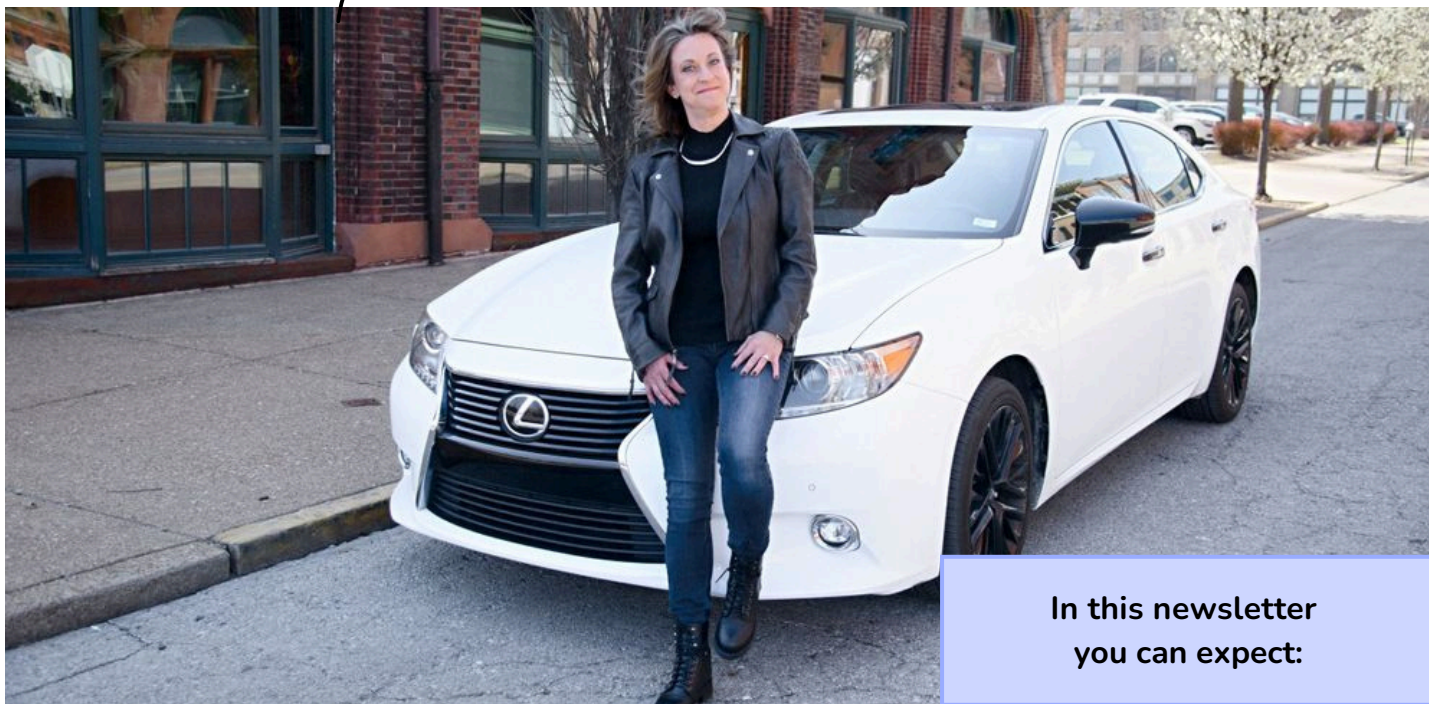


Real Estate w/ Cindy

~A Monthly Newsletter

HOME GROUP
REALTY
WINTER 2025



Winter Real Estate Opportunities

As winter's chill settles in, the real estate market unveils a season of unique advantages. Both buyers and sellers can find golden opportunities amid the frost, from less competition and better deals to homes that shine with winter charm. Whether you're navigating lower inventory levels or leveraging cozy home features, understanding the winter market can offer significant benefits.

For Buyers: Less competition means fewer bidding wars and potentially better deals. Winter home viewings reveal how properties handle harsh weather, giving a clearer picture of their condition.

