



COASTAL RISK **FLOOD AND CLIMATE RISK ASSESSMENT™** *Residential*

Coral Gables, FL
April 28, 2018

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4/28/2018

Dear Customer,

Thank you for requesting the **Flood and Climate Risk Assessment™** report from Coastal Risk Consulting, LLC. Congratulations on taking a vital step in becoming better informed and better prepared for the risks of flooding. We take pride in offering the world's first automated, online flood risk model for property at the parcel level.

This **Flood and Climate Risk Assessment™** report identifies your property's risk from Storm Surge, Extreme Tides and Sea Level Rise and Heavy Rainfall. This report will help you make informed decisions regarding your property's flood risk today and over the next 30-years or one mortgage cycle. If your **Flood and Climate Risk Assessment™** report indicates that your property faces a high risk of flooding, you should insure your investment as well as taking steps to increase your flood preparedness. Cost-effective adaptation and resiliency measures are available that may help mitigate future tidal and storm surge flooding. Coastal Risk can help you determine what steps to take to get climate ready and storm safe. If you have any questions about your **Flood and Climate Risk Assessment™** report please contact Coastal Risk Consulting, LLC at 844-SEA_RISE (732-7473) or customerservice@coastalriskconsulting.com.

Sincerely,

Albert J. Slap

Albert Slap

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Heavy Rainfall Flood Risk

Coral Gables, FL



HEAVY RAINFALL FLOOD RISK



Low



Medium

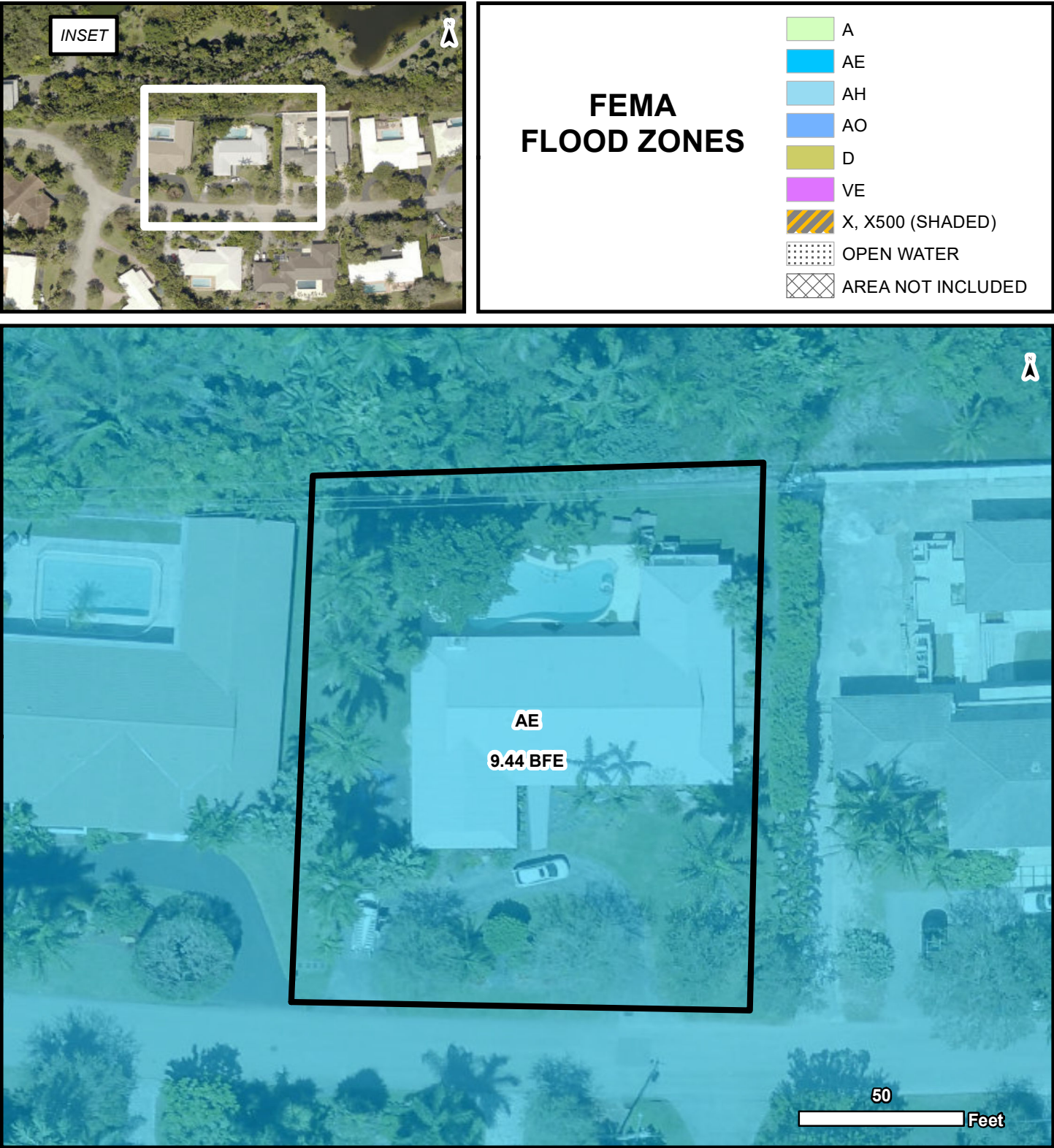


High



FEMA Flood Zones

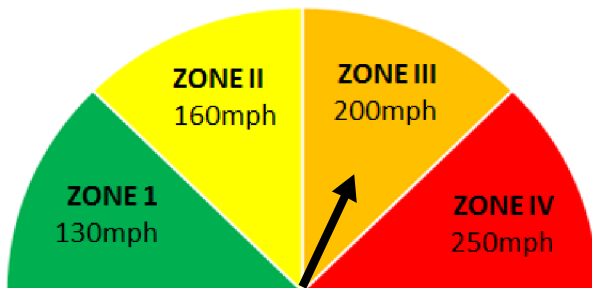
Coral Gables, FL



Risk Categories

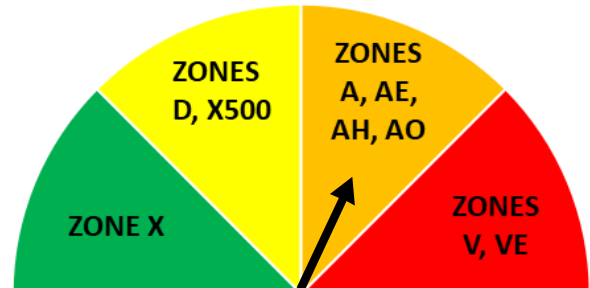
Coral Gables, FL

Wind Zone: III



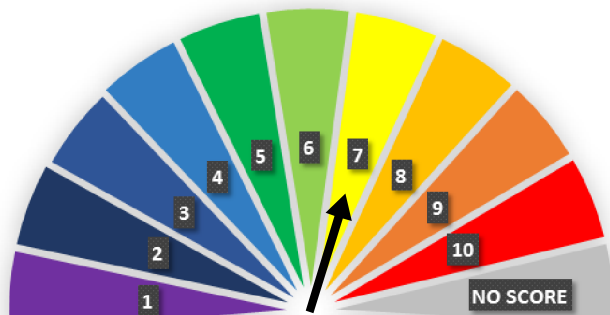
The structures on this property should be constructed to withstand 200 mph winds

Flood Zone: AE



This property is in a 100-year FEMA flood zone and has a MEDIUM/HIGH risk of flooding

Community Rating Score: 7



This property is eligible for a 15% reduction in flood insurance

Special Flood Hazard Area (SFHA):

This property is located in a SFHA

Base Flood Elevation (BFE):

9.44 Feet Above NAVD88

Property Elevation Factor in Flood Risk:

The land elevation within the property boundary ranges from 2.7 ft to 6.8 ft. The average elevation of this property is 5.4 ft. The Base Flood Elevation is the level of flooding that FEMA estimates has a 1% chance of occurring in any given year.

All elevation values are referenced to the North American Vertical Datum of 1988 (NAVD88).

