



THE NATURAL DISASTER IMPACT REPORT

2020 YEAR IN REVIEW

Veros Real Estate Solutions Looks Back at Select Natural Disaster Events and the Impact on the People and Their Properties: January 1st – December 31st, 2020.



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2020 Natural Disasters Overview

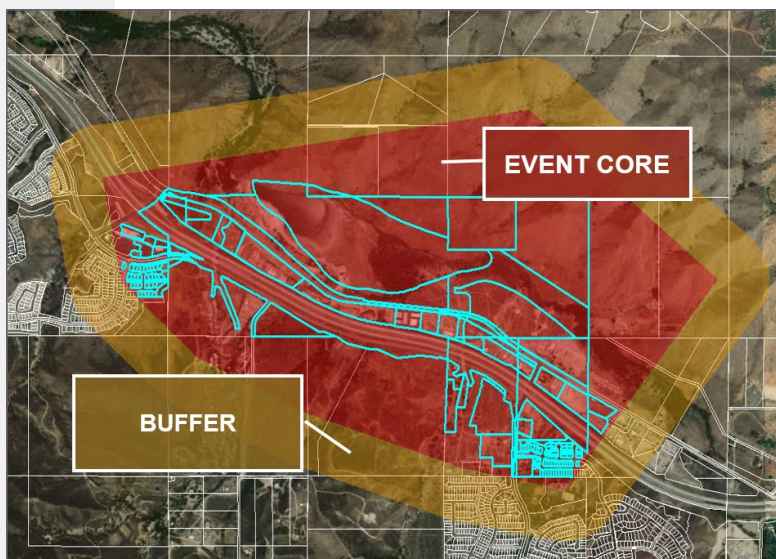
All across the world, 2020 was a life-changing year. Pandemic lockdowns, over a million lives lost, jobs eliminated, industries decimated, and homes became the new workplace. Through it all, nature ignored the human plight of the pandemic, and continued on its implicit promise of delivering natural disaster challenges in the form of floods, wildfires, tropical storms, hurricanes, earthquakes and tornadoes.

Through it all, Veros stood firm with its commitment to provide the data and insight to better understand the impact on the people, residential properties, and lives impacted by the events.

[This report highlights some of the natural disaster events Veros tracked throughout 2020.](#)

Core and Buffer Zone 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 total VeroVALUE is based on the total of the impacted properties calculated from the VeroVALUE AVM.



Floods

In a flood, the water we depend on to survive also becomes a hazard that impacts people and their homes. Veros provided the data insight on two major flood events in 2020.

Severe Storms and Flooding – Alabama, Louisiana & Mississippi

Slow-moving, nearly constant thunderstorms produced widespread heavy rainfall across portions of Alabama, Louisiana and Mississippi through February 17th & 18th, 2020. This rainfall resulted in significant flash flooding, requiring evacuations in several communities. As the water moved into the river system, major to record flooding occurred at numerous locations. Many structures were inundated with water, and residents were forced to evacuate their homes.

Veros identified **17,937** residential properties in the core event area of the storms, with an estimated market value of over **\$2.2 billion** based on the predictive analytics available through the VeroVALUE AVM.

SEVERE STORM & FLOODING REPORT HIGHLIGHTS



Potentially **178,227** properties in the region were at stake, with approximately **17,937** in the direct core of the storms and flood zones with the potential for more significant damage.



The total market value of potentially impacted properties in the core and buffer zones exceeds **\$25.7 Billion**.



Hinds and Rankin Counties were among the hardest hit counties in Mississippi.



Property Impact Within the Core of the Storms and Flooding

SEVERE STORMS AND FLOODING - ALABAMA, LOUISIANA & MISSISSIPPI		ESTIMATED INSIDE EVENT CORE		
STATE	COUNTY	Estimated Value	# of Properties	% of Properties
AL	CHOCTAW			
AL	PICKENS			
AL	SUMTER			
LA	EAST CARROLL			
LA	MADISON			
LA	TENSAS			
MS	ADAMS			
MS	AMITE			
MS	ATTALA	\$8,393,600	62	1.02 %
MS	CARROLL			
MS	CHOCTAW			
MS	CLAIBORNE	\$12,731,000	113	4.21 %
MS	CLARKE	\$25,230,400	257	4.03 %
MS	CLAY			
MS	COPIAH	\$19,617,600	195	1.79 %
MS	COVINGTON	\$21,349,000	176	3.27 %
MS	FORREST			
MS	GREENE			
MS	HINDS	\$906,819,700	8,228	10.54 %
MS	HOLMES	\$13,595,900	159	2.40 %
MS	HUMPHREYS	\$14,539,900	139	5.64 %
MS	ISSAQUENA	\$246,000	4	7.55 %
MS	JASPER	\$271,400	4	0.06 %
MS	JEFFERSON			
MS	JEFFERSON DAVIS	\$1,635,800	16	0.34 %
MS	JONES	\$77,154,200	850	3.98 %
MS	KEMPER	\$622,000	5	0.32 %
MS	LAMAR			
MS	LAUDERDALE	\$85,225,000	715	4.39 %
MS	LAWRENCE	\$15,369,300	163	3.09 %
MS	LEAKE	\$4,834,000	34	0.91 %
MS	LEFLORE	\$258,000	2	0.02 %
MS	LINCOLN	\$8,100,800	58	0.44 %
MS	LOWNDES			
MS	MADISON	\$239,507,100	1,148	3.27 %
MS	MARION			
MS	MONTGOMERY			
MS	NESHOBA	\$6,683,000	38	0.51 %
MS	NEWTON	\$5,619,200	34	0.57 %
MS	NOXUBEE	\$7,279,200	60	1.63 %
MS	OKTIBBEHA			
MS	PERRY			
MS	PIKE			
MS	RANKIN	\$421,687,800	2,693	5.49 %
MS	SCOTT	\$4,996,000	43	0.53 %
MS	SHARKEY	\$28,285,500	324	23.31 %
MS	SIMPSON	\$27,489,200	227	2.75 %
MS	SMITH	\$4,083,600	34	0.65 %
MS	SUNFLOWER			
MS	WALTHALL			
MS	WARREN	\$151,496,000	1,268	8.15 %
MS	WASHINGTON			
MS	WAYNE			
MS	WINSTON	\$5,958,500	38	0.56 %
MS	YAZOO	\$98,722,800	850	9.16 %
TOTAL		\$2,217,801,500	17,937	

Likely Property Impact In The Buffer Zone

This chart indicates the properties in the Buffer of the storm and flooding event.

SEVERE STORMS AND FLOODING - ALABAMA, LOUISIANA & MISSISSIPPI		ESTIMATED INSIDE BUFFER		
STATE	COUNTY	Estimated Value	# of Properties	% of Properties
AL	CHOCTAW	\$302,000	2	0.07 %
AL	PICKENS	\$485,300	4	0.07 %
AL	SUMTER	\$1,446,000	13	0.49 %
LA	EAST CARROLL	\$18,485,600	126	4.51 %
LA	MADISON	\$49,804,200	396	12.56 %
LA	TENSAS	\$28,794,400	127	5.60 %
MS	ADAMS	\$27,987,200	170	1.41 %
MS	AMITE	\$2,630,000	14	0.39 %
MS	ATTALA	\$304,660,700	2,242	36.92 %
MS	CARROLL	\$11,541,400	27	0.85 %
MS	CHOCTAW	\$38,933,000	282	9.18 %
MS	CLAIBORNE	\$99,652,500	881	32.86 %
MS	CLARKE	\$221,258,000	2,093	32.80 %
MS	CLAY	\$80,000	1	0.01 %
MS	COPIAH	\$345,826,600	3,230	29.57 %
MS	COVINGTON	\$372,661,000	3,008	55.81 %
MS	FORREST	\$5,303,000	40	0.17 %
MS	GREENE	\$858,800	10	0.34 %
MS	HINDS	\$4,882,054,100	40,824	52.30 %
MS	HOLMES	\$328,564,400	2,747	41.51 %
MS	HUMPHREYS	\$180,731,900	1,779	72.23 %
MS	ISSAQUENA	\$93,000	1	1.89 %
MS	JASPER	\$208,144,400	1,742	25.72 %
MS	JEFFERSON	\$162,412,500	1,154	39.85 %
MS	JEFFERSON DAVIS	\$121,611,000	1,127	24.25 %
MS	JONES	\$966,713,500	8,642	40.50 %
MS	KEMPER	\$24,477,800	206	13.04 %
MS	LAMAR	\$8,545,000	50	0.22 %
MS	LAUDERDALE	\$1,230,387,800	9,601	58.89 %
MS	LAWRENCE	\$171,667,100	1,695	32.18 %
MS	LEAKE	\$187,948,800	1,281	34.20 %
MS	LEFLORE	\$776,000	6	0.07 %
MS	LINCOLN	\$585,618,100	4,202	31.66 %
MS	LOWNDES	\$561,000	5	0.03 %
MS	MADISON	\$4,420,997,800	17,131	48.79 %
MS	MARION	\$792,000	4	0.06 %
MS	MONTGOMERY	\$2,852,900	10	0.35 %
MS	NESHoba	\$313,877,300	2,181	29.37 %
MS	NEWTON	\$311,182,800	2,322	38.78 %
MS	NOXUBEE	\$113,360,600	1,135	30.81 %
MS	OKTIBBEHA	\$31,327,000	120	1.01 %
MS	PERRY	\$637,400	6	0.15 %
MS	PIKE	\$44,649,600	228	1.36 %
MS	RANKIN	\$4,107,148,400	22,346	45.59 %
MS	SCOTT	\$463,306,600	4,087	50.83 %
MS	SHARKEY	\$111,784,500	891	64.10 %
MS	SIMPSON	\$393,577,000	3,053	37.02 %
MS	SMITH	\$156,795,800	1,404	26.86 %
MS	SUNFLOWER	\$2,113,600	17	0.22 %
MS	WALTHALL	\$480,600	3	0.07 %
MS	WARREN	\$1,341,662,200	9,505	61.08 %
MS	WASHINGTON	\$1,596,800	14	0.16 %
MS	WAYNE	\$782,400	9	0.14 %
MS	WINSTON	\$331,299,700	2,222	32.67 %
MS	YAZOO	\$809,299,800	5,874	63.33 %
TOTAL		\$23,550,540,900	160,290	

Properties Outside of the Event

Properties most likely to not have received any direct damage from the storm and flooding event.

SEVERE STORMS AND FLOODING - ALABAMA, LOUISIANA & MISSISSIPPI		OUTSIDE OF EVENT	
STATE	COUNTY	# of Properties	% of County Not Affected
AL	CHOCTAW	3,049	99.93%
AL	PICKENS	5,930	99.93%
AL	SUMTER	2,634	99.51%
LA	EAST CARROLL	2,666	95.49%
LA	MADISON	2,758	87.44%
LA	TENSAS	2,139	94.40%
MS	ADAMS	11,860	98.59%
MS	AMITE	3,534	99.61%
MS	ATTALA	3,769	62.06%
MS	CARROLL	3,157	99.15%
MS	CHOCTAW	2,791	90.82%
MS	CLAIBORNE	1,687	62.92%
MS	CLARKE	4,031	63.17%
MS	CLAY	6,851	99.99%
MS	COPIAH	7,499	68.65%
MS	COVINGTON	2,206	40.93%
MS	FORREST	23,657	99.83%
MS	GREENE	2,900	99.66%
MS	HINDS	29,003	37.16%
MS	HOLMES	3,711	56.08%
MS	HUMPHREYS	545	22.13%
MS	ISSAQUENA	48	90.57%
MS	JASPER	5,028	74.22%
MS	JEFFERSON	1,742	60.15%
MS	JEFFERSON DAVIS	3,504	75.40%
MS	JONES	11,847	55.52%
MS	KEMPER	1,369	86.65%
MS	LAMAR	22,377	99.78%
MS	LAUDERDALE	5,987	36.72%
MS	LAWRENCE	3,410	64.73%
MS	LEAKE	2,431	64.90%
MS	LEFLORE	8,806	99.91%
MS	LINCOLN	9,012	67.90%
MS	LOWNDES	16,586	99.97%
MS	MADISON	16,831	47.94%
MS	MARION	7,094	99.94%
MS	MONTGOMERY	2,884	99.65%
MS	NESHOBA	5,208	70.12%
MS	NEWTON	3,632	60.65%
MS	NOXUBEE	2,489	67.56%
MS	OKTIBBEHA	11,730	98.99%
MS	PERRY	3,984	99.85%
MS	PIKE	16,533	98.64%
MS	RANKIN	23,979	48.92%
MS	SCOTT	3,910	48.63%
MS	SHARKEY	175	12.59%
MS	SIMPSON	4,966	60.22%
MS	SMITH	3,789	72.49%
MS	SUNFLOWER	7,671	99.78%
MS	WALTHALL	4,208	99.93%
MS	WARREN	4,789	30.77%
MS	WASHINGTON	8,722	99.84%
MS	WAYNE	6,366	99.86%
MS	WINSTON	4,541	66.77%
MS	YAZOO	2,551	27.50%
TOTAL		364,576	

Michigan Dam & Flood Disaster

Dam breaks and a flood in the middle of a global pandemic is an unimaginable scenario that quickly became a reality on May 20th, 2020, in four Michigan counties. Veros Real Estate Solutions analyzed this disastrous event's impact and determined the potential number of residential properties that may have sustained some level of damage.

Veros Real Estate Solutions identifies **20,507** residential properties potentially impacted in the core of the Michigan Flood Event, with a total market value of over **\$3 billion** based on the predictive analytics available through the VeroVALUE AVM.

MICHIGAN DAM & FLOOD DISASTER REPORT HIGHLIGHTS



Potentially **34,635** properties in the region were at stake, with **20,507** in the direct core of the Michigan Floods with the potential for more significant damage.



The total market value of potentially impacted properties in the core and buffer zones exceeds **\$5.069 Billion**.



Saginaw County was the hardest hit county in Michigan.

DISASTER FACTS & FIGURES

500-Year Heavy Rain & Flooding Event: May 20th, 2020, heavy rain caused significant flooding; Referred to as a once in 500-year event.

Flooding Caused Dams to Break: Both the Edenville and Sanford Dams were breached, contributing to the flooding and resulting property damage.

Civil Impact: Roads became impassable, a boil water advisory issued, and regulatory concerns raised over the Edenville Dam's hydropower generating license.

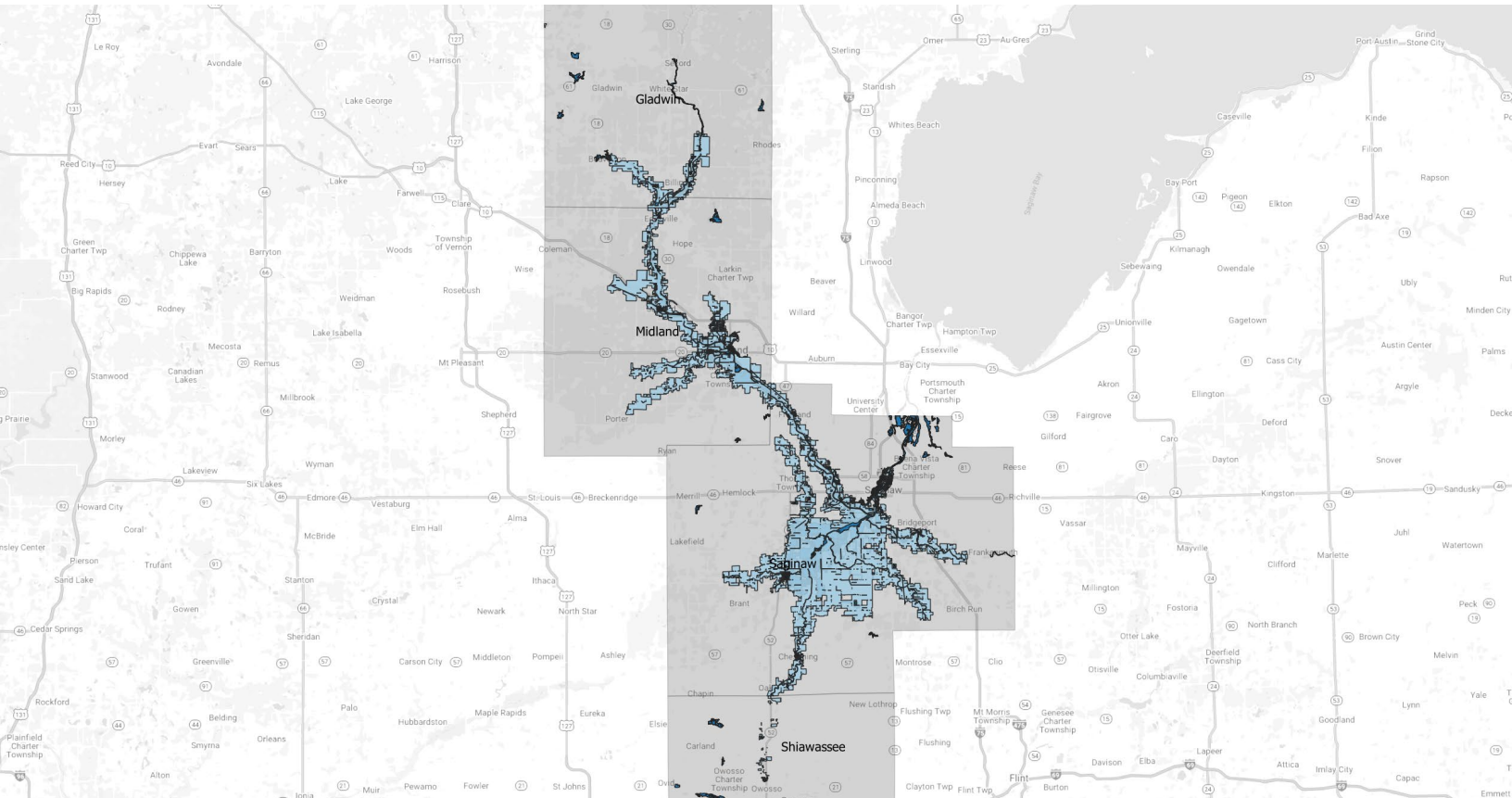
Mass Evacuations: Evacuation order went into effect for over 3,500 homes and 10,000 people.

Shelters & COVID-19: Evacuees' temperatures checked, and masks provided at shelters.

State and Federal Declarations: Governor Gretchen Whitmer declared a state of emergency on May 19th, 2020. FEMA EM-3525 declared on May 21st, 2020.

Tittabawassee River Center of Flooding and Dam Breaks

This map shows the flooding along the Tittabawassee River and its potential direct impact on residential properties in Michigan counties. The winds, rain and intense storms further impacted the area.



Veros Predicted Michigan Dam Breaks and Flooding Event Damage Impact by County

Veros determined the potential property-level impact within the counties identified to have been affected by the Flooding in Michigan that began on May 20th, 2020.

Property Impact Within The Event Core of the Tracked Michigan Floods

The following chart indicates the potential property impact in the path of the dam break and flooding events, referred to as the event core.

MICHIGAN FLOOD		ESTIMATED INSIDE EVENT CORE		
STATE	COUNTY	Estimated Value	# of Properties	% of Properties
MI	GLADWIN	\$457,860,200	3,079	19.13 %
MI	MIDLAND	\$1,261,547,000	6,692	21.73 %
MI	SAGINAW	\$1,304,984,500	10,510	15.17 %
MI	SHIAWASSEE	\$38,001,000	226	0.95 %
TOTAL		\$3,062,392,700	20,507	

Likely Property Impact In The Buffer Zones of the Flooding

This chart indicates the properties in the Buffer of the flooding.

MICHIGAN FLOOD		ESTIMATED INSIDE BUFFER		
STATE	COUNTY	Estimated Value	# of Properties	% of Properties
MI	GLADWIN	\$85,121,400	633	3.93 %
MI	MIDLAND	\$675,092,000	3,708	12.04 %
MI	SAGINAW	\$1,120,373,000	9,090	13.12 %
MI	SHIAWASSEE	\$126,678,000	787	3.30 %
TOTAL		\$2,007,264,400	14,218	

Properties Outside of the Event

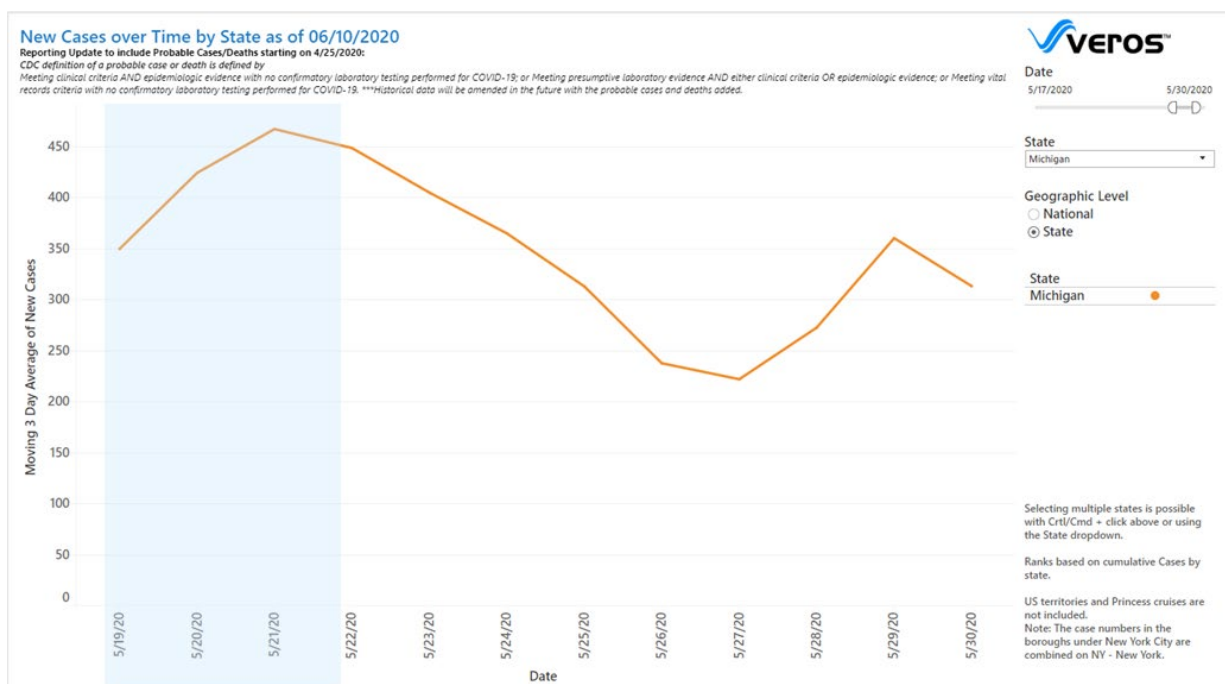
Here is a view of the properties which were likely not directly damaged as a result of the flooding.

MICHIGAN FLOOD		OUTSIDE OF EVENT	
STATE	COUNTY	Properties	% of County Not Affected
MI	GLADWIN	12,383	76.94%
MI	MIDLAND	20,393	66.23%
MI	SAGINAW	49,687	71.71%
MI	SHIAWASSEE	22,864	95.76%
TOTAL		105,327	



COVID-19, Dam Breaks and Flooding

Reported on May 20th, 2020, the dams broke, the river rose, water breached the banks, and the rise of COVID-19 cases continued its upward trajectory. When the flooding hit, residents were forced from their homes and faced the uncertainty of going to a shelter where social distancing would be difficult. The light blue box is the COVID-19 new case trend during the flooding event activity tracked in this report. For complete COVID-19 tracking, go to the [Veros COVID-19 Tracker](#).

