

Guide to Property Data Collection (Version 6)

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Overview

This document provides instructions for the individuals who perform the comprehensive data collection for residential properties following Fannie Mae’s property data collection standard. The instructions summarize Fannie Mae’s expectations for data collection for each data field in the standard.

These instructions are only designed to provide the minimum guidance necessary to complete the data collection process and do not represent a comprehensive guide to the data collection process.

Items in *Italics* are defined in the glossary of terms found in the [Appendix](#) of this document.

Data Table Definitions

Field Name & Instruction	Formatted Example / Allowable Values	Photo Required?	Conditionality
<p>This column defines the data element and the instructions/requirements for the individual collecting the data. It is designed to clarify each field to ensure that data collectors understand what is expected.</p>	<p>This column provides any allowable values if the data element has predefined selections. If the element allows for free-form responses an example of an expected result will be shown.</p>	<p>This column specifies if an element requires a photo as part of the data set.</p>	<p>This column specifies if a field is required, conditionally required, or optional.</p> <p>Required – Must be provided in all instances.</p> <p>Conditionally Required – Must be provided if the element or system exists.</p> <p>Optional – Elements included to facilitate ease of transfer of data between parties. These are neither required nor conditional but can be included at the service provider’s discretion. The data collector should rely on the same instructions for the data element as found in the Uniform Appraisal Dataset (UAD).</p>



Property Data Collection Requirements

The following table provides the instructions for the collection of data for all the elements of the property.

Field Name & Instruction	Formatted Example / Allowable Values	Photo Required?	Conditionality
Property-Level Data			
<p>Property Data Collector Name</p> <p>The data collector must provide their name; if a licensed or certified appraiser or real estate agent, it should match what is on their license from the issuing state in which the property is located.</p>	Jane X Smith	No	Required
<p>Appraiser Credentials - State Credential ID, License State, License Expiration</p> <p>If the property data collector is a state certified or licensed appraiser, or an appraiser trainee, they must provide their credentials in the format as provided in the ASC.gov National Registry. The appraiser must also provide the State that issued the license and the expiration date of their credentials. Provide the State as a 2-letter postal code. Provide the expiration date in <i>yyyy-mm-dd</i> format.</p>	# - VA 12345689 State - VA Exp. Date – 2020-01-01	No	Conditionally Required
<p>Property Occupied</p> <p>The data collector must indicate if the property was occupied when the data is collected.</p>	Y/N	No	Required
<p>Property Address</p> <p>Enter the physical property address in a format that conforms to the United States Postal Service (USPS) address standards in Publication 28 – Postal Addressing Standards (pub28) for complete addresses. Address standards can be found at USPS.com.</p> <p>Include the following address elements in these fields:</p> <ul style="list-style-type: none"> ▪ Street number ▪ Street name (including pre-directional indicator, suffix, post-directional indicator) ▪ City ▪ USPS two-letter state or territory representation ▪ 5-digit ZIP Code or ZIP+4 code (either with or without the dash) <p>A photo of the house number as displayed at the property is required. The address may be visible on the mailbox, house, or curb; if it is not available, then provide a photo of the street sign belonging to the street the property is on.</p>	123 Main St Anywhere, USA 98765	Yes	Required



Field Name & Instruction	Formatted Example / Allowable Values	Photo Required?	Conditionality
<p>Unit Number</p> <p>If the subject property has a unit number, the data collector must enter the address unit number/designator. If the data collector determines that a unit number is not available for a property known to be a condominium, the data collector must put a “-” in the unit number field. The “-” symbolizes that the data collector has researched the property address and was unable to identify a unit number for the given condominium unit. This is only likely to be necessary in a limited number of instances. The address and unit number must be provided consistently for the subject property throughout the data collection process.</p> <p>Provide a photo of the unit number if it is visible and displayed separately from the street address.</p>	<p>123 Main St</p> <p>Unit 2B</p> <p>Anywhere, USA 98765</p>	<p>Conditionally Required</p>	<p>Optional</p>
<p>Latitude and Longitude</p> <p>Confirm that the property’s latitude and longitude have been populated in the final data submission. This is a crucial element of data collection. The latitude and longitude should be provided to the 6th digit after the decimal point.</p>	<p>Lat -38.903992</p> <p>Long -77.035009</p>	<p>No</p>	<p>Required</p>
Site Data			
<p>ANSI Compliance Indicator</p> <p>Indicate whether or not the sketch/floor plan were completed in compliance with the Square Footage-Method for Calculating: ANSI® Z765-2021 (“ANSI standard”)</p> <p>The Square-Footage Method for Calculating: ANSI Z765-2021 (“ANSI standard”) is mandatory for all PDC. The data collector must affirm that the GLA and floor plan are ANSI compliant by answering Y here. If the ANSI standard was not followed, the PDC is not acceptable and must be corrected.</p>	<p>Y/N</p>	<p>No</p>	<p>Required</p>
<p>Lot Size</p> <p>The total area of all encumbered parcels of the subject property. All responses must be provided in square feet.</p>	<p>22000</p>	<p>No</p>	<p>Required</p>
<p>Lot Size Units</p> <p>The units in which the lot size is expressed. Square feet must always be provided for this field.</p>	<p>Square Feet</p>	<p>No</p>	<p>Required</p>
<p>Lot Size Estimate</p> <p>If the exact lot size is unknown, it may be estimated. If the lot size provided is an estimate, select Y.</p>	<p>Y/N</p>	<p>No</p>	<p>Required</p>



