Town of Coventry
Rhode Island

Housing Chapter

DRAFT FOR PLANNING BOARD REVIEW

August 19, 2026

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Section 1: Housing Needs Assessment

1.0 Key Findings

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 63 percent of the town's households, up from 58% in 2010. The "missing middle" housing types that serve smaller households, including duplexes, townhouses, accessory dwelling units, and small apartment buildings, exist in town, but mostly as part of legacy historic stock, rather than new construction, and the rental vacancy rate is extremely low — under 2 percent per recent ACS estimates, and below 1 percent among the town's larger multifamily properties tracked by CoStar. Mobile and manufactured homes, at 6.5 percent of the stock, provide an important source of relatively lower-cost homeownership.

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 roughly 130 percent of AMI to buy at the median price. Mortgage lending reflects the same shift: the median home-purchase loan amount in Coventry ranged from $145,000 to $249,000 in 2013, compared with $335,000 to $445,000 in 2024, while FHA loans fell from 32.6 percent to 17.3 percent of purchase mortgages.

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, primarily older residents and empty-nesters especially, 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.

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.

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 clear gaps. Units serving elderly and elderly/disabled residents, together with public housing occupied largely by older residents, make up roughly 44 percent of the inventory, while affordable options for working families and younger households remain comparatively limited. The affordable homeownership pathway is especially thin: of about 190 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. Closing the gap will require new deed-restricted family rental housing, a real affordable-ownership pathway beyond manufactured homes, and protection of existing units as deed restrictions age.

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, and more than one in three residents is now over 55. 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. Alongside these broad trends, several populations face needs that general affordability measures do not address, including extremely low-income households, residents with disabilities who require accessible units, mobile-home park residents whose tenure on leased land is insecure, and single-parent families competing for a thin supply of affordable family-sized units.

Many workers employed in Coventry cannot afford housing in the community.

Coventry functions as part of a regional labor market: the large majority of its working residents commute out of town for work, while roughly 5,000 workers commute in each day to fill local jobs. Many of those jobs do not pay enough to afford housing in Coventry. Average annual wages in the town’s largest sectors, including retail (about $37,800), accommodation and food service (about $26,400), and healthcare (about $53,400), support home prices well under $160,000, a fraction of the median sale price, and fall short of the income needed to rent a market-rate two-bedroom without cost burden. Even construction workers earning around $73,000 cannot afford the median home, and only wholesale trade, manufacturing and professional-services wages clear the rental-affordability threshold. As Coventry functions increasingly as a bedroom community and essential workers are priced out, a wider range of housing prices and types is necessary to support the town’s workforce. The workforce employed in Coventry is also somewhat more racially and ethnically diverse than the resident workforce, underscoring that the gap between local wages and housing costs affects who has a realistic opportunity to live in the community.

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. Coventry has comparatively little small-scale housing that typically replenishes the lower-cost supply, with 2-to-4-unit buildings comprising just 5.7 percent of its stock.

2.0 Introduction

2.1 Why Housing Matters for Coventry

Coventry is Rhode Island's largest town by land area, and its housing reflects that scale and history. Eighteenth-century farmhouses dot the rural western landscape where settlement began. Along the Pawtuxet River in the east, nineteenth-century mill villages, such as Anthony, Washington, Quidnick, Harris, and Arkwright, produced dense clusters of worker housing that still define those neighborhoods today. The largest wave of growth came in the late twentieth century, when single-family subdivisions spread into central and western Coventry. Over five percent of Coventry's housing stock is found in manufactured homes concentrated in five parks, a relatively small apartment sector, and more recent adaptive reuse of historic mill buildings into market-rate rental lofts.

Rising home prices, escalating rents, and a constrained supply of available units have created real affordability challenges for households across the income spectrum in Town. These pressures affect not only lower-income residents but also working families, municipal employees, service workers, and younger households seeking long-term stability in the community. They also intersect with broader land use, infrastructure, and environmental considerations that shape where future housing can feasibly be built and what types of housing are appropriate in different parts of Town.

2.2 Why a Housing Chapter Matters

In Rhode Island, Housing Chapters analyze the housing needs for current and future residents, help inform land use and infrastructure decisions to support the community's housing priorities, and demonstrate how local action contributes to addressing the statewide housing crisis. A well-crafted Housing Chapter provides the foundation for zoning updates, capital planning, funding applications, and partnerships that expand housing choice, affordability, and stability for Coventry residents.

The role of the Housing Chapter has taken on new significance with the release of *Housing 2030: Building Rhode Island's Future*, the state's first comprehensive housing plan since 2006. Once adopted by the State Planning Council as a chapter of the State Guide Plan, *Housing 2030* establishes new expectations for every Rhode Island municipality. Coventry, designated a Modest (Job-Rich) Growth community, will be responsible for two annual production goals: an overall housing production goal calibrated to 0.6 percent of its existing housing stock, and a corresponding goal for low- and moderate-income housing production. Over the five-year planning horizon, this translates to a goal of 448 new units overall and 67 new affordable units.

Beyond these numeric targets, *Housing 2030* requires that municipal Comprehensive Plans be amended within one year of state adoption to conform to the State Guide Plan. The housing component must describe a realistic approach, supported by policies and implementation actions, for meeting Coventry's production goals. This includes documenting planned changes to land use, zoning, and the development approval process, as well as any direct municipal efforts to support housing production. The Executive Office of Housing and the Division of Statewide Planning will review each municipality's housing chapter to determine whether the planned strategies are sufficient, and municipalities will be required to submit annual progress reports tracking implementation and production outcomes.

These new obligations raise the stakes of the Housing Chapter and shape the policies and strategies set forth in this chapter. They also create opportunities: municipalities that demonstrate meaningful progress may qualify for the state's emerging Housing Champions designation, which is being developed to provide preferential access to discretionary state funding.

In meeting these requirements, this chapter is written to conform to the Rhode Island Comprehensive Planning and Land Use Regulation Act (RIGL 45-22.2), the State Guide Plan including *Housing 2030*, and the Low- and Moderate-Income Housing Act (RIGL 45-53).

Rhode Island has long required municipalities to plan for affordable housing. Coventry adopted its Affordable Housing Production Plan in 2005, as an amendment to the 2000 Comprehensive Plan, and this chapter updates and replaces that plan. Later sections evaluate the 2005 plan's strategies and their implementation status.

2.3 Key Metrics Snapshot

The following table summarizes Coventry's key housing metrics as of the most recent available data. More detailed analysis of each indicator appears in the sections indicated.

Table 2.1. Coventry Housing Key Metrics Snapshot

Metric	Value / Finding
HOUSING STOCK	
Total housing units	15,430 total; 14,505 occupied
Total year-round housing units	14,710
Owner-occupied / Renter-occupied split	82.0% owner / 18.0% renter
Dominant housing type	76.6% single-family detached
Manufactured home units (approx.)	1,005 (6.5% of total stock)
Median owner-estimated home value	$356,200 (ACS 2024)
AFFORDABILITY — OWNERSHIP	
Median home sale price (2025)	$438,950 SFH / $467,500 Condo
Income required to purchase median home	$139,767/year
Median household income	$102,946/year
Homeownership affordability gap	−$36,821/year
Homeowners with any cost-burden	23.5%
AFFORDABILITY — RENTAL	
Average 2-bedroom rent (market rate)	$2,281/month
Income required to afford avg. 2BR rent	$91,240/year
Median renter household income	$37,353/year
Rental affordability gap	-$53,887/year
Renters with any cost-burden	40.6%
AFFORDABLE HOUSING INVENTORY (LMIH)	
Current LMIH units	916 units
Current LMIH percentage	6.23% of 14,710 statutory year-round units
Current LMIH deficit to 10% threshold	555 units below threshold
WORKFORCE & DEMOGRAPHICS	
Total population	35,907
Coventry residents working outside town	89.5% (16,367 out of 18,281 workers)
In-commuters to Coventry jobs	~5,000 workers
Projected net new households by 2040	~1,900–2,200 additional households

Sources (U.S. Census Bureau, 2024)*;* (The Warren Group, 2025)*;* (HousingWorks RI at Roger Williams University, 2025)*;* (Rhode Island Housing, 2025)*;* (U.S. Department of Housing and Urban Development, 2018-2022) (U.S. Census Bureau, 2022) (U.S. Census Bureau, 2020)*. See referenced sections for full data and methodology.*

2.4 Key Terms and Definitions

The following terms are used throughout this chapter to describe housing conditions, affordability standards, development patterns, and regulatory processes. These definitions are intended to provide consistency and clarity, particularly where housing terminology may have specific legal or policy meanings under Rhode Island law.

Term	Definition
Accessory Dwelling Unit (ADU)	A smaller secondary residential unit located on the same lot as a principal dwelling unit. An ADU may be attached to, contained within, or detached from the primary residence and is intended to function as an independent housing unit with its own living, sleeping, cooking, and sanitation facilities. Rhode Island law requires municipalities to permit certain ADUs by right, subject to statutory criteria and local zoning standards.
Affordable housing (general)	A broad planning and policy term describing housing that is financially attainable to households at a specified income level. Housing is typically considered affordable when a household spends no more than 30 percent of its gross income on housing costs, including rent or mortgage payments and utilities. Affordable housing may include both market-rate and income-restricted housing and does not necessarily qualify for inclusion in Rhode Island's official LMIH inventory.
Area Median Income (AMI)	The midpoint household income for a defined geographic region, calculated annually by the U.S. Department of Housing and Urban Development (HUD). Affordable housing programs, income eligibility requirements, and housing affordability analyses use AMI percentages to classify household income levels and determine affordability thresholds. Coventry's affordability calculations are based on the Greater Providence AMI.
Buildout	The theoretical point at which most or all developable land within a municipality has been developed under existing land use regulations, environmental constraints, and infrastructure limitations.
Comprehensive permit	A unified development review process under Rhode Island's Low- and Moderate-Income Housing Act that allows eligible affordable housing developments to seek consolidated local review and relief from zoning and land development regulations. This is available to developers in municipalities that do not have 10% of their year-round housing stock made up of Low- and Moderate-Income Housing units. State law establishes minimum permitted densities ranging from three to twelve dwelling units per acre, depending on the percentage of LMIH provided and whether the site is served by, or eligible to connect to, public water and sewer.
Cost burden	A condition in which a household spends more than 30 percent of its gross household income on housing costs, including rent, mortgage payments, utilities, taxes, insurance, or condominium fees.
Deed-restricted housing	Housing subject to legally enforceable restrictions that limit occupancy, resale price, rents, or household income eligibility in order to preserve affordability. To qualify as

	Rhode Island LMIH, rental units generally must be affordable to households earning no more than 80 percent of area median income, while ownership units may serve households earning up to 120 percent of area median income. The affordability restriction must remain in effect for at least 30 years from initial occupancy, although many developments are restricted for 99 years.
Extremely low-income household	A household with income at or below 30 percent of Area Median Income (AMI), as defined annually by HUD. These households face the most acute housing cost burdens and have the fewest housing options in Coventry's current market.
Housing choice / Housing diversity	The availability of a variety of housing types, sizes, locations, tenure arrangements, and price points that allow households to select housing appropriate to their income, household composition, accessibility needs, and stage of life. Housing diversity refers to the presence of a range of housing types and development patterns within a community, including variations in unit size, density, tenure, building form, and affordability level.
Income Limits (HUD Family Income Limits)	30% AMI: Extremely low income 50% AMI: Very low income 80% AMI: Low income 100% AMI: Median income 120% AMI: Moderate/workforce income See Table A.1 (Appendix) for current HUD income limits by household size.
Low- and Moderate-Income Housing (LMIH)	A legally defined category of housing under Rhode Island law (RIGL §45-53) that qualifies toward the State's affordable housing inventory and the 10 percent threshold. LMIH units are typically deed-restricted or otherwise regulated to ensure long-term affordability for income-qualified households and must meet specific State criteria for inclusion on the official inventory maintained by Rhode Island Housing.
Missing middle housing	A range of housing types that fall between detached single-family homes and large multi-family apartment buildings in scale and density. Examples include duplexes, triplexes, fourplexes, cottage courts, townhouses, and small multifamily buildings. Missing middle housing provides additional housing diversity within residential neighborhoods and is largely absent from Coventry's current stock.
Naturally Occurring Affordable Housing (NOAH)	Housing units that are affordable to lower- or moderate-income households without formal government subsidies or deed restrictions. NOAH properties are often older market-rate rental units or modest owner-occupied homes that remain comparatively affordable due to age, size, condition, or location. These units are at risk of becoming unaffordable if property ownership changes or rents rise, and do not count toward Rhode Island's LMIH threshold.
Severe cost burden	A condition in which a household spends more than 50 percent of its gross household income on housing costs. Severely cost-burdened households are generally considered at greater risk of housing instability or displacement.

Subsidized housing	Housing that receives financial assistance from federal, state, or local government programs intended to reduce housing costs for eligible households. Subsidies may support development costs, rental assistance, operating expenses, or long-term affordability requirements.
Tenure	The legal occupancy status of a housing unit, categorized as either owner-occupied (occupied by the property owner, with or without a mortgage) or renter-occupied (occupied by tenants paying rent to a landlord). Tenure affects housing stability, affordability, household mobility, and market conditions.
Year-round housing unit	A housing unit intended for permanent occupancy throughout the year, as opposed to seasonal, vacation, or temporary-use units. Rhode Island's Low- and Moderate-Income Housing calculations are based on year-round housing inventory totals.

2.5 Community Survey Summary

A summary of the community survey questions about needs appears on the following page.

ABOUT

About the Survey

To inform this chapter, Coventry Planning Staff conducted a Housing Needs Survey from July to December 2025. The survey received 353 responses and asked residents about housing conditions, affordability, and future housing needs. While not statistically representative, the survey provides useful insight into resident perspectives on housing. This page summarizes the housing needs residents identified; the supported housing strategies are summarized later in the plan.

- **353** total responses
- **18** housing questions
- **5 mo.** open for response

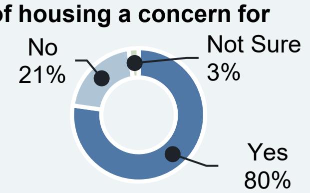
HOUSING NEEDS

Housing Needs & Affordability

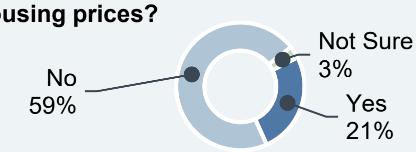
What residents are paying, what they can afford, and who is being squeezed.

CONCERNS ABOUT COST

Is the cost of housing a concern for you?



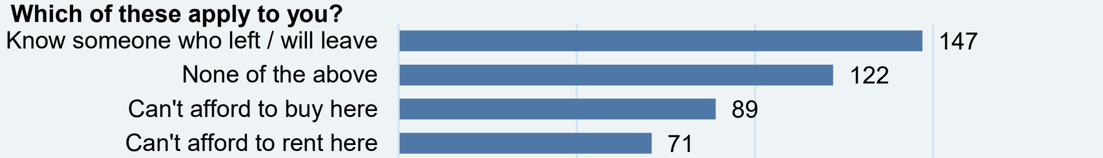
Does Coventry offer sustainable housing prices?



147 **respondents know someone who has moved, or expects to move, out of Coventry because of housing costs** — the most-selected response to Question 2.

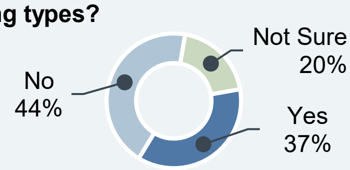
WHO IS AFFECTED?

Which of these apply to you?

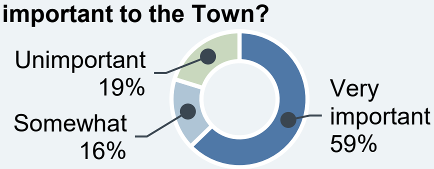


HOUSING STOCK & PRIORITY

Does Coventry offer enough housing types?

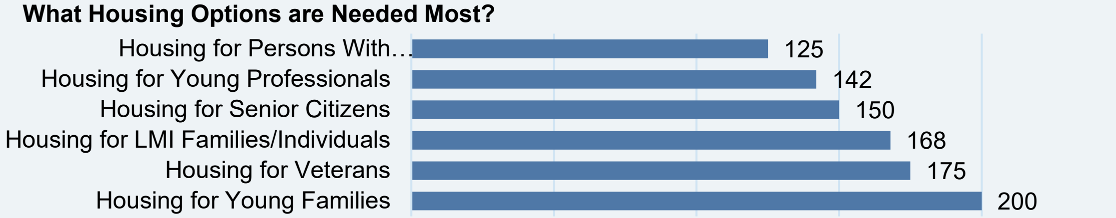


Is affordable housing important to the Town?



NEEDED HOUSING OPTIONS

What Housing Options are Needed Most?



3.0 Who Lives in Coventry?

While Coventry's population has grown modestly in recent decades, more significant changes are occurring in the community's age profile, household structure, and income characteristics. Current Census and American Community Survey data indicate that these demographic shifts are already influencing local housing demand and will continue to shape future housing needs. The following sections examine the key demographic trends underlying the housing analysis presented throughout this chapter. Coventry's population is aging, with more than one in three residents now falling within the Older Adult or Senior cohorts and the population age 65-and-older having grown nearly 48 percent since 2010. Household sizes are also relatively small, with one- and two-person households accounting for a majority of all households, while much of the existing housing inventory consists of detached single-family homes originally developed for larger households.

3.1 Population Size, Growth, and Projections

Coventry is a community of approximately 35,907 people and more than 14,500 households (U.S. Census Bureau, 2024). The 2020 Decennial Census recorded a population of 35,688—a gain of 674 residents, or 1.9 percent, over the 2010 count of 35,014. While that growth rate remains positive, it marks a significant deceleration from the rapid suburban expansion of the 1960s and 1970s, when Coventry was among the fastest-growing communities in Rhode Island.

The 1.9 percent growth rate recorded between 2010 and 2020 trails both Kent County (2.5 percent) and the state as a whole (4.3 percent) (U.S. Census Bureau, 2010; U.S. Census Bureau, 2020).

For broader context, Coventry grew at 2.5 percent during the 1990s and at rates exceeding 20 percent per decade during the 1960s and 1970s, years when large-lot subdivision development transformed Coventry from a rural farming town into one of Rhode Island's primary suburban destinations.

Table 3.1 below summarizes key demographic indicators for Coventry compared to Kent County and Rhode Island. Coventry's median household income of $102,946 exceeds both county and statewide medians. At the same time, childhood poverty at 13.4 percent runs above the Kent County rate of 9.7 percent, pointing to pockets of economic vulnerability. The median year structures were built (1969) also reflects the aging nature of Coventry's housing stock, which may increase the need for housing rehabilitation, maintenance, modernization, and accessibility improvements over time (U.S. Census Bureau, 2024).

Table 3.1. Demographic Summary

Key Indicators	Coventry	Kent County	Rhode Island
Population (2020)	35,688	170,363	1,097,379
Pop. Growth Rate 2010–2020	1.9%	2.5%	4.3%
Total Households	14,223	70,085	414,730

Avg. Household Size	2.4	2.5	2.3
Median Household Income	$102,946	$94,345	$87,796
Median Gross Rent	$1,206	$1,327	$1,342
Median Year Structure Built	1969	1965	1961
Poverty Rate (Individual)	9.4%	8.1%	11.6%
Childhood Poverty Rate	13.4%	9.7%	15.7%
Elderly Poverty Rate	9.7%	8.9%	9.4%

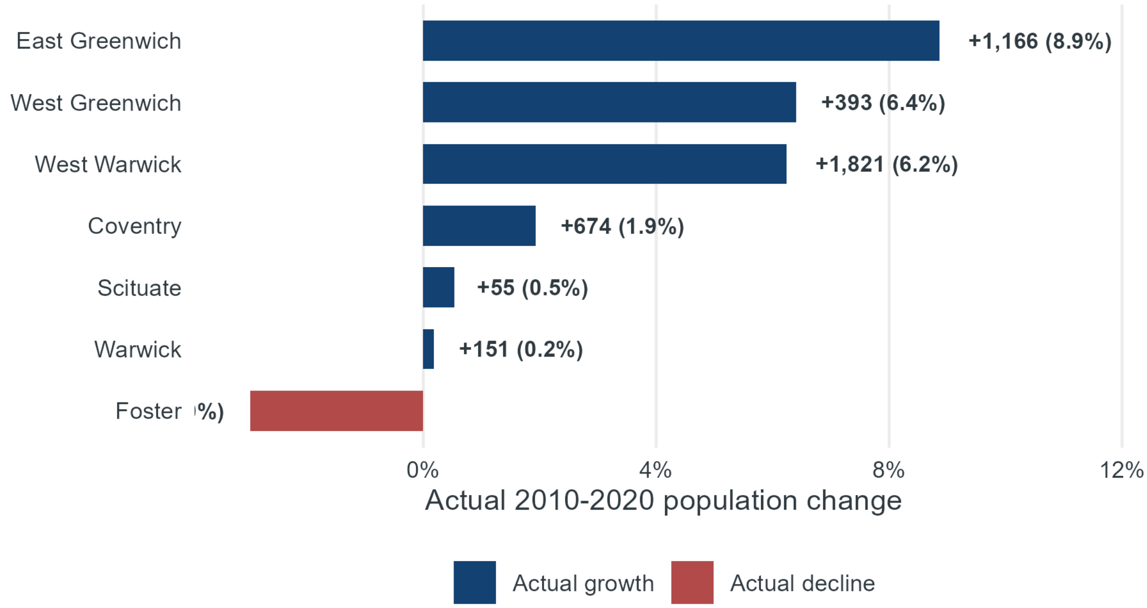
Source: (U.S. Census Bureau, 2020)*;* (U.S. Census Bureau, 2024).

Population Projections Through 2050

The RISPP's most recent municipal population projections, prepared in 2013, estimated Coventry's population would reach 37,152 by 2025 and 39,172 by 2040. Under those projections, Coventry was expected to be one of Kent County's faster-growing communities, adding approximately 3,100 residents between 2020 and 2040. Growth was projected to continue throughout the period, although at a slower rate after 2025 as development opportunities became more limited.

Figure 3.1 compares actual population change between 2010 and 2020 with the long-range growth patterns anticipated by the RISPP projections. While Coventry's population grew during the decade, growth patterns in several neighboring communities differed from those anticipated by the 2013 projections. Warwick remained essentially unchanged (+0.2 percent) and West Warwick grew by 6.2 percent between 2010 and 2020, despite long-range projections anticipating population decline in both communities. These differences illustrate the uncertainty inherent in long-range forecasting and support consideration of additional projection methods based on more recent demographic trends.

Figure 3.1. Actual 2010-2020 Population Change



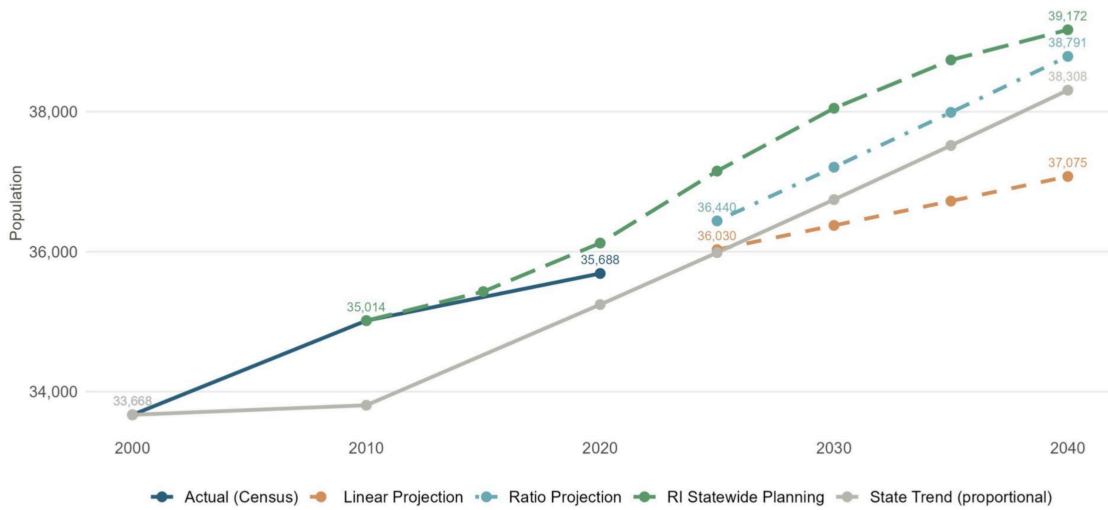
Source: (U.S. Census Bureau, 2020)

Because of the divergence between actual population growth and the 2013 RISPP projections, three additional projection methods were utilized alongside the RISPP projections. These methods produce 2040 population estimates ranging from approximately 37,075 residents under a linear extrapolation of recent Census trends to 39,172 residents under the RISPP projection. Intermediate estimates include a state proportional trend projection of 38,308 residents and a ratio-based projection of 38,791 residents. Although the magnitude of growth varies, all four methods indicate continued population growth through 2040.

For the purposes of this plan, the linear projection is treated as a conservative baseline for evaluating future growth, while the other methods illustrate a reasonable range of potential outcomes.

Figure 3.2 compares the four projection methods used in this analysis and illustrates the range of potential population outcomes through 2040. The linear extrapolation produces the most conservative estimate, showing an increase of roughly 1,400 people from 2020. The ratio-based and state proportional trend projections fall in the middle range, while RISPP represents the upper bound at 39,172, more than 3,500 additional residents above the 2020 baseline. (U.S. Census Bureau, 2020; Rhode Island Division of Statewide Planning, 2013).

Figure 3.2. Multiple Scenarios for Population Projections in Coventry



Source: (U.S. Census Bureau, 2020)*;* (Rhode Island Division of Statewide Planning, 2013)*.*

3.2 Age Distribution and the Aging Trend

Coventry’s population is aging, with a growing share of residents in older age groups. According to ACS 2024 5-Year Estimates, approximately 34.9 percent of Coventry residents fall within the Older Adult (ages 55–64) or Senior (ages 65 and older) cohorts. Older Adults represent 15.7 percent of the population and Seniors represent 19.2 percent, together comprising more than one in three Coventry residents.

The change is also visible over time. The 65-and-older population in Coventry has grown by approximately 48 percent since 2010, the youth population (ages 0–17) declined by roughly 17 percent over the same period and now accounts for 18.2 percent of residents. The young adult cohort (ages 18–34) also represents a smaller share of the population than in Kent County and Rhode Island overall. Together, these trends reflect a community with a steady aging population and comparatively limited representation among younger age cohorts (U.S. Census Bureau, 2010); (U.S. Census Bureau, 2024).

As these residents age, demand for smaller, accessible, and lower-maintenance housing options is likely to increase.

Table 3.2 below presents Coventry's age distribution compared to Kent County and Rhode Island. Coventry has a particularly large share of residents in the 45-54 and 55-64 age cohorts, both of which exceed county and state averages. As these residents age, demand for smaller, accessible, and lower-maintenance housing options is likely to increase.

Table 3.2. Population by Age

	Coventry	Kent County	Rhode Island

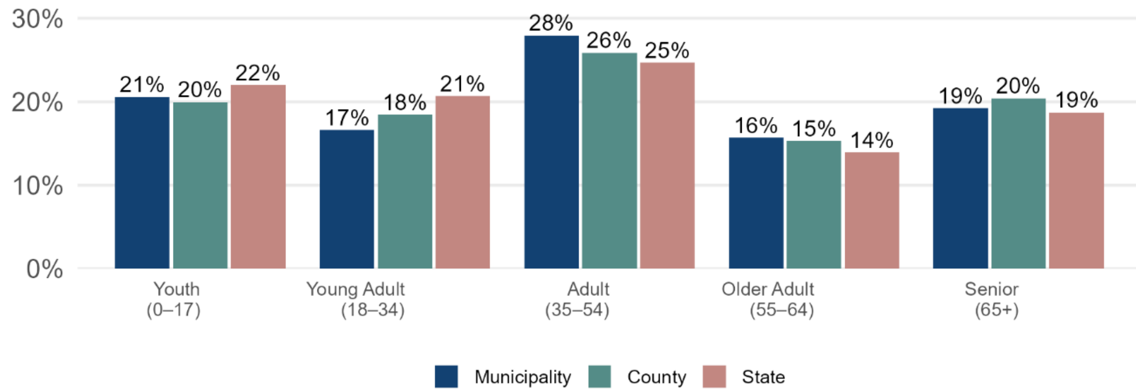
Age Group	Count	Percent	Count	Percent	Count	Percent
17 years or younger	6,550	18.2%	29,921	17.4%	203,536	18.3%
18–24 years	2,401	6.7%	12,106	7.0%	111,702	10.0%
25–34 years	4,390	12.2%	22,648	13.1%	150,668	13.5%
35–44 years	5,379	15.0%	24,163	14.0%	149,159	13.4%
45–54 years	4,650	13.0%	20,491	11.9%	127,196	11.4%
55–64 years	5,632	15.7%	25,554	14.8%	149,879	13.5%
65–74 years	3,687	10.3%	22,319	12.9%	127,559	11.5%
75 years or older	3,218	9.0%	15,248	8.8%	92,609	8.3%
Total	35,907	100.0%	172,450	100.0%	1,112,308	100.0%

Source: (U.S. Census Bureau, 2024)

Figure 3.3 compares Coventry to Kent County and Rhode Island across five broad age cohorts. Coventry has comparatively large shares of residents ages 35 to 54 and 55 to 64, while its young adult population is smaller than county and statewide shares. Notably, Coventry's pre-retirement Older Adult share (ages 55 to 64) exceeds county and state benchmarks by a wider margin than its Senior share (65 and older). This suggests a large wave of empty nesters, or residents who raised families in Coventry and continue to occupy homes originally sized for larger households long after their children have moved out. As this cohort ages into the 65-and-older bracket over the next decade, demand for smaller, more accessible housing options will grow, while some larger single-family homes may become available for younger families.

The Adult cohort (ages 35 to 54), where Coventry reaches its peak at 27.9 percent, is the one area where the community runs notably above its peers, a reflection of the large middle-aged population currently moving through its 40s and 50s that will push the senior share even higher over the next decade as that cohort ages.

Figure 3.3. Population by Age Cohort for Coventry, Kent County, and Rhode Island



Source: (U.S. Census Bureau, 2024)

One notable demographic trend is Coventry’s relatively small young adult population. Residents ages 18 to 34 account for just 16.6 percent of the population, compared to 18.5 percent in Kent County and 20.7 percent statewide. This age range typically represents a major stage of household formation, when many people begin renting their first apartments, purchasing homes, or starting families.

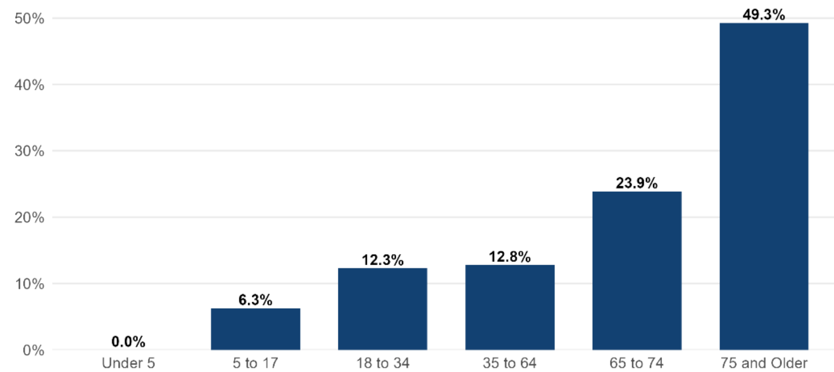
Coventry's largest age cohorts are already in their 50s and early 60s. As those households age, demand will increasingly shift toward smaller, lower-maintenance housing options while much of the existing stock remains oriented toward larger family households.

Disability

An estimated 4,095 Coventry residents, or 11.6 percent of the population, report at least one disability. Disability prevalence varies substantially by age. Approximately 5.5 percent of residents under age 18 and 7.1 percent of residents ages 18 to 64 report a disability, compared with 27.0 percent of residents age 65 and older. Among residents age 75 and older, nearly four in ten report a disability (

Figure 3.4).

Figure 3.4. Disability by Age



Source: (U.S. Census Bureau, 2024)

The types of disabilities reported also vary by age. Among working-age adults, cognitive disabilities are the most common, affecting 7.1 percent of residents ages 18 to 64. Ambulatory disabilities, defined as serious difficulty walking or climbing stairs, affect a smaller share of working-age adults (4.9 percent) but become increasingly common with age. Among residents age 65 and older, 21.6 percent report an ambulatory difficulty, rising to 31.4 percent among residents age 75 and older. Independent living difficulties, which reflect difficulty performing errands such as shopping or visiting a doctor's office without assistance, affect 10.0 percent of residents age 65 and older, while 6.9 percent report self-care difficulties involving activities such as dressing or bathing (Table 3.3).

Table 3.3. 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).

Veterans

Veterans comprise a modest but notable share of Coventry's adult population. According to ACS 2024 5-Year Estimates, as shown in Table 3.4, 7.2 percent of civilian residents age 18 and older are veterans, slightly above the shares reported for Kent County (6.7 percent), Rhode Island (6.5 percent), and the United States (6.6 percent). Coventry's veteran population is concentrated among older age groups. More than half of veterans are age 65 or older, reflecting the community's broader aging trends. As veteran households age, they may face many of the same housing challenges identified elsewhere in this chapter, including the need for accessible housing, opportunities to downsize, and services that support aging in place. While veterans are not a large population in Coventry relative to some communities with a significant military presence, they represent an important segment of the town's older adult population and may benefit from housing and supportive service programs targeted to veterans and seniors.

