

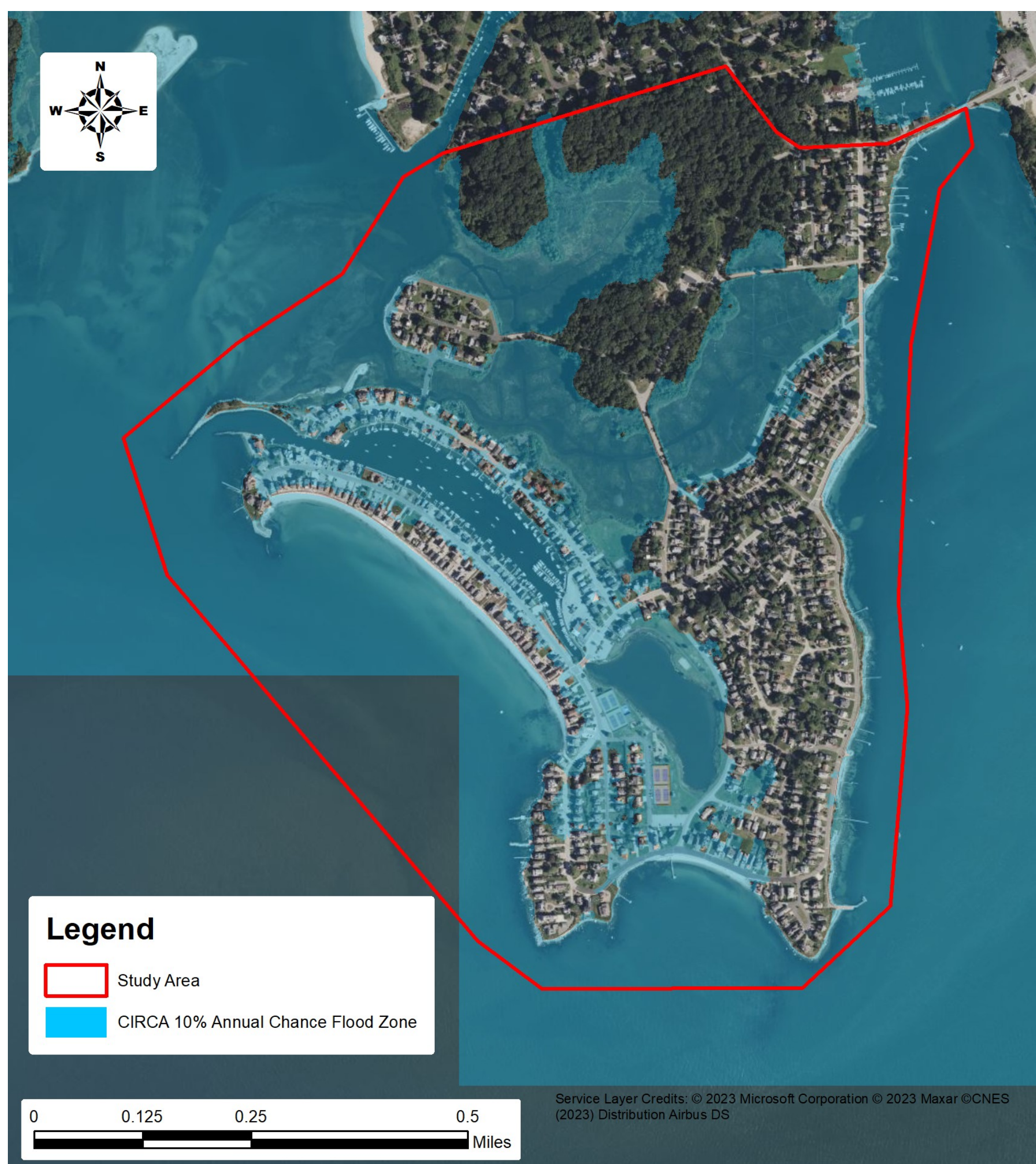
Hazards Characterization

A hazard is a threat (natural or human) that has the potential to cause loss of life, injury, property damage, socio-economic disruption, and/or environmental degradation. Hazard probability is the likelihood or chance that the hazard will occur. The hazards addressed in this plan are natural hazards resulting from climate change: SLR, increasing storm surge, increasing precipitation, and increasing temperatures. The hazards from sea level rise, increasing storm surge, and increasing precipitation are grouped as flood hazards. Flood hazards result from the hydrostatic and hydrodynamic loads from stillwater, currents, and wave action. It should be noted that although hazards are described separately, they do not necessarily occur separately or independently. Risks and damages from natural hazards may be worsened if multiple hazards occur simultaneously.

