



ORLANDO REGIONAL  
REALTOR ASSOCIATION

## Orlando Regional Realtor® Association Metropolitan Orlando Housing Trends Summary 2009

### Statistics at a Glance

Month	Int	2009	2008	%	2009	2008	2009	2008	2009	2008
Year	Rate**	Median *	Median	Change	Sales *	Sales	New Listings	New Listings	New Contracts	New Contracts
Jan * 2009	5.28%	\$148,000	\$221,500	-33.18%	1,050	813	4,407	5,474	2,305	1,239
Feb * 2009	5.25%	\$149,000	\$223,000	-33.18%	1,322	951	3,876	4,811	2,434	1,537
Mar * 2009	4.67%	\$135,000	\$220,000	-38.64%	1,754	1,120	4,043	4,398	2,956	1,679
Apr * 2009	4.86%	\$130,000	\$211,000	-38.39%	1,854	1,231	3,715	4,526	3,412	2,012
May * 2009	4.90%	\$130,000	\$211,400	-38.51%	1,882	1,347	3,754	4,195	3,455	2,010
Jun * 2009	5.48%	\$131,175	\$216,000	-39.27%	2,220	1,489	3,921	4,189	3,686	2,031
Jul * 2009	5.34%	\$133,000	\$208,000	-36.06%	2,299	1,472	4,158	4,388	3,696	1,947
Aug * 2009	5.26%	\$128,000	\$200,000	-36.00%	2,190	1,280	4,232	4,064	3,324	1,699
Sep * 2009	5.09%	\$125,000	\$181,995	-31.32%	2,292	1,394	4,030	4,099	3,858	1,908
Oct * 2009	5.02%	\$130,000	\$175,650	-25.99%	2,319	1,228	4,165	4,289	3,864	1,959
Nov * 2009	4.95%	\$123,000	\$166,000	-25.90%	2,329	1,110	3,758	3,594	3,023	1,644
Dec 2009	5.03%	\$125,000	\$167,500	-25.37%	2,194	1,445	3,485	3,460	2,984	1,871
<b>Year to Date</b>		<b>\$130,000</b>	<b>\$200,000</b>		<b>23,705</b>	<b>14,880</b>	<b>47,544</b>	<b>51,487</b>	<b>38,997</b>	<b>21,536</b>
<b>% Change Current Month</b>			<b>-25.37%</b>			<b>51.83%</b>		<b>0.72%</b>		<b>59.49%</b>
<b>% Change Year to Date</b>			<b>-35.00%</b>			<b>59.31%</b>		<b>-7.66%</b>		<b>81.08%</b>

### Composite Housing Affordability Index

Month	Int	2009	2008	%	Down	Mortgage	Monthly	Income to	Median	Afford
Year	Rate**	Median	Median	Change	Payment	Amount	Payment	Quality	Income	Index***
Jan * 2009	5.28%	\$148,000	\$221,500	-33.18%	\$29,600	\$118,400	\$656.01	\$31,489	\$52,136	165.57%
Feb * 2009	5.25%	\$149,000	\$223,000	-33.18%	\$29,800	\$119,200	\$658.23	\$31,595	\$52,193	165.19%
Mar * 2009	4.67%	\$135,000	\$220,000	-38.64%	\$27,000	\$108,000	\$558.18	\$26,793	\$52,250	195.02%
Apr * 2009	4.86%	\$130,000	\$211,000	-38.39%	\$26,000	\$104,000	\$549.43	\$26,373	\$52,307	198.34%
May * 2009	4.90%	\$130,000	\$211,400	-38.51%	\$26,000	\$104,000	\$551.96	\$26,494	\$52,364	197.65%
Jun * 2009	5.48%	\$131,175	\$216,000	-39.27%	\$26,235	\$104,940	\$594.52	\$28,537	\$52,421	183.69%
Jul * 2009	5.34%	\$133,000	\$208,000	-36.06%	\$26,600	\$106,400	\$593.49	\$28,488	\$52,478	184.21%
Aug * 2009	5.26%	\$128,000	\$200,000	-36.00%	\$25,600	\$102,400	\$566.09	\$27,172	\$52,535	193.34%
Sep * 2009	5.09%	\$125,000	\$181,995	-31.32%	\$25,000	\$100,000	\$542.34	\$26,032	\$52,592	202.03%
Oct * 2009	5.02%	\$130,000	\$175,650	-25.99%	\$26,000	\$104,000	\$559.57	\$26,859	\$52,649	196.02%
Nov * 2009	4.95%	\$123,000	\$166,000	-25.90%	\$24,600	\$98,400	\$525.23	\$25,211	\$52,706	209.06%
Dec 2009	5.03%	\$125,000	\$167,500	-25.37%	\$25,000	\$100,000	\$538.66	\$25,856	\$52,763	204.07%

Index based on 20% down 80% Loan to Value Ratio\* - U.S. Housing & Urban Development

### First Time Homebuyers Affordability Index

Month	Int	2009	2008	%	Down	Mortgage	Monthly	Income to	Median	Afford
Year	Rate**	Median	Median	Change	Payment	Amount	Payment	Quality	Income	Index***
Jan * 2009	5.28%	\$125,800	\$188,275	-33.18%	\$12,580	\$113,220	\$627.31	\$30,111	\$35,452	117.74%
Feb * 2009	5.25%	\$126,650	\$189,550	-33.18%	\$12,665	\$113,985	\$629.43	\$30,213	\$35,491	117.47%
Mar * 2009	4.67%	\$114,750	\$187,000	-38.64%	\$11,475	\$103,275	\$533.76	\$25,621	\$35,530	138.68%
Apr * 2009	4.86%	\$110,500	\$179,350	-38.39%	\$11,050	\$99,450	\$525.39	\$25,219	\$35,569	141.04%
May * 2009	4.90%	\$110,500	\$179,690	-38.51%	\$11,050	\$99,450	\$527.81	\$25,335	\$35,608	140.55%
Jun * 2009	5.48%	\$111,499	\$183,600	-39.27%	\$11,150	\$100,349	\$568.51	\$27,289	\$35,646	130.63%
Jul * 2009	5.34%	\$113,050	\$176,800	-36.06%	\$11,305	\$101,745	\$567.52	\$27,241	\$35,685	131.00%
Aug * 2009	5.26%	\$108,800	\$170,000	-36.00%	\$10,880	\$97,920	\$541.32	\$25,984	\$35,724	137.49%
Sep * 2009	5.09%	\$106,250	\$154,696	-31.32%	\$10,625	\$95,625	\$518.61	\$24,893	\$35,763	143.66%
Oct * 2009	5.02%	\$110,500	\$149,303	-25.99%	\$11,050	\$99,450	\$535.09	\$25,684	\$35,801	139.39%
Nov * 2009	4.95%	\$104,550	\$141,100	-25.90%	\$10,455	\$94,095	\$502.25	\$24,108	\$35,840	148.66%
Dec 2009	5.03%	\$106,250	\$142,375	-25.37%	\$10,625	\$95,625	\$515.09	\$24,724	\$35,879	145.12%

Index based on 10% down 90% Loan to Value Ratio\*\*\* - U.S. Housing & Urban Development

\* Corrected Monthly Sales

\*\* Interest Rate based on 30 year Fixed Rate Mortgage-no points, no fees

\*\*\*Percentages recommended by the National Association of REALTORS®

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