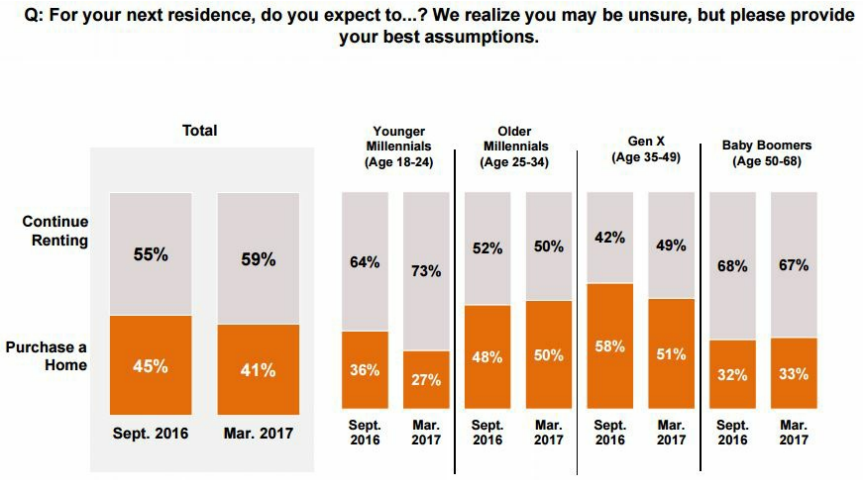
MONEY HOUSE

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Intent to Buy Wanes in Renter Survey

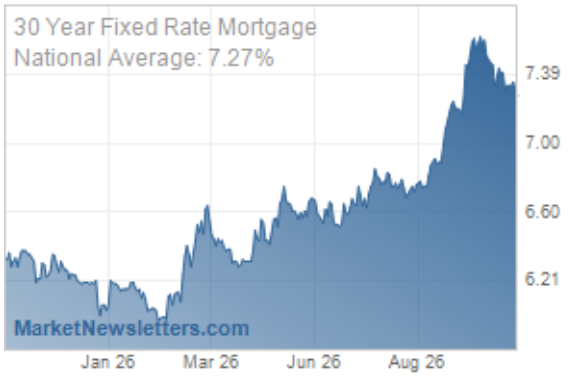
Renter households appear increasingly willing to stay as such, per Freddie Mac. The company has released results from its latest renter survey, conducted in March showing that **59 percent of renters** surveyed said they plan to rent when they next move, a 4-percentage point increase from the last survey, conducted in September 2016. Those living in suburban households showed the largest shift on this question, at 57 percent, up from 48 percent. It will disappoint many that the share of Millennials who plan to continue renting rose from 64 percent to 73 percent, although the intent to purchase rose slightly among the older Millennials.



Living in apartment complexes, small or large, appears to be **losing appeal.** Renters expressing either as their choice for their next move fell a combined 7 points since the last survey, while those preferring a single-family house or a condo rose an aggregate of 3 points.

Respondents have **growing confidence** in their financial situation with 41 percent saying they now have enough money to last beyond each payday, up from 34 percent in September. The percentage of those saying they don't have enough income to cover essentials fell from 20 percent to 14 percent. The greatest increase in financial comfort was expressed by those in rural households, up from 27 percent to 46 percent and by Baby Boomers who posted a 10-point increase to 48 percent.

National Average Mortgage Rates



Mortgage News Daily	Rate	Change	Points
30YR Fixed	7.27%	-0.02	0.00
15YR Fixed	6.92%	-0.03	0.00
30YR FHA	6.90%	-0.01	0.00
30YR Jumbo	7.55%	0.00	0.00
7/6 SOFR	6.78%	-0.10	0.00
30YR VA	6.91%	-0.01	0.00

Rates as of: 10/30

MBS and Treasury

	Price / Yield	Change
MBS UMBS 6.0	99.81	-0.01
10 YR Treasury	4.9176	-0.0123
30 YR Treasury	5.2847	-0.0235