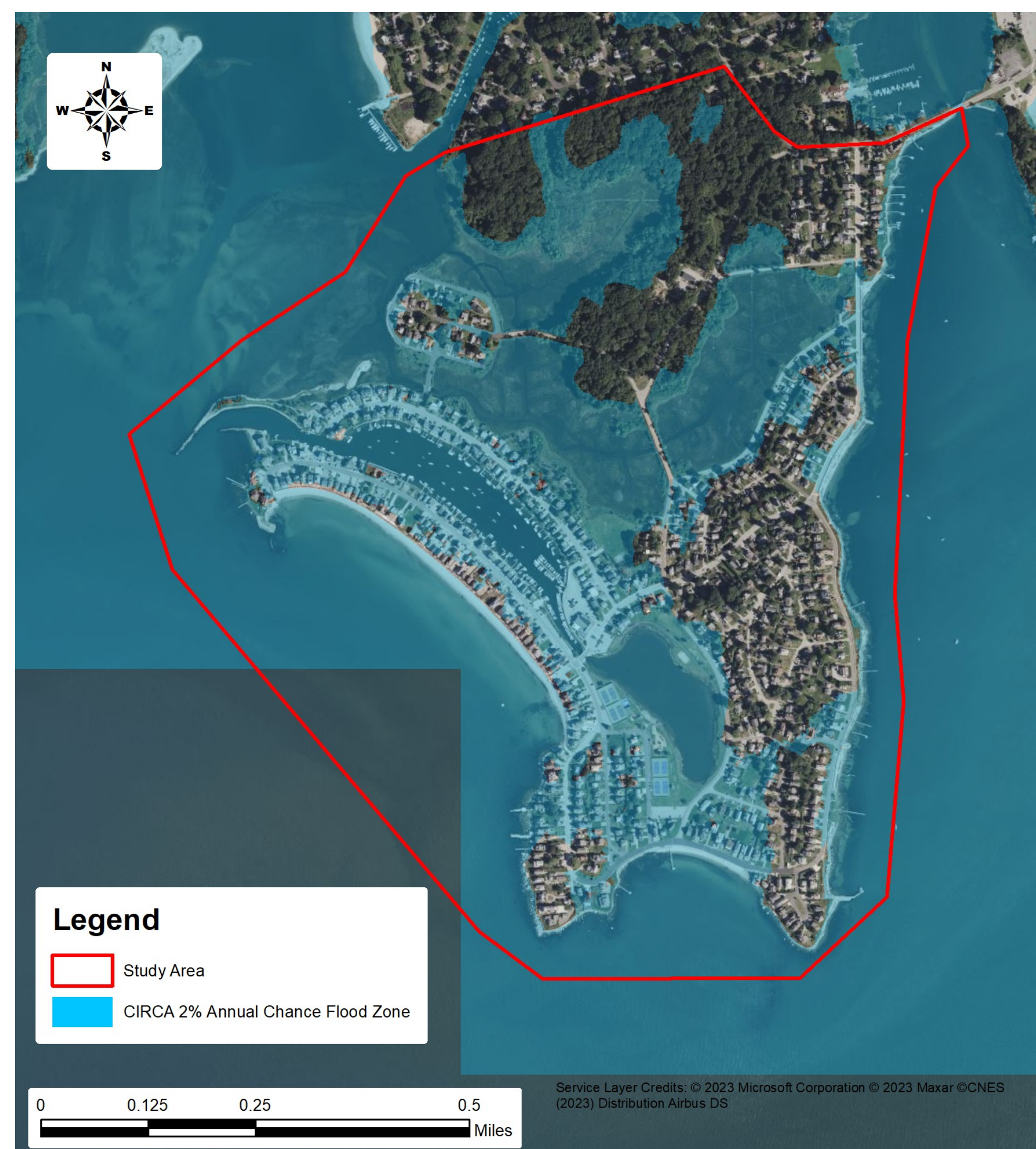
Coastal Flood Zone Maps for 2023

The Base Flood Elevation (BFE) is 10-13 feet for the residential areas of Groton Long Point. Areas along the shore the Gold Coast/Weston Point, East Shore Avenue and South Beach, including parcels around the Inner Lagoon, are designated VE Zones which are areas subject to coastal flooding with waves over 3 ft. The Base Flood Elevations (BFEs) range from 11 along East Shore Avenue to 17 ft along South Beach.

