Uniform Appraisal Dataset (UAD) 3.6 Job Aid

Uniform Appraisal Dataset (UAD) ANSI Reporting Requirements

Issued by Fannie Mae and Freddie Mac

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Revision History

Date	Version #	Description
June 23, 2026	1.0	Initial publication

Introduction

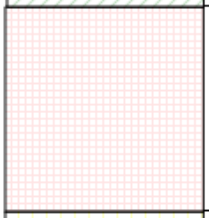
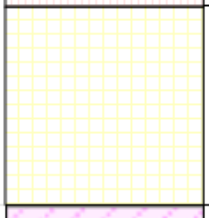
This job aid is intended to help appraisers report the following areas when completing the Uniform Residential Appraisal Reporting (URAR) using Uniform Appraisal Dataset (UAD) 3.6 software. This will help to meet the American National Standards Institute® (ANSI®) requirements and provide an example of how it will look in the report.

- Finished Above Grade
- Finished Above Grade (Nonstandard)
- Unfinished Above Grade
- Finished Below Grade
- Finished Below Grade (Nonstandard)
- Unfinished Below Grade

American National Standards Institute (ANSI) Examples

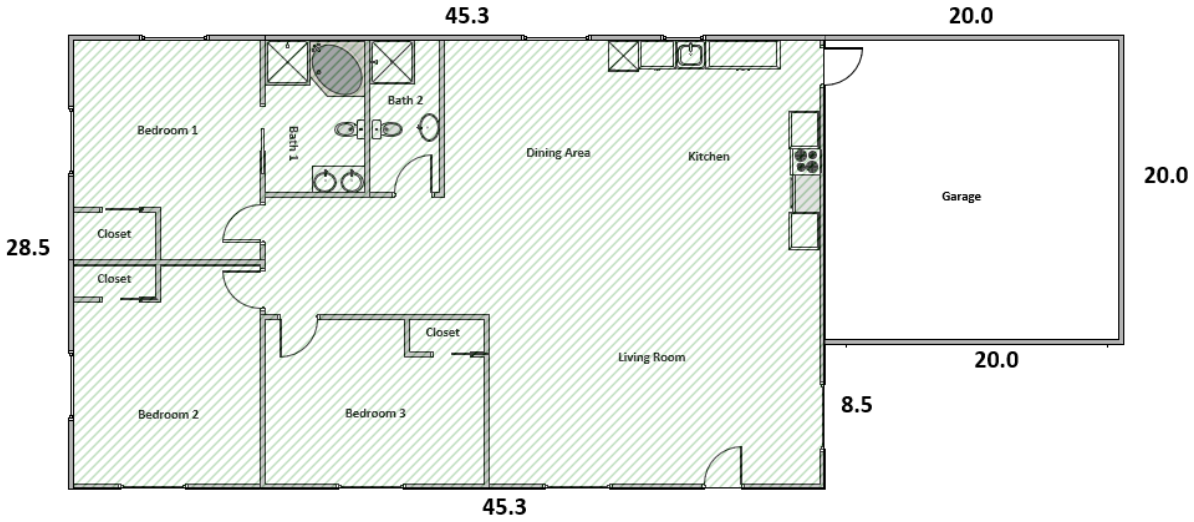
The following examples illustrate how to comply with ANSI requirements when reporting the area breakdown of a residential property. These examples use different property configurations and characteristics to illustrate how to incorporate each of the area breakdowns within the appropriate fields of the UAD.

Blueprint Legend

Color /Texture	Grade Level	Finish	Definition
	Above Grade	Finished	Above-grade area that conforms with the ANSI definition for finished area.
	Below Grade	Unfinished	Below-grade area that does not conform with the ANSI definition for finished area.
	Below Grade	Finished	Below-grade area that conforms with the ANSI definition for finished area.
	Above and Below Grade	Finished Nonstandard	Above and below grade finished area(s) with direct interior access from within the dwelling not conforming to the ANSI ceiling height requirements or accessed through unfinished area(s) such as an unfinished hallway, a room, or staircase.
	Above Grade	Noncontinuous	Above-grade finished area that is not designated as an accessory dwelling unit (ADU) but is attached to the dwelling with no direct interior access. Example 1: Family room or other finished area attached to or above an attached garage that is only accessible through the garage. Example 2: An area within a dwelling that doesn't have access from the interior of the dwelling, exterior access only.

