

Making Sense of a Mess: Decluttering 101

As years go by, we tend to collect a lot of stuff. Some of it useful, some of it not.

With August often being the calm before the return of activities and routines, now is the ideal time to organize your house. Bonus: Should you decide to sell, you will have already taken a major step towards preparation.

So, how to begin?

- **Small spurts** – To avoid being overwhelmed, focus on one small task at a time, like a drawer, and tackle your decluttering in 15-minute blocks.
- **Use the four-box method** – Separate your items into four piles: keep, donate, toss and relocate. Donate or toss items not used in the past 12 months.
- **How you organize matters** – Each belonging should have a designated place and similar items be stored together. Clear plastic bins are a great option because you can easily see the contents without opening them.



- **Have a decision fatigue strategy** – For sentimental clutter, try taking the view that the memory is with you, not the item. Failing that, have a box with a lid for undecided items. Set a date in your calendar for revisiting decisions on those items.

What are you waiting for? Go peek inside that junk drawer and get started!



Getting Creative: 3 Alternative Homebuying Options

With continually increasing prices, traditional home ownership has become out of reach for so many, and alternative homebuying options have been gaining traction. Three such options are:

Rent-to-own – In a rent-to-own agreement, you commit to renting a property for a certain amount of time, during which a portion of the paid rent is set aside toward buying it. Depending on the type of agreement, you may have the option to buy when the lease runs out or may be contractually obligated to buy. Ensure you understand the agreement which will be jurisdictional, and beware of scams.

Co-owning with parents – Many parents agree to co-own a property with their child – without living with them when the child is prohibited by the cost of owning a home. The risk for the co-signer is that they would be responsible for the mortgage if their child defaults.

Renting out part of the house – When buying a home with a rental unit can assist in qualifying for a mortgage, and renting the unit will help with covering mortgage payments.

For some, an alternative homebuying option is the silver bullet they need to break into the housing market. Whatever option you choose, always read the fine print, and make sure you understand what you are getting into in a worst-case scenario.

Moving Day Success: How to Not Get Ripped Off

There is no shortage of scams these days and moving company scams are on the rise. Companies asking for amounts three times the estimate and then holding the customer's belongings hostage when they couldn't pay is just one such real-life example.

What can you do to avoid a moving scam?

Ask for recommendations. Personal recommendations tend to be a safe bet.

Check reviews and the Better Business Bureau website and cross-reference with multiple review sites. Beware of those with all 5-star reviews, they really could be too good to be true.

Check that they are credibly **insured, licensed, and affiliated.**

Have a contract that clearly specifies who is responsible if something is broken or lost during the move.

Check out their facility if you can and see if everything is on the up and up. Are they a broker or carrier? With carriers, you only deal with one company. With brokers, they outsource to third-party providers, increasing stress if any problems arise.

With a little due diligence, you can help avoid adding stress to the already demanding task of moving.

