



Kent County Housing Study

Updated abridged edition

Housing conditions, community needs
and recommended actions

Based on Every Way Home by Kate Van Name

Updated first edition / September 2026

Abridgment prepared September 22, 2026

62 pages including supporting tables and references

Purpose and scope

Kent County needs a broader range of housing that residents can afford, maintain and use as their circumstances change. New construction is part of that response. Repair, accessibility improvements, preservation of assisted housing and more reliable access to existing homes are equally consequential.

This abridged edition presents the principal evidence and recommendations from Kate Van Name's Every Way Home, First Edition, September 2026. The original is an independent, noncommissioned study of Kent County, Maryland. It is distinct from the county's separately reported Housing Inventory and Analysis initiative supported by Maryland DHCD and the Upper Shore Regional Council.

Research period and status

This edition abridges the updated 318-page first edition supplied on September 22, 2026. The source retains a core evidence cutoff of September 11, 2026 and adds a regional-context review completed September 17. Its action records also contain dated September 12-13 updates. Individual observations retain their own periods and dates here. Project stages, program availability and contract status are observations from that record, not assurances of present availability.

The two foundational recommendations and 19 actions are proposals for public consideration. Their inclusion does not establish adoption, appropriated funding, assigned staff, partner participation or implementation. County and municipal governments, owners, program administrators and providers retain their respective decisions.

How to use this edition

The main report connects housing conditions to specific decisions. Supporting tables contain additional project, program and service details. References [1]-[187] retain the study's source-note numbers. Added references [188]-[191] identify material cited within the updated source's text or exhibit but not assigned its own numbered note there. Printed first-edition page references refer to its internal page numbers; PDF page numbers are 22 higher for the numbered main report.

Survey estimates, administrative records, selected project observations and study recommendations are identified separately. A missing public record is reported as a limitation, not as evidence that a home, service or activity does not exist.

Source and limits. First edition publication details; Chapters 9-12 and Appendix A. [14] [157] [163]

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Principal findings

Kent County's housing problem is a mismatch among household resources, the form and condition of existing homes, and the options available when people need to move. Stable population does not imply stable housing demand: the county has more households with fewer people per household, while much of its stock consists of larger detached homes.

Key evidence for county decisions

Measure	Finding	Interpretation
Population	19,565 in July 2025	Recent migration offset more deaths than births.
Households	810 more between ACS 2012-2016 and 2020-2024	Average household size fell from 2.37 to 2.09.
Ownership market	\$355,000 median sale price in 2025	Up from \$200,000 in 2016; prices are nominal.
Housing stock	10,485 estimated units in 2025	Inventory does not establish availability or condition.
Housing costs	34.0% of occupied households at the measured threshold	Renters faced a higher burden rate than owners.
Assisted housing	128 assisted units in four contracts	Current-term milestones fall in February-May 2027.
Production	53 authorized units in 2025	Permits do not establish completion or occupancy.

Source and limits. Census PEP and ACS; Maryland REALTORS; HUD; Maryland Department of Planning. Periods and universes differ by row. Updated first edition pp. x-xiv, 51 and 60-61. [\[1\]](#) [\[3\]](#) [\[5\]](#) [\[7\]](#) [\[10\]](#) [\[12\]](#) [\[50\]](#)

The evidence supports three practical priorities: preserve homes and affordability already in use; widen the range of year-round rentals and modest ownership choices; and follow viable projects and assistance through to verified outcomes. A countywide coordination function can support those tasks, but information management alone will not finance construction, complete repairs or supply an available home.

Recommended decisions

Establish accountable operating capacity

The study recommends operationalizing the Office of Housing and Community Development already described in county law. The Commissioners would define its charge, leadership, resources and initial assignments. A shared housing information system would connect current evidence from the unincorporated county and five towns while preserving each record holder's authority and custody.

Address the approaching assisted-housing milestones

Four HUD-assisted contracts covering 128 units have current-term milestones between February and May 2027. The study recommends that Commissioners decide by October 31, 2026 whether to assign a county lead and limited resources for coordination. This is a proposed county decision date, not a federal contract deadline. The milestones are not predictions that assistance will end.

Start a limited, reviewable work program

The immediate actions are to verify the 14 selected project and land records, protect existing repair and energy-assistance routes, and maintain source definitions and corrections. Short-term work would establish local priorities, test service referrals, improve rental visibility and connect permit records to later stages. Additional financing and predevelopment tools should follow evidence of recurring needs that existing arrangements cannot meet.

What implementation should demonstrate

Work	Evidence of a useful result
Preservation	Verified contract disposition, affordability retained or a documented transition with resident protections.
Repair	The identified condition resolved; the household's ability to remain assessed separately.
Development	Last verified stage, remaining dependency, next decision and later availability or occupancy.
Resident assistance	An accepted referral or clear alternative, followed by a separately recorded service outcome.
Public investment	The intended housing benefit and any continuing conditions remain identifiable.

Source and limits. Study recommendations, not adopted policy. Updated first edition pp. ix-xiv, 130-137, 149-156 and Appendix A. [14] [163] [168] [173] [185]

No countywide shortage target, completion rate or net-production total can be inferred from the supplied evidence. The first work program should improve those decisions without presenting incomplete counts as more precise than they are.

Interpreting the evidence

The study combines federal and state statistics, local administrative records, program reports, public project documents and a small rental-listing sample. These sources answer different questions. Their value depends on retaining the population, location, time period and stage each actually measures.

Rules that govern comparisons

Evidence	Appropriate use and limitation
Population Estimates Program	Annual modeled estimates. Use one stated vintage; revisions can alter earlier observations.
ACS five-year estimates	Pooled survey responses across five years, with margins of error. Small-place figures provide context and should not be treated as precise current counts.
QCEW and LODES	QCEW counts covered workplace jobs. LODES models job relationships between home and work locations. Neither directly measures households seeking housing.
Sales and rental data	Completed sales, listed prices, paid rent, asking rent and HUD rent benchmarks are separate measures.
Permits and project records	Authorization, site work, construction, completion, legal occupancy and actual occupancy need separate evidence.
Service and funding records	A program listing or award establishes presence or a funding action. It does not establish openings, delivered services or completed housing.

Geographic boundaries

County totals cover Kent County Balance, meaning the unincorporated area, plus Betterton, Chestertown, Galena, the Kent County portion of Millington and Rock Hall. Whole-town Millington ACS estimates include Queen Anne's County and cannot be inserted into Kent-only totals. Postal areas do not equal town boundaries.

Uncertainty and missing information

A missing year or county row is not zero. A partial year is not annualized. Different legal events are not added into one crisis total. The study did not establish a complete rental inventory, countywide repair-demand count or continuous permit-to-occupancy series. These limitations restrict conclusions; they do not demonstrate an absence of activity.

Source and limits. Updated first edition pp. xv-xxi, 127-129 and 282-284. [158] [174] [187]

Population and household change

Kent County's estimated population was 19,565 on July 1, 2025, compared with a revised 19,517 in 2024. The increase of 48 people was modest, but it combines different underlying changes. Deaths exceeded births in every annual interval from 2021 through 2025; net migration offset that natural decrease.

The age profile also changed. Between 2020 and 2025, residents age 65 or older increased by 697 and residents age 20-44 increased by 418. The under-20 and age 45-64 groups declined. Housing policy therefore needs to accommodate both older residents and people establishing or changing households.

Changes relevant to housing demand

Indicator	Earlier observation	Later observation
Average household size	2.37, ACS 2012-2016	2.09, ACS 2020-2024
Average family size	3.01, ACS 2012-2016	2.63, ACS 2020-2024
Number of households	Earlier pooled estimate	Increase of 810 in the later period
Population age 65 or older	2020 estimate	Increase of 697 by 2025
Population age 20-44	2020 estimate	Increase of 418 by 2025

Source and limits. U.S. Census Bureau, ACS five-year estimates and PEP Vintage 2025. Household measures are survey estimates, not annual counts. First edition pp. 2-6. [15] [16] [18]

Implications for housing choices

More households can require more homes even when total population changes little. Smaller household size supports attention to smaller rentals, attached homes and manageable ownership options, alongside existing detached homes. It does not establish the number of units needed or dictate what any household should occupy.

The ACS 2020-2024 household profile also records 2,754 one-person households, about 32.4% of all households. Household size does not identify the number of earners; the income scenarios later in this report are hypothetical.

Source and limits. Updated first edition p. 33; Maryland State Data Center ACS 2020-2024 Kent County household profile. [191]

The 2025 estimate includes 18,210 people in households and 1,355 in group quarters. Household housing demand and group-quarters capacity must be assessed separately. Migration estimates also do not identify why people moved, whether they returned to the county, or which housing choices they sought.

Source and limits. Census household and group-quarters estimates; first edition p. 6. [19]

Employment and housing access

Kent County participates in a regional labor market. Some residents work elsewhere, and many jobs in the county are held by people living outside it. Housing near work may support recruitment and reduce travel burdens, but commuting patterns alone do not establish demand for additional homes.

Employment measures that must remain separate

Measure	Observation	Population measured
Covered employment	7,553 annual-average jobs in 2025	Jobs at participating Kent County workplaces
Average annual pay	\$55,247 in 2025	Pay per covered job located in the county
Outbound work relationships	4,566 in 2023	Modeled all-job links from Kent residences to workplaces elsewhere
Inbound work relationships	More than half of county-located jobs in the all-job record	Jobs connected to residences outside Kent County
Health and social assistance	About 752 jobs and 78 establishments in Q1 2026	A separate sector and partial-period observation

Source and limits. BLS and Maryland Department of Labor QCEW; Census LODS 2023. Q1 2026 health-sector data are separate because 2025 cells were suppressed. First edition pp. 6-10 and 15. [20] [21] [33] [41]

Covered employment in 2025 remained below every year from 2016 through 2019, although it exceeded the 2020 low. This is a workplace employment trend. It does not measure the number of employed residents, self-employed people, households or available workers.

Match the response to the worker and household

A useful workforce housing assessment needs a specific employer or household decision: work location, shift, earnings, other household income, transportation, tenure preference and total housing cost. A worker may prefer to live outside Kent County for family or other reasons. The LODS record cannot distinguish that choice from a housing constraint.

Payroll employment also excludes parts of rural working life. Self-employment, seasonal earnings, multiple jobs and home-based businesses can affect documentation and space needs. Housing and lending responses should assess those circumstances directly rather than assuming a single full-time salary or one standard household type.

Regional housing and employment context

Kent County’s housing choices are connected to employment, services and family relationships elsewhere in the region. The updated study identifies Queen Anne’s County, Cecil County and New Castle County, including Middletown, as relevant surrounding areas. It does not treat them as interchangeable markets or assume that living outside Kent County costs less.

Regional evidence and its implications

Evidence in the updated study	What it supports	What it does not establish
2025 median home sale prices were nearly identical in Kent and Cecil; Queen Anne’s was substantially higher.	Compare housing form, location and total household cost when assessing choices.	An affordable or available home for a particular household; a New Castle County price comparison.
LODES shows home-work relationships across county boundaries.	Ask workers and employers about recruitment, retention, travel and housing needs.	Unique commuters, actual trips or the number of people who would move to Kent.
Queen Anne’s August 18, 2026 update described limited service capacity and allocation of remaining capacity after a temporary residential moratorium expired.	Coordinate with neighboring planning and infrastructure bodies on dated service conditions.	Automatic movement of housing demand into Kent County.

Source and limits. Updated first edition pp. 8-9; Census LODES; Maryland REALTORS 2025 annual sales report; Queen Anne’s County update dated August 18, 2026. The latter concerns the Kent Narrows, Stevensville and Grasonville service area. Regional context was checked by the study on September 17, 2026. [21] [188] [189]

Define the local question before choosing a response

A person may live outside Kent by preference, because of a partner’s job or family commitments, or because suitable housing in Kent is unavailable or unaffordable. The location data cannot distinguish those circumstances. Direct inquiry should also examine what would help Kent residents who work elsewhere find suitable employment closer to home.

Under an approved assignment, the proposed Housing Office and economic development staff could jointly assess employee needs, suitable housing options and employer conditions. Planning and infrastructure bodies would address site and service constraints. Any response should fit Kent’s residents, public priorities, land and infrastructure rather than assume that regional demand will produce a viable local project.

Source and limits. Updated first edition pp. 8-9 and xiii-xiv; proposed workforce action P4-A16. Agency collaboration remains subject to approved duties and resources. [163] [188] [189]

Housing needs and daily services

The same household may need different housing over time. A first rental, a family home, an accessible apartment or a repaired existing house can each be the appropriate outcome. The evidence supports a range of choices; it does not support requiring households to move toward ownership or more expensive housing as a measure of success.

Household needs and relevant responses

Need	Housing response	Additional consideration
Establishing a household	Small rental or modest ownership	Deposit, financing, condition and current availability
Raising children or providing care	Suitable bedrooms and flexible space	Schools, child care, work and family support
Aging or changing mobility	Home adaptation or a smaller accessible home	Resident preference, care access and maintenance
Housing instability	Prevention, safe shelter or stable supported housing	Timing, eligibility and an accepting provider
Work and enterprise	Suitable rental or ownership near a workable trip	Shift schedules, variable income and lawful home-based use

Source and limits. Study synthesis, Chapters 1 and 6; first edition pp. 12-15 and 90-100. [19] [24] [27] [29] [124]

The ACS 2020-2024 estimate identifies 1,683 households with a child under 18, with a margin of error of 223. It also estimates 2,903 residents with a disability and 1,539 householders age 65 or older living alone. These groups overlap and cannot be added to form one need count.

Location affects the cost and usefulness of housing. A lower payment can be offset by transportation, vehicle maintenance or the difficulty of reaching care. Chestertown had an estimated 188 households without a vehicle and Rock Hall 81. These survey counts support attention to proximity and transport, not a claim that every such household is inadequately served.

The study’s school and child-care records add context without proving housing-related causes. Public K-12 enrollment was 1,609 in September 2025, excluding prekindergarten. Licensed child-care spaces indicate authorized capacity rather than openings when a family needs care. Additional supporting measures appear in Appendix A.

Source and limits. ACS 2020-2024; MSDE; Maryland Family Network. First edition pp. 13-15, 91 and 97. [24] [27] [29] [115] [124]

Sales prices and market inventory

The ownership market became more expensive over the period covered by the study. The median sold-home price increased from \$200,000 in 2016 to \$355,000 in 2025. Sales peaked at 498 in 2021 and fell to 279 in 2025. These are nominal prices and transaction counts; changes can reflect the mix of properties sold as well as market conditions.

Inventory and marketing conditions

Measure	2016	2021	2025
Active inventory	221	42	81
Months of supply	8.1	1.0	3.5
Median days on market	93	11	19

Source and limits. Maryland REALTORS annual Kent County reports. Inventory is a point-in-time measure; supply and days on market have separate definitions. First edition pp. 21-24. [35] [36]

By 2025, the market offered more inventory and decision time than at the 2021 low, but neither had returned to the 2016 level. More listings do not automatically improve affordability if homes are too expensive, unsuitable or in locations that do not meet household needs.

