



KEEPING CURRENT MATTERS

HOW'S THE MARKET?

ORLANDO, FLORIDA

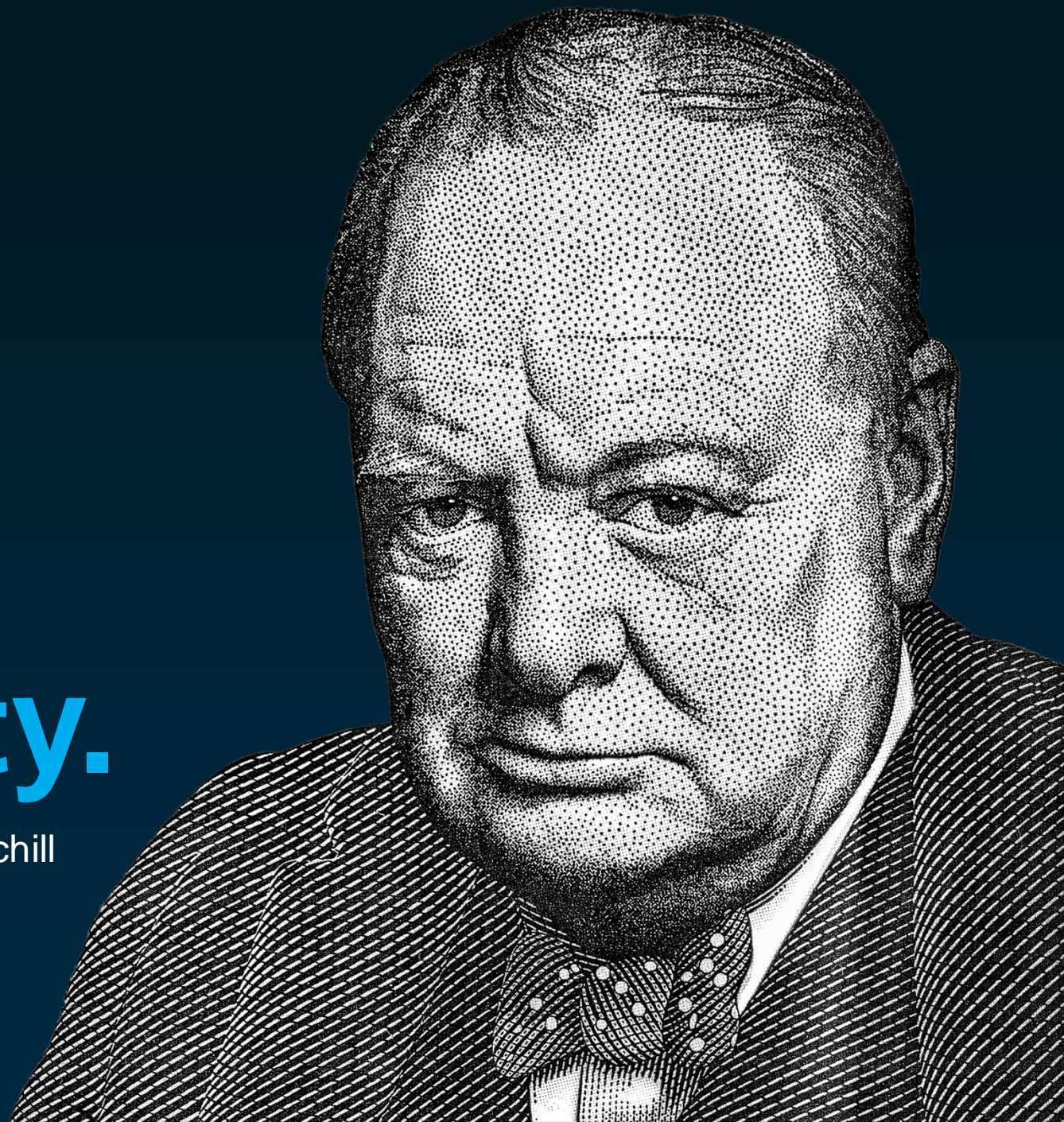
Presented by David Childers, Keeping Current Matters



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The price of
greatness is
responsibility.

