

UDR, Inc. (UDR)

Real Estate / REIT - Residential · New York Stock Exchange

Generated: 2026-Oct-18 · Market data through: 2026-10-16

LAST CLOSE	MARKET CAP	52-WK HIGH	TRAILING PE	GROSS MARGIN	ROE	PIOTROSKI	1-YR RETURN
\$34.26	\$11.0B	\$42.00	21.7	55.7%	16%	8/9	-4.7%
2026-10-16	VOLUME	52-WK LOW	P/S	NET MARGIN	ROIC	ALTMAN Z	5-YR RETURN
	3.1M	\$32.94	6.41	30.4%	5%	0.6	-8.8%

UDR, Inc. (NYSE: UDR), a distinguished S&P 500 company, stands as a premier multifamily real estate investment trust. The company boasts a proven history of generating exceptional and reliable returns for its investors, achieving this through the astute management, acquisition, disposition, development, and redevelopment of appealing real estate properties situated in key U.S. markets. As of September 30, 2020, UDR's extensive portfolio included ownership or partial ownership in 51,649 apartment homes, with an additional 1,031 units currently under development. With over 48 years in operation, UDR has consistently delivered long-term value to its shareholders, provided superior service to its residents, and fostered a high-quality experience for its associates.

SECTOR Real Estate INDUSTRY REIT - Residential EXCHANGE NYSE MARKET CAP \$11.0B EMPLOYEES 1,420 (SEC-filed) CEO Thomas W. Toomey IPO 1980-03-17

COUNTRY US

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1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

56 / 100

Street mean \$41.08 (12 analysts, last qtr) — their number, not ours

INSIDER CONSENSUS SIGNAL

ROUTINE SELLING — LOW SIGNAL

\$3M sold / 6 mo, zero open-market buys

2 INSIDERSTREET SCORE

live IS factor model

INSIDERSTREET
SCORE

56
OF 100

Score Breakdown

Profitability	64/100
Growth	58/100
Momentum	86/100
Quality	70/100
Earnings Quality	83/100
Balance Sheet	23/100
Value	49/100
Risk (safety)	15/100
Overall	56.4/100

Each component is a diagnostic reading on its own 0-100 scale. The overall score is computed separately from the underlying financials and is **not** the average of the rows above — components are not equally weighted and three of them (Momentum, Value, Risk) are derived partly from price rather than from the business.

Peer Comparison — IS Score

SYMBOL	IS SCORE
AMH	56
ELS	67
CPT	50
MAA	37
SUI	24
INVH	57
UDR	56

IS Score Trend — quarterly



14 quarters, 23 Q1 to 26 Q2. Peak 59 in 26 Q1, latest 56 — -3 since. Fell in 1 of the last 4 quarters. Dashed line marks 40 on the 0-100 scale.

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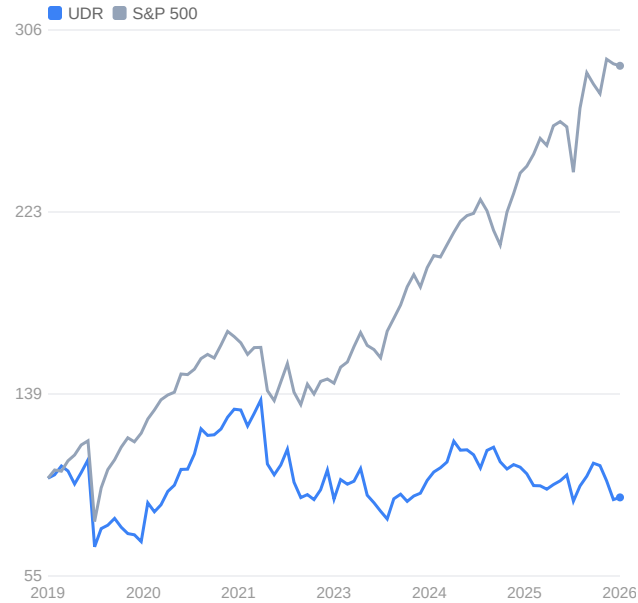
3 PRICE AND VOLUME

adjusted close, prod data layer

1 Year vs S&P 500 · UDR -4.7% · S&P 500 +15.9% · spread -20.5pp



7 Years vs S&P 500 · UDR -8.8% · S&P 500 +189.9% · spread -198.7pp



Both charts indexed to 100 at the start of their window and drawn on a single shared scale, so the gap to the benchmark is the gap you see. Adjusted closes throughout.

4 TWO READINGS

business vs price

BUSINESS QUALITY

56 / 100

IS Score 56.4 / 100 · -2.6 from peak of 59

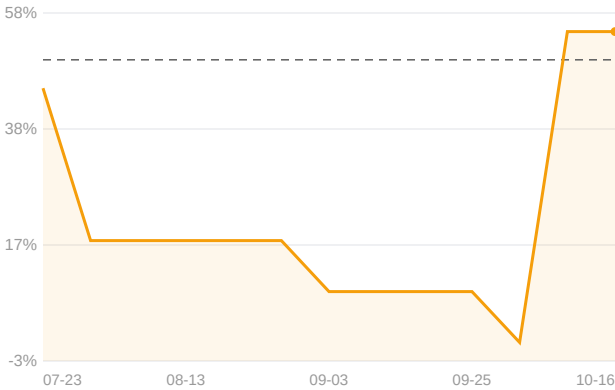


Fundamental factor model, quarterly. Measures how the business is doing - not where the price is going.

PRICE STRUCTURE

LEAN BULLISH

Technical Score 62 / 100 · Power +25 · 14 of 22 indicator votes bullish



Vote share across trend, momentum, volume, volatility and pattern families. Describes where the price is, not where it is going.

Both readings sit above the midpoint — business quality at 56 and price structure at 62 out of 100 — so they are not in conflict. The fundamentals and the tape are saying the same thing, which is the case in which either one alone would have been enough.

5 WHAT WOULD CHANGE OUR MIND

falsifiable - check us next quarter

TRIGGER	WHERE IT STANDS NOW	WHAT IT WOULD MEAN
IS Score reaches 75 and holds two consecutive quarters	now 56.4	would move us up one band
IS Score stops falling - one quarter higher than the prior	last four: 46 → 54 → 59 → 56	the direction matters more than the level
Technical vote share back above 50%	now 55%	price structure no longer broken
Institutional holder count rises two quarters running	peak 527 → now 526	fewer institutions willing to hold is our clearest warning

We publish these so the view can be shown to be wrong. If none of them move and our reading does, we owe you an explanation.

This page is InsiderStreet's own reading, produced from the data in the rest of this document. It is not a price target and not investment advice. Analyst consensus and street price targets appear later under their own heading and are the street's numbers, not ours.

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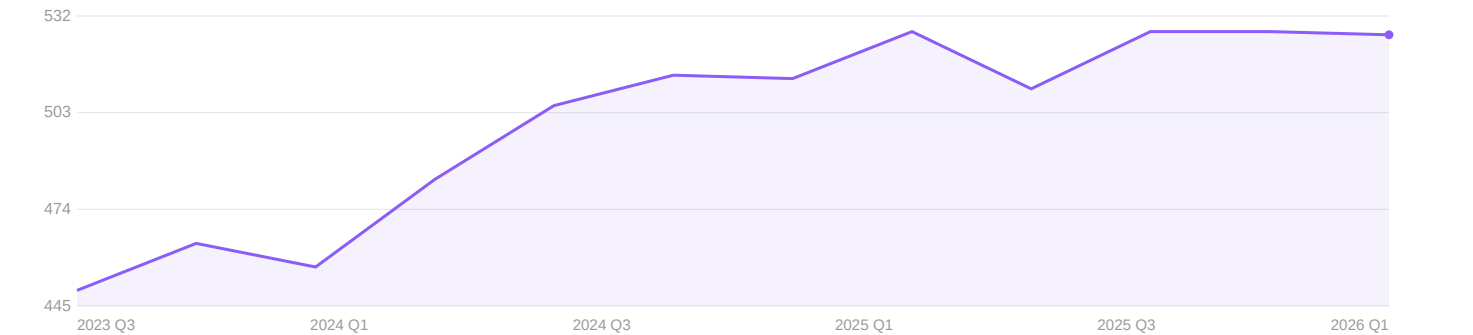
6 SMART MONEY CONFLUENCE				EDGE · disclosure sources
SITE CONVERGENCE SCORE 3 of 4 top 4% of 29,420 symbols	SOURCES ALIGNED — of 3 independent disclosures	CONGRESS (180D) 1 buys 2026-03-27	INSIDER BUYS (180D) 0 none disclosed	
ETF FUNDS (30D) 537 up / 491 down net +46 funds	INSTITUTIONS ADDED (13F) -1 managers opening or increasing			

Congressional and insider figures are disclosed purchases in the trailing 180 days; ETF figures are COUNTS OF FUNDS whose holding changed in 30 days, not dollars. Coincidence of separate disclosures, not coordination. An absent source means nothing qualifying was disclosed in its window.

7 INSTITUTIONAL OWNERSHIP - 12-QUARTER TREND

13F · filed 45 days after quarter end

Institutions holding — 12 quarters



Peak 527 · latest 526 (-1 from peak).

