SAM SHOGE FOR KENT COUNTY

EXPANDING OPPORTUNITIES

A FOUR-VOLUME PLAN FOR KENT COUNTY

VOL. 02



BUILDING MORE ATTAINABLE HOUSING

Expanding housing opportunity

SAM SHOGE

electsamshoge.com



A MESSAGE FROM SAM

More people should be able to find a home and build their lives in Kent County.

A home makes it possible to remain near family, build a life in a community, and plan for the future. I want more people to have that opportunity in Kent County, whether they are starting out, raising children, or deciding where to spend their later years.

We can welcome more homes while protecting the places we love. I want to help our local builders take on suitable projects, help residents understand what they could build, and help older neighbors remain safely at home. Those are practical ways to make growth reflect the needs of our community.

The proposals in this volume describe a more active county role in that work. Together, they could help turn suitable land into homes, preserve the housing we already have, and give more residents choices they can afford.

These ideas draw on approaches other communities have used. Our task would be to learn from that experience and determine what makes sense here. Public input, careful financial review, and cooperation with our towns and potential partners would shape what happens next.

I know residents will ask what these proposals would cost and how they would work. Those questions deserve answers. I also ask you to consider what we could accomplish: more young adults able to stay, more seniors able to live near family, and more local businesses helping build our future.

Please read this volume with those possibilities in mind. Tell me which ideas would make a difference and how we could improve them. I want us to make thoughtful choices about housing with a clear understanding of the opportunity before us.



SAM SHOGE
Candidate for Kent County Commissioner

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Expanding housing opportunity

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MORE HOMES, MORE WAYS TO REMAIN HERE

We can help more people live in Kent County while protecting the scale and character that make it home.

A new subdivision is welcome progress, but an announcement does not tell us when someone can move in. Financing, construction costs, and market conditions affect delivery. I want us to help more suitable projects become homes, while preserving the homes that already serve our neighbors.

Our needs are changing. The housing study reports average household size falling from 2.37 to 2.09 between the 2012–2016 and 2020–2024 American Community Survey periods. Smaller households require more homes to house the same number of people. That helps explain why new construction does not automatically produce population growth. [1]

The 2020–2024 estimates also show 32.4% of households were one-person households. Of 1,870 vacant homes, 938 were for seasonal, recreational, or occasional use. These survey estimates describe different housing circumstances; vacancy does not mean a home is available for year-round living. [1, 2]

A measured pace of growth should still deliver meaningful results. We can help local builders create modest subdivisions and infill homes, help residents explore an additional home on a suitable property, and protect existing homes from deterioration. Together, these efforts could offer more choices without making large developments our only source of new housing.

EXPERIENCE ELSEWHERE, SHAPED FOR KENT COUNTY

Several proposals would be new undertakings for Kent County, but their underlying approaches are already used elsewhere. Examples appear in the initiatives that follow. I want to adapt that experience with our towns, local builders, residents, and housing organizations, giving this community a larger role in creating the homes it needs.

WHAT SUCCESS COULD LOOK LIKE

A young adult could find a home near family. An older neighbor could stay safely in a familiar community. A local builder could take on another suitable project. I want us to pursue those outcomes while protecting the distinct places that make Kent County home.

1. Rivers & Roads. Every Way Home: Kent County Housing Study, 2026. Executive Exhibit ES1 and household analysis; ACS 2012–2016 and 2020–2024.
2. U.S. Census Bureau. ACS 2020–2024, Kent County: household and housing characteristics. Maryland State Data Center.

AMBITION WITH FINANCIAL DISCIPLINE

Begin with the opportunity, then do the work to determine which ideas Kent County can responsibly deliver.

Give promising ideas a fair hearing

I am proposing a direction for Kent County, with enough detail to show why these ideas deserve consideration. Public input, consultation, legal review, and feasibility work would help improve them. I ask residents to consider their potential alongside the questions we would need to answer.

Choose among competing priorities

These proposals would be weighed against other county responsibilities and the initiatives in all four Expanding Opportunities volumes. We would need to compare benefits, establish funding, and decide what should advance first. Inclusion here is not a spending commitment.

Understand the continuing obligation

We should examine startup costs and the expenses that follow, including staffing, maintenance, and administration. Outside funding can help, but its conditions matter. If resources are insufficient, we should refine, phase, or delay a proposal.

Work with the people who would deliver it

Towns, county staff, builders, and housing organizations would help shape appropriate roles. No partner commitment is presumed. County government can contribute coordination, useful property, and access to public resources as well as carefully considered funding.

