



CUSTOM HOME & ADU BUILDER · SERVING RI & MA

THE BLUESTONE ADU BLUEPRINT

The Complete 2026–2027 Guide to Planning, Designing &
Building an ADU in Rhode Island & Massachusetts



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HOW TO USE THIS GUIDE

Read it straight through the first time. Then come back to the ADU Planning Checklist and the Questions to Ask an ADU Builder pages when you begin having conversations with designers and contractors — including us.

02 WELCOME

An ADU is a second, smaller home on your property.

Accessory Dwelling Unit is the regulatory term. In practice it is a complete, independent home — its own kitchen, its own bathroom, its own entrance — built on a lot that already has a house on it. Homeowners call them in-law suites, cottages, carriage houses, guest houses or garage apartments. Legally, they are all the same category of building.

This guide was written for homeowners in Rhode Island and Massachusetts who are still deciding. It answers the questions that come before drawings: what kinds of ADUs exist, whether your property can support one, what actually drives cost, how the process runs, and how long it takes.

We start every project by understanding what the space will actually be used for — now and years from now — and design around that, not around a generic template. Bluestone Homes is a custom home and ADU builder: because every project is fully custom, we can design it around your budget rather than asking you to fit a fixed price point.

We wrote it to be genuinely useful whether or not you ever hire us. If it does its job, you will finish it knowing which questions to ask any builder you talk to.

THREE DEFINING FEATURES

Own kitchen. Usually what separates an ADU from a bedroom addition.

Own bathroom. Complete, independent sanitary facilities.

Own entrance. Direct access without passing through the primary home.

EXPERIENCE

40+ Years Combined

DELIVERY

Full design & build

LICENSED

RI GC-40846

LICENSED

MA CS-121543

03 WHY HOMEOWNERS BUILD

Almost every ADU starts with a person, not a plan.

Before size, style or budget, the useful question is who this space is for and how long they will be in it. That answer shapes everything downstream.

Aging Parents

Independence and privacy on the same property, with family close enough to help.

Multigenerational Living

Three generations on one property without sharing a kitchen.

Rental Income

A long-term rental that helps offset the cost of owning the property.

Home Office / Studio

Separation between work and home without leaving the property.

Adult Children

A stable first place to live while saving for what comes next.

Guest Space

Room for visiting family without giving up a bedroom in the main house.

Downsizing In Place

Move into the smaller unit and keep the main house in the family.

Long-Term Flexibility

One structure whose use changes as your household changes.

WORTH DECIDING EARLY

A unit built for a parent who may need mobility support in ten years is designed differently than a unit built to rent. Both are valid. Choosing now is far cheaper than changing later.

04 TYPES OF ADUS

Five ways to add a second dwelling.

Which type fits is usually decided by the property, not by preference — lot area, existing structures, utilities and access narrow the list quickly. Every Bluestone model in this guide can be built detached, attached, or adapted as a conversion — the size and layout are the starting point; the type is a feasibility decision.

01 Detached ADU

A separate structure in the yard. The most design freedom, and usually the most site work.

02 Attached ADU

A new wing connected to the existing home with its own private entrance.

03 Garage Conversion

Reuses an existing structure, but often needs more extensive updates than a basement conversion — see the note below.

04 Basement / Interior Conversion

Usually the most cost-effective option: utilities are already in place and work often stays mostly indoors. Requirements still vary widely by town.

05 Above-Garage ADU

Living space over a garage. Requires structural review of the existing structure and stair access.



CONVERSIONS FIRST — WITH A CAVEAT

A basement conversion is usually the most cost-effective path: utilities are already in place, and the work is often mostly insulating the slab and framing the exterior walls — staying mostly indoors instead of requiring site work. You may still need egress windows.

A garage or barn conversion usually needs more: framing, insulation, electrical, and windows and doors for egress and light. It also usually needs water, sewer and other utilities run to a structure that never had them — meaning excavation on top of everything else. A slab on grade with no footings typically won't pass inspection as-is, so a structural engineer often has to replace it with a new, insulated foundation. When a conversion needs that much work, detached or attached can end up more cost-effective — that's a feasibility question, not a guess.

05 PROPERTY CANDIDACY

Is your property a good candidate?

Eight conditions decide most of it — confirming them requires research specific to your address.

Lot Size & Shape

How much usable area remains after setbacks, drives and existing structures.

Septic or Sewer

Sewer capacity, or septic system age, size and bedroom count capacity.

Access

How equipment and materials reach the build area without damaging the property.

Parking

Where an additional vehicle can be parked, and whether that is required locally.

Setbacks & Coverage

Distance required from property lines and the total footprint allowed on the lot.

Water & Electrical

Whether existing services can carry a second dwelling or need upgrading.

Topography & Ledge

Slope, drainage, wetlands and rock all change excavation and foundation cost.

Existing Structures

A garage, barn or basement that could be converted instead of building new.

THE SHORT VERSION

Most properties can support something. The real questions are which type, what size, and at what cost — and those answers come from the property itself. Call 401-388-3889 or visit bluestone-homes.com to start a property feasibility conversation.

06 FEASIBILITY FIRST

The first step is always a survey.

A property survey tells you exactly where and how large you can build — based on your lot lines, setbacks, and local requirements — before any design work starts. It is the one step every project needs, and the one that everything else follows from.

If your property is on septic, start the septic process at the same time as the survey. Approval from RI DEM or a Massachusetts local Board of Health can take a long time (see page 15 for typical timeframes), so getting it moving early is one of the biggest factors in how fast your whole project runs.

WHY IT PROTECTS YOU

A feasibility review can also end a project early — and that is a good outcome. It is far cheaper to learn a lot cannot support an ADU in week two than in month five.

