

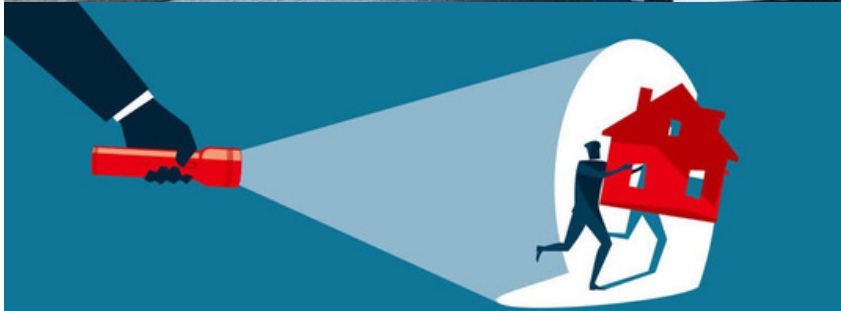
Real Estate w/ Cindy

~A Monthly Newsletter

LACKS HOME
GROUP



April 2024



PAID OFF YOUR MORTGAGE? BE CAREFUL - YOU'RE AT RISK OF TITLE THEFT!

RETIREMENT HACKS

Homeowners may be thrilled when they finally pay off their mortgage, but the accomplishment comes with risks.

Retirement Tip of the Week: Be vigilant in protecting your identity and assets, and be aware of how you could fall victim to various scams or theft associated with your home.

With title theft, thieves transfer a house deed from the rightful owner to another person's name by using the owner's personal information. Title theft could also take the form of using equity in a home, such as by opening a home equity line of credit, known as a HELOC, according to Quicken Loans. When a house is unoccupied, thieves could go so far as to sell or rent out the property.

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

In this newsletter you can expect:

You May Be At Risk
For Title Theft!

8 Things You Should
Never Clean with a
Swifter

What's New in the
Lou?

Community News

Ask the Expert

Blog of the Month

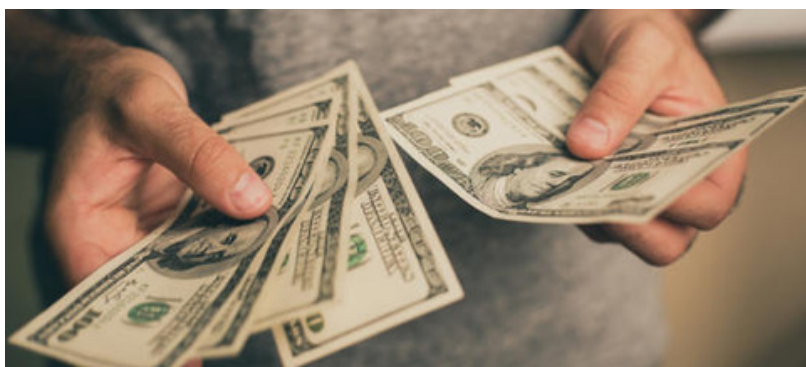


THE FAST-GROWING SHADE TREE YOU'LL WANT TO CONSIDER PLANTING IN YOUR YARD

A shade tree provides the perfect cover for your outdoor living space and can help you stay cool all summer long. According to the [U.S. Department of Energy](#), air temperatures under shade trees can be 25°F cooler compared to nearby temperatures. Shade trees also provide lovely colorful foliage in the fall. They add beauty to your yard and can raise the value of your home by as much as 15%.

There are lots of options when it comes to shade trees. The problem is that it can take decades or more for some of these trees to grow large enough to provide shade. The solution is to plant a [fast-growing shade tree](#). The basswood is the perfect shade tree if you are looking for something that grows quickly. It can grow two to three feet per year and reach a mature height of 60 to 80 feet tall or more.

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



HERE'S HOW MUCH CASH YOU NEED STASHED IF A RECESSION HAPPENS

For months economists have been [predicting that a recession will strike](#). And Americans are paying attention. According to Finder's [Consumer Confidence Index](#), which gathered information in January and February 2023, 76% of respondents say it's likely the U.S. will enter a recession in the next 12 months. And right now, the average American is saving \$692 a month.

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

What's New in the Lou

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



- [Encanto in Concert](#) - **(March 9-10)** Experience this story on the Stifel Theatre's big screen, accompanied by the St. Louis Symphony Orchestra performing the film's chart-topping soundtrack live.
- [Superhero Cruise](#) - **(March 10)** This cruise is packed with fun activities, like games, music, snacks, and meeting your favorite superhero! Parents – bring your camera!
- [India's Holi Festival of Colors at the Magic House](#) - **(March 9)** Celebrate the Festival of Colors with a color throw and other fun activities. Ticket includes all-day admission.
- [Fairy Garden Workshop at Yucandu](#) - **(March 9)** This enchanting fairy garden workshop comes with tiny plants, pots, pebbles and miniature decorations.
- [Under the Stars](#) - **(March 9)** Join Laumeier Sculpture Park and the St. Louis Astronomical Society for an evening of stargazing.