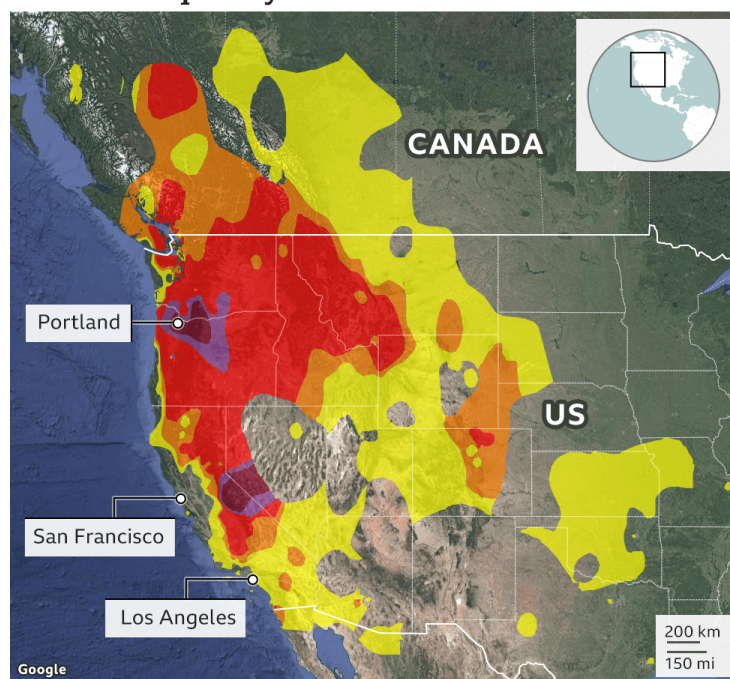




Wildfires

The 2020 season was record-setting for California and Oregon and the United States as a whole. As of November 27th, 2020, the [National Interagency Fire Center](#) reported that 52,113 wildfires had already burned a total of 8,889,297 acres in 2020. This is approximately 2.3 million more acres burned than the 10-year average, and almost double the acreage burned in the 2019 season. California and Oregon were hit particularly heavy, with fire causing severe damage and air quality impacting the West Coast.

Worst air quality on record for US West Coast



Air Quality Index: levels of pollution including particulate matter

- Moderate 51-100
- Unhealthy for sensitive groups 101-150
- Unhealthy 151 - 200
- Very unhealthy 201-300
- Hazardous 300 -500

Source: AirNow

BBC

California Wildfires

According to the Center for Disaster Philanthropy, “as of December 3rd, 2020, there had been 9,279 fire incidents in California with 4,197,628 total acres burned. There were at least 31 fatalities. The 4.2 million acres burned in 2020 are the most in a single year since CalFire began keeping records and more than the [last three years](#) combined. [Five of the six biggest fires](#) in California’s recent history (since 1932) [burned in 2020](#). These included the August Complex Fire (1st), the SCU Lightning Complex Fire (3rd), the Creek Fire (4th), the LNU Lightning Complex Fire (5th), and the North Complex Fire (6th).”

Veros Predicted California Wildfire Activity

Veros tracked California wildfires throughout the year. The following are highlights from several wildfires occurring in August and September 2020. These wildfires include:

- August Complex
- Creek
- Glass
- North
- SQF
- CZY Lightning Complex
- LNU Lightning Complex
- SCU Lightning Complex

Property Impact Within the Core of Select California Wildfires

Veros determined the potential property-level impact within the counties identified to have been affected by the wildfires.

CALIFORNIA WILDFIRES			ESTIMATED INSIDE EVENT CORE		
EVENTNAME	COUNTY	DISASTER DATE	Market Value	# of Properties	% of Properties
August Complex	LAKE	8/16/2020			
Creek	FRESNO	9/4/2020	\$340,442,000	892	0.39 %
Creek	MADERA	9/4/2020	\$15,367,000	39	0.11 %
Glass	NAPA	9/27/2020	\$33,318,200	26	0.08 %
Glass	SONOMA	9/27/2020	\$473,382,800	466	0.33 %
North	BUTTE	8/18/2020	\$196,919,400	1,047	1.51 %
North	PLUMAS	8/18/2020	\$15,980,200	47	0.40 %
SQF	TULARE	8/21/2020	\$50,223,800	224	0.20 %
CZU Lightning Complex	SAN MATEO	8/15/2020	\$8,512,500	5	0.00 %
CZU Lightning Complex	SANTA CRUZ	8/15/2020	\$558,112,000	902	1.49 %
LNU Lightning Complex	LAKE	8/17/2020	\$3,076,400	13	0.04 %
LNU Lightning Complex	NAPA	8/17/2020	\$20,284,000	54	0.17 %
LNU Lightning Complex	SOLANO	8/17/2020	\$435,139,400	579	0.48 %
LNU Lightning Complex	SONOMA	8/17/2020	\$66,679,800	72	0.05 %
SCU Lightning Complex	ALAMEDA	8/16/2020	\$1,285,200	3	0.00 %
TOTAL			\$2,218,722,700	4,369	

Likely Property Impact In The Buffer Zones of the California Wildfires

This chart indicates the properties in the Buffer of these wildfires.

CALIFORNIA WILDFIRES			ESTIMATED INSIDE BUFFER		
EVENTNAME	COUNTY	DISASTER DATE	Market Value	# of Properties	% of Properties
August Complex	LAKE	8/16/2020	\$9,448,400	35	0.12 %
Creek	FRESNO	9/4/2020	\$304,461,900	665	0.29 %
Creek	MADERA	9/4/2020	\$35,205,000	123	0.34 %
Glass	NAPA	9/27/2020	\$233,546,000	168	0.52 %
Glass	SONOMA	9/27/2020	\$1,649,479,200	2,161	1.51 %
North	BUTTE	8/18/2020	\$8,838,600	43	0.06 %
North	PLUMAS	8/18/2020			
SQF	TULARE	8/21/2020	\$30,107,400	128	0.12 %
CZU Lightning Complex	SAN MATEO	8/15/2020	\$58,390,400	64	0.03 %
CZU Lightning Complex	SANTA CRUZ	8/15/2020	\$581,838,000	904	1.49 %
LNU Lightning Complex	LAKE	8/17/2020	\$1,619,000	3	0.01 %
LNU Lightning Complex	NAPA	8/17/2020	\$1,130,000	2	0.01 %
LNU Lightning Complex	SOLANO	8/17/2020	\$428,423,000	636	0.52 %
LNU Lightning Complex	SONOMA	8/17/2020	\$41,644,600	44	0.03 %
SCU Lightning Complex	ALAMEDA	8/16/2020			
TOTAL			\$3,384,131,500	4,976	

Properties Outside of the Event

Here is a view of the properties likely to not have received any direct damage from the wildfire events.

CALIFORNIA WILDFIRES			OUTSIDE OF EVENT	
EVENT NAME	COUNTY	DISASTER DATE	# of Properties	% of Properties Not Affected
August Complex	LAKE	8/16/2020	29,354	99.88%
Creek	FRESNO	9/4/2020	229,949	99.33%
Creek	MADERA	9/4/2020	36,286	99.56%
Glass	NAPA	9/27/2020	32,219	99.40%
Glass	SONOMA	9/27/2020	140,696	98.17%
North	BUTTE	8/18/2020	68,332	98.43%
North	PLUMAS	8/18/2020	11,794	99.60%
SQF	TULARE	8/21/2020	110,556	99.68%
CZU Lightning Complex	SAN MATEO	8/15/2020	186,858	99.96%
CZU Lightning Complex	SANTA CRUZ	8/15/2020	58,910	97.03%
LNU Lightning Complex	LAKE	8/17/2020	29,074	99.94%
LNU Lightning Complex	NAPA	8/17/2020	32,250	99.83%
LNU Lightning Complex	SOLANO	8/17/2020	120,496	99.00%
LNU Lightning Complex	SONOMA	8/17/2020	142,246	99.92%
SCU Lightning Complex	ALAMEDA	8/16/2020	371,715	100.00%
TOTAL			1,600,735	

Oregon Wildfires

In 2020, [Oregon experienced 17 large wildfires](#). Over half of them, including many of the most destructive fires, likely started on federally managed lands and are responsible for three-quarters of the acres burned. On September 15th, 2020, a presidential declaration of a major disaster existed in the State of Oregon. Orders were made to send Federal aid to supplement State, tribal, and local recovery efforts in the areas affected by wildfires and straight-line winds.

Veros Predicted Oregon Wildfire Activity

Veros tracked Oregon wildfires throughout the year. The following are highlights from several wildfires occurring in August and September 2020. These wildfires include:

- Archie Creek
- Beachie Creek
- Holiday Farm
- Lionshead
- Riverside

Property Impact Within the Core of Select Oregon Wildfires

Veros determined the potential property-level impact within the counties identified to have been affected by the wildfires.

OREGON WILDFIRES			ESTIMATED INSIDE EVENT CORE		
EVENT NAME	COUNTY	DISASTER DATE	Market Value	# of Properties	% of Properties
Archie Creek	DOUGLAS	9/8/2020	\$16,228,000	95	0.24 %
Beachie Creek	CLACKAMAS	8/16/2020	\$1,900,000	5	0.00 %
Beachie Creek	LINN	8/16/2020	\$47,211,800	196	0.58 %
Beachie Creek	MARION	8/16/2020	\$130,542,100	579	0.64 %
Holiday Farm	LANE	9/7/2020	\$35,317,200	236	0.24 %
Lionshead	LINN	8/16/2020	\$5,004,200	35	0.10 %
Lionshead	MARION	8/16/2020	\$87,961,500	379	0.42 %
Riverside	CLACKAMAS	9/8/2020	\$10,536,000	27	0.02 %
TOTAL			\$334,700,800	1,552	

Likely Property Impact In The Buffer Zones of the Oregon Wildfires

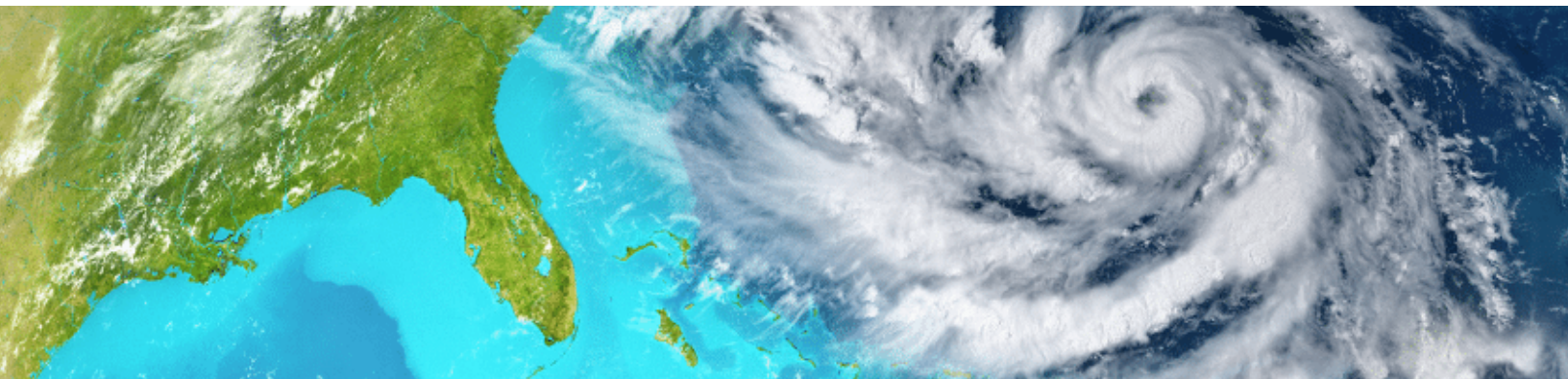
This chart indicates the properties in the Buffer of these wildfires.

OREGON WILDFIRES			ESTIMATED INSIDE BUFFER		
EVENTNAME	COUNTY	DISASTER DATE	Market Value	# of Properties	% of Properties
Archie Creek	DOUGLAS	9/8/2020	\$25,799,200	143	0.37 %
Beachie Creek	CLACKAMAS	8/16/2020	\$2,400,000	8	0.01 %
Beachie Creek	LINN	8/16/2020	\$87,693,400	313	0.92 %
Beachie Creek	MARION	8/16/2020	\$13,864,100	55	0.06 %
Holiday Farm	LANE	9/7/2020	\$6,840,800	57	0.06 %
Lionshead	LINN	8/16/2020	\$4,249,600	21	0.06 %
Lionshead	MARION	8/16/2020	\$6,990,300	31	0.03 %
Riverside	CLACKAMAS	9/8/2020	\$43,439,000	115	0.10 %
TOTAL			\$191,276,400	743	

Properties Outside of the Event

Here is a view of the properties likely to not have received any direct damage from the wildfire events

OREGON WILDFIRES			OUTSIDE OF EVENT	
EVENT NAME	COUNTY	DISASTER DATE	# of Properties	% of Properties Not Affected
Archie Creek	DOUGLAS	9/8/2020	38,779	99.39%
Beachie Creek	CLACKAMAS	8/16/2020	114,322	99.99%
Beachie Creek	LINN	8/16/2020	33,513	98.50%
Beachie Creek	MARION	8/16/2020	89,332	99.30%
Holiday Farm	LANE	9/7/2020	98,363	99.70%
Lionshead	LINN	8/16/2020	33,966	99.84%
Lionshead	MARION	8/16/2020	89,556	99.54%
Riverside	CLACKAMAS	9/8/2020	114,193	99.88%
TOTAL			612,024	



Hurricanes

2020 was an extremely active hurricane season with a record-breaking 30 named storms, including 12 storms that made landfall in the continental United States.

Here is the list of 30 named storms that occurred during the 2020 Atlantic Hurricane Season as of November 24th, 2020. The 2020 season surpassed 2005 as the busiest on record.

2020 Atlantic Tropical Cyclone Names					
Arthur	Hanna	Omar	Alpha	Iota	Rho
Bertha	Isaias	Paulette	Beta	Kappa	Sigma
Cristobal	Josephine	Rene	Camma	Lambda	Tau
Dolly	Kyle	Sally	Delta	Mu	Upsilon
Edouard	Laura	Toddy	Epsilon	Nu	Phi
Fay	Mara	Vicky	Zeta	Xi	Chi
Gonzalo	Nana	Wilfred	Eta	Omicron	Psi
			Theta	Pi	Omega

Be prepared: Visit hurricanes.gov and follow @NWS and @NHC_Atlantic on Twitter.

11/24/20

Veros Predicted Hurricane Activity

Veros tracked the 30 named storms throughout the year. What follows are highlights from several hurricane events occurring August through October 2020. These hurricanes include:

- Laura
- Sally
- Zeta
- Delta

Hurricane Laura: Category 4 Hurricane

Hurricane Laura made landfall near Lake Charles, Louisiana, with powerful winds, heavy rainfall and flash flooding on August 26th with a long-lasting, far-reaching impact. Roofs were torn from homes; power lines downed and lives forever impacted. Hurricane Laura turned into a tropical depression, but the effect continued. Laura is responsible for the deaths of 10 human lives. While this is a devastating toll on life, Hurricane Laura thankfully avoided the more densely populated areas such as Houston and New Orleans.

Veros Real Estate Solutions identifies **1,560,875 residential properties** potentially impacted in the core of the hurricane / tropical depression event, with a total market value of over **\$251 billion** based on the predictive analytics available through the VeroVALUE AVM.

HURRICANE LAURA DISASTER REPORT HIGHLIGHTS



Potentially **1,581,948** properties in the region were at stake, with **1,560,875** in the direct core of the hurricane with the potential for more significant damage.



Total market value of potentially impacted properties in the core and buffer zones exceeds **\$254 Billion**.



East Baton Rouge County was the hardest hit county in **Louisiana** with potentially impacted properties in the direct path of Laura at a **market valuation of over \$31 Billion**.

Storm Facts & Figures

Hurricane Laura: One of the strongest storms to hit the U.S.

Louisiana Hit Hard: Strongest landfalling hurricane in Louisiana on record, tied with an 1856 storm that hit the community of "Last Island". (National Weather Service)

Broad Deep Path: Tropical Storm Laura also swept through Haiti, the Dominican Republic, Cuba and Puerto Rico.

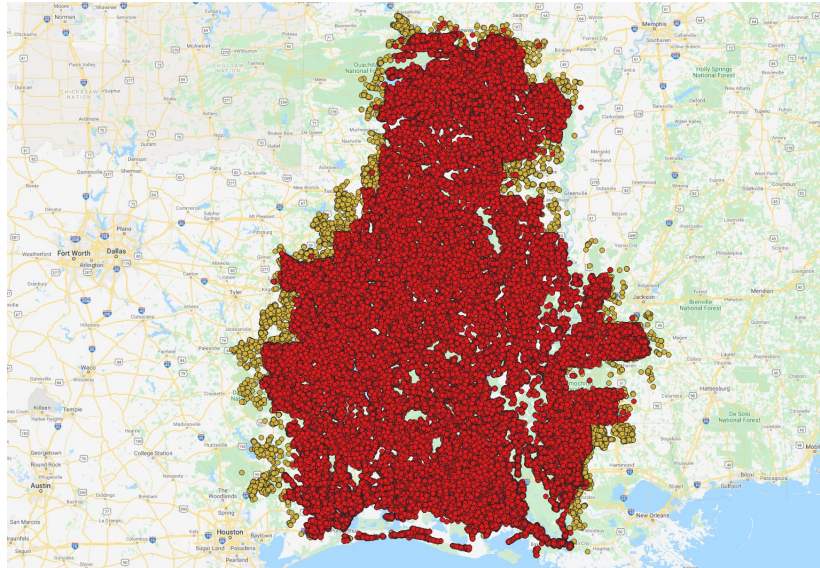
Mass Evacuations: 500K+ ordered to evacuate in Texas and Louisiana.

FEMA Disaster Declaration: Multiple FEMA Disaster declarations in Arkansas, Louisiana, Mississippi, Puerto Rico and Texas.

Massive Winds: Peak gusts reached 150 mph.

Significant Concentration of Potential Property Damage

This map shows the wind's concentration, flooding and surge and its potential impact on the properties and people in the likely storm impact areas.



Veros Predicts Tropical Storm / Hurricane Laura Damage Impact by County

Veros determined the potential property-level impact within the counties identified to have been affected by Tropical Storm / Hurricane Laura in Arkansas, Louisiana, Mississippi, and Texas between August 26th – 29th, 2020.

Property Impact Within The Event Core of Laura

The following chart indicates the potential property impact in Laura's path, referred to as the event core.

HURRICANE LAURA		ESTIMATED INSIDE EVENT CORE		
STATE	COUNTY	Estimated Value	# of Properties	% of Properties
AR	ARKANSAS	\$1,081,032,400	8,198	95.20 %
AR	ASHLEY	\$793,607,400	8,573	87.09 %
AR	BRADLEY	\$461,174,200	4,728	92.98 %
AR	CALHOUN	\$48,544,800	2,326	87.15 %
AR	CHICOT			
AR	CLARK	\$886,038,400	7,854	90.29 %
AR	CLEVELAND	\$277,053,400	2,652	75.38 %
AR	COLUMBIA	\$1,379,138,400	9,925	94.44 %
AR	CONWAY	\$626,000	4	0.04 %
AR	DALLAS	\$291,142,000	3,219	91.11 %
AR	DESHA	\$1,198,600	16	0.31 %
AR	DREW	\$237,000	2	0.03 %
AR	FAULKNER	\$2,793,200	18	0.04 %
AR	GARLAND	\$7,297,704,800	41,898	90.89 %
AR	GRANT	\$848,161,600	6,737	91.96 %
AR	HEMPSTEAD	\$162,000	2	0.02 %
AR	HOT SPRING	\$1,418,042,100	12,574	90.80 %
AR	JEFFERSON	\$2,643,065,800	28,146	97.11 %
AR	LAFAYETTE	\$288,330,600	3,114	79.95 %
AR	LINCOLN	\$276,638,400	2,975	63.43 %
AR	LONOKE	\$3,861,290,000	25,701	91.32 %
AR	MILLER			
AR	MONROE			

STATE	COUNTY	Estimated Value	# of Properties	% of Properties
AR	MONTGOMERY	\$304,000	2	0.04 %
AR	NEVADA	\$308,343,900	3,557	81.85 %
AR	OUACHITA	\$1,063,776,400	10,709	88.67 %
AR	PERRY	\$481,244,900	4,331	89.78 %
AR	PHILLIPS			
AR	PIKE			
AR	PRAIRIE	\$191,500	1	0.03 %
AR	PULASKI	\$23,327,410,300	133,055	92.97 %
AR	SALINE	\$7,889,045,300	45,457	93.71 %
AR	UNION	\$1,878,953,000	17,186	88.01 %
AR	WHITE	\$346,500	3	0.01 %
AR	YELL	\$195,000	2	0.03 %
LA	ACADIA	\$2,880,001,400	20,474	89.60 %
LA	ALLEN	\$653,662,000	4,945	77.74 %
LA	ASCENSION	\$217,000	1	0.00 %
LA	ASSUMPTION	\$2,158,000	9	0.11 %
LA	AVOYELLES	\$2,220,426,000	15,605	91.47 %
LA	BEAUREGARD	\$1,844,592,000	13,992	88.34 %
LA	BIENVILLE	\$675,770,100	5,249	90.59 %
LA	BOSSIER	\$7,640,207,100	40,825	93.52 %
LA	CADDO	\$14,125,530,900	88,458	96.77 %
LA	CALCASIEU	\$11,817,197,400	65,992	93.77 %
LA	CALDWELL	\$488,029,900	3,695	83.28 %
LA	CAMERON	\$419,464,600	2,883	77.60 %
LA	CATAHOULA	\$460,749,000	3,939	84.51 %
LA	CLAIBORNE	\$1,151,112,100	6,252	89.81 %
LA	CONCORDIA	\$870,242,200	7,169	87.25 %
LA	DE SOTO	\$1,339,714,000	9,782	90.47 %
LA	EAST BATON ROUGE	\$31,885,093,800	143,058	92.00 %
LA	EAST CARROLL	\$421,419,000	2,441	87.40 %
LA	EAST FELICIANA	\$1,222,163,300	6,903	87.05 %
LA	EVANGELINE	\$1,561,882,000	12,554	89.72 %
LA	FRANKLIN	\$880,090,200	7,779	92.56 %
LA	GRANT	\$1,058,883,400	7,817	88.15 %
LA	IBERIA	\$3,726,049,400	24,149	91.34 %
LA	IBERVILLE	\$1,673,705,800	9,865	88.37 %
LA	JACKSON	\$864,660,700	5,691	88.60 %
LA	JEFFERSON DAVIS	\$1,579,948,900	10,542	84.48 %
LA	LA SALLE	\$671,563,800	4,399	85.95 %
LA	LAFAYETTE	\$17,173,265,200	80,680	95.43 %
LA	LINCOLN	\$2,735,067,800	14,332	91.43 %
LA	LIVINGSTON			
LA	MADISON	\$363,919,800	2,867	86.43 %
LA	MOREHOUSE	\$1,264,190,600	10,466	93.42 %
LA	NATCHITOCHES	\$2,263,748,500	13,134	89.43 %
LA	OUACHITA	\$6,001,299,000	37,021	66.37 %
LA	POINTE COUPEE	\$1,643,087,700	8,048	93.13 %
LA	RAPIDES	\$7,118,439,100	43,153	93.48 %
LA	RED RIVER	\$359,958,600	2,820	85.51 %
LA	RICHLAND	\$768,664,500	5,225	84.37 %
LA	SABINE	\$1,740,644,600	12,170	87.59 %
LA	SAINT HELENA			
LA	SAINT LANDRY	\$3,749,043,200	25,115	87.72 %
LA	SAINT MARTIN	\$2,653,765,500	17,335	86.48 %
LA	SAINT MARY	\$2,996,097,400	17,998	89.67 %
LA	TANGIPAHOA			
LA	TENSAS	\$502,002,200	2,034	89.60 %
LA	UNION	\$1,170,072,100	8,828	84.22 %
LA	VERMILION	\$3,337,034,000	19,323	85.83 %
LA	VERNON	\$1,748,720,100	11,840	88.78 %
LA	WASHINGTON			
LA	WEBSTER	\$2,661,766,600	15,973	86.29 %
LA	WEST BATON ROUGE	\$1,890,813,600	8,835	91.57 %

STATE	COUNTY	Estimated Value	# of Properties	% of Properties
LA	WEST CARROLL	\$593,336,600	4,217	89.06 %
LA	WEST FELICIANA	\$1,016,795,600	3,698	91.81 %
LA	WINN	\$75,796,600	4,037	77.31 %
MS	ADAMS	\$1,555,206,200	11,842	94.32 %
MS	AMITE	\$262,956,700	1,948	51.56 %
MS	CLAIBORNE	\$251,990,600	2,312	85.22 %
MS	COPIAH	\$1,113,492,000	9,833	89.57 %
MS	FRANKLIN	\$1,164,200	10	0.48 %
MS	HINDS	\$327,800	3	0.00 %
MS	ISSAQUENA	\$246,000	2	2.70 %
MS	JEFFERSON	\$244,622,000	1,775	60.37 %
MS	JEFFERSON DAVIS			
MS	LAWRENCE			
MS	LINCOLN	\$518,000	6	0.04 %
MS	MADISON			
MS	PIKE	\$3,800,000	19	0.11 %
MS	RANKIN			
MS	SHARKEY			
MS	SIMPSON			
MS	WARREN	\$2,291,932,400	16,237	99.41 %
MS	WILKINSON	\$79,333,800	643	42.36 %
MS	YAZOO			
TX	ANGELINA	\$3,309,731,800	26,249	92.78 %
TX	CASS			
TX	CHAMBERS	\$8,819,000	54	0.33 %
TX	CHEROKEE			
TX	GREGG	\$9,796,000	41	0.10 %
TX	HARDIN	\$3,338,492,700	20,039	89.76 %
TX	HARRISON	\$3,287,876,300	21,927	92.46 %
TX	HOUSTON			
TX	JASPER	\$1,474,850,900	12,114	81.40 %
TX	JEFFERSON	\$10,732,006,300	78,589	92.53 %
TX	LIBERTY	\$1,137,000	12	0.04 %
TX	MARION	\$221,000	2	0.04 %
TX	MONTGOMERY			
TX	NACOGDOCHES	\$2,568,996,300	17,269	88.35 %
TX	NEWTON	\$418,832,200	4,239	68.33 %
TX	ORANGE	\$4,241,580,100	30,751	87.66 %
TX	PANOLA	\$1,155,149,400	7,819	83.02 %
TX	POLK	\$165,000	1	0.01 %
TX	RUSK	\$2,371,000	14	0.08 %
TX	SABINE	\$494,530,800	4,348	83.36 %
TX	SAN AUGUSTINE	\$162,798,600	1,748	63.61 %
TX	SAN JACINTO			
TX	SHELBY	\$801,501,600	8,281	84.75 %
TX	TRINITY			
TX	TYLER	\$681,098,200	6,158	81.46 %
TX	UPSHUR	\$1,560,200	8	0.05 %
TOTAL		\$251,264,958,900	1,560,875	

Likely Property Impact In The Buffer Zones of Laura

This chart indicates the properties in the Buffer (1000 feet on either side of the core) of the hurricane event.

