

HURRICANE HELENE

and Its Impact on Properties

DISASTER IMPACT OVERVIEW

TOTAL INSIDE HELENE'S IMPACT

4.250.959

TOTAL PROPERTIES POTENTIALLY IMPACTED (Inside Event Core & Buffer Area)

115,925

PROPERTIES POTENTIALLY IMPACTED BY FLOODING (Properties Inside Event with

Flood Issues)

\$1,518,096,109,000

TOTAL MARKET VALUE OF POTENTIALY DAMAGED PROPERTIES (Inside Event Core & Buffer Area) VeroVALUE AVM Estimate

INSIDE EVENT CORE

3,766,310

PROPERTIES POTENTIALLY IMPACTED INSIDE EVENT CORE

\$1,349,203,117,000

MARKET VALUE OF POTENTIALLY DAMAGED PROPERTIES INSIDE EVENT CORE

VeroVALUE AVM Estimate

INSIDE BUFFER AREA

484.649

PROPERTIES POTENTIALLY **IMPACTED INSIDE BUFFER AREA**

\$168,892,992,000

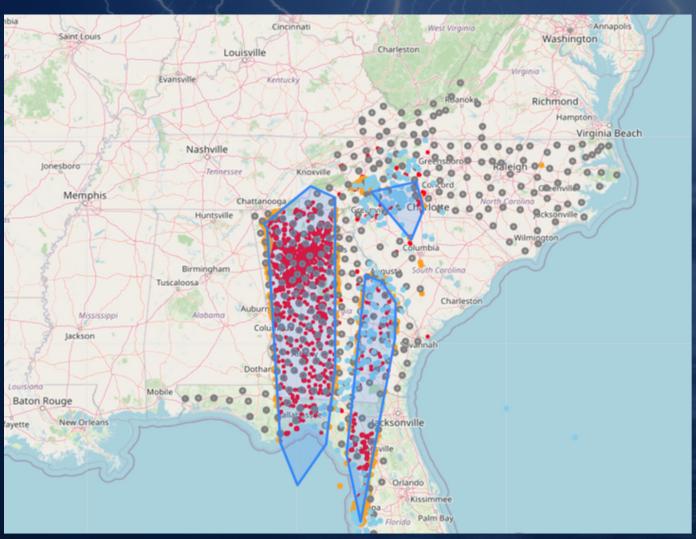
MARKET VALUE OF POTENTIALLY DAMAGED PROPERTIES **INSIDE BUFFER CORE**

VeroVALUE AVM Estimate

THE IMPACTED STATES

∕8[√] **B** \Box **AVM HOME VALUE** HOMES HOMES **AVM HOME VALUE INSIDE EVENT CORE INSIDE EVENT CORE INSIDE BUFFER AREA INSIDE EVENT BUFFER** 547,649 \$162,850,819,000 \$120,902,277,000 LORIDA 301,133 3, 154, 588 \$1,157,370,034,000 137,907 \$28,890,157,000 63,953 \$28,975,847,000 **45,533** \$19.098.914.000 100 \$1,644,000 \$5,557,000 \$860,000

THE IMPACT MAP





RED DOTS = CITIES IN THE EVENT



YELLOW DOTS = CITIES IN THE BUFFER



BLUE POLYGON = AREAS MOST AFFECTED BY THE HURRICANE



GRAY DOTS = COUNTIES DECLARED BY FEMA



BLUE DOTS = CITIES WITH INDIVIDUAL ASSISTANCE APPROVED BY FEMA



THE IMPACTED COUNTIES BY STATE

Disaster Vision identifies the the properties potentially impacted by Hurricane Helene, September 26-27, 2024