COUNTY INVESTMENT AND TIMING

These labels describe relative county costs and a proposed sequence. They are not approved budgets or fixed deadlines.

County investment
Low: limited county expense.
Medium: a more substantial commitment.
High: major capital or ongoing costs.
Ranges reflect uncertainty. Startup and continuing costs need separate analysis.

Timing
Sooner: an early implementation priority.
Later: after preparation and resources are in place.
Long term: sustained planning and investment. Studies may begin earlier; delivery depends on funding, readiness, and approvals.

Help More Housing Projects Become Homes

I propose adding dedicated housing development coordination to help local builders, property owners, and housing partners turn suitable opportunities into homes people can live in.

A young adult looking for a first home, a family hoping to stay in Kent County, and an older resident seeking a smaller place all need the same thing: a home that is actually available. A promising proposal cannot meet that need until someone can move in.

I want county government to take a more active role in helping appropriate housing projects reach that point. A small builder may need answers about utilities before committing money. A housing partner may have a suitable site but need help bringing the right people together. Consistent follow-through could help those opportunities advance.

That is the purpose of a housing development coordinator. The value would come from helping solve practical problems, connecting people with the information they need, and supporting the work that leads to completed homes.

Housing opportunity	What dedicated attention could help achieve
A small builder has a project	Get outstanding questions to the right people and clarify next steps.
A housing partner has a site	Bring property, infrastructure, and funding conversations together.
Residents want to build	Connect them with practical learning and project guidance.
The county has shared priorities	Keep agreed housing actions moving between meetings.



Give good housing ideas a clearer next step

I would begin by listening to county staff, towns, builders, and housing organizations about where additional coordination would be useful. Those conversations should shape the position's responsibilities and qualifications. "Housing development coordinator" is a working title; its placement and final scope would be determined through consultation.

For a suitable project, this person could help clarify outstanding questions, arrange conversations with the appropriate reviewers or utility providers, and follow up on agreed actions. The aim is to help applicants understand what comes next and make informed decisions about moving forward.

The same capacity could help deliver the homeowner and builder symposiums, support more consistent housing standards, and keep housing and infrastructure priorities before the Council of Governments. The initiatives that follow explain each of these proposals and the housing opportunities they could create. I would put this initiative first because sustained attention could help several of the proposals in this volume produce results.

Judge the investment by what it helps accomplish

I would seek a position with a clear purpose and a manageable workload, developed with the people whose work it would support. The county would need to assess compensation and continuing costs before hiring. Existing review responsibilities would remain in place.

The test would be whether builders and housing partners receive useful help, unresolved issues get attention, and more suitable projects reach construction and occupancy. Financing and market conditions will still affect delivery, but the county can take responsibility for the quality of its own participation.



Putting the plan to work

COUNTY INVESTMENT: MEDIUM

TIMING: SOONER

These are proposals to explore together. Costs, responsibilities, and timing would be refined through consultation and financial review.

Planning question	Proposed approach
Who would lead implementation?	County leadership would develop the role with relevant staff and towns. The final title, placement, and qualifications would follow that consultation.
What drives the cost?	Compensation and operating support for a focused role with a manageable workload.
How could we pay for it?	I would consider a recurring county staffing investment after establishing its purpose, full cost, and relationship to existing work.
How would we begin?	I would listen to staff and housing partners, identify practical coordination needs, and seek approval for a well-defined position.
What continues each year?	Project follow-up, connections to appropriate expertise, symposium coordination, and support for shared housing priorities.
What would success look like?	Useful problems resolved and suitable projects advancing toward completed homes. Approvals and construction schedules would not be guaranteed.

Strengthen the Kent County Council of Governments

I propose making coordinated infrastructure investment a central, recurring focus of the existing Kent County Council of Governments so the county and its five towns can help more homes become possible.

A community can welcome new homes and still be unable to serve them. Water and sewer capacity, aging equipment, and the cost of necessary upgrades can determine whether a housing opportunity moves forward or remains on paper.

Our towns should have a dependable county partner in addressing those challenges. Large infrastructure projects require preparation, outside funding, and decisions that extend beyond one budget year. A stronger shared approach could help us put investment where it can serve existing residents and support the homes our communities need.

The Kent County Council of Governments already brings the county and towns together. I want to give that existing forum greater attention and make coordinated infrastructure improvements and investment a central purpose of its recurring work.

Agree on the investments that make housing possible

I would begin by working with town leaders to put infrastructure and housing on a regular agenda, with clear follow-up between meetings. Together, we could identify where suitable growth is planned, what improvements it requires, and which projects are ready to pursue funding.

