

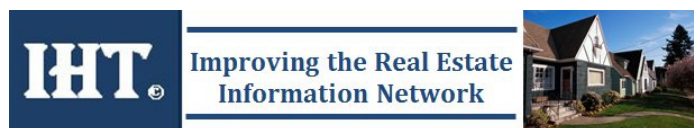


The Home Measurement Standard is for real estate professionals for measuring and calculating square footage in residential properties.

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*The*

# Home Measurement Standard



***Residential Square Footage Guideline***



This *standard* was developed through a comprehensive investigative process that included those directly and materially affected by the existence and use of such a standard and is exclusively for the measurement and calculation of square footage in a single-family dwelling. It is a voluntary guideline. The original contributors included professional real property appraisers, architects, home builders, property assessors, and Realtors®, with all data reviewed and analyzed by the current directors in 2021. The enclosed methodology represents a *standard* of measurement which is recognized and utilized throughout the real estate, appraisal, mortgage, architectural, building, insurance, and other professionally licensed and regulated organizations. The enclosed measurement method is recognized by HUD, FHA, VA, Fannie Mae, and Freddie Mac. This “standard” was designed and created to be a comprehensive measurement method for the appraisal industry, which can also be utilized by real estate agents, assessors, insurance adjustors, architects, and all professionals who create and publish residential square footage for the public.

The enclosed *standard* describes practices and procedures that allow for the reconciliation of differences in current methods of determining residential square footage. It helps to promote and protect the public’s interests and helps real estate professionals create consistent, reproducible calculations of square footage in single-family dwellings. The herein methodology is offered as a written “standard of practice” to define and support an established theory of measurement. It also provides a specific *language*, which aids in the communications between the real estate, appraisal, and mortgage industries. Use of this *standard*, along with a written “Statement of Square Footage” (disclosure form) helps to assure the public’s trust by establishing, improving, and promoting universal creation and communication of residential square footage information.

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**For use by Agents, Appraisers, Valuers, Architects, Assessors, Adjustors, Builders, Surveyors, and any other professional provider of square footage information for single-family homes.**

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# 1. Foreword and Introduction

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Size or square footage is and always has been one of the most important factors in the home valuation process. Other than location, more weight is placed on this one component than any other item of comparability. Does the home have enough space to meet a specific buyer's needs; rooms, room sizes, layout, and offers sufficient living space for their intended use? Square footage or gross living area provides a comparison; although not always accurate, it does offer an estimate by which to establish a logical value based on comparison with other *similar* properties. The total *finished* floor area or the "size" of a house is one of the most important things a potential buyer needs to know in order to make an informed decision. Square footage is more than just the "currency of real estate," it is the very foundation of value. It is a key ingredient in buyer protection as well as mortgage security.

Real estate professionals (and others), when calculating residential square footage, should carefully follow and adhere to these specific guidelines (in their entirety) or any other *standards* that are comparable to them; and should be prepared to identify any such *standard of measurement* when requested. The following guidelines and illustrations were prepared with the intent of assisting agents, appraisers, builders, property assessors, and others, with the fundamental knowledge of the measurement, calculation, and the reporting of square footage in residential dwellings. It also addresses the overall significance this number provides to the mortgage industry and every home valuation. All residential real estate comparisons and valuations are directly influenced by size or square footage. ***The accuracy of this data is one of the most influential considerations in determining a property's fair current market value.***

The Home Measurement Standard is a voluntary guide and subject to annual review, analysis, and recertification. It has been developed in 2021 to reflect acceptance throughout the international, residential real estate industry. This "standard" of measurement and the associated principles allows for cooperation among organizations which may have singular goals, objectives, and specific idiosyncratic usability requirements of square footage information. The *standard* contained herein also helps to establish common and logical definitions of "finished" or "heated" square footage and "gross living area." The definitions and descriptions enclosed are provided with the intention of assisting in the preparation of consistent measurements and calculations, and to establish specific categories for use in the reporting or communication of square footage information in residential properties. The following guide or *standard* is not meant to replace or supersede any legally required existing area measurement methods, which may be national, state, or locally defined. This process and its fundamental methodology is suitable for use with proposed new construction or existing single-family homes of any style of construction, and is based specifically on the "exterior dimensions" of the dwelling. It is not applicable to condominiums, apartments, and/or multifamily properties and does not include or consider interior measurements, except as specifically addressed within this text.

During an eighteen-year period of research, the Institute of Housing Technologies reviewed and analyzed numerous measurement interpretations from throughout the industry. It reviewed guidelines published by state real estate commissions, real estate and appraisal licensing agencies, considered the guidelines published by the "NAHB," and reviewed the "Residential Measurement Standard" (Alberta), and also the "IPMS" for Residential Buildings. The IHT interviewed agents, appraisers, MLS committee members and directors, builders, architects, assessors, etc., from across the world. Throughout this research process, it did become apparent that the use of two fundamental measurement philosophies or methodologies are consistently practiced and accepted as "standards" of measurement within the real estate industry. It was agreed that this *standard* should be similar in application to the most often utilized measurement method known to help eliminate inconsistencies in measurements and expanded to cover and address numerous measurement issues that have previously been left subjective.

While there have been two basic measurement methods (and numerous local variations) for as long as appraisals have been in existence, and they have been discussed and debated for years, no one system emerged as the best method or one proven to be more accurate than the other. The “HMS” offers a comprehensive, formal, and written methodology to support the use of a well-established, traditional measurement theory and the most practical approach to create consistent and recreatable measurements among real estate experts. Creating residential square footage is an *art* and not a science. It is an extremely complex issue and no one measurement *standard* will work in every scenario. Due to the complexity of the subject matter and exigency for the description and summarization of such an immense range of information, and due to the numerous methods currently utilized around the world, it is difficult to define one true methodology that embraces and encompasses the majority of practical applications being utilized in the field today. The main discrepancy in measurement methods has centered around the measurement and calculation of stairs, the sloped areas beneath, and the measurement of upper-level living areas. With the introduction of the HMS 2021, we hope to unite all users and consumers of square footage methodologies with the goal of enhancing consumer protection. The herein method of measurement and calculation is practiced by the majority of professional real estate agents, appraisers, valuers, and numerous industry leading home builders and architects. **The enclosed measurement theory and associated principles provide acceptable measurements for the FHA, VA, HUD, Fannie Mae and Freddie Mac.**


The enclosed “standard” is suitable for use by appraisers, valuers, surveyors, real estate agents and brokers, and all real estate professionals who provide and use residential square footage details. While there may always be differing points of view regarding the collection and *reporting* of this information, for those professionals who choose to provide this service, this *standard* helps to promote the public’s trust; as well as offering a consistent, credible, and defensible source for the methodology utilized in the collection and communication of square footage for single-family dwellings. The employment of a written “standard of practice” and the use of a written “statement of square footage” is encouraged for the advancement of professionalism and consumer protection, by all those that create and consume residential square footage data. The key goal of this *standard* is to improve the entire real estate industry through the improved creation and communication of residential square footage, which helps to establish consistency in the one number at the heart of every residential valuation – square footage. In this, the information age and the era of technology, it is our sincere hope that the real estate industry will find a way to *standardize, mandate, and educate* all professionals about the creation and communication of residential living area.

The research completed by the IHT found that measurement principles and practices vary substantially across local as well as global markets. The enclosed standards are focused on the issues related to the measurement of single-family dwellings. Due to the use of above and below “Grade” within this guideline, it is acknowledged that this may result in homes with zero GLA (Gross Living Area) or above grade space(s). It is also acknowledged that there are different floor area measurements used in construction and valuations, but the application of these standards will allow for the consistent, globally accepted residential measurements. The Home Measurement Standard (HMS) is submitted as an international property measurement standard.

Suggestions for the improvement of this *standard* should be directed to:

Institute of Housing Technologies, LLC  
26 Pinecrest Plaza #165  
Southern Pines, NC 28327

Hamp Thomas – Director



## Home Measurement - Frequently Used Terms

The following list represents the most often utilized calculations and terms in measuring residential square footage. This list is a brief description and reference guide. Full details are included within the text of this document.

**1. Above Grade** -- Entirely above grade. Defined as space on any level of a dwelling, which has *living area* and no earth adjacent to **any** exterior wall. Any space which is ground level and up is considered as above grade. (1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup> levels, etc.).

**2. Below Grade** -- Defined as space on any level, which has living area (finished, partially finished, unfinished, garage, etc.), is accessible by interior stairs, and has earth adjacent to **any** exterior wall. If earth is adjacent to any portion of any wall, the entire level is considered as *below grade* {or *lower level*}.

» **No statement of a dwelling's finished living area should be reported without the distinct separation of above and below grade areas.**

**A. Finished Space** -- All space considered as *finished* square footage should be derived using *exterior measurements*. The enclosed area of a house that is intended for human occupancy; and further defined as space that is suitable for year-round occupancy, heated and cooled by a central, permanently installed system; and embodies walls, floors, and ceilings which are similar to the rest of the house. (See page 10)

GLA or Gross Living Area is defined as finished space that is "above grade" only.

**B. Unfinished Space** -- Includes any "partially finished" or "unfinished" areas which are NOT included in the main living area/space, the *finished* category or "GLA" calculations; such as storage areas, workshops, unfinished framed rooms in and/or above a garage (or other areas), which may have wall framing in place, but does not have flooring, walls, or a *finished* ceiling installed.

**3. Sloped Ceilings** -- In rooms with "sloped ceilings," *finished* space is measured from the five-foot mark on any sloped ceiling/wall with no addition for the width of *any exterior wall(s)*.

**4. Stairs** -- Stairs are included within the exterior dimensions (and square footage) of both the lower and upper levels they serve. The sloped space below a staircase is counted within the exterior dimensions of the lower level. Stairs are "*finished* square footage" on all levels.

**5. Dormer** -- The width of a dormer equals interior measurements plus the addition of both exterior walls. The length measurement equals the actual length from the inside corner of the dwelling to the start or beginning of the outside wall with no addition for the thickness of the exterior wall.

**6. Adjoining Spaces** -- When an area that is not part of the *finished* living area (e.g. a garage) shares a common wall with any *finished* living area, treat the common wall as the exterior wall for the *finished* living area. Therefore, the measurements for the *finished* space will include the thickness of any common wall(s) and the measurements for the other area will not.

**7. Exterior dimensions using interior measurements** -- To calculate the width of an exterior wall using interior measurements, add five-tenths of a foot (or six inches) for each exterior wall (not to exceed actual exterior dimensions). Use the actual exterior dimensions/measurements whenever possible.

**8. Garage** -- A garage is a structure (attached or detached) with its intended function for the storage of automobiles and other vehicles/tools/miscellaneous items. Typical garages are attached to the dwelling with a direct entry into the main *finished* living area but is subject to local custom.

## 2. Scope and Purpose

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A “standard” allows individuals and organizations which use different terminologies, based on different points of view, to communicate, cooperate, and calculate quantities on a common basis. A specific practice or methodology may also be a “standard,” not because it has been approved by a particular organization or committee, but because it is widely used and recognized by the industry as being *standard*. The fundamental methodology utilized within the Home Measurement Standard is internationally recognized and accepted throughout the real estate industry. It is a pre-established arrangement or organizational format of data and/or the development guidelines of that data, in an established format of communication.

The enclosed *standard* illustrates the practices and procedures for the measurement, calculation, and reporting of square footage for single-family dwellings. The purpose of this Guideline is to describe a particular method of measurement and classification, which will allow others to create, reproduce, and communicate similar results when applying this *standard* and the associated principles. One professional should be able to follow a sketch and measurement, following the same *standard*, and create *similar* square footage results.

**In the calculation of residential square footage, the objective must be to measure accurately, calculate competently, and identify the improvements in a manner that is not misleading and describes and/or facilitates an understanding of the property.** The intent of this *standard* is to provide authoritative, verifiable procedures for the measurement and calculation of residential square footage. This *standard* also defines five specific categories for the “reporting” of square footage information, which will help standardize communications between all users and consumers of residential square footage data. **The enclosed categories for the communication of square footage information are required to claim adherence to this standard of measurement.** Such categories allow for the fair comparison of space(s) and were not designed or created to influence/impact property values.

## 3. Definitions and Descriptions

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**A. Square Footage** -- An amount based on measurement, described in feet. The enclosed area of a dwelling which is measured and calculated according to this *standard*. (Square Foot - a square unit of area/space which measures twelve inches on each of its four sides.) When Metric or the International System of Units (SI) measurements are employed, the term Floor Area may be used in place of Gross Living Area or square footage. 1 SqFt = 0.09 sq meter (sq metre). Measurements and calculations should be in the unit that is accepted/commonly used in the practicing country.

**B. Detached Single-Family Dwelling** -- A free-standing house which has open space around all its sides.

**C. Attached Single-Family Dwelling** -- A house with its own roof and foundation, and which is separated from other houses by dividing walls that continue from foundation to roof. Such a dwelling or house would also not share utility services with any adjoining dwelling(s) and may be classified as a townhome (an attached home which is not a condominium), rowhouse, duplex, or other side-by-side housing. (For the calculation of “condominium” square footage see below).

**Condominium is a form of ownership.** The measurement of *Condominiums* generally does not include the thickness of exterior and/or common walls. For purposes of standardization, the Home Measurement Standard defines “Condominium” square footage (Condominium only: does not apply to any other property classification) to be calculated from interior dimensions only (interior wall surface to interior wall surface or paint to paint) and does NOT include the thickness of any exterior wall(s).

**D. Finished Living Area - Finished Square Footage – Finished Space - Heated Living Area - Heated Square Footage** – All names, often interchangeable, which typically refer to the enclosed area of a house that is intended for human occupancy; and further defined as space that is suitable for year round occupancy, heated and cooled by a central, permanently installed system (not an individual unit); and embodies walls, floors, and ceilings which are similar to the rest of the house. To be counted as *finished* or *heated*, the space must be permanently, safely, and sufficiently heated (and/or cooled depending on climate/locale) to permit year-round occupancy as required by location. [Heated/Cooled – by a central system or systems that are permanently installed in the dwelling; not portable in any nature, and must generate sufficient heat and/or cooling to make the space suitable for year round use.] The HVAC system should be consistent with the remainder of the GLA and should be part of the measure of conformity, utility and quality.

**E. Above Grade (A/G)** -- Entirely above grade. Defined as space on any level of a dwelling, which has living area and no earth adjacent to any exterior wall. Any space which is ground level and up is considered as above grade. (1st, 2nd, 3rd levels, etc.). In a dwelling with three levels; a basement, main living level, and an upstairs living area, the basement or lower level is counted as below grade and the main floor, plus any upstairs levels are combined and all counted as one above grade total. Includes all enclosed areas/spaces located at or above ground level.

**Ea. Above Grade (A/G) Finished Square Footage** -- In single-family detached dwellings, “finished” square footage is defined as the sum of all connected, *finished*, usable areas/spaces; measured by exterior dimensions (walls). GLA or Gross Living Area is the main category within this classification, but there may also be A/G space(s) that do not fit the criteria for GLA but would still be deemed “*finished* living area” (e.g. an attic space with a ceiling height of 6’2” with all the physical characteristics of GLA). Such space would be A/GUnfSF or above grade unfinished square footage.

>> **Gross Living Area - GLA** -- Often interchangeable with the above stated names, “GLA” refers to and is defined as: *finished space that is above grade only*. GLA is the main category for reporting the *finished* living area of most single-family homes.

**Eb. Above Grade (A/G) Unfinished Square Footage** -- The “unfinished” category may include either “unfinished” or “partially finished” spaces. Any enclosed area which does NOT meet the criteria of *finished* space, above grade only; such as storage areas, workshops, unfinished framed rooms in and/or above a garage (or other areas), which may have wall framing in place, but does not have flooring, walls, or a *finished* ceiling installed. Not *finished* similar to or having any common elements of the main living area/space(s) of a dwelling. An enclosed area, space, or room with a minimal level of finish. Partially Finished Square Footage is any enclosed area which would not be properly defined by either “finished” or “unfinished,” but is included within the “unfinished” category.

Any space, which is at a level of finish considered less than that of “finished,” above grade only. A degree of completion which is less than “finished,” but with some common elements similar to the finished living area; such as flooring, walls, ceilings, and/or other components which are in keeping with the main living areas; and considered more than that of “unfinished,” having one or more features of the *finished* living area.

**F. Below Grade (B/G)** -- [Lower Level/Basement] - Defined as space which has living area (finished, partially finished, unfinished, garage, etc.), is accessible by interior stairs, and has earth adjacent to **any** exterior wall. **If earth is adjacent to any portion of any wall, the entire level is considered as below grade {or lower level}**. If any portion of a floor level is *below grade*, the entire level is considered *below grade*. Note: B/G [rather than Lower Level or Basement] may be used to define all space which is not accessible by a full flight of stairs or located with any portion of the space being below grade or NOT gross living area. B/G and Lower Level encompasses all space(s) that have any portion of any wall below ground level or *below grade*. Such space(s) may be of similar construction/materials and considered *comparable* (in *finish*, use, and/or value) to that of gross living area or GLA; however, the separation of all above and below grade space is consistent within most residential *Guidelines* and must be separated for proper *reporting* and/or *comparison* purposes. *It is acknowledged that this may result in structures that have NO above grade finished square footage or GLA. The categorization of space(s) is not automatically reflective of value or utility and should not be confused with its role in the comparison of real property.* Dwellings described as *at grade* or *on grade* are generally considered as *above grade*.

**Grade** -- *Grade* itself is defined as the “ground” level at the perimeter of the exterior *finished* surface of a dwelling; the slope of a surface; the surface of the ground at the outside face of the exterior enclosing wall.

»» **No statement of a dwelling’s *finished* living area should be reported without the distinct separation of above and below grade areas.**

**Fa. Below Grade Finished Square Footage -- B/GFinSF** -- Any enclosed area/space(s) {below ground level} with a level of *finish* similar to the main *finished* living area or GLA (meeting all the criteria of GLA), but considered as *below grade*. **“B/GFinSF” refers to and is defined as: finished space that is below grade only.** In order to be classified as B/GFinSF, all space must provide *finished*, safe, sufficient, interior access from the main *finished* living area.

**Fb. Below Grade Unfinished Square Footage -- B/GUnfSF** -- The “unfinished” category may include either “unfinished” or “partially finished” spaces. Any below grade (enclosed/interior accessible) space which would not be included within the “B/GFinSF” calculations. For any space(s) considered as B/GUnfSF, a minimum of a brief description of any space(s) is recommended. All *below grade* space should be described so as to properly identify each individual section for appropriate comparison with other similar space(s). A picture (showing all features and the level of *finish*) may be deemed a proper *description*, when accompanied by space dimensions. See the optional “*reporting*” fields.

**G. Garage/Carport/Automobile Storage** -- Space(s) specifically dedicated to the covered storage of automobiles and other vehicles/tools/miscellaneous items. See Below.



**Garages (Gar)** -- A garage is a structure (attached or detached) with its intended function for the storage of automobiles and other vehicles/tools/miscellaneous items. Typical garages are attached to the dwelling with a direct entry into the main *finished* living area, but is subject to local custom. Garage sizes and shapes vary greatly by location and there is currently no nationally mandated, recognized, or "standard" size for a one, two, or a three car garage. In order to avoid excessive detail, garages and all **attached** spaces which are not included in the living area/space (e.g. GLA; storage areas, mechanical rooms, closets, etc.), may be included in the Garage calculations and defined as is typical or custom in the local market. *Garage* space is generally *open* space and not separated by walls. All garage space located on the lower level (below grade) should be identified and described accordingly. All "carport" space should be adequately described.

**Garages and GLA** -- As long as a Garage Door is present, no Garage space (regardless of the level of "finish") should be included within the GLA count. If the Garage Door has been removed and the space is finished similar to the rest of the living space (and serves as a functional part of the floor plan), then that space may be included within the GLA count. **See Page #88.**

**\*\* A Basement Garage** is partially or mostly below grade with its entrance level from the basement floor. Garages on lower levels should be listed as Garages as long as a garage door is present below grade. If an open space is present, the amount of space should be estimated for the Garage and any Unfinished/Partially Finished space listed separately.

**\*\* A Tandem Garage** must provide sufficient space to allow for a full-sized vehicle to be parked, one at front and one at rear. A two-car garage door with a Tandem space that would be listed as a 3 Car Garage must offer space for three full sized vehicles. A Built-In Garage is built into the dwelling at grade level and features living space above the garage. *Estimated Garage Sizes:* one-car garage equals approximately 12.0 x 20.0 and a two-car garage equals apx 18.0 x 20.0.

**\*\* Detached Garages - DetG** -- Detached or standing by itself; sperate building having no common wall(s) with the main structure. An accessory building intended for the storage of vehicles or other property, such as utility, recreational, trailers or water-craft. Detached Garage is any garage space that is detached from the main living area and not attached by any other covered method (such as breezeway, porch, etc.). **Detached space designed specifically for the accommodation of vehicle storage.** [Carport] Does not include any space above a garage.

**Carport (Cpt)** -- meaning a covered shelter for an automobile or other vehicles/property, an open sided shelter, attached or detached.

**H. Exterior Living Areas (ELA)** -- Any space considered as **outdoor living** area(s), including covered and/or open spaces. Each space measured by perimeter dimensions and listed separately. Includes all definable exterior/outdoor living spaces and/or improvements; such as screened porches, covered porches, decks, covered decks, patios, terraces, gazebos, lanais, pools, outdoor kitchens, fireplaces, arbors, pergolas, porticos, water features, etc.. These areas may not be included in any statement of *finished* square footage. (Not to include guest cottages, pool/bath houses, or other structures on permanent foundations with enclosed living area.) Due to the nature of construction and numerous possible differences in materials, design, functionally, etc., pictures are recommended for any feature or item which provides contributory value to a property.

ELA1 - Deck 10.0 x 12.0 (120 sqft)

ELA2 - Covered Porch 14.2 x 16.8 (239 sqft)

ELA3 - Concrete Patio 18.0 x 20.0 (360 sqft)

◆ All Exterior or outdoor living areas/features/amenities may be reported as local custom dictates. The "ELA" category is a *suggested* practice only with the key objective being too clearly identify the function and size of all such spaces for comparison. **Photos generally provide the best description.**

**I. Detached/Other** -- Detached space/area includes any space that is detached and/or separated from the main *finished* living area/space(s). Areas such as guest cottages, apartments, in-law suites, studios/rooms or any space(s) above a detached garage; or any *finished* or unfinished structure on a permanent foundation which is detached or separated from the main dwelling. Reported (named) as local market defines.

**Ia. Detached -- Finished and Unfinished Areas** -- Finished areas which *are not connected* to the main body of the house by other *finished* areas (such as through a door, heated hallway or stairway). **Any space, which requires you to leave a *finished* continuous space, cannot be included in any statement of Gross Living Area or GLA.** Even though such space may be *finished* in a manner similar to the rest of the dwelling, if it requires you to leave the perpetual living area, it cannot be included with or counted the same as the other GLA or continuous *finished* living areas. Whether heated with the same central heating system as the rest of the house or heated and cooled by portable means, if it requires you to leave the continuous *finished* area, it is counted as Detached Finished Space and not Gross Living Area.

◆ Any area, space, structure, or building that requires you to exit that space; enter any partially *finished*, unfinished, or open space; and then access the main dwelling/living area, must be considered as "detached" and *separated* from other areas. Detached space (*finished* or otherwise) must be counted in the "Detached" square footage category. (Any basement space with "exterior only" access should also be counted as *detached, below grade*).

**Ib. Detached Unfinished Living Area** -- Meeting all the criteria of *detached* and *unfinished*. DetUnfSF is any enclosed area/space which does not meet the criteria of "GLA," but is NOT directly accessible without leaving the continuous, *finished*, main living area. (i.e. ► 1. A bonus room with the same level of *finish* as the main living area; with carpet, sheetrock walls and ceiling, heated and cooled by the central HVAC system. Even though all the other requirements of *finished* living area are met, such space would still be considered as "Detached" due to the reduced "functionality" or the difference in "utility" between *continuous* living spaces and *separated* living spaces.

► 2. A finished office, bonus room, laundry, utility room, or other *finished* area with its only access located inside a garage. ► 3. A *finished* second level bonus room with an unfinished staircase located in (or outside of) the garage. ► 4. A sun room, porch, or any enclosed area/space, which has been *finished* similar to the rest of the dwelling, but is not supported by any permanent, central HVAC system.

**J. Floor Finishes/Concrete** -- Floor *finishes* include, but are not limited to: carpet, hardwood, laminate, tile, cork, vinyl, and certain decorative concrete finishes (such as stamped, imprinted, and/or engraved flooring). “Decorative” finishes are defined as long-lasting or permanent components on a concrete slab; produced by methods such as chemical staining, scoring, stamping, or other methods that physically modify the appearance and/or texture of the slab. \* **No bare or painted concrete flooring is included in any statement of finished square footage under these Guidelines.**

**K. Adjoining Finished and Unfinished Area** -- Whenever *finished* living area encounters or is adjacent to *unfinished* living area (on the same level), the *finished* area is calculated with exterior measurements and is always allowed the largest possible calculations. Any unfinished area(s) should begin where the exterior measurement of the *finished* area ends. See illustrations for examples.

**L. Level** -- Area(s) of a structure that are vertically within two (2) feet of the same horizontal plane. If the *level* of a section is within 2' of another *finished* section, it may and should be included in the square footage of that level (i.e. sunken living room or family room adjacent to main level).

**M. Grade, Basements, and Advertising** -- *Agents* are permitted to report the square footage of a dwelling as “**total living area/space**” or “**total square footage**,” without a separate distinction between *above* and *below* grade; **for advertising purposes only** (as long as the lower level (basement) space is *finished* similar to the upper level space and meets all the requirements for *finished living area*). In order to be deemed *finished* lower level (basement) square footage (B/GFinSF), all space should provide similar *utility* to the main or upper level and serve as a continuation of the *finished* living area. However, the requirement that appraisers (and agents) must *report* the distinct separation between *grades* should be timely disclosed to both buyer and seller. For purposes of stated square footage, any reported “GLA” is defined as; *finished* space, above grade only. Any square footage data reported to **MLS** (where required) under “Closed” or “Sold” (or similar) should include a distinct separation of space, and the total square footage of both above and below grade areas.

**N. Bay Window** -- If a window has a floor underneath, a ceiling height of at least six-feet five inches, and otherwise meets the criteria for living area/space, it is counted as square footage. If the bay space is a window seat, plant shelf, etc., and does not have a floor *finished* the same as the surrounding area, it is *not* considered square footage.

► To properly measure a bay window, first make two measurements; one with the width across (or over) and one with the distance “out” from the main exterior wall (such as 2 feet over and 2 feet out). Next, measure the distance straight across the center of the bay, and then measure the other side of the bay to make sure both sides are equal. To calculate the area of a triangle, multiply its length by its height and divide that figure by two. A bay window generally consists of two triangles and one rectangle. (With any “angled” walls, you must establish a distance **over** and a distance **out** to determine square footage. Often titled “Rise and Run” or “Over and Out.”)

**O. Chimney** -- If the Hearth or Chimney is located outside the main living area and extends beyond the exterior *finished* surface, the space CANNOT be included in any square footage total. Chimneys that extend to the second level, which may have a hearth on the first level, but extend through the interior of the second level (but with no hearth) should not be deducted from the *finished* square footage.

Count the exterior wall as a flat surface for measurement purposes, similar to that of a bay window without flooring. Chimneys, windows, and other *finished* areas, which protrude beyond the exterior *finished* surface of the outside wall(s), but do not have floored, useable space on that same level, cannot be included in the square footage calculations. **Area/Space(s) such as laundry chutes or elevators should be included within the finished living area/space.**

**P. Dormer** -- Defined as a window, set upright in a sloping roof or vertically attached into a small gable, projecting from a sloping roof; or the gable section itself. Dormers are to be counted as *finished* space as long as they are *finished* in a similar manner to the surrounding living area and are a functional part of the room. If the dormer space is a functional part of the *finished* living area/space, it is included within the square footage measurements.

**The measurement of dormers** -- The "width" measurement equals the distance across the interior space plus both exterior wall measurements, so that the total width is equivalent to the actual exterior measurements. When you calculate the interior width, take the measurement from one interior wall to the opposite interior wall, and then add for the width of both exterior walls. In the "length" measurement, you are actually measuring from the corner of the *interior* or inside wall. When you place the tape measure on the wall, you are placing it on the corner of an interior wall. Whether drywall, paneling, or other material; it is the "inside" wall. When you calculate the (interior) dimensions, you add the width of the exterior wall. An exterior wall can only count as square footage in one area calculation. When you begin the measurement from this *corner* (to the beginning of the exterior wall), you have already counted the exterior wall thickness from where you began the measurement. So, in other words, you DO NOT add the width of the exterior wall in the length measurement. Remember, the **width** of a dormer equals interior measurements, plus the addition of both exterior walls. The **length** measurement equals the actual length from the inside corner of the dwelling to the beginning of the outside wall with no addition for the thickness of the exterior wall. (You already added the thickness of the exterior wall when you began the measurement.)

**Q. Breezeway** -- A roofed passage connecting two buildings (such as a house and garage). The space may be open, screened, enclosed or otherwise. It may be heated and cooled, or open air. The main function is as a connection, offering covered passage to another area.

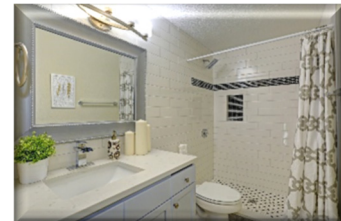
**R. Closets** -- Closets are counted the same as any other living space as long as they are a functional part of the living area and *finished* in a similar manner. Closets need not have direct heating and/or cooling vents. **(Note: \*Closets larger than 70 sqft must have an HVAC vent to be included within the GLA count.)**

**S. Mechanical Rooms** -- Concealed in the walls of nearly all residential construction; are pipes, ducts, chases, returns, etc., which are necessary to support the structure's mechanical systems. In order to avoid excessive detail, if the furnace, water heater, etc., is located in a small closet/storage area within the main living space, include it within the main living area even if the space does not meet the other living area criteria. *(Spaces that are unfinished or partially finished and larger than 40sqft should be excluded from the GLA.)*

**T. Hallways** -- Hallways are counted as square footage as long as they are a functional part of the surrounding living area/space. Laundry rooms, pantries, utility rooms, etc., are also counted as living area as long as they meet the general criteria for living space and are not accessed only from outside the main living area.

**U. Bedrooms** -- A bedroom is technically defined as a room into which you can fit a conventional bed. Local zoning and health codes may also establish minimum requirements as well as the International Residential Code (IRC). **For purposes of this standard, a bedroom should be at least 80 square feet**, with at least one bedroom in the dwelling of at least 120 square feet. To be defined as a bedroom, the space should have at least a standard size, single door, which provides a separation of spaces and allows for privacy within the room. You cannot pass through one bedroom to get to another bedroom. A bedroom must have a form of egress and should have an exterior window which provides an emergency exit, natural light, and ventilation. The window must be operational and provide sufficient space to allow an adult to exit the space in case of an emergency. Sizes are subject to local building codes. The intent of a room may also help to define the space in older dwellings. Today, a typical or standard bedroom should have a closet, but this is subject to local market customs. *Such rooms, intended for use as a bedroom, as long as they meet the door and window criteria, may be defined by local custom.* While a room may not be considered a bedroom, the space still provides contributory value because of the square footage.

**V. Bathrooms** -- A bathroom is technically defined as a “room with a bath” or a “room where one bathes.” For the purposes of this *standard*, to be classified as a “full” bathroom, the minimum requirements include at least three fixtures (including a sink and a toilet). A “half” bathroom (powder room) must include at least two fixtures (including a toilet). Any and all other bathroom classifications may be locally defined. Note: A bathroom located adjacent to the main or first bedroom, which may have separate rooms, fixtures, and/or function as one and one-half or two full bathrooms should only be counted as one full bathroom. The room functions as a single bathroom for a single bedroom and is therefore counted as one full bathroom, regardless of the number of fixtures.



**W. Stairs** -- Stairs may be calculated by any of the statements below.

- Count the stairs on the levels they serve.**
- Staircases are included within the exterior dimensions of the *lowest finished space*; and staircases are included within the *finished* living space of the upper level; not including any open space(s).**
- Upper level living areas (2<sup>nd</sup>, 3<sup>rd</sup>, etc.) include *finished*, functional space, plus the area of both treads and landings (perimeter of the total staircase) in the upper level dimensions; see illustrations.**

» In order to avoid excessive detail, stairs are included within the *finished* square footage on both levels they serve. While staircases are included within the *finished* living area of the main or first level, for upper level calculations they are basically raised to reflect a flat surface and included within the total *finished* living space of the second level as well.

