



Getting Ready to Downsize

A Step-By-Step Action Plan and Practical Tips For
Preparing Your Home and Belongings

The Why

You have finally reached the point in life where you are ready to think about downsizing, moving to a new home and into a new phase in life. Maybe you've retired, maybe your children have finally moved out or maybe you're just ready for a change. There is no right time to take this step just the right time for you.

Some people look forward to minimizing their possessions and the lighter feeling that comes along with it. Others dread this step and simply want to get it over with. Whether you are excited by the idea of downsizing or dreading it, this guide will help you identify where to start and how to methodically approach the process to give you the smoothest experience and to avoid common pitfalls.

You're not alone in tackling this task. According to AARP, 10,000 baby boomers are turning 65 every single day. The baby boomer generation makes up approximately 25% of the total U.S. population and when you put those two numbers together, it makes sense that downsizing, or "rightsizing", as it is often called, is the next phase for many Americans.

Additionally, the generation immediately following the baby boomers is significantly smaller, meaning there are fewer people to take on the items that boomers aren't taking with them into their new homes. While the boomer generation is working longer and later in life than previous generations, there are still plenty of people entering retirement on a daily basis who no longer need the large homes that they raised their families in.

Asking your children to "take what they want" or hoping that you just live out the rest of your life at home, leaving your belongings to your children and grandchildren, isn't a real solution. At the end of the day, the "stuff" doesn't matter to future generations as much as it does to you. By paring down your items today, your way, and at your own pace, your family will be grateful and you will have gifted yourself the peace of mind to move forward.

So, wherever your starting point, this guide is here to serve you. Use it however you deem most helpful. You can follow every step from start to finish or you may cherry-pick what works for you and leave the rest behind. This guide is here to help you and support you in your journey to downsizing so that you create the life that you want moving forward. Let's get started!

How To Use This Document

Now that you've committed to downsizing, let's get to the details of how you use this document to get your home in tip-top shape. We're going to start with a brief thought exercise, and then we will give you an outline of the steps you will take.

