EL DORADO CITY COMMISSION - REGULAR MEETING AGENDA
CITY HALL – 220 E. FIRST AVENUE
November 6, 2023 - 5:30 PM

1. **Call to Order**
2. **Roll Call**
3. **Invocation** - Stan Martin, First Presbyterian
4. **Pledge of Allegiance**

Proclamations and Recognition

Personal Appearances. Personal appearances are opportunities for organizations or citizens to make special presentations before the City Commission. Such appearances are scheduled in advance of the meeting by calling City Clerk Tabitha Sharp at (316) 321-9100 by 5:00 pm the Tuesday preceding the meeting. Presentations are limited to ten minutes. Any presentation is for information purposes only; no action will be taken.

Public Comments. Persons who wish to address the City Commission regarding items not on the agenda and that are under the jurisdiction of the City Commission may do so when called upon the Mayor. Comments on personnel matters and matters pending in court are not permitted. Speakers are limited to three minutes. Any presentation is for information purposes only; no action will be taken.

5. Shawna Napoli
6. Jeff Baker

Consent Agenda *(Consent agenda items will be acted on by one motion unless a majority of the City Commission votes to remove an item for discussion and separate action.)*

7. Approval of City Commission Meeting Minutes from October 16, 2023 and Commission Work Session Minutes from November 1, 2023
8. Approval of the appointment of Craig Yaryan, Brett Remsberg, Patsy Boyce, Debbie LaForge, Wade Wilkinson, Heather Rinkenbaugh, and Wilfredo Blanco-Diaz to the 2023 Excess Sales Tax Committee
9. Approval of the Social Media/Publication Policy
10. Approval of the Proclamation Policy
11. Approval of the Public Comment Policy
12. Acceptance of the 2023 Housing Needs Assessment
13. Authorization to Proceed with the Demolition of 1123 W. 3rd Avenue, a property owned by the Land Bank of the City of El Dorado

Old Business

New Business

14. Consideration of a Bid for the Automated Meter System Implementation

15. Consideration of a Moderate-Income Housing Application for the City of El Dorado, Kansas

16. Consideration of a Master Equity Lease Agreement with Enterprise Fleet Management, Inc., and Supplemental Agreements necessary for the City's participation in the Enterprise Fleet Leasing Program

Discussion Items

Reports

17. City Commission and Advisory Board Updates

18. City Manager

Executive Session

19. Commissioner _____ moved to recess into executive session pursuant to the non-elected personnel exception under K.S.A. 75-4319(b)(1) for the purposes of discussing the City Manager's annual evaluation and to reconvene the meeting at _____ p.m. in the City Commission Room.

Commissioner _____ seconded the motion.

Adjournment

20. Consideration of a motion to adjourn

PUBLIC COMMENT POLICY:

Citizens are encouraged to address the City Commission during regularly scheduled meetings. This policy is intended to provide some guidelines to ensure that all El Dorado citizens have a chance to address the Commission.

1. Each citizen will state their name and address before making comments.
2. There are no residency requirements.
3. Each citizen will have 3 minutes to present his or her comments.
4. An extension of time, if necessary, may be approved but must be by a majority of the City Commission.
5. Comments or questions will be directed only to the City Commission.
6. Citizens will follow the decorum policy.
7. Debate or argument between parties in the audience will not be allowed.
8. Certain legal issues may not be discussed. (Examples include but are not limited to personnel issues, lawsuits, etc.)
9. Violation of this public comment policy will result in the citizen being directed to cease or resume sitting.

Approved by the Commission this 2nd day of May, 2005.

EL DORADO CITY COMMISSION MEETING **October 16, 2023**

The El Dorado City Commission met in a regular session on October 16, 2023 at 5:30 p.m. in the Commission Room with the following present: Mayor Bill Young, Commissioner Kelly Tetrick, Commissioner Gregg Lewis, Commissioner Leon Leachman, Commissioner Kendra Wilkinson, City Manager David Dillner, City Engineer Scott Rickard and Administration Director Tabitha Sharp. Absent: City Attorney Ashlyn Lindskog.

VISITORS

Mike Holton	220 E 1st Ave	El Dorado, KS
Phil Benedict	Chamber of Commerce	El Dorado, KS
Kevin Brownlee	Velocity	El Dorado, KS
Fire Chief Joe Haag	220 E 1st Ave	El Dorado, KS
Lt. Caleb Fistler	220 E 1st Ave	El Dorado, KS
Julie Clements	220 E 1st Ave	El Dorado, KS
Tony Yaghjian	220 E 1st Ave	El Dorado, KS
Mike Rose	220 E 1st Ave	El Dorado, KS
Jack Zimmerman	220 E 1st Ave	El Dorado, KS
Heather Detrick	220 E 1st Ave	El Dorado, KS
AJ Hinnen	220 E 1st Ave	El Dorado, KS
Jordin Schmitt	220 E 1st Ave	El Dorado, KS
Debi LaForge		El Dorado, KS

CALL TO ORDER

Mayor Bill Young called the October 16, 2023, meeting to order.

INVOCATION

Commissioner Leon Leachman opened the meeting with an invocation.

PLEDGE OF ALLEGIANCE

The City Commission led the Pledge of Allegiance.

RECOGNITIONS

Fire Chief Joe Haag presented Fire Lieutenant Caleb Fistler with a badge in recognition of his promotion from Master Fire Fighter to Lieutenant.

PERSONAL APPEARANCE

Kevin Brownlee, Velocity CEO, thanked the city for their assistance in the fiber project and encouraged any citizens to call if they had questions or concerns about the project.

PUBLIC COMMENT

Mayor Bill Young opened the floor for public comments.

There were no comments.

CONSENT AGENDA

Approval of City Commission Meeting Minutes from September 18, 2023.

Approval of the El Dorado Community Partners CMB License to expire at 11:59 p.m. on November 10, 2023.

Approval of Appropriation Ordinance No. 09-23 in the amount of $1,908,805.87.

Commissioner Leon Leachman moved to approve the consent agenda as presented.

Commissioner Kendra Wilkinson seconded the motion.

Motion carried 5 – 0.

OLD BUSINESS

There was no old business.

NEW BUSINESS

CONSIDERATION OF A REQUEST TO SET A PUBLIC HEARING CONCERNING SPECIAL ASSESSMENTS FOR PROJECTS 569 AND 570 (STREET IMPROVEMENTS ON HUNTON, SIMPSON, 2ND AND 5TH AVENUES)

City Engineer Scott Rickard stated that these projects have been completed. The final cost of the project was $1,819,244.61, the improvement district's costs are $1,371,614.44. He stated that the city-at-large costs are $447,630.17 for the improvements to stormwater and intersections.

Commissioner Gregg Lewis asked if this completes the streets in Township Village.

City Engineer Rickard stated that we still have Norris Drive to complete.

Commissioner Gregg Lewis moved to set the public hearing for 5:30 p.m. on November 20, 2023, to be held for the purpose of considering the proposed assessments for the cost of Project Nos. 569 & 570, and further direct individual mailings to each owner liable for the special assessments.

Commissioner Kelly Tetrick seconded the motion.

Mayor Bill Young asked what the estimated costs were compared to the final costs.

Mitch Walter, Gilmore Bell P.C., stated that Project 569 was estimated at $1,204,000 and Project 570 was estimated at $435,243.

CONSIDERATION OF A REQUEST TO SET A PUBLIC HEARING CONCERNING SPECIAL ASSESSMENTS FOR PROJECTS 590 AND 591 (STREET AND SANITARY SEWER IMPROVEMENTS FOR THE DEER RUN ADDITION)

City Engineer Scott Rickard stated that this project has also been completed. He stated that all of the city infrastructure is complete in the 13-lot subdivision.

Commissioner Kelly Tetrick moved to set the public hearing for 5:30 p.m. on November 20, 2023, to be held for the purpose of considering the proposed assessments for the cost of Projects No. 590 & 591, and further direct individual mailings to each owner liable for the special assessments.

Commissioner Gregg Lewis seconded the motion.

Motion carried 5 – 0.

CONSIDERATION OF A REQUEST TO REZONE LOTS 12 AND 13, BLOCK 1 AND LOTS 12, 13, AND 14 BLOCK 3 IN THE EL DORADO BUSINESS PARK

City Engineer Scott Rickard stated that the Planning Commission heard an application to rezone the lots 12 and 13, Block 1 and lots 12, 13 and 14, Block 3 in the El Dorado Business Park from I-1 Light Industrial to R-1 Residential Low Density. He stated that the applicant wishes to build a single-family residence. He stated that the Planning Commission has requested that the buffer consisting of the hedge row and drainage swale along the north property line be maintained and possibly expanded.

Commissioner Kendra Wilkinson asked if this was the part that had been previously purchased.

City Engineer Rickard stated that it was, but the business decided to move their project and so they sold the property on the private market.

Commissioner Kendra Wilkinson moved to approve the ordinance for Case No. 23-04-REZ, an application by Kevin Brownlee to rezone Lots 12 and 13, Block 1 and Lots 12, 13, and 14, Block 3, El Dorado Business Park from I-1 Light Industrial District to R-1 Low-Density Residential District with the conditions that the rezoned property must be replatted to align with the R-1 Low-Density Residential District zoning designation and the natural buffer consisting of

the hedge row and drainage swale along the north property line shall remain in place, and the possibility of expanding this buffer should be explored during the planning process to enhance compatibility with adjacent land uses.

Commissioner Leon Leachman seconded the motion.

Motion carried 5 – 0.

DISCUSSION ITEMS

There were no discussion items.

REPORTS

CITY COMMISSION AND ADVISORY BOARD UPDATES

There were no reports.

CITY MANAGER REPORT

City Manager David Dillner stated that the Commission authorized purchase of a fire engine in 2021, the engine is anticipated to be delivered in May 2025.

City Manager Dillner stated that the Engineering department continues prep for the Central Avenue project.

City Manager Dillner stated that the fencing is moving along at McDonald Stadium. He stated that the I-beams have been delivered for the scoreboard and will be installed after the fencing is complete so that they are ready when the scoreboard arrives. He stated that staff will be doing more drainage work outside of the fence soon.

Mayor Bill Young asked if the flags were also moving.

City Manager Dillner stated that they would remain where they are now.

Commissioner Kendra Wilkinson asked if the flag would be larger.

City Manager Dillner stated that they would look into it.

City Manager Dillner stated that the projects at Central and East are moving along after some modifications to accommodate better drainage over the last week.

City Manager Dillner stated that winter sports sign-ups begin this week.

City Manager Dillner stated that the Constant Creek project received clearance from the Kansas Department of Wildlife and Parks.

Commissioner Leon Leachman asked about the project at the Branches building.

City Engineer Scott Rickard stated that the temporary façade was put in to protect the building and the public until they decide how to proceed. He stated that they decided not to move forward with the daycare project because the grant funds didn't meet their needs.

Commissioner Wilkinson asked what he meant about proceeding with the project.

City Engineer Rickard stated that they were moving forward with one vision until the grant became available, and they considered the need for the daycare, now that the grant did not work out, they are considering if they should go back to the previous plan. He stated that they were very responsive when the city asked them to secure the front of the building.

ADJOURNMENT

Commissioner Kendra Wilkinson moved to adjourn the meeting at 6:30 p.m.

Commissioner Leon Leachman seconded the motion.

Motion carried 5 – 0.

_____ _____

City Clerk Tabitha D. Sharp Mayor Bill Young

EL DORADO CITY SPECIAL COMMISSION MEETING November 1, 2023

The El Dorado City Commission met in special session on November 1, 2023, at 5:00 pm at 220 E 1st Avenue with the following present: Mayor Bill Young, Commissioner Kelly Tetrick, Commissioner Gregg Lewis, Commissioner Kendra Wilkinson, City Manager David Dillner, and Administration Director Tabitha Sharp. Absent: Commissioner Leon Leachman and City Attorney Ashlyn Lindskog

VISITORS

Mike Holton	City of El Dorado	El Dorado, KS
Jason Patty	City of El Dorado	El Dorado, KS
Julie Clements	City of El Dorado	El Dorado, KS
Kate Bosserman	City of El Dorado	El Dorado, KS

CALL TO ORDER

Mayor Bill Young called the November 1, 2023, Special City Commission meeting to order at 5:00 p.m.

WORK SESSION DISCUSSION ITEMS

TRANSPORTATION MASTER PLAN

JEO was present to provide an update on the Transportation Master Plan.

They asked the City Commission for input on the goals for the plan in regard to traffic movement including, but not limited to cars, semis, bikes and pedestrians.

They provided a plan for the project schedule.

MODERATE INCOME HOUSING APPLICATION

City Manager David Dillner stated that the application to receive Moderate Income Housing funds is in mid-November, so staff are requesting approval from the City Commission of an application at the next regular meeting. After requesting proposals, we received two applications, one from Dean Construction and one from RSH Holdings.

The City Commission asked that both applicants attend the meeting on Monday to answer a few questions.

SOCIAL MEDIA POLICY

Tabitha Sharp, Administration Director, stated that staff have reviewed the policy and came up with some requirements for posts that maintain the integrity of our brand, while posting items of a general interest to the public.

PROCLAMATION POLICY

Tabitha Sharp, Administration Director, stated that after the previous meeting, staff changed the statement regarding ideology because it was too abstract. She reviewed the changes that were made.

Mayor Bill Young requested that the proclamations be added to a calendar so that the Commission can be aware of them prior to the meeting.

PUBLIC COMMENT POLICY

Tabitha Sharp, Administration Director, stated that the previous policy was adopted in 2005. Staff have made a few changes to update the policy including removing the address requirement, adding guidelines for violation of the policy and providing the ability for the public to request items be removed from the consent agenda for discussion in the regular agenda.

HOUSING NEEDS ASSESSMENT

City Manager David Dillner reviewed the housing development. He stated that the assessment showed the city was lacking entry level housing. He stated that if we want to add housing consistently, we will need to develop our own program to address the lack of grant funds available.

Commissioner Kendra Wilkinson stated that the housing assessment was very well done and informative.

REGULAR AGENDA PREVIEW

The City Commission reviewed the upcoming agenda for November 6, 2023.

COMMISSION REPORTS

There was no report.

CITY MANAGER REPORT

There was no report.

ADJOURNMENT

Commissioner Kendra Wilkinson moved to adjourn the meeting at 6:57 p.m.

Commissioner Gregg Lewis seconded the motion.

Motion carried 4 – 0.

_____ _____

City Clerk Tabitha D. Sharp Mayor Bill Young

TO: City Commission
FROM: Tabitha Sharp
SUBJ: Approval of the Social Media/Publication Policy
DATE: November 6, 2023

Background:
The City Commission reviewed the social media policy at a previous work session and requested a few changes prior to adoption. The City's current policy was combined with the policy for staff social media use and lacked direction for the city and the public. Staff have since revised the policy to include a few other items. The policy governs what can be posted on our pages as well as those who comment on those posts. The new policy is attached for review.

Attachments:
1. City of El Dorado Social Media/Publication Policy

Policy Issue:
The City Commission must review the policy and determine if it meets the goals of the City's social media pages.

Fiscal Impact:
There is no fiscal impact.

Trade-offs:
The proposed policy limits what can be posted on the city's social media pages, but staff believe it does so in a way that best highlights what our city has to offer.

Staff Recommendation:
Direct staff to bring the policy to a regular meeting for approval.

Commission Action:

EL DORADO
KANSAS

SOCIAL MEDIA/PUBLICATION POLICY

The City of El Dorado uses social media as a method of communication to the citizens.

Postings on these pages shall be limited to the following:

- City sponsored announcements, activities, groups or component units (e.g. Municipal Band, Bradford Memorial Library, El Dorado Senior Center).
- Other governmental units.
- Partner Agencies (e.g. El Dorado Chamber of Commerce, El Dorado Main Street and El Dorado Inc.).
- 501c3 Organizations.

The City will not post anything on their social media that violates any of the following:

- People, events, or organizations with no direct relationship to El Dorado.
- Advertising of for-profit purposes.
- Positions highlighting, referencing, or taking sides in political or religious controversies.
- Positions contrary to City Ordinances or Resolutions.
- Personal activities not of a general public interest, such as deaths, family reunions, birthdays, anniversaries, groundbreakings, or fundraisers.

The Community calendar shall remain open for the groups listed above to post according to the following:

- The event must be open to the public.
- The post cannot contain any language that would violate any terms of our social media comment policy.

The Experience El Dorado social media pages and website shall be exempt from the rules above as it relates to the following:

- Sponsors of Experience El Dorado events or publications.
- For-profit community events, featuring a local business and/or showcasing the best of what El Dorado has to offer.

SOCIAL MEDIA COMMENT POLICY

The City of El Dorado welcomes community engagement and feedback. The City of El Dorado's Social Media Comment Policy is that comments are subject to public disclosure and will be screened for the following:

- Comments that promote, foster, or perpetuate discrimination on the basis of race, creed, color, age, religion, gender, marital status, status with regard to public assistance, national origin, physical or mental disability or sexual orientation.

- Defamatory statements, or any material contained in it, holds up an individual or groups of people to public ridicule, derision or embarrassment, or is libelous.
- Obscene or explicit comments or the use of vulgar, offensive, threatening or harassing language.
- Comments or any material that advocates or opposes a region or religious belief.
- Hateful or mean-spirited comments.
- Personal attacks, insults or threatening language.
- Sexual content or links to sexual content.
- Plagiarized material, or material that violates intellectual property rights.
- Private, personal information published without consent.
- Commercial promotions or spam.
- Comments that are off-topic or that link to material that is off-topic.
- Comments that embed images from external sources.
- Comments that violate any local, state, or federal law.
- Information that may tend to compromise the safety or security of the public or public systems.

Items shared/posted on City social media pages shall be subject to branding guidelines.

The City reserves the right to remove content that is deemed in violation of this policy or applicable law.

The City is not responsible for, and neither endorses nor opposes, comments placed on this site by visitors to the site.

Any comments submitted to these pages are public records subject to disclosure by the Kansas Open Records Act and other public records and disclosure laws, as well as discovery in litigation. This includes, but is not limited to, information made available through a user's privacy settings on their own social media and other internet pages. For Public Records Act requests, please contact the City Clerk's office directly.

If you have any questions about our comments policies, please don't hesitate to ask. Comments will be screened periodically during standard business days.

TO: City Commission
FROM: Tabitha Sharp
SUBJ: Approval of the Proclamation Policy
DATE: November 6, 2023

Background:
The City of El Dorado does not currently have a proclamation policy. Staff brought one to the Commission for review and were asked to make changes to some vague language. Those changes have been made and the proposed policy is attached.

Attachments:
1. City of El Dorado Proclamation Policy

Policy Issue:
The City Commission must review the policy and decide if it is in the best interest of the City of El Dorado to adopt it.

Fiscal Impact:
There is no fiscal impact.

Trade-offs:
Prior to this policy, any proclamation that was submitted to the city was read at a meeting. The policy will give direction on which proclamations are allowed and provide guidelines for submission of those proclamations.

Staff Recommendation:
Direct staff to bring the policy to a regular meeting for adoption.

Commission Action:

EL DORADO
KANSAS

One of the many functions of the City Commission is recognizing and honoring people, events, activities, organizations, issues, etc. through the issuance of formal proclamations. The goal of a proclamation is to honor occasions of importance and significance and increase public awareness of issues to improve the well-being of the citizens of El Dorado.

General Guidelines:

- Proclamations typically recognize a day, week or month and are issued no more than annually.
- A proclamation is a ceremonial document and are not legislation of the Commission. The issuance of a proclamation does not mean that the City of El Dorado endorses the group or project.
- Proclamations must have a local tie to the City of El Dorado.
- The request for proclamation must originate from a citizen of El Dorado or a department of the City.
- A draft proclamation may be edited or rewritten at the discretion of the Administration Department.
- Proclamations will not be issued for any of the following purposes:
    - People, events, or organizations with no direct relationship to El Dorado.
    - Advertising of for-profit purposes.
    - Positions highlighting, referencing, or taking sides in political or religious controversies.
    - Positions contrary to City Ordinances or Resolutions.
    - Personal activities not of a general public interest, such as deaths, family reunions, birthdays, anniversaries, or groundbreakings.

Requesting a Proclamation:

- Requests for a proclamation should be made at least four (4) weeks prior to the date requested.
- Requests can be made by e-mailing the City Clerk.
- A draft of the proclamation must be submitted with the request.
- An official copy of the proclamation may be issued by request either at the Commission meeting, via e-mail or mail. The requesting party must specify their preference as part of the request.

TO: City Commission
FROM: Tabitha Sharp
SUBJ: Approval of the Public Comment Policy
DATE: November 6, 2023

Background:
The City's public comment policy has not been updated since 2005. Recent questions regarding the policy led staff to make changes. The proposed policy is attached.

Attachments:
1. Current Public Comment Policy Adopted in 2005
2. Proposed Public Comment Policy

Policy Issue:
The City Commission must decide whether to adopt this policy or keep the existing policy.

Fiscal Impact:
There is no fiscal impact.

Trade-offs:
Adoption of this policy will allow comments from individuals who are not residents of the City of El Dorado and allow for those individuals to request changes to the agenda as presented.

Staff Recommendation:
Direct staff to bring the policy to a regular meeting for adoption.

Commission Action:

Current Public Comment Policy Adopted in 2005

PUBLIC COMMENT POLICY:

Citizens are encouraged to address the City Commission during regularly scheduled meetings. This policy is intended to provide some guidelines to ensure that all El Dorado citizens have a chance to address the Commission.

1. Each citizen will state their name and address before making comments.
2. There are no residency requirements.
3. Each citizen will have 3 minutes to present his or her comments.
4. An extension of time, if necessary, may be approved but must be by a majority of the City Commission.
5. Comments or questions will be directed only to the City Commission.
6. Citizens will follow the decorum policy.
7. Debate or argument between parties in the audience will not be allowed.
8. Certain legal issues may not be discussed. (Examples include but are not limited to personnel issues, lawsuits, etc.)
9. Violation of this public comment policy will result in the citizen being directed to cease or resume sitting.

Approved by the Commission this 2nd day of May, 2005.

EL DORADO
KANSAS

PUBLIC COMMENT POLICY

Citizens are encouraged to address the City Commission during regularly scheduled meetings. This policy is intended to provide some guidelines to ensure that all El Dorado citizens have a chance to address the Commission.

1. Each interested party will state their name before making comments. Individuals wishing to be contacted about their comments following the meeting should provide their contact information to the City Clerk.
2. Any interested party may make public comments during a regular meeting. There are no residency requirements.
3. Each citizen will have three minutes to present his or her comments.
4. An extension of time, if necessary, may be approved but must be by a majority of the City Commission.
5. Comments or questions will be directed only to the City Commission.
6. Interested parties will act in a civil and courteous manner when addressing the City Commission.
7. Debate or argument between parties in the audience will not be allowed.
8. Legal issues will not be discussed. (Examples include but are not limited to personnel issues, lawsuits, etc.)
9. Violation of this public comment policy will result in the citizen being directed to cease or resume sitting. The Mayor, or Vice-Mayor in the absence of the Mayor, may direct anyone not complying with this policy or who is acting in an uncivil or threatening manner to leave the Commission Chambers.
10. Items on the agenda will not be addressed during the public comment section, although the City Commission may, at its discretion, allow public comment on an agenda item when that item is discussed on the regular agenda.
11. Interested parties may request the removal of any item placed on the consent agenda during the public comment period of the regular meeting. The item will be moved to the regular agenda if a majority of the City Commission agrees to remove the item and place it on the regular agenda.

Approved by the Commission this ___ day of _____, ____.

TO: City Commission
FROM: David Dillner, City Manager
SUBJ: Acceptance of the 2023 Housing Needs Assessment
DATE: November 6, 2023

Background:
The Housing Needs Assessment is the initial step in a process to facilitate housing opportunities in El Dorado. By completing it, the City can begin the process of establishing incentive districts to benefit developers and homebuyers. It also provides important data to help stakeholders understand the housing needs of the community before undertaking projects that require significant capital investment and risk. The assessment will be instrumental for developers interested in pursuing the Moderate-Income Housing program and is also a requirement to establish a Rural Housing Incentive District.

Attachments:
1. el-dorado-housing-assessment-09-27-23-final

Policy Issue:
The City's adopted Strategic Plan states that "*The City of El Dorado actively works to create an environment that facilitates capital investment, produces jobs, and increases the tax base of the community."* One of the objectives under this priority states that the City will collaborate with area developers and builders to facilitate housing opportunities for the community." The City should understand the housing needs within the community before initiating any policies or actions intending to facilitate housing opportunities within El Dorado.

Fiscal Impact:
NA

Trade-offs:
NA

Staff Recommendation:
The City Manager recommends acceptance of the 2023 Housing Assessment as prepared.

Commission Action:
Commissioner _____ moved to accept the Housing Needs Assessment at the recommendation of the ad hoc Housing Advisory Committee.

Commissioner _____ seconded the motion.

EL DORADO

THE FINE ART OF LIVING WELL

Housing Needs Assessment

City of El Dorado | August 2023

Contents

Contents 2
Acknowledgements 3
Disclaimer 3
Introduction 4
Background 5
Demographics 8
Housing Stock Characteristics 12
Affordability 14
Alignment of Supply and Demand 18
Stakeholder Feedback 20
Aligning Local Efforts with State Housing Strategies 30
Funding Opportunities 32
Conclusion 36

Wichita State University
Public Policy & Management Center

Nigel Soria, Research Economist & Data Scientist
Isabel Ebersole, Research Project Manager

Acknowledgements

The Public Policy and Management Center (PPMC) would like to thank David Dillner (El Dorado City Manager), Sarah Hoefgen (Executive Director of El Dorado, Inc.), and the many focus group participants who assisted with input into this report.

Disclaimer

This study was conducted by the PPMC at Wichita State University. The PPMC is an independent research body unaffiliated with the City of El Dorado. This report was prepared by the research team and data collected from external sources. PPMC's findings are based on assumption of data accuracy received from internal and external sources. The findings represent the findings, views, opinions, and conclusions of the research team alone. The report does not express the official or unofficial policy of Wichita State University.

Introduction

Affordable housing is a major contributing factor to a balanced and well-functioning city and in turn, its communities, and neighborhoods. The City of El Dorado undertook this Affordable Housing Needs Assessment to establish a data-based foundation for the creation and preservation of affordable housing. The need for affordable housing cannot be easily reduced to one number or one need. Maintaining affordable housing is a complex and dynamic pursuit. Important highlights from the assessment include:

Data

- 60% of El Dorado residents are homeowners; 40% are renters
- Median home values, rents, and incomes have increased since 2016
- Approximately 12% of El Dorado houses are currently vacant
- 53% of El Dorado houses were built before 1960; 75% before 1980
- Housing deficits exist for home owners earning more than $50,000 per year and renters earning between $5,000 and $20,000 per year

Stakeholder Feedback

- The cost of development, specifically the cost of construction, was identified as a major barrier to housing in El Dorado
- There are significant land and geographic barriers limiting housing expansion
- Stakeholder consensus was a greater diversity of housing types and a focus on ownership are essential
- An unfavorable perception towards non-single-family homes and zoning are obstacles to diversifying housing
- Stakeholders believe the lack of housing in El Dorado has a systemic impact, limiting community growth and economic development
- Stakeholders would like to see El Dorado take advantage of current State funding opportunities available

Background

A housing needs assessment is a comprehensive endeavor aimed at gathering extensive information and conducting a thorough analysis of housing needs and challenges within a specific geographic area, which:

- Provides a clear understanding of the dynamics of the housing market
- Identifies gaps between housing supply and demand
- Informs the development of effective housing policies and interventions

The assessment is a critical step in addressing the housing needs of a community and ensuring that housing options align with the diverse requirements of its population.

The primary objectives of conducting a housing needs assessment are:

- *Identify Housing Needs:* One of the primary goals of the assessment is to identify the specific housing needs of various demographic groups residing in the area. This includes low-income households, seniors, students, individuals with disabilities, and others. By gathering insights into the types of housing required, such as affordable housing, supportive housing, rental units, or homeownership opportunities, the assessment enables targeted strategies to address the identified needs.
- *Understand Housing Affordability:* Assessing housing needs involves a comprehensive analysis of housing affordability within the target area. It aims to determine whether the available housing options are financially viable for the population and sheds light on the affordability challenges faced by households. This information is crucial for designing appropriate policies and programs to tackle housing affordability issues effectively.
- *Inform Policy Development:* A housing needs assessment serves as the foundation for policy development. By analyzing the gathered data and identifying housing gaps and challenges, policymakers can make well-informed decisions and formulate targeted strategies to address the housing needs of the

community. The assessment aids in the allocation of resources, prioritization of interventions, and the development of policies that align with the specific requirements of the local housing market.

- *Plan for Future Housing Development:* The assessment provides valuable insights into future housing demand, enabling proactive planning and development. By understanding population projections, demographic trends, and economic factors, policymakers and developers can anticipate future housing needs. This information helps determine appropriate housing targets and plan for the construction and renovation of housing units accordingly.
- *Support Funding Applications:* Housing needs assessments play a crucial role in securing funding for housing-related initiatives. The findings and recommendations derived from the assessment can be used to support grant applications, funding requests, or partnership proposals. A robust needs assessment strengthens the case for funding by providing evidence-based justifications for the allocation of resources.
- *Engage Stakeholders:* Engaging various stakeholders is an integral part of the housing needs assessment process. This includes government agencies, housing developers, community organizations, and residents. Involving these stakeholders throughout the assessment fosters collaboration and ensures that diverse perspectives and insights are considered. Such engagement creates a sense of ownership and collective responsibility in addressing the housing challenges identified.
- *Monitor and Evaluate Progress:* A housing needs assessment establishes a baseline against which progress can be measured. By periodically repeating the assessment, policymakers can monitor changes in housing needs, assess the effectiveness of implemented policies, and make necessary adjustments to housing strategies over time. This monitoring and evaluation process ensures the identified housing needs continue to be addressed in a dynamic and responsive manner.

In summary, a housing needs assessment serves as a crucial tool for policymakers, administrators, and stakeholders to gain a comprehensive understanding of housing market dynamics, identify specific housing needs, and guide the development of targeted policies and interventions. The assessment is vital in addressing housing affordability issues, planning for future housing development, and ensuring that housing options effectively meet the diverse needs of the population.

Demographics

Knowing the demographic makeup of an area is key to understanding and addressing the housing needs of a community. Data on age, racial composition, disability, and socioeconomic status can reveal who lives in the area and inform decisions about how to allocate scarce resources to best meet the needs of the people. Examining demographic data can also provide insight into mobility trends among different populations into and out of the geographic area.

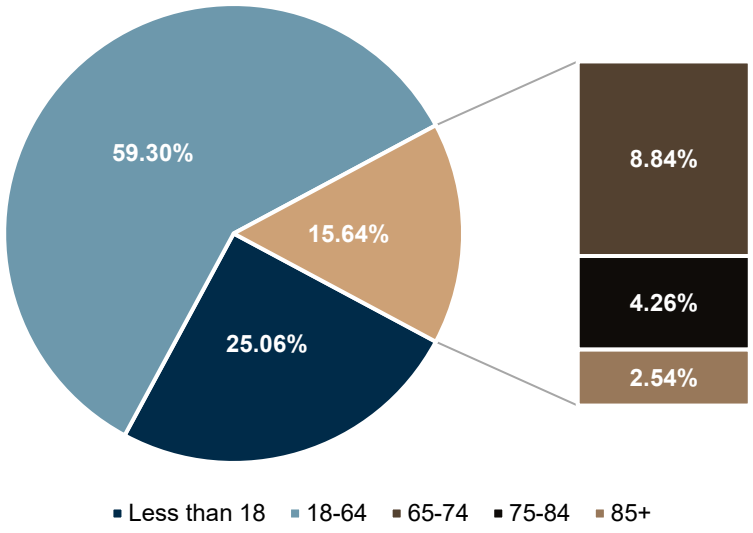
Population

Total Population

12,855

Source: U.S. Census Bureau, American Community Survey 5-year estimates

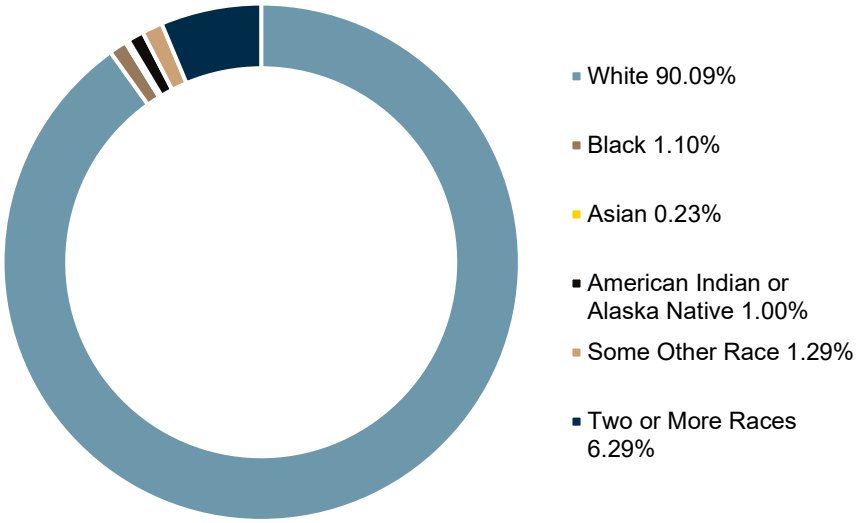
Figure 1: Population by Age



Source: U.S. Census Bureau, American Community Survey 5-year estimates

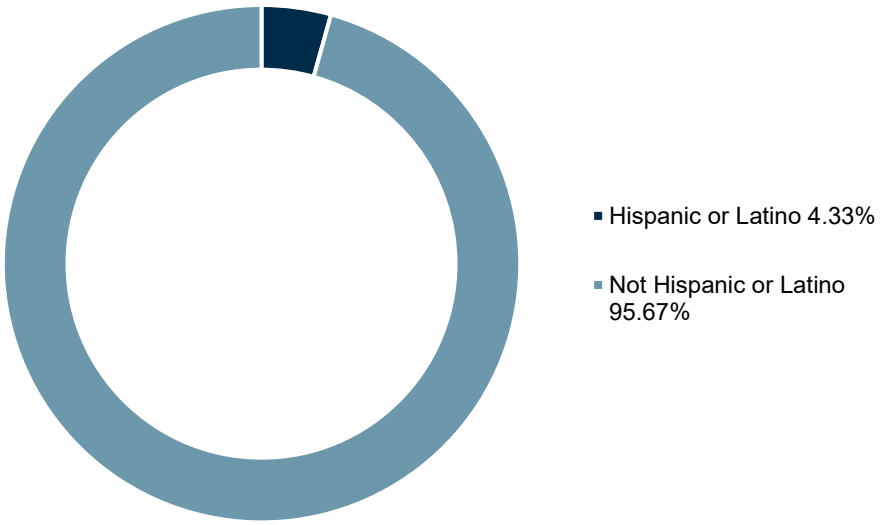
Race and Ethnicity

Figure 2: Racial Composition



Source: U.S. Census Bureau, American Community Survey 5-year estimates

Figure 3: Ethnic Composition

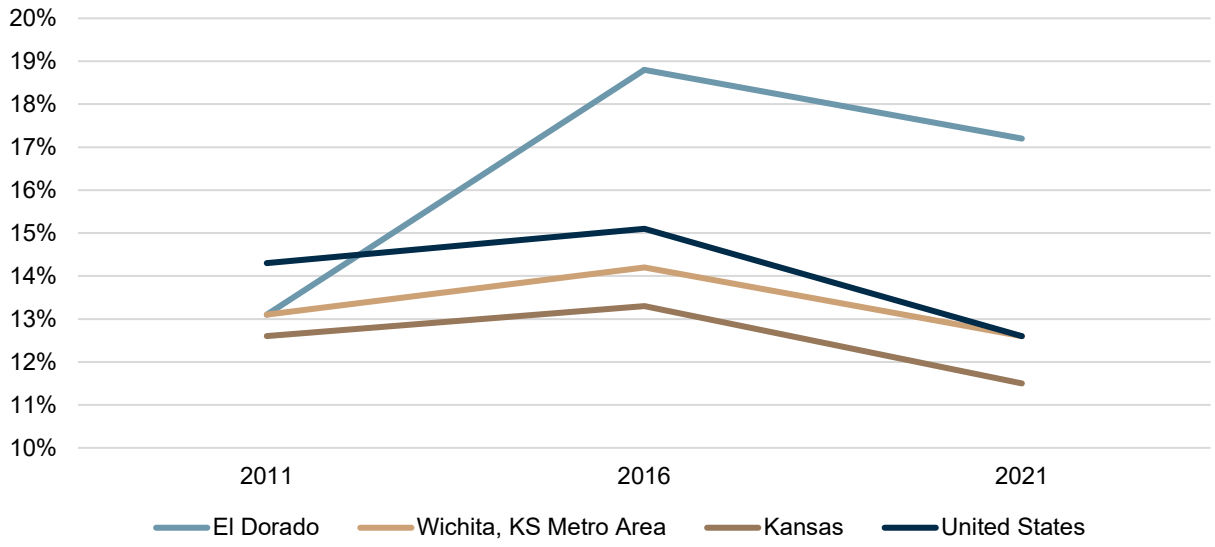


Source: U.S. Census Bureau, American Community Survey 5-year estimates

Poverty Level and Trend

Monitoring the poverty rate is important to understanding community needs. Tracking the poverty rate over time allows policy makers to discern significant trends that may signal noteworthy shifts, such as the increase or decrease in economic distress or changes in the demographic makeup of an area driven by a lack of affordable housing. By closely examining changes in the poverty rate, policymakers and stakeholders can gain valuable insights into the socioeconomic dynamics at play and make informed decisions regarding resource allocation and targeted interventions to address the evolving needs of the community.

