

# Real Estate w/ Cindy

~A Monthly Newsletter



## THIS IS THE SWEET SPOT HOMEBUYERS HAVE BEEN WAITING FOR!

After months of sitting on the sidelines due to high mortgage rates and affordability challenges, homebuyers in Charleston finally have an opportune moment to make their move. With rates trending down, today's market offers a sweet spot that may not last long. If you've put your plans on hold, now is the time to reconsider, as easing mortgage rates and improved affordability create a favorable environment for buyers. However, waiting could mean facing increased competition and rising home prices, making this an ideal time to connect with Charleston Home and explore your options.

After months of sitting on the sidelines, many homebuyers who were priced out by high mortgage rates and affordability challenges finally have an opportunity to make their move. With rates trending down, today's market is a sweet spot for buyers—and it's one that may not last long.

So, if you've put your own move on the back burner, here's why maybe you shouldn't delay your plans any longer. As you weigh your options and decide if you should buy now or wait, ask yourself this: What do you think everyone else is going to do?

### In this newsletter you can expect:

This is the sweet spot homebuyers have been waiting for!

12 Reasons Not To Leave Your House to Your Children When You Die

Free things to do in St. Louis:  
St. Louis Art Museum

The First 20 Things Guests Notice About Your House

25 Old-School Habits that Reveal You're Over 50

Ask the Expert

Featured Blog: What You Need to Know About Commission Changes

10 Things I Would Never Have in My Bedroom: written by an Interior Decorator

Meet Your Agent

[Click here for more](#)

# 12 Reasons Not To Leave Your House to Your Children When You Die

Story by Jenny Cohen



Planning for retirement, especially if you want to retire early, could also include nailing down your estate plans.

You may be considering what to do with your home after you're gone and might think it's a good idea to leave it to your kids.

But before you set that in your will or trust, here are a few reasons why you may not want to bequeath your home to your children.

1. There may be tax implications
2. There's potential for sibling squabbles
3. It locks up equity
4. You haven't paid off your mortgage
5. Your kids don't want it
6. It's cheaper to sell it to them now
7. Your kids have financial problems
8. You're behind on property taxes
9. You're playing favorites
10. They can't care for your home
11. They'll be too sentimental
12. You're on Medicaid

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## Bottom line:

Make sure you understand all of the financial and emotional effects of leaving your home to your children.

Consider your financial situation and your kids' to ensure you're making the right decision for everyone.

You may be financially fit, but your children may not have the same financial means to handle your home if they inherit it.

And remember to talk to your kids about inheriting your home before you die so they can be prepared to take on the property or sell it.

[CLICK HERE FOR DETAILS](#)

# Free things to do in St. Louis

*Over the coming months, we'll be showcasing free activities and events in St. Louis. If you have any suggestions, please share them with us, and we'll feature them in our upcoming newsletter.*

## SAINT LOUIS ART MUSEUM

The Saint Louis Art Museum is one of the principal U.S. art museums, with paintings, sculptures, cultural objects, and ancient masterpieces from all corners of the world. Its three-story building stands in Forest Park in St. Louis, Missouri, where it is visited by up to a half million people every year.

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Founded: 1879

Architects: Cass Gilbert, David Chipperfield

Located in: Forest Park

Address: 1 Fine Arts Dr, St. Louis, MO 63110

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### Hours:

Tuesday 10 AM–5 PM  
Wednesday 10 AM–5 PM  
Thursday 10 AM–5 PM  
Friday 10 AM–9 PM  
Saturday 10 AM–5 PM  
Sunday 10 AM–5 PM  
Monday Closed

### What to see

The Museum is constantly changing with new exhibitions, installations, and acquisitions. Come join us for a day at the SLAM and check out our current exhibitions, exciting on-site activities, and breathtaking art that the whole family will love!

### Drop-In Collection Tours

The Museum is constantly changing with new exhibitions, installations, and acquisitions. Come join us for a day at the SLAM and check out our current exhibitions, exciting on-site activities, and breathtaking art that the whole family will love!

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### Current Exhibitions

- Concealed Layers: Uncovering Expressionist Paintings (3/15-10/27)
- Jaune Quick-to-See Smith (until May 11, 2025)
- The Work of Art: The Federal Art Project, 1935-1943 (until April 13, 2025)

[More information](#)



## THE FIRST 20 THINGS GUESTS NOTICE ABOUT YOUR HOUSE



### Impress Guests Every Time

We've all wondered what house guests notice about our home. It's the reason we deep-clean carpets and mop the ceiling before anyone shows up. We hate to burst your bubble, but guests likely won't notice scrubbed windows...they will, however, pay attention to bathrooms and kitchens. With that, let's take a look at areas to actually pay attention to!

### 1. Landscaping

Landscaping greets guests before you do, and it's the first thing they notice upon arrival. Freshly shorn lawns and maintained garden beds look far nicer than abandoned yards. Your front lawn doesn't have to be perfect, but it deserves a little TLC.

### 2. Front Door

Guests are bound to notice chipped or stained front doors. Decorative wreaths and fresh coats of paint keep front doors inviting, which is how you want house guests to feel. You can always throw your personality into the mix with funny doormats, too!

### 3. Entryways

Now that your guests are indoors, they'll take note of entryways. Are there piles of smelly shoes by the front door, or a cute storage bench? It's important to keep entryways free of clutter and unnecessary storage.

### 4. Odors

Like it or not, those air freshener commercials are right—we go “nose blind” to certain odors. Whether pet hair or sports equipment, clear the air of unpleasant smells before guests arrive. Grandma doesn't need to inhale a noseful of cat litter.

