Housing Chapter

Key Findings and Summary of Housing Needs

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Prepared for the Town of Coventry, Rhode Island
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Key Findings

This document summarizes the needs analysis developed for Coventry's housing chapter, including the town's housing stock, housing costs and affordability, and the needs of different residents and workers. The findings will inform the final chapter's goals and strategies.

Coventry's housing stock offers limited housing choice, and recent demographic trends have not been matched by comparable diversification in the housing stock.

Detached single-family homes account for 76.6 percent of Coventry's housing units, well above Kent County (67.1 percent) and the statewide share (55.7 percent), and recent construction has reinforced that pattern rather than diversified it. Half of all occupied homes have three bedrooms, while one- and two-person households make up 61 percent of the town's households. The "missing middle" housing types that can serve smaller households, including duplexes, townhouses, accessory dwelling units, and small apartment buildings, are largely absent, and the rental market has extraordinarily low vacancy rates. Mobile and manufactured homes, at 6.5 percent of the stock, offer more housing options but affordability can vary based on ownership structure and lot rents.

Housing Units by Structure Type — Coventry, Kent County, and Rhode Island

Housing Unit Type	Coventry	Coventry %	Kent County	Kent County %	Rhode Island	Rhode Island %
Single-Family Detached	**11,821**	**76.6%**	51,365	67.1%	270,814	55.7%
Single-Family Attached	300	1.9%	3,175	4.1%	19,478	4.0%
2 to 4 Units	878	5.7%	7,915	10.3%	107,275	22.1%
5 to 19 Units	653	4.2%	6,010	7.9%	39,867	8.2%
20 or More Units	773	5.0%	6,805	8.9%	44,096	9.1%
Mobile Home / Other	**1,005**	**6.5%**	1,259	1.6%	4,402	0.9%
Total	**15,430**	**100%**	**76,529**	**100%**	**485,932**	**100%**

Source:(American Community Survey 2020–2024 5-Year Estimates)

Homeownership in Coventry has moved out of reach for all but the highest earners, and there is little to buy at the entry level.

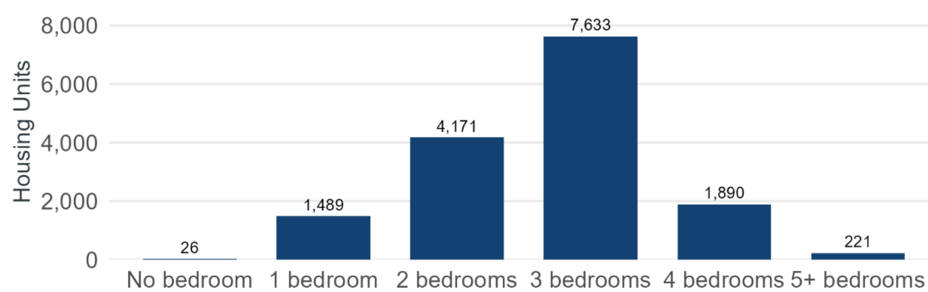
The median single-family home sold for $438,950 in 2025, roughly triple its 2000 price, and the condominium market that once offered a lower-cost entry point no longer does, as condo prices have risen to $467,500, exceeding the cost of single-family homes. Affording a median-priced home requires an income of about $139,800, while the median household earns roughly

$102,900. The shortfall is not confined to lower-income households: a four-person household earning 120 percent of area median income can afford a home priced near $398,500, still about $40,000 below the median, and households generally need incomes approaching 150 percent of AMI to buy at the median price. For first-time and moderate-income buyers in particular, the conventional path into homeownership is effectively closed without assistance.

The ownership market offers limited move-up and downsizing opportunities.