If a *finished* staircase leads to an *unfinished* space/area, the staircase would still be included within the total GLA count. The space of the staircase counts on two levels. (If three above grade levels, stairs to be included within the exterior dimensions of the first, second, and third level). Also, staircases are not deducted from first level calculations, regardless of the level of "finish" of the staircase leading to the lower level. (See illustrations.) Agents (and others) should identify and include any bath or other *finished* room or space located beneath the sloped area of the stairs in the listing file. The space utilized by the sloped staircase is included within the first level *finished* square footage. Any additional *functional* space (such as a bath or other room) should have a *fixture* (or room) *count*, so as to reflect the additional value provided by the functionality of an additional bathroom and/or by bathroom fixtures. Additional credit or value should be added whenever there is *usable* or contributory space located underneath the sloped area of stairs. By including the space of both tread and landings on both levels it allows for the most consistent measurements from the largest number of providers of square footage data.

#### Wa. Circular Stairs as Only Access

When the **only access** to an upper level with *finished* living area/space is provided by a circular staircase, the entire upper level would **NOT** be included within the *finished* living area or GLA. Such space is deemed to not provide the same functionality as the main level by not allowing safe, secure, and sufficient access for occupants and/or furniture; and therefore such spaces are NOT counted as GLA. Staircase included within first level dimensions only.



**Wb. Stairs and Width** -- All staircases must provide a minimum width of twenty-four (24) inches for the space above to be included in the gross living area or GLA. Staircases under this width are deemed to not allow **safe, secure, and sufficient access to the space above**. While the upper-level space may be *finished* and offer utility, it does not provide the same utility or functionality as the main level and must be separated. The five categories of space are designed to allow for the fair comparison of properties. These "categories" should NOT be confused with their influence on value.

**X. Open Foyers** -- Interior space which is open from the floor of one level, to the ceiling of the next higher level, is included in the square footage *for the lower level only*. Any area occupied by interior balconies, lofts, etc., on the upper level is included in the square footage of the upper level. In cases such as an open foyer, be careful to *count only the floored, usable space on the second level (plus the addition of staircase dimensions (treads and landings), plus the thickness of any exterior walls)*.

**Y. Additions/Enclosed Areas** -- When measuring and reporting the living area/space of homes, be alert to any additions, remodeling, etc., such as an enclosed porch, garage, or other modifications. The space must meet all the criteria for living area. Pay particular attention to the heating and cooling criteria, because the central system for the original structure may not be adequate for the increased square footage, even when a HVAC vent has been added to the room.

Although agents/appraisers are not required to determine the adequacy of heating systems, they should note whether there are HVAC vents or other heating/cooling sources in the room. If any portable air conditioner, wall mounted heater, space heater, and/or any portable system is present, it should be documented and disclosed. Rooms with separate heating and/or cooling units that are portable in any way (such as single wall units and all units not hard-wired) that are not part of the main central system for the dwelling, are NOT counted the same as the rest of the *finished* living area.

NOTE: The term "Minisplit" describes a system similar in nature to a heat pump (with an interior and exterior component), but is a wall mounted system providing heating/cooling to a specific room/space. **As long as such units are hard-wired with a dedicated electrical line into the dwelling's electrical panel, they may be included within the total GLA count.** Although there is a difference in utility/functionality/quality/value between wall mounted systems vs those with a traditional vented system (floor/wall/ceiling vents) tied to a central HVAC system, that difference is deemed a value/comparability issue and not a measurement issue. For the purposes of this standard, these spaces may be included in the *finished* living area or GLA, as local custom defines. Professionals must determine if these spaces "function" the same and would be viewed/accepted by the local market the same as the rest of the main, *finished* living area. These systems are ductless and do not help with ventilation/humidity and in most markets are slightly inferior in quality to a traditional vented system. Inclusion within the total GLA is subject to local custom. Any perceived difference in value is beyond the scope of this standard. Porches are often added, enclosed, and/or *finished* the same as the main living area/space. However, if a window air conditioner or portable heating and/or air conditioning system is required, the area is not considered the same or equal to the main living space. This is an area often subject to interpretation and an agent/appraiser may be prudent to ask for a second opinion to help determine if this area qualifies as "GLA." For a space to be considered GLA, it should meet the requirements of gross living area and all heating/cooling systems must be hard-wired. **In determining what space(s) are included within GLA, "when in doubt, separate it out."**

All such space (other rooms) should be noted in the listing data to advise potential purchasers of any space that does not meet the criteria for *finished* living area, but which contributes to the overall functionality and, therefore, value of the dwelling. For example: unfinished attics and basements (with permanent stairs), bonus rooms, workshops, carports, storage areas, etc. **Any feature which has contributory value to a property should be included within the listing information or appraisal work-file.**

**Z. Attic** -- The area, room, or space located directly below the roof of a building. [Lofts and/or finished attics must be accessible by a conventional stairway and meet the other requirements of *finished* living area to be included in any statement of square footage. See *Height Requirements*.

**A2. Sloped Ceilings** -- In rooms with sloped ceilings, any area with a ceiling height of less than (5) five-feet is not included in the *finished* square footage. When you find rooms with sloped ceilings, place the end of the tape on the floor and measure straight up, from the floor to the five-foot point on the sloped ceiling. At that point, start your width measurement extending from one interior wall to the opposite interior wall following the same height restrictions (i.e., five-feet on both sides - 5 ft = 1.52 meters).

**B2. The Five-Foot Height Requirement** -- *Finished* space is measured from the five-foot mark on any sloped ceiling. In rooms with sloped ceilings, measurements start at the five-foot height line, with no addition for the width of the/any exterior wall(s). See illustrations.

In order to be included in the *finished* living area calculations, the living space with the sloped ceiling must maintain an average ceiling height of at least seven-feet (7.0) feet for over one-half of all the *finished* space; and have a minimum ceiling height of at least eight-feet (8'.0") at the center or highest point of the sloped space. To be included within the GLA, such space(s) should be a continuation of the *finished* square footage and function as part of the main living area.

**C2. Height Requirements** -- In order to be included in the *finished* living area calculations, all space must have a minimum ceiling height of at least (7) seven feet on the main level (or below grade level). For inclusion in *finished* square footage, no part (beams, ducts, and/or other obstructions) of the ceiling can drop below 6'5" feet in height (except as noted in sloped ceilings). An agent's judgment must be relied upon in unique spaces or in unusual height configurations, where *functionality* must be a consideration in the determination of categorization. Space must be similar (in appearance and function) and deemed a continuation of the surrounding *finished* living area(s) to be included in the *finished* square footage total or GLA. A typical ceiling height is a minimum of eight feet. \* The *categorization of a space is not necessarily indicative of contributory value.*

**Note:** On upper-level living areas/spaces (attics) a ceiling height must have a minimum height of seven-feet (7'0") to be included within the GLA count. Any space under the ceiling height requirement of (7 feet) must be measured and reported separately. All spaces below seven feet must be disclosed. These spaces may be reported/valued as accepted within the local market. Any space(s) below seven-feet may still contribute to a home's utility/value as dictated by the local market. Over one-half the room's space must be higher than seven-feet for any room/space to be included within gross living area. [The "finished" room width is calculated by measuring from the five-foot point on one sloped wall to the opposite sloped wall, and at least one-half of that space must be 7'0" or above]. Any space (below the 7'0" minimum for over one-half of the total square footage) may remain in the *finished* category but would be listed as detached *finished* and not GLA.

**Example:** A second level with two bedrooms and one full bathroom measuring apx. 480 square feet has with a ceiling height of six-feet and two-tenths. This space Does Not count as GLA but as A/GUnfinished. While the space may provide similar utility, it does not provide a fair comparison with other space(s) that would be defined under the requirements of GLA. However, such space(s) are typical in many markets. While the value of such spaces may be determined based on local market acceptance, classifications are for the comparisons of similar spaces and not indicative or reflective on the value of such spaces.

In order to provide the highest level of consumer protection these spaces must be consistently measured and reported. However, such spaces should NOT be confused between the category and the value. While such spaces cannot be counted as GLA, they can be a separate line item adjustment on the appraisal form with an explanation in the Statement of Square Footage. Always explain any variation(s) of space and why certain space(s) do not get included within the total GLA. Also, any "Rooms" would NOT be reported in the total room count *which reflects GLA only* (i.e. bedroom, bonus, family, etc.). The Statement of Square Footage should include all *finished* living spaces, categories, and sizes to properly communicate the subject property. \* See Disclosures.

**D2. Conversion, Rounding and Squaring** -- It is recommended that a tape measure indicating linear footage in tenths of a foot be used for most calculations. The following conversion chart is included as part of this text. However, remember there may be slight variations with any conversion.



Inches/Decimals	1" = .08 ft.	*	2" = .17 ft.	*	3" = .25 ft.	*	4" = .33 ft.
	5" = .42 ft.	*	6" = .50 ft.	*	7" = .58 ft.	*	8" = .67 ft.
	9" = .75 ft.	*	10" = .83 ft.	*	11" = .92 ft.	*	12" = 1.0 ft.
Feet and Inches	1'1" = 1.08	*	1'2" = 1.17	*	1'3" = 1.25	*	1'4" = 1.33
to Decimals	1'5" = 1.42	*	1'6" = 1.50	*	1'7" = 1.58	*	1'8" = 1.67
	1'9" = 1.75	*	1'10" = 1.83	*	1'11" = 1.92	*	1'12" = 2.00

Always use exterior measurements (where possible) and the *finished* square footage should be reported to the nearest whole square foot (or tenth of a meter under the Metric system). **Round off measurements to the nearest tenth of a foot or nearest inch** (or the nearest hundredth of a meter using the Metric system). When using Metric and SI measurements, the house should be measured to the nearest 0.01 meter and the final GLA and/or floor area is reported to the nearest 0.1 square meter.

**E2. As a rule of thumb: five-tenths of a foot or less is rounded down and anything over five tenths is rounded up. (Technically defined as 0.499 rounds down and 0.5 rounds up.)**

Use your best judgment in these measurements. Also remember to deduct for exterior siding, corners, or caps when they extend beyond the actual corner of the dwelling. Homes are constructed by human beings and, as such, walls may not always "square." Whenever you find a circumstance where the building is not the same width or length on all sides, experience and judgment must be considered and common sense must dictate any such adjustments necessary to "square" the dwelling. There is no single system that can account for every possible scenario or situation and in some instances the agent's or appraiser's judgment must be relied upon.

**F2. Shapes and Measurements** -- The vast majority of calculations involve basic squares and rectangles. Triangles also occur in bay windows and many other areas. To calculate squares and rectangles: multiply length by width. To calculate the area of a triangle: multiply its base width by the height and divide that figure by two.

Octagons and other unusual spaces should be divided into smaller sections and broken down into more easily calculated shapes. An octagon can be converted into rectangles and triangles, and a full octagonal shape can be broken down into seven smaller calculations. For circular areas, the basic formula of a circle is radius squared (number times itself), times 3.14. The radius can be determined by measuring the diameter of the circle (or the width across) and dividing that number by two. Multiply that number by itself, and then multiply by 3.14 and you have your square footage. An area with a *half or semi-circle* shape is much more common. Simply calculate a full circle and divide your total by two. Most angled areas can be measured using the "rise and run" or the "over and out" method; the distance straight out from the house and the width from the start to end of angled space.

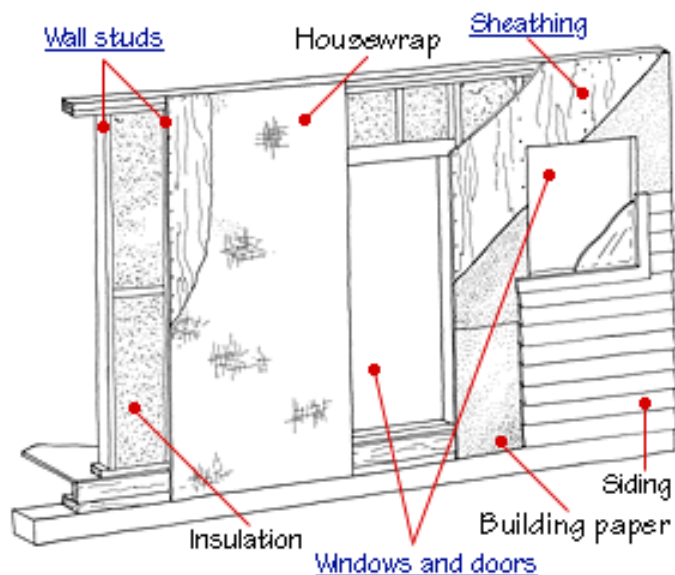
**G2. Wall Construction** -- For the purposes of this standard and in order to avoid excessive detail, to calculate the width of an exterior wall add five-tenths of a foot (or six inches) for each exterior wall (not to exceed actual exterior dimensions).

There is no one *standard* of measurement that will replicate all construction types. When interior measurements are all that are available, you must add the width of the exterior walls (on all levels). With the numerous construction types and materials today, each house could be taken on a case by case basis and consider the basic elements that make up an exterior wall. The widths and materials of exterior walls vary greatly by location. In order to provide consistent and reproducible measurements, the width of five-tenths of a foot, six inches, or one-half a foot, are deemed to be a “typical” width and suitable for the purposes of standardization and comparability. If the exterior wall measurements are easily visible and the dimensions are significantly less and/or more than the “standard,” you should always **use the total that best identifies the actual exterior measurements.**

*The following is offered as a visual aid to understand the components of an exterior wall.*

Drywall or sheetrock equals approximately 1/2 inch. A (2 x 4) wall stud equals approximately 3 1/2 inches. Exterior *sheathing* adds an additional 1/2 inch. (Common sheathing products include plywood, wafer board and oriented strand board “OSB.”) Exterior sidings may include vinyl, cement fiber-board, brick veneer, stucco, stone, aluminum, asbestos siding, wood siding, etc.. Most types of *siding* are considered to have a width or thickness similar to one inch. Brick, stone, log, or other similar exterior wall products are generally most similar to 3 inches (+-). Walls with siding (vinyl, wood, etc.) and walls with brick veneer, stone, etc., equal different thicknesses. **A typical or standard exterior wall size must be used to allow for consistent and reproducible measurements.** See below.

## » Wall Construction



*The above illustration is for reference only. All measurements are approximate.*

» In order to help provide consistent, reproducible measurements, add five (5) tenths of a foot or six (6) inches for “each” exterior wall (not to exceed actual exterior dimensions). When using interior measurements, add the above exterior wall dimensions to all interior measurements in order to obtain similar results utilized to measure *finished* space on the first or main level.

**For exteriors with overlapping pieces, boards, or sections, the exterior width measurement is made from the bottom or lowest point on the exterior siding. To further clarify Exterior Measurements:** All space considered as *finished* square footage should be derived using *exterior measurements*. Exterior measurements, in this case meaning the exterior dimensions or the perimeter of all *finished* living areas.

“Exterior Only” means you do not enter the dwelling and cannot verify any interior openings; stairs, garage spaces, storage spaces, balconies, unfinished or partly finished space, etc. “Exterior Only” measurements are NOT an accurate or acceptable method for obtaining square footage. The word “only” signifies a potential problem. Remember, **“exterior measurements”** are utilized for the calculation of *finished* living space with confirmation of any and all interior openings - **“exterior only measurements”** means you did not enter the dwelling and cannot confirm any interior openings and/or the actual *finished* square footage.

**H2. Second Level Measurements** -- The goal is to measure any upper-level space(s) the same way as the first or main level, using exterior dimensions to calculate all *finished, usable* space. When calculating the square footage of a second story (or higher) area, where interior measurements are all that are available, you must add the width of all exterior walls, (except where one wall adjoins with another *finished* living space). All methods of calculation should be noted/disclosed. View the square footage of upper levels as *finished* space you can walk on; plus the perimeter dimensions of the staircase; plus exterior measurements (not to exceed the actual exterior dimensions). Use actual exterior measurements when and if possible.

When you have to use interior measurements, add interior measurements plus the width of all exterior walls, to create a width which should equal the actual exterior dimensions (except as noted in rooms with sloped ceilings). Wall measurements and materials/components vary by location and are subject to local custom. However, in order to claim adherence to this standard of measurement, the width of exterior walls (for addition to interior measurements) must be consistent with the above referenced *exterior wall measurements*; or, should be stated as actual exterior measurements when available. Stairs are included within the exterior dimensions of the lowest *finished* level and the upper level they serve (i.e. three *finished* above grade levels – stairs would be included within the exterior measurements of all three levels).

**I2. Square Footage and the Order of Calculation** -- For purposes of this *standard*, square footage is to be counted in sequence as listed and defined under the “Eight Basic Categories of Square Footage.” **In spaces where multiple finishes are located side by side, finished living area is always measured first. This is to allow for the largest possible square footage to be credited in the most valuable space, or the finished category.** All other space may be divided into one of two levels of *finish*: **Partially Finished** or **Unfinished** to determine the order of calculation.

**Finished Square Footage, GLA, or A/GFinSF should always be calculated using exterior measurements.** Where a *finished* area meets an unfinished area, the *finished* space receives the benefit of the largest available dimensions. Any interior wall measurements (in a finished space) should have the width of an exterior wall added to the interior dimensions. (*Finished*; or fully enclosed space, which includes the thickness of the exterior wall(s).) When an area that is not part of the *finished* living area (e.g. a garage) shares a common wall with any *finished* living area, treat the common wall as the exterior wall for the *finished* living area. Therefore, the measurements for the *finished* space will include the thickness of any common wall(s) and the measurements for the other area will not.

**J2. ADU – Accessory Dwelling Unit** -- Accessory dwellings are secondary structures on your property that are designed to be fully habitable homes. They are attached or unattached, completely self-contained units on the same property as a main home. They are subordinate in size to the primary home.

<< An Accessory Dwelling Unit must contain a means of ingress/egress, a kitchen, a sleeping area and a bathroom.

**K2. Dual Exterior Surfaces** -- An exterior wall with a combination of brick and siding (or similar exterior covering), the accurate placement of the tape measure is as follows: If 50% (or more) of the wall has a brick exterior, the measurement includes the width of the brick exterior. If less than half of the wall is covered with brick, start the measurement with the siding, not to include the width of the brick. (Measurements include width of exterior surfaces covering over 50% of the wall.)

**L2. Room Counts and Grade** -- Any *finished* room located above grade, which is listed within the GLA, should be included within the total room count for the first or above grade levels only. Room count quantities and gross living area must be consistent to set a true comparison to other dwellings. Any *finished* room(s) (bedroom, bathroom, etc.) which are located below grade (lower level), must be separated from the above grade room count. (In a dwelling with an *advertised* room count of four bedrooms and three and one-half baths - if one bedroom and one bath are located on the Lower Level (LLFinSF), they should not be included in the gross living area room count. The house should be reported as three bedrooms and two and one-half baths in any statement of *finished* square footage or GLA. For the accurate comparison of gross living areas, any and all rooms associated with the total. **The GLA Room Count should only reflect those rooms included in above grade space.**

**M2. Unfinished Square Footage Reporting** -- **All “Unfinished” square footage may be divided and listed in one of two levels of “finish.” These levels of finish or categories include partially finished and unfinished.** A minimum of a brief description of any space(s) not included in “GLA” is recommended. (i.e. *finished* porch with a portable HVAC unit; heated, *finished* office with garage access only; unfinished storage room, detached partially *finished* bonus room with portable HVAC unit; etc.). Note: All spaces *can* be sequentially numbered and then listed by: 1. category, 2. room name, 3. description, 4. size (dimensions); so as to properly identify each individual section or space for appropriate comparison with other similar space(s). Any non-typical space(s) that do not fit neatly into a category should be listed under the “Other” category with the four items of description listed below.

[These items of description are NOT a *standard* requirement. But, if desired, the space(s) may be reported as listed below:] Inclusion of these items allows for the highest level of real property comparison. **For reporting in MLS addenda or in an appraisal Statement of Square Footage.** For Illustration Only: Suggested Practice - ***Not Required for Adherence.***

1. Category	<b>(Partially Finished or Unfinished)</b>
2. Room Name	(e.g. bonus, den, game, attic, utility, storage, etc.)
3. Description	(e.g. Materials/Components of floors, walls, ceilings, HVAC, etc.)
4. Size	(e.g. 10.0 x 12.0 = 120 sqft ... 14.0 x 12.8 = 179 sqft)

A/GUnf1 - 1. Unfinished; 2. utility room/storage; 3. concrete floor/walls and open ceiling with exposed studs; no HVAC; 4. 10.0 x 12.0 or 120 sqft

B/GUnf2 - 1. Partial finish; 2. Rec room; 3. tile floor, sheetrock ceiling/walls, not on central HVAC system (fireplace only); 4. 22.0 x 20.8 or 458 sqft

B/GDetFin3 - 1. Finished; 2. office (accessed only by entering an unfinished lower level area); 3. carpet, sheetrock ceiling/walls, central HVAC; 4. 12.0 x 13.5 or 162 sqft)

*If desired, list each area by dimensions and/or by total square footage. (e.g. 10.0 x 12.0) or (120 square feet).*





## Different Levels of "Finish" -- Optional Levels of *Finish*



Finished



Partially  
Finished



Unfinished

# The Five Basic Categories of Square Footage...

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**1. Gross Living Area - GLA** -- Often interchangeable with a variety of names throughout the real estate industry, "GLA" refers to and is defined as: finished space that is above grade only. GLA is the main category for reporting the *finished* living area of most single-family homes.

**1a. Above Grade (A/G) Finished Square Footage** -- Entirely above grade. Defined as space on any level of a dwelling, which has living area and no earth adjacent to any exterior wall. Any space which is ground level and up is considered as above grade. (1st, 2nd, 3rd levels, etc.). In a dwelling with three levels; a basement, main living level, and an upstairs living area, the basement or lower level is counted as below grade and the main floor, plus any upstairs levels are combined and all counted as one above grade total. Includes all enclosed areas/spaces located at or above ground level. In single-family detached dwellings, "finished" square footage is defined as the sum of all connected, *finished*, usable areas/spaces; measured by exterior dimensions (walls). GLA or Gross Living Area is the main category within this classification, but there may also be A/G space(s) that do not fit the criteria for GLA but would still be deemed "*finished* living area" (e.g. an attic space with a ceiling height of 6'2" with all the physical characteristics of GLA). Such space would be A/GUnfSF or above grade unfinished square footage.

**1b. Above Grade (A/G) Unfinished Square Footage** -- The "unfinished" category may include either unfinished or partially finished spaces. Any enclosed area which does NOT meet the criteria of *finished* space, above grade only; such as storage areas, workshops, unfinished framed rooms in and/or above a garage (or other areas), which may have wall framing in place, but does not have flooring, walls, or a *finished* ceiling installed. Not *finished* similar to or having any common elements of the main living area/space(s) of a dwelling. An enclosed area, space, or room with a minimal level of finish. Partially Finished Square Footage is any enclosed area which would not be properly defined by either "finished" or "unfinished," but is included within the "unfinished" category. Any space, which is at a level of finish considered less than that of "finished," above grade only. A degree of completion which is less than "finished," but with some common elements similar to the *finished* living area; such as flooring, walls, ceilings, and/or other components which are in keeping with the main living areas; and considered more than that of "unfinished," having one or more features of the *finished* living area.

**2. Below Grade (B/G)** -- [Lower Level/Basement] - Defined as space which has living area (finished, partially finished, unfinished, garage, etc.), is accessible by interior stairs, and has earth adjacent to any exterior wall. If earth is adjacent to any portion of any wall, the entire level is considered as below grade {or lower level}. ***If any portion of a floor level is below grade, the entire level is considered below grade.***

Note: B/G (B/G [below grade] rather than Lower Level or Basement) may be used to define all space which is not accessible by a full flight of stairs or located with any portion of the space being below grade or NOT gross living area. B/G encompasses all space(s) that have any portion of any wall below ground level or below grade. Such space(s) may be of similar construction/materials and considered comparable (in finish, use, and/or value) to that of gross living area or GLA; however, the separation of all above and below grade space is consistent within most residential Guidelines and must be separated for proper reporting and/or comparison purposes. It is acknowledged that this may result in structures that have NO above grade *finished* square footage or GLA. The categorization of space(s) is not automatically reflective of value or utility and should not be confused with its role in the comparison of real property. Dwellings described as at grade or on grade are generally considered as above grade.

**Grade** -- Grade itself is defined as the “ground” level at the perimeter of the exterior *finished* surface of a dwelling; the slope of a surface; the surface of the ground at the outside face of the exterior enclosing wall. No statement of a dwelling’s *finished* living area should be reported without the distinct separation of above and below grade areas.

**2a. Below Grade Finished Square Footage** -- B/GFinSF -- Any enclosed area/space(s) {below ground level} with a level of finish similar to the main *finished* living area or GLA (meeting all the criteria of GLA), but considered as below grade. “B/GFinSF” refers to and is defined as: *finished* space that is below grade only. In order to be classified as B/GFinSF, all space must provide *finished*, safe, sufficient, interior access from the main *finished* living area.

**2b. Below Grade Unfinished Square Footage** -- B/GUnfSF -- The “unfinished” category may include either “unfinished” or “partially finished” spaces. Any below grade [lower level] (enclosed/interior accessible) space which would not be included within the “B/GFinSF” calculations. For any space(s) considered as B/GUnfSF, a minimum of a brief description of any space(s) is recommended. All below grade space should be described so as to properly identify each individual section for appropriate comparison with other similar space(s). A picture (showing all features and the level of finish) may be deemed a proper description, when accompanied by space dimensions. See the optional “reporting” fields.

**3. Garage/Carport/Automobile Storage - Gar/Cpt** -- Space(s) specifically dedicated to the covered storage of automobiles or other vehicles and/or property. See Below.

**Garages (Gar)** -- A garage is a structure (attached or detached) with its intended function for the storage of automobiles and other vehicles/property. Typical garages are attached to the dwelling with a direct entry into the main *finished* living area, but is subject to local custom. Garage sizes and shapes vary greatly by location and there is currently no nationally mandated, recognized, or “standard” size for a one, two, or a three car garage. Garage; meaning *open* area(s) designed specifically for the accommodation of vehicle storage. Garage space must be *attached* to the main living area with direct, covered access. Garage space should be separated and counted as garage area only. (Due to wide design variations, such space may be locally defined.) Carport; meaning a covered shelter for an automobile, an open sided shelter attached or detached. Note: If a garage door (or its mechanical components) are present, the space cannot be counted as GLA.

**DetGar or Detached Garage** -- Any garage space that is *detached* from the main living area and not *attached* by any other covered method (such as breezeway, porch, etc.). Detached space designed for the accommodation of vehicle storage.

**4. Exterior Living Areas or ELA** -- Includes all definable outdoor living spaces and/or improvements; such as screened porches, covered porches, decks, covered decks, patios, terraces, gazebos, lanais, pools, outdoor kitchens, fireplaces, arbors, pergolas, porticos, water features, etc.. These areas may not be included in any statement of *finished* square footage. Anything in this category, including covered and/or open spaces. Each space measured by perimeter dimensions and listed separately, but with all included within this *exterior living area* category. Include all definable exterior or outdoor “living space” or improvements. These areas should NOT be included in any statement of *finished* square footage.



**5. Detached Living Area/Other** -- Detached space/area includes any space that is detached and/or separated from the main *finished* living area/space(s). Areas such as guest cottages, apartments, in-law suites, studios/rooms or any space(s) above a detached garage; or any *finished* or unfinished structure on a permanent foundation which is detached or separated from the main dwelling. Reported (named) as local market defines.

**5a. Detached Finished Living Area** -- Finished areas which *are not connected* to the main body of the house by other *finished* areas (such as through a door, heated hallway or stairway). **Any space, which requires you to leave a *finished* continuous space, cannot be included in any statement of Gross Living Area or GLA.**

**5b. Detached Unfinished Living Area** -- Meeting all the criteria of *detached* and *unfinished*. DetUnfSF is any enclosed area/space which does not meet the criteria of "GLA," but is NOT directly accessible without leaving the continuous, *finished*, main living area. (i.e. ► 1. A bonus room with the same level of *finish* as the main living area; with carpet, sheetrock walls and ceiling, heated and cooled by the central HVAC system. Even though all the other requirements of *finished* living area are met, such space would still be considered as "Detached" due to the reduced "functionality" or the difference in "utility" between *continuous* living spaces and *separated* living spaces.

The categories listed above are the **five basic categories** used throughout this *Guideline* to report all space associated with a single-family dwelling. Use of these categories is the *recommended* method for the *reporting* of square footage information and designed to aid in the consistent (and reproducible) creation and communication of residential square footage data. **The use of these five categories is a requirement for adherence to this standard.** Adherence requires following all measurement practices and procedures contained herein. **Measurement variations should be within 2% of the finished square footage.**

## 5. Commentary on HMS®

### A. The Measurement and Calculation of Residential Square Footage

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Measure around the outside of the house above the foundation. To calculate square footage in a single-family dwelling, multiply the length by the width of each rectangular space. Then add the subtotals of any and all spaces and round off your calculations to the nearest square foot. A house should be measured to the nearest tenth of a foot (or nearest inch). Any statement of square footage should include the total living area of each level and disclose the method of measurement upon which all calculations are based. All dimensions for *finished* living area include the width of all exterior walls. The practice of rounding measurements to the next nearest half foot (even if the method is disclosed) is NOT recognized and would automatically void any claim of adherence.

In order to claim adherence to this *standard*, all of the requirements must be employed when calculating and reporting square footage in single-family housing. The total is to be reported to the nearest whole square foot. Begin at one corner of the dwelling and proceed with measuring each exterior wall. Make a sketch of the structure, writing down each measurement as you go and recording it on your outline or sketch.

Round off your measurements to the nearest tenth of a foot (or nearest inch). A tape measure that indicates linear footage in “tenths of a foot” will greatly simplify your calculations. Draw the sketch using graph or similar lined paper and be certain all sides are equal (or square) before leaving the site. Legal sized graphing paper (or laptop computer), and the use of lined markings as a reference will greatly increase the accuracy of your sketch. Write down each measurement as you move around the perimeter of the dwelling and record each number in a correlating sequence in a grid or on graph paper. A clipboard, graphing paper, sharp writing instrument, a flexible one-hundred foot tape measure, calculator, (screwdriver, lawn spike, putty, pin, tape, or some method of attaching one end of the tape in areas where it is not possible or practical to attach the other end of the tape), flashlight, a laser measure if available, and a digital camera should all be part of your property information collection equipment.

The garage offers a good foundation to begin your measurements. Measure the perimeter of the dwelling making sure any garage doors are open to permit the measurement and inspection of the interior of the garage. Carefully inspect the interior of the garage and any storage areas, as well as the interior of the dwelling to locate any stair openings, unfinished spaces, and/or storage areas that should be deducted from the exterior measurements. Measure porches, decks, patios, barns, pools, detached buildings (on permanent foundations only), balconies, etc., in a similar manner and include any amenities/features that have *contributory* value. Any item which adds value to a property (and is not deemed personal property) should be listed and described in the listing file, MLS records, and/or appraisal work-file.

■ **Corners** – When taking measurements on dwellings with exteriors such as vinyl siding, cement fiber board, wood siding, certain brick and other styles, or any time a “corner cover” is present; be careful to adjust for any difference between the corner “cap” and the actual location of the corner.

There can be differences of up to one inch (or more) between the actual location of the corner on the house and the “cap,” which can be on one or both ends of a wall measurement. Make sure to total and review your calculations prior to leaving the site. It’s much easier to verify and correct any inconsistencies while you are physically present than to try and estimate a difference later.

## **B. Responsibility and Allowable Data Sources**

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It is up to each individual agent/appraiser to actively pursue the knowledge of calculating square footage within their office, peer group, or through any qualified available source. By learning and following one specific set of *standards* or *guidelines*, agents/appraisers are better prepared to create, communicate, and defend their calculations should any question arise.

By having a “standard” of measurement to refer to, the verification of the *method* utilized and the ability to say “this is how I calculated the square footage” can greatly reduce any possible liability. An *agent* may rely on the square footage reported by other persons when it is “reasonable under the circumstances to do so.” Generally speaking, an *Agent* working with a buyer may rely on the listing agent’s square footage representations, except in those unusual instances when there is an error in the reported square footage that *should be obvious* to a reasonably prudent Agent. Should any “red flags” regarding square footage be noticed, point them out to the listing *Agent*, make all parties aware of the question, and then seek to verify the information and correct any error.