WHAT FEASIBILITY ANSWERS

- ✓ Which ADU type fits the lot best
- ✓ The size range the property can reasonably support
- ✓ Site conditions likely to affect cost
- ✓ The questions that still need municipal confirmation
- ✓ A preliminary budget range for planning purposes

PROPERTY FACTORS REVIEWED

Lot size, setbacks, existing structures, utilities, septic or sewer, access, parking, zoning, site conditions, topography.

SEPTIC & BEDROOM COUNT

Most homes in Rhode Island and Massachusetts have a septic system sized for 3 or 4 bedrooms. If adding an ADU pushes your total bedroom count past what your system is rated for, RI DEM or your MA municipality's Board of Health gets involved, along with a licensed septic engineer. We recommend a surveyor who is also a civil engineer — many towns want soil and percolation test data documented directly on the stamped survey, which a civil engineer is positioned to provide.

07 RI & MA CONSIDERATIONS

Rhode Island & Massachusetts planning considerations.

Both states now guarantee ADU rights statewide. What that means on your street still depends on your municipality.

RHODE ISLAND

By-right approval applies when: the property is owner-occupied and the ADU accommodates a family member with a disability; or the lot is 20,000+ SF; or the ADU sits within the existing footprint of the primary structure or an existing accessory structure.

- ✓ 1BR up to 900 SF or 60% of the primary home, whichever is less
- ✓ 2BR up to 1,200 SF or 60%, whichever is less
- ✓ Up to 2 bedrooms protected from municipal prohibition
- ✓ Parking capped at 1 space per bedroom
- ✓ Short-term/transient rental prohibited statewide

A new detached ADU outside the three triggers above is not automatically by-right — it needs local zoning review. Source: R.I. Gen. Laws §45-24-73.

MASSACHUSETTS

Statewide protected-use ADUs have been allowed by right in single-family zoning districts since **February 2, 2025** (Affordable Homes Act, Ch. 150). Boston is excluded and runs its own ordinance.

- ✓ Cap: 900 SF or 50% of the primary home, whichever is smaller
- ✓ No owner-occupancy requirement, main house or ADU
- ✓ No added parking within ½ mile of transit; otherwise up to 1 space
- ✓ Towns may still restrict short-term rental use

Source: Affordable Homes Act Ch. 150 / 760 CMR 71.00.

WHAT IS ALWAYS LOCAL

Setbacks, height limits, lot coverage, septic or utility capacity, and permit timelines are administered municipality by municipality in both states. The trend is toward easier approval — East Providence, for example, lowered its detached-ADU minimum lot size to 5,000 SF, well below the state's 20,000 SF threshold. Basement conversions show how much the details still vary: some towns set a minimum ceiling height for the space to count as habitable, and some count finished basement square footage toward your total allowable ADU size.

HOW APPROVAL ACTUALLY WORKS

A survey and plans get submitted to your municipality, which reviews them against local zoning and responds with an approval, a denial, or a request to modify the plans. Most towns are favorable toward ADUs today.

This section is general education, not legal or zoning advice. Regulations change and interpretation varies by community. Always confirm current requirements with your municipality or through a property-specific feasibility review.

IF YOUR PROPERTY DOESN'T QUALIFY BY RIGHT

It's often still possible — through a variance.

If a property falls outside the by-right guidelines on the previous page — lot size, setbacks, lot coverage, dimensional requirements — an ADU can often still get approved through a variance. That typically requires zoning review, and sometimes a public hearing. Most towns are fairly accommodating when the purpose is a good-faith one, like housing family — it doesn't always escalate to a full hearing.

WHAT WE HANDLE

We help prepare all of the documents your application needs and help you submit them to the municipality.

WHAT REQUIRES AN ATTORNEY OR YOU, DIRECTLY

A hearing, if one is required, is typically presented by a real estate attorney, or you can present it yourself as the homeowner. We can prepare the supporting documents and help you and your attorney get ready for it, but we can't physically represent you at the hearing.

HOW SQUARE FOOTAGE GETS COUNTED VARIES BY TOWN

Some towns count basement square footage — finished or not — toward your total allowable size; some treat a garage the same way; if the ADU is attached, some count it toward the whole building's envelope. Some distinguish "living space" from "gross floor area" and apply different rules to each. Some exclude unconditioned space (not heated or finished) entirely. Many will let you add an extra room, like an office, as long as it doesn't have a door separating it as independent living space. This is exactly the kind of detail a feasibility review confirms for your specific property.

This section is general education, not legal advice. Whether a variance is realistic, and what it requires, depends on your specific property and municipality.

08 WHAT DOES IT COST?

What does an ADU cost?

TYPICAL BLUESTONE ADU RANGE

\$150K – \$350K+

The honest answer is that nobody can tell you a final number before they understand your property, your plans, your selections, your utilities and your final scope.

- ✓ Any number given before scope is finalized and selections are picked is an estimate
- ✓ Two identical ADUs on two different lots are not the same project
- ✓ Site work, utilities and foundation conditions move budgets more than finishes do
- ✓ A low early number that climbs later is not a better price — it is a worse process

A model in this guide is a starting point, not a template we build from. When we design your project, we start from scratch so we're not prejudging what you want — we design to your goals first, then give you a price. If that means redesigning or scaling back to fit your budget, we'll do that, and we're upfront about how any change affects the price.

WHERE THIS FITS

Covers most 400–1,000 SF projects. Larger 1,000–1,200 SF concepts, complex sites, or premium finishes can exceed \$350K — see model-specific ranges on page 11.

WHAT WE CAN DO EARLY

The Model Collection (page 11) lists a preliminary planning range for each size, built from our own project experience across Rhode Island and Massachusetts. It is wide on purpose — enough to decide whether to keep going, talk to a lender, or adjust scope.

Preliminary — confirm with your builder. These ranges are not a quote. Your actual price is set through the pricing process on the next two pages.

09 COST DRIVERS

What actually drives ADU cost?

Homeowners tend to focus on finishes. Finishes matter, but the ground, the utilities and the structure usually move the number further.

