

LITTLE TO MIDDLE HOUSING TYPES



SINGLE-FAMILY HOME CONVERSION

OVERVIEW AND HISTORY

Converting single-family homes to duplexes and multi-unit homes has been a planning strategy to increase housing options for some time. In fact, the American Planning Association (APA) wrote a report on this concept in 1949, even as single-family homes were proliferating across America.⁶ Home conversions were conceived as mechanism to preserve large historic properties, many of which were originally designed for households that included extended family members and servants, that could no longer be maintained by a single owner.

Single-family home conversions typically accommodate two to four housing units, though this number can be greater depending on the size of the original building. While a house's interior will likely undergo significant reconfiguration to accommodate additional units, many conversions can be (or are required to be) completed without impacting the building's exterior, resulting in no visible changes in appearance.

While single-family conversions remain a great way to preserve historic homes, they need not be limited to buildings of a particular time period. Today some municipalities are revisiting their home conversion regulations to encompass a greater range of existing buildings, recognizing that houses of any style can afford the opportunity to adapt a community's existing housing stock to suit the needs of today's smaller households.

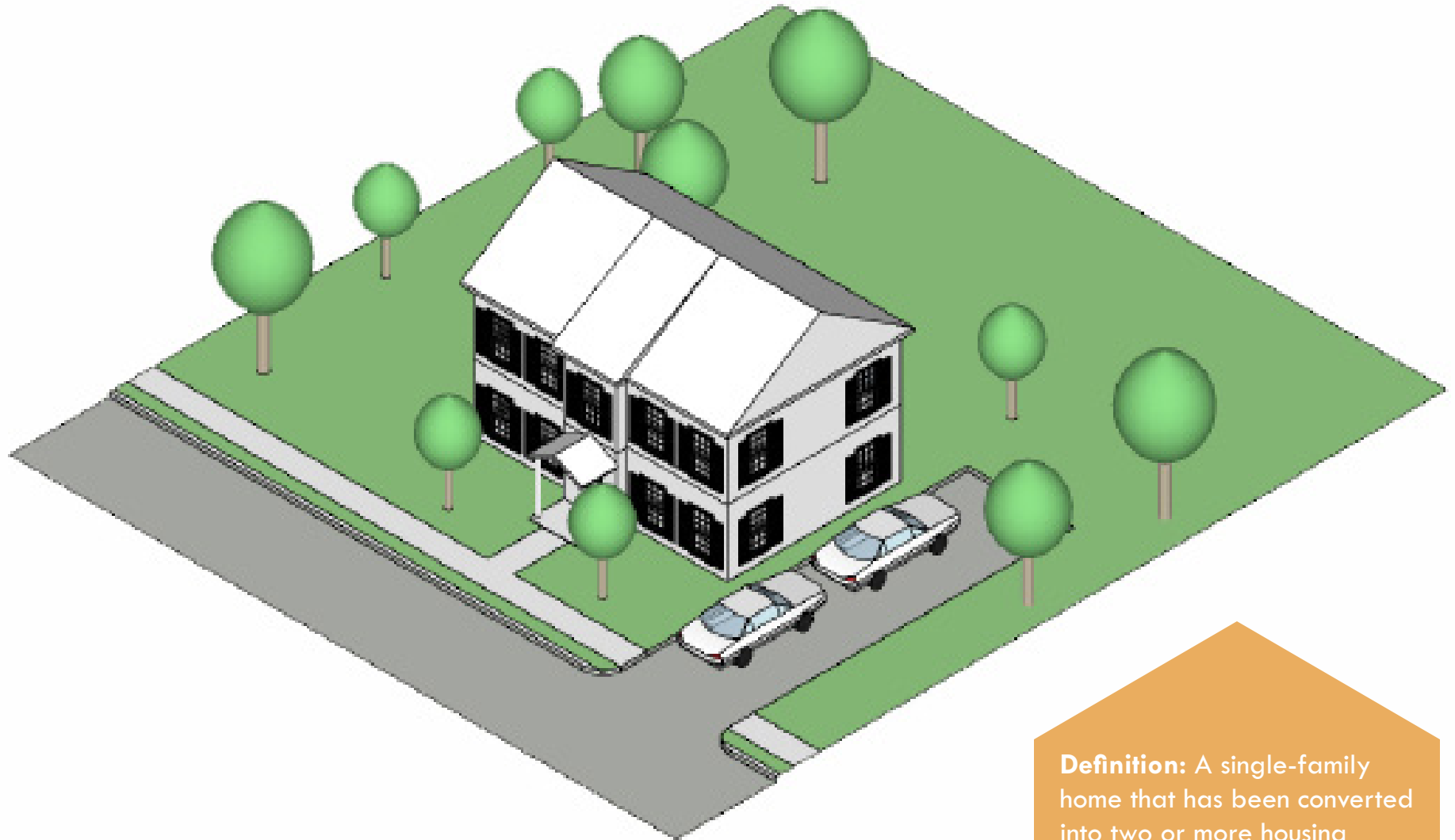
POLICY EXAMPLES:

Abington
Gloucester
Holden
Newton
Portsmouth, NH



6 [add citation]

LAYOUT



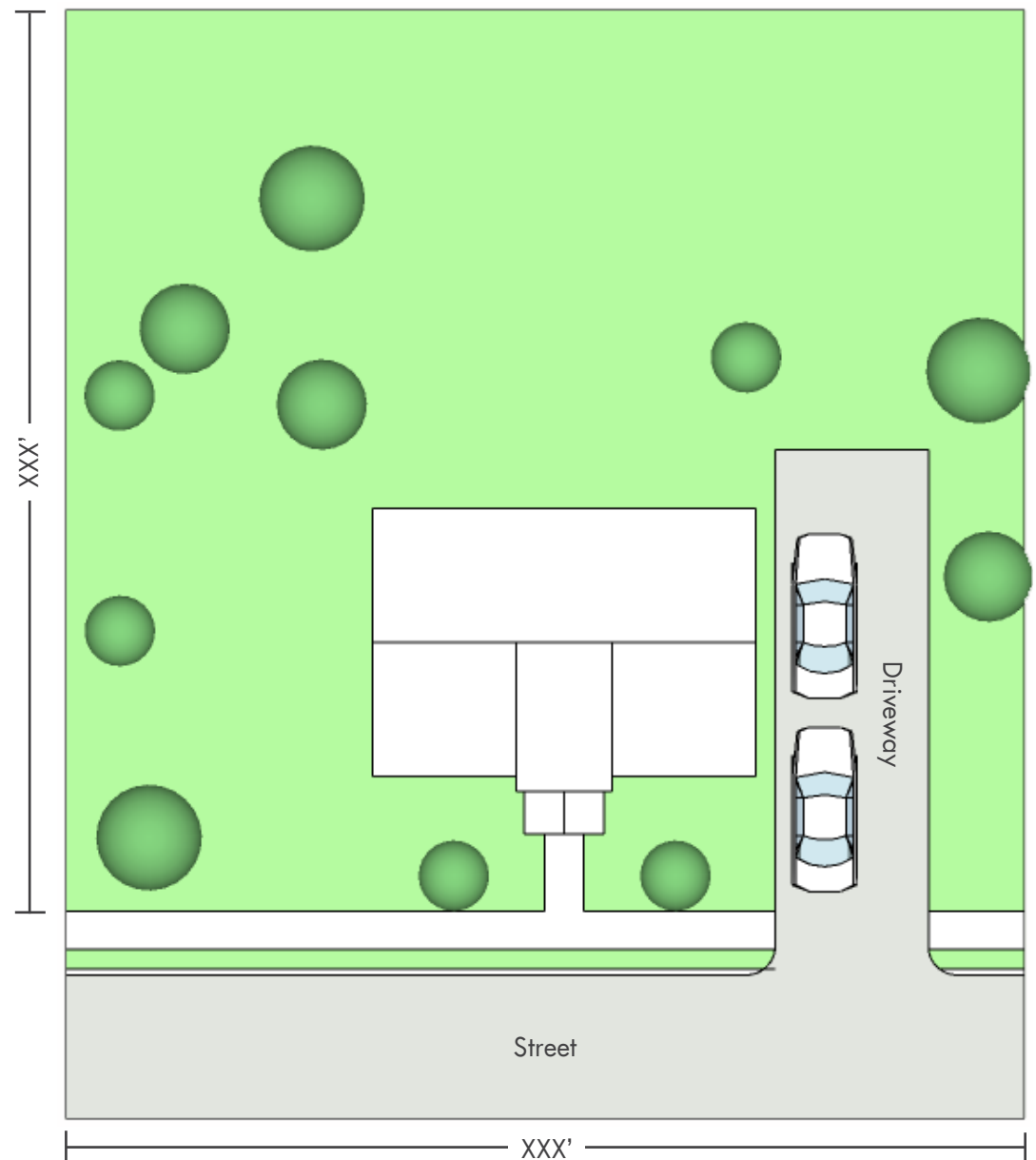
Definition: A single-family home that has been converted into two or more housing units, typically with few or no changes to the exterior.

