

# Newsletter For Mature Adults



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## What's the ROI on that Home Remodeling Project?

It's always a challenge to know what to fix in your house, especially when you're on a budget and you're chasing the highest return on investment (ROI).

Zonda's 2021 Cost versus Value Report (<https://bit.ly/3fhofq2>), published in *Remodeling* magazine, may help you make such decisions.

Its annual report compares average costs of 22 remodeling projects to the value they retain at resale.

It notes the impact that the spike in the building materials costs has had on home renovation projects.

According to the report's introduction, "The effect on ROI of rising material costs is shown across the board for all projects, with the ROI for all projects down an average of 3 percentage points. The wood deck project shows the greatest decrease in ROI (-10.3%) and the highest increase in material costs (+13.6%)."

This year, replacing the garage door tops the list as the project with the most significant ROI.

Other top-10 projects include numerous exterior upgrades, so if enhancing curb appeal is on your to-do list, doing such tasks may pay off when you sell.

Here are the ten projects with the highest ROI nationally.

### 1. Garage Door Replacement (ROI 93.8%)

Job Cost: \$3,904

Resale value: \$3,663

### 2. Manufactured Stone Veneer (ROI, 92.1%)

Job cost: \$10,386

Resale value: \$9,571

### 3. Minor Kitchen Remodel/Midrange (ROI 72.2%)

Job Cost: \$26,214

Resale value: \$18,927

#### **4. Siding Replacement | Fiber-Cement (ROI 69.4%)**

Job cost: \$19,626

Resale value: \$13,618

#### **5. Window Replacement | Vinyl (ROI 68.6%)**

Job cost: \$19,385

Resale value: \$13,297

#### **6. Siding Replacement | Vinyl (ROI 68.3%)**

Job cost: \$16,576

Resale value: \$11,315

#### **7. Window Replacement/Wood (ROI 67.4%)**

Job cost: \$23,219

Resale value: \$15,644

#### **8. Deck addition/Wood (ROI 65.8%)**

Job cost: \$16,766

Resale value: \$11,038

#### **9. Entry Door Replacement/Steel (ROI 65%)**

Job cost: \$2,082

Resale value: \$1,353

#### **10. Deck Addition/Composite (ROI 63.2%)**

Job cost: \$22,436

Resale value: \$14,169

The report also illustrates the projects with less dazzling ROI.

Among them are upscale master suite additions, with a job cost of \$320,976 and an ROI of 47.7%. An upscale bathroom addition costing \$103,613 gives you a return of 52.8%, and a major kitchen remodel with a project cost of \$149,079 only provides a 53.9% ROI.

For more geographically specific information, look at the regional city data. The report covers 150 metro areas.

## **Walking speed and health**

There's a reason cities and senior living communities promote walkability. It allows you to continue having a rich life even after you stop driving, it's better for the environment, and it's good for your health.

In fact, McMaster Optimal Aging Portal, Hamilton, Ontario, Canada, says walking speed is one indicator of overall health and may be another vital sign—like blood pressure and heart rate—to measure people’s health as they age.

But as we age, walking and mobility—the ability to move freely and easily—often becomes more difficult.

McMaster’s online training (<https://bit.ly/2OeyPpk>) provides a way for you to test and improve your walking ability and speed. The payoff is keeping an array of adverse health issues at bay, avoiding falls, and being able to age at home.

It starts with a simple measurement, the **DIY 10-Metre Walk Test, that determines your walking speed.**

**Once you get your results, you can take steps to enhance your strength, flexibility, and speed.**

**Through training, stretching, overall fitness, and brain training, you can improve mobility.**

**McMaster shows you how in its learning modules. They** include directions on doing the 10-metre test, standing and leg exercises for strength and flexibility, tips for overall health, and how to become a more vigorous walker.

Those include:

- Practicing walking and consciously monitoring your progress.
- Increase your speed for short distances.
- Walking forwards and practice changing directions, walking sideways, and then forwards and backward.
- Limiting daily sedentary time to 8 hours or less.
- Getting 7 to 9 hours of sound sleep each night.

## The view from 96

**Lifelong mobility can help you maintain your vitality well into your 90s.**

**Consider** 96-year-old Stuart Hodes. **In his video** <https://to.pbs.org/3eLu93T> for PBS NewsHour’s “Brief but Spectacular Take,” he talks **about the joy that dancing and flying B-17s in World War II have brought to his life.**

“I think anything that you do with every particle of yourself can be wonderful, and it can make you forget the world. It’s magic. How the heck am I supposed to describe it? Something happens. It takes everything you have got. And, for that — for those brief moments that you’re dancing, you’re transported.”

He’s still dancing.

## Top 50 Markets for Baby Boomers

Are you thinking about relocating?

Wondering where other baby boomers — those born between 1946 and 1964 — are heading?

LendingTree has some answers.

It analyzed mortgage purchase requests made in 2020 on the LendingTree platform across the country's 50 largest metropolitan areas.

The top five most popular spots were:

1. Las Vegas
2. Tampa
3. Phoenix
4. Miami
5. Jacksonville

San Jose, Calif., San Francisco, Minneapolis, Buffalo, N.Y., and Pittsburgh were the five cities with the lowest percentages of baby boomers making purchase requests were

Visit <https://bit.ly/3w49Ynm> to see the complete list and where your hometown or favorite retirement destination ranks.

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