

Massachusetts ADU Law: A New Path for Multigenerational Living

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Massachusetts recently passed legislation expanding the use of Accessory Dwelling Units (ADUs), giving homeowners more flexibility and families new options for multigenerational living. This law requires municipalities to allow ADUs by right in all single-family zoning districts—eliminating the need for special permits in many cases.

What Are ADUs?

ADUs are secondary housing units on the same lot as a primary home. They can be converted basements or attics, garage apartments, attached additions, or standalone backyard cottages.

Why Do They Matter?

ADUs create private, independent living spaces while keeping family close—ideal for multigenerational households.

- For Aging Adults: ADUs help older family members stay near loved ones while maintaining autonomy. They reduce isolation and can lower the need for institutional care.
- For Young Adults: ADUs offer affordable housing on family property, supporting financial independence, student debt management, and even shared childcare responsibilities.

Financial and Practical Benefits

- Increased property value
- Potential rental income
- Shared utility and maintenance costs
- Flexibility for evolving family needs

What Homeowners Should Know

- Local regulations may still apply—check with your town.
- Consider accessibility features if aging-in-place is the goal.
- Some lenders offer ADU-specific financing.
- Design with privacy in mind.
- Create a written agreement to clarify expectations and responsibilities.

Before moving forward with an ADU, it's wise to consult a qualified elder law attorney. Legal guidance can help families navigate property ownership issues, tax implications, long-term care planning, and how an ADU may affect eligibility for public benefits.

Do you have a suggestion for a future article topic for Attorney Walecka? Reach out to him directly with a question or topic you think would be helpful to readers.

The information contained in this article is not intended to make you an expert on estate planning nor is this article intended to replace the need for the advice of a professional. Rather, this article is simply intended to provide a basic understanding of why estate planning is important for everybody and a basic understanding of some of the more common estate planning tools. This article does not constitute legal advice.