

# CITY OF SACO, MAINE **ACCESSORY DWELLING UNIT GUIDE**

Collaboration of  
Saco Planning Department & Age Friendly Saco



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## WHAT IS AN ACCESSORY DWELLING UNIT?

An Accessory Dwelling Unit (ADU) is an independent living space usually equipped with a full kitchen and a full bathroom; these living spaces can be studios or have one to two bedrooms. An ADU can be connected to the main house or separated from the main house but still located on the same property. If the ADU is separated from the main house, it is referred to as a “detached ADU.”

For a property to qualify for an ADU in Saco, there must already be a primary residence on the property. Saco’s standards require ADUs to be rented for more than 30 days at a time. ADUs in Saco cannot be larger than 1,000 square feet.

Saco offers some flexibility for ADUs. You can create an ADU within your home by converting existing space like a basement or attic into an in-law suite or apartment. You can add square footage to your house to create ADU space, or you can create a small new building on your property for an ADU.

In all cases, you will need to obtain permits from Saco’s Code Enforcement Department.



DETACHED ADU.

## ADU CONSIDERATIONS

### HOMEOWNER BENEFITS OF ADUS

Accessory Dwelling Units can provide multiple benefits to homeowners including rental income, increased property values, and multi-generational housing.

### RENTAL INCOME

Homeowners in Saco can rent their ADUs to generate additional income. This could be a good option for people looking to supplement their retirement income or earn a passive income. It is important to note that the City of Saco requires ADUs to be rented for more than 30 days at a time. This encourages homeowners to provide long-term, stable housing for renters. Homeowners looking to downsize can also choose to live in their ADU and rent the primary residence on their property instead. The primary residence would also need to be rented for more than 30 days at a time.

### PROPERTY VALUES

Adding an ADU to a property can be a particularly good investment for property owners who are planning to sell in the near future. ADUs increase the square footage of a property and therefore can increase its value. The ADU can also attract a wider range of buyers. The potential rental income from the ADU can be used to pay the mortgage and can make real estate purchases more feasible for many people.

### MULTI-GENERATIONAL HOUSING

ADUs can help provide additional privacy to multi-generational households. ADUs allow young adults to stay close to family and save on rent, while maintaining the freedom of separate living spaces. Older family members can also benefit from ADUs. ADUs help older family members to downsize, move closer to loved ones, access care easier, and spend more time with grandchildren. ADUs provide these gains without the sacrifices of sharing a regular single-family home.

## **COMMUNITY BENEFITS OF ADUs**

Maine is experiencing a severe housing shortage. The shortage has led to significant [affordability issues in York County](#). In 2020, the statewide median cost of a two-bedroom rental was \$1,000; in York County, it was \$1,704. The increase in the cost of housing has been felt most acutely by low- and medium-income populations.

Accessory Dwelling Units offer an opportunity for homeowners to have a direct impact on the housing shortage and help improve the lives of their fellow Mainers. ADUs can also provide a way for residents to age-in-place. ADUs can be equipped with features that make aging at home easier including single floor living and kitchen modifications for people using wheelchairs or walkers. Whether a homeowner builds an ADU to move in to or to rent, both options can improve the current housing situation in Southern Maine.

An increase in available housing in Saco can also have a positive impact on economic development. ADUs can attract potential employees to the area that are needed for our businesses, restaurants, stores, schools, and local government to prosper.

## **FINANCIAL INCENTIVES FOR CONSTRUCTION OF ADUs**

There are several financial incentives associated with accessory dwelling units. Homeowners can rent their ADUs to long-term tenants, generating additional income while also increasing housing within their community. The construction of an ADU can also increase the property's value and desirability. Larger families and people seeking homes with income-generating opportunities may be attracted by the presence of an ADU on the property.

Note - Saco's City Code requires ADUs to be rented for more than 30 days at a time. They may not be rented as short-term rentals.

A financial worksheet has been provided as part of this guide to help you assess the economic viability of an ADU. It is suggested that you also speak to your financial advisor about adding an ADU to your property.

# ADU PROJECT BUDGET – WORKSHEET

Use this worksheet to get a sense of how the economics of building an ADU might work for you.