Existing owners have few options to move within Coventry as their needs change. Homeowners are considerably less cost-burdened than renters, but a meaningful minority are still stretched: roughly 24 percent carry some housing cost burden and about 9 percent are severely burdened, spending more than half their income on housing, a pressure concentrated among older owners on fixed incomes. Owners who might otherwise move face two compounding constraints. The "lock-in effect" discourages those holding low pandemic-era mortgage rates from selling into a higher-rate market, which tightens resale supply; and because the stock is overwhelmingly large single-family homes, owners ready to downsize, particularly older residents and empty-nesters, find almost no smaller ownership options to move into without leaving town. The result is a market with little internal mobility at any price point.

Housing Units by Number of Bedrooms in Coventry



Source: (U.S. Census Bureau, 2026).

Renters face the widest affordability gap, and the market offers them very few options they can afford.

Affordability pressures fall hardest on renters. Affording the average two-bedroom apartment of $2,281 a month requires an income of about $ 91,000, while the median Coventry renter household earns $37,353 and can afford roughly $934 a month, meaning the typical renter would need to more than double their income to rent a market-rate two-bedroom without financial strain. No four-person household earning less than 80 percent of area median income can afford the average two-bedroom rent. Conditions compound the problem: asking rents in the town’s larger rental properties rose 45 percent between 2010 and 2022, vacancy fell below one percent, and federal Fair Market Rents no longer keep pace with local two-bedroom asking rents, leaving Housing Choice Voucher holders with few units they can actually use.

Cost Burden by Tenure, Coventry

Measure	Owner Households	Renter Households	All Households
Total Households	11,760	2,660	14,420
Cost Burdened (30–50%)	14.5%	14.7%	14.5%
Severely Burdened (>50%)	9.1%	25.9%	12.2%
Any Cost Burden	23.5%	40.6%	26.7%
Not Cost Burdened	76.1%	59.4%	73.1%

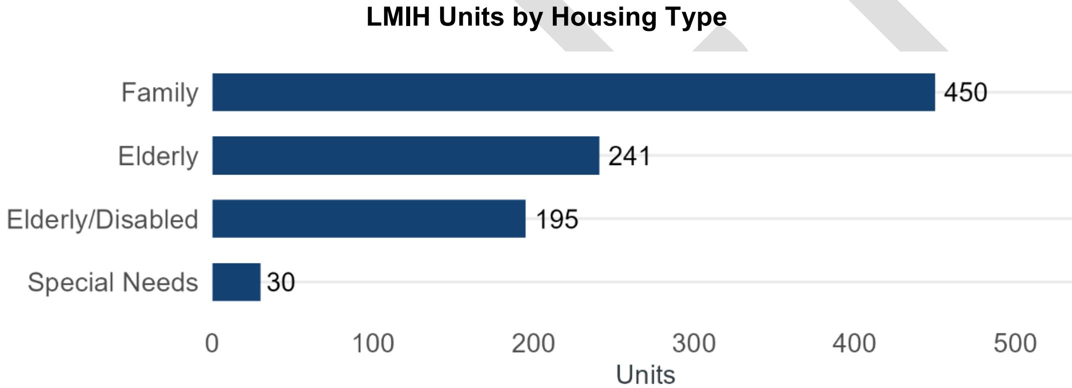
Source: (U.S. Department of Housing and Urban Development, 2018-2022); (U.S. Census Bureau, 2026).

Coventry's affordable-housing inventory is below the state threshold, and its composition does not match where the need is greatest.

Under Rhode Island's Low- and Moderate-Income Housing Act, at least ten percent of a community's year-round housing must qualify as low- or moderate-income housing, which for Coventry is 1,471 units of the 14,710-unit statutory base. Coventry counts 916 qualifying units, or 6.23 percent, a deficit of 555 units. Beyond the shortfall in number, the makeup of the inventory leaves gaps. Although the inventory classifies nearly half of its units as family housing, that total includes 178 manufactured homes and 164 Housing Choice Vouchers. The remaining inventory includes relatively few conventional family rental or ownership units compared with 241 elderly-designated units and 195 units designated for elderly or disabled households. The affordable homeownership pathway is especially thin: of about 200 ownership units, the large majority are manufactured homes in two land-lease parks rather than conventional deed-restricted homes, so a household seeking an affordable path to traditional ownership finds very little. And 164 of the 916 units—roughly 18 percent—are Housing Choice Vouchers, which assist real households but add no physical units and must compete for scarce vacancies in a market with almost none.