Shared investment priority	What the existing council could coordinate
Growth and annexation	Early discussions of suitable locations and service responsibilities.
Infrastructure readiness	A common picture of capacity, upgrades, costs, and project readiness.
Funding strategy	Coordinated grant applications and separately evaluated county participation.
Investment sequence	A multiyear schedule based on existing plans, need, and available resources.
Public accountability	Clear responsibilities, follow-up, and reporting of completed improvements.

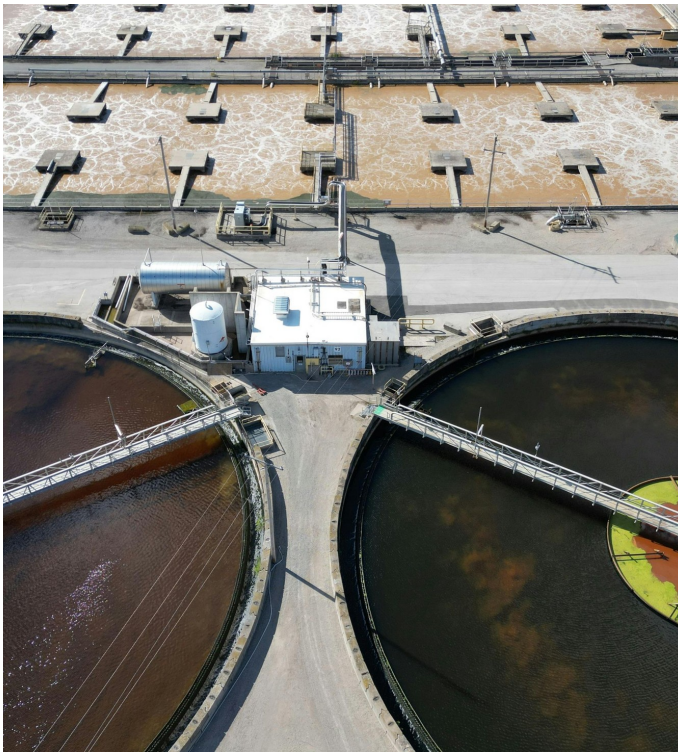
That conversation should build on existing comprehensive plans, water and sewer plans, and capital programs. The opportunity is to connect them into a broader investment strategy: what needs attention first, what it could cost, and where county participation could help attract state or federal support.

Growth and annexation discussions belong in this work as well. Earlier conversations about services and responsibilities could help communities plan with greater confidence. Each elected body would retain its authority, while the council provides a consistent place to work through shared needs.

Make each public investment work toward a shared goal

I would pursue a more strategic way to consider infrastructure requests, with room for emergencies and unexpected opportunities. The county and towns could coordinate applications, prepare stronger funding requests, and evaluate potential county contributions project by project.

The public should be able to see what an investment will improve, how it will be maintained, and which housing opportunities it could support. Success would mean completed infrastructure that serves our communities and allows suitable homes to be built, with costs and responsibilities clearly understood.



Putting the plan to work

COUNTY INVESTMENT: LOW COORDINATION; HIGH CAPITAL POTENTIAL

TIMING: SOONER; INVESTMENT OVER TIME

These are proposals to explore together. Costs, responsibilities, and timing would be refined through consultation and financial review.

Planning question	Proposed approach
Who would lead implementation?	The existing Council of Governments, with county and town representatives and agreed technical support.
What drives the cost?	Coordination and preparation first; individual infrastructure projects may require substantial capital and continuing maintenance.
How could we pay for it?	I would pursue coordinated state and federal funding requests and evaluate county participation separately for each project, without presuming a town commitment.
How would we begin?	Agree on a recurring infrastructure and housing agenda, then identify shared priorities using existing plans.
What continues each year?	Follow up on priority projects, coordinate funding requests, and update the investment strategy as needs and resources change.
What would success look like?	Infrastructure improvements completed, existing residents better served, and suitable housing projects able to advance.

Establish More Consistent Housing Standards Across Kent County and Its Five Towns

I propose helping small local homebuilders take on more projects by aligning housing language across county and town land use ordinances and offering joint planning commission training, while protecting each community's distinct character.

The growth we want should create opportunities for the people who already live and work here. Small local homebuilders can play a larger role in that future. Their relationships with local workers, suppliers, and neighbors give us an opportunity to support housing construction and our local economy together.