1. Thought Exercise: Envisioning Your Next Home

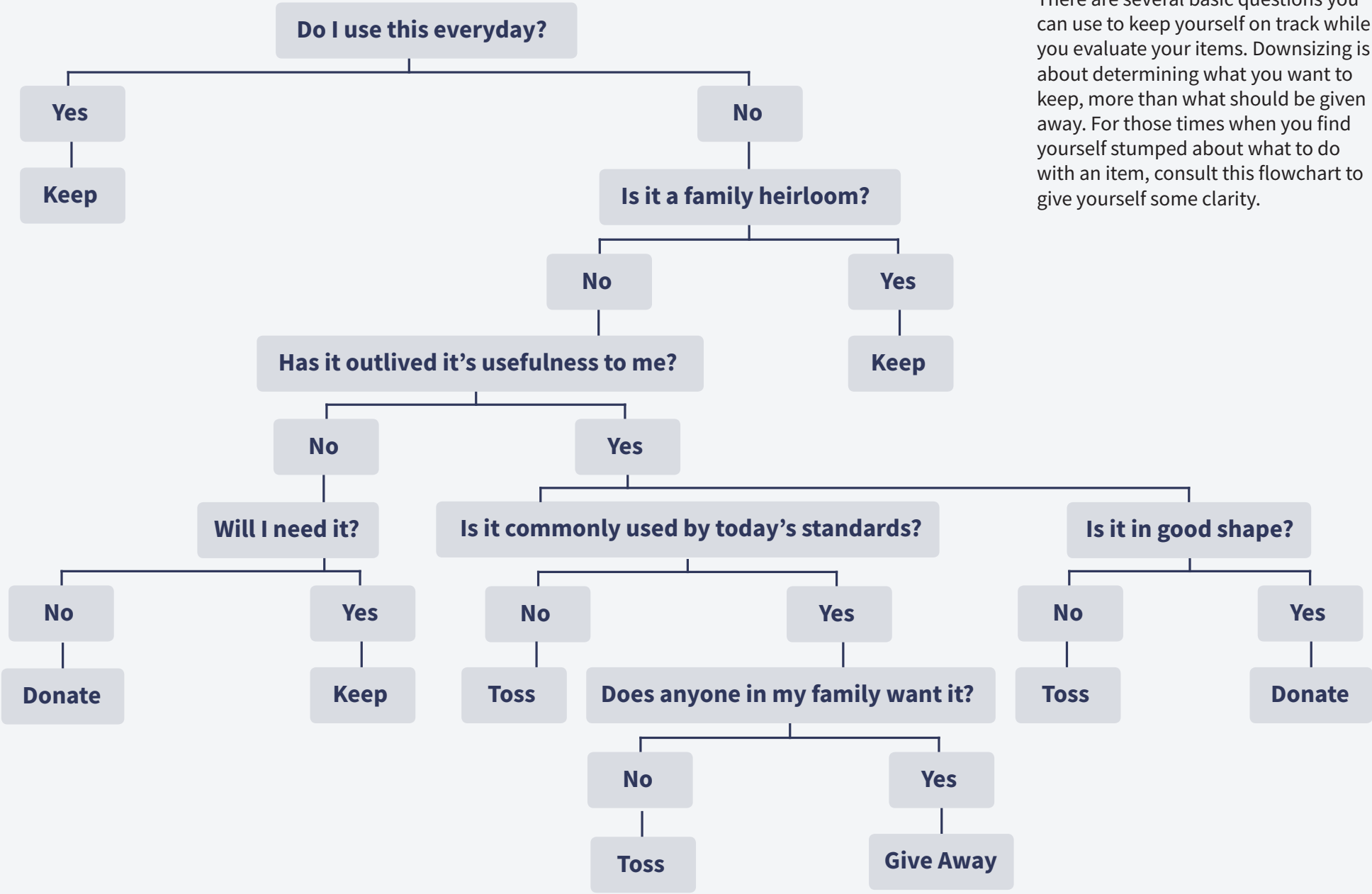
Take a few minutes and write down what you see when you envision your next home. Do you want an adorable beach bungalow in your favorite destination or a spacious, one-story ranch house with fewer bedrooms? Would you prefer an apartment in the city that's walking distance from cultural hotspots or a lovely and bright townhome with less yardwork to eat up your extra time? Get as detailed as possible because this is your big picture, and it's what you need to keep in mind when you are knee-deep in your storage closet.

For instance, moving to a beach house means that you can get rid of that snow blower. Moving to the ranch house means that you won't need extra bedrooms worth of bedding. The townhome doesn't necessitate a riding mower and so on. Some of these items you can let go of now and some of them you won't get rid of until you physically move.

Use this page to write about or draw out your next home!

2. Downsizing Flowchart

There are several basic questions you can use to keep yourself on track while you evaluate your items. Downsizing is about determining what you want to keep, more than what should be given away. For those times when you find yourself stumped about what to do with an item, consult this flowchart to give yourself some clarity.



3. Roadmap

Within each category, we are going to follow the steps below. Working the steps in the order laid out here will have the greatest impact.



Preparation
Gather your supplies.



Purging
How to get rid of everything, reasonably and responsibly.



Organization
This step will guide you through what to do with the rest and systems to keep the remaining possessions in order.



Sorting
This phase gets down to the basics of what you plan to keep and what you plan to let go of.



Maintenance
The ongoing tips and tricks to make sure that you don't overwhelm yourself with too much stuff again.

The Gameplan

This can be laboring at times and emotional at others. Let yourself experience any emotions that come during this work. But, go easy on yourself and take the time to do this right. Once completed, you will never have to do it again.

This is the order in which you'll work through your home. Don't worry, you will tackle everything through these categories. Don't move onto the next section until you've completed all the steps in the previous section.

- Clothing
- Books
- Paper
- Miscellaneous
- Artwork, Collections, and Expensive Items
- Sentimental Items
- Large Furniture

Supplies You'll Need

- Boxes
- Black Sharpie Marker/Pen
- Packing Tape
- Garbage Bags
- Colored Sticky Notes in 3 Separate, Distinct Colors



On page 16 you will find a sheet you can use to help organize your list of items to donate or give to family.