### 5. Host Skills

Have you offered anyone a drink? Asked to take their coats? No matter how long you've known them, guests notice hosting skills. While you don't need to treat best friends like the King's Guard, you can still make sure they're comfortable.

### 6. Clean Bathrooms

Nobody but nobody wants to use dirty bathrooms. The bathroom should be part of your cleaning schedule anyway, but it's especially important when guests come over. Scrub the toilet, sweep the floor, and make sure faucets are clear of spittle.

**Can you guess what the other 4 are?**  
**Click here to find out!**

# 25 Old-School Habits That Reveal You're Over 50



*Certain habits can offer a nostalgic glimpse into the past, revealing much about one's age. For those over 50, these old-school habits are routines and cherished practices that evoke memories of simpler times. Here are 25 old-school habits that reveal you're likely over 50.*

## **Writing Letters By Hand**

Long before emails and instant messaging, penning letters by hand was how many people communicated with loved ones far away. The art of choosing the right stationery, carefully writing out thoughts, and eagerly awaiting a response is a cherished memory for many over 50. Today, this practice has largely been replaced by digital communication, but it remains a timeless habit for those who appreciate the personal touch.

## **Using a Landline**

Landline phones, once a staple in every household, have become rare relics. The shift to mobile phones has rendered landlines almost obsolete, but those who grew up with them may still hold onto this classic form of communication.

## **Answering Machines**

Before voicemail became a standard feature on mobile phones, answering machines were the way to catch missed calls. The excitement of hearing the machine beep, signaling a new message, is a nostalgic experience. It brings back memories of recording outgoing messages and eagerly playing back incoming ones.

## **Sending Holiday Cards**

Many people over 50 continue to uphold the heartwarming tradition of mailing physical holiday cards. It's a delightful way to spread cheer and stay connected with friends and family during the festive season. Digital e-cards are convenient, but they lack a handwritten card's personal touch and sentiment.

## **Reading the Newspaper**

There's something uniquely satisfying about flipping through the pages of a physical newspaper. Mornings used to start with coffee and the daily paper. Despite the prevalence of digital news, the tactile experience of reading a printed newspaper remains unmatched.

**Can you guess what the other 20 are?**  
**Click here to find out!**



## Ask the Expert

Another common question posed to real estate agents is ... **How do REALTORS assess a home's value?** 🏡🌟

REALTORS® use several methods to assess a home's value, with the most common being a Comparative Market Analysis (CMA). Here's a breakdown of the process:

1. **Comparative Market Analysis (CMA):** REALTORS® look at recently sold properties in the same area that are similar in size, condition, and features to the home being assessed. These comparable properties, or "comps," help determine a fair market value<sup>1</sup>2.
2. **Current Market Conditions:** They consider the current housing market trends, including supply and demand, interest rates, and economic factors that might influence home prices<sup>1</sup>.
3. **Property Characteristics:** Specific features of the home, such as its size, age, condition, location, and any upgrades or unique attributes, are taken into account<sup>3</sup>.
4. **Price Per Square Foot:** This is a common metric used to compare homes. REALTORS® calculate the price per square foot of similar homes to help gauge the value of the property<sup>4</sup>.
5. **Local Market Information:** Access to detailed local market data and trends helps REALTORS® make more accurate assessments.

While a REALTOR®'s assessment is thorough, it is generally less detailed than a professional appraisal, which might be required for mortgage purposes. 🏡🌟

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*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!**

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## BLOG OF THE MONTH

Each month, we'll highlight a Blog post from our website.

Want more now? Go to [www.cindyjacks.com/blog](http://www.cindyjacks.com/blog) for more great helpful information!



### ABOUT COMMISSION CHANGES

The real estate industry has been in the news quite a bit lately, and I wanted to address the changes to alleviate fear and misunderstandings from misleading information. The class action lawsuits against the National Association of Realtors (NAR) and several larger real estate companies have brought about rule changes as part of the settlement between NAR and the plaintiffs. It's my effort to keep this short, use terms everyone knows, and still give the full story. Forgive me if I miss on any of these three intentions..

[Click here for  
DETAILS](#)

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### 10 THINGS I WOULD NEVER HAVE IN MY BEDROOM

*Written by an Interior Decorator*

*Story by [insider@insider.com](mailto:insider@insider.com) (Kelly Kruger)*

- As an interior decorator, there are quite a few items I'd skip when designing the bedroom.
- Create a relaxing environment by avoiding vibrant colors, busy patterns, and bright overhead lights.
- Reduce stress by keeping your clutter tucked away and out of sight behind drawers and wardrobes.



[Click here for  
THE WHOLE STORY](#)

# MEET YOUR AGENT

*Having lived and worked in St. Louis more than 30 years, I understand what makes our community and the people who call it home so special. From summer watermelon festivals to the local bookstores and coffee shops in CWE, to Webster Groves 4th of July parade, I am proud to call St. Louis home.*

*That's what it takes to truly be a local real estate expert. Not just expertise in negotiation and marketing, but a love and understanding of our community and the people who live here.*

*Thank you for reading!*



Home Group Realty

WE'LL HELP YOU MOVE  
(314) 346-1807

Cindy Lacks ~ Home Group Realty

Email: [Cindy@cindylacks.com](mailto:Cindy@cindylacks.com)

Website: [Cindylacks.com](http://Cindylacks.com)

Mobile: (314) 495-3713