



North Carolina Families: “Just In Case” Homeowner File Checklist

Organize the critical home and financial information your family will need without leaving them scrambling through paperwork, guessing passwords, or missing important details.

INSTRUCTIONS:

This checklist helps you create a simple file that your family can access if something unexpected happens. You do **not** need to gather everything at once. Start with the most important documents and build your file step by step. Keep these documents together in one place such as a binder, folder, or secure digital file.

Let at least one trusted family member know where the information is stored. The goal is not perfection. The goal is making life easier for the people you care about.

The Guide: The Homeowner “Just In Case” File

1 Step 1: Basic Personal Information

Start by listing the core information your family may need quickly. Include:

- Full legal name
- Date of birth
- Social Security number
- Driver’s license number
- Emergency contacts
- Employer information (if applicable)

This creates a starting point for any paperwork your family may need to complete.

2 Step 2: Property Information

Document everything related to your home. Gather or record:

- Property address
- Copy of the deed
- Mortgage lender information
- Loan account number
- Property tax account number
- Homeowners insurance policy

This information becomes critical if family members need to manage the home.

3 Step 3: Utility and Service Accounts

Create a list of the services connected to your home. Include:

- Electricity provider
- Gas provider
- Water utility
- Internet provider
- Security system provider
- Trash service

Include account numbers and login information if available.

4 Step 4: Financial Accounts

List the financial institutions connected to your household. Examples include:

- Checking accounts
- Savings accounts
- Retirement accounts
- Investment accounts
- Life insurance policies

The goal is simply identifying where accounts exist so nothing is overlooked later.

5 Step 5: Monthly Bills and Subscriptions

Document the recurring payments tied to your home. Examples include:

- Mortgage payment
- Insurance payments
- Utility bills
- Credit card payments
- HOA dues
- Subscription services

This prevents missed payments or confusion if someone else needs to manage finances temporarily.

6 Step 6: Vehicle Information

Record information for all vehicles in the household. Include:

- Vehicle make and model
- VIN numbers
- Loan information
- Insurance policies
- Title location

This makes transferring or managing vehicles much easier later.

7 Step 7: Digital Access Information

Today, many important records are online. Identify how to access:

- Email accounts
- Online banking portals
- Cloud storage
- Password managers
- Digital document folders

Even basic instructions can save your family hours of frustration.

8 Step 8: Important Professional Contacts

List the professionals your family may need to contact. Examples include:

- Real estate agent
- Estate attorney
- Financial advisor
- Insurance agent
- Accountant

Having these contacts in one place simplifies the process if help is needed.

9 Step 9: Instructions for the Home

Leave simple notes about anything unique to the property. Examples:

- Alarm system instructions
- Gate codes
- Maintenance contacts
- Preferred contractors
- Special property considerations

These small details make a big difference for family members handling the home.

10 Step 10: Where the File Is Stored

Finally, write down where the complete file is located. Examples:

- Home filing cabinet
- Fireproof safe
- Digital storage location
- Safe deposit box

Make sure a trusted family member knows how to access it.

WHY THIS IS IMPORTANT:

Most families are not prepared for how complicated managing a home becomes when something unexpected happens. Important documents are scattered across drawers, emails, filing cabinets, and online accounts. When family members suddenly need that information, they often don’t know where to begin.

Creating a simple “Just In Case” homeowner file gives your family clarity and peace of mind. It helps protect the home, prevent missed payments, and makes the transition much easier if someone else needs to step in.

Book a Free Family Home Strategy Session:

If your family may eventually need to make decisions about a home, we can walk through the options and help you create a clear plan.

Matthew Ceradini

<https://greenwaysrealty.com>