Field Name & Instruction	Formatted Example / Allowable Values	Photo Required?	Conditionality
Road Type Identify whether the road accessing the property is accessed is publicly or privately maintained. Select “Unknown” if the data collector cannot determine public or private maintenance. Provide photos of the road the subject property is on; one in each direction when standing in front of the house.	Public, Private, Unknown	No	Required
Road Maintained Indicator Determine the level of maintenance for the road the subject property is on. If the road requires significant repairs indicate that it is “Not Maintained.” If the subject road is indicated as “Private” or “Unknown” and the road is indicated as “Not Maintained,” a photo of the maintenance issue must be provided.	Y/N	Conditionally Required	Conditionally Required
Year-Round Access Indicator Determine if the subject property is accessible during all seasons.	Y/N	No	Required
Car Storage - Type If car storage is selected as a room type, provide the type of garage. If more than one type of garage is present, choose all that apply. Provide photos of the garage(s). At a minimum these must show the exterior of the structure including the entrance door, as well as the interior	Attached Garage Detached Garage Built-In Garage	Yes	Conditionally Required
Car Storage - Space Count For each garage type provide the count of spaces. If multiple types were indicated, make sure to assign the correct number of spaces for each type.	3	No	Conditionally Required
Car Storages - Space Area For each instance of “ Attached Garage ,” “ Built-In Garage ,” or “ Detached Garage ,” provide the area in square feet.	600	No	Conditionally Required



Field Name & Instruction	Formatted Example / Allowable Values	Photo Required?	Conditionality
<p>Car Storage - Garage Conversion Indicator</p> <p>For each garage identified, determine if they have been converted to living space. Possible indicators of garage conversion:</p> <ul style="list-style-type: none"> Garage door may have been removed or modified. Level of finish of converted space is at least equal to finish of main dwelling. Converted space has heating and cooling at least equal to main dwelling. <p>Provide photos of converted garage. At a minimum provide photos of the exterior of the garage, showing if the garage entry has been changed or removed, and also provide photos of the interior of the space. Interior photos should show the level of completion of the converted space.</p>	Y/N	Conditionally Required	Conditionally Required
<p>Car Storage Deficiencies - Deficiency Name</p> <p>Indicate if any portion or element of the garage has damage or substantial wear and tear that indicates it is nearing the end of its usable life. Also indicate if any item does not meet minimum functional requirements or is missing altogether.</p> <p>Provide photos of the deficient components of the garage that clearly show which items have deficiencies and, if possible, the severity of the deficiency.</p>	None Observed Siding Windows Doors Garage Door Walls Ceiling Roof Foundation	Conditionally Required	Conditionally Required
<p>Car Storage Deficiencies - Deficiency Type</p> <p>If deficiencies have been indicated, note the type of damage associated with the component(s) of the garage.</p>	Excessive Wear Evidence of Infestation Missing Other	No	Conditionally Required
<p>Car Storage Deficiency Severity</p> <p>Indicate if the noted deficiency to the garage component impacts the safety, structural integrity, or habitability of the structure or unit.</p>	Y/N	No	Conditionally Required
<p>Description Car Storage Deficiency</p> <p>Provide a description of each garage deficiency observed.</p>	Example: The roof of the attached garage had a large hole.	No	Conditionally Required
<p>Location Description Type</p> <p>Select from the list of choices the location or locations that best describes the most obvious aspects of the subject's location and surrounding neighborhood. Select them in order of impact.</p>	Walkable to Amenities Walkable to Rail Walkable to Trolley Walkable to City Bus Walkable to Beach Walkable to Recreation	Conditionally Required	Required



Field Name & Instruction	Formatted Example / Allowable Values	Photo Required?	Conditionality
<p>If the location description type is “adjacent” provide photos of the adjacent locational influence from the subject property.</p> <p>If the location description type is waterfront, provide photo(s) along the waterfront, specifically showing the height of the bank above the water.</p>	<p>Gated Community Ocean Front Beach Ocean Front No Beach Inland Saltwater Front Beach Inland Saltwater Front No Beach Lake Front Beach Lake Front No Beach Seasonal Lake Front River Front Canal Golf Course Residential Adjacent Industrial Use Adjacent Commercial Use Adjacent School Adjacent Religious Adjacent Vacant Land Adjacent Hospital Adjacent Food Service Adjacent Hotel Motel Inn On Neighborhood Cul-De-Sac Street On or Adjacent Busy Road On or Adjacent Interstate Highway Air Traffic Directly Overhead Adjacent to Park Adjacent to Power Lines Adjacent to Landfill Notable Noise Notable Odor Other Adverse Other Beneficial Other Neutral</p>		



Field Name & Instruction	Formatted Example / Allowable Values	Photo Required?	Conditionality
<p>Location Description Details</p> <p>Provide a short description of all location types selected.</p>	<p>The subject property is walking distance to a disc golf course.</p>	<p>No</p>	<p>Required</p>
<p>View Description Type</p> <p>Select from the list of choices the view or views that best describes the most obvious aspects of the subject’s view. Select the most important view first, followed by any other impactful views. Determine the view after completing the data collection and consider the view from both ground level and from elevated vantage points within the subject property.</p> <p>For units within multi-story buildings, the view should be determined from the unit, not ground level.</p> <p>Multiple photos of the view from the subject property are required. At minimum, provide the view from each side of the subject property. The photos should capture landscaping, surroundings, and any additional features of interest. For attached and semi-detached properties only, photos from the unattached sides are necessary.</p> <p>In addition, photos that clearly show the predominant view are required</p>	<p>None Notable School Worship Center Etc. Boarded Up Homes Vandalism Vacant Lot Woods Treed Private Hills Foothills Green Belt Open Space Mountain Mountain Range Pond Lake Canal Ocean River Creek Bay Sound Lagoon Marina Intercostal Waterway Harbor Gulf Wetlands Bayou Marsh Commercial Parking Lot Industrial Military Base Railroad Interstate Elevated Overpass Pastures Fields Etc. Agricultural Farm Etc. Territorial</p>	<p>Conditionally Required</p>	<p>Required</p>



