

Insight on Millennials, Home Upgrades, Urban Retirement

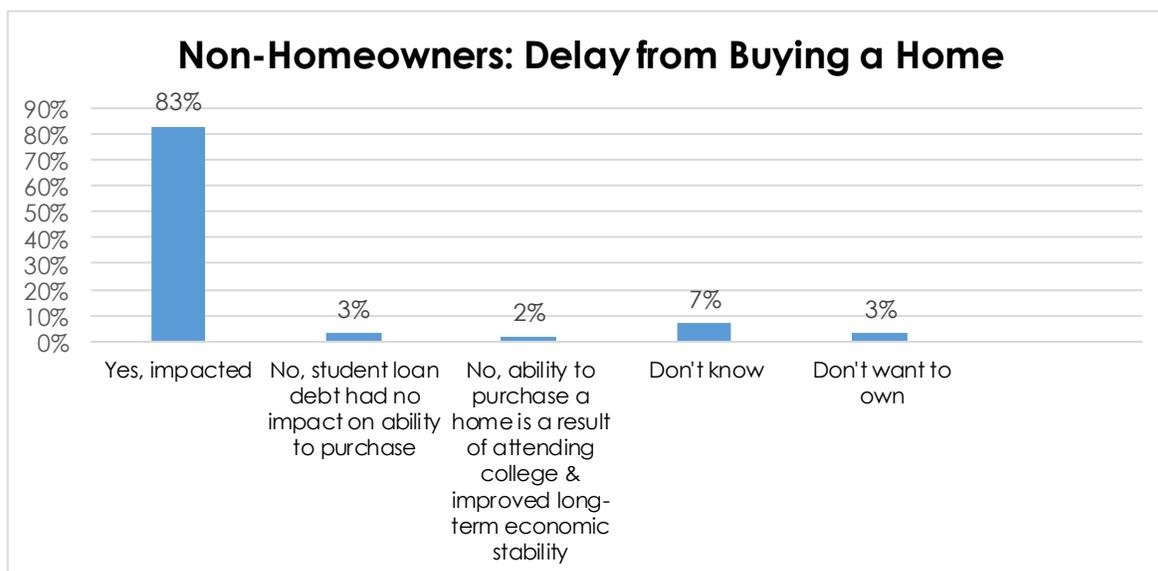
Whether you're curious about millennials' financial challenges, seniors' strong taste for urban living, or the year's best home renovation projects, check out some of the research that has come out in recent months.

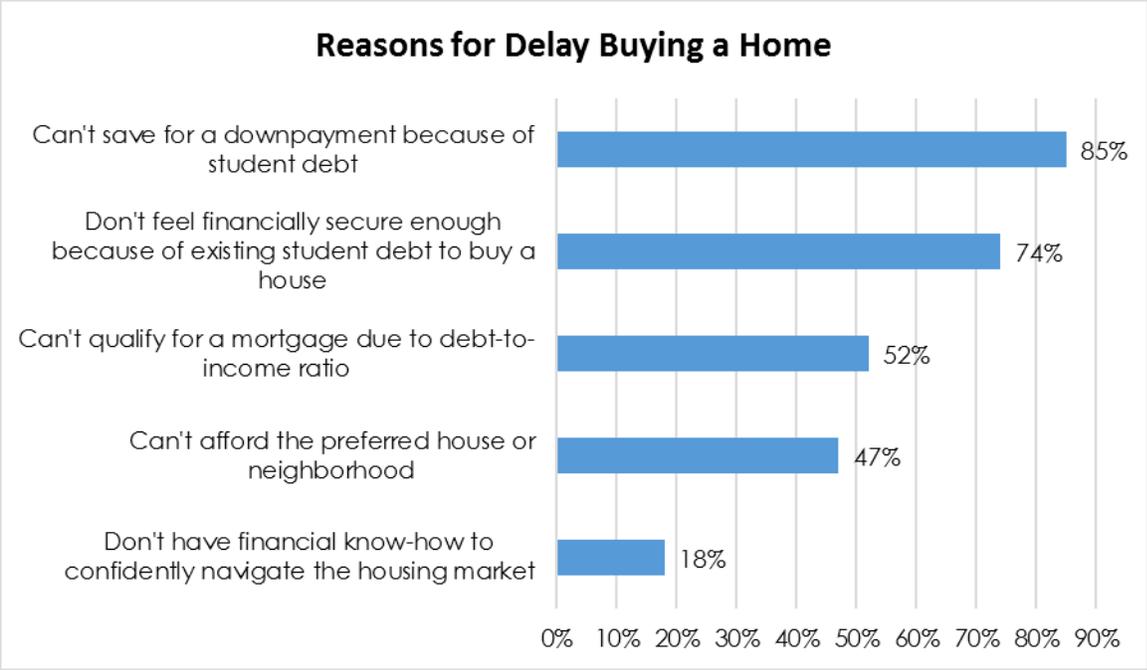
The results may influence your short-term renovation decisions, clarify your housing plans, or prompt you to reconsider your retirement venue.

