



Adding a Unit to Your Saint Paul Property

This guide was created as a resource to help Saint Paul property owners through the process of planning for, designing, and building another housing unit on your property in the H1 and H2 Residential zoning districts. Most property owners have the option adding either an accessory dwelling unit (ADU) or another principal unit. These pages will help you decide which type of housing unit is best for you and your property and provide a step-by-step approach to your project, with links to helpful resources and tools along the way.



Introduction

- Why should you add another housing unit to your property?
- Dwelling Units 101
 - Accessory Dwelling Units and Principal (Dwelling) Units
- More Information on ADUs
 - Characteristics
 - Types of ADUs
 - What is not an ADU
- Choosing Between an ADU and a Principal Unit
 - Why would you choose to build a principal unit over an ADU?
 - Why would you choose to build an ADU over a principal unit?
 - Why does it matter if your unit is considered an ADU or a principal unit?



Process for Adding a Unit

Timeline

- Planning 1-3 months
 - Getting Started, Learning the Rules, Budgeting
- Design 1-6 months
- Permitting 1-6 months
- Construction 6-12 months

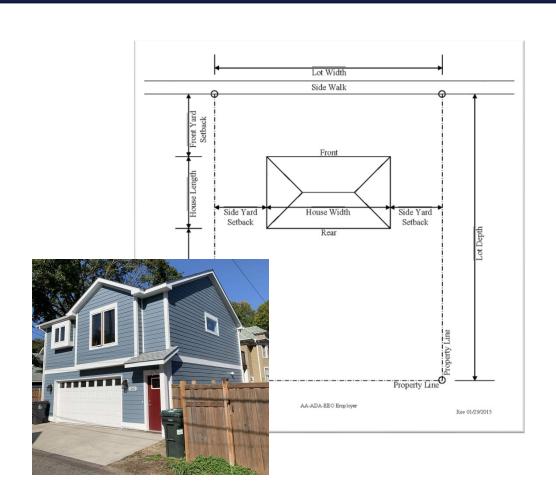
Process At-A-Glance

- 1. Get started
- 2. Learn the rules
- 3. Design your unit
- 4. Apply for permits
- 5. Construct your unit
- 6. Move in



1. Getting Started

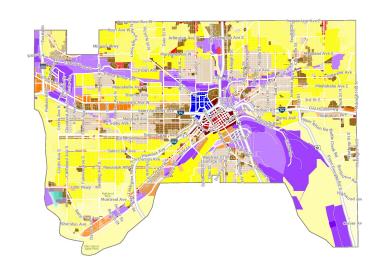
- Think about what you want
- Look for inspiration online
- Make a sketch
- Estimate costs
- Other early considerations

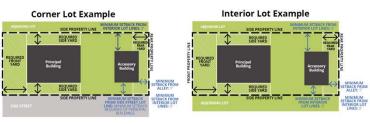




2. Learning the Rules

- Find your Parcel Identification Number
- Determine your lot area (size)
- Figure out your property's zoning district
- Learn the applicable zoning regulations
 - ADU Zoning Standards
 - Principal Unit Zoning Standards (H1/H2 Zoning)
- Other applicable regulations (design, parking, access, fire safety, utilities, short term rentals)
- Get assistance from staff
 - Setting up a meeting
 - Variances





- Yards are open space on the same lot with a principal (main) building, unoccupied and unobstructured from the
- Required yards are the portions of the yard that extend along a lot line and to a depth or width specified in the yard setback minimum.
- Minimum yard setbacks are the minimum front, side, and rear yard depths of a lot, established by the zoning district.



3. Budgeting and Finance

- Estimate project costs
- Financing options
 - Cash and Other Easy-Access Money
 - Loans from Family or Friends
 - Home Equity (HELOC, cash-out refinancing)
 - Loans from a Lender (Fannie Mae, Freddie Mac)
- Taxes and resale



4. Designing Your Unit

- Types of construction
 - Site-built
 - Prefab/manufactured
- Purchasing a pre-designed planset online
- Hiring professionals
- Creating the design





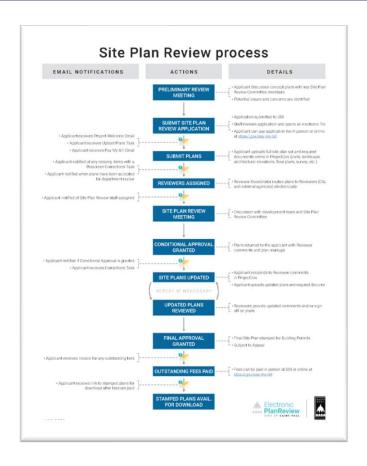






5. Permitting

- Permit applications
- Building Plan Review
- Site Plan Review





6. Construction

- Hiring contractors
- Monitoring construction
- Inspection process

7. Move-In and Renting

- Rental laws
- Setting the rent
- Writing a lease



Next Steps

- Consult with DSI, Housing Team
- Complete remaining sections, create graphics, add photos
- Finalize document
- Next phase: pre-approved plans for ADU/Principal unit (2025)