Winston Churchill





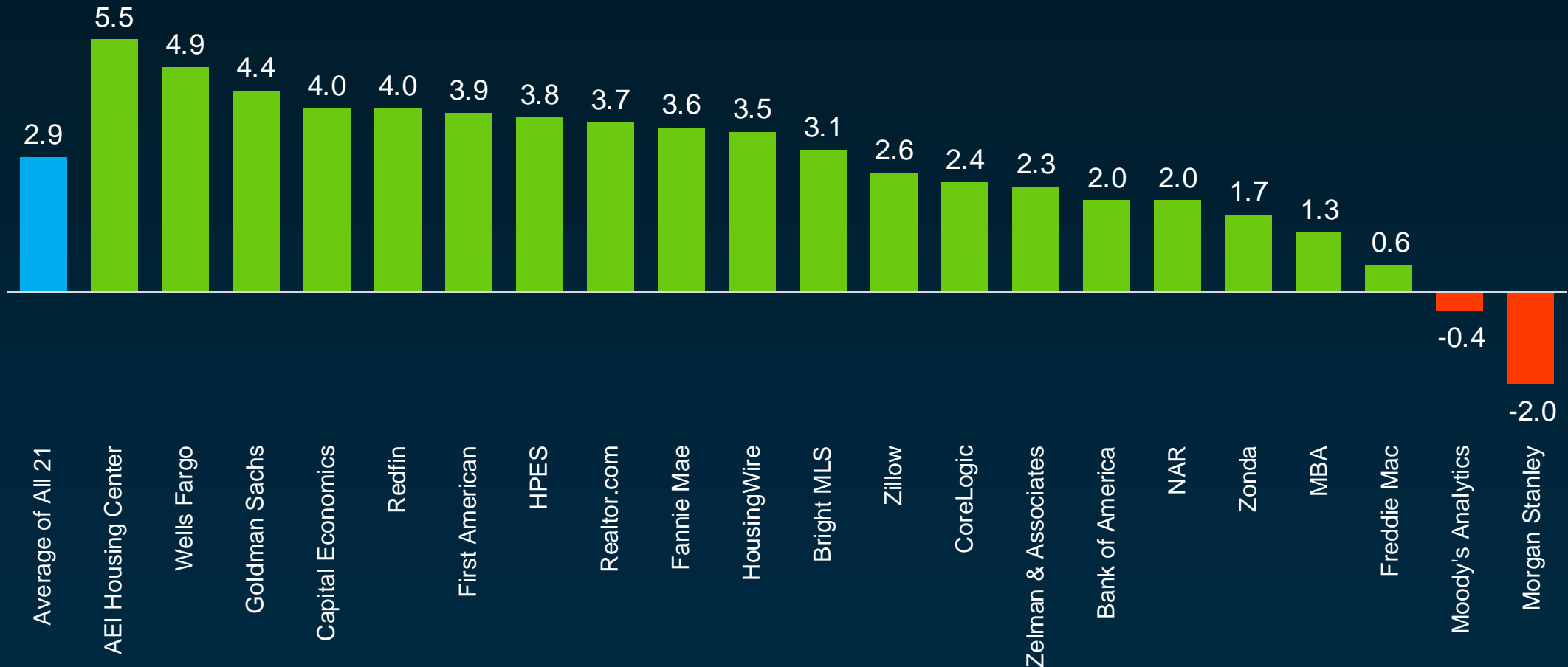
The market is now much more stable and balanced than in previous years. **In 2025, I expect sales to increase.** For anyone hoping to secure a home this year, now is the time...