Table 3.4. Veteran Population by Geography

Geography	Coventry	Kent County	Rhode Island
Veteran Population (Age 18+)	7.2%	6.7%	6.5%

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

3.3 Racial and Ethnic Composition

Coventry remains a predominantly White, Non-Hispanic community and one of the least racially diverse municipalities in Kent County. According to ACS 2024 5-Year Estimates, 90.1 percent of residents (32,357 people) identify as White Non-Hispanic, a figure essentially unchanged from the 90 percent recorded in the 2020 Decennial Census. By comparison, White Non-Hispanic residents make up 83.7 percent of Kent County and 68 percent of Rhode Island as a whole, a gap of more than 22 percentage points between Coventry and the state that reflects fundamentally different patterns of demographic settlement across the region (U.S. Census Bureau, 2024).

The Hispanic/Latino population has grown to approximately 4.5 percent of residents (1,600 people), up from 3.4 percent in the 2020 Census and just 1.1 percent in 2000, making it the fastest-growing non-white group in Coventry over the past two decades. The Two or More Races category has also expanded substantially, to 4.2 percent (1,515 people), reflecting both demographic change and evolving self-identification patterns in Census methodology. Black/African American residents account for 0.6 percent of Coventry's population (230 people) and Asian residents for 0.4 percent (153 people), both well below their shares at the county and state levels. Statewide, Hispanic/Latino residents represent 17.7 percent of the population (194,915 people), underscoring how far Coventry's demographic profile diverges from the broader direction of Rhode Island's growth (U.S. Census Bureau, 2024).

Table 3.5 presents the full current racial and ethnic composition of Coventry alongside Kent County and Rhode Island comparisons.

Table 3.5. Racial and Ethnic Composition — Coventry, Kent County, and Rhode Island

Group	Coventry (count)	Coventry %	Kent County (count)	Kent County %	RI (count)	RI %
White, Non-Hispanic	32,357	90.1%	143,517	83.7%	749,439	68.0%

Hispanic/Latino	1,600	4.5%	11,762	6.9%	194,915	17.7%
Two or More Races	1,515	4.2%	7,152	4.2%	53,666	4.9%
Black/African American	230	0.6%	3,196	1.9%	54,225	4.9%
Asian	153	0.4%	5,007	2.9%	38,127	3.5%
Other Race	52	0.1%	691	0.4%	9,165	0.8%
Amer. Indian/Alaska Native	0	0.0%	56	0.0%	1,621	0.1%
Native Hawaiian/Pacific Islander	0	0.0%	75	0.0%	643	0.1%
Total	35,907	100%	171,456	100%	1,101,801	100%

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

Table 3.6 traces the change in Coventry's racial and ethnic composition over the 20-year period from 2000 to 2020 using Decennial Census data. The number of White Non-Hispanic residents declined by 1,234 people between 2010 and 2020, even as the total population grew by 674 (U.S. Census Bureau, 2000), (U.S. Census Bureau, 2010), (U.S. Census Bureau, 2020).

The Hispanic population increased from 385 residents in 2000 to 1,229 residents in 2020, while the number of residents identifying with two or more races increased from 303 to 1,372.

Table 3.6. Racial and Ethnic Makeup of Coventry, 2000–2020 (Decennial Census Trend)

Group	2000 #	2000 %	2010 #	2010 %	2020 #	2020 %	10-yr Change
White	32,605	96.8%	33,361	95.3%	32,127	90.0%	−1,234
African American/Black	122	0.4%	206	0.6%	311	0.9%	+105
American Indian/Alaska Native	37	0.1%	58	0.2%	63	0.2%	+5
Asian	186	0.6%	260	0.7%	458	1.3%	+198
Two or More Races	303	0.9%	425	1.2%	1,372	3.8%	+947
Hispanic	385	1.1%	671	1.9%	1,229	3.4%	+558

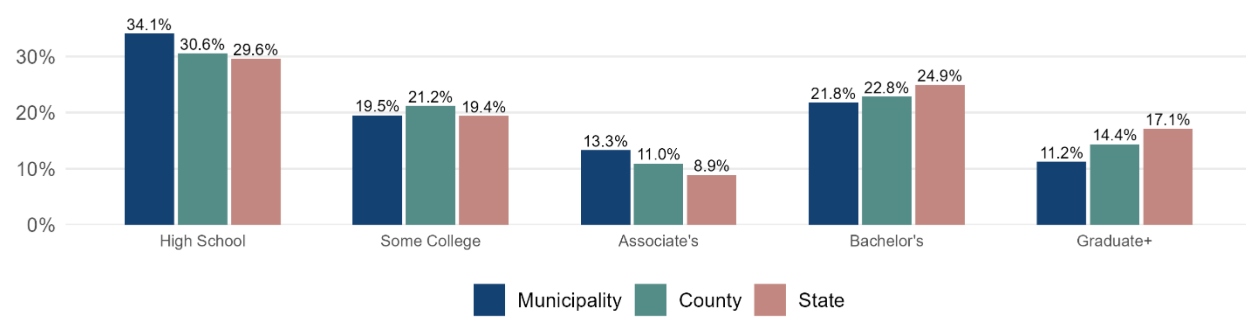
Other/NHOPI	30	0.1%	33	0.1%	128	0.3%	+95
Total	33,668	100%	35,014	100%	35,688	100%	—

Source: (U.S. Census Bureau, 2000; U.S. Census Bureau, 2010; U.S. Census Bureau, 2020)..

3.4 Educational Attainment

Educational attainment provides context regarding the characteristics of Coventry's labor force and income profile. According to ACS 2024 estimates, approximately one-third of adults hold a bachelor's degree or higher, while roughly two-thirds hold an associate degree, some college education, or a high school diploma as their highest credential. Coventry's educational attainment profile generally reflects a community with a mix of professional, technical, skilled-trade, service, and public-sector occupations. Additional analysis of workforce composition, wages, and housing affordability is presented in Section 5.0 (U.S. Census Bureau, 2024).

Figure 3.5. Educational Attainment (highest degree earned) Comparison Between Coventry, Kent County, and Rhode Island



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

3.5 Household Size, Type, and Formation

Table 3.7 presents the distribution of household sizes in Coventry compared with Kent County and Rhode Island. One- and two-person households account for nearly two-thirds of Coventry households, including 29.7 percent living alone and 33.8 percent in two-person households. Coventry also has modestly higher shares of households with four or more people than Kent County and Rhode Island overall.

Table 3.7. Households by Size

Household Size	Coventry Count	Coventry %	Kent County %	Rhode Island %
1-Person Household	4,304	29.7%	29.1%	30.4%
2-Person Household	4,904	33.8%	35.9%	34.3%
3-Person Household	2,275	15.7%	15.9%	15.6%
4-Person Household	1,882	13.0%	12.8%	12.2%
5-Person Household	620	4.3%	4.3%	5.1%
6-Person Household	364	2.5%	1.5%	1.5%
7+ Person Household	156	1.1%	0.6%	0.9%
Total Households	**14,505**	**100.0%**	**100.0%**	**100.0%**

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

While Coventry households tend to be small, they are predominantly family households. Approximately 69.9 percent of all Coventry households are family households, well above the Kent County rate of 63.0 percent and the statewide rate of 61.3 percent. Married-couple families account for 49.7 percent of all households, nearly half, compared to 46.1 percent in Kent County and 43.6 percent statewide. Households headed by a householder with no spouse present, a group that includes single-parent families, represent approximately 20.2 percent of all households, somewhat above county and state rates. Female householders with no spouse present account for 12.2 percent of all households and are an important population for housing policy, as they are statistically more likely to experience housing cost burdens and may have greater need for affordable housing options and smaller housing units (U.S. Census Bureau, 2024).

Non-family households, which include individuals living alone and unrelated individuals living together, represent 30.1 percent of Coventry households, well below the county rate of 37.4 percent and the statewide rate of 37.0 percent.

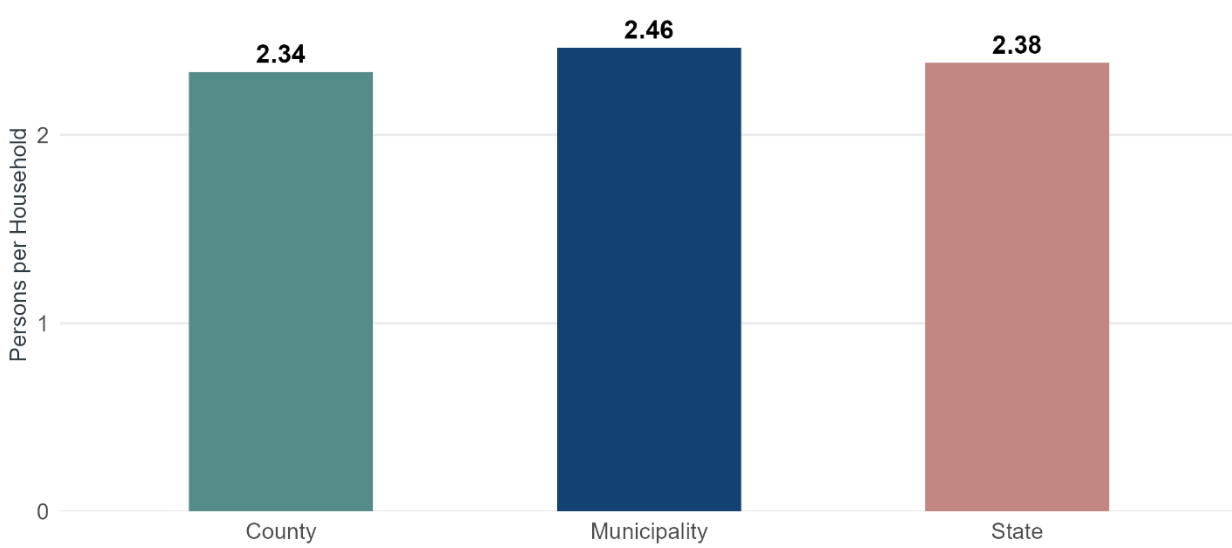
Table 3.8. Households by Type

Household Type	Coventry Count	Coventry %	Kent County %	Rhode Island %
Married-Couple Family	7,211	49.7%	46.1%	43.6%
Male Householder, no spouse	1,158	8.0%	5.5%	5.1%
Female Householder, no spouse	1,767	12.2%	11.4%	12.5%
Nonfamily Household	4,369	30.1%	37.0%	38.7%
Total Households	**14,505**	**100%**	**100%**	**100%**

Source: (U.S. Census Bureau, 2024)

Between 2000 and 2020, average household size in Coventry declined, reflecting a long-term trend toward smaller households. As shown in Figure 3.6, Coventry's average household size is 2.46 persons per household according to the 2020 Census, slightly higher than both Kent County (2.34) and Rhode Island overall (2.38). Despite remaining somewhat larger than the county and statewide averages, Coventry's household size has declined over time, consistent with broader demographic trends.

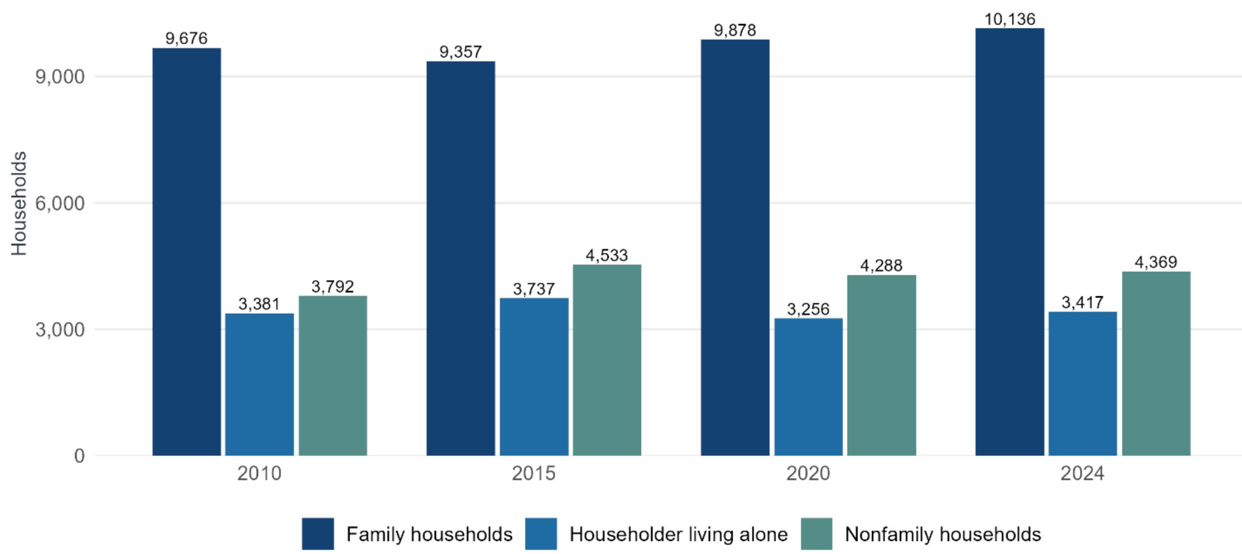
Figure 3.6. Average Household Size Comparison between Coventry, Kent County, and Rhode Island



Source: (U.S. Census Bureau, 2020).

Family households remained the dominant household type throughout the period, increasing from approximately 9,700 households in 2010 to just over 10,100 households in 2024. Nonfamily households also increased, from approximately 3,800 to 4,400 households, although the overall household composition remained relatively stable, with family households continuing to account for roughly 70 percent of all households.

Figure 3.7. Household Composition by Year

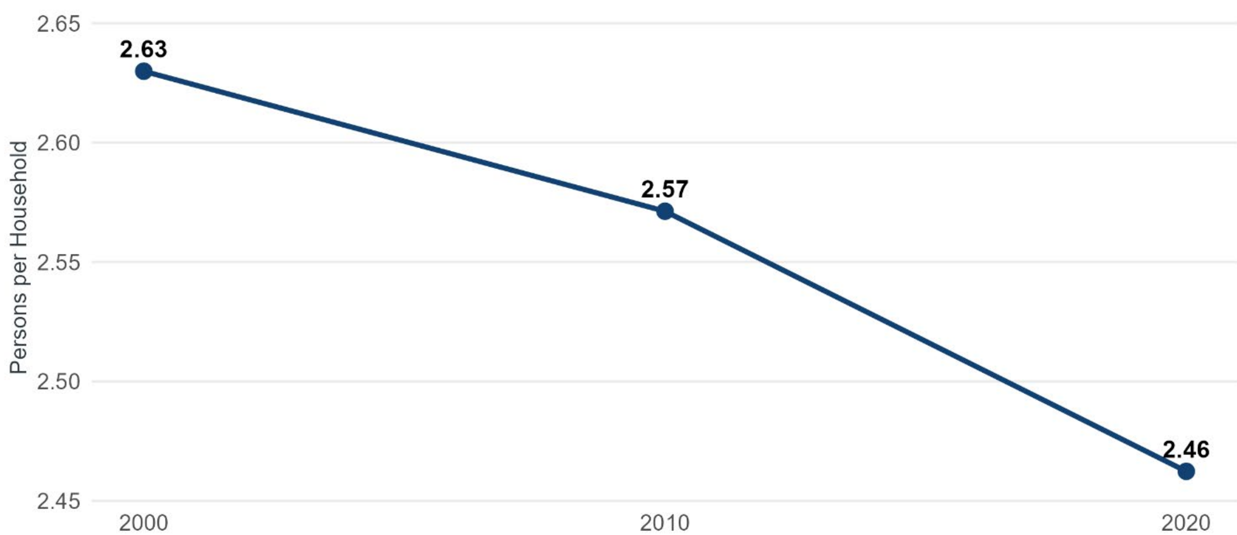


Source: (ACS U.S. Census Bureau, 2016-2020; U.S. Census Bureau, 2024; U.S. Census Bureau, 2010; U.S. Census Bureau, 2020; U.S. Census Bureau, 2011-2015)

The more significant shift has occurred in household size. Two-person households increased from approximately 4,100 households in 2010 to nearly 4,900 households in 2024, becoming the town's largest household type, while four- and five-person households declined both in number and as a share of all households.

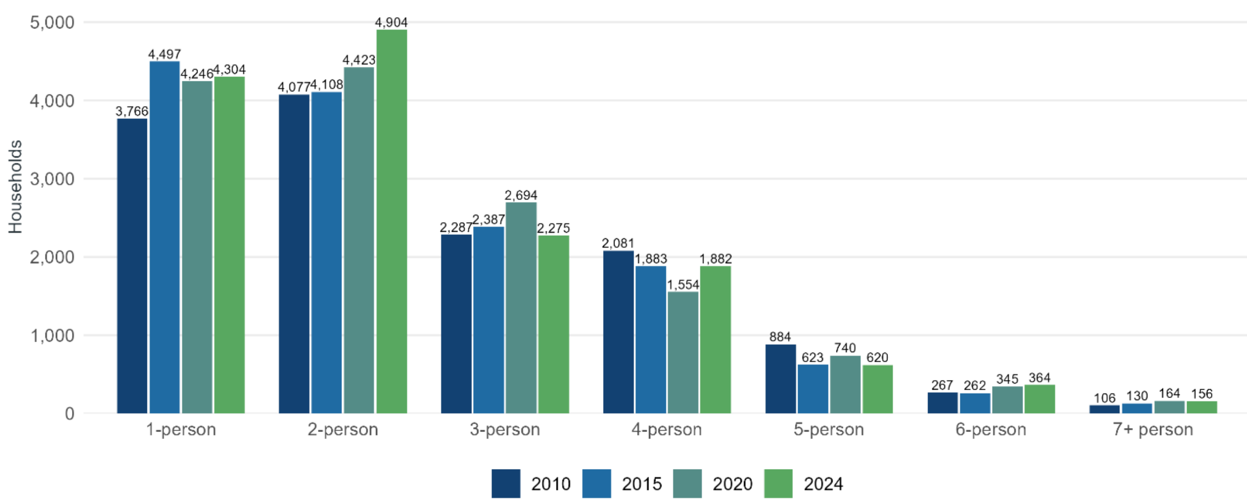
Figure 3.8 shows how average household size in Coventry declined from 2.63 persons per household in 2000 to 2.46 in 2020, continuing a long-term trend toward smaller households. While the town added approximately 2,020 residents during this period, the number of households grew by 1,627, reflecting the fact that population growth is increasingly distributed across a larger number of households. This trend has important implications for housing demand: even modest population growth can generate substantial need for additional housing units when household size is declining.

Figure 3.8. Average Household Size 2000-2020



Source: (U.S. Census Bureau, 2010; U.S. Census Bureau, 2020; U.S. Census Bureau, 2000)

Figure 3.9. Count of Households per Household Size 2010-2024



Source: (ACS U.S. Census Bureau, 2016-2020; U.S. Census Bureau, 2024; U.S. Census Bureau, 2010; U.S. Census Bureau, 2020; U.S. Census Bureau, 2011-2015)

At the same time, owner occupancy remains highly stable, with approximately half of owner households having occupied their homes since before 2010. These trends suggest that changes in household size have been more significant than changes in household composition.

Projected Household Formation Through 2040

Table 3.9 presents three scenarios for projected household formation in Coventry through 2040, using the RISPP's population projection of approximately 39,172 residents by 2040 (see Section 3.1). The scenarios differ in how they treat the trend in average household size, which has been declining and currently stands at 2.51 per the 2020 Decennial Census.

Under the most conservative scenario with population growth only and household size holding at the 2020 Decennial Census figure of 2.50, Coventry would need approximately 1,450 additional housing units by 2040 to accommodate population-driven household formation alone. Under a more realistic middle scenario, where population grows and household size continues its gradual decline toward 2.43, the need rises to approximately 1,900 new units. Even if Coventry's population were to remain completely flat at its 2020 level of 35,688, the continued decline in average household size would generate demand for roughly 650 additional units by 2040.

Table 3.9. Projected New Household Formation in Coventry, 2020–2040

Scenario	2020 Households (baseline)	Projected 2040 Households	New Units Needed	Key Driver
A: Population grows to 39,172; household size holds at 2.50	14,223	~15,669	~1,450	Population growth
B: Population grows to 39,172; household size declines to 2.43	14,223	~16,120	~1,900	Both drivers
C: Population flat at 2020 level (35,688); household size declines to 2.40 (2024 ACS rate)	14,223	~14,870	~650	Household size decline

Note: Scenarios do not account for vacancy buffer, replacement of lost or substandard units, or affordability gaps between household income and housing costs. All figures are illustrative planning estimates derived from RISPP projections and observed household size trends.

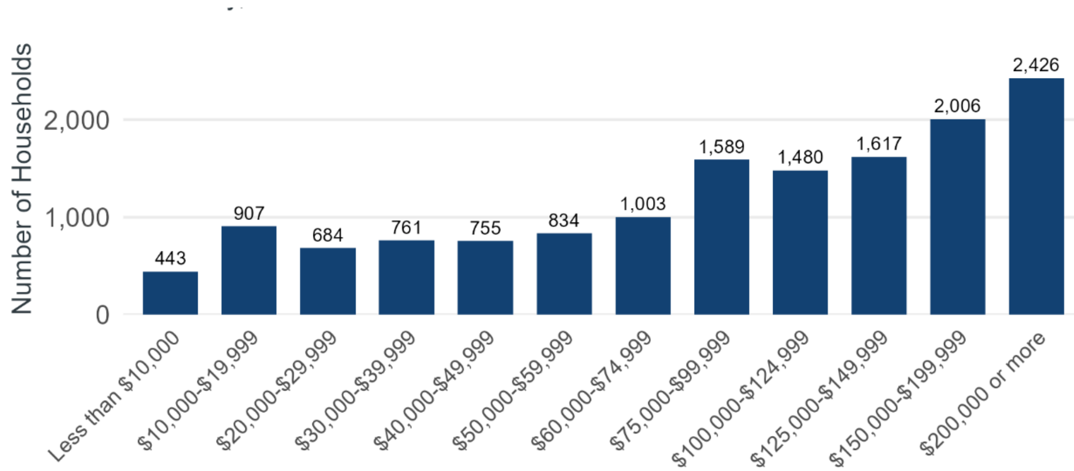
Source: (2020 Decennial Census; Rhode Island Division of Statewide Planning, 2013; American Community Survey 2020–2024 5-Year Estimates).

These projections measure household demand generated by demographic change and declining household size. They do not account for replacement of lost units, vacancy needs, or existing affordability gaps.

Household Income Distribution

Coventry's household income distribution spans a wide range of income levels. The largest single income category is households earning $200,000 or more annually, accounting for approximately 2,426 households. At the other end of the spectrum, approximately 2,600 households earn less than $20,000 per year. As shown in Figure 3.10, household incomes are distributed across the full income spectrum, with substantial numbers of households in both lower- and higher-income categories.

Figure 3.10. Household Income Distribution in Coventry

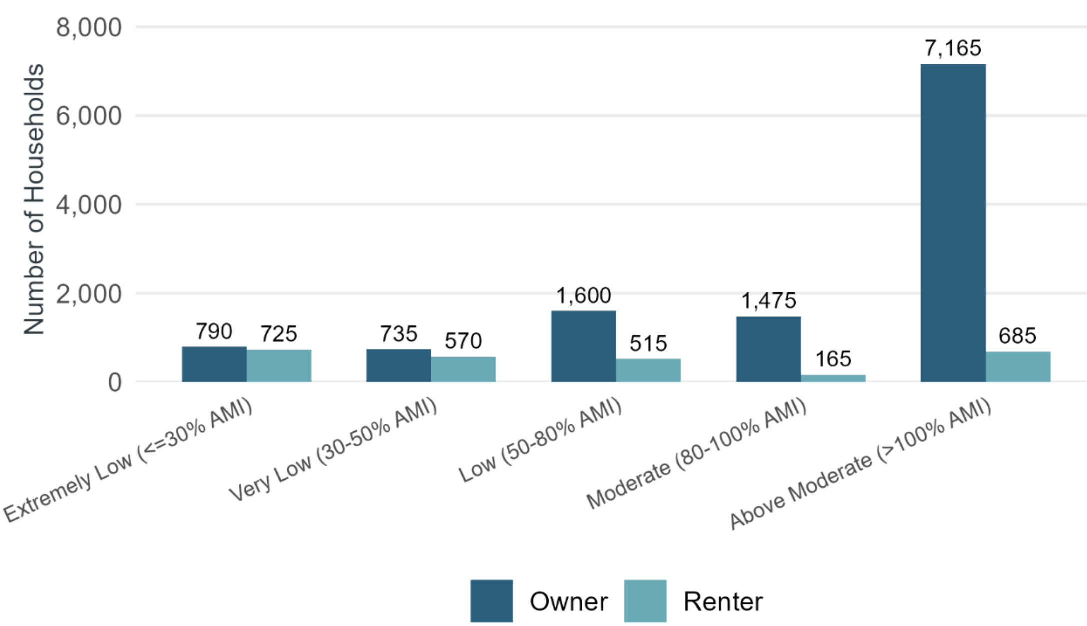


Source: (American Community Survey 2020–2024 5-Year Estimates)

Income Distribution by Tenure

As shown in the chart below, renter households are disproportionately concentrated at the lowest income levels: 725 renter households fall at or below 30 percent of AMI, compared with 790 owner households. At the low-income level (50 to 80 percent of AMI), renters number 515 alongside 1,600 owners. Owner households dominate the moderate and above-moderate income bands, reflecting the wealth-building advantages of homeownership and the income threshold required to enter it (U.S. Department of Housing and Urban Development, 2018-2022).

Figure 3.11. Households by Percentage of AMI



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

4.0 What Does the Housing Stock Look Like?

Coventry's housing stock reflects several distinct eras of development, from historic mill villages in eastern Coventry to postwar suburban subdivisions and manufactured housing communities. Understanding the composition, age, and location of the town's housing stock provides important context for assessing affordability, housing choice, and future housing needs.

4.1 Stock Composition

Table 4.1 presents the full structure type distribution for Coventry, Kent County, and Rhode Island.

Table 4.1. Housing Units by Structure Type — Coventry, Kent County, and Rhode Island

Housing Unit Type	Coventry Count	Coventry %	Kent County Count	Kent County %	Rhode Island Count	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)

Single-family detached homes account for 76.6 percent of Coventry's total housing units, a share substantially higher than Kent County (67.1 percent) and nearly 21 percentage points above Rhode Island as a whole (55.7 percent). That gap has actually widened compared to earlier ACS estimates, reinforcing the town's distinctly low-density residential character, rather than trending toward greater diversity (U.S. Census Bureau, 2024).

At the other end of the spectrum, multifamily structures of five or more units account for only 9.2 percent of Coventry's stock, compared to 16.8 percent in Kent County and 17.3 percent statewide. The 2 to 4 unit category, small-scale housing that has traditionally provided much of New England's naturally occurring affordable rental stock, accounts for just 5.7 percent of Coventry's housing units, less than half the county share (10.3 percent) and well below the statewide share (22.1 percent).

Manufactured homes deserve particular attention. At 6.5 percent of the housing stock, Coventry's manufactured home share is nearly seven times the statewide rate of 0.9 percent and well above the county's 1.6 percent (U.S. Census Bureau, 2024). Manufactured homes provide an important source of relatively lower-cost homeownership in Coventry, while the ownership and affordability structures of the town's five manufactured-home communities vary."

Vacancy

Coventry's total vacant housing units stand at 925 according to ACS 2024 5-Year Estimates, yielding an overall vacancy rate of approximately 6.1 percent. While that headline figure might suggest a reasonably functional market, the composition of those vacancies reveals a more troubling picture. As shown in Table 4.2, only 49 of the 925 vacant units (roughly 5 percent of all vacancies) are available for rent. For context, a healthy rental market typically maintains a vacancy rate of 5 to 7 percent to allow household movement and choice; Coventry's effective rental vacancy rate is a fraction of that, representing acute market stress for anyone seeking rental housing in the community (U.S. Census Bureau, 2024).

The largest vacancy category, at 571 units, is classified as 'other vacant,' which encompasses units held off the market, in extended vacancy, or transitioning between uses. Units for sale number 224, while the 81 seasonal and recreational units reflect modest second-home activity concentrated near the Flat River Reservoir. Vacancy data from multiple sources point to a very tight rental market, with few available units and limited room for households to move within Coventry.

Short-term rental activity appears limited in Coventry. The Rhode Island Department of Business Regulation listed approximately 11 registered short-term rental units in Coventry at the time of this analysis, representing a very small share of the town's housing stock. Unlike many coastal Rhode Island communities, short-term rentals do not appear to be a significant contributor to housing availability challenges in Coventry, although continued monitoring is warranted as state registration data become more complete (Rhode Island Department of Business Regulation, May 2025).

Table 4.2. Vacant Housing Units by Status — Coventry

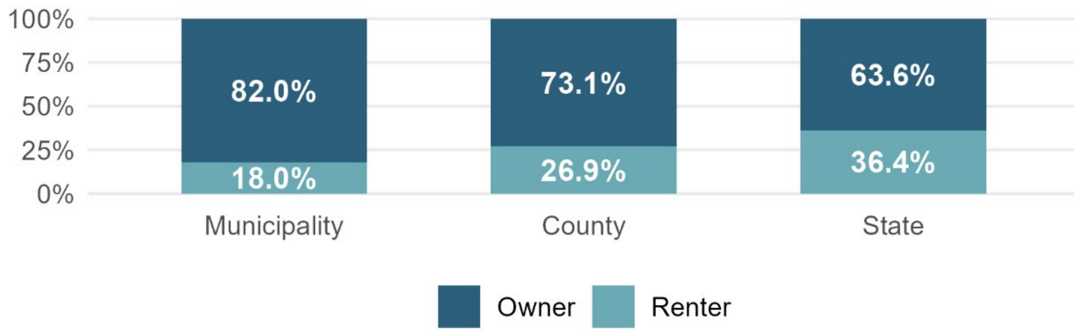
Vacancy Category	Units	% of Vacant Units
For Rent	**49**	**5.3%**
For Sale Only	224	24.2%
Seasonal / Recreational	81	8.8%
Other Vacant	571	61.7%
Total Vacant Units	**925**	**100%**

Source: (U.S. Census Bureau, 2024).

Tenure

According to ACS 2024 5-Year Estimates, 82.0 percent of Coventry's occupied housing units are owner-occupied and 18.0 percent are renter-occupied. Coventry's owner occupancy rate is well above the Kent County owner-occupancy rate of 73.1 percent and far above the statewide rate of 63.6 percent (U.S. Census Bureau, 2024).

Figure 4.1. Housing Tenure — Coventry, Kent County, and Rhode Island



Source: (U.S. Census Bureau, 2024).

The tenure picture varies considerably across Coventry's seven census tracts, as shown in Table 4.3. The range is striking: Tract 207.01 in western Coventry, a less developed, rural area, has a renter share of just 3.6 percent, while Tract 206.04 on the West Warwick border has the town's highest renter share, at 35.9 percent. Tracts 206.03 and 206.02, which encompass the Route 3 commercial corridor and older eastern neighborhoods, also run above the town average for renter share.

Table 4.3. Housing Tenure by Census Tract — Coventry

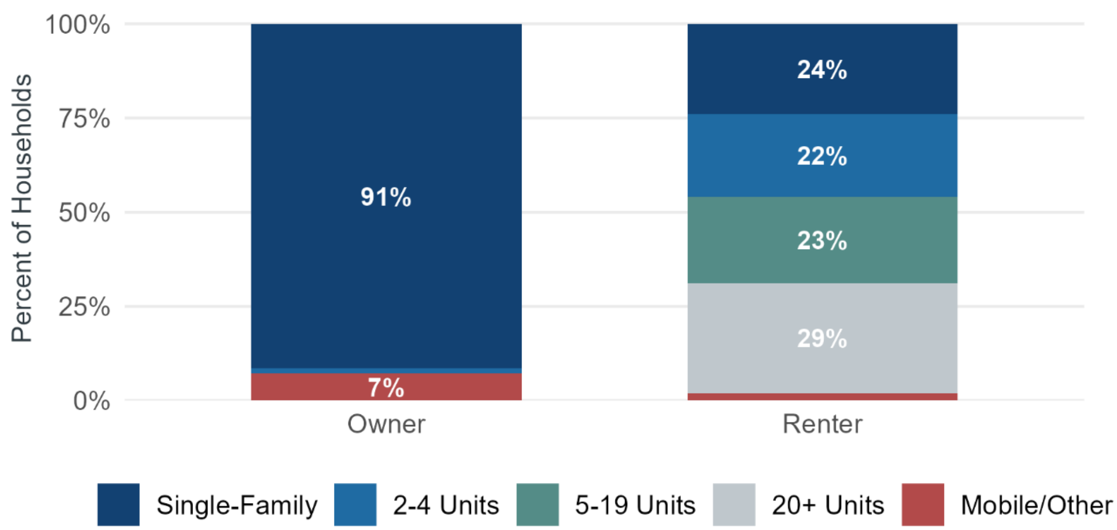
Tract	Description	Owner-Occupied	Owner %	Renter-Occupied	Renter %
206.01	Northeast Coventry / Blackrock	2,059	80.8%	488	19.2%
206.02	East Coventry, north of Route 3	1,215	80.4%	297	19.6%
206.03	Southeast / Tiogue / Route 3 Corridor	2,384	83.0%	487	17.0%
206.04	Anthony / West Warwick border	1,687	64.1%	945	35.9%
207.01	West Coventry / Greene	648	98.0%	13	2.0%
207.02	Central Coventry, east of Rte. 102	1,792	94.3%	108	5.7%
207.03	Flat River / Colvintown / Reservoir	2,113	88.7%	269	11.3%
Total		**11,898**	**82.0%**	**2,607**	**18.0%**

Source: (ACS U.S. Census Bureau, 2016-2020).

As shown in Figure 4.2, owner and renter households are housed very differently in Coventry. Owner households are concentrated overwhelmingly in single-family homes, although manufactured housing also represents a notable component of the ownership stock, accounting for approximately 850 owner-occupied households. As discussed in Section 4.4, these homes are held under a variety of ownership arrangements that differ from the conventional model of fee-simple ownership.

Renter households are distributed across a much broader range of housing types. Approximately 24 percent of renter households live in single-family homes, 22 percent live in two- to four-unit buildings, 23 percent live in buildings containing five to nineteen units, and 29 percent live in buildings containing twenty or more units. No single housing type accounts for more than one-third of Coventry's renter households, illustrating the role that a range of housing forms play in meeting rental demand.