Field Name & Instruction	Formatted Example / Allowable Values	Photo Required?	Conditionality
	Desert Canyon Valley Countryside Ravine City Skyline Golf Course Park Apartment Complex Windmill Windfarm Power Lines		
View Quality Select the best option to further describe the selected view(s). This field is not required if “None Notable” was chosen.	Unobstructed Partial Obstructed	No	Conditionally Required
View Description Details Provide a description of the view for all enumerations except “None Notable.”	Example: The subject property has an unobstructed view of the Pacific Ocean.	No	Conditionally Required
Adverse Site Conditions - Adverse Type Identify any adverse conditions on the subject property. Adverse site conditions are serious or substantial problems that impact value or affect health and safety. Select one or more of the items from the list of allowable values. If there is an issue not listed choose “Other” and provide a description of the issue. If there are no issues observed, then choose “None Observed.” If an adverse site condition is noted, provide photos of the site condition.	Contamination Failing Site Improvement Encroachments Significant Junk/Trash Sinkhole Wetlands Extreme Slope Other None Observed	Conditionally Required	Required
Description Adverse Site Condition If an adverse site condition was noted describe the issue noted.	Example: A large sinkhole was noted in the backyard of the subject property.	No	Conditionally Required
Property Improvement Type All non-structural site improvements should be identified. If there are no additional site improvements in addition to the primary residence and other structures, select “None.” If a site improvement is noted provide at least one photo clearly showing the improvement. If more than one photo is necessary to clearly show the extent of the improvement,	Ornate Landscaping Irrigation System Graywater System Water Collection System Outdoor Kitchen Inground Pool Inground Hot Tub	Conditionally Required	Required



Field Name & Instruction	Formatted Example / Allowable Values	Photo Required?	Conditionality
provide as many photos as necessary. There must be at least one photo for each improvement noted.	Sport Court Sauna Orchard Hobby Vineyard Hobby Fence Gazebo Greenhouse Tool Shed Patio Deck Balcony Uncovered Porch Covered Porch Enclosed Porch Wrap Around Porch Stoop Firepit Outdoor Fireplace Other None		



Field Name & Instruction	Formatted Example / Allowable Values	Photo Required?	Conditionality
<p>Description Site Improvement</p> <p>If a site improvement is indicated, provide a brief description of the site improvements such as size, features, and building components.</p>	<p>Example: Small 10x10 gazebo with composite decking.</p>	<p>No</p>	<p>Conditionally Required</p>
<p>Waterfront Improvement Type</p> <p>If the subject property has been identified as being a waterfront property, provide details about the site related to its proximity to the water. If there are no waterfront amenities select “None.”</p> <p>If the subject property is waterfront, and a waterfront site improvement has been noted, provide photo(s) of all the waterfront site improvements. There must be at least one photo for each waterfront improvement noted.</p>	<p>Bulkhead Pier Floating Dock Boat Lift Dock Pier Boat House Boat Ramp None</p>	<p>Conditionally Required</p>	<p>Conditionally Required</p>
<p>Pool Concern Type</p> <p>If in-ground pool is selected as a property improvement, determine if any of the concern types apply. If none apply provide “None.”</p> <p>If there are any pool concerns, photos must be provided that clearly show the item of concern. There must be at least one photo for each concern type.</p>	<p>None Empty and Uncovered Damaged Missing Equipment No Fence Surrounding Pool Damaged Lanai Unsanitary Water</p>	<p>Conditionally Required</p>	<p>Conditionally Required</p>
<p>Description Pool Concern</p> <p>If any pool concern type other than “None” was provided, describe each issue noted.</p>	<p>Example: Large cracks were noted in the lining of the pool.</p>	<p>No</p>	<p>Conditionally Required</p>
<p>Non-Residential Use Type</p> <p>If there are any items noted on the subject property that are intended to support non-residential use, they must be noted. Select all that apply. If none of the non-residential uses listed apply to the non-residential use observed, choose “Other.”</p> <p>If there are none, “None Observed” must be selected.</p> <p>If a non-residential use is indicated, photos must be provided that demonstrate the existence of a non-residential use. At least one photo for each non-residential use must be provided.</p>	<p>Childcare Eldercare Boarding House Auto Shop Medical Salon Office Retail Bed and Breakfast Food Service Agriculture Grow Room Other None Observed</p>	<p>Conditionally Required</p>	<p>Required</p>



Field Name & Instruction	Formatted Example / Allowable Values	Photo Required?	Conditionality
Description Non-Residential Use If a non-residential use is indicated, describe the non-residential use of the subject property. If “Other” was selected provide what the non-residential use is.	Example: Horse Farm	No	Conditionally Required
Electrical Services - Service Type Identify the electrical service types for the subject property. Select all that apply. If the property has both public service as well as private service, select both public and all other applicable electrical service types. If there is no electrical service at the property, select “No Electrical Service.”	Public Solar Generator Hydroelectric Wind No Electrical Service	No	Required
Off Grid Service If an electrical service type other than public is selected, determine whether the service is connected to the grid. If it is connected to the grid select N; if not, select Y.	Y/N	No	Conditionally Required
Sewer Services - Service Type Identify the types of sewage service for the subject property. If more than one service type, select all that are present.	Public Septic Private Septic Shared Cesspit None	No	Required
Water Services - Water Type Identify the types of water service for subject property. If more than one water service type, select all that are present.	Public Shared Well Private Well Cistern Hauled Water	No	Required