For Sellers: Fewer listings can make your property stand out to serious buyers. Highlighting cozy home features, like a fireplace, can attract attention. Ensuring winter curb appeal with clear driveways and good lighting is key.

In this newsletter you can expect:

Home Maintenance Checklist
January

[NEW]

Monthly Community Spotlight
Creve Coeur

[NEW]

Lifestyle Hacks
18 Things In Your Home
Professional Organizers Will
Always Get Rid Of

[NEW]

Monthly Guide to Tax Savings
for Homeowners

[NEW]

Blog Of The Month:
6 Signs You Might Be An Organized
Hoarder

Ask the Expert:
Should I wait until Spring to sell my
home?

Meet Your Agent



[NEW]

Most of the January Home Maintenance Checklist will allow you to stay inside where it's warm. Let's get started...

- Check Furnace Filters / Change If Needed
- Test Carbon Monoxide & Smoke Detectors
- Clean Range Hood & Filter
- Vacuum Refrigerator Coils
- Run Water & Flush Toilets in Unused Spaces
- Check Water Softener & Add Salt if Needed
- Clean Garbage Disposal
- Inspect Fire Extinguisher(s)
- Treat Septic Tank
- Cut Back Roses & Rose Bushes

If you love having roses around your home and if you are the same, January is the ideal time to cut back roses. All blooms have gone dormant at this point and new growth has not started. If you are brave enough to get outside for a while this month, find a warm day to take on rose care.



MONTHLY COMMUNITY SPOTLIGHT

Discovering Our Neighborhoods: Monthly Community Spotlights

Welcome to our new series where we explore the vibrant and diverse communities that make our area special. Each month, we'll take you on a journey through a different neighborhood, highlighting its unique features, local businesses, schools, parks, and hidden gems. Whether you're a longtime resident or new to the area, our community spotlights will provide you with valuable insights and help you connect with the heart and soul of our local neighborhoods. Join us as we uncover what makes each community a great place to call home.



Creve Coeur is a charming city located in St. Louis County, Missouri, and is part of the Greater St. Louis metropolitan area. Here are some key highlights about Creve Coeur:



Geography and Demographics

Location: Creve Coeur is situated in mid St. Louis County and shares a ZIP code (63141) with the neighboring city of Town and Country.

Population: As of the 2020 census, the population was 18,834.

Area: The city covers a total area of 10.27 square miles (26.60 km²), all of which is land.

History:

Name Origin: The name "Creve Coeur" is French for "heartbreak," and it is said to derive from Creve Coeur Lake, which was formed into a broken heart after an Indian princess's unrequited love for a French fur trapper.

Historical Significance: The area has a rich history, with Native American inhabitants dating back to 9500 BC. French explorers and fur trappers settled in the area in the 18th and 19th centuries, respectively. The Lewis and Clark Expedition passed through Creve Coeur during their historic journey.

Economy and Business

Headquarters: Creve Coeur is home to the headquarters of Drury Hotels and was the former home of Monsanto before its acquisition by Bayer in 2018.

Business Awards: The Creve Coeur Economic Development Committee recognizes local businesses and organizations for their achievements and commitment to the community through the Creve Coeur Business Awards.

Government and Community

Government Structure: The city operates under a council-city administrator form of government, with a mayor elected by the voters and an eight-member city council.

Community Events: Creve Coeur hosts various community events, such as the Heart to Heart 5K/10K Run & Walk, Arbor Day Celebration & Art Contest, and the annual Creve Coeur Business Awards.

Recreation and Parks

Creve Coeur Lake Park: This park is a popular spot for outdoor activities, including hiking, fishing, and picnicking.

Millennium Park: Another great place for family-friendly activities and community gatherings.

WANT MORE INFORMATION ON THIS VIBRANT COMMUNITY?

[CLICK HERE](#)



Don't miss next month's newsletter as we'll be putting the spotlight on St. Peters!