Figure 4: Local, State, and National Poverty Levels

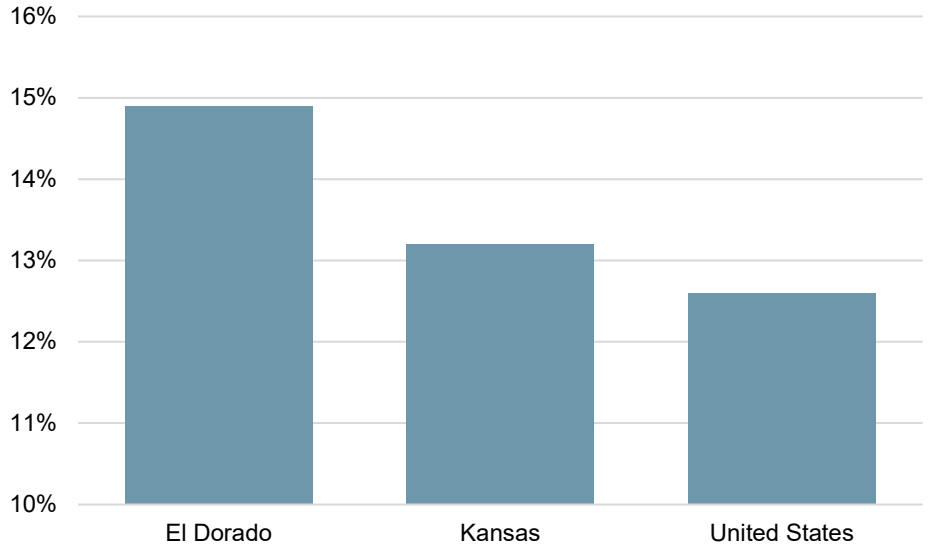


Source: U.S. Census Bureau, American Community Survey 5-year estimates

Share of Population with A Disability

Disabilities include not only physical disabilities, but also developmental and other non-physical disabilities, each with distinct and varying requirements. Certain individuals with physical disabilities require housing accommodations such as wider doorways or easily accessible showers. Recognizing the unique needs stemming from different types of disabilities is paramount when addressing housing considerations.

Figure 5: Share of the Local, State, and National Populations with a Disability (includes both physical and non-physical disabilities)



Source: U.S. Census Bureau, American Community Survey 5-year estimates

Housing Stock Characteristics

An understanding of the housing stock's characteristics allows policy makers to identify and proactively address potential issues that may require attention. This includes concerns related to substandard housing quality or vulnerability to flooding risks. Additionally, a thorough assessment of the housing stock enables the identification of discrepancies between the available types of housing units and the specific needs of the population. By closely examining these dynamics, policymakers and stakeholders can make informed decisions regarding interventions, ensuring that the housing stock is aligned with the needs of the community and mitigating any mismatches that may impede optimal housing outcomes.

Housing Values

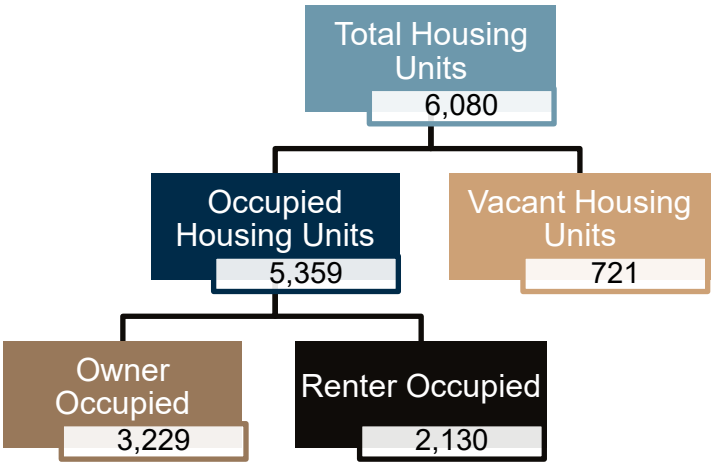
Median Home Value = $97,800

Median Gross Rent = $806/month

Source: U.S. Census Bureau, American Community Survey 5-year estimates

Housing Stock

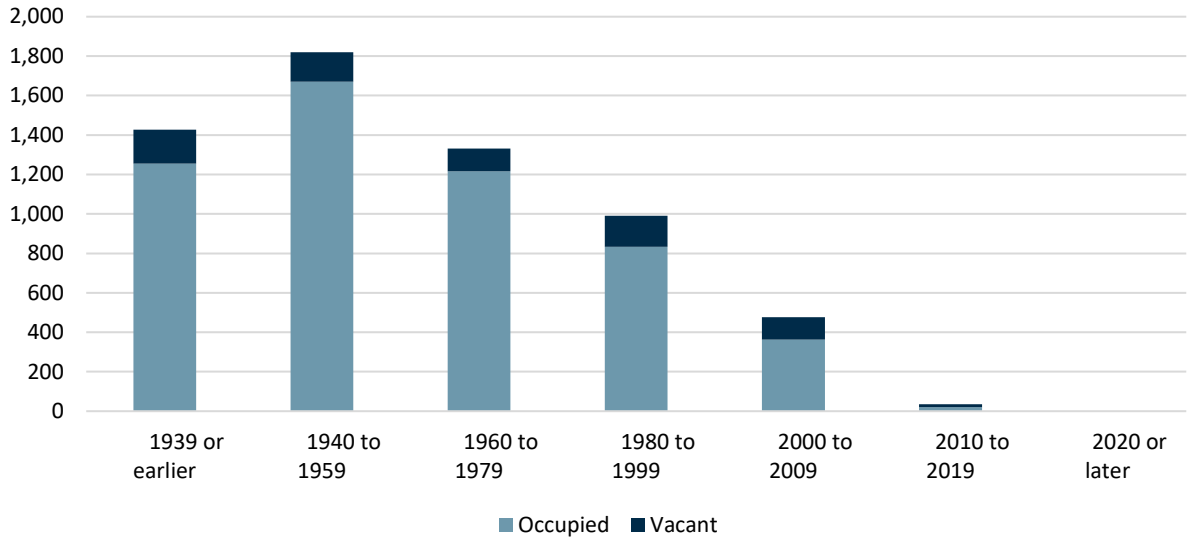
Figure 6: Total Housing Stock



Source: U.S. Census Bureau, American Community Survey 5-year estimates

Older homes tend to require more maintenance and investment relative to newer homes, so it can be helpful to know the age distribution of the local housing stock.

Figure 7: Age of Housing Stock

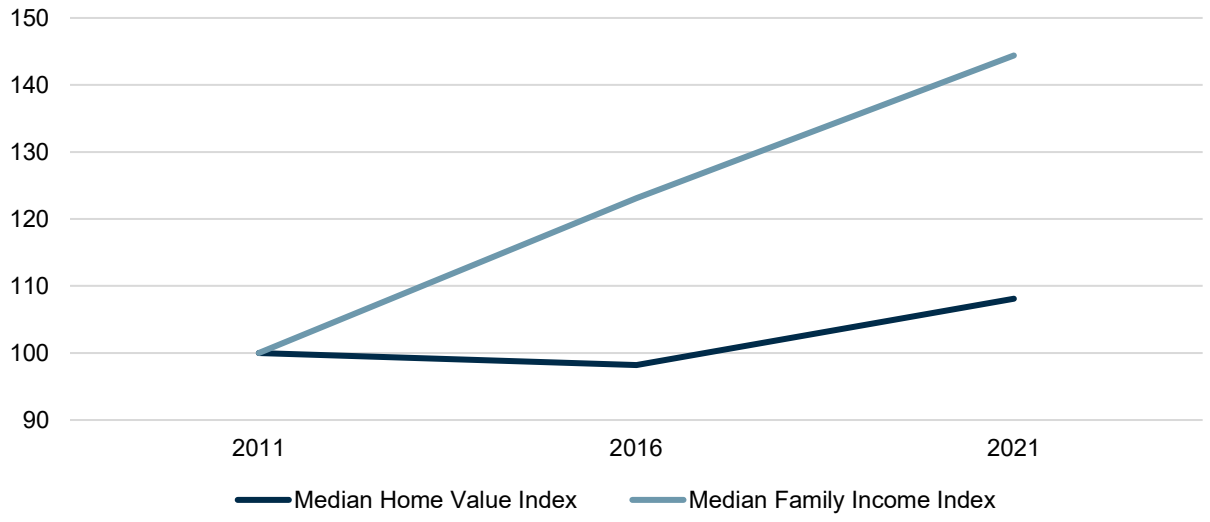


Source: U.S. Census Bureau, American Community Survey 5-year estimates

Affordability

Ownership Affordability

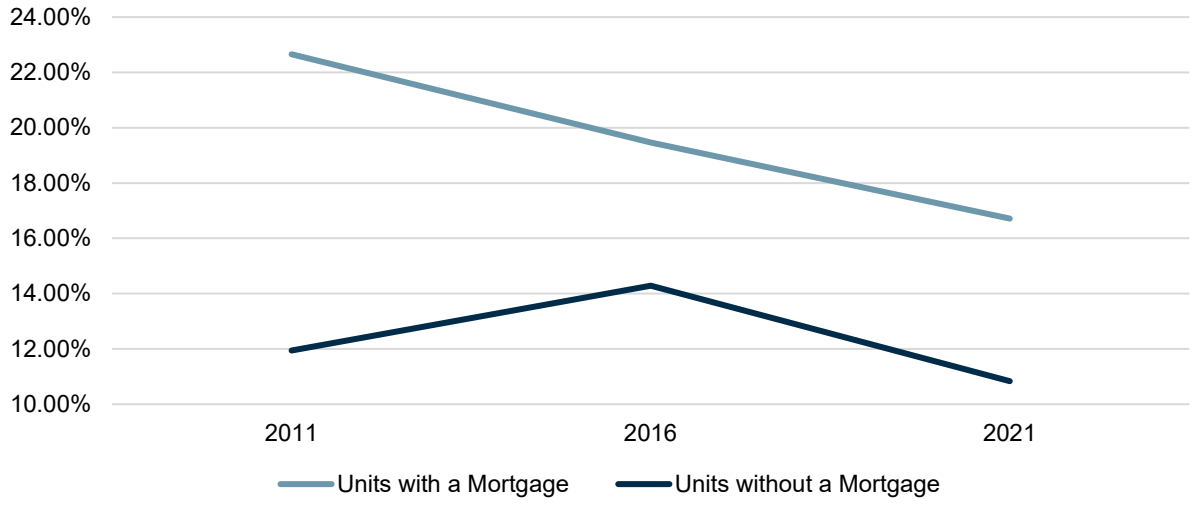
Figure 8: Trends in Home Values and Income



Source: U.S. Census Bureau, American Community Survey 5-year estimates

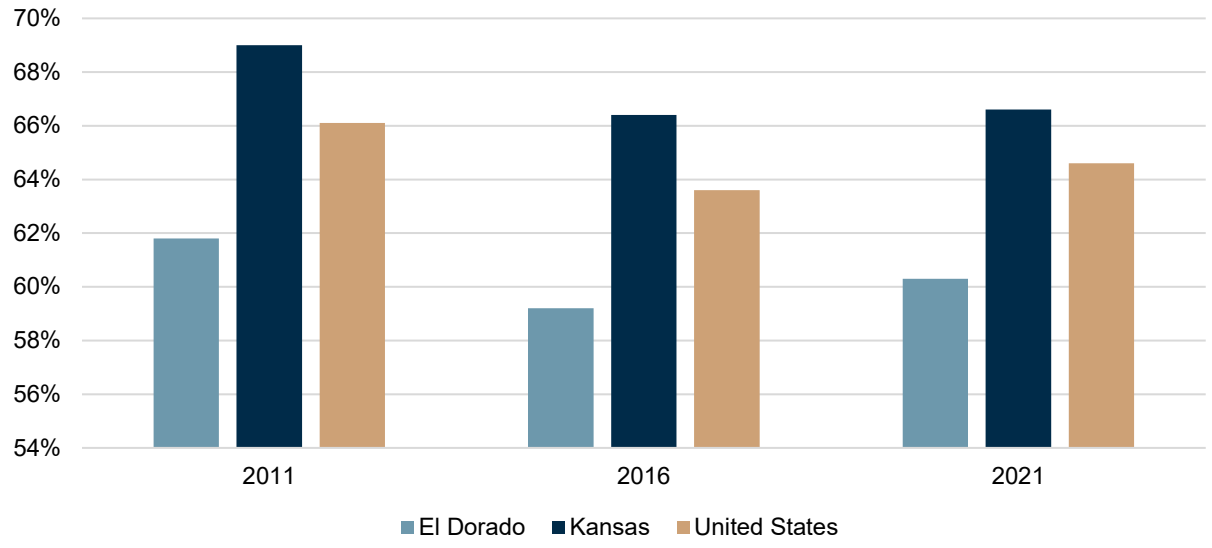
Note: Dollar values have been turned into index numbers with their year 2011 values set to 100. The values have not been adjusted for inflation.

Figure 9: Median Monthly Housing Costs as a Percentage of Median Income



Source: U.S. Census Bureau, American Community Survey 5-year estimates

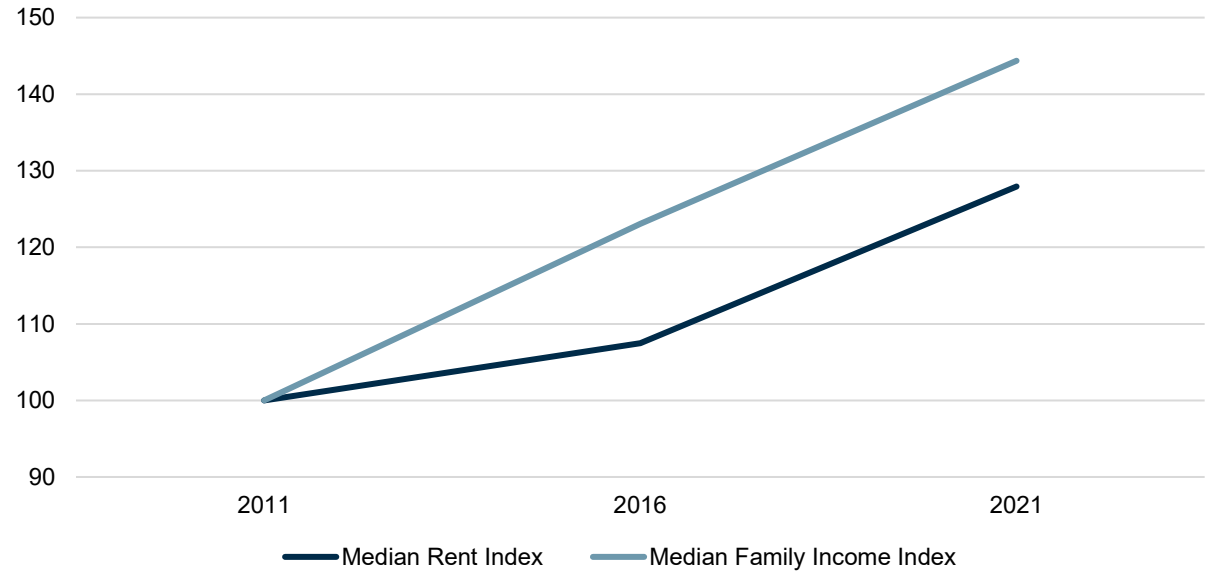
Figure 10: Home Ownership Rate



Source: U.S. Census Bureau, American Community Survey 5-year estimates

Rental Affordability

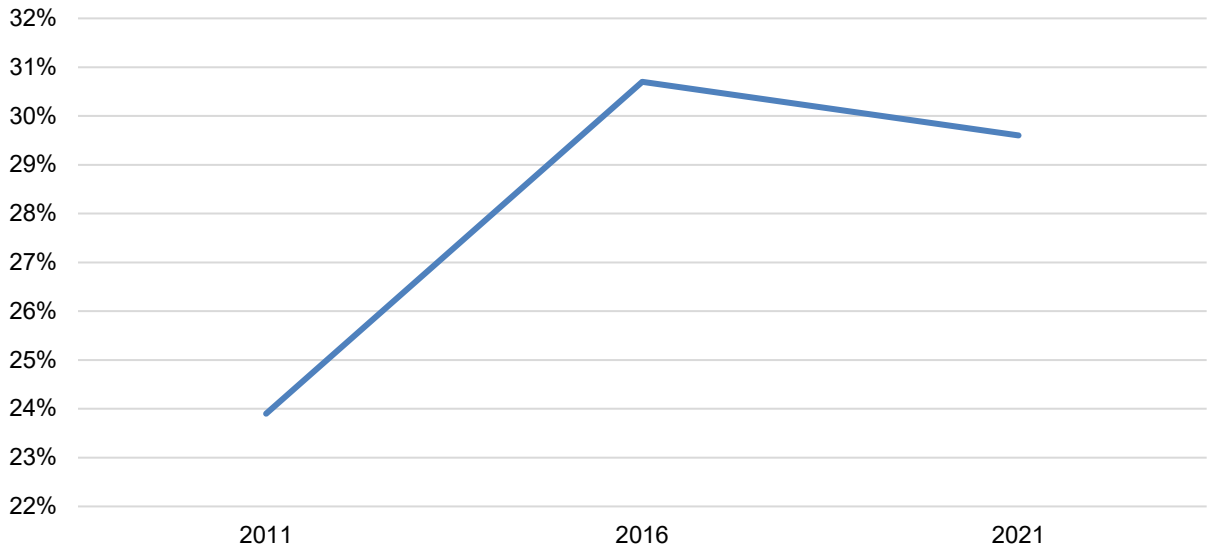
Figure 11: Trends in Rent and Income



Source: U.S. Census Bureau, American Community Survey 5-year estimates

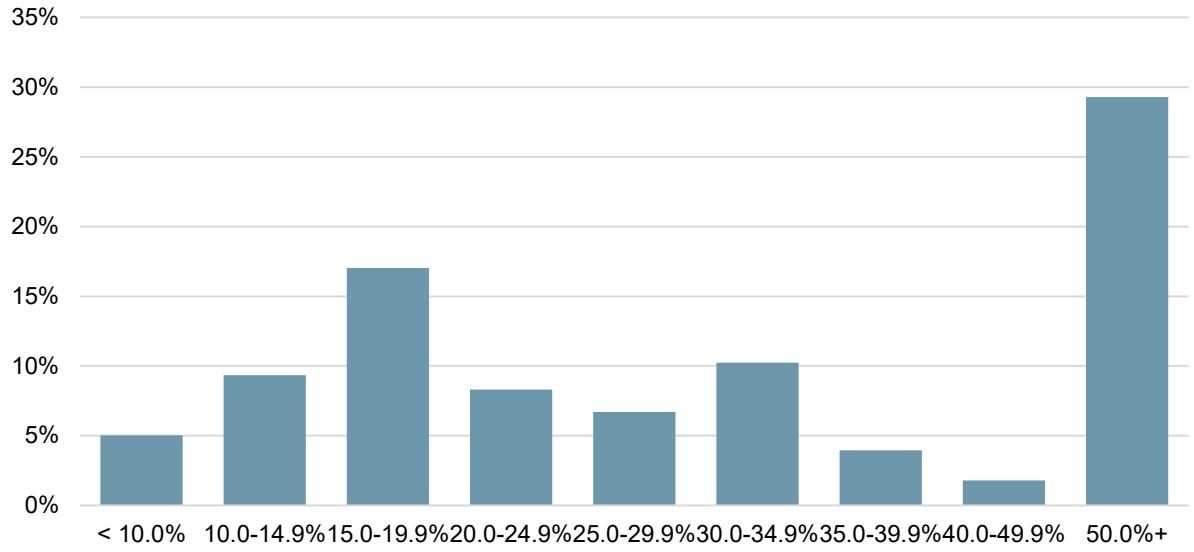
Note: Dollar values have been turned into index numbers with their year 2011 values set to 100. The values have not been adjusted for inflation.

Figure 12: Median Gross Rent as a Percentage of Household Income



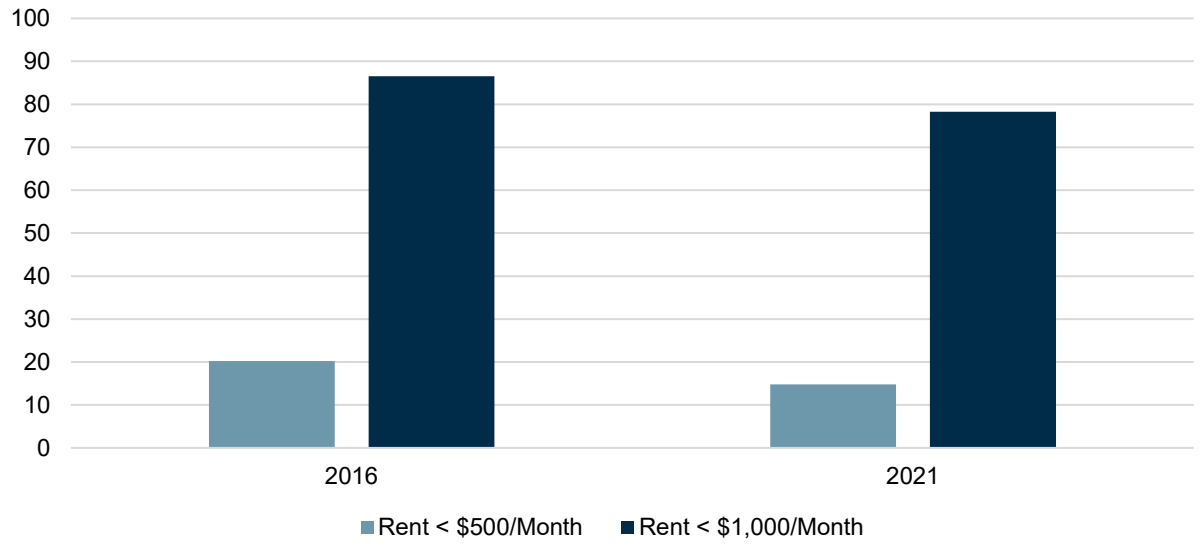
Source: U.S. Census Bureau, American Community Survey 5-year estimates

Figure 13: Gross Rent as a Percentage of Household Income (2021)



Source: U.S. Census Bureau, American Community Survey 5-year estimates

Figure 14: Percent of Rental Units below $500 and $1,000 a Month

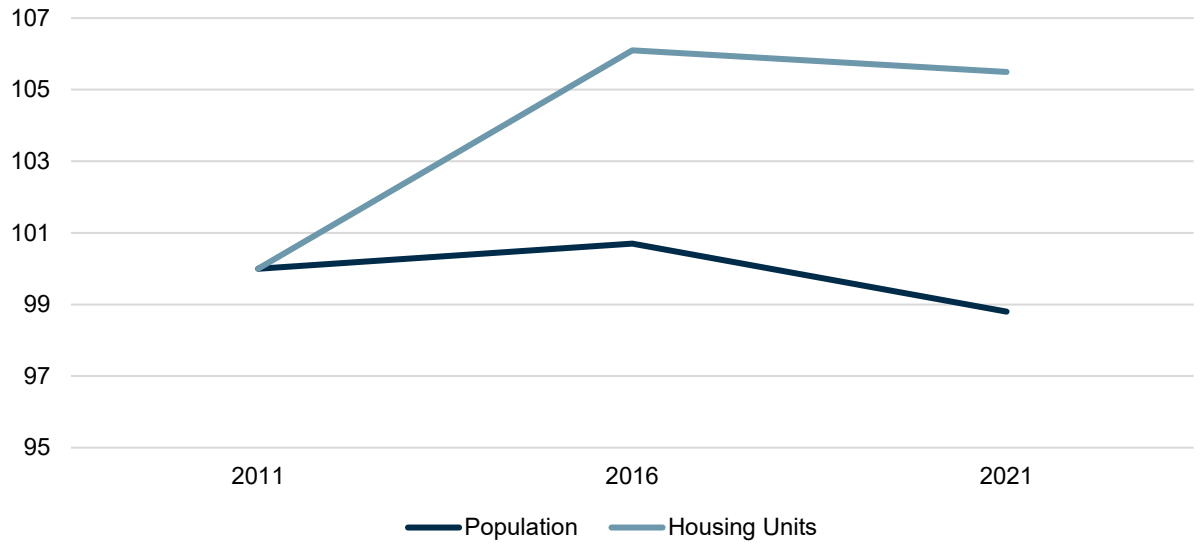


Source: U.S. Census Bureau, American Community Survey 5-year estimates

Alignment of Supply and Demand

The following chart provides insights into the alignment between housing supply and population. When the population decline surpasses the growth of the housing stock, an excess of housing units may arise, putting downward pressure on property values. Additionally, this surplus can contribute to increased vacancy rates. On the other hand, when the population outpaces the housing stock, there is typically a decline in the vacancy rate as vacant units are occupied.

Figure 15: Rates of Housing Supply versus Population



Source: U.S. Census Bureau, American Community Survey 5-year estimates

Note: Relative changes in population and housing units have been turned into index numbers with their year 2011 values set to 100.

Table 1: Affordability by Income Level

	Maximum Affordable Home Price		Number of Units in Income Range		Households in Income Range		Surplus (+) or Deficit (-)	
Income Range	Lower Limit	Upper Limit	Owner-Occupied	Rented	Owners	Renters	Owner-Occupied	Rented
Less than $5,000	$ -	$ 16,362.2083	123	220	34	105	89	115
$5,000 to $9,999	$ 16,362.2083	$ 32,721.1442	123	74	25	107	98	-33
$10,000 to $14,999	$ 32,724.4167	$ 49,083.3526	123	73	66	330	57	-257
$15,000 to $19,999	$ 49,086.6250	$ 65,445.5609	511	73	141	156	370	-83
$20,000 to $24,999	$ 65,448.8333	$ 81,807.7692	389	315	57	165	332	150
$25,000 to 34,999	$ 81,811.0417	$ 114,532.1859	800	630	289	247	511	383
$35,000 to $49,999	$ 114,535.4583	$ 163,618.8109	592	486	528	493	64	-7
$50,000 to $74,999	$ 163,622.0833	$ 245,429.8526	330	237	640	239	-310	-2
$75,000 to $99,999	$ 245,433.1250	$ 327,240.8942	178	22	653	136	-475	-114
$100,000 to $149,999	$ 327,244.1667	$ 490,862.9776	30	0	654	152	-624	-152
$150,000 or More	$ 490,866.2500	∞	30	0	142	0	-112	0

Source: PPMC calculations using U.S. Census Bureau, American Community Survey 5-year estimates

The maximum affordable home price represents the maximum home price that would result in a household paying 30 percent of gross income toward a mortgage, taxes, and insurance. The mortgage payment is calculated for a 30-year mortgage at a 7.5 percent rate and a 20 percent down payment. The property taxes assume a mill rate of 170.

Stakeholder Feedback

Methodology

The PPMC conducted four focus groups on June 9, 2023. The purpose of these discussions was to learn about the state of the local housing market directly from El Dorado leaders, businesspeople, realtors, and residents.

The project's steering committee helped identify community members to be invited to the focus groups. Expanding on a list of stakeholders who were engaged for a previous housing study in 2019, they identified thirty-eight people to invite. Sixteen people participated. Two of the 16 participants answered the questions via email because they were unable to attend.

Findings

Barriers to Housing

Participants were asked to identify barriers to a prosperous housing market in El Dorado. Their answers covered a range of topics from housing development and construction to homebuying.

Cost of Development & Construction

Focus group participants identified the cost of development as a main barrier. Since the cost of development depends on the cost of construction, developers must build decently sized homes to offset the cost of construction. This limits what types of housing can be developed.

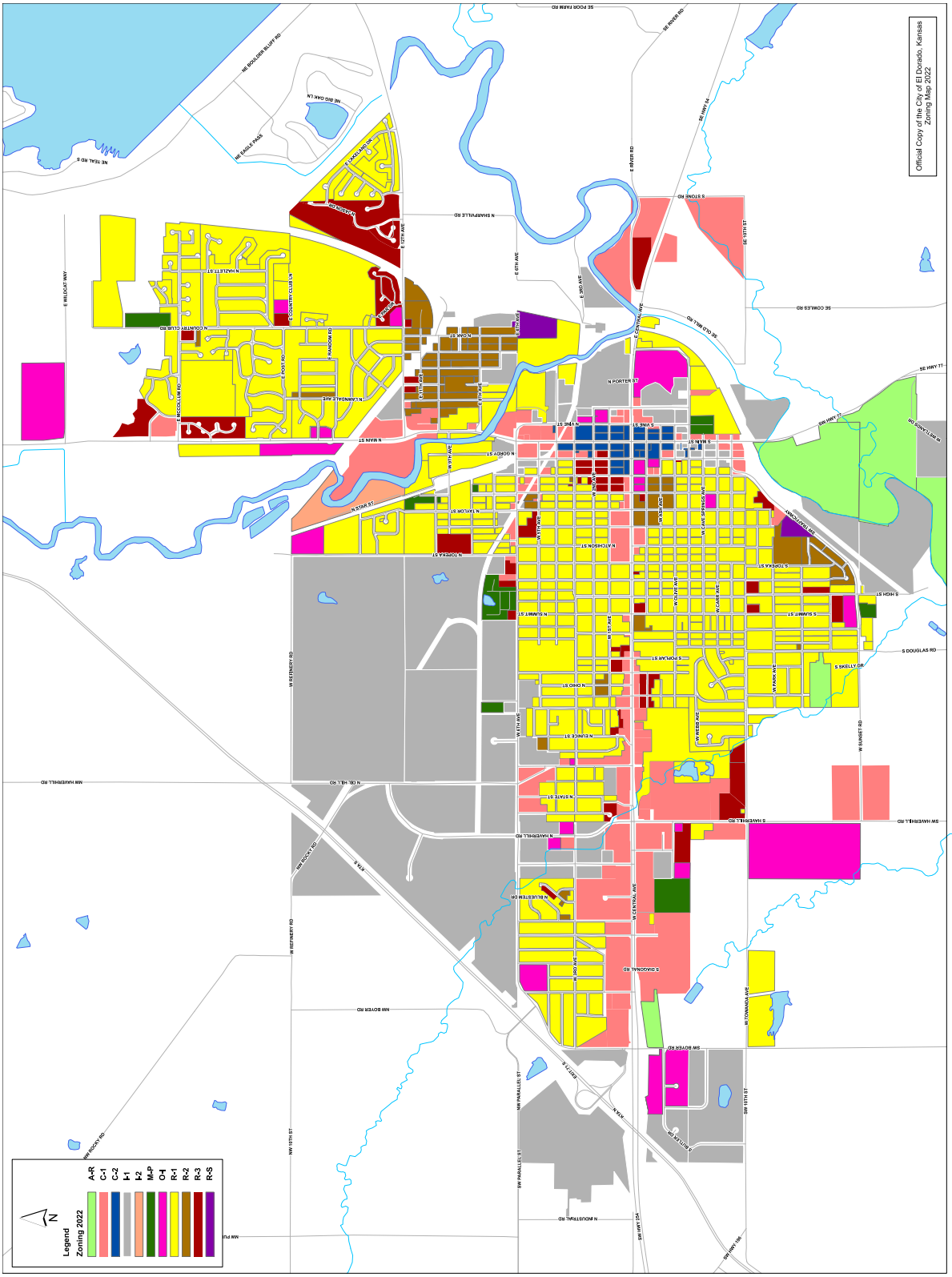
Lack of infrastructure like streets and other utilities adds significantly to the cost of development. There are not many large plots of land already set up with the necessary infrastructure. There are some small plots of land with existing infrastructure in the city that could be developed individually; however, sporadic development is not the most profitable for developers.