01 Size	02 Site conditions
03 Foundation type	04 Utility connections
05 Structure	06 Kitchen
07 Bathrooms	08 Finish level
09 Engineering	10 Permitting
11 Site access	12 Excavation
13 Landscaping & restoration	14 Existing conditions

BELOW GRADE

Ledge, high water, poor soils and long utility runs are discovered on site, not on paper.

THE ENVELOPE

Foundation type, structure and roof complexity set the base cost before a finish is chosen.

WHY COST PER SQUARE FOOT ISN'T FLAT

A number of costs are fixed regardless of size — a 400 SF ADU and a 1,200 SF ADU both have one kitchen and one bathroom, and fixture, plumbing and permitting costs land in roughly the same place either way. That fixed cost gets spread over less square footage in a smaller unit, which is why smaller models carry a higher effective cost per square foot than larger ones. Site work, excavation, foundation and utility connections work the same way — they're usually the biggest line items on any project, and they cost about the same whether the building above them is small or large.

10 BLUESTONE PRICING PROCESS

Built around your budget and your choices.

Every Bluestone ADU is priced to fit your budget, not pulled from a fixed package — and you have full flexibility in the finishes you choose along the way. Pricing moves through three stages, each one more defined than the last.

01

EARLY STAGE

Preliminary Budget Range

A wide planning range built from typical project size and scope, ADU type, and a first read of site conditions.

02

DESIGN & SCOPE DEVELOPMENT

Budget Refinement

As plans, structure, utilities and selections take shape, the range narrows. If costs are trending up as design develops, we tell you and provide periodic pricing updates — not a surprise saved for the end.

03

COMPLETED PLANS + DEFINED SCOPE

Detailed, Line-by-Line Final Pricing

Once drawings are complete and scope is defined, pricing is presented line by line — what is included, what is allowance, and what is excluded.

ALLOWANCES & YOUR FINAL CONTRACT

Finish selections — flooring, tile, fixtures, appliances, hardware — are set as allowances: a budgeted dollar amount for each category, built into your final pricing. You have full rein on your finishes within that framework. We work with you to make every selection, bringing samples when possible, and you finalize your choices before the project becomes non-refundable. If you come in under an allowance it credits back, and if you want to go above it you know exactly what that costs before you commit.

Once scope and selections are locked, you get a final construction contract that itemizes the whole project line by line — the materials being installed, plus base construction, every allowance, and any excluded items — so you can review and sign off knowing precisely what you are paying for before anything becomes binding. Anything outside that agreed scope becomes a documented change order — some don't even affect the price, but every one is documented.

Fully custom, any budget. Every Bluestone ADU is built to the property and the homeowner, not pulled from a fixed package. Models here can scale up or down in finish level to fit a wide range of budgets — and where a budget is tight, we value-engineer the design together rather than simply pricing you out.

TRUE FULL SERVICE

We handle survey, septic, site work and foundation through to the final appliance install — one team, one contract, with permit and inspection fees built into our pricing. Your initial consultation can be by phone, video, or an in-person site visit.

11 MODEL COLLECTION

The Bluestone ADU Model Collection.

Eight starting points from 400 to 1,200 square feet, named for Rhode Island & Massachusetts towns. Concepts, not finished products — every model can be customized to fit your property.

SIZE RANGE	BEDROOMS	TYPES	STYLES
400 – 1,200 SF	Studio – 2 BR	Detached, attached, conversion	Traditional – contemporary

PRICING — PRELIMINARY, CONFIRM WITH YOUR BUILDER

Each model lists a preliminary planning range built from our own project experience across Rhode Island and Massachusetts (see page 8). These are planning tools, not quotes — your actual price is confirmed with Bluestone once your property, plans and selections are defined.

RI & MA SIZE STATUS

Rhode Island's statewide ADU law allows compliant 2-bedroom units up to 1,200 SF. Massachusetts' statewide protected-use ADU law caps at 900 SF or 50% of your primary home's size, whichever is smaller. Larger Massachusetts projects may still be possible through your municipality's local approval process. See page 7.

THE COLLECTION



The Bristol

~400–450 SF · Studio BR · 1 bath · New England Traditional

Compact single-room plan with a full kitchenette, full bath and a defined sleeping alcove.