Example 1 - One level with ceilings equal to or greater than 7 feet

1,291 square feet single story home



All measurements and calculations meet the ANSI standard.

Input into your software

Dwelling and ADU count with Levels

Units Excluding ADUs	1
Accessory Dwelling Units	0
Levels in Unit	1

Area Breakdown

Finished Above Grade	1,291 Sq. Ft.
Finished Above Grade (Nonstandard)	0 Sq. Ft.
Unfinished Above Grade	0 Sq. Ft.
Finished Below Grade	0 Sq. Ft.
Finished Below Grade (Nonstandard)	0 Sq. Ft.
Unfinished Below Grade	0 Sq. Ft.

Representation in the Report

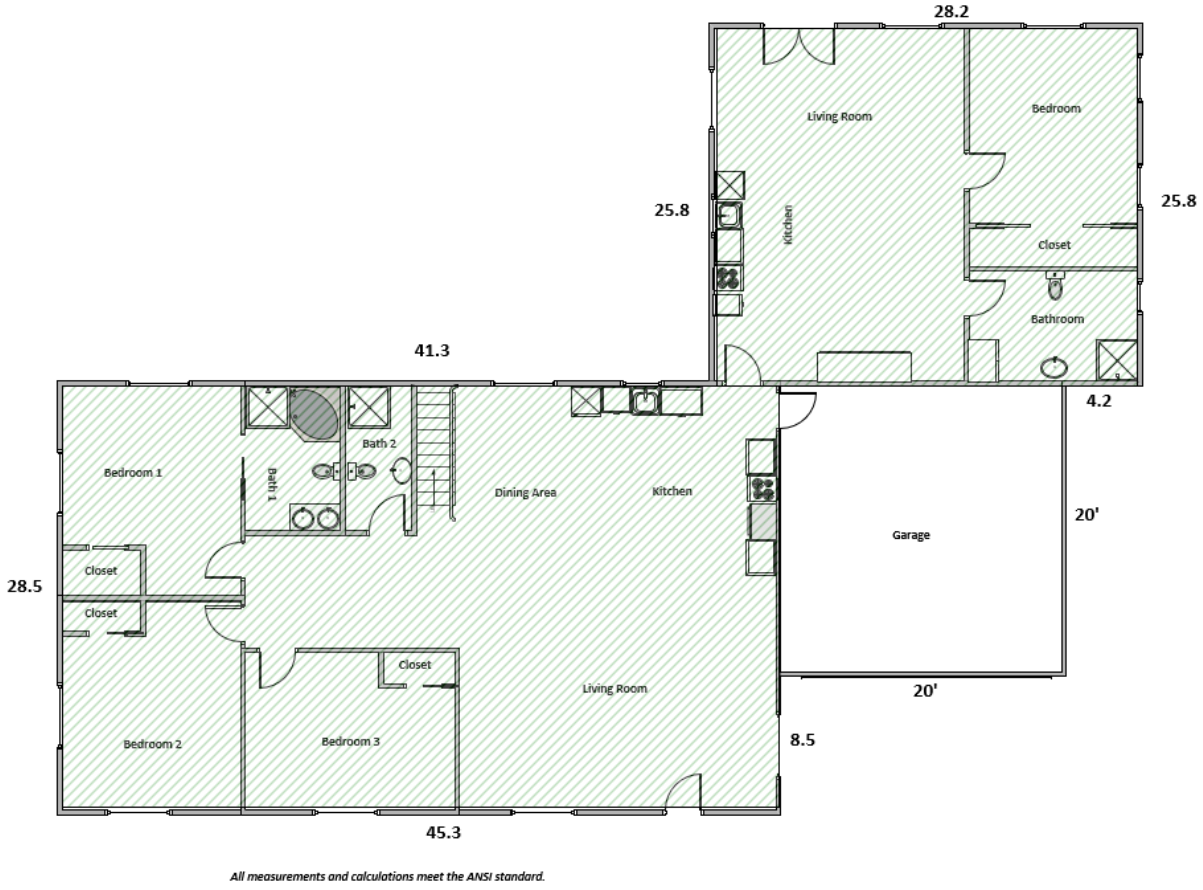
Area Breakdown	
Finished Above Grade	1,291 Sq. Ft.
Unfinished Above Grade	0 Sq. Ft.
Finished Below Grade	0 Sq. Ft.
Unfinished Below Grade	0 Sq. Ft.
Area Data Source	Physical Measurement

Example 2 – One level with ADU with interior/exterior access and ceilings equal to or greater than 7 feet

1,291 square feet one level home with 728 square feet attached ADU that is accessible from the primary dwelling unit

Finished Above Grade Area (Dwelling) = 1,291 square feet

Finished Above Grade Area (Attached ADU) = 728 square feet



All measurements and calculations meet the ANSI standard.

