



ORLANDO REGIONAL  
REALTOR® ASSOCIATION

**Orlando Regional Realtor® Association  
Metropolitan Orlando Housing Trends Summary  
2005**

**Statistics at a Glance**

Month Year	Int Rate**	2005 Median	2004 Median	% Change	2005 Sales	2004 Sales	2005 Listings	2004 Listings	2005 Contracts	2004 Contracts
Jan* 2005	5.55%	\$193,000	\$148,324	30.12%	1,695	1,564	2,970	3,404	2,387	2,550
Feb* 2005	5.49%	\$196,000	\$155,000	26.45%	1,988	1,814	2,397	2,919	2,388	2,635
Mar* 2005	5.25%	\$202,000	\$158,750	27.24%	2,529	2,416	3,147	3,493	2,708	3,341
Apr* 2005	5.29%	\$218,000	\$163,000	33.74%	2,557	2,361	3,314	3,253	2,918	3,403
May* 2005	5.12%	\$223,845	\$169,000	32.45%	2,806	2,490	3,721	3,325	2,924	3,196
Jun* 2005	5.43%	\$239,500	\$175,000	36.86%	3,119	2,952	3,948	3,226	3,177	2,978
Jul 2005	5.55%	\$245,000	\$180,000	36.11%	2,547	2,805	4,188	3,213	3,237	2,958
Aug 2005	5.32%	\$245,000	\$182,000	34.62%	2,909	2,254	5,037	2,682	3,584	2,462
Sep 2005	5.62%	\$243,900	\$179,000	36.26%	2,752	1,587	5,008	1,850	3,090	1,634
Oct 2005	5.95%	\$246,790	\$182,000	35.60%	2,280	1,763	5,093	2,614	2,988	2,242
Nov 2005	5.94%	\$249,900	\$182,300	37.08%	2,336	1,897	4,998	2,755	2,571	2,454
Dec 2005	6.10%	\$239,900	\$187,900	27.67%	2,477	2,185	4,164	2,186	2,478	1,144
<b>Year to Date</b>		<b>\$231,000</b>	<b>\$170,855</b>		<b>29,995</b>	<b>26,088</b>	<b>47,985</b>	<b>34,920</b>	<b>34,450</b>	<b>30,997</b>
<b>% Change Current Month</b>			<b>27.67%</b>			<b>13.36%</b>		<b>90.48%</b>		<b>116.61%</b>
<b>% Change Year to Date</b>			<b>35.20%</b>			<b>14.98%</b>		<b>37.41%</b>		<b>11.14%</b>

Source: Orlando Regional REALTOR® Association

**Composite Housing Affordability Index**

Month Year	Int Rate**	2005 Median	2004 Median	% Change	Down Payment	Mortgage Amount	Monthly Payment	Income to Qualify	Median Income	Afford Index***
Jan* 2005	5.55%	\$193,000	\$148,324	30.12%	\$38,600	\$154,400	\$881.52	\$42,313	\$49,293	116.5%
Feb* 2005	5.49%	\$196,000	\$155,000	26.45%	\$39,200	\$156,800	\$889.31	\$42,687	\$49,350	115.6%
Mar* 2005	5.25%	\$202,000	\$158,750	27.24%	\$40,400	\$161,600	\$892.36	\$42,833	\$49,407	115.3%
Apr* 2005	5.29%	\$218,000	\$163,000	33.74%	\$43,600	\$174,400	\$967.37	\$46,434	\$49,464	106.5%
May* 2005	5.12%	\$223,845	\$169,000	32.45%	\$44,769	\$179,076	\$974.49	\$46,776	\$49,521	105.9%
Jun* 2005	5.43%	\$239,500	\$175,000	36.86%	\$47,900	\$191,600	\$1,079.48	\$51,815	\$49,578	95.7%
Jul 2005	5.55%	\$245,000	\$180,000	36.11%	\$49,000	\$196,000	\$1,119.02	\$53,713	\$49,635	92.4%
Aug 2005	5.32%	\$245,000	\$182,000	34.62%	\$49,000	\$196,000	\$1,090.83	\$52,360	\$49,692	94.9%
Sep 2005	5.62%	\$243,900	\$179,000	36.26%	\$48,780	\$195,120	\$1,122.60	\$53,885	\$49,749	92.3%
Oct 2005	5.95%	\$246,790	\$182,000	35.60%	\$49,358	\$197,432	\$1,177.37	\$56,514	\$49,806	88.1%
Nov 2005	5.94%	\$249,900	\$182,300	37.08%	\$49,980	\$199,920	\$1,190.92	\$57,164	\$49,863	87.2%
Dec 2005	6.10%	\$239,900	\$187,900	27.67%	\$47,980	\$191,920	\$1,163.03	\$55,825	\$49,980	89.5%

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

**First Time Homebuyers Affordability Index**

Month Year	Int Rate**	2005 Median	2004 Median	% Change	Down Payment	Mortgage Amount	Monthly Payment	Income to Qualify	Median Income	Afford Index***
Jan* 2005	5.55%	\$164,050	\$126,075	30.12%	\$16,405	\$147,645	\$842.95	\$40,462	\$33,519	82.8%
Feb* 2005	5.49%	\$166,600	\$131,750	26.45%	\$16,660	\$149,940	\$850.40	\$40,819	\$33,558	82.2%
Mar* 2005	5.25%	\$171,700	\$134,938	27.24%	\$17,170	\$154,530	\$853.32	\$40,959	\$33,597	82.0%
Apr* 2005	5.29%	\$185,300	\$138,550	33.74%	\$18,530	\$166,770	\$925.05	\$44,402	\$33,636	75.8%
May* 2005	5.12%	\$190,268	\$143,650	32.45%	\$19,027	\$171,241	\$931.86	\$44,729	\$33,674	75.3%
Jun* 2005	5.43%	\$203,575	\$148,750	36.86%	\$20,358	\$183,218	\$1,032.26	\$49,548	\$33,713	68.0%
Jul 2005	5.55%	\$208,250	\$153,000	36.11%	\$20,825	\$187,425	\$1,070.07	\$51,363	\$33,752	65.7%
Aug 2005	5.32%	\$208,250	\$154,700	34.62%	\$20,825	\$187,425	\$1,043.11	\$50,069	\$33,791	67.5%
Sep 2005	5.62%	\$207,315	\$152,150	36.26%	\$20,732	\$186,584	\$1,073.49	\$51,528	\$33,829	65.7%
Oct 2005	5.95%	\$209,772	\$154,700	35.60%	\$20,977	\$188,794	\$1,125.86	\$54,041	\$33,868	62.7%
Nov 2005	5.94%	\$212,415	\$154,955	37.08%	\$21,242	\$191,174	\$1,138.82	\$54,663	\$33,907	62.0%
Dec 2005	6.10%	\$203,915	\$159,715	27.67%	\$20,392	\$183,524	\$1,112.14	\$53,383	\$33,986	63.7%

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

\* Revised Quarterly Sales

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

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