HURRICANE LAURA		ESTIMATED INSIDE BUFFER		
STATE	COUNTY	Estimated Value	# of Properties	% of Properties
AR	ARKANSAS	\$11,855,400	167	1.94 %
AR	ASHLEY	\$5,919,100	88	0.89 %
AR	BRADLEY	\$4,085,200	50	0.98 %

STATE	COUNTY	Estimated Value	# of Properties	% of Properties
AR	CALHOUN			
AR	CHICOT	\$12,215,400	105	2.17 %
AR	CLARK	\$3,487,800	56	0.64 %
AR	CLEVELAND	\$73,268,800	616	17.51 %
AR	COLUMBIA			
AR	CONWAY	\$6,788,100	91	0.99 %
AR	DALLAS			
AR	DESHA	\$16,065,200	211	4.13 %
AR	DREW	\$54,317,700	519	7.10 %
AR	FAULKNER	\$41,148,400	263	0.63 %
AR	GARLAND	\$4,140,400	38	0.08 %
AR	GRANT	\$8,806,700	83	1.13 %
AR	HEMPSTEAD	\$58,286,400	641	6.49 %
AR	HOT SPRING	\$870,400	11	0.08 %
AR	JEFFERSON	\$1,174,600	32	0.11 %
AR	LAFAYETTE	\$37,328,400	409	10.50 %
AR	LINCOLN	\$63,060,000	719	15.33 %
AR	LONOKE	\$149,258,300	1,011	3.59 %
AR	MILLER	\$23,764,000	375	2.29 %
AR	MONROE	\$6,944,000	116	3.16 %
AR	MONTGOMERY	\$11,435,200	137	2.79 %
AR	NEVADA	\$8,424,200	144	3.31 %
AR	OUACHITA	\$4,663,600	59	0.49 %
AR	PERRY	\$17,322,500	202	4.19 %
AR	PHILLIPS	\$386,400	6	0.08 %
AR	PIKE	\$6,054,000	104	1.88 %
AR	PRAIRIE	\$13,779,800	137	3.91 %
AR	PULASKI	\$24,313,000	155	0.11 %
AR	SALINE	\$1,939,800	33	0.07 %
AR	UNION	\$10,292,000	98	0.50 %
AR	WHITE	\$4,929,500	58	0.18 %
AR	YELL	\$136,633,200	1,250	16.37 %
LA	ACADIA	\$2,695,000	31	0.14 %
LA	ALLEN			
LA	ASCENSION	\$294,901,800	1,037	2.33 %
LA	ASSUMPTION	\$62,905,100	382	4.67 %
LA	AVOYELLES	\$63,600	1	0.01 %
LA	BEAUREGARD	\$51,600	1	0.01 %
LA	BIENVILLE	\$188,400	3	0.05 %
LA	BOSSIER	\$519,200	8	0.02 %
LA	CADDO	\$3,987,000	57	0.06 %
LA	CALCASIEU	\$24,356,200	158	0.22 %
LA	CALDWELL			
LA	CAMERON	\$9,665,400	67	1.80 %
LA	CATAHOULA			
LA	CLAIBORNE			
LA	CONCORDIA			
LA	DE SOTO	\$21,051,600	106	0.98 %
LA	EAST BATON ROUGE	\$79,637,000	268	0.17 %
LA	EAST CARROLL	\$16,634,800	120	4.30 %
LA	EAST FELICIANA	\$13,568,400	120	1.51 %
LA	EVANGELINE	\$1,079,800	8	0.06 %
LA	FRANKLIN	\$599,400	10	0.12 %
LA	GRANT	\$3,678,400	27	0.30 %
LA	IBERIA	\$22,485,000	177	0.67 %
LA	IBERVILLE	\$37,576,600	204	1.83 %
LA	JACKSON	\$1,438,800	14	0.22 %
LA	JEFFERSON DAVIS	\$9,023,900	73	0.59 %
LA	LA SALLE			
LA	LAFAYETTE	\$127,000	1	0.00 %
LA	LINCOLN	\$426,400	3	0.02 %
LA	LIVINGSTON	\$71,237,400	332	0.67 %
LA	MADISON		1	0.03 %

STATE	COUNTY	Estimated Value	# of Properties	% of Properties
LA	MOREHOUSE			
LA	NATCHITOCHES			
LA	OUACHITA			
LA	POINTE COUPEE			
LA	RAPIDES	\$589,400	5	0.01 %
LA	RED RIVER			
LA	RICHLAND	\$481,600	4	0.06 %
LA	SABINE	\$572,000	8	0.06 %
LA	SAINT HELENA	\$101,903,800	852	16.38 %
LA	SAINT LANDRY			
LA	SAINT MARTIN	\$2,571,200	22	0.11 %
LA	SAINT MARY	\$25,756,400	273	1.36 %
LA	TANGIPAHOA	\$26,979,000	150	0.37 %
LA	TENSAS			
LA	UNION	\$2,827,400	29	0.28 %
LA	VERMILION	\$187,137,400	1,098	4.88 %
LA	VERNON	\$1,588,400	18	0.13 %
LA	WASHINGTON	\$225,400	2	0.01 %
LA	WEBSTER			
LA	WEST BATON ROUGE	\$2,294,200	13	0.13 %
LA	WEST CARROLL	\$14,838,600	154	3.25 %
LA	WEST FELICIANA	\$1,587,600	11	0.27 %
LA	WINN	\$255,000	25	0.48 %
MS	ADAMS	\$35,821,000	220	1.75 %
MS	AMITE	\$2,475,700	18	0.48 %
MS	CLAIBORNE	\$647,000	5	0.18 %
MS	COPIAH	\$5,785,300	49	0.45 %
MS	FRANKLIN	\$2,504,100	24	1.14 %
MS	HINDS	\$20,768,900	140	0.17 %
MS	ISSAQUENA			
MS	JEFFERSON	\$102,048,000	636	21.63 %
MS	JEFFERSON DAVIS	\$112,000	1	0.02 %
MS	LAWRENCE	\$2,411,300	24	0.44 %
MS	LINCOLN	\$15,479,500	121	0.88 %
MS	MADISON	\$36,200	1	0.00 %
MS	PIKE	\$58,529,300	309	1.82 %
MS	RANKIN	\$6,832,600	30	0.06 %
MS	SHARKEY	\$1,398,400	11	0.78 %
MS	SIMPSON	\$5,435,400	47	0.54 %
MS	WARREN	\$5,714,200	24	0.15 %
MS	WILKINSON	\$223,000	2	0.13 %
MS	YAZOO	\$4,358,000	23	0.25 %
TX	ANGELINA	\$5,862,600	114	0.40 %
TX	CASS	\$35,691,200	369	2.80 %
TX	CHAMBERS	\$15,303,200	91	0.56 %
TX	CHEROKEE	\$22,184,000	237	1.29 %
TX	GREGG	\$53,333,500	327	0.77 %
TX	HARDIN	\$22,296,100	185	0.83 %
TX	HARRISON	\$36,002,600	240	1.01 %
TX	HOUSTON	\$4,050,200	52	0.68 %
TX	JASPER	\$10,999,900	95	0.64 %
TX	JEFFERSON	\$3,019,400	39	0.05 %
TX	LIBERTY	\$46,186,400	423	1.46 %
TX	MARION	\$38,853,100	339	6.38 %
TX	MONTGOMERY	\$47,200	1	0.00 %
TX	NACOGDOCHES	\$51,049,200	481	2.46 %
TX	NEWTON	\$414,000	7	0.11 %
TX	ORANGE			
TX	PANOLA	\$87,244,600	718	7.62 %
TX	POLK	\$19,740,400	175	0.92 %
TX	RUSK	\$115,260,600	1,235	6.93 %
TX	SABINE	\$317,000	3	0.06 %
TX	SAN AUGUSTINE	\$34,800	1	0.04 %

STATE	COUNTY	Estimated Value	# of Properties	% of Properties
TX	SAN JACINTO	\$128,000	1	0.01 %
TX	SHELBY	\$5,777,800	116	1.19 %
TX	TRINITY	\$2,857,400	31	0.48 %
TX	TYLER	\$9,931,600	154	2.04 %
TX	UPSHUR	\$13,916,800	97	0.65 %
TOTAL		\$2,741,544,200	21,073	

Properties Outside of the Event

Here is a view of the properties which were likely not directly damaged as a result of Laura.

HURRICANE LAURA		OUTSIDE OF EVENT	
STATE	COUNTY	# of Properties	% of County Not Affected
AR	ARKANSAS	246	2.86%
AR	ASHLEY	1,183	12.02%
AR	BRADLEY	307	6.04%
AR	CALHOUN	343	12.85%
AR	CHICOT	4,740	97.83%
AR	CLARK	789	9.07%
AR	CLEVELAND	250	7.11%
AR	COLUMBIA	584	5.56%
AR	CONWAY	9,098	98.97%
AR	DALLAS	314	8.89%
AR	DESHA	4,876	95.55%
AR	DREW	6,785	92.87%
AR	FAULKNER	41,699	99.33%
AR	GARLAND	4,159	9.02%
AR	GRANT	506	6.91%
AR	HEMPSTEAD	9,228	93.49%
AR	HOT SPRING	1,263	9.12%
AR	JEFFERSON	805	2.78%
AR	LAFAYETTE	372	9.55%
AR	LINCOLN	996	21.24%
AR	LONOKE	1,431	5.08%
AR	MILLER	15,987	97.71%
AR	MONROE	3,556	96.84%
AR	MONTGOMERY	4,768	97.17%
AR	NEVADA	645	14.84%
AR	OUACHITA	1,309	10.84%
AR	PERRY	291	6.03%
AR	PHILLIPS	7,727	99.92%
AR	PIKE	5,417	98.12%
AR	PRAIRIE	3,365	96.06%
AR	PULASKI	9,906	6.92%
AR	SALINE	3,018	6.22%
AR	UNION	2,244	11.49%
AR	WHITE	32,817	99.81%
AR	YELL	6,383	83.60%
LA	ACADIA	2,346	10.27%
LA	ALLEN	1,416	22.26%
LA	ASCENSION	43,517	97.67%
LA	ASSUMPTION	7,791	95.22%
LA	AVOUELLES	1,454	8.52%
LA	BEAUREGARD	1,845	11.65%
LA	BIENVILLE	542	9.35%
LA	BOSSIER	2,820	6.46%
LA	CADDO	2,898	3.17%
LA	CALCASIEU	4,224	6.00%
LA	CALDWELL	742	16.72%
LA	CAMERON	765	20.59%

STATE	COUNTY	# of Properties	% of County Not Affected
LA	CATAHOULA	722	15.49%
LA	CLAIBORNE	709	10.19%
LA	CONCORDIA	1,048	12.75%
LA	DE SOTO	924	8.55%
LA	EAST BATON ROUGE	12,177	7.83%
LA	EAST CARROLL	232	8.31%
LA	EAST FELICIANA	907	11.44%
LA	EVANGELINE	1,430	10.22%
LA	FRANKLIN	615	7.32%
LA	GRANT	1,024	11.55%
LA	IBERIA	2,113	7.99%
LA	IBERVILLE	1,094	9.80%
LA	JACKSON	718	11.18%
LA	JEFFERSON DAVIS	1,863	14.93%
LA	LA SALLE	719	14.05%
LA	LAFAYETTE	3,861	4.57%
LA	LINCOLN	1,341	8.55%
LA	LIVINGSTON	49,158	99.33%
LA	MADISON	449	13.54%
LA	MOREHOUSE	737	6.58%
LA	NATCHITOCHES	1,553	10.57%
LA	OUACHITA	18,759	33.63%
LA	POINTE COUPEE	594	6.87%
LA	RAPIDES	3,007	6.51%
LA	RED RIVER	478	14.49%
LA	RICHLAND	964	15.57%
LA	SABINE	1,716	12.35%
LA	SAINT HELENA	4,351	83.62%
LA	SAINT LANDRY	3,515	12.28%
LA	SAINT MARTIN	2,689	13.41%
LA	SAINT MARY	1,801	8.97%
LA	TANGIPAHOA	40,621	99.63%
LA	TENSAS	236	10.40%
LA	UNION	1,625	15.50%
LA	VERMILION	2,092	9.29%
LA	VERNON	1,478	11.08%
LA	WASHINGTON	18,090	99.99%
LA	WEBSTER	2,537	13.71%
LA	WEST BATON ROUGE	800	8.29%
LA	WEST CARROLL	364	7.69%
LA	WEST FELICIANA	319	7.92%
LA	WINN	1,160	22.21%
MS	ADAMS	493	3.93%
MS	AMITE	1,812	47.96%
MS	CLAIBORNE	396	14.60%
MS	COPIAH	1,096	9.98%
MS	FRANKLIN	2,070	98.38%
MS	HINDS	80,947	99.82%
MS	ISSAQUENA	72	97.30%
MS	JEFFERSON	529	17.99%
MS	JEFFERSON DAVIS	4,734	99.98%
MS	LAWRENCE	5,398	99.56%
MS	LINCOLN	13,609	99.08%
MS	MADISON	36,068	100.00%
MS	PIKE	16,620	98.06%
MS	RANKIN	51,434	99.94%
MS	SHARKEY	1,398	99.22%
MS	SIMPSON	8,590	99.46%
MS	WARREN	73	0.45%
MS	WILKINSON	873	57.51%
MS	YAZOO	9,341	99.75%
TX	ANGELINA	1,928	6.81%
TX	CASS	12,796	97.20%

STATE	COUNTY	# of Properties	% of County Not Affected
TX	CHAMBERS	16,019	99.10%
TX	CHEROKEE	18,103	98.71%
TX	GREGG	42,277	99.14%
TX	HARDIN	2,100	9.41%
TX	HARRISON	1,549	6.53%
TX	HOUSTON	7,603	99.32%
TX	JASPER	2,673	17.96%
TX	JEFFERSON	6,302	7.42%
TX	LIBERTY	28,439	98.49%
TX	MARION	4,974	93.58%
TX	MONTGOMERY	199,283	100.00%
TX	NACOGDOCHES	1,796	9.19%
TX	NEWTON	1,958	31.56%
TX	ORANGE	4,329	12.34%
TX	PANOLA	881	9.35%
TX	POLK	18,774	99.07%
TX	RUSK	16,560	92.99%
TX	SABINE	865	16.58%
TX	SAN AUGUSTINE	999	36.35%
TX	SAN JACINTO	13,376	99.99%
TX	SHELBY	1,374	14.06%
TX	TRINITY	6,399	99.52%
TX	TYLER	1,248	16.51%
TX	UPSHUR	14,812	99.30%
TOTAL		1,111,327	



Hurricane Sally: Category 2 Hurricane

Hurricane Sally was a Category 2 hurricane affecting Cuba, the Bahamas, and the United States as it lumbered ashore near the Florida-Alabama line, with powerful winds, heavy rainfall and storm surge on September 11th and dissipated September 18th, 2020. Heavy rains measured in feet, swamping homes, and forcing the evacuation and rescue of hundreds as it made a push inland.

Veros Real Estate Solutions identifies **924,562** residential properties potentially impacted in the core of the hurricane, with a total market value of **\$6.8 Billion** based on the predictive analytics available through the VeroVALUE AVM.

HURRICANE SALLY REPORT HIGHLIGHTS



Potentially **967,104** properties in the region were at stake, with **924,562** in the direct core of Hurricane Sally with the potential for more significant damage.



The total market value of potentially impacted properties in the core and buffer zones exceeds **\$208 Billion**.



Baldwin County in Alabama, **Okaloosa County** in Florida were the hardest hit counties.

Storm Facts & Figures

Hurricane Sally: Category 2 Atlantic hurricane, first to make landfall in Alabama since Ivan in 2004.

A Walking Storm: Moving forward at just 2-3 mph rain dumped 4 months of rain in 4 hours.

Devastating Flooding: More than two feet of rain and storm surge flooded homes.

Broad Deep Path: Cuba, The Bahamas and United States all felt the impact.

Mass Evacuations: Residents evacuated via kayaks and National Guard high-water rescue vehicles.

FEMA Disaster Declaration: DR-4563 in Alabama, EM-3546 in Florida.

Massive Winds: Sustained winds reached 105 mph at landfall.

Veros Predicts Hurricane Sally Damage Impact by County

Veros determined the potential property-level impact within the counties identified to have been affected by Hurricane Sally in Alabama, Florida, Georgia, and Mississippi.

Property Impact Within The Event Core of Hurricane Sally

The following chart indicates the potential property impact in Hurricane Sally's path, referred to as the event core.

HURRICANE SALLY		ESTIMATED INSIDE EVENT CORE		
STATE	COUNTY	Estimated Value	# of Properties	% of Properties
AL	BALDWIN	\$28,886,835,900	101,316	99.41 %
AL	CLARKE	\$76,790,500	656	9.04 %
AL	COFFEE	\$2,757,698,700	16,598	94.56 %
AL	CONECUH	\$605,271,000	3,537	81.74 %
AL	COVINGTON	\$1,909,541,600	13,186	96.52 %
AL	DALE	\$1,420,384,300	11,718	87.72 %
AL	ESCAMBIA	\$1,704,282,300	12,992	96.56 %
AL	GENEVA	\$1,077,203,400	10,032	98.52 %
AL	HENRY	\$560,466,000	3,606	51.88 %
AL	HOUSTON	\$5,175,860,300	34,315	98.11 %
AL	MOBILE	\$22,365,975,500	145,526	99.86 %
AL	MONROE	\$394,534,100	2,761	41.92 %
AL	WASHINGTON	\$302,648,200	2,574	59.61 %
FL	BAY	\$20,479,640,000	84,913	98.15 %
FL	CALHOUN	\$332,197,000	3,179	85.64 %
FL	CLARKE	\$1,626,000	11	0.15 %
FL	COVINGTON	\$277,000	1	0.01 %
FL	ESCAMBIA	\$47,200	1	0.01 %
FL	ESCAMBIA	\$24,937,557,800	117,612	99.95 %
FL	FRANKLIN			
FL	GADSDEN	\$10,924,400	123	0.84 %
FL	GULF			
FL	HOLMES	\$546,973,600	5,182	99.67 %
FL	HOUSTON	\$121,000	1	0.00 %
FL	JACKSON	\$1,655,729,400	13,411	98.27 %
FL	LIBERTY	\$124,800	3	0.14 %
FL	OKALOOSA	\$25,594,090,800	83,077	99.98 %
FL	SANTA ROSA	\$15,245,825,600	63,526	95.13 %
FL	WALTON	\$22,015,139,300	43,239	95.79 %
FL	WASHINGTON	\$937,060,200	7,828	95.74 %
GA	BAKER	\$4,544,600	35	2.60 %
GA	DECATUR	\$13,437,200	99	1.02 %
GA	EARLY	\$509,620,500	4,271	92.13 %
GA	MILLER	\$256,340,200	1,823	73.90 %
GA	SEMINOLE	\$518,195,800	3,761	88.74 %
LA	PLAQUEMINES	\$179,894,200	1,960	25.64 %
LA	SAINT BERNARD	\$48,913,500	374	2.51 %
MS	BALDWIN	\$381,000	1	0.00 %
MS	CLARKE	\$175,000	1	0.01 %
MS	FORREST	\$7,489,800	63	0.27 %
MS	GREENE	\$300,662,200	2,525	87.04 %
MS	HANCOCK	\$2,774,180,700	15,774	81.11 %
MS	HARRISON	\$10,403,540,100	64,140	99.79 %
MS	JACKSON	\$7,219,262,800	47,739	94.62 %
MS	MOBILE	\$1,459,000	12	0.01 %
MS	PERRY	\$110,611,600	1,060	26.22 %
TOTAL		\$201,343,534,100	924,562	

Likely Property Impact In The Buffer Zones of Hurricane Sally

This chart indicates the properties in the Buffer of the hurricane.