My emphasis would be on practical improvements that help small local builders deliver modest subdivisions, infill homes, accessory dwelling units (ADUs), and other appropriately scaled housing. Kent County and each of its five towns have their own land use or zoning ordinances. I want their housing provisions to use shared language wherever practical.

A builder familiar with Chestertown's housing rules should find similar terms and requirements when evaluating a single-family home in Millington. That could make it easier to judge whether a project is feasible, while still checking the site and local standards. Helping our local builders do more projects could support local jobs and homes that fit our communities.



Illustrative ordinance concept.

Shared priority	What coordination could establish
Planning commissions	Joint training and workshops on procedures, housing, infrastructure, and review responsibilities.
Small local builders	Shared housing language in land use ordinances, common checklists, and clearer application steps.
Local character	Locally chosen design standards, building scale, and protections for historic and village settings.
Local authority	Separate decisions and public review, supported by better shared information.

Support local builders and preserve local character

I would begin by bringing small local builders, county and town representatives, and planning commission members together to compare the housing provisions in those ordinances. We could identify definitions, application requirements, and procedures that each community could align through its own public adoption process.

Joint training and workshops would help planning commissions learn together and discuss housing, infrastructure, and review practices. Maryland's planning education and technical assistance offer resources to build on. Each commission would retain its responsibilities and independent decisions. [3]

Shared ordinance language should preserve what makes each town and village different. Historic settings, streetscapes, and appropriate building scale deserve local attention. Each community would retain its character, authority, and locally chosen protections while making common housing rules more familiar to builders.

Other communities offer ideas worth examining. Russellville, Indiana, adopted Putnam County's Unified Development Ordinance, and several towns participate in its Area Plan Commission. Kent County could learn from that cooperation without importing Indiana's legal structure or merging our commissions. [4]

Help local businesses deliver more homes

I would seek grants and technical assistance, supported where needed by a nominal county investment. Town participation should not require a financial contribution. The Council of Governments and proposed housing development coordinator could help organize the work.

The benefit I want residents to see is more housing delivered by small local builders, with opportunities for local trades and suppliers. We should ask builders whether the changes are useful and track whether suitable projects reach completion. Easier procedures would serve a clear purpose: more homes that fit our communities.

Putting the plan to work

COUNTY INVESTMENT: LOW–MEDIUM

TIMING: SOONER

These are proposals to explore together. Costs, responsibilities, and timing would be refined through consultation and financial review.

Planning question	Proposed approach
Who would lead implementation?	The Council of Governments could convene county and town planning commissions, supported by the proposed housing development coordinator. Local adoption and review authority would remain intact.
What drives the cost?	Coordination, joint training, comparison and drafting of ordinance language, and shared applicant guidance.
How could we pay for it?	Grants and technical assistance, matched where needed by a nominal county investment. No required municipal financial contribution.
How would we begin?	Consult commissions and small local builders, compare housing provisions in county and town land use ordinances, and identify language to align.
What continues each year?	Joint workshops, updated guidance, builder feedback, and review of changes that preserve local character.
What would success look like?	More familiar housing rules across communities, easier early feasibility reviews, and suitable homes completed by small local builders.

3. Maryland Department of Planning, local assistance and training. planning.maryland.gov.

4. Putnam County, Building and Planning. co.putnam.in.us.

Convene an ADU Symposium and a Small Developer Symposium

I propose an ADU symposium and a small developer symposium to help residents see how a suitable backyard, extra lot, or larger property could become a home for someone who needs one.

An older parent could live close to family while keeping a place of their own. A young adult returning to Kent County could find an affordable start near the people they know. A property owner could discover that a lot they have held for years might accommodate a new home.

These are the opportunities I want residents to be able to explore. Building can feel overwhelming when someone has never done it before. Bringing practical information and experienced people together could give more residents the confidence to investigate what is possible.

An accessory dwelling unit, or ADU, is an additional home on a property with an existing primary residence. It can add housing within an established neighborhood and often make use of existing streets and utilities. That offers a promising way to add homes with less need for major infrastructure expansion, although water, sewer or septic capacity and site conditions still need review. [5]

Show residents what they could build and how to begin

The ADU symposium would be for homeowners considering space for an aging parent, an adult child, or a renter. I would bring together people who can explain design, financing, construction, and local requirements in plain language. An ADU can provide privacy close to family and may offer a more attainable housing choice, depending on its costs and use.

Who should attend	What they could explore
Homeowners considering an ADU	A separate home for an aging parent, adult child, or renter.
Owners of larger lots	Whether a suitable property could be divided to accommodate more homes.
Owners of an extra lot or land	The practical steps from unused land to a feasible housing project.
Small local builders	Potential projects, financing contacts, and relationships with property owners.

