



Transforming Property Images into Actionable Condition Data

VeroVISION is a Veros Real Estate Solutions (Veros®) state-of-the-art computer vision product that transforms property photos into objective, actionable data.

One flagship solution within VeroVISION is the **Veros Home Score (VHS)**, which accurately identifies and assesses the condition of individual rooms and the overall residential property.



Mitigate Risk

Lower collateral risk by enhancing comparable selection and spotting outliers.



Drive Accuracy

Integrates property condition data into AVM modeling for greater precision.



Operational Efficiency

Accelerate decision-making with automated, objective insights that supplement human expertise.

93% Correlation
with assessments from human real estate experts.

+2.7% P10 Accuracy Gain
in VeroVALUE Elite (AVM).

~97% U.S. Residential Property Coverage
VHS available via photos or predictive imputation.

1.0 – 5.0 Continuous Scale
to capture subtle nuances between "average" properties.

Strategic Applications & Benefits

ORIGINATORS & SERVICERS

Better understand and validate property condition on a fully automated basis and focus on a significantly smaller subset of properties that require additional diligence.

GUARANTORS, AGGREGATORS, INVESTORS & RATING AGENCIES

Consider an independent assessment of property condition on an individual, portfolio, and pooled-loan basis.

AVM MODELER

Incorporate into AVM modeling to have a better set of sales comparisons by factoring in condition data.

APPRAISAL REVIEWER

Validate property condition as part of traditional, hybrid, and alternative property valuation products and services.

PROPERTY MANAGER

Streamline inspections and maintenance planning with automated, repeatable condition assessments.

INSPECTION SOFTWARE

Integrate VHS to validate that the reported condition aligns with the model's independent, photo-based overall score.

INSURANCE COMPANIES & UNDERWRITERS

Enhance underwriting and claims assessments with accurate property- and room-level condition scoring to improve risk modeling.

VeroVISION Four-Step Process



COLLECT

Millions of MLS listing photos and diverse imagery types are ingested daily and staged for the VeroVISION system.



CLASSIFY

The AI identifies room types (e.g., kitchen, bathroom, exterior) to ensure the appropriate condition analysis is applied to each image.



SCORE

Veros' proprietary computer vision scores each image on a 1.0 to 5.0 scale based on observable features and visible damage.



AGGREGATE

Individual image scores are combined into room scores, then weighted into a single overall VHS for the property.

Condition Scoring Metrics

The VHS is mapped directly to the industry-standard C1–C6 appraisal condition scale, so it integrates naturally into existing workflows. Each VHS also comes with a confidence score, so users always know how strongly the data supports the assessment.

C6

Disrepair

C5

Major Updates Needed

C4

Minor Updates Needed

C3

Normal Wear & Tear

C2

Like New

C1

New

1.0

5.0

Industry-standard C1 – C6 Appraisal Condition Scale

Sample VHS Condition Scoring

Home: Brewton, AL 36426

VeroVISION VHS



Veros Home Score: 2.54

Rating: C4

Confidence: 72.5

CONDITION SCORE

Kitchen	2.52
Bathroom	2.11



Stop guessing on property condition. Start measuring it.

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