# Understanding the Dynamic Uniform Appraisal Dataset (UAD 3.6) Uniform Residential Appraisal Document

A Guide to the New Appraisal Standards Effective November 2, 2026

## What Makes the Uniform Residential Appraisal Document (URAR) Dynamic?

The UAD 3.6 URAR is a single, flexible report that covers single-family homes, condos, 2–4-unit properties, and manufactured homes. Unlike legacy forms, it is data driven and dynamic — sections activate or deactivate based on the property type and assignment details. If a section does not appear, it was intentionally excluded because it does not apply based on the information provided.

## Key Dynamic Sections to Watch

- **Sales Contract (Section 20)**
  Only activates for purchase transactions. Key data in this section includes purchase price, contract date, and concessions.
- **Manufactured Homes (Section 9)**
  Activates only for manufactured housing. Condition & Quality (C&Q) ratings and Component Update Status are required.
- **Income Approach (Section 24)**
  Activates for income-producing properties (2–4 units, investment). Captures rent, Gross Rent Multiplier (GRM), and income analysis.
- **Cost Approach (Section 25)**
  Activates when applicable. Required for new construction. Includes site value, cost of improvements, depreciation.
- **Certifications (Section 29)**
  Certification language changes based on the inspection type declared on the Summary Page (Traditional, Desktop, or Hybrid).

**Mandatory Use Date**

All Government Sponsored Enterprises (GSE) loans require UAD 3.6 on after November 2, 2026.



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## Three Tips for Navigating the UAD 3.6

### 1. Start with the Summary Page (Section 1)

- Read this page first on every appraisal. It provides the Opinion of Market Value, construction method, valuation method, and assignment reason.
- The valuation method (Traditional, Hybrid, Desktop, Exterior-Only) drives which certifications appear later in the report.

### 2. Cross-Check Required Fields

- Broadband Internet: New and required for ALL appraisals. Verify using the Federal Communications Commission (FCC) Broadband Map. Satellite does not qualify as "Yes."
- Ceiling Height: Required for every appraisal (rounded to nearest foot). If blank, the appraisal is incomplete.
- Year Built: Must be the year construction was completed, not started. For new construction, use Certificate of Occupancy date.

### 3. Verify the Reconciliation

- The Final Value in the Reconciliation must match the Opinion of Value on the Summary Page. Any discrepancy is an error.
- Accessory Dwelling Units (ADU) and non-contiguous areas must be reported on separate grid lines — never included in main Gross Living Area (GLA).
- Always verify appraiser license numbers against the credential lookup system before acceptance.

## Resources

The intent of this document is to offer practical guidance for navigating the UAD 3.6 appraisal report by highlighting helpful tips and essential requirements for accuracy. The links included provide direct access to authoritative resources, FAQs, and industry guides that can help deepen your understanding and support compliance with the latest appraisal standards.

→ Fannie Mae Modern Appraisal Report & URAR Resources

→ Freddie Mac Uniform Residential Appraisal Report (URAR) Redesign Resources

→ Fannie Mae URAR FAQs

→ Freddie Mac URAR FAQs

→ The Industry's Guide to the New URAR

→ Freddie Mac URAR Sample Form Scenarios Combined

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