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Z to A: Zoning to accessory unit for appraisers

February 12, 2015 - Appraisal & Consulting

According to MLS Property Information there are approximately 200 single family dwellings with an "accessory apartment" that are either currently listed, under agreement or have sold within the prior twelve months. These properties are located throughout Massachusetts from Berkshire County to Cape Cod and the Islands. Prices range from \$200,000 to \$8 million.

If the search included the options; home office with a separate entry, in-law apartment or live-in help quarters, then there are over 400 properties that sold throughout Massachusetts within the prior six months.

The focus of this article is on an accessory unit. In general the definition of an accessory unit is a unit added to, created within, or detached from the primary single family dwelling. It is overall smaller than the primary unit and commonly includes a kitchen, a bedroom and a bathroom. The appraiser would identify this property accordingly when developing an appraisal. This property would be identified as a "One Unit with Accessory Unit" rather than the customary "One Unit" in the general description within the single family appraisal form report.

Differences may occur within zoning regulations in a community. In one community there are three separate definitions related to an accessory unit: accessory apartment, accessory building and accessory use. The definition for each is basically similar to the general definition and includes that the accessory use is overall incidental to the principal use. The property in this community has greater than 5,000 s/f of above grade living area with an accessory unit that has 1,000 s/f of above grade living area. The construction design style of this property is attached with a separate means of ingress for the accessory unit. A special permit by the building department for an accessory unit is required.

Another property is located in a rural community with similar zoning regulations in describing an accessory use as being clearly incidental and secondary to the use of the premises. Kinds of allowed accessory uses including an office are described in their zoning regulations. Some uses require a special permit and others have additional guidelines.

The property in this community is located in a residential district with a two acre minimum lot size. The property has approximately 1,900 square feet of living area with an accessory unit of approximately 500 square feet. The accessory unit is located in the basement and its means of ingress is a walk-out style with double glass doors.

In general, the primary use for an accessory unit is for living space; however it may have other uses. In conclusion, whether a property owner makes a decision to create an accessory unit or it is a characteristic when making the decision to purchase a property, an accessory unit is a recognized and at times a preferred and enhanced characteristic of a single family residential property.

It is the appraiser's opinion that zoning guidelines and bylaws for an accessory unit is important in any community.

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