
Appraiser Independence Requirements

Updated October 15, 2010

In continued support of strong appraiser independence requirements that provide important protections to homebuyers, mortgage investors, and the housing market, we announced our revised appraiser independence requirements (AIR) in the October 15 *Single-Family Seller/Service* Guide Bulletin 2010-23.

AIR is based on certain standards from the Home Valuation Code of Conduct (Code). The revised requirements maintain the spirit and intent of the Code and ensure that we continue to maintain the highest standard of appraiser independence and appraisal reliability in the industry.

The AIR requirements are effective on October 15, 2010, and replace the requirements of the Code, which is expiring.

Noncompliance With the Home Valuation Code of Conduct

Freddie Mac will continue to accept complaints about noncompliance with the Code that occurred between May 1, 2009, and October 2010. Complaints that occurred during this period may be submitted electronically or through the mail using the [complaint submission form](#). The complaint submission form must be completely filled out to be accepted and reviewed. Anonymous or incomplete complaints will not be reviewed. Instructions are provided on the complaint types that are eligible for submission.

For more information on AIR

- [October 15 Guide Bulletin 2010-23](#) [PDF]
- Read our [Frequently Asked Questions](#)
- Find contact information for state appraiser licensing and certification boards at <http://www.asc.gov/> 