HURRICANE SALLY		ESTIMATED INSIDE BUFFER		
STATE	COUNTY	Estimated Value	# of Properties	% of Properties
AL	BALDWIN			
AL	CLARKE	\$458,404,000	3,632	50.07 %
AL	COFFEE	\$111,467,100	938	5.34 %
AL	CONECUH	\$115,358,100	698	16.13 %
AL	COVINGTON	\$13,264,100	110	0.81 %
AL	DALE	\$143,224,400	1,351	10.11 %
AL	ESCAMBIA			
AL	GENEVA			
AL	HENRY	\$345,891,000	2,805	40.35 %
AL	HOUSTON			
AL	MOBILE			
AL	MONROE	\$475,756,500	3,245	49.27 %
AL	WASHINGTON	\$212,300,600	1,536	35.57 %
FL	BAY	\$366,035,200	1,357	1.57 %
FL	CALHOUN	\$48,984,200	517	13.93 %
FL	CLARKE	\$78,000	1	0.01 %
FL	COVINGTON			
FL	ESCAMBIA			
FL	ESCAMBIA			
FL	FRANKLIN	\$298,600	2	0.03 %
FL	GADSDEN	\$269,007,100	3,008	20.54 %
FL	GULF	\$691,487,800	4,143	47.76 %
FL	HOLMES			
FL	HOUSTON			
FL	JACKSON			
FL	LIBERTY	\$167,038,600	1,528	71.20 %
FL	OKALOOSA			
FL	SANTA ROSA			
FL	WALTON			
FL	WASHINGTON			
GA	BAKER	\$53,392,600	492	36.61 %
GA	DECATUR	\$1,034,467,000	7,219	74.42 %
GA	EARLY	\$9,049,700	66	1.42 %
GA	MILLER	\$64,124,000	466	18.89 %
GA	SEMINOLE	\$43,653,400	320	7.55 %
LA	PLAQUEMINES	\$1,574,918,800	5,505	72.01 %
LA	SAINT BERNARD	\$622,913,800	3,603	24.15 %
MS	BALDWIN			
MS	CLARKE			
MS	FORREST			
MS	GREENE			
MS	HANCOCK			
MS	HARRISON			
MS	JACKSON			
MS	MOBILE			
MS	PERRY			
TOTAL		\$6,821,114,600	42,542	

Properties Outside of the Event

Here is a view of the properties which were likely not directly damaged as a result of the hurricane.

HURRICANE SALLY		OUTSIDE OF EVENT	
STATE	COUNTY	# of Properties	% of County Not Affected
AL	BALDWIN	597	0.59%
AL	CLARKE	2,966	40.89%
AL	COFFEE	16	0.09%
AL	CONECUH	92	2.13%
AL	COVINGTON	366	2.68%
AL	DALE	289	2.16%
AL	ESCAMBIA	463	3.44%
AL	GENEVA	151	1.48%
AL	HENRY	540	7.77%
AL	HOUSTON	661	1.89%
AL	MOBILE	205	0.14%
AL	MONROE	580	8.81%
AL	WASHINGTON	208	4.82%
FL	BAY	240	0.28%
FL	CALHOUN	16	0.43%
FL	CLARKE	7,242	99.83%
FL	COVINGTON	13,661	99.99%
FL	ESCAMBIA	13,454	99.99%
FL	ESCAMBIA	62	0.05%
FL	FRANKLIN	7,152	99.97%
FL	GADSDEN	11,516	78.62%
FL	GULF	4,532	52.24%
FL	HOLMES	17	0.33%
FL	HOUSTON	34,975	100.00%
FL	JACKSON	236	1.73%
FL	LIBERTY	615	28.66%
FL	OKALOOSA	18	0.02%
FL	SANTA ROSA	3,253	4.87%
FL	WALTON	1,899	4.21%
FL	WASHINGTON	348	4.26%
GA	BAKER	817	60.79%
GA	DECATUR	2,382	24.56%
GA	EARLY	299	6.45%
GA	MILLER	178	7.22%
GA	SEMINOLE	157	3.70%
LA	PLAQUEMINES	180	2.35%
LA	SAINT BERNARD	10,945	73.35%
MS	BALDWIN	101,912	100.00%
MS	CLARKE	7,253	99.99%
MS	FORREST	23,551	99.73%
MS	GREENE	376	12.96%
MS	HANCOCK	3,674	18.89%
MS	HARRISON	138	0.21%
MS	JACKSON	2,717	5.38%
MS	MOBILE	145,719	99.99%
MS	PERRY	2,983	73.78%
TOTAL		409,651	

Hurricane Zeta: Category 2 Hurricane

Beginning as a tropical depression formed in the Western Caribbean on October 24th, 2020, the weather intensified into Tropical Storm Zeta the following day. Zeta strengthened into a hurricane on the afternoon of October 26th, 2020, as it tracked toward Mexico's Yucatan Peninsula. It then made landfall later that night to the north of Tulum, Mexico, as a Category 1. Reaching land, Zeta weakened into a tropical storm as it moved into the Gulf of Mexico the next day. Zeta reorganized later that evening amid low wind shear and warm sea-surface temperatures and escalated quickly on October 28th, regaining its hurricane strength. Zeta grew into a Category 2, reaching 110 mph winds on its way to landfall near Cocodrie, Louisiana.

Veros Real Estate Solutions identifies **1,630,436 residential properties** potentially impacted in the core of the hurricane / tropical depression event, with a total market value (consisting of home and land value) of over **\$323.7 billion** based on the predictive analytics available through the VeroVALUE AVM.

HURRICANE ZETA DISASTER REPORT HIGHLIGHTS



Potentially **1,882,361** properties in the region were at stake, with **1,630,436** in the direct core of the hurricane with the potential for more significant damage.



Total market value of potentially impacted properties in the core and buffer zones exceeds **\$373 Billion**.



Baldwin County was the hardest hit county in **Alabama** with potentially impacted properties in the direct path of Zeta at a **market valuation of over \$29 Billion**.

Veros Predicts Hurricane Zeta Damage Impact by County

Veros determined the potential property-level impact within the counties identified to have been affected by Hurricane Zeta in Alabama, Florida, Georgia, Louisiana, and Mississippi between October 24th – 29th, 2020.

Property Impact Within The Event Core of Zeta

The following chart indicates the potential property impact in Laura's path, referred to as the event core.

HURRICANE ZETA		ESTIMATED INSIDE EVENT CORE		
STATE	COUNTY	Estimated Value	# of Properties	% of Properties
AL	AUTAUGA	\$2,925,389,200	16,663	81.29 %
AL	BALDWIN	\$29,103,867,900	101,268	96.87 %
AL	BARBOUR	\$123,360,000	1,085	16.81 %
AL	BIBB			
AL	BULLOCK	\$281,546,100	2,420	82.37 %
AL	BUTLER	\$841,698,900	6,859	96.86 %
AL	CHAMBERS	\$103,000	1	0.01 %
AL	CHILTON			
AL	CHOCTAW	\$431,147,400	3,273	96.32 %
AL	CLARKE	\$1,002,230,400	7,374	94.41 %
AL	COFFEE	\$1,440,206,700	9,565	48.71 %

STATE	COUNTY	Estimated Value	# of Properties	% of Properties
AL	CONECUH	\$585,685,900	4,224	96.93 %
AL	COOSA			
AL	COVINGTON	\$1,517,491,400	10,104	72.72 %
AL	CRENSHAW	\$553,204,200	4,366	93.03 %
AL	DALE	\$1,487,691,800	12,188	85.31 %
AL	DALLAS	\$1,386,792,400	13,194	96.78 %
AL	ELMORE	\$3,397,858,300	18,937	62.00 %
AL	ESCAMBIA	\$1,755,507,700	13,095	95.93 %
AL	GENEVA	\$1,109,251,500	9,932	95.64 %
AL	GREENE	\$4,889,800	34	1.72 %
AL	HALE	\$33,756,800	284	6.62 %
AL	HENRY	\$1,014,711,000	7,056	96.64 %
AL	LEE	\$3,890,973,900	19,481	39.42 %
AL	LOWNDES	\$416,364,900	3,283	98.03 %
AL	MACON	\$326,708,000	2,698	92.37 %
AL	MARENGO	\$747,924,700	5,565	96.40 %
AL	MOBILE	\$23,281,590,600	147,265	99.92 %
AL	MONROE	\$968,110,200	6,461	96.85 %
AL	MONTGOMERY	\$11,043,904,800	75,849	99.96 %
AL	PERRY	\$51,750,600	451	25.37 %
AL	PIKE	\$1,225,026,400	8,381	93.41 %
AL	RUSSELL	\$2,689,663,100	19,083	99.21 %
AL	SAINT CLAIR			
AL	SHELBY	\$585,000	2	0.00 %
AL	SUMTER	\$181,765,400	1,823	63.96 %
AL	TALLADEGA	\$114,400	2	0.01 %
AL	TALLAPOOSA	\$223,472,600	1,727	8.94 %
AL	WALKER	\$280,000	2	0.01 %
AL	WASHINGTON	\$557,605,100	4,149	94.51 %
AL	WILCOX	\$312,669,000	2,429	97.86 %
FL	ESCAMBIA	\$23,886,887,000	114,790	96.27 %
FL	OKALOOSA	\$22,879,718,200	64,908	77.12 %
FL	SANTA ROSA	\$7,617,785,600	36,721	53.82 %
GA	BIBB			
GA	BUTTS	\$2,222,000	16	0.18 %
GA	CHATTAHOOCHEE	\$1,047,200	10	0.72 %
GA	CRAWFORD	\$12,036,400	137	2.58 %
GA	DOUGLAS			
GA	GILMER			
GA	HANCOCK	\$447,000	3	0.06 %
GA	HARRIS	\$142,461,000	446	3.06 %
GA	MARION	\$99,890,400	924	27.81 %
GA	MONROE	\$143,000	1	0.01 %
GA	MUSCOGEE	\$9,104,302,200	59,210	96.39 %
GA	QUITMAN	\$63,660,400	650	43.95 %
GA	RABUN	\$125,000	1	0.01 %
GA	RANDOLPH	\$313,729,200	2,670	97.77 %
GA	STEWART	\$119,885,600	1,051	54.63 %
GA	TALBOT	\$71,409,600	582	19.16 %
GA	TAYLOR	\$18,206,300	149	4.54 %
GA	TROUP			
GA	UPSON			
GA	WEBSTER	\$75,927,000	680	78.43 %
LA	ASCENSION	\$9,311,201,000	41,176	98.78 %
LA	ASSUMPTION	\$597,595,900	3,633	44.82 %
LA	JEFFERSON	\$31,892,917,100	140,258	99.19 %
LA	LAFOURCHE	\$2,028,734,200	12,621	36.54 %
LA	LIVINGSTON	\$7,448,528,200	42,809	89.25 %
LA	ORLEANS	\$28,160,710,300	90,065	99.98 %
LA	PLAQUEMINES	\$1,588,250,700	5,612	73.34 %
LA	SAINT BERNARD	\$2,372,061,400	14,953	96.23 %
LA	SAINT CHARLES	\$4,227,512,600	17,564	99.43 %
LA	SAINT JAMES	\$122,033,800	841	11.03 %

STATE	COUNTY	Estimated Value	# of Properties	% of Properties
LA	SAINT MARY	\$2,166,000	144	0.72 %
LA	SAINT TAMMANY	\$25,691,640,200	96,352	97.01 %
LA	ST JOHN THE BAPTIST	\$2,223,788,000	12,942	88.95 %
LA	TANGIPAHOA	\$2,331,407,200	13,337	33.88 %
LA	TERREBONNE	\$2,949,635,000	16,513	43.85 %
LA	WASHINGTON	\$1,602,592,600	10,973	60.88 %
MS	CLARKE	\$626,313,400	5,988	92.36 %
MS	COVINGTON	\$229,157,000	1,972	33.00 %
MS	FORREST	\$2,650,701,200	19,798	81.19 %
MS	GEORGE	\$791,784,500	6,228	87.39 %
MS	GREENE	\$287,642,300	2,562	87.92 %
MS	HANCOCK	\$3,112,507,300	18,903	95.49 %
MS	HARRISON	\$11,008,626,800	68,663	95.23 %
MS	JACKSON	\$7,746,357,600	51,337	99.20 %
MS	JASPER	\$289,782,800	2,736	39.99 %
MS	JEFFERSON DAVIS	\$312,663,800	3,342	69.73 %
MS	JONES	\$2,425,490,400	20,896	95.39 %
MS	KEMPER	\$6,852,500	64	3.73 %
MS	LAMAR	\$4,287,625,000	22,327	97.39 %
MS	LAUDERDALE	\$1,403,932,000	13,185	52.86 %
MS	MARION	\$146,720,200	985	13.74 %
MS	NEWTON	\$653,432,300	5,204	84.88 %
MS	PEARL RIVER	\$3,163,500,500	20,387	98.43 %
MS	PERRY	\$381,696,000	3,706	90.92 %
MS	SMITH	\$449,548,700	3,711	68.99 %
MS	STONE	\$715,325,700	5,544	95.93 %
MS	WALTHALL	\$381,699,000	2,863	66.47 %
MS	WAYNE	\$797,996,400	6,720	98.17 %
TOTAL		\$323,744,911,800	1,630,436	

Likely Property Impact In The Buffer Zones of Zeta

This chart indicates the properties in the Buffer (1000 feet on either side of the core) of the hurricane event.

HURRICANE ZETA		ESTIMATED INSIDE BUFFER		
STATE	COUNTY	Estimated Value	# of Properties	% of Properties
AL	AUTAUGA	\$318,901,600	2,346	11.45 %
AL	BALDWIN			
AL	BARBOUR	\$749,023,200	5,203	80.59 %
AL	BIBB	\$1,190,000	7	0.14 %
AL	BULLOCK			
AL	BUTLER			
AL	CHAMBERS	\$489,809,200	3,912	29.65 %
AL	CHILTON	\$406,852,200	2,982	23.58 %
AL	CHOCTAW			
AL	CLARKE	\$246,000	2	0.03 %
AL	COFFEE	\$1,601,206,000	9,677	49.28 %
AL	CONECUH			
AL	COOSA	\$62,779,800	357	9.96 %
AL	COVINGTON	\$409,439,900	3,360	24.18 %
AL	CRENSHAW	\$173,600	2	0.04 %
AL	DALE	\$195,828,400	1,733	12.13 %
AL	DALLAS	\$27,172,400	223	1.64 %
AL	ELMORE	\$1,983,837,000	10,901	35.69 %
AL	ESCAMBIA			
AL	GENEVA	\$37,749,000	346	3.33 %
AL	GREENE	\$46,372,800	494	25.01 %
AL	HALE	\$185,814,800	1,681	39.16 %
AL	HENRY	\$12,845,000	112	1.53 %

STATE	COUNTY	Estimated Value	# of Properties	% of Properties
AL	LEE	\$6,474,642,000	28,189	57.03 %
AL	LOWNDES			
AL	MACON	\$5,971,600	41	1.40 %
AL	MARENGO			
AL	MOBILE			
AL	MONROE			
AL	MONTGOMERY			
AL	PERRY	\$132,617,400	1,143	64.29 %
AL	PIKE	\$3,081,000	26	0.29 %
AL	RUSSELL	\$1,326,000	14	0.07 %
AL	SAINT CLAIR	\$135,000	1	0.00 %
AL	SHELBY			
AL	SUMTER	\$92,296,100	760	26.67 %
AL	TALLADEGA			
AL	TALLAPOOSA	\$1,731,721,600	6,241	32.30 %
AL	WALKER			
AL	WASHINGTON			
AL	WILCOX			
FL	ESCAMBIA	\$2,061,921,000	4,374	3.67 %
FL	OKALOOSA	\$4,028,358,200	19,232	22.85 %
FL	SANTA ROSA	\$8,108,455,300	26,827	39.32 %
GA	BIBB	\$1,138,697,400	7,934	14.50 %
GA	BUTTS			
GA	CHATTAHOOCHEE	\$119,150,400	1,288	92.40 %
GA	CRAWFORD	\$122,639,200	1,139	21.47 %
GA	DOUGLAS	\$195,000	1	0.00 %
GA	GILMER	\$111,000	1	0.01 %
GA	HANCOCK	\$185,000	1	0.02 %
GA	HARRIS	\$2,562,866,000	10,366	71.02 %
GA	MARION	\$248,792,200	2,189	65.87 %
GA	MONROE	\$580,000	1	0.01 %
GA	MUSCOGEE	\$441,560,800	1,577	2.57 %
GA	QUITMAN	\$69,657,000	784	53.01 %
GA	RABUN			
GA	RANDOLPH	\$129,000	1	0.04 %
GA	STEWART	\$81,838,800	768	39.92 %
GA	TALBOT	\$245,124,800	1,874	61.69 %
GA	TAYLOR	\$286,993,500	2,464	75.01 %
GA	TROUP	\$2,037,500	11	0.05 %
GA	UPSON	\$32,315,000	212	2.07 %
GA	WEBSTER	\$255,600	3	0.35 %
LA	ASCENSION	\$9,334,400	43	0.10 %
LA	ASSUMPTION	\$282,878,300	2,087	25.75 %
LA	JEFFERSON			
LA	LAFOURCHE	\$1,984,702,000	10,678	30.91 %
LA	LIVINGSTON	\$581,096,600	3,209	6.69 %
LA	ORLEANS			
LA	PLAQUEMINES	\$874,000	5	0.07 %
LA	SAINT BERNARD			
LA	SAINT CHARLES			
LA	SAINT JAMES	\$1,218,538,900	6,375	83.62 %
LA	SAINT MARY	\$63,991,600	636	3.19 %
LA	SAINT TAMMANY	\$392,651,000	1,569	1.58 %
LA	ST JOHN THE BAPTIST	\$142,836,800	1,038	7.13 %
LA	TANGIPAHOA	\$5,039,362,600	25,836	65.63 %
LA	TERREBONNE	\$176,678,500	1,509	4.01 %
LA	WASHINGTON	\$967,346,400	6,918	38.38 %
MS	CLARKE	\$10,959,200	83	1.28 %
MS	COVINGTON	\$384,734,600	3,423	57.29 %
MS	FORREST			
MS	GEORGE			
MS	GREENE			
MS	HANCOCK			

STATE	COUNTY	Estimated Value	# of Properties	% of Properties
MS	HARRISON			
MS	JACKSON			
MS	JASPER	\$436,553,100	3,747	54.76 %
MS	JEFFERSON DAVIS	\$154,752,900	1,161	24.22 %
MS	JONES	\$84,384,200	797	3.64 %
MS	KEMPER	\$75,898,200	656	38.18 %
MS	LAMAR	\$71,802,000	465	2.03 %
MS	LAUDERDALE	\$1,496,488,000	11,490	46.06 %
MS	MARION	\$914,896,200	6,054	84.47 %
MS	NEWTON	\$117,028,200	799	13.03 %
MS	PEARL RIVER			
MS	PERRY			
MS	SMITH	\$152,176,400	1,541	28.65 %
MS	STONE			
MS	WALTHALL	\$135,019,200	1,006	23.36 %
MS	WAYNE			
TOTAL		\$49,417,877,600	251,925	

Properties Outside of the Event

Here is a view of the properties which were likely not directly damaged as a result of Zeta.

HURRICANE ZETA		OUTSIDE OF EVENT	
STATE	COUNTY	# of Properties	% of County Not Affected
AL	AUTAUGA	1,488	7.26%
AL	BALDWIN	3,276	3.13%
AL	BARBOUR	168	2.60%
AL	BIBB	4,959	99.86%
AL	BULLOCK	518	17.63%
AL	BUTLER	222	3.14%
AL	CHAMBERS	9,280	70.34%
AL	CHILTON	9,664	76.42%
AL	CHOCTAW	125	3.68%
AL	CLARKE	435	5.57%
AL	COFFEE	394	2.01%
AL	CONECUH	134	3.07%
AL	COOSA	3,228	90.04%
AL	COVINGTON	431	3.10%
AL	CRENSHAW	325	6.93%
AL	DALE	366	2.56%
AL	DALLAS	216	1.58%
AL	ELMORE	707	2.31%
AL	ESCAMBIA	555	4.07%
AL	GENEVA	107	1.03%
AL	GREENE	1,447	73.27%
AL	HALE	2,328	54.23%
AL	HENRY	133	1.82%
AL	LEE	1,755	3.55%
AL	LOWNDES	66	1.97%
AL	MACON	182	6.23%
AL	MARENGO	208	3.60%
AL	MOBILE	121	0.08%
AL	MONROE	210	3.15%
AL	MONTGOMERY	29	0.04%
AL	PERRY	184	10.35%
AL	PIKE	565	6.30%
AL	RUSSELL	138	0.72%
AL	SAINT CLAIR	29,942	100.00%
AL	SHELBY	69,796	100.00%

STATE	COUNTY	# of Properties	% of County Not Affected
AL	SUMTER	267	9.37%
AL	TALLADEGA	25,349	99.99%
AL	TALLAPOOSA	11,351	58.76%
AL	WALKER	24,391	99.99%
AL	WASHINGTON	241	5.49%
AL	WILCOX	53	2.14%
FL	ESCAMBIA	70	0.06%
FL	OKALOOSA	29	0.03%
FL	SANTA ROSA	4,677	6.86%
GA	BIBB	46,793	85.50%
GA	BUTTS	8,710	99.82%
GA	CHATTAHOOCHEE	96	6.89%
GA	CRAWFORD	4,028	75.94%
GA	DOUGLAS	46,693	100.00%
GA	GILMER	17,245	99.99%
GA	HANCOCK	4,794	99.92%
GA	HARRIS	3,784	25.92%
GA	MARION	210	6.32%
GA	MONROE	9,486	99.98%
GA	MUSCOGEE	640	1.04%
GA	QUITMAN	45	3.04%
GA	RABUN	10,393	99.99%
GA	RANDOLPH	60	2.20%
GA	STEWART	105	5.46%
GA	TALBOT	582	19.16%
GA	TAYLOR	672	20.46%
GA	TROUP	24,160	99.95%
GA	UPSON	10,017	97.93%
GA	WEBSTER	184	21.22%
LA	ASCENSION	465	1.12%
LA	ASSUMPTION	2,386	29.43%
LA	JEFFERSON	1,139	0.81%
LA	LAFOURCHE	11,241	32.54%
LA	LIVINGSTON	1,949	4.06%
LA	ORLEANS	21	0.02%
LA	PLAQUEMINES	2,035	26.59%
LA	SAINT BERNARD	586	3.77%
LA	SAINT CHARLES	100	0.57%
LA	SAINT JAMES	408	5.35%
LA	SAINT MARY	19,156	96.09%
LA	SAINT TAMMANY	1,400	1.41%
LA	ST JOHN THE BAPTIST	570	3.92%
LA	TANGIPAHOA	196	0.50%
LA	TERREBONNE	19,639	52.15%
LA	WASHINGTON	133	0.74%
MS	CLARKE	412	6.36%
MS	COVINGTON	580	9.71%
MS	FORREST	4,586	18.81%
MS	GEORGE	899	12.61%
MS	GREENE	352	12.08%
MS	HANCOCK	893	4.51%
MS	HARRISON	3,442	4.77%
MS	JACKSON	415	0.80%
MS	JASPER	359	5.25%
MS	JEFFERSON DAVIS	290	6.05%
MS	JONES	212	0.97%
MS	KEMPER	998	58.09%
MS	LAMAR	134	0.58%
MS	LAUDERDALE	270	1.08%
MS	MARION	128	1.79%
MS	NEWTON	128	2.09%
MS	PEARL RIVER	326	1.57%
MS	PERRY	370	9.08%




STATE	COUNTY	# of Properties	% of County Not Affected
MS	SMITH	127	2.36%
MS	STONE	235	4.07%
MS	WALTHALL	438	10.17%
MS	WAYNE	125	1.83%
TOTAL		475,970	

Hurricane Delta: Category 4 Hurricane

Hurricane Delta became the 10th officially named storm to hit the United States in 2020, the highest recorded in a single year. Delta grew from a tropical depression to a Category 4 hurricane in the span of 30 hours, with maximum sustained winds speeding reaching 85 mph in 24 hours. The hurricane struck the Yucatán Peninsula of Mexico, as it later impacted the U.S. with winds peaking near 145 miles an hour, and rain and flooding creating significant damage.