An *Agent* who relies on another’s measurements would still be expected to recognize an obvious error in the reported square footage and to alert any and all interested parties. **An agent/appraiser should NOT rely on square footage information determined and/or provided by the property owner or included within public records.** An Agent should also NOT rely on square footage information included in a listing (or an appraisal report) that was prepared in connection with an earlier transaction (without verification of its current accuracy). Square footage information may be obtained by an *Agent* from an outside source, such as a licensed and/or certified appraiser or other competent professional.

It is also appropriate for an *Agent* to rely on measurements and calculations performed by other professionals with greater experience in determining square footage. The use of measurement companies, appraisers, and/or other qualified professionals (to provide square footage details) should always be disclosed. ***The measurements and calculations of total square footage prepared by any competent source, should include a written disclosure, listing (at least) the name of the person who measured the dwelling, the company name, date the sketch was prepared, who ordered the sketch and the specific intended purpose, street address and owner’s names, and the measurement standard or methodology utilized in the calculation of any square footage totals.***

**In all circumstances, an Agent should disclose the “source” of square footage information which is to be included as part of the listing file.** Real estate agents are expected to be responsible for providing accurate square footage. When reporting square footage, whether to a party to a real estate transaction, another real estate agent, or others; a licensed real estate agent is expected to “provide” (from a credible source) accurate square footage information that was compiled using these or other comparable *Guidelines*.

◆ Even though Agents are NOT required (in many locations) to measure any dwelling, they are expected to understand the basics of residential construction and measurement. Regardless of whether an *agent* ever personally measures a listing, most states agree that a licensed professional should have a fundamental knowledge of the process of calculating the size of a single-family dwelling, and to discover any *significant* over and/or under-statement of square footage. Should an agent choose to *disclose* a square footage total to a seller, buyer, agent, MLS, and/or in any advertisements, they generally can be held responsible for the accuracy of the square footage information. While an agent is expected to use reasonable skill, care, and diligence when calculating square footage, it should be noted that most commissions and/or licensing agencies do not expect absolute perfection. Because all properties are unique and no *guideline* can anticipate every possibility, minor discrepancies in calculating square footage are not considered to constitute negligence on the part of the agent. Minor variations in tape readings and small differences in rounding off or conversion, from inches to decimals, when multiplied over distances, can cause reasonable discrepancies between two competent measurements of the same dwelling.

In addition to differences caused by minor variations in measurements and calculations, discrepancies between measurements may also be attributable to reasonable differences in interpretation. For instance, two agents might reasonably differ about whether an addition to a dwelling is sufficiently *finished* to be included within the measured living area or *finished* square footage. Differences based upon an agent's thoughtful judgment are generally not considered to constitute an error on the agent's part. Deviations in the calculated square footage of a small amount will seldom be cause for concern, with regard to licensing agencies (check with your local licensing agency to verify rules). No specific percentage guideline can chronically and uniformly apply to all properties. Due to potential extreme variations in square footage and designs, any specific percentage guideline cannot consistently apply in all scenarios. In unusual designs, complex angled dwellings, large square footages, or any in any dwelling which provides an elevated degree of difficulty, a second (and sometimes third) opinion is always a good idea. In such cases, all sketches and calculations should be included within the listing file, along with the reasoning behind the final determination of square footage.

**Agents are not required by most license laws or commission rules to report the square footage of properties offered for sale or rent. But, when they do report a square footage total, it is essential that the information be accurate.** (Additional rules and regulations may be subject to individual local policy. Verify your country/state requirements, commission rules, and/or licensing laws.) **Agents should be prepared (when requested) to provide documentation of how the square footage was determined and to identify the "standard" used in the measurement and calculation of any square footage information they provide.**

**Reproducible Measurements** -- Two professionals measuring the same dwelling, should be very close in any statement of square footage, only accounting for slight technique differences. A basic, rectangular, one level dwelling, if measured by two different people using the same **standard** and reading the tape with the same rounding principles, should be very close in size. When the same principles and measurement **standard** are uniformly applied, the results should be recognizable as having been applied and uniform in their statements of total square footage. A listing agent should be able to produce a dwelling sketch, with the measurements and calculations utilized to produce any statement of square footage; from which, others viewing the same information should be able to recognize and reproduce similar results (if requested). Measurement variations should not exceed 2% of the *finished* square footage.

**The herein contained method for calculating square footage requires measurements to be taken to the nearest tenth of a foot (or nearest inch) with the final floor area reported to the nearest whole square foot.**

◆ **Public housing records** are created through a mass appraisal process and are generally created as an *estimate* of size only, specifically for use within the assessor's office. While all other information contained within public records is a verifiable **fact**, square footage records are not based on any single measurement methodology.

The collection and listing [or names] for *finished* living, and what square footage (basements, finished, partially finished, etc.) is included within that total, vary depending on location. Regardless of when or how square footage information is obtained, the responsibility of its accuracy ultimately rests with the listing *agent*.

If square footage information is utilized from any public records system, it should be disclosed. A professional real estate agent is expected to have a fundamental knowledge of home construction, calculating square footage, and enough knowledge to recognize an *obvious* error in square footage. When reporting square footage an agent's due diligence requires that consumer protection be upheld through the use of accurate square footage data measured with a recognized "standard" of measurement.

### C. Reporting and "MLS"

See the attached [Square Footage Reporting Form](#) at the end of this document...

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"Reporting" is defined as any statement and/or disclosure (written or otherwise) about a specific property made to any interested party and/or to the "MLS" databank. (MLS is a registered trademark, owned and operated exclusively in the U.S. by the "NAR" - National Association of Realtors®.) Any *agent* with the authority to report property listing information to the "MLS" database is considered to be a "member" in good standing with the "NAR" and therefore must adhere to its policies and code of ethics. *Agents* with the ability and the authority to participate in the sharing of information (as provided through the MLS) must also abide by the policies, rules, and bylaws associated with their local "MLS" and Association or Board of Realtors®; and further uphold all associated state and national policies, rules, and regulations required of members of such organizations.

A listing *Agent* should have a "sketch" in the office file showing the basic design or layout (room locations and functionality). The file should also include a square footage statement for all levels of the dwelling. A "grid" similar to those included in the illustrations section of this publication serves as an excellent disclosure tool, but is not mandatory. It does serve as a statement of how calculations were made and allows others, who may not be familiar with the property, to disclose details to potential buyers, agents, appraisers, and others. Each listing and/or appraisal work-file should contain a legible *sketch* of the dwelling.

**Any stated square footage that is obtained from *exterior measurements only* and cannot confirm the actual interior openings, must be properly disclosed and is NOT considered a reliable indicator of total square footage. "Exterior Only," signifying the property measurements are *estimated* with no interior inspection.**

In listing a property for sale, to accurately reflect the size, condition, bedroom and bathroom count, and/or the amenities/features of a property (and therefore make credible disclosures to the public and all other interested parties), an *agent* should make every attempt to enter the property prior to *publishing* any information.

◆ This *standard* is a voluntary application; but when applied, must be applied in its entirety in order to claim adherence. It cannot be used selectively or be used as part of a combination of methods. The *standard* must be followed universally (100%) or it is considered not applicable and void. Use of *exterior only* measurements does NOT allow for compliance with these Guidelines and voids any use and/or claim of adherence.

## E. Pictures, Comparisons, and “MLS”

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**A photo of the property, taken at or near the time of closing, provides an accurate record of the property at that specific time.** Additional photos showing any exterior features (such as decks, porches, patios, detached buildings, fencing, pools, etc.) are also extremely helpful in understanding what was *offered* and *included* at the *time of sale*. Many new owners make immediate improvements; new exterior siding, roofs, windows, porches, decks, fencing, landscaping, paint, etc. A photo taken at the time of closing provides an accurate reflection of the property condition and what was included at the time of sale.

Existing homes should be photographed with a front and rear photo included, plus a photo of any additional feature(s) which provides contributory value and is not visible within the front and rear photos. New construction dwellings should have a photo added at the time the C/O (certificate of occupancy, or similar) is issued or soon thereafter. Any photos of new construction submitted at the time of listing or prior to completion are subject to local MLS rules and regulations.

**Pictures of the front and rear of the dwelling are recommended on all listings reported through the “MLS.” For the proper comparison of properties (CMA’s, appraisals, etc.) and to allow for consistency in information sharing throughout the national database, photos of any and all items which provide contributory value to the property, should be included within the “sold” information as reported through any Multiple Listing Service or (MLS).**

**Front and rear photos are encouraged for all “closed” properties** (when physically possible). Even if a dwelling is not listed for sale through MLS; if the property is reported as a “closed” sale (entered for “comparable use only” or otherwise), front and rear photographs are recommended to be included within the closed sale information.

The proper measurement, calculation, and communication of square footage in a single-family dwelling requires knowledge and experience. It also plays a significant role in the comparison and valuation of all residential property. This *standard* may be used to measure and calculate all detached and attached single-family houses, including townhomes, row houses, and/or other side-by-side housing types. This *standard* does not apply to the measurement and calculation of condominium units and does not cover or include individual room dimensions. Users of this *standard* are cautioned to carefully verify the legal definition of property ownership to avoid any confusion and/or violation of state or federal law.

The term **Square Footage** is utilized due to its common use among real estate practitioners and consumers. The terms **Gross Living Area** and **GLA** are utilized due to their common use within the appraisal and lending industries. The statements (*suitable*) or (*intended for human occupancy*) are used by established building codes to describe a room or space, which has as one of its requirements, a specified amount of natural or mechanical light and ventilation. The definition of gross living area and other similar terms does not imply that any such space(s) conform to any requirements for light, egress, or ventilation and is considered beyond the scope of this *standard*.

## ◆ Disclosure Examples

### Statements of Finished Square Footage

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The following statements are for illustration only. Consult an attorney in your area for specific disclosure requirements. ► This information is not meant or offered as a legal opinion or advice and is only a general description of a possible disclosure statements. Please consult a licensed professional to assist you in the preparation of any disclosure statement(s) to meet your individual needs.

◆ To claim adherence to this *standard* of measurement, you must consistently follow this *standard* (in its entirety) and cannot utilize just the parts you like or agree with.

**Failure to provide a statement similar to the ones below – when applicable – voids any claim of adherence under this *standard*.**

**All Statements of Square Footage should include something similar to: The enclosed sketch is for illustration purposes only. This home was measured according to the Home Measurement Standard.**

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#### Statement 1 – On-Site Measurements

The subject property is a 40.0 x 50.0 one-story detached single-family dwelling. It has 2,000 sqft or GLA, plus a 480 sqft attached garage and a 440 sqft detached garage with a 220 sqft detached *finished* bonus room above (GBA1 220sqft). The home also includes a 24 sqft front stoop and a 180 sqft screened porch and 120 sqft open wood deck. The house is measured to the nearest tenth of a foot and all measurements (the final square footage) is reported to the nearest whole square foot. See Sketch.

#### Statement 2 – On-Site Measurement

The enclosed sketch is for illustration purposes only. This home was measured according to the Home Measurement Standard (HMS).

The subject home has 2,480 sqft (GLA, *finished* above grade) on two stories. 1,460 sqft on the first floor and 1,020 sqft on the second floor. Non-GLA areas include: A 90 sqft front porch and a 120 sqft rear covered porch, a 140 sqft open deck, and a detached garage of 640 sqft with an unfinished upper storage space. See the attached photos and sketch page for details. All measurements are taken to the nearest inch or tenth of a foot and rounded to the nearest whole foot.

The HMS® requires the *finished* square footage of a house to be measured to the nearest inch or tenth of a foot and reported to the nearest whole square foot for above-grade *finished* square footage and for below-grade *finished* square footage. No statement of a house's *finished* square footage can be made without the clear and separate distinction of above-grade areas and below-grade areas. Also per HMS®: "Any calculation and statement of unfinished square footage must distinguish between above-grade areas and below-grade areas.

### Statement 3 – On-Site Measurement Detached Dwelling with Basement

A. The subject property is a 30.0 x 42.0 two-story detached single-family dwelling. It has 1,260 sqft on the main level, and 1,260 sqft on the upper level, plus a finished basement of 640 sqft and unfinished lower level of 620 sqft; plus a 440 sqft attached garage with a 80 sqft unfinished storage space attached to the rear of the garage. The home also includes a 40 sqft covered front porch and a 120 sqft open wood deck. The house is measured to the nearest tenth of a foot (or inch) and all measurements (the final square footage) is reported to the nearest whole square foot. See Sketch.

B. The *finished* square footage calculations contained herein were made based on a physical observation of the subject property. Finished square footage is reported as above and below “grade.” A home’s total square footage is listed as Gross Living Area or “GLA” and is reported as the *above grade* square footage total only, as required by the federally mandated appraisal URAR form (this also includes Room Counts, which must be separated between above and below grade).

### Statement 4 – Plans Based Method

A. Whenever you report a *finished* square footage total taken from a builder’s and/or designer’s plans, it should be disclosed that the *finished* square footage calculations are based on plan dimensions only and may differ from the actual *finished* square footage. Such as: “GLA taken directly from builder’s plan and subject to verification;” or “Square footage measurements obtained from the architect’s drawings of the proposed dwelling and the actual, *as built, finished* square footage may differ from the plan dimensions.” A similar type statement (or other form of disclosure) should always be included when relying on square footage information taken from a builder’s plans. **For agents and appraisers, the measurement of completed new construction is always recommended to confirm the “as built” square footage, which may be greater or smaller than stated in the original or pre-construction plans.** When completing a Final Inspection for new construction appraisals, appraisers should be aware of any changes to room counts and/or obvious changes in square footage. Should any red flags exist, the home should be measured to verify the original plans based GLA vs the actual on-site GLA.

B. The *finished* square footage calculations for this home were made based on the plans of a proposed house. Square footage totals may differ from the as-built structure. Confirmation of the *finished* dwelling is recommended.

### Statement 5 – On-Site Measurement vs Tax Records

There is often a difference between the *finished* square footage appraisers calculate and the total square footage counts tax records provide under a wide variety of names. Assessors are not allowed to enter dwellings and the numbers they provide are *estimates for tax purposes only*. They are generally not as accurate as the actual on-site measurements. The method used in public records must *estimate* upper and lower levels, and *finished* and unfinished areas/spaces, or be taken from builder’s plans which can often be changed during construction, or different due to differing calculation methods, or numerous other issues that may cause the plans to be different from the actual onsite structure. This exterior-only measurement method often provides wide variations in square footage totals. The square footage details in public records (and online valuations), often referred to as the “Official Record” for square footage, are frequently in error and can cause over and under home valuations, based on a price-per-square-foot formula calculated by using inaccurate square footage details.



## Statement 6 – Exterior Only Inspections

A. MLS - Agents should also consider the potential consequence of pricing and advertising property information where no interior inspection has been completed; and where no room count, room sizes, condition, etc., has been inspected, verified, and/or confirmed by the listing *agent*. In the event that an interior inspection is not possible, a disclosure should be made similar to the following:

*“Finished square footage calculations made based on an exterior only inspection and may not accurately reflect the actual finished living area. The agent (listing company) makes no representations as to the interior condition of the dwelling and/or its components; and makes no representations and/or warranties otherwise. All information provided is subject to verification.”*

B. In such cases where direct measurement of certain areas is not possible; due to terrain, structures, or other possible obstacles which prevent the direct measurement of a particular area (or where interior measurements and the addition of exterior walls is also not possible), any such space or circumstance should be adequately and timely disclosed. Such as: “Calculations developed under extraordinary circumstances precluding the direct measurement of said area. Dimensions are an estimation only and subject to verification.”

In areas of a dwelling that are not specifically covered within the HMS® standard (i.e. enclosed porches, areas with unconventional HVAC systems, *finished* rooms within garages, certain attic spaces, etc., measurements are based on a combination of local customs, FNMA Guidelines, the HMS®, and appraisal experience. All measurements are based on industry accepted guidelines and procedures and are provided as an estimate of total living area. Due to variations in construction methods and practices, all dwellings may not “Square,” and measurements may be rounded when necessary to balance the dwelling, therefore all measurements cannot be absolutely guaranteed due to variations in stick-built dwellings. The dwelling sketch is believed to be the best representation of the on-site structure based on industry accepted methodologies.

This reporting method does not impact a home’s value and is a method of comparison only, created to allow for the fair comparison of similar properties. These methods were developed by national appraisal organizations and the Federal Government to allow for the most accurate, fair, or “apples to apples” comparisons of residential properties. The HMS® method for calculating square footage requires measurements to be taken to the nearest inch or tenth of a foot and the total rounded to the nearest whole foot. Due to assorted building materials, terrain, landscaping, etc., some measurements may be estimated from exterior dimensions, would be disclosed separately, and cannot be guaranteed. The dimensions used to calculate the *finished* living area are included within the sketch so that they may be duplicated by another professional, remeasuring each exterior wall and verifying its dimensions, and that the total square footage count could be recreated by following the same measurement *standard* and rounding principles.

***Always strive to provide “apples to apples” comparisons...***



## 6. Illustrations

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For assistance in measuring, calculating, and reporting the square footage of single-family homes, refer to the following illustrations and instructions (pages 39 - 83). These sketches and the following explanations are included to provide practical examples of the methodology utilized in the Home Measurement Standard.

### ◆ Categories for the Reporting of Residential Square Footage

#### Traditional Categories

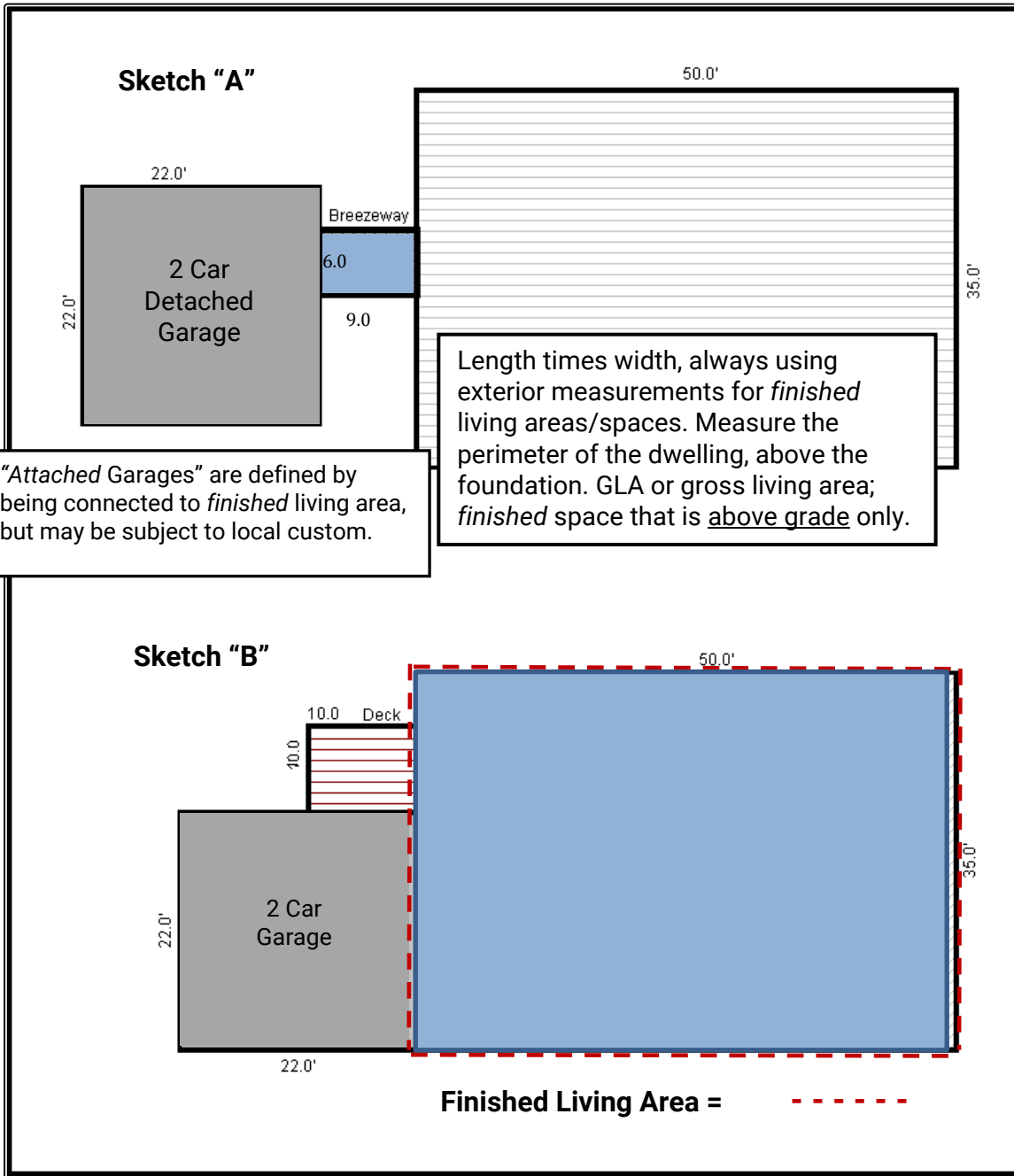
1. Gross Living Area
2. Gross Building Area
3. Basement
4. Porch/Patio
5. Garage/Carport
6. Other

#### HMS Categories

1. Above Grade
  - a. Finished
  - b. Unfinished
2. Below Grade
  - a. Finished
  - b. Unfinished
3. Garage/Carport
4. Exterior Living Area
5. Detached/Other



◆ Square Footage Basics



Drawing for illustration only  
See comments page 40

◆ Sketch #1

**“A” -- One Story with Attached Garage and Breezeway**

Area	Dimensions	Subtotal	Total
Main 1 <sup>st</sup> Level	50.0' x 35.0'	1,750	1,750
Breezeway	9.0' x 6.0'	54	54
Garage	22.0' x 22.0'	484	484
<b>Reporting Categories</b>			
GLA			<b>1,750 sqft</b>
A/GUnf		1Brzway	<b>54 sqft</b>
Gar/Cpt		Garage	<b>484 sqft</b>

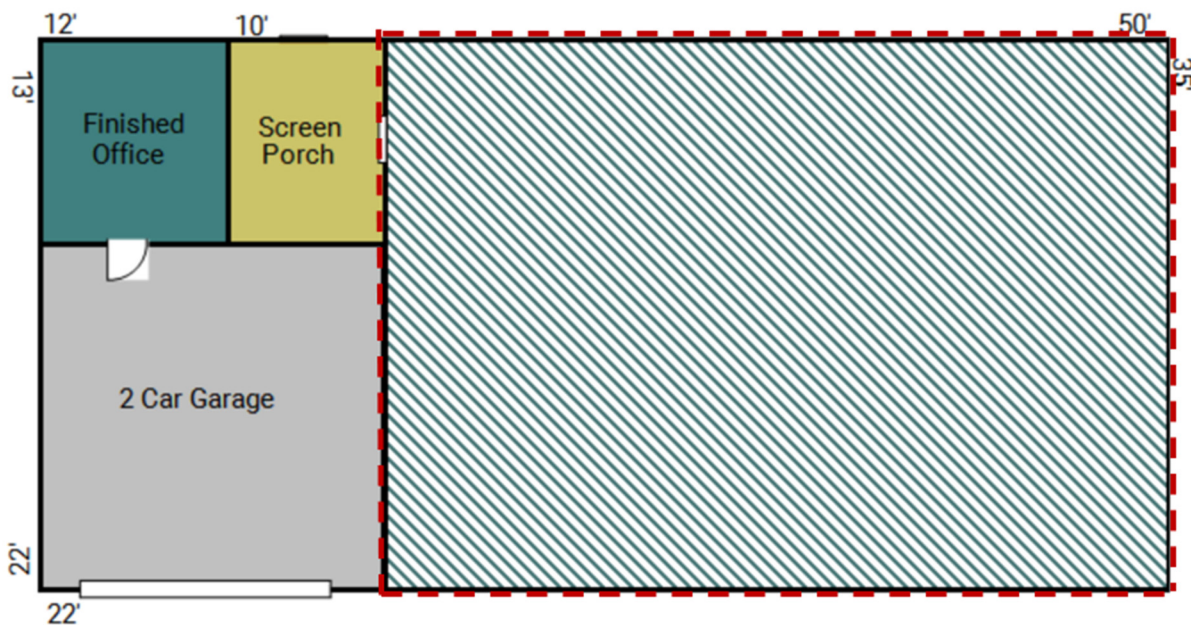


**“B” -- One Story with Attached Garage and Deck**

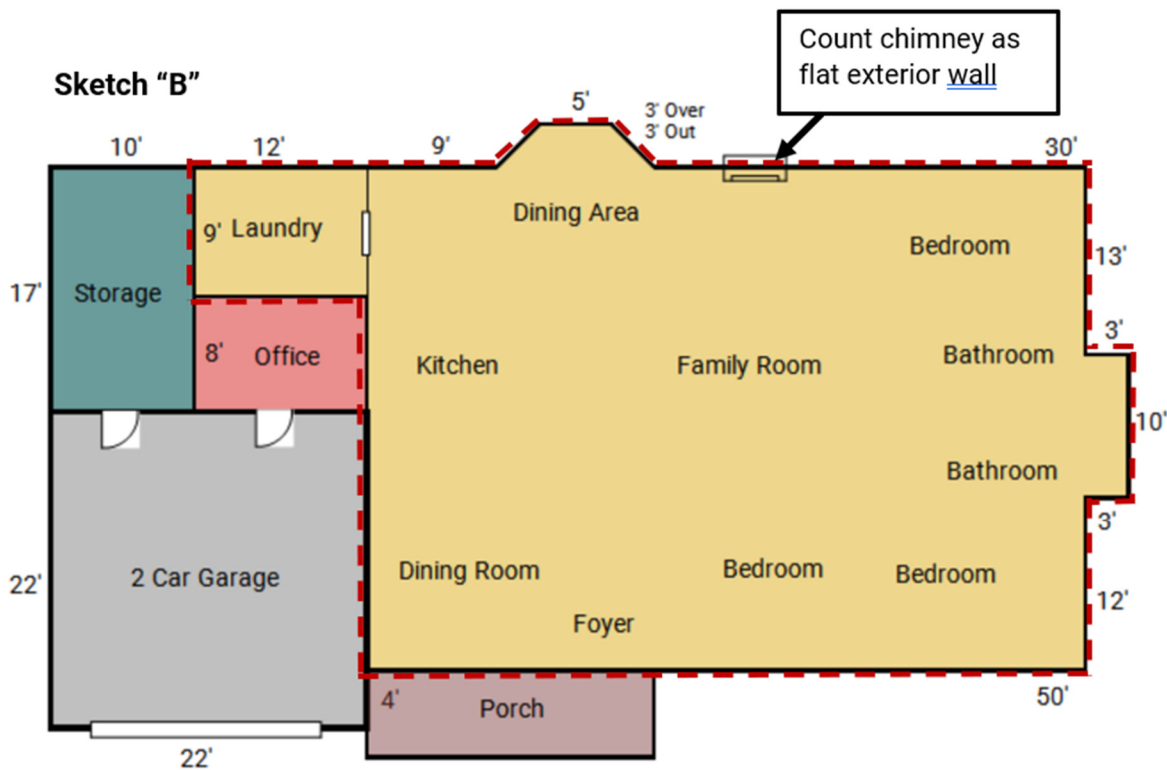
Area	Dimensions	Subtotal	Total
Main 1 <sup>st</sup> Level	50.0' x 35.0'	1,750	1,750
Garage	22.0' x 22.0'	484	484
Deck	10.0' x 10.0'	100	100
<b>Reporting Categories</b>			
GLA			<b>1,750 sqft</b>
Gar/Cpt		Garage	<b>484 sqft</b>
ELA		Deck	<b>100 sqft</b>

◆ Ranch with Detached *Finished Office*; and Ranch with Bay Window

Sketch "A"



Sketch "B"



Drawing for illustration only  
See comments page 42

◆ Sketch #2

**"A" - One Story with Attached Garage, Screened Porch, & Finished Office**

Area	Dimensions	Subtotal	Total
Main 1 <sup>st</sup> Level	50.0' x 35.0'	1,750	1,750
Det Finished Office	12.0' x 13.0'	156	156
Garage	22.0' x 22.0'	484	484
Screened Porch	13.0' x 10.0'	130	130
<b>Reporting Categories</b>			
<b>GLA</b>			<b>1,750 sqft</b>
<b>DetFin</b>		Office1	<b>156 sqft</b>
<b>Gar/Cpt</b>		Garage	<b>484 sqft</b>
<b>ELA</b>		ScPorch	<b>130 sqft</b>



**"B" - One Story w Attached Gar Unf Office, & Unf Stg; + Bay Window & Fireplace**

Area	Dimensions	Subtotal	Total
Main 1 <sup>st</sup> Level	50.0' x 35.0'	1,750	
Laundry Area	12.0 x 9.0	108	1,858
Bay Triangle	3.0' x 3.0'	(9 div x 2) x 2	9
Bay Rectangle	5.0' x 3.0'	15	15
* Bay @ Right	10.0' x 3.0'	30	30
Det Finished Office	12.0' x 8.0'	96	96
Garage	22.0' x 22.0'	484	484
Unfinished Storage	10.0' x 17.0'	170	170
<b>Reporting Categories</b>			
<b>GLA</b>			<b>1,912 sqft</b>
<b>DetFin</b>		Heated Office	<b>96 sqft</b>
<b>DetUnf</b>		Unfinished Storage	<b>170 sqft</b>
<b>Gar/Cpt</b>		Garage	<b>484 sqft</b>

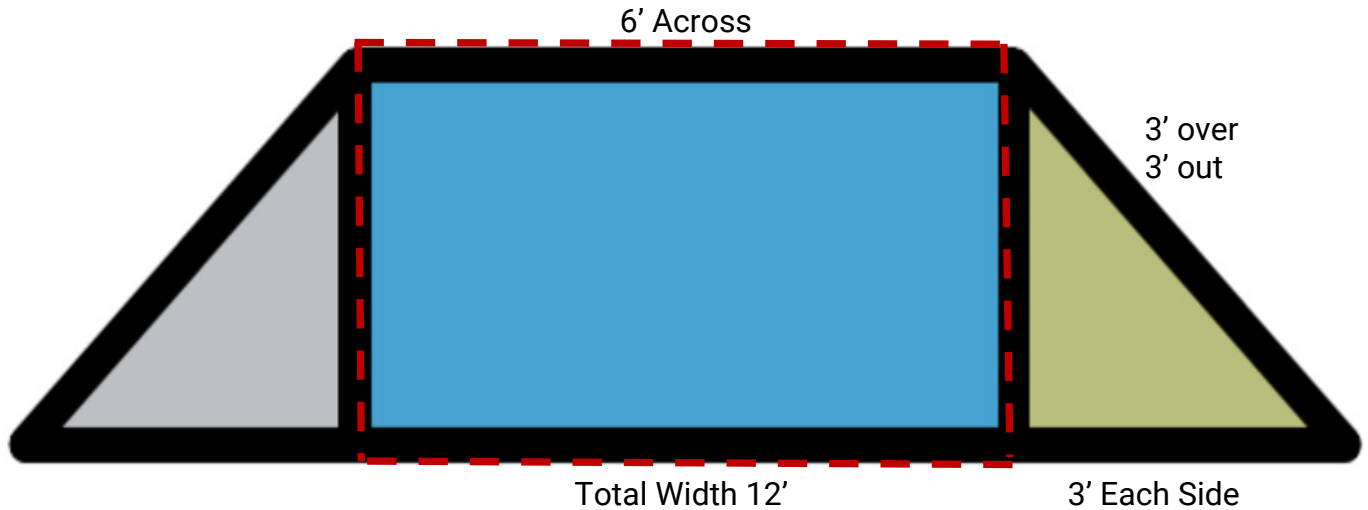
Note: chimney space which protrudes beyond the *finished* living area is not included in any square footage count. Also note the basic calculations for triangle and rectangle comprising the bay window.

Sketch "A" – Note: the "finished" office is only accessible from the garage. While the space is *finished* similar to the rest of the main, *finished* living space, this space would be considered detached *finished* square footage or living area.

Sketch "B" – Note: the Laundry is accessed from the main, *finished* living area and counted within the GLA. The "Office" is only accessible from the garage and is counted as detached *finished* square footage and the Laundry is accessible from the finished GLA and is also counted as GLA.