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STATE	FIPS COUNTY Name	HOMES Inside event core	AVM HOME VALUE Inside event core	HOMES INSIDE Buffer Area	AVM HOME VALUE Inside Buffer Area	TOTAL AVM HOME VALUE INSIDE EVENT 8 BUFFER
FLORIDA	ALACHUA	81,897	\$25,383,720,000	1,763	\$ 338,917,000	\$ 25,722,637,000
FLORIDA	DECATUR COUNTY	1	\$349,000			\$ 349,000
FLORIDA	FRANKLIN	3,593	\$733,831,000	986	\$560,267,000	\$1,294,098,000
FLORIDA	GADSDEN	16,869	\$2,263,991,000	9		\$ 2,263,991,000
FLORIDA	GILCHRIST	7,804	\$824,296,000	1		\$824,296,000
FLORIDA	GRADY COUNTY	1	\$416,000			\$ 416,000
FLORIDA	HAMILTON	6	\$723,000			\$723,000
FLORIDA	HERNANDO	52,990	\$16,544,753,000	17,411	\$5,150,488,000	\$ 21,695,241,000
FLORIDA	HILLSBOROUGH	14,084	\$9,820,659,000	41,833	\$19,937,841,000	\$29,758,500,000
FLORIDA	JACKSON	4	\$254,000	869	\$55,693,000	\$55,947,000
FLORIDA	JEFFERSON	5,651	\$761,243,000	1		\$761,243,000
FLORIDA	LEON	104,565	\$30,932,974,000	2		\$30,932,974,000
FLORIDA	LEVY	18,033	\$1,005,446,000	918	\$231,881,000	\$1,237,327,000
FLORIDA	LIBERTY	643	\$4,543,000	110	\$3,245,000	\$7,788,000
FLORIDA	MADISON	1,297	\$134,094,000	2,403	\$344,338,000	\$478,432,000
FLORIDA	MARION	11,138	\$2,433,483,000	6,194	\$1,235,229,000	\$3,668,712,000
FLORIDA	PASCO	127,946	\$36,312,761,000	12,001	\$4,506,683,000	\$40,819,444,000
FLORIDA	PINELLAS	71,993	\$31,084,645,000	214,302	\$88,264,851,000	\$119,349,496,000
FLORIDA	SUWANNEE	5,019	\$538,530,000	2,253	\$265,166,000	\$803,696,000
FLORIDA	TAYLOR	7,973	\$878,203,000	90	\$7,678,000	\$885,881,000
FLORIDA	WAKULLA	16,142	\$3,191,905,000	3		\$3,191,905,000



The predecessor rain event plus the torrential rain from Helene and the tropical storm-force winds pushing added moisture up the mountain of contributed to the devastation in western North Carolina. The extreme rain resulted in catastrophic flooding and landslides.

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STATE	FIPS COUNTY Name	HOMES Inside event core	AVM HOME VALUE Inside event core	HOMES INSIDE Buffer Area	AVM HOME VALUE Inside Buffer Area	TOTAL AVM HOME VALUE INSIDE EVENT 8 BUFFER
NORTH CAROLINA	BUNCOMBE	58,011	\$26,869,580,000	34,080	\$15,214,263,000	\$42,083,843,000
NORTH CAROLINA	BURKE	728	\$268,524,000			\$268,524,000
NORTH CAROLINA	CALDWELL	240	\$51,650,000			\$51,650,000
NORTH CAROLINA	CATAWBA	202	\$46,897,000			\$46,897,000
NORTH CAROLINA	FORSYTH	2	\$327,000			\$327,000
NORTH CAROLINA	FRANKLIN	2	\$232,000			\$232,000
NORTH CAROLINA	GASTON	418	\$204,051,000			\$204,051,000
NORTH CAROLINA	HAYWOOD	1,510	\$398,023,000	6,121	\$1,721,952,000	\$2,119,975,000
NORTH CAROLINA	HENDERSON	2,044	\$768,350,000	5,322	\$2,160,898,000	\$2,929,248,000
NORTH CAROLINA	IREDELL	131	\$18,548,000			\$18,548,000
NORTH CAROLINA	JOHNSTON	5		3	\$913,000	\$913,000
NORTH CAROLINA	MECKLENBURG	587	\$323,284,000	2		\$323,284,000
NORTH CAROLINA	NASH			5	\$673,000	\$ 673,000
NORTH CAROLINA	ORANGE	6	\$3,861,000			\$3,861,000
NORTH CAROLINA	RANDOLPH	2	\$423,000			\$423,000
NORTH CAROLINA	ROWAN	3		2	\$215,000	\$215,000
NORTH CAROLINA	SURRY	70	\$22,097,000			\$22,097,000



