

ST. ALBANS TOWN HOUSING BYLAW AUDIT

Housing Choice and Affordability: Reducing Regulatory Barriers at the Local Level

Prepared by the Northwest Regional Planning Commission

Funded by a Bylaw Modernization grant from the Vermont Department of Housing and Community Development

Introduction and Methodology

The Northwest Regional Planning Commission (NRPC) completed an audit of the St. Albans Town Development Regulations, adopted September 7, 2022. The bylaw audit is a component of the project: Housing Choice and Affordability: Reducing Regulatory Barriers at the Local Level, funded by a consortium Bylaw Modernization grant to St. Albans Town (lead), Highgate, Enosburgh, Sheldon and Montgomery. The bylaw audit records the type and level of each bylaw development standard that impacts housing design and permitting in the town, assesses how each standard compares to applicable “target” standards for housing choice and affordability and makes recommendations on what changes St. Albans Town should consider to reduce barriers to housing development.

The audit includes several components. First, each applicable standard is recorded in a matrix that includes dimensional standards, parking standards, allowed use regulations, street standards and development review processes. Each type of regulation is recorded in standardized categories that can be compared across towns.

Second, NRPC completed an assessment of standards for each local zoning district intended for housing development; districts where only low-density residential development is permitted were not assessed. The assessment compares local bylaw standards with target standards to identify where potential bylaw changes would enable new housing options and/or reduce barriers to affordable housing development.

The final component to the audit is specific recommendations for revisions to the Town’s development regulations. The final recommendations will be developed based on this zoning audit, specific of local context, and the goals of the Planning Commission.

Model Districts and Target Standards for Housing Choice and Affordability

Enabling Better Places: A Zoning Guide for Vermont Municipalities¹ establishes template districts and standards for Vermont municipalities to use as a basis for zoning amendments that would enable new housing options. NRPC has adapted the guide’s template district purpose statements and standards to serve as a target comparison for this zoning audit and assessment. Each local zoning district is assessed against the model district that is the closest match in terms of intent and purpose. The model district’s standards set a target for zoning changes that will enable new housing options. The local zoning district does not always align perfectly with a model district and target standards are not always appropriate; however, the assessment takes this into account and makes recommendations that suit the context and character of the local district. The purpose and intent of each model district is provided below.

¹ Enabling Better Places: A Zoning Guide for Vermont Municipalities, August 2020. Congress of New Urbanism and the Agency of Commerce and Community Development.

https://outside.vermont.gov/agency/ACCD/ACCD_Web_Docs/CD/CPR/Planning-Your-Towns-Future/CPR-Z4GN-Guide-Final-web.pdf

Model Districts for Housing Choice and Affordability (Adapted from Enabling Better Places: A Zoning Guide for Vermont Municipalities)

Downtown District

The Model Downtown District applies to core areas of a village, town, or city to integrate a mix of business, residential, public, and institutional uses. It is targeted for a high density and intensity of housing integrated with mixed uses. Development has a strong orientation to sidewalks and the street (public realm) and contributes to a walkable area.

Town Center District

The Model Town Center District encompasses the central mixed-use areas of small cities and towns. It is intended to provide a place of civic pride and a focal point for development in the community. Town Center Districts enable a higher-density and more compact settlement pattern than other places in town with a compatible mix of appropriately-scaled residential and business uses in a pedestrian-friendly setting.

Village Center District

The Model Village Center District encompasses the central mixed-use areas of small towns and hamlets. Village Center Districts are intended to provide a place of civic pride and a focal point for development in the community. Village Center Districts enable a variety of housing opportunities with a mix of small-scale commercial in a pedestrian-friendly setting. There is typically a focus on maintaining an established historic character and/or settlement pattern. Lack of water and wastewater infrastructure may limit potential.

Neighborhood District

The Neighborhood District encompasses the blended density of residential areas adjacent to village, town, and city centers. Neighborhood Districts are intended to permit one, two, three, and four household residences as well as neighborhood commercial uses while complementing and connecting to the adjacent centers. Water and wastewater infrastructure may limit development potential.