Smaller Items

We're going to start with the smaller items that make up your belongings because this will allow you to go through everything in or on the larger pieces of furniture. Once you're done, you will know where everything is and not be concerned that something important has disappeared. Within each category, sort the items into the following piles:

- Keep
- Donate
- Action Needed
- Trash

Collect every item in a single category in one location before you evaluate the items. The point of this is to see how much of each item you own at once, which will help you cut down to the actual amount that you want to keep.

Clothing

This can be a large or small category depending on the person. Wherever you are, start with only your own clothing items. It is smart to use another room for this task for two reasons. First, you want to be able to sleep in your bed while you work on this and you can't do that if it's piled high with clothes and shoes. Secondly, removing it from your bedroom will allow you to evaluate more objectively because it's in a different location.

Remember, if you feel stuck you can always use the flowchart on page 3 to figure out what to do with an item. You are aiming to only keep those things that you love and wear a lot. Also, if you come across something that is sentimental, put it to the side. Those items will be gone through later. For now, focus on the categories to the right.

- Tops:**
Tees, Blouses, Sweaters, Blazers, etc.
- Bottoms:**
Pants, Shorts, Skirts, Leggings, etc.
- Dresses and Suits**
- Socks**
- Underwear and Shapewear**
- Swimwear**
- Uniforms:**
If you are in a job that requires it
- Coats and Jackets**
- Handbags and Purses**
- Jewelry**
- Accessories:**
Hats, Gloves, Scarves, Belts, Hats, etc.
- Shoes**

Final Tasks

Put the items to be kept back into your closet and drawers.

Throw away the items from the “Toss” pile.

Put the items to be donated into the trunk of your car and drop off at your local donation center. If you have anything to take to consignment, stop there first. If they do not want it, add to the donation bag.

Put the items that need to be mended or altered in another box and drop off at your tailor.

Storage and Organization

Invest in nice wooden hangers to keep your remaining clothing in good shape. Simple bins that fit in the top of your closet or under your bed are perfect for off-season storage. Remember that there is no need to invest in elaborate storage systems if you pare down to only the clothing that you truly love and use.

Keep in Mind

You do not need lots of clothes to be stylish. You need a core or capsule wardrobe of basics that you can add a few pieces to each season or year. If you do need to buy new clothing, assess what you can get rid of. One perfect black cardigan can replace several ill-fitting ones.

Other Items

Ask your partner and adult children to go through their clothing as well. Generally, once you explain that you are getting ready to downsize, people will be more cooperative. Set a firm deadline for when the task must be completed and feel free to offer your help if you'd like. If your children live far away, box up the items and place them to the side with their name on it. Tell them they must go through it on their next visit or take home with them or the items will be donated.



Books

Choose a room where you are going to gather all of your books that won't get in the way of daily living. Books have a way of migrating through the house so check all bedrooms, offices, the kitchen, etc. Sort items into the following piles: Keep, Donate, Toss. If you come across a sentimental item, like a yearbook, for example, put it to the side with other sentimental items to go through later.

Helpful Hints

If an item is in terrible shape, for instance, missing pages, moldy, or ripped, no one else is going to read it and it should be tossed (unless it's especially meaningful like your grandmother's bible or a deceased loved one's favorite novel). Also, remember that most things are online these days. For instance, instruction manuals on how to perform plumbing tasks are no longer useful to the general population. Additionally, college texts are frequently updated and become obsolete after a few years. You can let these go too. Also, once you've read a book, you're usually done with it. Unless you are sure that you will want to read it again, pass it on to a friend or let it go.

- General:**
Fiction, Non-Fiction, etc.
- Reference Books:**
Instructives, Guides, School Books, Cookbooks, Religious Texts
- Visuals:**
Photography, Coffee-Table Books
- Magazines**

Storage and Organization

While many people use their bookshelves as a place to display knick-knacks and photos, I really encourage you to put that piece of furniture back to its original use! Having all of your books located in one spot makes a visual impact. Plenty of people play around with organizing them by color or varying the book stacks vertically and horizontally for aesthetic appeal.

Maintenance

Use the bookshelf as your guideline. Once it is full, or as full as you want it to be, that is your limit. Don't expand beyond this amount and if you buy a new book, get rid of an old one.

Get a library card! They have every book you can think of as well as audiobooks, music, and movies and won't clutter up your home.

