Navigate 3.6

Sketch vs. Floor Plan: Why the Distinction Matters Under UAD 3.6

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What a Sketch Is - and Is Not

A traditional appraisal sketch is a perimeter-based diagram historically associated with Gross Living Area (GLA) calculations. Although GLA continues to appear in policy language, ANSI Z765 replaced it with standardized area definitions based on finished and unfinished classifications governed by interior eligibility criteria. Because a sketch depicts dimensions only, it does not document the interior conditions needed to apply those classifications consistently.

A sketch does not inherently capture or identify non-heated or non-finished areas, low ceiling height zones, sloped or vaulted ceilings, open-to-below areas, knee walls, stairs, ceiling height measurements by room, or finished versus unfinished transitions.

What a Floor Plan Provides

A floor plan is an interior-based representation of how a home functions spatially. It documents room relationships, ceiling conditions, and area transitions, enabling consistent application of measurement and reporting rules.

Why This Matters Under UAD 3.6

UAD 3.6 organizes interior data by level, room function, and interior characteristics. While policy may continue to reference a sketch, the structured reporting expected under UAD 3.6 requires a clear understanding of where specific interior conditions occur. These distinctions require interior observation, not because current methods are inadequate, but because ceiling height simply can’t be determined from exterior outlines alone.

Time Implications: Manual Measurement vs. Digital Capture

Manual measurement workflows typically require extended time on site, re-measurement of missed areas, and significant office time to reconstruct geometry.

Digital interior capture allows a single continuous walk-through, automatic recording of geometry, and minimal post-visit reconstruction.

Key Clarification

A sketch is a diagram. A floor plan is documentation. Under UAD 3.6, interior conditions matter, and documenting those conditions consistently requires interior-based spatial understanding.

Conclusion

The shift underway is not about abandoning traditional appraisal practice, but about recognizing the limits of legacy tools. As UAD 3.6 elevates interior data expectations, appraisers benefit from methods that improve accuracy, efficiency, and defensibility.