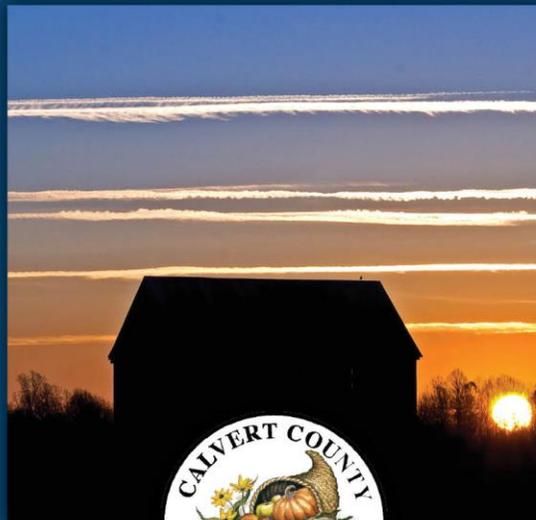




MASTER PLAN OF TOWN CENTERS



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Acronyms

ACS	U.S. Census Bureau American Community Survey
AMI	Average Media Income
BIAC	Bicycle and Pedestrian Advisory Committee
CDP	Census Designated Place
EDU	Equivalent Dwelling Unit
EMS	Emergency Medical Services
ESD	Environmental Site Design
IBA	Important Bird Area
MDOT	Maryland Department of Transportation
MGD	Million Gallons Per Day
MIHP	Maryland Inventory of Historic Places
MTA	Maryland Department of Transportation Maryland Transit Administration
PFA	Priority Funding Area
RIAC	Regional Infrastructure Advisory Committee
TEA	Targeted Ecological Areas
TDR	Transfer Development Rights
SHA	Maryland Department of Transportation State Highway Administration
SMECO	Southern Maryland Electric Cooperative

Master Plan of Town Centers

Town centers, established in 1983, are the county's primary designated growth areas. There are nine designated town centers: Seven town centers are under the purview of the Board of County Commissioners—Dunkirk, Huntingtown, Lusby, Owings, Prince Frederick, Solomons and St. Leonard—and two within municipalities. Chesapeake Beach and North Beach manage their own planning and zoning authority.

The county's town center master plans have been amended several times over the past four decades. The St. Leonard Town Center Master Plan was updated in 2013; the remaining have not been updated.

In February 2025, the Department of Planning & Zoning proposed a framework for updating its town center master plans referred to as The Master Plan of Town Centers.

This single document is intended to streamline the master plan update process by eliminating redundancy in town center master plan updates. The first chapter will include the Calvert County Comprehensive Plan vision and goals and background information applicable to all town centers. Subsequent chapters will include updates specific to each town center. Examples of background information and major themes applicable to all town center master plans are:

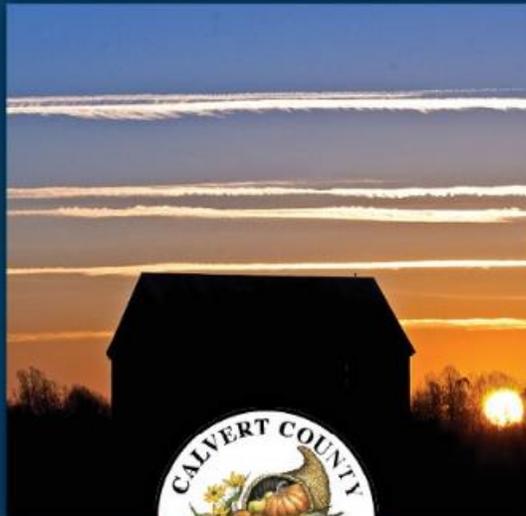
- Concentrate growth in town centers to prevent commercial sprawl along MD 2/4 and limit residential sprawl on agricultural land.
- Protect natural resources through required buffers and setbacks.
- Preserve cultural assets by implementing protective development standards.
- Plan for diverse housing options and provide financial assistance to meet residents' housing needs.
- Support small businesses with low-interest loans and relocation or expansion services.
- Improve transportation networks to enhance safety, reduce congestion and increase connectivity via roads, pedestrian paths, bike trails and transit.
- Invest in government and civic facilities to meet the evolving needs of county residents.





MASTER PLAN OF TOWN CENTERS

CHAPTER 1 Town Centers



Purpose of Town Center Master Plans

A town center master plan is an official policy document of the Calvert County Government and one of several documents used to implement the Calvert County Comprehensive Plan. The current Comprehensive Plan was adopted in August 2019 and amended subsequently. Like a comprehensive plan, a town center master plan is a snapshot in time of the dynamic process of managing growth in Calvert County.

An adopted town center master plan serves many purposes:

- The Board of County Commissioners, the Planning Commission and county departments use the plan as a guide when evaluating proposed projects, considering changes to ordinances and regulations and developing the operating and capital budgets.
- A town center master plan also establishes a framework for zoning regulations specific to each town center.
- State agencies use the plan when considering whether to provide state funding for a local project (i.e., public infrastructure and community development projects).
- Businesses and developers use the plan to help make investment and location decisions.
- Residents use the plan to evaluate how well the county government is responding to the goals and objectives written in the plan.

While a town center master plan is an official policy document, it is not a blueprint for development, nor does it commit specific resources to its implementation. Decisions made by agencies should be consistent with the goals of a town center master plan. Specific implementing actions and details are left to the appropriate agency or public body through their usual processes, including rulemaking (i.e., adoption of zoning regulations), administration (i.e., site plan and subdivision plan approval) and funding of projects through capital expenditures (i.e., public infrastructure and community development projects).

Relationship: The Comprehensive Plan to the Town Center Master Plan

The 1983 Calvert County Comprehensive Plan established the county's major and minor town centers and the one-mile radius. The intent of town centers is to provide locations suitable for residential and commercial development and to avoid extending strip commercial development along Calvert County's highways. Strip commercial development contributes to traffic congestion, increases the potential for highway traffic accidents, reduces the drawing power of commercial uses by limiting the opportunity to share customers with other nearby commercial uses, increases the cost of needed infrastructure and detracts from the visual beauty of the countryside¹. The one-mile radius was intended as a residential transition zone between town centers and agricultural land.

The 2019 Calvert County Comprehensive Plan update eliminated the categories of major and minor town centers, resulting in one category—Town Center. The town center one-mile radius was also replaced with a residential zoning district, implemented by the Calvert County Zoning Ordinance. Additionally, the Comprehensive Plan adopted in 2019 included Phase I and Phase II expansions for Dunkirk, Huntingtown, Lusby, Owings, Prince Frederick, Solomons and St. Leonard town centers. The 2022 amendment to the

¹ [Calvert County Comprehensive Plan](#), p. 3-2 (accessed 6/14/21).

Comprehensive Plan reduced the expansion areas to the Huntingtown, Prince Frederick, Lusby and Solomons town centers.



Designations and the Comprehensive Plan Vision

Town Centers

The intent of town centers is to include a mix of commercial, office, residential, public and quasi-public development as a means to promote economic development, create more local jobs, expand cultural opportunities, reduce traffic congestion, prevent strip commercial development, and provide a range of housing opportunities with convenient access to goods and services for county residents. Providing adequate roads, water, wastewater systems, public transportation and high-quality internet communication systems—along with public amenities such as parks, town squares, trails, sidewalks, bikeways, indoor recreational and cultural facilities, connected by sidewalks and bikeways integrated into surrounding land uses—should remain a top priority, in accordance with town center master plans. Each town center master plan has its own adopted master plan and serves as a primary location for growth.

Priority Funding Areas

Town centers are dually designated and Priority Funding Areas (PFA). Priority Funding Areas boundaries are slightly different than town center boundaries but generally encompass most of each town center. In 1997, the state of Maryland adopted the PFA Act (Smart Growth Act). Maryland's PFAs are targeted communities where local governments want the state to invest and support future growth. PFAs are described as geographic growth areas defined under state law and designated by local jurisdictions to guide the targeting of state investment in infrastructure. The law directs state funding for roads, water and sewer systems, economic

development and other growth-related needs to PFAs, recognizing that these investments are the state’s most important tool to influence growth and development.

Sustainable Communities

The Dunkirk, Lusby Prince Frederick, and Solomons town centers are dually designated a Sustainable Community under the Maryland Department of Housing and Community Development’s [Sustainable Communities Program](#). The program was established in 2010 and is a place-based designation that offers resources to support holistic strategies for community development, revitalization and sustainability in older communities. The designation places emphasis on infrastructure improvements, multimodal transportation and development that strengthens existing communities. This designation also gives the county an advantage when pursuing other state grant funding and designations.

Consistency with the Calvert County Comprehensive Plan

In 2025, the Planning Principles Act ([HB286](#)) replaced the 12 Planning Visions with the eight Sustainable Growth Planning Principles. The eight Principles aim to optimize land productivity, prioritize development within existing infrastructure, create energy-efficient transportation networks, enable diverse housing options, support adaptive economic development, ensure community equity by engaging all population sectors, integrate resilience measures to address unexpected threats, provide public spaces that encourage social interaction, and protect ecological systems.

Effective October 1, 2025, [Land Use Article Section 1-201](#) requires the Planning Commission to implement the Principles through the comprehensive plan. The Calvert County Comprehensive Plan includes 10 “visions” that implements these Principles through active partnerships with stakeholders, planning processes, analyses, policies and actions that enable sustainable communities, protect the environment and foster a high quality of life. The Master Plan of Town Centers aligns with the comprehensive plan.

- LAND**: Optimize productivity of **working landscapes**, including **farms and forests and fisheries**, and prioritize **development within population centers** that are in proximity to existing infrastructure and facilities.
- TRANSPORTATION**: Prioritize transportation networks that create **energy efficient, affordable and reliable access** to jobs, housing and services.
- HOUSING**: Enable a mix of **quality housing types and affordability** options to accommodate all who want to live in the state.
- ECONOMY**: Allow for **adaptive reuse, mixed-use and context appropriate** new development that responds to changing markets and innovations.
- EQUITY**: Engage **all sectors of the community** in plan development to ensure **diverse voices** are heard and the needs of **underserved populations** are prioritized.
- RESILIENCE**: Integrate resiliency measures that will **minimize the impacts** of rapid and unexpected **natural- and human-caused threats** on communities.
- PLACE**: Provide for **public spaces** that encourage **social interaction** and value **cultural, historical and natural resources**.
- ECOLOGY**: Protect and restore **sensitive ecological systems** and conserve **natural resources**, including forests, agricultural areas, and waterways.

The strategic direction for each town center master plans is used to develop actions which support the county's ten "visions" as defined in the Calvert County Comprehensive Plan.

1. Our landscape is dominated by forests and fields.

Each town center master plan:

- Optimizes land productivity by preserving land outside of town centers and focusing growth and infrastructure investment in town centers.
- Identifies key natural resources which should be preserved and/or restored through future development regulations, strategic acquisition of preservation easements and other means.
- Encourages the use of the Transferable Development Rights (TDRs) to achieve increased residential density.

2. Our town centers are attractive, convenient and interesting places to live, work and shop.

Each town center master plan:

- Prioritizes policies and investments that create vibrant public spaces and encourages high quality design of the built environment.
- Encourages the development of a significant public gathering space in town centers.
- Emphasizes that aging shopping centers should be repurposed.

3. Our wetlands, streams and forests and the Chesapeake Bay and Patuxent River support thriving plant and animal communities.

Each town center master plan:

- Recommends one contiguous buffer of streams, wetlands, floodplains, steep slopes and certain soils, accompanied by a setback to protect water quality of town center receiving waters.
- Advocates regional watershed management planning through tracking of impervious surfaces and forest cover and adherence to Chesapeake Bay pollutant load requirements.
- Strategizes for increased intensity and interval of rain events.

4. Our highways are safe with only moderate congestion and transit is readily available. Walking and bicycling are practical alternatives within and in close proximity of town centers.

Each town center master plan:

- Supports the completion of unfinished road segments and loop roads to create parallel roadways to MD 2/4 and an interconnected roadway network.
- Advocates for limited access on MD 2/4.
- Plans for a pedestrian and bicycle path network with connections to community destinations.
- Advocates for expanded public transit that better serve commuters and other transit riders.
- Actively seeks congestion minimization and road safety measures through smart technology and other measures.

5. We waste less, consume fewer natural resources and properly dispose of waste.

Each town center master plan:

- Allows reductions in required parking for new commercial developments to minimize impervious surfaces.
- Identifies the need for more robust electric vehicle charging infrastructure to support the transition away from consumption of fossil fuels.
- Maintains a development pattern that is consistent with current sewer and stormwater system plans.

6. Our communities are safe. We care for the well-being of each other.

Each town center master plan:

- Provide public services that promote a healthy, engaged and active community.
- Recognizes the strength in our diversity and importance of welcoming families from all backgrounds.
- Responds to the need for quality, affordable and accessible housing for all.

7. Our children are well prepared for the future. We offer robust and diverse educational opportunities.

Each town center master plan:

- Maintains a residential growth pattern that can be accommodated within existing school capacity.
- Encourages the development of recreational facilities that benefit users of all ages and abilities.

