



New Dwelling Toolkit:

Adding a Housing Unit to Your Saint Paul Property



SAINT PAUL
PLANNING & ECONOMIC
DEVELOPMENT



New Dwelling Toolkit: Adding a Housing Unit to Your Saint Paul Property

October 2025

This guide is 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 of adding either another principal dwelling unit, similar to the existing home on your property, or an accessory dwelling unit (ADU), which is considered a secondary unit with different standards.

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Department of Planning and Economic Development (PED) Planning Division

Phone: 651-266-6700

[Reserve a timeslot for a virtual meeting](#)

Department of Safety and Inspections (DSI)

Phone: 651-266-8989

DSI Building Plan Review Desk

DSI-BuildingPlanReview@ci.stpaul.mn.us
375 Jackson Street, Suite 220
Saint Paul, MN 55101
Phone: 651-266-9007

Cover images credit: Quartersawn Design + Build



Introduction

In November 2023, Saint Paul's Zoning Code was updated to expand housing opportunities in the city. It is now much easier to add housing units to your property by converting or adding to an existing residential building, adding one or more new residential buildings to the lot, or subdividing the lot and developing on one or more of the lots, if the lot is large enough.

The majority of Saint Paul's lots are zoned H1 or H2 residential and contain a single-family home. Now, under the zoning code, these properties are likely permitted to add a housing unit in the form of a principal unit or accessory dwelling unit (ADU). This guide will help you decide which type of housing unit works best for your property and provide a step-by-step approach to your project, from planning to move-in, with links to helpful resources and tools along the way. This guide is intended as general circumstances and is not a substitute for the Zoning Code, Building Code, and other local, State, and federal laws that may also apply to your project. Consult professionals and City staff prior to starting a project.

Why should you add another housing unit to your property?

Additional housing comes with a myriad of benefits for individuals, families, renters, and homeowners, including:

- Adding another unit to your property can use space and resources more efficiently by making better use of a large home or lot.
- The new unit you add to your property could offer a lower cost housing option in the community.
- Generating extra income from renting out one of the units to help offset housing costs and increase the value of their property.
- The new unit could provide housing multi-generations, including seniors who may want to downsize or age in place, adult children, and other relatives and guests. Multiple units allow for multiple separate living spaces while keeping everyone close by on the same property.





Uses & Buildings 101

Principal

All lots in Saint Paul have at least one principal or main use. By Zoning Code definition, the **principal use** is the main use to which the premises (the lot and the buildings on it) are devoted. In simpler terms, the principal use is the main purpose or primary function of the lot. The lot's principal use is located within a **principal building**.

On a typical residential lot with a single-family home and a detached garage, the principal use and the principal building is the single-family home, which the Zoning Code calls a **one-family dwelling**.

Accessory

Lots can also have an **accessory use, building, or structure**. "Accessory" refers to a building, structure, or use which is subordinate, secondary, or incidental to and located on the same zoning lot as, the principal use to which it is related.

In the case of a lot with a single-family home and detached garage, the one-family dwelling is the principal building and principal use, the detached garage is an accessory building, and off-street parking spaces, enclosed in the garage is an accessory use. The garage is accessory to the one-family dwelling in that it is associated with it by providing parking for the residents living in the home on the same lot.

Other typical accessory uses on residential lots include domestic storage in a barn, shed, tool room, or similar accessory building, and a swimming pool.



Main (principal) building. A building in which is conducted the principal use of the zoning lot upon which it is situated.

Main (principal) use. The principal use to which the premises are devoted.

One-family dwelling. A building designed exclusively for an occupied exclusively by one household in one dwelling unit

Accessory use or accessory. A building, structure or use which is clearly incidental to, customarily found in connection with, and (except as provided in section 63.300) located on the same zoning lot as, the principal use to which it is related.



Dwelling Units 101

There are two types of **dwelling units**, principal and accessory. Both types are self-contained homes for exclusive and unhindered use of one household and must provide complete living facilities, including a kitchen and bathroom, but it is important to know the differences too.

Principal (Dwelling) Units

A principal dwelling unit, or principal unit, is a typical housing unit that is occupied by one independent household and is not secondary to another unit.

It's likely that you live in a principal unit, whether that be in a **one-family dwelling** (single-family dwelling) or a building with multiple principal units like a **two-family dwelling** (duplex) or a **multiple-family dwelling** with three or more units. Principal units can be the sole building and use of the property or be added to a lot with other housing types. The zoning standards for principal units and principal buildings are determined by the zoning district.

How many principal units are permitted on a lot?

In the H1 and H2 residential zoning districts, the maximum number of principal units permitted on a lot is determined by the zoning district's maximum number of principal units per lot and minimum lot area per principal unit. Principal units on a lot can be in the form of any variety of permitted housing types: multiple one-family dwelling(s), two-family dwelling(s), and multiple-family dwelling(s).



1 principal unit in a one-family dwelling



2 principal units in a two-family dwelling



4 principal units in a multiple-family dwelling

Dwelling unit. A building or part thereof that provides complete living facilities, including bathroom and kitchen facilities, for the exclusive and unhindered use of one (1) household.

One-family dwelling. A building designed exclusively for and occupied exclusively by one (1) household in one (1) dwelling unit.

Two-family dwelling. A building designed exclusively for and occupied exclusively by no more than two (2) households living independently of each other in two (2) separate dwelling units.

Multiple-family dwelling. A building, or portion thereof, designed exclusively for occupancy by three (3) or more households living independently of each other in individual dwelling units.



Accessory Dwelling Units

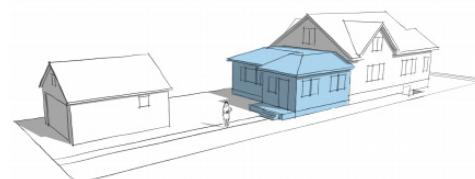
Alternatively, an **accessory dwelling unit (ADU)** is only allowed on a lot with a one-family dwelling, and is secondary to the one-family dwelling. On a property with a one-family dwelling and an ADU, the one-family dwelling is the principal dwelling and principal unit and the ADU is accessory to the principal unit.

ADUs and principal units are both dwelling units that are self-contained home for exclusive and unhindered use of one household. Both dwelling types must provide complete living facilities, including a kitchen and bathroom.

Types of ADUs

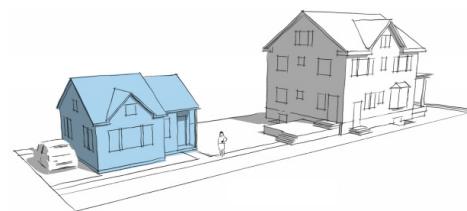
Attached

Attached ADUs are physically connected to the associated one-family dwelling, either as an addition to a new or existing home or as an internal unit that is in converted portion of an existing home, typically in an attic, basement, or in/above an attached garage. Attached ADUs tend to be less expensive to construct than detached ADUs, and utilities can often be connected to existing connections for the one-family dwelling.



Detached

Detached ADUs are physically separated from the associated one-family dwelling. A detached ADU could be in its own freestanding building alone or the building could include other accessory uses such as another ADU or a garage. A detached ADU is a separate building and may require separate utility connections from the existing one-family home, which can add additional costs.



Accessory dwelling unit (ADU).
A dwelling unit that is secondary to a principal one-family dwelling, within or attached to the one-family dwelling or in a detached accessory building on the same lot.

Other informal ADU names

- In-law suite
- Granny flat
- Casita
- Carriage house
- Laneway house
- Backyard cottage
- Secondary unit
- Accessory apartment

What is not an ADU

Recreational vehicles (RVs), tiny homes on wheels, and storage structures tend to not be considered ADUs because they are not built on a permanent foundation or to the requirements of the Minnesota Residential Code and Minnesota Building Code.



How many ADUs are permitted on a lot?

In the H1 and H2 residential zoning districts, a maximum of two ADUs is permitted for each one-family dwelling on a lot. ADUs are accessory units and not principal units, so the zoning districts' maximum number of principal units per lot and minimum lot area per principal unit do not apply and ADUs are not included in these calculations.



Credit: Mark Thiehoff

Choosing between an ADU and a Principal Unit

Because two principal units are permitted on lots at least 3,000 sq. ft. in H1 and at least 2,000 sq. ft. in H2, a new housing unit that you are considering adding to your property could be considered either a principal unit or an ADU. The table on the next page compares the zoning standards for principal unit and ADUs.

A major difference between a property with two principal units and one with one principal unit and one ADU is how unit occupancy is regulated. For the property with two principal units, the maximum number of people living in each unit is six adults and minor children in their care, also known as a **household**. For the property with one principal unit and one associated ADU, the maximum of number of people living in both units is six adults and minor children in their care.

Compared to principal units, ADUs have more restrictions in terms of unit size, height, occupancy, and ownership. However, some standards for ADUs are considered more flexible, like the reduced **setbacks** from interior lot lines and alleys. Additionally, ADUs are not subject to the H1/H2's minimum lot area per principal unit or maximum number of principal units. There are two ADUs permitted for each one-family dwelling on a lot.

Household. Six (6) or fewer adults, and minor children in their care, living together in a dwelling unit.

Setback. The distance required to obtain front, side or rear yard open space provisions of this code, measured from the lot line to the above-grade faces of the building.



Comparison of ADU and Principal Unit Zoning Standards

| | Principal Unit | ADU attached/internal to a one-family dwelling | Detached ADU |
|--|---|---|--------------|
| Unit occupancy | Each individual principal unit cannot exceed the number of occupants as specified in the definition of household (6 adults together with minors in their care). | The combined occupancy of the principal dwelling unit (associated one-family dwelling) and ADU cannot exceed the number of occupants as specified in the definition of household (6 adults together with minors in their care). | |
| Maximum unit size | No limit (except 2,500 sq. ft. limit for new one-family homes in H2). | 800 sq. ft. or 75% of the floor area of the associated principal dwelling unit, whichever is greater. | |
| Ownership | Individual principal units can be sold or be on a separate tax parcel. | ADUs cannot be sold separately from the associated principal dwelling unit and may not be a separate tax parcel. | |
| Lot area minimum (per principal unit) | Minimum of 1,500 sq. ft. of lot area per unit in H1; minimum of 1,000 sq. ft. of lot area per unit in H2. | Zoning district (RL-H2) standard does not apply; ADUs are not principal units. | |
| Maximum number per lot | Maximum of 4 principal units (or 6 with a density bonus) in H1; maximum of 5 principal units (or 6 with a density bonus) in H2. | Maximum of 2 ADUs are permitted for each one-family dwelling on the lot. | |
| Building height maximum | 35' for all roof types in H1, 36' for flat or shed roofs or 39' for other roof types in H2. | 25'. | |
| Minimum yard setbacks | Front: 10 ft. (See Front Setback Note in Section 2. Learning the Rules: Principal Unit Zoning Standards) Side: 5 ft. Rear: 10 ft. | Same as principal unit standards, with some exceptions that allow reduced setbacks. See Section 2. Learning the Rules: ADU Zoning Standards . | |
| Maximum lot coverage | Subject to maximum lot coverage of 45% in H1 or 50% in H2 for all buildings. | | |



Should your new unit be an **ADU** or a **Principal Unit**?

START HERE!

Does your property contain an existing single-family dwelling that you will retain or do you plan on constructing one?

YES

Option of a **principal unit** or an **ADU**

NO

Principal unit. ADUs are only permitted with an associated single-family home on the property

Do you plan on selling the new unit or the single-family home separately from one another or splitting up your lot so that the dwellings are on separate lots?

YES

Principal unit. ADUs cannot be sold separately from the principal dwelling and may not be a separate tax parcel

NO

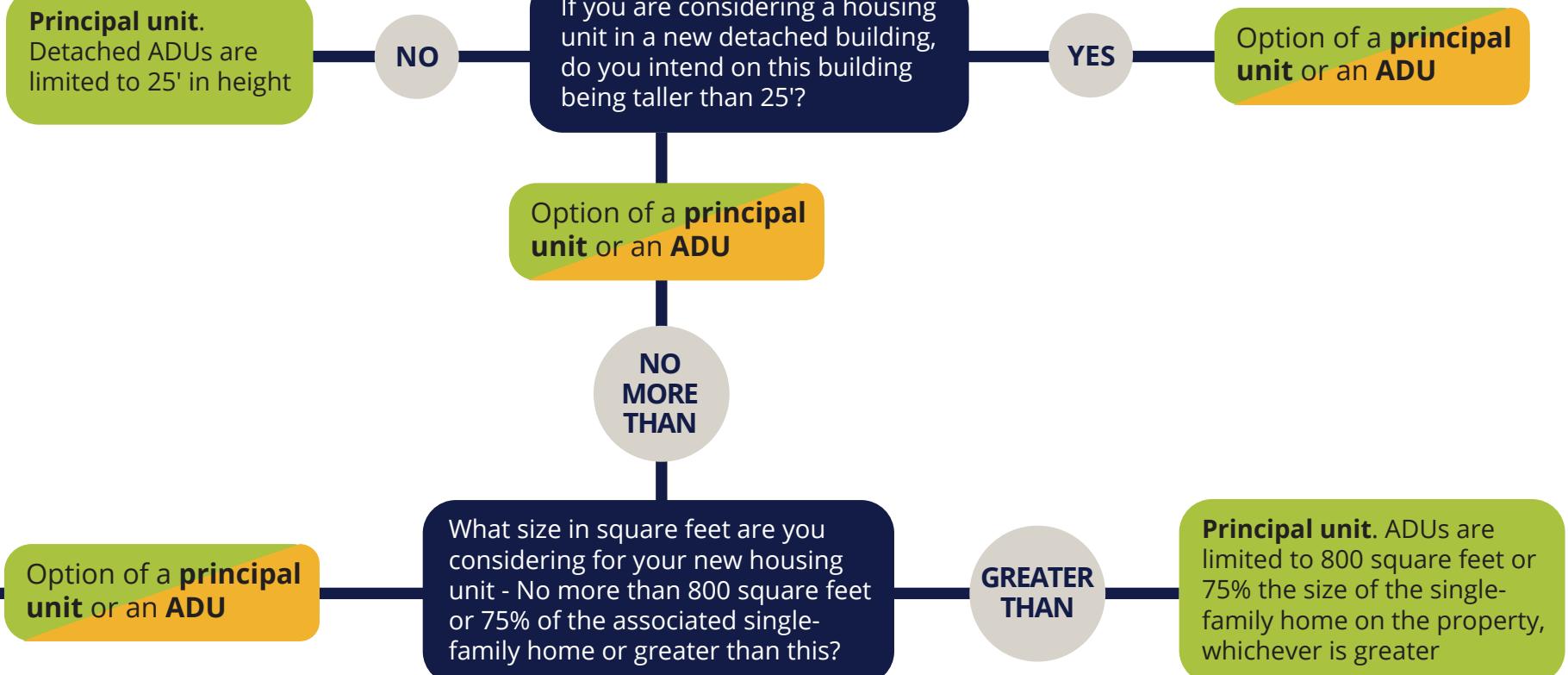
Option of a **principal unit** or an **ADU**

Principal unit. Combined occupancy for an ADU and associated single-family home is limited to six adults

GREATER THAN 6

How many total adults would be living in your new housing unit and the existing single-family home - No more than six or greater than six?

NO MORE THAN 6





Process for Adding a Unit

This section is a general overview of what you can expect as you plan for and build your new housing unit. Adding another unit to your property is an investment of time and money. Typically, projects take one to two years to complete, with conversions of a portion of an existing home to create an attached unit being the fastest. Many property owners find that their project does not follow a straight line as shown here, so don't be surprised if steps happen in a different order. This is normal!





