



UAD AGGREGATE STATISTICS DASHBOARDS

VARIABLE SUMMARY AND DEFINITIONS

Updated: March 30, 2023

This document lays out the menu options contained in the Uniform Appraisal Dataset (UAD) Aggregate Statistics Dashboards, namely the Advanced Analytics Dashboard, the State Map and County Dashboards, and the Fair Lending Dashboard. Some of the options are not present in all the dashboards. Thus, this document specifies when an option applies only to a particular dashboard. The UAD Aggregate Statistics Dashboards serve as the visual front end of the UAD Aggregate Statistics Data File. The UAD Aggregate Statistics include single-family properties appraised using Fannie Mae Form 1004/Freddie Mac Form 70. The statistics exclude condominiums, manufactured homes, small multifamily rental properties, and other appraisals.

Table 1. UAD Aggregate Statistics Dashboard Fields

Field	Definition
Appraisal Period/Time Series	Annual Quarterly (Advanced Analytics Dashboard)
Appraisal Statistic	Full name of the appraisal statistic. See Table 2 for the list of statistical series.
Geography	Level of geography for the estimate <ul style="list-style-type: none"> • National (Advanced Analytics Dashboard) • State • Metro Area (Advanced Analytics and Fair Lending Dashboards) • County (County Dashboard)
Metro Area	Top 100 Metropolitan Statistical Areas (MSAs) and Metropolitan Divisions (MSADs) (September 2018 vintage) (Advanced Analytics and Fair Lending Dashboards)
Loan Purpose	The purpose for the loan for which the appraisal was conducted (the Fair Lending Dashboard presents only Purchase data) <ul style="list-style-type: none"> • Purchase • Refinance • Both (combines purchase and refinance)

Property Characteristic	Characteristic of the structure being appraised, the neighborhood, the market, or the appraisal process (e.g., bedrooms, bathrooms, percent minority). See Table 3 for the full list of characteristics (Advanced Analytics Dashboard)
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Table 2. List of Appraisal Statistics

Appraisal Statistic	Notes
Appraisal Count	
Median Appraised Value	Rounded to nearest \$100
25% Quartile of Appraised Value	Rounded to nearest \$100
75% Quartile of Appraised Value	Rounded to nearest \$100
Mean Appraised Value	Rounded to nearest \$100
Mean Ratio of Contract Value/Appraised Value	Rounded to nearest .001
% of Appraisals Below Contract Price	Rounded to nearest .001
% of Appraisals Equal to Contract Price	Rounded to nearest .001
% of Appraisals Above Contract Price	Rounded to nearest .001

Table 3. List of Property Characteristic Fields and their Associated Categories

Characteristic	Category Label
Tract Percent Minority Population	0% to 50% 50.1% to 80% 80.1% to 100%
Ratio of Tract Median Income to MSA Median Income (as defined by FHFA)	0% to 60% 60.1% to 80% 80.1% to 100% 100.1% to 120% 120.1% to 150% 150.1% and above
Year Built	1949 and earlier 1950 to 1959 1960 to 1969

	1970 to 1979 1980 to 1989 1990 to 1999 2000 to 2009 2010 to Current
Effective Age	0 to 5 Years 6 to 10 Years 11 to 15 Years 16 to 20 Years More than 20 Years
Type of Structure	Attached or Semi-Detached Detached
Quality of Construction	Q1 and Q2 Q3 Q4 Q5 and Q6
Number of Bedrooms Above Grade	0 to 2 Bedrooms 3 Bedrooms 4 Bedrooms 5+ Bedrooms
Number of Bathrooms Above Grade	1 Full Bathroom 1 Full and 1+ Half Bathrooms 2 Full Bathrooms 2 Full and 1+ Half Bathrooms 3 Full Bathrooms More than 3 Full Bathrooms
Number of Rooms Above Grade	1 to 5 Rooms 6 Rooms 7 Rooms 8 Rooms 9 Rooms 10+ Rooms
Finished Area Above Grade	Less than 1,200 sq. ft. 1,200 to 1,499 sq. ft. 1,500 to 1,699 sq. ft. 1,700 to 1,999 sq. ft. 2,000 to 2,499 sq. ft. 2,500 to 2,999 sq. ft. 3,000 or More sq. ft.
Number of Stories	1 Story More than 1 Story

