Real Estate w/Cindy

~A Monthly Newsletter

LACKS HOME GROUP

May 2024





IT PAYS TO BE GREEN

Homeowners unlock federal energy-efficiency rebates, influencing market trends.

The housing market stands on the verge of a significant transformation, driven by evolving sustainability trends that are reshaping buyer preferences and home construction standards. In fact, the 2023 National Association of REALTORS®' Sustainability Report for the residential sector highlights the consistent demand for energy-efficient features, transcending the North-South or red-blue state divide.

Click here for THE REST OF THE STORY

In this newsletter you can expect:

It Pays to be Green

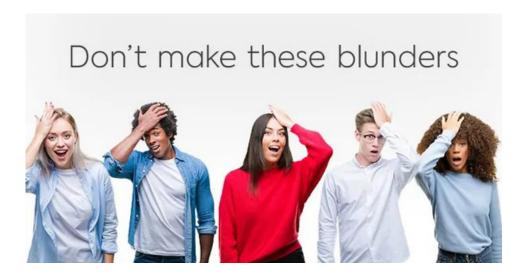
10 First-Time Home Buyer Blunders to Avoid

What's New in the Lou?

Community News

Ask the Expert

Blog of the Month



10 FIRST-TIME HOME BUYER BLUNDERS TO AVOID

Homeownership is one of the central tenets of contemporary life. Most of us dream of a familiar, comfortable place to call our own, and buying a home is a rite of passage into adulthood, and into our own piece of the American Dream.

But until and unless you've been through the process at least once, there are plenty of mistakes many people make on their journey to property ownership.

If you've made any of these yourself, don't feel bad—it can happen to the best of us. And if you're an aspiring homeowner who wants to get ahead of the curve, take a look at the following things NOT to do when buying your first home...so when it's time to pull the trigger, you'll be ready to go!

1. Ask an agent to go see houses before getting pre-approved

It's tempting to visit properties the minute you've made up your mind that you want to buy, but putting the cart before the horse can backfire spectacularly.

If you haven't actually qualified for financing, you should hold off on going to look at houses with a real estate agent (or even going to open houses), since there's no guarantee that a mortgage company can lend you the money. There's no greater let down than finding a house you love, and finding out you can't be approved for a mortgage in the price range of that house. Besides, many sellers and their agents won't even consider your offer if you don't include a preapproval letter. So, you should have it in hand in order not to lose precious time when you find "the one".

Bottom line is...getting pre-approved is the first step in the homebuying process, so always start there.

Click here for THE REST OF THE STORY

What's New in the Lou

Spring is in the air and summer is just around the corner. It's time to get out and experience all of the fun family events happening around St. Louis in May.



1. Monster Machines Day and Bike Rodeo at Des Peres Park (5/5)

It's Monster Machines Day at Des Peres Park, a hands-on, free event where kids can see a police car, bulldozer, fire truck and much more up close up as they climb in, look around and let their imaginations take them on a ride. Kids can also visit the bicycle obstacle course and go for a real ride to test their skills. Certified cycling instructors will be on site to help with the course and assist with helmet and bike fittings. Kids are encouraged to bring their bikes to the event. Helmets will be for sale for \$30 while supplies last. Monster Machines Day and Bike Rodeo takes place on Saturday, May 5 from 9 a.m. to 12 p.m. in the Des Peres Park parking lot, located at 12325 Manchester Road in Des Peres. For more information, visit desperesmo.org.

2. Strawberry Festival at Eckert's in Belleville (Weekends 5/5-20)

It's a great time of year to get out to the farm! In addition to fresh strawberries, families will enjoy delicious festival foods and live entertainment. Kids activities include pony rides, a children's play area, petting farm, carnival rides and inflatables. There is a fee for some activities. Strawberry Festival takes place Saturdays and Sundays from May 5 through May 20 from 10 a.m. to 5 p.m. each day at Eckert's Farm, located at 951 Green Mount Road in Belleville, Ill. For more information, visit eckerts.com.