Input into your software

Dwelling and ADU count with Levels

Units Excluding ADUs	1
Levels in Unit	1
Accessory Dwelling Units	1
Levels in Unit	1

Area Breakdown Dwelling

Finished Above Grade	1,291 Sq. Ft.
Finished Above Grade (Nonstandard)	0 Sq. Ft.
Unfinished Above Grade	0 Sq. Ft.
Finished Below Grade	0 Sq. Ft.
Finished Below Grade (Nonstandard)	0 Sq. Ft.
Unfinished Below Grade	0 Sq. Ft.

Area Breakdown ADU

Finished Above Grade	728 Sq. Ft.
Finished Above Grade (Nonstandard)	0 Sq. Ft.
Unfinished Above Grade	0 Sq. Ft.
Finished Below Grade	0 Sq. Ft.
Finished Below Grade (Nonstandard)	0 Sq. Ft.
Unfinished Below Grade	0 Sq. Ft.
Ingress / Egress	Interior/Exterior Access

Representation in the Report

Area Breakdown	
Finished Above Grade	1,291 Sq. Ft.
Unfinished Above Grade	0 Sq. Ft.
Finished Below Grade	0 Sq. Ft.
Unfinished Below Grade	0 Sq. Ft.
Area Data Source	Physical Measurement

Unit Interior - ADU

Area Breakdown	
Finished Above Grade	728 Sq. Ft.
Unfinished Above Grade	0 Sq. Ft.
Finished Below Grade	0 Sq. Ft.
Unfinished Below Grade	0 Sq. Ft.
Area Data Source	Physical Measurement

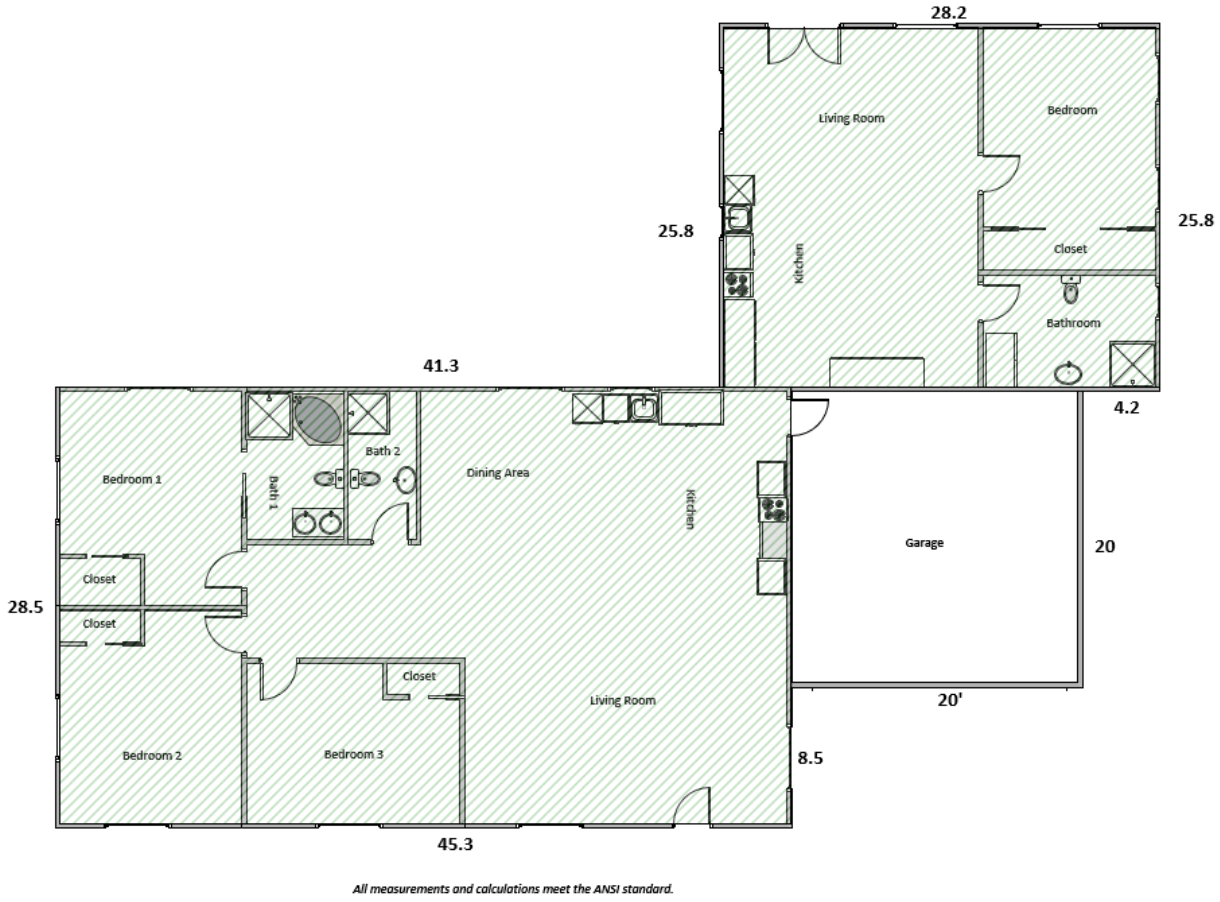
ADU	**Yes** ☑	**No** ☐
Legally Rentable	Yes	
Data Source	Property Owner	
Typical for Market	Yes	
Ingress/Egress	Interior and Exterior Access	
Separate Postal Address	Yes	