Field Name & Instruction	Formatted Example / Allowable Values	Photo Required?	Conditionality
Structure Data			
<p>Structure Type</p> <p>For any building on the property that may have living area, identify the structure type from the list provided. Select all the structures present on the property.</p> <p>Provide photos for each structure. For dwelling structures, provide a photo of each side. For semi-detached structures, provide photos of all detached sides.</p>	Dwelling Workshop Barn Pool House Stables Riding Arena Pole Building Detached Garage Other Outbuilding	Yes	Required
<p>Structure Area</p> <p>For any structure on the property, provide the total area, regardless of the presence of rooms or finished space.</p>	2000	No	Required
<p>Construction Type</p> <p>Indicate the construction type that best describes the subject property. Only one type per structure may be provided.</p> <p>Occasionally properties may fit more than one category or be ambiguous in some other way – if that is the case, provide the predominant or most significant construction type and as many photos as necessary to describe the issue.</p>	Frame Masonry Log Manufactured Modular Geodesic Earth Berm	No	Required
<p>Construction Status</p> <p>Indicate the construction status that best describes the subject property. Only one type per structure may be provided.</p> <p>A property would be considered Incomplete if any of the following conditions exist:⁹</p> <ul style="list-style-type: none"> ▪ If the roof or exterior siding is not complete ▪ No functional bathrooms within the property ▪ The kitchen is not functional. ▪ A majority of the finished area is under construction. <p>Complete – Newly constructed property that is complete or an existing property that is not under construction</p> <p>Incomplete Construction – Newly constructed property or structure that is not complete</p> <p>Incomplete Renovation – Established property that is under construction</p> <p>Proposed – Property does not yet exist, but site for the property has been defined</p>	Complete Incomplete Construction Incomplete Renovation Proposed	Conditionally Required	Required



Field Name & Instruction	Formatted Example / Allowable Values	Photo Required?	Conditionality
If construction status is Incomplete Construction or Incomplete Renovation, provide photos that clearly display the status and level of completion of the renovation / construction.			
Year Built Determine the year the primary dwelling on the property was built. If the exact age of the property cannot be determined, an estimate may be provided.	1977	No	Required
Year Built Estimate Indicate if the year built is an estimate.	Y/N	No	Required
Attachment Type Indicate whether the subject property is attached to another property. If the property is only attached on one side indicate "Semi-Detached." See Glossary of Terms for definitions related to Semi-Detached.	Detached <i>Semi-Detached - Left</i> <i>Semi-Detached - Right</i> Attached	No	Required
Condition Rating Describe the condition of the primary dwelling on the subject property. This is required if the structure is a dwelling and its construction status is complete. Only one selection is permitted. The condition rating must describe the physical condition of the subject property as-of the effective date of the data collection on an absolute basis, not on a relative basis or how the property relates to other properties in the neighborhood. The definitions for the condition ratings are provided in the Appendix .	C1 C2 C3 C4 C5 C6	No	Conditionally Required
Quality of Construction Rating Describe the quality of construction rating of the primary dwelling on the subject property. Only one selection is permitted. The quality rating for the subject property must describe the overall quality of the property as-of the effective date of the data collection on an absolute basis, not on a relative basis or how the properties relate to other properties in the neighborhood. The definitions for the quality ratings are provided in the Appendix .	Q1 Q2 Q3 Q4 Q5 Q6	No	Required



Field Name & Instruction	Formatted Example / Allowable Values	Photo Required?	Conditionality
Repair Estimate Provide the sum of all repair estimates for observed damage or deficiencies throughout the subject property. Interior and exterior items should be included. Estimates should be rounded to the nearest dollar.	250	No	Optional
Heating Type Indicate all heating systems for the given structure. If the structure has multiple heat sources, choose all that apply. If there is no heat source, select “No Heat.” A photo of the heating unit(s) should be provided if readily visible and available for imagery.	Central Hot Air Central Heat Pump Ductless Heat Pump Ductless Heat Radiant Floor Hot Water Radiators Hot Water Baseboard Electric Baseboard In-wall Heater Geothermal No Heat	Optional	Required
Cooling Type Indicate all cooling systems for the given structure. If the structure has multiple cooling systems, choose all that apply. If there is no cooling, choose “None.” A photo of the cooling unit(s) should be provided if readily visible and available for imagery.	Central Air-Conditioning Central Heat Pump Ductless Heat Pump Ductless Air Conditioning Whole House Fan Evaporative Cooler Geothermal None	Optional	Required
Uniform Heating and Cooling Indicator Indicate if all heating and cooling systems are the same for all finished spaces within the structure.	Y/N	No	Required
Uniform Heating and Cooling Description Describe the heating and cooling systems for the structure.	Example: The primary dwelling has forced warm air, but the converted garage has a wall furnace.	No	Conditionally Required



Field Name & Instruction	Formatted Example / Allowable Values	Photo Required?	Conditionality
<p>Exterior Updated Component</p> <p>If there have been updates to the exterior of the structure, indicate which components have been updated.</p> <p>If any exterior component has been identified as having been updated, a photo(s) of the component must be provided that clearly demonstrates the updates to the component. At least one photo per updated component must be provided.</p>	Foundation Roof Ceiling Siding Windows Doors Walls Fence Incomplete Landscaping Other None Observed	Conditionally Required	Required
<p>Exterior Update Type</p> <p>If there have been updates to the exterior of the structure indicate to what degree those components have been updated.</p>	Replaced Refinished	No	Conditionally Required
<p>Exterior Update Timeframe</p> <p>If there have been updates to the exterior of the structure, indicate when they were completed. If not known, the data collector should estimate the timeframe.</p>	0 – 1 2 – 5 6 – 10 11+ (All ranges in years)	No	Conditionally Required
<p>Exterior Update Description</p> <p>If there have been updates to the exterior of the structure, describe the nature of the improvements.</p>	Example: The garage door was replaced with a new glass and metal door.	No	Conditionally Required
<p>Exterior Deficiencies - Deficiency Name</p> <p>Note if any portion or element of the exterior has damage or substantial wear and tear that indicates it is nearing the end of its usable life. Also indicate if any item does not meet minimum functional requirements or is missing all together. Select all that apply.</p> <p>If any component is noted as having a deficiency, photo must be provided. Photos must clearly show the deficiency and severity of the issue if possible. Provide at least one photo of each deficiency.</p>	Foundation Roof Siding Fascia Windows Doors Gutters and Downspouts Eaves Chimney Porch Patio Deck Balcony Entry Stairs	Conditionally Required	Required



