



Property Quality Ratings Reference Guide

January 2021

The Noble Appraiser Series
**The Quality Rating
Trees of Turmoil**



[Jump to Property Quality Ratings Summary](#)



a group of appraisers embarked on a journey through the forest.




Upon emerging, they realized their view was still obstructed by trees.

[Jump to Property Quality Ratings Summary](#)



The peculiar event impaired their vision and their wisdom.



Quality ratings are dependent on condition ratings and location.

[Jump to Property Quality Ratings Summary](#)



Soon, appraisers throughout the land were affected.



[Jump to Property Quality Ratings Summary](#)



Yet, this appraiser remained unscathed.



The Noble Appraiser viewed the turmoil and thought...

[Jump to Property Quality Ratings Summary](#)

Quality ratings are based **solely** on UAD standardized quality definitions.



So she set out to restore her colleagues' duty to accuracy.

[Jump to Property Quality Ratings Summary](#)



[Jump to Property Quality Ratings Summary](#)



Q1

The architect designed the property for a specific homeowner.



Q1

It featured exquisite workmanship and high-grade materials throughout...

[Jump to Property Quality Ratings Summary](#)

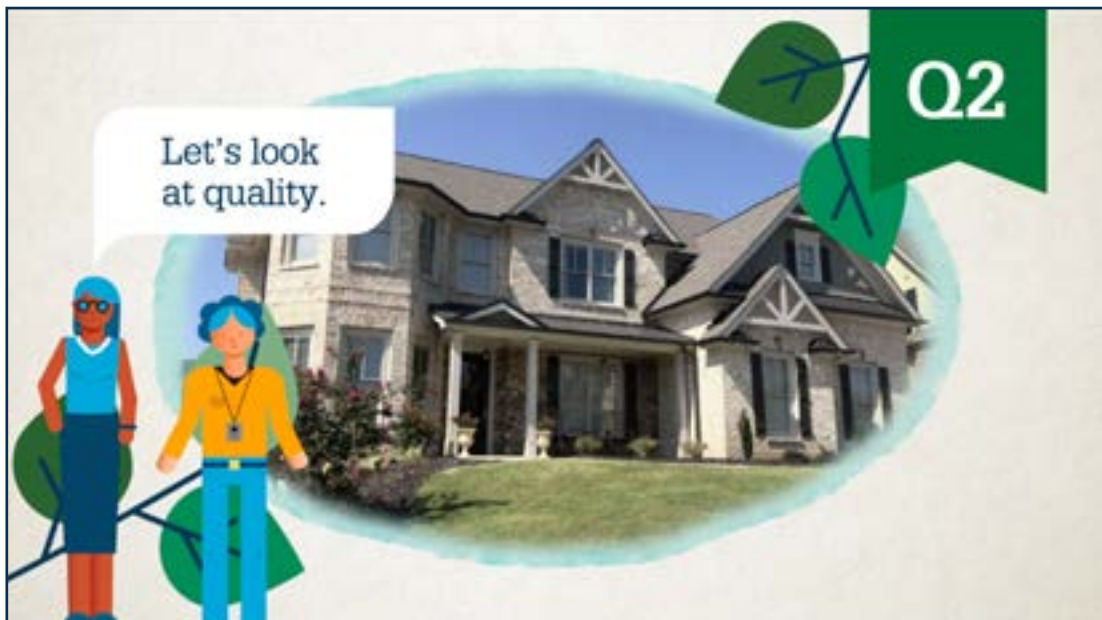


[Jump to Property Quality Ratings Summary](#)



**Encouraged, the Noble Appraiser
continued on her quest.**

[Jump to Property Quality Ratings Summary](#)



[Jump to Property Quality Ratings Summary](#)



Q2

The house was custom-designed for construction.



Q2

Plus, exterior ornamentation, interior refinements and workmanship...

[Jump to Property Quality Ratings Summary](#)



Q2

were high quality and detailed.



Q2

However, the property sat on a tract development...

[Jump to Property Quality Ratings Summary](#)



Q2

featuring homes constructed
from individual plans...



Q2

or from highly modified
or upgraded plans.

[Jump to Property Quality Ratings Summary](#)



[Jump to Property Quality Ratings Summary](#)


The Noble Appraiser set out yet again.



[Jump to Property Quality Ratings Summary](#)



[Jump to Property Quality Ratings Summary](#)



Q3

but it was built from readily available designer plans...

The floor plan shows a house with a 3-car attached garage (100.28 sq ft) and a car porch (100.44 sq ft). Other rooms include a living area, dining room, kitchen, and multiple bedrooms and bathrooms. Dimensions are provided for various sections of the house.



Q3

in an above-standard residential tract.

An aerial photograph showing a dense residential neighborhood with many houses, streets, and green spaces.