Lawrence Bellido

2025 President, Orlando Regional Realtor Association

2025 Home Price Forecasts

Percent Appreciation as of 1/7/2025



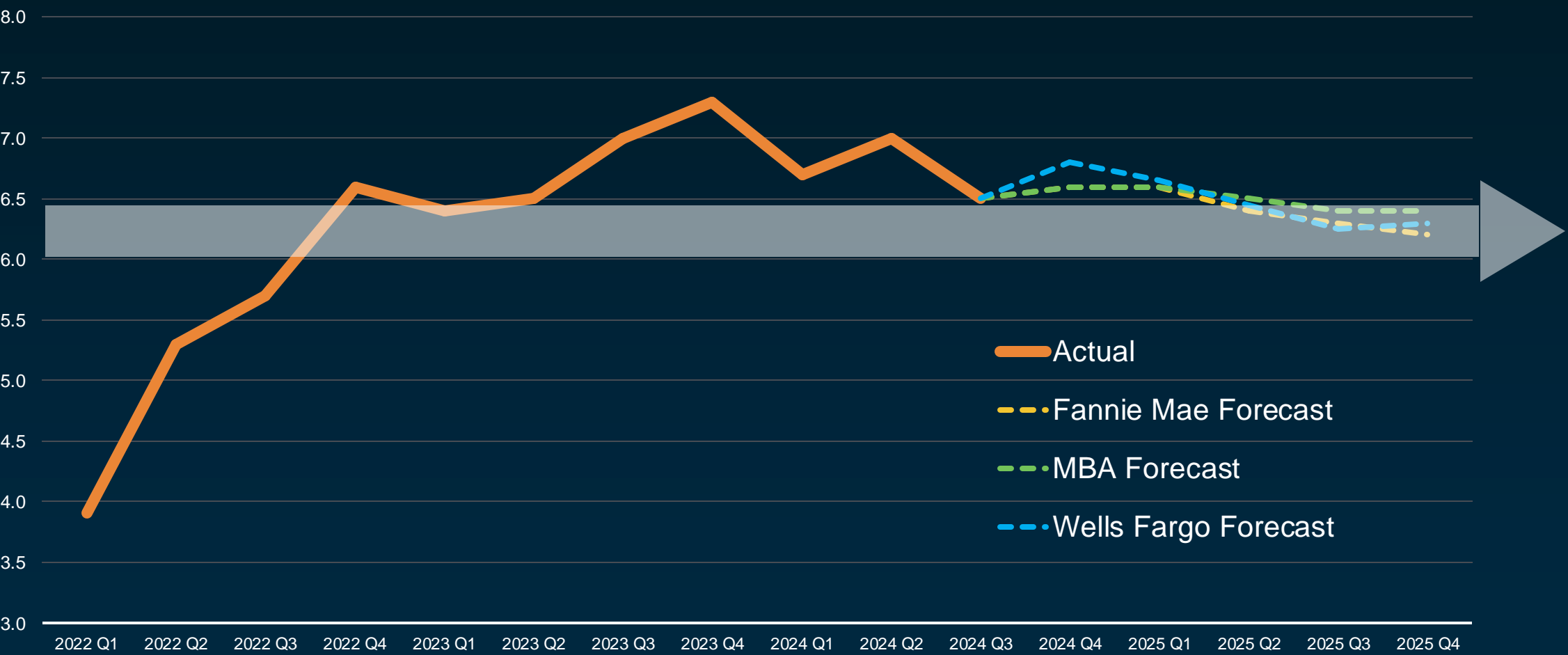


Given the volatility of mortgage interest rates over the past two years, it's impossible to predict where rates will land in 2025. Our best educated guess is that **mortgage rates will be lower by the end of 2025** than they'll be at the start of the year, with the possibility of volatility in between.