Field Name & Instruction	Formatted Example / Allowable Values	Photo Required?	Conditionality
	Carport Driveway Other None Observed		
Exterior Deficiency Type If deficiencies exist, note the type of damage associated with the components of the exterior of the structure.	Excessive Wear Damage Evidence of Infestation Missing Other	No	Conditionally Required
Exterior Deficiency Severity Indicate if the noted deficiency to the exterior component impacts the safety, structural integrity, or soundness of the structure or unit.	Y/N	No	Conditionally Required
Description Exterior Deficiency Provide a description of each exterior component deficiency observed.	Example: The balcony is only partially attached to the exterior wall of the structure.	No	Conditionally Required
Mechanical Deficiencies - Deficiency Name Note if any portion or element of the structure’s mechanicals has damage or substantial wear and tear that indicates it is nearing the end of its usable life. Also indicate if any item does not meet minimum functional requirements or is missing all together. Select all that apply. If any component is noted as having a deficiency, provide at least one photo for each deficiency that shows the deficiency and the severity, if possible.	Plumbing Electrical Heating Water Heater Cooling Sump Pump Other None Observed	Conditionally Required	Required
Mechanical Deficiencies - Deficiency Type If deficiencies exist, indicate the type of damage associated with the components of the mechanical type selected.	Excessive Wear Damage Evidence of Infestation Missing Other	No	Conditionally Required
Mechanical Deficiency Severity Indicate if the noted deficiency to the mechanical component impacts the safety, structural integrity, or habitability of the structure or unit.	Y/N	No	Conditionally Required
Description Mechanical Deficiency Provide a description of each mechanical component deficiency observed.	Example: The plumbing in the master bathroom is leaking.	No	Conditionally Required



Field Name & Instruction	Formatted Example / Allowable Values	Photo Required?	Conditionality
<p>Sketch</p> <p>Separate image(s) of the floor plan for each structure must be provided. For dwelling units, represent each level of the unit in a separate image.</p> <p>Floor plan requirements:</p> <ul style="list-style-type: none"> ▪ Software generated (not hand drawn) ▪ Separate floor plan image(s) for each structure ▪ Separate floor plan image(s) for each level of dwelling units ▪ All exterior walls ▪ All interior walls ▪ Legible dimensions for each exterior wall ▪ Legible labels for all structures ▪ Legible room labels for all rooms ▪ Living area calculations for each level and for the cumulative Finished Living Area, Non GLA Living Area, and Total Area 	N/A	Yes	Required
Level Data			
<p>Level Number</p> <p>Each level should be labeled sequentially from the bottom up, starting with level 1, regardless of if any level is identified as having earth contact. All responses should be in whole numbers.</p> <p>A level is identified as being at least 3 steps (2 ft.) different than other area within the structure.</p>	Example: 1, 2, 3	No	Required
<p>Earth Contact</p> <p>For each level identify if it has earth contact.</p> <p>A floor level is determined to have earth contact if it is partially or wholly below grade if any portion of its walls is not entirely at or above ground level.</p>	Y/N	No	Required
<p>Below Grade Exit</p> <p>If the level has been indicated as having earth contact, provide all exit types from that level.</p>	Walkup Walkout Garage Bulkhead Interior None	No	Conditionally Required
<p>Level Low Ceiling</p> <p>Indicate if any area of the level has a ceiling height of less than 7 ft.</p>	Y/N	No	Required



Field Name & Instruction	Formatted Example / Allowable Values	Photo Required?	Conditionality
Attic Indicate whether an attic is accessible from or at this level.	Y/N	No	Required
Attic Access If an attic is indicated for the level, select the item that best describes the type of access to the attic. On level access types: Door Above level access types: Attic Scuttle, Drop Stair, Permanent Stairwell	Attic Scuttle Drop Stair Permanent Stairwell Door None Observed	No	Conditionally Required
Attic Access Height Indicate whether there is attic space on the same level. On level access types: Door Above level access types: Attic Scuttle, Drop Stair, Permanent Stairwell	Y/N	No	Conditionally Required
Contains Rooms The data collector should indicate whether there are any rooms within the structure.	Y/N	No	Required
Total Area For each level, provide the area, both finished, finished non GLA, and unfinished. The area must be provided in square feet.	2100	No	Required
Finished Living Area Living area is defined as any space within the primary structure that is finished to the standards of the home with a ceiling height no less than 7 feet above the floor. Living Area in levels with earth contact will be counted separately from those levels without earth contact. The living area must be provided in square feet.	1100	No	Required
Finished Non GLA Living Area An area of the level that is finished to the same degree as the rest of the property but does not meet the ANSI standard of living area.	500	No	Required

