BLANK ISN'T ZERO

The new sales grid: what goes on it, what stays off it, and when a zero belongs in the box.

THE ONE IDEA

No adjustment has three right answers: off the grid, blank, or zero. They mean different things.

1 OFF	"When features such as Property Amenities are not applicable to the subject or comparables, the appraiser should not include them on the SCA grid." Their non-compliant example: Outdoor Living and Whole Home rows added with nothing filled in for the subject or the comps. GSE UAD 3.6 Job Aid: Lessons Learned v1.0 (June 23, 2026), item 1b
2 BLANK	The comp is the same as your subject on that line: "When the features for the subject and comparable sale(s) are the same and no adjustment is warranted, leave the field blank - do not enter or default to zero." Appendix F-1, URAR Reference Guide v1.4, page 219
3 ZERO	The comp is different, with no market support: "enter a $0 in the adjustment line. The zero indicates that the appraiser has considered the difference and determined that there is no measurable impact. This includes information that is not applicable ("grayed out") for the subject, such as Financing Type and Sale Date." The spec tells the software: "Deliver the value provided, even when it is zero." Appendix F-1 v1.4, page 219; Appendix A-1, URAR Delivery Specification v1.4, 1800.0317
TOTAL AND WEIGHT	Net Adjustment Total, every comp: "Must be delivered as the sum of all occurrences of 'ComparableAdjustmentAmount' on the comparable property, even if the value is zero." Missing (UAD1460) or not the sum (UAD1461): both Fatal. Comparable Weight is required for every comp (UAD1459, Fatal), and your reconciliation comment must "align with the Comparable Weight that was reported." Appendix A-1 v1.4, 1800.0312 and 1800.0313; Appendix H-1 v1.5; Lessons Learned v1.0, item 7

SCORE YOUR CALLS

Call 1: B. No pool, spa or other water feature on the subject or any comp: the Water Features row stays off the grid. A zero would say a comp is different from your subject; a row added with nothing on it is the job aid's non-compliant example.

Call 2: A. Same view on your subject and comp 2, no adjustment warranted: leave the field blank, "do not enter or default to zero." A zero is for a difference with no market support (a golf course view your market didn't pay for). Words go in your commentary, not the amount box.

YOUR GRID CHECKLIST

- [ ] Rows that apply to no property (subject or comps) are off the grid.
- [ ] Every feature uses its predefined row. The blank row only after reviewing all available rows.
- [ ] Nothing reported twice; no duplicated line items or adjustments; View adjusted on one line.
- [ ] Same as the subject: adjustment blank. Different, no market support: $0 (grayed-out lines too).
- [ ] Every blank is one you meant. Each net adjustment total equals the sum of that comp's adjustments.
- [ ] Comparable Weight filled in for every comp, and the reconciliation comment matches it.

THE RIGHT ROW

The predefined rows to look for, and the rules that check the grid.

USE THE PREDEFINED ROW (LESSONS LEARNED JOB AID, ITEM 1, JUNE 23, 2026)

THE BLANK ROW

"This blank row should only be used after thoroughly reviewing all available rows, as some may not be immediately visible in your software without locating the mechanism to display all available predefined rows." "It is crucial to use the predefined row whenever possible because it ensures the correct data is generated in the XML and provides the correct list of valid values."

Lessons Learned v1.0, item 1

THEIR EXAMPLES

Inground pool: Property Amenities, as a Water Feature (not the Unit(s) subsection). Porches, patios and decks: Property Amenities, as Outdoor Living. Arm's length: Typically Motivated, in the Transfer Terms row. Financing: Conventional, in the Financing Type row, not typed into Other. Site Influence: choose the enumeration (their example: Residential), not Other.

Lessons Learned v1.0, items 1a to 1d

NO DOUBLES

"Do not report the same information more than once in the sales grid." "Do not duplicate line items and/or their adjustments." An added row needs one label, the same for the subject and every comp.

Lessons Learned v1.0, item 1; Appendix A-1 v1.4, 1800.0319

THE RULES THAT CHECK THE GRID (APPENDIX H-1, UAD COMPLIANCE RULES, URAR V1.5)

UAD1460	FATAL	Provide the 'Net Adjustment Total'.
UAD1461	FATAL	The 'Net Adjustment Total' does not equal the sum of the individual adjustments.
UAD1456	FATAL	Provide the 'Adjusted Price' for the sales comparable.
UAD1459	FATAL	Provide the 'Comparable Weight' for the sales comparable.
UAD1758	WARNING	Only one line-item adjustment is allowed for this Adjustment Type. (The rule names View as an example.)
UAD1455	WARNING	One or more additional row labels are not identical for one or more properties.

BLANK ISN'T ZERO

A zero says the comp is different on that line, you considered it, and there is no measurable impact. A blank says the comp and your subject are the same there. A blank you meant and a box you never got to look alike on the page, so check every blank. The adjustments, the weights and the value are yours alone.

IF A REVIEWER ASKS WHY AN ADJUSTMENT IS BLANK (COPY AND SEND)

"The subject and this comparable have the same feature on that line, and no adjustment is warranted. The URAR Reference Guide (Appendix F-1 v1.4, page 219) says to leave the field blank in that case and not to enter or default to zero. A $0 is entered only where the features differ and there is no market support for an adjustment."

SOURCES

Fannie Mae and Freddie Mac: Appendix F-1, URAR Reference Guide v1.4, Sales Comparison Approach, pages 218 and 219. UAD 3.6 Job Aid, Guidance for Appraisers through Lessons Learned v1.0 (June 23, 2026), items 1 and 7. Appendix A-1, URAR Delivery Specification v1.4: 1800.0309, 1800.0312, 1800.0313, 1800.0317, 1800.0319. Appendix H-1, UAD Compliance Rules (URAR) v1.5 (August 13, 2026): UAD1455, UAD1456, UAD1459, UAD1460, UAD1461, UAD1758.