

Real Estate w/ Cindy

~A Monthly Newsletter

LACKS HOME
GROUP



February 2024



Happy Valentine's Day! 

VALENTINE'S DAY HISTORY: FROM PAGAN ORIGINS TO ENDLESS PROMOTIONS, WITH A LITTLE LOVE

The origins of Valentine's Day remain shrouded in mystery, though some theories have grown to be widely accepted, including its connection to a pagan holiday.

Valentine's Day heralds the midpoint of February when couples will exchange flowers and chocolates, head out for a romantic candlelit dinner and celebrate their enduring love.

Whether you find the holiday endearing, cliché or downright capitalistic, there's no denying that every Feb. 14, it's pervasive. But for as ingrained in our culture as Valentine's Day has become, precious few may understand the origins of the holiday.

Who is the holiday's namesake? How did it begin? And how did it grow into the commercialized celebration that it is today? The truth is, no one really knows for certain. The origins of the day of romance remain shrouded in mystery, though some theories have grown to be widely accepted.

Here's what we know about how Valentine's Day came to be:

[Click here for
THE REST OF THE STORY](#)

In this newsletter you can expect:

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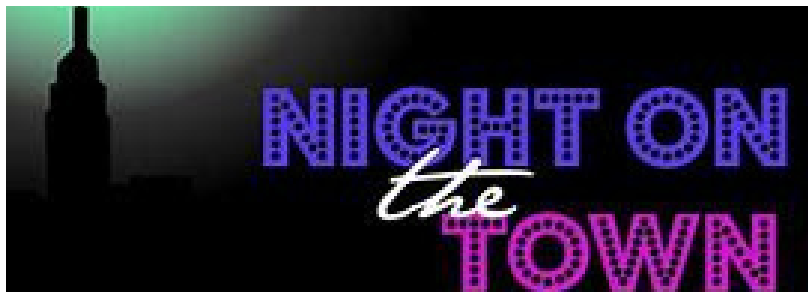
What's New in the Lou

Welcome to What's New in the Lou, where we round up the best activities for a weekend in St. Louis! Enjoy a weekend of unique events and experiences with your friends and family!



Family Fun

- [St. Louis Working Women's Show](#) - (February 16-18) Head to the St. Charles Convention Center for "the Ultimate Girls' Day Out," with entertainment, shopping, and more!
- [Totally Rad Vintage Fest 2024](#) - (February 17) Shop from vendors featuring 80's, 90's and Y2K eras clothing, home goods, video games, records and toys. Enjoy vintage photo ops, a DJ, free vintage arcade and MORE.
- [Washington's Ball](#) - (February 17) Head to the Visitor Center at Gateway Arch for this living history celebration honoring George Washington and his significance to America.
- [Family Sunday: Matisse and the Sea](#) - (February 18) Enjoy free, hands-on art activities and special interactive components for kids at the St. Louis Art Museum.



A Night on the Town

- [Mamma Mia! At the Fabulous Fox](#) - (February 13-18) Set on a Greek island, a tale of love, friendship, and identity is beautifully told through the timeless hits of ABBA.
- [Third Friday at Third Degree Glass Factory: Hearts on Fire](#) - (February 16) Glass demonstrations, a cash bar, live music and food! It's free to attend, just show up!
- [Friday Night Flights](#) - (February 16) Enjoy celebrating Mardi Gras with the Blue Morpho Butterflies in the Faust Park Conservatory at dusk, jazz music, and adult beverages!

Looking to the Future

- [Art in Bloom](#) (March 1 - 3)
- [Animals Aglow](#) (March 13 - May 5)
- [St. Louis Earth Day Festival](#) (April 20 - 21)
- [Styx & Foreigner in Concert](#) (June 18)





Community News

United Way of Greater St. Louis is partnering with local tax coalitions through its 211 referral system to provide **free tax preparation services** to St. Louis-area families with a household income of \$60,000 or less in 2023. Most tax site locations require appointments which can be scheduled online or by phone. Walk-in locations are limited. Local residents can dial 211 or visit 211helps.org to find their nearest tax preparation site, learn how to make an appointment, or get more information.

Spending time in and with nature is a proven source of rejuvenation. The outdoors has a special way of bringing peace and erasing stress. In that same spirit, the Missouri Department of Conservation (MDC) is presenting a unique program to help participants find ways to increase their energy and inspiration, foster self-improvement, and make their lives better. MDC's Powder Valley Conservation Nature Center in Kirkwood is hosting **The Spirit of Gratitude, Live Your Best Life Feb. 9 from 7-8:30 p.m.** The event is free and open to all ages. It is presented by MDC Communications Branch Chief Heather Feeler.

Ask the Expert



One of the most-asked questions I get asked from a potential buyer: When I'm ready to purchase a home, how much money will I need for a down payment?

- Down payments can vary as far as the entire purchase price. A Conventional Loan normally requires a 20% down payment to avoid Mortgage Premium Insurance. That's not your only option.
- Some conventional loans only require a 5% or 3% down payment.
- Some FHA loans only require 3.5% down payment.
- Some VA loans require 0 down.
- Some lenders, employers or government entities provide down payment assistance as well

Have a question for me? Let me know and I'll feature it in an upcoming newsletter! Chances are other folks are asking the same question!

ASK AWAY!

BLOG OF THE MONTH

Each month, we'll highlight a Blog post from our website.
Want more now? Go to www.cindylacks.com/blog for more great helpful information!



DON'T WAIT UNTIL SPRING TO SELL YOUR HOUSE

As you think about the year ahead, one of your big goals may be moving. But, how do you know when to make your move? While spring is usually the peak homebuying season, you don't actually need to wait until spring to sell. Here's why.

1. Take Advantage of Lower Mortgage Rates

Last October, the 30-year fixed [mortgage rates](#) peaked at 7.79%. In January, they hit their [lowest level](#) since May. That means you may not feel as locked-in to your current mortgage rate right now. That downward trend in rates has made moving [more affordable](#) now than it was just a few months ago.

Another reason today's rates make now a good time to sell? More buyers are jumping back into the market. Many had been waiting on the sidelines for rates to fall, but now that that's happening, they're eager and ready to buy. That means more demand for your house. [According](#) to Sam Khater, Chief Economist at *Freddie Mac*:

*"Given this stabilization in rates, **potential homebuyers with affordability concerns have jumped off the fence back into the market.**"*

2. Get Ahead of Your Competition

Right now, there are still more people looking to buy a home than there are houses for sale, which puts you in a great position. But keep in mind, with the recent uptick in [new listings](#), we're seeing more sellers may already be entering the market.

[Listing your house](#) now helps you beat your competition and makes sure your house will stand out. And if you work with an agent to price it right, it could sell fast and get multiple offers. U.S. News [explains](#):

"When there is low housing inventory, sellers could get top dollar for their homes."

3. Make the Most of Rising Home Prices

[Experts forecast](#) home prices will keep [going up](#) this year. What does that mean for you? If you're ready to sell your current house and plan to buy another one, it may be a good idea to think about moving now before prices go up more. That would give you the chance to buy your next home before it gets more expensive.

4. Leverage Your Equity

Homeowners today have tremendous amounts of [equity](#). In fact, a recent [report](#) from *CoreLogic* says the average homeowner with a mortgage has more than \$300,000 in equity.

If you've been waiting to sell because you were worried about home affordability, know your equity can really help with your next move. It might even cover a big part, or maybe all, of the down payment for your next home.

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Bottom Line

If you're thinking about [selling your house](#) and moving to another one, let's connect to get the process started now so you can get a leg up on your competition.

Thank you for reading!

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