

1,526 New-Construction Listings Active in Orange, Seminole, Lake, Volusia Counties, 39.8% Cut

A four-county Stellar MLS pull on September 2, 2026 finds 607 of the region's active new-construction listings already priced below their original asking price.

ORLANDO, FL, UNITED STATES, September 2, 2026 /EINPresswire.com/ -- Active [new-construction](#) residential listings across Central Florida's Orange, Seminole, Lake, and Volusia counties total 1,526, according to a Stellar MLS analysis by [The Homes In Orlando Team](#) dated September 2, 2026. Of those, 607 listings, 39.8% of the pool, carry a current list price below their original list price.

Lake County holds the largest new-construction pool at 611 active listings, ahead of Orange County at 549, Volusia County at 249, and Seminole County at 117. The share of listings already reduced runs from 33.5% in Orange County to 54.7% in Seminole County.

The full analysis, including the payment calculations and the county table, is published at

<https://www.homesinorlando.forsale/blog/orlando-new-construction-incentives-rate-buydowns-2026/>



Brenden Rendo, Realtor



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Builders are advertising rates, not prices

The U.S. Census Bureau and HUD reported on August 25 that the national median price of new single-family houses sold in July 2026 was \$393,800, down 2.3% from June and 0.9% from July 2025, with 488,000 new houses for sale and a 9.6-month supply at the July sales rate. Census figures reflect contract prices and do not include builder-paid incentives.

Current builder programs advertised for Central Florida communities include permanent rate buydowns on 30-year FHA fixed loans in the 4.875% to 4.99% range, temporary 2/1 buydowns that start at 3.99% and step to a 5.99% note rate in year three, and cash credits of up to \$50,000 toward upgrades or closing costs. Each program is conditioned on financing through the builder's affiliated lender and carries a contract or closing deadline. Freddie Mac's Primary Mortgage Market Survey put the 30-year fixed rate at 6.66% for the week of August 27, 2026.



What the buydown is worth

Using a \$412,392 FHA loan, the amount in one builder's published example, a permanent rate of 4.875% produces a principal-and-interest payment of about \$2,182 per month, against about \$2,650 at 6.66%. The difference is about \$468 per month. Delivering that same payment at the market rate would require a price reduction of roughly \$72,800.

A 2/1 buydown on a \$500,000 loan with a 5.99% note rate saves about \$7,300 in the first year and \$3,800 in the second, roughly \$11,100 in total, before the payment settles at the note rate for the remaining 28 years.

"The buydown is worth more than a price cut on the monthly payment, and worth less on everything else," said [Brenden Rendo](#), Realtor with The Homes In Orlando Team. "It does not reduce the purchase price, the loan balance, or the appraisal, and the neighbors who took the same deal set the resale comps. Buyers should ask for the same incentive dollars written up three ways, toward price, toward a permanent buydown, and split, and decide which number they are actually buying. They should also read the loan type. Some advertised rates this month are adjustable loans with stated caps near 9%, and those are not the same product as a 30-year

fixed."

Four-County New-Construction Snapshot (September 2, 2026)

| County | Active New-Construction Listings | Median List Price | Below Original List | Share
Below Original | Median List Price, All Active Listings |

Orange	549	\$605,051	184	33.5%	\$430,000
Seminole	117	\$466,990	64	54.7%	\$395,000
Lake	611	\$424,900	237	38.8%	\$389,900
Volusia	249	\$424,990	122	49.0%	\$370,000
Central Florida	1,526		607	39.8%	

Methodology

New-construction figures cover active listings in Stellar MLS with property type Residential and the new-construction flag set, cleared for public display, pulled through the Bridge RESO Web API on September 2, 2026. A listing counts as below original list when its current list price is lower than its original list price. Builder inventory not entered in the MLS is not counted, so the true new-home count is higher. All-listing medians are from the same feed as of August 30, 2026. Payment figures are principal and interest only, calculated by standard amortization, and exclude taxes, insurance, mortgage insurance, and association fees. Osceola County is outside the coverage area and is excluded.

About The Homes In Orlando Team

The Homes In Orlando Team at NextHome Neighborhood Realty covers Orange, Seminole, Lake, and Volusia counties in Central Florida and publishes weekly market data drawn directly from Stellar MLS. Brenden Rendo can be reached at 407-616-9019.

Members of the press are welcome to use these figures with attribution. For county or city level breakdowns not shown here, contact Brenden Rendo directly.

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