

# NEWSLETTER

QUARTER 4 2025



**MY CITY**  
**HOME LOANS**



## Featured

Market Stats | Page 2

What You Can Buy | Page 3

Partner Shoutout | Page 4

Program Spotlight | Page 5

## Rates Are Moving—and Buyers Are Re-Engaging

Lower mortgage rates are starting to spark renewed buyer interest, pushing mortgage applications to their highest levels in more than three years—even as homes take longer to sell. Recent data shows rates dipping to multi-year lows, easing monthly payments and improving affordability, which has encouraged more buyers to explore financing options. At the same time, inventory remains elevated and homes are sitting on the market longer, giving buyers increased negotiating power on price and repairs. In short: demand is waking up, buyers have more leverage, and opportunities are opening for those ready to act in a shifting market.



### *Did you know:*

*Applications for financing rose 5%, week-over-week.*

*Source: National Mortgage Professionals*



# MARKET STATS



## Q4 Grand Rapids Market Update

In Q4 2025 the Grand Rapids, Michigan housing market continued to reflect steady, moderate growth with the typical home value around \$288,993, up about 2.6% year-over-year, and homes going pending in roughly 19 days on average, indicating sustained buyer demand even as price appreciation softened compared to previous years; inventory remained tight with roughly 537 homes for sale and 187 new listings, a balanced sale-to-list price ratio near 1.0, and the median sale price near \$280,000, suggesting that while the market stayed competitive, the pace of price increases and rapid turnover seen earlier in the decade had moderated by year-end.

## December Housing Market

Grand Rapids

**Average Home Sale**  
\$378,909

**Median Sale Price per Square Foot**  
\$196

**Median Days on Market**  
20

**# of Homes Sold**  
220

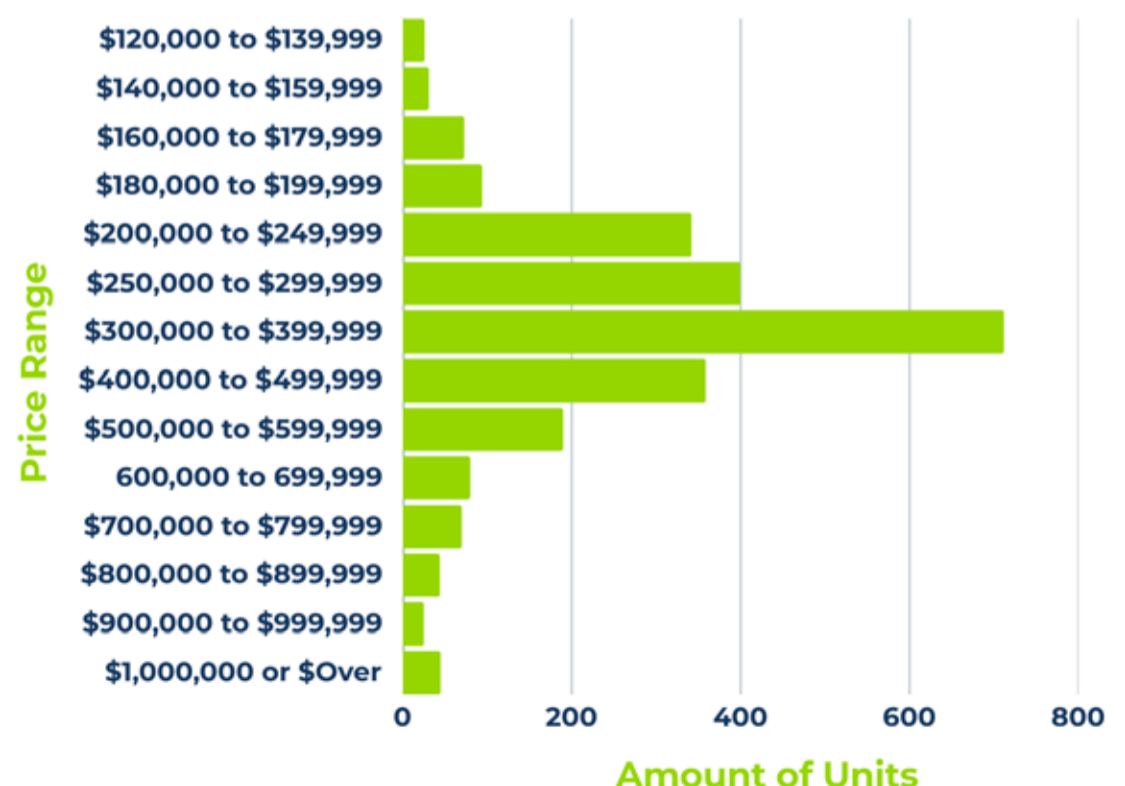
**Homes in Grand Rapids received**  
2 offers on average

