

Every Way Home



What Kent County Has,
What Its People Need,
and What Comes Next

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Rivers & Roads Consulting

September 2026

First edition

PUBLICATION DETAILS

About this publication

Every Way Home

What Kent County Has, What Its People Need, and What Comes Next

This is an independent, noncommissioned study built from publicly accessible online evidence. The core research record includes federal, state, county, municipal, court, program, market, and organizational sources available through September 11, 2026, with a targeted review of the regional housing context completed September 17, 2026. Each factual claim is tied to a source at the point where the claim is used, and each exhibit states its geography, period, universe, source, and material limitation.

The study proposes two foundational recommendations and 19 portfolio actions. Public bodies, municipalities, private owners, nonprofit organizations, regional partners, and state agencies retain their lawful authority over adoption, funding, assignment, procurement, implementation, regulation, and property decisions. The study's role is to make the evidence, passages, responsibilities, and next credible movements visible enough to support those decisions.

COMPANION PUBLICATION

Kent County Housing Study Comprehensive Appendix

Public-use tools in Appendices A–H and supporting records in Evidence Sections I–VIII.

EDITION

First edition • September 2026

Core evidence reviewed through September 11, 2026; regional context checked September 17, 2026

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Public tools appear at the back of this Study in Appendices A–H. Supporting evidence remains in the Kent County Housing Study Comprehensive Appendix, Evidence Sections I–VIII; the detailed property reconciliation remains in its Appendix E.3.

Executive Summary

A first apartment, a home close enough to work, a familiar house that can be repaired, a smaller place that allows someone to stay near the people they know: housing enters a life in many ways. What fits at one moment may no longer fit at another. The question is whether people can find a way forward without losing the connections that make a place home.

Kent County has much to build on. It has homes worth preserving, towns with distinct identities and opportunities, active projects, organizations already carrying difficult work, and residents deeply connected to place. Those strengths provide a starting point for a wider and more dependable range of housing choices, from a first rental to a home that can support someone through later life.

Every Way Home examines what the county has, what households need, where the gaps lie, and what could help close them. It looks beyond housing inventory and prices to the conditions that allow a home to work: employment, care, transportation, infrastructure, services and the daily costs of living. The central finding is a mismatch between the homes Kent has, the homes people can reach and sustain, and the homes they need as their lives change.

That finding points toward several kinds of work. New homes can widen the choices. Repair and adaptation can help people remain safely where they are. A year-round rental, a project carried through to occupancy, or a successful connection to assistance can each make something possible that was out of reach before.

A practical place to begin

The study recommends two foundations to help Kent County carry that work: an operating Office of Housing and Community Development and a shared housing information system. Together, they would give people a dependable place to bring housing questions and give decision-makers the evidence and follow-through needed to act on them.

An accountable Housing Office. County law already establishes the Office. The next step is to give it a named lead responsible to the County Commissioners, a clear public charge, protected time and resources, and working relationships with towns and partners. Its job would be to bring housing questions and evidence together, advocate for residents' needs, and carry the assignments the Commissioners authorize. Towns, property owners, funders and service providers would keep the decisions that belong to them.

A shared housing information system. A useful housing record should be available when a question arises. This system would house or link lawful source data so that publishable current information can be retrieved on demand, with its source, reporting period, geography, definition and update status visible. It is a maintained information resource, not a bank account or a new housing fund. Public accounts and reports can follow from it, while restricted records remain protected. The five towns and County Balance, the area outside those towns, would remain distinct within the shared record.

These foundations support nineteen proposed actions. The Commissioners can begin with a defined set of jobs, assign leadership, time and limited resources, and review the results before expanding the work. One choice already needs attention: the study recommends deciding by

October 31, 2026 whether to assign a lead and limited resources to review four approaching assisted-housing contract milestones. That is a proposed county decision target, not a contract deadline.

What the evidence brings into view

The numbers help explain why housing can feel difficult even in a county whose population is nearly level. Households are changing, much of the housing stock is older, and a home that exists is not necessarily a home someone can find, afford or use. Read together, the findings below show where attention could make a difference; each measure retains its own period and meaning.

Executive Exhibit ES1. What the findings mean for housing decisions

What the evidence shows	What it calls for
Households are changing even when population is nearly level. Estimated households increased by 810 and average household size fell from 2.37 to 2.09 between the 2012–2016 and 2020–2024 ACS periods.	Make room for smaller homes and more ways to rent, buy, adapt a home or move nearby as household needs change. Population totals alone do not settle housing need.
Existing homes are central to the response. The 2025 inventory estimates 10,485 homes. Separately, 52.1% of the ACS 2020–2024 stock was built before 1980.	Keep repair, adaptation and energy assistance reachable so that existing homes can continue serving residents alongside the homes yet to be built.
Market entry requires more than a price comparison. The 2025 median sold-home price was \$355,000; average annual pay for jobs in Kent County was \$55,247. These measures describe different populations.	Examine the actual barriers to renting or buying, including income, cash, credit, condition and available choices. The one- and two-income examples illustrate what locally earned pay can support; neither represents every household.
Housing costs already press on household stability. In ACS 2020–2024, 2,890 of 8,493 occupied households, or 34.0%, carried measured housing-cost pressure.	Address owner and renter needs separately. Repair, taxes and insurance may threaten an owner's stability; rent, utilities, deposits and loss of a lease may threaten a renter's.
Vacancy is not the same as available housing. Of 1,870 vacant units in ACS 2020–2024, 938 were seasonal, recreational or occasional-use homes.	Help people see which homes are genuinely offered for year-round rent or sale. The full vacancy count cannot answer that question.
A permit is one step toward a home. In 2025, 53 units were authorized in 41 residential buildings; the separate January–June 2026 record shows 24 authorized units.	Follow projects beyond permits to construction, completion, legal occupancy and actual use, keeping those stages distinct.

Sources: population and age estimates^{1,2}; household characteristics³; work and education⁴; sales and pay⁵; rental measures⁶; existing homes and housing form^{7,8}; vacancy⁹; housing costs¹⁰; student housing instability¹¹; residential authorizations¹². Annual estimates, pooled surveys, sales, jobs and permits retain their separate periods and definitions.

Housing also has a daily geography. The commuting evidence shows connections in both directions: people who work in Kent County and live elsewhere, and residents who leave the county for work. What it cannot tell us is who would prefer to live or work closer, or whether housing stands in the way. Asking workers, residents and employers about those circumstances would help the county understand what the travel patterns alone cannot explain.

Some of the most consequential gaps are gaps in information. Current rental availability, service capacity, voucher demand and the path from permit to occupancy are not available as one complete countywide picture. Bringing that information together, and being clear about what is still missing, would let the next housing question begin further along than the last one. This is part of the practical value of the Office and information system: more of the county's effort could go toward the decision and the people it is meant to serve.¹³

Turning the findings into useful work

The nineteen actions give the recommendations a practical shape. Some protect assistance that is already useful; others follow a project, connect separate efforts, or test whether additional support is needed. They fall into five groups of work, rather than a sequence that every household or project must follow. [Chapter 10](#) and [Appendix A](#) provide the detail needed to choose and carry each assignment.

Executive Exhibit ES2. Five groups of work, nineteen proposed actions

Group	What the work involves	What it should make possible
Begin: establish the next steps (4 actions)	Prepare for four assisted-housing contract decisions; check the current stage of 14 selected project and land matters; help each of the six places identify its housing purpose and work list; test whether someone seeking help reaches a provider able to accept the case.	A clearer starting point: current facts, people responsible for the next decisions, local priorities and a tested route to help.
Continue: protect useful work already underway (3 actions)	Keep repair and energy-help routes reachable; sustain affordable-homeownership support and check whom it serves; keep sources, dates, definitions and corrections attached to public housing information.	People can continue reaching existing assistance, and those using housing information can understand and check it.
Complete: follow work through its next real step (3 actions)	Follow Millington's housing and wastewater work through verified next decisions; carry a live project to its next promised stage or explain why it stopped; find out what happened after selected housing permits.	A next stage that can be verified, or a clear explanation of what stands in the way and needs attention.
Connect: make separate efforts work together (6 actions)	Check that service handoffs are accepted; make available year-round rentals easier to find; join county and town project-stage records without mixing them; sequence home repairs; establish what a real site needs from land, utilities and public decisions; test how housing and trips to work fit local workers.	Fewer unresolved handoffs and a clearer path through housing choices, repairs, project requirements and daily travel.
Create: add support where a demonstrated gap remains (3 actions)	Test modest help for willing builders of small projects; test a lawful financing tool for a demonstrated housing cost gap; decide how to sustain the Office, shared information system and help routes over time.	A sound basis for adding support where existing programs or partnerships cannot meet a verified need.

The groups preserve the nineteen actions: Begin [A01–A04](#); Continue [A05–A07](#); Complete [A08–A10](#); Connect [A11–A16](#); Create [A17–A19](#). [F-01](#) and [F-02](#) are the two foundations, not additional actions within those nineteen.¹⁴

There is room to begin without trying to do everything at once. Three actions are immediate, nine are short term, three depend on a verified event or prerequisite, three are medium term and one is

long term. For the assisted-housing contracts, the proposed review trigger has already been met. Millington and site-specific infrastructure work have their own conditions to confirm before the next decision can be made.

Kent County should build the smallest durable bridge capable of carrying the work. That means giving existing programs and partnerships a fair test before creating something new. Predevelopment help, a financing tool or recurring operating capacity should follow a demonstrated gap and a clear understanding of who could carry the response.

Choosing where to begin

The first assignments should be clear enough that the people carrying them know what is expected and the people reviewing them can see what happened. The Commissioners can choose that starting work without approving the full action register. Each town keeps its housing and land-use decisions, and contract holders, owners, funders and other public bodies keep their respective authority.

Executive Exhibit ES3. The first choices and what they should produce

Decision requested	Who decides	What the assignment should produce
Put the Housing Office into operation. Approve its placement, accountable lead, charge, time, resources and review point.	County Commissioners; a designated director or responsible executive carries approved operations.	A named person responsible for a defined first set of jobs, with capacity and a date to report back before expansion.
Establish the shared information system. Begin after or alongside the Office assignment, with clear responsibility for maintenance and publication.	County Commissioners assign county responsibility; participating record holders retain control of their records.	Retrievable current information for all six geographies, visible sources and update status, and protected restricted records.
Decide by October 31, 2026 whether to assign a lead and limited resources to the four-contract review. This is a proposed county decision target, not a contract deadline.	County Commissioners decide the review assignment; lawful contract authorities retain contract decisions.	Confirmed current contract records, identified decision owners, monthly review and timely attention to resident-protection concerns if authorized.

Decision requested	Who decides	What the assignment should produce
Choose the other first jobs and their limits. Select project-stage checks, permit follow-through and assistance work according to the action records, resources and prerequisites.	County Commissioners for county assignments; other responsible bodies and willing partners for their work.	A short work list naming who will do what, what will show progress, and when the assignment returns for review.
Set each place's housing agenda and any request for Office help. Use local evidence and hear the people affected.	Each town council or commission for its town; County Commissioners for County Balance and county-approved support arrangements.	Place-specific choices, with Office support requested and authorized rather than presumed.

The study proposes these choices for the appropriate decision-makers to consider; it does not adopt policy, appropriate funds or transfer authority. [Exhibit 11.4](#) and [Appendix A](#) identify the proposed owners and contributors in detail.

Preparing while there is time

The [four HUD-assisted contract terms](#) cover 128 assisted units, with milestones between February and May 2027. Their proposed nine-month monthly-review window had already opened as of September 13, 2026. These dates are not predictions of lost homes. They are an opportunity to prepare while current information, identified responsibilities and early attention to residents' concerns can still inform the decisions ahead.

If the Commissioners authorize the assignment, the lead should first confirm current status and authority, bring the four records together, begin monthly review and raise time-sensitive resident concerns. Interim responsibility can be assigned while the Office is established. If the Commissioners decline, the county should identify who carries the contract decisions and make clear that this proposed action will not join the records or flag shared concerns.

Working together with clear responsibilities

The Office should be a dependable place to bring a housing question. Residents and outside organizations can contribute information, raise concerns and collaborate; the Office should record and review questions from across the county. Its director remains responsible to the Commissioners, and deeper work follows their approved charge, priorities and capacity. Town councils may request that help through a proposed county-approved arrangement. A private request does not assign Office work or spending.

The Office's [grant duties](#) should remain with it. The study recommends moving the plumbing and electrical permit oversight currently assigned to the director into the county planning and permitting function only after the governing assignments and any related code provisions are changed. Director qualifications should be reviewed alongside that change. Grant-project oversight is not code inspection, and existing duties remain in force until lawfully changed.

The Office and economic development could work together when housing affects an employer's ability to recruit or retain people. Within an approved assignment, they could connect workers'

circumstances and available housing options with an understanding of regional activity, while keeping Kent's residents, communities and public priorities at the center.

That attention to people must also be attention to place. Betterton, Chestertown, Galena, the Kent County portion of Millington, Rock Hall and County Balance have different land, infrastructure, service and market conditions. Shared information can help each place work from its own circumstances. A service pilot still needs a willing receiving partner with verified capacity, just as a housing site needs its own technical findings and approval path.

Knowing what the work made possible

The most useful question at review is what changed for a person, a property, a project or a place. A repaired home, retained affordability or a verified project milestone tells us something different from a permit or a funding decision. An accepted handoff shows that responsibility moved to someone able to help; the service result must then be followed in its own right.

Some assignments will also reveal why a route could not be completed. An honest account of that barrier can help the next decision, even while the housing need remains unresolved. The Office should be accountable for its assignments and the usefulness of its information, while repairs, placements, financing and other outcomes remain with those who deliver them. Each review should make clear what became possible, what still needs attention and who can take the next step.

The study's Housing Standard keeps that judgment connected to the life it is meant to serve: the right home, in the right way, at the right time, in the right place, for the right household, for the right reason, with the right dignity, the first time. Its eight questions hold cost, condition, daily life, lawful process, timing and human agency together. They ask whether the result actually fits the people and places for whom the work began.

Carrying the work forward

This study gives Kent County's decision-makers a shared starting point for the housing work ahead. County Commissioners and town councils can use it to weigh priorities and choose the work they are prepared to support. Housing providers, nonprofit leaders, employers and residents can use the same evidence to bring forward needs, find partners and identify what would help an effort move forward. Their responsibilities differ, but a clearer view of the needs, choices and next steps can help them work together.

Kent County already holds many of the pieces. The work now is to help those pieces carry people all the way home.

How to Read This Study

Readers can begin with the question or responsibility that brings them to the study. This guide points to useful sections and explains how to interpret their evidence, measures and working tools.

Where to begin

For readers ready to work through a decision, Chapter 10 explains the proposed work; its action tables, Exhibits 10.2 and 10.3, bring the two foundations and nineteen actions together with initial timing and expected results. Exhibit 11.4 identifies proposed ownership and contributors, and Chapter 12 explains how results should be judged. Appendix A contains the detailed action records, with additional working tools in the other lettered appendices. The chapters that precede them show how the evidence leads to those recommendations.

For local housing priorities, town councils and committee volunteers can begin with Chapter 7 and Appendices F–G. Assistance-program staff and board members can use Chapter 3 and Appendix E, following the named administrator for each program rather than assuming one authority governs every property. Nonprofit leaders and resident-facing staff can use Chapter 5 and Appendices B–C for responsibilities, service routes and limits.

Following the argument

The study follows one continuous line of reasoning. A reader may enter at a particular chapter, but each part depends on the work before it.

The four movements of the study

Part	Chapters	Governing question	What the reader receives
Part One What Kent County Has	1 through 5	What households, markets, homes, activity, systems, and people are already here?	The county's assets, pressures, housing record, project stages, and present responsibility structure
Part Two What Kent County Needs	6 and 7	What must housing allow people and each of the six places to do?	Housing outcomes organized around life passages, household needs, and place conditions

Part	Chapters	Governing question	What the reader receives
Part Three The Gaps	8 and 9	Where does the next believable step stop?	The mechanisms, handoffs, information limits, and unresolved conditions separating what exists from what is needed
Part Four Completing the Passages	10 through 12	What movement can close each passage, who can carry it, and how will completion be known?	A 19-action proposal set with owners, contributors, dependencies, horizons, completion conditions, and measures

How the evidence was built and checked

Concise source notes identify the evidence behind the narrative. The Comprehensive Appendix retains the underlying source records, calculations, and reconciliation decisions; derived figures are in Evidence Section II 1.

The study uses a current-data emphasis: calendar year 2025, calendar year 2026 through the exact stated month, and continuous earlier series when change over time is the question. A less frequent source remains useful when it is the latest authoritative product for a necessary measure. The text then states the source's period, why it remains necessary, and what a newer public record would need to provide.

A missing year is a break in a trend, not a zero. Preliminary and final releases, fiscal years, and calendar years retain their own labels.

The stage table below explains the differences among projects, permit documents, residential buildings, authorized units, and later housing outcomes. Chapter 4 applies those distinctions to Kent County's current record. Mailing addresses do not establish municipal jurisdiction.

Evidence labels

Label	Meaning in this study
Verified administrative record	A dated record issued or maintained by a government, court, program administrator, or other responsible body
ACS estimate	A pooled American Community Survey estimate with its stated universe and margin of error; small-place estimates serve as measured context
Modeled capacity	A planning scenario calculated under stated assumptions
Documented project or organizational record	A dated public record establishing a project stage, organizational role, program, transaction, or service presence

Label	Meaning in this study
Derived measure	A calculation that can be reproduced from identified source values
Public record gap	The exact fact required for the analysis and the public record needed to establish it

An organizational listing establishes presence in the reviewed record. Capacity, eligibility fit, accessibility, geographic reach, waiting time, and successful delivery each require their own evidence. When the public record cannot establish one of those conditions, the study names the missing measure and the record that would resolve it.

Geography and counting

The housing study is countywide. Its permitting and production universe includes Kent County Balance, meaning the unincorporated county reporting geography, together with Betterton, Chestertown, Galena, the Kent County portion of Millington, and Rock Hall. A countywide total is built from the unincorporated county and all five municipalities when the source supports the addition.

Place-specific evidence remains labeled to its place. Whole-town Millington survey estimates include the Queen Anne's County portion and are identified as whole-town measures. Kent County population and permitting records use the Kent County portion. ZIP Code Tabulation Area evidence describes a postal approximation and carries that boundary wherever it is used. Mailing addresses establish location for delivery; municipal jurisdiction is assigned from boundary evidence.

Distinguishing housing stages

Housing activity becomes understandable when every record stays at the stage it establishes. Proposed, approved, permitted, under construction, completed, legally available for occupancy, occupied, preserved, rehabilitated, converted, replaced, and removed describe different events.

How to read housing stages

Stage	What the record establishes
Proposed	A housing idea, application, concept, or announced intention has entered the public record
Approved	A named decision body granted a land-use or other required approval
Permitted or authorized	A permit or official authorization allows the identified work to proceed
Site work	Documented preparation or infrastructure work is underway
Vertical construction	Documented building construction is underway
Completed	A final inspection, construction closeout, or equivalent record establishes completed work

Stage	What the record establishes
Legally available for occupancy	A certificate of occupancy or equivalent final authorization establishes legal availability
Occupied	A separate record establishes that a household has taken occupancy
Preserved or rehabilitated	Existing housing was retained, repaired, recapitalized, or kept affordable through a documented action
Converted or replaced	An existing structure or unit changed residential use or was replaced through a documented action
Removed or lost	A demolition, conversion out of housing, or other record establishes removal from the housing inventory

These stages create a chain of proof. The study reports the furthest stage established by the evidence and separately records the next stage that remains to be confirmed. A permit measures authorization. A certificate of occupancy measures legal availability. Actual occupancy, affordability, and enduring affordability each require additional records.

Following a development path

Most development paths can be read through nine movements. Individual projects may combine steps or use a different lawful route, so the study records the actual decision sequence established for each project.

The nine movements from purpose to occupancy approval

Step	Movement	Question carried forward
1	Purpose	Who or what place is the housing meant to serve, and what result should it create?
2	Permission	What annexation, zoning classification, use permission, or other authority applies?
3	Subdivision	How will land, lots, access, easements, and public obligations be established?
4	Site plan approval	How will the buildings, site, access, services, and conditions fit together?
5	Service commitment and allocation	What water, wastewater, roads, utilities, or other systems must commit capacity?

Step	Movement	Question carried forward
6	Financing	What capital, subsidy, underwriting, affordability, and timing conditions must align?
7	Permits	What building and related authorizations allow work to begin?
8	Construction	What dated evidence establishes site work, vertical construction, and completion?
9	Occupancy approval	What final authorization makes the home legally available for occupancy?

The study uses this sequence to locate a project without turning delay into a performance judgment. Each step has its own lawful actor, prerequisites, record, and timing. The action register then identifies the next verified condition required for movement.

Applying the Housing Standard

The Housing Standard introduced in the Executive Summary is the study's analytical framework. The eight questions below show how to apply it.

The Kent County Housing Standard

Question	What it asks the reader to examine	Question	What it asks the reader to examine
The right home	Whether form, size, condition, cost, tenure, accessibility, and use fit the life	In the right way	Whether the path is lawful, transparent, sound, and respectful
At the right time	Whether help and decisions arrive while they can still change the outcome	In the right place	Whether the home belongs to its land, systems, community, and daily geography
For the right household	Whether the people named by the action can reach and use the result	For the right reason	Whether the action remains connected to its public and human purpose
With the right dignity	Whether residents and the people carrying the system retain agency, privacy, and humanity	The first time	Whether foresight and accountability avoid the next preventable problem

Each question receives its own answer. Judgment considers all eight together. County and municipal laws, plans, regulations, budgets, and formal decisions retain their own legal status and authority.

Two frameworks with different jobs

The study also uses two eight-part frameworks. The Community Housing Continuum organizes housing positions and choices. The Housing Service Coverage Map organizes the functions and organizations that help people reach, afford, use, or remain in housing.

Community Housing Continuum

Position	Housing position
1	Housing crisis and homelessness, including unsheltered living and tent encampments
2	Emergency and temporary shelter
3	Transitional housing
4	Rapid rehousing and permanent supportive housing
5	Deeply subsidized rental housing
6	Income-restricted affordable rental housing
7	Workforce and attainable housing
8	Market-rate and higher-end housing

The continuum describes the range of housing positions a functioning community must be able to support. Households may enter or remain at different positions according to their lives and needs; the framework gives the study a complete field of view.

Housing Service Coverage Map

Area	Service function
1	Outreach and crisis response
2	Emergency shelter
3	Transitional housing and rapid rehousing
4	Permanent supportive housing
5	Subsidized rental housing
6	Rental assistance and voucher administration
7	Homebuyer preparation and homeownership support
8	Home repair and homeowner stability

The Coverage Map asks who carries each essential function, whom the function serves, how people reach it, what capacity is documented, and where responsibility or coverage remains unclear. **Appendix B** extends this work through the full responsibility matrix across public, private, nonprofit, regional, and state actors.

The Housing Service Coverage Map is a service-coverage standard. It identifies the functions a complete housing system should be able to carry; it does not establish that every function is currently present, accessible, adequately staffed, sufficiently funded, or successfully reaching households.

How to read exhibits and source notes

An exhibit supplies a relationship, comparison, sequence, or set of records that is easier to understand visually than in prose. The prose interprets that evidence at the point where it matters. Captions and source statements identify the issuer, dataset or document, geography, period, universe, and material limitation.

Measures with different definitions, stages, geographies, or reporting periods remain in separate panels or exhibits. A 2026 year-to-date figure always carries its ending month. American Community Survey five-year estimates remain distinct from annual population or housing-unit estimates. Authorization, completion, occupancy, preservation, and removal remain distinct. Readers should use the label beneath each exhibit before comparing values.

The numbered source notes link claims to named evidence. Their S-N identifiers lead to detailed records and original public links in the Comprehensive Appendix, Evidence Section II 5.

How to use the action records and appendices

Appendix A contains the complete records for F-01, F-02, and actions P4-A01 through P4-A19. Use the action identifier to find the proposed owner, dependencies, resources, horizon, measures, limitations, and current status.

The action record is the bridge between diagnosis and accountable movement. A reader can follow an action backward to the condition, need, and gap that support it, and forward to the lawful actors, prerequisites, evidence of completion, and next review.

The operating tools appear at the back of this Study in Appendices A–H: the Complete Proposed Action Register, Community Housing Responsibility Matrix and Agenda, Housing Service Coverage Map and Organization Directory, Projects and Stages Register, Assisted Housing Preservation Watch, Six Place Evidence Portraits, Have Need Gap Fill Crosswalk, and glossary and measurement definitions. The Kent County Housing Study Comprehensive Appendix retains the full tool set, including the detailed property reconciliation in E.3. Its Evidence Sections I–VIII preserve the methodology, sources, calculations, ledgers, analytical development records, reconciliation decisions, and verification records behind the published findings.

EVERY WAY HOME

PART ONE

What Kent County Has



Chapters 1-5

September 2026

Chapter 1. The Households and the Work

A county is made of households

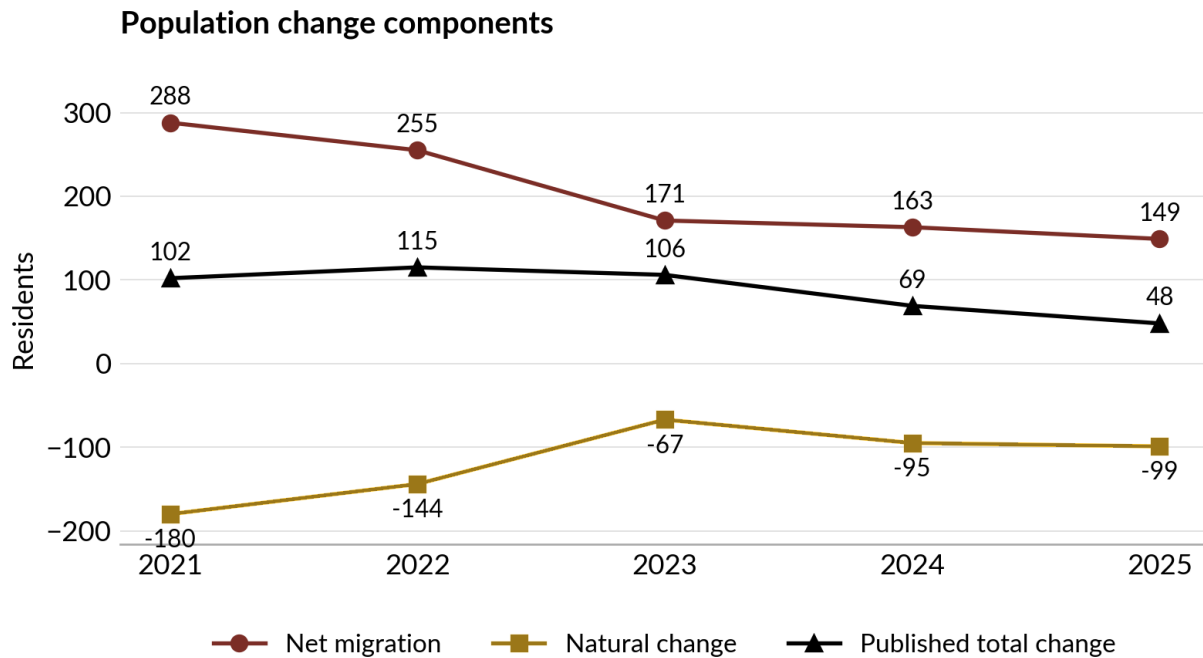
Kent County is often introduced through its size. It is a small county by population, a rural county by landscape, an old county by history, and a collection of towns and communities whose names carry meaning beyond their boundaries. A housing study must carry those descriptions into the lives beneath them: who needs a home and what kind of life that home must support.

A county is lived one household at a time. It may be a family raising children, one person beginning again, several generations choosing to share a home, or relatives brought together because the market offers no practical alternative. A household may need room for a business, equipment, a boat, a truck, or seasonal work. It may need an elevator, a first-floor bedroom, a safe entrance, a short walk to town, or enough quiet to recover from illness.

The housing question begins by seeing that variety clearly. A retired couple, a nurse working shifts, a young contractor building a business, a teacher with children, a farmworker, a college employee, and a person leaving an unsafe household may all need different things from a home. Their needs emerge through income, age, work, household form, accessibility, place, and the life the home must hold.

Kent County's demographic story carries several generations at once. Older residents are adapting homes and making decisions about what they can continue to manage. Other people are forming households, raising children, beginning careers, building businesses, returning home, and arriving for the first time. The housing system must create enough movement through the existing stock for each generation to find a place suited to the life it is living now.

The population record sharpens that description. From 2021 through 2025, deaths exceeded births every year. Net migration more than offset that natural decrease, but the resulting annual population gain narrowed from 102 people in 2021 to 48 in 2025.¹⁵



Published total change is a separate estimate; components are not forced to reconcile.

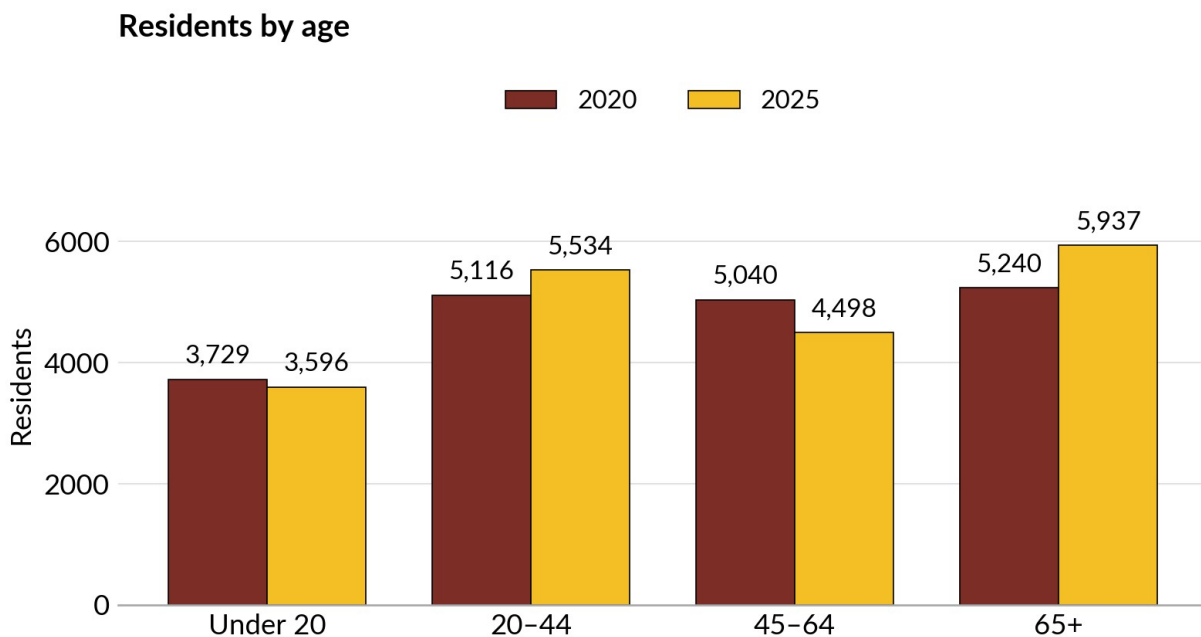
Exhibit 1.1. Population change is being carried by migration

Source: U.S. Census Bureau, Population Estimates Program, Vintage 2025; [County totals and components](#). Geography: Kent County. Unit: people.

How to read this exhibit. Since 2021, positive net migration has outweighed natural decrease, but the published total annual gain narrowed to 48 residents in 2025.

The exhibit establishes a disciplined finding: recent population stability depends upon people moving into the county while the resident population continues to record more deaths than births. Housing therefore matters both to growth and to whether connection becomes residence and residence becomes belonging. Understanding why people arrived, whether they remained, and what homes they sought requires household level migration and housing choice records.

The age structure is moving in two directions at the same time. Between 2020 and 2025, the estimated population age 65 or older grew by 697 people, and the population age 20 through 44 grew by 418. The population under 20 and the population age 45 through 64 both declined.¹⁶



Census population estimates; age groups are mutually exclusive.

Exhibit 1.2. The age structure changed between 2020 and 2025

Source: U.S. Census Bureau, Population Estimates Program, Vintage 2025; [Maryland county age file](#). **Geography:** Kent County. **Unit:** estimated residents. Household forecasting requires a separate household projection record.

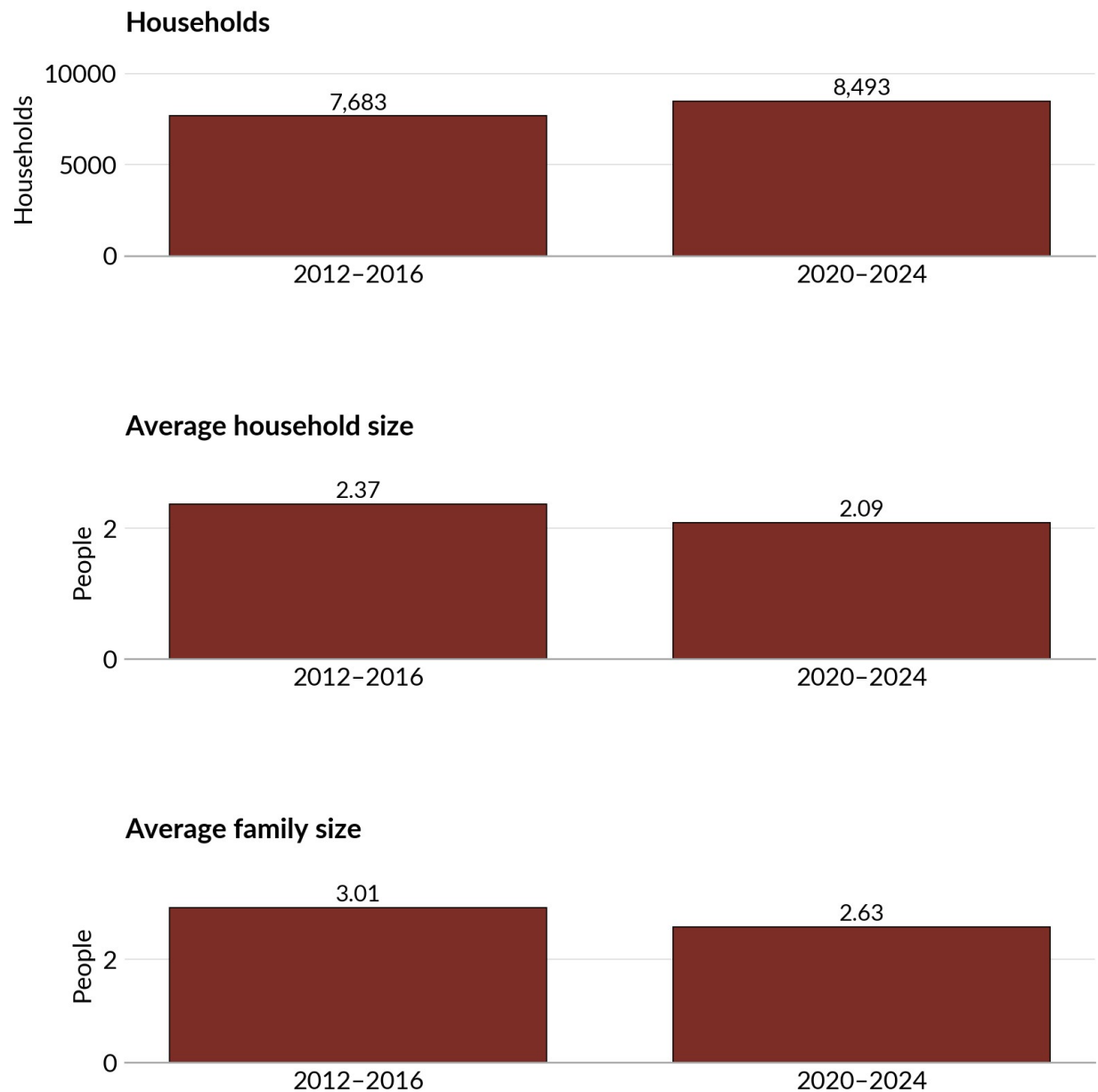
How to read this exhibit. From 2020 to 2025, the 65-and-older group grew by 697 residents and ages 20-44 grew by 418, while the two other age groups declined. Within each age group, the left bar is 2020 and the right bar is 2025.

The age structure creates simultaneous housing pressures: homes that allow older residents to remain and adapt, homes that allow working age adults to establish households, and enough movement through the stock for both generations to find their next home.

The current population record keeps the county's racial and ethnic composition visible. In July 2025, 75.2 percent of residents were estimated as non Hispanic White alone, 13.2 percent as non Hispanic Black alone, 6.9 percent as Hispanic or Latino of any race, 3.0 percent as non Hispanic two or more races, and 1.5 percent as non Hispanic Asian alone. The remaining displayed non Hispanic groups together accounted for less than 0.2 percent. Measuring equity in housing outcomes requires records that connect race and ethnicity with tenure, cost, financing, location, and displacement.¹⁷

Aging and household formation change the homes people need. A shortage of smaller, accessible homes can leave older residents in houses that have become difficult to maintain. A shortage of modest first homes and attainable rentals can prevent a young household from establishing itself here. Families with too few next home choices may remain crowded, accept a punishing commute, or move their daily lives elsewhere. The county's task is to create enough real choices for people to move when their lives ask them to.

The household record makes that need for movement more concrete. From the 2012–2016 survey period to 2020–2024, Kent County added an estimated 810 households even as average household size fell from 2.37 to 2.09 and average family size fell from 3.01 to 2.63.¹⁸



ACS five-year estimates; household and family size describe different universes.

Exhibit 1.3. More households, smaller households

Source: U.S. Census Bureau, American Community Survey five-year estimates, 2012–2016 and 2020–2024; [ACS 2020–2024 data catalog](#). Geography: Kent County. The 90 percent margins of error appear in the Comprehensive Appendix, Evidence Section II 3.

How to read this exhibit. The later ACS estimate contains 810 more households, while both average household size and average family size are smaller.

A county can therefore require more homes during a period of modest population growth. The number and composition of households create part of that need alongside the number of people. Smaller households also require a range broad enough to hold age, work, family, accessibility, cost, and place.

The July 2025 estimate places 18,210 people in households and 1,355 in group quarters. The latest detailed disability estimate, drawn from the 2020 through 2024 American Community Survey, identifies 2,903 residents with a disability, including 1,373 people age 65 or older. Each population requires its own housing measure: household demand, group quarters capacity, accessibility needs, and age related housing transitions.¹⁹

Work crosses the county line in both directions

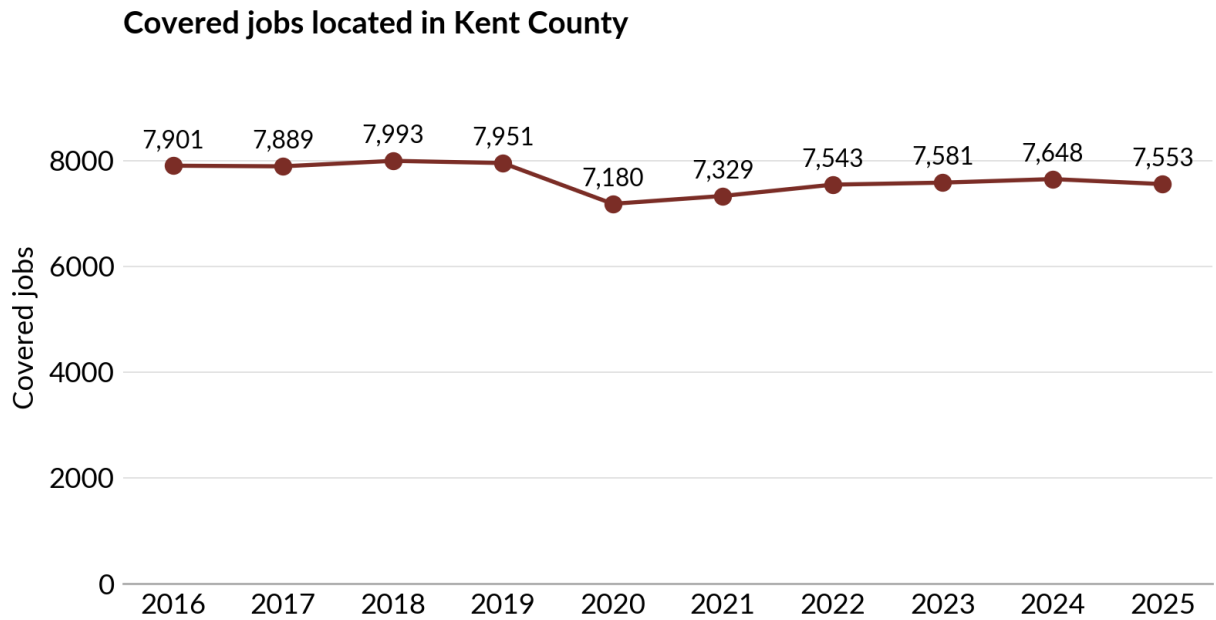
Kent County's housing story is inseparable from its work.

People sustain the county's health practices, schools, manufacturers, farms, restaurants, stores, governments, construction companies, professional offices, service organizations, retirement communities, cultural institutions, and small businesses. Some live near that work; others have jobs here while living beyond the county line. Kent County residents also hold jobs in the all-job record elsewhere.

The available home-to-workplace records model these cross-boundary relationships rather than count physical trips made each day. Even with that boundary, they reveal a regional labor market that extends beyond the county's housing jurisdiction. Some of the people connected to Kent County jobs have homes, schools, child-care arrangements, evening routines, and civic lives elsewhere. Some Kent County residents earn their incomes beyond the county while continuing to make their lives here.

The employment record first shows the size of the local job base over time. Kent County averaged 7,553 covered jobs in 2025, above the 2020 low but still below every year from 2016 through 2019.

The 2026 record covers the first quarter and remains separate from the annual trend. Covered monthly employment rose from 7,164 in January to 7,418 in March, while the quarter's average weekly wage was \$1,108. Those figures describe jobs located in participating Kent County workplaces. A complete account of residents' work and earnings also requires residence based employment, proprietorship, nonemployer, and household income records.²⁰



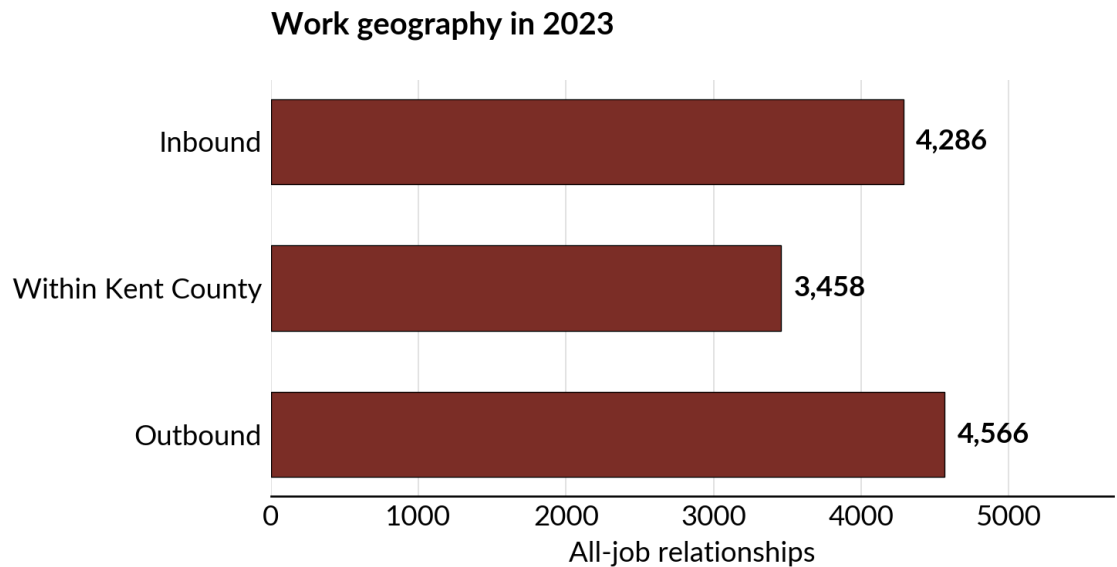
BLS QCEW annual averages; jobs, not unique workers or employed residents.

Exhibit 1.4. Covered jobs located in Kent County 2016 through 2025

Source: Maryland Department of Labor Quarterly Census of Employment and Wages annual averages [BLS QCEW data tables](#) Geography: Kent County. Unit: jobs at participating Kent County workplaces. Residence based employment, proprietorship, and nonemployer records complete the picture of work.

How to read this exhibit. The 2025 annual average was 348 covered jobs below 2016, although it remained 373 jobs above the 2020 low point.

The workplace count and the resident worker count answer different questions and remain separate. Read together through the home to work model, they show how thoroughly Kent County participates in a regional labor market.



LODES all-job relationships; not unique people or observed commute trips.

Exhibit 1.5. Kent County work geography 2023

Source: U.S. Census Bureau, LEHD Origin-Destination Employment Statistics, 2023; [LEHD data](#).
Geography: Kent County. **Unit:** modeled all-job home-to-workplace relationships. Trip frequency, housing preference, willingness to move and housing demand require separate measures.

How to read this exhibit. More job relationships cross the county line in each direction than remain wholly within Kent County; these are job relationships, not counts of unique commuters.

More than half of the jobs in the all-job record located in Kent County were connected to workers whose homes were outside it, while 4,566 outbound job relationships linked county residences to workplaces elsewhere. The policy significance lies in the existing connection between housing and economic development across the county line.²¹

Kent in a regional housing context

Kent County's housing story begins with its people, but it does not end at the county line. The connections described above are part of understanding how housing supports a workable life. A home must fit not only a household's budget, but also the places its members need to reach and the relationships they want to keep.

Queen Anne's County, Cecil County, and New Castle County, including the Middletown area, provide surrounding context for that story. They should not be treated as interchangeable alternatives or assumed to offer a less expensive home. In 2025, Kent and Cecil had nearly identical median home sale prices, while Queen Anne's was substantially higher ([Maryland REALTORS, 2025 annual sales](#)). That does not tell a household which home it can afford or find. It does help explain why the useful question is more specific: what kinds of homes, at what costs and in what locations, would make daily life work?

The distinction matters when interpreting the connections between home and work. A person working in Kent may live elsewhere by preference, because of a partner's employment or family commitments, or because a suitable home in Kent is out of reach. The location evidence does not distinguish among those circumstances. Nor does it explain what would help a Kent resident who

works elsewhere find suitable employment closer to home. These are questions to ask workers, residents, and employers directly, so that possible housing needs become understood needs rather than assumptions.

Regional conditions also deserve attention as they change. Queen Anne's August 2026 update, for example, describes limited water and sewer capacity in the Kent Narrows, Stevensville, and Grasonville service area and a path for allocating remaining capacity after its temporary residential moratorium expired (Queen Anne's County, August 18, 2026). Such constraints are a reason to stay in conversation with neighboring governments, not evidence that their housing demand will automatically move to Kent. Any opportunity for collaboration must also fit Kent's own infrastructure, land, public decisions, and community purposes.

Put plainly, housing is economic development. An employer considering Kent County must ask whether employees can build workable lives here. An existing employer recruiting a nurse, teacher, technician, manager, machinist, cook, therapist, or public servant faces the same question. Inviting jobs also means making room for the people who will do them.

This gives the proposed housing Office and economic development practical work to carry together, with the appropriate planning and infrastructure bodies. Under an approved assignment, the Office could help establish what employees need, what suitable housing options exist, and where a response might be possible. Economic development could bring its understanding of employers and regional activity to the same conversation. Together, that work would help Kent respond to the region from a clearer understanding of its own people and priorities.

Work across payroll and ownership forms

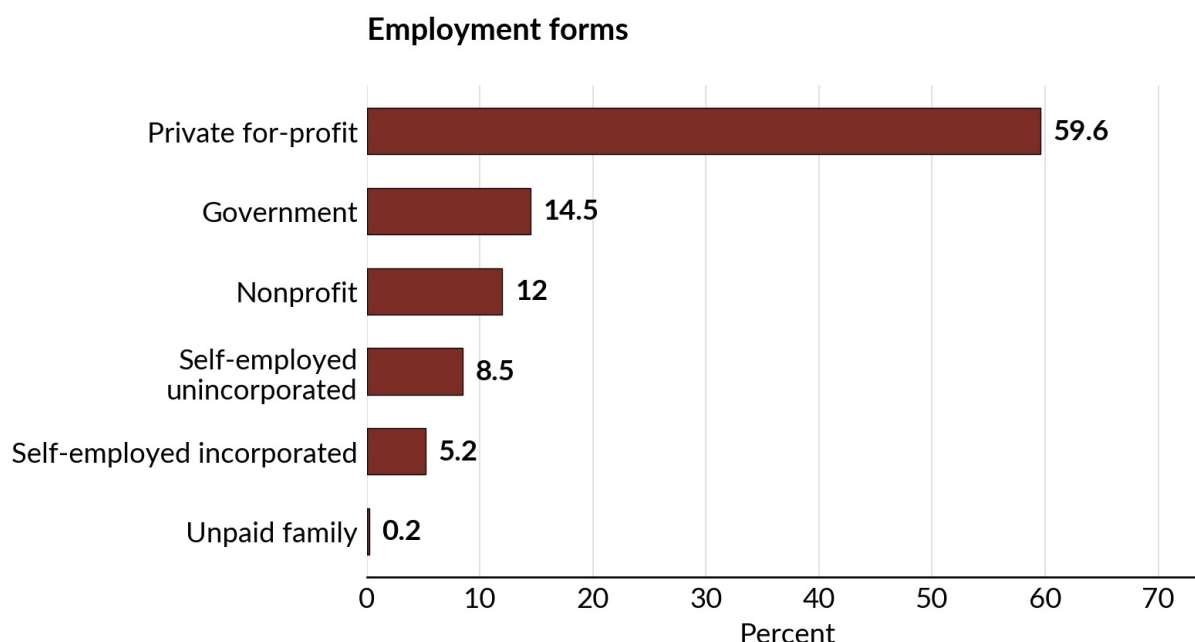
Large employers and traditional payroll jobs describe only part of Kent County's working life. Rural households may assemble work across contracts, seasons, enterprises, properties, and occupations. A person may farm and repair equipment, guide on the water, run a catering business, take photographs, manage properties, build decks, grade land, cut hair, care for children, sell online, or operate a professional practice from home. Wages, proprietorship, seasonal income, retirement income, and family labor may all sustain the same household even though no single employment category captures the whole arrangement.

That matters to housing because standardized assumptions about earnings or space capture only part of these households' circumstances. A self-employed person may have strong income and uneven documentation. A small contractor may need a modest house and room for equipment more than a large finished interior. A home-based business may need reliable broadband, storage, parking, or a code-compliant work area. A seasonal worker may need rent terms designed for variable cash flow. A young entrepreneur may be more capable of buying and improving a small property than a conventional underwriting model initially recognizes.

Kent County already contains this energy. Recognizing it means designing housing, lending, zoning, and rehabilitation tools around the households that actually exist, with realistic protections for irregular income and a housing supply broad enough to support enterprise.

The survey record helps keep that working life visible. Private for-profit employment accounts for the largest share of employed residents, but government, nonprofit employment, incorporated and

unincorporated self-employment, and unpaid family work together describe a substantial part of how Kent County households earn and organize their lives.²²



ACS 2020–2024 employment-form estimates; rounding applies.

Exhibit 1.6. Work across payroll and ownership forms

Source: U.S. Census Bureau, American Community Survey 2020–2024 five-year class-of-worker estimates; [ACS 2020–2024 data catalog](#). **Geography:** Kent County. **Unit:** share of employed Kent County residents. Workplace job counts and household income appear in their own records.

How to read this exhibit. About four in ten workers are outside private for-profit employment, so the county's housing needs cannot be read from conventional private payroll jobs alone.

The exhibit keeps each employment form visible at its measured scale. Housing policy must recognize households with varied employers, documentation, schedules, and work related uses of the home.

The county inside itself

Kent County is one jurisdiction and several different housing geographies.

Chestertown carries the county seat, Washington College, courts, health-care services, professional practices, shops, cultural institutions, established neighborhoods, apartments, senior living, and a walkable center. Rock Hall carries a working waterfront, seasonal demand, year-round households, tourism, and a housing pattern shaped by water and town life. Betterton combines a small year-round community with a shoreline identity and limited scale. Galena serves the northern part of the county within a compact town form. Millington crosses into Queen Anne's County, dividing records and responsibilities even while residents experience one town. Beyond the incorporated places, the unincorporated county contains farms, villages, crossroads, subdivisions, waterfront communities, manufactured homes, scattered houses, and historic communities each with its own housing conditions infrastructure relationships and ties to place.

These geographies are also communities of work, history, and belonging. Farming families and tradespeople sustain the working landscape. Watermen and waterfront businesses connect housing to the rhythms and economics of the Chesapeake. The college and health care communities bring people into the county and bind it to a wider region. Historic Black communities carry relationships to land, home, worship, and family that require attention to history as well as parcel patterns. Retirees, returning residents, seasonal families, and newer arrivals join households whose roots reach back generations. Their overlapping lives encounter different housing choices and different risks of losing place.

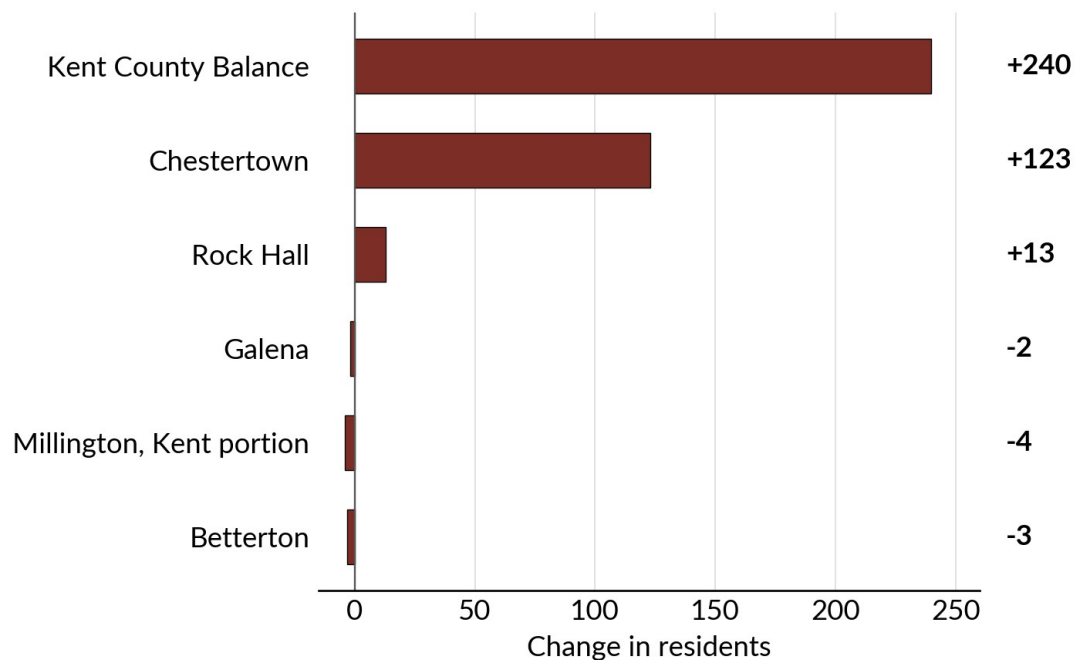
The countywide median is useful, but no one lives in it. A household lives on a particular road, in a particular town, within reach—or beyond reach—of particular services. A builder needs a particular parcel. A utility serves a particular area. A child is assigned to a particular school. A permit is issued by a particular authority. A person without a car experiences distance differently from someone who drives every day.

This internal geography is a design condition that calls for coordinated responses fitted to distinct places. The response that works for Chestertown may be wrong for Betterton. A form suited to an existing town street may be out of character on a rural road. A village may need repair and infill more than expansion. A town with infrastructure may need an applicant; a place with land may need infrastructure; a project may need coordination across both.

The county's housing strategy has to be countywide without becoming uniform. It must allow places to remain themselves while ensuring that the county as a whole offers a complete enough range of choices for human lives to work.

The population estimates reinforce that warning against uniformity. From the April 2020 estimates base to July 2025, Chestertown and the unincorporated balance gained population, Rock Hall changed modestly upward, and Betterton, Galena, and the Kent County portion of Millington changed modestly downward.²³

Population change from 2020 base to July 2025



All six geographies share one scale; County Balance is the unincorporated county.

Exhibit 1.7. One county six population geographies

Source: Maryland State Data Center, using Census Population Estimates Program, Vintage 2025; [Maryland Table 4 population estimates](#). Geography: Kent County. Unit: estimated residents. Millington crosses Kent and Queen Anne's counties; this exhibit uses only its Kent County portion.

How to read this exhibit. Most measured growth since the 2020 base occurred in the County Balance and Chestertown; the four smaller incorporated geographies changed very little.

These are small changes in small places, and their value is geographic. The countywide direction provides context; each community's direction, scale, and housing conditions provide the local meaning.

Schools, health care, and the decision to stay

A household chooses housing alongside everything else it needs. A family considering Kent County also considers schools, child care, health care, transportation, food, work, safety, recreation, and the distance to people it depends upon. An older resident considers medical access, maintenance, stairs, driving, and whether familiar help remains nearby. A worker weighs travel against the cost and availability of moving. A young adult considers whether independence is possible without leaving the community altogether. Broadband now runs through many of those decisions, connecting households to work, learning, care, services, and one another.

Public school enrollment describes an important part of the county's children, while other children attend nonpublic schools or receive home instruction. A current, unduplicated count of Kent County resident children requires the integration of records across all three settings. Families

experience school systems, like housing systems, across administrative boundaries, and that integrated measure would keep every household visible. Kent County's September 30, 2025 public K–12 enrollment was 1,609, excluding prekindergarten. Four responding nonpublic schools reported 427 students on the same date; because three of seven schools did not respond, that figure is a floor. Home instruction accounted for 163 students as of April 30, 2026, the highest Kent County count in the state's 15-year series. These records remain separate because their dates and reporting universes differ.²⁴

Within that boundary, the public school series provides a clear decade long trend. Enrollment fell from 1,909 students in 2015 to 1,591 in 2024, then rose to 1,609 in 2025. The decade long decline remains the controlling context for interpreting the latest increase. MSDE's June 2026 update found that Kent County was the only Maryland school district whose enrollment did not decline in school year 2025–2026: Kent rose 0.3 percent while statewide enrollment fell 1.3 percent. The recent movement is a current education signal alongside the housing evidence; enrollment alone does not establish household motives, retention, or the effect of housing conditions.²⁵

Exhibit 1.8. Three education records describe Kent County children

Record	Count and date	Reporting boundary
Public K–12	1,609 • September 30, 2025	Excludes prekindergarten
Nonpublic	427 • September 30, 2025	Reported by 4 of 7 schools; a floor
Home instruction	163 • April 30, 2026	Highest county count in the 15-year series

Each record retains its own date, universe, and reporting completeness. The three records make more children visible while preserving the differences that prevent them from being added into one total. Source: Maryland State Department of Education; Kent County.

Sources: Maryland State Department of Education public enrollment, nonpublic enrollment, and home-instruction records. Geography: Kent County. The nonpublic figure is a reporting floor. The three records are shown separately.

Enrollment describes the household environment in which housing decisions occur. Household, market, stock, and stability records provide the direct measures of housing need. Future enrollment reporting will show whether the 2025 increase becomes a turn, a pause, or ordinary annual movement.

Health care creates a similar lesson. Kent County has medical services and committed providers, while some forms of care are available through the wider region. A household deciding whether a life can be established here experiences both conditions at once. Housing choices therefore belong within the service environment that supports daily life. UM Shore Medical Center at Chestertown provides a 24-hour emergency department and held eight licensed acute care beds in fiscal year 2026, all in the medical, surgical, gynecological, and addictions category. The same state licensure record lists no obstetric, pediatric, or psychiatric beds at Chestertown. Primary care for the Medicaid-eligible population and geographic mental health service are federally designated shortage areas. Easton holds regional birthing, inpatient pediatric, cardiac interventional, and

primary stroke services, so the location and reliability of transportation become part of the practical meaning of a Kent County home.²⁶

Licensed beds describe regulatory capacity in the stated fiscal year. They do not establish staffed beds, appointment availability, specialty access, or the time a household can actually obtain care.

Child care, transportation, broadband, food access, and daily commerce belong to that environment as well. Each helps determine whether a housing decision can hold. Child care determines whether many parents can accept work, keep a schedule, or remain in a community. The June 2025 LOCATE record identifies eight group programs, 13 family child care homes, 109 licensed family child care spaces, and 287 licensed center spaces in Kent County. Program counts may overlap by service type, and licensed capacity measures authorized space rather than openings at the time a family needs care. The next necessary county record is a regularly dated account of vacancies, waiting lists, nontraditional-hour care, scholarship acceptance, and provider location.²⁷

Reaching hospital care outside the county can consume time. A September 10, 2026 route snapshot placed the drive from Chestertown to the Easton hospital at about 48 minutes. The available transit itinerary required about 2 hours 16 minutes, approximately 2.8 times the drive. Kent County Rides and the regional MUST network provide fixed-route, deviated-route, demand-response, and paratransit service, including the D4 connection through Rock Hall, Chestertown, Centreville, and Easton. A current route-level ridership record would show how many residents can use that network in practice and where service frequency or span leaves needs unmet.²⁸

The transportation record also shows why a household vehicle remains central. Across the five incorporated places, the latest ACS estimates identify only one public-transit commuter among 3,833 workers. At the same time, 188 Chestertown households and 81 Rock Hall households had no vehicle available. Transit therefore carries a lifeline function for households whose essential trips cannot be made by car, even though commuter counts do not measure medical, shopping, school, or social-service trips.²⁹

Broadband has become another form of access. The state identified 47 Kent County locations as unserved or underserved in 2025, while the latest ACS estimated that 85.0 percent of county households had a broadband subscription. The place estimates show different local conditions: subscription ranged from 79.3 percent in whole-place Millington to 96.4 percent in Galena, and 16.6 percent of Millington households were estimated to rely on a smartphone alone. The work ahead therefore includes reaching the remaining unserved or underserved locations and understanding which households lack a stable subscription, an adequate device, or both.³⁰

Food access, safety, and recreation shape the same daily geography. USDA's legacy Large Retailer Access Map identifies one of Kent County's five census tracts as both low income and low vehicle access; that tract contained 622 households without a vehicle under the older measure, which uses 2010 tract geography and 2015 through 2019 underlying data. The county operates nine park facilities and reports meeting its adopted standard of 30 park acres per 1,000 residents. Safety is carried through local law enforcement, seven volunteer fire and emergency medical stations, hospital emergency care, and crisis and protective-service pathways. Current response-time and post-2020 crime records would allow the study to measure how consistently that network serves the county's dispersed households.³¹

Exhibit 1.10. Daily access differs among Kent County towns

Town	No vehicle households	Broadband subscription	Age 65+	Disability
Betterton	7	87.9%	16.9%	10.5%
Chestertown	188	84.2%	26.1%	17%
Galena	3	96.4%	19.8%	23.6%
Millington, whole town	12	79.3%	10.2%	13.4%
Rock Hall	81	95%	42.5%	17.2%

Four separate indicators provide context for household decisions.

Source: U.S. Census Bureau, American Community Survey 2020–2024 five-year place estimates, released January 29, 2026. Millington is the whole incorporated place, including Kent and Queen Anne’s County portions. Values are estimates with margins of error; unincorporated households are represented in the countywide evidence discussed in the text. Vehicle access, broadband subscription, age, and disability are separate indicators. They do not form a composite score, and the exhibit does not imply that one condition causes another.

Care networks give these conditions their human scale. The latest ACS identifies 2,903 Kent County residents with a disability and 1,539 households in which a person age 65 or older lives alone. It also identifies 80 grandparents responsible for grandchildren. Those measures describe households likely to be balancing mobility, health, school, child care, and family support, while the availability of nearby relatives and informal caregivers requires direct household and community evidence.³²

Work is part of the same loop. In the first quarter of 2026, Kent County’s health care and social assistance sector averaged approximately 752 jobs across 78 establishments, with an average weekly wage of \$1,162. The 2025 employment and wage cells are suppressed for confidentiality, so the partial 2026 record stands on its own. Housing affects whether those workers can live near the institutions they sustain, while the strength of those institutions affects whether households can remain.³³

A home is therefore more than a structure in a market. It is the place from which a household reaches school, care, work, food, services, recreation, safety, and the people on whom daily life depends. Kent County’s housing strategy becomes more credible when it treats those relationships as measurable conditions of staying and builds the missing local records needed to follow them over time.

What Chapter 1 establishes

Kent County has people at many stages of life, a labor market extending beyond its borders, a strong culture of small enterprise, communities with distinct identities, and institutions that bind the county together. Its households also extend beyond the categories through which public systems usually describe them.

The housing opportunity is to make Kent County more possible for people already connected to it: residents trying to remain, workers trying to live closer to work, young adults trying to begin, families trying to grow, older residents trying to adapt, and employers trying to sustain the institutions on which everyone depends.

The next question is what those households encounter when they enter the market.

Chapter 2. The Market

Chapter 1 established that housing and work cross the county line together. This chapter meets that relationship from the market side, where the meaning of income, price, availability, and access becomes visible one household at a time.

The market is where a household learns what is possible

A housing market is usually introduced through movement. Prices rise, inventory tightens, sales slow, listings return, interest rates change, and houses remain available for longer or disappear more quickly. Households experience all of that movement as an answer to one question: can we live here?

That answer forms long before a deed is recorded or a lease is signed. It begins when a household opens a listing site, calls a property manager, asks a friend, speaks with a lender, drives past a sign, or hears that an apartment may be opening above a store. It develops through a sequence of smaller questions. Is the home still available? Is it where we need to be? Can we afford the payment? Can we manage the repairs? Will the landlord accept us? Will the lender recognize our income? Can we bring the dog? Can a parent climb the stairs? Is there room for a child, a business, a truck, or the equipment that makes the household's work possible?

The market answers each question separately. A home can survive the first question and fail the fifth. A household can qualify for the price and not for the terms. A property can appear inexpensive and become unaffordable once insurance, taxes, utilities, repairs, transportation, and deferred maintenance enter the room. An apartment can exist and remain unreachable because the household never learns that it is available. Kent County's current evidence is distributed across listing, lending, sale, rent, and property records. Read together, those records document separate parts of the route; a linked measure following a home and household through the complete pathway remains to be created.

Chapter 2 comparison. The Reachable Market

Test	What the household still needs to establish
Visible	Find a current offer and confirm that it is still available.
Affordable	Test the full continuing cost against the household budget.
Financeable	Confirm financing terms, required cash, documentation and eligibility.
Suitable	Check form, condition, accessibility and household fit.
Sustainable	Test whether the household can carry the home through changes and repairs.
Connected	Check access to work, care, school, transportation and community.

Six tests, not a required chronological sequence; a listing alone does not establish household reach.

This is where the Kent County Housing Standard enters the market. The right home cannot be separated from the right way of reaching it. The right price cannot be separated from what remains after the payment is made. The right place cannot be separated from the work, care, school, transportation, and community a household must still reach. The market is not merely the place

where housing changes hands. It is the place where a household discovers whether the county has made room for its life.

Kent County is affordable from somewhere else

Kent County occupies an unusual position in the regional housing imagination. It is close enough to more expensive markets to be discovered by people leaving them and distant enough to retain a different scale of place. A household comparing Kent County with Northern Virginia, the Washington suburbs, central Maryland, or the most expensive parts of the Bay corridor may find what appears to be extraordinary value: more house, more land, more history, more quiet, and a stronger relationship to town and landscape for far less money.

For households comparing Kent County with a more expensive origin market, that difference may create purchasing room. The evidence used here does not quantify how much comparative price, accumulated equity, or other motives contributed to arrivals or demand. The housing opportunity depends on what those households seek and what homes they can actually reach.

But a county can be affordable from somewhere else and unaffordable from within itself.

The household arriving with metropolitan income, accumulated equity, or the proceeds from a more expensive market does not encounter the same Kent County as the teacher, nurse, tradesperson, restaurant worker, farm employee, public servant, young entrepreneur, or retired resident whose resources were built here. The house has one asking price, but the market contains several different abilities to pay it.