Veros Real Estate Solutions identifies **524,738** residential properties potentially impacted in the core of the hurricane, with a total market value of **\$97.1 Billion** based on the predictive analytics available through the Verovalue AVM.

HURRICANE DELTA REPORT HIGHLIGHTS

-  Potentially **1,195,706** properties in the region were at stake, with **524,738** in the direct core of Hurricane Delta with the potential for more significant damage.
-  The total market value of potentially impacted properties in the core and buffer zones exceeds **\$219 Billion**.
-  **Saint Tammany County** in Louisiana was hit the hardest with over **\$8.7 Billion** in market value impact to homes in the county.

Veros Predicts Hurricane Delta Damage Impact by County

Veros determined the potential property-level impact within the counties identified to have been affected by Hurricane Delta in Alabama, Arkansas, Louisiana, Texas, and Mississippi.

Property Impact Within The Event Core of Hurricane Delta

The following chart indicates the potential property impact in Hurricane Delta's path, referred to as the event core.

HURRICANE DELTA		ESTIMATED INSIDE EVENT CORE		
STATE	COUNTY	Estimated Value	# of Properties	% of Properties
AL	MOBILE			
AR	ASHLEY	\$28,649,400	315	3.20 %
AR	BRADLEY			
AR	CHICOT	\$22,569,100	202	4.17 %
AR	DESHA	\$6,774,800	72	1.40 %
AR	DREW	\$5,025,500	55	0.75 %

STATE	COUNTY	Estimated Value	# of Properties	% of Properties
AR	FAULKNER			
AR	LINCOLN			
AR	PULASKI			
AR	UNION	\$11,215,800	170	0.87 %
AR	WASHINGTON			
LA	ACADIA	\$1,011,365,700	7,292	31.84 %
LA	ALLEN	\$11,238,200	86	1.35 %
LA	ASCENSION	\$7,662,737,300	34,660	77.68 %
LA	ASSUMPTION	\$1,107,594,200	6,869	83.92 %
LA	AVOUELLES	\$700,600	4	0.02 %
LA	BEAUREGARD	\$38,735,200	308	1.93 %
LA	BIENVILLE	\$739,200	6	0.10 %
LA	CALCASIEU	\$8,826,684,200	49,359	69.51 %
LA	CALDWELL	\$119,383,200	861	19.38 %
LA	CAMERON	\$414,668,900	2,779	74.60 %
LA	CATAHOULA			
LA	CLAIBORNE			
LA	CONCORDIA			
LA	DE SOTO	\$1,804,400	16	0.15 %
LA	EAST BATON ROUGE	\$7,708,730,500	34,073	21.89 %
LA	EAST CARROLL			
LA	EAST FELICIANA	\$18,588,900	111	1.40 %
LA	EVANGELINE	\$81,744,800	653	4.66 %
LA	FRANKLIN	\$21,470,800	185	2.20 %
LA	GRANT	\$28,541,600	239	2.69 %
LA	IBERIA	\$3,350,779,000	21,649	81.86 %
LA	IBERVILLE	\$1,110,273,200	6,422	57.49 %
LA	JACKSON	\$212,500	1	0.02 %
LA	JEFFERSON	\$124,615,000	636	0.44 %
LA	JEFFERSON DAVIS	\$312,794,400	2,009	16.10 %
LA	LA SALLE			
LA	LAFAYETTE	\$3,097,312,300	15,946	18.84 %
LA	LAFOURCHE	\$4,230,102,200	23,924	69.73 %
LA	LINCOLN	\$9,614,200	56	0.36 %
LA	LIVINGSTON	\$3,018,333,100	17,123	34.56 %
LA	MADISON	\$176,400	2	0.06 %
LA	MOREHOUSE	\$14,617,100	146	1.30 %
LA	NATCHITOCHE	\$107,635,000	738	5.02 %
LA	ORLEANS	\$63,186,000	233	0.20 %
LA	OUACHITA	\$697,501,300	4,224	7.21 %
LA	PLAQUEMINES	\$33,437,400	153	1.96 %
LA	POINTE COUPEE	\$244,365,900	1,317	15.23 %
LA	RAPIDES	\$468,400	4	0.01 %
LA	RED RIVER	\$95,000	1	0.03 %
LA	RICHLAND	\$55,003,300	349	5.63 %
LA	SABINE			
LA	SAINT BERNARD	\$42,086,000	344	2.28 %
LA	SAINT CHARLES	\$2,114,347,300	8,936	49.62 %
LA	SAINT HELENA	\$290,600	3	0.06 %
LA	SAINT JAMES	\$1,193,046,000	6,484	85.94 %
LA	SAINT LANDRY	\$512,878,400	3,639	12.28 %
LA	SAINT MARTIN	\$1,439,891,300	9,951	49.62 %
LA	SAINT MARY	\$1,273,884,800	7,411	36.87 %
LA	SAINT TAMMANY	\$8,703,894,600	33,172	32.86 %
LA	ST JOHN THE BAPTIST	\$2,374,379,200	14,217	94.28 %
LA	TANGIPAHOA	\$641,364,700	3,335	8.17 %
LA	TENSAS			
LA	TERREBONNE	\$5,710,265,400	32,470	83.78 %
LA	UNION	\$6,472,400	41	0.39 %
LA	VERMILION	\$2,965,465,000	16,627	73.82 %
LA	VERNON	\$27,228,100	187	1.36 %
LA	WASHINGTON			

STATE	COUNTY	Estimated Value	# of Properties	% of Properties
LA	WEST BATON ROUGE	\$1,057,522,000	5,025	52.02 %
LA	WEST CARROLL	\$1,605,400	14	0.30 %
LA	WEST FELICIANA			
LA	WINN	\$285,600	6	0.11 %
MS	ADAMS	\$4,000,400	26	0.21 %
MS	AMITE	\$970,400	8	0.21 %
MS	ATTALA	\$988,200	6	0.10 %
MS	BOLIVAR	\$78,535,800	630	5.93 %
MS	CARROLL	\$9,884,700	67	2.10 %
MS	CHOCTAW			
MS	CLAIBORNE	\$8,332,800	72	2.65 %
MS	COAHOMA			
MS	COPIAH	\$18,487,200	176	1.60 %
MS	FRANKLIN	\$1,067,800	10	0.47 %
MS	GEORGE	\$2,185,400	17	0.29 %
MS	GREENE			
MS	GRENADA	\$65,448,300	445	5.24 %
MS	HANCOCK	\$1,548,384,200	9,146	44.99 %
MS	HARRISON	\$3,433,232,600	19,782	27.75 %
MS	HINDS	\$654,305,700	5,936	7.32 %
MS	HOLMES	\$12,009,600	144	2.13 %
MS	HUMPHREYS	\$15,086,300	148	5.71 %
MS	ISSAQUENA	\$123,000	7	9.46 %
MS	JACKSON	\$3,196,619,800	19,219	36.40 %
MS	JEFFERSON	\$116,000	1	0.03 %
MS	LAWRENCE			
MS	LEAKE			
MS	LEFLORE	\$135,917,900	821	9.20 %
MS	LINCOLN	\$7,480,000	48	0.35 %
MS	MADISON	\$133,597,100	618	1.69 %
MS	MONTGOMERY	\$2,098,000	16	0.51 %
MS	PEARL RIVER	\$156,000	1	0.00 %
MS	PIKE	\$7,769,000	55	0.32 %
MS	RANKIN	\$111,656,600	700	1.36 %
MS	SHARKEY	\$29,097,200	324	23.00 %
MS	SIMPSON	\$2,997,200	26	0.30 %
MS	STONE			
MS	SUNFLOWER	\$48,863,500	253	3.26 %
MS	TALLAHATCHIE	\$9,094,600	154	2.65 %
MS	WALTHALL			
MS	WARREN	\$128,051,800	1,029	6.30 %
MS	WASHINGTON	\$309,881,900	2,908	17.11 %
MS	WILKINSON	\$11,100,400	74	4.87 %
MS	YALOBUSHA			
MS	YAZOO	\$95,372,300	838	8.95 %
TX	ANGELINA	\$1,312,000	19	0.07 %
TX	CHAMBERS	\$307,180,600	1,789	11.05 %
TX	GALVESTON	\$5,580,481,000	19,723	14.53 %
TX	HARDIN	\$197,808,800	1,096	4.91 %
TX	HARRIS	\$1,448,700,200	6,563	0.53 %
TX	JASPER	\$35,807,700	303	2.03 %
TX	JEFFERSON	\$4,251,365,600	30,782	35.53 %
TX	LIBERTY	\$126,586,400	1,079	3.73 %
TX	MONTGOMERY			
TX	NEWTON	\$23,253,000	245	3.95 %
TX	ORANGE	\$3,391,335,500	24,118	68.73 %
TX	POLK			
TX	SABINE			
TX	SAN AUGUSTINE			
TX	TYLER	\$19,221,800	206	2.65 %
TOTAL		\$97,130,355,100	524,738	

Likely Property Impact In The Buffer Zones of Hurricane Delta

This chart indicates the properties in the Buffer of the hurricane.

HURRICANE DELTA		ESTIMATED INSIDE BUFFER		
STATE	COUNTY	Estimated Value	# of Properties	% of Properties
AL	MOBILE	\$12,008,000	96	0.06 %
AR	ASHLEY	\$297,727,400	3,351	34.02 %
AR	BRADLEY	\$6,502,800	77	1.51 %
AR	CHICOT	\$104,870,700	1,061	21.89 %
AR	DESHA	\$102,206,200	1,076	20.86 %
AR	DREW	\$54,092,100	510	6.98 %
AR	FAULKNER	\$224,600	2	0.00 %
AR	LINCOLN	\$114,000	1	0.02 %
AR	PULASKI	\$224,000	2	0.00 %
AR	UNION	\$121,389,000	1,292	6.62 %
AR	WASHINGTON	\$194,000	1	0.00 %
LA	ACADIA	\$1,129,160,200	7,878	34.40 %
LA	ALLEN	\$382,350,900	2,942	46.22 %
LA	ASCENSION	\$1,401,128,400	5,425	12.16 %
LA	ASSUMPTION	\$102,488,100	596	7.28 %
LA	AVOUELLES	\$9,769,400	96	0.56 %
LA	BEAUREGARD	\$948,175,600	7,475	46.93 %
LA	BIENVILLE	\$59,528,500	560	9.67 %
LA	CALCASIEU	\$2,344,468,300	12,653	17.82 %
LA	CALDWELL	\$241,815,200	1,936	43.58 %
LA	CAMERON	\$21,095,000	169	4.54 %
LA	CATAHOULA	\$22,351,600	179	3.84 %
LA	CLAIBORNE	\$17,620,200	136	1.95 %
LA	CONCORDIA	\$45,480,200	424	5.16 %
LA	DE SOTO	\$39,735,400	394	3.64 %
LA	EAST BATON ROUGE	\$16,829,933,700	73,095	46.97 %
LA	EAST CARROLL	\$24,667,600	157	5.62 %
LA	EAST FELICIANA	\$536,205,400	3,010	37.94 %
LA	EVANGELINE	\$975,035,000	7,788	55.60 %
LA	FRANKLIN	\$528,142,600	4,692	55.82 %
LA	GRANT	\$576,519,800	4,182	47.14 %
LA	IBERIA	\$366,350,400	2,413	9.12 %
LA	IBERVILLE	\$530,051,000	3,255	29.14 %
LA	JACKSON	\$321,374,700	1,892	29.45 %
LA	JEFFERSON	\$3,703,691,800	14,162	9.80 %
LA	JEFFERSON DAVIS	\$970,424,400	6,454	51.71 %
LA	LA SALLE	\$36,318,400	272	5.31 %
LA	LAFAYETTE	\$10,064,272,600	43,935	51.92 %
LA	LAFOURCHE	\$252,292,400	1,743	5.08 %
LA	LINCOLN	\$1,406,785,400	7,294	46.51 %
LA	LIVINGSTON	\$2,451,564,200	13,284	26.81 %
LA	MADISON	\$309,716,400	2,468	74.40 %
LA	MOREHOUSE	\$503,541,600	4,063	36.26 %
LA	NATCHITOCHES	\$1,782,007,600	9,998	68.05 %
LA	ORLEANS	\$3,845,979,300	12,024	10.47 %
LA	OUACHITA	\$6,895,995,200	39,831	68.03 %
LA	PLAQUEMINES	\$595,250,800	3,519	45.11 %
LA	POINTE COUPEE	\$399,213,000	1,792	20.72 %
LA	RAPIDES	\$33,448,100	215	0.46 %
LA	RED RIVER	\$17,833,200	180	5.45 %
LA	RICHLAND	\$527,327,300	3,448	55.63 %
LA	SABINE	\$41,935,500	365	2.63 %
LA	SAINT BERNARD	\$135,927,200	911	6.03 %
LA	SAINT CHARLES	\$427,447,300	2,010	11.16 %

STATE	COUNTY	Estimated Value	# of Properties	% of Properties
LA	SAINT HELENA	\$180,899,700	1,486	28.54 %
LA	SAINT JAMES	\$36,774,600	273	3.62 %
LA	SAINT LANDRY	\$1,813,019,200	12,023	40.59 %
LA	SAINT MARTIN	\$1,067,013,000	6,354	31.69 %
LA	SAINT MARY	\$497,742,200	3,244	16.14 %
LA	SAINT TAMMANY	\$8,200,179,400	29,692	29.42 %
LA	ST JOHN THE BAPTIST	\$26,310,800	210	1.39 %
LA	TANGIPAOHA	\$1,181,401,400	5,770	14.14 %
LA	TENSAS	\$19,115,800	111	4.89 %
LA	TERREBONNE	\$419,950,900	3,074	7.93 %
LA	UNION	\$675,176,500	4,881	46.56 %
LA	VERMILION	\$677,985,400	3,776	16.76 %
LA	VERNON	\$1,147,578,100	7,935	57.76 %
LA	WASHINGTON	\$196,400	2	0.01 %
LA	WEST BATON ROUGE	\$740,587,600	3,348	34.66 %
LA	WEST CARROLL	\$419,116,800	3,035	64.10 %
LA	WEST FELICIANA	\$26,467,400	100	2.48 %
LA	WINN	\$62,034,800	2,496	47.80 %
MS	ADAMS	\$831,830,400	6,022	47.95 %
MS	AMITE	\$73,334,500	534	14.13 %
MS	ATTALA	\$37,232,800	189	3.09 %
MS	BOLIVAR	\$644,374,800	4,930	46.38 %
MS	CARROLL	\$146,176,700	684	21.44 %
MS	CHOCTAW	\$288,400	2	0.06 %
MS	CLAIBORNE	\$103,544,300	915	33.73 %
MS	COAHOMA	\$303,600	3	0.04 %
MS	COPIAH	\$358,675,000	3,175	28.92 %
MS	FRANKLIN	\$34,208,100	314	14.91 %
MS	GEORGE	\$19,540,300	125	2.10 %
MS	GREENE	\$739,000	5	0.15 %
MS	GRENADA	\$629,130,500	4,183	49.27 %
MS	HANCOCK	\$687,132,800	3,695	18.18 %
MS	HARRISON	\$3,386,399,500	20,185	28.32 %
MS	HINDS	\$5,247,144,700	41,272	50.88 %
MS	HOLMES	\$308,614,300	2,631	38.87 %
MS	HUMPHREYS	\$183,839,900	1,809	69.76 %
MS	ISSAQUENA	\$123,000	2	2.70 %
MS	JACKSON	\$2,463,569,700	17,366	32.89 %
MS	JEFFERSON	\$158,236,400	1,116	37.96 %
MS	LAWRENCE	\$4,981,400	62	1.14 %
MS	LEAKE	\$164,200	2	0.05 %
MS	LEFLORE	\$808,701,800	5,054	56.63 %
MS	LINCOLN	\$607,941,200	4,270	31.08 %
MS	MADISON	\$4,824,120,700	17,247	47.07 %
MS	MONTGOMERY	\$141,557,700	1,053	33.62 %
MS	PEARL RIVER	\$41,281,400	291	1.40 %
MS	PIKE	\$449,445,300	3,164	18.29 %
MS	RANKIN	\$3,205,489,900	16,339	31.73 %
MS	SHARKEY	\$111,340,800	893	63.38 %
MS	SIMPSON	\$12,859,600	104	1.20 %
MS	STONE	\$1,644,000	8	0.13 %
MS	SUNFLOWER	\$724,856,400	4,129	53.28 %
MS	TALLAHATCHIE	\$20,141,100	233	4.02 %
MS	WALTHALL	\$65,600	1	0.02 %
MS	WARREN	\$1,382,737,400	9,645	59.04 %
MS	WASHINGTON	\$1,038,004,700	8,649	50.88 %
MS	WILKINSON	\$21,660,400	187	12.31 %
MS	YALOBUSHA	\$3,791,200	54	0.83 %
MS	YAZOO	\$772,343,600	5,906	63.07 %
TX	ANGELINA	\$17,429,600	188	0.66 %
TX	CHAMBERS	\$1,634,141,400	6,430	39.70 %
TX	GALVESTON	\$2,650,410,800	12,000	8.84 %

STATE	COUNTY	Estimated Value	# of Properties	% of Properties
TX	HARDIN	\$1,044,106,700	5,941	26.59 %
TX	HARRIS	\$2,664,960,800	14,298	1.16 %
TX	JASPER	\$826,519,600	6,942	46.62 %
TX	JEFFERSON	\$2,421,394,500	16,616	19.18 %
TX	LIBERTY	\$911,884,700	6,168	21.32 %
TX	MONTGOMERY	\$409,200	3	0.00 %
TX	NEWTON	\$264,079,400	2,749	44.30 %
TX	ORANGE	\$610,782,800	5,300	15.10 %
TX	POLK	\$29,265,200	219	1.12 %
TX	SABINE	\$22,999,400	238	4.10 %
TX	SAN AUGUSTINE	\$13,885,800	173	6.07 %
TX	TYLER	\$277,364,200	2,661	34.28 %
TOTAL		\$122,622,722,900	670,968	

Properties Outside of the Event

Here is a view of the properties that were likely not directly damaged due to the hurricane.

HURRICANE DELTA		OUTSIDE OF EVENT	
STATE	COUNTY	# of Properties	% of County Not Affected
AL	MOBILE	149,006	99.94%
AR	ASHLEY	6,183	62.78%
AR	BRADLEY	5,009	98.49%
AR	CHICOT	3,584	73.94%
AR	DESHA	4,010	77.74%
AR	DREW	6,743	92.27%
AR	FAULKNER	42,692	100.00%
AR	LINCOLN	4,690	99.98%
AR	PULASKI	143,214	100.00%
AR	UNION	18,069	92.51%
AR	WASHINGTON	73,997	100.00%
LA	ACADIA	7,732	33.76%
LA	ALLEN	3,337	52.43%
LA	ASCENSION	4,533	10.16%
LA	ASSUMPTION	720	8.80%
LA	AVOUELLES	16,966	99.41%
LA	BEAUREGARD	8,144	51.13%
LA	BIENVILLE	5,228	90.23%
LA	CALCASIEU	9,001	12.68%
LA	CALDWELL	1,645	37.03%
LA	CAMERON	777	20.86%
LA	CATAHOULA	4,483	96.16%
LA	CLAIBORNE	6,826	98.05%
LA	CONCORDIA	7,795	94.84%
LA	DE SOTO	10,410	96.21%
LA	EAST BATON ROUGE	48,466	31.14%
LA	EAST CARROLL	2,636	94.38%
LA	EAST FELICIANA	4,812	60.66%
LA	EVANGELINE	5,565	39.73%
LA	FRANKLIN	3,528	41.98%
LA	GRANT	4,451	50.17%
LA	IBERIA	2,384	9.01%
LA	IBERVILLE	1,494	13.37%
LA	JACKSON	4,532	70.54%
LA	JEFFERSON	129,652	89.76%
LA	JEFFERSON DAVIS	4,019	32.20%
LA	LA SALLE	4,846	94.69%

STATE	COUNTY	# of Properties	% of County Not Affected
LA	LAFAYETTE	24,746	29.24%
LA	LAFOURCHE	8,642	25.19%
LA	LINCOLN	8,333	53.13%
LA	LIVINGSTON	19,135	38.62%
LA	MADISON	847	25.54%
LA	MOREHOUSE	6,996	62.44%
LA	NATCHITOCHE	3,957	26.93%
LA	ORLEANS	102,548	89.32%
LA	OUACHITA	14,492	24.75%
LA	PLAQUEMINES	4,129	52.93%
LA	POINTE COUPEE	5,540	64.05%
LA	RAPIDES	46,791	99.53%
LA	RED RIVER	3,119	94.52%
LA	RICHLAND	2,401	38.74%
LA	SABINE	13,531	97.37%
LA	SAINT BERNARD	13,844	91.69%
LA	SAINT CHARLES	7,062	39.22%
LA	SAINT HELENA	3,717	71.40%
LA	SAINT JAMES	788	10.44%
LA	SAINT LANDRY	13,960	47.13%
LA	SAINT MARTIN	3,748	18.69%
LA	SAINT MARY	9,446	46.99%
LA	SAINT TAMMANY	38,072	37.72%
LA	ST JOHN THE BAPTIST	653	4.33%
LA	TANGIPAHOA	31,705	77.69%
LA	TENSAS	2,159	95.11%
LA	TERREBONNE	3,213	8.29%
LA	UNION	5,562	53.05%
LA	VERMILION	2,122	9.42%
LA	VERNON	5,616	40.88%
LA	WASHINGTON	18,231	99.99%
LA	WEST BATON ROUGE	1,287	13.32%
LA	WEST CARROLL	1,686	35.61%
LA	WEST FELICIANA	3,930	97.52%
LA	WINN	2,720	52.09%
MS	ADAMS	6,511	51.84%
MS	AMITE	3,238	85.66%
MS	ATTALA	5,922	96.81%
MS	BOLIVAR	5,069	47.69%
MS	CARROLL	2,440	76.47%
MS	CHOCTAW	3,158	99.94%
MS	CLAIBORNE	1,726	63.62%
MS	COAHOMA	8,438	99.96%
MS	COPIAH	7,628	69.48%
MS	FRANKLIN	1,782	84.62%
MS	GEORGE	5,797	97.61%
MS	GREENE	3,260	99.85%
MS	GRENADA	3,862	45.49%
MS	HANCOCK	7,487	36.83%
MS	HARRISON	31,308	43.93%
MS	HINDS	33,901	41.80%
MS	HOLMES	3,993	59.00%
MS	HUMPHREYS	636	24.53%
MS	ISSAQUENA	65	87.84%
MS	JACKSON	16,217	30.71%
MS	JEFFERSON	1,823	62.01%
MS	LAWRENCE	5,361	98.86%
MS	LEAKE	4,332	99.95%
MS	LEFLORE	3,050	34.17%
MS	LINCOLN	9,420	68.57%
MS	MADISON	18,779	51.25%
MS	MONTGOMERY	2,063	65.87%

STATE	COUNTY	# of Properties	% of County Not Affected
MS	PEARL RIVER	20,452	98.59%
MS	PIKE	14,077	81.39%
MS	RANKIN	34,457	66.91%
MS	SHARKEY	192	13.63%
MS	SIMPSON	8,509	98.50%
MS	STONE	5,938	99.87%
MS	SUNFLOWER	3,368	43.46%
MS	TALLAHATCHIE	5,414	93.33%
MS	WALTHALL	4,463	99.98%
MS	WARREN	5,662	34.66%
MS	WASHINGTON	5,441	32.01%
MS	WILKINSON	1,258	82.82%
MS	YALOBUSHA	6,484	99.17%
MS	YAZOO	2,620	27.98%
TX	ANGELINA	28,417	99.28%
TX	CHAMBERS	7,976	49.25%
TX	GALVESTON	104,025	76.63%
TX	HARDIN	15,303	68.50%
TX	HARRIS	1,215,098	98.31%
TX	JASPER	7,645	51.34%
TX	JEFFERSON	39,234	45.29%
TX	LIBERTY	21,680	74.95%
TX	MONTGOMERY	203,407	100.00%
TX	NEWTON	3,211	51.75%
TX	ORANGE	5,673	16.17%
TX	POLK	19,297	98.88%
TX	SABINE	5,565	95.90%
TX	SAN AUGUSTINE	2,679	93.93%
TX	TYLER	4,896	63.07%
TOTAL		3,195,614	

Midwest Derecho

A line of severe thunder and windstorms, defined as a derecho, slammed through several midwestern states, downing trees, power lines and damaging homes on August 10th, lasting through August 11th, 2020. A derecho is a widespread, long-lived windstorm associated with a band of rapidly moving showers or thunderstorms. Although a derecho can produce destruction like that of a tornado, the damage typically occurs in one direction along a relatively straight swath.