Some participants felt local developers are not equipped to attempt large scale development or willing to take on the financial risk associated with it. Costs can be driven up when there is little competition among local developers. While profit is always a primary interest, local developers with connections to the community may also prioritize community interests. One participant recalled that El Dorado used to have more local developers. Nowadays there are few local developers willing to take on the financial risk.

Geographic Barriers

The land and geographic makeup of El Dorado make housing expansion and development challenging. A significant floodplain and the El Dorado Correctional Facility limit expansion east of town. Barriers south and west of town include the oil refinery, oil transmission mains, and floodplains.

Figure 16: El Dorado Zoning Map



Participants identified North El Dorado as the primary location for future development. Discussions highlighted some challenges associated with development in the north.

- Currently, North El Dorado is primarily industrial space. Land would have to be rezoned to allow for residential development.
- To expand the necessary infrastructure for residential development to the north, key landowners will have to be willing to sell or actively develop their land.
- A key selling point of El Dorado has been its proximity to Wichita. Developing housing in North El Dorado means residents are slightly further from Wichita. The perception is that northwest El Dorado is a much longer drive, especially without a northwest bypass to expedite traffic flows to the west.

Reluctant Land and Property Owners

Participants identified owner reluctancy to sell land and property as a barrier in both current and potential residential areas. If and property owners were willing to sell, it would:

1. Create housing supply in established residential areas by filling currently vacant homes and lots, and
2. Promote new residential development on large plots of land.

While there are a range of reasons property owners are reluctant to sell, the City may be in a position to act as an intermediary between owners and potential developers.

Competition in Wichita and Andover

El Dorado competes with Wichita and surrounding communities like Andover and Augusta for both residents and developers. Located just 30 miles southwest of El Dorado via I-35, Wichita is the region's metropolitan hub. El Dorado has marketed its proximity to Wichita to attract residents. This tactic has the potential to both help and hurt the growth of El Dorado. On the one hand, potential residents may see proximity to Wichita and its amenities as a benefit of living in El Dorado. On the other hand, potential residents may see the proximity to Wichita as a reason to live in Wichita and commute to work in El Dorado.

Wichita has its own pool of potential developers that could invest in El Dorado, but there are challenges associated with attracting non-local developers. When demand for housing is high in their local area, it may be difficult to convince developers to invest in a different community. Compared to Wichita, El Dorado has not been able to support as many higher-end homes. Focus group participants identified the higher-end housing market as a gap in El Dorado's housing market. This will be further discussed in the section "Housing Types Needed."

El Dorado is 18 miles northeast of Andover. Due to its similar size and other characteristics, El Dorado is often compared to Andover. In 2017, Andover surpassed El Dorado in population (U.S. Census Bureau). While many focus group participants expressed frustration with the fact that El Dorado is frequently compared to Andover, there are some important implications of Andover's recent growth for El Dorado. Executives, young professionals, and other workers choose to live in Andover and commute to El Dorado for work. Participants credited this to their ability to develop more higher-end homes and other attractive amenities like the Andover school district.

Cost to Buy

All focus groups stressed the importance of homeownership for the wellbeing and growth of the community. Some participants identified the cost of buying a home as a barrier within the El Dorado housing market. Representatives from the financial sector said they work with potential homebuyers whose main barrier to buying is a down payment.

Participants concerned with the cost to buy would like to see financing programs and tax incentives for homebuyers. They felt existing funding opportunities could be better advertised to potential homebuyers.

Unfavorable Perception of Non-Single-Family Homes

A couple of focus groups identified an unfavorable perception towards non-single-family homes as an obstacle to diversifying housing in El Dorado. Some participants explained

that when housing projects have been proposed in the past, a common response from residents has been “not in my backyard” (NIMBY). While residents may support diversified housing projects like apartment complexes, manufactured or modular homes, and duplexes, some are concerned with what affects development may have on their property values and current way of life.

Housing Types Needed

Overall, focus group participants would like to see greater diversity of housing types in El Dorado with a focus on ownership. Specific housing types identified included:

- Transitional housing like patio/slab homes for seniors wanting to downsize,
- Retirement housing,
- Single family homes for purchase,
- Apartments for rent,
- Duplexes for rent, and
- Manufactured, modular, container, and tiny homes.

Price

Most participants agreed the price range in highest demand with the lowest supply is homes for sale for $130,000 to $180,000. Some participants also stressed the need for higher-end family homes in the price range $200,000 to $250,000. Participants felt that more housing supply within both price ranges would make El Dorado more competitive in the region.

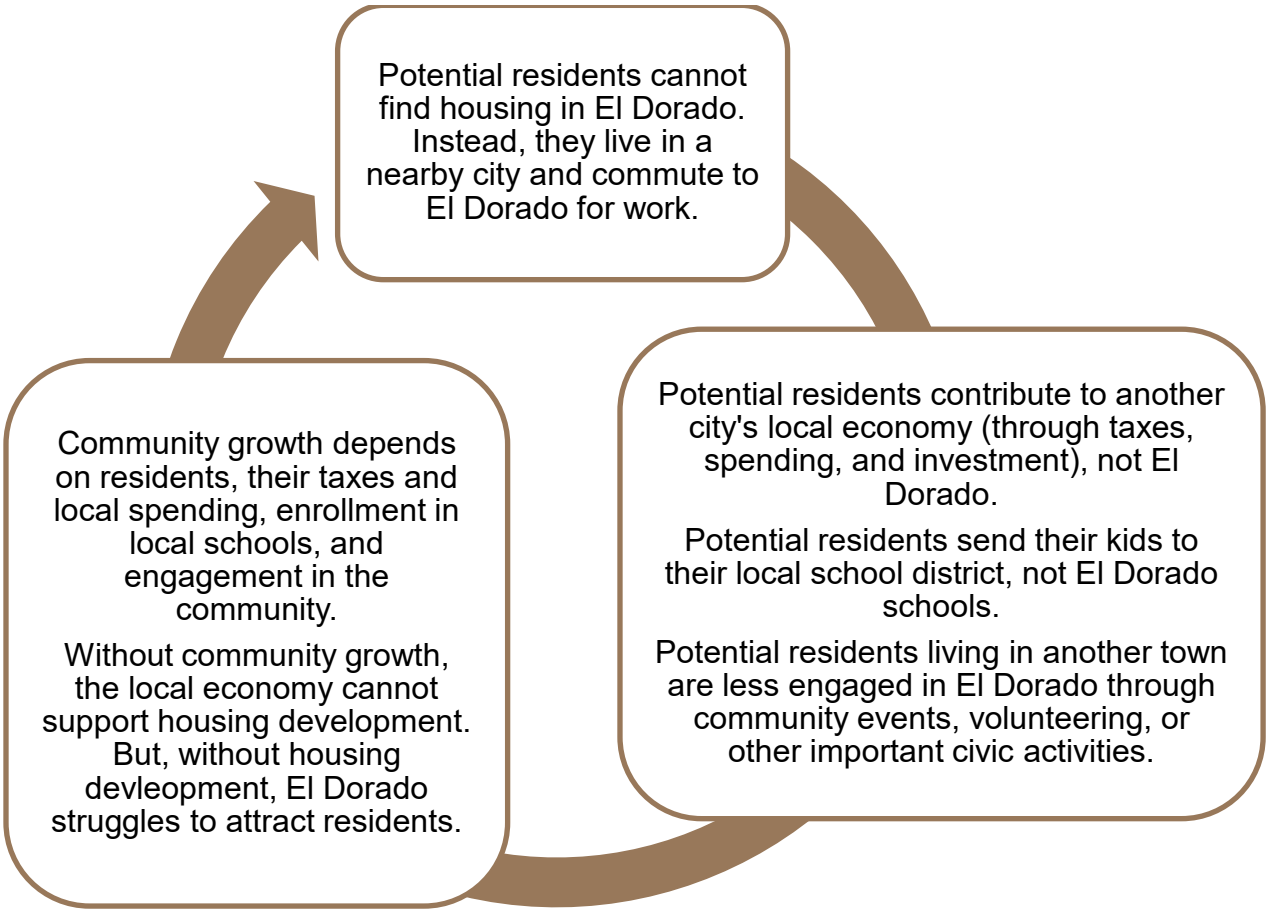
As for rentals, participants were less specific with what price was in highest demand or lowest supply but agreed monthly rents have gone up with the market.

Zoning Changes to Support Diversification

It is important to note that in order to develop more housing types, the City will likely have to re-zone some areas. Currently, most of El Dorado is zoned “R-1, Single-Family Residential,” which only allows for one single-family home unit per lot.

Impact of the Housing Shortage

Participants were asked to discuss the impact of the shortage of housing in El Dorado. Answers were specific but also systemic. Although each focus group discussion was unique, each described the same impact a shortage of housing has on community growth: when a potential resident cannot find housing in El Dorado the local economy, workforce, schools, and sustainability of the community are negatively impacted.



Participants said there have been multiple businesses that wanted to locate in El Dorado, promising to bring jobs to the area. However, El Dorado has not been prepared to meet what would be a sharp increase in housing demand. This limits El Dorado's economic growth.

When workers live in neighboring communities, they do not pay taxes to El Dorado or contribute to the local economy by shopping for groceries or gas. Although they work in El Dorado, since they live in another community, they are less likely to be civically engaged in El Dorado. They send their children to school in their community, not USD 490.

Enrollment in El Dorado schools has declined in recent years. There are children in the El Dorado school system who struggle with housing insecurity and homelessness. Future community growth depends on a population of children who can grow up and contribute to the community.

Potential Strategies and Solutions

The City's Role

Focus group questions asked participants how they understand the City's role in eliminating barriers to improving the housing market. Many would like to see the City play a bigger role in land and resource allocation, believing it is the City's role to plan for future development. Some ideas included:

- Considering and approving different zoning districts,
- Acquiring land,
- Investing in infrastructure like streets and other utilities, and
- Incentivizing reluctant property and landowners to sell.

Participants would like to see the City take advantage of the current funding opportunities through Kansas Housing Resource Corporation and the Kansas Department of Commerce to assist their efforts. More details about which of the State funding opportunities or programs El Dorado may qualify for can be found in the section Funding Opportunities on page 30.

The Greater Community's Role

In order for the City and greater community to be successful in efforts to increase affordable housing, other stakeholders will have to play a continued role. To accomplish

any of the tasks listed above – zoning, land, infrastructure, and incentives – will require community involvement and support. Those community members who are or who work closely with developers, homebuyers, contractors, and other essential groups must be engaged in future efforts.

Additionally, there are many State-level funding opportunities available for non-governmental organizations concerned with housing. While the City should certainly apply for current funding opportunities, developers, non-profit organizations, and other local entities can and should take advantage of programs designed for them.

Using the findings of this assessment, it would be in the interest of the City to establish a housing committee to develop goals, strategies, and outcomes to measure to ensure progress is made.

Focus Incentives on Developers; Continue to Improve Financing Programs for Homebuyers

Many participants agreed lack of development and trouble attracting developers are the main factors influencing the El Dorado housing market. For this reason, they would like to see more incentives for developers, specifically related to infrastructure. Lacking the existing infrastructure necessary to develop large plots of land is a deterrent for potential developers.

Other participants emphasized the importance of continued support for El Dorado homebuyers and owners. They support increased awareness about currently available funding opportunities for homebuyers and programs to help homeowners to update and maintain their property.

Diversify Housing

Diversifying housing types within El Dorado can be both a short and long-term strategy for improving housing supply. In the short term, current and potential residents would have some place to live in the community, while more traditional housing types are revitalized and developed. In the long-term, residents will have access to a wide variety of housing types that may better suit their needs.

Two actions that can be taken now to work towards more diversified housing are:

1. Rezoning plans and preparations for potential development areas, and
2. Making improvements to and maintaining existing non-single-family homes, specifically existing mobile home parks.

Overcoming negative perceptions associated with some non-single-family homes will have to be a long-term goal but necessary if El Dorado residents are serious about diversifying the housing market.

Potential Impact of Solving the Housing Shortage

Participants felt strongly that adequate housing supply would greatly benefit the El Dorado housing market and community overall. In the same way that the housing shortage has a negative systemic impact on El Dorado by limiting growth, adequate housing supply could positively impact economic and community growth.

A prosperous housing market would make El Dorado a more competitive option among potential residents and their families. With more residents comes an increased tax base and contributions to the local economy. A stronger local economy can support more amenities and growth, both of which are attractive to businesses who bring jobs. When potential residents have an adequate housing supply to choose from, they stay in the community and get connected. The wellbeing of a community depends on connected residents.

Align Efforts with State Housing Strategies

The State of Kansas, through the Kansas Housing Resource Corporation and the Office of Rural prosperity, conducted a statewide, comprehensive housing needs assessment in 2021. This section will highlight:

1. Key characteristics of South-Central Kansas and how they relate to housing challenges, and
2. State strategies and how they align with El Dorado.

Key Characteristics

Much of the demographic information included in the State report was covered in the Demographics section earlier. However, the State reported data at the County level. Some notable findings about Butler County include:

- Except for Butler County (2.28 percent increase), all other Counties surrounding Sedgwick County saw population decreases between 2010 and 2020.
- In 2019, Butler County had the second highest number of employees per 1,000 people. Overall, the region saw a decrease in employees (-25.8 percent).
- In 2020, Butler County had an 8.33 percent vacancy rate.[1]
- Compared to other counties in the region, Butler County has the youngest housing stock with the median year built being 1981.
- In 2020, Butler County had one of the lowest ratings (5.95 percent) for housing in poor condition or worse and one of the highest ratings (73.1 percent) for housing in fair to average condition.
- From 2010 to 2019, Butler County saw no increase in the number of owner-occupied cost burdened households[2] (19.99 percent). There was an increase (41.64 percent) in the number of renter-occupied cost burdened households.

[1] The State considers a 5 to 6 percent vacancy rate "good" for a community.
[2] Households who pay more than 30 percent of their income for housing.

State Goals and Strategies

The report outlined six goals for improving housing cross the State and strategies to support them.

1. More middle-income housing (freeing up existing homes or building new),
2. Diversifying the housing stock to align with local and employer needs,
3. Extend housing security for existing affordable units,
4. Increase investment in older homes and vacant units,
5. Address labor shortages among trade workers, and
6. Share knowledge, initiatives, and innovations across the State.

The State report outlines many strategies to support these six goals, but this report will highlight a few of the most relevant strategies to El Dorado:

- Encourage Businesses to take advantage of State business incentives for housing.
- Emphasize middle-income units when implementing Rural Housing Incentive Districts and Upper Story RHIDs.
- Preserve the State's older housing stock using the Neighborhood Revitalization Program (NRP) and expand local rehab programs.
- Include requirements for diverse units when writing agreements to help finance development.
- Ensure municipal codes do not slow or prohibit housing development and streamline the approval process.
- Offer prepackaged site plans to builders to facilitate innovative development.
- Sponsor trade programs and encourage succession planning for existing, essential trade businesses.
- Stay up to date on other housing initiatives going on across the state.

Funding Opportunities

As a result of the 2021 Statewide Housing Assessment, the State of Kansas has been working to enhance and promote their funding opportunities for housing. There are programs for each player involved in housing – homebuyers or renters, developers, community organizations, and local governments. Given stakeholders agreed a key strategy will be to incentivize developers while supporting homebuyers, leveraging the benefits of multiple types of funding opportunities will be important.

Some programs are offered directly through the State through the Department of Commerce or the Kansas Housing Resource Corporation. Others are federally funded programs highlighted by the State. Based off the findings of this assessment, the City and other community members should consider applying for the following programs.

*For more information on these programs, click on the program titles which link to State websites.

For the City of El Dorado

Rural Housing Incentive District (RHID) Program | Reimbursement

The purpose of the RHID program is to assist local governments in incentivizing developers to local areas by either financing:

1. Housing development infrastructure, or
2. Renovations of buildings 25 years old or older.

A City or County must pass a resolution to establish the bounds of an RHID.

The local government has the choice to either:

1. Issue a bond to fund the infrastructure up front, or
2. Reimburse developers for eligible costs incurred in development.

Either bond debt or reimbursements to developers are paid using whatever incremental increase in real property taxes created by an approved housing development project for up to 25 years.

El Dorado stakeholders identified the high cost of development, infrastructure specifically, as a main barrier to affordable housing development. Given this, the City should consider adopting an RHID to help incentivize development. (Kansas Commerce, C)

Community Development Block Grant (CDBG) Housing Program | Grant

While CDBGs can be used to fund a vast array of project areas, the State has set aside $2 million for housing activities including rehabilitation and/or demolition, neighborhood development, housing construction, or infrastructure. Projects must benefit low-to-moderate income households in the area. Application requires a 25 percent match. (Kansas Commerce, A)

Moderate Income Housing (MIH) Program | Grand and/or Loan

Since many housing programs are targeted at housing benefitting low-income residents, the State made an intentional effort to fund the Moderate Income Housing Program. MIH can fund a variety of housing projects including construction, rehabilitation, or converting a non-housing unit to a housing unit. While the responsibility for compliance remains with the local government receiving funds, the program encourages private-public partnerships to accomplish the projects. (Kansas Housing Corporation, A)

For Other Local Entities

Affordable Housing Program (AHP) | Grant

Designed for developers and community organizations, non- and for-profit alike, the AHP helps to finance a wide range of housing projects. Projects must meet one of two purposes:

1. Owner-occupied projects: Down payment and/or closing cost assistance for the purchase of a home *or* the rehabilitation of an owner-occupied home. In this

case, 100 percent of units in the project must be for low- or moderate-income households.

2. Rental projects: Purchase, construction, or rehabilitation of a rental project. At least 20 percent of units must be occupied by very low-income households. (Kansas Commerce, B)

HOME Rental Development Program | Loan

In an attempt to strengthen public-private partnerships and develop affordable rental housing, Kansas' HOME Rental Development Program provides funds to developers.

The State sets aside at least 15 percent of funding for the HOME Investment Partnership Program for CHDOs. CHDOs are nonprofit, community-based organizations with staff whose mission is to develop affordable housing for the community. Kansas' HOME program targets affordable rental development. Funds can be used for a variety of activities that advance affordable rental development. (Kansas Housing Resource Corporation, B)

Federal and State Low Income Housing Tax Credit (LIHTC) | Tax Credit

The LIHTC provides credits to offset investor federal income tax liability with the aim of incentivizing affordable rental development by making it more affordable. Property owners and developers are eligible for the tax credit. The credit is offered for either construction or rehabilitation of rental housing:

- In rural areas,
- For special needs populations,
- To address a housing shortage,
- Housing with HUD Section 8, USDA Housing Assistance, or Public Authority, or
- Housing developments with a wait list.

(Kansas Commerce)

For Individuals

The State offers many programs for homeowners and potential homebuyers. Some include:

- First Time Homebuyer (FTHB) Program
- Homeownership Set-Aside Program
- Weatherization Assistance Program
  (Kansas Commerce)

Conclusion

Evidenced through this assessment, there is a shortage of quality housing in El Dorado. According to trends in median income, home values, and rents, the lack of new construction over the last 40 years, and an understanding of the barriers to housing in El Dorado offered by stakeholders, the shortage of housing is expected to persist. Stakeholders clearly described the limiting impact of the housing shortage on current economic growth of El Dorado. Stakeholders expect the shortage to persist if the City does not provide additional incentives for developers and continue to support financing programs for homebuyers.

Going forward, this assessment can be used for:

- Policy development
- Funding applications
- Future planning
- Progress monitoring

Altogether, the information provided on El Dorado demographics, housing stock, affordability, supply and demand, and stakeholder feedback can help the City make informed decisions about interventions, resource allocation, and targeted solutions to address the evolving needs of the community.

Bibliography

Kansas Commerce, A (n.d.). *Housing Rehabilitation, Demolition, or Neighborhood Development*. https://www.kansascommerce.gov/cdbg/housing-rehabilitation-demolition-or-neighborhood-development/

Kansas Commerce, B (n.d.). *Housing Resources in Kansas*. https://www.kansascommerce.gov/housing/

Kansas Commerce, C (n.d.). *Rural Housing Incentive District*. https://www.kansascommerce.gov/program/community-programs/rhid/

Kansas Housing Corporation, A (n.d.). *Moderate Income Housing*. https://kshousingcorp.org/housing-partners/moderate-income-housing/

Kansas Housing Corporation, B (n.d.). *HOME Rental Development*. https://kshousingcorp.org/housing-partners/home-rental-development/

Kansas Statewide Housing Assessment, A (2021). *Goals and Strategies*. Kansas Housing Resource Corporation. https://kshousingcorp.org/wp-content/uploads/2021/12/2021_12-21-Kansas-Housing-Goals_Strategies-Section-2-Low-Res.pdf

Kansas Statewide Housing Assessment, B (2021). *Regional Assessment*. Kansas Housing Resource Corporation. https://kshousingcorp.org/wp-content/uploads/2022/02/2022_01_14-Kansas-Housing-Assessment-Regions-Section-3-Low-Res.pdf

TO: City Commission
FROM: Scott Rickard
SUBJ: Authorization to Proceed with the Demolition of 1123 W. 3rd Avenue, a property owned by the Land Bank of the City of El Dorado
DATE: November 6, 2023

Background:
Bids were received for the demolition of 1123 W 3rd Ave. The demolition will be completed by November 30, 2023.

Attachments:
1. Bid tab 1123 W 3rd

Policy Issue:
The City Commission reviews the bids and awards the contract to the best bidder.

Fiscal Impact:
This project will be paid for from the building demolition fund.

Trade-offs:
N/A

Staff Recommendation:
Accept the bid and proceed with the requested demolition.

Commission Action:
Commissioner _____ moved that since FYG Construction, LLC, has submitted the lowest and best bid of $8,750.00 for the demolition of 1123 W 3rd Ave, the City Manager shall be directed to award the contract to said contractor providing that the company furnish the proper bonds.

Commissioner _____ seconded the motion.

EL DORADO KANSAS

ENGINEERING DEPARTMENT

10/30/2023

BID TABULATIONS

Demolition of 1123 W 3rd Avenue

			FYG Construction, LLC	Stands Farms, LLC	B & H Landworks	H6 Excavation, LLC	Double J's Services, LLC
Item No.	**Description**	**Units**	**Total**	**Total**	**Total**	**Total**	**Total**
1	Demolition of 1123 W 3rd Ave. including Site Clearing, Landfill Fees, Sewer Cap, Backfilling, Seeding	Lump Sum	$ 8,750.00	$ 8,900.00	$ 9,445.00	$ 9,570.00	$ 12,333.50
		Total	**$ 8,750.00**	**$ 8,900.00**	**$ 9,445.00**	**$ 9,570.00**	**$ 12,333.50**

TO: City Commission
FROM: Jason Patty
SUBJ: Consideration of a Bid for the Automated Meter System Implementation
DATE: November 6, 2023

Background:
The City of El Dorado Public Utilities Department is committed to continuously evaluating public infrastructure, providing necessary resources for ongoing maintenance, and planning for future infrastructure needs to maintain service delivery. Evaluation of existing water meter infrastructure indicates a need to improve the accuracy and reliability of our water meter reading system. This project will increase our customer usage accuracy and ability to quickly identify leaks within the system, reducing the amount of water loss. Automated Meter Infrastructure (AMI) is an integrated system of equipment that uses radio-based technology to read water meters, which eliminates the need for manual meter reads, reduces water loss, improves operational efficiency and customer service. This project will also help solidify the succession planning of staff in these current roles and allow them to be re-allocated to the crew, increasing our ability to respond to all of our other infrastructure needs.

Attachments:
1. ElDorado AMI Updated Pricing Oct 25, 2023
2. Automated Meter Infrastructure Presentation

Policy Issue:
Should the City Commission authorize an Automated Metering System in order to enhance the accuracy of our water meters, aid in succession planning, and provide distribution pressure monitoring to better asses leaks within the city's underground infrastructure?

Fiscal Impact:
The project cost to convert all of our meters to an automated metering system is 2,331,578.14 in year one with an ongoing operation and maintenance expense of 41,698.08 annually. Staff are proposing to pay for this project with a temporary note or G.O. Bond. It will likely require an increase in water rates. We have contracted with Baker Tilly to provide a model detailing what rates should be to cover these costs.

Trade-offs:
We can continue to manually read meters as is the status quo and be satisfied with a percentage of inaccurate meters, potential delays in leak response, a lack of distribution pressure monitoring, and a gap in customer service.

Staff Recommendation:
Staff recommends approving the automated meter system project and authorizing the City Manager to execute the agreement with Core and Main.

Commission Action:
Commissioner _____ moves to accept the bid for the automated meter system project provided by Core and Main and direct the City Manager to complete all associated contracts.

Commissioner _____ seconded the motion.

10/25/2023

600 S. 81 Bypass
McPherson, KS 67460
T: 620-241-3865

El Dorado, KS - AMI Metering System

We are pleased to present the City of El Dorado with the following proposal to furnish Sensus, USA meter reading equipment that will allow El Dorado to install a Fixed Base Automated Meter Reading System.
Your prices are as follows:

Quantity	Item	Unit	Extended
Water Meters and Radios			
5	5/8" Sensus Iperl Meter w/520M*	$ 245.00	$ 1,225.00
4455	5/8x3/4" Sensus Iperl w/520M	$ 245.00	$ 1,091,475.00
1091	1" Sensus Iperl w/520M	$ 317.00	$ 345,847.00
19	5/8x3/4" Sensus Ally w/ 520M	$ 540.00	$ 10,260.00
43	1 1/2" Sensus OMNI+ R2 w/520M	$ 590.00	$ 25,370.00
109	2" x 17" Sensus OMNI+ R2 w/520M	$ 779.00	$ 84,911.00
16	3" Sensus OMNI+ T2 w/520M	$ 1,225.00	$ 19,600.00
2	4" Sensus OMNI+ T2 w/520M	$ 2,150.00	$ 4,300.00
1	6" Sensus OMNI+ T2 w/520M	$ 4,410.00	$ 4,410.00
1	16" Sensus Prop 101 w/520M	$ 9,050.00	$ 9,050.00
Pressure Profile Application Year 1			
6	5/8x3/4" Sensus Ally Meter w/ 520M	N/C	N/C
6	Sensus Smart Gateway	N/C	N/C
1	SA Pressure Profile App.	$ 10,000.00	$ 10,000.00
1	SA Pressure Profile Setup and Training	$ 3,765.00	$ 3,765.00
Fixed Base (FlexNet) System Equipment			
1	M400 Base Station	$ 27,000.00	$ 27,000.00
1	M400 Base Station Installation	$ 20,000.00	$ 20,000.00
1	Project Management	$ 15,000.00	$ 15,000.00

* 520M = Sensus 520M SmartPoint Pit Set Module RF Reciever/Transmitter

Software and Hosting Services Fees				
Year 1				
1	Annual RNI SaaS Fee - Year 1	$ 12,741.18	$	12,741.18
1	RNI SaaS Setup Fee	$ 7,488.24	$	7,488.24
1	AMI FlexNet Core Training	$ 5,176.47	$	5,176.47
1	Annual Sensus Analytics Fee - Year 1	$ 10,560.00	$	10,560.00
1	Sensus Analytics Setup Fee	$ 4,235.29	$	4,235.29
1	SA Integration To Billing Software Fee	$ 6,117.65	$	6,117.65
1	Sensus Analytics Training Remote	$ 941.18	$	941.18
Customer Portal				
1	System Setup, Integration, & Training	$ 20,500.00	$	20,500.00
	Automated Voice Per-Minute and Per-SMS		$	0.14
	- Up-to 2,000 each monthly			
	* Minimum 3 year term			
Toshiba Meter Transmitters				
26	Scadametrics Pulse-to-Encoder System w/ 520M	$ 2,000.00	$	52,000.00
	* access to pulse output from meter required			
Meter/SmartPoint Installation and Activation				
4455	5/8, 3/4" Meter Exchange	$ 80.00	$	356,400.00
1091	1" Meter Exchange	$ 85.00	$	92,735.00
152	1 1/2", 2" Meter Exchange	$ 410.00	$	62,320.00
16	3" Meter Exchange	$ 950.00	$	15,200.00
2	4" Meter Exchange	$ 1,450.00	$	2,900.00
1	6" Meter Exchange	$ 2,950.00	$	2,950.00
1	16" Meter Exchange	$ 7,100.00	$	7,100.00
		Total 1st Year Cost:	**$**	**2,331,578.14**

Year 2 *				
1	Annual RNI SaaS Fee	$ 13,123.53	$	13,123.53
1	Annual Sensus Analytics Fee	$ 10,876.47	$	10,876.47
1	Annual Sensus Pressure Profile	$ 4,850.00	$	4,850.00
1	Customer Portal	$ 11,000.00	$	11,000.00
1	Extended Warranty - M400B2	$ 1,848.08	$	1,848.08
		Total 2nd Year Cost:	**$**	**41,698.08**

Notes:
* Any Billing Software Upgrade Costs are responsibility of the City of El Dorado.
* Annual Fees increase 3% each year.

Automated Water Meter Infrastructure (AMI)

EL DORADO
KANSAS

Background

The City of El Dorado Public Utilities Department is committed to continuously evaluating public infrastructure, provide necessary resources for ongoing maintenance, and planning for future infrastructure needs to maintain service delivery.

Evaluation of existing water meter infrastructure indicates a need to improve the accuracy and reliability of our water meter reading system.

Current System Overview

The current system relies on manual meter reading by two Meter Readers, is out-of-date and requires a cumbersome billing process.

Challenges include:

- Difficulty locating meters
- Private property
- Delays due to extreme weather
- Route capacity
- Three billing cycles

Current System Overview Cont.

Difficulty locating meters

Current System Overview Cont.

We found it, now what?

Current System Overview Cont.

Not an uncommon obstacle we face, creating inefficiency

Potential safety concern

Automated Meter Reading Overview

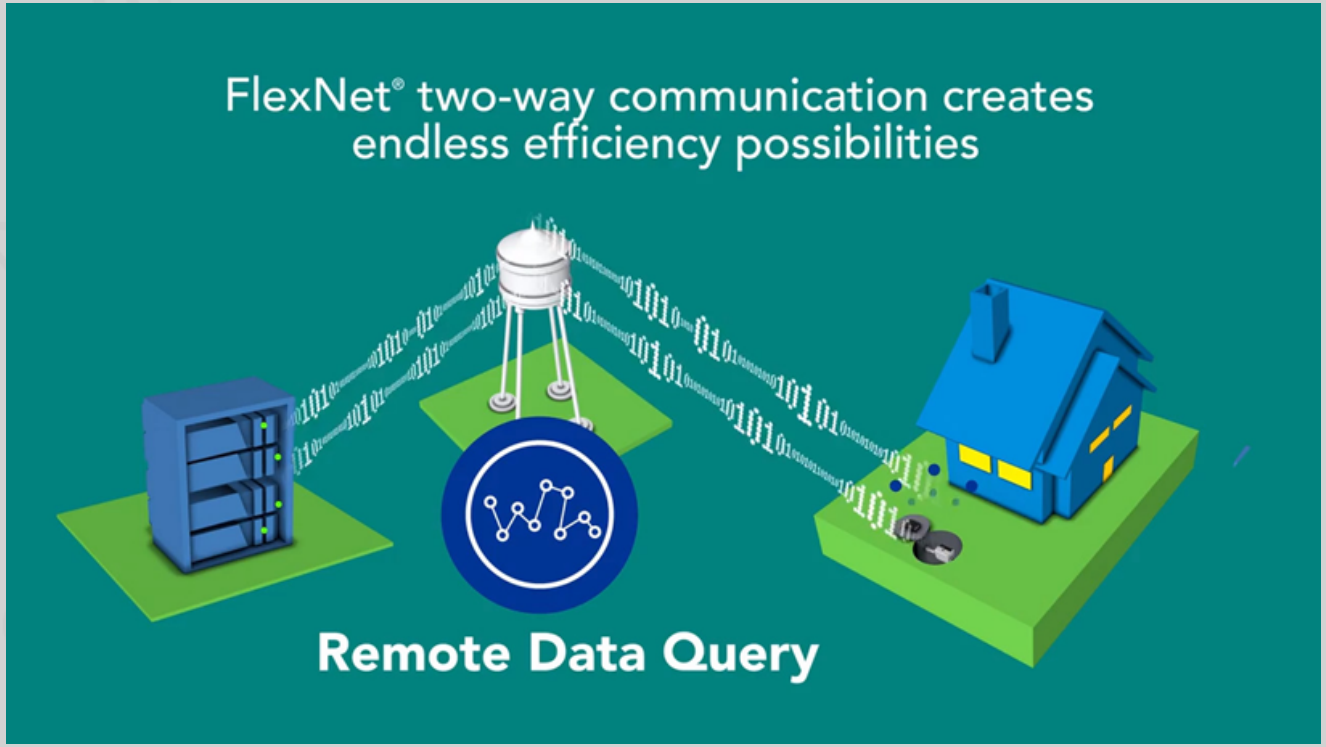
Automated Meter Infrastructure (AMI) is an integrated system of equipment that uses radio-based technology to read water meters, which eliminates the need for manual meter reads.

- Reduces water loss, measuring flow rates as low as 0.1-0.3 gpm
- Improves operational efficiency and customer service
- Monitoring alarms such as leak detection, reverse flow, empty pipe
- 20-year life cycle and a 20-year battery life guarantee
- No moving parts

Automated Meter Reading Overview Cont.