That difference does not make the arriving household the problem. New residents bring energy, investment, purchasing power, volunteerism, business, and care for the places they choose. The housing question is whether their ability to participate expands the county's possibilities or quietly narrows the choices available to households whose incomes are rooted in the local economy.

The answer cannot be found by comparing Kent County only with places where housing costs more. Relative affordability depends on the comparison market and the home and household being compared. Local attainability is a household truth. A responsible housing study must hold both without confusing them. Exhibit 2.8 compares what one or two average local incomes could support under the same housing-cost assumptions, using the county's median completed sale as a reference.

One county contains several markets

The phrase "the Kent County housing market" is useful until it suggests that the county has only one market. It has several.

The waterfront property purchased for beauty, access, or occasional use participates in a different market from the small inland house sought by a first-time buyer. A historic home in Chestertown does not move under the same conditions as a manufactured home, a townhouse, a farm, a village cottage, a senior apartment, or a house requiring substantial rehabilitation. A home marketed to a buyer carrying equity from elsewhere may share a county median with a home pursued by a household assembling its first down payment, but the two transactions do not describe the same opportunity.

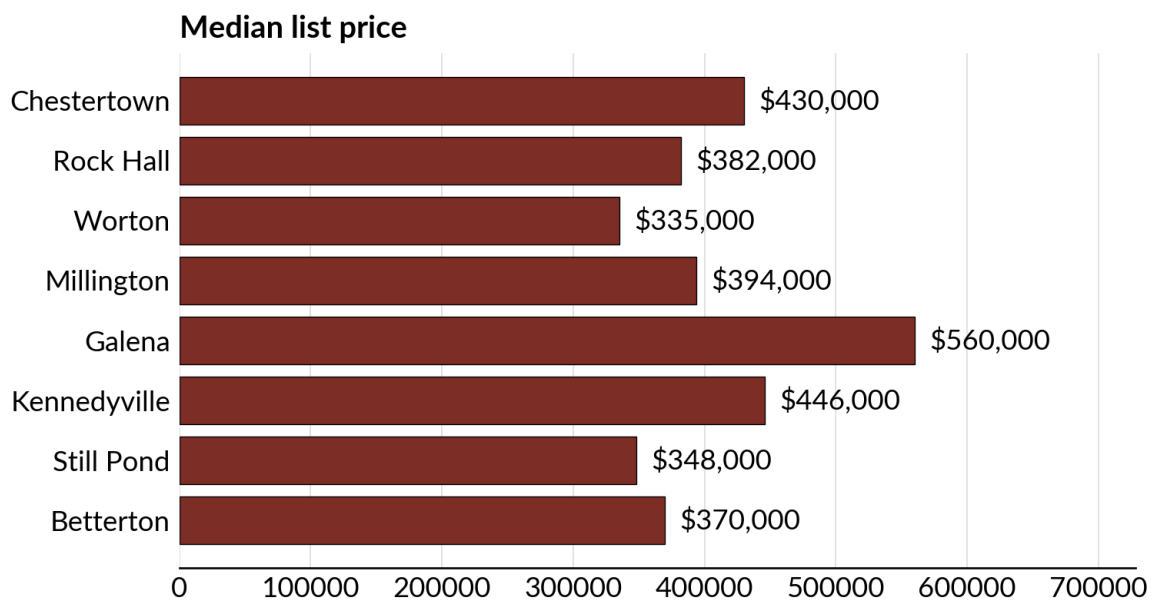
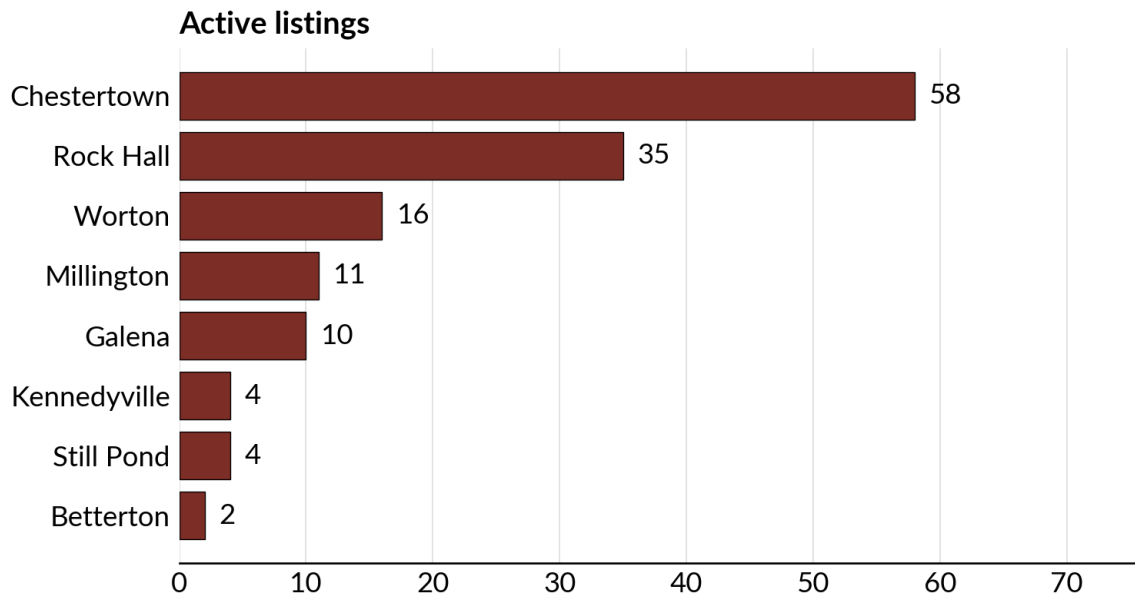
Place divides the market further. Chestertown's walkability, institutions, historic fabric, college, hospital, shops, and cultural life create one set of values and expectations. Rock Hall's waterfront, working-town identity, seasonal appeal, and marine economy create another. Betterton's shoreline setting and small scale, Galena's compact northern location, Millington's cross-county position, and the villages and rural landscapes beyond the towns each carry their own relationship among price, form, land, service, and demand.

A countywide measure can move because of transactions at one end of the market without describing what happened to the modest house a local worker was seeking. The median may rise while choices below it become thinner. Sales may appear healthy while an entire form, price range, or town offers almost nothing when a household needs it.

This is why the market must be read as a distribution of choices rather than a single statement of value. The meaningful questions live underneath the countywide measure. What was available below the middle? Which housing forms changed hands? Where were those homes? Were they habitable without major work? Were they purchased for year-round residence, occasional use, investment, or replacement? How long did a working household have to act before the choice disappeared?

A countywide result may be accurate for the county and still be incomplete for any one life inside it.

The August 2026 listing record makes the geography of visible choice more concrete. Chestertown's postal area carried 58 active listings; Rock Hall carried 35. Four postal geographies had ten or fewer, including two in Betterton. Median list prices also differed, but the smallest markets must be read with particular restraint.³⁴



August 2026 postal markets; postal areas are not municipal boundaries. Counts and prices use separate scales.

Exhibit 2.1. What the August 2026 listing market shows by postal geography

Source: Realtor.com Research Data, August 2026. Geography: published ZIP-code rows, not municipal boundaries. Units: active listings and median list price, shown in separate panels. Millington may cross the county line; two- and four-listing geographies are visibly thin; publisher quality flags remain applicable.

How to read this exhibit. Of 150 visible listings in this August 2026 postal-area snapshot, 93 were in Chestertown or Rock Hall; the prices describe postal markets, not municipal boundaries.

This is a picture of publicly advertised inventory, not the entire market and not the number of homes a particular household can use. Its contribution is to show how quickly a countywide total separates into very different local choice sets.

The long change since the pre-pandemic market

Kent County's market did not simply become more expensive in one uninterrupted line. It moved through distinct periods.

Before the pandemic, the market carried more modest prices, more time, and a different relationship between local income and available choices. During the disruption that followed, sales accelerated, inventory contracted, and the county drew attention from households reconsidering where and how they wanted to live. Homes that once required patience to sell could suddenly attract immediate interest. The market rewarded sellers and existing owners while making entry more difficult for households still trying to assemble financing.

The years afterward did not return Kent County to its earlier position. Activity cooled from the height of the disruption, but prices did not simply unwind with it. Mortgage costs changed. The number of transactions changed. Inventory began to reappear. Yet the distance between the earlier market and the current one remained visible, particularly for households whose wages did not change at the same pace as the cost of ownership.

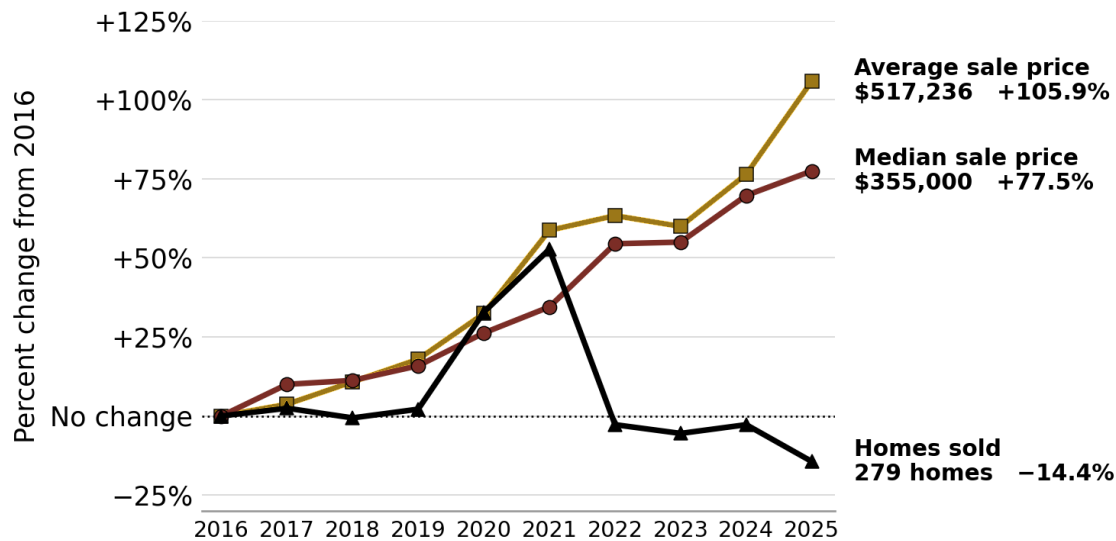
This is the part of the market story that a single current price cannot tell. A household entering today is not choosing between today's house and the same house at yesterday's terms. Yesterday's terms are gone. The household is choosing among the homes, interest rates, insurance costs, taxes, repair obligations, loan products, and competing buyers that exist now.

The pre-pandemic years remain important because they show what changed. The pandemic years remain important because they show how quickly a rural market can be reordered. The most recent years matter because they reveal what endured after the most unusual conditions passed. The purpose of the trend is not to declare that one period caused everything that followed. It is to show that the present market was made through movement and that households entering it now face a different doorway from those who entered before.

The complete annual record makes that movement unmistakable. Settled sales peaked at 498 in 2021 and fell to 279 in 2025. The median sold-home price rose from \$200,000 in 2016 to \$355,000 in 2025, while the average rose further because the mixture of properties sold also changed.³⁵

The long change since the pre-pandemic market

Every line begins at no change in 2016.
Each 2025 label gives the actual value and full-period change.



2016 starting values: average price \$251,150; median price \$200,000; 326 homes sold.
Nominal prices use each year's original Maryland REALTORS report.
The pattern does not establish its cause.

Exhibit 2.2. The long change since the pre-pandemic market, 2016–2025

Source: Maryland REALTORS annual Kent County reports. Geography: Kent County MLS market. Units: cumulative percent change from each measure's 2016 value. The exhibit also identifies the actual 2016 and 2025 values. Average and median prices are nominal dollars and remain sensitive to the mix of homes sold. Exact annual values appear in Evidence II-1.2. Original year-end reports form the continuous series; later revisions remain disclosed in the Comprehensive Appendix.

How to read this exhibit. Prices rose sharply across the full period even though fewer homes were sold in 2025 than in 2016; the dates establish the divergence, not its cause.

The market therefore did not simply “rise” or “fall.” Fewer homes changed hands in 2025 than in 2016, but the homes that did sell carried substantially higher prices. That combination is precisely why transaction volume cannot stand in for access.

Inventory changes the power to choose

Price receives most of the attention, but inventory determines whether choice exists at all.

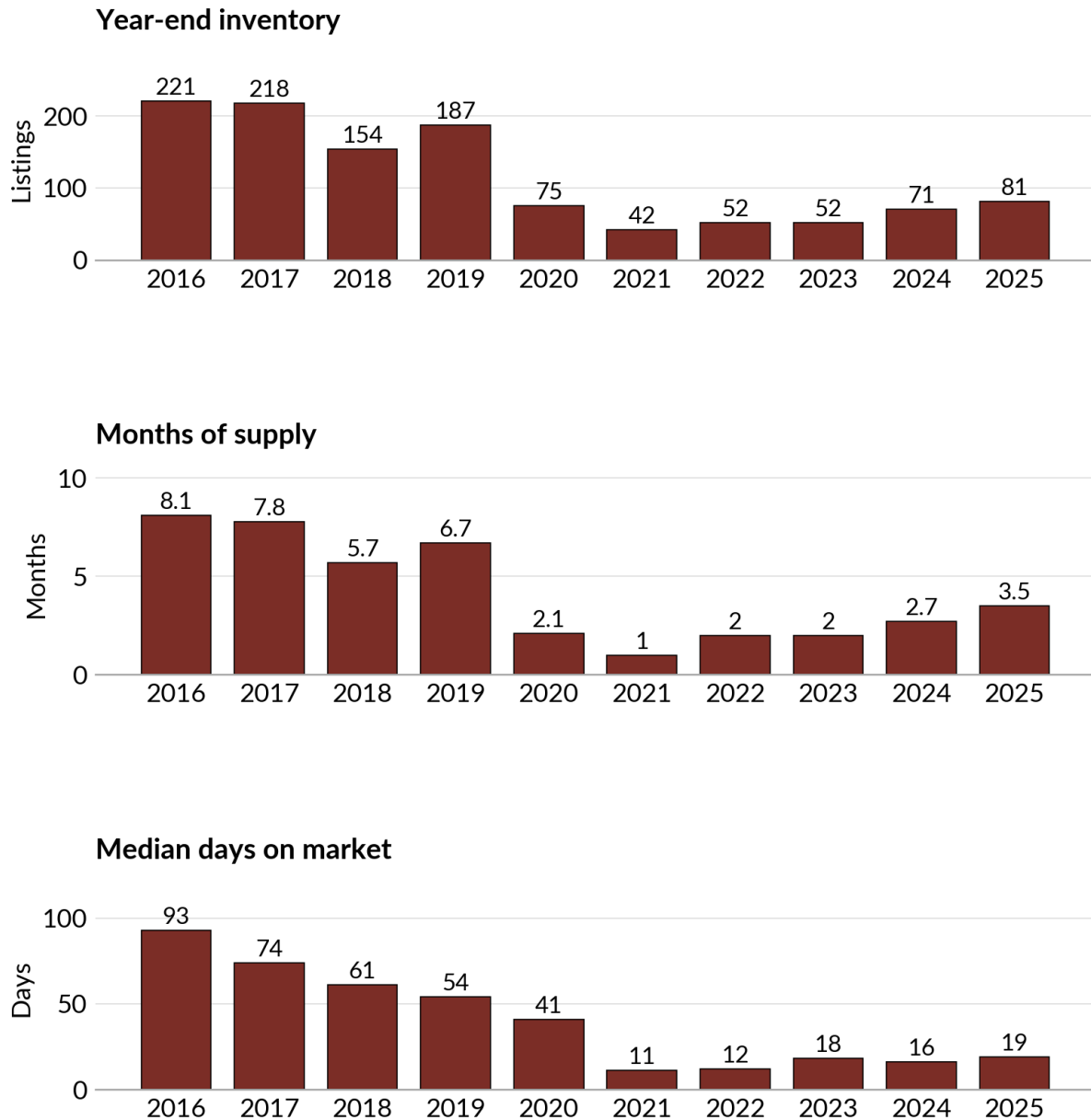
When few homes are available, a household may have to decide quickly, waive ordinary protections, accept a location that complicates daily life, or purchase a form that does not fit. A buyer with substantial cash, flexible timing, and few contingencies can move differently from a household relying on a mortgage, sale contingency, inspection, repair negotiation, or assistance program. Scarcity does not burden every participant equally.

When inventory begins to return, that does not mean the affordability problem has disappeared. More listings can give buyers time and bargaining room while the available homes remain concentrated above what local incomes can support. A county can move from an overheated market into a more balanced one without recreating the attainable choices that were lost.

The composition of inventory matters as much as its size. A household seeking a modest year-round home is not helped by the availability of properties far outside its price range. A senior seeking one-level living is not served by a large historic house with steep stairs. A worker seeking a rental near employment does not experience a seasonal waterfront listing as supply. The right home must be available in the category where the household actually lives.

This makes inventory a question of dignity as well as economics. Real choice means more than being permitted to compete. It means having enough appropriate options that a household can make a decision rather than submit to the only possibility left.

Three separate measures show the contraction of choice. Active inventory fell from 221 in 2016 to 42 in 2021 before reaching 81 in 2025. Months of supply fell from 8.1 to 1.0 before reaching 3.5. Median time on market fell from 93 days to 11 before reaching 19.³⁶



Maryland REALTORS annual observations; each panel has its own unit and scale.

Exhibit 2.3. Inventory changed the power to choose, 2016–2025

Source: Maryland REALTORS annual Kent County reports. Geography: Kent County MLS market. Units: active inventory, months of supply, and median days on market, each separately bounded. Inventory is a point-in-time measure; supply and market time are not interchangeable with listing counts.

How to read this exhibit. Inventory, months of supply, and days on market have risen from their 2021 lows, but all three remain well below their 2016 levels.

The partial return matters, but it is not a return to the earlier market. By 2025, buyers had more room than they did at the 2021 low, yet substantially fewer listed choices and far less decision time than they had in 2016.

The first home is not one form

The phrase “starter home” carries an old picture: a small detached house purchased by a young married couple, held for a few years, and sold when the family grows. That path still exists, and for some households it remains exactly right. It is no longer the only credible beginning.

People begin at different ages, with different household structures, work patterns, debts, savings, and expectations. A first home may be a small apartment that creates room to save. It may be a condominium that exchanges private land for a manageable payment and shared maintenance. It may be a townhouse, duplex, manufactured home, accessory dwelling, cottage, or modest detached house improved gradually through labor and time. It may become a lifelong home rather than a rung on a prescribed ladder.

Kent County’s rural identity does not require the detached house to answer every beginning. Eastern Shore towns have always contained mixed forms: rooms over shops, attached buildings, small houses on narrow lots, converted structures, apartments tucked into larger properties, and homes altered across generations. Housing variety is not a metropolitan idea arriving to change the county’s character. It is part of the way small towns have long made room for people.

The right first home is the one that permits the rest of life to begin. It should leave room for food, transportation, health, family, savings, and surprise. It should allow a young worker to build stability, a self-employed person to survive uneven months, a household to repair rather than immediately replace, and a resident to participate in the community instead of sending every available dollar into housing.

A transaction can be approved at the edge of a household’s capacity and still be the wrong home at the wrong time. The market succeeds humanly when entry creates a foundation rather than a trap. The present county record does not publish a current inventory that crosses housing form with price band, physical condition, and readiness for occupancy. Creating that measure would show which forms actually provide a usable first step and where those choices exist.

The rental market moves through relationships

The ownership market leaves a long public trail. Kent County’s rental market often moves quietly.

Some rentals appear on public platforms. Some are managed through established companies. Others move through handwritten signs, employers, neighbors, social media, local agents, personal referrals, and the knowledge that someone is preparing an apartment or thinking about renting a house. Apartments above stores, small multifamily buildings, individual houses, seasonal arrangements, assisted properties, and informal opportunities do not gather in one place where a household can see the whole market.

In a small community, this relational market can work beautifully. A landlord knows a tenant’s family. An employer helps a new worker find a place. A neighbor hears that someone needs an apartment. A property owner takes a chance that a standardized screening system might not take. Trust carries the transaction where formal machinery would move slowly or not at all.

The same system can unintentionally exclude.

A person arriving for a job may not know whom to ask. A young adult without established connections may never hear about the affordable apartment. A household leaving an unsafe situation cannot wait for information to travel through ordinary social channels. A resident whose race, disability, family status, language, history, or circumstances place them outside familiar networks may experience a market that technically contains rentals and practically offers none.

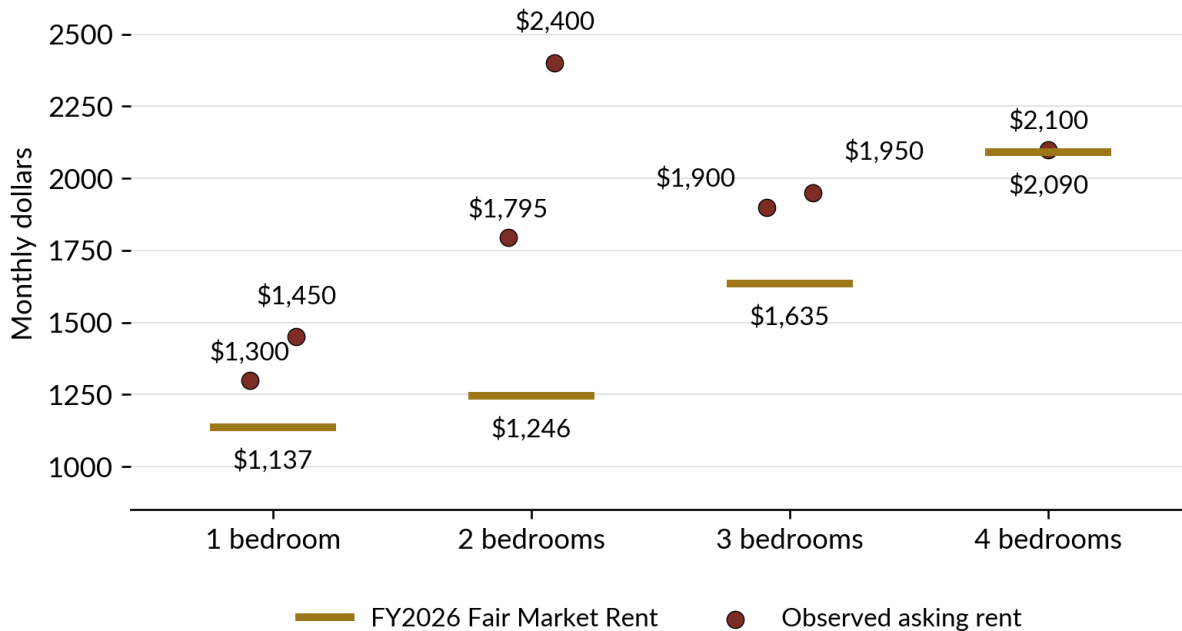
This is the difference between existence and access. A unit may exist. Someone may know about it. The county may still lack a visible route by which the household that needs it can reach it fairly and in time.

Public listings reveal only the portion of the market that chooses to advertise publicly. Even there, the asking rent is only the first term. Utilities, deposits, income multiples, credit standards, pet rules, lease length, accessibility, timing, and acceptance of rental assistance determine whether the advertised unit is genuinely available to a particular household.

The absence of a complete rental record does not mean Kent County has no rentals. It means the county cannot readily distinguish between a market that is small, one that is hidden, one that turns over slowly, one that is unaffordable, and one in which different households see fundamentally different choices. Those are different housing conditions. They require different responses.

The retained September 5, 2026 public snapshot contained only seven listings. That is too small to estimate a county rental market, but it is large enough to show what a searching household could see on that date and how those advertised rents sat beside the FY2026 Fair Market Rent benchmark.³⁷

Advertised rents and the FY2026 program benchmark



September 5, 2026 snapshot: 7 listings; median \$1,900. Asking rents and HUD FMR are separate measures; advertised availability must still be confirmed.

Exhibit 2.4. Advertised rents and the FY2026 program benchmark

The seven observed asking rents have a median of \$1,900. Sources: seven retained public advertisements dated September 5, 2026, and HUD FY2026 Fair Market Rents. Geography: seven selected listings, all in the Chestertown postal area; capture date September 5, 2026. Unit: monthly dollars. The advertisements are observed asking rents; FMR is a program benchmark. Neither is the county's true market rent, and n=7 is not a rental census, vacancy rate, or complete inventory.

How to read this exhibit. All seven advertised rents in the September 5, 2026 snapshot were above the corresponding FY2026 Fair Market Rent benchmark; availability still had to be confirmed.

The figure is intentionally literal. It shows the doors visible to the public on one day. It cannot show the apartments moving through relationships, the units that never advertised, the applications rejected, or the homes already occupied at older rents. The small sample is not a reason to pretend the relationship market is absent. It is evidence of why a more reachable rental record matters.

Financing is the market behind the market

A listed price does not tell us who can buy. Financing decides which households can turn an available property into a home.

That decision is shaped by income, debt, credit history, cash, employment documentation, appraisal, insurance, property condition, loan type, and the rules attached to the structure itself. Two households seeking similarly priced homes may receive different answers because the market sees their incomes differently or because one property fits conventional expectations more neatly than another.

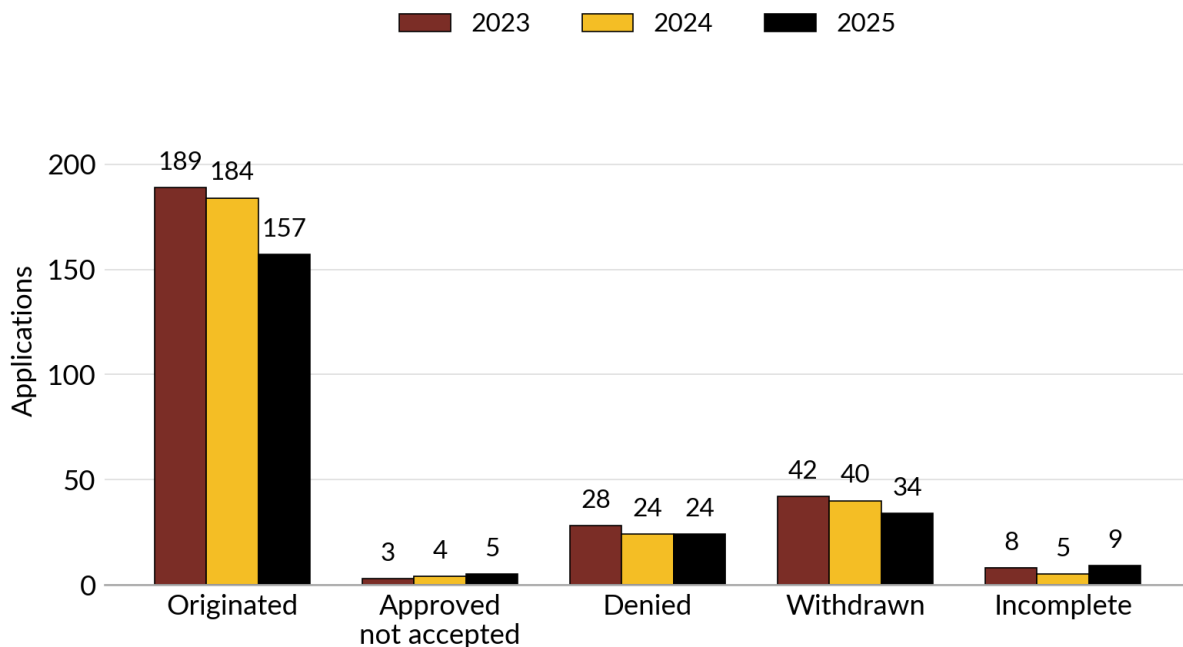
This is especially important in Kent County. Rural and small-town housing often includes older properties, manufactured homes, mixed-use buildings, unusual lots, private wells and septic systems, accessory structures, and homes requiring rehabilitation. Rural working households may combine payroll income, self-employment, seasonal earnings, contracts, agriculture, retirement, or family enterprise. The property may be sound and unconventional. The household may be capable and difficult to describe on a standard form.

Good lending protects households from obligations they cannot sustain. That protection is part of dignity. But a system designed only for the most conventional borrower and property can mistake complexity for incapacity. It can leave a workable household outside a workable home because the route connecting them has not been designed.

The mortgage record shows more than how many loans closed. It shows who entered the process, what they sought, where applications stopped, and which reasons lenders recorded. Differences among applicants matter because housing access is not equitable merely because everyone receives the same form. A denial may reflect real risk, an incomplete application, a property problem, insufficient resources, or a pathway that began too late to correct the issue. The housing response depends upon which it was.

The controlled purchase-mortgage record shows 270 applications in 2023, 257 in 2024, and 229 in 2025. Originations declined from 189 to 157. Denials remained at 24 in both 2024 and 2025, while withdrawals and incomplete applications remained part of the path that did not end in an originated loan.³⁸

Purchase application outcomes



HMDA applications, not deduplicated households. Totals: 270 in 2023; 257 in 2024; 229 in 2025.

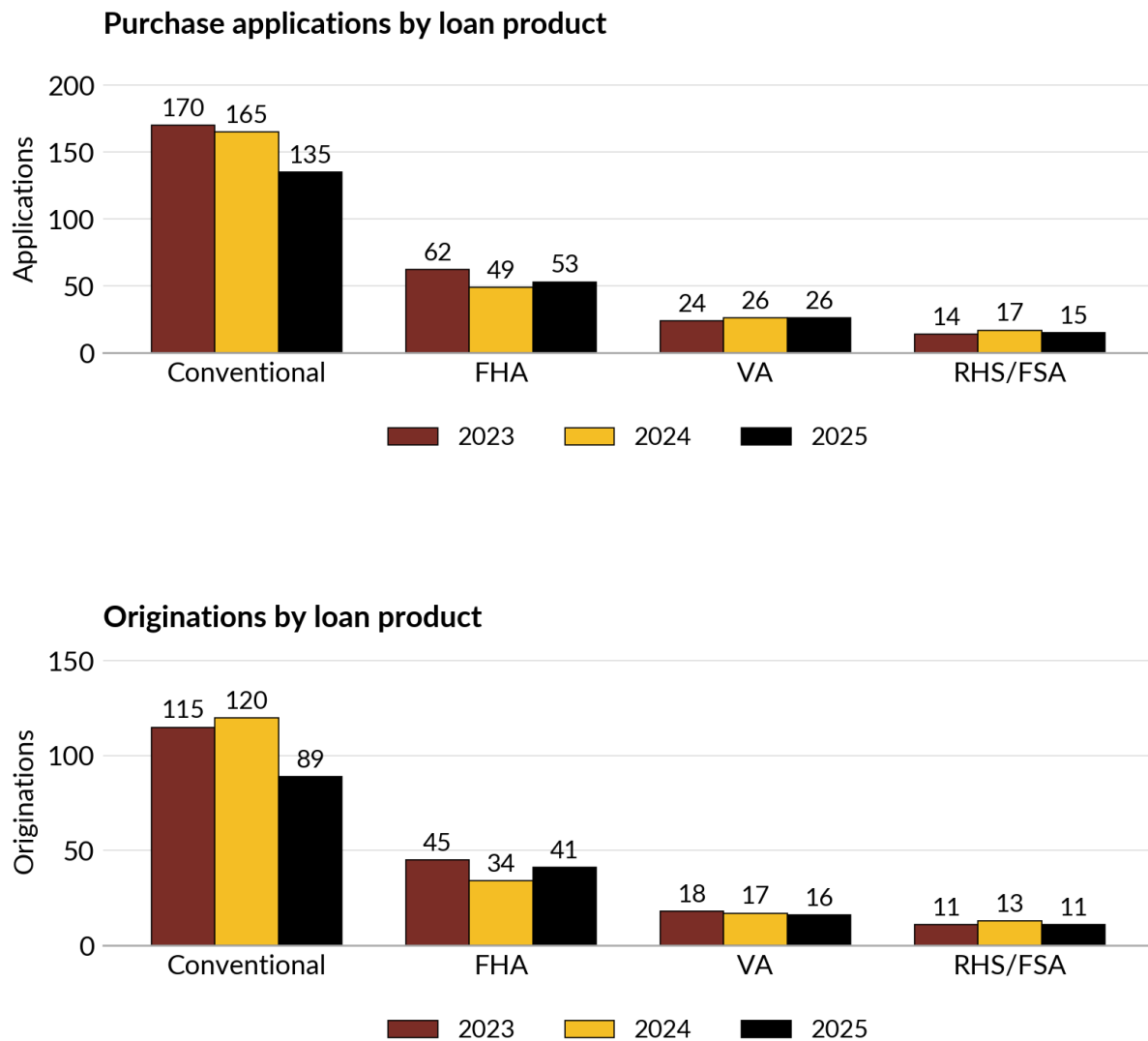
Exhibit 2.5. Purchase-financing applications and outcomes, 2023–2025

Source: Home Mortgage Disclosure Act modified loan/application records, controlled Kent County purchase analytic file. Geography: properties in Kent County. Unit: applications. Applications are not sales, households, or unmet demand; outcome categories share one controlled universe and sum to the annual application total.

How to read this exhibit. Purchase applications fell from 270 in 2023 to 229 in 2025, while originations fell from 189 to 157; these are applications, not deduplicated households. Within each outcome, bars run left to right: 2023, 2024, 2025.

The decline in applications matters before any outcome rate is calculated. Fewer applications were recorded in the controlled purchase-financing universe; these records do not deduplicate households. The exhibit cannot tell whether others delayed, paid cash, used financing outside the analytic universe, chose another county, or never found a suitable property.

Loan products also form different routes through the same market. Conventional lending remained the largest category, while FHA, VA, and RHS/FSA products continued to connect households and properties that may require different underwriting pathways.



HMDA records; applications and originations are separate stages.

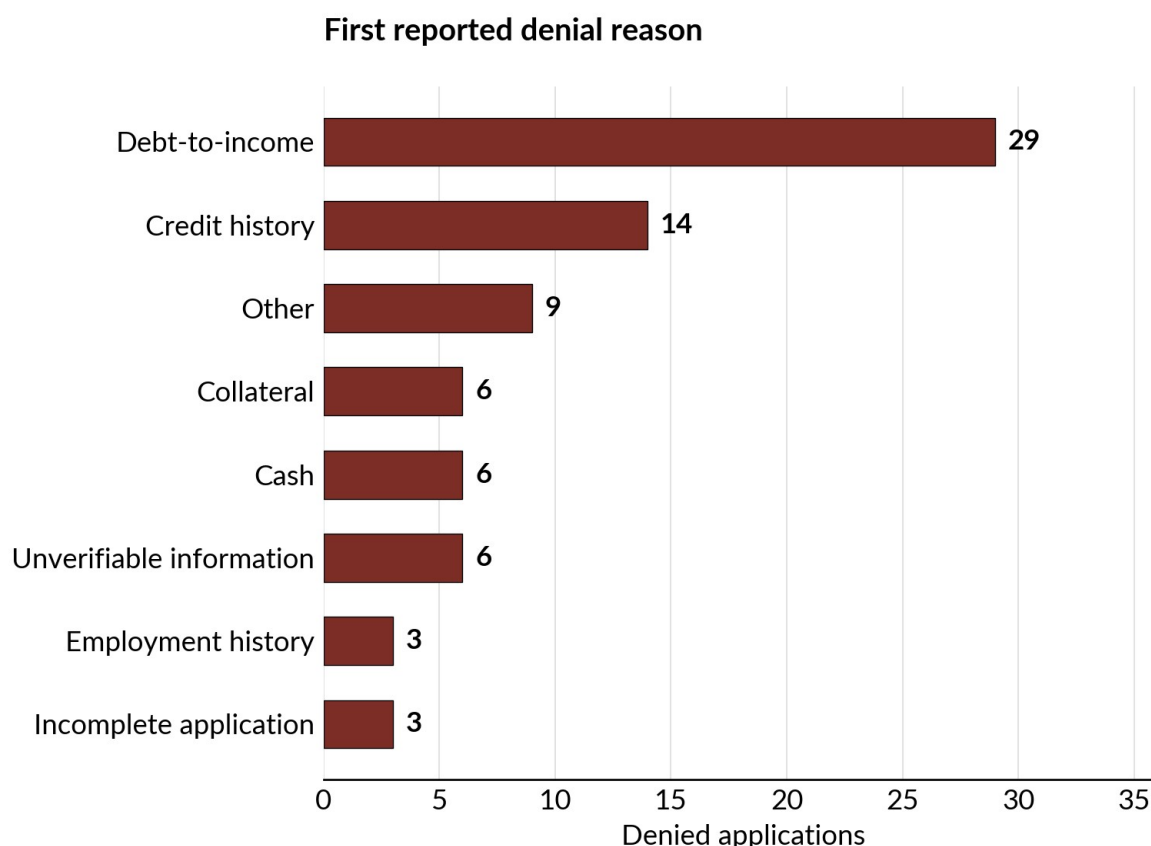
Exhibit 2.6. Mortgage products used in Kent County, 2023–2025

Source: controlled HMDA purchase analytic file. Geography: properties in Kent County. Unit: applications and originations, shown in separate panels. Product mix does not establish borrower preference or program adequacy.

How to read this exhibit. The decline is concentrated in conventional lending: conventional applications fell from 170 to 135 and conventional originations from 115 to 89 between 2023 and 2025. In both panels, each product group runs left to right: 2023, 2024, 2025.

Among the 76 denials recorded across the three years, debt-to-income ratio was the most frequent first reported reason, followed by credit history. The categories describe what lenders recorded; they do not establish motive or the full sequence that produced the result.³⁹

The tabulation uses denial_reason_1, the first reported field. Its order does not establish that a reason was the sole or most important cause; additional reason fields remain in the underlying record.



HMDA 2023–2025 pooled; 76 records. denial_reason_1 is the first reported reason, not the sole or proven cause.

Exhibit 2.7. Where the financing pathway broke, 2023–2025

Source: controlled HMDA purchase analytic file. Geography: properties in Kent County. Unit: first denial reason reported by the lender for 76 denied applications. The tabulation uses the first reported field; it does not establish the household's complete financial condition or every event that produced the decision.

How to read this exhibit. Debt-to-income was the first reported reason in 29 of 76 pooled denial records, followed by credit history in 14; neither field proves the sole cause.

A denial is not merely an outcome to count. It is a point of intervention. The useful public question is not which demographic category contains the applicant. It is what barrier stopped the application and which part of the housing and support system can help address it.

Debt-to-income. Twenty-nine denials, or 38.2 percent, named debt-to-income as the first reported reason. The response begins before application: realistic total-cost budgeting, debt planning, earlier price discovery, and a supply of homes whose purchase price and continuing costs can be carried by local incomes. Counseling cannot repair a market in which the suitable home itself is missing, but it can keep a household from reaching the underwriting desk without knowing the size of the gap.

Credit history. Fourteen denials, or 18.4 percent, named credit history. Credit preparation may require months rather than a meeting held after a property has been selected. A credible pathway

needs early counseling, a written correction plan, and a return route so that a denial does not become an indefinite exclusion from ownership.

Cash and collateral. Six denials named insufficient cash and six named collateral. These are different barriers. Cash points toward savings, down-payment and closing-cost assistance, and financing structures that do not assume resources the household does not possess. Collateral points toward the home: condition, appraisal, repair needs, construction type, land tenure, and whether an appropriate rehabilitation product was available soon enough to preserve the transaction.

Information and documentation. Six denials named unverifiable information and three named an incomplete application. Separately, 116 applications were withdrawn and 22 closed for incompleteness before reaching an approval or denial. Those records do not reveal one common cause, but they establish a substantial pre-decision gap. Document preparation, application navigation, nontraditional-income support, and follow-up after a stopped application are therefore part of housing access, not administrative niceties.

Employment history and other recorded reasons. Three denials named employment history and nine were recorded as other. Seasonal work, self-employment, changing hours, or multiple jobs may require a different preparation period or lending product; the public record does not say which condition applied to an individual file. The appropriate response is a governed referral and learning process that distinguishes a resolvable barrier from one the available program or property cannot overcome.

The practical standard is simple: every stopped application should have a comprehensible reason, an identified next step, and a place to return. Kent County does not underwrite mortgages, but it can convene the lenders, counselors, employers, builders, real-estate professionals, repair programs, and community organizations that shape the path before and after the lending decision.

Homebuyer preparation is part of the market. Counseling that begins after a household has chosen a property often arrives too late. Credit repair, savings, documentation, debt planning, product selection, rehabilitation assessment, and realistic price discovery may need to begin months or years before purchase. The right time applies to preparation as much as construction.

Affordability is what remains after housing

Housing affordability is commonly expressed as a share of income because a common threshold allows households and places to be compared. The threshold is useful, though it does not describe whether a life works. Affordability, as a household lives it, is what remains.

The distinction is especially important in the rental market. An asking rent states what an owner hopes or expects the market to bear. An affordable rent states what a household can carry without surrendering the rest of its stability. A program benchmark states what a particular public program is designed to recognize or support. These numbers are related, but they are not interchangeable. When the terms do not meet, the household experiences the mismatch as a longer search, a farther move, worse conditions, higher costs, doubling up, remaining in an unsuitable home, or leaving the county. The 2020–2024 American Community Survey five-year estimate places Kent County’s median gross rent at \$1,209, with a margin of error of $\pm\$89$.⁴⁰ That estimate describes what renter households reported paying, including contract rent and specified utilities; it is a

pooled estimate rather than a 2024 point estimate, asking rent, vacancy measure, or current market rent.

What remains after the rent or mortgage, utilities, taxes, insurance, maintenance, transportation, food, health care, child care, debt, and the expenses no household can schedule? Can the household save? Can it repair the vehicle that reaches work? Can it survive a slow season, an illness, a storm, a failed appliance, or an increase in insurance? Can it help a child, care for a parent, or invest in the small business on which its future depends?

Kent County makes this especially clear because housing and transportation are often one combined cost. A lower-priced home far from work, care, food, or school may require vehicles, fuel, maintenance, and time that erase the apparent savings. A higher rent in town may reduce transportation and create access to daily life. A paid-off older home may still become unaffordable through energy, repair, taxes, insurance, or the physical demands of maintaining it.

This does not make affordability infinitely subjective. It makes the household budget the proper scale of analysis. Price bands, bedroom needs, utilities, accessibility, turnover, screening, and the routes through which landlords and tenants find one another all shape that budget. The county must understand what housing costs, which households face those costs, and what other conditions the location and form of the home require them to carry.

Kent County's smaller households are an important reason not to assume that every home has a second paycheck behind it. The comparison therefore considers both one earner and two earners, each receiving the same average local pay. These are illustrations of what those earnings could support, not a description of every household. Both account for the continuing costs of owning and operating a home, including mortgage insurance where the lower down payment requires it under the model's assumptions.

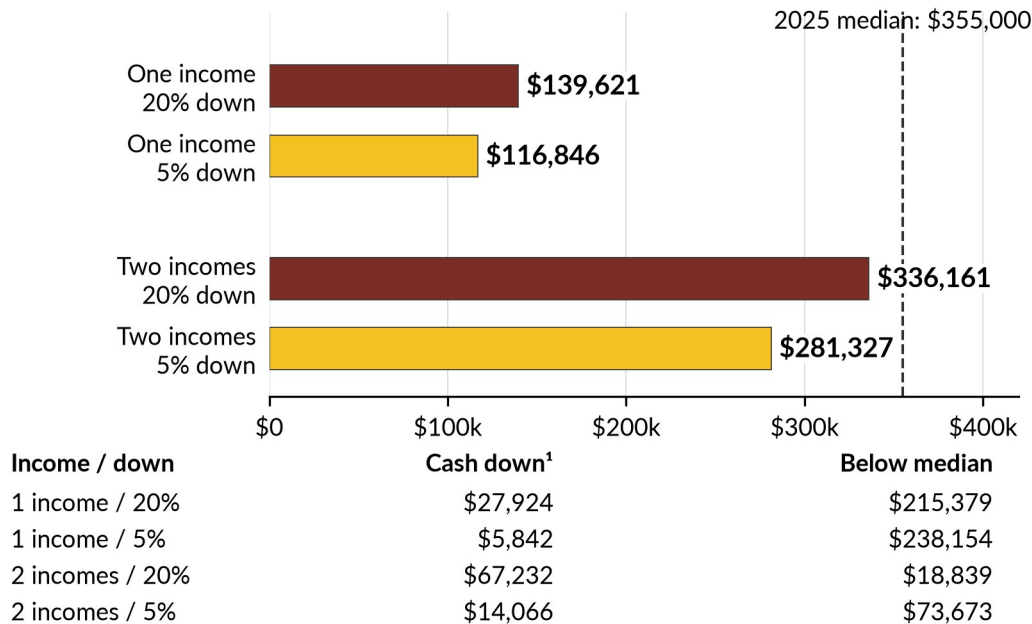
County context: 2,754 households consisted of one person, about 32.4 percent of all households; this measures household size, not the number of earners. Source: [ACS 2020–2024 household profile](#)

Average annual pay for jobs located in Kent County was \$52,881 in 2024 and \$55,247 in 2025. The median price of a sold home was \$339,500 and \$355,000 in those years. Exhibit 2.8 uses the 2025 pay in two examples: one earner receiving \$55,247 a year and two earners each receiving that amount, for a combined \$110,494. Each example assigns 30 percent of gross income to housing and tests both 20 percent and 5 percent down. These are illustrations, not estimates of actual household income or loan eligibility.⁴¹

What can one or two local incomes support?

One income: \$55,247/year | Two incomes: \$110,494/year

30% housing budgets: \$1,381/month | \$2,762/month



Same assumptions: 30-year loan at 6.76%; taxes, insurance, maintenance and utilities included. PMI included at 5% down.

¹ Down payment only; closing costs are additional.

Illustrative results, not mortgage qualification. Inputs: Evidence II-1.

Exhibit 2.8. What one or two local incomes can support

Sources: BLS QCEW final 2025 annual-average pay; Maryland REALTORS 2025 annual report; Freddie Mac September 10, 2026 rate benchmark. The budget includes mortgage principal and interest, property taxes, home insurance, maintenance and utilities, plus PMI at 5 percent down. Tax, insurance, maintenance, utility and PMI costs are assumptions, not local quotes. Comprehensive Appendix, Evidence II-1, contains both examples, the calculation and its limits. Calculation and assumptions: Evidence II 1.1, Illustrative affordability comparison.

How to read this exhibit. A second average local income brings the modeled purchase price closer to the median, but the down-payment cash and continuing costs still matter. Compare income and financing terms separately; these are illustrations, not loan qualifications.

One average local income provides an illustrative monthly housing budget of \$1,381; two provide \$2,762. With 20 percent down, the supported purchase price rises from about \$139,621 to \$336,161, still \$18,839 below the \$355,000 median sale price. The two-income example also requires about \$67,232 in down-payment cash, before closing costs. At 5 percent down, including assumed mortgage insurance, the supported prices are about \$116,846 and \$281,327. The smaller down payment lowers the cash needed to enter, but the larger loan share and mortgage insurance leave less of the monthly budget available to support the purchase price.

A second income can widen the choices, but it does not remove the need for homes that work on one. Both examples hold insurance and utilities at the same assumed amounts and apply the same tax, maintenance and financing rates; they do not model every difference in household spending. Savings, other income, debt, care costs, transportation and the expenses of a particular property can change what remains affordable. Down-payment cash is not the full cash needed at closing, and neither example establishes that a suitable home is available at the modeled price.

A home is attainable when the household can enter it. It is affordable when the household can continue to live there. It is stabilizing when it leaves enough life outside the payment for the household to endure and grow.

The market is also a question of time

A right home arriving six months too late is no longer the right home. A worker accepting a position cannot wait indefinitely for an apartment to appear. A family facing a lease termination cannot wait for a development to move through approval. An older resident who can no longer manage stairs cannot wait years for an accessible unit. A buyer cannot preserve the same interest rate, assistance award, family contribution, or employment circumstances while a transaction remains unresolved. Market timing is the relationship between the market's pace and the household's deadline.

Households with savings, flexible work, temporary lodging, family support, and strong credit can survive delay differently from households living close to the edge. The same shortage can be inconvenient for one person and life-altering for another. A market that eventually produces an answer may still fail the right-time test.

This is why current information matters. A household cannot act on a rental list that describes last year. An employer cannot recruit against a general assurance that housing sometimes becomes available. A public program cannot measure access only by whether funding exists. The question is whether the home, terms, assistance, and decision can come together while the household still has the ability to use them.

The January–July 2026 record provides that current view without comparing a partial year with a full one. Settled sales were close to the same seven-month period in 2025, while new listings were lower. July inventory and months of supply were higher than in July 2025. The weighted average sale price was modestly lower across the matched seven-month periods.⁴²

Exhibit 2.9. The 2026 market through July

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

Matched periods distinguish seven-month flows from July point-in-time conditions. The current market shows more inventory and supply alongside fewer new listings and a modestly lower weighted average price.

Source: Maryland REALTORS monthly Kent County reports, January–July 2026. Geography: Kent County MLS market. Flow measures and prices compare January–July 2026 with January–July 2025; inventory and supply compare July 2026 with July 2025. Each measure has its own unit and is not converted into another.

The current record suggests more breathing room in inventory, not a settled answer on attainability. Fewer new listings can narrow what replaces the homes that sell, while the weighted average price can be moved by a small number of costly transactions. Current information is valuable precisely when it remains bounded enough to resist a larger claim than seven months can support.

The market opportunity Kent County can choose to build

Kent County’s opportunity is not to become the cheapest place in the region or sacrifice the qualities that make people want to live here. It is to sustain a deliberate range of entry points: visible rentals for people beginning or changing, modest ownership for working households, homes that support small enterprise, accessible choices as bodies and needs change, family housing near schools and daily services, preservation pathways for older homes, and market-rate choices that bring new households and investment without consuming the entire conversation.

That range would serve people already here and make Kent County more plausible to people already connected through work, family, institutions, and neighboring communities. It would help employers recruit without asking workers to accept a life divided across county lines. It would give young adults a beginning that does not require permanent departure. It would allow older residents to move without leaving the town, church, friends, physicians, shops, and routines that make a place home.

The market will not produce all of this by instruction. Builders must be able to finance projects. Owners must receive a reasonable return. Lenders must manage risk. Towns must protect infrastructure and character. Residents must be able to trust that change is being designed with them rather than imposed upon them.

The market conditions described here reveal the public questions later parts of the study must answer: where different forms belong, which uncertainties add cost without adding value, how

infrastructure and funding align, how attainable homes are preserved, how financing pathways become usable, and how rental opportunities become more visible. Chapter 2 establishes the need for a market capable of offering more than one answer without yet prescribing the public vehicle. Together, Exhibits 2.1 through 2.9 establish the visible choices, price and inventory movement, rental evidence, financing pathways, local-income scale, and current market timing that those public questions must address.

What Chapter 2 establishes

Kent County's market contains value and exclusion at the same time. Homes, land, history, beauty, and community may look unusually attainable to households arriving from more expensive places, even as modest homes and limited rentals move farther from households whose incomes were built here. Waterfront properties, historic homes, farms, manufactured housing, townhouses, village houses, apartments, assisted properties, and modest detached homes serve different households under different conditions. Countywide movement cannot, by itself, reveal the choices available within each part of that market.

Ownership listings are visible, yet financing and property condition decide which nominal choices become real. Rental opportunities are less visible, and access often depends on whether a household can reach the relationships through which they move. Affordability is the capacity to continue after housing is paid, with transportation, repair, utilities, insurance, services, and the volatility of rural working life still carried by the household budget.

The central question is whether Kent County offers enough visible, financeable, appropriately located, and sustainable choices for the households it needs to retain and attract. A functioning market will not promise every household every home. It will preserve a believable beginning, a workable next step, and a dignified way to remain.

Chapter 3 turns from the choices offered by the market to the homes themselves: what they can carry now, what they need in order to continue, and which households remain unseen when a housing unit is mistaken for a usable home.

Chapter 3. The Homes

A housing unit is not yet a home

A housing inventory begins with structures and units. A household begins at the front step.

Can an older resident enter without fear of falling? Can a parent carry groceries and a sleeping child inside? Can a person using a wheelchair reach the bathroom? Does the heat work? Does the roof hold? Is the water safe? Is there a bedroom for the child who lives here every other week? Is there enough quiet for someone working at night, enough room for equipment that earns the household's income, enough reliability that the family can stop planning its life around the next thing that may fail?

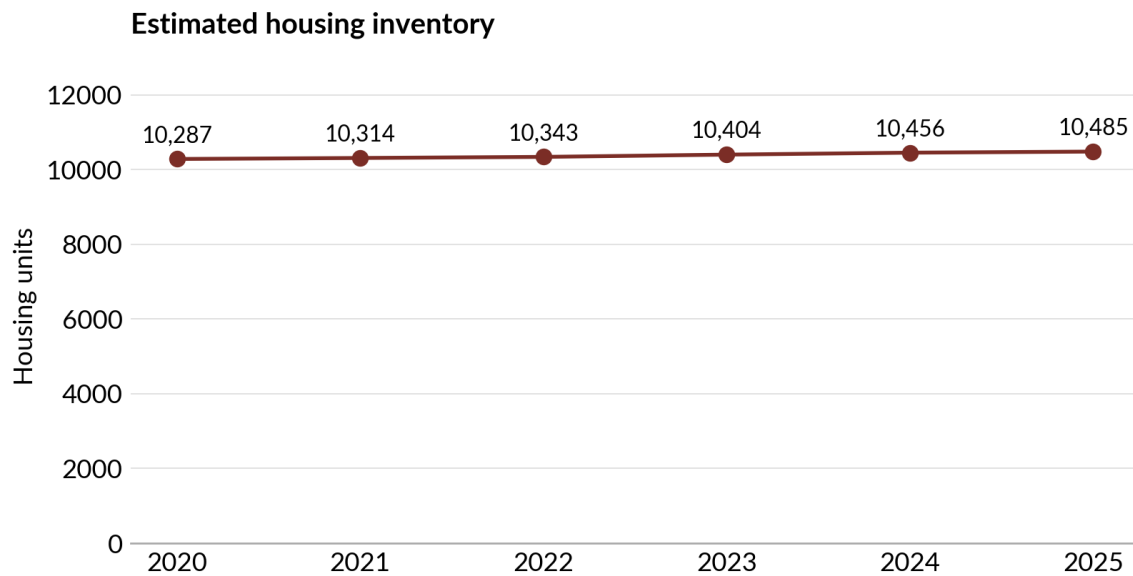
The public record calls it a housing unit because that is what can be counted consistently. The person inside may call it home even when its condition makes daily life difficult. The study's question is whether that home can safely carry the life being lived there.

This difference is the beginning of Chapter 3. Kent County has a substantial stock of housing assembled over generations. It contains historic town houses, farmhouses, cottages, manufactured homes, waterfront properties, attached homes, apartments, senior residences, assisted communities, houses on village streets, and homes set far back from rural roads. It holds memory, labor, investment, family history, and much of the physical character by which the county knows itself.

Yet the existence of that stock does not tell us whether it is available, safe, affordable, adaptable, or suited to the households who need it now. A home may appear in the inventory and be unavailable for year-round use. It may be occupied and failing around the household. It may be structurally sound but physically impossible for its resident to navigate. It may be larger than the current household needs and still be the only place where that household can remain connected to its community.

The right home is not established by counting the address. It is established by whether the address continues to work.

The annual physical-inventory estimate provides the outer boundary. Kent County moved from an estimated 10,287 housing units in 2020 to 10,485 in 2025, a net change of 198 units. The series counts estimated structures and units. It does not establish whether they were occupied, available, affordable, safe, or suited to the households who needed them.⁴³



Census annual estimates: an increase of 198 units from 2020 to 2025.

Exhibit 3.1. Estimated housing inventory, 2020-2025

Source: U.S. Census Bureau Vintage 2025 annual housing-unit estimates. Geography: Kent County. Unit: modeled physical housing units as of July 1. The series measures estimated physical inventory; permits, completions, occupancy, and year-round availability require their own records.

How to read this exhibit. The estimated housing inventory added 198 units from 2020 to 2025, but the series does not show whether those units were occupied, available, affordable, or suitable.

Kent County's oldest homes are not its weakest idea

Kent County's housing did not arrive all at once. It accumulated.

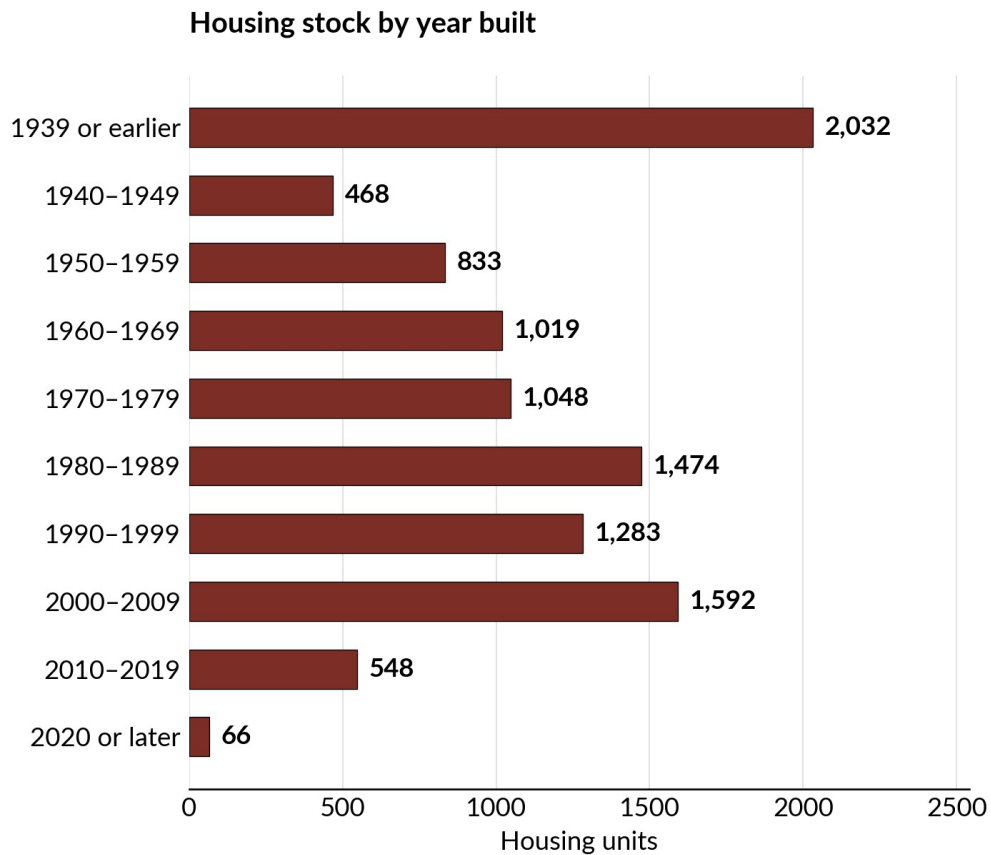
Homes were built when households were larger, when work and family life used space differently, when heating systems, electrical demands, accessibility expectations, and building standards were not what they are today. Some have been adapted repeatedly. Kitchens moved. Porches were enclosed. Bathrooms were added. Outbuildings found new purposes. Families expanded one room at a time and later contracted inside the same walls.

That history is visible across the county, especially in the towns and older communities. It is part of Kent County's value. A place made only of new construction would lose the grain of time that gives its streets, villages, and landscapes their meaning.

Age carries obligations alongside its value. An older home may contain extraordinary materials and workmanship. It may also carry a roof near the end of its life, moisture that has traveled unseen, wiring asked to support loads it was never designed for, inefficient systems, lead hazards, inaccessible stairs, windows that no longer protect against weather, or a septic system whose failure would overwhelm the household's resources.

The year a home was built cannot tell us which of those conditions exists. Age tells the county where to look.

The age distribution gives that search a scale. An estimated 5,400 units were built before 1980, or 52.1 percent of the stock. About 6,874 were built before 1990, or 66.3 percent.⁴⁴



ACS 2020-2024: 5,400 units (52.1%) built before 1980; 6,874 (66.3%) before 1990.

Exhibit 3.2. When Kent County's housing was built

Source: American Community Survey 2020-2024, Table B25034. Geography: Kent County. Units: estimated housing units by construction period. The survey carries margins of error; the derived pre-1980 estimate is approximately ± 511 and the pre-1990 estimate approximately ± 581 at the 90 percent confidence level. Age identifies the scale of potential exposure; property-level inspection establishes condition.

How to read this exhibit. More than half of the estimated housing stock was built before 1980, and about two-thirds was built before 1990, concentrating the county's repair and adaptation challenge.

That distinction protects both the housing and the people living in it. If every older home is treated as deteriorated, the county risks writing off some of its most valuable and attainable stock. If age is treated only as charm, households may be left alone with serious hazards and costs. The honest position is one of responsible care: understand what each home needs, preserve what works, correct what threatens health or stability, and allow the structure to continue carrying a useful life.

A rushed repair that addresses the visible symptom while leaving the underlying failure is not an economy. A rehabilitation so expensive that the original household can no longer remain is not

preservation in the human sense. A historic standard applied without a workable financing path can protect a building's appearance while losing the resident who made it part of the community. The right intervention preserves both the home and the possibility of living in it.

Repair is housing production

New construction is easy to recognize as housing production. Repair deserves the same standing.

When a roof is replaced before water destroys the framing, a home has been preserved. When a failing septic system is returned to safe service, a household has remained housed and the surrounding environment has been protected. When lead hazards are corrected, a child's home becomes safer. When weatherization lowers the monthly burden of an inefficient house, the household has gained affordability without moving. When a ramp, accessible entrance, bathroom modification, or first-floor sleeping space allows someone to remain, the county has produced a housing outcome as surely as if it had issued a permit for a new unit.

Preservation is often the fastest housing response available to a rural county. A new development may require land, design, engineering, financing, approvals, infrastructure, construction, and years of sustained attention. A well-timed repair can protect an existing home and household now.

This does not make repair simple. The household may not know which program applies. A public program may fund one component while the home needs several. A roof cannot always wait for the next grant cycle. A contractor may be difficult to find for a small job or unwilling to accept the timing and documentation attached to public funds. The repair may uncover a larger problem. A household may be over the income limit for assistance and far below the level at which it can pay privately.

These problems determine whether repair programs preserve homes or only announce eligibility.

Kent County's repair system is carried by public programs, nonprofit organizations, health and environmental authorities, contractors, volunteers, philanthropy, property owners, families, and the labor of residents themselves. Each brings something the others do not. The system becomes effective when those pieces are coordinated around the whole condition of the home rather than one fundable component at a time.

The right-time principle is decisive. A small repair deferred can become a major rehabilitation. A major rehabilitation deferred can become demolition. A household that might have remained safely with modest help may later require emergency assistance, relocation, or a subsidized replacement that costs everyone more and preserves less.

Repair is one of the ways the county protects its supply and, with it, affordability, stability, dignity, and place.

The latest published Special Loans table includes FY2025 records but no Kent County entry. The latest reported Kent County activity is therefore FY2024, when two loans were issued totaling \$26,714. The absence of a FY2025 Kent County row is not treated as a verified zero. DHCD's separate single-family energy-assistance record reports 31 Kent County units energy assisted and \$463,389.20 in FY2025 awards. Each measure belongs to its own funded pathway. A countywide repair account would connect these programs to requests, assessments, completed work, homes waiting, and the household's ability to remain.⁴⁵

The county has a measurable exposure but not a measurable repair pathway. The 2020-2024 American Community Survey estimated that 1,695 owner households paid at least 30 percent of income toward housing. The controlled service record identifies DHCD, Maryland Rural Development Corporation, Rebuilding Together Eastern Shore, SHORE UP!, and Upper Shore Aging as repair or accessibility routes. Yet the online public record provides no consolidated Kent County series of repair requests, homes assessed, homes funded, repairs completed, homes waiting, or applications denied. That missing denominator prevents the study from measuring how much preservation is occurring or whether help reaches the home before failure becomes displacement.

The stock was built for households that have changed

Kent County's homes and Kent County's households were not formed on the same schedule.

The housing stock contains many detached homes with several bedrooms, yards, stairs, and maintenance responsibilities. The household record contains people living alone, smaller families, older residents, and households whose income and physical capacity may not correspond to the scale of the home available to them.

That is not proof that anyone is living incorrectly. A person living alone may love a large home and use every part of it. An older couple may want the house where children were raised and where grandchildren now visit. A small household may need rooms for work, care, guests, equipment, or family members who come and go.

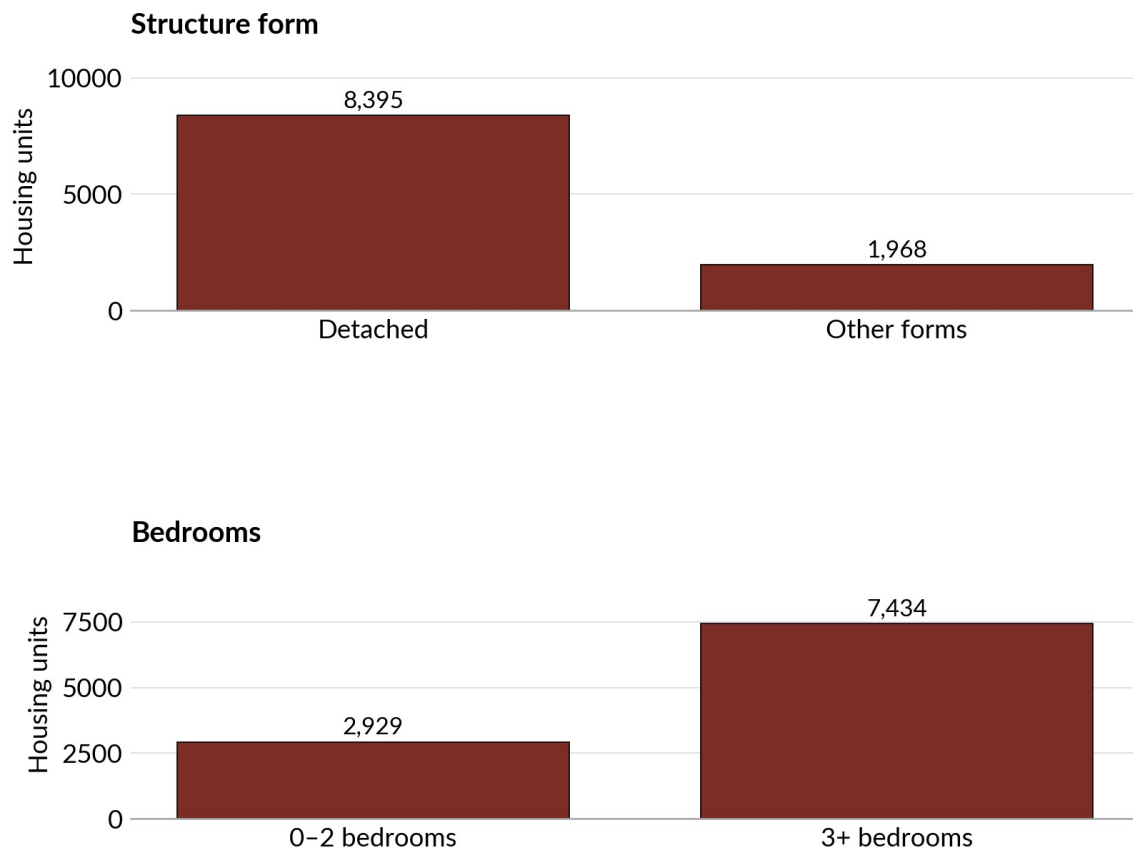
The mismatch appears when there is no choice.

An older resident who would gladly move into a smaller, accessible home in the same town may remain in a difficult house because the next home does not exist. A young family may be unable to find the larger home that household movement would otherwise release. A worker may need a small apartment while the market mostly presents detached houses. A person leaving assisted living, treatment, incarceration, military service, school, or a family home may need a modest beginning the stock does not readily provide.

Housing variety creates movement. Movement allows the existing stock to serve more households without assigning any household a required path. A smaller home, townhouse, duplex, accessory dwelling, apartment, condominium, manufactured home, or senior residence can allow someone to remain in the same community while changing the burden of housing. The larger home that person leaves may then become available to a household that needs it.

This is why housing choice is not merely a matter of preference. It is part of how a small housing market circulates. When the county lacks one part of the chain, households throughout the chain feel it.