St. Albans Town Zoning District Purpose Statements

The audit has recorded zoning standards for all local zoning districts; however, only those intended for substantial and/or high-density residential development were included in the assessment. Rural residential, conservation, agricultural, shoreland and other districts where only low-density residential development is permitted were not assessed. The purpose and intent of each St. Albans Town zoning district included in the assessment is provided below.

St. Albans Town Zoning District Purpose Statements

St. Albans Bay Overlay District

The purpose of the St Albans Bay Overlay is to allow for new residential and commercial development that maintains the historic village character of this area. Zoning in this district will support the Bay District as a center of social and economic activities in traditional development patterns.

Growth Center Overlay

The purpose of the Growth Center Overlay is to provide incentives to encourage dense, clustered, and concentrated residential and commercial development in designated areas where public utilities and access to major thoroughfares is available.

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Mixed Residential/Commercial District (Partially in Growth Center)
The purpose of the Residential/Mixed Commercial District is to provide for residential development and certain commercial uses that enhance residential living by the provision of shopping facilities, personal services, and professional services.
Commercial District (Partially in Growth Center)
The purpose of the Commercial District is to provide an area for primarily commercial development with Conditional Use Review of multi-family residential uses (in Growth Center Overlay only) that clusters development. These Zoning Districts are in areas that have access to public services and facilities, including major thoroughfares. The land developments in this Zoning District serve the needs of the Town of St. Albans by providing services, a tax base and employment opportunities.
Residential District
The purpose of the Residential District is to provide areas for residential development that maintains the characteristics of existing neighborhoods and sets aside areas for new residential-only development.

Key to New Zoning Standards and Terms

The following key provides definitions for less common or new zoning terms that may be considered or recommended as part of the audit.

Build-To Zone/Flexible Setback

A zoning requirement that specifies a range of allowable distances between a front property line and the front of a building. Build-to zones may also be expressed as a minimum and a maximum front setback.

Building Coverage (Lot Coverage)

The percentage of a lot that can be covered by a building (sometimes referred to as maximum building footprint). Some municipalities regulate lot coverage, which includes building coverage plus other impervious surfaces such as driveways and parking spaces.

Cottage Court

A series of small, detached structures. Cottage courts provide multiple units arranged to define a shared court that is typically perpendicular to the street. Vermont towns often include small historic cottages scattered across neighborhoods, and introduction of this type would reflect the scale of those dwellings in a compact and concentrated way.

Townhouse

Small- to medium-sized dwellings, townhouses typically consist of two to eight (usually) attached single-family homes placed side by side.

Character-Based Frontage Requirements

Frontage requirements define how buildings should meet the street, such as requiring functional sidewalk-facing entries and requiring a minimum percentage of windows (transparent glass) on the front of buildings.

Public Realm

Areas that are available for common use without charge, including streets, sidewalks, parks, public spaces, and public buildings.

Administrative Review of Site Plan

Under 24 V.S.A. 4464 (c) a zoning administrator or other staff member may be responsible for completing site plan review if the standards are non-discretionary. This may simplify the review process.

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Zoning Assessment for Housing Choice and Affordability

Town Zoning District:	Model District	Standard	Target Standards Met	Comments	
Mixed Residential/Commercial District – In Growth Center	Downtown	Dimensional	Height	No	<p>Height. The current height restriction would not allow for a 4-story structure with a higher 24' first floor such as would be desired in a multi-use building, consider increasing or regulating height by story.</p> <p>Setbacks. In growth center district, consider reducing setbacks to orient buildings closer to sidewalk/street to create walkability and accommodate desired density. Yard setbacks should be reduced for density desired in growth center district. Maximum setbacks or build-to zones could be considered.</p> <p>Frontage. Consider reducing minimum frontage to not more than 75ft; don't require more frontage for multi-unit dwellings. Is frontage a valuable tool in this district?</p> <p>Lot Coverage. Lot coverage could be increased to up to 100% in growth center district.</p> <p>Minimum Lot Size. Minimum lot size should be smaller in growth center, not larger than 1/8 acre. Do not require more acreage for multi-unit structures.</p>
			Front setback	No	
			Yard Setback	No	
			Frontage	No	
			Lot coverage	No	
			Min lot size/density	No	
		Allowable Uses	Allowed by right	No	<p>Allowed by Right. A Downtown District may consider not allowing single and two-family dwellings by right due to the density not being high enough. Consider the growth center district in this context.</p> <p>Allowed P/S and C/S. Conditional use review may be appropriate for dwellings up to 4 units due to density not being high enough. For dwellings with 5+units, site plan review can be used to confirm design standards are met. Conditional use review standards need not apply since these uses are desired and intended for the district.</p> <p>Uses/Structures per lot. Consider whether there is enough flexibility to allow for different housing types. Conflicting language around multiple principal uses exists (multi-use building vs Section 3.3). Consider making dwelling units in multiple structures clearly allowed. Discuss character-based frontage requirements.</p>
			Allowed P/S	No	
			Allowed C/S	No	
			Uses per lot	No	
			Structures per lot	No	
		Parking	Spaces per unit	Yes	<p>Spaces per unit. In a district that doesn't have on-street parking, it is appropriate to require a modest minimum of off-site parking. 1 space per unit is appropriate. Where on-street parking is allowed, consider allowing for some on-street parking to count for off-street requirement if needed.</p> <p>Location. Good standard on parking location to side, rear or under. Any areas that on-street parking should be allowed where it is currently not?</p>
			Location	Yes	

