



RURAL RESEARCH SYMPOSIUM

11.5.2019 | AN **ALL FOR HOME** EVENT

 **Freddie Mac**

#RuralHousingResearch

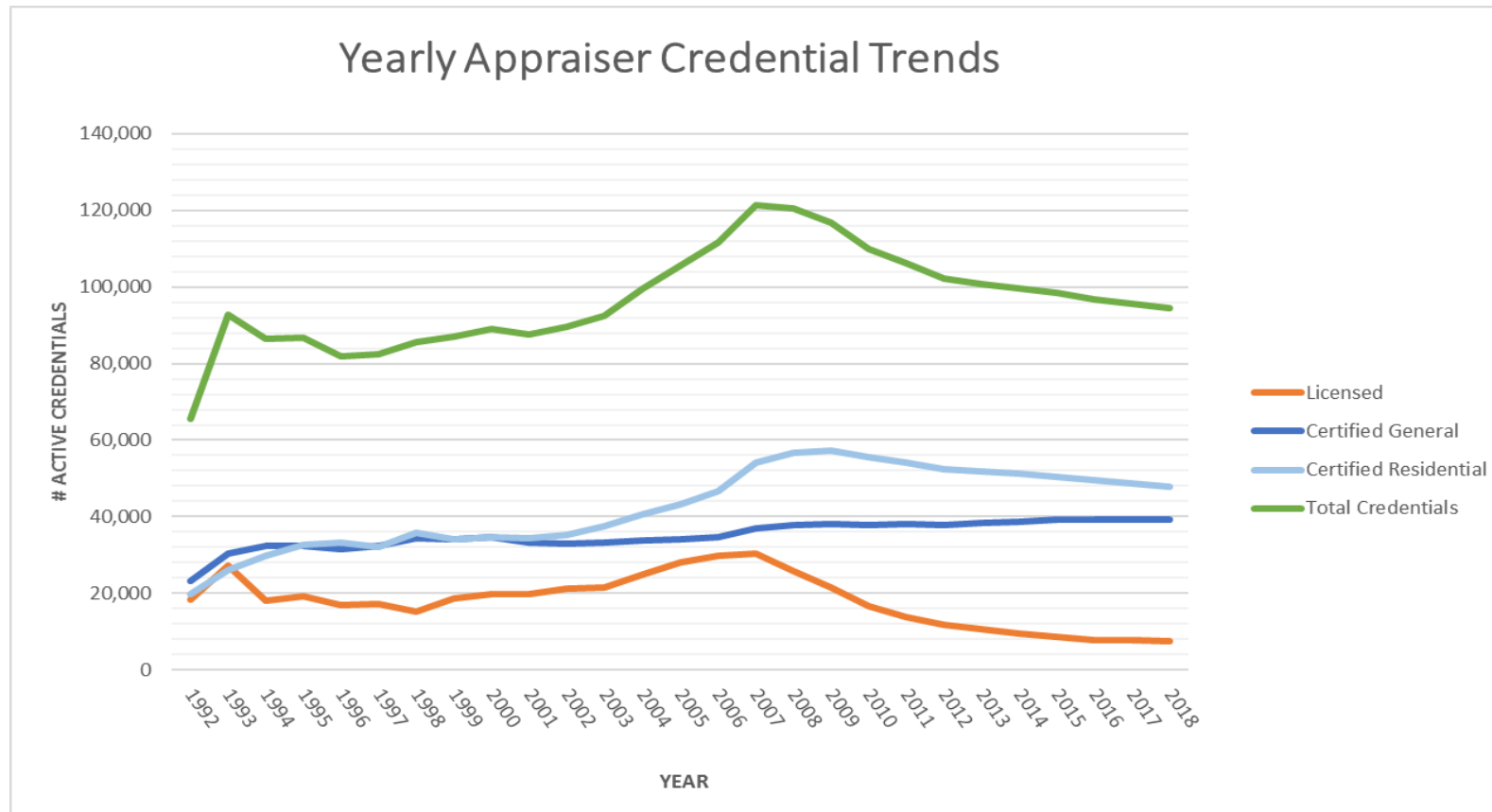


