SOUTH SHORE REALTORS® × THE ADU EXCHANGE

Where To Start

The ADU Starter Packet

The companion workbook to the November 10, 2026 webinar. Everything you need to gather, ask, and decide, in the order that actually works. Nothing in here costs a dollar.

TWO WAYS TO USE THIS PACKET

If you own the home

Work pages 2 through 6 in order. Fill in the worksheet, make three phone calls, and you will know more about your property than most people who have already hired someone.

If you are a REALTOR®

Pages 2 through 6 are what you hand a client. Page 7 is yours: what you can say, what you must not say, and where you add value without stepping outside your lane.

START HERE

The order is the whole thing

Almost every expensive ADU mistake comes from doing these steps out of sequence. The most common version: fall in love with a design, then discover the lot, the septic, or the financing will not carry it.

THE TWO ORDERS

HOW IT USUALLY GOES

1. Call a builder
2. Fall in love with a design
3. Find out the lot cannot hold it
4. Find out the septic cannot carry it
5. Find out the money does not work
6. Quit, thousands of dollars in

THE ORDER THAT WORKS

1. Gather your property facts
2. Call your town
3. Find out what you can finance
4. **THEN**
   talk design and builders
5. Permit
6. Build

One more thing before you start

There is more than one kind of ADU, and three of the four use space you may already own. If you only picture a cottage in the backyard, you may rule yourself out before you find out what your property can actually support.

TYPE	WHAT IT IS	USUALLY THE RIGHT FIT WHEN
Basement or attic conversion	Finishing existing space inside your home into a separate legal unit	You have height, egress, and a path to a separate entrance
Garage conversion	Turning an existing garage into living space	The structure and slab can support habitable use
Attached addition	New space built onto the house with its own entrance	You have a buildable envelope beside or behind the house
Detached cottage	A standalone building in the yard	Lot size, setbacks, and coverage all leave room

THE RULE THAT GOVERNS EVERYTHING

The state sets the floor. Your town sets the details. Massachusetts law allows a qualifying ADU by right in single-family districts, but setbacks, height, lot coverage, and design standards are still local, and they differ town to town and lot to lot. Nothing in this packet is a determination about your property.

STEP ZERO · THIS WEEKEND · FREE

The six facts to gather before you call anyone

You can find all of these without spending a dollar or making an appointment. Most are on your tax bill or your town's assessor website. Bring this page to every conversation that follows.

PROPERTY WORKSHEET

1. Lot size
Tax bill or assessor site. Acres or square feet. _____

2. Home square footage
Living area of the existing house. _____

3. Zoning district
Assessor site or your town's zoning map. _____

4. Sewer or septic?
If septic: find the Title 5 report and write down how many bedrooms it is rated for. _____

5. Electrical service size
Printed on the panel door. Commonly 100 or 200 amp. _____

6. Basement ceiling height
Measure floor to the bottom of the joists. Also note any garage or attic space. _____

THE QUESTION THAT CHANGES EVERY OTHER ANSWER

Who is this for?
A parent? An adult child? A tenant? Yourself, later? _____

Will they live there long term, or is this a rental?
This drives size, layout, accessibility, and financing. _____

Is anyone else contributing money?
If yes, go to Step Two before you go anywhere near a floor plan. _____

IF YOU ARE ON SEPTIC, READ THIS TWICE

On the South Shore, septic capacity ends more ADU projects than zoning does. Your system is rated for a set number of bedrooms. Adding one changes the math, and the fix can range from an inspection to a full replacement. Find your Title 5 report now, not after you have paid for drawings.

STEP ONE · ONE PHONE CALL · FREE

Call your town

Call the building department with your worksheet in hand. They answer these questions every week now. Write the answers down, with the name of who you spoke to and the date.

HOW TO OPEN THE CALL

"Hi, I own a home at [address] and I am looking into whether an accessory dwelling unit would be possible on my property. I am at the very beginning and just trying to understand the rules. Do you have a few minutes, or is there a better time to call back?"

ASK THESE FIVE, IN THIS ORDER

1. What are the setback requirements for an accessory dwelling unit on my lot?

2. What is the maximum lot coverage, and what is the height limit for an accessory structure?

3. Is there anything specific to my parcel I should know about? Overlay districts, conservation, historic, flood?

4. If I am on septic, who do I talk to about Title 5 capacity for an added bedroom?

5. Does my property have any open permits or violations on record?

Spoke with
Name, department, date.