Matched recent periods

Measure	2025	2026
Settled sales, January-July	158	153
New listings, January-July	228	196
Weighted average sale price, January-July	About \$530,000	About \$520,000
Active inventory, July	92	129
Months of supply, July	3.8	5.6

Source and limits. Maryland REALTORS monthly Kent County reports, January-July 2026, including matched 2025 comparisons. A weighted average is not a median. Updated first edition pp. 35-36. [42]

The 2026 observations suggest increased inventory alongside fewer new listings. They do not establish that lower-cost homes became more available. A practical market record should distinguish price band, form, location, condition and year-round use rather than rely on one countywide price.

Rental costs and available listings

The rental evidence describes three different conditions: what existing renters reported paying, a federal program benchmark and what a small set of advertisements asked on one date. These measures are informative together, but none can substitute for another.

Three rental measures

Measure	Monthly amount	Meaning and limit
Median gross rent, ACS 2020-2024	\$1,209 ± \$89	Pooled reported rent and specified utilities; not a current asking rent.
HUD two-bedroom FMR, FY2026	\$1,246	A program benchmark for the stated bedroom size and fiscal year.
Seven advertised year-round rentals, September 5, 2026	\$1,300-\$2,400; median \$1,900	Selected advertisements, all in the Chestertown postal area; not a countywide rental census.

Source and limits. ACS B25064; HUD FY2026 Fair Market Rents; retained study rental snapshot. First edition pp. 26-27, 32 and 96; companion rental ledger control rental-snapshot-2026-09-05. [37] [40] [122]

What the sample establishes

The seven listings show the costs visible through the platform examined on that date. Their asking rents exceeded the corresponding FMR benchmarks in the source exhibit. The small, geographically concentrated sample cannot establish the county’s current median asking rent, vacancy rate, full rental supply or the number of households unable to rent.

What households still need to know

An advertisement does not establish continuing availability. Lease length, deposits, utilities, application requirements, accessibility, pets and the treatment of rental assistance affect whether a particular household can use the unit. Informally advertised rentals may not appear on public platforms at all.

The proposed response is a maintained, dated view of legitimate year-round offerings and basic terms. Participation and verification would need an operating arrangement, a process for removing expired listings and review of fair-housing and privacy requirements. It should be presented as a search aid with a defined coverage area, not as a complete inventory.

Action P4-A12 proposes a short pilot with weekly or biweekly confirmation of listings and a quarterly decision about continuation. Its result would be improved access to reliable information; it would not itself create units or guarantee a tenancy.

Source and limits. First edition Appendix A, P4-A12, pp. 206-207. [163] [174]

Mortgage access and financing barriers

The controlled home-purchase application file shows fewer applications and originations between 2023 and 2025. These records describe applications for Kent County properties. They are not deduplicated households, completed sales or a measure of unmet housing demand.

Selected mortgage application measures

Measure	2023	2025
Purchase applications	270	229
Originations	189	157

Source and limits. HMDA modified loan/application records, study-controlled home-purchase file. First edition pp. 28-32. [38] [39]

Across the three years, the study reports 76 denials, 116 withdrawals and 22 files closed for incompleteness. A withdrawal or incomplete application is not a credit denial, and the record does not establish a common cause for these outcomes.

First reported reason among 76 denied applications

Reason	Applications	Relevant preparation or inquiry
Debt-to-income ratio	29	Assess total obligations and the price of a suitable home.
Credit history	14	Begin credit preparation before property selection.
Insufficient cash	6	Assess savings, down payment and closing costs.
Collateral	6	Examine appraisal, condition and financing fit.
Unverifiable information	6	Identify the documents needed for underwriting.
Other categories combined	15	Employment history, incomplete application and other reasons; see Appendix B.

Source and limits. HMDA denial_reason_1 tabulation, 2023-2025. First reported does not mean sole or most important cause. First edition pp. 31-32. [39]

The findings support earlier counseling and a better connection among borrowers, lenders, property assessment and assistance programs. They do not establish discriminatory motives, borrower preferences or the adequacy of a particular loan program. A local financing tool would need a separately defined gap, authority, capital and underwriting before adoption.

Affordability and total household cost

Affordability depends on both entering a home and sustaining it. Rent or a mortgage payment is only part of the cost. Taxes, insurance, utilities, maintenance, private water and septic systems, transportation, care and debt can change whether the same purchase price or rent is manageable for different households.

Average annual pay for covered jobs located in Kent County was \$55,247 in 2025, compared with a median sold-home price of \$355,000. These figures describe different populations. Average pay per workplace job is not household income, and the ratio of the two is not a mortgage qualification rule.

Costs and constraints to assess

Category	Questions for a household or project assessment
Entry costs	What cash, deposit, down payment, closing costs and documentation are required?
Recurring housing costs	What rent or mortgage, tax, insurance, utility and association charges apply?
Property obligations	What repairs, accessibility work, well or septic costs and maintenance are foreseeable?
Location	Can the household reach work, care, food and school at a manageable cost and schedule?
Income and reserves	How do variable earnings, other debt and emergency savings affect continued occupancy?
Housing fit	Does the home meet bedroom, accessibility, tenure and household needs?

Source and limits. Study analysis in Chapters 2, 3 and 6; pay and sale-price comparison in first edition pp. 33-34. [\[41\]](#) [\[49\]](#) [\[125\]](#)

What the evidence does not resolve

The study did not identify one current countywide measure combining housing with transportation, food, child care, medicine, debt and other household obligations. Housing cost-burden estimates therefore identify an important pressure, but cannot fully describe the household budget or whether its tradeoffs are voluntary.

Similarly, lower purchase prices do not establish sustainable ownership when immediate repairs or financing conditions are substantial. An accessible rental may be preferable to ownership for one household, while a repaired existing home may be the best option for another. The policy objective is a workable choice, not one prescribed tenure.

Actions supporting buyer preparation, repair, energy assistance and workforce analysis address parts of this problem. Their results should be assessed against the actual household and property circumstances they are intended to serve.

Illustrative purchase budgets by income

The updated study compares one earner receiving the 2025 average pay for a Kent County job, \$55,247, with two earners each receiving that amount, or \$110,494 combined. These examples illustrate the effect of income and down payment under common assumptions; they do not estimate actual household income or establish loan eligibility.

Results reproduced from updated Exhibit 2.8

Income scenario	Down payment	Modeled purchase price	Cash down only	Below \$355,000 median
One income	20%	\$139,621	\$27,924	\$215,379
One income	5%	\$116,846	\$5,842	\$238,154
Two incomes	20%	\$336,161	\$67,232	\$18,839
Two incomes	5%	\$281,327	\$14,066	\$73,673

Source and limits. Updated first edition Exhibit 2.8 and pp. 33-35. BLS QCEW final 2025 annual-average pay; Maryland REALTORS 2025 county median sale price; Freddie Mac September 10, 2026 rate benchmark as cited by the study. Dollar results are approximate. Cash down excludes closing costs. [41] [190]

Assumptions stated in the supplied exhibit

Each example assigns 30% of gross income to housing: approximately \$1,381 per month for one income and \$2,762 for two. The exhibit uses a 30-year loan at 6.76% and includes principal, interest, property taxes, home insurance, maintenance and utilities. Private mortgage insurance is included at 5% down. Tax, insurance, maintenance, utility and mortgage-insurance inputs are scenario assumptions, not local quotes.

The scenarios hold insurance and utilities at the same assumed dollar amounts and apply the same tax, maintenance and financing rates. The detailed input values and calculation are referenced to the separate Comprehensive Appendix, Evidence II 1.1. That companion was not supplied with this abridgment; the displayed results are reproduced from the updated exhibit, not independently recalculated.

Implications for housing choice

A second average income raises the modeled purchase price, but the 20%-down example still falls \$18,839 below the median and requires about \$67,232 before closing costs. A 5% down payment reduces initial cash, while the larger loan share and mortgage insurance reduce the purchase price supported by the same monthly budget.

These comparisons support examining cash requirements and continuing costs separately. Debt, savings, care, transportation and property-specific expenses can change a household's budget. Neither a modeled price nor a countywide median establishes that a suitable home can be found at that price.

Housing inventory and form

The existing stock is Kent County’s largest housing resource. The annual Census estimate increased from 10,287 units in 2020 to 10,485 in 2025, a net estimated change of 198. That series measures physical inventory, not available year-round homes or verified local construction outcomes.

Housing stock characteristics

Characteristic	ACS 2020-2024 estimate	Interpretation
Total housing units	10,363	A pooled survey universe, distinct from the 2025 annual estimate.
Built before 1980	About 5,400; 52.1%	Age indicates potential repair exposure, not verified deterioration.
Built before 1990	About 6,874; 66.3%	Includes the pre-1980 group; do not add them.
Single-family detached	About 8,395; 81.0%	The dominant housing form.
Three or more bedrooms	About 7,434	Bedroom count is a separate classification from structure type.
Zero to two bedrooms	About 2,929	A smaller share of the stock, relevant to household choice.

Source and limits. Census PEP Vintage 2025 and ACS 2020-2024, B25034, B25024 and B25041. Derived margins of error: approximately ±511 for pre-1980 units and ±581 for pre-1990 units, at 90% confidence. First edition pp. 38-43. [43] [44] [46]

The combination of smaller households and predominantly larger detached homes supports attention to housing variety. It does not prove that residents occupy unsuitable homes. A small household may need additional space for work, care or family, and an older resident may choose to remain in a larger house.

Preserve and diversify

Repair and adaptation can retain usable housing without requiring new land development. Smaller rentals, duplexes, townhouses, modest multifamily buildings, accessory dwellings where lawful, and accessible ownership options can provide alternatives when a resident wants to move. Each form still requires an appropriate site, infrastructure, financing and local approval.

New construction and preservation should be reported separately. Repair may prevent loss or improve condition without adding a unit. An annual inventory estimate cannot be used to verify the performance of a local permit or repair program.

Vacancy and year-round availability

A vacant unit is not necessarily available to someone seeking a year-round home. The survey definition includes seasonal and occasional use, homes between occupants and other conditions that do not establish a usable current offering.

Occupancy and vacancy

ACS 2020-2024 category	Estimated units	Share within stated universe
All housing units	10,363	Total housing stock
Occupied housing units	8,493	82.0% of all units
Vacant units, all categories	1,870	18.0% of all units, rounded
Seasonal, recreational or occasional use	938	50.2% of vacant units
All other vacancy categories combined	932	49.8% of vacant units

Source and limits. ACS B25002 and B25004; first edition pp. 44-45. Occupied and vacant shares are calculated from displayed counts; rounding affects totals. The nonseasonal remainder is a subtraction, not a measure of available homes. [47]

Interpretation

Half of the estimated vacant stock is classified as seasonal, recreational or occasional use. The remainder includes different circumstances and cannot be treated as 932 homes ready for rent or purchase. Property-level condition, owner intentions, listing status and lease terms would be needed to establish availability.

Seasonal use contributes to local economic activity and can coexist with year-round residence. The study does not quantify displacement caused by seasonal demand. Countywide vacancy figures also cannot establish the effect within an individual town or waterfront community.

Useful information for local decisions

A current availability record should distinguish homes offered for year-round rent, homes for sale, temporarily unavailable units, properties under rehabilitation and structures that cannot presently be occupied. The distinction is especially useful where visitors and year-round residents use the same small housing market.

Local decisions should examine actual changes in use and the choices available to residents. A general vacancy rate is insufficient grounds to assume either a large reserve of available housing or a particular cause of scarcity. The proposed rental-visibility work and six local housing portfolios would improve those decisions within their stated coverage limits.

Repair and accessibility

Older homes may remain sound and valuable, but age increases the importance of understanding roofs, moisture, wiring, energy efficiency, private systems and accessibility. Year built does not establish condition. A property assessment is needed before selecting a repair or estimating its cost.

Accessibility needs are also specific. The ACS estimates 2,903 civilian noninstitutionalized residents with a disability, including 1,373 age 65 or older, and 1,539 older householders living alone. These overlapping measures do not establish how many homes need ramps, accessible bathrooms or another modification.

Documented repair and energy resources

Record	Reported activity	Limit
DHCD Special Loans	2 loans; \$26,714 in FY2024	Latest reported Kent activity; no county row in the FY2025 table is not a verified zero.
DHCD energy assistance	31 units; \$463,389.20 in FY2025 awards	Awards and units do not demonstrate complete repair scopes or unduplicated households.
Safe and Healthy Homes	\$150,000 SFY2026 award to Rebuilding Together Eastern Shore	Covers Kent and Queen Anne’s counties; not a Kent-only allocation or completion total.

Source and limits. Maryland DHCD program and award records; ACS 2020-2024. First edition pp. 41-42, 46, 83 and 258. [45] [48] [103] [124]

Coordinate the order of work

A home may need several interventions funded by different programs. Roof repairs may need to precede weatherization; electrical or septic work may need to precede equipment or accessibility improvements. A common assessment and agreed sequence can reduce repeated applications and incompatible work.

Program administrators retain their eligibility, funding and delivery decisions. A coordinator should confirm owner consent, scope, contractor capacity and complementary funding. The work is complete only when separate evidence confirms that the identified property condition has been resolved; a referral or agreed plan is an earlier result.

The public record does not provide a consolidated county series of repair requests, assessments, funded homes, completed scopes, waiting households or denied applications. Tracking those stages would help establish both service capacity and unmet need without inferring either from award totals.

Housing cost burdens

The ACS 2020-2024 estimates show substantial housing cost pressure, especially among renters. The study calculates the share paying at least 30% of income using the available survey bins and all occupied-household denominators, including ratios not computed in the source. This definition must accompany the reported percentages.

Cost pressure by tenure

Tenure	Households at threshold	All households	Share
Owner	1,695	6,161	27.5%
Renter	1,195	2,332	51.2%
Combined	2,890	8,493	34.0%

Source and limits. ACS 2020-2024 B25091 and B25070. Owner costs and renter gross rent retain their respective definitions. First edition pp. 47-48 and 282. [49] [123]

Owners and renters face different interventions. An owner may need help with repair, taxes, insurance, energy or mortgage stress. A renter may need rent and utility assistance, a deposit, legal support or another suitable unit. One combined percentage cannot determine the appropriate response.

Income and older households

The separate HUD CHAS 2018-2022 record places the greatest burden among the lowest-income groups. CHAS defines burden as more than 30% of income and severe burden as more than 50%; severe burden is included within total burden. Its period and denominator differ from the ACS calculation above.

Selected older-household categories in CHAS

Tenure	Households	Burdened	Severely burdened
Owners	2,980	835	350
Renters	900	394	189

Source and limits. HUD CHAS 2018-2022, combining only "elderly family, two people, either or both age 62 or older" and "elderly non-family." These are bounded source categories, not all households containing an older person. First edition pp. 49-50. [49]

The threshold indicates pressure, not the household's complete circumstances. It does not establish whether spending was chosen, whether a property is safe, or whether a household can sustain food, health and transport costs. Assistance and housing design need that additional context.

Housing instability and early intervention

School, court, foreclosure and tax-sale records identify different forms and stages of instability. They can help locate opportunities for earlier intervention, but cannot be combined into one count of people losing housing.