Scott Reuter

Chief Appraisal Officer
Freddie Mac

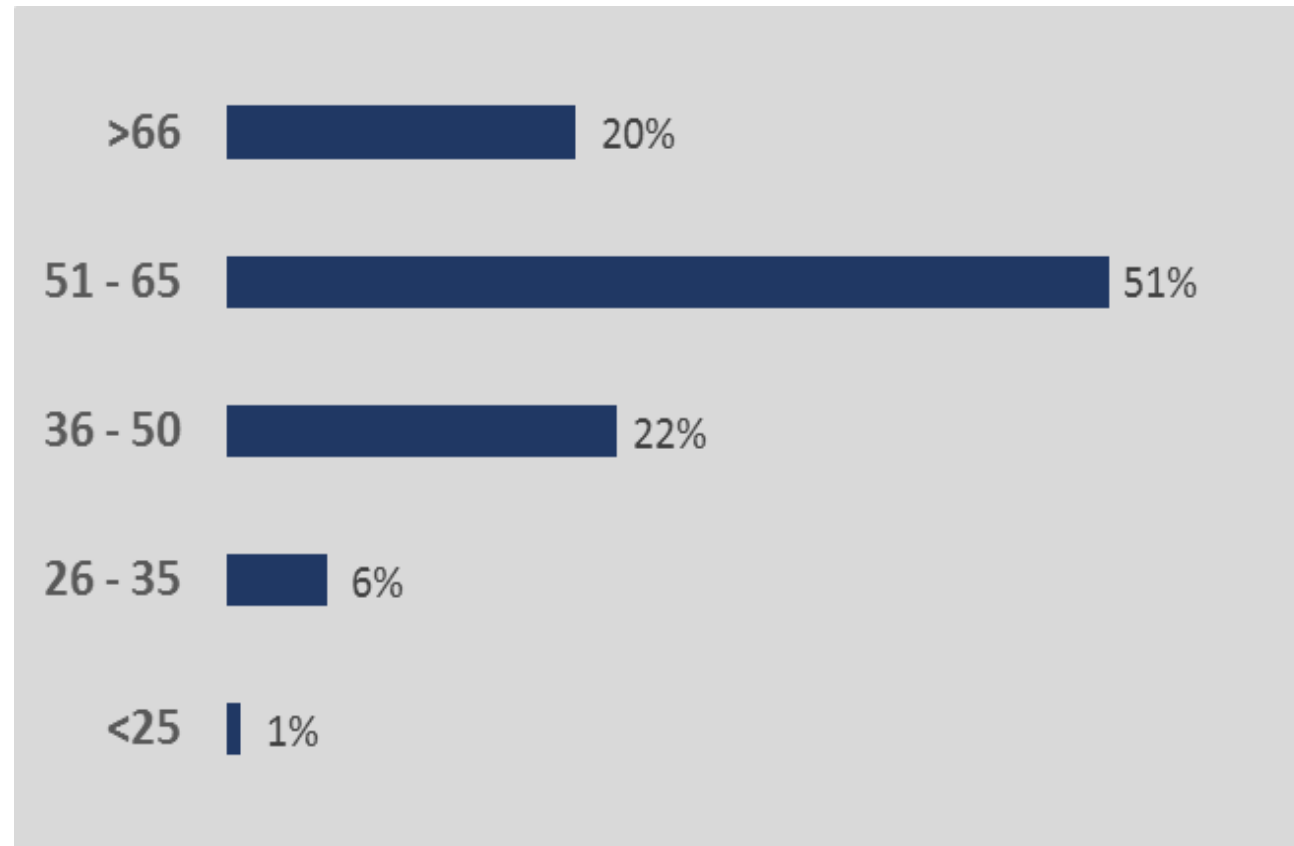
Total credentials have been declining since 2008

