A GUIDE TO CREATING AN ACCESSORY DWELLING UNIT IN BURLINGTON, VERMONT

Accessory dwelling units (or ADUs) come in many shapes and styles.
Thanks to the Vermont Housing and Conservation Board (VHCB) for their financial contribution to develop this guide. Special thanks to the Burlington ADU Working Group for helping to write and edit this guide: Kelly Stoddard-Poor with AARP, Ian Jakus and Meagan Tuttle from the City of Burlington, Tyler Mass with the Vermont State Housing Authority, Missa Aloisi of Hinge Architecture, and Kirby Dunn of HomeShare Vermont. Also, thanks to Diane Meyerhoff, Principal of Third Sector Associates of Burlington, Vermont for editing assistance.

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INTRODUCTION

Welcome to the world of Accessory Dwelling Units (ADUs). Simply put, ADUs are typically efficiency or an apartment with one or more bedrooms located within or on the same property as a single-family, owner-occupied home.

The City of Burlington noted in their 2019 Report on ADUs:

The benefits of ADUs are well known in cities around the country, as they are a popular tool to increase housing options in many urban areas that are now facing a shortage of affordable housing. They allow for increased housing choices in the lowest density areas of a city, such as those zoned for single-family detached housing. For a homeowner they provide additional income and/or more flexible living arrangements to meet the needs of multi-generational families including older adults interested in aging at home.

In February 2020, the City of Burlington amended its zoning regulations to encourage the creation of ADUs by allowing them wherever single family homes exist as well as addressing parking, unit size, and lot coverage. Even with these inducements, creating an ADU is a significant undertaking and is not feasible for everyone. This Guide provides an overview of the process to help you decide whether or not to an ADU is right for you.

City and State regulations are constantly evolving. Homeowners are encouraged to contact city officials for up-to-date information and guidance. Links to city departments and other resources are provided in Appendix A: ADU Resources.

As regulations are constantly evolving, so too is this Guide. We welcome your comments and feedback.
BENEFITS OF AN ACCESSORY DWELLING UNIT (ADU)

There are many benefits to creating an ADU. They have been used widely as a tool people to remain in their homes as they age, to create housing for extended family or caregivers, or to provide rental income to homeowners. Some homeowners downsize to the ADU while extended family live in the larger home or rent the larger home for additional income in retirement. Developing an ADU on your property can also create a sense of community while providing much needed affordable housing. An ADU is referred to by many names, such as a granny flat, accessory apartment, carriage house, etc.

There are many different types of ADUs. An ADU can be created through an internal conversion of existing space such as a basement or attic. It can also be created as an addition to the primary home or built as a detached structure on the same lot as an existing home such as a backyard cottage. While an ADU is a simpler version of a full apartment unit, the development process is much the same, including designing the space, navigating zoning regulations and building codes, acquiring zoning and building permits, financing, and managing contractors. However, there are special rules to create an ADU and limitations in their use and financing.
Vermont’s law on equal treatment of housing allows homeowners to add an apartment to an existing single-family home. This law guides local officials when considering applications to add an ADU to an owner-occupied single-family house. The homeowner must be allowed to add one ADU as long as certain conditions are met. Each municipality has different requirements for ADUs.
IN THE CITY OF BURLINGTON, AN **ACCESSORY DWELLING UNIT** HAS THE FOLLOWING CHARACTERISTICS:

<table>
<thead>
<tr>
<th>An ADU is an efficiency or 1 or more bedroom apartment located within or on the same property as a single-family, owner-occupied house.</th>
</tr>
</thead>
<tbody>
<tr>
<td>It is a self-contained, independent housing unit complete with a kitchen, bathroom, living space, and permanent utility connections (water, sewer, electric).</td>
</tr>
<tr>
<td>The owner must live on-site, either in the primary home or the accessory unit.</td>
</tr>
<tr>
<td>Occupancy is limited to two adults and their dependent children.</td>
</tr>
<tr>
<td>Additional parking spaces are not required.</td>
</tr>
<tr>
<td>It can be limited in size depending on the size of the primary unit.</td>
</tr>
<tr>
<td>It must meet all other building and zoning requirements.</td>
</tr>
</tbody>
</table>
A property with an ADU maintains its single-family status by requiring the owner to live in either the primary home or the ADU. Besides having less stringent dimensional requirements than a multi-family unit, the ADU does not necessarily require separate metered utilities. However, if the ADU is rented, it must be registered and minimum housing compliance is required under the City's Rental Registration Program.

