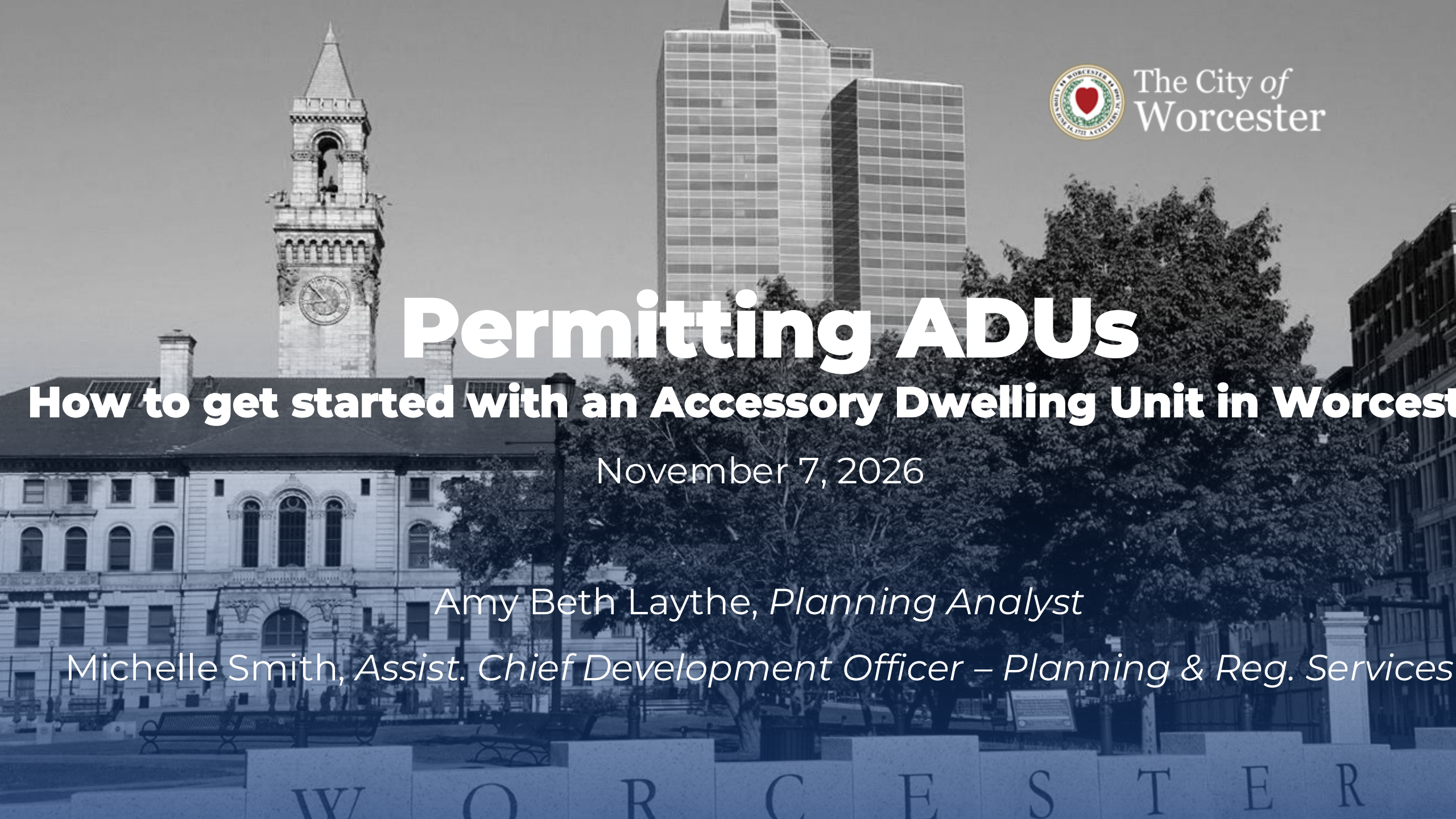


Permitting ADUs

How to get started with an Accessory Dwelling Unit in Worcest

November 7, 2026

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Presentation Overview

1. What are ADUs
2. Quick History of ADUs in Worcester
3. Regulations in Worcester
4. Other Considerations for Permitting ADUs
5. Lessons Learned from Building an ADU
6. Q & A



Accessory Dwelling Units (ADUs)

(Worcester's) Definition:

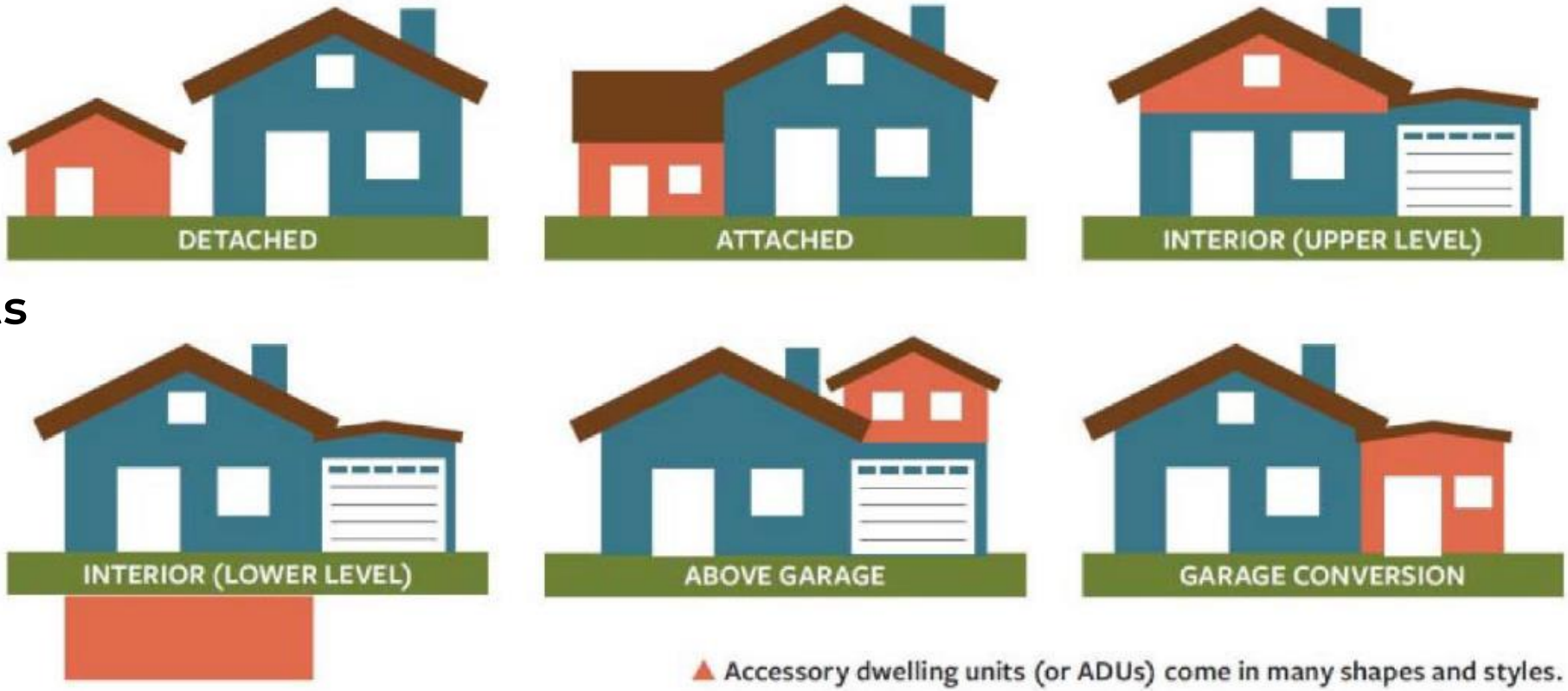
"*A **self-contained** housing unit, inclusive of sleeping, cooking and sanitary facilities **on the same lot as a Principal Dwelling**, subject to otherwise applicable dimensional and parking requirements, that maintains a **separate entrance**, either directly from the outside or through an entry hall or corridor shared with the Principal Dwelling, sufficient to meet the requirements of the **Building Code and Fire Code** for safe egress.*"

