



## Measuring Valuation and Appraisal Outcomes with Accurate Data

*Increased data and transparency can help inform better policy design and outcomes in appraisal and valuation. Government, GSE and industry experts discuss what we can learn from the newly available data including opportunities the data may unlock to improve the process. These are important leaders helping shape policy and the importance of data transparency that may lead to improved outcomes. What do the public data sets tell us, the Freddie Mac and AEI studies tell us, and how do we understand the most important issues to follow?*

Jillian White, SRA - Founder & CEO, **Appraisal Insights**

Rashida Dorsey-Johnson - Branch Chief, Statistical Products, Office of Chief Data Officer, **FHFA**

Michael Bradley - SVP, Single-Family MEDA, **Freddie Mac**

Tobias Peter – Co-Director, **Housing Center, American Enterprise Institute**

Stuart Quinn - Managing Director, **Housing Finance Strategies (Moderator)**

### **FHFA**

**Oct. 2022** - FHFA Publishes New Uniform Appraisal Dataset (UAD) Aggregate Statistics Data File

[Announcement](#)

[Datasets](#)

[Dashboards](#)

**Nov. 2022**  
Exploring Appraisal Bias Using UAD Aggregate Statistics

[Blog Post](#)

**Jun. 2023**  
FHFA Expands Uniform Appraisal Dataset (UAD) Aggregate Statistics with New Measures and New Quarterly Data

[News Release](#)

**Aug. 2023** - New Measures in the UAD Aggregate Statistics: Opportunities to Explore Data on Comparable Properties and Structural, Lot, and Neighborhood Characteristics

[Blog Post](#)

**Aug. 2023**  
Have Racial and Ethnic Valuation Gaps in Home Purchase Narrowed?

[Blog Post](#)



## **American Enterprise Institute – Housing Center**

**Jan. 2021**

Special Brief on Appraiser Bias

[Link](#)

**Mar. 2022**

HFSC Testimony: Faulty Evidence and Misdiagnosed Solutions

[Link](#)

**May 2022** - How Common Is Appraiser Racial Bias—an Update

[Link](#)

**Feb. 2023** - Exploring Alternative Explanations for Appraisal Under-Valuation

[Link](#)

## **Freddie Mac**

**Sep. 2021**

Racial and Ethnic Valuation Gaps in Home Purchase Appraisals

[Research note](#)

**May 2022**

Racial & Ethnic Valuation Gaps in Home Purchase Appraisals - A Modeling Approach

[Research note](#)

## **Other Reports and Initiatives Mentioned**

**Jun. 1, 2021** - Announced Task Force

**Mar-2022** - Interagency Task Force on Property Appraisal and Valuation Equity (PAVE) Action Plan

[PAVE Fact Sheet, Action Plan Key Findings](#)

**Feb. 2022**

CFPB Algorithmic Bias in Home Valuation

[Announcement](#)

**Feb. 2022**

Fannie Mae  
Appraising the Appraisal – A closer look at divergent appraisal values for Black and white borrowers refinancing their home

[Report](#)

**Nov. 2022** - Eruka

Appraised: The Persistent Evaluation of White Neighborhoods as More Valuable Than Communities of Color

[Report](#)



**Dec. 2022 - Brookings Research**

How racial bias in appraisals  
affects the devaluation of homes  
in majority-Black neighborhoods.

[Research Report](#)

[Return to #HousingDC23 On-Demand Panels](#)