Adding habitable space to your home in the form of additional bedrooms or bathrooms that are not designed to be occupied independently from the primary structure is not considered an ADU. Other examples of habitable space are a home office or an artist's studio above a garage. If you add habitable space to your house without adding a kitchen, it is not considered an ADU.

Depending on the purpose of your ADU, a duplex may better meet your needs. Since ADUs are limited in size, a duplex provides more flexibility for unit size. Also, financing may be easier for a duplex than an ADU. Costs and regulations are very different between these two types of housing. A duplex is a more complicated undertaking and is prohibited in some city zoning districts. Minimum lot size requirements may be required and on-site parking must be provided. Owner-occupancy is not required in either unit of a duplex and there is no maximum size per unit (as long as setback minimums and lot coverage maximums are met). Up to four unrelated adults may occupy a unit (See Appendix B: Regulations for a Duplex versus a Property with an ADU).
Although the authors of this Guide are enthusiastic about ADUs and want to encourage their creation, we also recognize that there are hurdles to overcome to create these types of housing units. While ADUs are now allowed in all zoning districts where single family homes are present or allowed, they aren’t feasible on every property. In general, creating an ADU will probably take longer than expected and will likely be more costly. Construction management for a homeowner can be overwhelming and the permitting process is lengthy. However, do not despair; there are many resources to help you. This section provides a brief overview of the process.

TIP FROM THE EXPERTS:

Homeowners should contact the the Department of Permitting & Inspections, Division of Permitting & Inspections at the very beginning of this process. The department covers all permitting functions related to zoning, construction, trades, and rental housing. All applicants are strongly encouraged to discuss their proposals with staff prior to the submission of a zoning application. This is an opportunity to have an informal conversation about your project before investment of time and money. Staff can offer suggestions to make the project easier to accomplish, including the information needed to apply for a permit and subsequent application review process. It is recommended that you call ahead to make an appointment with a planner. This is an important first step!

Burlington Permitting & Inspections
645A Pine Street, Burlington
802-863-0442
ZONING CONSIDERATIONS

Zoning is a city regulatory process concerned with land use and development. Zoning divides a community into zoning districts that define what types of land uses can go where, and controls the intensity of uses, the size of buildings, and their placement on the land. Regardless of what type of ADU is being constructed, a zoning permit is always required, and it is a prerequisite for all other permits (i.e. building permit, electrical, plumbing, rental housing, etc.). Zoning regulations have been revised to allow ADUs (in conjunction with a single-family house) in all areas of the City of Burlington where single family homes are present or permitted. No additional parking is required and permitting has been streamlined to reduce the need for Development Review Board (DRB) approval.

Most single-family homes are located in low, medium, or high-density residential districts. For more information, consult Appendix C: Base Residential Zoning District Standards for a comparison of requirements.

TIP FROM THE EXPERTS:

Determine your zoning district by calling the Zoning Division at the City’s Department of Permitting & Inspections 865-7188 or consult the City’s zoning map: https://www.burlingtonvt.gov/sites/default/files/PZ/CDO/official_zoning_map_24x36_14-05.pdf

Occupancy: The owner must live on the property and may occupy either the principal or accessory dwelling. Occupancy of the ADU is limited to 2 adults and their dependent children.

ADU Size: The ADU can be up to 30% of the size of the primary home or 900 square feet in size, whichever is greater. As a guideline, a one-car garage is approximately 260 square feet. The ADU may be either a studio or one-bedroom unit.

Height, Setbacks, Lot Coverage, Impervious Surfaces: If the ADU is in a newly constructed structure or an addition to an existing home, it must meet the height and setback requirements of the zoning district. There are limits on the amount of the lot can be developed (“lot coverage”) as well as sufficient pervious land to allow for water to soak into the ground to prevent runoff.