Planning ranges, so you know which conversation you are in

General planning ranges from Massachusetts projects, not quotes. Your property will write its own number.

TYPE	TYPICAL RANGE	WHAT USUALLY DRIVES THE SURPRISE
Basement or interior conversion	$50,000 to $150,000	Ceiling height, egress, moisture and waterproofing
Garage conversion	$80,000 to $200,000	Slab and frost depth, replacement parking
Attached addition	$150,000 to $300,000	Buildable envelope after setbacks, utility separation
Detached cottage	$200,000 to $400,000+	New utility runs, lot coverage limits, site access

Add to any of the above: septic upgrade or replacement, commonly $15,000 to $40,000 or more. Electrical service upgrade to 200 amp, commonly $2,000 to $5,000.

GET THREE BIDS

Three licensed contractors, itemized, same scope. The spread between three real bids teaches you more about your cost than any webinar or article.

STEP TWO · BEFORE ANY DRAWINGS

The paperwork nobody thinks about first

Most people put the legal conversation last. That is backwards. Deed restrictions, family money, and existing unpermitted space all change the project before a single line is drawn.

Read your own deed

Most homeowners never have. You are looking for restrictions, easements, rights of way, and any covenants that limit what can be built. A title issue will not show up on a zoning map, and your town will not catch it for you.

DOCUMENT CHECK

- [ ] **Deed located and read**
  Restrictions, easements, covenants, rights of way.
- [ ] **HOA or condo documents reviewed, if any apply**
  Some prohibit second units outright regardless of town rules.
- [ ] **Title 5 report located**
  Note the bedroom rating and the date of the last inspection.
- [ ] **Permit history requested from the town**
  Confirm past work was permitted and closed out.

If family money is involved, have this conversation first

A parent contributing to a unit on a child's property is one of the most common ADU situations in Massachusetts, and one of the most commonly undocumented. Ownership of a structure versus ownership of land is a genuine legal knot. Decide it, in writing, while everyone still agrees.

- Who owns the ADU, and who owns the land it sits on?
- What happens if the property is sold, refinanced, or inherited?
- What happens if the family situation changes?
- Is the contribution a gift, a loan, or an ownership interest?

If there is already an unpermitted in-law unit

Common on the South Shore, and the current law makes this a better moment than any before to address it. The right path depends entirely on what was built and when. Start with the building department, and bring an attorney in early. What you cannot do is sell the house as though it is not there. That is a disclosure issue.

> **WHEN TO CALL A LAWYER**
>
> Too early is rare. Too late is common. If money is coming from more than one household, if there is an existing unpermitted unit, or if anything in the deed surprises you, that is the moment. An hour of advice now is cheaper than untangling it in three years.

STEP THREE · BEFORE YOU PICK A BUILDER

Find out what you can finance, then design to it

Most people choose a project and then go looking for money. Flip it. A borrowing range turns an open-ended daydream into a design brief, and it is the single fastest way to make the rest of this real.

There are two doors

DOOR	WHAT IT IS	GENERALLY FITS WHEN
Borrowing against work not yet done	Construction and renovation lending. Money is released in stages as the work progresses.	You are building or converting and need funds during construction
Borrowing against value you already have	Home equity products and refinancing. Funds are available up front.	You have equity and want simpler access to it

Which door fits depends on your equity, income documentation, project size, and the lender. The useful part is going in prepared.

BRING THESE TO THE FIRST LENDER CONVERSATION

- [ ] **Your completed property worksheet**
  Page 3 of this packet.
- [ ] **Current mortgage statement**
- [ ] **Income documentation**
  Whatever you used for your last mortgage is a good starting point.
- [ ] **A rough project range from Step One**
  Not a quote. A range and a type.
- [ ] **Your answer to "who is this for"**
  It affects more than you would expect.

ASK THE LENDER THESE

1. Given my situation, which products would you even consider, and why? _____

2. How does the money actually reach the contractor? _____

3. How does the appraisal work on a property that does not have the ADU yet? _____

4. What would disqualify me, and is there anything I should fix first? _____

5. What is a realistic timeline from application to funds available? _____

TWO NUMBERS NOBODY CAN PROMISE YOU

What it will cost on your lot, and what rate you will get. Anyone who answers either one before seeing your property and your file is guessing.