Students identified under McKinney-Vento

School year	Students identified
2021-2022	60
2022-2023	66
2023-2024	102
2024-2025	126

Source and limits. Maryland State Department of Education Homeless Education Trend Data, Kent County Public Schools. Counts cover qualifying living conditions over each school year, not all residents experiencing homelessness. First edition pp. 52-53. [\[51\]](#) [\[119\]](#)

The count more than doubled over four school years. It is a serious signal for school and housing-service coordination, but does not identify the cause of the increase or measure all adult homelessness. It also does not reveal how many households obtained assistance or returned to stable housing.

Legal records and their limits

Record	What it establishes
158 failure-to-pay-rent filings in 2025	Case activity, not an unduplicated household count.
13 evictions carried out in 2025	A separate event count; not a linked outcome for the 158 filings.
Foreclosure notices and registrations	Distinct stages requiring separate periods and definitions.
Tax-sale advertisement or certificate sale	A legal process stage; neither alone establishes displacement or removal of a dwelling.

Source and limits. Maryland District Court; Maryland Office of Financial Regulation; SDAT tax-sale reports. First edition pp. 54-57. [\[52\]](#) [\[53\]](#) [\[54\]](#)

Earlier assistance may involve rent or utility arrears, legal advice, a payment agreement, emergency repairs or a supported referral. The relevant question is whether help reaches the household before the consequential deadline. The study does not establish a linked referral cohort from which prevention success can be calculated.

Public reporting should use protected, aggregated measures. A documented referral that cannot find a suitable service remains an unresolved need; closing the administrative task does not establish household stability.

Preservation priorities for 2027

Four HUD contract records cover 128 assisted units with current-term milestones between February and May 2027. This is the most clearly dated preservation priority in the study. It requires confirmation of each contract’s current status and decision process rather than an assumption that units will be lost.

Assisted-housing contract milestones

HUD source label	Assisted units	Current-term milestone
Chestertown Elderly Housing	30	February 28, 2027
Woodsedge II	48	April 6, 2027
Woodsedge III	20	April 6, 2027
Rock Hall Elderly Housing	30	May 31, 2027
Total	128	Four distinct contracts

Source and limits. HUD Multifamily Assistance and Section 8 Contracts file, retrieved September 2, 2026, and first-edition Appendix E.4. First edition pp. 51 and 257-262. Contract identifiers and overall terms appear in Appendix E of this abridgment. [50] [168]

A current-term milestone is not the end of the overall contract term, a forecast of subsidy loss or a count of available apartments.

Woodsedge II and Woodsedge III are in Fairlee, unincorporated Kent County. Their exact HUD identities should remain separate from portfolio names and from each other. Name similarity does not establish a match to another assisted property.

Recommended response

Action P4-A01 calls for a verified owner and program authority, renewal or other disposition route, resident communication and any financing or preservation dependencies. Its proposed review frequency increases to monthly within nine months of a milestone. The study records that all four contracts met that trigger as of September 13, 2026.

The recommended October 31, 2026 county assignment decision would establish whether a county lead coordinates these records within approved resources. Contract authority remains with the owner and relevant program authority. If no county coordination is assigned, the study recommends documenting that decision and identifying the lawful parties responsible for the milestones.

A successful result is a verified renewal, preservation, transition or other lawful disposition, with resident protections considered. Merely listing the contracts or contacting an owner is an intermediate action.

Program coverage and practical access

Assisted properties and rental assistance are part of the county’s housing supply, but program records must be interpreted carefully. The number of assisted units does not tell a searching household whether an apartment is available, a waiting list is open or assistance can be used in a suitable private rental.

HUD county assistance snapshot

Field or component	December 31, 2025 record
Total units, total_units	184
Occupied units, total_occupied	167
Housing Choice Voucher component	34 units
Project-based Section 8 component	150 units

Source and limits. HUD Picture of Subsidized Households 2025 county file and data dictionary. This is a specified program universe, not a census of all assisted properties. First edition pp. 51 and 95. [50] [120]

The difference between total and occupied program units is not a verified vacancy count. Tenant-based assistance, project-based assistance, physical-property units and contract-assisted units use different definitions and can overlap with other financing programs. They should not be added to the 128-unit contract watch.

Voucher administration

The study identifies Maryland DHCD, PHA MD901, as the Housing Choice Voucher administrator for Kent County. The April 2026 Eastern Shore application window did not guarantee placement on a waiting list. The study did not locate a current dated count of Kent County households waiting for a voucher, so it cannot quantify demand relative to available assistance.

Source and limits. Maryland DHCD program page, waiting-list notice and FY2026 administrative plan as reviewed in the first edition; pp. 78 and 95. [96] [121]

Preservation and resident access are separate tasks

Preserving an affordability contract protects existing housing. Helping a household use assistance also requires an available unit, eligibility, acceptable terms, any required inspection and an owner or provider able to proceed. The proposed service-referral pilot should test these conditions without promising a unit.

The 104-unit Baywood Village and Rock Hall Manor portfolio is a separate preservation record. Its acquisition and rehabilitation were placed in service in 2009; a 2025 compliance listing does not make it new 2025 production. Property, contract and program identities need to be reconciled before totals are published.

Source and limits. DHCD LIHTC compliance inventory and development transaction record; first edition pp. 71 and 258. [80]

Residential authorizations

The state series provides a comparable measure of newly authorized residential units across six reporting geographies. It records permission for construction, not completed homes. Local permit-document counts use a different unit and must remain separate.

Annual and partial-year authorizations

Period	Authorized units	Housing form
2021	48	Annual state authorization record
2022	83	Annual state authorization record
2023	71	Annual state authorization record
2024	48	Annual state authorization record
2021-2024 combined	250	240 single-family; 10 multifamily
2025	53	37 single-family; 16 multifamily
January-June 2026	24	All single-family; partial year

Source and limits. Maryland Department of Planning annual building-permit tables and retained January-June 2026 table. First edition pp. 59-65. The four-year subtotal must not be added again to its component years. [55] [60] [61] [62] [63] [64]

In 2025, 53 units were authorized across 41 residential buildings. All 16 multifamily units were in Chestertown. This represented more variety than the largely single-family 2021-2024 record, but one year does not establish a sustained production trend or completed housing mix.

The 24 authorizations in the first half of 2026 are reported separately and are not annualized. Comparing six months with a complete year would obscure the different periods and could misstate the direction of production.

What cannot be calculated

The county's separate administrative report lists 28 new residential permits in the unincorporated area for 2025. Those are permit documents, not additional units to add to the state series. The selected project and address records also overlap different periods and stages.

A countywide completion rate requires a linked cohort followed from authorization through final inspection and occupancy approval. A net-production total additionally requires comparable additions and removals. Neither complete record was established by the study. The annual Census inventory estimate cannot repair that gap because it is a different statistical product.

Project status and delivery limitations

The study documents 14 selected project-level records, of which 13 concern housing and one concerns land use and annexation. It separately retains 20 address-level dwelling permits. These records show a wider range of possible housing than the recent authorization mix, but they are not a complete inventory of delivered homes.

Selected projects and verified limits

Project	Established stage	Material qualification
Radcliffe Meadows	140 units approved in June 2024; site work reported	148 units is a later concept without verified subsequent approval.
Chester Arms II Phase 2	Reported approved; April 2026 plan marked FOR PERMIT	Final approved unit count and an issued permit were not established.
Millington Senior Village	Site and infrastructure work documented	Federal notice says up to 51 apartments; other records say 52. Vertical construction not established.
Prospect Street duplex	Two homes completed in June 2026	Independent settlement and occupancy evidence not established.
Dogwood Village Plaza	Three adaptive-reuse apartments completed	A separate private Galena project; occupancy evidence not established.
Lands of Sivad	Land-use and annexation matter	No housing applicant, dwelling total or housing stage established.

Source and limits. First-edition Appendix D.2, pp. 252-254; Chapter 4 project and completion records. These are selected observations at the study cutoff, not current availability or county totals. [56] [57] [58] [65] [69] [149]

Additional project detail appears in Appendix C. Retaining the next dependency is more useful than combining proposals into a speculative unit total. The needed decision may concern finance, service allocation, an agreement, land control or a permit; the appropriate response depends on that specific issue.

No later public record does not prove that work stopped. Status confirmation should seek the responsible owner and relevant public custodian, record the date, and distinguish a verified stage from a question still awaiting evidence.

Completion and public investment outcomes

Housing delivery must be reported through separate stages. Approval and permitting allow work to proceed. Site preparation does not establish vertical construction. Physical completion does not establish legal occupancy, actual occupancy, price or suitability for the intended residents.

Selected outcome evidence

Evidence class	Reported measure	Boundary
Physical completion	5 selected units	2 Prospect Street homes and 3 Dogwood Village Plaza apartments; not a county total.
Actual occupancy evidence	2 other selected homes	College Avenue and Conley Drive; not a denominator for a completion rate.
Removal evidence	At least 17 dwellings	Partial ledger with 49 permit rows across 11 retrieved reporting periods.
Earlier preservation	104 affordable rental units	Acquisition and rehabilitation placed in service in 2009; not current production.

Source and limits. First edition pp. 71-72 and Appendix D.1. Different projects, periods and universes prevent addition or subtraction into a net total. [58] [78] [79] [80]

Retain the purpose of public support

Where public land, money or infrastructure supports housing, the record should retain the intended benefit, applicable conditions and any material changes. A project may legitimately change during design or financing. Decision-makers still need to know whether the revised result serves the purpose that justified public participation.

The study's disclosure audit reviewed 252 jurisdiction, review-stage and outcome cells: 13 required the information, 36 required a narrower or related proxy, 189 had no requirement identified in the instruments obtained, and 14 could not be reviewed because referenced instruments were unavailable. None of the 36 stage rows required expected sale price or rent at subdivision or site-plan review.

Source and limits. Study disclosure matrix, cutoff September 3, 2026. "No requirement identified" is not a violation and does not prove an agency never collects the information. First edition pp. 69-70. [77] [186]

The proposed response is to define the intended housing result before support is approved, then record what was delivered. The study does not prescribe new mandatory disclosures or enforcement authority merely by recommending better outcome reporting.

Infrastructure and site feasibility

Available land and system capacity are not sufficient evidence of buildable housing. A site also needs lawful use, service commitments, conveyance, engineering, funding and a party able to proceed. Capacity definitions and reporting periods must remain visible.

Infrastructure measures

System	Reported measure	Decision limit
Betterton wastewater	0.026 MGD average flow in 2024; 0.200 MGD original design; 0.146 MGD at upgrade	Different capacity concepts; no project allocation established.
Chestertown wastewater	0.688 MGD average flow in 2024; 0.900 MGD state design measure	Town plan separately describes physical design up to 1.5 MGD.
Millington existing plant	105,000 GPD permitted capacity	No current operating-plus-committed utilization rate established.
Millington planned plant	350,000 GPD future capacity; \$6.2 million federal award	Planned facility was not operating at the study cutoff.

Source and limits. MDE 2026 Bay Restoration Fund annual status report; municipal plans and regulatory records; federal award record. MGD means million gallons per day; GPD means gallons per day. First edition pp. 66-68 and 255. [72] [74] [83] [148]

Millington dependencies

The \$6.2 million wastewater award and the \$800,000 CDBG award for infrastructure associated with Senior Village support different work. The CDBG award covers roads, storm drains and water and sewer infrastructure for the development described in that award as 52 units. It does not establish vertical housing construction or occupancy.

The housing record also contains a federal notice for up to 51 apartments. The final unit count, geography, financing, lease, service determination and building permit need current confirmation. The planned treatment plant should not be represented as existing service capacity.

Source and limits. First edition pp. 69, 73, 252 and 255; DHCD FY2025 CDBG award list. [107] [148] [176]

Outside public service areas, wells, septic systems, soils, drainage, access and environmental requirements create comparable site-specific constraints. A countywide housing objective cannot establish that an individual parcel is technically or legally ready for development.

Six reporting geographies

Countywide evidence establishes shared pressures, but local responses should reflect different land, housing, infrastructure and service conditions. The study proposes a separate housing portfolio for the unincorporated area and each town. Those priorities require local discussion; the study did not conduct the resident listening process it recommends.

Population and residential authorizations

Geography	Population July 2025	Units authorized 2025	Units authorized Jan-Jun 2026
Kent County Balance	11,353	24	16
Betterton	283	1	1
Chestertown	5,658	18	4
Galena	541	0	0
Millington, Kent portion	522	0	0
Rock Hall	1,208	10	3
Kent County total	19,565	53	24

Source and limits. Maryland State Data Center Table 4, PEP Vintage 2025; Maryland Department of Planning authorization tables. First edition pp. 102, 122 and 263. Authorizations do not establish completions. The 2026 column is a separate partial period. [126] [151] [170]

A consistent local inquiry

Each place should identify the housing need, relevant property or service, current stage, responsible decision-maker, infrastructure condition and next feasible action. Countywide context should remain labeled as countywide where local evidence is unavailable. A thin public record should not make a smaller community disappear from the assessment.

The table is not a ranking of local performance. A zero means no newly authorized residential units in that source and period, not no repair, conversion, permitting or other housing activity. One preserved home or resolved infrastructure question may be consequential in a small town.

Millington requires particular care. The population and authorization figures here cover only its Kent County portion. Whole-town household survey estimates include Queen Anne's County. Cooperation can address the town as one community while retaining separate legal and statistical boundaries.

Chestertown and Rock Hall

Chestertown

Chestertown concentrates institutions, employment, services and civic activity. Its estimated 5,658 residents in July 2025 live within a varied stock of historic houses, apartments, assisted properties and detached homes. The ACS estimates 188 households without a vehicle and 565 householders age 65 or older living alone, making proximity and accessibility relevant housing considerations.

The study recommends preserving existing homes and assisted affordability while expanding year-round rentals, modest ownership and smaller or accessible options. These are proposed directions, not findings that residents have adopted a particular housing mix. Housing near services may reduce some travel burdens, but household costs still require individual assessment.

The near-term project task is to establish issued vertical permits, current construction and final stages for active developments. Radcliffe Meadows must retain its 140-unit approval separately from the 148-unit revised concept. Chester Arms II requires confirmation of its final approved schedule and issued permit status. Completed Prospect Street homes remain separate from documented occupancy.

Rock Hall

Rock Hall combines year-round residence, waterfront employment and seasonal demand. Its July 2025 population estimate is 1,208. The ACS estimates 42.5% of residents age 65 or older and 81 households without a vehicle. These figures support consideration of smaller homes, adaptation and service access; they do not demonstrate seasonal displacement.

The study recommends maintaining year-round rental and ownership choices alongside the economic value of visitors and seasonal residence. Repair, assisted-housing preservation, accessible forms and family housing should be considered within local infrastructure and development conditions.

Rock Hall's planning material models capacity for approximately 279 units. This is land-capacity analysis, not an approved development with an applicant, financing or service commitment. Brickwood Assisted Living remains a noticed review in the study record, without an established approved unit or bed count. The next documented decision should determine its status.