Millennials' Financial Challenges

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

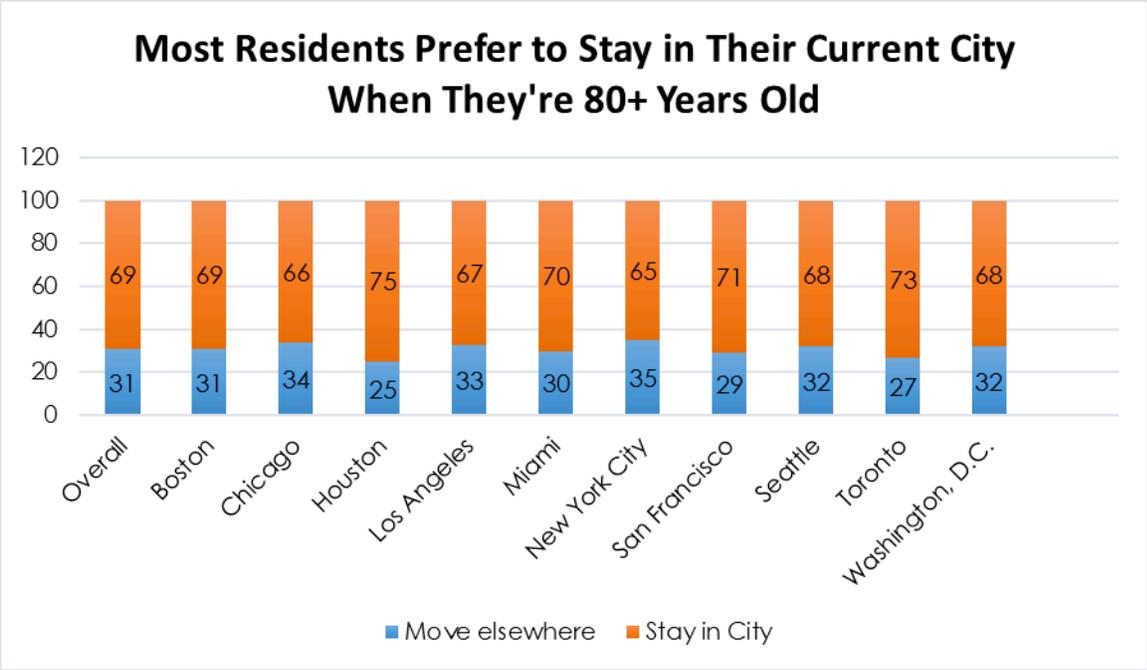
The American Student Assistance® and the National Association of REALTORS® (<http://bit.ly/2zqGgN3>) set out to find out the impact that student loan debt is having on Millennials' ability to step into the housing arena.





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

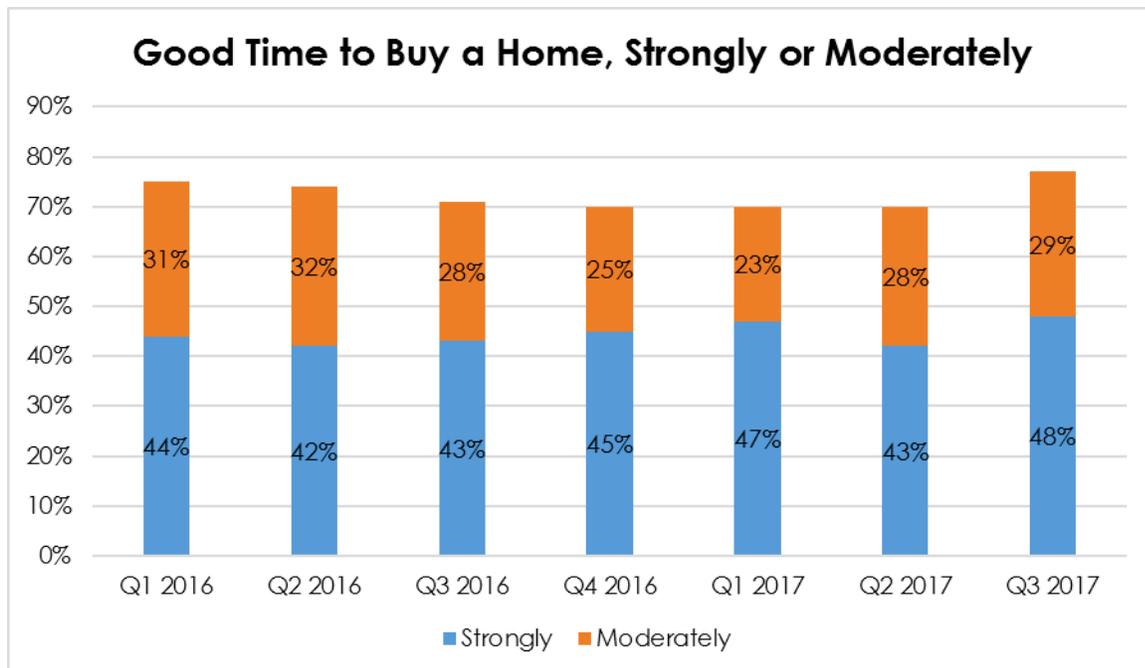
Read NAR's 2017 *Remodeling Impact Report* (bit.ly/2h10Joo) to see the remodeling projects that provide the greatest financial boost.

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/2gl433d>) 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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