Figure 4.2. Housing Structure Type by Tenure — Coventry

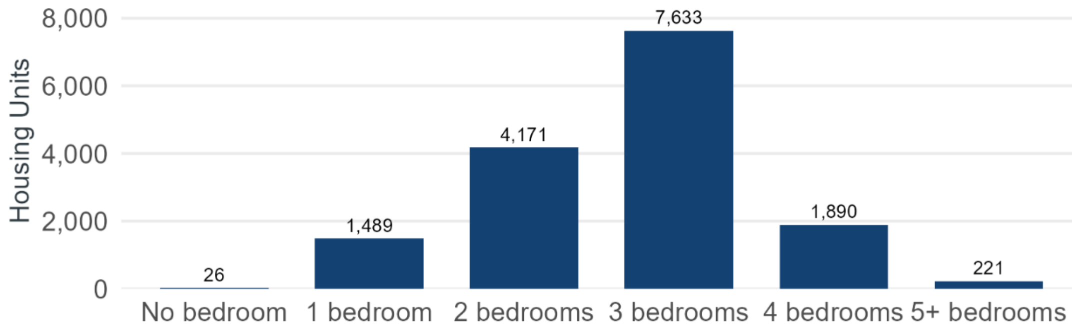


Source: (U.S. Census Bureau, 2024).

4.2 Bedroom Characteristics

As shown in Figure 4.3, three-bedroom homes account for 7,633 units, the single largest category and nearly half the total stock in Coventry. Four-bedroom units add another 1,890, and five-bedroom-or-more units contribute 221. Combined, units with three or more bedrooms represent approximately 65 percent of all housing units in Coventry. Two-bedroom units account for 4,171 units, or roughly 27 percent of the stock. One-bedroom units number just 1,489 or about 10 percent of the total, and studios with no dedicated bedroom account for only 26 units (U.S. Census Bureau, 2024).

Figure 4.3. Housing Units by Number of Bedrooms in Coventry



Source: (U.S. Census Bureau, 2024).

Bedroom Distribution by Tenure

Table 4.4 distributes owner- and renter-occupied households across bedroom sizes. The two tenures occupy markedly different segments of the housing stock.

Among owner-occupied units, 58.5 percent are three-bedroom homes and another 15.2 percent have four or more bedrooms. The ownership market is overwhelmingly a market for large units. Among renter-occupied units, the pattern nearly inverts: 35.2 percent of renters occupy one-bedroom units and 46.7 percent occupy two-bedroom units, meaning that more than 80 percent of Coventry's renters live in units with two bedrooms or fewer (U.S. Census Bureau, 2024).

Table 4.4. Tenure by Bedroom Count — Coventry (Occupied Housing Units)

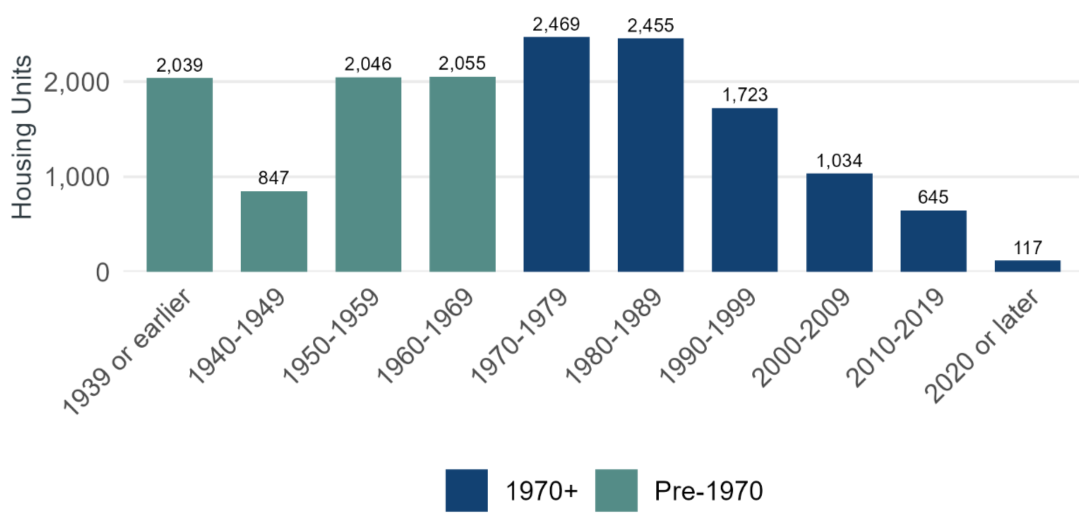
	Owner-Occupied		Renter-Occupied		All Occupied Units	
Bedroom Count	**Count**	**% of Owners**	**Count**	**% of Renters**	**Total**	**% of Total**
No bedroom	0	0.0%	26	1.0%	26	0.2%
1 bedroom	371	3.1%	918	35.2%	1,289	8.9%
2 bedrooms	2,582	21.7%	1,217	46.7%	3,799	26.2%
3 bedrooms	6,966	58.5%	346	13.3%	7,312	50.4%
4 bedrooms	1,811	15.2%	79	3.0%	1,890	13.0%
5 or more bedrooms	168	1.4%	21	0.8%	189	1.3%
Total	**11,898**	**100%**	**2,607**	**100%**	**14,505**	**100%**

Source: (U.S. Census Bureau, 2024).

4.3 Age and Condition of the Housing Stock

Analyzing the age of Coventry's housing stock can illuminate potential capital needs, health risks and energy efficiency potential. Coventry's housing stock has a median year built of 1969. As shown in Figure 4.4, the 1970s and 1980s were Coventry's peak construction decades, producing 2,469 and 2,455 units respectively, together accounting for nearly 32 percent of the entire housing stock. Pre-1970 construction totals approximately 6,987 units, meaning roughly 45 percent of the stock predates the era when modern building codes, energy efficiency standards, and lead paint prohibitions were in place. More recent construction has been modest: 1,034 units built between 2000 and 2009, 645 units in the 2010s, and just 117 units constructed from 2020 onward, consistent with the certificate of occupancy data discussed in Section 5.1 (U.S. Census Bureau, 2024).

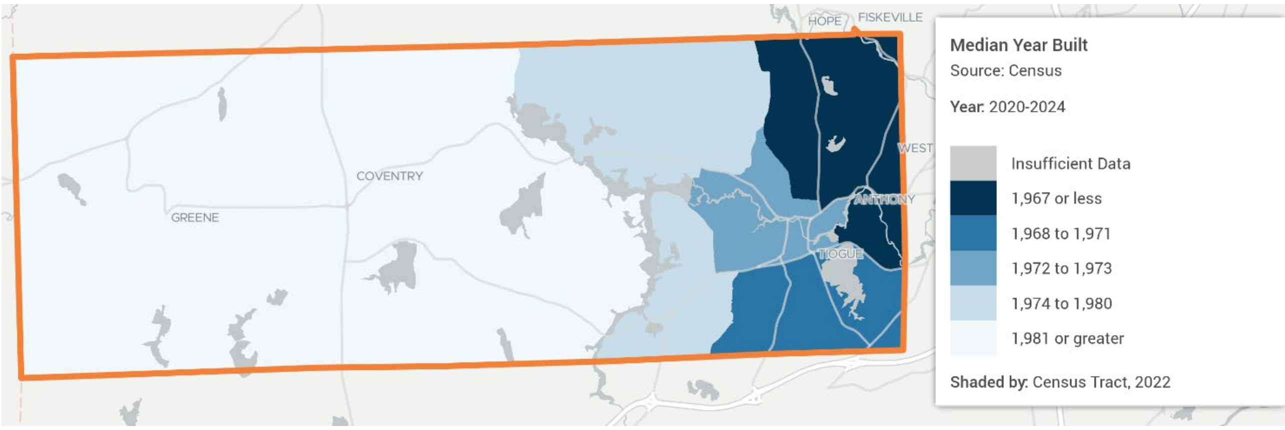
Figure 4.4. Age of Housing Stock in Coventry



Source: (U.S. Census Bureau, 2024).

Western Coventry, which is characterized by larger lots, newer subdivisions, and rural character, contains a higher proportion of post-1980 construction. Eastern Coventry, particularly the older neighborhoods along and near the Route 3 corridor, contains a higher concentration of pre-1970 housing, including mill-era structures dating to the early twentieth century and multi-family buildings from the 1960s and 1970s with elevated renter occupancy.

Figure 4.5. Median Year Built of Coventry Housing by Block Group



Source: (U.S. Census Bureau, 2024)*, accessed via PolicyMap.*

Approximately 8,962 Coventry housing units, representing roughly 58 percent of the town's housing stock, were built before 1978, the year lead-based paint was banned for residential use. Older housing can present lead exposure risks when paint deteriorates or is disturbed during renovation and repair activities. The concentration of pre-1978 housing is highest in eastern Coventry, where the housing stock is generally older and renter occupancy is more common (U.S. Census Bureau, 2024).

According to the 2026 Rhode Island KIDS COUNT Factbook, 6 Coventry children, representing 1.8 percent of those tested, were confirmed to have elevated blood lead levels. While the number is small, it demonstrates that lead exposure remains a public health concern associated with older housing stock (Rhode Island KIDS COUNT, 2026). In the community survey, a small number of landlords reported that the cost of complying with lead-safety requirements affects their willingness to rent out older units, and some characterized these requirements as reducing the supply of affordable rentals.

Housing Condition and Code Enforcement

Available evidence shows that the conditions most predictive of housing deterioration are concentrated in specific parts of town. Eastern Coventry's older rental stock, particularly multi-family buildings from the 1960s and 1970s in Census Tracts 206.02, 206.03, and 206.04, represents the portion of the inventory most likely to exhibit deferred maintenance, substandard conditions, and code enforcement concerns. These areas also correspond to the highest renter concentration in town (see Section 4.1), making them the portion of the housing stock where condition issues have the greatest potential to affect the most vulnerable households.

Between January 2023 and May 2026, the Town of Coventry logged 210 minimum-housing complaints. Most complaints involved exterior property maintenance issues rather than interior housing conditions. Junk and debris (44%) and tall grass or overgrowth (26%) together accounted for approximately 70 percent of all complaints, while complaints related to housing conditions, including mold, sewage or septic failures, lack of heat or hot water, electrical hazards, indoor rodents, unsafe structures, and missing fire alarms, accounted for about 14 percent (30 complaints). Complaint volume remained relatively consistent during the period, averaging approximately 50 to 75 complaints annually, with 25 complaints recorded through May 2026 (Town of Coventry, 2023-2026).

Complaint activity was not evenly distributed across the community. Read Avenue accounted for 27 complaints across approximately 21 properties, primarily related to tall grass, overgrowth, and junk or debris. Complaint activity on the street increased over the study period, from four complaints in 2023 to ten complaints through May 2026. Washington Street recorded 11 complaints, five of which involved housing condition issues such as mold, structural deterioration, or dilapidated structures, representing one of the highest concentrations of habitability-related complaints identified in the dataset.

SURVEY CONTEXT — SUBSTANDARD RENTAL CONDITIONS

Coventry Housing Needs Survey · tenant reports

> *"Every time it rains it rains in my house… from gas leaks to heaters not working to mold issues — none are being addressed even after speaking to the landlord. I have 5 kids and am a single mom."*
>
> *"[An] apartment that's barely 2 bedrooms and has electricity that doesn't work in the house and windows that the window panels are falling out of because the windows are so old."*
>
> *"[We] can't afford the smallest, most uninhabitable apartments or houses for rent or sale."*

4.4 Mobile Home Parks

Manufactured housing is an important component of Coventry's housing stock. The town contains approximately 1,000 manufactured housing units across five manufactured home parks, representing approximately 6.5 percent of all housing units. By comparison, manufactured housing accounts for less than one percent of Rhode Island's housing stock and approximately 1.6 percent of housing in Kent County (U.S. Census Bureau, 2024).

As a result, manufactured housing plays a more significant role in Coventry's housing market than it does in most Rhode Island communities. These communities provide an important source of relatively lower-cost housing and homeownership opportunities for town residents.

Coventry has five manufactured home parks, ranging from a small 55-plus community to one of the largest individual residential properties in the state. Table 4.5 summarizes each park's location, approximate size, age restrictions, ownership structure, and status within the state's Low- and Moderate-Income Housing inventory.

Table 4.5 Mobile Home Parks in Coventry

Mobile Home Park Name	Location	Approx. Units	Age Restriction	Ownership / Management	Counts Toward LMIH?
Westwood Estates	1A Liena Rose Way (off Rte. 3)	373	All ages	Hometown America	No

				(corporate/investor)	
Ramblewood Estates	Tiogue Avenue	200	All ages	Private investor (shared mgmt. w/ Mapleroot)	Yes — LMIH at 50% AMI
Mapleroot Village	Nooseneck Hill Road	184	All ages	Private investor (shared mgmt. w/ Ramblewood)	Yes — LMIH at 50% AMI
Sherwood Valley[1]	Sherwood Valley Lane	170	No age restriction listed	Private	No
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).

Coventry's manufactured housing communities operate under several distinct ownership models, including corporate ownership, private ownership with affordable housing restrictions, and resident ownership. Manufactured home communities can count as Low-and Moderate income Housing in two ways. These homes can count as full units if secured by a long term affordability restriction, In addition, recent state legislation enacted in 2024 allows qualifying manufactured homes without an affordability restriction, in resident-owned communities to count as one-half of a Low- and Moderate-Income Housing unit when statutory requirements are met. Additional discussion of how these units will contribute to Coventry's LMIH inventory is detailed on page 48.

Westwood Estates is the largest community, with approximately 373 homes in an all-ages setting off Route 3, and is owned and managed by Hometown America, a national manufactured housing operator. Ramblewood Estates and Mapleroot Village contain approximately 200 and 184 homes, respectively, and together include 178 units listed in Rhode Island's Low- and Moderate-Income Housing inventory at 50 percent of Area Median Income, with the inventory identifying a RIHousing mortgage as the affordability source. Sherwood Valley, with approximately 170 homes, is a resident-owned community that was purchased by residents in 2018 through the ROC USA resident ownership model. Leisure Village is a smaller age-restricted community serving residents aged 55 and older. (U.S. Census Bureau, 2024; HousingWorks RI, 2024).

Manufactured housing provides an important source of lower-cost homeownership in Coventry. The typical manufactured home ownership structure involves land-lease developments, where residents own their homes but lease the land beneath them. This arrangement typically allows households to purchase homes at a substantially lower cost than conventional single-family housing and provides ownership opportunities that may otherwise be inaccessible in Coventry's housing market. As home prices have increased throughout the region, manufactured housing has become an increasingly important component of the town's ownership housing stock. Manufactured homes also can be

[1] For more information, see Table 13.4.

owned as “resident” owned communities, where are structured as residential cooperatives where residents own a share of the overall community.

4.5 Low and Moderate Income Housing Inventory

Under the Low- and Moderate-Income Housing Act (RIGL 45-53), “low and moderate income housing, (LMIH or LMI housing) is housing reserved for income-qualified households through a deed restriction lasting at least 30 years.”

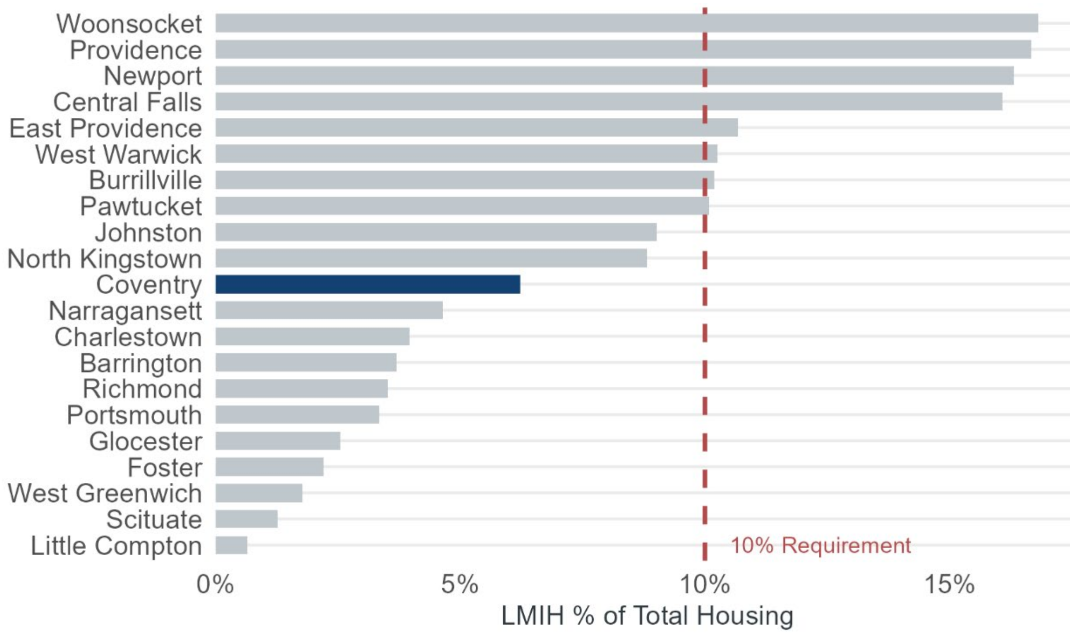
What is Area Median Income (AMI)?

Area Median Income (AMI) is a regional income benchmark established annually by the U.S. Department of Housing and Urban Development (HUD). Income limits are adjusted by household size because larger households generally require higher incomes to achieve the same standard of living. For FY 2025, the Area Median Income for a four-person household in the Providence-Warwick, RI-MA HUD Metro FMR Area is $114,300. Affordable housing programs commonly use percentages of AMI to determine eligibility.

In Rhode Island, qualifying rental housing generally serves households earning up to 80% of area median income, while qualifying ownership housing may serve households earning up to 120% of area median income. These units count toward the 10% benchmark established under the Low- and Moderate-Income Housing Act, reflecting the state's determination that meeting regional housing needs is a shared responsibility of all communities. Communities below that threshold remain subject to the Comprehensive Permit process, which provides a pathway for eligible affordable housing development when local regulations would otherwise prevent it.

As of 2025, Coventry’s LMIH inventory includes 916 units per the updated RIHousing municipal inventory sheet, representing approximately 6.23 percent of the town’s 14,710 year-round housing units, which is the statutory denominator established under R.I. Gen. Laws Section 45-53 based on the 2020 Decennial Census. Coventry remains approximately 555 units below the state’s 10 percent threshold. As shown in Figure 4.6, Coventry ranks near the middle of Rhode Island municipalities in terms of LMIH percentage (Rhode Island Housing, 2025).

Figure 4.6. LMIH Percentage — Rhode Island Municipalities



Note: Coventry is highlighted. Dashed line = 10% State Law Requirement.

Source: (Rhode Island Housing, 2025).

Inventory Characteristics

Based on the updated RIHousing municipal inventory sheet, Coventry's 916-unit LMIH inventory is distributed across four population categories. Family housing is the largest single category at 440 units, or 48.0 percent of the total, followed by elderly housing at 241 units (26.3 percent), elderly/disabled housing at 195 units (21.3 percent), and special needs housing at 30 units (3.3 percent). By tenure, the inventory includes approximately 522 rental units (57.0 percent), 190 homeownership units (20.7 percent), and 164 Housing Choice Vouchers (17.9 percent). By tenure, the 916-unit inventory includes approximately 522 rental units (57.0 percent), 190 homeownership units (20.7 percent), and 164 Housing Choice Vouchers (17.9 percent). The voucher figure reflects a net reduction from the 228 previously counted, following a loss of 64 qualifying federal vouchers per the updated RIHousing municipal sheet. The full inventory is presented in Table 4.6 below.

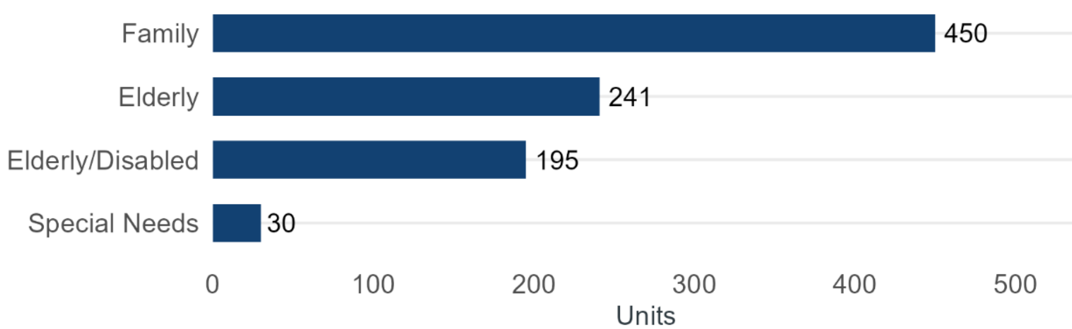
Table 4.6. Coventry LMIH Inventory (As of End of Year 2025)

Development Name	Population Served	Tenure	Units	Affordability Level	Subsidy Type
Crompton Meadows	Family	Homeownership	3	120% AMI	Municipal Subsidy
The Ponds	Family	Homeownership	9	80% AMI	Municipal Subsidy; BBC/NOP

Ramblewood Estates / Mapleroot Village	Family	Homeownership	178	50% AMI	RI Housing
The Ponds (Phase 2)	Family	Homeownership	10	80% AMI	HOME
Coventry Meadows	Family	Rental	44	50%, 60% AMI	HOME, BHRI, CDBG, OIHTC, DPL, First R
LaColle Lane / Coventry Crossroads	Family	Rental	32	50%, 60% AMI	LIHTC, HOME
South Main Street	Family	Rental	2	80% AMI	CDBG
Riverside Landing	Family	Rental	8	50% AMI	BHRI, DAH-1
Group Home Beds	Special Needs	N/A	30	N/A	Group Home Beds
Golden Ridge	Elderly	Rental	34	50% AMI	HUD
Woodland Manor I	Elderly	Rental	81	30%, 50%, 80% AMI	HUD Section 8
Woodland Manor II	Elderly	Rental	126	30%, 50%, 80% AMI	HUD Section 8; Largest single rental development
John O. Haynes Manor	Elderly/Disabled	Rental	24	N/A	Public housing
Knotty Oak Village	Elderly/Disabled	Rental	75	N/A	Public housing
North Road Terrace, Phases I & II	Elderly/Disabled	Rental	96	N/A	Public housing
Qualifying Federal Vouchers	Family	Voucher	164	N/A	Federally Financed Vouchers
TOTAL LMIH UNITS			**916**	**6.23% of 14,710 year-round units**	

Source: (Rhode Island Housing, 2025)*;* (Town of Coventry Planning Department, 2026).

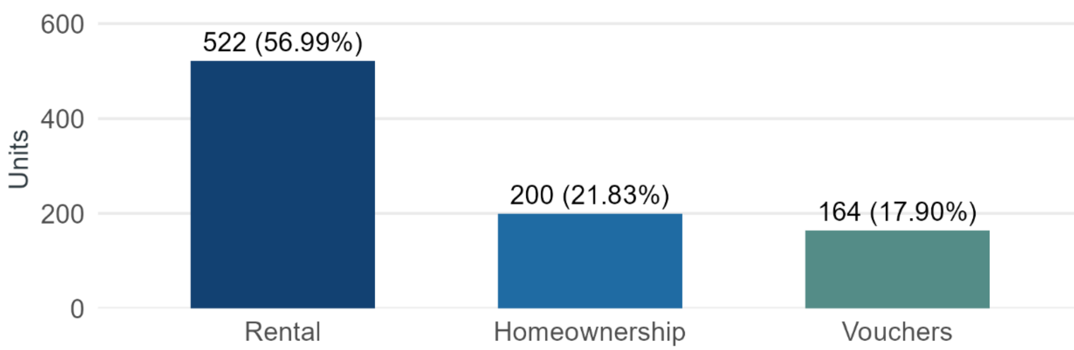
Figure 4.7. LMIH Units by Housing Type



Source: (Rhode Island Housing, 2025)

The homeownership component is composed primarily of the 178 manufactured homes in the Ramblewood Estates and Mapleroot Village parks. As discussed in Section 4.4, these units are counted as affordable homeownership units underwritten by a RI Housing mortgage (Rhode Island Housing, 2025).

Figure 4.8. LMIH Units by Tenure



Source: (Rhode Island Housing, 2025)

Units at Risk of Expiring Restrictions

Rhode Island's LMIH Act requires affordability restrictions of at least 30 years from initial occupancy. Based on a preliminary, non-comprehensive desktop review of publicly available sources, the majority of Coventry's LMIH units appear to carry long-dated or renewable protections. Woodland Manor I & II (207 units) appears to be under Section 8 contracts through 2043 (U.S. Department of Housing and Urban Development, 2025); the Coventry Housing Authority's public housing (195 units) and tenant-based vouchers (228 units) are not tied to expiring property-level restrictions (Affordable Housing Online, 2025) (Rhode Island Housing, 2025); and Golden Ridge (34 units) appears renewed through 2030 (U.S. Department of Housing and Urban Development, 2025).

A smaller set of units may warrant longer-range monitoring, though their status has not been independently confirmed. Coventry Crossroads (32 units) is supported by Low-Income Housing Tax

Credits, with an extended-use period that may approach expiration around 2033 (U.S. Department of Housing and Urban Development, 2025). Available database records did not clearly indicate a layered rental assistance contract, but such records are often incomplete, and assistance may well be present; this would need verification. Coventry Meadows (44 units) appears to reach the end of its initial tax credit compliance period around 2027, with affordability potentially extending further (U.S. Department of Housing and Urban Development, 2025). Both properties are owned through Coventry Housing Associates Corporation (CHAC), the CHA's nonprofit development arm which reduces the likelihood of conversion to market rate given the owner's preservation-oriented mission.

The affordability terms for several other properties were not verified in this review and represent data gaps rather than identified risks. These include the manufactured housing communities at Ramblewood Estates and Mapleroot Village (178 units), financed through an RI Mortgage whose affordability term is unknown and may well be long-dated, and smaller projects such as Riverside Landing, South Main Street, and Crompton Meadows (Town of Coventry, 2025).

Overall, Coventry's LMIH inventory serves a range of populations and housing needs, but much of it falls into a handful of programs. The inventory includes 241 elderly units, 195 elderly/disabled units, and 30 special needs beds. The remaining 450 units are categorized as family housing because they carry no age restriction. However, that category includes 164 Housing Choice Vouchers and 178 manufactured homeownership units at Ramblewood Estates and Mapleroot Village. Excluding those programs, Coventry has just 86 deed-restricted family rental units and 22 deed-restricted homeownership units.

The ownership inventory tells a similar story. While 190 ownership units count toward the LMIH inventory, 178 are located in Ramblewood Estates and Mapleroot Village. Outside of those communities, deed-restricted affordable homeownership opportunities are limited to 22 units developed through programs, such as The Ponds and Crompton Meadows.

Anticipated Future LMIH Units

Additional qualifying projects are in the pipeline. Table 4.7 enumerates the known pipeline LMIH projects in Coventry the number of LMIH units (and total units) expected, the affordability level, the current development status, and the anticipated date the units will be added to the state inventory. This table is based on project statuses as of July 30, 2026.

Table 4.7. Pipeline of Projected LMIH Units in Coventry

Project/Site	Population Served	Tenure	Total Units	LMIH Units	Affordability Level	Status
Under Construction or Completed						
Crompton Meadows		Homeownership	60	17*	120%	5 total LMI units were sold in 2025-26, 6 units under contract
Residences at Boyd Brook	Family	Homeownership	64	16*	120%	3 of 16 units sold in 2026, additional under contract
Residences at Fairview	Family	Rental	18	5	80%	Certificate of Occupancy Issued, Spring 2026
The Woods at Red Brook - Phase 3	Family	Homeownership	31	5	120%	Foundation permits approved

Awaiting Final Plan						
Coventry Crossings	Family	Homeownership	90	30	Sale Component - 120% Rental Component – 80%	Preliminary Plan approval granted in October 2024; Final Plan application under review
New London Preserve	Family	Homeownership	75	15	120%	Preliminary Plan approval granted in September 2025, For sale, listed at $4.4 million in Spring 2026.
Siena Condominiums	Family	Homeownership	16	4	115%	Preliminary Plan approval granted in December 2025, amended April 2026; Final Plan application under review.
Village at Tiogue	Family	Homeownership and Rental	121	44	Sale Component – 120% Rental Component – 80%	Preliminary Plan approval granted in January 2026, Appeal pending in Kent County Superior Court
Willow Lakes Independent Living	Elderly/Special Needs	Rental	124	31	80%	Preliminary Plan approval granted in September 2025; Final Plan application under review
Woodland Manor III	Family	Rental	92	92	Mixed – 60%, 50%, and 30%	Extension of Preliminary Plan April 2026
Residecnes at Mishnock	Family	Homeownership	4	16	120%	Master Plan approval- June 2026
Awaiting Preliminary Plan						
Centre of New England – Parcels 2, 3, and 4	Family	Homeownership	712	128	Unknown	Master Plan approval granted in 2024
Coventry Centre	Family	Homeownership and Rental	218	33	Sale Component - 120% Rental Component – 80%	Town Council reduced LMIH component from 18% to 15% as part of Zone Change Approval
Awaiting Master Plan						
Mishnock Woods (1055 Tiogue Avenue)	Family	Rental	400	100	80%	This project is still under consideration; density subject to change.

Source: (Town of Coventry Planning Department, 2026)*;* (Rhode Island Executive Office of Housing, 2026)

**Not all LMI units have met obligations for LMIH inclusion, so some projects are split across this and previous table based on status as of 2025 LMIH chart.*

The development pipeline would increase Coventry's supply of deed-restricted homeownership units, which are currently limited. Most of these units, however, are set at 120% AMI, which is affordable to households earning at or above the Town's median income and above the wages paid by nearly every major local employment sector, so they expand the ownership inventory without reaching the moderate-income workforce, renters, or cost-burdened households identified in the needs assessment. The pipeline would also substantially increase affordable family rental, where Woodland Manor III alone would more than double the Town's current supply, though that project remains in limbo after four years and four extension requests, given the shortage of public funding needed to build a 100% affordable development.

Manufactured housing is likely to account for a substantial share of Coventry's near-term LMIH gains. Legislation enacted in 2024 allows qualifying manufactured homes in resident-owned communities to count as one-half of an LMIH unit when the homes meet statutory construction and occupancy requirements and the municipality contracts with a monitoring agent (Rhode Island Public Laws , 2024). Sherwood Valley contains approximately 170 homes and could therefore add up to approximately 85 LMIH-equivalent units if the qualifying homes are documented through that process (Sherwood Valley Housing Cooperative Corporation, 2026). RIHousing also approved $9.365 million in refinancing for the 381-units located in Mapleroot Village and Ramblewood Estates to fund Ramblewood's sewer connection and replacement water line, and require a new regulatory agreement (Rhode Island Housing and Mortgage Finance Corporation, 2026). Current project information indicates that at least 80 percent of the combined sites, or approximately 305 homes, are expected to be deed-restricted at 60 percent of AMI upon closing, compared with 178 units currently counted. Together, the Sherwood Valley and Mapleroot-Ramblewood actions could add more than 200 existing manufactured homes to Coventry's LMIH inventory and substantially reduce the remaining gap. Fully affordable development, acquisition, and mixed-income projects with higher affordable shares will remain necessary to sustain progress after the denominator is updated.

5.0 What Housing Is Getting Built, and How's the Market Moving?

5.1 Housing Production Trends

The age and condition of Coventry's housing stock are the cumulative product of production decisions made over many decades. Understanding what has been built in recent years, including what types of units, at what pace, and where, is essential to assessing whether current production patterns are moving the community toward its housing goals or further from them. The short answer, as the data below make clear, is the latter.

Coventry's Building Department issues certificates of occupancy (COs) for newly completed residential units. Table 5.1 summarizes production by unit type for each year from 2010 through April 2022. Over the years of 2010 through 2021, the town averaged 56.2 residential units per year, with an annual low of 43 units in 2010 and a peak of 81 units in 2015. Single-family and two-family construction dominated throughout, averaging approximately 40 units per year and accounting for roughly 70 percent of all permitted units. Multifamily construction of three or more units was largely absent from the record, totaling just 19 units over the entire 12-year period, produced in only two years (2013 and 2014) as part of the mill redevelopment projects described below (Town of Coventry Building Department , 2010-2022).

Table 5.1. New Residential Units Per Year — Certificates of Occupancy Issued (2010–2022)

Year	1–2 Family	Condo Units	3+ Unit Apts.	Mobile Home	Total Units
2010	27	15	—	1	43
2011	20	24	—	—	44
2012	23	32	—	1	56
2013	27	5	9	—	41
2014	36	9	9	—	54
2015	51	29	—	1	81
2016	48	13	—	2	63
2017	56	2	—	2	60
2018	47	8	—	1	56
2019	39	12	—	5	56
2020	49	12	1	5	67
2021	52	1	—	—	53
2022*	23	—	—	—	23
Avg (2010–2021)	39.6	12.5	1.6	1.6	56.2

**2022 data covers January through April only and is not included in annual averages.*

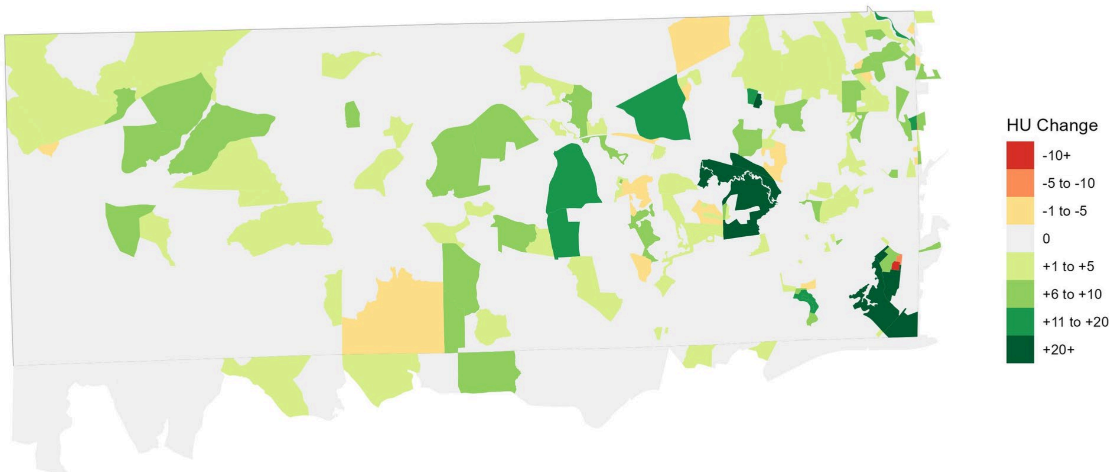
Note: Some condo buildings with multiple units issued a single permit; some units may be undercounted.