Consider a reading tablet, such as a Kindle. You can download and store dozens of books on one device.

Final Tasks

Put back any books that you have decided to keep.

Toss or recycle whatever you are getting rid of.

Box up the books to donate and put them in the trunk of your car. While you can take them to most of the same places that you donate clothing, many libraries accept used books too. If there is a Half-Price Books location near you, they accept almost anything and you may make a few dollars too.

Paper

This is a large category for many people. Often, the fear that we are going to lose something important causes us to hold onto everything. However, you can't find anything important under mounds of paper. By the time you are done sorting this group, it should be significantly smaller. As always choose a place to sort that won't get in the way of your daily life. When in doubt, consult with a lawyer, accountant or tax planner about specific documents.

Documents To Be Kept Indefinitely

- Birth and Death Certificates
- Social Security Cards
- Pension Plan Documents, IRA, and Stock Documents
- ID and Passport
- Marriage License
- Business License
- Religious Records - Baptism, Confirmation, Marriage, etc
- Military Discharge Papers
- Insurance Policies
- Wills, Living Wills and Powers of Attorney
- Vehicle Titles
- Loan Documents
- House Deeds and Mortgage Documents

- Bills
- Receipts
- Bank Slips
- Pay Slips
- Used Checkbooks
- Insurance
- Taxes
- Home
- Car
- Warranties:
If it's expired or you no longer own the item, recycle
- Manuals:
If you no longer own the item, recycle. Most manuals can be found online if necessary
- Coupons:
If it's expired, recycle
- Notes:
Unless it's pertinent today, recycle
- Study/School Materials:
If you've completed the course of study, recycle
- Greeting Cards and Stationary:
A set of thank you notes and a few birthday cards are useful, everything else can be donated.

General Guidelines (May differ upon your needs)

Bills, utilities, receipts, bank slips - can be recycled once you've reconciled with your monthly statement unless you need them for tax or warranty purposes.

Quarterly and annually renewing insurance policies, investment statements and the like can be recycled once you receive the next one.

W-2s and payslips should be held until you file taxes that year.

Final Tasks

Recycle everything that can be recycled.

Shred sensitive documents. If you have a lot of these, it may be worth it to take to a shredding service.

Storage and Organization

Once you've significantly cut down on paper, you can separate everything into three categories: Keep Indefinitely, Keep Short Term, and Needs Attention. The documents mentioned above like birth certificates, passports, titles, and deeds should all stay in the file marked Keep Indefinitely. Documents like annually-renewing policies and w-2s can go into the file marked Keep Short Term. The Needs Attention file will hold bills that need to be paid, documents that need to be signed or mailed and so on.

Maintenance

Be rigorous about maintaining this filing system so that papers don't begin to pile up again. It will require ongoing attention in the form of recycling and shredding a few documents on a weekly basis, but not much else.



Miscellaneous

This is quite a large category comprised of all of the other little things that make up our homes. As before, with each category, gather all of the items in one place before you evaluate them.

Final Tasks

Toss anything that is in bad shape or expired.

Place the boxes and bags to be donated into your car and make a trip to the goodwill.

Small electronics, CDs, and computers can be e-recycled at Best Buy.

Dry goods can be donated to a local food bank.



- CDs, DVDs, Records
- Electrical Equipment and Appliances:
Digital cameras, electric cords, old phones, TVs, radios, things that need batteries or electricity to run
- Household Equipment:
Office supplies, sewing kits, tools
- Sheets, Pillows, and Bedding
- Sporting/Camping Equipment
- Seasonal Items:
Decorations, dishes, lights
- Kitchen and Dining:
Plates, dishes, utensils, cookware, bakeware, kitchen appliances, placemats, tablecloths
- Pantry and Foodstuffs
- Skincare, Bathing, Makeup, and Haircare Items
- Household Supplies:
Detergent, toilet paper, etc.
- Medical Items
- Unused Gifts
- Knick-Knacks

Artwork, Collections, and Expensive Things

This is a more difficult category, depending on the size of what you're collecting and how many pieces you have. If you have a large collection, chances are you will not be taking all of it with you to a smaller home. It's much smarter to pick your favorite few and then figure out what to do with the rest. There are a few ways to deal with the pieces that you are not keeping.

