





Uniform Property Dataset (UPD) Frequently Asked Questions

Contents

Accessory Dwelling Units	1
Technical Implementation Considerations for Garages: Attached, Built-in and Detached	1
Exterior Deficiency Name	2
Feature Types	2
Heating Types	2
Electronic Signature	2
Proposed Structures	3
Range and Oven Photo Requirements	3
Feedback on the Submitted Property Data Collection	3
American National Standards Institute (ANSI) Examples	4

Accessory Dwelling Units

Q1. How do I indicate that a unit is an accessory dwelling unit (ADU)?

When it's determined that the unit is an ADU, set the 'adulndicator' to 'True' and include all relevant information about the living area of the ADU (e.g., the kitchen).

When it's determined the structure is not an ADU, set the 'adulndicator' to 'False.'

Technical Implementation Considerations for Garages: Attached, Built-in and Detached

Q2. What information is required when a structure is a detached garage?

You must complete all the garage-specific fields as well as the 'roomType.'

If the garage has no rooms, enter 'Other_Room' for 'roomType' and enter 'Garage' for 'otherRoomTypeDescription.' If the garage has room(s), describe the room(s).

Q3. How should I report an attached or built-in garage that is on a different level from the main living area?

An attached or built-in garage on a different level of the main living area should also be reported as an attached or built-in garage. When it's a detached garage, the unit array will need to be invoked and will require a 'roomType.' If the garage has a room(s), describe the rooms as they appear.

If the garage has no rooms, enter 'Other_Room' as the 'roomType' and 'Garage' as the 'otherRoomTypeDescription.'

© 2024 Fannie Mae and Freddie Mac. Trademarks are property of their respective owners.

This document relates to the Uniform Mortgage Data Program®, an effort undertaken jointly by Fannie Mae and Freddie Mac at the direction of the Federal Housing Finance Agency.







Q4.If a garage has a deficiency, where should it be reported?

Any garage deficiencies should be reported in the 'Garage Deficiencies' section. Do not report a garage deficiency in the 'Interior Deficiencies' section of the room array.

Exterior Deficiency Name

Q5.For the 'exteriorDeficiencyName,' when would the data collector select 'Siding' versus 'Exterior Walls?'

When a deficiency is isolated and impacts only the siding of the home, select 'Siding' as the 'exteriorDeficiencyName.' If the deficiency is more extensive and impacts the underlying framing that supports the siding, select 'Siding' and 'Exterior_Walls.'

Feature Types

Q6. When a unit has multiple features of the same type, how should it be reported?

When a unit has multiple features of the same type, use the same enumeration for each of the observed features. For example, if a condominium unit has two separate balconies, enter the enumeration 'Balcony' for each balcony. In essence, report this feature type twice.

In addition to reporting the feature type, provide the remaining required and conditionally required data elements and at least one photo of each individual feature.

Heating Types

Q7.Can the data collector select more than one allowable value for 'heatingType?'

Yes. The data collector must select all heating types that apply to the subject property. For example, if the subject property uses 'Hot_Water_Baseboard' heating in one section of the home and 'Wall_Furnace' heating in another, select both of those heating types. Additionally, if the subject property uses 'Central_Hot_Air' that is heated by a 'Gas_Furnace,' report both of those heating types.

Electronic Signature

Q8.Is it necessary to collect an electronic signature in addition to the property data collector acknowledgement?

No. A completed property data collector acknowledgement is all that is required.

© 2024 Fannie Mae and Freddie Mac. Trademarks are property of their respective owners.

This document relates to the Uniform Mortgage Data Program®, an effort undertaken jointly by Fannie Mae and Freddie Mac at the direction of the Federal Housing Finance Agency.







Proposed Structures

Q9. How do I complete a property data collection for a property that is a proposed structure?

The current process does not support proposed structures.

Range and Oven Photo Requirements

Q10. When a property does not have a range and/or oven, what image must be provided?

A photo of any available cooking element is required. If a cooking element(s) is present, set 'rangeOvenExists' to 'True' and provide photos of all cooking elements. If no cooking element is present, set 'rangeOvenExists' to 'False' and provide a photo of the kitchen.