<b>1) POTENTIAL EXPENSES</b>	<b>PROJECTED COST PER EXPENSE</b>
• Design cost	\$
• Permitting Cost	\$
• Construction Cost	\$
• Loan Closing Cost	\$
• Other Up-front ADU Costs	\$
<b>2) TOTAL DEVELOPMENT COST</b>	\$
<b>3) ANTICIPATED MONTHLY RENTAL INCOME</b>	\$
<b>MONTHLY COSTS FOR ADU</b>	<b>COST PER EXPENSE</b>
• Monthly Loan Payment	\$
• Monthly Property Tax Prorated	\$
• Monthly Insurance Prorated	\$
• Monthly ADU Utility Cost if Owner Responsibility	\$
<b>4) TOTAL MONTHLY COST</b>	\$
<b>5) NET MONTHLY INCOME - SUBTRACT 4 FROM 3</b>	
<b>RESOURCES AVAILABLE TO FUND AN ADU</b>	<b>AMOUNT AVAILABLE</b>
• Cash	\$
• Home Equity Loan	\$
• Home Equity Line of Credit	\$
• Other Potential Resources	\$
<b>6) TOTAL ADU FUNDING AVAILABLE</b>	\$
<b>7) SUBTRACT 2 FROM 6 TO ASSESS COSTS AGAINST FUNDING AVAILABLE TO BUILD</b>	\$

*This page is loosely based on Appendix B of the New Hampshire Homeowner's Guide to ADUs.*

# DETAILS OF SACO'S ADU ORDINANCE

## WHERE CAN I FIND SACO'S ADU STANDARDS?


You can find Saco's ADU Standards by going to [Section 230-701 of the Saco City Code](#). A copy of Section 230-701 has also been added to the end of this guide.

*Note - Accessory Dwelling Units are a Permitted Use in the following Zoning Districts in Saco: Rural Conservation (RC), Low Density Residential (LDR), Seaside Residential (SR), West Residential (WR), Medium Density Residential (MDR), High Density Residential (HDR), Downtown (D), Main & Beach (MB), Highway Business (HB), General Business (GB), Camp Ellis (CE).*

*Accessory Dwelling Units are not allowed in the following Zoning Districts in Saco: Saco Island (SI), Portland Road (PR), Business Industrial (BI), and Industrial (I). Please refer to [Article III: District Regulations](#) for more information. See the full [Zoning Map here](#).*

## WHERE DO I GET A BUILDING PERMIT FOR MY ADU PROJECT?

There are two places that you can apply for a building permit. The first option is online through the [Saco Code Enforcement Department's Citizen Portal](#). To begin filling out the building permit, click on the house icon.

Apply for Building Permit	
<p>Click icon to begin application</p> 	<p>Building Permit Application. Please have all required documents ready to upload. Some documents that may be required include: scaled building plans; elevation, floor, foundation, and cross section plans; and plot plans. All commercial projects must have exiting clearly indicated. Required submittals will vary based on the project.</p>

The second option to apply for a building permit is at the Code Enforcement Office located in City Hall (300 Main Street, Saco). You can request a paper application from one of the administrative staff. Please be aware that paper applications are slowly being phased out, so availability of paper building permit applications may vary.

## WHAT DO I NEED TO FILE A BUILDING PERMIT FOR MY ADU PROJECT?

You will need to submit a plot plan and building plans with your completed building permit application.

## BUILDING PERMIT CHECKLIST

Here is a building permit checklist you can use to help compile those details to pull a building permit:

- Completed Building Permit Application Form (either online or paper copy)
- Building Plans showing proposal for ADU
- Plot Plan showing proposed location of ADU
- Application Fee
- Other applicable permits will be required with the Code Enforcement Department depending on the nature of the project. These include but are not limited to:
  - Plumbing Permit Application
  - Electrical Permit Application
  - HHE-200 / Subsurface Wastewater Disposal Application

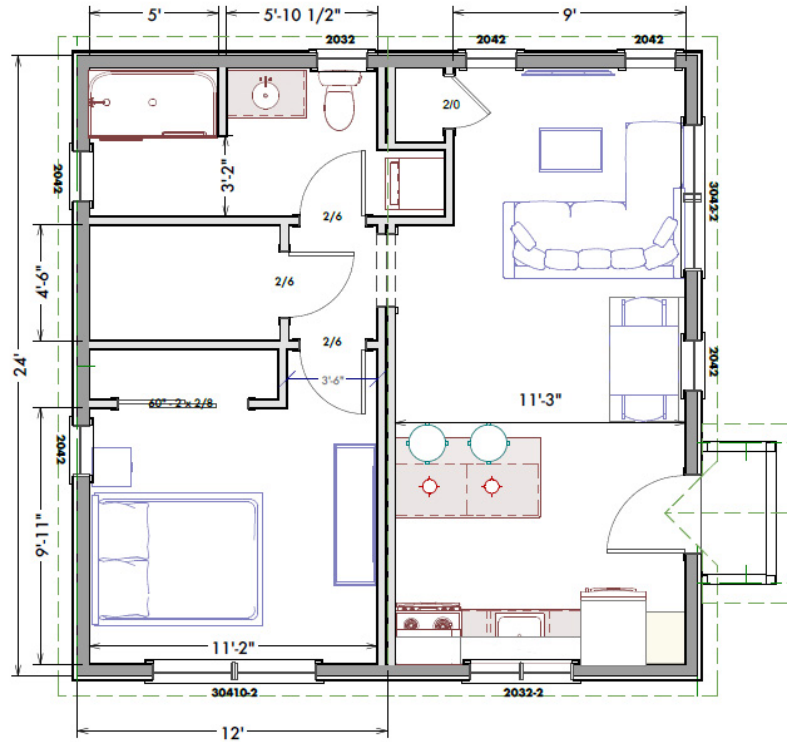
Please consult the Code Enforcement Department for a full list of application items and requirements relative to your proposal.