QUARTER	HOLDERS	13F SHARES	VALUE	REPORTED OWN%	GUARD
2026 Q2	526	343.2M	\$13.0B	105.6%	ex-outlier 96.0%
2026 Q1	527	324.8M	\$10.2B	99.9%	
2025 Q4	527	341.9M	\$11.6B	105.2%	ex-outlier 89.8%
2025 Q3	510	302.8M	\$16.9B	93.1%	
2025 Q2	527	331.5M	\$16.1B	102.0%	
2025 Q1	513	333.4M	\$13.7B	102.5%	
2024 Q4	514	333.6M	\$13.1B	102.6%	
2024 Q3	505	329.5M	\$13.5B	101.4%	
2024 Q2	483	323.0M	\$13.2B	99.3%	
2024 Q1	457	326.6M	\$12.2B	100.5%	
2023 Q4	464	321.2M	\$12.6B	98.8%	
2023 Q3	450	320.0M	\$11.4B	98.4%	

How to read ownership above 100%. A 13F reports the positions a manager has investment discretion over, and where two or more managers share discretion over the same block, each one reports it. Summed across filers, the total can therefore exceed the shares actually outstanding without anything being wrong. We publish the figure as filed rather than netting it down, and flag separately any quarter where the arithmetic is not merely high but impossible.

Why 2026-06 reads 105.58%. Institutions cannot hold more of a company than exists. The reported 343.2M shares exceed the 325.1M outstanding, and a single filer accounts for the excess: **BlackRock, Inc.** reports 31,250,868 shares against 36,179,139 the prior quarter, a 1x jump, which alone would be 9.6% of the company. Excluding that filing, ownership is 96.0%. We publish both figures. 13F filings are due 45 days after quarter end and amendments keep arriving after that, so the newest quarter is provisional by construction - this is what an unsettled quarter looks like.

Why 2025-12 reads 105.16%. Institutions cannot hold more of a company than exists. The reported 341.9M shares exceed the 325.1M outstanding, and a single filer accounts for the excess: **VANGUARD GROUP INC** reports 49,902,666 shares against 50,296,645 the prior quarter, a 1x jump, which alone would be 15.3% of the company. Excluding that filing, ownership is 89.8%. We publish both figures. 13F filings are due 45 days after quarter end and amendments keep arriving after that, so the newest quarter is provisional by construction - this is what an unsettled quarter looks like.

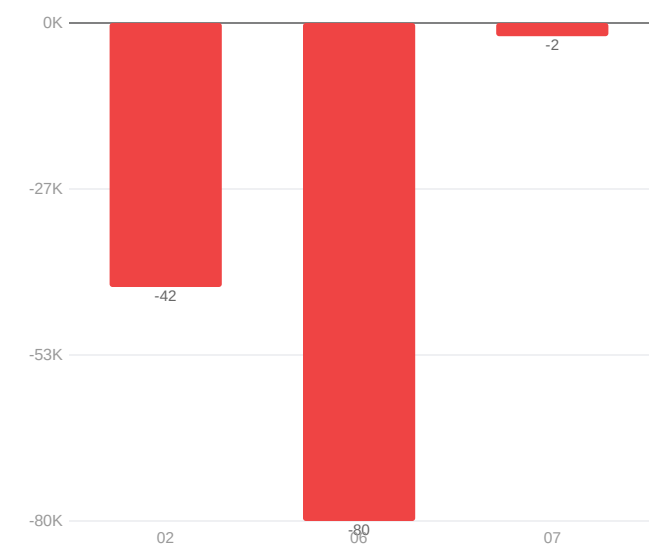
8 INSIDER ACTIVITY							live Form 4 data
INSIDER	ROLE	DATE	TYPE	SHARES	VALUE	POST-TXN OWNED	
Bragg David D.	SVP - Chief Financial Officer	2026-07-23	TAX W/H	2,134	\$0.08M	27,892	
Toomey Thomas W	director, Chairman, President and CEO	2026-06-05	SELL	80,000	\$3.14M	810,455	

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9 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARYEDGE

6-MO DECOMPOSITION (FORM 4)	TXNS	SHARES	VALUE	SIGNAL WEIGHT
S — Open-market sales	1	80,000	\$3.1M	Counted
F — Tax withholding	1	2,134	\$0.1M	None — compensation
P — Open-market purchases	0	0	\$0	Counted — none occurred

Monthly Net Insider Flow (000 shares)



Net of acquisitions minus dispositions, all Form 4 types.

Signal Summary

SIGNAL	OPEN-MARKET SELLS	OPEN-MARKET BUYS	CLUSTER
Routine Selling — Low Signal	\$3.1M 1 txns / 6 mo	\$0.0M 0 txns / 6 mo	None active 3+ insiders / 21 days

10 FORM 144 PLANNED-SALE PIPELINElive EDGAR data

FILED	FILER	SHARES REGISTERED	EST. PROCEEDS
2026-06-05	Thomas W Toomey	80,000	\$3.1M
2025-02-20	Toomey Thomas W	25,000	\$1.1M
2024-09-20	Alcock Harry G	5,000	\$0.2M
2024-06-07	Toomey Thomas W	90,000	\$3.6M
Trailing 12 mo	1 filings	80,000	\$3M

11 13D / 13G STAKESCOND

FILED	FORM	REPORTING PERSON	% OF CLASS	SHARES
2026-08-14	SCHEDULE 13G/A	Cohen & Steers Ireland Limited	0.01%	0.0M sh
2026-07-30	SCHEDULE 13G/A	BlackRock, Inc.	9.50%	30.8M sh
2026-07-08	SCHEDULE 13G/A	Cohen & Steers Ireland Limited	0.01%	0.0M sh
2026-05-14	SCHEDULE 13G	Capital Research Global Investors	7.80%	25.6M sh

12 CONGRESSIONAL TRADINGEDGE · STOCK Act

MEMBER	CHAMBER	TRADE	SIZE BAND	TRADED	DISCLOSED
Ro Khanna	House	BUY	\$1,001 - \$15,000	2025-09-29	2025-10-03
Julie Johnson	House	SELL	\$1,001 - \$15,000	2025-09-25	2025-10-08
Julie Johnson	House	SELL	\$1,001 - \$15,000	2025-09-24	2025-10-08
Alan Armstrong	Senate	BUY	\$1,001 - \$15,000	2026-03-27	2026-07-21

HOUSE 12-MO 8 trades 3 purchases	SENATE 12-MO 1 trades 1 purchases	COVERAGE STOCK Act filings 30-45 day disclosure lag	
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13 INSTITUTIONAL OWNERSHIP & 13F FLOW live 13F data

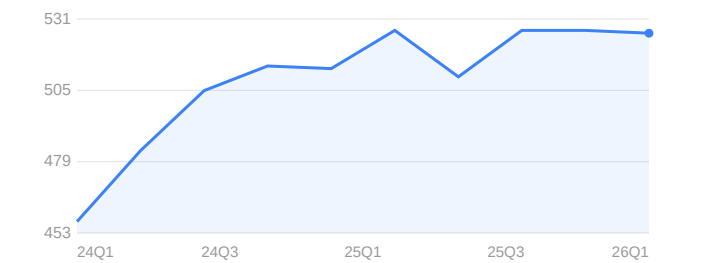
13F FILERS (LAST COMPLETE Q) 527	13F SHARES 325M 99.9% of shares out	NEW / CLOSED 73 / 64 positions, QoQ	INCREASED / REDUCED 190 / 177 positions, QoQ
PUT/CALL (13F) 1.14 option positions	FREE FLOAT 90.0% 289M sh		

2.8 · Largest Reporting 13F Managers

MANAGER	SHARES	VALUE
Wealth Enhancement Advisory Servic	119,474	\$4M
Y-Intercept	107,226	\$4M
Czech National Bank	83,999	\$3M
Ifm Investors Pty Ltd	64,695	\$2M
Gateway Investment Advisers LLC	54,630	\$2M
Pensionfund Pdn	39,605	\$1M

EDGAR 13F holdings as of 2026-09-30; filer values normalized to dollars.