Accessory Dwelling Units (ADUs)

A small residential dwelling unit located on the same lot as another dwelling unit.

Also known as...

- Accessory apartments
- Granny flats
- In-law apartments
- Tiny houses



▲ Accessory dwelling units (or ADUs) come in many shapes and styles.

Image credit: AARP.org/ADUs

History of ADUs (in Worcester)

January 9, 2024

Adopted ADU Zoning

Worcester City Council ordained a zoning amendment to enable ADUs by-right in all zoning districts with some dimensional limitations, requiring owner-occupancy of one of the units on the ADU lot.

August 6, 2024

Affordable Homes Act

Chapter 150, Section 8 of the Acts of 2024

Signed into law to allow ADUs up to 900 SF by-right in single-family zoning districts.

February 2, 2025

State Zoning Laws

Local laws throughout Massachusetts that are inconsistent with the new state law and regulations (MGL Ch. 40A & 760 CMR 71) became unenforceable. Communities must develop new regulations consistent with the new state law.

January 13, 2026

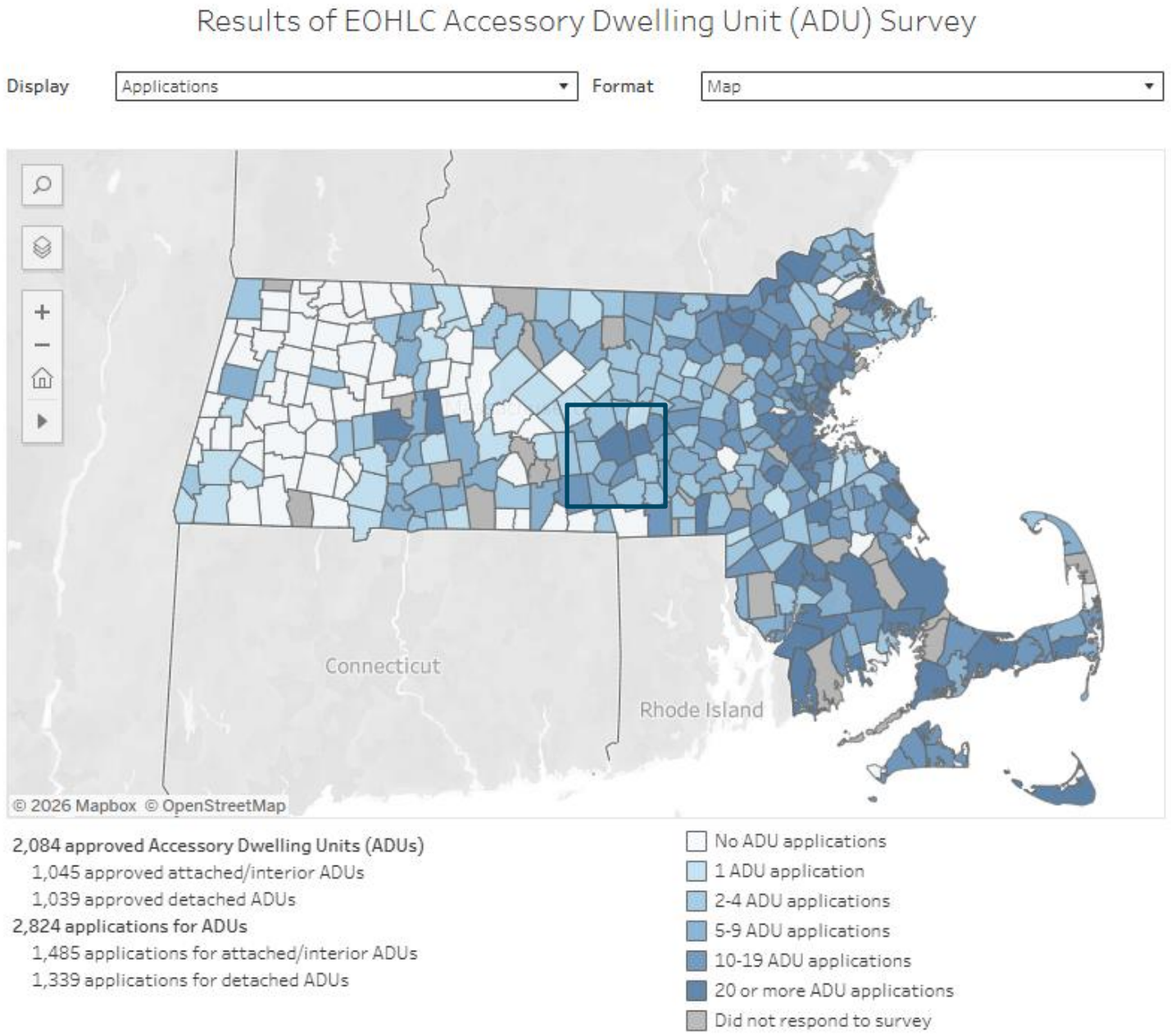
Adopted Amended ADU

A Zoning Amendment to reconcile Worcester's ADU regulations with the State's new laws and regulations was approved by City Council. Worcester's regulations are in many ways more flexible than the state minimums.