3. Art Fair at Laumeier Sculpture Park (5/11-13)

The Art Fair at Laumeier Sculpture Park is a nationally acclaimed fine art and craft fair that offers fun for the whole family on Mother's Day weekend. The Art Fair is now in its 31st year, featuring food and beverage vendors, hands-on activities for kids, live music and original works of art from 150 artists from across the country. The Creation Location children's area, open on Saturday and Sunday, offers hands-on art projects for kids and is free with Art Fair admission. On Saturday, enjoy the City of Sunset Hills' Music Festival, free with Art Fair admission. Admission is \$10 per person for ages 11 and up, and free for ages 10 and under and for members. The Art Fair at Laumeier takes place on Friday, May 11 from 6-10 p.m.; Saturday, May 12 from 10 a.m. to 8 p.m.; and Sunday, May 13 from 10 a.m. to 5 p.m. at Laumeier Sculpture Park, located at 12580 Rott Road in Sunset Hills. For more information, visit laumeier.org.

4. SciFest: Tornado Alley

St. Louis gets its fair share of weather phenomena. Meet local experts studying storms, earthquakes, forest fires and more, and learn how you can keep yourself and your family safe in these dangerous conditions at SciFest: Tornado Alley at the Saint Louis Science Center. SciFest allows visitors to the Saint Louis Science Center to meet local scientists, engineers and other experts for a behind-the-scenes look at real science. You can explore new fields, find new hobbies and meet the people who are doing amazing things in our own backyard. Free and open to all. SciFest: Tornado Alley takes place on Saturday, May 12 from 9:30 to 4 p.m. at the Saint Louis Science Center. More information: slsc.org.

5. Children's Plein Air Paintout at Queeny Park (5/20)

The Academy of Nature and Wildlife Arts invites ages three and up to come paint en Plein Air at the AKC Museum of the Dog at Queeny Park. Come out and see the professional artists' bodies of work, be inspired by their work, and let youthful creativity flow onto a canvas. Observe young people creating and enjoy live music, food trucks from Blue Fired Pizza and Kona Shaved Ice and explore St Louis County Parks. The Children's Paintout is free and no reservations are needed. All art materials will be provided. Kids can explore different art forms with the CAM Bus, St. Louis Artists Guild, Craft Alliance and more.

The Children's Plein Air Paintout takes place on Sunday, May 20 from noon until 4 p.m. at the AKC Museum of the Dog at Queeny Park, located 1721 S. Mason Road in West County. For more information, visit academyofnaturandwildlifearts.org.

Click here for more ...



May 4: <u>Cinco de Mayo Festival</u>. Over the years, the Cinco de Mayo Festival on <u>Cherokee Street</u> has evolved into one of the largest and most diverse festivals in the St. Louis region, bringing together more than 30,000 attendees to celebrate the rich, multicultural, spirited and eclectic community within the Cherokee Street neighborhood and surrounding area. Expect six blocks of festivities, including two stages and a lucha libre wrestling ring!

May 4: <u>Eads Bridge Trolley Tour</u>. Declared "impractical" and "impossible," the Eads Bridge in St. Louis still stands after 150 years. The best part? It's used daily! Head to <u>Bellefontaine Cemetery and Arboretum</u> for a special two-hour trolley tour about chief engineer James Buchanan Eads, his bridge and other people who made it a reality.

May 11: <u>St. Louis Microfest</u>. Join your fellow beer lovers at the annual St. Louis Microfest, where you can sip suds from local, national and international breweries. The spring festival also includes tasty food and live music.

May 17-18: <u>Taste of Maplewood</u>. Taste of Maplewood spotlights the neighborhood's renowned restaurants, delightful libations, beloved boutiques and specialty stores. In its 16th year, the festival's vibe is distinct and unmistakable, radiating the culture and character of the local businesses. In addition to food and drinks, visitors can enjoy live entertainment on two stages.

May 24-25: <u>Bacon Fest 2024</u>. Bacon lovers, rejoice! Alpha Brewing Co. is hosting a sizzling event on May 19. Tickets to Bacon Fest include all the bacon and beer that you can consume – plus, live music from two bands.

May 31: <u>SLAM Underground: UNCOVERED.</u> Want to solve a mystery? Discover the secret stories behind certain works at the Saint Louis Art Museum during this celebration of the exhibition Concealed Layers: Uncovering Expressionist Paintings, which runs until Aug. 4. During the event, you can also enjoy music, performances, artmaking and other activities as you test your sleuthing abilities.

Click here for more ...



