



INDUSTRY REPORT

Real Estate

Commercial : Residential

January 2022

Monthly Threat and Risk Report

THREAT STATUS REPORT

To: Director of Security

Date: January 27, 2022

**To learn more about the
ThreatWatch Risk-as-a-Service Solution visit
www.sscctu.com**

To: Director of Security

Threat Watch is pleased to provide the enclosed Vertical Report for Real Estate, compiled throughout January 2022.

The purpose of this report is to identify and distill into actionable intelligence any concerning online information or risk related to online activity of the aforementioned targeted asset.

The enclosed report details the investigative process and findings relative to the online activity monitored and analyzed by our open web, dark web and social media Risk-as-a-Service Solution.

Sources of information contained in this report are comprehensive and include public information from open web, social media and dark web. The algorithms, data crawlers, scrapers, and data integrations utilized in the targeted monitoring cover millions of information pieces across the Internet. Each Targeted Action was monitored with separate filters in order to capture as much information as possible relative to this overall Account and Targeted Actions, as well as Real Estate.

If you have any questions about the details herein or would like more information on our processes and capabilities for proactive threat monitoring, don't hesitate to contact me.

Regards,

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Summary

This month the Threat Watch team identified **216** Verified Confirmed Threats - threats originating online for Brands, Personnel, Products, Locations, etc. that have been identified by our platform and subsequently confirmed by a Threat Watch team member - for the 'Real Estate Vertical'. The items being monitored, Actions, have a below average Sentiment score compared with similar Industry Verticals by **8.47** points and a higher average Risk score by **11.49%**.

Real Estate:

- *Hackers Exploit Cloud Video Hosting Service:* Hackers exploited a Cloud-based video hosting feature with an obfuscated skimming feature to hack hundreds of real estate sites, and this industry's relatively poor cybersecurity will likely result in further ingenious exploitation.
- *Revitalization Efforts:* Secondary markets across the US are growing in a revitalization effort. to accommodate new residents, especially millennials, seeking new rental opportunities.
- *The Affordability Issue:* Millennials are priced out of the housing market and seeking rentals instead. Rent increases, especially among build-to-rent communities, will likely hurt those seeking homeownership.
- *Implications of Permanent Transitions to Remote Work:* American workers expressed their preference for remote work, and the real estate industry must adapt to include remote work features, size and location accommodations in new homes over the next three years.
- *Rising Cash-Out Mortgage-Refinancing:* Certainly an attractive option during the pandemic, cash-out mortgage refinancing presents a financial risk with Federal Interest rate increases looming. Rising mortgage rates will likely disincentivize homeowners from selling over the next 2 years, as it will cost more to borrow where they could otherwise remain locked-in financially with their current home.

Targeted Analysis for the Real Estate Industry:

Hackers Exploit Cloud Video Hosting Service:

- Hackers exploited a Cloud video hosting service to perform a supply chain attack on real estate sites. The hackers embedded malicious script into a video player on the Cloud service by gaining access to the upstream JavaScript file hosted at a remote server used to customize the player. When a website embeds the player, the malicious script is embedded as well, causing the site to become infected ([Bleeping Computer](#)).
- On the next update of the video player, all real estate computers with the player embedded were infected by the malicious script stealing sensitive info like victim names, email addresses, phone numbers, and credit card info inputted into website forms. Cybersecurity researchers from Palo Alto Networks Unit 42 found the skimmer and notified the cloud platform, but not before the malicious script infected over 100 real estate sites.
- **The skimming campaign is an example of ingenuity and determination of hackers to find new means to enter relatively unprotected victims like the Real Estate industry.** The skimming code was highly obfuscated within the webpage to avoid detection by unsophisticated security products. Further, the campaign used a poly-morphing skimmer resilient to conventional domain name or URL blocking methods. **Hackers will almost certainly continue to inject malicious scripts into Cloud video hosting and evolve to continue exploiting real estate industry victims.**

Revitalization Efforts:

- Communities and commercial districts in secondary markets across the nation are growing. Population growth shifted significantly from large metro areas to secondary markets — and it could have a significant impact on revitalization efforts in 2022 ([Chicago Tribune](#)). Markets were considered more or less at risk based on the percentage of homes facing possible foreclosure, the portion with mortgage balances that exceeded estimated property values and the percentage of average local wages required to pay for major home ownership expenses on median-priced single-family homes ([prnewswire](#)).
- Major cities in New Jersey, Illinois and parts of California had the highest concentrations of the most at-risk markets in the fourth quarter - with the biggest clusters still in the New York City and Chicago areas, but states in the West (except California) remained less exposed ([ATTOM](#)). These smaller markets weren't prepared for the influx of new residents, and in many areas, real estate remains scarce. **Revitalization efforts into secondary markets are likely over the next 12-24 months to accommodate the new residents; neighborhoods in secondary markets will very likely see increased developer interest and investment along this timeline.** Developers will gut or tear down old homes for new construction, and once-affordable neighborhoods in prime locations will transform to expensive havens for new residents.

Targeted Analysis for the Real Estate Industry:

The Affordability Issue:

- As home prices rose dramatically over the past few years, many Millennials began to find themselves priced out of the housing market ([Washington Post](#)). The housing industry faces a huge affordability issue exacerbated by rising land and sales prices during the pandemic. **Accelerated new-home construction will likely take a decade to close the gap from a decade of previous under building.** Americans turned to renting instead of homeownership, with the number of single-family rental units increasing to 5.1% of all new single-family home construction. **Over the next 24 months, rent prices are more likely than not to surpass home value growth. The rising build-to-rent communities will likely poorly serve Americans over the next decade** ([Chicago Tribune](#)). With the current conditions of 13.5% rent growth as of November apres-moratoriums, **it is unlikely those renters will be able to save for a down payment.**
- While Millennials will age into their prime house-buying years in 2022, the limited inventory, the pandemic, and upward pressure on pricing pushed millennials toward homes in suburban and rural areas with more space whereas previously, younger Americans gravitated to city centers, and this trend will very likely continue over the next 12 months.
- **Housing prices will very likely remain elevated over the next 12 months.** Despite price acceleration slowing due to buyers refraining from entering the market amid low affordability, the supply-demand imbalance remains ([housingwire](#)).

Implications of Permanent Transitions to Remote Work:

- By the end of 2021, a bit over $\frac{1}{3}$ of office workers returned to the top 10 markets ([Washington Post](#)). 83% of companies permanently shifted to a hybrid work model, with detrimental implications to commercial and retail real estate. Major companies like Google indefinitely postponed return to office work. Around $\frac{2}{3}$ of employees prefer remote work to the office. High remote work satisfaction has permeated the worker experience so deeply that with 85% believe their colleagues and other US employees prefer remote work as well. 61% would take a significant pay cut to remain remote.
- **Remote work preference will almost certainly impact the size and location of new homes over the next three years and the work-from-home amenities new homes include over the next decade.**

Targeted Analysis for the Real Estate Industry:

Rising Cash-Out Mortgage-Refinancing:

- Cash-out mortgage refinancing provides a lifejacket for borrowers, providing the benefits of standard refinancing like a lower rate, a cash payout to pay down other high-rate debt or to fund a large purchase, and other beneficial modifications ([Investopedia](#)).
- Although cash-out refis can be particularly beneficial transitioning out of quarantine when lower rates and on-hand cash can be helpful, the danger looms of potentially-creating conditions leading to another financial housing crisis if homeowners refinance their mortgages to adjustable rates, default on their loans, and low-rated MBSs causing CDOs to dry up ([Investopedia](#)).
- While rising equity may prompt some existing homeowners to move out and up in 2022, many owners were able to refinance into rock-bottom mortgage rates over the course of the pandemic. But the Federal Reserve seeks to raise the federal funds rate three times over the course of this year and phase out its bond-buying program, meaning higher interest rates. The Chief Economist of the National Association of Realtors expects 30-year mortgage interest rates between the high 3% to low 4% range in 2022 compared to near-zero during the pandemic ([yahoo finance](#), [Chicago Tribune](#)).
- **Rising mortgage rates will likely disincentivize homeowners from selling over the next 2 years, as it will cost more to borrow where they could otherwise remain locked-in financially with their current home ([housingwire](#)).**

Recommendations:

1. Given the discovery of cloud platform video skimmers, JavaScripts embedded into your real estate site are not trustworthy. Admins should conduct regular web content integrity checks with form-jacking detection software.
2. Seriously consider and plan out a contingency plan to avoid defaulting on a refinanced mortgage amid the high likelihood of rising interest rates.
3. Rental development companies should beat competitors to the game by seeking early investments to develop single family units and explore the emerging market for rental properties and revitalization projects in secondary cities.
4. If possible, renters seeking homeownership should consider either negotiating a fixed rent or downsizing into more affordable units and avoid build-to-rent communities to offset the rising rent costs and save for a down payment.
5. As a real estate development company, integrate features into residential properties that enhance remote work. Integrate hybrid and flexible work spaces into commercial spaces to support the changing work environment.



What We Found

Overall Analyst Summary

MALIGNANT

- Current overall information online for Real Estate is **MALIGNANT**.
- *Online Sentiment* and *Risk* status for Real Estate has remained stable at **MALIGNANT**.

What this means:

Through our monitoring analysis within the last month, we could find:

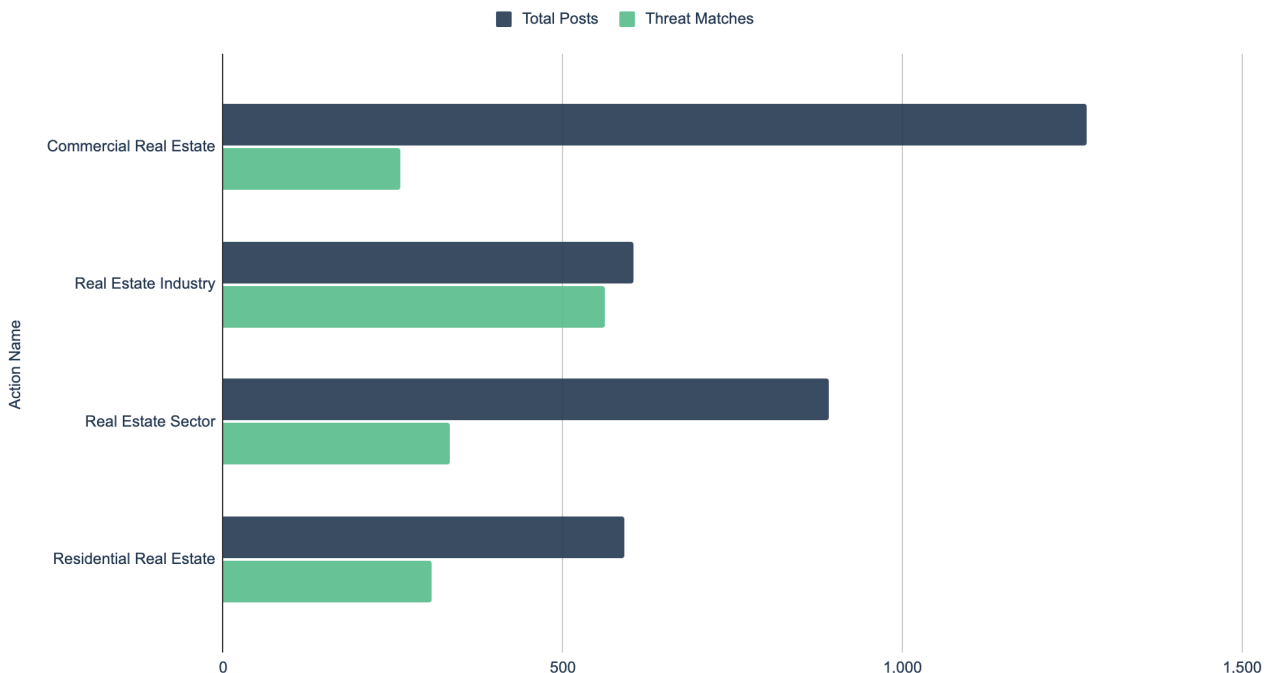
- ThreatMinder identified **216** Verified Confirmed Threats.
- Most posting volume continues to come from General Web – with > **2,934** posts specifically from this platform.
- Sentiment Score is **3.00** over last month.
- Risk Score is **26.25%** over last month.
- High Risk posts **285**, average per Action 71.
- Post Volume per Action, with > **839**.
- Commercial Real Estate has the MOST posts of all Actions with **1,272** Total Posts, **261** Threat Matches, **63** High Risk Posts & **36** VCT's.
- Real Estate Industry has the highest risk @ **35%**.