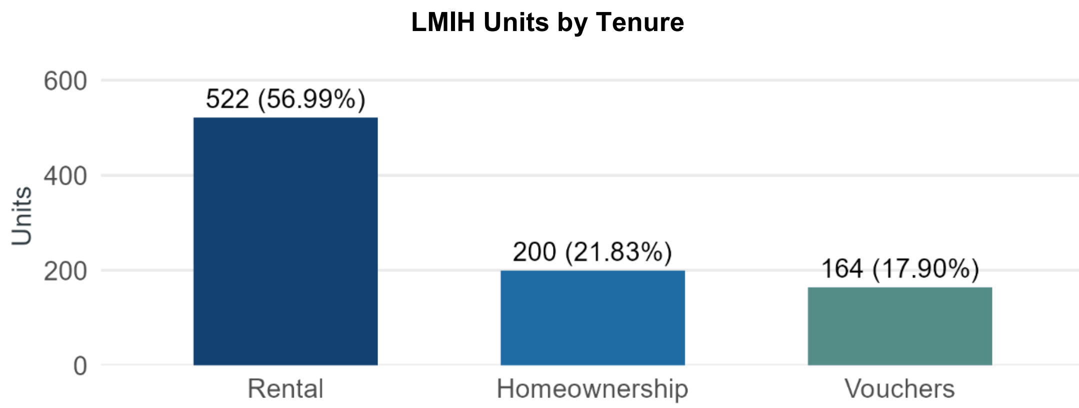
LMIH Percentage — Rhode Island Municipalities

Source: (Rhode Island Housing, 2025).



Coventry's LMIH inventory is heavily weighted toward housing serving older adults. Although 450 units are classified as family housing, that total includes 178 manufactured homes and 164 Housing Choice Vouchers. Excluding those categories, the town has only 108 site-based family units, compared with 436 elderly and elderly/disabled units.

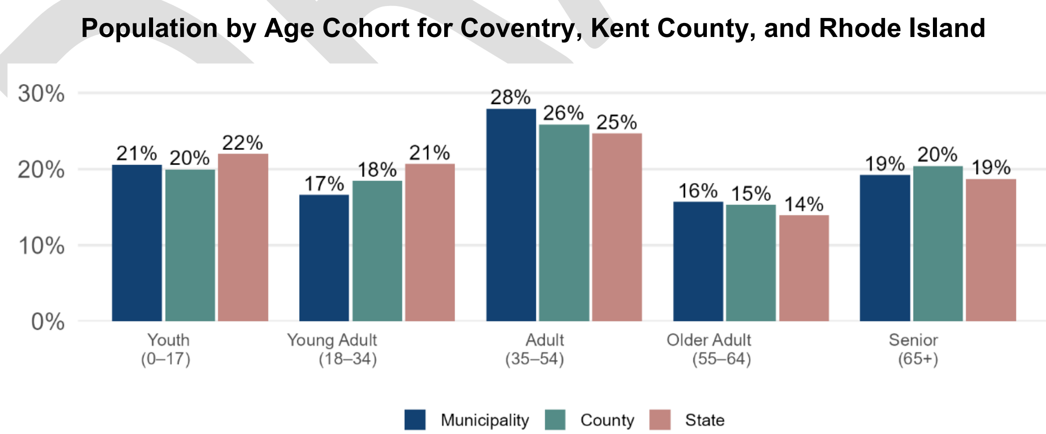
Source: (Rhode Island Housing, 2025)



Source: (Rhode Island Housing, 2025)

An aging population is reshaping demand, and several populations have housing needs the current market does not meet.

