

REALTOR APPRAISAL UPDATE

THE APPRAISAL REPORT IS CHANGING

UAD 3.6

What it is | When it changes | What agents should expect



WHEN IT CHANGES

NOVEMBER 2 2026

New Fannie Mae and Freddie Mac appraisal reports initially submitted to UCDP on or after this date must use **UAD 3.6**.

FHA, VA and USDA follow separate implementation plans.

WHAT IT IS

A modern, standardized appraisal dataset

UAD stands for Uniform Appraisal Dataset. Version 3.6 changes how property information is collected and delivered through UCDP. One flexible Uniform Residential Appraisal Report replaces many of the forms used today.

WHAT IS CHANGING

1. ONE DYNAMIC REPORT

One URAR replaces many legacy forms, including familiar 1004 and 1073 formats.

2. MORE STRUCTURED DATA

Picklists and standardized fields replace many abbreviations and free-form entries.

3. KEY FACTS APPEAR EARLIER

Value, market-value condition, property facts and defects move closer to the front.

4. PHOTOS WITH CONTEXT

Images appear beside related property, condition or repair details.

5. GREATER PROPERTY DETAIL

Expect more on units and ADUs, systems, energy features, renovations and comp adjustments.

WHAT STAYS THE SAME

The valuation methodology and appraisal math remain the same.

BE READY

Have unit and ADU details, renovation dates, permits, solar documents and new-construction specifications available early.



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