[Jump to Property Quality Ratings Summary](#)



Q3

Yes, there was significant exterior ornamentation...



Q3

the interiors were well finished...

[Jump to Property Quality Ratings Summary](#)



[Jump to Property Quality Ratings Summary](#)



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**Heartened,
the Noble Appraiser continued.**

[Jump to Property Quality Ratings Summary](#)



[Jump to Property Quality Ratings Summary](#)



Q4

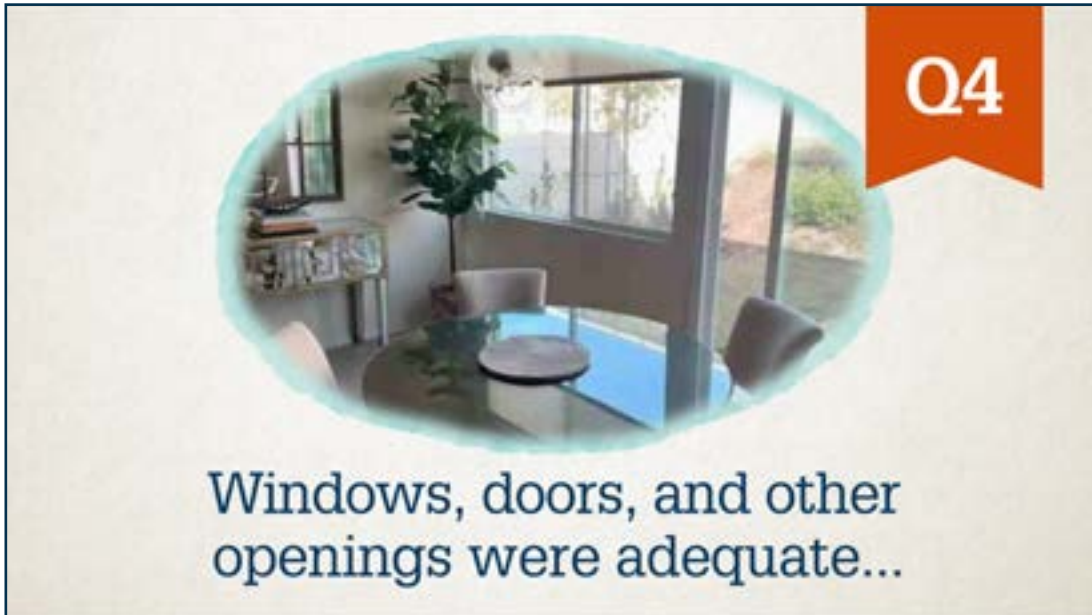
The house met or exceeded building code requirements.



Q4

But it was designed with standard building plans.

[Jump to Property Quality Ratings Summary](#)



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A photograph of a living room with high-end finishes, including a large white sectional sofa, a fireplace, and a television. The room is well-lit and features a large window.

Q4

The materials, workmanship, finish, and equipment were stock...

A photograph of a living room with budget finishes, including a grey sectional sofa, a coffee table, and a desk with a chair. The room is well-lit and features a large window with shutters.

Q4

with only a handful of upgrades.

[Jump to Property Quality Ratings Summary](#)



[Jump to Property Quality Ratings Summary](#)

**The Noble Appraiser sensed
that others' vision was clearing.**



[Jump to Property Quality Ratings Summary](#)



[Jump to Property Quality Ratings Summary](#)



[Jump to Property Quality Ratings Summary](#)



Q5

The house met building codes
and featured stock materials...



Q5

with limited refinements
and upgrades.

[Jump to Property Quality Ratings Summary](#)



[Jump to Property Quality Ratings Summary](#)