Coventry's population age 65 and older grew by approximately 48 percent between 2010 and 2020. Residents age 55 and older now make up more than one-third of Coventry's population—a larger share than in Kent County or the state. A particularly large group of residents ages 55 to 64 signals a coming wave of empty-nesters who occupy family-sized homes today and will need smaller, accessible, single-level housing as they age. The population ages 18 to 34, which drives new household formation, is comparatively small, reflecting a stock and price structure that gives younger residents few entry points.



Source: (U.S. Census Bureau, 2026)

Coventry's economy depends on workers who cannot afford to live in the town they serve.

A household needs an annual income of approximately $91,200 to afford the average two-bedroom rent of $2,281 per month and about $139,800 to afford the median-priced single-family home of $438,950. Average wages in most of Coventry's largest employment sectors fall well below both thresholds. Retail jobs pay approximately $37,800 annually, accommodation and food-service jobs about $26,400, and healthcare jobs about $53,400. Even the average construction wage of approximately $73,000 falls short of the income needed to afford either the average two-bedroom rent or the median home on one income. Manufacturing, wholesale trade, and professional-services wages reach or exceed the rental threshold, but remain well below the income needed to purchase the median-priced home. Coventry functions as part of a regional labor market: roughly 5,000 workers commute into the town each day, while most working residents commute elsewhere for employment. The gap between local wages and local housing costs means that many people employed in Coventry would be unable to afford housing in the town based on those earnings alone.

Major Employment Sectors and Average Annual Wages in Coventry

Industry	Employment	Avg. Annual Wage
Retail Trade	1,660	~$37,821
Health Care & Social Assistance	1,185	~$53,356
Accommodation & Food Services	820	~$26,383
Construction	701	~$73,037
Administrative Support & Waste Mgmt.	510	~$52,362
Professional & Technical Services	447	~$101,094
Wholesale Trade	333	~$92,168
Manufacturing	287	~$93,378

Source: (Rhode Island Department of Labor and Training, 2025).

Affordable Rent and Home Prices for Workers in Local Industries

Industry	Average Annual Wage	Affordable Rent	Affordable Home Price	Afford Coventry Rental?	Afford Median Home?
Accommodation/Food	$26,383	$660	$77k	No	No
Retail	$37,821	$946	$111k	No	No
Healthcare	$53,356	$1,334	$157k	No	No
Construction	$73,037	$1,826	$215k	No	No

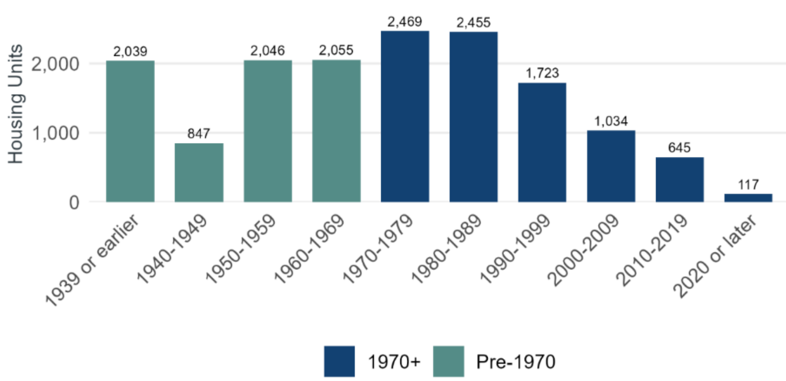
Manufacturing	$93,378	$2,334	$275k	Yes	No
Professional Services	$101,094	$2,527	$298k	Yes	No

Source: (Rhode Island Department of Labor and Training, 2025), Weston & Sampson calculations).

Coventry's aging housing stock faces increasing condition and maintenance challenges, while also serving as an important source of housing affordable without subsidy.

Coventry's housing has a median year built of 1969, and nearly 60 percent of its units predate the 1978 ban on residential lead-based paint. In the rental stock, code enforcement records and survey responses describe mold, water intrusion, and non-functioning heat and electrical systems, concentrated in eastern Coventry's older neighborhoods where renter occupancy is highest. Among owners, several older residents on fixed incomes described essential repairs outpacing what they can afford. Six children were confirmed with elevated blood lead levels in 2025, and a small number of surveyed landlords reported that lead-compliance costs affect their willingness to rent older units.