Process At-A-Glance



Planning 1-3 months

1. Getting Started

- Think about unit types based on your goals and concerns
- Look for inspiration
- Make a sketch
- Estimate costs

2. Learning the Rules

- Learn about your property, zoning regulations for ADUs and principal units, and other applicable rules

3. Budgeting and Finance

- Adjust your project budget as needed and explore ways to finance your project



Designing 1-6 months

4. Designing your Unit

- Hire your professional team
- Create your initial design and discuss it with City staff
- Finalize your design and plans for permitting



Permitting 1-6 months

5. Permitting & Approvals

- Learn about the Building Plan Review, Site Plan Review, and application processes
- Prepare your permit application and arrange a pre-application meeting with City staff
- Submit your application



Construction 6-12 months

6. Construction

- Hire your contractor
- Monitor the construction process, by checking in with contractors, making decisions, and ensuring inspections are moving along



Move-in < 1 month

7. Move-In & Renting

- Once your project has passed final inspection, it's ready for move-in
- Learn about rental laws and managing your rental



1. Getting Started

Think about what you want

What are you wishing to accomplish by building another housing unit? Think about your short- and long-term goals. A benefit of adding another unit is that how you use it can change with your needs over time.

Look for inspiration online

Learning about other projects that others have built, like backyard accessory dwelling units and small one-family homes, additions to homes, and conversions of extra space in existing homes, can help you visualize how you might use one, decide what type of unit would be best, determine which features and design elements matter to you, and get a feel for smaller living spaces. There are many resources online with images, site plans, floor plans of ADUs and small homes to give you ideas.

Consider these initial questions:

- What do you plan to use the unit for?
- Who do you anticipate living in the unit? How many people?
- Will you rent it out to another household or someone in your family?
- Will the unit include a garage?



Credit: White Crane Construction



Credit: Mark Thieroff

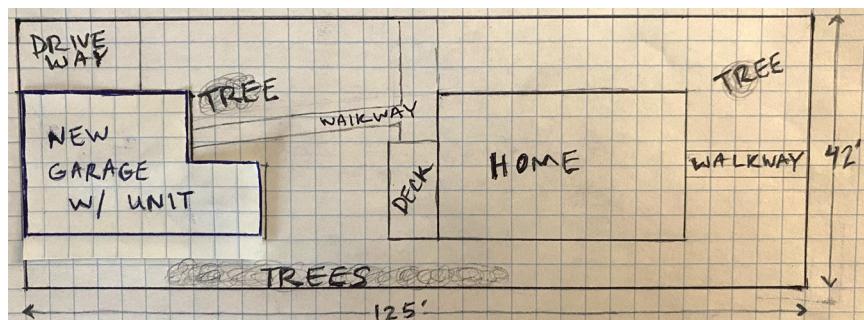


Credit: Quartersawn Design + Build



Make a sketch

This is a good time to make an informal rough sketch of your property, including existing structures, trees, patios, driveways, and other elements like creeks or steep slopes. Draw out how you'd like your unit to be incorporated into your property. At this point in the process, everything is conceptual. No need to muddy yourself in the details of the zoning or building codes yet, so feel free to let your imaginative tendencies flourish. You can continue to revisit this sketch and update it as you learn about your property and zoning regulations.



Estimate costs

A very rough placeholder for you to start with is \$250-\$400 per square foot, including "hard costs", like construction, and soft costs, like design and permit fees. The real number can vary widely and depends on many different factors, like type of housing unit, site conditions, utilities, and grading work needed.

Consider these questions for your sketch

- Where on your property could you add another housing unit? What type of ADU or principal unit would be possible?
- Do you have space in your existing home that could be converted to a new housing unit?
- Could you add a new housing unit to your property as an addition to your existing home?
- Do you have space on your lot for a free-standing, detached housing unit?
- Will parking, storage, or other uses be incorporated into the unit?



Other early considerations

Neighbors

Telling your neighbors about building a new unit on your property is not required, but it can be a good idea to talk with them early on about changes you are considering for your property. Maybe learning about the process for adding another housing unit through your experience would help them decide to build another unit too!

Shared space

Consider what it will be like to be a landlord or share your property with someone. Your tenant might share a backyard, garage, wall, and utilities with you. You might consider soundproofing, costs for utilities, and sharing maintenance tasks.

Historic district rules

Check if your property is located in a local, state, or national historic district [online](#). Approval from the Heritage Preservation Commission (HPC), staffed by the Department of Planning and Economic Development (PED), may be required before permits are issued for properties that have local historic designation. Project concepts receive pre-application comments from the HPC at one meeting, followed by a formal design review action (approval or denial) at a future HPC meeting. For property with local heritage preservation site or district designation, compliance with applicable historic guidelines is sufficient to meet the Zoning Code Sec. 63.110, summarized in **Section 2. Learning the Rules: Other Applicable Regulations - Building Design Standards**.

If your property is in a state or national historic district, your project might be subject to a special environmental review. Connect with Heritage Preservation Staff for help through these processes.



HPC and Historic District Information

[Historic Districts and Sites webpage](#)
[Heritage Preservation Commission webpage](#)

- askHPC@ci.stpaul.mn.us
- [Reserve a timeslot for a virtual meeting with the HPC team](#)



Parking

The City of Saint Paul does not require off-street parking for any use, including housing, so if a garage or carport is demolished or converted as part of your project, those parking spaces do not need to be replaced. However, you might still want to have dedicated parking for vehicles on your property.

If you are going to maintain or add new parking spaces on your property, consider requirements related to:

- Standards for garages with dwelling units
- Maximum lot coverage for parking of surface parking spaces and driveways
- Driveway widths
- Required distances from lot lines and alleys
- Parking access

See **Section 2. Learning the Rules: Other Applicable Regulations** for a summary of key parking regulations.

Utilities

Ensuring that your new housing unit can connect to utilities, including water, sanitary sewer, and gas line connections, is crucial. See **Section 2. Learning the Rules: Other Applicable Regulations - Utility Connections** for more information on utility requirements.

Things to consider about your property when looking into utility connections:

- Where utilities are located on and near your property. If your property is a corner lot, it's possible that utilities are located in both the primary street and side street, which can be a good thing for development on your property, as it provides more options for connecting to utilities.
- The type of housing unit you are considering. Typically a new detached ADU or principal unit in a building separate from the existing principal unit would require its own independent water and sewer lines connecting from the new units to the public mains in the street, which can add additional utility costs.



Credit: Mark Thieroff

Contacts for Utility Information

Gopher State One Call

- www.gopherstateonecall.org/homeowners/
- 811 or 651-545-0002

Saint Paul Public Works Sewer Utility Division

- [Water Utility Division webpage](#)
- PW-SewerCounter@ci.stpaul.mn.us
- 651-266-6234

Saint Paul Regional Water Services (SPRWS) Engineering

- [SPRWS Contractor Resources webpage](#)
- 651-266-6270



2. Learning the Rules

Understanding how to determine what can be built on your property based on its size, the zoning district your property is located in, and the zoning regulations that apply can be helpful early in the process. Consulting with your design team and city staff late will ensure your project follows the applicable regulations.

Find your Parcel Identification Number (Parcel ID/PIN)

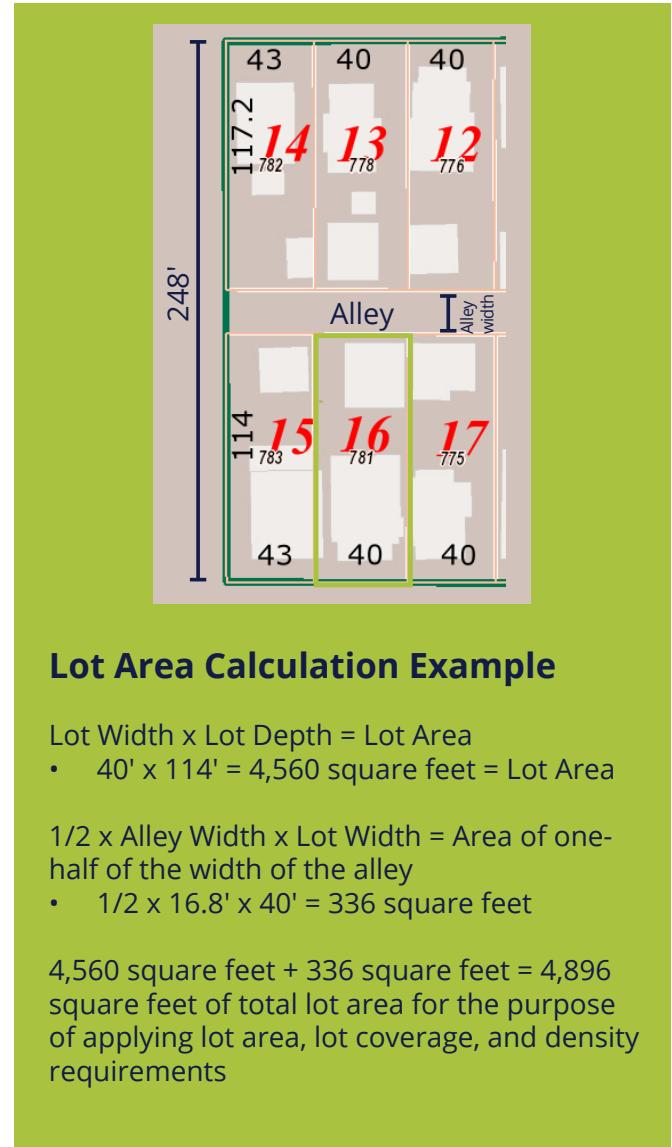
All properties are assigned a unique 13-digit Parcel ID or PIN. It is listed on your property tax bill and can also be found using online mapping resources, Ramsey County's Map Ramsey and Saint Paul's Zoning Map. Enter your address in the search bar and click your property on the map. In the pop-up box, you will find your Parcel ID and links to more permit and tax information.

Determine Your Lot Area (Size)

If you intend on constructing a new building, a detached ADU or principal unit, you will need to get the property surveyed by a Professional Surveyor to determine exact dimensions.

However, estimating the lot area can be helpful early on.

- If your lot is located on a public alley, one-half of the width of the alley adjoining the lot is considered part of the lot for the purpose of applying lot area, lot coverage, and density requirements.
- Lot area can be estimated using Map Ramsey:
 - Search your address
 - View "GIS Layers" by clicking  at the top right and check "Lot Info"
 - Use the measurements shown on the map and/or use the Measure tool  to determine the width and depth of your lot and the width of the adjoining alley, if applicable.



Lot Area Calculation Example

Lot Width x Lot Depth = Lot Area

- $40' \times 114' = 4,560$ square feet = Lot Area

$1/2 \times \text{Alley Width} \times \text{Lot Width} = \text{Area of one-half of the width of the alley}$

- $1/2 \times 16.8' \times 40' = 336$ square feet

$4,560$ square feet + 336 square feet = $4,896$ square feet of total lot area for the purpose of applying lot area, lot coverage, and density requirements



Determine Your Property's Zoning District

All properties are assigned a zoning district that define allowable land uses and contain rules that regulate the size and locations of buildings and structures. If your property already contains a one-family dwelling, it's likely that the property is zoned **H1 residential** or **H2 residential**.

ADUs with one-family dwellings and multiple principal dwelling units on a lot are permitted in these zoning districts:

- RL-H2, RM1-RM2 residential districts ([Sec. 66.221](#))
- T1-T3 traditional neighborhood districts ([Sec. 66.321](#))
- BC community business (converted) district ([Sec. 66.421](#))
- F1 Ford district ([Sec. 66.921](#))

Your property's zoning district can be found by searching your address in Saint Paul's Zoning Map, selecting your property on the map, and then clicking the right arrow at the bottom of the box that pops up.

Learn the Applicable Regulations

Zoning regulations may be different based on the type of unit you are considering - a principal unit or an ADU, and if the ADU is attached to a one-family dwelling or in a stand-alone, detached accessory building.

Refer back to **Choosing between a principal unit and an accessory dwelling unit** in the **Introduction Section** and select which type of unit is best for your property. If you'd like to get more into the specifics of the rules that apply to each unit type, you can review more details on the applicable zoning regulations that apply to ADUs and Principal Units in this section. This section focuses on ADU and Principal Unit standards in H1 and H2 residential districts, which are the most prevalent zoning districts.

Zoning district. *A district shown on the zoning map of the city which is incorporated into the zoning code.*

Intent, H1 residential district.

The H1 residential district provides for a variety of housing options along with civic and institutional uses, public services and utilities that serve residents in the district. The district allows for reuse and/or conversion of existing homes and infill development in existing neighborhoods, lots, and backyards, without having to demolish existing viable housing.

Intent, H2 residential district.

The H2 residential district provides for a variety of housing options along with civic and institutional uses, public services and utilities that serve residents in the district. The district allows for reuse and/or conversion of existing homes and infill development in existing neighborhoods, lots, and backyards, without having to demolish existing viable housing. It is intended for use in Neighborhood Nodes and near transit routes along fixed rail and bus rapid transit corridors and high-frequency bus routes.



Accessory Dwelling Unit (ADU) Zoning Standards

Some standards vary depending on if the ADU is attached to the principal one-family dwelling or detached in an accessory building. There is no minimum lot size to have an ADU on your property, but the lot coverage of all the buildings on the property must not exceed the maximum lot coverage, which is defined by the zoning district.

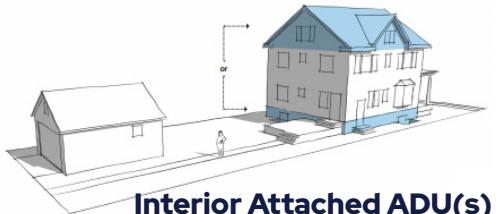
Number of ADUs Permitted on a Lot (Sec. 65.913 (a))

ADUs are only permitted when there is an associated one-family dwelling on the same lot. For each one-family dwelling on the lot, a maximum of two ADUs are permitted. There can also be other housing types, such as a duplex, on the same lot as the one-family dwelling(s) and ADU(s). Remember that because ADUs are accessory units and not principal units, they do not count toward the zoning district's lot area minimum (per principal unit) or maximum number of principal units per lot.

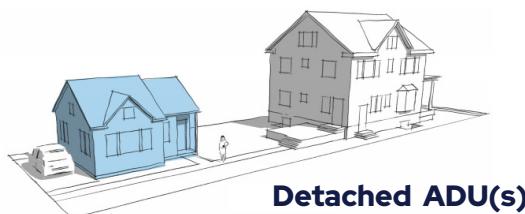
Attached v. Detached



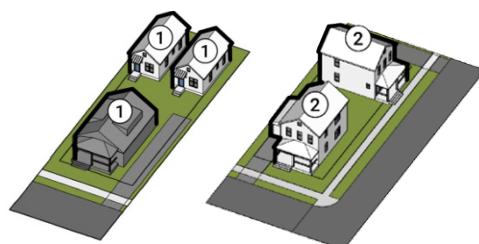
Attached ADU(s)



Interior Attached ADU(s)



Detached ADU(s)



Attached Examples

- One-family dwelling with one ADU internal to the dwelling or attached to the home via an addition
- Two ADUs attached or internal to the one-family dwelling is only permitted if at least 50% of the floor area of the existing building is retained

Detached Examples

- One-family dwelling with one ADU in an accessory building detached from the home
- One-family dwelling with two ADUs in one detached accessory building or each in their own detached accessory building
- One-family dwelling with one attached ADU and one ADU in a detached accessory building



Compliance (Sec. 65.913 (b))

ADUs must comply with city, local, regional, state, and federal regulations. Understanding the myriad of regulations and applicable codes is tricky - leave this to the professionals!