Example 3 – One level with attached ADU with exterior only access and ceilings equal to or greater than 7 feet

1,291 square feet one level home with 728 square feet attached ADU with Exterior Only Access to the primary dwelling unit.

Finished Above Grade Area (Dwelling) = 1,291 square feet

Finished Above Grade Area (ADU) = 728 square feet



Input into your software

Dwelling and ADU count with Levels

Units Excluding ADUs	1
Levels in Unit	1
Accessory Dwelling Units	1
Levels in Unit	1

Area Breakdown Dwelling

Finished Above Grade	1,291 Sq. Ft.
Finished Above Grade (Nonstandard)	0 Sq. Ft.
Unfinished Above Grade	0 Sq. Ft.
Finished Below Grade	0 Sq. Ft.
Finished Below Grade (Nonstandard)	0 Sq. Ft.
Unfinished Below Grade	0 Sq. Ft.

Area Breakdown ADU

Finished Above Grade	728 Sq. Ft.
Finished Above Grade (Nonstandard)	0 Sq. Ft.
Unfinished Above Grade	0 Sq. Ft.
Finished Below Grade	0 Sq. Ft.
Finished Below Grade (Nonstandard)	0 Sq. Ft.
Unfinished Below Grade	0 Sq. Ft.
Ingress / Egress	Exterior Only Access

Representation in the Report

Area Breakdown	
Finished Above Grade	1,291 Sq. Ft.
Unfinished Above Grade	0 Sq. Ft.
Finished Below Grade	0 Sq. Ft.
Unfinished Below Grade	0 Sq. Ft.
Area Data Source	Physical Measurement

Unit Interior - ADU

Area Breakdown	
Finished Above Grade	728 Sq. Ft.
Unfinished Above Grade	0 Sq. Ft.
Finished Below Grade	0 Sq. Ft.
Unfinished Below Grade	0 Sq. Ft.
Area Data Source	Physical Measurement

