Lender Partner Announcement

(LP Announcement 2026-10)

We are accepting extension requests for the November 2, 2026, implementation deadline for the Uniform Appraisal Dataset (UAD) 3.6 and the Uniform Residential Appraisal Report (URAR) for Conventional loans. Lenders interested in requesting an extension must complete the process outlined below and obtain approval from Virginia Housing before delaying implementation of UAD 3.6 and the URAR.

URAR and UAD 3.6 Mandatory Implementation Exception

In September 2026, we announced that we would align with the Fannie Mae and Freddie Mac (the GSEs) URAR and UAD 3.6 mandatory implementation deadline of November 2, 2026, for Conventional loans. The GSEs have since announced an application process to extend the use of UAD 2.6 through February 28, 2027. While lenders, appraisers, and other industry stakeholders must continue to prepare for UAD 3.6, we understand that challenges exist, making it difficult for some partners to meet the previously announced November deadline.

Extension requests with the GSEs must be approved for sellers. For Virginia Housing loans, this requires that Virginia Housing be granted an exception to allow our lender partners to deliver loans to us using UAD 2.6 for an initial Uniform Collateral Data Portal (UCDP) submission on or after November 2, 2026. We are extending this option to our lender partners with the guidelines below:

Application / Request Process

Lenders that are not prepared or face challenges following the November 2 implementation deadline and have received extension approval from Fannie Mae and Freddie Mac must also complete an application form with Virginia Housing and provide it to their Business Development Officer. A copy of the Fannie Mae and Freddie Mac approval notifications must be included with the application. We will review these requests and confirm approval.

We encourage partners interested in an extension to submit this form to Virginia Housing promptly. Lenders must obtain formal approval from Virginia Housing before *November 2* to continue delivering loans with an initial UCDP submission using UAD 2.6 on or after November 2, 2026.

Extension Details

For lenders granted an extension by Virginia Housing, we will extend the mandatory UAD 3.6 implementation to December 31, 2026. Initial UCDP submissions on or after January 1, 2027, must use UAD 3.6, and appraisals must be completed using the URAR. During this extension period, partners should continue working with their vendors, appraisers, and other key stakeholders to prepare for the extended UAD 3.6 implementation date.

Additional guidance on accepting the URAR and UAD 3.6 for other programs, including FHA, VA, and USDA RD, will be provided as more information becomes available from insurers and guarantors. Lenders should continue to follow the existing guidelines for these programs until additional guidance is provided, and contact your Business Development Officer with questions.