



Информационные Технологии в оценке жилой недвижимости



Стандарты и Тенденции

Разрешите представиться

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План презентации

- ▶ Взаимодействие оценщиков и кредитных организаций
- ▶ Тенденции автоматической оценки и скоринга объектов недвижимости





Взаимодействие кредитора и оценщика



Мировой опыт

Требования и форма

Требования к
процессу и
результатам
оценки

Формат
представления
результата
оценки



США: Эволюция формы и требований

Uniform Residential Appraisal Report Form #

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address _____ City _____ State _____ Zip Code _____
 Borrower _____ Owner of Public Record _____ County _____
 Legal Description _____
 Assessor's Parcel # _____ Tax Year _____ R.E. Taxes \$ _____
 Neighborhood Name _____ Map Reference _____ Census Tract _____
 Occupant Owner Tenant Vacant _____ Special Assessments \$ _____ PUD HOA \$ _____ per year per month _____
 Property Rights Appraised Fee Simple Leasehold Other (describe) _____
 Assignment Type Purchase Transaction Refinance Transaction Other (describe) _____
 Lender/Client _____ Address _____
 Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? Yes No
 Report data source(s) used, offering price(s), and date(s): _____

did did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed: _____

Contract Price \$ _____ Date of Contract _____ Is the property seller the owner of public record? Yes No Data Source(s) _____
 Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? Yes No
 If Yes, report the total dollar amount and describe the items to be paid: _____

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics	One-Unit Housing Trends			One-Unit Housing		Present Land Use %
	PRICE	AGE	One-Unit	PRICE	AGE	
Location <input type="checkbox"/> Urban <input type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining			\$ (000)	(yrs)	2-4 Unit %
Build-Up <input type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply					Multi-Family %
Growth <input type="checkbox"/> Rapid <input type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths			High		Commercial %
Neighborhood Boundaries _____				Med.		Other %
Neighborhood Description _____						

Market Conditions (including support for the above conclusions) _____

Dimensions _____ Area _____ Shape _____ View _____

Specific Zoning Classification _____ Zoning Description _____
 Zoning Compliance Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe) _____
 Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? Yes No if No, describe _____

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements—Type	Public	Private
Electricity	<input type="checkbox"/>	<input type="checkbox"/>	Water	<input type="checkbox"/>	Street	<input type="checkbox"/>	<input type="checkbox"/>
Gas	<input type="checkbox"/>	<input type="checkbox"/>	Sanitary Sewer	<input type="checkbox"/>	Alley	<input type="checkbox"/>	<input type="checkbox"/>
FEMA Special Flood Hazard Area	<input type="checkbox"/> Yes <input type="checkbox"/> No	FEMA Flood Zone _____	FEMA Map # _____	FEMA Map Date _____			

Are the utilities and off-site improvements typical for the market area? Yes No if No, describe _____
 Are there any adverse site conditions or external factors (assessments, encroachments, environmental conditions, land uses, etc.)? Yes No if Yes, describe _____

General Description	Foundation	Exterior Description	materials/condition	Interior	materials/condition
Units <input type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit <input type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls	Foundation Walls		Floors	
# of Stories _____	Full Basement <input type="checkbox"/> Partial Basement <input type="checkbox"/>	Exterior Walls		Walls	
Type <input type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Dw./End Unit	Basement Area _____ sq. ft.	Roof Surface		Trim/Finish	
<input type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish _____ %	Gutters & Downspouts		Bath Floor	
Design (Style) _____	Outside Entry/Exit <input type="checkbox"/> Sump Pump _____	Window Type _____		Bath Wainscot	
Year Built _____	Evidence of <input type="checkbox"/> Infestation <input type="checkbox"/> Storm Sash/Insulated _____	Car Storage <input type="checkbox"/> None _____		Driveway Surface	
Effective Age (Yrs) _____	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement _____	Screens _____		# of Cars _____	
Attic <input type="checkbox"/> None <input type="checkbox"/> Heating <input type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant _____	Amenities _____	Woodstove(s) # _____			
<input type="checkbox"/> Drop Star <input type="checkbox"/> Stairs <input type="checkbox"/> Other _____	Fire _____	Fireplace(s) # _____			
Floor _____	Cooling <input type="checkbox"/> Central Air Conditioning _____	Patio/Deck _____			
Finished <input type="checkbox"/> Heated <input type="checkbox"/> Individual <input type="checkbox"/> Other _____	Pool _____	Other _____			
Appliances <input type="checkbox"/> Refrigerator <input type="checkbox"/> Range/Oven <input type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe) _____					

Finished area above grade contains: _____ Rooms _____ Bath(s) _____ Square Feet of Gross Living Area Above Grade _____
 Additional features (special energy efficient items, etc.): _____

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.): _____

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No if Yes, describe _____

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No if No, describe _____

Freddie Mac Form 70 March 2005 Page 1 of 6 Fannie Mae Form 1004 March 2005

США: Эволюция формы и требований

MISMO 3.0



MISMO 3.0: Индустриальный стандарт

- ▶ Единый электронный формат
- ▶ Включает электронные подписи
- ▶ Опирается на технологию XML
 - ▶ `<BorrowerName>Василий</BorrowerName>`