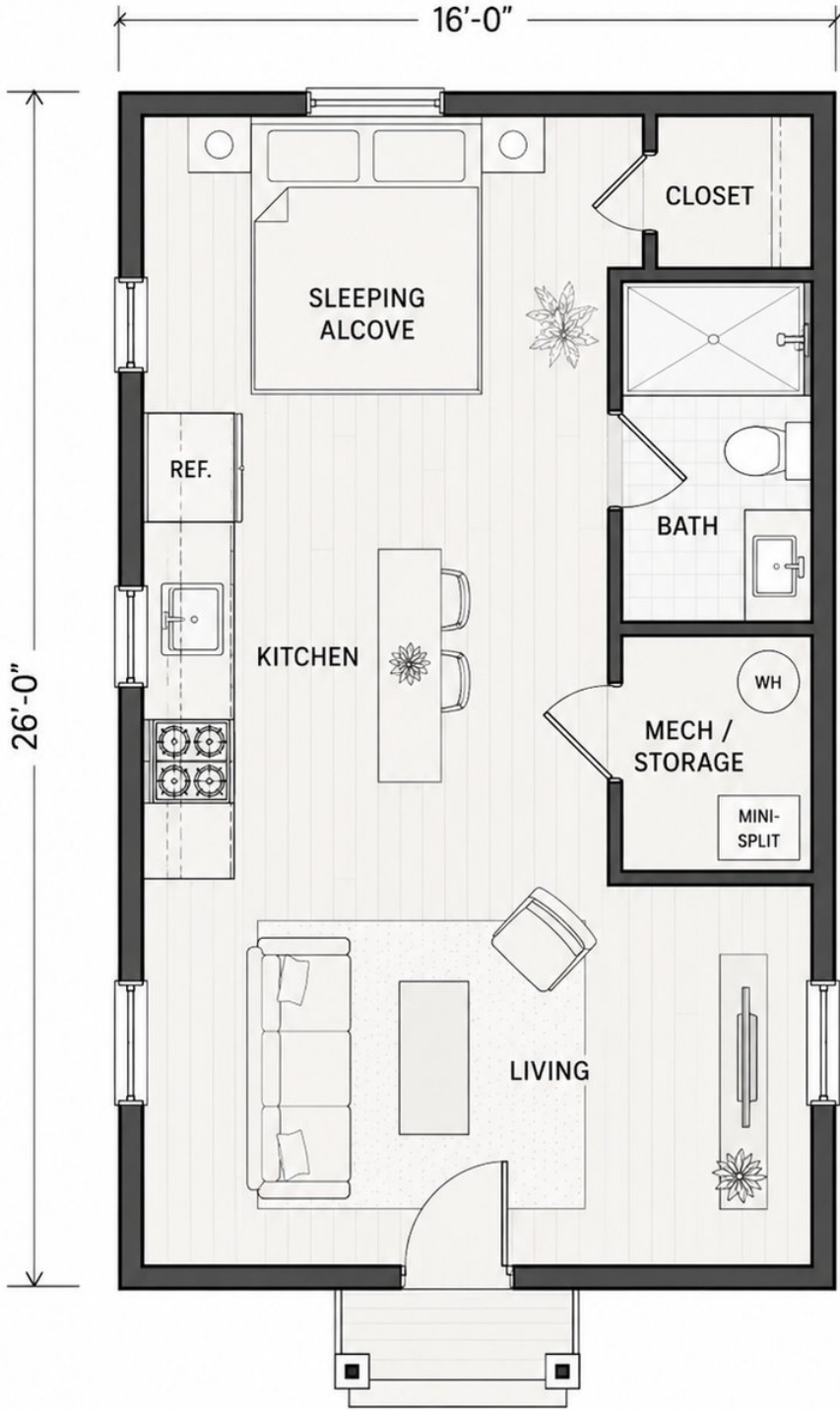
\$155K – \$210K+

RI: By-right eligible*

MA: By-right eligible*

*Subject to municipal zoning, lot size, and other property-specific requirements. See page 7 for RI & MA planning considerations.

THE BRISTOL · FLOOR PLAN



THE BRISTOL
STUDIO ADU | APPROX. 416 SF

THE COLLECTION



The Warwick

~500 SF · 1 BR · 1 bath · Cottage

Separated bedroom with an open kitchen-living core and a covered entry for weather protection.

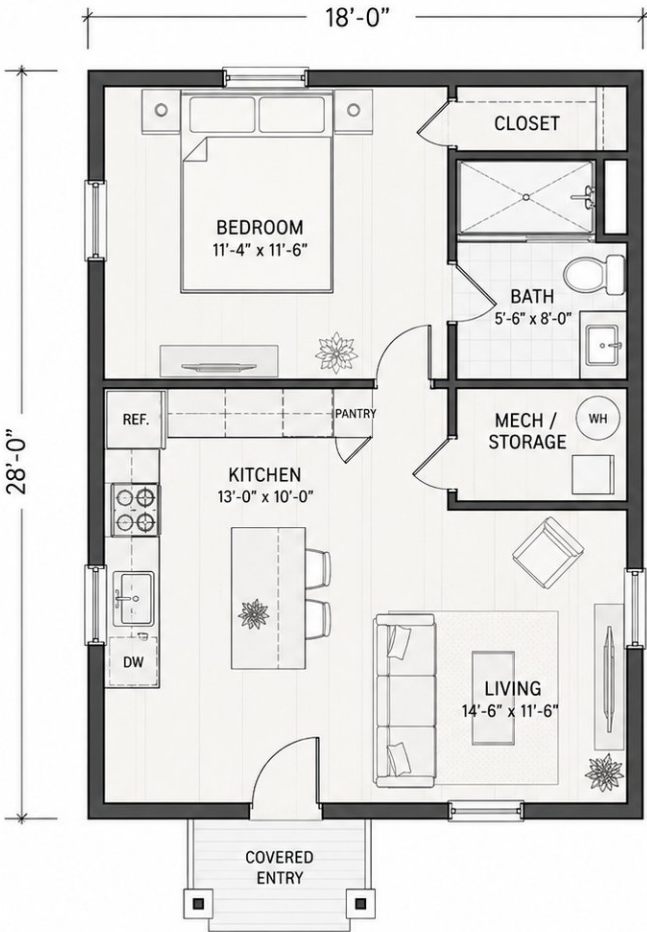
\$175K – \$225K+

RI: By-right eligible*

MA: By-right eligible*

*Subject to municipal zoning, lot size, and other property-specific requirements. See page 7 for RI & MA planning considerations.

THE WARWICK · FLOOR PLAN



THE WARWICK
1 BEDROOM · 1 BATH | APPROX. 500 SF

THE COLLECTION



The Barrington

~600 SF · 1 BR · 1 bath · Coastal

Shingle-style exterior with a larger living area, laundry closet and a full accessible bath.