Zillow

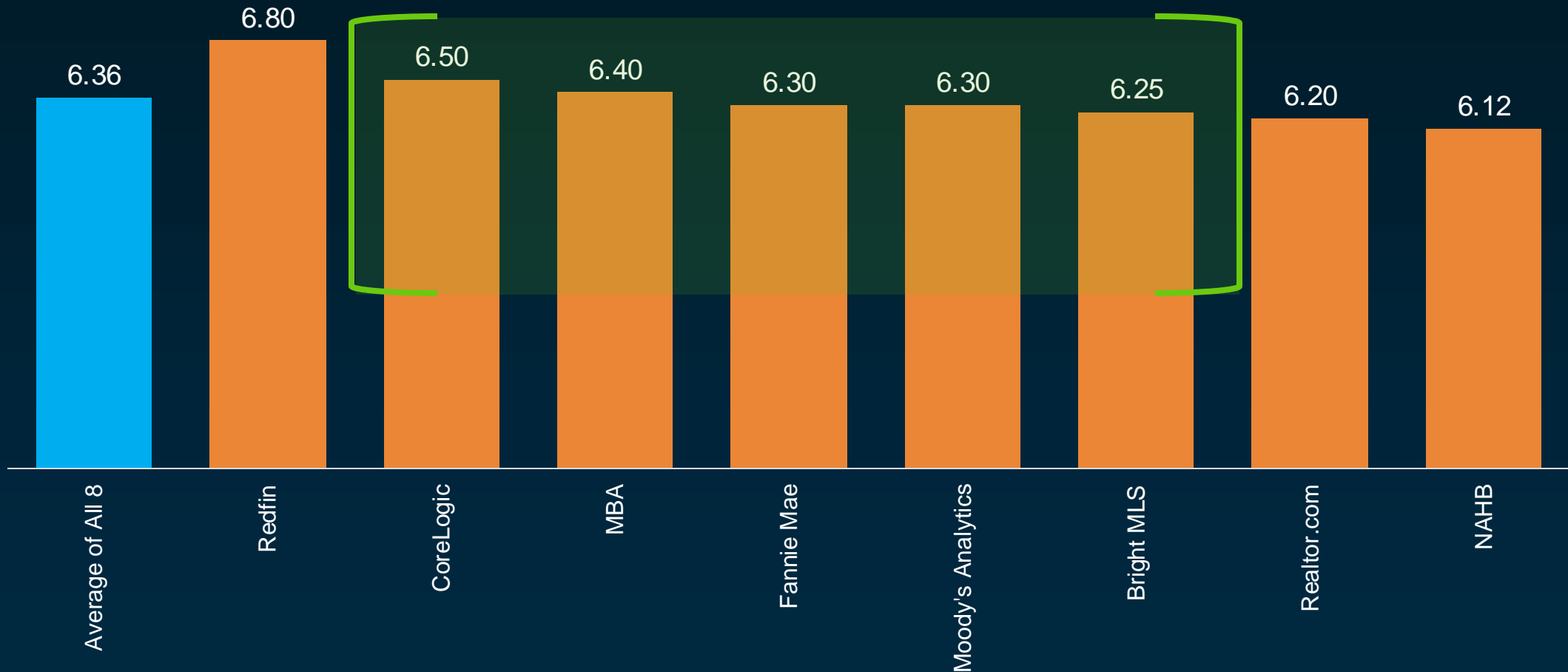
Mortgage Rates & Projections

30-Year Fixed Rate, As of 1/7/2025



2025 30-Year Fixed Mortgage Rate Forecasts

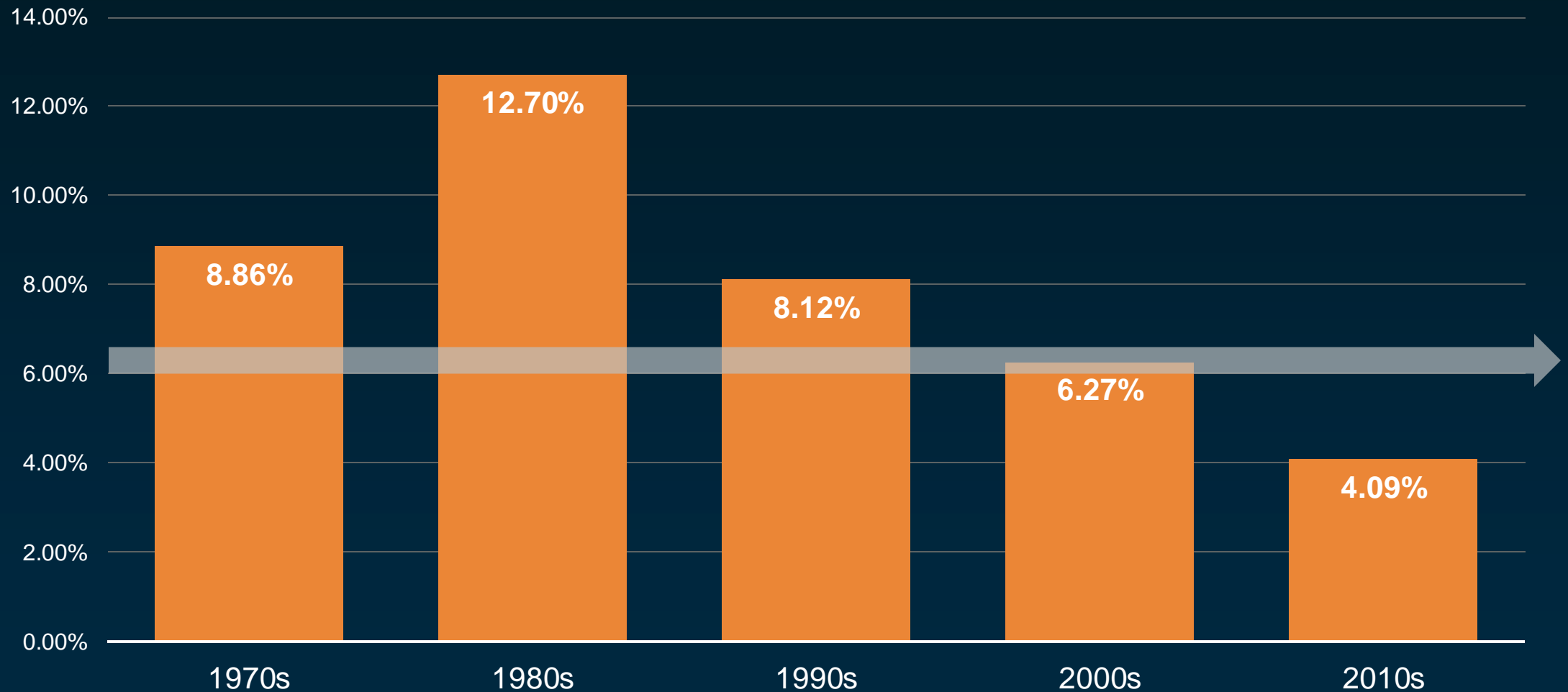
Average forecast as of 1/7/2025

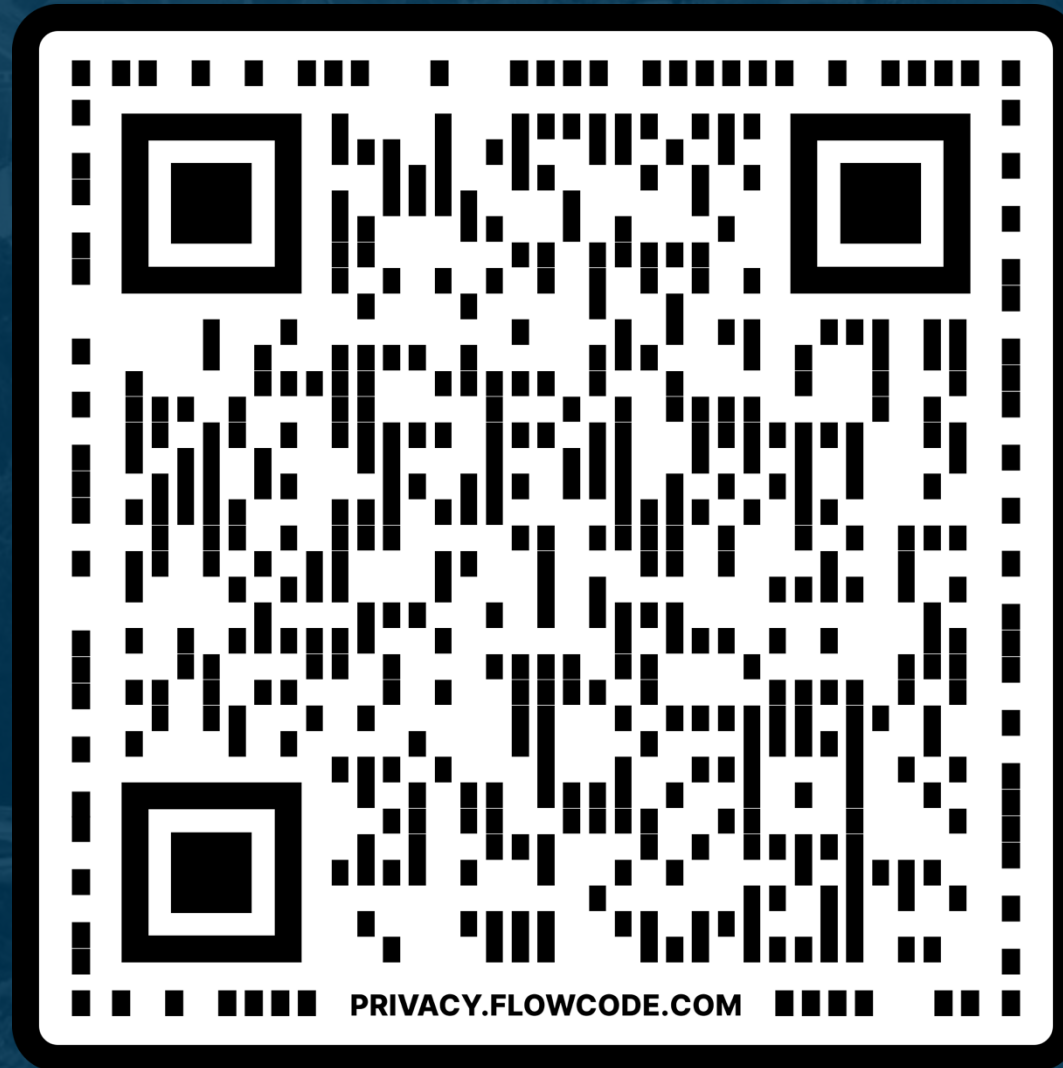


WHEN PEOPLE ARE CONFUSED
THEY ALL DO THE SAME THING

NOTHING

Mortgage Rates by Decade







Mortgage rates have averaged above 6% for the past 24 months. Buyers are no longer waiting for or expecting mortgage rates to fall substantially. Furthermore, **buyers are in a better position to negotiate as the market shifts away from a seller's market.**