Appendix D: Lot Coverage Diagram - An overview of lot size and existing structures in relationship to setbacks, parking and non-permeable surfaces.

Appendix E: Zoning District Comparison - Shows existing lot coverage and expansion possibilities based on zoning district.

If a property owner is unable to create an ADU on the lot due to the limit on lot coverage (impervious surfaces), the Development Review Board (DRB) may approve a waiver for up to an additional 650 sf lot coverage in order to accommodate an ADU. Waivers should be discussed with the Department of Permitting & Inspection and the Department of Public Works Water Division prior to submitting a zoning permit application. In order to receive the waiver, a plan to manage stormwater runoff from the ADU must be approved by the Development Review Board (DRB).

Parking: An additional parking space for an ADU is not required. However, homeowners should consider parking needs such as snow removal and winter parking bans (if the property does not have adequate driveway space).
UTILITIES

The property must have sufficient water and wastewater capacity as certified by the Department of Public Works and the State of Vermont. While there is no requirement for a separate utility hookup for an ADU, this issue should be discussed in the early stages of the planning process with the Department of Public Works and utility providers such as Burlington Electric, Vermont Gas, and internet/telecom providers.

FIRE SAFETY SPRINKLER SYSTEMS

The City of Burlington administers the State’s Fire and Life Safety Codes which require an ADU to have internal sprinklers in some instances. If the unit is more than 50 feet from the street, residential sprinkler systems designed to provide a 10-minute water supply may be required. Sprinkler systems must be designed and installed by qualified contractors. This is typically a concern for detached backyard units. It is highly recommended that you discuss your plans with the City’s Fire Marshal and Building Inspector early in the planning stages (before a zoning permit application is made) to determine whether these requirements apply to your property.

FIRE SAFETY HARDWIRED SMOKE/ CARBON MONOXIDE DETECTORS

If you have not undertaken renovations to your home, it is possible that you have not upgraded your home with required hardwired smoke and carbon monoxide detectors. These are required for new construction and renovation.
DESIGNING YOUR ADU

It is highly recommended that you consult a design professional when creating an ADU. An architect, consulted in the early stages of planning, can provide invaluable assistance prior to submission of a zoning application. Although this is an added cost, a professional can help interpret zoning regulations, assist with estimating construction costs, and may be able to help find a qualified contractor. Look for an architect who has experience with ADUs and is familiar with Burlington zoning regulations and life safety codes.

TIPS FROM THE EXPERTS:

At the design stage, reach out to neighbors about your plans to discuss any concerns they may have about your ADU. Talk with neighbors early in the process about both the design and location of your ADU to help identify and avoid potential conflicts related to privacy, parking, and noise.

A separate document is available from HomeShare Vermont that provides sample design plans for a variety of detached ADUs.

Homeowners may also want to consider accessibility issues when designing new living space. Features could include a no-step entranceway, a bathroom to accommodate a wheelchair (including a wheel-in shower), and wider doorways throughout the space. Most people hope to age in place, yet traditional homes make this difficult, if not impossible. Retrofitting traditional single-family homes with accessible amenities can prove difficult and costly. When creating any type of one-level ADU, homeowners have an opportunity to create a living space that is fully accessible from the start. This space can then house an aging relative or allow a homeowner to move to the ADU and allow the larger home to be available for family or rental income. Even for those considering an ADU as simply a rental unit, an accessible space can expand your pool of potential renters. By making the ADU more accessible from the start, many more options become available in how the space and the larger home are used.
PERMITTING, COST, CONSTRUCTION & TIMELINE

PERMITTING

Apply for permits at the City’s Department of Permitting & Inspections. Zoning Permits are followed by Construction Permits from the Trades Division. Construction Permits ensure that all health and safety codes related to the actual construction and renovation of structures are followed. Construction Permits are issued for building, electrical, plumbing, mechanical, and fire suppression systems. The department can estimate your costs and a timeframe for zoning permits, construction permits, and utility connections. They can also explain state regulations that may apply.