8. We are stewards of our cultural heritage.

Each town center master plan:

- Encourages the preservation and enhancement of historical and archeological assets.
- Prioritizes the development of cultural resources that preserve and tell the story of its people.
- Recommends enhancing and preserving a walkability to access to cultural assets.

9. We are building a strong local economy based on renewable resources, agriculture, seafood, high technology, retirement, recreation, and tourism.

Each town center master plan:

- Builds upon the strength of anchor institutions.
- Encourages the continued expansion of broadband infrastructure to support the growth of high-tech businesses and strengthen educational opportunities.
- Encourages commercial development and redevelopment.

10. Our government is efficient, open, and responsive to citizen needs and concerns.

Each town center master plan:

- Benefits from participation by hundreds of interested people from all population sectors through in-person and virtual meetings and workshops, all of which were broadcast live, surveys and other social media and input from county boards, commissions and committees.

- Supports redevelopment of the government and community facilities in a manner that creates an open and welcoming environment and gathering spaces for civic and community events that encourage social interaction.
- Recommends timely and transparent processes for development review and approval.

Calvert County Comprehensive Plan Mission and Visions

The Calvert County Comprehensive Plan’s mission and visions form the basis for updating town center master plans. The mission of the Calvert County Comprehensive Plan is to maintain and/or improve the overall quality of life for all citizens of Calvert County by:

- Promoting sustainable development.
- Encouraging a stable and enduring economic base.
- Providing for safety, health and education.
- Preserving the natural, cultural and historic assets of Calvert County.

Land Use

Calvert County Comprehensive Plan Vision for Land Use

- Our landscape is dominated by forests and fields.
- Our town centers are attractive, convenient and interesting places to live, work and shop.
- We are stewards of our cultural heritage.

Calvert County Comprehensive Plan Goals for Land Use

Goal 1: Preserve the rural character of the county, its prime farmland, contiguous forests, cultural resources and environmentally sensitive areas.

Goal 2: Use water and sewer policies to direct growth consistent with land use policies.

Goal 3: Develop town centers as attractive, convenient and interesting places to live, work and shop.

Goal 4: Direct commercial and industrial uses to appropriate locations; provide necessary infrastructure.

Values and How We Got Here

“Calvert County has long held the values of preserving the rural landscape and creating vibrant town centers. Calvert County has focused on preserving its rural character since its first comprehensive plan, published in 1967. This value has been carried forward in every subsequent comprehensive plan and has continuously influenced Calvert County’s land development policies. These two values work together and mutually sustain each other. Supporting, encouraging and directing growth away from the rural areas helps preserve the rural landscape and focuses development into town centers. Similarly, supporting, encouraging and directing growth toward the town centers limits development within the rural areas and creates more activity and vibrancy within the town centers.”

- 2019 Calvert County Comprehensive Plan, as amended in 2022 and 2025

Town Center Districts

The Calvert County Zoning Ordinance defers most land-use decisions in town centers to separate master plans and accompanying zoning regulations, which define the type, form and requirements for development within each town center. Following each town center master plan update, the corresponding zoning ordinance will also be updated. Over time, the county plans to integrate the majority of these individual ordinances into the countywide zoning ordinance to consolidate and streamline regulations. This will occur through the ongoing town center master plan and zoning ordinance update process.

Environment and Natural Resources

Calvert County Comprehensive Plan Vision for Environment and Natural Resources

- Our wetlands, streams and forests and the Chesapeake Bay and Patuxent River support thriving plant and animal communities.

Calvert County Comprehensive Plan Goals for Environment and Natural Resources

Goal 1: Preserve, protect and conserve natural resources and environmentally sensitive areas.

Goal 2: Continue a comprehensive approach to environmental planning with special emphasis on watershed planning.

Goal 3: Preserve, protect and conserve land-based natural resources.

Goal 4: Mitigate natural and man-made hazards in Calvert County.

Regional Watershed Management

MD 2/4 serves as a drainage divide in the county. Generally, land west of MD 2/4 drains into the Patuxent River and east of MD 2/4, it drains into the Chesapeake Bay. Under the Chesapeake Bay Program and the Patuxent River Policy Plan, the most prevalent pollutants that are monitored within Calvert County's watersheds are nitrogen, phosphorous and sediment. The county's major point source polluters are wastewater treatment plants where land application is used to treat wastewater effluent. Non-point source pollution originates from agricultural land, septic systems and runoff from impervious surfaces and cultivated lawns. The county implements stormwater retention and retrofit measures, septic systems upgrades and wastewater treatment plant nitrogen removal enhancement upgrades to reduce pollution under these regional partnerships.

The Patuxent River watershed consists of 578,000 acres. According to the Maryland Department of Planning, impervious surface in the watershed increased from 7% to 14% between 1984 and 2014. As of 2014, there were 80,920 acres of impervious surface in the entire watershed. In 2011², the County accounted for 6,346 acres (7.8%) of impervious in the watershed. In 2023³, it increased to 7,701 acres (8.7%).

² 2017 planimetric data photography, the Calvert County Department of Technology Services, Geographic Information Systems (4/2/25) (best available data for comparison).

³ 2023 planimetric data photography, the Calvert County Department of Technology Services, Geographic Information Systems (11/2/25) (best available data for comparison).

Indicators of a Healthy Watershed

Impervious Surface

According to [The Center for Watershed Protection](#), when impervious surfaces exceed 10% of watershed, a stream's ecosystem begins to show sign of distress. Waterbodies typically experience several negative impacts due to increased runoff and reduced natural infiltration. Impervious surfaces—such as roads, rooftops and parking lots—prevent water from soaking into the ground, leading to higher volumes of runoff that increase the risk of flooding and erosion in nearby streams and rivers. This runoff often carries pollutants, including oils, heavy metals, sediments and nutrients, which degrade water quality and harm aquatic life. Increased runoff also accelerates stream and riverbank erosion, alters natural flow patterns and destabilizes stream channels. In addition, higher runoff and pollution reduce the availability of suitable habitats for fish and other aquatic organisms as water quality deteriorates, becoming warmer, more polluted and less oxygen-rich. Impervious surfaces further disrupt the natural hydrological cycle by reducing groundwater recharge and lowering base flow in streams during dry periods. Overall, when impervious surfaces exceed 10%, ecosystem health declines, leaving natural systems more vulnerable to flooding, pollution and habitat loss. Effective stormwater management practices are essential to mitigate these adverse effects.

Forest Cover

Forest cover is the most natural and least polluting land cover—those more than 300 feet from a forest edge—provide important habitat for many species. Forests located along streams, known as riparian forests, are essential for preserving water quality. Forests absorb nitrogen from both surface and shallow groundwater, trap phosphorus-laden sediment, and remove other pollutants from nearby land uses and atmospheric deposition. In addition to filtering pollution, forests support wildlife habitat, promote groundwater recharge and help reduce flooding. Riparian forest canopies also provide shade that helps moderate stream temperatures. Tree roots stabilize stream banks and help prevent erosion. American Forests recommends an urban tree canopy cover of 40% to 60%, depending on existing watershed conditions, to help reduce poor water quality and stress on aquatic species. See the sidebar at right for definitions of forest, tree canopy and tree canopy coverage as outlined in the Calvert County Zoning Ordinance.

Forest. A biological community dominated by trees and other woody plants covering a land area of 10,000 square feet or greater. Forest includes areas that have at least 100 live trees per acre with at least 50% of those trees having a two-inch or greater diameter at 4.5 feet above the ground and larger, and areas that have been cut but not cleared. Forest does not include orchards.

Tree Canopy. The aerial branches of terrestrial plants, together with their complement of leaves or needles.

Tree Canopy Coverage. The area beneath the aerial extent of the tree canopy.

Source: Calvert County Zoning Ordinance, Definitions (accessed 9/2/2025)

Forest conservation requirements mandate no net loss and prioritize establishment and/or conservation of forested riparian buffers. The Calvert County Zoning Ordinance requires these buffers to be expanded to include contiguous sensitive areas such as streams, wetlands, floodplain, steep slopes and highly erodible soils. Buffers must also be protected by an additional setback. Land conservation also plays a major role in protecting tree canopy cover. Partners such as the [American Chestnut Land Trust](#), the [Maryland Environmental Trust](#) and [The Nature Conservancy](#) have conserved land in the county's watersheds.

Aquatic and Terrestrial Biota

Biota—aquatic and terrestrial (living organisms in water and on land)—are key indicators of ecosystem health because they respond sensitively to changes in environmental conditions and help maintain ecological balance through pollination, decomposition seed dispersal and nutrient cycling. Exceeding 4% impervious cover can stress sensitive aquatic organisms⁴. Healthy ecosystems support diverse and stable aquatic and terrestrial biota populations. A decline in species diversity or an imbalance in population often indicates underlying environmental problems. For example, the presence of macroinvertebrates in streams or lichens on trees indicate clean water or air. A forest with diverse and balanced plant life supports resilient habitats for a variety of animal species, like salamanders, indicative of moisture levels and microhabitat health, and woodpeckers, indicative of forest maturity with understory, ground cover and tree health.

Greenways

Greenways are corridors of land set aside for recreational use, environmental protection or a combination of both. Networks of wetlands, large tracts of forest, other protected natural areas and the habitat pathways that connect them are also known as green infrastructure. The Maryland Department of Natural Resources has identified lands and watersheds that have high ecological value, designating them Targeted Ecological Areas (TEAs). These areas considered the most ecologically important areas in Maryland and are targeted for conservation through the state's Program Open Space Program. Information about TEAs, including data and maps are available to agencies, organizations and the public through an online interactive mapping program, [GreenPrint](#). According to the Department of Natural Resources [GreenPrint](#), ecosystem services undeveloped land and pervious surfaces in the county have an estimated value of \$200-300 million in benefits to air quality improvement, carbon sequestration, groundwater recharge, nutrient uptake, wildlife habitat and biodiversity, and stormwater mitigation.

Protected Sensitive Areas

Sensitive areas—including wetlands, streams, steep slopes and highly erodible soils—are protected through development regulations. Other protected natural resource lands and wildlife habitats include areas for rare, threatened and endangered species; tidal and non-tidal wetlands; floodplains; cliffs; the Chesapeake Bay Critical Area; and Areas of Critical State Concern. These areas are easily damaged and can be adversely impacted by human activity and are generally unsuitable for development. Construction can destroy habitat, reduce biodiversity, increase nutrient and sediment loads in waterbodies, and contribute to flooding through increased runoff. Disturbance to these habitats is generally prohibited. The Department of Natural Resources and Calvert County require compliance with the Calvert County Zoning Ordinance and the Code of Maryland Regulations Title 8. These rules protect sensitive areas from development by requiring setbacks and buffers, expanding those buffers when contiguous to streams, wetlands, floodplain, steep slopes and highly erodible soils, and applying avoidance or minimization measures and time-of-year restrictions.

Wetlands

Wetlands may be nontidal (freshwater) or tidal (saline or brackish). Tidal wetlands, found along coastlines, include salt marshes and mangrove swamps that are influenced by tides. Nontidal wetlands, typically located inland, include marshes, swamps, bogs and vernal pools fed by rainfall and groundwater. Wetlands provide critical ecological benefits, including floodwater storage, pollution control, wildlife habitat and a food source for

⁴ The Maryland Department of Natural Resources: [Impacts of Impervious Land Cover on Maryland Streams](#) (accessed on 2/12/25).

aquatic organisms, migratory waterfowl and other wildlife. Care must be taken when flows are artificially added by development upstream of a wetland or directed into a wetland as a result of development.

Streams and Their Buffers

Streams provide habitat for many aquatic organisms and wildlife, including areas for fish to spawn and feed. These streams also serve as direct pathways for pollutants to reach the Patuxent River and the Chesapeake Bay, potentially harming aquatic ecosystems and fisheries. Vegetated or riparian buffers help remove pollutants before they enter streams, cool and maintain water temperature, stabilize stream banks and improve the overall health of a stream.

Steep Slopes and Highly Erodible Soils

Steep slopes are slopes greater than or equal to 25% outside of the Chesapeake Bay Critical Area and 15% within it. Highly erodible soils are loamy soils that typically contain a high percentage of silt and very fine sands. These soils are prone to erosion, which can result in the loss of fertile topsoil, sedimentation in stream valleys, flooding and degraded water quality. Stream valleys often include hydric soils, which help to filter water by trapping pollutants. Evaluating a site for its potential to erode and transport sediments into the watershed is critical. A site's suitability is dependent upon both slope and soil type.

Chesapeake Bay Critical Area

The Chesapeake Bay Critical Area includes as all land within 1,000 feet of the mean high-water line of tidal waters or the landward edge of tidal wetlands and all waters of and lands under the Chesapeake Bay and its tributaries. In Calvert County, this includes the Patuxent River. The Chesapeake Bay Critical Area regulations help reduce runoff by limiting allowing a set amount of impervious lot coverage, identifying and creating restrictions for habitat protection areas, and setting requirements for vegetation.

