DISASTER VISION
2021 Natural Disaster Impact Review

DISASTER IMPACT OVERVIEW

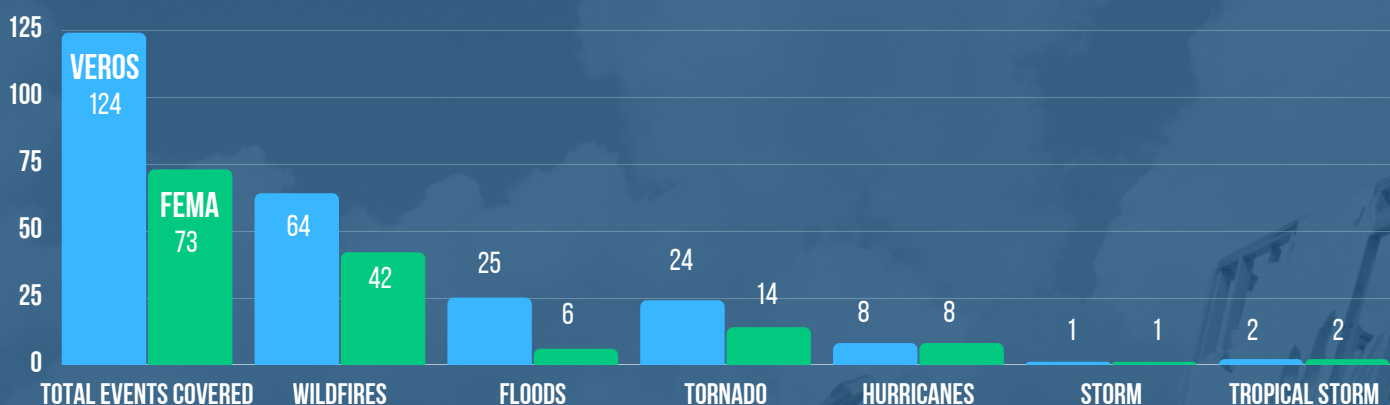| Disasters Covered by Disaster Vision	Disasters Declared by FEMA	Total Homes Impacted	Market Value of Damaged Homes
124	**73**	**8.76M** MILLION	**$2.78T** TRILLION
			VeroVALUE AVM Estimate

FEMA vs. Disaster Vision Coverage in 2021

Bar chart comparing VEROS vs FEMA:
- TOTAL EVENTS COVERED: VEROS 124, FEMA 73
- WILDFIRES: 64, 42
- FLOODS: 25, 6
- TORNADO: 24, 14
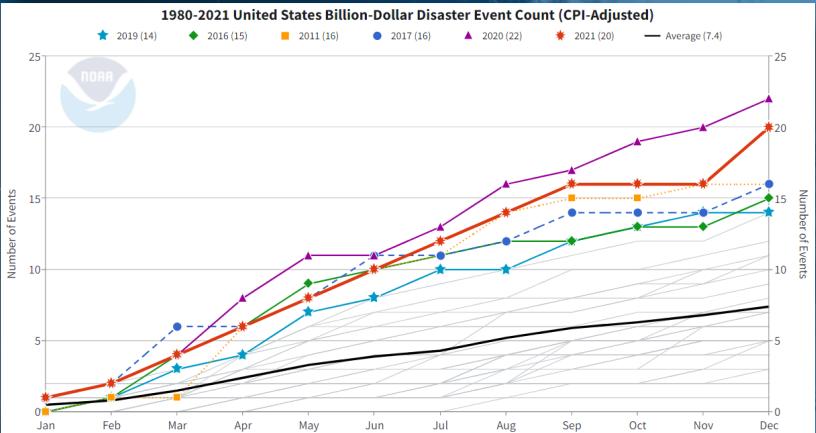- HURRICANES: 8, 8
- STORM: 1, 1
- TROPICAL STORM: 2, 2

Disaster Vision Pinpoints Potentially Impacted Homes

	HOMES INSIDE EVENT CORE	HOMES INSIDE EVENT BUFFER	AVM HOME VALUE INSIDE EVENT CORE	AVM HOME VALUE INSIDE EVENT BUFFER
WILDFIRES	1,782	2,731	$641,441,000	$1,515,517,000
FLOODS	312,522	1,143	$152,938,663,000	$301,313,000
TORNADO	26,982	20,509	$8,090,429,000	$6,664,014,000
HURRICANES	2,830,034	165,880	$863,734,048,000	$61,632,844,000
TEXAS WINTER STORM URI	5,544,120	N/A	$1,686,805,849,000	N/A
TROPICAL	7,236	6,146	$1,278,909,000	$1,241,150,000
TOTAL	8,722,676	196,409	$2,713,489,339,000	$71,354,838,000

INCREASING TREND OF FREQUENT AND COSTLY EXTREMES

"Month-by-month accumulation of estimated costs of each year's billion-dollar disasters, with colored lines showing 2021 (red) and the previous top-5 costliest years. Other years are light gray. 2021 finished the year in third place for annual costs."
- Climate.gov

1980-2021 United States Billion-Dollar Disaster Event Count (CPI-Adjusted)

WHAT TO EXPECT IN 2022

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"The upcoming Atlantic hurricane season will unleash 19 powerful storms out of the tropics in one of the most active years on record, according to a forecast from Colorado State University."
- Bloomberg, Apr. 7, 2022–Brian K. Sullivan

DISASTER VISION

Is the property and portfolio insight lenders and servicers need to pinpoint the property-specific risk when hurricane, wildfire, earthquake, flood or other disaster. strike.

When disaster strikes…be prepared with parcel-level information.

For Disaster Vision info, visit **veros.cc/data**

CORE & BUFFER ZONES EXPLAINED

The disaster data set from Veros combines data and satellite imagery from multiple sources in near real-time, indicating whether or not a specific parcel has been affected. This disaster data provides accuracy more precise than FEMA, which uses county boundaries for its designations. Using parcel boundaries, latitude and longitude, address information and more, Veros creates two geographic areas that pertain to a disaster event: residential properties in the Core (inside the event) and residential properties in the Buffer (typically within a ½ mile outside of the core). If a property is located within the core or the buffer, it is not implicit that there is damage, but rather, an indication of the likelihood that a property may have experienced damage. **The Market Value is based on the total of the impacted properties calculated using Veros' predictive valuation technologies, such as VeroVALUE AVM.**

Veros

www.veros.com / 866.458.3767