BQ **8**4 **B**-FIPS COUNTY NAME AVM HOME VALUE INSIDE EVENT CORE AVM HOME VALUE INSIDE BUFFER AREA TOTAL AVM HOME VALUE INSIDE EVENT & BUFFER STATE HOMES **HOMES INSIDE** INSIDE EVENT CORE **BUFFER AREA** SOUTH CAROLINA BAMBERG COUNTY \$220,000 \$239,000 \$459,000 4 6 SOUTH CAROLINA LEXINGTON COUNTY 96 \$5,337,000 38 \$1,405,000 \$6,742,000



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STATE	FIPS COUNTY Name	HOMES Inside event core	AVM HOME VALUE Inside event core	HOMES INSIDE Buffer Area	AVM HOME VALUE Inside Buffer Area	TOTAL AVM HOME VALUE INSIDE EVENT & BUFFER
TENNESSEE	FANNIN COUNTY	9	\$605,000			\$605,000
TENNESSEE	HAYWOOD	1	\$255,000			\$255,000







Why are there more properties potentially damaged in Georgia than other states?

		being potentially d	lamaged.	meane 3 direct pa	ar, resulting in more pr	operties
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STATE	FIPS COUNTY	HOMES	AVM HOME VALUE	HOMES INSIDE	AVM HOME VALUE	TOTAL AVM HOME VALUE
OFOROLA	NAME ADDI ING COUNTY	INSIDE EVENT CORE	INSIDE EVENT CORE \$769,923,000	BUFFER AREA	INSIDE BUFFER AREA	INSIDE EVENT & BUFFER
GEORGIA Georgia	APPLING COUNTY BAKER COUNTY	8,285 1,289	\$769,923,000			\$769,923,000 \$59,342,000
GEORGIA	BALDWIN COUNTY	1,537	\$337,622,000	2,874	\$453,339,000	\$790,961,000
GEORGIA	BANKS COUNTY	8,010	\$1,618,965,000	72	\$5,288,000	\$1,624,253,000
GEORGIA	BARROW COUNTY	34,691	\$11,547,398,000	1	\$488,000	\$11,547,886,000
GEORGIA	BARTOW COUNTY	46,568	\$12,946,350,000	9	\$276,000	\$12,946,626,000
GEORGIA	BEN HILL COUNTY	270	\$12,148,000	1,408	\$164,301,000	\$176,449,000
GEORGIA	BERRIEN COUNTY	608	\$41,816,000	597	\$51,579,000	\$93,395,000
GEORGIA	BIBB COUNTY	61,823	\$9,399,050,000			\$9,399,050,000
GEORGIA	BLECKLEY COUNTY	2,326	\$352,998,000	1,478	\$252,397,000	\$605,395,000
GEORGIA	BROOKS COUNTY	5,661	\$783,575,000	862	\$109,409,000	\$892,984,000
GEORGIA	BULLOCH COUNTY	21,116	\$4,218,050,000	3,642	\$953,811,000	\$5,171,861,000
GEORGIA	BURKE COUNTY	7,589	\$881,310,000	1,033	\$94,970,000	\$976,280,000
GEORGIA	BUTTS COUNTY	10,657	\$2,537,016,000			\$2,537,016,000
GEORGIA	CALHOUN COUNTY	2,149	\$85,150,000			\$85,150,000
GEORGIA	CAMDEN COUNTY	10	\$644,000	13	\$226,000	\$870,000
GEORGIA	CANDLER COUNTY	4,345	\$327,891,000	1		\$327,891,000
GEORGIA	CARROLL COUNTY	37,211	\$9,391,341,000	5,475	\$1,432,129,000	\$10,823,470,000
GEORGIA	CATOOSA COUNTY	2		955	\$200,226,000	\$200,226,000
GEORGIA	CHATTAHOOCHEE COUNTY	1,150	\$97,457,000			\$97,457,000
GEORGIA	CHATTOOGA COUNTY	57	\$12,857,000	336	\$59,628,000	\$72,485,000
GEORGIA	CHEROKEE COUNTY	105,696	\$51,028,721,000	2	\$718,000	\$51,029,439,000
GEORGIA	CLARKE COUNTY	30,182	\$9,794,930,000	9,297	\$2,538,888,000	\$12,333,818,000
GEORGIA	CLAY COUNTY	211	\$12,361,000	93	\$8,583,000	\$20,944,000
GEORGIA	CLAYTON COUNTY	90,378	\$23,022,524,000			\$23,022,524,000
GEORGIA	COBB COUNTY	282,069	\$134,915,293,000	2	\$433,000	\$134,915,726,000
GEORGIA	COFFEE COUNTY	2,434	\$205,271,000	3,289	\$363,272,000	\$568,543,000