When construction is complete, all permits must be closed and a Unified Certificate of Occupancy issued. If the contractor is responsible for closing these permits, the owner may hold final payment until the certificate is issued.

TIP FROM THE EXPERTS:

Want to understand the City’s permitting process? Click here: https://www.burlingtonvt.gov/DPI/The-Permit-Process-Super-Simplified
COST
There is a movement across the country to build ADUs, especially in communities where homeownership is financially beyond the reach of many residents. In early 2019, a white paper written by the City's Community & Economic Development Office (CEDO) examined 50 ADUs that were built in the city between 2008 and 2018. Although the ADUs range widely in size, cost, location, and type, units ranged from 294 to 1,500 square feet and 75 percent of units cost less than $100,000 to build.

CONSTRUCTION: FINDING YOUR TEAM
Choosing contractors can be a daunting task, and unless you are experienced with construction contracting, it is wise to hire an insured general contractor. General contractors perform much of the work themselves and hire trusted subcontractors (like licensed electricians and plumbers) to efficiently move the construction process forward. If you don’t have experience with a local contractor, ask neighbors, friends, and family for recommendations. It can be difficult to get the attention of busy contractors, so allow sufficient time to solicit bids, review quotes, choose a contractor, and plan a start date. It is recommended that this process start during the off-peak fall/winter season to allow for spring construction.

In Burlington, electricians and plumbers must be licensed. The city requires inspection of work both during and at the end of construction for electric, plumbing, foundations, and framing. Permits are required for all work from the Department of Permitting & Inspections. It is highly recommended that you hire a general contractor who is familiar with Burlington's permitting and inspection requirements. If possible, talk to a number of contractors and ask for written detailed estimates in order to allow for comparisons among different contractors.

Homeowners can save significant money by providing “sweat equity” – undertaking some of the construction and related work themselves. This can be on a major scale if you have construction experience or on a more minor scale for things like painting and landscaping. Owners should consider work they can do themselves while being mindful of city regulations and inspections.

TIMELINE
The ADU development timeline is dependent on zoning review, permit acquisition, and contractor availability. Also note that in some cases, Development Review Board review is required which will lengthen the permitting period.

Once you have a clear idea of the permitting process and construction budget, remember that construction projects often take longer than originally anticipated, especially when work is undertaken in the type of older homes that are common in Burlington.
HOW TO PAY FOR AN ADU

HOME EQUITY

A Home Equity Loan (HOL) is a fixed loan, provided in a lump sum, to be paid back in equal monthly installments that include both principal and interest. The term can range from 10 to 25 years. The first mortgage and HOL cannot exceed 80% of value of the home. Homeowners should avoid loans that include a prepayment penalty in case the owner wants to pay the loan off prior to maturity.

Another option is a Home Equity Line of Credit (HELOC) which allows owners to borrow up to a certain amount for a certain period of time. During that time, the owner withdraws funds as needed. The owner pays back the amount borrowed—at a variable rate that fluctuates over the life of the loan—and those funds become available again should the owner want to use them. These loans can be expensive over time if they are not paid off quickly.

SHORT-TERM CONSTRUCTION LOAN

The term of these loans is typically 12 months or less with payments of interest only as the funds are drawn down. When the construction work is completed to the lender’s satisfaction, the owner pays off the construction loan and the first mortgage, and then combine both loans into one newly refinanced mortgage. Construction loans are not always an option for ADUs due to the appraisal process of some financial institutions.
A CASH-OUT MORTGAGE REFINANCE

In a cash-out mortgage refinance, the owner pays off the current mortgage and enters into a new, larger mortgage that includes the funds to create an ADU. Most lenders limit the loan to no more than 80% of appraised value. A mortgage refinance is not always an option for ADUs due to the appraisal process of some financial institutions.