- Across all Industry Verticals US-wide, Threat Watch experienced increasing High Risk related to:
 - The United States reported 1.35 million new coronavirus infections on Monday, according to a Reuters tally, the highest daily total for any country in the world as the spread of the highly contagious Omicron variant showed no signs of slowing.
 - Russia staged live-fire exercises with troops and tanks near the Ukrainian border on Tuesday while sounding a downbeat note over the prospects for talks with the United States that Washington hopes will remove the possible threat of an invasion of Ukraine.
 - Foreign ministers from Saudi Arabia and other Middle Eastern states are visiting China this week for meetings with officials from the world's second largest economy, a leading consumer of oil and source of foreign investment.

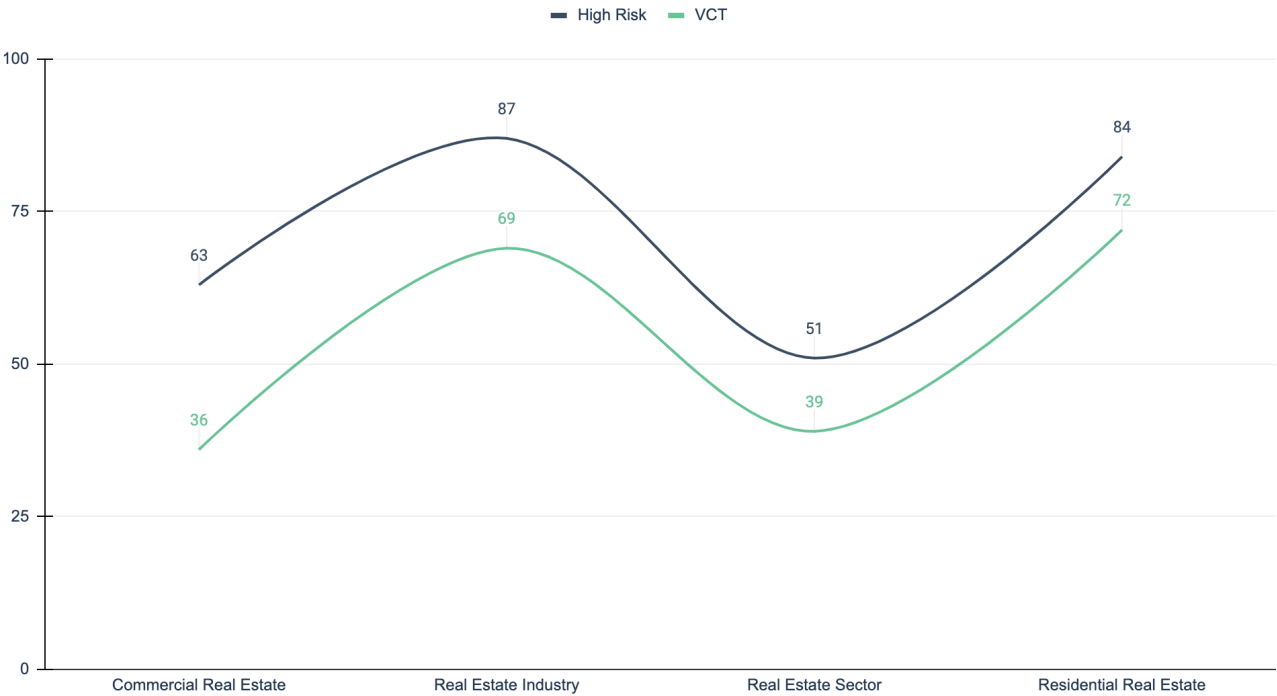
Recommendations: January 27, 2022

Below are charts for Real Estate:

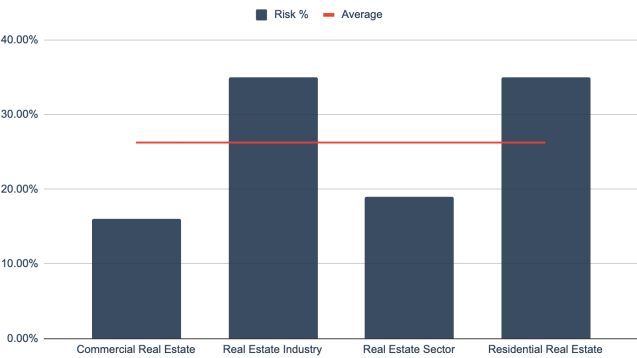
Total Posts and Threat Matches



High Risk and VCT



Risk % and Average



Sentiment Score per Action



Monitored Summary Results – January 27, 2022

TARGET NAME

Monitored Findings

A large amount of threatening and potentially risky crime, protests, and dangerous behavior is present for this Project. Please see Results and Recommendations to ensure a Safe and Efficient Response.

| Metrics | Date | Description |
|----------------------|------------|--|
| Dates of Posts | January 27 | The entire week of online continuous evaluation for the 4 existing targets |
| Scanned Posts | | 10,639,699 |
| Total Posts | | 3,357 |
| Threat Matches | | 1,461 |
| Confirmed Threats* | | 216 |
| Average Sentiment | | 3.00 |
| Average Risk Percent | | 26.25 |


- Confirmed Threat, as defined by ThreatWatch and FBI and CIA protocols, equals a Risk %greater than 50%

| Platform | Threat Count | Platform Description |
|-------------|--------------|--|
| Facebook | | |
| Twitter | 104 | Twitter is a real time information platform that brings together many opinions and views. |
| Instagram | | |
| YouTube | | |
| 4chan | 16 | Simple image-based bulletin board where anyone can post comments and share images anonymously unedited and censored posts. |
| Blogspot | 18 | Blog platform with wide variety of views. |
| Reddit | 5 | Network of communities that discuss topics online. |
| General Web | 58 | A good platform to gather general information about a subject. |
| News | 15 | The latest news report and stories. |
| Dark Web | | |

Specific Confirmed Threat Details

| | |
|---|--|
| URL | https://miamicourant.com/stories/616099296-ppp-loans-1-154-loans-in-2020-in-zip-code-33133 |
| Finding | The Paycheck Protection Program (PPP) provided loans to small businesses affected by the COVID-19 pandemic. A preliminary analysis from the National Bureau of Economic Research suggests the areas most affected by economic disruption did not receive the most loans. |
| Security Concerns & Recommendation | <p>“A report on the program analyzed by the Peter G. Peterson Foundation found the “distribution of loans across sectors didn’t mirror the distribution of job losses.” It showed restaurants and food service businesses did not receive many loans, despite suffering the highest level of job losses.”, Miami Courant.</p> <p>PPP loans were intended to help businesses that were hit the hardest during the COVID-19 pandemic. Information in coming out that the major winner of the loan program were not the hardest hit. For property owners in the retail space this is bad news. Restaurants and related food service businesses are already ventures with low success rates. Compound that with inadequate financial support creates a recipe for high default rates throughout the United States. Taking this into consideration retail property owners should consider these factors when performing due diligence on potential tenants, especially ones in the food service space.</p> |
| URL | https://www.newsbreak.com/news/2479473594631/interest-rates-explode-higher-buy-these-5-big-dividend-paying-bank-stocks-now |
| Finding | The stock market is on pins and needles as interest rates have shot higher. While a huge increase would be dangerous for some sectors, the reality is that it looks like the Federal Reserve will begin to raise rates this year and will speed up the tapering of the quantitative easing program much faster than earlier expected. |
| Security Concerns & Recommendation | The threat of higher interest rates is a warning flag for the Commercial Real Estate industry. This creates an environment of more expensive money and sinking property prices. These two conditions makes it a tougher environment to refinance properties and lowers expectations for revenues in the future. Since real estate is a lagging indicator for the economy real estate investing will become more difficult as well because it will be hard to achieve adequate returns with more expensive debt. Property owners must secure tenants to long term contracts and reduce operational expenses to weather the storm from raising interest rates. |

Examples of Verified Confirmed Threats flagged by Threat Watch from the last month:





Miami Courant


[US Small Business Administration] . The Paycheck Protection Program (PPP) provided loans to small businesses affected by the COVID-19 pandemic. Companies with less than 500 employees, sole proprietorships, independent contractors and self-employed individuals could qualify for these loans, according to Harvard Business School . A report on the program analyzed by the Peter G. Peterson Foundation found the "distribution of loans across sectors didn't mirror the distribution of job losses." It showed restaurants and food service businesses did not receive many loans, despite suffering the highest level of job losses. A preliminary analysis from the National Bureau of Economic Research


Post Date


1/7/22 9:48am

Useful?




