Uniform Appraisal Dataset (UAD) Appraisal-Level Public Use File (PUF) Version 1.1 Data Dictionary

April 12, 2024

Field Name	Short Description	Definition	Format	Allowable Values	Disclosure Avoidance Method	Appraisal Form Section	Notes
record_id	Unique Appraisal ID	A unique identification value for each appraisal record. FHFA created this data field. It has no relationship to any unique identification data fields in the original UAD appraisal records.	Character			Derived Field	
year	Appraisal Year	The year of the appraisal report effective date. This data field is used to stratify the sample.	Numeric	2013, 2014, etc.		Derived Field	
weight	Sample Weight	The sampling weight for the appraisal record, based on stratification by year and simple random sampling within a year. Currently, the weight is the same value for all records.	Numeric	20		Derived Field	
state_fips	State FIPS Code	State Federal Information Processing System (FIPS) Code (e.g., 02, 15)	Character	Characters 1-2: State		Derived Field	

UAD PUF Version 1.1 Data Dictionary

Field Name	Short Description	Definition	Format	Allowable Values	Disclosure Avoidance Method	Appraisal Form Section	Notes
county_fips	County FIPS Code	County FIPS Code (e.g., 01001, 13005)	Character	Characters 1-2: State Characters 3-5: County	County is suppressed when fewer than 11 appraisals records exist in that county in the year of that appraisal. Complimentary suppression is also applied when needed.	Derived Field	A missing county number means either data suppression or FHFA did not have sufficient address information to reliably geocode the address to a county.
tract_2010	2010 Census Tract	The 2010 Census Tract for the subject property for appraisals conducted from 2013–2021. Due to potential disclosure issues, FHFA cannot provide 2020 census tract values.	Character	Characters 1-2: State Characters 3-5: County Characters 6-11: Tract	Census Tract suppressed when fewer than 11 appraisals records exist in that Census Tract in the year of that appraisal. Complimentary suppression is also applied when needed.	Derived Field	A missing tract number means either data suppression or FHFA did not have sufficient address information to reliably geocode the address to a census tract.

UAD PUF Version 1.1 Data Dictionary

Field Name	Short Description	Definition	Format	Allowable Values	Disclosure Avoidance Method	Appraisal Form Section	Notes
purpose	Mortgage Loan Purpose	Reason for a mortgage loan, limited to either a home purchase, refinance or other purpose. A home purchase mortgage is a transaction when a loan is originated for the purpose of buying a home from a different entity. A refinance is a transaction in which a borrower with an existing mortgage takes out a new mortgage and uses the proceeds from the new mortgage to repay the original mortgage. Other includes mortgages for which appraisers did not select purchase or refinance but instead provided a description in a text field.	Character	'1' = Home Purchase '2' = Refinance '3' = Other '9' = Missing		Subject	
owner_occupied	Owner Occupancy Status	In an owner-occupied property, the owner lives in the subject property. Properties that are not owner-occupied are vacant or occupied by tenants.	Character	'1' = Yes '2' = No '9' = Missing		Subject	

UAD PUF Version 1.1 Data Dictionary

Field Name	Short Description	Definition	Format	Allowable Values	Disclosure Avoidance Method	Appraisal Form Section	Notes
contract_price	Contract Price	For purchase transactions, this is the contract price of the subject property as of the appraisal report date.	Numeric	$5,000 - $1,705,000	Top coded to $1.7 million for high-cost areas and $720,000 for non-high-cost areas; using intervals of $10,000, disclosed the midpoint value for the interval into which the reported value falls. For example, for a reported value of $117,835, disclosed as $115,000 because it is the midpoint between $110,000 and $120,000.	Contract	Appraisal records where "purpose" is "Refinance" will not have a contract price. The contract price may not necessarily be the final sales price of the property. In some situations, the buyer and seller renegotiate or otherwise alter the contract price after the appraisal has occurred.
built_up	Neighborhood Characteristic: Built-Up	Appraiser's estimate of the percentage range of available land in the neighborhood that has been improved.	Character	'1' = Over 75% '2' = 25% to 75% '3' = Under 25% '9' = Missing		Neighborhood	