# DESIGN & CONSTRUCTION TIPS

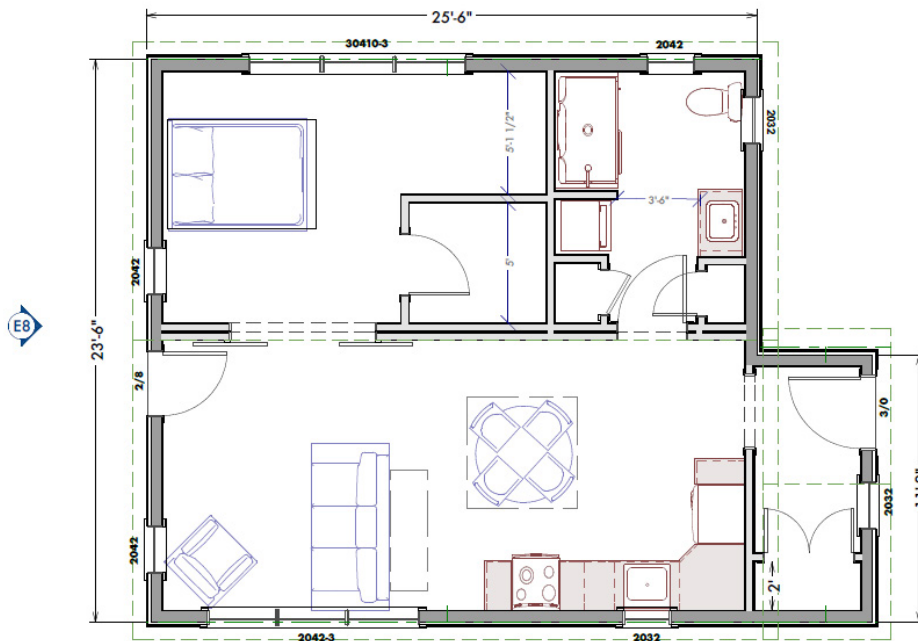
## SAMPLE FLOOR PLANS

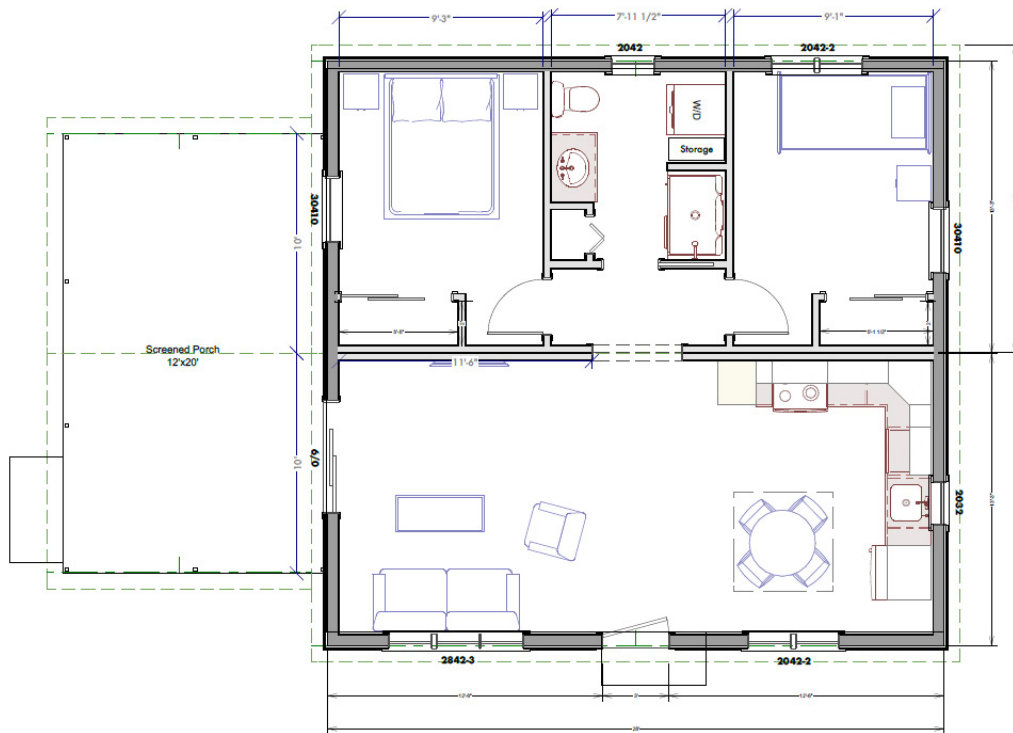
Below are some design ideas for detached ADUs. Thank you to Chris Lee at Backyard ADUs for providing these sample floor plans.