Tidally Influenced Flooding

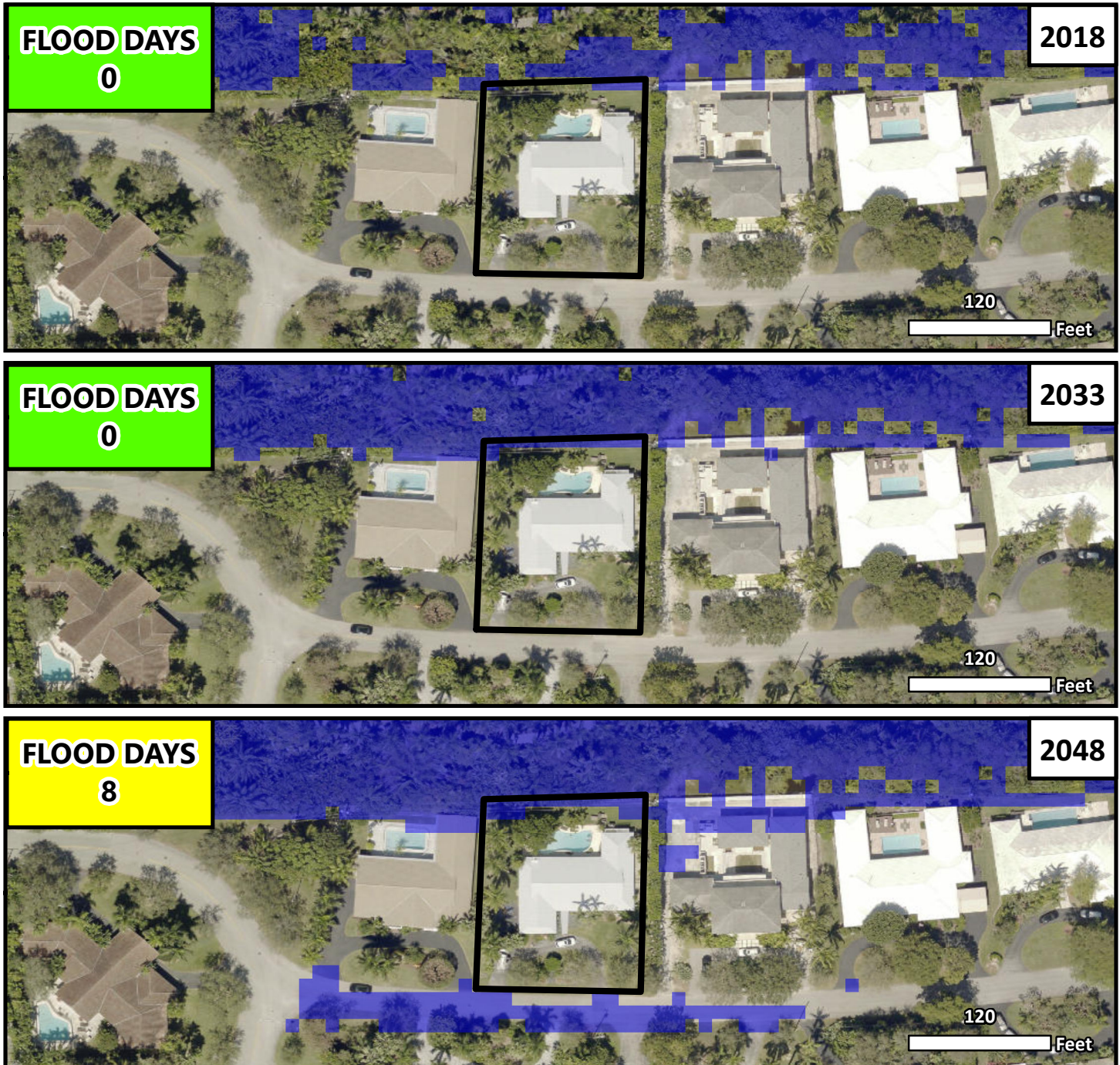
Coral Gables, FL

Tidally Influenced Flooding

LEGEND

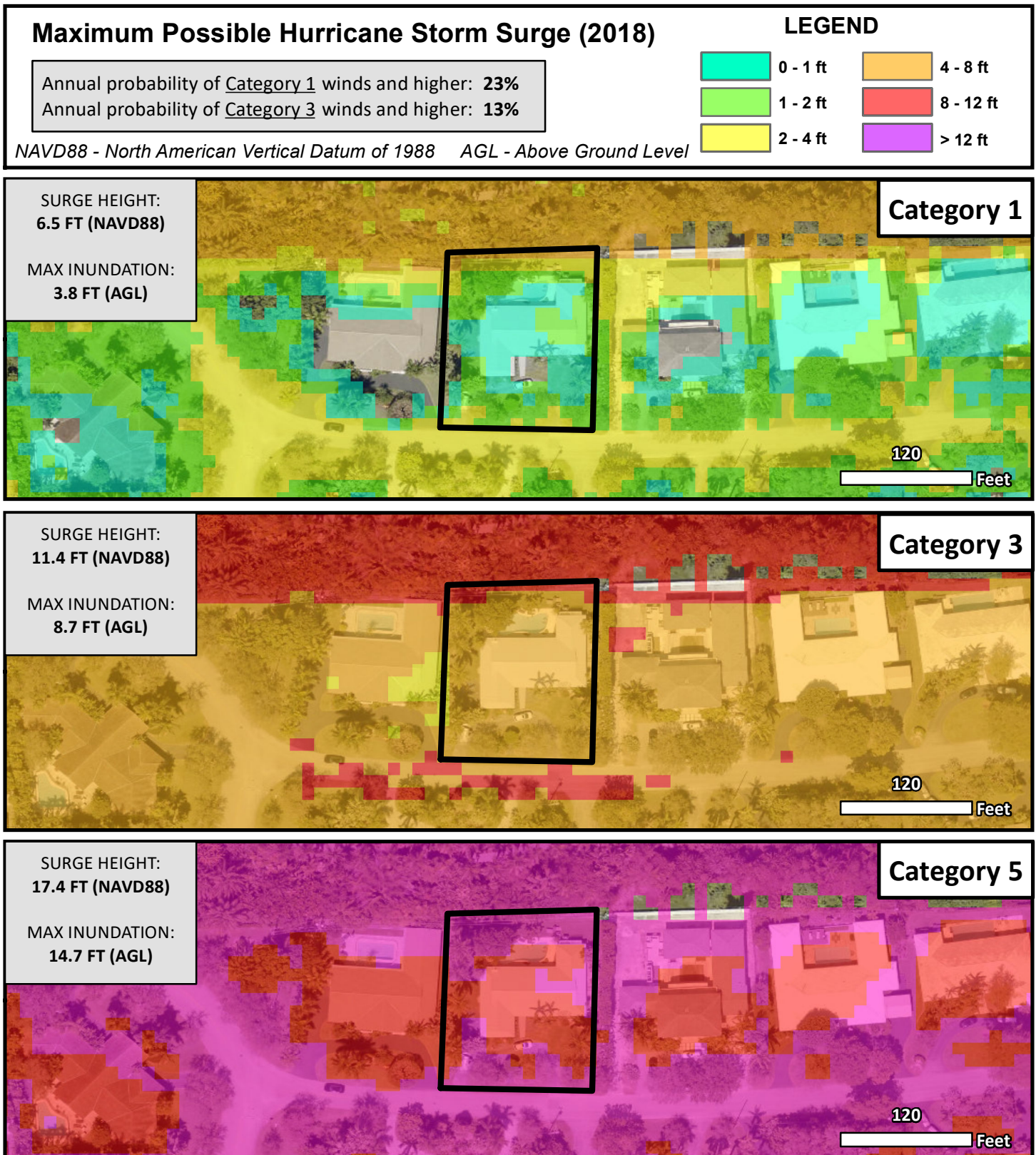


OVERVIEW: The area highlighted in BLUE within the property outline should expect "FLOOD DAYS" as indicated.



Storm Surge

Coral Gables, FL



COASTAL RISK

Sources /Hyperlinks Page

1) **HEAVY RAINFALL -**

Soil and groundwater data from the Natural Resources Conservation Service is acquired to assign risk using proprietary flood hotspot methodology.

2) **FEMA FLOOD ZONES -**

Flood Zones are geographic areas that FEMA has defined according to varying levels of flood risk. These zones are depicted on a community's Flood Insurance Rate Map (FIRM) or Flood Hazard Boundary Map. Each zone reflects the severity or type of flooding in the area.

3) **FEMA WIND ZONES -**

The United States is divided into four Wind Zones created by FEMA. These are put into place for the construction throughout the country. Buildings in their respective Wind Zones must be able to withstand the max wind speed as indicated by FEMA.

4) **COMMUNITY RATING SYSTEM -**

The Community Rating System (CRS) awards points for steps taken by municipalities to manage the flood plain to reduce the community's risk. Flood insurance rates are discounted within participating municipalities that have accumulated points for steps taken, thereby saving on home owner's flood insurance, as well as insurance on municipal infrastructure.