Automated data collection

Example meter



Project Objectives

1. Install more accurate, reliable water meters
2. Improve the efficiency of aging water meter infrastructure
3. Improve water billing customer service
4. Reduce the cost of reading water meters manually
5. Drive additional revenue for Operations and Capital Improvements

Objective 1: Install more accurate, reliable water meters

- Prompt leak detection
- Flow measurement as low as 0.1 gpm

Self Assessment Results

- Evaluated 10 meters within our system
- Certified testing showed a 30% inaccuracy with an average of 5%
- Potential lost revenue of $60.89 per meter

Objective 2: Improve the efficiency of aging water meter infrastructure

- Reduces water waste
- Customized alerts, “snow bird”
- Distribution system pressure modeling
- “Frequent flyer” capabilities

Objective 3: Improve water billing customer service

- Transparency
- Enables easier access to more information
- Empowers customers to better manage and adjust water usage
- Helps customers target goals and budget within their means
- Personalizes their information
- Notifies customers about important account information
- Minimizes routine customer calls
- Improves billing and usage relationship
- Enhances customer satisfaction
- One billing cycle

Objective 4: Reduce the cost of reading water meters manually

- One cycle
- Re-reads become fewer and far between
- Water adjustment process significantly improved
- “Utility of the Future” progression
- GIS water meter location integration

Objective 5: Additional revenue to fund Operations and Capital Improvements

Sensus iPERL

- 20-year lifetime
- 15-year full replacement warranty
- 70% warranty years 16-20…$531,000 liability
- ~ $300 per meter

Current practice

- $30,000 annually
- Replacing 275 meters per year
- 20-year meter recycle…$600,000 replacement plan
- ~ $110 per meter

Proposed Implementation Plan

Approve the implementation of a new automated meter reading infrastructure throughout the City. This implementation incorporates cross-functional collaboration of the Public Utilities Department, Finance Department, and the manufacturer.

Single Implementation ~12 to 16 weeks

- Contractor installed meters/hardware
- Billing software integration
- Customer dashboard messaging
- Transition to one billing cycle

Staff Recommendation

Authorize the implementation of an automated meter reading system for the Water Utility.

TO: City Commission
FROM: David Dillner, City Manager
SUBJ: Consideration of a Moderate-Income Housing Application for the City of El Dorado, Kansas
DATE: November 6, 2023

Background:
The City of El Dorado, Kansas, invited interested parties to submit applications for moderate-income housing developments for consideration to the Kansas Housing Resources Corporation (KHRC)'s Moderate Income Housing program. The KHRC will make approximately $3.9 million in loans or grants to cities and counties for moderate-income housing development in rural areas. The City may submit one application for a single housing project to the KHRC's Moderate Income Housing Program (MIH). The purpose of this Request for Proposals is to invite interested parties to apply for consideration by the City for sponsorship. The City received two proposals to review and consider for its application to the MIH program.

Dean Construction, LLC proposes the development of twenty housing units specifically designed for moderate-income households. Fourteen of these units will be single-family, detached homes and three will be townhomes (six twin-home units). The proposed project is estimated to cost $5.95 million and would produce homes that would sell for $280,000 or more if incentives were not provided. The developer requests support for an MIH application and will also seek the creation of a Rural Housing Incentive District and Kansas Housing Investor Tax Credits to make the units more affordable. The project will be located south of Towanda Avenue west of Butler Community College.

RSH Holdings, LLC proposes the development of forty detached, single-family units at an estimated project cost of $13 million. The units will have an estimated sale price of $237,500. The developer requests support for an MIH application and will also seek the creation of a Rural Housing Incentive District and Kansas Housing Investor Tax Credits to make the units more affordable. The project will be located on North Millheisler Road.

Attachments:
1. Dean Construction, LLC MIH Proposal
2. RSH Holdings, LLC MIH Proposal

Policy Issue:
The City's adopted Strategic Plan states that "*The City of El Dorado actively works to create an environment that facilitates capital investment, produces jobs, and increases the tax base of the community."* One of the objectives under this priority states that the City will collaborate with area developers and builders to facilitate housing opportunities for the community." An application to the KHRC's MIH program achieves measurable progress in this priority area if the application is selected by KHRC for funding. The City Commission will need to determine which of the two proposals to submit for its application since it may only submit one application to the MIH program.

Fiscal Impact:
Submitting an application to the KHRC's MIH program will have no direct financial impact on the City. The City will likely have costs in the extension of public infrastructure to serve the proposed residential developments, although that cost is not yet known and is considered separately from this request.

Trade-offs:

Failing to submit an application means the City (and one of its private developers) will not have the opportunity for state funding to support housing needs within the community. Housing development will then have to rely on private funds in order to develop housing, which may make it difficult to develop housing for moderate-income households.

Staff Recommendation:
City staff has not produced a recommendation on which proposal to submit for MIH funding, although it is recommended that the City submit one application to increase the housing options available in the community.

Commission Action:
Commissioner _____ moved to accept the application from _____ as the City of El Dorado's application to the Moderate Income Housing Program and authorizes the City Manager to submit it on behalf of the City.

Commissioner _____ seconded the motion.

RFP Response

City of El Dorado - Towanda Avenue Project - Moderate Income Housing Grant

Primary Contact:
Eddie Dean Jr.
*Dean Construction, LLC*Dchomes21@outlook.com
(316) 377-9201

Dean Construction, LLC
EDDIE DEAN, JR | 1010 E NORTH CREST RD | EL DORADO, KS 67042

Partners

The project will be administered by the City of Eldorado in partnership with local builder Dean Construction. Dean Construction's principal has 24 years of experience and has constructed 130 homes. Dean's primary focus is custom homes, but is approaching this project to meet the desperate need for homes targeted at moderate income families and downsizers in the community. Dean along with the City intend a layered approach to the project by combining RHID, MIH, and KHITC funds. Dean has also partnered with Heartland Housing Partners a leader in RHID/MIH/KHITC projects throughout the state to administer the project. Once selected, additional economic and workforce development statistics and information to make strong applications will be crafted in partnership with El Dorado Inc..

BACKGROUND & QUALIFICATIONS

DEVELOPER

Dean Construction, LLC is a company with a deep legacy in El Dorado. Eddie Dean, Jr, a local, has spent his professional career supporting the community and surrounding communities. While his professional experience building is 24 years, Mr. Dean has been emersed in the building business since 1974 when the family construction business "Custom Homes by Dean & Sons" was formed. Having learned how to serve his community through quality craftsmanship and integrous business practices, Mr. Dean began building affordable homes with custom home precision. "Building a foundation of trust, honesty, and integrity" is the first step to building lasting quality homes, says Mr. Dean. The initial build of 20 new homes affordable for the moderate income family is one step toward a much bigger vision. The long-term plan of this proposed legacy project would be to provide over 200 housing units across multiple price points to the community of El Dorado over the next 10 – 15 years (the estimate is market absorption dependent.

Ross Vogel is the President of Heartland Housing Partners. Heartland is the development and incentive consultant for the project. Mr. Vogel has been in real estate development for 20 years focusing on both commercial and residential projects. Heartland Housing Partners mission is: To develop attainable, desirable housing in underserved communities using quality and care to ensure the long-term benefit to the future residents and the community. Heartland Housing Partners develops both market-rate single-family for sale homes and multi-family for lease projects. Heartland Housing Partners methodology is to collaborate with local communities, employers and investors while implementing a combination of best practice production building processes combined with local development incentives to create housing in an underserved sector. Heartland Housing Partners has developed or is developing over $270 million in projects across communities in Kansas and Nebraska. HHP specializes in utilizing Kansas Housing Incentives including; Rural Housing Incentive District (RHID), Moderate Income Housing (MIH) Grants and Kansas Housing Investor Tax Credit Act (KHITCA). The Heartland Housing Partners have helped over a dozen communities receive MIH funding and bring nearly 700 new housing units to the state of Kansas.

DEAN CONSTRUCTION LLC
316.377.9201
Eddie Dean Jr.

Dean Construction, LLC
Eddie Dean, Jr
1010 E North Crest Rd
El Dorado, KS 67042
316-377-9201
10/18/2023

To Whom It May Concern,

I would like to tell you about myself and my residential construction experience. I have been building homes in the El Dorado, Kansas area for the last 24 years. I would conservatively estimate that I have built more than 130 custom homes throughout my career. My goal has been to build quality homes at an affordable price for the residents of El Dorado and the surrounding communities.

Throughout my career, I have consistently demonstrated an exceptional level of craftsmanship and dedication to my work. I have been able to hone my technical skills and have also cultivated a deep passion for creating homes I am proud of. I have developed a keen eye for detail, an innate ability to understand my clients' vision, and a talent for turning those visions into reality.

What truly sets me apart is my unwavering commitment to ethical business practices. My reputation in the El Dorado community is built upon a foundation of trust, honesty, and integrity. I firmly believe in conducting business with transparency and ensuring that every project is executed with the utmost professionalism. My commitment to ethical construction practices goes beyond industry standards; it is a testament to my moral compass and the high standards I hold myself to.

In an industry that often sees fluctuations and challenges, I have consistently delivered projects that exceed client expectations. My dedication to quality extends not only to the final product but also to the materials and subcontractors I choose to work with. I strive to go above and beyond to ensure that every aspect of my work aligns with the highest standards, from the foundation to the finishing touches.

My experience as a custom builder has allowed me the opportunity to complete projects in new home construction, existing renovations, and light commercial buildings. I produce the same exceptional craftsmanship, attention to detail, and ethical practices in all projects.

I will continue to excel in the field of custom residential construction and bring expertise, dedication, and integrity to future projects. My hope is to leave behind a legacy of quality and hopefully inspiration to those that will follow me.

Sincerely,

Eddie Dean, Jr
Dean Construction, LLC

Dean Construction, LLC
Eddie Dean, Jr
1010 E North Crest Rd
El Dorado, KS 67042
316-377-9201
10/18/2023

The project will be a residential home community on Towanda Avenue in El Dorado, Kansas. The homes within the community would be available for those looking for entry level or larger homes to fit a variety of needs and budgets. This endeavor is important to me personally and holds the potential to bring transformative benefits to our community.

The vision of this residential building project has its roots in my deep connection to the community I have been a part of for 47 years. I was born and raised here, and the community and its growth are very important to me. As a custom home builder, I have been dedicated to making a positive impact in the community.

This project represents an opportunity to address a pressing need within our community—available and affordable housing. Currently, El Dorado has a substantial demand for housing with very few options available. I have seen too many of our friends and neighbors struggle to secure suitable living arrangements or they have had to move out of El Dorado. This not only affects their well-being but also impacts the overall fabric of our community. It is a concern that I cannot turn a blind eye to, and I am deeply committed to creating lasting change.

The residential building project is not just about bricks and mortar; it is about providing a secure and nurturing environment for individuals and families. I envision a community where everyone has access to affordable housing, where they can raise their children, build their lives, and contribute to the vibrant tapestry of our community.

Furthermore, I understand that a thriving community is built upon its people. The residential building project will create jobs, stimulate the local economy, and provide housing for future business prospects. It is an investment in our community's future and a testament to our collective strength and resilience.

The funding for this project is pivotal in bringing this vision to fruition. The funds will be used to reduce the special assessments and tax burden on the residents as well as defraying infrastructure costs to the developer. Your support will not only make a profound difference in my life but also demonstrate your dedication to strengthening the community in El Dorado.

I am committed to accountability and transparency in the execution of this project. I am open to any reporting requirements and will gladly participate in assessments to showcase the positive changes your grant has helped us achieve.

In conclusion, I implore you to consider the significance of this residential building project for me and for our community. I am passionate about this endeavor, and it is my sincere hope that this funding can be the catalyst for a brighter future for all those who call El Dorado home.

Thank you for your time and consideration. I eagerly anticipate the opportunity to discuss this proposal further and to work collaboratively towards a stronger and more vibrant community.

Sincerely,

Eddie Dean, Jr
Dean Construction, LLC

Towanda Avenue Project

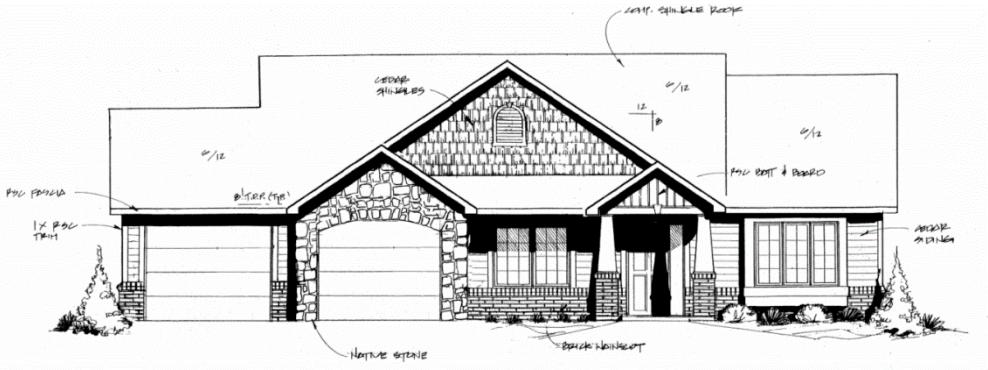
1,200 – 1,400 square-foot homes

3 bedroom/2 bath/2 car garage

$240,000 sale price

14 Single Family Homes

6 Twin Home Units in 3 Structures



,

TOWANDA AVENUE PROJECT

THE PROJECT

El Dorado is a unique community with a desire to grow, however, the current housing landscape does not allow for any new community members due to the lack of housing. Presently 85% of the housing stock in El Dorado is affordable for incomes less than $50,000. This is great news for the median family whose income is $48,988. However, 49% of the families make over $50,000. Therefore, there is a lopsided supply and many families are under housed in comparison to affordability due to lack of supply at the higher housing price brackets. According to the El Dorado Housing Study, 30% of the population could afford a home priced between $165,000 and $325,000; however, only 15% of the housing stock is within this range. In order for El Dorado to continue economic growth and prosperity more housing options within the $200,000s need to be available so that current residents can “right-size” to their affordability and housing stock at lower prices can become available for new families starting out in El Dorado.

Dean Construction, LLC is prepared to build 20 additional housing units specifically designed for this demographic in The Towanda Avenue Project. Including 14 single family detached homes and 3 townhomes producing 6 twin-home units, these spacious professionally made floorplans boast of exceptional craftsmanship, and impeccable details. This project is proposed to cost a total of $5,950,000 and would produce homes that would sell for $280,000+ IF they were to be built with no help from incentives. The cost would also require some kind of special assessment that would increase the monthly cost of these homes by around $400 per month. With currently high interest rates, this additional burden would make this price unattainable for the target market. This is why Dean Construction LLC proposes that a Rural Housing Incentive District (RHID) be paired with the Moderate Income Housing (MIH) Grant and Kansas Housing Investor Tax Credit (KHITC) programs to bring total sales price to $240,000 without hidden monthly expenses. This project is requesting $650,000 MIH funds, and $600,000 total Tax Credits to reduce the cost of the homes for the home purchaser, mitigate builder risk, and increase absorption. The total project cost estimate is $5,950,000. The Project will request a $650,000 MIH Grant, $600,000 Kansas Housing Investor Tax Credits and a Rural Housing Incentive District. The additional sources of funding will be investor equity and bank debt. Including Community National Bank who supports this project and is financially committed.

If approved for MIH Grant, Housing Investor Tax Credits and RHID the project will commence by Fall of 2024.

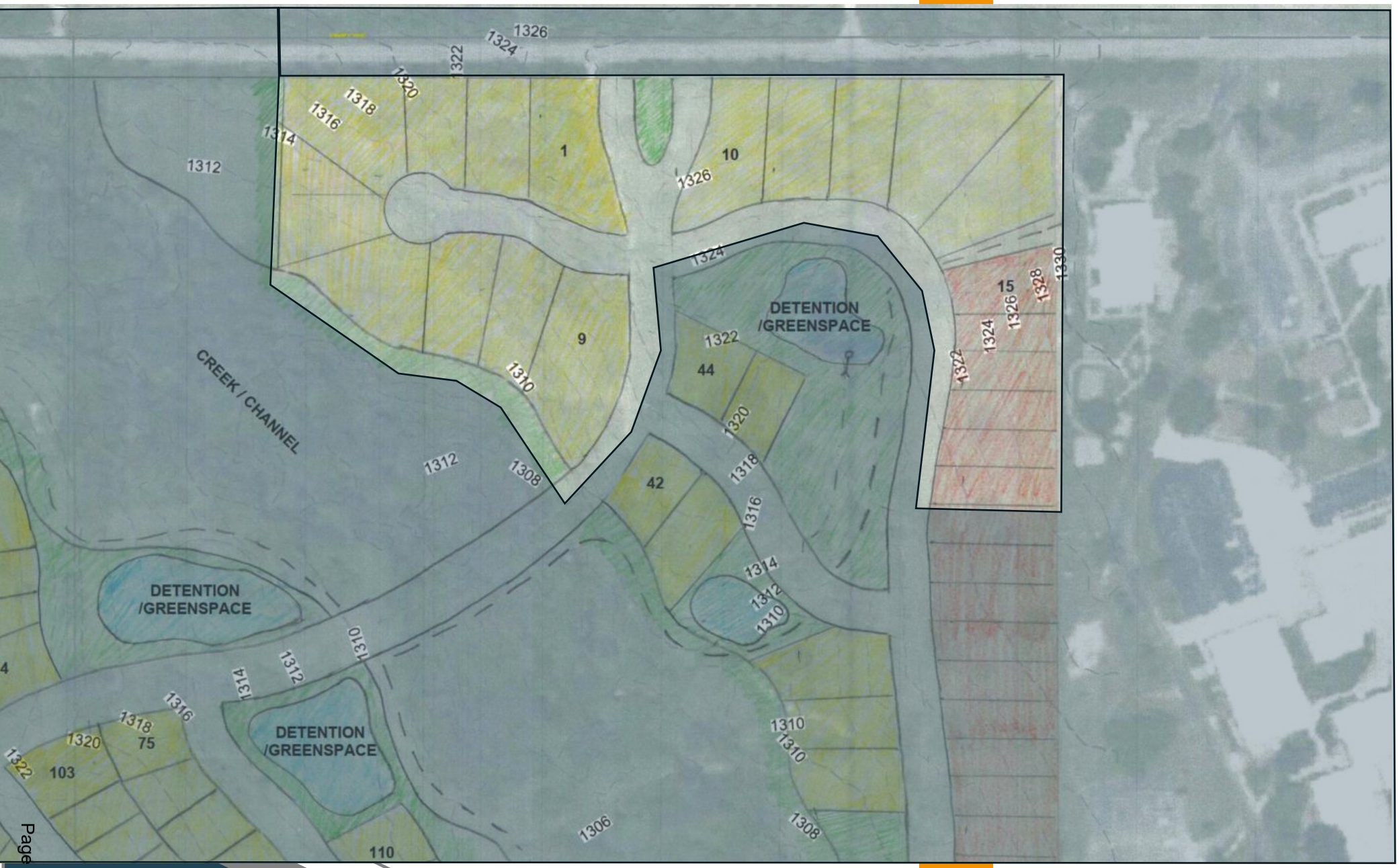
SEH

PROJECT NO. ##########

DATE: 10/3/2023

SITE CONCEPT
TOWANDA DEVELOPMENT
EL DORADO, KANSAS

EXHIBIT NO. 1


1326
1324
1322
1320
1318
1316
1314
1312
1
10
1326
1324
DETENTION
/GREENSPACE
15
1328
1330
1326
1324
1322
9
1322
44
1310
CREEK / CHANNEL
1320
1312
1308
42
1318
1316
1314
1312
1310
DETENTION
/GREENSPACE
1310
1312
1314
1316
1318
1320
75
1322
103
DETENTION
/GREENSPACE
1310
1310
1306
1308
110

Financing/Project Funding/Project Financial Gap

The total project cost estimate is $5,950,000. The Project will request a $650,000 MIH Grant, $600,000 Kansas Housing Investor Tax Credits and a Rural Housing Incentive District. The additional sources of funding will be investor equity and bank debt. Including Community National Bank who supports this project and is financially committed, as shown below.

- Home Price **with** incentives: $240,000
- Home Price **without** Incentives: $280,000 - $300,000 + special assessments

TOWANDA AVENUE PROJECT

FINANCIALS

COMMUNITY NATIONAL BANK & TRUST

RE: Community National Bank & Trust Funding Commitment Letter for Towanda Street Development

October 24, 2023

Alissa Ice/Jason Fizell/Abigail Phillips/Jessica Hotaling
Kansas Housing Resource Corporation (KHRC)
Moderate Income Housing RFP
611 S. Kansas Ave., Suite 300
Topeka, KS 66603

Dear ladies and gentlemen:

Please **accept this letter as Community National Bank & Trust's commitment to fund the Towanda Street Development** located in El Dorado, Kansas. DC Homes and Eddie Dean Jr have a long tradition of constructing quality homes in El Dorado. The project will serve as a catalyst for new home construction in El Dorado area. We are excited about being part of the reactivation of home development of the local market.

Community National Bank & Trust has a long relationship with the City of El Dorado and El Dorado Inc and is fully committed to this project. CNB&T plans to provide construction financing for DC Homes and Eddie Dean Jr.

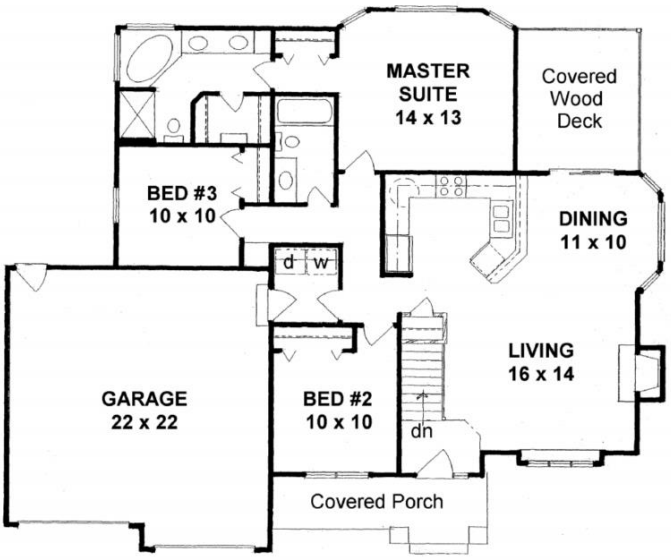
Community National Bank & Trust encourages the Kansas Housing Resource Corporation to approve funding for the Moderate Income Housing (MIH) and the Housing Investor Tax Credit programs, so that the project development work may begin as soon as possible.

Thank you for your consideration, we look forward to working with KHRC on this very important project to increase the supply of attainable housing.

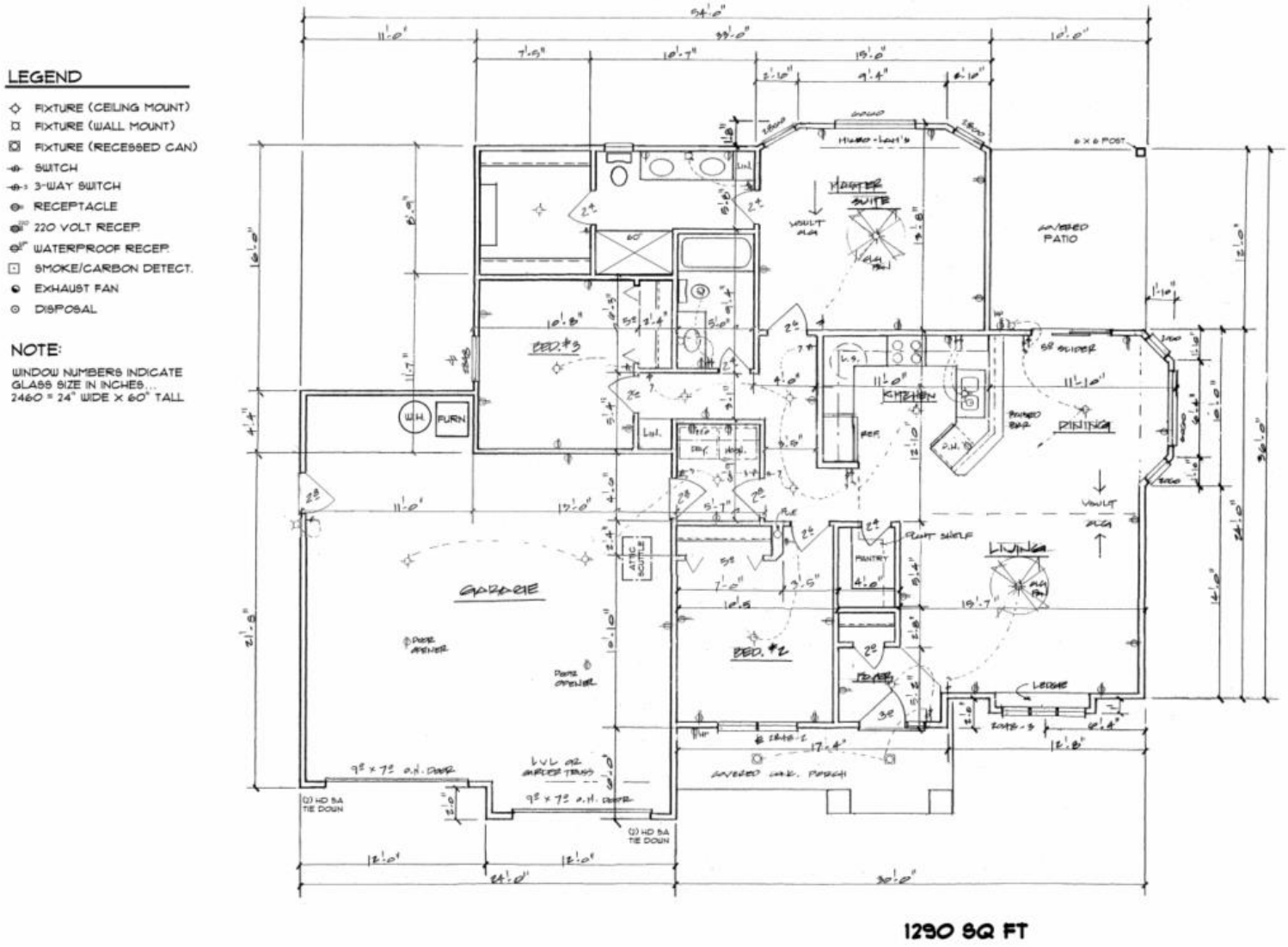
Sincerely yours,

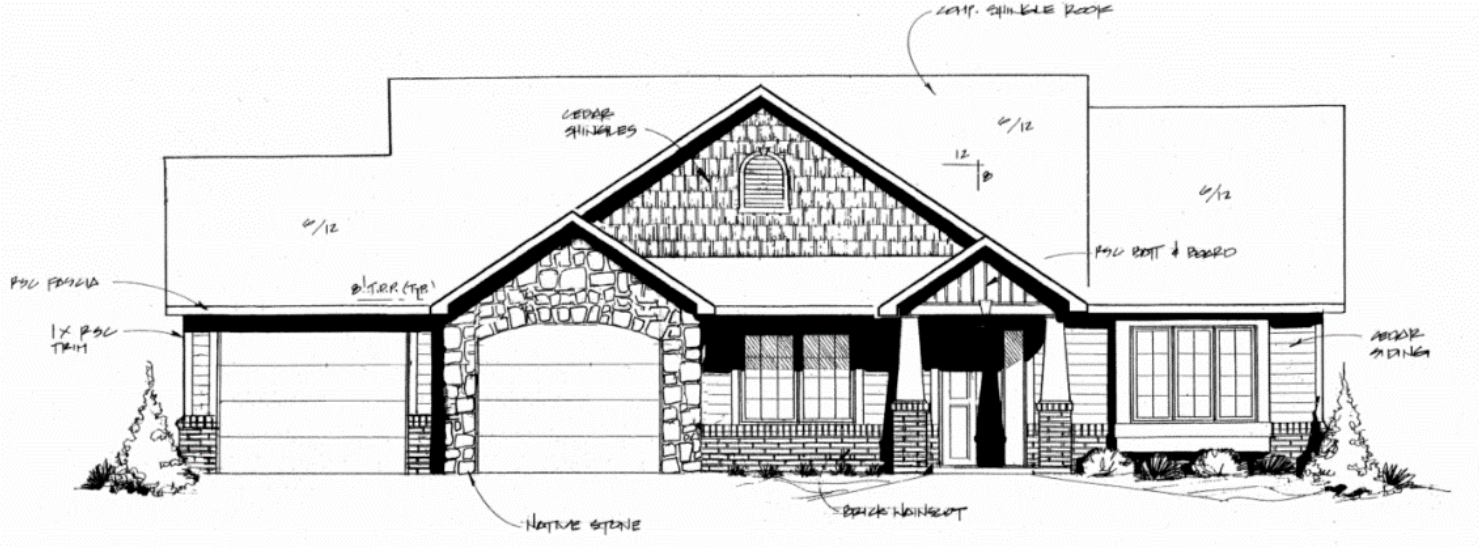
Joseph L Goedert
Banking Center President

Twenty 1200-1400 SqFt
3 bedroom/2 bath/
2 car garage units
Total Project Cost
Estimated at $5,950,000
Requesting $650,000 MIH
Grant Funding

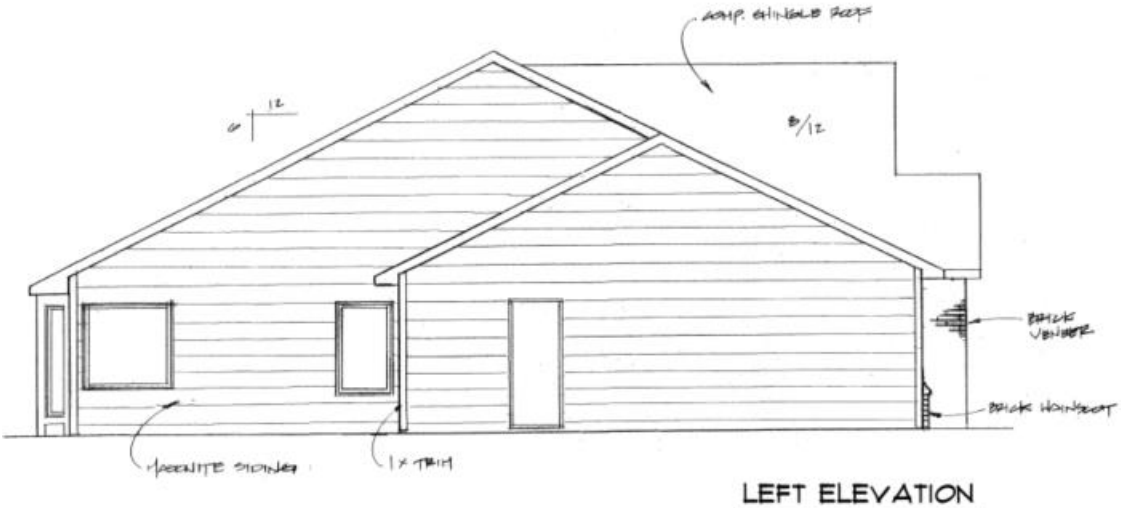


Elevations & Floorplans





RIGHT ELEVATION



LEFT ELEVATION

The following information is the developer's good faith effort to ease the workload of El Dorado City in the completion of the KHRC MIH application. As stated above, some information will need to be a collaboration effort between the Developer consulting team, The City of El Dorado, and El Dorado Inc. to fully satisfy the requirements of the grant. As demonstrated with the following good faith effort to completing the application as shown below, Dean Construction, LLC and Heartland Housing Partners will collaborate with The City of El Dorado and El Dorado Inc. to complete the remaining grant applications requirements once officially selected as part of the RFP process.

Proposed Application

The remainder of this page intentionally blank.

Instructions for 2023 Round 3 ALL Applications: To better facilitate evaluation, KHRC requires this application to be submitted via electronic upload via the online platform Procorem. Information regarding Procorem is located in the MIH FAQs.

Please complete this application in Excel and save as "23-03-NameofApplicant-Application.xlsx" Example: Anytown, KS would name the application "23-03-Anytown-Application.xlsx". Accompanying documents must be uploaded electronically as PDF documents. If the applicant has difficultly or cannot upload the application electronically, please email MIH@kshousingcorp.org.

I. Application Overview:

Type of Request (please select all that apply)

MIH: X KHITC: X

Application Type *Updated Date:*

New Application: X Resubmission: Updated Application: Closeout:

Site Information

Project Name *(should match Notice of Application)* : Towanda Avenue Project

Address: 2727 Towanda Avenue City: El Dorado State: KS

County: Butler Zip: 67042 Census Tract: 20015020205

Federal Congressional District: 4 State House: 75 State Senate: 14

City Population: 12,865 County Population: 68,240

Primary Contact

Name: David Dillner Email: ddillner@eldoks.com

Telephone: (316) 321-9100 Address: 201 E Central Ave

City: El Dorado State: KS Zip: 67042

Title: City Manager

Main Contacts

Name: Eddie Dean Jr Title: President

Email: dchomes21@outlook.com Phone: (316) 377-9201

Name:	Ross Vogel	Title:	(816) 686-6600
Email:	ross@rossvogel.com	Phone:	(816) 686-6600
Name:		Title:	
Email:		Phone:	

II. Type of Development:

How many total units are in your development? 20

Total MIH units? 10

Total KHITC units? 20

What is the type of the development? Please indicate the # of units of each.

Single Family Homeownership	20	Infrastructure	20
Multi-Family Rental		Single Family Rental	
Duplexes	6	Other (specify)	

What is the anticipated start date of the development? Fall 2024

What is the anticipated completion date of the development? Spring 2026

III. Funding Information:

How will the resources be used? Please select all that apply using an X, but ONLY select the items that KHRC's resources will be applied towards.

Infrastructure/Site Work:		New Construction:	X
Down Payment Assistance:		Acquisition & Rehab.:	
Historic Rehabilitation:		Rehabilitation:	

If other, please describe:

Has the applicant applied or been approved for a Rural Housing Incentive District (RHID)? In Process

If yes, at what stage of the approval process is the applicant? Starting the RHID Process December 2023

IV. Partnership Information

Name: Dean Construction LLC

Federal EIN Number: 87-3847280

General Partner/Managing Member/or Principal(s) Involved:

Identify the ownership structure, as applicable, for both homeownership and rental projects.