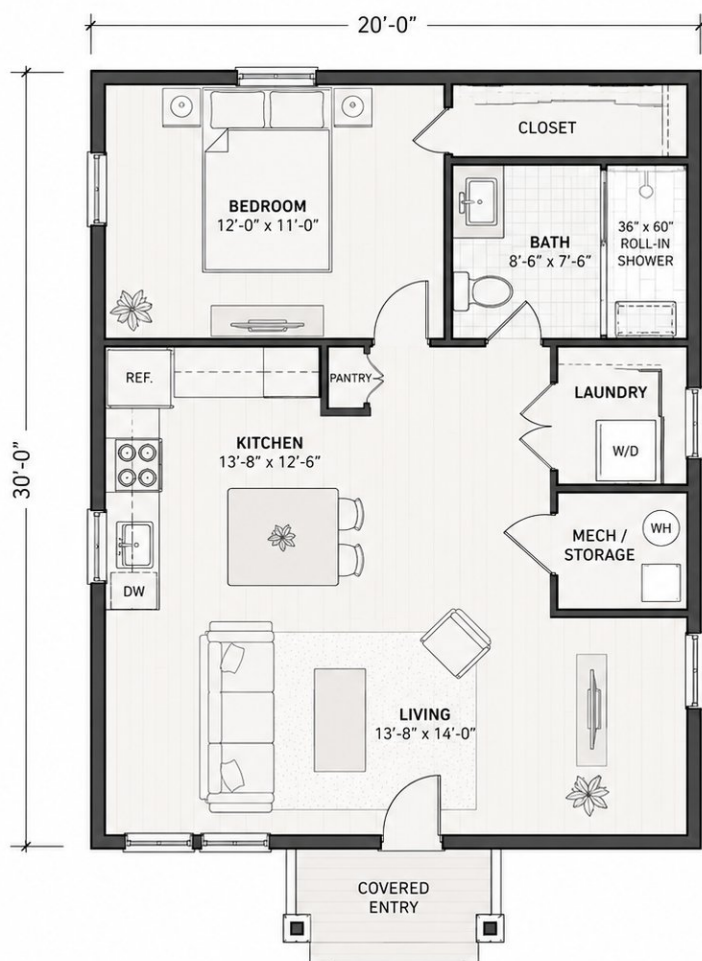
\$195K – \$250K+

RI: By-right eligible*

MA: By-right eligible*

*Subject to municipal zoning, lot size, and other property-specific requirements. See page 7 for RI & MA planning considerations.

THE BARRINGTON · FLOOR PLAN



THE BARRINGTON
1 BEDROOM · 1 BATH | APPROX. 600 SF

THE COLLECTION



The Newport

~700 SF · 2 BR · 1 bath · Modern Farmhouse

Two bedrooms on a split layout with a shared bath and an open kitchen, dining and living space.

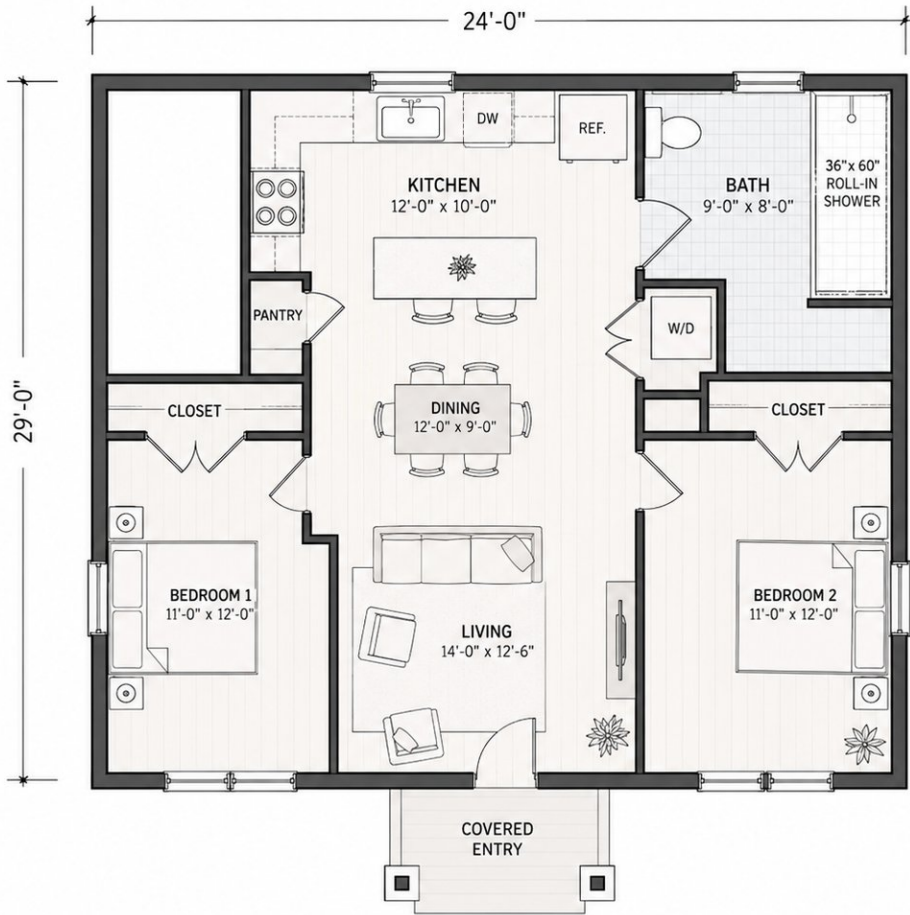
\$225K – \$275K+

RI: By-right eligible*

MA: By-right eligible*

*Subject to municipal zoning, lot size, and other property-specific requirements. See page 7 for RI & MA planning considerations.

THE NEWPORT · FLOOR PLAN



THE NEWPORT
2 BEDROOMS · 1 BATH | APPROX. 700 SF

THE COLLECTION



The Narragansett

~800 SF · 2 BR · 2 bath · Contemporary

Two full baths, a larger kitchen with island seating, and a covered patio connection to the yard.

\$250K – \$325K+

RI: By-right eligible*

MA: By-right eligible*

*Subject to municipal zoning, lot size, and other property-specific requirements. See page 7 for RI & MA planning considerations.

THE NARRAGANSETT · FLOOR PLAN



THE COLLECTION



The Portsmouth

~900 SF · 2 BR · 2 bath · New England Traditional

The largest by-right concept in both states: generous primary bedroom, dedicated laundry, walk-in shower.

