

Downsizing In Place

TIPS FROM A COLLECTION OF
KNOWLEDGEABLE RESOURCES



Sponsored by Melissa Sorensen
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INTRODUCTION

This booklet brings you practical and immediately usable insights in bite-size pieces for creating the living environment and activities that best suit you at this time of your life. Whether you stay in the home you are in or choose to relocate, you are sure to find one more idea you had yet to consider.

Each author in this booklet offers tips from his or her expertise. The well-tested tools and techniques included here will get you thinking about what works best for you now and later. You'll see suggestions about everything from discarding items you no longer need or want, organizing the things you keep, managing your money, assessing the safety of your home, maintaining the inside and outside of your home, maintaining your health, and more.

Find all of that and more right here in this booklet. Test one thing at a time. See how it suits you.

Contact these authors. They remain successful, inspired, and inspiring by contributing to your life. Plus they are really terrific and interesting people you'll want to know and have in your circle, all in your backyard in Northern Virginia. Interview them in your publication if you are a journalist. They are professionals, ready to share with those who find it useful.

Multiple sources and bulleted content are all in one place right here for your article, radio or television interview, blog, or website.

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ORGANIZING PHOTOS AND MEMORABILIA

- 1 Gather and sort.** Collect photos into a central location. Group like items together and toss duplicates. Sort chronologically, or into themes, such as vacations or holidays.
- 2 Separate memorabilia.** A collection can also include ticket stubs, children's artwork, or prized sports medals. Display smaller memorabilia alongside photos in books. If the item is bulky, take a photo and discard the actual piece.
- 3 Repair damaged items.** Damaged photos and old slides can be scanned by a service that fixes tears and performs color correction. Look for local or on-line mail-away services that offer photo and video duplication. You can get new prints or digital files.
- 4 Store items for the future.** Never store photos in a garage or basement because of temperature fluctuations and water leaks. Great storage spots are in closets or under a bed. Look for containers labeled "acid-free" and "archival".
- 5 Keep it up!** Download monthly from your digital camera and sort prints when you get them developed. Labeling reduces guesswork later. Have empty boxes or albums on-hand to continuously work on maintaining your precious memories.

Jody Al-Saigh, Professional Organizer and member of the National Association of Professional Organizers, with a background in photography and design specializes in photo and memorabilia organizing. FREE tips on Facebook and Twitter (@PictPerfectOrg)

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ELECTRICAL SAFETY

- 1 Install a battery operated smoke detector next to your electric panel to ensure the safety of your home and family.** It's the cheapest form of life insurance you will ever purchase.
- 2 Redesign the lighting in your home.** A good master electrician can help you to create a more efficient way to illuminate your home, making your living space safer and more appealing to the eye.
- 3 Replace a standard switch with a dimmer switch.** Doing so will reduce energy consumption and extend the life of the bulb.
- 4 Install paddle fan lights in bedrooms to circulate air and cool the rooms without having to lower your thermostat.** Not only will you save money because the air conditioner cycles less frequently, but it will save wear and tear on the unit itself, defraying replacement costs.
- 5 Add a back-up generator system to your home.** This keeps you from being in the dark in the event of a power outage.

Brady Electric, Inc. has been in business for over 25 years. They are licensed, bonded, and insured, and have the knowledge, creativity, and expertise to be your trusted partner for any electrical remodeling project or problem.

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FLOORING

- 1 Retread your steps.** Instead of putting carpet on your steps where it wears poorly, consider pre-finished retreads that fit over your existing stair foundation.
- 2 Re-stretch your buckles.** Buckles in carpet are more than unsightly. They can be trip hazards. Most buckles are easily removed when addressed as soon as they appear.
- 3 Invest in padding.** Padding helps even lower quality carpet meet its full potential. It is better to invest in better padding and spend a bit less on the carpeting.
- 4 Choose laminate flooring instead of hardwood.** There are many laminate products on the market today that are nearly impossible to discern from real hardwood but out-perform the real thing when it comes to scratch resistance.
- 5 Refinish old hardwood.** Today's modern dustless systems help installers refinish old hardwood floors without leaving a house full of dust. There is a beautiful floor underneath that old scratched up surface.

The Carpet Company, Inc. started in 1999 by Rob Grike and Neal Waller, is a full service company with up to 75 customers a week. They do complete criminal background checks on all employees to assure your confidence in who comes into your home. Get a no-cost, pressure-free flooring consultation from their expert estimators for an affordable flooring solution for your needs.

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HOME INSPECTIONS

- 1 Make sure all banisters, hand rails, and shower grab bars are secure.** Pulling one of these off the wall will surprise anyone and surely make you fall.
- 2 Confirm that automatic garage doors retract when meeting with resistance or when the electric eye is crossed.** It's important that these work as intended.
- 3 Repair any loose material on places like the front stoop and steps, and brick pavers on patios, driveways, or anyplace else they may be.** These are major tripping hazards in the dark, with snow on them, or just by not paying attention in broad daylight.
- 4 Remove extension cords in the attic and lying on the floor.** They can heat up if overloaded and cause fire hazard and are a tripping hazard
- 5 Enclose exposed light bulbs with a globe if they are in closets and pantries.** Hot light bulbs will explode very easy with the slightest touch in these confined areas.