Lawrence Yun
Chief Economist, NAR

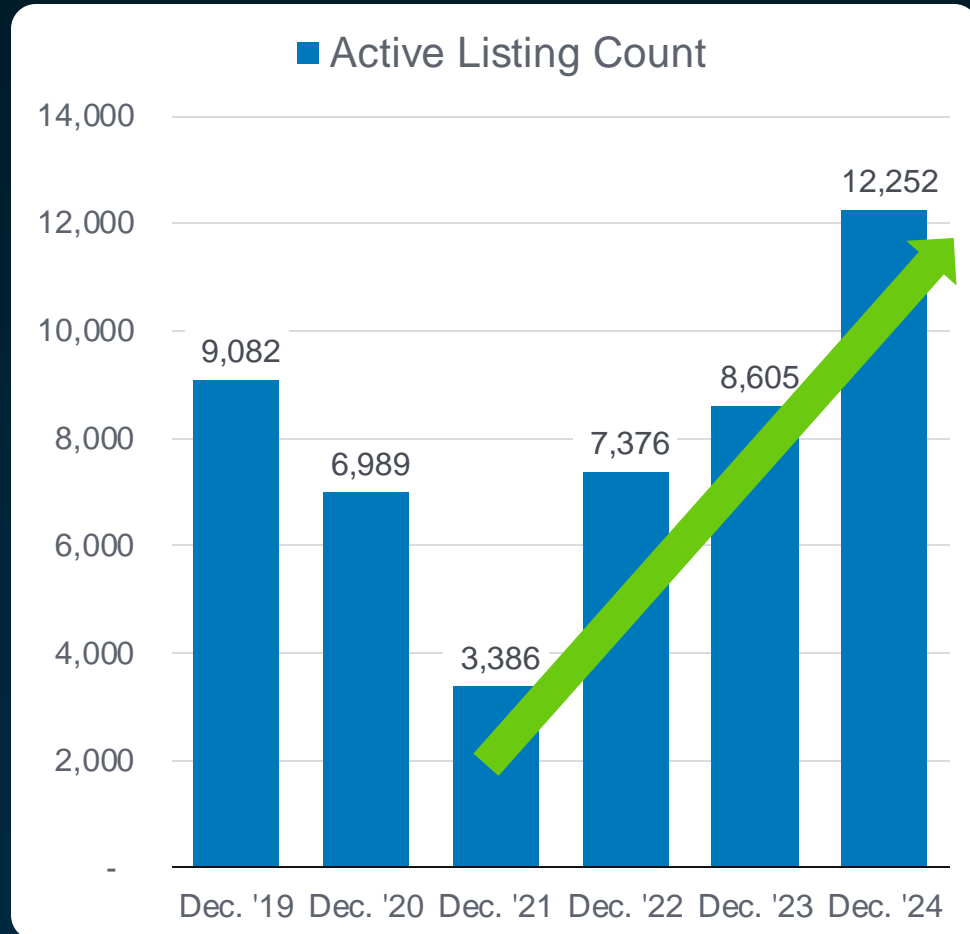


At the start of the year, inventory was recorded at 8,217 – 4.78 months of supply. Supply continued to rise in the following months. In November 2024, inventory was recorded at 11,604 – 6.43 months of supply. **This was the first time since February 2011 that the Orlando area witnessed a balanced market.**

Orlando Regional Realtor Association

Inventory Is Up Compared to the Past Couple Years

Orlando-Kissimmee-Sanford, FL



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Be fearful when others
are greedy, and greedy
when others are fearful.

