

CAPITAL INSURANCE AGENCY OF WISCONSIN

Declutter Your Home, Once and for All

While there are many benefits to downsizing, there's an important question you have to ask yourself before you get started: "What am I going to *do* with all my stuff?"

That's where decluttering comes in.

Simply put, decluttering is the methodical practice of removing all the unused, unwanted or unnecessary items (i.e. "clutter") in your home. And while it's a helpful practice for those looking to downsize and streamline the moving process, it can also benefit homeowners and renters—at any stage—who are staying put in their abode.

Put a plan together to tackle the stuff in your home, once and for all. Keep reading for our best decluttering tips.

The Unexpected Benefits of Decluttering

Sure, decluttering will be helpful as you begin the process of downsizing. But there are some surprising added benefits to jumping on the bandwagon:

- **It could put some extra cash in your pocket.** Between garage sales and websites like Craigslist, eBay and Facebook Marketplace, there are many available avenues to offload your unused items. Another way you could reap a financial benefit from decluttering is by eliminating the need for a storage unit which can cost, on average, between \$60 and \$180 a month (possibly even more if it's temperature-controlled). While it may not be an option for everyone, getting rid of that storage space could save you hundreds of dollars every year. And that's extra cash you could put toward moving expenses or improving your home.

- **It can help improve your mental health and overall well-being.** An article in *Psychology Today* highlights six benefits of decluttering including helping reduce anxiety and rediscovering “lost” items.
- **It can help ease any future burdens.** If downsizing needs to happen unexpectedly and quickly, it can be a huge relief for your family and loved ones to know that you’ve already gone through your home and discarded those things you didn’t want, need or use.

How Should I Declutter?

It’s natural to feel overwhelmed at the thought of sorting and clearing items that have accumulated in your home for years.

But fear not. It all boils down to having the right plan in place before tackling your first project. To get started, AARP recommends these eight easy ways to declutter any space in your home.

1. **Remove trash.** Bring a garbage bag into a room and throw away anything that is legitimately trash, especially items that are broken.
2. **Start small.** Begin your decluttering journey by focusing on one easy-to-tackle area, like your linen closet or kitchen junk drawer.
3. **Get sorting.** As you work your way through the area you’re decluttering, organize your items into three piles: keep, donate and toss.
4. **Give everything a home.** Find a specific place to store or display the things you plan to keep. For example, designate a drawer for your phone power cords or a basket for your TV remotes.
5. **Store like with like.** Group similar items together so you’ll always know where to find them. For example, keep the screwdriver out of the junk drawer and stow it away in your toolbox where it belongs.
6. **Enforce the “one in, one out” rule.** If you buy something new, find something to either donate or toss to keep the number of items in your home down to a minimum.
7. **Ask before continuing to store something.** You may have some favorite items that you’re planning to pass down to the next generation. But does your granddaughter even like your wedding china? Now is the time to ask your heirs if they *want* the items you’re holding on to for them. And be prepared if they say no.
8. **Don’t bite off more than you can chew.** Pace yourself. Trying to do everything at once could set yourself up for failure. Instead, you should

set aside small chunks of time that are dedicated to decluttering and organizing your home, and commit to tackling it on a consistent basis..

Take a Home Inventory

And as you go room by room to sort through your belongings, it's a great time to start your home inventory.

That way, you'll have a comprehensive list of all your personal possessions, along with their estimated values, to help protect the contents of your home if you ever have to file a homeowners insurance claim after a fire or other major disaster.

Room-by-Room Considerations

The Office

- **Organize your paperwork.** One of the primary things that accumulate in any office is paperwork. Do you know what you should keep and what you should shred? You should always keep important items like birth certificates, death certificates, marriage licenses, social security cards, military service records, pension and estate-planning documents, and life insurance policies. Personal health and vehicle records, loan documents, savings bonds and more should be kept on file but reviewed annually to ensure they're up to date. Other items like receipts, bank statements and credit card bills can be kept for one year (or less).
- **Get rid of unused electronics.** Maybe it's an old laptop or a digital camera with a missing power cord. Explore your local options for recycling unused electronics; just make sure you've removed all of your personal data from those devices before getting rid of them.
- **When it comes to children's artwork, keep your favorites.** Each piece of art your children (or grandchildren) hand you is special. But give it time and you'll soon have a collection the size of a museum shoved in your office closet. Instead, pull out your favorite pieces and create an art wall in your home, or put together your own themed display.
- **Protect treasured memories.** As much as we cherish our photo collections, let's be honest: most of us do little to organize them. You may have boxes of physical photos tucked away in a closet, or

thousands of digital files stored on a hard drive. Consider putting physical photos in a new album and storing them in a cool, dark and dry place.

The Garage

- **Get your stuff off the floor.** Storage solutions like angled brackets, bungee cords, mason jars, large baskets and magnetic strips secured to the walls can help you find a home for everything you decide to keep in your garage.
- **Organize for safety.** Since you're probably in and out of your garage almost daily, it's easy to have a blind spot to potential dangers such as sharp tools and electrical hazards. So, after you've sorted through the items in your garage, make sure you organize and stow them safely. Lock up your tools, get rid of tripping hazards, securely store items like ladders and make sure you have safety essentials like fire extinguishers and smoke detectors.

The Kitchen

- **Check the expiration dates.** Check the "use by" and "best by" dates as you work your way through your pantry, spice cabinet, refrigerator and freezer. Get rid of anything that's expired. You might be surprised by how much room this creates.
- **Reassess your duplicates.** Sure, it's nice to have a few spare spatulas, mixing spoons or measuring cups on hand. But are your duplicates so out of control that you have a hard time closing your drawers or shoving one more ladle into a crock on your counter? Go through all your utensils and take an objective look at what you need, what's nice to have and what can be donated.
- **Match your storage containers and lids.** How many of us are guilty of having a random lid that doesn't have a partner but is still shoved in a cupboard somewhere? Take the time to go through your containers and make sure each one has a cover. Discard those without matches, or find a new use for them.
- **Free your fridge.** On the outside, that is. Go through everything that's displayed on it and remove any outdated notices or old artwork from your kids. Keep only what you feel comfortable with, and toss or store what you're willing to let go.

- **Get creative.** You can reorganize or reconfigure your current space to make room for something practical that you'll actually use, like more pantry space.

The Bedroom

- **Thin your closet.** Are your dressers and closets overflowing with clothes you never wear? Go through your wardrobe and purge any items that haven't seen the light of day for years. And remember to be honest with yourself about what you'll realistically use—or fit into. You can generate some extra cash by selling your best items to a resale shop (or online marketplace), then donate the rest.
- **Empty the nightstands.** Sometimes we use nightstands, end tables, drawers and under-bed storage containers to stash items that will be long forgotten. Go through all these hidden storage places and decide what's really worth keeping. The rest can go.
- **Prioritize rest.** According to [SleepFoundation.org](https://www.sleepfoundation.org), visual clutter can create stress and impact the quality of sleep we receive. So taking a few moments to assess what you have in your bedroom and following general decluttering guidelines might help you get a better night's rest. And if you have a TV in your room, that may need to find a new "home," too, as watching TV before bed can have a negative impact on a good night's rest.