An architect and/or engineer can ensure that your ADU will meet all these requirements. These are some examples of codes that may need to be complied with:

- Minnesota Building Code
- Minnesota Residential Code
- Minnesota Fire Code
- Minnesota Conservation Code

Combined Occupancy (Sec. 65.913 (c))

The combined occupancy of the one-family dwelling unit and the associated ADU(s) cannot exceed the number of occupants as specified in the definition of **household**. The occupancy limit for any ADUs and the principal one-family dwelling are combined, meaning that the number of occupants in the units are counted together. A household is six or fewer adults, together with the minors in their care.

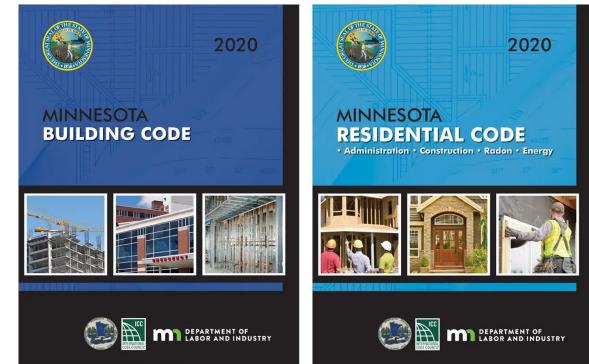
Examples:

- If four adults occupy the principal one-family dwelling, a total of two adults may occupy the ADUs associated with the one-family dwelling, rather than be in one or two ADUs
- If two adults occupy the principal one-family dwelling, a total of four adults may occupy the ADUs associated with the one-family dwelling, rather than be in one or two ADUs

Ownership (Sec. 65.913 (f))

ADUs must be located on the same lot/tax parcel as the associated one-family dwelling and must be owned by the same owner. If the property is sold, all units must be sold with it.

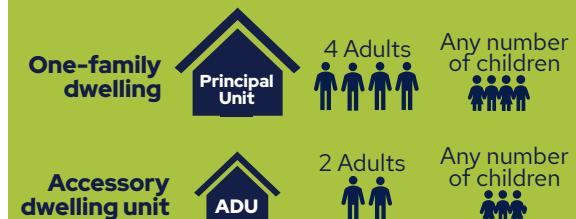
The property owner is not required to live on the property. This means that you as the property owner could rent out all the units and live somewhere else if you choose.



Household. Six (6) or fewer adults, and minor children in their care, living together in a dwelling unit.

Property with a one-family dwelling and one ADU

Maximum combined occupancy = 6 adults and any number of children





Access and Entrances Requirements (Sec. 65.913. (e))

A walkway must be provided from an abutting public street to the primary entrance of the ADU and must be able to be cleared of snow. An **alley** is not considered a public street.

ADUs located on upper floors within the principal one-family dwelling must have interior stairway access to the primary entrance of the ADU. Secondary stairways required for fire safety may be located on the exterior of the side or rear of the building, but are not allowed on the front of the building.

Exterior stairways must be built of durable materials that match the finish of the principal structure or accessory building to which they are attached. Raw or unfinished lumber is not permitted.

House numbers that are easily and clearly seen from the street (and/or alley, if the lot is served by an alley) are required for all homes, included ADUs. House numbers are obtained from the Department of Public Works during the plan review process.

Maximum Unit Size (Sec. 65.913. (d))

The maximum size of an ADU is measured by total **floor area**. The maximum floor area for an ADU is 800 square feet or 75% of the floor area of the associated principal dwelling unit (the one-family dwelling), whichever is greater. Floor area does not include **basements**, unfinished attics, attached garages, or porches.

This maximum size is per ADU. If there are multiple ADUs on a lot, the maximum unit size of each ADU is calculated separately.

Alley. *A dedicated public way not more than 30 feet wide affording a secondary means of access to abutting property and not intended for general traffic circulation.*

Floor area. *The sum of the horizontal areas of each floor of a building, measured from the interior faces of the exterior walls or from the centerline of walls separating 2 buildings. The floor area measurement is exclusive of areas of basements, unfinished attics, attached garages, or space used for off-street parking or loading, breezeways, and enclosed and unenclosed porches, elevator or stair bulkheads and accessory structures.*

Basement. *A portion of a building that is partly below grade and so located that the vertical distance from the average grade to the floor is less than the vertical distance from the average grade to the ceiling (that is, more than half way above ground). This portion of a building is not a completed structure and serves as a substructure or foundation for a building.*

Maximum Unit Size Examples

- Any ADU on a lot with a 2,000 square foot one-family dwelling could be a maximum of 1,500 square feet. $0.75 \times 2,000 = 1,500$
- Any ADU on a lot with a 900 square foot one-family dwelling could be a maximum of 800 square feet. 800 is the maximum because it is greater than 75% of 900 ($0.75 \times 900 = 675$).

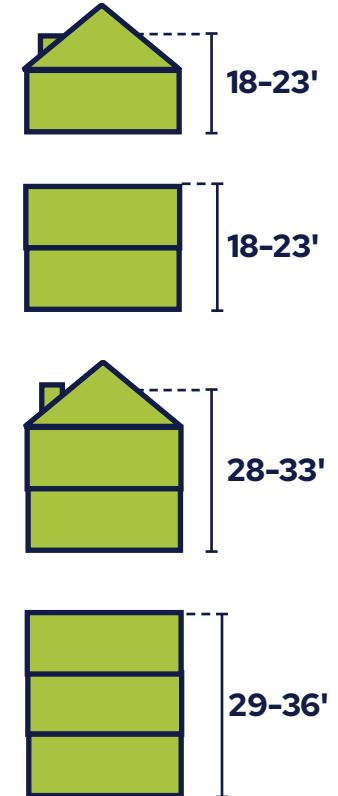


Maximum Building Height

Height limits for ADUs are different based on whether the ADU is attached to or detached from the principal one-family dwelling. In general, ADUs can be at least up to two stories tall. Building heights are measured differently based on the roof type and if there is sloping terrain, per the definition of **building height**.

For ADUs that are attached to the principal one-family dwelling, the maximum building height is specified by the zoning district where the property is located.

For detached ADUs, the maximum building height is 25'. Properties within designated heritage preservation sites and districts are exempted from this maximum, where appropriate building heights for accessory structures are determined through the design review process to ensure that heights are acceptable and in keeping with the scale and style of development on the property.



| | H1 residential district | H2 residential district |
|---|-------------------------|------------------------------------|
| Maximum height for attached ADUs (Sec. 66.231) | 35' | 39'; 36' for flat or shed roofs |
| Maximum height for detached ADUs (Sec. 63.501(d)) | 25' | 25' |

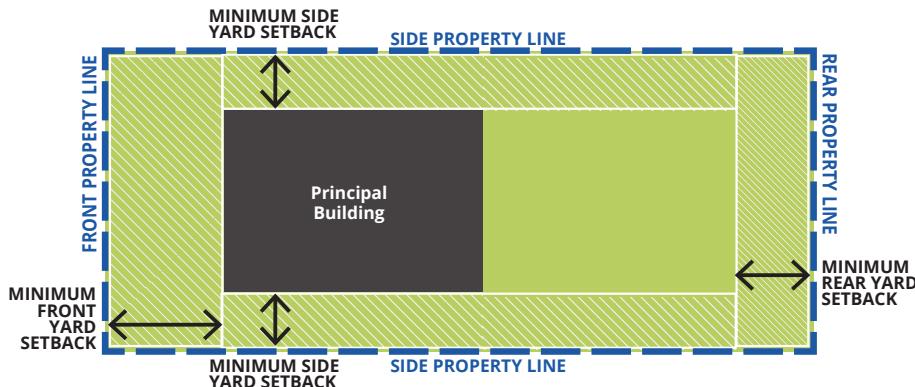
Building height. *The vertical distance measured from the established grade to the highest point of the roof surface for flat and shed roofs; to the break line of mansard roofs; and to the average height between eaves and ridge for gable, gambrel, and hip roofs. Where a building is located on sloping terrain, the height may be measured from the average ground level of the grade at the building wall. The existing grade of the property shall not be raised around a new building or foundation in order to comply with the height requirements of this code. When there is a dormer built into the roof, the height is measured to the midpoint of the dormer roof if the dormer(s) roof width exceeds fifty (50) percent or more of the building roof width on the side where the dormer(s) is located.*



Minimum Yard Setbacks

Minimum yard setbacks establish the minimum distance a building can be from property lines and the minimum front, side, and rear yard depth of a lot.

The minimum yard setbacks are different based on whether the ADU is attached to the principal one-family dwelling or detached in an accessory building.



↔ Setback. *The distance required to obtain front, side or rear yard open space provisions of this code, measured from the lot line to the above-grade faces of the building.*

Yards. *The open spaces on the same lot with a main building, unoccupied and unobstructed from the ground upward, except as otherwise provided in this Code, and as defined herein:*

Front yard: *An open space extending the full width of the front lot line, the depth of which is the minimum horizontal distance between the front lot line and the nearest above-grade point of the nearest main building. For a corner lot that is not a reversed frontage corner lot, the front yard must adjoin a front yard in an adjoining lot.*

Rear yard: *An open space extending the full width of the lot the depth of which is the minimum horizontal distance between the rear lot line and the nearest above-grade point of the nearest main building. In the case of a corner lot, the rear yard may be opposite either street frontage.*

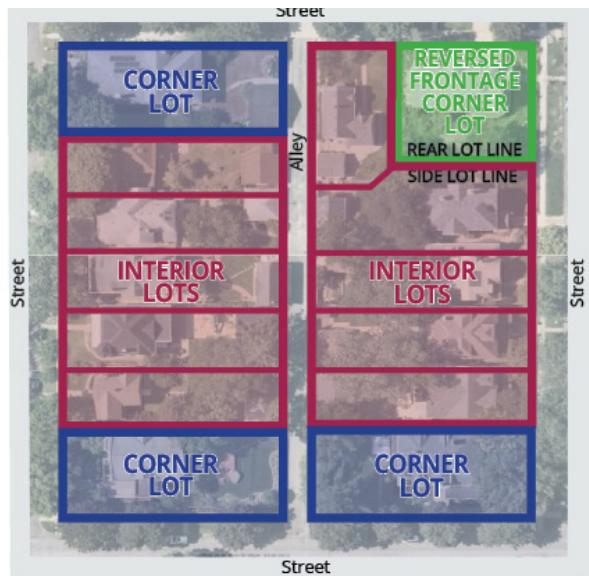
Side yard: *An open space between a side lot line and the nearest main building, extending from the front yard to the rear yard, the width of which is the horizontal distance from the nearest point of the side lot line to the nearest above-grade point of the nearest main building.*

Yards, required. *The portions of the yard that extend along a lot line and to a depth or width specified in the yard setback requirements for the zoning district.*

Required front yard: *The portion of the yard extending the full width of the front lot line, the depth of which is the minimum front yard setback.*

Required rear yard: *The portion of the yard extending the full width of the rear lot line, the depth of which is the minimum rear yard setback.*

Required side yard: *The portion of the yard extending along a side lot line between the front yard setback line and the rear yard setback line, the depth of which is the minimum side yard setback.*



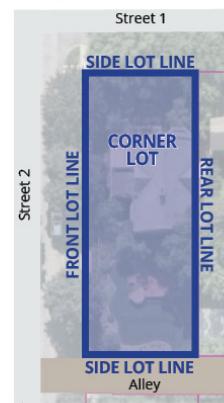
Interior Lot Example



Corner Example 1: Front oriented to Street 1



Corner Example 2: Front oriented to Street 2



Abut. Having a common boundary or relationship at a common property line, street or alley.

Adjoin. Having a common boundary or relationship at a common property line.

Corner lot. A lot where the interior angle of two adjacent sides at the intersection of two streets is less than 135 degrees. A lot abutting upon a curved street or streets shall be considered a corner lot for the purposes of this code if the arc is of less radius than 150 feet and the tangents to the curve, at the two points where the lot lines meet the curve or the straight street line, extended, form an interior angle of less than 135 degrees.

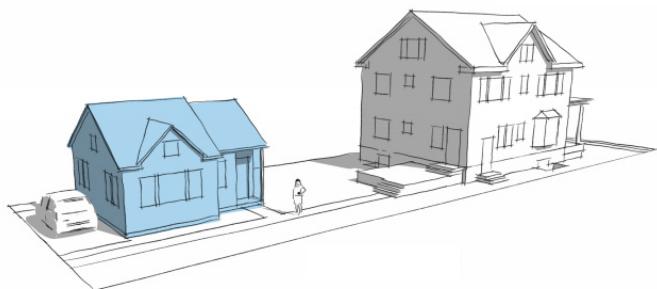
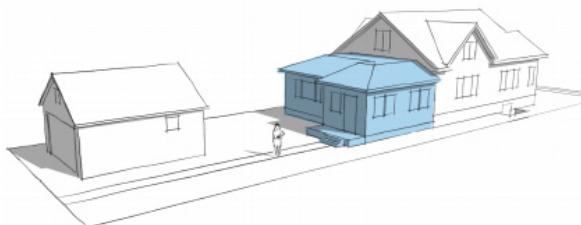
Interior lot. Any lot other than a corner lot.

Lot lines. The lines bounding a lot as defined herein:

Front lot line: For an interior lot, the line separating said lot from the street. For a corner lot, the line separating said lot from either street. For a through lot, the line separating said lot from both streets.

Rear lot line: The lot line opposite the front lot line. In the case of a lot pointed at the rear, the rear lot line shall be an imaginary line parallel to the front lot line, not less than ten (10) feet long, lying farthest from the front lot line and wholly within the lot.

Side lot line: Any lot line other than the front lot line or rear lot line. A side lot line separating a lot from the street is a side street lot line. A side lot line separating a lot from another lot or lots is an interior side lot line.



Attached ADUs (Sec. 66.231)

and detached ADUs that are less than six feet from a principal building are considered part of the principal building for setback purposes and are subject to the setback standards for principal buildings defined by the zoning district. See **Minimum Yard Setbacks** in the **Principal Unit Zoning Standards Section**.

Detached ADUs (Sec. 63.501(b))

that are at least six feet from a principal building are considered accessory buildings, which are subject to the setback standards for principal buildings defined by the zoning district, with some special exceptions, listed on the following pages.

Minimum Setbacks for Detached ADUs

(Sec. 63.501(b))

Like principal buildings in H1 and H2 residential districts, detached ADUs cannot be constructed in a required front yard or required side yard in most cases. This means that detached ADUs must be constructed outside of the minimum front and side yard setbacks, except for certain instances such as adjoining an alley right-of-way or a rear yard.