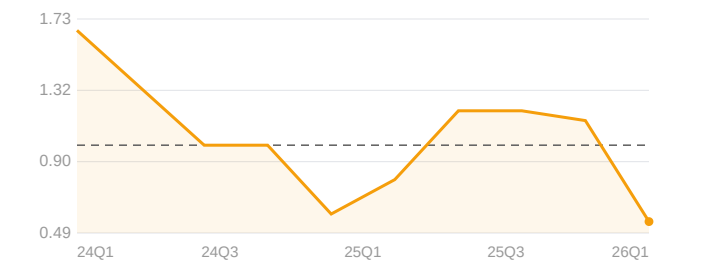
13F Filers Holding UDR — quarterly



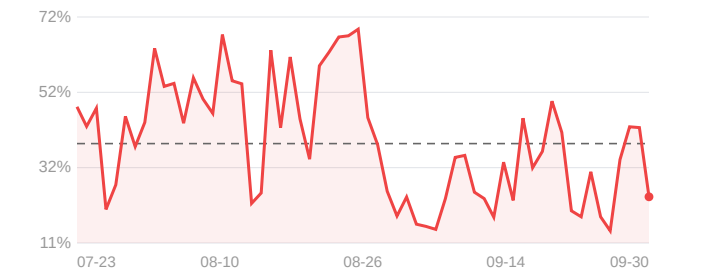
2.9 · Top ETF & Fund Ownership

FUND	WEIGHT	POSITION
VGSNX	0.6%	\$372M
VNQ	0.6%	\$372M
VGSLX	0.6%	\$372M
VITSX	0.0%	\$341M
VTI	0.0%	\$341M
VSMPX	0.0%	\$341M

Institutional Put/Call — quarterly



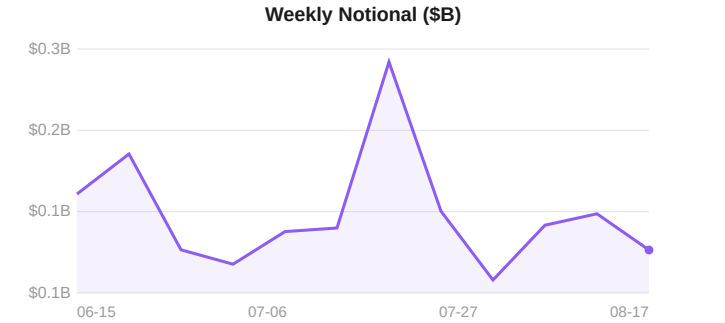
14 SHORT VOLUME — DAILY, 60 SESSIONS EDGE · live FINRA feed



Daily short-sale volume as % of volume reported in FINRA's short-sale file — a flow measure, not short interest; dashed = 50-day average.

LATEST SESSION 23.9% 2026-10-15	20-DAY AVG 30.4% 50-day 38.2%	TREND Falling 20d vs 50d	BY MARKET CENTER Q: 23% · N: 48% · B: 41% latest session
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15 DARK POOL ACTIVITY EDGE · live ATS data

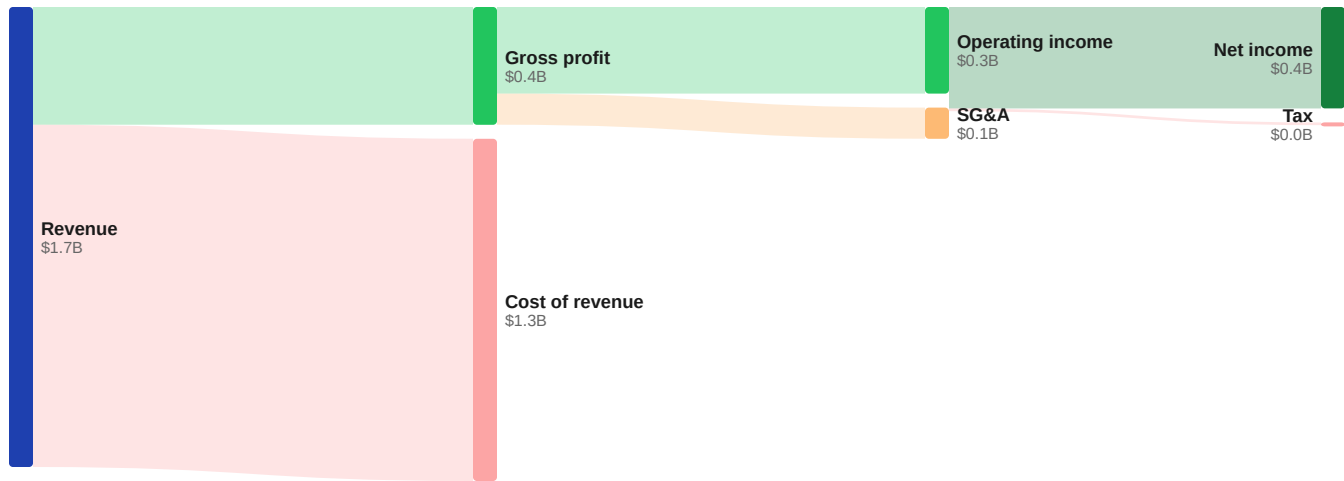


Where UDR Trades in the Dark

ATS VENUE (4-WK)	SHARES	AVG TRADE
Incr Intelligent Cross LLC	4.7M	73 sh
Ebxi Level Ats	4.3M	41 sh
Ubsa Ubs Ats	2.7M	77 sh
Mstx Ms Trajectory Cross (Ats-1)	2.4M	87 sh
Bids Bids Ats	1.8M	463 sh
Sgmt Sigma X2	1.7M	72 sh

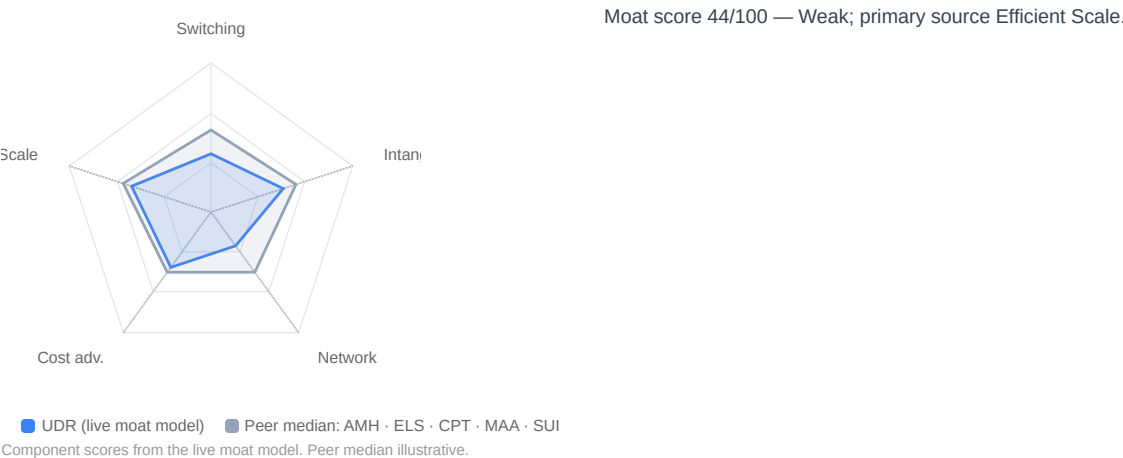
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16 REVENUE FLOW — FY2025 live segmentation + income data

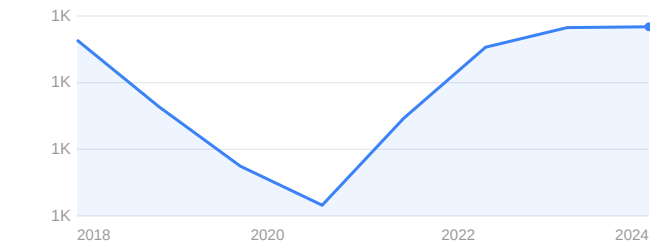


Where a dollar of UDR, Inc. revenue goes. All values FY2025 filings, live.

17 MOAT & COMPETITIVE POSITION LIVE MODEL · 44/100 WEAK



3.8 · Employees (SEC filings)