The pooled 2020-2024 survey describes the structure of that chain. About 8,395 of 10,363 units were single-family detached homes, or 81.0 percent. About 7,434 units had three or more bedrooms, while 2,929 had zero, one, or two.⁴⁶



ACS 2020-2024; both panels describe the same 10,363-unit stock.

Exhibit 3.3. The standing stock is weighted toward detached and larger homes

Source: American Community Survey 2020-2024 five-year estimates. Geography: Kent County. Unit: housing units. The two panels retain housing form and bedroom count as separate classifications. Household fit depends on the needs and choices of a particular household.

How to read this exhibit. The stock is dominated by detached homes and homes with three or more bedrooms, leaving fewer alternatives for households that need a different form or size.

The imbalance does not prove that a particular household occupies the wrong home. It shows why movement can be difficult when the smaller, lower-maintenance, accessible, or attached option required for the next life stage forms a limited portion of the overall stock.

Vacancy, seasonal use, and year-round community

The word “vacant” seems to promise availability. In Kent County it often means something else: a unit may be seasonal, used occasionally, held for family, under repair, caught in an estate, unsafe, between occupants, being marketed for sale, or simply not offered to anyone. A structure may have an address and no functioning systems. A house may appear empty for much of the year and remain deeply used and valued by its owner. None of those conditions is captured by the word alone.

This matters because a county can appear to possess a large reserve of housing while a year-round household finds almost nothing it can rent or buy. The apparent vacancy sits in one category; the household's need sits in another.

Seasonal and occasional homes are part of Kent County's economy and identity, particularly in its waterfront communities. They bring investment, visitors, tax base, maintenance work, marine activity, and families whose attachment to the county may extend across generations. The housing question is what happens to year-round life as occasional use claims a larger share of a small local market: whether workers find fewer rentals, towns retain enough residents to sustain businesses and services through winter, families can move within their communities, and changes from year-round to seasonal use become visible. Vacancy alone cannot answer those questions. They require a clearer view of use.

The useful housing categories are not simply occupied and vacant. They include occupied year-round, occupied seasonally, available for year-round rent, available for sale, temporarily unavailable, uninhabitable, being rehabilitated, and held outside the market. Published records provide some of these distinctions at particular scales and times, but not one current address-level view that maintains them all. A vacant home counts as an answer only once someone has confirmed it is available.

A seasonal household may support local restaurants, shops, marinas, contractors, cultural institutions, charities, and public revenues. It may eventually become a year-round household or preserve a family's relationship to the county across decades. Seasonal residence can be a genuine form of community attachment even when it does not look like permanent occupancy.

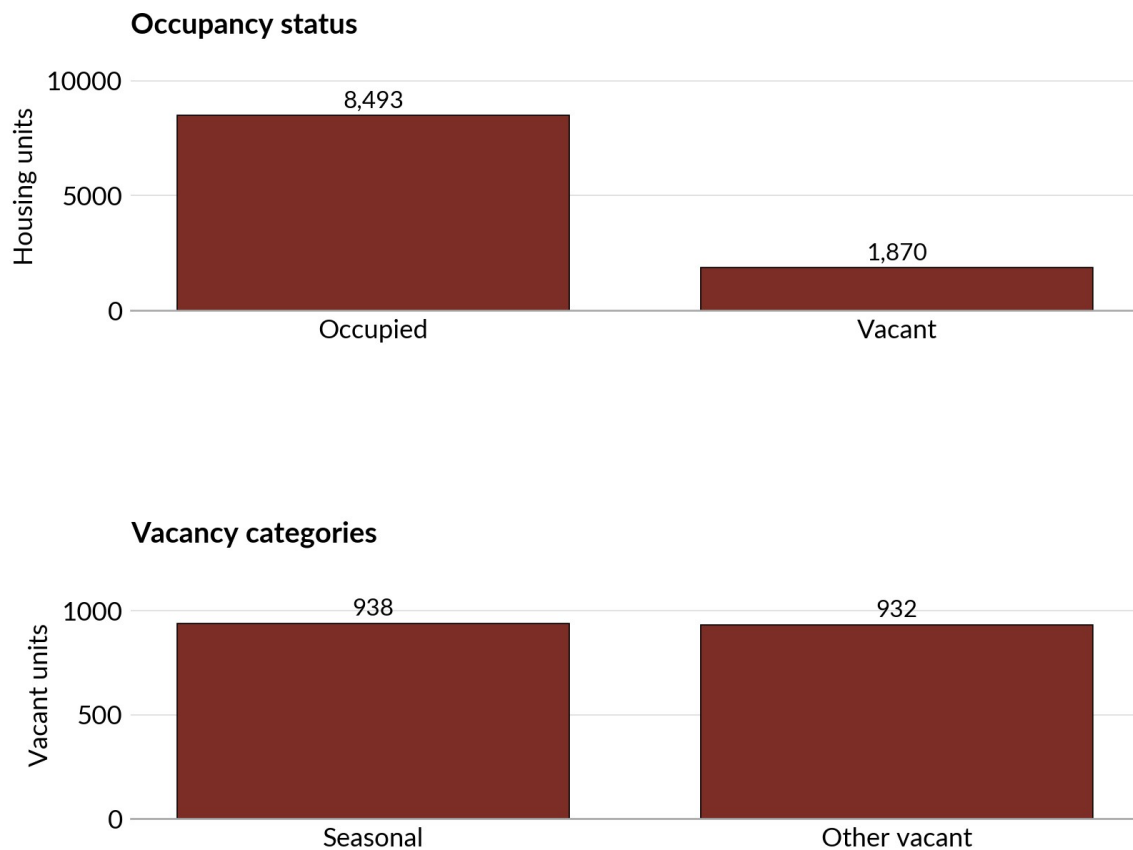
Year-round households carry a different part of community life. They keep schools, employers, health care, government, volunteer organizations, congregations, and businesses functioning through every season. They notice the broken streetlight in February, serve on the committee, coach the team, staff the shift, open the store, answer the emergency, and sustain the ordinary continuity on which seasonal life also depends.

The housing objective is to maintain enough year-round housing that both can belong without one form of demand quietly displacing the foundation that makes the place worth visiting.

That balance will differ by community. Rock Hall experiences seasonal use differently from Chestertown, Galena, Betterton, Millington, or the unincorporated county. A countywide percentage cannot describe the local effect. The meaningful question is whether each place retains enough year-round residents, attainable homes, rental options, services, and civic capacity to remain a community rather than become only a destination.

The right place has enough human continuity to remain alive throughout the year.

The countywide survey makes the distinction visible. Of 10,363 housing units, 8,493 were occupied and 1,870 were vacant across all vacancy categories. Within the vacant count, 938 units—50.2 percent—were classified for seasonal, recreational, or occasional use.⁴⁷



ACS 2020–2024: 82.0% occupied, 18.0% vacant. Of vacant units, 50.2% seasonal and 49.8% other. Vacancy does not establish availability.

Exhibit 3.4. Vacancy includes seasonal use and other distinct conditions

Sources: American Community Survey 2020-2024, Tables B25002 and B25004. Geography: Kent County. Unit: housing units. Seasonal, recreational, or occasional use is a defined subset of vacant housing. Current availability records are needed to identify year-round rental or purchase choices within the remaining categories.

How to read this exhibit. About half of the estimated vacant stock is seasonal; a vacant unit therefore cannot be treated automatically as a home available to a searching household.

This is why the 1,870-unit vacancy figure cannot be offered as a reserve of homes. Half of it is already explained by seasonal or occasional use, and the public countywide record does not convert the remainder into a current, address-level inventory of usable year-round choices.

Accessibility is ordinary housing

Accessibility is often treated as a specialized feature belonging to a small class of regulated units. Human life makes it much broader.

A child is born with a disability. A worker is injured. A resident develops an illness. A parent comes to live with an adult child. A person using a walker can no longer manage the front steps. Someone recovering from surgery needs a bathroom on the same floor as the bedroom. Nearly every household will encounter changing physical capacity if it remains together long enough.

The county's homes were not all designed with those changes in mind. Many have stairs, narrow doors, elevated entrances, small bathrooms, irregular additions, and living arrangements spread across levels. The house may be loved and still become a daily obstacle.

An accessible housing strategy must therefore do more than identify units carrying a formal designation. It must understand visitability, adaptable design, entrance routes, bedroom and bathroom location, maneuvering space, transportation, proximity to care, and the cost and practicality of modification.

It must also distinguish between accessibility and availability. An accessible unit that is occupied is a successful home for the household living there, not an available resource for someone else. A unit listed as accessible may not meet a particular person's needs. A conventional home may be readily adaptable if the route, design, and financing can be assembled before crisis.

Published records identify some accessible units within particular assisted properties and programs, but they do not provide one current countywide inventory of entrance routes, adaptable features, or household fit. Without that joined view, accessibility can disappear from ordinary planning and reappear only as an emergency request.

The Kent County Housing Standard places dignity before that emergency. The right home should not require a person to lose independence before the system recognizes what the home must allow.

The scale of the population affected is measurable, but the fit between people and homes is not. The 2020-2024 American Community Survey estimated that 2,903 of 18,993 civilian noninstitutionalized Kent County residents had a disability; it also estimated that 5,305 county residents were age 65 or older. Neither number identifies a need for a particular adaptation, and neither can be converted into a retrofit count.⁴⁸

The online public record provides no consolidated countywide count of step-free homes, visitable entrances, accessible bathrooms, first-floor bedroom circulation, adaptable units, or completed home modifications. That absence is not evidence that accessible homes or modifications do not exist. It means the county cannot currently match measured population characteristics to the supply, location, availability, or condition of accessible housing. The appropriate response is a repair-and-adaptation record that tracks requests, assessments, funding, completions, unmet needs, and the household's ability to remain.

Cost and condition accumulate inside the home

A household can remain housed and still be losing ground.

Cost burden is the pressure created when housing consumes too much of the household's resources. It is visible in rent, mortgage, utilities, taxes, insurance, and required maintenance. It is also visible in what the household stops doing in order to keep paying them.

The food becomes cheaper. The prescription waits. The car repair is delayed. The credit card carries the utility bill. The roof patch substitutes for the roof. The parent turns down work because child care and transportation would absorb the gain. The older resident keeps the thermostat lower than safety or comfort would suggest. The household remains in place, and the public record may call it stable.

This is why burden must be understood by tenure, income, household type, and severity. A moderate pressure on a higher-income household is not the same condition as the same percentage imposed upon a household with almost nothing left. A renter cannot usually solve a failing system through repair. An owner may have equity and no cash. An older household may have low income, a paid-off home, rising taxes and insurance, and a property that requires more physical work each year.

The household's response also matters. Some households choose to spend more on housing because the location, school, land, accessibility, or quality is worth the trade. Others have no meaningful alternative. The measure identifies pressure. The housing study must ask whether the household chose it, can sustain it, and has a route to something better if it cannot.

Affordability is not achieved when a household manages to remain current by surrendering health, safety, mobility, food, savings, or the ability to withstand one ordinary emergency. The right home must leave enough life outside the payment.

The available CHAS record offers only a narrow and statistically uncertain physical-problem lens. For 2018-2022, it estimated that 25 owner households lacked complete plumbing or kitchen facilities, with a margin of error of ± 21 . The renter estimate was published as zero with a margin of error of ± 21 ; that is not proof that no renter household experienced the problem. Estimated overcrowding was 4 owner households (± 22) and 35 renter households (± 48).⁴⁹

These small and imprecise measures do not capture roofs, wiring, moisture, septic failure, energy loss, accessibility, or deferred maintenance. They establish why cost-burden data cannot substitute for a current home-condition inventory and why the repair record must describe both the condition found and the work completed.

Housing problems rarely arrive alone. An older home with high utility costs may also need a roof. Moisture may affect air quality and damage the structure. A failed septic system may make a bathroom unusable. Overcrowding may intensify wear, privacy loss, sleep disruption, and family stress. A household may defer repair because the housing payment already consumes the money that repair would require.

Programs, however, are often divided by component. One addresses energy. Another addresses lead. Another addresses septic. Another can build a ramp but not repair the doorway to which the ramp must connect. Each program may be doing exactly what its funding permits, while the home continues to fail as a whole.

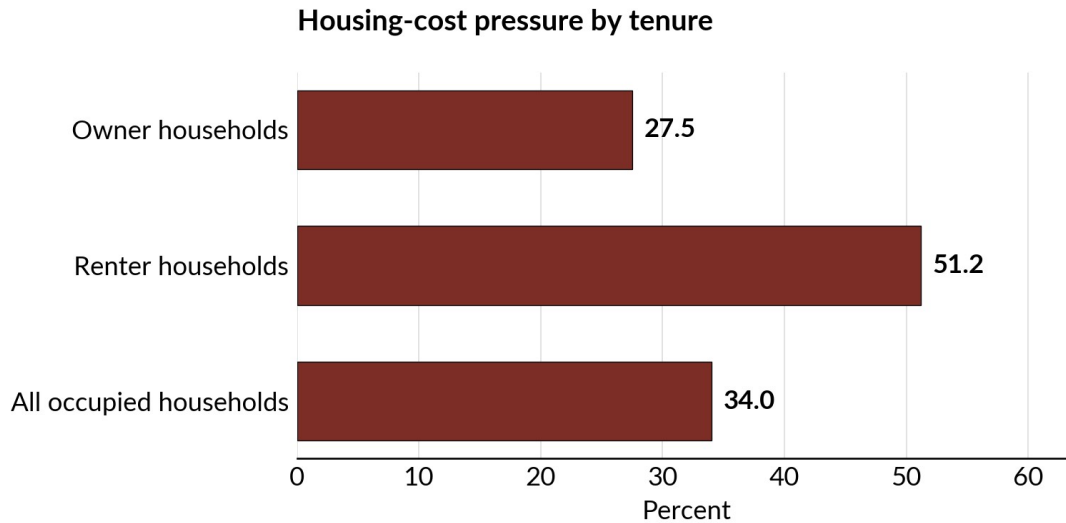
The person living there experiences one house, whatever the funding streams behind the repairs.

A whole-home approach begins with that reality. It identifies the conditions together, establishes the order in which they must be addressed, and assembles funding and responsibility around a safe outcome. It recognizes that repairing one component may be wasted if another failure continues to damage it. It also respects the household's ability to live through the work, understand the process, and maintain the result afterward.

This is where coordination becomes physical. It is not a meeting held because collaboration sounds desirable. It is the roof repaired before weatherization, the electrical system corrected before new equipment is installed, the septic failure resolved before the bathroom modification, and the household protected from displacement while the work occurs.

The right way is the sequence that makes the whole home work.

The present cost record shows why that sequence cannot be separated from household resources. In the 2020-2024 survey, 1,695 of 6,161 owner households paid at least 30 percent of income toward housing, compared with 1,195 of 2,332 renter households. Across both tenures, 2,890 of 8,493 occupied households carried that measured pressure.



ACS 2020–2024: owners 1,695/6,161; renters 1,195/2,332; all 2,890/8,493.

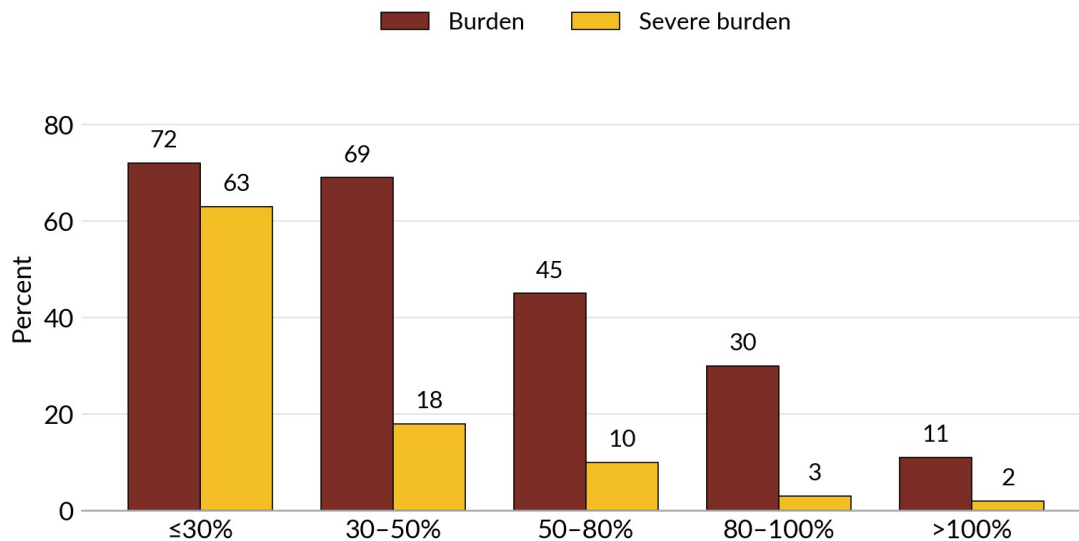
Exhibit 3.5. Current housing-cost burden by tenure

Sources: American Community Survey 2020-2024, Tables B25091 and B25070. Geography: Kent County. Unit: occupied households paying at least 30 percent of income toward the applicable housing-cost measure. Owner and renter cost measures retain their source definitions. The threshold identifies measured pressure; a household's complete budget and choices require additional evidence.

How to read this exhibit. A majority of renter households were cost-burdened, compared with a little more than one-quarter of owner households.

Income changes the severity of that pressure. The HUD income lens shows the highest burden rates among households with the least income and a declining rate as income rises.

Housing-cost burden by income



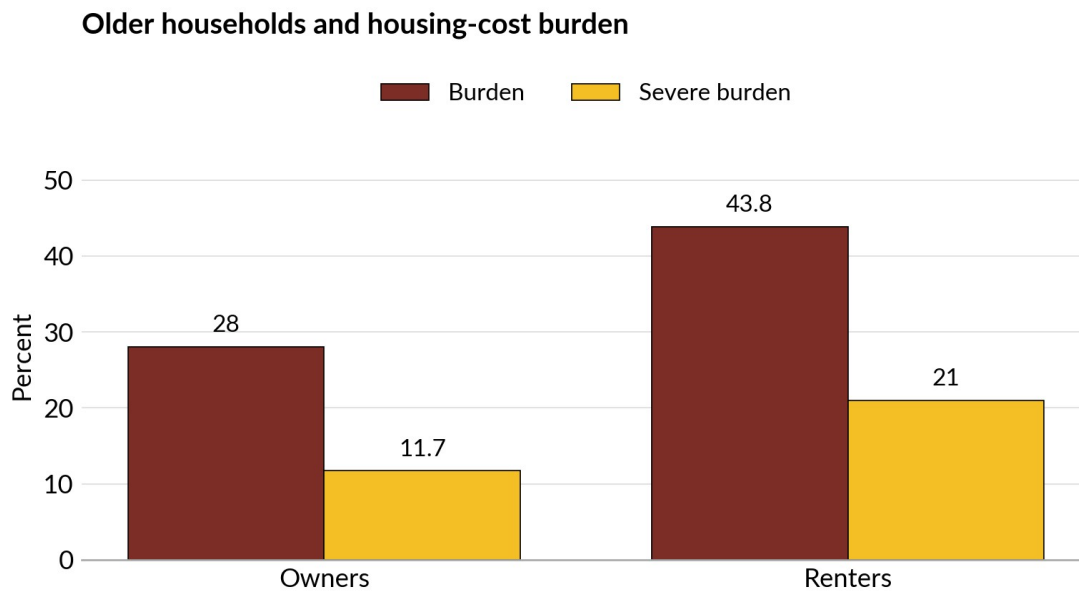
HUD CHAS income groups as percent of area median family income. Severe burden is within total burden, not additional.

Exhibit 3.6. Housing-cost burden by HUD income category

Source: HUD Comprehensive Housing Affordability Strategy, 2018-2022. Geography: Kent County. Unit: owner and renter households combined within each HUD income category. Burden means more than 30 percent of income and severe burden more than 50 percent. The five income categories contain 950, 1,115, 1,555, 550, and 4,205 households, totaling 8,375; the source cells and calculation are retained in the Comprehensive Appendix, Evidence Section III 3. HUD released this latest available income cross-tab in December 2025.

How to read this exhibit. Housing-cost burden is most concentrated among the lowest-income households, and severe burden is part of—not additional to—the total burden shown. Within each income group, the left bar is burden and the right bar is severe burden.

The same record identifies a bounded older-household pressure. Among 2,980 owner households in the two published older-household categories, 835 were burdened and 350 severely burdened. Among 900 renter households in those categories, 394 were burdened and 189 severely burdened.



HUD CHAS: owners 835 burdened / 350 severe, of 2,980; renters 394 / 189, of 900. Severe burden is within total burden.

Exhibit 3.7. Cost pressure within two published older-household categories

Source: HUD CHAS 2018-2022. Geography: Kent County. Unit: the combined published categories “elderly family, two people, either or both age 62 or older” and “elderly non-family.” The display preserves those two defined source categories as a bounded view of older-household cost pressure.

How to read this exhibit. Older renter households show higher total and severe housing-cost burden than older owner households. Within each tenure group, the left bar is burden and the right bar is severe burden.

Assisted housing is part of the county’s ordinary housing life

Assisted and income-restricted housing is often placed in a separate program chapter, as though it exists outside the county’s housing market. It does not.

Its residents shop, work, learn, age, worship, receive care, raise families, vote, volunteer, and depend upon the same communities as everyone else. The apartment is not a program from the inside. It is the place where dinner is made, medicine is stored, children sleep, neighbors are known, and life continues.

These homes provide stability the open market does not always provide. They serve older residents, people with disabilities, families, and households whose incomes make unrestricted rents difficult or impossible. They preserve affordability through contracts, subsidies, financing, and public obligations that may be invisible to the surrounding neighborhood.

That public purpose requires continuing accountability.

A property’s appearance on an inventory does not tell us whether a unit is available, whether the waiting list is open, how long households wait, what turnover occurs, whether the building’s

condition is improving, or when a contract may change. The property can remain physically present while the affordability attached to it becomes uncertain.

Kent County does not need to operate every assisted property in order to care about that risk. It needs to know which homes are carrying public purpose, which households depend upon them, when decisions are approaching, and who is responsible for acting before affordability or condition is lost.

This is particularly important in a small market. The loss of one property, one contract, or one group of deeply affordable units may not appear large in a statewide total. Inside Kent County, it can remove an entire category of choice.

HUD's 2025 county assistance snapshot reports 184 total units and 167 occupied units in Kent County as of December 31, 2025. Those values come from the source fields `total_units` and `total_occupied`; the 184-unit program total comprises 34 Housing Choice Voucher units and 150 project-based Section 8 units. The snapshot establishes the scale of the HUD programs it covers, while the property and contract records below identify where particular preservation decisions arise.

The county program snapshot is not a physical-property census. Tenant-based assistance, project-based assistance, property-level unit counts, occupied units, and contract-assisted units have different universes. None establishes current vacancies. Appendix E keeps contract identifiers, addresses and program records separate; marketing or leasing statements require a dated availability check before a referral.

Four current HUD contract terms covering 128 assisted units reach decision points between February and May 2027. Those dates are not predicted losses. They are the dates by which preservation work must already be active.⁵⁰

Exhibit 3.8. Assisted-housing contract watch for 2027

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

Four contract decisions place 128 assisted homes on watch. Contract-specific units and milestones are not available openings. Woodsedge II and III retain their Fairlee geography.

Source: HUD Section 8 contract file; Comprehensive Appendix E.4. Geography: Kent County assisted properties. Unit: assisted units attached to four current contract terms. The display preserves the exact HUD source labels Woodsedge II and Woodsedge III; any crosswalk to current or former portfolio names is maintained separately. Each term date is a renewal or action point. Overlapping LIHTC, USDA, inspection and other program records remain separate.

Stability begins before crisis becomes visible

Housing instability is often recognized at its final public stage: an eviction, foreclosure, tax sale, shelter entry, or child identified without a fixed and adequate nighttime residence.

The household has usually been living the crisis much longer.

It may have begun with reduced work, illness, family separation, a rent increase, a failed vehicle, a utility arrearage, an insurance change, an unsafe condition, an inherited property problem, or a repair too large for the household to absorb. The household borrows, delays, doubles up, moves between relatives, negotiates, misses another bill, or lives with the failure. Only later does the instability enter a system capable of counting it.

The public records capture different stages. A filing is not a completed eviction. A notice is not a foreclosure. A tax-sale advertisement is not the loss of a home. A student homelessness identification is not one uniform living condition. A warrant, sale, redemption, dismissal, payment agreement, move, and return to stability are different events.

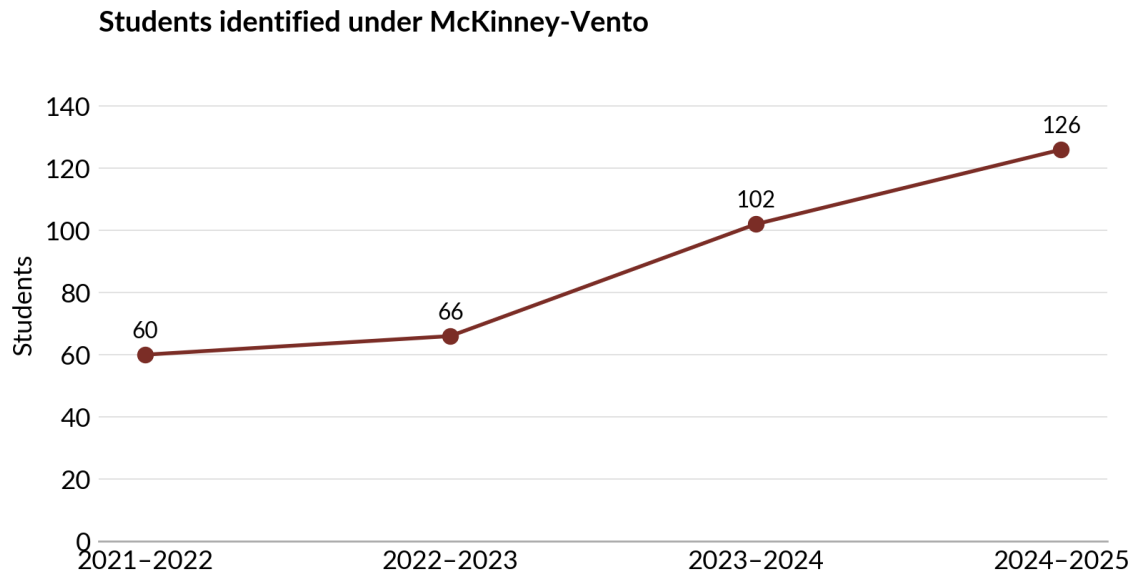
Keeping those distinctions is not simply analytical discipline. It protects people from being described by the worst possible interpretation of a record. It also helps the county identify where intervention remains possible.

The earlier the system can see the problem, the more humane and less expensive the response can be. A short-term arrearage may be solved with assistance and negotiation. A repair crisis may be solved before the home becomes unsafe. A title or tax problem may be corrected before equity is lost. A family living temporarily with others may need rapid access to a rental rather than a long journey through emergency systems.

The right time in housing stability is almost always before the final event.

Several public records show different points at which instability becomes visible. They must remain separate because they count different people, properties, filings, notices, and legal stages.

Kent County Public Schools identified 60 students under McKinney-Vento in 2021-2022 and 126 in 2024-2025.⁵¹



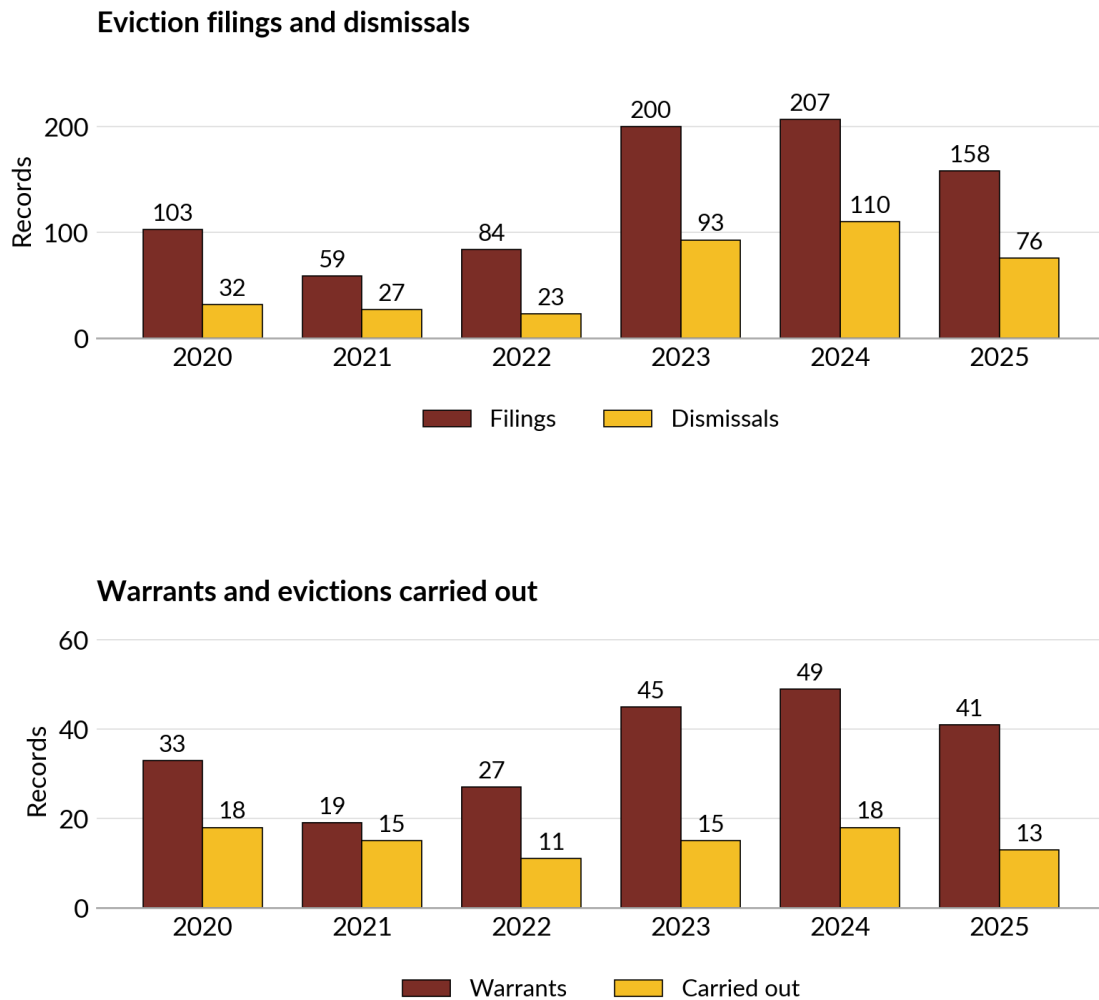
School years; identified students are not a count of all residents experiencing homelessness.

Exhibit 3.9. Students identified under McKinney-Vento, 2021-2022 through 2024-2025

Source: Maryland State Department of Education Homeless Education Trend Data. Geography: Kent County Public Schools. Unit: students identified during the school year. The measure covers the range of qualifying living conditions under the federal education definition throughout each school year.

How to read this exhibit. The number of students identified under McKinney-Vento more than doubled across four school years, from 60 to 126; it is not a count of every resident experiencing homelessness.

The court record marks another sequence. A filing, dismissal, warrant, and carried-out eviction are different events. They are shown together only to preserve the distance between the first recorded stage and physical removal.⁵²



Different legal stages; do not add the series or treat filings as completed evictions.

Exhibit 3.10. Eviction activity by legal stage, 2020-2025

Source: Maryland District Court annual statistical reports. Geography: Kent County. Units: separately reported failure-to-pay-rent filings, dismissals, warrants of restitution, and evictions carried out. Each series retains its legal stage and annual meaning. The display begins in 2020 to preserve a comparable reporting definition and ends with the latest complete calendar year; incomplete 2026 activity remains outside the trend.

How to read this exhibit. Filings, dismissals, warrants, and evictions carried out are different legal stages; the fall in 2025 filings does not turn filings into completed evictions. In each year, the upper panel places filings left and dismissals right; the lower panel places warrants left and evictions carried out right.

Residential foreclosure records likewise distinguish intent notices, foreclosure notices, and foreclosed-property registrations. Complete calendar years are trended through 2025; the January-August 2026 record is held in a separate panel.⁵³

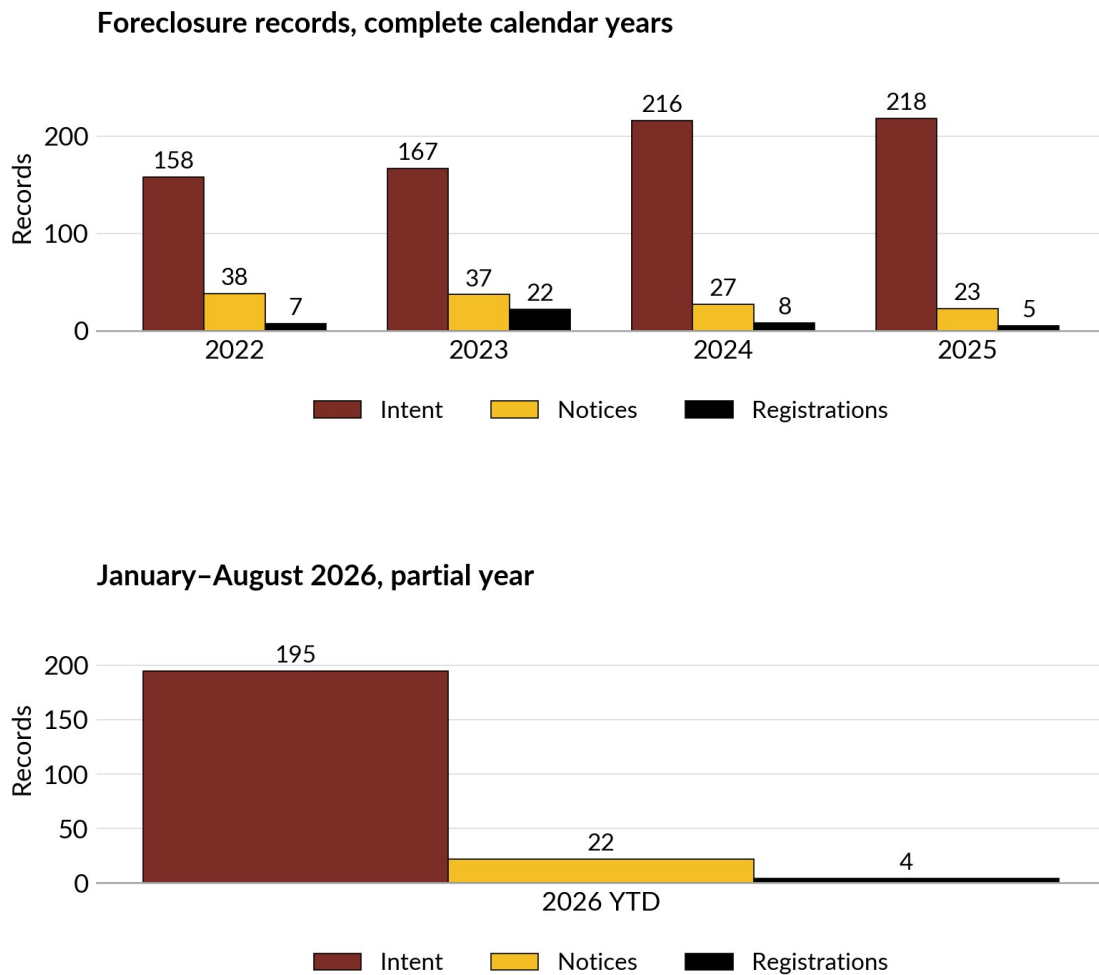
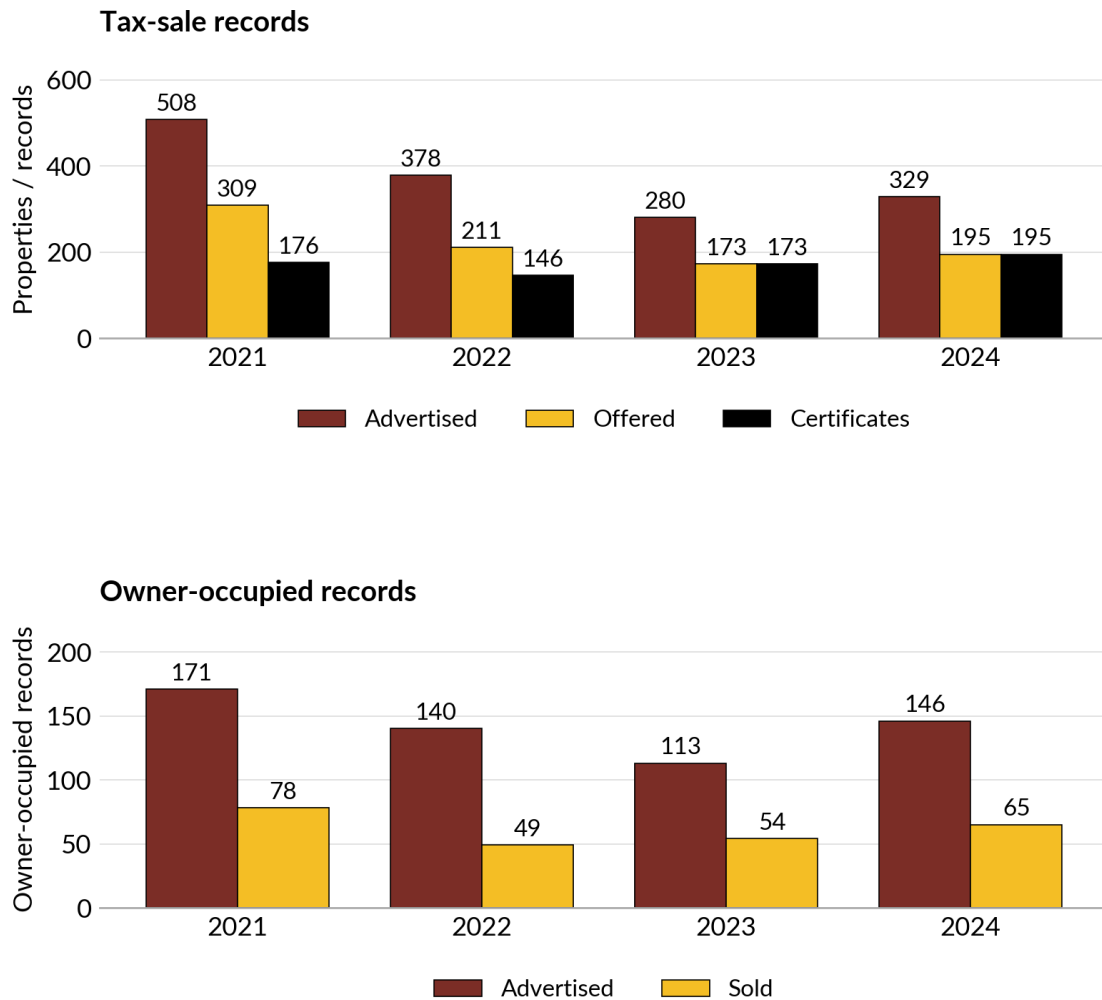


Exhibit 3.11. Residential foreclosure signals, 2022-2025 and January-August 2026

Source: Maryland foreclosure registration and notice records. Geography: Kent County. Units: separately reported notices or registrations. The display preserves notice of intent, foreclosure notice, and property registration as distinct stages. January-August 2026 remains a separate partial-period panel.

How to read this exhibit. January–August 2026 notices of intent already approach the complete 2025 count, but the partial year cannot be annualized and the three foreclosure stages cannot be added. In both panels, bars run left to right: intent notices, foreclosure notices, property registrations.

Tax-sale records provide still another set of stages. The available state reports distinguish properties advertised, offered, represented by certificates sold, and owner-occupied properties within selected stages.⁵⁴



Distinct stages; certificates are not removals or confirmed displacement. Preserve the source's record definitions.

Exhibit 3.12. Tax-sale stages, 2021-2024

Source: Maryland annual tax-sale reports. Geography: Kent County. Units: properties or certificates within each published stage. The display retains advertised, offered, sold-certificate, and selected owner-occupied stages separately. Comparable 2025 and 2026 stage counts remain a future reporting need because the state had not published them by the study cutoff.

How to read this exhibit. Tax-sale advertisement, offering, certificate sale, and owner occupancy are different records; none by itself establishes displacement or housing removal. In each year, the upper panel runs left to right: advertised, offered, certificates; the lower panel places owner-occupied advertised left and sold right.

Together, these records do not form a single crisis count. They show where earlier intervention may still preserve a home, a tenancy, a child's stability, or a household's equity before the final event occurs.

Dignity means the household is more than its case

Housing systems classify people because programs need rules. Tenant. Homeowner. Applicant. Voucher holder. Cost-burdened household. Person with a disability. Student experiencing homelessness. Defendant. Borrower. Delinquent taxpayer.

Each category may be accurate, but none is the whole person. A resident may be a homeowner and caregiver, a worker living with a disability, a landlord and neighbor, a borrower and small-business owner, or a tenant whose labor keeps an employer functioning. A household may move from stability to crisis and back again without becoming a different kind of human being. Chapter 3 therefore uses program categories to understand conditions while keeping the household, the home, and the life being protected in view.

The legal record illustrates the limit of a category. In 2025, District Court records reported 158 failure-to-pay-rent filings and 13 evictions carried out in Kent County. Those are events at different stages, not a linked cohort and not an unduplicated count of households. The public record therefore cannot say that 13 of those 158 filings became removals, nor how many households returned to stability through dismissal, payment, agreement, assistance, or a move. The measurement describes the system event; it does not define the person.

What Chapter 3 establishes

Kent County's existing homes are the largest part of its housing future. They carry household wealth, rural character, town life, assisted housing, seasonal relationships, embedded infrastructure, and most of the places where residents will continue to live. Age can be an asset or a risk depending on condition, investment, and the household's ability to maintain the home. Form can support a life or limit movement when too few alternatives exist.

The evidence fixes the scale without collapsing unlike measures: 10,485 estimated housing units in 2025; 5,400 units—52.1 percent of the pooled 2020-2024 stock—built before 1980; 2,890 occupied households with measured housing-cost burden; and 128 assisted units attached to four current 2027 contract decision points. Each number describes a different universe. Together they explain why preservation, adaptation, affordability, and early stability must stand alongside new production.

Vacancy must be tested for actual availability. Accessibility depends on the needs of a particular person. A manageable payment must leave enough for the rest of life, and a program record matters only if help reaches the household in time. Together, those tests show why the housing information system must include preservation, adaptation, assisted affordability, year-round availability, and early stability alongside new production.

Every unit is a structure, but every home is a relationship among a person, a place, a payment, a condition, and time.

The Kent County Housing Standard asks whether that relationship still works. Is this the right home for the life being lived now? Can it be repaired or adapted in the right way? Will assistance arrive at the right time? Can the household remain in the right place? Does the intervention serve the right household for a reason worthy of public and private effort? Can everyone move through the process with dignity? Will the result hold, or will the county and the household be forced to solve the same preventable failure again?

Kent County's standing homes are a substantial housing resource. Chapter 4 asks what the county is adding to them, what it is losing, and why the distance between a proposed home and an occupied one may be the most important distance in the housing system.

Chapter 4. What Has Been Built Approved and Proposed

Chapter 3 ended with the homes Kent County already has: the structures carrying households now, the repairs that keep those homes usable, and the losses that begin when condition, cost, or changing life outruns a household's ability to remain. This chapter turns to what comes next. The accessible record shows activity at many points on that path: the annual state series documents new residential housing units authorized by building permits from 2016 through 2025, while the study separately documents 14 project-level records and 20 address-level dwelling permits. Together, those project and address records form a 34-record inventory showing both named developments and housing activity occurring one address at a time. Neither measure is a completion count or a census of all housing activity. It asks how another home enters the county's life, and why the distance between a promising idea and a front door can become so long.^{55,56}

A household needs a home, not a proposal

Every proposed home begins as a possibility.

Someone sees a piece of land, an empty building, a house that could be divided carefully, a farm edge that could hold a small neighborhood, or a town parcel whose next life might be housing. The possibility may first be spoken across a kitchen table. Later it may appear in a sketch, a plan, an application, a public meeting, an engineering drawing, an annexation discussion, a financing package, or a permit. The recovered project register makes that progression visible: 13 of its 14 project-level controls concern housing, while Lands of Sivad remains a land-use and annexation control with no housing applicant, unit count, or housing stage established.⁵⁷

Each step makes the possibility more real, and none of them makes it a home.

A household cannot sleep in a zoning designation. It cannot sign a lease on modeled capacity. It cannot raise a child in an allocation, repair its credit inside an approval, or age safely in a rendering. Those things matter because they may clear the way. But the human outcome arrives only when a suitable home has been built or restored, can legally and physically be occupied, is offered on terms the intended household can meet, and remains available long enough for that household to reach it.

This is why the language of housing production matters. Proposed is not approved. Approved is not permitted. Permitted is not under construction. Site work is not a completed dwelling. Completion is not occupancy. Occupancy is not affordability. And affordability at opening is not necessarily affordability that will endure. The accessible final-stage evidence is correspondingly narrow: five selected units have published completion evidence, while two different homes have published occupancy evidence. The classes are not added because the record does not establish one continuous countywide cohort.⁵⁸

These distinctions are the story. Every distance between those words is a place where time, money, authority, infrastructure, design, or purpose can change what finally reaches the household.

Every home passes through human hands

Housing is often discussed as though units simply enter the market when demand becomes strong enough. They do not. Every home is carried into being by people.

A landowner must decide what the land will become. A developer must decide that the opportunity is worth the risk. A surveyor must establish what is actually there. An engineer must make the site work. A planner must read the proposal against the rules. A board must weigh the public decision. A utility must determine whether service can be provided. A lender or investor must believe the project can survive its costs. A builder must find labor and materials. Inspectors must confirm that the result is safe. Someone must market, sell, rent, manage, or maintain what has been made. The responsibility audit names six distinct roles within that work: legal authority, asset ownership, funding control, operating delivery, enforcement, and system coordination. Kent County Code Chapter 189 establishes the Office of Housing and Community Development, while Chapter 192 establishes housing standards and related enforcement functions. Chapter 189 establishes a county housing office, but the FY2027 budget and FY2026 staffing records do not identify a separate housing appropriation, housing staff allocation, housing director, or one operating lead responsible for carrying a home from proposal to occupancy.⁵⁹

Around all of them are the people who already live nearby and the people who may one day live there. Existing residents carry legitimate questions about traffic, water, drainage, scale, public cost, landscape, and the character of the place they have helped sustain. Future residents are usually absent from the room. They do not yet know the address, and the public does not yet know their names. Yet the decisions being made will shape whether they can ever arrive.

Good housing production does not ask one group to disappear so another can be served. It brings the whole human field into view. It respects neighbors without granting the present an automatic veto over the future. It respects builders without pretending that any completed project is therefore the right one. It respects public officials without asking an approval to carry consequences no approval can guarantee. And it respects future households by remembering that they are the reason the process exists at all.

The right way is not the easiest path for one participant. It is the path that allows all of these responsibilities to meet without losing the home at the center.

Permission is a public promise, not a housing outcome

An approval is an important event. It means a public body has examined a proposal under the rules entrusted to it and has allowed the proposal to move forward. That decision may require months or years of design, study, negotiation, public comment, and expense. It deserves to be recorded accurately, and it promises nothing about what follows. Maryland Department of Planning records 48 residential units authorized countywide in 2021, 83 in 2022, 71 in 2023, and 48 in 2024. Those 250 authorizations describe permission, not 250 delivered homes.⁶⁰

Land may be approved and remain unchanged. A project may be redesigned, sold, delayed, refinanced, or abandoned. Infrastructure assumptions may shift. Construction costs may rise. A funding source may not arrive. The intended tenure may change. A project described as attainable may eventually be offered at a price the households invoked during approval cannot afford.

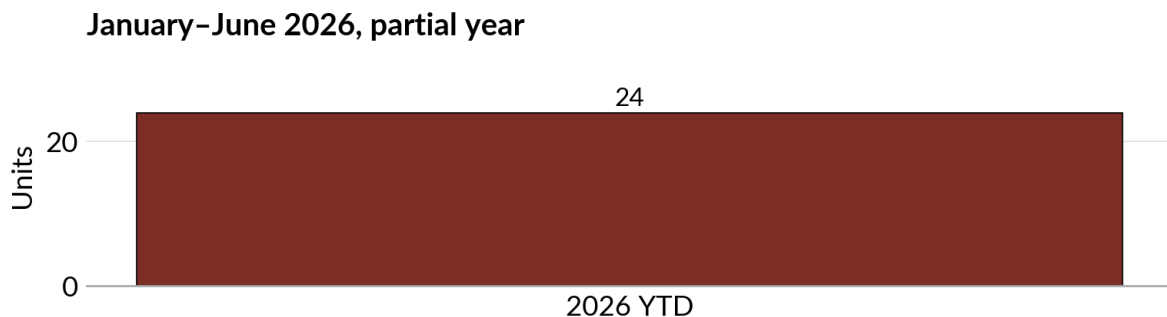
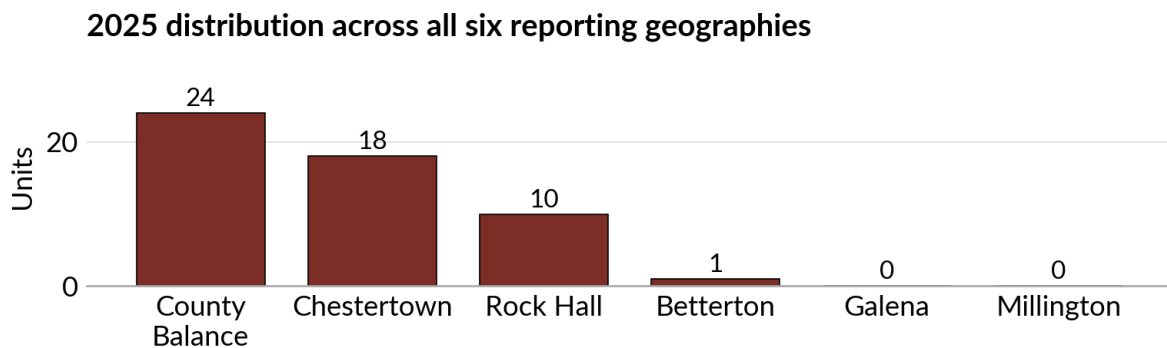
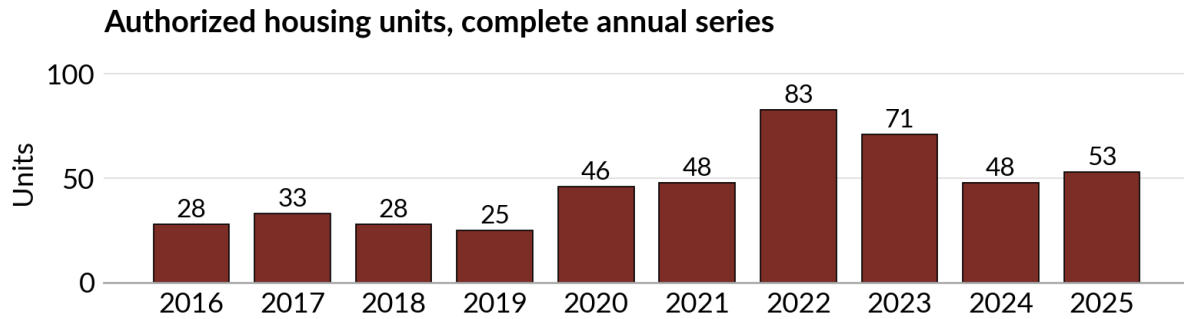
None of this makes approval meaningless. It makes the next step essential.

Clear stage language makes the current record usable. In 2025, Kent County recorded 53 new residential housing units authorized across 41 residential buildings. Chestertown's 18 units, across six buildings, included 16 multifamily units. The separate local administrative record reports 28

new residential permits in the unincorporated county; that permit count is not added to the state authorized-unit series. January–June 2026 records 24 newly authorized units countywide. The partial period is not annualized. The full six-geography distribution remains in Exhibit 4.2 and the Comprehensive Appendix, Evidence Section IV 1.^{61,62}

The next questions concern what happened after permission: where physical work began, what was completed, what became legally available, who could afford or qualify for it, and whether occupancy is documented without intruding on anyone's privacy.

The answer need not be dramatic. "Still approved, no construction date established" is useful information. So is "site work underway; no vertical construction confirmed." So is "completed, but price and availability not established." Precision does not diminish a project. It protects the public from mistaking hope for inventory and protects the project from being described as something it has not yet become.



MDP authorized units, not completions. 2026 is not annualized. The separate 28 local 2025 residential permits are not added.

Exhibit 4.2 Residential authorizations must remain in their reporting periods

How to read this exhibit. The 2025 total of 53 authorized units is below the 2022 high of 83 and is distributed across four geographies; January–June 2026 remains a separate partial-year observation.

Sources: Maryland Department of Planning, Annual Building Permits, calendar years 2016 through 2025, and Year-to-Date Building Permits, January through June 2026; Kent County Government Annual Report 2026 (reporting 2025 permit activity). Geography and universe: the state series covers new residential housing units authorized by building permits in Kent County Balance and the five incorporated towns; Kent County Balance means the unincorporated county reporting geography. The local record covers new residential permits in the unincorporated county only. The local permit count and state authorized-unit series are separate measures and are not added. January through June 2026 is a partial period and is not annualized.

The homes moving now and the homes imagined next tell different stories

The housing forms most easily carried through a rural permit system are often the ones the county already knows how to produce: one home on one lot, built or placed for a household with control of the land and a way to finance the work. Detached, modular, and manufactured homes can all belong to that pattern. Each can be the right home. Each can carry family, independence, continuity, and wealth. That familiar pattern dominates the comparable 2021 through 2024 authorization record: 240 of 250 units were classified as single-family. The 2025 record broadened the form for one year: 37 of 53 authorized units were single-family and 16 were multifamily, all of the multifamily units in Chestertown. All 24 units reported from January through June 2026 were again single-family.^{63,64}

Repetition and range are different things.

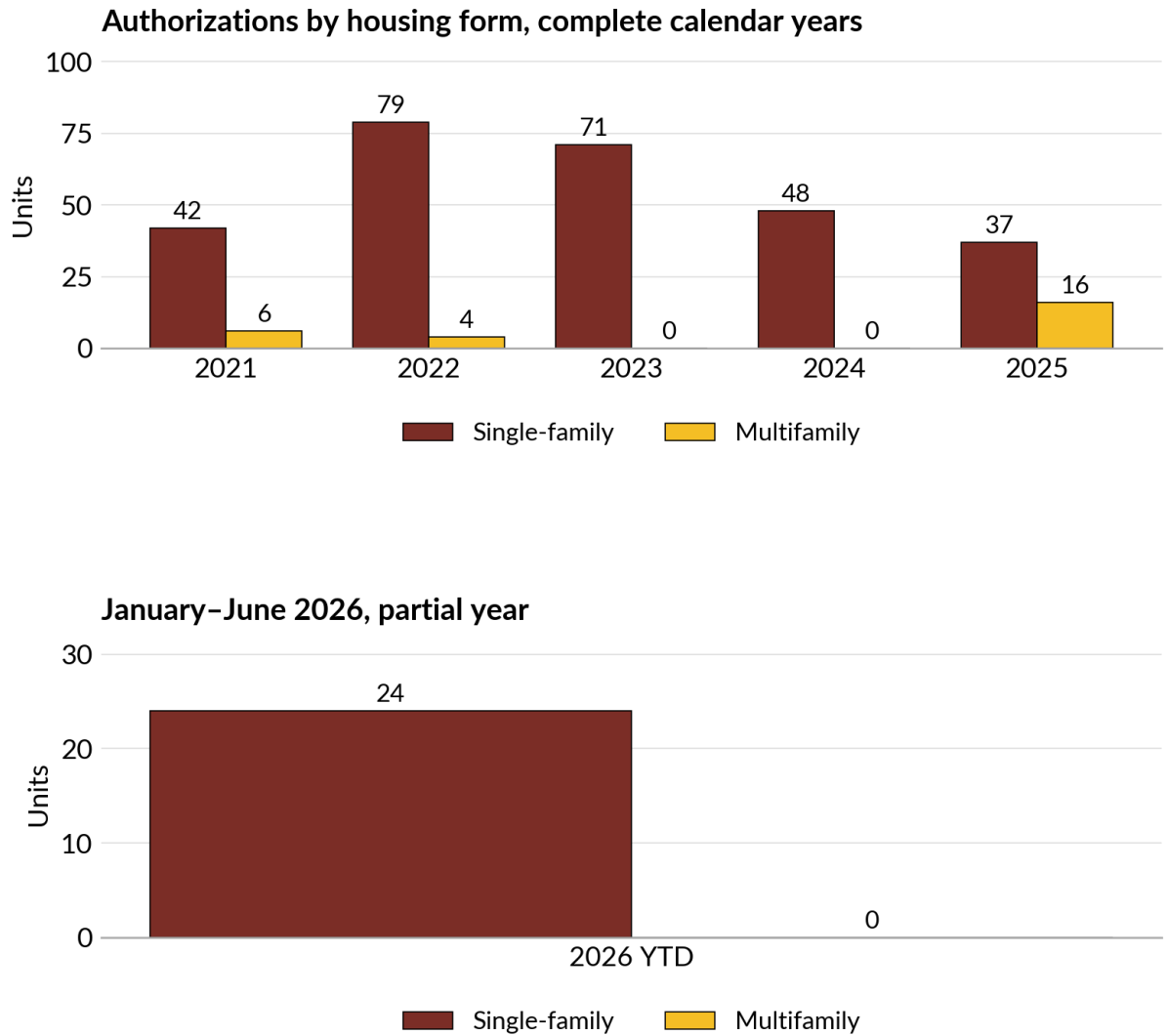
A county can continue producing individual homes and still fail to create an entry point for the nurse living alone, the young tradesperson saving for a first purchase, the older resident ready to leave a large house but not the community, the parent rebuilding after divorce, the household with a disability, or the worker who would gladly live closer to the job if a believable option existed.

The broader development conversation shows that Kent County can imagine more than one form. Attached homes, apartments, senior communities, attainable ownership, duplexes, townhouses, villas, infill, conversions, and mixed-use housing all appear somewhere between idea and occupancy. That matters. It means the county's housing imagination is wider than the recent built pattern. Villas at Radcliffe Meadows, townhouses at Chester Arms II, senior apartments at Millington Senior Village, a Prospect Street duplex, three adaptive-reuse apartments at Dogwood Village Plaza, and mixed-use housing at Millington Crossing all appear in the controlled register. Yet most of that variety remains at proposal, approval, infrastructure, or permit-stage evidence rather than documented delivery.^{65,66}

The production question is whether that wider imagination can survive contact with the path.

Can a smaller home be built without the land, infrastructure, review, and financing costs pushing its price upward until it no longer serves the household for whom it was conceived? Can several homes share land and infrastructure without being treated as an intrusion into every place? Can a locally scaled builder undertake a modest project without carrying the same complexity as a much larger developer? Can a town welcome housing while preserving the qualities that make the town worth joining? Can a proposal keep its public purpose through the changes required to make it financeable?

The right home must remain the right home all the way through.

Exhibit 4.3. Authorizations and selected project stages

MDP authorizations, not completion or occupancy. 2025: 53 units. 2026: 24 units; partial, not annualized.

How to read this exhibit. The 2025 total combines 37 single-family and 16 multifamily authorizations; all 24 January–June 2026 authorizations were single-family and remain partial-year data. In both panels, the single-family bar is on the left and the multifamily bar on the right; zero values retain their labeled positions.

Selected project stages

Exhibit 4.3. Authorizations and selected project stages

Selected project	Documented stage	Boundary
Brickwood Assisted Living	Review noticed	No approval or unit count established
Millington Crossing	District master plan approved	District master plan; permit or delivery established separately
Radcliffe Meadows	Approval; site work reported	140 approved; 148 remains a later concept
Chester Arms II, Phase 2	Reported approved	April 2026 FOR PERMIT plan; issued permit not established
Millington Senior Village	Site and infrastructure work	Vertical construction not established
134/136 Prospect Street	Two homes completed	Independent occupancy evidence not established
Dogwood Village Plaza	Three apartments completed	Occupancy evidence not established

Selected records are not a county total and are not added to authorizations. Source: Comprehensive Appendix D.2.

Sources: Maryland Department of Planning authorization tables and the recovered project-control register. The panels have independent universes and do not imply a year-to-project relationship. Quantities must not be added.

The complete-year structural comparison ends in 2025. January–June 2026 appears in its own partial-period panel. Chester Arms II is shown as reported approved; the April 2026 plan marked FOR PERMIT does not establish an issued permit. Site work, physical completion, legal occupancy, and actual occupancy require distinct evidence.

Small production is not small work

Kent County will not build its future through large projects alone. Much of the county's housing life has always been made one decision at a time.

A family builds on land it already owns. A vacant lot within a town receives a house. An unused upper floor becomes an apartment. A worn property is restored instead of demolished. A manufactured home replaces one that could no longer safely carry a household. An older house is divided into a few well-designed units. A garage or outbuilding becomes a lawful smaller dwelling where local rules and site conditions allow. A local employer helps a worker find or create a place to live. A church, nonprofit, or landowner makes a parcel available for a purpose the conventional market would not otherwise carry.

The controlled record includes 20 address-level dwelling permits, each documenting permission for the identified work rather than a completed or occupied home, alongside small conversion and infill examples. Kent Attainable Housing belongs here in proportion. KAH reports helping nine families become homeowners since 2019. Its publicly documented development work includes five completed residences, most recently the two homes at 134 and 136 Prospect Street in

Chestertown, completed in June 2026. These are different measures: families helped may include households supported through pathways beyond homes constructed directly by the organization. Its work serves a narrow but important affordable-homeownership role for limited-income and working families; it is not the county's ordinary production system or its missing-middle answer. Two Prospect Street homes were completed in 2026; independent settlement and occupancy evidence was not established in the accessible record.^{67,68,69}

Each act may add only one home or a handful. Together, they can shape the county as meaningfully as a subdivision.

This kind of production fits the Eastern Shore in ways that deserve respect. It can work with existing streets, trades, buildings, relationships, and settlement patterns. It can allow change to arrive at a scale a place can absorb. It can distribute opportunity rather than concentrating every answer in one project.

It can also be extraordinarily difficult. Small projects have less room to absorb delay, design changes, professional fees, utility extensions, financing costs, and uncertain interpretation. The person attempting the work may not have a development staff. The builder may also be the owner, the borrower, the permit applicant, and the person answering every question. A process designed for consistency can become a barrier when nobody helps a small applicant understand the path from beginning to end.

If Kent County wants locally scaled housing, it must make locally scaled production navigable. That does not mean lowering standards. It means making the standards legible, sequencing decisions sensibly, identifying problems early, and allowing a person to learn whether an idea can work before spending the money required to prove that it cannot.

The missing middle is also the missing next step

The phrase “missing middle” is often used to describe housing forms between a detached house and a large apartment building. The term is useful, but the human meaning is simpler: these are often the homes between one stage of life and another.

They are the apartment over a shop, the duplex that lets two households share a well-located parcel, the townhouse that offers ownership without a large yard, the cottage court that creates proximity without institutional scale, the small condominium that gives an older homeowner less to maintain, and the modest multifamily building that belongs to the street around it. Ten multifamily units appear in the 2021 through 2024 authorization record, six in 2021 and four in 2022. Chestertown then accounted for 16 multifamily units in the 2025 state series, within six residential buildings containing 18 total units. The state tables report none in 2023, none in 2024, and none from January through June 2026.^{70,71}

These forms are not a compromise between “real houses” and apartments. They are real homes with different arrangements of land, walls, responsibility, privacy, and cost.

They matter in Kent County because the county's households are not all moving in one direction. Some are beginning. Some are shrinking. Some are combining. Some need to live alone. Some need family nearby without sharing a kitchen. Some want ownership but cannot carry the price or work of a large detached house. Some need a rental that does not require leaving the town, school, workplace, congregation, or network that makes daily life possible.

When these forms are absent, households do not stop needing them. They occupy the closest substitute. An older resident remains in a house that has become too much to maintain. A young adult stays longer with family or leaves the county. A worker commutes from somewhere with more choices. A separated parent competes for a scarce rental. A household buys more house than it needs because smaller ownership does not exist.

Production is therefore not only a question of how many homes can be added. It is whether the next home in a household's life exists at all.

Infrastructure decides where possibility becomes real

Land does not become housing because a map shows space.

A home needs safe water, wastewater treatment, drainage, access, emergency response, electricity, communications, and a lawful relationship to the land beneath it. In towns and villages, shared infrastructure can make compact housing possible. Outside them, wells, septic systems, roads, soils, environmental conditions, and service distance shape what can responsibly be built.

Infrastructure is therefore not a footnote to housing production. It is one of the principal ways the county chooses where housing can happen, at what scale, and at whose cost.

Capacity, however, is another word that must be handled carefully. Design capacity is not necessarily available capacity. A treatment plant may have theoretical room while pipes, pumps, allocations, agreements, or capital work constrain a particular project. A reservation may exist without an active development ready to use it. A parcel may be near service without possessing the right to connect. A public improvement may enable housing only if the remaining private work can also be financed. The latest published measures illustrate the boundary. The latest state annual report publishes calendar year 2024 average flow of 0.688 million gallons per day for Chestertown against a 0.9-million-gallon state design-capacity measure, while the town plan separately describes physical treatment design up to 1.5 million gallons per day. For Betterton, the same state report publishes calendar year 2024 average flow of 0.026 million gallons per day and distinguishes original design capacity of 0.200 million gallons per day from capacity at upgrade of 0.146 million gallons per day. In Millington, the existing wastewater treatment plant is permitted for 105,000 gallons per day, while public records report operating-flow observations for different periods and do not establish one current operating-plus-committed utilization rate. The planned 350,000-gallon facility was not operating as new capacity at the research cutoff.⁷²

The human question is not whether infrastructure exists somewhere in the system. It is whether the right amount of reliable service can reach the right site at the right time, under terms the housing can carry.

That last condition matters. Infrastructure costs do not disappear because they are technical. They eventually become public expense, development expense, rent, purchase price, tax burden, utility bill, or delay. If the cost required to serve an attainable home makes the finished home unattainable, the system has solved one problem by recreating another.

Housing done right aligns land, infrastructure, form, household, and public purpose before any one of them outruns the others.

Each place carries a different next decision

Housing does not move through one undifferentiated county. Chestertown's infill, redevelopment, historic fabric, larger approved projects, public utilities, walkability, and institutional employment create one set of production questions. Rock Hall's year-round community, waterfront economy, seasonal demand, development concepts, and infrastructure create another. Betterton may have physical or treatment opportunity without active production. Galena must reconcile infrastructure records, annexation, service commitments, and what can actually move. Millington's cross-county geography divides evidence, authority, and service responsibilities. Villages and the unincorporated county carry existing lots, rural homes, manufactured housing, scattered infill, agricultural context, septic limitations, and parcels whose apparent availability may say little about readiness. The evidence therefore points to six different next decisions: dated agreements and permits for Kennedyville and Butlertown/Worton in Kent County Balance; project-specific feasibility in Betterton; vertical permits and final-stage reporting in Chestertown; a clean separation between annexation and later housing action in Galena; wastewater, financing, permitting, and Kent County portion attribution in Millington; and a year-round housing purpose and the next documented Brickwood decision in Rock Hall.^{73,74}

None of these places should be judged by how many items can be placed beside its name in a chart. A place with one project at a consequential stage may have more actionable housing work than a place with many concepts and no next actor.

The useful question for each place is: What next decision would let the right housing opportunity move, or let everyone stop treating it as coming?

That question respects difference and creates accountability. A financing problem should not be described as a zoning problem, a utility problem as lack of demand, or a property-control problem hidden inside an impressive unit count. A project awaiting one public decision should not drift because the system has no place to name who acts next.

Exhibit 4.4 Each place carries a different next decision

Reporting geography	Documented context	Next decision or evidence dependency
Kent County Balance	24 authorized units in 2025; Kennedyville and individual permits	Agreements, allocations, permits, and construction
Betterton	1 authorized unit in 2025; treatment headroom	Project-specific connection and feasibility
Chestertown	18 units in 6 buildings in 2025; named projects and infill	Vertical permits, completion, occupancy, and price
Galena	0 authorized units in 2025; Dogwood conversion and land control	Keep annexation separate from later housing action

Reporting geography	Documented context	Next decision or evidence dependency
Millington	0 authorized units, 2016–2025; Senior Village and wastewater work	Geography, finance, service, permits, and vertical work
Rock Hall	10 authorized units in 2025; adopted plan and Brickwood review	Year-round purpose and next documented project stage

Current authorizations and project evidence lead to place-specific questions. Kent County Balance means the unincorporated county. Millington zero applies only to the state authorized-unit series; it does not mean no permits or activity.