The small developer symposium would reach people with a large lot that might be subdivided, a lot next door, or land they purchased without a definite plan. It would also welcome small local builders. Participants could learn how to assess a site, estimate costs, find professional help, and decide whether a project is worth pursuing.



Illustrative symposium concept.

5. HUD, Accessory Dwelling Units case study. huduser.gov.

I would want people to leave with a realistic next step and a contact for follow-up. The proposed housing development coordinator could organize the events and connect participants with the appropriate expertise. A symposium should help a promising idea progress beyond the day someone first hears about it.

Turn practical knowledge into additional homes

This would be a relatively modest county investment in coordination, useful materials, and access to expertise. I would explore support from participating organizations and sponsors while keeping the events focused on residents' questions.

The result to pursue is completed housing: an ADU occupied by a parent, a young resident able to remain here, or a new home on a suitable lot. We should follow the projects that emerge and learn what additional help would make a difference. Every successful project would add a home through someone who chose to act on an opportunity.



Putting the plan to work

COUNTY INVESTMENT: LOW

TIMING: SOONER

These are proposals to explore together. Costs, responsibilities, and timing would be refined through consultation and financial review.

Planning question	Proposed approach
Who would lead implementation?	The proposed housing development coordinator could organize the events with willing local professionals and public representatives.
What drives the cost?	Event coordination, accessible venues, useful materials, and follow-up support.
How could we pay for it?	I would consider modest county support and appropriate contributions from participating organizations or sponsors.
How would we begin?	Invite homeowners, landowners, and small builders; recruit lenders, builders, engineers, utility representatives, and reviewers to answer practical questions.
What continues each year?	Follow up with participants, connect feasible ideas to expertise, and update the events based on what residents need.
What would success look like?	Completed ADUs and other appropriate homes, including options for older relatives and young adults. Track delivery as well as participation.

Expand Home Repair and Aging-in-Place Assistance

I propose bringing additional government funding to existing home repair organizations so we can protect the homes we already have and help older residents remain safely in their communities.

Building more homes is only part of our housing responsibility. We also have to protect the homes people live in today. A repair that is manageable now can become far more expensive if it is left unresolved. When a home deteriorates beyond use, the community loses housing it must then replace or restore.

For an older resident, the consequences are personal. A failing roof, unsafe entrance, or inaccessible bathroom can threaten the ability to remain near family, neighbors, and familiar routines. We have a responsibility to help our seniors live safely and with dignity.

The 2020–2024 American Community Survey estimates that 5,305 Kent County residents were 65 or older, representing 27.4% of our population. Preserving safe homes is therefore an important part of caring for our community and meeting its housing needs. [6]

Bring additional public resources to existing partners

I would begin by asking existing home repair organizations which needs they cannot meet with the resources they have. Their experience and waiting lists could help us make a stronger case for additional government support.

What is at stake	What this partnership could protect
A home needs essential repairs	Keep a usable home from deteriorating into a much larger project.
An older resident faces barriers	Support accessibility improvements that make daily life safer.
A repair organization lacks funds	Bring additional government resources to work it is equipped to deliver.
The county needs more housing	Preserve existing homes while pursuing new construction.

The county's focus would be funding opportunities that call for public-sector leadership, including eligible county or municipal programs and appropriations pursued with our state and federal delegation. Maryland's Community Development Block Grant program is one example: eligible local governments can apply and work with other organizations as subrecipients. [7]



6. Maryland Department of Planning, Kent County 2020–2024 ACS profile. planning.maryland.gov.
7. Maryland CDBG program. dhcd.maryland.gov.

I would also explore USDA Rural Development and other state and federal agencies with our partners. Some programs, including USDA Housing Preservation Grants, accept both public and nonprofit applicants. We should agree on the strongest applicant and pursue additional resources without duplicating an organization's efforts. Philanthropic fundraising would remain with those organizations. [8]

The county would help research opportunities, prepare requests, and administer awards where appropriate. Existing organizations would perform or arrange the repairs. That partnership would allow the county to contribute its access to government funding while supporting the people already doing the work.

Preserve homes before their loss becomes another housing need

I would direct county resources toward the staff time, grant writing, program design, and administration needed to attract additional funding. Any required county match would be evaluated separately. Each award would need to fit the homes, households, and repairs it is intended to support.

The benefit would be visible in homes kept safe and usable, seniors able to remain where they choose, and repairs completed before conditions become more costly. Every home we preserve helps protect the housing supply while new construction works to meet additional needs.