Source and limits. First edition Chapter 7 and Appendix F, pp. 102-104, 266 and 269; Appendix D.2. Local directions are study recommendations. ACS 2020-2024 estimates carry margins of error. [126] [127] [128] [129] [149] [169]

Betterton and Galena

Betterton

Betterton's July 2025 population estimate is 283. The state record shows one authorized unit in 2025 and one in January-June 2026. These small counts establish activity in their respective periods, without determining a preferred development scale or proving completion.

The study recommends examining repairs, replacement housing, infill and small projects that fit the town's infrastructure and character. A specific opportunity needs an owner, property, proposed form, financing and lawful service path. General statements about land or treatment capacity are insufficient.

The wastewater record reports 2024 average flow of 0.026 MGD, original design capacity of 0.200 MGD and capacity at upgrade of 0.146 MGD. These are differently defined measures. They do not establish ready connections for a proposed project. Property-specific feasibility should precede any unit estimate.

Galena

Galena's July 2025 population estimate is 541. The ACS estimates 23.6% of its civilian noninstitutionalized population has a disability and 96.4% of households have broadband subscriptions. These measures inform accessibility and service questions, but do not establish residents' development preferences.

The study proposes preserving existing homes and considering smaller, family and year-round housing options linked to the town's services. Its regional location can make housing useful to people working elsewhere, but location alone does not demonstrate demand or a viable project.

Land-use and annexation records must remain separate from housing approvals. Lands of Sivad is a 78.32-acre land-use and annexation matter in the selected register; the study establishes no residential applicant, dwelling count or housing stage. A property near Galena is not necessarily within the town's jurisdiction.

Dogwood Village Plaza provides a different type of evidence: three private adaptive-reuse apartments were reported completed in 2024. They are separate from Kent Attainable Housing's work and are not documented as occupied in the supplied record. The zero new-unit authorizations reported for 2025 and first-half 2026 do not erase that earlier conversion activity.

Source and limits. First edition pp. 104-107, 252-255, 265 and 267. Population: Maryland State Data Center; local indicators: ACS 2020-2024; production: MDP and selected project records. [72] [126] [128] [130] [131] [169]

Unincorporated Kent County and Millington

Unincorporated Kent County

Kent County Balance contains 11,353 estimated residents, more than half of the county total. It includes villages, farms, historic communities, subdivisions, scattered homes and waterfront areas. One rural average cannot describe all of their housing conditions.

The area accounted for 24 authorized units in 2025 and 16 in January-June 2026. The separately reported 28 local residential permits in 2025 use a different measure. The recommended local portfolio should include individual addresses and repair needs alongside named projects.

Private water and septic systems, soils, drainage, roads, broadband and distance affect whether homes remain usable and whether additional housing is feasible. The study recommends connecting repair and adaptation assistance to those conditions and making modest development requirements clear to property owners.

Village at Kennedyville Phase 2 involves approximately 43 remaining lots in an earlier approved subdivision, with a procurement proposal accepted and agreements directed in September 2025. Those lots are not newly approved or completed homes. The Butlertown/Worton record concerns two planned owner-occupied homes whose later stages were not established.

Millington

The Kent County portion of Millington had 522 estimated residents in July 2025. Whole-town ACS figures, including 79.3% broadband subscription and 12 households without a vehicle, cover both counties. Whole-town discussion is appropriate, but county totals and authority assignments require the correct boundary.

The primary near-term issue is coordination among the town, Kent and Queen Anne's counties where relevant, infrastructure owners, funders and project sponsors. Senior Village's housing stages must remain distinct from site work, its infrastructure grant and the planned wastewater plant.

The study recommends verifying each financing, service, permitting and construction dependency and identifying who can decide it. Millington Crossing's district master-plan approval does not establish subdivision or site-plan approval, permits or housing delivery. The Freeman Evans record's request for 150 equivalent dwelling units is a utility-service measure, not an approved count of homes.

Source and limits. First edition pp. 107-108, 252-255, 264 and 268. Local directions are proposals. Source geography and development stages remain distinct. [62] [126] [132] [133] [148] [169]

Housing services and institutional roles

Housing work is distributed among public bodies, owners, lenders, builders and service providers. The study's audit tested 34 functions across six responsibility roles and verified core assignments for 17. Qualifications on other functions concern authority, capacity, local variation or evidence; they are not a performance rating of staff or organizations.

Service areas and documented participants

Service function	Examples in the reviewed record
Crisis response	DSS, behavioral-health providers and civil legal services
Emergency shelter	Samaritan Group, regional shelter partners and domestic-violence services
Transitional housing and rapid rehousing	Regional homelessness and supportive-service providers
Permanent supportive housing	Behavioral-health and disability-serving systems
Subsidized rental housing	Property owners and operators; HUD, USDA and DHCD
Vouchers and rental assistance	Maryland DHCD as PHA MD901; DSS and other assistance routes
Homebuyer support	Kent Attainable Housing, counseling organizations and lenders
Repair and accessibility	Rebuilding Together Eastern Shore, DHCD, MRDC and aging services

Source and limits. First edition Exhibit 5.5 and Appendix C, pp. 81 and 245-249. The source contains 25 entries for organizations, programs and actor groups, not 25 distinct agencies. Participation is not proof of current capacity. [91] [94] [96] [171]

A listed provider may have limited eligibility, geography, funding or intake. The study does not establish a universal countywide service entry point or an end-to-end navigator for every housing need. This finding does not imply that existing providers never refer residents or coordinate informally.

Clarify responsibility at referral

The sending party should know whether a receiving provider accepts the referral, offers another route or cannot serve the need. Consent and relevant information should accompany the referral. The provider remains responsible for the specialized service; navigation remains responsible for confirming the connection.

A directory and a service are different products. The selected directory in Appendix F preserves documented roles, but current intake and capacity require confirmation before use. Recurring coordination should reduce repeated searching while respecting provider workload and household privacy.

Priority housing gaps

The study identifies 21 related gaps. For decision-making, they can be organized into five groups while retaining the specific mechanism that needs attention. A missing home, an unavailable program, an unresolved project dependency and a missing public record require different responses.

Diagnosis and proposed response

Problem group	Specific constraints	Relevant actions
Access and housing choice	First-home options; range of forms; rental visibility; total cost; financing	A03, A06, A09, A12, A16-A18
Preservation and stability	Repair timing; crisis prevention; usable assistance; accessibility	A01, A04, A05, A11, A14
Housing delivery	Limited variety reaching delivery; incomplete permit follow-up; loss of stated project purpose	A02, A09, A10, A13, A15, A17
Land and infrastructure	Site service; land and project control; small-project feasibility; local fit	A03, A08, A15, A17
Coordination and capacity	Guidance; recurring workload; public accountability; reliable evidence; privacy and respectful service	F-01, F-02, A04, A07, A11, A19

Source and limits. First edition Chapter 8 and Appendix G, pp. 113-126 and 271-280. This table consolidates the diagnosis; original action IDs remain unchanged. A01-A19 here refer to P4-A01-P4-A19. [139] [145] [147] [152] [163]

Choose an action after identifying the constraint

A project awaiting financing should not be described as a zoning failure without evidence. Apparent treatment capacity does not resolve a service allocation. A program's existence does not establish access to an available home. The appropriate actor and next step depend on which condition is actually preventing progress.

Many proposed actions improve information or coordination. Their completion can enable a housing result without delivering it. A rental search aid does not create an affordable apartment; a repair plan does not fund every component; a project record does not compel construction. Remaining needs should stay visible after administrative work closes.

The two foundations provide a way to assign and sustain this work. They should support existing public, private and nonprofit responsibilities rather than make one office responsible for decisions it cannot lawfully control.

F 01 Establish the operating housing function

The study recommends giving the Office of Housing and Community Development a defined operating role, accountable leadership, protected time and resources. It describes Chapter 189 as establishing the Office and permitting appointment of a full-time director. Codification alone does not demonstrate an operating housing team.

The reviewed records show a \$1,124,136 FY2027 Planning and Zoning appropriation and 10 authorized full-time-equivalent positions in the combined Planning, Zoning and Housing department for FY2026. They do not separately identify a housing appropriation, housing staff allocation or housing director. Nor do they establish that no employee performs housing work under another title.

Source and limits. First edition pp. 75, 85-86, 137 and 230; county code, OpenGov budget and staffing evidence as described in the study. [59] [92] [109] [181]

Decisions required for F-01

Decision	Proposed requirement
Authority and duties	Review existing code and assignments before broadening or transferring work.
Leadership and resources	Name the lead, organizational placement, budget, protected capacity and review date.
Initial charge	Identify routine information services and the specific deeper assignments approved for the Office.
Municipal arrangements	Accept town support requests through county-approved agreements within available resources.
Grant and permit work	Retain grant duties; transfer plumbing and electrical oversight only after necessary code and operating changes.
Completion test	An operating function with adopted duties, leadership, resources and active partner relationships.

Commissioners would set the county Office's charge and priorities; town councils would retain their own agendas and decisions. Residents, employers and providers could submit questions and evidence, but a request would not itself authorize new Office work or spending.

The study proposes monthly establishment review, quarterly public portfolio review and annual budget and work-program review. Existing statutory responsibilities remain in effect until lawfully changed. Interim responsibility for urgent contract coordination need not wait for the Office to reach its eventual scale.

Source and limits. Study proposal F-01, first-edition Appendix A, pp. 179-181; Chapter 9, pp. 130-137. [161] [163] [167]

F 02 Maintain shared housing information

The second foundation is a maintained countywide housing information system. Its purpose is to make publishable information usable for real decisions across all six geographies. Periodic reports can be outputs, but a report alone is not a maintained system.

Minimum information for the proposed system

Record type	Content to retain
Conditions	Source, period, geography, unit, definition, uncertainty and update status.
Projects	Property identity, established stage and date, purpose, dependencies, owner and next decision.
Preservation	Property and contract identities, condition or affordability issue, milestone and responsible authority.
Services	Verified referral route, current eligibility and capacity, protected outcome measures.
Public resources	Award or contribution, purpose, conditions, expenditure and later verified result.
Corrections	Original observation, replacement or clarification, reason and date.

Source and limits. First edition Chapter 9 and F-02, pp. 127-137 and 182-183. System and data-sharing arrangements are proposals. [158] [163] [165] [166]

Operating responsibility

The Office would lead after establishment, with an interim assignment available to Commissioners. Source custodians would retain their underlying records. Initial ownership, maintenance, validation and public access should begin under F-01 and F-02, rather than wait for the longer-term operating-capacity action A19.

The proposed cadence is continuous controlled intake, quarterly reconciliation and portfolio review, an annual public housing account and event updates for consequential contracts, projects, property changes, infrastructure and funding. Each record should show when it was last confirmed and what remains unresolved.

Purpose and privacy

Information collection should be limited to a defined lawful use. Household information remains protected with the responsible organization; public reporting should describe patterns and results without exposing private circumstances. Partners should receive practical benefit from reporting rather than be asked to duplicate work without purpose.

Before creating a new collection, identify the decision it will support, existing records that may answer the question, the cost of maintenance and the appropriate custodian. Better data can improve decisions, but the system itself does not complete construction or resolve unmet housing need.

Preservation and project verification

P4-A01 Prepare for assisted-housing contract decisions

Movement: Begin. Horizon: event triggered. The four 2027 contract milestones already fall within the study’s proposed monthly-review window. The contract owner and verified program authority retain decisions; the proposed Office or an assigned interim lead would coordinate, monitor, report and escalate time-sensitive questions.

Before action, confirm contract fields, current owner and manager, renewal timetable, resident protections, financing options and the authority for each decision. The recommended county assignment target is October 31, 2026. If assigned, begin monthly review promptly and update immediately after material events.

Completion means a verified preservation, renewal, transition or other lawful disposition before the relevant milestone. A contact attempt or completed tracking record is an intermediate step. If the county declines coordination, document the decision and the lawful parties carrying the next actions; do not imply the contracts themselves cease.

P4-A02 Verify the 14 selected project records

Movement: Begin. Horizon: immediate. The relevant county or town public custodian would confirm public decisions, while the property or project owner confirms private status. The Office would coordinate the countywide account.

Each record needs one last verified stage, evidence date, correct jurisdiction, responsible actor, unresolved dependency, next milestone and review date. The register includes 13 housing-related records and one land-use control. It should not be described as 14 approved housing developments.

Complete the baseline, then review quarterly and after verified project changes. A record can state that later status is not established, with a bounded inquiry still open. Lack of online evidence should not be converted into a conclusion that construction stopped.

Evidence to review

A01	A02
Four contracts; decision authority; resident communication; disposition	Fourteen records; stage source; next dependency; age of last update
Monthly inside nine months of milestones; material-event updates	Immediate baseline; quarterly and event-triggered updates

Source and limits. First-edition action records P4-A01 and P4-A02, pp. 184-187; contract evidence and project controls. [163] [168] [169]

Local priorities and referral pilot

P4-A03 Establish six local housing portfolios

Movement: Begin. Horizon: short term. Each municipality would define its town portfolio; the county would do so for the unincorporated area. The Office would support and connect the work within its adopted charge. Residents, employers, utilities, property actors and service providers would inform the local assessment.

Start with current evidence, a discussion of local purpose, infrastructure and authority, and a limited selection of actions. Completion means each place has a current list of priorities, responsible actors, dependencies and next decisions. Quarterly local review and annual countywide synthesis would keep it current.

The study's suggested local priorities are starting points for discussion, not adopted preferences. Equal attention to the six places does not require identical housing forms, equal project counts or an equal amount of new development. Millington's whole-town context remains distinct from Kent-only totals.

P4-A04 Test a consent-based referral process

Movement: Begin. Horizon: short term. A designated pilot owner would test a specific population and service issue. Office participation requires an approved scope or a town request accepted under a county-approved agreement. Willing receiving providers and verified capacity are prerequisites.

The pilot should establish consent, necessary information, eligibility checks, a receiving-party agreement, privacy safeguards and a defined review method. The sending party confirms whether the next provider accepts the referral, redirects it or has no suitable route.

Completion of the referral task is separate from service delivery and housing stability. Unresolved need and repeated failed connections must remain visible. A bounded pilot should not be generalized to every housing need or used to rate providers on outcomes outside their control.

Review and continuation

Action	Review point	Decision
A03	Quarterly local; annual countywide	Retain, revise or complete local priorities.
A04	Monthly during a short pilot; explicit end date	Continue, redesign or end the tested process.

Source and limits. First-edition Appendix A, P4-A03 and P4-A04, pp. 188-191; place and service evidence. [\[163\]](#) [\[170\]](#) [\[171\]](#)

Repair ownership support and source maintenance

P4-A05 Maintain repair and energy-assistance routes

Movement: Continue. Horizon: immediate. Program administrators and owners retain their roles; the Office would support connections and monitoring. Confirm program availability, eligibility, property rules, contractor capacity, complementary funding and owner consent.

A feasible sequence or accepted next step completes coordination only. Actual repairs require evidence that the identified condition was resolved. Review routes quarterly and report annual outcomes; distinguish requests, awards, work completed and unresolved needs.

P4-A06 Sustain affordable-homeownership support

Movement: Continue. Horizon: short term. Kent Attainable Housing and other applicable operators retain delivery responsibility. Support should connect eligible households, suitable properties, counseling, financing, title, construction or rehabilitation and closing readiness.