Sources: Maryland Department of Planning authorization tables, project records, municipal and county planning records, and infrastructure records through September 10, 2026. Millington facts enter county totals only when attribution to the Kent County portion is established.

Exhibit 4.5 Infrastructure becomes housing capacity only through a project-specific path

Published measure or milestone	What it establishes	What it does not establish
Capacity and dated flow records	A system-level measure under the source's definition and reporting period.	An allocation to a proposed housing project or its available connections.
Millington: 105,000 GPD permitted	The existing system's permitted scale.	Interchangeability of operating observations from different periods.
Millington: 350,000 GPD planned; \$6.2 million awarded	A planned plant scale and an awarded contribution.	Completed construction, commissioning or current operating service.
Project allocation and infrastructure determination	The project-specific decision and physical dependencies to confirm.	Occupancy or a housing outcome before construction, commissioning and verified service.

Capacity, flow, allocation, connection, funding, construction, commissioning and operation remain separate. Verified published measures and their source definitions remain in Comprehensive Appendix D.3 and Evidence Section II source records B058–B060. Flow below published capacity does not establish project-ready service.

Sources: Maryland Department of the Environment, 2026 Bay Restoration Fund annual status report; municipal and county facilities and planning records; EPA ECHO; Town of Millington 2023 Comprehensive Plan; Kent County project records; and the official FY2026 federal award record. Capacity, flow, allocation, connection, funding, construction, commissioning, and completed operation are different measures.

Time changes the home before it is built

Housing development takes time because the work is real. Land must be understood. Designs must be tested. Public consequences must be considered. Infrastructure must be arranged. Financing must be assembled. Construction must be done safely. A serious study should not confuse care with delay, but neither should it treat time as neutral. Radcliffe Meadows received approval for

140 units in June 2024. A later November 2024 layout showed 148 units—74 single-family homes and 74 villas or townhomes—but the reviewed public record did not establish that the revised 148-unit layout received subsequent approval. The study therefore uses 140 as the verified approved count and identifies 148 only as a later revised concept. Project-named vertical permits and completion remained unpublished at the cutoff. Millington Senior Village moved through a December 2024 ceremonial groundbreaking and 2025 site work, yet an April 2026 record still identified financing, a lease, and a town building permit as dependencies before vertical construction.^{75,76}

While a project waits, interest accumulates. Material prices move. Contractors commit elsewhere. Grants expire. Tax and insurance costs continue. Engineering assumptions age. Leadership changes. Neighbors forget what was settled. New decision-makers reopen old questions. The household the project was meant to serve faces a deadline the project does not share.

A young family does not remain young while a development waits. An older resident does not regain mobility while an accessible home remains proposed. A worker does not postpone every housing decision until the county's preferred option is ready. People renew leases, take other jobs, buy elsewhere, move in with family, remain in unsafe conditions, or leave.

The right time in the Kent County Housing Standard is not a demand for haste at any cost. It is a demand that the public and private process understand whose time is being spent.

A project timeline should therefore show more than dates. It should reveal dependencies. What must occur before the next stage can begin? Which actions can proceed together? Which uncertainty is making everyone else wait? Who owns the next move? At what point does delay alter the purpose, affordability, or viability of the project?

This is how time becomes a decision variable instead of an explanation offered after the opportunity has passed.

Affordability can disappear on the way to occupancy

A project may begin with a sincere intention to serve working households and end with homes those households cannot reach.

The loss rarely occurs in one dramatic moment. It accumulates. Land carries longer. Engineering expands. Infrastructure costs rise. Financing becomes more expensive. Materials and labor change. Required work is added. The number or form of homes shifts. The developer needs a larger margin to absorb uncertainty. By the time the home reaches the market, the original household has become a story told about the project rather than the person able to enter it.

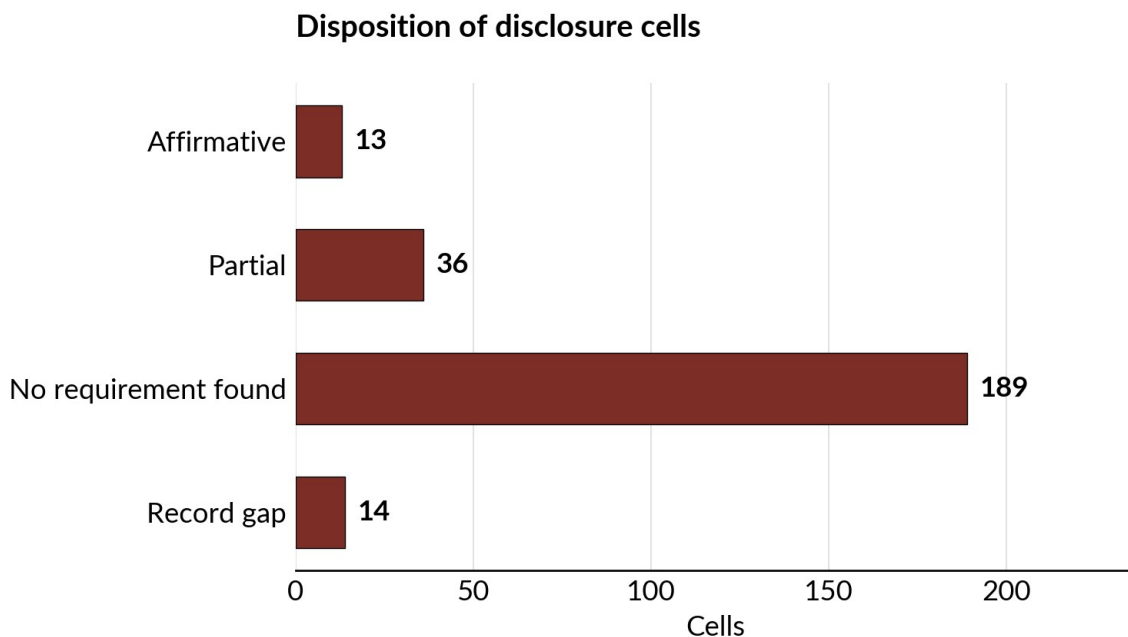
This is not an argument for eliminating the requirements that protect health, safety, neighbors, land, water, or public resources. It is an argument for seeing the full cost path early enough to make intelligent choices.

If a public objective depends upon a particular price, rent, tenure, accessibility feature, or household, that condition cannot be left to hope. The disclosure audit shows how often that continuity is structurally absent from the instruments obtained. Across 252 jurisdiction, review-stage, and outcome cells, 13 require the information, 36 require a narrower or related proxy, 189 do not require it in the enacted instruments reviewed, and 14 could not be reviewed

because referenced subdivision instruments were unavailable. None of the 36 stage rows requires expected sale price or rent at subdivision or site-plan review. A “No” means the requirement was not found in the instruments obtained; it does not prove that an agency never collects the information.⁷⁷ It must be carried explicitly through design, finance, approval, construction, and offering. If circumstances change and the condition can no longer be met, the public record should say so plainly.

The right household is the test at the end. The final account must show whether a worker could afford the worker home, an older resident could manage the senior community, an accessible unit became usable and available to someone who needed it, an attainable ownership project created a durable ownership path, and public investment preserved its purpose after occupancy.

Housing production deserves to be judged by the home delivered, not only the intention announced.



252 cells reviewed. No requirement found does not mean a violation; a record gap is distinct.

Exhibit 4.6 What enacted instruments require applicants to disclose

How to read this exhibit. Most reviewed cells had no identified disclosure requirement, which is different from a violation; 14 cells were classified as record gaps.

Source: Kent County Housing Study disclosure matrix, 252 jurisdiction-stage-outcome cells, record cutoff September 3, 2026. “No” means the requirement was not found in the enacted instruments obtained. Fourteen cells remain record gaps because referenced Betterton and Galena subdivision instruments were unavailable.

Completion is where the public promise becomes accountable

Public systems are often best at recording the beginning. Applications create files. Meetings create minutes. Approvals create decisions. Permits create numbers. Announcements create headlines. The end is quieter: a final inspection is completed, the applicable occupancy instrument is issued, a household receives keys, and a home promised years earlier becomes part of someone’s ordinary

Tuesday. Unless the system is designed to follow that moment, the most important outcome may leave the faintest public trace.

That is what the accessible record shows. It establishes completion evidence for five selected housing units: two KAH homes on Prospect Street in Chestertown and three separately documented adaptive-reuse apartments at Dogwood Village Plaza in Galena. This evidence grouping combines two unrelated projects; it is neither KAH's five-residence portfolio nor a countywide completion total. The record separately establishes occupancy evidence for the College Avenue and Conley Drive homes. Because no complete six-jurisdiction series links permits, final inspections, occupancy instruments, availability, and occupied units, these are not countywide totals and no permit-to-occupancy completion rate can be calculated.⁷⁸

Kent County needs to be able to follow significant housing opportunities from first credible proposal to occupancy without turning the record into a burden no one can maintain. The purpose is not surveillance. It is memory and management.

For each meaningful project, the record should identify the location, intended housing form and tenure, last established stage and date, next dependency, responsible actor, material changes, completion status, and what ultimately became available under what conditions.

For projects receiving public land, money, infrastructure, preference, or other support, the answer should also return to purpose. What did the public contribution make possible? Did the promised affordability, accessibility, tenure, or household benefit survive? If it did not, what changed and what can be learned before the next decision?

Completion is the point at which the county discovers whether its housing system can turn permission into shelter.

Loss belongs in the production story

The county's housing supply changes in both directions. The partial demolition ledger contains 49 permit rows from 11 retrieved reporting periods and identifies at least 17 dwelling units removed. A separate 2025 state compliance inventory confirms that a 104-unit affordable rental portfolio remains within the Low-Income Housing Tax Credit reporting record. The underlying acquisition-and-rehabilitation transaction combined Baywood Village and Rock Hall Manor, with Woods Edge appearing as a former property name. The transaction preserved existing affordable rental housing rather than creating 104 new units. Because this preservation occurred well before the study period, it is included to demonstrate how preserved housing remains visible in current administrative records, not as current production. Because the loss ledger is incomplete and the preservation measure belongs to a different evidence class and period, neither may be subtracted from authorizations or selected completions to manufacture a net-production total.^{79,80}

A new house adds a dwelling. A burned or unsafe house may be removed. A deteriorated home may be rehabilitated and returned to use. Two units may be combined into one. One home may be divided into several. A year-round residence may become seasonal. A seasonal property may return to year-round occupancy. A mobile home may be replaced on the same site. An upper floor may become housing again after years of storage.

These changes do not carry the same meaning, even when they produce the same arithmetic.

A replacement can be a profound housing success for the household whose unsafe home is removed and rebuilt, while adding nothing to the net supply. A demolition can remove danger and still leave a family or a town with one fewer attainable home. A conversion can create needed smaller units or erase a larger home needed by a family. Rehabilitation can produce housing as surely as new construction when it keeps a home from becoming a loss.

The county should therefore resist the false comfort of gross production alone. What matters is what was added, what was preserved, what was removed, what changed use, and which households gained or lost a workable place to live.

Chapter 3 established that repair is housing production. The same truth runs in reverse: preventable deterioration is deferred housing loss. A county that builds new homes while allowing salvageable homes to leave the usable stock may be working very hard to stand still.

The right home is sometimes the new home. Sometimes it is the home already present, repaired before the roof fails, adapted before the stairs become impossible, or returned to use before abandonment becomes demolition.

Exhibit 4.7 Completion, occupancy, authorization, and loss remain separate evidence classes

Evidence class	Controlled measure	Record boundary
Completion evidence	5 selected units	2 KAH Prospect Street homes; 3 private Dogwood Village Plaza apartments
Occupancy evidence	2 selected homes	College Avenue; Conley Drive
Removal evidence	At least 17 dwelling units	49 permit rows; 11 retrieved periods
Address permits	20 address-level permits	Authorization evidence; individual housing activity
Net production	Not calculable	Incomplete six-jurisdiction additions and losses

The panels do not share a denominator and must not be added or subtracted.

Sources: Comprehensive Appendix, Appendix D, Evidence Sections IV 3 and IV 5, and Appendix E through September 3, 2026. Panels do not share a denominator and may not be added or subtracted. No countywide completion rate or net-production total is supported.

Neighbors and future households deserve the same dignity

Housing debates can turn unkind long before anyone intends them to.

People who need lower-cost housing are described as abstractions. Existing residents are reduced to opposition. Builders are treated as though profit erases every other motive. Public officials are accused of either blocking everything or permitting anything. The conversation hardens, and the home itself disappears beneath the argument.

The Kent County Housing Standard asks for another way.

With the right dignity means that a future resident is not discussed as a threat merely because the person earns less, rents, is older, needs assistance, has children, lives with a disability, or is

beginning again. It also means that an existing neighbor is not dismissed for asking what a project will do to water, traffic, drainage, services, view, or place.

Dignity does not require agreement. It requires that the disagreement remain attached to real conditions and real people.

A good public process gives residents a fair opportunity to examine the actual proposal, including drainage, wastewater, traffic, scale, cost, design, and the people the housing is intended to serve. Developers need to answer for the project, and officials need to explain the decision. The evidence reviewed here is case based; it preserves particular project questions, not a complete account of every meeting or participant. It can show whether a concern changed a decision or remained unresolved. It cannot establish community-wide sentiment or justify attributing hostile motives to neighbors.^{81,82}

If a housing discussion humiliates the people it is meant to serve, construction alone will not repair that damage. This is a risk the process should guard against, not conduct established by the reviewed cases. The way a home enters a place becomes part of the life surrounding it.

“The first time” begins before construction

The final line of the Kent County Housing Standard is the first discipline of production.

The first time does not mean that every plan will remain unchanged or that every uncertainty can be removed. Housing is too human, too physical, and too dependent upon time for that. It means the work is organized to discover consequential problems before they are poured into concrete, financed for decades, transferred to a household, or inherited by the public. Millington’s wastewater record shows why the distinctions matter: the existing plant is permitted for 105,000 gallons per day; the planned 350,000-gallon-per-day relocated facility was not operating at the research cutoff; a \$6.2 million federal award supports that new plant; and an \$800,000 Community Development Block Grant award supports roads, storm drains, and water and sewer infrastructure for the proposed 52-unit Millington Senior Village. These records establish separate dependencies, not vertical housing construction, completion, or occupancy.⁸³

It means asking early whether the site can truly support the use. Whether infrastructure is physically and financially available. Whether the design fits the households named. Whether the operating model can sustain the building. Whether the price can survive the path. Whether accessibility is real rather than nominal. Whether the public responsibilities are understood. Whether ownership, maintenance, management, and continuing accountability have somewhere to live after the ribbon is cut.

A badly sequenced decision can require a county to subsidize the same failure twice: once to create it and again to repair what should have been anticipated. A well-sequenced decision may cost more attention at the beginning and save years of correction afterward.

This is proportionality. In a county where each larger project matters, public infrastructure is precious, the development community is finite, and decisions shape the landscape for generations, getting the sequence right is part of getting the housing right.

What Chapter 4 establishes

Kent County has housing activity at many stages: homes are being repaired and replaced, while others are discussed, designed, proposed, approved, permitted, financed, or built. The central production question is how much of that activity reaches completion, occupancy, and the households invoked along the way. The answer cannot presently be expressed as one countywide completion rate or net-production number because the six issuing jurisdictions do not publish a continuous, comparable path from authorization through occupancy and loss. That absence is a public-reporting finding, not evidence of zero activity.^{84,85}

The county cannot measure its housing future by placing every lot, concept, capacity estimate, approval, permit, and proposed unit into one impressive total. Each belongs in the record, but each must remain in its actual stage. Otherwise possibility is mistaken for supply, delay is hidden by accumulation, and households are told that homes are coming when no one can yet say when, at what price, or for whom.

The path changes the result. Time changes cost, cost changes form, and form changes who can live there. Infrastructure determines where housing can occur. Public process shapes whether a home enters a community with clarity or resentment. Published online records preserve some completion and occupancy events, but not one continuous countywide account linking significant opportunities from proposal to delivered homes. What can be said with confidence is bounded: the state record provides a continuous annual authorized-unit series from 2016 through 2025, including 53 units across 41 residential buildings in 2025; January through June 2026 is a labeled partial period with 24 authorized units; the study separately documents 14 project records and 20 address-level dwelling permits; and completion, occupancy, conversion, preservation, replacement, and removal remain separate evidence classes. That discontinuity limits what the county can learn from the work.^{86,87,88,89,90}

The resulting portfolio may include individual homes, locally scaled infill, missing-middle housing, preservation, adaptive reuse, senior housing, attainable ownership, rental housing, larger approved developments, and place-specific opportunities. Chapter 4 does not force them into one model. It requires each to remain in its actual stage and retain its intended purpose through the path.

The Housing Standard tests whether the process preserved the intended home, carried it in the right way, delivered it in time to matter, placed it where land and infrastructure could support it, kept it reachable by the intended household, protected the reason offered for public and private effort, and treated neighbors, applicants, builders, officials, and future residents with dignity.

A household needs a home, not a proposal. Kent County can make each project's stage visible, name the next decision, protect its purpose through the path, and recognize success when a human being can finally turn the key.

Chapter 5 turns to the people, institutions, authorities, infrastructure providers, funders, builders, nonprofits, and public records carrying that work together, and to what happens at the handoffs among them.

Chapter 5. The Systems and People Who Carry the Work

Chapter 4 followed a home from possibility toward occupancy and found people carrying it at every stage. This chapter turns toward those people and the system their work creates—whether or not anyone has named it as a system.

Who carries housing work now

A housing system is the promise many people make together to carry one household all the way home.

The promise begins long before a key changes hands. It lives in the person who answers the first frightened telephone call, the inspector who recognizes that a repair cannot wait, the planner who helps an applicant understand the path, the utility operator who knows what the system can bear, the lender willing to look beyond a perfect file, the builder who can make a modest project work, the property manager who treats a resident as a neighbor, and the public official who understands that a line in a budget will become part of someone's life.

Together they are the housing system.

Kent County already has these people. It has public agencies exercising housing-related authority, towns making land-use decisions, utilities carrying essential capacity, courts recording distress, schools seeing instability in children's lives, providers helping residents through crisis, nonprofits repairing homes, lenders and real-estate professionals moving households through the market, builders turning plans into structures, landlords carrying much of the rental stock, and residents quietly helping one another find places to live.

The county has housing work in motion. The responsibility audit identifies 34 housing-system functions and tests each across six roles: legal authority, asset ownership, funding control, operating delivery, enforcement, and system coordination. Seventeen functions have a verified core assignment; the others carry a local, programmatic, capacity, freshness, or evidence qualification. The count describes assignments in the reviewed record, not the number or capability of people doing the work. The work is distributed across so many hands that no one participant can see the whole household, property, or path at once.⁹¹

A promise divided among many people can still be kept when someone is responsible for knowing where its work resides. County law illustrates both the authority and the limit of the current public account. Chapter 189 creates an Office of Housing and Community Development and allows the County Commissioners to appoint a full-time director. Chapter 189 also assigns the Director plumbing and electrical permit oversight and housing and community-development grant duties. The FY2027 public budget shows a \$1,124,136 Planning and Zoning appropriation, and the FY2026 staffing record shows 10 authorized FTE for the combined Planning, Zoning and Housing department. The reviewed records do not separately identify a housing appropriation, housing FTE allocation, housing director, or housing-titled position. They also do not establish that no employee performs housing work under a broader title.⁹²

Responsibility crosses sectors and remains divided by role

Exhibit 5.2 Responsibility crosses sectors and remains divided by role

Responsibility role	County and town actors	State and regional actors	Private actors
Legal authority	County Commissioners; county and town planning, zoning, and permit bodies	DHCD; MDE; courts; federal program authorities	Owners and regulated utilities where law assigns duties
Asset ownership	County and towns may own land, facilities, utilities, and housing assets; records have designated custodians	State and regional bodies may hold program assets; records have designated custodians	Owners; landlords; lenders; builders; utilities
Funding control	County and towns budget, apply, match, and administer	DHCD; HUD; USDA; regional funders award or oversee	Lenders, investors, developers, and owners assemble private capital
Operating delivery	Planning, permitting, public works, DSS, and town staff	State and regional programs deliver or contract services	Builders; property managers; lenders; brokers; utilities
Enforcement	County and town inspectors, code officials, and boards	MDE; DHCD; courts; federal compliance authorities	Regulated owners and operators are subject to compliance duties; no public enforcement unless expressly authorized
System coordination	Assignments are distributed; no complete countywide route is demonstrated	State and regional actors coordinate within programs	Private actors coordinate transactions and projects

Continued in the following panel. One function may involve several sectors, but their roles are not interchangeable.

Responsibility across sectors continued

Responsibility role	Nonprofit and civic actors	Representative functions
Legal authority	Advocacy and civic bodies influence but do not replace public authority	Land use; codes; permits; program rules; appeals
Asset ownership	Nonprofits may own, lease, or steward housing assets	Land; housing; utilities; loan and property records
Funding control	Nonprofits raise, receive, and administer project funds	Capital awards; vouchers; repair aid; project finance
Operating delivery	Shelter, repair, counseling, and homeownership providers	Review; construction; rental; repair; navigation; assistance
Enforcement	Providers document grant and program compliance; public enforcement stays with the authorized agency unless expressly delegated	Inspection; habitability; fair housing; grant compliance
System coordination	Civic and nonprofit actors connect residents and referrals	Handoffs; shared records; referrals; unresolved cases

Chapter-level matrix distilled from the 34-function audit. One function may involve several sectors, but their roles are not interchangeable.

Source: Kent County Housing Responsibility and Accountability Audit and accompanying 34-function Responsibility Matrix, September 10, 2026. This chapter-level matrix shows representative actors and functions; The complete function-level matrix is published in Appendix B, Community Housing Responsibility Matrix. Presence in a cell does not rank an organization or demonstrate capacity.

How households and projects encounter the doors

A resident does not experience government and community organizations as an organizational chart. A resident experiences doors.

One door is for permits. Another is for planning. Another is for utilities. Another is for emergency assistance. Another is for home repair. Another is for rental help. Another is for homelessness. Another is for aging. Another is for disability. Another is for taxes, foreclosure, code, financing, or legal protection. Some doors belong to the county. Some belong to towns. Some belong to the state. Some belong to nonprofit or private organizations. Some open only for a particular program, household type, geography, funding year, or kind of property. The controlled service inventory identifies 25 directory entries covering organizations, programs, and actor groups connected to eight housing-service areas. Many serve Kent County regionally. Presence in the inventory establishes a documented role, not current capacity, a guaranteed opening, an accepted referral, or a completed housing outcome.^{93,94}

Every door may be performing its assigned work correctly while the resident still cannot find a path through them.

That is the distinction this chapter must hold. Kent County is not without housing authority merely because it does not have a single housing authority or housing department carrying the whole field.

Authority exists. Responsibility exists. Records exist. Expertise exists. Money moves. Decisions are made. Homes are approved, repaired, financed, inspected, served, lost, preserved, rented, and occupied.

What is missing is the place where those separate truths become one usable housing information system. The reviewed public record does not establish one accountable countywide front door or end-to-end navigator for every housing need. One assignment is clear: Maryland DHCD acts as the public housing authority for Kent County and directly administers the Housing Choice Voucher program. Its April 2026 Eastern Shore application window included Kent County, but an application did not guarantee placement on the waitlist.^{95,96}

Without that shared information system, a household must become its own coordinator. The resident must learn which program applies, which office holds the record, which boundary matters, which application comes first, which document another agency will require, and whether the help still exists. A builder must discover how land, infrastructure, approval, and financing decisions relate. A public official may know what one jurisdiction has done without knowing what the neighboring town, the state program, or the private owner must do next.

The absence of one housing door does not mean there is no system. It means the system often becomes visible only to the person forced to navigate it.

Kent County is made of places with their own authority, history, infrastructure, and public responsibilities. Some housing functions belong properly with the county. Others belong with municipalities, courts, schools, utilities, state agencies, federal programs, private owners, or community organizations. Consolidating every function into one office would neither be realistic nor necessarily wise.

The purpose of coordination is to keep those necessary distinctions from becoming cracks through which households and projects disappear. The distinctions begin with geography. Responsibility may change among Kent County Balance, Betterton, Chestertown, Galena, Millington, and Rock Hall, and Millington evidence may describe the whole town across two counties rather than Kent County alone. The parcel, service area, and issuing jurisdiction must therefore be established before an actor is assigned.⁹⁷

Fragmentation can become a practical failure when a resident needs inside knowledge to find help, a file closes without a known next door, or a project waits because its next action has no agreed owner. Incompatible activity counts can also leave the county unable to distinguish an occupied home, a preserved home, and a finished administrative step. These are the handoffs a shared housing information system should make possible to examine.

In a small county, public staff and community providers often carry several responsibilities at once. They are often solving immediate problems with limited staff, program rules they did not write, reporting systems designed somewhere else, and resources that arrive with narrow purposes attached.

The vulnerability lies in the space between the work. The audit confirms gaps in two closely related functions: housing navigation and coordinated entry, and housing information, records, and market intelligence. In each case, the finding concerns the absence of a complete publicly identifiable countywide assignment or reconciled route. It does not establish that providers never refer residents or that officials never coordinate informally.⁹⁸ That space needs an owner: someone

responsible for the handoffs, common definitions, shared record, unresolved questions, and obligation to go back and ask what happened next. Ownership of the underlying decisions stays where law and assignment place it.

That work includes preparing a meeting with the people able to decide, keeping a common record, resolving conflicting documents, following an accepted referral or project milestone, and returning to the matter after the immediate conversation ends. It needs protected time and an assignment that survives the person who first noticed the problem.

Chapter 9 recommends operationalizing the codified Office of Housing and Community Development to carry the countywide connection. Chapter 11 tests the assignments within that function against lawful authority, capacity, geography, and the work already carried elsewhere.

Housing assistance is often described by the thing eventually provided: shelter, a voucher, a repair, a loan, a rental, legal help, or a home. Before any of those, a person needs orientation.

At the first door, a person needs to know where to begin, what eligibility and documents apply, which problem must be solved first, what happens during the wait, who will respond, where the next referral leads, what a denial means, and whether a change in circumstances requires starting again.

These questions are not peripheral to housing service. They determine whether the service can be reached.

A system may contain help and still be inaccessible because the path to it assumes time, transportation, internet access, document control, confidence with institutions, or the ability to tell the same painful story repeatedly. A person facing eviction, an unsafe home, a failing septic system, a sudden disability, a family breakup, or the loss of income may have the least capacity at the moment the system demands the most navigation.

The right dignity begins at the first contact.

It means the resident is not punished for entering through the wrong door. It means a referral is more than a telephone number. It means the person understands why another organization is involved and what to do next. It means programs can retain their lawful eligibility rules without treating confusion as irresponsibility. It means the system notices when no available program fits a real and recurring need.

The questions residents cannot answer can also reveal what leaders need to see. Navigation and decision support can inform one another while retaining their different tasks and privacy boundaries.

Exhibit 5.3 Responsibility changes at the boundary

Reporting geography	Responsibility begins with	Necessary qualification
Kent County Balance	County land use and permits	County sanitary service areas; private systems elsewhere
Betterton	Town decisions and local routing	Town water and wastewater responsibilities

Reporting geography	Responsibility begins with	Necessary qualification
Chestertown	Town planning, review, and permits	Town utilities; project-specific county and state roles
Galena	Town decisions and annexation actions	Town utility responsibilities; countywide planning context
Millington	Town authority across two counties	Whole-town facts require Kent-side attribution
Rock Hall	Town planning, permits, and utilities	Town and county service roles may differ by location

Jurisdiction must be established before authority, service ownership, permitting, or record custody is assigned.

Source: Kent County Housing Responsibility and Accountability Audit and six-jurisdiction control, September 10, 2026. Jurisdiction, parcel, and service geography must be established before responsibility is assigned.

What the current system allows the county to see

The need for a common housing record has appeared throughout Part One. Households, markets, home conditions, assistance, instability, project stages, infrastructure, affordability, and occupancy live in records created for different purposes. That fragmentation is an operating condition as well as a research difficulty. The responsibility audit traces public and private custody across parcel and land records, six permit geographies, system-specific utility records, courts, DHCD, HUD, USDA, Census products, assisted-property records, provider systems, and private market sources. No reviewed entity currently reconciles all of those domains into one public countywide housing-system record. That fragmentation affects whether a resident can be directed toward an available home, a repair need can be seen before loss, or a project can be followed from approval to occupancy.^{99,100}

Information builds nothing by itself, and missing or mislabeled information can waste land, money, time, trust, and the moment when action remains possible. A usable housing information system must preserve geography, period, universe, definition, source, limitation, and evidence status. A permit, occupancy instrument, utility record, court event, provider contact, market listing, and federal estimate may all be accurate without measuring the same thing. Their differences must remain visible rather than being flattened into one convenient number.

Chapter 9 examines who holds the records, what they establish, and how a countywide housing information system could support the next housing decision.¹⁰¹

Housing authority in Kent County is divided because the county is made of distinct places. That division is real and should be respected.

The county and municipalities make different land-use, permit, infrastructure, service, and investment decisions. A project inside one town may depend upon county action, state financing, private land control, or infrastructure outside the immediate site. A countywide need may be answered through several local opportunities. Millington's geography crosses a county boundary. Villages and unincorporated communities have housing lives that do not fit inside municipal reporting.

No jurisdiction should have to surrender its authority for the system to become visible.

What the jurisdictions need is a common way to describe their work. The same stage language. The same distinction between project capacity and housing delivered. The same basic record of form, tenure, affordability purpose, infrastructure dependency, next action, and outcome. The same expectation that a disagreement between records is reconciled rather than hidden by a precedence rule.

This would allow each town to remain itself while the county understands the housing field as a whole. It would help leaders see when several places face the same barrier and when one place has developed a practice another could adapt. It would prevent the countywide story from becoming only the story of the place with the most staff, the most records, or the largest projects.

The right place means more than good siting. It means the system can recognize the place on its own terms and still connect it to the responsibilities surrounding it.

Eight Housing Service Coverage Map areas and organizations in the current record

Exhibit 5.5 Eight Housing Service Coverage Map areas and the organizations identified in the current record

Housing Service Coverage Map area	Organizations or systems identified in the current record
Outreach and crisis response	DSS; behavioral health; legal and community providers
Emergency shelter	Samaritan Group; Shelter Alliance; 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	Assisted property owners, operators, HUD, USDA, DHCD
Rental assistance and voucher administration	Maryland DHCD (PHA MD901); DSS and regional assistance
Homebuyer preparation and homeownership support	Kent Attainable Housing; MRDC; lenders and counseling
Home repair and homeowner stability	Rebuilding Together Eastern Shore; DHCD; MRDC; aging services

The Coverage Map is a service standard. Listed presence does not establish sufficient or continuous coverage, countywide access, or successful delivery.

Sources: controlled organization inventory and provider records through September 10, 2026. The Coverage Map is a service standard. Listed organizational presence does not establish that coverage is sufficient, continuously available, accessible, geographically complete, or successfully delivered countywide.

Exhibit 5.6 The current public record is held in different places for different purposes

Evidence domain	Current custodians	Countywide connection not established
Land and parcel	SDAT, land records, owners	No single join to housing stage
Permits and occupancy	County and town issuers	No continuous six-geography path
Infrastructure	System owners, MDE, EPA	Definitions and commitments remain system-specific
Assisted housing	Owners, managers, HUD, USDA, DHCD	No complete county crosswalk and live availability view
Household services	Providers and program administrators	No published unduplicated end-to-end pathway
Market activity	Public filings and private systems	Listings and transactions have different universes

A missing public connection is not proof that no internal record, informal coordination, or underlying activity exists.

Sources: Evidence Reconciliation and Source-of-Record Map and Housing Responsibility Audit. A missing public connection is not proof that no internal record, informal coordination, or activity exists.

The people and resources sustaining the work

Water and wastewater systems are often discussed as engineering and finance. They are also housing institutions. The responsibility matrix assigns public water and wastewater planning to the countywide public system, operational responsibility to the relevant system owner, and private well and septic maintenance to the property owner under public health regulation. The actor and legal meaning change with the asset and service geography.¹⁰²

Their operators know where physical capacity exists, where it does not, what is already committed, what is failing, what investment is planned, and which apparent opportunity depends upon work not yet funded or designed. Those facts determine whether housing can be built, preserved, occupied, or intensified.

Infrastructure providers should not be asked to promise service the system cannot reliably carry. Nor should housing leaders treat a technical capacity figure as though it automatically belongs to any proposed project. Design, permitted, allocated, available, and conveyance capacity are different conditions. Their meaning should be understandable before land decisions, public expectations, and private spending advance too far.

The relationship must also run in the other direction. Infrastructure plans should not be developed without understanding the households, forms, and locations the county is trying to support. A major investment can shape settlement for decades. If housing purpose is absent when the infrastructure decision is made, the county may later discover that physical capacity and human need are standing in different places.

Infrastructure coordination is therefore not a request for engineers to become housing planners. It is a request for the housing system to treat their knowledge as part of the earliest decision, and for the infrastructure system to understand what its choices will make possible.

Some of Kent County's most important housing work occurs quietly inside homes that will never appear in a list of proposed developments. A current award shows how that work crosses boundaries: Maryland DHCD awarded Rebuilding Together Eastern Shore \$150,000 in State Fiscal Year 2026 for Safe and Healthy Homes rehabilitation serving Kent and Queen Anne's counties. The award confirms a regional resource and purpose; it does not state a Kent-only allocation, expenditure, or completed-household count.¹⁰³

A repair crew replaces a failing roof. A volunteer makes a bathroom safer. A health worker recognizes that a housing condition is worsening an illness. An aging-services provider helps someone remain at home. A nonprofit assembles funds from several programs because no single program covers the need. A contractor finds a way to complete urgent work within a limited budget. A neighbor notices what the household has stopped being able to manage.

This is not secondary housing work. It is the infrastructure that keeps the existing county inhabited.

The people doing it often see conditions before any countywide dataset can. They know which repairs recur, which program rules leave gaps, which households wait too long, which properties are becoming unsafe, and which modest intervention prevented a much larger loss. Their knowledge should not be extracted casually or turned into an obligation to build another reporting system for someone else. It should be invited into a shared housing conversation in a way that helps their work and protects the people they serve.

Their present work shows where permits, grants, health needs, accessibility, energy work, septic or water problems, and household stability must meet around one home rather than arrive through repeated disruption.

The right home is often preserved by people whose names never appear in a housing plan. The plan should know that they are carrying it.

Emergency shelter, homelessness response, eviction prevention, foreclosure intervention, utility assistance, legal services, school support, domestic-violence services, behavioral health, and social services meet residents when housing has become unstable or impossible. The responsibility record documents a public-nonprofit operating partnership in which DSS carries benefit and referral roles and Samaritan Group carries seasonal shelter, motel placement, arrears assistance, and stabilization functions. Those roles establish an emergency pathway, not a guaranteed year-round bed or a complete measure of need.^{104,105}

These systems are essential. They should not be treated as proof that the county has solved the housing conditions producing the crisis.

By the time a household reaches an emergency door, several earlier opportunities may have passed: a manageable repair, a rent adjustment, mediation with a landlord, help replacing lost income, an accessible alternative, a smaller home, a legal intervention, a utility solution, or simply a person able to connect the household to the right service before the deadline.

Not every crisis can be prevented. But a system that records only the final event will repeatedly arrive too late.

Housing coordination should allow crisis providers to inform prevention without requiring them to disclose private household stories. Patterns can be seen without turning people into cases for public consumption. What type of problem is arriving? Where does the referral path break? Which assistance comes after the deadline it was meant to prevent? What recurring need has no program designed for it? What happens after the immediate crisis closes?

The service-path question is therefore one of continuity: where a household can enter, who carries it next, where assistance ends, what happens when eligibility changes, and which housing need has no dependable path forward. Part Two applies the Housing Service Coverage Map to changing lives and places, asking which routes would need to work for them.

The measure of a crisis system is not only whether it responds compassionately at the bottom. It is whether the larger housing system learns enough to keep more households from falling that far.

Most homes in Kent County are privately owned, financed, sold, rented, repaired, built, and managed. The housing system cannot work by treating private actors as peripheral to a public plan.

Landowners decide whether sites become available. Builders decide which forms are practical. Lenders determine which households can turn income and savings into ownership. Real-estate professionals see who is searching and what they cannot find. Landlords and property managers know how quickly rentals turn, what applications look like, which costs are changing, and why units leave or return to the market. Employers see positions that remain difficult to fill because a worker cannot find a workable place to live.

Their information is valuable, but their incentives and definitions are not identical to the public purpose. That is not a moral flaw. It is why partnership requires clarity.

The county should be able to invite private knowledge without converting anecdote into fact, to structure voluntary reporting without pretending it is complete, and to offer predictability in return for transparency. A builder who can understand the path earlier can make a better decision. A landlord who knows where to refer a struggling tenant may preserve both a tenancy and an income stream. An employer who can describe workforce housing pressure may help the county connect jobs to housing forms. A lender willing to examine patterns in access may help distinguish an underwriting barrier from a preparation, product, appraisal, property-condition, or information barrier.

Public and private participants need not share every interest to share responsibility for a functioning housing market.

Housing resources rarely arrive as one unrestricted pool. They come through capital budgets, grants, loans, tax incentives, infrastructure programs, rental assistance, rehabilitation funds, land contributions, fee decisions, bond proceeds, and state or federal programs carrying their own rules.

Each resource can accomplish something important. Current records illustrate the variety without creating one total: a \$150,000 regional award supports Safe and Healthy Homes work in Kent and Queen Anne's; an \$800,000 Community Development Block Grant award is connected to Millington Senior Village; and a \$6.2 million federal award supports Millington wastewater work.

These are different resource actions with different geographies and purposes. None alone proves expenditure, project completion, or an occupied home.^{106,107}

The present funding system distributes those answers across budgets, awards, programs, properties, projects, and participating organizations. Following public contribution to public purpose therefore requires knowing the problem the resource was intended to solve, what household, property, project, or system it reached, what other money was necessary, what conditions came with the support, what outcome was delivered, and what obligation continues afterward.

The purpose is not to reduce human work to a return-on-investment formula. Some essential housing actions will never repay the public in a direct financial line. Preventing displacement, making a bathroom safe, preserving an affordable rental, stabilizing a septic system, or helping a family avoid homelessness may produce value across health, education, employment, public safety, and community continuity that no single program ledger captures.

Accountability means following the reason, not merely the dollar.

For the right reason asks whether public support advanced a result worthy of the commitment. The first time asks whether the intervention was durable enough to avoid paying repeatedly for a preventable failure. With the right dignity asks whether the household receiving help was treated as the purpose of the investment rather than as evidence that a program performed.

No elected official, town manager, planner, provider, or volunteer can personally carry every housing function. Leadership does not require that they do.

It requires that someone remain responsible for the whole question.

Are households able to find a beginning, a next step, and a way to remain? Are the county's jobs connected to housing choices workers can reach? Are older homes being preserved before they become losses? Are approved opportunities moving, and if not, what decision is next? Are public resources attached to outcomes? Are towns, utilities, providers, builders, and residents working from a shared housing information system? Are unknowns visible enough to become assignments rather than excuses?

These are not questions for one annual report. They are a standing practice of governance.

Leadership is the willingness to remain with a problem across boundaries, handoffs, and time. Chapter 9 places that continuing practice in the codified Office of Housing and Community Development, while Chapter 11 tests the bounded assignments, authority, capacity, reach, and relationships required to carry it.

A human housing system must remember the humans working inside it.

Public staff, nonprofit leaders, volunteers, property managers, builders, inspectors, and service providers can become the place where every unresolved expectation lands. They absorb anger produced by rules they did not write, shortages they cannot fix alone, funding they cannot guarantee, and timelines they do not fully control. In a small county, the same people may be called upon repeatedly because they are known, trusted, and willing.

That willingness is an asset. Staff capacity is not infinite. The FY2026 staffing record identifies 10 authorized full-time-equivalent positions for the combined Planning, Zoning and Housing

department. It does not establish filled positions or separately identify housing-specific hours, caseload, workload, or performance.^{108,109}

Housing done in the right way requires roles that are clear enough for people to succeed, records that prevent the same work from being reconstructed, handoffs that do not depend upon memory alone, and leadership that distinguishes a capacity problem from a performance problem. It requires training, continuity, practical tools, and enough administrative support that expertise is not consumed by avoidable searching and repetition.

Dignity belongs to the applicant and the resident. It also belongs to the employee answering the telephone, the volunteer entering the damaged home, the official making an unpopular decision, and the small builder trying to interpret a process built from several layers of authority.

A system that exhausts its most committed people will eventually fail the households who depend upon them.

The county and towns are already planning, permitting, operating infrastructure, considering projects, funding public work, and preparing for future land-use decisions. Organizations are repairing homes, serving older residents, helping households in crisis, supporting ownership, managing assisted properties, and connecting people to state and federal programs. Builders, landlords, lenders, employers, and real-estate professionals make housing decisions every day.

That work provides the factual starting point for the later action plan. Live projects, homes at risk of preventable loss, infrastructure choices, difficult program handoffs, consequential evidence gaps, and public investments already carry needs that can be observed and tested. Part Four will determine what should begin, continue, complete, connect, or be created. Chapter 5 records the living system from which those decisions must grow.

Exhibit 5.7 Public contribution remains attached to purpose

Resource action	Amount	Geography and purpose
Safe and Healthy Homes	\$150,000	Regional award • Kent and Queen Anne's
Millington Senior Village infrastructure	\$800,000	CDBG award
Millington wastewater	\$6.2 million	Federal award for a new relocated plant

These are unlike resource actions. They must not be summed, and none alone establishes expenditure, completion, or a housing outcome.

Sources: Maryland DHCD MAHT Round 51 awards; Maryland DHCD Fiscal Year 2025 CDBG Awards List; and U.S. Senator Chris Van Hollen, FY26 Congressionally Directed Spending Projects Secured. Amounts are unlike resource actions and must not be summed.

What Chapter 5 establishes

Kent County's housing system is formed by county and municipal government, state and federal programs, infrastructure providers, schools, courts, lenders, builders, landlords, property managers, real-estate professionals, employers, nonprofit organizations, volunteers, and residents themselves. The work exists, but it is distributed across authorities, programs, geographies, records, and relationships that do not yet form one consistently visible and navigable path. The evidence

supporting that conclusion is bounded but substantial: 34 audited functions, six responsibility roles, six jurisdictional geographies, 25 directory entries, a state-administered voucher function, and multiple public records whose handoffs are not joined in one current countywide account.^{110,111,112}

Authority is distributed, and much of it should remain distributed. Information, infrastructure, preservation and crisis services, private decisions, and public resources are all part of delivery. Their recurring connections must serve leaders and residents at the same time: helping decision-makers see the whole field while giving a person somewhere to begin, respecting institutional boundaries without allowing them to become dead ends, and preserving evidence differences without preventing a usable account.

Chapter 9 recommends an operating home for that connective work. Its assignments still need to be sized by recurrence, lawful authority, existing capacity, and the people and places they must reach.

Part One began with the life that must land somewhere and followed it through households, work, markets, homes, production, and the people carrying each stage. It ends with a living system already at work, not an empty structure waiting to be invented. Part Two now asks what that work must make possible for the people and places of Kent County.

PART TWO

What Kent County Needs



Chapters 6–7

September 2026

Before we call something a need

Part Two asks what the housing environment described in Part One must make possible when a life changes.

Part Two begins by asking what all of that life is trying to make possible, and the answer is more than a count of homes. People need choices within reason: a believable next step when life changes and a county able to understand how people actually move through a life.

The Housing Standard tests whether the eventual home and the path to it fit that life.

The Continuum keeps the range of housing choices visible; no household is expected to move through them in a prescribed order.

The Coverage Map then asks which help must be reachable for a particular choice to work.

The next chapters bring those questions to households and places, where a housing need becomes particular.

Chapter 6. What Kent County Needs: The Lives Housing Must Be Able to Hold

People do not remain in one housing season

A housing study can make a life look strangely still.

It places a person into an age group, an income band, a tenure category, a household size, or a program universe. That may be necessary to understand the county. It is not how anyone remains.

People begin. They join. They separate. They raise children. They take in parents. They lose work and create work. They become ill and recover. They inherit houses they cannot yet manage. They build businesses in spare rooms, garages, boats, kitchens, fields, trucks, and outbuildings. They leave for education or opportunity and later discover that the place they once needed to escape is the place they want to return to. They age. They grieve. They need less room. They need more help. They change their minds.

A home that worked beautifully in one season may become impossible in another. A small apartment can be freedom at the beginning and crowding after a child arrives. A large house can be the center of family life and later become a roof, yard, staircase, tax bill, and collection of rooms one person can no longer carry alone. A rental can create the flexibility to build a career and later become the place from which ownership feels unreachable. A family property can become both inheritance and burden.

Kent County does not need to prescribe the correct home for every stage. It needs enough range, movement, support, and visibility that people can choose a home fitted to the life they are living now without being forced to abandon the people and place that make the life theirs.

The current population record makes those different housing seasons visible at county scale. Kent County's 2025 estimated median age was 49.0, and 5,937 residents were age 65 or older. Those facts establish the size and age structure of the population moving through housing choices; they do not assign one home form to an age group.¹¹³

The first need is a believable beginning

A young person's ability to stay depends in part on a first home that can be reached and sustained.

A believable beginning is rarely grand. It may be a room, a small apartment, a place over a shop, half of a duplex, a manufactured home, a modest townhouse, an older house needing careful work, or a small detached home with nothing particularly remarkable about it except that a person can afford to enter. A first home only has to be possible.

It must leave room for the rest of a young life: transportation, food, insurance, tools, education, child care, savings, friendship, risk, and the occasional mistake from which adulthood is partly made. If the first available home requires every dollar and every margin, it may provide an address while preventing the person from building anything beyond it.

Kent County's young adults do not all follow the same path. Some leave for college, military service, training, work, travel, or simply the necessary distance from where they were raised. Some begin earning early, buy equipment, build trades and small businesses, and piece together a life

through work that may not appear inside a conventional career story. Some return with partners, children, debt, experience, or a changed understanding of what a good life requires.

The county needs room for all of those beginnings.

Three measures frame the cost environment around a first home. The 2025 median sold-home price is \$355,000; HUD's FY2026 two-bedroom Fair Market Rent is \$1,246; and the latest pooled ACS median gross rent is \$1,209 $\pm$ \$89 for 2020–2024. These are completed sales, a program benchmark, and reported renter costs. None measures the price or availability of a first home for a particular household. The need for several entry paths follows from the different households, costs, and financing barriers described in Chapters 1–3.¹¹⁴

Exhibit 6.2. Three Different Measures Around a First Home

Measure and period	Value	What it establishes
Median sold-home price, 2025	\$355,000	County completed sales; not a first-home price
Two-bedroom Fair Market Rent, FY2026	\$1,246	HUD program benchmark
Median gross rent, ACS 2020–2024	\$1,209 $\pm$ \$89	Reported renter cost; pooled survey estimate

Sources: U.S. Census Bureau ACS 2020–2024; HUD FY2026 Fair Market Rents; Maryland REALTORS 2025 annual Kent County report. The three universes remain separate; none establishes a household-specific entry price or current availability.

That means rentals visible beyond private networks, ownership below the move-up market, financing capable of recognizing real but nontraditional working lives, houses whose condition does not turn a low price into a high-risk purchase, and housing forms that do not assume the first adult home must be either a large detached house or a subsidized apartment.

The right time is before the person has built a life somewhere else because Kent County offered no believable place to start.

Growing a life requires room without requiring excess

Families need space, but space is not one fixed design.

The latest pooled survey estimate identifies 1,683 $\pm$ 223 Kent County households that include a child under age 18, while the county's 8,493 households average 2.09 $\pm$ 0.07 people. Those measures describe household composition, not a prescribed house size; they reinforce the need for homes that can carry different ways of growing a life.¹¹⁵

A household raising children may need bedrooms, storage, safe outdoor space, room for work and homework, a place for a grandparent to visit or stay, and a location from which school, care, employment, food, and community can be reached. Another family may prefer a townhouse near town life, an apartment with less maintenance, or a smaller house whose affordability leaves money for everything happening beyond the walls.

The need is a housing conversation that stops assuming families will adapt indefinitely to whatever the market provides.

Making room for children also means making room for the adults raising them and the workers sustaining schools, health services, public safety, shops, farms, and other daily institutions. Homes near family can let grandparents and grandchildren give and receive care. Those relationships are part of the reason to consider housing range.

This is where housing becomes community continuity. A household that can move from a first apartment to a family home without leaving the county carries its relationships forward. The child remains connected to familiar people. The parent remains connected to work and support. The older generation remains close enough to give and receive care. A move becomes growth rather than severance.

The right home for a growing family is not necessarily the largest home it can finance. It is the home that can carry family life without consuming it.

Work needs somewhere to come home to

Kent County's working life does not end at the county line, and it does not fit neatly inside one payroll.

People cross into the county to work and leave again at the end of the day. Residents cross out for employment elsewhere. Others build livelihoods through contracting, agriculture, hospitality, guide work, repair, construction, health care, education, restaurants, photography, catering, professional services, retail, arts, and businesses operated from homes, shops, vehicles, land, and relationships.

Housing must be able to hold that working life.

For some, that means a modest apartment near an employer. For others, it means a small ownership home with a shed, driveway, garage, or enough room for tools and equipment. It may mean reliable internet, a kitchen that can support lawful enterprise, space for a home office, access to roads, or proximity to the water or land from which income is made. It may mean living near family members who make child care or elder care possible.

The income attached to a job is only the beginning of the housing question. Household size, other earners, debt, transportation, insurance, taxes, utilities, private systems, and property condition determine what that income can actually carry. A worker may afford the payment and not the life surrounding it. A home farther away may cost less on paper and more once the commute is lived every day.

Kent County should not assume that everyone working here wants to live here. It should be honest that many people who might want to do so need choices the county does not consistently make visible or produce.

The opportunity is larger than workforce recruitment. Housing near work can return time to a person's life. It can turn a commuter into a customer, neighbor, volunteer, parent at a school event, member of a congregation, or person with enough energy left to participate in the place where the work is done.

Employers need that possibility too. A county without housing choices asks every institution and business to recruit against a problem it cannot solve alone. The right home becomes part of the environment in which jobs, services, and enterprises can grow.

The first-quarter 2026 QCEW record offers one current sector example: 78 health-care and social-assistance establishments and an average of approximately 752 covered jobs in Kent County. The complete 2025 county-sector cells are confidentiality-suppressed, so this observation is reported separately. It measures jobs at county establishments rather than residents or households and cannot represent the whole workforce. Chapter 1's wider account of payroll, self-employment, and work geography supplies that broader context.¹¹⁶

Success needs somewhere to go

A complete housing study cannot speak only about hardship.

People succeed. Their incomes grow. Their businesses work. They build equity. They inherit resources. They want another bedroom, more land, a view, a dock, a historic house, a farm, a place for family to gather, or simply a home that reflects what years of effort have made possible. That belongs in Kent County's housing story.

Market-rate and higher-end homes attract residents, restore properties, support local work, strengthen the tax base, and create choices for households whose needs and desires extend beyond entry-level housing. The county's waterfront, towns, rural landscape, architecture, and quality of life are genuine forms of value. They should not be apologized for.

But success at one end of the market cannot be allowed to define the whole market.

The county needs places for people to move up without requiring more modest households to move out. It needs investment that strengthens year-round communities rather than hollowing them into scenery. It needs higher-value development whose infrastructure and public consequences are understood, and restoration that preserves the life of a place rather than merely its exterior.

Housing choice needs to span prices, forms, and tenures because households need different ways to move or remain. Yet the county should never assume that one household's move automatically releases the right home for another. Homes differ in location, condition, size, price, financing, tenure, and use. A chain of possibility must be observed, not imagined.

The right reason is not to prevent success. It is to ensure that the success of the market enlarges the life of the county rather than narrowing who can belong to it.

Kent County's 2025 median sold-home price of \$355,000 and 2020–2024 median gross rent of \$1,209 ± \$89 describe two different tenure universes. Neither measures demand for higher-end homes or traces a chain of household moves. The counsel here is to keep room for market choice while following whether any resulting opportunity actually reaches another household.¹¹⁷

Coming home should remain possible

Leaving is not always rejection. Sometimes leaving is how a person becomes ready to return.

Kent County sends people into the world for education, work, service, adventure, relationships, and opportunity. Years later, the things that once seemed too small may feel precious: familiar

water, family land, a town where people know one another, room to create something, proximity to parents, or a life less consumed by distance and cost. Return, though, requires more than affection.

A person coming home may arrive with a partner who needs work, children who need school and care, a profession built elsewhere, a desire to start a business, or expectations shaped by other places. The family home may no longer exist, may be occupied, may require extensive repair, or may not fit the household returning to it. The market may offer beauty without an attainable entry point.

Kent County needs housing that allows return to become a practical decision. That includes rentals available long enough for someone to learn the county again, homes suited to families, spaces that support enterprise, and choices between a temporary landing place and an immediate long-term commitment.

Return also asks something of welcome. A person who left and a household arriving for the first time each need ways to enter local relationships. The study offers that as a community purpose, without claiming the migration figures establish how residents have been received.

The right place can be somewhere a person has always known or somewhere a person is ready to know deeply. Housing is what makes either form of belonging possible.

The current population estimate also records movement into Kent County: modeled domestic migration was positive in every annual interval ending 2021 through 2025 and added 151 people in the interval ending 2025. The estimate does not identify returning residents, so the county still lacks a published measure of how many people came home rather than arrived for the first time.¹¹⁸

Recovery requires a home before a perfect life

People lose housing for reasons as varied as people themselves.

Work ends. Rent rises. A relationship becomes dangerous. A medical event consumes savings. A parent and child lose the arrangement holding them together. A property fails. Debt becomes legal action. Addiction or mental illness disrupts what once worked. A person leaves an institution, military service, foster care, hospitalization, or incarceration without a stable place prepared for return.

The housing system must not require every other part of life to be repaired before offering a home.

Crisis response, emergency shelter, transitional housing, rapid rehousing, and permanent supportive housing exist because the path back is not identical for every person. Some households need brief financial help and a landlord willing to say yes. Some need time. Some need continuing services joined to a permanent home. Some need immediate safety before any longer decision can be made.

The need is not a sequence through which everyone must graduate. It is a response fitted to what will allow this person or household to become and remain housed.

In a rural county, the response must also protect connection. Sending a person far away may provide a bed while breaking access to work, children, care, treatment, school, pets, transportation, or trusted people. Not every service must be located within Kent County, but every regional placement must be understood in relation to the life it is trying to stabilize.

The right dignity means no one is reduced to the event that brought the person to the door. The right time means help arrives before one loss becomes five. The first time means the system learns enough about what caused the housing to fail that the next home is given a fair chance to hold.

Kent County Public Schools identified 126 students under the McKinney-Vento education definition in school year 2024–2025, up from 60 in 2021–2022, with intervening counts of 66 and 102. This school-year series is one current signal of housing instability; it remains separate from court, shelter, and household records and does not measure adult recovery needs. The case for housing fitted to recovery is broader than this school-age signal.¹¹⁹

Assistance should create ordinary life, not a separate one

Some households will need continuing financial assistance. Some will need housing with services. Some will live in homes governed by public affordability agreements. Some will use a voucher in the private market. These are not temporary imperfections in the housing system. They are part of how a complete community ensures that income, age, disability, or circumstance does not erase the possibility of home.

Assisted housing should feel like housing: safe, maintained, connected to daily life, managed with respect, and understood as part of the town or community around it. A resident should be able to become a neighbor rather than remain a program participant in the public imagination.

Kent County needs to preserve the homes and contracts that make deep affordability possible because they are difficult to recreate once lost. It needs rental assistance that can be used in an actual available home. It needs property owners and managers who can maintain both the building and the human relationship. It needs accessibility that works for the person, not merely a designation on a unit list.

It also needs movement where the household wants movement. A person whose income increases should have a next housing choice rather than a cliff. A family whose size changes should not be trapped in the wrong unit. A resident who prefers long-term assisted housing should not be pushed toward ownership to satisfy someone else's idea of progress.

A dignified life can be lived at every position on the Community Housing Continuum.

HUD's December 31, 2025 county snapshot reports 184 total units and 167 occupied units within its specified assistance-program universe. This is one federal program view, not a complete inventory of every assisted home in Kent County or a count of homes available now. The exact source fields and property distinctions are retained in the Comprehensive Appendix, Evidence Section V 1 and Appendix E.¹²⁰

A current, dated public count of Kent County households waiting for a Housing Choice Voucher was not located, so the study cannot measure the distance between voucher demand and available assistance from the public record.¹²¹

Renting should not depend entirely on being known

Small-town rental markets often move through relationships. Someone knows who is leaving an apartment, a landlord asks a neighbor about a prospective tenant, an employer hears about a place, or a sign appears. Trust can move faster than paperwork, but it can also make housing disappear from everyone outside the relationship. A new worker, a young adult without established

connections, a person leaving an unsafe household, a renter with a disability, or someone returning after years away may never know which doors exist.

Kent County needs the intimacy of a local rental market without making intimacy the price of admission.

The need is not one mandatory platform. It is a credible way to make year-round availability and basic terms more visible and give a person somewhere to look besides rumor and luck. Chapter 2 established the evidence boundaries: a statistical rent, program benchmark, dated advertisement, and occupied unit describe different things. For the person looking now, the question is which home can actually be reached.

In rental housing the right time is usually this week. A home that becomes visible after the household has signed elsewhere, lost work, or entered crisis is not the same opportunity.

A retained September 5, 2026 snapshot found seven deduplicated year-round advertisements, all in the Chestertown ZIP, with asking rents from \$1,300 to \$2,400 and a median of \$1,900. The complete seven-observation row-level record is published in the Comprehensive Appendix, Evidence Section III-9, Rental Listing Ledger. The snapshot establishes what one public platform made visible on one date and why recurring visibility matters.¹²²

Ownership should build a life, not consume it

The promise of homeownership is what a household can build after closing.

For some Kent County households, ownership may begin early and modestly. A person buys a small place, repairs it over time, builds equity, expands a business, and moves later if life requires it. For others, ownership comes after years of renting, saving, rebuilding credit, combining incomes, or returning from somewhere more expensive. Some will never want it. Some will want it and remain unable to reach it without a different home, financing product, or form of assistance.

The county needs ownership opportunities whose purchase terms, continuing costs, and maintenance demands households can sustain.

A low purchase price does not make a house affordable if condition, insurance, taxes, transportation, or private systems consume the margin. Chapter 2 established how financing and property fit can stop a household after the income calculation suggests ownership should be possible. The need here is durable ownership, not merely a successful closing.

The right way joins the household and the property honestly. The right reason is not to create a homeowner for a program report. It is to create a durable place from which a person can live, work, save, care, and choose what comes next.

The 2020–2024 ACS estimates 1,695 owner households, or 27.5 percent, and 1,195 renter households, or 51.2 percent, at or above the applicable 30-percent housing-cost threshold. Across the two tenure universes, 2,890 of 8,493 occupied households equals 34.0 percent. The calculation is a countywide pressure indicator, while sustainable ownership still depends on the costs and property conditions each household must carry.¹²³

Remaining requires homes that can bend with age

Aging in place is often spoken as though staying is always the desired and dignified outcome. Sometimes it is. Sometimes remaining in the same house becomes a form of captivity.

An older resident may love the home, street, view, neighbors, garden, workshop, or memories and need only a repair, ramp, safer bathroom, first-floor sleeping arrangement, lower energy cost, or reliable help with maintenance. Another may want less house, less land, fewer stairs, and more proximity to town, health care, food, friends, or family.

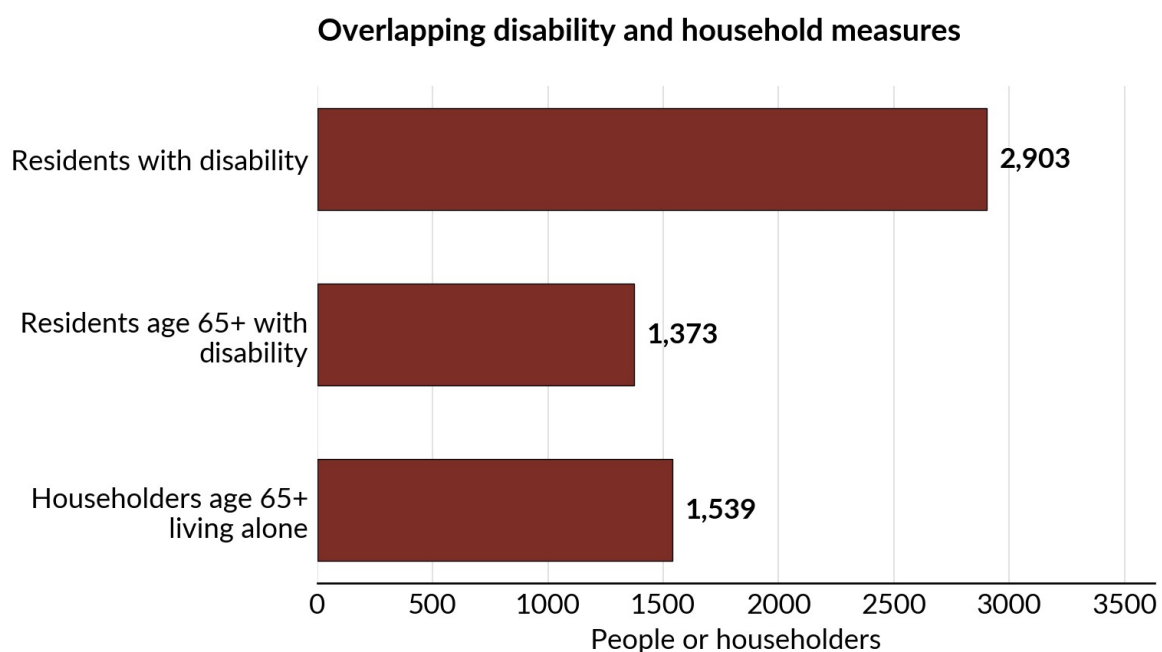
Kent County needs both choices: the ability to repair and adapt existing homes before a preventable failure forces a move, and smaller, accessible, manageable rentals and ownership homes within the communities where older residents already belong.

Paring down should not mean being sent away. A person should be able to leave a large house without leaving the town, church, water, road, neighbors, or family that gave the house meaning. That movement can also release a family-sized home, but the older resident should not be treated as an instrument for improving market supply. The move must first be right for the person making it.

The same principle applies to disability at every age. Accessibility is not a special housing category at the edge of the market. It is part of ordinary housing variety. Bodies change. Accidents happen. Children and adults live with disabilities. Caregivers need space and design that allow care without erasing independence.

The right home is one that can either change with the person or allow the person to change homes without losing community.

The 2020–2024 ACS estimates 2,903 Kent County 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 overlapping measures are a planning signal for repair, accessibility, smaller homes, and service connection; household and property evidence must determine the response.¹²⁴



ACS 2020–2024. These populations overlap and use distinct universes; do not add them.

Exhibit 6.5. Aging, Disability, and Living Alone

Source: U.S. Census Bureau, ACS 2020–2024. Geography: Kent County. The measures overlap and remain separate.

How to read this exhibit. The three measures overlap and use different populations, so they reveal distinct needs but cannot be added into one total.

Housing should leave enough life beyond the walls

Affordability is often reduced to the relationship between income and a housing payment. Households live the remainder.

After housing come food, transportation, medicine, child care, education, debt, tools, clothing, repairs, family obligations, savings, rest, and the ordinary pleasures that keep survival from becoming the entire meaning of a life.

A home can be technically attainable and still leave the household unable to live well. A lower-cost home can become expensive through distance, condition, energy, insurance, or private systems. A higher payment near work, family, and services may cost less in the life surrounding it. The household knows this calculation even when no dataset can perform it perfectly.

Kent County needs housing decisions that respect what remains.

That means asking not only what a household can qualify for, but what the household can sustain. It means recognizing that a single person, a family with children, an older homeowner, a self-employed tradesperson, and a household managing disability may have entirely different costs at the same income.

Chapter 2 named three conditions: attainable, affordable, and stabilizing. Housing done right requires all three.

The public record can measure part of that margin but not all of it. Current ACS tables show housing cost relative to income, while no current countywide public measure joins housing, food, transportation, child care, medicine, debt, repairs, and other household obligations into one after-housing-cost account. That missing measure is a defined decision gap for future household-cost reporting.¹²⁵

The county needs movement, not displacement disguised as movement

A healthy housing environment allows people to move because their lives change, not because the place has made them impossible.

A voluntary move may give a household more room, less maintenance, permanent support, or time to decide where to settle. Repair may make staying possible. The useful result depends on what the person needs, not the direction of a transaction.

That movement creates resilience. It allows the existing housing stock to serve more than one generation and more than one kind of household over time.

Displacement means an involuntary move or loss of place. A failing home, assistance arriving too late, or costs outrunning income may put a household at risk. A missing next-home option constrains choice, but does not by itself establish that displacement occurred. The distinction matters when the county asks whether people can stay, move voluntarily, or return.

The county should not confuse transaction activity with healthy movement. Homes can sell rapidly while local choices narrow. New residents can arrive while long-rooted residents lose their place. A project can add units while failing to create a workable next step for the households used to justify it.

The right housing environment lets people enter, grow, recover, remain, return, and succeed without requiring someone else's involuntary exit to make room.

What Chapter 6 establishes

Across these housing seasons, the common need is a believable choice when life changes. The county's homes and services can be judged by whether they help people make that choice while retaining enough life beyond the housing payment.

The answer will not be identical everywhere. Chapter 7 asks what these needs mean when they land in six places that share one county but do not share one housing story.

Exhibit 6.6 connects the housing passages named in this chapter to the home forms, supports, and monitoring questions that keep movement possible. It carries the chapter's life-centered argument into the six-place inquiry without treating the passages as a ladder.

Life passage	Housing response	Evidence to watch
Beginning	Visible rental or modest ownership	Search, financing, condition
Growing	Room for care, work, and children	Form, location, total household cost
Recovering	Crisis response through stable housing	Timing, assistance, landlord access
Remaining	Repair, adaptation, or smaller home	Accessibility, services, mobility
Moving by choice	A next home without losing community	Range, availability, continuity

Exhibit 6.6. Housing Passages Across a Life

Source: Kent County Housing Study synthesis of controlled evidence. The crosswalk organizes housing responses and monitoring questions without prescribing a sequence.

Chapter 7. Six Places, Six Needs

A place does not need housing merely to become larger

Communities build, preserve, repair, and welcome homes because people make places alive. A house brings the possibility of a child, worker, customer, caregiver, volunteer, neighbor, artist, mechanic, teacher, waterman, nurse, grandparent, entrepreneur, or someone whose contribution cannot be predicted from the price of the home.

The question for each Kent County community is not simply how much housing it can accommodate. It is what kind of life residents and local decision-makers choose to make possible.

That question must be answered locally because Chestertown, Rock Hall, Betterton, Galena, Millington, and the unincorporated county are not interchangeable settings for a countywide housing plan. They carry different histories, physical forms, institutions, markets, infrastructure, authority, and relationships to the land and water.

The purposes offered below are the study's interpretation of the evidence and counsel for local discussion. They are not findings from resident interviews or statements of adopted municipal preference unless attributed to a specific public record. A Listening Layer would test and refine them with residents and local decision-makers; this study does not present that listening as already completed.

The six places also need one another. A household may live outside town, work in Chestertown, care for someone in Rock Hall, shop in Galena, visit Betterton, and understand Millington through relationships that pay little attention to a county line. Services, workers, and families travel, and housing decisions made in one place affect institutions and markets elsewhere.

Kent County needs a shared housing purpose spacious enough to allow six different futures.

