

## Debbie Hymen of Compass Realty to be Featured on Close Up Radio

HIGHLAND PARK, ILLINOIS, UNITED STATES, May 29, 2024 /EINPresswire.com/ -- In today's overwhelming housing market, between sky high home prices, limited inventory, a rigorous approval process, and over inflated mortgage rates, the American dream of owning a home seems to be dimming for many. Consequently, more and more individuals are deciding to rent and putting the brakes on home ownership. Regardless, we all have to make a decision of whether to own or rent and whatever option we go with, we are all entitled to have a safe, cozy place to call home. Buying or renting depends on many factors but whatever option we go with it's absolutely critical to work with a top accredited



professional who can provide valuable assistance and much needed insight into local market conditions that will help us make one of the most important decisions of our lives.

Debbie Hymen, a highly sought-after top notch Realtor, in business for 28 years, is with Compass Realty. In her area of the North Shore of Chicago, as one of the area's leading real estate professionals, Debbie asserts that it is currently a Seller's and a Landlord market.

Debbie says that the American Dream of home ownership is unequivocally alive and well. In fact, she believes mortgage rates will eventually start to come down so hope is certainly on the horizon. However, good mortgage consultants are focusing on the monthly payment, as opposed to the rate, encouraging buyers to purchase.

Regardless of the state of the housing market however, buying a home vs renting for each and every one of us, comes down to lifestyle and financial situations. And the economy certainly

plays a crucial factor.

Of course, buying a home is a major financial commitment that's why Debbie understands the importance of being patient with prospective clients because of everyone's life's circumstances.

Logically speaking, owning a home is an excellent option due to the added incentive of building equity as you pay down your mortgage and the value of your home increases. However, for many buyers, they have to consider the initial upfront costs, like the down payment and closing costs. Yet owning our dream home is something many people continue to aspire towards recognizing it is a sign of prosperity, wealth, and achievement.

Renting on the other hand is much more affordable because it means only paying upfront costs such as first month's rent and a refundable security deposit. You should consider other factors for instance, if you are someone who likes moving around a lot, renting may absolutely be your best option until one day you decide it's time settle down for good and you want a home to call your own.

Known as one of the most caring, most knowledgeable, and resourceful realtors in the Chicago area, Debbie emphasizes the importance of listening to her clients so she can aptly figure out what's best for their present situation.

Not only does Debbie know how to negotiate the best prices, she provides her clients with excellent resources enabling them to make informed decisions. With Debbie's assistance, and possibly referring competent mortgage professionals, clients get a better idea of their finances so they can understand their purchasing power. She, in turn is able to lay out out the various steps to the home buying/selling process and then skillfully guides her clients through the ins and outs. She also helps them explore potential neighborhoods, focusing on the area's amenities, school district, neighborhoods, and accessibility.

She says most people are concerned with living where there is an excellent desirable school district even if they don't have children because, along then North Shore and in points West, North and the City of Chicago, this increases property value.

Debbie is extremely proud of her "old school" way of doing business. She says people are still people and deserve personalized attention, so she opts not to rely on automatic computerized searches too often. She prefers to screen the search results and then communicate them to her clients. She also loves phone conversations, although will defer to her clients preferences of texting and email when appropriate.

Debbie observes that young people these days are taking more time before they buy something. For instance, right after college more often than not they choose to rent for a few years until they know it's the right time to buy. There are a large number rental properties currently being built in Chicago and the suburbs, which are in close proximity to shopping centers and malls. Buying a home is both an emotional and financial decision and with her support clients are able to ponder their options and ultimately find their dream homes.

And although, renting has been increasingly a part of her business, most of her decades spent in real estate, Debbie points out, have been with buyers.

Debbie also thoroughly enjoys educating people about the real estate business thus is especially fond of first-time buyers, who are so appreciative of her step by step process. Additionally move up buyers and sellers are also in need of this process, as the real estate business changes on a regular basis and all these individuals require guidance and reminders.

She is a "rule following realtor" who believes education and communication are key to building strong bonds and relationships with her clients. To Debbie its not just buying and selling its helping anyone who seeks and deserves a place to live.

She believes any realtor who doesn't do rentals are doing themselves a disservice because most of her renters, most often than not, have turned into sales.

Debbie is always up to date on real estate trends. She believes in being patient and rolling with the punches. With Debra as your trusted real estate partner, you can be sure you will find your dream place to live.

Close Up Radio will feature Debbie Hymen in an interview with Jim Masters on Wednesday May 29th at 4pm EST

Listen to the show on <u>BlogTalkRadio</u>

If you have any questions for our guest, please call (347) 996-3389

For more information, please visit <u>www.compass.com</u> and <u>https://www.compass.com/agents/debbie-hymen/</u>

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