Type of Foundation	Full or Partial Basement Crawl Space or Concrete Slab
Car Storage	Garage Carport or No Car Storage
Central Air	Central Air No Central Air
Type of Heating	Forced Warm Air Other
Public Sewer	Public Other
Public Water	Public Other
Planned Unit Development	Yes No
Adverse Site Conditions Present	Yes No
Urbanization Level	Rural Suburban Urban
Neighborhood Percent Built Up	0% to 75% 75.1% to 100%
Neighborhood Percent Single-Family Homes	0% to 50% 50.1% to 75% 75.1% and above
Marketing Time	Less than 3 Months 3 or more Months
Appraisal Approaches	Sales Approach Only Sales and Other Approaches
Number of Comparable Properties Used in Appraisal	1 to 3 Comps 4 Comps 5 Comps 6 Comps 7+ Comps
Use of Supervisory Appraiser	Inspected Did Not Inspect

Table 4. Definitions

This section provides definitions for the characteristics or other concepts contained in the UAD Aggregate Statistics Dashboards. For additional information about definitions below, see the Uniform Mortgage Data Program UAD Specification Appendix D.¹

Characteristic or Concept	Definition
Tract Percent Minority Population	Based on the 2020 Decennial Census estimates using 2020 census tracts. ² Minority, in the UAD Aggregate Data, refers to non-white. 0-50% means white, 50.1-80% means minority, and 80.1-100% means high minority.
Ratio of Tract Median Income to MSA Median Income	Based on the FHFA Low-Income Area definition. Tract Median Income is based on 5-year American Community Survey (ACS) data for 2016-2020 and uses 2020 census tracts. MSA median income is based on the 2018 MSA boundaries published by the Office of Management and Budget in September 2018. MSA area median income values are based on the 5-year ACS data for 2016-2020. For non-metropolitan counties, the MSA area median income is the maximum of the county median income or the state nonmetropolitan area median income (also both based on 5-year ACS data for 2016-2020).
Year Built	Year in which property was built.
Effective Age	Effective age of the property in years.
Type of Structure	Type of physical attachment, if any, between the dwelling unit and adjacent dwelling units.
Quality of Construction	Overall rating of the property's quality of construction. Quality rating describes overall quality of the subject property as of the effective date of the appraisal and each comparable property. Q1 = best and Q6 = worst. Detailed descriptions of each quality rating level can be found Uniform Mortgage Data Program UAD Specification Appendix D. ¹
Number of Bedrooms Above Grade	Total number of above-grade only bedrooms in the property.
Number of Bathrooms Above Grade	Total number of above-grade only bathrooms in the property.
Number of Rooms Above Grade	Total number of above-grade only livable rooms in the property.
Finished Area Above Grade	Total area of all above-grade only inhabitable rooms, in square feet.
Number of Stories	Number of whole or partial stories of the structure.
Type of Foundation	Type of foundation underlying the structure, which includes full basement, partial basement, crawl space, or concrete slab.

¹ Uniform Mortgage Data Program UAD Specification Appendix D: Field-Specific Standardization Requirements. Document 1.7, Version Date: February 2, 2022. <https://singlefamily.fanniemae.com/media/21731/display>

² Census guide to accessing population data <https://www.census.gov/data/academy/data-gems/2021/how-to-access-data-for-my-neighborhood-from-the-2020-census-redistricting-files.html>

Car Storage	Type of car storage, including driveway, garage, and/or carport or has no car storage.
Central Air	Indicates if the property has central air.
Type of Heating	Indicates if the property has forced warm air or some other type of heating, including no heating.
Public Sewer	Indicates whether sanitary sewer to the property is through a public or non-public utility.
Public Water	Indicates whether water to the property is through a public or non-public utility.
Planned Unit Development	Indicates whether the property is part of a Planned Unit Development.
Adverse Site Conditions Present	Indicates whether property has adverse site conditions, such as easements, encroachments, environmental conditions, or land uses.
Urbanization Level	Appraiser's assessment of whether the neighborhood is rural, suburban, or urban.
Neighborhood Percent Built Up	Appraiser's estimate of the percentage range of available land in the neighborhood that has been improved.
Neighborhood Percent Single-Family Homes	Appraiser's estimate of percentage of present land use in the neighborhood devoted to single-family homes.
Marketing Time	Appraiser's estimate of average marketing time for one-unit housing in the neighborhood.
Appraisal Approaches	Type of appraisal approach used.
Number of Comparable Properties Used in Appraisal	Number of comparable sales or listings used in the appraisal, as recorded in the comparable properties' matrix. This number reflects the number of closed sales (typically three-four) plus the number of other listings (i.e., pending sales or for sales) that were used in the appraisal. This does not reflect the total number of comparable properties offered for sale or the total number of sales in the neighborhood.
Use of Supervisory Appraiser	Indicates that a supervisory appraiser also conducted an appraisal.
Loan Purpose	Reason for mortgage loan, limited to either a home purchase or refinance. 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.
Appraised Value	Appraiser's certified final market value of the property.
Contract Value	The contract price of the property if being purchased.