Local judgment can revise the proposed purpose

Exhibit 7.1. One County Discipline, Six Place-Specific Futures

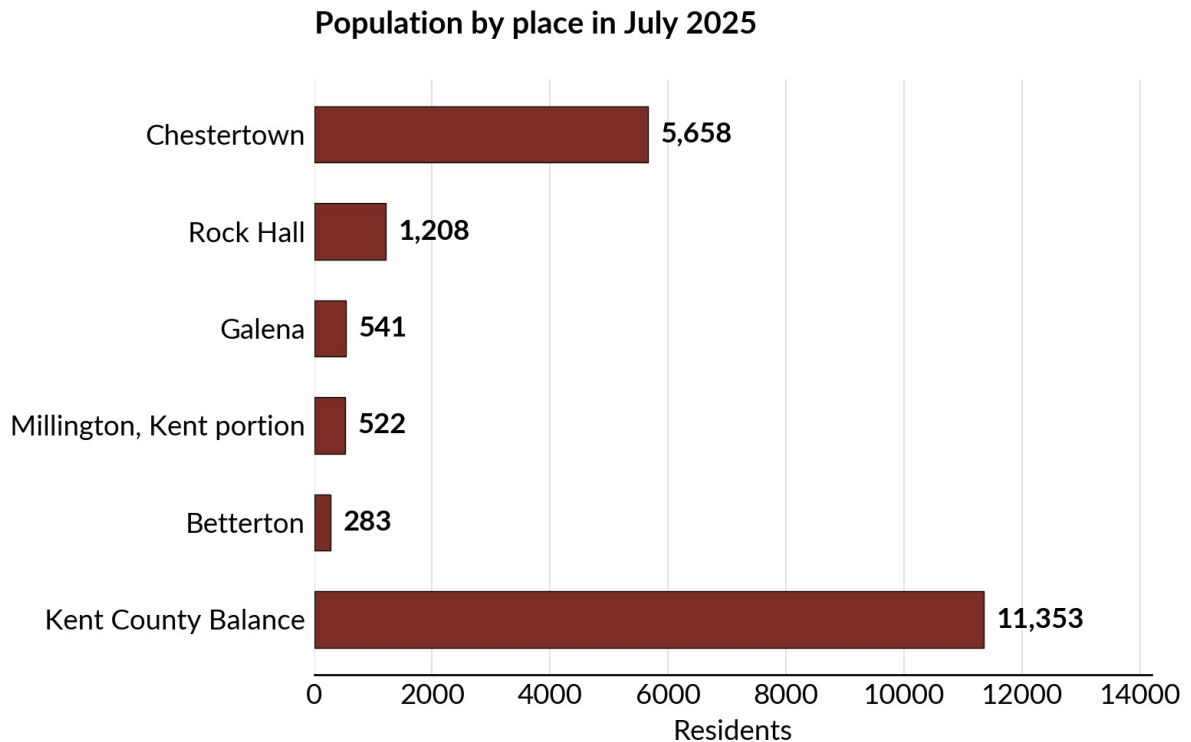
Inquiry	What carries forward
Begin with a proposed purpose	Chapter 7 offers six study interpretations for local discussion.
Read the measured context	Keep population, housing, services, stage, period, and geography distinct.
Listen and revise	Residents and local decision-makers may retain, change, or reject the starting purpose. The Listening Layer is proposed.
Choose a bounded response	Identify the local housing decision, lawful actor, resources, and next step.
Follow the result	Test what became possible for households; return what is learned to the next local decision.

Source: Chapter 7; Comprehensive Appendix F and Evidence VI. The inquiry does not demonstrate adopted town preferences or completed listening.

Each place can revise the study's proposed purpose through measured context, resident knowledge, and local judgment.

The July 1, 2025 population framework makes the six-place geography explicit: Chestertown 5,658; Rock Hall 1,208; Galena 541; the Kent County portion of Millington 522; Betterton 283;

and Kent County Balance 11,353. Maryland's within-county Table 4 directly reports all six values and the county estimate of 19,565. Millington crosses the Kent and Queen Anne's county line, so the study uses the Kent County portion.¹²⁶



Maryland State Data Center population estimates. Six geographies total 19,565 residents.

Exhibit 7.2. July 1, 2025 Population Estimates for the Six Reporting Geographies

Source: Maryland State Data Center. Millington is the Kent County portion; Kent County Balance is unincorporated Kent County.

How to read this exhibit. The County Balance and Chestertown together contain most of the county's 19,565 residents, while each smaller incorporated geography remains important at a very different operating scale.

Chestertown: where county life gathers

Chestertown is where much of Kent County gathers.

People come to work, learn, receive care, eat, shop, conduct public business, attend events, worship, walk, meet, and take part in the county's civic and cultural life. The town's streets, historic buildings, institutions, businesses, assisted properties, apartments, modest houses, larger homes, and neighborhoods hold more than the people who sleep there.

The housing question is therefore inseparable from the town's identity.

Who must be able to live in Chestertown for Chestertown to remain a living town rather than a beautiful place increasingly sustained by people who must go home somewhere else?

The answer includes the people serving meals, teaching classes, caring for patients, running businesses, maintaining buildings, staffing public institutions, raising children, volunteering, creating art, repairing homes, and beginning enterprises. It includes older residents who want to leave a

large house but not the town. It includes families who need more than a charming apartment. It includes people arriving with resources and people whose work makes the town possible without producing the income its most visible homes command. Chestertown needs range.

It needs its historic houses inhabited and cared for, not preserved as scenery emptied of ordinary life. It needs apartments above shops and within existing buildings where those homes can be safe and lawful. It needs assisted homes protected, modest houses repaired, vacant or underused properties returned to purpose, and new housing capable of belonging to the streets and neighborhoods around it.

It needs larger housing opportunities to reach occupancy without losing the household purpose attached to them. A rendering can inspire. An approval can clear the path. Site work can show movement. The town's need is still the home at the end: what was completed, what it costs, who can enter, and whether the result adds the kind of housing life identified in the project's documented public purpose.

Chestertown also needs to treat walkability and proximity as forms of affordability. A home near work, food, health care, school, community, or daily errands may return time and transportation cost to a household. That value should not belong only to those able to pay the highest price for it.

Its housing future depends on confidence rather than stasis: enough faith in the town's character to welcome homes and households that will help carry it forward.

Chestertown's measured context reinforces that relationship between home and daily access. The 2025 population estimate is 5,658. ACS 2020–2024 estimates identify 188 households with no vehicle available—41 owners and 147 renters—and 565 householders age 65 or older living alone. These are separate estimates, but each makes proximity to services and institutions part of the housing question.^{127, 128}

Selected place indicators

Exhibit 7.3. Selected Place Indicators, ACS 2020–2024

Place	Age 65+	Population with a disability	Broadband subscription
Betterton	16.9%	10.5%	87.9%
Chestertown	26.1%	17%	84.2%
Galena	19.8%	23.6%	96.4%
Millington, whole town	10.2%	13.4%	79.3%
Rock Hall	42.5%	17.2%	95%

Source: U.S. Census Bureau, American Community Survey 2020–2024 five-year small-place estimates. Millington is the whole incorporated town, including its Kent and Queen Anne's County portions. Age, disability and broadband use separate universes; each estimate has its own margin of error. These estimates provide measured context, not precise current counts, a composite score, evidence of cause, or a ranking among towns.

Rock Hall: can a seasonal destination remain a year-round hometown?

Rock Hall lives in relationship with the water.

The water is work and recreation, memory and market, danger and beauty. It draws visitors, second-home owners, boaters, investment, and people who imagine another pace of life. It also belongs to residents whose families, livelihoods, streets, businesses, and routines make Rock Hall a hometown rather than a destination.

Both Rock Halls are real. The question is whether the seasonal destination can remain a year-round hometown.

The study's proposed housing purpose for Rock Hall is to connect the vitality of visitors and seasonal residents with a durable year-round community. It also needs people present in winter, on school mornings, during storms, after businesses close, and through the long ordinary stretches from which community is actually made. It needs workers who can live near the work, families who can find a home, older residents who can remain, and younger people who can imagine beginning there.

That requires homes not governed entirely by seasonal value. It requires visible year-round rentals, modest ownership, repair and preservation, smaller and accessible forms, family housing, and new development whose scale supports town life rather than standing apart from it.

Rock Hall's future should not be reduced to theoretical capacity. Land may allow something. Rules may contemplate something. A development idea may contain many homes. None of those establishes that a builder, financing, infrastructure path, price, tenure, or household has arrived.

The town needs propositions real enough to answer ordinary questions. Who controls the opportunity? What form belongs there? What must happen next? What infrastructure can carry it? What will make the finished homes part of Rock Hall's year-round life?

The study recommends protecting Rock Hall's year-round housing choices alongside the value that visitors and seasonal residents bring. The water can remain both invitation and livelihood when the people carrying the town can still call it home. Residents and local leaders would decide how that purpose should shape particular housing choices.

Rock Hall's 2025 population estimate is 1,208. The 2020–2024 ACS estimates 42.5 percent of residents are age 65 or older and 81 households have no vehicle available. These distinct measures support attention to adaptation and daily access. They do not measure seasonal displacement or establish residents' preferred housing purpose.¹²⁹

Betterton: renewal at the scale of the town

Betterton does not need to imitate a larger town in order to have a housing future.

Its scale gives every housing decision unusual visibility. A few repaired homes can change a street. A small cluster of new households can strengthen year-round life. One neglected property can affect the feeling of an entire block. One development too large for the place can ask the town to carry consequences out of proportion to the benefit.

What would renewal look like if it were allowed to be small?

It might look like infill arriving one home at a time. It might be a deteriorated property restored before it is lost. It might be several accessible cottages, a duplex, a small attached form, a manufactured or modular home placed well, or an underused building given another life. It might be a local owner finally able to understand what a property can support and who can help make it happen.

For Betterton, the next housing proposition can be small if its property, purpose, service path, and next decision are clear.

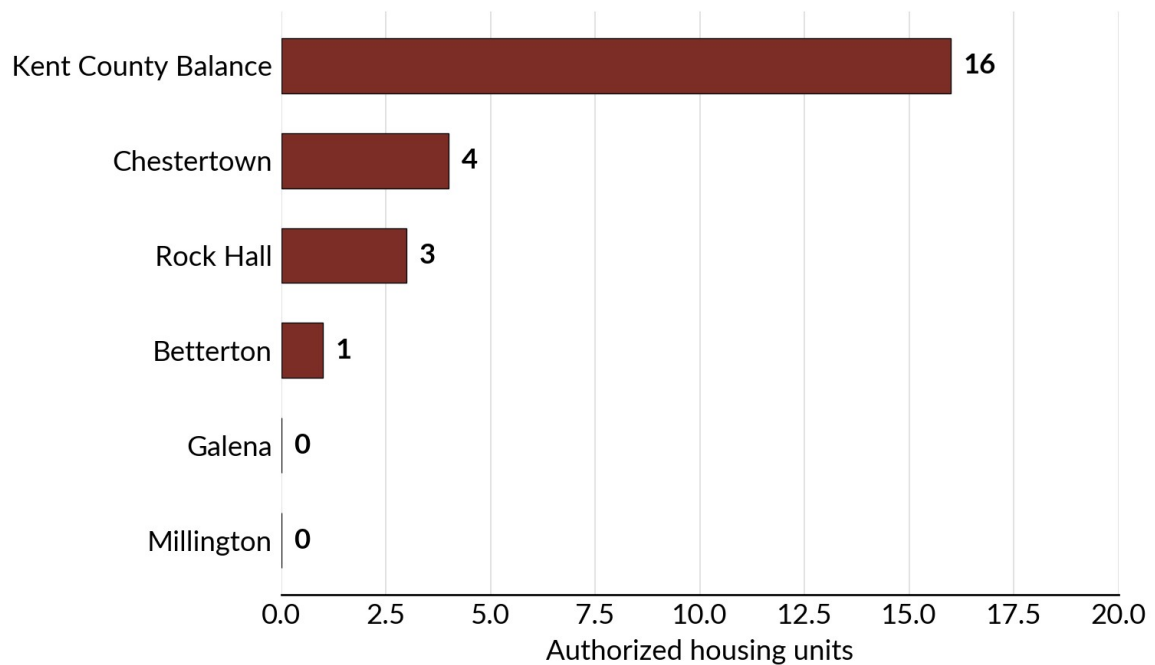
General statements about treatment capacity, available land, affordability, or small-town appeal do not create a housing proposition. A real opportunity needs a real property, known control, an appropriate form, a service path, a development scale, a household purpose, and a next decision someone can make.

The town also needs its present homes to remain present. Repair, title, insurance, accessibility, water, wastewater, and maintenance matter greatly when the housing stock is small. Preservation is not work performed while Betterton waits for growth. Preservation is one of the ways the town grows stronger.

Renewal does not require Betterton to become more important by becoming bigger. It must make the town more possible for people who value the intimacy, water, history, and scale of life it already offers.

Betterton's 2025 population estimate is 283, and the January–June 2026 state table records one authorized residential unit. In a town of this scale, that partial-period authorization is visible evidence of activity, while completion, occupancy, and the condition of existing homes remain separate questions. The count does not establish the scale of development residents prefer.¹³⁰

Authorizations by place, January–June 2026



Partial-year, not annualized; 24 single-family units in total. Authorization does not establish completed or occupied homes.

Exhibit 7.4. Residential Units Authorized, January–June 2026

Source: Maryland Department of Planning. Geography: six permit-reporting areas. The partial-year figures measure authorization, not completion or occupancy.

How to read this exhibit. Sixteen of the 24 January–June 2026 authorizations were in the County Balance; all 24 were single-family, partial-year authorizations rather than completed homes.

Galena: can a gateway become a place people choose to remain?

Galena stands in a regional geography larger than the town itself.

People and commerce move around it and through it. Nearby counties, Delaware, transportation routes, agricultural land, employment, and services shape the housing choices available to residents and the possibilities visible to property owners and decision-makers.

That position can make Galena a gateway. The housing question is whether it can also remain a place people choose to stay.

A gateway town can become merely convenient: close enough to somewhere else, less expensive than somewhere else, useful because of what surrounds it. Galena's housing future should be built from what lets households join the town itself: its streets, institutions, businesses, relationships, and year-round life.

The town needs clarity because location can make possibility sound more settled than it is.

Land near town is not necessarily town land. An annexation discussion is not an enacted boundary. Infrastructure figures may describe different physical and legal conditions. A system upgrade,

reservation, design number, permitted limit, and available connection do not answer the same question. A regional market position does not establish a project.

Galena needs the relationship among land, authority, service, ownership, form, and purpose to become clear enough that the town can choose rather than merely react.

For Galena's consideration, that purpose could include preserving existing homes, making room for smaller households and families, and widening year-round rental and ownership choices. Where a site can support it, housing connected to the town center could help residents share in daily town life.

Whether gateway access becomes belonging is a question for residents and local decisions, not an outcome a regional location can guarantee.

Galena's 2025 population estimate is 541. The 2020–2024 ACS estimates 23.6 percent of its civilian noninstitutionalized population has a disability and 96.4 percent of households have a broadband subscription. Disability makes housing features and service access relevant; broadband can support home-based work and connection. These separate measures inform housing fit without establishing what belonging means to residents or which purpose the town would adopt.¹³¹

Millington: one town across two counties

Millington is one community lived across a line that public systems must treat as consequential.

Residents cross it without changing towns. Data, authority, funding, infrastructure responsibility, permits, and public decisions cannot cross it so casually. A whole-town fact may describe community life accurately while failing to describe the Kent County portion. A Kent County record may be correct while showing only part of the town residents recognize.

Can one town hold one housing future across two counties?

It can, but only if community and jurisdiction are allowed to remain different truths.

The study proposes a whole-town housing purpose for Millington: homes for older residents who want to stay close, places for families and workers, preservation of existing houses, visible year-round rentals, and development proportionate to local infrastructure and civic capacity.

The housing already moving or contemplated there must be carried through a path in which every participant knows which town, county, utility, funder, permit office, and inspecting authority holds the next decision. The household should not have to solve that map. The institutions do.

Senior housing has particular meaning in a small town. It can allow residents to pare down without leaving relationships, familiar streets, and the place where daily life has accumulated. But the housing must become more than a category. It must be completed, usable, accessible, connected, and financially appropriate for the people it is intended to serve.

Millington's housing work depends on coordination across the county line between Kent and Queen Anne's counties. Whole-town discussion can guide the community's choices; county-specific evidence and authority guide how the work is carried. Neither should prevent the town from being seen whole.

The geography must remain exact. Maryland's within-county Table 4 for July 1, 2025 reports 522 Millington residents in the Kent County portion, while ACS household indicators are available for

the whole incorporated town across Kent and Queen Anne's counties. Whole-town estimates report 79.3 percent broadband subscription and 16.6 percent smartphone-only households.¹³²

The unincorporated county: rural life must remain livable

The unincorporated county is many places: villages, farms, crossroads, shorelines, woods, subdivisions, working lands, family properties, historic Black communities, manufactured homes, large rural houses, modest houses, rentals, and individual lots. People live in named communities even when a statistical table gathers them into a remainder.

The housing question is not how to urbanize that geography. It is how rural life can remain livable rather than merely picturesque.

Rural housing needs room, but room carries responsibility. Wells, septic systems, drainage, roads, soils, environmental conditions, emergency access, broadband, transportation, and distance shape what a home costs and whether it can remain usable. A house may be affordable at purchase and become impossible when a private system fails. A resident may own land and still be unable to turn it into a lawful, serviceable home. A repair program may exist and remain difficult to reach across geography, eligibility, and scope.

The unincorporated county needs its existing homes preserved, its individual-lot production made navigable, and its communities seen distinctly enough that one rural condition is not assumed everywhere.

Manufactured and modular homes can be important parts of this future. So can family land, replacement homes, accessory arrangements, village infill, rehabilitation, and forms supporting home-based work. None should be romanticized as automatically affordable or appropriate. Each must fit the site, household, systems, public rules, and life surrounding it.

Historic communities need particular respect. Infrastructure and housing decisions arrive inside a long record of who received service, whose property was recognized, what investment was deferred, and how community continuity was protected or disrupted. The right way begins by understanding that history rather than treating every current decision as though it were being made on empty ground.

Rural continuity requires a pattern in which land, home, work, infrastructure, environment, and community can continue to support one another without unrestricted dispersion or preservation that leaves people no way to remain.

Kent County Balance contains an estimated 11,353 residents in the July 2025 six-place framework and accounts for 16 of the 24 residential units authorized in January–June 2026. The first is the unincorporated population directly reported in Maryland's within-county Table 4; the second is a partial-period authorization measure. Together they establish the scale of rural housing activity without converting authorization into completion.¹³³

Six places should offer more than six versions of the same answer

Kent County does not need every town to build the same products, operate the same services, or pursue the same scale.

That would not create fairness. It would erase opportunity.

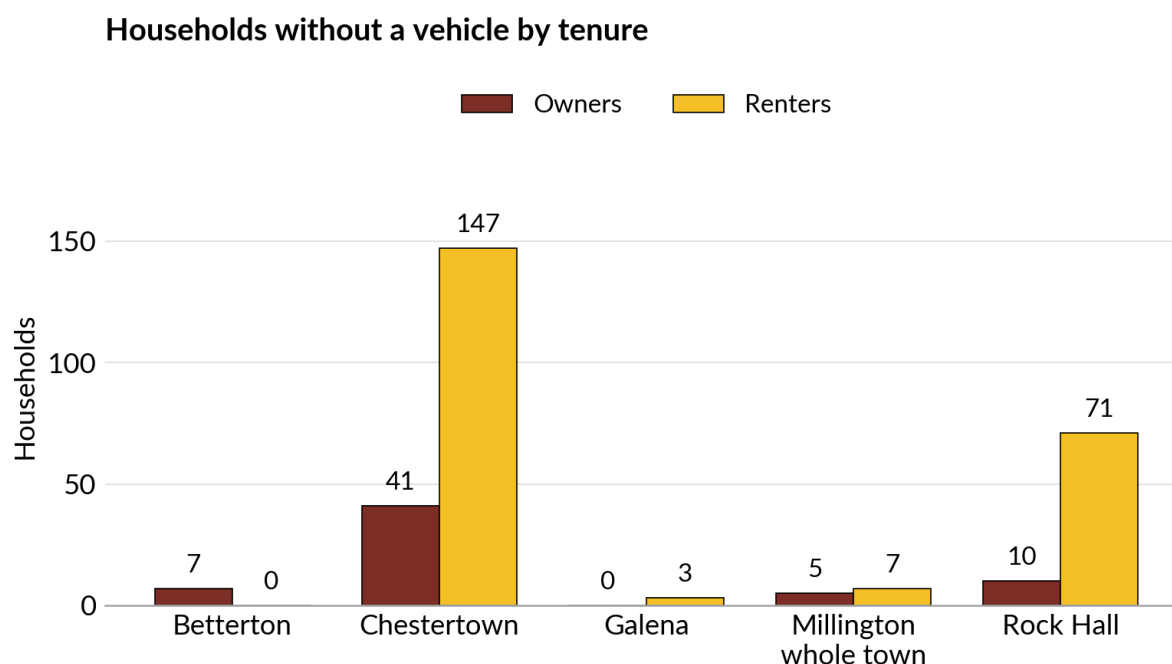
The six portraits offer different starting purposes for local judgment. Their value is in the choices they help each place examine, not in fixing a permanent identity or housing product for a town.

A person may begin in an apartment in Chestertown, raise a family outside town, move closer to the water later, and eventually choose a smaller accessible home near familiar people. Another may build a business from a rural property, rent first through a local relationship, buy a manufactured home, or return to a family house that needs repair. The county does not need to plan those lives. It needs to avoid making each transition unnecessarily difficult.

The places also need a shared promise. A household should not become invisible because it crosses a municipal boundary. A project stage should mean the same thing in every jurisdiction. A countywide finding should not be passed off as a town fact. A whole-town Millington figure should not become a figure for the Kent County portion of Millington. A place with little published evidence should not disappear from the housing conversation.

Each right place is particular. The responsibility to make housing understandable and possible is countywide.

Vehicle access supplies one more place-level boundary: ACS 2020–2024 estimates 7 households with no vehicle in Betterton, 188 in Chestertown, 3 in Galena, 12 in whole-town Millington, and 81 in Rock Hall. The owner and renter components remain visible in Exhibit 7.5 because a household's housing location and transportation options are connected without being interchangeable.¹³⁴



ACS 2020–2024; Millington is the whole town here, not the Kent-only population geography.

Exhibit 7.5. Estimated Households With No Vehicle Available, ACS 2020–2024

Source: U.S. Census Bureau. Millington is whole-town. Owner and renter components remain separate.

How to read this exhibit. Renter households account for most households without a vehicle in the five towns, especially in Chestertown and Rock Hall; whole-town Millington is used here. Within each town, the left bar is owners and the right bar is renters; zero values retain their labeled positions.

Exhibit 7.6 pairs each place’s measured context with the study’s proposed housing purpose. Residents and local decision-makers may revise that purpose through the Listening Layer; the indicators do not determine it.

Six place portraits inform local choices

Exhibit 7.6. Six Place Portraits: Evidence and Housing Purpose

Place	Measured context	Proposed purpose
Chestertown	188 households without a vehicle; ACS 2020–2024	Range and proximity
Rock Hall	42.5% age 65+; ACS 2020–2024	A year-round hometown
Betterton	283 residents, July 2025; 1 authorized unit, Jan–Jun 2026	Small, visible renewal
Galena	23.6% disability; 96.4% broadband; ACS 2020–2024	Gateway access into belonging
Kent portion of Millington	522 residents, July 2025; whole-town broadband 79.3%, ACS 2020–2024	One future across two counties
Kent County Balance	11,353 residents, July 2025; 16 authorized units, Jan–Jun 2026	Rural life made livable

Sources: Kent County Housing Study synthesis of Maryland State Data Center current population estimates, ACS 2020–2024, and Maryland Department of Planning January–June 2026 authorization records. Each source geography remains labeled. Purposes are revisable counsel. Age does not measure seasonal displacement; authorization does not establish preferred scale or completion. See Appendix F and Evidence VI.

Part Two conclusion: a county should be able to hold an entire life

Kent County’s deepest housing need is continuity across a life and across the places that life touches. A person should be able to begin without leaving, grow without losing support, connect home and work, find a rental before urgency becomes crisis, repair before condition becomes loss, pare down without surrendering community, and recover without being permanently defined by what happened.

Local choices can differ while the county keeps track of the housing options and service routes that need to work across boundaries.

Part One established what Kent County has. Part Two has named what housing must make possible for its households and places. Part Three now asks what, specifically, interrupts those passages.

PART THREE

The Gaps



Chapters 8–9

September 2026

Before we call something a gap

Part Three stands between the housing environment Kent County has and the one its people and places need.

That distance is not empty. It is filled with homes, land, programs, rules, approvals, infrastructure, markets, money, organizations, public bodies, private owners, and people already doing the work. It is also filled with time, uncertainty, divided responsibilities, incomplete handoffs, hidden availability, rising costs, physical limits, and decisions no one participant can complete alone.

A gap is the condition preventing what exists from becoming what is needed. Sometimes a home does not exist. Sometimes it exists but cannot be found, financed, repaired, adapted, or reached in time. Sometimes land has service in theory but no project can use it. Sometimes permission has been granted but the path to occupancy is no longer visible. Sometimes capable people carry every piece of the work and no one carries the connection among them.

Public information can create another break. Kent County makes housing decisions whose consequences last for decades, yet the information needed to guide them may arrive late, describe incompatible geographies, remain inside separate administrative systems, or disappear when a page changes. This study treats preventable delay as a public decision problem. It does not treat missing joined information as proof that the underlying home, person, program, or record does not exist.

Information is only one part of the diagnosis. A perfect dashboard will not repair a roof, finance a townhouse, make a landlord list an apartment, extend a sewer line, preserve an affordability commitment, or give an older resident somewhere smaller to move. Information becomes the gap when a consequential decision depends upon it and the needed meaning cannot be reached in time.

The breaks in Kent County housing are relationships that fail to carry through: income to the whole cost of a home, work to a place to live, a changing household to another home that fits, a rental to the person who cannot see it, approval to occupancy, infrastructure to a buildable site, assistance to the moment before loss, town authority to county responsibility, public contribution to public purpose, and the person doing the work to the institution that must remember what happened.

Part Three names those breaks carefully enough that Part Four can address the mechanism actually standing in the way.

Chapter 8. Where the Housing Path Breaks

A household can live with difficulty while a next step remains believable. A small apartment may still permit saving. A house may need work that can be planned. A delayed project may still have a known decision, responsible actor, and credible path forward. Difficulty becomes departure, deterioration, crisis, resignation, or drift when that next movement disappears.

Kent County's gaps occur at those points. The chapter identifies 21 sub-gaps and groups them into five families so the reader can see how the breaks relate without losing the distinct mechanism each gap names.

1. Entering and moving through housing

The first family begins with the question a household asks before any program or policy question: is there a believable home from which this life can begin or continue? Kent County has housing, employers, lenders, landlords, builders, and assistance. The path still breaks when those pieces do not become a choice the household can see, enter, and sustain.

First-home gap

Young adults, workers considering whether to live near their jobs, returning residents, and entrepreneurs often meet a first housing step that requires the resources and certainty people acquire only later. A renter may need local relationships before becoming local. A buyer may need savings, credit, property knowledge, and tolerance for repair before ownership has had any chance to build them. A household may be able to carry a monthly payment without possessing the cash needed to enter.

"Entry-level housing" cannot therefore mean one product. The break may occur in supply, condition, down payment, financing, public visibility, or the absence of a smaller form. An apartment, manufactured home, townhouse, condominium, duplex, older detached house, or carefully converted space may each be right for a different beginning. Too few of those paths become visible, usable, and sustainable at the same time.

Kent County's current entry measures sit in three different universes: the 2020–2024 ACS median gross rent is \$1,209 ± \$89, HUD's FY2026 two-bedroom Fair Market Rent is \$1,246, and the 2025 median sold-home price is \$355,000. They establish the scale of the first step without defining one household's affordability.¹³⁵

Range gap

Kent County's detached homes carry history, land, household wealth, and generations of use. The problem arises when a relatively fixed stock must answer too many changing lives. A person living alone may want less maintenance without wanting assisted housing. A family may need more bedrooms but not more land. An older couple may want a smaller ownership home in the same community. A worker may need an apartment near employment. A returning household may need to rent before buying.

The missing middle is more than a building type. It is the home between beginning and a large detached house, between raising a family and remaining alone in the family home, between independent living and institutional care, between renting and ownership, and between crisis assistance and the unrestricted market. Kent County does not need every form everywhere. It

needs enough transitions among size, tenure, accessibility, price, location, and maintenance responsibility that a change in life does not automatically become a county line.

The current authorization record includes 37 single-family and 16 multifamily units in 2025, totaling 53. All 24 units authorized in January–June 2026 were single-family; that observation remains partial-year. In the historical 2021–2024 comparison, 240 of 250 authorized units were single-family and 10 were multifamily. The 2025 broadening matters, but authorizations alone cannot show whether the resulting homes were completed, became available, or fitted households seeking another choice.¹³⁶

Rental-visibility gap

Kent County’s rental market lives partly in public listings and partly in relationships among small landlords, property managers, employers, signs, word of mouth, and private referrals. That local character can create flexibility and trust. It can also exclude the person who lacks time or connections: someone arriving for work, leaving danger, returning after years away, using rental assistance, seeking an accessible home, or trying to remain near children, care, or employment.

The break is the absence of a current, dependable way to see availability, terms, accessibility, and fit. It affects owners as well as renters. A small landlord may not know how to reach a prepared tenant, use rental assistance, navigate reasonable accommodation, or find help before a tenancy becomes unstable. Local relationship should remain an asset without becoming the only credential required to enter the market.

A retained September 5, 2026 snapshot found seven deduplicated year-round advertisements, all in the Chestertown ZIP, with asking rents from \$1,300 to \$2,400 and a median of \$1,900. The complete seven-observation row-level record is published in the Comprehensive Appendix, Evidence Section III-9, Rental Listing Ledger. The snapshot establishes what one public platform made visible on one date and why recurring visibility matters.¹³⁷

Whole-cost gap

Housing becomes unaffordable one obligation at a time. Rent or mortgage may appear manageable before insurance, taxes, utilities, transportation, repairs, child care, health costs, debt, well or septic work, accessibility needs, and the cost of reaching what is not nearby are added. A lower-priced home may require immediate work. A less expensive location may demand a longer trip. A fixed-income homeowner may have no mortgage and still be unable to carry the house.

Different systems hold different pieces of that calculation. The household is where they become one bill. The break appears when housing choices, financing, assistance, and public decisions treat the primary payment as though it contains the life of the home. A formal affordability test can be passed while the home steadily consumes the life it was meant to support.

The latest pooled county estimate places 1,695 owner households, or 27.5 percent, and 1,195 renter households, or 51.2 percent, at or above the applicable 30-percent housing-cost threshold. The two tenure measures remain separate, but both show how many households were already carrying limited room for another cost.¹³⁸

Financing gap

A home for sale becomes a real choice only when a household can finance that property on sustainable terms. Income, debt, credit, savings, down payment, appraisal, insurance, condition, title, loan product, private systems, and institutional judgment must align. Kent County's self-employment, small enterprise, seasonal earnings, agricultural income, and multiple-job households may create genuine capacity that does not resemble a simple wage file. A conventional salary, meanwhile, does not guarantee that debt, cash, product, and property will fit.

Differences in mortgage outcomes require examination without inventing causes the record cannot prove. The relevant question is where the path changed: credit, debt, cash, documentation, appraisal, property condition, product fit, knowledge, or another factor. Older, manufactured, modest, and repair-intensive homes may be important points of entry while remaining difficult to finance through products designed around different housing stock. The break lies between theoretical purchasing power and a home-household match an institution can approve and a household can sustain.

The controlled home-purchase record declined from 270 applications and 189 originations in 2023 to 229 applications and 157 originations in 2025. Across 2023–2025, 76 denials most often identified debt-to-income ratio and then credit history, while 116 withdrawals and 22 incomplete files show that many paths ended before a credit decision. These are application records rather than households or sales.¹³⁹

Entry and movement require different evidence

Exhibit 8.2. Entry and Movement Thresholds

Measure	Observation	Boundary
Sale price, 2025	\$355,000 median	Completed sales
FMR, FY2026	\$1,246, two bedrooms	Program benchmark
Gross rent, ACS 2020–2024	\$1,209 ± \$89 median	Pooled reported cost
Visible rentals, Sept 5, 2026	7 listings; \$1,300–\$2,400; \$1,900 median	Chestertown ZIP snapshot
Purchase applications, 2025	229	HMDA application records
Authorized form, 2025	37 single-family + 16 multifamily = 53	Authorization, not completion
Authorized form, Jan–Jun 2026	24 single-family	Partial-year, not annualized

Measure	Observation	Boundary
Historical form, 2021–2024	240 single-family + 10 multifamily = 250	Historical comparison

Separate measures describe entry conditions and current housing form; none establishes a particular household's first home.

Sources: Maryland REALTORS; HUD; ACS; HMDA; rental snapshot, Evidence III 9; Maryland Department of Planning, Evidence IV 1. No single measure establishes the first home available to a household. Supporting records appear in the Comprehensive Appendix, Evidence Sections III and IV, with underlying sources cited at point of use.

Together, these five gaps explain why the presence of homes does not guarantee entry or movement. The nearest actors differ by mechanism: landlords and property managers for rental visibility, lenders and counselors for financing, builders and owners for range, and programs or public bodies where assistance or policy conditions shape access. Part Four must begin with the actual break rather than prescribing one response to every blocked beginning.

2. Holding on before loss

Housing stability is often preserved through small interventions made early. It becomes harder and more expensive once a roof leak has become interior damage, a missed payment has become a filing, a difficult stair has become a fall, or a household has already left. Kent County has repair programs, service providers, schools, courts, utilities, legal resources, property owners, and people who notice trouble. The failure occurs when help becomes reachable only after the condition has crossed an institutional threshold.

Preservation-timing gap

Homes fail by accumulation while assistance is usually organized by program. A property may need repair, title work, septic attention, accessibility adaptation, tax or insurance help, and financing in a sequence no single funding source can carry. Each program may perform its assigned task and the home may still continue toward loss because the pieces do not arrive in the right order.

The public program record establishes activity, not elapsed time or a countywide repair total. Kent County's latest reported Special Loans activity is two loans totaling \$26,714 in FY2024; the published FY2025 table has no Kent County row. Separately, the FY2025 energy-assistance record reports 31 units and \$463,389.20 in awards. As Chapter 3 explains, these totals do not show how many homes needed help or whether assistance arrived before loss. They identify existing work around which a repair sequence could be tested.¹⁴⁰

The risk of a broken repair sequence reaches owner-occupied homes, naturally lower-cost homes, and assisted properties whose physical condition and affordability commitments must both hold. Preservation after displacement may save a structure, but it has not preserved the same human outcome. The diagnostic question is when the condition became visible and which actor was close enough to connect the next response before preventable damage compounded.

Crisis-prevention gap

Schools, courts, lenders, tax systems, utilities, shelters, and service providers record different events in the housing crisis path. Those records are essential and should remain separate because a

school identification, filing, warrant, sale process, service contact, and shelter entry do not describe one population or one stage.

They also appear late in the human story. Before an official event, a household may have missed rent, delayed repairs, borrowed for utilities, lost transportation, reduced food or medicine, doubled up, or tried unsuccessfully to reach assistance. Kent County has trusted doors through which those first signs may appear. The reviewed public record does not follow a referral cohort far enough to establish how dependably or quickly help reaches households. That visibility gap gives a bounded prevention pilot a question to test. Prevention must make consent-based referral and navigation easier without asking every trusted door to become a housing agency or turning private difficulty into public surveillance.

One current signal is already moving sharply: Kent County Public Schools identified 126 students under the McKinney-Vento definition in school year 2024–2025. The measure belongs to the school-year education universe and remains separate from court, shelter, and household counts.¹⁴¹

Assistance-use gap

Eligibility creates a possibility, not a completed housing outcome. A voucher may be authorized while no suitable unit or participating landlord is available. A subsidized property may exist while no home is open. A waiting list may accept names without producing placement. A repair program may have funds while title, timing, scope, geography, or eligibility prevents use. A regional service may be formally present while distance and repeated travel make access impractical.

The Housing Service Coverage Map records service areas and the organizations connected to them. Presence on that map cannot establish current capacity, acceptance, availability, or completion. A telephone number is not a completed referral, an application is not assistance delivered, selection is not lease-up, and an award is not a finished repair. The service path needs to be followed from eligibility to a usable home or preserved tenancy; a directory alone cannot establish where that path succeeds or fails.

HUD's December 31, 2025 county snapshot reported 184 total units and 167 total occupied, while the service inventory records organizational presence across the Housing Service Coverage Map. The first is a bounded federal housing snapshot; the second identifies organizations connected to service functions. Neither establishes a currently usable home or completed referral.^{142, 143}

Accessible-housing gap

Accessibility must remain a precise term for disability, mobility, sensory, and related housing features. A person may need step-free entry, wider circulation, an accessible bathroom, lower controls, a first-floor bedroom, room for equipment, proximity to care, or a layout that supports a caregiver while protecting independence. A unit formally labeled accessible may not fit that person, while an unlabeled home may work with modest adaptation.

Kent County does not have one current public account of which features exist, for whom they work, and when the homes containing them are available. New construction can incorporate adaptability more easily than an old home can acquire it later, yet the production record does not consistently carry accessibility through to household fit. Existing homes can be modified, but help may arrive only after an event has narrowed the household's choices. The break is physical and

informational: ordinary human change is still treated as exceptional, and the features that do exist may not be visible when needed.

The scale of potential need is visible even though the home-level match is not. The 2020–2024 ACS estimated 2,903 residents with a disability, including 1,373 people age 65 or older, and 1,539 householders age 65 or older living alone. Those overlapping populations cannot be added, and none identifies which home feature would work for a particular person.¹⁴⁴

Exhibit 8.3. Holding On Before Loss

Indicator	Measure	Period and universe
Housing instability	60 → 126	Students identified under McKinney-Vento, SY2021–2022 to SY2024–2025
HUD assistance	184 / 167	Total units / total occupied, December 31, 2025 snapshot
Disability	2,903	Residents with a disability, ACS 2020–2024
Older adults alone	1,539	Householders age 65 or older living alone
Energy assistance	31 units	\$463,389.20 in FY2025 awards
Special loans	2 loans	\$26,714 in FY2024; no Kent row in published FY2025 table

Scale indicators remain separate because they describe different people, programs, and stages. Counts are signals for intervention design, not a combined need total. Program activity does not measure response time or unmet repair need.

Separate indicators establish instability, assistance, disability, aging, and repair-program scale.

Source: Kent County Housing Study, Comprehensive Appendix, Evidence Sections III and V, with underlying sources cited at point of use.

These four gaps share a problem of timing without sharing one remedy. A repair sequence, an early referral, an available assisted unit, and an accessible home are different outcomes carried by different actors and evidence. What joins them is the need to recognize the path toward loss while the household still has agency and choices.

3. Delivering homes from possibility to occupancy

Kent County can describe housing that is imagined, proposed, authorized, approved, permitted, under site work, under vertical construction, completed, approved for occupancy, available, or preserved. Those stages matter because a household can live only in the result. The production path breaks when broader housing forms appear repeatedly in possibility while public memory loses track of the purpose, stage, or final home.

Production-range gap

Individual homes on individual sites remain a meaningful part of Kent County's production. Local builders, landowners, manufactured-home providers, households, and permit offices know how to

carry much of that work. Apartments, duplexes, townhouses, small condominiums, accessible cottages, senior choices, and other locally scaled forms require a more complex alignment of land, rules, infrastructure, finance, ownership, design, and market confidence.

The evidence does not support saying the county permits only one kind of housing. It documents broader forms in proposals and approvals, but the selected records do not constitute a countywide cohort from which to calculate how often those forms reach completion, occupancy, or stated prices and tenures. A project may depend on land control, infrastructure, financing, engineering, approval sequence, operating economics, development capacity, or demand. The next task is to identify the dependency for that project, without treating missing later evidence as proof of failure.

The controlled production inventory contains 34 distinct records: 14 project-level controls and 20 address-level dwelling permits. That balance keeps unnamed houses and infill visible while allowing project-level stage questions to be followed separately.¹⁴⁵

Permit-to-home gap

Applications, hearings, approvals, permits, plans, and announcements create visible records. Completion often arrives quietly, allowing an original unit count or promise to survive after the project, schedule, or market has changed. Site work can be repeated as construction, construction can be assumed to mean completion, and completion can be assumed to mean availability.

The diagnostic record must preserve the actual stage and avoid turning a missing later record into an assertion that work stopped. Precision protects both the public and the project. It distinguishes a normal construction period from an unresolved dependency, an active approval from stale public language, and a completed home from an outcome not yet documented. The break is accountability across time from credible concept through occupancy and availability.

The state record supplies a continuous annual series of new residential housing units authorized by building permits from 2016 through 2025. It reports 53 authorized units across 41 residential buildings in 2025 and 24 units from January through June 2026. Chapter 4 preserves the complete six-geography detail and the separate local permit record.¹⁴⁶

Project-purpose gap

Land cost, infrastructure, interest rates, materials, labor, design, funding, market conditions, and ownership can reasonably change what a project can deliver. The public-purpose problem begins when the change is no longer visible. Housing described for workers may reach a price disconnected from the work used to justify it. Senior housing may lack the accessibility, tenure, services, or affordability originally understood. Attainable ownership may lower the first price without preserving access for the next buyer. Public infrastructure may support homes without a continuing relationship to the households named when the investment was made.

No project should be frozen at its earliest concept. The record should still retain what public benefit was promised, what changed, why it changed, what contribution remained, and what the completed housing delivered. The break is the missing thread between intention and outcome.

The disclosure audit shows why purpose can disappear. Most reviewed instruments did not require the information needed to follow purpose through later stages, and record gaps remained. Chapter 4 preserves the complete audit counts and definitions.¹⁴⁷

Delivering homes requires separate stage records

Exhibit 8.4. Delivering Homes: What the Record Can and Cannot Follow

Record	Established observation	Interpretive limit
Authorized units, 2025	53 units in 41 buildings; 37 single-family and 16 multifamily	Countywide, six geographies
Jan–Jun 2026, partial-year	24 units, all single-family	Not annualized or completed homes
Historical, 2021–2024	250 units; 240 single-family and 10 multifamily	Historical authorization series
Selected inventory	14 project controls and 20 address-level permits	13 housing controls; 1 separate land-use control
Local permits, 2025	28 new residential permits	Unincorporated county; not added to state units
Outcome evidence	No complete six-jurisdiction outcome chain	No countywide completion or net-production rate

Source: Chapter 4; Comprehensive Appendix D and *Evidence Section IV*, with underlying sources cited at point of use. Missing later records do not prove stopped construction or an absent actor. Broader forms require project-specific follow-through.

These three gaps keep production diagnosis distinct from project advocacy. Kent County does not need to treat every proposal as supply or every delay as failure. It needs to know which stage is established, what mechanism controls the next movement, and whether the household and public purpose remain visible when occupancy is reached.

4. Making place, land, and infrastructure function together

Housing happens on a particular site governed by particular authorities and physical systems. Countywide need becomes real only after land, infrastructure, scale, actor, financing, and local purpose align. A generalized capacity number or a map can identify a question; neither can establish a buildable housing outcome by itself.

Infrastructure-translation gap

Design capacity, permitted capacity, average flow, peak condition, reserved or allocated service, connection availability, conveyance limits, project engineering, and capital work are different measures. A particular proposal still needs to know what service is usable, what is committed, which improvements are required, who pays, which body decides, and what instrument makes the answer dependable.

Millington demonstrates the distinction. The existing wastewater treatment plant is permitted for 105,000 gallons per day, while publicly available records report different operating-flow observations for different periods. Those observations do not establish one current

operating-plus-committed utilization rate. The planned 350,000-gallon facility was not operating as new capacity at the research cutoff. The live question is which dependency converts planned system work into dependable site service.¹⁴⁸

Private wells and septic systems, soils, environmental conditions, roads, stormwater, and emergency access create comparable site-level questions beyond public utility areas. Kent County and its municipalities possess plans, operators, technical records, permits, and authority, but the same translation may be reconstructed by each applicant. The break occurs between system truth and a dependable site decision tied to the intended housing.

Land-without-an-actor gap

Land discussed for housing may carry a concept, approval, plat, redevelopment possibility, annexation question, or apparent service opportunity without having an actor prepared to carry it. Ownership may be divided. A private owner may have no intention to build. An approval may outlive the financing or team behind it. A town may want housing without controlling land, capital, staffing, or a proposition capable of attracting the right builder.

Development readiness requires a coherent relationship among site control, form, service, approval path, household purpose, likely cost, public role, and next decision. In Kent County, the right actor may be a local builder, owner, employer, nonprofit, faith community, land trust, public-private partnership, or several participants assembling a modest project. Packaging every opportunity for a scale foreign to the place can make a real local market appear absent.

The project record contains plausible opportunities whose next actors and dependencies remain decisive. Radcliffe Meadows received approval for 140 units in June 2024. A later November 2024 layout showed 148 units—74 single-family homes and 74 villas or townhomes—but the reviewed public record did not establish that the revised 148-unit layout received subsequent approval. The study therefore uses 140 as the verified approved count and identifies 148 only as a later revised concept. A controlled six-geography search through September 3, 2026 located no project-named vertical residential permit or completion record in the reviewed online sources. The changing concept is visible; the present delivery path still requires a current project record. This is a limit on public stage visibility, not evidence that an owner or development actor is absent.¹⁴⁹

Small-project gap

Infill, adaptive reuse, duplexes, cottages, upper-floor apartments, replacement homes, manufactured or modular housing, and modest attached development can fit Kent County's towns, villages, infrastructure, and builder base. Their professional, engineering, financing, legal, permitting, and carrying costs do not shrink neatly with the number of homes. One unexpected requirement can change the entire proposition when only a few units share the cost.

The study's 20 address-level dwelling permits sit beside 14 project-level development records. Together they form a 34-record inventory showing that small, unnamed actions belong in the county's production account, while their design, cost, tenure, and completion still require records suited to their scale.¹⁵⁰

Safety, water, land, neighboring properties, and public systems still require protection. The proportionality question is whether a locally appropriate project can understand and survive the

path without requiring its owner to become a large developer. The break appears when the scale most fitted to gradual rural and small-town change is the scale least able to carry uncertainty.

Place-fit gap

Chestertown, Rock Hall, Betterton, Galena, Millington, and the unincorporated county do not receive countywide need in the same way. Their housing forms, institutions, market pressures, infrastructure, authority, scale, and histories differ. Millington's whole-town identity crosses Kent and Queen Anne's counties. The unincorporated county contains many communities and private systems that no residual average can describe.

Local translation asks what form belongs, which household it serves, what the place seeks to preserve, what infrastructure can carry, what scale can be financed, which homes are already at risk, and what body holds the next decision. A countywide product can fail when it answers none of those questions. A community can resist a legitimate need because the proposal presented is wrong for that place. A small town can appear inactive because its right-sized work disappears in countywide totals. Equal inquiry requires a locally grounded housing question, not identical answers.

The common January–June 2026 authorization measure yields six different place observations: 16 units in Kent County Balance, one in Betterton, four in Chestertown, none in Galena, none in Millington, and three in Rock Hall. Those values establish one partial-period measure; they do not define each place's housing work or future.¹⁵¹

Exhibit 8.5. Six Places, Six Next Questions

Reporting geography	2025	Jan–Jun 2026	Next evidence question
Kent County Balance	24	16	Lots, private systems, repair, and village scale
Betterton	1	1	Project feasibility and small visible renewal
Chestertown	18	4	Vertical permits, completion, and occupancy
Galena	0	0	Annexation, service, and later housing action
Kent County portion of Millington	0	0	Wastewater, finance, permits, and county attribution
Rock Hall	10	3	Year-round purpose and next documented project decision

January–June 2026 authorizations supply a common current measure; local context supplies the decision question. Values are new residential housing units authorized by building permits. January–June 2026 is partial year. A zero describes this measure, not all housing activity.

Source: Kent County Housing Study, Comprehensive Appendix, Evidence Sections IV and VI, with underlying sources cited at point of use.

These four gaps explain why land or capacity cannot be counted as housing before the actor, site, authority, systems, economics, and place purpose align. The nearest public or private actor varies by parcel and stage. The diagnosis must therefore remain site-specific and exact about geography.

5. Carrying the system with guidance, capacity, public purpose, and dignity

Kent County's housing system is distributed across institutions and people who hold legitimate but limited responsibilities. Distribution is not itself failure. The final family of gaps appears where no dependable practice carries the movement among those responsibilities, turns evidence into usable guidance, preserves public purpose, or protects the people inside the work.

Coordination gap

Planning, permitting, utilities, finance, construction, ownership, services, courts, schools, towns, the county, and state or federal programs each carry a piece of housing. The outcome lives between them. Project records, preservation dates, resident referrals, site-specific infrastructure questions, and multi-part repair needs can therefore depend on personal initiative after every formal task has been performed.

Kent County's willingness to solve problems through trust is an asset, but a passage that changes owners each time depends upon heroics. The diagnostic issue is recurring connective work without clear ownership, including work that must cross municipal, county, regional, and program boundaries. Part Four tests those assignments and the smallest durable form capable of carrying them.

The responsibility audit locates recurring handoffs across six distinct roles and preserves the qualifications attached to each assignment. That distribution identifies where work changes hands without rating the performance of any person or organization.¹⁵²

Guidance gap

Coordination keeps pieces connected. Guidance turns evidence, lived knowledge, authority, resources, and current work into choices decision-makers can reach. Kent County has people with expertise and no shortage of opinions. What remains unclear is who is expected to assemble the whole housing question without taking regulatory authority away from the bodies that hold it.

This break becomes visible when leaders cannot distinguish a current condition from a temporary one, identify which project needs attention, determine what public action would unlock the next stage, or recognize when an apparent solution answers the wrong need. The missing function is a dependable route from evidence to a decision someone has authority to make. Chapter 9 places that proposed function in the codified Office and its Countywide Housing Information System; county choices about staffing, agreements, and delivery remain open.

The 25 directory entries covering organizations, programs, and actor groups appear in the controlled service inventory across eight Coverage Map areas. That is a meaningful operating base. The guidance gap lies in making the correct path and limitation reachable when a decision is alive.¹⁵³

Capacity gap

Kent County's scale allows direct calls, memory, improvisation, and trust. The same scale can place several roles on a few people. One vacancy, retirement, grant deadline, crisis, complex project, or

season of competing work can thin housing capacity quickly. Knowledge held in one person's memory becomes difficult to recover when that person is unavailable.

Capacity may mean role clarity, administrative support, shared tools, training, convening, outside technical expertise, realistic sequencing, or staffing. A new position without a defined assignment can simply create another door. The break is a mismatch between the work the county chooses to carry and the time, authority, knowledge, and support available to complete it.

The FY2026 staffing record identifies 10 authorized full-time-equivalent positions for the combined Planning, Zoning and Housing department. It does not separately identify housing hours, caseload, workload, or performance, so the figure establishes organizational scale rather than spare housing capacity.¹⁵⁴

Public-purpose gap

Land-use decisions, infrastructure, capital funding, grants, loans, tax actions, public property, administrative work, and access to state or federal programs can all support housing. The human reason for that contribution may fade as plans, financing, ownership, or market conditions change.

Current public resources enter the housing system through different purposes, geographies, and stages. Chapter 5 identifies the three current examples; Chapter 8 asks whether each contribution remains connected to the result it was meant to support.¹⁵⁵

Public purpose requires a continuing account of what the action was intended to make possible, what conditions traveled with it, what changed, what was delivered, and what obligation remains. Adaptation may be reasonable and necessary. The break occurs when change severs public contribution from the household or community used to justify it.

Dignity gap

Housing systems must classify. Programs require eligibility, permits require categories, lenders require documentation, and evidence requires definitions. The person can disappear when the category becomes more real to the system than the life inside it. A renter becomes a filing, a child a count, a homeowner a delinquency, a person with a disability a feature requirement, and an applicant an incomplete file whose unresolved housing problem is harder to see than the closed case.

Dignity requires explanation, redirection, follow-up, consent, and preserved agency within legitimate rules. A household should not be punished for entering through the wrong door, repeatedly disclose painful information because systems cannot communicate, or become publicly legible in order to become privately safe. Staff and providers also deserve a system in which they are not asked to promise outcomes beyond their authority or make referrals no one can complete. Administrative completion and human completion are different conditions.

The evidence boundary is itself operational: organizational presence does not establish acceptance, waiting time, accessibility, eligibility fit, or completed help. A dignity-centered record therefore follows the consent-based path and outcome needed for service improvement while leaving intimate household circumstances private.¹⁵⁶

Exhibit 8.6. Carrying the Housing System

Measure	What it counts	Interpretive limit
34	Housing functions audited	Across six responsibility roles
17	Functions with verified core assignments	Other functions retain stated qualifications
25	Service-directory entries	Organizations, programs, and actor groups; not 25 distinct agencies
8	Housing Service Coverage Map areas	A service standard, not verified capacity
10 FTE	FY2026 combined department authorization	Not separately identified housing staff or available hours
Not established	One maintained countywide housing information system	No single joined housing information system established in the reviewed record

The measures describe the reviewed record; they do not measure delivery capacity. Sources: Comprehensive Appendix B, C, and Evidence Section VIII. Proposed response: operationalize F-01 and establish F-02; lawful actors retain adoption and delivery authority.

Source: Kent County Housing Study, Comprehensive Appendix, Evidence Section VIII, with underlying sources cited at point of use.

These gaps identify recurring connective work alongside existing responsibilities. Chapter 9 recommends the codified Office as its public home. The scope and operating assignments would still be tested against authority, capacity, geographic reach, and accountability before adoption.

Chapter 8 conclusion: diagnose the mechanism before choosing the remedy

Kent County's housing gaps are not one shortage, one program failure, one permitting problem, or one missing dataset. They are distinct breaks in otherwise plausible paths.

A missing apartment differs from an apartment no one can see. A repair need differs from a referral that never reaches repair. A project awaiting financing differs from land without an applicant. A disputed infrastructure measure differs from a site without service. A public record that ends at permit differs from construction that has not begun. A household that qualifies for help differs from one able to use it.

Appendix G keeps all 21 gaps connected to their evidence and proposed responses. A linked action may enable only part of the needed housing result; the remaining dependency stays visible.

Exhibits 8.2 through 8.6 show the controlled evidence behind that diagnosis: entry thresholds, preservation and crisis signals, production-stage limits, six place-specific questions, and the distributed responsibility system. Exhibit 8.7 keeps the five families connected to the movement and evidence each requires.

Exhibit 8.7. The Five-Family Diagnosis

Gap family	Movement that must persist	Decision evidence
Enter and move	Find • afford • finance • carry	Prices, rents, listings, financing, total cost
Hold on	Recognize • connect • repair • remain	Condition, referrals, programs, accessibility, crisis stages
Deliver homes	Propose • approve • build • occupy	Project stage, tenure, price, purpose, completion
Make place work	Match site • service • actor • scale	Infrastructure, land control, feasibility, geography
Carry the system	Coordinate • guide • remember • protect dignity	Assignments, capacity, custody, outcome, privacy

The same evidence can reveal more than one gap while each mechanism remains distinct. Part Four should choose an action only after the blocking mechanism and nearest responsible actor are established.

Source: Kent County Housing Study, Comprehensive Appendix, Evidence Sections III, IV, VII, and VIII, with underlying sources cited at point of use.

Several gaps cannot be governed reliably without current, joined, correctly bounded evidence. That does not make them data problems. It means Kent County must be able to see the actual mechanism before it chooses an action, assigns responsibility, or declares a result. Chapter 9 explains why that visibility is difficult and what disciplined public memory must preserve.

Chapter 9. The County Cannot Act on What It Cannot Reach

The record already exists in pieces

Kent County is not a place without housing information. Records are created when homes are sold, mortgaged, assessed, permitted, inspected, connected, repaired through programs, assisted, brought into legal proceedings, or considered by public bodies. Schools record educational conditions, courts record legal events, utilities record operations, and state and federal agencies produce program and statistical information. Municipalities and the county create administrative records through daily work. Owners, managers, lenders, builders, employers, real-estate professionals, and providers hold other forms of knowledge. Kent County has also reported work on a separate Housing Inventory and Analysis supported by Maryland DHCD and the Upper Shore Regional Council. That county initiative is distinct from this independently prepared study.¹⁵⁷

Those pieces exist because the work exists in pieces. A permit system processes permits. A court records legal events. A utility operates a utility. A program report satisfies program requirements. A statistical product creates a comparable estimate under rules protecting consistency and confidentiality. Each source can be valid without answering the whole housing question.

The sources range from market and mortgage records to schools, courts, utilities, and local project decisions. Joining them for housing judgment requires keeping the purpose and limits of each record intact.

Begin with who requires and holds the record

Public evidence becomes usable when responsibility is named precisely. For every housing domain, the record must identify who requires or authorizes the underlying information, who creates or collects it, what population or activity it covers, when it is released, where it is published, and which decision it can support. Producing an administrative file is not the same as producing countywide decision support, and integrating several sources does not transfer legal custody of them.

Permit offices remain responsible for permit and inspection records within their authority. Utilities remain responsible for system operations and allocations. Courts, schools, program administrators, property owners, managers, lenders, and state or federal producers retain their own legal and operational responsibilities. The connective housing layer needs to know what each record establishes and where the public record ends. It should not pretend to own information it does not create or have authority to obtain.

The source-responsibility record appears in the Kent County Housing Study Comprehensive Appendix, Evidence Section VIII 1. It identifies the domain, record holder, publication route, cadence, latest observation, geography, universe, limitation, and decision use without transferring legal custody from the organization that creates or governs the underlying record.¹⁵⁸

Long decisions require information that arrives while they are alive

Housing decisions take years to make and decades to live with. Their supporting information often follows several different clocks. Some administrative data is created daily and released irregularly. Some is available monthly or quarterly but difficult to locate. Annual reports may appear after

much of their decision value has passed. Federal statistical products arrive later because they are designed for estimation, comparison, confidentiality, and consistency; small-place estimates may pool several years and still carry substantial uncertainty.

Those differences should be explained rather than forced into one false timeline. They should also not excuse preventable administrative delay. This study's judgment is that current public housing information should be available close enough to the work to guide the next live decision. That expectation is not a claim that every source is legally required to meet the same schedule, nor should a fast administrative count replace a slower statistical baseline. Kent County needs both current operational visibility and careful long-term comparison.

Every published observation must carry its own time: calendar year, fiscal year, school year, pooled period, point-in-time snapshot, release date, or retrieval date. Older evidence remains useful when it establishes a genuine trend, preserves a baseline, or answers a question newer evidence does not. It should never appear beside a current observation as though unlike periods and sources form one series.

An official source must still answer the right question

Authority does not guarantee relevance. An official source can be accurate while describing the wrong geography, period, population, unit, stage, or concept for the question being asked. A ZIP Code can cross county lines. Millington as a whole crosses Kent and Queen Anne's counties. A county total can hide every local difference. A program benchmark can be mistaken for a market observation. A modeled home-to-workplace relationship can become a daily commuter in prose. A permit can become a completed home. Design capacity can become available service.

Each source should be used only for what it establishes. Geography, vintage, definition, universe, uncertainty, method, and limitation travel with the finding. When records disagree, reconciliation begins by asking whether they measure different things. If the conflict remains after that test, the conflict remains visible.

The 2025 state and local permit records illustrate why measures must retain their names. One reports authorized units and residential buildings across six geographies; the other reports permit documents in the unincorporated county. Chapter 4 presents the figures and their source boundaries.

An unresolved truth is safer than a resolved fiction.

A public blank has boundaries

Some housing questions do not have one current, recurring countywide public source. Public online records do not assemble all year-round rentals available now and their terms, all disability-accessible features and actual availability, or every permit through construction, completion, occupancy, tenure, price, and preservation. They do not provide one current property-level account of housing condition or every informal path through which residents find housing.

The residual register identifies six consequential blanks: year-round rentals available now and their terms, accessibility features joined to current availability, a six-jurisdiction permit-to-occupancy

path, current property-level condition, referrals through delivered service, and informal housing-search paths. Each blank is bounded to public decision visibility through the research date.

Those are findings about public decision visibility through the study's research date. They do not prove the underlying homes, features, records, or relationships do not exist. They also do not automatically justify a new dataset.

A blank in the public record matters when it hides an answer a real housing decision needs. Before asking anyone to maintain a new collection in the proposed housing information system, the county or town body making that decision should say what it needs to know, who already holds part of the answer, whether those records can be joined without changing their meaning or exposing a household, and whether the value justifies the cost. Until a useful and lawful route is clear, leave the blank visible and name what needs checking next.

Reconciliation should preserve the trail

Plans, reports, assessments, meeting materials, studies, program documents, and presentations may contain valuable findings, definitions, source notes, and paths into records that are otherwise difficult to locate. A later source can correct or improve one observation without making every earlier report worthless.

Disciplined reconciliation preserves the original source, identifies what remains usable, replaces only what has been superseded, retains historical observations where comparison remains valid, and explains the transition. Methodological breaks and corrections are different events. Two measures may coexist when they answer different questions. The goal is not a single number at any cost; it is an evidence trail another person can follow without rebuilding the entire inquiry.

The source record uses different treatments for different evidence conditions: it publishes the state's 2025 authorized-unit series and the county's local 2025 permit count as separate measures; retains FY2024 as the latest reported Kent activity when the FY2025 Special Loans table has no county row; reports 2026 first-quarter health-sector employment separately because the 2025 QCEW cells are confidentiality-suppressed; and preserves the September 5, 2026 seven-listing rental snapshot as a bounded observation with a median asking rent of \$1,900.

Public memory should follow outcomes

Government naturally records activity: a meeting, application, permit, award, inspection, referral, or contract. Housing requires an additional account of what became true for the household, property, project, or place.

Was the home completed and approved for occupancy? At what tenure, price, and terms did it become available? Was a repair finished and the household able to remain? Did assistance convert into a usable home? Was an affordability commitment renewed? Did infrastructure work unlock the intended housing? Did a referral reach the next service? Did public contribution produce the result for which it was made?

The disclosure audit and the absence of a continuous countywide production-stage series show why outcome memory must be designed into the work. The Countywide Housing Information System should pair each consequential activity record with the result and next-stage evidence needed to answer whether housing became more possible.

Not every outcome can be attributed neatly to one action, and false precision is not accountability. The record can still define the promised result before work begins, identify the stage reached, preserve what changed, and name the evidence that would show movement. Without outcome memory, Kent County can be extremely busy without knowing whether housing became more possible.

Distributed capacity and the proposed public center

Exhibit 9.1. Distributed Capacity Needs a Public Center

Measure	What it counts	Interpretive limit
34	Housing functions tested	Separate functions, not organizations
6	Responsibility-audit roles	Separate from the eight proposed Office relationships
17	Functions with verified core assignments	Qualified assignments remain qualified
25	Service-directory entries	Organizations, programs, and actor groups
8	Housing Service Coverage Map areas	A standard for service functions
6	Housing reporting geographies	Five incorporated components and Kent County Balance

The measures describe the reviewed record; they do not measure delivery capacity. Sources: Comprehensive Appendix B, C, and Evidence Section VIII. Proposed response: operationalize F-01 and establish F-02; lawful actors retain adoption and delivery authority.

Source: Kent County Housing Responsibility and Accountability Audit and Appendix B, Community Housing Responsibility Matrix.¹⁵⁹

Two foundations for countywide housing responsibility

Kent County should put the Office of Housing and Community Development already created in law to work as a county housing service for unincorporated Kent County and all five towns, after reviewing and making any needed changes to its statutory duties. The proposed Countywide Housing Information System would support that work. A housing question may come from a resident, town, county department, service provider, nonprofit, employer, developer or state or federal requirement. Wherever it first appears, the Office should record the question, check how it relates to other housing needs and see whether it can answer with information already available. It can answer routine questions within its approved charge or direct a question to the person or body responsible for it. Recording a question does not make it approved Office work.

If a question calls for deeper work, the Office should show the County Commissioners or the relevant town council what is known, what remains unclear, what else may be affected and whether the matter is urgent. The Commissioners set the county Office's charge, resources and priorities for its countywide work; the Director is responsible to them for administering the Office. Town councils set their own housing agendas and may request Office support through a proposed

county-approved agreement within that charge. They do not direct the county Office under the present law. Only deeper work approved or agreed through those public arrangements becomes a new Office assignment. The Office can then use shared information to analyze options, advocate for residents' housing needs and help leaders understand their choices within the agreed scope. Residents, nonprofits, employers, developers and providers can contribute and use the routine service; their requests cannot direct additional Office work or spending. County and town officials retain their own decisions, as do the lawful owners of distinct programs, properties and services. The system should make publishable information available on demand, with its source and reporting or update date visible; protected records remain with their lawful holders.

Foundation Two proposes a maintained, countywide housing information system. It would house or link information for unincorporated Kent County and each of its five towns, so decision makers and the public can find publishable current measures on demand, with their source, geography, reporting period, definition and update status. Each lawful record holder retains custody of its own records, and personal or otherwise restricted information remains protected. Quarterly reconciliation, event updates and a periodic public housing account can be practices and outputs of the system; none, by itself, is the system.

The evidence identifies distributed responsibilities and an incomplete connective function. The responsibility audit tested 34 housing-system functions across six distinct roles and verified core assignments for 17. The service record identifies 25 directory entries covering organizations, programs, and actor groups across eight Housing Service Coverage Map areas. Those responsibilities extend across six housing geographies, while the reviewed record identifies no single entity currently responsible for joining the entire Countywide Housing Information System. The recommendation gives the distributed work an accountable public center without absorbing the authority of the people and organizations already carrying it.¹⁶⁰

Operationalize the office already established in county law

Chapter 189 establishes an Office of Housing and Community Development and permits the County Commissioners to appoint a full-time director. Chapter 189 also assigns the Director plumbing and electrical permit oversight and grant-related duties; this study recommends retaining the grant duties and seeking a lawful transfer of the permit duties to the county permitting function. The reviewed budget, staffing, and directory records do not separately identify a housing appropriation, housing staff allocation, housing director, or housing-titled position. The recommendation converts the codified authority into an operating countywide housing and community-development function with an expressly assigned mission, accountable leadership, protected capacity, and public responsibilities.¹⁶¹

The office should be operationalized and organizationally positioned to coordinate across county departments rather than functioning solely as an extension of one regulatory process. Within the Commissioners' adopted charge, and an agreed scope when a town needs deeper help, the Office should show how a housing question relates to rules, infrastructure, jobs, services, local conditions and the households it affects. It should work closely with planning, zoning, permitting, code enforcement, utilities, finance, public works, human services, economic and workforce development, and emergency response without becoming merely another name for one of those functions.

The County Commissioners retain authority to decide placement, leadership, budget, staffing, and implementation. The governing structural test is whether the Office has sufficient access, analytical independence, capacity, and authority to bring the complete housing question before the appropriate decision maker.

A first authorization could name interim county responsibility for preparing the four HUD-assisted contract decisions while the Office's staffing and information-system arrangements are established. All four February–May 2027 milestones were within the proposed nine-month monthly-review interval as of September 13, 2026. With the first decision point on February 28, 2027, the study recommends a County Commissioners' choice by October 31, 2026 on whether to assign this coordination. That is a proposed county decision target, not a contract deadline. If authorized, Commissioners should name a lead, protected time, a bounded resource limit and a review point. The lead should verify each contract's owner, status, lawful decision maker, renewal or other route and resident protections; review monthly; and raise a time-sensitive matter to the proper authority. If the county declines the assignment, it should record that choice and the lawful owners and program authorities carrying the next milestones. This action would then provide no assigned lead to join the four records and bring shared resident-protection questions forward; the contracts and their lawful owners continue on their own terms. Neither choice predicts loss or transfers contract authority. Expansion would follow workload, partner capacity and results; the study does not assume all nineteen actions begin together.

Exhibit 9.2. One Accountable Office and One Shared Housing Information System.

Component	Purpose	Limit
Office – F-01	Coordinate adopted work and the applicable eight relationships.	Other actors retain their lawful powers and assigned functions.
Information system – F-02	Connect current six-geography publishable records, their sources, definitions, boundaries and update status for on-demand use; periodic public accounts can be outputs.	A record does not itself deliver a home or transfer authority.
Local decisions and results	Use evidence to choose work and return verified results to the next decision.	Whole-town Millington coordination requires the relevant town and Queen Anne's County parties.