◆ **Bay Window Basics**

**Bay = 27 sqft**



$$6 \times 3 = 18 \text{ sqft}$$

$$3 \times \frac{3}{2} = 4.5 \text{ sqft}$$

$$4.5 \text{ sqft} \times 2 = 9 \text{ sqft}$$

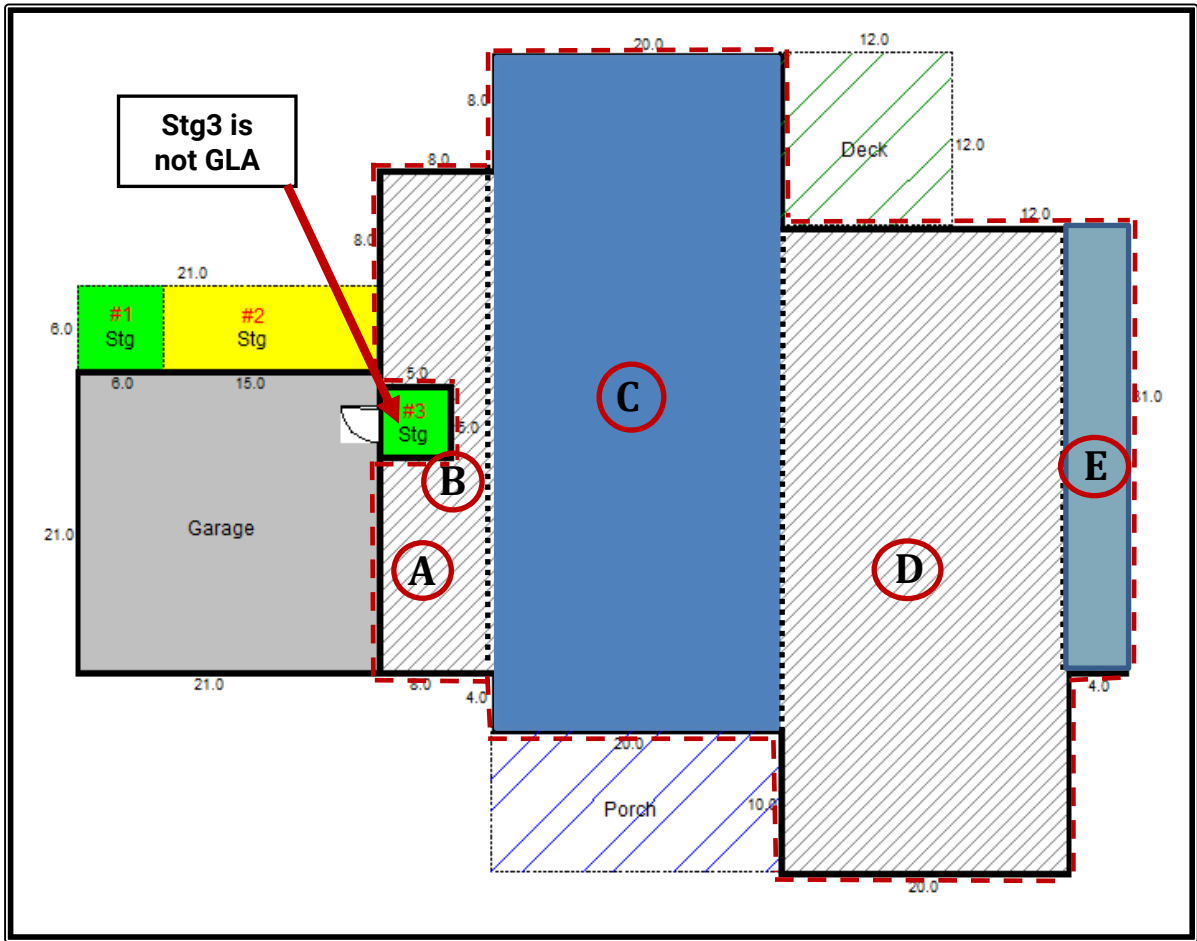
$$3 \times \frac{3}{2} \times 2 = 9 \text{ sqft}$$

◆ **Bay Window Basics**

Measuring a typical bay window can be completed in two measurements. The Rectangle across the center is measured like all other rectangular measurements, length times width or 6.0 x 3.0 for 18 sqft. A typical bay window has equal triangles on both ends of the rectangle. A triangle is technically measured length times width divided by two, or in this example 3.0 x 3.0 for 9 sqft divided by two or 4.5 sqft. With two triangles the measurements equal 3.0 x 3.0 divided by two, times two or broken down to 3.0 x 3.0 for 9 sqft. 9 sqft plus 18 sqft for a total Bay measurement of 27 sqft.

◆ **GLA vs DetUnf**

GLA is *finished* space which is above grade only and continuous in nature.



Finished Living Area = - - - - -

Within the main, *finished* living area, always verify that all space included within the exterior dimensions offers interior access.

**Always list outdoor (ELA) spaces considered as "under roof" as "covered."**

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See comments page 45



◆ **One Story with Attached Garage, Unfinished Storage Areas, Porch and Deck**

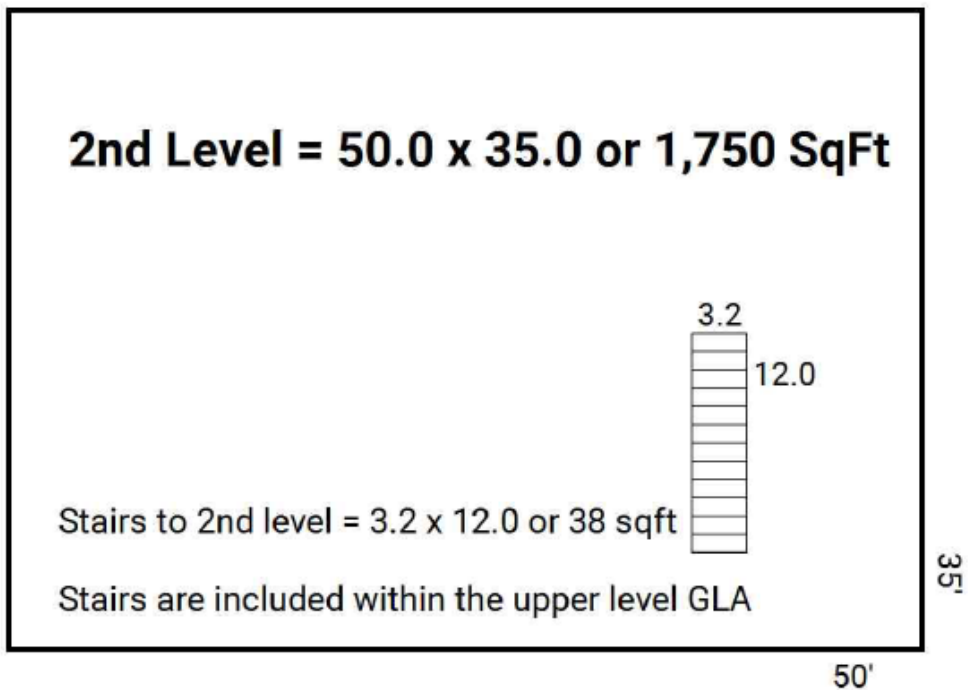
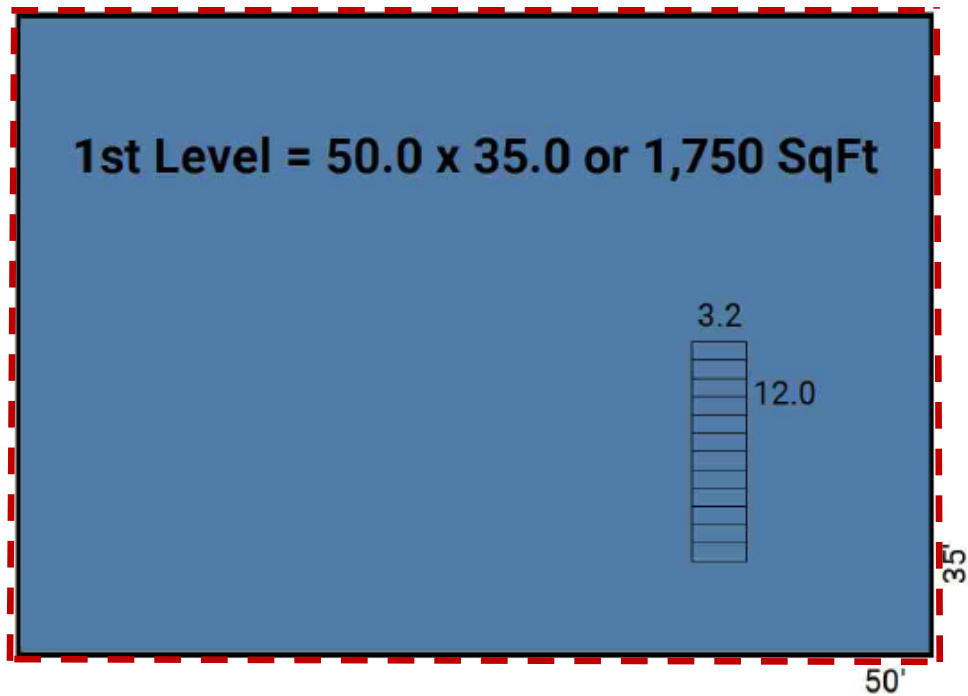
Area	Dimensions	Subtotal	Total
<b>Main 1<sup>st</sup> Level</b>			
Section "A"	8.0' 35.0'	280	
Section "B"	(5.0' x 5.0')	(-25)	
Section "C"	20.0' x 47.0'	940	
Section "D"	20.0' x 45.0'	900	
Section "E"	4.0 x 31.0'	124	<b>2,219</b>
Garage	21.0' x 21.0'	441	441
Unfinished Stg 1	5.0' x 5.0'	25	
Unfinished Stg 2	15.0' x 6.0'	90	
Unfinished Stg 3	6.0' x 6.0'	36	151
Porch	10.0' x 20.0'	200	200
Deck	12.0' x 12.0'	144	144
<b>Reporting Categories</b>			
<b>GLA</b>			<b>2,219 sqft</b>
<b>DetUnf</b>	(All Unf Stg)	Storage - 1-2-3	<b>151 sqft</b>
<b>Gar/Cpt</b>			<b>441 sqft</b>
<b>ELA1</b>		Porch	<b>200 sqft</b>
<b>ELA2</b>		Deck	<b>144 sqft</b>

This sketch offers three unfinished storage areas. The first two are very basic and common in many dwellings. The third area provides a unique space which, in this case, would NOT be included within the GLA total. All storage faces enter the Garage area and are not included in any *finished* category.

The area measuring 5.0' x 5.0' is not included in the GLA total due to the access door, which opens into the garage only and does NOT permit access from inside the dwelling or living area. Since this storage space can only be accessed from inside the garage space; even though the space is within the *exterior measurements* of the *finished* living area, it must be deducted from the other *finished* living area. If this same storage space had a door which opened from inside the house, it would be included within the *finished* living area (even if it was not *finished* the same as the rest of the living area or GLA).

◆ **In this case, the location of the door (and therefore access to the garage space) makes the difference in the proper listing of this storage area.**

◆ Two Level Basics



Finished Living Area = - - - - -

**Total GLA = 1,750 + 1,750 or 3,500 SqFt**

◆ **Two Story with Basic Staircase**

Area	Dimensions	Subtotal	Total
Main 1 <sup>st</sup> Level	50.0' x 35.0'	1,750	1,750
Upper 2 <sup>nd</sup> Level	50.0' x 35.0'	1,750	1,750
Staircase (Level 2)	12.0' x 3.2'	Included	0
<b>Reporting Categories</b>			
Level One-GLA			1,750
Level Two-GLA	1,712	38 Stairs	1,750
<b>Total GLA</b>			<b>3,500</b>

T. **Stairs** -- Stairs may be calculated by any of the statements below.

- Count the stairs on the levels they serve or from where they *originate*.
- Staircases are included within the exterior dimensions of the lowest finished space; and staircases need to be measured and are included within the *finished* living space of the upper level.
- Upper level living areas (2<sup>nd</sup>, 3<sup>rd</sup>, etc.) include *finished*, functional space, plus the area of both treads and landings (perimeter of the total staircase) in the upper level dimensions; see illustrations.

◆ In order to avoid excessive detail, stairs are included within the *finished* square footage on both levels they serve. While staircases are included within the *finished* living area of the main or first level, for upper level calculations they are basically raised to reflect a flat surface and included within the total *finished* living space of the second level as well.

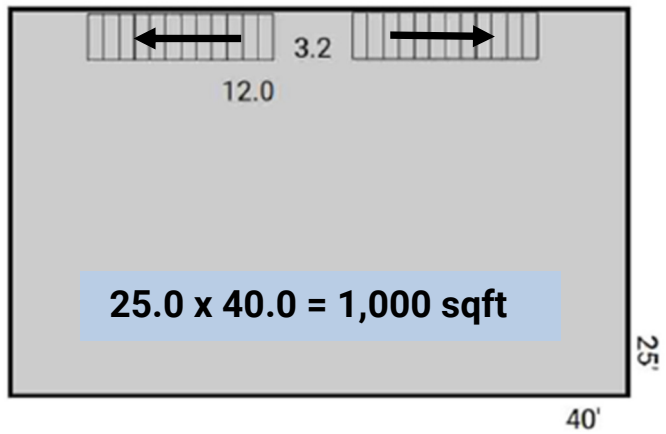
**The space of the staircase counts on all levels.** (If there are three above grade levels, stairs to be included within the exterior dimensions of the first, second, and third levels). Also, staircases are not deducted from first level calculations when a basement is present, either *finished* or unfinished. (See illustrations.)

If a *finished* staircase leads to a door/space/area that is unfinished space, the staircase is included in the GLA count.

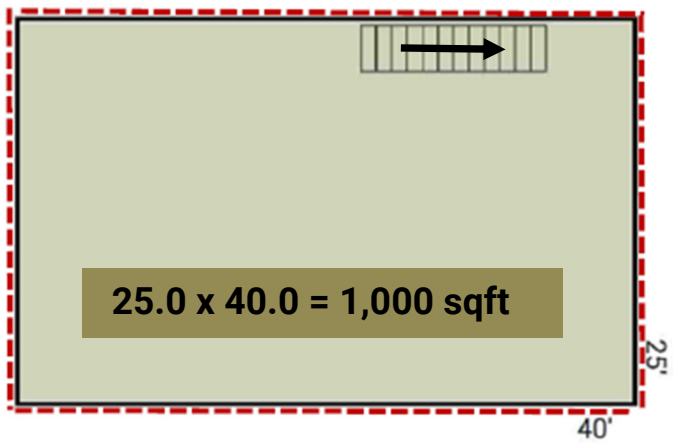
**Stairs count as square footage on all levels** ◀



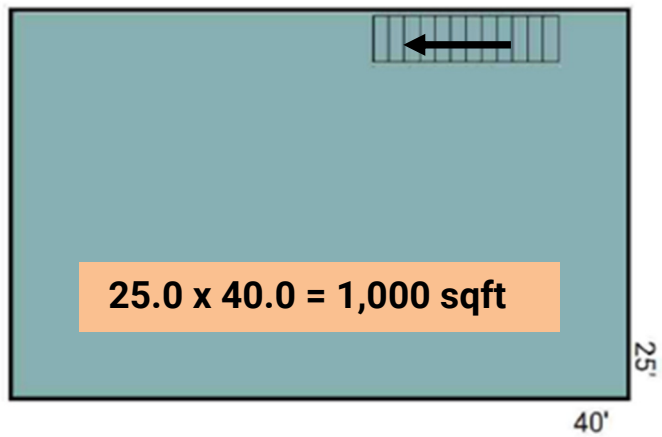
◆ Stair Basics - Three Levels



1<sup>st</sup> Level



2nd Level



Basement

Finished Living Area = - - - - -

◆ **Stair Basics - Two Story with Lower Level/Basement**

Area	Dimensions	Subtotal	Total
Main 1 <sup>st</sup> Level	40.0' x 25.0'	1,000	1,000
Stairs from Bsmt	(12.0' x 3.2')	Included	0
Upper 2 <sup>nd</sup> Level	40.0' x 25.0'	1,000	1,000
Stairs from 1 <sup>st</sup> Level	(12.0' x 3.2')	Included	0
Below Grade/Lower Level/Basement	40.0' x 25.0'	1,000	1,000
GLA	GLA1	Level One	1,000
	GLA2	Level Two	1,000
B/GFinSF			1,000
<b>Reporting Categories</b>			
<b>Total GLA</b>	1 <sup>st</sup> + 2 <sup>nd</sup> Level		<b>2,000 sqft</b>
B/GFinSF	<b>Total Lower Level</b>		<b>1,000 sqft</b>

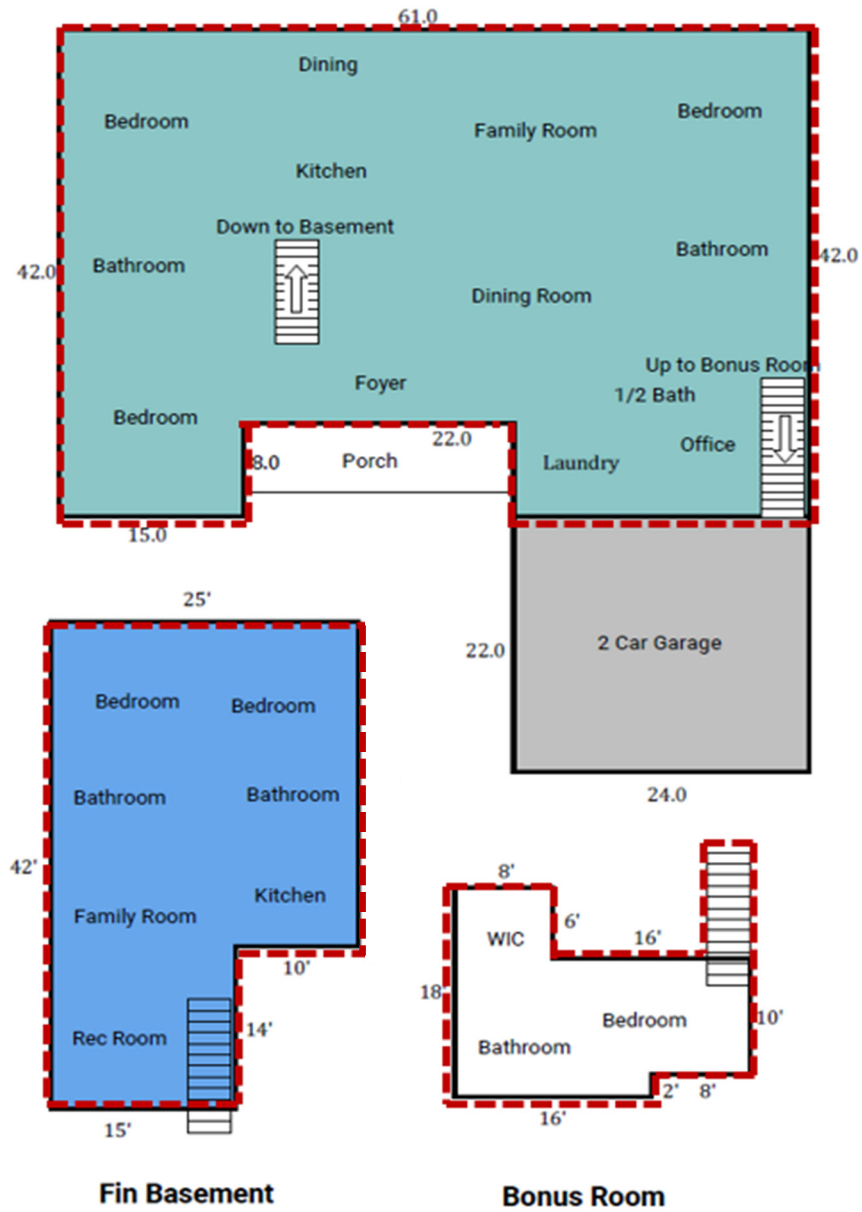
**Three levels, four sets of stairs, and each floor with the same exterior measurements.** This basement offers 1,000 square feet of *finished* living space. The first staircase starts in the basement and leads up to the main or first level. This space is counted as square footage in the “finished basement” leaving the total at 1,000 square feet. The first (or main) level also offers 1,000 basic square feet and has two sets of stairs. The staircase that leads from the basement to the first level (which is counted in the lower level/basement square footage) is counted with the square footage (GLA) of the first floor. The staircase that leads from the first to the second level is included in the first and second level measurements. That set of stairs is included in the second level measurements. The second floor has the same basic 1,000 square feet exterior as the first floor. This leaves matching totals (1,000) on the first and second floors, and the basement or lower level with the full 1,000 square feet. For Agents: property may be advertised as 3,000 sqft, but should be reported in sold data as follows:

GLA1	1,000 sqft -	Stairs from Bsmt	(38 sqft)	1,000 sqft
GLA2	1,000 sqft -	Stairs from 1 <sup>st</sup> Floor	(38 sqft)	1,000 sqft
B/GFinSF	1,000 sqft -			1,000 sqft

**Total Living Area or GLA = 2,000 sqft**

**Total Below Grade, Lower Level Finished Square Footage (LLFinSF) = 1,000 sqft**

◆ 1 ½ Story with Finished Below Grade/Lower Level/Basement



The main *finished* living space is measured from exterior dimensions with the staircases “down to the basement” and “up to the bonus room” included in the first level GLA. The staircase to the bonus room is counted on both the first and second levels. The staircase leading down to the basement is counted on both the first and lower levels. The Basement is *finished* similar to the first level but due to being located *below grade*, the space is included in the lower level *finished* square footage and must be separated from the GLA. The upper-level bonus room includes the staircase leading up to the space and the upper level bonus room and is counted within the total GLA.

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See comments page 51

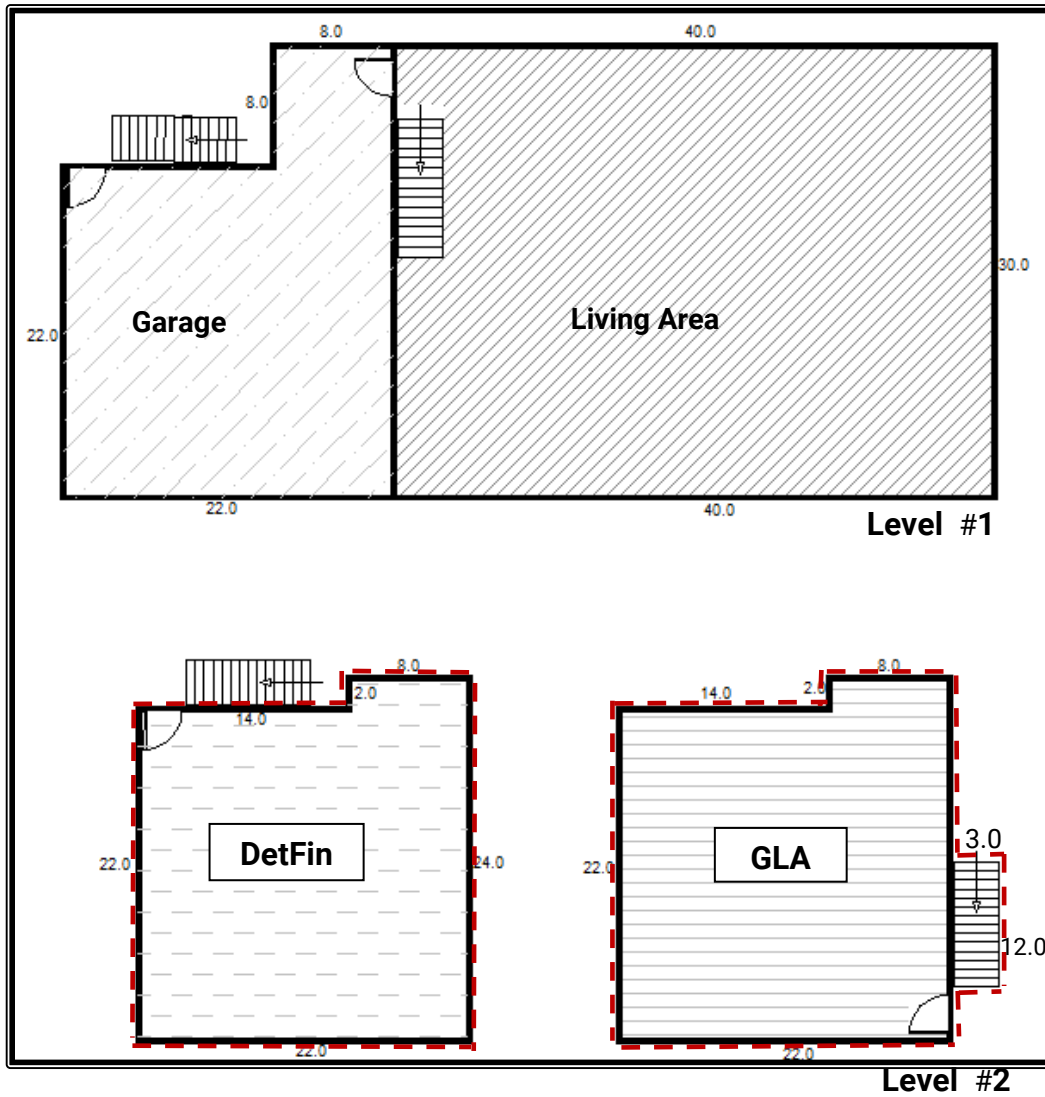
◆ **1 ½ Story with Finished Below Grade/Lower Level/Basement**

Area	Dimensions	Subtotal	Total
Main 1 <sup>st</sup> Level	15.0' x 42.0'	630	
	22.0' x 34.0'	748	
	24.0' x 42.0'	1,008	2,386
Stairs from Basement	(12.0' x 3.2')	Included	
Main 1 <sup>st</sup> Level		<b>GLA1</b>	2,386
2 <sup>nd</sup> Level Bonus Rm	8.0' x 6.0'	48	
	12.0' x 24.0'	288	
	(8.0' x 2.0')	(-16)	
Stairs 2 <sup>nd</sup> Level	3.0 x 10.0	30	
Bonus Room 2 <sup>nd</sup>	2 <sup>nd</sup> Level Total	<b>GLA2</b>	350
B/G Finished LL/Basement	28.0' x 25.0'	700	
	15.0' x 14.0'	210	
		<b>B/GFinSF</b>	910 sqft
GLA		1 <sup>st</sup> Level	2,386
		Bonus Room	350
<b>Reporting Categories</b>			
Total GLA			<b>2,736 sqft</b>
B/GFinSF			<b>910 sqft</b>
Gar/Cpt	22.0' x 24.0'		<b>528 sqft</b>

A two-story dwelling generally has a second floor with the same basic area as the first floor or main living area. A one and one-half (1.5 or 1 ½) story design is simply a dwelling with a reduction of square footage in the second level, generally due to the slope of the roof. The 1.5 or 2 story description is a broad generalization and there are literally thousands of possible upper-level combinations. Designs and/or style names are generally locally defined.

In this case, the 1<sup>st</sup> level measures 2,386 sqft and the 2<sup>nd</sup> level bonus room measures 350 sqft, for a total GLA of 2,736 sqft or GLA. The lower-level measures 910 sqft *finished*. The lower level or basement design offers *finished* living area and the stairs leading from the basement to the first floor are included in the first level GLA. The stairs leading from the first level to the second level are included in the first level GLA *and* included in the second level GLA count.

◆ GLA or DetFin -- Bonus Room Access



Upper Level "A"

Upper Level "B"

From stairs located outside of the garage	<b>Access</b>	From stairs located within the <i>finished</i> living area
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Finished Living Area = - - - - -

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◆ **GLA vs DetFin - Bonus Rooms and Access**

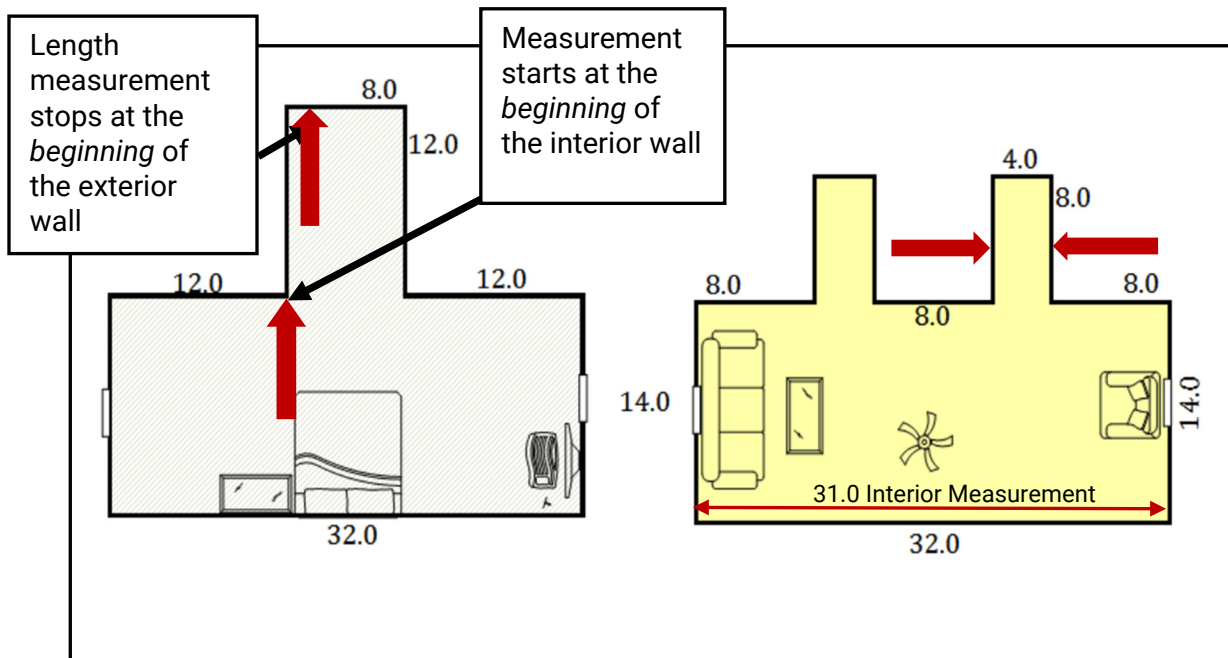
Area	Dimensions	Subtotal	Total
"A" Main 1 <sup>st</sup> Level	40.0' x 30.0'	1,200	1,200
2nd Level	22.0' 22.0'	484	
2 <sup>nd</sup> Level	8.0' x 2.0'	16	500
		<b>Total "A"</b>	<b>1,700 sqft</b>
"B" Main 1 <sup>st</sup> Level	40.0' x 30.0'	1,200	1,200
2 <sup>nd</sup> Level	22.0' 22.0'	484	
	8.0' x 2.0'	16	
Stairs	3.0 x 10.0	30	530
		<b>Total "B"</b>	<b>1,730</b>
<b>Total "A"</b>			
<b>GLA</b>	Finished 1,200 sf	Gross Living Area	<b>1,700 sqft</b>
DetUnf	Excludes Stairs	(30 sqft)	
DetFin	Finished	500 sqft	
<b>Total "B"</b>			
<b>GLA</b>	Finished	Gross Living Area	<b>1,730 sqft</b>

Upper level "A" shows a staircase located outside of the living area and garage space. The bonus room space above the garage is *finished* living area and heated by a central HVAC system. However, the location of the staircase has a substantial influence on the utility, function, classification, and ultimately the value of the bonus room. In this configuration ("A"), you must leave the *finished* lower level or garage, walk into the outside air, and then up the exterior staircase to enter the *finished* space above the garage. Upper Level "A" should be reported with 1,200 total square feet of "GLA" plus a 500 square foot bonus room. **No interior access equals detached space.** The bonus room would be listed as detached **finished square footage**.



The bonus room as shown in Upper Level "B" should be included in the "GLA" calculations. In that configuration, the access to the *finished* bonus room is provided through the main *finished* living area. The bonus room serves as a continuation of the gross living area. In this case, the square footage of the bonus room is added to the lower level GLA and would be reported as (1,200 + 530) or 1,730 square feet of GLA. Even though both configurations offer a 500 square foot bonus room, only the one with access from the main living area is included in the total GLA.

## ◆ Dormer Calculations



In this case, the actual exterior dimension is 12.0. If the interior measurement is 12.0, the total measurement would also be 12.0. And remember, *the total measurements cannot exceed the actual exterior dimensions.*

The width measurement equals exterior wall to exterior wall, like all other upper-level measurements.

Remember, if you have a full room width measurement of 32.0 then that measurement must equal the opposite side with the dormers. Try to visualize the dormer as though you could step out on the roof and take the measurements. The goal is to measure the upper-level space the same as if it was on the first or main level using exterior dimensions.



