

Financial Risk Management Framework for U.S. Housing Operators Integrating Predictive Analytics, Revenue Recovery Systems, and Enterprise Risk Management for Portfolio Stability

Rizwan Aslam, PhD, CPA, MBA

Independent Researcher in Financial Risk Management, Real Estate Finance, and Housing Operations
Abu Dhabi, United Arab Emirates
razibutt5600@outlook.com

Abstract

The United States housing sector faces increasing financial challenges arising from rental arrears, tenant defaults, liquidity constraints, interest rate volatility, regulatory changes, and economic uncertainty. This paper proposes an integrated framework combining Enterprise Risk Management (ERM), predictive analytics, and revenue recovery systems to improve portfolio stability and financial resilience.

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Introduction

The U.S. housing sector is a cornerstone of economic development and social stability. Housing operators increasingly face complex financial risks requiring proactive and integrated management approaches. Traditional methods are no longer sufficient in an environment characterized by inflation, affordability challenges, and regulatory pressures.

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Literature Review

Financial risk management literature emphasizes governance, risk identification, and organizational resilience. Enterprise Risk Management provides a structured approach to risk oversight. Predictive analytics enhances forecasting and early warning capabilities, while revenue recovery systems improve cash flow performance and portfolio sustainability.

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Research Methodology

This conceptual study adopts a mixed-methods research design based on extensive literature review and framework development. The paper integrates concepts from real estate finance, enterprise risk management, predictive analytics, and housing operations management.

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Framework Development

The proposed framework contains five pillars: risk identification, predictive analytics, revenue recovery, enterprise risk governance, and portfolio monitoring. These components interact to improve financial sustainability and operational resilience.

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Discussion

Housing organizations can significantly improve performance by integrating predictive analytics into tenant risk assessment and revenue recovery processes. ERM strengthens governance and decision-making capabilities.

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Conclusion

An integrated financial risk management framework can improve housing stability, enhance investor confidence, and strengthen long-term portfolio performance.

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