The Office carries assigned work; the information system connects the evidence. Both support decisions and receive the results. Five movements and eight relationships remain unchanged.

Source: Kent County Housing Study synthesis of Chapter 189, the responsibility audit, the six-place inquiry, and the outcome-memory findings.¹⁶²

Give every housing function a defined relationship to the office

Within its adopted charge, the Office should know its role in important housing work, even when another public body or partner is responsible for the decision. That relationship can take eight practical forms:

Lead. The office owns and performs the adopted work.

Coordinate. The office keeps several responsible actors connected through one housing movement.

Support. The office provides evidence, technical assistance, grant capacity, or another resource to a municipality, partner, project, or household.

Participate. The office represents housing and community-development consequences in a decision owned elsewhere.

Monitor. The office keeps a project, contract, property, public contribution, service condition, or milestone visible.

Refer and navigate. The office helps a household or partner reach the correct receiving party.

Report. The office helps the public understand movement, limitation, responsibility, and result.

Escalate. The office returns a stalled or unresolved matter to the lawful decision maker.

An action has one governing movement: Begin, Continue, Complete, Connect, or Create. Its Office assignment can use several of the eight relationships where the work requires them. Appendix A, for example, assigns coordinate, monitor, report, and escalate to the preservation watch. Those relationships describe the Office's contribution; they do not transfer a contract owner's or program authority's decisions.

Exhibit 9.3. One Movement and the Applicable Office Relationships

Assignment	How it works
One action movement	Begin, Continue, Complete, Connect, or Create
Eight available relationships	Lead; coordinate; support; participate; monitor; refer and navigate; report; escalate
Several may apply	P4-A01 preparation for four assisted-housing contract decisions uses coordinate, monitor, report, and escalate.
Lawful ownership remains distinct	The Office's relationships do not transfer contract, property, program, or public decision authority.

Source: Comprehensive Appendix A, Complete Proposed Action Register, and Chapter 9. F-01 and F-02 remain foundations above the nineteen actions. All assignments remain proposed.¹⁶³

Make the county a usable housing partner for every municipality

The five municipalities retain their lawful authority, identity, records, and responsibility to define what housing should make possible locally. The county office gives each town a dependable place to bring a housing question before a proposal, funding deadline, infrastructure decision, property transition, preservation risk, or local crisis becomes the only available moment to act.

The Office serves the Kent County portion of Millington directly. Whole-town planning, infrastructure, market, and municipal evidence remains labeled whole-town and may be carried through cooperation with Millington and the appropriate Queen Anne's County parties. Kent County-only evidence remains labeled Kent County-only. This preserves both the county's lawful boundary and the town's lived and operating geography.¹⁶⁴

A municipality should be able to ask the Office for help understanding a housing condition, examining a property or project, interpreting countywide need, finding a developer or service partner, navigating a state or federal program, preparing a grant, evaluating an infrastructure implication, identifying an appropriate housing form, preserving a public purpose, or determining the next credible movement. The Office can record the town's question and share information already available; when the town council requests deeper work through a county-approved agreement within the Office's charge and resources, the Office can gather relevant evidence and people while the town keeps its decision. Town findings should also enter the shared countywide housing record so county leaders can see local effects when making their own decisions.

Build and maintain the Countywide Housing Information System

The Office's first foundational operating responsibility should be to create and maintain the Countywide Housing Information System. The system begins with the housing question. It shows homes and households, projects and stages, preservation and loss, services and outcomes, responsible actors, next movements, public contributions, and the decisions the evidence requires.

For proposed and individual homes, it follows purpose, approval, authorization, construction, completion, legal availability, and household use. For a household seeking stability, it follows identified need, accepted referral, eligibility or service decision, assistance delivered, and housing stabilized. For preservation, it follows risk, condition, engagement, financing or assistance, completed work, and the home remaining in usable service. Each passage keeps its own definitions and completion evidence.

Municipalities and agencies continue to hold and govern the records they create. The shared structure establishes the language that allows those records to inform housing decisions together: geography, reporting period, housing stage, unit of measure, source, responsible owner, next movement, limitation, and human result.

Permits, buildings, authorized units, completed homes, occupancy approvals, occupied homes, repaired properties, preserved affordability, referrals, services, and removals remain separate measures. The housing information system connects them without adding unlike records into a false production total.

Privacy is part of the housing information system from the beginning. Household-level information is collected only for a defined lawful purpose, limited to what the decision or service requires, protected by the responsible organization, and reported publicly as patterns or outcomes that do

not expose a person. Participating providers should receive practical value from the reporting they are asked to support.¹⁶⁵

Phase the Office's charge

The complete charge should remain visible, but it should begin in an order the county can govern and sustain.

Initial establishment would define placement, leadership, resources, protected capacity, the public charge, and municipal and partner relationships.

First operating work would follow the charge and resources approved by the County Commissioners. The Office could maintain selected housing information-system measures and carry the actions assigned to it. Its support for a town would follow a county-approved agreement with that town. The Director's codified grant duties remain; other resource work follows the approved charge. All nineteen proposed actions stay visible even if only some enter the first work program.

Recurring responsibility would maintain the adopted records, monitor selected projects and preservation decisions, and return unresolved matters to the lawful decision-maker. Navigation would operate within the agreed service scope and receiving capacity.

Mature capability. Maintain outcome follow-through across projects, services, infrastructure, preservation, public investment, and the household results those actions were intended to make possible.

The Office charge grows within adopted capacity

Exhibit 9.4. Build the Office in Deliberate Movements

Stage	Bounded operating scope
Initial establishment	Commissioners choose placement, leadership, resources, protected time, initial assignments, and review point.
First operating work	Start approved housing information-system records and selected actions; decide by October 31, 2026 whether to assign an interim lead for the four assisted-housing contract decisions.
Recurring responsibility	Maintain adopted work, monitor results, and return unresolved matters to lawful decision-makers.
Mature capability	Expand sustainable operating capacity after workload, participation, and results are assessed.

Source: Chapter 9 completion conditions, Comprehensive Appendix A (F-01, F-02 and A19), and Part Four's implementation structure. Initial ownership and maintenance of the proposed housing information system do not wait for long-term scale. The complete nineteen-action set remains visible without starting every action together.

Every place deserves a complete inquiry

Chestertown naturally generates more public records than a smaller town because it has more institutions, projects, properties, and public activity. That volume cannot turn the county's housing information system into a Chestertown system with five short appendices.

Rock Hall's seasonal market, Betterton's small stock, Galena's boundary and infrastructure questions, Millington's cross-county identity, and the unincorporated county's many communities and private systems require their own evidence treatment. Equal visibility does not mean equal numbers of rows. Each place should receive the same complete inquiry and one of three honest results: a local finding, countywide context explicitly labeled as countywide, or a statement that the local fact is not separately published.

This discipline allows a thin local record to remain visible without making the place appear empty. It also leaves a clear location for verified local knowledge to enter later. Whole-town Millington evidence stays whole-town, the Kent County portion remains distinct when evidence supports it, and ZIP-based evidence never becomes municipal evidence by convenience.

Visibility must not become surveillance

Kent County needs enough information to act without treating residents as objects to be tracked. The boundary matters most in crisis, disability, health, education, assistance, and household services. Leaders may need to understand patterns of need, delay, referral, and outcome. The public does not need an account of intimate household circumstances.

Information should be collected for a defined purpose, limited to what the decision requires, protected according to law and ethics, reported without exposing a person, and retained only as necessary. Voluntary resident knowledge should remain voluntary. Reporting placed on providers should return practical value rather than consume service capacity.

The Housing Standard applies to evidence. Right dignity protects privacy and agency. Right reason prevents collection merely because technology allows it. The first time requires definitions, permissions, and safeguards before records are joined rather than apologies after harm.

The complete source-responsibility, residual-gap, reconciliation, and privacy records appear in the Kent County Housing Study Comprehensive Appendix, Evidence Sections VIII 1, VII 2, II 2, and I 1. The full public, private, nonprofit, regional, and state responsibility crosswalk appears in Appendix B, Community Housing Responsibility Matrix.¹⁶⁶

What acceptance of the two recommendations requires

F-01 and F-02 require an adoption decision and an operating charge before the proposed portfolio becomes county work.

Before giving the Office a broader job, the County Commissioners should review Chapter 189 and the housing work already carried by county departments, towns, programs and partners. The current code makes the Director responsible to the Commissioners, permits delegation to employees, and lets the Commissioners assign other duties. The proposed Office should bring housing information together, advocate for residents' housing needs, and give public leaders analysis and guidance for decisions they own. Its adopted charge can authorize routine answers

without a new Commissioners' vote on each question. The charge should also say which deeper assignments the Commissioners approve within available time and funds, and how each town council may request support through a county-approved agreement without becoming a supervisor of the Office.

Keep the Office's existing grant-related duties: monitor federal and state housing and community-development funding, advise the Commissioners, prepare and administer grant applications, oversee grant-funded projects, and hold the public meetings required for grant preparation and compliance. Propose that all permit administration now assigned to the Director in § 189-3B(1)–(2)—plumbing and electrical oversight—be placed with the county planning and permitting function. The Commissioners should review the Director qualifications in § 189-2A, which still name plumbing and electrical code expertise, and amend those duties and any related Chapter 192 provisions as needed before the transfer takes effect. Grant-project oversight is different from a plumbing or electrical code inspection; lawful inspectors, the Building Code Administrator, the Health Department and other permit authorities keep their assigned decisions. The Office's existing statutory duties remain in force until any code change.

Acceptance would require the County Commissioners to determine organizational placement, accountable leadership, initial budget, protected staff capacity, and the housing-specific charge. The first work program would name the housing information the Office will maintain, the actions the Commissioners authorize within the initial budget and staffing, and any town support agreed through county-approved arrangements. It would set a date to review that work before adding more.

The first municipal and partner agreement should identify how questions enter the Office, which records and knowledge remain with their lawful holders, how protected information is handled, how the Office supports a town or organization without displacing its authority, and how an unresolved movement returns to the appropriate decision maker.

The Office recommendation reaches completion when Kent County has an operating housing and community-development function with accountable leadership, defined resources, an adopted public charge, active municipal and partner relationships, and responsibility for the housing portfolio. The housing-information-system recommendation reaches completion when the assigned operator and participating partners establish and maintain a six-geography system that houses or links lawful source data and makes publishable current information retrievable on demand with its source, reporting period, geography, definition and update status visible; periodic public accounts or reports may follow as outputs.

The office and the housing information system complete one another

Part Four develops the study's proposed implementation of these foundations for county consideration. County law already establishes the vehicle, Chapter 9 recommends operationalizing it, and the County Commissioners retain the lawful decisions concerning placement, leadership, budget, staffing, public charge, and implementation. Part Four follows the recommendation to its next live decision: which county or town body may authorize the work, what record or agreement must come first, who can carry it within approved resources, and what would show movement for a household, home, project or place.¹⁶⁷

Part Three conclusion: the breaks are now visible

Part Three has not found one obstruction standing between Kent County and a better housing future. It has found separate points where plausible movements fail to carry through.

The distinctions matter: a missing home, an unusable service route, an unresolved project dependency, and a missing public record call for different work.

Kent County does not enter Part Four empty-handed. It has homes worth preserving, projects at different established stages, land and infrastructure requiring careful alignment, towns capable of choosing, programs and organizations already serving residents, builders and owners who know the places, public authority already established, and people who understand the work because they have been carrying it.

PART FOUR

Completing the Passages



Chapters 10–12

September 2026

Before we call something a recommendation

A recommendation is a promise about movement. It names what should move, the authority or actor able to move it, the household or place the movement serves, what must happen first, when responsibility begins, and how the public will recognize that the path has opened. A worthy idea that cannot yet answer those questions remains an idea. It should not be presented as actionable work.

The study begins its proposed response with two foundational recommendations: operationalize the Office of Housing and Community Development and establish the Countywide Housing Information System. The 19 proposed portfolio actions then distribute specific work across the five movement verbs. Each is stated as a next movement for public consideration and retains a human completion condition; none is presented as adopted, appropriated, funded, or implemented by virtue of appearing in this study.

The five movements distinguish the work required; Appendix A assigns each action to one of them.

- **Begin** a defined next movement when the need, gap, authority, and first decision are known but no active undertaking has started.
- **Continue** work already aligned with the Housing Standard and make it less fragile.
- **Complete** credible work already underway through the promised housing result.
- **Connect** existing people, records, programs, properties, financing, infrastructure, and authority so they function as a path.
- **Create** a missing capability only after existing authority, assignments, and partnerships have been tested.

The verbs are not a ranking. Creation is not more ambitious than preservation, and a new institution is not automatically more valuable than a clear assignment within an existing one. A repair made before displacement, a referral carried to acceptance, or a modest project brought to occupancy may change more human life than a larger announcement.

Five horizons keep the verbs honest: immediate, short-term, medium-term, long-term, and event-triggered. The horizon identifies when responsibility begins and which prerequisite controls movement. It is not a place to hide work whose next decision can already be named.

The county is not expected to perform every action. The proposed coordinating role is to identify the lawful decision-maker, clarify the path and capacity required, and keep the intended public purpose and next decision visible. Each actor retains responsibility for the work and authority it actually holds.

Chapter 10. The Work, Sorted by What It Takes

Name the next credible movement

The questions behind the work

A home is where the rest of a life has to work. Someone looking for a first place here needs more than a plan for a building. Someone trying to keep the place they already have may need a sound roof, a manageable bill, or a way to stay near people who help. In a visitor-facing town, a worker may need a year-round lease that carries through the busiest months. A family may need room to grow while still being able to afford child care, the trip to work, and some savings. Those lives have been the measure of this study. The housing numbers matter because they help us ask whether a person can find a fitting home, keep it, and live a workable day from it.

These questions can be asked across unincorporated Kent County and all five towns, even though the answers will not be the same in every place. Betterton, Chestertown, Galena, Millington, and Rock Hall have their own governing responsibilities. The County Commissioners have theirs in the county's jurisdiction. Residents, builders, landlords, employers, lenders, nonprofits, and state agencies carry other parts. No one governing body can answer all of this for the others. But each can bring the following questions to the decisions it actually has the authority to make.

Every action record should begin with two tests. What happens to the household, home, project, or place if nothing moves? What verified condition must be met next? The first test establishes consequence without manufacturing urgency. The second prevents a long-range goal from substituting for a usable decision.

Finding a home and keeping it

These first questions ask how a household finds a home and what lets it stay after move-in. A sale price, an advertised rent, a financing approval, and a nonprofit's completed home each show a different part of the route. None, by itself, tells us whether a particular household has a home it can sustain. Repair belongs in the same conversation as construction: losing a usable existing home while building a new one is not a full answer.

1. What is the missing middle in Kent County?
2. Where can a household find a year-round rental?
3. How can a first purchase become sustainable?
4. What is the proper role of affordable-homeownership nonprofits?
5. Which existing homes can be repaired or adapted instead of lost?

The seasons of a life

A household's needs change. An older neighbor may want to remain in a familiar home, then need a smaller one nearby. A young adult may need a first rental and a believable next step. A house price may fit a family's budget while the child care and travel needed to live there do not. Someone facing a housing crisis needs a person or program that can actually help, not only a name in a directory. These questions keep the study from treating one housing form, one age group, or one service as the county's whole need.

6. Can older people stay or move nearby when their needs change?
7. What would allow young adults and returning residents to establish a home?
8. What lets growing families remain in the county?
9. When can someone get help before a housing problem becomes a crisis?
10. How does an assisted or crisis household reach stable housing?

Work and the places we call home

Housing is also a question about the ordinary trip through a day. People who keep farms, shops, schools, health services, trades, restaurants, and the waterfront economy running need year-round homes within a workable distance of their jobs. A home also has to connect to food, care, school, neighbors, and the services a household uses. Kent County has six places in this study, not one interchangeable housing market. Town councils and county leaders can ask which homes fit their residents and which sites have the land, services, and lawful path to support them. A countywide number cannot make that choice for them.

11. Can people who work here also live here?
12. What can builders, employers, lenders, and nonprofits contribute?
13. Does a home connect to school, care, food, transport, and broadband?
14. What kind of housing does each of the six places want and need?
15. How should land, environment, and town character shape housing choices?

Promises that become homes

A grant can pay for a needed plant without paying for a single house. A land plan can hold room for homes without an applicant ready to build them. A permit can authorize housing without proving construction, availability, or occupancy. At the same time, one owner building one ordinary house matters as much to that household as a named development does to its future residents. These last questions ask what public decisions and private effort actually accomplish, whether affordable homes already standing remain protected, and whether a strong market leaves room for people who live and work here all year.

16. When will infrastructure spending actually enable a home?
17. Can one house or a small project move through the system?
18. How do public land, money, and approvals retain their housing purpose?
19. How are existing affordable and assisted homes protected?
20. Will a strong housing market still leave room for year-round residents?

The study weighs each question against what is already here, what a person needs, where the route breaks, and what might help. Some findings can guide the next conversation. Others need a decision by a town, a household, a willing partner, or the people responsible for a particular site. These twenty questions help readers bring the study's evidence to a real decision. It is a reading aid, not twenty adopted community preferences or twenty more county programs.

What it takes to carry the answers

The two proposed foundations and nineteen actions that follow are the working side of these questions. County law creates an Office of Housing and Community Development, but that legal title alone does not give the work an assigned lead, protected time, or resources. A shared housing information system would make current countywide information usable in one place, drawing from or connecting to each town and the unincorporated county without taking record custody or decision-making authority away from a town. The actions can then help willing people keep existing homes, make help reachable, test what each place wants, and follow viable housing toward a home someone can actually use. Their registered IDs, verbs, horizons, and completion tests matter. But the point is to help someone find, keep, or move into a home, not simply to fill in a row.

For the County Commissioners and each town council, the next step is not to settle all twenty questions at once. It is to choose the housing question relevant to a real decision, hear the people who will live with that decision, ask what the evidence does and does not show, and identify who could lawfully do the next piece of work. That is where the portfolio below belongs: as support for a better local judgment, never as a substitute for it.

21-item chapter and gap chart

ID	Proposed words a local reader can use	First movement and limit	Where the housing story is told	Gap named in Chapter 8
F-01	Give the Office of Housing and Community Development a clear job, lead, time, and resources	Foundation; decision now, operating establishment later. Created in law does not mean separately staffed or funded.	Ch 5, “How households and projects encounter the doors”; Ch 9, “Two foundations for countywide housing responsibility” and “Operationalize the office already established in county law”	Ch 8, “Capacity gap” and “Guidance gap”
F-02	Build one shared housing information system the county and towns can use	Foundation; proposed central database with live source links, defined updates, public access where lawful, and separate municipal authority.	Ch 9, “The record already exists in pieces,” “Two foundations for countywide housing responsibility,” and “Build and maintain the Countywide Housing Information System”	Ch 8, “Coordination gap” and “Capacity gap”

ID	Proposed words a local reader can use	First movement and limit	Where the housing story is told	Gap named in Chapter 8
P4-A01	Prepare for four assisted-housing contract decisions	Begin; event triggered. Monthly-review trigger met as of September 13, 2026. Decide by October 31 on county assignment; if assigned, verify status, authority and resident protections, review monthly and escalate time-sensitive issues.	Ch 3, “Assisted housing is part of the county’s ordinary housing life”; Exhibit 3.8; Comprehensive Appendix E.4	Ch 8, “Preservation-timing gap”
P4-A02	Check where 14 selected project and land matters stand and what comes next	Begin; immediate. This selected register includes land controls; not fourteen finished housing projects.	Ch 4, “Selected project stages” and “Completion is where the public promise becomes accountable”	Ch 8, “Permit-to-home gap”
P4-A03	Ask each of the six places what homes fit and keep its work list current	Begin; short term. Test with people and lawful decision makers; no town preference is assumed adopted.	Ch 7, chapter title “Six Places, Six Needs” and each place portrait	Ch 8, “Place-fit gap”
P4-A04	Test whether a person seeking help reaches someone who can take the case	Begin; short term. Consent, accepting capacity, and later housing result remain separate.	Ch 5, “How households and projects encounter the doors”	Ch 8, “Guidance gap” and “Coordination gap”

ID	Proposed words a local reader can use	First movement and limit	Where the housing story is told	Gap named in Chapter 8
P4-A05	Keep existing repair and energy-help routes reachable	Continue; immediate. A connection or award is not a completed repair.	Ch 3, "Repair is housing production"	Ch 8, "Preservation-timing gap"
P4-A06	Keep affordable-homeownership support available and check whom it serves	Continue; short term. KAH is a small part, not the entire missing middle; families helped and homes built differ.	Ch 2, "Financing is the market behind the market"; Ch 4, "Selected project stages"	Ch 8, "First-home gap" and "Financing gap"
P4-A07	Keep sources, dates, definitions, and corrections with public housing numbers	Continue; immediate. Extends study source work into proposed public maintenance.	Ch 9, "Reconciliation should preserve the trail"	Ch 8, "Coordination gap"
P4-A08	Follow Millington housing and wastewater work through its real next steps	Complete; event triggered. Plant award and planned capacity are not an operating plant or occupied homes.	Ch 4, "Infrastructure decides where possibility becomes real"; Ch 7, "Millington: one town across two counties"	Ch 8, "Infrastructure-translation gap"
P4-A09	Carry a live project to its next promised step or explain why it stopped	Complete; short term. A milestone, wait, or honest closure is not an occupied home.	Ch 4, "Completion is where the public promise becomes accountable"	Ch 8, "Permit-to-home gap"
P4-A10	Find out what happened after selected housing permits	Complete; short term. Follow individual stage evidence; selected records are not a countywide annual census.	Ch 4, "Small production is not small work" and "Completion is where the public promise becomes accountable"	Ch 8, "Permit-to-home gap"

ID	Proposed words a local reader can use	First movement and limit	Where the housing story is told	Gap named in Chapter 8
P4-A11	Make service handoffs clear and check whether help was accepted	Connect; short term. A directory entry does not establish capacity or completed service.	Ch 5, “How households and projects encounter the doors”	Ch 8, “Guidance gap”
P4-A12	Make genuinely available year-round rentals easier to find	Connect; short term. Check current listing and lease terms; advertisements do not prove stock or occupancy.	Ch 2, “The rental market moves through relationships”; Ch 7, “Rock Hall: can a seasonal destination remain a year-round hometown?”	Ch 8, “Rental-visibility gap”
P4-A13	Bring the county and five towns’ housing stages together without mixing them	Connect; short term. Six jurisdictions keep separate records, permits, and legal responsibilities.	Ch 4, “Every home passes through human hands”; Ch 9, “The record already exists in pieces”	Ch 8, “Permit-to-home gap”
P4-A14	Help line up a home’s repairs in an order that works	Connect; short term. A plan can be completed while the roof, septic, or accessibility need remains.	Ch 3, “Repair is housing production” and “Accessibility is ordinary housing”	Ch 8, “Preservation-timing gap” and “Accessible-housing gap”
P4-A15	Check what a real housing site needs from land, utilities, and public decisions	Connect; event triggered. Test a live site and housing purpose; no blanket utility-capacity claim.	Ch 4, “Infrastructure decides where possibility becomes real”	Ch 8, “Infrastructure-translation gap”

ID	Proposed words a local reader can use	First movement and limit	Where the housing story is told	Gap named in Chapter 8
P4-A16	Test whether homes and workable trips to jobs fit local workers	Connect; medium term. Wage, jobs, travel, and home costs have distinct measures.	Ch 1, “Work crosses the county line in both directions”; Ch 6, “Work needs somewhere to come home to”	Ch 8, “Whole-cost gap”
P4-A17	Test modest help for willing builders of small housing projects	Create; medium term. Only after a recurring lawful predevelopment gap and capacity are verified.	Ch 4, “Small production is not small work” and “The missing middle is also the missing next step”	Ch 8, “Small-project gap”
P4-A18	Test a lawful financing tool for a demonstrated housing cost gap	Create; medium term. Not a promised universal subsidy or unapproved spending.	Ch 2, “Financing is the market behind the market”	Ch 8, “Financing gap”
P4-A19	Decide how to keep the housing office, shared information system, and help routes working	Create; long term durable scale. Initial ownership, updating, lawful access, and validation start under F-01/F-02.	Ch 9, “Two foundations for countywide housing responsibility” and “Build and maintain the Countywide Housing Information System”	Ch 8, “Capacity gap” and “Guidance gap”

Begin: start the work whose first movement is known

Some gaps have a defined need, a responsible authority, and a credible first step but no active undertaking. Those actions should begin rather than wait to be absorbed into a broader plan.

Beginning may mean opening a time-sensitive preservation case, convening the authorities needed for a live site decision, establishing the current status of a consequential project, testing a referral path, preparing for an approaching affordability milestone, or asking a place to define its housing purpose before an opportunity arrives. The action remains bounded. It identifies the first movement, the person or body authorized to make it, the required contributors, the evidence needed, and the condition that will determine what follows. The action record should also name who makes the underlying decision and, if Office time is requested, distinguish a question merely

recorded from work approved by the County Commissioners or requested by a town council under an agreed arrangement within the Office's charge and resources.

Four HUD-assisted contract milestones fall on February 28, April 6, April 6, and May 31, 2027. All were within nine months as of September 13, 2026, so P4-A01's proposed monthly-review trigger had already been met. The study recommends a county assignment decision by October 31, 2026. If assigned, a lead should open the four records promptly, verify status, authority and resident protections, review monthly and bring time-sensitive issues to the proper decision maker. If declined, the county should identify the lawful contract owners and note that no lead under this action will join their records or flag shared concerns. The dates are not predicted losses, and contract decisions remain with their lawful owners.¹⁶⁸

Begin is distinct from Create. Beginning activates known work. Creating builds a capability, tool, agreement, financing mechanism, or organizational form that is missing after existing options have been tested. Confusing the two encourages the county to invent a structure when the real need is simply to make a decision already within reach.

Three other Begin actions activate established work: confirm one current stage and next dependency for each of the 14 project controls; open a living portfolio for each of the six places; and pilot consent-based warm handoffs where repeated service boundaries already appear in the record.^{169,170,171}

Continue: protect work already carrying people

Kent County already preserves homes, assists households, manages properties, administers programs, operates infrastructure, reviews projects, finances purchases, supports older residents, responds to crisis, and builds housing. Much of that work is carried through relationships, local knowledge, modest resources, and repeated judgment that never appears as a unit produced.

The Continue portfolio protects repair and energy-assistance pathways, affordable-homeownership support, and the source-retention practice developed for this independent study and proposed for public maintenance. The recorded activity includes two Special Loans totaling \$26,714 in FY2024, 31 energy-assisted units and \$463,389.20 in FY2025 awards, KAH's report of nine families helped since 2019, and the two Prospect Street homes completed in June 2026. These distinct records are starting points for continuation, not a combined output measure.

Continuation identifies work aligned with the Housing Standard and makes it less fragile. A repair effort may need more dependable referrals or complementary technical help. A sound, modestly priced rental may need rehabilitation guidance before deterioration becomes enforcement. A provider successfully carrying people between forms of assistance may need the handoff protected. A small builder producing a form households can carry may need avoidable uncertainty removed from the next project.

Existing work should not receive automatic continuation merely because it is familiar. The relevant question is whether it moves people toward housing that fits the household, place, cost, condition, and time with dignity. Work that passes that test should become durable enough to keep serving and visible enough for other work to connect to it.

Complete: carry begun work to the promised result

Discussion, land identification, application, authorization, approval, permit, funding, site work, and construction may each represent genuine movement. None should be reported as an occupied home. Completion keeps credible work visible until the promised housing result can be used.

The three Complete actions follow work already begun. For Millington infrastructure and Senior Village, they name the verified stage and the dependency or decision still ahead. For selected projects, they record a verified next milestone, a continuing wait, or a clear reason for closure. For selected addresses across all six jurisdictions, they follow authorization toward completion and occupancy evidence. Every stage keeps its own source and status.^{172,173}

The implementation guide can be read in three steps. [Exhibits 10.2](#) and [10.3](#) show the work, when it could begin and what the record should show. [Exhibit 11.4](#) identifies the proposed owners and contributors. [Appendix A](#) supplies the action-by-action prerequisites, resources and measures needed to consider an assignment. These are proposals for the responsible decision-makers to adopt, not assignments already authorized; [Chapter 12](#) explains how to judge the resulting housing outcomes separately from completed tasks.

The proposed portfolio from A01 through A10

Exhibit 10.2. Two Foundations and the Initial Action Portfolio: Activate and Carry

Action	Proposed work	First horizon	What the record should show
F-01 Foundation	Give the Office of Housing and Community Development a clear job, lead, time, and resources	Immediate decision; short-term operating establishment	Operating Office with accountable leadership, defined resources, an adopted public charge and active partner relationships.
F-02 Foundation	Build one shared housing information system the county and towns can use	Begin immediately after or alongside the F-01 assignment	Maintained six-geography information system with publishable current information retrievable on demand, clear sources, jurisdiction, definitions and update status; restricted records remain protected.
A01 Begin	Prepare for four assisted-housing contract decisions	Event triggered	Verified contract disposition; current trigger calls for monthly review
A02 Begin	Check where 14 selected project and land matters stand and what comes next	Immediate	Each project's current verified stage and what must happen next
A03 Begin	Ask each of the six places what homes fit and keep its work list current	Short term	Locally tested purpose and next decision

Action	Proposed work	First horizon	What the record should show
A04 Begin	Test whether a person seeking help reaches someone who can take the case	Short term	Accepted, redirected, or no route; need tracked separately
A05 Continue	Keep existing repair and energy-help routes reachable	Immediate	Sequence tracked separately from completed repair
A06 Continue	Keep affordable-homeownership support available and check whom it serves	Short term	Program-specific ownership result
A07 Continue	Keep sources, dates, definitions, and corrections with public housing numbers	Immediate	Source limits and correction history maintained
A08 Complete	Follow Millington housing and wastewater work through its real next steps	Event triggered	Verified milestone or closure; stages distinct
A09 Complete	Carry a live project to its next promised step or explain why it stopped	Short term	Next verified project milestone, recorded wait and return date, or clear reason for closure
A10 Complete	Find out what happened after selected housing permits	Short term	Last verified stage, not assumed occupancy

Source: Chapters 1–9 and Comprehensive Appendix A, Complete Proposed Action Register, P4-A01–A10 action and evidence records. Proposed work requires lawful assignment and resources. Task completion is separate from housing delivery. A07 extends an existing independent-study practice into proposed public maintenance.

For a project, the action record should preserve the established stage, unresolved dependency, responsible authority, next milestone, intended tenure and affordability, public contribution, and current purpose. Public bodies are not responsible for private decisions outside their control. They are responsible for describing public actions accurately and refusing to count an earlier stage as a later one.

A repair is complete when the identified work resolves the threatening condition. A usable sequence or honest explanation that no present program fits can complete a bounded navigation task while leaving the repair need unresolved. An accepted referral establishes a handoff; the receiving provider separately records the service result. A site-specific infrastructure determination supports a decision without establishing that homes have been built.

Some undertakings should advance, some should be restructured, some should wait for a named condition, and some should close. Waiting remains active work with an owner and review point.

Honest closure records why the undertaking ended and what housing need remains; it does not turn that unmet need into a delivered result.

Connect: make existing pieces function as a path

Many gaps begin in separation. A household knows the need but not the service. A provider knows the program but not the whole property condition. A utility knows its system but not the housing purpose being asked of it. A town knows the place, the county knows the wider pattern, the owner knows the land, and the lender or builder knows why a proposition did not move. Each fact becomes more useful when it reaches the right decision lawfully and in time.

Connection is a designed handoff. It identifies who begins, who accepts the next movement, what information travels, what remains private, when responsibility changes, and who notices if the handoff fails. The receiving party does not inherit authority it does not possess. The sending party does not declare success before acceptance occurs.

Five Connect actions respond to known separations: service handoffs; current year-round rental visibility; six-jurisdiction production stages; repair sequencing across programs; and site, utility, approval, and public-purpose decisions. A sixth connects workforce, housing, and transportation evidence when a live employer or household decision requires it. The remaining public evidence gaps define what each connection must make visible.¹⁷⁴

For a resident, connection means the wrong first door does not end the search. For a property, it may sequence title, roof, septic, accessibility, weatherization, code, insurance, and financing work carried by separate programs. For a project, it may align land, infrastructure, approval, financing, construction, public purpose, and future operation. For a place, it permits countywide need and local judgment to meet before either becomes defensive.

Regional connection begins with a clear Kent County purpose. Labor markets, services, funding, financial products, infrastructure support, and household movement cross county and state lines. Participation elsewhere becomes useful when the county can name the decision, resource, modification, or partnership it seeks and the human result that request is intended to produce.

Create: build only the bridge that is truly missing

Before creating a new program or role, ask who already carries part of the work and where the handoff fails. An existing person, office, agreement or partner may need a clearer assignment and enough time to keep the matter moving. The responsible county or town body should test those routes first. A new tool or funded role makes sense when the remaining need can be named and existing routes cannot carry it.

Only after those questions are answered should the county create a new capability. Possible needs include guidance across the housing portfolio, maintenance of the Countywide Housing Information System, dependable navigation, support for small-project predevelopment, site and infrastructure assembly, rehabilitation pathways, local gap financing, employer participation, shared technical assistance, or agreements preserving public purpose when public contribution is made.

The initial Create set is therefore conditional: small-project predevelopment support, a flexible local gap-finance capability, and a recurring information-system maintenance or navigation assignment. A19 concerns durable operating scale; ownership and maintenance of an adopted initial housing information system begin with F-01 and F-02 and do not wait for that long-term

scale. Each additional capability advances only after the portfolio test establishes recurrence, authority, geographic reach, operating capacity, accountability, and sustainable cost.

The proposed portfolio from A11 through A19

Exhibit 10.3. The Initial Action Portfolio: Connect and Create

Action	Proposed work	First horizon	What the record should show
A11 Connect	Make service handoffs clear and check whether help was accepted	Short term	Accepted, redirected, or no route; service result separate
A12 Connect	Make genuinely available year-round rentals easier to find	Short term	Dated offerings and terms; availability still confirmed
A13 Connect	Bring the county and five towns' housing stages together without mixing them	Short term	Comparable records with source boundaries
A14 Connect	Help line up a home's repairs in an order that works	Short term	Sequence or unmet prerequisite; actual repair separate
A15 Connect	Check what a real housing site needs from land, utilities, and public decisions	Event triggered	Verified site and utility questions, and the body able to decide next
A16 Connect	Test whether homes and workable trips to jobs fit local workers	Medium term	Work, housing and travel facts tied to a named live decision
A17 Create	Test modest help for willing builders of small housing projects	Medium term	A verified obstacle for small projects and the support chosen to address it
A18 Create	Test a lawful financing tool for a demonstrated housing cost gap	Medium term	A verified financing gap and a lawful tool able to address it over time
A19 Create	Decide how to keep the housing office, shared information system, and help routes working	Long term	Durable scale; initial information-system maintenance starts with F-01/F-02

Source: Chapters 1–9 and Comprehensive Appendix A, Complete Proposed Action Register, P4-A11–A19 action and evidence records. Pilot duration and later phases are separate from the first horizon. All work remains proposed and subject to authority, resources and participation.

For A17 through A19, first name the small-project, financing, or recurring coordination and navigation need that existing routes cannot carry. The responsible public body should then decide whether an assigned service, agreement or funded tool fits, who would use it, what lawful authority and capacity it requires, and when the result returns for review.

Kent County should build the smallest durable bridge capable of carrying the work.

Carry the five time horizons with every action

Immediate work protects life, safety, shelter, occupancy, a closing, an expiring opportunity, or an approaching decision. Delay changes the outcome, so responsibility begins now.

Short-term work can move within the next operating, budget, planning, development, or program cycle. The responsible parties and milestone can be identified even when an agreement, appropriation, procurement, referral design, or focused correction is still required.

Medium-term work requires several connected cycles or prerequisites. It may involve design, site control, financing assembly, infrastructure work, policy development, a sustained pilot, or an assignment that must be tested before becoming permanent.

Long-term work changes underlying capacity through infrastructure, land readiness, preservation systems, housing range, institutional responsibility, or conditions households and employers can rely upon. Long-term means work that begins now and matures across years.

Event-triggered work is prepared for a defined decision or condition, whether its date is known or its arrival is uncertain. A contract approaches expiration, a major property changes ownership, funding opens, a utility threshold is reached, a project enters public decision, or an emergency threatens homes. The person or body responsible for the decision—county, town, program or another lawful actor—can decide in advance what question to ask, what records to check, whom to consult and what public purpose to protect.

An action may move through more than one horizon, but each phase should have one controlling period and prerequisite. The horizon tells the reader when responsibility begins. It does not excuse delay.

Exhibit 10.4 explains the five horizons. [Appendix A](#) assigns the first controlling horizon, dependencies, and review cadence to each of the 19 actions. A later phase or pilot duration can differ from that starting horizon and should be identified separately. The distinction keeps preparation visible even when the housing result will mature over several years.

Five horizons explain when responsibility begins

Exhibit 10.4. Five Horizons Keep Responsibility Visible

Horizon	Meaning
Immediate	A live decision or risk makes delay consequential.
Short term	The next operating, budget, planning, development, or program cycle.
Medium term	Several connected cycles or prerequisites.
Long term	Durable capacity matures over years; necessary initial ownership is not deferred.
Event triggered	A defined contract, funding, property, infrastructure, project, or emergency condition activates prepared work.

Source: Chapter 10 and Comprehensive Appendix A, which assigns all 19 actions and their dependencies. A01 remains event triggered; all four February–May 2027 milestones are within its nine-month monthly-review window as of September 13, 2026.

Build one county purpose through six place portfolios

Each place needs a living portfolio rather than a permanent menu or identical prescription. The portfolio records the few movements the place is prepared to begin, continue, complete, connect, or create, and it changes as work reaches completion or conditions change.

Town councils and the boards with authority over a particular matter choose the next steps in their own town portfolios; the County Commissioners and relevant county bodies do the same for Kent County Balance. Town councils may request Office help through county-approved agreements within the Commissioners' charge and resources; findings from every place should enter the shared six-place record.

The January-through-June 2026 authorization record supplies one current common anchor—16 units in Kent County Balance, one in Betterton, four in Chestertown, none in Galena, none in Millington, and three in Rock Hall—while the place portfolios carry the larger local question. The partial-period values are neither annualized nor used as a score.¹⁷⁵

Exhibit 10.5. One County Purpose Through Six Place Portfolios

Place	Current evidence anchor	Portfolio question
Kent County Balance	16 authorizations, Jan–Jun 2026	Which repair, well and septic needs shape housing choices in villages and on family land?
Betterton	1 authorization, Jan–Jun 2026	Which few properties or infill movements carry local consequence?

Place	Current evidence anchor	Portfolio question
Chestertown	4 authorizations, Jan–Jun 2026	Which homes need preservation, which forms could fill gaps, and what stage has each current project reached?
Galena	0 authorizations, Jan–Jun 2026	Which housing forms fit Galena’s land and services, and which decisions about its boundary matter?
Kent County portion of Millington	0 authorizations, Jan–Jun 2026	Which whole-town and two-county dependencies must be resolved?
Rock Hall	3 authorizations, Jan–Jun 2026	How can year-round community and seasonal value remain connected?

Each place receives a complete inquiry and a portfolio proportionate to its own conditions. The partial-period authorization measure is a common anchor, not a score or a complete account of local housing activity.

Source: Kent County Housing Study; Chapters 1–9 and the corresponding action and evidence records in the Comprehensive Appendix.

Chapter 7 and Appendix F provide the local starting purposes. Each portfolio would test those purposes with residents, then identify the work its lawful actors are prepared to carry. Millington’s shared community purpose would retain the separate authority and evidence of Kent and Queen Anne’s counties; County Balance would name its villages and communities rather than treat the rural county as one place.

A place with only a handful of active movements does not have a weak portfolio. It may have exactly the amount of work it can recognize, support, and complete well. Equal inquiry means each place receives a complete question. It does not require equal quantities of activity or data.

Keep public contribution attached to public purpose

Public land, infrastructure, funding, tax treatment, regulatory action, administrative work, advocacy, and political support can help move housing even when delivery remains private. The reason for that contribution should travel with it.

The action record should identify what the public provided, which housing result it was intended to make possible, which households or places were named, what conditions applied, what changed, and what the final result delivered. Private actors need room to respond to financing, market, design, cost, and construction realities. Public leaders need enough clarity to decide whether the revised result still earns public participation.

The current record already contains public contributions with different purposes and stages: a \$150,000 regional Safe and Healthy Homes award, an \$800,000 CDBG award for roads, storm drains, and water and sewer infrastructure associated with the proposed 52-unit Millington Senior Village, and a \$6.2 million federal award for the new relocated Millington wastewater treatment plant. The study keeps them separate and proposes that each future record follow its stated public purpose through the result.¹⁷⁶

Public follow-through is not suspicion. It is the preservation of the right reason from the first decision through the final outcome.

Define human completion before counting activity

Each action needs a human completion statement written before implementation begins. The statement describes what will become true for the household, home, project, or place when the action succeeds.

Exhibit 10.6 applies that standard to referrals, permits, awards, utility actions, public contributions, and meetings. The completion signal is observable without claiming causation beyond the responsible actor's authority.

Exhibit 10.6. Activity and Housing Results Need Separate Evidence

Activity	Next evidence	Housing result to verify
Referral	Accepted, redirected, or no present route	Provider result and unresolved need recorded separately
Permit	Construction, final inspection, occupancy approval	Actual availability and household use
Award	Expenditure and work completion	Condition resolved or intended benefit delivered
Utility decision	Site-specific service determination	Housing feasibility, then later production stages
Public contribution	Conditions and project changes	Whether the intended public purpose survives
Meeting	Assigned task, prerequisite, review point	Milestone achieved; waiting remains active; closure explains unmet result

Source: Chapters 10–12 and Appendix A. A closed task, active wait, or honest no-route result cannot be counted as a repaired home or stabilized household.

A rental-visibility action is complete when legitimate available rentals become easier to find without privileged access to a private network. Repair coordination can conclude with a usable sequence or an honest account that no present route fits. The unmet repair need remains visible until separate evidence establishes the housing result. A project record is complete when the public can distinguish concept, approval, permit, construction, occupancy, availability, preservation, and outcome. A workforce action is complete when the relationship among local work, household form, housing cost, and available homes becomes specific enough to guide a decision.

Meetings, appropriations, permits, applications, referrals, trackers, and programs remain implementation activity. They may be necessary and should be recorded. They are not the promised housing result.

Learn without making uncertainty an excuse

Kent County will not know every answer before work begins. Some gaps have no mandated dataset. A service may reveal demand only after people can find it. A proposed housing form may prove easier or harder to deliver than expected. A site may expose a condition no countywide analysis could see.

Two evidence conditions show how learning remains active: a missing county row in the FY2025 Special Loans table remains an absence rather than a zero, and confidentiality-suppressed 2025 QCEW cells remain unpublished rather than being replaced with an invented value. Each returns to the source or next decision with its own treatment.

Some actions should begin as bounded tests with a stated question, expected result, review point, and decision about continuation or redesign. Failure should remain in the institutional record as knowledge rather than disappear as inactivity. Lived experience can illuminate what a measure missed without being asked to stand for every household.

Learning preserves action from overconfidence. It should never become a reason to postpone the smallest credible next movement.

Chapter 10 conclusion: a portfolio of movements

The two foundations and nineteen proposed actions remain visible in [Appendix A](#), with their timing and completion evidence. The County Commissioners and each town council decide what work they can carry within their own authority and resources; other partners join through agreed roles. The first charge can be modest if it names the next movement, the person carrying it, and the point at which leaders will see whether a home, household, project or place moved closer to the promised result.

The remaining question is not what should be done. It is who can lawfully and durably carry each function without making one person or institution responsible for work beyond its authority.

Chapter 11. Who Carries It

Assign the function before choosing the form

Kent County already has people carrying nearly every piece of housing. Planning staff, permit officials, municipal leaders, utility operators, public agencies, nonprofit providers, owners, landlords, builders, lenders, employers, schools, health and human-service organizations, courts, volunteers, advocates, residents, and elected officials make housing possible through formal authority and quiet work.

The outcome can still disappear between capable hands. Chapter 9 therefore establishes the countywide organizational home: the codified Office of Housing and Community Development, supported by the Countywide Housing Information System. Chapter 11 follows that work to the person or body able to keep it moving. A recurring county task may belong within the Office's approved charge; towns, contract owners, program authorities and providers keep the decisions and work that belong to them. The question is who can carry each task, with what authority, time and resources, until its result can be seen.

For recurring county work, the County Commissioners should ask what task returns, who already has authority to do it, whether anyone has time to carry it, which towns and places it must reach, and how the public will know the assignment remains active. A town council makes the corresponding choice for work within its authority. The answer may be protected time for existing staff, a county–town agreement, a limited contract or a funded role. Each choice needs lawful authority and resources of its own.

The responsibility audit supplies the starting structure: 34 housing functions tested across six distinct roles, with verified core assignments for 17 and stated qualifications for the remainder. The audit shows which assignments the public record verifies and which still need checking. That gives county and town decision makers a starting point for naming the person who will carry a recurring task, the resources it needs, and the date its result returns.¹⁷⁷

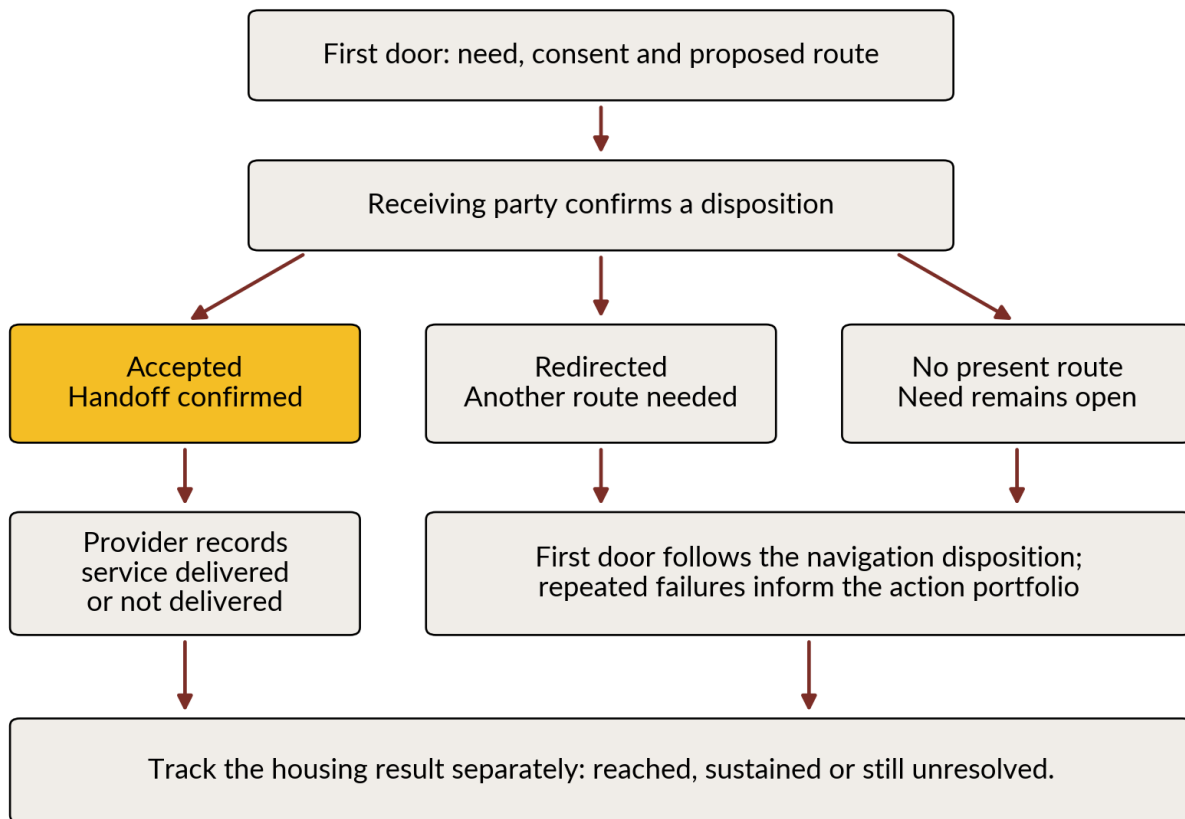
Navigation is a promise, not universal service delivery

A household usually arrives with a life rather than the name of the correct program. Rent has become impossible, a roof is leaking, a notice arrived, stairs are no longer manageable, a septic system failed, a mortgage did not close, or the present arrangement is ending.

A dependable first door must hear enough to identify the next path. It does not need to make loans, inspect buildings, approve permits, repair homes, deliver legal advice, operate shelter, manage property, administer every benefit, or decide policy. Service providers retain their specialized responsibilities.

The 25 directory entries covering organizations, programs, and actor groups are identified across the eight Housing Service Coverage Map areas. Navigation uses that operating base by confirming which next party can accept the need now and returning repeated failures as system evidence.^{178,179}

A referral needs a known disposition



Proposed service standard; it does not demonstrate current countywide coverage.

Exhibit 11.2. A Warm Handoff Carries Responsibility

How to read this exhibit. A useful handoff records whether the next party accepted, redirected, or could not presently serve the household, then tracks service delivery and the housing result separately.

Source: Kent County Housing Study; Chapters 1–9 and the corresponding action and evidence records in the Comprehensive Appendix.

Navigation requires current knowledge of service areas, eligibility, geography, openings, documents, referral expectations, and the difference between a resource listed and one usable now. The first door identifies the appropriate next door, makes a connection the recipient can accept, and remains responsible for knowing whether the handoff occurred. Repeated failures return to the portfolio as information about a missing route.

The Housing Service Coverage Map sets out the service areas to examine. It does not demonstrate successful coverage. Navigation tests a particular route by confirming present acceptance and recording what happens at the handoff.

Coordination, guidance, and convening do different work

Coordination keeps a current matter moving. It preserves the project or case record, identifies the unresolved milestone, brings together the people holding necessary pieces, confirms who accepted the next task, and returns after the meeting.

Guidance reads across households, markets, homes, projects, infrastructure, services, place needs, authority, public resources, and lived knowledge. It identifies which condition matters, which option fits the purpose, and which decision belongs before leaders.

Convening brings the right people into the same room. Ownership keeps the matter alive after they leave. Before people leave, the person who authorized the meeting should put the open question on the record: who may decide it, who accepted the next task, what must happen first, and when the matter comes back. The Office may help hold that thread within its approved charge; hosting the conversation does not give it another body's authority.

The Office should bring people together for a significant issue or undertake deeper analysis only under an assignment approved within the Commissioners' charge or a town request accepted under a county-approved service agreement; recording a request from any source does not authorize either step.

Within its adopted charge, the Office should provide a countywide place to bring housing questions together, offer guidance and report what is known. Delivery and authority remain distributed where law and operating responsibility place them. Each function must remain distinguishable enough to be assigned, supported, and measured.

Exhibit 11.3 carries forward the audit's six roles: legal authority, asset ownership, funding control, operating delivery, enforcement, and system coordination. Accountability tests each role through its lawful assignment, evidence, and result; it is not a seventh role or a substitute for enforcement. A convenor, contributor, record custodian, or funder should not silently become responsible for an outcome beyond its control.

The original six responsibility roles remain distinct

Exhibit 11.3. Responsibility Roles Remain Distinct

Audit role	What the role carries
Legal authority	The lawful decision or approval within the actor's jurisdiction.
Asset ownership	Control and obligations attached to the property or asset.
Funding control	Resources, eligibility, conditions, and funding decisions.
Operating delivery	Construction, administration, management, or specialized service.
Enforcement	Inspection, compliance, and enforcement within assigned powers.
System coordination	Connections among actors, records, dependencies, and next decisions.

Source: Chapters 4–5; Comprehensive Appendix B. The audit tested 34 functions and verified core assignments for 17, with qualifications for the remainder. Accountability tests all six roles; the eight Office relationships remain a separate framework.

Keep authority, contribution, and partnership distinct

Elected bodies, planning bodies, permit officials, municipal governments, utilities, courts, state and federal agencies, property owners, lenders, builders, and residents each hold different forms of lawful authority and choice. Coordination should make the full decision environment visible without transferring authority to a countywide housing function that does not possess it.

Many necessary contributors do not work for Kent County. A builder may bring production knowledge, a lender product constraints, an employer workforce understanding, a landlord operational experience, an owner a site, a nonprofit trust or service capacity, a utility system knowledge, and a state agency funding or technical support. Their contribution matters without becoming a command the study can issue.

Every action record should distinguish the decision body or owner from contributors holding land, information, funding, expertise, trust, or operating responsibility. Partnership widens capacity. It should not obscure public responsibility or assign a participant accountability for an outcome it cannot control.

Residents and partners may bring questions and evidence, but the County Commissioners set the county Office's charge and resources; town councils set their own housing agendas and request Office support through proposed county-approved arrangements.

Chapter 189 establishes an Office of Housing and Community Development, while the reviewed FY2026 authorized staffing extract identifies 10 authorized full-time-equivalent positions for the combined Planning, Zoning and Housing department without a separately reported housing allocation or workload measure. Chapter 192 separately assigns housing-code functions. Chapter 9 recommends operationalizing the codified Office as the countywide coordinating and accountable center while preserving each lawful actor's authority and record ownership.

Ownership remains with the responsible actor

Exhibit 11.4. Ownership Matrix for the Proposed Portfolio

Work	Owner or authority to confirm	Contributors
Assisted-housing contract decisions	Contract owner and verified program authority	HUD, property owner, residents, preservation and finance partners
Project stage record	Relevant county or municipal custodian; private status with owner	Applicant, utility, funder, inspector
Place portfolio	Town; county for County Balance	Residents, property actors, services, employers
Warm handoff	Assigned navigator for the handoff; specialist for service	Receiving providers with verified capacity

Work	Owner or authority to confirm	Contributors
Infrastructure path	System owner and lawful decision bodies	Project owner, engineer, funder, regulator
Recurring operations	Office under adopted F-01/F-02 charge	Source custodians and decision owners

Source: Chapters 9–11; Appendices A–C. Participation requires agreement. No assignment transfers legal authority, property ownership, source custody, or specialized service responsibility.

Build county, town, unincorporated, and regional relationships deliberately

Chestertown, Rock Hall, Betterton, Galena, and Millington are governments with their own authority, identity, history, records, and relationship to residents. Countywide housing purpose should not reduce them to delivery districts, and municipal choices cannot be treated as unrelated to a housing environment that crosses every boundary.

Exhibit 11.5 preserves the six reporting geographies and the whole-town Millington rule while locating the contribution appropriate to town, County Balance, countywide, cross-county, and regional work.¹⁸⁰

Exhibit 11.5. County, Place, and Regional Work Meet Deliberately

Scale	Primary contribution	Connection required
Five towns	Local purpose, form, scale, infrastructure, lawful municipal action	Countywide need and regional resources
Kent County Balance	County authority and place-based village inquiry	Residents, private systems, land, services, and employers
Whole-town Millington	One town purpose across two counties	Kent County portion evidence plus Queen Anne's County coordination
Countywide	Household, market, preservation, service, workforce, and resource view	Six complete place accounts
Regional and state	Programs, finance, labor markets, services, infrastructure support	A defined Kent County decision and human purpose

Each scale contributes a different kind of authority, knowledge, and reach. A ZIP, service area, municipality, county portion, county, and region retain their actual geographies.

Source: Kent County Housing Study; Chapters 1–9 and the corresponding action and evidence records in the Comprehensive Appendix.

The towns should define what housing must make possible locally, identify fitting forms and scale, bring their knowledge of land, infrastructure and everyday town life, and exercise their lawful authority. The county should consider needs that cross towns—households, work, services, preservation, markets and public resources—while deciding matters within its authority. Each government should share important housing questions and findings early enough for the other to

see what its choices may mean beyond its own boundary. The Office can keep a shared record and support county or town work within the Commissioners' approved charge and county-approved arrangements with towns. County Commissioners and town councils retain their own agendas, budgets and decisions.

Millington requires deliberate coordination across Kent and Queen Anne's counties while remaining one town. The unincorporated county requires another practice because no municipal institution speaks for all its villages, historic communities, farms, crossroads, waterfront areas, manufactured-home communities, subdivisions, and rural roads. Place-based inquiry must hear those communities before a specific proposal or conflict becomes the only question.

Regional work likewise begins with a clear local purpose. Kent County should enter state, cross-county, employer, service, funding, and infrastructure relationships knowing which decision or resource it seeks and which human result the request is meant to produce.

Keep source records with their lawful holders

Permit offices, utilities, courts, schools, program administrators, owners, managers, and state or federal producers remain responsible for the records they create under their own authority. The Countywide Housing Information System connects the housing meaning of those records without replacing source systems or making every record public. Chapter 9 and Appendix B set out the custody and privacy rules.

The connective responsibility is meaning across sources: definitions, geography, update timing, project stages, source transitions, conflicts, consequential blanks, privacy boundaries, and the relationship between a fact and a live decision. The Office carries that continuing assignment through the Countywide Housing Information System while source custodians and project owners retain their underlying responsibilities.

A consequential housing project also needs an identifiable public record even when the project is privately owned. The public account should preserve site, form, tenure, purpose, established stage, approvals, infrastructure dependencies, public contributions, next milestone, responsible authority, and latest verified status. It remains open until the public purpose is completed, changed transparently, or closed honestly.

Build capacity around the assignment

A title does not create capacity. Before assigning a function, the county must understand its recurring tasks, legal boundaries, relationships, information needs, workload, tools, technical knowledge, continuity requirements, and support.

The FY2026 figure of 10 authorized full-time-equivalent positions describes the scale of the combined Planning, Zoning and Housing department. It does not establish housing-specific hours, caseload, spare capacity, or performance. The portfolio test must determine the workload before the county selects protected time, support, procurement, partnership, staffing, or another form.¹⁸¹

Exhibit 11.6. The Portfolio Test Sizes Operating Assignments

Test	Question	Decision consequence
Recurrence	How often does the work return?	Protocol, project team, or continuing assignment
Authority	Which lawful powers or custody are required?	Existing public role or bounded agreement
Coverage	Which places, institutions, and households must it reach?	Local, countywide, cross-county, or regional form
Capacity	What time, skill, tools, and continuity are required?	Protected time, support, procurement, partnership, or staffing
Accountability	How will responsibility and results remain visible?	Named owner, review date, progress measure and public record
Cost	Can operating capacity be sustained?	Choose an assignment that approved resources can sustain

The verified work determines whether the assignment is temporary, recurring, distributed, or standing. The test sizes assignments within the codified Office and with lawful partners.

Source: Kent County Housing Study; Chapters 1–9 and the corresponding action and evidence records in the Comprehensive Appendix.

Capacity may come from clearer roles, administrative support, shared tools, training, agreements, outside expertise, procurement, partnership, or staffing. Some functions may require a dedicated person. Others may be carried through existing roles with protected time and a defined protocol. A new position without a precise assignment can create another door while leaving the old gap intact.

The design should fit a small county. Operationalizing the existing Office does not require reproducing a metropolitan housing institution. It requires a durable countywide center capable of remembering, connecting, guiding, reporting, and helping the adopted portfolio move while towns, agencies, owners, providers, and partners retain their lawful work.

That arrangement must also protect the people doing the work. Staff, providers, volunteers, owners, builders, and officials should not absorb endless expectations generated by rules, shortages, funding, or decisions they do not control. Clear roles, usable records, honest handoffs, and realistic workloads are conditions of service quality as well as workplace dignity.

Make accountability visible without turning difficulty into blame

For each adopted action, a resident should be able to follow the same path its decision makers follow: who authorized it, who carries the next task and who helps, what must happen first, what would show completion, and when the question returns. If the path changes or work waits, record why and name the next review. That keeps responsibility visible without treating every delay as misconduct.

Housing contains market risk, personal decisions, legal process, funding cycles, construction uncertainty, and divided authority. The record should distinguish a known dependency from neglect, a lawful denial from an unexplained dead end, a delayed project from a falsely completed one, and insufficient capacity from poor performance.

The Office should carry only the recurring countywide work assigned in the charge described in Chapter 9. Time-limited work may still belong to a project team, agreement, contract, or pilot. Event-triggered work may require a prepared protocol rather than permanent daily activity. The form of each assignment follows the work, while the Office remains accountable for keeping the portfolio visible and bringing unresolved matters back to the lawful decision maker.

Chapter 11 conclusion: the whole is a set of owned movements

No single person or institution should carry the whole housing system. The whole becomes visible when every consequential movement has an owner with lawful authority or a clearly bounded assignment, every contributor is named honestly, and every handoff has a receiving party.

Appendix A makes those assignments explicit through the applicable Office relationships and the decisions retained by commissioners, municipalities, program authorities, owners, funders, and other lawful actors. An agreed handoff or a documented no-route result remains distinct from delivery of a home or service.

Chapter 12 asks how Kent County will know those assignments changed housing rather than merely producing activity.

Chapter 12. How Anyone Will Know It Worked

Measure from the promised human result backward

Housing progress begins with a plain statement of what will become true for a person, home, project, or place. The measures then work backward to the stages, actions, and evidence needed to recognize that result.

The proposed register in Appendix A ties each foundation and action to an owner, stage, source, measure, review point and limit. Chapter 12 reads that record backward from the promised result for a household, home, project or place: which step can be verified, what remains open, and who decides what happens next? The full F-01, F-02 and P4-A01 through P4-A19 records remain in the appendix's Complete Proposed Action Register.

This order matters. Administrative systems naturally count what they do: meetings held, applications received, permits issued, dollars obligated, inspections conducted, referrals made, and contracts processed. Those records are useful. They cannot substitute for knowing whether a home was occupied, a repair allowed a household to remain, assistance became usable, a public purpose survived project change, or a place gained the housing movement it intended.

The repair sequence in Chapter 3 provides a practical test. If roof work must precede weatherization, an agreed sequence is a coordination result. The roof repair and weatherization each require their own completion evidence; whether the home is usable and the household can remain is a further housing result. If funding is unavailable, the repair need remains open with a named wait or a clear explanation that no current route fits. These are observations for future implementation, not outcomes this study claims to have measured.

Keep stages, gains, and losses separate

Concept, application, authorization, approval, permit, site work, vertical construction, completion, occupancy approval, availability, household use, and preservation are separate project conditions. Reporting them separately reveals real movement without turning an early stage into a completed home.

The present baseline keeps state authorizations, local permit documents, project and address records, and removals in their own series. Chapter 4 supplies the controlled counts and source boundaries. Chapter 12 follows whether each record reaches its next documented stage rather than combining unlike measures into a completion or production rate.^{182,183}

Exhibit 12.2. Stages, Gains, and Losses Remain Separate

Record	Controlled finding	Publication treatment
2016–2025 annual series	County totals from 25 to 83; 53 in 2025	New residential housing units authorized
2025 state record	53 units in 41 residential buildings	Six reporting geographies
2025 local permit record	28 new residential permits in unincorporated county	Separate measure; do not add

Record	Controlled finding	Publication treatment
Jan–Jun 2026 authorization	24 across six reporting geographies	Partial period, never annualized
Controlled activity inventory	14 project controls + 20 address permits	Keep project and address records distinct
Partial demolition ledger	49 permit rows; at least 17 dwelling units	Removal signal, not countywide loss total

The first measurement obligation is to preserve what each record actually represents. Proposal, approval, authorization, construction, completion, occupancy, availability, preservation, conversion, replacement, and removal remain separate.

Source: Kent County Housing Study; Chapters 1–9 and the corresponding action and evidence records in the Comprehensive Appendix.

Housing change also includes more than new construction. Homes may be added, preserved, repaired, adapted, returned to use, converted into housing, converted away from housing, demolished, lost to condition, shifted between year-round and seasonal use, or moved into and out of affordability commitments. Gross movements should be shown before any net figure so a gain does not conceal a consequential loss.

The record must carry what each number represents, its geography, period, unit, source, stage, and limitation. A blank remains blank rather than zero. A model remains a model. A benchmark remains a benchmark. Whole-town Millington remains distinct from the Kent County portion.

Measure quantity together with fit and continuation

Quantity matters because too little housing range constrains every path. Its meaning depends upon form, tenure, price, location, accessibility, year-round use, condition, household purpose, and place fit. Ten homes serving an unmet transition may change more possibility than a larger number unavailable to the households named in the action.

Current cost measures also stay in their own universes: ACS reported-cost estimates, HUD program benchmarks, completed sales, and a dated rental-listing snapshot answer different questions about quantity, fit, and continuation. Exhibit 12.3 makes those three dimensions explicit without turning them into a composite score.¹⁸⁴

Exhibit 12.3. Quantity, Fit, and Continuation

Dimension	Question	What it preserves
Quantity	How many	Homes, households, units, actions, or stage movements in the stated universe
Fit	For whom	Form, tenure, price, location, accessibility, condition, use, and place purpose

Dimension	Question	What it preserves
Continuation	For how long	Ongoing cost, repair, service, affordability, stability, and ability to remain
Evidence	How known	Source, geography, period, unit, status, limitation, and responsible owner

A useful result must be numerous enough, usable by the intended household, and sustainable over time. No dimension becomes a composite score; each remains available for judgment.

Source: Kent County Housing Study; Chapters 1–9 and the corresponding action and evidence records in the Comprehensive Appendix.

Affordability must be recognized at entry and through continuation. Purchase price or asking rent does not contain insurance, taxes, utilities, transportation, repair, private systems, fees, and the rest of household life. Program-defined affordability, income restrictions, market-relative price, and household-sustaining cost remain separate concepts.

Stability measures should include work occurring before formal loss. A completed repair, resolved title issue, workable payment arrangement, accepted referral, successful adaptation, or preservation of an affordability commitment may never appear as a crisis avoided. The action record can still document the condition addressed and the outcome reached without claiming to know every counterfactual.

Measure navigation at the handoff

Navigation succeeds when a person reaches a responsible next party or receives an honest account that no present route fits. Counting calls, referrals, or applications alone cannot show that movement.

The record should identify whether the receiving party accepted the handoff, whether the resident understood the next step, whether required information traveled with consent, whether another route was offered when the first failed or no present route fitted, and whether repeated failures reveal a coverage problem. It should use protected and aggregated reporting where individual circumstances are sensitive.

Exhibit 12.4 defines a protected handoff record from first contact through acceptance, specialized service result, failed connection, and recurring boundary. The navigation function remains accountable for reachability and learning while the provider remains accountable for the service it delivers.¹⁸⁵

Navigation records the handoff and its limits

Exhibit 12.4. Navigation Is Measured at the Handoff

Stage	Record	Decision use
First contact	Need and geography, with consent	Select a plausible route

Stage	Record	Decision use
Referral offered	Current eligibility, documents, and service	Prepare a usable handoff
Handoff	Accepted, redirected, or no present route	Know whether responsibility moved
Service result	Provider-specific outcome; remaining need	Distinguish delivery from navigation
Failed connection	Reason for failure, another route, or a clear explanation that no current route fits	Review the unresolved need and route
Recurring boundary	Protected aggregate pattern	Return a consequential gap to the portfolio

Source: Chapter 12 and Appendix A04/A11. A clear account that no current route fits is not a housing outcome or automatic staff failure. Reporting remains purpose-limited, consent-based, and protected.

Service delivery remains measured by the outcome appropriate to that service. Navigation does not claim credit for a repair, loan, legal result, placement, or benefit it did not deliver. It is accountable for making the path reachable and for returning failed connections to the portfolio.

Return completion to the reason the work began

A project may be completed physically while its original public purpose has changed. A repair may close administratively while the home remains unusable. A program may spend its funds while the intended households cannot reach the result.

Completion reporting should therefore compare the final condition with the human completion statement and any public-purpose commitment established at the beginning. If cost, financing, ownership, market conditions, engineering, or regulation changed the result, the record should explain the change and identify who decided whether the revised outcome remained acceptable.

The Chapter 4 disclosure baseline supports recording public purpose and completion from the beginning. Its categories and limitations remain in the governing exhibit and appendix rather than being repeated here.¹⁸⁶

Transparency does not require false certainty or punishment for adaptation. It ensures that the reason for public and private effort can still be found in the life or place the action was meant to serve.

Give all six places a complete account

A countywide measure can improve while one place loses a consequential home, project, service, or part of its year-round life. Each of the six place accounts should therefore use the same complete inquiry without demanding identical activity or data.