UAD PUF Version 1.1 Data Dictionary

Field Name	Short Description	Definition	Format	Allowable Values	Disclosure Avoidance Method	Appraisal Form Section	Notes
growth_rate	Neighborhood Characteristic: Growth Rate	Appraiser-specified rate at which the neighborhood is being developed.	Character	'1' = Rapid '2' = Stable '3' = Slow '9' = Missing		Neighborhood	
property_value_trend	One-Unit Housing Trend: Property Values	Appraiser-specified trend of one-unit property values in the subject's neighborhood.	Character	'1' = Increasing '2' = Stable '3' = Declining '9' = Missing		Neighborhood	
demand_supply	One-Unit Housing Trend: Demand/Supply	Appraiser-specified state of market demand versus the supply of properties in the neighborhood.	Character	'1' = Shortage '2' = In Balance '3' = Over supply '9' = Missing		Neighborhood	
marketing_time	One-Unit Housing Trend: Marketing Time	Appraiser-specified typical length of time a property would stay on the market before being sold in the neighborhood.	Character	'1' = Under 3 Months '2' = 3 to 6 Months '3' = Over 6 Months '9' = Missing		Neighborhood	

UAD PUF Version 1.1 Data Dictionary

Field Name	Short Description	Definition	Format	Allowable Values	Disclosure Avoidance Method	Appraisal Form Section	Notes
sales_range_high	Neighborhood Current Sale Price Range: High	The high end of the range of prices of one-unit properties in the neighborhood, excluding isolated high and low extremes.	Numeric	$5,000 - $1,705,000	Top coded to $1.7 million for high-cost areas and $720,000 for non-high-cost areas; using intervals of $10,000, disclosed the midpoint value for the interval into which the reported value falls. For example, for a reported value of $117,835, disclosed as $115,000 because it is the midpoint between $110,000 and $120,000.	Sales Comparison Approach	

UAD PUF Version 1.1 Data Dictionary

Field Name	Short Description	Definition	Format	Allowable Values	Disclosure Avoidance Method	Appraisal Form Section	Notes
sales_range_low	Neighborhood Current Sale Price Range: Low	The low end of the range of prices of one-unit properties in the neighborhood, excluding isolated high and low extremes.	Numeric	$5,000 - $1,705,000	Top coded to $1.7 million for high-cost areas and $720,000 for non-high-cost areas; using intervals of $10,000, disclosed the midpoint value for the interval into which the reported value falls. For example, for a reported value of $117,835, disclosed as $115,000 because it is the midpoint between $110,000 and $120,000.	Sales Comparison Approach	
updated_last_15_years	Updated Within Last 15 Years Flag	Indicates whether any material work was completed on the kitchen or bathrooms of the residence within the last 15 years.	Character	'1' = Yes '2' = No '9' = Missing		Improvements	

UAD PUF Version 1.1 Data Dictionary

Field Name	Short Description	Definition	Format	Allowable Values	Disclosure Avoidance Method	Appraisal Form Section	Notes
lot_size	Lot Size	The appraiser-reported subject property site size, calculated in acres.	Character	'1' = Less than 1/8 acre '2' = 1/8 up to 1/4 acre '3' = 1/4 up to 1/2 acre '4' = 1/2 up to 1 acre '5' = 1+ acre '9' = Missing	Binned into five categories.	Sales Comparison Approach	
quality	Quality of Construction Rating	Appraiser-specified overall rating of the subject property's construction quality of as of the appraisal effective date.	Character	'1' = Q1 '2' = Q2 '3' = Q3 '4' = Q4 '5' = Q5 and Q6 '9' = Missing	Categories Q5 and Q6 are recoded.	Sales Comparison Approach	For rating definitions, see Fannie Mae Selling Guide, Section B4-1.3-06, Property Condition and Quality of Construction of the Improvements (03/01/2023) and Freddie Mac Single-Family Seller Servicer Guide, 5605.5, Improvement Analysis (4/6/2023)