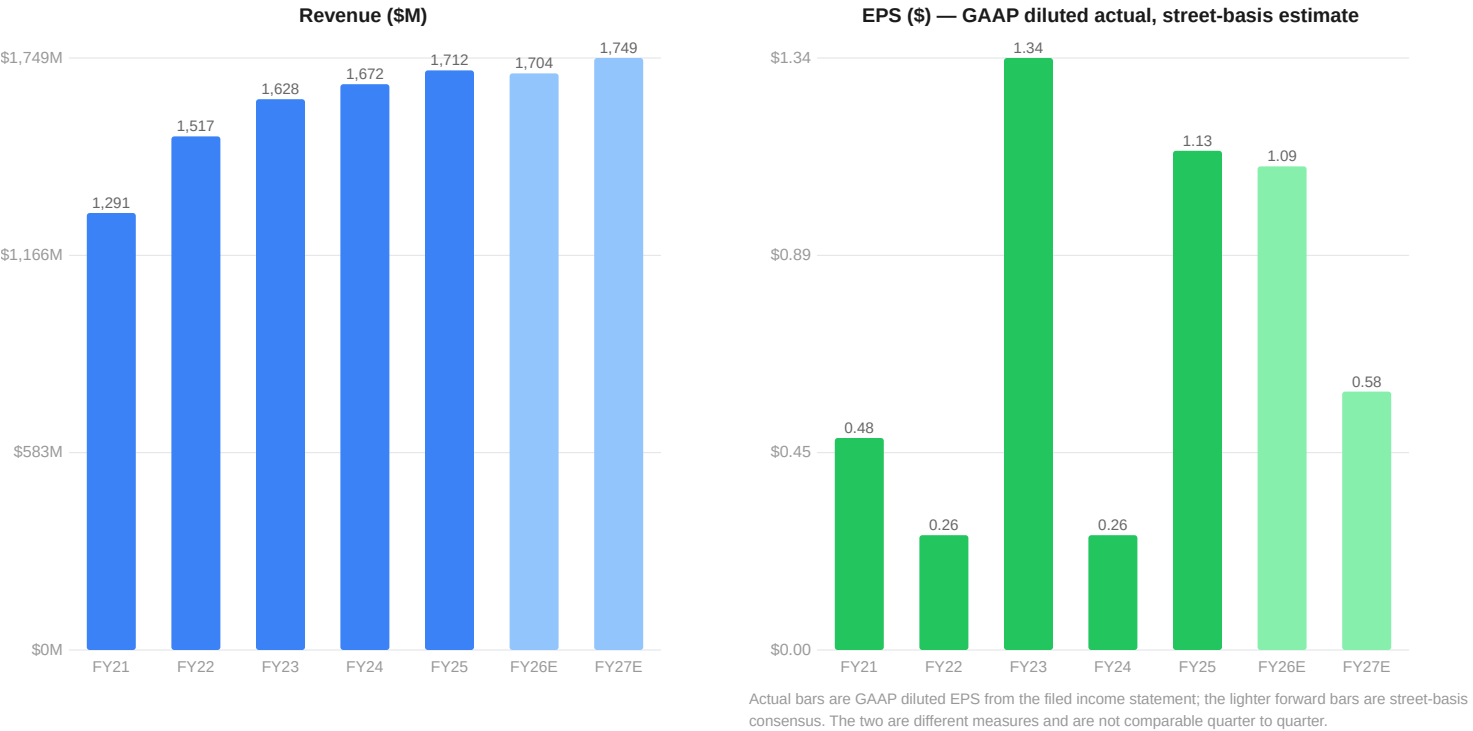


18 CORPORATE INFORMATION — KEY OFFICERS 1,420 employees

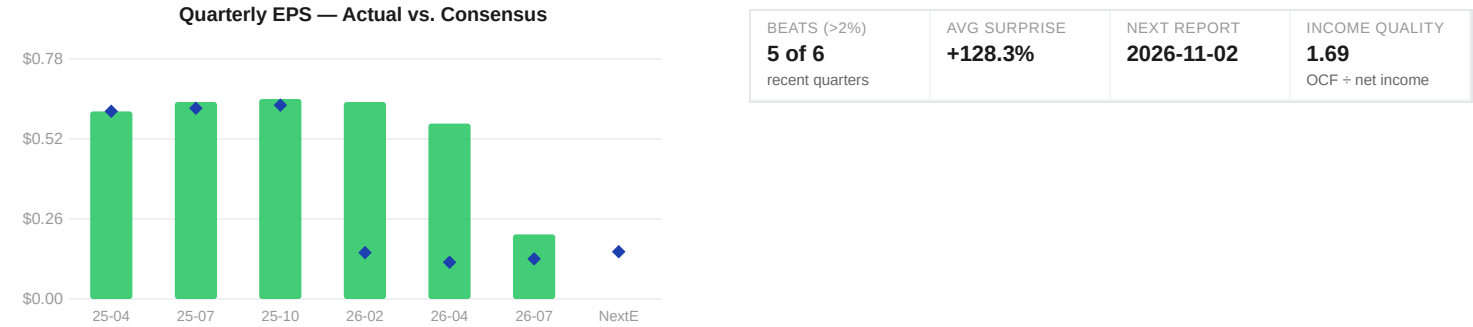
OFFICER	TITLE
Keith Benson	Senior VP & Chief Legal Officer
David Dooley Bragg	Senior Vice President & Chief Financial Officer
Thomas W. Toomey	Chairman, President & Chief Executive Officer
Michael D. Lacy	Senior Vice President & Chief Operating Officer

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19 REVENUE & EPS — HISTORY AND ESTIMATES live consensus



20 ESTIMATE VS. ACTUAL & SURPRISES live data



21 REPORTED VS. CONSENSUS — FULL HISTORY 0 quarters · live data

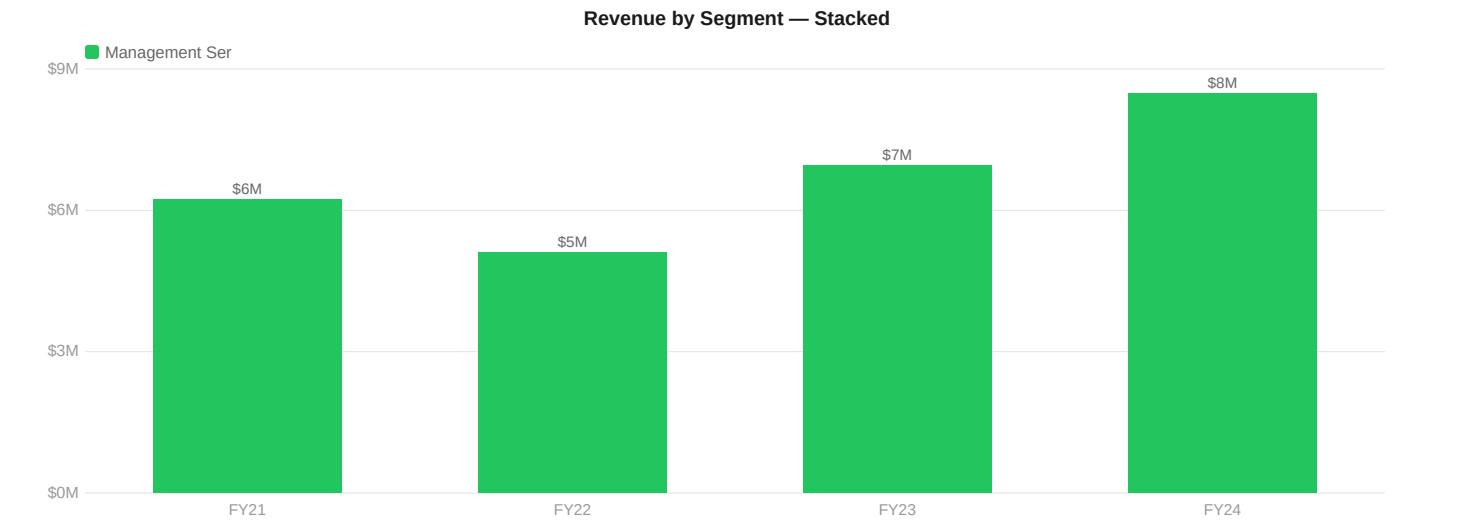
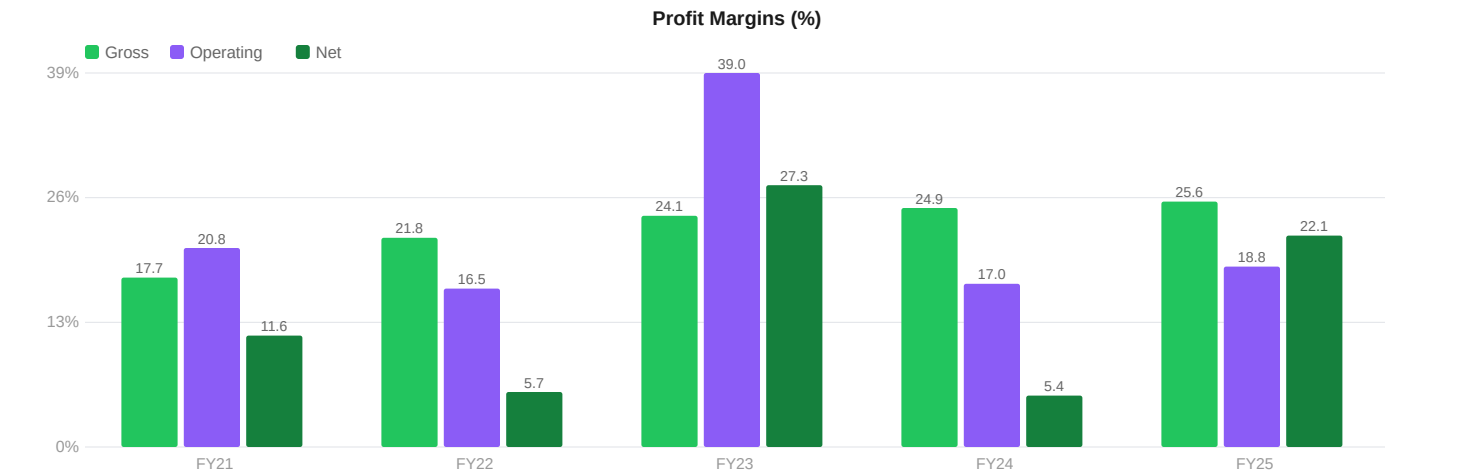
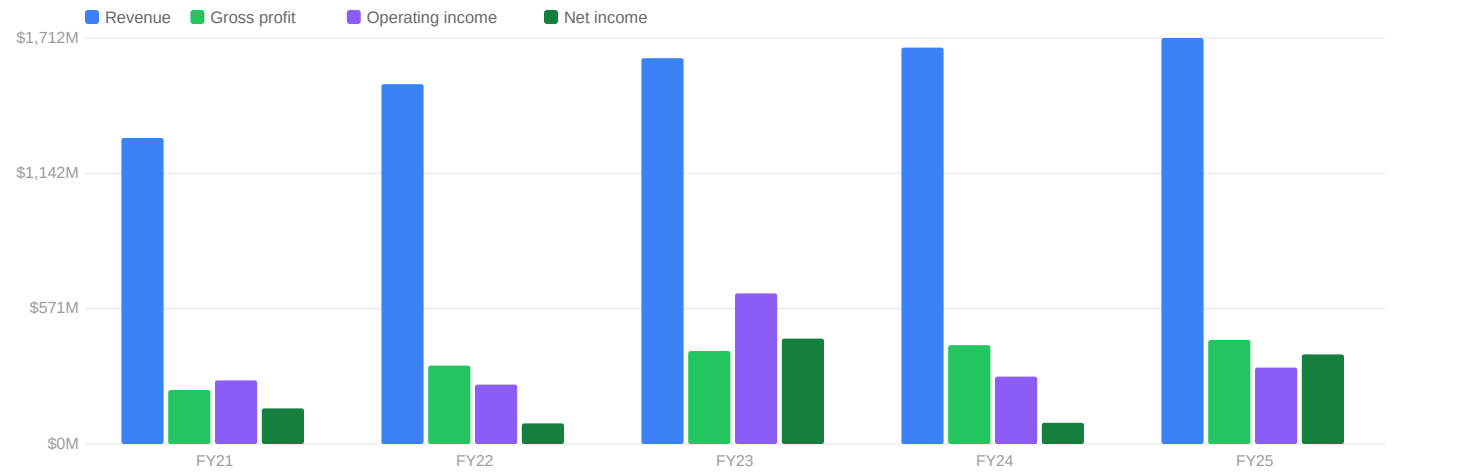
BEAT RATE		CURRENT STREAK		AVG EPS SURPRISE		SURPRISE TREND	
—%		0		—%		—	
0 of 0 quarters		longest 0		median —%		last 4 vs prior 4	
PERIOD	EPS EST.	EPS ACTUAL	EPS SURPRISE	REV EST. (\$M)	REV ACTUAL (\$M)	REV SURPRISE	