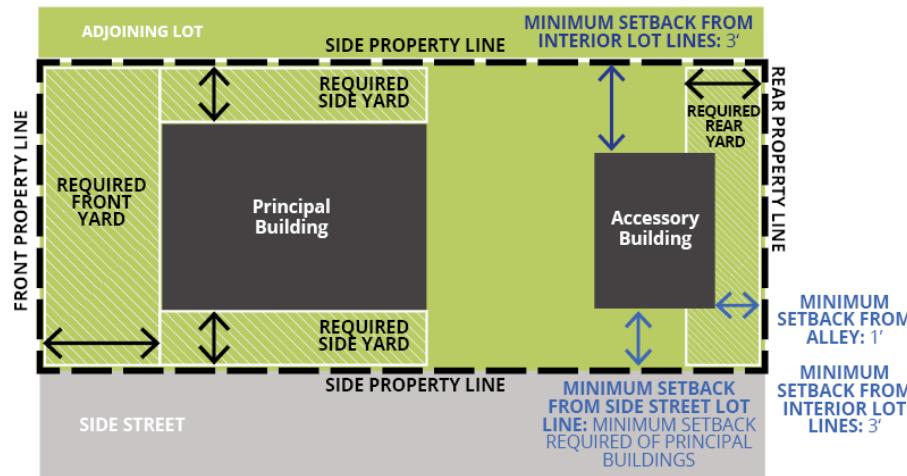
Detached ADUs can be constructed in a required rear yard, as long as they meet the other standards. See table to right and examples on the following page.

Minimum setbacks based on where ADU is located and lot features

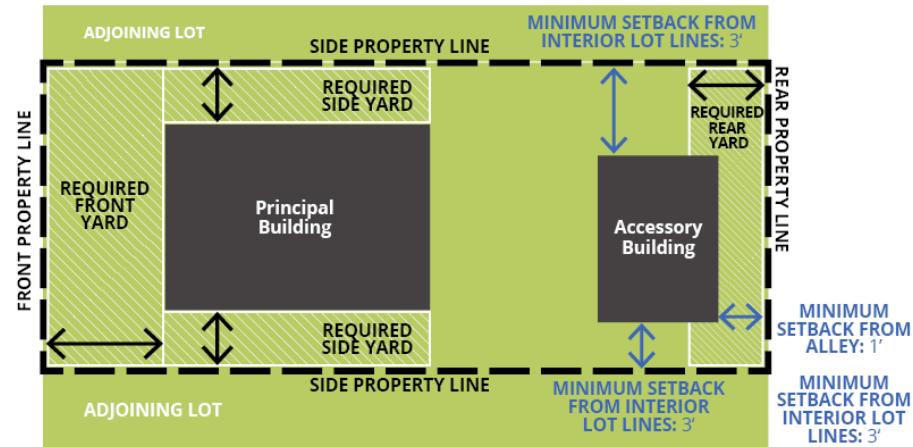
| | |
|-------|---|
| Front | ADU in front or side yard: See zoning district's minimum front setback standard ADU with garage in non-required front yard must be set back from the front lot line at least as far as the principal structure |
| Side | ADU located in a non-required front or side yard must be set back at least: <ul style="list-style-type: none">• 5' from side street lot lines for a corner lot• 5' from side lot lines that adjoin a side yard or front yard• 3' from the side lot lines that adjoin a rear yard• 1' from any alley right-of-way ADU located in rear yard must be set back at least: <ul style="list-style-type: none">• 5' from side street lot lines• 3' from interior lot lines• 1' from alley right-of-way |
| Rear | ADU must be set back at least: <ul style="list-style-type: none">• 3' from interior lot lines• 1' from alley right-of-way |



Corner Lot Example



Interior Lot Example



 **Yards** are open space on the same lot with a principal (main) building, unoccupied and unobstructed from the ground upward.

 **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.



Maximum Lot Coverage for All Buildings (Percent of the Lot) (Sec. 66.231)

The maximum **lot coverage** for all buildings establishes the maximum percent of the lot area that all buildings, including principal and accessory buildings, are permitted to cover. The maximum lot coverage for all buildings is specified by the zoning district where the property is located.

This number is calculated using all buildings' footprints divided by the lot area (see above), multiplied by 100. Go back to **Section 2. Learning the Rules - Determine your lot area** to review how to determine your lot area for the purpose of applying lot coverage.

Porches, decks, and other projections may be subject to maximum lot coverage and are regulated by Sec. 63.105 and 63.106.

Lot coverage.
*The part or
percent of the
lot occupied
by the above-
grade portion of
buildings.*

| Zoning District | Maximum lot coverage for all buildings |
|-----------------|--|
| H1 | 45% |
| H2 | 50% |

Lot Coverage Calculation Example

Lot area + Area of one-half of the width of the alley = Lot area for purpose of applying lot coverage

$$\cdot 5,200 \text{ sq. ft.} + 300 \text{ sq. ft.} = 5,500 \text{ sq. ft.}$$

$[(\text{Principal building footprint} + \text{Garage or accessory building footprint}) / (\text{lot area for purpose of applying lot coverage})] \times 100 = \text{Lot coverage for all buildings}$

$$\cdot [(810 \text{ sq. ft.} + 441 \text{ sq. ft.}) / (5,500 \text{ sq. ft.})] \times 100 = 22.7\%$$





Principal Unit Zoning Standards H1 and H2 Residential Zoning Districts

Zoning standards for principal units are slightly different depending on if your property is zoned H1 or H2.

Lot Area (Size) (Sec. 66.231)

Constructing a new building on your property or a substantial renovation to an existing building will require a signed registered land survey, but estimating the size of your lot is important for ensuring that it meets the size requirements for the total number of principal units that you want to have on your lot. Go back to **Section 2. Learning the Rules: Determine your lot area (size)** to learn how to estimate the size of your lot.

Lot Area Minimum (per Principal Unit) (Sec. 66.231)

This standard establishes the lot area required for a certain number of principal units.

- H1 Example: 1,500 sq. ft. per unit x 3 principal units = 4,500 sq. ft. lot required for 3 units.

It also establishes the number of principal units that are permitted on a lot of a certain size, up to the maximum number of principal units per lot standard. Round down to the nearest whole number.

- H1 Example: 6,400 sq. ft. lot / 1,500 sq. ft. per unit = 4 principal units.

| Zoning District | Lot Area Minimum (per principal unit) |
|-----------------|---------------------------------------|
| H1 | 1,500 sq. ft. |
| H2 | 1,000 sq. ft. |

Maximum Number of Principal Units Per Lot (Sec. 66.231)

Establishes the maximum number of principal dwelling units that are permitted on one lot.

Principal units on a lot can be in the form of any variety of permitted housing types: one-family dwelling(s), two-family dwelling(s), multiple-family dwelling(s).

| Zoning District | Maximum Number of Principal Units Per Lot |
|-----------------|---|
| H1 | 4 |
| H2 | 5 |



Building Height Maximum (Sec. 66.231)

Establishes the maximum height for all buildings, except accessory buildings like ADUs and garages.

Building heights are measured differently based on the roof type and if there is sloping terrain, per the definition of **building height** in Sec. 60.203. Heights of accessory buildings with or without a dwelling unit are regulated by Sec. 63.501(d).

| | H1 residential district | H2 residential district |
|-------------------------|-------------------------|------------------------------------|
| Maximum building height | 35' | 39'; 36' for flat or shed roofs |



Building height. The vertical distance measured from the established grade to the highest point of the roof surface for flat and shed roofs; to the break line of mansard roofs; and to the average height between eaves and ridge for gable, gambrel, and hip roofs. Where a building is located on sloping terrain, the height may be measured from the average ground level of the grade at the building wall. The existing grade of the property shall not be raised around a new building or foundation in order to comply with the height requirements of this code. When there is a dormer built into the roof, the height is measured to the midpoint of the dormer roof if the dormer(s) roof width exceeds fifty (50) percent or more of the building roof width on the side where the dormer(s) is located.

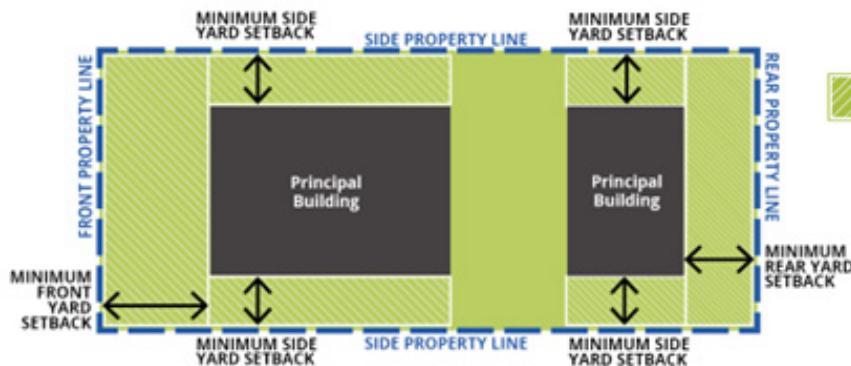


Yard Setbacks Minimum (Sec. 66.231)

Establishes the minimum distance principal buildings can be from property lines and the minimum front, side, and rear yard depth of a lot.

Porches, decks, and other projections may be subject to setbacks and are regulated by Sec. 63.105 and Sec. 63.106.

| Zoning District | Front | Side | Rear |
|-----------------|--|------|------|
| H1/H2 | See Sec. 66.231 (d), Front Setback Note on next page | 5' | 10' |



↔ **Setback.** The distance required to obtain front, side or rear yard open space provisions of this code, measured from the lot line to the above-grade faces of the building.

Yards. The open spaces on the same lot with a main building, unoccupied and unobstructed from the ground upward, except as otherwise provided in this Code, and as defined herein:

Front yard: An open space extending the full width of the front lot line, the depth of which is the minimum horizontal distance between the front lot line and the nearest above-grade point of the nearest main building. For a corner lot that is not a reversed frontage corner lot, the front yard must adjoin a front yard in an adjoining lot.

Rear yard: An open space extending the full width of the lot the depth of which is the minimum horizontal distance between the rear lot line and the nearest above-grade point of the nearest main building. In the case of a corner lot, the rear yard may be opposite either street frontage.

Side yard: An open space between a side lot line and the nearest main building, extending from the front yard to the rear yard, the width of which is the horizontal distance from the nearest point of the side lot line to the nearest above-grade point of the nearest main building.

Yards, required. The portions of the yard that extend along a lot line and to a depth or width specified in the yard setback requirements for the zoning district.

Required front yard: The portion of the yard extending the full width of the front lot line, the depth of which is the minimum front yard setback.

Required rear yard: The portion of the yard extending the full width of the rear lot line, the depth of which is the minimum rear yard setback.

Required side yard: The portion of the yard extending along a side lot line between the front yard setback line and the rear yard setback line, the depth of which is the minimum side yard setback.



Front Setback Note (Sec. 66.231(d))

The minimum front yard setback is the district standard (see Example 1 on the following page).

Exception: Blocks where at least 50% is built up with principal buildings and at least one of the front yard setbacks of the existing principal buildings with front yards that adjoin the front yard of the lot is greater than 15', then these standards apply:

- Where there are existing front yards that adjoin the front yard, the minimum front setback is the midpoint between the district standard setback requirement and the larger of the two adjoining front setbacks. See Example 2 on the following page.
 - Formula: (District standard minimum front setback + larger of the two adjoining front setbacks) / 2 = Minimum front yard setback
- Where only one existing front yard adjoins the front yard of the lot, the minimum front yard setback is the midpoint between the district standard setback requirement and the adjoining front yard setback.
 - Formula: (District standard minimum front setback + adjoining front setback) / 2 = Minimum front yard setback

Adjoin. Having a common boundary or relationship at a common property line.

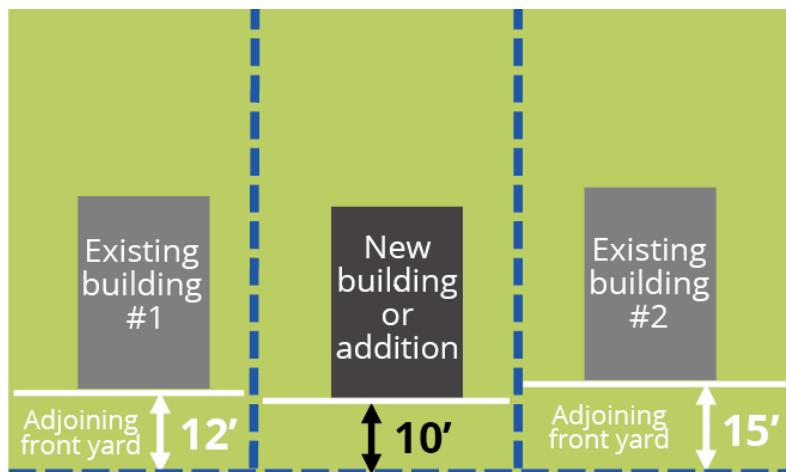


| Zoning District | Front | Side | Rear |
|-----------------|---|------|------|
| H1/H2 | 10' except when at least one of the front yard setbacks of the existing principal buildings with front yards that adjoins the front yard of the lot is greater than 15' and the block is at least 50% built up with principal buildings: the midpoint between 10' and the larger of the two adjoining front setbacks when there are two existing front yards that adjoin the front yard of the lot; the midpoint between 10' and the adjoining front setback when only one existing front yard adjoins the front yard of the lot. | 5' | 10' |



Example 1

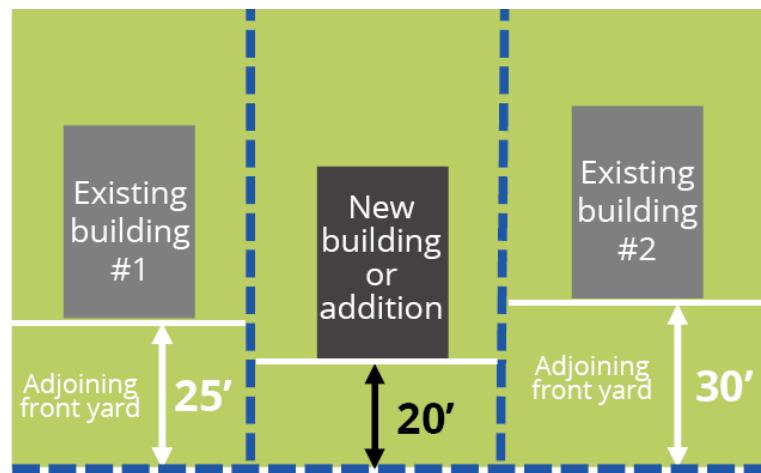
Setback is the zoning district standard



If adjoining front setbacks are both 15' or less, then the minimum front setback for the new building or addition is 10', the zoning district standard.

Example 2

Setback is the midpoint between the district standard and the larger adjoining front setback



With the larger adjoining setback being 30', the minimum front setback for the new building or addition is 20'. $(10' + 30') / 2 = 20'$.



Maximum Lot Coverage for All Buildings (Percent of the Lot) (Sec. 66.231)

The maximum **lot coverage** for all buildings establishes the maximum percent of the lot area that all buildings, including principal and accessory buildings, are permitted to cover. The maximum lot coverage for all buildings is specified by the zoning district when the property is located.

This number is calculated using all buildings' footprints divided by the lot area (see above), multiplied by 100. Go back to **Section 2. Learning the Rules - Determine your lot area** to review how to determine your lot area for the purpose of applying lot coverage.

Porches, decks, and other projections may be subject to maximum lot coverage and are regulated by Sec. 63.105 and 63.106.