Putting the plan to work

COUNTY INVESTMENT: LOW–MEDIUM

TIMING: SOONER; DELIVERY AS FUNDED

These are proposals to explore together. Costs, responsibilities, and timing would be refined through consultation and financial review.

Planning question	Proposed approach
Who would lead implementation?	County staff or contracted funding support would work with existing home repair organizations and state and federal representatives.
What drives the cost?	Funding research, requests and applications, program design, and award administration. Delivery organizations would arrange the repairs.
How could we pay for it?	I would prioritize eligible government programs, CDBG, and appropriations. Explore USDA and other agencies in coordination with partners; philanthropic fundraising remains theirs.
How would we begin?	Ask organizations about unmet needs and current funding, then identify additional opportunities where county participation can help.
What continues each year?	Pursue funding, support agreed award administration, and connect public investment to completed repairs.
What would success look like?	Additional public funding, more homes kept safe and usable, and older residents better able to remain in their communities.

8. USDA Rural Development, Housing Preservation Grants. rd.usda.gov.

Establish a Real Estate Development Corporation

I propose establishing a Real Estate Development Corporation to turn suitable underused property—including county-owned land—into prepared housing opportunities that builders and development partners can act on.

An unused property can remain unused for years even when a community needs homes. A buyer may see potential but also face acquisition costs, uncertain site conditions, infrastructure questions, and substantial expenses before construction can begin.

I want Kent County to have a practical way to help suitable properties move beyond those obstacles. A Real Estate Development Corporation could acquire or receive property, attract eligible funding, prepare it for development, and bring in a qualified partner to build the homes.

That could include underused county-owned land. Where property is suitable for housing and no longer needed for another public purpose, we should examine whether it could serve residents through new homes. Each opportunity would require public consideration and the appropriate approvals.

Make suitable property ready for someone to build

I would begin with a small number of promising sites and a clear housing purpose. The corporation could combine seed funding with eligible grants for work such as engineering, rehabilitation, environmental cleanup, or infrastructure preparation. The work would depend on the property and the funding available.

An illustrative property transaction

Invented figures—not a budget or forecast

1 Acquire or receive

Example purchase: $100,000. Suitable county land could also be considered.

↓

2 Prepare the site

Invest $150,000: $125,000 grant + $25,000 corporation funds.

↓

3 Include other costs

Allow $25,000 for carrying, financing, administration, and sale.

↓

4 Sell a prepared site

Example price: $225,000, versus $275,000 total acquisition and preparation costs.

↓

5 Recover and reuse funds

$150,000 corporation funds recovered + $75,000 cash, subject to grant terms.

A prepared site can give a small builder greater certainty about costs and a project that is easier to finance. Where public funding covers eligible preparation, the builder's total outlay could be lower than acquiring and preparing the property alone. In return, the transaction should secure clear public benefits, such as attainable homes and agreed completion expectations.

The illustration shows how this could work. A $225,000 sale would recover $150,000 of corporation funds and leave $75,000 in cash before any grant repayment or restrictions. That is a grant-supported cash return, not a profit over the full $275,000 project cost. The figures are invented to explain the idea, not a proposed budget or valuation.

The corporation could also contribute prepared property to a public-private partnership with agreed housing goals and exit terms. I would want the county to choose the arrangement that offers the strongest housing benefit and a responsible financial position.

Use successful projects to support the next opportunity

My ambition is for recovered capital and permitted earnings to help finance future projects and support the corporation's operations over time. Any eventual dividend or return to the county would come only from legally available surplus after obligations and reserves. Grant-funded sale proceeds may carry restrictions on reuse, including under CDBG rules. [9]

This should be judged by homes delivered, suitable public property put to use, and responsible use of county investment. The opportunity is substantial: the county could help make projects achievable while building the capacity to pursue the next one.

Putting the plan to work

COUNTY INVESTMENT: MEDIUM–HIGH

TIMING: LATER; PREPARATION SOONER

These are proposals to explore together. Costs, responsibilities, and timing would be refined through consultation and financial review.

Planning question	Proposed approach
Who would lead implementation?	County leadership would develop the proposal with qualified development and housing partners. The coordinator could help connect projects with the right expertise.
What drives the cost?	Property acquisition, preparation, financing, and operations. Publicly owned sites may offer opportunities where housing is an appropriate use.
How could we pay for it?	I would explore eligible grants, limited county seed funding, partner capital, and permitted reinvestment of proceeds.
How would we begin?	Identify suitable sites, including underused county property, and test a small number of projects for housing value and financial feasibility.
What continues each year?	Prepare projects, select qualified partners, track delivery, and account for both public support and funds recovered.
What would success look like?	More attainable homes, useful redevelopment of suitable property, and responsible recovery of capital for future housing opportunities.