Town Zoning District:	Model District	Standard	Target Standards Met		Comments
Mixed Residential/Commercial District - Outside Growth Center	Town Center	Dimensional	Height	No	<p>Height. The current height may limit stories with higher heights, such as first floor shopfronts in multi-use buildings. The standard will restrict structures over 3 stories with average story heights. Consider regulating by story.</p> <p>Front and Yard setback. The district has large front and side setbacks that will not further high-density residential development. For example, the setbacks are the same in the rural district. Consider reducing.</p> <p>Frontage and Lot Size. Frontage and lot sizes should be significantly smaller in line with intended density, allowing for at least 5 units/acre. Consider 1/5 acre (8,712 sq. ft) for minimum lot size and no larger than 100 ft for minimum frontage.</p> <p>Lot Coverage. Lot coverage could be increased to a maximum of 75% to reflect a high density/built out area, but not as high as the growth center.</p>
			Front setback	No	
			Yard Setback	No	
			Frontage	No	
			Lot Coverage	No	
			Min lot size/density	No	
		Allowed Uses	Allowed by Right	Yes	<p>Allowed by right. Current standards allow single family and duplexes by right which is appropriate “town center” type district.</p> <p>Allowed P/S and C/S. Consider allowing larger multi-unit up to 25 units with discrete site plan review standards rather than conditional use as this district is appropriate for larger multi-unit dwellings.</p> <p>Uses/Structures per lot. Consider whether there is enough flexibility to allow for different housing types. Conflicting language around multiple principal uses exists (multi-use building vs Section 3.3). Consider making dwelling units in multiple structures clearly allowed. Discuss character-based frontage requirements.</p>
			Allowed P/S	No	
			Allowed C/S	Yes	
			Uses/Structures	No	
		Parking	Spaces per unit	Yes	<p>Spaces per unit. In a district that doesn’t have on-street parking, it is appropriate to require a modest minimum of off-street parking. 1 space per unit is appropriate. Where on-street parking is allowed, consider allowing for some on-street parking to count for off-street requirement if needed.</p> <p>Location. Good standard to locate parking on side, rear or under. Are there areas that on-street parking should be allowed where it is currently not?</p>
			Location	Yes	

Town Zoning District:	Model District	Standard	Target Standards Met		Comments
St. Albans Bay Overlay District	Village Center	Dimensional	Height	No	<p>Height. The current height may limit stories with higher heights, such as first floor shopfronts in multi-use buildings. The standard will restrict structures over 3 stories with average story heights. Consider regulating by story.</p> <p>Setbacks. Have existing/historic setbacks been measured in this district? Consider maximum setback or build to zone to allow for development closer to sidewalk if appropriate. Side yard setback could be reduced to reflect historic density of development.</p> <p>Frontage and lot size. Frontage and minimum lot sizes should be decreased to allow for greater density and housing options. Consider ¼ acre minimum or less regardless of wastewater or water.</p> <p>Lot coverage. Consider measuring existing lot coverage (if it has not been) and whether an increase in maximum lot coverage would allow for greater flexibility in permitting new housing options.</p>
			Front setback	Yes	
			Yard Setback	No	
			Frontage	No	
			Lot Coverage	No	
			Min lot size/density	No	
		Allowable Uses	Allowed by Right	Yes	<p>Allowed by right. The current standard of allowing single unit dwellings and duplexes by right is appropriate for village context.</p>
			Allowed P/S	No	<p>Allowed P/S and C/S. Allowing 3–8-unit dwellings as permitted with site plan review would streamline review for small multi-unit dwellings appropriate to the village context.</p> <p>Uses/Structures per lot. Consider whether there is enough flexibility to allow for different housing types. Conflicting language around multiple principal uses exists (multi-use building vs Section 3.3). Consider making dwelling units in multiple structures clearly allowed. Discuss character-based frontage requirements.</p>
			Allowed C/S	No	
			Uses/Structures	No	
		Parking	Spaces per unit	Yes	
			Location	Yes	