Robert Mayberry has been in the residential construction business for over 28 years, providing HVAC, concrete construction, excavation, plumbing, and electrical services. He is a member of the American Society of Home Inspectors (ASHI).

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MANAGE YOUR FINANCES

- 1 Implement strategies to prevent outliving your retirement.** This is very important for retirees. Though you can't know how long you'll be alive, you do know you want to have sufficient wealth.
- 2 Make a tax efficient asset distribution plan to maximize income.**
- 3 Retain a reserve for the increasing costs of caring for loved ones.** This is to cover expenses for extensive periods of illness, disability, or hospice care.
- 4 Construct an approach that will help you to protect against market volatility on a short term investment horizon.**
- 5 Establish a legacy of love for your grandchildren.** Creating a financial safety net is a wonderful way to be remembered and treasured by your grandchildren for years to come.

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INSURANCE TIPS

- 1 Review your policies.** Downsizing can affect the type of policy you need and how much coverage you require for your personal belongings. Inventory your items and calculate the replacement cost.
- 2 Re-evaluate your liability coverage.** You don't have to be a millionaire to be sued like one. As you accumulate assets you have more to lose. If you are sued for an auto accident or injury to guests, it could exceed the liability limits on your auto or home policy. Discuss the benefits of a personal umbrella policy with your agent for additional liability coverage.
- 3 Ask if you are eligible for additional discounts.** If you are retiring or driving fewer miles yearly, most insurance companies offer discounts that will save you money. Ask your agent which discounts may apply.
- 4 Update your personal information.** Make sure you have all addresses, phone numbers, and e-mail addresses updated to avoid missing important documents.
- 5 Bundle your insurance.** Insurance companies offer big savings for multiple policies. Take advantage of these savings to lower your overall cost of insurance.

Alice Miller has been in the insurance industry for over 20 years. Her agency gives personalized service in order to find the best coverage for individuals, families, and businesses.

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AGING-IN-PLACE

- 1 Evaluate the comfort and usability of all household controls:** bathroom fixtures, light switches, cabinet pulls, and door knobs. This means installing universally designed controls that are straightforward, simple to use, and support safety.
- 2 Clear pathway restrictions.** Entry and transitions into each area of your home are especially important. Widen hallways/doorways; adapt main level living. Focus on easy transition between rooms, using non-slip flooring and flush thresholds.
- 3 Implement one level living.** Your existing floor plan may allow rooms to be adapted and re-purposed, making your current spaces work better for how you want to live. Planning now for future comfort and safety is easiest with an open mind.
- 4 Keep storage systems user friendly for all family members.** This means that doors open fully, shelves are within reach, and drawers operate smoothly so items can be quickly found and easily put away.
- 5 Increase lighting options.** Natural light sources are ideal by adding box bay windows and skylights, enhanced by using light reflective paint. Improve visibility by adding to/augmenting existing lighting in every room.

Mindy Mitchell is a Clarity guide and Aging-In-Place Specialist, certified through the National Association of Home Builders. She focuses on creative and holistic solutions to living the life you love in a home that supports your safety and spirit.

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JUNK MATTERS

- 1 Determine what's outlived its life in your life.** This includes “anything and everything” from old furniture and appliances, to electronic equipment, fencing, lumber, yard waste, tree branches, garden refuse, tires, automotive parts, and anything but hazardous material.
- 2 Think about the value of your time, talents, and physical well-being.** Describing what you want removed so professionals can do that for you is ideal.
- 3 Remember that details matter.** Hauling items without damaging your home, by a company with a larger vehicle costs less in time and dollars.
- 4 Ask what is included in the estimate from a hauling company.** It must include labor, dumping fees, transportation, and taxes, with no surprise hidden fees.
- 5 Find out if the hauling company recycles your unwanted items.** This saves resources and landfills. The best company leaves your home and the planet in good shape.

Since 2005, Junk King™ has provided quick and dependable service so you can reclaim your castle as you downsize in place. Schedule an in-home junk removal appointment to get an estimate from their trained staff . Junk King™ recycles up to 60 percent of all the items they haul away. You get your space back by de-cluttering without filling up the landfill.

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HEALTHY DOWNSIZING IN PLACE

- 1 Congratulate yourself for expressing love in action.** Downsizing without uprooting represents activity of self-love which is the fundamental force of healing.
- 2 Be respectful and excited about changes.** By participating in the flow of changes you save the energy which otherwise would be spent on resisting changes. That saved energy is then used to support your health.
- 3 Accept and manage grief.** Many of the material belongings you part with carry memories or emotional significance, which may call for some healthy grieving which will free your mind of overbearing thoughts and regrets.
- 4 Grow your social networking.** Creative downsizing calls for enlarging your social networking and that prevents isolation, a major health hazard, particularly at advanced age.
- 5 Realize your healing influence on your family, society, and environment.** Your purposeful self-healing actions regarding your possessions heal everyone who assists you. On the larger scale your actions contribute to healing the planet.