Dormers

THERE ARE TWO TYPES OF DORMERS

1. STANDARD
2. SLOPED

Where do the measurements start?

Drawing for illustration only  
See comments page 55

◆ **Sketch #8**

## ◆ Dormer Calculations

The "Width" of a dormer is calculated using inside measurements, plus the width of both exterior walls, just like most other second story measurements. The "Length" is calculated using interior wall to interior wall. You start on the inside corner of the dormer and stop at the beginning of the exterior wall. You do NOT add the width of the exterior wall in the length measurement.

This sketch is a look at two basic dormers. The top sketch shows exterior measurements of 12.0 x 8.0. These measurements are generally taken from inside the dwelling and you have to account for the exterior walls in the calculations. When you measure the interior width, the measurement from one interior wall to the opposite interior wall shows 7.0'. (Arrow one shows the interior dimensions or what you actually measure.) Then add for *both* exterior walls to get the correct total measurement. (Five-tenths for each exterior wall, not to exceed actual exterior dimensions - see wall construction.) Arrow two shows your total width measurement (exterior wall to exterior wall) and arrow three shows your length measurement; from the corner wall of the main living area to the *beginning* of the exterior wall.

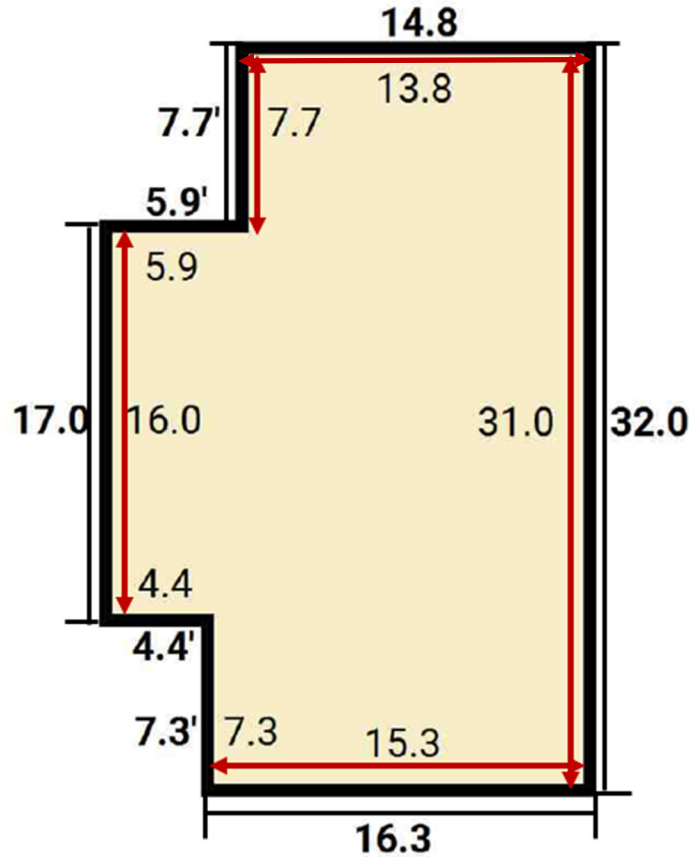
In the length measurement, you are actually measuring from the corner of an interior wall. When you place your tape measure on the wall, you are placing it on the corner of an interior wall. When you calculated that measurement (in the second level living area) you added for the exterior wall; in this case five-tenths or one-half foot. So, this time when you pull the tape measure, from this interior corner to the inside wall against the dormer or outside wall, you have already counted the exterior measurement. Width equals interior measurements plus the addition of both exterior walls. The length equals the actual measurement you take from inside the dwelling with no addition for an exterior wall. Look at it as though you are adding the width of the exterior wall when you begin the measurement.

Although you normally add the width of an exterior wall, you can't count the same wall twice. In dormer calculations, just remember to count the length measurement from the interior corner to the *beginning* of the outside or exterior wall.

Width = 7.0 feet interior measurement, plus 0.5 tenths for both exterior walls, for a total width of 8.0'. (12.0' x 8.0' = 96 sqft.) Length = 12.0' using interior measurements only. The top dormer is 96 sqft. In the lower sketch, both dormers are identical and are calculated the same as above. Here, we have an interior width of 3.0'. Then we add both exterior walls for a total exterior width of 4.0'. The length starts at the interior corner and ends where the wall starts (on the inside of the exterior wall), giving us a total measurement of eight feet. 8.0' times 4.0' equals 32 square feet, times two dormers. 32.0 square feet times two dormers for a total of 64 square feet.



◆ **Bonus Room/Dormer Calculations,**  
**Exterior Measurements Using Interior Dimensions**



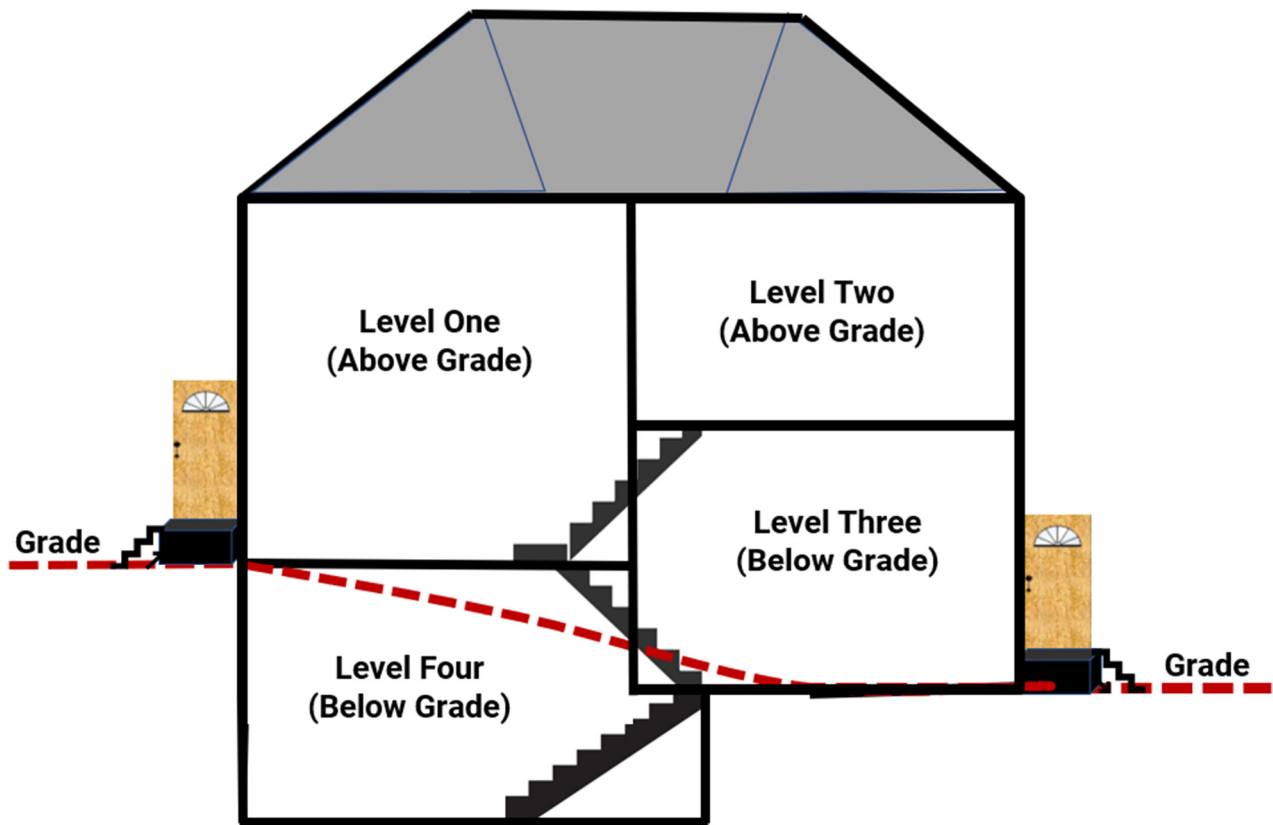
**Lines with Arrows on both ends equals *Interior* dimensions. Lines without Arrows equal *Exterior* Dimensions.** ← → ———

Notice there is a difference between the interior and exterior dimensions. Some are the same and some have a one-foot difference between interior and exterior measurements. Measurements on the right side of the sketch, the bottom, and the top all have a difference of one-foot between inside and outside measurements (i.e.  $15.3 - 16.3$ ;  $31.0 - 32.0$ ;  $13.8 - 14.8$ ). On the left side of the measurement, the 16.0 changes to 17.0, meaning you are adding five-tenths of a foot for all exterior dimensions; or, a 1.0 total for the left, bottom, right and top measurements. The other measurements on the left side are measured the same on the inside as the outside.

The left side must equal the right side with the addition of one foot for the total exterior dimension. So, why not add five-tenths to the 7.7 or 7.3 measurement and leave the 16.0 measurement alone? Remember that you are trying to achieve measurements that are equal to the actual exterior dimensions. If you were standing on the roof surface and taking measurements, the 7.7 and 7.3 at the bottom would be the same whether they were measured from the interior or exterior. The actual difference of one foot comes in at the 16.0 measurement in the center. If you take this measurement from the inside it would measure 16.0. If you measured it from the actual exterior dimension it would be measured at 17.0. Your goal is to measure as close as possible to the exterior dimensions, just as you do on the first or main level.

The 4.4 and 5.9 measurements are also both the same, whether measured from the interior or exterior dimensions. The 7.7 at the top left is also the same whether measured from the interior or exterior. The 7.3 measurement at the bottom is the same as if you were standing on the exterior surface and took the measurements. If you measure the exterior dimensions the pull is 7.3, and if you measure the interior dimensions that also provides a length of 7.3. They start at the exterior wall surface and go to the corner of the interior dormer wall, which adds 5-tenths of a foot at the end of the measurement rather than at the start. Regardless of measuring a Bonus Room, Dormer, or any Upper-Level living space(s), the goal is to measure the upper level using the same principles as measuring the first or lower level, based on exterior dimensions.

◆ **Grade**

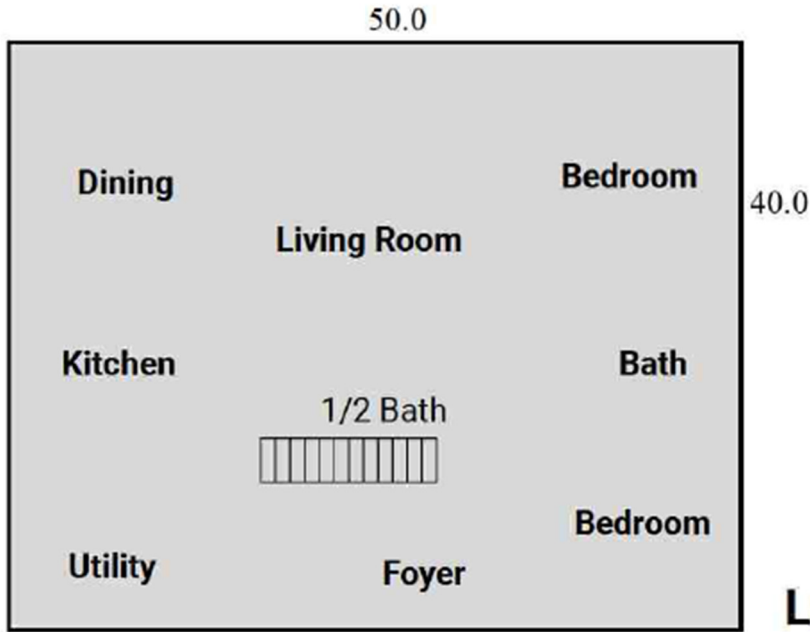


**Grade:** In all cases, any space located “below grade” must be listed as a basement or below grade. If any part of a space is below grade then the entire area is deemed below grade and must be separated from the above grade living space(s).

**Below Grade -** Defined as space on any level, which has living area (finished, partially finished, unfinished, garage, etc.), is accessible by interior stairs, and has earth adjacent to **any** exterior wall. If earth is adjacent to any portion of any wall, the entire level is considered as *below grade* {or lower level}. If any portion of a floor level is *below grade*, the entire level is considered *below grade*.

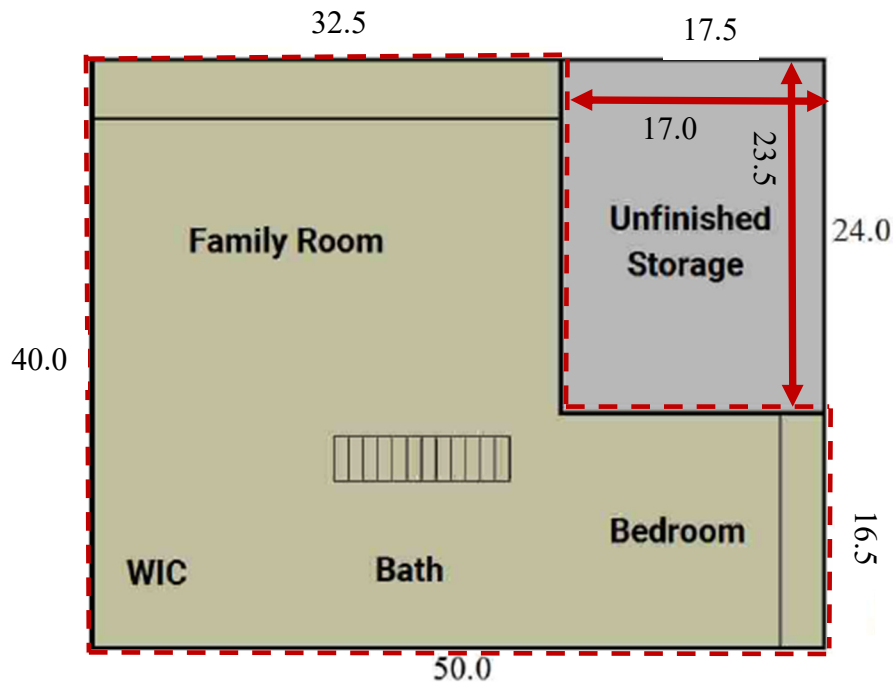
◆ **Sketch #9**

◆ Below Grade/LL/Basement with Finished and Unfinished Space



First level GLA equals 50.0 x 40.0 with the staircase included in the GLA.

**Level #1**



The Unfinished Storage space is measured from outside wall to the beginning of the interior wall.

**B/GFinSF**  
**B/GUnfSF**

The B/GFinSF is measured from exterior measurements

Drawing for illustration only  
See comments page 59

◆ Lower Level/Basement with Finished and Unfinished Space

Area	Dimensions	Subtotal	Total
Main 1 <sup>st</sup> Level	50.0' x 40.0'	2,000	
Staircase from Bsmt	(12.0' x 4.0')	Included	2,000
Below Grade/Lower Level	50.0' x 40.0'	2,000	
Finished SqFt	40.0' x 32.5'	1,300	
	17.5 x 16.5	289	1,589
Unfinished SqFt	23.5 x 17.5	411	411
<b>GLA</b>			<b>2,000 sqft</b>
<b>B/GFinSF</b>			<b>1,589 sqft</b>
<b>B/GUnfSF</b>			<b>411 sqft</b>

The below grade/lower-level measurements are 40.0 x 32.5 or 1,300 square feet; plus 17.5 (18.0 - 0.5) x 16.5 (16.0 plus five-tenths of a foot for the exterior wall) or 289 square feet (remembering the rounding guideline). The *finished* area of the basement (lower level) totals 1,589 square feet or B/GFinSF.

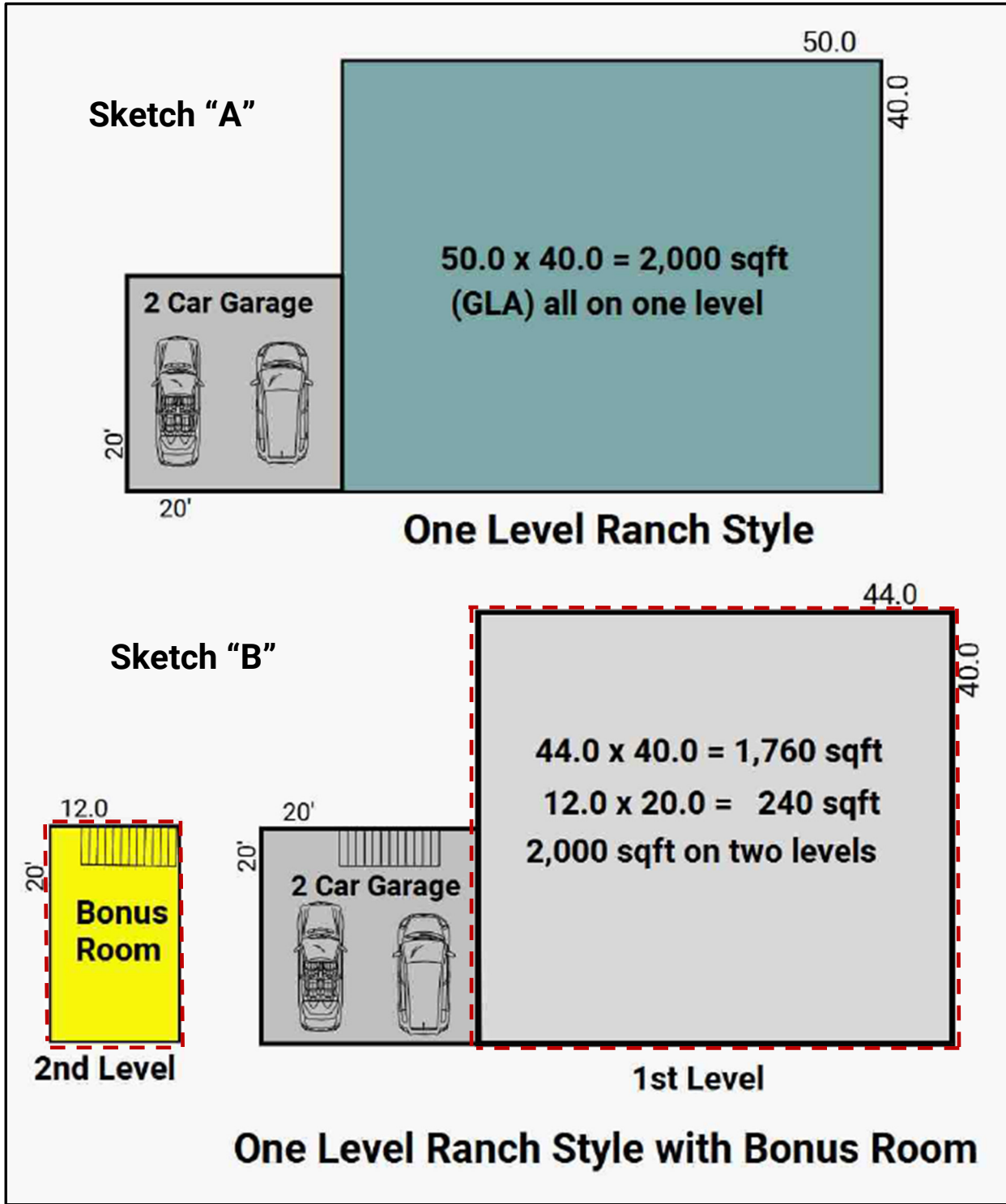
The unfinished storage area would be measured as 23.5 x 17.5 or 411 square feet of B/GUnfSF (Below Grade, Lower Level, Basement). The stairs are included within the *finished* basement measurements and would also be included in the *finished* first level measurements or GLA. Note: Stairs are NOT deducted from the first or main level GLA when there is *finished* or unfinished space on the lower level. \* Stairs are *finished* living space on all levels.

Note – the “*finished*” space could also be measured as 50.0 x 16.5 plus 32.5 x 23.5, providing the same total finished square footage of 1,589.





◆ Comparable Spaces



Drawing for illustration only  
See comments page 61

◆Sketch #11



## ◆ Square Footage and Comparability

House “A” offers 2,000 *finished* square feet (on one level) in one continuous floor plan. House “B” offers 1,760 square feet of continuous space on the first level, plus a 240 square feet *finished* bonus room, **which is only accessible through the garage**. You must leave the *finished* living area, enter the garage, and then go up a flight of *unfinished* stairs to access the second level bonus room. The bonus room is *finished* similar to the main living area and is heated and cooled by the same central system. However, due to the reduced “utility” or “functionality” of the upper-level space, it is technically defined as detached *finished square footage* (DetFinSF) and should not be included in any statement of gross living area or “GLA.” The two dwellings and designs are not a fair comparison of space and should never be reported with the same “**finished**” square footage or “GLA.” While both designs contain 2,000 square feet of *finished* living area, they do not contain the same “GLA” and the two spaces are far from equal.

**If both houses are reported in MLS as sold with 2,000 square feet of finished living area or GLA**, the next time an agent is working on a CMA (or an appraiser is selecting comparable sales) they will only see two houses with the same *finished* square footage. Just by looking at the exterior pictures of the homes, often it is not possible to distinguish any differences in GLA or living areas. When these two homes are used together, or considered as equal sizes for comparable purposes, any value conclusion will be adversely affected. These two properties are not “comparable” sales and many future values may be adversely affected. To be included in the GLA count, all space should provide similar *utility*.

The “reporting” or communication of square footage details are just as important as the proper measurement and calculation of that same square footage information. **Accurate property details allow for the fair comparison of similar properties.**

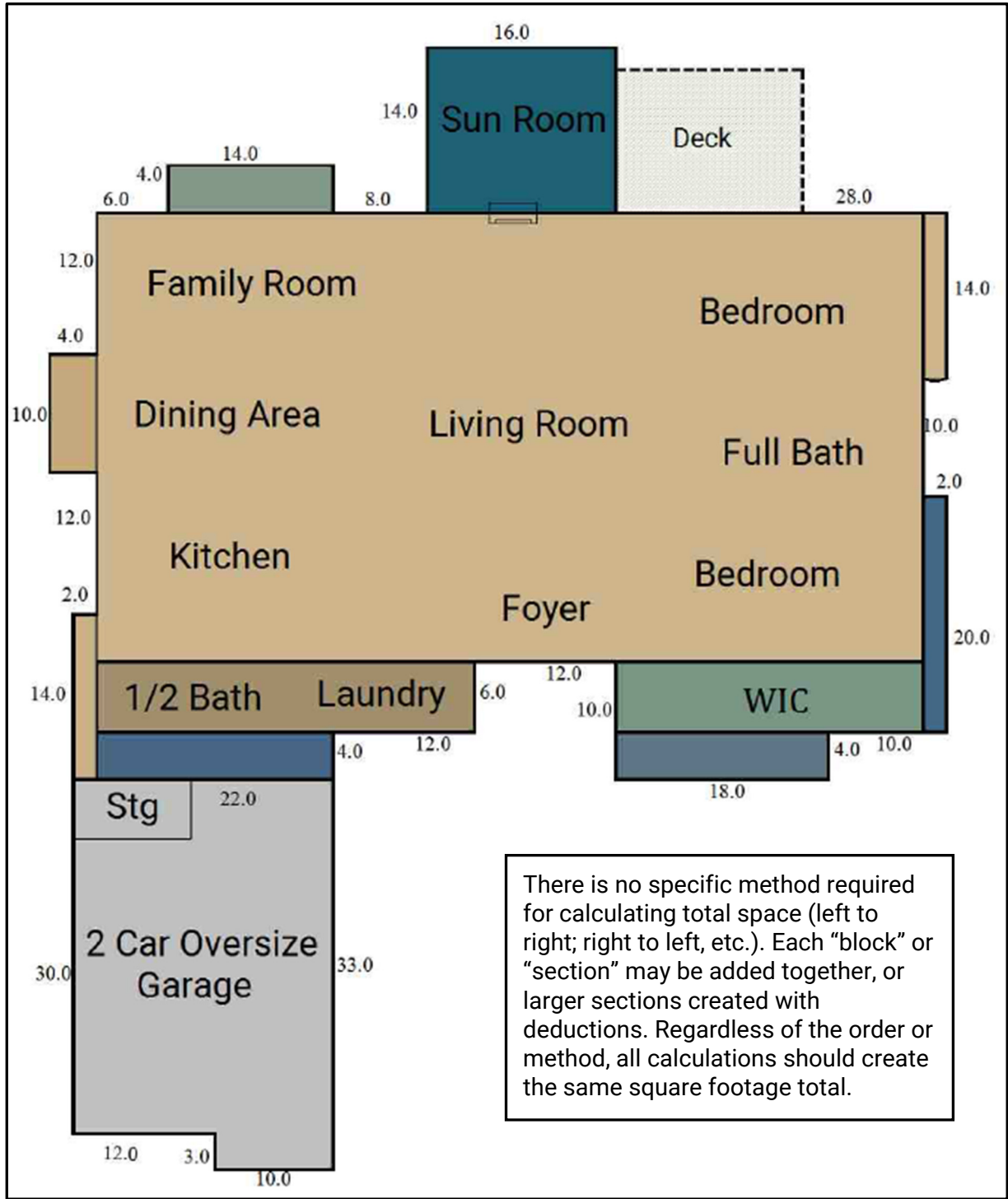
## ◆ Order of reporting as defined in the five categories of square footage:

1. Above Grade
2. Below Grade
3. Garage/Carport
4. Exterior Living Area
5. Detached/Other



◆ **Sectionalized Calculations**

Divide the living area into geometric sections and calculate the GLA.



There is no specific method required for calculating total space (left to right; right to left, etc.). Each "block" or "section" may be added together, or larger sections created with deductions. Regardless of the order or method, all calculations should create the same square footage total.

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See comments page 63

## ◆ Sectionalized Calculations

Take one geometric section at a time and do the math. There is no right or wrong order. The colored (or dark) sections on the sketch above are just one example of how you can *box off* individual areas and gives you some *sectionalized* method for calculating a total. Small sections added together or large sections using deductions [i.e.  $20 \times 10$  plus  $10 \times 5 = 250$  sf; or  $30 \times 10$  minus  $10 \times 5 = 250$  sf], both should provide the same results. Find the order and/or system most comfortable to you and follow it on each home calculation.

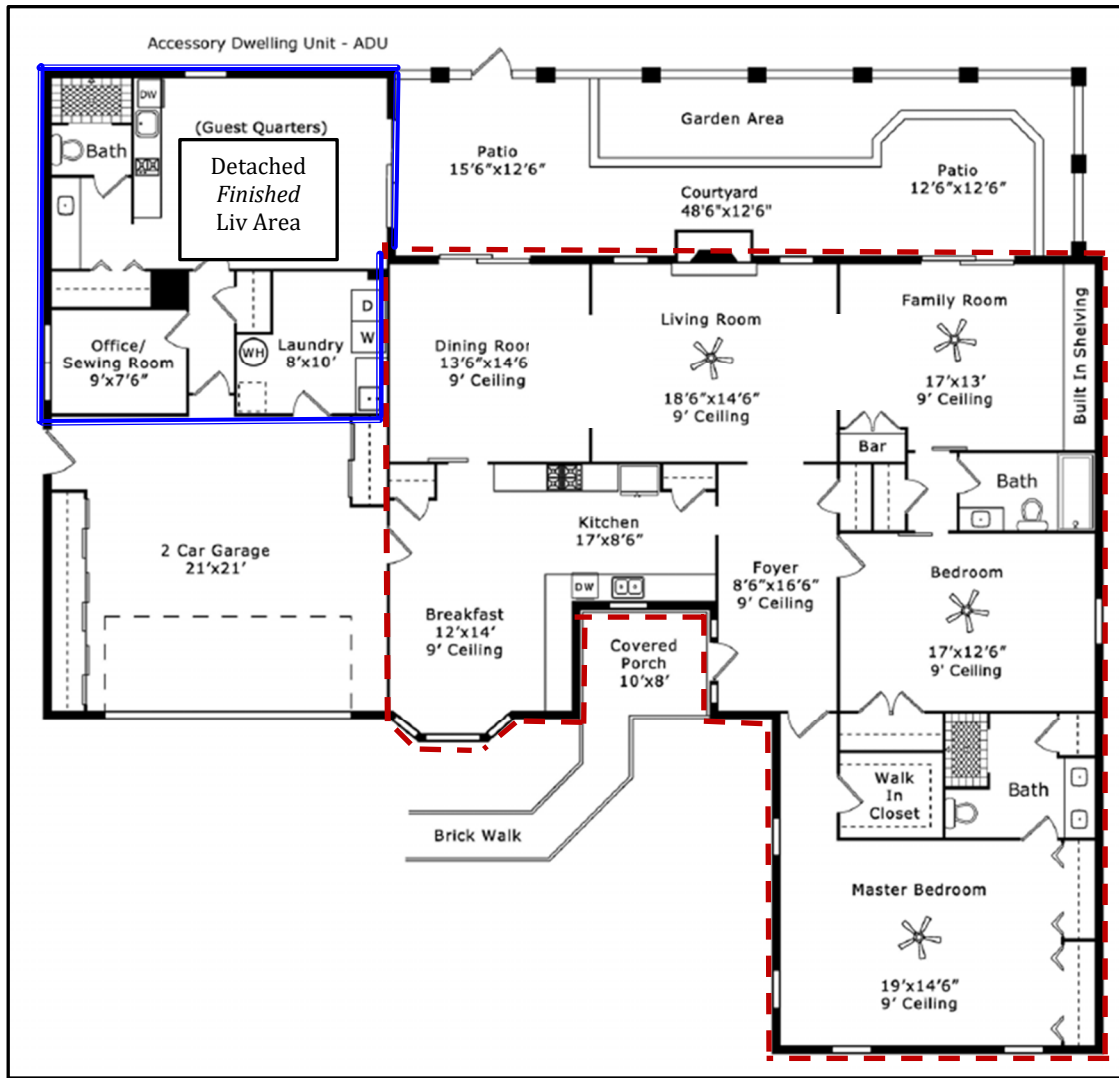
Area	Dimensions	Subtotal	Total
Main 1 <sup>st</sup> Floor	14.0' x 2.0'	28	
	10.0' x 4.0'	40	
	20.0' x 4.0'	80	
	32.0' x 6.0'	192	
	38.0' x 70.0'	2,660	
	14.0' x 4.0'	56	
	14.0' x 16.0'	224	
	14.0' x 2.0'	28	
	20.0' x 2.0'	40	
	26.0' x 6.0'	156	
	18.0' x 4.0'	72	
<b>GLA</b>			<b>3,576 sq ft</b>

Garage calculated as  $10.0 \times 3.0$  plus  $30.0 \times 22.0 = (30 + 660)$  or 690 square feet. Refer to page 28 for square footage basics.

**NOTE: 50% Exterior Surfaces;** an exterior wall with a combination of brick and siding (or similar exterior covering), the accurate placement of the tape measure is as follows: If 50% (or more) of the wall has a brick (or other) exterior, the measurement includes the width of the brick exterior. If less than half of the wall is covered with brick (or other exterior), start the measurement with the siding, not to include the width of the brick.



## ◆ Accessory Dwelling Unit Measurements



The red (dotted) lines represent the total *finished* living area or GLA. The blue (solid) line at the back left corner is a detached living space and is accessed only through the garage space or an exterior door. There is no direct access into the main, *finished* living area and this space should NOT be reported the same as the rest of the gross living area. In many MLS systems these two spaces are reported as one total finished square footage number. When two spaces are located side by side, there must be a direct access point for bath spaces to be included within the finished or GLA count. For the fair comparison of properties, these spaces must be reported separately. Also, **the detached space/rooms are NOT included within the total room count for the GLA**. Note: where the detached *finished* space (laundry) meets the Dining Room space there is a slight indentation that must be accounted for in the measurements. While the left wall measurement may be 21'0", the right wall would measure (from the rear) 11.0" down; then 6" in; then 9'6" down.