Forward details

See original post

Save post


Threat Resolved

Sentiment




-100-44100

Risk Percent




61

BUSINESS



By Miami Courant
Jan 7, 2022





24/7 Wall St.


The stock market is on pins and needles as interest rates have shot higher. While a huge increase would be dangerous for some sectors, the reality is that it looks like the Federal Reserve will begin to raise rates this year and will speed up the tapering of the quantitative easing program much faster than earlier expected. One industry that loves rising interest rates is banking. When interest rates are higher, banks make more money, by taking advantage of the difference between the interest banks pay to customers and the interest the banks can earn by investing. We screened our 24/7 Wall St. research database looking for bank stocks rated Buy that also pay the highest dividends. When you combine the positives of


Post Date


1/7/22 1:28pm

Useful?




Forward details

See original post

Save post


Threat Resolved

Sentiment




-100-31100

Risk Percent




57

 NEWSBREAK

Stocks

Interest Rates Explode Higher: Buy These 5 Big Dividend-Paying Bank Stocks Now

By Lee Jackson

 24/7 Wall St. 14 days ago

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Use Case Summary

What We Did

For the specific asset targets in this report, we scoured the surface (general) web via more than 1,000 online platforms, in addition to social media, for information and posts related to Real Estate – 4 Total Actions. These platforms include, but are not limited to:

| Social Media | General Web | Dark Web |
|---------------|---------------|-----------------------------------|
| Facebook | YouTube | Chan Networks |
| Twitter | Flickr | Currently Live |
| Blogs | General Video | Previously Live, yet now off-line |
| Forums | Instagram | Glassdoor |
| LinkedIn | | Craigslist |
| Tumblr | | News Sites |
| 4chan | | General Web |
| Reddit | | Wikipedia |
| IntenseDebate | | LexisNexis |
| WordPress | | NewsCred |
| Disqus | | General Sites |
| | | Thousands of More |

From these 1,000+ platforms, we scanned millions of general posts and data to find relevant information pertaining to this Targeted Action. PRIVATE posts or messages within Social Media or other platforms were not accessed - these messages and posts cannot be accessed due to encryption, privacy and legal compliance.

General Web

The General Web is all the sites most people use daily. From Social Media platforms such as Facebook, Twitter, Instagram, Reddit and more - to news sites, comment boards, forums, and blogs; Threat Watch scours the General web for any relevant information and posts. Our web crawlers, data partners, analytics engine and artificial intelligence layer reveal information even in the deepest crevices of the internet.

Dark Web

The dark web is the mysterious part of the World Wide Web that is only accessible through specific software and users and operators can remain anonymous or untraceable. The Dark Web where shrouded in secrecy and the unknown and can be a platform for illicit and illegal activity. Overall, we search thousands of dark web blogs, sites, and comment boards. Since Dark web site operators are continuously moving, changing, hiding and transferring their sites, the difficulty in tracking specific sites can be enormous. ThreatWatch strives to reach as deeply and efficiently as possible.

Monitoring & Analytical Process

Threat Watch uses web crawlers, keyword searches, syntax, and other proprietary capabilities to find all related posts, articles, blogs, etc. related to our clients' monitoring targets. For each targeted asset, we filter pieces/posts of information on the surface web, social media and dark web. The algorithms, data crawlers, scrapers, and data integrations utilized cover millions of information pieces across the entire Internet. Then we filter these results through proprietary A.I. algorithms and machine learning protocols to weed out all the false positives, delivering only the MOST relevant information. This relevant information is then cataloged into the following metrics:

Scanned Posts

- These data points and posts is all information related to the initial data pull for the Monitoring Target.
- This data scanning enables ThreatMinder to create a baseline understanding of all information available tied to the general topic/asset being investigated.
- ThreatMinder pulls anything remotely related to the Target.