Feedback on the Submitted Property Data Collection

Q11. Is it possible to receive different feedback from each GSE on the same submitted property data?

Yes, each GSE will provide feedback based on their respective policies. Fannie Mae's Value Acceptance + Property Data and Freddie Mac's ACE+ PDR (automated collateral evaluation plus property data report) offerings are governed by the policies described in their respective *Guides*:

- Fannie Mae: <u>Selling Guide B4-1.4-11</u>, <u>Value Acceptance + Property Data</u>
- Freddie Mac: Single-Family Seller/Servicer Guide Section 5602.4, ACE+ PDR







American National Standards Institute (ANSI) Examples

The following examples illustrate how to comply with ANSI when documenting the living area of a home. These examples use different property configurations and characteristics to illustrate where to provide the living area within the appropriate fields of the UPD.

Note: If the property data collection is used as the basis to create an appraisal, follow the GSEs respective policies when reporting the gross living area.

Blueprint legend

				Attachment	Access to Primary
Color/texture	Unit Type	Grade Level	Finish Level	Туре	Dwelling
	Primary	Above Grade	Finished Area	N/A	N/A
		Above or Below			
	Daring a say		Unaffinish and	21/2	Vaa
<u> </u>	Primary	Grade	Unfinished	N/A	Yes
		Above or Below	Non-Standard Finished		
	Primary	Grade	Area	N/A	Yes
	Filliary	Grade	Alea	IN/A	162
	Primary	Below Grade	Finished Area	N/A	Yes
	,				
	Accessory	Above Grade	Finished Area	Attached	Yes
	Accessory	Above Grade	Finished Area	Attached	No
××××××××××××××××××××××××××××××××××××××	Accessory	Above Grade	Finished Area	Detached	No
	C	About Crade	N1/A	A	N1/A
	Garage	Above Grade	N/A	Any	N/A

© 2024 Fannie Mae and Freddie Mac. Trademarks are property of their respective owners.

This document relates to the Uniform Mortgage Data Program®, an effort undertaken jointly by Fannie Mae and Freddie Mac at the direction of the Federal Housing Finance Agency.







Example 1 - One Level with Ceilings Equal to or Greater than 7 Feet

1,291 square foot single story home with an attached 400 square foot garage. No ADU.

No basement.



All measurements and calculations meet the ANSI standard

Expected Data		Image: Single level structure denoting interior ceiling >= 7'
Structure	1	
Unit	1	
Level Number	1	
Below Grade	FALSE	
Level Low Ceiling	FALSE	
ADU Indicator	FALSE	
Total Area	1,691	
Finished Area	1,291	
Non-Standard Finished Area	0	

 \odot 2024 Fannie Mae and Freddie Mac. Trademarks are property of their respective owners.

This document relates to the Uniform Mortgage Data Program®, an effort undertaken jointly by Fannie Mae and Freddie Mac at the direction of the Federal Housing Finance Agency.







Example 2 – One Level with ADU with Internal Access and Ceilings Equal to or Greater than 7 Feet

1,291 square foot one level home with an attached 400 square foot garage and a 728 square foot attached ADU that is accessible from the primary dwelling unit. No basement.

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

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



All measurements and calculations meet the ANSI standard

Expected Data	
Structure	1
Unit	1
Level Number	1
Below Grade	FALSE
Level Low Ceiling	FALSE
ADU Indicator	FALSE
Total Area (Unit Level)	1,691
Finished Area	1,291
Non-Standard Finished Area	0
Structure	1
Unit	2
Level Number	1
Below Grade	FALSE
Level Low Ceiling	FALSE
ADU Indicator	TRUE
Total Area (Unit Level)	728
Finished Area	728

Image: One structure denoting two units with interior access from the primary dwelling unit to the accessory dwelling unit and indicating ceiling heights >= 7'

© 2024 Fannie Mae and Freddie Mac. Trademarks are property of their respective owners.

