

Uniform Appraisal Dataset (UAD) Specification

Issued by Fannie Mae and Freddie Mac

Appendix B-1: URAR Implementation Guide - Supplement - Usability and Implementation Guidance

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Revision History

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Introduction

The Uniform Appraisal Dataset (UAD) URAR Implementation iGuide - Supplement - Usability and Implementation document provides guidance for creating the user interface for the Uniform Residential Appraisal Report (URAR).

The information in this document should be used in conjunction with Appendix A-1 URAR Delivery Specification, Appendix B-1 URAR Implementation Guide, and Appendix F-1 URAR Reference Guide.

Usability and Implementation Guidance

The UAD Redesign project focuses on capturing discrete data and minimizes the dependence on free-form text. This shift helps to reduce subjectivity, enhance impartiality, and improve data consistency. Discrete, machine-readable data will allow stakeholders to implement more streamlined review processes across all property types.

Enumerated Values

The new UAD reduces the number of discretionary fields and relies more on fields with defined values to reduce subjectivity. Each data point name that ends with the word “Type” has a set of defined enumerated values. Appendix A-1 URAR Delivery Specification has approximately 180 unique data points that have defined enumerations. The specification includes definitions for each data point and each enumerated value.

1. Indicate when more than one selection/enumeration is supported.

Purpose: Informing appraisers when a field permits multiple selections allows them to provide all defined values pertinent to the property thereby reducing subjectivity.

For example, the DataSourceType has many valid values and multiple data sources may be indicated.

In addition to the defined enumerated values, many of these fields have “Other” and “None” as options.

- When “Other” is selected...
 - Prompt the user to provide a description. (Only the description displays on the report.)
 - Indicate that the description may not overlap or duplicate a valid value.
 - Example: If “Other” is selected and either “PDR” or “Property Data Report” is provided for the description, the appraiser should be prompted to use the enumerated value of “Property Data Report.”
- When “None” is Selected...
 - Disable additional valid values from being selected.

Calculations

2. Perform calculations (subtotals and totals). Allow users to override system calculations.

Purpose: By having the calculations performed systematically, it helps to prevent simple math errors.

The following are examples of where system calculations can be implemented.

- Price per Square Foot
- Finished Area and Unfinished Area
- Above Grade and Below Grade Area

Integration with Public Records and Other Industry Data Repositories

3. Integrate to industry data sources and present that information as a data entry aid.

Purpose: Ease data entry for appraiser; confirm information is entered accurately.

- Allow user to select information and add to report and modify/override as needed.
- Allow for the import of information from other sources, e.g., Multiple Listing Service (MLS).

An example of when an override may be necessary could occur with public record information. Public records may show a property as having 1,326 sq. ft. of finished area, however measuring to ANSI standards requires the finished area to display as 900 sq. ft. on the first floor, 200 sq. ft. on the second floor, and an additional 226 sq. ft. of finished nonstandard area on the second floor.

Additional Data Entry Guidance

4. Provide the user with an integrated reference feature that provides additional guidance, information, and/or definitions.

Purpose: To provide a consistent understanding of information and available options. The UAD artifacts may be leveraged to provide this information.

Some examples are hover/mouseover, pop-ups or hyperlinks that allow users to access definitions and/or additional information.

Appendix F-1 URAR Reference Guide contains the language that vendors should utilize in the development of the user interface. Sections where a reference feature are recommended include but are not limited to:

- Subject Property
 - Provide definitions for *Accessory Dwelling Unit*, *Community Land Trust (CLT)*, *Subject Site Owned in Common*.
- Site
 - Provide definitions for *Primary Site Valuation Methods* “Allocation” and “Extraction”.
 - Provide definitions for *APN Description*.
- Disaster Mitigation
 - Provide definitions for *Disaster Mitigation Features*.
- Sketch
 - Provide definitions for the distinction between *Sketch* and *Floor Plan*.
- Dwelling Exterior
 - Provide guidance for *Front Door Elevation*, specifically the “Notes” and “Examples” sections in Appendix F URAR Reference Guide.
 - Provide instructions for explanations regarding how *Condition Status* is to be filled out when a *Recommended Action* has been assigned to the **Apparent Defects, Damages, and Deficiencies** subsection.
 - Provide definitions for *Noncontinuous Finished Area*.
- Unit Interior
 - Provide instructions for *Levels in Unit* and *Level and Room Detail*.