Areas of Critical State Concern

Areas of Critical State Concern are specific geographic areas in Maryland that, based on studies of physical, social, economic and governmental conditions and trends, are determined to be unusually significant to the state. The secretary of the Department of Natural Resources designates them for special management to assure the preservation, conservation or appropriate use of their special values.

Habitat for Rare, Threatened and Endangered Species

Maryland is home to a wide variety of plant and animal species, some of which are considered rare, threatened or endangered due to habitat loss, pollution, invasive species or other environmental pressures. The secretary of the Maryland Department of Natural Resources designates these areas, and the department maintains a comprehensive list of these species under the [Rare, Threatened and Endangered Species Program](#). These designated areas are available to the public online through the state's [MERLIN](#) GIS interactive map and also are maintained by the Department of Planning & Zoning.

Targeted Ecological Areas

Targeted Ecological Areas are regions identified by the Maryland Department of Natural Resources for conservation and ecological protection because of their significant environmental value. These areas are selected based on their ability to support biodiversity, protect critical habitats and preserve important natural resources. TEAs often include habitats for endangered or threatened species, wetlands, riparian buffers,

forests and other vital ecosystems. They are central to the state's efforts to protect water quality, safeguard biodiversity and reduce the impacts of development and urbanization on sensitive environments. Information about TEAs, including data and maps are available to agencies, organizations and the public through an online interactive mapping program, [GreenPrint](#).

Floodplain

The Federal Emergency Management Agency has identified Special Flood Hazard Areas within Calvert County. These areas are subject to periodic flooding that can result in loss of life and property, health and safety risks, disruption of commerce and government services, extraordinary public costs for flood protection and relief, and a reduced tax base — all of which negatively affect public health, safety and welfare. Floodplains are defined by the Federal Flood Insurance Rate Maps. When there is a conflict between map boundaries and elevations, elevations take precedence. Flood Insurance maps are available from the Department of Planning & Zoning and there is an interactive [Flood Hazard Map](#) on the county's website.

Heritage

Calvert County Comprehensive Plan Vision for Heritage

- We are stewards of our cultural heritage.
- We are building a strong local economy based on renewable resources, agriculture, seafood, high technology, retirement, recreation and tourism.

Calvert County Comprehensive Plan Goals for Heritage

Goal 1: Enhance, while preserving, a walkable and vibrant business district, government center and center of community life.

Goal 2: Preserve existing access to open space while developing walkable areas and other open space resources.

Goal 3: Preserve and enhance historic structures and architecture that uniquely characterize Prince Frederick.

Goal 4: Develop heritage resources that preserve and tell the story of Prince Frederick and its people.

Historical Ways of Life

People have lived in Calvert County for thousands of years. All the activities that people have pursued to make a life here—hunting in the woods, trapping in the marshes, cultivating the land, fishing the waters—have left an imprint on the environment. These ways of life were shaped by the setting. The heritage of Calvert County is completely bound to its land and water. Farms and communities developed in coherent relationship to the local resources on which they depended.

Archaeological remains tell of the earliest inhabitants, Native Americans, who trapped and fished, hunted and harvested here for more than 10,000 years before people from other continents settled in Southern Maryland. Calvert County was established in 1654, twenty years after the Maryland colony was founded.

Heritage cannot be separated from its physical setting. The long presence of people in Calvert County has shaped the land into what it is today. Identifying the resources that communities value is the starting point for any preservation plan. Protecting those resources, offering incentives for preservation and providing funding for mitigation require thoughtful collaboration between citizens and government agencies. As outlined below,

this plan supports those goals by identifying heritage resources and advancing strategies to protect them while encouraging appropriate use. Consistent with other sections of this plan, the zoning ordinance and capital improvements program are the primary tools for implementation. This section concludes by identifying the processes and stakeholders involved in preserving the county's heritage.

Existing Policies

Identification of Cultural Resources

The Maryland Inventory of Historic Properties (MIHP) is a statewide listing of historic sites and structures and is not regulatory. Calvert County's comprehensive plan promotes the preservation of historic buildings and supports the application of best practices for preserving them and adapting them for new uses. The plan also promotes the conservation of places and archaeological sites that define the county, supports effective stewardship of cultural properties, and advances the development of heritage resources as cultural capital to connect the past to the future and celebrates Calvert County's unique identity and sense of place.

Historic District Commission

The Board of County Commissioners first adopted a Historic District Ordinance in 1974 and established the Historic District Commission deriving its authority from state enabling legislation. Since 1974, the Board of County Commissioners, on recommendation of the Historic District Commission has designated over 90 individual properties as Historic Districts for which the ordinance has been amended to include archaeological review on those properties. Designation as a Historic District helps to promote the stewardship and ensure the preservation of historic properties while not freezing them in time. The Historic District Commission is a volunteer citizen board of seven persons appointed by the Board of County Commissioners for terms of three years. The Historic District Commission reviews proposed work and alterations to designated properties and makes recommendations to the Board of County Commissioners for new designations and for the approval of tax credits for approved work. Studies done elsewhere in Maryland and nationwide have demonstrated that designated properties tend to hold their value better than others, and the funds a property-owner expends to restore and maintain them is multiplied by a factor of six in the local economy.

Calvert County Heritage Committee

Created by Board of County Commissioners Resolution 15-98, the purpose of the Calvert County Heritage Committee is to "promote programs and activities concerning the historical and cultural heritage of Calvert County." Pursuant to the Calvert County Comprehensive Plan, the Heritage Committee, along with other stakeholders is tasked with the objective of "Support[ing] efforts to interpret and celebrate local heritage at historic sites, in the public schools, and at special events in the community and make information available to assist in those endeavors." Consistent with these objectives, the Heritage Committee is dedicated to promoting the county's heritage in all its forms.

Development Review

Implementing actions specified in the Calvert County Comprehensive Plan, the Department of Planning & Zoning ensures that new development projects are reviewed for potential impact on cultural resources which include historic buildings and archaeological sites. The county has two cultural resources professionals on staff. Calvert County cultural resource locations have been mapped by the Maryland Historical Trust and county staff and appear as layers in the county permit tracking system, enabling efficient identification of proposed developments that include known historic buildings and archaeological sites. If a project that will negatively affect an archaeological site is proposed on a property, the county government has the authority to

require an archaeological survey, based on town center zoning ordinances. An archaeological investigation may also be required if a multifamily construction project is proposed.

Cultural Resources Area Assets

To be effective stewards of our heritage, we must educate our citizens about the nature and value of our historic and natural resources in order that we may see opportunities in those resources. Heritage resources can be thought of as “cultural capital.” They can be developed as focal points for businesses and for tourism promotion with a double benefit: the resources are conserved along with local identity, and they help the community generate needed income. Celebrating heritage is also an obvious means to develop regional heritage and tourism programs that will enrich Southern Maryland as a whole. Heritage can be an organizing principle for sustainability and can integrate well with other initiatives and plans such as recreation, economic development, transportation and environmental plans.

Housing

Calvert County Comprehensive Plan Vision for Housing

- Our town centers are attractive, convenient and interesting places to live, work and shop.

Calvert County Comprehensive Plan Goals for Housing

Goal 1: Provide for full range of housing types in town centers to attract and retain multi-generational communities.

Goal 2: Encourage walkable, mixed-use communities in town centers.

Goal 3: Provide programs to increase housing affordability.

Goal 4: Support aging in place through universal house design housing units and supportive services, especially near health and support services.

Affordable Housing

During the 2020 session, the Maryland General Assembly adopted [House Bill \(HB\) 1045](#), which requires local jurisdictions to include a low-income and workforce housing assessment in their next comprehensive plan or housing element update, effective in January 2023. To comply with HB 1045, this plan includes a housing affordability assessment based on housing data from the U.S. Census Bureau’s 2023 American Community Survey (ACS) Five-year Estimates for Census Designated Places (CDPs) associated with town centers and the U.S. Department of Housing and Urban Development’s (HUD) 30%, 50%, and 80% area median income (AMI)⁵ thresholds for Calvert County households. CDPs are unincorporated areas for which the U.S. Census Bureau compiles data similar to incorporated municipalities. While CDP boundaries sometimes extend beyond town center boundaries, they provide housing data for town centers and surrounding areas they serve. The AMI defines eligibility thresholds for federal housing assistance. Comparing the two datasets offers a general assessment of housing affordability in each CDP. The county expects the housing assessment to evolve as it works with the Maryland Department of Planning on HB 1045 compliance.

⁵ Area Median Income (AMI) represents the mid-point for households with incomes either above or below an area’s income distribution and is based on a four-person household. AMI is determined and used by the U.S. Department of Housing and Urban Development (HUD) to determine eligibility for housing assistance, and other types of assistance. Source: [HUD’s 2023 AMI for Calvert County](#) (accessed 10/22/25).

A summary of homeownership rates, median household incomes, median housing values, monthly mortgage payments, rental rates and housing affordability, followed by descriptions of housing in each of the seven CDPs and their associated town centers are on the following page.

**2023 Selected Housing Statistics & Median Household Income
in Census Designated Places Calvert County and Maryland**
U.S. Census Data American Community Survey 5-Year Estimates

Census Designated Place	Median Household Income ¹	# of Housing Units ²	Home-ownership Rate ²	Median Housing Value ²	Monthly Mortgage Payment ²	Market Rental Rates (smaller v. larger units) ³
Dunkirk CDP	\$166,471	887	99%	\$557,700	\$2,760	\$1,700 - \$3,200
Huntingtown CDP	\$177,870	1,011	90%	\$593,500	\$2,770	\$1,900 - \$3,000
Lusby CDP	\$130,543	1,017	82%	\$327,500	\$1,916	\$1,200 - \$2,300
Owings CDP	\$171,194	897	94%	\$592,900	\$2,881	\$1,700 - \$3,000
Prince Frederick CDP	\$89,625	1,048	54%	\$383,000	\$2,295	\$1,032 - \$2,650
St. Leonard CDP	\$188,056	194	96%	\$489,500	\$3,096	\$1,500 - \$2,500
Solomons CDP	\$89,205 ⁴	1,299	69%	\$455,000	\$2,528	\$1,600 - \$3,995
Calvert County	\$132,059	33,485	87%	\$440,200	\$2,359	\$1,475 - \$3,300
Maryland	\$101,652	2.5M	68%	\$397,700	\$2,301	\$1,651 - \$3,740

¹Source: U.S. Census Bureau 2023 ACS 5-year Estimates, Table S1901. ² Source: U.S. Census Bureau 2023 ACS 5-year Estimates, Table DP04. ³ Source: 2025 Real estate rental data. ⁴The relatively low median household income in Solomons CDP is influenced by the higher median age (66.4 years), a large population over 65, and a high percentage of non-family households or individuals reporting income.

Homeownership and Median Household Incomes

Homeownership rates are high in Dunkirk (99%), Huntingtown (90%), Owings (94%) and St. Leonard (96%) CDPs, with the Lusby CDP at 82%. Solomons (69%) and the Prince Frederick (54%) have the lowest rates among the CDPs. Countywide homeownership is 87%, while the statewide rate is 69%, lower than all CDPs except for Solomon and Prince Frederick. In Prince Frederick, rental and subsidized housing contribute to the lower rate, while rentals account for the trend in Solomons.

Median household incomes are higher in Dunkirk (\$166,471), Huntingtown (\$177,879), Owings (\$171,994) and St. Leonard (\$188,056) CDPs compared with Lusby (\$130,543), Prince Frederick (\$89,625) and Solomons (\$89,205) CDPs. Higher median household incomes tend to correlate with higher homeownership rates, as they support savings for down payments, mortgage qualification and overall housing affordability. However, in Solomons, median household income does not influence homeownership in the same way as in Prince Frederick. This difference is likely due to Solomons’ older median age and higher share of non-family households or individuals owning a home. Countywide (\$132,059) median household income is higher than Lusby, Prince Frederick and Solomons CDPs, while statewide (\$101,652) median household income is higher than Prince Frederick and Solomons CDPs.