Room Data



Field Name & Instruction	Formatted Example / Allowable Values	Photo Required?	Conditionality
<p>Room Type</p> <p>Identify each room on every level within every structure with from the options provided. If an additional room type is needed chose “Other Room.”</p> <p>All rooms require at a minimum two photos, taken from opposite corners providing floor to ceiling coverage.</p> <p>Some rooms may require additional photos to ensure full floor to ceiling coverage is provided.</p> <p>Bathroom photos must provide an adequate view of all fixtures.</p> <p>Kitchen photos must provide an adequate view of all fixtures, appliances, cabinets, and countertops.</p> <p>If none of the listed room types apply to the room in the home, indicate “Other Room.”</p>	<p>Foyer</p> <p>Living Room</p> <p>Dining Room</p> <p>Kitchen</p> <p>Den</p> <p>Family Room</p> <p>Rec Room</p> <p>Bedroom</p> <p>Bathroom</p> <p>Laundry Room</p> <p>Butler’s Pantry</p> <p>Hall</p> <p>Library</p> <p>Media</p> <p>Office</p> <p>Utility</p> <p>Workshop</p> <p>Other Room</p> <p>Car Storage</p> <p>Unfinished Basement</p>	<p>Yes</p>	<p>Required</p>
<p>“Other Room” Type Description</p> <p>Provide a description for the room selected as “Other Room.”</p> <p>If none of the listed room types apply to the room in the structure, and “Other Room” has been selected for room type, provide a description of the room type.</p>	<p>Example: “Vault”</p>	<p>No</p>	<p>Conditionally Required</p>
<p>Fixture Type</p> <p>For every bathroom, kitchen, laundry room, and butler’s pantry in the structure, fixtures must be provided. Select all that apply.</p>	<p>Sink</p> <p>Double Sink</p> <p>Toilet</p> <p>Tub/Shower</p> <p>Walk-In Shower</p> <p>Tub w/No Shower</p> <p>Freestanding Tub</p> <p>Laundry Hookup</p> <p>Appliance Hookup</p> <p>Pot Filler</p> <p>Jetted Tub</p> <p>Rough-In</p> <p>None Observed</p>	<p>No</p>	<p>Conditionally Required</p>



Field Name & Instruction	Formatted Example / Allowable Values	Photo Required?	Conditionality
<p>Range Oven Exists</p> <p>For all kitchens, indicate whether a range or oven, or a range or oven hook up is present.</p>	Y/N	Required	
<p>Room Feature Type</p> <p>For each room, identify if there are any features from the list provided. Select all that apply.</p> <p>If a room is noted as having a feature, photos of the item may be provided.</p>	Fireplace Wood Stove Built-Ins Wet Bar Walk-in Closet Pantry	Optional	Optional
<p>Interior Updated Component</p> <p>If there have been updates to the room indicate which component(s) have been updated.</p> <p>If a room is noted as having an updated component, photos must be provided of the updated component. At least one photo of each updated component must be provided.</p>	Flooring Plumbing Fixtures Electrical Fixtures Cabinets Countertops Appliances Walls Ceiling Other None Observed	Conditionally Required	Required
<p>Interior Update Type</p> <p>If there have been updates to the room, indicate to whether those components have been replaced (new components installed) or refinished (existing components renovated).</p>	Replaced Refinished	No	Conditionally Required
<p>Interior Update Timeframe</p> <p>If there have been updates to the room, indicate when they were completed. If not known, the data collector should estimate the timeframe.</p>	0-1 2-5 6-10 11+ (All ranges in years)	No	Conditionally Required
<p>Interior Update Description</p> <p>If there have been updates to the room, describe the nature of the improvements.</p>	Example: New carpet has been installed and the walls have been recently painted.	No	Conditionally Required



Field Name & Instruction	Formatted Example / Allowable Values	Photo Required?	Conditionality
<p>Interior Deficiencies – Deficiency Name</p> <p>Note if any portion or element of a room has damage or substantial wear and tear that indicates it is nearing the end of its usable life. Also indicate if any item does not meet minimum functional requirements or is missing altogether.</p> <p>If a room component is noted as having a deficiency, photos must be provided. The photo must show the deficient component and the severity of the deficiency if possible. At least one photo per deficient component must be provided.</p>	Flooring Plumbing Fixtures Electrical Fixtures Cabinets Countertops Appliances Walls Ceiling Other None Observed	Conditionally Required	Required
<p>Interior Deficiencies – Deficiency Type</p> <p>If some portion of a room is noted as having damage or a deficiency that impacts the safety, soundness, or soundness of the living area at the time of the data collection, the type of deficiency must be provided. Provide all that apply.</p>	Excessive Wear Damage Evidence of Mold Evidence of Infestation Missing Poor Functional Utility Other	No	Conditionally Required
<p>Interior Deficiency Severity</p> <p>Indicate if the noted deficiency to the room component impacts the safety, structural integrity, or soundness of the structure.</p>	Y/N	No	Conditionally Required
<p>Description Interior Deficiency</p> <p>Provide a description of each room component deficiency observed.</p>	Example: The kitchen has missing appliances.	No	Conditionally Required



Additional Elements

The following elements have been included to the Property Data Standard to facilitate the ease of data transfer to appraisal reports.