1. Pass Them on to Family

This is a task far easier accomplished if you put some time into it. For instance, say you have 12 settings of china that were passed down to you from your grandmother who brought them with her when she emigrated to America. Dining china is not currently in fashion and you may not be able to find anyone to pass the entire set down to. However, if you tell your grandchildren the story of how it came to be, you may be able to generate interest. Still, if someone does not want the entire set you can give one set to each grandchild to mount and put on display. Telling someone the story behind an item, what it means to you, and that you'd like them to have it, is a far more effective method of passing items on.

2. Contact an Auction House

If your collection is valuable and you have many pieces, you may be able to get an auction house interested.

3. Contact an art dealer

There are local dealers who would be happy to assist you in this task.

What Do Our Experts Say?



"Antique dealers and buyers are older and don't buy as much as they used to. They tend to have a lot of inventory. Waiting to sell items and holding on to them for a better price later won't pan out."

Susan Kent

Owner - Moving by Design



"Don't try to change a generation's mentality. Instead, educate them where your stuff came from and how it's made. This will emotionally connect younger generations to stuff."

Chris Axelrod

Cleveland Go To Guy



"Engage a real estate agent sooner than later. You shouldn't do anything until a realtor looks at it and prioritizes what will make a house sell. Living in a house, prepping a house to sell, and selling it are three very different stages."

Gwen Bradley

Manager - Howard Hanna

Sentimental Items

This category will take the most time to go through, for obvious reasons. Again, collect the items for each category and then put them together in one place to go through all at once.

Helpful Hints

Read through your journals and if you still find them helpful, keep them. Otherwise, they just tend to be brain dumps that often contain sensitive information. Feel free to recycle them after perusal.

Keepsakes and awards often lose their importance as we age. It's okay to let things go that no longer serve us in the current season of our lives. Don't be afraid to get rid of them.

Photos are best organized in archival photo books. A good way to loosely organize them is in life phases: Childhood, College/Early Adulthood, Marriage, Kids, and so on. Once you have them categorized off, go through each picture and toss anything that is blurry, duplicative or that you have no idea where the picture is from. After that, you can continue to cut down by the subject matter. If you have 30 pictures of a backyard barbecue, choose the five or ten that you like best and place those in the photo album. If you held the same barbecue every year for 20 years, you can keep one or two photos from each and then put them in chronological order to show all the years of the event.

There are also photo book services available through your local pharmacy or online photo services like Snapfish or Shutterfly. These services can help you scan your photos and create keepsake books for you and your loved ones.

- Cards
- Letters
- Journals
- Scrapbooks
- Pictures
- Awards
- Keepsakes



Large Furniture

We are finally ready to tackle large furniture now that we've been able to go through the contents of everything. Large pieces are bulky and costly to move so the more large items that you can get rid of at the outset, the easier any move will be. A very handy way to tackle this category is with the three colored post-its mentioned in the supplies section. The colors don't matter as long you know what they mean. For this example, let's say that red means stay (it's being kept), yellow means you're unsure (it's an heirloom but you want to pass it down or you need to check and see if anyone else in the family wants it first) and green means "go" (it's headed out the door). You're going to move through the rooms in your house and place a post-it on anything too large to fit into a box. Follow the checklist to the right. If you don't have one of these rooms in your house, just cross it off of the list.

Final Tasks

Contact any family members regarding specific pieces of furniture.

Call a service to pick up all of the furniture you are getting rid of. Habitat for Humanity, the Salvation Army, Goodwill, AMVETS, Volunteers of America, and The City Mission will schedule a pick-up date and haul it away for you.

If you live in Northeast Ohio and are considering Judson Senior Living as a retirement location, we have experts on hand to help you with moving and relocation services! Contact (216) 208-6997 to learn more.

- Master Bedroom
- Spare Bedroom
- Bathrooms
- Office
- Studio/Craft Room
- Laundry Room
- Basement/Cellar
- Living Room
- Dining Room
- Family Room/Den
- Kitchen
- Pantry
- Closets
- Hallways/Staircases
- Attic
- Entryway
- Garage
- Porch/Deck
- Garden
- Storage Room