Drawing for illustration only  
See Page 65

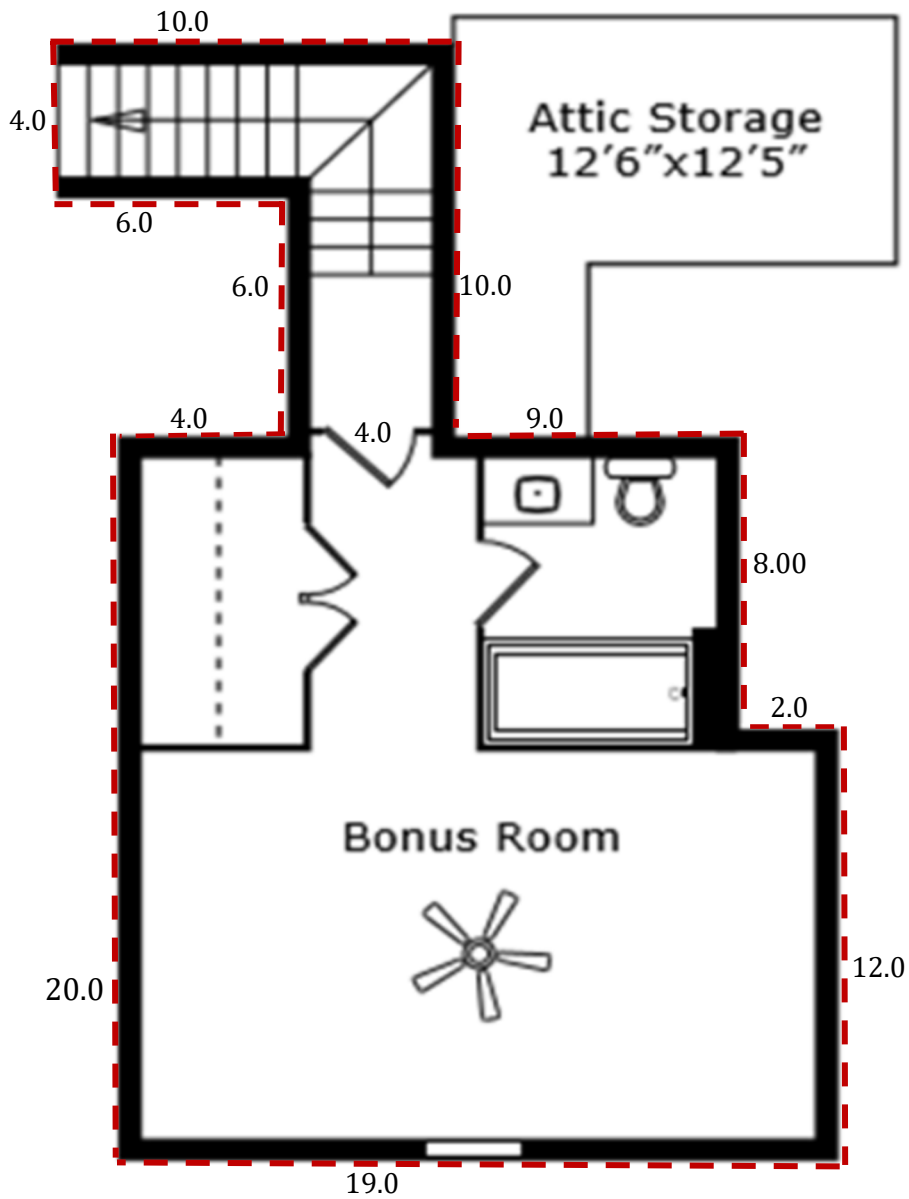
◆ Sketch #13

## ◆ Accessory Dwelling Unit Measurements



Whenever you have Detached Finished Space or an Accessory Dwelling Unit (ADU), these spaces should be measured by the same principles as all other *finished* living space(s), but should be reported separately and NOT included within the GLA count. The A/GFinSF or GLA above is indicated by the red/dashed outline and the DetFinSF/ADU space is indicated by the blue/dotted line and adjoins the detached garage. ***Any finished space which requires you to leave the continuous finished living area should be listed separately and reported as detached gross building area.***

◆ **2nd Level Bonus Room Measurements**



In measuring a Bonus Room where the staircase enters the room from a continuous *finished* living space, remember to count the staircase within the upper-level measurements. Follow the dashed line to see the total “finished” living area or GLA. In this case the measurements equal – 19 x 12 or 228 sf plus 17 x 8 or 136 sf for 364 sqft; plus the staircase of 10 x 4 or 40 sf plus 6 x 4 or 24 sf for 64 sqft; for a total *finished* square footage count of 428. The staircase is included in the *finished* square footage or GLA on both levels.

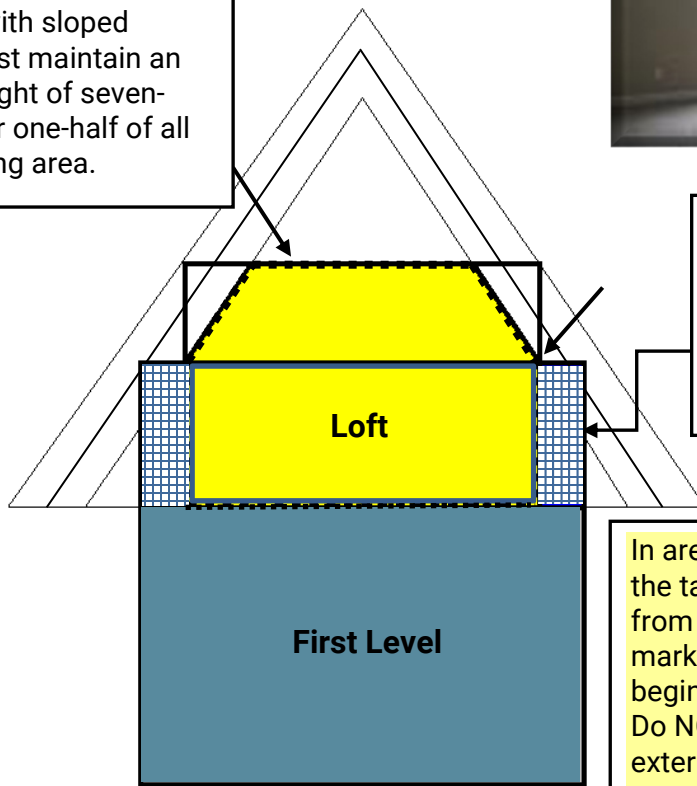
Drawing for illustration only

◆ **Sketch #15**

## ◆ Sloped Ceilings



All rooms with sloped ceilings must maintain an average height of seven-feet for over one-half of all *finished* living area.



The sloped ceiling height requirement stops the *finished* measurement at the five-foot mark on any sloped ceiling, without any addition for the width of the exterior wall.

In areas with sloped ceilings, pull the tape measure straight up, from the floor to the five-foot mark on the wall. At that point, begin the interior measurement. Do NOT add the width of any exterior wall(s).

In measuring any space where an exterior measurement is being determined based on interior dimensions, the estimated width of the exterior walls must be added to the interior dimensions to calculate the actual width of the room (e.g. in a room 14.0 wide - measured from one interior wall to another - would equal a total exterior measurement of 15.0; with five-tenths of a foot being added for both exterior walls). The only time there is no additional for the width of an exterior wall when measuring upper-level space from interior measurement, is in rooms with sloped ceilings. Spaces with sloped ceilings are included within the GLA calculations when they serve as a continuation of the *finished* living area and meet the ceiling height requirements.

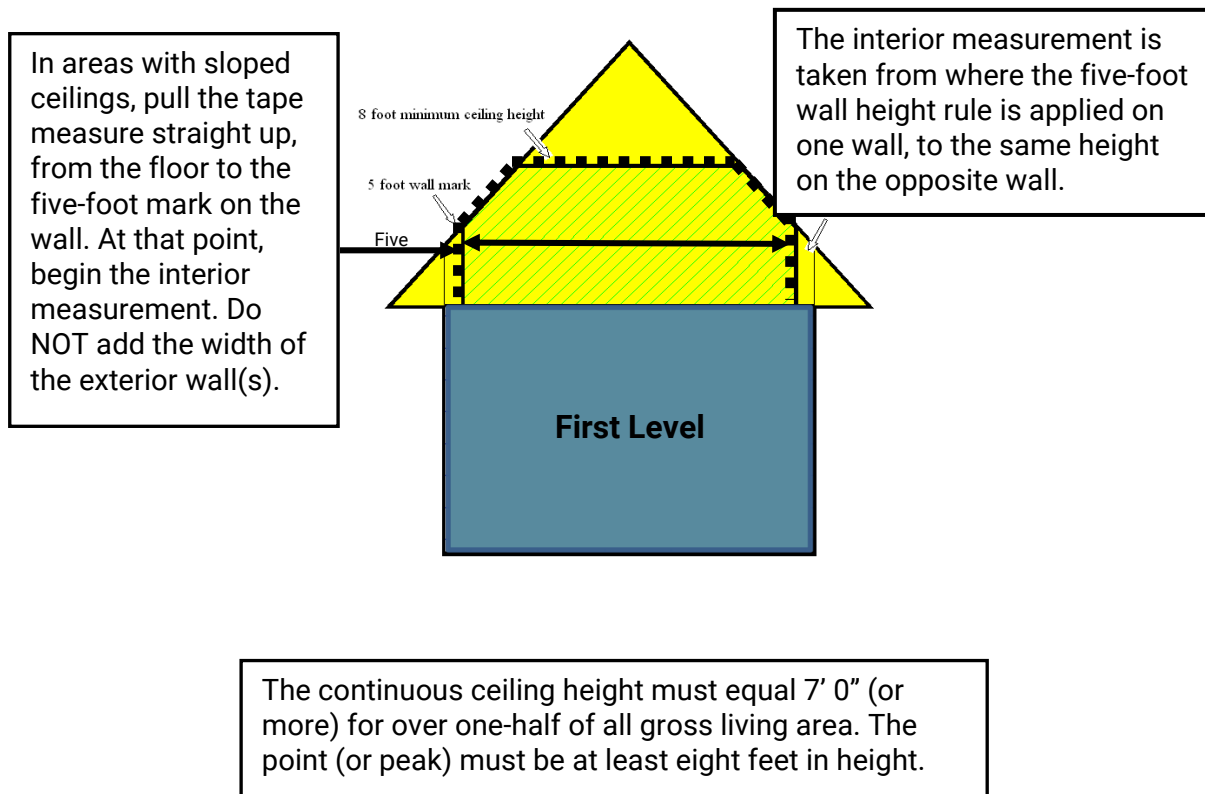
- A. In rooms with sloped ceilings **DO NOT add for the width of exterior walls**. The measurement stops at the five-foot ceiling point.
  
- B. All other measurements which are calculated based on interior dimensions only, must include an addition for the width of exterior walls (applies only when actual exterior measurements are not practical or possible, such as upper-level living areas).

◆ **Sketch #16**

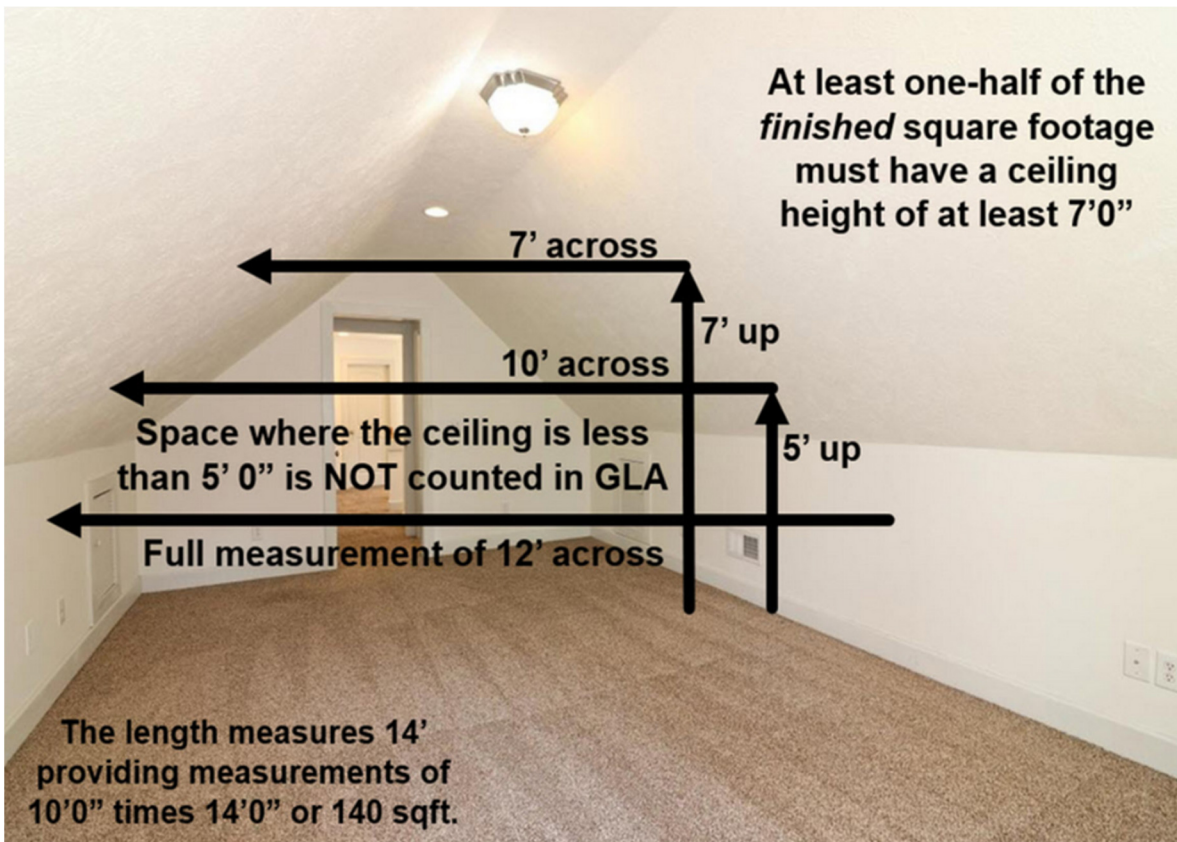
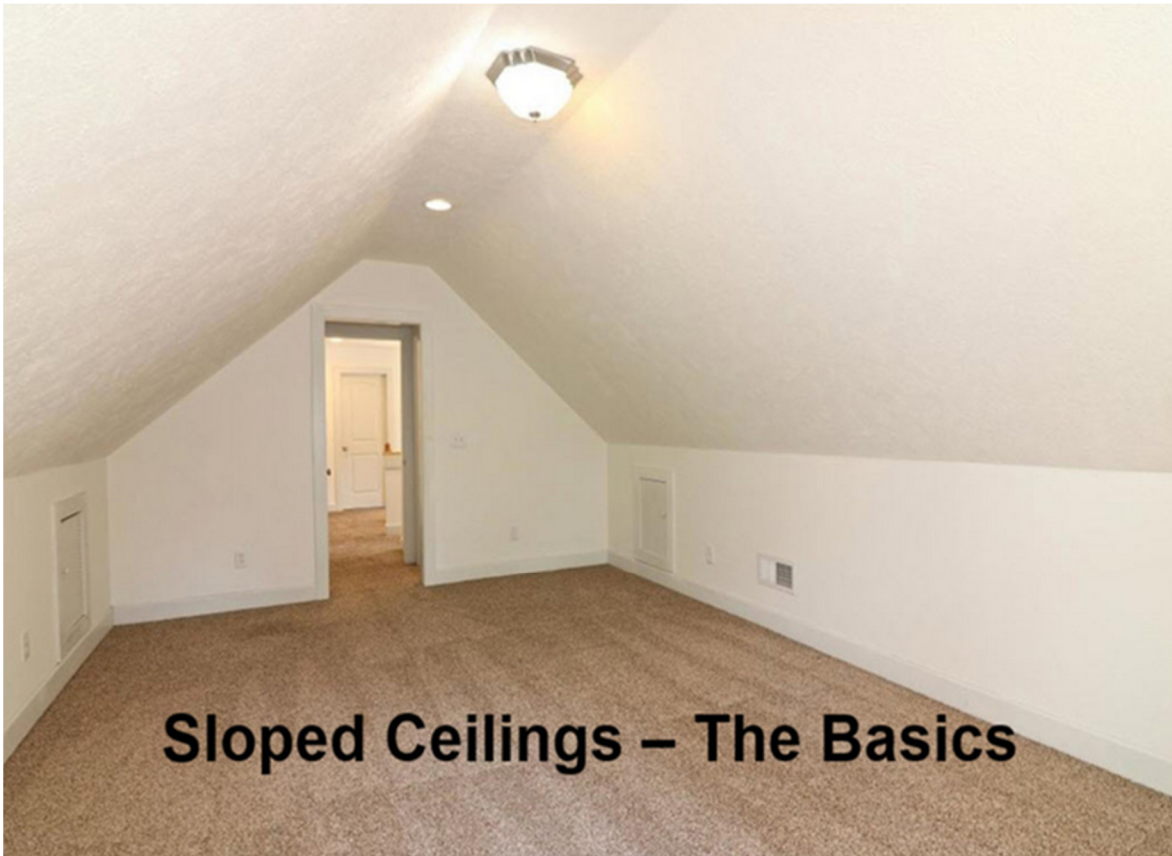
## ◆ Sloped Ceilings

This sketch shows a building section of a typical one and one-half story dwelling with a loft or upper-level living area, which has a ceiling height on both sides of *less than five feet*. The shaded section (on both sides of the *loft* area) is less than five feet in height and would *NOT* be counted in the *finished* living area. The rest of the space (as long as over one half (1/2) of the total room width is at least seven-feet in height) can be counted as GLA as long as it meets the other requirements for *finished* space or square footage.

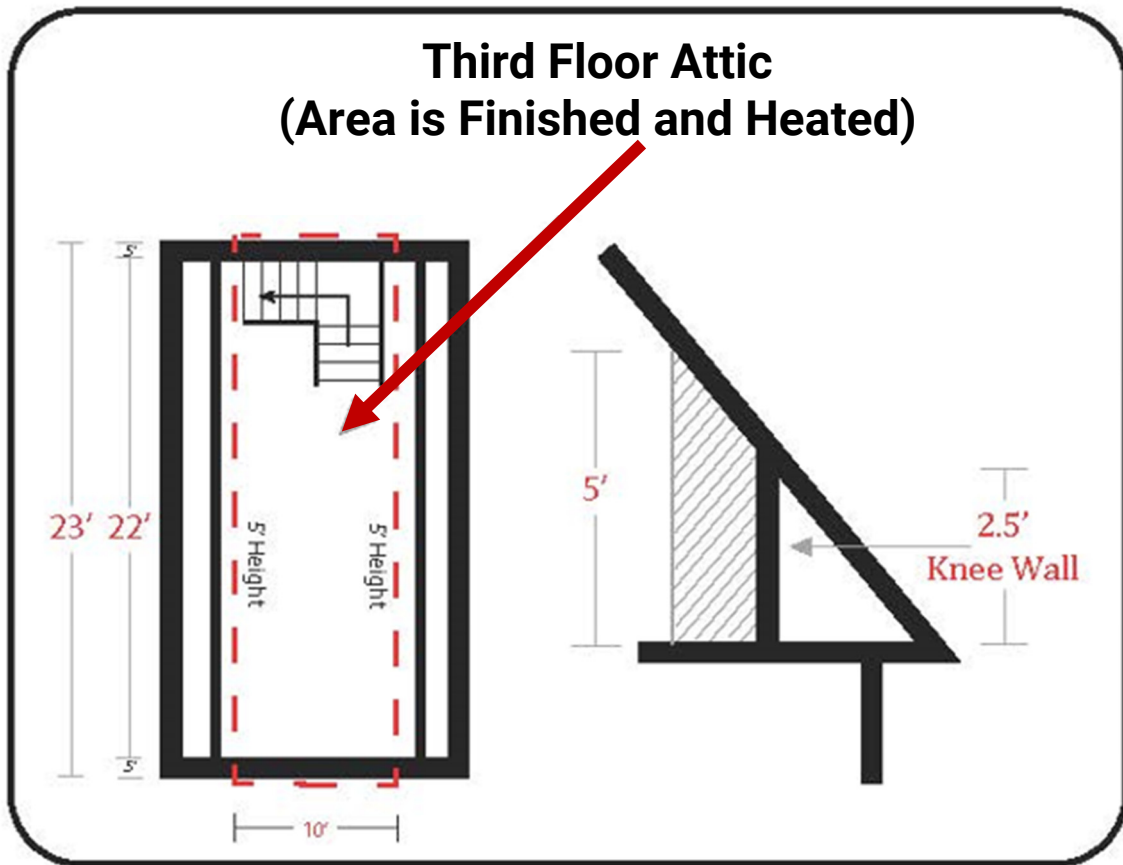
When you find sloped ceilings, place the end of the tape on the floor and measure straight up, from the floor to the five-foot point on the ceiling. At that point, start your width measurement (extending from one interior wall to the opposite interior wall) following the same height restrictions (five-feet on both sides). In order to be included in the *finished* living area calculations, any living space (with a sloped ceiling) must maintain an average ceiling height of at least seven-feet for over one-half of all the *finished* space; and have a *minimum* ceiling height of at least eight (8.0) feet at the center or highest point of the sloped space. In areas where sloped ceilings are present (i.e. bonus rooms, second or third levels, etc.), to be included in the *finished* living area, the space must function the same (or offer the same *utility*) as the main *finished* living areas. If the space is a continuous, functional part of the main living area, then it should be included within the GLA calculations. In areas where the average ceiling height does not equal or exceed the eight feet height requirement, such space(s) would be considered as DetFinSF and not GLA.







◆ Sloped Ceilings

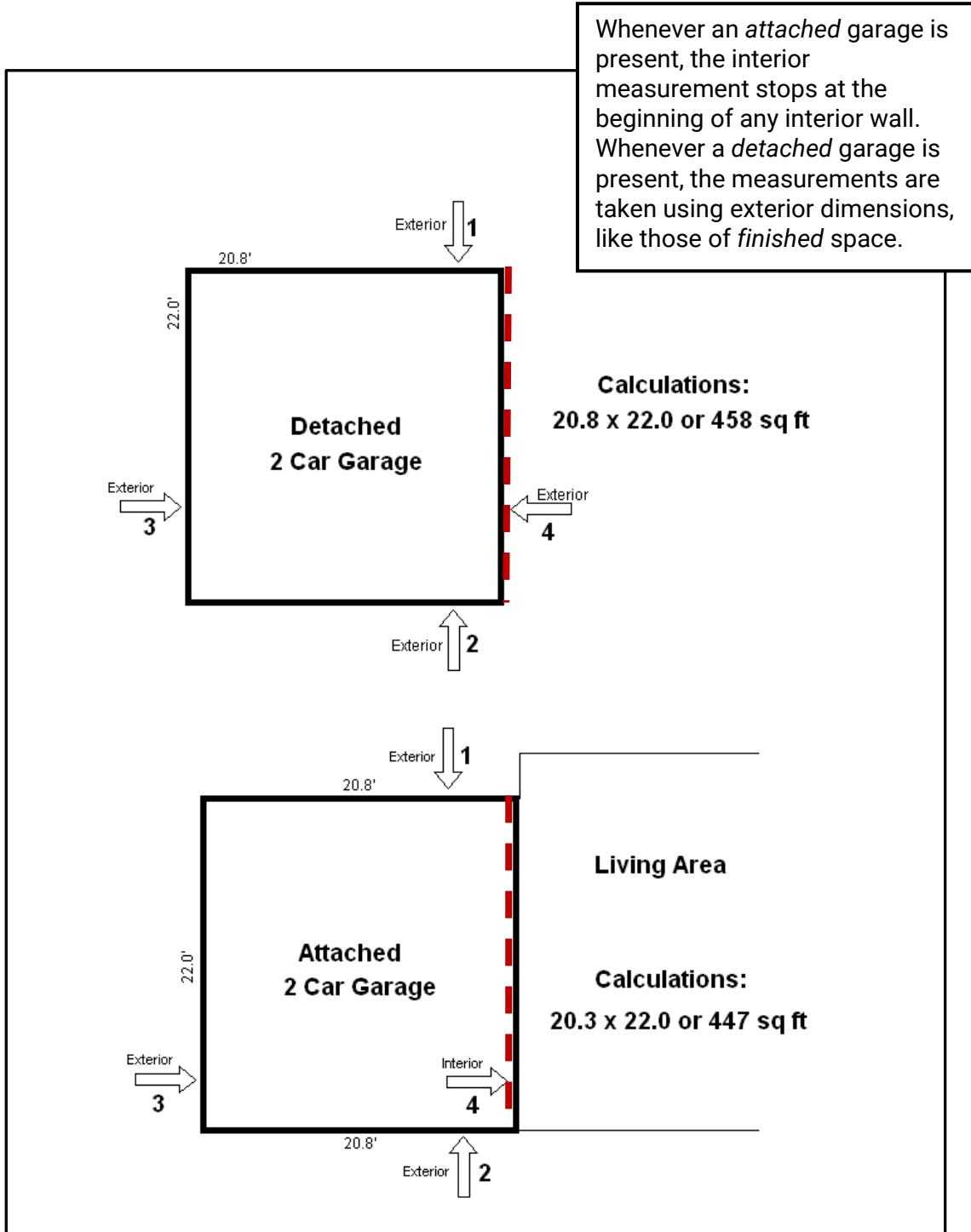


**The third floor is calculated as  $23.0 \times 10.0 = 230$  sf  
22.0 length, plus .5 exterior wall = 23.0  
10.0 width. Do not add .5 to the exterior dimensions**

Drawing for illustration only

◆ Sketch #17

◆ **Garages**



Drawing for illustration only  
See comments page 72

◆ **Sketch #18**

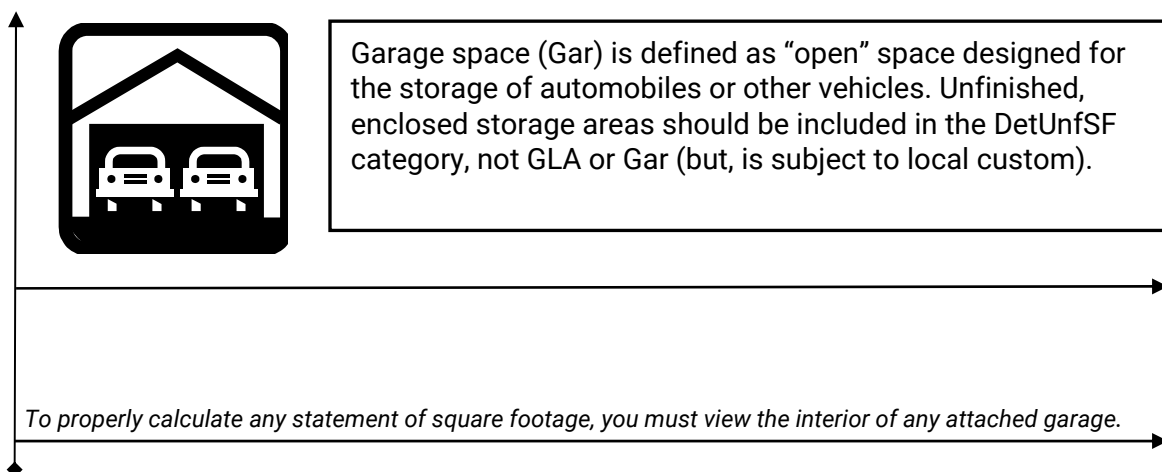
## ◆ Garages

The top drawing shows a basic *detached* garage. (Detached: standing by itself, not sharing any wall with another building; separated; disconnected.) All the walls are separated from any other area and are counted similar to any *finished* square footage, with all exterior measurements. Length times width for the total square footage. The distance between arrows # 1 and # 2 (22.0) times the distance between arrows # 3 and # 4 (20.8) for a total of (22.0 x 20.8) 458 square feet.

The bottom drawing shows an *attached* garage with one (interior) wall attached to the *finished* living space. Arrows # 1 and # 2 are identical to the *detached* version above and are measured from exterior wall to exterior wall. But, in this case arrow # 3 is an *exterior* measurement and arrow # 4 is an *interior* measurement. The distance between arrows # 3 and # 4 is five-tenths of a foot shorter than the # 3 to # 4 measurement in the sketch above, due to the presence of an adjoining interior wall. 22.0 x 20.3 for 447 square feet.

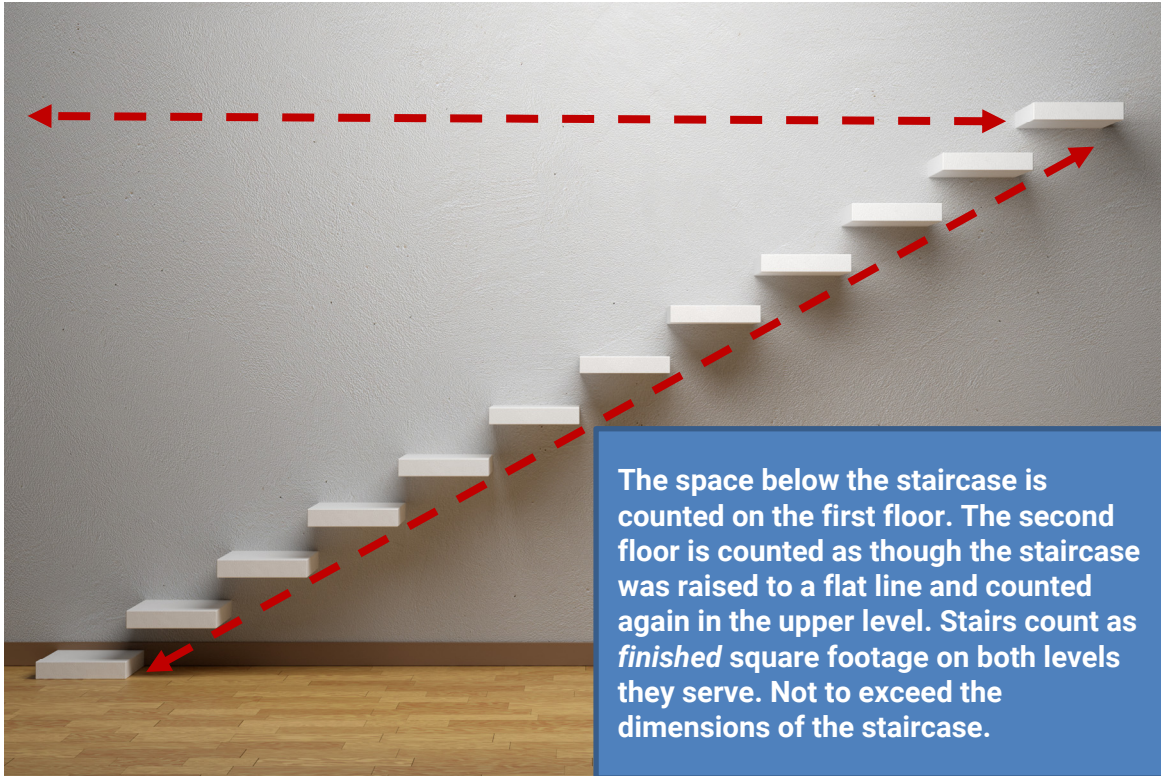
When measuring and sketching garage space, remember the key is accurate *measurements*. Building sketches may be drawn so as to reflect the proper alignment of the width of exterior walls (where garage spaces adjoin *finished* living spaces); however, such detail or precision in sketching is not required to accurately calculate and reflect the *as-built* square footage. The building sketch should provide a general representation of the home, the functionality of the design/layout, and its total square footage. *Another professional should be able to take the sketch and confirm all measurements*. If the house displays an obvious floor plan (utility) problem and/or any *functional* obsolescence, then a more detailed design of the interior should be included to show any such inadequacies.

The rules of calculating *finished* space call for exterior measurements. Any *finished* living area is given the benefit (of the width) of any exterior wall(s) [on all levels] and therefore provides for the largest possible measurements in the most valuable spaces.