Announcement dates to . Consensus as it stood at each report. Revenue surprise shown where both estimate and actual are filed. A beat record is history, not a forecast.

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INCOME TRENDS — 5 YEAR live financials

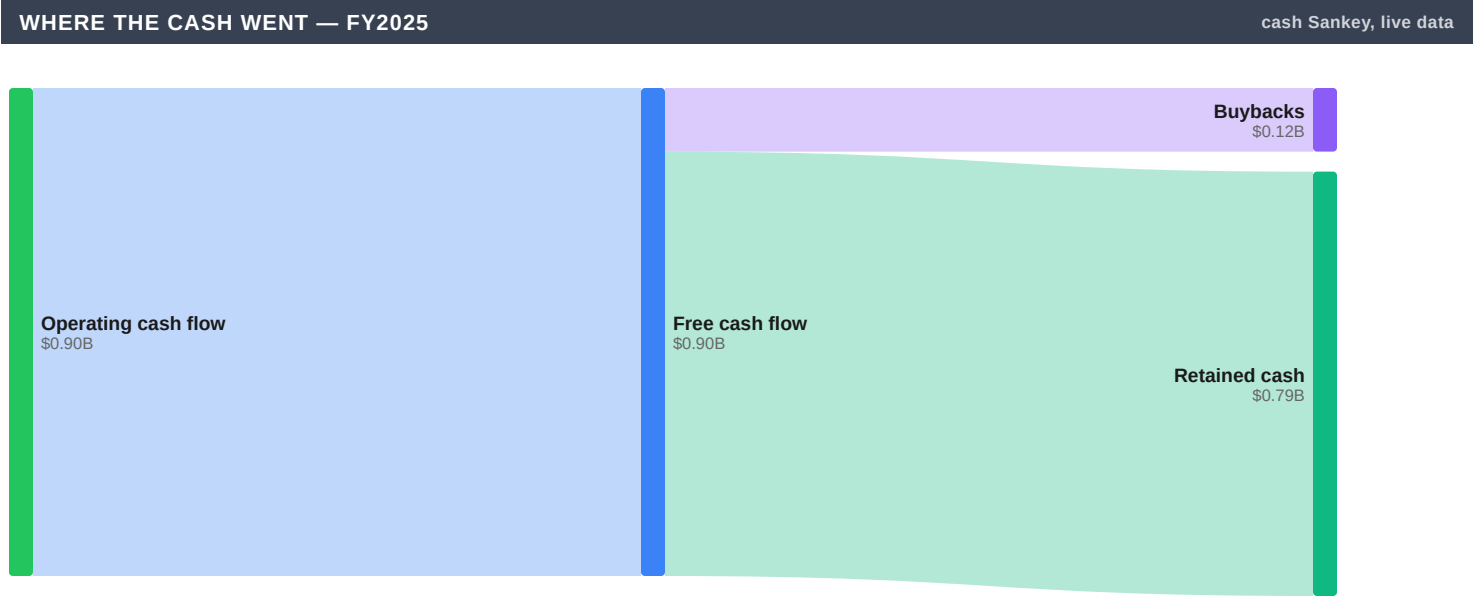
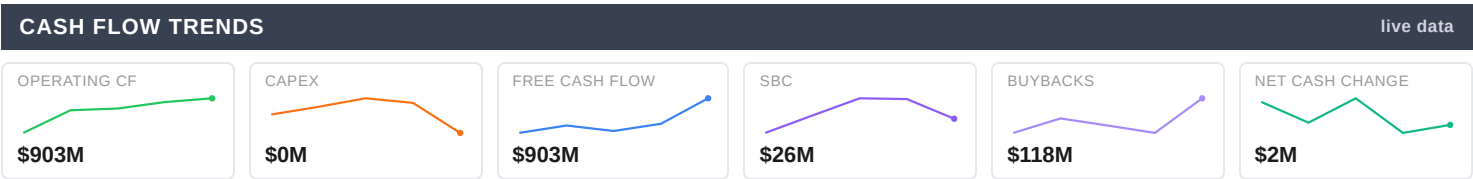


Live segmentation data.

YoY Growth Heatmap — Income Lines					
YOY GROWTH	FY21	FY22	FY23	FY24	FY25
Revenue	+4.0%	+17.6%	+7.3%	+2.7%	+2.4%
Gross profit	+6.3%	+45.2%	+18.6%	+6.2%	+5.1%
Operating income	+7.6%	-6.4%	+153.2%	-55.2%	+13.3%
Net income	+133.4%	-42.1%	+411.2%	-79.8%	+321.6%

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22 INCOME STATEMENT — FULL						live financials
\$M · FY ENDS	FY21	FY22	FY23	FY24	FY25	TREND
Revenue	1,291	1,517	1,628	1,672	1,712	
Cost of revenue	1,063	1,186	1,235	1,255	1,274	
Gross profit	228	331	393	417	438	
R&D expense	0	0	0	0	0	
SG&A expense	58	64	70	84	116	
Operating income	268	251	635	285	322	
EBITDA	969	935	1,349	1,000	1,002	
D&A	620	680	692	695	680	
Pretax income	162	93	477	97	405	
Income tax	1	0	2	1	1	
Net income	150	87	444	90	378	
Diluted EPS (\$)	0.48	0.26	1.34	0.26	1.13	
Diluted shares (M)	302	323	329	330	331	



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Balance Sheet — Full

\$M	FY22	FY23	FY24	FY25	
Cash & equivalents	1.2	2.9	1.3	36.9	
ST investments	0.0	0.0	0.0	0.0	
Receivables (net)	54.7	228.8	247.8	150.0	
Total current assets	84.9	263.7	283.3	151.2	
PP&E (net)	194.1	190.6	187.0	187.6	
Goodwill + intangibles	0.0	0.0	2.3	0.0	
Total assets	11,038.5	11,373.2	10,897.6	10,605.7	
Accounts payable	153.2	141.3	115.1	0.0	
Short-term debt	328.0	412.7	299.3	801.7	
Deferred revenue	52.0	50.5	61.6	0.0	
Total current liabilities	751.8	848.9	726.7	45.6	
Long-term debt	5,159.3	5,386.0	5,527.7	5,202.7	
Total liabilities	6,100.3	6,420.8	6,436.7	6,456.9	
Shareholders' equity	4,938.1	4,952.4	4,460.9	4,148.8	

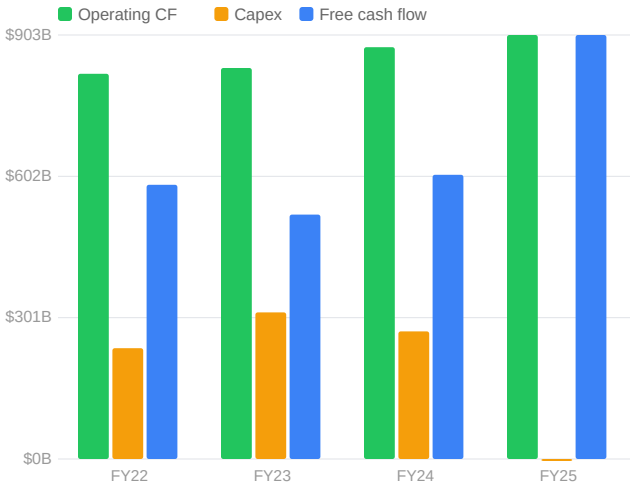
Cash Flow Statement — Full

\$M	FY22	FY23	FY24	FY25	
Net income	92.6	474.5	95.9	377.7	
D&A	679.6	691.8	695.5	680.0	
Stock-based compensation	27.5	32.9	32.6	26.5	
Working capital change	(3.3)	(36.4)	(35.9)	0.0	
Operating cash flow	820.1	832.7	876.8	902.9	
Capital expenditures	(236.0)	(312.3)	(271.7)	0.0	
Investing cash flow	(929.5)	(289.1)	(276.4)	(151.0)	
Buybacks	(49.0)	(25.0)	0.0	(117.8)	
Dividends paid	(488.0)	(544.6)	(563.3)	0.0	
Debt issuance / (repay)	77.3	83.4	29.9	0.0	
Financing cash flow	111.2	(538.9)	(599.9)	(750.4)	
Free cash flow	584.1	520.3	605.2	902.9	

Balance Sheet Structure (\$B)



Cash Generation vs Capex (\$B)



Left: what the balance sheet is made of — the gap between the assets bar and the liabilities bar is book equity. Right: whether the capex bar is covered by the operating-cash bar; where it is not, the difference was funded externally and free cash flow goes negative.