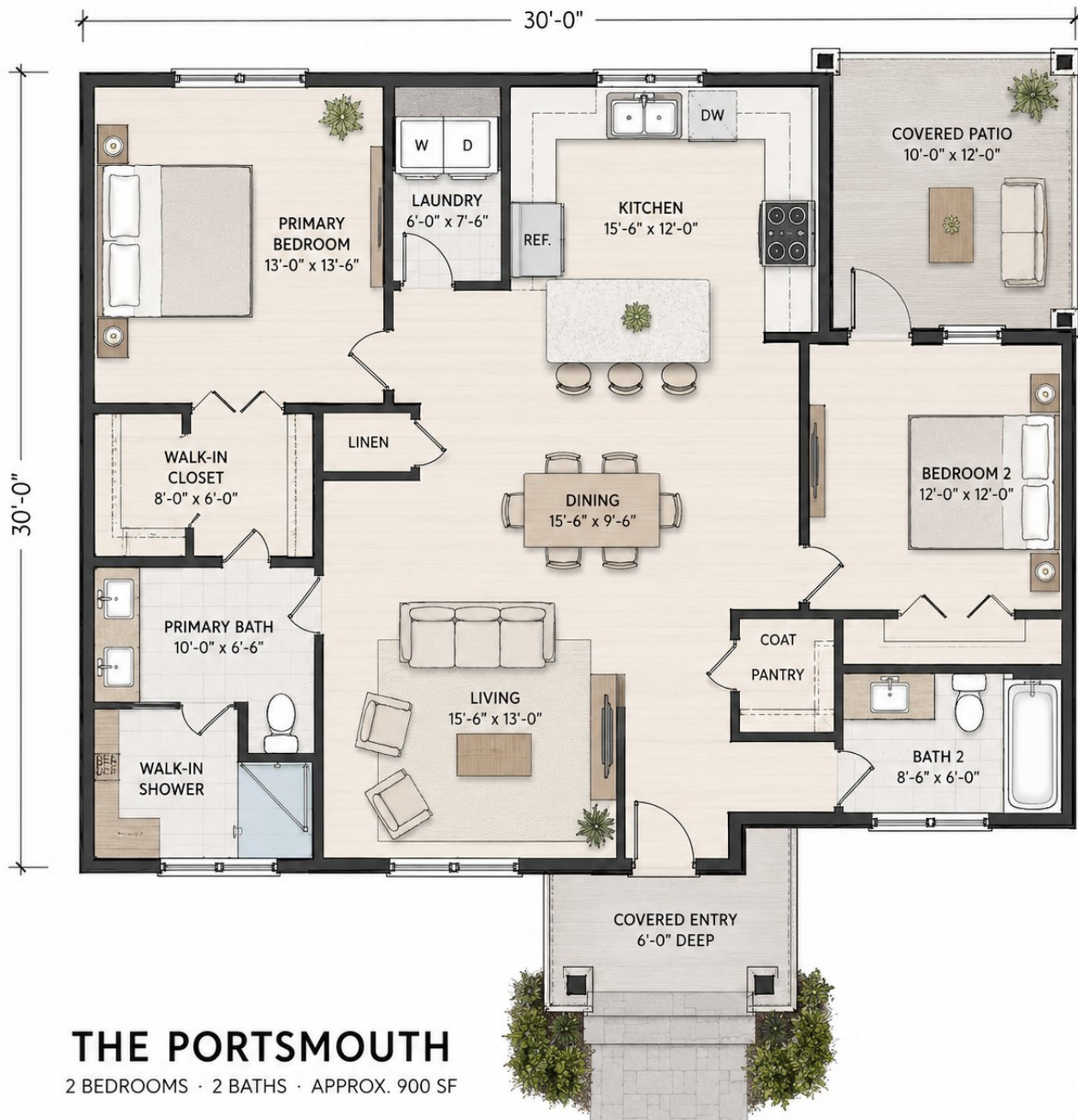
\$280K – \$350K+

RI: By-right eligible*

MA: At MA's by-right ceiling — confirm against your home's size*

*Subject to municipal zoning, lot size, and other property-specific requirements. See page 7 for RI & MA planning considerations.

THE PORTSMOUTH · FLOOR PLAN



THE COLLECTION



The East Greenwich

~1,000 SF · 2 BR · 2 bath · Coastal

Two-bedroom concept with generous living space, exceeding Massachusetts' by-right cap.

\$300K – \$350K+

RI: By-right eligible (2BR)*

MA: Exceeds MA by-right cap — local approval path

*Subject to municipal zoning, lot size, and other property-specific requirements. See page 7 for RI & MA planning considerations.

THE EAST GREENWICH · FLOOR PLAN



THE EAST GREENWICH
~1,000 SF • 2 BEDROOMS • 2 BATHS
COASTAL

THE COLLECTION



The Ocean State

~1,200 SF · 2 BR · 2 bath · Modern Farmhouse

Our largest concept, at Rhode Island's statewide 2-bedroom maximum.

\$350K – \$425K+

RI: By-right eligible (2BR, RI max)*

MA: Exceeds MA by-right cap — local approval path

*Subject to municipal zoning, lot size, and other property-specific requirements. See page 7 for RI & MA planning considerations.

THE OCEAN STATE · FLOOR PLAN

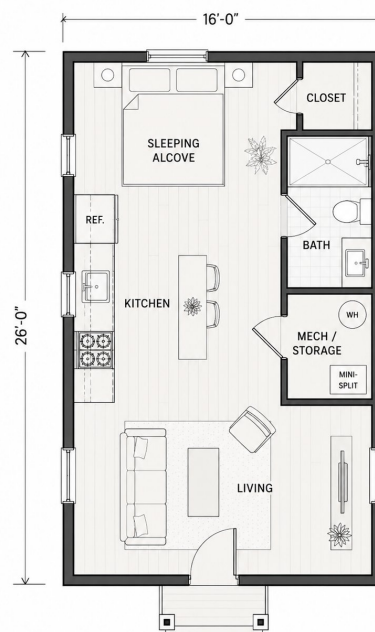


12 SPACE PLANNING

Floor plan & space-planning ideas.