CIRCA 10% Annual Chance Flood Zone



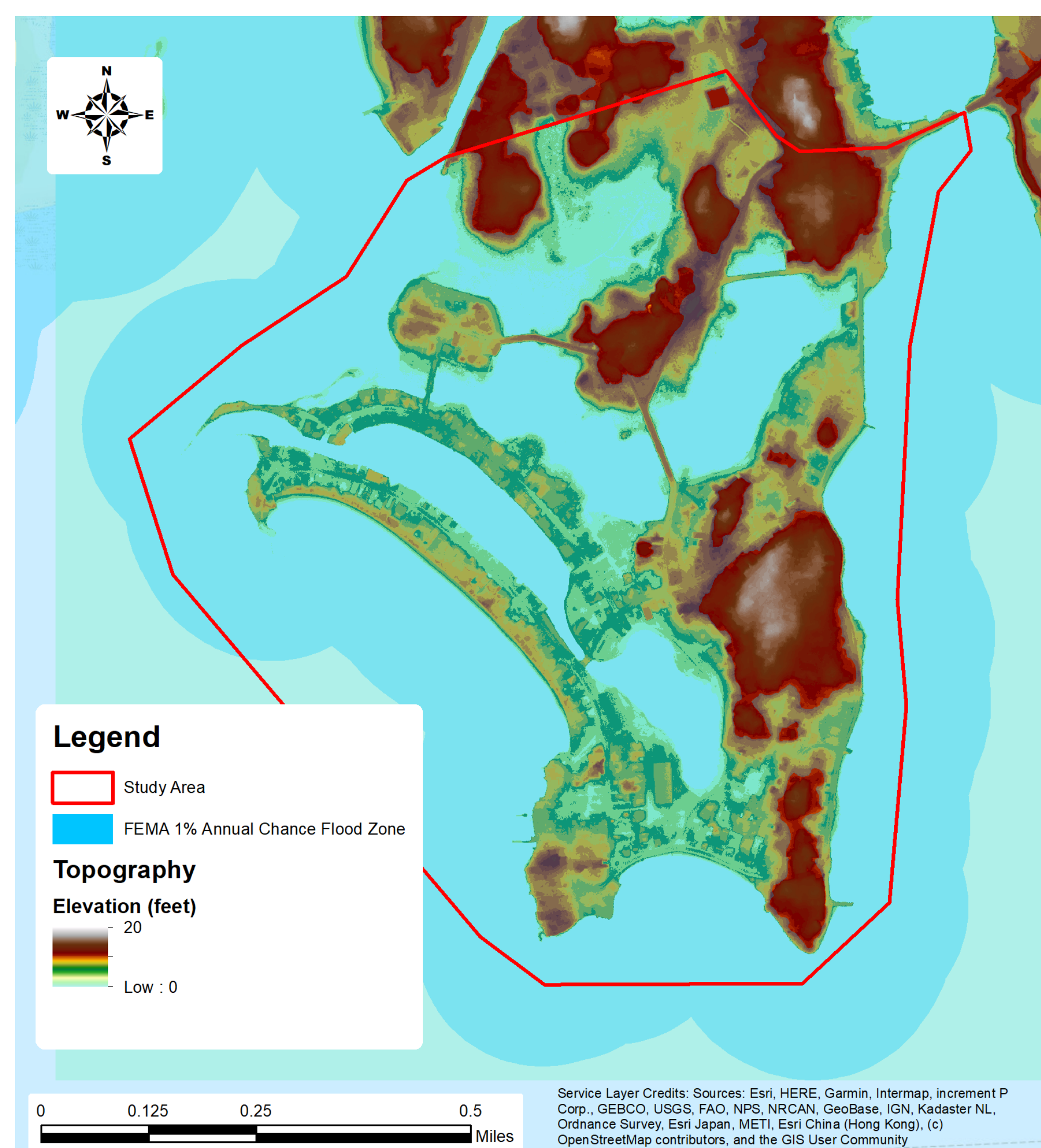
CIRCA 2% Annual Chance Flood Zone



FEMA 1% Annual Chance Flood Zone



FEMA 1% Annual Chance Flood Zone & Topography



Footnote:

1. CIRCA is the Connecticut Institute for Resilience and Climate Adaptation, UCONN Avery Point Campus, Groton, CT
2. Over the course of a 30-year mortgage, this is the flood risk you may be exposed to:
 - The 50-year (2% Annual Probability) flood zone gives you a 45% chance of being flooded, and
 - The 100-year (1% Annual Probability) flood zone gives you a 26% chance of being flooded or about a 1 in 4 chance of experiencing flood damage during your 30-year mortgage.