Town Zoning District:	Model District	Standard	Target Standards Met		Comments
Commercial District – In Growth Center	Downtown	Dimensional	Height	Yes	<p>Height. The current height standards allow for 4 story structures which is appropriate for a downtown district. In line with comments from other districts, consider whether regulating by story is better fit.</p> <p>Setbacks. In growth center district, consider reducing setbacks to orient buildings closer to sidewalk/street to create walkability and accommodate desired density. Yard setbacks should be reduced for density desired in growth center district. Maximum setbacks or build-to zones could be considered.</p> <p>Frontage. Consider reducing minimum frontage to not more than 75ft; don't require more frontage for multi-unit dwellings. Is frontage a valuable tool in this district?</p> <p>Minimum lot size. Minimum lot size should be smaller in growth center, not larger than 1/8 acre. Do not require more acreage for multi-unit structures.</p>
			Front setback	No	
			Yard Setback	No	
			Frontage	No	
			Lot Coverage	Yes	
			Min lot size/density	No	
		Allowable Uses	Allowed by Right	Yes	<p>Allowed by right. 1-4 units are prohibited in the district, which is appropriate for a commercial growth district. Are there situations where 1-4 units could be appropriate, such as attached townhouses?</p> <p>Allowed P/S and C/S. Residential developments from 4-25 units should be permitted with discrete site plan review standards rather than discretionary conditional use review.</p> <p>Uses/Structures. Consider whether there is enough flexibility to allow for different housing types. Conflicting language around multiple principal uses exists (multi-use building vs Section 3.3). Consider making dwelling units in multiple structures clearly allowed. Discuss character-based frontage requirements.</p>
			Allowed P/S	No	
			Allowed C/S	No	
			Uses/Structures	No	
		Parking	Spaces per unit	Yes	<p>Spaces per unit. In a district that doesn't have on-street parking, it is appropriate to require a modest minimum of off-site parking. 1 space per unit is appropriate. Where on-street parking is allowed, consider allowing for some on-street parking to count for off-street requirement if needed.</p> <p>Location. Good standard to locate parking on side, rear or under. Are there areas that on-street parking should be allowed where it is currently not?</p>
			Location	Yes	

Town Zoning District:	Model District	Standard	Target Standards Met	Comments	
Commercial District- Outside Growth Center	Town Center	Dimensional	Height	No	<p>Height. The current height may limit stories with higher heights, such as first floor shopfronts in multi-use buildings. The standard will restrict structures over 3 stories with average story heights. Consider regulating by story and right height/density for district.</p> <p>Setbacks. Front and side setbacks are much larger than what is typical for a walkable area intended for relatively high-density development. Consider appropriate reduction in setbacks. Maximum setbacks or build-to zones could be considered.</p> <p>Frontage and lot size. Frontage and lot sizes should be significantly smaller in line with intended density, allowing for at least 5 units/acre. Consider 1/5 acre (8,712 sq. ft) for minimum lot size and no larger than 100 ft for minimum frontage.</p> <p>Lot coverage. Lot coverage could be increased to a maximum of 75% to reflect a high density/built out area, but not as high as the growth center.</p>
			Front setback	No	
			Yard Setback	No	
			Frontage	No	
			Lot Coverage	No	
			Min lot size/density	No	
		Allowable Uses	Allowed by Right	No	<p>Allowed by right. 1-4 units are prohibited in the district, which is appropriate for a commercial growth district. Are there situations where 1-4 units could be appropriate, such as attached townhouses?</p> <p>Allowed P/S and C/S. Allow up to 25 units with prescriptive site plan review standard rather than via conditional use.</p> <p>Uses/Structures. Consider whether there is enough flexibility to allow for different housing types. Conflicting language around multiple principal uses exists (multi-use building vs Section 3.3). Consider making dwelling units in multiple structures clearly allowed. Discuss character-based frontage requirements.</p>
			Allowed P/S	No	
			Allowed C/S	Yes	
			Uses/Structures	No	
		Parking	Spaces per unit	Yes	<p>Spaces per unit. In a district that doesn't have on-street parking, it is appropriate to require a modest minimum of off-site parking. 1 space per unit is appropriate. Where on-street parking is allowed, consider allowing for some on-street parking to count for off-street requirement if needed.</p> <p>Location. Good standard to locate parking on side, rear or under. Are there areas that on-street parking should be allowed where it is currently not?</p>
			Location	Yes	

