

Insight on Millennials, Home Upgrades, Urban Retirement

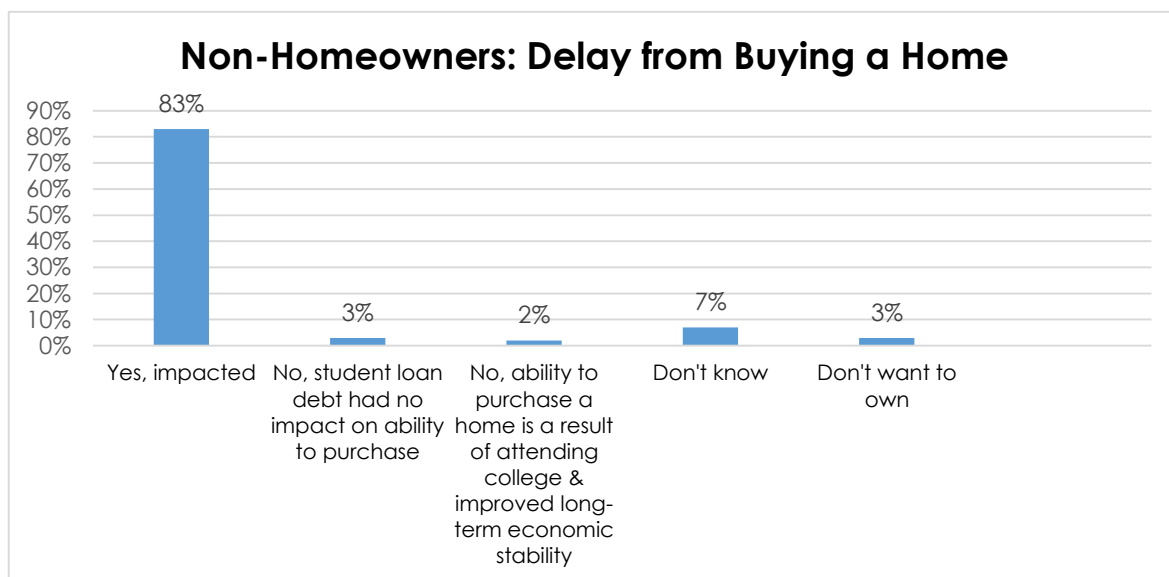
Whether you're curious about millennials' financial challenges, seniors' strong taste for urban living, or the year's best home renovation projects, check out some of the research that has come out in recent months.

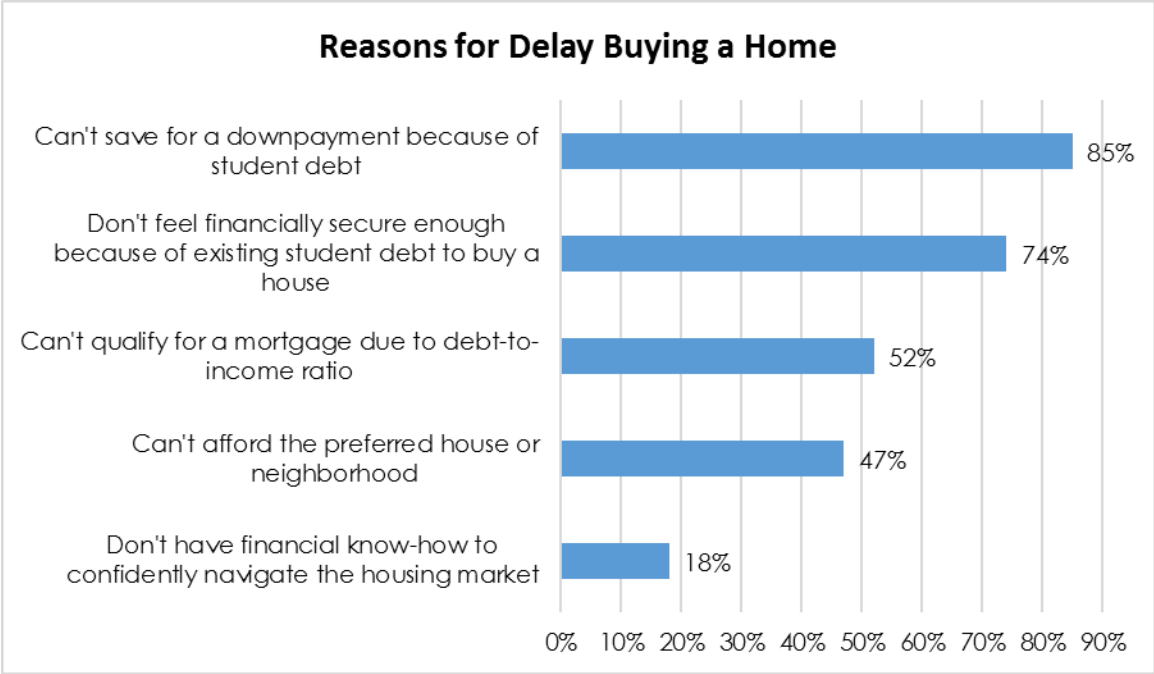
The results may influence your short-term renovation decisions, clarify your housing plans, or prompt you to reconsider your retirement venue.