This document relates to the Uniform Mortgage Data Program®, an effort undertaken jointly by Fannie Mae and Freddie Mac at the direction of the Federal Housing Finance Agency.







Non-Standard Finished Area	0	

Example 3 – One Level with Attached ADU with No Access and Ceilings Equal to or Greater than 7 Feet

1,291 square foot one level home with an attached 400 square foot garage and a 728 square foot attached ADU that is accessible from the primary dwelling unit. No basement.

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

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



All measurements and calculations meet the ANSI standard.

Expected Data		Image: One structure denoting two units with interior
Structure	1	access from the primary dwelling unit to the accessory dwelling unit and indicating ceiling heights >= 7'
Unit	1	
Level Number	1	
Below Grade	FALSE	
Level Low Ceiling	FALSE	
ADU Indicator	FALSE	
Total Area (Unit Level)	1,691	
Finished Area	1,291	
Non-Standard Finished Area	0	
Structure	1	
Unit	2	
Level Number	1	
Below Grade	FALSE	
Level Low Ceiling	FALSE	
ADU Indicator	TRUE	

© 2024 Fannie Mae and Freddie Mac. Trademarks are property of their respective owners.

This document relates to the Uniform Mortgage Data Program®, an effort undertaken jointly by Fannie Mae and Freddie Mac at the direction of the Federal Housing Finance Agency.







Total Area (Unit Level)	728
Finished Area	728
Non-Standard Finished Area	0

Example 4 – One Level with Detached ADU and Ceilings Equal to or Greater than 7 Feet

1,291 square foot one level home with an attached 400 square foot garage and a 728 square foot detached ADU that is **not** accessible from the primary dwelling unit. No basement.

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

Above Grade Finished Area (Detached ADU) = 728 square feet.





Expected Data			
Structure	1		
Unit	1		
Level Number	1		
Below Grade	FALSE		
Level Low Ceiling	FALSE		
ADU Indicator	FALSE		
Total Area	1,691		
Finished Area	1,291		
Non-Standard Finished Area	0		
Structure	2		
Unit	1		
Level Number	1		
Below Grade	FALSE		
Level Low Ceiling	FALSE		

Image: Two structures denoting two separate units detached from one another with each indicating interior ceiling height >= 7'

© 2024 Fannie Mae and Freddie Mac. Trademarks are property of their respective owners.

This document relates to the Uniform Mortgage Data Program®, an effort undertaken jointly by Fannie Mae and Freddie Mac at the direction of the Federal Housing Finance Agency.







ADU	J Indicator	TRUE
Tota	al Area	728
Finis	shed Area	728
Non	-Standard Finished Area	0

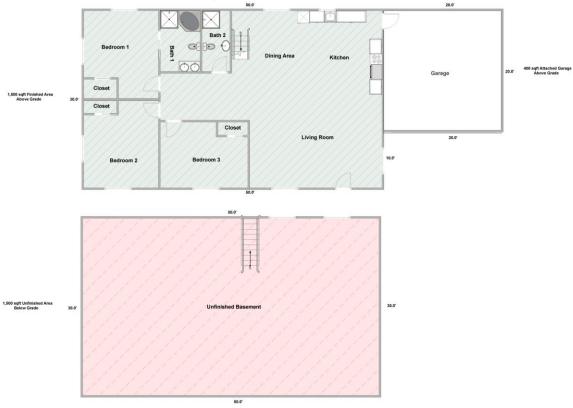
Example 5 – Two Level with Unfinished Basement and Ceilings Equal to or Greater than 7 Feet

1,500 square foot two level home with an attached 400 square foot garage and a 1,500 square foot unfinished basement having ceiling heights equal to or greater than 7 feet. No ADU.

Above Grade Finished Area = 1,500 square feet.

Basement Area = 1,500 square feet.

Below Grade Unfinished Area = 1,500 square feet.