GEORGIA	COLQUITT COUNTY	16,343	\$2,211,837,000	10.014	- 60 004 007 000	\$2,211,837,000
GEORGIA	COLUMBIA COUNTY COOK COUNTY	3,778 5,896	\$642,462,000 \$626,921,000	12,314	\$3,284,037,000	\$3,926,499,000 \$721,139,000
GEORGIA Georgia	COWETA COUNTY	59,004	\$020,921,000	719	\$94,218,000	\$721,139,000
GEORGIA	CRAWFORD COUNTY	5,407	\$22,963,475,000	2		\$22,983,470,000
GEORGIA	CRISP COUNTY	9,199	\$1,098,332,000			\$1,098,332,000
GEORGIA	DAWSON COUNTY	13,241	\$5,890,096,000			\$5,890,096,000
GEORGIA	DEKALB COUNTY	264,187	\$109,230,642,000			\$109,230,642,000
GEORGIA	DECATUR COUNTY	10,710	\$1,669,002,000			\$1,669,002,000
GEORGIA	DODGE COUNTY	32	\$3,533,000	392	\$32,857,000	\$36,390,000
GEORGIA	DOOLY COUNTY	4,295	\$183,824,000			\$183,824,000
GEORGIA	DOUGHERTY COUNTY	34,946	\$3,648,146,000			\$3,648,146,000
GEORGIA	DOUGLAS COUNTY	54,328	\$16,628,967,000			\$16,628,967,000
GEORGIA	EARLY COUNTY	2,154	\$90,045,000	2,308	\$96,107,000	\$186,152,000
GEORGIA	EFFINGHAM COUNTY	4	\$470,000			\$470,000
GEORGIA	EVANS COUNTY	4,210	\$444,212,000			\$444,212,000
GEORGIA	FANNIN COUNTY	19,335	\$7,925,598,000	3		\$7,925,598,000
GEORGIA	FAYETTE COUNTY	44,965	\$23,818,239,000	1		\$23,818,239,000
GEORGIA	FLOYD COUNTY	9,298	\$2,149,762,000	16,267	\$3,197,685,000	\$5,347,447,000
GEORGIA	FORSYTH COUNTY	102,254	\$62,354,652,000			\$62,354,652,000
GEORGIA	FRANKLIN COUNTY	723	\$90,709,000	1,337	\$209,927,000	\$300,636,000
GEORGIA	FULTON COUNTY	366,058	\$202,862,588,000	2		\$202,862,588,000
GEORGIA	GILMER COUNTY	19,449	\$6,685,787,000			\$6,685,787,000
GEORGIA	GORDON COUNTY	20,797	\$4,450,840,000			\$4,450,840,000
GEORGIA	GRADY COUNTY	9,669	\$1,221,442,000	-	0004 000 000	\$1,221,442,000
GEORGIA	GREENE COUNTY	104	\$10,824,000	506	\$201,063,000	\$211,887,000
GEORGIA Georgia	GWINNETT COUNTY HABERSHAM COUNTY	307,869 19,682	\$139,572,142,000	2 13	\$443,000 \$1,549,000	\$139,572,585,000 \$4,615,696,000
			\$4,614,147,000 \$30,107,710,000			
GEORGIA Georgia	HALL COUNTY HARALSON COUNTY	80,157 2,313	\$30,107,710,000	1 4,457	\$280,000 \$1,057,212,000	\$30,107,990,000 \$1,361,601,000
GEORGIA	HARALSON GOUNTY HARRIS COUNTY	12,593	\$3,581,610,000	4,457 1,750	\$1,057,212,000	\$1,361,601,000
GEORGIA	HART COUNTY	12,093	\$3,581,610,000	1,750	V-100,720,000 -	\$3,982,330,000
GEORGIA	HEARD COUNTY	1,351	\$2,373,000	1,655	\$274,009,000	\$422,948,000
GEORGIA	HENRY COUNTY	93,258	\$32,986,092,000	-		\$32,986,092,000
GEORGIA	HOUSTON COUNTY	60,667	\$13,720,740,000			\$13,720,740,000
GEORGIA	IRWIN COUNTY	1,092	\$68,333,000	304	\$30,039,000	\$98,372,000
GEORGIA	JACKSON COUNTY	33,732	\$11,201,453,000	57	\$2,973,000	\$11,204,426,000
GEORGIA	JASPER COUNTY	7,098	\$1,629,276,000			\$1,629,276,000
GEORGIA	JEFF DAVIS COUNTY	5,588	\$306,597,000	196	\$12,800,000	\$319,397,000
GEORGIA	JEFFERSON COUNTY	6,496	\$674,608,000	18	\$2,194,000	\$676,802,000
GEORGIA	JENKINS COUNTY	3,261	\$347,409,000			\$347,409,000
GEORGIA	JONES COUNTY	11,783	\$1,720,454,000	1		\$1,720,454,000