Millennials' Financial Challenges

The potential future buyers—Millennials—of your house are facing some financial challenges because of student loan debt.

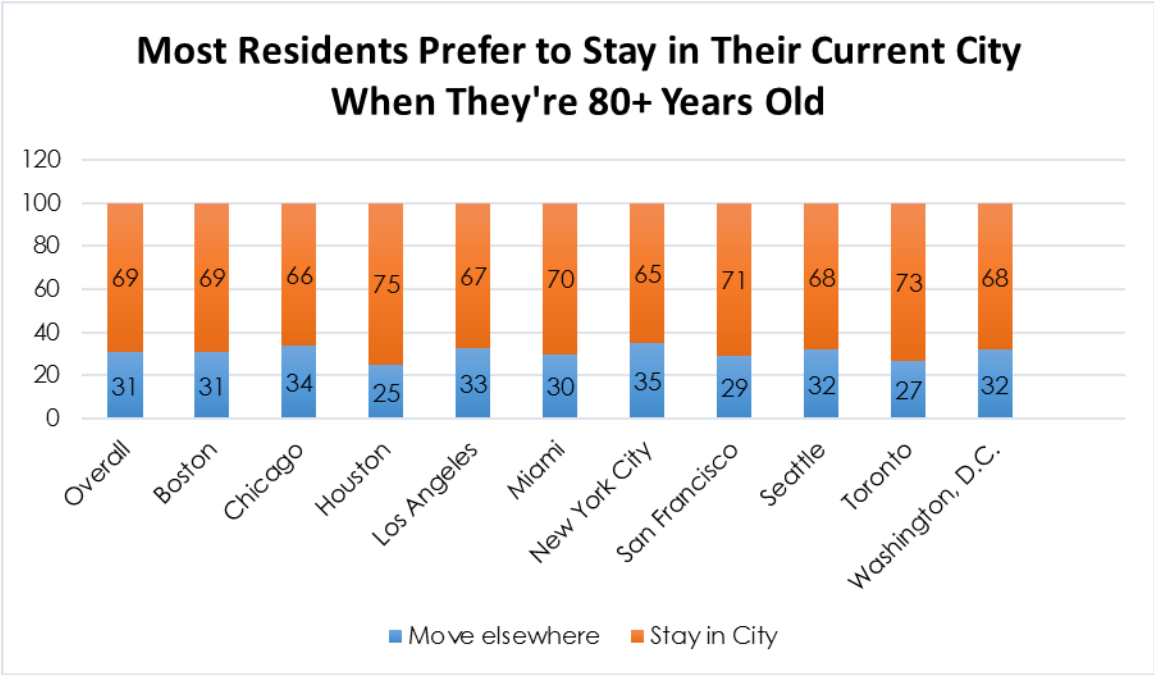
The American Student Assistance® and the National Association of REALTORS® (<http://bit.ly/2zaGgN3>) set out to find out the impact that student loan debt is having on Millennials' ability to step into the housing arena.





Seniors Maintain Taste for Urban Living

Seniors from Boston and Chicago, to Toronto and Los Angeles, have a strong taste for urban living and want to live in their cities when they're over the age of 80, according to the 2017 Aging in Cities survey (<http://prn.to/2ys7DI4>) by Welltower. Their concerns about city life include affordability, safety, access to health care, and mobility.