Source: (Town of Coventry Building Department , 2010-2022)

Two projects account for virtually all of the non-single-family production in this period. The Coventry Meadows condominium development produced a notable spike of 32 condominium units in 2012. More significantly, the adaptive reuse of the Anthony Mill and Harris Mill complexes generated a combined 279 apartment units in 2013 and 2014.

The map below illustrates housing unit change by census block between the 2020 Census and December 2025, based on U.S. Census Bureau Master Address File data. Housing growth during this period was concentrated in eastern Coventry, particularly in the northeastern portion of town and in the Tiogue Lake and Centre of New England area. Most blocks in central and western Coventry experienced little change, while a small number of blocks recorded modest net declines. Overall, recent housing growth has been concentrated in select neighborhoods, mostly in eastern Coventry (U.S. Census Bureau, 2020-2025).

Figure 5.1. Housing Unit Change by Census Block in Coventry (2020–2025)



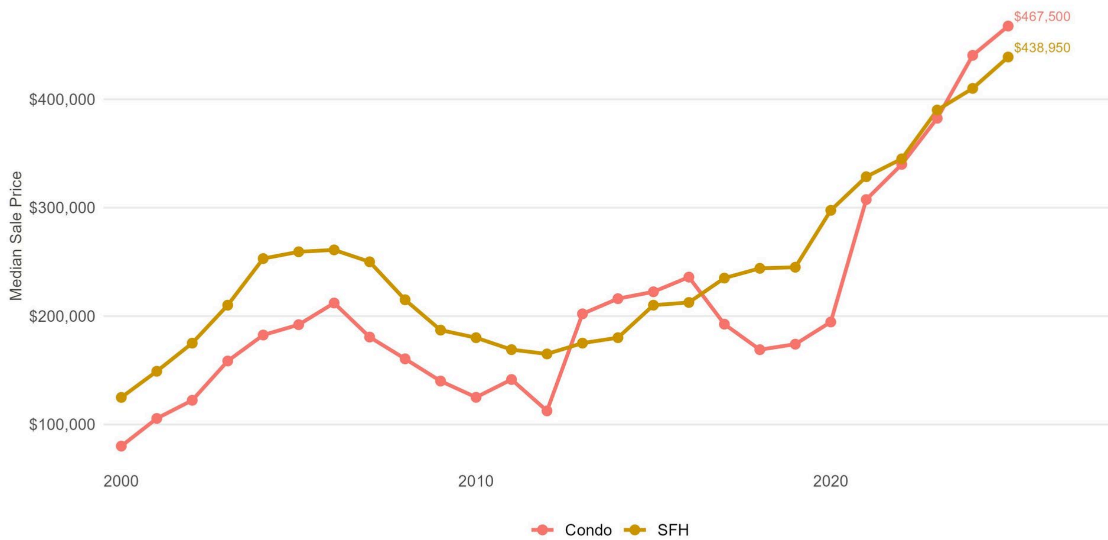
Source: (U.S. Census Bureau, 2020-2025).

The Census Bureau's Master Address File Address Count Listing provides housing unit counts at the census block level and is updated twice annually. Unlike building permit data, it reflects completed units and net changes to the housing stock, including demolitions. Because the dataset is relatively new, some reported changes may reflect updates to Census records rather than actual construction activity. The data are best interpreted alongside local permitting and certificate-of-occupancy records.

5.2 Housing Sale Prices

The median sale price of a single-family home in Coventry reached $438,950 in 2025, while the median condominium sale price reached $467,500. Both housing types have experienced substantial price appreciation over the past 25 years. Single-family home prices increased from $124,900 in 2000 to $438,950 in 2025, while condominium prices increased from $80,000 to $467,500 over the same period.

Figure 5.2. Median Sales Price Trends in Coventry



Source: (Rhode Island Association of Realtors, 2000-2025).

Single-family home prices in Coventry have roughly tripled since 2000, with the most dramatic acceleration occurring after 2020. As shown in the chart above, prices dipped during the 2008–2012 financial crisis but recovered steadily through the 2010s before surging in the pandemic and post-pandemic period (Rhode Island Association of Realtors, 2000-2025). Single-family home prices have increased every year since 2012, before accelerating sharply after 2020. As of 2025, single-family price growth has moderated to approximately eight percent year-over-year, a slowdown from the peak but still well above the rate at which moderate-income household earnings are growing.

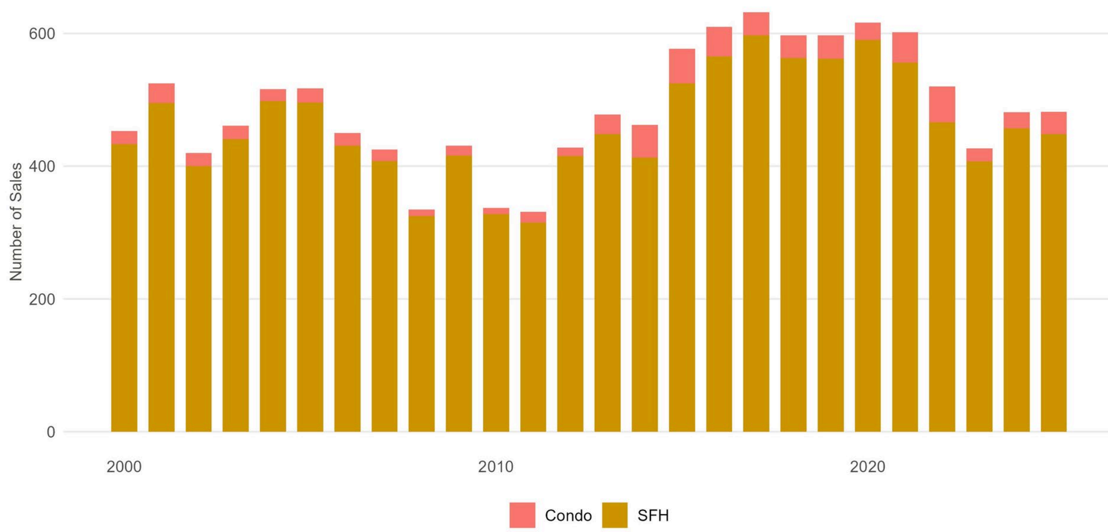
Condominium prices have followed a more volatile path than single-family homes, including a dramatic increase around 2013, a period of decline and stagnation before 2020, and rapid appreciation in recent years. The median condominium sale price increased from $194,500 in 2020 to $467,500 in 2025. Because Coventry's condominium market is relatively small, typically recording only 20 to 50 sales per year, annual median prices may be influenced by changes in the mix of units sold, including the timing of sales within individual developments or the introduction of new condominium projects. Nevertheless, the scale of recent price growth indicates that affordability pressures have extended beyond the single-family market.

Sales Volume and Inventory

Annual sales volume in Coventry has remained relatively stable over the past 25 years, fluctuating between roughly 400 and 640 total transactions per year (The Warren Group, 2025). Volume dipped sharply during the 2008–2011 housing crisis, falling to around 320 sales, before recovering to pre-crisis levels by 2015. More recently, volume has declined from a peak of approximately 640 sales in 2016–2017 to around 490 in 2024–2025. This pullback likely reflects what economists call the “lock-in effect:” existing homeowners who secured mortgages at historically low rates during

2020–2021 are reluctant to sell into a higher-rate environment, even if their housing needs have changed. The result is a supply constraint that compounds the inventory shortage and sustains upward pressure on prices.

Figure 5.3. Annual Sales Volume in Coventry



Source: (Rhode Island Association of Realtors, 2000-2025).

Lending Data

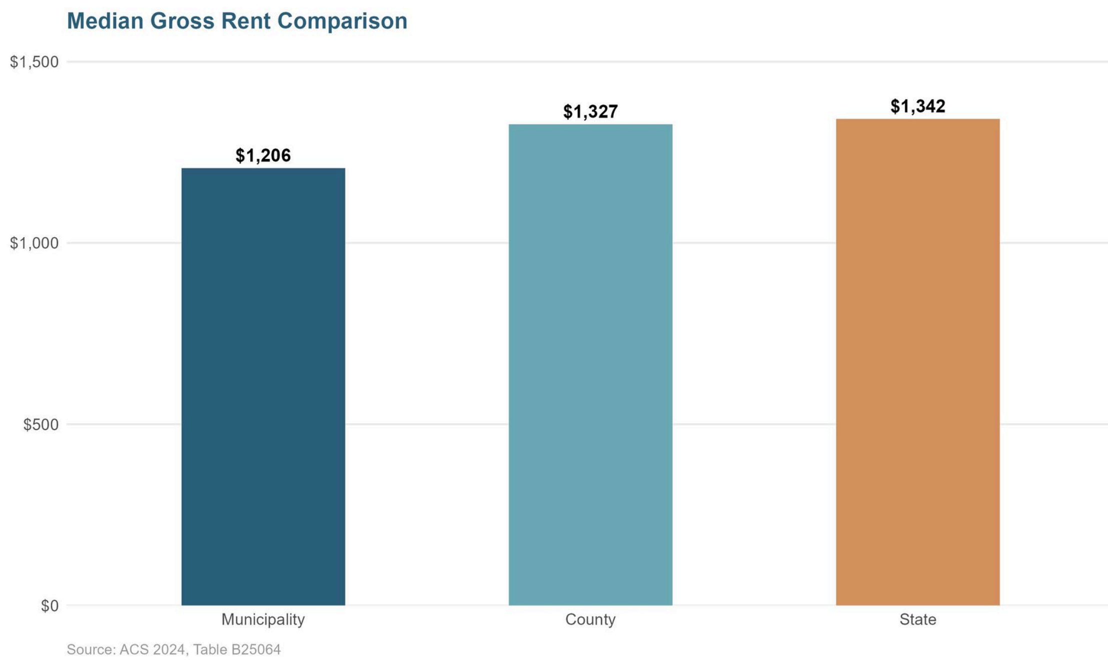
Mortgage lending data also shows that homeownership has gotten more expensive in recent years. Between 2013 and 2024, typical home-purchase loan amounts in Coventry rose substantially, while Federal Housing Administration (FHA) loans fell from 32.6 percent to 17.3 percent of purchase mortgages (Policymap, 2013-2024). Manufactured-home lending moved in the opposite direction, increasing from 1.6 percent to 5.2 percent of all mortgage originations over the same period.

5.3 Market Rents

Coventry's rental market is relatively small compared to its ownership market, with renters comprising roughly one-fifth of all households. Despite its size, the rental market plays an important role in supporting the Town's workforce, younger residents, older adults on fixed incomes, and households unable to access homeownership at current price levels. Different data sources capture different segments of the rental market and therefore produce different estimates of prevailing rents.

The ACS 2024 Five-Year Estimates report a median gross rent of $1,206 per month for Coventry, notably below both Kent County ($1,327) and the statewide median of $1,342 (U.S. Census Bureau, 2024). This figure reflects the full breadth of Coventry's rental stock, including older and smaller units, subsidized housing, and long-tenured renters paying below-market rates negotiated years ago. It is a useful gauge of what current renters actually pay, but it understates what a new renter entering the market today would face.

Figure 5.4. Median Gross Rent Comparison: Coventry, Kent County, and Rhode Island



Source: (U.S. Census Bureau, 2024).

A more current measure comes from the Rhode Island Rent Survey, which reports an average two-bedroom rent of $2,281 per month in Coventry in 2025. This figure is the more relevant benchmark for households actively seeking family-sized rental housing, and it is the figure used throughout this section for affordability calculations. Available Rentometer and listing data suggest that rents vary considerably by unit type and building age: one-bedroom units in Coventry are typically listed at approximately $1,350 to $1,390 per month, two-bedrooms at $1,588 to $1,710, and three-bedrooms at $1,460 to $1,513, though larger-complex and mill-conversion units can command $1,700 or more (HousingWorks RI at Roger Williams University, 2025; Rentometer, Inc., 2026);.

Rent Trends in Larger Multifamily Properties

CoStar's tracking of Coventry's larger multifamily inventory of properties with approximately 50 or more units provides the clearest longitudinal picture of rent escalation and market tightness. Table 5.2 presents trends over the past several years from this dataset.

Table 5.2. Large Multifamily Rental Trends in Coventry

	# of Units	Avg. Asking Rent/Unit	Change in Asking Rent	Vacancy Rate
2010	878	$1,058	—	4.0%
2011	878	$1,064	+0.6%	3.4%
2012	878	$1,071	+0.7%	3.7%

2013	961	$1,083	+1.1%	5.9%
2014	1,029	$1,092	+0.8%	6.7%
2015	1,029	$1,141	+4.5%	3.2%
2016	1,029	$1,200	+5.2%	4.3%
2017	1,029	$1,240	+3.3%	7.8%
2018	1,029	$1,306	+5.3%	3.3%
2019	1,029	$1,335	+2.2%	1.9%
2020	1,029	$1,369	+2.5%	1.7%
2021	1,029	$1,506	+10.0%	0.9%
2022 YTD	1,029	$1,539	+2.2%	1.0%

Source: (CoStar Group, Inc. , 2022).

Average asking rents in these properties rose 45 percent between 2010 and 2022, from $1,058 to $1,539 per month. The pace of increase was moderate through most of the 2010s, typically one to five percent per year, before a dramatic ten percent spike in 2021, coinciding with the surge in housing demand that followed the pandemic. Equally significant is the trajectory of vacancy rates: from a relatively healthy four to seven percent range in the early-to-mid 2010s, vacancies plummeted to 1.9 percent in 2019 and bottomed out at 0.9 percent in 2021. Together, these trends indicate a rental market with very limited available inventory and increasing upward pressure on rents.

SURVEY CONTEXT — RENTERS & RISING RENTS

Coventry Housing Needs Survey · 353 residents

76 of 80 renters (95%) said the cost of housing is a concern

> *“Seven years ago my lease was $935… now $1,500. This fall it will increase to $1,600. I make $40k a year and cannot afford my rent.”*
>
> *“I was approved for Section 8 once… only had 30 days to find a house and nothing was available, so I lost it.”*
>
> *“Landlords are charging 2025 rent cost for a 1995 apartment… income must be 3x the rent.”*
>
> *“Landlords asking too much and people having to settle because they need somewhere to live.”*

6.0 Who Does Coventry's Economy Need — and Can They Afford to Live Here?

Employment and commuting patterns provide another way to understand Coventry's housing needs. This section summarizes the town's resident workforce, jobs located in Coventry, commuting patterns, and wages by major industry. The wage data provide context for the workforce affordability analysis in the following sections.

6.1 Jobs, Wages, and the Local Workforce

Commuting Patterns and Jobs-Housing Balance

According to the U.S. Census Bureau's Longitudinal Employer-Household Dynamics (LEHD) data for 2023, 89.5 percent of Coventry's working residents commute outside of town for employment. Only 10.5 percent, or approximately 1,914 workers, both live and work in Coventry. At the same time approximately 5,000 workers commute into Coventry from other communities to fill local jobs.

Table 6.1. Where do Coventry Residents Work? – Worker Flow

Worker Flow	# of Workers	% of Coventry Residents
Live & work in Coventry	1,914	10.5%
Live in Coventry, work outside	16,367	89.5%
Total Coventry residents in workforce	18,281	100%
Work in Coventry, live elsewhere (in-commuters)	5,044	N/A

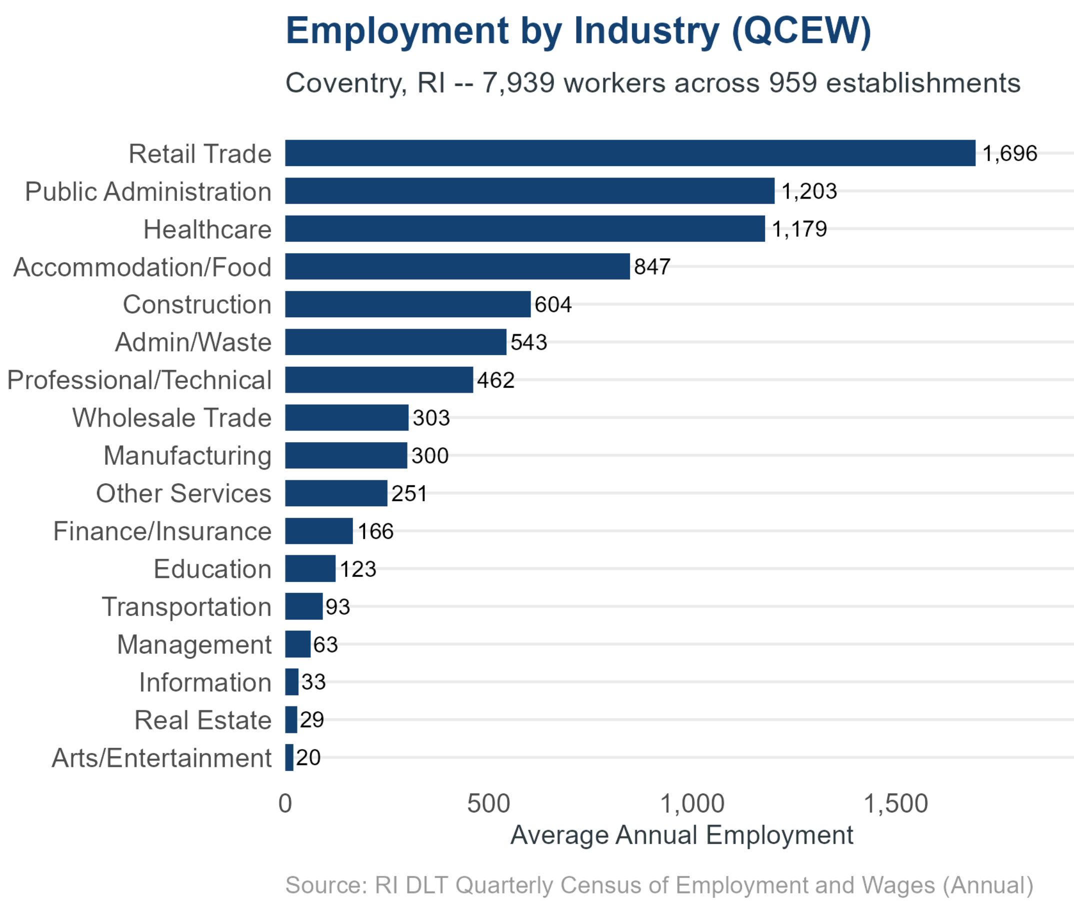
Source: (Longitudinal Employer-Household Dynamics Origin-Destination Employment Statistics (LODES), 2023). *Note: Data reflect LODES primary jobs (one job per worker). Job counts differ across LODES and QCEW data due to differing definitions and coverage; LODES counts workers at their primary job, while QCEW counts jobs covered by unemployment insurance.*

Coventry is closely integrated with the regional labor market. Most employed residents work outside the town, while a majority of jobs located in Coventry are filled by workers who live elsewhere. These commuting patterns reflect the interconnected nature of the regional economy and indicate that both Coventry residents and Coventry employers rely heavily on labor markets that extend beyond municipal boundaries.

Employment by Industry

Coventry's employment base is concentrated in a relatively small number of industries. Retail trade is the largest sector, with 2,983 jobs, followed by healthcare and social assistance (2,665), manufacturing (2,416), educational services (2,042), and accommodation and food services (1,922). Professional and technical services (1,678), wholesale trade (1,359), and construction (1,331) also account for substantial shares of local employment. (Rhode Island Department of Labor and Training, 2025).

Figure 6.1. Employment by Industry (Top 12) in Coventry



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

Wage levels vary considerably across Coventry's major employment sectors. Average annual wages in retail trade and accommodation and food services fall well below the incomes needed to afford a typical rental or homeownership opportunity in Coventry, while higher-paying sectors such as manufacturing, construction, and professional and technical services are better positioned to support local housing costs. The diversity of the town's employment base means that housing affordability challenges are likely to affect some segments of the workforce more than others.

Earnings Distribution

Coventry's employment base spans a diverse range of industries and wage levels. Retail trade remains the town's largest employment sector, followed by healthcare and social assistance, accommodation and food services, construction, and administrative support services. Average annual wages vary substantially across sectors, ranging from approximately $26,000 in accommodation and food services, and $38,000 in retail trade, to more than $90,000 in manufacturing, wholesale trade, and professional and technical services. This range reflects the presence of both lower-wage service occupations and higher-paying skilled and professional employment within the local economy.

Table 6.2. 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

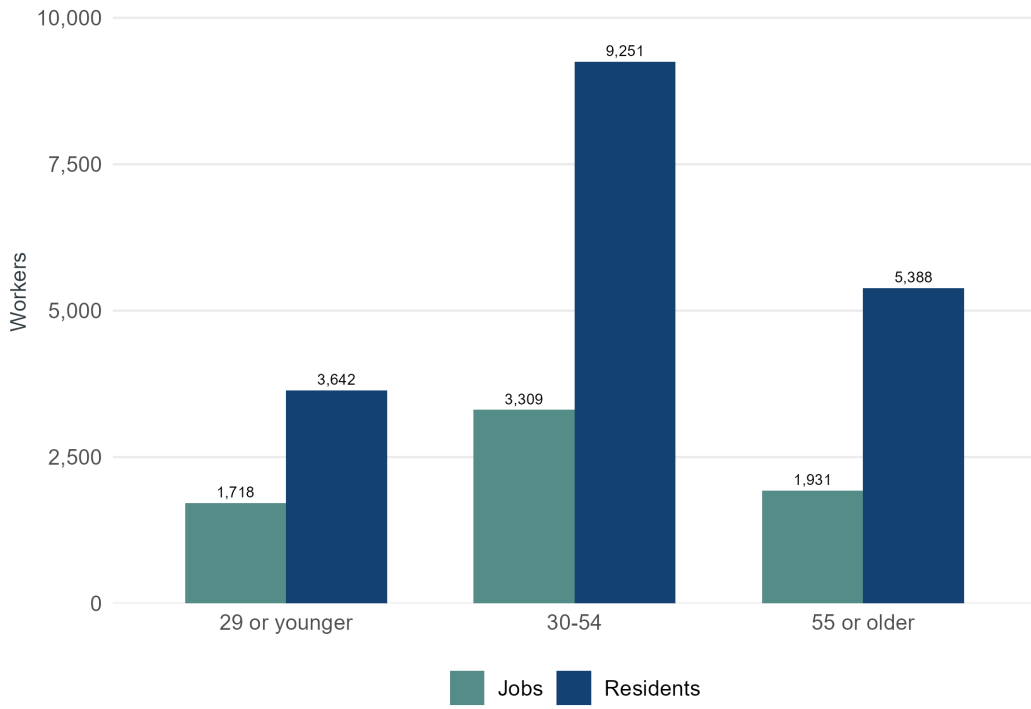
Source: (Rhode Island Department of Labor and Training, 2025).

LEHD data indicate that jobs located in Coventry are somewhat more concentrated in the lower earnings categories than jobs held by Coventry residents. While the difference is modest, it is consistent with the town's commuting patterns, in which many residents travel elsewhere in the region for employment while local employers draw workers from a variety of occupations and wage levels.

Workforce Age Profile

The age distribution of Coventry’s workforce adds a demographic dimension to the jobs-housing picture. Figure 6.2 compares the age profile of the resident workforce against jobs located in Coventry.

Figure 6.2. Worker Age vs. Jobs in Coventry



Source: (U.S. Census Bureau, 2023)

Coventry's resident workforce is older than the workforce employed within the town. Residents age 55 and older account for a larger share of Coventry's resident workforce than of workers employed in Coventry, while younger workers account for a larger share of jobs located in town. This pattern is consistent with the broader aging of Coventry's population.

The largest difference occurs among workers ages 30 to 54, where the number of resident workers substantially exceeds the number of jobs located in Coventry. Similar differences are present across all age groups and reflect the town's role within the regional labor market, with many residents commuting elsewhere for employment while local employers draw workers from surrounding communities.

The pattern is also evident among younger workers. Although workers age 29 and under account for a larger share of jobs located in Coventry than of the resident workforce, the number of young resident workers still exceeds the number of local jobs in that age group. As with other age cohorts, many younger Coventry residents participate in the broader regional labor market rather than working within the town.

Racial and Ethnic Composition of the Workforce

The LEHD data also reveals a notable difference between the racial and ethnic composition of Coventry’s resident workers and the workers employed in the town. Table 6.3 compares LEHD’s Residence Area Characteristics (RAC) and Workplace Area Characteristics (WAC) for Coventry.

Table 6.3. Demographics of Residents vs. Workforce

	Resident Workers		Workers in Town	
Race	Number	Percentage of Overall Group	Number	Percentage of Overall Group
Non-White (Race)	1,023	5.6%	561	8.1%
Hispanic/Latino	795	4.3%	529	7.6%

Note: LEHD race and ethnicity data are imputed by the Census Bureau rather than self-reported; subgroup percentages should be interpreted as estimates. ARace and ethnicity categories overlap and are not intended to be summed. For comparability, this table uses race-only and ethnicity-only totals from RAC and WAC within LODES

Source: (U.S. Census Bureau, 2024)*;* (U.S. Census Bureau, 2022).

The LEHD data indicates that the workforce employed in Coventry is more diverse than the town's resident workforce. Non-White workers account for 8.1 percent of workers employed in Coventry, compared with 5.6 percent of resident workers. Similarly, Hispanic and Latino workers account for 7.6 percent of workers employed in Coventry and 4.3 percent of resident workers.

These differences indicate that the demographic composition of Coventry's workforce differs from that of its resident workforce. The pattern is consistent with the town's broader commuting dynamics, in which workers travel into Coventry for employment while many residents commute elsewhere for work. Workers employed in Coventry are more racially and ethnically diverse than the population of employed residents. While LEHD data cannot explain the reasons for this difference, it clearly demonstrates that Coventry attracts a more diverse workforce than its resident labor force.

From a fair housing perspective, the disparity highlights the importance of maintaining housing opportunities that are accessible to a broad range of households. Expanding housing choice and affordability may create additional opportunities for people who work in Coventry to live within the community while supporting broader fair housing objectives.

7.0 What Can People Afford — and Who Is Struggling?

This section examines housing affordability in Coventry through housing cost burden, homeownership and rental affordability, workforce affordability, and indicators of unmet housing need.

7.1 Cost Burden Analysis

A household is considered cost-burdened when it spends more than 30 percent of its gross income on housing costs, including rent or mortgage payments, property taxes, insurance, and utilities. Households spending more than 50 percent are considered severely cost-burdened.

ABOUT THE DATA

This section relies primarily on HUD Comprehensive Housing Affordability Strategy (CHAS) data, which are special tabulations of American Community Survey data used to evaluate housing affordability, housing cost burden, and housing needs by income level and tenure. Because CHAS uses a different methodology and reporting period than standard ACS tables, figures in this section may not match affordability measures presented elsewhere in this chapter.

Approximately 3,845 Coventry households (26.7 percent) are cost-burdened, spending more than 30 percent of income on housing. Of these, 1,755 households (12.2 percent) are severely cost-burdened and spend more than half of their income on housing. These rates are somewhat lower than statewide averages, where approximately 31 percent of households are cost-burdened and 14 percent are severely cost-burdened (U.S. Department of Housing and Urban Development, 2018-2022).

Of the 4,075 Coventry households identified by CHAS as experiencing at least one housing problem, 94.4 percent experience housing cost burden, indicating that affordability is the predominant housing challenge reflected in the data. (U.S. Department of Housing and Urban Development, 2018-2022; HousingWorks RI, 2024); (HousingWorks RI at Roger Williams University, 2025).

Table 7.1 shows how housing cost burden affects both owners and renters in Coventry, although renters experience it at substantially higher rates. Approximately 2,765 owner households and 1,080 renter households are cost-burdened. About 40.6 percent of renter households are cost-burdened compared with 23.5 percent of owner households, while severe cost burden affects 25.9 percent of renters and 9.1 percent of owners.

Table 7.1. 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%

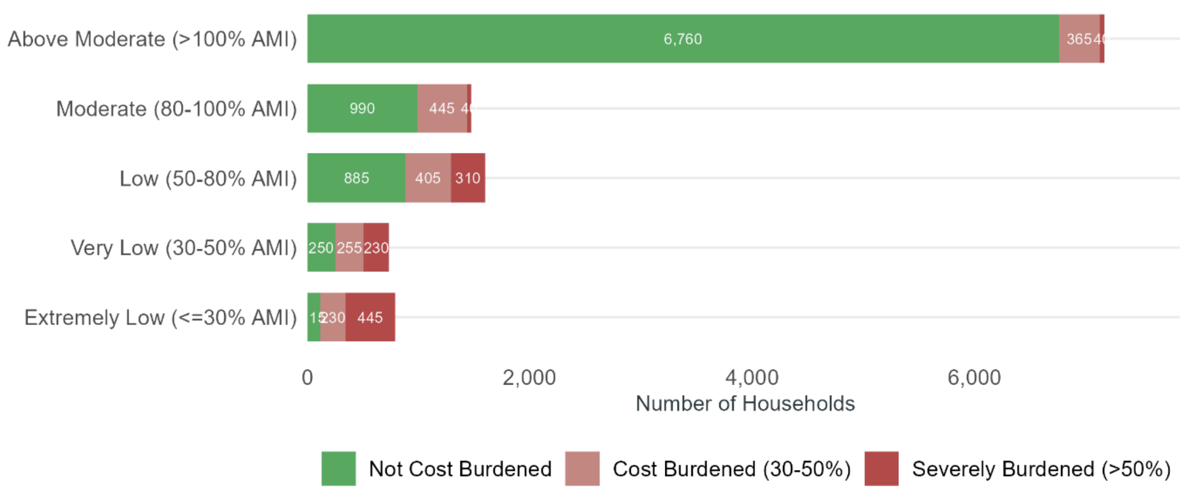
Source: (U.S. Department of Housing and Urban Development, 2018-2022)*;* (U.S. Census Bureau, 2024).

Cost burden is concentrated among lower-income households regardless of tenure. Among households earning 30 percent of Area Median Income (AMI) or less, more than 84 percent are cost-burdened, and most are severely burdened. More than 60 percent of households earning between 30 and 50 percent of AMI are also cost-burdened. Even among households earning between 50 and 80 percent of AMI, more than one-third experience cost burden. Burden rates remain elevated through the low- and moderate-income ranges before declining substantially among households earning more than 100 percent of AMI.

The owner and renter data reveal different affordability pressures, as shown in Figure 7.1 and Figure 7.2 respectively. Among owners, cost burden extends well into the moderate-income range, reflecting the cumulative impact of mortgage payments, property taxes, insurance, utilities, and maintenance costs. Among renters, cost burden is concentrated among the lowest-income households, where affordable rental options are extremely limited.

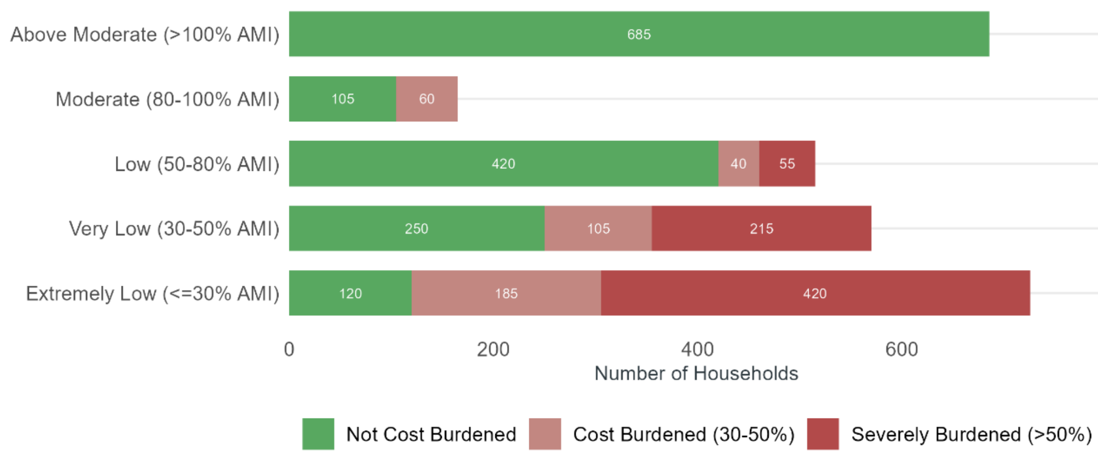
Despite rising housing costs, distressed property sales have remained low in recent years. Following elevated levels during and immediately after the Great Recession, foreclosure-related and distressed sales declined steadily throughout the 2010s and now account for only a small share of transactions, suggesting that affordability challenges are manifesting primarily as barriers to entry and cost burden rather than widespread ownership distress (Rhode Island Association of Realtors, 2000-2025).