All measurements and calculations meet the ANSI standard

Expected Data		
Structure	1	
Unit	1	
Level Number	1	
Below Grade	TRUE	
Level Low Ceiling	FALSE	
ADU Indicator	FALSE	
Total Area	1,500	
Finished Area	0	
Non-Standard Finished Area	0	
Structure	1	
Unit	1	
Level Number	2	

Image: One structure denoting two levels with level 1 indicating an unfinished basement and level 2 indicating the finished main living level with each level having ceiling heights >= 7'

© 2024 Fannie Mae and Freddie Mac. Trademarks are property of their respective owners.

This document relates to the Uniform Mortgage Data Program®, an effort undertaken jointly by Fannie Mae and Freddie Mac at the direction of the Federal Housing Finance Agency.







Below Grade	FALSE
Level Low Ceiling	FALSE
ADU Indicator	FALSE
Total Area	1,900
Finished Area	1,500
Non-Standard Finished Area	0

Example 6 – Two Level with Partially Finished Basement and Ceilings Greater than or Equal to 7 Feet

1,500 square foot two level home with an attached 400 square foot garage and a 1,500 square foot basement with 1,200 square feet being finished and having ceiling heights equal to or greater than 7 feet. No ADU.

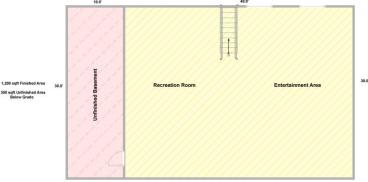
Above Grade Finished Area = 1,500 square feet.

Basement Area = 1,500 square feet.

Below Grade Finished Area = 1,200 square feet.

Below Grade Unfinished Area = 300 square feet. (not reported in UPD, mathematically derived)





50.0'
All measurements and calculations meet the ANSI standard

Expected Data		
Structure	1	
Unit	1	
Level Number	1	
Below Grade	TRUE	
Level Low Ceiling	FALSE	
ADU Indicator	FALSE	
Total Area	1,500	
Finished Area	1,200	

Image: One structure denoting two levels with level 1 indicating a partially finished basement and level 2 indicating the finished main living area with each level having ceiling heights >= 7'

© 2024 Fannie Mae and Freddie Mac. Trademarks are property of their respective owners.

This document relates to the Uniform Mortgage Data Program®, an effort undertaken jointly by Fannie Mae and Freddie Mac at the direction of the Federal Housing Finance Agency.







Non-Standard Finished Area	0
Structure	1
Unit	1
Level Number	2
Below Grade	FALSE
Level Low Ceiling	FALSE
ADU Indicator	FALSE
Total Area	1,900
Finished Area	1,500
Non-Standard Finished Area	0

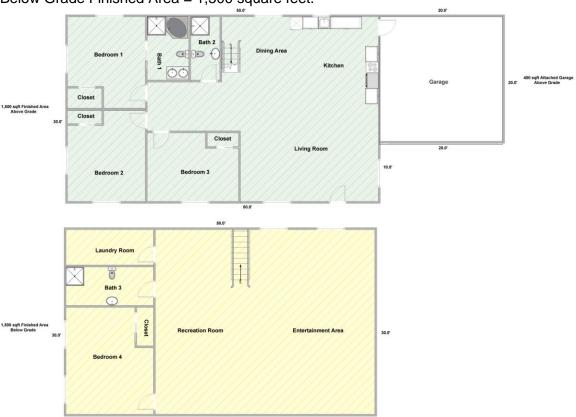
Example 7 – Two level with Finished Basement and Ceilings Equal to or Greater than 7 Feet

1,500 square foot two level home with an attached 400 square foot garage and a 1,500 square foot fully finished basement having ceiling heights equal to or greater than 7 feet. No ADU.

Above Grade Finished Area = 1,500 square feet.

Basement Area = 1,500 square feet.

Below Grade Finished Area = 1,500 square feet.



All measurements and calculations meet the ANSI standard.