Veros Real Estate Solutions identifies **7,441,889** residential properties potentially impacted in the Midwest Derecho Event's core, with a total market value exceeding **\$1.6 Trillion** based on the predictive analytics available through the VeroVALUE AVM.

MIDWEST DERECHO REPORT HIGHLIGHTS



Potentially **7,443,050** properties in the region were at stake, with **7,441,899** in the direct core of the Derecho with the potential for more significant damage.



The total market value of potentially impacted properties in the core and buffer zones exceeds **\$1.6 Trillion**.



Cook County in Illinois was hit the hardest with over **\$391 Billion** in market value impact to homes in the county.

Storm Facts & Figures

Midwest Derecho August 10th-11th, 770 miles long and lasted 14 hours across multiple states.

FEMA Disaster Declaration: FEMA-4557 declared in Iowa.

Crops Destroyed: Almost 40 percent of crops across Iowa were severely impacted.

Massive Winds: Peak gusts reached 126 mph.

Customers Go Without Power: Over 2 million customers lost power.

Inland Hurricane: While not a hurricane, the large spread of wind and damage was more hurricane-like than tornado.

Veros Predicts Midwest Derecho Event Damage Impact by County

Veros determined the potential property-level impact within the counties identified to have been affected by the Midwest Derecho in Iowa, Illinois, Indiana, Michigan, Missouri, Nebraska, Ohio, South Dakota, and Wisconsin on August 10th, 2020.

Property Impact Within The Event Core of the Derecho

The following chart indicates the potential property impact in the Derecho's path, referred to as the event core.

MIDWEST DERECHO		ESTIMATED INSIDE EVENT CORE		
STATE	COUNTY	Estimated Value	Properties	% of Properties Inside Event
IA	ADAIR	\$397,339,600	2,930	88.52 %
IA	AUDUBON	\$302,074,700	2,688	93.82 %
IA	BENTON	\$1,526,687,000	9,000	82.60 %
IA	BLACK HAWK	\$8,183,904,500	49,646	95.26 %
IA	BOONE	\$1,600,037,500	9,058	87.41 %
IA	BUCHANAN	\$1,075,588,100	6,959	78.57 %
IA	BUENA VISTA	\$912,854,500	6,135	86.54 %
IA	CALHOUN	\$529,022,500	3,953	84.20 %
IA	CARROLL	\$1,059,699,600	6,919	92.98 %
IA	CEDAR	\$1,066,137,500	5,895	82.71 %
IA	CHEROKEE	\$90,413,000	665	13.46 %
IA	CLARKE	\$340,807,500	2,803	79.36 %
IA	CLINTON	\$2,295,405,000	16,506	91.24 %
IA	CRAWFORD	\$770,360,900	6,231	93.69 %
IA	DALLAS	\$9,469,906,500	34,268	89.85 %
IA	DECATUR	\$261,927,900	2,712	93.58 %
IA	DELAWARE	\$1,026,813,000	5,905	81.17 %
IA	DES MOINES	\$2,063,415,600	15,126	90.80 %
IA	DUBUQUE	\$6,374,057,000	30,911	96.55 %
IA	GREENE	\$374,820,500	3,034	79.82 %
IA	GRUNDY	\$583,317,900	3,764	86.09 %
IA	GUTHRIE	\$858,166,000	4,258	80.34 %
IA	HAMILTON	\$691,365,000	5,280	85.70 %
IA	HARDIN	\$885,571,000	7,488	96.62 %
IA	HENRY	\$831,745,700	5,726	81.73 %

STATE	COUNTY	Estimated Value	Properties	% of Properties Inside Event
IA	IDA	\$330,931,200	2,347	77.25 %
IA	IOWA	\$924,463,500	5,421	83.83 %
IA	JACKSON	\$1,217,428,800	7,625	85.32 %
IA	JASPER	\$1,809,892,800	12,241	87.56 %
IA	JEFFERSON	\$1,001,037,700	6,022	86.00 %
IA	JOHNSON	\$13,021,622,000	50,781	84.68 %
IA	JONES	\$1,014,614,500	6,190	81.46 %
IA	KEOKUK	\$654,244,400	4,860	94.63 %
IA	LEE	\$1,471,610,300	12,119	87.96 %
IA	LINN	\$15,824,048,600	81,969	93.20 %
IA	LOUISA	\$521,932,200	3,894	82.73 %
IA	MADISON	\$1,402,567,700	6,141	90.34 %
IA	MAHASKA	\$1,144,350,100	7,726	92.05 %
IA	MARION	\$1,962,993,000	10,185	84.92 %
IA	MARSHALL	\$1,828,391,200	13,148	88.00 %
IA	MONONA	\$515,681,300	4,114	93.56 %
IA	MUSCATINE	\$2,619,082,900	15,697	89.05 %
IA	PLYMOUTH	\$1,915,023,600	9,713	94.16 %
IA	POCAHONTAS	\$397,725,500	2,680	78.82 %
IA	POLK	\$34,366,736,900	150,337	90.58 %
IA	POWESHIEK	\$1,182,576,500	6,762	87.38 %
IA	RINGGOLD	\$327,345,300	2,250	88.27 %
IA	SAC	\$614,739,200	4,524	88.95 %
IA	SCOTT	\$12,209,171,000	59,696	91.89 %
IA	SHELBY	\$879,500,300	5,431	96.36 %
IA	STORY	\$6,426,082,500	29,941	95.23 %
IA	TAMA	\$837,912,700	6,288	93.46 %
IA	UNION	\$531,127,200	3,913	90.96 %
IA	WAPELLO	\$1,555,900,400	12,931	89.03 %
IA	WARREN	\$4,072,377,900	17,171	86.66 %
IA	WASHINGTON	\$1,286,358,200	7,203	80.55 %
IA	WEBSTER	\$1,610,503,000	13,531	90.21 %
IA	WOODBURY	\$5,490,572,000	34,472	94.78 %
IL	BOONE	\$3,390,020,200	18,115	93.95 %
IL	BUREAU	\$1,133,715,000	9,897	76.55 %
IL	CARROLL	\$1,224,263,600	7,765	95.71 %
IL	CASS	\$433,873,500	3,904	93.04 %
IL	CHAMPAIGN	\$9,409,985,000	51,710	89.53 %
IL	CHRISTIAN	\$1,226,915,200	10,660	87.38 %
IL	COLES	\$1,961,949,500	16,547	96.24 %
IL	COOK	\$391,827,978,000	1,298,705	86.55 %
IL	CRAWFORD	\$888,310,900	6,491	92.73 %
IL	DEKALB	\$5,214,890,000	26,527	86.52 %
IL	DEWITT	\$805,355,300	5,420	91.54 %
IL	DOUGLAS	\$832,823,500	6,530	90.91 %
IL	DU PAGE	\$107,196,613,000	293,409	85.27 %
IL	EDGAR	\$751,353,000	6,285	94.54 %
IL	FORD	\$691,660,000	5,478	94.81 %
IL	FULTON	\$1,407,220,500	12,313	95.49 %
IL	GRUNDY	\$3,816,795,000	16,607	88.19 %
IL	HENDERSON	\$301,729,200	2,440	84.02 %
IL	HENRY	\$2,880,275,000	19,549	94.55 %
IL	IROQUOIS	\$1,251,600,300	10,110	94.83 %
IL	JO DAVIESS	\$1,444,614,500	8,308	85.23 %
IL	KANE	\$41,258,143,500	154,686	87.23 %
IL	KANKAKEE	\$5,473,148,500	33,699	89.79 %
IL	KENDALL	\$10,619,932,000	41,027	84.32 %
IL	KNOX	\$2,015,718,500	18,174	93.13 %
IL	LA SALLE	\$5,822,270,900	38,324	95.38 %
IL	LAKE	\$73,627,798,000	222,791	83.57 %
IL	LEE	\$1,651,697,500	11,563	94.31 %
IL	LIVINGSTON	\$1,500,710,500	11,561	91.54 %

STATE	COUNTY	Estimated Value	Properties	% of Properties Inside Event
IL	LOGAN	\$1,231,989,500	10,029	97.00 %
IL	MACON	\$5,100,983,700	40,883	96.62 %
IL	MARSHALL	\$602,967,000	4,530	91.13 %
IL	MASON	\$607,231,000	5,606	95.44 %
IL	MCDONOUGH	\$1,072,194,600	8,934	93.08 %
IL	MCHENRY	\$26,434,876,000	106,704	90.63 %
IL	MCLEAN	\$9,279,152,000	50,407	94.34 %
IL	MENARD	\$848,142,800	4,874	96.04 %
IL	MERCER	\$672,950,200	5,445	88.21 %
IL	MOULTRIE	\$835,085,600	5,359	95.63 %
IL	OGLE	\$2,681,039,000	16,642	92.43 %
IL	PEORIA	\$9,199,568,500	64,593	94.90 %
IL	PIATT	\$1,129,839,500	6,488	92.88 %
IL	PUTNAM	\$403,095,500	2,484	95.03 %
IL	ROCK ISLAND	\$7,046,921,000	50,764	95.72 %
IL	SANGAMON	\$11,677,291,200	71,866	93.87 %
IL	STARK	\$193,550,500	1,800	90.86 %
IL	STEPHENSON	\$2,133,982,300	16,177	95.54 %
IL	TAZEWELL	\$7,608,979,000	48,625	95.64 %
IL	VERMILION	\$2,619,801,300	27,515	94.96 %
IL	WARREN	\$677,640,200	5,659	91.76 %
IL	WHITESIDE	\$2,398,335,000	20,205	94.04 %
IL	WILL	\$58,650,624,500	219,803	88.04 %
IL	WINNEBAGO	\$11,564,954,200	86,897	87.41 %
IL	WOODFORD	\$2,640,856,000	13,836	94.51 %
IN	ADAMS	\$1,669,321,400	10,522	95.45 %
IN	ALLEN	\$20,852,152,500	117,704	92.63 %
IN	BARTHOLOMEW	\$5,371,835,400	26,811	95.64 %
IN	BENTON	\$454,152,000	3,384	93.04 %
IN	BLACKFORD	\$521,303,800	5,160	93.09 %
IN	BOONE	\$7,464,934,100	23,007	94.68 %
IN	BROWN	\$1,821,618,000	7,649	92.95 %
IN	CARROLL	\$1,285,107,600	8,195	94.58 %
IN	CLAY	\$1,180,214,900	10,248	92.74 %
IN	CLINTON	\$1,523,942,500	11,340	94.87 %
IN	DAVIESS	\$1,411,855,700	9,782	93.42 %
IN	DECATUR	\$1,585,557,000	9,448	94.48 %
IN	DEKALB	\$2,467,729,800	14,654	95.17 %
IN	DELAWARE	\$4,574,179,600	40,066	95.68 %
IN	DUBOIS	\$2,903,783,800	15,492	95.96 %
IN	ELKHART	\$10,540,969,500	56,872	92.57 %
IN	FAYETTE	\$937,001,000	9,136	96.86 %
IN	FOUNTAIN	\$819,603,600	6,916	93.35 %
IN	FULTON	\$1,103,498,400	8,354	96.65 %
IN	GRANT	\$2,557,423,000	24,620	95.89 %
IN	GREENE	\$1,271,138,200	10,875	91.31 %
IN	HAMILTON	\$35,741,646,200	105,380	89.91 %
IN	HANCOCK	\$6,195,201,100	27,725	88.88 %
IN	HENDRICKS	\$12,272,666,700	50,290	85.83 %
IN	HENRY	\$2,219,362,000	18,341	96.83 %
IN	HOWARD	\$4,218,184,600	31,244	95.56 %
IN	HUNTINGTON	\$2,050,514,800	13,841	94.94 %
IN	JACKSON	\$2,054,013,200	13,924	94.18 %
IN	JASPER	\$2,196,955,300	12,047	91.12 %
IN	JAY	\$804,433,800	7,889	95.12 %
IN	JOHNSON	\$10,951,570,000	47,811	90.24 %
IN	KOSCIUSKO	\$5,939,742,800	28,707	88.80 %
IN	LA PORTE	\$7,022,003,200	39,651	93.51 %
IN	LAGRANGE	\$2,552,750,400	12,038	93.17 %
IN	LAKE	\$31,100,007,000	167,231	92.83 %
IN	LAWRENCE	\$2,430,969,000	17,441	96.43 %
IN	MADISON	\$5,551,794,800	45,020	90.09 %

STATE	COUNTY	Estimated Value	Properties	% of Properties Inside Event
IN	MARION	\$48,807,233,000	273,310	90.67 %
IN	MARSHALL	\$2,872,582,800	16,456	94.51 %
IN	MARTIN	\$531,886,000	3,940	90.43 %
IN	MIAMI	\$1,345,931,900	12,257	90.66 %
IN	MONROE	\$9,738,260,200	39,506	91.77 %
IN	MONTGOMERY	\$2,026,279,200	13,122	92.88 %
IN	MORGAN	\$5,407,724,400	26,521	90.55 %
IN	NEWTON	\$660,470,600	4,722	78.57 %
IN	NOBLE	\$2,674,677,900	15,970	90.34 %
IN	ORANGE	\$818,480,700	7,687	91.34 %
IN	OWEN	\$1,181,551,900	8,659	90.19 %
IN	PARKE	\$789,959,900	6,018	92.05 %
IN	PORTER	\$13,349,229,200	53,491	91.51 %
IN	PULASKI	\$649,052,100	5,225	92.27 %
IN	PUTNAM	\$1,568,858,800	10,509	80.86 %
IN	RANDOLPH	\$1,003,020,900	9,867	93.35 %
IN	RUSH	\$991,848,200	6,469	94.92 %
IN	SHELBY	\$2,718,417,200	15,761	94.81 %
IN	ST JOSEPH	\$15,197,454,800	91,675	95.69 %
IN	STARKE	\$1,348,138,000	10,235	93.40 %
IN	STEUBEN	\$3,659,436,300	15,828	94.40 %
IN	SULLIVAN	\$667,988,400	7,322	93.07 %
IN	TIPPECANOE	\$8,978,051,000	45,033	92.58 %
IN	TIPTON	\$923,456,500	5,942	93.03 %
IN	VERMILLION	\$616,792,100	6,517	95.95 %
IN	VIGO	\$4,328,495,300	35,994	95.16 %
IN	WABASH	\$1,551,180,900	11,782	94.05 %
IN	WARREN	\$467,272,000	3,315	92.49 %
IN	WASHINGTON	\$1,274,238,200	10,280	92.25 %
IN	WAYNE	\$2,676,558,600	24,140	93.52 %
IN	WELLS	\$1,566,850,700	9,563	88.64 %
IN	WHITE	\$1,913,784,800	11,347	94.45 %
IN	WHITLEY	\$2,302,850,600	12,328	92.80 %
MI	ALLEGAN	\$9,824,925,500	41,375	82.70 %
MI	BARRY	\$5,094,658,000	23,125	94.88 %
MI	BERRIEN	\$12,566,181,700	64,005	94.18 %
MI	CASS	\$3,497,518,000	16,983	89.82 %
MI	KALAMAZOO	\$16,618,037,000	79,152	91.31 %
MI	KENT	\$47,483,288,000	191,132	92.80 %
MI	OTTAWA	\$24,025,215,000	88,169	89.92 %
MI	SAINT JOSEPH	\$3,667,398,500	22,653	95.93 %
MI	VAN BUREN	\$6,738,768,000	31,732	92.00 %
MO	HARRISON	\$129,766,400	3,421	88.38 %
NE	ANTELOPE	\$86,269,000	2,159	92.26 %
NE	BOYD	\$500,000	768	91.32 %
NE	BURT	\$378,592,100	2,986	91.96 %
NE	CEDAR	\$399,342,500	2,477	91.81 %
NE	CUMING	\$439,324,700	2,939	90.91 %
NE	DAKOTA	\$928,178,200	5,935	91.69 %
NE	DIXON	\$337,458,100	2,241	90.00 %
NE	DODGE	\$2,384,141,900	13,950	91.44 %
NE	DOUGLAS	\$40,120,357,300	172,868	95.32 %
NE	HOLT	\$211,593,000	3,736	91.28 %
NE	KNOX	\$212,224,800	2,897	96.25 %
NE	LANCASTER	\$19,158,568,500	84,393	88.42 %
NE	MADISON	\$2,064,502,100	11,357	88.94 %
NE	PIERCE	\$349,278,000	2,273	90.49 %
NE	SARPY	\$14,775,688,700	57,748	97.31 %
NE	SAUNDERS	\$1,885,266,600	8,128	94.29 %
NE	STANTON	\$258,902,200	2,024	93.62 %
NE	THURSTON	\$117,598,700	1,133	90.50 %
NE	WASHINGTON	\$1,499,210,500	6,114	87.67 %

STATE	COUNTY	Estimated Value	Properties	% of Properties Inside Event
NE	WAYNE	\$406,094,100	2,674	93.92 %
OH	ALLEN	\$4,819,519,900	34,840	88.28 %
OH	AUGLAIZE	\$2,481,903,000	14,471	85.63 %
OH	DARKE	\$2,565,898,000	17,118	95.18 %
OH	DEFIANCE	\$1,092,591,400	9,142	69.55 %
OH	FULTON	\$2,335,877,200	14,151	90.94 %
OH	HENRY	\$1,390,490,100	9,712	88.91 %
OH	MERCER	\$2,406,125,900	13,966	92.66 %
OH	MIAMI	\$6,641,992,200	35,010	90.22 %
OH	PAULDING	\$358,576,300	3,171	44.79 %
OH	PUTNAM	\$2,235,250,600	12,792	95.26 %
OH	SHELBY	\$2,345,335,200	14,014	90.12 %
OH	VAN WERT	\$1,336,780,400	11,151	87.73 %
OH	WILLIAMS	\$1,495,889,700	12,143	91.81 %
SD	BON HOMME	\$168,835,400	1,546	92.85 %
SD	CHARLES MIX	\$241,868,200	1,787	64.68 %
SD	CLAY	\$692,481,000	3,895	95.19 %
SD	UNION	\$1,424,827,600	5,265	94.14 %
SD	YANKTON	\$1,350,681,300	6,851	93.89 %
WI	CRAWFORD	\$935,570,000	5,767	94.16 %
WI	GRANT	\$2,480,975,900	15,177	93.39 %
WI	GREEN	\$2,581,884,000	12,005	90.13 %
WI	KENOSHA	\$11,933,698,500	50,630	90.24 %
WI	LAFAYETTE	\$889,559,500	5,275	90.84 %
WI	RACINE	\$11,831,122,400	56,455	84.19 %
WI	ROCK	\$10,477,156,200	55,874	94.46 %
WI	WALWORTH	\$10,935,486,000	39,625	88.55 %
TOTAL		\$1,665,249,764,900	7,441,889	

Likely Property Impact In The Buffer Zones of the Derecho

This chart indicates the properties in the Buffer of the derecho.

MIDWEST DERECHO		ESTIMATED INSIDE BUFFER		
STATE	COUNTY	Estimated Value	Properties	% of Properties in Buffer
IA	ADAIR	\$380,000	1	0.03 %
IA	AUDUBON			
IA	BENTON			
IA	BLACK HAWK	\$3,221,000	11	0.02 %
IA	BOONE			
IA	BUCHANAN	\$2,895,500	19	0.21 %
IA	BUENA VISTA			
IA	CALHOUN			
IA	CARROLL			
IA	CEDAR			
IA	CHEROKEE			
IA	CLARKE	\$85,000	1	0.03 %
IA	CLINTON			
IA	CRAWFORD			
IA	DALLAS			
IA	DECATUR	\$85,000	1	0.03 %
IA	DELAWARE	\$2,879,000	21	0.29 %
IA	DES MOINES			
IA	DUBUQUE	\$384,000	1	0.00 %
IA	GREENE			
IA	GRUNDY	\$939,000	6	0.14 %
IA	GUTHRIE			
IA	HAMILTON			

STATE	COUNTY	Estimated Value	Properties	% of Properties in Buffer
IA	HARDIN	\$837,000	9	0.12 %
IA	HENRY			
IA	IDA			
IA	IOWA			
IA	JACKSON			
IA	JASPER			
IA	JEFFERSON			
IA	JOHNSON			
IA	JONES			
IA	KEOKUK			
IA	LEE			
IA	LINN			
IA	LOUISA			
IA	MADISON			
IA	MAHASKA	\$78,500	1	0.01 %
IA	MARION	\$264,000	3	0.03 %
IA	MARSHALL			
IA	MONONA			
IA	MUSCATINE			
IA	PLYMOUTH			
IA	POCAHONTAS	\$99,000	1	0.03 %
IA	POLK			
IA	POWESHIEK			
IA	RINGGOLD	\$232,000	1	0.04 %
IA	SAC			
IA	SCOTT			
IA	SHELBY	\$291,000	2	0.04 %
IA	STORY			
IA	TAMA			
IA	UNION			
IA	WAPELLO	\$1,730,000	13	0.09 %
IA	WARREN			
IA	WASHINGTON			
IA	WEBSTER	\$848,000	7	0.05 %
IA	WOODBURY			
IL	BOONE			
IL	BUREAU			
IL	CARROLL			
IL	CASS			
IL	CHAMPAIGN			
IL	CHRISTIAN	\$104,000	1	0.01 %
IL	COLES	\$1,360,500	14	0.08 %
IL	COOK			
IL	CRAWFORD	\$236,000	2	0.03 %
IL	DEKALB			
IL	DEWITT			
IL	DOUGLAS			
IL	DU PAGE			
IL	EDGAR	\$363,000	3	0.05 %
IL	FORD			
IL	FULTON			
IL	GRUNDY			
IL	HENDERSON	\$320,000	4	0.14 %
IL	HENRY			
IL	IROQUOIS			
IL	JO DAVIESS			
IL	KANE			
IL	KANKAKEE			
IL	KENDALL			
IL	KNOX			
IL	LA SALLE			
IL	LAKE			

