

[Date]

[Recipient Name]  
[Recipient Address]  
[City, State, Zip Code]

Dear [Recipient Name],

As we approach the end of [Year], I wanted to reach out and provide you with a specialized market review tailored specifically for first-time homebuyers in [City/Neighborhood].

The real estate landscape has evolved significantly over the past twelve months. For those looking to step into homeownership for the first time, here are the key takeaways from this year:

- **Inventory Trends:** We have seen [increase/decrease] in entry-level housing options compared to last year.
- **Interest Rates:** Current rates are fluctuating around [X%], affecting monthly affordability and purchasing power.
- **Price Adjustments:** The median price for starter homes in our area is currently [Price], representing a [X%] change year-over-year.

Looking ahead to [Upcoming Year], there are several programs and incentives designed to assist first-time buyers, including [mention specific grant, FHA update, or local down payment assistance]. Starting your preparation now-such as improving credit scores or saving for a down payment-will place you in a strong position for the spring market.

If you are curious about how much home you can afford or if you want to see a customized list of properties currently available in your price range, I am here to help.

I would love to schedule a brief 15-minute call to discuss your goals for the new year. Are you available sometime next week?

Wishing you a wonderful holiday season and a happy New Year!

Best regards,

[Your Name]  
[Your Title/Company]  
[Your Phone Number]  
[Your Email Address]  
[Your Website]