



ORLANDO REGIONAL  
REALTOR® ASSOCIATION  
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## Orlando Regional REALTOR® Association Metropolitan Orlando Housing Trends Summary 2010

### Statistics at a Glance

	Interest Rate**	2010 Median*	2009 Median	% Change	2010 Sales*	2009 Sales	2010 New Listings	2009 New Listings	2010 New Contracts	2009 New Contracts
Jan *	5.05%	\$102,000	\$148,000	-31.08%	1,820	1,050	4,279	4,407	3,579	2,305
Feb *	4.96%	\$105,000	\$149,000	-29.53%	1,973	1,322	4,586	3,876	4,043	2,434
Mar *	4.99%	\$110,000	\$135,000	-18.52%	2,610	1,754	5,282	4,043	4,662	2,956
Apr *	5.12%	\$115,000	\$130,000	-11.54%	2,644	1,854	5,116	3,715	5,221	3,412
May *	4.89%	\$115,000	\$130,000	-11.54%	2,783	1,882	4,304	3,754	3,669	3,455
Jun *	4.84%	\$115,000	\$131,175	-12.33%	3,059	2,220	4,470	3,921	3,736	3,686
Jul	4.67%	\$109,900	\$133,000	-17.37%	2,387	2,299	4,388	4,158	3,793	3,696
Aug			\$128,000	0.00%		2,190		4,232		3,324
Sep			\$125,000	0.00%		2,292		4,030		3,858
Oct			\$130,000	0.00%		2,319		4,165		3,864
Nov			\$123,000	0.00%		2,329		3,758		3,023
Dec			\$120,000	0.00%		2,410		3,485		2,984
<b>Year to Date</b>		<b>\$110,000</b>	<b>\$135,000</b>		<b>17,276</b>	<b>12,381</b>	<b>32,425</b>	<b>27,874</b>	<b>28,703</b>	<b>21,944</b>
<b>% Change Current Month</b>			<b>-17.37%</b>			<b>3.83%</b>		<b>5.53%</b>		<b>2.62%</b>
<b>% Change Year to Date</b>			<b>-18.52%</b>			<b>39.54%</b>		<b>16.33%</b>		<b>30.80%</b>

### Composite Housing Affordability Index

	Interest Rate**	2010 Median	2009 Median	% Change	Down Payment	Mortgage Amount	Monthly Payment	Income to Qualify	Median Income	Afford Index***
Jan *	5.05%	\$102,000	\$148,000	-31.08%	\$20,400	\$81,600	\$440.54	\$21,146	\$52,820	249.79%
Feb *	4.96%	\$105,000	\$149,000	-29.53%	\$21,000	\$84,000	\$448.88	\$21,546	\$52,877	245.41%
Mar *	4.99%	\$110,000	\$135,000	-18.52%	\$22,000	\$88,000	\$471.87	\$22,650	\$52,934	233.71%
Apr *	5.12%	\$115,000	\$130,000	-11.54%	\$23,000	\$92,000	\$500.65	\$24,031	\$52,991	220.51%
May *	4.89%	\$115,000	\$130,000	-11.54%	\$23,000	\$92,000	\$487.71	\$23,410	\$53,048	226.60%
Jun *	4.84%	\$115,000	\$131,175	-12.33%	\$23,000	\$92,000	\$484.70	\$23,265	\$53,105	228.26%
Jul	4.67%	\$109,900	\$133,000	-17.37%	\$21,980	\$87,920	\$454.40	\$21,811	\$53,162	243.74%
Aug	0.00%	\$0	\$128,000	0.00%	\$0	\$0	\$0.00	\$0	\$0	0.00%
Sep	0.00%	\$0	\$125,000	0.00%	\$0	\$0	\$0.00	\$0	\$0	0.00%
Oct	0.00%	\$0	\$130,000	0.00%	\$0	\$0	\$0.00	\$0	\$0	0.00%
Nov	0.00%	\$0	\$123,000	0.00%	\$0	\$0	\$0.00	\$0	\$0	0.00%
Dec	0.00%	\$0	\$120,000	0.00%	\$0	\$0	\$0.00	\$0	\$0	0.00%

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

### First Time Homebuyers Affordability Index

	Interest Rate**	2010 Median	2009 Median	% Change	Down Payment	Mortgage Amount	Monthly Payment	Income to Qualify	Median Income	Afford Index***
Jan *	5.05%	\$86,700	\$125,800	-31.08%	\$8,670	\$78,030	\$421.27	\$20,221	\$35,918	177.63%
Feb *	4.96%	\$89,250	\$126,650	-29.53%	\$8,925	\$80,325	\$429.24	\$20,604	\$35,956	174.52%
Mar *	4.99%	\$93,500	\$114,750	-18.52%	\$9,350	\$84,150	\$451.22	\$21,659	\$35,995	166.19%
Apr *	5.12%	\$97,750	\$110,500	-11.54%	\$9,775	\$87,975	\$478.74	\$22,980	\$36,034	156.81%
May *	4.89%	\$97,750	\$110,500	-11.54%	\$9,775	\$87,975	\$466.37	\$22,386	\$36,073	161.14%
Jun *	4.84%	\$97,750	\$111,499	-12.33%	\$9,775	\$87,975	\$463.49	\$22,248	\$36,111	162.32%
Jul	4.67%	\$93,415	\$113,050	-17.37%	\$9,342	\$84,074	\$434.52	\$20,857	\$36,150	173.32%
Aug	0.00%	\$0	\$108,800	0.00%	\$0	\$0	\$0.00	\$0	\$0	0.00%
Sep	0.00%	\$0	\$106,250	0.00%	\$0	\$0	\$0.00	\$0	\$0	0.00%
Oct	0.00%	\$0	\$110,500	0.00%	\$0	\$0	\$0.00	\$0	\$0	0.00%
Nov	0.00%	\$0	\$104,550	0.00%	\$0	\$0	\$0.00	\$0	\$0	0.00%
Dec	0.00%	\$0	\$102,000	0.00%	\$0	\$0	\$0.00	\$0	\$0	0.00%

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

Source: My Florida Regional MLS

\* Corrected monthly sales

\*\* Interest rate based on 30 year Fixed Rate mortgage

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

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