

Media Tip Sheet: May 2022

Industry/Beat	Story	Source
Personal Finance	<p>Looking to buy a home? Consider these financial factors during your search: From low inventory to higher prices and climbing interest rates, the housing market nationwide continues to present challenges for individuals and families as they hunt for a home. From adjusting budgets to exploring new construction, prospective buyers have several factors to weigh that will spare them from sabotaging their financial security.</p>	<p>A source from Take Charge America can explain financial factors homebuyers should consider during their house hunt and the financial behaviors individuals should change to avoid debt, as well as share additional details about housing counseling assistance available to residents across Arizona.</p>
	<p>Change these financial behaviors to get out of debt: Most people know excessive credit card debt is bad for their financial lives. But few may be aware of how seemingly innocuous financial behaviors can lead to a life with perpetual debt. What are these behaviors? How do they contribute to debt? Why is it important to work on changing them?</p>	
	<p>How Arizona homeowners can qualify for \$25,000 in mortgage assistance: Thousands of homeowners and renters across Arizona are still struggling with mortgage or rent payments. Arizonans facing foreclosure, eviction or other housing issues can receive free one-on-one housing counseling services from nonprofit agency Take Charge America, including the possibility of qualifying for up to \$25,000 in mortgage assistance through the state’s Homeowner Assistance Fund.</p>	
Risk Management/Labor Market	<p>Lessons learned from Boris Becker’s 2.5-year jail sentence for bankruptcy fraud: Failure to fully disclose assets can have long-lasting repercussions for individuals and businesses — including reopening of the bankruptcy to administer hidden assets, denial of debt discharge and, as Boris Becker recently learned, criminal charges. What mistakes do people commonly make, and how common is Becker’s experience?</p>	<p>A source from Guidant Law can discuss consequences of deliberate and inadvertent nondisclosure of assets, and how to avoid them.</p>
	<p>How businesses can build their cyber resilience: Across the planet, a ransomware attack hits a business, government agency, hospital, school, tech service provider or other entity every 11 seconds. With the rise of cyberattacks in the past two years, the cyber insurance market has tightened, leaving the most vulnerable industries at greater risk. What can</p>	<p>A source from insurance broker Lovitt & Touché can discuss how businesses can bolster their cyber resilience to protect their data and bottom lines.</p>

	businesses do to protect their most valuable digital assets and maintain proper insurance coverage?	
Legal	What cohabitating couples or business partners need to know before purchasing property together: Community property is generally divided equally when a married couple divorces, but it's a lot messier for cohabitating couples or business partners. Those who don't have a clear cohabitation or partnership agreement may be forced to file partition lawsuits to obtain a court order for selling either the entire property or only one party's portion. Why is having an agreement important, and what should one include?	Attorneys from Guidant Law can discuss cohabitation and partnership agreements and what happens when a partition lawsuit is filed.
Multifamily Real Estate	Apartments of the future: Renovation trends for multifamily properties: Eighty percent of existing multifamily properties are more than 20 years old with outdated amenities, layouts and features. With competition from newly built complexes, renovations are needed to remain competitive and drive value for owners. What are tenants looking for in today's competitive market? How have pandemic-fueled changes affected what multifamily properties should offer potential tenants? What trends are gaining steam in the marketplace?	Experts with AZP Multifamily can discuss renovation trends in the industry and what the apartment of the future will look like.
Commercial Real Estate (Healthcare Focus)	What growing demand for ambulatory surgery centers means for the Phoenix market: As healthcare costs rise, many people save money by choosing to have procedures done in surgery centers over hospitals. What does this trend look like in Phoenix (where the first ASC was built), and where are they most popular? What infrastructure requirements do these facilities have, and what should investors understand before adding to their portfolios?	A healthcare real estate expert from DOCPROPERTIES can provide an in-depth look at the Valley's escalating demand for ASCs as well as the opportunities they provide for investment.

Healthcare	Why girls and women with autism are often misdiagnosed: Males are diagnosed with autism three times as often as females, often because females present different symptoms. Why do diagnostic criteria fail some women, and what do women and girls need to know before meeting with a clinician?	Axis for Autism can discuss the reasons females' symptoms are overlooked or camouflaged, as well as testing available that more accurately considers their differences.
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