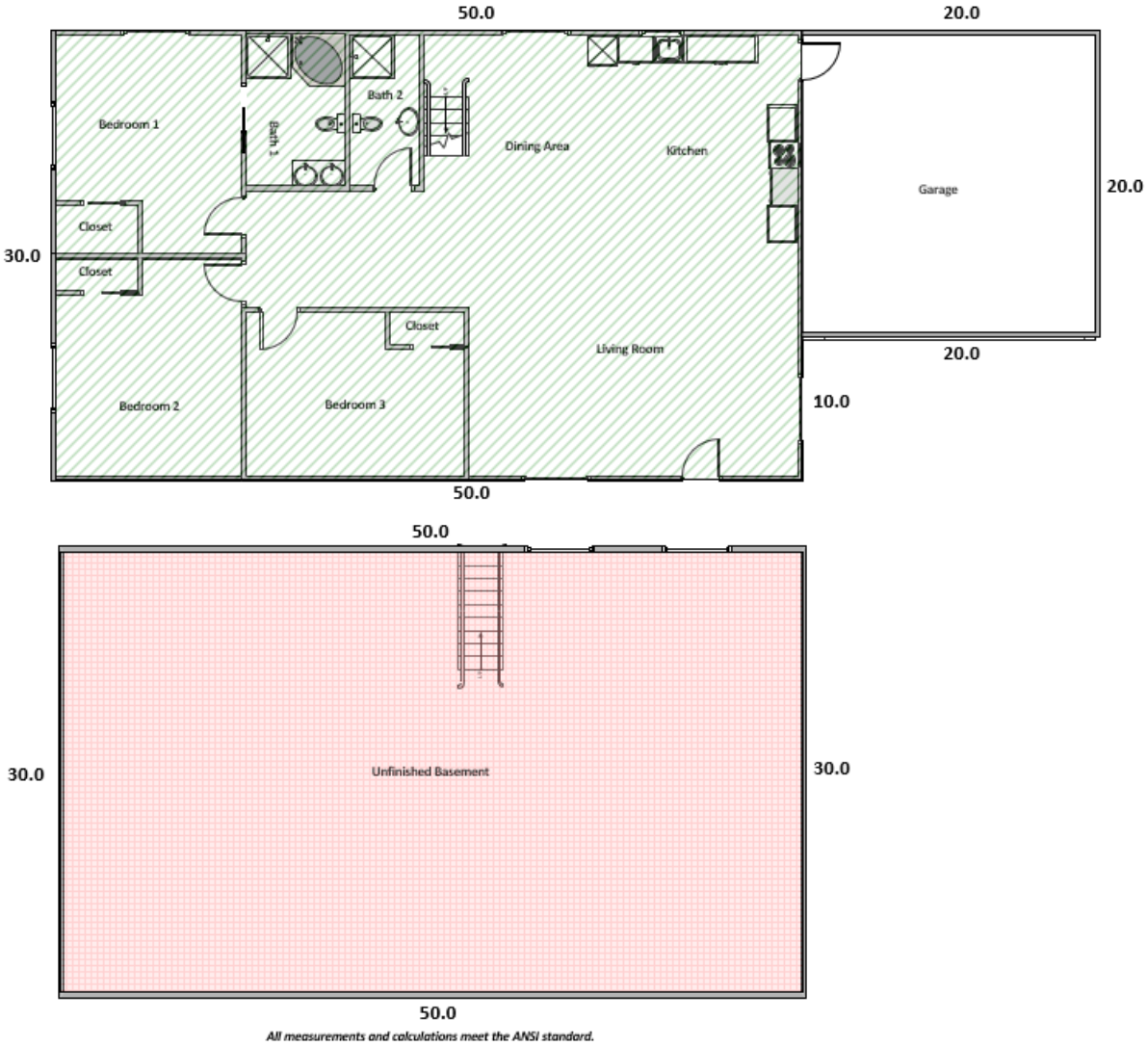
ADU	**Yes** ☑	**No** ☐
Legally Rentable	Yes	
Data Source	Property Owner	
Typical for Market	Yes	
Ingress/Egress	Exterior Access Only	
Separate Postal Address	Yes	

Example 4 – Two level with unfinished basement and ceilings equal to or greater than 7 feet

1,500 square feet two level home with an attached 400 square feet garage and a 1,500 square feet unfinished basement having ceiling heights equal to or greater than 7 feet.