Wes is a medical doctor who practices holistic, mind-body medicine assisting clients to use the power of thoughts, emotions, inner peace and intuition for self-healing, managing stress and preventing diseases. In his service he brings experience of his 35-year medical practice and research.

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Downsizing with Technology

- 1 Pay bills online.** Register for online banking and bill paying, and have statements emailed to you. It will save a tree and a lot of paper filing.
- 2 Scan paperwork.** Use a desk top scanner to eliminate paper clutter and store everything on your computer. These scanners have software that identifies and organizes each document, making it easy to retrieve information.
- 3 Convert movies to DVD.** Transfer family movies into the latest technology. You will be able to share them with future generations by ensuring that everyone will have the equipment to view them.
- 4 Download music.** Store your favorite songs on your computer or MP3 device by downloading them from CDs or the internet. You will eliminate the need to keep old albums and CDs.
- 5 Utilize a digital photo frame.** Unclutter your surfaces by consolidating all your framed photos on to one digital device. Scan your favorite photos, upload them onto a digital frame and find the best spot to place the frame for viewing.

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DOWNSIZE YOUR STRESS

- 1 Create a schedule.** Late fees and missed due dates are eliminated when you set up a bill paying schedule and establish automatic debits. You'll never have to wonder if the electric bill was paid.
- 2 Track your spending.** Living within a budget is possible if you are aware of how much money is coming in or how much is being spent. Understand why your vacation fund never grows or how much you actually spend on "miscellaneous" items.
- 3 Embrace tax day.** Present your accountant with a clear, concise summary of yearly income and expenses. Provide all paper documentation she may require.
- 4 Use Quicken, QuickBooks, or a simple spread sheet to track your finances.** Protect your name. Identity theft is on the rise. Monitor your credit card statements for unauthorized activity. Utilize the three credit reporting agencies for your free yearly reports.
- 5 Outsource the worry.** Finding the best car insurance, a reputable CPA, or a licensed electrician is daunting. Always use due diligence when it involves your home or livelihood.

Melissa Sorensen provides budgeting, bill paying, and life management services for her clients. Through ethics and integrity, she creates peace of mind for those who hire her. Melissa established her company 10 years ago and is an active member of the Association of Daily Money Managers.

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ENERGIZE YOUR HOME

- 1 Have a professional energy audit performed on your home.** The audit provides real solutions to energy reductions without any guesswork.
- 2 Disconnect attic fans.** Attic fans create unintentional issues for homes. In most cases they will not reduce your energy costs. They are also linked to back drafting in gas furnaces and water heaters.
- 3 Seal holes in your HVAC duct system.** Duct systems in homes have leaks allowing conditioned air to escape. Most homes loose between 300cfm and 400cfm of air due to the leaks, equaling approximately one ton of air. A three ton system loses 33.3% of its efficiency. Have an "Aeroseal" company fix it.
- 4 Upgrade and change air filters regularly.** Cheap filters allow dirt to collect in your HVAC system and cause the system to work harder and less efficiently.
- 5 Install an insulated attic hatch.** The attic access is the most neglected opening in the home, and the largest. Install a sealed and insulated cover for this energy hog.

The Home Energy Detective, Inc. is the leading Northern Virginia HOME PERFORMANCE with ENERGY STAR auditing firm. Their focus is reducing energy expenses. As a BPI Envelope Specialist and Professional Building Analyst, Troy D. Tanner is an award-winning contractor from BPI, EGIA, and EfficiencyFirst.

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REDUCE YOUR POSSESSIONS

- 1 Pare down your books, CDs, and DVDs.** Use your local library and/or use eReaders, MP3 players, and streaming services. Discard cookbooks. Copy your favorite recipes and insert them into a binder. Use the internet instead of keeping reference books.
- 2 Eliminate extra clothing.** Analyze your wardrobe. All those work suits are unnecessary if your life style is more casual. Hire a wardrobe consultant to help get more mileage from fewer pieces.
- 3 Reduce kitchen items.** Donate or sell extra serving pieces and sets of dishes. They can always be rented if needed for entertaining.
- 4 Purge the paper.** Sort through your papers with the help of a professional organizer. Determine what you really need to keep. Scan important documents into your computer.
- 5 Discard your unwanted items.** Gift these to family and friends, donate to your favorite charity, take to a consignment shop, sell on ebay, Amazon, or Craig's List, or have a yard sale.

ClutterSOS LLC offers professional organizing services for your home and home office in the Metropolitan Washington, DC area. From one room makeovers to whole house overhauls they work side-by-side with you to become clutter-free. ClutterSOS develops custom organizing systems that will work for you and help you live in a calm and orderly home.

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