Age of Housing Stock in Coventry

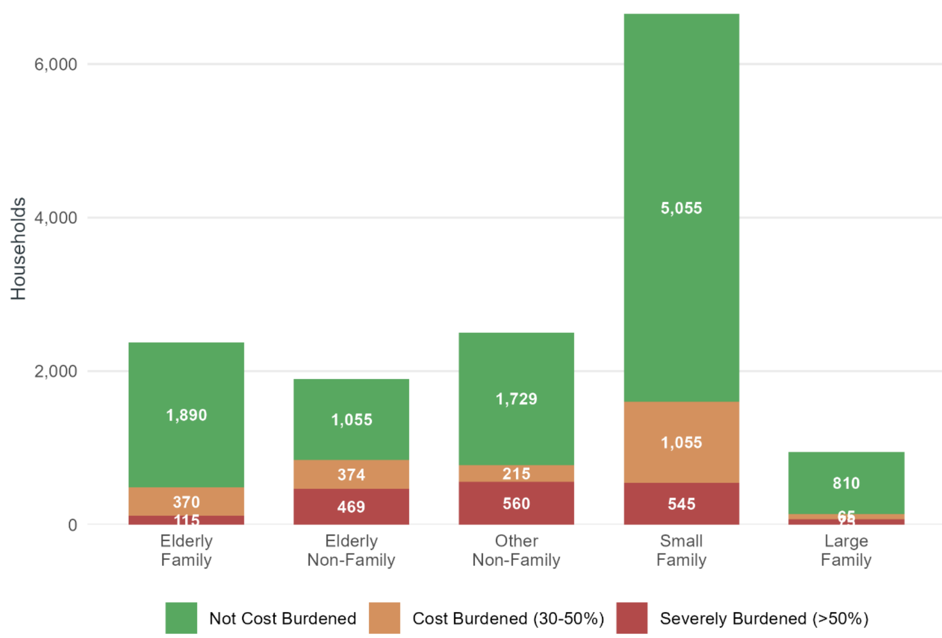


Source: (U.S. Census Bureau, 2026).

Severe housing cost burden is concentrated among non-family households, while small families account for the largest number of burdened households.

Elderly non-family households have the highest rate of housing cost burden in Coventry: 843 of 1,898 households are burdened, including 469 that spend more than half their income on housing. Other non-family households also face high levels of severe burden, with 560 of 2,504 households spending more than half their income on housing. Small-family households account for the largest number of affected households overall, with 1,055 cost-burdened and another 545 severely burdened. These findings point to substantial affordability needs among elderly and other non-family households, as well as among small families.

Cost Burden by Household Type, Coventry



Source: (U.S. Department of Housing and Urban Development, 2018-2022).

Summary of Needs

Elderly and Aging Residents

Coventry's population is aging, and this trend will continue as the town's large population of residents ages 55 to 64 moves into older age groups. The number of residents age 65 and older grew by approximately 48 percent between 2010 and 2020 and now represents about one-fifth of the population. At the same time, Coventry's housing stock remains dominated by detached single-family homes and family-sized units. Half of occupied homes have three bedrooms, while one- and two-person households account for 61 percent of all households. Older residents who want to remain in Coventry may therefore have few smaller, lower-maintenance housing options available when their current homes no longer meet their needs.

The age and condition of the existing housing stock create additional challenges for aging in place. Coventry's median home was built in 1969, and many older homes may require repairs or modifications to accommodate changing mobility and accessibility needs. Disability affects 27 percent of residents age 65 and older and nearly 40 percent of residents age 75 and older, increasing the need for single-level living, zero-step entrances, accessible bathrooms, and other adaptable features. These improvements may be difficult for homeowners on fixed incomes to finance, particularly when they are also managing routine maintenance on an older home.

