

2022 NATURAL DISASTER IMPACT REVIEW



Disaster Impact Overview

Disasters Covered by Disaster Vision

124

Disasters Declared by FEMA

84

Total Homes Impacted

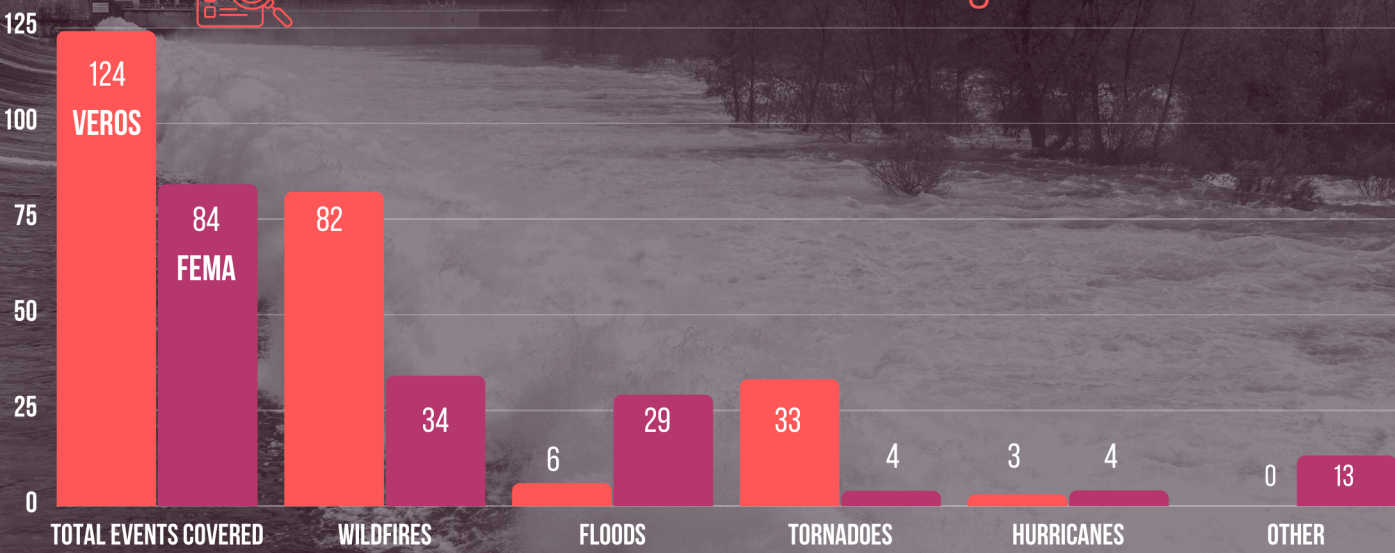
3.40M  
MILLION

Market Value of Damaged Homes

\$1.43T  
VeroVALUE AVM Estimate  
TRILLION







FEMA vs. Disaster Vision Coverage in 2022



WHEN NATURAL DISASTERS Strikes

Disaster Vision Pinpoints Potentially Impacted Homes

	 HOMES INSIDE EVENT CORE	 AVM HOME VALUE INSIDE EVENT CORE	 HOMES INSIDE EVENT BUFFER	 AVM HOME VALUE INSIDE EVENT BUFFER
WILDFIRES	3,040	\$775,290,000	4,520	\$1,813,677,000
FLOODS	19,610	\$2,344,751,000	570,338	\$240,793,385,000
TORNADOES	36,932	\$3,096,420,000	11,711	\$2,304,964,000
HURRICANES	2,759,269	\$1,183,151,000,000	570,338	\$240,793,385,000
TOTAL	8,722,676	\$1,189,367,461,000	196,409	\$244,912,026,000

According to NOAA...



The costliest natural disaster of 2022 was Hurricane Ian on September 28, with a total estimated damage cost of \$112.9 billion. Hurricane Ian was the third-costliest U.S. hurricane on record, behind Hurricane Katrina (2005) and Hurricane Harvey (2017).



There were 18 separate billion-dollar weather and climate disaster events identified during 2022.



The U.S. disaster costs for 2022 exceeded \$165 billion, which is the third-highest cost on record.



The preliminary tornado count for 2022 was near average with 1,331 tornadoes reported.



Record drought gripped more than 40% of the contiguous U.S for for 119 weeks.



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](https://veros.cc/data)



THE 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.**