Lot coverage.
The part or percent of the lot occupied by the above-grade portion of buildings.

| Zoning District | Maximum lot coverage for all buildings |
|-----------------|--|
| H1 | 45% |
| H2 | 50% |

Lot Coverage Calculation Example

Lot area + Area of one-half of the width of the alley = Lot area for purpose of applying lot coverage

$$\cdot 5,200 \text{ sq. ft.} + 300 \text{ sq. ft.} = 5,500 \text{ sq. ft.}$$

$[(\text{Principal building footprint} + \text{Garage or accessory building footprint}) / (\text{lot area for purpose of applying lot coverage})] \times 100 = \text{Lot coverage for all buildings}$

$$\cdot [(810 \text{ sq. ft.} + 441 \text{ sq. ft.}) / (5,500 \text{ sq. ft.})] \times 100 = 22.7\%$$





Credit: Mark Thieroff

Other Applicable Regulations

The regulations in this section apply to properties in the H1 and H2 Residential Zoning Districts, in addition to the zoning regulations for ADUs and principal units discussed in the previous sections.

Building Design Standards ([Sec. 63.110](#))

Entrances ([Sec. 63.110\(a\), \(b\)](#))

- A primary entrance of principal structures must be located within the front third of the structure; be delineated with elements such as porches, roof overhangs, pent roofs, hooded front doors, recessed entries, landscaping, or similar design features; and have a direct pedestrian connection to the street.
- A primary entrance must either: 1) face an improved abutting street; or 2) be located off of a front porch, foyer, courtyard, or similar architectural feature, and set back at least eight (8) feet from the side lot line.

Compatibility ([Sec. 63.110\(b\), \(e\)](#))

- Remodeling, additions or other alterations to the front façade of existing buildings must be done in a manner that is compatible with the original scale, massing, detailing and materials of the original building.
- Building materials and architectural treatments used on sides of buildings facing an abutting public street should be similar to those used on principal facades.

Windows ([Sec. 63.110\(c\)](#))

- For principal residential buildings, above grade window and door openings must comprise at least 15% of the total area of exterior walls facing a public street or sidewalk and at least 10% of the total area of all exterior walls.
- For principal residential building additions of more than 120 sq. ft. in floor area, above grade window and door openings must comprise at least 10% of the wall area, or above grade window and door openings must comprise at least 10% of the total area of all exterior walls of the building.
- While garage doors themselves do not count as openings, windows in garage doors do.
- Windows must be clear or translucent.



Landscaping (Sec. 63.110(b))

Front yard areas located between the principal building and the street must be landscaped.

Stormwater Management (Chapter 52)

A proposed **land disturbance** of greater than $\frac{1}{4}$ acre (10,890 sq. ft.) that triggers a Site Plan Review (SPR) is required to meet volume control and water quality requirements and the property owner to submit a **Stormwater Management Plan (SWMP)** to the city for approval.

These requirements are not likely to be triggered for adding another unit to a typical residential lot with one unit. See **Section 5. Permitting and Approvals - Site Plan Review** for more information.

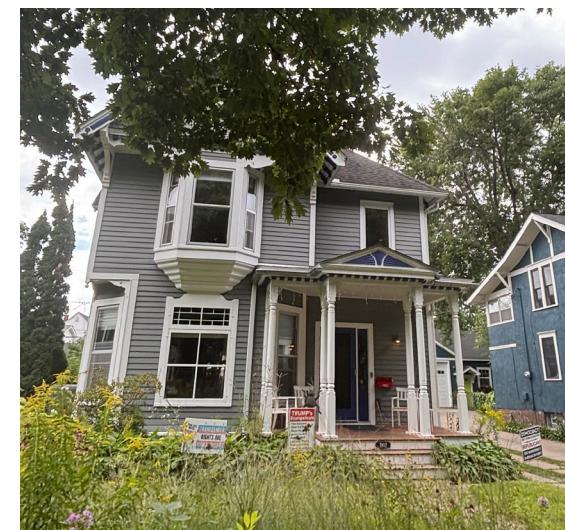
However, Minnesota State Plumbing Code 4714.1101 states that "In the case of one- and two-family dwellings, stormwater shall be permitted to be discharged on flat areas, such as lawns, so long as the stormwater shall flow away from the building and away from adjoining property and shall not create a nuisance." Retaining pervious surfaces (material that permits absorption of stormwater into the ground, including grass or planted areas, permeable pavers, or porous asphalt) can cause stormwater to bypass the sewer system entirely, filtering pollutants out of the water naturally as it follows the course of the local ecosystem.

Landscaping. *Includes plants such as trees, grass and shrubs.*

Stormwater Management Plan (SWMP). *A plan, prepared by the Applicant by or under the direction of a licensed professional engineer, for Stormwater discharge that includes Erosion and Sediment Control measures that, when implemented, will decrease soil erosion on a parcel of land and decrease Off-Site pollution.*

Land Disturbance. *Any activity on property that results in a change or alteration in the existing ground cover (both vegetative and non-vegetative). Land disturbing activities include, but are not limited to: development, redevelopment, demolition, construction, reconstruction, clearing, grading, filling, stockpiling, excavation, and borrow pits.*

[Saint Paul Stormwater Management Design Standards Document](#)





Parking (Sec. 63.300 and 63.501)

You might be considering making changes to how parking on your property is accommodated. This section provides an overview of several key regulations. In general, parking should be accessed from the alley if there is one and for properties without alleys, curb cuts must be minimized.

Paving Material and Maximum Lot Coverage for Surface Parking and Driveways (Sec. 63.316)

All parking spaces, driveways and off-street parking facilities must be paved with standard or pervious asphalt or concrete, or with brick, concrete or stone pavers, or material comparable to the adjacent street surfacing.

The total amount of paving for surface parking spaces and driveways for lots with up to 6 principal dwelling units is limited to:

| | |
|---|---------------------|
| Lots adjoining a public alley and corner lots | 10% of the lot area |
| All other lots | 15% of the lot area |

Driveway Standards for Lots With Up to 4 Principal Dwelling Units (Sec. 63.308)

Driveways must be minimum of 8 feet in width or driveway pavement may be limited to wheel tracks at least 2 feet wide.

Driveways that access a public street in a front yard are limited to a width of 12', except that driveways may be up to 4' wider than the garage door within 30' of the garage door and a driveway up to 20' in width is permitted to meet fire access requirements.



Parking. *The placement of automobiles, trucks, trailers, semitrailers, intermodal cargo containers, or other vehicles for five or fewer days.*

Parking facility, off-street. *All areas, spaces and structures designed, used, required or intended to be used for the parking of more than three motor vehicles. This definition is intended to include adequate driveways, accessways, parking bays, garages, or a combination thereof, but does not include public roads, streets, highways and alleys.*

Parking space. *An area of definite length and width designed for parking of motor vehicles; said area shall be exclusive of drives, aisles or entrances giving access thereto.*

Parking, structured. *Off-street parking that is placed within a ramp, deck, underground, enclosed building, or tuck-under garage.*



Setbacks and Required Distances from Lot Lines and Alleys (Sec. 63.312)

Surface off-street parking spaces are not permitted within a required front or side yard. Surface off-street parking spaces must be a minimum of 4 feet from all lot lines, except that parking spaces using an alley for maneuvering shall be a minimum of 10 feet from the centerline of the alley.

Access to Parking (Sec. 63.501 and 63.308)

Access to off-street parking must be from an abutting improved alley when available, except where it is determined in the review of a site plan application by the zoning administrator that there are circumstances unique to the property that make this impractical, unreasonable, or harmful to the public safety; or where maintenance of alley surfaces, erosion control, or protection of water quality may be impaired.

For parking facilities of 7 or fewer parking spaces, the spaces may be directly off of the alley and the maneuvering lane may include the alley.

On corner lots, access to parking may be from the side street. While off-street parking spaces are not permitted to be located within the front yard, passenger vehicles may be parked on an approved driveway in front or side yards provided the driveway leads to a legal parking space, such as parking in a garage.

Entrances and Exits (Sec. 63.310)

Adequate entrances and exits to and from a parking facility must be provided by means of clearly defined and limited drives. The number of curb cuts must be minimized, and shared curb cuts for adjacent parking areas on adjacent lots are encouraged, except where it is determined in the review of a site plan that consolidating curb cuts would create or aggravate an unsafe condition.

Entrances and exits to and from a parking facility must be at least 30 feet from the point of intersection of curb lines of 2 or more intersecting streets and at least 5 feet from existing or planned boulevard trees.

Alley. *A dedicated public way not more than 30 feet wide affording a secondary means of access to abutting property and not intended for general traffic circulation.*

Front yard. *An open space extending the full width of the front lot line, the depth of which is the minimum horizontal distance between the front lot line and the nearest above-grade point of the nearest main building. For a corner lot that is not a reversed frontage corner lot, the front yard must adjoin a front yard in an adjoining lot.*

Required yards. *The portions of the yard that extend along a lot line and to a depth or width specified in the yard setback requirements for the zoning district.*





Fire Safety

Fire safety and access requirements are regulated by the Minnesota State Fire Code. This section summarize the main points of a few key regulations, but be sure to consult your professional team to ensure your project meets all the applicable requirements. Fire Engineering staff in DSI reviews building plans in conjunction with Building Plan Review staff for life-safety issues like exiting and separation and performs other reviews if the project meets certain thresholds.

Fire Access Drive

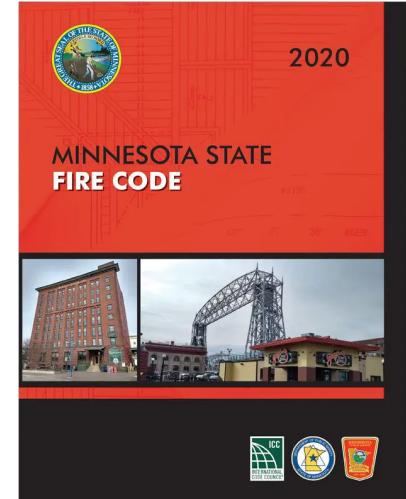
Some property types require an unobstructed space for emergency responders to quickly access buildings with their equipment, known as a fire apparatus access drive or fire access drive. Properties with two or fewer R-3 occupancy buildings, including buildings with one or two units like a single-family dwelling or duplex, do not need a specific fire access drive. The code requires that properties with buildings that contain three or more units or more than two buildings that contain one or two units have a fire access drive to the street. The drive must be 20'-wide, extend from the street to within 150 feet of all sides of the buildings, and be unobstructed by things like parked cars, gates, and doors. However, if all portions of these buildings are within 150' feet of the public street, then the street counts as the 20'-wide fire access drive. An alley does not count as a fire access drive.

Fire-Rated Walls

Some property types require special fire-rated walls to control fire spread. For properties with multiple buildings with dwelling unit(s) that are closer than 10' from each other, fire-rated exterior walls are required. For duplexes, triplexes, and townhouse developments, fire-rated interior walls are required between dwelling units and common areas.

Automatic Sprinklers

Some property types require automatic sprinklers for fire safety. For single-family dwellings, two-family dwellings, two-unit townhouses, automatic sprinklers are not required. For triplexes and fourplexes, automatic sprinklers are sometimes required, depending on design and layout of the building and are required if the building is greater than 4,500 square feet. Automatic sprinklers are required for townhouse developments with three or more units.



[Minnesota State Fire Code webpage](#)

Department of Safety and Inspections Fire Engineering

- dsiweb@ci.stpaul.mn.us
- [375 Jackson Street, Suite 220, Saint Paul, MN 55101](#)
- 651-266-8989

[DSI Fire Engineering webpage](#)



Utility Connections

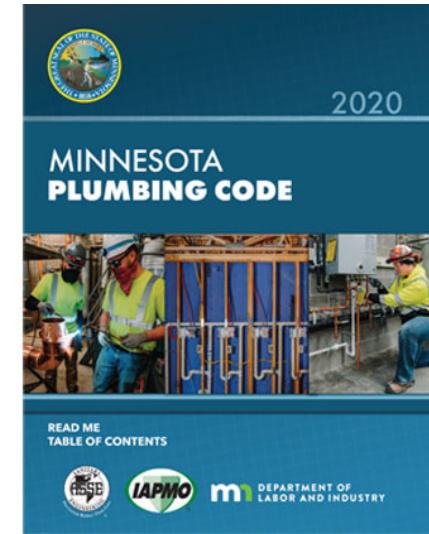
It's important to have a general understanding about requirements for connecting your new unit to utilities, like water, sewer, gas, electricity. Depending on your site conditions, locations of utilities, and proposed project, meeting these standards can add up to significant costs.

Sewer and Water

Sewer and water connection requirements are regulated by the Minnesota Plumbing Code. Specifically, Section 311.1 states that "every building shall have its own independent water and sewer connection except that a group of buildings may be connected to one or more sewer manholes on the premises that are constructed to standards set by the Authority Having Jurisdiction." Therefore, a new detached ADU or principal unit in a building separate from the existing principal unit on the property would require its own independent water and sewer lines connecting from the new units to the public mains in the street. Generally, a 20' wide "utility corridor" from public mains to the new building is required.

Sometimes site conditions, like being landlocked, an inability to trench to the city sanitary, or terrain, result in being unable to connect to city sanitary and water mains. To be permitted to connect utilities through the existing principal unit, the property owner must request an alternate to the Plumbing Code that includes an explanation as to why utilities cannot be installed to the public right-of-way. The request must be from the by the Master Plumber of the business that will be performing the work or a Minnesota-licensed Engineer; approvals are on a case-by-case basis by the DSI Plumbing Section.

New attached or internal ADUs and principal units added to the existing building via an addition or conversion, can typically connect to the existing building's sewer and water lines, subject to capacity and size of lines. Installation of submetering for each unit may be required.



[Minnesota Plumbing Code webpage](#)

Department of Safety and Inspections Plumbing/Gas Section

- dsicomplaints@ci.stpaul.mn.us
- **375 Jackson Street, Suite 220, Saint Paul, MN 55101**
- 651-266-8989

[DSI Plumbing/Gas webpage](#)



Electrical and Natural Gas

Units attached or internal to the existing building as well as units constructed in new buildings on the lot can typically connect to electrical service through the existing building's service line. New buildings typically require submetering. Depending on the amp service provided to the existing building, it may need to be increased to add new panels and meet the electric service demand, if for example, all services (such as heating and air conditioning, water heating, and electric car charging) are electric. For lots on alleys or with rear electrical line easements, all buildings with dwellings need to be at least 10' away from the electrical lines/pole locations, which can be more difficult to meet for taller, two-story buildings.

Units attached or internal to the existing building can typically connect to natural gas service through the existing building's service line. If the existing line's capacity is sufficient to service a dwelling in a new building, gas service could be extended from the existing building on the lot. Separate submeters may be installed to track usage. If the capacity is insufficient, installing a new gas line or using all electric utilities may be options.

Short Term Rentals (Chapter 379)

At some point, you might consider establishing your new unit as a short-term rental (STR). An STR is a dwelling unit or portion of a dwelling unit that is rented for less than 30 days and cannot be used for any commercial or social events.

All STRs are required to obtain a host license and annual renewal of the license. Demonstrating the Current Fire Certificate of Occupancy is required for non-owner occupied buildings. See **Section 7. Move-In and Renting** for more information on Fire Certificate of Occupancy requirements.

The number of short term rental units permitted depends on the property type.



Single family home

1 short term rental dwelling unit permitted



Duplex: Non-owner occupied

1 short term rental dwelling unit permitted

Duplex: Owner occupied – and owner present

2 short term rental dwelling units permitted

Short-term rental. A dwelling unit, or a portion of a dwelling unit, rented for a period of less than 30 days. No more than one rental of a short term rental dwelling unit or portion thereof shall be permitted per day. Use of a short term rental dwelling unit for any commercial or social events is prohibited.

