As households undertake their own 'Comprehensive Spending Reviews', many are turning to their clutter to help reduce the impact.

As people discover that they have to reduce their household budgets thanks to a reduction in government funded schemes and services, many have already looked at ways of increasing their income – and decided they will turn their clutter into cash.

According to one business, more and more people are now increasing their income by decreasing the amount of clutter in their homes.

Clare Baker, Founder of The Clutter Clearing Consultancy (www.clutterclearing.net) – a company which helps people de-clutter & organise their homes quicker and more easily than they would on their own – has reported a steady yet noticeable increase in the demand since the election and subsequent Government Spending Review.

'Things were very different a few years ago' says Clare. 'Before the downturn in the economy it was easier for people to move to a bigger home to deal with what they perceived as a lack of space for their belongings in their existing home. Mortgages were easier to get, the housing market was buoyant, people could afford to buy lots of storage solutions to 'hide' their clutter problem. People simply didn't need to deal with their clutter – they could 'move' their way out of the problem'.

Over the past 18 months however, Clare has noticed a shift in the needs of people from how to de-clutter and have lasting results, to how to de-clutter and make money in the long and short term.

'People are not just interested in the long term results they can achieve with our help, but the long term results they can achieve with their income' says Clare. Often people don't see clutter as an issue they need to deal with – until you relate it to cold, hard, cash.

As she points out, clearing the clutter in a spare / junk room / garage can enable someone to rent that room out under the Government Rent-a-Room scheme – which could produce an extra income of £2-3,000 a year – which far outweighs the initial cost of her help. 'It's amazing how easily people can let go of their belongings if it enables them to make money out of the space or their belongings!'

According to Clare, there's often hard cash found amongst the clutter of her clients. 'One client de-cluttered and found £2,000 of unbanked cheques, share dividends and cash amongst the paperwork clutter. Another client had coins and notes all over his floor – under the clutter – which had fallen out of his pockets every time they took off their clothes and gone unnoticed. It really is true that if you look after the pennies, the pounds will look after themselves!'

To help people who have conducted their own 'spending review' and are looking at ways to turn their clutter into cash, Clare gives 12 examples of what people can do at a practical level:

- 1. Go through your paperwork clutter the type of clutter that most people seem to have and everyone hates! enabling you to reclaim hundreds of pounds from unfair bank, credit card, PPI charges, endowments, council tax re-banding, old bank accounts that you'd forgotten you had, and other charges.
- 2. Clearing the paperwork clutter may also enable you to find paperwork that enables you to claim for delayed flights, review your energy bills and save money, get your papers together to do some financial planning.

- 3. Rent out your spare space e.g. garage/shed to someone who needs/wants it. The tax man let's you do this without charging tax up to a certain amount. If you live in a house it may be that someone in a nearby flat would like to use your garage to store their car, bikes etc (make sure you tell your insurance company you are storing it and make clear what the person can and can't store in there). Do a leaflet drop or put an advert in the local free newspaper.
- 4. Rent out the space you've made in your spare room to a student, foreign student over the summer holidays, someone who works during the week in your area particularly useful in the current climate visit the Government Rent a Room scheme website for more information.
- 5. First edition books, children's annuals (Beano, Blue Peter) antique toys (Corgi and Dinky toys, or toys from your parents or grandparents era), old family recipe books, copper saucepans, vinyl records still in their original packaging with the paper envelope inside, the Natwest piggy banks from the 1980's all are worth auctioning through specialist dealers.
- 6. Take items that you think may be of value to an auction house (online auction sites are useful to help you decide whether you think something is of value).
- 7. With any cash that you make from selling unwanted clutter you could insulate your loft or get cavity wall insulation to help reduce your heating bills.
- 8. Unwanted clutter could be turned into gifts for Christmas (as long as you don't give it back to the person who gave it to you!).
- 9. Have a garage/front garden sale to release the immediate financial value of unwanted clutter.
- 10. Sell unwanted clutter on an on-line auction site.
- 11. Take unwanted items to a car boot sale (as long as people don't buy more than you sell though!).
- 12. Take items to a high street cash conversion shop.

If you would like to find out more about Clare and the help she and her team provides people – especially in the current economic climate, then give her a call on:

0777 5897955 or 01295 275030

Clare is happy to provide interviews, articles and photos if required.

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Notes to editors:

- 1. Clare Baker set up and runs The Clutter Clearing Consultancy www.clutterclearing.net
- 2 Clare Baker is available for interviews, discussions, phone-ins etc on clutter clearing issues.
- 3. Clare Baker has contributed to articles on the issue of clutter for many well known magazines, newspapers and the BBC radio network.
- 6. Details of unusual things found amongst the clutter can be found on the website at: www.clutterclearing.net/unusual-finds.asp
- 7. Details about more survey results can be found at: http://www.clutterclearing.net/survey-results.asp

Please call one of the following numbers to book an interview with Clare.

0777 5897955

01295 275030