THE FHA FILE

When FHA takes the new report, and the rule that locks each FHA case to one format.

THE ONE IDEA

Ask the lender which format. Then tell the report it is FHA.

FHA'S ROAD TO THE NEW REPORT (HUD, FHA INFO MESSAGES)

WHEN	WHAT
Aug 27, 2025: FHA INFO 2025-42, FHA plans to adopt UAD 3.6	The plan
June 2026: UAD 3.6 Implementation Preparedness Toolbox (v1)	The toolbox
Oct 1, 2026: FHA INFO 2026-23, after beta testing	Optional production
FHA mandatory date	None announced (Nov 22, 2026)

OPTIONAL

"Effective immediately, all FHA-approved mortgagees participating in Title II forward mortgage and Home Equity Conversion Mortgage (HECM) programs may begin submitting appraisals in the UAD 3.6 format." "Mortgagees may continue to deliver all or some of their appraisals to the EAD portal in the legacy UAD 2.6 format."

FHA INFO 2026-23 (Oct. 1, 2026)

NO DATE YET

"FHA will continue to gather information to assess mortgagee transition readiness before establishing and announcing an FHA mandatory adoption date." HUD's FHA INFO list through INFO 2026-28 (Nov. 18, 2026) announces none.

FHA INFO 2026-23; HUD, FHA INFO Messages

ONE CASE, ONE FORMAT

"For a given case number, the same UAD format of the initial submission must be used in all subsequent appraisal submissions for that case - submission of multiple formats is not permitted."

FHA INFO 2026-23 (Oct. 1, 2026)

SAME RULES

"The implementation of UAD 3.6 does not change any FHA appraisal policy protocols or property acceptability criteria." "For industry alignment, FHA is using the same UAD compliance rule set that was developed by the GSEs."

FHA UAD 3.6 Implementation Preparedness Toolbox v1 (June 2026), pp. 16 and 3

SOME FATAL FINDINGS NEW TO UAD 3.6 ON FHA'S PORTAL (FHA TOOLBOX V1, P. 16)

FHA0110 FHA only accepts the Traditional Property Valuation method	Fatal
FHA0513 Report must indicate it is for a Government Agency (URAR)	Fatal
FHA0530 Agency type must be reported as FHA (URAR).	Fatal
FHA5020 FHA will not insure cooperative housing units	Fatal
FHA5500 No more than four (4) total units, including combinations of units and ADUs	Fatal
FHA5600 FHA will not insure Condominiums with an ADU	Fatal

"Fatal findings will result in an unsuccessful submission and require another corrected submission." "Hard stop overrides are no longer supported." (Toolbox pp. 13 and 6)

SCORE YOUR CALLS

Call 1: C. The old format. The first submission on the case set the format, and a revision is another submission for that case. November 2 is the GSEs' date; FHA has no mandatory date.

Call 2: B. A Fatal finding: "FHA will not insure Condominiums with an ADU" (FHA5600). Fannie Mae's condo ADU rule is Fannie's. Report the ADU anyway: insurability is FHA's and the lender's call.

WHAT THE NEW REPORT ASKS

On an FHA job: one question turns FHA on, and the report asks FHA's questions in data.

ONE QUESTION TURNS FHA ON (APPENDIX F-1, URAR REFERENCE GUIDE V1.4)

GOVERNMENT AGENCY

Government Agency Appraisal (always required; does not print): "Indicates whether the appraisal has been prepared according to government agency requirements." Yes or No. If Yes, Government Agency (2.008): FHA, USDA, or VA. "Valid values trigger display of FHA, VA, and / or USDA information throughout the appraisal." Leave the Yes or No out: Fatal (UAD1211). On FHA's portal: FHA0513 and FHA0530, both Fatal.

Appendix F-1 v1.4, p. 36; Appendix H-1 v1.5, UAD1211; FHA Toolbox v1, p. 16

WHAT IT TURNS ON

Agency Case File ID (HF.006): "Required for FHA and VA appraisals." "A unique number assigned to the loan by the government agency." FHA Appraiser ID (2.030): "If applicable for appraiser and supervisory appraiser on FHA appraisals." On a purchase or a refinance: the intended use, "solely to assist FHA in assessing the risk of the Property securing the FHA-insured Mortgage (24 CFR § 200.145(b))," and the intended users, "FHA and the Mortgagee."

Appendix F-1 v1.4, pp. 25, 42, 342 and 343; Appendix B-1 v1.4 (display rules for 29.005 and 29.009)

THE ATTIC

Attic (8.017): required for FHA, USDA, and VA appraisals when the structure design is not high-rise, mid-rise, or low-rise. For FHA and USDA: if there is an attic, was it accessible for observation; if so, was a visual observation completed.

Appendix F-1 v1.4, p. 100

WATER AND SEWER

Water (4.090): "Required for FHA appraisals when there is no public water connected to the site": Public Water Available Not Connected, Yes or No. Sanitary Sewer (4.084): the same for sewer, Public Sewer Available Not Connected. With a well, on FHA, USDA, and VA appraisals: Water Well Type, and Well Meets Distance Requirements.

Appendix F-1 v1.4, p. 79

REO

FHA REO Insurability Level (26.012): "Required for FHA appraisals when Assignment Reason is REO": Insurable, Insurable With Repair Escrow, or Uninsurable.

Appendix F-1 v1.4, p. 329

YOUR FHA CHECKLIST

- [ ] The lender told you the format: the old one or the new report. The answer is in your workfile.
- [ ] A revision or another appraisal on the case goes in the format the case started in.
- [ ] Government agency: Yes, FHA. FHA case number in Agency Case File ID. Your FHA Appraiser ID.
- [ ] Attic, water and sewer answered in the field. On an REO, the FHA REO insurability level.
- [ ] Traditional appraisal only. No co-op unit, no more than four units counting ADUs, no condo with an ADU.

A NOTE FOR YOUR LENDER (COPY AND SEND)

"Thanks for the FHA order. Which format do you want this appraisal delivered in: the legacy format (UAD 2.6) or the new report (UAD 3.6)? If an appraisal was already submitted on this FHA case, please tell me its format. FHA INFO 2026-23 requires every submission on a case to use the format of the first one."

SOURCES

FHA INFO 2026-23 (Oct. 1, 2026); FHA INFO 2025-42 (Aug. 27, 2025); HUD, FHA INFO Messages list (read Nov. 22, 2026). FHA UAD 3.6 Implementation Preparedness Toolbox v1 (June 2026), pp. 3, 6, 13, 16. Fannie Mae and Freddie Mac: Appendix F-1, URAR Reference Guide v1.4 (HF.006, 2.004, 2.008, 2.030, 4.084, 4.090, 8.017, 26.012, 29.005, 29.009); Appendix B-1, URAR Implementation Guide v1.4; Appendix H-1, UAD Compliance Rules (URAR) v1.5 (UAD1211).