Expected Data		Image: One structure de
Structure	1	indicating a fully finished
Unit	1	indicating the finished ma having ceiling heights >=
Level Number	1	naving ceiling neights >=
Below Grade	TRUE	
Level Low Ceiling	FALSE	
ADU Indicator	FALSE	

Image: One structure denoting two levels with level 1 indicating a fully finished basement and level 2 indicating the finished main living area with each level having ceiling heights >= 7'

© 2024 Fannie Mae and Freddie Mac. Trademarks are property of their respective owners.

This document relates to the Uniform Mortgage Data Program®, an effort undertaken jointly by Fannie Mae and Freddie Mac at the direction of the Federal Housing Finance Agency.







Total Area	1,500	
Finished Area	1,500	
Non-Standard Finished Area	0	
Structure	1	
Unit	1	
Level Number	2	
Below Grade	FALSE	
Level Low Ceiling	FALSE	
ADU Indicator	FALSE	
Total Area	1,900	
Finished Area	1,500	
Non-Standard Finished Area	0	

Example 8 – Two level with Partially Finished Basement, Low Ceilings and Ceilings Equal to or Greater than 7 Feet

1,500 square foot two level home with an attached 400 square foot garage and a 1,500 square foot finished basement with part of the basement having ceiling heights less than 7 feet. No ADU. Above Grade Finished Area = 1,500 square feet.

Basement Area = 1,500 square feet.

Below Grade Finished Area = 900 square feet.

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



Expected Data		
Structure	1	
Unit	1	

Image: One structure denoting two levels with level 1 indicating a finished basement with a portion representing the Non-standard Finished Area having interior ceiling heights < 7' and level 2 indicating the

© 2024 Fannie Mae and Freddie Mac. Trademarks are property of their respective owners.

This document relates to the Uniform Mortgage Data Program®, an effort undertaken jointly by Fannie Mae and Freddie Mac at the direction of the Federal Housing Finance Agency.







Level Number	1	finished main living area having interior ceiling heights
Below Grade	TRUE	>= 7'
Level Low Ceiling	TRUE	
ADU Indicator	FALSE	
Total Area	1,500	
Finished Area	900	
Non-Standard Finished Area	600	
Structure	1	
Unit	1	
Level Number	2	
Below Grade	FALSE	
Level Low Ceiling	FALSE	
ADU Indicator	FALSE	
Total Area	1,900	
Finished Area	1,500	
Non-Standard Finished Area	0	

Example 9 – Two Level with Low Ceilings Greater than 50%

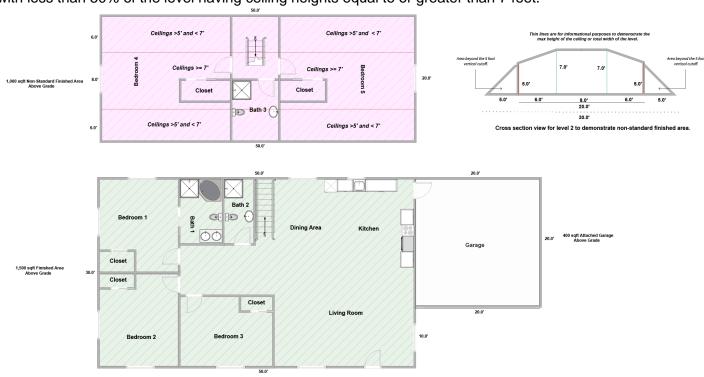
2,500 square foot two level home with an attached 400 square foot garage with the second level having sloping ceilings with areas less than 7 feet that account for more than 50% of the level. No ADU.

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

Level 2 Above Grade Finished Area = 0 square feet.

Level 2 Non-Standard Finished Area = 1,000 square feet.

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



All measurements and calculations meet the ANSI standard.

Image: One structure denoting two levels with the first **Expected Data** level having interior ceiling heights >= 7' and a second

© 2024 Fannie Mae and Freddie Mac. Trademarks are property of their respective owners.

This document relates to the Uniform Mortgage Data Program®, an effort undertaken jointly by Fannie Mae and Freddie Mac at the direction of the Federal Housing Finance Agency.