Name:	Eddie Dean Jr	Phone:	(316) 377-9201	Ownership Percentage:	100.00%
Name:		Phone:		Ownership Percentage:	
Name:		Phone:		Ownership Percentage:	

V. Development Team Information

Provide the following information if applicable and attach a resume for each team member listed.

Developer:	Dean Construction LLC		
Email:	dchomes21@outlook.com	Phone:	(316) 377-9201
Principal/Owner:	Eddie Dean Jr		
Email:	Same	Phone:	
Builder/Contractor:	Dean Construction LLC		
Email:	Same	Phone:	
Mgmt. Company:			
Email:		Phone:	
Consultant:	Heartland Housing Partners LLC		
Email:	ross@rossvogel.com	Phone:	(816) 686-6600
Architect:			
Email:		Phone:	

Have any members of the development team previously received MIH funding? Yes

If yes, please list the name of member, year, and community funded. Ross Vogel 2012 - 2023 (except 2015, 2018)

***Disclosure of Relationship** : Applicants must disclose any current or former (within 2 years of this application) KHRC employees acting as a consultant or interested party. Current KHRC employees cannot receive a financial gain from the funding of a project received through KHRC for a period of two years after his/her employment ends.*

Are any of the above parties or additional interested parties a current or former employee of KHRC? No

If yes, who?

If yes, please describe their involvement in the project:

By completing this application, the applicant is agreeing to KHRC's Disclosure of Relationship clause and must comply by verifying the project does not create financial gain for the current KHRC employee. The applicant should submit the proper information when requesting disbursement of funds to show compliance.

VI. Additional Development Information:

Project Type: *Please select all that apply and indicate # of units where appropriate.*

Detached Single Family:	14	Detached Multi-Family:		Apartments:	
Rowhouse/Townhouse:	6	Partial Basement:		Stories:	
Slab on Grade:	20	Crawl Space:		Elevator:	
Full Basement:		If other, please describe:			

Total MIH Development Costs: $ 5,950,000.00 *Prefilled from Section V of MIH Application tab.*

VII. Annual Rental Operating Income:

If you do not plan to incorporate rental units in your project, please skip this section.

Unit Type:	# Units	Monthly Rent Per	Total Tenant Paid	Square Feet Per Unit:
BR	0	$ -	$ -	
BR	0	$ -	$ -	
BR	0	$ -	$ -	
BR	0	$ -	$ -	
Total:	**0**	**$ -**	**$ -**	

Total # of Units:		**Total Monthly Rental Income:**	$ -
Other Income Type:		Plus Other Monthly Income Amount:	$ -
Vacancy Allowance:	0.00%	Less Monthly Vacancy Allowance:	-
		Total Monthly Operating Income:	**$ -**

Total Annualized Operating Income:	**$ -**

VIII. Annual Rental Operating Expense:

If you do not plan to incorporate rental units in your project, please skip this section.

Administrative		Operating		Maintenance	
Advertising	$ -	Elevator	$ -	Decorating	$ -
Management	$ -	Fuel (Heating & Water)	$ -	Repairs	$ -
Legal/Partnership	$ -	Lighting & Misc. Power	$ -	Exterminating	$ -
Accounting/Audit	$ -	Gas	$ -	Ground Expense	$ -
Other	$ -	Trash Removal	$ -	Other	$ -
Other	$ -	Payroll, include. taxes	$ -	Other	$ -
Other	$ -	Insurance	$ -	Other	$ -
Total Administrative Cost:	**$ -**	**Total Operating Cost:**	**$ -**	**Total Maintenance Cost:**	**$ -**

Total Real Estate Taxes:	$ -
Annual Replacement Reserve for Units:	$ -
Total Annual Operating Expense:	**$ -**

IX. Homeownership:

If you do not plan to incorporate homeownership units in your project, please skip this section.

Down Payment Cost:	$ 120,000
Estimated Sale Price:	$ 240,000

Mortgage Principal & Interest:	$ 1,516
Estimated Taxes & Insurance:	$ 500
Total Monthly Housing Cost:	$ 2,016

X. Job Creation and Economic Development

Please provide a narrative explaining job creation and economic development in your community, including major employers with the number of their employees, open positions, and unemployment rate. This narrative should include relevant job and economic development numbers from the applicant's housing study. Submit documentation to support

Who are the major employers in the area?

Employer Name:	_____	# of employees:	_____	# of open positions:	_____
Employer Name:	_____	# of employees:	_____	# of open positions:	_____
Employer Name:	_____	# of employees:	_____	# of open positions:	_____
Employer Name:	_____	# of employees:	_____	# of open positions:	_____
Employer Name:	_____	# of employees:	_____	# of open positions:	_____
Employer Name:	_____	# of employees:	_____	# of open positions:	_____
Employer Name:	_____	# of employees:	_____	# of open positions:	_____

Please provide a brief narrative on open positions and projected employment opportunities.

Current Unemployment Rate: _____ Date collected and community definition: _____

Please provide a brief narrative on how the proposal provides a solution to the immediate workforce needs in the

XI. Application Next Steps

THIS APPLICATION IS NOT COMPLETE. *Completing only the ALL APPLICATIONS tab of this application DOES NOT qualify as a complete application for the MIH or KHITC Programs. Completing only this tab of the spreadsheet may result in an application being evaluated as substantially incomplete. After completing the ALL APPLICATIONS tab, please complete the corresponding tabs for each program for which the applicant intends to apply.* ***Each program has a separate application tab in this spreadsheet.*** *If the applicant intends to apply for each program, they will need to complete the corresponding application for each program.*

Instructions for the Moderate Income Housing (MIH) 2023 Round 3 Application: To better facilitate evaluation, KHRC requires this application to be submitted via electronic upload via the online platform Procorem. Information regarding Procorem is located in the MIH FAQs.

Please complete this application in Excel and save as "23-03-NameofApplicant-Application.xlsx" Example: Anytown, KS would name the application "23-03-Anytown-Application.xlsx". Accompanying documents must be uploaded electronically as PDF documents. If the applicant has difficultly or cannot upload the application electronically, please email MIH@kshousingcorp.org.

This application includes a request for the Moderate Income Housing (MIH) ***Grant*** *Program.*

Yes: X No:

This application includes a request for the Moderate Income Housing (MIH) ***Loan*** *Program.*

Yes: No:

I. Applicant Information:

Applicant Information

City or County Name: El Dorado Project Name: Towanda Avenue Project

Address: 201 E Central Ave City: El Dorado State: KS

County: Butler Zip: 67042 Population: 12865

Telephone: (316) 321-9100

Kansas Senate District: 14 Kansas House District: 75 US Congressional District: 4

Sam.gov Unique Entity ID (Required): GETFVC5L36M9

Funding History

Have you previously applied for MIH funding? *If no, skip to Primary Contact section.*

What years did you apply?

Did you receive funding? If yes, please list amount of funding allocated:

Primary Contact

Name: Eddie Dean Jr Email: dchomes21@outlook.com

Telephone: (316) 377-9201 Address: 1010 E North Crest Rd

City: El Dorado State: KS Zip: 67042

Title: President

Elected Official - This individual will be addressed in official MIH announcements from KHRC.

Name: Email:

Telephone: Address:

City: State: KS Zip:

Title: Term:

II. MIH Grant Information (if applicable):

What is the MIH grant amount being requested? $ 650,000.00

How will the resources be used? Please select all that apply and indicate the $ amount of each, but ONLY select the items that the MIH ***grant*** *resources will be applied towards. Infrastructure (as defined in the RFP) is* ***not*** *an eligible expense for an MIH grant.*

Eligible Building-Specific Site Costs: $ - New Construction: $ 650,000.00

Down Payment Assistance: $ - Acquisition & Rehab.: $ -

If other, please describe: _____

Has the applicant applied or been approved for a Rural Housing Incentive District (RHID)? Yes, in process

If yes, at what stage of the approval process is the applicant? RHID process will begin in December 2023

III. MIH Loan Information (if applicable):

What is the MIH loan amount being requested? _____

How will the resources be used? Please select all that apply and indicate the $ amount of each, but ONLY select the items that the MIH ***loan*** *resources will be applied towards.*

Infrastructure (as defined by RFP):	$ -	New Construction:	$ -
Down Payment Assistance:	$ -	Acquisition & Rehab.:	$ -
Historic Rehabilitation:	$ -	Rehabilitation:	$ -

If other, please describe: _____

IV. Source of Funds (Construction & Permanent Financing):

Construction: List individually the source of construction financing.

Please attach proof of funding source with the application.

Source of Funds:	Moderate Income Housing Grant	Amount of Funds:	$ 650,000.00
Contact Name:	Kansas Housing Resources Corporation		*Prefilled from Section II.*
Email:	MIH@kshousingcorp.org	Phone:	785-217-2001
Source of Funds:	Moderate Income Housing Loan	Amount of Funds:	$ -
Contact Name:	Kansas Housing Resources Corporation		*Prefilled from Section III.*
Email:	MIH@kshousingcorp.org	Phone:	785-217-2001
Source of Funds:	Kansas Housing Investor Tax Credit	Tax Credit Equity:	$ 468,000.00
Contact Name:	Kansas Housing Resources Corporation		*Prefilled from KHITC tab.*
Email:	MIH@kshousingcorp.org	Phone:	785-217-2001
Source of Funds:	Bank Debt	Amount of Funds:	$ 3,732,000.00
Contact Name:		Phone:	
Email:			
Source of Funds:	RHID/City Infrastructure Bond	Amount of Funds:	$ 1,100,000.00
Contact Name:		Phone:	
Email:			
Source of Funds:		Amount of Funds:	$ -
Contact Name:		Phone:	
Email:			
Source of Funds:		Amount of Funds:	$ -
Contact Name:		Phone:	
Email:			
Source of Funds:		Amount of Funds:	$ -
Contact Name:		Phone:	
Email:			

Total Construction Financing:	$ 5,950,000.00	*Prefilled from above.*

In the box below, detail other items used to leverage the proposal. This could include sources such as in-kind labor and services, reduced fees and taxes, and city contributed work. KHRC recognizes that calculating leveraged funds is complicated and nuanced. KHRC will consider the sources listed below, but outside of the leveraged funds calculation.

Permanent Financing: List total source of funds for the development at closing. Do not include construction finance.

Please attach proof of funding source with the application.

Name of Lender or Source of Funds:	Amount of Funds:	Annual Debt Service:	Interest Rate of Loan Period:	Amortization Period:	Term of Loan:
MIH Grant	$ 650,000.00				
MIH Loan	$ -				
KHITC Equity	$ 468,000.00				
Bank Debt	$ 3,732,000.00				
RHID/City Infrastructure	$ 1,100,000.00				
	$ -				
	$ -				

Total Permanent Funds:	**$ 5,950,000.00**	*Permanent Funds Must Equal Total Development Costs (below).*
Total Development Costs:	**$ 5,950,000.00**	*Prefilled from Section V.*
Total Annual Debt Service:	**$ -**	*Prefilled from above.*

V. Development Budget:

List Total Development Costs.

Itemized Cost	Development Cost
To Purchase Land and Buildings:	
Land	$ 25,000.00
Existing Structures	$ -
Demolition	$ -
Other	$ -
Subtotal	**$ 25,000.00**
For Site Work:	
Eligible Building-Specific Site Costs	$ 1,100,000.00
Offsite Infrastructure	$ -
Onsite Infrastructure	$ -
Other	$ -
Subtotal	**$ 1,100,000.00**
For Rehabilitation & New Construction:	
New Building	$ 4,500,000.00
Rehabilitation	$ -
Accessory Building	$ -
General Requirements	$ -
Contractor Overhead	$ -
Contractor Profit	$ -
Building Permit Fee	$ -
Other	$ -
Subtotal	**$ 4,500,000.00**
For Contingency:	
Construction Contingency	$ 100,000.00
Other	$ -
Subtotal	**$ 100,000.00**
For Architectural & Engineering Fees:	
Architect Fee - Design	$ -
Architect Fee - Supervision	$ -
Real Estate Attorney	$ -

Itemized Cost	Development Cost
Consultant or Processing Agent	$ -
Property/Survey Fee	$ -
Engineering Fees	$ -
Other	$ -
Subtotal	**$ -**
For Interim Costs:	
Construction Insurance	$ -
Construction Interest	$ 160,000.00
Construction Loan Origination Fee	$ -
Construction Loan Credit Enhancement	$ -
Taxes	$ -
Other	$ -
Subtotal	**$ 160,000.00**
For Financing Fees and Expenses:	
Bond Premium	$ -
Credit Report	$ -
Permanent Loan Origination Fee	$ -
Permanent Loan Credit Enhancement	$ -
Cost of Issuance/Underwriter Discount	$ -
Title and Recording	$ -
Counsel's Fee	$ -
Cost Certification Fee	$ -
Other	$ -
Subtotal	**$ -**
For Soft Costs:	
Property Appraisal (Feasibility) Market Study	$ -
Environmental Report	$ -
Rent-Up Consultants Other	$ -
Other	$ -
Subtotal	**$ -**
For Developer's Fees:	
Developer's Overhead	$ -
Developer's Fees	$ 65,000.00
Other	$ -
Subtotal	**$ 65,000.00**
For Development Reserves:	
Rent-Up Reserve Operating Reserve Other	$ -
Other	$ -
Subtotal	**$ -**
Total	**$ 5,950,000.00**

VI. Applicant Agreement

The Applicant (City/County) hereby makes application to Kansas Housing Resources Corporation for the Moderate Income Housing Program in the amount of:	$ 650,000.00

Prefilled from Sections II and III.

The Applicant agrees that KHRC shall not be held responsible or liable for representations made to the undersigned, or its investors, relating to the KHRC MIH. Therefore, the undersigned Applicant assumes all the risk of damages, losses, costs, and expenses related thereto, and further agrees to indemnify and hold harmless KHRC against any and all claims, suits, losses, damages, costs, and expenses of any kind and of any nature, that KHRC may hereinafter suffer, incur or pay arising out of the use of the information concerning the MIH on the above referenced development.

Applicant Representative Name *Applicant Representative Signature* *Date*

Title *Organization*

MODERATE INCOME HOUSING APPLICATION

2023 Round 3 – Project RSH

222 N. Millheisler Rd. Outland Addition, El Dorado, Kansas, 67042

RSH Holdings, LLC.
Angie Johnston, Nick Hoefgen, Jacob McClure, Nick McClure

1. **Excel Application**

Included Attachments:

1. All Applications
2. MIH Application
3. KHITC Application

Instructions for 2023 Round 3 ALL Applications: To better facilitate evaluation, KHRC requires this application to be submitted via electronic upload via the online platform Procorem. Information regarding Procorem is located in the MIH FAQs.

Please complete this application in Excel and save as "23-03-NameofApplicant-Application.xlsx" Example: Anytown, KS would name the application "23-03-Anytown-Application.xlsx". Accompanying documents must be uploaded electronically as PDF documents. If the applicant has difficultly or cannot upload the application electronically, please email MIH@kshousingcorp.org.

I. Application Overview:

Type of Request (please select all that apply)

MIH: X KHITC: X

Application Type *Updated Date:*

New Application: X Resubmission: Updated Application: Closeout:

Site Information

Project Name *(should match Notice of Application)* : Project RSH

Address: 222 N. Millheisler Rd City: El Dorado State: KS

County: Butler Zip: 67042 Census Tract: 20015020500

Federal Congressional District: 4th State House: 15th State Senate: 14th

City Population: 13,000 County Population: 67,900

Primary Contact

Name: Angie Johnston Email: angie@family1stliving.com

Telephone: 316-259-3949 Address: 500 Stone Lake Ct

City: Augusta State: KS Zip: 67010

Title: Managing Partner

Main Contacts

Name: Nick Hoefgen Title: Partner

Email: nick@family1stliving.com Phone: 316-806-6096

Name: Jacob McClure Title: Partner

Email: jake@alansexcavating.com Phone: 316-734-9039

Name: Nick McClure Title: Partner

Email: nick@alansexcavating.com Phone: 316-734-5572

II. Type of Development:

How many total units are in your development? 40

Total MIH units? 40

Total KHITC units? 40

What is the type of the development? Please indicate the # of units of each.

Single Family Homeownership 40

Infrastructure

Multi-Family Rental

Single Family Rental

Duplexes

Other (specify)

What is the anticipated start date of the development? 90 days from grant award

What is the anticipated completion date of the development? 3 years

III. Funding Information:

How will the resources be used? Please select all that apply using an X, but ONLY select the items that KHRC's resources will be applied towards.

Infrastructure/Site Work: X

New Construction: X

Down Payment Assistance:

Acquisition & Rehab.:

Historic Rehabilitation:

Rehabilitation:

If other, please describe:

Has the applicant applied or been approved for a Rural Housing Incentive District (RHID)? applying once available

If yes, at what stage of the approval process is the applicant? oval from the State is received, RHID applications will be p

IV. Partnership Information

Name: RSH Holdings, Inc

Federal EIN Number: 85-3032887

General Partner/Managing Member/or Principal(s) Involved:

Identify the ownership structure, as applicable, for both homeownership and rental projects.

Name:	Phone:	Ownership Percentage:
Angie Johnston	316-259-3949	25.00%
Nick Hoefgen	316-806-6096	25.00%
Jacon McClure/Nick McClure	316-734-9039	50.00%

V. Development Team Information

Provide the following information if applicable and attach a resume for each team member listed.

Developer: RSH Holdings, Inc

Email: Angie@family1stliving.com Phone: 316-259-3949

Principal/Owner: Angie Johnston (manager), Nick Hoefgen, Jacob McClure, Nick McClure

Email: Angie@family1stliving.com Phone: 316-259-3949

Builder/Contractor:

Email: Phone:

Mgmt. Company:

Email: Phone:

Consultant:
Email: Phone:
Architect:
Email: Phone:

Have any members of the development team previously received MIH funding? no
If yes, please list the name of member, year, and community funded. n/a

***Disclosure of Relationship** : Applicants must disclose any current or former (within 2 years of this application) KHRC employees acting as a consultant or interested party. Current KHRC employees cannot receive a financial gain from the funding of a project received through KHRC for a period of two years after his/her employment ends.*

Are any of the above parties or additional interested parties a current or former employee of KHRC? no
If yes, who? n/a
If yes, please describe their involvement in the project:

n/a

By completing this application, the applicant is agreeing to KHRC's Disclosure of Relationship clause and must comply by verifying the project does not create financial gain for the current KHRC employee. The applicant should submit the proper information when requesting disbursement of funds to show compliance.

VI. Additional Development Information:

Project Type: *Please select all that apply and indicate # of units where appropriate.*

Detached Single Family:	40	Detached Multi-Family:		Apartments:	
Rowhouse/Townhouse:		Partial Basement:		Stories:	
Slab on Grade:		Crawl Space:		Elevator:	
Full Basement:		If other, please describe:			

Total MIH Development Costs: $ 13,012,503.40 *Prefilled from Section V of MIH Application tab.*

VII. Annual Rental Operating Income:

If you do not plan to incorporate rental units in your project, please skip this section.

Unit Type:	# Units	Monthly Rent Per	Total Tenant Paid	Square Feet Per Unit:
BR	0	$ -	$ -	
BR	0	$ -	$ -	
BR	0	$ -	$ -	
BR	0	$ -	$ -	
Total:	**0**	**$ -**	**$ -**	

Total # of Units:		**Total Monthly Rental Income:**	$ -
Other Income Type:		Plus Other Monthly Income Amount:	$ -
Vacancy Allowance:	0.00%	Less Monthly Vacancy Allowance:	-
		Total Monthly Operating Income:	**$ -**

Total Annualized Operating Income:	**$ -**

VIII. Annual Rental Operating Expense:

If you do not plan to incorporate rental units in your project, please skip this section.

Administrative		Operating		Maintenance	
Advertising	$ -	Elevator	$ -	Decorating	$ -
Management	$ -	Fuel (Heating & Water)	$ -	Repairs	$ -
Legal/Partnership	$ -	Lighting & Misc. Power	$ -	Exterminating	$ -
Accounting/Audit	$ -	Gas	$ -	Ground Expense	$ -
Other	$ -	Trash Removal	$ -	Other	$ -
Other	$ -	Payroll, include. taxes	$ -	Other	$ -
Other	$ -	Insurance	$ -	Other	$ -
Total Administrative Cost:	**$ -**	**Total Operating Cost:**	**$ -**	**Total Maintenance Cost:**	**$ -**

Total Real Estate Taxes:	$ -
Annual Replacement Reserve for Units:	$ -
Total Annual Operating Expense:	**$ -**

IX. Homeownership:

If you do not plan to incorporate homeownership units in your project, please skip this section.

Down Payment Cost:	$ 11,875
Estimated Sale Price:	$ 237,500

Mortgage Principal & Interest:	$ 1,631
Estimated Taxes & Insurance:	$ 579
Total Monthly Housing Cost:	$ 2,210

X. Job Creation and Economic Development

Please provide a narrative explaining job creation and economic development in your community, including major employers with the number of their employees, open positions, and unemployment rate. This narrative should include relevant job and economic development numbers from the applicant's housing study. Submit documentation to support each answer (i.e.

Who are the major employers in the area?

Employer Name:	HF Sinclair	# of employees:	440	# of open positions:	
Employer Name:	Butler Community College	# of employees:	1077	# of open positions:	62
Employer Name:	Susan B Allen Memorial Hospital	# of employees:	400	# of open positions:	
Employer Name:	USD 490 - El Dorado	# of employees:	464	# of open positions:	
Employer Name:	C-Tech Industries	# of employees:	150	# of open positions:	
Employer Name:	BG Products	# of employees:	166	# of open positions:	22
Employer Name:	El Dorado Correctional Facility	# of employees:	500	# of open positions:	

Please provide a brief narrative on open positions and projected employment opportunities.

We are working to confirm open position numbers for each of these top employers.

Employer and stakeholder feedback consistently indicates middle and higher income employees are often not choosing housing options within the El Dorado community. Surrounding communities in Butler County and East Wichita provide

Current Unemployment Rate: 3% Date collected and community definition: County, Kansas information from b

Please provide a brief narrative on how the proposal provides a solution to the immediate workforce needs in the community.

See narrative for 13. Job Creation & Economic Development

XI. Application Next Steps

THIS APPLICATION IS NOT COMPLETE. *Completing only the ALL APPLICATIONS tab of this application DOES NOT qualify as a complete application for the MIH or KHITC Programs. Completing only this tab of the spreadsheet may result in an application being evaluated as substantially incomplete. After completing the ALL APPLICATIONS tab, please complete the corresponding tabs for each program for which the applicant intends to apply.* ***Each program has a separate application tab in this spreadsheet.*** *If the applicant intends to apply for each program, they will need to complete the corresponding application for each program.*

Instructions for the Moderate Income Housing (MIH) 2023 Round 3 Application: To better facilitate evaluation, KHRC requires this application to be submitted via electronic upload via the online platform Procorem. Information regarding Procorem is located in the MIH FAQs.

Please complete this application in Excel and save as "23-03-NameofApplicant-Application.xlsx" Example: Anytown, KS would name the application "23-03-Anytown-Application.xlsx". Accompanying documents must be uploaded electronically as PDF documents. If the applicant has difficultly or cannot upload the application electronically, please email MIH@kshousingcorp.org.

This application includes a request for the Moderate Income Housing (MIH) ***Grant*** *Program.*

Yes: x No:

This application includes a request for the Moderate Income Housing (MIH) ***Loan*** *Program.*

Yes: x No:

I. Applicant Information:

Applicant Information

City or County Name: City of El Dorado
Project Name: Project RSH
Address: 220 E. 1st Ave
City: El Dorado
State: KS
County: Butler
Zip: 67042
Population: 13,000
Telephone: 316-321-9100
Kansas Senate District: 14
Kansas House District: 75
US Congressional District: 4th
Sam.gov Unique Entity ID (Required):

Funding History

Have you previously applied for MIH funding? yes *If no, skip to Primary Contact section.*
What years did you apply? 2015, 2016, 2017
Did you receive funding? yes
If yes, please list amount of funding allocated: 2015-90K, 2016-120K,

Primary Contact

Name: Scott Rickard
Email: srickard@eldoks.com
Telephone: 316-323-8218 ext 151
Address: 226 N Vine
City: El Dorado
State: KS
Zip: 67042
Title: City Engineer

Elected Official - This individual will be addressed in official MIH announcements from KHRC.

Name: Bill Young
Email: byoung@eldoks.com
Telephone: 316-322-5349
Address: 220 E. 1st Ave
City: El Dorado
State: KS
Zip: 67042
Title: Mayor
Term: Ends Dec 2023. Running for reelection November 7, 2023 unopposed

II. MIH Grant Information (if applicable):

What is the MIH grant amount being requested? $ 650,000.00

How will the resources be used? Please select all that apply and indicate the $ amount of each, but ONLY select the items that the MIH ***grant*** *resources will be applied towards. Infrastructure (as defined in the RFP) is* ***not*** *an eligible expense for an MIH grant.*

Eligible Building-Specific Site Costs: $ -
New Construction: $ 650,000.00
Down Payment Assistance: $ -
Acquisition & Rehab.: $ -
Historic Rehabilitation: $ -
Rehabilitation: $ -

If other, please describe: _____

Has the applicant applied or been approved for a Rural Housing Incentive District (RHID)? applying once available

If yes, at what stage of the approval process is the applicant? ıll approval from the State is received, RHID applications will be process

III. MIH Loan Information (if applicable):

What is the MIH loan amount being requested? N/A

How will the resources be used? Please select all that apply and indicate the $ amount of each, but ONLY select the items that the MIH ***loan*** *resources will be applied towards.*

Infrastructure (as defined by RFP):	$ -	New Construction:	$ -
Down Payment Assistance:	$ -	Acquisition & Rehab.:	$ -
Historic Rehabilitation:	$ -	Rehabilitation:	$ -

If other, please describe: _____

IV. Source of Funds (Construction & Permanent Financing):

Construction: List individually the source of construction financing.

Please attach proof of funding source with the application.

Source of Funds:	Moderate Income Housing Grant	Amount of Funds:	$ 650,000.00
Contact Name:	Kansas Housing Resources Corporation		*Prefilled from Section II.*
Email:	MIH@kshousingcorp.org	Phone:	785-217-2001
Source of Funds:	Moderate Income Housing Loan	Amount of Funds:	$ -
Contact Name:	Kansas Housing Resources Corporation		*Prefilled from Section III.*
Email:	MIH@kshousingcorp.org	Phone:	785-217-2001
Source of Funds:	Kansas Housing Investor Tax Credit	Tax Credit Equity:	$ 960,000.00
Contact Name:	Kansas Housing Resources Corporation		*Prefilled from KHITC tab.*
Email:	MIH@kshousingcorp.org	Phone:	785-217-2001
Source of Funds:	Rural Housing Incentive District	Amount of Funds:	$ 3,373,297.40
Contact Name:	TBD	Phone:	TBD
Email:	TBD		
Source of Funds:	JB Rentals, LLC	Amount of Funds:	$ 75,000.00
Contact Name:	John Banks	Phone:	316-321-6621
Email:	jbanks@sweettreenorth.com		
Source of Funds:	Community National Bank Line of Credit	Amount of Funds:	$ 1,000,000.00
Contact Name:	Eric Grooms	Phone:	316-775-6068
Email:	eric.grooms@communitynational.net		
Source of Funds:	RSH Holdings, LLC Investment	Amount of Funds:	$ 6,954,206.00
Contact Name:	Angie Johnston	Phone:	316-259-3949
Email:	angie@family1stliving.com		
Source of Funds:		Amount of Funds:	$ -
Contact Name:		Phone:	
Email:			

Total Construction Financing:	$ 13,012,503.40	*Prefilled from above.*

In the box below, detail other items used to leverage the proposal. This could include sources such as in-kind labor and services, reduced fees and taxes, and city contributed work. KHRC recognizes that calculating leveraged funds is complicated and nuanced. KHRC will consider the sources listed below, but outside of the leveraged funds calculation.

The City of El Dorado will contribute the water extension to the development.

Permanent Financing: List total source of funds for the development at closing. Do not include construction finance.

Please attach proof of funding source with the application.

Name of Lender or Source of Funds:	Amount of Funds:	Annual Debt Service:	Interest Rate of Loan Period:	Amortization Period:	Term of Loan:
MIH Grant	$ 650,000.00				
MIH Loan	$ -				
KHITC Equity	$ 960,000.00				
Investor Contribution/Sale of Homes	$ 7,954,206.00				
RHID	$ 3,373,297.40				
JB Rentals, LLC	$ 75,000.00	tbd	8.50%	tbd	tbd

Total Permanent Funds:	**$**	**13,012,503.40**	*Permanent Funds Must Equal Total Development Costs (below).*
Total Development Costs:	**$**	**13,012,503.40**	*Prefilled from Section V.*
Total Annual Debt Service:	**$**	**-**	*Prefilled from above.*

V. Development Budget:

List Total Development Costs.

Itemized Cost	Development Cost
To Purchase Land and Buildings:	
Land	$ 75,000.00
Existing Structures	$ -
Demolition	$ 60,000.00
Drainage/Rock Work	$ 60,000.00
Subtotal	**$ 195,000.00**
For Site Work:	
Eligible Building-Specific Site Costs	$ 1,280,000.00
Offsite Infrastructure	$ -
Onsite Infrastructure	$ -
Other	$ -
Subtotal	**$ 1,280,000.00**
For Rehabilitation & New Construction:	
New Building	$ 5,000,000.00
Rehabilitation	$ 4,121,880.00
Accessory Building	$ -
General Requirements	$ -
Contractor Overhead	$ 456,094.00
Contractor Profit	$ -
Building Permit Fee	$ 25,000.00
Other	$ -
Subtotal	**$ 9,602,974.00**
For Contingency:	
Construction Contingency	$ 960,297.40
Other	$ -
Subtotal	**$ 960,297.40**
For Architectural & Engineering Fees:	
Architect Fee - Design	$ -
Architect Fee - Supervision	$ -
Real Estate Attorney	$ 9,000.00
Itemized Cost	**Development Cost**
Consultant or Processing Agent	$ -
Property/Survey Fee	$ 8,000.00
Engineering Fees	$ 50,000.00

Other	$	-
Subtotal	**$**	**67,000.00**
For Interim Costs:		
Construction Insurance	$	40,000.00
Construction Interest	$	561,000.00
Construction Loan Origination Fee	$	-
Construction Loan Credit Enhancement	$	-
Taxes	$	-
Other	$	-
Subtotal	**$**	**601,000.00**
For Financing Fees and Expenses:		
Bond Premium	$	-
Credit Report	$	232.00
Permanent Loan Origination Fee	$	4,000.00
Permanent Loan Credit Enhancement	$	-
Cost of Issuance/Underwriter Discount	$	-
Title and Recording	$	2,000.00
Counsel's Fee	$	-
Cost Certification Fee	$	-
Other	$	-
Subtotal	**$**	**6,232.00**
For Soft Costs:		
Property Appraisal (Feasibility) Market Study	$	5,000.00
Environmental Report	$	25,000.00
Rent-Up Consultants Other	$	-
Other	$	-
Subtotal	**$**	**30,000.00**
For Developer's Fees:		
Developer's Overhead	$	190,000.00
Developer's Fees	$	80,000.00
Other	$	-
Subtotal	**$**	**270,000.00**
For Development Reserves:		
Rent-Up Reserve Operating Reserve Other	$	-
Other	$	-
Subtotal	**$**	**-**
Total	**$**	**13,012,503.40**

VI. Applicant Agreement

The Applicant (City/County) hereby makes application to Kansas Housing Resources Corporation for the Moderate Income Housing Program in the amount of:	$	650,000.00

Prefilled from Sections II and III.

The Applicant agrees that KHRC shall not be held responsible or liable for representations made to the undersigned, or its investors, relating to the KHRC MIH. Therefore, the undersigned Applicant assumes all the risk of damages, losses, costs, and expenses related thereto, and further agrees to indemnify and hold harmless KHRC against any and all claims, suits, losses, damages, costs, and expenses of any kind and of any nature, that KHRC may hereinafter suffer, incur or pay arising out of the use of the information concerning the MIH on the above referenced development.

Applicant Representative Name *Applicant Representative Signature* *Date*

Title *Organization*

KANSAS HOUSING RESOURCES CORPORATION

Instructions for the Kansas Housing Investor Tax Credit (KHITC) 2023 Round 3 Application: To better facilitate evaluation, KHRC requires this application to be submitted via electronic upload via the online platform Procorem. Information regarding Procorem is located in the MIH FAQs.

Please complete this application in Excel and save as "23-03-NameofApplicant-Application.xlsx" Example: Anytown, KS would name the application "23-03-Anytown-Application.xlsx". Accompanying documents must be uploaded electronically as PDF documents. If the applicant has difficultly or cannot upload the application electronically, please email MIH@kshousingcorp.org.

This application includes a request for the Kansas Housing Investor Tax Credit (KHITC) Program.

Yes: x No:

I. Applicant Information:

Builder/Developer Name(s): RSH Holdings, Inc Address: 1514 Ridgewood City: Augusta
County: Butler Zip: 67010 State: KS
Primary Contact: Angie Johnston Phone: 316-259-3949 Email: angie@family1stliving.com

II. Project Information:

Project Name: Project RSH Address: 222 N. Millheisler Rd. City: El Dorado
County: Butler Zip: 67042 State: KS

III. Type of Development:

How many total units are in your development? 40 Total KHITC units? 40 *Prefilled from Total Units in Section II of ALL APPLICATIONS.*

What is the type of the development? *Please select all that apply and indicate the number of units of each.*

Multi-Family Rental: Infrastructure: Single Family Homeownership: 40

Single Family Rental: Duplexes: Other (specify):

What is the anticipated start date of the development? 90 days from grant award
What is the anticipated completion date of the development? 3 years
What is the address or geographic location of the development? 222 N. Millheisler Rd. El Dorado, KS 67042

IV. Source of Funds (Construction & Permanent Financing):

Construction: List individually the source of construction financing.

Please attach proof of funding source with the application.