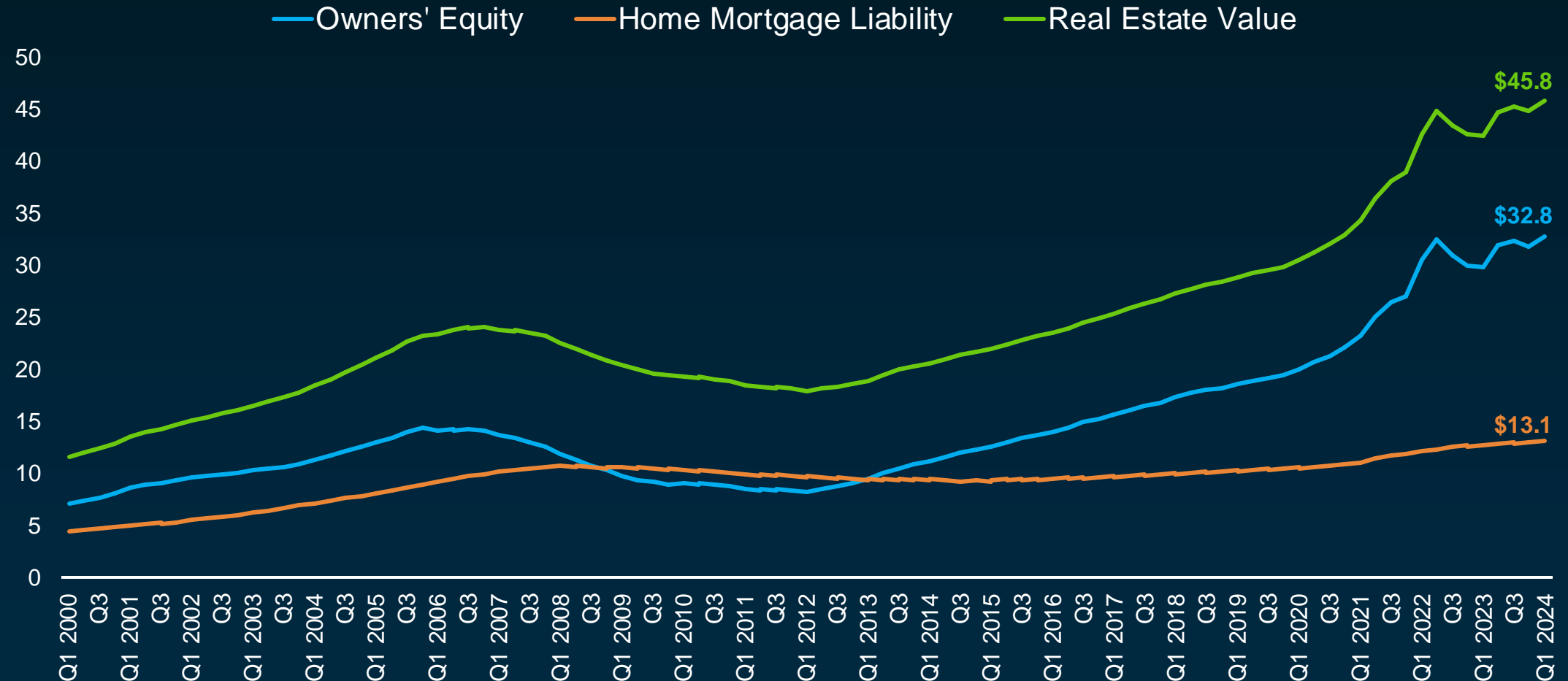
Warren Buffett



45	32	13
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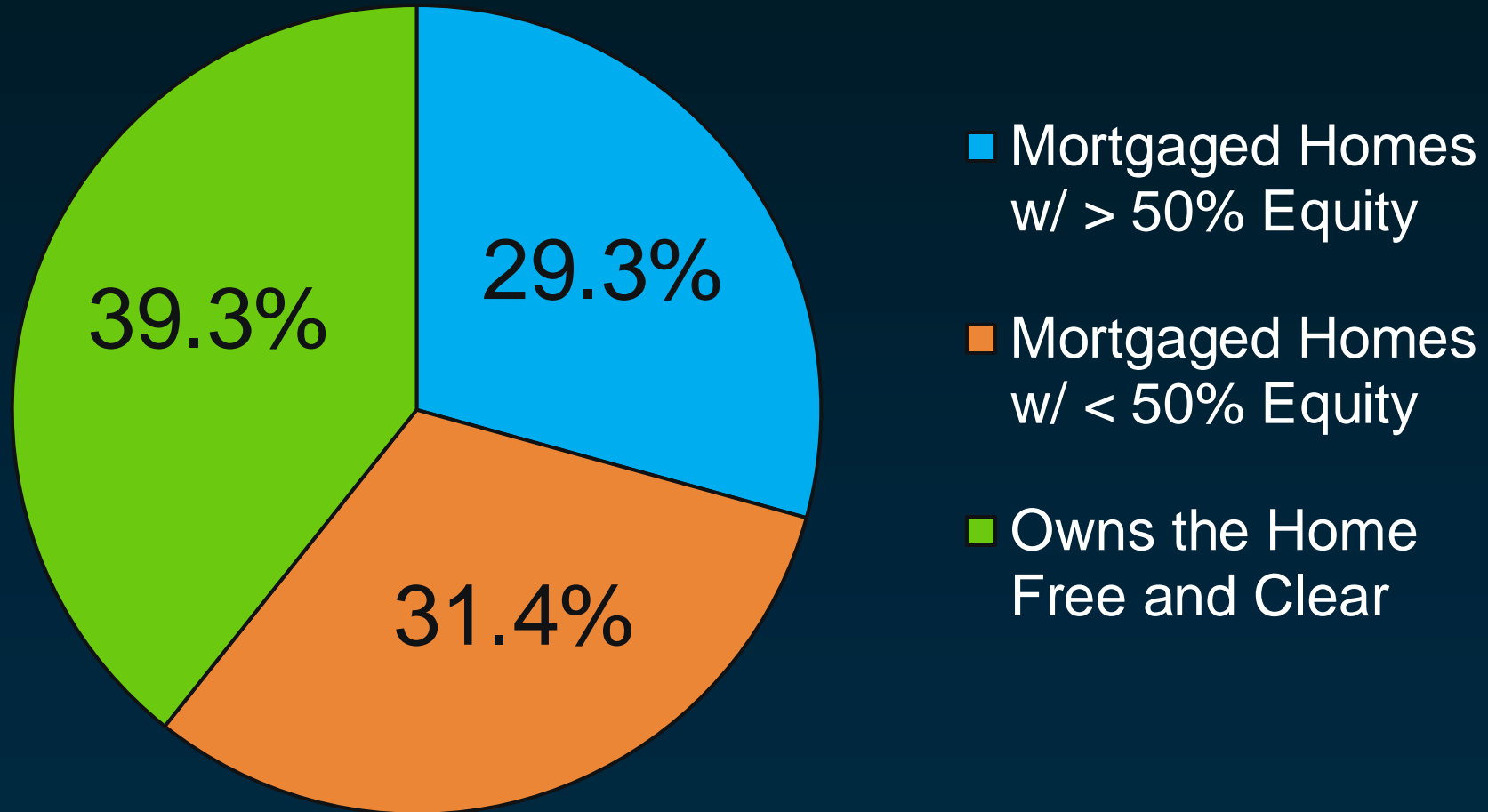
Home Value, Equity, and Debt