ADUs by the numbers

In Worcester (< 3 years)…

- >100 locations known
- 27 ADUs completed
- 59 pending/issued Building Permits
- 4 more ADUs with Special Permits (& 1 more pending approval)
- 17 ADUs (18%) required Special Permits (85% approved)



Zoning Requirements for ADUs

What kind of ADU can I have?

Attached? Yes! Allowed use in all zones.
Detached? Yes! Allowed use in all zones.
Interior/conversion? Yes! Allowed use in all zones.

TABLE 4.1 - PERMITTED USES BY ZONING DISTRICTS –RESIDENTIAL USE

	RS	RS	RL	RG	BO	BO	BL	BG	BG	BG	BG	ML	ML	ML	MG	MG	MG	IP	IN	IN	A
19. Accessory Dwelling Unit (ADU)	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	N	Y	Y	Y

Use Provisions – Zoning Ordinance **Table 4.1**

Allowed by-right or “Y” (yes) in All Zoning Districts

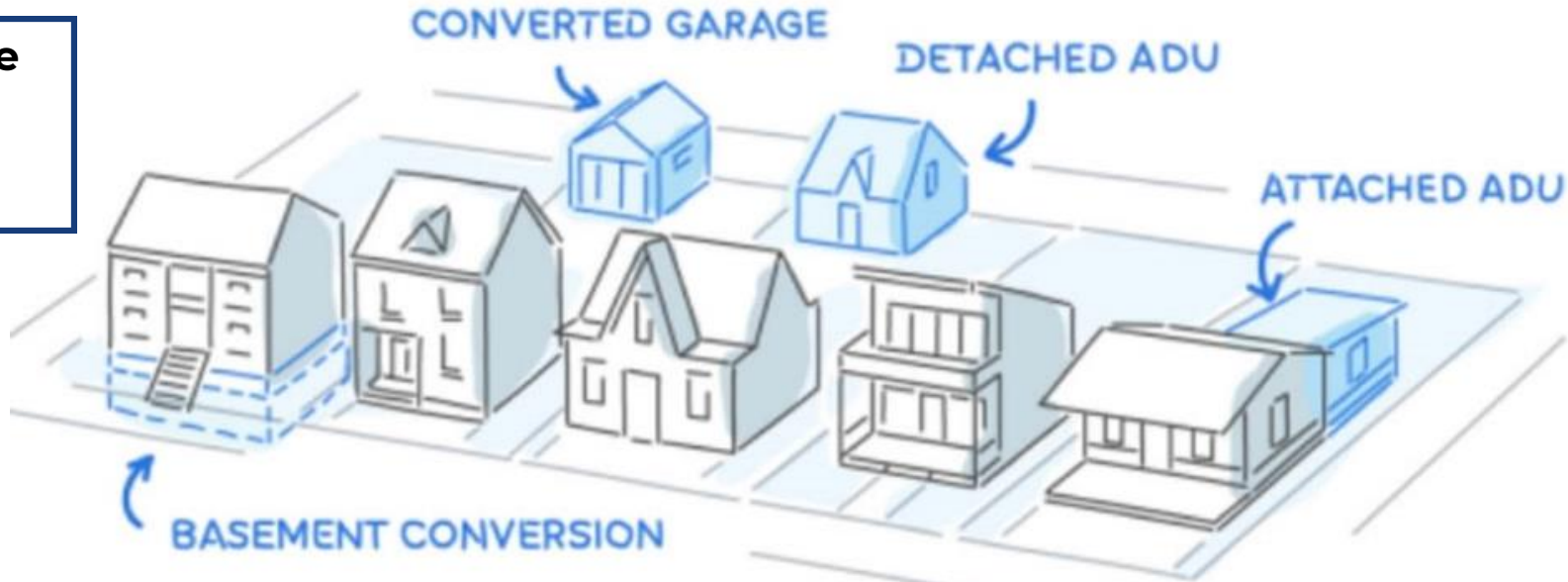


Image Credit: www.hausable.com

Zoning Requirements for ADUs

Who can live in an ADU?

- Can be **rented to anyone** (*not* just family!)
- The owner does not need to live on property
- Can't be a lodging house or short-term rental
- Must obtain an **Occupancy Certificate** from Inspectional Services (fire & building codes met)

How big can an ADU be?

- ≤ 900 SF
- Anything larger requires a Special Permit (SP)

Definitive Site Plan Approval is NOT required

How many ADUs can I add to my lot?

- 1 ADU unit per lot
- There must be 1 other existing or proposed (in parallel with the ADU) "principal dwelling" unit
- The ADU must stay on the same lot with the principal dwelling unit; ADUs cannot be subdivided to be on their own lot

How much Parking does an ADU need?

- None
- You can't eliminate existing *required* parking without a Special Permit (SP)

Zoning Requirements for ADUs

What are the setbacks/height?

- Varies by existing use and zoning district (can obtain a Special Permit if requirements are not met)
- Can't be in the front-yard unless a "reasonableness" determination is made by the Building Commissioner

Interior ADUs: No physical expansion to an existing structure = likely no setback required/height limit

Attached & Detached ADUs – Must meet the most permissive (i.e., flexible) setback/height requirements in the zoning district for:

- Existing use OR
- Single-family OR
- Accessory Structure (Residential "R" zones)

When do I need a Special Permit?

If your ADU won't meet the zoning requirements (> 900 SF in size, doesn't meet the setbacks, exceeds the height limit, eliminates existing required parking, etc.)

What does a Special Permit mean?

