

## Holiday Decluttering Tips FROM A DIY PROFESSIONAL

As the holidays are fast approaching, it's important to declutter your space to make room for holiday decorations, new gifts, hosting your loved ones and everything else that comes with this time of year!



Whether it's through her show, YouTube, blog, or various partnerships, DIY mom Rebekah Higgs

is not afraid to tackle anything with a power tool! Keep reading to learn more about Rebekah's tips on how to declutter for the holiday season.

### If it doesn't spark joy, let it go

When you apply the "spark joy" principle to your closet or any other area, you'll be able to gift, donate or toss the excess away, without any pain. Just hold the item in your hand and if it sparks joy keep it, if not put it in the donate bag.

### Keep similar things together

Grouping like items is a very easy principle to start your decluttering journey and keep everything organized. It's simple really. All the Tupperware are in a single drawer in the kitchen and all the snacks in another. Bags go inside of bags, purses inside of purses. Once you get all the same things together, you can see how much you have



and can get rid of the excess you no longer need. Doing this also creates a sense of ease for any holiday guests, so they can find any coffee pods, holiday treats, and leftover containers easily!

### Give items a dedicated place

With so many different cooks in the kitchen this time of year, it's incredibly helpful to ensure all items are easy to find, accessible, and organized! A great place to start is putting ingredients into clear containers, so you can see what you have and know where everything is kept. Another great

organization option is to put all like items, such as spices, baking supplies, tea, coffee, etc., in their own little baskets or clear containers. Last but certainly not least, labeling is life changing. When you label what things are, it makes life so much easier, not only for you, but for your guests too!

### Declutter and donate when your kids aren't home

As your kids outgrow their clothing and no longer play with certain toys, there's no need to hold on to those items. Now is the perfect time of year to donate your kids

## Holiday Decluttering Tips (Cont.)

once loved items to other children, not only are you decluttering your home but you're giving back during a time when people need it the most.

How many times have you gone through your kids' old clothing and toys, put them into bags, only to have them tear back through them and pull out various items? This pattern of bagging all the clutter up and having the kid's unload it back onto the floor can happen many times. To avoid this, declutter when they are out of the house.

### Give the gift of space

It's a great time of year to clean out your closets so you can get rid of the clutter and open up your home to guests. The entryway and mudroom are usually filled with so many coats and shoes, bags and everyday items, but as the seasons start to change, you may need to make room for family and friends. Having open coat hooks, spots in the closet, and places to put shoes can make guests feel at home and like they aren't taking up any of your personal space.

■ 1-800-GOT-JUNK?



## \$50 off junk removal

Use Promo Code:  
**HOMESERVICES50**

If you need help making your clutter disappear for the holidays, it's easy with 1-800-GOT-JUNK?.

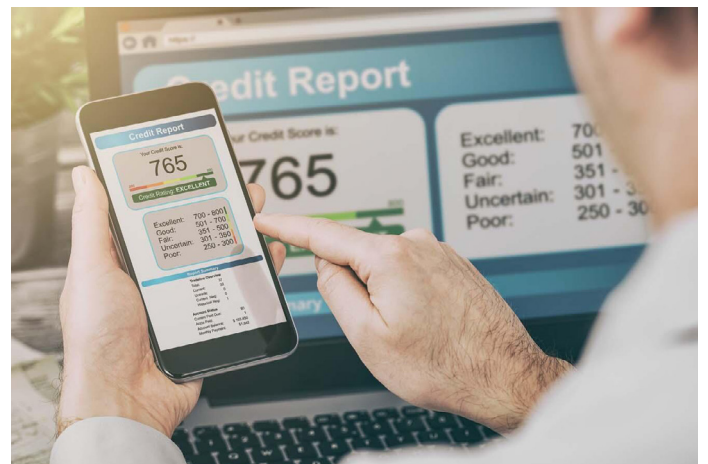
[BOOK SERVICE](#)

## Should you Trust Credit Reporting Agencies?

When you apply for a mortgage loan, or any credit, the lender relies on information that is supplied by lenders, landlords, government agencies, courts, and credit card companies to three credit reporting bureau, Equifax, Experian, and TransUnion. Numerical values are assigned to defaults and late payments, income-to-debt ratios, types of credit and other data. The values are compiled into credit scores which provide a snapshot of your credit worthiness to anyone authorized to make inquiries.

According to a 2021 investigation by ConsumerReports.org, more than one-third of 6,000 surveyed consumers found at least one mistake in their credit reports and nearly as many found incorrect personal information such as names and addresses while 11 percent found account information errors. These errors can cause your credit scores to fall, making you pay more in interest for loans and credit lines, or in the worst cases, being denied credit altogether.