KAH reports nine families helped into homeownership since 2019 and five completed residences, including the two Prospect Street homes. Those are different measures. The organization is a limited but meaningful part of the housing response; its scale should not be presented as the county's general production system.

Review program-specific outcomes quarterly and annually. The intended result is a homeownership outcome the participating household can sustain under the program's terms, not merely a counted closing.

P4-A07 Maintain sources and corrections

Movement: Continue. Horizon: immediate. Under F-02, the Office would preserve source, geography, period, definition, limitation and correction history for published findings. Custodians retain their own records. Different valid measures should remain separate rather than be forced into one figure.

This extends an existing study practice into proposed public maintenance. It requires assigned leadership, a shared data dictionary, version and correction procedures and an archival location. Review continuously at intake, quarterly for consistency and annually for the public account.

Results that should remain distinct

Repair	Ownership	Evidence
Assistance arranged; scope completed; home usable	Families supported; residences completed; household outcome	Source retained; conflict resolved or disclosed; finding updated

Source and limits. First-edition P4-A05-A07, pp. 192-197; DHCD program evidence and KAH records. [\[45\]](#) [\[69\]](#) [\[163\]](#) [\[166\]](#)

Infrastructure and construction follow-up

P4-A08 Track Millington dependencies

Movement: Complete. Horizon: event triggered. The town, infrastructure owner, project owner and lawful decision bodies retain their respective decisions. The Office would coordinate and report Kent County's role with cross-county partners as appropriate.

Confirm design and funding conditions, land and project control, approvals, agreements, permits and construction or operating milestones. Keep the wastewater plant, site infrastructure and housing work in separate records. Review quarterly while active and at each material funding, regulatory or construction event.

P4-A09 Follow active projects to the next milestone

Movement: Complete. Horizon: short term. Begin after A02 establishes the current stage. The private owner controls private movement; the relevant public authority controls its decisions. The Office would monitor the selected portfolio.

Record whether the next milestone was reached, the project was transparently restructured, it remains waiting on a named prerequisite, or it closed with a stated reason. Waiting retains an owner and review date. None of those administrative dispositions should be counted as an occupied home without the required evidence.

P4-A10 Follow selected permits through later stages

Movement: Complete. Horizon: short term. Permit and occupancy authorities retain records while the Office coordinates the cross-jurisdiction account. The 20 address-level records provide a selected starting cohort, not a new annual total.

Confirm addresses, boundaries and duplicate identities before linking records. Identify construction, completion, occupancy approval and actual occupancy separately. An occupancy approval establishes legal availability, not that a household has moved in. Initial reconstruction should be followed by quarterly active-record updates and an annual summary.

Evidence needed before declaring progress

Action	Evidence
A08	Verified dependency resolved or lawfully closed, with infrastructure and housing stages separate.
A09	Dated milestone, revised plan, active wait or documented closure.
A10	Last verified stage for each selected address and the source supporting it.

Source and limits. First-edition P4-A08-A10, pp. 198-203; Appendix D and Chapter 4. [\[163\]](#) [\[169\]](#) [\[172\]](#) [\[173\]](#)

Services rentals and comparable reporting

P4-A11 Verify service routes

Movement: Connect. Horizon: short term. The Office or another designated navigator would work with providers to confirm service definitions, geography, eligibility, current acceptance and referral expectations. Providers retain responsibility for their specialized services.

Review providers quarterly, update material changes immediately and assess overall coverage annually. A useful result is an accepted referral, workable redirection or clear explanation that no current route fits. The remaining housing need and later service result must be reported separately.

P4-A12 Improve year-round rental information

Movement: Connect. Horizon: short term. An assigned public, nonprofit or contracted operator would maintain dated offerings with participating owners and managers. Owners retain listing and tenancy decisions. Define coverage, verification, removal of expired listings and appropriate privacy and fair-housing review before starting.

The proposed short pilot would reconfirm listings weekly or biweekly and return quarterly for a continuation decision. It should help households find legitimate year-round offers without depending exclusively on personal connections. It cannot promise continuing availability, household eligibility or a complete vacancy measure.

P4-A13 Standardize production-stage reporting

Movement: Connect. Horizon: short term. Each permitting jurisdiction retains its records. The Office would coordinate common definitions, reporting periods, boundary identification and correction procedures, building on the selected permit work in A10.

The result should be a current six-geography account that labels each stage, period, unit, source and limitation. Quarterly or semiannual reporting can support operations, with an annual complete-year release. Missing observations stay missing; permits, buildings and units are not treated as interchangeable.

What these actions improve

A11	A12	A13
Reliable access to a currently accepting service	Reliable access to dated rental offerings and terms	Comparable public records of actual housing stages

Source and limits. First-edition P4-A11-A13, pp. 204-209. Current service acceptance and rental availability remain to be confirmed during implementation. [\[163\]](#) [\[174\]](#) [\[179\]](#)

Repair sequencing site decisions and workforce needs

P4-A14 Coordinate multi-part repairs

Movement: Connect. Horizon: short term. A designated repair coordinator or participating program lead would develop a feasible sequence across separate programs. Owner consent, a whole-property assessment, eligibility, contractor availability and complementary finance are required.

Review active cases monthly, recurring barriers quarterly and outcomes annually. If no route can meet the need, record the unmet prerequisite clearly. Completion of a plan or referral remains separate from completed repairs and the household's ability to stay safely.

P4-A15 Resolve site-specific infrastructure decisions

Movement: Connect. Horizon: event triggered. A live site or project should trigger a joint review of control, purpose, service geography, technical conditions, financing and the lawful sequence of approvals. The system owner, public authorities and private owner retain their decisions.

Completion means a bounded decision sequence with responsible actors, dependencies, public contributions and next milestones. It does not mean the site has approval or housing has been built. Update at relevant land, service, funding or approval events and monthly while the matter is actively progressing.

P4-A16 Connect workforce and housing analysis

Movement: Connect. Horizon: medium term. The Office would work with economic development, workforce and transportation partners on a named employer or household decision. The analysis should identify the actual worker and household universe, schedules, locations, costs, housing forms and travel options.

The updated regional discussion supports collaboration between the Housing Office and economic development, with planning and infrastructure bodies as needed. Worker preferences and neighboring service constraints need direct confirmation. The result should inform a specific response or bounded test. County wages, job relationships and median prices can provide context but cannot substitute for an individual employer's shift pattern or a household's income, preferences and obligations. Review the decision-specific work when relevant and assess broader patterns annually.

Common prerequisite

Action	Define before proceeding
A14	The property condition, sequence, eligible programs and unmet cost.
A15	The real site, technical determination and next lawful decision.
A16	The real workforce or household question and its relevant evidence.

Source and limits. First-edition P4-A14-A16, pp. 210-215; Chapters 1-4. [\[20\]](#) [\[21\]](#) [\[72\]](#) [\[163\]](#)

Conditional new capacity

P4-A17 Test small-project predevelopment support

Movement: Create. Horizon: medium term. First document recurring small-project barriers and test whether current staff, providers, agreements or procurement can address them. The Office would lead this assessment; the eventual provider and organizational form remain to be selected.

Any pilot needs a defined scope, selection criteria, qualified assistance, lawful procurement, sustainable cost and quarterly review. The intended result is support that helps suitable small projects reach a verified next stage. It is not a guarantee of approvals, finance, construction or occupancy.

P4-A18 Assess a local financing tool

Movement: Create. Horizon: medium term. A recurring financing gap should be defined before choosing a fund or subsidy. Commissioners or another lawful capital owner would retain the financial decisions, with an appropriately qualified administrator if a tool is adopted.

Prerequisites include eligible uses and beneficiaries, an assessment of existing programs, authority, capitalization, underwriting, administration and risk controls. The study does not establish these terms or promise a universal subsidy. The proposed review is quarterly for finances and outcomes, with an annual independent financial and housing-purpose report.

P4-A19 Establish sustainable recurring operations

Movement: Create. Horizon: long term. This action concerns the durable scale of coordination and navigation after workload and results have been assessed. It does not defer the initial leadership or maintenance required under F-01 and F-02.

Commissioners retain organizational, staffing, procurement and budget decisions. The adopted scope should have operating protocols, municipal and partner agreements, continuity arrangements and resources matched to recurring tasks. Monthly management, quarterly public review and annual budget and performance assessment would govern the work.

Create additional capacity only after the recurring need, responsible authority, existing alternatives and sustainable cost are established.

The appropriate form could be protected staff time, a limited contract, shared technical assistance or a funded position. The study recommends selecting the form after defining the work; it does not establish a staffing count, program budget or capitalization target.

Source and limits. First-edition P4-A17-A19, pp. 216-221; Chapter 11 portfolio test, pp. 163-164. [163] [167] [181]

Sequence assignments and preserve authority

The 19 actions are not intended to start together. Commissioners and town councils should select a manageable initial program within their respective authority and resources, while keeping deferred work and its prerequisites visible.

Recommended order of decisions

Stage	Work to authorize or confirm
Initial county decisions	Define F-01 leadership, charge, resources and review date; assign F-02 maintenance; decide whether to coordinate the four-contract watch.
Immediate evidence and service work	A02 project verification, A05 repair connections and A07 source maintenance.
Next operating cycle	A03-A04, A06, A09-A14: local priorities, service pilot, ownership support, project follow-up, rentals and comparable reporting.
Verified events	A01 contract milestones, A08 Millington dependencies and A15 live-site service decisions.
Further assessment	A16 workforce analysis; A17-A18 predevelopment and financing tests.
Durable operating scale	A19 recurring capacity based on workload, participation, cost and outcomes.

Source and limits. First edition pp. 149-155 and Appendix A. Horizons are the study's categories, not fixed completion deadlines. [163] [167] [168]

Assign the decision and the coordination separately

Public bodies approve and regulate within their jurisdictions. Owners control property and private investment. Funders control their awards and requirements. Specialized providers deliver their services. An Office can coordinate and explain the next step without becoming the decision-maker for every participant.

The study distinguishes six responsibility roles: legal authority, asset ownership, funding control, operating delivery, enforcement and system coordination. For the proposed Office, lead, coordinate, support, participate, monitor, refer and navigate, report, and escalate describe possible contributions within its charge. Neither framework expands legal authority.

Every adopted assignment should name the next actor, required resources, prerequisite, completion evidence and review date. If work must wait, record why and when it returns. If it closes without meeting the need, preserve that unmet need for future decisions rather than counting closure as success.

Measure housing results

A useful performance record begins with the intended housing result, then distinguishes the activities needed to achieve it. Meetings, awards, permits and referrals are legitimate outputs. They do not by themselves establish occupied homes, successful repairs or stable households.

Proposed outcome measures

Area	Intermediate evidence	Result to verify
New or converted housing	Approvals, permits, site work and construction	Completion, legal occupancy, availability and actual use; form, tenure and price.
Repair and adaptation	Assessment, eligibility, funding and agreed sequence	Specified condition resolved and continued safe use assessed.
Assisted preservation	Owner engagement, contract and finance decisions	Affordability retained or a verified lawful transition with protections.
Navigation	Consent, referral and receiving-party response	Provider-specific service outcome and unresolved need.
Public contribution	Award, expenditure and project changes	Promised benefit delivered and continuing obligations identified.

Source and limits. First edition Chapter 12, pp. 166-173. These are proposed measures, not outcomes already demonstrated by the study. [182] [183] [185] [186] [187]

Reporting frequency

Use current or monthly review for urgent administrative matters where records support it; quarterly review for active assignments; annual reporting for the complete county and six-place account; and event updates for material changes. Long-cycle survey data remain useful for structural context and should retain their pooled periods.

Evaluate suitability and continued use

The study's eight housing criteria can be expressed directly: suitability of the home; a lawful and transparent process; timely assistance; appropriate location; access for the intended household; a clear public purpose; privacy and agency; and prevention of avoidable future problems. These are separate questions, not a combined score.

Publication should explain what changed, why it matters, who can act next and when the matter returns for review. Do not reward easy case closure over a difficult unresolved need or assign a provider responsibility for an outcome beyond its control. The practical objective is more usable housing choices and fewer preventable losses, demonstrated with evidence.

Supporting household and service indicators

These measures help interpret housing location and household needs. They describe different populations and periods and should not be added into one count or used as a composite ranking.

Selected municipal indicators from ACS 2020-2024

Place	Age 65+	Disability	Broadband	No vehicle households
Betterton	16.9%	10.5%	87.9%	7
Chestertown	26.1%	17.0%	84.2%	188
Galena	19.8%	23.6%	96.4%	3
Millington, whole town	10.2%	13.4%	79.3%	12
Rock Hall	42.5%	17.2%	95.0%	81

Source and limits. Census ACS 2020-2024, S0101, S1810, S2801 and B25044. Age, disability, broadband and vehicle availability have different universes. Small-place estimates carry margins of error; this abbreviated table does not support rankings. Millington includes both counties. First edition pp. 15, 103 and 109. [\[29\]](#) [\[128\]](#) [\[134\]](#)

Education and child-care context

Record	Observation	Boundary
Public K-12 enrollment	1,609; September 30, 2025	Excludes prekindergarten.
Nonpublic enrollment	427 reported by 4 of 7 schools; same date	A reporting floor; not a complete resident-child total.
Home instruction	163; April 30, 2026	Different date and reporting universe.
Child care	109 licensed family-care spaces; 287 licensed center spaces; June 2025	Licensed capacity, not available places or current vacancies.

Source and limits. MSDE and Maryland Family Network LOCATE report. Do not add the three education records into an unduplicated count. First edition pp. 13-14. [\[24\]](#) [\[25\]](#) [\[27\]](#)

These indicators support questions about travel, care, accessibility and household location. They do not show that housing conditions caused changes in school enrollment or that every household without a car lacks transport. A decision about a particular service or site requires a current local assessment.

Supporting financing and program measures

First reported denial reasons in the controlled HMDA file

Reason	2023-2025 count	Share of 76 denials
Debt-to-income ratio	29	38.2%
Credit history	14	18.4%
Insufficient cash	6	7.9%
Collateral	6	7.9%
Unverifiable information	6	7.9%
Incomplete application	3	3.9%
Employment history	3	3.9%
Other	9	11.8%
Total	76	100% before rounding

Source and limits. HMDA denial_reason_1, controlled Kent County home-purchase file. Percentages calculated from the displayed counts and rounded. First reported is not sole or most important cause. First edition pp. 31-32. [39]

These 76 denied applications are separate from the 116 withdrawals and 22 applications closed for incompleteness across the same three years. The “incomplete application” denial reason does not make the three denied files part of the 22 files closed for incompleteness. Applications are not unique households.

Selected resources and delivery measures

Record	Reported measure	Interpretive limit
KAH ownership support	9 families helped since 2019; 5 completed residences	Families and residences are separate measures.
Special Loans	2 loans totaling \$26,714 in FY2024	No Kent row in the later FY2025 table is not zero.
Energy assistance	31 units; \$463,389.20 awarded in FY2025	Not a complete repair or stability measure.
Safe and Healthy Homes	\$150,000 SFY2026 regional award	Kent and Queen Anne's; no Kent-only allocation established.