- No guarantee (discretionary) of approval
- Submit a Special Permit application
- Neighbors notified by mail
- Attend a public hearing with the Planning Board
- Neighbors can appeal
- ±3 month process (before building permit)

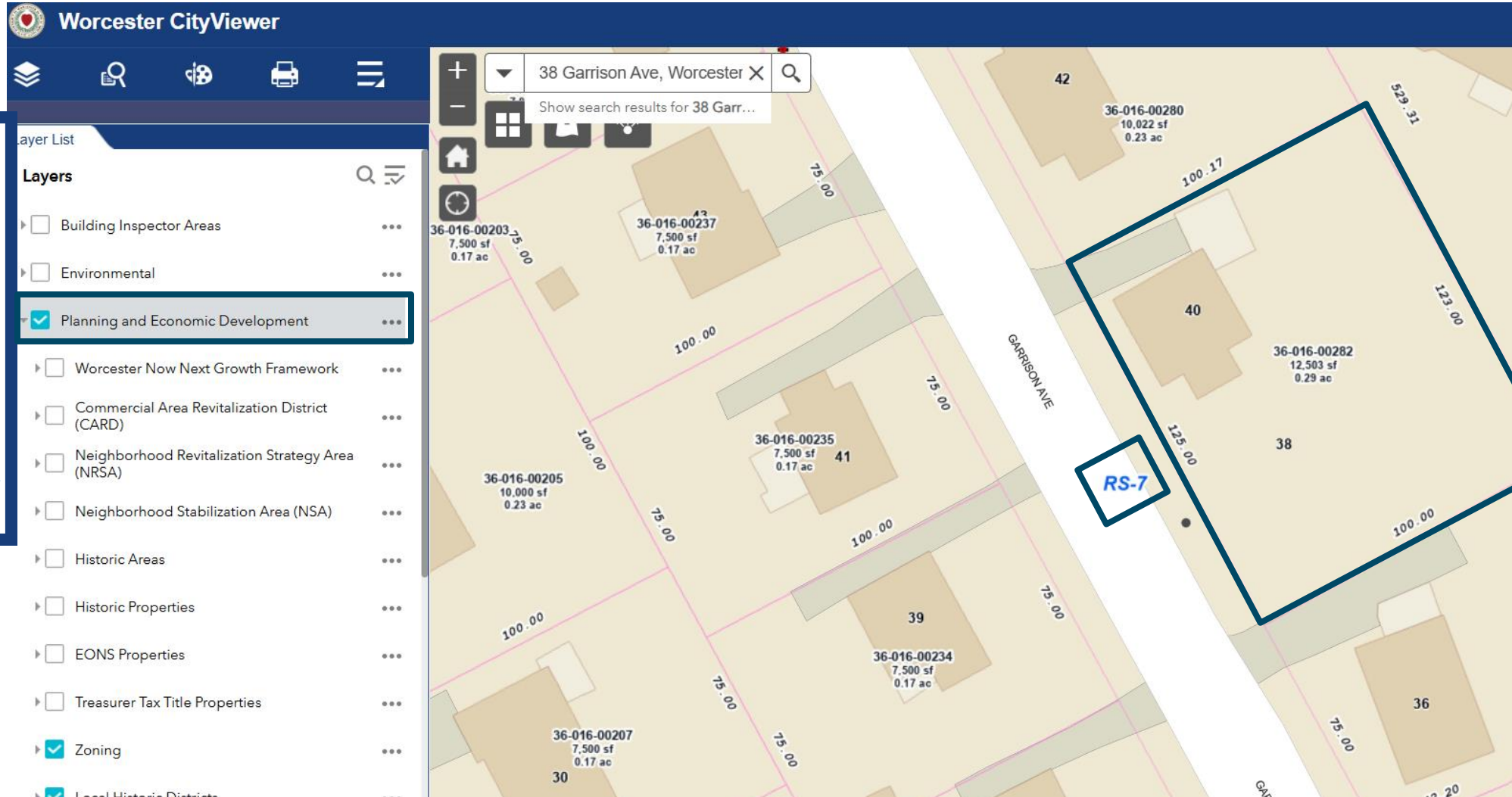
Zoning Requirements for ADUs

Do I identify my property's Zoning District?

City's Property Viewer:
[Worcester Atlas]

Call:
508-799-1400 x 31440

E-mail:
Planning@WorcesterMa.gov



Setback & Height Requirements for ADUs

Dimensional Requirements

Whatever is most permissive:

- Primary dwelling/use OR

- A single-family detached OR

- Accessory structure (only in residential (R) districts: 5' side-yard and rear-yard setback)

PERMITTED DIMENSIONS BY DISTRICT

TABLE 4.2 - Continued

DISTRICT	USE	LOT		YARD SETBACKS			HEIGHT	
				FRONT	SIDE[1]	REAR		
		AREA (Minimum SF)	FRONTAGE (Minimum linear ft.)	Minimum depth (linear ft.)			Maximum in stories[2]	Maximum in ft.
RL-7 Cont.	Multi-family dwelling, low rise - first unit	7,000	65	20	10	20	NA	NA
	MFD, additional unit, low rise	2,000 per du	plus 5' per du to total of 140'	NA	NA	NA	3+	50
	Limited Residential Hospice House	20,000	65	25	10	20	3+	50
	Other residential permitted	7,000		20	10	20		45
	Other non-residential	7,000		20	20	20		
RG-5	Single-family detached	5,000	50	15	8	15	2+	35
	Single-family semi-detached	3,000 per du	30 per du					
	Single-family, attached	2,200 per du	20 per du					
	Two-family dwelling	6,000	55					
	Three-family dwelling	7,000	60	15	8	8	3+	50
	Multi-family dwelling, first unit	5,000	50	15	10	15	NA	NA
	MFD, additional unit, low rise	1,000 per du	plus 5' per du to total of 125'	NA	NA	NA	3+	50
	MFD additional unit, high rise	750 per du	plus 5' per du to total of 100'				8+	90

