PENNSYLVANIA HOUSING FINANCE AGENCY

QUARTERLY PROGRAMS UPDATE

OCTOBER 29, 2026

LOAN ORIGINATION & UNDERWRITING

Uniform Appraisal Dataset (UAD) 3.6 – November Mandate Update

For all conventional loans programs offered through PHFA, PHFA will follow Fannie Mae's temporary policy exception for lenders unable to meet the November 2, 2026, UAD 3.6 mandate. Lenders must comply with applicable Fannie Mae guidelines, including the exception request process and implementation timeline outlined in Lender Letter LL-2026-08.

Lenders are encouraged to implement UAD 3.6 before March 1, 2027, to avoid impacts to eligibility for relief from certain representations and warranties related to the appraisal and the subject property's value. PHFA may update this guidance if applicable requirements or circumstances change.

Lenders that are not Fannie Mae approved seller/servicers may use PHFA's exception for PHFA conventional loans during the approved exception period. These lenders remain responsible for implementing UAD 3.6 by the applicable Fannie Mae deadline.

Please contact us with any questions.