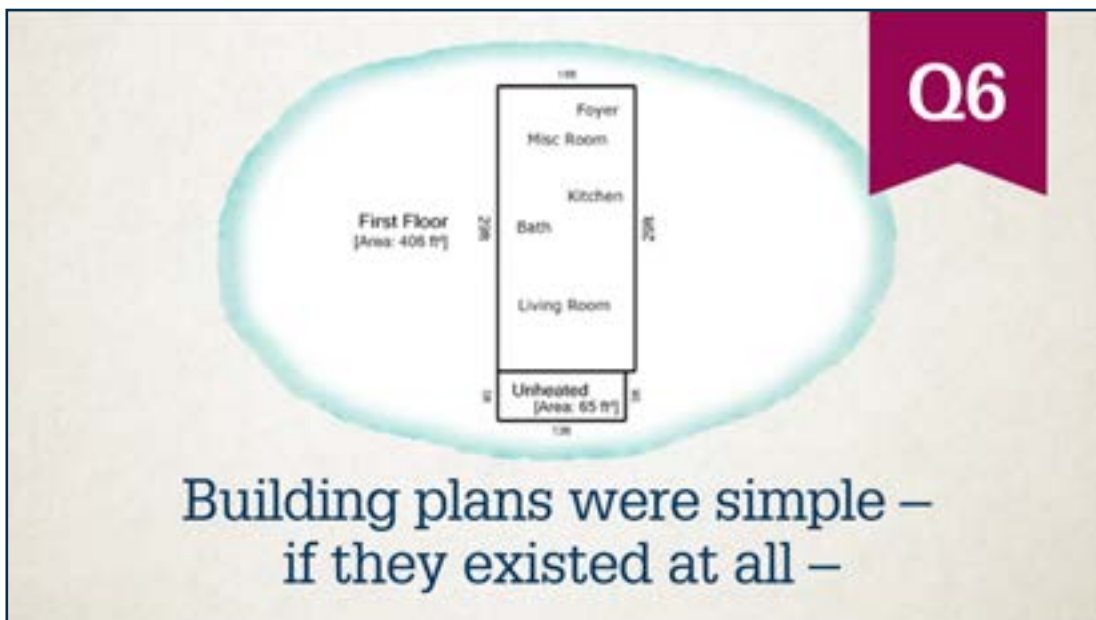
**The Noble Appraiser felt
the trees receding.**



[Jump to Property Quality Ratings Summary](#)



[Jump to Property Quality Ratings Summary](#)



[Jump to Property Quality Ratings Summary](#)



[Jump to Property Quality Ratings Summary](#)



Q6

Plus, the mechanical systems were minimal or non-existent.



Q6

The Noble Appraiser added that older houses may feature...

[Jump to Property Quality Ratings Summary](#)




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**In the end, the Noble Appraiser
helped appraisers
to see clearly once more.**

[Jump to Property Quality Ratings Summary](#)

Quality ratings must reflect a **holistic view** of the quality of the property improvements.



The leaves and branches diminished from their vision...

[Jump to Property Quality Ratings Summary](#)



and quality rating clarity was restored throughout the land.



THE END



[Jump to Property Quality Ratings Summary](#)

Moral: One or two minor inferior or superior property improvements shouldn't affect a dwelling's overall rating.

Bonus Tip: Taking clear pics of the entire property can help you and reviewers that come after you to determine the right quality ratings.



[Jump to Property Quality Ratings Summary](#)



Property Quality Ratings

For appraisals required to be completed with the UAD, the appraiser must assign one of the following standardized quality ratings when identifying the quality of the improvements for the subject property and comparable sales.



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.



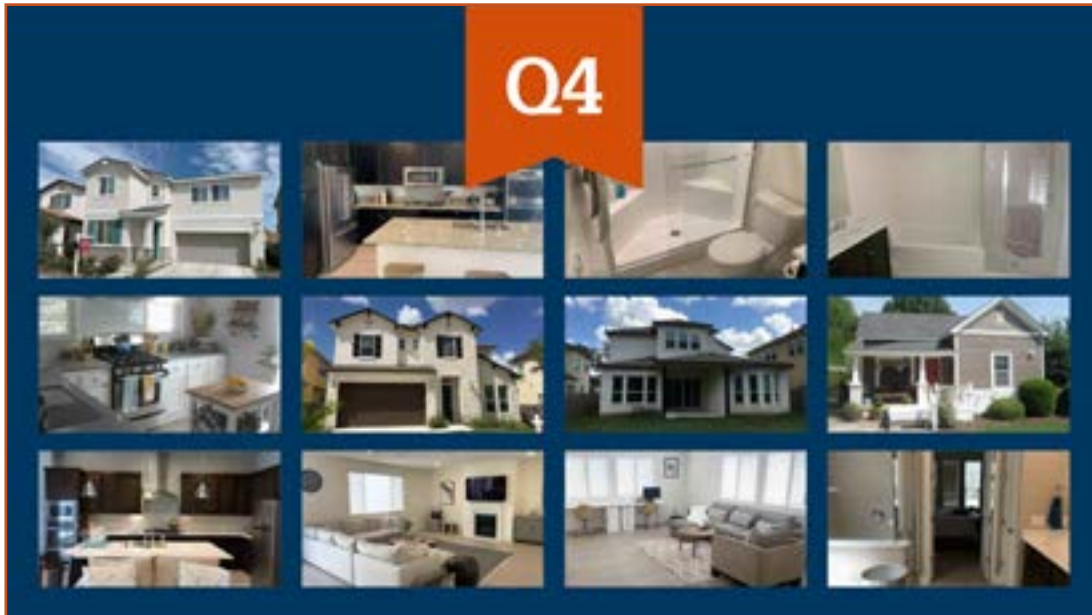
Q2

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.