Field Name	Short Description	Definition	Format	Allowable Values	Disclosure Avoidance Method	Appraisal Form Section	Notes
condition	Condition Rating	Appraiser-specified rating of the subject property's condition rating as of the appraisal effective date.	Character	'1' = C1 '2' = C2 '3' = C3 '4' = C4 '5' = C5 and C6 '9' = Missing	Categories Q5 and Q6 are recoded.	Sales Comparison Approach	For rating definitions, see Fannie Mae Selling Guide, Section B4-1.3-06, Property Condition and Quality of Construction of the Improvements (03/01/2023) and Freddie Mac Single-Family Seller Servicer Guide, 5605.5, Improvement Analysis (4/6/2023)
bathrooms	Number of Bathrooms	Appraiser-reported total number of above-grade and below-grade full and half bathrooms in the subject property.	Character	'1' = 1 Bathrooms '2' = 2 Bathrooms '3' = 3 Bathrooms '4' = 4+ Bathrooms '9' = Missing	Top-coded at 4 bathrooms.	Sales Comparison Approach	Full and half bathrooms are treated equally in this tally. For example, if a housing unit has one full and two half bathrooms, the total tally is three.

UAD PUF Version 1.1 Data Dictionary

Field Name	Short Description	Definition	Format	Allowable Values	Disclosure Avoidance Method	Appraisal Form Section	Notes
bedrooms	Number of Bedrooms	Appraiser-reported total number of above-grade and below-grade bedrooms in the subject property.	Character	'1' = 0 to 2 Bedrooms '2' = 3 Bedrooms '3' = 4+ Bedrooms '9' = Missing	Binned at the low end and top-coded at 4 bedrooms.	Sales Comparison Approach	
gross_living_area	Gross Living Area	Appraiser-reported total area of all above-grade and below-grade inhabitable rooms in the subject property, reported in square feet.	Character	'1' = Less than 1,250 sq. ft. '2' = 1,250 to 1,499 sq. ft. '3' = 1,500 to 1,749 sq. ft. '4' = 1,750 to 1,999 sq. ft. '5' = 2,000 to 2,249 sq. ft. '6' = 2,250 to 2,499 sq. ft. '7' = 2,500 to 2,999 sq. ft. '8' = 3,000 or more sq. ft. '9' = Missing	Binned into 8 categories.	Sales Comparison Approach	

UAD PUF Version 1.1 Data Dictionary

Field Name	Short Description	Definition	Format	Allowable Values	Disclosure Avoidance Method	Appraisal Form Section	Notes
median_adjustment	Median Net Adjustments of All Comps	The median dollar value of appraiser-applied adjustments to all comparable sales prices in the Sales Comparison Approach.	Numeric	$-250,000 to $250,000	Top coded to $250k for high-cost areas and $100k for non-high-cost areas; bottom coded to -$250k for high-cost areas and -$100k for non-high-cost areas; can be positive or negative; rounded to nearest $1.	Sales Comparison Approach (Derived Field)	This data field represents the median of the total net adjustments made to the sale prices of all the comparable properties. An adjustment is a change to the sale price of a comparable property to make it equivalent to the subject property.
average_adjustment	Average Net Adjustments of All Comps	The average dollar value of appraiser-applied adjustments to all comparable sales prices in the Sales Comparison Approach.	Numeric	$-250,000 to $250,000	Top coded to $250k for high-cost areas and $100k for non-high-cost areas; bottom coded to -$250k for high-cost areas and -$100k for non-high-cost areas; can be positive or negative; rounded to nearest $1.	Comparison Approach (Derived Field)	This data field represents the average of the total net adjustments made to the sale prices of all the comparable properties. An adjustment is a change in value to the sale price of a comparable property to make it equivalent to the subject property.