9. HUD, State CDBG program income rules, 24 CFR 570.489(e). hud.gov.

Establish a Separate Land Bank Authority

I propose a separate Land Bank Authority to help neglected and difficult-to-reuse properties become homes and community assets again, with a clear purpose for every property it takes on.

A vacant house or neglected lot is more than an eyesore when people are looking for a place to live. It may represent a housing opportunity that is being lost to deterioration, ownership problems, or years without a workable plan.

I want Kent County to be able to take a more deliberate approach to suitable properties like these. A land bank could accept an authorized transfer or donation, purchase a property when justified, address obstacles to reuse, and care for it while a suitable next owner or project is identified.

The goal would be to put property back into use. A repairable house could become a home again. An appropriate vacant lot could become a building opportunity for a local builder. A property that needs more preparation could be considered by the proposed Real Estate Development Corporation.

Give difficult properties a practical route back to use

I would begin by determining the authority and resources needed, then selecting a manageable number of properties with a realistic public purpose. A land bank would have its own board and responsibilities, separate from the development corporation. Its focus would be acquiring, caring for, and returning properties to use; the corporation would advance particular development projects.

Land bank step	What it would mean locally
Select	Identify a property with a clear public purpose and realistic reuse.
Acquire	Use an authorized purchase, donation, or transfer after due diligence.
Resolve and maintain	Address title or condition issues and budget for upkeep.
Match with a use	Select an appropriate builder, housing partner, or community use.
Transfer and follow up	Set reuse terms and track whether the promised work occurs.

We can learn from nearby experience. Cambridge established its Land Bank Authority in 2024 and reports that it has appointed seven directors and begun establishment training. Its mission includes returning vacant and underused properties to productive use. [10] [11]

Wilmington, Delaware, offers a longer-running regional example of acquiring properties, holding them for redevelopment, and working with partners to return them to use. Its experience could inform our approach, although Maryland's legal requirements would govern what Kent County can do. [12]

10. City of Cambridge, land bank implementation procurement. choosecambridge.com.
11. City of Cambridge, Land Bank Authority Board. choosecambridge.com.
12. Wilmington Neighborhood Conservancy Land Bank, About. wilmingtonlandbank.org.

For Kent County, I would want each property to have a realistic plan for upkeep and reuse. Towns, neighbors, and potential housing partners should help identify appropriate opportunities. Transfers to builders or organizations should include clear expectations for the work to be completed.

Measure success in properties restored to use

A land bank would need resources for acquisition, maintenance, insurance, and any title or environmental work. I would favor a focused beginning, with the county understanding those costs before taking responsibility for a property.

The result we should pursue is a home restored, a suitable lot built upon, or an underused property serving its community again. A growing inventory of publicly held land would not be the goal. The value would come from helping property return to productive use through a clear, accountable process.



Putting the plan to work

COUNTY INVESTMENT: MEDIUM–HIGH

TIMING: LATER; PREPARATION SOONER

These are proposals to explore together. Costs, responsibilities, and timing would be refined through consultation and financial review.

Planning question	Proposed approach
Who would lead implementation?	A separate authority and board, with powers and responsibilities established through legal review and appropriate approvals.
What drives the cost?	Acquisition, maintenance, insurance, and work needed to resolve title or property-condition issues.
How could we pay for it?	I would assess county support, eligible government funding, voluntary property donations, and permitted sale proceeds against ongoing costs.
How would we begin?	Confirm legal authority and identify a manageable set of properties with a realistic plan for reuse.
What continues each year?	Maintain properties, work with towns and potential buyers, and follow up on agreed reuse commitments.
What would success look like?	Homes restored, suitable lots developed, and properties returned to productive use at a reasonable public cost.

Advance Affordable Senior Housing

I propose a more active county role in helping deliver affordable senior housing so older residents can find a suitable home without having to leave the community they helped build.

Growing older should not mean losing your place in Kent County. For some residents, repairs and accessibility improvements can make staying at home possible. Others may want a smaller home with less upkeep, a manageable rent, and easier access to the people and services they rely on.

We should work to make those choices available. Affordable senior housing can help a resident remain near family, friendships, and familiar surroundings while living in a home better suited to changing needs.