Median Housing Values, Monthly Mortgage Payments and Rental Rates

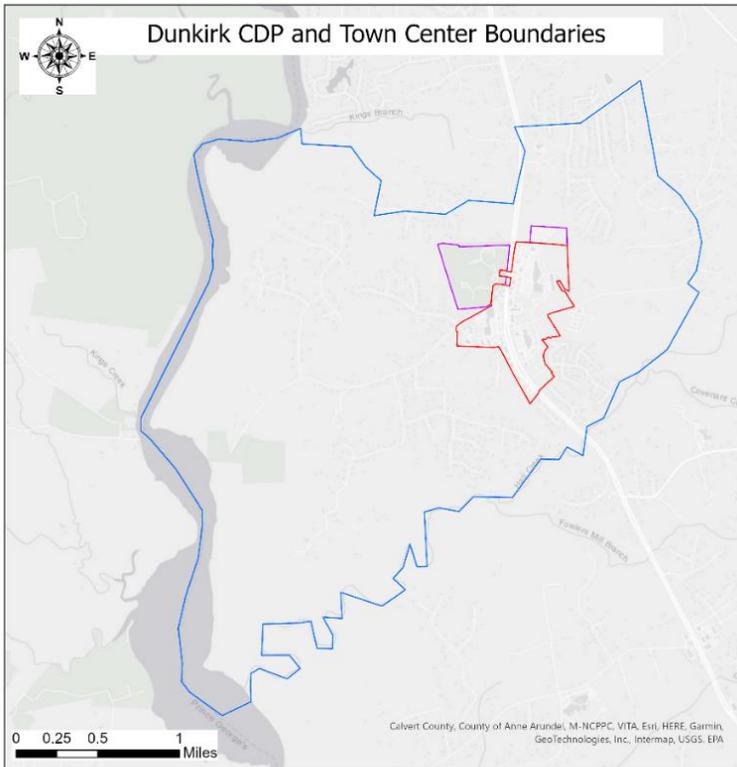
Median housing values in CDPs vary widely. Huntingtown (\$593,500) and Owings (\$592,900) have the highest values, followed by Dunkirk (\$557,700) and St. Leonard (\$489,500). Solomons (\$455,000) and Prince Frederick (\$383,000) are mid-range, while Lusby (\$327,500) is the lowest. The overall county median is \$440,200, above the Maryland state median of \$397,700 and those in Prince Frederick and Lusby.

The highest average monthly mortgage payment is in St. Leonard (\$3,096), followed by Owings (\$2,881), Huntingtown (\$2,770) and Dunkirk (\$2,760) CDPs. Average payments in Solomons (\$2,538) and Prince Frederick (\$2,295) reflect a higher housing cost burden relative to household income, while Lusby (\$1,916) is lower. The countywide average monthly mortgage payment (\$2,359) is slightly above the state average (\$2,301) and reflect higher housing costs than Maryland and the Prince Frederick and Lusby CDPs.

The CDPs lack a healthy, year-round, market-rate rental housing stock, resulting in a limited number of available units. Monthly rental rates range from around \$1,000 to \$3,995, with most falling between \$2,400 and \$3,500 based on 2025 market data. Countywide, there is a shortage of rental units affordable to households at 30% of the 2025 AMI limit, a limited supply for those at 50% AMI, and a healthy supply for those at 80% AMI—but only in the southern part of the county.

When comparing the 2023 ACS 5-Year estimates for median household income and median housing values in the CDPs with HUD's 2023 AMI for Calvert County, housing affordability—both ownership and rental—is a challenge in the Dunkirk, Owings, Prince Frederick and Solomons CDPs for households earning 30%, 50% and 80% of the AMI, especially those at 30% and 50%. Households earning 30% and 50% of the AMI also face affordability challenges in the Huntingtown, Lusby and St. Leonard CDPs. For more details, see the one-page CDP housing affordability summaries below.

Dunkirk Census Designated Place



Legend

- Dunkirk Census Designated Place
- Dunkirk Town Center Existing Boundary
- Dunkirk Town Center Proposed Expansion

The Dunkirk CDP includes the Town Center, in which there are no properties with a residence as its primary use. Residential communities outside of the Town Center include Apple Greene, Lakewood, Welchpoole Estates, Country Road Estates, Hickory Creek, Dunkirk Woods, Ferry Landing Woods, Smith’s Purchase, Smithville, Old Hundred, Hall’s Hills and Dunkirk South.

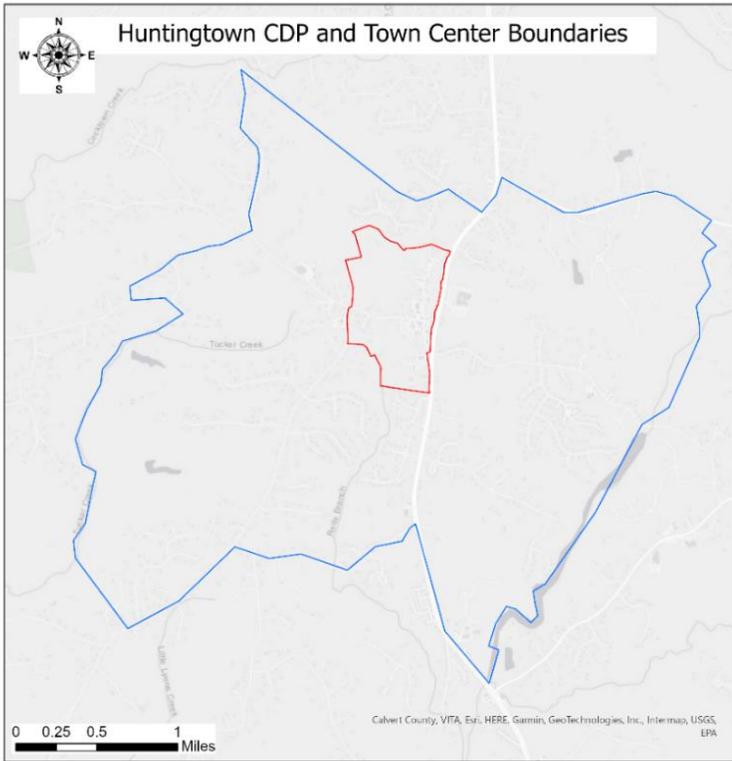
In 2023, there were 887 housing units in the CDP, the majority being owner-occupied (99%) and homeownership ranking the highest among the CDPs. The median housing value was \$557,700, ranking third. The monthly mortgage of \$2,760 and the median household income of \$166,471 ranked fourth. The 2025 median market rate rent was \$1,700 for smaller units and \$3,200 for larger units, ranking highest, along with Huntingtown and Owings CDPs

The median household income is above HUD’s 2023 AMI for Calvert County. The housing market is high-priced, with median home values around \$600,000 and limited rental availability. Housing costs are generally affordable for median income households but become increasingly challenging

for households earning at or below 80% of AMI and especially for those earning at or below 50% or 30% of AMI. Lower-income households are likely to face significant barriers to both homeownership and renting, highlighting the limited supply of affordable housing in the area.

2023 ACS 5-year Estimates Dunkirk, MD Census Designated Place		U.S. Housing and Urban Development 2023 Area Median Income	
Median Household Income	\$166,471	Family Median Income	\$152,100
30%	\$49,941	30%	\$45,200
50%	\$83,236	50%	\$75,350
80%	\$133,177	80%	\$95,300

Huntingtown Census Designated Place



Legend

- Huntingtown Census Designated Place
- Huntingtown Town Center Existing Boundary

The Huntingtown CDP includes the Town Center, including 37⁶ developed residential properties in its boundary. Residential communities outside of the Town Center include Walnut Creek, Hallmark Estates, Hunting Creek Woods, Shady Hill Farms, Brooke Holland Estates, Fox Wood Estates, Oakwood Manor, Hunting Creek Woods, Gibson Meadows, Kings Purchase, Deerfield II, Lorin's Pride, Radcliffe, Chance Point, Marley Run, Rosemont, Joy Lee Acres, Twin Ponds, Ponds Woods Landing, Harvest Acres, Tara, Rebeccas Field, New Sherbert and Alexander's Ragtime Band.

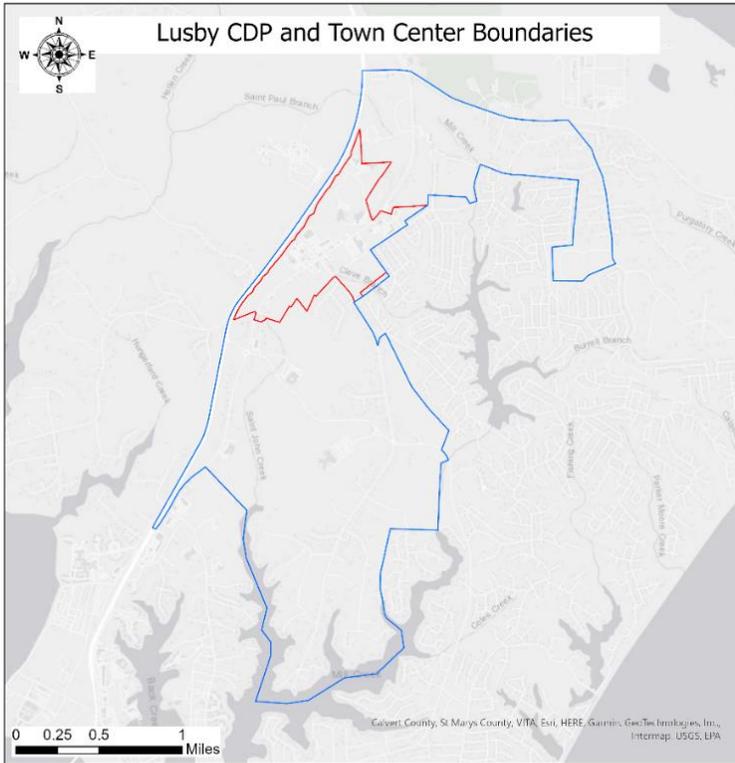
In 2023, there were 1,011 housing units in the CDP, the majority being owner-occupied (90%) and homeownership ranking fourth highest among the CDPs. The median housing value was \$593,500, ranking the highest. The monthly mortgage of \$2,770 ranked third, and the median household income of \$177,870 ranked second. The 2025 median market rate rent was \$1,900 for smaller units and \$3,000 for larger units, ranking highest, along with Dunkirk and Owing CDPs.

The median household income is well above HUD's 2023 AMI for Calvert County. This high-income level indicates a relatively strong capacity for homeownership among local households. Housing costs are among the highest in the county, with median home values around \$600,000 and limited rental availability. While housing is generally affordable for median- and upper-income households, affordability declines significantly for those earning at or below 50% of the AMI, and especially for households at or below 30% of AMI. These lower-income households are likely to face significant challenges finding affordable rental or ownership options, indicating a limited supply of affordable housing in the area.

2023 ACS 5-year Estimates Huntingtown, MD Census Designated Place		U.S. Housing and Urban Development 2023 Area Median Income	
Median Household Income	\$177,870	Family Median Income	\$152,100
30%	\$53,361	30%	\$45,200
50%	\$88,935	50%	\$75,350
80%	\$142,296	80%	\$95,300

⁶ [Maryland Department of Assessments and Taxation \(SDAT\)](#) (accessed on 10/28/25).

Lusby Census Designated Place



Legend

- Lusby Census Designated Place
- Lusby Town Center Existing Boundary

The Lusby CDP includes the Town Center and three⁷ developed residential properties in its boundary. Residential communities outside of the Town Center include Symphony Woods, Chesapeake Ranch Estates, Hidden Treasure, Fisherman’s Grove, Cove Point Woods, Chesapeake Cove Estates, Manchell Acres, Foxwood, Carol Court, Chesapeake Woods, Padista Acres, Old Hickory, St. John’s Woods, St. John’s Creek, Olivewood, Pinecrest, Secret Cove and Old House Cove.

In 2023, there were 1,017 housing units in the CDP, the majority being owner-occupied (82%) and homeownership ranking fifth highest among the CDPs. The median housing value of \$327,500 and the monthly mortgage payment of \$1,196 ranked lowest. The median household income of \$130,543 ranked fifth. The 2025 median market rate rent was \$1,200 for smaller units and \$2,300 for larger units, ranking the lowest.

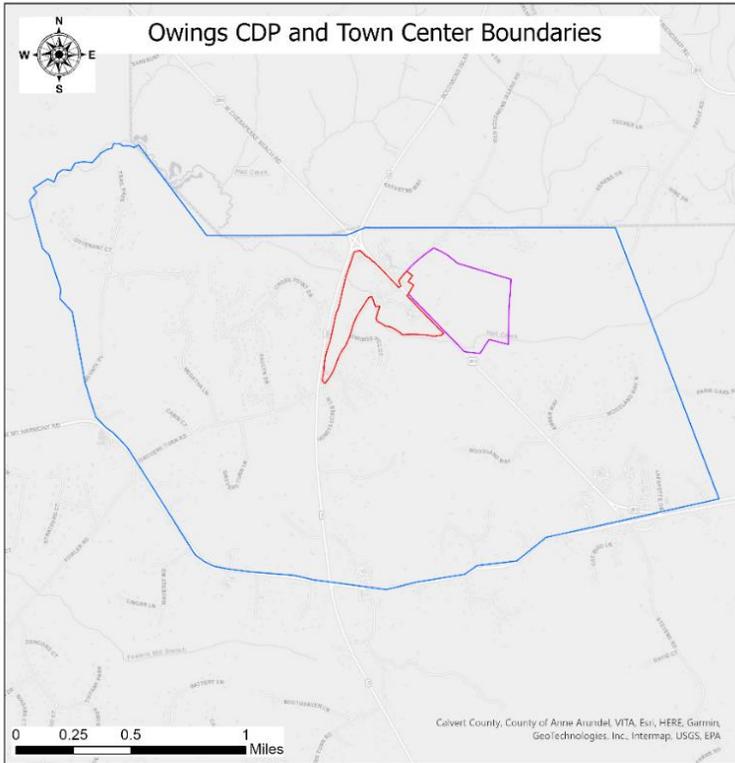
The median household income is below HUD’s 2023 AMI for Calvert County. Lusby’s housing market is affordable compared all of the CDPs, especially the higher-priced areas such as Dunkirk,

Huntingtown and Owings, where median home values around \$600,000. Housing is generally affordable for median-income households, however, homeownership and renting become increasingly unaffordable for households earning at or below 50% of AMI and especially for those at or below 30% of AMI. While there is housing eligible for federal housing assistance in the area (Southern Pines), rising rents and housing costs may further limit options for lower-income households, emphasizing the need to preserve and expand affordable housing opportunities in the area.