STATE	COUNTY	Estimated Value	Properties	% of Properties in Buffer
IL	LEE			
IL	LIVINGSTON			
IL	LOGAN			
IL	MACON			
IL	MARSHALL			
IL	MASON			
IL	MCDONOUGH	\$675,500	6	0.06 %
IL	MCHENRY			
IL	MCLEAN			
IL	MENARD			
IL	MERCER			
IL	MOULTRIE			
IL	OGLE			
IL	PEORIA			
IL	PIATT			
IL	PUTNAM			
IL	ROCK ISLAND			
IL	SANGAMON	\$746,000	5	0.01 %
IL	STARK			
IL	STEPHENSON			
IL	TAEWELL			
IL	VERMILION			
IL	WARREN			
IL	WHITESIDE			
IL	WILL			
IL	WINNEBAGO			
IL	WOODFORD			
IN	ADAMS			
IN	ALLEN			
IN	BARTHOLOMEW	\$3,122,000	15	0.05 %
IN	BENTON			
IN	BLACKFORD			
IN	BOONE			
IN	BROWN			
IN	CARROLL			
IN	CLAY			
IN	CLINTON			
IN	DAVIESS			
IN	DECATUR	\$4,235,000	26	0.26 %
IN	DEKALB			
IN	DELAWARE			
IN	DUBOIS	\$720,000	6	0.04 %
IN	ELKHART			
IN	FAYETTE	\$438,400	4	0.04 %
IN	FOUNTAIN			
IN	FULTON			
IN	GRANT			
IN	GREENE			
IN	HAMILTON			
IN	HANCOCK			
IN	HENDRICKS			
IN	HENRY			
IN	HOWARD			
IN	HUNTINGTON			
IN	JACKSON	\$137,200	2	0.01 %
IN	JASPER			
IN	JAY			
IN	JOHNSON			
IN	KOSCIUSKO			
IN	LA PORTE			
IN	LAGRANGE			
IN	LAKE			

STATE	COUNTY	Estimated Value	Properties	% of Properties in Buffer
IN	LAWRENCE			
IN	MADISON			
IN	MARION			
IN	MARSHALL			
IN	MARTIN			
IN	MIAMI			
IN	MONROE			
IN	MONTGOMERY			
IN	MORGAN			
IN	NEWTON			
IN	NOBLE			
IN	ORANGE	\$331,000	4	0.05 %
IN	OWEN			
IN	PARKE			
IN	PORTER			
IN	PULASKI			
IN	PUTNAM			
IN	RANDOLPH			
IN	RUSH			
IN	SHELBY			
IN	ST JOSEPH			
IN	STARKE			
IN	STEUBEN			
IN	SULLIVAN	\$78,000	1	0.01 %
IN	TIPPECANOE			
IN	TIPTON			
IN	VERMILLION			
IN	VIGO	\$859,000	5	0.01 %
IN	WABASH			
IN	WARREN			
IN	WASHINGTON	\$6,557,400	41	0.37 %
IN	WAYNE	\$97,000	1	0.00 %
IN	WELLS			
IN	WHITE			
IN	WHITLEY			
MI	ALLEGAN			
MI	BARRY	\$20,207,000	101	0.41 %
MI	BERRIEN			
MI	CASS			
MI	KALAMAZOO	\$5,755,000	30	0.03 %
MI	KENT	\$12,576,000	74	0.04 %
MI	OTTAWA	\$8,787,000	46	0.05 %
MI	SAINT JOSEPH	\$392,000	3	0.01 %
MI	VAN BUREN			
MO	HARRISON	\$853,500	8	0.21 %
NE	ANTELOPE	\$396,000	2	0.09 %
NE	BOYD			
NE	BURT			
NE	CEDAR			
NE	CUMING			
NE	DAKOTA			
NE	DIXON			
NE	DODGE			
NE	DOUGLAS			
NE	HOLT			
NE	KNOX			
NE	LANCASTER	\$11,689,500	39	0.04 %
NE	MADISON	\$670,000	3	0.02 %
NE	PIERCE			
NE	SARPY			
NE	SAUNDERS	\$5,998,000	28	0.32 %
NE	STANTON			

STATE	COUNTY	Estimated Value	Properties	% of Properties in Buffer
NE	THURSTON			
NE	WASHINGTON			
NE	WAYNE			
OH	ALLEN	\$8,457,200	50	0.13 %
OH	AUGLAIZE	\$250,000	2	0.01 %
OH	DARKE	\$1,928,000	8	0.04 %
OH	DEFIANCE			
OH	FULTON	\$14,968,600	86	0.55 %
OH	HENRY	\$3,865,000	20	0.18 %
OH	MERCER			
OH	MIAMI	\$11,827,000	53	0.14 %
OH	PAULDING			
OH	PUTNAM	\$647,500	4	0.03 %
OH	SHELBY	\$1,210,000	6	0.04 %
OH	VAN WERT			
OH	WILLIAMS			
SD	BON HOMME			
SD	CHARLES MIX			
SD	CLAY	\$5,705,400	39	0.95 %
SD	UNION	\$439,500	2	0.04 %
SD	YANKTON	\$890,000	6	0.08 %
WI	CRAWFORD	\$493,000	2	0.03 %
WI	GRANT	\$20,512,500	135	0.83 %
WI	GREEN	\$9,927,000	45	0.34 %
WI	KENOSHA			
WI	LAFAYETTE	\$11,066,000	62	1.07 %
WI	RACINE	\$1,008,000	3	0.00 %
WI	ROCK	\$5,160,000	22	0.04 %
WI	WALWORTH	\$13,212,000	44	0.10 %
TOTAL		\$214,518,700	1,161	

Properties Outside of the Event

Here is a view of the properties that were likely not directly damaged due to the derecho.

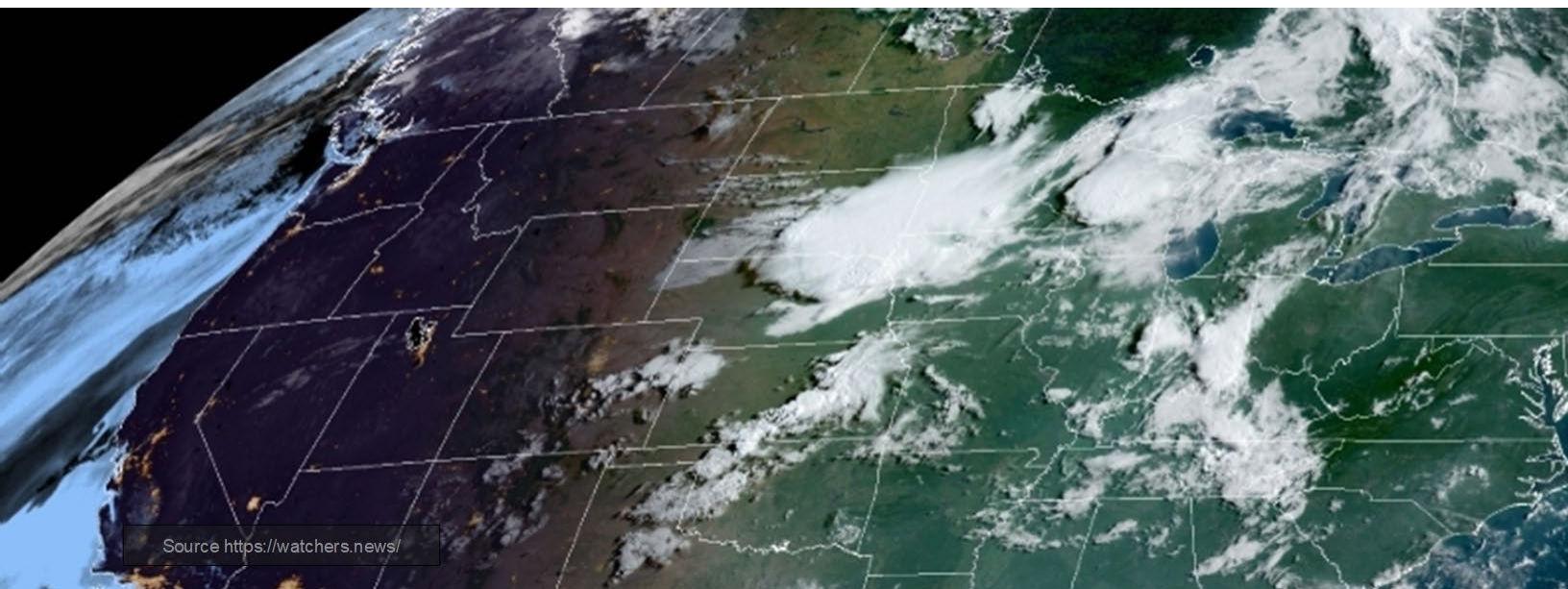
MIDWEST DERECHO		OUTSIDE OF EVENT	
STATE	COUNTY	Properties	% of Properties Not Affected
IA	ADAIR	379	11.45%
IA	AUDUBON	177	6.18%
IA	BENTON	1,896	17.40%
IA	BLACK HAWK	2,462	4.72%
IA	BOONE	1,305	12.59%
IA	BUCHANAN	1,879	21.21%
IA	BUENA VISTA	954	13.46%
IA	CALHOUN	742	15.80%
IA	CARROLL	522	7.02%
IA	CEDAR	1,232	17.29%
IA	CHEROKEE	4,274	86.54%
IA	CLARKE	728	20.61%
IA	CLINTON	1,585	8.76%
IA	CRAWFORD	420	6.31%
IA	DALLAS	3,869	10.15%
IA	DECATUR	185	6.38%
IA	DELAWARE	1,349	18.54%
IA	DES MOINES	1,533	9.20%
IA	DUBUQUE	1,103	3.45%
IA	GREENE	767	20.18%
IA	GRUNDY	602	13.77%

STATE	COUNTY	Properties	% of Properties Not Affected
IA	GUTHRIE	1,042	19.66%
IA	HAMILTON	881	14.30%
IA	HARDIN	253	3.26%
IA	HENRY	1,280	18.27%
IA	IDA	691	22.75%
IA	IOWA	1,046	16.17%
IA	JACKSON	1,312	14.68%
IA	JASPER	1,739	12.44%
IA	JEFFERSON	980	14.00%
IA	JOHNSON	9,190	15.32%
IA	JONES	1,409	18.54%
IA	KEOKUK	276	5.37%
IA	LEE	1,659	12.04%
IA	LINN	5,981	6.80%
IA	LOUISA	813	17.27%
IA	MADISON	657	9.66%
IA	MAHASKA	666	7.94%
IA	MARION	1,805	15.05%
IA	MARSHALL	1,793	12.00%
IA	MONONA	283	6.44%
IA	MUSCATINE	1,931	10.95%
IA	PLYMOUTH	602	5.84%
IA	POCAHONTAS	719	21.15%
IA	POLK	15,642	9.42%
IA	POWESHIEK	977	12.62%
IA	RINGGOLD	298	11.69%
IA	SAC	562	11.05%
IA	SCOTT	5,267	8.11%
IA	SHELBY	203	3.60%
IA	STORY	1,500	4.77%
IA	TAMA	440	6.54%
IA	UNION	389	9.04%
IA	WAPELLO	1,581	10.88%
IA	WARREN	2,643	13.34%
IA	WASHINGTON	1,739	19.45%
IA	WEBSTER	1,461	9.74%
IA	WOODBURY	1,898	5.22%
IL	BOONE	1,166	6.05%
IL	BUREAU	3,032	23.45%
IL	CARROLL	348	4.29%
IL	CASS	292	6.96%
IL	CHAMPAIGN	6,044	10.47%
IL	CHRISTIAN	1,538	12.61%
IL	COLES	632	3.68%
IL	COOK	201,894	13.45%
IL	CRAWFORD	507	7.24%
IL	DEKALB	4,134	13.48%
IL	DEWITT	501	8.46%
IL	DOUGLAS	653	9.09%
IL	DU PAGE	50,697	14.73%
IL	EDGAR	360	5.42%
IL	FORD	300	5.19%
IL	FULTON	582	4.51%
IL	GRUNDY	2,225	11.81%
IL	HENDERSON	460	15.84%
IL	HENRY	1,127	5.45%
IL	IROQUOIS	551	5.17%
IL	JO DAVIESS	1,440	14.77%
IL	KANE	22,651	12.77%
IL	KANKAKEE	3,830	10.21%
IL	KENDALL	7,632	15.68%
IL	KNOX	1,341	6.87%

STATE	COUNTY	Properties	% of Properties Not Affected
IL	LA SALLE	1,857	4.62%
IL	LAKE	43,815	16.43%
IL	LEE	698	5.69%
IL	LIVINGSTON	1,069	8.46%
IL	LOGAN	310	3.00%
IL	MACON	1,428	3.38%
IL	MARSHALL	441	8.87%
IL	MASON	268	4.56%
IL	MCDONOUGH	658	6.86%
IL	MCHENRY	11,032	9.37%
IL	MCLEAN	3,025	5.66%
IL	MENARD	201	3.96%
IL	MERCER	728	11.79%
IL	MOULTRIE	245	4.37%
IL	OGLE	1,363	7.57%
IL	PEORIA	3,471	5.10%
IL	PIATT	497	7.12%
IL	PUTNAM	130	4.97%
IL	ROCK ISLAND	2,270	4.28%
IL	SANGAMON	4,685	6.12%
IL	STARK	181	9.14%
IL	STEPHENSON	756	4.46%
IL	TAZEWELL	2,217	4.36%
IL	VERMILION	1,460	5.04%
IL	WARREN	508	8.24%
IL	WHITESIDE	1,280	5.96%
IL	WILL	29,850	11.96%
IL	WINNEBAGO	12,516	12.59%
IL	WOODFORD	804	5.49%
IN	ADAMS	501	4.55%
IN	ALLEN	9,369	7.37%
IN	BARTHOLOMEW	1,208	4.31%
IN	BENTON	253	6.96%
IN	BLACKFORD	383	6.91%
IN	BOONE	1,294	5.32%
IN	BROWN	580	7.05%
IN	CARROLL	470	5.42%
IN	CLAY	802	7.26%
IN	CLINTON	613	5.13%
IN	DAVISS	689	6.58%
IN	DECATUR	526	5.26%
IN	DEKALB	744	4.83%
IN	DELAWARE	1,811	4.32%
IN	DUBOIS	647	4.01%
IN	ELKHART	4,563	7.43%
IN	FAYETTE	292	3.10%
IN	FOUNTAIN	493	6.65%
IN	FULTON	290	3.35%
IN	GRANT	1,054	4.11%
IN	GREENE	1,035	8.69%
IN	HAMILTON	11,824	10.09%
IN	HANCOCK	3,467	11.12%
IN	HENDRICKS	8,303	14.17%
IN	HENRY	600	3.17%
IN	HOWARD	1,453	4.44%
IN	HUNTINGTON	738	5.06%
IN	JACKSON	859	5.81%
IN	JASPER	1,174	8.88%
IN	JAY	405	4.88%
IN	JOHNSON	5,172	9.76%
IN	KOSCIUSKO	3,622	11.20%
IN	LA PORTE	2,751	6.49%

STATE	COUNTY	Properties	% of Properties Not Affected
IN	LAGRANGE	883	6.83%
IN	LAKE	12,909	7.17%
IN	LAWRENCE	645	3.57%
IN	MADISON	4,950	9.91%
IN	MARION	28,109	9.33%
IN	MARSHALL	956	5.49%
IN	MARTIN	417	9.57%
IN	MIAMI	1,263	9.34%
IN	MONROE	3,542	8.23%
IN	MONTGOMERY	1,006	7.12%
IN	MORGAN	2,769	9.45%
IN	NEWTON	1,288	21.43%
IN	NOBLE	1,708	9.66%
IN	ORANGE	725	8.61%
IN	OWEN	942	9.81%
IN	PARKE	520	7.95%
IN	PORTER	4,965	8.49%
IN	PULASKI	438	7.73%
IN	PUTNAM	2,487	19.14%
IN	RANDOLPH	703	6.65%
IN	RUSH	346	5.08%
IN	SHELBY	863	5.19%
IN	ST JOSEPH	4,132	4.31%
IN	STARKE	723	6.60%
IN	STEUBEN	939	5.60%
IN	SULLIVAN	544	6.91%
IN	TIPPECANOE	3,611	7.42%
IN	TIPTON	445	6.97%
IN	VERMILLION	275	4.05%
IN	VIGO	1,826	4.83%
IN	WABASH	746	5.95%
IN	WARREN	269	7.51%
IN	WASHINGTON	823	7.39%
IN	WAYNE	1,672	6.48%
IN	WELLS	1,225	11.36%
IN	WHITE	667	5.55%
IN	WHITLEY	957	7.20%
MI	ALLEGAN	8,653	17.30%
MI	BARRY	1,146	4.70%
MI	BERRIEN	3,955	5.82%
MI	CASS	1,924	10.18%
MI	KALAMAZOO	7,507	8.66%
MI	KENT	14,751	7.16%
MI	OTTAWA	9,839	10.03%
MI	SAINT JOSEPH	958	4.06%
MI	VAN BUREN	2,759	8.00%
MO	HARRISON	442	11.42%
NE	ANTELOPE	179	7.65%
NE	BOYD	73	8.68%
NE	BURT	261	8.04%
NE	CEDAR	221	8.19%
NE	CUMING	294	9.09%
NE	DAKOTA	538	8.31%
NE	DIXON	249	10.00%
NE	DODGE	1,306	8.56%
NE	DOUGLAS	8,480	4.68%
NE	HOLT	357	8.72%
NE	KNOX	113	3.75%
NE	LANCASTER	11,015	11.54%
NE	MADISON	1,410	11.04%
NE	PIERCE	239	9.51%
NE	SARPY	1,598	2.69%

STATE	COUNTY	Properties	% of Properties Not Affected
NE	SAUNDERS	464	5.38%
NE	STANTON	138	6.38%
NE	THURSTON	119	9.50%
NE	WASHINGTON	860	12.33%
NE	WAYNE	173	6.08%
OH	ALLEN	4,575	11.59%
OH	AUGLAIZE	2,426	14.36%
OH	DARKE	858	4.77%
OH	DEFIANCE	4,002	30.45%
OH	FULTON	1,323	8.50%
OH	HENRY	1,192	10.91%
OH	MERCER	1,107	7.34%
OH	MIAMI	3,744	9.65%
OH	PAULDING	3,909	55.21%
OH	PUTNAM	633	4.71%
OH	SHELBY	1,530	9.84%
OH	VAN WERT	1,559	12.27%
OH	WILLIAMS	1,083	8.19%
SD	BON HOMME	119	7.15%
SD	CHARLES MIX	976	35.32%
SD	CLAY	158	3.86%
SD	UNION	326	5.83%
SD	YANKTON	440	6.03%
WI	CRAWFORD	356	5.81%
WI	GRANT	940	5.78%
WI	GREEN	1,269	9.53%
WI	KENOSHA	5,473	9.76%
WI	LAFAYETTE	470	8.09%
WI	RACINE	10,596	15.80%
WI	ROCK	3,258	5.51%
WI	WALWORTH	5,080	11.35%
TOTAL		837,967	

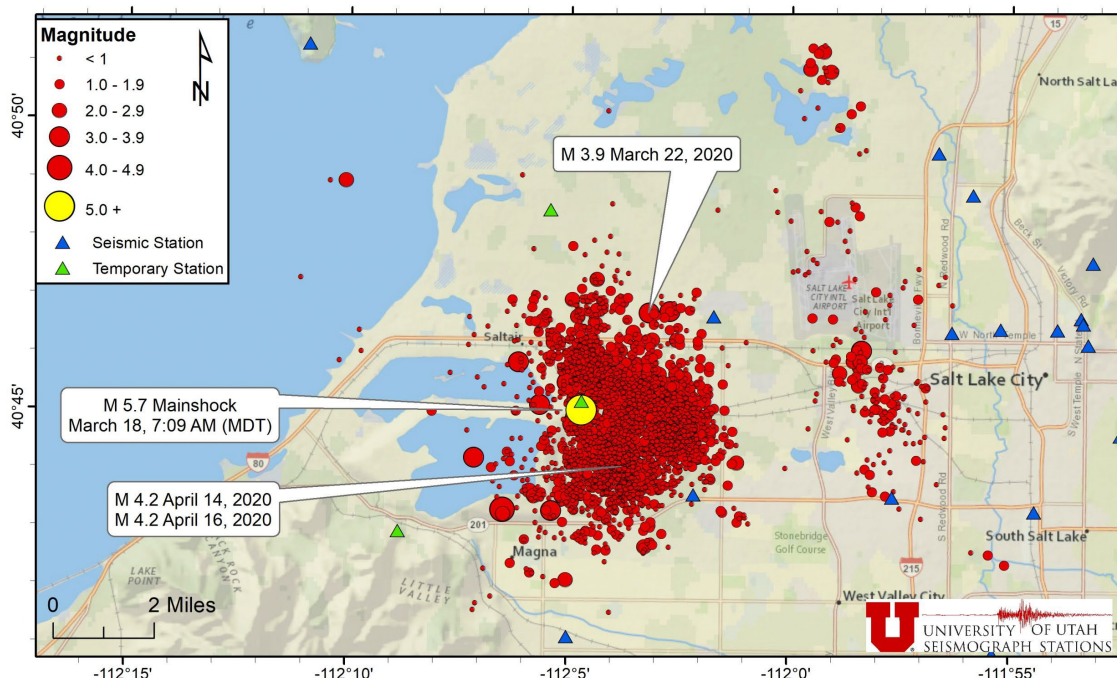


Magna Utah Earthquake

On March 18th, 2020, a 5.7 magnitude earthquake hit Salt Lake City, Utah with an epicenter 3.7 miles north-northeast of Magna, Utah. This was the strongest recorded earthquake in the state in 28 years. Following this main shock, over 2,500 aftershocks have occurred through February 28th, 2021.




Magna Earthquake Sequence

March 18, 2020 – February 28, 2021



Veros Real Estate Solutions identifies **134,563** residential properties potentially impacted in the core of the earthquake, with a total market value of **\$44.9 Billion** based on the predictive analytics available through the VeroVALUE AVM.

MAGNA EARTHQUAKE REPORT HIGHLIGHTS

-  Potentially **381,725** properties in the region were at stake, with **134,563** in the direct core of the earthquake with the potential for more significant damage.
-  The total market value of potentially impacted properties in the core and buffer zones exceeds **\$154 Billion**.
-  **Salt Lake County** was hit the hardest with over **\$41 Billion** in market value impact on the county's homes.

Veros Predicts Magna Earthquake Damage Impact by County

Veros determined the potential property-level impact within the counties identified to have been affected by the Magna Earthquake in Utah.

Property Impact Within The Event Core of the Magna Earthquake

The following chart indicates the potential property impact in Magna Earthquake's path, referred to as the event core.

MAGNA EARTHQUAKE		ESTIMATED INSIDE EVENT CORE		
STATE	COUNTY	Estimated Value	# of Properties	% of Properties
UT	DAVIS	\$3,535,642,600	9,128	8.96 %
UT	SALT LAKE	\$41,241,868,100	124,896	33.89 %
UT	SUMMIT	\$886,000	3	0.01 %
UT	TOOELE	\$186,319,000	536	2.52 %
UT	WEBER			
TOTAL		\$44,964,715,700	134,563	

Likely Property Impact In The Buffer Zones of the Magna Earthquake

This chart indicates the properties in the Buffer of the earthquake.