Total Posts

- Total Posts equate to the 2nd Tier of data Distillation.
- In this data round, ThreatMinder specifically applies secondary and tertiary filters to remove anything not specifically related to the Monitoring Target.
- These posts and information data points are actually brought into the ThreatMinder Dashboard and platform in order to help create the overarching Asset and Threat baseline.
- This information forms the data input specifically related to Risk % and Sentiment %.

Threat Matches

- Threat Matches are those posts and data points specifically matching filters related to the Monitoring target.
- These filters are custom to each individual Targeted Use Case.
- Threat Matches designate very targeted posts and data on the monitoring target as well as those items specified by our Artificial Intelligence and Analytics layers.

Risk Percent

- This metric defines the overall Risk % associated to the Target related to the specific monitoring Action.
- Risk Percent provides the 1st side of the Monitoring Target's 'baseline'.
- From this metric, ThreatMinder looks for critical changes to Risk % in order to better understand when important items occurred in the past - ultimately changing Risk % in a significant manner.

Sentiment

- Sentiment Metric describes the overall postings both "About" and "From" the monitoring target.
- Defines whether the online profile of the Target has generally positive or negative overall postings and information.
- Sentiment provides 2nd side of the 'baseline' to understand the overall Monitoring Target - and any subsequent major changes in Sentiment.
- This baseline enables ThreatMinder to understand when major changes occurred, if at all, to the Targets Online Sentiment.

Confirmed Threats

- These posts are Threat Matches that have been reviewed by a ThreatMinder analyst using our Advisory Boards established threat assessment protocols.
- These protocols ensure only the MOST relevant and critical data points become part of this dataset. We specifically remove any and all false positives and noise - ensuring only the critical items are included.
- Based on the ThreatMinder FBI and CIA Threat Protocols, Confirmed Threats, upon review by internal Analysts, equal Risk Factor greater than 50%. These Threats may be customized by each client and the desired goals.

The searches separated *each targeted asset* from Real Estate filters in order to capture as many information pieces and posts as possible related to the targeted asset, even those posts not including any reference to Real Estate.

After filtering and analyzing the information found, the Threat Watch platform determined "Threat Matches". A 'Threat Match' is an online post that is worth investigating further yet does not pose an imminent threat to the asset - nor rising to the level of 'Confirmed Threat'.

Threat Matches are those posts and data points specifically matching filters related to the investigative target. These filters are custom to each individual investigation. Threat Matches designate very targeted posts and data on the investigative target as well as those items specified by our Artificial Intelligence and Analytics layers.

Methodologies

The Threat Watch Risk-as-a-Service Solution scores every search target data point for Risk and Sentiment.

Risk: The Threat Watch Risk-as-a-Service Solution analyzes and scores Risk in a few manners. We have developed a Threat and Risk Matrix which includes multiple layers of scoring decision points. First, our system has a default grouping of Risk triggers which includes general High Risk/Threat words, phrases, context, timeframe from post, platform and user. These triggers provide a 'Control Risk' scoring system whereby our Artificial Intelligence/Machine Learning initiates. Second, the AI/ML platform analyzes specific Risk numbers (scores) to different Use Cases within the Threat and Risk Matrix. Third, based on the customer Use Case, the Risk system may be customized for separate Risk Triggers, Scores, Users, and so on. This customization allows our Threat and Risk Matrix to be unique to every partner/customer. Lastly, a dedicated Risk Analyst can review, as desired, each High Risk Post. This optional Last Tier, allows for the complete removal of both false positives and false negatives.

Sentiment: Using our AI/ML system, determines the Sentiment for each post that is gathered and analyzed. Our Sentiment scoring analyzes the Context of a data point, the total volumes of posts, the platforms, the users, and the specific language of the post. Sentiment is a useful analytics component to understand the overall perception of the search target. In addition, the natural increase/decrease of posting volumes over time, whether repeated or one-offs, allows our Sentiment Scoring matrix to augment the Risk Scores - enhancing the knowledge of the true Risk inherent in any business.

Combining Sentiment and Risk, provides Threat Watch with a powerful and comprehensive view into overall Risk to our partner/customer.