In a thoughtfully designed home, plan decisions carry more weight than finish decisions. These are the moves that consistently make the space feel considered — and we build in future-proofing wherever it's practical, even on projects with no accessibility requirement today.

- ✓ Open kitchen and living core to make square footage read larger
- ✓ Single-level, step-free layouts wherever the site allows
- ✓ Bedroom placed away from the entry for acoustic privacy
- ✓ Laundry stacked in a closet or tucked into the bath
- ✓ Built-in storage, window seats and vertical pantry space
- ✓ Zero or minimal-threshold entry at the front door where the site allows
- ✓ Curbless showers and 36-inch doorways, future-proofed even when not required
- ✓ A direct door to a patio, deck or garden
- ✓ Dedicated mechanical closet with service access
- ✓ Egress windows in every bedroom, sized for emergency exit and fire department access



THE BRISTOL
STUDIO ADU | APPROX. 416 SF

A RULE OF THUMB

Square footage you can see at once feels bigger than square footage split into rooms. Under 700 SF, one open core plus one private bedroom almost always beats several undersized rooms.

FULLY ADA-ACCESSIBLE DESIGN

We can design a fully ADA-accessible ADU: 36-inch doorways, 5-foot turning radius per room, zero-curb roll-in showers with grab bars, accessible-height cabinetry, and exterior ADA ramps where needed. Best designed in from the start rather than retrofit later.

13 INTERIOR & FINISH INSPIRATION

Interior & finish inspiration.

We design every finish decision to hold up over time, not just to look right on move-in day — materials, layouts and fixtures chosen so the space keeps working as your needs change.

**Kitchens**

Thoughtfully designed layouts that still cook well: full-height storage, a functional work triangle and an island or peninsula where space allows.

**Bathrooms**

Curbless showers, comfort-height vanities, blocking for future grab bars and ventilation sized to keep the room comfortable.

**Cabinetry**

Shaker or flat-panel doors, painted or stained; drawer banks over doors for accessibility; toe-kick and vertical storage everywhere.

**Countertops**

Quartz for durability and consistency, granite where movement is wanted, butcher block for warmth where you want it.

FINISH CATEGORIES · CONTINUED

**Flooring**

Engineered hardwood or high-end LVP throughout for continuity, which makes the whole space read larger. Radiant heat flooring is available as an upgrade, throughout or in a specific room like a bathroom.

**Tile**

Subway, hex or large-format in the wet areas; keeping grout lines simple keeps every room feeling thoughtfully designed.

**Lighting**

Recessed can lighting is the main source in general spaces — living room, kitchen, hallways — with accent lighting over the island or sink. Bedrooms typically get one ceiling-mounted fixture or fan. Under-cabinet and task lighting are available as upgrades.

**Hardware**

Matte black, brushed nickel, brass or bronze — chosen once and carried across cabinetry, plumbing and door hardware.

14 START-TO-FINISH PROCESS

How a Bluestone ADU project runs.

Ten steps, one team. The same people who research the property carry it through design, permitting and construction.

01 Initial Conversation

Goals, who will live there, rough size and budget expectations.

02 Property Feasibility

Property-specific research on what your lot can realistically support.

03 Survey

Confirms exactly where and how large you can build. If your property needs septic, that process can start at the same time.

04 Preliminary Budget

A planning range based on scope, site conditions and finish direction.

05 Design & Plans

Floor plans, elevations and selections developed with you. We send finishes out for quote as we go, as much as possible.

06 Final Pricing

Fully transparent, line-item pricing once plans and scope are defined — before you sign the final construction contract.

07 Permitting

Applications, review responses and coordination with the municipality.

08 Pre-Construction

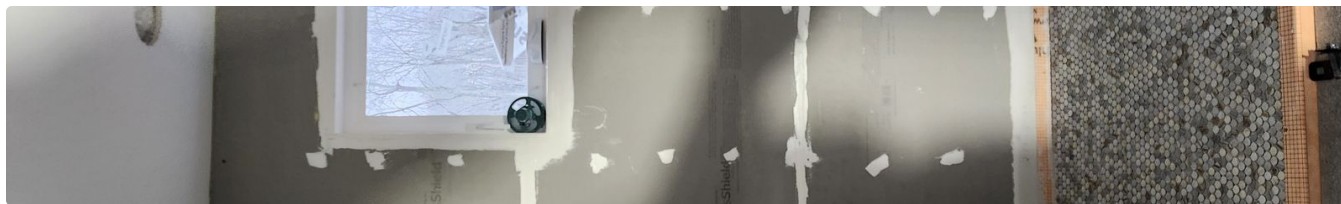
Schedule, submittals, long-lead ordering and site preparation.

09 Construction

One team managing trades, inspections and communication throughout.

10 Completion

Final inspections, walkthrough, punch list and closeout documents.



Real Bluestone work in progress — shower waterproofing prep ahead of tile.

15 PHASES & TIMELINE

Typical project phases.

Every ADU moves through the same sequence. Some phases are consistent enough to give real timeframes; others still depend heavily on your specific property and municipality.

01 Feasibility & Survey

A boundary and topographic survey is the first step — it tells you and us what your lot can actually support before any design work starts.

02 Planning

Scope, size and preliminary budget direction.

03 Design

Plans, elevations and selections. Typically **3–6 weeks**.

04 Engineering

Structural and site engineering as required.

05 Permitting

Municipal submission and review. Typically **4–8 weeks**, not including survey or septic timelines.

06 Pre-Construction

Scheduling, ordering and site preparation.

07 Construction

Site work through final inspection. Typically **3–5 months**, depending on weather, inspections and site conditions.

