



Your edge in a changing mortgage and climate landscape

Helping you see the full picture – from climate risk to true affordability



Why this matters to you

You are operating in a market where extreme weather events are no longer rare anomalies. They are more frequent, more severe, and more costly – based on an ICE analysis, pushing insurance premiums up more than nearly 70% since 2020. At the same time, affordability remains near historic lows – even as rate cuts have resumed.

For you, this means rising ownership costs (insurance, taxes, and utilities) are placing increasing pressure on borrowers' long-term ability to repay, and at times can even amount to a monthly payment shock. This requires ongoing portfolio surveillance to monitor and manage risk. And because climate impacts can dramatically vary by property type, even within a single neighborhood, understanding the true exposure of your loans, securities or portfolios is more critical than ever.

The challenge? Most models still lack the property-level climate data, ownership cost information, and current valuations you need to see the full picture.

A new way to see risk and opportunity

With one source, you can understand a property's true affordability, pinpoint climate exposure and track how both change over time. You can see the likely impact of a climate event within hours, not weeks and you can make confident, data-driven decisions about your next action.

Whether you are originating new loans, managing servicing operations, selecting securities, or shaping public policy, you can access the same trusted, precise data – and act on it quickly.

ICE combines high-resolution climate risk models with industry-leading property and mortgage data to give the clarity you need at the property, loan, and security level.

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How you can use it

MBS Investor or Research Analyst

- Integrate location-specific climate exposure into your models
- Factor in actual ownership costs
- Identify securities with concentrated risk

Loan Origination or Servicing

- Incorporate climate-aware insights into affordability assessments
- Help prioritize lending toward more climate-resilient properties
- Potentially reduce the need for some in-person property inspections through targeted climate event alerts and digital valuation tools

Capital Markets or Treasury

- Run stress tests that account for both climate risk and rising ownership costs
- Align your capital allocation with resilience targets
- Help meet reporting requirements

Public Sector

- Use our data to identify vulnerable areas
- Target funding where it is needed most
- Track the pace of recovery after a climate event

Why you can trust our data

Our hazard models deliver high-resolution, property-level scoring across multiple perils, including flood, wildfire, hurricane, sea level rise and extreme temperatures. We tie those climate insights to live property valuations powered by the breadth of our mortgage data. Our valuation methods go beyond our comprehensive sales data coverage, including non-disclosure states, by incorporating our loans data which spans the broad mortgage market.

Together, these inputs drive the precision of our automated valuation models (AVMs) and Home Price Index.

We also incorporate escrow-sourced data representing actual taxes and insurance costs, along with an estimate of current utility costs derived through our high-precision modeling.

Because we link this information through our proprietary anonymization process, you can work at the loan level without exposing personally identifiable information.

With more than 155 million parcels covering 99.99% of the U.S., you know you have wide-reaching market coverage.

The advantage for you

With ICE, you can move from reacting to climate risk to anticipating it. It can help you make faster, more precise lending and investment decisions. It can also help you protect your borrowers, strengthen your portfolio, and allocate your resources where they will have the greatest impact.

In short – you spot insights that often go unnoticed. And in today's market, that's the edge you need.



For more information: ice.com/mortgage-climate-solutions