Finished Above Grade Area = 1,500 square feet

Unfinished Below Grade Area = 1,500 square feet



Input into your software

Dwelling and ADU count with Levels

Units Excluding ADUs	1
Accessory Dwelling Units	0
Levels in Unit	2

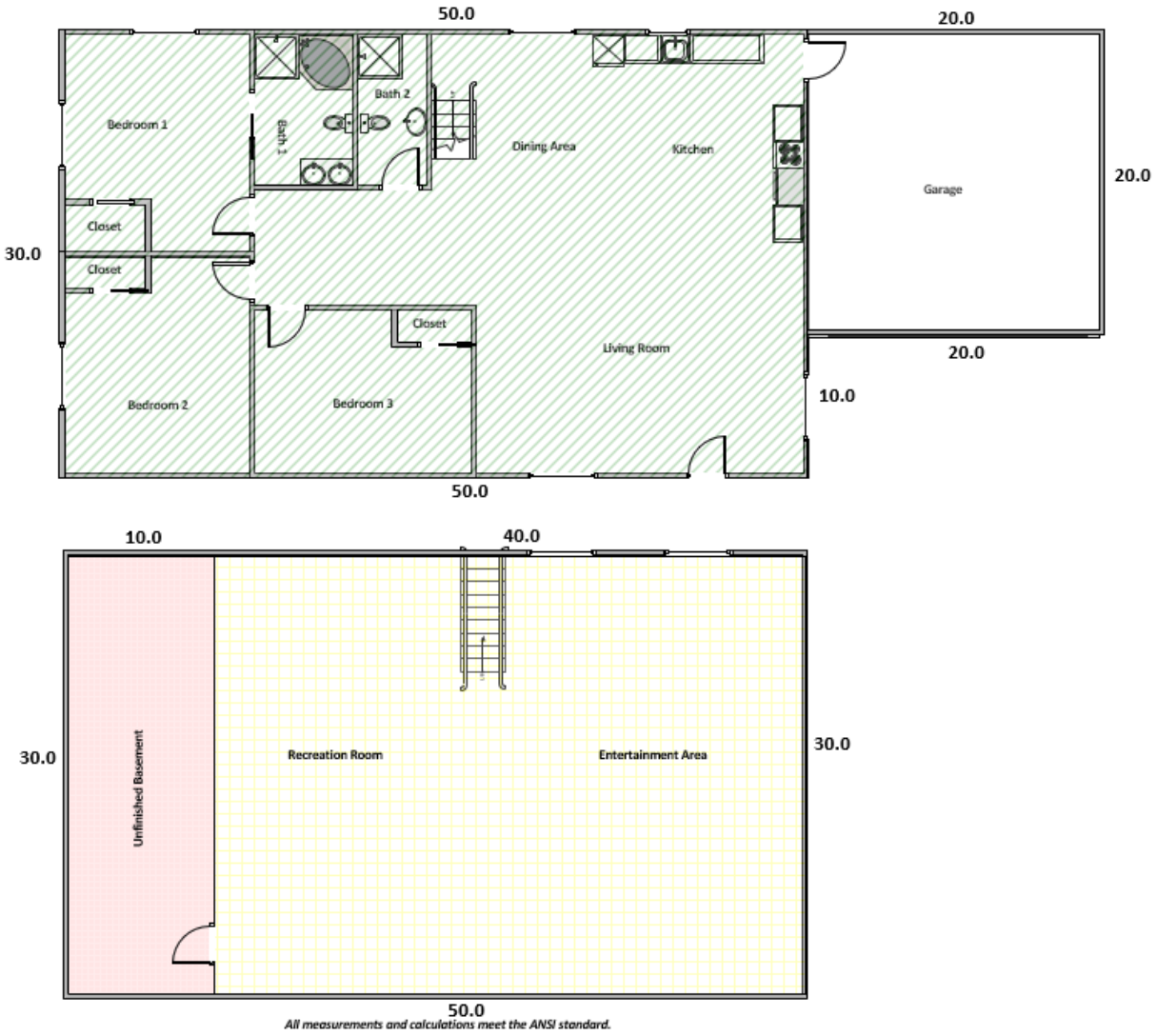
Area Breakdown Dwelling

Finished Above Grade	1,500 Sq. Ft.
Finished Above Grade (Nonstandard)	0 Sq. Ft.
Unfinished Above Grade	0 Sq. Ft.
Finished Below Grade	0 Sq. Ft.
Finished Below Grade (Nonstandard)	0 Sq. Ft.
Unfinished Below Grade	1,500 Sq. Ft.

Representation in the Report

Area Breakdown	
Finished Above Grade	1,500 Sq. Ft.
Unfinished Above Grade	0 Sq. Ft.
Finished Below Grade	0 Sq. Ft.
Unfinished Below Grade	1,500 Sq. Ft.
Area Data Source	Physical Measurement

Example 5 – Two level with partially finished basement and ceilings greater than or equal to 7 feet. 1,500 square feet two level home with a 1,500 square feet basement with 1,200 square feet being finished and having ceiling heights equal to or greater than 7 feet.
Finished Above Grade Area = 1,500 square feet
Finished Below Grade Area = 1,200 square feet
Unfinished Below Grade Area = 300 square feet



Input into your software

Dwelling and ADU count with Levels

Units Excluding ADUs	1
Accessory Dwelling Units	0
Levels in Unit	2

Area Breakdown Dwelling

Finished Above Grade	1,500 Sq. Ft.
Finished Above Grade (Nonstandard)	0 Sq. Ft.
Unfinished Above Grade	0 Sq. Ft.
Finished Below Grade	1,200 Sq. Ft.
Finished Below Grade (Nonstandard)	0 Sq. Ft.
Unfinished Below Grade	300 Sq. Ft.