Millington Senior Village offers an encouraging local example of investment in this need. State housing officials have identified it as a priority for helping older residents stay in their community. I want us to build on that kind of progress with a continuing effort to identify and advance appropriate opportunities across Kent County. [13]

Help experienced partners deliver more places to live

I would begin with existing affordable senior housing development partners and residents themselves. We should understand the homes people need, the rents they can manage, and the locations that would allow them to remain connected to community life.

Development priority	What a senior housing plan should establish
Resident needs	Demand, income levels, preferred locations, and housing choices.
Suitable sites	Access to utilities, transportation, services, and community activities.
Development partners	Potential roles for existing affordable senior housing development partners and the county.
Lasting affordability	Financing, rents, affordability protections, and operating plans.
Delivery milestones	Realistic steps from feasibility and funding to construction and occupancy.

From there, the county could help identify suitable property, support early feasibility work, coordinate infrastructure, and pursue eligible public funding. Underused county-owned land could be considered where housing is appropriate. The proposed development corporation could help prepare a site if that would make a project more achievable.

13. Maryland DHCD. Kent County project overview, September 16, 2025. news.maryland.gov.

I would want each prospective project to offer more than an age restriction. Accessible design, lasting affordability, sound management, and practical access to services should guide our choices. Those details determine whether a new building provides the security and independence residents are seeking.

Create choices that let residents remain here

County participation would depend on the opportunity and available resources. I would seek experienced partners and outside financing, with any county contribution tied to a clear housing benefit and an understanding of continuing costs.

This initiative would add homes designed for older residents and could also give people who want to downsize a realistic option, potentially making existing homes available to other households. Moving would always be a personal choice. Our responsibility is to help make staying in Kent County a choice people can afford.



Putting the plan to work

COUNTY INVESTMENT: MEDIUM–HIGH

TIMING: LATER; ASSESSMENT SOONER

These are proposals to explore together. Costs, responsibilities, and timing would be refined through consultation and financial review.

Planning question	Proposed approach
Who would lead implementation?	County leadership working with existing affordable senior housing development partners, with specific roles agreed through consultation.
What drives the cost?	Early project work, land, infrastructure, and any county contribution to development or ongoing obligations.
How could we pay for it?	I would pursue eligible public housing resources, partner financing, and suitable property contributions, with county investment evaluated for each project.
How would we begin?	Listen to older residents and experienced partners, assess affordability needs, and identify suitable locations.
What continues each year?	Help promising projects secure resources, resolve site issues, and advance toward construction and occupancy.
What would success look like?	Affordable, accessible homes occupied by older residents who can remain connected to life in Kent County.

WHAT THESE IDEAS COULD MAKE POSSIBLE

More choices for residents, more opportunities for local builders, and more homes that serve our communities.

More people able to build a life here

If we carry out these proposals well, a young adult could find a first place within reach of family and work. A family could have more suitable homes to consider as its needs change. An older resident could choose between a safer home with needed repairs and a smaller, affordable home nearby. Each would have a better chance of remaining part of Kent County.

More of the work done by our community

A local builder could take on another project because familiar housing rules make an early decision easier. A resident could leave a symposium knowing how to investigate a suitable extra lot or accessory home. A prepared property could give a small builder an opportunity that previously seemed too uncertain. More projects could mean more work for local trades and suppliers.

Public resources helping homes reach completion

The county and towns could agree on infrastructure priorities and pursue funding together. A development corporation could help prepare suitable property, while a land bank could return neglected property to use. Repair organizations could reach more households with additional public support. These efforts would serve a common purpose: homes completed, homes preserved, and residents able to use them.

CONSIDER THE POSSIBILITY

A Kent County where finding a suitable home gives more people a reason and a realistic opportunity to stay.

Growth that reflects the places we value

I want our towns and villages to remain recognizable and distinct, with homes suited to their surroundings and infrastructure that can serve them. Helping local builders, residents, and housing partners participate gives us more ways to pursue that future. We can welcome capable development partners while taking greater responsibility for the kind of housing we want.

A stronger community across generations

More attainable homes could help young people remain close to family, help employers retain workers, and help older residents continue the relationships and routines that make life here meaningful. Preserving a home can protect that continuity as surely as building a new one can create an opportunity. Housing should support the people who make Kent County a community.

An invitation to decide what comes next

We will need to test these proposals, understand their costs, and choose among competing priorities. Some may change or move forward in stages. I ask you to consider what successful action could make possible as we do that work. Which opportunities should we pursue, and what would they mean for your family? Together, we can make thoughtful decisions that give more people a place in Kent County's future.

EXPANDING OPPORTUNITIES



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