Appraisal Subcommittee ASC

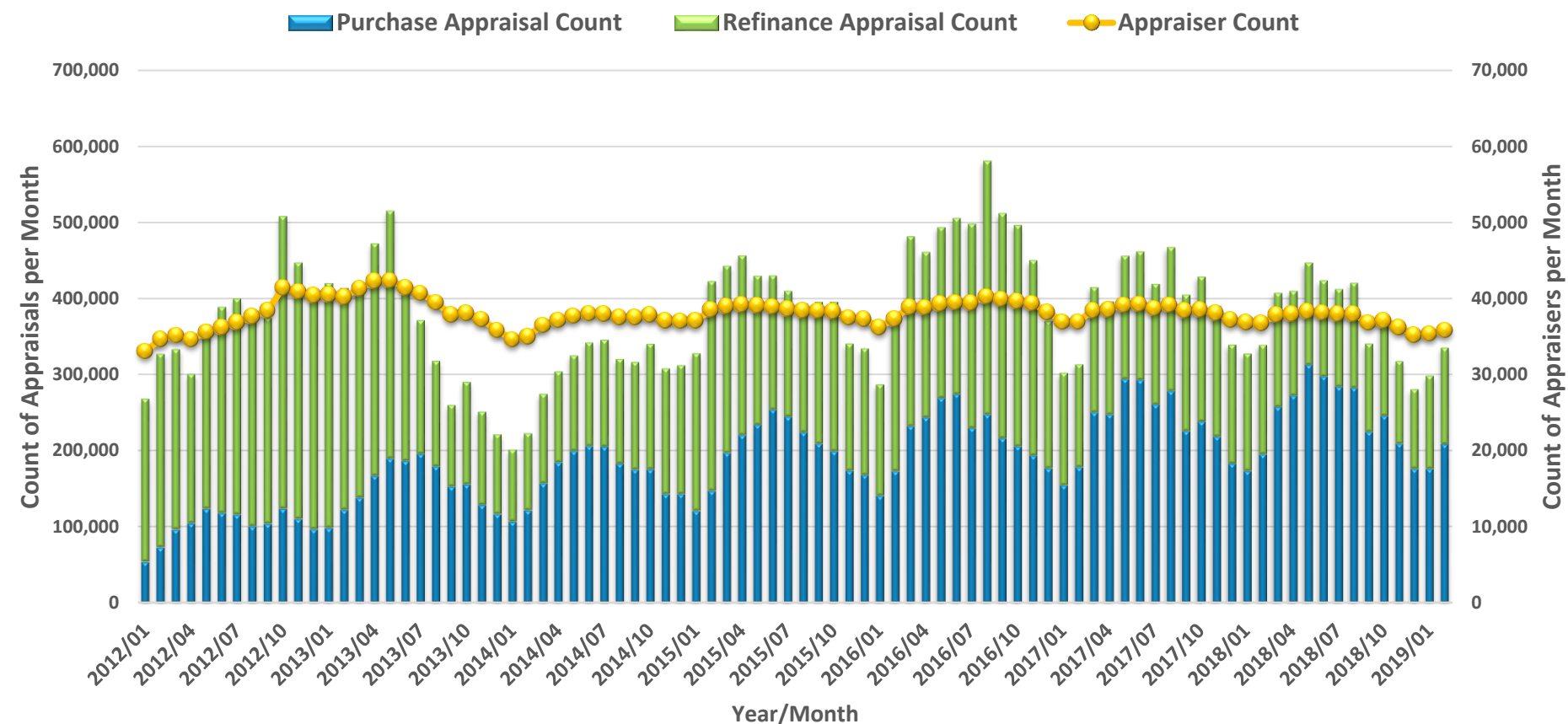


Aging population of appraisers could increase capacity risk

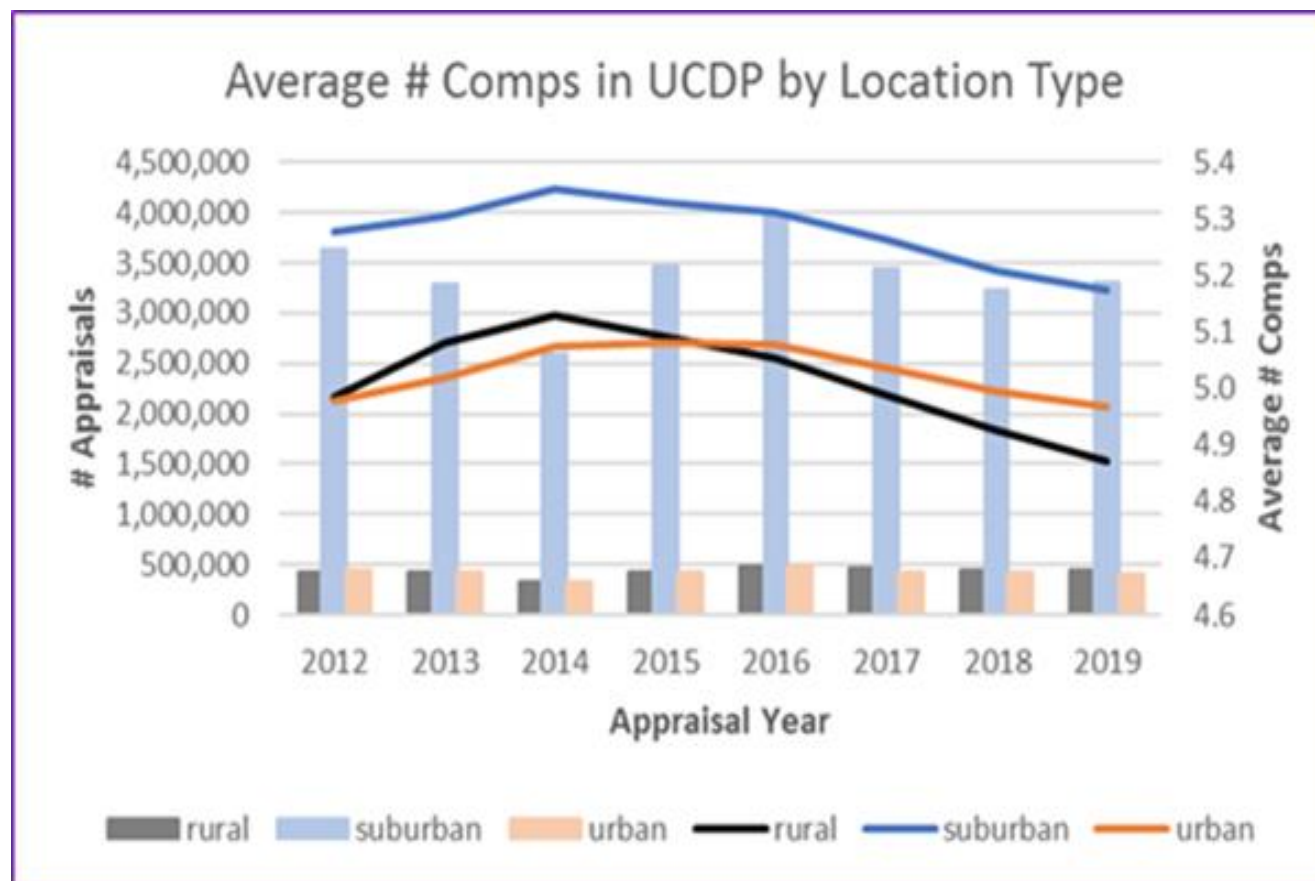
Appraisal Institute



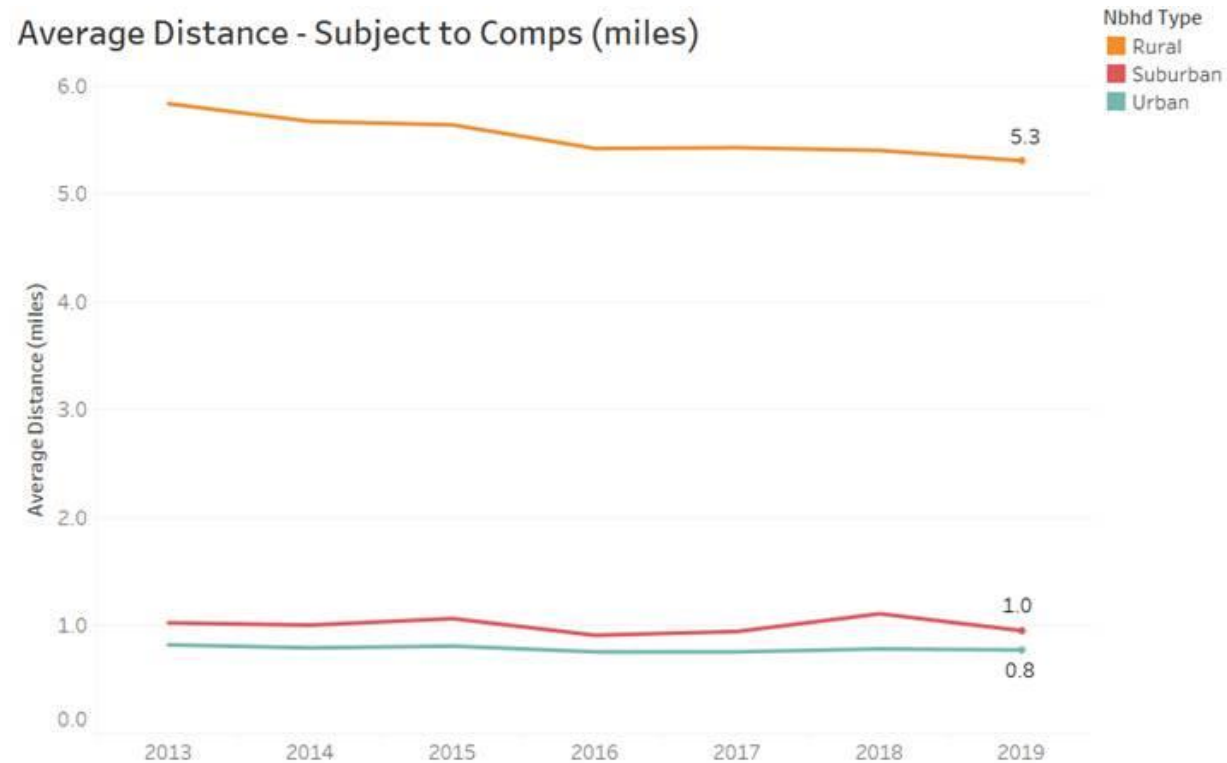
National Appraiser Volume: 2012 - 2019



Less Comparable Sales Data Rural Locations



Greater Distance Between Sales



Uniform Appraisal Dataset (UAD) Redesign

- Forms Redesign Initiative
- Freddie Mac and Fannie Mae (GSEs) are collaborating to update dataset, retire forms and redesign the URAR (Uniform Residential Appraisal Report)
- Effort is a part of the UMDP (Uniform Mortgage Data Program) to enhance data quality and standardization at the direction of our regulator the Federal Housing Finance Agency (FHFA).
- Search: [Freddie Mac UAD](#)

Rural Research Symposium