January 2019

Residential

FEMA Reverses Decision to Stop Issuing New Flood Insurance Policies

The Federal Emergency Management Agency (FEMA) said on Friday it will resume issuing new flood insurance policies during the partial U.S. government shutdown, reversing a decision announced two days ago.

By: Eric Beech, Reuters, December 28, 2018 **Read more:** <u>https://www.reuters.com/article/us-usa-shutdown-insurance/fema-reverses-</u> <u>decision-to-stop-issuing-new-flood-insurance-policies-idUSKCN10S010</u>

The 25 Worst Passwords of 2018

Password-management company SplashData released its annual list of the 100 worst passwords of the year based on 5 million leaked passwords on the internet; the worst passwords continued to be "123456" and "password."

By: Antonio Villas-Boas, Business Insider, December 13, 2018 Read more: <u>https://www.businessinsider.com/worst-passwords-of-2018-2018-12</u>

Real Estate's Top 6 Challenges Now and in the Future

From interest rate hikes to climate change, shifts in the physical, political, and economic worlds are having effects on the real estate industry.

By: REALTOR® Magazine, Daily News, December 6, 2018 Read more: <u>https://magazine.realtor/daily-news/2018/12/06/real-estate-s-top-6-challenges-now-and-in-the-future</u>

This Map Shows How Much It Costs to Own A Home in Every US State

There are an estimated 76.7 million homeowners in America, according to the U.S. Census Bureau, which recently released its 2013-2017 American Community Survey five-year estimates.

By: Emmie Martin, CNBC, December 17, 2018 Read more: <u>https://www.cnbc.com/2018/12/14/median-home-value-in-every-us-</u> state-via-the-us-census-bureau.html

More Phishing Scams Reported: Here's What You Can Do

More and more phishing scams are targeting real estate professionals and their clients, attempting to dupe you out of money.

By: REALTOR® Magazine, Daily News, December 11, 2018 Read more: <u>https://magazine.realtor/daily-news/2018/12/11/more-phishing-scams-</u> reported-here-s-what-you-can-do

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Commercial

Forecasting Three Corners of Commercial Real Estate for 2019

There may new challenges in 2019 in the forms of rising interest rates, tightening credit and lingering uncertainty over the geopolitical climate, yet many commercial real estate professionals remain bullish on the market going into the new year.

By: Matt Baker, REJournals, December 14, 2018

Read more: <u>https://www.rejournals.com/forecasting-three-corners-of-commercial-real-estate-for-2019-20181214</u>

Industrial Sector Grows as E-Commerce Gains Over Brick-And-Mortar Retail CRE Market

As 2018 nears its close the U.S. economy is strong, but that strength hasn't lifted all aspects of the commercial real estate market in the same, upward-trending way.

By: Mary Johnson, The Business Journals, December 14, 2018 **Read more:** <u>https://www.bizjournals.com/bizjournals/news/2018/12/14/industrial-sector-grows-ase-commerce-gains-over.html</u>

Fintech: From Disrupter to Mainstream

Financial technology — better known as fintech — came on the scene as a disrupter about a decade ago and is moving from its role as industry disrupter to industry mainstream services.

By: Connect Commercial Real Estate, December 13, 2018 Read more: <u>https://www.connect.media/fintech-from-disrupter-to-mainstream</u>

Commercial Real Estate Outlook

NAR's latest Commercial Real Estate Outlook offers overall projections for four major commercial sectors and analyzes quarterly data in the office, industrial, retail and multifamily markets.

By: National Association of REALTORS[®], December 6, 2018 **Read more:** <u>https://www.nar.realtor/research-and-statistics/research-reports/</u> commercial-real-estate-outlook

The Security Token Academy is Tokenizing Commercial Real Estate Properties under CREST

You're probably thinking, "why is the toothpaste company involved in security tokens?"

By: Romel Rodriguez, Altcoin Buzz, December 24, 2018

Read more: <u>https://altcoinbuzz.io/crypto-news/finance-and-funding/the-security-token-academy-is-tokenizing-commercial-real-estate-properties-under-crest</u>



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