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23 EXPANDED RATIO ANALYSIS (I)							live ratio engine · profitability · valuation
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
PROFITABILITY							
ROE	4.5%	2.3%	11.0%	2.4%	11.2%	16%	
ROA	1.5%	0.8%	4.0%	0.8%	3.5%	5.1%	
ROIC	2.9%	2.6%	6.3%	3.0%	3.8%	4.9%	
Gross margin	17.7%	21.8%	24.1%	24.9%	25.6%	55.7%	
Operating margin	20.8%	16.5%	39.0%	17.0%	18.8%	28.2%	
Net margin	11.6%	5.7%	27.3%	5.4%	22.1%	30.4%	
EBITDA margin	75.0%	61.6%	82.9%	59.8%	58.5%	76.8%	
FCF margin	38.5%	38.5%	32.0%	36.2%	52.7%	—	
VALUATION							
P/E	107.79	127.85	26.00	153.67	31.92	21.7	
P/B	4.70	2.71	2.89	4.00	3.67	3.8	
P/S	12.53	7.32	7.10	8.23	7.04	6.41	
P/FCF	32.51	19.03	22.20	22.75	13.35	11.9	
EV/EBITDA	22.48	18.03	12.96	19.77	15.42	12.9	
EV/Revenue	16.87	11.06	10.77	11.83	10.63	9.9	
Earnings yield	0.9%	0.8%	3.8%	0.7%	3.1%	4.69%	
FCF yield	3.1%	5.3%	4.5%	4.4%	7.5%	8.37%	
EXPANDED RATIO ANALYSIS (II)							leverage · solvency
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
LEVERAGE & SOLVENCY							
Current ratio	0.09	0.11	0.31	0.39	3.31	0.15	
Quick ratio	0.09	0.11	0.31	0.39	3.31	0.15	
Debt / equity	1.63	1.39	1.50	1.75	1.88	2.04	
Debt / assets	52.0%	51.4%	52.6%	55.1%	58.3%	58.4%	
Net debt / EBITDA	5.79	6.09	4.42	6.01	5.21	4.54	
Interest coverage	1.87	1.58	3.59	1.35	2.55	—	

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EXPANDED RATIO ANALYSIS (III)							efficiency · growth · per-share · scores
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
EFFICIENCY							
Asset turnover	0.13	0.14	0.15	0.15	0.16	0.17	
Receivables turnover	13.97	37.21	11.48	7.01	8.61	10.0	
DSO (days)	26	10	32	52	42	37	
DPO (days)	43	45	44	37	20	62	
Cash conversion cycle	-16	-35	-12	15	23	-25	
GROWTH (YoY)							
Revenue growth	4.0%	17.6%	7.3%	2.7%	2.4%	—	
Net income growth	133.4%	-42.1%	411.2%	-79.8%	321.6%	—	
EPS growth	117.9%	-43.9%	406.9%	-80.0%	319.9%	—	
FCF growth	15.6%	17.4%	-10.9%	16.3%	49.2%	—	
PER SHARE (\$)							
EPS (diluted, TTM)	0.47	0.27	1.35	0.27	1.14	1.61	
Book value / share	10.90	12.57	12.14	10.39	9.89	9.04	
Revenue / share	4.09	4.65	4.95	5.05	5.15	5.28	
FCF / share	1.57	1.79	1.58	1.83	2.71	2.83	
Cash / share	0.00	0.00	0.01	0.00	0.11	0.00	
SHAREHOLDER RETURN & SCORES							
Buyback yield	0.0%	0.4%	0.0%	0.0%	1.0%	3.22%	
Altman Z-Score	1.32	0.80	0.91	0.94	0.89	0.6	
Piotroski F-Score	6	7	7	6	6	8/9	
Beneish M-Score	-3.36	-2.07	0.16	-2.84	-3.10	-3.14	

24 EARNINGS QUALITY PANEL				live scores
MODEL	SCORE	ZONE	NOTE	
Piotroski F-Score	8 / 9	Strong		
Altman Z-Score	0.6	Distress (<1.81)	Distress	
Income quality	1.69	Cash-backed	OCF ÷ net income	
Beneish M-Score	-3.14	Non-manipulator	vs -2.22 threshold	

25 DUPONT & GROWTH QUALITY				live analysis engine
DUPONT DECOMPOSITION (TTM)		VALUE	GROWTH QUALITY (LIVE)	VALUE
Tax burden		0.93	Revenue stability	0.85
Interest burden		0.86	Earnings stability	0.33
Operating margin		37.9%	Earnings persistence	0.50
Asset turnover		0.16×	Revenue CAGR 3y	2.5%
Financial leverage		3.34×	EPS CAGR 3y	6.1%
= ROE		17%	FCF CAGR 3y	20.3%

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SHAREHOLDER RETURN PROFILE live

BUYBACK YIELD 3.22%	DIVIDEND YIELD 3.79%	TOTAL SHAREHOLDER RETURN 3.22% cash yield	SBC / REVENUE 1.6% dilution pressure
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26 MULTIPLE HISTORY — FY SNAPSHOTS + TTM live ratio engine



27 PEER COMPARISON live peer engine

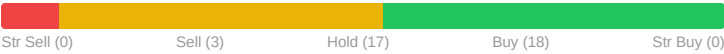
COMPANY	MKT CAP	P/E	ROE	NET MARGIN	REV GROWTH	PIOTROSKI	1-YR RET
AMH	\$11.2B	24.8	7%	24.9%	+4.5%	8/9	-3.2%
ELS	\$11.9B	30.6	23%	24.2%	+9.6%	7/9	+1.9%
CPT	\$9.9B	32.6	8%	4.8%	+0.8%	6/9	-2.2%
MAA	\$13.5B	34.1	7%	21.9%	+0.8%	7/9	-11.3%
SUI	\$14.4B	-16.7	-13%	—	-20.0%	4/9	—
INVH	\$16.0B	24.8	7%	29.3%	+6.7%	7/9	—
ESS	\$17.3B	41.9	8%	12.8%	+4.7%	4/9	—
EQR	\$23.9B	27.6	8%	14.5%	+3.0%	6/9	—

1-yr returns computed from adjusted price history; peers without a tracked series show —.

28 ANALYST CONSENSUS & ESTIMATES live consensus

Buy

38 Analysts



MEAN TARGET (QTR) \$41.08 12 targets	TARGET VS. PRICE +19.9% last-quarter mean	NEXT REPORT 2026-11-02 street \$0.15
---	--	---

CONSENSUS ESTIMATES	REVENUE MEAN	HIGH / LOW	EPS MEAN	HIGH / LOW	# EPS EST.
FY2026	\$1.70B	\$1.72B / \$1.69B	\$1.09	\$1.10 / \$1.08	8
FY2027	\$1.75B	\$1.78B / \$1.74B	\$0.58	\$0.59 / \$0.58	5
FY2028	\$1.81B	\$1.83B / \$1.79B	\$0.66	\$0.93 / \$0.39	4

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29 STREET TARGETS & THIRD-PARTY RATING

live targets + composite

Street Price Target — Trajectory

WINDOW	AVG TARGET	VS. PRICE	# TARGETS
Last Month	\$38.67	+12.9%	3
Last Quarter	\$41.08	+19.9%	12
Last Year	\$40.21	+17.4%	31
All Time	\$43.74	+27.7%	63

Rolling mean of published targets vs. last close \$34.26. Aggregated from StreetInsider, Benzinga.

