HOMEOWNER PRINTABLE

Home Improvement Binder Checklist

What to collect and keep for appraisals, insurance claims, refinancing, and selling.

1. Set up your binder or folder

- [ ] A 1.5-inch binder with tab dividers or a labeled folder on your computer
- [ ] Clear sleeves for receipts and warranties
- [ ] A copy of the **Improvement Log** (page 2)
- [ ] Tabs: **Kitchen · Baths · Exterior · Systems · Flooring & Paint · Outdoors · Energy · Insurance**
- [ ] A scanner app on your phone and a cloud backup

2. For every project, collect

- [ ] **Receipt or invoice** (keep the final, paid version)
- [ ] **Contractor name, license, phone, email**
- [ ] **Date completed** and **total cost**
- [ ] **Short description** of what was done and where
- [ ] **Permits** and final inspection sign-off
- [ ] **Warranty** information and product manuals
- [ ] **Before and after photos**
- [ ] **Product details:** brand, model, serial numbers, paint colors

3. Improvements appraisers and buyers ask about

- [ ] **Kitchen** remodel, cabinets, counters, appliances
- [ ] **Bathrooms** remodel, tile, vanities, fixtures
- [ ] **Flooring** replaced or refinished
- [ ] **Paint** interior and exterior
- [ ] **Basement** or garage finishing (with permits)
- [ ] **Additions** and any **ADU** or guest suite
- [ ] **Roof** and gutters
- [ ] **Windows, doors,** siding, insulation
- [ ] **Heating, cooling,** water heater
- [ ] **Electrical and plumbing** updates
- [ ] **Solar,** batteries, EV charger (owned or leased?)
- [ ] **Outdoors:** deck, patio, fence, sprinklers, landscaping, outbuildings

> **Tip:** The new appraisal report collects more detail on updates, room condition, energy features, and finished space. Handing the appraiser a one-page list with dates and costs helps them see everything you've done.

4. Home documents to keep with your binder

- ☐ Closing documents and deed
- ☐ Property survey or plat map
- ☐ Floor plan with room measurements
- ☐ Home inspection reports (past and recent)
- ☐ Previous appraisals
- ☐ HOA documents and rules
- ☐ Current homeowner's insurance policy
- ☐ Photo or video walkthrough of every room (for insurance)

5. Improvement Log

Fill in one line per project. Staple receipts behind the log or file them under the matching tab.

Project	Date	Cost	Contractor / phone	Receipt	Permit	Warranty	Photos
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				☐	☐	☐	☐
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Once a year: Add new projects, scan new receipts, and update your photos. Keep a digital copy somewhere other than your home. These records also help with insurance claims, a refinance, and selling. Talk with your tax professional about what to keep for tax purposes.

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