Figure 7.1. Owner Household Cost Burden by Income Level in Coventry



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

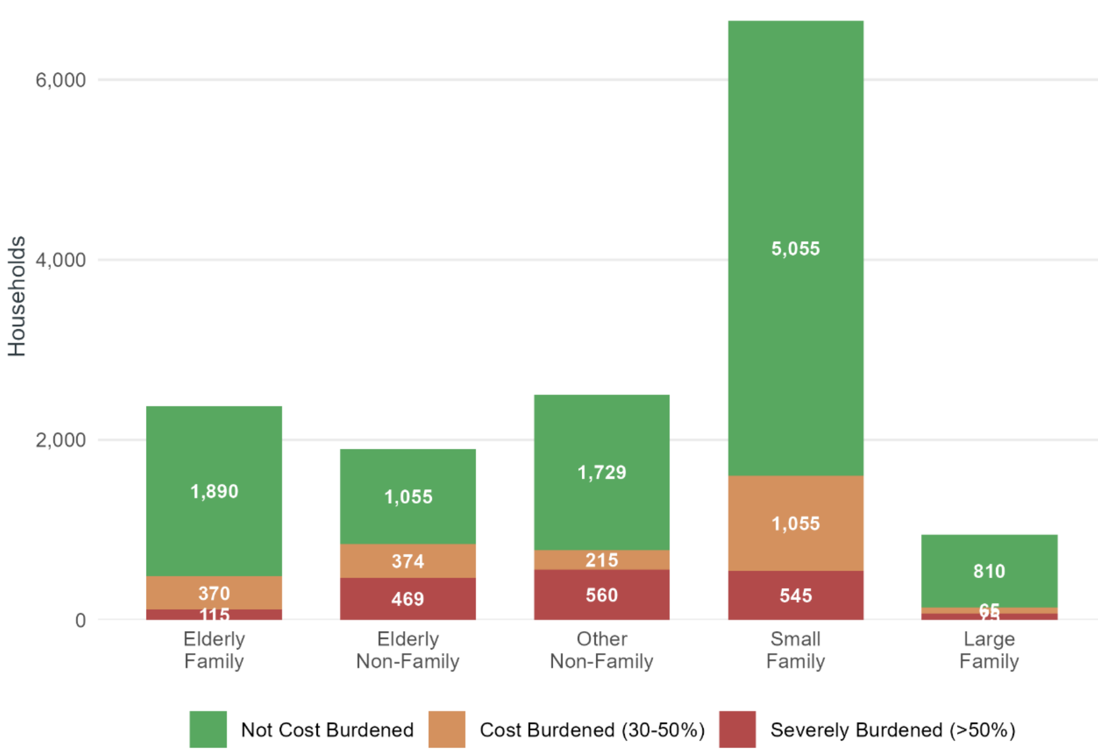
Figure 7.2. Renter Household Cost Burden by Income Level in Coventry



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

Cost burden also varies by household type, as shown in Figure 7.3. Elderly non-family households experience the highest rates of housing cost burden in Coventry, with 44.4 percent experiencing moderate or severe cost burden, including 24.7 percent who are severely burdened. Other non-family households also experience elevated burden rates, with 31.1 percent experiencing moderate or severe cost burden. Small family households account for the largest number of burdened households in Coventry, with approximately 1,600 households experiencing moderate or severe cost burden.

Figure 7.3. Cost Burden by Household Type, Coventry



Source: (U.S. Department of Housing and Urban Development, 2018-2022); (U.S. Census Bureau, 2024)

Figure 7.4 examines housing cost burden by both household type and tenure. Among elderly non-family households, approximately 680 owner households and 160 renter households experience moderate or severe cost burden, indicating that affordability challenges for older adults are not limited to renters. Small family households account for the largest number of burdened households across both tenures, with approximately 1,020 owner households and 580 renter households experiencing housing cost burden. Other non-family households also experience substantial levels of burden across both ownership and rental housing.

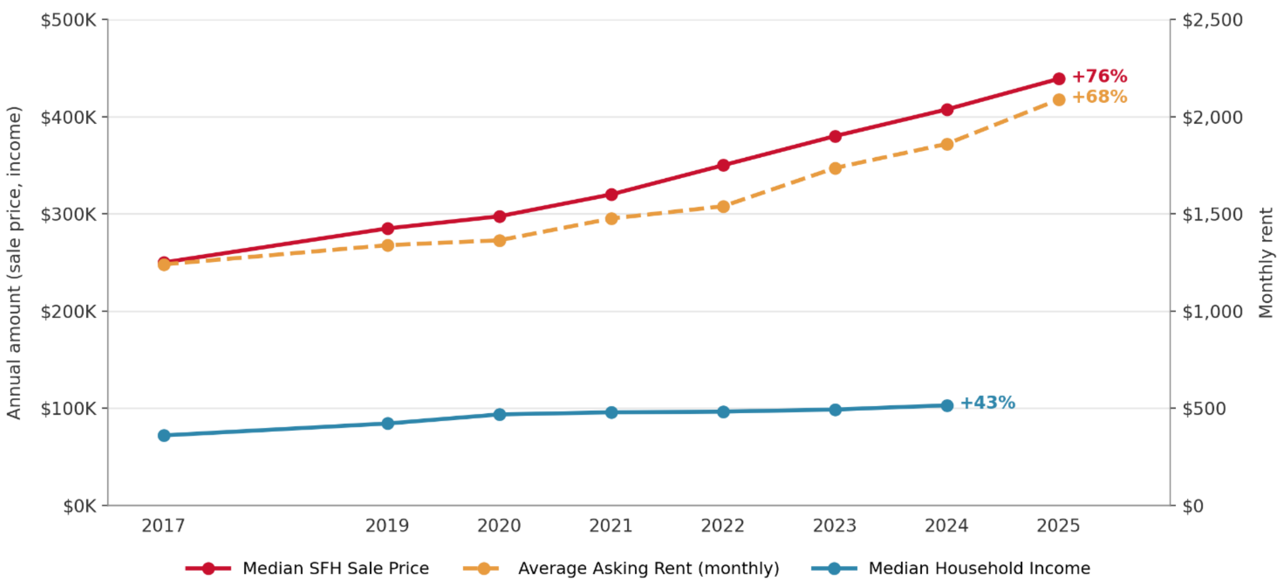
Figure 7.4. Cost Burden by Household Type and Tenure, Coventry

Source: (U.S. Department of Housing and Urban Development, 2018-2022); (U.S. Census Bureau, 2024).

Coventry's housing costs have increased substantially faster than household incomes over the past decade. As shown in Figure 7.5 the median single-family sale price increased from approximately $250,000 in 2017 to $438,950 in 2025, a gain of 76 percent. Average asking rent for a two-bedroom apartment increased from approximately $1,240 to $2,281 over the same period, a gain of 84 percent. By comparison, median household income increased from approximately $72,000 to $102,946, or 43 percent.

Figure 7.5 also illustrates the growing gap between housing costs and household incomes. While incomes increased steadily between 2017 and 2024, both home prices and rents rose more rapidly, particularly after 2020. These trends provide important context for the affordability challenges described in the previous section and suggest that current housing market pressures may be greater than those reflected in the 2018–2022 CHAS data.

Figure 7.5. Housing Cost Growth vs. Income Growth in Coventry



Sources: (Rhode Island Association of Realtors, 2017-2025)*;* (Rhode Island Housing, 2017-2025)*;* (U.S. Census Bureau, 2024)*.*

Property Taxes

The cost-burden data above incorporates property taxes as one element of overall housing cost, but they do not capture how prominently residents themselves identify taxes as a source of that burden. Property taxes were the most frequently raised topic in the survey's open-ended responses. Residents pointed not only to the property tax itself but also to the separately billed fire-district tax and to the Town's upcoming revaluation, and a number of homeowners, particularly those on fixed incomes, described rising taxes as a reason they may be unable to remain in Coventry. This points to a housing-stability concern among existing owners that income and price measures alone do not fully reflect.

SURVEY CONTEXT

Coventry Housing Needs Survey · 353 residents

108 respondents wrote in about property taxes

> *"Affordability goes beyond the cost of the 'building.' Consideration should include cost of insurance, taxes, utilities, property maintenance."*
>
> *"I pay more in taxes on my house here than I paid in California."*

SURVEY CONTEXT — OWNERS UNABLE TO MAINTAIN THEIR HOMES

Coventry Housing Needs Survey · homeowner reports

> *"I would like to sell my manufactured home because it's financially and physically difficult to maintain. I need a new roof and other repairs… My only source of income is monthly social security."*
>
> *"We've burned through savings because we had to update our septic system and now our roof."*

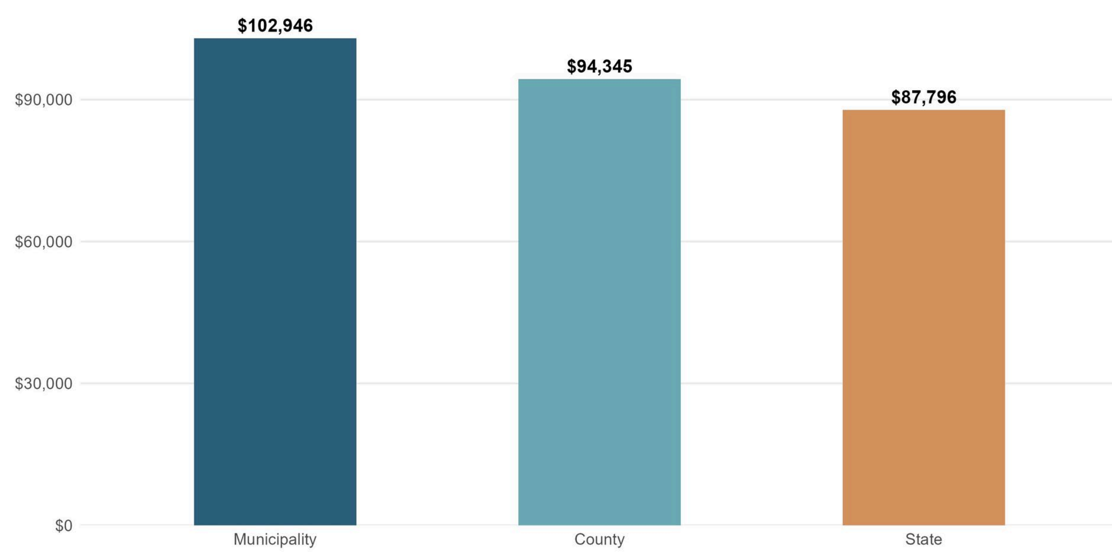
7.2 Affordability

Homeownership Affordability

As shown in Figure 7.6, Coventry's median household income of $102,946 is higher than both the Kent County median of $94,345 and the statewide median of $87,796 (U.S. Census Bureau, 2024). Despite this relative advantage, Figure 7.7 illustrates that the income needed to afford the median single-family home in Coventry is approximately $139,767 per year, assuming a 6.5 percent 30-year fixed-rate mortgage. Coventry's median-income household therefore falls approximately $36,821 short of what is needed to purchase at current market prices.

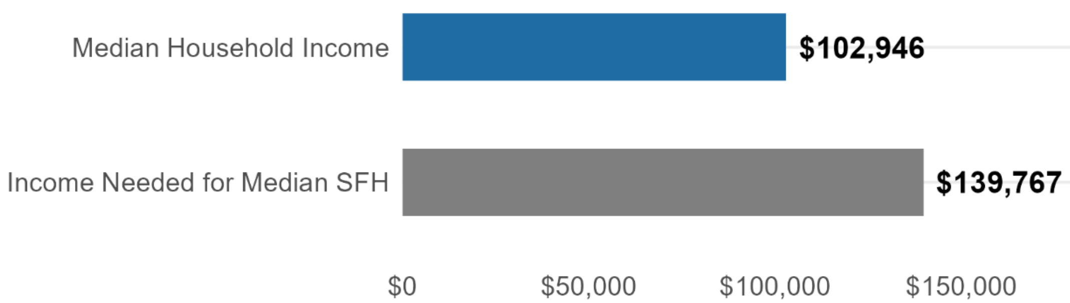
Coventry's median household income remains approximately $37,000 below the income needed to afford a median-priced single-family home. Because half of all households earn less than the median income, the affordability gap is even larger for a substantial share of Coventry residents.

Figure 7.6. Median Household Income Comparison between Coventry, Kent County, and Rhode Island



Source: (U.S. Census Bureau, 2024).

Figure 7.7. Homeownership Affordability Gap in Coventry



Note: 6.5% 30-yr fixed mortgage assumption.

Source: (U.S. Census Bureau, 2024).

The affordability gap becomes more pronounced when examined across a range of income levels. Table 7.2 compares the purchasing power of households at several Area Median Income (AMI) levels with Coventry's current housing market. Maximum affordable home prices are based on a 6.5 percent 30-year fixed-rate mortgage, a five percent down payment, and housing costs not exceeding 30 percent of gross income. (U.S. Department of Housing and Urban Development, 2025).

Table 7.2. Homeownership Affordability by AMI Band, Coventry

AMI Band	Approx. 4-Person Household Income	Max Affordable Home Price	Gap (to Median Home Price)	Can Access Coventry Market?
30% AMI (Extremely Low)	$34,300	$83,298	$355,652	No
50% AMI (Very Low)	$57,150	$153,307	$285,643	No
80% AMI (Low)	$91,450	$258,431	$180,519	No
100% AMI	$114,300	$328,439	$110,511	No
120% AMI (Moderate)	$137,160	$398,485	$40,465	No

Note: Maximum affordable home prices in this table are derived from the Rhode Island Executive Office of Housing's 30% of Income Purchase Price Calculator, which assumes a 6.5 percent 30-year fixed-rate mortgage, a 5 percent down payment, and inclusion of property taxes, insurance, and private mortgage insurance (PMI). The income-needed figure in Figure 7.7 ($139,767) is calculated separately using the same rate and down payment but excludes PMI, and therefore yields a somewhat lower income threshold. Under the more conservative calculator assumptions, a four-person household requires an income of approximately 130 percent of AMI to purchase a median-priced home; smaller households require higher percentages of their respective AMI limits. Sources: (U.S. Department of Housing and Urban Development, 2025); (Rhode Island Executive Office of Housing, 2026).

Even households with incomes above the area median face affordability challenges in Coventry's ownership market. A four-person household earning 120 percent of AMI can afford a home priced at approximately $398,500, about $40,000 below the 2025 median single-family sale price of

$438,950. Households earning 100 percent of AMI face a gap of more than $110,000. Under these assumptions, households generally need incomes of roughly 130 percent of AMI or more to buy at the median price.

Rental Affordability

To afford the average two-bedroom rent of $2,281 per month while spending no more than 30 percent of gross income on housing costs, a household must earn at least $91,240 annually. The median Coventry renter household earns $37,353 per year (U.S. Census Bureau, 2024). The typical renter in Coventry would therefore need to more than double their current income to afford a market-rate two-bedroom apartment without financial stress. The resulting affordability gap of approximately $53,887 per year is even wider than the homeownership affordability gap of $36,821.

Table 7.3 translates HUD AMI bands into maximum affordable monthly rents and tests them against the two-bedroom market rate, illustrating which income groups can and cannot access Coventry's rental market.

Table 7.3. Rental Affordability by AMI Band, Coventry

AMI Band	Approx. 4-Person Household Income	Max Affordable Monthly Rent	Can Afford Avg. 2BR at $2,281?
30% AMI (Extremely Low)	$34,300	$858	**No**
50% AMI (Very Low)	$57,150	$1,429	**No**
80% AMI (Low)	$91,450	$2,286	**Yes**
100% AMI	$114,300	$2,858	**Yes**
Median Renter Income	$37,353	$934	**No**

Note: Maximum affordable monthly rent calculated at 30 percent of gross income.

Sources: (U.S. Department of Housing and Urban Development, 2025)*;* (U.S. Census Bureau, 2024)*;* (HousingWorks RI at Roger Williams University, 2025).

At $2,281 per month, Coventry's average two-bedroom asking rent is just within reach of a four-person household earning 80 percent of area median income, which can afford up to $2,286. Households below that income level face a widening gap. A four-person household at 50 percent of area median income can afford $1,429 per month, while the median renter household, earning $37,353, can afford $934. The average two-bedroom rent is therefore affordable only to households at or near 80 percent of area median income and remains well above what the typical Coventry renter household can afford.

Workforce Affordability

Many of the occupations that support Coventry's economy do not earn enough to afford market-rate housing in the community. Table 7.4 compares average wages in several of Coventry's major employment sectors with the incomes needed to afford housing in the community. The results illustrate the extent to which local housing costs exceed the earnings of many workers employed in Coventry.

Table 7.4. 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)*

Workers in accommodation and food services, retail trade, and healthcare earn average wages that support home prices between approximately $77,000 and $157,000, far below Coventry's median home value. Even construction workers, whose average wages exceed $73,000 annually, can afford a home priced at only about $215,000. None of the major industries shown in Table 7.4 generate average wages sufficient to support the purchase of a median-priced home in Coventry.

The picture is somewhat better for rental housing, but affordability challenges remain. Average wages in accommodation and food services, retail trade, healthcare, and construction fall below the income needed to afford a typical two-bedroom rental without cost burden. Only manufacturing and professional services exceed the rental affordability threshold, and neither provides sufficient purchasing power to access the ownership market.

These findings suggest that Coventry's housing affordability challenges extend beyond the lowest-income households. While the impacts are most severe for workers in lower-wage service occupations, even many workers in relatively well-paid industries face barriers to homeownership. Expanding housing opportunities across a broader range of price points and housing types would help improve housing access for both current residents and people employed within the community.

The affordability analysis suggests that many workers employed in Coventry must either commute from elsewhere, devote a substantial share of income to housing costs, or rely on housing arrangements outside the market-rate ownership sector.

This mismatch is most pronounced among occupations that provide many of Coventry's local services. Workers in retail trade, food service, healthcare support, childcare, and similar occupations often earn wages that are insufficient to support market-rate housing costs within the community. While higher-earning households can generally access the ownership market, many of the workers who staff local businesses, healthcare facilities, and service establishments face substantial affordability gaps between local wages and local housing costs.

7.3 Housing Choice Vouchers and Market Rents

HUD establishes Fair Market Rents (FMRs) for use in the Housing Choice Voucher program. A comparison of FY2026 FMRs with average rents (as reported by Apartments.com) in Coventry suggests that voucher holders may face challenges finding units within standard payment limits. Average asking rents exceed FMRs for one-, two-, and three-bedroom units, with the largest gap occurring among three-bedroom apartments. While individual units may rent below these averages and payment standards may vary, the comparison indicates that much of Coventry's advertised rental inventory is priced above standard voucher benchmarks.

Table 7.5. HUD Fair Market Rents vs. Actual Asking Rents, Coventry

Bedroom Size	HUD FMR (Kent County, FY 2025)	Avg. Asking Rent	FMR as Percent of Market Rent
1-Bedroom	$1,402	$1,797	78%
2-Bedroom	$1,729	$2,032	85%
3-Bedroom	$2,087	$2,755	76%

Sources: (U.S. Department of Housing and Urban Development, 2024), (Apartments.com, 2026).Local Waitlists

The Coventry Housing Authority manages 185 units of assisted housing and administers 164 Housing Choice Vouchers (Coventry Housing Authority, 2025; Affordable Housing Online, 2025); Table 7.6 presents waiting-list data reported by the Authority as of March 2025. The Coventry Housing Authority is one of several providers of affordable housing in Coventry; comparable waitlist information is not available for all assisted and income-restricted housing developments in the community.

Table 7.6. 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%
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)

Waitlists substantially exceed the number of available units at every Coventry Housing Authority property. The two family-oriented LIHTC developments have the largest waiting lists. Coventry Crossroads, with 32 units, had 507 households waiting as of March 2025, while Coventry Meadows, with 44 units, had 447 households waiting. The elderly properties also maintain significant waiting lists, ranging from approximately 3.5 to 4 applicants per unit.

In total, 189 unique Coventry households were on one or more CHA waitlists as of March 2025, indicating documented local demand for additional affordable housing. Applicants from outside Coventry also comprise a substantial share of waitlists, particularly at the family-oriented developments.

7.4 Households Experiencing Homelessness and Housing Instability

While homelessness is less visible in Coventry than in Rhode Island's urban centers, available data indicate that housing instability remains present. Coventry Public Schools identified 40 students experiencing homelessness during the 2024–2025 school year under the federal McKinney-Vento definition. Regional research also suggests that many households experiencing housing instability are not captured by traditional homelessness counts but instead reside in doubled-up living arrangements with friends or relatives (Richard, 2026).

Some survey respondents described homelessness and housing instability that official counts may not fully capture, including people living in vehicles or camping, and households that remain housed only by doubling up with relatives.

Together, these data suggest housing instability is an issue for significant numbers of Coventry residents, and that there are multiple unhoused people living in town. The town's extremely limited rental vacancy rate and long affordable-housing waitlists indicate few housing options for households facing displacement or housing loss.

> **SURVEY CONTEXT — HOMELESSNESS**
>
> *Coventry Housing Needs Survey · 353 residents*
>
> > *“If I don't pay my rent I will be homeless. I have been on the RI Central Waitlist for 2 years. I'm told I'm still in the 100s on the list."*
> >
> > *"I am noticing more homeless people/encampments around town. I hope we can address it.”*
> >
> > *"A lot of homeless people in tents bc can't afford [a] house."*

8.0 Summary of Needs

Elderly and Aging Residents

Coventry's population is aging steadily, and older adults represent both the town's fastest-growing demographic and the largest segment of its current LMIH inventory. The Coventry Housing Authority's elderly and disabled properties, Knotty Oak Village and Golden Ridge, maintain combined waiting lists of nearly 400 households and the CHAS data confirm that elderly non-family households bear the highest cost burden rate of any household type in Coventry, with 24.7% percent severely burdened.

The current affordable inventory, however, is heavily weighted toward traditional elderly rental housing. As the 65-and-older population continues to grow, the range of need will broaden. Not all aging residents require or want rental apartments; many are homeowners who wish to remain in the community but need smaller, more manageable units or homes with accessibility features that their current housing does not provide. Demand will increase not only for additional affordable elderly rental units but also for age-restricted for-sale housing such as single-level condominiums and cottage-style developments, for assisted living and memory care capacity, and for programs that support aging in place through home modifications and accessibility retrofits in the existing stock.

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.

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 (Table 4.6). 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.

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.

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.

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 that is 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. Coventry's housing strategy should therefore recognize housing instability as part of the town's broader affordability problem and maintain clear connections between local departments, schools, regional homelessness systems, emergency assistance, and housing resources.

Manufactured Home Park Residents

Manufactured home park residents occupy a distinct position in Coventry's housing landscape. As discussed in Section 4.4, residents typically own the structure they live in but lease the land beneath it.

The level of risk varies across Coventry's five manufactured home communities. Ramblewood Estates and Mapleroot Village include 178 LMIH units under a RIHousing affordability structure, and Sherwood Valley is resident-owned. 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 provides a potential preservation pathway when a park is offered for sale or proposed for redevelopment, but that pathway is only useful if residents are organized and connected to acquisition, financing, and technical-assistance partners early enough to act.

Because manufactured homes cannot practically be relocated, these risks can have serious consequences for residents' housing stability and household wealth. A large pad rent increase, unresolved infrastructure problem, or loss of park stability can leave households with few alternatives and little ability to recover the value of their homes. If a park were closed or converted, affected households would enter a rental market where the median renter income of $37,353 is less than half of what is needed to afford a two-bedroom apartment (Section 4.2). For this reason, Coventry's housing strategy should include park-specific monitoring, early communication with owners and residents, coordination with RIHousing where affordability restrictions already exist, support for resident purchase opportunities where applicable, and clear referral pathways to preservation, infrastructure, code, or relocation resources when risks emerge.

Workforce and Local Employees

Many workers employed in Coventry cannot afford housing in the community. 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. Even construction workers earning around $73,000 cannot afford the median home, and only wholesale trade, manufacturing, and professional-services wages clear the rental-affordability threshold. The workforce employed in Coventry is also somewhat more racially and ethnically diverse than the resident workforce, underscoring that the gap between local wages and housing costs affects who has a realistic opportunity to live in the community.

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.

Section 2: Analysis of Planning Context & Barriers to Housing Production

9.0 Planning Context

9.1 Relationship to Other Plans

The state of housing in Coventry depends not only on this chapter but on the goals and strategies set across the Town's other plans. Two are particularly relevant. The first is the Community Comprehensive Plan, particularly the Land Use, Transportation, and Economic Development chapters, whose goals and strategies shape, and are reinforced by, the housing strategies. The second is the Town's 2024 Hazard Mitigation and Floodplain Management Plan, which identifies where Coventry's housing stock is exposed to flooding and related hazards, which directly impacts where and how new housing should be built. The discussion below summarizes the relevant findings of each.

Community Comprehensive Plan Chapters

The 2026 Comprehensive Community Plan Update, which replaces the 1999 Comprehensive Plan, was adopted by Town Council at a public hearing on June 9, 2026 (Town of Coventry, 2026). The Plan is a single document whose chapters are meant to work together, so the Housing Chapter is not read in isolation from the rest of the Plan. Three chapters relate most closely to housing: Land Use, which sets where and at what density development can occur; Transportation, which determines how well that housing connects to transit, jobs, and services; and Economic Development, which ties housing to workforce retention and the Town's fiscal health.

> **Land Use (Chapter 1). The Future Land Use Map directs higher-density and affordable development toward eastern Coventry, where infrastructure exists, and limits density in the rural west.**

Key findings from this chapter include:

- The Land Use Chapter calls for at least five units per acre by right in sewered High Density Sewered Residential areas and a minimum of one unit per acre in Medium Density Residential areas served by on-site wastewater. The multi-family and affordable units this chapter addresses are feasible primarily within the sewered eastern areas.
- The Sewer Facility Plan Update identifies Future HDSR areas adjacent to existing infrastructure, particularly along Route 3 south of the current service area, where higher-density housing could be accommodated as service extends.
- Mixed-Use–High Density areas in eastern Coventry combine commercial and higher-density residential uses, and the Mixed-Use–Village designation at Summit Village provides for housing diversity in the western growth center while retaining its rural character.
- The Land Use buildout analysis estimates a capacity of 16,594 units indicating that the production goals can be met within the existing land use framework when zoning and infrastructure are directed eastward.

The Housing Chapter has been developed to be consistent with the Land Use Chapter. The Future Land Use Map directs higher-density residential development to areas served or planned to be served by public infrastructure, while maintaining lower-density development patterns in rural areas. The housing policies and implementation actions in this chapter are intended to support that growth pattern through zoning amendments, infrastructure planning, and housing programs.

Transportation (Chapter 9). Housing location and transit service are interdependent in Coventry.

Key findings from this chapter include:

- Route 13 is the town's only fixed-route bus service. Both RIPTA and Chapter 9 identify additional residential density along this corridor as a prerequisite for improved transit frequency.
- RIPTA has recently expanded transit opportunities. Route 23 now connects the Centre of New England to Warwick, and a proposed extension of Route 13 toward Conimicut would further improve access to the Town's primary residential and commercial growth areas.
- Chapter 9 concludes that fixed-route transit is unlikely to expand into Coventry's lowest-density rural areas. The Town's largely unsewered western and central neighborhoods lack both population density and connected street network needed to support efficient transit service.
- Transportation costs are closely tied to housing affordability. In 2019, 86 percent of Coventry residents drove alone to work and fewer than one percent used transit, and the mean commute of 29 minutes exceeded both county and state averages. Households unable to live near jobs, transit, and services face longer and more expensive commutes, increasing overall housing and transportation costs.
- Chapter 9 identifies pedestrian network improvements that support future housing growth. Gaps along Route 3 near transit stops and commercial uses west of South Main Street are where higher-density housing is most appropriate. These represent near-term infrastructure needs rather than a barrier to development in this corridor. Several programmed improvements are expected to strengthen walkability, including the Sandy Bottom Road Streetscape project (funded in the 2027 State Transportation Improvement Program), Route 117 sidewalk and resurfacing improvements, and the extension of the Trestle Trail to the Connecticut border. The Washington Secondary Trail already provides a non-motorized connection along Route 117 linking neighborhoods, schools, and commercial areas.

Transportation costs are an important component of housing affordability. Housing that is priced within reach but located far from transit, jobs, and services can leave households worse off once commuting costs are factored in. Because transit, sidewalks, and trail connections are concentrated in the same areas identified as appropriate for new residential density, directing housing to these locations helps reduce combined housing and transportation costs. Conversely, housing developed outside these networks risks shifting the cost burden from housing to transportation. For this reason, the pedestrian-network improvements identified above should advance on a similar timeline as new housing, ensuring walkable connections are in place as new units come online rather than afterward.

> **Economic Development (Chapter 6). The Economic Development Chapter aims to strengthen Coventry's commercial base and workforce, concentrating commercial and mixed-use redevelopment along the Route 3 and Route 117 corridors and treating workforce retention as central to the town's economic resilience.**

Key findings from this chapter include:

- Coventry has approximately 7,915 jobs and more than 19,000 resident workers, and functions largely as a bedroom community. Workers in retail, healthcare, food service, and construction increasingly cannot afford to live in town, and a wider range of housing prices and types bears directly on workforce retention.
- Chapter 6 identifies sewer expansion along Route 3 as a condition for mixed-use and commercial redevelopment, which can also produce housing, add to the tax base, and reduce the distance between where residents live and work.
- Goal 4 of the statewide Ocean State Accelerates economic development strategy, which Coventry has committed to advancing, calls for affordable housing development that integrates housing, transportation, and employment centers.

The Economic Development Chapter recognizes housing as a workforce and fiscal issue. As Coventry functions increasingly as a bedroom community and essential workers are priced out, a wider range of housing prices and types is necessary to support the Town's workforce. The Route 3 sewer expansion supports both priorities: it enables commercial and mixed-use redevelopment while also making higher-density and affordable housing more feasible. Treating housing and economic development as one effort, rather than competing claims on the same corridor, lets the Town add units, broaden its tax base, and shorten the distance between where residents live and work simultaneously.

Hazard Mitigation and Floodplain Management Plan

The Town's 2024 Hazard Mitigation and Floodplain Management Plan (HM&FMP), adopted by the Town Council in September 2024, identifies the natural hazards facing Coventry and the areas where people, housing, and infrastructure are exposed (Town of Coventry, 2024). The plan assesses each hazard separately according to its annual probability, potential severity. Its findings are most directly relevant to flooding, dam failure, and related infrastructure vulnerabilities, while also identifying wildfire as a secondary consideration in the Town's more heavily forested areas. These findings inform where new housing should be located and how development and reinvestment should respond to existing hazards.

> **Flooding affects a substantial share of Coventry's housing stock, while dam failure is less probable but carries the Town's highest level of concern.**

- The HM&FMP estimates that flooding exposes roughly 2,165 residences (about 14% of the Town's housing stock) and 5,131 residents (about 14% of the Town's population), with potential residential losses on the order of $1 billion.
- Dam failure is less probable than flooding but has potentially severe consequences for existing and future housing. The HM&FMP estimates that dam-failure inundation could affect

an estimated 941 residences (about 6% of the town's housing stock). DEM's 2024 Dam Safety Program report also identifies eight Coventry dams as unsafe, including five High Hazard and three Significant Hazard dams (State of Rhode Island Department of Environmental Management, 2025).[2] The HMP identifies residential exposure downstream of several dams, including Tiogue Lake, Black Rock Reservoir, and Pearce Pond and the Centre of New England #1 Dam is located near proposed developments. Heavy reliance on on-site septic systems links flooding directly to housing habitability.

- About 97 percent of Coventry households rely on on-site wastewater treatment systems. The HM&FMP reports that flood events and the resulting soil saturation have caused many septic systems and cesspools to fail, contaminating groundwater, exposing shallow private wells, and leaving homes without usable water, an impact that falls hardest on the unsewered central and western parts of town.
- The plan identifies specific residential areas subject to repeated flash flooding and inadequate drainage, including the Pembroke neighborhood around the Nathanael Greene Homestead and locations such as Johnson's Boulevard at West Lake Drive and LaForge Drive at Gervais Street.
- Coventry currently has 100 National Flood Insurance Program policies, compared with an estimated 2,165 residences exposed to flood risk. The Town intends to join FEMA's Community Rating System to reduce premiums for participating policyholders and encourage broader flood-insurance coverage.

Wildfire is a lower priority, but relevant secondary hazard because of Coventry's extensive forest cover.

- The HM&FMP profiles wildfire risk (classified in the plan as *bushfire*) as a "Possible" probability, "Low" concern hazard. Although it is not a primary driver of housing policy like flooding or dam failure, the plan identifies areas where development interfaces with extensive forest cover.
- Forested land covers approximately two-thirds of Coventry, with much of it occurring in large, unfragmented tracts concentrated in the rural residential districts (RR-5, RR-3, and RR-2). The U.S. Forest Service's 2020 Wildland–Urban Interface dataset classifies much of central and western Coventry as intermix, where housing is dispersed within substantially vegetated areas. Additional low-density development in these areas would increase the number of homes within the wildland–urban interface. (Town of Coventry, 2024)

The mitigation planning process engaged housing and vulnerable-population stakeholders.

- The Coventry Housing Authority took part in the planning team, and the Town distributed surveys and draft documents through the Housing Authority and Senior Center to reach low-

[2] The dams identified as unsafe include five High Hazard dams—Johnson's Pond/Flat River Reservoir, Coventry Reservoir, Tiogue Lake, Black Rock Reservoir, and Pearce Pond—and three Significant Hazard dams: Mill/Anthony Pond, Hopkins Farm Pond, and Centre of New England #1.

income and elderly residents, the populations least able to absorb the cost of flood damage or recovery.

9.2 Status and Lessons of the 2005 Affordable Housing Production Plan

Coventry's first Affordable Housing Production Plan, adopted in 2005, organized its twenty-year strategy around five areas: zoning amendments, site identification, partnerships and community support, funding and resources, and long-term affordability preservation. A review of that plan against current municipal, state, and federal records shows a consistent pattern across all five areas: provisions that required only administrative or regulatory action were largely implemented, while those requiring sustained funding, dedicated staffing, or politically difficult zoning changes were not. Coventry's 2025 LMIH count stood at 6.23 percent of year-round units, short of the plan's 2025 target of 10.02 percent. Much of the recent gain reflects a 2024 change in state counting methodology to include vouchers rather than new local production, and the underlying production rate had been effectively flat since 2016.