Exhibit 12.5 turns the complete inquiry into a repeatable six-place public account. Each place records movement, stage, preservation and loss, household path, named evidence gaps, and the next return date while retaining its actual geography.

Exhibit 12.5. The Six-Place Public Account

Place account asks	Recorded movement	Next decision
What entered the portfolio?	Begin • Continue • Complete • Connect • Create	Who owns the next movement?
What changed stage?	Project, property, household path, service, or infrastructure	Which prerequisite now controls?
What was preserved or lost?	Gross gain, preservation, conversion, return, or removal	What public purpose remains?
Which path became believable?	Entry, movement, stability, production, place, or system	What changed for the people this work was meant to reach?
What remains unpublished?	Named geography, period, definition, and missing record	Does the gap change a live decision?
What returns for review?	Milestone, event, cadence, and owner	Continue, redesign, close, or create?

Equal inquiry preserves local consequence without demanding equal activity. Each account is prepared for Kent County Balance, Betterton, Chestertown, Galena, the Kent County portion of Millington, and Rock Hall.

Source: Kent County Housing Study; Chapters 1–9 and the corresponding action and evidence records in the Comprehensive Appendix.

The account asks what the place began, continued, completed, connected, created, preserved, returned to use, converted, or lost. It identifies which household paths became more believable, which project or property changed stage, which infrastructure or authority question was resolved, which condition remains not separately published, and which decision comes next.

Scale should not decide importance. One preserved property may matter profoundly in Betterton. One infill opportunity may change a path in Galena. One cross-county agreement may matter more to Millington than several figures limited to one side of the county line. One rural repair pathway may preserve a home, family continuity, and community memory no production count could replace.

Match reporting cadence to the life of the decision

Different records change on different clocks. A useful cadence follows how quickly the condition changes and when the information can still affect the outcome.

Exhibit 12.6 assigns event-triggered, current, quarterly, annual, and long-cycle records to the decisions they can still change. Each observation retains geography, period, unit, source, stage, status, and limitation.¹⁸⁷

Exhibit 12.6. Reporting Cadence Follows the Decision

Cadence	Best fit	Examples
Event triggered	Expiration, ownership change, funding, threshold, emergency	Four assisted-housing contract decisions, project change, threatened home
Monthly or current	Live administrative signals where records support frequency	Permit stages, urgent preservation, active handoffs
Quarterly	Short-term action and project movement	Portfolio milestones, repairs, service paths
Annual	Complete county and six-place account	Gains, preservation, loss, learning, unresolved work
Long cycle	Structural baseline and comparison	ACS and other slower authoritative products

Records return while they can still affect the outcome. Every published value carries geography, period, unit, source, stage, status, and limitation.

Source: Kent County Housing Study; Chapters 1–9 and the corresponding action and evidence records in the Comprehensive Appendix.

Monthly or similarly current review belongs to live administrative signals and approaching decisions when the underlying records support that frequency. Quarterly review can show whether short-term actions, handoffs, projects, and preservation work remain on path. Annual reporting provides the fuller county and place account, integrates slower sources, and identifies what was gained, preserved, lost, learned, and left unresolved. Event-triggered reporting opens when a contract approaches a consequential date, ownership changes, funding becomes available, infrastructure reaches a threshold, a project changes materially, or an emergency threatens homes.

Long-cycle statistical products remain essential for baseline and comparison. Their publication schedule should travel with them. Current administrative records can guide current decisions without being stretched into claims only a broader statistical source can support.

Keep the public account clear, protected, and open to judgment

Every public measure should name its geography, period, unit, source, status, and limitation in ordinary language. Project stages should remain consistent. County, municipality, whole-town, ZIP, and modeled geographies should not be blended. Conflicts should remain visible until reconciled, and a correction should preserve the source trail.

The public reading surface should let a resident or decision maker see what changed, where it happened, who can act, and when the question returns. Supporting tables and the appendix keep the source details that allow another reader to check the account. A chart belongs only when it reveals a comparison, sequence, geography, or decision more clearly than prose. It should never repeat the paragraph above it merely to look analytical.

Accountability also requires judgment. A town should not approve a poor fit to improve a production count. A provider should not avoid a difficult household because an easy case closes faster. A repair program should not favor minor work because completions are easier to count. A public office should not be graded on outcomes beyond its authority. Measures need their purpose, universe, limitations, and relationship to the Housing Standard beside them.

Visibility must not become surveillance. Household information should be gathered for a defined purpose, limited to what the decision requires, protected by law and ethics, and reported without exposing a person. Lived knowledge can enter through bounded, purposeful methods tied to a real decision. One story should not stand for everyone, and one aggregate should not erase every story.

Make every recurring measure lead to a decision

A measure becomes part of housing work when it changes what happens next. When a project stalls, bring the missing step to the person or body that can decide it. When a repair route fails repeatedly at the same handoff, ask those responsible for the programs to fix the route. When a public-purpose condition changes, return to the body that approved the contribution. When a place loses year-round housing, its responsible town or county government should check what was lost and what choices remain.

At each review, the person or body with authority should decide whether the work continues, changes, closes, or returns after a named condition. The record should show what changed, who will act next, and when the question comes back.

The recurring questions are simple: What changed? Why does it matter? Who can act? What happens next? When will the result return for review?

The implementation record should also preserve what failed or almost worked. It should retain the intended result, action taken, assumption tested, outcome reached, reason the path changed, and what the next effort should know. Institutional memory protects the next household, project, official, provider, and community from paying again for knowledge the county already earned.

Measure movement without turning the Continuum into a ladder

The Community Housing Continuum describes positions a household may need. It does not define a preferred direction or equate higher market price with human success.

Progress may mean safety after immediate danger, stability after temporary shelter, a sustainable rental, ownership, repair of the current home, a move to a smaller accessible home, return to community, or the ability to remain exactly where one is. The measure follows the household's needed movement rather than imposing an institutional destination.

The Housing Service Coverage Map is assessed separately. It asks whether relevant services can be reached, whether handoffs are accepted, and whether assistance helps produce the housing result associated with the household's position.

The Housing Standard is the governing test

Every technical measure returns to one human test. Housing done right means providing the right home, in the right way, at the right time, in the right place, for the right household, for the right reason, with the right dignity, the first time.

Exhibit 12.8 presents the eight clauses as decision questions. They remain distinct and jointly govern judgment; no clause is converted into a score that could conceal a failure in another.

Exhibit 12.8. The Housing Standard Is the Governing Test

Standard clause	Decision question
Right home	Do form, size, condition, cost, tenure, accessibility, and use fit the life?
Right way	Was the path lawful, transparent, sound, and respectful?
Right time	Did help and decisions arrive while they could change the outcome?
Right place	Does the home belong to its land, systems, community, and daily geography?
Right household	Could the people named by the action reach and use the result?
Right reason	Did action remain connected to its public and human purpose?
Right dignity	Did residents and people carrying the system retain agency, privacy, and humanity?
The first time	Did foresight and accountability avoid the next preventable problem?

Eight questions bring every technical measure back to the household and place the work was meant to serve. The clauses support judgment together while remaining visible as distinct questions rather than a single score.

Source: Kent County Housing Study; Chapters 1–9 and the corresponding action and evidence records in the Comprehensive Appendix.

The right home asks whether form, size, condition, cost, tenure, accessibility, and use fit the life. The right way asks whether the path was lawful, transparent, sound, and respectful. The right time asks whether help, housing, infrastructure, financing, evidence, and decisions arrived while they could still change the outcome. The right place asks whether the home belongs to its land, systems, community, and daily geography.

The right household asks whether the people the work intended to serve could reach and use the result. The right reason asks whether action remained connected to its public and human purpose. The right dignity asks whether residents and the people carrying the system retained agency, clarity, privacy, and humanity. The first time asks whether the decision used enough evidence, foresight, accountability, humility, and care to avoid knowingly building the next preventable problem into the attempted solution.

No dashboard can reduce that standard to one number. Every measure can help Kent County ask it more honestly.

Coda: the next decision is already alive

Kent County does not need to become somewhere else to house its people well. It needs to become more capable of carrying its own homes, places, institutions, resources, and relationships through to human results.

That future will arrive through work people can recognize: a home preserved before loss, a rental made visible, a handoff accepted, a small project carried through uncertainty, a public promise followed to occupancy. Their value is felt when a household finds that the next step remains believable.

Then the county will face another live decision. The value of this study will rest in whether the people carrying that decision can see what exists, remember what was promised, understand where the path breaks, and move the right work while the outcome can still change.

The study ends here. The next decision is already alive.

Appendix A Complete Proposed Action Register

Two foundational recommendations and nineteen actions across five movements

Two foundational recommendations above nineteen proposed actions with ownership prerequisites evidence and measures.

Every owner, contributor, cadence, and resource in this register is proposed unless its existing status is expressly documented. Partner participation requires agreement and receiving capacity. Initial authorization, staffing and budget decisions remain with the lawful decision-makers; completing an administrative milestone is separate from delivering the intended home or household result. Active waiting retains an owner and review point. An honest no-route disposition leaves the unmet housing need visible.

F-01 Operationalize the Office of Housing and Community Development and F-02 Create and maintain the Countywide Housing Information System are foundations above the five-movement portfolio. The nineteen canonical actions remain P4-A01 through P4-A19 and are not renumbered.

Foundation Two proposes a maintained, countywide housing information system. It would house or link information for unincorporated Kent County and each of its five towns, so decision makers and the public can find publishable current measures on demand, with their source, geography, reporting period, definition and update status. Each lawful record holder retains custody of its own records, and personal or otherwise restricted information remains protected. Quarterly reconciliation, event updates and a periodic public housing account can be practices and outputs of the system; none, by itself, is the system.

A 1 Complete Action Summary

ID	Proposed words a local reader can use	First movement and limit	Where the housing story is told	Gap named in Chapter 8
F-01	Give the Office of Housing and Community Development a clear job, lead, time, and resources	Foundation; decision now, operating establishment later. Created in law does not mean separately staffed or funded.	Ch 5, “How households and projects encounter the doors”; Ch 9, “Two foundations for countywide housing responsibility” and “Operationalize the office already established in county law”	Ch 8, “Capacity gap” and “Guidance gap”
F-02	Build one shared housing information system the county and towns can use	Foundation; proposed central database with live source links, defined updates, public access where lawful, and separate municipal authority.	Ch 9, “The record already exists in pieces,” “Two foundations for countywide housing responsibility,” and “Build and maintain the Countywide Housing Information System”	Ch 8, “Coordination gap” and “Capacity gap”
P4-A01	Prepare for four assisted-housing contract decisions	Begin; event triggered. Monthly-review trigger met as of September 13, 2026. Decide by October 31 on county assignment; if assigned, verify status, authority and resident protections, review monthly and escalate time-sensitive issues.	Ch 3, “Assisted housing is part of the county’s ordinary housing life”; Exhibit 3.8; Comprehensive Appendix E.4	Ch 8, “Preservation-timing gap”
P4-A02	Check where 14 selected project and land matters stand and what comes next	Begin; immediate. This selected register includes land controls; not fourteen finished housing projects.	Ch 4, “Selected project stages” and “Completion is where the public promise becomes accountable”	Ch 8, “Permit-to-home gap”
P4-A03	Ask each of the six places what homes fit and keep its work list current	Begin; short term. Test with people and lawful decision makers; no town preference is assumed adopted.	Ch 7, chapter title “Six Places, Six Needs” and each place portrait	Ch 8, “Place-fit gap”

ID	Proposed words a local reader can use	First movement and limit	Where the housing story is told	Gap named in Chapter 8
P4-A04	Test whether a person seeking help reaches someone who can take the case	Begin; short term. Consent, accepting capacity, and later housing result remain separate.	Ch 5, “How households and projects encounter the doors”	Ch 8, “Guidance gap” and “Coordination gap”
P4-A05	Keep existing repair and energy-help routes reachable	Continue; immediate. A connection or award is not a completed repair.	Ch 3, “Repair is housing production”	Ch 8, “Preservation-timing gap”
P4-A06	Keep affordable-homeownership support available and check whom it serves	Continue; short term. KAH is a small part, not the entire missing middle; families helped and homes built differ.	Ch 2, “Financing is the market behind the market”; Ch 4, “Selected project stages”	Ch 8, “First-home gap” and “Financing gap”
P4-A07	Keep sources, dates, definitions, and corrections with public housing numbers	Continue; immediate. Extends study source work into proposed public maintenance.	Ch 9, “Reconciliation should preserve the trail”	Ch 8, “Coordination gap”
P4-A08	Follow Millington housing and wastewater work through its real next steps	Complete; event triggered. Plant award and planned capacity are not an operating plant or occupied homes.	Ch 4, “Infrastructure decides where possibility becomes real”; Ch 7, “Millington: one town across two counties”	Ch 8, “Infrastructure-translation gap”
P4-A09	Carry a live project to its next promised step or explain why it stopped	Complete; short term. A milestone, wait, or honest closure is not an occupied home.	Ch 4, “Completion is where the public promise becomes accountable”	Ch 8, “Permit-to-home gap”
P4-A10	Find out what happened after selected housing permits	Complete; short term. Follow individual stage evidence; selected records are not a countywide annual census.	Ch 4, “Small production is not small work” and “Completion is where the public promise becomes accountable”	Ch 8, “Permit-to-home gap”

ID	Proposed words a local reader can use	First movement and limit	Where the housing story is told	Gap named in Chapter 8
P4-A11	Make service handoffs clear and check whether help was accepted	Connect; short term. A directory entry does not establish capacity or completed service.	Ch 5, “How households and projects encounter the doors”	Ch 8, “Guidance gap”
P4-A12	Make genuinely available year-round rentals easier to find	Connect; short term. Check current listing and lease terms; advertisements do not prove stock or occupancy.	Ch 2, “The rental market moves through relationships”; Ch 7, “Rock Hall: can a seasonal destination remain a year-round hometown?”	Ch 8, “Rental-visibility gap”
P4-A13	Bring the county and five towns’ housing stages together without mixing them	Connect; short term. Six jurisdictions keep separate records, permits, and legal responsibilities.	Ch 4, “Every home passes through human hands”; Ch 9, “The record already exists in pieces”	Ch 8, “Permit-to-home gap”
P4-A14	Help line up a home’s repairs in an order that works	Connect; short term. A plan can be completed while the roof, septic, or accessibility need remains.	Ch 3, “Repair is housing production” and “Accessibility is ordinary housing”	Ch 8, “Preservation-timing gap” and “Accessible-housing gap”
P4-A15	Check what a real housing site needs from land, utilities, and public decisions	Connect; event triggered. Test a live site and housing purpose; no blanket utility-capacity claim.	Ch 4, “Infrastructure decides where possibility becomes real”	Ch 8, “Infrastructure-translation gap”
P4-A16	Test whether homes and workable trips to jobs fit local workers	Connect; medium term. Wage, jobs, travel, and home costs have distinct measures.	Ch 1, “Work crosses the county line in both directions”; Ch 6, “Work needs somewhere to come home to”	Ch 8, “Whole-cost gap”
P4-A17	Test modest help for willing builders of small housing projects	Create; medium term. Only after a recurring lawful predevelopment gap and capacity are verified.	Ch 4, “Small production is not small work” and “The missing middle is also the missing next step”	Ch 8, “Small-project gap”

ID	Proposed words a local reader can use	First movement and limit	Where the housing story is told	Gap named in Chapter 8
P4-A18	Test a lawful financing tool for a demonstrated housing cost gap	Create; medium term. Not a promised universal subsidy or unapproved spending.	Ch 2, "Financing is the market behind the market"	Ch 8, "Financing gap"
P4-A19	Decide how to keep the housing office, shared information system, and help routes working	Create; long term durable scale. Initial ownership, updating, lawful access, and validation start under F-01/F-02.	Ch 9, "Two foundations for countywide housing responsibility" and "Build and maintain the Countywide Housing Information System"	Ch 8, "Capacity gap" and "Guidance gap"

A 2 Complete Action Records

F-01 Operationalize the Office of Housing and Community Development

Position: Foundation; above the five-movement portfolio | Horizon: Immediate decision; short-term operating establishment

Field	Controlled record
Have	Chapter 189 establishes an Office of Housing and Community Development and permits appointment of a full-time director. Chapter 189 also assigns the Director plumbing and electrical permit oversight and grant-related duties. The reviewed FY2026 staffing record reports 10 authorized full-time-equivalent positions for the combined Planning, Zoning and Housing department.
Need	An operating county housing office for unincorporated Kent County and all five towns, with a named lead, a Commissioners-approved charge, enough time and resources to carry it, and working relationships with towns and partners. The Office should record and review questions from any source, bring together publishable information through F-02, advocate for residents' housing needs, and provide deeper analysis and guidance only for work approved within the Commissioners' charge or requested by a town council through a county-approved arrangement. Its housing and community-development grant duties should remain with it; the current plumbing and electrical permit duties should move to county planning and permitting only after any needed code and operating changes. A private request does not assign Office work or resources.

Field	Controlled record
Gap	The reviewed budget, staffing, and directory records do not separately identify a housing appropriation, housing staff allocation, housing director, or housing-titled position.
Proposed owner	Kent County Commissioners for adoption, organizational placement, leadership, budget, and public charge; designated director or responsible executive for operation.
Required contributors	County Administrator and departments; Betterton, Chestertown, Galena, Millington, and Rock Hall; the relevant verified assistance-program administrators; nonprofit and civic organizations; residents; service providers; owners; landlords; builders; developers; lenders; employers; utilities; and regional, state, and federal agencies.
Dependencies	First review Chapter 189 and the housing duties now carried by county departments, towns, programs and partners. Retain the Director's grant duties under § 189-3B(3)–(6); review the Director qualifications in § 189-2A, the plumbing and electrical oversight in §§ 189-3B(1)–(2), and related Chapter 192 permit provisions so permit work can be placed with county planning and permitting. Grant-project monitoring and required grant meetings remain Office work; code inspections, permit decisions and existing Health Department or Building Code Administrator roles remain with their lawful owners. Define the Office's roles in shared housing information, advocacy for residents' housing needs, and public decision support, and agree proposed county–town support arrangements. The Commissioners then decide Office placement, lead, charge, budget, protected time, priorities, first assignments and review point. Town councils set their own housing agendas and may request help through county-approved agreements within that charge and capacity. Residents and partners cannot assign deeper Office work or spending. Commissioners may assign interim responsibility for the four-contract preservation watch while the Office is established. F-01 and F-02 establish initial system responsibility before A19 considers long-term capacity.
Resources	Existing Chapter 189 authority; county administrative and departmental capacity; municipal knowledge; the responsibility audit; the Housing Standard; the Community Housing Continuum; partner expertise; appropriated funds; grants and technical assistance where applicable.
Completion condition	Kent County has an operating Office of Housing and Community Development with accountable leadership, defined resources, an adopted public charge, active municipal and partner relationships, and responsibility for coordinating the countywide housing portfolio.
Measure	Leadership designated; housing-specific charge adopted; budget and staff capacity identified; municipal assistance process active; office role assigned across adopted actions; recurring public reporting established.

Field	Controlled record
Review cadence	Monthly establishment review until operational; quarterly public portfolio review; annual budget, staffing, and work-program review.
Material limitation	The study proposes the function and completion conditions. The County Commissioners retain all decisions concerning adoption, organization, appropriation, appointment, and implementation.
Current status	Proposed. Codified authority exists; a separately operating and resourced office was not demonstrated in the reviewed public record.
Office relationship	Lead.
Controlling evidence	Chapter 5, responsibility and capacity sections and Exhibits 5.2 through 5.4; Chapter 9, “Operationalize the office already established in county law”; Appendix B, Office of Housing and Community Development entries.

F-02 Create and maintain the Countywide Housing Information System

Position: Foundation; above the five-movement portfolio | Horizon: Begin immediately after or alongside the F-01 assignment

Field	Controlled record
Have	The study assembled a source-of-record map, responsibility audit, project and permit controls, service coverage records, six-place findings, stage definitions, evidence limitations, and a proposed action portfolio.
Need	A maintained six-geography housing information system that houses or links lawful source data and makes publishable current information about homes, households, projects, stages, preservation, loss, services, infrastructure, resources, decisions, and human results retrievable on demand, with source, geography, reporting period, definition and update status visible.
Gap	No reviewed entity currently maintains the complete countywide housing information system or carries its definitions, reconciliation, protected contributions, update cadence, on-demand access to publishable current six-place information, and return to public decision.
Proposed owner	Office of Housing and Community Development once operationalized; interim assignment by the County Commissioners until the office can carry it.
Required contributors	Six geography record holders; county departments; municipalities; the relevant verified assistance-program administrators; courts; schools; utilities; state and federal producers; nonprofit and private partners; property and project owners; service providers; residents and people with lived knowledge.
Dependencies	F-01 ownership or interim assignment; common definitions; privacy and contribution rules; source-holder agreements; initial record inventory; defined database and live-source-link maintenance, lawful public access, validation, and publication and review cadence. Initial charge: name interim county custody, protected time and resource limits, selected first assignments, and a review point before expansion; urgent contract-watch custody need not await full operating scale. Ownership and maintenance of the adopted initial housing information system begin with this assignment, without waiting for A19's mature operating scale.
Resources	Study source-of-record map; existing public datasets and local records; action register; project-stage and service-coverage structures; secure data practices; staff or contracted technical capacity.

Field	Controlled record
Completion condition	The office and participating partners maintain a six-geography system that houses or links lawful source data and makes publishable current information retrievable on demand with source and update status visible. It connects housing movement, preservation, loss, project stages, service passages, limitations, responsible actors, public contributions, funding opportunities, decisions, and results. A first approved public account or report is a possible output, not the whole completion test.
Measure	Publishable current information retrievable on demand for all six geographies; source, geography, reporting period, definition and update status visible; action and project records current; source and stage distinctions retained; material conflicts reconciled or disclosed; next decisions and responsible actors identified. Public accounts and reports remain outputs of the maintained system.
Review cadence	Continuous controlled intake; quarterly reconciliation and portfolio review; annual public housing account; event-triggered updates for consequential projects, contracts, funding, infrastructure, and property changes.
Material limitation	The proposed system houses or links housing decision information; it is not a claimed existing county deployment. Each lawful record holder retains custody of its own records and its separate authority. Personal or otherwise restricted information remains protected, with household information limited to a defined lawful purpose and public access limited to publishable information.
Current status	Proposed. The study supplies a working foundation, not an existing county deployment; county adoption, leadership, participation agreements, a maintained database with lawful source links, on-demand access to publishable current six-place information, defined updates, and recurring publication remain to be established.
Office relationship	Lead, coordinate, monitor, and report.
Controlling evidence	Chapter 9, Countywide Housing Information System and Exhibits 9.1, 9.2, and 9.4; Comprehensive Appendix, I 1 methods and II 2–3 reconciliation and source register. The maintained system and its periodic public-account outputs are proposed.

P4-A01 Prepare for four assisted-housing contract decisions

Movement: Begin | Horizon: Event triggered

Field	Controlled record
Have	Four HUD-assisted contract milestones fall between February and May 2027.
Need	Confirm each contract owner, present status, renewal or preservation route, lawful decision owner, and resident-protection path before the milestone controls the result.
Gap	No recurring public preservation watch was demonstrated for the four approaching contract decisions.
Proposed owner	Contract owner and the verified program authority for that contract; Office to coordinate and monitor once operational.
Required contributors	HUD, property owners and managers, residents, preservation and finance partners, legal and technical advisers.
Dependencies	Verified contract fields; owner engagement; renewal timetable; resident communication; financing and preservation options.
Resources	HUD contract records, assisted-property controls, preservation expertise, owner and resident engagement, potential preservation financing.
Completion condition	Each of the four contract decisions reaches a verified preservation, renewal, transition, or other lawful disposition before the relevant milestone.
Measure	Four contracts tracked; owner and decision authority confirmed; disposition and resident communication recorded.
Review cadence	Quarterly until nine months before a milestone; monthly thereafter; immediate update upon a material event.
Material limitation	The HUD snapshot covers specified HUD programs and is not a count of every assisted home in Kent County.

Field	Controlled record
Current status	Proposed. All four February–May 2027 milestones were within the nine-month monthly-review window as of September 13, 2026. The study recommends a County Commissioners’ decision by October 31, 2026 on whether to assign an interim county lead and bounded resources. If assigned, verify current contract status and authority, open monthly review promptly and raise time-sensitive issues to lawful decision makers. If declined, record the choice and the lawful contract owners and program authorities carrying the milestones. No lead under this action would join the four records or flag shared resident-protection concerns. October 31 is a recommended county target, not a contract deadline or predicted loss; contract authority remains where it belongs.
Office relationship	Coordinate, monitor, report, and escalate.
Controlling evidence	Chapter 3 and Exhibit 3.8; Appendix E1 contract watch and E3–E4 property and preservation crosswalks; Comprehensive Appendix, VIII 2, action source S02, HUD contract evidence.

P4-A02 Confirm the current stage and next dependency for all 14 project controls

Movement: Begin | Horizon: Immediate

Field	Controlled record
Have	The study documents 14 project-level controls, including 13 housing-related controls and one separate land-use control.
Need	Give each record one current stage, source date, responsible party, unresolved dependency, next milestone, and review date.
Gap	Project information is distributed across owners, applicants, towns, county records, utilities, funders, and public reports.
Proposed owner	Relevant county or municipal public-record custodian, with the project or property owner responsible for private status; Office to coordinate the countywide account.
Required contributors	Applicants, owners, utilities, funders, engineers, planners, permit officials, inspectors, municipalities, and residents where appropriate.
Dependencies	Owner contact; authoritative public record; stage definitions; geography; source date; next-dependency confirmation.
Resources	Existing project inventory and public records; staff review; owner and agency confirmation.
Completion condition	All 14 controls display a current verified stage or an explicit bounded status, the next dependency, responsible actor, and review point.
Measure	Records confirmed; records awaiting verification; days since update; next milestones reached or revised.
Review cadence	Immediate baseline; quarterly review; event-triggered update after a public decision or verified project movement.
Material limitation	A public record may lag a private decision. An approval or permit does not establish construction, completion, availability, or occupancy.

Field	Controlled record
Current status	Proposed; the 14-record inventory exists.
Office relationship	Coordinate, monitor, report, and escalate.
Controlling evidence	Chapter 4 and Exhibit 4.3; Appendix D2, project controls.

P4-A03 Open one living housing portfolio for each of the six geographies

Movement: Begin | Horizon: Short term

Field	Controlled record
Have	The study establishes separate findings for Kent County Balance, Betterton, Chestertown, Galena, the Kent County portion of Millington, and Rock Hall.
Need	Translate countywide need into place-specific housing purposes, fitting forms, active movements, dependencies, and decisions.
Gap	The six places do not currently appear in one recurring portfolio structure with equal inquiry and correctly bounded evidence.
Proposed owner	Each municipality for its town; Kent County for Kent County Balance; Office to support, connect, and publish the countywide relationship.
Required contributors	Residents, property actors, service providers, employers, institutions, utilities, planners, builders, and neighboring jurisdictions where relevant.
Dependencies	Local purpose discussion; current place evidence; authority and infrastructure review; initial action selection.
Resources	Six-place evidence framework, municipal and county meetings, local knowledge, planning and infrastructure records.
Completion condition	Each geography has a living portfolio naming its housing purpose, current movements, next decisions, responsible actors, and review cadence.
Measure	Six portfolios opened; actions assigned; milestones updated; completed or closed movements retained in the outcome history; active priorities updated.
Review cadence	Initial short-term adoption; quarterly local review; annual countywide synthesis.
Material limitation	Equal inquiry does not require equal activity or identical housing forms. Whole-town Millington evidence remains distinct from Kent County-only evidence.

Field	Controlled record
Current status	Proposed; six-place profiles exist in the study.
Office relationship	Coordinate, support, participate, and report.
Controlling evidence	Chapter 7 and Exhibits 7.1–7.3; Appendix F; Comprehensive Appendix, VI 1, Place Portraits.

P4-A04 Pilot a consent-based warm handoff

Movement: Begin | Horizon: Short term

Field	Controlled record
Have	The 25 directory entries covering organizations, programs, and actor groups appear across eight Housing Service Coverage Map areas.
Need	Test one bounded path in which the first door obtains consent, reaches a verified receiving party, records acceptance or redirection, and returns repeated failures to system review.
Gap	Organizational presence does not establish current capacity, accessibility, eligibility fit, acceptance, or completed service.
Proposed owner	Designated navigation assignment or pilot owner; Office may lead or coordinate only under a Commissioners-approved pilot scope or a town request accepted under a county-approved agreement.
Required contributors	Coverage Map providers, receiving specialists, privacy and legal advisers, residents with lived experience, and referral partners.
Dependencies	Pilot population and issue; consent protocol; current provider capacity; receiving-party agreement; privacy rules; review method.
Resources	Existing provider network, staff or contracted navigation time, referral protocol, protected tracking method.
Completion condition	The pilot records accepted handoffs, usable redirections, or an honest explanation that no present route fits. Unresolved need and repeated route failures remain visible; a completed navigation task is not counted as housing stability.
Measure	Referrals attempted; consent obtained; receiving party reached; accepted; redirected; unresolved; time to response; reported household outcome. Report coordination completed, active waiting, no-route closure, unresolved need, and verified housing or service results separately.
Review cadence	Short pilot with monthly operating review and a defined end-of-pilot decision.

Field	Controlled record
Material limitation	Pilot results describe the bounded population and path tested and should not be generalized to every housing need.
Current status	Proposed; the service inventory and Coverage Map standard exist.
Office relationship	Lead, coordinate, monitor, refer and navigate, and report.
Controlling evidence	Chapter 5 and Exhibit 5.5; Chapter 6; Appendix C1–C2. The handoff pilot is proposed in P4-A04.

P4-A05 Protect and connect repair and energy-assistance pathways

Movement: Continue | Horizon: Immediate

Field	Controlled record
Have	The latest reported Kent County Special Loans activity is two loans totaling \$26,714 in FY2024; FY2025 reports no Kent County row. FY2025 energy awards supported 31 units with \$463,389.20.
Need	Keep useful repair and energy work visible, improve referrals and sequencing, and follow supported properties to a housing-stability result.
Gap	Programs operate through different eligibility, property, funding, and work scopes, and the public record does not provide one continuous repair-to-stability account.
Proposed owner	Current program administrators and property owners retain their roles; Office to support, connect, monitor, and report.
Required contributors	County and municipal staff, state agencies, nonprofit repair providers, utilities and energy programs, contractors, lenders, homeowners, and aging or disability partners.
Dependencies	Current program availability; eligibility and property rules; referral pathways; contractor capacity; complementary funding; owner consent.
Resources	Existing repair and energy programs, grants and loans, technical assistance, contractors, coordinated referral capacity.
Completion condition	A feasible repair or energy-assistance sequence is established where available. Coordination may end in an accepted next step or an honest no-route result; the repair is completed only when separate evidence confirms the identified condition is resolved.
Measure	Households referred and accepted; homes assessed; work completed; unresolved needs; time to completion; verified housing-stability result. Report coordination completed, active waiting, no-route closure, unresolved need, and verified housing or service results separately.
Review cadence	Continuous intake; quarterly pathway review; annual outcome reporting.

Field	Controlled record
Material limitation	A missing FY2025 county row is not a verified zero. Program counts and dollars remain separate from homes fully repaired or households stabilized.
Current status	Existing work to continue and strengthen.
Office relationship	Coordinate, support, monitor, refer and navigate, and report.
Controlling evidence	Chapter 3; Appendix C2, repair routes; Comprehensive Appendix, VIII 2, action source S06, Special Loans and energy evidence.

P4-A06 Sustain affordable-homeownership support

Movement: Continue | Horizon: Short term

Field	Controlled record
Have	Kent Attainable Housing reports helping nine families become homeowners since 2019. KAH separately identifies the two homes at 134 and 136 Prospect Street as its fourth and fifth completed residences.
Need	Protect effective homebuyer preparation, development, acquisition, rehabilitation, financing, and post-purchase support for limited-income and working families.
Gap	The current scale is valuable and bounded and does not answer the countywide need for ordinary production or missing-middle housing.
Proposed owner	Kent Attainable Housing and other applicable program operators; Office to support, connect resources, and report the distinct outcomes.
Required contributors	Lenders, donors, contractors, property owners, municipalities, state and federal funders, homebuyers, counselors, and employers where appropriate.
Dependencies	Eligible households; suitable properties; financing; construction or rehabilitation capacity; counseling; title and closing readiness.
Resources	Existing nonprofit capacity, donated and public resources, lending products, grants, properties, builders, and counseling.
Completion condition	Participating households reach and sustain an affordable homeownership result under the responsible program's terms.
Measure	Residences completed or transferred; families served; financing closed; rehabilitation completed; post-purchase stability measures where available.
Review cadence	Quarterly program review; annual public reporting using distinct residence and family measures.

Field	Controlled record
Material limitation	Families served and residences created or rehabilitated are different measures and should not be substituted for one another.
Current status	Existing work to continue proportionately.
Office relationship	Support, coordinate, monitor, and report.
Controlling evidence	Chapters 3 and 4; Appendix D2; Comprehensive Appendix, IV 5, Kent Attainable Housing Evidence Control.

P4-A07 Preserve source reconciliation as an operating practice

Movement: Continue | Horizon: Immediate

Field	Controlled record
Have	The study established source-of-record, stage, geography, vintage, conflict, limitation, and correction controls.
Need	Carry those disciplines into the Countywide Housing Information System so corrected evidence survives staff, source, and publication changes.
Gap	No recurring countywide assignment currently preserves meaning and reconciliation across all housing sources.
Proposed owner	Office under F-02; individual record custodians retain their source records.
Required contributors	Municipalities, county departments, courts, schools, utilities, program administrators, owners, service providers, and state and federal data producers.
Dependencies	F-02 leadership and maintenance; common definitions; version and correction protocol; archival location; source-holder participation.
Resources	Study source controls, public records, staff time, secure storage, versioning, and publication procedures.
Completion condition	Every published housing finding retains its source, geography, period, measure, limitation, and correction history, and material conflicts receive a documented disposition.
Measure	Records with complete source controls; unresolved conflicts; corrections issued; update timeliness; archive releases.
Review cadence	Continuous intake; quarterly control review; annual archive and public-account release.
Material limitation	Reconciliation preserves different valid measures rather than forcing unlike records into one number.
Current status	Existing study practice proposed for continuing public maintenance.

Field	Controlled record
Office relationship	Lead, monitor, and report.
Controlling evidence	Chapter 9 source reconciliation; Chapter 12 measurement; Comprehensive Appendix, I 1 methods, II 2 reconciliation, and II 3 source register.

P4-A08 Carry Millington infrastructure and Senior Village dependencies through verified stages

Movement: Complete | Horizon: Event triggered

Field	Controlled record
Have	The proposed 52-unit Senior Village is associated with an \$800,000 CDBG infrastructure award. A separate \$6.2 million FY2026 federal award supports construction of a relocated wastewater treatment plant. The 2016-2025 authorized-unit series reports zero units for Millington.
Need	Keep whole-town purpose, Kent County responsibilities, Queen Anne's County relationships, infrastructure, funding, project decisions, permits, construction, and occupancy evidence in their correct stages.
Gap	The public record does not yet establish that the new wastewater facility or the proposed housing is completed or operating.
Proposed owner	Town of Millington, applicable infrastructure owner, project owner, and lawful decision bodies; Office to participate, support, coordinate, and report Kent County's role.
Required contributors	Kent and Queen Anne's counties, engineers, funders, regulators, utilities, residents, developers, builders, and service providers.
Dependencies	D 3 Infrastructure design and funding conditions; site and project control; approvals; cross-county agreements; permits; construction and operating milestones.
Resources	CDBG and federal infrastructure awards; municipal and county authority; engineering, regulatory, financing, and development capacity.
Completion condition	Each public and project dependency reaches its verified milestone or honest closure, and the record distinguishes infrastructure progress from authorized, completed, legally available, and occupied homes.
Measure	Funding and agreement milestones; facility stages; project approvals; permits; construction; occupancy approval; housing availability, each reported separately.
Review cadence	Event-triggered at each funding, regulatory, infrastructure, project, permit, construction, and occupancy milestone; quarterly while active.

Field	Controlled record
Material limitation	Whole-town Millington and the Kent County portion require different geographic labels. Awarded funding does not establish completed infrastructure or housing.
Current status	Active dependencies and awards; housing result not yet established.
Office relationship	Coordinate, support, participate, monitor, report, and escalate.
Controlling evidence	Chapter 4 and Exhibit 4.5; Chapter 7 Millington; Appendices D2 and D3, project and infrastructure controls.

P4-A09 Carry active projects to the next promised milestone or honest closure

Movement: Complete | Horizon: Short term

Field	Controlled record
Have	The 14 project controls document proposals, approvals, site work, construction, completion, preservation, conversion, and one separate land-use control.
Need	Keep each credible project visible until its next verified housing milestone, changed public purpose, or honest closure.
Gap	A project can remain publicly described by an earlier stage after its actual movement has changed.
Proposed owner	Project or property owner for private movement and relevant lawful authority for public decisions; Office to monitor the countywide portfolio.
Required contributors	Applicants, municipalities, county agencies, utilities, funders, engineers, builders, inspectors, property managers, residents, and service partners.
Dependencies	P4-A02 confirmation; next dependency; owner engagement; active approvals; financing; infrastructure; construction and inspection capacity.
Resources	Existing projects and investments, public records, staff coordination, technical and financing resources.
Completion condition	Each selected project reaches its stated next milestone, is restructured transparently, or closes honestly. A project waiting on a named prerequisite remains active with an owner and review point; waiting is not milestone completion or delivered housing.
Measure	Milestones reached; stage changes; dependencies resolved; projects restructured, waiting, or closed; eventual housing result recorded. Report coordination completed, active waiting, no-route closure, unresolved need, and verified housing or service results separately.
Review cadence	Quarterly while active and event-triggered after a verified movement.

Field	Controlled record
Material limitation	Project totals cannot be added to permit or authorization totals unless record-level identity and stage equivalence are established.
Current status	Proposed portfolio practice; active project records exist.
Office relationship	Coordinate, monitor, report, and escalate.
Controlling evidence	Chapter 4 and Exhibit 4.3; Appendix D2, project controls; Chapter 10 completion discussion.

P4-A10 Follow selected permit records through the last verifiable housing stage

Movement: Complete | Horizon: Short term

Field	Controlled record
Have	The study has 20 documented address-level dwelling-permit records and a separate six-geography authorization series. The selected records support stage follow-through; they do not replace or enlarge the annual permit and authorization totals.
Need	Follow selected address records through the last verifiable stage: permit, construction, final inspection, occupancy approval, availability, and actual occupancy where a lawful record exists.
Gap	The current public record does not provide one continuous countywide path from permit through occupancy for all six jurisdictions.
Proposed owner	Each permit and occupancy authority retains custody; Office to coordinate the cross-jurisdiction record and public account.
Required contributors	Permit officials, inspectors, municipalities, owners, builders, utilities, assessors, and other lawful record holders.
Dependencies	Deduplicated addresses; jurisdiction and boundary verification; stage definitions; source access; lawful occupancy records.
Resources	Twenty-address permit inventory, local records, staff review, cross-source matching and privacy controls.
Completion condition	Selected records show the last verified production stage without treating a permit, final inspection, occupancy approval, availability, or actual occupancy as interchangeable.
Measure	Records followed by stage; time between stages where dates are comparable; unresolved stage gaps; completed and legally available homes.
Review cadence	Initial reconstruction; quarterly updates for active records; annual public summary.

Field	Controlled record
Material limitation	The 20 records are a selected starting cohort, not an additional annual total, and are not added to the 28 local permits or the state authorization series. Occupancy approval establishes legal availability, not actual household occupancy.
Current status	Proposed; the 20 address-level permit records are documented.
Office relationship	Coordinate, monitor, and report.
Controlling evidence	Chapter 4 and Exhibit 4.7; Appendix D1, authorization and production-stage controls; Comprehensive Appendix, II 2 accepted 20-address boundary. Later occupancy follow-through is proposed in P4-A10.

P4-A11 Connect the Housing Service Coverage Map to accepted handoffs

Movement: Connect | Horizon: Short term

Field	Controlled record
Have	Eight canonical service areas and 25 directory entries covering organizations, programs, and actor groups are identified in the current record.
Need	Maintain a current operating map of who can receive which housing needs, for whom, where, under what conditions, and with what redirection when the route does not fit.
Gap	A listed organization does not establish sufficient capacity, continuous availability, accessibility, eligibility fit, countywide reach, or successful delivery.
Proposed owner	Office or another designated navigation provider; participating providers retain specialized service responsibility.
Required contributors	Governmental, nonprofit, regulated, private, regional, and state providers; residents; referral sources; legal and privacy advisers.
Dependencies	Current provider confirmation; service definitions; eligibility and geography; contact and referral expectations; capacity update method.
Resources	Coverage Map framework, provider knowledge, navigation capacity, shared protocol, protected reporting method.
Completion condition	A person or referring organization can reach an accepting party, obtain a usable redirection, or receive an honest explanation that no current route fits. The service result and any unresolved housing need are recorded separately from navigation.
Measure	Providers verified; routes current; referrals accepted or redirected; unresolved coverage gaps; update timeliness. Report coordination completed, active waiting, no-route closure, unresolved need, and verified housing or service results separately.
Review cadence	Quarterly provider confirmation; immediate update after a material service change; annual coverage review.

Field	Controlled record
Material limitation	The Coverage Map is a service standard. Organizational presence alone does not prove adequate coverage.
Current status	Proposed; framework and provider inventory exist.
Office relationship	Lead, coordinate, monitor, refer and navigate, and report.
Controlling evidence	Chapter 5 and Exhibit 5.5; Appendix C1–C2, service-area crosswalk and directory. Recurring service verification is proposed in P4-A11.

P4-A12 Create current year-round rental visibility

Movement: Connect | Horizon: Short term

Field	Controlled record
Have	The study captured a controlled seven-observation year-round rental snapshot with a median asking rent of \$1,900 and identified the ACS median gross rent and HUD Fair Market Rents as different measures.
Need	Establish a maintained method for legitimate year-round rental offerings, terms, locations, accessibility, and contact routes to become visible to households and partners.
Gap	No comprehensive, continuously published Kent County year-round rental availability source was located.
Proposed owner	Office or a confirmed public, nonprofit, or contracted partner; property owners and managers control listings and tenancy decisions.
Required contributors	Landlords, property managers, real-estate professionals, municipalities, service providers, employers, the relevant verified assistance-program administrators, and residents.
Dependencies	Participation model; listing verification; year-round screening; update and removal protocol; fair-housing and privacy review.
Resources	Existing listing channels, partner relationships, staff or contracted capacity, accessible publication method.
Completion condition	A household or navigator can reach a dated set of legitimate year-round rental opportunities and terms without relying solely on private networks.
Measure	Verified active listings; time since confirmation; geographic and bedroom coverage; expired listings removed; household or provider use where measurable.
Review cadence	Short pilot; weekly or biweekly listing confirmation during the pilot; quarterly continuation decision.
Material limitation	A visibility method is not a complete rental inventory, a vacancy count, or a promise that a household qualifies or a unit remains available.

Field	Controlled record
Current status	Proposed; seven-observation research snapshot exists.
Office relationship	Lead, coordinate, support, monitor, and report.
Controlling evidence	Chapter 2 rental market; Chapter 6 rental availability; Comprehensive Appendix, III 9, seven-observation Rental Listing Ledger.

P4-A13 Maintain comparable production stages across all six jurisdictions

Movement: Connect | Horizon: Short term

Field	Controlled record
Have	State authorization data and local permit records provide different but useful views across Kent County Balance and the five municipalities.
Need	Use common stage language and recurring jurisdiction-level reporting while preserving permits, buildings, authorized units, starts, completions, occupancy approvals, and actual occupancy as separate measures.
Gap	Definitions, timing, and public availability vary across the six permitting geographies.
Proposed owner	Each permitting jurisdiction retains its records; Office to coordinate definitions, cross-jurisdiction reporting, and the countywide account.
Required contributors	Permit and inspection officials, municipalities, county staff, Maryland Department of Planning, Census data producers, owners, and builders.
Dependencies	Shared definitions; reporting period; jurisdiction crosswalk; source hierarchy; correction protocol; P4-A10 selected-record work.
Resources	Existing local and state records, recurring jurisdiction contributions, and staff or contracted data-maintenance capacity.
Completion condition	A current six-jurisdiction report shows comparable stages and clearly labels every measure, geography, period, source, and limitation.
Measure	Six jurisdictions reporting; stage coverage; update timeliness; reconciled conflicts; documented completions and occupancy approvals where available.
Review cadence	Quarterly or semiannual operating report; annual full-year release; exact period for partial-year figures.
Material limitation	Different stages and reporting systems remain separate. A missing observation is not a verified zero.

Field	Controlled record
Current status	Proposed; common authorization evidence and local permit records exist.
Office relationship	Coordinate, monitor, and report.
Controlling evidence	Chapter 4 and Exhibits 4.2 and 4.7; Appendix D1; Comprehensive Appendix, IV 1, Authorizations.

P4-A14 Sequence repair needs across separate programs

Movement: Connect | Horizon: Short term

Field	Controlled record
Have	Repair, energy, aging, disability, code, insurance, title, septic, accessibility, and financing needs may affect the same home while programs address different pieces.
Need	Give an eligible homeowner one usable sequence when several conditions and programs must align to preserve the home.
Gap	Separate programs can each act correctly while the property remains unable to reach a complete stability result.
Proposed owner	Designated repair coordinator or participating program lead; Office to coordinate, support, monitor, and return unresolved gaps.
Required contributors	Homeowners, repair and energy providers, aging and disability organizations, code officials, contractors, utilities, lenders, legal and title resources, and funders.
Dependencies	Owner consent; whole-property assessment; program eligibility; scope and order of work; contractor capacity; complementary financing.
Resources	Existing programs, coordinated assessment, case sequencing, technical assistance, flexible funds where lawful.
Completion condition	A homeowner receives a feasible sequence where one is available, or an honest account of the unmet prerequisite or absent route. Completion of coordination is recorded separately from verified resolution of the property condition and the household's ability to remain.
Measure	Homes assessed; sequences accepted; program handoffs; work completed; unresolved dependencies; housing-stability outcomes. Report coordination completed, active waiting, no-route closure, unresolved need, and verified housing or service results separately.
Review cadence	Monthly active-case coordination; quarterly system-gap review; annual outcome report.

Field	Controlled record
Material limitation	Program activity and dollars do not by themselves establish that the home's full threatening condition was resolved.
Current status	Proposed; relevant programs and evidence gaps are identified.
Office relationship	Coordinate, support, monitor, refer and navigate, report, and escalate.
Controlling evidence	Chapters 3 and 6; Appendix C2, repair providers. The coordinated repair sequence is proposed in P4-A14.

P4-A15 Connect site, utility, approval, and public purpose decisions

Movement: Connect | Horizon: Event triggered

Field	Controlled record
Have	Kent County and its municipalities contain consequential sites, infrastructure systems, land decisions, public investments, and housing concepts at different stages.
Need	For each live site, assemble the place purpose, housing form, tenure, affordability purpose, land control, infrastructure, approvals, financing, public contribution, owner, and next decision before one element is mistaken for the whole project.
Gap	These decisions often reside with different lawful actors and move on different calendars.
Proposed owner	System owner and lawful decision bodies; property or project owner for private decisions; Office to participate, coordinate the housing purpose, and maintain the public account.
Required contributors	Municipality, county, utility, owner, applicant, engineer, regulator, funder, builder, residents, and community institutions.
Dependencies	Live site or trigger; verified land and project control; infrastructure measures; public purpose; authority map; financing and regulatory sequence.
Resources	Site and planning records, utility expertise, engineering, public and private financing, facilitation and project management.
Completion condition	The live site has one bounded decision path showing each authority, dependency, public contribution, next milestone, and intended housing result.
Measure	Decision path established; dependencies resolved; public-purpose changes disclosed; milestones reached; final housing result reported.
Review cadence	Event-triggered at site, infrastructure, funding, application, approval, or ownership decisions; monthly while actively moving.

Field	Controlled record
Material limitation	D 3 Infrastructure capacity, funding, approval, and site control are not housing production and remain separately reported.
Current status	Proposed; several candidate sites and infrastructure relationships are documented.
Office relationship	Coordinate, participate, monitor, report, and escalate.
Controlling evidence	Chapter 4 and Exhibit 4.5; Chapter 7; Appendices D2 and D3; Comprehensive Appendix, IV 4, Complete Disclosure Audit.

P4-A16 Connect workforce, housing, and transportation evidence to live decisions

Movement: Connect | Horizon: Medium term

Field	Controlled record
Have	The study documents local wages, housing prices and rents, employer and service relationships, regional travel, transit limitations, and household housing needs.
Need	Use the combined evidence when an employer, workforce, transportation, municipal, or housing decision requires a specific answer about household reach and housing form.
Gap	The relationships are visible in separate records but are not routinely assembled around a live decision.
Proposed owner	Office with economic and workforce development and transportation partners; the lawful owner of the live decision retains authority.
Required contributors	Employers, workers, municipalities, transit providers, schools, health organizations, developers, landlords, lenders, and regional partners.
Dependencies	Defined decision; relevant worker and household universe; place and schedule; housing costs and forms; transportation options; privacy protections.
Resources	Study market and workforce evidence, employer participation, transportation data, facilitation and analytical capacity.
Completion condition	A live employer or household decision uses a bounded analysis of work location, household need, housing form, cost, and transportation to select or test a response.
Measure	Decisions supported; participating employers and households; housing or transportation response tested; outcome and limitation recorded.
Review cadence	Event-specific analysis with annual pattern review.
Material limitation	County averages cannot substitute for the circumstances of a specific employer, shift, household, or place.

Field	Controlled record
Current status	Proposed; supporting evidence exists across Parts One and Two.
Office relationship	Lead, coordinate, support, participate, monitor, and report.
Controlling evidence	Chapter 1 work, transportation, and service environment; Chapter 2 and Exhibit 2.8; Comprehensive Appendix, II 3, LODES, QCEW, and transportation source records.

P4-A17 Establish small-project predevelopment support after testing the recurring gap

Movement: Create | Horizon: Medium term

Field	Controlled record
Have	The study identifies small infill, conversions, rehabilitation, individual homes, and modest project opportunities that can require disproportionate early technical work.
Need	Determine whether recurring gaps in feasibility, design, site, infrastructure, entitlement, financing, or project assembly warrant durable technical support.
Gap	No single existing route was demonstrated as responsible and adequately resourced to carry the recurring predevelopment gap countywide.
Proposed owner	Owner and organizational form to be selected after the portfolio test; Office to lead the test and coordinate the chosen capability.
Required contributors	Municipalities, county agencies, property owners, small builders and developers, engineers, architects, lenders, funders, and technical-assistance providers.
Dependencies	Documented recurring cases; defined scope; authority and procurement review; sustainable cost; qualified provider; selection criteria.
Resources	Technical assistance, staff or contracted expertise, grants, revolving or project resources where lawful, partnerships.
Completion condition	A tested recurring predevelopment gap receives a durable, appropriately scaled support route that moves qualified small housing opportunities to a verifiable next stage.
Measure	Cases tested; barriers identified; support delivered; projects reaching next stage; cost and capacity; continuation decision.
Review cadence	Medium-term pilot with quarterly review and a defined continuation, redesign, procurement, or closure decision.

Field	Controlled record
Material limitation	Support does not guarantee approval, financing, construction, or occupancy and must preserve private and public decision boundaries.
Current status	Conditional proposal; recurrence and form require testing.
Office relationship	Lead, coordinate, support, monitor, and report.
Controlling evidence	Chapters 2 and 4; Appendix D2, project barriers; Chapters 10 and 11. Predevelopment capability is a proposal in P4-A17, not an existing fund.

P4-A18 Establish a flexible local gap-finance capability after defining the gap

Movement: Create | Horizon: Medium term

Field	Controlled record
Have	The study identifies practical financing barriers affecting households, preservation, repair, infrastructure, and small projects, alongside existing public, private, and nonprofit resources.
Need	Determine whether a recurring, defined financing gap remains after available products, grants, guarantees, partnerships, and program modifications are tested.
Gap	No general local financing tool should be created until the unmet use, lawful authority, administrator, capitalization, risk, and completion condition are known.
Proposed owner	Kent County Commissioners or another lawful capital owner; qualified administrator to be selected; Office to define need, coordinate design, and monitor housing purpose.
Required contributors	Municipalities, state and federal funders, lenders, CDFIs, foundations, employers, developers, owners, nonprofit partners, legal and financial advisers.
Dependencies	Defined eligible use and beneficiary; market and program test; legal authority; capitalization; underwriting; administration; risk and reporting rules.
Resources	Potential appropriations, grants, philanthropic capital, loan participation, guarantees, revolving funds, and qualified financial administration.
Completion condition	A recurring verified financing gap receives a lawful, sustainable, proportionate tool that moves eligible housing work while preserving public purpose and financial accountability.
Measure	Capital committed and deployed; uses and beneficiaries; leverage; repayments or losses where applicable; housing stages and human completion results.
Review cadence	Medium-term design and pilot; quarterly portfolio and financial review; annual independent financial and housing-purpose report.

Field	Controlled record
Material limitation	The study does not establish the legal, financial, underwriting, procurement, or capitalization terms of a future tool.
Current status	Conditional proposal; gap and form require testing.
Office relationship	Lead, coordinate, participate, monitor, and report.
Controlling evidence	Chapter 2 financing barriers; Chapters 3 and 4; Comprehensive Appendix, III 6–7, HMDA outcomes and denial reasons. The local financing mechanism is proposed in P4-A18.

P4-A19 Establish recurring coordination and navigation operations within the accountable housing function

Movement: Create | Horizon: Long term

Field	Controlled record
Have	The study documents recurring needs for portfolio coordination, information maintenance, municipal support, navigation, accepted handoffs, grant and resource coordination, and public reporting.
Need	Translate F-01 and F-02 into durable day-to-day operating assignments with workloads, protocols, tools, relationships, and accountability.
Gap	The recurring work needs durable ownership, protected capacity, agreed protocols, and maintenance that can survive changes in staff and informal relationships. Codified authority alone does not supply those operating arrangements.
Proposed owner	Office of Housing and Community Development under F-01; County Commissioners retain budget, staffing, procurement, and organizational decisions.
Required contributors	County departments, municipalities, the relevant verified assistance-program administrators, providers, record custodians, owners, residents, state and regional partners, and any contracted specialists.
Dependencies	F-01 office activation; F-02 Countywide Housing Information System; workload evidence; operating protocols; municipal and partner agreements; sustainable budget and staff capacity.
Resources	County resources, grants, protected staff time, contracts, shared tools, training, and partner capacity.
Completion condition	The office maintains the adopted portfolio, public account, municipal assistance, navigation and handoff responsibilities, grant and infrastructure coordination, and recurring public review without depending upon informal goodwill alone.
Measure	Assigned functions staffed or contracted; service standards met; reports issued; portfolios current; handoffs tracked; grants and decisions supported; unresolved matters returned.
Review cadence	Monthly management and quarterly public review for adopted initial assignments; annual budget and performance review. The long-term horizon concerns durable operating scale.

Field	Controlled record
Material limitation	Operational scale should follow verified workload. The Office leads, coordinates, supports, participates, monitors, refers and navigates, reports, or escalates without becoming the owner of every housing decision.
Current status	Proposed operating assignment under F-01 and F-02. Long term describes durable operating scale, not a postponement of the ownership and maintenance needed when the initial housing information system is adopted.
Office relationship	Lead, coordinate, monitor, refer and navigate, report, and escalate.
Controlling evidence	Chapter 5, responsibility and Coverage Map sections; Chapter 9, Office relationships and Exhibit 9.3; Appendix B, coordination and accountability entries.

Appendix B Community Housing Responsibility Matrix and Agenda

The complete 34 function Community Housing Responsibility Matrix and its verification record.

This matrix separates six responsibility-audit roles: authority, assets, funding, delivery, enforcement, and coordination. These are not the eight proposed relationships to the Office. A named actor may have a legal, funding, referral, or delivery role without holding the others; an assignment does not establish staffing, available resources, or service reach.

B 1 Responsibility Matrix

ID	Function	Pattern	Public actors	Private actors	Nonprofit or civic actors
C01	Household occupancy and home stewardship	Shared with private lead	DSS; DHCD; courts; Health Department; county or town enforcement	Owners; tenants; landlords; servicers; insurers; utilities	Samaritan Group; KAH; Upper Shore Aging; Rebuilding Together Eastern Shore
C02	Land ownership and site control	Private lead, sometimes public or nonprofit	Kent County; five towns; State agencies; KCPS	Individuals; farms; estates; corporations; developers; lenders	KAH; Upper Shore Aging Housing Corporation; churches; land trusts
C03	Countywide housing-system leadership	Public authority exists but operating capacity is not separately demonstrated	County Commissioners; Department of Planning, Housing and Zoning; codified Office of Housing and Community Development	Developers; lenders; landlords; employers	KAH; Samaritan Group; Upper Shore Aging; USCDP; civic coalitions
C04	Comprehensive planning and growth policy	Public lead	County Commissioners and Planning Commission; Betterton, Chestertown, Galena, Millington and Rock Hall governments and planning commissions; MDP review	Landowners; developers; consultants; utilities	Residents; preservation, environmental, business and housing groups

ID	Function	Pattern	Public actors	Private actors	Nonprofit or civic actors
C05	Zoning, subdivision and site-plan decisions	Public exclusive legal authority	County bodies in unincorporated areas; each town within its limits; state Critical Area role where applicable	Applicants; owners; developers; engineers; surveyors; attorneys	Residents and civic organizations participate through hearings and comments
C06	Building, trade and occupancy permitting	Public lead with applicant duty	County or municipal code official as applicable; Health Department; fire and state reviewers	Owner; builder; licensed trades; architect; engineer	Nonprofit project sponsor when applicable
C07	Housing and property-maintenance enforcement	Public enforcement, private compliance	County or municipal code official; Housing Appeals Board; unsafe-property and nuisance authorities; courts	Owner and landlord	Legal aid; repair nonprofits; tenant advocates
C08	Historic, Critical Area, floodplain and environmental review	Public lead	County or town historic bodies; Critical Area and planning authorities; Health Department; MDE; FEMA/MDEM frameworks	Owner; applicant; consultants; insurers	Preservation and watershed organizations
C09	County, state and municipal roads	Public by ownership; private before dedication	MDOT SHA; Kent County Public Works; town public works departments	Developers; contractors; private-road owners; HOAs	Transit and accessibility advocates

ID	Function	Pattern	Public actors	Private actors	Nonprofit or civic actors
C10	Public water and wastewater planning	Public lead	County Commissioners; Public Works; Planning, Housing and Zoning; Health Department; municipalities; MDE	Developers; engineers; large users	Environmental and community groups
C11	County sanitary service areas	Public operational lead	County Commissioners and Water and Wastewater Services	Developers may design, finance and construct extensions	Ratepayers and community groups
C12	Municipal water and wastewater systems	Municipal lead where town-owned	Relevant town government and public works or utility staff; MDE oversight	Contract operators; engineers; developers	Ratepayers and civic groups
C13	Private wells and septic systems	Private lead with public regulation	Kent County Health Department; MDE	Property owner; licensed well driller; septic installer; soil consultant	Repair-assistance and environmental organizations
C14	Stormwater, drainage and shoreline resilience	Shared by asset and jurisdiction	County Public Works; towns; MDE; planning and Critical Area authorities; drainage associations	Owners; developers; HOAs; engineers	Watershed groups; ShoreRivers; resilience partners
C15	Electricity, heating fuel and broadband	Private or cooperative delivery with public regulation and investment	PSC; Office of Statewide Broadband; Kent County fiber partnership	Delmarva Power; Choptank Electric; Choptank Fiber; ThinkBig; fuel and telecom companies	Member cooperative; libraries and anchor institutions

ID	Function	Pattern	Public actors	Private actors	Nonprofit or civic actors
C16	Conventional housing development finance	Private lead	Federal and state regulators; local tax and land-use authorities	Banks; investors; developers; insurers	Community development lenders and nonprofit sponsors
C17	Affordable rental development finance	Shared and layered	DHCD; HUD; USDA; county and towns when applicants or contributors; Board of Public Works for some awards	Banks; tax-credit investors; for-profit or limited-profit developers	Nonprofit developers; foundations; service providers
C18	Home mortgage finance and buyer readiness	Private underwriting with public and nonprofit support	DHCD mortgage programs; USDA; FHA; VA; regulators	Banks; credit unions; mortgage firms; appraisers; insurers; buyers	KAH; USCDP; counseling organizations
C19	Affordable-homeownership production	Nonprofit bridge with shared inputs	County and towns for land use, grants, infrastructure or land; DHCD and HUD funding	Builders; developer partners; lenders; purchasers	Kent Attainable Housing; USCDP; donors and volunteers
C20	Rental ownership and property management	Private or nonprofit owner lead	Public owner only where government holds title; public funders monitor regulated properties	Owners; partnerships; management companies; landlords	Nonprofit housing owners; tenant organizations
C21	Assisted-property compliance and preservation	Shared	HUD; USDA; DHCD; MDE or local code bodies as applicable	Owner; lender; management agent	Nonprofit owner or preservation purchaser; tenant advocates

ID	Function	Pattern	Public actors	Private actors	Nonprofit or civic actors
C22	Housing Choice Vouchers	State public lead	HUD funds; Maryland DHCD acts as PHA for Kent County	Participating landlords and inspectors or contractors	Application and tenancy support organizations
C23	Emergency shelter, prevention and homelessness response	Public-nonprofit operating partnership	Kent County DSS; Maryland DHS and DHCD; Health Department and emergency agencies	Motels; landlords; employers; medical and transport providers	Samaritan Group; churches; Kent County Coalition on Homelessness
C24	Home repair, accessibility and aging in place	Shared with nonprofit delivery	DHCD; Department of Aging; Health Department; DSS	Owner; landlord; contractor; insurer	Rebuilding Together Eastern Shore; Upper Shore Aging; HomePorts; churches
C25	Housing navigation and coordinated entry	Fragmented shared responsibility	DSS; DHCD; Health Department; Local Management Board; schools; courts	Landlords; employers; lawyers; health and transport providers	Samaritan Group; KAH; Upper Shore Aging; HomePorts; USCDP; legal aid
C26	Fair housing, tenant rights, eviction and foreclosure	Public legal authority with private compliance	MCCR; HUD fair housing; Maryland District and Circuit Courts; Attorney General and regulators	Landlords; sellers; lenders; brokers; servicers; attorneys	Access to Counsel in Evictions; legal aid; tenant and fair-housing advocates
C27	Schools and student housing stability	Public education lead; shared housing consequences	KCPS and Board of Education; MSDE; county funding partners	Childcare, broadband and transportation providers	KCPS Education Foundation; Choptank Health; family and youth groups

ID	Function	Pattern	Public actors	Private actors	Nonprofit or civic actors
C28	Health care and housing-related health conditions	Shared by function	Kent County Health Department; Maryland Department of Health; Medicaid and Medicare agencies	Private clinicians; pharmacies; insurers; landlords; care facilities	UM Shore Regional Health; Choptank Community Health; Upper Shore Aging; hospital foundation and auxiliary
C29	Employers and workforce housing	Private and institutional influence; public enabling role	County and municipal governments; workforce and economic-development agencies; KCPS and public employers	Businesses; farms; manufacturers; landlords; developers	Washington College; UM Shore; Chamber; USRC; nonprofit employers
C30	Transportation access to housing, jobs and services	Publicly funded, mixed delivery	MDOT/MTA; Kent County coordination; local governments	Taxi, rideshare and shuttle companies	MUST or Delmarva Community Transit; HomePorts; Lions and institutional programs
C31	Hazard preparedness, displacement and housing resilience	Public planning with owner duties	Kent County Office of Emergency Services; MDEM; FEMA; towns; public works and emergency responders	Owners; landlords; insurers; utilities; contractors	Red Cross, faith groups, volunteer responders and resilience organizations
C32	Housing information, records and market intelligence	Fragmented public and private custody	County and town permits, plans, utilities and meetings; SDAT; courts and Archives; Census; HUD; DHCD; MDP	MLS; brokers; appraisers; lenders; managers; listing and data vendors	Researchers; universities; journalists; housing nonprofits

ID	Function	Pattern	Public actors	Private actors	Nonprofit or civic actors
C33	Tax delinquency, foreclosure and property disposition	Public legal process with private ownership consequences	Kent County Finance; municipalities for town claims; courts; SDAT	Owners; lien purchasers; lenders; attorneys; eventual buyers	Legal aid; counseling and preservation organizations
C34	Resident participation and civic accountability	Shared civic function; public process duty	County Commissioners; town councils; planning and appeals bodies; school board and other public bodies	Residents as voters, owners, tenants, applicants, employers and taxpayers	Neighborhood, faith, advocacy, service, business and preservation groups

B 1 Responsibility Matrix continued panel 2

ID	Function	Lead or rule	Audit result	Qualification	Source keys in Evidence VIII 1
C01	Household occupancy and home stewardship	The occupant controls daily use; the titled owner carries property obligations; public agencies enforce law and administer benefits.	Qualified	Responsibility changes with tenure, subsidy, disability, crisis status and court orders.	S02, S03, S19, S25, S27, S30
C02	Land ownership and site control	The titled owner controls disposition and must maintain the parcel, subject to public regulation and recorded restrictions.	Verified	A public parcel is not housing inventory until its governing body authorizes housing use or disposition.	S31, S32

ID	Function	Lead or rule	Audit result	Qualification	Source keys in Evidence VIII 1
C03	Countywide housing-system leadership	Chapter 189 creates an office and permits appointment of a full-time director. Current records show a combined department, a FY2027 Planning and Zoning appropriation of \$1,124,136, and 10 authorized FTE for Planning, Zoning and Housing in FY2026. They do not identify a separate housing appropriation, housing FTE count, housing director or comprehensive housing-system lead.	Capacity gap confirmed	Treat codification, appropriation, authorized positions, filled positions and assigned housing work as separate tests. Obtain the FY2027 position schedule, job descriptions, payroll allocation, grant-administration assignments and housing work plan before describing the codified office as operationally staffed.	S01, S46, S47, S48
C04	Comprehensive planning and growth policy	Each jurisdiction adopts its own plan and public policy within its authority; coordination is required because housing markets and infrastructure cross boundaries.	Verified	Plan dates and update stages differ. A county plan does not replace municipal plans.	S12, S13, S14 (Commission structure only), S15, S16, S17

ID	Function	Lead or rule	Audit result	Qualification	Source keys in Evidence VIII 1
C05	Zoning, subdivision and site-plan decisions	Only the authorized public body approves, conditions, denies or hears appeals. Applicants carry the burden of a complete application.	Verified	Always identify whether the parcel lies inside a municipality before naming the decision-maker.	S08, S09, S12, S13, S14 (Commission structure only), S15
C06	Building, trade and occupancy permitting	Government issues approvals and inspects; owner and licensed professionals submit compliant work and remain responsible for defects.	Qualified	The permit path is jurisdiction- and project-specific; the study should not imply one universal county sequence inside all five towns.	S01, S02, S08, S18

ID	Function	Lead or rule	Audit result	Qualification	Source keys in Evidence VIII 1
C07	Housing and property-maintenance enforcement	The owner must maintain minimum conditions. Government inspects and enforces within jurisdiction; appeals and remedies follow code and court process.	Capacity concern	County webpages identify a Housing Appeals Board but current membership and activity are not readily established. Under §73-12 of the Kent County Code, the Board of Building Appeals consists of the Construction Trades Board established under Chapter 210. The former Building Appeals webpage displayed four vacancies when reviewed; that historical observation does not establish current Construction Trades Board vacancies or operating capacity.	S02, S03, S10, S11, S30
C08	Historic, Critical Area, floodplain and environmental review	Public bodies regulate protected resources; owners carry project compliance and maintenance; grant partners may support mitigation or rehabilitation.	Verified with local variation	Historic authority differs inside Chestertown and other jurisdictions; flood and insurance responsibility is split across levels.	S13, S18, S34, S45

ID	Function	Lead or rule	Audit result	Qualification	Source keys in Evidence VIII 1
C09	County, state and municipal roads	The owner of the road is responsible. A developer may build improvements, but public maintenance begins only after formal acceptance.	Verified	Road ownership must be checked segment by segment.	S07, S15, S17
C10	Public water and wastewater planning	Kent County maintains the countywide plan; the relevant system owner controls capacity and service commitments.	Verified	Planning authority is countywide, but operational ownership is not uniform.	S04, S05, S18
C11	County sanitary service areas	For qualifying sanitary service areas, county code requires county ownership and operation after completion and transfer; expansion costs can be assigned to the added area.	Verified		S04, S06, S07
C12	Municipal water and wastewater systems	The municipal system owner is responsible for operation, rates, compliance, maintenance and capital planning.	Qualified	Exact ownership and service boundaries must be verified for each project; Rock Hall's plan documents both town and county service in its area.	S05, S15, S17

ID	Function	Lead or rule	Audit result	Qualification	Source keys in Evidence VIII 1
C13	Private wells and septic systems	The owner maintains the private system; government approves siting, installation and repair and protects public health.	Verified	A parcel's apparent development capacity is not an approval; soils, wet-season testing and permits remain controlling.	S18
C14	Stormwater, drainage and shoreline resilience	Responsibility follows the facility, permit and easement. Development must manage on-site obligations while public entities maintain accepted public systems.	Qualified	The countywide grid cannot assign every ditch, outfall, bulkhead or drainage facility without parcel-level review.	S07, S08, S15, S18
C15	Electricity, heating fuel and broadband	Providers deliver service; PSC regulates covered utilities; government funds or owns enabling infrastructure and addresses coverage gaps.	Verified	Broadband backbone, last-mile ownership and retail service are different responsibilities.	S37, S38, S39
C16	Conventional housing development finance	Private parties underwrite and bear conventional project risk within public rules.	Verified	Public approval of land use does not establish project feasibility or compel construction.	S20

ID	Function	Lead or rule	Audit result	Qualification	Source keys in Evidence VIII 1
C17	Affordable rental development finance	The sponsor assembles capital and executes; funders underwrite, impose restrictions and monitor; local government supplies approvals and may contribute land or infrastructure.	Verified	No single funding award makes one agency the sole project owner or operator.	S20, S22
C18	Home mortgage finance and buyer readiness	The lender makes the credit decision and the buyer assumes repayment; public programs reduce barriers; nonprofits prepare and connect households.	Verified	Counseling capacity should not be counted as mortgage capital or housing production.	S23, S24
C19	Affordable-homeownership production	The project sponsor is accountable for acquisition, finance, construction and buyer transfer; each public approval or funding source retains its own authority.	Verified with scale limitation	KAH reported nine families served since 2019 and two Worton projects forthcoming in June 2026. This is meaningful delivery but not system-scale production.	S23, S24

ID	Function	Lead or rule	Audit result	Qualification	Source keys in Evidence VIII 1
C20	Rental ownership and property management	The titled owner remains accountable for the asset and lease even when a management agent performs daily operations.	Verified	The study needs a property-by-property owner, manager, subsidy and contract crosswalk.	S19, S20, S22, S31, S32
C21	Assisted-property compliance and preservation	Each subsidy administrator enforces its instrument; owner operates the property; local government enforces generally applicable codes.	Major data gap	No single public inventory reviewed reconciles all Kent assisted properties, units, owners, managers, subsidies and expiration dates.	S19, S20, S22
C22	Housing Choice Vouchers	DHCD administers eligibility, waitlist, subsidy and program compliance; landlord supplies the unit; tenant follows lease and program rules.	Verified correction	Kent County does not operate its own local voucher authority. The 2026 waiting-list window was state administered.	S19
C23	Emergency shelter, prevention and homelessness response	DSS connects public benefits and referrals; Samaritan Group delivers shelter, motel placement, arrears assistance and housing stabilization.	Verified	Seasonal shelter capacity and reliance on motels mean emergency response should not be described as a complete year-round shelter system.	S25, S26

ID	Function	Lead or rule	Audit result	Qualification	Source keys in Evidence VIII 1
C24	Home repair, accessibility and aging in place	Owners retain legal duties; public programs fund or regulate; nonprofits identify households and coordinate or deliver work.	Qualified	Eligibility, geography, funding cycles and landlord participation limit practical access.	S21, S27, S28
C25	Housing navigation and coordinated entry	Responsibility is divided by program and population. No reviewed source establishes one countywide front door or accountable end-to-end navigator for all housing needs.	Gap confirmed	A directory is not coordinated entry, case ownership or closed-loop referral.	S19, S24, S25, S26, S27, S30
C26	Fair housing, tenant rights, eviction and foreclosure	Housing providers and lenders must comply; civil-rights agencies investigate; courts adjudicate remedies; counsel assists eligible residents.	Verified	This function was missing from the original grid and should be explicit.	S29, S30
C27	Schools and student housing stability	KCPS educates students and identifies instability effects; it does not produce general housing but is essential to referral and planning.	Verified	Housing instability, transportation and enrollment data require privacy-safe interagency protocols.	S40, S43

ID	Function	Lead or rule	Audit result	Qualification	Source keys in Evidence VIII 1
C28	Health care and housing-related health conditions	Health Department holds public health and environmental authority; clinical providers treat; property owners correct housing conditions; partners coordinate supports.	Verified	UM Shore and Choptank are not county departments; public funding does not make them the county regulator.	S18, S41, S42, S43
C29	Employers and workforce housing	Employers control wages and recruitment; government controls development conditions; owners and developers supply units. Employer-assisted housing is voluntary unless created by agreement.	Qualified	Workforce need does not assign employers a legal duty to build housing.	S20, S40, S42
C30	Transportation access to housing, jobs and services	MDOT funds and oversees local transit. The County's September 1, 2022 flyer documented public, private and nonprofit transportation providers; it is not a current service directory.	Verified for dated service environment	S36 documents the service environment as of September 1, 2022. Present-day navigation advice requires a separately dated current directory or provider information; the historical source itself is resolved.	S35, S36

ID	Function	Lead or rule	Audit result	Qualification	Source keys in Evidence VIII 1
C31	Hazard preparedness, displacement and housing resilience	Government plans warnings, sheltering, response and mitigation grants; owners prepare and insure assets; nonprofits support response and recovery.	Qualified	Emergency response, long-term housing recovery and mitigation are different functions and should not be collapsed.	S33, S34
C32	Housing information, records and market intelligence	Each custodian is responsible for its own record. No reviewed entity maintains a complete, continuously reconciled county housing-system dataset.	Gap confirmed	Public availability varies; absence from a website is not proof the record does not exist.	S08, S10, S12, S31, S32

ID	Function	Lead or rule	Audit result	Qualification	Source keys in Evidence VIII 1
C33	Tax delinquency, foreclosure and property disposition	For the 2020 process documented by S44, government administered tax sale and court process; owners retained redemption rights until foreclosure; purchasers acquired certificates, not immediate possession.	Qualified	The recovered County instructions document the 2020 tax sale only. They do not establish current 2026 dates, bidder terms or procedures.	S30, S31, S44
C34	Resident participation and civic accountability	Public bodies must conduct lawful processes and decide; residents and organizations provide evidence, proposals, consent where required, and oversight.	Verified	Participation influences authority but does not transfer the government's legal duty to decide or implement.	S09, S10, S13, S14 (Commission structure only), S16, S45

B 2 Responsibility Agenda

Priority	Issue	Why it matters	Responsible inquiry	Evidence needed	Status
1	Housing office budget staffing and assignments	Tests whether the Chapter 189 office exists operationally, beyond codification. Current evidence shows a \$1,124,136 FY2027 Planning and Zoning appropriation and 10 FY2026 FTE for the combined Planning, Zoning and Housing department, but no separately identified housing budget or FTE.	County Commissioners; Finance; Human Resources; Department of Planning, Housing and Zoning	FY2027 position schedule; filled-position roster; job descriptions; payroll or time allocation; delegation records; housing work plan; grant inventory	Partly verified; disaggregation needed
2	Housing Appeals Board and Construction Trades Board appeal capacity	Under §73-12 of the Kent County Code, the Board of Building Appeals consists of the Construction Trades Board established under Chapter 210. Current roster, quorum and case records test whether the statutory appeal pathways are operational.	County Clerk; Planning, Housing and Zoning	Current roster, appointments, quorum, meeting and case history 2020–2026	Open
3	Municipal responsibility crosswalk	Prevents countywide statements from assigning town authority to the county.	Five towns; county planning and public works	Current codes, MOUs, permit routing, utility and street ownership maps	Open

Priority	Issue	Why it matters	Responsible inquiry	Evidence needed	Status
4	Assisted-property inventory	Protects units at risk of subsidy expiration and reconciles ownership and management.	DHCD; HUD; USDA; property owners and managers	Parcel, owner, manager, program, units, restrictions and expiration dates	Open
5	Homelessness pathway and year-round coverage	Tests actual access outside winter shelter operations and after business hours.	DSS; Samaritan Group; DHCD continuum partners	Referral protocol, coordinated-entry role, capacity, denials, placements and outcomes	Open
6	Home-repair program map	Shows whether eligible residents can reach funded repair capacity.	DHCD; Upper Shore Aging; Rebuilding Together Eastern Shore; utilities	Eligibility, service area, funding, waitlist and completions by year	Open
7	Housing data ownership	Assigns recurring responsibility for a reconciled countywide evidence base.	County and towns; DHCD; service partners	Data dictionary, refresh schedule, custodian, privacy and public-reporting rules	Open
8	Current transportation-service verification	The recovered County flyer documents services as of September 1, 2022, not a current 2026 directory.	MUST; MDOT; county coordinator; HomePorts and private providers	2026 routes, eligibility, hours, fares, booking and geographic coverage	Open

Priority	Issue	Why it matters	Responsible inquiry	Evidence needed	Status
9	Property-level infrastructure responsibility	Confirms whether facilities are county, town, private or awaiting dedication.	Public Works; towns; owners and developers	As-builts, acceptance documents, easements, service and maintenance agreements	Open
10	Fair housing and eviction referral capacity	Tests whether legal rights are accessible locally, not merely available statewide.	MCCR; courts; ACE providers; DSS and nonprofits	Local referral materials, case volume, response time and service coverage	Open

The agenda records operational follow-up for implementation. Open or partly verified fields are not unsettled evidence gates for this study. The FY2027 appropriation is a fiscal-year budget measure; the FY2026 combined-department FTE count is a different period. Neither establishes current housing-specific staff time or service capacity.