Example ADU

RG-5 Zone

Principal dwelling; OR

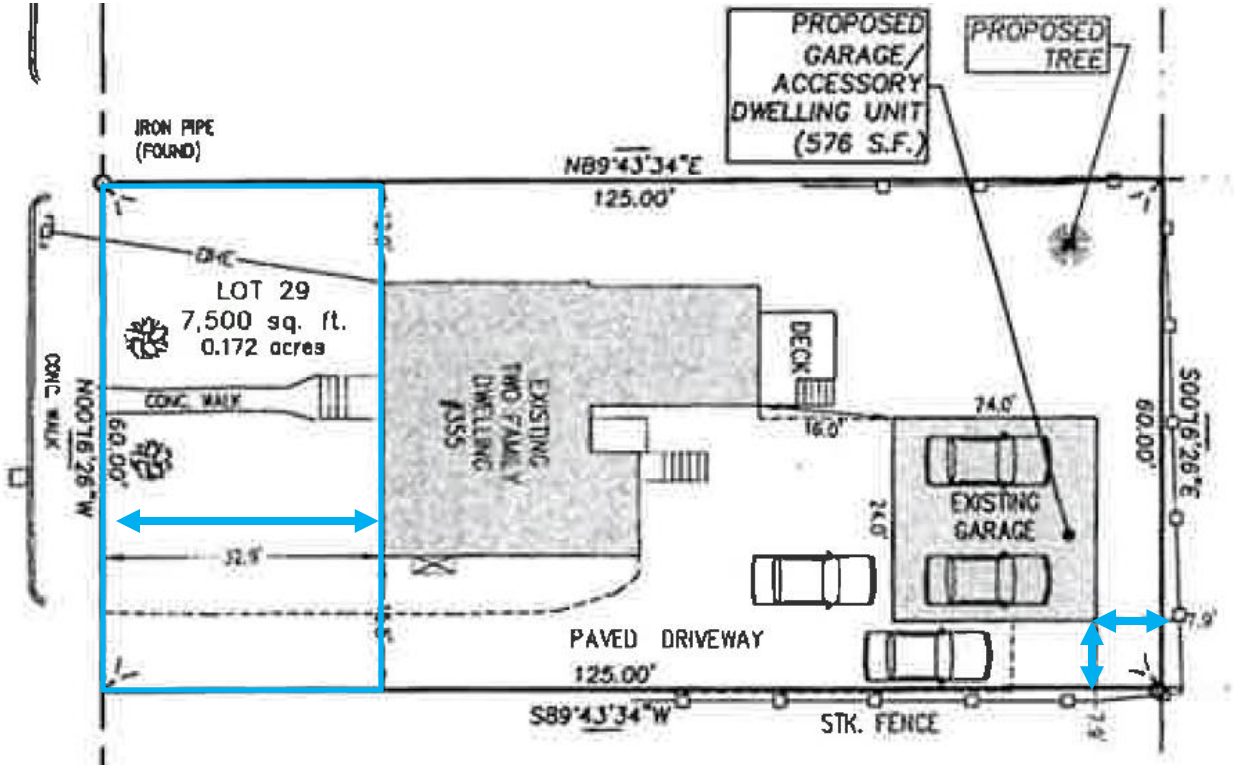
A single-family detached; OR

Accessory structure (5’ side- and rear-yard)

Whatever is most permissive in the zoning district



Not in the front-yard



Example ADU

Setback & Height – Zoning Ordinance Requirements – Table 4.2

Primary structure OR
A single-family detached OR
Accessory structure (5' side- and rear-yard) in the zoning district the ADU is in…

Whatever is most permissive.

TABLE 4. 2 -PERMITTED DIMENSIONS BY DISTRICT

DISTRICT	USE	LOT		YARD SETBACKS			HEIGHT	
		AREA (Minimum SF)	FRONTAGE (Minimum linear ft.)	FRONT	SIDE[1]	REAR	Maximum in stories[2]	Maximum in ft.
				Minimum depth (linear ft.)				
RS-10	Single-family detached	10,000	80	25	10	20	2+	35
	Limited Residential Hospice House	40,000	80					
	Other permitted	10,000	80	25	20	50		
RS-7	Single-family detached	7,000	65	20	8	20	2+	35
	Limited Residential Hospice House	30,000	65	25	10	20		
	Other permitted	7,000	65	25	20	50		
RL-7	Single-family detached	7,000	65	20	8	20	2+	35
	Single-family semi-detached	4,000 per du	35 per du					
	Single-family, attached	3,000 per du	25 per du					
	Two-family dwelling	8,000	70					
	Three-family dwelling	9,000	75				3+	50

Building Code

Building Code - Worcester is a **Specialized Stretch Code** community, with higher energy efficiency requirements than the state minimum (10th edition, with Mass Amendments) which applies to new construction.

Zoning vs. Building Code -
An ADU is not considered when determining use classification for zoning purposes… However, under the building/fire codes ADUs ARE considered as an additional unit IF ATTACHED (if detached, ADU = a single-family home).

Use Class Comparison:

Zoning Use	Building Code
Single family + detached ADU	2 single family homes, on one lot
Single family + ADU interior	Two-family use
Two-family + detached ADU	Two-family + ADU, on one lot
Two-family + ADU interior	Three-family use
Three-family + ADU interior	Multi-family

Residential Code Book

Commercial Code Book

Fire Access Requirements

1. ADU ≤900 SF ADU on a lot with a 1- or 2- family dwelling

Generally, requires a 10' wide illuminated, unobstructed pathway from the fire department "access road" to the ADU;
OR an automatic sprinkler system installed in accordance with NFPA 13D.

2. ADU located on a lot with an other building (except a 1- or 2-family) or >900 SF

Generally, requires a 20' wide fire department access road that extends to within 25' of at least one exterior door - can be opened from the outside and provides access to the interior of the building;
OR an automatic sprinkler system installed in accordance with NFPA 13D.

Notes:

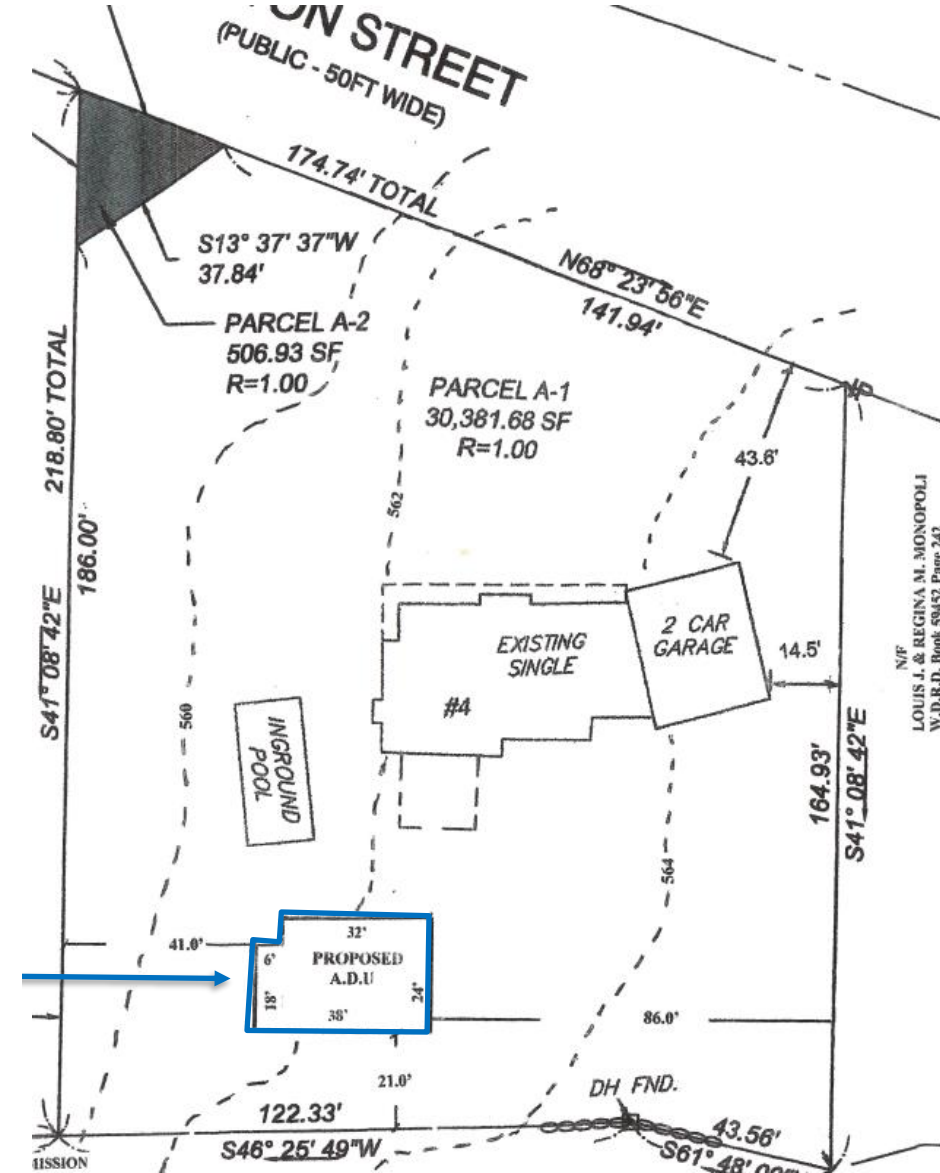
- **Fire Department Access Road = All weather condition Fire Lane (no parking; free of ice/snow)**
- **Adding a 3rd unit to a structure = sprinklers**

Fire Access Requirements:

<u>Scenario 1:</u> Converting an existing pool house to a ≤900 SF ADU on a lot with a single-family dwelling

There is no unobstructed 10' wide fire department access road to the ADU;

<u>NFPA 13D sprinkler protection is required</u>



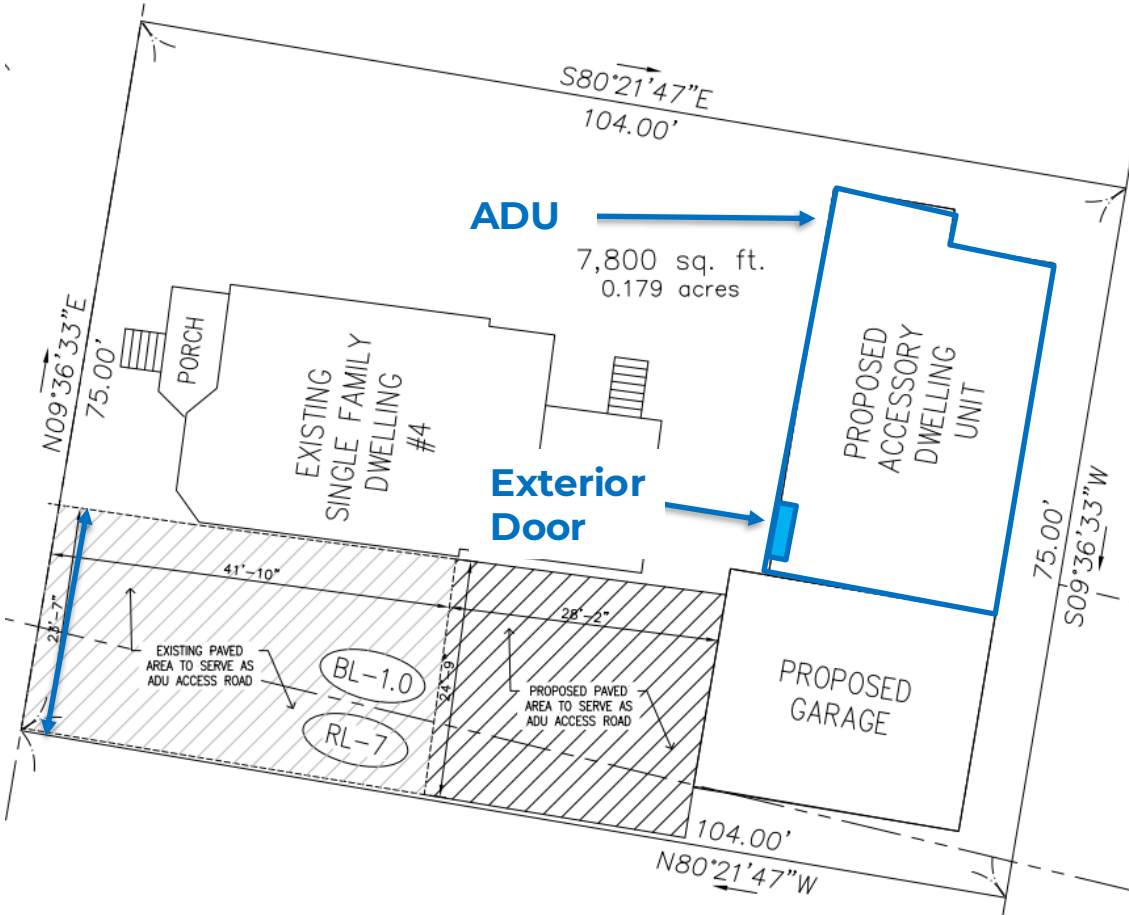
Fire Access Requirements

Scenario 2: Construct an ADU (>900 sq-ft) on the same property as a single-family dwelling

Proposed ±23' wide, unobstructed fire access road that extends to within 25' of the door;

no sprinkler system is required

No parking in the fire access road!



