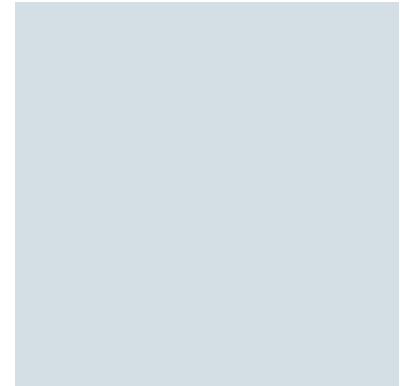


AARP Rhode Island Accessory Dwelling Unit (ADU) Guidebook



This guidebook is aligned with state and local law as of July 30, 2025.

What's Inside?

1 Introduction

- Purpose of This Document
- Overview of recently passed State legislation allowing for ADUs

2 Making Your ADU a Reality

- A step-by-step framework from design through construction

3 ADU Resources

- A compiled list of helpful resources provided by the State of Rhode Island and AARP Rhode Island

Prepared For: **AARP Rhode Island**
10 Orms St Suite 200, Providence, RI 02904

Prepared By: **Opticos Design, Inc.**
2100 Milvia Street, Suite 125, Berkeley, California 94704

This guidebook is intended as a brief summary of requirements for the State of Rhode Island. Accessory Dwelling Units are governed by state law and local law. In the event of any omission or inconsistency in the guidebook, state and local law will govern.

Section 1

Introduction

The purpose of this document is to provide guidance for Rhode Island homeowners interested in adding an Accessory Dwelling Unit (ADU) to their property. It is a companion document to Rhode Island's financing tools and AARP's ABCs of ADUs (links can be found in Section 3).

Overview of SB 2998A and HB 7062A

One ADU per lot is permitted by right under the following circumstances:

- On an owner-occupied property, where the owner is building a unit for a disabled family member,
- On a residential lot larger than or equal to 20,000 total square feet, or
- Where the proposed ADU is located inside of an existing structure on the property and does not expand the structure's footprint.

Municipalities have the power to further regulate ADU size and design through zoning ordinances, though the state did include some guidelines.

- The maximum size of an ADU cannot be less than:
 - 900 square feet for a one-bedroom or studio unit, or 60% of the main house's floor area (whichever is smaller)
 - 1,200 square feet for a two-bedroom unit, or 60% of the main house's floor area (whichever is smaller)
- ADU tenants shall not be restricted to:
 - Family members of the property owner
 - Elderly or disabled renters
 - Low-income renters (unless such a restriction is necessary to comply with the terms of affordability-related federal subsidies or inclusionary zoning)

Short-term leases or short-term tourist rentals are not permitted.

Source: <https://ppsri.org/whats-new-with-adus/>

Section 2

Making Your ADU a Reality

This section provides a general step-by-step guide, from design through construction and moving in.



DESIGN PHASE

Step 1: Possibilities and Goals

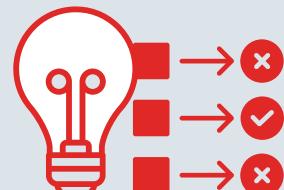
1 Use your municipality's zoning map or speak to a city planner to determine your zoning district.

2 Familiarize yourself with the **different types of ADUs** (see Section 3 for link to AARP's ABCs of ADUs). In Rhode Island, an ADU may be attached, detached, or internal to the primary building.

3 **Brainstorm and write down project goals**

- Will the ADU generate income? What are your financial goals (return on investment)?
- Will the ADU be used for "aging-in-place"?
- What will the accessibility needs be?
- How many people will live in the ADU? Will you live there or will a tenant?

4 Determine who you will need on your **project team**, which could include an architect, designer, design/build contractor or prefabricated ADU vendor.



5 Determine **your budget** (how much can you afford to spend to build the ADU) and consider how you are funding the ADU (cash, loans, grants, or other financial assistance). See ADU Resources for links to resources that can help with funding or contact contractors to help estimate what your ADU would cost.

DESIGN PHASE (CONTINUED)



Step 2: Design Your ADU

1 Identify **what type of ADU can fit on your lot**.

2 Decide **what type of ADU you want to build**.

3 Work with an architect, designer, design/build contractor or prefabricated ADU vendor as needed to **develop and finalize ADU design**.

Consult your local municipal code and applicable city, State, and Federal building codes. Note that each municipality may have their own zoning standards, regulating site layout, building form and character, and on-site parking.

4 Determine whether the existing sewer and/or water has the capacity to support the ADU. If you decide to connect your ADU sewer and/or water directly into public infrastructure, then you may be subject to impact fees. Fees may vary on a case-by-case basis.