Potential occupants: One- to three-person households

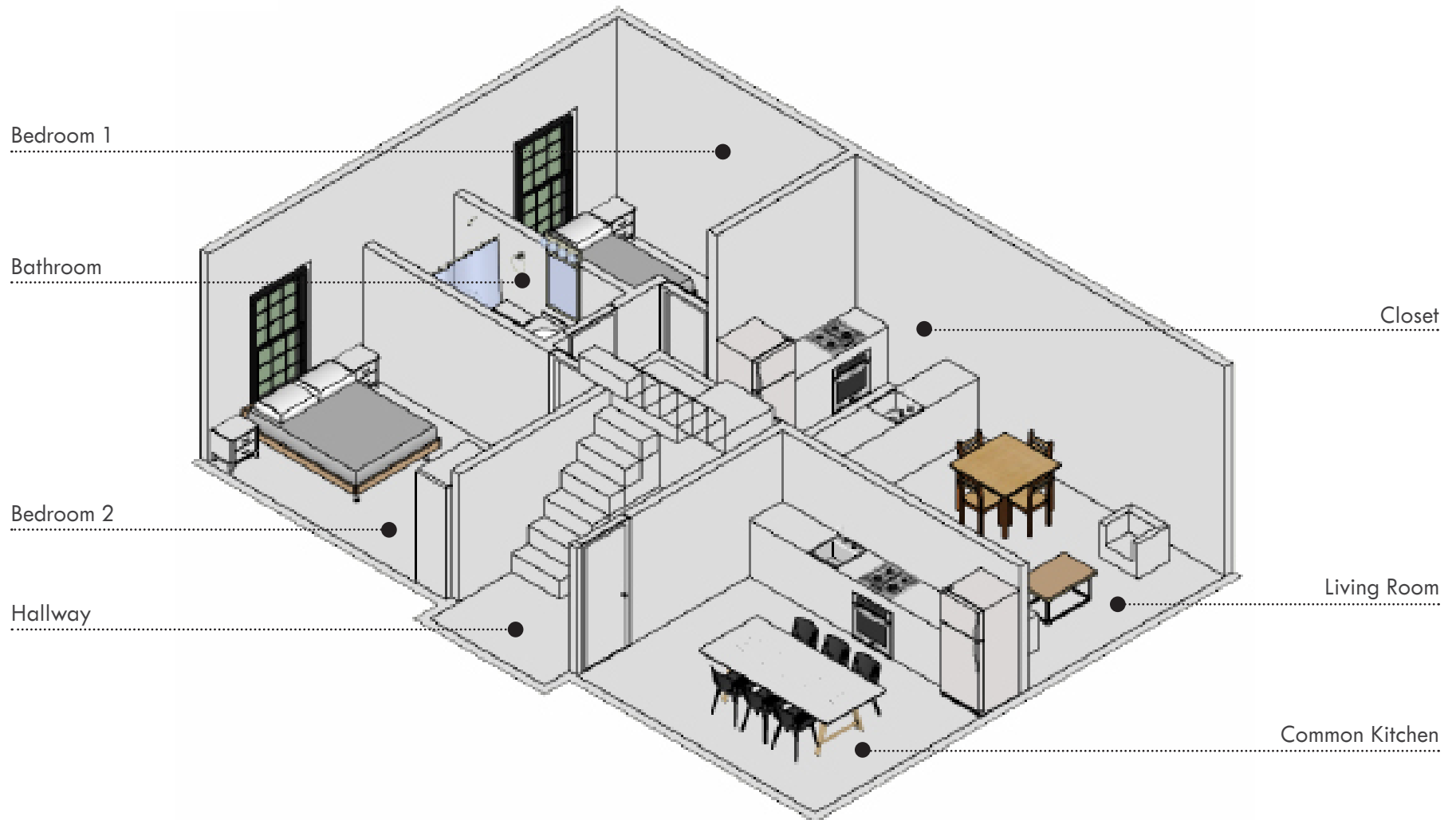
GENERAL LAYOUT:

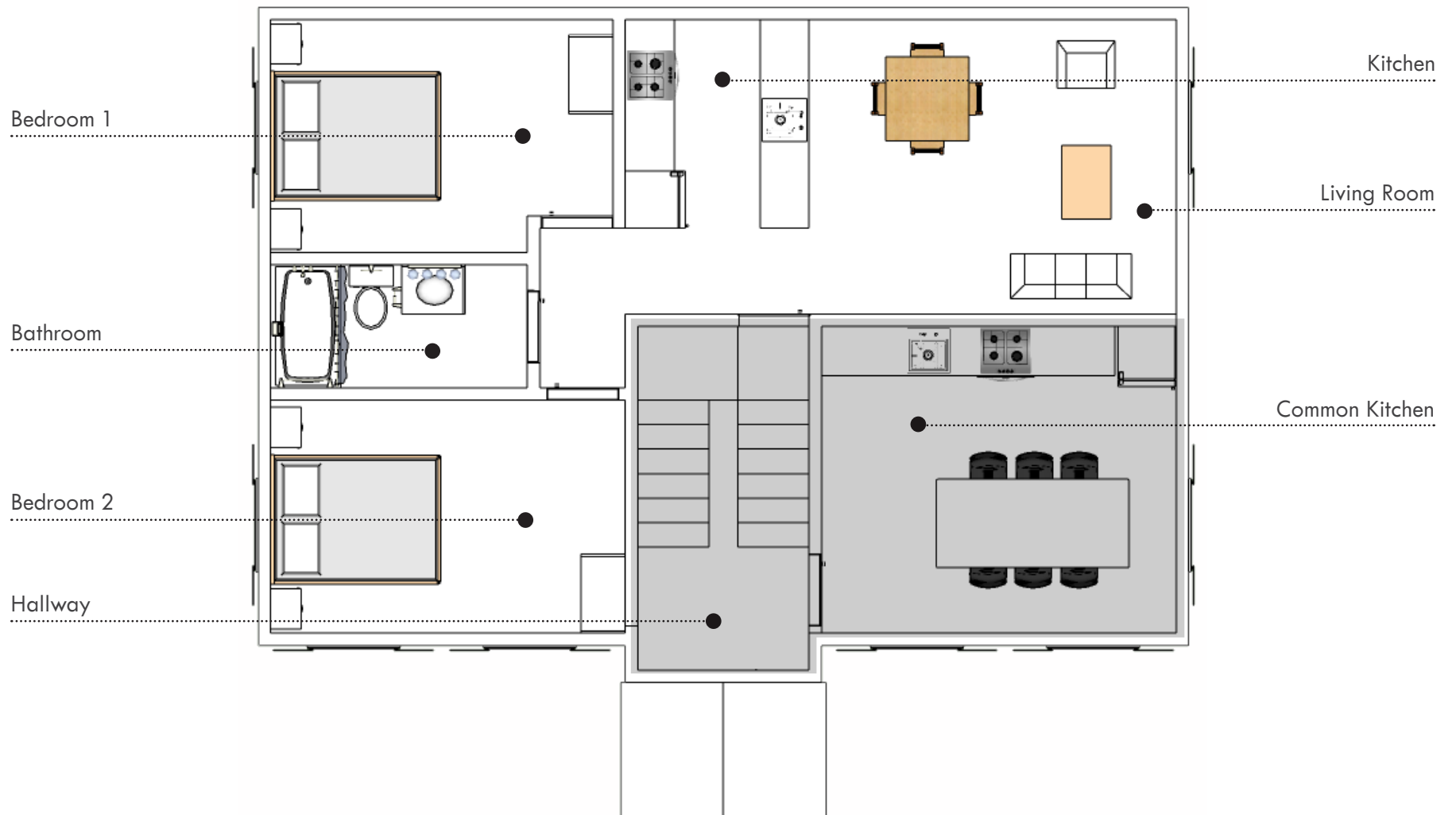
Unit size	500-1,000 sf per unit
Height	Vary depending on configuration of original structure
Setbacks	Vary depending on configuration of original structure
Density	Vary depending on configuration of original structure
Unit interior	Kitchen: 8'x6' Bathroom: 5'x8' Living Room: 12'x15' Bedrooms (1-2): 10'x10"

SITE PLAN LAYOUT:

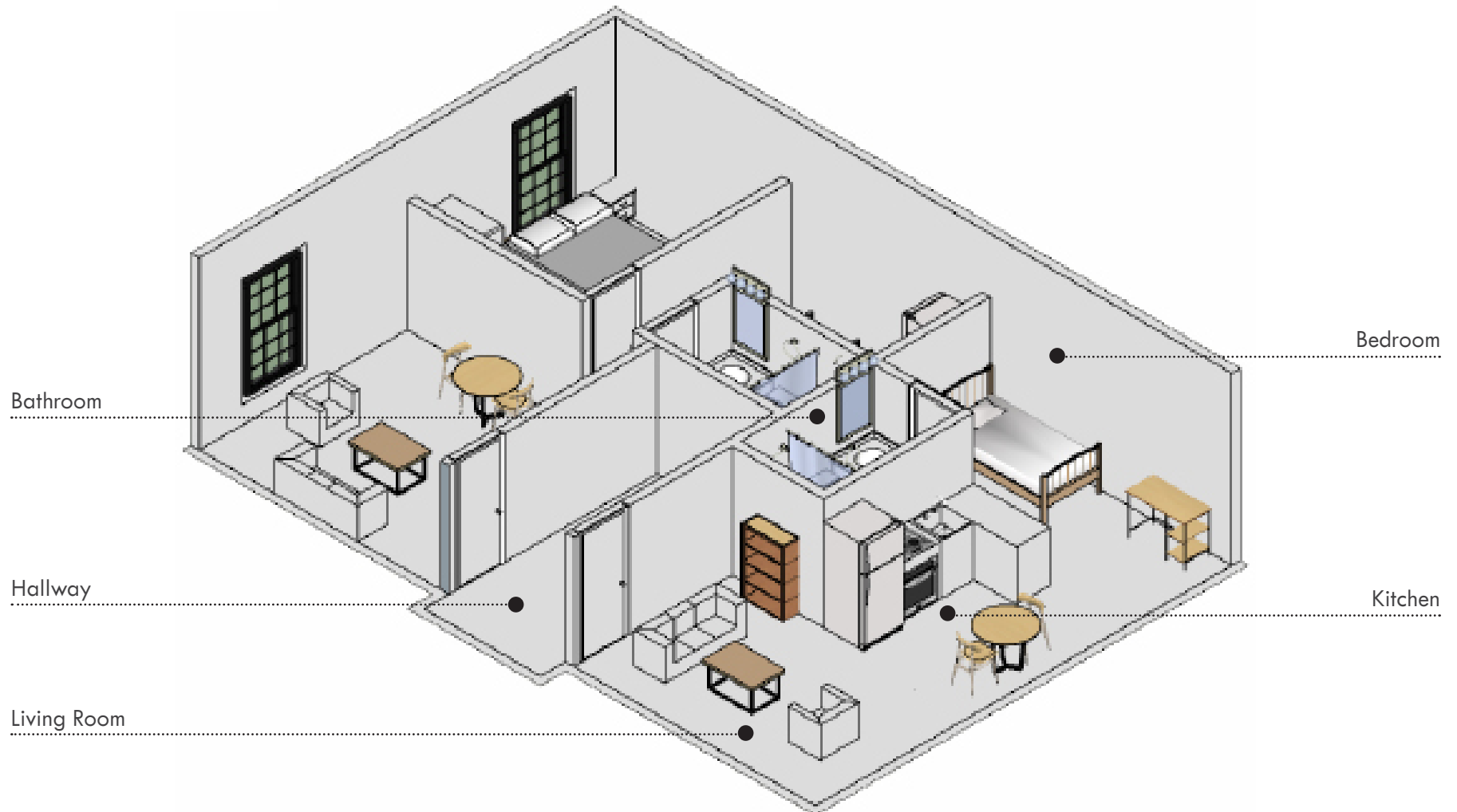


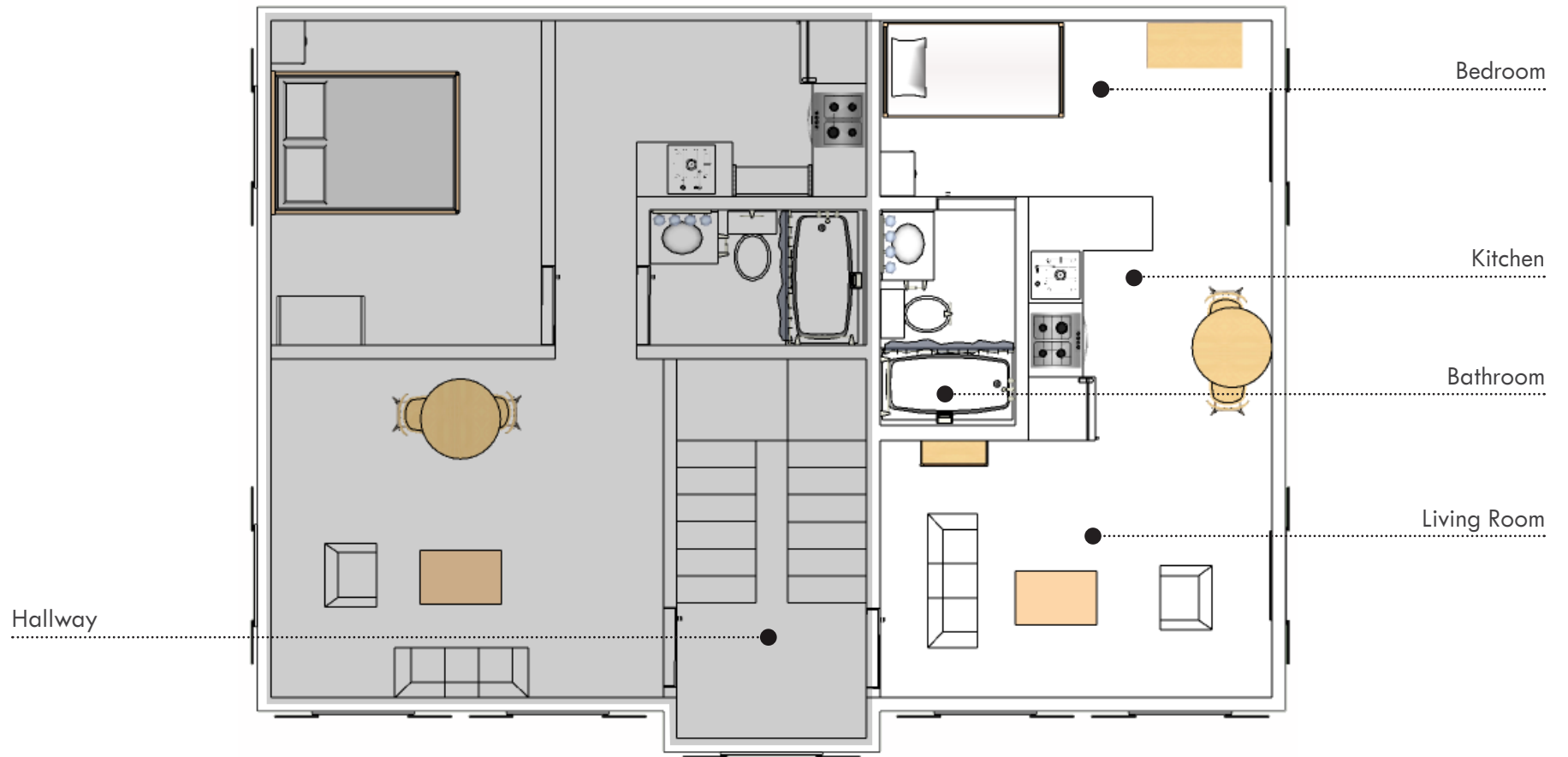
**FIRST FLOOR PLAN LAYOUT:
ONE UNIT PLUS COMMON ROOM**