## ◆ Stair Basics

### Stairs count as square footage on all floors



- Count the stairs on *all levels* they serve
- Staircases are included within the exterior dimensions of the lowest *finished* space, and within the upper-level *finished* space
- Count stairs on upper levels as though you could physically lift the staircase to make it level with the rest of the upper-level living space, and include that space within the finished living space or GLA

**Stairs are included within the exterior dimensions of the lowest *finished* space, and are also included within upper-level measurements**

See Page 17 for full Guideline

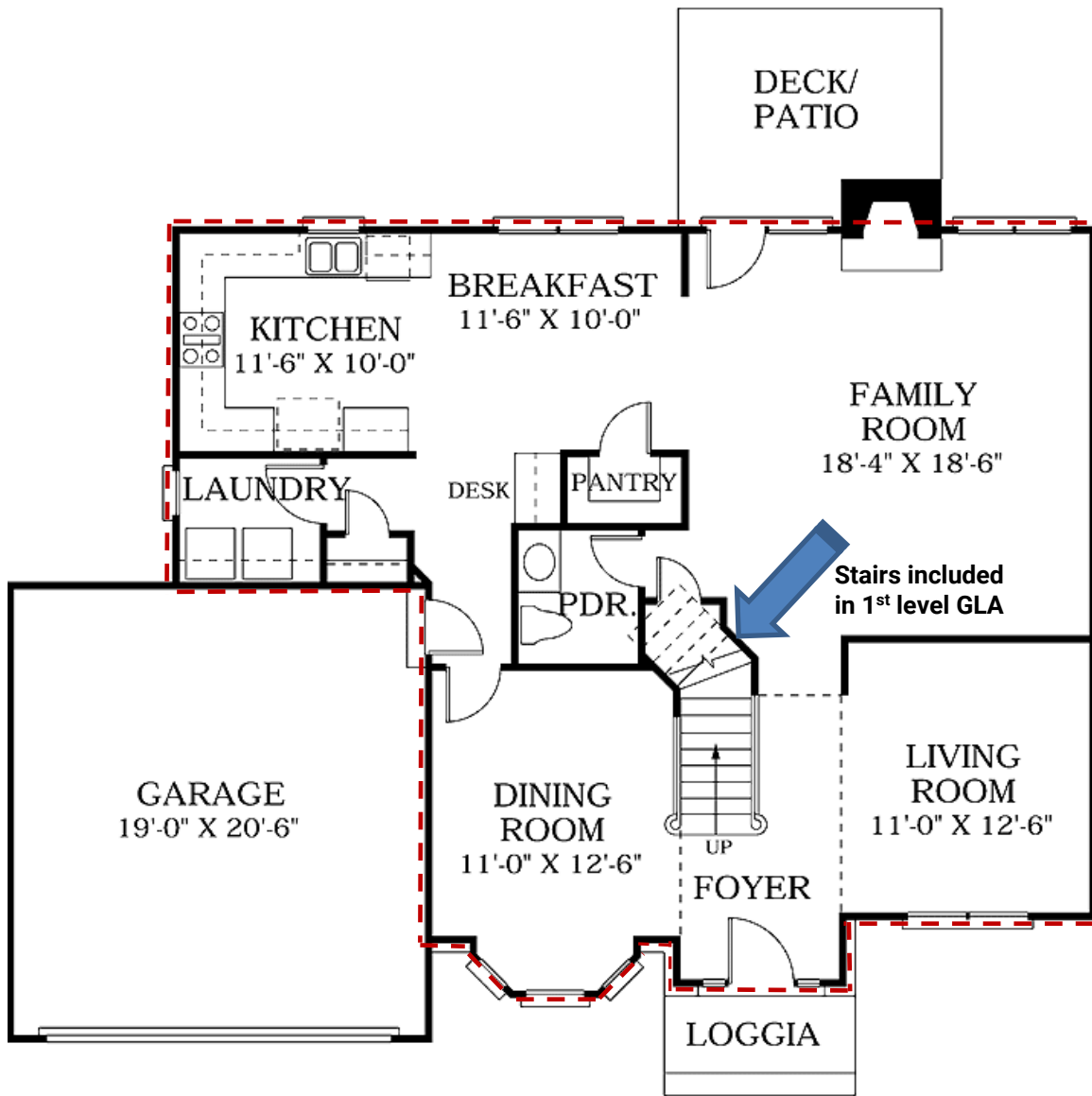
Drawing for illustration only







◆ Calculating GLA in Upper-Level Measurements



Level #1

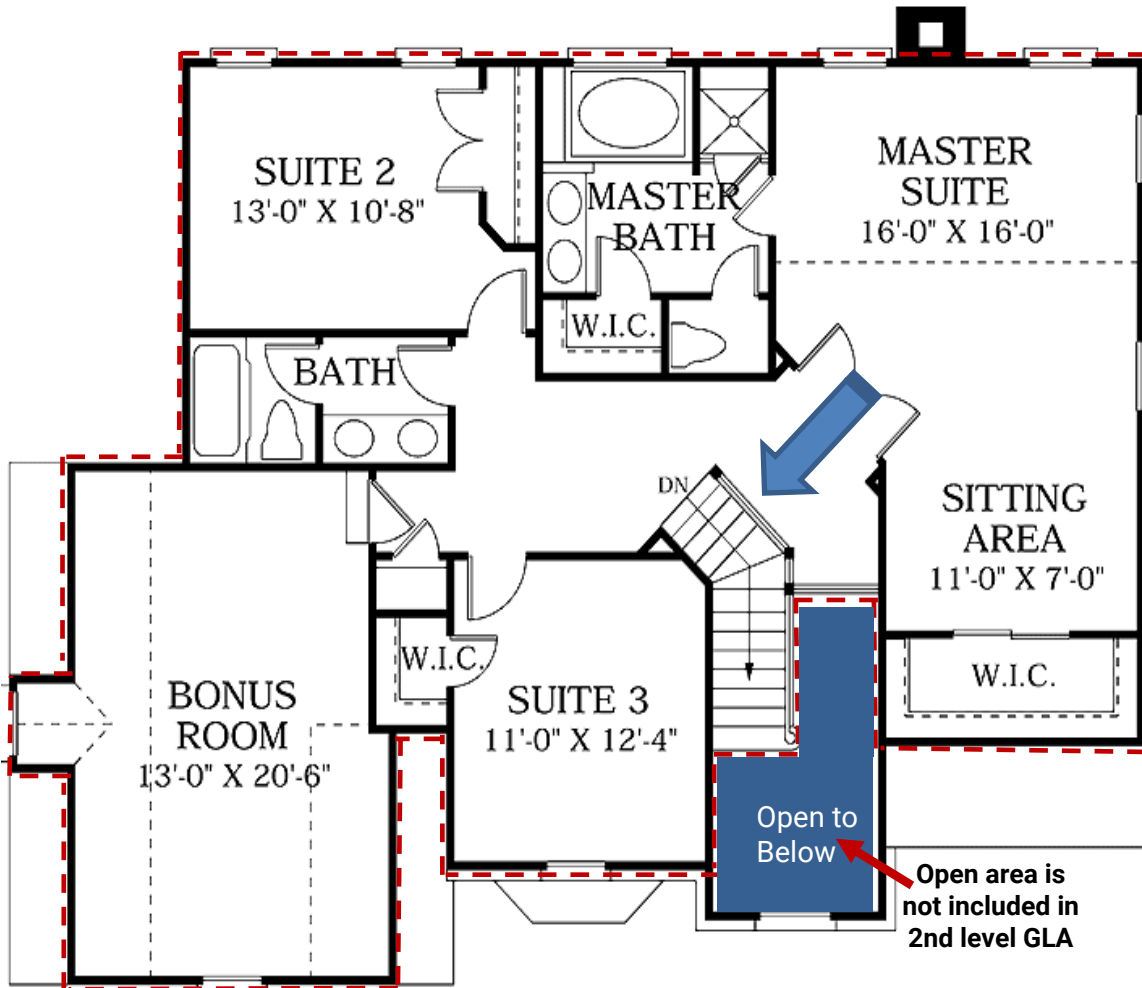
The staircase (and the Open Foyer) are included within the exterior dimensions of the lowest *finished* or main level. Follow the (red/dark) dashed outline to determine the GLA [gross living area] on the first or main level.

Drawing for illustration only

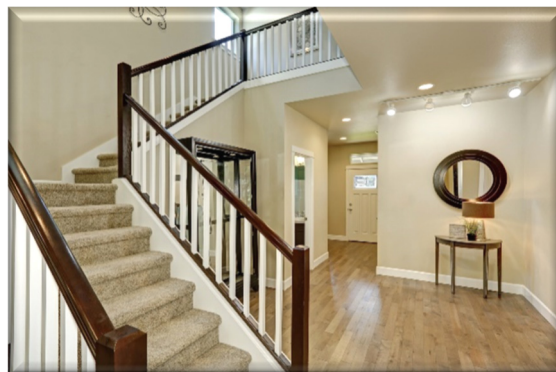
◆ Sketch #21



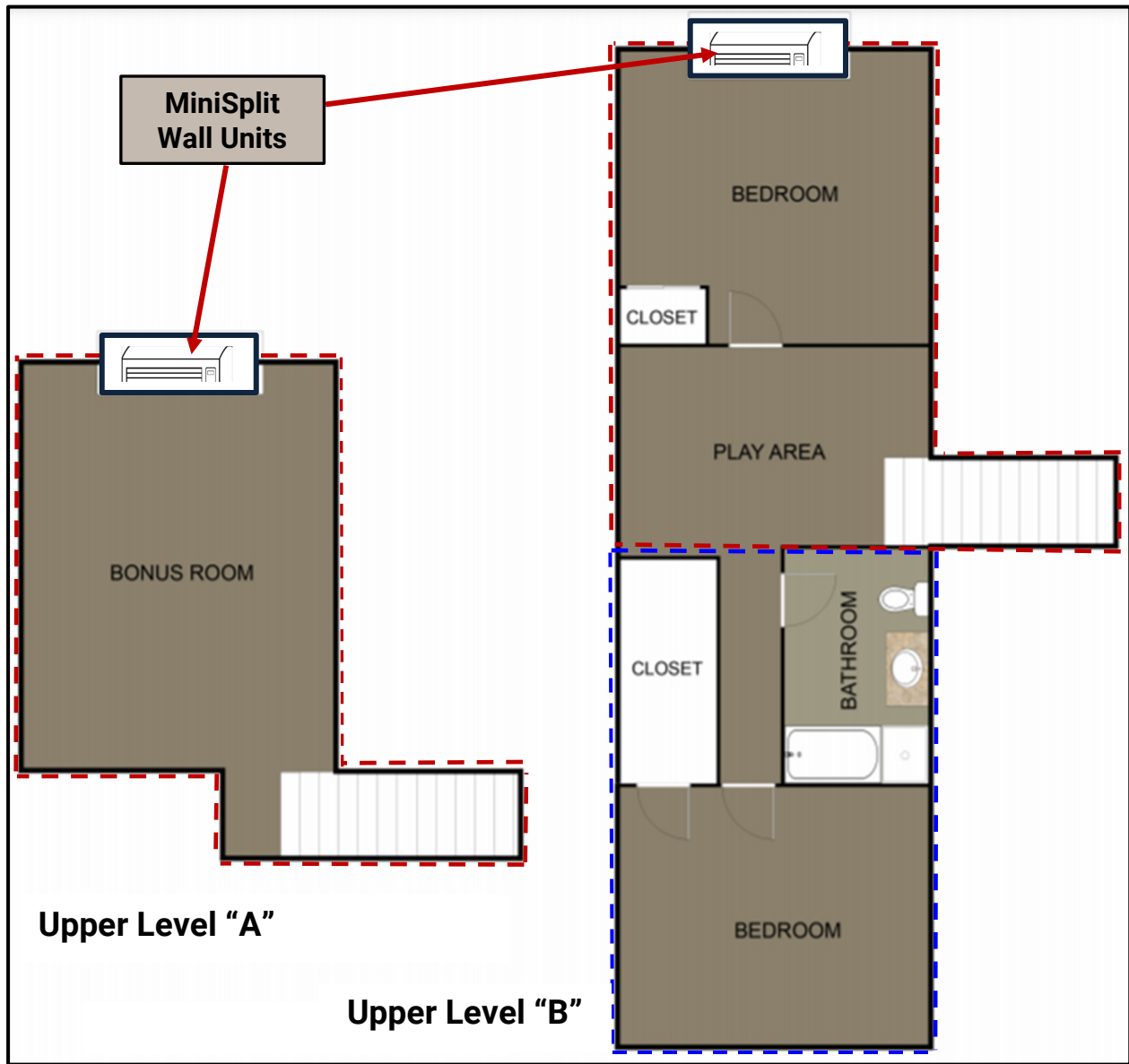
**Level #2**



The upper-level GLA count includes all *finished*, floored, functional living area. It also includes the area of the staircase; but does NOT include any area open to the first level below (Foyer). The Open Foyer is only counted as *finished* living space on the first floor. Follow the (red/dark) dashed outline to determine the GLA [gross living area] on the first and second or upper-level(s).



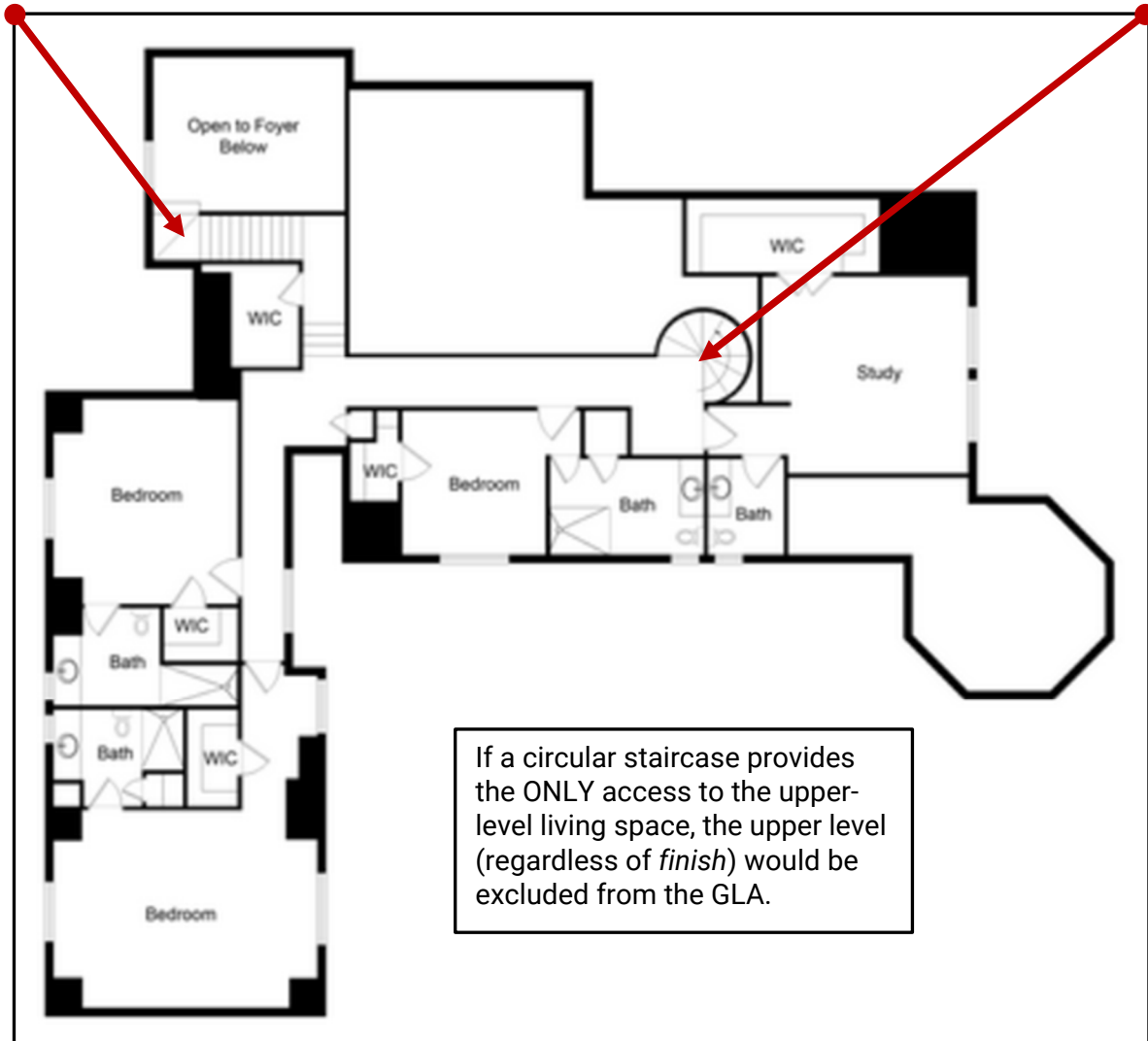
◆ **2nd Level Rooms with Mini-Split HVAC Systems**



In the circumstance above, one space would be included within the total GLA and one would not. The top sketch "A" includes a wall mounted, wired HVAC system and supports a bonus room with staircase leading to the space. The bottom sketch "B" includes the same wall mounted, wired HVAC system, but in this case it can only "support" one room and Area leading to that space (such as a staircase, or staircase and a landing area). The one unit cannot adequately support the additional bedroom, bathroom and closet. That space would NOT be counted in the total GLA but listed as finished GBA and valued according to the local market. If there was an additional HVAC system on the opposite end of the space, then the total area/space could be counted as GLA.

◆ **Sketch #22**

## ◆ Circular Stairs and GLA

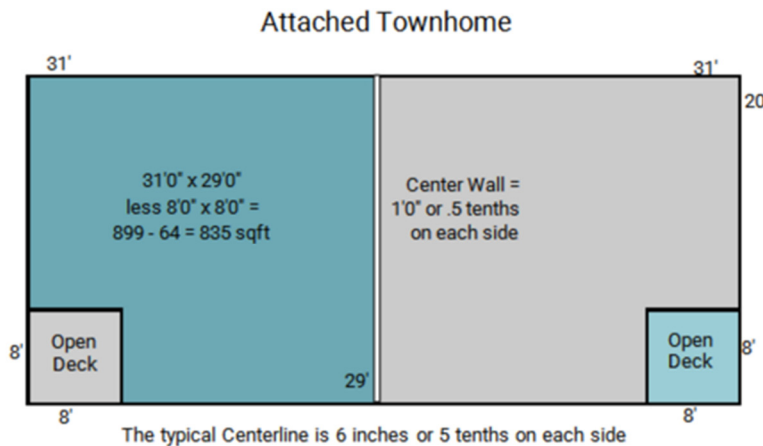


In the drawing above (upper-level only) the main level offers a spiral staircase on the right side of the dwelling and a traditional staircase on the left side of the dwelling. If the circular staircase was the one and only access to the upper-level, the entire upper-level would NOT be counted in the GLA. Even though the space is *finished* to a similar degree as the main level living space, with a spiral staircase as the only access the space provides a reduced utility and is NOT included within the GLA count. A circular staircase reduces the overall functionality of the upper-level space. A circular staircase does not allow for the safe, secure, and typical movement of furniture, limits access to certain age groups or people with certain handicap conditions and limits the overall potential buyer pool, and ultimately does not allow for an *apples to apples* comparison with other *finished* living areas that meet the criteria for GLA. The space would be counted as detached *finished* square footage.

With both staircases available, the full upper level would be included within the GLA count.

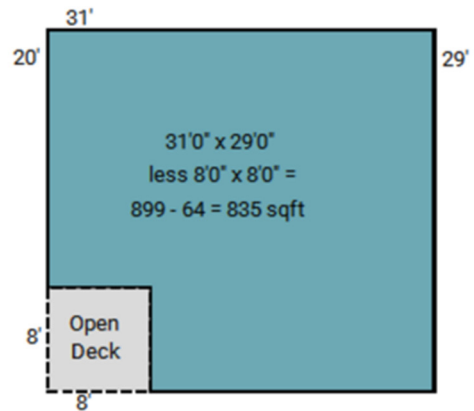
◆ **Measuring Condominiums and Townhomes**

**Attached Townhome is measured at exterior wall to the centerline of the attached wall. Measurements of 31.0 x 29.0, less 64 for 835 sqft**



**The interior measurement is 30'0" with one-half a foot for each exterior wall...**

Detached Townhome



**Detached Townhome is measured from exterior wall to exterior wall. Measurements of 31.0 x 29.0, less 64 for 835 sqft.**

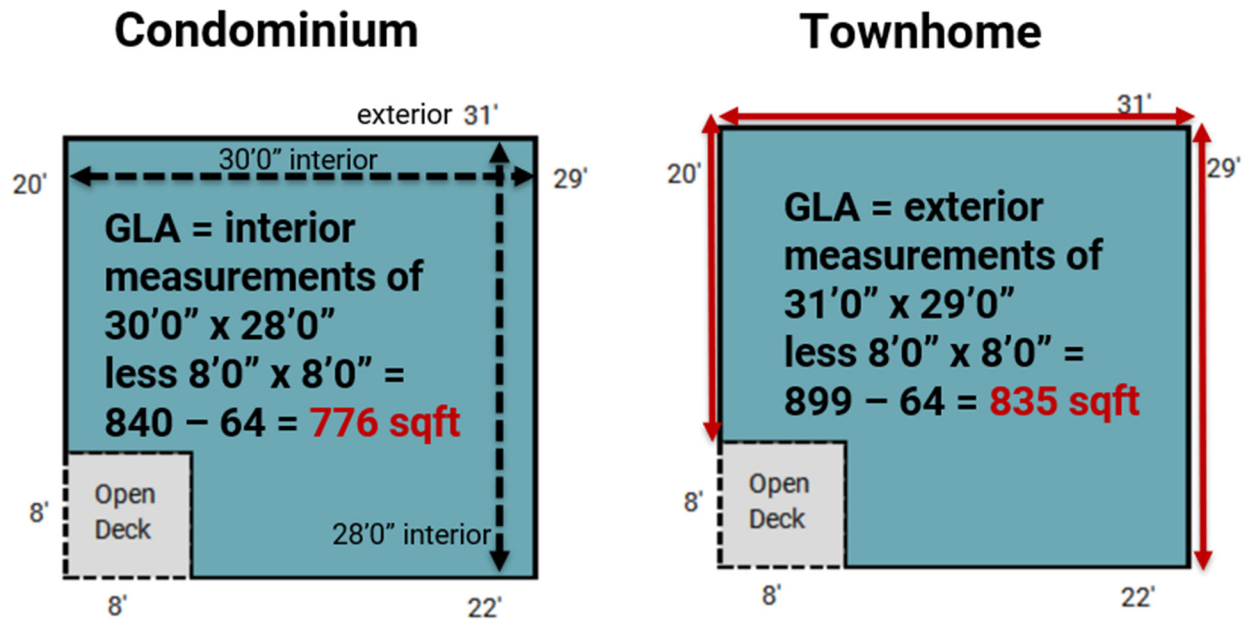
**Attached Townhomes** -- when measuring an attached dwelling, depending on local building codes, fire rating requirements, the age of the dwelling, and numerous other factors, the true "Centerline" of attached units may be different. For most dwellings, the space between units would equal at least one foot or half a foot for each unit. Therefore, when relying on interior measurements, an attached dwelling would be measured the same as a typical upper-level dwelling, with the combination of interior dimensions plus the width of both exterior walls.

***A detached townhome is measured the same as all other single-family dwellings, from exterior wall to exterior wall.***

Drawing for illustration only

◆ Sketch #24

◆ Measuring Condominiums and Townhomes



**835 - 776 = 59 sqft difference**

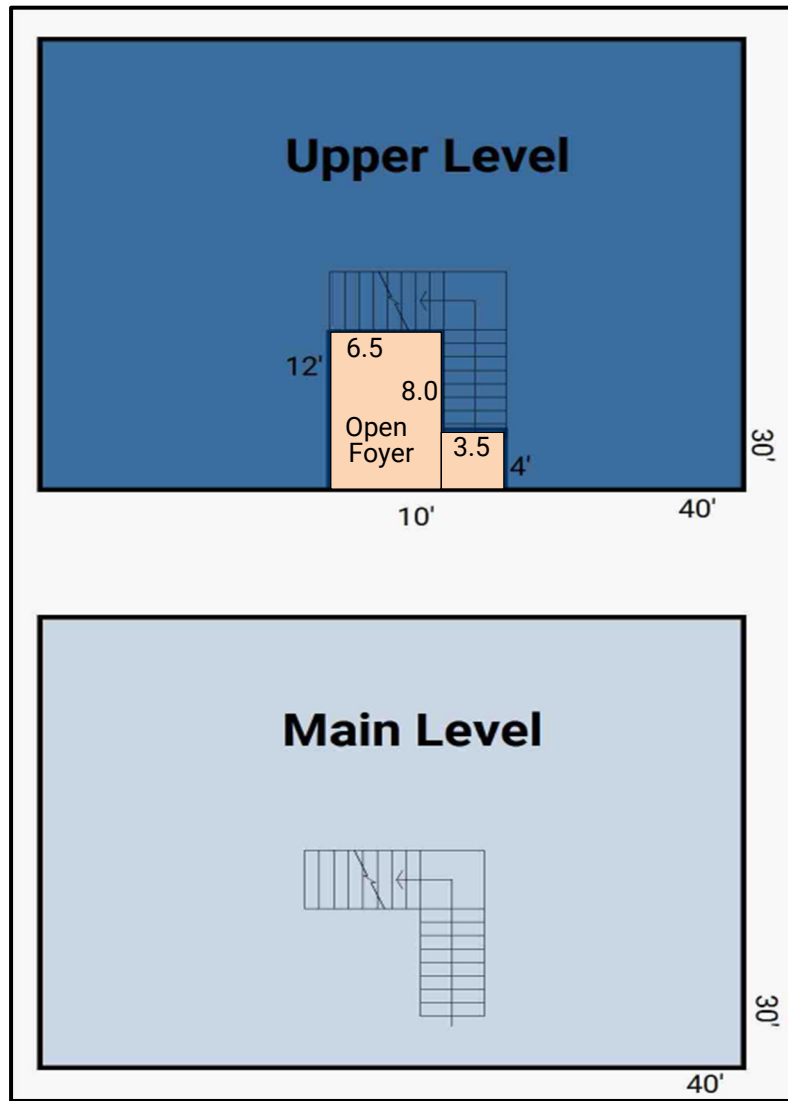
**Condominium** -- Condo measurements are calculated from interior dimensions only (interior wall surface to interior wall surface or *paint to paint*) and *does NOT include the thickness of any exterior wall(s)*.

**Townhomes** -- Townhome measurements are calculated the same as all other *finished* square footage, from exterior dimensions.



Drawing for illustration only

◆ Open Foyer

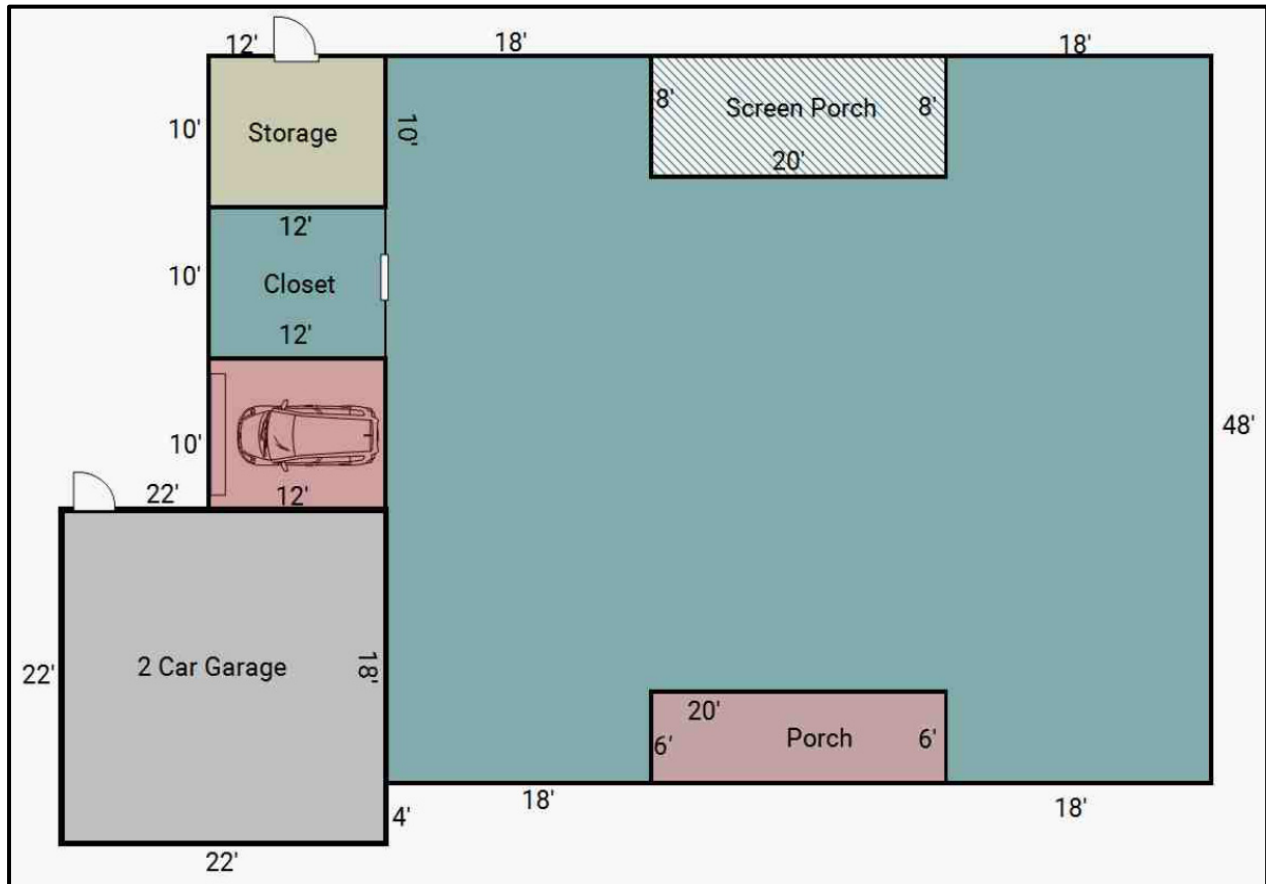


**Open Foyer/Space** -- When measuring an open space where the area is open from the first level to the ceiling of the second level, that space would be included within the *finished* square footage of the main or first floor only. The staircase is included within the *finished* square footage of both the first and second levels. In this illustration the gross living area or GLA is 40 x 30 or 1,200 sf on the main level, and 30 x 40 or 1,200 sf -- less 92 sf or (1,108 sf + 1,200 sf) = 2,308 total square footage or GLA.

Drawing for illustration only

◆ Sketch #25

◆ **Attached vs Detached**



**Detached vs Attached** – In the illustration above, there is a *finished* closet between a detached storage room and a detached one-half car garage. All “finished” space is measured from exterior dimensions. So, in this case the measurements for the three sections to the left side of the dwelling are as follows:

DetUnfSF – Detached Storage Space – 9.5 x 12 or 114 sqft

DetGar – GolfCart Storage or one-half garage – Detached Garage/Golf Cart Stg or Half Garage, or other name depending on local market – 9.5 x 12 or 114 sqft.

Attached Garage 22 x 22 or 484 sqft

**Attached Closet/WIC – GLA = 11 x 12 or 132 sqft**

A total sqft of 360. Total GLA = 2,528.

*Note – If the one-half garage had a door that opened into the two-car garage, the space could be categorized as an attached three-car garage.*

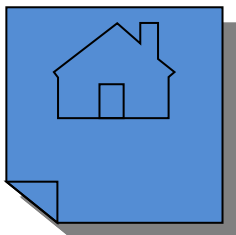
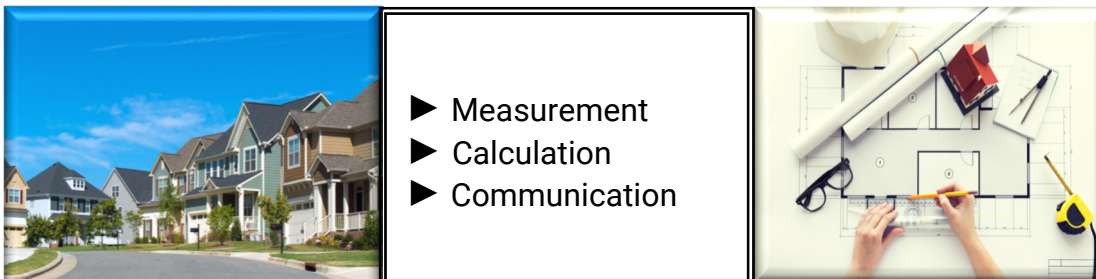
◆ **Sketch #26**

Drawing for illustration only

# The Home Measurement Standard

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## ***Improving the Real Estate Information Network***



***Home Measurement Standard®***





## Square Footage Summary Form

In every residential transaction, at some point between listing and closing, a home's *size will play a major role in the valuation process*. While location will always be the number one factor in pricing real estate, square footage provides the true *currency of real estate*. In order for the fair and consistent valuation of residential property, each home must be measured using the same methodology and reported in the same language among real estate professionals.

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***SFSF - one format for the reporting of all residential square footage...***

With well over 500 different MLS systems all across America, there are over 50 different names for what appraisers know as gross living area or GLA. Most people recognize the term "finished square footage" but there are a wide variety of names used to report square footage in MLS systems, each independently owned and operated. If a buyer searches a national website looking for a *finished* square footage total or a range of size, they may or may not get the information they seek. How does a computer search for *finished* square footage when it has over fifty different names in different markets and different MLS systems?