2023 ACS 5-year Estimates Lusby, MD Census Designated Place		U.S. Housing and Urban Development 2023 Area Median Income	
Median Household Income	\$130,543	Family Median Income	\$152,100
30%	\$39,163	30%	\$45,200
50%	\$65,272	50%	\$75,350
80%	\$104,434	80%	\$95,300

⁷ SDAT (accessed on 10/28/25).

Owings Census Designated Place



Legend

- Owings Census Designated Place
- Owings Town Center Existing Boundary
- Owings Town Center Proposed Expansion

The Owings CDP includes the Town Center, with 26⁸ developed residential properties in its boundary. Residential communities outside of the Town Center include Cross Point, Covenant Creek, Cabin Branch, Kidwell Estates, Hutchins Choice, Quince View Meadows, Grovers Summit, Owings Hills, Quince View Meadows, Paris Station and Amber Woode.

In 2023, there were 897 housing units in the CDP, the majority being owner-occupied (94%) and homeownership ranking third highest among the CDPs. The median housing value was \$592,900, and the monthly mortgage was \$2,881, ranking second. The median household income of \$171,194 ranked third. The 2025 median market rate rent was \$1,700 for smaller units and \$3,000 for larger units, ranking highest, along with Dunkirk and Huntingtown CDPs.

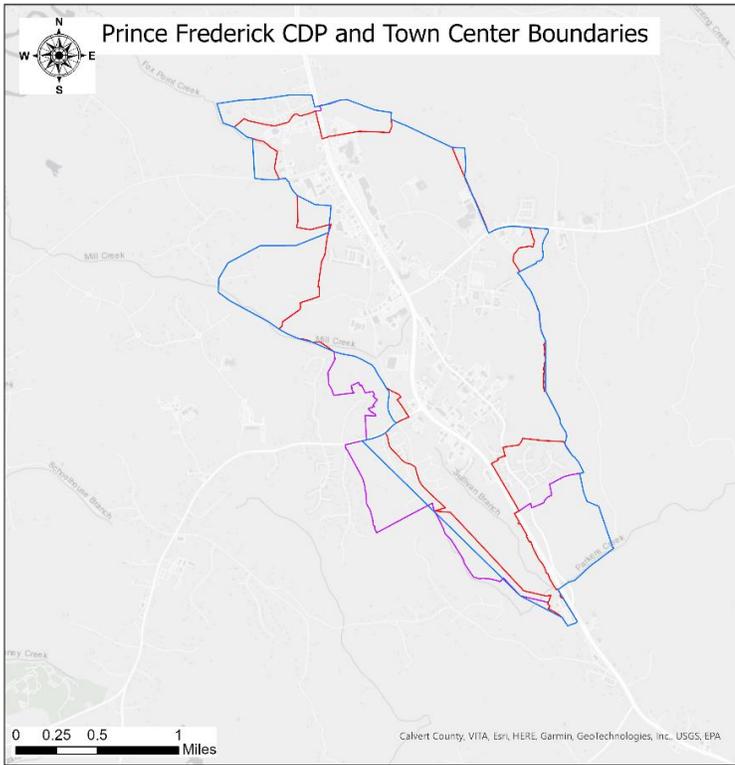
The median household income well above HUD’s 2023 AMI for Calvert County. The housing market demonstrates high home values and a high income, providing general affordability to median income households. However, households earning at or below 80% of AMI face barriers to ownership,

and renters at 50% and 30% AMI risk being cost-burdened unless smaller, lower-cost rental options become available. The relatively high homeownership rate and lack of smaller rental opportunities intensity this trend for these households.

2023 ACS 5-year Estimates Owings, MD Census Designated Place		U.S. Housing and Urban Development 2023 Area Median Income	
Median Household Income	\$171,194	Family Median Income	\$152,100
30%	\$51,358	30%	\$45,200
50%	\$85,597	50%	\$75,350
80%	\$136,955	80%	\$95,300

⁸ [Maryland Department of Assessments and Taxation \(SDAT\)](#) (accessed 10/28/25).

Prince Frederick Designated Place



Legend

- Prince Frederick Census Designated Place
- Prince Frederick Town Center Existing Boundary
- Prince Frederick Town Center Proposed Expansion

The Prince Frederick CDP includes in the Town Center, with more than 1,780⁹ residential units its boundary. Residential communities outside of the Town Center include Hunters Ridge and Prince Frederick Woods.

In 2023, there were an estimated 1,700 housing units in the CDP with slightly more than half being owner-occupied (54%) and homeownership ranking lowest among the CDPs. The median housing value of \$383,000, monthly mortgage of \$2,295 and median household income of \$89,625 ranked sixth. The 2025 median market rate rent was \$1,032 for smaller units and \$2,650 for larger units, ranking one of the more affordable area, like Lusby.

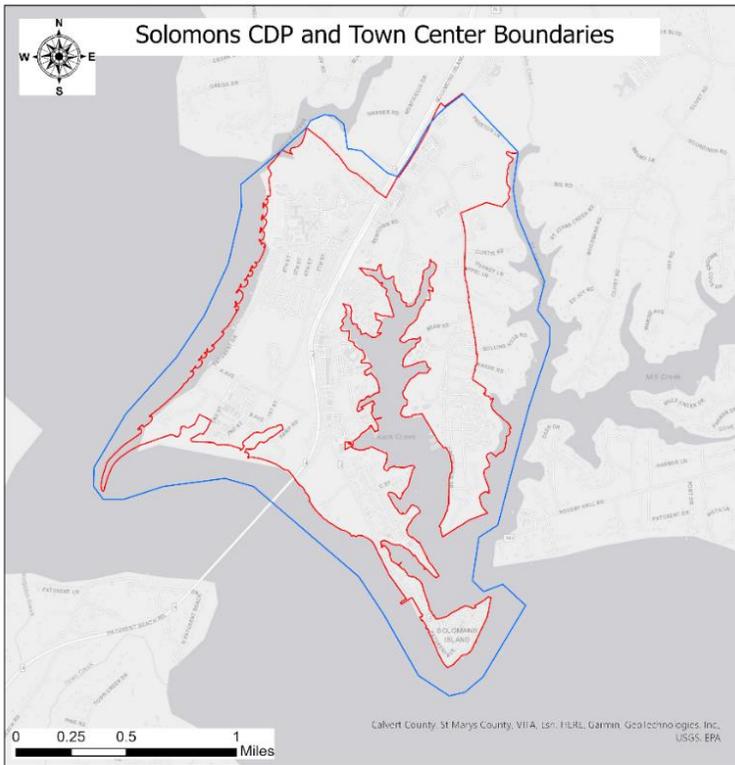
The median household income in the Prince Frederick CDP is below HUD’s 2023 AMI for Calvert County. Housing costs in Prince Frederick are generally high relative to local incomes, with median home values and rents reflecting increasing prices and rates. While households near the median income may be able to afford homeownership or renting, affordability declines sharply for households earning at or below 80%,

50% and 30% of AMI. Lower-and moderate-income households are likely to face significant challenges in securing affordable housing, both for homeownership and renting. While 38% of the county’s housing eligible for housing assistance is located in the area, there is a need for targeted affordability programs or expanded housing options.

2023 ACS 5-year Estimates Prince Frederick, MD Census Designated Place		U.S. Housing and Urban Development 2023 Area Median Income	
Median Household Income	\$89,625	Family Median Income	\$152,100
30%	\$26,888	30%	\$45,200
50%	\$44,813	50%	\$75,350
80%	\$71,700	80%	\$95,300

⁹ Estimated number of housing units according to Calvert County record (accessed 10/29/25).

Solomons Census Designated Place



Legend

- Solomons Census Designated Place
- Solomons Town Center Existing Boundary

The Solomons CDP includes the Town Center and more than 550¹⁰ developed residential properties in its boundary. Residential communities outside of the Town Center include St. Johns Creek, Osprey Cove and Twin Cove.

In 2023, there were 1,299 housing units in the CDP with slightly more than one-third owner-occupied (69%) and homeownership ranking sixth among the CDPs. The median housing value of \$455,000 and the monthly mortgage of \$2,528 ranked fifth while the median household income of \$89,205¹¹ ranked lowest. The 2025 median market rate rent was \$1,600 for smaller units, ranking among the lowest, comparable to Lusby. The market rate rent was \$3,995 for larger units, ranking higher, like Owings, Huntingtown and Dunkirk due to rental rates for larger waterfront properties.

The median household income is below HUD's 2023 AMI for Calvert County (\$152,100). Housing costs are relatively high compared with local incomes, with median home values and rental rates reflecting strong market pressures. Renting is generally affordable for households near the

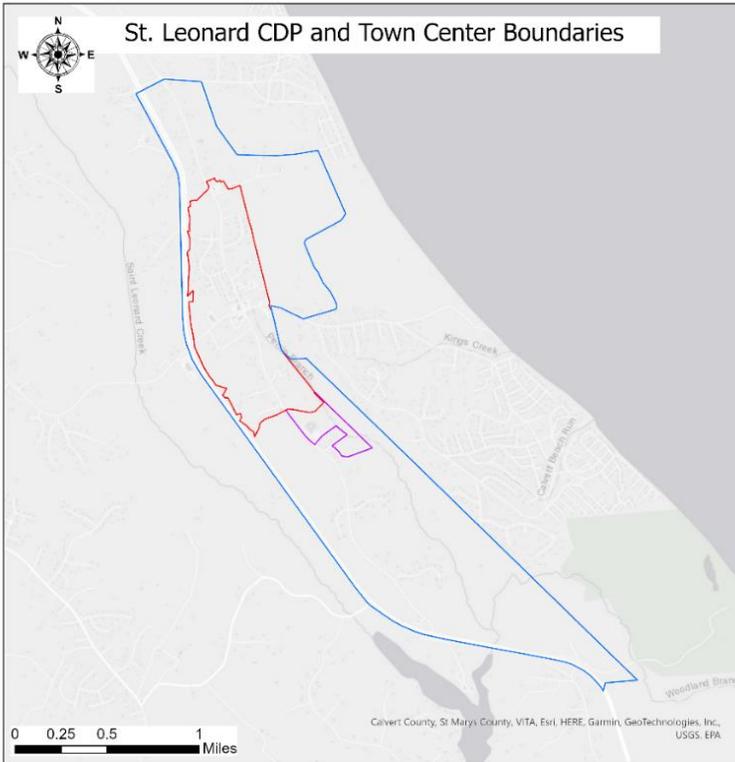
median income but represents a significant burden for households earning at or below 80%, 50% and 30% of AMI. These lower-income households are likely to face challenges securing affordable housing, highlighting a limited supply of options. Additionally, there are Individual households and retirees that influence the lower median household income in the area compared to other CDPs.

2023 ACS 5-year Estimates Solomons, MD Census Designated Place		U.S. Housing and Urban Development 2023 Area Median Income	
Median Household Income	\$89,205	Family Median Income	\$152,100
30%	\$26,762	30%	\$45,200
50%	\$44,603	50%	\$75,350
80%	\$71,364	80%	\$95,300

¹⁰ [Maryland Department of Assessments and Taxation \(SDAT\)](#) (accessed 10/28/25).

¹¹ The relatively low median household income in Solomons CDP is influenced by the higher median age (66.4 years), a large population over 65, and a high percentage of non-family households or individuals reporting income.

St. Leonard Census Designated Place



Legend

- St. Leonard Census Designated Place
- St. Leonard Town Center Existing Boundary
- St. Leonard Town Center Proposed Expansion

The St. Leonard CDP includes the Town Center and 142¹² developed residential properties in its boundary. The residential community of Parran's Grant is located outside the Town Center boundary.

In 2023, there were 194 housing units in the CDP, the majority being owner-occupied (96%) and homeownership ranking second highest among the CDPs. The median housing value of \$489,500 ranked fourth, while the monthly mortgage of \$3,096 and the median household income of \$188,054 ranked highest. The 2025 median market rate rent was \$1,500 for smaller units and \$2,500 for larger units.

The median household income in the St. Leonard CDP (\$188,054) is well above HUD's 2023 AMI for Calvert County. This indicates strong household purchasing power and overall housing affordability for most local residents. Housing is affordable for households at or near the median income but becomes increasingly unaffordable for those earning at or below 50% of AMI and especially at 30% of AMI. While high incomes support stable homeownership rates, the limited supply of

affordable rental or entry-level housing options presents challenges for lower-income households seeking to live in the community.