Source of Funds: Moderate Income Housing Grant Amount of Funds: $ 650,000.00
Contact Name: Kansas Housing Resources Corporation *Prefilled from MIH tab.*
Email: MIH@kshousingcorp.org Phone: 785-217-2001

Source of Funds: Moderate Income Housing Loan Amount of Funds: $ -
Contact Name: Kansas Housing Resources Corporation *Prefilled from MIH tab.*
Email: MIH@kshousingcorp.org Phone: 785-217-2001

Source of Funds: Kansas Housing Investor Tax Credit Tax Credit Equity: $ 960,000.00
Contact Name: Kansas Housing Resources Corporation *Prefilled from Section VI.*
Email: MIH@kshousingcorp.org Phone: 785-217-2001

Source of Funds: Rural Housing Incentive District Amount of Funds: $ 3,373,297.40
Contact Name: TBD Phone: TBD
Email: TBD

Source of Funds: JB rentals, LLC. Amount of Funds: $ 75,000.00
Contact Name: John Banks Phone: 316-321-6621
Email: jbanks@sweettreenorth.com

Source of Funds: Community National Bank Line of Credit Amount of Funds: $ 1,000,000.00
Contact Name: Eric Grooms Phone: 316-775-6068
Email: eric.grooms@communitynational.net

Source of Funds: RSH Holdings, LLC Amount of Funds: $ 6,954,206.00
Contact Name: Angie Johnston Phone: 316-259-3949
Email: angie@family1stliving.com

Source of Funds: Amount of Funds: $ -
Contact Name: Phone:
Email:

Total Project Financing: $ 13,012,503.40 *Prefilled from above.*

Permanent Financing: List total source of funds for the development at closing. Do not include construction finance.

Please attach proof of funding source with the application.

Name of Lender or Source of Funds:	Amount of Funds:	Annual Debt Service:	Interest Rate of Loan Period:	Amortization Period:	Term of Loan:

MIH Grant	$ 650,000.00				
MIH Loan	$ -				
KHITC Equity	$ 960,000.00				
Investor Contribution/Sale of Homes	$ 7,954,206.00				
RHID	$ 3,373,297.40				
JB Rentals, LLC	$ 75,000.00	tbd	8.50%	tbd	tbd
	$ -				

Total Permanent Funds:	**$ 13,012,503.40**	*Permanent Funds Must Equal Total Development Costs (below).*
Total Development Costs:	**$ 13,012,503.40**	*Prefilled from Section V.*
Total Annual Debt Service:	**$ -**	*Prefilled from above.*

V. Development Budget:

List Total Development Costs. Not applicable for Down Payment only proposals.

Itemized Cost	Development Cost
To Purchase Land and Buildings:	
Land	$ 75,000.00
Existing Structures	$ -
Demolition	$ 60,000.00
Other	$ 60,000.00
Subtotal	**$ 195,000.00**
For Site Work:	
Site Work	$ 1,280,000.00
Off-Site Improvement	$ -
Infrastructure	$ -
Other	$ -
Subtotal	**$ 1,280,000.00**
For Rehabilitation & New Construction:	
New Building	$ 5,000,000.00
Rehabilitation	$ 4,121,880.00
Accessory Building	$ -
General Requirements	$ -
Contractor Overhead	$ 456,094.00
Contractor Profit	$ -
Building Permit Fee	$ 25,000.00
Other	$ -
Subtotal	**$ 9,602,974.00**
For Contingency:	
Construction Contingency	$ 960,297.40
Other	$ -
Subtotal	**$ 960,297.40**
For Architectural & Engineering Fees:	
Architect Fee - Design	$ -
Architect Fee - Supervision	$ -
Real Estate Attorney	$ 9,000.00
Consultant or Processing Agent	$ -
Property/Survey Fee	$ 8,000.00
Engineering Fees	$ 50,000.00
Other	$ -
Subtotal	**$ 67,000.00**
For Interim Costs:	
Construction Insurance	$ 40,000.00
Construction Interest	$ 561,000.00
Construction Loan Origination Fee	$ -
Construction Loan Credit Enhancement	$ -
Taxes	$ -
Other	$ -
Subtotal	**$ 601,000.00**
For Financing Fees and Expenses:	
Bond Premium	$ -
Credit Report	$ 232.00
Permanent Loan Origination Fee	$ 4,000.00
Permanent Loan Credit Enhancement	$ -
Cost of Issuance/Underwriter Discount	$ -
Title and Recording	$ 2,000.00
Counsel's Fee	$ -
Cost Certification Fee	$ -
Other	$ -
Subtotal	**$ 6,232.00**
For Soft Costs:	
Property Appraisal (Feasibility) Market Study	$ 5,000.00
Environmental Report	$ 25,000.00
Rent-Up Consultants Other	$ -

Other	$	-
Subtotal	**$**	**30,000.00**
Itemized Cost	**Development Cost**	
For Developer's Fees:		
Developer's Overhead	$	190,000.00
Developer's Fees	$	80,000.00
Other	$	-
Subtotal	**$**	**270,000.00**
For Development Reserves:		
Rent-Up Reserve Operating Reserve Other	$	-
Other	$	-
Subtotal	**$**	**-**
Total	**$**	**13,012,503.40**

VI. Request

Requested Information	Tax Credits	Equity Generated
Amount of Annual Kansas Housing Investor Tax Credit Requested:	1,200,000	
Equity Price per Kansas Housing Investor Tax Credit:		$ 0.80
Net Tax Credit Equity Available to the Development as a funding source:		$ 960,000.00

Please describe the pay-in schedule:

Investors not fully secured at this point.

VII. Identified Investors

KHRC will issue tax credits to qualified investors, including a builder or developer, for cash investments in a qualified housing project. KHRC may allocate and issue tax credits based on the amount of the cash investment made by the qualified investor; however, the tax credit may be claimed in its entirety in the taxable year the cash investment is made.

Applicants should list the known Qualified Investors at application. This list may change through the construction period.

Also note that HB2237 says that credits for a Qualified Housing Project can only transfer one time, and the transfer has to be for the whole allocated amount to a Qualified Housing Project (Section 10(d)). If a project has multiple investors at different periods of time, a transfer can only happen one time, for the whole amount of credit to the whole project, and each investor can have no tax liability.

Do you intend to transfer the awarded credits for the Qualified Housing Project? If yes, please see the note above.

Yes X No

Investors

Please provide the following information on identified investors. Each identified investor should have a Letter of Intent to invest included with the application.

Name of Investor: Investors not secured at this point.

Is the investor one of the following (House Bill 2237 Section 8k)? Please select all that apply.

A Natural Person:
A Business:
A Bank:
Other Financial Institution or Association:
The project builder or developer:

Location of Investor:
EIN:
Committed Cash Investment:
Is the investment a Qualified Security?:
If not located in Kansas, provide confirmation entity conducts business in Kansas:

Name of Investor:

Is the investor one of the following (House Bill 2237 Section 8k)? Please select all that apply.

A Natural Person:
A Business:
A Bank:
Other Financial Institution or Association:
The project builder or developer:

Location of Investor:
EIN:
Committed Cash Investment:
Is the investment a Qualified Security?:
If not located in Kansas, provide confirmation entity conducts business in Kansas:

Name of Investor:

Is the investor one of the following (House Bill 2237 Section 8k)? Please select all that apply.

A Natural Person:
A Business:
A Bank:
Other Financial Institution or Association:
The project builder or developer:

Location of Investor:
EIN:
Committed Cash Investment:
Is the investment a Qualified Security?:
If not located in Kansas, provide confirmation entity conducts business in Kansas:

Name of Investor:

Is the investor one of the following (House Bill 2237 Section 8k)? Please select all that apply.

A Natural Person:
A Business:
A Bank:
Other Financial Institution or Association:
The project builder or developer:

Location of Investor:
EIN:
Committed Cash Investment:
Is the investment a Qualified Security?:
If not located in Kansas, provide confirmation entity conducts business in Kansas:

VIII. Projected Timeline

Development Schedule

Activity	Scheduled Date
A. SITE	
Option/Contract	10/25/2023
Environmental Clearance	4/3/2024
Site Acquisition	4/1/2024
Zoning Approval	12/21/2023
Site Engineering	4/3/2024
B. FINANCING	
1. Construction Loan	
Closing	4/3/2024
2. Permanent Loan	
Closing	4/3/2024
3. Tax Credit Equity	
Preliminary Commitment	
4. Other Loans & Grants	
Specify:	
Type & Source	
Application	
Award	
5. Other Loans & Grants	
Specify:	
Type & Source	
Application	
Award	
C. ACQUISITION DATE	1/15/2024
D. PLANS AND SPECIFICATIONS	4/3/2024
E. BUILDING PERMITS RECEIVED	4/3/2024
F. CONSTRUCTION BEGINS	4/20/2024
G. COMPLETION OF CONSTRUCTION *	11/30/2027
H. LEASE-UP OR UNIT SALE	
I. PROJECT COMPLETED	11/30/2027

IX. Applicant Agreement

The Applicant (developer/builder) hereby makes application to Kansas Housing Resources Corporation for the Kansas Housing Investor Tax Credit (KHITC) in the amount of:	1,200,000

Prefilled from Section IV.

The Applicant agrees that KHRC shall not be held responsible or liable for representations made to the undersigned, or its investors, relating to the KHRC HITC. Therefore, the undersigned Applicant assumes all the risk of damages, losses, costs, and expenses related thereto, and further agrees to indemnify and hold harmless KHRC against any and all claims, suits, losses, damages, costs, and expenses of any kind and of any nature, that KHRC may hereinafter suffer, incur or pay arising out of the use of the information concerning the HITC on the above referenced development.

Applicant Representative Name *Applicant Representative Signature* *Date*

Title *Company/Ownership Entity*

2. Project Information

2.1 Narrative

2.1.1 Description of the project

The project proposes to build 40 affordable single-family homes in El Dorado, KS. All homes will meet the Energy Certification and Accessibility standards required by the KHRC MIH program. Modular homes attached to permanent foundations are proposed allowing larger, more affordable homes to be built. The homes will be located in a new 15.3 acre housing addition.

2.1.2 Administration of the project

The City of El Dorado will be the administrator of the project.

2.1.3 Capacity of the applicant

The City of El Dorado was awarded MIH grants in 2015 ($90K), 2016 ($120K) and 2017 ($190K). The City of El Dorado administered the previous MIH grants. Daily oversite of the project will be done by the El Dorado Engineering Department. Engineering provided grant administration on previous project and on behalf of the City of El Dorado on State and Federal grants/loans for infrastructure projects on an ongoing basis. Additional assistance will be provided to the El Dorado Engineering Department by El Dorado, Inc. (a public/private partnership with the City of El Dorado).

2.1.4 Description of Collaboration

The El Dorado current housing committee/collaboration was formed in 2009. The housing committee was organized by El Dorado, Inc., the local economic development organization, and includes the El Dorado City Manager, El Dorado City Engineer, El Dorado City Commissioners, local Lenders, Realtors, business owners, employers, builders, and investors.

The first housing report was created by this group in 2010. Additional housing assessments and studies were done in 2012 and 2016 and 2023. The assessments/studies have provided information supporting applications to the CDBG program, KHRC MIH program and continue to support the Neighborhood Revitalization Plan to benefit homeowners. Plans to create policy for Rural Housing Incentive Districts in underway by the City with the hope of completing the policy and identifying target areas by March 2024.

Included Attachments:

1. Letter of Support – Engineering Department, City of El Dorado
2. Letter of Support – El Dorado Inc.
3. Letter of Support -- BG Products
4. Letter of Support – Community National Bank, Augusta
5. Letter of Support – Emprise Bank, Augusta
6. Letter of Support – Butler Community College
7. Letter of Support – USD 490

EL DORADO
KANSAS

October 10, 2023

Kansas Housing Resources Corporation
Moderate Income Housing RFP
611 S. Kansas Ave., Suite 300
Topeka, KS 66603

Dear Kansas Housing Resources Corporation,

I am writing to provide details on a proposed Moderate Income Housing (MIH) application in El Dorado. The project aims to construct up to 40 new homes located between 3rd Ave. and Central Ave. along Millheisler St. in El Dorado.

In recent discussions with the developer, we have confirmed their understanding of the necessary steps to bring this project to fruition, including the rezoning process. They have already developed a preliminary plat and engaged with contractors for an on-site development consultation. The applicants have also made our City Commission aware of their intent to submit a proposal at a City Commission Meeting.

The City of El Dorado has an active RFP out for MIH projects in El Dorado, with proposals due by October 27, 2023. Our recent housing needs assessment underscores the demand for diversified housing options in our community.

Should you require more information or have any questions, please feel free to reach out to me at 316-322-4451 or srickard@eldoks.com.

Sincerely,

Scott Rickard
City Engineer
City of El Dorado, KS

220 E. First | El Dorado, KS 67042 | P: 316.321.9100 | F: 316.321.6282 | www.eldoks.com

EL DORADO INC.

An Economic Development Partnership

Kansas Housing Resources Corporation
Moderate Income Housing RFP
611 S. Kansas Ave., Suite 300
Topeka, KS 66603

Dear Kansas Housing Resources Corporation,

El Dorado, Inc. would like to express our support for the submission of an application to the Kansas Housing Resources Corporation for 2023 MIH and KHITC funding. As our organization continues to recruit new businesses to the community and encourages the expansion of existing businesses, it is critical that we improve the quality and quantity of our housing stock. The proposed development has the potential to make a significant and positive impact with the addition of approximately 40 new homes to our region. This is a much-needed step towards addressing the growing demand for affordable housing.

This project not only contributes to the overall wellbeing of our community but also serves as a testament to the commitment of these local developers who have demonstrated careful planning to ensure the long-term sustainability and affordability of the housing units. This comprehensive funding strategy reflects the dedication of the project development team to deliver a housing solution that benefits a broad spectrum of our residents. The City's involvement as an applicant for the project highlights the collaboration between our local government and private sector, a partnership that is essential for realizing the development's success.

El Dorado, Inc. is made up of 120+ business members seeking adequate housing for their employees. El Dorado, Inc. has committed financial and staffing resources to help address our housing challenges and is committed to continue our support to improve the quality of housing in El Dorado.

Thank you for your consideration. If there is any additional information or assistance needed to facilitate this project, please do not hesitate to contact me.

Respectfully,

Sarah Hoefgen

SARAH HOEFGEN | *Executive Director of El Dorado, Inc.*
201 E Central • PO Box 350 • El Dorado, KS 67042
316.321.1485 • eldorado-inc.com • developeldorado.com

BG Products, Inc. ADMINISTRATIVE OFFICES: 740 S. Wichita St. • Wichita, KS 67213
MAILING ADDRESS: PO. BOX 1282 • Wichita, KS 67201
TELEPHONE: 316-265-2686 • TOLL FREE: 800-961-6228 • FAX 316-265-1082 • WEB: bgprod.com

Wednesday, October 25, 2023

Kansas Housing Resources Corporation
Moderate Income Housing RFP
611 S. Kansas Ave., Suite 300
Topeka, KS 66603

Dear Kansas Housing Resources Corporation,

On behalf of BG Products, Inc. I am writing this letter to express my support for the proposed housing development in El Dorado being brought forward by the City of El Dorado and RSH Holdings, LLC. The development has the potential to make a significant and positive impact on the community of El Dorado. With the addition of approximately 40 new homes to our region, this is a much-needed step towards addressing the growing demand for affordable housing.

This project not only contributes to the overall wellbeing of the community but also serves as a testament to the commitment of these local developers who have demonstrated careful planning to ensure the long-term sustainability and affordability of the housing units. This comprehensive funding strategy reflects the dedication of the project development team to deliver a housing solution that benefits a broad spectrum of our residents. The City's involvement as an applicant for the project highlights the collaboration between our local government and private sector, a partnership that is essential for realizing the development's success.

Therefore, I endorse this housing development and encourage you to support this crucial initiative. It aligns with our community's values and needs and promises to contribute positively to El Dorado's growth and prosperity.

Thank you for your consideration. If there is any additional information or assistance needed to facilitate this project, please do not hesitate to contact me.

Sincerely,

Ron Garcia
Executive Vice President

COMMUNITY NATIONAL BANK & TRUST

Kansas Housing Resources Corporation
Moderate Income Housing
611 S Kansas Ave. Ste. 300
Topeka, KS 66603

Re: New Proposed Housing Development El Dorado, KS

Dear Kansas Housing Resources Corporation,

I am writing this letter to express my support for the proposed housing development in El Dorado being brought forward by the City of Dl Dorado and RSH Holdings LLC. The development will make a very significant and positive impact on the community of El Dorado. The city of El Dorado is in desperate need of new and affordable housing. This project not only contributes to the overall wellbeing of El Dorado but also serves as a testament to the commitment of these local developer who have demonstrated careful planning to ensure the long-term sustainability and affordability of the housing units. This comprehensive funding strategy reflects the dedication of the project development team to deliver a housing solution that will benefit a broad spectrum of El Dorado residents. The city's involvement as an applicant for the project highlights the collaboration between our local government and private sector which results in a public/private partnership that is essential for realizing the development's success.

I hope KHRC will support this project. It aligns with the community's values and needs and promises to contribute to El Dorado's growth and prosperity. Thank you.

Sincerely,

Eric Grooms
President

645 State St. Augusta, KS 67010 (316) 775-6068 Fax (316) 775-6097 www.mybankcnb.com

October 23, 2023

Kansas Housing Resources Corporation
Moderate Income Housing RFP
611 S. Kansas Ave, Suite 300
Topeka KS 66603

Dear Kansas Housing Resources Corporation,

I am writing this letter to express my support for the proposed housing development in El Dorado being brought forward by the City of El Dorado and RSH Holdings, LLC. The development has the potential to make a significant and positive impact on the community of El Dorado. With the addition of approximately 40 new homes to our region, this is a much-needed step towards addressing the growing demand for affordable housing.

This project not only contributes to the overall wellbeing of our community but also serves as a testament to the commitment of these local developers who have demonstrated careful planning to ensure the long-term sustainability and affordability of the housing units. This comprehensive funding strategy reflects the dedication of the project development team to deliver a housing solution that benefits a broad spectrum of our residents. The City's involvement as an applicant for the project highlights the collaboration between our local government and private sector, a partnership that is essential for realizing the development's success.

Therefore, I endorse this housing development and encourage you to support this crucial initiative. It aligns with our community's values and needs and promises to contribute positively to El Dorado's growth and prosperity.

Thank you for your consideration. If there is any additional information or assistance needed to facilitate this project, please do not hesitate to contact me.

Sincerely,

Dave A. Bisagno
Vice President

Emprise Bank
538 W. 7th Ave. | Augusta, KS 67010
Office: 316.775.4909
Fax: 316-293-3743
NMLS #837765
emprisebank.com

EMPRISE BANK®

Dr. Kimberly W. Krull
901 S. Haverhill Rd.
El Dorado, KS 67042

October 24, 2023

Kansas Housing Resources Corporation
Moderate Income Housing RFP
611 S. Kansas Ave., Suite 300
Topeka, KS 66603

Dear Kansas Housing Resources Corporation,

I am pleased to share this letter of support for El Dorado's proposed new housing development being submitted by the City of El Dorado and local developers, RSH Holdings, LLC. Butler Community College is the largest employer in the county, so availability of affordable housing is a critical aspect of hiring new employees and retaining our outstanding current employees. The development has the potential to make a significant and positive impact on the community of El Dorado and the surrounding area. There is a defined need for affordable housing which the addition of approximately 40 new homes will help address.

This project not only contributes to the overall wellbeing of our community but also serves as a testament to the commitment of these local developers. Through the project, they have demonstrated careful planning to ensure the long-term sustainability and affordability of the housing units. The comprehensive funding strategy which includes Moderate Income Housing grant funds, Kansas Housing Investor Tax Credits and a prospective Rural Housing District reflects the dedication of the project development team to deliver a housing solution which benefits a broad spectrum of our residents. The City's involvement as an applicant for the project highlights the collaboration between our local government and private sector, a partnership that is essential for realizing the development's success.

Again, I am pleased to be able to provide this letter of support for your sincere consideration for this housing development. It aligns closely with our community's values and needs and promises to create positive growth and prosperity for El Dorado and the area.

Please feel free to contact me by phone at (316) 322-3100 or by email at kkrull@butlercc.edu if you have further questions.

Sincerely,

Dr. Kimberly W. Krull

Dr. Kimberly W. Krull

EL DORADO
PUBLIC SCHOOLS

Jenifer Davis
124 W. Central Avenue
El Dorado, KS 67042
316-322-4800
jldavis@usd490.org

October 23, 2023

Kansas Housing Resources Corporation
Moderate Income Housing RFP
611 S. Kansas Ave., Suite 300
Topeka, KS 66603

Dear Kansas Housing Resources Corporation,
I am writing this letter to express my support for the proposed housing development in El Dorado being brought forward by the City of El Dorado and RSH Holdings, LLC. The development has the potential to make a significant and positive impact on the community of El Dorado. With the addition of approximately 40 new homes to our region, this is a much-needed step towards addressing the growing demand for affordable housing. As a school superintendent, I can attest to the challenges our families, and classified staff, face when trying to find housing in our community. This greatly impacts our quality, and quantity, of workforce candidates.

This project not only contributes to the overall wellbeing of our community but also serves as a testament to the commitment of these local developers who have demonstrated careful planning to ensure the long-term sustainability and affordability of the housing units. This comprehensive funding strategy reflects the dedication of the project development team to deliver a housing solution that benefits a broad spectrum of our residents. The City's involvement as an applicant for the project highlights the collaboration between our local government and private sector, a partnership that is essential for realizing the development's success.

Therefore, I endorse this housing development and encourage you to support this crucial initiative. It aligns with our community's values and needs and promises to contribute positively to El Dorado's growth and prosperity.

Thank you for your consideration. If there is any additional information or assistance needed to facilitate this project, please do not hesitate to contact me.

Sincerely,

Jenifer Davis
El Dorado USD 490 Superintendent

3. Project Plan

3.1 Timeline of Project

Date	Action
October 17, 2023	Emailed Notice of Application for 2023 Round 3 MIH & KHITC
November 13, 2023	Submit zoning application to change zoning to R-1 (Single Family Residential) contingent upon grant award.
November 15, 2023	Submit complete 2023 Round 3 MIH & KHITC application via Procorem
November 15, 2023	City will begin the process to establish a Rural Housing Incentive Districts (RHID) policy and identify targeted districts by March 2024.
December 21, 2023	Planning & Zoning Commission hear re-zoning application
January 15, 2024	City Commission makes final decision on re-zoning application, subject to award announcement if needed
Mid-January 2024	MIH and KHITC Awards Announced
March 1, 2024	City to sign grant agreement for MIH and KHITC awards.
April 3, 2024	Marketing begins. A model home will be constructed on a site some of the principals own in Augusta. Initial sales will be made from this model.
April 3, 2024	Due Diligence and closing completed on land. Construction loan line of credit closed. Site engineering and Final Plat Completed and under review for approval by City and City Engineering Department.
April 17, 2024	City Engineer has reviewed infrastructure extension and improvements. City Commission has authorized project and funding
April 19, 2024	Pre-construction meeting City, Developer and Infrastructure contractor.
April 20, 2024	Site work begins. Initial order for 3-6 homes is placed.
July 19, 2024	Site dirt work is complete. Water and Sewer have been extended and initial storm water drainage completed. Foundation work for first 3-4 homes begins.
August 1, 2023	Based on pre-sale and market, additional homes will be ordered. This cycle of ordering, placing/completing homes in 60-90 day window will continue until all homes are sold.
August 30, 2024	Roads are complete.
September 30, 2024	Foundation work for 3-6 homes is completed and homes arrive
November 30, 2024	First 3-6 homes are attached to permanent foundations. 2-car garages, driveways, sidewalk, sprinkler systems begin. Sod is placed based on weather.
November 30, 2027	40 homes are completed and sold.

3.2. Description of the housing to be constructed with sketches and/or renderings

The housing to be constructed will be 3 bedroom, 2 bath on permanent foundation with a 2 car garage, sprinkler system and sod. The unit is built by Skyline/Champion in Arkansas City, Kansas. The model included is called *The Genesis* and is 1,670 square feet and will include a two car garage. There will be a 7 year warranty on the home. The homes will compete well in the market as new construction with no special assessments as the result of the RHID program.

Attached see example of a 1,670 square foot plan and renderings.

3.3 Scope of work. N/A

3.4 Ten-year operating pro-forma for rental projects. N/A

3.5. Description of the project's intended market and anticipated pricing for the housing.

Information from the 2023 El Dorado Housing Needs Assessment and Location One

- There is a shortage of quality housing in El Dorado.
- Housing deficits exist for home owners earning more than $50,000 per year.
- Based on affordability, El Dorado's deficit is 1,521 homes.
- Population and Households within a 15 to 30-mile radius can support the sale 40 affordable housing units.

	15-Mile Radius	30-Mile Radius
Population	37,631	416,273
Households	14,304	165,248

Source: Location One

Affordability (by Income Level-Owner Occupied housing)

Income Range	Lower Limit	Upper Limit	Units in Income Range	Households in Income Range	Surplus (+) or Deficit (-)
$35,000-$49,999	$114,535	$163,618	592	528	64
$50,000-$74,999	$163,622	$245,429	330	640	-310
$75,000-$99,999	$245,433	$327,240	178	653	-475
$100,000-$149,000	$327,244	$490,862	30	654	-624
$150,000 or More	$490,866		30	142	-112

Note: *The maximum affordable home price represents 30% of gross income for mortgage, taxes and insurance. Calculated at 7% for 30 years with 20% down. Assumed mill rate of 170. Does not take special assessments into consideration. Source: 2023 El Dorado Housing Needs Assessment*

Based on recent studies of housing needs we intend to market to households making over $50,000 within El Dorado and a 15 to 30-mile radius.

Anticipated pricing for each unit is < $245,000.

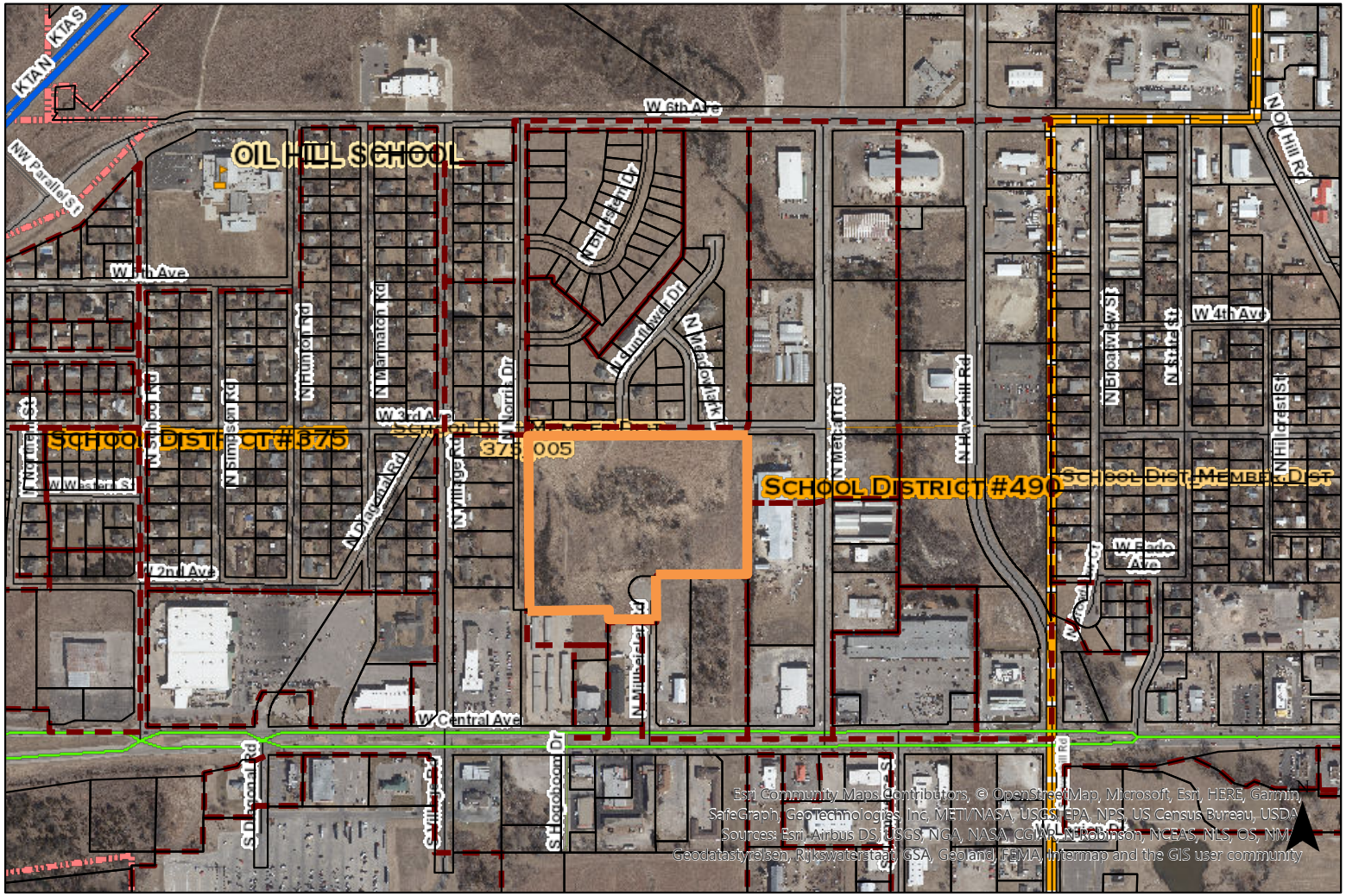
3. **Project Plan**

Included Attachments:

1. Map of proposed land
2. Preliminary plat
3. Renderings of proposed housing

BUTLER COUNTY
GIS/Mapping Department

ArcGIS Web Map

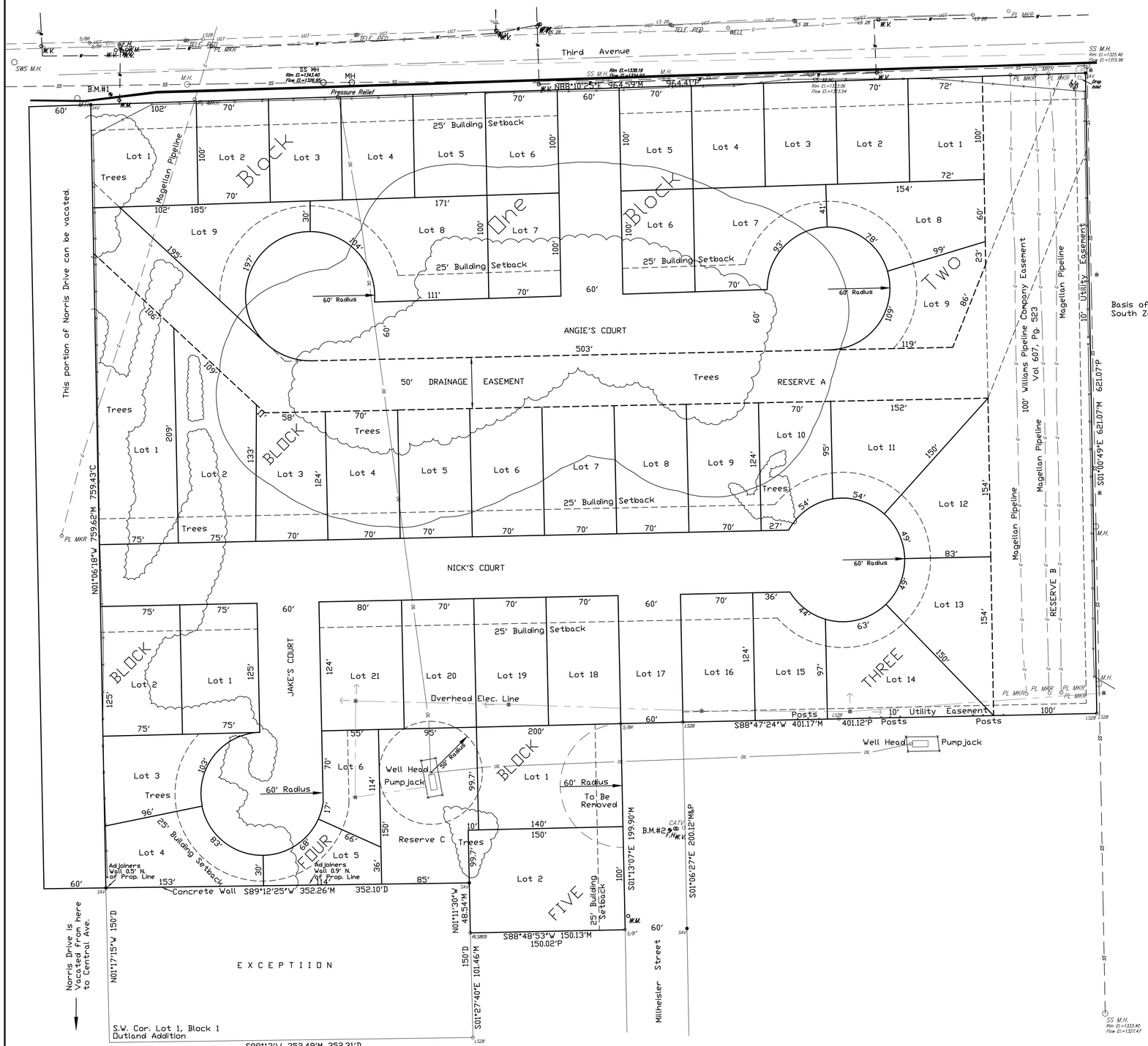


County Boundary
Parcel_Data
BLDG_LL
Subdivisions
Condo_Boundaries
RoadCenterline
CITY — CITY
COUNTY ASPHALT — COUNTY ASPHALT
COUNTY GRAVEL — COUNTY GRAVEL
KANSAS TURNPIKE — KANSAS TURNPIKE
PAPER — PAPER
PRIVATE — PRIVATE
STATE HWY — STATE HWY
TOWNSHIP — TOWNSHIP
US HWY — US HWY
Municipal Boundaries

This map is intended for informational purposes only. It should not be used in lieu of a survey to determine property boundaries.