UAD PUF Version 1.1 Data Dictionary

Field Name	Short Description	Definition	Format	Allowable Values	Disclosure Avoidance Method	Appraisal Form Section	Notes
adjusted_price	Average Adjusted Sale Price of All Settled Comps	The average sales price of all settled comparables used in the appraisal, after appraiser-applied adjustments have been applied in the Sales Comparison Approach.	Numeric	$5,000 to $1,705,000	Top coded to $1.7 million for high-cost areas and $720,000 for non-high-cost areas; using intervals of $10,000, disclosed the midpoint value for the interval into which the reported value falls. For example, for a reported value of $117,835, disclosed as $115,000 because it is the midpoint between $110,000 and $120,000.	Sales Comparison Approach (Derived Field)	This data field represents the average of the adjusted sale prices of the settled comparable properties.

UAD PUF Version 1.1 Data Dictionary

Field Name	Short Description	Definition	Format	Allowable Values	Disclosure Avoidance Method	Appraisal Form Section	Notes
number_comparables	Number of Comps Used	Number of comparable sales, pending sales, or active listings used in the appraisal, as reported in the Sales Comparison Approach.	Character	'1' = 3 Comps '2' = 4 Comps '3' = 5 Comps '4' = 6 Comps '5' = 7+ Comps '9' = Missing	Binned at the low end and top-coded at 7.	Derived Field	
same_tract_percent	Percent of Comps Located Within Same Census Tract as Subject Property	The average percentage of the appraiser-selected comparable properties that are in the same census tract as the subject property.	Numeric	0% - 100%	Rounded to the nearest 1%.	Derived Field	
calculated_proximity	Average Calculated Proximity of Comps to Subject Property	The average distance in miles of the appraiser-selected comparables in relation to the subject property, as calculated by geocoding software.	Numeric	0.00 – 10.00	Top coded at 10 miles and rounded to nearest 0.01 mile.	Derived Field	
reported_proximity	Average Reported Proximity of Comps to Subject Property	The average distance in miles of the appraiser-selected comparables in relation to the subject property, as reported by the appraiser.	Numeric	0.00 – 10.00	Top coded to 10 miles and rounded to nearest 0.01 mile.	Derived Field	

Field Name	Short Description	Definition	Format	Allowable Values	Disclosure Avoidance Method	Appraisal Form Section	Notes
value_sale_comparison	Value by Sales Comparison Approach	Appraiser-specified value indication of the subject property, using the Sales Comparison Approach only.	Numeric	$5,000 to $1,705,000	Top coded to $1.7 million for high-cost areas and $720,000 for non-high-cost areas; using intervals of $10,000, disclosed the midpoint value for the interval into which the reported value falls. For example, for a reported value of $117,835, disclosed as $115,000 because it is the midpoint between $110,000 and $120,000.	Reconciliation	

UAD PUF Version 1.1 Data Dictionary

Field Name	Short Description	Definition	Format	Allowable Values	Disclosure Avoidance Method	Appraisal Form Section	Notes
value_cost	Value by Cost Approach	Appraiser-specified value indication of the subject property, using the Cost Approach only.	Numeric	$5,000 to $1,705,000	Top coded to $1.7 million for high-cost areas and $720,000 for non-high-cost areas; using intervals of $10,000, disclosed the midpoint value for the interval into which the reported value falls. For example, for a reported value of $117,835, disclosed as $115,000 because it is the midpoint between $110,000 and $120,000.	Reconciliation	

UAD PUF Version 1.1 Data Dictionary

Field Name	Short Description	Definition	Format	Allowable Values	Disclosure Avoidance Method	Appraisal Form Section	Notes
value_income	Value by Income Approach	Appraiser-specified value indication of the subject property, using the Income Approach only.	Numeric	$5,000 to $1,705,000	Top coded to $1.7 million for high-cost areas and $720,000 for non-high-cost areas; using intervals of $10,000, disclosed the midpoint value for the interval into which the reported value falls. For example, for a reported value of $117,835, disclosed as $115,000 because it is the midpoint between $110,000 and $120,000.	Reconciliation	