Appraisers have long suggested that CMAs and appraisals may be inconsistent because of the lack of credible square footage data. Public records are inaccurate by design and precise square footage details are not a priority for tax use. Public Records also provide over 50 different names for *finished* square footage. Between tax records and MLS systems, and the different methods for measuring square footage, finding consistent and accurate real estate valuations are an almost impossible task. Add in Automated Valuation sites in the thousands (who often use the same unreliable data), all rely on a price-per-square-foot formula and consumers are at extreme risk of not paying or receiving a fair value.

Too many MLS systems simply use the local tax records for their square footage information. And, automated valuation services often use the same data, which is extremely likely to be inaccurate. Every valuation starts with one number - square footage. In this day and time, with every component of a single-family home measured by a national or international measurement standard, it's time for the last component of a single-family home to join the rest of the home's components - it's time to standardize the measuring and reporting of residential square footage. One industry - one language...

► A measurement "standard" is a consistent and reproducible methodology for determining the area/space of a single-family home. A "standard" allows professionals from different areas to measure and calculate space using uniform practices that produce similar results.

A "standard" allows consumers the protection they need and offers real estate professionals the ability to compare properties based on an established protocol. Real estate professionals should make every effort to help their clients understand how a property's size is determined and its relationship to the selling price. There are numerous factors involved in the pricing decision and no price-per-square-foot formula can work accurately with every property. However, while price-per-square-foot is not a precise measure of value, it does allow one consistent element to allow for the fair comparison of similar properties.

Providing accurate square footage (based on a standard of measurement) and by providing a *statement of square footage* disclosure form, help to provide enhanced consumer protection and help to ensure credible real estate comparisons and valuations.



## Square Footage Summary Form

**Finished Living Area** - Finished Square Footage – Finished Space - Heated Living Area - Heated Square Footage – All names, often interchangeable, which typically refer to the enclosed area of a house that is intended for human occupancy; and further defined as space that is suitable for year-round occupancy, heated and cooled by a central, permanently installed system, and embodies walls, floors, and ceilings which are similar to the rest of the house. To be counted as finished or heated, the space must be permanently, safely, and sufficiently heated (and/or cooled depending on climate/locale) to permit year-round occupancy as required by location. [Heated/Cooled – by a central system or systems that are permanently installed in the dwelling; not portable in any nature and must generate sufficient heat and/or cooling to make the space suitable for year-round use.] The HVAC system should be consistent with the remainder of the GLA and should be part of the measure of conformity, utility and quality.

### Categories for the reporting of residential square footage:

**1. Gross Living Area - GLA** -- Often interchangeable with the above stated names, “GLA” refers to and is defined as: finished space that is above grade only. GLA is the main category for reporting the *finished* living area of most single-family homes.

**1a. Above Grade (A/G)** -- Entirely above grade. Defined as space on any level of a dwelling, which has living area and no earth adjacent to any exterior wall. Any space which is ground level and up is considered as above grade. (1st, 2nd, 3rd levels, etc.). In a dwelling with three levels; a basement, main living level, and an upstairs living area, the basement or lower level is counted as below grade and the main floor, plus any upstairs levels are combined and all counted as one above grade total. Includes all enclosed areas/spaces located at or above ground level. In single-family detached dwellings, “finished” square footage is defined as the sum of all connected, *finished*, usable areas/spaces; measured by exterior dimensions (walls). GLA or Gross Living Area is the main category within this classification, but there may also be A/G space(s) that do not fit the criteria for GLA but would still be deemed “*finished* living area” (e.g. an attic space with a ceiling height of 6’2” with all the physical characteristics of GLA). Such space would be A/GUnfSF or above grade unfinished square footage.

**1b. Above Grade (A/G) Unfinished Square Footage** -- The “unfinished” category may include either unfinished or partially finished spaces. Any enclosed area which does NOT meet the criteria of *finished* space, above grade only; such as storage areas, workshops, unfinished framed rooms in and/or above a garage (or other areas), which may have wall framing in place, but does not have flooring, walls, or a *finished* ceiling installed. Not *finished* similar to or having any common elements of the main living area/space(s) of a dwelling. An enclosed area, space, or room with a minimal level of finish. Partially Finished Square Footage is any enclosed area which would not be properly defined by either “finished” or “unfinished,” but is included within the “unfinished” category. Any space, which is at a level of finish considered less than that of “finished,” above grade only. A degree of completion which is less than “finished,” but with some common elements similar to the finished living area; such as flooring, walls, ceilings, and/or other components which are in keeping with the main living areas; and considered more than that of “unfinished,” having one or more features of the finished living area.

**2. Below Grade (B/G) --** [Lower Level/Basement] - Defined as space which has living area (finished, partially finished, unfinished, garage, etc.), is accessible by interior stairs, and has earth adjacent to any exterior wall. If earth is adjacent to any portion of any wall, the entire level is considered as below grade {or lower level}. ***If any portion of a floor level is below grade, the entire level is considered below grade.***

Note: B/G (B/G [below grade] rather than Lower Level or Basement) may be used to define all space which is not accessible by a full flight of stairs or located with any portion of the space being below grade or NOT gross living area. B/G encompasses all space(s) that have any portion of any wall below ground level or below grade. Such space(s) may be of similar construction/materials and considered comparable (in finish, use, and/or value) to that of gross living area or GLA; however, the separation of all above and below grade space is consistent within most residential Guidelines and must be separated for proper reporting and/or comparison purposes. It is acknowledged that this may result in structures that have NO above grade *finished* square footage or GLA.

The categorization of space(s) is not automatically reflective of value or utility and should not be confused with its role in the comparison of real property. Dwellings described as at grade or on grade are generally considered as above grade.

**2a. Below Grade Finished Square Footage --** B/GFinSF -- Any enclosed area/space(s) {below ground level} with a level of finish similar to the main *finished* living area or GLA (meeting all the criteria of GLA), but considered as below grade. "B/GFinSF" refers to and is defined as: *finished* space that is below grade only. In order to be classified as B/GFinSF, all space must provide *finished*, safe, sufficient, interior access from the main *finished* living area.

**2b. Below Grade Unfinished Square Footage --** B/GUnfSF -- The "unfinished" category may include either "unfinished" or "partially finished" spaces. Any below grade [lower level] (enclosed/interior accessible) space which would not be included within the "B/GFinSF" calculations. For any space(s) considered as B/GUnfSF, a minimum of a brief description of any space(s) is recommended. All below grade space should be described so as to properly identify each individual section for appropriate comparison with other similar space(s). A picture (showing all features and the level of finish) may be deemed a proper description, when accompanied by space dimensions. See the optional "reporting" fields.

**3. Garage/Carport/Automobile Storage --** Space(s) specifically dedicated to the covered storage of automobiles or other vehicles/property. See Below.

**Garages (Gar) --** A garage is a structure (attached or detached) with its intended function for the storage of automobiles and other vehicles/property. Typical garages are attached to the dwelling with a direct entry into the main *finished* living area, but is subject to local custom. Garage sizes and shapes vary greatly by location and there is currently no nationally mandated, recognized, or "standard" size for a one, two, or a three car garage.

In order to avoid excessive detail, garages and all attached spaces which are not included in the living area/space (e.g. GLA; storage areas, mechanical rooms, closets, etc.), may be included in the Garage calculations and defined as is typical or custom in the local market. Garage space is generally open space and not separated by walls. All garage space located on the lower level (below grade) should be identified and described accordingly. All "carport" space should be adequately described.

**Garages and GLA** -- As long as a Garage Door (and/or framing/mechanical components) are present, no Garage space (regardless of the level of "finish") should be included within the GLA count. If the Garage Door has been removed and the space is *finished* similar to the rest of the living space (and serves as a functional part of the floor plan), then that space may be included within the GLA count. Even if the space is *finished* similar to the rest of the living space (i.e. in certain circumstances a full *finished* wall is installed adjacent to the garage door and all other garage door components have been removed [garage door remains in place due to local restrictions, covenants, etc.] that space is subject to local custom and a professional judgment must be made for inclusion within the GLA count).

**Detached Garages - DetGar** -- Detached or standing by itself; sperate building having no common wall(s) with the main structure. An accessory building intended for the storage of vehicles or other property, such as utility, recreational, trailers or water craft. Detached Garage is any garage space that is detached from the main living area and not attached by any other covered method (such as breezeway, enclosed porch, etc.) that may be included within the GLA count. Detached space designed specifically for the accommodation of vehicle storage. [Carport] Does not include any space above a garage.

**Carport (Cpt)** -- meaning a covered shelter for an automobile, an open sided shelter, attached or detached.

**4. Exterior Living Areas (ELA)** -- Any space considered as outdoor living area(s), including covered and/or open spaces. Each space measured by perimeter dimensions and listed separately.

Includes all definable outdoor living spaces and/or improvements; such as screened porches, covered porches, decks, covered decks, patios, terraces, gazebos, lanais, pools, outdoor kitchens, fireplaces, arbors, pergolas, porticos, water features, etc.. These areas may not be included in any statement of *finished* square footage. (Not to include guest cottages, pool/bath houses, or other structures on permanent foundations with enclosed living area.) Due to the nature of construction and numerous possible differences in materials, design, functionally, etc., pictures are recommended for any feature or item which provides contributory value to a property. Any porch, patio, etc. which is "under roof" should be listed as "Covered."

- ELA1 - Deck 10.0 x 12.0 (120 sqft)
- ELA2 - Covered Porch 14.2 x 16.8 (239 sqft)
- ELA3 - Concrete Patio 18.0 x 20.0 (360 sqft)

◆ All Exterior or outdoor living areas/features/amenities may be reported as local custom dictates. The “ELA” category is a suggested practice only with the key objective being too clearly identify the function and size of all such spaces for comparison. Photos generally provide the best description.

**5. Detached/Other** -- Detached space/area includes any space that is detached and/or separated from the main *finished* living area/space(s). Areas such as guest cottages, apartments, in-law suites, studios/rooms or any space(s) above a detached garage; or any *finished* or unfinished structure on a permanent foundation which is detached or separated from the main dwelling. Reported (named) as local market defines.

Detached – Finished and Unfinished Areas -- Finished areas which are not connected to the main body of the house by other *finished* areas (such as through a door, heated hallway or stairway). Any space, which requires you to leave a *finished* continuous space cannot be included in any statement of Gross Living Area or GLA. Even though such space may be *finished* in a manner similar to the rest of the dwelling, if it requires you to leave the perpetual living area, it cannot be included with or counted the same as the other GLA or continuous *finished* living areas. Whether heated with the same central heating system as the rest of the house or heated and cooled by portable means, if it requires you to leave the continuous *finished* area, it is counted as Detached Finished Space and not Gross Living Area.

◆ Any area, space, structure, or building that requires you to exit that space; enter any partially finished, unfinished, or open space; and then access the main dwelling/living area, must be considered as “detached” and separated from other areas. Detached space (*finished* or otherwise) must be counted in the “Detached” square footage category. (Any basement space with “exterior only” access should also be counted as detached, below grade).

**Detached Unfinished Living Area** -- Meeting all the criteria of detached and unfinished. DetUnfSF is any enclosed area/space which does not meet the criteria of “GLA,” but is NOT directly accessible without leaving the continuous, *finished*, main living area. (i.e. ► 1. A bonus room with the same level of finish as the main living area; with carpet, sheetrock walls and ceiling, heated and cooled by the central HVAC system. Even though all the other requirements of *finished* living area are met, such space would still be considered as “Detached” due to the reduced “functionality” or the difference in “utility” between continuous living spaces and separated living spaces.

► A *finished* office, bonus room, laundry, utility room, or other *finished* area with its only access located inside a garage. ► 3. A *finished* second level bonus room with an unfinished staircase located in (or outside of) the garage. ► 4. A sun room, porch, or any enclosed area/space, which has been *finished* similar to the rest of the dwelling, but is not supported by any permanent, central HVAC system.



<b>Square Footage Summary Form</b>			
<b>#1 A/G FinSF</b>	<b>GLA</b>	_____	_____
<b>GLA</b>	<b>Total Rms</b>	<b>Total Beds</b>	<b>Bathrooms</b>
A/G Fin	_____	_____	Full _____ 1/2 _____
GLA/Split	Main Level _____	_____	UpperLevel _____
A/G Unf	TotalRms _____	_____	SqFt _____
<b>#2 Tot B/GFin</b>	<b>B/GFinSF</b>	_____	_____
<b>B/G Fin</b>	<b>Total Rms</b>	<b>Total Beds</b>	<b>Bathrooms</b>
<b>B/G Fin</b>	_____	_____	Full _____ 1/2 _____
	<b>RoomDesc</b>		<b>SqFt/Size</b>
<b>B/G Unf</b>	_____	_____	_____
B/G Unf	_____	_____	_____
<b>#3 Garage</b>	Cars _____	_____	CarsDet _____
Garage	LL/Half/Etc Desc _____	_____	Size _____
Carport	Cars _____	_____	CptDet _____
	<b>Desc</b>		<b>SqFt/Size</b>
<b>#4 ExtLivArea</b>	_____	_____	_____
Porch,Decks	_____	_____	_____
Patios,Etc.	_____	_____	_____
	<b>RoomDesc</b>		<b>SqFt/Size</b>
<b>#5 DetFin</b>	_____	_____	_____
<b>DetUnf</b>	_____	_____	_____
<b>Other</b>	_____	_____	_____
Other	_____	_____	_____
<b>Misc</b>	_____	_____	_____
Misc	_____	_____	_____

**Square Footage Summary Form**

For use in Multiple Listing Systems (MLS), in appraisals, in tax records, in building plans, and anytime residential square footage is reported.

*Available in Excel format...*

## Statement of Square Footage – Disclosure Form



In the real estate industry, we have a form for almost everything imaginable. Whether it's a home condition disclosure, lead based paint, agency, or one of fifty other disclosures, a large part of the real estate business involves form filling and consumer protection. However, the one number at the heart of every real property valuation - square footage - has no mandatory disclosure form.

In today's litigious environment, it just makes sense to follow a written *standard of practice*. By adhering completely to a measurement *standard*, and by providing a written statement of square footage, real estate professionals can reduce their liability and enhance their consumer service. A mandatory "standard," a mandatory square footage disclosure form, and a nationwide MLS reporting guide would improve the consistency and quality of all real estate valuations. It would also benefit the mortgage lending industry.

*The enclosed form is for illustration only. Consult a legal profession in your area.*





## Statement of Square Footage – Disclosure Form – Residential Real Estate

Address: \_\_\_\_\_

Owner(s): \_\_\_\_\_

Property was measured by: \_\_\_\_\_

Company Names and Phone: \_\_\_\_\_

Date and purpose of measurement: \_\_\_\_\_

Home measured at the request of: \_\_\_\_\_

This single-family dwelling was measured according to the following *standard* of measurement:

ANSI: \_\_\_\_\_ HMS: \_\_\_\_\_ AMS: \_\_\_\_\_ Local Standard: \_\_\_\_\_ Other: \_\_\_\_\_

Any disclosure should include the signatures of the listing Agent (both listing broker and BIC), and both buyer(s) and seller(s). All parties should be advised to verify all information, have the property independently measured if there are any concerns or questions, and have any other relevant disclaimers included. This form is for illustration only – please consult a legal expert in your area.

Square Footage Total: \_\_\_\_\_

1. GLA-Gross Living Area \_\_\_\_\_
2. A/G FinSF \_\_\_\_\_
3. A/G UnfSF \_\_\_\_\_
4. B/G FinSF \_\_\_\_\_
5. B/G UnfSF \_\_\_\_\_
6. Garage \_\_\_\_\_
7. Exterior Liv Area(s) \_\_\_\_\_
8. Detached Finished \_\_\_\_\_
9. Detached Unfinished \_\_\_\_\_
10. Other \_\_\_\_\_

See attached Home Measurement Standard for details of Categories.

Listing Agent \_\_\_\_\_ Date \_\_\_\_\_

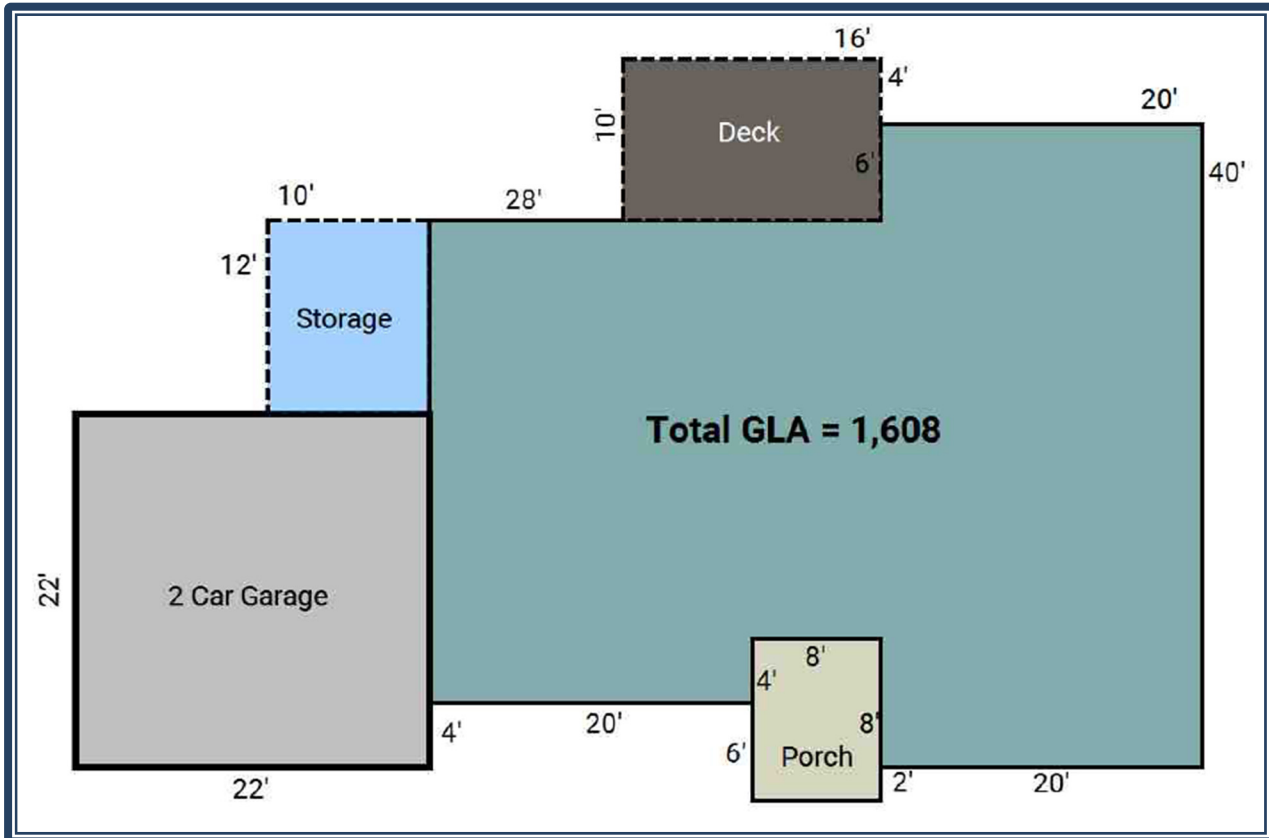
Broker in Charge \_\_\_\_\_ Date \_\_\_\_\_

Selling Agent \_\_\_\_\_ Date \_\_\_\_\_

Seller: \_\_\_\_\_ Date \_\_\_\_\_ Seller: \_\_\_\_\_ Date \_\_\_\_\_

Buyer: \_\_\_\_\_ Date \_\_\_\_\_ Buyer: \_\_\_\_\_ Date \_\_\_\_\_

# HMS Reporting Example #1



**GLA = 1,608**

20 x 6 = 120

30 x 48 = 1,440

4 x 20 = 80

4 x 8 = (-32)

**Garage – 22 x 22 = 484 sf**

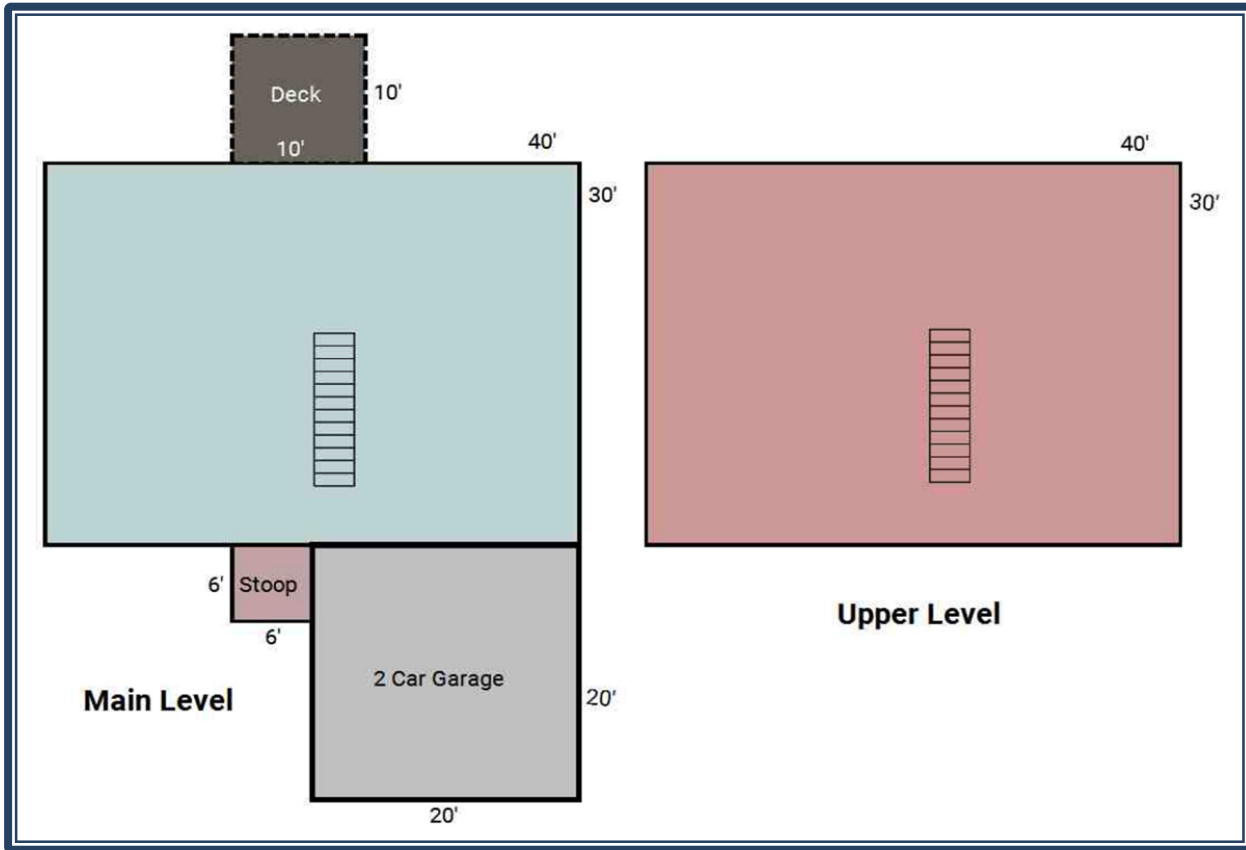
**ExtLivArea – Deck 16 x 10 = 160 sf**

**ExtLivArea – Porch 8 x 10 = 80 sf**

**DetUnf – 10 x 12 = 120 sf**

Square Footage Summary Form			
#1 A/G FinSF	GLA	1,608	
<b>GLA</b>	<b>Total Rms</b>	<b>Total Beds</b>	<b>Bathrooms</b>
A/G Fin			Full ___ 1/2 ___
GLA/Split	Main Level		UpperLevel ___
A/G Unf	TotalRms		SqFt ___
#2 Tot B/GFin	B/GFinSF		
B/G Fin	Total Rms	Total Beds	Bathrooms
B/G Fin			Full ___ 1/2 ___
	<b>RoomDesc</b>	<b>SqFt/Size</b>	
B/G Unf			
B/G Unf			
#3 Garage	Cars <b>2</b>	<b>484 sf</b>	CarsDet ___
Garage	LL/Half/Etc Desc <b>Attached</b>	Size <b>22 x 22</b>	
Carport	Cars		CptDet ___
	<b>Desc</b>	<b>SqFt/Size</b>	
#4 ExtLivArea	<b>Deck</b>	<b>16 x 10</b>	<b>160 sf</b>
Porch,Decks	<b>Porch</b>	<b>8 x 10</b>	<b>80 sf</b>
Patios,Etc.			
	<b>RoomDesc</b>	<b>SqFt/Size</b>	
#5 DetFin	<b>Storage</b>	<b>10 x 12</b>	<b>120 sf</b>
DetUnf			
Other			
Other			
Misc			
Misc			

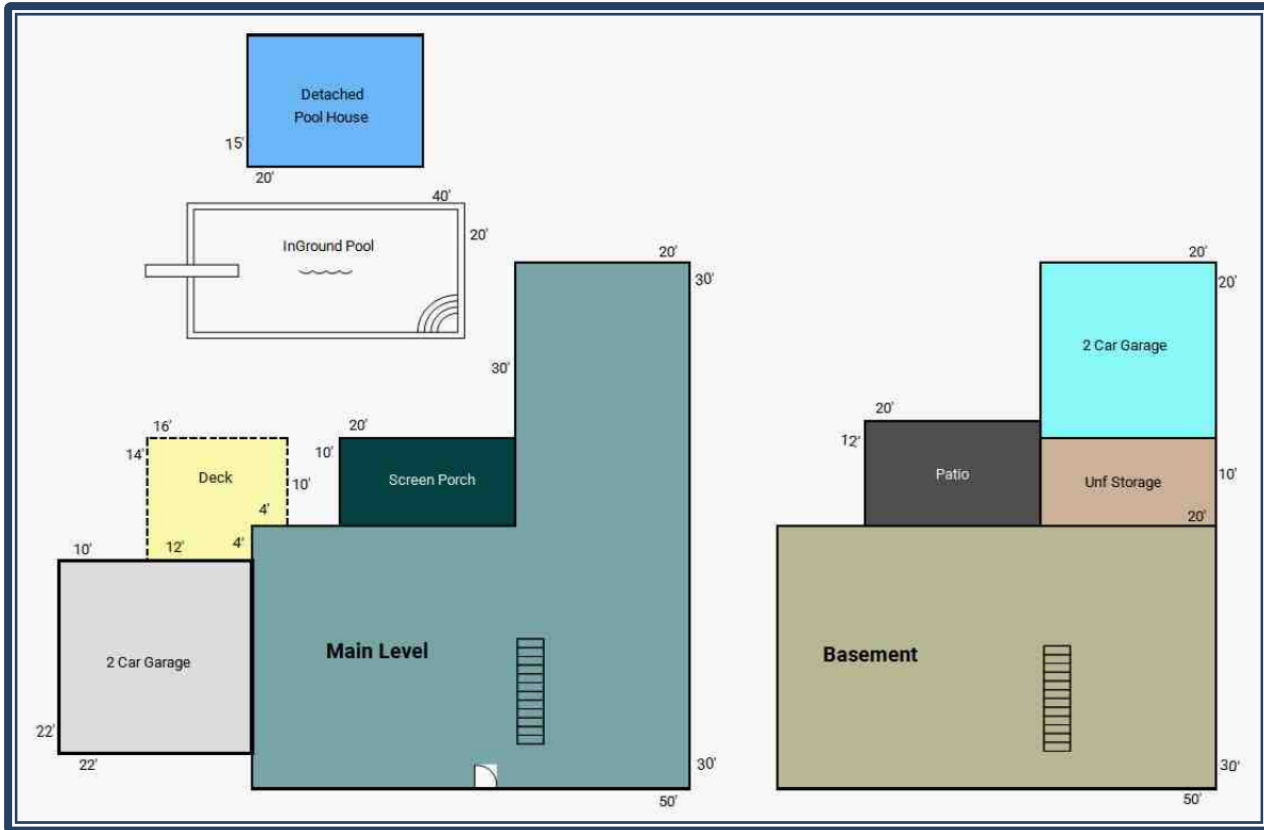
# HMS Reporting Example #2



**GLA = 2,400**  
 30 x 40 = 1,200  
 30 x 40 = 1,200  
  
**Garage – 20 x 20 = 400 sf**  
  
**ExtLivArea – Deck 10 x 10 = 100 sf**  
  
**ExtLivArea – Porch 6 x 6 = 36 sf**

Square Footage Summary Form			
#1 A/G FinSF	GLA	2,400	
GLA	Total Rms	Total Beds	Bathrooms
A/G Fin			Full ___ 1/2 ___
GLA/Split	Main Level	1,200	UpperLevel 1,200
A/G Unf	TotalRms		SqFt ___
#2 Tot B/GFin	B/GFinSF		
B/G Fin	Total Rms	Total Beds	Bathrooms
B/G Fin			Full ___ 1/2 ___
	RoomDesc	SqFt/Size	
B/G Unf			
B/G Unf			
#3 Garage	Cars	2	400 sf
Garage	LL/Half/Etc	Desc Attached	Size 20 x 20
Carport	Cars		CptDet ___
	Desc	SqFt/Size	
#4 ExtLivArea	Deck	10 x 10	100 sf
Porch,Decks	Porch	6 x 6	36 sf
Patios,Etc.			
	RoomDesc	SqFt/Size	
#5 DetFin			
DetUnf			
Other			
Other			
Misc			
Misc			

# HMS Reporting Example #3



**GLA = 2,100**  
 $30 \times 50 = 1,500 + 30 \times 20 = 600$

**Garage -**  $22 \times 22 = 484 \text{ sf}$

**ExtLivArea - Deck**  $4 \times 12 = 48 \text{ sf}$   
 $16 \times 10 = 160 \text{ sf}$   
 Total Deck = 208 sf

**ExtLivArea - ScPor**  $10 \times 20 = 200 \text{ sf}$

**Other - Pool**  $40 \times 20 = 800 \text{ sf}$   
**DetFin Pool House-**  $20 \times 15 = 300 \text{ sf}$

**B/GFinSF Finished**  $30 \times 50 = 1,500 \text{ sf}$   
**B/GGar - UnfGar**  $20 \times 20 = 400 \text{ sf}$   
**B/G DetUnf-Storage**  $10 \times 20 = 200 \text{ sf}$

**ExtLivAreaB/G-Patio**  $12 \times 20 = 240 \text{ sf}$

Square Footage Summary Form			
<b>#1 A/G FinSF</b>	<b>GLA</b>	<b>2,100</b>	
<b>GLA</b>	<b>Total Rms</b>	<b>Total Beds</b>	<b>Bathrooms</b>
A/G Fin			Full ___ 1/2 ___
GLA/Split	Main Level		UpperLevel ___
A/G Unf	TotalRms		SqFt ___
<b>#2 Tot B/GFin</b>	<b>B/GFinSF</b>	<b>1,500</b>	
<b>B/G Fin</b>	<b>Total Rms</b>	<b>Total Beds</b>	<b>Bathrooms</b>
<b>B/G Fin</b>	<b>3Rms</b>	<b>1</b>	Full <b>1</b> 1/2 ___
	<b>RoomDesc</b>	<b>SqFt/Size</b>	
<b>B/G Unf</b>			
<b>B/G Unf</b>	<b>B/GStg</b>	<b>10 x 20</b>	<b>200 sf</b>
<b>#3 Garage</b>	<b>Cars</b>	<b>2</b>	<b>484 sf</b>
Garage	LL/Half/Etc	Desc <b>Attached</b>	Size <b>22 x 22</b>
Carport	Cars		CptDet ___
	<b>Desc</b>	<b>SqFt/Size</b>	
<b>#4 ExtLivArea</b>	<b>Deck</b>	<b>4x12 + 16x10</b>	<b>208 sf</b>
Porch,Decks	<b>ScrPorch</b>	<b>10 x 20</b>	<b>200 sf</b>
Patios, Etc.	<b>Patio/B/G</b>	<b>12 x 20</b>	<b>240 sf</b>
	<b>RoomDesc</b>	<b>SqFt/Size</b>	
<b>#5 DetFin</b>	<b>Pool House</b>	<b>15 x 20</b>	<b>300 sf</b>
<b>DetUnf</b>			
<b>Other</b>	<b>B/GGarage</b>	<b>20 x 20</b>	<b>400 sf</b>
<b>Other</b>	<b>Pool</b>	<b>20 x 40</b>	<b>800 sf</b>
<b>Misc</b>			
<b>Misc</b>			

## **Notes:**



The Home Measurement Standard is for real estate professionals for measuring and calculating square footage in residential properties. The Square Footage Summary Form (SFSF) is for use in MLS systems and for the reporting of all residential square footage.

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# Home Measurement Standard



[www.HomeMeasurementStandard.com](http://www.HomeMeasurementStandard.com)