- Provide definitions for *Overall Update Status for Bathrooms* and *Overall Update Status for Flooring*.
- Sales Comparison Approach
 - Provide guidance around Key Concepts in the Reference Guide.
 - Fields that are Not Applicable.
 - General Guidance on Dynamic Rows.
 - Adjustments (overall/rollup adjustments vs line-item adjustments).

5. Provide the user access to the Quality and Condition rating definitions provided by the GSEs in Appendix F-1 URAR Reference Guide on the [Fannie Mae UAD](#) and [Freddie Mac UAD](#) pages.

Purpose: Quality and Condition ratings describe the physical quality and condition of a property as of the effective date of the appraisal on an absolute basis, not on a relative basis or how a property relates to other properties. Linking to this information provides easy access to the reference guide for selecting the appropriate quality and condition ratings based on the criteria defined.

6. Check that the section commentary and discrete data fields are used as intended.

Purpose: Direct appraisers to use section commentary only for text pertinent to the section and instruct users to use discrete data fields rather than stating, “See attached addendum”, “See Addenda” or variations of those terms.

Integration with UAD Compliance API

7. Integrate with the GSEs’ UAD Compliance API to check data early and often to verify the data complies with the UAD specification for conditionality and completeness.

Purpose: Provides the ability to check and correct data early in the process to improve efficiency. This API will check to ensure the XML is well formed based on the UAD Subschema; follows conditionality, cardinality, and completeness of the UAD Specification.

Single Source for Data Entry

8. Have a single source of data entry when data displays in multiple areas of the report.

Purpose: To minimize discrepancies and maximize data consistency throughout the report.

- Data should flow to all appropriate areas.
- Provide an alert or notice of the fields that are being pre-populated or changed.

For example, the subject property Quality and Condition ratings entered in the **Overall Quality and Condition** section should repopulate to the Sales Comparison Approach.

Terminology

9. Leverage the GSEs’ Guides to communicate unacceptable appraisal practices and flag unsupported assumptions, veiled language, or specific words for the appraiser.

Purpose: To raise awareness of potentially prohibited language and/or practices.

Focus on text fields where commentary, analysis, and descriptions are provided. For examples, reference the [Fannie Mae Selling Guide](#) and [Freddie Mac Single-Family Seller/Servicer Guide](#).

Data Integrity

10. Provide reasonableness checks for data integrity; confirm that information entered in one location doesn't conflict with another and adheres to conditionality.

Purpose: To alert the appraiser and confirm information is entered accurately.

Example 1

When *Recommended Action* is "Subject to Completion", "Inspection", or "Repair", for any defect, damage, or deficiency, the *Market Value Condition* cannot be "As Is".

Apparent Defects, Damages, Deficiencies (Reconciliation)			
Report Field ID	Report Label	Origin of Information (Section)	Definition / Additional Guidance
26.025 26.032 26.040 26.048 26.056 26.062 26.068	Recommended Action	<ul style="list-style-type: none"> Site 4.104 Dwelling Exterior 8.060 Outbuilding 12.024 Unit Interior 10.060 Vehicle Storage 13.009 Subject Property Amenities 14.010 	<p>The recommended action for the defect, damage, or deficiency, as previously entered in the original section:</p> <ul style="list-style-type: none"> Completion Inspection Repair (includes replacement) None (does not require repair, replacement, completion, or inspection) <p>Notes:</p> <ul style="list-style-type: none"> If Completion, Inspection, or Repair is reported for any defect, damage, or deficiency, the report must be made subject to the resolution of the item (<i>Market Value Condition</i> 26.009 cannot be As Is). If Repair is selected, the estimated cost to repair may be provided.

Example 2

When a dwelling is assigned a condition rating, the underlying data must conform to that rating. In this example, the Condition rating is "C1", which is defined as "100% newly constructed, completed within the past 12 months, has never been occupied, and exhibits no signs of wear or use."

Condition Rating Definitions		
Rating	Condition Rating Definition	Criteria
C1	The dwelling is 100% newly constructed, completed within the past 12 months, has never been occupied, and exhibits no signs of wear or use.	<p>A dwelling in C1 condition:</p> <ul style="list-style-type: none"> Has a foundation that must be 100% original to the new construction. May include non-structural components composed of "like new" recycled materials (e.g., reconditioned or refinished barn wood). Is a 100% newly constructed dwelling that does not exhibit physical depreciation.

