



Home Ideas

Managing Your House And Property Five Ways

(NAPS)—The next time you look around your home, or that of your aging relatives, you may be astonished how much “stuff” accumulates over the years. Are there things—and the stories they tell—you want to save to pass down to the next generation? Is your will or estate plan on hold because you don’t know where to start? What if you had a natural disaster or break-in—are your items properly protected by insurance? You can make this year the one in which you get your estate in order with these five easy steps:

1. Get started. The best way to get something done is to start. Decide if it makes sense to tackle items by room or by category and get started. This is not something that has to be done in one day, in fact, it might take several days or longer to get organized. Don’t be discouraged. Once it’s done, it will only need periodic updating.

2. Take photos. Use a photo-based mobile app, such as Manage My Things, to accurately and efficiently track items. You can upload one item at a time or batches of items such as fine china. “If you’ve ever had to empty a parent’s home, decide which of your heirs gets your things when you die or have confidence you’ll be made whole if a disaster strikes, then you know all the decisions you make are emotional,” said Rick McKenna, CEO of Manage My Things. “This app takes you through much of the complex decision-making, so your time is better spent with loved ones. All you need to know is how to take photos and answer a few questions. The app does the rest.”

3. Donate or discard. There are many services and organizations that can help you remove items from your home, either for donation or to discard. Some exam-



Make a record of what you have and where you have it now to prevent problems for yourself and your loved ones later.

ples include Habitat for Humanity and Goodwill for donations. Some donations may even be tax deductible. To dispose of stuff, you can contact 1-800-GOT-JUNK? to schedule a pick-up.

4. Share with your agents. Fires, hurricanes and floods can often expose the two-thirds of all homeowners who are under-insured. It’s important to inventory items in a home and share the report with insurance agents for review to accurately modify home protection policies and ensure you’re properly covered. Additionally, 50% to 60% of U.S. adults don’t have a will, leaving their loved ones the difficulty of getting affairs in order. By sharing your estate plan, you’re helping ensure peace of mind for yourself and the ones you care about.

5. Set and (mostly) forget. Set a reminder to revisit your estate plan at least once a year or when there are major life changes such as a move or significant purchase.

Following these five steps can mean you’ll find yourself in better financial and mental space next year and for many years to come.