Выгоды для кредитных организаций

Простой доступ

Повышение
эффективности

Стандарт

Выкуп
закладных

Скоринг и
Аналитика



Задачи по разработке стандарта

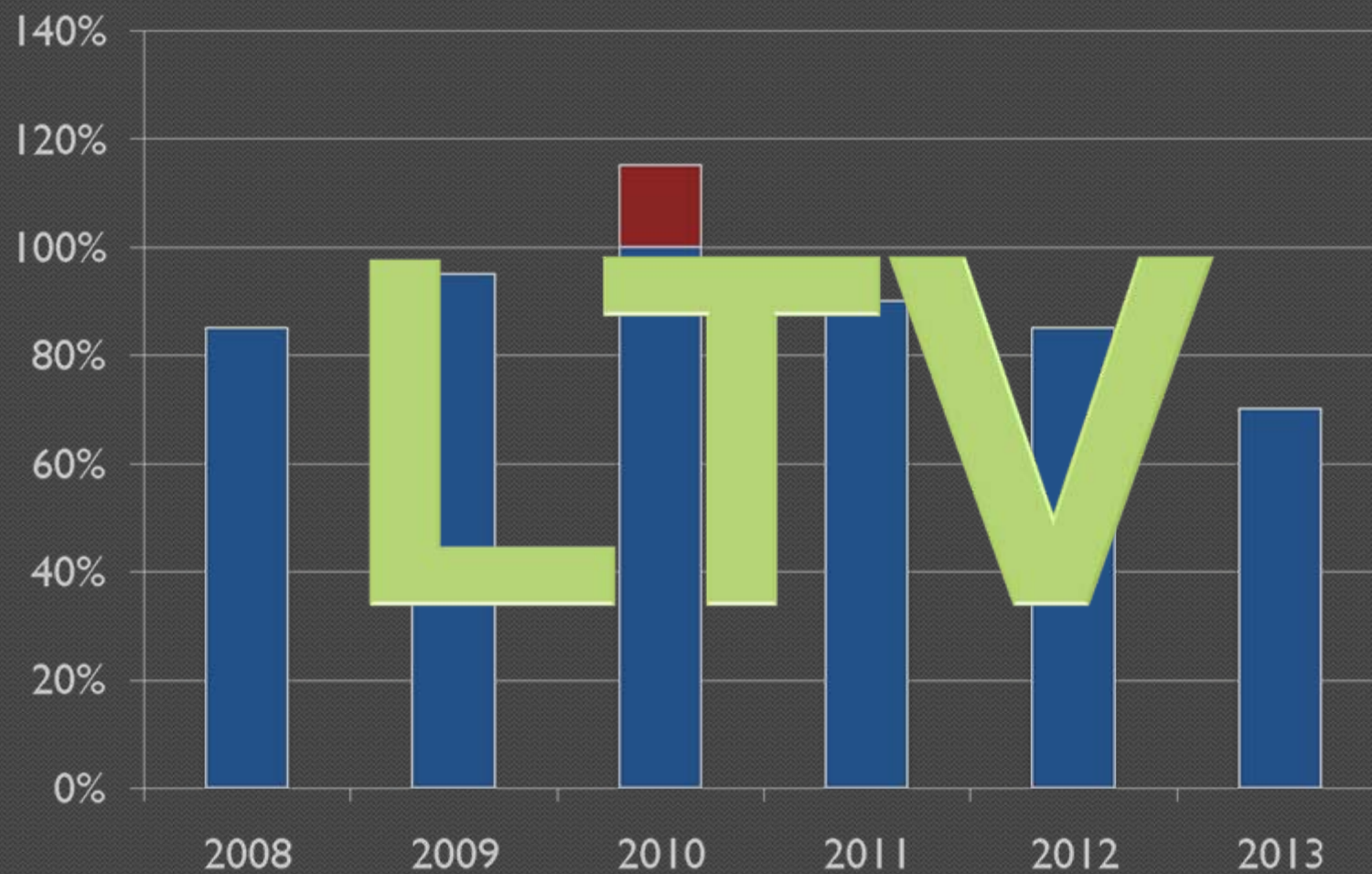
- ▶ Интеграция требований участников рынка ипотечного кредитования
- ▶ Разработка стандарта представления отчета об оценке в электронном формате
- ▶ Максимально широкое внедрение Электронно-Цифровых Подписей
- ▶ Содействие распространению осведомленности среди профессиональных участников рынка оценки



Автоматическая оценка и скоринг

Возможности и задачи

Причины для переоценки



Автоматические модели: преимущества



Метод сравнительных продаж

Настройки алгоритмов поиска информации

Требования к полноте информации

Правила фильтрации недостоверных объявлений

Настройки алгоритмов подбора аналогов

Правила классификации информации

Правила подбора аналогов для объекта

Настройки алгоритмов расчета стоимости объекта

Правила расчета значений корректировочных коэффициентов для учета условий рынка и физических характеристик объекта

Вопросы?

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