

In-Law Suite Renovation Check List



DESIGN MUST-HAVES FAMILIES APPRECIATE (AND INSPECTORS RESPECT)

A good in-law suite balances independence and safety. The best designs we see include:

- Zero-step entry (ramp or grade-level).
- 36-inch doorways and 42-inch halls where possible.
- Curbless shower with blocking in walls for future grab bars.
- Bedroom and bathroom on the same level.
- Good lighting and contrast—rocker switches, night lights, under-cabinet lighting.
- Privacy through thoughtful layouts and soundproofing between units.

These features aren't just code-friendly—they make daily life easier and safer for aging family members.

1

ZONING & ORDINANCES

- Look for terms like “Accessory Dwelling Unit (ADU),” “In-Law Suite,” or “Accessory Family Apartment.”
- Some municipalities allow them by right. Others require a special exception, conditional use approval, or even a variance.
- Some ordinances require that the property owner live on-site, either in the main home or the suite.
- Expect limits on square footage, setbacks, parking, and lot coverage.

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UTILITIES & SEPTIC

- On public sewer? Adding a dwelling could trigger EDU (Equivalent Dwelling Unit) fees.
- On-lot septic? Adding a bedroom often requires septic review and possible system expansion.
- Adding a driveway or parking spot? You may need township or PennDOT approval.

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FINANCING & ELDER LAW PLANNING

This isn't just about building permits—it's also about planning for the future.

- Medicare does not cover long-term custodial care. Medicaid may, but it has strict income and asset limits.
- Medicaid also has a 5-year “look-back period” for financial transfers. Families who transfer assets to qualify may face penalties.
- Talking to an elder-law attorney before you start building can prevent painful surprises later.

2

BUILDING CODE & INSPECTIONS

Pennsylvania enforces the Uniform Construction Code (UCC). As of today, we're still under the 2018 version, even though the 2021 codes are waiting in the wings. That means:

- Fire separation between units (usually a 1-hour wall or floor assembly.)
- Proper egress windows in bedrooms.
- Smoke and CO alarms—often interconnected between units.
- Basic accessibility features are not required by code, but smart families plan ahead. Wide doors, no-step entries, and curbless showers are wise investments.

4

TAXES, INSURANCE & DEED RESTRICTIONS

- Adding square footage or a second dwelling area will likely lead to a property reassessment.
- Your homeowner's insurance must be updated—don't wait until after construction.
- Some municipalities require an affidavit or deed restriction stating the unit can't be sold separately or that an owner must live on-site.



HOMEWORK

Visit your township or borough website, pull the zoning ordinance, and search for the terms above. Don't assume all municipalities handle this the same way.

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