

CENTRAL FLORIDA REAL ESTATE NEWS

Keeping You Up To Date On Housing Trends
& The Local Real Estate Market

Provided By: Phil Holliday, Real Estate Specialist

December Edition

The Shift Toward a Balanced Market: What Buyers and Sellers Need to Know.

As we move deeper into the season, Central Florida's real estate market—especially in communities like Orlando, Winter Garden, Kissimmee, and Clermont—is undergoing a significant shift. After years of intense seller-dominance, the market has begun leveling out, creating a more balanced environment for both buyers and sellers.

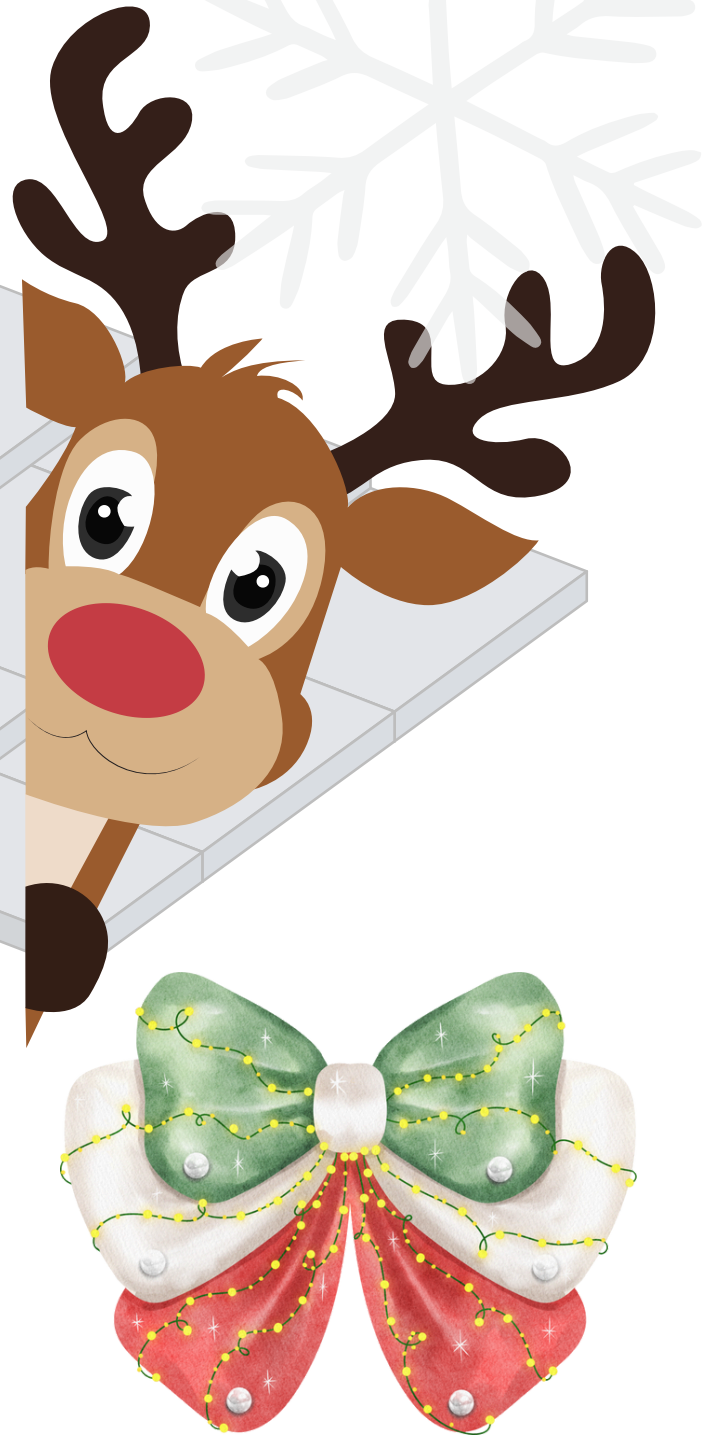
Over the past several months, housing inventory has steadily increased. More homes on the market means buyers are gaining options and negotiating power they haven't had in years. Buyers who were previously outbid or priced out are now finding opportunities reappearing. For sellers, this shift requires a strategic approach. Pricing a home correctly is more important than ever; overpricing in a market with growing inventory can cause a listing to sit longer than expected. Homes that show well, are competitively priced, and marketed professionally are still selling quickly—just not with the frenzy we saw in 2021 and 2022.

Ultimately, the Central Florida market is normalizing. Whether you're buying or selling, the key is understanding today's conditions and adjusting expectations accordingly. A balanced market benefits everyone when approached with the right strategy.



Interest Rates, Affordability & Creative Buyer Solutions in Today's Market.

- One of the most discussed topics among Central Florida buyers today is affordability, especially with interest rates hovering above their pre-pandemic lows. Higher monthly payments have caused many buyers to pause—but this is where creativity and strategy can make a major difference.
- Buyers today are increasingly exploring options like rate buy-downs, down-payment assistance programs, seller credits, and adjustable-rate products when appropriate. Meanwhile, many sellers are becoming more open to concessions, something that was rare just a couple of years ago.
- Affordability challenges are real—but they are also motivating builders and sellers alike to become more flexible. We're seeing new-construction communities across Orlando, Davenport, and Horizon West offering incentives such as closing-cost contributions, interest-rate reductions, and upgraded packages.
- For sellers, it's important to understand that buyers today are far more payment-sensitive. Offering strategic concessions can help your home stand out in a competitive market and ultimately net you more by reducing time on the market.
- Mortgage rates may fluctuate, but smart planning and negotiation can help buyers and sellers win in any environment.



