What the New UAD 3.6 Appraisal Report Means to the Consumer

A simple guide for homebuyers, sellers, and homeowners



Effective November 2, 2026

What is UAD 3.6?

UAD 3.6 is the updated Uniform Appraisal Dataset developed by Fannie Mae and Freddie Mac. It modernizes residential appraisal reporting by replacing older form-based reporting with a more flexible and detailed appraisal format.



What Consumers Should Know

- More detailed property information
- Clearer reporting of condition, quality, and updates
- Better flexibility for ADUs and unique property features
- A new, more organized report layout
- More consistent reporting — but not an automatic change in value



What it means for you

If you are selling:
Gather information about improvements, permits, additions, and major repairs before the appraisal.

If you are buying:
The report may offer a clearer picture of the home supporting the loan, but it is not a home inspection.

If you are refinancing:
The updated report format changes how information is presented, not the fundamental process of determining market value.

Important to Remember

A new report format does not automatically mean a higher or lower appraised value. Value is still based on the property, the market, and comparable sales.

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This flyer is for general consumer education. Not all appraisal assignments are subject to UAD 3.6 requirements.