The Threat Matches and URLs where they were identified were reported and analyzed for security concerns and recommendations.

From the metrics identified for each targeted asset, there are three possible Investigative Profile results:

BENIGN

Threat Watch could find no online news, posts or information attributable to the Target, friends, colleagues or online connections which tie specifically to the Monitored Topics in a negative or questionable manner. Nothing findable creates a direct path to risk or threats or relevant behavior patterns.

NEUTRAL

Threat Watch found some attributable online news, posts or information attributable to the Monitoring Target, friends, colleagues or online connections which rise to the negative or questionable manner. Yet nothing reaches the required threshold to specifically target any post, colleague, friend or user online.

MALIGNANT

Threat Watch DID find one or more online news, posts or information specifically tying the Monitoring Target to questionable or related activities of this Investigation. Threat Watch, based on the FBI and CIA protocols and processes, has determined that relevant information has been found, attributable to the Monitored Target, colleagues, friends, or online connections and must be Investigated further.





Who We Are

Strategic Security is one of America's finest, nationally certified security solutions providers. Established in 2002, Strategic Security is an industry leading provider of specialized security, fire and emergency response services including manned guarding, intelligence, consulting and investigation services.

Behind our technology team sits a highly experienced US intelligence Executives. From FBI to CIA to DNI to NCIS, this board brings decades of experience in threat analysis and monitoring. We have leveraged their expertise to build the Threat Watch service - by productizing their experience. From accessing core data and building a baseline understanding of each Monitored Asset - to delivering a simple report, web dashboard and distillation of the data; Threat Watch delivers an overarching experience unlike any other.

Threat Watch provides a complete Threat Intelligence Platform. Together with virtual intelligence, physical Human Intelligence (HumInt, IP Translations, SigInt, UHF/VHF), Physical Security (Badging, Remote Video Monitoring, etc); Threat Watch ensures ALL Intelligence functions can be:

- Accessed within the same console
- Analyzed by the same analytics and Threat and Risk Matrix
- Local control and access by even the least experienced user
- Simple interface allowing use outside of the GSOC
- Near Real-Time Notifications based on 24x7 Operational Control

Threat Watch provides the ultimate Peace of Mind from threats big and small, virtual and physical, and synchronous or asynchronous.

Executive Summary



Commercial Real Estate Outlook:

- *Hackers Exploit Cloud Video Hosting Service:* The skimming campaign is an example of ingenuity and determination of hackers to find new means to enter the relatively unprotected Real Estate industry. Hackers will almost certainly continue to evolve to exploiting real estate industry victims based on trending tech in online hosting.
- *Revitalization Efforts:* Revitalization efforts into secondary markets are likely over the next 12-24 months to accommodate the new residents; neighborhoods in secondary markets will very likely see increased developer interest and investment along this timeline.
- *The Affordability Issue:* Accelerated new-home construction will likely take 10 years to make up for a decade of previous under building. Over the next 2 years, rent prices are more likely than not to surpass home value growth. Rising build-to-rent communities will likely poorly serve Americans over the next 10 years, with those renters unlikely to save for a down payment.
- *Implications of Permanent Transitions to Remote Work:* Remote work preference will almost certainly impact the size and location of new homes over the next 3 years and the work-from-home amenities new homes include over the next 10 years.
- *Rising Cash-Out Mortgage-Refinancing:* Rising mortgage rates will likely disincentivize homeowners from selling over the next 2 years, as it will cost more to borrow where they could otherwise remain locked-in financially with their current home.

Recommendations:

1. JavaScripts embedded into your real estate site are not trustworthy, so admins should conduct regular web content integrity checks with form-jacking detection software.
2. Seriously consider and plan out a contingency plan to avoid defaulting on a refinanced mortgage amid the high likelihood of rising interest rates.
3. Rental development companies should beat competitors to the game by seeking early investments to develop single family units and explore the emerging market for rental properties and revitalization projects in secondary cities.
4. If possible, renters seeking homeownership should consider either negotiating a fixed rent or downsizing into more affordable units and avoid build-to-rent communities to offset the rising rent costs and save for a down payment.
5. As a real estate development company, integrate features into residential properties that enhance remote work. Integrate hybrid and flexible work spaces into commercial spaces to support the changing work environment.