



Uniform Appraisal Dataset (UAD) Appraisal-Level Public Use File (PUF) Version History

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The purpose of this document is to provide the UAD appraisal-level PUF users with information on data file version history. Table 1 provides the release version name, release date, and notes highlighting any updates to the data elements and file formats.

Table 1: UAD Appraisal-Level Public Use File (PUF) Version History

Version Name	Release Date	Notes
V1.0	10/16/2023	• First-ever public release of the Uniform Appraisal Dataset (UAD) appraisal-level data collected through Uniform Residential Appraisal Report (URAR). • Nationally representative 5 percent random sample of 1-unit single-family appraisal records of mortgages acquired by Fannie Mae and Freddie Mac (the Enterprises) that required traditional appraisals. • Appraisals from 2013 to 2021. • 1.37 million records. • 37 selected data fields. • Race and ethnicity of borrowers obtained from the Enterprises' mortgage documents associated with the UAD records were included. • Data in CSV, R, SAS, and Stata formats.
V1.1	4/12/2024	• Updated approximately 5 percent of the PUF records where coverage for the “Number of Comps Used” data field (field name: number_comparables) was expanded to include all comparable properties instead of only those with proper geocodes. This aligned the UAD PUF with the corresponding data field reported in the UAD Aggregate Statistics. • Data dictionary was updated with this information. This resulted in the recategorization of the bin in the “Number of Comps Used” data field from "1-3" to "3". • Data Dictionary was updated to clarify the “Race and Ethnicity of Borrower(s)” data field (field name: race_ethnicity). 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.

Version Name	Release Date	Notes
		• Datasets in RDS format were added to supplement the RDATA format. • Missing values for data fields in the RDATA format were recoded from "NA" to NA for ease of use. • A total of 13 data fields were converted from integer type to double type in both RDS and RDATA format files for ease of use.
V2.0	10/28/2024	• First-ever public release of appraisal data submitted to the Federal Housing Administration. • Appraisals from 2017 to 2022, collected through Uniform Residential Appraisal Report (URAR). • Nationally representative 5 percent random sample of 1-unit single-family appraisal records of mortgages insured by the Federal Housing Administration that required traditional appraisals. • Approximately 266,000 FHA UAD appraisal records. • Appraisal records from 2022 were added to the Enterprise UAD public-use file. • An enhanced crosswalk was provided by the Enterprises for UAD records from 2013 to 2021 so that this version of the PUF covers more appraisal records for mortgages acquired by the Enterprises. • A Duty-to-Serve rural location indicator was added to the Enterprise UAD public-use file. • State, county, and tract FIPS codes based on the 2020 Census definition were added to the 2022 Enterprise appraisal records. • State, county, and tract FIPS codes based on the 2010 Census definition were updated utilizing improved geocoding for the Enterprise appraisals from 2013 to 2021. • Includes minor adjustments to suppression algorithms. Changes should affect users minimally.
V2.1	2/4/2025	• Data dictionary was updated with the correct Disclosure Avoidance Method column for the following fields: ○ Condition rating ○ 2010 and 2020 county FIPS and census tract ID ○ DTS rural indicator • Borrower race and ethnicity indicator in the Enterprise UAD PUF were excluded.