In Trillions



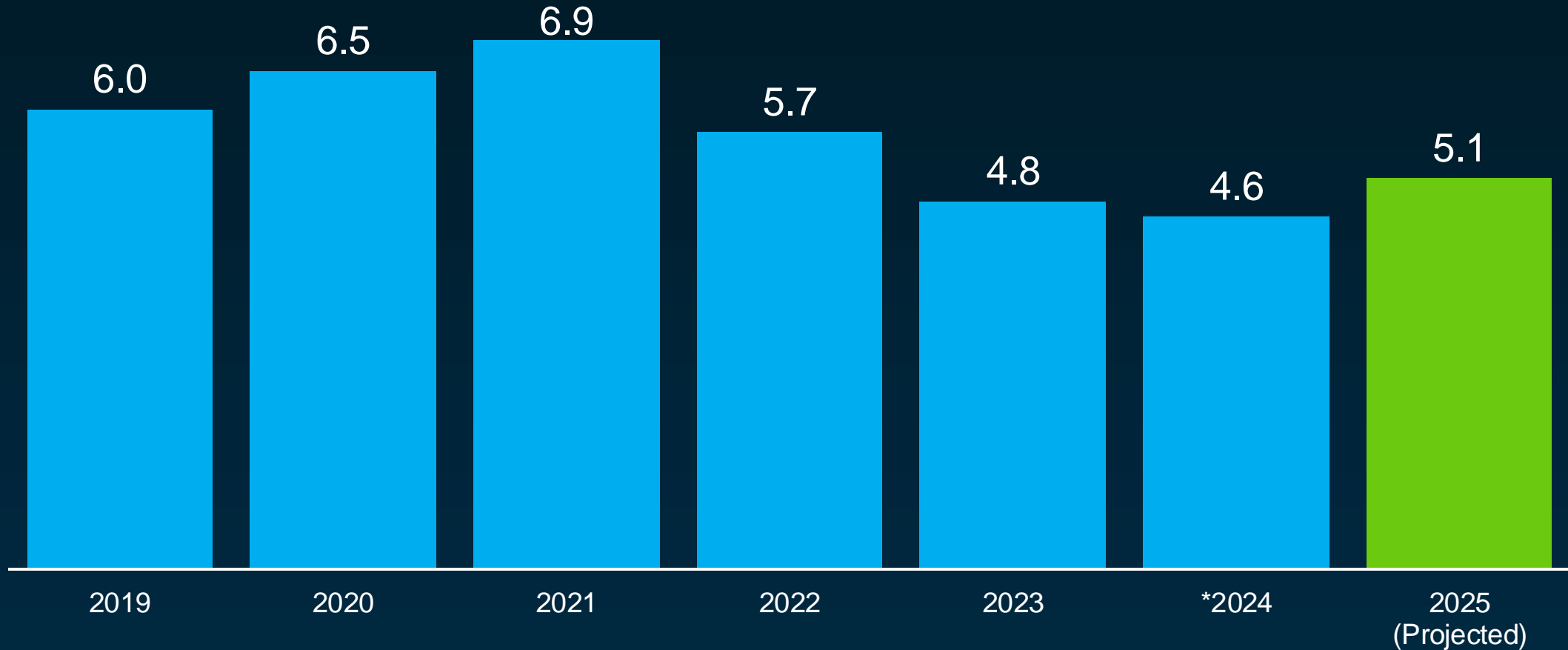
Americans Sitting on Tremendous Equity

68.6% Have Paid off Their Mortgage or Have at Least 50% Equity as of Q3 2024



Total Home Sales Forecast To Rise

In Millions, 2019–2025



**The 2024 total home sales number is based on the latest data and is subject to change.*

2025 Real Estate Market Forecasts

1. Home price appreciation around **3%** nationally.
2. Mortgage rates to settle in between **6.5%** and **6%** in the 2nd half.
3. Inventory to grow by more than **10%** in the next year.
4. We will sell **more** homes in 2025 than we did in 2024.