Table 9.1 summarizes implementation status by strategy area and identifies what carries forward into this chapter.

Table 9.1. 2005 AHPP Implementation Status by Strategy Area

Strategy Area	2005 Goal	Status	Current Relevance
Zoning amendments	Adopt mandatory inclusionary zoning, allow duplexes/multifamily by right, and enable mill and accessory-structure conversion to residential use.	Not implemented (inclusionary zoning, duplexes); implemented (mill conversion, ADUs)	Carries forward. State law on inclusionary zoning has evolved since the 2005 plan, and current enabling legislation permits municipalities to require affordable housing units in qualifying residential developments. Duplexes and multifamily housing were historically permitted through Special Use Permits, which were eliminated through the Town's 2024 zoning amendments. The Town will continue evaluating inclusionary zoning and other future zoning changes.

Strategy Area	2005 Goal	Status	Current Relevance
Site identification	Direct affordable development to roughly a dozen named parcels and mill buildings, projecting several hundred units.	Mixed progress; with 3l identified sites constructed and 3 others with preliminary or master plan approval, one major site (Harris Mill) converted to market-rate housing instead while some identified sites have not moved forward	Carried forward with updated sites. This chapter identifies new opportunity sites informed by current ownership, infrastructure, and market conditions rather than reusing the 2005 site list.
Partnerships and community support	Form a dedicated Affordable Housing Advisory Committee and deepen the Town's relationship with CHA/CHAC and nonprofit developers.	Not implemented (committee); implemented and ongoing (CHA/CHAC partnership)	Carries forward. CHA and CHAC remain the Town's principal development partners; Recent staffing and stakeholder engagement efforts have strengthened local housing capacity, though affordable housing implementation continues to rely on coordination among staff and partner organizations. .
Funding and resources	Establish a locally seeded Affordable Housing Trust Fund and continue pursuing federal/state subsidy (CDBG, HOME, LIHTC, HUD Section 202).	Not implemented (Trust Fund); implemented and ongoing (federal/state subsidy programs)	Carries forward. No dedicated local funding source exists; federal and state programs remain the primary financing tools available to Coventry developers.
Long-term affordability	Create an annual monitoring program for deed-restricted units and a Community Housing Land Trust to preserve affordability over time.	Not implemented	Carries forward with added urgency. The Town's affordable inventory lost units between 2020 and 2021, and the gain reflected in current LMIH counts is attributable mainly to a 2024 change in state methodology rather than new local production.

Source: (Town of Coventry, n.d.) (Town of Coventry, 2026) (RI Executive Office of Housing, 2025) (RIHousing, 2024) (FindLaw, 2003) (National Park Service, 2026) (Office of U.S. Sen. Jack Reed, 2009)

The Town has recently increased its staff capacity to work on housing, but several implementation gaps from the 2005 plan remain. Coventry has historically maintained part-time Community Development Block Grant (CDBG) staff and has more recently expanded its capacity through the Municipal Fellows program and the creation of a permanent Senior Planner position. However, the affordable housing advisory committee proposed in the 2005 plan was never established, leaving responsibility for housing implementation dispersed among Town staff and project partners.

The Town also lacks a locally controlled funding source that could support small projects or increase the competitiveness of larger projects by demonstrating local funding commitments. A related, though less significant, gap is the absence of a comprehensive Town-led preservation strategy. Although affordability restrictions are generally monitored by designated monitoring agent, a system for town staff to track units at the end of their restriction periods and plan for preservation could prevent the loss of LMI units.

9.3 State Legislative Context

The State planning context has changed substantially since Coventry's 2005 Affordable Housing Production Plan was adopted. A series of significant legislative actions between 2022 and 2024 have materially reshaped the regulatory landscape for housing production, affordable housing permitting, and land use in Rhode Island.

Table 9.2. State Legislation Summary

Topic/Legislation	Description
Accessory Dwelling Unit (ADU) Legislation (P.L. 2022; P.L. 2024).	The State has progressively expanded the right to develop ADUs through legislation enacted in 2022 and significantly strengthened in 2024. Under current law (RIGL §45-24-73), municipalities must allow one ADU per lot by right under three circumstances: on owner-occupied properties as a reasonable accommodation for family members with disabilities; on residential lots of 20,000 square feet, or within the existing footprint of a primary or accessory structure. The legislation also limits local dimensional, frontage, lot area, and utility requirements that could restrict ADU development and prohibits ADUs from being used as short-term rentals. These provisions expand opportunities for smaller, more affordable housing on larger residential lots within Coventry.
Comprehensive Permit Streamlining and Low- and Moderate-Income Housing Act	The Low- and Moderate-Income Housing Act (RIGL §45-53) has been amended several times since 2005. The 2023 legislation strengthened the comprehensive permit process by establishing density bonuses of five to twelve additional units per acre for developments containing 25 to 100 percent deed-restricted affordable housing, and eliminated the previous requirement that projects demonstrate 'no significant negative

Amendments (P.L. 2022; P.L. 2023).	environmental impacts. Effective January 1, 2024, the State Housing Appeals Board (SHAB) was eliminated, with appeals transferred to a dedicated housing and land use calendar in Rhode Island Superior Court. Together, these changes strengthen the comprehensive permit process as tool for affordable housing in Coventry.
Adaptive Reuse Legislation P.L. 2023; amended 2025.	State law requires municipalities to permit the adaptive reuse of qualifying existing buildings for residential or mixed-use development where at least 50% of the existing gross floor area is converted to residential use. Effective January 1, 2026, projects with more than four residential units that provide at least 10% LMIH are not subject to a locally established maximum residential density; for projects providing less than 10% LMIH, including projects with no LMIH component, adaptive reuse remains permitted by right but the municipality may establish the allowable maximum density. The law also establishes standards for building envelope, parking, setbacks, height, and water and wastewater service.
Inclusionary Zoning Density Bonus (P.L. 2023).	Current state law requires a mandatory inclusionary zoning ordinance to require at least 15% affordable housing, with a project-size threshold no higher than 10 dwelling units. The municipality must allow one additional market-rate unit for each affordable unit required, together with dimensional relief necessary to accommodate the bonus density. Municipalities may provide larger density bonuses and alternative compliance options.
Transit-Oriented Development (TOD) Pilot Program (P.L. 2023; amended P.L. 2025	The General Assembly established voluntary a Transit-Oriented Development Pilot Program, administered by the Rhode Island Executive Office of Housing, to encourage compact, walkable residential development near transit participating municipalities must allow at least ten units per acre within one-quarter mile of a regional mobility hub or one-eighth mile of a frequent transit stop. Coventry's access to RIPTA service along Route 3 and Route 117 may position portions of the Town to explore TOD-supportive zoning consistent with this program, which could allow Coventry to take advantage of future state investment as resources become available.
Substandard Lots & Dimensional Relief (P.L. 2023; amended P.L. 2024)	Requires proportionally reduced setback, frontage, and lot-coverage standards for substandard lots of record; restricts lot mergers between similarly sized adjacent lots; and replaces the prior “least relief necessary” variance standard with a “minimal to reasonable enjoyment” test. These changes are particularly relevant to Coventry’s Rural Residential districts, where substandard lots are common
Attached Single-Family Dwellings / Townhouses (P.L.	Requires municipalities to allow attached single-family dwellings (townhouses) by right in residential districts where multifamily development of equivalent density is already permitted. The legislation

2025, effective Jan.1 2026)	also limits minimum lot-size, building-height, and parking requirements, expanding opportunities for “missing middle” homeownership in Coventry.

9.4 LMIH Production Benchmarks and Housing 2030 Targets

Rhode Island’s Housing 2030 plan, adopted in 2025 as the housing chapter of the State Guide Plan, establishes five-year housing production goals for every municipality. These goals are separate from the longstanding state goal that at least 10 percent of a municipality’s year-round housing units qualify as Low- and Moderate-Income Housing (LMIH), a figure that also serves as an important threshold under the state’s comprehensive permit law. Municipalities must document in their Comprehensive Plans how they intend to meet these goals, submit an updated housing chapter to the state for review by the end of 2026, and report annually on actual production. Plans will be reviewed by the Office of Statewide Planning as well as the Executive Office of Housing. Statewide planning may require a municipality to revise its plan if it does not present a realistic path to its target. Coventry, designated as a Modest (Job-Rich) Growth Community, has a five-year production goal of 448 total housing units and 67 new LMIH units, or approximately 90 total units and 13 to 14 LMIH units annually (Rhode Island Executive Office of Housing, 2025).

Housing 2030's five-year LMIH production target for Coventry is 67 new units, far short of what the Town actually needs to reach the state's 10 percent affordability threshold. Coventry currently has 916 qualifying LMIH units, equal to 6.23 percent of its 14,710 year-round housing units, meaning the Town would need 555 additional qualifying units to reach 10 percent. Meeting the Housing 2030 target would reduce that shortfall by only about 12 percent, leaving Coventry well below the state threshold even with full compliance.

Coventry already has several housing developments moving through the local approval process. If completed as proposed, these projects will likely exceed the Town’s five-year Housing 2030 production goals and add qualifying units to the Town’s LMIH inventory, exceeding the 10% threshold before 2030. The number of units ultimately produced will depend on which projects advance through permitting, financing, and construction. Projects at different stages of review therefore provide different levels of certainty about near-term production. This is discussed further in Section 13.0.

10.0 Barriers to Housing Production

10.1 Environmental and Physical Constraints

As Rhode Island's largest municipality by land area, Coventry contains a wide range of environmental and physical conditions. The broadest differences run east to west, from the more developed eastern portion of town to the more rural central and western areas, but soils, wetlands, groundwater resources, flood exposure, protected land, and contaminated sites occur in different combinations throughout Coventry. The sections below describe how these conditions affect the location, scale, and cost of housing development.

Soils & Site Suitability

Much of the soil and material beneath Coventry was deposited by glaciers. Central and northeastern Coventry are dominated by glacial till, a dense mixture of soil, gravel, and rocks left behind by melting ice. This material often drains slowly, contains many stones, and lies close to bedrock. Areas around the major reservoirs in southeastern Coventry and parts of western and southern Coventry contain more sand and gravel deposited by glacial meltwater, which generally allows water to drain more easily. These materials affect the cost and difficulty of excavation, grading, foundations, roads, drainage, erosion control, and septic systems. Because the two types are mixed across the landscape, soil and drainage conditions can vary even within a single property (Town of Coventry, 2026).

Soils that stay wet for long periods, known as hydric soils, and soils where groundwater rises close to the surface during part of the year are among the most significant physical constraints on development in Coventry. They are common along streams, around wetlands, and in low-lying areas throughout the town, including a large continuous area south of Harkney Hill Road in south-central Coventry. Soils with seasonally high groundwater are also common across central and western Coventry. On affected sites, foundations, drainage systems, and on-site wastewater systems can be more difficult and expensive to construct. Development may require added fill, grading, drainage improvements, or specially engineered designs.

The 2017–2018 NRCS soil survey maps approximately 20,840 acres of moderate-constraint soils, concentrated in north-central and western Coventry. These are predominantly stony but well-drained sandy loams that can accommodate conventional development under standard site design, though their stonier and rockier phases add excavation and grading cost.

The most limiting conditions occur where saturated soils, shallow depth to bedrock, or steep slopes leave little usable area for buildings, access, drainage, and wastewater facilities. Their effect on housing depends on how much of a parcel they cover. Where they extend across most of a site, they can prevent development or limit the number of units well below what the parcel's size suggests. Where they cover only part of a site, development may be possible with additional measures: engineered drainage on poorly draining soils, imported fill where groundwater is high, specialized foundations where bedrock is shallow, or an engineered wastewater system where soils will not support a conventional one. Development can also be laid out to place buildings and infrastructure on the more suitable ground and leave the constrained areas open.

Wetlands

Wetlands cover approximately 15 percent of Coventry and occur throughout the town along rivers, streams, ponds, and low-lying drainage areas. They range from narrow linear wetlands to large wetland complexes, including Mishnock Swamp, Great Grass Pond, and Whitford Pond (Town of Coventry, 2026).

Wetlands are regulated under the Rhode Island Freshwater Wetlands Act and RIDEM's freshwater wetlands rules. The rules establish buffer zones generally ranging from 25 to 200 feet, depending on the type and designation of the wetland, as well as setback requirements for development. Filling, draining, grading, clearing vegetation, constructing buildings or roads, or installing utilities within wetlands or their regulated areas may require state approval.

Where wetlands and their buffers occupy a substantial portion of a property or divide upland areas into smaller sections, they can limit the location of buildings, roads, drainage facilities, and on-site wastewater systems. Some sites may still support development through a revised layout or reduced development area, while others may not contain enough usable upland for the proposed project.

Groundwater Resources

Groundwater is an important source of drinking water in Coventry. Much of eastern Coventry is served by the Kent County Water Authority. The authority operates three active wells in the Mishnock Wellfield, while properties outside the public water service area rely primarily on private or community wells. Nearly all of Coventry lies over groundwater classified by the state as suitable or presumed suitable for drinking-water use (Town of Coventry, 2026). Approximately 23 percent of the town is classified GAA, the state's highest groundwater protection tier, reserved for major aquifers, critical recharge areas, and public or community wellhead-protection areas. Another 75 percent is classified GA, meaning it is also considered suitable for drinking water use without treatment, but falls outside those specific priority areas.

Groundwater protection can constrain housing development where septic systems are located within these areas. Coventry already has many septic systems in groundwater recharge areas, including older systems installed before current regulations, and some are located on soils that may not adequately treat wastewater. When septic systems fail or function poorly, contaminants can enter the groundwater supply. New development can add further pressure through additional septic systems, stormwater runoff, erosion, and impervious surfaces. Development in these areas therefore requires careful attention to wastewater disposal, stormwater management, and groundwater protection.

Flooding and Climate Risk

In Coventry, flood risk limits where and how new housing can be built. FEMA-mapped 100-year and 500-year floodplains extend along the Pawtuxet River, Flat River, Mishnock River, Moosup River, Bucks Horn Brook, Tiogue Lake, Johnson's Pond, and several smaller waterways. Floodways and the 100-year floodplain function as an absolute constraint on new housing. The 500-year floodplain is a partial constraint, where development remains possible subject to the Town's floodplain regulations, FEMA requirements, and State Building Code standards, including elevation above the base flood elevation and flood-resistant construction. These requirements can reduce the buildable area of affected parcels and raise development costs. Heavier precipitation under climate change is expected to increase flood exposure over time. Dam-failure inundation areas may extend beyond FEMA-mapped floodplains and do not necessarily preclude development, but several of Coventry's High or Significant Hazard dams have documented condition or ownership concerns, making downstream exposure a site-specific consideration where housing is proposed in affected areas (Town of Coventry, 2026).

Open Space, Forest & Agricultural Preservation

Coventry contains extensive forests, agricultural land, and open space, but only portions are permanently protected from development. State and local conservation lands account for roughly 19 percent of the town, while much of the remaining forest and agricultural land is privately owned and potentially developable. Land enrolled in the Farm, Forest, and Open Space program receives preferential tax treatment but is not permanently protected if ownership or enrollment changes.

Coventry also contains approximately 4,294 acres of Prime Farmland Soils and 5,853 acres of Soils of Statewide Importance, together representing about one-quarter of the town. Only about 24 percent of these agricultural soils are within state or local conservation areas. Much of the remainder is already developed or remains available for development. This creates a real land-use conflict because some of the land with soils capable of supporting development is also land the Town seeks to retain for agriculture, forest cover, habitat, and the rural landscape of central and western Coventry.

The Comprehensive Plan's Future Land Use Map designates substantial acreage as Open Space and Agriculture and directs more intensive growth toward areas with existing or planned infrastructure. Most land within that designation is still zoned for residential use and is not permanently protected. Conservation restrictions and Transfer of Development Rights are intended to preserve additional land while allowing development potential to shift to locations better able to accommodate housing.

Brownfields and Contaminated Sites

Coventry has a significant number of properties with known or suspected contamination, including former industrial and commercial sites that may otherwise be candidates for adaptive reuse or redevelopment. The Comprehensive Plan identifies 76 state- or federally reviewed contaminated-site records, although some are duplicate listings and most are inactive. Fourteen sites remain active, and 11 properties are subject to Environmental Land Use Restrictions (ELURs).

An ELUR does not necessarily rule out housing, but records the restrictions associated with the cleanup previously approved for the property, often based on its existing or anticipated commercial or industrial use. Whether the site can support housing depends on the contaminants present, how people could be exposed, and what additional work would be needed to support residential use. That work may include changes in construction or soil-management practices, further cleanup, or modification of the ELUR through remediation and coordination with RIDEM.

For properties that may be suitable for housing, additional investigation, remediation, or engineering controls may be required to support residential use and, where necessary, additional actions may be needed if the existing ELUR precludes residential use. The investigation, design, and cleanup needed to enable residential uses on brownfield sites can add substantial early costs and may affect whether the project is financially feasible. RIDEM grants and financing through the Rhode Island Infrastructure Bank can help cover some assessment and remediation costs. (Town of Coventry, 2026).

10.2 Infrastructure & Service Areas

Water Service Areas & Private Wells

Public water service in Coventry is provided by the Kent County Water Authority (KCWA), a regional utility serving Coventry and neighboring communities, with rates regulated by the Rhode Island Public Utilities Commission (Town of Coventry, 2023). Approximately 80 percent of KCWA's water supply is purchased wholesale from the Scituate Reservoir, with the remaining 20 percent drawn from groundwater wells in the Mishnock and Hunt River aquifers. Public water service is concentrated in eastern Coventry's developed neighborhoods, commercial corridors and historic village areas, while rural areas in central and western Coventry rely primarily on private wells (Town of Coventry, 2023). These service boundaries have direct implications for where and how new housing can be built. In areas without public water service, reliance on private wells adds another constraint to residential development. On properties without public water, a private well must be accommodated alongside the home and its wastewater system. State regulations generally require at least 100 feet of separation between a private drinking water well and an onsite wastewater leach field, along with other siting requirements intended to protect drinking water and groundwater quality. The space needed for both a well and a septic system can reduce the developable area of smaller, irregular, or otherwise constrained parcels. This may limit infill development or the number of homes a site can support even where zoning permits greater density (Rhode Island Department of State, 2022).

Wastewater

Approximately 97 percent of Coventry residences rely on on-site wastewater treatment systems. Public sewer service is concentrated in the eastern portion of the town, where approximately 715 properties are currently connected.

Coventry's public sewer system carries wastewater to the West Warwick Wastewater Treatment Facility. Coventry and West Warwick signed an intermunicipal agreement in 1999 that remains in effect through 2098 unless amended. Coventry's collection system consists of 17 miles of gravity sewer, 12 miles of force main, and four Town-owned pump stations.

Under the agreement, Coventry has 2.25 million gallons per day (MGD) of reserved treatment capacity. Current wastewater flows are approximately 0.3 MGD, and the Town's 2023 Wastewater Facility Plan projects that planned sewer extensions and anticipated development would increase average daily flows to approximately 0.94 MGD, or about 42 percent of Coventry's reserved capacity. Wastewater treatment capacity is therefore sufficient to accommodate planned growth in areas where sewer service exists or is proposed, although extending service requires substantial investment in local collection lines and pump stations.

The Facility Plan recommends phased extensions to five developed residential areas near Tiogue Lake, Johnson Pond, and the Pawtuxet River system, where small lots, soil and groundwater conditions, aging on-site systems, and proximity to water bodies create particular wastewater-management concerns. The Town does not currently have the financial capacity to extend sewer throughout the broader planning area. The 2026 Comprehensive Plan incorporates these recommendations, along with construction of the Arnold Road Pump Station as priority implementation actions (Town of Coventry, 2026).

On-site Wastewater (Septic) Constraints

Areas outside the sewer service area in Coventry rely on on-site wastewater treatment systems, while older cesspools continue to be phased out under state law. The Wastewater Facility Plan survey found that 40 percent of respondents reported an on-site system at least 21 years old, 12 percent reported a cesspool, and nearly one-third expressed concern about their system.

Where development relies on individual wastewater treatment systems rather than centralized sewer infrastructure, the land area necessary to accommodate on-site wastewater disposal becomes a principal factor limiting residential density (Town of Coventry, 2026).

In unsewered areas, ADUs, duplexes, residential conversions, and small-scale multifamily housing may be feasible where the lot and soils can support the additional wastewater flow. On developed properties, adding a unit may require enlargement or replacement of the existing system, which can add substantially to the cost of an ADU or conversion and ultimately discourage ADU construction for those who might otherwise consider the option.

Clustered or larger multifamily development, including larger adaptive reuse projects, may require shared septic systems, alternative treatment systems, or package wastewater treatment plants if pursued in unsewered areas. Feasibility depends on site conditions, permitting, and the cost of construction and long-term operation.

The cost implications of on-site wastewater systems also affect housing affordability. Septic system installation, engineering, and potential site improvements represent relatively fixed development costs regardless of the market value of the completed housing unit. As a result, these costs comprise a larger share of the total development budget for affordable housing than for market-rate housing, making affordable residential development more difficult to finance on unsewered sites.

Transportation

Coventry's transportation network is centered on Route 3, Route 117, and access to Interstate 95, with the strongest connections to jobs, shopping, and services in the eastern portion of town. Most residents rely on private vehicles for daily travel: in 2019, 86 percent of workers drove alone, fewer than one percent used public transit, and the average commute was 29 minutes (Town of Coventry, 2026).

Fixed-route transit service is currently available primarily along the Route 3 corridor through RIPTA Routes 13 and 23, providing connections between Coventry, West Warwick, Warwick, and other regional employment centers. Planned service improvements, including the proposed extension of Route 13 toward the Centre of New England and Conimicut, would further strengthen transit accessibility within the town's principal growth corridor. These transit investments expand mobility options for residents, reduce dependence on private automobiles, and increase the suitability of eastern Coventry for a wider range of housing types, particularly smaller multifamily and mixed-use residential development located within walking distance of transit service (RIPTA, 2025) (Town of Coventry, 2026).

The Coventry Greenway provides an east-west bicycle and pedestrian route through the town, although connections between the path and nearby neighborhoods, commercial areas, and public facilities remain limited. The Comprehensive Plan calls for improved bicycle and pedestrian connections to make the greenway more useful for everyday travel as well as recreation (Town of Coventry, 2026).

10.3 Zoning and Land Use

This section summarizes the zoning provisions that affect where and what types of housing may be developed in Coventry. It reviews the Town's residential and rural residential districts, village and mixed-use districts, dimensional standards, and alternative pathways for multifamily and affordable housing.

Coventry first adopted zoning in 1962, although that ordinance was later invalidated by the Rhode Island Superior Court in *R.A. Bernard Enterprises Inc. v. Town of Coventry, et al.* in March 1981, and the Town subsequently enacted its current Zoning Ordinance in May of that year (Town of Coventry v. Glickman, 1981). As of July 2026, it has 8 zoning districts and one overlay district. The current Zoning Ordinance was comprehensively rewritten in 1994 following adoption of the 1992 Comprehensive Community Plan and enactment of the Rhode Island Zoning Enabling Act of 1991 (Town of Coventry, 1992; Town of Coventry). The Town subsequently adopted new subdivision and land development regulations in 1995 following enactment of the Rhode Island Land Development and Subdivision Review Enabling Act of 1992. Since 2023, the Ordinance has been amended numerous times in response to changes in state housing and zoning law.

As described in the Land Use Chapter of the Comprehensive Plan, the RR-5, RR-3, RR-2, and R-20 districts together cover approximately 94 percent of Coventry. Nearly 80 percent of the Town is zoned RR-5, RR-3, or RR-2, which require minimum lots of two to five acres. The R-20 District, concentrated in eastern Coventry, requires a minimum lot area of 20,000 square feet. See Chapter 1, Tables 1.5 and 1.6, and Map 1.4.

Table 10.1 Zoning Districts Permitting Residential Use

District	Approx. Acreage	% of Town	Minimum Lot Size
RR-5	16,483.2	41.52%	5 acres (217,800 sq. ft.)
RR-3	7,762	19.55%	3 acres (130,680 sq. ft.)
RR-2	7,197.6	18.13%	2 acres (87,120 sq. ft.)
R-20	5,859.2	14.76%	20,000 sq. ft.
RMH		0.00%	Established as a floating zone (no fixed base lot size)
VRC	119.4	0.30%	40,000 sq. ft.
VMC	91.6	0.23%	7,500 sq. ft.
CCPD	17.3	0.04%	

Source: (Town of Coventry, 2026)

Housing Types Permitted by Zoning District

In the four conventional residential districts and two village districts, detached single-family dwellings are the only principal residential building type permitted by right. Two-family dwellings, multifamily dwelling projects, and apartments above commercial uses are prohibited under the current district use table. Multifamily development may instead be pursued through specialized mechanisms established elsewhere in the Ordinance, while mobile-home development is governed through the RMH floating zone.

In response to the 2023 changes to the Rhode Island Zoning Enabling Act, Coventry substantially revised its zoning use table, changing 363 use-and-district combinations from special-use-permit status to prohibited (McLean, 2025). The changes removed several previously available residential uses. Two-family dwellings and multifamily dwelling projects, formerly allowed by special-use permit in R-20, VRC, and VMC, became prohibited in those districts. Apartments above commercial uses, formerly allowed by special-use permit in VRC, VMC, GB, and BP, also became prohibited. Before the amendment, multifamily dwelling projects allowed by special-use permit were also subject to Article XIV, which contained residential intensity and multifamily development standards. Ordinance 2023-4 also added language specifying that uses within a land development project are governed by the use schedule for the underlying zoning district (McLean, 2025). The land development review process therefore did not provide an independent authorization for multifamily once the use was changed to prohibited. Coventry partially reversed the broader amendment in 2025 by restoring 52 uses as permitted uses, including single-family dwellings in VRC and VMC, but it did not restore duplexes, multifamily projects, or apartments above commercial uses (McLean, 2025).

The Town is in the process of re-establishing local pathways for two-family and multifamily housing. Planning Commission discussions have focused on identifying locations where these uses could be allowed again and on using dimensional and site-development standards to regulate building scale, separation, buffering, parking, infrastructure, and other site conditions. A 2026 zoning options memorandum prepared for the Town evaluates four potential regulatory approaches: by-right zoning, special-use permits, mapped overlay districts, and floating zones.

Restoring multifamily zoning also requires consideration of how local density standards interact with Rhode Island's comprehensive permit law. Because Coventry remains below the 10 percent LMIH threshold, qualifying comprehensive permit projects receive a statutory density bonus in addition to the residential yield otherwise allowed by right. Increasing by-right multifamily capacity can therefore increase the total density available through the comprehensive permit process. At the same time, maintaining broad restrictions on multifamily housing can limit housing choice and may raise fair housing concerns where those restrictions have discriminatory effects on protected classes.

The Ordinance defines "residential density" as the number of dwelling units per unit of land but does not establish separate maximum units-per-acre standards for the RR-5, RR-3, RR-2, or R-20 districts. Instead, residential intensity is regulated primarily through minimum lot area, together with frontage, setbacks, lot coverage, and other dimensional standards. These requirements are summarized in Table 10.2.

Table 10.2 Housing Types Permitted by Zoning District

Housing Type	RR-5	RR-3	RR-2	R-20	RMH	VRC	VMC
Single-family detached dwelling	P	P	P	P	N	P	P
Two-family dwelling	N	N	N	N	N	N	N
Multi-family dwelling project	N	N	N	N	N	N	N
Multi-family 1- and 2-bedroom apartments above commercial uses	N	N	N	N	N	N	N
Accessory dwelling unit	P*	P*	P*	P*	N	N	N
Mobile / manufactured home	N	N	N	N	P†	N	N

Legend: ***P*** *= permitted by right* ***S*** *= special-use permit* ***N*** *= prohibited*

** Subject to the Ordinance's accessory dwelling unit provisions.*
† Permitted within an RMH floating zone established through a zoning map amendment.
Source: (Town of Coventry, 2026)

The Ordinance defines "residential density" as the number of dwelling units per unit of land but does not establish separate maximum units-per-acre standards for the RR-5, RR-3, RR-2, or R-20 districts. Instead, residential intensity is regulated primarily through minimum lot area, together with frontage, setbacks, lot coverage, and other dimensional standards. These requirements are summarized in Table 10.2.

Residential Districts

The Zoning Ordinance establishes four conventional residential districts (§ 255-500), distinguished mainly by minimum lot size and availability of public infrastructure. Three – RR-5, RR-3, and RR-2, the Rural Residential districts apply to areas not served, or only partially served, by public water and sewer, and are designed to protect groundwater, preserve rural character, and limit intensive development. The fourth, R-20, is the Town's single district that applies to areas where public water is generally available and public sewer is planned.

Across all four conventional districts, only detached single-family dwellings and accessory dwelling units are permitted by right; duplexes and multifamily housing are not. Residential density is regulated primarily through minimum lot area, together with frontage, setbacks, lot coverage, and other dimensional standards.

Mixed-Use Village Commercial Districts (VRC and VMC)

In addition to the four conventional residential districts, the Ordinance establishes the Village Rural Commercial (VRC) and the Village Main Street Commercial (VMC) districts (§ 255-500). The Ordinance describes both as traditional mixed-use village districts intended to support residential, retail, office, service, and other compatible uses while preserving the visual, traditional, and historic character of the surrounding village areas. VRC applies principally to village areas in central and western Coventry and also provides for light industrial uses, while VMC applies to village areas in eastern Coventry.

The residential uses allowed under the current use table are narrower than these district descriptions suggest. Amendments adopted in 2023 changed two-family dwellings, multifamily dwelling projects, and apartments above commercial uses from special-use-permit status to prohibited in both districts. Single-family dwellings were restored as permitted uses in 2025, but the other residential uses remain prohibited.

VRC requires a minimum lot area of 40,000 square feet and 125 feet of frontage, reflecting a larger-lot development pattern. VMC requires a minimum lot area of 7,500 square feet and 80 feet of frontage. The use table, however, separately limits residential subdivisions in VMC to two dwelling units per acre, so the district's smaller minimum lot size does not translate directly into greater residential subdivision density.

Together, the two districts encompass approximately 211 acres, or 0.5 percent of the Town's land area. Both districts include supplemental development standards governing building placement, site design, and landscaping, intended to preserve the visual, traditional, and historic character of the surrounding village areas.

Coventry Centre Planned District

In 2025, the Town Council established the Coventry Centre Planned District (CCPD) through a legislative map amendment (Ordinance 2025-19), rezoning approximately 16 acres at 2271 New London Turnpike and 666 Arnold Road (AP 7, Lots 23 and 24) from Industrial-1. Unlike the PUD and PBP floating zones, the CCPD is a mapped, site-specific district whose standards apply exclusively to the district property and take precedence over the base Ordinance where they differ. The district accommodates a mixed-use development combining commercial uses with multifamily residential development, reviewed as a Major Land Development. Developments containing multifamily residential uses must designate fifteen percent of total dwelling units as low- and moderate-income housing as defined by R.I. Gen. Laws § 45-53-3(9), and residential parking is set at one and one-half spaces per dwelling unit. The CCPD abuts the Centre of New England and extends the same Arnold Road/New London Turnpike growth node onto formerly industrial land outside the reach of the 2004 and 2019 court orders.

Floating Zones

Manufactured Housing District (RMH)

The Residential Mobile Home District is a floating zone limited to mobile home parks and associated accessory uses (Town of Coventry, 2026). The district is not mapped until an applicant seeking to establish the district submits a qualifying development application and associated zone-change request. The RMH district does not currently appear on the Town’s zoning map, despite Coventry having five existing mobile home parks; those parks operate under other zoning arrangements, including Westwood Estates, which a 2025 Planning Department staff report identifies as zoned PD. Article XI of the Zoning Ordinance allows the creation of new parks and the extension or expansion of existing parks, subject to a maximum density of two mobile homes per acre of usable land and no more than 200 homes within any individual district. Mobile home parks are also subject to annual licensing under Chapter 158 of the Town Code, which separately limits the total number of licensed mobile home units townwide to 32 units per 1,000 residents (Town of Coventry).

Mill Conversion District

Mill conversion is established separately under § 255-980 as a floating zoning district applicable only to eligible mill buildings constructed before 1950. Like the Residential Mobile Home (RMH) district, application of the floating zone requires a Town Council map amendment before it may be applied to a specific parcel. Once established, eligible mill buildings may be converted to multifamily dwellings, assisted living facilities, single-family dwellings, or studio units, subject to minimum dwelling unit size requirements and limitations on building additions intended to increase the number of residential units. Approval of the floating zone does not authorize a specific development proposal, which remains subject to subsequent development plan review by the Planning Commission.

Planned Development Districts

The Ordinance provides several planned development mechanisms that allow residential development to occur outside the standard provisions of the Town's base residential and village zoning districts. These mechanisms include planned development districts established under Article XIV.

The Planned Unit Development (PUD) and Planned Business Park (PBP) districts are established under Article XIV as floating zoning districts that require a legislative map amendment and project-specific land development review before they may be applied to a property. Unlike the Town's mapped residential and village districts, these districts are not available by right and become applicable only after approval of a specific development proposal.

Special Planning Overlay District

The Special Planning Overlay District (SPD), also identified in § 255-530 as the Special Management District, applies to properties in the General Business (GB) District along or adjacent to Tiogue Avenue/Nooseneck Hill Road (Route 3) and Sandy Bottom Road. The overlay does not alter the uses or dimensional requirements of the underlying GB zoning. Instead, new commercial uses, changes in commercial use, and expansions are subject to additional Planning Department or Planning Commission review under corridor-specific standards addressing building form and materials, façade design, landscaping, buffering, access, lighting, signage, and pedestrian circulation. The district is intended to improve the appearance and function of these commercial corridors and guide redevelopment away from conventional strip development. Because the SPD standards were developed primarily around commercial redevelopment, they may warrant reconsideration as the Town considers residential and mixed-use development along the Route 3/Tiogue corridor.