GEORGIA

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STATE	FIPS COUNTY	HOMES	AVM HOME VALUE	HOMES INSIDE	AVM HOME VALUE	TOTAL AVM HOME VALUE
GEORGIA	NAME Lamar County	INSIDE EVENT CORE 8,252	INSIDE EVENT CORE \$1,660,408,000	BUFFER AREA	INSIDE BUFFER AREA	INSIDE EVENT & BUFFER \$1,660,408,000
GEORGIA	LAURENS COUNTY	35	\$1,464,000	268	\$15,712,000	\$1,000,400,000
GEORGIA	LEE COUNTY	9,351	\$2,201,397,000	-	-	\$2,201,397,000
GEORGIA	LIBERTY COUNTY	4	\$1,175,000	153	\$16,042,000	\$17,217,000
GEORGIA	LOWNDES COUNTY	1,241	\$255,392,000	4,985	\$1,353,954,000	\$1,609,346,000
GEORGIA	LUMPKIN COUNTY	13,823	\$4,660,444,000			\$4,660,444,000
GEORGIA	MACON COUNTY	3,536	\$222,672,000			\$222,672,000
GEORGIA	MADISON COUNTY	754	\$148,908,000	3,392	\$804,861,000	\$953,769,000
GEORGIA	MARION COUNTY	2,877	\$271,434,000			\$271,434,000
GEORGIA	MCINTOSH COUNTY	4	\$827,000			\$827,000
GEORGIA	MERIWETHER COUNTY	10,435	\$1,507,632,000			\$1,507,632,000
GEORGIA	MILLER COUNTY	2,654	\$167,342,000	32	\$3,381,000	\$170,723,000
GEORGIA	MITCHELL COUNTY	6,900	\$832,020,000			\$832,020,000
GEORGIA	MONROE COUNTY	11,961	\$2,992,799,000		- 6497 00E 000	\$2,992,799,000
GEORGIA Georgia	MORGAN COUNTY MURRAY COUNTY	8,026 13,783	\$2,656,634,000 \$2,151,353,000	959 32	\$437,005,000 \$4,856,000	\$3,093,639,000 \$2,156,209,000
GEORGIA	MUSCOGEE COUNTY	62,904	\$12,172,333,000	489	\$4,030,000	\$12,359,411,000
GEORGIA	NEWTON COUNTY	43,907	\$13,448,319,000	1	-	\$13,448,319,000
GEORGIA	OCONEE COUNTY	15,084	\$7,539,217,000	883	\$440,112,000	\$7,979,329,000
GEORGIA	OGLETHORPE COUNTY			6	\$739,000	\$739,000
GEORGIA	PAULDING COUNTY	66,854	\$24,079,105,000	9	\$465,000	\$24,079,570,000
GEORGIA	PEACH COUNTY	13,735	\$1,969,109,000			\$1,969,109,000
GEORGIA	PICKENS COUNTY	17,271	\$5,481,518,000			\$5,481,518,000
GEORGIA	PIERCE COUNTY	9,070	\$1,329,067,000			\$1,329,067,000
GEORGIA	PIKE COUNTY	7,784	\$2,104,362,000			\$2,104,362,000
GEORGIA	POLK COUNTY	6,531	\$1,423,336,000	1,424	\$288,743,000	\$1,712,079,000
GEORGIA	PULASKI COUNTY	4,204	\$516,258,000	48	\$2,674,000	\$518,932,000
GEORGIA	PUTNAM COUNTY	7,408	\$1,682,132,000	2,757	\$922,880,000	\$2,605,012,000
GEORGIA Georgia	QUITMAN COUNTY Rabun County	86 10,880	\$7,022,000 \$3,649,986,000	74 1,624	\$2,289,000 \$504,913,000	\$9,311,000 \$4,154,899,000
GEORGIA	RANDOLPH COUNTY	2,855	\$3,043,900,000	1,024	3304,313,000	\$128,812,000
GEORGIA	RICHMOND COUNTY	9,460	\$1,678,709,000	21,696	\$3,777,459,000	\$5,456,168,000