2023 ACS 5-year Estimates St. Leonard, MD Census Designated Place		U.S. Housing and Urban Development 2023 Area Median Income	
Median Household Income	\$188,054	Family Median Income	\$152,100
30%	\$56,416	30%	\$45,200
50%	\$94,027	50%	\$75,350
80%	\$150,443	80%	\$95,300

¹² [Maryland Department of Assessments and Taxation \(SDAT\)](#) (accessed 10/28/25).

Strategies recommended by the Calvert County Housing for All Task Force include developer incentives, planned unit developments, education on the definition and availability of affordable and workforce housing, and raising awareness of available housing assistance programs. In addition, the county's zoning ordinance allows accessory dwelling units, which offer affordable housing options for seniors and lower-income households. These units may be integrated into an existing principal structure, such as a garage conversion, or built as new standalone structures on the lot. The county will coordinate with the Maryland Department of Planning to refine and update its housing affordability assessment as additional data, guidance, and methodologies become available.

Fair Housing and Affirmatively Furthering Fair Housing

During the 2021 session, the Maryland General Assembly adopted HB 90, Affirmatively Furthering Fair Housing, requiring local jurisdictions to include an assessment of fair housing in its comprehensive plan to ensure the local jurisdiction is affirmatively furthering fair housing. The county is currently developing a strategy of meaningful actions to overcome patterns of concentrated poverty and segregation in preparation for the next comprehensive plan update, scheduled in 2029. If necessary, the county will consult with the Maryland Department of Planning and the Maryland Department of Housing and Community Development. At this time, the county is following the federal Civil Rights Act of 1968 as amended, the federal Housing and Community Development Act of 1974 as amended, and the Fair Housing Act of 1988. The county promotes through fair, orderly and lawful procedures, the opportunity for each person to obtain housing of such person's choice in this community without regard to race, color, national origin, ethnicity, gender, disability, familial status, marital status, age or religion. The county also promotes and encourages fair housing choice for all its residents through the administrative practices, policies, and laws that attempt to prohibit:

- Discrimination in the Sale or Rental of Housing
- Discrimination in Housing Financing
- Discrimination in Providing Brokerage Services
- Unlawful Intimidation

The county also accepts complaints from any citizen that feels that they have been discriminated against related to their housing choice and initially investigates and refers the complaint to the state or the federal housing departments. For housing projects developed or assisted with federal funds, the county ensures that its subrecipients and developers comply with statutes, regulations, and Executive Orders. Calvert County also commits to affirmatively further fair housing in the community by administering programs in accordance with efforts to provide a range of fair housing choices to our citizens.

Community Services for Vulnerable Segments of the Population

In addition to affirmatively furthering fair housing, several key government and nonprofit services that support the county's vulnerable population and that are based in Prince Frederick. These include Calvert Library Prince Frederick, Calvert Pines Senior Center, Calvert County Health Department, the Local Behavioral Health Authority, The ARC of Southern Maryland, Southern Maryland Community Network Inc., Project ECHO Shelter, Community Ministries of Calvert County, Inc., Calvert County Department of Social Services, Barstow Acres Children's Center, University of Maryland Extension Office and the Housing Authority of Calvert County.

Aging Services

AARP and the World Health Organization Network of Age-Friendly Communities provide a framework and action plan for developing age-friendly communities. These include outdoor spaces, safe and secure walkable streets, affordable and appropriate housing that allows residents to age in place, transportation options, supportive community features, and access to key services, especially health services and opportunities for social engagement. The Department of Community Resources, Office on Aging Division is planning a Senior Center Facilities Plan/Needs Assessment, incorporating parts of the age-friendly planning framework over the next few years. The Calvert Pines Senior Center is planning an expansion to include a Client Services/Long-Term Care suite. This addition is designed to accommodate the growing number of social services staff employed by the Office on Aging to better support the increasing senior population.

Homeless Population Services

The Calvert County Department of Community Resources and the Calvert County Department of Social Services partner with the Housing Authority of Calvert County and several non-profit organizations to provide services to the homeless population. The Housing Authority of Calvert County administers the U.S. Department of Housing and Urban Development's [Housing Choice Voucher Program](#) and owns and maintains 72 housing units subsidized with Rental Assistance Demonstration Project Based Vouchers. The county's network of providers also delivers services of its continuum of care for the homeless and at-risk low-income households. In addition, low- and moderate-income homeowners have access to rehabilitation loans under the [Maryland Special Loan Program](#).

Identifying the county's homeless population is accomplished by the Southern Maryland Local Homelessness Coalition (LHC) and Maryland Balance of State Continuum of Care (Bos Coc). Each year the homeless service providers in Southern Maryland conduct the annual Point-in-Time (PIT) count of the county's unsheltered population. This count occurs annually on the third Wednesday in January. On January 22, 2025, Calvert's PIT count of unsheltered people experiencing homelessness was 28.

Project ECHO's Lori's House, the County's main homeless shelter, has 40 beds and is routinely full. Providers in the LHC share one shelter waitlist and during 2025, there were over 300 individuals on that list waiting for a shelter bed to become available. As of this report, there are over 100 unhoused or at risk of homelessness households on the LHC's By Name List for housing programs. While there are limited individuals captured during the PIT count, homeless services are provided year-round to many individuals and households to help meet their needs. The most commonly utilized services are homelessness prevention services such as financial assistance with rent, utilities, or a security deposit.

Continuum of Care Community Resources Hub

The Board of County Commissioners recently allocated local funds to allow the Department of Community Resources to leverage U.S. Department of Housing and Community Development's Block Grant funds to acquire 85 and 87 Main Street. The county plans to redevelop these properties into a community resources hub and parking area to serve vulnerable segments of the county's population by consolidating continuum of care services in a central location. The county is also working to secure funding from the Maryland Department of Transportation (MDOT) to develop a transit station that will provide accessible public transportation to and from the proposed facility.

Public Transportation for the Elderly and Disabled

The Department of Community Resources' Public Transportation Division operates eight buses that connect residents with employment centers, shopping centers, medical facilities and other public services. Most riders cannot or do not own a vehicle. The bus system is run on a "flag system," meaning there are few established bus stops and buses can be hailed along the route by passengers. Service operates on weekdays, with limited service on Saturdays. In addition to fixed route services, the county also provides on-demand paratransit services.

Economic Vitality

Calvert County Comprehensive Plan Vision

- We are building a strong local economy based on renewable resources, agriculture, seafood, high technology, retirement, recreation and tourism.

Calvert County Comprehensive Plan Economic Vitality Goals

Goal 1: Strengthen economic opportunity in Calvert County.

Goal 2: Direct business growth to town centers while preserving agricultural land in the Farm and Forest District.

Goal 3: Expand Calvert County's tourism industry.

Goal 4: Strengthen educational opportunities in Calvert County.

Economic Stability

Today, Calvert County's economy is primarily driven by its location within the Washington, D.C., metropolitan area. The county's economic stability, compared to other jurisdictions in Maryland and across the nation, is supported by several factors: a strong local business climate, a stable job market, proximity to major employment centers in Washington, D.C., and Virginia, and a high median household income.

Residents in Calvert County earn above-average wages compared to other Southern Maryland counties and the state overall. Calvert is one of the wealthiest counties in Maryland—and the wealthiest in Southern Maryland—due in part to its proximity to federal agency and contracting jobs, though most of those jobs are located in surrounding counties. The county seeks to strengthen business growth by directing development to town centers while preserving agricultural land and its rural character.

Calvert County Comprehensive Plan Sustainability Approach

To meet the needs of current generations without overburdening future ones, the county aims to foster business growth by directing development to town centers while preserving agricultural land and the county's rural character. Sustainable economic development is necessary to ensure the long-term viability of the town centers. A reasonable rate of diversified economic growth, improvements to government facilities and services, as well as civic spaces, is encouraged to provide jobs for residents, increase incomes, expand the tax base, and create civic spaces that bring people together.

Economic Outlook

Five-Year Strategic Plan

The Calvert County Department of Economic Development is working on an updated strategic plan that will establish new economic development priorities for the coming years. One of the current plan's central recommendations is to accelerate the development of town centers to create vibrant communities that appeal to entrepreneurs and young professionals, supporting more local jobs and activity.

Emerging Industries

As Calvert County seeks to expand its economic base and attract residents, it will encourage development of emerging industries in the county and growth within, with attention to developing incentives and resources for entrepreneurship and innovation.

These incentives may be geared toward targeted industries and businesses having measurable economic impact and include fast-track plan processing, financing through the county's Economic Development Loan or Incentive Funds, business counseling, tax credits and access to a host of financial incentives and programs available through Maryland's Department of Commerce.

Health Care

Health care is a major employer in Calvert County, with 3,500 people employed in the sector. CalvertHealth Medical Center, a 141-bed acute care facility in Prince Frederick, is the second largest employer in the county's second-largest employer, with a work force of 1,314. A concentration of medical services has developed around the hospital complex and should continue to be encouraged. The county is also home to about 20 assisted living facilities — six of them in Prince Frederick — providing a range of care levels. As county residents continue to age and the regional demand for health care services grows, the sector can be expected to expand. A specialty health care industry focused on retirees' specific health concerns would have a strong advantage in Prince Frederick.

High Tech Industries

Because Calvert County is a peninsula with limited transportation access and alternatives, it is unlikely to become a major manufacturing, transportation or logistics hub. However, the county may be successful in attracting new economic industries such as software development or professional services jobs that produce ideas instead of physical goods. Many of these high-tech jobs can locate anywhere. There is also an upward trend of the workforce operating remotely coupled with an increased demand for remote employees and some employers moving away from traditional office settings. Thus, the quality of life and cost of living offered in Calvert County will be key decision points for employers and employees. These businesses and their employees depend upon secure high-speed and uninterrupted high-capacity internet connections.

Commercial and Retail

Residents frequently request food service/drinking places and clothing/clothing accessories as new businesses in the county. Growth in commercial and retail space should be targeted primarily toward Prince Frederick due to the synergy provided from existing merchants, its accessibility, centralized location and existing infrastructure. Digital Commerce 360, a leading media and research organization with over 20 years of ecommerce reporting, notes consumers spent \$861.12 billion online with U.S. retailers in 2020, up 44% from \$598.02 billion in 2019. More recent data indicates a continuing upward trend in online sales, but it is leveling

out. In 2023, consumers spent \$1.1 trillion online with U.S. retailers, an increase of 9% over 2022. These trends will likely continue, leading to a major shift in brick-and-mortar store sizes and the purchasing habits of consumers.

Calvert County Economic Development's Small Businesses Services

The Calvert County Department of Economic Development strives to attract small businesses and help them grow by providing business counseling, technical assistance, site identification, infrastructure investments, community partnership, fast-track plan processing, financing through the county's Economic Development Loan or Incentive Funds, tax credits and access to a host of financial incentives and programs available through Maryland's Department of Commerce. Working closely with the Small Business Development Center and chambers of commerce, the county also provides entrepreneurs with networking opportunities, expert guidance and business promotion through community events and marketing campaigns. Moreover, the county launched its Local Business Preference Program in 2024, prioritizing area businesses for government contracts.

Calvert County Economic Development's Database of Available Properties and Spaces

Calvert County Department of Economic Development offers businesses considering relocating to Calvert County a database of available leases, land and property sales. The data may be sorted to meet the needs of a business (i.e., leases, sales, building types, building size, and available space).

Recreation and Tourism

Calvert County has many natural, cultural, recreational, and historical resources that draw residents and visitors to the county. The impact of the tourism industry on the county's economy is significant. Due to the pandemic in 2020, tourism had dropped off significantly and started to rebound in 2022. It appears that current economic trends from 2022 to 2023 for total tourism industry sales in Calvert County have declined by seven million dollars. This is likely due to economic trends of increasing inflation, resulting in a reduction of disposable income. In 2023, the tourism industry employed 1,591 workers in Calvert County. Total tourism tax receipts were \$32.3 million. Between 2018 and 2023 tourism visitor volume decreased by 13%.

Programs to increase these offerings include training for hospitality jobs, supporting research into local history and archaeology, creating festivals and locations to showcase local attractions, and appropriately balancing the need to protect residents' quality of life with the demands of running tourist-oriented businesses on sites that may be distant from major roads and commercial centers.

Resource Partners

The Department of Economic Development works with many federal, state and local resource partners to provide a full range of support services and opportunities to the business community. Two major partners the department will continue to rely on are:

Small Business Development Center: Provides proven, expert advice and training to current and aspiring small businesses in Calvert County and Maryland, resulting in successful businesses that create an economic impact and better quality of life in our communities.

College of Southern Maryland Workforce Center (formerly known as the College of Southern Maryland Corporate Center): Delivers diverse, top-quality, business-focused workforce programming and training, and

just-in-time customized workforce development solutions that maximize the potential of any business – small, medium, or large. The College of Southern Maryland’s Workforce Center partners with clients to understand their business strategy and how it impacts workforce needs. The College of Southern Maryland then develops client-centric solutions based on their unique challenges and opportunities.