Parking Provisions

Under the Ordinance's schedule of minimum parking requirements (§ 255-1220, Table 10.3), single-family, two-family, and multifamily dwellings are each required to provide two off-street parking spaces per dwelling unit, while an accessory dwelling unit requires one additional off-street parking space. The Town Engineer or Planning Commission may approve reductions to these minimum requirements where warranted. Within the Coventry Centre Planned District (CCPD), residential development is subject to a minimum parking requirement of one and one-half spaces per dwelling unit, while qualifying adaptive reuse projects require one space per dwelling unit.

Table 10.3 Minimum Off-Street Parking Requirements

Residential use or development type	Minimum off-street parking
Single-family dwelling	2 spaces per dwelling unit
Two-family dwelling	2 spaces per dwelling unit
Multifamily dwelling	2 spaces per dwelling unit
Accessory dwelling unit	1 additional space
Coventry Centre Planned District	1.5 spaces per dwelling unit
Qualifying adaptive reuse project	1 space per dwelling unit

Source: (Town of Coventry, 2026)

Inclusionary Zoning

Rhode Island law allows municipalities to adopt inclusionary zoning (R.I. Gen. Laws § 45-24-46.1). An ordinance must require at least 15% of units to be affordable for 30 years, must apply to developments of 10 or more units, and must give developers one market-rate bonus unit for each affordable unit, along with dimensional relief and other incentives to offset costs. Towns may offer fee-in-lieu, off-site, or land donation alternatives, though projects using them forfeit the density bonus.

State legislation adopted in 2024, and effective beginning in 2025, substantially revised Rhode Island's inclusionary zoning framework, including minimum density bonus requirements and affordability standards. Coventry has not adopted an inclusionary zoning ordinance. However, the Town continues to monitor the status of state law on this matter to evaluate if adopting inclusionary zoning.

inclusionary requirements work best where land values can absorb the cost of the affordable units. In smaller or more rural communities, inclusionary zoning may only be effective at lower set-aside percentages (Jacobus, 2015). Whether a 15% set-aside triggered at 10 units would be financially workable in Coventry's market has not been evaluated, and a market feasibility analysis would inform any consideration of an ordinance.

Supplementary Residential Provisions

Adaptive Reuse

As required by amendments to Rhode Island zoning law, Coventry adopted adaptive reuse provisions in 2023 authorizing the by-right conversion of qualifying existing commercial buildings (including offices, schools, religious facilities, medical buildings, and shopping centers) to residential use regardless of the underlying zoning district.

To qualify, at least fifty percent of the building's existing gross floor area must be converted to residential units, and the property must be free of environmental land use restrictions that would preclude residential occupancy.

Where a qualifying project remains within the existing building footprint, provides at least twenty percent low- and moderate-income housing, and is served by adequate public water and wastewater infrastructure, the Ordinance establishes a minimum residential density of fifteen dwelling units per acre. Projects that do not satisfy all three criteria may still proceed at the maximum density the converted structure can support. Existing setbacks and legally nonconforming building height may be retained, and one off-street parking space is required per dwelling unit.

These provisions reflect the state adaptive reuse requirements in effect when Coventry adopted the ordinance in 2023. State law was subsequently amended, effective January 1, 2026, to provide that adaptive reuse projects with more than four residential units that include at least 10% LMIH may not be subject to a maximum residential density. Coventry's adaptive reuse provisions should therefore be reviewed and amended for consistency with current state law.

Adaptive reuse applies broadly to qualifying commercial buildings throughout the Town, while the mill conversion floating zone is limited to eligible pre-1950 mill structures and requires application of a floating zoning district before redevelopment may occur.

Although the adaptive reuse provisions give developers substantial latitude, § 255-990 does not itself authorize additions or new residential buildings as part of an adaptive reuse project. Allowing limited expansion could make reuse feasible where floorplate depth, window access, circulation requirements, or the amount of usable space within the existing structure would otherwise constrain the number of residential units. This can be particularly important in former schools and other institutional buildings, where additions may be needed to accommodate elevators, accessible circulation, stairs, HVAC equipment, and other building systems without consuming a substantial share of the existing floor area. Additional building area or height can also increase the number of units available to support substantial rehabilitation and code-compliance costs, while retaining the original building and directing more housing to sites already served by roads and utilities. This flexibility can strengthen redevelopment incentives for vacant or underutilized properties that might otherwise remain unused, deteriorate, or be demolished. Coventry could amend the provision to permit building additions, additional stories, or complementary residential buildings on the same parcel, subject to objective dimensional, design, and water and wastewater standards and continued reuse of the qualifying building.

The feasibility of residential conversion varies by building type. Office, retail, medical, institutional, and large-format commercial buildings have different layouts, rehabilitation needs, and market conditions that affect conversion costs and the number of units they can support. Feasibility studies for former school conversions in Massachusetts found that projects confined to the existing building may not generate enough units to support redevelopment. In Abington, comparable projects relied on additions or separate buildings to spread rehabilitation costs across more units and improve access to affordable housing financing (Barrett Planning Group, 2022). In Scituate, rehabilitation paired with a separate residential building was substantially more feasible than reuse alone and nearly as feasible as full replacement (Town of Scituate, 2024). Rhode Island’s adaptive reuse provisions limit development to the existing building envelope unless the local zoning ordinance allows otherwise. Coventry’s zoning therefore determines whether a qualifying building can add the units needed to make conversion feasible.

Cluster Development

The Ordinance also authorizes residential cluster development, allowing residential lots and dwellings to be concentrated on a portion of a site while permanently preserving open space. Where a project satisfies the qualifying criteria established in § 255-1370, the Planning Commission may approve a discretionary density bonus of up to 20 percent above the density otherwise permitted by the underlying zoning district. The density bonus is available only at the Planning Commission's discretion and is not provided as a matter of right under the underlying zoning district. Density bonuses may be offered for the preservation of at least 50 percent of the site as permanent open space or the protection of significant historical, cultural, environmental, or aesthetic resources. The ordinance does not currently offer a density bonus for the inclusion of LMIH units.

Subdivision and Land Development Regulations

The Town's Subdivision and Land Development Regulations govern how land is divided, laid out, and improved. They implement the state-established framework for administrative, minor, and major subdivisions and land development projects. That framework has been amended in each of the last four legislative sessions, including changes to project definitions and review procedures. (Rhode Island General Assembly, 2023; Rhode Island General Assembly, 2024; Rhode Island General Assembly, 2025; Rhode Island General Assembly, 2026). Major subdivisions and major land development projects generally proceed through Pre-Application (optional), Master Plan, Preliminary Plan, and Final Plan review. Applications may also require technical studies and applicant-funded peer review.

Coventry's 2005 Affordable Housing Production Plan identified review time and subdivision requirements as housing-cost concerns. Engineers interviewed for the plan reported that subdivision review took longer in Coventry than in some nearby communities, while developers cited roadway standards in particular as being a barrier (Town of Coventry, 2005). The plan compared Coventry's roadway, sidewalk, and curbing standards with those of Richmond, North Kingstown, South Kingstown, and East Greenwich. It found that the dimensions and materials required for these improvements could add significantly to development costs. An update of that table shows that Coventry's local subdivision street standards remain at the upper end of the comparison, although the applicable widths vary by district and street classification.

Table 10.4 Comparison of Roadway, Sidewalk, and Curbing Standards in Rhode Island Communities

Community	Underground Utilities	ROW / Pavement Width	Sidewalks	Curbing
Coventry	Required*	50–60' / not published	Required in R-20, cluster, and multifamily development; otherwise, may be required	Concrete or granite; typically, 6" reveal
Richmond	Required for major projects*	40' / 18'	May be required	Per approved street design
North Kingstown	Required*	50' / 22'	May be required	1' asphalt berm
South Kingstown	Required*	40–50' / 20–26'	Required in designated districts and development types*	Cape Cod or bituminous curb; concrete at intersections
East Greenwich	Required	44' / 24'	May be required*	Concrete or granite

(Town of Coventry, 2024; Town of Richmond, 1995; Town of North Kingston; Town of South Kingstown; Town of East Greenwich)

Richmond also permits a Rural Local street standard of 30 feet of right-of-way and 16 feet of pavement.

Because developers typically build to minimum residential street and right-of-way widths, the regulations largely determine how much land and pavement a subdivision devotes to streets. Where the required dimensions exceed what is needed for the street’s function, narrower standards can reduce construction costs and leave more land available for housing (Millard-Ball, 2022).

The Town is currently in the process of exploring updates to its roadway standards with functional street classifications and narrower standards calibrated to street type. Current draft concepts include 40-foot rights-of-way and 20-foot travel ways for rural local streets, compared with Coventry’s existing rights-of-way of roughly 60 to 84 feet, along with revised sidewalk requirements intended to reduce reliance on case-by-case waivers. The update also considers how private streets should be regulated and maintained within the subdivision framework.

Comprehensive Permits

Rhode Island's Low- and Moderate-Income Housing Act (R.I. Gen. Laws § 45-53) establishes a comprehensive permit process through which qualifying affordable housing developments may seek consolidated local review and relief from zoning and land development requirements that would otherwise apply. Coventry’s Zoning Ordinance incorporates this process into its local development regulations. To qualify, a development must provide at least 25 percent of its dwelling units as low- and moderate-income housing. Because Coventry remains below the state's 10 percent LMIH threshold, the comprehensive permit process continues to provide an important pathway for affordable and multifamily housing development in the Town.

Comprehensive permits, together with development undertaken by Coventry Housing Associates Corporation (CHAC), have been among Coventry's principal mechanisms for producing LMIH. The current development pipeline includes several comprehensive permit projects and is expected to contribute substantially to the Town's near-term LMIH inventory.

Coventry’s reliance on comprehensive permits has allowed multifamily development to proceed where the Zoning Ordinance does not otherwise permit it, but it has produced only limited growth in the Town’s LMIH inventory. Coventry counted 758 LMIH units in 2014 and 916 in 2025, an increase of 158 units over eleven years (Rhode Island Housing, 2015; Rhode Island Housing, 2026; Rhode Island Housing, 2026). The current development pipeline could bring the Town close to the 10 percent threshold when measured against the present statutory denominator of 14,710 year-round housing units. Until a new Census-based denominator is adopted, completed affordable units are added to the LMIH count while market-rate units constructed in the same mixed-income developments are not yet reflected in the denominator. Because several of Coventry’s largest pipeline projects provide approximately 25 percent affordable units, part of the apparent progress toward 10 percent will be offset when the denominator is updated to include all housing completed during the decade. More substantial progress will require projects with higher affordable shares, including fully affordable new construction and adaptive reuse, acquisition and conversion of existing properties, and preservation of affordability in manufactured home communities.

Manufactured

Centre of New England

The Centre of New England is an approximately 400-acre mixed-use development located primarily in Coventry, with smaller portions extending into West Greenwich and East Greenwich. Developed around Centre of New England Boulevard, the project was conceived in the 1990s as a large-scale regional employment and commercial center that would also include residential development. Today, the area contains major retail uses, hotels, offices, assisted living facilities, apartments, and residential condominiums, but its development history is shaped as much by a series of court agreements as by the zoning ordinance itself.

Project Background

The regulatory framework that governs the site today has roots in 1997, when Coventry adopted Article 14 of the Zoning Ordinance establishing the Business Park District. Unlike a conventional industrial or office park district, Article 14 contemplated a mix of commercial, office, lodging, and residential uses, including single-family, duplex, and multifamily housing. During the same period, the Town entered into an Economic Development Tax Incentive Agreement with the developers and reserved sewer capacity to support the planned development, and the Centre of New England projects moved forward under this framework through the late 1990s and early 2000s.

In 2003, Coventry amended the Business Park regulations, and the property owners argued that the amendments materially altered the development framework under which the project had been planned and approved, reducing rights that had existed under the 1997 regulations. The litigation that followed was resolved through a February 2004 Consent Judgment that remains the controlling legal document for much of the property today. The judgment declared the 2003 zoning amendments null and void as applied to the Centre of New England and provided that the development would instead continue to be governed by Article 14 as it existed on January 13, 1997. As a result, the development rights associated with the property, including residential development rights, derive from the 1997 regulations rather than from subsequent amendments to the zoning ordinance.

The original development was only partially completed before the ownership entities encountered financial difficulties. In 2013, the Rhode Island Superior Court placed the Commerce Park entities into receivership and appointed Matthew J. McGowan as receiver, authorizing him to manage, market, and sell portions of the development subject to court approval. Since that time, individual parcels have been sold to new owners and developers through a series of court-approved transactions. A second major settlement followed in February 2019, when a Consent Order resolved outstanding disputes involving taxes, sewer allocations, impact fees, and development rights, while extending the Economic Development Tax Incentive Agreement through December 31, 2038. Among other terms, the order provides that the Town may not impose low- and moderate-income housing set-aside requirements on residential development within the Centre of New England, and that future owners may not pursue comprehensive permit applications on the property, though it does not prohibit affordable housing from being developed voluntarily through conventional planning approvals.

Recent Development Activity

Development activity has accelerated in recent years. Parcel 1 includes the Highlands at Hopkins Hill condominium development, which received Master Plan approval in 2003 and was subsequently vested through the Consent Order. Of the 218 units planned for the parcel, 152 had been constructed prior to 2025; the remaining 66 units are now under construction. Parcels 6 and 7 were approved for only an office headquarters, although future proposals are anticipated. Parcels 2, 3, and 4 received Master Plan approval in 2024 for a 712-unit residential development, comprising 362 townhomes on Parcels 2 and 3 and 350 multifamily units on Parcel 4.

Table 10.5 Centre of New England Parcel Status

Parcel	Status	Development	Units / Use	Approval
1 AP 13, Lot 22	**Sold · Jan 2025** D2 Homes	Highlands at Hopkins Hill	218 single family condominium units total: 152 previously constructed; 66 under construction	Master Plan 2003 · Final Plan Sept 2025 for remaining 66 units
2 AP 13, Lot 14	**Receivership**	Centre of New England	166 units in duplex buildings	Master Plan Sept 2024
3 AP 14, Lot 65	**Receivership**	Centre of New England	196 units in duplex buildings	Master Plan Sept 2024
4 AP 14, Lot 1 (now 1 & 1.1)	**Receivership**	Centre of New England	350 multi-family units	Master Plan Sept 2024 · subdivided Mar 2026
5 AP 15, Lot 98	**Receivership**	—	—	No active proposal
6 AP 6, Lot 3.1	**Sold · Aug 2024** Starr Resolute	—	—	No active proposal
7 AP 5, Lot 14.1	**Sold · Aug 2024** Starr Resolute	Revity Energy Office Space	15,000 SF office	Master Plan Feb 2026
8 AP 5, Lot 12	**Receivership**	—	—	Sale delayed; no active proposal

Source: Town of Coventry, 2026.

As a result of these agreements and approvals, development within the Centre of New England is governed by a unique legal framework that differs from most other properties in Coventry. While the parcels remain mapped within the Business Park District, many of the development rights applicable to the property are defined by the 1997 version of Article 14 and preserved through subsequent court orders and settlement agreements.

The Centre of New England warrants distinct treatment for two related reasons. First, it is one of the few locations in town where a large residential unit yield is achievable: the approved and proposed projects alone account for several hundred dwelling units, including townhouse, duplex, and multifamily forms that are difficult to site elsewhere under the conventional residential districts. Second, most of the standard tools the Town would otherwise use to shape that yield do not apply here. The 2019 Consent Order precludes mandatory low- and moderate-income housing set-asides and bars comprehensive permit applications within the Centre, and the 2004 Consent Judgment fixes the governing regulations at their 1997 form. Because of those provisions, affordability within the Centre depends on voluntary commitments, such as the 18 percent set-aside in Parcels 2, 3, and 4 in the Master Plan approval in September 2024, rather than on the affordability provisions available through other applicable zoning mechanisms within the Town. Any strategy that relies on the Centre of New England to deliver housing, and particularly affordable housing, must account for these limitations.

Overall Zoning Findings

Coventry's zoning and land development framework regulates residential development primarily through minimum lot size requirements, conventional subdivision standards, and a limited number of specialized or discretionary development pathways. Detached single-family dwellings remain the predominant housing type permitted by right throughout the Town's mapped residential and village districts, while multifamily housing, adaptive reuse, planned developments, and affordable housing provisions are generally accommodated only through project-specific zoning mechanisms, redevelopment provisions, floating districts, or the statutory comprehensive permit process. Parking requirements, subdivision standards, and affordability incentives similarly vary by development context rather than applying uniformly across the Town's residential zoning framework.

Collectively, these provisions establish multiple pathways through which residential development may occur, but the applicable standards, review procedures, and development opportunities differ substantially depending on the location, existing site conditions, and type of project proposed. As a result, the Town's zoning framework comprises a combination of base zoning districts, specialized redevelopment provisions, discretionary development mechanisms, and state-authorized approval processes that together govern where and how different housing types may be developed.

10.4 Market and Feasibility Barriers

The financial feasibility of development affects both the amount and type of housing that can be produced. Rising construction costs and other financial barriers make residential projects more difficult to undertake, particularly for small-scale developers and projects intended to produce lower-cost housing.

Even where zoning and infrastructure support new housing development, market conditions can prevent that housing from being affordable without some form of public investment. Construction costs in Coventry, as throughout Rhode Island, have increased more rapidly than achievable rents in recent years, making it difficult for privately financed residential development to include affordable units without assistance through subsidies, tax credits, or other public funding mechanisms.

Analysis of assessor data provides a picture of the housing produced in Coventry under recent market and regulatory conditions. From 2015 through 2025, approximately 471 single-family homes were built, an average of about 43 per year. The median home built during this period contains

2,040 square feet of finished area on a 0.57-acre lot and has an assessed value of $643,600. By comparison, single-family homes built between 1950 and 1974 have a median finished area of 1,170 square feet and a median assessed value of $377,500. Recent construction also included 218 condominium units, 61 manufactured homes, and five two-to-five-family properties. No property classified by the Tax Assessor as an apartment building has a construction year after 2011. The Town's most recent major rental additions were the earlier adaptive reuse of Harris Mill and Anthony Mill, which together created 279 market-rate apartments in existing nineteenth-century industrial buildings (Town of Coventry Assessor , 2026) .

Recent development activity in Coventry illustrates this challenge. Adaptive reuse projects such as Harris Mill Lofts (157 units) and Lofts at Anthony Mill (122 units) have successfully converted underutilized mill buildings into high-quality rental housing, demonstrating the viability of redevelopment as a housing strategy (Harris Mill Lofts, 2026) (Lofts at Anthony Mill, 2026). However, these projects did not expand the Town's inventory of deed-restricted affordable housing, reflecting the financial realities of market-rate redevelopment absent dedicated affordability incentives or funding (RIHousing, 2024).

Land acquisition costs further compound these challenges, particularly within Coventry's sewered and infrastructure-served areas, where development potential and market demand increase property values. Assessment data also illustrates the amount of land associated with the existing single-family housing stock. In the R-20 district, the median single-family property has 0.34 acres and an assessed land value of $129,500. Across the RR-2, RR-3, and RR-5 districts, the corresponding medians are 2.0 acres and $174,500 (Town of Coventry Assessor , 2026). Although assessed value per acre is substantially lower in the rural districts, the larger parcels carry a higher median land assessment overall. In areas without sewer service, the cost of septic design, installation, and replacement capacity further increases site-development costs and represents a larger share of the development budget for a lower-priced home.

The single-family homes identified in the assessor data over the past 10 years are approximately 74 percent larger and have assessed values about 70 percent higher than homes built during the principal postwar development period. This pattern aligns with broader regional market conditions: as the costs of land, construction materials, labor, financing, permitting, and site development rise, the minimum price needed to make new construction financially feasible also rises. These conditions combine to create a market that more readily produces larger, higher-priced homes than modestly priced new housing (Pelletier, 2018).

10.5 Active Housing Providers

A small number of public, nonprofit, and private entities are responsible for most of the affordable and subsidized housing produced and managed in Coventry. Affordable development rarely pencils out on private financing alone, so nearly every project relies on layered public subsidy, including federal tax credits, low-interest loans, and rental assistance, and assembled by partners equipped to navigate those programs. Understanding who these providers are, and what each is positioned to deliver, helps clarify both the town's existing capacity and the partnerships available to advance future housing goals.

Public and Nonprofit Providers

The Coventry Housing Authority (CHA) is the town's public housing agency, organized in 1963 to provide housing opportunities for low-income households. Like public housing authorities generally, it both owns and operates subsidized developments, here reserved for elderly and disabled residents, and administers federal Housing Choice Vouchers (Section 8), which subsidize rents that participating households pay to private landlords on the open market. HUD has rated the agency as a "high performer" (Affordable Housing Online, 2026). As a standing public entity with development authority and the ability to acquire and control sites, the CHA is a central partner for affordable-housing initiatives in town, including the comprehensive-permit process the State provides to communities below the 10 percent affordability threshold.

The CHA carries out much of its development work through the Coventry Housing Associates Corporation (CHAC), a nonprofit affiliate incorporated in 1996 and designated as a Community Housing Development Organization (CHDO) (Coventry Housing Authority, 2026). The CHDO designation is a federal status that reserves a share of HOME program funds for qualified nonprofit developers, and it allows CHAC to assemble the layered financing that affordable projects require. CHAC has used Low-Income Housing Tax Credit (LIHTC) allocations from the State to build family rental housing, including The Crossroads (32 units, 2003) and Coventry Meadows (44 units, 2011). LIHTC is a primary federal tool that funds affordable construction by granting investors a credit against their tax liability in exchange for equity. CHAC also developed Golden Ridge, a 34-unit supportive housing community for the elderly financed in part by a HUD Section 202 grant, the federal program dedicated to housing for very-low-income seniors and has operated lease-to-purchase programs that moved formerly HUD-foreclosed homes into low- and moderate-income ownership (CHAC). Together, the CHA and CHAC represent the town's established public and nonprofit development capacity and a track record of combining these funding sources.

These local entities operate within a wider network of mission-driven developers and quasi-public partners active across Rhode Island, anchored by RIHousing, the state's housing finance agency. RIHousing administers most of the resources on which nearly all affordable projects in town depend, including low-interest loans, tax-credit allocations, and grant programs, and it functions as the conduit through which federal and state funding reaches local developers (RIHousing, 2026). Because they can access these subsidies and absorb the administrative cost of maintaining long-term affordability restrictions, nonprofit and quasi-public partners are essential to closing the gap between development cost and achievable rents, and they are the entities most likely to pursue comprehensive-permit and adaptive-reuse opportunities.

For Profit Developers

For-profit developers and management firms also contribute to Coventry’s affordable stock, typically by pairing private capital with LIHTC equity and federal rental subsidy and, in many cases, taking on long-term management of the completed units. The most significant example is HallKeen Management, which owns and operates Woodland Apartments (formerly Woodland Manor), a large LIHTC and HUD-assisted community on Woodland Drive that includes family apartments and townhouses as well as a building reserved for elderly and disabled residents (HallKeen, 2026). HallKeen has pursued an expansion of that community, Woodland Manor III, a proposed 92-unit, 100% affordable family rental development approved through the comprehensive-permit process in

2022 (Town of Coventry, 2025). The project illustrates both the potential and the difficulty of for-profit affordable development: HallKeen has repeatedly sought extensions of its preliminary-plan approval, citing the intense competition for limited federal subsidy and unfavorable financing conditions as obstacles to moving a fully affordable project forward.

10.6 Local Capacity and Process Barriers

Municipal Capacity and Implementation

Coventry does not have staff dedicated primarily to housing policy or affordable housing implementation. Housing initiatives are therefore carried out by the Planning Department alongside development review and its other responsibilities. Turnover in planning leadership since the 2005 Affordable Housing Production Plan has also limited continuity across long-term housing initiatives.

Many actions in this plan will require ongoing coordination, including monitoring LMIH units, pursuing funding, working with developers and housing organizations, evaluating municipal property, and advancing zoning changes. Assigning clear responsibility for this work, whether through existing staff, a dedicated housing position, shared regional capacity, or another arrangement, would improve the Town's ability to carry out the plan overtime. Coventry has previously used the Municipal Fellowship Program to expand its capacity for housing-related work and would like to pursue future Fellowship placements, as well as similar grant-funded staffing opportunities, to provide dedicated capacity for housing planning and implementation.

Local Decision-Making Environment

Many of the housing strategies recommended in this plan require action by the Town, including zoning amendments, the use of municipal land, funding commitments, and implementation of new housing initiatives. As a result, successful implementation depends not only on recognizing the need for additional housing, but also on building confidence in the specific policies and projects needed to achieve it. Local decision-making is influenced by past development experiences, the scale and character of proposed projects, and how those experiences shape expectations for future housing initiatives.

Coventry's recent experience has contributed to a distinct decision-making environment. Several high-profile comprehensive permit proposals have shaped public perceptions of multifamily development. Because these projects often exceed conventional zoning requirements, they are frequently viewed as limiting local control and raising concerns about development intensity. Public discussion surrounding the reuse of former school properties suggests that there are neighborhood challenges associated with pursuing housing on these municipal sites.

This pattern reflects challenges experienced in many communities. Concerns related to traffic, parking, neighborhood character, infrastructure capacity, property values, and the perceived impacts of multifamily development often influence local housing discussions. Experience also shows that residents are generally more receptive to new housing approaches when they have opportunities to understand local housing needs and participate in policy discussions before individual development proposals are introduced. Public engagement therefore plays an important role in both informing residents and helping local officials better understand community priorities and concerns.

Section 3: Housing Strategy

11.0 Public Sentiment on Strategies

Public Engagement on Goals, Policies and Actions

Community Survey

The 2025 Housing Needs Survey, conducted from July through December 2025, received 353 responses that provide valuable insight into local housing needs and help inform the strategies presented in this chapter. Respondents most often identified single-family homes and smaller "starter" homes as priorities, while also expressing meaningful support for accessory dwelling units (ADUs) and multifamily housing. When considering where new housing should be located, respondents favored development along existing roads and corridors, particularly Route 3, Nooseneck Hill Road, and Tiogue Avenue, rather than concentrated development in a single area. More than half of respondents indicated they would consider building an ADU, with cost, available space, and lack of information identified as the primary barriers. When asked which housing strategy would be most appropriate for Coventry, increasing the supply of affordable housing ranked first. Together, these findings reinforce the goals, policies, and actions outlined in this chapter by supporting a diverse and attainable housing stock; encouraging starter homes, ADUs, adaptive reuse, and corridor-based mixed-use development; and addressing the practical barriers related to zoning, financing, and homeowner guidance.

02 SUPPORTED STRATEGIES

Supported Strategies In Community Survey.

SUPPORTED HOUSING TYPES

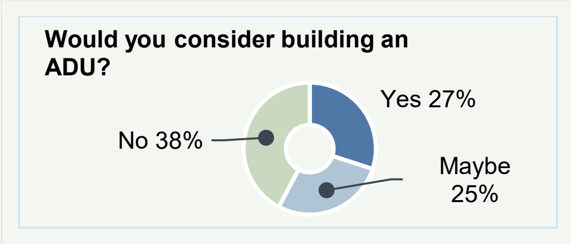
Which housing types are important to meet future needs? (Check all)

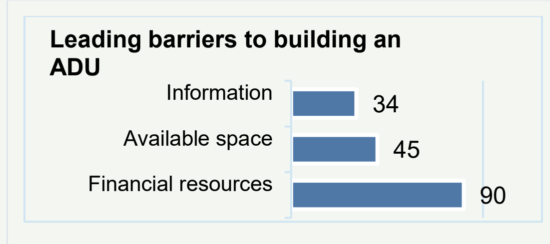
NEW HOUSING LOCATIONS

Where would you like to see new housing built?

In the open-ended follow-up (Q14), the Route 3, Nooseneck Hill Road, and Tiogue Avenue corridors were named most often.

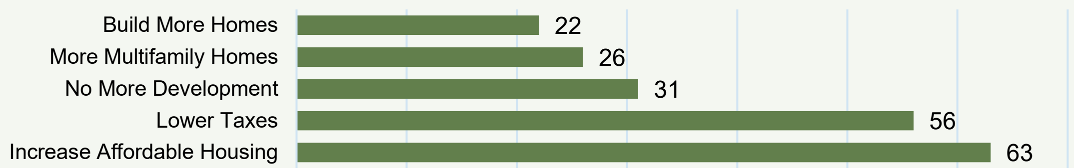
ACCESSORY DWELLING UNITS





STRATEGY TYPES

What action or strategy is best suited for Coventry?



STRATEGIES IN RESIDENTS' OWN WORDS

AFFORDABLE / STARTER HOMES *"More starter single family homes. Most new builds are prohibitively expensive."*

DENSITY / ZONING *"Update zoning laws to increase housing density."*

REUSE *"I would like to see existing empty buildings repurposed into housing instead of building on forested land."*

Public Workshop

The Town held a hybrid public workshop on July 20, 2026, to present the housing needs assessment and obtain public input on the proposed goals and policies and the location of future housing. Twenty-two people attended in person and four participated online. Following the presentation, participants completed three activities addressing the assessment findings, policy priorities, and possible locations for different housing types.

Workshop Activities and Results

At the first station, participants indicated whether each of nine housing findings was familiar or surprising. Of the 129 responses recorded, 109 indicated that the finding was already known or reflected the participant's experience, while 20 indicated that the finding was surprising. Participants were most surprised by findings concerning who experiences housing cost burden, the limited opportunities for homeowners to move into a larger home or downsize within Coventry, and the inability of many local workers to afford housing in the community.

At the second station, participants were given six dots to identify their highest-priority policies. Responses emphasized preserving and improving existing housing, maintaining partnerships with local and regional housing organizations, and incorporating affordable units into larger residential and mixed-use developments. Participants also prioritized maintaining low densities and conservation development in rural areas, supporting accessible and adaptable housing for aging in place, and encouraging mixed-use development with housing along Route 3 and Sandy Bottom Road.

At the third station, participants placed colored dots on maps to identify possible locations for different housing types. Participants generally placed dots for starter homes and house-sized multifamily housing across Coventry, including Greene, Summit, Coventry Center, Flat River Road, and several eastern neighborhoods. Townhomes and other small apartment buildings were most often located in Coventry Center, Summit, Spring Lake/Tiogue Avenue, Mapleroot, and the Centre of New England. Larger apartment developments and affordable housing units were placed primarily at Spring Lake/Tiogue Avenue, Mapleroot, and the Centre of New England.

Post Meeting Survey

Following the public workshop, the Town circulated an online survey presenting the 35 proposed actions in the draft Housing Chapter and asking respondents to indicate approval, disapproval, neutrality, or a need for more information on each. The survey received 17 responses. Given the small number of responses, the results are not representative and are offered as one addition form of input.

Responses tended toward approval for actions involving preservation and monitoring of the existing housing stock and provision of information and resources. Responses were more divided on actions to produce new affordable units and "Need More Information" was the most frequent response for several foundational actions, such as adopting LMIH production targets, creating a priority housing opportunity list, landlord and tenant education, and acquiring naturally occurring affordable rental housing. These results are broadly consistent with the priorities expressed at the public workshop.

11.1 Regulatory Change Areas

The legislative and policy changes previously discussed give Coventry new opportunities to expand housing production but realizing those opportunities will require corresponding updates to the Town's local regulatory framework. This section identifies the principal zoning and ordinance initiatives that support the housing strategy presented in this chapter and lays the regulatory groundwork for implementation.

The strategy centers on four recommended regulatory initiatives, each targeted at a different part of Town. Along the Route 3 corridor, one of Coventry's primary growth areas, the Town aims to evaluate zoning changes consistent with Rhode Island's Transit-Oriented Development Pilot Program to support moderate-density, transit-accessible development. At the Centre of New England, existing infrastructure already serves the district, and several parcels are well-positioned for near-term development. This includes Parcels 2, 3, and 4, which have Master Plan approval for a combined 712 housing units. In recognition of this shift in market demand, the Town will explore rezoning of the remaining commercial and industrial parcels to allow multifamily residential development, expanding housing capacity in an area that is well suited to accommodate growth. More broadly, the Town will explore opportunities within clear regulatory framework to focus housing development in areas served by public water and sewer that are identified for growth on the Future Land Use Map. Outside the sewered areas, the plan identifies revisiting the Residential Cluster Development (RCD) provisions, to determine whether and how they could support housing growth while preserving open space.

Together, these initiatives would form a zoning framework that supports the priority housing production areas, site characteristics, and design principles described in the sections that follow.

11.2 Priority Housing Production Areas

Coventry's priority housing production areas are the Route 3/Tiogue corridor, the Centre of New England area, other areas identified for higher-density residential development on the Future Land Use Map and served or planned for public water and sewer, and selected redevelopment and infill sites within the Town's existing developed areas. These areas are expected to accommodate a substantial share of future housing growth because of their infrastructure, access, existing development pattern, and redevelopment potential. These areas represent Coventry's highest priorities for larger-scale housing production. Elsewhere in Town, more modest housing growth may occur consistent with infrastructure capacity and neighborhood development patterns.

The sections that follow describe preferred site and design characteristics for future housing development throughout Coventry.

11.3 Preferred Site Characteristics

The following principles define the preferred site characteristics for housing in Coventry:

- **Roadway and Infrastructure Access:** Priority housing sites should be located along major roadway corridors with existing or planned water and sewer infrastructure, consistent with the Town's Future Land Use Map.
- **Proximity to Existing Development:** New residential development should be directed toward areas adjacent to established commercial centers and existing higher-density residential neighborhoods, where it can complement surrounding land use patterns and infrastructure while minimizing incompatibility with lower-density residential areas.
- **Density Appropriate to Context:** Residential density should reflect the surrounding development pattern and available infrastructure capacity, with higher-density development concentrated in serviced, developed areas rather than dispersed into rural or undeveloped portions of the Town.
- **Reuse Before Greenfield Development:** Consistent with community input, redevelopment and adaptive reuse of vacant or underutilized commercial and industrial properties should be prioritized over greenfield development.
- **Walkability and Connectivity:** Priority should be given to sites that provide convenient access to employment, commercial services, schools, parks, transit, and other community destinations, supporting walkable neighborhoods and reducing dependence on automobile travel.
- **Character Preservation:** The specific design and aesthetic components of new housing development should reinforce the Town's established development pattern. Traditional New England architectural themes are prominent within the community.