PRELIMINARY PLAT

Replat of Lot 1, Block 1, Outland Addition El Dorado, Kansas



Prepared for: RSH Holding
1514 Ridgewood
Augusta, Kansas 67010
c/o Angie Johnston - Ph. 316-259-3949
Nick Hoefgen - Ph. 316-806-6096

Basis of Bearing: NAD83 Kansas State Plane Coordinates, South Zone Combined Scale Factor: 0.99987654321

Benchmarks:

B.M.#1: Square Cut on Top of Curb East Curb Return, S. Side 3rd Ave near N.W. Corner of Subject Property Elevation = 1342.11 NAVD88

B.M.#12 Square Cut on Top of Curb 16.5' W. & 95.5' N of Southern most S.E. Cor. of Subject Property Elevation = 1343.15 NAVD88

_____ Surveyor
Roger L. Cutsinger 805 P.S.

LEGEND

G = GAS MAIN
W = WATER MAIN
SS = SANITARY SEWER
SWS = STORM WATER SEWER
UGE = UNDER GROUND ELECTRIC
UGT = UNDER GROUND TELEPHONE

B.M. . . . . BENCH MARK
TELE. PED . . . . . TELEPHONE PEDESTAL
CATV . . . . . CABLE TELEVISION PEDESTAL
E.B. . . . . ELECTRIC BOX
F.H. . . . . FIRE HYDRANT
. . . . . GUY ANCHOR
PL MKR . . . . . PIPELINE MARKER
. . . . . POST
. . . . . POWER POLE
. . . . . SIGN
WELL . . . . . WATER WELL
W.M. . . . . WATER METER
W.V. . . . . WATER VALVE
M.H. . . . . MANHOLE
SS M.H. . . . . SANITARY SEWER MANHOLE
SWS M.H. . . . . STORM WATER SEWER MANHOLE

SURVEY MARKER LEGEND

5/8" = 5/8" Rebar
CLS141 SAVOY = 1/2" Rebar w/CLS141 Savoy Cap
CLS52 GARBER = 1/2" Rebar w/CLS52 Garber Cap
CLS59 = 1/2" Rebar w/CLS59 Cap
GG = 1/2" Rebar w/Goedeke Cap
LS28 = 1/2" Rebar w/LS28 Cap
RLS805 = 1/2" Rebar w/RLS805 Cap
SAV = 1/2" Rebar w/Savoy Cap
SAV = 1/2" Rebar w/Savoy Cap

47 Lots Total
3 Reserves

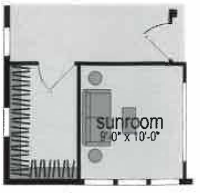
NOTE:

Location of all utilities shown on this drawing, reflect the best information available, consisting of both field observation and information from the records of the various utility companies. Before completing any final design or beginning any excavation on this site, contact the appropriate utility companies for verification of the utility locations.

Kansas One-Call 687-2470

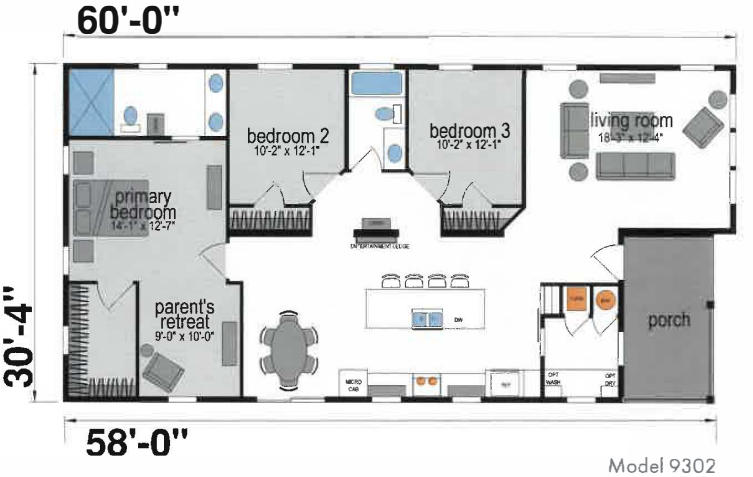
The Genesis

Three Bedroom
Two Bathroom
1,670 Sq. Ft.



OPTION SUNROOM

OPTION OFFICE



Model 9302

OPTION DEN

SKYLINE®

© 2023 Champion Home Builders, Inc. All Rights Reserved.

The Genesis | STANDARD FEATURES

Construction
- 8 1/2' Sidewall
- Flat Ceilings Throughout
- 2x6 Exterior Wall
- 3/12 Roof Pitch
- 5/12 Roof Pitch
- 30 lb. Roof Load
- Detachable Hitch
- Thermal Zone II
- Insulation R 19-19-11

Exterior
- LP® Lap Siding
- OSB Sheathing on Sides & Ends
- 30-Year Roof, Architectural Shingles
- 36" 4-Light Fiberglass Front Door
- Sliding Glass Door STD per Floorplan
- Single-Hung Low-E Windows
- 8' Half Porch w/ Rebar Rails

Heating/Utility
- Electric Furnace
- Full Perimeter Heat Ducts w/ Crossovers
- 40-Gallon Electric Water Heater
- Plumb for Washer
- Wire for Dryer
- Wire Shelving above Washer and Dryer

Plumbing/Electrical
- 200 Amp Service
- LED Throughout (Except Pendants & Ceiling Fans)
- Exterior GFCI Receptacle
- Whole House Water Shutoff
- Water Shutoffs at All Fixtures
- DWV & Water Supply Plumbed into Drop(s)

Interior
- Linoleum Entry
- 13 oz. Mohawk® Carpet
- 1/2 Rebond Carpet Pad
- Tack Strip & Carpet Bar
- Tape & Texture Throughout
- 3 5/8" Crown Molding
- 2 1/4" Base
- Window & Door Lip Molding w/ Styled Window Jambs

Kitchen
- Tall Cabinets
- Flat Panel Cabinet Doors
- Hardwood Cabinet Styles
- Soft Close Door Hinges
- Soft Close Drawer Guides
- Adjustable Shelf in Cabinets
- Self-Edge HPL Countertop
- Full Height Ceramic Backsplash
- Stainless Steel Farm Sink with Essen Industrial Faucet
- Single-Lever Kitchen Faucet w/ Spray
- 3" Stile Cabinet Trim

Appliances
- 21 Cu.Ft. Refrigerator Stainless Steel Whirlpool®
- 30" Stainless Steel Electric Range
- 30" Stainless Steel Canopy Rangehood
- 4-Cycle Stainless Steel Dishwasher
- Built-in Microwave

Bath Features
- Flat Panel Wood Cabinet Doors
- Hardwood Cabinet Styles
- 4-Drawers Bank
- Ceramic Backsplash
- 1-Piece Fiberglass Tub/Shower in Guest Bath
- 4x6 Duma Wall Shower w/ Glass door
- Self-Edge HPL Countertop
- China Lavatory Bowls
- Single Lever Lavatory Faucets
- Elongated China Commodes

Due to continuous product development and improvement, prices, specifications, and materials are subject to change without notice or obligation. Square footage and other dimensions are approximate. Exterior images may be artist renderings and are not intended to be an accurate representation of the home. Renderings, photos and floor plans may be shown with optional features or third-party additions.

SEE MORE BROCHURES

VISIT US ON FACEBOOK

SKYLINE®

315 W Skyline Rd | Arkansas City, KS 67005 | skylinehomes.com

0323

This picture is an example only and does not depict the actual home.

SKYLINE

PLEASE NOTE: General Construction packs will not reflect your actual home. Refer to your confirmation print for specific issue or call the factory

STATE OF **KANSAS**	
Model **9302-MG**	**68/58' x 32' - nominal**
CORPORATE ADDRESS SKYLINE CORPORATION 2520 BY-PASS ROAD ELKHART, IN 46515	PLANT ADDRESS SKYLINE CORPORATION 315 W. SKYLINE ROAD ARKANSAS CITY, KS 67005

DESIGN BASIS

Ground Snow Load:
40

Wind Speed:
130 MPH, Exposure C

Seismic Design Category: C

Wind speed referenced is based on three second gust wind velocity.

DESIGN CRITERIA

Codes & Regulations:
2018 International Residential Code
2015 International Energy Conservati Code
2020 National Electrical Code

Occupancy / Use Group:
R3

Construction Type:
Type VB

Special Conditions and / or Limitations:
None

Permissable Type of Gas for Appliances:
Natural or LP Gas

MODEL DESCRIPTION

Ranch:
A two module single level home placed on either a crawl space or basement foundation.

GENERAL NOTES

1. 32' wide models actual floor width is 32'-4" (with 2x6 exterior walls).
2. State insignia, data plate and third party labels shall be located under the kitchen sink in an area that is not readily removable. An additional label (for the adjoining module) is to be located in the closet (on it's longest wall) of the largest bedroom.
3. Exterior walls, openings & penetrations shall have a fire separation of not less than 5 feet. Homes designed for a site-built attached garage shall have the common wall with not less than a 1-hour fire-resistive rating & common door with not less than a 20-minute fire-resistive rating and equipped with a self-closing device.
4. All notes pertaining to "in field", "on site, or "by builder" shall be the responsibility of the general contractor.
5. If home has less than 5 air changes per hour after blower door test, whole house ventilation per R303.4 and M1507 and LAHJ may be required.
6. If floor construction consists of trusses, the under-side of floor is to have fire protection installed on site by others.

At Skyline, we're keeping our commitment to tomorrow

Skyline honors its history and integrity

Since our humble beginnings in 1951, Skyline has been committed to producing the best products at the best prices. We have earned a reputation for uncompromising integrity in all of our relationships with communities, retailers, suppliers and with the hundreds of thousands of Americans who live in Skyline-built homes. We've grown from a small garage in Elkhart Indiana to a coast-to-coast network of manufacturing facilities. Throughout our 58+ year history we've never forgotten our hometown values. Like our customers we still believe in honesty, integrity, discipline, and hard work.

Skyline is a strong company; one that is focused on tomorrow

We're building a different kind of Company; one that looks beyond today. A lean, debt-free Company determined to be nothing less than the very best. Our balance sheet is among the soundest in American industry with a strong cash position and no corporate debt. We don't hide our financial reports either. Skyline is publicly owned and our stock is traded on the NYSE under the symbol "SKY."

Skyline is committed to excellence

All Skyline modular homes are built using the most up-to-date, proven building methods to ensure accuracy of construction and adherence to stringent building codes. All of our modular designs are approved by licensed Professional Engineers at Skyline, by independent third-party Engineers and by State and Local certifying agencies. We don't stop there. Every home is built in an environmentally controlled facility with no exposure to the outside elements.

Our own internal **Quality Assurance Process** requires an inspection at each phase of the building process in addition to inspections of purchased materials. The material inspections assure our building materials are some of the best in the building industry. Our suppliers, independent 3rd Party inspectors, and other governing agencies conduct additional periodic inspections of our building process and stored materials.

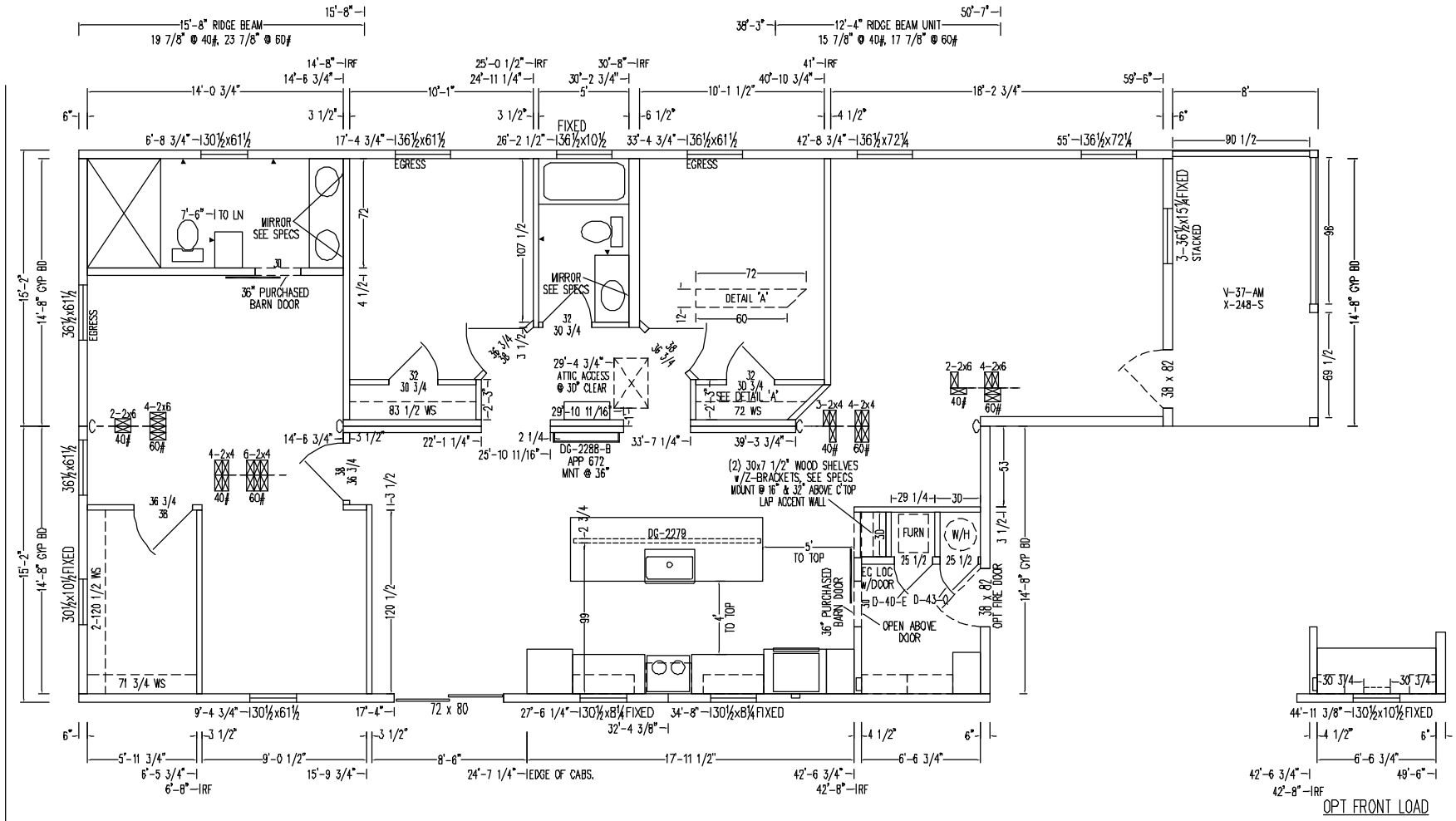
Owners of Skyline homes are extremely satisfied customers. Not only is our "Customer Satisfaction Index" high for a home builder, our scores compete with those of top world-wide companies from all industries.

Skyline builds with quality brands

We understand the importance of using quality name-brand materials and appliances. After all this isn't just another modular house; this is your home. With names like **Rheem, Delta, Owens-Corning, Coleman, Congoleum, Shaw, and Whirlpool** you can be confident that your new Skyline home is built with some of the best names in home construction.

Skyline employees are the best in the home building industry

At the heart of every Skyline factory are the employees who work to build your home. Skyline employees are a proud and dedicated group whose goal is to provide the best home for your hard-earned money. The production staff at each location has extensive experience in the home building trades. In fact, many of our production team members have been with Skyline over 20 years. With an average length of service being approximately 10 years at Skyline, you can rest assured that your home is built by professionals.



102" FLAT 5/12 UNIT A, 3/12 UNIT B

NOTES:

1. "RF" INDICATES THE REQUIRED LOCATION OF A TRUSS (SHEARWALL/ OVERHEAD CABINET) OR 2x4 CEILING BACKER (PARTITION WALL).
2. RETURN AIR GRILL ABOVE BEDROOM & DEN DOORS. SEE SPECS.

ITEM	LOCATION	2X4	2X6
FURN	REAR		
W/O DOOR	ROADSIDE		
FURN	REAR		45'-9 3/4"
W/ DOOR	ROADSIDE		5'-10"

	DIVISIONS
	231 SUGARCREEK
X	233 ARKANSAS CITY
	235 SAN JACINTO
	237 WOODLAND
	239 OCALA
	241 LEOLA
	243 LANCASTER
	245 McMINNVILLE

REVISIONS

ENDWALLS				ATTIC ACCESS	E-106-C	UNIT 'A'		UNIT 'B'	
FRONT UNIT A	T-P040134-B			EAVE EXTENSION	E-137-BK	5 PLY 40/20 SPAN	STRUC.1	5 PLY 40/20 SPAN	STRUC.1
FRONT UNIT B	T-P318811-CD					FULL LENGTH R.B. 40#	I-60-D	FULL LENGTH R.B. 40#	I-87-D
REAR UNIT A	T-P046H11-BA					FULL LENGTH R.B. 60#	I-60-H	FULL LENGTH R.B. 60#	I-87-H
REAR UNIT B	T-P032F12-B								

BOX LENGTH	DESCRIPTION	CHB MODEL NUMBER
68'-0"/50'-0"	6832-3CIK-2B (68/50)	3268M32

SKYLINE

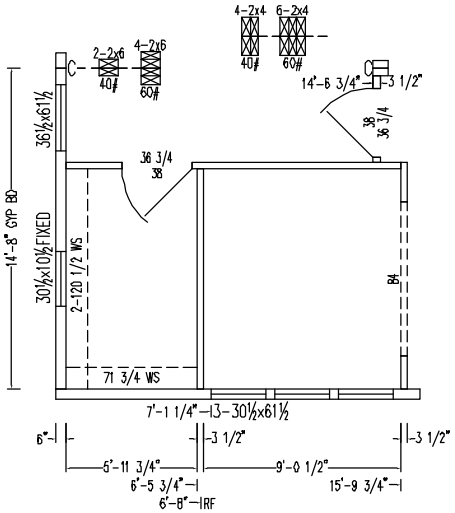
DRAWN BY: KS | WIND ZONE 115 M.P.H.

DATE: 06/30/2023 | ROOF ZONE 40#,60#

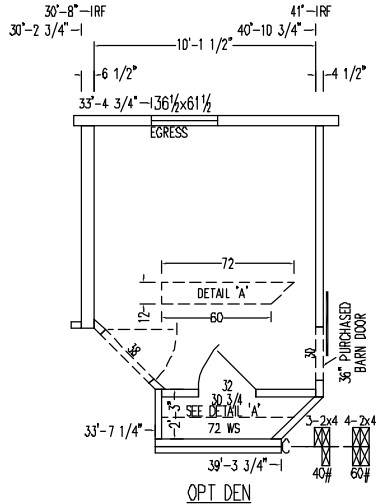
SHEET 1 OF 2

DRAWING NUMBER 32-02759-06Q *

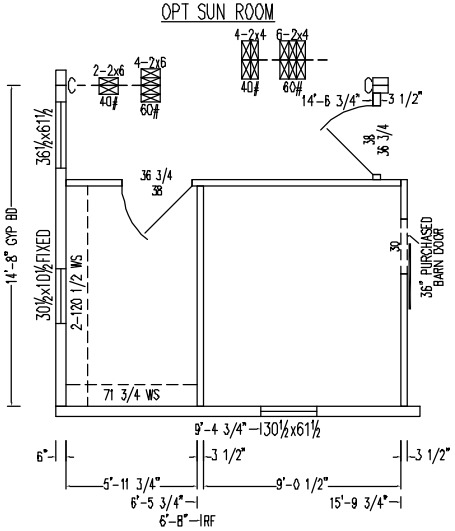
9302-MG



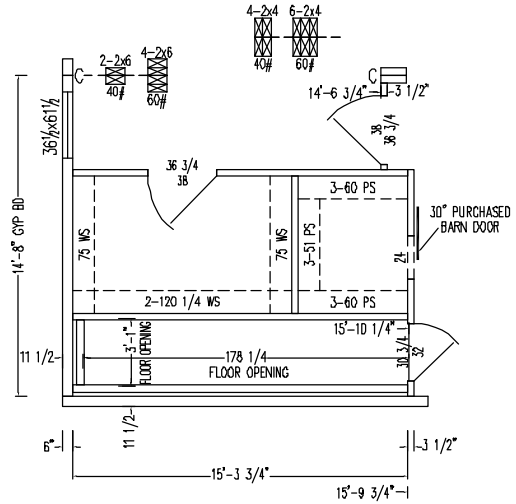
OPT SUN ROOM



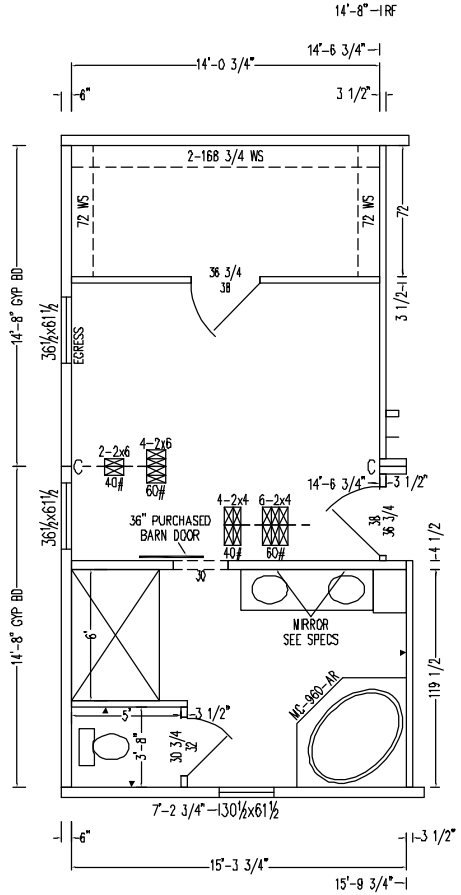
OPT DEN



OPT OFFICE



OPT STAIRWELL



OPT DLX BATH

102" FLAT 5/12 UNIT A, 3/12 UNIT B

NOTES:

1. 'RF' INDICATES THE REQUIRED LOCATION OF A TRUSS (SHEARWALL/ OVERHEAD CABINET) OR 2x4 CEILING BACKER (PARTITION WALL).
2. RETURN AIR GRILL ABOVE BEDROOM & DEN DOORS. SEE SPECS.

ITEM	LOCATION	2X4	2X6
FURN W/O DOOR	REAR ROADSIDE		
FURN W/ DOOR	REAR ROADSIDE		

ENDWALLS		OPT		STAIRWELL FRAMING	B-180-BI	UNIT 'A'		UNIT 'B'	
FRONT UNIT A						5 PLY 40/20 SPAN	STRUC.1	5 PLY 40/20 SPAN	STRUC.1
FRONT UNIT B						FULL LENGTH R.B. 40#	I-60-D	FULL LENGTH R.B. 40#	I-87-D
REAR UNIT A	T-P046H11-BA					FULL LENGTH R.B. 60#	I-60-H	FULL LENGTH R.B. 60#	I-87-H
REAR UNIT B	T-P032F12-B	T-P046H11-BB							

	DIVISIONS
	231 SUGARCREEK
X	233 ARKANSAS CITY
	235 SAN JACINTO
	237 WOODLAND
	239 OCALA
	241 LEOLA
	243 LANCASTER
	245 McMINNVILLE

REVISIONS

BOX LENGTH	DESCRIPTION	CHB MODEL NUMBER
68'-0"/50'-0"	6B32-3CIK-2B (68/50)	3268M32

SKYLINE

DRAWN BY: KS | WIND ZONE 115 M.P.H.

DATE: 06/30/2023 | ROOF ZONE 40#,60#

SHEET 2 OF 2

DRAWING NUMBER 32-02759-06Q *

9302-MG

Bringing America Home. Bringing America Fun.

General Floorplan Notes:

1) Hallways to be 36" wide minimum.
2) Kitchen may vary, cabinetry and appliances may be rearranged in kitchen area.
3) Egress Windows shall have a minimum net clear opening of 5.7 square feet (20" minimum width, 24" minimum height) and shall have a sill height not more than 44" above the floor.
4) Doors and windows may be moved if egress and light and ventilation requirements are met. Additional doors and windows may be added to the floorplan provided their area does not exceed that shown in the energy calculations.

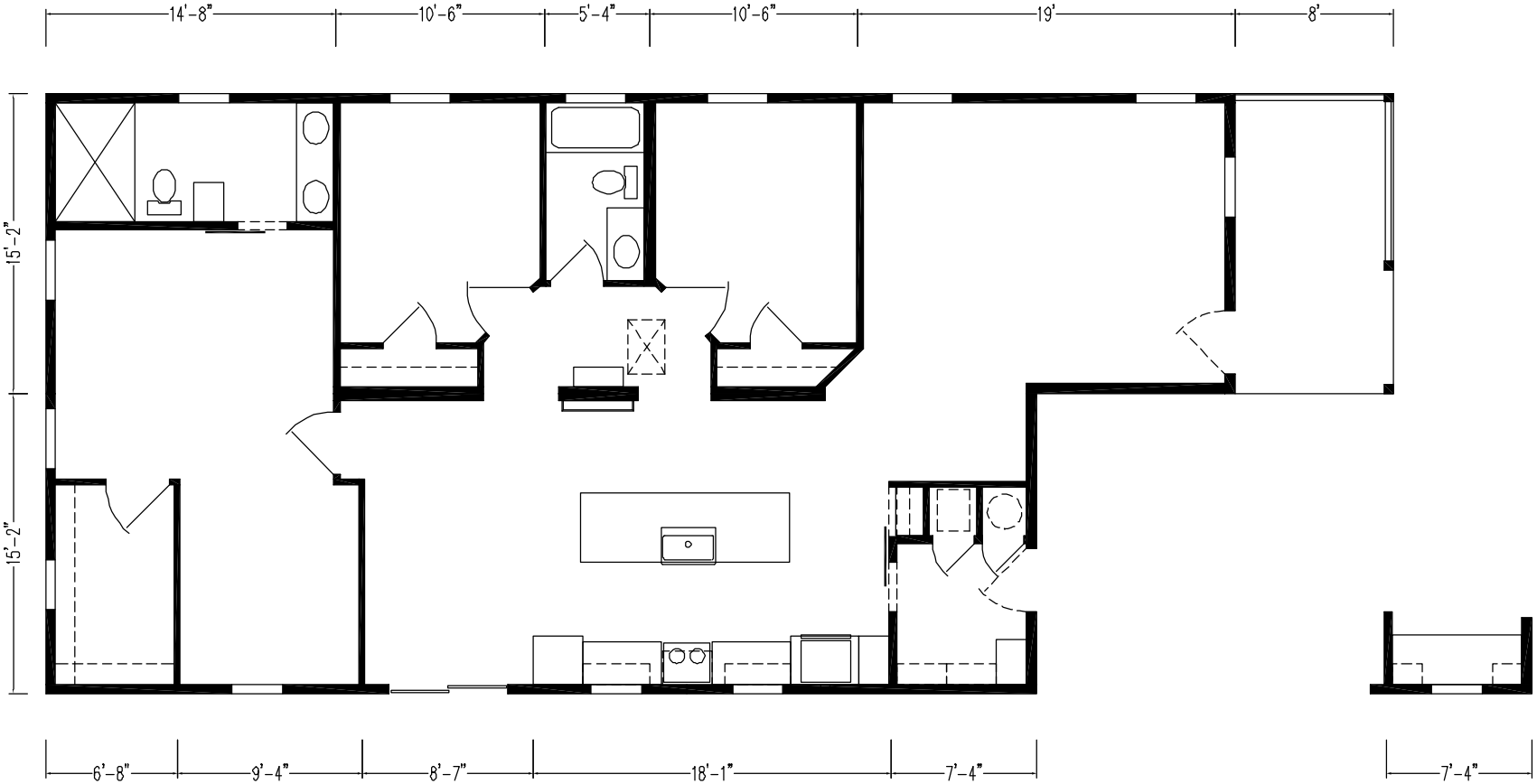
Window Schedule

Code	Call Size	Rough		Type	Light	Vent	Remark
		Width	Height		Square Feet		
A	14 x 40	14-1/4"	40-1/4"	Vinyl - Single Hung	2.48	1.25	
B	30 x 27	30-1/4"	27-1/4"	Vinyl - Single Hung	3.90	1.79	
C	30 x 36	30-1/4"	36-1/4"	Vinyl - Single Hung	5.55	2.64	
D	30 x 40	30-1/4"	40-1/4"	Vinyl - Single Hung	6.28	3.02	
E	78 x 48	78-1/4"	48-1/4"	Vinyl - Double End Slider	21.34	10.68	
F	24 x 40	24-1/4"	40-1/4"	Vinyl - Single Hung	4.85	2.36	
G	46 x 36	46-1/2"	36-1/4"	Vinyl - Single Hung	8.96	4.21	
H	46 x 40	46-1/2"	40-1/4"	Vinyl - Single Hung	10.14	4.81	
I	30 x 68	30-1/4"	68-1/4"	Vinyl - Single Hung	11.46	4.92	
J	20 x 20	20-1/4"	20-1/4"	Vinyl - Fixed - Acrylic	--	--	Octogan
K	32 x 8	32-1/4"	8-1/4"	Vinyl - Fixed - Acrylic	--	--	Faux Glass Block
L	34 x 43	34-1/4"	43-1/4"	Vinyl - Fixed - Acrylic	--	--	Faux Glass Block
M	62 x 30	62-1/4"	30-1/4"	Vinyl - Double End Slider	9.77	4.92	
N	36 x 36	36-1/4"	36-1/4"	Vinyl - Single Hung	6.81	3.22	
P	24 x 27	24-1/4"	27-1/4"	Vinyl - Single Hung	3.01	1.39	
Q	94 x 54	94-1/4"	54-1/8"	Vinyl - Double End Slider	29.75	14.91	Egress
R	30 x 60	30-1/4"	60-1/4"	Vinyl - Single Hung	9.95	4.92	
S	36 x 60	36-1/4"	60-1/4"	Vinyl - Single Hung	12.21	5.99	Egress
T	46 x 60	46-1/2"	60-1/4"	Vinyl - Single Hung	16.07	7.84	Egress
U	30 x 30	30-1/4"	30-1/4"	Vinyl - Single Hung	4.45	2.07	
V	14 x 27	14-1/4"	27-1/4"	Vinyl - Single Hung	1.54	0.74	
W	24 x 60	24-1/4"	60-1/4"	Vinyl - Single Hung	7.69	3.84	
X	14 x 72	14-1/4"	72-1/4"	Vinyl - Fixed	5.44	--	
Y	14 x 60	14-1/4"	60.25"	Vinyl - Fixed	4.50	--	
Z	94 x 60	94-1/4"	60.25"	Vinyl - Double End Slider	33.37	16.70	Egress

Windows are Kinro 9750 series, except Octogan is Philips and Faux Glass Block is Hylite. All windows to be labeled as conforming to AAMA 101/I.S.2. All windows shall have a minimum DP rating of 29.2. For Units destined for a 90 mph or 100 mph wind speed, exposure B area may have a design pressure rating of 25. Install Windows per their manufacturer instructions.

Door Schedule

Code	Width	Height	Type	Manufacturer	Light	Vent	Remark
1	38"	82"	Insulated Core	Dumbarton	--	--	
2	34"	80"	Insulated Core	Dumbarton	--	--	
3	96"	80"	Vinyl Insulated Slider	Kinro	45.77	22.66	
4	38"	80"	Insulated Core	Dumbarton	--	--	
5	72"	76"	Vinyl Insulated Slider	Kinro	31.75	51.44	
6	72"	80"	Vinyl Insulated Slider	Kinro	33.36	16.30	
7	38"	82"	Insulated Core	Dumbarton	--	--	Fire Rated
8	76"	82"	Atrium	Dumbarton	18.00	16.00	



OPT FRONT LOAD

DIVISIONS		
	231	SUGARCREEK
X	233	ARKANSAS CITY
	235	SAN JACINTO
	237	WOODLAND
	239	OCALA
	241	LEOLA
	243	LANCASTER
	245	McMINNVILLE

REVISIONS

BOX LENGTH	DESCRIPTION	CHB MODEL NUMBER
68'-0"/50'-0"	6832-3CIK-2B (68/50)	3268M32

SKYLINE

DRAWN BY: KS | WIND ZONE 115 M.P.H.

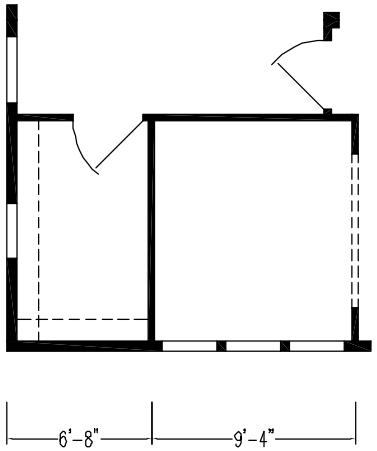
DATE: 06/30/2023 | ROOF ZONE 40#,60#

SHEET 1 OF 2

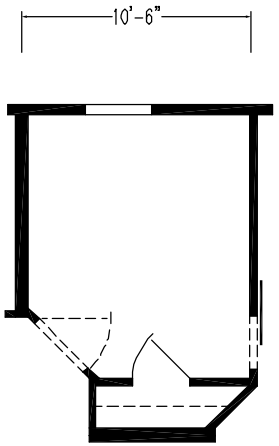
DRAWING NUMBER *

32-02759-06Q

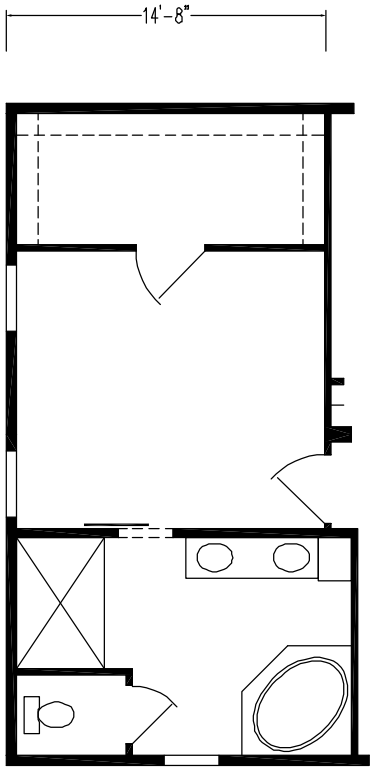
9302-MG



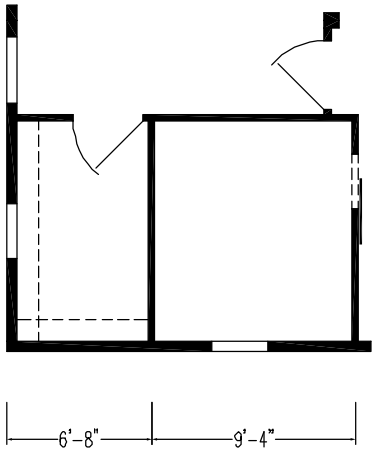
OPT SUN ROOM



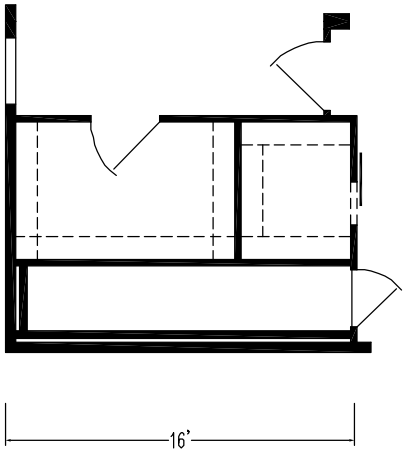
OPT DEN



OPT DLX BATH



OPT OFFICE



OPT STAIRWELL

DIVISIONS		
	231	SUGARCREEK
X	233	ARKANSAS CITY
	235	SAN JACINTO
	237	WOODLAND
	239	OCALA
	241	LEOLA
	243	LANCASTER
	245	McMINNVILLE

REVISIONS

BOX LENGTH	DESCRIPTION	CHB MODEL NUMBER
68'-0"/50'-0"	6B32-3CIK-2B (68/50)	3268M32

SKYLINE

DRAWN BY: KS

WIND ZONE 115 M.P.H.

