Important considerations in calculating Above-Grade Gross Living Area (GLA)

Square Footage Calculations: GLA derived from exterior measurements and limited to the finished and habitable above grade living area only.

Traditional Ranch (One-story)
GLA is calculated by measuring the exterior of the dwelling. Multiply the length times the width for regular-shaped structures. For irregular shapes, add the total of all areas as taken from exterior dimensions. Any area areas that “overhang” the foundation should also be included.

Walk-out Ranch
Same as above, however, DO NOT INCLUDE ANY OF THE LOWER LEVEL AREA. Calculate only the first level. The lower level (walk-out) should be reported in the comment section.

Two-story
GLA is calculated by measuring the exterior of the dwelling and adding the amount of second-story area to the first-floor area. First and second story areas that overhang the foundation or first story should be included. For Cape Cods, (1 ½-story), only the actual second-floor living area should be added to the first-floor area.

Bi-levels
The total square footage of level two only as taken from outside dimensions. Note the square footage of the lower level separately in the comments section.

Tri-levels & Quad-levels
Count only the above-grade areas. Combine the total square footage of levels two and three. Note the square footage of both level one and the basement separately in the comment section.

**Cape Cod** Determine if the second floor qualifies for inclusion in gross living area. There must be a minimum seven-foot ceiling height that spans at least two feet across (see sketch). Also, to be considered livable area, the finished attic must be heated with heat runs from a main heating source or have an auxiliary heat source such as a wall furnace (properly vented).

If the area qualifies, estimate square footage of the dwelling as a 1.5-story house. If the house has a full dormer, estimated square footage of the dwelling as a 1 ¾-story house. If in doubt, measure the square-foot area of the second floor calculated from outside walls.
Square Footage Calculations

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Square Footage Calculation
Cape Cod

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