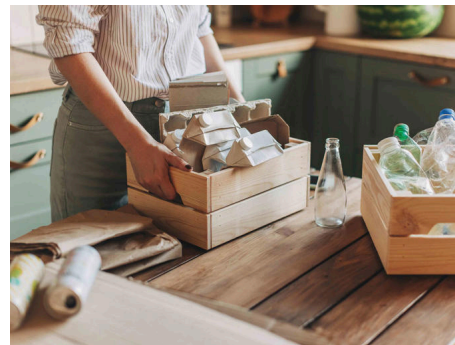
Missouri



[NEW]

LIFESTYLE HACKS

Want to turn your home into an organized haven? Professional organizers know the secret: it's all about letting go. From outdated tech to unused kitchen gadgets, here are 18 things they always toss to create a clutter-free, serene space. Ready to declutter and reclaim your home's harmony?



18 Things In Your Home Professional Organizers Will Always Get Rid Of

Story by Melissa Locker

After speaking to many professional organizers, we've realized there's no real secret to keeping a house organized. Keeping your garage, kitchen, closet, dresser drawers, and bathroom neat and free of clutter is all about staying on top of the mess by continually getting rid of items that are no longer serving you or your home. That means regular closet clean-outs and regular kitchen, office, bathroom, and garage clean-outs, too.

If that sounds absolutely overwhelming, you're not alone. There's a reason that people regularly hire professional organizers to help. These pros know exactly where to begin when tackling a disaster of a bedroom closet or an overflowing kitchen cupboard. Luckily, we found organizers across the South who are happy to share their tips.

Here are items that professional organizers will always get rid of in a home and if you're curious about what items would never buy in the first place, [head here](#).

Containers with Missing Tops or Bottoms

"This applies to storage containers and Tupperware," says Nikki Bell of [Just Us Organizing](#) in Houston, Texas. "Go through all of your empty Tupperware and bin containers and match the tops and bottom. Whatever doesn't have a match, that is damaged, or not needed must go."

Unused Gifts or Souvenirs

"These items can be tough to part with due to sentimental value, but if they're not being used or displayed, they're just taking up valuable space," says Kenika Williams of [Tidied by K](#), a professional organizing company in Atlanta, Georgia.

Greeting Cards

"If someone gives me a greeting card and simply signs their name at the bottom of what Hallmark wrote, I get rid of it," says Alyssa Trosclair of [Emend](#), a professional organizing service in Baton Rouge, Louisiana. "If the person wrote a personalized message to me, I may keep it for a little while, but ultimately will scan the card and store it electronically."

Yep ... yep ... and YEP!!!!

Interested in what else professional organizers will **always** get rid of?

[CLICK HERE](#)



When should you hire a professional organizer? And when shouldn't you? Does everyone need to hire a professional organizer to help them get organized? Absolutely not. But can one help? In many cases, yes.

Check out this article [When to Hire a Professional Organizer \(and When Not to\)](#) and share your thoughts ... have you ever worked with a professional organizer?

[NEW]

MONTHLY GUIDE TO TAX SAVINGS FOR HOMEOWNERS

Welcome to Your Monthly Guide to Tax Savings for Homeowners

Owning a home comes with many rewards, but navigating the maze of tax breaks and incentives can be daunting. Our new monthly series is here to help! Each month, we'll explore valuable tax tips, incentives, and breaks designed to help you save money and make the most of your home investment. From deductions on mortgage interest to credits for energy-efficient upgrades, we'll provide you with the insights you need to maximize your savings and take advantage of all the benefits available to homeowners. Stay tuned and get ready to unlock the full financial potential of your home.



JANUARY TAX TIPS

Review your property tax assessment

- At the start of the year, it's a good idea to review your property tax assessment to ensure it's accurate. Sometimes, properties are overvalued, leading to higher tax bills. If you believe your property is assessed too high, you can file an appeal with your local tax assessor's office. Gather evidence such as recent sales of comparable properties, any documentation of inaccuracies in the assessment, or a professional appraisal to support your case. Successfully lowering your assessment can result in significant tax savings.