Transportation

Calvert County Comprehensive Plan Vision

- Our highways are safe with only moderate congestion and transit is readily available. Walking and bicycling are practical alternatives within and in close proximity of town centers.

Calvert County Comprehensive Plan Goals for Transportation

Goal 1: Provide a safe and reliable transportation system that complements the overall development of the county and balances use by pedestrians, bicyclists, motorists and bus riders.

Goal 2: Maintain MD 2, MD 4, MD 2/4, and MD 231 as the main transportation corridors, providing for safe and efficient travel.

Goal 3: Maintain and improve the arterial and non-arterial road systems to provide for safe and efficient travel.

Goal 4: Improve and expand existing transit services.

Goal 5: Promote transportation alternatives such as buses, carpools, vanpools, bicycling and walking.

Goal 6: Continue a countywide transportation planning program that is integrated with state and regional planning programs.

Transportation Planning

Calvert County Transportation Plan

The construction of new roads or widening of existing roads to add roadway capacity is very costly and competes for resources with the county’s obligations to maintain roads and bridges for safety purposes. New transportation-related investments must be weighed against these obligations that are spelled out in the Calvert County Transportation Plan. Calvert County adopted its first transportation plan, “A Transportation Plan for Calvert County 2010” in 1997. The Plan established improvements to shape transportation and inform land use patterns through 2010. The updated plan, “Calvert County Transportation Plan,” adopted in 2020, provides functional guidance to relieve congestion and maintain a functional level of service on county roads.

Calvert County Strategic Roadway Safety Plan

The 2023-2025 Calvert County Strategic Roadway Safety Plan addresses Maryland’s 2019 Vision Zero Law, aiming to eliminate motor vehicle-related fatalities or serious injuries by 2030. This will be achieved through a dedicated partnership of professions, brought together by the Calvert County Traffic Safety Council which include experts in planning, enforcement, engineering, education, emergency services, community resources, and non-profit highway safety professionals. Together, they meet quarterly to apply a strategic safe systems approach to develop and implement traffic safety programs aimed to reducing the number of fatal and severe roadway crashes in Calvert County. Crash data, among other safety data for the county will be evaluated during the update to the Strategic Roadway Safety Plan.

Calvert County Transit Development Plan

The Calvert County Transit Development Plan provides guidance for all public transit services in the county. The plan assesses existing services and aims to increase ridership, meet intra-county public transit needs, explore timed connections/transfer options, coordinate transport to medical services and enhance the core transit service in town centers, countywide and emerging destinations.

Adequate Public Facilities for Public Roads

The county's [adequate public facilities regulations for roads](#) establish a process by which traffic studies are to be conducted and establishes a level of service standard which varies by roadway type and development location. Under the Traffic Impact Analysis policy, proposed site plans must submit a traffic impact analysis when their potential impact on the transportation network warrants detailed evaluation. For phased developments, the traffic impact must be demonstrated for the entire development to ensure a comprehensive assessment of cumulative effects. While the strategic timing of projects may result in certain developments not requiring a traffic analysis, the development of other projects within the town center vicinity may collectively necessitate a study to evaluate their combined impact on the transportation network. Proposed projects that impact these intersections must demonstrate that projected traffic volumes meets the adequate public facilities standards or propose mitigation measures acceptable to the Director of Planning & Zoning with consultation with the Department of Public Works and, if necessary, the Maryland Department of Transportation State Highway Administration (SHA).

Regional Transportation and Bicycle and Pedestrian Planning

The Tri-County Council of Southern Maryland, consisting of Calvert, Charles and St. Mary's counties, partners with state and professionals to conduct regional planning for economic development, land use and transportation planning. Under the Tri-County Council of Southern Maryland, Calvert County participates in the Regional Infrastructure Advisory Committee (RIAC). RIAC identifies key transportation infrastructure priorities and coordinates funding requests with state and local and state officials, focusing on the transportation needs of Southern Maryland to accommodate the Patuxent River Naval Air Station, Indian Head NSWC, businesses and citizens. Similarly, the county participates in the Bicycle and Pedestrian Advisory Committee (BIAC). BIAC advises local and state government agencies in the promotion, planning and implementation of bicycle and other non-motorized transportation in Calvert, Charles and St. Mary's counties along the Southern Maryland to Washington, D.C. corridor. BIAC also partners with RIAC by providing RIAC with recommendations related to pedestrian and bicycle safety issues.

Bicycle, Pedestrian, and Streetscape Improvements to Enhance Community Connectivity and Sustainability

Currently there are few connected trails for bicyclists or pedestrians, whether for recreation or for transportation between developed areas. Providing these connections is challenging because east-west stream valleys cut through the county on either side of the ridgeline followed by MD 2/4. Vehicle volume and speed, and in some places the lack of shoulders, hinder pedestrian and bicycle travel. Where highways divide developed areas, the absence of signalized pedestrian crossings discourages walking. Sidewalks exist but are limited and not fully connected, even in developed areas. The lack of pedestrian and bicycle facilities increases reliance on automobiles and limits travel alternatives.

There is strong community support for a safe, accessible bikeway and pedestrian network throughout the town centers. The network should accommodate people of all ages and abilities, enabling them to walk or bike comfortably to stores, restaurants and public facilities. A variety of bicycle facility types will be used, ranging from on-road bike lanes to fully separated pathways. Facilities on state-owned roads will comply with ADA standards, and those on county-owned roads will be ADA-compliant where feasible. Each corridor will be evaluated individually to determine the most appropriate and cost-effective facility. Facility types include:

- **Shared-use path:** These are bicycle and pedestrian corridors. Paths must be eight feet wide, except next to arterial or collector roads, where the minimum width is 10 feet, according to the Calvert County Zoning Ordinance. Paths adjacent to roadways are called side paths and usually have a five-foot landscaped buffer from the road.
- **Protected bike lane:** Bike lanes are “protected” when there is physical separation between motor vehicles and bicycles. One-way protected lanes are typically at least five feet wide, while two-way lanes range from eight to 10 feet wide. They include at least a two-foot buffer with delineators such as flex posts, parking stops, precast curbs, planter boxes or “armadillos.”
- **Bike lane:** These are roadway lanes designated for bicyclists but without physical separation from motor vehicles. Bike lanes are usually five to six feet wide. When seven feet or more is available, a buffer is recommended instead of a wider bike lane to discourage driving or parking in the lane.

Sustainability in Transportation

Emerging transportation considerations for the County are infrastructure for electric vehicles, restructuring parking requirements to encourage pedestrian travel within the designated nodes and restructuring housing impact fees per unit to encourage sustainable growth practices.

Electrical Vehicles

[House Bill 830](#) requires new construction of single-family, duplex, or townhouse housing to include one electric vehicle charger hook-up. Southern Maryland Electric Cooperative (SMECO) offers resources for [electric vehicle charging stations](#) throughout Calvert County. The installations include level two chargers, which can charge most electric vehicles in a few hours.

As electric vehicle adoption increases, there is a need to expand the county’s electric vehicle charging infrastructure using evolving, state-of-the-art technology and strategically located sites for user convenience. This master plan supports the county’s five-year agreement with SMECO to provide chargers throughout the county, as well as its continued efforts to utilize the Maryland Energy Administration’s Community Electric Vehicle Supply Equipment Grant Program to secure funding to expand this infrastructure. An [Electrical Vehicle Charging Stations interactive mapping tool](#) is maintained on the county’s website.

Parking

Town center zoning ordinances have traditionally incorporated by reference the parking and loading standards contained in the Calvert County Zoning Ordinance for nonresidential properties. These currently prescribe a minimum number of parking spaces per square foot, a maximum equal to 125% of that minimum, and an additional 25% allowance for pervious spaces. While these rates are adequate for assuring abundant parking at all times of day, they are inefficient land uses. Large surface parking lots form a barrier to pedestrian access,

produce large amounts of stormwater runoff and constitute an ongoing maintenance burden for property owners. The Calvert County Zoning Ordinance allows reduced parking requirements if specified criteria are met.

Water Resources

Calvert County Comprehensive Plan Vision

- We waste less, consume fewer natural resources and properly dispose of waste.

Calvert County Comprehensive Plan Goals

Goal 1: Ensure sufficient drinking water quantity and quality to support projected population growth.

Goal 2: Ensure sufficient wastewater treatment capacity to support development in town centers served by public sewer systems.

Goal 3: Protect public health and water quality.

Goal 4: Install or enhance storm water management systems to reduce pollution in the county streams, Patuxent River and Chesapeake Bay.

County Water and Sewerage Plan

The land use policies contained in the Calvert County Comprehensive Plan direct the majority of the county's residential and commercial growth into the town centers and minimize future residential development in the Farm and Forest District. Given these policies, the county must ensure that its water supply and wastewater systems in town centers meet current and future needs without jeopardizing the health of local waters, the Patuxent River and the Chesapeake Bay. The Calvert County Comprehensive Water & Sewerage Plan, 2014 Update provides a framework for the county's water supply and sewerage disposal. The State of Maryland requires each county to have a county plan or a plan with adjoining counties. The plan is required to cover the 10-year period following adoption by the Board of County Commissioners. Currently, the Department of Public Works, Water & Sewerage Division is in the process of updating the average flow capacity for the water and sewerage systems throughout Calvert County, which will be published in the upcoming revision of the Comprehensive Water & Sewerage Plan. While the plan is being updated, capacity of the county's municipal drinking water system and wastewater treatment system remains unchanged, but wastewater flow and drinking water consumption rates have increased since 2014.

Calvert County Comprehensive Plan Sustainability Approach

Water resources management promotes the safe disposal of wastewater to protect public health and ensure environmental sustainability. The goal is to maintain groundwater and surface water quality for fisheries, other aquatic resources and humans uses such as consumption, irrigation and recreation. Pollutants level must remain below which they thresholds that harm human and ecological health and below the assimilative capacity of receiving waters.

Water Quality Regulations

The State of Maryland signed the 2014 Chesapeake Bay Watershed Agreement and has committed to reduce its nitrogen and phosphorus contributions to the Chesapeake Bay through the Total Maximum Daily Load Program. The Maryland Department of the Environment allocates nitrogen and phosphorus (nutrient) load caps for wastewater treatment plants and nutrient and sediment loads for nonpoint source pollutants associated with development—stormwater runoff or nitrogen loads from conventional septic systems—and agriculture, including

nitrogen and phosphorus from fertilizers. Improving water quality through better treatment, pollution control and infrastructure investment protects communities, supports resilient ecosystems and strengthens public health across the board.

Managing Stormwater and Non-Point Source Pollution

Under the Chesapeake Bay Total Maximum Daily Load, the Maryland Department of the Environment establishes annual pollutant load reduction requirements, administered through the county's MS4 permit. In response, the county has implemented bioretention facilities, rain gardens, bioswales, impervious surface reduction, shoreline erosion control, urban stream restoration, infiltration practices, vegetated channels, wet ponds, wetlands, storm drain outfall repairs and stormwater management facility retrofits throughout the county. Additional projects will be implemented to comply with ongoing MS4 permit requirements.

The Calvert County Stormwater Management Ordinance establishes requirements for managing stormwater runoff and encourages the use of environmental site design (ESD) to the maximum extent practicable (MEP) in new development. Stormwater management plans are required by the Calvert County Department of Public Works for all development and redevelopment projects in the county. These plans must be submitted at three phases in the development process-concept, site development and final stormwater management construction. Designs must account for additional stormwater runoff volume attributable to new development. The Stormwater Management Ordinance requires the use of ESD treatment practices such as disconnection of rooftop runoff, rainwater harvesting, submerged gravel wetlands, infiltration berms, rain gardens, swales and enhanced filters to satisfy the applicable minimum control requirements. The minimum control requirements state that ESD planning techniques and treatment practices must be exhausted before any structural best management practices are implemented¹³. Furthermore, the county's zoning ordinance protects receiving waters by requiring the delineation of a Natural Resource Protection Area (buffer) that must be expanded to include contiguous streams, wetlands, floodplains, steep slopes and highly erodible and hydric soils, along with a required setback.

Lastly, climate change is having a significant impact on stormwater management, intensifying the need for resilient infrastructure and adaptive planning. As global temperatures rise, more frequent and severe weather events occur, including heavy rainfall, which can overwhelm stormwater systems not designed to handle such rain volumes and damage them. This can lead to increased flooding, erosion, water pollution and damage to both rural and natural landscapes. The county is currently working with the University of Maryland Center for Environmental Services to amend its Stormwater Management Ordinance with an updated intensity and frequency interval standard for precipitation events. The county anticipates updating its stormwater management regulations with findings from the study in 2025-2026.

Effluent Impact to Water Resources

Effluent from wastewater treatment plants and septic tanks is a major source of contamination for waterways and poses a threat to drinking water quality. To comply with the Chesapeake Bay Total Maximum Daily Load, the Maryland Department of the Environment has set nutrient caps for Calvert County wastewater treatment plants. The Bay Restoration Fund provides some funding to install enhanced nutrient removal (ENR) technology at wastewater treatment plants so they can achieve an effluent quality of 3.0 milligrams per liter total nitrogen and 0.3 milligrams per liter total phosphorus.

