

THE NOVEMBER 2026 APPRAISAL CHANGE CHECKLIST

A practical guide for real estate agents, buyers and sellers | Updated October 31, 2026

NOVEMBER 2, 2026 | UAD 3.6 / NEW UNIFORM RESIDENTIAL APPRAISAL REPORT

What is changing? Fannie Mae and Freddie Mac are moving from legacy static appraisal forms to a flexible, data-driven report (URAR) using UAD 3.6. The mandate generally applies based on the date a new appraisal is first submitted to UCDP, not the loan application date. Approved lenders may obtain a temporary exception.

FOR REAL ESTATE AGENTS

- **Confirm the lender's transition status** — Ask whether the lender is using UAD 3.6 or has an approved temporary exception.
- **Build appraisal time into contract planning** — Check expected appraisal ordering, report delivery and lender review timelines; avoid assuming automatic delays.
- **Prepare a factual property information package** — Include permitted improvements, dates, permits where available, floor plans, HOA information and relevant comparable sales.
- **Check property facts before the appraisal** — Verify reported square footage, finished areas, bedrooms, accessory units and property features; distinguish verified facts from estimates.
- **Coordinate access and condition** — Ensure utilities and relevant areas are accessible; address obvious safety or repair concerns before the inspection when practical.

FOR SELLERS

- **Organize documentation** — Gather renovation receipts, permit records, surveys, floor plans and details on additions or accessory dwelling units.
- **Identify nonstandard features** — Document outbuildings, finished basements, solar ownership, site improvements and unique amenities without assuming they add a specific value.
- **Make the property accessible** — Provide safe access to interior/exterior spaces and systems as requested by the appraiser.
- **Keep expectations realistic** — A more detailed report does not guarantee a higher appraisal or change the appraiser's independent valuation.

FOR BUYERS

- **Ask your lender about the appraisal format** — Confirm whether the report will use UAD 3.6 and whether it affects timing.
- **Understand appraisal contingencies** — Review appraisal-gap exposure, financing terms and relevant contract deadlines with your agent and lender.
- **Review any valuation shortfall promptly** — Discuss lender options, reconsideration-of-value procedures and negotiations when applicable.

FOR LENDERS & APPRAISAL PARTNERS

- **Verify technology and vendor readiness** — Confirm appraisal software, AMC workflows, UCDP submission and quality-control processes support UAD 3.6.
- **Manage legacy pipeline submissions** — The standard applies to initial UCDP submission dates; coordinate legacy reports and revisions carefully.
- **Understand exceptions** — An approved GSE policy exception may permit legacy UAD 2.6 submissions through May 19, 2027; verify approval and conditions.
- **Review updated report structure** — URAR replaces legacy GSE form-number-based reporting and adds structured property and condition information.

IMPORTANT: This is a reporting and data-standard change, not a new rule that every mortgage requires an in-person appraisal. Appraisal waivers and inspection requirements remain subject to loan program, lender and eligibility rules. FHA, VA and USDA implementation details should be confirmed with the applicable agency and lender.

Official sources: Fannie Mae — singlefamily.fanniemae.com/delivering/uniform-mortgage-data-program/uniform-appraisal-dataset | Freddie Mac — sf.freddie.mac.com/tools-learning/uniform-mortgage-data-program/uad