Maximize mortgage interest deduction

- The mortgage interest deduction is one of the most valuable tax benefits for homeowners. To maximize this deduction, ensure you're deducting all eligible interest paid on your primary and secondary homes. Keep detailed records of mortgage interest payments throughout the year. If you have a home equity loan or line of credit used for home improvements, the interest on these loans may also be deductible. Remember, the mortgage interest deduction is available on loans up to \$750,000 for homes purchased after December 15, 2017.

Energy-Efficient Home Improvements

- January is a great time to review any energy-efficient home improvements you made over the past year, such as installing new windows, insulation, or solar panels. You may be eligible for tax credits that can help reduce your tax bill. The Residential Energy Efficient Property Credit, for example, offers a credit for solar, wind, and geothermal energy systems. Keep all receipts and documentation to claim these credits.

Organize Financial Records

- Start the year off by organizing all your financial records, including receipts, invoices, and statements related to home expenses. This organization will make it easier to track deductions and credits throughout the year and ensure you have everything ready when tax season arrives.

Review Tax Law Changes

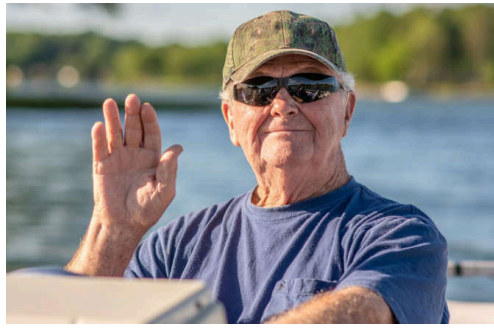
- Stay informed about any tax law changes that may impact your homeowner tax benefits. Laws and regulations can change, and being aware of these changes early in the year can help you plan accordingly. Consult with a tax professional if you have any questions or need advice on how to take advantage of new tax laws.

Plan for Future Home Improvements

- If you're considering home improvements in the coming year, research potential tax incentives and rebates available in your area. Some local governments offer incentives for energy-efficient upgrades or other improvements that can increase the value of your home. Planning ahead can help you budget and maximize your tax savings.

Taking these additional steps in January can help you stay on top of your finances and ensure you're making the most of available tax benefits.

Don't miss next month's newsletter as we'll be discussing 'energy-efficient improvements' and the 'home office deduction.'



16 Things Boomers Got Away With As Kids That Would Not Be Acceptable Today

Reflecting on the past, we realize that attitudes and behaviors considered appropriate when boomers were kids, would be deemed completely unacceptable by today's standards. Here are 18 Things Boomers Got Away with When They Were Kids that Would Never Be Acceptable Today.

Lack of Car Seats for Children

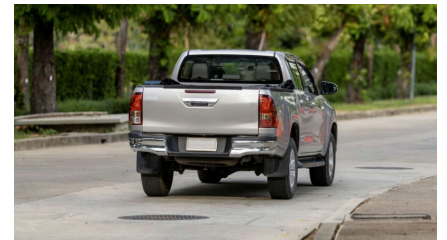
Decades ago, it was not uncommon to see children bouncing around in the back seat of a car, unrestrained by a seatbelt, let alone a child safety seat. Nowadays, the use of child safety seats is mandated by law and considered crucial for children's safety on the road.



©Photo Credit: Rawpixel.com / Shutterstock

Riding in The Back of A Pickup Truck

Boom-era kids often enjoyed the thrill of riding in the open bed of a pickup truck. Today, such a practice is considered extremely dangerous and is illegal in many areas due to the risks involved.



©Photo Credit: pisitbz / Shutterstock

Limited Supervision

Baby boomers often speak fondly of their "free-range" childhoods, which included going out to play without parental supervision for hours on end. In today's more protective culture, this level of independence for children is less accepted.



©Photo Credit: tomeqs / Shutterstock

Unsafe Playground Equipment

Many boomers will remember playing on cold, hard concrete under metal jungle gyms and super-tall slides. Today, safety standards for playground equipment have greatly improved to prevent injuries, with safe surfaces and materials used in playground construction.