[Department of Safety and Inspections Short Term Rentals webpage](#)



Modification from the Code - Zoning Variances (Sec. 61.601)

Sometimes strict enforcement of the Zoning Code can cause practical difficulties because of circumstances unique to your individual property. If this results in your project being unable to meet a zoning regulation, you may apply for a **variance**. Zoning variances are exceptions to zoning regulations that are made for a specific case. A **major variance** is related to a modification allowing the construction of a new one-family dwelling or addition of a second dwelling unit.

The Board of Zoning Appeals (BZA) staffed by the Department of Safety and Inspections (DSI) has the authority to grant zoning variances. The Planning Commission, staffed by the Department of Planning and Economic Development (PED), can also grant zoning variances when they are related to another Planning Commission approval, such as a conditional use permit or nonconforming use permit application.

The variance process includes notification of property owners within 350 feet of your property and the District Council and a public hearing. The BZA or Planning Commission makes the final decision on whether the variance is granted, based on the required findings. Decisions can be appealed to the City Council.

The following required findings must be made for a variance to be granted. As the property owner, your application must demonstrate how the project meets these findings:

1. The variance is in harmony with the general purposes and intent of the zoning code.
2. The variance is consistent with the comprehensive plan.
3. The applicant has established that there are practical difficulties in complying with the provision, that the property owner proposes to use the property in a reasonable manner not permitted by the provision. Economic considerations alone do not constitute practical difficulties.
4. The plight of the landowner is due to circumstances unique to the property not created by the landowner.
5. The variance will not permit any use that is not allowed in the zoning district where the affected land is located.
6. The variance will not alter the essential character of the surrounding area.

Variance: *A modification of the literal provisions of the zoning code granted when strict enforcement of the zoning code would cause practical difficulties owing to circumstances unique to the individual property on which the variance is granted.*

Major variance. *A modification of a provision regulating any development not specifically included in the definition of minor variance. Major variance includes any modification allowing the construction or moving of a one-family detached dwelling or allowing the addition of a second dwelling unit.*

Contact Information

[Zoning Variances webpage](#)

DSI Zoning, 375 Jackson Street, Suite 220, Saint Paul, MN 55101
• DSI-ZoningReview@ci.stpaul.mn.us

PED Zoning, 1400 City Hall Annex, 25 W 4th St, Saint Paul, MN 55102
• [Reserve a timeslot for a virtual meeting](#)



Credit: Mark Thieroff

| Number of bedrooms | Approximate unit size needed |
|--------------------|------------------------------|
| Studio/1 | 300-750 square feet |
| 2 | 790-1,100 square feet |

3. Budgeting and Financing

Budgeting and financing are likely one of the most important parts of your project. You will need to balance the design of the new unit with what you can afford, while also considering potential income from renting out the unit. A larger or higher-end unit will likely go for a higher rent, but may result in a larger loan. However, if you would like to rent out the unit at an affordable price, you may need to make some compromises on size or design.

Guidance in this section is not comprehensive, nor intended to be financial advice. There may be other financial tools or resources available. The best funding sources will depend on the unique characteristics of each project and individual. You are highly encouraged to consult with a trusted financial professional.



Estimate project costs

You can start with a rough estimation using \$250-\$400 per square foot, including the cost of construction, which is known as "hard costs" and other costs like design and permit fees, which are known as "soft costs". The actual number can vary widely and is dependent on many factors like utilities and grading work needed. Hard costs, or the cost of construction of the unit, are typically 85% of your total project budget.

Additional costs for the project will be incurred from any relevant permit and/or application fees.

Initial estimates are likely to change, and you can't know the specifics until you talk to your professional project team, which includes professionals like a designer, architect, engineer, and contractor.

| | Higher income | Lower income |
|--------------------|--|--|
| Higher home equity | <ul style="list-style-type: none">• Cash savings• Cash-out refinancing• Home equity loan• Home equity line of credit (Home equity line of credit (HELOC)) | <ul style="list-style-type: none">• Cash-out refinance• Home equity loan• HELOC• Minnesota Housing Finance Agency Fix Up Home Improvement Loan Program |
| Lower home equity | <ul style="list-style-type: none">• Cash savings• Renovation loan | <ul style="list-style-type: none">• Traditional financing is likely unavailable• Loans from friends or family• Minnesota Housing Finance Agency Fix Up Home Improvement Loan Program |

Financing Options

As with any sort of substantial construction project, financing will most likely play a role in your project. Many homeowners use a combination of sources to finance their new unit, including savings, funds from family, and/or loans. It is strongly recommended that your financing is in place before construction starts, and if you are applying for a loan, secure your financing before you apply for permits. In some cases, the potential rental income you gain from renting the unit out can be factored in since it will help you repay loans.



Loans From a Lender

If you think you may want to borrow money from a lender, you'll need to figure out how large a loan you qualify for and feel comfortable with. Lenders usually require equity from your home and enough income to make payments. This section summarize several options for obtaining a loan, but it could be helpful to contact a mortgage broker or a bank early in the process, explain that you are considering adding a housing unit to your property, and ask about loan options. Brokers and lenders are used to getting questions like this and there is no obligation and no cost for an initial conversation.



Finding a Broker or Bank

If you are going to get a loan, you will be working with a mortgage broker or bank. Like many other aspects of adding a new housing unit to your property, one size does not fit all. It is important to contact different brokers and lenders to figure out what works best for you, depending on your income, home equity, and credit score.

Mortgage brokers shop around to find you the best options and are not affiliated with a specific bank or lender. Benefits of choosing a broker to help find a loan is that they work with a variety of lenders and loan providers and are required by law to offer you mortgage products that are in your best interest. They can save borrowers time and effort by finding a variety of potential lenders, some of which you might otherwise not have access to or know about. Minnesota Housing offers a statewide lender directory of lenders that it works with to provide homeownership and home improvement loans.

Banks and credit unions provide a variety of loans to finance your ADU by using your home equity. A benefit of choosing a bank to help find a loan, especially if you have an existing relationship with one, is that they may be able to offer you a rate or products that cannot be offered by a broker or other banks.

To find out more about what banks can provide, start by talking with your current mortgage company or bank. It can also be helpful to contact other banks about what they can offer. Consider local banks and credit unions that may be more familiar with financing options for small homes, ADUs, and small-scale multi-family properties.



Loan Types

Home Equity

The equity in your home is the portion of your home's value that you own outright. It is calculated by subtracting your current mortgage balance from the value of your home if your home is currently mortgaged, or if your home is paid off, it is the estimated value of your home. Homeowners with sufficient equity in their homes (at least 15-20%) may take out a second loan, known as a home equity loan, home equity installment loan, or HELOAN, or a line of credit, known as a home equity line of credit or HELOC. Lenders are likely to consider the amount of equity you have in your home, your credit score and history, your debt-to-income (DTI) ratio, and your income history.

A **home equity loan** is a one-time installment loan that lets you use the equity you have in your home as collateral. Sometimes called a "second mortgage", a home equity loan is for a specific amount of your home's equity. Once you receive the money, you're expected to start paying it off in a standard loan fashion in monthly installments, based on a set schedule. Typically, you can borrow 80% of the equity in your home and the term could be up to 30 years. Benefits of a home equity loan include a fixed interest rate that may be lower than other types of loans, and a regular monthly payment.

A **home equity line of credit (HELOC)** acts as more of a "credit card" of your home's equity – you "spend" your home's equity as you need it during the draw period, which is the timeframe between opening it up until your repayment begins. As you make payments to the outstanding principal balance, your available credit increases. Benefits of a HELOC include a fixed-rate option to lock in a rate for up to 20 years, flexibility to borrow funds as needed over time, a lower rate than personal loans or credit cards, no application fees or closing costs, and that interest may be tax deductible.

A home equity loan will be more appropriate if you are aware of and feel confident in the estimated cost of the construction and have the financial flexibility to take more risk in case of overruns. A HELOC will be more appropriate if you are uncertain of cost overrun or your ability to take on additional finances in the case of a specific loan amount being exhausted.

Another financing option is a **cash-out refinance**, which is a type of mortgage refinance that allows you to convert your home equity into cash. You would apply for a new, larger mortgage that pays you the difference between the new and old mortgage amount at closing. Benefits of a cash-out-refinance include that it may be a reasonable option if you would like to change mortgage providers or get a lower interest rate, consolidate the project expenses into an existing home loan, and get cash in hand.



Personal Loan

Not everyone has lived in their home long enough to tap into equity. If that's the case for you, consider taking out a personal loan for home improvements that doesn't require your home or car as collateral. Some lenders will allow to apply for up to \$50,000 to \$100,000, depending on your credit score and other credit qualifiers.

Renovation Loans from a Lender

If you are planning to purchase a home and construct a new unit on the property, there are some federal renovation loan programs to finance both the purchase of a home along with renovations through a single mortgage, based on the increased property value after renovation. These programs are also available for those looking to refinance an existing mortgage and make improvements, renovations, or repairs to a property.

The Fannie Mae HomeStyle Renovation Loan and the Freddie Mac CHOICERenovation loan allows lenders to sell the loans to Fannie Mae and Freddie Mac, government-sponsored enterprises and called the FHA 203(k) loan is backed by the Federal Housing Administration (FHA). You can't borrow from the entities directly, but you can find a lender who offers their loan products. Start by calling local banks, credit unions, and mortgage lenders to ask what products they offer, and if they don't offer what you're looking for, ask if they can recommend a lender that does.



The [Fannie Mae HomeStyle Renovation Program](#) offers a conventional mortgage that can be used to purchase a single-family home and construct one "Accessory Dwelling Unit or ADU" or purchasing a duplex, triplex, or fourplex. Fannie Mae defines ADUs a little differently from how the Saint Paul Zoning Code defines them. According to Fannie Mae, the ADU can be added to, created within, or detached from the primary dwelling and must be subordinate in size to the primary dwelling and have separate living facilities and means of access. Whether your new unit is an ADU or principal dwelling unit by Saint Paul's definitions, it could meet Fannie Mae's ADU standards if it is smaller in size than the principal one-family dwelling and you only intend on constructing one additional unit on the property. Additionally, the loan allows the property owner to add a unit through the conversion of a single-family home into a duplex. Benefits of the HomeStyle loan include that it allows borrowing of up to 75% of the as-completed appraised value of the property, interest rates that may be lower than a home equity line of credit or personal loan. A drawback is that you must qualify for the mortgage without considering any rental income from the ADU.



The **Freddie Mac CHOICERenovation Mortgage Program** offers a conventional mortgage that can be used to purchase a 1-, 2-, or 3-unit property and construct one "Accessory Dwelling Unit or ADU" that is part of the main home or in a detached structure on the property. In Saint Paul, ADUs are only permitted with a single-family home, but a new principal unit could be constructed on 2-, or 3-unit property with this loan if the principal unit meets Freddie Mac's ADU standards for being subordinate in size to the principal units. Additionally, the loan allows the property owner to add a unit through the conversion of a single-family home into a duplex. Benefits of the ChoiceRenovation loan include that it allows borrowing of up to 75% of the as-completed appraised value of the property, interest rates that may be lower than a home equity line of credit or personal loan, and rental income from the ADU that is paired with a single-family home property can be considered as qualifying income for the mortgage.



Credit: Mark Thieroff

The **FHA 203(k) Rehabilitation Loan Program** offers a renovation mortgage insured by the Federal Housing Administration (FHA), part of the U.S. Department of Housing and Urban Development (HUD) that can be used to purchase and finance renovations on an eligible one- to four-unit property and construct one attached ADU or add a unit to the property by converting the existing dwelling into a multi-unit dwelling.

A key requirement is the involvement of an FHA 203k consultant who oversees the entire process, from reviewing the contractor's estimates to ensuring that the work is completed to FHA standards. While this added oversight provides security and assurance, it also adds complexity and time to the process. Benefits of the 203(k) loan that there is no maximum amount of renovation costs, it may offer more lenient qualifications, such as a lower credit score requirement, than other renovation loans, rates may be lower than an unsecured personal loans or credits cards, up to 75% of rental income from the additional unit can be considered as qualifying income for the mortgage.

Minnesota Housing Finance Agency (Minnesota Housing) offers the **Fix Up Home Improvement Loan Program** through a participating lender. The loan can be used to finance improvements to single-family, duplexes, triplexes, and fourplexes and construction of an ADU. Allowing borrowers earning an income up to \$185,700 in 2025 to borrow up to \$75,000, the loan requires no down payments and little to no equity in your home required. Fixed interest rates and extended repayment terms of up to 20 years means monthly payments that may fit your budget.





4. Designing Your Unit

The design phase usually takes 1-6 months. Most projects take a total of 12-18 months, including construction, but some could extend to 24 months or more, depending on the design features of the unit, site conditions, and meeting other requirements.

Before You Start Designing

In **Section 1. Getting Started**, you were asked to think about your goals for building a unit and basic details related to the type of unit (principal unit or ADU, attached or detached), how many bedrooms, and if parking or storage will be incorporated into the unit. It can be helpful to have

a clear sense of what you want early in the process, so try to nail down these decisions and have some kind of rough sketch and maybe even inspiration images to make the first meetings with your design team run smoothly.

Additionally, make sure you and your design team have reviewed the standards and regulations that apply. See **Section 2. Learning the Rules** for more details. It can save both time and frustration in design and permitting to have met with City staff first to discuss your property and understand the applicable regulations.

Purchasing a Pre-Existing Plan Set

Instead of hiring professionals to design a customized housing unit from scratch, another option to consider is purchasing a stock set of pre-existing construction plans. There are many websites that offer professionally-designed plan sets submitted by architects, designers, and builders for purchase. After paying a fee to purchase a license to use the construction plans, you would take them to a local professional such as a contractor or architect who would adjust the plans to suit your property and Saint Paul's climate and ensure it meets local zoning and building code regulations. Purchasing stock plans and paying a fee for a designer to customize it can provide substantial cost savings compared to fully customized plans from scratch, but tend to work only for stand-alone, detached housing units.



Credit: Houseplans.com



Construction Methods

There are two methods of construction for constructing your project. Both have pros and cons, so to help you decide, it's helpful to have ideas about what you want, like the level of customization you want and how the housing unit will work on your property, in addition to basic unit characteristics.

Site-Built

Site-built buildings are traditionally constructed from scratch on your property. Also called "stick-built", this construction process starts with constructing a foundation for the new building or addition followed by constructing the building piece-by-piece on top of the foundation. The foundation options are typically a full basement, crawlspace, or slab-on-grade. Site-built construction allows for maximum customization of the unit to accommodate specific design preferences and for minor changes to be made to the design throughout the construction process.



Credit: Mark Thieroff

Prefabricated/Modular/Manufactured

Prefabrication involves constructing building components off-site in a factory, transporting them to your property, and then assembling them on-site. Components could include a fully manufactured home, prefabricated walls, or other pre-engineered, modular building systems. Buildings need to be built to the requirements of the Minnesota Residential Code and Minnesota Building Code for permanent occupation, which includes being affixed to an approved foundation system. Choosing this construction method will allow less unit customization, but it can result in a significantly reduced construction time and lower costs compared to stick-build construction. There are companies that specialize in offering different models of prefabricated homes. Some will provide a "turnkey" service and partner with a builder, who can help with permitting and utility hookups, prepare the site for building, and construct the foundation and unit. Otherwise, you'll need to hire additional professionals to help.



Credit: Second Suite



Hiring Professionals

Planning for, designing, and building a new housing unit on your property is a complicated feat. Although you can technically construct a new unit on your property as an owner builder, at a minimum, most homeowners hire a licensed architect or designer and a licensed contractor, or a design/build team. Additional professionals, like a land surveyor and engineers may be required based on the characteristics of your property and the type of housing unit you're constructing. These experts can be the key to getting your project approved quickly, managed efficiently, and built cost-effectively.