UAD PUF Version 1.1 Data Dictionary

Field Name	Short Description	Definition	Format	Allowable Values	Disclosure Avoidance Method	Appraisal Form Section	Notes
appraised_value	Appraised Value	Appraiser-specified value indication of the subject property, reconciling all approaches to value.	Numeric	$5,000 to $1,705,000	Top coded to $1.7 million for high-cost areas and $720,000 for non-high-cost areas; using intervals of $10,000, disclosed the midpoint value for the interval into which the reported value falls. For example, for a reported value of $117,835, disclosed as $115,000 because it is the midpoint between $110,000 and $120,000.	Appraiser	

Field Name	Short Description	Definition	Format	Allowable Values	Disclosure Avoidance Method	Appraisal Form Section	Notes
appraisal_to_contract	Percentage of Appraised Value to Contract Price	The ratio, as a percentage, of the subject property's appraised value and the contract price.	Numeric	50.0% to 150.0%	Top coded at 150%; bottom coded at 50%; rounded to nearest 0.1%.	Derived Field	
comparison_to_contract	Percentage of Sales Comparison Appraised Value to Contract Price	The ratio, as a percentage, of the subject property's Sales Comparison Approach indicated value and the contract price.	Numeric	50.0% to 150.0%	Top coded to 150%; bottom coded to 50%; rounded to nearest 0.1%.	Derived Field	
race_ethnicity	Race and Ethnicity of Borrower(s)	The race and ethnicity of the borrower(s).	Character	'1' = Asian alone, non-Hispanic '2' = Black or African American alone, non-Hispanic '3' = Hispanic '4' = White alone, non-Hispanic '5' = Other '9' = Missing		Enterprises' Mortgage Data	This data field represents the race and ethnicity of borrower(s). For purchase mortgages, it is the race and ethnicity of the buyer(s), not sellers. For refinance mortgages, it is the race and ethnicity of the owners who are refinancing.

References

Uniform Appraisal Dataset
https://singlefamily.fanniemae.com/delivering/uniform-mortgage-data-program/uniform-appraisal-dataset
https://sf.freddiemac.com/tools-learning/uniform-mortgage-data-program/uad

Uniform Mortgage Data Program Uniform Appraisal Dataset Specification Appendix A: GSE Appraisal Form Mapping, Version Date: February 2, 2022.
https://singlefamily.fanniemae.com/media/17311/display

Uniform Mortgage Data Program Uniform Appraisal Dataset Specification Appendix D: Field-Specific Standardization Requirements. Document 1.7, Version Date: February 2, 2022.
https://singlefamily.fanniemae.com/media/21731/display

Frequency Distribution and Summary Statistics for Combined Files

year	Frequency	Percent
2013	136829	9.96
2014	105347	7.67
2015	134626	9.80
2016	164149	11.95
2017	132437	9.64
2018	118706	8.64
2019	147426	10.73
2020	227260	16.55
2021	206766	15.05

weight	Frequency	Percent
20	1373546	100.00

purpose	Frequency	Percent
1	672129	48.93
2	693989	50.53
3	7142	0.52
9	286	0.02

owner_occupied	Frequency	Percent
1	974323	70.93
2	398942	29.04
9	281	0.02

built_up	Frequency	Percent
1	899566	65.49
2	452279	32.93
3	21371	1.56
9	330	0.02

growth_rate	Frequency	Percent
1	15276	1.11
2	1330660	96.88
3	27311	1.99
9	299	0.02

property_value_trend	Frequency	Percent
1	316520	23.04
2	1048986	76.37
3	7762	0.57
9	278	0.02

demand_supply	Frequency	Percent
1	319496	23.26
2	1026987	74.77
3	26786	1.95
9	277	0.02

marketing_time	Frequency	Percent
1	814343	59.29
2	532809	38.79
3	26114	1.90
9	280	0.02