Representation in the Report

Area Breakdown	
Finished Above Grade	1,500 Sq. Ft.
Unfinished Above Grade	0 Sq. Ft.
Finished Below Grade	1,200 Sq. Ft.
Unfinished Below Grade	300 Sq. Ft.
Area Data Source	Physical Measurement

Example 6 – Two level with partially finished basement, ceilings below 7 feet but greater than 5 feet, and ceilings equal to or greater than 7 feet.

1,500 square feet two-level home with 1,500 square feet finished basement with part of the basement having ceiling heights less than 7 feet

Finished Area Above Grade = 1,500 square feet

Finished Below Grade Area = 900 square feet

Finished Below Grade (Nonstandard) Area = 600 square feet - (Part of the below grade area has ceiling heights less than 7 feet)



Input into your software

Dwelling and ADU count with Levels

Units Excluding ADUs	1
Accessory Dwelling Units	0
Levels in Unit	2

Area Breakdown Dwelling

Finished Above Grade	1,500 Sq. Ft.
Finished Above Grade (Nonstandard)	0 Sq. Ft.
Unfinished Above Grade	0 Sq. Ft.
Finished Below Grade	900 Sq. Ft.
Finished Below Grade (Nonstandard)	600 Sq. Ft.
Unfinished Below Grade	0 Sq. Ft.

Representation in the Report

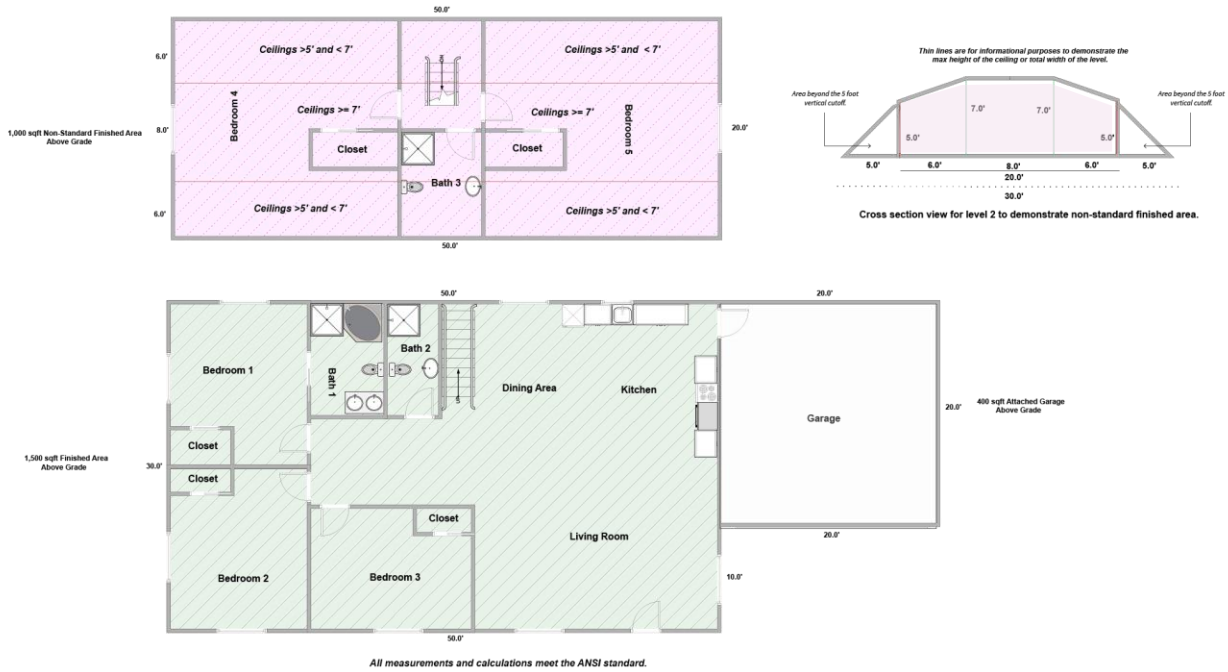
Area Breakdown	
Finished Above Grade	1,500 Sq. Ft.
Unfinished Above Grade	0 Sq. Ft.
Finished Below Grade	900 Sq. Ft.
Finished Below Grade (Nonstandard)	600 Sq. Ft.
Unfinished Below Grade	0 Sq. Ft.
Area Data Source	Physical Measurement

Example 7 – Two level dwelling with the second level having sloping ceilings with areas less than 7 feet but greater than 5 feet, that account for more than 50% of the level.