Pricing as of: 11/2 7:58AM EST

Recent Housing Data

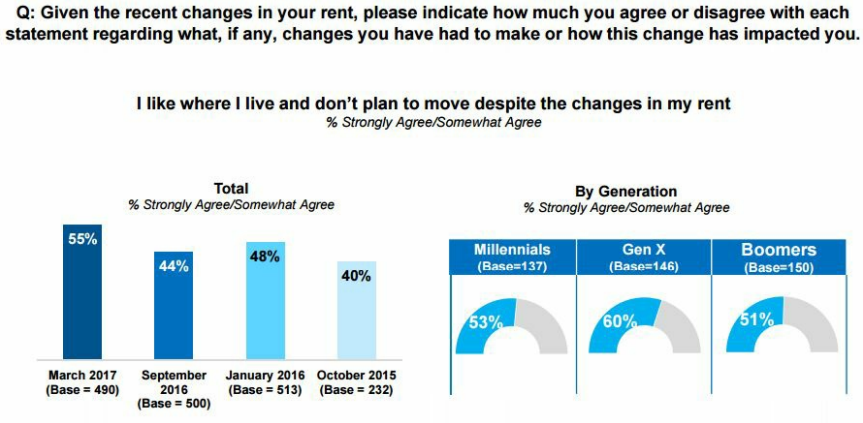
		Value	Change
Mortgage Apps	Oct 21	195	+3.39%
Building Permits	Sep	1.4M	+0.43%
Housing Starts	Sep	1.22M	-4.24%
New Home Sales	Sep	676K	-1.17%
Pending Home Sales	Aug	71.2	0%
Existing Home Sales	Oct	3.99M	+0.25%
Builder Confidence	Oct	29	-9.38%

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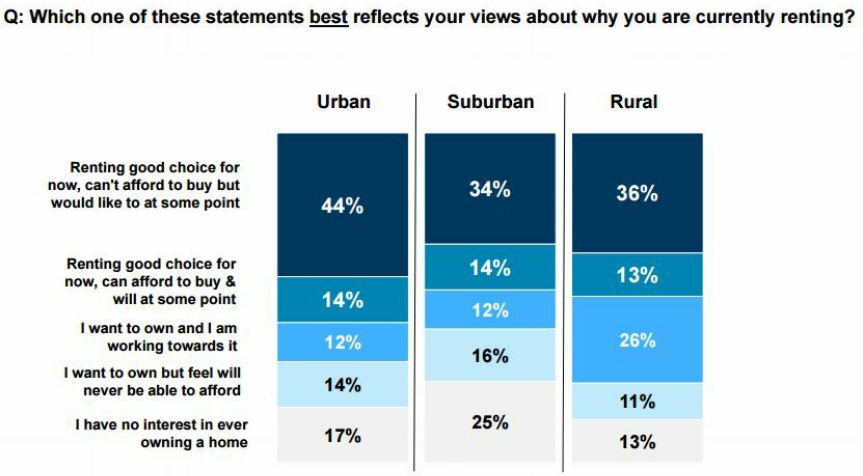
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This rising confidence is **not** reflected in renters' moving plans. Fifty-five percent of survey respondents and 60 percent of those aged 35 to 49 years say they like where they live and don't plan to move even if their rents go up. Among all respondents, 37 percent said they don't know when they will move next, up from 30 percent.



More than half of renters are saying that **renting is a good choice** for them, up from 48 percent in January 2016 to 52 percent in this year's January poll. While many expect they will eventually become homeowners, their percentage fell from 45 to 41 percent since the September survey and those who say they are working toward homeownership drop from 21 percent to 15 percent.



Among those who know the percentage, 40 percent said **more than a third of their income** goes to rent. Millennials and Gen X renters pay more than one third.

The Freddie Mac survey also indicates a preference for living in **urban** areas. Seven in 10 renters said they are at least somewhat willing to live in a smaller home in order to remain in a city. Urban renters are also more likely to say renting is a good choice from them, although they would like to own at some point.

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"It would appear from our new survey that renters today feel better about their finances, like where they are living, and view renting favorably. This is consistent with findings from earlier surveys that show a steadily growing number of renters have a positive view of renting," said David Brickman, executive vice president of Freddie Mac Multifamily.

Our Goal is to help our Wholesale Partners grow their business.

Let our highly experienced reverse mortgage team help your company grow its HECM business.

Chris Munson

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