

# New York City Homebuyers Gain Upper Hand in Late 2025 as John Lundholm Highlights Impact of New Investor Rules

*NYC Real Estate Market Shifts: New Investor Rules Hand Strategic Advantage to Homebuyers in Late 2025*

BROOKLYN, NY, UNITED STATES, December 25, 2025 /EINPresswire.com/ -- The landscape of the New York City real estate market has shifted in favor of local homebuyers following the full implementation of New York State Assembly Bill A3009C. John Lundholm, a dedicated Loan Officer at Quintessential Mortgage Group, is helping residents leverage this to secure homes that may have previously been snapped up by institutional investors.

With the enactment of the "Housing Affordability Impact" provisions, specifically the 90-day waiting period imposed on institutional investors purchasing single- and two-family residences, the playing field has been leveled. John Lundholm - NMLS 481248 - Loan Officer at Quintessential Mortgage Group emphasizes that this winter presents a unique window of opportunity for first-time buyers and families to purchase property with less pressure of competing against large private equity firms.

"For years, New York families have been outbid by well-resourced investment entities," says Lundholm. "With the new 90-day restriction on 'covered entities', individual buyers have been given first priority. Combined with stabilizing New York mortgage rates, my goal is to ensure my clients are pre-approved and ready to act so they can take advantage of the new competitive landscape."



The Shift in NYC Real Estate

leading [mortgage broker](#) in Brooklyn, NY, Lundholm specializes in navigating these evolving market conditions. The legislation (A3009C) restricts entities that own more than 10 properties or manage over \$30 million in assets from making offers on specific residential properties until the properties have been on the market for 90 days.

As a dedicated NYC mortgage lender partner, John Lundholm offers personalized mortgage solutions, including FHA, VA, and conventional loans, tailored to the unique needs of the NYC market. His approach focuses on education and transparency, ensuring clients understand how recent legal changes benefit their purchasing power.

About Quintessential Mortgage Group Quintessential Mortgage Group is a premier mortgage brokerage serving New York, as well as many other states around the country. QMG is known for its commitment to customer service, competitive offers, and ensuring tailored financing through a wide array of lending options. Their team of experienced professionals, including John Lundholm, is dedicated to making homeownership accessible and affordable.

Take Advantage of the Market Today Prospective homebuyers are encouraged to schedule a consultation to discuss their financing options and get pre-approved. To learn more about how the new housing laws affect your buying potential, or to start your application, visit John Lundholm's profile or contact him directly.

#### Media Contact:

John Lundholm - NMLS 481248 - Loan Officer at Quintessential Mortgage Group

Company NMLS #979266

Email: [jlundholm@qmglc.com](mailto:jlundholm@qmglc.com)

Phone: (917) 727-2504

Website: [Start Your Application Here](#)

Check our Google Business Profile for updates and reviews.

#### Additional Resources:

Learn more about NY Assembly Bill A3009C

[Quintessential Mortgage Group Home Page](#)

[John Lundholm Zillow Reviews](#)

John Lundholm

NMLS #979266

+1 917-727-2504

[jlundholm@qmglc.com](mailto:jlundholm@qmglc.com)

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