



TOWN OF COVENTRY
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Coventry, RI 02816

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The following is a brief explanation of some of the information/assumptions used to prepare the estimated budget for a fifty-five (55) employee Town Fire Department.

1. Total Fiscal 2026 budgets for all four Fire Districts is approximately \$13,038,852. The total taxes to be raised by each District based on the approved expenditure budgets would be approximately \$9,336,031.
2. Total estimated annual budget for a 55-person Town Department was projected to be \$13,038,852. Taking into consideration the various revenue streams of the Districts which would come over to the Town results in the Town estimating to have to increase taxes by \$1,421,321 (for a total additional Levy of \$10,757,352 above what the approved Levy was for the 2025 tax roll (fiscal 2026 Town budget).
3. Although the consolidation into the Town should realize savings for a number of line items (i.e. professional fees, administrative savings, tax collector expenses, ...etc.) these costs are more than offset by some other costs.
 - a. Personnel costs estimated to increase to align all contracts and pay all positions at the current highest contractual amount. Also, the projected composition of the Department staffing may be somewhat different than current staffing which would increase the personnel costs.
 - b. Payroll taxes are estimated to be higher due to the fact that the Town Department is projected to contribute to Social Security while I believe two of the Districts do not currently participate.
 - c. Pension – all employees are expected to participate in MERS and the budget estimates an annual rate of 34.09% while current rates range from 12.97% to 44.52% and Western does not currently participate.
 - d. Health and Dental benefits are budgeted as if ALL 55 employees take family coverage at projected annual costs of Health \$27,540 and Dental \$1,146. It is likely that not all employees will take family coverage but this is a conservative estimate in light of the fact that a number of current firefighters have indicated that they could retire.
4. The impact on taxes is not straight forward as the District do not offer a tax freeze and may also not offer any exemptions other than the state mandated exemption for tangible taxes.
5. Based on the proposed budget, if it were to have been incorporated into the Town on 7/1/2025, the fiscal 2026 Town residential rate would have increased to \$18.095 as compared to the current rate of \$16.085.
 - a. This rate is an estimate as it assumes that all taxpayers on the tax freeze would see an increase in their taxes to absorb the Fire District taxes. This component was estimated by adding an additional \$2 per \$1,000 of the frozen properties assessed values. This is an aggressive estimate. How those on the Freeze will be impacted is something to be determined.

- b. The residential rate is also impacted by the \$ amount that the Town can charge for tangible taxes. The State essentially froze the tangible rate as of 12/31/2022 (we can decrease but cannot increase). The projected tax rate assumes that the State will allow the Town's tangible rate to increase since we would be combining the Town's rate and the District's rate. If this is not allowed then the residential rate will have to increase further.
 - c. The entire projection of the rate assumes that the State would grant permission for the Town to exceed the 4% tax levy increase.
 - d. The tax rate analysis and budget analysis is based on fiscal 2026 adopted budgets and tax rates. Western Coventry recently passed their fiscal 2027 budget which included a tax increase of 14% to \$1.93 per \$1,000.
6. What does this mean:
- a. Fiscal 2026 **combined (Town and District)** tax rates currently are as follows:
 - o Coventry/Anthony District residential rate - \$18.11
 - o Hopkins Hill Fire District residential rate - \$18.065
 - o Central Coventry Fire District residential rate - \$17.69
 - o Western Coventry Fire District residential rate - \$17.778
 - b. Fiscal 2026 **combined (Town and District)** tax rates **if the budget as presented were to have been rolled in 7/1/2025:**
 - o Coventry/Anthony District residential rate decreased by .08%
 - o Hopkins Hill Fire District residential rate increased by .17%
 - o Central Coventry Fire District residential rate increased by 2.29%
 - o Western Coventry Fire District residential rate increased by 1.78%
 - c. See example/exhibit for projected impact on homes valued at \$300,000 to \$800,000.

Feel free to contact me if you have any questions or would like to discuss further.

Robert J. Civetti

**COVENTRY MUNICIPAL FIRE COMMISSION
ESTIMATED BUDGET PROJECTION
TOWN FIRE DEPARTMENT WITH TOTAL STAFFING OF 55
FOR DISCUSSION PURPOSES ONLY**