- [Company at the Fabulous Fox](#) - **(All Weekend)** Winner of 5 Tony Awards including Best Revival of a Musical, this story of love and friendship is both insightful and hilarious.
 - [2024 State Farm MVC Men's Basketball Tournament](#) - **(All Weekend)** This tournament is the second-longest neutral site tenured collegiate tournament in the nation.
 - [Schlafly Stout & Oyster Festival](#) - **(March 8-9)** For the last 25 years, beer, bands, shuckers, and over 50,000 oysters have converged on St. Louis for this festival.
 - [Shamrocked: A St. Patrick's Day Pop-Up Bar](#) - **(March 8-9)** Enjoy Delicious Food from Sugarfire & PSH Signature Cocktails in Our Over the Top Irish Themed Venue
 - [Tipsy Tea Tell All](#) - **(March 8)** Celebrate International Women's Day by exploring what it means to be a woman in society through the stories and anecdotes of fellow women.
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Easter Egg Hunts

Multiple Dates

- [Eckert's Flippity Flop Breakfast](#) - 951 South Greenmount Road, Belleville, IL 62220

Saturday March 23

- [Easter Egg Hunt with KW Chesterfield](#) - Faust Park: 15025 Faust Park, Chesterfield, MO 63017
- [Easter Eggstravaganza in Edwardsville](#) - Edwardsville Children's Museum: 722 Holyoake Road, Edwardsville, IL 62025
- [Wentzville Easter EGGstravaganza](#) - 100 William Dierberg Drive, Wentzville, MO 63385
- [Autism Egg Hunt at Vago Park](#) - 2700 Fee Fee Road, Maryland Heights, MO 63043

Saturday March 30

- [Underwater Egg Hunt: Ballwin Pointe](#) - 1 Ballwin Commons Circle, Ballwin, MO 63021
- [Queeny Egg Hunt](#) - 550 Weidman Rd, Ballwin, MO, United States, Missouri
- [Des Peres Park Get Hoppin' Egg Hunt](#) - 12325 Manchester Road, Des Peres, MO 63131
- [Egg Hunt and Breakfast at Maryland Heights Firehouse](#) - 2600 Schultz Road, Maryland Heights, MO
- [Easter Egg Hunt in Hazelwood](#) - White Birch Park: 1186 Teson Road, Hazelwood, MO 63042

Looking to the Future

- [Olivia Rodrigo at the Enterprise Center](#) (March 12)
- [Animals Aglow](#) (March 13 - May 5)
- [Romeo and Juliet with the St. Louis Symphony Orchestra](#) (March 16 and 17)
- [Family Workshop Day at Laumeier Sculpture Park](#) (March 16)
- [An Evening with John Cusack](#) (March 30)
- [St. Louis Earth Day Festival](#) (April 20 - 21)
- [Styx & Foreigner in Concert](#) (June 18)



COMMUNITY NEWS



COMPREHENSIVE GUIDE TO THE TOTAL SOLAR ECLIPSE IN THE ST. LOUIS AREA

While the city of St. Louis won't see totality this time around, just a short drive will put you in the daytime darkness during this astronomical phenomenon.

It has been seven years since we last experienced the full totality of the sun in the St. Louis area. After the last total solar eclipse, many of us have already begun the countdown to the next one. That date is fast approaching, as we circle our calendars for Monday, April 8 and includes Missouri and downstate Illinois. Find out where you can go for the best effect! [Read More ...](#)



WHEN YOU TURN YOUR CLOCKS FORWARD, CHANGE YOUR SMOKE ALARM BATTERIES

Before we spring forward this weekend, first responders are urging people to test and change their smoke alarm batteries.

The reminder comes after a string of deadly fires across the Bi-State.

In the last two weeks, 14 people have died in house fires in the St. Louis Metro area.

That's why the City of St. Louis Fire Department is sharing some life-saving safety reminders.

[Click here for details](#)

Ask the Expert



Another question I get asked quite often from my sellers is how should I prepare my house before selling it?

First impressions matter when selling a home. Anyone walking through a house or touring it virtually will be looking for ways to pass or negotiate down on the price. Make sure that the HVAC, plumbing, and electrical system all work properly. Each room should look clean and decluttered with no overt damage insight. Remember the three "D's" ~ Declutter | Depersonalize | Deep Clean!

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!

EXPERTS PROJECT HOME PRICES WILL INCREASE IN 2024



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.

Even though home prices are going up nationally, some people are still worried they might come down. In fact, a recent survey from Fannie Mae found that 24% of people think home prices will actually decline over the next 12 months. That means almost one out of every four people are dealing with that fear, and you might be, too.

To help ease that concern, here's what experts forecast will happen with prices this year.

Experts Project a Modest Increase

Check out the latest home price forecasts from eight different sources (see graph below):

2024 Home Price Forecasts

Percent Appreciation/Depreciation as of 1/23/2024



The blue bar on the left means, on average, experts think home prices will go up over 2% by the end of this year – not down.

Prices aren't likely to depreciate in 2024 because inventory is still tight and lower mortgage rates are leading to strong buyer demand. Those two factors will keep pushing prices up as the year goes on. As Selma Hepp, Chief Economist at CoreLogic, explains:

*"With mortgage rates dropping, demand for homes in early 2024 is likely to be strong and will again put pressure on prices, similar to trends observed in early 2023 . . . **Most markets will continue to reach new home price highs over the course of 2024.**"*

What Does This Mean for You?

Experts are saying home prices will go up this year, and that's good news if you're thinking about buying a home. When you become a homeowner, you want the value of your house to go up. That appreciation is what builds equity and makes homeownership such a good investment over time.

Beyond that, expected home price appreciation also means if you're ready, willing, and able to buy, waiting just means it will cost more later.

Bottom Line

If you're worried home prices will come down, don't be. Many experts believe they'll actually go up this year. If you have questions or worries about what's happening with prices in our area, let's connect.

Thank you for reading!

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