Source and limits. Kent Attainable Housing and Maryland DHCD records. First edition pp. 41, 64-65, 83 and 258. [45] [69] [103]

Program activity provides evidence of existing resources. It cannot determine whether assistance meets countywide demand without comparable requests, eligibility, waiting-time and outcome measures.

Selected project records

This register retains project-level observations from the first edition. It is not a current development forecast, and its quantities must not be added to authorization or permit totals.

Larger projects and infrastructure-dependent records

Project and geography	Quantity or form	Stage and unresolved condition
Radcliffe Meadows Chestertown	140 approved: 101 single-family lots and 39 villas	Approval June 26, 2024; site work reported in 2026. Later 148-unit concept is not verified as approved. No project-named vertical permits, completion, occupancy or price established.
Chester Arms II Phase 2 Chestertown	Final approved quantity unresolved	Reported approved; April 2026 plan marked FOR PERMIT. Competing counts of 60-84 are not a verified final unit schedule. Issued permit and later stages not established.
Village at Kennedyville Phase 2 County Balance	About 43 remaining lots in an earlier subdivision	Procurement proposal accepted September 16, 2025; agreements directed. Remaining lots are not new approvals or delivered homes.
Millington Senior Village Millington	Up to 51 apartments in federal notice; 52 elsewhere; age 62+, at or below 60% AMI	Site and infrastructure work through April 2026. Final count, financial close, vertical construction and occupancy unresolved; confirm county attribution.
Millington Crossing Millington growth area	Multifamily and townhomes within mixed-use plan; no published dwelling total	District master plan approved. Subdivision, site plan, permits and housing delivery not established.
Freeman Evans property Millington	150 equivalent dwelling units requested; no housing total	Proposal and utility-service discussion. Executed service agreement and housing approvals unresolved. EDUs are not a dwelling count.

Source and limits. First-edition Appendix D.2, pp. 252-254, and Chapter 4. Underlying project controls include Chestertown planning records, MDE construction plans, county commission records and the study completion inventory. [56] [57] [65] [73] [149] [169]

The next useful update is a dated confirmation from the relevant custodian or owner. Retain unresolved differences rather than select the largest or most recent quantity without an approval record.

Small projects and land records

Additional selected project controls

Project and geography	Quantity or form	Established stage and limit
Butlertown/Worton homes County Balance	2 planned owner-occupied homes	Pre-construction; groundbreaking, permits, completion and occupancy not established.
134 and 136 Prospect Street Chestertown	2 modular homes	Completed; public event June 17, 2026. Independent settlement and occupancy not established.
204 North College Avenue Chestertown	1 single-family home	Completed and reported occupied. Later references do not create another unit.
Conley Drive home Chestertown	1 single-family home	Sale and homeowner statement support occupancy; municipal completion and occupancy instruments not published.
Dogwood Village Plaza Galena	3 adaptive-reuse apartments	Completion reported September 11, 2024; occupancy not established. Separate from KAH.
Brickwood Assisted Living Rock Hall	Unit or bed count unstated	Major site-plan and special-exception or variance review noticed. Decision and later stages unresolved.
620 Cannon Street Chestertown	Layout for 1 house and 2 studios, up to 3 units	Lot-line adjustment approved January 17, 2024. Building permits and later stages unresolved.
Lands of Sivad Galena or adjacent county land	78.32-acre land-use matter	Land-use and annexation record; no residential applicant, unit count or housing stage established.

Source and limits. First-edition Appendix D.2, pp. 253-254. These eight records and the six on the preceding page form the selected 14-control register. The separate 20-address permit cohort is not included in this project total. [58] [66] [69] [169]

The two Prospect Street completions and three Dogwood apartments form one selected five-unit completion grouping. KAH's five completed residences are a different organization-level measure. The College Avenue and Conley Drive occupancy observations are separately supported; the record does not establish a continuous countywide cohort.

Infrastructure and public funding details

Distinct capacity and funding records

Record	Measure	Source and limit
Betterton wastewater	0.200 MGD original design; 0.146 MGD at upgrade; 0.026 MGD 2024 average flow	MDE 2026 Bay Restoration Fund status report. Separate capacity concepts, not an allocation to housing.
Chestertown wastewater	0.900 MGD state design measure; 0.688 MGD 2024 average flow	MDE status report. The town plan separately describes physical design up to 1.5 MGD.
Millington existing plant	105,000 GPD permitted	Town plan and regulatory records. Operating observations from different periods do not establish one current utilization percentage.
Millington planned plant	350,000 GPD	Planned future capacity, not operating capacity at the study cutoff.
Millington wastewater award	\$6.2 million in FY2026 federal funding	New relocated plant. An award does not establish completed construction, commissioning or operation.
Senior Village infrastructure	\$800,000 FY2025 CDBG award	Roads, storm drains, water and sewer associated with the development described in the award as 52 units. Not vertical housing completion.

Source and limits. MDE; municipal plans; federal award record; DHCD CDBG list. First edition pp. 66-73, 155 and 255. [72] [74] [83] [107] [148] [176]

Project-specific verification

Before representing system capacity as a housing opportunity, establish the parcel and service boundary, owner, proposed housing use, existing commitments, required connections and conveyance, technical determination, funding and lawful approval path. Unallocated theoretical capacity should not be converted into a unit count.

Funding records describe different purposes, recipients and stages. Do not combine the amounts into a housing-production total. The useful follow-up records are award conditions, expenditure, completed work, commissioned service and the separate housing stages that the investment was intended to support.

Contract identifiers and term distinctions

HUD contract identity and geography

HUD source label	Contract identifier	Physical geography	Assisted units
Chestertown Elderly Housing	MD062829204	Chestertown	30
Woodsedge II	MD06H020012	Fairlee, unincorporated Kent County	48
Woodsedge III	MD06H020079	Fairlee, unincorporated Kent County	20
Rock Hall Elderly Housing	MD06T841007	Rock Hall	30

Source and limits. HUD Multifamily Assistance and Section 8 Contracts; first-edition Appendix E.4, pp. 259-262. Exact source labels are preserved. Contract identifiers are the appropriate reference for contract decisions. [50] [168]

Current-term milestones and separately reported overall terms

Contract	Current-term milestone	Overall term reported in first edition
Chestertown Elderly Housing	February 28, 2027	Through February 28, 2038
Woodsedge II	April 6, 2027	Through April 6, 2033
Woodsedge III	April 6, 2027	Through 2033; exact day not reproduced
Rock Hall Elderly Housing	May 31, 2027	Through 2043; exact day not reproduced

Source and limits. First-edition Appendix E.4, pp. 260-261; September 2026 source extract, including file retrieved September 2. Current action and renewal status require confirmation. [168]

Fields to confirm before intervention

For each contract, confirm the current owner and manager, physical-property match, affordability status, decision authority, renewal filing, resident protections and next action date. Portfolio-name matches should be documented separately. An earlier owner or manager association is insufficient to assign current contract authority.

The four contracts total 128 assisted units. They are not available openings, and the dates do not predict loss. Do not merge them with the separate 104-unit Baywood Village and Rock Hall Manor preservation portfolio or the 184-unit HUD county program snapshot.

Selected housing service directory

These entries are selected from the first edition's service inventory because they support the main recommendations. They establish documented roles at the study cutoff, not current openings or guaranteed countywide coverage. Confirm intake, eligibility, geography and capacity before referral.

Documented service roles

Organization or program	Role in the source record	Verification before use
Maryland DHCD, PHA MD901	Housing Choice Voucher administrator for Kent County	Current application and waiting-list status; program requirements.
Kent County DSS	Benefits, crisis response and referrals	Eligible service, responsible unit and current intake.
Samaritan Group	Emergency shelter and resident support	Seasonal or other arrangements, acceptance and follow-up.
Mid-Shore Council on Family Violence	Safety, advocacy and shelter route	Confidential contact and currently appropriate service.
Mid-Shore Behavioral Health	Behavioral-health outreach and supportive-housing connection	Service area, referral process and acceptance.
Kent Center	Disability-related support and housing connection	Population served, availability and eligibility.
Kent Attainable Housing	Affordable-homeownership support	Current program, property, buyer and finance requirements.
Maryland Rural Development Corporation	Assistance, homebuyer and repair routes	Program-specific eligibility and Kent service availability.
Rebuilding Together Eastern Shore	Home repair	Service area, scope, funding and wait.
Upper Shore Aging	Aging, accessibility and home-support connection	Specific program; distinguish housing corporation functions.
SHORE UP!	Assistance and weatherization-related routes	Current program and geographic coverage.
Shore Legal Access and Maryland Legal Aid	Civil legal assistance related to housing stability	Intake, case eligibility and response timing.

Source and limits. First-edition Appendix C.2, pp. 246-249; responsibility audit and provider records reviewed through September 10, 2026. Directory functions do not transfer authority among organizations. [94] [96] [105] [171] [179]

Definitions and measurement controls

Terms used in this edition

Term	Meaning
ACS	American Community Survey. Five-year estimates pool responses across 60 months and carry margins of error.
AMI	Area Median Income used in housing-program income limits; apply the specific program definition.
FMR	HUD Fair Market Rent, a program benchmark by bedroom size and fiscal year.
Cost burden in the ACS calculation	At least 30% using published cost bins and all-household denominators, including noncomputed ratios.
CHAS burden	More than 30% of income; severe burden more than 50%. CHAS 2018-2022 is separate from ACS 2020-2024.
Authorization	Permission for the identified residential units or buildings; not proof of construction.
Completion	Evidence that physical work is finished.
Legal occupancy and actual occupancy	Approval to occupy and evidence that a household occupies the home are separate stages.
Preservation and rehabilitation	Retention or improvement of existing housing; not automatically additional units.
Net production	Comparable additions less losses. Not calculated from the study's incomplete local stage records.
County Balance	Unincorporated Kent County. Whole-town Millington and postal areas have different boundaries.
Administrative closure	A completed task, referral or documented inability to find a service; not necessarily a resolved housing need.

Source and limits. First-edition Appendix H, pp. 282-284, and Chapter 12. [\[158\]](#) [\[183\]](#) [\[185\]](#) [\[187\]](#)

The study distinguishes evidence from recommendations throughout. Missing or unpublished observations are not zeros; a model is not observed delivery; and a program, contract, property, household and legal event are different units of analysis. These distinctions should remain in future public reporting.

Sources and references

Numbered citations retain the original first-edition source-note numbers and S-N identifiers. Only references used here are reproduced. Added notes [188]-[191] identify citations within the updated source text and exhibit; they are not original study note numbers. They identify the underlying producers, datasets and study records; original public URLs are retained where supplied. The first edition locates fuller source records and calculations in its separate Comprehensive Appendix, Evidence Section II 5. Some study inventories are secondary compilations rather than independently published datasets.

[1] U.S. Census Bureau, Population Estimates Program, Vintage 2025 county totals and components, annual intervals ending 2021 through 2025, Kent County, Maryland. Annual modeled estimates; household motives and the homes used by movers require separate records. County totals and components. Comprehensive Appendix, Evidence Section II 5, S-N001

[3] U.S. Census Bureau, American Community Survey 2012-2016 and 2020-2024 five-year estimates, Kent County household and family characteristics. These are pooled survey estimates with margins of error. ACS 2020-2024 API. Comprehensive Appendix, Evidence Section II 5, S-N003

[5] Maryland REALTORS, Kent County annual housing statistics, 2016 through 2025; U.S. Bureau of Labor Statistics, 2025 Kent County annual average pay, area 24029, all ownerships and all industries. Comprehensive Appendix, Evidence Section II 5, S-N005

[7] U.S. Census Bureau, Vintage 2025 annual county housing-unit estimates and ACS 2020-2024 table B25034, Kent County. The annual inventory estimate and pooled year-built estimate use different products and periods. Housing-unit estimates. ACS 2020-2024 API. Comprehensive Appendix, Evidence Section II 5, S-N007

[10] U.S. Census Bureau, ACS 2020-2024 five-year estimates, owner-cost table B25091 and renter-cost table B25070, Kent County. The 34.0 percent figure derives from 2,890 measured owner and renter households among 8,493 occupied households; owner and renter burdens remain separate in the study. ACS 2020-2024 API. Comprehensive Appendix, Evidence Section II 5, S-N010

[12] Maryland Department of Planning, Maryland State Data Center, annual building-permit tables for 2021-2025 and January -June 2026 year-to-date table. Comprehensive Appendix, Evidence Section II 5, S-N012

[14] Kent County Housing Study, proposed 19-action portfolio, September 2026. Proposals do not establish adoption, funding, assignment, procurement, or implementation. Comprehensive Appendix, Evidence Section II 5, S-N014

[15] U.S. Census Bureau, Population Estimates Program, Vintage 2025 county totals and components, annual intervals ending 2021 through 2025, Kent County, Maryland. Modeled estimates with possible residual differences. Identifying movers motives tenure and housing used requires household level migration and housing choice records. Comprehensive Appendix, Evidence Section II 5, S-N015 [Linked source from first edition](#).

[16] U.S. Census Bureau, Population Estimates Program, Vintage 2025 age sex race and Hispanic origin file for Maryland counties, July 1 2020 and July 1 2025, Kent County. Broad age groups are derived sums of published five year groups. Comprehensive Appendix, Evidence Section II 5, S-N016 [Linked source from first edition](#).

[18] U.S. Census Bureau, American Community Survey five year estimates, 2012 through 2016 and 2020 through 2024, Kent County household type and average household and family size. Ninety percent margins of error apply. Comprehensive Appendix, Evidence Section II 5, S-N018 [Linked source from first edition](#).