Third-Party Composite Rating

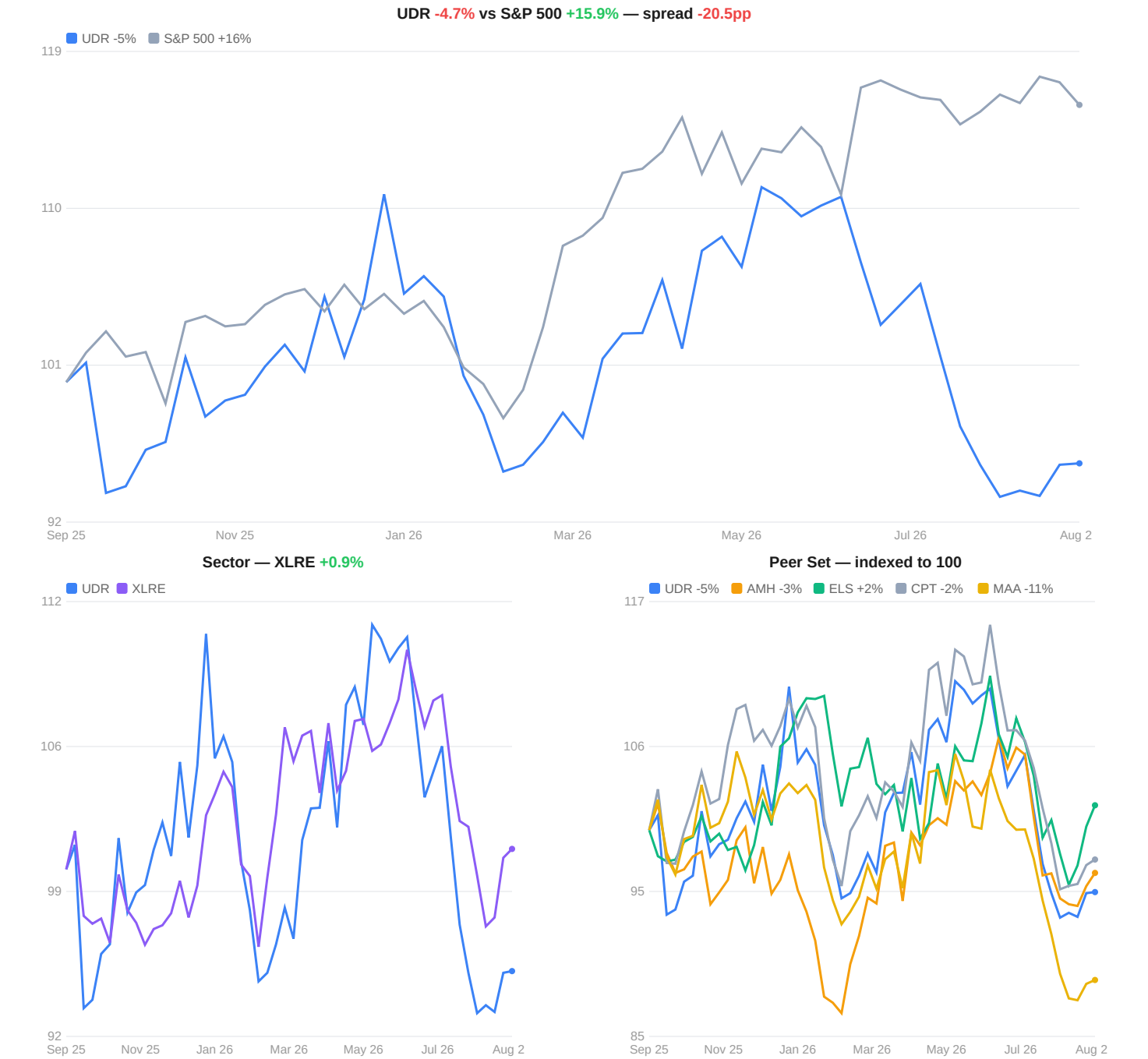
B

DCF3/5ROE5/5ROA4/5DEBT/EQ1/5P/E2/5P/B1/5

Independent quant composite as of 2026-10-16; components scored 1–5 (5 best). Shown for contrast with the InsiderStreet Score — methodologies differ.

30 PRICE PERFORMANCE — INDEXED, 12 MO

live prices · benchmark + sector + peer set



All series indexed to 100 at the start of the window, adjusted closes.

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TECHNICAL CHART — 6-MONTH DAILY CANDLES, INDICATORS ON

site chart, print edition



Candlesticks with SMA 20/50 overlay, Bollinger (20,20) band, volume, and Wilder RSI(14) — computed from live daily OHLCV.

MOVING AVERAGE RIBBON & TREND

site technicals-tab chart, live indicator history



MOVING AVERAGE	VALUE	DISTANCE	% DISTANCE	SIGNAL
SMA 20	\$33.83	+0.43	+1.27%	Above
SMA 50	\$35.49	-1.23	-3.47%	Below
SMA 200	\$36.83	-2.57	-6.98%	Below
EMA 9	\$34.00	+0.26	+0.76%	Above
EMA 21	\$34.19	+0.07	+0.20%	Above
EMA 50	\$35.25	-0.99	-2.81%	Below
EMA 200	\$36.74	-2.48	-6.75%	Below

Series and readings from the nightly technical-indicator history — identical data to the site's ribbon chart. Supertrend segments colored by direction.

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31 TECHNICAL POWER SCOREEDGE · site engine · 62/100 composite

TECHNICAL VERDICT

LEAN BULLISH

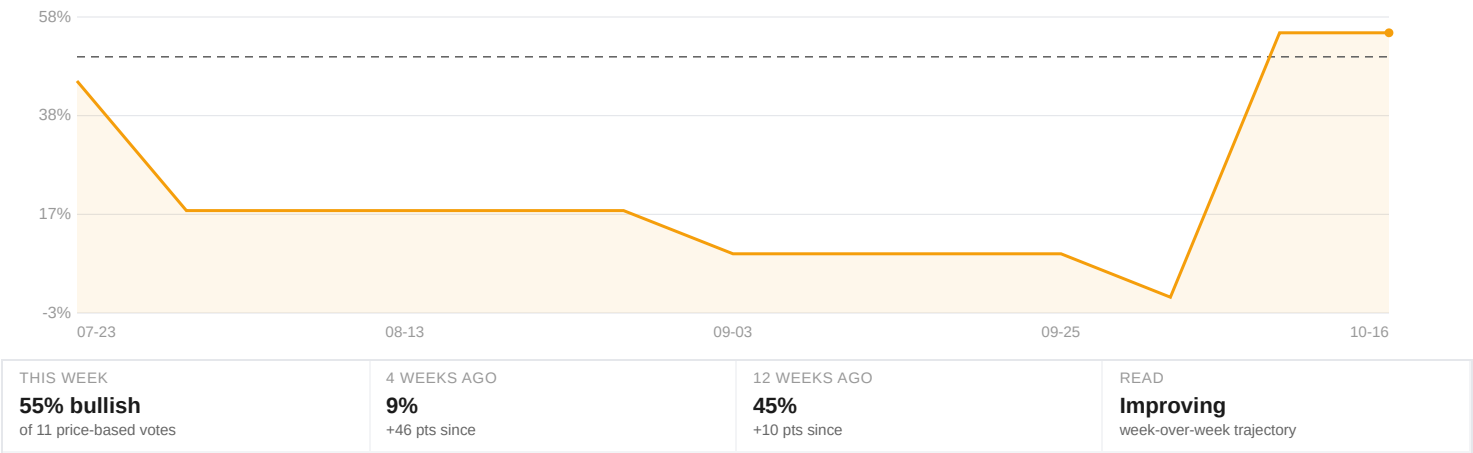
Power Score +25

14 of 22 indicator votes bullish

Family Scores (site weights)

Trend 30%		50
Momentum 25%		73
Volume 20%		75
Volatility 10%		50
Patterns 15%		62

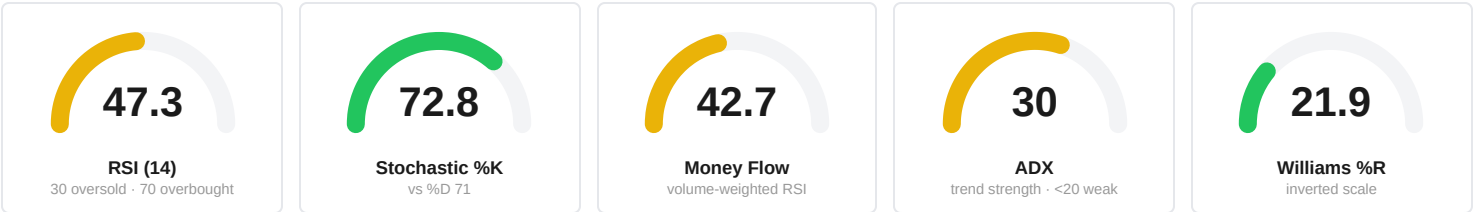
LEAN BULLISH — BUT WHICH WAY IS IT TRENDING?vote share recomputed weekly, 13 weeks



INDICATOR VOTE GRID14 bull / 8 bear

● Price vs SMA 20	\$33.83	● Price vs SMA 50	\$35.49	● Price vs SMA 200	\$36.83
● EMA 9/21 Cross	34.0/34.2	● SMA 50/200	Death	● ADX Direction	ADX 30
● Supertrend	\$35	● Parabolic SAR	\$33	● SMA Slope	0.020
● RSI	47.3	● Stochastic K/D	73/71	● StochRSI K/D	97/95
● Williams %R	-22	● CCI	147	● TSI vs Signal	-20.3
● CMO	-5.3	● ROC	2.92%	● OBV Signal	Accum
● Chaikin MF	0.030	● MFI	43	● Force Index	0M
● Elder Ray Bull	0.35				

INDICATOR GAUGESsite technicals-tab style



32 KEY LEVELS & VOLATILITYlive indicator table

LEVEL	VALUE	LEVEL	VALUE
Pivot / R1 / R2	\$34.29 / \$34.48 / \$34.75	S1 / S2	\$34.02 / \$33.83
Bollinger (20,2)	\$33.30 – \$34.36	Squeeze	ON
52-wk range	\$32.94 – \$41.85	Off 52-wk high	-18.2%
ATR (14)	\$0.59 (1.7%)	Historical vol	14.3%

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33 SEASONALITY — 20-YEAR AVERAGES											live model · win rates shown
+2.1% Jan 55%	-1.2% Feb 50%	+1.8% Mar 67%	+3.0% Apr 65%	+0.5% May 60%	-0.7% Jun 50%	+1.8% Jul 65%	+1.1% Aug 45%	-0.5% Sep 35%	+0.3% Oct 50%	+1.3% Nov 60%	+2.2% Dec 55%

Sample: 20 years — treat short histories as suggestive, not statistical.