TYPICAL TOTAL PROJECT LENGTH

Moving quickly, most projects run **6–8 months** start to finish, including permitting, design, survey and septic where needed. Larger or more complex projects typically run **8–12 months**. Septic, survey, design and permitting together are usually the longest-running part of the schedule — construction itself often isn't the bottleneck. Actual timing depends on how quickly your municipality moves, inspection scheduling, weather and site conditions.

WHAT ELSE MOVES A SCHEDULE

Municipality review times · Inspections · Weather · Material availability · Site conditions · Utility coordination · Design changes

Design, engineering and pre-construction durations vary too much by project to state here — your Bluestone schedule will include them once scope is defined.

SURVEY & SEPTIC · WHAT TO EXPECT

If your property needs a survey or septic design.

These two steps run outside the core project sequence, and starting them early — alongside feasibility — is one of the biggest levers on your overall timeline.

TIMING

A property survey, if you don't already have a current one, typically adds **4–6 weeks**. Septic design and DEM approval, if the property isn't on sewer, typically adds **4–16 weeks**. Both can often run concurrently with each other and with permitting rather than stacking end-to-end — which is exactly why starting with feasibility and survey matters: it identifies what your property needs before it has a chance to slow down the schedule.

TYPICAL BASE COSTS, BEFORE BLUESTONE'S PROJECT MARKUP

A stamped survey runs about **\$3,500–\$7,500**. Septic design plans and DEM/Board of Health submittal run about **\$5,000–\$10,000**. Septic installation itself runs about **\$20,000–\$30,000**. These are reflected in your preliminary and final pricing, not billed as separate surprises.

16 FINANCING

Financing an ADU.

An overview of how homeowners commonly fund this kind of project. Bluestone is a design-build company, not a lender or financial advisor.

Home Equity Loan

A fixed lump sum secured by the equity in your existing home.

Construction Financing

Draw-based lending structured around construction milestones.

Sale of Another Property

Many homeowners fund their ADU, in whole or in part, from the sale of another property.

Other Lending

Your bank or credit union may offer additional residential programs.

HELOC

A revolving line of credit drawn as the project progresses.

Renovation Loans

Programs that lend against the improved value of the property.

Cash

Self-funded, often combined with one of the options above.

USEFUL TO BRING YOUR LENDER

A defined ADU type, a target size range, a preliminary planning range (page 11) and a rough timeline. Lenders respond better to a scoped project than to an idea. We also have lending partners and financing options of our own — ask us about them during your feasibility conversation.

SELLING A PROPERTY TO FUND YOUR ADU?**We can help with that too.**

Bluestone Homes also offers licensed real estate services. If financing your project means selling another property, we coordinate that sale directly with your construction timeline — one seamless transition, with one team managing both.

ASK ABOUT OUR REAL ESTATE SERVICES

17 PLANNING CHECKLIST

ADU planning checklist.

Answer these before your first builder conversation. Bring the answers with you — it will save you weeks.

- ☐ Why do we want an ADU?
- ☐ Who will live there?
- ☐ Desired number of bedrooms?
- ☐ Desired number of bathrooms?
- ☐ Approximate size we have in mind?
- ☐ Any accessibility needs, now or later?
- ☐ Preferred exterior design style?
- ☐ Target budget range?
- ☐ Will financing be needed?
- ☐ Desired timeline?
- ☐ Do we have an existing property survey?
- ☐ Septic or sewer?
- ☐ Are utility locations known?
- ☐ Detached or attached preference?
- ☐ Parking considerations?

Print this page, or answer these on the phone with us at 401-388-3889.

18 QUESTIONS TO ASK

Questions to ask any ADU builder.

Including us. The answers to these questions will tell you more than a portfolio will.

- | | |
|---|---|
| 01 Who is responsible for the design and the drawings? | 02 Do you perform property feasibility research before design? |
| 03 Who manages permitting and municipal review responses? | 04 Is structural engineering included, and who coordinates it? |
| 05 How is pricing presented — allowance-heavy or line-by-line? | 06 What is included in each allowance? |
| 07 How are change orders documented and approved? | 08 Are you licensed in my state, and what is the license number? |
| 09 What insurance coverage do you carry? | 10 Who manages the site day to day? |
| 11 How will we communicate, and how often? | 12 What site work, excavation and restoration is included? |
| 13 Who handles utility connections and coordination? | 14 How are inspections scheduled and tracked? |
| 15 What defines final completion and closeout? | |

19 WHY BLUESTONE HOMES

Why homeowners work with Bluestone Homes.

A custom home and ADU builder serving Rhode Island and Massachusetts, backed by 40+ years of combined construction and real estate experience.

Design and Build Under One Roof

Plans, pricing, permitting and construction handled by the same team, so nothing gets lost between a designer and a builder.

Cost Transparency

A preliminary range early, a refined range during design, allowances for every finish selection, and a fully itemized final construction contract before you sign.

Licensed in Both States

Rhode Island GC-40846 and Massachusetts CS-121543, serving homeowners across RI and MA.

Custom Home & ADU Builder

New construction, additions, renovations and ADUs — one team designing and building all of it for homeowners in RI and MA.

Feasibility Before Design

We research the property before anyone pays for drawings, so design decisions start from what is actually possible.

Fully Custom, Any Budget

Every project is built to the property and the homeowner, not a fixed package — finish levels scale to fit your budget.

One Point of Contact

One team managing trades, inspections and communication from first conversation through closeout.



A real Bluestone jobsite — structured wiring rough-in on an active project.

20 NEXT STEPS

Could an ADU work on your property?

That is the only question left, and it cannot be answered from a guide. It takes a look at your specific lot, your existing structures and your utilities. Start with a conversation — no plans, no pricing pressure.

PRIMARY NEXT STEP**Check your property**

Or schedule an initial ADU consultation. We will review your address, your goals and what is realistic before anyone talks about drawings.

CALL 401-388-3889**401-388-3889**

contact@bluestone-homes.com

bluestone-homes.com

Serving RI & MA

RI GC-40846 · MA CS-121543

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