¹³ Calvert County Stormwater Management Ordinance, Article IV, § 123-10. (accessed 4/12/21).

Groundwater contamination is also unlikely due to the presence of confining ground layers. However, septic systems—especially those that are failing—can present significant threats to the quality of the county’s drinking water and the health of the county streams, Patuxent River and Chesapeake Bay. The Bay Restoration Fund offers technical and financial assistance to eligible homeowners for installing nitrogen-removing septic systems, which reduce nitrogen levels by 50% compared to conventional systems. All county homeowners are eligible for funding, but financial assistance is income-based, and priority is given to systems located in Critical Areas—land within 1,000 feet of tidal waters—and to failing systems. Directing growth into town centers served by public sewer, where households and businesses can connect to wastewater treatment systems, is a key strategy for limiting the expansion of septic system use and reducing related pollutants. The 2014 Calvert County Comprehensive Water & Sewerage Plan outlines policies for sewer system expansion based on land use, emphasizing the development or extension of sewer systems in town centers and prohibiting sewer service in rural and agricultural areas.

Drinking Water Assessment

Ground water aquifers are part of the coastal region and have the benefit of being insulated from contamination by layers of low-permeability clay that greatly reduces the chances that surface contaminants will reach the aquifers. The Coastal Plan aquifer consists of thick wedge of largely unconsolidated sediments beneath Maryland’s Coastal Plain. The sediments—sand, gravel, silt and clay—dip gently to the east and southeast, ranging in thickness from a few tens of feet near the Fall Line to approximately 7,200 feet at Ocean City, Maryland.

Calvert County’s drinking water undergoes regular testing in compliance with Maryland Department of the Environment requirements and the Federal Safe Drinking Water Act that requires public systems to conduct a Source Water Assessment to understand the vulnerabilities of drinking water sources.

Calvert County Groundwater Level Monitoring Network

Calvert County’s groundwater is actively monitored through the [Calvert County Groundwater-Level Monitoring Network](#), administered jointly by the Calvert County Department of Public Works, Water & Sewerage Division, the Maryland Geological Survey, and the U.S. Geological Survey¹⁴. This network of wells is monitored on a real-time, monthly, or twice-yearly basis.

Adequate Water and Sewerage Service

The county’s adequate public facilities regulations require that before subdivision, site plan or certain permit approvals, drinking water capacity and fire flow adequacy are determined. Drinking water is considered adequate if maximum daily demand plus existing use is less than 90% of system capacity. Fire flow is adequate if the proposal does not cause any deficiencies. If a proposal is denied due to inadequacy, fees may be paid to improve facilities or donated to support necessary upgrades to allow approval.

If average daily demand exceeds 80% of municipal system capacity, the Maryland Department of the Environment requires the county to identify new water sources, upgrade infrastructure or reduce demand through conservation to ensure sufficient supply. Similarly, wastewater capacity is deemed adequate if existing

¹⁴ Maryland Geological Survey, [Groundwater Wells in Calvert County, Maryland](#) (accessed 4/10/18).

and proposed average daily flow is below 90% of the authorized capacity. If flow exceeds 80% or projected growth will overload the system within five years, the department requires the county to plan, design, finance and build a larger sewer facility.

Government and Community Facilities

Calvert County Comprehensive Plan Vision

- Our communities are safe. We care for the well-being of each other.
- Our children are well-prepared for the future. We offer robust and diverse educational opportunities with a variety of post-secondary educational and training opportunities.
- We are building a strong local economy based on renewable resources, agriculture, seafood, high technology, retirement, recreation and tourism.
- Our government is efficient, open and responsive to citizen needs and concerns.

Calvert County Comprehensive Plan Government and Community Facilities Goals

Goal 1: Establish policies and strategies that provide for high-quality, responsive and cost-effective services to residents, businesses and organizations in the county.

Goal 2: Maintain the high quality of educational facilities: public schools, college and libraries.

Goal 3: Provide access to a variety of quality recreational environments and opportunities.

Goal 4: Ensure Calvert County has adequate healthcare facilities and programs.

Goal 5: Support public safety programs, strategies and facilities development.

Goal 6: Maintain well-managed and effective solid waste and recyclable materials management systems in Calvert County.

Goal 7: Collectively plan future initiatives, to the greatest extent possible, with internal county departments and regional county jurisdictions, councils and other potential partnerships.

Community Facilities

Community facilities should be located within or in close proximity to town centers where infrastructure—such as public water facilities, public sewer facilities, roads, sidewalks and public transit—is available. New public buildings, including schools and community centers, should be sited close to other civic or commercial buildings and designed for multiple uses.

Educational Facilities

Calvert County Public Schools has 25 schools, including 13 elementary schools, six middle schools, four high schools, the Career and Technical Academy, and a special education center. Existing school facilities have sufficient space to accommodate the county's current and future student population until at least 2026, with the exception of the North School District, where transfer students have increased enrollment. County adequate public facility regulations consider school capacity adequate unless enrollment exceeds 100%. In these cases, affected residential development proposals may be deferred for no longer than six years from the date of preliminary approval. For current status of school capacity adequacy, see the [Calvert County Adequate Public Facilities School Reports](#) on the Calvert County Planning Commission's webpage.

The county also has several higher education facilities. The College of Southern Maryland, a regional community college serving Calvert, Charles and St. Mary's counties, has a campus in Prince Frederick offering associate degrees in arts, teaching, science, engineering and applied science. The University of Maryland's Chesapeake Biological Laboratory, located in Solomons, leads international and national research in fisheries, estuarine ecology, environmental chemistry, and toxicology. The Morgan State University Patuxent Environmental and Aquatic Research Laboratory, located in St. Leonard, is designed to increase the understanding of coastal ecosystems, with an emphasis on the Chesapeake Bay and its tributaries, to support their management and protection.

Calvert County Library

Calvert Library has four locations and a Mobile Services department. The main library is located in Prince Frederick, with three branch libraries: Fairview, Twin Beaches and Southern. A recent analysis of the library's facilities, services and future needs identified the desire for the Southern Library Branch to be owned by the county, rather than leased, and for the expansion and renovation of the Fairview Branch.

Older Adult and Senior Facilities

Calvert County's three Senior Centers provide services for older adults, seniors and persons with disabilities, such as congregate meals, recreation and education programs, and support for enrollment in social services programs. The Calvert Pines Senior Center is located in the Prince Frederick Town Center, the Southern Pines Senior Center is located in the Lusby Town Center, and the North Beach Senior Center is located in the Town of North Beach. For seniors or residents with disabilities who need a more secure setting and medication management, the county has two nonprofit adult day care facilities.

Healthcare Facilities

Calvert County Health Department

With nearly double the population since its main office was built, the Calvert County Health Department is the sixth-largest employer in the county and one of 24 local health departments in Maryland. The state's Public Health Administration oversees vital services including infectious disease control, environmental health, family health, food safety, health care quality, vital records, the Office of the Chief Medical Examiner, the State Anatomy Board, and the activities of all 24 local health departments. The county health department is outgrowing its current space and will need to expand or build a new main facility to accommodate the growing number of patients.

CalvertHealth

CalvertHealth Medical Center is a private, nonprofit, community-owned 141-bed acute care hospital with its main campus in Prince Frederick. The hospital is part of a health system that includes an employed physician network, a diagnostic imaging center, urgent care facilities across the county and a mobile health unit serving underserved areas. CalvertHealth is the county's second-largest employer. Founded in 1919 as Calvert Memorial Hospital, its original building on Church Street is part of the Calvert County Historic District. The hospital periodically conducts a community health needs assessment.

The 2023 Calvert County Community Health Needs Assessment aims to identify the most pressing health issues and guide planning to address them. CalvertHealth's service area includes Calvert County and parts of southern Anne Arundel County. One priority health topic is exercise, nutrition and obesity. Calvert County has

a higher adult obesity rate than the state—37.2% versus 31.5%—and lower access to exercise opportunities, 61.4% compared to 92.6% statewide¹⁵. Several significant health needs, both prioritized and not, are linked to land use patterns, including exercise, nutrition, environment and transportation. A community survey highlighted concerns over a lack of safe sidewalks, with 57% of respondents¹⁶ noting this issue, and a need for more fitness and physical activity resources¹⁷. The assessment’s FY23-25 Implementation Plan outlines strategies, target populations, key partners, tactics and evaluation methods for each priority health need¹⁸.

CalvertHealth has published, [Walk Your Way: Calvert County Walking Guide](#). This walking guide has several routes in the Prince Frederick area, including a route along Prince Frederick Boulevard. In addition, a [map of walking routes on CalvertHealth’s campus in Prince Frederick](#) is also available online.

Calvert County Nursing Center

Calvert County Nursing Center is located adjacent to the CalvertHealth campus and the Calvert County Health Department. It is a not-for-profit skilled nursing center providing long-term skilled nursing care, post-acute rehabilitative services, memory support, palliative and respite care for people living in Calvert County and surrounding regions¹⁹.

Private Healthcare Providers

The majority of private healthcare providers are located in the Prince Frederick Town Center, many in the northern area of the Town Center near the hospital campus. As noted in the Economic Vitality section, healthcare is a major employer in Calvert County with 3,500 people employed.

Parks and Recreation

The Comprehensive Plan sets for the expectations for recreation in the town centers. Each town center should serve as the focal point of recreation for residents of the town center and their surrounding areas. According to the Calvert County Comprehensive Plan, each town center should have:

- A town park or “village green.”
- An in-town pedestrian and bikeway system that connects residential areas, activity centers and schools.
- An outdoor public facility designed primarily for active team sports.
- An indoor community center capable of providing a range of activities for all age groups.

The Calvert County Comprehensive Plan includes several objectives and actions related to town centers: increasing land dedicated to recreation and natural resources; ensuring a wide range of public recreation facilities and programs to meet the interests and needs of all ages, incomes and abilities; expanding the variety of community facility uses; and boosting community involvement in recreation planning.

¹⁵ [2020 Calvert County Community Health Needs Assessment](#), p. 34 (accessed 6/30/21).

¹⁶ [2020 Calvert County Community Health Needs Assessment](#), p. 38 (accessed 6/30/21).

¹⁷ [2020 Calvert County Community Health Needs Assessment](#), p. 15 (accessed 6/30/21). Note: the community survey was promoted across CalvertHealth’s entire service area from May 14, 2020, to June 22, 2020.

¹⁸ [2020 Calvert County Community Health Needs Assessment](#), p. 38 (accessed 7/7/21).

¹⁹ [Calvert County Nursing Center](#) (accessed 7/7/21).

Parks and recreation planning and acquisition goals are established in the [Calvert County's Land Preservation, Parks and Recreation Plan](#). The updated plan was adopted on April 15, 2018, and detailed maps showing the locations of public parks and recreation sites, density of parks, open space, recreation sites, as well as driving distances to these areas. Prince Frederick, North Beach, Chesapeake Beach and Lusby have the highest density of public parks, open spaces and recreational sites. Both the Calvert County Comprehensive Plan and Calvert County Land Preservation and Recreation Plan call for creating trails and paths within town centers that connect with outlying parks and open spaces.

Public Safety Facilities

Public safety facilities—including police, animal control, fire, rescue and emergency medical services (EMS)—support county residents during emergencies. These facilities are distributed throughout the county and are primarily located in town centers, where population density is highest.

Animal Shelter

The Linda L. Kelley Animal Shelter is an open-admission animal shelter that cares for owner-surrendered animals and stray animals in Calvert County. Its mission is to provide compassionate humane care and treatment, educate the public on proper care, and offer adoption services. The shelter is run under the direction of the Calvert County Department of Public Safety. The Animal Shelter and Animal Control divisions share space at the facility, which is located on MD 231 in the Calvert County Industrial Park, about 3.5 miles from MD 2/4.

Solid Waste Management

The Department of Public Works, Solid Waste Division operates six Convenience Centers throughout the county—Appeal, Ball Road, Barstow, Huntingtown, Mt. Hope, and Plum Point—where residents can dispose of their trash and recyclables. In addition, the Solid Waste Division offers county residents free bulk item pick up services for many large items. Residents are permitted to bring large items to Appeal Landfill themselves. The Barstow Convenience Center is to be redesigned to have two levels like the Appeal Convenience Center. The county allocates funds on an ongoing basis to maintain these facilities and meet the needs of residents.

Broadband Infrastructure

Fiber-optic infrastructure is as essential as water and sewer service for attracting high-tech jobs. Advanced infrastructure, including fiber-optic networks, will be critical for business development and transportation technologies over the next 20 years. Calvert County currently has fiber-optic connections at four locations in the Owings and Dunkirk town centers, as well as two locations in the southern part of the county. These services are being expanded countywide. The Master Plan of Town Centers, consistent with the Calvert County Comprehensive Plan, recommends prioritizing broadband deployment in town centers.