The site characteristics and development priorities described above are consistent with Rhode Island's broader housing and growth management policies. By directing new housing to areas with existing infrastructure, encouraging redevelopment of underutilized properties, expanding housing choices, and preserving established neighborhood character, Coventry's approach aligns with the Rhode Island State Guide Plan, *Housing 2030*, and other statewide housing initiatives.

This framework also aligns with the evaluation criteria used by RIHousing to award competitive affordable housing funding. Through its Comprehensive Community Development framework and Qualified Allocation Plan, RIHousing prioritizes projects that are supported by existing infrastructure, integrated into a broader community vision, connected to employment and services, and coordinated with complementary public and private investment. By identifying priority development areas and establishing clear siting principles, Coventry strengthens the competitiveness of future housing proposals seeking state and federal funding while positioning the Town to implement housing strategies that are both locally appropriate and consistent with state priorities.

11.4 Preferred Design Characteristics

The following design characteristics address how housing should be developed once a site is selected. These principles are intended to ensure that new residential and mixed-use development integrates Coventry's existing built environment, supports a comfortable pedestrian environment, and reinforces the character of surrounding neighborhoods.

- **Building Orientation:** Buildings should be oriented toward the street, with primary entrances, windows, and architectural detail facing the public right-of-way to create an active and engaging streetscape rather than one dominated by parking or blank building facades.
- **Context-Sensitive Streetscape:** New development should reinforce a walkable streetscape that is compatible with the scale, rhythm, and character of surrounding development while avoiding large gaps or isolated single-use sites that interrupt the pedestrian experience.
- **Shared and Consolidated Parking:** Where feasible, parking should be shared among complementary uses or consolidated into fewer, larger facilities rather than dispersed across multiple single-use parking lots, reducing the visual and physical impact of parking on the streetscape.
- **Consolidated Access and Driveways:** Access points and driveways should be consolidated and shared where it is practical to reduce curb cuts, improve traffic operations and safety, and preserve a more continuous street edge.
- **Connections to Existing Transportation Networks:** New development should connect directly to the Town's existing street network, and where appropriate, provide connections to adjacent properties, sidewalks, bicycle facilities, and transit to improve overall connectivity.
- **Pedestrian-Oriented Site Design:** Site design should prioritize the pedestrian experience through features such as sidewalks, street trees, lighting, landscaping, and direct pedestrian connections between buildings, parking areas, transit and the public sidewalk network.

These design characteristics are intended to provide a flexible framework for evaluating new development rather than establishing rigid architectural or site design requirements. They should be applied in a manner that balances neighborhood compatibility, housing affordability, project feasibility, and the fair housing objectives discussed elsewhere in this chapter.

11.5 Opportunity Sites and Adaptive Reuse Candidates

Within these priority areas, a number of opportunity sites stand out as well positioned to accommodate new housing because their location, infrastructure, and market circumstances make them good candidates for redevelopment. The clearest of these is the Centre of New England area (CNE), where existing infrastructure, pending Receivership property transactions, and approved Master Plans point to substantial residential growth. With multiple parcels now available, CNE represents the Town's most immediate and coordinated opportunity for infrastructure-supported housing production.

Beyond CNE, Coventry has additional opportunities within its existing development pattern. Long-vacant commercial sites along major corridors are among the most visible: they are served by infrastructure and located near established activity centers but are currently zoned for business uses that do not allow housing. Older industrial buildings and former institutional/school properties offer another opportunity to return inactive sites to productive use, although some may require environmental remediation.

Section 4: Goals, Policies and Actions

12.0 Goals

The housing goals, policies, and actions in this chapter provide a framework for addressing Coventry's housing needs while supporting the community's long-term vision. Together, they are intended to increase housing affordability and choice, preserve existing housing resources, direct growth to the appropriate locations, and ensure the Town has the tools and partnerships necessary to implement its housing objectives. To advance these objectives, Coventry's housing strategy is organized around five interconnected goals that address housing production, choice, preservation, growth management, and implementation.

Goal 1 – Production & Affordability. Increase the supply of housing affordable to Coventry households across incomes and tenures, with measurable progress toward the 10% Low-and Moderate-Income Housing (LMIH) threshold.

Goal 2 – Housing Choice. Broaden the range of housing types and sizes to serve a range of household sizes, older adults, and residents at all stages, and affirmatively further fair housing.

Goal 3 – Preservation & Quality. Preserve existing affordable housing – deed-restricted, naturally occurring, and manufactured – and maintain a safe, healthy housing stock and stable neighborhoods.

Goal 4 – Location & Infrastructure. Direct higher-density housing growth to areas served by infrastructure and transportation, consistent with the Future Land Use Map, while ensuring that housing development in western Coventry occurs at a scale and density consistent with its character and limited infrastructure capacity.

Goal 5 – Implementation & Accountability. Maintain the capacity, partnerships, and monitoring needed to carry out and report on the Town's housing goals.

13.0 Policies and Actions

G1 — Production & Affordability

ID	Action	Lead / Partners	Timeframe	Implementation Cat.
Policy 1.1 Prioritize deed-restricted targets when allocating Town resources, land, and regulatory incentives.				
A-1	Identify LMIH production targets by income level and tenure, evaluate approved and potential pipeline projects against those targets, and identify the most likely avenues for producing rental and ownership units at each affordability level.	**Planning Dept. /** -	Yr 1	*n/a (milestone backbone)*
A-2	Create a priority housing opportunity list and conduct feasibility review on shortlisted sites. Screen Town-owned, tax-foreclosed, state surplus, publicly controlled, and willing-owner private sites using criteria such as ownership, sewer and water access, environmental constraints, ELUR status, parcel size, zoning, approvals status, access, and proximity to services. Seek technical assistance to complete site-specific feasibility review for the strongest candidates.	**Planning Dept.** ; RI Executive Office of Housing	Yr 1–2	*2 – Sites / 4 – Town land*
A-3	Support 100%-affordable rental developments by identifying suitable public or private sites, working with the Coventry Housing Authority and/or experienced affordable housing developers to establish site control and evaluate project feasibility. Identify potential funding avenues for predevelopment work. For viable public sites consider or a site-specific RFQ/RFP. (see Policy 1.5)	**Planning Dept. + CHA** CHAC; Housing Network of RI; RIHousing	Pipeline by Yr 3	*2 – Sites*
A-4	Identify small infill sites that could support deed-restricted affordable units using the priority housing opportunity list developed under A-2. Meet annually with CHA and nonprofit developers to review candidate sites, identify ownership or infrastructure issues, and pursue supporting measures such as pre-application coordination, technical assistance, or site-specific feasibility work could help advance a small affordable infill proposal.	**Planning Commission / Planning Dept.** CHA; nonprofit developers	Ongoing	*2 – Sites*
A-5	Have the Coventry Housing Authority (CHA) assess whether its existing properties could support additional affordable units, either by building more units on underused portion of a site, or through federal programs that allow public housing agencies to rebuild or expand their properties.	**CHA** Planning Dept.; HUD; RIHousing	Yr 2	*2 – Sites*

A-6	Conduct landlord education and engagement for voucher acceptance (CHA lead), paired with tenant-facing education on code-complaint pathways and RI tenant protections (Westbay).	**CHA** Westbay Community Action; Planning Dept.	Yr 2, ongoing	*n/a*
A-7	Advance proposals consistent with the site criteria established under A-2 and the Town's designated growth areas and offer pre-application meetings to help applicants align proposals with the Housing Chapter. Where proposals raise concerns related to location, scale, site design, infrastructure, traffic, or environmental constraints, work with applicants to resolve them through project revisions, and impose reasonable conditions where revisions do not fully address them.	**Planning Dept.** Planning Board	Year 1, ongoing	*3 – Characteristics*
Policy 1.2 Support entry-level and long-term affordable homeownership, including shared-equity models.				
A-8	Advance 100% affordable homeownership**.** Evaluate and begin pursuing the homeownership tools available to the Town: deed-restricted for-sale units through municipal properties as feasible ; potential use of town-owned and tax-title land in partnership with a regional homeownership nonprofit (e.g., NeighborWorks Blackstone River Valley or others). Also create a Town website resource providing links to residents to programs they may qualify for (USDA 502/504, RIHousing first-time buyer and repair assistance).	**Planning Dept.** RIHousing; USDA RD; -	Yr 2–4	*3 – Characteristics*
A-9	Use the housing affordability analysis completed for this Housing Plan to document the gap between local wages, household incomes, and current housing costs. Provide data to the Economic Development Commission and major employers to review whether employer-assisted housing tools could support recruitment, retention, or local homeownership, including down payment or closing-cost assistance, homebuyer education, employer matching contributions, land partnerships, or support for deed-restricted affordable homeownership projects.	**Town Manager's Office** Planning Dept., EDC; major employers	Yr 2–3	*n/a*
Policy 1.3 Encourage the inclusion of affordable units in larger residential and mixed-use developments, including through the Town's review role at the Centre of New England region.				
A-10	Negotiate LMIH commitments on a case-by-case basis for major residential and mixed-use developments where the Town has discretionary leverage, such as zoning relief, public land, development agreements, or other local review processes.	**Planning Dept.** Developers	Yr 1, ongoing	*2 – Sites / 5-Regional*
A-11	Continue to monitor whether Rhode Island's inclusionary zoning framework is financially and legally workable in Coventry. If feasible, identify the districts, project-size thresholds, affordability levels, and incentives where IZ could support local LMIH production.	**Planning Dept.;** Planning Commission, Town Solicitor, Town Manager	Yr 2–3	*3 – Characteristics*
Policy 1.4 Seek and leverage state, federal, and private funding to close feasibility gaps in affordable housing projects.				

A-12	Support affordable housing developers, CHA, nonprofit partners, and property owners in applying for state, federal, and private housing funds for priority projects, including by providing letters of support, confirming consistency with the Housing Plan, coordinating local approvals, identifying local infrastructure needs, and considering local gap-funding or land-disposition support where appropriate.	**Planning Dept.** RI Dept. of Housing; RIHousing	Yr 1, annual	*n/a*

G2 — Housing Choice

ID	Action	Lead / Partners	Timeframe	Implementation Cat.
Policy 2.1 Promote smaller and more diverse housing types – ADUs, duplexes, townhomes, cottage courts, small multifamily – in areas designated for growth, to serve smaller households and residents at different life stages.				
A-13	Evaluate options and considerations for allowing missing middle housing types (duplex, triplex, townhouse, cottage court) by right in sewered R-20 and High Density Sewered Residential (HDSR) areas.	Planning Commission; Planning Dept.	Yr 2	*1 – Zoning*
A-14	Develop a homeowner guide to the ADU process, including how to evaluate whether an existing septic system can support the ADU and what upgrades may be needed.	**Planning Dept.** Building Official; DEM	Yr 1–2	*n/a*
A-15	Adopt updated dimensional standards for designated growth areas, to be adopted alongside the HDSR rezoning described in Policy 4.1.	Planning Commission	Yr 2	*1 – Zoning*
Policy 2.2 Encourage housing that is accessible, adaptable, visitable, and better suited for aging in place.				
A-16	Evaluate options for encouraging new housing that exceeds minimum accessibility requirements, including incentives, review preferences, or municipal land disposition criteria for developments that include accessible, adaptable, or visitable units suited to older adults and people with disabilities.	**Planning Dept.** Planning Commission	Yr 3–5	*3 – Characteristics*
Policy 2.3 Support the development of housing for older adults, persons with disabilities, veterans, and residents needing supportive services.				
A-17	Verify ordinance conformity for group homes and supportive housing under state and federal law.	**Planning Dept.** Town Solicitor	Yr 1	*n/a*
Policy 2.4 Ensure Town regulations, programs, and decisions comply with state and federal fair housing law.				

A-18	Provide fair housing information for municipal boards, staff, property owners, and property managers, with attention to local preference, voucher and source-of-income protections, reasonable accommodation, accessibility, and affordable housing outreach and selection practices.	**Planning Dept.** CHA	Yr 1–2	*n/a*

G3 — Preservation & Quality

ID	Action	Lead / Partners	Timeframe	Implementation Cat.
Policy 3.1 Prioritize retaining existing deed-restricted units, engaging owners well before affordability restrictions expire.				
A-19	Maintain a list of deed-restricted affordable units whose affordability restrictions are set to expire within the next 10 years and contact property owners at least three years before each restriction expires to discuss renewal options.	**Planning Dept.** RIHousing; CHA	Annual	*n/a*
Policy 3.2 Treat naturally occurring (non-deed restricted) affordable housing and manufactured-home communities as essential affordable stock, and weigh impacts on their residents in land use and infrastructure decisions.				
A-20	Maintain a park-specific manufactured home community status table for Coventry's five manufactured home communities, distinguishing among privately owned unrestricted parks, RIHousing-underwritten parks, and resident-owned parks. For Westwood Estates and Leisure Village, track ownership and management contacts, resident contacts where available. Evaluate infrastructure or utility concerns in relation to A-23. Update the table annually and use it to guide Town outreach, RIHousing coordination, resident referrals, infrastructure/code coordination, and early response when risks are identified.	**Planning Dept.** Building Official; Tax Assessor.	Yr 2–3	*1 – Zoning / 3*
A-21	Pursue formal designation of homes in the Sherwood Valley manufactured home community as low- and moderate-income housing (LMIH) units counting toward the Town's 10% affordability goal, working with the Community Housing Land Trust as the long-term affordability monitoring agent.	**Planning Dept**	Yr 1	
A-22	Continue coordination on the OWTS upgrade underway at Sherwood Valley, working to leverage all available funding sources (e.g. CDBG, RIHousing)	**CDBG Program Manager** Planning Dept, Building Official	Yr 1	
A-23	Identify infrastructure improvement needs in the Town's manufactured-home communities —OWTS, water, drainage, private roads, fire access — and coordinate with owners, residents, RIHousing, and other partners to pursue similar upgrade projects and funding where conditions warrant.	**Planning Dept**	Yr 2-5	

Policy 3.3 Support opportunities to secure existing unrestricted affordable housing, including conversion of naturally occurring affordable rental stock to deed-restricted LMIH and support for resident ownership or LMIH designation of manufactured-home communities.				
A-24	Adopt a manufactured home community preservation response protocol tied to the five-park status table in A-20. For privately owned unrestricted parks, the protocol should identify steps for early resident outreach, owner contact, referral to the Cooperative Development Institute / ROC USA, community development financial institutions, legal, and other preservation partners, and municipal support such as letters, data, infrastructure coordination, or funding referrals if residents pursue acquisition or another preservation strategy.	**Planning Dept.** Park residents; CDFIs; RIHousing; monitoring agent	Adopt Yr 2; triggered	*n/a*
A-25	Support acquisition and deed-restriction of existing naturally occurring affordable rental stock by qualified owners. Use the rental stock profile developed under A-27 to identify candidate properties, and provide Town support including letters of support, local approvals coordination, and consideration of gap funding through a municipal affordable housing trust if established.	**Planning Dept** CHA, Nonprofit or for-profit developers	Yr 2-5	
Policy 3.4 Promote the maintenance, rehabilitation, and reuse of the existing housing stock as a primary means of providing safe, healthy housing.				
A-26	Create and maintain a Housing Repair Resources page on the Town website, with a printable handout available through Planning, Human Services, Code Enforcement, the Building Official, and the Senior Center. The page should list current repair resources for general home repairs, lead hazard reduction, aging-in-place modifications, septic repair, sewer-connection costs, and code-related rehabilitation, including eligibility rules, contact information, and application links for programs administered by Westbay Community Action, RIHousing, RIIB, CDBG program administrators, and other relevant partners. When the CDBG Program Manager, Code Enforcement, Human Services, or Planning staff identify a household or small property owner with repair needs, staff should provide the resource sheet and, where appropriate, make direct contact to the relevant program administrator.	**CDBG Program Manager,** Planning Dept. Westbay Community Action; RIHousing; RIIB;	Stand up by Yr 3	*n/a*
A-27	Complete a targeted profile of Coventry's older and lower-cost housing stock. Use a windshield survey of visible exterior conditions, Tax Assessor records, owner mailing addresses, code and minimum housing complaint history, building and repair permits, and available RIDOH rental registry and lead compliance data. Use the profile to identify occupied properties that may benefit from repair resources, lead hazard reduction, septic or sewer assistance, or aging-in-place modifications. Identify vacant or abandoned properties separately for potential inclusion on the Town's priority site list.	**Planning Dept.** CDBG Program Manager, Tax Assessor; Code Enforcement	Yr 2	*2 – Sites (partial)*
Policy 3.5 Support residents experiencing homelessness or housing instability by maintaining local response protocols and coordinating with regional and state housing systems.				

A-28	Establish a local housing instability response protocol for Town staff who may encounter residents at risk of homelessness, including Human Services, Planning, Code Enforcement, CDBG Program Manager, Public Safety, the Senior Center, and the School Department's McKinney-Vento liaison. The protocol should identify local contacts, regional service providers, Continuum of Care and coordinated-entry contacts, emergency assistance resources, housing search resources, and repair or code-related assistance where housing conditions are contributing to instability. Update the protocol annually with Westbay Community Action and state partners.	**Planning Dept.** Human Resources (Wellness Committee) RI CoC; Westbay Community Action	Yr 1, ongoing	*5 – Regional*

G4 — Location & Infrastructure

ID	Action	Lead / Partners	Timeframe	Implementation Cat.
Policy 4.1 Encourage mixed-use development that includes housing along the Route 3, Sandy Bottom Road and at the Center of New England.				
A-29	Investigate rezoning the Route 3 and Tiogue Avenue corridors to allow mixed-use development that includes housing, including residential units as a standalone use, and above commercial space allowed by right in the General Business (GB) district.	**Town Council** Planning Commission; EDC; RIPTA	Yr 3–4	*1 – Zoning*
A-30	Separately, investigate Transit-Oriented Development (TOD) provisions for the RIPTA Route 13 bus corridor (Tiogue Avenue / Washington Street) to focus development where it can be serviced by transit.	**Planning Dept.** Planning Commission	Per study schedule	*1 – Zoning*
A-31	Include a housing component in the village small-area studies (Summit Village and the intersection of Phillips Hill Road and Route 117) committed in the Land Use Chapter, and use findings to amend Village Commercial district regulations.	**Planning Dept.** Planning Commission	Per study schedule	*1 – Zoning*
A-32	Support continued residential and mixed-use development within the Centre of New England area as a priority growth area, coordinating development review, infrastructure timing, transportation access, and related planning with affected municipalities and infrastructure partners.	**Planning Dept.** Planning Commission	Ongoing	*1 – Zoning*
Policy 4.2 Maintain low densities and promote conservation development in rural areas of Coventry, using tools such as Residential Cluster Development to protect rural character without reducing townwide housing capacity.				
A-33	Review and update Coventry's Residential Cluster Ordinance. First, evaluate whether the existing cluster provisions have been used and identify any barriers to their use. Based on that review, amend zoning and subdivision standards so that new residential development in unsewered areas preserves contiguous open space, limits unnecessary road and infrastructure extensions, protects rural development patterns, and maintains townwide housing capacity.	**Town Council** Planning Commission; Conservation Commission.	Yr 3–5	*3 – Characteristics*

G5 — Implementation & Accountability

ID	Action	Lead / Partners	Timeframe	Implementation Cat.
Policy 5.1 Monitor housing production, affordability, and LMIH progress, and report annually to the Town Council and public.				
A-34	Develop an annual housing report covering building permits issued, new housing units approved or constructed, the Town's LMIH unit count, voucher utilization where available, eviction filing trends, and progress toward the production targets adopted under Policy 1.1.	**Planning Dept.** HousingWorks RI; RIHousing; Housing Network of RI	Annual + Yr 5	*n/a / 5 (roundtable)*
Policy 5.2 Foster ongoing partnerships with the Coventry Housing Authority, Coventry Housing Associates, nonprofit and for-profit developers, RIHousing and regional entities.				
A-35	Convene or participate in regular housing coordination discussions with municipalities affected by Center of New England–area growth, infrastructure constraints, and regional housing demand, including West Warwick, Warwick, East Greenwich, and West Greenwich. Coordination should focus on housing pipeline tracking, infrastructure timing, transportation access, affordable housing opportunities, and potential displacement or preservation issues affecting lower-cost housing.	**Town Council** AHAC; Planning Dept.	Yr 1	*n/a*
A-36	Evaluate opportunities for regional housing collaboration with other Kent County municipalities, such as: joint applications for state and federal funding; shared administration of housing rehabilitation programs; sharing the cost of monitoring agents for manufactured-home affordability credits (Policy 3.3); and a recurring meeting of Kent County planners on housing coordination.	**Planning Dept** Warwick; West Warwick; East Greenwich; West Greenwich; AHAC	Yr 2-3	*5 – Regional*
Policy 5.3 Reassess strategies and update this Housing Chapter when monitoring shows targets are not being met.				
A-37	Conduct a Year 5 implementation check-in and update. Review progress against production targets, evaluate which actions are producing results, identify underperforming strategies, update housing demand and LMIH data, and recommend revisions to the Town Council.	**Planning Dept**	Yr 5	*na*

13.1 Housing Production Estimates

Rhode Island's comprehensive planning framework requires the housing chapter to demonstrate how the Town will meet three production requirements: the five-year LMIH production goal and the five-year overall production goal established for Coventry under Housing 2030, and the 10 percent LMIH threshold under RIGL §45-53, projected through the end of the 20-year planning period (2045). This section presents projected progress toward each, by strategy and time period, based on the current project pipeline and the near-term actions of this plan.

Five-Year LMIH Production Goal

Table 13.1 shows projected LMIH production for 2026–2030 by strategy. Today's current project pipeline puts Coventry in a position to exceed the goals assigned under Housing 2030.

Table 13.1: Projected LMIH Units by Strategy

Action	Description	Current Pipeline	2026–2030	Total
A-3	Support 100% Affordable Rental Opportunities	92		92
A-7	Advance Development Projects Based on Site Criteria and Growth Areas	125	25	150
A-8	Support 100% Affordable Homeownership Opportunities		7	7
A-10	Negotiate LMIH Units in Major Developments	207	20	227
A-21	Secure LMIH Designation for Sherwood Valley*		81	81
A-23	Address Manufactured Home Community Infrastructure*		127	127
A-29	Rezone Route 3 and Tiogue Avenue for Mixed-Use Housing		30	30
A-32	Support Housing Growth in Centre of New England Area		16	16
			Total Projected	730

Table Notes: A-3 reflects the 92-unit Woodland Manor III project in the current pipeline.
A-7 includes the current development pipeline and assumes some additional total units from near-term development activity.
A-8 assumes an initial phase of a 100% affordable homeownership initiative producing approximately seven units.

A-10 includes approximately 150 additional units associated with major developments currently under neg. A-21 and A-23 reflect specific anticipated actions at Sherwood Valley and Ramblewood/Mapleroot.otiation.

A-29 assumes approximately 120 additional units from mixed-use housing production along Route 3 and Tiogue Avenue, with approximately 30 LMIH units provided through affordable housing initiatives, negotiated approvals, or zoning incentives.
A-32 assumes approximately 80 additional market rate units from housing growth at the Centre of New England, with approximately 16 LMIH units provided through negotiated approvals, affordability requirements, or zoning incentives.4 state law. Under Action A-23, the Mapleroot/Ramblewood estimate reflects additional affordability-restricted homes anticipated under RIHousing's 2026 refinancing and new regulatory agreement; the financing includes sewer and water infrastructure improvements at Ramblewood.

Five-Year Overall Production Goal (LMIH + Market Rate)

Table 13.2 shows projected total production by strategy.

Table 13.2: Projected Total Units by Strategy, 2026–2030

Policy	Description	Current Pipeline	2026–2030	Total
A-3	Support 100% Affordable Rental Opportunities	92	0	92
A-7	Advance Development Projects Based on Site Criteria and Growth Areas	512	100	612
A-8	Support 100% Affordable Homeownership Opportunities	0	7	7
A-10	Negotiate LMIH Units in Major Developments	1129	150	1379
A-13	Evaluate Missing Middle Zoning	0	20	20
A-14	Develop ADU Homeowner Guide	0	3	3
A-29	Rezone Route 3 and Tiogue Avenue for Mixed-Use Housing	0	120	120
A-32	Support Housing Growth in Centre of New England Area	0	80	80
	Total Projected	**1,733**	**273**	**2,213**

Table Notes: A-3 reflects the 92-unit Woodland Manor III project in the current pipeline.
A-7 includes the current development pipeline and assumes some additional total units from near-term development activity.

A-8 assumes an initial phase of a 100% affordable homeownership initiative producing approximately seven units.
A-10 includes approximately 150 additional units associated with major developments currently under negotiation.
A-13 assumes approximately 20 units resulting from missing-middle zoning changes.
A-29 assumes approximately 120 additional units from future mixed-use housing production along Route 3 and Tiogue Avenue.
A-32 assumes approximately 80 additional units from future housing growth at the Centre of New England.

Planning Period LMIH Production

LMIH Progress to 2030

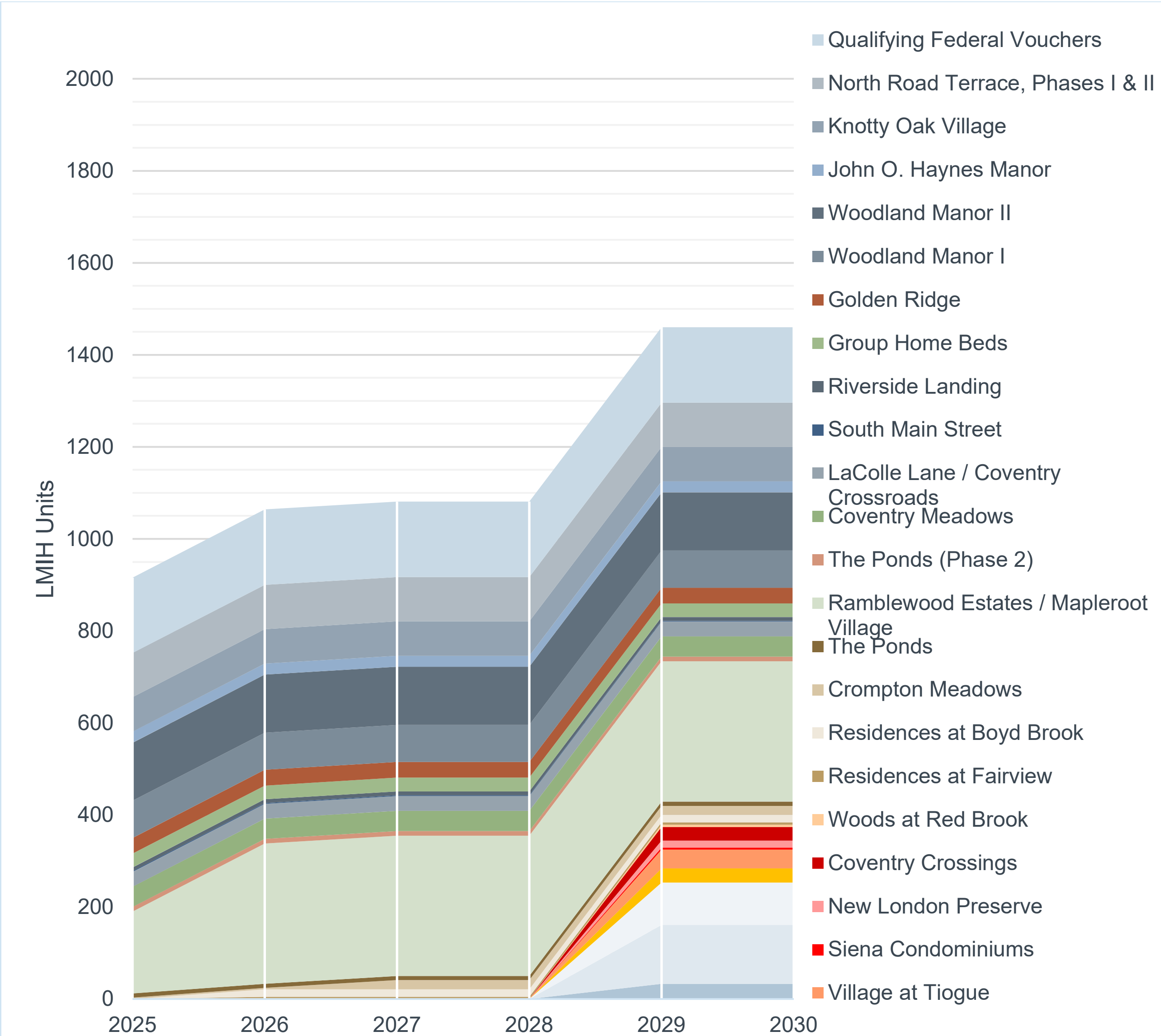
The table below summarizes Coventry's projected LMIH inventory through 2030 and its progress toward the 10 percent threshold, based on current projects in permitting. For calculation purposes, all pipeline projects without building permits are assumed to be completed in 2029; actual completion dates will vary. Based on the current pipeline, Coventry would reach the 10 percent LMIH threshold by 2029 if the identified projects are completed. However, when the denominator is recalculated following the 2030 Decennial Census, the projected LMIH share would fall below 10 percent again, leaving a gap of at least 99 units. The actual gap may be larger depending on additional housing growth before 2030. This projection is based solely on identified LMIH pipeline projects. It does not include additional LMIH that may be produced through implementation of the Plan's strategies or other housing production that may occur before 2030.

Table 13.3: Anticipated LMIH Units Based on Permitting

Year	LMIH Units	Total Year-Round Units	LMIH %	Annual Change	Comments
2025	916	14,710	6.23%		Baseline inventory. 555 additional LMIH units needed to reach 10%.
2026	1,064	14,710	7.23%	**+148 units**	Residences at Fairview (+5), Residences at Boyd Brook (+16), and Ramblewood Estates/Mapleroot Village (+127).
2027	1,162	14,710	7.90%	**+98 units**	Crompton Meadows (+17) and Sherwood Valley (+81).
2028	1,162	14,710	7.90%		No change in projected LMIH inventory.
2029	**1,545**	14,710	**10.50%**	**+383 units**	Residences at Mishnock (4), Coventry Centre (33), CNE Parcels 2,3, and 4 (128), Woodland Manor (92), Willow Lakes (31), Village at Tiogue (41), Siena Condominiums (4), New London Preserve (15), Coventry Crossings (30), and Woods at Red Brook (5). Town exceeds the 10% threshold by **74 units**.
2030	**1,545**	16,443	**9.40%**		For projection purposes, the denominator increases to 16,443 units, raising the 10% threshold to 1,644 LMIH units and leaving a minimum 99-unit gap. The actual 2030 denominator will be determined following the Decennial Census.

Figure 13.1shows how Coventry's LMIH inventory is projected to change through 2030 based on the current development pipeline. If the identified projects are completed before the 2030 Decennial Census recalculation, the Town would exceed the 10 percent LMIH threshold. For illustrative purposes, all pipeline projects not already under construction are assumed to add their LMIH units to the inventory in 2029; actual completion and occupancy dates will vary.

Figure 13.1. Projected LMIH Totals Based on Pipeline



Progress to 2045

Table 13.4 projects the LMIH inventory by strategy through the end of the 20-year planning horizon in 2045. The projected 2045 housing stock is calculated as the sum of the existing year-round stock (14,710 units), the units in the current development pipeline (1,733 units, Table 4.7), and trend-based production on remaining residential capacity (approximately 57 units per year, consistent with the build-out analysis in the Land Use Chapter). Pipeline units are counted separately from the trend because the majority are located in business and mixed-use districts through comprehensive permits and land development projects, and are therefore additive to the residential zoning capacity on which the build-out analysis is based. On this basis, the 2045 stock is projected at approximately 17,400 units, placing the 10 percent requirement at approximately 1,740 LMIH units — a target the Town is projected to meet before 2045.

Table 13.4: Projected LMIH Units by Strategy and Period

Actio n	Description	Current Pipeline	2026–2030	2031–2035	2036–2040	2041–2045	Total
A-3	Support 100% Affordable Rental Opportunities	92		45		45	182
A-7	Advance Development Projects Based on Site Criteria and Growth Areas	125	25	20	20	20	210
A-8	Support 100% Affordable Homeownership Opportunities		7	7	7	7	28
A-10	Negotiate LMIH Units in Major Developments	207	20	5	5	5	242
A-21	Secure LMIH Designation for Sherwood Valley		81				81
A-23	Address Manufactured Home Community Infrastructure		127				127
A-29	Rezone Route 3 and Tiogue Avenue for Mixed-Use Housing		30	30	30	30	120
A-32	Support Housing Growth in Centre of New England Area		16	16	16	16	64
LMIH Units Added to Inventory		**424**	**306**	**123**	**78**	**123**	**1,054**
Running LMIH inventory		1,340	1,646	1,769	1,847	1,970	

Table Notes: A-3 assumes two additional 100% affordable rental developments over the planning period. A 45-unit baseline is used for each, reflecting the approximate scale at which a conventional LIHTC project without a substantial supportive-services component is typically financeable.

A-7 includes the current development pipeline and assumes some additional total units from near-term development activity.

A-8 assumes a phased 100% affordable homeownership initiative producing approximately seven units in each five-year period.

A-10 includes 20 LMIH units associated with current negotiations on major developments. No additional units are projected after 2030; longer-term LMIH associated with future growth areas is captured under A-29 and A-32.

A-21 and A-23 reflect specific anticipated actions at Sherwood Valley and Ramblewood/Mapleroot.

A-29 assumes approximately 30 LMIH units per five-year period from future mixed-use housing production along Route 3 and Tiogue Avenue.

A-32 assumes approximately 16 LMIH units per five-year period from future housing growth at the Centre of New England.

Table 13.5 LMIH Percentage 2025-2045

	2025	Estimated 2045
Year Round Housing Units	14,710	17,400
LMIH %	6.23%	11.32%

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