What can you do? Get a three-bureau report and check for errors. One bureau may have accurate



data while another can have incorrect or outdated information that can lower your credit scores. Sometimes, the incorrect data comes from the data furnisher – the lender, landlord, lien holder, etc. You'll have to contact the data furnisher with proof of payment or release of lien or other evidence. Obtain a written statement of resolution to give to the credit bureau and to your mortgage lender via certified mail to make sure they get it. Keep checking your credit at least once a year. ■ Source: Berkshire Hathaway Home Services

# Buying or selling a home just got easier... and less expensive!

Home Sweet Rewards is a no-cost, web-based resource for home-related services that delivers value with a cash rebate on most real estate transactions, discounts and service guarantees on many real estate-related services.

Don't miss an opportunity for big savings on the purchase or sale of a home with a **CASH REBATE\*** offer through a referral by Home Sweet Rewards



The Home Sweet program is available to you and your family and friends.

If you are thinking about buying or selling a home you must register with Home Sweet Rewards before contacting a real estate agent.



**GET STARTED TODAY!**

\*State restrictions apply. See website for Terms and Conditions.



## TRUE MOVER

## ARE YOU LOOKING FOR A RELIABLE MOVER?

### We can help!

True-Mover provides home sellers and buyers access to a preferred network of trustworthy and competitively priced household goods moving and storage solutions.

**GET A FREE QUOTE**





# Ideas & Inspiration: Kitchen Cabinet Colors



## Critical Components

Always look for the following features in a specialty cabinet paint:

- Exceptional application and feel
- Outstanding coverage and hide
- A hard, furniture-quality finish
- Low-VOC, even after tinting
- Availability in thousands of colors

The best kitchen cabinet paints are suitable for oak, cherry, mahogany, maple, and fabricated woods, Formica laminate and other high-pressure surface materials. ■

Source: Benjamin Moore Paints

Extending the life of your existing kitchen cabinets is a lot easier than replacing them. Painting kitchen cabinets gives your kitchen bold new character and a smooth, furniture-like finish.

## Enriching Cabinets with Color

When considering new color for your cabinets, look to materials like the countertop, backsplash, fixtures, and flooring. Let these color cues inspire new color for your cabinets.

Consider bringing some drama to your cabinetry with a deep color. A more saturated color on your cabinets can maximize shine and create an elegant look. You can select just a portion of your cabinetry to highlight with a deeper color, while balancing

the combination with more classic kitchen hues like off-white or putty.

Be sure to consider sheen when selecting color for each surface you are painting in your kitchen. You can create a subtle—yet striking—effect with color by choosing one hue, but using that color in different sheen levels on each surface.

## A Simple Kitchen Makeover

White-painted kitchen cabinets make any kitchen feel more spacious and bright—highly valued traits in kitchens of all sizes.

The all-white makeover lends an airy, contemporary look to any kitchen. Even with existing countertops and cabinet hardware remaining the same, the results can be striking.



 **Benjamin Moore®**

**Your paint project begins at Benjamin Moore**

Visit Home Sweet Rewards to receive a one-time discount off fine paints and coatings.

[homesweetrewards-mn.com](http://homesweetrewards-mn.com)

Home Sweet Rewards is brought to you by HomeServices Relocation, LLC, a privately held company and a wholly owned subsidiary of Home Services of America, a Berkshire Hathaway affiliate and the largest real estate company in the U.S.



Call us toll free at **(866) 678-7356**

Monday-Friday 8:30AM to 5:00PM (CT)

Email: [relo@homeservices.com](mailto:relo@homeservices.com)

Incentive eligibility on real estate transactions. (A) requires customers to work with the Home Sweet Rewards program through the dedicated toll-free number or the online request form and to utilize the real estate broker/agent specifically referred by the program consultant for home sale or purchase; (B) may not be available to individuals receiving certain corporate relocation benefits, subject to a review of specific policy restrictions and other benefits received for the same property transaction; (C) is not available by contacting any real estate office directly; (D) is available to customers not currently under contract with a real estate sales professional to buy or sell; (E) requires a minimum home sale price of \$100,000, excluding land only transactions; (F) is based on a broker commission rate of 3% for a single-sided transaction, if your actual commission is less than 3%, your benefits may be reduced; (G) except where this program is prohibited by law.

\*State Restrictions: Some states restrict rebates but allow an equal discount to be applied. Buyers are not eligible for a rebate or a discount in Alaska, Iowa, Kansas, Mississippi, Missouri, Oklahoma, Oregon, and Tennessee. Buyers may be eligible for a rebate, only from the real estate broker in Alabama and New Jersey. Sellers are not eligible for a rebate or a discount in Iowa and Kansas. Sellers may be eligible for a discount, only from the listing broker in Alabama, Alaska, Mississippi, Missouri, New Jersey, Oklahoma, Oregon and Tennessee.

©2022 HomeServices Relocation. Home Sweet Rewards products are offered through HomeServices Relocation LLC. Trademarks are used under license. Real Estate brokerage services are offered through the owned and operated broker member businesses of HomeServices of America, a Berkshire Hathaway Affiliate. Occasionally, we may refer you to a brokerage which is not a member of one of our business networks. Equal Housing Opportunity. This offer is available to the general public.