34 RISK INDICATORS			computed from live price history
COMPUTED FROM LIVE WEEKLY PRICES		UDR	S&P 500
Weekly volatility (σ , 1y)		2.88%	1.83%
Best / worst week (1y)		+5.7% / -7.4%	—
Max drawdown (5y, monthly)		-40.2%	—
1-week VaR (95%)		-4.6%	—
Beta (5y)		0.69	1.00

35 EQUITY WEATHER & MARKET REGIME

EDGE · live weather engine

UDR EQUITY WEATHER (LIVE)

CLOUDY · -12

Trend

Momentum

Volume

Volatility

Breadth

-45

+20

+30

-30

-50

MARKET REGIME (2026-10-16)

NEUTRAL

VIX

19.99

Normal

DOW THEORY

Confirmed

Bearish

SPY / QQQ TSI

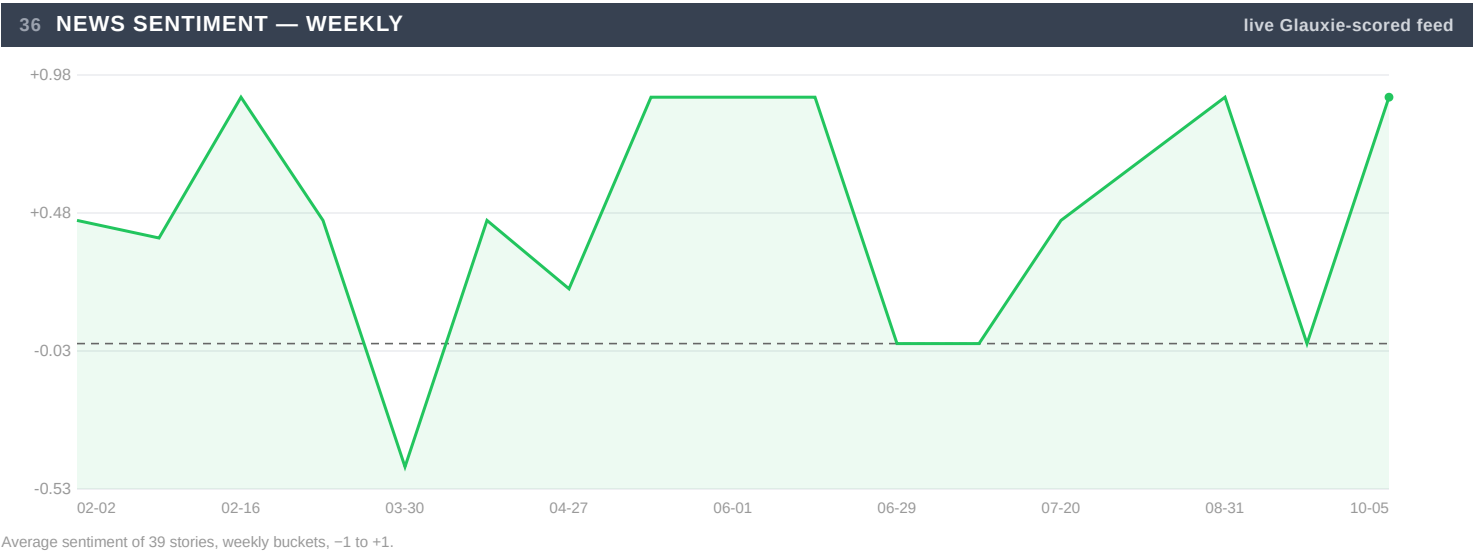
7.2 / 4.7

trend strength

SECTOR STRENGTH

46/100

breadth average



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37 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE

EDGE · live weather engine · Cloudy

OVERALL -11.9 +14.6 vs industry	TREND -45.2 -2.7 vs industry	MOMENTUM +20.3 +23.8 vs industry	VOLUME +30.4 +65.0 vs industry
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READING	UDR	REIT - RESIDENTIAL N=75	REAL ESTATE N=2,764	ALL US SYMBOLS N=70,435
Overall	-11.9	-26.5	-28.0	-20.5
Trend	-45.2	-42.5	-37.3	-21.3
Momentum	+20.3	-3.5	-17.0	-15.8
Volume	+30.4	-34.6	-26.6	-3.8

Trend, momentum and volume are computed per company. Volatility and breadth are market-regime values shared by every symbol in the universe, so they are reported once under Market Regime rather than compared here - a company cannot differ from its sector on a constant.

38 EXECUTIVE COMPENSATION

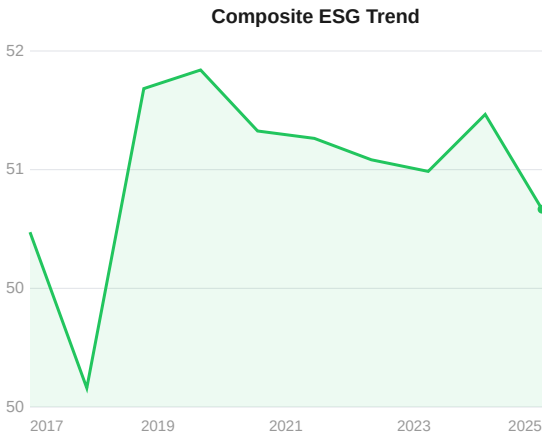
live proxy data · FY2025

EXECUTIVE	TOTAL COMP	STRUCTURE
Thomas W. Toomey Chairman, President and Ch	\$9.4M	0% equity+incentive
Michael D. Lacy Senior Vice President - Chi	\$3.4M	0% equity+incentive
David D. Bragg	\$1.9M	0% equity+incentive
Keith Benson	\$1.7M	0% equity+incentive

39 ESG ASSESSMENT

live disclosure-derived scores

PILLAR (LIVE DISCLOSURE SCORES)	SCORE
Environmental	52
Social	48
Governance	52
Composite ESG	51



40 8-K MATERIAL EVENTS

live EDGAR feed

FILED	8-K CONTENTS	ITEMS
2026-09-09	Regulation FD; Exhibits	7.01,9.01
2026-07-27	Earnings Release; Exhibits	2.02,9.01
2026-05-29	Regulation FD; Exhibits	7.01,9.01
2026-05-27	Shareholder Vote	5.07
2026-05-04	Other Events; Exhibits	8.01,9.01
2026-04-29	Earnings Release; Regulation FD; Exhibits	2.02,7.01,9.01
2026-02-27	Regulation FD Disclosure; Financial Statements and Exhibits	7.01,9.01
2026-02-20	Other Events; Financial Statements and Exhibits	8.01,9.01

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41 METHODOLOGY

Methodology. Every figure originates in InsiderStreet's production data layer and is computed deterministically by the same engines that power insiderstreet.ai. This factsheet contains no model-written text. Sections without underlying data are omitted rather than estimated.

42 DISCLOSURES

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43 DATA PROVENANCE FOR THIS REPORT sources · coverage · method

DATA DOMAIN	SOURCE	COVERAGE FOR THIS REPORT
Price & volume	market_db.historical_prices	52 rows
Fundamentals	income_statements_annual	6 rows · 2020 to 2025
Reported vs consensus	fact/earnings_calendar	24 rows · 2020-07-28 to 2026-04-29
Analyst estimates	dim/forward_estimates	3 rows · 2026-12-31 to 2028-12-31
Institutional ownership (13F)	holdings_db.institutional_ownership_summary	81 rows · 2006 to 2026
Insider transactions (Form 4)	edgar/form4	2 rows · 2026-06-05 to 2026-07-23
Proposed sales (Form 144)	edgar/form144	1 record
Beneficial ownership (13D/G)	edgar/13dg	4 rows · 2026-05-14 to 2026-08-14
Short-sale volume (FINRA)	edgar/short_volume_daily	60 rows · 2026-07-23 to 2026-10-15
Dark pool (ATS, tier 1)	edgar/darkpool_weekly	12 rows · 2026-06-15 to 2026-08-31
ETF & fund holding	etf_holdings_changelog (30d)	1 record
Peer set	stock_peers_dynamic	8 rows
Industry medians	industry_medians	1 record
Congressional trades	congress_db (House + Senate)	1 record
ESG	fact/esg_disclosures	1 record

Method. Every figure in this factsheet is looked up from a named field computed in code. It contains no model-written text.

Not covered. Short interest as a percent of float and days-to-cover are not in this data set — the short-sale figures above are FINRA volume, a flow, and cannot support squeeze or covering analysis. Options positioning and intraday data are also absent. 13F ownership is filed 45 days after quarter end and congressional trades are disclosed on a lag, so both describe a past position, not a current one.