Structure	1	finished level having interior ceiling heights < 7' that
Unit	1	encompass more than 50% of the total second level
Level Number	1	area.
Below Grade	FALSE	
Level Low Ceiling	FALSE	
ADU Indicator	FALSE	
Total Area	1,900	
Finished Area	1,500	
Non-Standard Finished Area	0	
Structure	1	
Unit	1	
Level Number	2	
Below Grade	FALSE	
Level Low Ceiling	TRUE	
ADU Indicator	FALSE	
Total Area	1,000	
Finished Area	0	
Non-Standard Finished Area	1,000	

Example 10 – Two Level with Low Ceilings less than 50%

2,500 square foot two level home with an attached 400 square foot garage with the second level having sloping ceilings with areas less than 7 feet. No ADU.

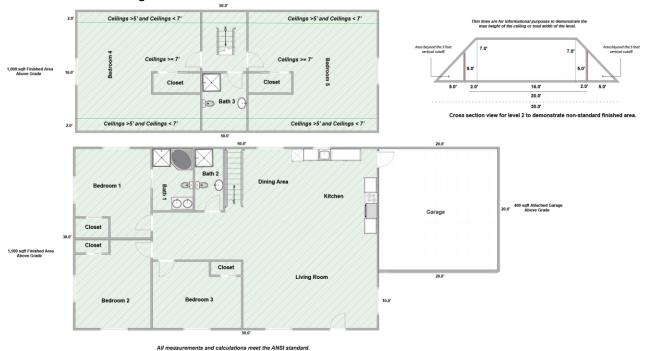
Level 1 Above Grade Finished Area = 1,500 square feet.

Level 2 Above Grade Finished Area = 1,000 square feet.

Level 2 Non-Standard Finished Area = 0 square feet.

200 of the 1,000 square foot Above Grade Area for level 2 has ceiling heights less than 7 feet but more than 50% of the level has ceilings equal to or greater than 7 feet, therefore, this area is calculated as part of the total finished square footage.

**There are no ceilings less than 5 feet on the second level.



© 2024 Fannie Mae and Freddie Mac. Trademarks are property of their respective owners.

This document relates to the Uniform Mortgage Data Program®, an effort undertaken jointly by Fannie Mae and Freddie Mac at the direction of the Federal Housing Finance Agency.







Expected Data		
Structure	1	
Unit	1	
Level Number	1	
Below Grade	FALSE	
Level Low Ceiling	FALSE	
ADU Indicator	FALSE	
Total Area	1,900	
Finished Area	1,500	
Non-Standard Finished Area	0	
Structure	1	
Unit	1	
Level Number	2	
Below Grade	FALSE	
Level Low Ceiling	TRUE	
ADU Indicator	FALSE	
Total Area	1,000	
Finished Area	1,000	
Non-Standard Finished Area	0	

Image: One structure with two levels, with a finished first level having ceiling heights >= 7' and a second finished level with sloping ceilings with a portion of the level having ceiling heights of >= 7' and sloping to <= 5' feet.

Example 11 – Three Level with Low Ceilings Above with Basement

2,500 square foot two level home with an attached 400 square foot garage with the second level having sloping ceilings with areas less than 7 feet that account for more than 50% of the level. The first level is a 1,500 square foot fully finished basement. No ADU.

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

Level 2 Above Grade Finished Area = 1,500 square feet

Level 3 Above Grade Finished Area = 0 square feet

Level 3 Non-Standard Finished Area = 1,000 square feet

600 of the 1,000 square foot Above Grade Area for level 3 has ceiling heights less than 7 feet with less than 50% of the level having ceiling heights equal to or greater than 7 feet, therefore this area is not calculated as part of the total finished square footage.