updated_last_15_years	Frequency	Percent
1	742240	54.04
2	631008	45.94
9	298	0.02

UAD PUF Version 1.1 Data Dictionary

lot_size	Frequency	Percent
1	207535	15.11
2	540742	39.37
3	310381	22.60
4	117917	8.58
5	196000	14.27
9	971	0.07

quality	Frequency	Percent
1	1615	0.12
2	33000	2.40
3	536661	39.07
4	787813	57.36
5	14425	1.05
9	32	0.00

condition	Frequency	Percent
1	131209	9.55
2	122539	8.92
3	842955	61.37
4	276133	20.10
5	686	0.05
9	24	0.00

bathrooms	Frequency	Percent
1	119565	8.70
2	550227	40.06
3	497348	36.21
4	206304	15.02
9	102	0.01

bedrooms	Frequency	Percent
1	134238	9.77
2	653559	47.58
3	585288	42.61
9	461	0.03

gross_living_area	Frequency	Percent
1	140742	10.25
2	154911	11.28
3	186705	13.59
4	181783	13.23
5	158012	11.50
6	130699	9.52
7	184804	13.45
8	235813	17.17
9	77	0.01

number_comparables	Frequency	Percent
1	170264	12.40
2	266088	19.37
3	389559	28.36
4	406167	29.57
5	141464	10.30
9	4	0.00

race_ethnicity	Frequency	Percent
1	82501	6.01
2	45350	3.30
3	105473	7.68
4	929253	67.65
5	57795	4.21
9	153174	11.15

UAD PUF Version 1.1 Data Dictionary

	N	Mean	Median	Min	Max	P1	P5	P10	P25	P50	P75	P90	P95	P99
contract_price	674,019	327,671	295,000	5,000	1,705,000	65,000	115,000	135,000	205,000	295,000	415,000	555,000	665,000	875,000
appraised_value	1,373,546	365,365	315,000	5,000	1,705,000	75,000	125,000	155,000	215,000	315,000	455,000	635,000	725,000	1,275,000
sales_range_high	1,263,121	446,277	385,000	5,000	1,705,000	95,000	145,000	175,000	255,000	385,000	575,000	725,000	875,000	1,705,000
sales_range_low	1,260,415	313,127	265,000	5,000	1,705,000	45,000	85,000	115,000	175,000	265,000	395,000	555,000	695,000	1,095,000
median_adjustment	1,373,521	333	-199	-250,000	250,000	-53,500	-25,300	-16,850	-7,310	-199	6,950	18,250	29,000	64,550
average_adjustment	1,373,521	-757	-1,077	-250,000	250,000	-52,029	-24,688	-16,625	-7,700	-1,077	5,715	15,533	24,533	55,050
adjusted_price	1,373,486	365,651	315,000	5,000	1,705,000	75,000	125,000	155,000	215,000	315,000	455,000	635,000	725,000	1,285,000
same_tract_percent	1,365,311	63	67	0	100	0	0	14	33	67	100	100	100	100
calculated_proximity	1,314,838	1.24	0.54	0.00	10.00	0.06	0.13	0.18	0.31	0.54	1.14	3.13	5.59	10.00
reported_proximity	1,372,492	1.28	0.55	0.00	10.00	0.07	0.14	0.19	0.31	0.55	1.17	3.25	5.80	10.00
value_sale_comparison	1,373,512	365,360	315,000	5,000	1,705,000	75,000	125,000	155,000	215,000	315,000	455,000	635,000	725,000	1,275,000
value_cost	1,011,646	379,685	335,000	5,000	1,705,000	35,000	115,000	145,000	225,000	335,000	475,000	665,000	765,000	1,355,000
value_income	30,778	285,646	225,000	5,000	1,705,000	45,000	75,000	105,000	145,000	225,000	355,000	545,000	685,000	1,055,000
appraisal_to_contract	674,019	101.5	100.5	50.0	150.0	92.2	97.7	100.0	100.0	100.5	102.0	104.7	107.5	119.1
comparison_to_contract	673,998	101.5	100.5	50.0	150.0	92.2	97.7	100.0	100.0	100.5	102.0	104.7	107.5	119.1