*Robert J. Civetti
May 21, 2026*

	Fiscal 2026 Budget CCFD	Fiscal 2026 Budget HHFD	Fiscal 2026 Budget CFD	Fiscal 2026 Budget WFD	Current Total District Budgets	Estimated Town Dept Budget Staffing 55	Estimated Increase (Decrease)
PERSONNEL	\$ 2,131,960	\$ 781,500	\$ 974,647	\$ 640,627	\$ 4,528,734	\$ 4,973,426	\$ 444,692
ADMIN SALARIES	95,131	29,000	117,000	35,103	276,234	-	(276,234)
OVERTIME ESTIMATE	702,665	96,500	329,510	22,000	1,150,675	1,243,357	92,682
CLOTHING ALLOWANCE	19,600	10,000	19,600	4,500	53,700	88,000	34,300
PAYROLL TAXES	226,238	33,000	23,960	55,000	338,198	482,316	144,118
PENSION	731,761	102,000	427,826	12,000	1,273,587	1,695,441	421,854
LIFE INSURANCE	8,000	-	3,200	-	11,200	13,750	2,550
HEALTH INSURANCE & MED DIRECTOR & WRI	435,461	178,000	278,264	64,707	956,432	1,514,700	558,268
DENTAL INSURANCE	21,695	-	25,000	-	46,695	63,037	16,342
PEHP - POST EMPLOYMENT	35,814	-	36,727	-	72,541	74,601	2,060
INSURANCE	109,700	68,000	63,300	74,822	315,822	359,480	43,658
INSURANCE - HSA/HRA	11,176	-	4,000	-	15,176	15,000	(176)
RETIREE MEDICAL	50,756	-	90,281	-	141,037	165,718	24,681
BOARD MEMBER STIPENDS	14,000	4,600	-	-	18,600	-	(18,600)
BOARD MEETINGS	3,500	-	1,500	-	5,000	-	(5,000)
LEGAL AND PROFESSIONAL/AUDIT	40,000	16,500	67,000	46,307	169,807	50,000	(119,807)
TREASURER/ACCOUNTANT	36,000	9,500	39,000	-	84,500	-	(84,500)
TAX COLLECTING EXPENSE	18,100	-	-	-	18,100	-	(18,100)
ADMINISTRIVE OFFICE SUPPLIES ETC	9,000	6,000	14,000	6,000	35,000	35,000	-
SOFTWARE & HARDWARE/INFO TECH	18,000	2,500	26,000	-	46,500	75,000	28,500
APPARATUS FUEL	52,900	23,000	23,000	-	98,900	125,000	26,100
REPAIRS & MAINT - APPARATUS	175,000	35,000	32,000	57,063	299,063	305,000	5,937
SUPPLIES - FIRE & GEAR	29,000	-	15,500	24,034	68,534	70,000	1,466
FIRE ALARM MAINTENANCE	-	6,000	-	5,000	11,000	11,000	-
SMALL TOOLS AND EQUIPMENT	-	1,000	-	-	1,000	25,000	24,000
RESCUE SUPPLIES	35,965	8,500	20,000	12,000	76,465	100,000	23,535
VEHICLE LEASES - LOANS	16,763	-	93,171	10,897	120,831	125,000	4,169
TELECOMMUNICATIONS	24,635	-	4,500	4,596	33,731	35,000	1,269
STATION - MORTGAGE	-	-	-	85,479	85,479	85,500	21
REPAIRS & MAIN - BLDG	25,000	4,000	20,000	55,595	104,595	105,000	405
STATION SUPPLIES	9,661	-	-	-	9,661	10,000	339
SERVICE CONTRACTS	1,000	2,500	19,265	3,075	25,840	12,000	(13,840)
ELECTRICITY	21,951	9,000	46,000	-	76,951	77,000	49
UTILITIES - GAS	11,911	8,000	8,000	-	27,911	28,000	89
UTILITIES - INTERNET/CABLE	-	3,400	4,000	-	7,400	7,400	-
UTILITIES - OIL	11,546	-	200	-	11,746	12,000	254
UTILITIES - PROPANE	-	-	300	-	300	300	-
UTILITIES - WATER	900	1,000	700	-	2,600	2,600	-
RESCUE BILLING FEES	19,875	-	29,000	-	48,875	52,500	3,625
HYDRANTS	242,973	46,000	160,000	-	448,973	449,000	27
STREET LIGHTS	265,133	21,000	14,000	-	300,133	301,000	867
PRISM	-	-	10,000	-	10,000	10,000	-
RIIB STREET LIGHT LOAN	-	-	-	-	-	60,526	60,526
TRAINING ACADEMY - FIRE/RESCUE	25,000	9,500	11,000	10,650	56,150	56,500	350

**COVENTRY MUNICIPAL FIRE COMMISSION
ESTIMATED BUDGET PROJECTION
TOWN FIRE DEPARTMENT WITH TOTAL STAFFING OF 55
FOR DISCUSSION PURPOSES ONLY**