REVERSE MORTGAGE

Reverse mortgages are for homeowners 62 and older who have a significant amount of equity in their house. They can borrow against that equity — taking the cash in a lump sum, as a monthly income stream or a line of credit they can tap when needed. The money doesn’t have to be repaid until the owner moves, sells the house, or dies. Lenders are required to determine whether would-be borrowers have sufficient income to pay property taxes and homeowners insurance so they don’t default on the loan and, possibly, lose their home. A caution, fees can be extremely high.
As discussed in this Guide, there are many reasons homeowners consider creating an ADU and over time these reasons may change. If you think you may want to rent the ADU for income generation, there are additional issues and regulations to be considered.
BEING A LANDLORD

As long as the property owner lives on the property, either the ADU or the primary home may be rented long-term. If you wish to rent long-term (defined as a rental term of 30 days or more), you must register the rental unit with the Department of Permitting & Inspections and ensure that the unit being rented complies with the City’s Minimum Housing Standards. The city regularly inspects rental units for these standards.

There are practical implications of becoming a landlord. Being a landlord involves screening tenants, complying with anti-discrimination laws, preparing rental agreements/leases, tracking income and expenses for income taxes, maintaining the property, respecting tenant privacy, and adhering to city, state, and federal laws. Some helpful resources include CVOEO’s Vermont Tenants Program “Renting in Vermont” Guide. The Guide can help landlords understand housing discrimination laws which prohibit housing discrimination and how this apply to ADUs.

SHORT-TERM RENTALS

As of the publishing date of this Guide, an ADU may be used as a short-term rental (like Airbnb) for periods of less than 30 days as long as the property has received a zoning permit to operate as a Bed & Breakfast. This provision may be subject to change as the city is evaluating a regulatory framework for all short-term rentals. Relying on a short-term rental to finance ADU construction may be risky as these types of rentals are subject to future regulation.
HOUSE VALUE

In some cases, and with other home improvements, the cost of the ADU may be higher than the value it will add to your property. For borrowing purposes, lenders don’t normally consider the rental income potential of an ADU as it is still considered a single family home due to the owner occupancy requirement. With an ADU, the increased home value will result from the additional ADU square footage and the fact that a bedroom and bathroom have been added.

If you want to see an increase in the property value, consider making other improvements to your home at the same time you are creating the ADU. A local realtor can advise you on cost-effective improvements and updates that add value to the home.

If the property containing an ADU is sold, the new owners must comply with the deed restriction that the property be owner-occupied. A new owner is not required to reapply for a zoning permit for the ADU. However, if the new owner does not want to live on the property (either in the primary home or in the ADU), the ADU must be discontinued, the kitchen ust be removed, and a new zoning permit issued.
PROPERTY TAXES

If the value of the home increases because of improvements, the city may increase the assessed value of the home, thereby raising property taxes. Also, if the homeowner receives an income sensitivity adjustment to the property tax, that adjustment decreases taxes only on the portion of the property the owner occupies. If an ADU is rented to a tenant, that unit will not receive the income sensitivity adjustment that is given to primary residences; therefore, property taxes will likely increase.
CONCLUSION

We hope this Guide has helped you to clarify your goals and consider whether an ADU beneficial to your circumstances. Please be sure to consult Appendix A: ADU Resources for more detailed information about ADUs as you further explore moving forward.

A NOTE ON HOMESHARING:

If an ADU is not feasible, homesharing might be a less expensive way to meet your goals if you are willing and able to share common space in your home. The addition of a bathroom or other home modifications could increase privacy and make it easier to share a home without the additional cost of developing an entire apartment.

Homesharing is a simple idea where two or more people share a home to their mutual benefit. A person offers a private bedroom and shared common area in exchange for help around the house, modest rent, or a combination of the two. Every homesharing arrangement is unique; it depends on the needs, time, interests, and abilities of the people involved. It differs from a typical roommate situation because, at its core, it is about two people helping each other. A written agreement outlines the expectations of both parties. HomeShare Vermont provides a screening and matching service as well as ongoing support to both the homeowner and guest.
APPENDIX A:
ADU RESOURCES

HOMESHARE VERMONT
https://www.homesharevermont.org/about-us/resources/

COMMUNITY & ECONOMIC DEVELOPMENT OFFICE (CEDO)
https://www.burlingtonvt.gov/cedo/ADU

AARP - ADUS

AARP - REVERSE MORTGAGES
https://blog.aarp.org/bulletin-today/reverse-mortgages-now-harder-to-get