Town Zoning District:	Model District	Standard	Target Standards Met		Comments
Residential District	Neighborhood	Dimensional	Height	No	<p>Height. Height standards could be increased to allow for 2.5 story buildings.</p> <p>Setbacks. Front and side setbacks should be reduced to enable greater density and walkability.</p> <p>Frontage. Frontage requirements should be the same for single and multi-unit dwellings and should be no more than 100’.</p> <p>Minimum lot size. Minimum lot size should be the same for single and multi-unit dwellings and should be no greater than ¼ acre. Smaller lots may be appropriate in the growth center.</p>
			Front setback	No	
			Yard Setback	No	
			Frontage	No	
			Lot Coverage	Yes	
			Min lot size/density	No	
		Allowable Uses	Allowed by Right	Yes	<p>Allowed by right. Single household and duplexes are currently allowed by right and this is appropriate for this district.</p> <p>Allowed P/S and C/S. Consider allowing 3–7-unit dwellings with site plan review standards instead of with conditional use review. Conditional use review is appropriate for larger multi-unit dwellings of 8 or more units.</p> <p>Uses/Structures. Consider whether there is enough flexibility to allow for different housing types. Conflicting language around multiple principal uses exists (multi-use building vs Section 3.3). Consider making dwelling units in multiple structures clearly allowed. Discuss character-based frontage requirements.</p>
			Allowed P/S	No	
			Allowed C/S	Yes	
			Uses/Structures	No	
Parking	Spaces per unit	Yes	<p>Spaces per unit. 1 space per unit is an appropriate parking standard.</p>		
	Location	Yes			

Other Standards

Standard	Comments
Street Standards	<p>Connectivity. The current development regulations provide a 5% density bonus for PUDs that connect streets and contain no “dead-end” or cul-de-sac streets. Consider requiring new development of roads to meet connectivity standards regardless of if the proposed development is a PUD.</p> <p>Sidewalks/complete Streets. Require developers to install sidewalks and pedestrian connections in all districts included in the assessment.</p> <p>Street/road design standards. Not yet reviewed, comments TBD.</p>
Accessory Dwelling Units	<p>Current development regulations exceed state minimum standard by allowing an ADU of up to 40% size of principal dwelling or 900 sq ft. Allowing a larger ADU size if ADU is in existing structure could further support ADU development. ADUs could be further encouraged by allowing more than 1 ADU per lot if setback and parking standards are met.</p>

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Development Review Provisions	<p>There may be opportunities to streamline the development review process for housing in a way that reduces the time and cost of getting a zoning permit while at the same time producing development that aligns with the town plan and development regulations. Many opportunities for streamlining the review process involve reducing the amount of discretionary review by the DRB and increasing administrative review by staff. There is a cost-benefit in moving in this direction since it requires careful crafting of prescriptive standards that be applied administratively and may require that your town hire additional staff. Consider and discuss the following tools:</p> <ul style="list-style-type: none">• Form Based Standards, including character-based frontage requirements• Administrative Review for Site Plan Review• Are density bonuses working for Growth Center District, or should the standards that enable density bonuses just be required?• Consider complexity and efficiency of PUD regulations• Evaluate number of nonconformities
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