Affordability remains a significant concern for lower-income older adults. Nearly one-quarter of elderly non-family households are severely cost-burdened, and demand for subsidized elderly and elderly/disabled housing exceeds the available supply. The Coventry Housing Authority reports 267 waitlist entries for Knotty Oak Village and 127 for Golden Ridge. Coventry therefore needs a broader range of options for older residents, including additional affordable rental housing, smaller and accessible ownership choices, and assistance with home repairs and accessibility modifications that allow residents to remain safely in their existing homes.

Coventry Housing Authority Waiting List by Property

Property Name	Housing Type	Units	Total HH on Waitlist	Local Coventry HH	% Local
Knotty Oak Village	Public housing — elderly	75	267	114	42%
Golden Ridge	Supportive housing — elderly	34	127	65	51%

Note: Data as of March 12, 2025

Source: (Coventry Housing Authority, 2025)

Persons with Disabilities

An estimated 4,095 Coventry residents, or 11.6 percent of the population, report at least one disability. Disability prevalence increases substantially with age, affecting 27.0 percent of residents age 65 and older and nearly 40 percent of residents age 75 and older. Ambulatory, self-care, and independent living difficulties become increasingly common among older residents, creating demand for housing that can accommodate mobility limitations and support aging in place. Coventry's LMIH inventory includes 30 group home beds for persons with special needs, but a comprehensive accounting of accessible units and other housing serving residents with disabilities has not been conducted.

Residents with disabilities have diverse housing needs that may include accessible housing, supportive housing, or housing connected to services that support independent living. While most residents with disabilities do not require group-home settings, the relatively small inventory of special-needs housing highlights the importance of maintaining and expanding a range of housing options that can accommodate residents with varying levels of support needs. As Coventry's population continues to age, demand is likely to increase for housing with features such as single-level living, accessible bathrooms, zero-step entries, and other accommodations that enable residents to remain safely and independently in the community.

Disability Type by Age

Disability Type	18-64	65-74	75+
Hearing	2.6%	6.3%	26.2%
Vision	2.2%	3.9%	6.5%
Cognitive	7.1%	6.2%	7.0%
Ambulatory	4.9%	13.6%	31.4%
Self-Care	2.8%	5.0%	9.3%
Independent Living	4.8%	8.4%	12.1%

Source: (American Community Survey 2020–2024 5-Year Estimates).

Extremely Low-Income Households

Households earning 30 percent of AMI or less experience the most acute housing cost burden in Coventry. The CHAS data show that 84.5 percent of extremely low-income households are cost-burdened, and the majority are severely so, spending more than half their income on housing. For a household earning $15,000 or $20,000 per year, there is effectively no unit in Coventry's market-rate stock, rental or ownership, that is affordable without subsidy.

The supply of housing affordable at this income level is extremely limited. The LMIH inventory includes units at Woodland Manor I and II that serve this population, but the waiting lists for these units far exceed the available supply. If constructed, Woodland Manor III will help to address some of this need. Households at 30 percent of AMI and below are also the population most at risk of homelessness, where a single financial disruption, an eviction, a medical emergency, or a loss of employment can push a household from housing instability into homelessness. Addressing the needs of this population requires not only additional deeply affordable units but also connections to emergency assistance, rapid rehousing programs, and the supportive services that help households maintain stable housing once they obtain it.

Households Experiencing Housing Instability

Housing instability in Coventry is difficult to measure with a single local count. The available HUD and Continuum of Care data do not provide a clear town-specific picture of people experiencing homelessness, and homelessness is less visible in Coventry than in Rhode Island’s urban centers. However, other local indicators show that housing instability is present. Coventry Public Schools identified 40 students experiencing homelessness during the 2024–2025 school year under the federal McKinney-Vento definition, which includes students who are doubled up, living in motels, or otherwise without a fixed, regular, and adequate nighttime residence. Survey respondents also described people living in vehicles, tents, or encampments, as well as households staying with relatives because they had no stable housing option.