5) **HURRICANE STORM SURGE -**

NOAA SLOSH Grids are utilized to compute Maximum Inundation levels for each property. High estimates for all hurricane category illustrations are applied.

6) **HURRICANE STRIKE PROBABILITY -**

Hurricane Strike statistics are derived from 110 years of climatological data from the National Hurricane Center.

7) **TIDALLY-INFLUENCED FLOODING -**

NOAA Tidal Gauge data is acquired to determine Sea Level Rise for your area.

8) **WHAT IF I GET AN ELEVATED AMOUNT OF FLOOD DAYS?**

A LOW Flood Day result indicated in Green, signifies that your property experiences or is expected to experience less than 3 days of flooding per year. A MEDIUM Flood Day result indicated in Yellow, signifies that your property experiences or is expected to experience at least 3 days of flooding per year. A MEDIUM/HIGH Flood Day result indicated in Orange, signifies that your property experiences or is expected to experience at least 10 days of flooding per year. A HIGH Flood Day result indicated in Red, signifies that your property experiences or is expected to experience at least 30 days of flooding per year.

9) **TWO COASTAL FLOOD INUNDATION MAPS - WHICH SHOULD I USE?**

A comparison of the FEMA Flood Zones derived from the Flood Insurance Rate Map (FIRM) on Page 4 and the Storm Surge Inundation Maps (SSIMs) derived from the NOAA (SLOSH) models on Page 7.

10) **COASTAL RISK CONSULTING, LLC. - TERMS AND CONDITIONS**