Generally, the cost for design services will be about 10-20% of the total construction budget. Design costs vary with every project depending on the scope of work and the type of services provided, and design professionals use a variety of methods of structuring fees. One method is charging a fixed fee that is determined based on project needs, and if the project takes more or less time to complete, the prices do not change. Alternatively, design professionals could charge an hourly rate and bill you for their hours and may or may not include a "not to exceed" amount, which is the agreed upon maximum cost for each phase of the project. The contract should identify the total contract amount, start and stop dates, and a payment schedule with details on completed work in exact dollar amounts. You may want to have a lawyer review it to make sure all your concerns are covered before you sign.



Architects and Designers

These professionals will assess your property's layout, zoning regulations, and utility connections to create a plan that maximizes space while meeting local requirements. An architect is a design professional licensed by the state that plans, designs, and oversees the construction of buildings. Architects take legal responsibility for their work and provide a range of services, including full-service support from start to finish. Depending on the design, architects are not necessarily required for a new single-family home or ADU, addition, or a two-unit building, but their expertise can be invaluable and can often save you money and stress in the end. A designer tends to have some sort of architectural education, training and/or experience or may be self-taught. Designers are not licensed like architects, and anyone can call themselves a designer. Services provided vary, so be sure to ask about their experience with residential and ADUs.

The professional membership association for architecture professionals, the American Institute of Architects (AIA) Minnesota Chapter, maintains a searchable directory of Minnesota architectural firms that you can filter by location, discipline, building type, and more. The National Association of the Remodeling Industry of Minnesota also maintains a business directory of their members, including architects and designers.



Contractors

Contractors are professionals licensed by the state who specialize in construction. They will work with your architect or designer to finalize plans, budgets, and permits, and then manage the construction once it begins and keep everything on schedule. They also procure project materials when necessary and handle administrative matters like permit applications, scheduling, and inspections. It's the contractor's responsibility to obtain bids from the many subcontractors, including plumbers, electricians, roofers, masons, carpenters, and choose the best ones for your project.

A license ensures that the company has met the requirements of having a principal of the company pass an exam and having liability and property damage insurance. Homeowners working on their own home are exempted from the contractor license requirement. Typically,

a contractor will be hired following the completion of the final construction plans, but your designer may recommend bringing a contractor into the design process as early as possible to save time and money. While it's your job to select and hire the contractor, your architect/designer can often offer a list of contractors they've worked with and would recommend. The Minnesota Department of Labor and Industry also provides a [Consumer's Guide to Hiring a Residential Building Contractor](#) with a lot of helpful information as well as a list of licensed residential contractors. See **Section 6. Construction** for more information about hiring a contractor.

Design-Build Firm

A design-build firm is a company that will design your new housing unit, manage the process, and build it. The term is not regulated, but they are often run by a licensed contractor who has architects or designers and builders on staff. You can search for a design-build firm through the AIA Minnesota and National Association of the Remodeling Industry of Minnesota directories.

Prefab/Modular Company

A prefab/modular company offers preset designs of prefabricated housing units. Some or most of the housing unit is built off-site, then shipped to your property and installed by a contractor on a permanent foundation. A Prefab/modular housing unit can be less expensive than a custom-designed and built unit. Some will provide a "turnkey" service and partner with a builder, who can help with permitting and utility hookups, and can prepare the site for building and construct the foundation and unit. Otherwise, you'll need to hire additional professionals to help.



Professional Land Surveyor

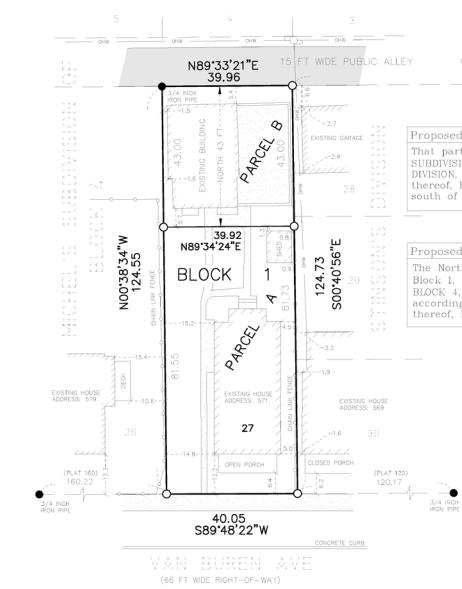
A land surveyor is licensed by the state to evaluate the legal description of your property and related records and performs land surveys which describe, map, and locate land ownership boundaries and corners, features, and improvements of a property. A survey is necessary if you plan to construct a new detached unit or the proposed addition to your home is near the property line. The cost of a property survey depends on many things, but an estimate and time schedule will typically be provided in writing by the land surveyor.

To find a professional land surveyor, contact local realtors, lenders, title insurance companies, and attorneys. The Minnesota Society of Professional Surveyors maintains a list of firms that are members of their organization. You can also search “professional land surveyor” online and make sure that they have residential experience.



Engineers

Engineers are licensed professionals with specialized training in a technical expertise. A civil, structural, mechanical, and/or electrical engineer might be included in the professional project team to ensure compliance with codes and regulations. Civil engineers address issues related to soil stability, drainage, and other environmental factors, while structural engineers are responsible for ensuring the building can safely support loads. Mechanical and electrical engineers focus on the systems within the building, such as electrical, heating, ventilation, and air conditioning. Your architect/designer and contractor or design-build firm will help you determine when engineers should be involved and may be able to provide recommendations. The American Council of Engineering Companies of Minnesota provides a list of companies that provide residential structural engineering services.



Plumbing Professionals

Depending on the type of housing unit you are considering, you may need to hire a plumbing professional to figure out how the unit will connect to the existing sanitary and water system. Remember that the Minnesota State Plumbing Code require that every building has its own independent water and sewer connection. To be permitted to connect utilities through the principal unit, approval of an alternate to the Plumbing Code is required, which requires help from a Master Plumber of the shop that will be performing the work or a Minnesota-licensed Engineer.



Creating the Initial Design

In **Section 1. Getting Started**, you considered what you wanted in your new housing unit and maybe even created an informal sketch of the plan for your property. Now's the time to share what you have in mind, and you will work with your design team to consider size, use, layout, specific project needs (like storage, a garage, porch, etc.), architectural style, and privacy.

Design Considerations

Although you are designing your new housing unit to work for your current needs, the needs of you and your family will most likely change over time. It may eventually house a parent, grandparent, you in your retirement, or a friend or tenant that has additional needs. It's a good idea to consider designs now that incorporate universal design, accessibility, and visibility standards that anticipate residents' and guests' changing housing needs and are inclusive of all physical and cognitive abilities. Consider features like accessible bathrooms, wider doorways and hallways, no-step entrances, and open floor plans that will help you in the future. Talk with your design team about how to future-proof your new housing unit.



Credit: Mark Thieroff

Conceptual Drawings

In this initial phase, your designer will take measurements of your property and develop a schematic design or concept drawings, of the housing unit, floor plan, and its relationship to the main house and yard, in a site plan. Concept drawings are usually quick and inexpensive and can help you figure out what you want. Things like construction costs and meeting zoning regulations should be discussed at every stage, so if your designer doesn't bring them up, you should.

Consulting with City Staff

Once you have an initial design and a site plan, it's a good idea to discuss it with City staff. Bring your architect or designer and initial design and use this time to ask all your questions. Staff will be able to identify potential issues, additional regulations that need to be met, and necessary zoning applications like variances.

A good place to start is through a consultation with Planning staff in the Planning and Economic Development Department (PED) by reserving a timeslot for a virtual meeting.

Contact Information

[1-6 Unit Housing](#)
[Development webpage](#)

Department of
Planning and Economic
Development Planning
Division

- Phone: (651) 266-6700
- [Reserve a timeslot for a virtual meeting](#)



The meeting will focus on identifying Zoning Code issues rather than State of Minnesota Building Code issues. Planning and Zoning Staff will help connect you with Department of Safety and Inspections (DSI) Building Plan Review staff who manage the permitting process and review building plans for conformance with state and federal building codes and local ordinances governing construction. Depending on your project, a meeting with Building Plan Review staff prior to submitting any permit applications may be recommended or required. See **Section 5. Permitting and Approvals Section** for more information.

Refining Phase

The basic plan for your project will sharpen as your designer refines the design and develops detailed drawings that show accurate room shapes, sizes, and measurements. While these details are being ironed out, it's important to review to be sure that the spaces will fit your needs. Changes or redesign in later stages of the process may be difficult to make and can be costly, so speak up if you see adjustments that are needed. In addition to fine-tuning dimensions, you'll start thinking about the materials and room finish materials during this phase. The range of options is virtually unlimited, but your designer will guide you through the selection process, encouraging you to choose materials that not only look good but also durable, budget-friendly, and easy to care for.

Final Plans

Now that you've resolved any lingering issues about your project and approved its design, your designer will prepare construction documents, or final drawings and specifications detailing the requirements for the construction of the project. Not only do the construction documents define the scope of the job, they also give the owner and architect legal control over the construction process. The drawings also become part of the building contract. In most cases, the final scale drawings include a site plan, foundation and footing plans, floor plans, building sections, elevations, larger-scale details of certain aspects of the building, and framing, electrical, and roofing plans. Each drawing is annotated to indicate things like materials and door and window specifications.

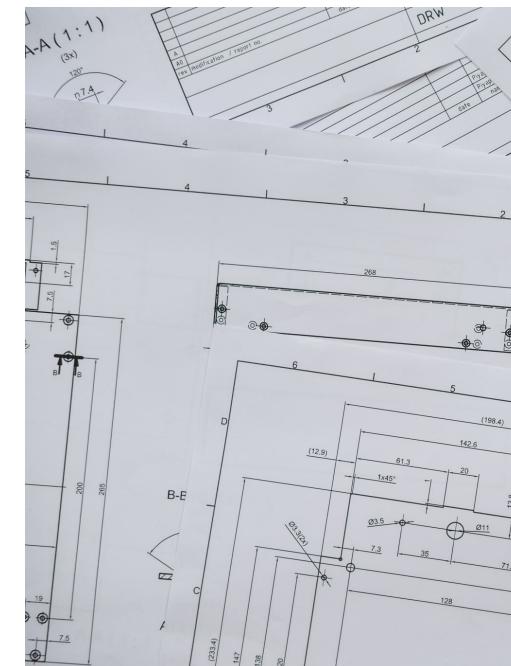
The construction documents will become the primary means of communication between you and a third party, including the contractor who will supervise the construction of your project.

Contact Information

[DSI Building Information & Applications webpage](#)

DSI Building Plan Review Desk

- DSI-BuildingPlanReview@ci.stpaul.mn.us
- 375 Jackson Street, Suite 220, Saint Paul, MN 55101
- 651-266-9007





5. Permitting and Approvals

Once designs are finalized, submitting your permit application and receiving approvals is the next step.

A general building permit is required to construct, enlarge, alter, repair, move, demolish, or change the occupancy of residences, garages, carports, decks, and similar structures and gives you legal permission to start construction. That means that a building permit is required for adding a new unit to your property, whether that involve constructing a new building with a unit or adding an addition to or remodeling an existing structure to add a unit.

If your property is located in a Heritage Preservation District or Site, approval is required from the Heritage Preservation Commission (HPC) for exterior work or repairs that require a building permit. See **Section 1. Getting Started: Other Early Considerations - Historic district rules** for more information.

Building Plan Review

The Department of Safety and Inspections (DSI) Building Plan Review staff coordinates the building permit approval processes and issuance.

For projects involving buildings with one or two housing units, you are welcome, but not required, to arrange a meeting with Building Plan Review staff to discuss building permit application requirements.

For projects involving new multi-family dwellings with three or more housing units or for a change in use to a multi-family dwelling with three or more units or use that uses the 2020 Minnesota State Building Code, a pre-application meeting with Building Plan Review staff is required.

Building Plan Review. Team in the Department of Safety and Inspections (DSI) responsible for coordinating the approval processes for building permit review and issuance and providing these services:

- Coordinate the overall approval of plans with appropriate code disciplines (Electrical, HVAC, Zoning, etc.)
- Review building plans for conformance with state and federal building codes and local ordinances governing construction
- Answer questions about a design relating to code

Contact Information

- [DSI Building Information & Applications webpage](#)

DSI Building Plan Review Desk

- DSI-BuildingPlanReview@ci.stpaul.mn.us
- 651-266-9007
- 375 Jackson Street, Suite 220, Saint Paul, MN 55101
- 8 a.m.-4 p.m. Monday through Friday
- 9 a.m.-4 p.m. the first Tuesday of every month



Permit Process

PAULIE is the City's online system for permits, licenses, inspections, and complaints. As a Saint Paul property owner, you can apply for permits and licenses, track applications and inspections, upload documents, make secure payments, and receive timely messages to stay updated on your project status, all in PAULIE.

After creating an account, you or your contractor can apply for the applicable building permit, such as:

- Residential Accessory Dwelling Unit - Homeowner
- Residential Building Accessory Dwelling Unit by Licensed Contractor
- DSI Residential Addition - Homeowner
- Residential Building Addition by Licensed Contractor
- Residential Building New Construction by Licensed Contractor
- Residential new construction by homeowner

PAULIE will walk you through permit application process step by step and list the required supporting documents. Building permit applications require a project valuation, information about the number of dwelling units and windows, structural dimensions, and setbacks, as well as a site plan, a full set of construction plans, and other documents like statements of work and proof of insurance. When you submit your application, be prepared to pay the processing fee, which varies based on the permit type. PAULIE also allows you to track your pending application, and schedule an inspection, which is most often the contractor's responsibility.

In addition to obtaining a general building permit for construction, work on other building systems also require trade permits, available through PAULIE.

- Electrical - Electrical Permits and Inspections [webpage](#)
- Mechanical - Mechanical Permits and Inspections [webpage](#)
- Plumbing - Plumbing Application, Inspection, and Fees [webpage](#)

The information in this section is intended as general circumstances and it is advised to contact DSI in specific cases to determine if a permit is required.



Contact Information

- [DSI Building and Construction webpage](#)
- [PAULIE webpage](#)
- dsi-informationandcomplaints@ci.stpaul.mn.us

DSI Call Center

- 651-266-8989
- 7:30 a.m.-4:30 p.m. Monday through Friday
- Closed 8-9 a.m. the first Tuesday of every month

DSI Customer Lobby

- 375 Jackson Street, Suite 220, Saint Paul, MN 55101
- 8 a.m.-4 p.m. Monday through Friday
- 9 a.m.-4 p.m. the first Tuesday of every month



Site Plan Review (Sec. 61.400)

Site Plan Review (SPR) is required prior to any permits being issued for projects involving more than three dwelling units, one- and two-family dwelling development on lots of a certain size (larger than 1-2 acres), projects on a slope greater than 12%, and cluster developments, so it's not very likely that adding a unit to your property will trigger the SPR process.

The Department of Safety and Inspections (DSI) Site Plan Review staff manages the SPR process and their webpage contains an overview of the process, from preliminary meeting to final approval, and other helpful resources.