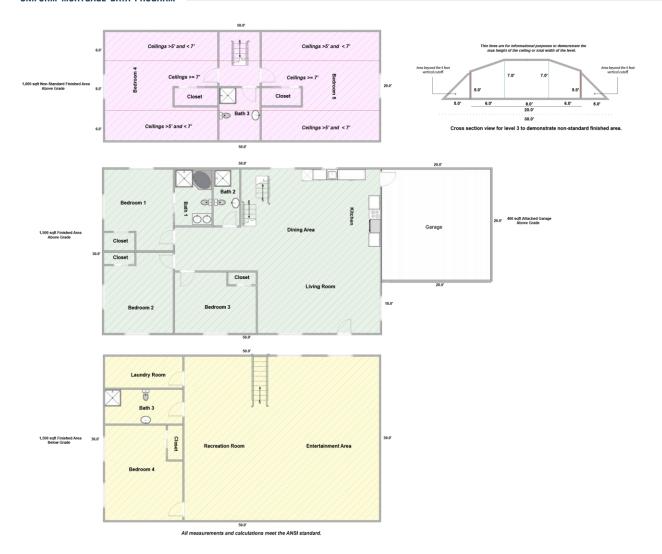
© 2024 Fannie Mae and Freddie Mac. Trademarks are property of their respective owners.

This document relates to the Uniform Mortgage Data Program®, an effort undertaken jointly by Fannie Mae and Freddie Mac at the direction of the Federal Housing Finance Agency.









© 2024 Fannie Mae and Freddie Mac. Trademarks are property of their respective owners.

This document relates to the Uniform Mortgage Data Program®, an effort undertaken jointly by Fannie Mae and Freddie Mac at the direction of the Federal Housing Finance Agency.







Expected	Data
Structure	1
Unit	1
Level Number	1
Below Grade	TRUE
Level Low Ceiling	FALSE
ADU Indicator	FALSE
Total Area	1,000
Finished Area	1,000
Non-Standard Finished Area	0
Structure	1
Unit	1
Level Number	2
Below Grade	FALSE
Level Low Ceiling	FALSE
ADU Indicator	FALSE
Total Area	1,900
Finished Area	1,500
Non-Standard Finished Area	0
Structure	1
Unit	1
Level Number	3
Below Grade	FALSE
Level Low Ceiling	TRUE
ADU Indicator	FALSE
Total Area	1,000
Finished Area	0
Non-Standard Finished Area	1,000

Image: One structure with three levels, with the first level being a finished basement having interior ceiling heights >= 7', a second finished level with interior ceiling heights >= 7' and a third finished level with ceiling heights < 7' for more than 50% of the total level area.

Example 12 – Two Level with Low Ceilings for one room greater than 50%

2,380 square foot two level home with an attached 400 square foot garage with the second level consisting of 600 square feet above grade finished area with an additional 280 square feet of Non-Standard finished area due to sloping ceilings with areas < 7 feet. No ADU.

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

Level 2 Above Grade Finished Area = 600 square feet.

Level 2 Non-Standard Finished Area = 280 square feet.

280 of the 880 square foot Above Grade Area for level 2 has ceiling heights where more than 50% of the room is greater than 5 feet and less than or equal to 7 feet.

© 2024 Fannie Mae and Freddie Mac. Trademarks are property of their respective owners.

This document relates to the Uniform Mortgage Data Program®, an effort undertaken jointly by Fannie Mae and Freddie Mac at the direction of the Federal Housing Finance Agency.









Expected Data		
Structure	1	
Unit	1	
Level Number	1	
Below Grade	FALSE	
Level Low Ceiling	FALSE	
ADU Indicator	FALSE	
Total Area	1,900	
Finished Area	1,500	
Non-Standard Finished Area	0	
Structure	1	
Unit	1	
Level Number	2	
Below Grade	FALSE	
Level Low Ceiling	TRUE	
ADU Indicator	FALSE	
Total Area	880	
Finished Area	600	
Non-Standard Finished Area	280	

Image: One structure with two levels, with a finished first level having ceiling heights >= 7' and a second finished level with sloping ceilings in one room where the ceiling height is < 7' for more than 50% of the room and the remaining portion of the level having ceiling heights of >= 7'.

© 2024 Fannie Mae and Freddie Mac. Trademarks are property of their respective owners.

This document relates to the Uniform Mortgage Data Program®, an effort undertaken jointly by Fannie Mae and Freddie Mac at the direction of the Federal Housing Finance Agency.