Appendix C Housing Service Coverage Map and Organization Directory

The service coverage standard and the organizations identified in the current public record.

The eight Coverage Map areas are a working service standard. C 2 contains 25 directory entries spanning organizations, named programs, and groups of property actors. It is not a deduplicated count of 25 organizations. A service-area association is a documented connection, not proof of intake, eligibility, current openings, or completed service. Before a referral, the sending and receiving parties would confirm the current route, fit, consent, capacity, and response if the service cannot accept the household.

C 1 Coverage Standard

Area	Coverage function	Human result
1	Outreach and crisis	A credible first door, crisis response, safety, legal connection, and a clear next path.
2	Emergency shelter	A safe immediate place and connection to the next housing step.
3	Transitional and rapid rehousing	Time-limited housing and assistance that carries a household toward a stable home.
4	Permanent supportive housing	Long-term housing joined to services needed for continued stability.
5	Subsidized rental	Rental housing carrying a public subsidy, affordability restriction, or project-based assistance.
6	Housing Choice Vouchers and rental assistance	Tenant-based or other assistance that helps a household secure or sustain a rental home.
7	Homebuyer and ownership support	Counseling, preparation, down-payment, lending, attainable-homeownership, and post-purchase pathways.
8	Home repair and accessibility	Repair, rehabilitation, weatherization, accessibility, energy, and continued-use support.

C 2 Organization Directory

ID	Organization, program, or actor group	Type	Coverage areas	Geography	Documented role
D01	Mid-Shore Behavioral Health	Regional public behavioral health	Outreach and crisis; permanent supportive housing	Mid-Shore region	Behavioral-health outreach and supportive-housing connection
D02	Samaritan Group	Nonprofit	Emergency shelter; outreach and crisis	Kent County and Mid-Shore	Emergency shelter and resident support
D03	Shelter Alliance	Nonprofit or regional partnership	Emergency shelter	Regional	Shelter connection documented in the current record
D04	Mid-Shore Council on Family Violence	Nonprofit	Outreach and crisis; emergency shelter	Mid-Shore region	Safety, advocacy, and shelter pathway for survivors
D05	Martin's House and Barn	Nonprofit	Emergency shelter; transitional and rapid rehousing	Mid-Shore region	Shelter and transitional support
D06	Kent Center	Nonprofit	Permanent supportive housing	Kent County	Disability-related supportive services and housing connection
D07	Upper Shore Aging Housing Corporation	Nonprofit	Subsidized rental	Upper Shore	Affordable housing connected to older residents

ID	Organization, program, or actor group	Type	Coverage areas	Geography	Documented role
D08	Assisted-rental owners and operators	Private and nonprofit property actors	Subsidized rental	Property-specific	Own or operate assisted properties under program and contract requirements
D09	Maryland DHCD, PHA MD901	State public agency	Housing Choice Vouchers; subsidized rental	Kent County through state administration	Administers the Housing Choice Voucher program for Kent County
D10	Maryland Rural Development Corporation	Nonprofit	Voucher and rental assistance; homebuyer support; home repair	Regional	Program delivery and household assistance
D11	Kent County Department of Social Services	County and state public agency	Outreach and crisis; voucher and rental assistance	Kent County	Benefits, crisis response, and service connection
D12	Kent County Local Management Board	County public coordinating body	Voucher and rental assistance	Kent County	Family and youth service coordination
D13	Kent Attainable Housing	Nonprofit	Homebuyer and ownership support	Kent County	Affordable homeownership work for limited-income and working families
D14	Mid-Shore Board of REALTORS Love Down Payment Grant	Private or civic program	Homebuyer and ownership support	Mid-Shore region	Down-payment assistance pathway
D15	Rebuilding Together Eastern Shore	Nonprofit	Home repair and accessibility	Eastern Shore	Volunteer and program-supported home repair

ID	Organization, program, or actor group	Type	Coverage areas	Geography	Documented role
D16	SHORE UP!	Nonprofit community action agency	Voucher and rental assistance; home repair	Eastern Shore	Household assistance and weatherization-related pathways
D17	Upper Shore Aging Area Agency on Aging	Regional public agency	Home repair and accessibility	Upper Shore	Aging, accessibility, and home-support connection
D18	Mid-Shore Pro Bono / Shore Legal Access	Nonprofit legal services	Outreach and crisis; voucher and rental assistance	Mid-Shore region	Civil legal help connected to housing stability
D19	Maryland Legal Aid	Nonprofit legal services	Voucher and rental assistance	Maryland and regional offices	Civil legal assistance
D20	Maryland Commission on Civil Rights	State public agency	Subsidized rental; vouchers; homebuyer support	Statewide	Fair-housing and civil-rights enforcement and education
D21	Maryland Office of the Attorney General, Civil Rights Division	State public agency	Subsidized rental; voucher and rental assistance	Statewide	Civil-rights enforcement and consumer protection within lawful scope
D22	United Way of Kent County	Nonprofit or civic funder	Homebuyer support; home repair	Kent County	Community funding and connection
D23	Mid-Shore Community Foundation	Nonprofit or civic funder	Emergency shelter; homebuyer support; home repair	Mid-Shore region	Philanthropic support and fund administration

ID	Organization, program, or actor group	Type	Coverage areas	Geography	Documented role
D24	HUD Baltimore Field Office	Federal public agency	Subsidized rental; voucher and rental assistance	Maryland	Federal program oversight and technical connection
D25	University of Maryland Extension, Kent County Family and Consumer Sciences	Public educational institution	Homebuyer and ownership support	Kent County	Financial and household education

Appendix D Projects and Stages Register

The controlled evidence showing how housing moves stalls is preserved and leaves the stock.

D 1 Production Controls

Evidence class	Controlled amount	Establishes	Boundary
Project records	14	Named development activity, including thirteen housing-related records and Lands of Sivad as a land-use and annexation matter.	The records document the projects identified through the study's public sources.
Address-level dwelling permits	20	Individual dwelling actions preserved at the address level.	Authorization evidence; later stages require separate records.
Selected completion evidence	5 units	Two KAH homes on Prospect Street and three separately documented Dogwood Village Plaza apartments; two unrelated projects, not one KAH portfolio.	Selected documented completions, not a countywide total.
Selected occupancy evidence	2 homes	College Avenue and Conley Drive.	Separate occupancy evidence; not a completion-rate denominator.
Partial demolition ledger	49 permit rows; at least 17 dwelling units removed	Eleven retrieved reporting periods.	Incomplete month coverage; no annual demolition or net-loss rate.
Preserved affordable rental portfolio	104 units	Baywood Village and Rock Hall Manor; placed in service in 2009.	Preservation through acquisition and rehabilitation; current compliance record does not make it current production.

D 2 Project Register

Project or control	Geography	Evidence class	Quantity or form established	Furthest established stage	Publication boundary
Radcliffe Meadows	Chestertown	Housing project	140 approved units: 101 single-family lots and 39 villas; 148 is a later concept	Land-use approval, June 26, 2024; site work reported in 2026	No project-named vertical permits, completions, occupancy, price, or tenure established.
Chester Arms II, Phase 2	Chestertown	Housing project	Approved project; competing counts from 60 to 84 are not established as the final approved total	Reported approved; April 2026 plan marked FOR PERMIT	No stamped unit schedule, issued permit, completion, or occupancy established.
Village at Kennedyville, Phase 2	Kent County Balance	Housing project	Approximately 43 remaining lots in a previously approved subdivision	Procurement proposal accepted September 16, 2025; agreements directed	Remaining lots are not newly approved or completed homes.
Millington Senior Village	Millington	Housing project	Up to 51 apartments in the federal notice; 52 reported elsewhere; age 62+, at or below 60% AMI	Site and infrastructure construction documented through April 2026	Final count, financial close, vertical construction, completion, and occupancy unresolved.
Millington Crossing	Millington growth area	Housing project	Mixed-use plan includes multifamily and townhomes; no dwelling total published	District master plan approved	No subdivision, site plan, permits, or delivery established.

Project or control	Geography	Evidence class	Quantity or form established	Furthest established stage	Publication boundary
Butlertown/Worton homes	Kent County Balance	Housing project	Two planned owner-occupied homes	Pre-construction	Groundbreaking, permits, completion, and occupancy not established by cutoff.
Prospect Street duplex	Chestertown	Housing project	Two modular homes at 134 and 136 Prospect Street	Completed; public event June 17, 2026	Independent settlement and occupancy evidence not established.
College Avenue home	Chestertown	Housing project	One single-family home at 204 North College Avenue	Completed and reported occupied	Later references do not create another unit.
Conley Drive home	Chestertown	Housing project	One single-family home	Sale and homeowner statement support occupancy	Municipal completion and occupancy instruments were not published.
Dogwood Village Plaza conversion	Galena	Housing project	Three apartments created through adaptive reuse	Completion reported September 11, 2024	Occupancy evidence not established.
Freeman Evans property	Millington	Housing project or control	No dwelling total; 150 EDUs requested	Proposal and utility-service discussion	EDUs are allocations, not homes; executed agreement and housing approvals unresolved.
Brickwood Assisted Living LLC	Rock Hall	Housing project	Unit or bed count not stated	Major site-plan and special-exception or variance review noticed	Decision, approved capacity, permit, construction, and occupancy unresolved.

Project or control	Geography	Evidence class	Quantity or form established	Furthest established stage	Publication boundary
620 Cannon Street	Chestertown	Housing project	Layout permits one single-family home and two studios, up to three units	Lot-line adjustment approved January 17, 2024	Building permits, construction, completion, and occupancy unresolved.
Lands of Sivad	Galena or adjacent county land	Land-use control, not housing project	78.32-acre land-use and annexation matter	Land-use and annexation record	No residential applicant, unit total, or housing stage established.

D 3 Infrastructure

System or record	Measure	Source class	Interpretation
Betterton wastewater	0.200 MGD original design; 0.146 MGD capacity at upgrade; 0.026 MGD CY2024 average flow	MDE 2026 Bay Restoration Fund annual status report	Measures are published for different capacity concepts; project-specific service remains a separate determination.
Chestertown wastewater	0.900 MGD state design-capacity measure; 0.688 MGD CY2024 average flow; town plan separately describes physical design up to 1.5 MGD	MDE 2026 annual report and town plan	Different definitions remain separate.
Millington existing system	105,000 GPD permitted capacity	Town comprehensive plan and regulatory records	No publishable utilization percentage.
Millington planned system	350,000 GPD planned future capacity	Town comprehensive plan and project records	Planned capacity is not completed or operating capacity.
Millington federal award	\$6.2 million FY2026 award for a new relocated treatment plant	Federal award record	Awarded funding does not establish construction completion, commissioning, or operation.
Millington CDBG	\$800,000 infrastructure funding supporting the 52-unit development	Governmental award record	Funding purpose is separate from housing completion.

Appendix E Assisted Housing Preservation Watch

Program and property records governing assisted homes preservation repair energy assistance and funding pathways.

Use a HUD contract number for contract decisions and an address or separately verified property identifier for a physical property. Program records, portfolio names, postal places, owners, and managers must not be silently merged. Current contract terms and overall terms are separate date fields; a milestone is not a prediction of subsidy loss.

E 1 Contract Watch

HUD source label	Assisted units	Contract milestone	Watch treatment
Chestertown Elderly Housing	30	February 28, 2027	Verify owner, status, decision path, resident protections, and outcome.
Woodsedge II	48	April 6, 2027	Preserve the exact HUD source label; current-name crosswalk remains separate.
Woodsedge III	20	April 6, 2027	Preserve the exact HUD source label; current-name crosswalk remains separate.
Rock Hall Elderly Housing	30	May 31, 2027	Verify owner, status, decision path, resident protections, and outcome.
Total	128		Four monitored contract records.

E 2 Program Controls

Program or property	Controlled record	Meaning and limitation
Baywood Village and Rock Hall Manor	104 units in two communities; placed in service in 2009	Preservation through acquisition and rehabilitation. Woods Edge appears as a former property name. A 2025 compliance inventory confirms current reporting status, not 2025 production.
Special Loans	FY2024: two loans issued totaling \$26,714	The latest table contains FY2025 records but no Kent County row. The missing row is not a verified zero.
Energy assistance	FY2025: 31 energy-assisted units; \$463,389.20 in awards	Award and unit records do not establish unduplicated households, completed scopes, waiting time, or continued housing stability.
Housing Choice Voucher waiting list	Current dated Kent County count not publicly located	The public record cannot measure the distance between voucher demand and available assistance.
Kent Attainable Housing	Five completed residences reported by KAH, most recently the two homes at 134 and 136 Prospect Street; nine families helped into homeownership since 2019.	Completed residences and families helped are different measures. The three Dogwood Village Plaza apartments are separate Galena adaptive-reuse activity and are not attributed to KAH.
Millington Senior Village	\$800,000 CDBG infrastructure award supporting a 52-unit development	Funding supports infrastructure and does not establish construction, completion, availability, or occupancy.

E 4 HUD Preservation Crosswalk

HUD contract	HUD source label	Identity boundary	Physical geography	Assisted units	Current-term milestone
MD062829204	Chestertown Elderly Housing	Chestertown Elderly Housing; exact HUD label retained	Chestertown	30	February 28, 2027
MD06H020012	Woodsedge II	Woodsedge II; preserve the contract identity separately from Woodsedge III	Fairlee, unincorporated Kent County	48	April 6, 2027
MD06H020079	Woodsedge III	Woodsedge III HUD contract identity; former portfolio-name matches require separate confirmation	Fairlee, unincorporated Kent County	20	April 6, 2027
MD06T841007	Rock Hall Elderly Housing	Rock Hall Elderly Housing	Rock Hall	30	May 31, 2027

E 4 HUD Preservation Crosswalk continued panel 2

HUD contract	HUD source label	Source and observation	Reported owner or manager	Current versus overall term	Renewal or action status
MD062829204	Chestertown Elderly Housing	HUD Multifamily Assistance Section 8 Contracts; September 2026 source extract	Confirm current contract-specific owner and manager from the governing HUD record.	Current-term milestone shown in E4; overall term through February 28, 2038.	Confirm separately for this contract.
MD06H020012	Woodsedge II	HUD Multifamily Assistance Section 8 Contracts; September 2026 source extract	Confirm current contract-specific owner and manager from the governing HUD record.	Current-term milestone shown in E4; overall term through April 6, 2033.	Confirm separately for this contract.

E 4 HUD Preservation Crosswalk continued panel 2

HUD contract	HUD source label	Source and observation	Reported owner or manager	Current versus overall term	Renewal or action status
MD06H020079	Woodsedge III	HUD MF-Assistance-Sec8-Contracts1.xlsx; retrieved September 2, 2026	Contract-level current owner or manager not verified; portfolio records identify Kent Housing Associates, L.P., Fairville Management Company, LLC, and Cabell Corporation	HUD file establishes the current-term milestone; overall term reported through 2033; current action not verified	Confirm separately for this contract; do not merge with Woodsedge II
MD06T841007	Rock Hall Elderly Housing	HUD MF-Assistance-Sec8-Contracts1.xlsx; retrieved September 2, 2026	Property crosswalk identifies Rock Hall USAHC LP and Upper Shore Aging, Inc.; confirm current	HUD file establishes the current-term milestone; overall term reported through 2043; current action not verified	Confirm with HUD and the contract owner

E 4 HUD Preservation Crosswalk continued panel 3

HUD contract	HUD source label	Activation fields requiring current confirmation
MD062829204	Chestertown Elderly Housing	Current owner and manager, property crosswalk, affordability status, decision owner, renewal filing, resident protections, next verified action date
MD06H020012	Woodsedge II	Current owner and manager, property crosswalk, affordability status, decision owner, renewal filing, resident protections, next verified action date
MD06H020079	Woodsedge III	Current owner and manager, property crosswalk, affordability status, decision owner, renewal filing, resident protections, next verified action date
MD06T841007	Rock Hall Elderly Housing	Current owner and manager, affordability status, decision owner, renewal filing, resident protections, next verified action date

Appendix F Six Place Evidence Portraits

These six portraits give every place the same complete inquiry without pretending that the places are the same. Each portrait brings together people and households, homes and market, services and connection, production and loss, infrastructure and land, responsibility and next movement, and the evidence boundary. The measures remain separate. They are not combined into a score or ranking.

How to use these portraits

Read each portrait from purpose to evidence to next movement. The purpose offers the study's interpretation of the life the place could help sustain. The evidence establishes current scale and conditions. The next movement names the question that must become answerable. The evidence boundary prevents a population estimate, permit, authorization, infrastructure investment, land concept, or project approval from being mistaken for a completed and occupied home.

The housing purposes are study interpretations for local discussion, not a completed Listening Layer or an assertion of adopted municipal preference. Population, authorization, service, and housing records supply context; residents and local decision-makers would test and may revise the proposed purpose. An indicator supplies context for that discussion, not its predetermined answer.

F 1 How to use these portraits

Place	July 2025 population	2025 authorized units	Jan–Jun 2026 authorized units	Proposed housing purpose
Kent County Balance	11,353	24	16	Rural life made livable
Betterton	283	1	1	Small, visible renewal
Chestertown	5,658	18	4	Range and proximity; daily town life made attainable
Galena	541	0	0	Gateway access into belonging
Kent County portion of Millington	522	0	0	One future across two counties
Rock Hall	1,208	10	3	A year-round hometown

Population source: Maryland State Data Center, July 1, 2025 estimates. Authorization source: Maryland Department of Planning annual 2025 and January through June 2026 tables. Kent County Balance means unincorporated Kent County. The 2026 period is partial and is not annualized.

Kent County Balance

Rural life made livable

F 2 Rural life made livable

Lens	Place evidence and meaning
People and households	11,353 residents in the July 1, 2025 six-place framework. Maryland's within-county Table 4 directly reports this unincorporated population estimate.
Homes and market	Villages, farms, crossroads, historic communities, manufactured and modular homes, subdivisions, individual lots, rentals, and family properties create many different rural housing conditions.
Services and connection	Distance, transportation, broadband, wells, septic systems, drainage, roads, soils, emergency access, and the reach of repair and assistance programs shape whether a rural home remains usable.
Production and loss	24 authorized housing units in calendar 2025 and 16 in January through June 2026. Separately, the county administrative record reports 28 new residential permits in unincorporated Kent County during 2025. These are differently defined measures and are not added.
Infrastructure and land	Kennedyville and the Butlertown and Worton area show why land, title, lots, septic or utility readiness, procurement, agreements, permits, and a responsible actor must align before potential becomes housing.
Proposed next movement	Keep one living portfolio for the unincorporated county while naming villages and communities inside it. Follow ordinary address-level construction as well as named developments, and connect private-system repair to housing preservation.
Evidence boundary	Kent County Balance means unincorporated Kent County. Authorization is not completion or occupancy. A county mailing address does not establish municipal jurisdiction. Kennedyville, Butlertown, and Worton are illustrative named communities, not an exhaustive list of places within the unincorporated county.

Betterton

Small, visible renewal

F 3 Small, visible renewal

Lens	Place evidence and meaning
People and households	283 residents in the July 1, 2025 estimate. ACS 2020–2024 estimates: 16.9% age 65 or older, 10.5% with a disability, 87.9% of households with broadband, and 7 households with no vehicle.
Homes and market	Because the town is small, one repaired home, replacement home, accessible cottage, duplex, modular home, or reused building can materially affect year-round life.
Services and connection	Repair, title, insurance, accessibility, water, wastewater, maintenance, and a clear local path for a property owner matter as much as a large development proposal.
Production and loss	1 authorized housing unit in calendar 2025 and 1 in January through June 2026. Completion, legal availability, occupancy, and the condition of existing homes remain separate measures.
Infrastructure and land	Calendar year 2024 average wastewater flow was 0.026 MGD. The record separately identifies 0.200 MGD original design capacity and 0.146 MGD capacity at upgrade. Source trail: Comprehensive Appendix, Evidence Section II, source B058, including the Maryland Department of the Environment 2026 Bay Restoration Fund annual status report and the Town of Betterton comprehensive plan.
Proposed next movement	Identify project-specific sites and feasible housing forms, preserve existing homes before they are lost, and connect any infrastructure headroom to an owner, lawful proposal, financing path, and next decision.
Evidence boundary	No verified named housing project follows from general treatment capacity or available land. Small-place ACS estimates carry margins of error and are context, not rankings. One partial-year authorization does not establish residents' preferred development scale.

Chestertown

Range and proximity; daily town life made attainable

F 4 Range and proximity; daily town life made attainable

Lens	Place evidence and meaning
People and households	5,658 residents in the July 1, 2025 estimate. ACS 2020–2024 estimates: 26.1% age 65 or older, 17.0% with a disability, 84.2% of households with broadband, 188 households with no vehicle, and 565 householders age 65 or older living alone.
Homes and market	Historic houses, apartments, assisted properties, modest homes, larger homes, attached forms, and housing near work and daily services make range and proximity central to the town's housing purpose.
Services and connection	The county's strongest concentration of health care, education, public institutions, commerce, and civic life makes walkability and proximity part of housing affordability and workforce continuity.
Production and loss	18 authorized housing units in calendar 2025 and 4 in January through June 2026. Radcliffe Meadows has a verified June 2024 approval for 140 units; a November 2024 revised 148-unit concept is not verified as subsequently approved. Do not treat either count as completion or occupancy.
Infrastructure and land	Calendar year 2024 average wastewater flow was 0.688 MGD. The 0.9 MGD and 1.5 MGD figures remain separately defined design measures. Pump-station and connection work must be linked to the sites and stages it can lawfully support.
Proposed next movement	Verify vertical permits and final stages for active housing, carry approved projects to an honest milestone or closure, expand year-round rental and ownership range, and connect housing to institutional and workforce needs.
Evidence boundary	98 Cannon Street is a hotel and restaurant redevelopment, not housing. Radcliffe Meadows 140 approved and 148 revised concept are distinct stages. Chester Arms activity must retain its own project and stage evidence.

Galena

Gateway access into belonging

F 5 Gateway access into belonging

Lens	Place evidence and meaning
People and households	541 residents in the July 1, 2025 estimate. ACS 2020–2024 estimates: 19.8% age 65 or older, 23.6% with a disability, 96.4% of households with broadband, and 3 households with no vehicle.
Homes and market	The study proposes housing that lets families, smaller households, workers, and older residents join and remain in Galena. Disability and broadband indicators inform access and home-based life; they do not establish residents' preferred purpose.
Services and connection	Regional roads, nearby counties and Delaware, agricultural land, employment, and services create access, but regional position alone does not establish a local housing opportunity.
Production and loss	0 authorized housing units in calendar 2025 and 0 in January through June 2026. A zero describes this authorization measure, not every permit, repair, rehabilitation, or housing event.
Infrastructure and land	Land near Galena is not necessarily inside the town. Annexation, boundary, utility, ownership, and land-use decisions must be established before a later housing proposal is counted.
Proposed next movement	Clarify land, authority, service, ownership, form, household purpose, and the next lawful decision for any opportunity; preserve existing homes and support place-fitted infill and smaller forms.
Evidence boundary	Dogwood Village Plaza documents three privately developed adaptive-reuse apartments in Galena, separate from Kent Attainable Housing. An annexation concept is not an enacted boundary or approved housing project.

Kent County portion of Millington

One future across two counties

F 6 One future across two counties

Lens	Place evidence and meaning
People and households	522 residents in the Kent County portion in the July 1, 2025 framework. Whole-town ACS 2020–2024 context: 10.2% age 65 or older, 13.4% with a disability, 79.3% of households with broadband, and 12 households with no vehicle.
Homes and market	The study proposes homes for older residents, families, and workers, preservation of existing houses, visible year-round rentals, and development proportionate to infrastructure and civic capacity, subject to local judgment.
Services and connection	Community life crosses the Kent and Queen Anne’s county line, while authority, funding, utilities, permits, and inspection responsibilities do not. Institutions must carry that map rather than leaving it to households.
Production and loss	0 newly authorized housing units are reported for the Kent County portion in calendar 2025 and January through June 2026. This does not mean no permits of any kind were issued or no housing work occurred. Millington Senior Village is a separate 52-unit project and must remain at its verified stage.
Infrastructure and land	Existing permitted wastewater capacity is 105,000 GPD. A 350,000 GPD facility is planned, and a \$6.2 million FY2026 award supports a new relocated plant. The planned facility and award are not operating capacity.
Proposed next movement	Carry Senior Village and wastewater dependencies through verified stages; identify each lawful owner and contributor; distinguish public funding, infrastructure progress, approval, construction, legal availability, and occupancy.
Evidence boundary	Population and authorization figures here use the Kent County portion. Marked ACS indicators describe the whole incorporated town. Do not assign jurisdiction from a Millington mailing address alone.

Rock Hall

A year-round hometown

F 7 A year-round hometown

Lens	Place evidence and meaning
People and households	1,208 residents in the July 1, 2025 estimate. ACS 2020–2024 estimates: 42.5% age 65 or older, 17.2% with a disability, 95.0% of households with broadband, and 81 households with no vehicle.
Homes and market	The study recommends year-round rentals, modest ownership, repair, preservation, smaller accessible forms, and family housing alongside waterfront and seasonal demand. The age profile does not measure seasonal displacement.
Services and connection	Transportation, aging-related access, repair, assisted housing, and year-round service availability shape whether residents can remain in the town through every season of life.
Production and loss	10 authorized housing units in calendar 2025 and 3 in January through June 2026. The reconciled local and official record governs the housing finding; a superseded conflicting derivative observation is excluded from trend interpretation.
Infrastructure and land	Adopted planning material models capacity for approximately 279 units, but modeled land capacity is not a project. No defined applicant, financing, infrastructure path, approval, or construction follows from capacity alone.
Proposed next movement	Protect the assisted and existing housing base, maintain year-round choices, connect any development opportunity to an applicant and lawful stage, and use the 2026 municipal account as attributed context rather than proof of a housing outcome.
Evidence boundary	Tourism, waterfront value, seasonal use, modeled capacity, preservation, authorization, and occupied year-round housing are separate conditions. Baywood Village, Rock Hall Manor, and Rock Hall Elderly Housing retain distinct source identities. Woodsedge II and III are separate HUD contract records in Fairlee, unincorporated Kent County; their names do not place them within Rock Hall or establish a match to the 104-unit preservation grouping.

The countywide use of the portraits

The portraits are a shared public-account structure, not six isolated profiles. Their common frame makes it possible to ask whether each place can see its current housing movements, carry projects through verified stages, preserve existing homes, connect people to services, and return unresolved questions to the next lawful decision. Appendix A supplies the proposed actions; Appendix G shows which gaps those actions are intended to fill. Detailed source trails remain in the Comprehensive Appendix, Evidence Section VI.

Appendix G Have Need Gap Fill Crosswalk

This crosswalk turns the study's diagnosis into a public working tool. Have identifies the capacity or evidence already present. Need names the housing result that must become possible. Gap identifies the break preventing that movement. Fill names the proposed actions that address the break, including enabling work whose completion does not supply the full housing result. Action identifiers correspond to Appendix A.

How to use the crosswalk

Begin with the gap that is blocking a real household, home, project, place, or public decision. Confirm that the stated Have is still present and that the Need describes the intended human result. Then use the linked action as a proposed route, not as proof of adoption, funding, or completion. Record what changed in the Countywide Housing Information System and return the remaining question to the next review.

F-01, Operationalize the Office of Housing and Community Development, and F-02, Create and maintain the Countywide Housing Information System, are foundations above the five-movement portfolio. They support the operating capacity and common record needed to carry all 21 gaps. The nineteen canonical actions remain P4-A01 through P4-A19 and are not renumbered.

Fill legend. The Fill column names the practical work in ordinary language. The linked action identifier controls the governing movement: Begin, Continue, Complete, Connect, or Create. F-01 and F-02 are foundations above the five-movement portfolio. No additional role or movement is created by a descriptive verb in a row.

First-home choices include rent and ownership; whole cost extends beyond work and transportation; accessibility may require modification or a move; guidance serves public and project decisions as well as household navigation. Each linked action contributes within its lawful scope.

Entering and moving

Five gaps concern whether a household can see, afford, finance, and sustain a next housing choice.

G 1 Entering and moving

ID and gap	Have	Need	Fill and linked actions
I01 First home gap	Chapter 2: 2025 median sale \$355,000; FY2026 two-bedroom FMR \$1,246; pooled 2020–2024 gross rent \$1,209 ± \$89. Distinct universes, not a first-home price.	A first independent home, rented or owned, that a household can reach and sustain.	Support attainable ownership and local gap finance; make year-round rentals visible and carry a broader range of small housing projects. A listing or financing program alone does not establish an affordable first home. P4-A06; P4-A18; P4-A12; P4-A09; P4-A17
I02 Range gap	Chapters 3–4: 2025 authorizations 37 single-family and 16 multifamily; January–June 2026 24 single-family, partial-year. Authorization does not establish delivery or household fit.	More housing forms, sizes, tenures, and price points across household seasons.	Open six living place portfolios; carry active projects to the next milestone; establish small-project predevelopment support. P4-A03; P4-A09; P4-A17
I03 Rental visibility gap	Chapter 2: seven Chestertown ZIP rental advertisements captured September 5, 2026, median asking rent \$1,900. A bounded snapshot, not complete availability.	A dated, maintained view of year-round rental offerings and terms.	Create current year-round rental visibility. P4-A12

ID and gap	Have	Need	Fill and linked actions
I04 Whole cost gap	Chapters 2–3: 1,695 owner and 1,195 renter households at or above the applicable 30-percent cost threshold, ACS 2020–2024; no complete after-housing-cost measure.	A housing choice understood through rent or mortgage plus utilities, transportation, insurance, taxes, repairs, and access.	Connect housing and transportation costs with repair, energy, ownership-support, and gap-finance pathways. Use the housing information system to make the full household cost visible; workforce evidence alone does not measure it. F-02; P4-A16; P4-A05; P4-A14; P4-A06; P4-A18
I05 Financing gap	Chapter 2: 229 home-purchase applications and 157 originations in 2025. Across 2023–2025, 76 denials, 116 withdrawals, and 22 incomplete files remain distinct application outcomes.	A path through cash, credit, debt-to-income, collateral, documentation, and employment barriers.	Sustain affordable-homeownership support; establish flexible local gap finance. P4-A06; P4-A18

Holding on

Four gaps concern whether help arrives early enough and becomes usable enough to prevent avoidable housing loss.

G 2 Holding on

ID and gap	Have	Need	Fill and linked actions
I06 Preservation timing gap	Chapter 3: FY2025 energy assistance 31 units and \$463,389.20; latest reported Kent Special Loans two loans and \$26,714 in FY2024. Activity does not measure timeliness.	Repair or intervention before cost and condition force housing loss.	Protect repair and energy-assistance pathways; sequence repair needs across programs. P4-A05; P4-A14
I07 Crisis prevention gap	Chapters 3 and 5: 126 students identified under McKinney-Vento in 2024–2025 and separate service routes. No referral cohort establishes prevention success or failure.	A credible path before a household reaches displacement or homelessness.	Pilot a consent-based warm handoff; connect the Coverage Map to accepted handoffs. P4-A04; P4-A11 Handoffs enable access; funds, eligibility, a suitable home, landlord participation, and specialist capacity still govern the housing result.

ID and gap	Have	Need	Fill and linked actions
I08 Assistance use gap	Chapters 3 and 5: HUD December 31, 2025 snapshot 184 total and 167 occupied units; directory presence does not establish openings, eligibility fit, or lease-up.	Assistance that can be reached, accepted, and converted into a stable home.	Pilot a consent-based warm handoff; connect the Coverage Map to accepted handoffs. P4-A04; P4-A11 Handoffs enable access; funds, eligibility, a suitable home, landlord participation, and specialist capacity still govern the housing result.
I09 Accessible housing gap	Chapter 3: ACS 2020–2024 estimates 2,903 residents with disability and 1,539 older householders living alone. Overlapping groups do not establish particular home features.	Homes and modifications that support disability, aging, and changing mobility, including an accessible rental or move when repair cannot meet the need.	Connect repair and accessibility pathways with rental visibility, place portfolios, and the household purpose carried through selected projects. Repair actions alone do not supply the full range of accessible homes. P4-A05; P4-A14; P4-A12; P4-A03; P4-A09

Delivering homes

Three gaps concern whether projects and permits become the intended homes and remain visible through every stage.

G 3 Delivering homes

ID and gap	Have	Need	Fill and linked actions
I10 Production range gap	Chapter 4: 13 housing project controls, one separate land-use control, and 20 address-level permits; selected records cannot establish a countywide completion rate.	New and preserved homes beyond the recent detached-home pattern.	Carry active projects to the next milestone; establish small-project predevelopment support. P4-A09; P4-A17
I11 Permit to home gap	Chapter 4: 53 authorized units in 2025; 24 in January–June 2026 separately. No complete six-jurisdiction permit-to-occupancy series is established.	A continuous record from authorization through completion, legal occupancy, availability, and actual occupancy.	Follow selected permits to the last verifiable stage; maintain comparable production stages. P4-A10; P4-A13
I12 Project purpose gap	Chapter 4: disclosure audit of 252 cells; 13 required, 36 proxy, 189 not required in obtained instruments, and 14 record gaps. Missing requirement is not proof of no collection.	The intended affordability, tenure, accessibility, household, and public purpose carried through delivery.	Confirm stages and dependencies for all 14 project controls; carry active projects to the next milestone; connect site, utility, approval, and public-purpose decisions. P4-A02; P4-A09; P4-A15

Place

Four gaps concern whether land, infrastructure, authority, housing form, and local purpose become one actionable proposition.

G 4 Place

ID and gap	Have	Need	Fill and linked actions
I13 Infrastructure translation gap	Chapter 4: Millington 105,000 GPD permitted capacity, 350,000 GPD planned facility, and \$6.2 million FY2026 award are different stages, not usable site capacity.	A project-specific path from capacity and public investment to a usable home.	Carry Millington infrastructure and Senior Village dependencies; connect site, utility, approval, and public-purpose decisions. P4-A08; P4-A15
I14 Land without an actor gap	Chapter 4: project controls preserve land and stage questions; the reviewed public record does not establish a later Radcliffe vertical permit; that limit does not establish an absent actor.	Land connected to an owner, purpose, project path, and next lawful decision.	Open six living place portfolios; connect site, utility, approval, and public-purpose decisions. P4-A03; P4-A15
I15 Small project gap	Chapter 4: 20 address-level permits and small infill/conversion examples show activity at local scale, without measuring all costs or completed housing.	Predevelopment capacity for locally scaled infill, conversion, and missing-middle work.	Establish small-project predevelopment support. P4-A17
I16 Place fit gap	Chapters 1 and 4: six reporting geographies; January–June 2026 authorization distribution 16, 1, 4, 0, 0, 3 in County Balance, Betterton, Chestertown, Galena, Kent Millington, Rock Hall.	Housing form and process matched to the character, services, and purpose of each place.	Open six living place portfolios; carry active projects to the next milestone. P4-A03; P4-A09

Carrying the system

Five gaps concern whether lawful actors, guidance, capacity, public purpose, evidence, and dignity remain connected.

G 5 Carrying the system

ID and gap	Have	Need	Fill and linked actions
I17 Coordination gap	Chapter 5: 34 functions audited across six responsibility roles; core assignments verified for 17. A missing joined public assignment is not proof of no informal coordination.	Authorized actors connected across projects, programs, services, and places.	Primary Fill: operationalize F-01 and establish F-02, the Countywide Housing Information System. Supporting portfolio actions: Pilot a consent-based warm handoff; connect the Coverage Map to accepted handoffs; establish recurring coordination and navigation operations. P4-A04; P4-A11; P4-A19
I18 Guidance gap	Chapter 5: 25 service-directory entries and distributed project, program, and source responsibilities. Presence alone does not establish usable household or public decision guidance.	Evidence and practical guidance that households, owners, builders, providers, and public decision-makers can use within their respective authority.	Primary Fill: operationalize F-01 and establish F-02, the Countywide Housing Information System. Use project and place records to make decision guidance reachable; warm handoffs address the household service route within that broader function. F-01; F-02; P4-A02; P4-A03; P4-A04; P4-A11; P4-A19

ID and gap	Have	Need	Fill and linked actions
I19 Capacity gap	Chapter 5: FY2026 combined department has 10 authorized FTE positions; filled posts, housing hours, caseload, and spare capacity are not established.	Enough recurring staff, partner, contractor, and technical capacity to carry the work.	Primary Fill: operationalize F-01 and establish F-02, the Countywide Housing Information System. Supporting portfolio actions: Establish small-project predevelopment support; establish recurring coordination and navigation operations. P4-A17; P4-A19
I20 Public purpose gap	Chapters 4–5: disclosure audit and separately purposed repair, Millington infrastructure, and wastewater awards. Public contribution does not by itself establish housing delivery.	Public land, funds, infrastructure, preference, and authority tied to a measurable housing result.	Primary Fill: operationalize F-01 and establish F-02, the Countywide Housing Information System. Supporting portfolio actions: Prepare for four assisted-housing contract decisions; connect site, utility, approval, and public-purpose decisions; establish flexible local gap finance. P4-A01; P4-A15; P4-A18
I21 Dignity gap	Chapter 5: recorded service presence cannot establish acceptance or completed help; Chapter 3 distinguishes school, court, program, and household universes.	Evidence, process, privacy, accessibility, and public language that protect the people whose homes are at issue.	Primary Fill: operationalize F-01 and establish F-02, the Countywide Housing Information System. Supporting portfolio actions: Pilot a consent-based warm handoff; preserve source reconciliation; establish recurring coordination and navigation operations. P4-A04; P4-A07; P4-A19

Crosswalk discipline

G 6 Crosswalk discipline

Question	Required discipline
Is the Have current?	Confirm the geography, reporting period, definition, source, and current stage before relying on it.
Is the Need human and specific?	State what must become possible for a household, home, project, place, or public decision.
Is the Gap the actual break?	Do not substitute a demographic category, organization, data absence, or preferred solution for the condition preventing movement.
Does the Fill fit lawful responsibility?	Use the applicable Office relationships and ownership rules in Appendix B; distinguish each action's contribution from the housing result beyond its control.
What counts as completion?	Use the completion conditions and measures in Appendix A; distinguish a completed task, active waiting, a no-route disposition, and a verified housing result. An action begun, meeting held, grant awarded, permit issued, or system created is not automatically the promised housing result.

The 21 records are the study's controlled system-gap architecture. They are broader than any shorter list of residual public-evidence gaps because they include household movement, housing preservation, delivery, place, and system responsibility. Detailed development records and source trails remain in the Comprehensive Appendix, Evidence Section VII.

Appendix H Glossary and Measurement Definitions

The controlled vocabulary used throughout the study and appendix.

H 1 Glossary

Term	Meaning
ACS	American Community Survey. A Census Bureau survey whose five-year estimates pool 60 months of responses and carry margins of error.
AMI	Area Median Income, used to define income bands for housing programs and CHAS analysis.
Approval	A lawful decision granting the identified land-use, site-plan, subdivision, financing, or other approval.
Authorization	The number of residential buildings or units authorized in the identified permit record. It is an earlier stage than construction or completion.
Building permit	A local administrative authorization for identified work. General permit workload does not equal new housing production.
CHAS	Comprehensive Housing Affordability Strategy data produced by HUD from ACS records, including income and housing-problem measures.
Completion	Evidence that physical housing work is finished.
Cost burden	HUD CHAS burden is above 30 percent of income in its stated universe. The ACS calculation here uses available 30-percent-and-above bins and the all-household denominator, including noncomputed ratios; the measures are not interchangeable.
Severe cost burden	Housing costs above 50 percent of household income within the stated source universe.
Community Housing Continuum	The study's multidirectional framework for the housing positions and movements a household may experience.
County Balance	The official reporting geography for unincorporated Kent County.
Coverage Map	The Housing Service Coverage Map, an eight-area standard for the service functions a complete housing system should be able to carry.
Current data	Lead with suitable 2025 and dated 2026 evidence. Every partial period has its own stated cutoff; January–June 2026 is the authorization-series cutoff, not a limit on all other evidence. Older observations remain explicit when used for a trend or as the latest suitable measure.
FMR	HUD Fair Market Rent, a program standard by bedroom size and fiscal year.

Term	Meaning
GPD	Gallons per day, used for water and wastewater operating or permitted measures.
HCV	Housing Choice Voucher, a tenant-based rental assistance program administered for Kent County by Maryland DHCD.
HMDA	Home Mortgage Disclosure Act data describing mortgage applications, outcomes, products, and reported denial reasons.
Housing Standard	Eight separate questions governing whether housing supports ordinary life. The questions are not combined into a score.
HUD total_units	The exact field for total subsidized units within the specified HUD assistance snapshot.
HUD total_occupied	The exact field for occupied subsidized units within the specified HUD assistance snapshot.
Kent County portion of Millington	The part of the incorporated town lying within Kent County, used for county totals when the source supports that attribution.
Whole-town Millington	The complete incorporated town across Kent and Queen Anne's Counties, used when a source such as ACS place estimates does not split the geography.
LIHTC	Low-Income Housing Tax Credit, a financing and compliance framework for income-restricted rental housing.
Legal availability for occupancy	An occupancy approval or equivalent lawful record establishes that a completed home may be occupied.
Actual occupancy	Separate evidence that a household occupies the home.
MGD	Million gallons per day.
Missing middle	Housing forms between a detached house and a larger apartment building, including duplexes, townhouses, cottage courts, small condominiums, and modest multifamily buildings.
Net production	The change in usable housing after additions and losses. The study does not calculate a countywide net figure because the source universes do not reconcile.
Preservation	Work or controls that keep existing housing and, where applicable, its affordability in service.
QCEW	Bureau of Labor Statistics Quarterly Census of Employment and Wages.

Term	Meaning
Source of record	The source selected as controlling for a particular measure after geography, period, universe, field, and source hierarchy are reconciled.
YTD	Year to date. The ending month is always stated.
ZCTA	ZIP Code Tabulation Area, a Census statistical approximation of a ZIP area rather than a municipal boundary.
Construction	Documented physical work, with site/infrastructure work distinguished from vertical housing construction.
Rehabilitation	Work improving an existing home; it does not by itself add a housing unit or establish continued occupancy.
Conversion	A change in use or unit arrangement. Count newly created dwellings only where the record establishes them; do not assume every conversion adds units.
Replacement	A new dwelling replacing an earlier dwelling; gross new work is not automatically a net unit gain.
Removal	Evidence that a dwelling was removed. A demolition permit alone establishes permission, not completed removal.
Service route	The current path through contact, eligibility, intake, acceptance, and delivery; a directory entry does not establish that the route can accept a household.
Program versus property	A program row, HUD contract, physical address, portfolio name, and occupied unit are different identities and cannot be deduplicated or added by name alone.
First reported denial reason	The HMDA denial_reason_1 field used in this tabulation. First reported does not mean sole reason or greatest causal importance.
Displacement	An involuntary move or loss of place. Housing pressure or an unavailable next-home option may signal risk but does not establish that displacement occurred.
Administrative completion	Completion of a defined task or documented closure within the actor's authority. It does not establish completed repairs, occupied homes, or household stability.
Active waiting	An unresolved prerequisite retained with an owner and review point; it is not a completed milestone.
No-route disposition	An honest explanation that no present route fits, with the unmet need retained for appropriate review. It is not a delivered housing outcome.

Source Notes

These concise citations identify the sources used in the study. Full source detail, original source links, and retained interpretive limits are in the Comprehensive Appendix, Evidence Section II 5, under the corresponding S-N identifiers.

- 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
- ² U.S. Census Bureau, Population Estimates Program, Vintage 2025 age estimates for Kent County, July 1, 2020 and July 1, 2025. Broad age groups are derived from published five-year groups. County age file. Comprehensive Appendix, Evidence Section II 5, S-N002
- 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
- ⁴ U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages, Kent County annual averages for 2025; U.S. Census Bureau, LEHD Origin-Destination Employment Statistics, 2023; Maryland State Department of Education, September 30, 2025 public K–12 enrollment excluding prekindergarten and April 30, 2026 home-instruction reporting. Comprehensive Appendix, Evidence Section II 5, S-N004
- 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
- ⁶ U.S. Census Bureau, ACS 2020–2024 median gross rent; HUD fiscal year 2026 Fair Market Rents; Kent County controlled seven-observation rental ledger, September 2026. Reported gross rent, a program benchmark, and asking rent are separate measures. ACS median gross rent. HUD FY2026 FMR. Comprehensive Appendix, Evidence Section II 5, S-N006
- 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
- ⁸ U.S. Census Bureau, ACS 2020–2024 five-year estimates, tables B25024 and B25041, Kent County. Housing form and bedroom counts are separate characteristics of the pooled stock. ACS 2020–2024 API. Comprehensive Appendix, Evidence Section II 5, S-N008
- ⁹ U.S. Census Bureau, ACS 2020–2024 five-year estimates, tables B25002 and B25004, Kent County. Vacancy status includes seasonal, recreational, and occasional use and therefore does not measure homes currently offered to year-round households. ACS 2020–2024 API. Comprehensive Appendix, Evidence Section II 5, S-N009
- 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
- ¹¹ Maryland State Department of Education, Homeless Education Trend Data, Kent County Public Schools, school years 2021–2022 through 2024–2025. The measure counts students identified under the McKinney-Vento education definition during each school year. MSDE trend report. Comprehensive Appendix, Evidence Section II 5, S-N011
- 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
- ¹³ Kent County Housing Study, Housing Responsibility Audit and Housing Service Coverage Map, September 2026. Comprehensive Appendix, Evidence Section II 5, S-N013
- 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

- 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
- ¹⁷ U.S. Census Bureau, Population Estimates Program, Vintage 2025 age sex race and Hispanic origin file, July 1 2025, Kent County. The displayed categories are mutually exclusive. Measuring housing outcomes and preferences requires linked tenure cost financing location and displacement records. Comprehensive Appendix, Evidence Section II 5, S-N017
- 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
- 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
- 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
- ²² U.S. Census Bureau, American Community Survey 2020 through 2024 five year estimates, class of worker for employed Kent County residents. This pooled estimate is retained because no newer county product measures the same resident person universe. Comprehensive Appendix, Evidence Section II 5, S-N022
- ²³ Maryland State Data Center using U.S. Census Bureau Population Estimates Program Vintage 2025 Table 4 population estimates within county, April 1 2020 estimates base through July 1 2025. Millington crosses the Kent and Queen Anne's county line; the study uses the Kent County portion. Comprehensive Appendix, Evidence Section II 5, S-N023
- 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
- ²⁶ Maryland Health Care Commission, Licensed Acute Care Beds by Hospital and Service, FY2026, effective July 1, 2025; HRSA HPSA Dashboard; UM Shore Regional Health Facts 2025. Comprehensive Appendix, Evidence Section II 5, S-N026
- 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
- ²⁸ Google Maps route snapshot captured September 10, 2026; Maryland Upper Shore Transit Route D4; Delmarva Community Transit transportation and mobility record. Travel times vary by traffic and itinerary. Comprehensive Appendix, Evidence Section II 5, S-N028
- 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
- ³⁰ Maryland Department of Housing and Community Development, 2025 broadband reporting; U.S. Census Bureau, American Community Survey 2020-2024 five-year estimates, tables S2801 and B28001. Millington values cover the whole incorporated place. Comprehensive Appendix, Evidence Section II 5, S-N030
- ³¹ U.S. Department of Agriculture Economic Research Service, Food Access Research Atlas legacy Large Retailer Access Map measure, last updated in 2021 using 2010 tracts and 2015-2019 data; Kent County Land Preservation Parks and Recreation Plan, 2022. Comprehensive Appendix, Evidence Section II 5, S-N031
- ³² U.S. Census Bureau, American Community Survey 2020-2024 five-year Kent County profile, released January 29, 2026. Disability universe is the civilian noninstitutionalized population. Comprehensive Appendix, Evidence Section II 5, S-N032
- 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

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- ³⁴ Realtor.com Economic Research, Residential Real Estate Data Library, August 2026 ZIP-code inventory history file. The records describe MLS-listed homes in published postal geographies; small-geography values may be volatile and ZIP codes are not municipal boundaries. Direct ZIP inventory file Comprehensive Appendix, Evidence Section II 5, S-N034
- 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
- 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

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- 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
- 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
- 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
- ⁶⁷ 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-N067

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- ⁶⁸ 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-N068
- 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/propsecttribboncutting>; 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
- ⁷⁰ 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-N070
- ⁷¹ 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-N071
- 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
- ⁷⁵ 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-N075
- ⁷⁶ 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-N076
- 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
- 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

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- ⁸¹ 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-N081
- ⁸² 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-N082
- 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
- ⁸⁴ 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-N084
- ⁸⁵ 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-N085
- ⁸⁶ 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-N086
- ⁸⁷ 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-N087
- ⁸⁸ 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-N088
- ⁸⁹ 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-N089
- ⁹⁰ 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-N090
- 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
- ⁹³ Kent County Housing Responsibility and Accountability Audit and accompanying Responsibility Matrix, September 10, 2026. Comprehensive Appendix, Evidence Section II 5, S-N093
- 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
- ⁹⁵ Kent County Housing Responsibility and Accountability Audit and accompanying Responsibility Matrix, September 10, 2026. Comprehensive Appendix, Evidence Section II 5, S-N095
- 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
- ⁹⁷ Kent County Housing Responsibility and Accountability Audit and accompanying Responsibility Matrix, September 10, 2026. Comprehensive Appendix, Evidence Section II 5, S-N097
- ⁹⁸ Kent County Housing Responsibility and Accountability Audit and accompanying Responsibility Matrix, September 10, 2026. Comprehensive Appendix, Evidence Section II 5, S-N098

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- ⁹⁹ Kent County Housing Responsibility and Accountability Audit and accompanying Responsibility Matrix, September 10, 2026. Comprehensive Appendix, Evidence Section II 5, S-N099
- ¹⁰⁰ Kent County Housing Study, Evidence Reconciliation and Source-of-Record Map, revised September 8, 2026, and Kent County Housing Responsibility and Accountability Audit, September 10, 2026. Limitation: records are distributed across custodians and purposes; no reviewed entity reconciles all listed evidence domains into one current public countywide account. Comprehensive Appendix, Evidence Section II 5, S-N100
- ¹⁰¹ Kent County Housing Study, controlled production evidence, September 2026. The record lacks a continuous six-jurisdiction permit-to-occupancy series; this is a reporting limitation, not evidence of zero activity. Comprehensive Appendix, Evidence Section II 5, S-N101
- ¹⁰² Kent County Housing Responsibility and Accountability Audit and accompanying Responsibility Matrix, September 10, 2026. Comprehensive Appendix, Evidence Section II 5, S-N102
- 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
- ¹⁰⁴ Kent County Housing Responsibility and Accountability Audit and accompanying Responsibility Matrix, September 10, 2026. Comprehensive Appendix, Evidence Section II 5, S-N104
- 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
- ¹⁰⁶ 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-N106
- 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
- ¹⁰⁸ 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-N109
- 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
- ¹¹⁰ Kent County Housing Responsibility and Accountability Audit and accompanying Responsibility Matrix, September 10, 2026. Comprehensive Appendix, Evidence Section II 5, S-N111
- ¹¹¹ 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-N112
- ¹¹² Kent County Housing Study, Evidence Reconciliation and Source-of-Record Map, revised September 8, 2026, and Kent County Housing Responsibility and Accountability Audit, September 10, 2026. Limitation: records are distributed across custodians and purposes; no reviewed entity reconciles all listed evidence domains into one current public countywide account. Comprehensive Appendix, Evidence Section II 5, S-N113
- ¹¹³ Maryland Department of Planning, Maryland State Data Center, Vintage 2025 age estimates for Kent County. The 2025 estimate reports a median age of 49.0 and 5,937 residents age 65 or older. The measure describes the county population at July 1, 2025. Age estimates. Comprehensive Appendix, Evidence Section II 5, S-N114
- ¹¹⁴ U.S. Census Bureau, ACS 2020–2024, Kent County median gross rent; HUD, FY2026 Fair Market Rent schedule; Maryland REALTORS, 2025 annual Kent County housing statistics. The measures describe reported renter cost, a program benchmark, and completed sales, respectively. ACS rent; FY2026 FMR schedule; 2025 county report. Comprehensive Appendix, Evidence Section II 5, S-N115

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- 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
- ¹¹⁶ U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages, Kent County, NAICS 62, first quarter 2026. The current quarterly file reports 78 establishments and an average of approximately 752 covered jobs. The 2025 annual county-sector cells are confidentiality-suppressed and are not back-filled. 2026 Q1 county file; 2025 annual county file. Comprehensive Appendix, Evidence Section II 5, S-N117
- ¹¹⁷ Maryland REALTORS, 2025 annual Kent County housing statistics; U.S. Census Bureau, ACS 2020–2024 median gross rent. These separate tenure measures are used as market entry conditions rather than as one price ladder. 2025 county report; ACS rent. Comprehensive Appendix, Evidence Section II 5, S-N118
- ¹¹⁸ U.S. Census Bureau, Vintage 2025 county population estimates and components of change. Kent County modeled domestic migration was positive in every annual interval ending 2021 through 2025 and was 151 in the interval ending 2025. The model does not distinguish returning residents from first-time arrivals. County totals and components. Comprehensive Appendix, Evidence Section II 5, S-N119
- 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
- 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
- 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

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- 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
- ¹³⁵ U.S. Census Bureau, ACS 2020–2024 median gross rent; HUD FY2026 Fair Market Rents; Maryland REALTORS 2025 Kent County annual housing statistics. The measures describe reported renter cost, a program benchmark, and completed sales, respectively. ACS; HUD; Maryland REALTORS. Comprehensive Appendix, Evidence Section II 5, S-N136
- ¹³⁶ Maryland Department of Planning, annual residential building authorizations, Kent County and place rows, completed annual records through 2025; January through June 2026 is a separate partial period and is not annualized. January through June 2026 figures use the retained snapshot; the linked YTD page updates and may display a later period. The 2021–2024 figures are a historical comparison. The four-year comparable total is 250 units: 240 single-family and 10 multifamily. Annual permits through 2025; [2026 YTD permits \(rolling page\)](#). Comprehensive Appendix, Evidence Section II 5, S-N137
- ¹³⁷ Kent County Housing Study, Comprehensive Appendix, Sections III-5 and III-9, September 12, 2026; HUD FY2026 Fair Market Rents. Comprehensive Appendix, Evidence Section II 5, S-N138
- ¹³⁸ U.S. Census Bureau, ACS 2020–2024, Kent County owner and renter housing-cost tables. The estimate is 1,695 owner households, 27.5 percent, and 1,195 renter households, 51.2 percent, at or above the applicable 30-percent cost threshold. Owner costs; Renter costs. Comprehensive Appendix, Evidence Section II 5, S-N139
- 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
- ¹⁴⁰ 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-N141
- ¹⁴¹ 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. Comprehensive Appendix, Evidence Section II 5, S-N142
- ¹⁴² U.S. Department of Housing and Urban Development, Picture of Subsidized Households 2025 county file and data dictionary, Kent County Summary of All HUD Programs at December 31, 2025. Fields total_units and total_occupied report 184 and 167. The snapshot does not count every form of housing assistance in Kent County. HUD data; Dictionary. Comprehensive Appendix, Evidence Section II 5, S-N143
- ¹⁴³ Kent County Housing Responsibility and Accountability Audit Workbook, September 10, 2026, Housing Service Coverage Map crosswalk; Kent County Housing Study, Chapter 5, Exhibit 5.5; and Comprehensive Appendix, Section II-3, Source Register. Comprehensive Appendix, Evidence Section II 5, S-N144
- ¹⁴⁴ U.S. Census Bureau, ACS 2020–2024 five-year estimates, Kent County disability, age, and living-arrangement measures. These overlapping measures retain their own universes. Disability; Living arrangements. Comprehensive Appendix, Evidence Section II 5, S-N145
- 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
- ¹⁴⁶ 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-N147
- 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

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- 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
- ¹⁵⁰ Kent County Housing Study, controlled production inventory: 20 address-level dwelling permits and 14 project-level controls, retained as distinct record classes. Comprehensive Appendix, Evidence Section II 5, S-N151
- 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
- ¹⁵³ Kent County Housing Responsibility and Accountability Audit Workbook, September 10, 2026, Housing Service Coverage Map crosswalk; Kent County Housing Study, Chapter 5, Exhibit 5.5; and Comprehensive Appendix, Section II-3, Source Register. Comprehensive Appendix, Evidence Section II 5, S-N154
- ¹⁵⁴ 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
- ¹⁵⁵ Kent County and Maryland funding records. The \$150,000 regional Safe and Healthy Homes award, \$800,000 Millington infrastructure CDBG award, and \$6.2 million federal wastewater award have different purposes, geographies, and stages and are not summed as housing production. The federal record identifies Kent County, construction of a new relocated plant serving Millington, and \$6,200,000. MAHT awards. Comprehensive Appendix, Evidence Section II 5, S-N156
- ¹⁵⁶ Kent County Housing Responsibility and Accountability Audit Workbook, September 10, 2026, Housing Service Coverage Map crosswalk; Kent County Housing Study, Chapter 5, Exhibit 5.5; and Comprehensive Appendix, Section II-3, Source Register. Comprehensive Appendix, Evidence Section II 5, S-N157
- 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
- ¹⁵⁹ 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
- ¹⁶⁰ 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
- 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
- ¹⁶² 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
- ¹⁶⁴ 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

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- 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
- 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
- ¹⁷⁵ 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-N168
- 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
- ¹⁷⁷ Kent County Housing Responsibility and Accountability Audit and workbook, September 10, 2026. Comprehensive Appendix, Evidence Section II 5, S-N170
- ¹⁷⁸ 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-N171
- 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
- ¹⁸⁰ Maryland State Data Center and U.S. Census Bureau place records. Kent County Balance and the five incorporated towns remain separate study geographies. Whole-town Millington evidence is labeled as such because the municipality crosses the Kent and Queen Anne’s county line. Table 4 within-county estimates; ACS. Comprehensive Appendix, Evidence Section II 5, S-N173

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- 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
- ¹⁸⁴ U.S. Census Bureau ACS 2020 through 2024 five-year estimates; HUD FY2026 Fair Market Rents; Maryland REALTORS 2025 annual county report; Kent County controlled September 5, 2026 rental snapshot. These sources establish separate measures of reported housing cost, a program benchmark, completed sales, and visible asking rents. ACS; HUD FMR; 2025 sales. Comprehensive Appendix, Evidence Section II 5, S-N177
- 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