Level 1 Finished Area Above Grade = 1,500 square feet

Level 2 Finished Area Above Grade (Nonstandard) = 1,000 square feet

600 of the 1,000 square feet Above Grade Area for level 2 has ceiling heights less than 7 feet with 400 of the 1,000 square feet (less than 50%) having ceiling heights equal to or greater than 7 feet



Input into your software

Dwelling and ADU count with Levels	
Units Excluding ADUs	1
Accessory Dwelling Units	0
Levels in Unit	2
Area Breakdown Dwelling	
Finished Above Grade	1,500 Sq. Ft.
Finished Above Grade (Nonstandard)	1,000 Sq. Ft.
Unfinished Above Grade	0 Sq. Ft.
Finished Below Grade	0 Sq. Ft.
Finished Below Grade (Nonstandard)	0 Sq. Ft.
Unfinished Below Grade	0 Sq. Ft.

Representation in the Report

Area Breakdown	
Finished Above Grade	1,500 Sq. Ft.
Finished Above Grade (Nonstandard)	1,000 Sq. Ft.
Unfinished Above Grade	0 Sq. Ft.
Finished Below Grade	0 Sq. Ft.
Unfinished Below Grade	0 Sq. Ft.
Area Data Source	Physical Measurement

Example 8 – Three level with ceilings below 7 feet but greater than 5 feet with basement
2,500 square feet above grade with a second level having sloping ceilings with areas less than 7 feet but greater than 5 Feet, that account for more than 50% of the level. The below grade level is a 1,500 square feet fully finished basement.
Level 1 Finished Area Below Grade = 1,500 square feet
Level 2 Finished Area Above Grade = 1,500 square feet
Level 3 Finished Area Above Grade (Nonstandard) = 1,000 square feet
600 of the 1,000 square feet Above Grade Area for level 3 has ceiling heights less than 7 feet but greater than 5 feet, therefore this area is not calculated as part of the total finished square footage.



Input into your software

Dwelling and ADU count with Levels

Units Excluding ADUs	1
Accessory Dwelling Units	0
Levels in Unit	3

Area Breakdown Dwelling

Finished Above Grade	1,500 Sq. Ft.
Finished Above Grade (Nonstandard)	1,000 Sq. Ft.
Unfinished Above Grade	0 Sq. Ft.
Finished Below Grade	1,500 Sq. Ft.
Finished Below Grade (Nonstandard)	0 Sq. Ft.
Unfinished Below Grade	0 Sq. Ft.

Representation in the Report

Area Breakdown	
Finished Above Grade	1,500 Sq. Ft.
Finished Above Grade (Nonstandard)	1,000 Sq. Ft.
Unfinished Above Grade	0 Sq. Ft.
Finished Below Grade	1,500 Sq. Ft.
Unfinished Below Grade	0 Sq. Ft.
Area Data Source	Physical Measurement

Example 9 – Two level with ceilings below 7 feet

One structure with two levels, with a finished first level having ceiling heights greater than or equal to 7 feet, and a second finished level with sloping ceilings in one room (labeled Office) where the ceiling height is less than 7 feet for more than 50% of the room. The remaining portion of the level having ceiling heights of greater than or equal to 7 feet.



All measurements and calculations meet the ANSI standard.

Input into your software

Dwelling and ADU count with Levels

Units Excluding ADUs	1
Accessory Dwelling Units	0
Levels in Unit	2

Area Breakdown Dwelling

Finished Above Grade	2,100 Sq. Ft.
Finished Above Grade (Nonstandard)	280 Sq. Ft.
Unfinished Above Grade	0 Sq. Ft.
Finished Below Grade	0 Sq. Ft.
Finished Below Grade (Nonstandard)	0 Sq. Ft.
Unfinished Below Grade	0 Sq. Ft.

Representation in the Report

Area Breakdown	
Finished Above Grade	2,100 Sq. Ft.
Finished Above Grade (Nonstandard)	280 Sq. Ft.
Unfinished Above Grade	0 Sq. Ft.
Finished Below Grade	0 Sq. Ft.
Unfinished Below Grade	0 Sq. Ft.
Area Data Source	Physical Measurement