### Closed Sales Units



Oct | 1,063 units    Nov | 794 units  
Dec | 912 units

### Sold Homes



# WHAT YOUR MONEY CAN BUY

In Grand Rapids, Michigan



**248 Matilda St NE,  
Grand Rapids, MI 49503**

3 bed | 2 bath | 1,502 sqft  
**\$269,900**

Kyle Westrate | 616-916-0490  
United Realty Services



**3440 Newcastle Dr SE,  
Grand Rapids, MI 49508**

4 bed | 2 bath | 2,617 sqft  
**\$364,900**

Tyler Jackson | 616-791-1500  
Five Star Real Estate



**2530 Westbrook Dr NW,  
Grand Rapids, MI 49504**

3 bed | 4 bath | 3,359 sqft  
**\$556,000**

Jeffrey Blahnik | 616-791-8181  
Five Star Real Estate





## PARTNER SHOUTOUT

### Ryan Teunis

Bellabay Realty

Ryan is not your traditional salesperson. He's a solution-oriented problem solver who prioritizes listening to his clients' needs over simply closing a deal. Ryan is the type of person who would give you the shirt off his back if you asked. He understands that buying a home is one of the biggest financial decisions a person can make—and he approaches every transaction with care, clarity, and respect for that responsibility. With a background in education and advertising, Ryan brings a unique, non-traditional skill set to the table, using it to better communicate options, simplify the process, and advocate for his clients. Outside of work, you'll likely find him at his favorite local restaurants or watching the game with his wife and friends.

#### Contact Ryan

License # 6501439451

Call: 616.706.3283

Email: [ryan.bellabay@gmail.com](mailto:ryan.bellabay@gmail.com)



**\$528,900**

3216 Railtown Road,  
Caledonia, MI 49316

4 Beds / 3 Bath  
2,393 Sq Ft



**\$674,900**

415 W Walnut St,  
Kalamazoo, MI 49007

9 Beds / 9 Baths  
5,800 Sq Ft



**\$402,000**

5753 Nile Dr SW,  
Wyoming, MI 49418

3 Beds / 3 Baths  
2,046 Sq Ft





# DOCTOR LOAN

## AVAILABLE TO:

Doctor of Physiotherapy (DPT)  
Doctor of Podiatric Medicine (DPM)  
Medical Doctor (MD)  
Medical Resident (Educational License)  
Nurse Anesthetist (CRNA)  
Veterinarian (DVM)  
Nurse Anesthetist (CRNA)  
Nurse Midwife (APRN)  
Nurse Practitioner (NP)  
Physician Assistant (PA)  
Psychologist (PhD)  
Registered Nurse (RN)  
Doctor of Dental Medicine (DDM)  
Doctor of Dental Surgery (DDS)  
Doctor of Optometry (OD)  
Doctor of Osteopathic Medicine (DO)  
Doctor of Pharmacy (PharmD)  
Registered Pharmacist (RPh)

We offer financing options for doctors or those on their way to becoming one, with up to **100% coverage** and loan amounts up to \$2,000,000.

**NO DOWN PAYMENT**

**NO PMI**

- ✓ 80% LTV
- ✓ 660+ credit
- ✓ 10-30 year  
Fixed rate options

### MY CITY HOME LOANS

NMLS #2468515  
616. 622. 4022  
INFO@MYCITYHL.COM



# Extending Employee Benefits

We're partnering with businesses to help their employees achieve homeownership

## THE HOME OWNERSHIP ASSISTANCE PROGRAM INCLUDES:

**20%** of the realtor's commission towards closing costs

**\$500** lender credit from My City Home Loans towards closing costs

**\$100** off title insurance settlement fee

### SAVINGS EXAMPLE ON A \$500,000 HOME

\$3,000	REALTOR CREDIT
+\$500	LENDER CREDIT
+\$100	DISCOUNT ON TITLE FEES

**\$3,600 IN SAVINGS**

## WHY WE SHINE.

### → Local

In today's competitive real estate market, using reputable local professionals is essential to win the bid.

### → Streamlined Service

Have an edge in home negotiations with efficient, stress-free loans and personalized service.

### → Lower Costs

With fewer upfront costs, afford a more expensive or better-suited home.

### → Stress-Free Technology

We've simplified the loan process with cutting-edge technology. Our app lets users securely e-sign and upload documents from their phone.

## INQUIRIES

616. 622. 4022  
INFO@MYCITYHL.COM

ADVERTISEMENT – These figures are supplied as examples. The rate is based on a 740 or better FICO credit score and subject to change. Taxes, insurance, PMI, and an escrow account may be required along with additional monthly expenses such as a HOA. Each loan is unique and should be discussed with your My City Home Loans, Inc. mortgage originator to see what you qualify for. This is not a commitment to extend credit. All loans are subject to underwriting approval. Terms, conditions, and restrictions are subject to change based on an applicant's eligibility and market conditions. My City Home Loans, Inc offers Equal Housing Opportunity NMLS#2468515 (www.nmlsconsumeraccess.org) Request more info at 616-622-4022 and info@mycityhl.com

