## American National Standards Institute (ANSI)

This is the authority appraisers are required to conform to regarding home measurements and GNM LS supports these guidelines. It is critical to the industry for all parties to follow the same standards in order to determine comparable values. The federal lending authorities are amassing a database of U.S. homes that show standardized square footage of different categories. When an MLS datasheet and/or appraisal report or assessor's data differ from what the underwriter sees in the national database, the application may be delayed or rejected.

It is often said that a REALTOR®s job is to sell the home and their duty is to the seller client. That is correct but incomplete as made clear by state statutes, the REALTOR®Code of Ethics, and federal laws and rules. For example, if the seller instructs the agent to market the home in an untruthful way, whether that is with extra bedrooms or square footage or inflated insulation values, the firm and the seller open themselves to potential legal liability. Note that remarks in the MLS do not constitute disclosure in Wisconsin.

These ANSI standards apply only to single-family houses (not multifamily buildings) with the purpose of using a common method of measurement that will be accurate and reproducible.

Attached single-family house includes townhouses and duplexes that are divided by walls and do not share utilities. Upper/lower duplexes or apartments are not included in this standard.

Below grade is all of any level that has ground above any portion of the floor at the exterior.
Below grade finished is the sum of all areas below grade that meet the finished requirements.
Ceiling height requirements. Any finished area must have a minimum ceiling height of 7 feet, except under beams and ducts where the minimum ceiling height can be 6 ft 4 in . There is no minimum ceiling height under stairs or sloped ceilings. If the ceiling is sloped, at least one half of the square footage of the entire room must have a minimum height of 7 ft , and finished sq ft is measured only to the point where the ceiling is at least 5 feet.

Detached single-family houses have open space on all sides of the building.
Finished areas are enclosed spaces appropriate for year-round living based on the region's climate and must include walls, floors, and ceilings comparable to the rest of the living space of the house. Only finished area connected to the house by other finished area may be included in finished square footage. Finished areas not connected to the house in this way cannot be included in finished square footage. Examples include a finished room above a garage or a cottage.

Garage is space or a building intended to store motor vehicles. Garages and unfinished areas may not be included in finished square footage.

GLA (Gross Living Area) as used in GNM LS is the total measured Finished areas of levels that are entirely above grade.
Grade refers to the ground level at the finished exterior perimeter.
Level means the floor must be within 2 feet of the horizontal plane to be on the same level.
Square Footage is the two-dimensional area as measured and calculated by this standard. Measurements are to the outside of the exterior walls (or outside of wall between finished and unfinished) and should be measured to the nearest inch.

Stair treads and landings are counted with the floor above. Space under stairs is counted with the floor below. Openings with no floor cannot be counted, for example, double high ceiling area is only counted on the lower level.

Unfinished Area is any part of the house that does not meet the finished area definition.

REALTOR®s are asked to follow ANSI measuring standards. Which of the following are in agreement with the ANSI standards? Please mark T or F for each.
___ In a loft I should always measure at the floor and use what the tape measure shows.
___ Finished area may not include another building not connected to the house.
$\qquad$ M easurements are taken to the outside of exterior walls to the nearest inch.
ANSI now has minimum ceiling height requirements.
A walkout lower level may be included in GLA if it is finished.
A really nice garage can be included in Finished square footage

## Please define GLA:

$\qquad$

Please complete the grid below with the correct square footage given the information shown.


## Illustration A


1.5 Story

UPPER LEVEL
$15^{\prime} \times 36^{\prime}=540(100 \%$ Finished $)$

## main level

$22^{\prime} \times 36$ ' $=792$ (100\% Finished)
LOWER LEVEL/BASEMENT (Below Grade)
$22^{\prime} \times 36^{\prime}=792$ (50\% Finished)



Two Story (with Hillside/Walk-out
UPPER LEVEL
$22^{\prime} \times 36^{\prime}=792$ ( $100 \%$ Finished)
MAIN LEVEL
$22^{\prime} \times 36^{\prime}=792$ ( $100 \%$ Finished)
LOWER LEVEL (Below Grade)
$22^{\prime} \times 36^{\prime}=792$ ( $50 \%$ Finished)

## Tri-Level

UPPER LEVEL
$24^{\prime} \times 24^{\prime}=576$ ( $100 \%$ Finished)
MAIN LEVEL
$22^{\prime} \times 22^{\prime}=484$ ( $100 \%$ Finished)
LOWER LEVEL (Below Grade) $24^{\prime} \times 24^{\prime}=576$ ( $100 \%$ Finished)
Tri-laval

Illustration B

## Answers

REALTOR ${ }^{\circledR}$ s are asked to follow ANSI measuring standards. Which of the following are in agreement with the ANSI standards? Please mark T or F for each.
$\qquad$
F In a loft I should always measure at the floor and use what the tape measure shows.
$\qquad$
$\qquad$ Finished area may not include another building not connected to the house.
$\qquad$ Measurements are taken to the outside of exterior walls to the nearest inch.
$\qquad$ ANSI now has minimum ceiling height requirements.
$\qquad$ A walkout lower level may be included in GLA if it is finished.
$\qquad$
$\qquad$ A really nice garage can be included in Finished square footage

Please define GLA: GLA (Gross Living Area) is the total measured Finished areas of levels that are entirely above grade

Please complete the grid below with the correct square footage given the information shown.
Illustration:
What is the GLA SqFt: What is the Total Finished SqFt: What is the Total Basement SqFt:

| $A$ | $B$ | $C$ |
| :---: | :---: | :---: |
| 1332 | 1060 | 1584 |
| 1728 | 1636 | 1980 |
| 792 | 576 | 792 |

## Illustration A


1.5 Story

UPPER LEVEL
$15^{\prime} \times 36^{\prime}=540$ ( $100 \%$ Finished)

## MAIN LEVEL

$22^{\prime} \times 36^{\prime}=792$ (100\% Finished)
LOWER LEVEL/BASEMENT (Below Grade)
$22^{\prime} \times 36^{\prime}=792$ (50\% Finished)

## Illustration B



Tri-Level
UPPER LEVEL
$24^{\prime} \times 24^{\prime}=576$ ( $100 \%$ Finished)
MAIN LEVEL
$22^{\prime} \times 22^{\prime}=484$ ( $100 \%$ Finished)
LOWER LEVEL (Below Grade)
$24^{\prime} \times 24$ ' $=576$ ( $100 \%$ Finished)


Two Story (with Hillside/Walk-out
UPPER LEVEL
$22^{\prime} \times 36$ = 792 (100\% Finished)
MAIN LEVEL
$22^{\prime} \times 36$ = $=792$ (100\% Finished)
LOWER LEVEL (Below Grade)
22' x 36' = 792 ( $50 \%$ Finished)