In the **Overall Quality and Condition** section when *Overall Condition* (FID: 15.005) is "C1", "C1" must also display in the **Sales Comparison Approach** (FID: 22.11.02) and **Summary** sections (FID: 1.031), and the following data must support a C1 rating:

- **Subject Property** – NewConstructionIndicator (FID: 3.017) must be "true",
- **Unit Interior** –
 - RoomConditionStatusType (FID: 10.041) for each Kitchen and Bathroom must be "NewOrLikeNew",
 - RoomUpdateStatusType (FID: 10.038) for each Kitchen and Bathroom must be "FullyUpdated", and
 - OverallBathroomsUpdateStatusType (FID: 10.043) must be "FullyUpdated".

Overall Quality and Condition

Overall Quality 15.000

Exterior Quality - [Structure Identifier] 15.001 15.002

Interior Quality - [Unit Identifier] 15.003 15.004

Overall Condition 15.005

Exterior Condition - [Structure Identifier] 15.006 15.007

Interior Condition - [Unit Identifier] 15.008 15.009

Sales Comparison Approach

	Subject Property	Comparable #	Comparable #	Comparable #
Property Address				
Overall Quality and Condition (Ratings: 1-6, 1 is highest)				
Quality	22.11.01	22.11.03	22.11.04 \$	\$
Condition	22.11.02	22.11.05	22.11.06 \$	\$

SUMMARY

Property Description

Construction Method 1.012

Attachment Type 1.013

Overall Quality 1.030

Overall Condition 1.031

Unit Interior: Kitchen and Bathroom Details				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
10.041	Condition Status	Always required for each kitchen and bathroom in the unit	Choose an allowable answer from table (Room Condition Status)	The condition status of the kitchen or bathroom. <ul style="list-style-type: none"> New or Like New Typical Wear and Tear Damaged and Functional Damaged and Nonfunctional

Room Condition Status (Choose one for each kitchen or bathroom)	
Allowable Answer	Definition / Additional Guidance
New or Like New	The kitchen or bathroom is new or like new with no visible signs of use. Note: This would be the typical answer when New Construction (3.017) is Yes.

Unit Interior: Kitchen and Bathroom Details				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
10.038	Update Status	Required for each kitchen and bathroom in the unit	Choose an allowable answer from table (Room Update Status)	Room Update Status: The degree to which the room has been updated. <ul style="list-style-type: none"> Fully Updated Partially Updated Not Updated

Unit Interior: Overall Update Status for Bathrooms				
Report Field ID	Report Label	When to Include	Allowable Answers / Format	Definition / Additional Guidance
10.043	Overall Update Status for Bathrooms	Always required	Choose an allowable answer from table (Overall Update Status for Bathrooms)	Based on the appraiser's analysis and determination considering the overall level of updating, the update status of all bathroom(s) in aggregate. <ul style="list-style-type: none"> Fully Updated Significantly Updated Moderately Updated Not Updated

Data Entry Aid

11. Integrate to trend data sources and supporting information as a data entry aid.

Purpose: Ease data entry; confirm information is entered accurately.

- Allow user to select information (data, charts) and add to report.
- Allow user to modify as needed.

12. Provide a custom solution and/or integrate with sketch software and calculate the area in the Sketch section. Calculations should be allowed to be overwritten.

Purpose: Ease data entry; confirm information is entered accurately.

Calculations from Sketch section

Area Calculations Summary		
Living Area	Calculation Details	
Non-continuous finished	360 Sq ft	$30 \times 12 = 360$
L1	1552 Sq ft	$15 \times 8 = 120$ $42 \times 30 = 1260$ $8 \times 16 = 128$ $4 \times 11 = 44$
B1	1552 Sq ft	$4 \times 16 = 64$ $4 \times 27 = 108$ $30 \times 42 = 1260$ $15 \times 8 = 120$

- **Populate Unit Interior - Area Breakdown**

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

Unit Interior

Area Breakdown

Finished Above Grade	1,552 Sq. Ft.
Unfinished Above Grade	0 Sq. Ft.
Finished Below Grade	1,232 Sq. Ft.
Unfinished Below Grade	320 Sq. Ft.

- **Populate Dwelling Exterior - Noncontinuous Finished Area**

- Total Area

Noncontinuous Finished Area

The table below depicts any finished area that is attached to the dwelling but separate and not directly accessible from any unit

Finish	Total Area	Room Summary
Finished	360 Sq. Ft.	1 - Family Room