Top Remodeling Projects

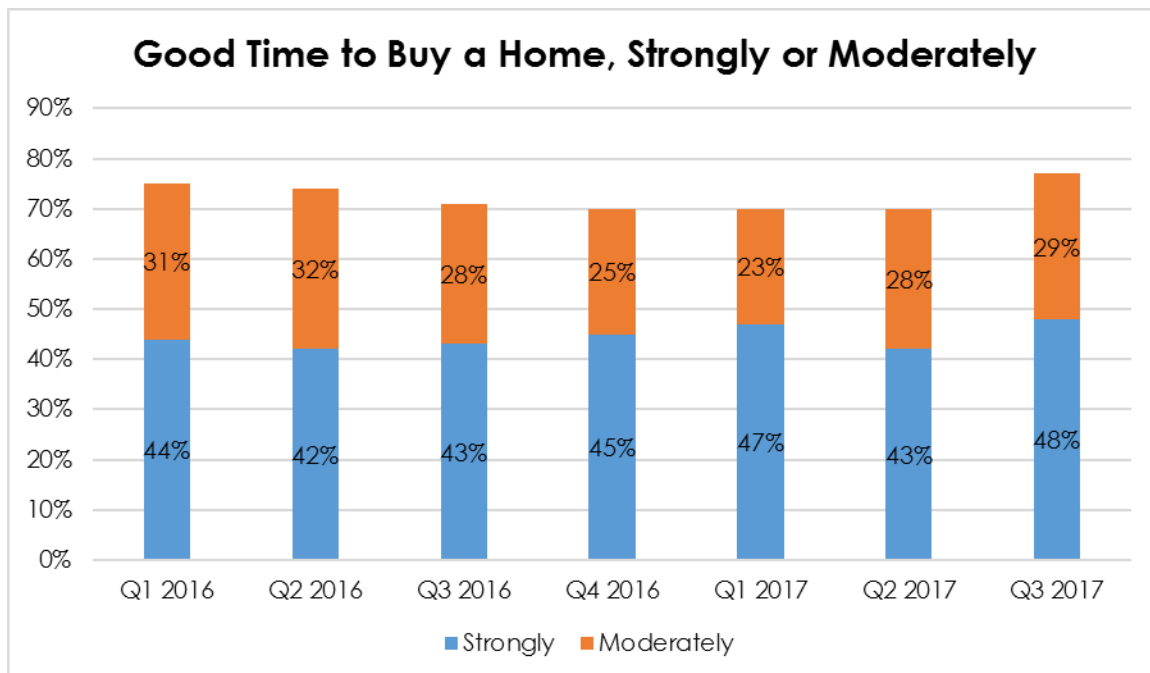
Read NAR's 2017 *Remodeling Impact Report* (bit.ly/2h10Joo) to see the remodeling projects that provide the greatest financial boost.

Here's a view of REALTORS® top interior and exterior projects.

| Interior Projects (REALTOR rank of projects' likely value to the home for resale (highest to lowest)) | Exterior Projects (REALTOR rank of projects' likely value to the home for resale (highest to lowest)) |
|---|---|
| Complete kitchen renovation | New roofing |
| Kitchen upgrade | New vinyl windows |
| Bathroom renovation | New garage door |
| Add new bathroom | New vinyl siding |
| New master suite/owner's suite | New wood windows |
| HVAC replacement | New steel front door |
| Hardwood flooring refinish | New fiber-cement siding |
| Basement conversion to living area | New fiberglass front door |
| Attic conversion to living area | |
| Closet renovation | |
| Insulation upgrade | |

A Pulse on Consumer Sentiment

The *Housing Opportunities and Market Experience (HOME)* report (<http://bit.ly/2q1433d>) monitors consumer sentiment about the housing market on a quarterly basis.



Good Time to Buy a Home

| Age | 34 or under | 35 to 44 | 45 to 54 | 55 to 64 | 65 or over |
|------------------------|-------------|----------|----------|----------|------------|
| A good time | 62% | 73% | 75% | 81% | 81% |
| Not a good time | 38% | 28% | 25% | 19% | 19% |

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