AARP - HOW TO HIRE A HOME IMPROVEMENT CONTRACTOR
https://www.aarp.org/livable-communities/info-2014/7-steps-to-hiring-a-contractor.html

ABOUT ADUS IN BURLINGTON:
More information about the City's efforts to encourage creation of ADUs
https://www.burlingtonvt.gov/cedo/ADU

BURLINGTON ZONING MAPS & ORDINANCES
Zoning maps; Comprehensive Development Ordinance (zoning ordinance)
https://www.burlingtonvt.gov/DPI/CDO

BURLINGTON ZONING PERMIT PROCESS

BURLINGTON ZONING PERMIT FEES
https://www.burlingtonvt.gov/DPI/Fees

BURLINGTON STORMWATER PROGRAM EROSION PREVENTION AND SEDIMENT CONTROL (EPSC) PERMITTING PROCESS
https://www.burlingtonvt.gov/DPW/Stormwater-Management

BURLINGTON TAX & RATE CALCULATIONS
https://www.burlingtonvt.gov/CT/PropertyTax
APPENDIX A: ADU RESOURCES (CONT’D)

BURLINGTON CODE REQUIREMENTS: Fire, life safety, minimum housing code requirements
City Fire Marshal, 132 North Avenue, 802-864-5577

Fire Safety Hardwired Smoke/Carbon Monoxide Detectors
Smoke Detectors:
https://www.codepublishing.com/VT/Burlington/#/Burlington13/Burlington1301.html
Carbon Monoxide Detectors:
https://www.codepublishing.com/VT/Burlington/#/Burlington13/Burlington1301.html

Rental Registration & Minimum Housing, 645 Pine Street, 802-863-0442
https://www.burlingtonvt.gov/CodeEnforcement/Minimum-Housing

BURLINGTON PERMITTING
As of July 2019, the Dept. of Permitting & Inspections includes all staff and permitting functions related to zoning, construction, trades, and rental housing, 645 Pine Street, 802-863-0442
https://www.burlingtonvt.gov/DPI

BURLINGTON REGULATORY FRAMEWORK FOR SHORT-TERM RENTALS
As of the time of print, the City is considering new regulations for Short Term Rentals. Check this website for status updates, or talk to DPI about what is possible.
https://www.burlingtonvt.gov/mayor/housingpolicy/str

BURLINGTON UTILITY CONTACTS: Water, wastewater, stormwater, electricity, natural gas
Department of Public Works- Water Resources, 235 Penny Lane, 802-863-4501
https://www.burlingtonvt.gov/dpw/water

Burlington Electric Department, 585 Pine Street, 802-865-7300
https://www.burlingtonelectric.com/contact

Vermont Gas, 802-863-4511
https://www.vermontgas.com/save-money-energy/energy-efficiency-programs/

CVOEO’S VERMONT TENANTS PROGRAM “Renting in Vermont” Guide
https://www.cvoeo.org/?fuseaction=dep_intro&dept_id=15

CVOEO’S FAIR HOUSING PROJECT
https://www.cvoeo.org/index.cfm?fuseaction=dep_intro&dept_id=1
## APPENDIX B:
### REGULATIONS FOR A DUPLEX VERSUS A PROPERTY WITH AN ADU

An ADU is an efficiency or apartment with one or more bedrooms that is subordinate to a single-family home, and either the ADU or the primary home must be owner-occupied. As noted above, the ADU is limited in size, number of bedrooms, and number of occupants. The following chart compares the requirements for a Duplex with those of a property with an ADU.