MAGNA EARTHQUAKE		ESTIMATED INSIDE BUFFER		
STATE	COUNTY	Estimated Value	# of Properties	% of Properties
UT	DAVIS	\$26,013,978,700	66,104	64.92 %
UT	SALT LAKE	\$77,997,501,200	163,408	44.34 %
UT	SUMMIT	\$2,588,000	10	0.03 %
UT	TOOELE	\$4,961,441,200	15,503	72.94 %
UT	WEBER	\$888,251,000	2,137	2.67 %
TOTAL		\$109,863,760,100	247,162	

Properties Outside of the Event

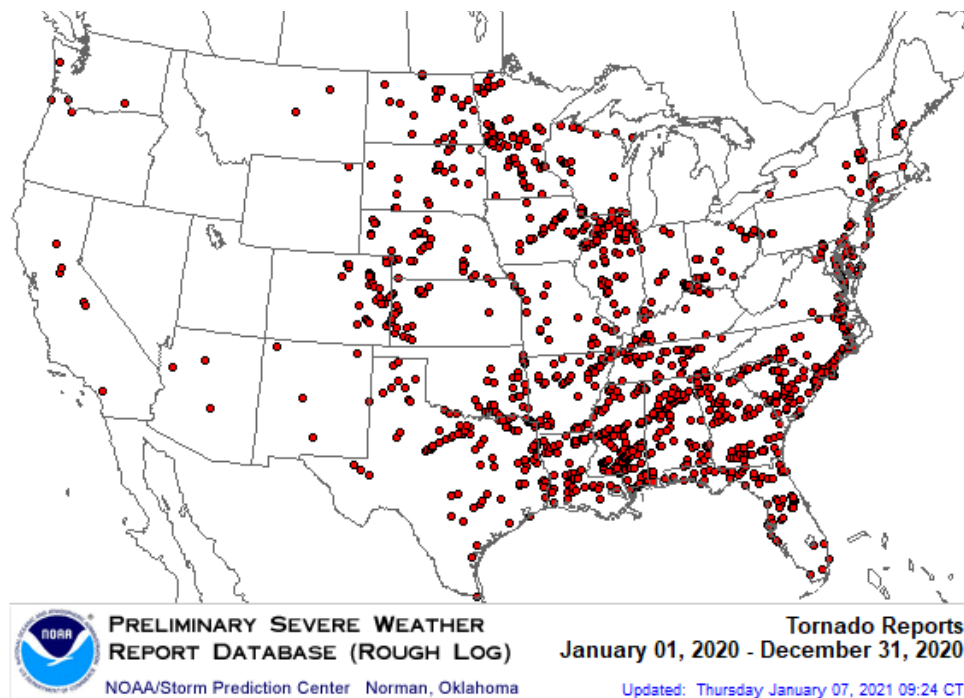
Here is a view of the properties that were likely not directly damaged due to the earthquake.

MAGNA EARTHQUAKE		OUTSIDE OF EVENT	
STATE	COUNTY	# of Properties	% of County Not Affected
UT	DAVIS	26,455	26.02%
UT	SALT LAKE	79,751	21.67%
UT	SUMMIT	31,348	99.96%
UT	TOOELE	5,173	24.39%
UT	WEBER	77,889	97.33%
TOTAL		220,616	

Tornadoes

In 2020 there were 1,053 preliminary tornado reports according to [NOAA's Storm Prediction Center](#). This was below the 1991-2010 U.S. annual average of 1,251 tornadoes. The majority of the 2020 tornadoes occurred during April and May, with another peak month in August. April produced the highest number of confirmed tornadoes (351).

The following chart highlights the reported tornado events in 2020 and where they were centered.



Easter Tornadoes: Multiple Tornadoes Across Mississippi & South Carolina

In what was already the deadliest year in tornadoes since 2011, a widespread and deadly tornado outbreak that began on Easter weekend dealt a devastating blow across the South. The National Weather Service confirmed 105 tornadoes carved destructive paths through 10 states on April 12th and 13th. The tornado outbreak continued in the weeks ahead. Veros Real Estate Solutions analyzed the impact of these tornadoes across two of the ten states, Mississippi, and South Carolina, from April 12th – 23rd, 2020 and determined the potential number of residential properties that may have sustained some level of damage.

Veros Real Estate Solutions identifies **3,444** residential properties potentially impacted in the core of the Easter Tornado Event, with a total market value of **\$648,430,700** million based on the predictive analytics available through the VeroVALUE AVM.

EASTER TORNADO DISASTER REPORT HIGHLIGHTS



Potentially **5,962** properties in the region were at stake, with **3,444** in the direct core of the tornadoes with the potential for more significant damage.



The total market value of potentially impacted properties in the core and buffer zones exceeds **\$1.2 Billion**.



Oconee County was the hardest hit county in South Carolina.

Storm Facts & Figures

Easter Tornadoes: April 12th-13th with subsequent tornadoes April 14th-23rd, 2020.

Lives Lost: 36 people died as a result of the April 12th-13th tornadoes.

Widest, Wildest on Record¹: Mississippi tornado spanned more than two miles.

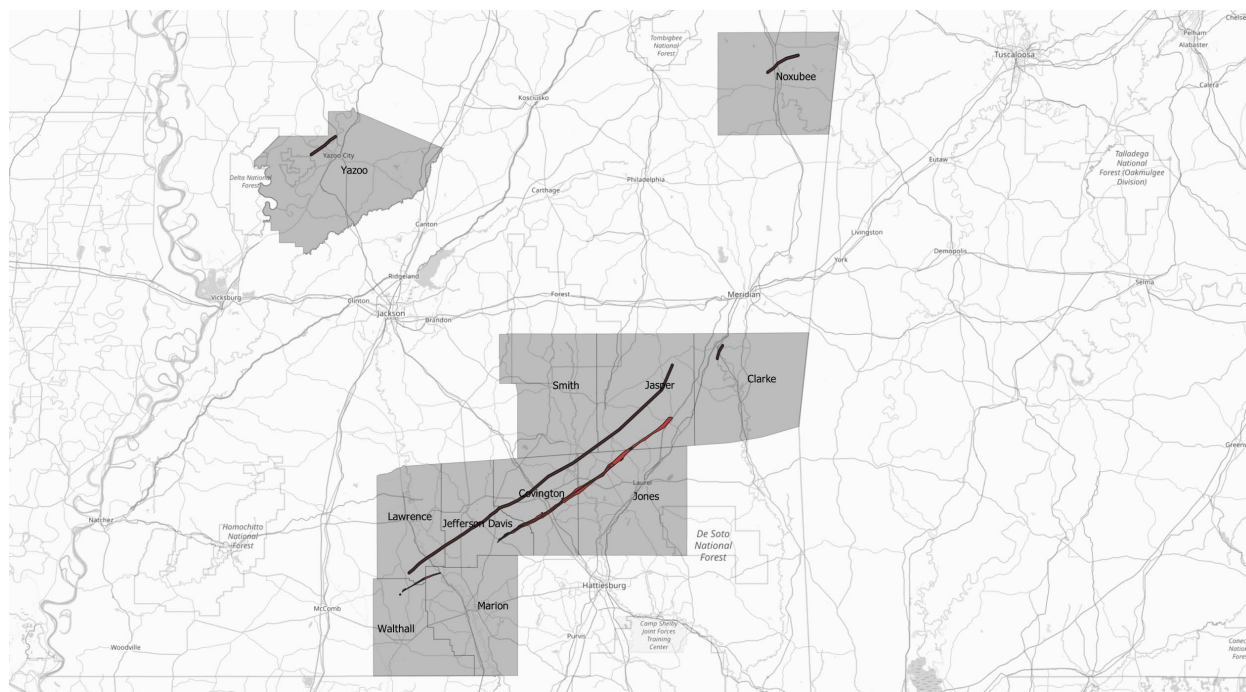
Massive Winds: Reached 190 mph near Bassfield, MS.

Over 100 Tornadoes: Reported as a combination of EF-1, EF-2, EF-3 and EF-4.

718 Storm Reports: National Weather Service reported 118 tornadoes and 564 reports of wind damage and hail.

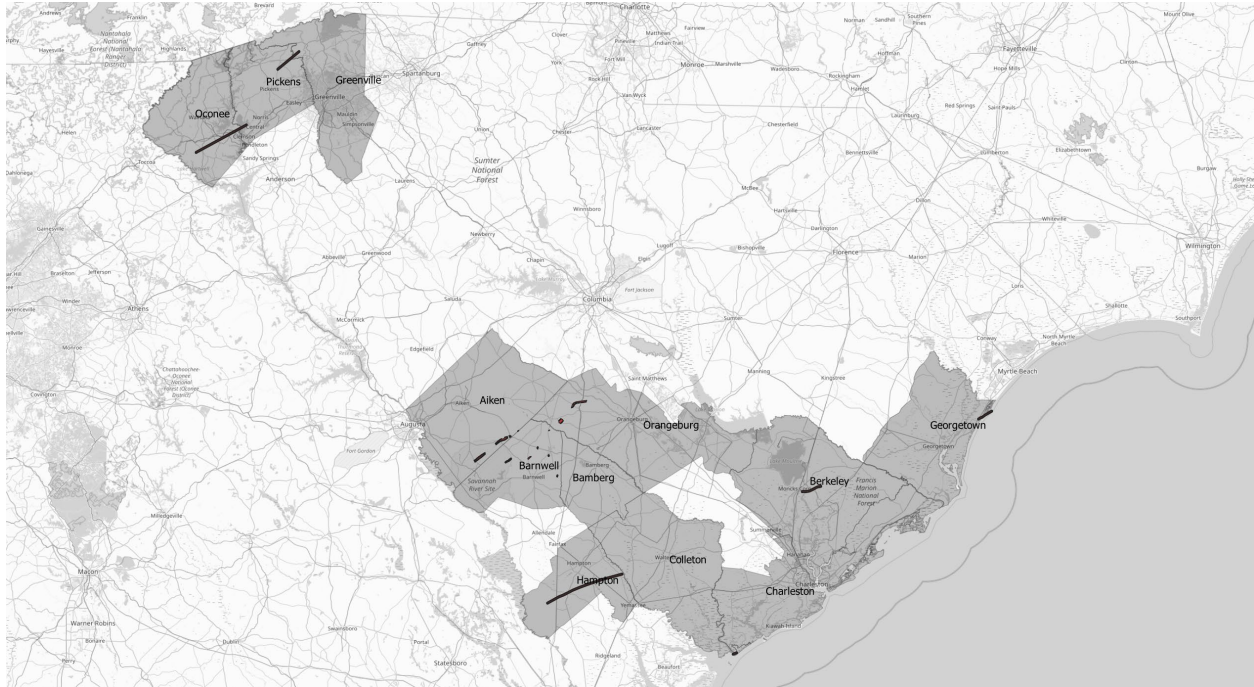
Multiple Tornadoes Created A Broad Area of Devastation

This map shows the multiple tornadoes directly impacting specific counties across **Mississippi**. The winds, rain and violent storms further impacted the area.



¹ <https://weather.com/safety/tornado/news/2020-04-16-mississippi-tornado-widest-state-record-easter-sunday>

Tornadoes resulted in even more significant property level impact in **South Carolina**.



Veros Predicts Easter Tornado Event Damage Impact by County

Veros determined the potential property-level impact within the counties identified to have been affected by the Tornadoes in Mississippi and South Carolina during the named Easter Tornado event and subsequent tornadoes in the same region in April 2020.

Property Impact Within The Event Core of the Tracked Tornadoes

The following chart indicates the potential property impact in the path of the tornado events, referred to as the event core.

EASTER TORNADOES		ESTIMATED INSIDE EVENT CORE		
STATE	COUNTY	Estimated Value	# of Properties	% of Properties
MS	CLARKE	\$5,092,200	47	0.74 %
MS	COVINGTON	\$27,508,000	219	4.06 %
MS	JASPER	\$40,911,000	265	3.91 %
MS	JEFFERSON DAVIS	\$17,575,300	164	3.48 %
MS	JONES	\$42,415,600	363	1.70 %
MS	LAWRENCE	\$2,815,200	31	0.59 %
MS	MARION	\$158,000	1	0.01 %
MS	NOXUBEE	\$2,107,600	19	0.51 %
MS	SMITH	\$5,639,400	53	1.01 %
MS	WALTHALL	\$953,600	6	0.14 %
MS	YAZOO	\$1,712,500	12	0.13 %
SC	AIKEN	\$3,125,400	26	0.04 %
SC	BAMBERG	\$92,000	1	0.02 %
SC	BARNWELL	\$2,063,400	24	0.29 %
SC	BERKELEY	\$40,120,200	145	0.22 %
SC	CHARLESTON	\$541,000	1	0.00 %

STATE	COUNTY	Estimated Value	# of Properties	% of Properties
SC	COLLETON	\$112,792,000	322	1.81 %
SC	GEORGETOWN	\$66,370,000	111	0.37 %
SC	GREENVILLE	\$676,800	4	0.00 %
SC	HAMPTON	\$92,225,400	690	9.24 %
SC	OCONEE	\$157,586,600	804	2.51 %
SC	ORANGEBURG	\$4,681,700	54	0.17 %
SC	PICKENS	\$21,267,800	82	0.20 %
TOTAL		\$648,430,700	3,444	

Likely Property Impact In The Buffer Zones of the Tracked Tornadoes

This chart indicates the properties in the Buffer of the tornado events.

EASTER TORNADOES		ESTIMATED INSIDE BUFFER		
STATE	COUNTY	Estimated Value	# of Properties	% of Properties
MS	CLARKE	\$4,872,000	46	0.72 %
MS	COVINGTON	\$11,265,000	97	1.80 %
MS	JASPER	\$12,228,400	91	1.34 %
MS	JEFFERSON DAVIS	\$8,203,700	90	1.91 %
MS	JONES	\$619,000	5	0.02 %
MS	LAWRENCE	\$627,500	9	0.17 %
MS	MARION			0.00 %
MS	NOXUBEE	\$712,600	6	0.16 %
MS	SMITH	\$2,528,600	22	0.42 %
MS	WALTHALL			0.00 %
MS	YAZOO	\$970,500	7	0.08 %
SC	AIKEN	\$181,000	1	0.00 %
SC	BAMBERG			0.00 %
SC	BARNWELL			0.00 %
SC	BERKELEY	\$48,822,400	180	0.27 %
SC	CHARLESTON			0.00 %
SC	COLLETON	\$166,814,600	399	2.24 %
SC	GEORGETOWN	\$125,321,000	217	0.72 %
SC	GREENVILLE	\$795,400	7	0.00 %
SC	HAMPTON	\$14,335,800	127	1.70 %
SC	OCONEE	\$178,016,700	999	3.12 %
SC	ORANGEBURG	\$284,700	4	0.01 %
SC	PICKENS	\$48,826,600	175	0.44 %
TOTAL		\$625,425,500	2,482	

Properties Outside of the Event

Here is a view of the properties that were likely not directly damaged due to the tornado events.

EASTER TORNADOES		OUTSIDE OF EVENT	
STATE	COUNTY	# of Properties	% of County Not Affected
MS	CLARKE	6,288	98.54%
MS	COVINGTON	5,077	94.14%
MS	JASPER	6,420	94.75%
MS	JEFFERSON DAVIS	4,458	94.61%
MS	JONES	20,972	98.28%
MS	LAWRENCE	5,230	99.24%
MS	MARION	7,097	99.99%

STATE	COUNTY	# of Properties	% of County Not Affected
MS	NOXUBEE	3,686	99.33%
MS	SMITH	5,193	98.58%
MS	WALTHALL	4,205	99.86%
MS	YAZOO	9,257	99.80%
SC	AIKEN	69,085	99.96%
SC	BAMBERG	6,483	99.98%
SC	BARNWELL	8,336	99.71%
SC	BERKELEY	65,734	99.51%
SC	CHARLESTON	137,563	100.00%
SC	COLLETON	17,105	95.96%
SC	GEORGETOWN	29,701	98.91%
SC	GREENVILLE	172,855	99.99%
SC	HAMPTON	6,647	89.05%
SC	OCONEE	30,234	94.37%
SC	ORANGEBURG	32,507	99.82%
SC	PICKENS	39,779	99.36%
TOTAL		693,912	

Texas Tornadoes

On April 22nd, 2020, a series of powerful tornadoes moved through multiple Texas counties, ultimately prompting a disaster declaration in the hardest-hit county, Polk County. Homes were destroyed, power lost to more than 15,000 customers, cars flipped, people injured and reports of at least seven deaths.

Veros Real Estate Solutions identifies **460** residential properties potentially impacted in the Texas Tornadoes' core, with a total market value of **\$62.2** million based on the predictive analytics available through the VeroVALUE AVM.

EASTER TORNADO DISASTER REPORT HIGHLIGHTS



Potentially **1,276** properties in the region were at stake, with **460** in the direct core of the tornadoes with the potential for more significant damage.



The total market value of potentially impacted properties in the core and buffer zones exceeds **\$167 Million**.



Polk County was the hardest hit county in Texas.

Veros Predicts Texas Tornadoes Event Damage Impact by County

Veros determined the potential property-level impact within the counties identified to have been affected by Texas's Tornadoes on April 22nd, 2020.

Property Impact Within The Event Core of the Tracked Tornadoes

The following chart indicates the potential property impact in the path of the tornado events, referred to as the event core.

TEXAS TORNADOES		ESTIMATED INSIDE EVENT CORE		
STATE	COUNTY	Estimated Value	# of Properties	% of Properties
LA	VERNON	\$544,000	5	0.04 %
TX	JASPER	\$538,000	7	0.06 %
TX	NEWTON	\$556,800	7	0.12 %
TX	POLK	\$60,582,800	441	2.40 %
TOTAL		\$62,221,600	460	

Likely Property Impact In The Buffer Zones of the Tracked Tornadoes

This chart indicates the properties in the Buffer of the tornado events.

TEXAS TORNADOES		ESTIMATED INSIDE BUFFER		
STATE	COUNTY	Estimated Value	# of Properties	% of Properties
LA	VERNON	\$884,600	7	0.05 %
TX	JASPER	\$833,900	11	0.09 %
TX	NEWTON	\$510,800	8	0.14 %
TX	POLK	\$102,629,600	790	4.29 %
TOTAL		\$104,858,900	816	

Properties Outside of the Event

Here is a view of the properties which were likely not directly damaged as a result of the tornado events.

TEXAS TORNADOES		OUTSIDE OF EVENT	
STATE	COUNTY	# of Properties	% of County Not Affected
LA	VERNON	13,073	99.91%
TX	JASPER	12,413	99.86%
TX	NEWTON	5,738	99.74%
TX	POLK	17,166	93.31%
TOTAL		48,390	

Tennessee Tornadoes

According to the National Weather Service, Tennessee saw 35 tornadoes touch down in 2020. The two deadliest tornadoes came on March 3rd, when an EF-4 struck Putnam County, resulting in 19 deaths, and an EF-3 struck Davidson, Wilson and Smith Counties, resulting in five deaths.

Veros Real Estate Solutions identifies **4,781** residential properties potentially impacted in the core of the Tennessee Tornadoes, with a total market value of **\$1.46 billion** based on the predictive analytics available through the VeroVALUE AVM.

TENNESSEE TORNADO DISASTER REPORT HIGHLIGHTS



Potentially **11,519** properties in the region were at stake, with **4,781** in the direct core of the tornado with the potential for more significant damage.



The total market value of potentially impacted properties in the core and buffer zones exceeds **\$3.5 Billion**.



Davidson County was the hardest hit county in Tennessee.

Veros Predicts Tennessee Tornadoes Event Damage Impact by County

Veros determined the potential property-level impact within the counties identified to have been affected by the Tornadoes in Tennessee on March 3rd, 2020.

Property Impact Within The Event Core of the Tracked Tornadoes

The following chart indicates the potential property impact in the path of the tornado events, referred to as the event core.

TENNESSEE TORNADOES		ESTIMATED INSIDE EVENT CORE		
STATE	COUNTY	Estimated Value	# of Properties	% of Properties
TN	BENTON	\$12,879,000	73	0.96 %
TN	CUMBERLAND	\$2,612,000	16	0.06 %
TN	DAVIDSON	\$1,043,319,800	2,932	1.44 %
TN	HUMPHREYS	\$16,631,000	114	1.57 %
TN	MORGAN	\$2,027,000	14	0.20 %
TN	PUTNAM	\$118,443,000	697	2.78 %
TN	SMITH	\$16,267,000	88	1.14 %
TN	WILSON	\$244,083,000	847	2.05 %
TOTAL		\$1,456,261,800	4,781	

Likely Property Impact In The Buffer Zones of the Tracked Tornadoes

This chart indicates the properties in the Buffer of the tornado events.

TENNESSEE TORNADOES		ESTIMATED INSIDE BUFFER		
STATE	COUNTY	Estimated Value	# of Properties	% of Properties
TN	BENTON	\$10,326,000	67	0.88 %
TN	CUMBERLAND	\$1,764,000	13	0.05 %
TN	DAVIDSON	\$1,599,626,600	4,571	2.24 %
TN	HUMPHREYS	\$30,722,000	224	3.08 %
TN	MORGAN	\$2,396,000	16	0.23 %
TN	PUTNAM	\$110,637,000	665	2.65 %
TN	SMITH	\$25,912,000	141	1.82 %
TN	WILSON	\$292,007,000	1,041	2.51 %
TOTAL		\$2,073,390,600	6,738	

Properties Outside of the Event

Here is a view of the properties which were likely not directly damaged as a result of the tornado events.

TENNESSEE TORNADES		OUTSIDE OF EVENT	
STATE	COUNTY	# of Properties	% of County Not Affected
TN	BENTON	7,451	98.16%
TN	CUMBERLAND	25,939	99.89%
TN	DAVIDSON	196,545	96.32%
TN	HUMPHREYS	6,926	95.35%
STATE	COUNTY	# of Properties	% of County Not Affected
TN	MORGAN	7,062	99.58%
TN	PUTNAM	23,754	94.58%
TN	SMITH	7,512	97.04%
TN	WILSON	39,508	95.44%
TOTAL		314,697	

2020 Year In Review Summary

The total impact of natural disaster events is never limited to the financial implications. Lives are lost, others are injured, homes damaged and lost, businesses interrupted and closed, and lives are forever changed. Adding to the devastation was a nation and a world faced with a pandemic. Homes became the safe haven from the virus that spread. Natural disasters not only disrupted that safety but caused additional anxiety, harm, and even death. We at Veros strive to offer our best in service to all impacted by the ever-growing number of disasters, while also supporting humanitarian organizations like Direct Relief who have their feet on the ground after a disaster. Our thoughts are with the communities and responders challenged with the repercussions following these tragic events.

NATURAL DISASTER SUMMARY		ESTIMATED INSIDE EVENT CORE		ESTIMATED INSIDE BUFFER	
		Total Market Value	Total Properties	Total Market Value	Total Properties
FLOODS	SEVERE STORMS AND FLOODING - ALABAMA, LOUISIANA & MISSISSIPPI	\$2,217,801,500	17,937	\$23,550,540,900	160,290
	MICHIGAN FLOOD	\$3,062,392,700	20,507	\$2,007,264,400	14,218
WILDFIRES	CALIFORNIA FIRES	\$2,218,722,700	4,369	\$3,384,131,500	4,976
	OREGON FIRES	\$334,700,800	1,552	\$191,276,400	743
TROPICAL STORMS / HURRICANES	LAURA	\$251,264,958,900	1,560,875	\$2,741,544,200	21,073
	SALLY	\$201,343,534,100	924,562	\$6,821,114,600	42,542
	ZETA	\$323,744,911,800	1,630,436	\$49,417,877,600	251,925
	DELTA	\$97,130,355,100	524,738	\$122,622,722,900	670,968
DERCECHO	MIDWEST DERECHO	\$1,665,249,764,900	7,441,889	\$214,518,700	1,161
	MAGNA EARTHQUAKE	\$44,964,715,700	134,563	\$109,863,760,100	247,162
TORNADES	EASTER	\$648,430,700	3,444	\$625,425,500	2,482
	TEXAS	\$62,221,600	460	\$104,858,900	816
	TENNESSEE	\$1,456,261,800	4,781	\$2,073,390,600	6,738
2020 TOTAL		\$2,593,698,772,300	12,270,113	\$323,618,426,300	1,425,094

When Disaster Strikes, Veros Is There for You.

To request a complete list of potential properties and localized damage as a result of the natural disasters, visit: **Veros.cc/Data** or call: 866.458.3767.

What Disaster Data Can Do for Your Business.



Identify damaged and high-risk properties.



Streamline the property assessment process.



Accelerate clear-to-close time for unimpacted properties.



Determine risk rating and focus risk management efforts on high-risk properties.



Eliminate unnecessary property inspections.



Enhance borrower relations by proactively identifying at-risk loans and rapidly initiating contact.

Find out more: **Veros.cc/data**





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