GEORGIA	ROCKDALE COUNTY	35,091	\$10,805,616,000			\$10,805,616,000
GEORGIA	SCHLEY COUNTY	1,788	\$103,888,000			\$103,888,000
GEORGIA	SEMINOLE COUNTY	4,077	\$498,889,000	573	\$77,969,000	\$576,858,000
GEORGIA	SPALDING COUNTY	31,385	\$6,390,235,000			\$6,390,235,000
GEORGIA	STEPHENS COUNTY	1,059	\$219,904,000	5,679	\$1,035,259,000	\$1,255,163,000
GEORGIA	STEWART COUNTY	1,822	\$117,206,000	72	\$6,814,000	\$124,020,000
GEORGIA	SUMTER COUNTY	11,298	\$1,050,208,000			\$1,050,208,000
GEORGIA	TALBOT COUNTY	2,950	\$292,425,000			\$292,425,000
GEORGIA	TALIAFERRO COUNTY	5 3,319	\$603,000 \$264,680,000	1		\$603,000 \$264,680,000
GEORGIA Georgia	TAYLOR COUNTY TELFAIR COUNTY	256	\$264,660,000 \$5,526,000	214	\$8,187,000	\$264,660,000 \$13,713,000
GEORGIA	TERRELL COUNTY	3,864	\$3,320,000	- 214	30, 107,000	\$13,713,000
GEORGIA	THOMAS COUNTY	17,820	\$3,909,558,000			\$3,909,558,000
GEORGIA	TIFT COUNTY	16,204	\$2,180,207,000	2	\$238,000	\$2,180,445,000
GEORGIA	TOWNS COUNTY	9,079	\$3,498,415,000	1		\$3,498,415,000
GEORGIA	TROUP COUNTY	18,542	\$3,524,675,000	4,237	\$886,077,000	\$4,410,752,000
GEORGIA	TURNER COUNTY	3,692	\$150,224,000			\$150,224,000
GEORGIA	TWIGGS COUNTY	2,415	\$177,566,000	738	\$65,729,000	\$243,295,000
GEORGIA	UNION COUNTY	16,025	\$6,142,656,000			\$6,142,656,000
GEORGIA	UPSON COUNTY	11,495	\$1,724,708,000			\$1,724,708,000
GEORGIA	WALKER COUNTY	1,012	\$195,903,000	4,243	\$859,281,000	\$1,055,184,000
GEORGIA	WALTON COUNTY	41,761	\$15,114,907,000	COF	C07 E40 000	\$15,114,907,000
GEORGIA	WASHINGTON COUNTY WERSTER COUNTY	253 752	\$13,876,000 \$21,948,000	635	\$27,540,000 -	\$41,416,000 \$21,948,000
GEORGIA Georgia	WEBSTER COUNTY WHEELER COUNTY	752 295	\$21,948,000 \$14,677,000	485	\$23,301,000	\$21,948,000 \$37,978,000
GEORGIA	WHITE COUNTY	15,241	\$4,007,413,000	1	∀ E 0,001,000	\$4,007,413,000
GEORGIA	WHITFIELD COUNTY	26,944	\$5,832,122,000	6,575	\$1,498,184,000	\$7,330,306,000
GEORGIA	WILCOX COUNTY	2,192	\$104,960,000	531	\$16,603,000	\$121,563,000
GEORGIA	WILKINSON COUNTY	554	\$12,333,000	1,358	\$33,732,000	\$46,065,000
GEORGIA	WORTH COUNTY	8,047	\$811,194,000			\$811,194,000

Disaster Vision is the property and portfolio insight lenders and servicers need to pinpoint the property-specific risk when a hurricane, wildfire, earthquake, flood or other disasters strike.

When disaster strikes... be prepared with parcel-level information. For Disaster Vision info, visit veros.cc/data



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

