

The HomeBuyer's Hour - Complex Markets, Creative Financing, and Increasing Short and Long-Term Investment Returns

In the latest episode of The HomeBuyer's Hour, Matthew Thomas discussed Complex Markets, Creative Financing, and Investment Returns.

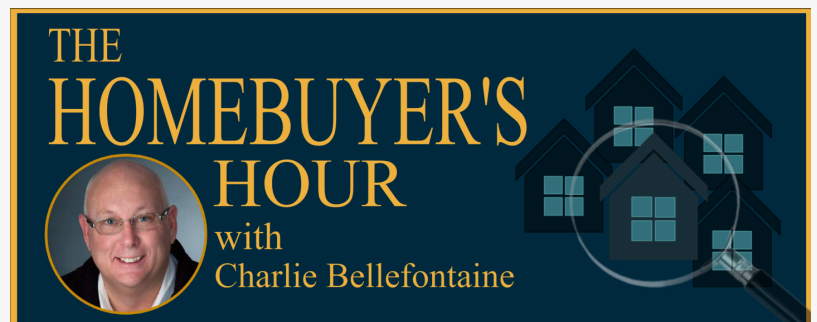
CHICAGO, ILLINOIS, USA, November 29, 2023 /EINPresswire.com/ -- One name stands out prominently in the pulsating heart of Chicago's real estate scene - Matt Thomas. Renowned for his exceptional prowess and profound understanding of the local market, Matt has cemented his status as a top-producing realtor, consistently demonstrating a keen insight into the dynamic and ever-evolving real estate landscape.

With a robust presence in the community and the digital sphere, Matt Thomas has become a trusted figure, revered for his role as a reliable source of real estate intelligence. His commitment to providing valuable insights and advice sets him apart, making him the go-to expert for those navigating the intricate Chicago property market.

What distinguishes Matt from his peers is his impressive track record and his distinctive strength in building enduring relationships with his clients. For Matt, understanding his clients' unique needs and aspirations is fundamental to achieving successful real estate outcomes. This client-centric approach has fueled his success and garnered him a loyal clientele who appreciate the personalized attention and care he brings to every transaction.



Matthew Thomas at The HomeBuyer's Hour



The HomeBuyers Hour on WCPT AM820

A true champion of data-driven decision-making, Matt Thomas empowers his clients by arming them with comprehensive market analyses. His commitment to staying ahead of trends and leveraging his analytical skills ensures clients can make informed choices aligning with their unique goals. Matt's clients benefit from his foresight and strategic approach in a fast-paced and competitive market, creating a partnership beyond the transactional.

As a prominent figure in the Chicago real estate scene, Matt Thomas's influence extends beyond just closing deals. He actively contributes to the community, participating in local initiatives and events, further solidifying his connection with the city he serves.

Matt Thomas shines as a beacon of excellence in a landscape where expertise and reliability are paramount. His dedication to his clients and commitment to staying ahead of the curve has positioned him as a luminary in Chicago's real estate arena. As the real estate market evolves, one thing remains constant - Matt Thomas is synonymous with success and trusted guidance in dynamic property real estate.

In the most recent episode of The HomeBuyer's Hour, real estate specialists delved into the current dynamics of the real estate market. [Charles Bellefontaine](#), featured insights from [Joey Mathews](#), Matthew Thomas, and [Patrick Loftus](#), shedding light on the nuanced interplay of factors influencing the housing landscape.



Charles Bellefontaine of Chicagoland Home Inspectors, Inc.



Joey Mathews of The VA Loan Nerd

Joey Mathews highlighted a significant trend in the 10-year Treasury, which has been steadily dropping for the past four to five weeks. According to Mathews, this decline directly correlates with the reduction in mortgage rates. He emphasized the impact of Mortgage-Backed Securities (MBS) prices on rates, noting a remarkable drop to a yield of four points under 4.3% on the ten-year Treasury. He explained that has resulted in a 3% difference in outcomes compared to the past three years, offering homebuyers a considerably lower 30-year mortgage rate.



Patrick Loftus of Loftus Law is a Co-Host on The HomeBuyers Hour

Reflecting on market activity, Matthew Thomas pointed out the unusual stability in market times during the winter months, contrary to the typical seasonal fluctuations. Last year's winter, characterized by a 14-day market time in most neighborhoods, defied expectations. Thomas suggested that, despite a slight dip in activity, the lower interest rates are driving increased inquiries, showings, and offers.

Patrick Loftus expanded on the concept of market time, which was expected to grow during the fall-winter period. Loftus remarked that despite a slower expansion than usual, it still signaled heightened real estate activity. He highlighted the unique position of the local market, contrasting it with more volatile regions such as the coasts or Florida, which often experience rapid booms and subsequent contractions.

Charles Bellefontaine acknowledged the existence of naysayers predicting a real estate bubble but expressed optimism about the sustained demand, particularly in Chicago. Patrick Loftus added to this sentiment, emphasizing the steady nature of the local real estate market. He suggested that, unlike other regions, Chicago's slow and steady growth provides a more stable environment for homebuyers.

Charles Bellefontaine highlights the stark differences in real estate markets across various regions. He emphasized the unique dynamics of California and Illinois, particularly Chicago, where neighborhoods vary significantly regarding housing issues.

The conversation then shifted towards Matthew Thomas's involvement with Berkshire Hathaway and his contributions to Habitat for Humanity. Thomas explained how Habitat for Humanity focuses on providing affordable housing to those in need, addressing issues such as high

vacancy rates and foreclosed properties in specific neighborhoods around Chicagoland. He outlined the organization's approach of building multiple homes on entire blocks to give families ownership of their houses.

However, concerns were raised about the potential misuse of the homes provided by Habitat for Humanity. Charles Bellefontaine questioned what happens if someone moves into a Habitat-built house and later decides to sell it for a significant profit. Patrick Loftus suggested deed restrictions to prevent quick resale, ensuring that the homes fulfill their intended purpose of providing long-term affordable housing.

The conversation then expanded to include Joey Mathews, who shed light on housing programs for veterans. While acknowledging the discontinuation of the Welcome Home Heroes program, Mathews discussed the potential benefits of combining VA loans with programs like Ida to assist veterans with housing needs. The group also discussed the importance of exploring various options to find the most suitable solutions for veterans.

Joey Mathews and Matthew Thomas further emphasized the crucial role of programs like Ida and Habitat for Humanity in addressing different facets of the housing crisis. They highlighted how these programs provide financial assistance and focus on building quality homes in areas with housing deficiencies.

As the discussion ended, Matthew Thomas reflected on how these programs tackle fundamental problems from both sides: financial barriers to accessing housing and the lack of suitable housing options. The group agreed on the importance of collaborative efforts and diverse solutions to address the complex real estate and housing market challenges.

In a world where housing issues persist, these professionals are actively contributing to innovative solutions, demonstrating the potential for positive change in the real estate industry.

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