Field Name	Formatted Example / Allowable Values	Photo Required?	Conditionality
Utilities Gas Public	Check Box	No	Optional
Utilities Gas Other	Check Box	No	Optional
Utilities Gas Other (describe)	Free Text Ex – Propane Tank	No	Optional
Off-Site Improvements – Type Street	Free Text Ex – Asphalt	No	Optional
Off-Site Improvements – Type Alley	Free Text Ex – Gravel	No	Optional
Alley Public	Check Box	No	Optional
Alley Private	Check Box	No	Optional
Foundation Concrete Slab	Check Box	No	Optional
Foundation Crawl Space	Check Box	No	Optional
Foundation Sump Pump	Check Box	No	Optional
Exterior Description Foundation Walls	Free Text Example: Concrete Block/Maintained	No	Optional
Exterior Description Exterior Walls	Free Text Example: Brick/Maintained	No	Optional
Exterior Description Roof Surface	Free Text Example: Terra Cotta Tile/Damaged	No	Optional
Exterior Description Gutters and Downspouts	Free Text Example: Metal/New	No	Optional



Field Name	Formatted Example / Allowable Values	Photo Required?	Conditionality
Exterior Description Window Type	Free Text Example: Vinyl/Double Hung/Maintained	No	Optional
Exterior Description Storm Sash/Insulated	Free Text Example: Metal/Maintained	No	Optional
Exterior Description Screens	Free Text Example: Metal/Some Missing	No	Optional
Interior Floors	Free Text Example: Carpet/New	No	Optional
Interior Walls	Free Text Example: Plaster/Cracked	No	Optional
Interior Trim/Finish	Free Text Example: Crown Molding/Maintained	No	Optional
Interior Bath Floor	Free Text Example: Tile/New	No	Optional
Interior Bath Wainscot	Free Text Example: Tile/New	No	Optional
Attic Floor	Check Box	No	Optional
Attic Heated	Check Box	No	Optional
Heating Fuel	Free Text Example: Gas	No	Optional
Driveway Surface	Free Text Example: Concrete	No	Optional
Appliances – Refrigerator	Check Box	No	Optional
Appliances – Dishwasher	Check Box	No	Optional
Appliances – Disposal	Check Box	No	Optional
Appliances – Microwave	Check Box	No	Optional



Field Name	Formatted Example / Allowable Values	Photo Required?	Conditionality
Appliances - Washer/Dryer	Check Box	No	Optional
Appliances - Other	Check Box	No	Optional
Appliances - Other (describe)	Free Text Example: Built in wine refrigerator	No	Optional



Photo Requirements

The property data collection process places an enhanced importance on the photographs of the subject property taken by the data collector, as it is possible that an appraiser may need to rely on the photos in lieu of an on-site personal inspection of the property. The photos will be a vital element in making it possible for these appraisers to complete their work. For that reason, the photo coverage and quality are key to successfully fulfilling a property data collection assignment. Minimum standards for photo resolution, light level, and clarity have been defined to ensure that an appraiser, reviewer, or other end user is able to adequately assess the condition and quality of the subject property and its surrounding elements.

There are no limitations on the maximum number of photos provided. The following requirements provide the MINIMUM photo requirements. When in doubt, please provide more photos than the minimum required.

Overall Photo Requirements

Minimum Resolution – All images with a 4:3 aspect ratio must be at least 1280 x 960 pixels, approximately 1 megapixel. For 3:2 aspect ratio 1200 x 800 pixels, approximately 1 megapixel. For all other aspect ratios, a rule of thumb is 1 megapixel.

Be aware that some cameras and other electronic devices automatically shrink photo size when delivering them, make sure that these minimum standards are maintained through delivery.

Minimum Light Level – Photos must be bright enough to discern the condition of the items within the photo. If there is limited lighting in the space, use of a flash or low light function may be necessary to get adequate exposure. Features should never be hidden by darkness or shadows.

Clarity – Blurry photos are not acceptable. All photos must be clear enough to discern the items within the photos. Photos taken while moving, or from a shaking camera are generally unacceptable.

Labels – Each photo **must** be correctly associated with the feature of the property it depicts. Mislabeled photos are unacceptable.

Exterior photos – These photos must be taken with enough distance from the object/structure to show surrounding elements. It is important to understand the surroundings of the structure to help assess the location of the structure, and the elements that impact that structure.

Interior Photos – These photos must be taken in such a way to clearly demonstrate the condition and quality of the elements of the structure.



Photo Table Definitions

Element Type	Suggested Photo(s)
This column defines the data element that the photo(s) will reference.	This column will provide suggestions for the best way to capture all the necessary photos for each element. This is only a minimum standard it does not define all the photos that may be provided. There are no limitations on the maximum number of photos provided.

Element-Specific Photos

Element Type	Suggested Photo(s)
Kitchen	Photo looking in from each entry If only one entry, photo from opposite wall of entry All appliances must be visible Photo of the Refrigerator Photo of the Range/Cooktop Any damage/needed repair
Bathroom	Photo looking in from each entry All fixtures must be visible Any damage/needed repair
Living Room	Photo looking in from each entry If only one entry, photo from opposite wall of entry All windows must be visible Any damage/needed repair
Fireplace	Photo of fireplace Any damage/needed repair
Bedroom	Photo looking in from each entry Photo from opposite wall of main entry All windows must be visible Any damage/needed repair
All Other Rooms	Photo looking in from each entry Photo from the opposite wall of the main entry All windows must be visible Any room specific feature Any damage/needed repair



Element Type	Suggested Photo(s)
Basement Exit	Photo looking at the basement exit from exterior of home Photo looking at the basement exit from interior of home
Heating Element	Exterior Unit Interior Unit – If visible Thermostat Any visible issues with unit or connection
Cooling Element	Exterior Unit Interior Unit (window/built-in) Any visible issues with unit or connection
Attic Access	Photo of access point (drop stair/scuttle) Photo of stairs Any damage/needed repair
View	From front doorway looking out From rear exit looking out From right side of structure looking away from home From left side of structure looking away from home Any significant influence must be visible Any non-residential use adjacent the subject property
Water View	View of the water from the property
Exterior Influences	Photo of any adjacent influence to the subject property, as seen from the subject property
Site Improvements	Individual photo of each identified site improvement Any damage/needed repair to each site improvement
Structure	Photo of structure from the street looking at the front Photo of the right side of the structure Photo of the left side of the structure Photo of the rear of the structure Any damage/needed repair
Outbuildings (No Finished Area)	Photo of front of structure (include entry point) Photo of rear of structure Photo of interior of structure Any damage/needed repair
Street Photos	Photo of the subject street facing left when in front of the subject property Photo of the subject street facing right when in front of the subject property Photo of any PRIVATE ROAD maintenance issues Photo of any UNKNOWN ROAD maintenance issues
Garage Photos	Photo of driveway (from sufficient distance to show entire parking area.)