TEAR THIS PAGE OUT

The homeowner master checklist

PHASE 1 · THIS WEEK

- [ ] **Complete the six-fact worksheet**
  Page 3. Tax bill, assessor site, panel door, tape measure.
- [ ] **Answer "who is this for"**
  Everything downstream depends on it.
- [ ] **Locate your Title 5 report if you are on septic**
- [ ] **Run the free property check**
  southshorerealtors.theaduexchange.com

PHASE 2 · NEXT TWO WEEKS

- [ ] **Call the building department**
  The five questions on page 4. Write down who you spoke to.
- [ ] **Talk to a REALTOR® before you talk to a builder**
  This is a property decision before it is a construction decision.
- [ ] **Read your deed**
  Restrictions, easements, covenants.
- [ ] **If family money is involved, call an attorney**
  Before any drawings exist.

PHASE 3 · MONTH TWO

- [ ] **Have the lender conversation**
  Both doors. Bring the page 6 list.
- [ ] **Get a septic designer's opinion if you are on septic**
- [ ] **Narrow to one or two ADU types that actually fit**
  Lot, budget, and the person it is for.

PHASE 4 · ONLY NOW

- [ ] **Talk to builders. Get three itemized bids on comparable scope.**
- [ ] **Confirm the design fits the number you can finance**
  Not the other way around.
- [ ] **Submit for permit**

NOTES

FOR REAL ESTATE PROFESSIONALS

Your lane, and the line you do not cross

ADU questions are arriving on listing appointments whether or not anyone is ready. You add value by organizing facts and routing people correctly. The risk is interpreting rules that are not yours to interpret.

THE DISTINCTION THAT MATTERS MOST

"This property **may have** ADU potential, buyer to verify with the municipality" is a responsible statement. "You **can** build an ADU here" is a representation about zoning that you are not in a position to make. Only one of those two sentences is safe, and the difference is a single word.

What you do

- [ ] **Gather and organize the six facts**
  Same worksheet your client uses. You are faster at it than they are.
- [ ] **Know the building department number before the client asks**
- [ ] **Raise septic capacity before the offer, not at inspection**
  The highest-value question you can ask early on the South Shore.
- [ ] **Use conditional language in every listing and conversation**
- [ ] **Hand this packet to the client**

What you refer out

- [ ] **Zoning interpretation**
  Building department or zoning enforcement officer.
- [ ] **Septic capacity**
  Septic designer or the board of health.
- [ ] **Deed restrictions, ownership structures, unpermitted units**
  Real estate attorney.
- [ ] **Financing, qualifying, and anything involving a rate**
  Lender. Never quote one yourself.
- [ ] **Cost and feasibility of a specific build**
  Licensed contractor, three bids.

THREE THINGS TO NEVER SAY

That a property will appraise higher because of an ADU. That rental income will cover a payment. That a town will approve something. All three are representations you cannot support, and all three are the ones clients most want to hear.

Build your bench before you need it

The agent who can name an attorney, two lenders, a builder, and a septic designer in one conversation gets the ADU listing.

Attorney	_____	**Builder**	_____
Lender, construction	_____	**Lender, equity**	_____
Septic designer	_____	**Building dept.**	_____

KEEP GOING

Where to go next

RESOURCE	WHAT IT IS
Watch this session youtu.be/1Asel0YViUk	The full November 10 webinar: a builder, an attorney, and two lenders walking through the same four steps in this packet.
Watch ADUs 101 youtu.be/arITRbenQIE	The earlier session. What an ADU is, what the Massachusetts law changed, and what it means for your property.
Free property check southshorerealtors.theaduexchange.com	Enter your address and a few details, get an educational summary of what is worth exploring and what to verify locally.
The South Shore Home Options Library	Plain-language guides: the law, the septic question, ownership planning, financing, and the family situations behind most ADU projects.
Find a South Shore REALTOR® southshorerealtors.com	Members who have been through ADU-specific education and can be an informed first call.
Your town's building department	The only source that can tell you what your specific lot can do. Call them. They are used to it.

About this packet

Prepared by The ADU Exchange as part of the South Shore Home Options Campaign, presented with South Shore REALTORS® and funded through a National Association of REALTORS® Consumer Advocacy Outreach Grant. It is free, it is not for sale, and you are welcome to print it, share it, or hand it to a client.

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