5 Consult with planning, building, and engineering departments as needed.

Step 3: Evaluate Budget

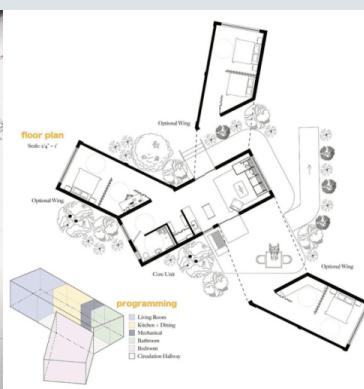
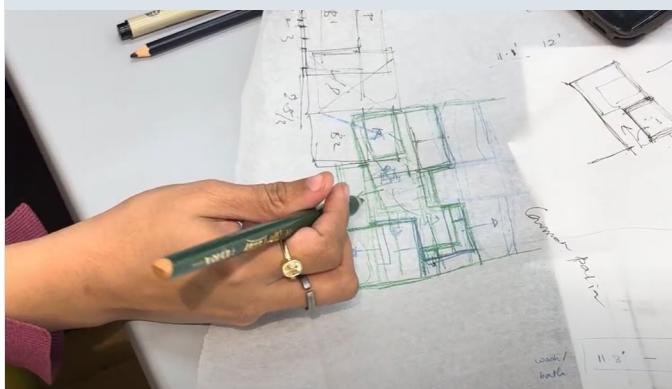
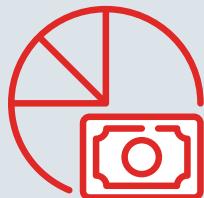
1 Develop a **cost estimate**, working with your architect, designer, design/build contractor or prefabricated ADU vendor as needed.

2 Note that constructing an ADU may increase your property taxes due to a higher assessed property value.

3 Utility bills such as electricity, gas, water, sewer, and trash may increase as a result of an ADU.

4 It may be necessary to refine the ADU design created in Step 2 based on available budget.

5 **Secure funding** to fund the development of the desired ADU(s).



CITY REVIEW + PERMITTING PHASE

Step 4: Prepare and Submit Permit Application

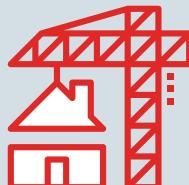
- 1 Finalize building design and **prepare construction plans** for submittal and review by the required departments in your municipality.
- 2 **Obtain a planning and building permit.** Submit your permit application.
- 3 **Pay fees.** Generally all fees, including plan check, permit fees, applicable impact fees, and those collected by external agencies, must be paid before the permit can be issued.
- 4 Plan check comments will be sent to you or whoever you have designated as your agent, usually within a certain amount of time (e.g., 30 days) of receiving a complete application. You will need to revise your plans to address all your plan check comments before the being issued a building permit for your ADU.



CONSTRUCTION PHASE

Step 5: Construction + Inspections

- 1 With your building permits issued, you can **start construction of your ADU!**
- 2 Your contractor or prefabricated ADU vendor will need to schedule **inspections** as required.
- 3 **Final Inspection and Occupancy Permit** is required to move in and use the space.



Step 6: Move into Your ADU!

- 1 Building occupancy is allowed only after Final Inspection is complete.
- 2 If renting the ADU, fulfill landlord obligations required by the state and local municipality, including licensing and necessary permitting which may vary by municipality.
- 3 Perform regular maintenance of ADU as needed.



Section 3

ADU Resources

The following is a list of ADU resources and programs.



State of Rhode Island Links and Financing Links

State of Rhode Island Press Release

The State's press release for Senate Bill 2998A and House Bill 7062A, including links to the legislation.

https://www.rilegislature.gov/pressrelease/_layouts/15/ril.pressrelease.inputform/DisplayForm.aspx?List=c8baae31-3c10-431c-8dcd-9dbbe21ce3e9&ID=374761

RIHousing

A helpful resource with information on their FHA 203(k) Loans, how to reach them and their lending partners, and FAQ.

<https://www.rihousing.com/adu>

Freddie Mac

Financing options provided by Freddie Mac.

<https://myhome.freddiemac.com>

Fannie Mae

Financing options from Fannie Mae.

<https://yourhome.fanniemae.com/buy/youve-got-options-when-it-comes-home-financing>

AARP Links

AARP Rhode Island's ABCs of ADUs

A guide to Accessory Dwelling Units and how they expand housing options for people of all ages.

<https://states.aarp.org/rhode-island/the-abcs-of-adus>

AARP Rhode Island ADU Design at the State House

Article showcasing Rhode Island School of Design students' work for an ADU design competition.

<https://states.aarp.org/rhode-island/adu-design-at-the-state-house>

AARP Accessory Dwelling Units: A Step by Step Guide to Design and Development

This resource guides homeowners through the steps of designing and building an ADU on their own properties. This guide is not specific to Rhode Island, providing examples from across the country.

<https://www.aarp.org/pri/topics/livable-communities/housing/accessory-dwelling-units-guide-design-development>