Sources and references continued

- [19] U.S. Census Bureau, American Community Survey 2020 through 2024 five year estimates, Kent County household characteristics and disability; and Population Estimates Program Vintage 2025 household and group quarters population. Comprehensive Appendix, Evidence Section II 5, S-N019
- [20] Maryland Department of Labor and U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages, Kent County annual averages 2016 through 2025 and first quarter 2026 monthly employment and average weekly wage. Comprehensive Appendix, Evidence Section II 5, S-N020 [Linked source from first edition.](#)
- [21] U.S. Census Bureau, LEHD Origin Destination Employment Statistics, 2023, Kent County workplace area residence area and origin destination records. These noise infused records model all-job home to work relationships. Trip frequency unique workers household choices and housing demand require separate measures. Comprehensive Appendix, Evidence Section II 5, S-N021 [Linked source from first edition.](#)
- [24] Maryland State Department of Education, 2026 Non-Public Publication, count date September 30, 2025; Total Number of Students Taught Through Home Schooling as Reported by Each Local Education Agency, revised June 26, 2026. Comprehensive Appendix, Evidence Section II 5, S-N024
- [25] Maryland State Data Center, Kent County projected school enrollment; Maryland State Department of Education, Comprehensive Enrollment Update, June 23, 2026. K-12 counts exclude prekindergarten. Comprehensive Appendix, Evidence Section II 5, S-N025
- [27] Maryland Family Network, LOCATE Child Care Quarterly Report, July 2025, tables dated June 2025. Program categories may overlap and licensed capacity does not establish vacancies. Comprehensive Appendix, Evidence Section II 5, S-N027
- [29] U.S. Census Bureau, American Community Survey 2020-2024 five-year estimates, tables B08301 and B25044, released January 29, 2026. Values are estimates with margins of error. Comprehensive Appendix, Evidence Section II 5, S-N029
- [33] U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages, Kent County Maryland, NAICS 62, first quarter 2026. The 2025 employment and wage cells are suppressed for confidentiality. Comprehensive Appendix, Evidence Section II 5, S-N033
- [35] Maryland REALTORS, Kent County annual Housing Statistics reports, 2016 through 2025. Comprehensive Appendix, Evidence Section II 5, S-N035
- [36] Maryland REALTORS annual Kent County Housing Statistics reports. Active inventory, months of supply, and median days on market are separately defined measures. The direct reports document the 2016 baseline, 2021 low, and 2025 endpoint used in the exhibit. 2016 report; 2021 report; 2025 report Comprehensive Appendix, Evidence Section II 5, S- N036
- [37] Seven Kent County-labelled rental advertisements retained September 5, 2026, in the study source package under rental evidence controls RE-05, RE-06, and RE-07; U.S. Department of Housing and Urban Development, fiscal year 2026 revised county-level Fair Market Rent file. Comprehensive Appendix, Evidence Section II 5, S-N037
- [38] Federal Financial Institutions Examination Council and Consumer Financial Protection Bureau, Home Mortgage Disclosure Act modified loan/application records for 2023, 2024, and 2025, filtered to Kent County and then controlled to home-purchase applications in the study analytic file. Comprehensive Appendix, Evidence Section II 5, S-N038

Sources and references continued

[39] Federal Financial Institutions Examination Council and Consumer Financial Protection Bureau, Home Mortgage Disclosure Act modified loan/application records for 2023 through 2025, controlled Kent County home-purchase analytic file. Comprehensive Appendix, Evidence Section II 5, S-N039

[40] U.S. Census Bureau, 2020-2024 American Community Survey five-year estimates, table B25064, Median Gross Rent, Kent County, Maryland. Comprehensive Appendix, Evidence Section II 5, S-N040

[41] U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages, Kent County (area 24029), all industries (industry 10), all ownerships (own_code 0), annual_avg_pay: \$52,881 for 2024 and \$55,247 for 2025, final annual-average covered-job measure; Maryland REALTORS, Kent County year end reports for 2024 and 2025. Comprehensive Appendix, Evidence Section II 5, S-N041

[42] Maryland REALTORS, Kent County monthly Housing Statistics reports, January through July 2026. Comprehensive Appendix, Evidence Section II 5, S-N042

[43] U.S. Census Bureau, Vintage 2025 annual county housing unit estimates, Kent County, Maryland, July 1 estimates for 2020-2025. The series measures modeled physical housing units. Housing unit estimates tables Comprehensive Appendix, Evidence Section II 5, S-N043

[44] U.S. Census Bureau, 2020-2024 American Community Survey five-year estimates, Table B25034, Year Structure Built, Kent County, Maryland. The pooled survey provides construction-period estimates with margins of error. Exact Census API table Comprehensive Appendix, Evidence Section II 5, S-N044

[45] Maryland Department of Housing and Community Development open-data records for Special Loans and single-family energy assistance. Comprehensive Appendix, Evidence Section II 5, S-N045

[46] U.S. Census Bureau, 2020-2024 American Community Survey five-year estimates, Tables B25024 and B25041, housing form and bedroom count, Kent County, Maryland. The panels are separate classifications of the same standing stock. Housing form table; bedroom table Comprehensive Appendix, Evidence Section II 5, S-N046

[47] U.S. Census Bureau, 2020-2024 American Community Survey five-year estimates, Tables B25002 and B25004, occupancy status and vacancy status, Kent County, Maryland. Seasonal, recreational, or occasional use is one defined component of vacant housing. Occupancy table; vacancy-status table Comprehensive Appendix, Evidence Section II 5, S-N047

[48] U.S. Census Bureau, 2020-2024 American Community Survey five-year estimates, Kent County, Maryland. Comprehensive Appendix, Evidence Section II 5, S-N048

[49] U.S. Census Bureau, 2020-2024 American Community Survey five-year estimates, Tables B25091 and B25070, owner and renter housing costs; and U.S. Department of Housing and Urban Development, Comprehensive Housing Affordability Strategy, 2018-2022 county file. Comprehensive Appendix, Evidence Section II 5, S-N049

[50] U.S. Department of Housing and Urban Development, Picture of Subsidized Households 2025 county file and data dictionary, plus current multifamily Section 8 property and contract files. Comprehensive Appendix, Evidence Section II 5, S-N050

[51] Maryland State Department of Education, Homeless Education Trend Data, Kent County Public Schools, school years 2021-2022 through 2024-2025. The annual measure counts students identified under the McKinney-Vento education definition during each school year. MSDE trend file Comprehensive Appendix, Evidence Section II 5, S-N051

Sources and references continued

[52] District Court of Maryland annual Landlord and Tenant Case Activity reports, Kent County, complete calendar years 2020 through 2025. Comprehensive Appendix, Evidence Section II 5, S-N052

[53] Maryland Office of Financial Regulation, Maryland Foreclosure Notice Data by County and Foreclosure Data Tracker, Kent County, complete calendar years 2022-2025 and January-August 2026. Notices of intent, foreclosure notices, and foreclosed-property registrations are separately reported signals. County notice data; definitions and cautions Comprehensive Appendix, Evidence Section II 5, S-N053

[54] Maryland State Department of Assessments and Taxation annual Maryland tax-sale reports, Kent County sale years 2021-2024. Comprehensive Appendix, Evidence Section II 5, S-N054

[55] Maryland Department of Planning, Building Permits Annual Comprehensive 2000-2025, reporting new residential housing units authorized by building permits. Comprehensive Appendix, Evidence Section II 5, S-N055

[56] Town of Chestertown Planning Commission, 2024 Annual Report; Maryland Department of the Environment, Chester Arms II Phase 2 construction plan, April 2026; and the accepted project-control record. Comprehensive Appendix, Evidence Section II 5, S-N056

[57] Town of Chestertown Planning Commission, 2024 Annual Report; Maryland Department of the Environment, Chester Arms II Phase 2 construction plan, April 2026; and the accepted project-control record. Comprehensive Appendix, Evidence Section II 5, S-N057

[58] Kent County Housing Study, "Product 6 Completion Inventory," compiled September 6, 2026, preserved source identifier intake/ch4_sources/nextphase/kcp1/product6/completion-inventory.csv. Comprehensive Appendix, Evidence Section II 5, S-N058

[59] Kent County Housing Responsibility Audit, September 2026, section "The code creates a housing office but current records do not show a separately budgeted and staffed unit," citing Kent County Code, Chapter 189, "Housing and Community Development, Office of," current through April 7, 2026, <https://ecode360.com/11476376>; Kent County OpenGov Transparency Portal, "Current Year General Fund Budget Fiscal Year 2027," updated June 29, 2026, <https://kentcountymd.opengov.com/transparency/#/16481>; and FY2026 authorized staffing records. Comprehensive Appendix, Evidence Section II 5, S-N059

[60] Maryland Department of Planning, Building Permits Annual Comprehensive 2000-2025, reporting new residential housing units authorized by building permits. Comprehensive Appendix, Evidence Section II 5, S-N060

[61] Maryland Department of Planning, Building Permits Annual Comprehensive 2000-2025, reporting new residential housing units authorized by building permits. Comprehensive Appendix, Evidence Section II 5, S-N061

[62] Maryland Department of Planning, Maryland State Data Center, "Year-to-Date Building Permits 2026," January through June 2026 county and place tables, Kent County rows, <https://planning.maryland.gov/MSDC/SiteAssets/building-permit-reports/building-permits-ytd-drm-2026.aspx>. Comprehensive Appendix, Evidence Section II 5, S-N062

[63] Maryland Department of Planning, Building Permits Annual Comprehensive 2000-2025, reporting new residential housing units authorized by building permits. Comprehensive Appendix, Evidence Section II 5, S-N063

Sources and references continued

[64] Maryland Department of Planning, Maryland State Data Center, “Year-to-Date Building Permits 2026,” January through June 2026 county and place tables, Kent County rows,

<https://planning.maryland.gov/MSDC/SiteAssets/building-permit-reports/building-permits-ytd-drm-2026.aspx>.

Comprehensive Appendix, Evidence Section II 5, S-N064

[65] Town of Chestertown Planning Commission, 2024 Annual Report; Maryland Department of the Environment, Chester Arms II Phase 2 construction plan, April 2026; and the accepted project-control record. Comprehensive Appendix, Evidence Section II 5, S-N065

[66] Kent County Housing Study, “Product 6 Completion Inventory,” compiled September 6, 2026, preserved source identifier intake/ch4_sources/nextphase/kcp1/product6/completion-inventory.csv. Comprehensive Appendix, Evidence Section II 5, S-N066

[69] Kent Attainable Housing, “KAH’s Prospect Street duplex is move-in ready,” June 26, 2026, project report for 134 and 136 Prospect Street, <https://www.kentattainablehousing.org/news-and-projects/prospectstribboncutting>; and Kent Attainable Housing, “Kent Attainable Housing Releases New Strategic Plan and Website,” June 25, 2026, <https://www.kentattainablehousing.org/news-and-projects/kent-attainable-housing-releases-new-strategic-plan-and-website>. Comprehensive Appendix, Evidence Section II 5, S-N069

[72] Maryland Department of the Environment, Bay Restoration Fund Advisory Committee Annual Status Report, 2026, Available Capacity table: calendar year 2024 average flow and original and at-upgrade design-capacity fields for Betterton and Chestertown. Chestertown’s 2015 adopted plan, Betterton’s comprehensive plan, Millington’s 2023 plan, and the Kent County Economic and Tourism Development Commission minutes of August 7, 2024 distinguish Chestertown physical treatment design, Betterton system context, and Millington existing permitted capacity, historical operating flow, and planned facility scale; the FY2026 federal wastewater award is funding, not completed operation. Geography and periods vary by system. Capacity, flow, allocation, connection, funding, construction, commissioning, and completed operation remain separate; Millington observations do not establish a current operating-plus-committed utilization rate, and no utilization percentage is published. Comprehensive Appendix, Evidence Section II 5, S-N072

[73] Town of Chestertown Planning Commission, 2024 Annual Report; Maryland Department of the Environment, Chester Arms II Phase 2 construction plan, April 2026; and the accepted project-control record. Comprehensive Appendix, Evidence Section II 5, S-N073

[74] Kent County Housing Study, “Treatment Capacity Table,” compiled September 2026, municipal-system rows and Millington proposed regional plant row, preserved source identifier intake/ch4_sources/nextphase/kcp1/product4/treatment-capacity-table.csv. Comprehensive Appendix, Evidence Section II 5, S-N074

[77] Kent County Housing Study, “Disclosure Matrix,” Product 7, September 2026, 252 rows in disclosure-matrix.csv and companion methodological note, preserved source identifier intake/ch4_sources/nextphase/kcp1/product7/disclosure-matrix.csv. Comprehensive Appendix, Evidence Section II 5, S-N077

[78] Kent County Housing Study, “Product 6 Completion Inventory,” compiled September 6, 2026, preserved source identifier intake/ch4_sources/nextphase/kcp1/product6/completion-inventory.csv. Comprehensive Appendix, Evidence Section II 5, S-N078

Sources and references continued

[79] Kent County Housing Study, partial demolition ledger, 49 permit rows across 11 retrieved reporting periods through September 3, 2026, preserved in the Chapter 4 evidence package. Comprehensive Appendix, Evidence Section II 5, S-N079

[80] Maryland Department of Housing and Community Development, “Low Income Housing Tax Credit End of Year 2025 List by Property Name,” Baywoods Village/Woods Edge row, 104 units, state project ID MDA20110006, <https://dhcd.maryland.gov/media/4306>; Maryland Department of Housing and Community Development, “Notice 26-07: 2025 End of Year Reporting,” explaining that the inventory identifies properties subject to 2025 year-end compliance reporting, <https://dhcd.maryland.gov/housing/multifamily-document-library/community-development-administration-updates/multifamily-housing-notice-26-07>; and Delaware Valley Development Company, “Baywood Village and Rock Hall Manor,” transaction account, <https://www.dvdc.com/md-baywood-village-and-rock-hall-manor>. Comprehensive Appendix, Evidence Section II 5, S-N080

[83] Kent County Housing Study, “Millington Wastewater Funding Capacity Ledger,” August 26, 2026, award, land, contract, request, estimate, and delivery-status rows, preserved source identifier intake/ch4_sources/precursor/millington-wastewater-funding-capacity-ledger-2026-08-26.csv. Comprehensive Appendix, Evidence Section II 5, S-N083

[91] Kent County Housing Responsibility and Accountability Audit and accompanying Responsibility Matrix, September 10, 2026. Comprehensive Appendix, Evidence Section II 5, S-N091

[92] Kent County Code, Chapter 189, “Housing and Community Development, Office of,” current through April 7, 2026, <https://ecode360.com/11476376>. Comprehensive Appendix, Evidence Section II 5, S-N092

[94] Kent County Housing Study, controlled organization and service inventory, September 2026: 25 directory entries across eight service areas. Presence establishes a role, not capacity, eligibility fit, current acceptance, waiting time, or completed delivery. Comprehensive Appendix, Evidence Section II 5, S-N094

[96] Maryland Department of Housing and Community Development, “Housing Choice Voucher Program,” 2026, <https://dhcd.maryland.gov/housing/housing-choice-voucher-program-hcvp>. DHCD directly administers the program for Kent County. The Eastern Shore application window ran April 1 through April 30, 2026; applications did not guarantee waitlist placement. Comprehensive Appendix, Evidence Section II 5, S-N096

[103] Maryland Department of Housing and Community Development, “List of MAHT Round 51 (SFY26) Project Awards by County,” Rebuilding Together Eastern Shore, Safe and Healthy Homes, rehabilitation, Kent and Queen Anne’s counties, \$150,000, https://news.maryland.gov/dhcd/wp-content/uploads/sites/16/2026/02/List-of-MAHT-Round-51-Project-Awards.docx_.pdf. Comprehensive Appendix, Evidence Section II 5, S-N103

[105] Samaritan Group of Kent County, mission and outreach program pages, reviewed September 10, 2026, <https://www.samaritangroupofkentcounty.org/mission> and <https://www.samaritangroupofkentcounty.org/local-outreach>. Comprehensive Appendix, Evidence Section II 5, S-N105

[107] Maryland Department of Housing and Community Development, “Fiscal Year 2025 Community Development Block Grant Awards.” The award list identifies \$800,000 to the Town of Millington and Home Partnership of Cecil County for associated infrastructure, including roads, storm drains, and water and sewer lines, supporting construction of 52 affordable senior housing units, <https://dhcd.maryland.gov/Documents/PressReleases/FY2025-CDBG-Awards-List.pdf>. Comprehensive Appendix, Evidence Section II 5, S-N108

Sources and references continued

[109] Kent County OpenGov FY2026 authorized staffing extract, data view 120139, and Planning, Housing and Zoning directory. The record shows 10 authorized full-time-equivalent positions for the combined department; it does not establish filled posts, housing-specific hours, caseload, workload, spare capacity, or performance. Comprehensive Appendix, Evidence Section II 5, S-N110