These indicators point to a need broader than visible homelessness alone. In Coventry, housing instability includes families doubled up with others, households at risk of losing housing, residents living in unsafe or temporary arrangements, and people who may not appear in traditional homelessness counts. The town’s limited rental vacancies, voucher challenges, and long affordable-housing waitlists leave few options for households that need to move quickly or avoid displacement.

Manufactured Home Park Residents

Manufactured home park residents occupy a distinct position in Coventry’s housing landscape. Residents typically own the structure in which they live but lease the land beneath it. Because of this tenure structure, manufactured homeowners are at risk of sudden lot rent increases. The risk varies across Coventry’s five manufactured home communities, because some have permanent affordability restrictions, like Ramblewood Estates and Mapleroot Village while Sherwood Valley is a resident-owned limited equity cooperative. Westwood Estates and Leisure Village are privately owned parks without the same affordability or resident-ownership protections. In those parks, residents may be more exposed to pad rent increases, infrastructure or utility issues, ownership or financing changes, and, in the most serious cases, sale, conversion, or closure. Rhode Island’s resident purchase framework could allow tenants to purchase their park if it is offered for sale or proposed for redevelopment, but requires an organized tenants association as well as funding.

Mobile Home Parks in Coventry

<table>
<tr><th>Mobile Home Park Name</th><th>Location</th><th>Approximate Units</th><th>Age Restriction</th><th>Ownership / Management</th><th>Counts Toward LMIH?</th></tr>
<tr><td>Westwood Estates</td><td>Liena Rose Way</td><td>373</td><td>All ages</td><td>Hometown America (corporate/investor)</td><td>No</td></tr>
<tr><td>Ramblewood Estates</td><td>Tiogue Avenue</td><td>200</td><td>All ages</td><td>Resident-owned co-op</td><td rowspan="2">Yes — 178 units combined currently count toward LMIH*</td></tr>
<tr><td>Mapleroot Village</td><td>Nooseneck Hill Road</td><td>184</td><td>All ages</td><td>Resident-owned co-op</td></tr>
</table>

Mobile Home Park Name	Location	Approximate Units	Age Restriction	Ownership / Management	Counts Toward LMIH?
Sherwood Valley	Sherwood Valley Lane	170	55+	Resident-owned limited-equity co-op	May in the future
Leisure Village	42 Leisure Way	70	55+ community	Private	No

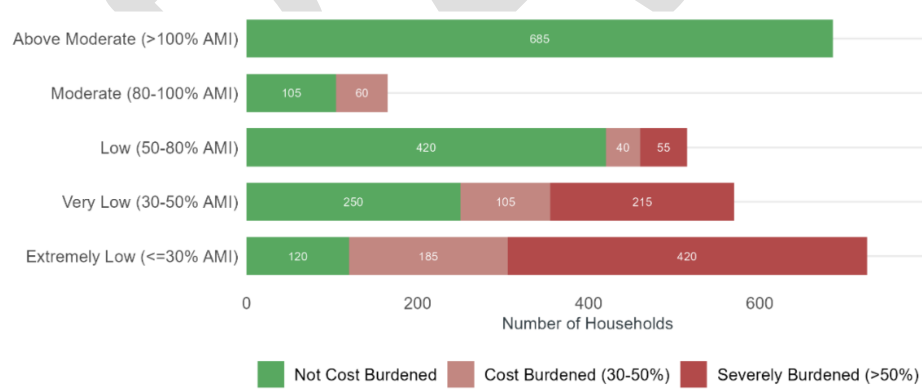
Sources: (MHVillage, 2024; Hometown America, 2026); (MHBO.com, 2024); (Rhode Island Housing, 2025); (HousingWorks RI at Roger Williams University, 2025; FJS Associates, n.d.).