<table>
<thead>
<tr>
<th></th>
<th>Duplex</th>
<th>Single Family + ADU</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Where is housing type permitted?</strong></td>
<td>Generally, where residential is permitted; except in NAC (Neighborhood Activity Center – Riverside Corridor) &amp; NAC-CR (Neighborhood Activity Center – Cambrian Rise) zoning districts</td>
<td>Within most residential and institutional zones, and where an existing or new single-family home is located</td>
</tr>
<tr>
<td><strong>Limits to above</strong></td>
<td>In Residential Low-Density Districts, the minimum lot size for a duplex is typically 10,000 square feet. Owner-occupancy is not required for either unit in a duplex</td>
<td>Owner-occupancy required in either the single-family home or ADU</td>
</tr>
<tr>
<td><strong>Unit size</strong></td>
<td>No limit on proportion of size between units or overall maximum unit size</td>
<td>Limited to 30% of size of single-family home, or 900 square feet, whichever is greater</td>
</tr>
<tr>
<td><strong>Required on-site parking</strong></td>
<td>2 spaces per unit (i.e. per half of duplex). 1 space per unit in downtown*</td>
<td>No parking space required for ADU. 2 spaces for single-family home (1 space in downtown*)</td>
</tr>
<tr>
<td><strong>Occupants</strong></td>
<td>A family or up to 4 unrelated adults per unit</td>
<td>Maximum of 2 adults plus dependent children</td>
</tr>
</tbody>
</table>

*At the time of print, the City is considering changes to its parking requirements. More details & current status: [https://www.burlingtonvt.gov/mayor/housingpolicy/parking](https://www.burlingtonvt.gov/mayor/housingpolicy/parking)

## APPENDIX C:
### BASE RESIDENTIAL ZONING DISTRICT STANDARDS

<table>
<thead>
<tr>
<th>Zoning District</th>
<th>Max Height</th>
<th>Required Setbacks</th>
<th>Max Lot Coverage*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Front</td>
<td>Side</td>
</tr>
<tr>
<td>Residential Low (RL)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Intended for low-density</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>residential development in the</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>form of single-family detached</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>dwellings and duplexes.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Waterfront Residential Low (W-RL)</td>
<td>35 ft</td>
<td>Min/Max: Average of 2 adjacent</td>
<td>Min.: 10% of lot</td>
</tr>
<tr>
<td>Same as RL, except greater consideration for proximity to Lake Champlain.</td>
<td></td>
<td>lots on each side, +/- 5 feet</td>
<td>width, or average of 2 adjacent lots on each side</td>
</tr>
<tr>
<td>Residential Medium (RM)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Intended for medium density</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>residential development in the</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>form of single-family detached</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>dwellings and attached multi-family</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>apartments.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Waterfront Residential Medium (W-RM)</td>
<td>35 ft</td>
<td>Min/Max: Average of 2 adjacent</td>
<td>Min: 25% of lot</td>
</tr>
<tr>
<td>Same as RM, except greater consideration for proximity to Lake Champlain.</td>
<td></td>
<td>lots on each side, +/- 5 feet</td>
<td>depth, no less than 20 Feet</td>
</tr>
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<td>Residential High (RH)</td>
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<td>Intended for high density</td>
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<td>residential development in the</td>
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<td>form of attached multi-family</td>
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<td>apartments.</td>
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<td>Institutional (I)</td>
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<td>Intended to support the growth and</td>
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<td>flexibility of the city’s major</td>
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<td>educational and health care institutions.</td>
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<td>Allows for a broad range of related</td>
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<td>uses, with transitions between</td>
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<td>institutional development and nearby</td>
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<td>lower-scale residential development.</td>
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</table>

For standards for other zoning districts, including mixed-use zoning districts, see Article 4 of the Comprehensive Development Ordinance.

*An additional 10% of lot coverage may be granted for certain accessory residential features (except ADUs). A lot coverage waiver may be granted for up to 650 square feet of an ADU. See the Comprehensive Development Ordinance for details.
APPENDIX D: LOT COVERAGE DIAGRAM

PLANNING AND ZONING ORDINANCE

SIZE: ADU SQUARE FOOTAGE 800 MAX. OR 30% OF HABITABLE SQUARE FOOTAGE OF EXISTING HOME

PARKING: ADDITIONAL SPACES NOT REQUIRED. LONG TERM RENTALS ONLY

LOT COVERAGE REQUIREMENTS:
- RESIDENTIAL LOW: 35% MAX
- RESIDENTIAL MEDIUM: 45% MAX
- RESIDENTIAL HIGH: 80% MAX
ACCESSORY DWELLING UNIT: An efficiency or one-bedroom apartment that is clearly subordinate to a single-family dwelling, and has facilities and provisions for independent living, including sleeping, food preparation, and sanitation, provided the unit does not exceed 30 percent of the total habitable floor area of the single-family dwelling or 800 square feet.