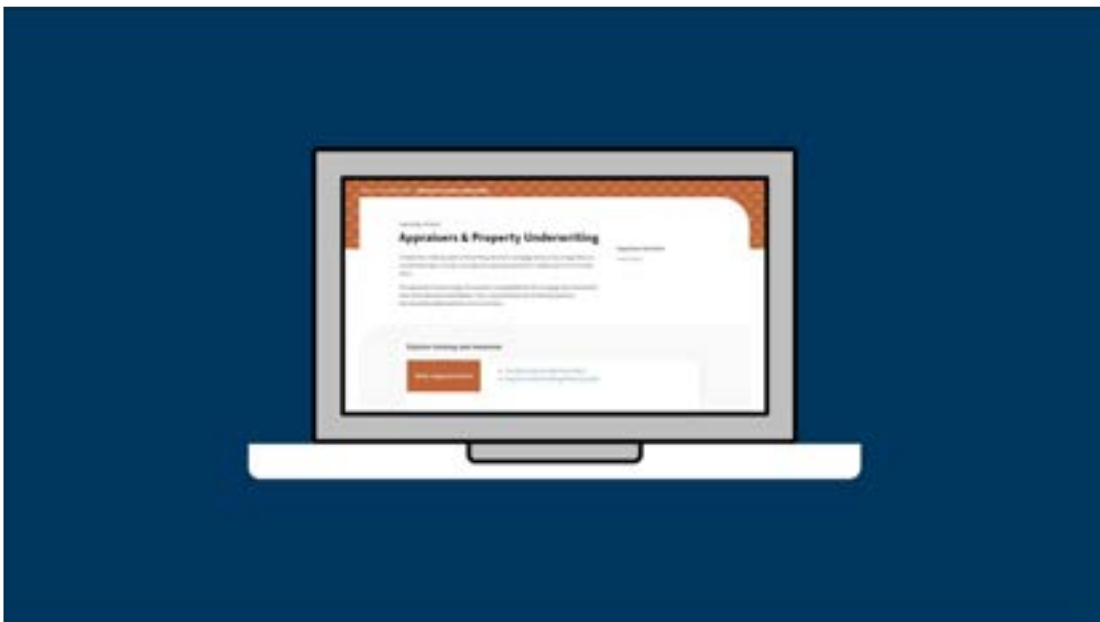
Q6

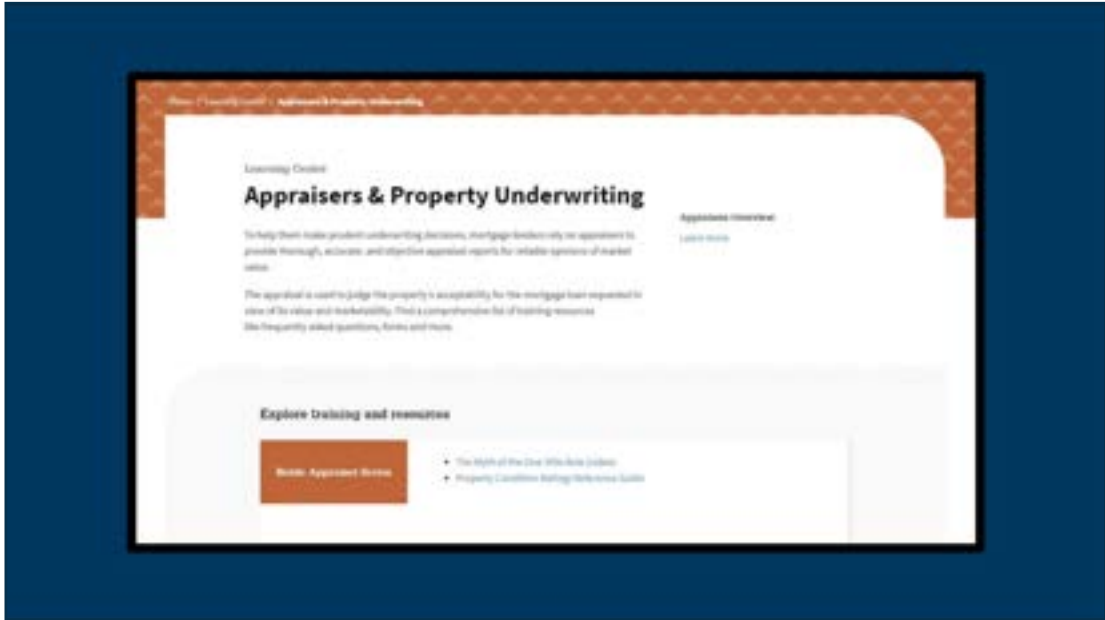


Q6

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 nonexistent. Older dwellings may feature one or more substandard or nonconforming additions to the original structure.

Want to access the info
in this video? Visit the
[Quality of Construction
Ratings Reference Guide](#).





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