**SECOND FLOOR PLAN LAYOUT:
TWO UNITS**





BARRIERS

Single-family home conversions involve many technical challenges beyond those typically faced by new housing construction. In addition to satisfying local zoning codes, a conversion must comply with current building, life safety, and accessibility codes that, depending on the age of the building, may not have existed when the house was built. Skilled developers, architects, and contractors that possess specialized renovation expertise and a willingness to work creatively with local officials can successfully overcome many of the technical challenges inherent in this type of housing.

BARRIERS BY STAKEHOLDER

Town Officials

- Zoning
- Building codes
- Water and sewer
- Parking

Developers

- Zoning
- Building codes
- Constraints of existing building
- Specialized expertise required

Community Concerns

- Neighborhood character
- Parking and traffic



BARRIERS FOR TOWN OFFICIALS

Zoning

While many communities have zoning regulations that allow for conversion, most were developed in the 1950s with the intention to preserve large estates and may not be applicable to smaller properties where home conversion may still be appropriate. Furthermore, they may not allow for the creation of more than two housing units, since the purpose of the original bylaws was preservation rather than creating additional housing options. Town officials might also have concerns about home conversion bylaws being exploited by developers that would like to build multi-unit housing in in zoning districts where it is otherwise prohibited. However, this concern can be addressed by limiting home conversions of relatively new buildings.

Building Codes

Building codes can pose a substantial barrier for single-family to multi-family home conversions. These structures were not originally designed to accommodate multiple households, and may have been built before building codes existed at all. In addition to updating the building to meet modern standards, increasing the number of units may move the structure to a different occupancy category that requires additional life safety measures, such as sprinklers. Particularly, it can be difficult to design two forms of egress from each unit depending on specific building conditions. Finally, ensuring home conversions meet modern accessibility requirements can be challenging since providing access to units on upper floors could require significant modifications such as ramps, stair lifts or elevators. Since home conversions would otherwise be great housing options for seniors, addressing this barrier is critical.

Water + Sewer

If the house uses a septic system, which is common in many smaller Massachusetts communities that do not have town-wide public water and sewer infrastructure, a home conversions may be limited because of septic constraints. If a home conversion results in an increase in load (typically based on the number of bedrooms) that exceeds the existing septic system's capacity, the system will need to be upgraded, which can be cost prohibitive. Additionally, many Massachusetts municipalities have local septic regulations that are more stringent than Massachusetts state regulations, which may place additional restrictions on septic system expansion.

Parking

Many zoning bylaws require as many as two parking spaces per unit, which may or be a barrier depending on lot size and whether there is sufficient space to for additional parking. Single-family homes on large lots typically have ample space to meet this requirement, though it may result in enlarged driveways and paved areas with more formal delineation of spaces. Smaller lots may necessitate more flexibility. In practice, off-street parking demand for home conversions does not look remarkably different than what one would encounter in a single-family home occupied by a household with one or more driving-age children, each of which may have their own vehicles.

PARTNER TOWNS ZONING

Home conversions are allowed by special permit in all of the participating communities. Interestingly, most of the partner towns bylaws contain a mix of progressive and prohibitive elements, so the ease with which a homeowner can pursue conversion will likely depend on individual site and building circumstances.

- Two towns, Duxbury and Scituate, treat home conversions as internal accessory dwelling units. While this may offer some advantages in terms of process, in means that the same regulations that discourage ADU construction—such as expiration of permit upon sale of the home and family occupancy requirements—also apply to home conversions.
- On the other hand, Duxbury and Scituate's requirements for the age of the building are quite flexible. In the other three towns, buildings must date to the 1950s or earlier to be eligible for conversion.
- Restrictions on the number of units vary by town and, in certain towns, but district. In this regard Norwell's bylaw, which allows up to four units per conversion in any district, is the most permissive. [Add note about parking]