LOT COVERAGE: The total at grade area or footprint of all structures and impervious surfaces including but not limited to parking areas, walkways, drives, etc.; expressed as a percent of the total lot area.

SETBACK: The open, unobstructed area required to be provided between the furthest projection of a building and the adjacent property line.

DEFINITIONS
APPENDIX E:
ZONING DISTRICT COMPARISON

ZONING DISTRICT: RESIDENTIAL LOW (RL)
MAX. LOT COVERAGE = 35%
+10 COVERAGE FOR PATIOS, DECKS, PORCHES, TERRACES.
FRONT: AVE. OF 2 ADJACENT LOTS ON BOTH SIDE +/- 5'-0''
SIDE: 10% OF LOT WIDTH, BUT IN NO EVENT LESS THAN 5'-0''
REAR: 25% OF LOT DEPTH, BUT IN NO EVENT LESS THAN 20'-0''

ZONING DISTRICT: RESIDENTIAL MEDIUM (RM)
MAX. LOT COVERAGE = 40%
+10 COVERAGE FOR PATIOS, DECKS, PORCHES, TERRACES.
FRONT: AVE. OF 2 ADJACENT LOTS ON BOTH SIDE +/- 5'-0''
SIDE: 10% OF LOT WIDTH, BUT IN NO EVENT LESS THAN 5'-0''
REAR: 25% OF LOT DEPTH, BUT IN NO EVENT LESS THAN 20'-0''
EXISTING LOT COVERAGE

EXISTING LOT SIZE: 7,500 S.F.
EXISTING HOUSE: 1,200 S.F.
EXISTING GARAGE: 350 S.F.
EXISTING PORCH: 140 S.F.
EXISTING DRIVEWAY: 590 S.F.
EXISTING WALKWAY / STEPS: 45 S.F.
EXISTING LOT COVERAGE = 2,325 S.F. = 31%

PROPOSED LOT COVERAGE

LOT SIZE: 7,500 S.F.
HOUSE: 1,200 S.F.
GARAGE: 350 S.F.
ACCESSORY DWELLING: 600 S.F.
PORCH: 140 S.F.
DRIVEWAY: 590 S.F.
WALKWAY / STEPS: 45 S.F.
PROPOSED LOT COVERAGE = 2,925 S.F. = 39%

PER THIS DIAGRAM THE FOLLOWING WOULD BE TRUE:

RESIDENTIAL LOW - FOOTPRINT EXPANSION ALLOWED, UP TO 675 ADDITIONAL SQUARE FEET. SETBACKS ARE LIMITING FACTOR.

RESIDENTIAL MEDIUM - FOOTPRINT EXPANSION ALLOWED, UP TO 2,175 ADDITIONAL SQUARE FEET. SETBACKS ARE LIMITING FACTOR. LARGE PATIO WOULD BE POSSIBLE IN SETBACK AREA.

RESIDENTIAL HIGH - FOOTPRINT EXPANSION ALLOWED, UP TO 3,675 ADDITIONAL SQUARE FEET. SETBACKS ARE LIMITING FACTOR. LARGE PATIO WOULD BE POSSIBLE IN SETBACK AREA.

DRAWING KEY

- NON-PERMIABLE - EXISTING
- NON-PERMIABLE - NEW
- PROPERTY LINE
- SETBACK LINE

ZONING DISTRICT: RESIDENTIAL HIGH (RH)

MAX. LOT COVERAGE = 80%
+10 COVERAGE FOR PATIOS, DECKS, PORCHES, TERRACES.

FRONT: AVE. OF 2 ADJACENT LOTS ON BOTH SIDE +/- 5'-0''
SIDE: 10% OF LOT WIDTH, BUT IN NO EVENT LESS THAN 5'-0''
REAR: 25% OF LOT DEPTH, BUT IN NO EVENT LESS THAN 20'-0''

Version 2.0 – December 3, 2020
THANK YOU.