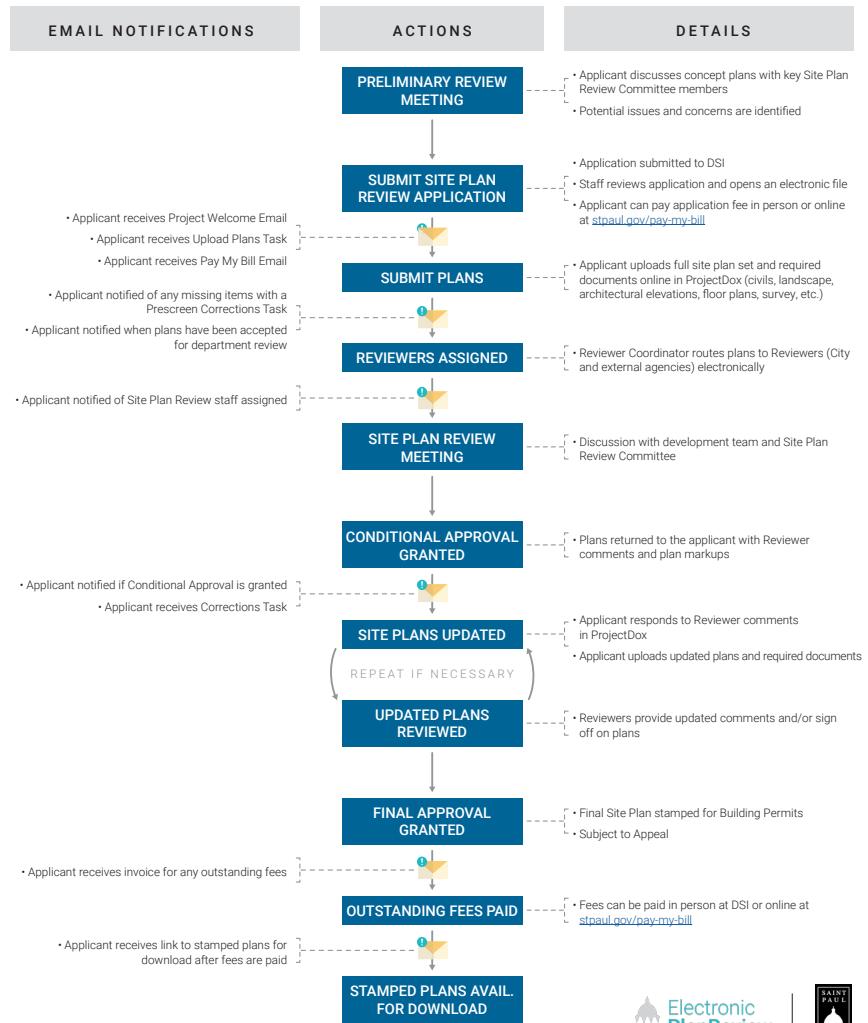
Once your design team is ready to apply, SPR staff is available for one preliminary, pre-application virtual meeting. Expect to discuss the requirements for submitting a complete SPR application.

Contact Information

Site Plan Review webpage

- SitePlanReview@ci.stpaul.mn.us
- 651-266-9008
- DSI Zoning, 375 Jackson Street, Suite 220, Saint Paul, MN 55101

Site Plan Review process



04/07/2020





[Minnesota Department of Labor and Industry License and Registration Lookup](#)

6. Construction

The design phase usually takes 1-6 months. Most projects take a total of 12-18 months, including construction, but some could extend to 24 months or more, depending on the design features of the unit and site conditions.

Hiring a Contractor

If you are not being your own contractor or using a design/build firm, you will need to hire a contractor for the construction phase of your project. They will not only complete skilled construction work, but also manage the construction process, like hiring subcontractors, coordinating construction and inspections, and troubleshooting delays and changes.

Start with getting bids for your construction drawings. Ask your architect/designer and community for contractor recommendations and make a list of candidates. It's great if they have experience with ADUs or additions that add a housing unit, but it's not necessary. Be specific about what is and is not included in the bid, and ask for their license, insurance information, references, work examples, and a proposed schedule. You can verify their license by contacting the Minnesota Department of Labor and Industry or searching in their license management system. You can verify insurance by requesting a certification of insurance or by calling their insurance agent. Make sure workers' compensation, property damage, and liability are included.

It's recommended that you get at least three bids for a comparison. Don't be shy in asking clarifying questions to understand all the details of the bid. Your designer/architect may also be able to help you compare bids and select your contractor.



Generally, there is a trade-off between experience and cost; less expensive contractors may have less experience, while those with more experience tend to charge more. Check their references and ask to see photographs of their past projects. Consider their communication style, if you think you'll work well together, and whether they understand your goals.

The Contract

Your contractor should present you with a contract to formalize your agreement. Review the agreement carefully to make sure understand it and agree with all the terms. In additions to outlining basics like costs and schedule, contract should be specific and detailed and include lists of materials, subcontractors, suppliers, permits to be obtained, and state law also requires licensed contractors to include performance standards and information about the state's statutory warranty ([Minnesota Statutes Chapter 327A](#)) in their written contracts.

Additionally, make sure that it is clear how added work will be handled and what additional budget you might have to respond to needed changes. If you are unsure about any terms, you can always contact an attorney to review it before you sign. The Minnesota Department of Labor and Industry also provides a [Consumer's Guide to Hiring a Residential Building Contractor](#) with a lot of helpful information as well as a list of licensed residential contractors.

The payment schedule should be a dated plan that shows when you will make payments based on construction completion milestones. For example, you might pay 20% after the building enclosure is complete and 25% once the exterior finish carpentry is complete, and it's a good practice to withhold 10% of the total project cost until all work and inspections are completed. In Minnesota, there's no set legal limit for contractors to ask for up front, but a modest deposit of 10% to 15% is common, and contractors should never ask for more than 50% up front.

Things to include in Contractor's Contract

- Contractor's license number, name, and address
- Total project cost and schedule of payments
- Start date, timeline, and completion dates
- List of work to be accomplished
- Materials to be used, including brands, colors, styles, and model numbers when possible, and material suppliers
- Building permits
- Work to be subcontracted to other professionals (such as plumbing or electrical)
- Change order clause stating that the contract cannot be modified without written consent of both parties
- Holdback clause that allows withholding payment until sometime after the job is completed, allowing time for the homeowner to inspect the job
- Plan for cleanup and removal of material and debris and protecting property and landscaping

Source: [A consumer's guide to Hiring a Residential Building Contractor](#), Minnesota Department of Labor and Industry



Monitoring Construction

Once your contract is signed, your contractor will start work according to the schedule you agreed upon. While your contractor will lead the construction process, as the property owner and client, you also have responsibilities:

- **Communication** – Keep in touch with your contractor and schedule regular check-ins on a weekly basis
- **Monitoring** – Regularly walk through the construction area to monitor the quality of the work and make sure the work is progressing the way you expect.
- **Decision making** – Be prepared to make decision about the details like light fixtures, appliances, and other materials and finishes, in a timely manner so your contractor can stay on schedule.
- **Adjustments** – When unforeseen circumstances arise (like impacts related to the availability of materials, regulatory changes, or design modifications), a change order or amendment to the existing contract that modifies the original terms, would be required. It can be initiated by any part involved in the construction project, including the owner, general contractor, design team, or subcontractors, and all project stakeholders must approve the proposed changes.
- **Inspections** – Although your contractor will usually arrange the required inspections, it is your responsibility as the property owner to make sure that the inspections are conducted as required at each stage of the construction process.

Traditional construction will take 6-12 months, though this varies heavily depending on your project design, property, and other issues like utilities.

Any changes to the original agreement should be reflected in a change order form that is signed both you and the contractor that describes the specific change and any corresponding adjustment to the price or timeline. Be aware that some changes, such as changes to the size or height of the structure, may require City review.

For an additional fee, your designer may stay on board to consult on last-minute substitutions that might arise. Your contractor may have questions and can also suggest construction cost savings related to the design.

Construction Stages



Site preparation:
1-2 months



Foundation:
1 month



Walls, roof, doors:
1-2 months



Plumbing and electrical: 1-2 months



Insulation and drywall: ½-1 month



Fixtures and finishes: 1-2 months



Final touches: ½-2 months



Inspection Process

During construction, your housing unit and systems will be inspected several times to ensure it is being built according to requirements. For example, the Building Inspector might inspect the construction of your unit when the footings are placed and when the building is framed.

The Department of Safety and Inspections (DSI) inspectors are assigned to different parts of Saint Paul. The permits issued by the City include inspector information, including how to set up inspections. Additionally, this interactive [map](#) allows you to search for your property and find the assigned Building, Electrical, Residential Fire Safety, Mechanical, Plumbing, and Warm Air Inspectors.

Once all work and inspections are complete and approved, the City Building Official will issue a Certificate of Occupancy (C of O or CO), which indicates that the structure that meets all requirements and is habitable. A C of O cannot be issued for structures with open permits.



Certificate of occupancy. *A document issued by the city building official under the authority of both state and city building codes indicating a newly constructed or substantially rehabilitated structure is, at the time of inspection, code compliant, habitable and otherwise meets all requirements for its intended use.*

DSI Inspection Information

[PAULIE webpage](#)

[DSI Construction Inspectors Interactive Map](#)

- dsicomplaints@ci.stpaul.mn.us
- DSI Main Office/Permit Desk: 651-266-8989
- Building Inspectors' Office: 651-266-9002
- Fax: 651-266-9099
- 375 Jackson Street, Suite 220, Saint Paul, MN 55101



7. Move-In and Renting

Once construction and final inspections are complete, now it's time for someone to move in. This could be you, a family member, a friend, or a tenant. There are many benefits to having someone else on the property, like added security and eyes on your property, additional income, sharing tasks and maintenance, but there are also many responsibilities. Learning about housing laws, finding and managing a tenant, and properly maintaining the new housing unit and property helps to ensure a successful experience.

Understanding Rental Laws

You will need to understand the laws related to being a landlord. For an overview of Minnesota laws, the Office of the Minnesota Attorney General offers a comprehensive Landlords and Tenants Handbook on housing law and codes, rental lease agreements and much more. First-time landlords are encouraged to participate in the Landlords 101 class offered by the City's Department of Safety and Inspections. Landlords 101 is designed to provide a strong foundation for property management skills in addition to being a great refresher course in tenant-landlord relationships and responsibilities for seasoned landlords.

Fire Certificate of Occupancy Program

A Fire Certificate of Occupancy (Fire C of O or CO) is a document issued by the City's Department of Safety and Inspections - Fire Safety Inspection Division that indicates that a building complies with all state and local safety codes and is habitable and suitable for how it is being used. The City of Saint Paul requires that all buildings, with the exception of owner-occupied single-family homes and owner-occupied duplexes, to have and maintain a Fire C of O before occupants move in. That means if you are renting out a single-family home, ADU, or duplex and do not live in the building, you are required to register in the program. First-time applicants must complete the Landlord 101 class or a similar course.

Fire certificate of occupancy. *A document or emblem issued by the department of safety and inspections indicating the existing structure complies with all state and local safety codes allowing its use as a commercial building or for residential occupancy. Buildings and dwellings cannot be occupied or used without a fire certificate of occupancy.*

Contact Information

[Residential Fire C of O webpage](#)
[Landlord 101 webpage](#)

DSI Fire Safety Inspection Division

- 75 Jackson Street, Suite 220, Saint Paul, MN 55101
- DSI Code Enforcement Help Desk: dsicomplaints@ci.stpaul.mn.us, 651-266-8989
- DSI Landlord 101, DSI-Landlord101@ci.stpaul.mn.us, 651-266-8988



Obtaining a C of O involves an application, fees, and inspections. After each inspection, your property is assigned a letter grade (A-D) that corresponds to the number of years (1-6) before the next inspection is required. It's recommended that you conduct a pre-inspection of your property for common maintenance issues and review the [Guide to Residential Property Maintenance](#) with preventative maintenance solutions. It's important to know that you can improve your grade on your next scheduled inspection if there are fewer or no violations found. A better score means fewer inspections and fewer fees.

Setting the Rent

Maximizing the rent you receive as a landlord is often not the only consideration, as setting a fair rent a bit under market rate will help you attract and keep good tenants. Consider pricing your unit's rent so it is affordable for the local workforce and families who may not be able to afford high rents. Housing is considered affordable if a household is paying less than one third of their income on their rent. If you financed your construction with a loan, consider the loan length, interest rate, and reserve funds you might need to cover repairs or upgrades in the future.

The [Rent Stabilization Ordinance](#) aims to address a shortage of affordable rental housing in Saint Paul and ensure all residents have access to affordable housing. The Ordinance limits residential rent increases to no more than 3% in a 12-month period. However, this limitation on rent increases does not apply to newly constructed residential rental properties that were issued their first building certificate of occupancy after December 31, 2004.

Leasing your Unit

Typical methods for advertising rentals include posting a description of your unit to a rental listing website like Craigslist, Zillow, or Apartments.com. Many people also post to social media platforms like Facebook or Nextdoor, where local community members may have created a group page for people looking for housing in your area. Along with word of mouth or posting your rental online, you can also contact nearby schools, faith communities, or other similar locations to see if any teachers, staff, or community members are looking for housing.

Top 10 Residential Code Violations

- Carbon Monoxide alarm or smoke alarm missing or in an incorrect location
- Egress windows blocked by furniture
- Sleeping in the basement without an egress window
- Storage too close to water heater or furnace
- Improperly vented dryer
- Address missing on garage
- Peeling paint in the bathroom
- Improper handrail
- Use of multi-plug adapters
- Improper use of extension cords

Source: [DSI Owners Guide for Improving Residential Fire Inspection Grades](#)



According to Minnesota law, when the owner of a home agrees to give to someone else the temporary use of that place in exchange for money or services then the two have entered into a legally binding rental contract called a “lease.” You will need to create a lease that clearly identifies the rules and expectations for you and the future tenant. Even if you are renting to a friend or family member, creating a lease or rental agreement can help to avoid possible confusion or conflict. Sample agreements can be found online.

Many landlords will “screen” prospective tenants that apply for rental unit and charge a fee to do so. Once you select a tenant, you should collect the first month’s rent and the security deposit when the lease is signed. The City of Saint Paul requires that a security deposit not exceed a single month’s rent. Minnesota Statutes section [504B.178](#) provides requirements related to processing, retention, and returning of security deposits. The Office of the Minnesota Attorney General’s Landlords and Tenants handbook provides an overview of the laws related to tenant screening, rental applications, and security deposits, and describes some terms that are in typical leases. In 2026, the City of Saint Paul will implement additional requirements.

Managing Your Rental

Minnesota law requires landlords keep units fit to live in, in good repair, and free of health and safety hazards. Regardless, it is best practice to keep your unit well-maintained and keep your tenant happy. Except in case of an emergency, you will need to give tenants 24 hours’ notice before you or any maintenance workers can enter. Think about a long-term plan for the care and upkeep of your unit, how to split shared responsibilities like snow removal and lawn care, and how to address any issues that might occur with your tenant.

Generally, if your tenant has signed a lease, you cannot increase the rent during the lease term. When the lease expires, you can change the rent as you see fit. While Saint Paul’s limitation on rent increases does not apply to newly constructed residential rental properties after 2004, consider maintaining a rent that helps to attract and keep good tenants.

Hopefully you and tenants will not have problems, but if problems do arise that cannot be resolved, you will need to consider eviction. State law mandates a judicial eviction process, which is best handled by an attorney.

[Minnesota Attorney General Landlords and Tenants Rights and Responsibilities Handbook](#)

[Department of Safety and Inspections Renting Property webpage](#)

[Office of Financial Empowerment Fair Housing webpage](#)

[City of Saint Paul Rent Stabilization Ordinance webpage](#)