[115] U.S. Census Bureau, American Community Survey 2020-2024 five-year estimates, Kent County, Tables B11005 and B25010. The ACS is the newest pooled small-area survey release available by the research cutoff. Households with children; Household size. Comprehensive Appendix, Evidence Section II 5, S-N116

[119] Maryland State Department of Education, Homeless Education Trend Data, Kent County Public Schools, school years 2021-2022 through 2024-2025. The annual series is 60, 66, 102, and 126 students identified under the McKinney-Vento education definition. MSDE trend report. Comprehensive Appendix, Evidence Section II 5, S-N120

[120] U.S. Department of Housing and Urban Development, Picture of Subsidized Households 2025 county file, Kent County Summary of All HUD Programs at December 31, 2025. Comprehensive Appendix, Evidence Section II 5, S-N121

[121] Maryland Department of Housing and Community Development, Housing Choice Voucher Program page, March 12, 2026 Eastern Shore waiting-list notice, and FY2026 HCVP Administrative Plan, reviewed through September 11, 2026. Comprehensive Appendix, Evidence Section II 5, S-N122

[122] Kent County Housing Study retained public-advertisement snapshot, September 5, 2026, source-control ID rental-snapshot-2026-09-05. Comprehensive Appendix, Evidence Section II 5, S-N123

[123] U.S. Census Bureau, ACS 2020-2024, Kent County, Tables B25091 and B25070. Comprehensive Appendix, Evidence Section II 5, S-N124

[124] U.S. Census Bureau, ACS 2020-2024, Kent County disability and living-arrangement tables. The measures are 2,903 residents with a disability, including 1,373 residents age 65 or older with a disability, and 1,539 householders age 65 or older living alone. These populations overlap. Disability; Living arrangements. Comprehensive Appendix, Evidence Section II 5, S-N125

[125] U.S. Census Bureau, ACS 2020-2024 housing-cost tables. The public county tables measure selected housing costs or gross rent relative to household income. The study did not locate one current countywide public measure joining housing, food, transportation, child care, medicine, debt, repairs, and other obligations into a single after-housing-cost account. Owner costs. Comprehensive Appendix, Evidence Section II 5, S-N126

[126] Maryland Department of Planning, Maryland State Data Center, July 1, 2025 Table 4 population estimates within county; the county balance and Kent County portion of Millington are directly reported. Comprehensive Appendix, Evidence Section II 5, S-N127 [Linked source from first edition.](#)

[127] U.S. Census Bureau, ACS 2020-2024 five-year place estimates, Chestertown, Tables B25044 and B11007. The tables report 188 households with no vehicle available, including 41 owner and 147 renter households, and 565 householders age 65 or older living alone. Vehicle availability; Living arrangements. Comprehensive Appendix, Evidence Section II 5, S-N128

[128] Exhibit 7.3: U.S. Census Bureau, ACS 2020-2024 place estimates for Betterton, Chestertown, Galena, Millington, and Rock Hall, Tables S0101, S1810, and S2801. Comprehensive Appendix, Evidence Section II 5, S-N129

Sources and references continued

- [129] U.S. Census Bureau, ACS 2020-2024 place estimates. Rock Hall is estimated at 42.5 percent age 65 or older and 81 households with no vehicle available. These estimates describe separate universes and do not establish causation. Age; Vehicle availability. Comprehensive Appendix, Evidence Section II 5, S-N130
- [130] Maryland Department of Planning, July 1, 2025 Table 4 population estimates within county and January-June 2026 residential building authorizations. Comprehensive Appendix, Evidence Section II 5, S-N131
- [131] U.S. Census Bureau, ACS 2020-2024 place estimates. Galena is estimated at 23.6 percent of the civilian noninstitutionalized population with a disability and 96.4 percent of households with a broadband subscription. The measures are separate indicators. Disability; Broadband. Comprehensive Appendix, Evidence Section II 5, S-N132
- [132] Maryland Department of Planning's within-county Table 4 reports 522 residents in the Kent County portion of Millington at July 1, 2025. Comprehensive Appendix, Evidence Section II 5, S-N133
- [133] Maryland Department of Planning, July 1, 2025 Table 4 population estimates within county and January-June 2026 residential building authorizations. Comprehensive Appendix, Evidence Section II 5, S-N134
- [134] U.S. Census Bureau, ACS 2020-2024 place estimates, Table B25044. Estimated households with no vehicle available are Betterton 7, Chestertown 188, Galena 3, whole-town Millington 12, and Rock Hall 81. Owner and renter components remain visible in the exhibit. Vehicle availability. Comprehensive Appendix, Evidence Section II 5, S-N135
- [139] Federal Financial Institutions Examination Council and Consumer Financial Protection Bureau, 2023-2025 HMDA modified loan/application records, controlled to Kent County home-purchase applications. Applications are records, not people, households, properties, or sales. 2023; 2024; 2025. Comprehensive Appendix, Evidence Section II 5, S-N140
- [145] Kent County Housing Study, controlled production inventory, September 2026: 14 project-level controls and 20 address-level dwelling permits, retained as distinct record classes. Comprehensive Appendix, Evidence Section II 5, S-N146
- [147] Kent County Housing Study, housing-disclosure audit: 252 reviewed cells. A No means the requirement was not found in the reviewed instrument, not that no activity occurred. Comprehensive Appendix, Evidence Section II 5, S-N148
- [148] Town of Millington 2023 Comprehensive Plan; Maryland Department of Planning and Maryland Department of the Environment wastewater-flow records for 2021 through 2023; Maryland Department of the Environment tentative-determination notice for discharge permit 22DP0166 and NPDES permit MD0020435; Kent County Economic and Tourism Development Commission minutes, August 7, 2024; and Comprehensive Appendix, Sections II-1 through II-3. Comprehensive Appendix, Evidence Section II 5, S-N149
- [149] Town of Chestertown Planning Commission, 2024 Annual Report; Kent County Economic and Tourism Development Commission minutes, December 11, 2024; and the Comprehensive Appendix, Section II-3, Source Register. Comprehensive Appendix, Evidence Section II 5, S-N150
- [151] Maryland Department of Planning, January-June 2026 residential authorizations for Kent County Balance, Betterton, Chestertown, Galena, Millington, and Rock Hall. Comprehensive Appendix, Evidence Section II 5, S-N152
- [152] Kent County Housing Responsibility and Accountability Audit and Workbook, September 10, 2026; Kent County Housing Study, Chapter 5, Exhibits 5.2 through 5.4; and Comprehensive Appendix, Section II-3, Source Register. Comprehensive Appendix, Evidence Section II 5, S-N153

Sources and references continued

[157] Kent County Government, “Annual Report 2026,” the separate county Housing Inventory and Analysis supported by Maryland DHCD and the Upper Shore Regional Council, <https://cms2.revize.com/revize/kentcountymd/Documents/Government/Commissioners/Kent%20County%20Annual%20Report%20Final.pdf>. The county initiative is distinct from this independently prepared study. Comprehensive Appendix, Evidence Section II 5, S-N107

[158] Kent County Housing Study, Evidence Reconciliation and Source Preservation Map, September 7, 2026; Source-of-Record, September 8, 2026; Part One and Part Two evidence records; and Comprehensive Appendix, Section VIII. Records remain distributed across their custodians, periods, geographies, and administrative purposes. Comprehensive Appendix, Evidence Section II 5, S-N158

[161] Kent County Code, Chapter 189; Kent County OpenGov FY2026 authorized staffing extract, data view 120139; Planning, Housing and Zoning directory; Kent County Housing Responsibility and Accountability Audit Workbook, staffing evidence row; and Kent County Housing Study, Chapter 5. Comprehensive Appendix, Evidence Section II 5, S-N155

[163] Kent County Housing Study, Complete Proposed Action Register: foundations F-01 and F-02 and actions P4-A01-P4- A19. These remain independent-study proposals; adoption, funding, assignment, procurement, and implementation remain with lawful actors. Comprehensive Appendix, Evidence Section II 5, S-N160

[165] Kent County Housing Study governing design principle for evidence, established by the Kent County Housing Standard and the Part Three post-audit architecture. Comprehensive Appendix, Evidence Section II 5, S-N159

[166] Kent County Housing Study, Evidence Reconciliation and Source Preservation Map, September 7, 2026; Source-of-Record, September 8, 2026; Part One and Part Two evidence records; and Comprehensive Appendix, Section VIII. Records remain distributed across their custodians, periods, geographies, and administrative purposes. Comprehensive Appendix, Evidence Section II 5, S-N158

[167] Kent County Housing Study, Complete Proposed Action Register: foundations F-01 and F-02 and actions P4-A01-P4- A19. These remain independent-study proposals; adoption, funding, assignment, procurement, and implementation remain with lawful actors. Comprehensive Appendix, Evidence Section II 5, S-N160

[168] U.S. Department of Housing and Urban Development, Multifamily Assistance and Section 8 Contracts file, retrieved September 2, 2026 and controlled to Kent County. Comprehensive Appendix, Evidence Section II 5, S-N161

[169] Kent County Housing Study, controlled production inventory, September 2026: 14 project-level controls and 20 address- level dwelling permits. Current stage, next dependency, and later outcome are not consistently published in one six- jurisdiction series. Comprehensive Appendix, Evidence Section II 5, S-N162

[170] Kent County Housing Study place evidence and Maryland Department of Planning January through June 2026 residential authorization table. The common partial-period measure is 16 units in Kent County Balance, one in Betterton, four in Chestertown, none in Galena, none in Millington, and three in Rock Hall. 2026 YTD permits. Comprehensive Appendix, Evidence Section II 5, S-N163

[171] Kent County Housing Study, Housing Service Coverage Map and responsibility audit, September 2026: 25 directory entries across eight service areas. A documented role does not establish current acceptance, sufficient capacity, eligibility fit, waiting time, or successful delivery. Comprehensive Appendix, Evidence Section II 5, S-N164

[172] Maryland Department of Housing and Community Development and federal funding records for the Millington pathways. Comprehensive Appendix, Evidence Section II 5, S-N165

Sources and references continued

[173] Kent County Housing Study Chapter 4 evidence controls. Selected projects must retain proposal, approval, permit, construction, completion, legal occupancy, actual occupancy, preservation, conversion, replacement, and removal as separate stages. Comprehensive Appendix, Evidence Section II 5, S-N166

[174] Kent County Housing Study residual evidence register, September 2026. Public online records do not provide one current recurring countywide source for year-round rentals and terms, accessible features joined to current availability, the full six-jurisdiction permit-to-occupancy path, current property-level condition, or informal search pathways. Comprehensive Appendix, Evidence Section II 5, S-N167

[176] Kent County and Maryland funding records. The \$150,000 regional Safe and Healthy Homes award, \$800,000 CDBG award for roads, storm drains, and water and sewer infrastructure associated with the proposed 52-unit Millington Senior Village, and separate \$6.2 million federal award for the new relocated Millington wastewater treatment plant have different purposes, geographies, authorities, and stages and are not a combined housing-production or infrastructure total. The \$800,000 award does not establish vertical construction of the housing units. MAHT awards. Comprehensive Appendix, Evidence Section II 5, S-N169

[179] Kent County Housing Study Chapter 5 service inventory and responsibility audit. The Coverage Map is a service standard; the navigation function is the bounded work of helping a resident reach an accepting next party and returning failed connections to the portfolio. Comprehensive Appendix, Evidence Section II 5, S-N172

[181] Kent County OpenGov FY2026 authorized staffing extract, data view 120139, and responsibility records. Ten authorized full-time-equivalent positions are shown for the combined Planning, Zoning and Housing department. The figure describes authorized departmental scale and does not establish housing-specific hours, caseload, spare capacity, or performance. FY2026 authorized staffing data view. Comprehensive Appendix, Evidence Section II 5, S-N174

[182] Maryland Department of Planning, Building Permits Annual Comprehensive 2000-2025, reporting new residential housing units authorized by building permits. Comprehensive Appendix, Evidence Section II 5, S-N175

[183] Kent County Housing Study partial demolition ledger and Chapter 4. The obtained record contains 49 demolition-permit rows and establishes removal of at least 17 dwelling units. It is a partial removal signal, not a countywide loss total and not a basis for net production. Comprehensive Appendix, Evidence Section II 5, S-N176

[185] Kent County Housing Study service and evidence controls. Handoff measures are designed for purpose-limited, consent-based, protected, and aggregated reporting. Specialized providers retain responsibility for the service outcome they deliver. Comprehensive Appendix, Evidence Section II 5, S-N178

[186] Kent County Housing Study disclosure audit, September 2026. Across 252 reviewed cells, 13 were Yes, 36 Partial, 189 No, and 14 record gaps. A No means the requirement was not found in the reviewed instrument; it does not prove an agency never collects the information. Comprehensive Appendix, Evidence Section II 5, S-N179

[187] Kent County Housing Study evidence records. Current administrative records, quarterly signals, annual reports, long-cycle statistical products, and event-triggered project records answer different questions; each finding carries its own geography, period, unit, source, stage, status, and limitation. Comprehensive Appendix, Evidence Section II 5, S-N180

[188] Added source reference in this abridgment. Maryland REALTORS, 2025 Year End Housing Stats, cited in the updated first edition p. 8 for the Kent, Cecil and Queen Anne's median-sale-price comparison. Original embedded link: https://www.mdrealtor.org/Portals/22/adam/Page%20Elements/DE-OjE3yzku_sQoTCINO8g/YearEnd/2025%20Year%20End%20Housing%20Stats.pdf

Sources and references continued

[189] Added source reference in this abridgment. Queen Anne's County, update dated August 18, 2026, cited in the updated first edition p. 9 concerning water and sewer capacity in the Kent Narrows, Stevensville and Grasonville service area after the temporary residential moratorium expired. Original embedded link:

<https://www.qac.org/m/newsflash/Home/Detail/3310>. Regional context reviewed by the study September 17, 2026; this is not a current capacity certification.

[190] Added source reference in this abridgment. Updated first edition, Exhibit 2.8, printed p. 34 (PDF p. 56), with explanatory text pp. 33-35: one- and two-income illustrative purchase budgets. Underlying sources named there are BLS QCEW final 2025 annual-average pay, Maryland REALTORS 2025 annual report and Freddie Mac September 10, 2026 rate benchmark. The displayed model specifies a 30-year loan at 6.76%, a 30% gross-income housing budget, 20% or 5% down, and tax, insurance, maintenance, utility and private-mortgage-insurance assumptions. Full input values and calculations are assigned to the separate Comprehensive Appendix, Evidence II 1.1, Illustrative affordability comparison. Results are reproduced from the supplied exhibit; the separate calculation file was not provided or independently checked.

[191] Added source reference in this abridgment. Maryland State Data Center, Kent County ACS 2020-2024 household profile, cited in the updated first edition p. 33 for 2,754 one-person households, approximately 32.4% of all households. Household size does not measure earners. Original embedded link: https://planning.maryland.gov/MSDC/Documents/American_Community_Survey/2020-2024/CNTY_24029_ACS_2020-2024.pdf