©Photo Credit: MakeStory Studio/Shutterstock

Playing with Dangerous Toys

Toy safety regulations were far less strict, and baby boomers often played with toys that were made with toxic materials or posed choking hazards. Modern laws now regulate toy safety to protect children from harm.



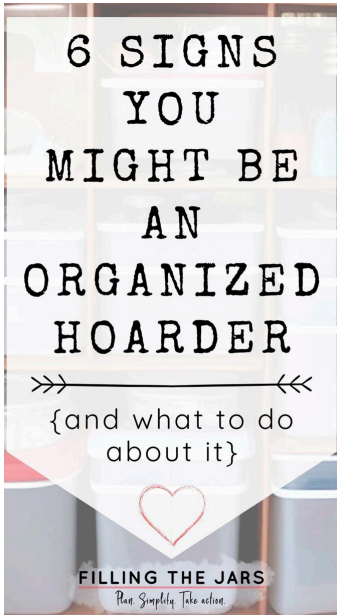
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[CURIOUS AS TO WHAT THE OTHER THINGS ARE?](#)
[CLICK HERE](#)

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!



By Julie Hage / Organizing

Are you an organized hoarder? You might think that you're in control of your possessions, but maybe you've got a niggling suspicion that you have a little too much stuff?

In this post, we'll discuss some signs that indicate you could have a problem with organized hoarding. Afterward, I'll give you some suggestions for what you can do about all of that organized clutter.

Just looking for decluttering ideas? Check out my collection of [declutter tips](#) to get help.

What Is Organized Hoarding?

We've all seen the TV shows about hoarders... people who compulsively collect items and then can't bring themselves to get rid of anything, resulting in a home that's crammed full of stuff from floor to ceiling.

But what about people who consider themselves organized? Surely they can't be hoarders...right? Unfortunately, it IS possible to be an organized hoarder.

Organized hoarding is when a person believes they are being organized because they have their possessions neatly arranged and categorized. However, the sheer amount of 'organized' stuff taking up space can easily lead to a cluttered living environment.

At first glance, an organized hoarder may seem like they have their life in order. Their homes are clean and they can quickly locate their possessions.

However, the reality is that they have far too many things. And they probably feel guilty getting rid of ANY of them.

Organized hoarding is not just excessive hoarding — it's hoarding with an appearance of organization and control. This false sense of control can often prevent individuals from seeking help and parting with their possessions.

It's important to recognize the difference between being organized and being an organized hoarder, as it can lead to physical health issues, financial troubles, and relationship struggles — the same issues as 'regular' hoarding.

How To Tell If You're An Organized Hoarder

You've done all the right organizing things. Purchased all the pretty containers. Done all the matchy-matchy organizing. Set up storage systems for every area you can think of.

Every day, you gaze upon cabinets, closets, and shelves full of carefully-labeled bins. There's nothing ugly in sight because it's all stored in the perfect container.

Not a square inch of your home is empty, it's all perfectly fitted with organizational products. Yet... it doesn't feel right.

Yes, it's visually cohesive, which is calmer than a jumble of clutter... But something still isn't working.

[CLICK HERE FOR](#)
[Here are some signs that you may be an organized hoarder:](#)



Ask the Expert

A question real estate agents get asked a lot this time of year is ... *Should I wait until Spring to sell my home?*

Market Trends: While spring tends to have more buyers, it also means more competition from other sellers. Listing now might give you a competitive edge with fewer homes on the market.

Home Readiness: Is your home ready to list? If it needs repairs or staging, the extra time could be beneficial. However, if it's already in great shape, there's no need to wait.

Personal Timeline: Consider your personal timeline and goals. If you need to move quickly or have a specific deadline, waiting might not be ideal.

Current Buyer Demand: Even outside of spring, there are always buyers looking for homes. In fact, serious buyers are often searching year-round, and you might attract them with less competition.

Ultimately, the best time to list your home is when it aligns with your goals and the market conditions are favorable.

I'd be happy to provide a more detailed market analysis to help you make an informed decision. Would you like to discuss further or schedule a consultation?

Drop me an email at cindy@cindylacks.com!

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!

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!



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