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	Fiscal 2026 Budget CCFD	Fiscal 2026 Budget HHFD	Fiscal 2026 Budget CFD	Fiscal 2026 Budget WFD	Current Total District Budgets	Estimated Town Dept Budget Staffing 55	Estimated Increase (Decrease)
PROMOTIONAL EXAMS - RECRUITMENT MED	6,302	1,500	-	-	7,802	8,000	198
TELECOM - MOBILE	-	4,000	-	-	4,000	25,000	21,000
CAPITAL PURCHASES	20,000	7,500	-	10,000	37,500	40,000	2,500
ACCOUNTING AND PAYROLL COSTS	3,000	-	-	-	3,000	-	(3,000)
DUES & SUBSCRIPTIONS	1,700	-	-	-	1,700	1,700	-
MISCELLANEOUS	400	5,250	29,500	500	35,650	50,000	14,350
ESTIMATED ANNUAL EXPENDITURES	\$ 5,719,172	\$ 1,533,250	\$ 3,080,951	\$ 1,239,955	\$ 11,573,328	\$ 13,038,852	\$ 1,465,524
RESCUE REVENUE	530,000	120,000	460,000	220,000	1,330,000	\$ 1,400,000	\$ 70,000
STATE TANGIBLE PHASE OUT	19,664	-	-	-	19,664	25,000	5,336
PRIOR YEAR TAXES	200,000	-	88,675	-	288,675	289,000	325
PAYMENT IN LIEU OF TAXES	4,800	-	5,612	-	10,412	10,500	88
FIRE MARSHALL REVENUE	15,000	-	-	-	15,000	48,000	33,000
FIRE PREVENTION REVENUE	-	-	16,000	-	16,000	16,000	-
BANK INTEREST	25,000	-	15,000	8,000	48,000	48,000	-
INTEREST AND PENALTIES ON TAXES	100,000	25,000	17,000	17,000	159,000	150,000	(9,000)
GRANT INCOME	-	-	53,000	4,000	57,000	-	(57,000)
SALE OF VEHICLES	-	-	-	-	-	-	-
OTHER INCOME - MISC INCLUDING AMGEN	3,900	283,731	2,500	3,415	293,546	295,000	1,454
ESIMATED ANNUAL REVENUE	\$ 898,364	\$ 428,731	\$ 657,787	\$ 252,415	\$ 2,237,297	\$ 2,281,500	\$ 44,203
ESTIMATED AMOUNT TO BE RAISED BY TAXES	\$ 4,820,808	\$ 1,104,519	\$ 2,423,164	\$ 987,540	\$ 9,336,031	\$ 10,757,352	\$ 1,421,321

The fiscal 2026 operating budget did not include debt service estimate of \$60,000 and also presented a budgeted deficit of \$99,658. Budget essentially short \$159,658 structural deficit.

Actual Tax Rate and increase for FY 2026		1.57%
Residential Rate per \$1,000	\$ 16.085	
Commercial Rate per \$1,000	\$ 22.613	
Residential increase per \$1,000	\$ 0.25	
Commercial increase per \$1,000	\$ 0.35	

INCREASE IN TAX RATE FOR FISCAL 2026 IF THIS TOOK EFFECT 7/1/2025:		14.26%
Estimated Residential Rate per \$1,000	\$ 18.095	
Estimated Commercial Rate per \$1,000	\$ 25.440	
Estimated Residential increase per \$1,000	\$ 2.01	
Estimated Commercial increase per \$1,000	\$ 2.83	

**COVENTRY MUNICIPAL FIRE COMMISSION
PERSONNEL SUPPLEMENT
FOR DISCUSSION ONLY**

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May 21, 2026*

	Salary incl Stipends & Long.	Holiday	Annual
Division Chief/Assistant	\$ 97,403	\$ 5,294	\$ 102,697
Fire Marshall	\$ 94,559	\$ 5,134	\$ 99,693
Captain	\$ 90,411	\$ 4,883	\$ 95,294
Lieutenant	\$ 86,355	\$ 4,626	\$ 90,981
Fire Fighter (assume over 30 Mo)	\$ 81,173	\$ 4,313	\$ 85,486