PARTNER TOWNS ZONING

	COHASSET	DUXBURY	HINGHAM	NORWELL	SCITUATE
Zoning Districts	R-A, R-B, R-C by right and DB, VB, and HB by special permit	Single-family home conversions treated as ADUs - see ADU section	All residential and business districts by special permit	Residential and business districts	Single-family home conversions treated as ADUs - see ADU section
By Right or Special Permit	Special Permit (PB and ZBA)	Special Permit (ZBA)	Special Permit (ZBA)	Special permit	Special Permit (PB)
Restrictions on Age of Structure	Principal built before 1955	Principal at least 10 years old	Principal built before 1941, min six rooms excluding bathrooms	Residential districts -principal predates 1952, business districts – principal predates 1963	[confirm there are none]
Unit Limitation	Not limit but dependent on minimum lot size, more units require a larger lot size	Max 1 additional unit	[Subject to occupancy restriction]	4-unit max	One additional unit in Residential Districts and three Business Districts
Minimum Lot Size Requirements	District by district. [Minimum lot size requirement increases as units are added]	20,000 sf		1 acre	Underlying Zone
Parking	[add]	[add]	[add]	[add]	[add]

PROGRESSIVE BYLAWS

Progressive home conversion bylaws make the permitting process as easy as possible, do not include building age requirements, have flexible minimum lot size and density requirements, and include a mechanism to make exterior changes if required for building code compliance. Examples of progressive small-scale mixed-use bylaws are in the chart below, with key elements highlighted in [green].

- Since small developers or lay people may choose to convert their home, it's important that the permitting process be as straightforward as possible. The example bylaws shown here offer a by-right option in at least some areas of town. Portsmouth allows the creation of up to four units through conversion by right, with the possibility of additional units through a special permit.
- Each of the example bylaws relies on the underlying zoning for dimensional requirements such as minimum lot area and setbacks, so these requirements will not become more stringent when a house undergoes conversion. This flexibility is key, because a building that is already constructed cannot change these attributes. However, bylaws should include a pathway for nonconforming buildings and lots, since many older buildings predate and do not conform with their town's zoning bylaw.
- When required for building code compliance, the bylaws allow for changes to the exterior of the building with a special permit.
- While some of the example bylaws limit conversions based on the age of the building, the required building ages are younger than those seen in several South Shore bylaws. Rather than setting a static built-before date to determine eligibility, a more effective approach is to set a building age, as Duxbury's bylaw does (e.g. building must be at least ten years old). This prevents developers from immediately converting a new single-family house to multifamily while gradually allowing additional homes to become eligible as they age.
- Gloucester's bylaws are the most flexible in terms of parking requirements, but all four examples either require less than 1.5 spaces per unit, allow for parking reductions through a special permit, or both.



PROGRESSIVE ZONING EXAMPLES

	ABINGTON, MA	GLOUCESTER, MA	HOLDEN, MA	PORTSMOUTH, NH
Zoning Districts	High density residential district and business districts	Rural Residential, High Density Residential, and Civic Center District	Residential Suburban 3, Village, and Residential Multi-family	Several districts (described below)
By Right	By-right and special permit	By-right	By-right in Residential Multi-family, Special permit in other districts	Conversions up to 4 DU allowed by-right in several districts, 5 to 8 by special exception (ZBA) in several districts
Unit Cap	3-family	2-family	4-family	Up to 8 units by special exception
Min. Lot Area (sf)	Underlying	Underlying	Underlying	1,000 to 3,000 minimum lot area per dwelling unit (varies by district)
Lot Width (ft)	Underlying	Underlying	Underlying	Underlying
Building Width (ft)	Underlying	Underlying	Underlying	Underlying
Density	Underlying	Underlying	Underlying	Underlying
Minimum Floor Area	600 sq ft for primary, 400 sq ft for each additional unit	Underlying	Underlying	Underlying
Setbacks (ft)	Underlying	Underlying	Underlying	Underlying
Parking	1.3 spaces per one-bedroom unit 2 spaces per two-bedroom unit 2.6 spaces per three-bedroom unit Reduction allowed by special permit	1 space per du, reduction by special permit	1.5 per unit	1.3 spaces per 750 sq ft of dwelling unit floor area
Design		Special permit required for changes to the exterior	Special permit required for changes to the exterior. Additional entrances allowed for elderly housing.	No change to the exterior of the building unless required for building code compliance
Restrictions on Age of Structure	[confirm there are none]	[confirm there are none]	[confirm there are none]	Must have existed prior to January 1, 1980

BARRIERS FOR HOMEOWNERS/DEVELOPERS

Meeting building code requirements will likely be the greatest barrier to converting a home. Retrofitting a house to accommodate multiple units is a technically challenging task, particularly in older homes that predate modern codes or construction techniques. Changing a building's occupancy classification from single-family to multifamily may trigger additional life safety and accessibility requirements. Renovated layouts must accommodate multiple kitchens, bathrooms, and heating systems as well as their associated piping and vents. Designing new unit layouts that meet current code requirements as well as modern expectations for comfort and amenity requires creativity and technical skill. Often home conversion regulations prohibit any changes to the exterior of the building. Even if exterior changes are permitted by the zoning bylaw, the house may still be subject to other historic preservation requirements. All these factors, plus the unexpected conditions inevitably encountered in historic renovation, can quickly escalate project costs. An individual homeowner seeking to convert their house should hire an architect and contractor with specialized expertise in historic residential renovations.