### 24'-Wide Square Design (576 Square Feet)



### 26'9"-Wide Square Design (717 Square Feet)





## RESOURCES

### SACO'S ADU ORDINANCE

§ 230-701. Accessory dwelling units (ADU). [Updated: Effective Oct. 26, 2023]

#### A. Purpose:

The City of Saco provides these accessory dwelling unit (ADU) regulations to increase the supply of affordable housing, encourage provision of housing that meets the needs of a variety of household types, encourage infill development that is compatible in scale and character with existing residential uses, and to encourage infill development that makes better use of existing public investment in streets and utilities.

#### B. Applicability:

Accessory dwelling units are permitted as an accessory use to any new or existing single-family residence in zoning districts where ADUs are permitted. ADUs can be attached to or within the principal residence or detached and separate from the principal residence. An attached ADU is an apartment that is accessory and subordinate to the principal use of a property as a single-family dwelling. Whether attached or detached, no more than one ADU may be authorized for each individual building lot. To be authorized, all ADUs must be designed and constructed in accordance with the standards specified in Subsection E below.

C. An authorized ADU shall not be considered a second dwelling unit for the purposes of calculating the required minimum lot area per dwelling unit of Zoning Code Article IV.

D. No ADU may be rented on less than a monthly basis. Short-term rentals of ADUs of less than one



month in duration are prohibited.

E. Standards:

- (1) Any new construction for an ADU or principal residence must meet all applicable setbacks, lot coverage, and building height requirements.
- (2) The maximum size of any ADU is 1,000 square feet of total floor area. To be authorized, an ADU must be accessory to a principal residence. The minimum size of any ADU is 400 square feet.
- (3) All ADUs shall be constructed on permanent foundations that meet applicable building codes.
- (4) Attached ADUs can be located anywhere within an existing or proposed single-family residential building, provided that applicable dimensional requirements are met.
- (5) A detached ADU shall share the existing access drive of the primary residential dwelling unit.
- (6) A detached ADU must be designed and constructed to be visually compatible with the principal residence. Building proportions, exterior finish materials, fenestration and trim, roof pitch, and other architectural details shall be similar or complementary to those aspects of the principal residence.
- (7) If the lot is served by public sewer, both the single-family home and the ADU must be connected to public sewer.
- (8) If the lot is served by public water, both the single-family home and the ADU must be connected to public water.
- (9) Fire protection: Sprinkler systems or other fire suppression systems approved by the Fire Department are required for all detached ADUs. For ADUs attached to or within existing residences, fire suppression systems are only required where they are already installed in the existing residence.

F. Permit required:

A building permit from the City of Saco is required for construction of a legal ADU. A certificate of occupancy from the City of Saco is required before the ADU can be legally inhabited.

G. Authority:

The Saco Code Enforcement Office is responsible for enforcing this section. The Code Enforcement Office Director may make interpretations of this section to provide a degree of flexibility in administration of these requirements while fulfilling the intent of the City Council.

## **SACO'S ZONING REGULATIONS AND REQUIREMENTS**

Each zone in Saco has required setbacks. Required setbacks are the minimum distances you can build something on the left, right, front, or rear sections of your property. Once you know the zoning district where your property is located, you can find the setbacks you need to follow for your property. These setbacks are available in [Article 4, Table 4-1 of Saco's Zoning Ordinance](#).

Questions about your Zone? You can contact the Code Enforcement Department, Assessing Department, or the Planning Department for your zoning district.

## **REFERENCES**

### ADU DIAGRAMS

[Backyard ADUs](#)

### ADU IMAGES

Detached ADU: <https://backyardadus.com/boomerang-1-bed-adu-tiny-home>