	# Positions	Annual Salary	Clothing Allow (b)	Est PR Tax	Est. Pension (a)	Life Insurance	Est. PEHP (c)	Est. Health Ins	Est. Dental Ins.	Total PR & Benefits	Avg per Position
Chief	1	\$ 125,000	\$ 1,600	\$ 9,685	\$ 42,613	\$ 250	\$ 1,875	\$ 27,540	\$ 1,146	\$ 209,710	\$ 209,710
Assistant Chief	0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	
Battalion Chiefs	4	\$ 410,788	\$ 6,400	\$ 31,915	\$ 140,038	\$ 1,000	\$ 6,162	\$ 110,160	\$ 4,584	\$ 711,051	\$ 177,763
Captain	4	\$ 381,176	\$ 6,400	\$ 29,650	\$ 129,943	\$ 1,000	\$ 5,718	\$ 110,160	\$ 4,584	\$ 668,634	\$ 167,159
Lieutenant	20	\$ 1,819,629	\$ 32,000	\$ 141,650	\$ 620,312	\$ 5,000	\$ 27,294	\$ 550,800	\$ 22,922	\$ 3,219,627	\$ 160,981
FireFighters	25	\$ 2,137,140	\$ 40,000	\$ 166,551	\$ 728,551	\$ 6,250	\$ 32,057	\$ 688,500	\$ 28,653	\$ 3,827,727	\$ 153,109
Fire Marshalls	1	\$ 99,693	\$ 1,600	\$ 7,749	\$ 33,985	\$ 250	\$ 1,495	\$ 27,540	\$ 1,146	\$ 173,459	\$ 173,459
	<u>55</u>	<u>\$ 4,973,426</u>	<u>\$ 88,000</u>	<u>\$ 387,199</u>	<u>\$ 1,695,441</u>	<u>\$ 13,750</u>	<u>\$ 74,601</u>	<u>\$ 1,514,700</u>	<u>\$ 63,037</u>	<u>\$ 8,810,209</u>	

(a) - Estimated annual contribution at 34.09%

MERS FY 27	
Contrib %	
CCFD	32.97%
Anthony FD	44.52%
HHFD	12.97%

Health is Estimated at a Family Plan projected annual cost for fiscal 2027 - \$1,951.82 + 17.5% increase = \$2,295/month \$ 27,540.00
Dental is Estimated at a Family Plan projected annual cost for fiscal 2027 - \$85.28 + 12% increase = \$95.51/month \$ 1,146.12

(b) - Estimated at \$1,600 annually

(c) - Estimated average 1.5%

COVENTRY MUNICIPAL FIRE COMMISSION
PRELIMINARY TAX RATE COMPARISON BASED ON BUDGET PROJECTION
FOR DISCUSSION PURPOSES ONLY

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May 21, 2026

	<i>Town of Coventry</i>	<i>Coventry FD</i>	<i>Hopkins Hill FD</i>	<i>Central Coventry FD</i>	<i>Western Coventry FD</i>
Current tax rates per 2025 Tax Rolls (Assessment 12/31/2024)					
Residential	\$ 16.085	\$ 2.025	\$ 1.980	\$ 1.605	\$ 1.693
Commercial /Industrial	\$ 22.613	\$ 3.037	\$ 2.970	\$ 2.409	\$ 1.693
Tangible Personal Property	\$ 20.650	\$ 2.820	\$ 1.950	\$ 1.517	\$ 1.580
Combined Town and District Residential Rate '25 Tax Roll		\$ 18.110	\$ 18.065	\$ 17.690	\$ 17.778
FY 26 tax rate estimate 55 FF Personnel		\$ 18.095	\$ 18.095	\$ 18.095	\$ 18.095
Percentage increase from FY 2026 - '2025 Tax Roll		-0.08%	0.17%	2.29%	1.78%

Estimated Analysis of Residential Property impact:

2025 Tax Roll (fy 26 tax) currently paid - combined Town and District taxes:

\$300,000 valuation	\$ 5,433	\$ 5,420	\$ 5,307	\$ 5,333
\$400,000 valuation	\$ 7,244	\$ 7,226	\$ 7,076	\$ 7,111
\$500,000 valuation	\$ 9,055	\$ 9,033	\$ 8,845	\$ 8,889
\$600,000 valuation	\$ 10,866	\$ 10,839	\$ 10,614	\$ 10,667
\$700,000 valuation	\$ 12,677	\$ 12,646	\$ 12,383	\$ 12,445
\$800,000 valuation	\$ 14,488	\$ 14,452	\$ 14,152	\$ 14,222

**2025 Estimated tax roll (FY 26 tax) combined
if utilize budget estimate for 55 FF personnel:**

	Est. Tax As Town Dept:	Increase (Decrease) from 25 roll			
\$300,000 valuation	\$ 5,428.50	\$ (4.50)	\$ 9.00	\$ 121.50	\$ 95.10
\$400,000 valuation	\$ 7,238.00	\$ (6.00)	\$ 12.00	\$ 162.00	\$ 126.80
\$500,000 valuation	\$ 9,047.50	\$ (7.50)	\$ 15.00	\$ 202.50	\$ 158.50
\$600,000 valuation	\$ 10,857.00	\$ (9.00)	\$ 18.00	\$ 243.00	\$ 190.20
\$700,000 valuation	\$ 12,666.50	\$ (10.50)	\$ 21.00	\$ 283.50	\$ 221.90
\$800,000 valuation	\$ 14,476.00	\$ (12.00)	\$ 24.00	\$ 324.00	\$ 253.60