COMMUNITY CONCERNS

Community concerns about home conversions revolve around impacts to neighborhood character. By definition, this housing type converts a single-family home, potentially located in a neighborhood consisting primarily of other single-family homes, to multifamily housing. Neighbors may object to the possibility of overcrowding, though this is unlikely to play out in reality; for example, if a four-bedroom house that could accommodate a five-person family is converted to three one-bedroom units each occupied by a single person or a couple, the overall number of occupants may not even increase. Neighbors may also fear that the potential occupants of a home conversion may be too transient, too noisy, or just not “fit in.” These concerns are usually rooted in fear of the unknown and should be addressed through open community dialogue and positive messaging about addressing housing need.

Members of the public may also be concerned that home conversions will result in greater demand for on-street parking or generate more traffic than they're accustomed to. Typically, larger single-family homes that would be suitable for a multi-unit home conversion have driveways that can accommodate several off-street parking spaces. Indeed, a single-family house occupied by two adults and multiple driving-age teens may have as many or more cars than a converted home. Even if this is not the case, single family conversions occur incrementally over a long period of time as individual owners decide to make changes; such a small increase in the overall number of units in a particular neighborhood will not typically overwhelm on-street parking capacity or neighborhood traffic patterns.



SINGLE-FAMILY HOME CONVERSION

CASE STUDIES

NEWTON HOME CONVERSION ORDINANCE UPDATE

Existing

Building must have existing 10 years prior to date of application

Limits conversions to specific home types and civic buildings

Conversions of up to six housing units by special permit

Home conversions are allowed at a density of 1,250 SF [of lot area?] per dwelling unit

Requires both on-street and off-street parking

Prohibits changes to the exterior of the building

Proposed

Removes building age requirement

All conversion for all residential types in all residential zones

Allows conversion of up to six housing units by-right and additional housing units and associated building additions by special permit

Home conversions are allowed at a density of 1,200 SF and 900 SF [of lot area?] for deed-restricted Affordable Housing

Only requires off-street parking and minimum requirements can be reduced upon special permit

In 2020, Newton proposed changes to its zoning ordinance to better facilitate home conversions as a part of a broader rezoning effort. The City's existing and proposed home conversion regulations are listed here below. Interestingly, the proposed regulations would allow any residential building to be converted to a multi-unit building, regardless of age, and incentivizes the creation of deed-restricted Affordable Housing units by offering a density bonus.

These proposed changes to single family home conversion regulations are part of Newton's broad "Zoning Redesign" process. Zoning Redesign grew out of the passage of a new Comprehensive Plan in 2007, which called out the lack of clarity and accessibility of the city's zoning ordinance. The city has been working since that time to make Newton's zoning ordinance more accessible, understandable, and reflective of its latest goals for land use, housing, transportation, economic development and climate action. The city's estimate timeline for zoning redesign dedicates all of 2021 for "continued revision and outreach," with a focus on the proposed updates for village district zoning. There is not yet a target adoption date.

Even prior to the planned update, Newton's home conversion ordinance included several progressive elements, including eligibility for buildings older than 10 years, up to six units permitted within a building by special permit, and [a relatively high unit density]. With the proposed changes, the ordinance will likely be one of the most flexible in the state, if not the country. Newton is more urban in character than the five partner towns, and some aspects of its conversion ordinance may not make sense for smaller South Shore communities. However, the concepts could be easily adapted to reflect the South Shore's more suburban character, and the process demonstrates the importance of evaluating the ways in which zoning regulations do or do not advance a municipality's planning goals and proactively seeking improvements.

EXAMPLE HOME CONVERSION — PORTLAND, OR

This example in Portland, OR illustrates some classic barriers that homeowners may encounter when pursuing home conversion and demonstrates why modified standards or may exemptions need to be provided to more easily facilitate this housing type.

CHALLENGES ENCOUNTERED

This example shows a historic home on a 7,780 SF lot that was converted into six condominium housing units. The home dates back to 1911 and was converted in 1999. It features separate housing unit entrances and shared internal common spaces. The City exempted this development from parking requirements to help make the conversion possible. The largest obstacle to overcome was complying with fire and building codes, which were triggered after the building was divided into several units. The approval process was lengthy and required the developers to provide multiple egress points for each unit, enclose a stairwell, upgrade lighting and ventilation, construct fire-rated walls to separate units, and put in a new fire sprinkling system. Fire and safety requirements also conflicted with the US Secretary of Interior's Standards for Rehabilitation of Historic Buildings and the City of Portland's Historic Design Review.

In cases such as the one above, home conversion is While life safety regulations should not be compromised, the extensive work necessary to meet these requirements illustrates how difficult home conversions can be and why guidance and support from municipal staff is critical.