- <u>Kirkwood Market</u> Daily Starting April 6 ~ Flowers, Produce, Local Goodies, Snow Cones
- <u>University City Farmers' Market</u> Saturdays, April 6-November 23 ~ Produce, Local Eats, Craft Goods
- <u>Lake St. Louis Farmers' & Artists Market</u> Saturday, April 6-November 2 ~ Local goods and produce,
 Voted Sauce Magazine's "Readers Choice"
- Washington Farmers' Market Saturdays, April-October ~ Flowers, Art, Produce, Local Specialty Food
- Tower Grove Farmers' Market Saturdays, April 6-Novembet 2 & Tuesdays, May 7-September 24
- <u>Soulard Farmers' Market</u> Wednesday- Saturday, All Year Round ~ One of the Largest and Oldest Continuously Operating Farmers' Markets in the US!
- Wildwood Farmers' Market Saturdays, May 25-October 5 ~ Produce, Flowers, Handmade Items
- The Boulevard Market Sundays, May 7-October 29 ~ Produce, Flowers, Local Goodies

COMMUNITY NEWS



MDC ENCOURAGES PUBLIC TO LEAVE WILDLIFE WILD

The spring season brings blooms, sunny skies, warmer temperatures, and a variety of newborn animals. Young wildlife can pull on our heartstrings as they look to be abandoned, but that's rarely the case. The Missouri Department of Conservation (MDC) reminds the public that the best place for wildlife is in the wild.

"Young animals are rarely orphaned," explained MDC State Wildlife Veterinarian Sherri Russell. "When we see newborns alone, that means the parents are likely out searching for food and will return."

Read More ...



CONSERVATION CORNER: DON'T BE A SMOOTHIE FOR CHIGGERS

Believe or not, chiggers really do have some good qualities. The adults never bother us. They don't carry diseases. They don't even suck blood. And they really don't stick around for more than a few days.

They do, however, make a smoothie out of your skin. As the weather warms up in May and people find themselves venturing out into brushy areas, encounters with chiggers are very common. The tiny reddish criters, at less than a half a millimeter in diameter, are practically impossible to see. They tend to live in grassy, weedy or brushy areas, especially if that plant mater can maintain some moisture that chiggers tend to thrive in. As temperatures warm up to the upper 70s and 80s, they become active.

Read More



A first-time homebuyer recently asked me this question: Why should I buy instead of rent?

Great question!

A home is an investment. When you rent, you write your monthly check and that money is gone forever. But when you own your home, you can deduct the cost of your mortgage loan interest from your federal income taxes, and usually from your state taxes. This will save you a lot each year, because the interest you pay will make up most of your monthly payment for most of the years of your mortgage. You can also deduct the property taxes you pay as a homeowner. In addition, the value of your home may go up over the years. Finally, you'll enjoy having something that's all yours a home where your own personal style will tell the world who you are.

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

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

BUYING A HOME? YOU MIGHT WANT TO CONSIDER COMPROMISING ON THESE THINGS

In a perfect world, every buyer would be able to find a home that ticked every single one of their "must-have" and "nice-to-have" boxes. The truth is, it's rare to find a property that has everything on your list, and if you want to successfully buy a home, it often takes a bit of compromise.

But what kind of compromises should you be prepared to make, so you don't miss an amazing home by waiting around for the perfect home?

A recent article from realtor.com outlined compromises buyers may want to consider when buying a home, including:



- Location. Most people have location preferences for where they live. For example, you might want to be within walking distance of restaurants and shops. But if you find a home that doesn't quite meet your location standards like the home is a 10-minute drive to restaurants and shops, instead of walkable but it's amazing in every other way, it might make sense to compromise.
- Yard size. Many homeowners have very specific ideas about their ideal yard, such as wanting a big yard for their kids to play in, or a backyard with a pool and hot tub. But if you hold out to find the yard of your dreams, you may actually miss the home of your dreams, if you aren't willing to compromise.
- **Specific architecture**. Some buyers picture themselves living in a very specific architecture style, like a Craftsman or Colonial, and will refuse to see any homes that don't have a particular style they have in mind. But if you're only looking at Craftsmans or Colonials, you could be missing out on a Ranch or Modern Farmhouse-style property that would actually be a great fit for your needs. So when it comes to architectural style, it might be in your best interest to compromise.

Thank you for reading!

Mobile: (314) 495-3713