

## Metropolitan Orlando Housing Trends--1990

### Statistics at a Glance

Month/Year	Interest Rate	Median Price	1990 Sales	1989 Sales	1988 Sales	1987 Sales	1986 Sales	1985 Sales
Jan 1990	9.89%	\$ 77,110	786	560	518	531	434	n/a
Feb 1990	10.05%	\$ 80,800	612	421	518	427	344	n/a
Mar 1990	10.23%	\$ 78,959	957	802	523	594	461	n/a
Apr 1990	10.35%	\$ 78,202	920	713	450	628	470	n/a
May 1990	10.50%	\$ 80,857	927	866	670	610	420	n/a
Jun 1990	10.28%	\$ 84,662	933	1,011	754	777	569	n/a
Jul 1990	10.20%	\$ 85,000	999	987	843	700	659	n/a
Aug 1990	10.31%	\$ 80,426	1,153	1,056	867	652	747	n/a
Sep 1990	10.44%	\$ 80,684	857	888	571	584	747	n/a
Oct 1990	10.30%	\$ 80,385	894	884	777	582	630	n/a
Nov 1990	10.20%	\$ 80,444	797	883	808	556	518	n/a
Dec 1990	9.95%	\$ 78,199	781	839	552	581	691	n/a
<b>Cumulative Increase/Decrease</b>			<b>10,616</b>	<b>9,910</b>	<b>7,851</b>	<b>7,222</b>	<b>6,690</b>	<b>n/a</b>
				<b>26.2%</b>	<b>8.7%</b>	<b>8.0%</b>	<b>n/a</b>	<b>n/a</b>

Source: The Federal Home Loan Mortgage Corporation & The Greater Orlando Association of REALTORS

### Composite Housing Affordability Index--1990

Month/Year	Interest Rate	Median Price	Down Payment	Mortgage Amount	Monthly Payment	Income to Qualify	Median Income	Affordability Index*
Jan 1990	9.89%	\$ 77,110	\$15,422	\$61,688	\$536.35	\$25,745	\$ 32,961	128.0%
Feb 1990	10.05%	\$ 80,800	\$16,160	\$64,640	\$569.65	\$27,343	\$ 33,373	122.1%
Mar 1990	10.23%	\$ 78,959	\$15,792	\$63,167	\$565.10	\$27,125	\$ 33,785	124.6%
Apr 1990	10.35%	\$ 78,202	\$15,640	\$62,562	\$565.27	\$27,133	\$ 34,197	126.0%
May 1990	10.50%	\$ 80,857	\$16,171	\$64,686	\$591.70	\$28,402	\$ 34,609	121.9%
Jun 1990	10.28%	\$ 84,662	\$16,932	\$67,730	\$608.44	\$29,205	\$ 35,021	119.9%
Jul 1990	10.20%	\$ 85,000	\$17,000	\$68,000	\$606.82	\$29,127	\$ 35,433	121.6%
Aug 1990	10.31%	\$ 80,426	\$16,085	\$64,341	\$579.43	\$27,813	\$ 35,845	128.9%
Sep 1990	10.44%	\$ 80,684	\$16,137	\$64,547	\$587.55	\$28,202	\$ 36,257	128.6%
Oct 1990	10.30%	\$ 80,385	\$16,077	\$64,308	\$578.66	\$27,776	\$ 36,669	132.0%
Nov 1990	10.20%	\$ 80,444	\$16,089	\$64,355	\$574.30	\$27,566	\$ 37,081	134.5%
Dec 1990	9.95%	\$ 78,199	\$15,640	\$62,559	\$546.69	\$26,241	\$ 37,493	142.9%

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

\*Percentages recommended by the National Association of REALTORS

### First Time Homebuyers Affordability Index--1990

Month/Year	Interest Rate	Median Price*	Down Payment	Mortgage Amount	Monthly Payment	Income to Qualify	Median Income*	Affordability Index*
Jan 1990	9.89%	\$65,544	\$6,554	\$58,989	\$512.88	\$24,618	\$22,413	91.0%
Feb 1990	10.05%	\$68,680	\$6,868	\$61,812	\$544.73	\$26,147	\$22,694	86.8%
Mar 1990	10.23%	\$67,115	\$6,712	\$60,404	\$540.38	\$25,938	\$22,974	88.6%
Apr 1990	10.35%	\$66,472	\$6,647	\$59,825	\$540.54	\$25,946	\$23,254	89.6%
May 1990	10.50%	\$68,728	\$6,873	\$61,856	\$565.82	\$27,159	\$23,534	86.7%
Jun 1990	10.28%	\$71,963	\$7,196	\$64,766	\$581.82	\$27,927	\$23,814	85.3%
Jul 1990	10.20%	\$72,250	\$7,225	\$65,025	\$580.27	\$27,853	\$24,094	86.5%
Aug 1990	10.31%	\$68,362	\$6,836	\$61,526	\$554.08	\$26,596	\$24,375	91.6%
Sep 1990	10.44%	\$68,581	\$6,858	\$61,723	\$561.84	\$26,968	\$24,655	91.4%
Oct 1990	10.30%	\$68,327	\$6,833	\$61,495	\$553.34	\$26,560	\$24,935	93.9%
Nov 1990	10.20%	\$68,377	\$6,838	\$61,540	\$549.17	\$26,360	\$25,215	95.7%
Dec 1990	9.95%	\$66,469	\$6,647	\$59,822	\$522.77	\$25,093	\$25,495	101.6%

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

\*Percentages recommended by the National Association of REALTORS