

Orlando Housing Market July 2025: Experts Reveal How Mortgage Spreads, Tariffs & HOA Fees Are Shaping Strategies

With rates remaining elevated, real estate strategist Brenden Rendo offers timely advice to help Central Florida homeowners navigate uncertainty.

ORLANDO, FL, UNITED STATES, July 18, 2025 /EINPresswire.com/ -- With the Orlando housing market in flux, buyers and sellers alike are facing new challenges-and new opportunities. In a year marked by elevated mortgage spreads, inflationary pressure from tariffs, and surging HOA fees, understanding what drives the local market is critical for making informed decisions.

Real estate expert [Brenden Rendo of The Homes In Orlando Team](#) breaks down the latest trends in a new report and podcast episode, delivering actionable advice for navigating one of Florida's most watched real estate markets.

"We're seeing a real shift in market dynamics," said Rendo. "Inventory is up, and buyers are regaining negotiating power, especially in the condo sector where price corrections are accelerating."

Key Trends Reshaping Orlando's



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Market

- Mortgage Rate Spread Remains Elevated: The spread between the 10-year Treasury yield and 30-year mortgage rates has widened to ~2.5%-well above the historical 1.5% average. This adds cost to borrowing and slows affordability improvements, even if the Fed holds interest rates steady.
- Tariff-Driven Inflation Complicates Fed Strategy: With tariffs raising the cost of goods, the Federal Reserve is adopting a wait-and-see approach to rate cuts, requiring more data on long-term inflation effects.
- Pandemic-Era Buyers at Risk: Roughly 1 in 6 homeowners who bought during the peak of the pandemic may sell at a loss in 2025, particularly after factoring in selling costs and modest home value declines.
- Condo Market Faces Price Reset: HOA fees-often exceeding \$1,000/month-are pushing buyers toward single-family homes. As a result, condo prices may need to drop 20-25% to stay competitive.

Expert Guidance for Sellers

Rendo advises Orlando sellers to "price realistically and present flawlessly." Homes are sitting longer on the market, and buyers are scrutinizing every detail. "Presentation and competitive pricing are no longer optional-they're essential," he notes.

What Buyers Should Know

Buyers now have more leverage, especially in the condo space. However, they should factor HOA fees into their total monthly budget. A high HOA can reduce purchasing power by \$200,000 or more.

What's Next for Rates?

Market watchers are split: some expect cuts later this year, others believe the Fed may hold rates steady amid global uncertainty and potential retaliatory tariffs. As Rendo explains, "It's like forecasting the weather-models help, but there are always variables."

Listen & Learn More

To explore these insights in detail, tune in to the full podcast episode: [Trump vs Powell: Who's Really Behind High Mortgage Rates?](#)

About Brenden Rendo

Brenden Rendo is a licensed real estate professional and founder of The Homes In Orlando Team. Known for his data-driven analysis and straightforward advice, Rendo helps clients navigate Central Florida's evolving housing landscape.

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