** In June 2026, RIHousing approved a $9.365 million refinancing of the combined Mapleroot Ramblewood development (381 home sites) to fund Ramblewood's sewer connection and a replacement water line (RIHousing, 2026). As a condition of the loan, a new regulatory agreement is expected to deed-restrict at least 80 percent of the combined sites — roughly 305 units — at 60 percent of AMI, up from the 178 units currently counted toward Coventry's LMIH inventory. The final count will be set in the deed restriction at closing.*

Renters

Renters face the most severe affordability pressures in Coventry. More than 40 percent of renter households are cost-burdened, including 25.9 percent who spend more than half of their income on housing. The median renter household earns $37,353 and can afford approximately $934 per month, far below the average two-bedroom asking rent of $2,281, which requires an annual income of about $91,200 to afford without cost burden. These pressures are compounded by a vacancy rate below one percent, rising rents, and a limited supply of rentals.

Renter Household Cost Burden by Income Level in Coventry



Source: (U.S. Department of Housing and Urban Development, 2018-2022).

Demand for affordable family rentals also far exceeds the available supply. The Coventry Housing Authority reports 507 waitlist entries for the 32-unit Coventry Crossroads and 447 for the 44-unit Coventry Meadows, including 125 and 113 entries from Coventry households, respectively.

Coventry Housing Authority Waiting List by Property

Property Name	Housing Type	Units	Total HH on Waitlist	Local Coventry HH	% Local
Coventry Crossroads	LIHTC — family	32	507	125	24%
Coventry Meadows	LIHTC — family	44	447	113	25%

Note: Data as of March 12, 2025

Source: (Coventry Housing Authority, 2025)

Workers Employed in Coventry

Coventry's economy depends on workers who increasingly cannot afford to live in the community they serve. The town functions as part of a regional labor market: roughly 5,000 workers commute into Coventry each day to fill local jobs, while the large majority of working residents commute out. Many of the jobs located in town do not pay enough to support local housing. Average wages in Coventry's largest sectors — retail (about $37,800), accommodation and food service (about $26,400), and healthcare (about $53,400) — support home prices well below $160,000, a fraction of the $438,950 median sale price, and fall short of the income needed to rent a market-rate two-bedroom without cost burden (Section 5). Even construction workers earning around $73,000 cannot afford the median home, manufacturing, wholesale trade, and professional-services wages clear the rental-affordability threshold.

Many of the people who staff the town's stores, restaurants, and care facilities would not be able to afford to live in Coventry on the wages those jobs pay, regardless of whether they currently do. The pattern also has a fair-housing dimension, as the workforce employed in Coventry is somewhat more racially and ethnically diverse than its resident workforce. Expanding the range of housing price points available in town, particularly rental and attainable ownership options near jobs, services, and transit in eastern Coventry, would create a more realistic path for that workforce to live in the community its economy relies on.

A Broader Range of Housing Types

While Coventry contains a mix of housing types, its housing stock remains heavily concentrated in detached single-family homes, and recent residential development has largely reinforced that pattern. As household needs become more diverse, the town would benefit from a broader range of housing forms, including duplexes, townhouses, accessory dwelling units, cottage-style developments, and small multifamily buildings. These housing types can provide additional options for younger adults, older residents seeking to downsize, smaller households, and residents who wish to remain in Coventry but no longer need or want a traditional detached single-family home. Expanding the range of housing types available in appropriate locations would help create a more flexible housing inventory capable of serving residents through different stages of life.

More Attainable Ownership Opportunities

Coventry's ownership market offers few options between renting and purchasing a detached single-family home. The median single-family home and condominium prices are beyond the reach of many households, including many moderate-income households that historically could have entered the ownership market. At the same time, Coventry's affordable homeownership inventory is limited, with much of it concentrated in manufactured homes rather than conventional deed-restricted ownership units. Expanding opportunities for smaller and more attainable ownership housing, including townhouses, condominiums, cottage-style developments, and other ownership-oriented housing types, would help create additional pathways into homeownership for first-time buyers while providing downsizing options for existing residents who wish to remain in the community.