Other Permits

Before Building Permit or Work Can Occur

Local Historic Districts – Any exterior construction is subject to design review approval from the Historical Commission (1-2 months). Proposed work should follow approved design-guidelines.

Historic Buildings – Removal of any exterior material requires prior approval from the Historical Commission (1-2 months).

Work in a floodplain or in/within 100’ of a wetlands/streams/ponds, or disturbing >5,000 SF near catch basins
Construction activity requires prior approval from the Conservation Commission (1-2 months).

Structures in the floodplain have additional building code requirements AND may have mandatory flood insurance requirements!

Other Permits

Water/Wastewater:

- Contact DPW to find out where your service is and plan for this early in design! Changes may result in interconnection with your existing utilities which can influence the location of any new utilities.
- ADUs in existing dwellings may rely on existing water/sewer connections if there is adequate capacity to serve the unit.
- Permit from DPW&P Engineering when: service upgrade; modify existing or install new utilities outside of your house. New units = $1,650/bedroom sewer connection fee.
- ADUs in detached structures require a permit to make changes to the sewer outside. A plumbing permit is required to connect the water from the primary dwelling to the ADU.

Note: Winter moratoriums (Nov. 15 – April 1) = no work allowed in public streets.

Septic System? Adding new bedrooms may require a larger system. Contact Inspectional Services to see if your system has capacity. Systems may need to be replaced or expanded for a new unit in compliance with MA Title V requirements.

Other Considerations for Planning Your ADU

Professional Services – who will draw your plans that meet the relevant zoning, building, and fire codes, oversee and construct the project? Check the credentials of your professionals at Mass.gov - Professional Licenses & Permits under "Building & Trades“. Always ask contractors for a valid "Certificate of Insurance”.

Electric & Gas – Contact National Grid (& Eversource) early!

Assessment/Taxes - Will likely increase. Assessor’s use classification will change (increase) by 1 unit (e.g., single-family to two-family, two-family to three-family, etc.). If a three-family, multi-family, or other mixed-use property adds an ADU they will need to return the Income & Expense Form 38D annually to the City.

Feasibility - The State (EOHLC) partnered with the **Massachusetts Housing Partnership (MHP)** to provide technical and financial resources for ADUs to property owners. MHP has a **list of vendors** who have agreed to provide a feasibility study for no more than $500.

Technical Assistance – Use a free calculator to help you understand if you can afford an ADU, explore free floorplans, ADU designs, and more here: **https://goclean.masscec.com/adu/adu-101/**

Financing – Contact local banks about available financing. Some banks have products specific to ADUs.

*Note: The City is exploring opportunities to provide future financial and/or technical assistance but does **not** currently have any resources available**.***

Permit Checklist

There's no perfect timeline or process for *every* project but think about this order of operations:

- ❑ Consider a Feasibility Study (vendors here: https://www.mhp.net/one-mortgage/adu-incentive-program)
- ❑ Engage a design professional(s) to prepare land survey & architectural plans and identify a contractor
- ❑ Talk to City Staff and utility providers about your project to confirm what permits will be needed based on a preliminary concept. Then refine your plans with your design professionals in response.
- ❑ Obtain any land use permits, if applicable (planning@worcesterma.gov):
  - Planning Board
  - Conservation Commission
  - Historic Commission
- ❑ Secure Financing
- ❑ Apply for Utility & Building Permits (inspections@worcesterma.gov & dpwpermits@worcesterma.gov)
- ❑ Obtain a Certificate of Occupancy
- ❑ Rental Registry Registration (if any unit is rented)

Lessons Learned from Building an ADU

Before:

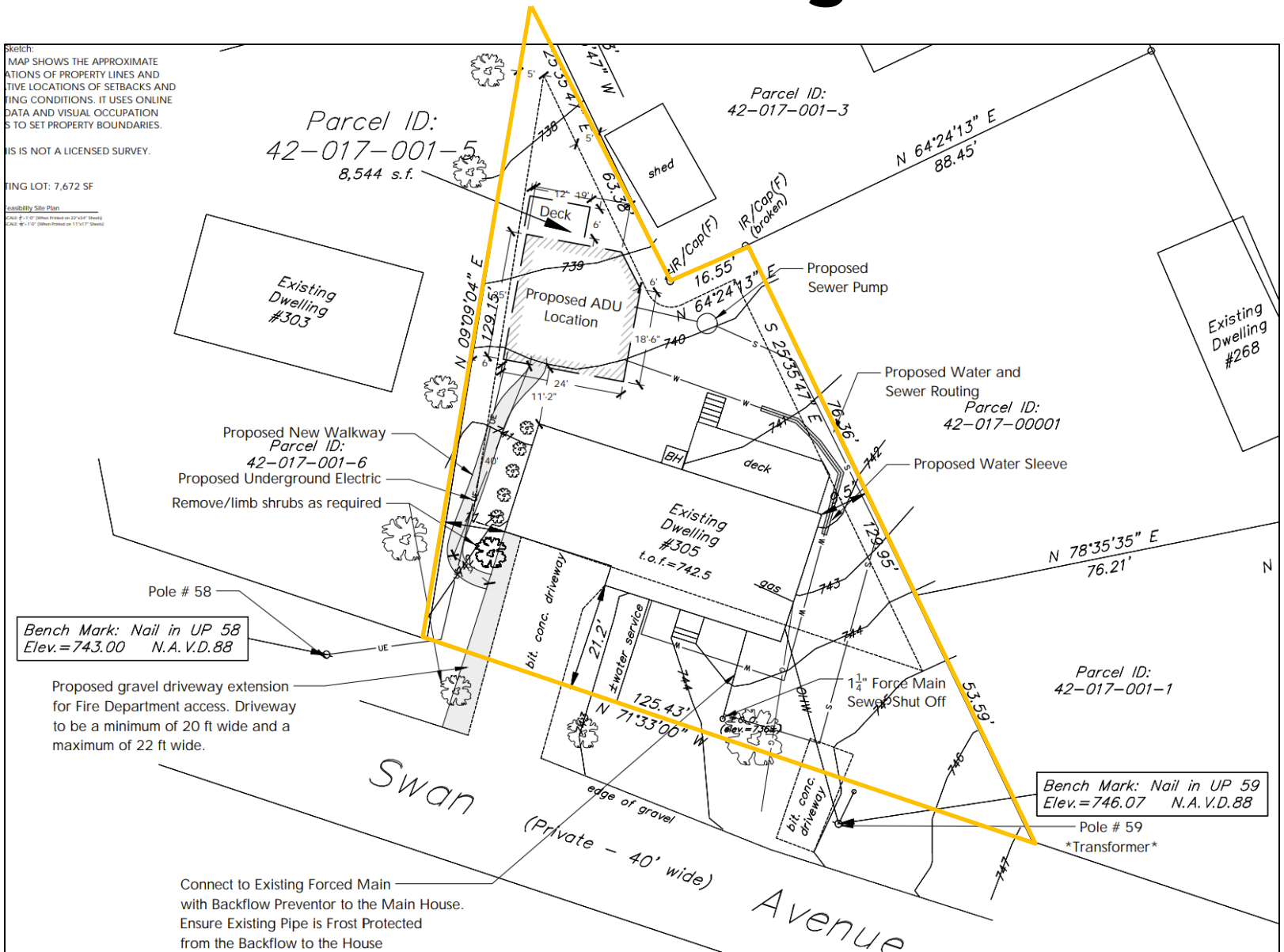


After:



Lessons Learned from Building an ADU

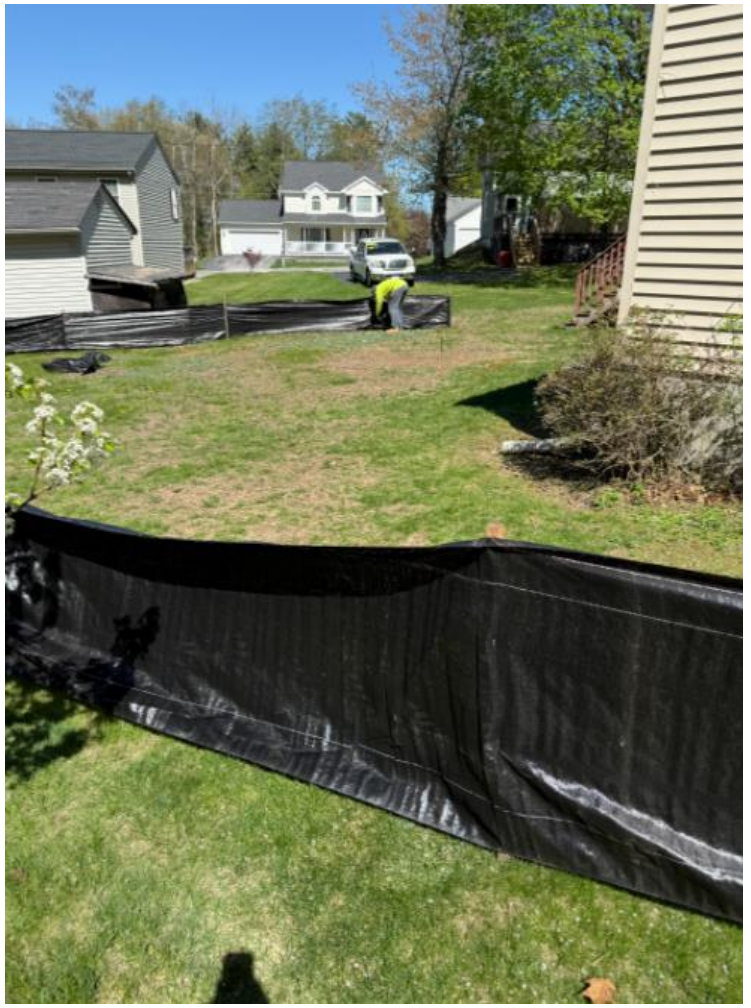
Planning:



Lessons Learned from Building an ADU

Site Prep







Lessons Learned from Building an ADU



During:



Lessons Learned from Building an ADU





Lessons Learned from Building an ADU







Lessons Learned from Building an ADU

- How are you financing/what is your budget? (HELOC/Loan/etc.)
- Type of ADU (Attached/Detached/etc.)
- Construction Type (stick built/modular/interior reno)
- Who to hire?(Contractor/Surveyor/Trades)
- Timeline – work back from desired move in/each type of construction has a different timeline
- Must haves/"Extras"/Design Choices/Finishes - all add costs
- Additional costs (taxes/insurance/water/electricity)



FAQ: ADUs and Illegal Units

How do I recognize an Illegal unit?

- There will be no occupancy certificate.
- The assessor's classification is for tax purpose only as an observation of use it is NOT an official determination as to the legality of a unit for zoning or building code compliance.

How do I resolve an Illegal unit?

- Up to one unit may be legalized by applying for a building permit and/or obtaining an occupancy certificate.
- This process will trigger review for compliance with current code requirements and may identify building/code or zoning violations.
- ADUs must comply with state (building, fire, and sanitary) codes and applicable zoning requirements.



Worcester needs more safe, sanitary housing units.

Questions?

City of Worcester
Planning & Regulatory Services Division (DPRS)

City Hall, 455 Main Street, Room 404
Worcester, MA 01608

Phone

508-799-1400 ext. 31440

Email

planning@worcesterma.gov

Have questions later? Ask us online via the QR code below:

THANK YOU

Useful Links

- Worcester Property Viewer (GIS Maps) - Worcester Atlas Viewer
- Worcester Zoning Ordinance
- ADU Quick Guide | City of Worcester
- Apply for a Building Permit to Construct – OpenGov (all ADUs)
- Mass.gov Professional Licenses Look-up (see under “Building & Trades”)
- Application for a Special Permit from the Planning Board (some ADUs - if dimensionally non-conforming)
- Accessory Dwelling Unit (ADU) - FAQs | Mass.gov
- ADU 101 - ADU Resource Center
- MassCEC - ADU Calculator
- MHP ADU Incentive Program
- Septic System Guidance for ADUs Title V ADU FAQ
- Questions about Insurance & Protected Use Accessory Dwelling Units | Mass.gov
- Accessory Dwelling Unit Loan Program – MassHousing