Increasing Inventory, New Developments & Their Impact on Home Values

Central Florida is continuing to grow, and that growth is reshaping our real estate landscape. A wave of new communities, mixed-use developments, and commercial expansions are popping up throughout the region—from Lake Nona and Horizon West to Clermont and Sanford. With this growth comes both opportunity and adjustment. For buyers, rising inventory means greater choice. Whether you're looking for new construction or resale homes, the competition is easing, and the pressure to make rushed decisions has cooled. This is giving buyers more room to compare properties, negotiate, and secure favorable terms.

For sellers, inventory growth means your home must shine. Today's buyers are comparing your property not only to other resales but to brand-new construction homes offering incentives and modern features. Staging, repairs, curb appeal, and pricing strategy have become essential components of successful selling.

The long-term outlook remains strong: new developments contribute to job creation, improved infrastructure, and sustained demand. Property values in Central Florida continue to show resilience, but sellers must be in tune with the market's evolution to stay competitive.

December

CANDLE
CANDY CANE
CAROLS
CHRISTMAS
DECORATIONS
EGGNOG
ELF ON A SHELF
FIREPLACE
FROSTY
GINGERBREAD
HANNUKAH
HOLIDAY
HOT CHOCOLATE
ICICLE
JINGLE BELLS
MISTLETOE
NUTCRACKER
ORNAMENTS
POINSETTIA
PRESENTS
REINDEER
SANTA CLAUS
SLEIGH
SNOWFLAKE
SNOWMAN
STOCKING
TINSEL
UGLY SWEATER
WINTER
WREATH

WORD SEARCH DIRECTIONS: Find and circle the vocabulary words in the grid. Look for them in all directions including backwards and diagonally.

L	U	H	S	X	V	E	W	F	R	O	S	T	Y	H	G	F	R	S	F	P
O	W	B	O	O	L	N	F	A	W	Y	O	Q	U	U	P	L	I	K	D	T
Y	N	U	T	C	R	A	C	K	E	R	G	E	S	J	L	E	E	R	H	
B	V	U	I	O	H	N	L	F	E	A	C	I	U	U	O	H	K	N	A	
Q	X	C	J	Z	C	G	A	U	S	I	N	A	A	G	Y	S	A	P	C	
X	I	K	S	D	E	A	Y	M	E	H	J	E	L	L	L	A	L	Y	W	
V	L	S	S	K	Q	L	R	N	E	S	O	M	C	Y	B	N	F	N	H	
X	H	E	G	G	A	Y	D	O	F	N	J	T	A	S	N	O	W	M	A	
P	R	E	S	E	N	T	S	N	L	V	T	U	T	W	A	F	O	A	N	
C	R	E	I	N	D	E	E	R	A	S	O	S	N	E	N	L	N	C	N	
A	P	S	H	D	I	E	T	F	V	C	Y	S	A	A	J	E	S	V	U	
N	A	T	M	I	S	T	L	E	T	O	E	L	S	T	W	Y	C	T	K	
D	I	F	I	R	E	P	L	A	C	E	U	E	N	E	O	R	O	D	A	
Y	T	R	E	T	N	I	W	E	L	S	Y	I	Z	R	O	W	E	Y	H	
C	T	E	E	H	U	W	P	R	G	I	N	G	E	R	B	R	E	A	D	
A	E	E	G	S	T	O	C	K	I	N	G	H	O	L	I	D	A	Y	T	
N	S	J	I	N	G	L	E	B	E	L	L	S	X	S	A	F	C	I	P	
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G	O	N	G	G	E	M	Z	O	Y	J	V	Z	L	Q	I	R	F	B	L	
R	P	Y	N	W	B	Q	Q	O	B	L	M	S	G	N	T	Z	Q	L	A	

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Phil Holliday
Real Estate Specialist

702-525-7655

Doc@PhilHolliday-Realtor.com

PhilHolliday-Realtor.com



PREFERRED
REAL ESTATE
BROKERS

Agent Spotlight

Phil Holliday is a dedicated real estate professional with Preferred Real Estate Brokers, specializing in helping clients buy and sell homes in both Central Florida and Las Vegas. With years of experience in the industry, Phil combines local market knowledge, cutting-edge technology, and a client-focused approach to make every real estate transaction smooth and successful. One of Phil's unique offerings is his Perfect Home Finder program, a personalized service that goes beyond the standard MLS listings. By working closely with clients to identify their precise needs and preferences, Phil uses advanced target marketing to identify pre-listed and off-market properties that perfectly match each client's criteria. This program is especially valuable for buyers who want exclusive access to homes that aren't widely available. Whether you're a first-time homebuyer, a seasoned investor, or looking to relocate, Phil is committed to helping you find your dream home with ease and expertise. Reach out today to experience a superior level of service in Central Florida or Las Vegas real estate.

Recommended Service Professionals

As a real estate professional, I work with many local professionals and want to recommend those that found to give exceptional service. Here are a few of my top choices, please be sure to tell them I referred them to you

Vince Gaudio
407-961-2203
Guaranteed Rate

VinceGaudio@Rate.com



Jacob Bonnell
407-999-0045
Florida DUI Group

jacob@flduigroup.com



Omar Carmona
407-757-1628
Carmona Law

carmona@carmonalaw.com



Marc Burke
407-901-5161
Condo Metropolis

Marc@Condometropolis.com



Ahmadd Saddiq
407-716-7715

Land Trust Title of Central Florida
Ahmad@landtrusttitlecfl.com