Element Type	Suggested Photo(s)
	Photo of the exterior of all parking structure; car entry must be included in photo Photo of the interior of all parking structures; car exit must be included in photo Any damage/needed repair
Sketch The sketch file must be computer generated. All interior and exterior walls must be present, and dimensions must be legible.	Photo of floor plan for each structure Photo of floor plan for each level of dwelling units Photo of floor plan for each level of dwelling units must include labels for all rooms <ul style="list-style-type: none">▪ Software generated (not hand drawn)▪ Separate floor plan image(s) for each structure▪ Separate floor plan image(s) for each level of dwelling units▪ All exterior walls▪ All interior walls▪ Legible dimensions for each exterior wall▪ Legible labels for all structures▪ Legible room labels for all rooms Living area calculations for each level and for the cumulative Gross Living area, and Total Area.
Other	Photo(s) of any item not listed above that may impact the marketability of the subject property or are a lender requirement.



Appendix

Glossary of Terms

Term	Definition	Associated Field(s)	Page Reference
Attached Garage	An attached garage shares a common wall with a dwelling structure and has no living area above the garage.	Car Storage – Type	6
Built-In Garage	A built-in garage is car storage that is attached to a dwelling structure that has living area above it.	Car Storage – Type	6
Semi-Detached Left	A property attached on one side. When facing the property from the street the left side is unattached.	Attachment Type	15
Semi-Detached Right	A property attached on one side. When facing the property from the street the right side is unattached.	Attachment Type	15
Earth Contact	The majority of at least one wall of the level is below ground level.	Earth Contact	19
Incomplete – Construction	Construction of an entirely new structure or expansions to existing structure(s) which are not 100% complete.	Construction Status	14
Incomplete – Renovation/Construction	Remodel, renovation or refurbish of an existing structure which is not 100% complete.	Construction Status	14
Proposed – (Renovation/Construction)	Construction or renovation of a structure which has not started and the description of the construction or renovation to be completed is based on plans and specifications and/or similar documentation.	Construction Status	14
Refinished	Changed the existing component. Examples: <ul style="list-style-type: none"> ▪ refinished the hardwood floors ▪ painted the exterior siding ▪ reface the cabinets 	Interior Improvements Exterior Improvements Car Storage Improvements	



Term	Definition	Associated Field(s)	Page Reference
Replaced	Removed and replaced the existing component with new materials. Examples: <ul style="list-style-type: none">▪ remove existing flooring and replace with new laminate flooring▪ remove existing siding and replace with cement board▪ remove existing cabinets and replace with new wood cabinets	Interior Improvements Exterior Improvements Car Storage Improvements	
Walkable	Practical for a part of someone's daily routine.	Location Description Type	7
Adjacent	A neighboring parcel or directly across the street.	Location Description Type	7
Power Lines	Electrical power transmission lines designed to carry power from power generation facility to substation facility, not residential lines to bring power to individual properties.	Location Description Type View Description Type	7 9
Notable Noise	A noise that was consistently audible at the time of the site visit that might impact the appeal of the property.	Location Description Type	7
Notable Smell	A smell that is routinely noticeable at the time of the site visit that might impact the appeal of the property.	Location Description Type	7
Territorial	A view from an elevated location of surrounding territory but with no outstanding features like city skyline, mountains, or water.	View Description Type	9
Unobstructed (View)	The view from the property is not blocked by structures, foliage, or any other permanent fixture that limits the view from the majority of the windows on at least one side of the property.	View Quality	10
Partial (View)	A portion of the view from the property is blocked by structures, foliage, or any other permanent fixture that limits the view from the windows on at least one side of the property.	View Quality	10
Obstructed (View)	A majority or all of the view is blocked by structures, foliage, or any other	View Quality	10



Term	Definition	Associated Field(s)	Page Reference
	permanent fixture, from the windows on at least one side of the property.		
Hall	A large entryway or gathering space, not just a corridor or passageway	Room Type	21
Excessive Wear and Tear	Routine repeated activities associated with the item have significantly diminished the appeal or usability of the item.	Interior Deficiency Type Exterior Deficiency Type Car Storage Deficiency Type Mechanical Deficiency Type	23 18 7 18
Damage	The item in question has significant diminished appeal or usability due to atypical usage or event.	Interior Deficiency Type Exterior Deficiency Type Car Storage Deficiency Type Mechanical Deficiency Type	23 18 7 18
Evidence of Leaks	The item in question shows substantial damage related to the existence of the leak, likely requiring significant repairs or replacement of the item.	Mechanical Deficiency Type	18
Evidence of Fire	The item in question shows substantial damage related to a prior fire, that would require significant repairs or replacement.	Mechanical Deficiency Type	18



Condition Ratings

C1: The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

NOTE: *Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered “new” if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).*

C2: The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

NOTE: *The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.*

C3: The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

NOTE: *The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.*

C4: The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

NOTE: *The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.*

C5: The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability are somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

NOTE: *Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.*

C6: The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

NOTE: *Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.*



Quality Ratings

- Q1:** Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.
- Q2:** Dwellings with this quality rating are often custom designed for construction on an individual property owner’s site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.
- Q3:** Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner’s site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from “stock” standards.
- Q4:** Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.
- Q5:** Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.
- Q6:** Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.