DATE: 06/30/2023

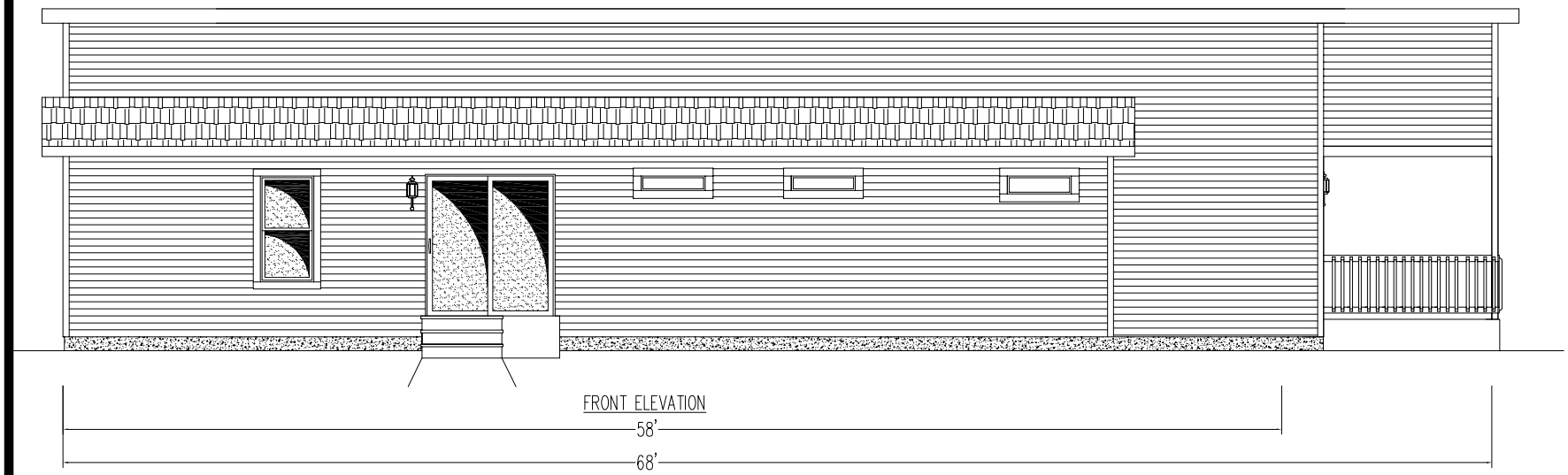
ROOF ZONE 40#,60#

SHEET 2 OF 2

DRAWING NUMBER *

32-02759-06Q

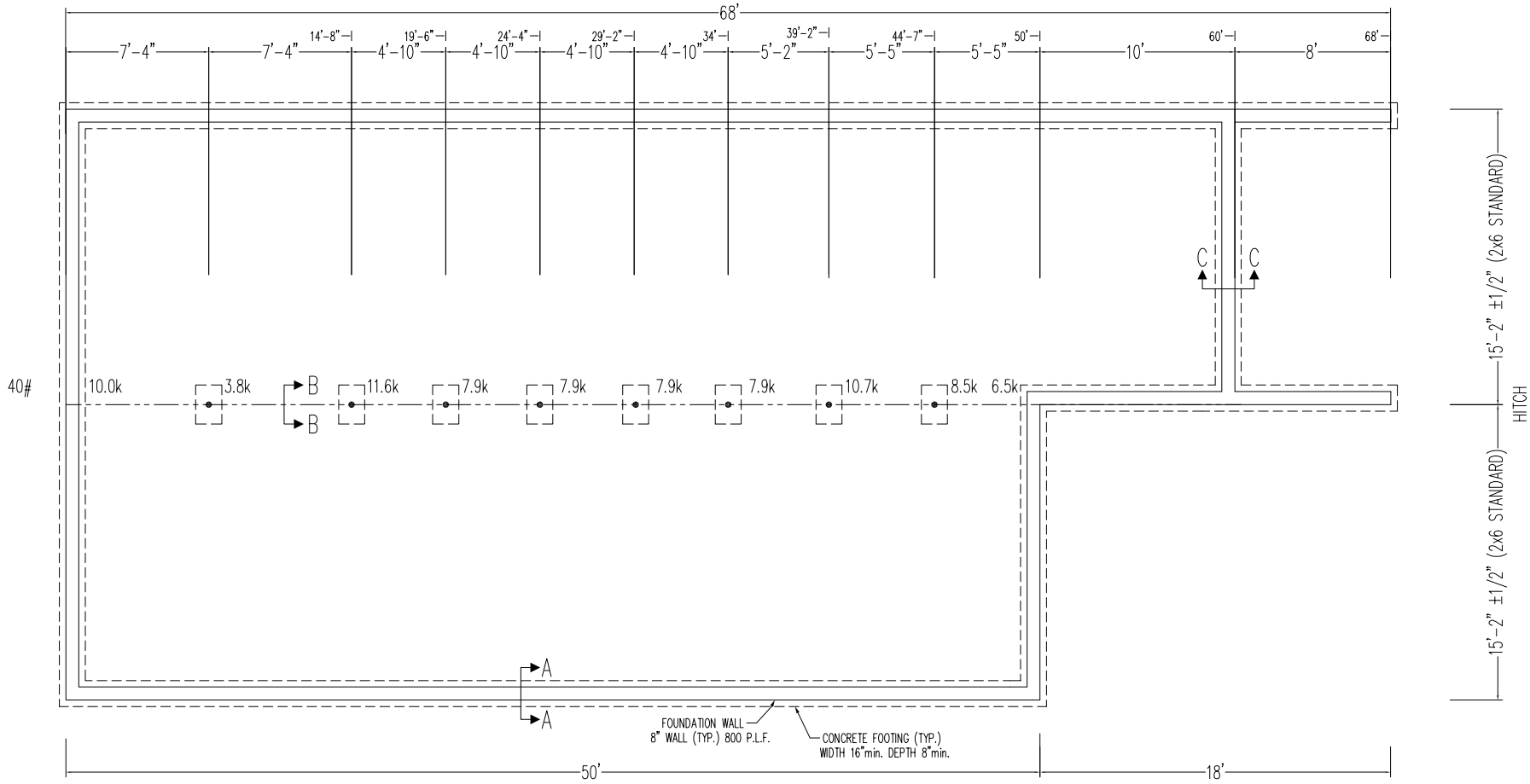
9302-MG



ELEVATION

Note:
Elevations are typical representations.
Refer to floor plan for window and door placements.

NOTE: SPECIFICATIONS ARE SUBJECT TO CHANGE WITH OUT NOTICE OR OBLIGATION TO SKYLINE CORPORATION



Skyline Corporation
Elkhart Office
200 Nibco Pkwy.
Elkhart, IN 46514

Manufacturing Address:
Skyline Arkansas City, KS
315 W. Skyline Road
Arkansas City, KS 67005

Note: Foundation design as shown is only suggested. Actual foundation design shall be based on local soil conditions and in accordance with local requirements.

CRAWLSPACE FOUNDATION

1. For applicable cross sections and details, see Figures 1 thru 4 in the installation manual.
2. Loads at columns are shown in Kips. (K=1000 lbs.) See Appendix 'A' in the installation manual for footing sizes (24"x24" min.) based on allowable soil capacity (2500 PSF min.)
3. Concrete shall have a minimum compressive strength of 2500 PSI @ 28 days.
4. All footings shall extend below the frost line.
5. Type M or S mortar shall be used on all masonry.
6. Crawlspace access is required per Page 4 of the Installation Manual. Exterior access to be insulated same as crawlspace walls.

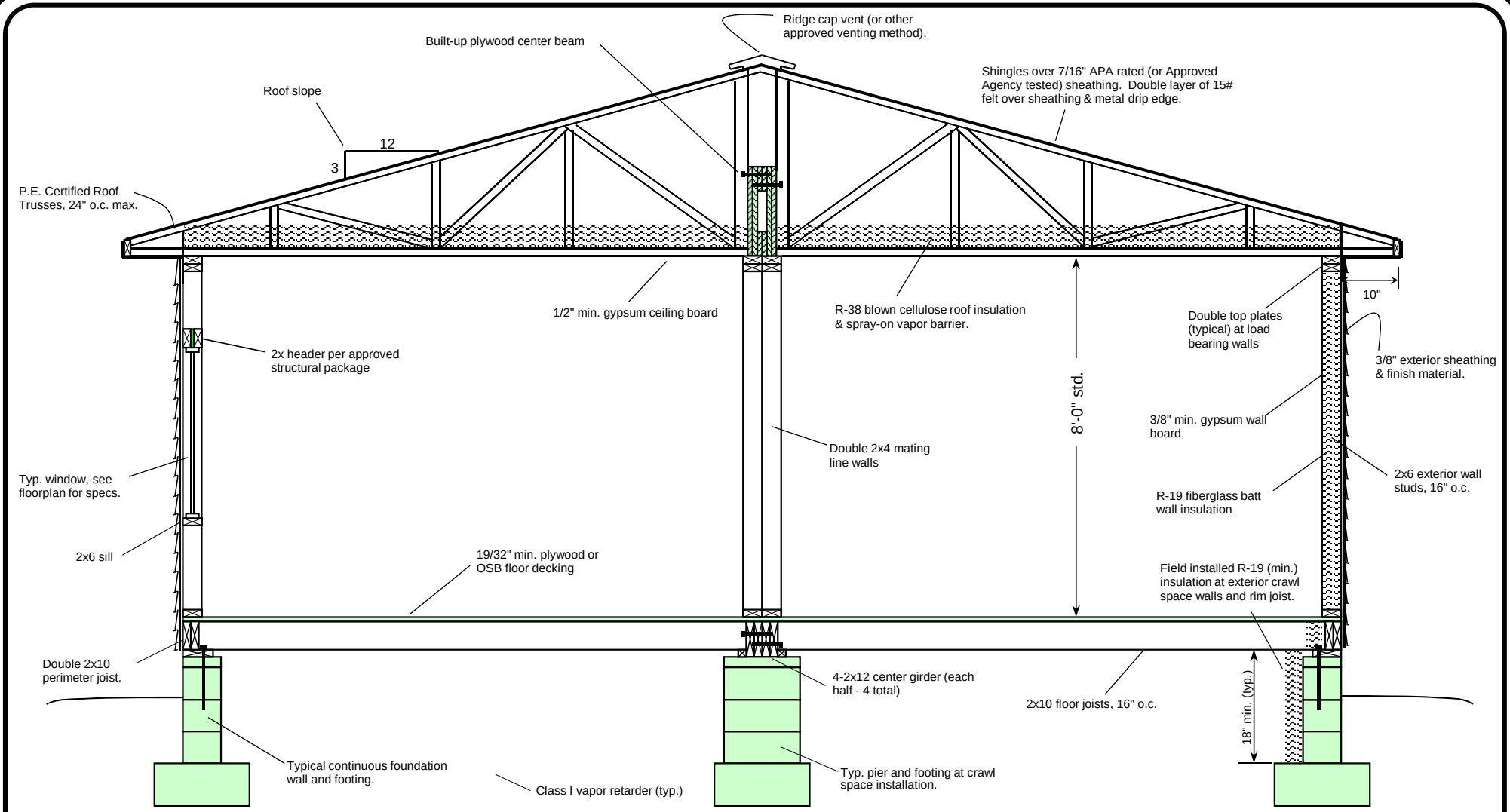
DIVISIONS		
	231	SUGARCREEK
X	233	ARKANSAS CITY
	235	SAN JACINTO
	237	WOODLAND
	239	OCALA
	241	LEOLA
	243	LANCASTER
	245	McMINNVILLE

REVISIONS

BOX LENGTH	DESCRIPTION	CHB MODEL NUMBER	DRAWING NUMBER *
68'-0"/50'-0"	6832-3CIK-2B (68/50)	3268M32	32-02759-06Q

SKYLINE

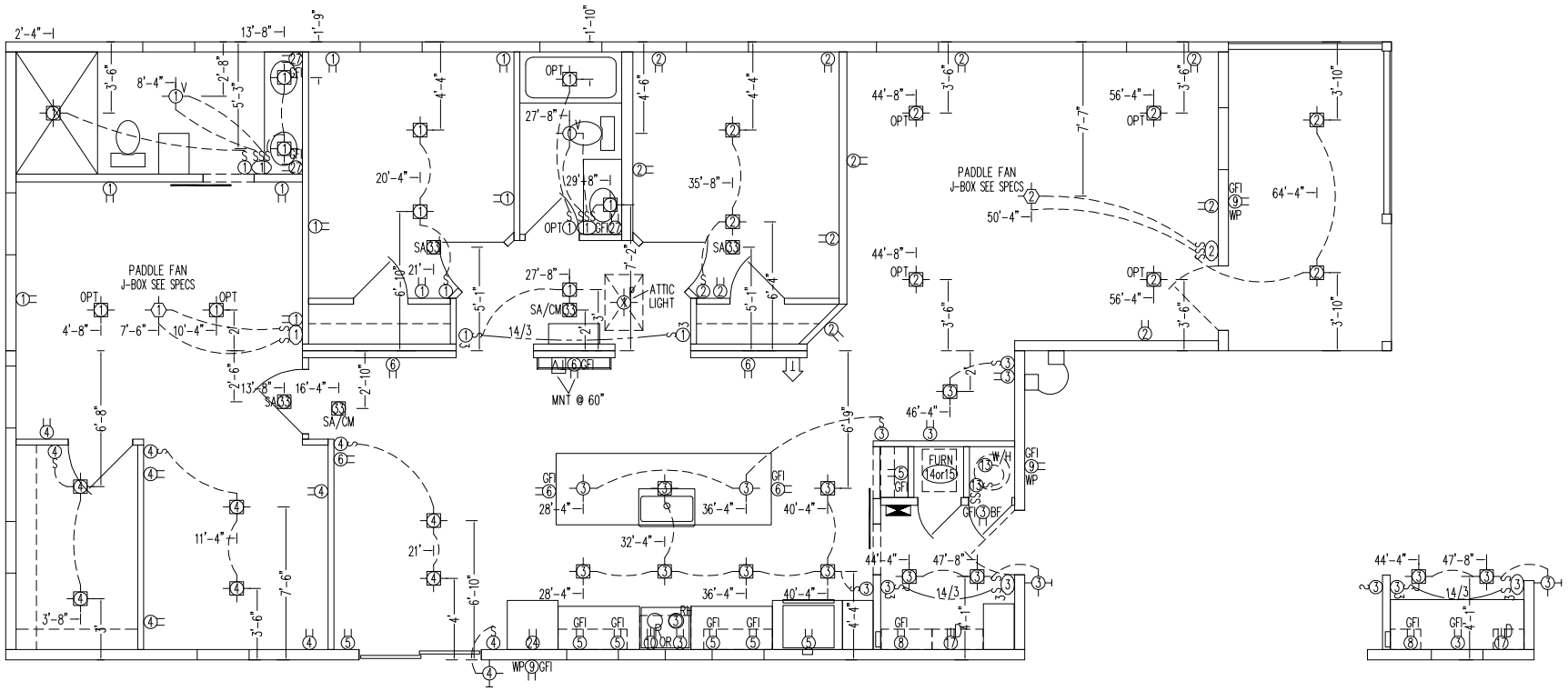
DRAWN BY: KS
WIND ZONE 115 M.P.H.
DATE: 06/30/2023
ROOF ZONE
SHEET _____ OF _____



Notes:
1) Foundation design and construction by others. Foundation to meet requirements of local authority having jurisdiction.
2) Foundation to be unvented and conditioned with supply & return air. Foundation walls to be insulated and exposed earth covered with continuous Class I vapor retarder.

Typical Modular Cross Section

SKYLINE



ELW 7-5-23

NOTES:

1. SEE DETAIL K-31 or K-31-C (CANADA PARKS) FOR MASTER LEGEND
2. SEE SPECS FOR THE FOLLOWING USAGE (OPT or STD)
   BATH LAV LIGHT — KITCHEN FLUORESCENT LIGHTS — CARBON MONOXIDE ALARMS
   BATH VENT FAN\LIGHT — PADDLE FAN
   TUB\SHOWER LIGHT — DRYER RECEPT
   KITCHEN SINK LIGHT — FREEZER RECEPT
3.
4. ITEM IS OPTIONAL UNLESS SPECIFIED OTHERWISE. SEE SPECS FOR USAGE REQUIREMENTS
5. FOR VENT/LIGHT COMBINATIONS USE LOCATION FOR STANDARD LIGHT. SEE SPECS FOR USAGE REQUIREMENTS
6. SMOKE ALARMS ARE INTERCONNECTED WITH 14/3 ga. WIRE

	DIVISIONS
	231 SUGARCREEK
X	233 ARKANSAS CITY
	235 SAN JACINTO
	237 WOODLAND
	239 OCALA
	241 LEOLA
	243 LANCASTER
	245 McMINNVILLE

REVISIONS

BOX LENGTH	DESCRIPTION	CHB MODEL NUMBER
68'-0"/50'-0"	6832-3CIK-2B (68/50)	3268M32

SKYLINE

DRAWN BY: KS — WIND ZONE 115 M.P.H.

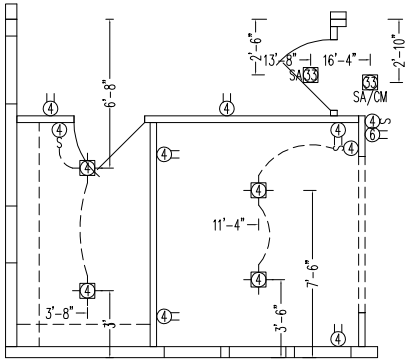
DATE: 06/30/2023 — ROOF ZONE 40#,60#

SHEET 1 OF 2

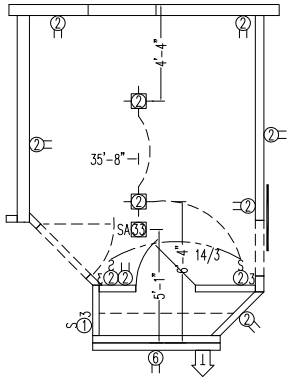
DRAWING NUMBER *

32-02759-06Q

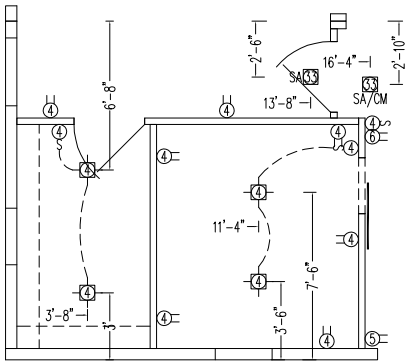
9302-MG



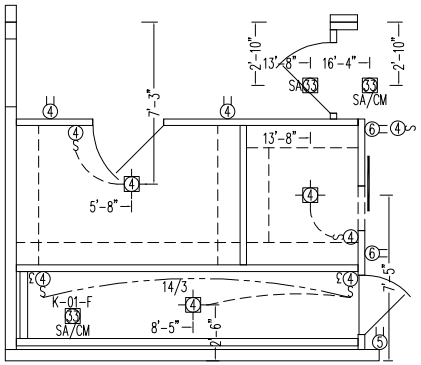
OPT SUN ROOM



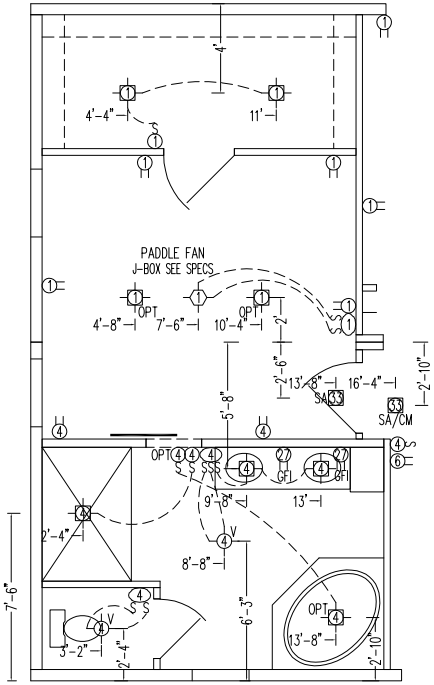
OPT DEN



OPT OFFICE



OPT STAIRWELL



OPT DLX BATH

ELW 7-5-23

NOTES:

1. SEE DETAIL K-31 or K-31-C (CANADA PARKS) FOR MASTER LEGEND
2. SEE SPECS FOR THE FOLLOWING USAGE (OPT or STD)
   - BATH LAV LIGHT
   - BATH VENT FAN\LIGHT
   - TUB\SHOWER LIGHT
   - KITCHEN SINK LIGHT
   - KITCHEN FLUORESCENT LIGHTS
   - PADDLE FAN
   - DRYER RECEPT
   - FREEZER RECEPT
   - CARBON MONOXIDE ALARMS
3.
4. ITEM IS OPTIONAL UNLESS SPECIFIED OTHERWISE. SEE SPECS FOR USAGE REQUIREMENTS
5. FOR VENT/LIGHT COMBINATIONS USE LOCATION FOR STANDARD LIGHT. SEE SPECS FOR USAGE REQUIREMENTS
6. SMOKE ALARMS ARE INTERCONNECTED WITH 14/3 ga. WIRE

	DIVISIONS	REVISIONS
	231 SUGARCREEK	
X	233 ARKANSAS CITY	
	235 SAN JACINTO	
	237 WOODLAND	
	239 OCALA	
	241 LEOLA	
	243 LANCASTER	
	245 McMINNVILLE	

BOX LENGTH	DESCRIPTION	CHB MODEL NUMBER
68'-0"/50'-0"	6832-3CIK-2B (68/50)	3268M32

SKYLINE

DRAWN BY: KS | WIND ZONE 115 M.P.H.

DATE: 06/30/2023 | ROOF ZONE 40#,60#

SHEET 2 OF 2

DRAWING NUMBER *

32-02759-06Q

9302-MG

	DUPLEX RECEPTACLE		CEILING TRACK LIGHT
10	ELECTRIC RANGE RECEPTACLE		FLUORESCENT STRIP LIGHT
17	DRYER RECEPTACLE		RECESSED CEILING FLUORESCENT LIGHT
GFI	RECEPTACLE, G.F.I. PROTECTED		PHONE JACK
GFI WP	WATER PROOF RECEPTACLE G.F.I. PROTECTED		SPEAKER
BF	BELOW FLOOR RECEPTACLE	ST	WALL MOUNTED STRIP LIGHT
	SINGLE SWITCH		CEILING MOUNTED JUNCTION BOX
	DOUBLE SWITCH		CROSS-OVER JUNCTION BOX
	TRIPLE SWITCH		WALL JUNCTION BOX
	CEILING MOUNTED LIGHT		SERVICE ENTRANCE PANEL
P	PULL CHAIN CEILING LIGHT		THERMOSTAT
	SWITCHED WALL LIGHT	FURN 14or15	FURNACE
	WALL MOUNTED LIGHT	SV	WALL MOUNTED VENT FAN
V	CEILING VENT FAN	33 SA	SMOKE ALARM
V	CEILING LIGHTED VENT FAN	RH	POWER RANGE HOOD
	SWITCH/RECEPTACLE COMBO	3	3-WAY SWITCH
	DIMMER SWITCH	13 W/H	WATER HEATER
SS	FURNACE SAFETY SWITCH	TV	TELEVISION JACK
			RECESSED LIGHT

CIRC. #	DESCRIPTION	AMPS	WIRE SIZE
1	GENERAL LIGHTING	15	14/2 w/grd
2	GENERAL LIGHTING	15	14/2 w/grd
3	GENERAL LIGHTING	15	14/2 w/grd
4	GENERAL LIGHTING	15	14/2 w/grd
5	PORTABLE APPLIANCE	20	12/2 w/grd
6	PORTABLE APPLIANCE	20	12/2 w/grd
7	PORTABLE APPLIANCE	20	12/2 w/grd
8	LAUNDRY	20	12/2 w/grd
9	GENERAL LIGHTING	15	14/2 w/grd
10	ELECTRIC RANGE (SEE NOTE #4)		
11	COOK TOP 7 KW MAX.	30	10/3 w/grd
12	ELECTRIC OVEN 3.7 KW MAX.	20	12/3 w/grd
13	ELECTRIC W/H (SEE NOTE #3)		
14	FURNACE FAN (GAS & OIL)	15	14/2 w/grd
15	ELECTRIC FURNACE/BASEBOARD HTR (SEE NOTE #4)		
16	AIR CONDITIONER (SEE NOTE #4)		
17	CLOTHES DRYER	30	10/3 w/grd
18	DISH WASHER	15	14/2 w/grd
19	HEAT LAMP 1600 WATT MAX.	15	14/2 w/grd
20	HEAT LAMP 800 WATT MAX.	15	14/2 w/grd
21	EVAPORATIVE COOLER	15	14/2 w/grd
22	EVAPORATIVE COOLER	15	14/2 w/grd
23	TRASH COMPACTOR	15	14/2 w/grd
24	MICROWAVE OVEN	15/20	14/12/2 w/grd
25	FOOD FREEZER	15	14/2 w/grd
26	RECIRCULATING WATER TUB	20	12/2 w/grd
27	PORTABLE APPLIANCE (BATHS ONLY)	20	12/2 w/grd
28	REMOTE ELEC. FURN/AIR HANDLER	60/25	4/10/2 w/grd
29	GENERAL LIGHTING	15	14/2 w/grd
30	GENERAL LIGHTING	15	14/2 w/grd
31	PORTABLE APPLIANCE	20	12/2 w/grd
32	---	---	---
33	SMOKE ALARM (SEE NOTE 7)	15	14/3 w/grd

$$\text{MAX. NO. COND.} = \frac{\text{VOL. OF BOX} - (\text{CLAMP} \times A) - (B \times A) - (C \times A)}{A}$$

CALC TO DETERMINE MAX. NO. OF CONDUCTORS
A=2.0 IF 14ga WIRES A=2.25 IF 12ga WIRES
B=1 FOR ALL GROUND WIRES
C=2 FOR DEVICES (STRAPS/YOKES)

DESCRIPTION	SIZE	IN^3	# OF DEVICES	CABLE CLAMP	MAX. # OF COND. IN OR OUT OF BOX - NOT INCLUDING GROUND WIRE 14ga	12ga
ROUND	1 3/4x3 1/2 dia.	11.5	0	1	2	2
SINGLE	1 3/4x2 9/32x3 1/2	12.0	1	1	2	1
ROUND	2 1/8x3 1/2 dia.	14.0	0	1	4	3
SINGLE	2 3/4x2 3/8x3 5/16	16.0	1	0	5	4
DOUBLE 1 dev.	1 3/4x4 1/16x3 1/4	16.0	1	1	4	3
DOUBLE 2 dev.	1 3/4x4 1/16x3 1/4	16.0	2	1	2	1
SINGLE	3 5/16x2 3/8x3 5/16	18.0	1	0	6	5
SINGLE	2 11/16x2 1/4x3 3/4	18.0	1	0	6	5
METAL HB		18.9	0	1	6	5
ROUND	2 7/8x3 1/2 dia.	20.5	0	1	7	6
METAL HB		24.0	1	1	8	6
DOUBLE	2 1/4x4 1/2x3 5/16	25.0	2	1	6	5
DOUBLE	2 11/16x4x3 1/2	32.0	2	1	10	8
TRIPLE	2 1/2x5 15/16x3 5/16	37.0	3	1	10	8
METAL JB	4x4x4	60.0	0	1	27	23
METAL JB	6x6x6	207.0	0	1	100	89

NOTES:

1. WHERE LIGHTS (OPTIONAL) ARE INSTALLED IN THE HOME, THE ROOM SWITCH WILL BE CONNECTED TO THE CEILING LIGHT IN PLACE OF THE RECEPTACLE. SEE ELECTRICAL LAYOUT FOR THIS OPTION.
2. JUNCTION BOX ON EXTERIOR WALL MOUNTING HEIGHT IS 12". LABEL WIRES TO INCLUDE CIRCUIT NUMBERS. WIRE NUT LOOSE ENDS.
3. CIRCUIT #13 ELECTRICAL W/H REQUIREMENTS: (SEE SPECS FOR SIZE AND TYPE OF W/H)

20 GALLON	115V	1840 WATTS MAX	20 AMP	12/2 w/grd.
30/40 GALLON	230V	4500 WATTS MAX	25 AMP	10/2 w/grd.
30/40/50 GALLON (single element)	230V	3500 WATTS MAX	20 AMP	12/2 w/grd.

4. REFER TO EQUIPMENT INSTALLATION REQUIREMENTS FOR WIRE SIZING & AMPERAGE RATINGS.
5. OUTDOOR RECEPTACLE SHALL BE PROTECTED BY WEATHERPROOF ENCLOSURES AND SHALL BE GFCI PROTECTED. THIS TYPE OF RECEPTACLE IS SHOWN ON EACH FLOOR PLAN WITH "WP" SYMBOL. RECEPTACLES WITH "BF" SYMBOL ARE INSTALLED UNDER FLOOR WITH WEATHERPROOF ENCLOSURES.
6. DEDICATED CIRCUITS NOT PROVIDED FOR WINDOW A/C UNITS.
7. SMOKE ALARMS SHALL BE EQUIPPED WITH BATTERY BACKUP AND BE INTERCONNECTED ON A DEDICATED CIRCUIT (#33).
8. ALL BEDROOM CIRCUITS SHALL HAVE ARC-FAULT CIRCUIT INTERRUPTER (AFCI) PROTECTION.

DIVISIONS

X	111	X	341	X	552
	112		344	X	553
	115		345	X	571
X	125		355		591
	131		528		812
X	143		531		
X	163		535		
X	171		536		
X	181	X	538		

REVISIONS

7	REVISE CIR. 28 WIRE SIZE TO 4 AWG @ 60A	LVN 7-5-07		
6	ADD NOTE 8; UPDATE FURNACE SYMBOL	LVN 5-3-07		
5	REVISED "MAX. NUMBER OF CONDUCTORS" TABLE	LVN 3-17-05		
4	ADD CIRCUITS 32 & 33	LVN 4-13-04		
3	REVISE NOTE 5	LVN 11-11-02		
2	ADD CIRCUIT #30 & #31	LVN 6-24-02		
1	ADD CIRCUIT #29	ELW 5-7-97		

BOX LENGTH	DESCRIPTION
FILE K31MOD	MASTER ELECTRICAL LEGEND

SKYLINE

DRAWN BY: DEH
DATE: 12/28/1988
WIND ZONE
ROOF ZONE
SHEET _____ OF _____
DRAWING NUMBER
200-ME-001

4. Source of Funds

4.1. Verification of all funding source(s)

Attached

4.2. Investment and/or equity confirmation including the pay-in structure, fees, and investment requirements.

RSH Holdings, LLC. will utilize cash, and a line of credit with Community National Bank to fund and finance the purchase of the homes totaling . 3-6 homes will be purchased at a time and the Line of Credit used on a revolving basis as the homes sell. 40 total homes will be in the development.

Included Attachments:

1. Community National Bank – Financing Letter of Intent
2. JB Rentals - Intent to Finance Land

COMMUNITY NATIONAL BANK & TRUST

RSH Holdings Inc.
1514 Ridgewood Dr.
Augusta, KS 67010

Re: Residential Development Loan – El Dorado, KS

Angie,

I am writing to inform you that our bank is very much interested in providing financing for your proposed single family residential subdivision development project in El Dorado. Our bank would look to provide two credit facilities under the following terms:

Credit Facility # 1 – Construction loan to install the infrastructure in the subdivision
- Loan Amount: $1,125,000
- Term: 1 Year – After 1 year the loan will be converted to term debt.
- Interest Rate: 8.5%
- Payments: Monthly interest only payments

Credit Facility # 2 – Line of Credit to purchase and construct homes to be sold in said subdivision
- Loan Amount: $1,000,000
- Term: 1 Year
- Interest Rate: 8.5%
- Payments: Monthly interest only payments

Let me know if you have any questions. We look forward to working with you on this project. Thank you.

Sincerely,

Eric Grooms
President

645 State St. Augusta, KS 67010 (316) 775-6068 Fax (316) 775-6097 www.mybankcnb.com

JB Rentals, LLC

John H. Banks, Manager
P.O. Box 47
455 NE 30th
El Dorado, KS 67042
Office 316-321-6621
Fax 316-321-4535
jbanks@sweettreenorth.com

October 25, 2023

Angie Johnston
RSH Holdings, LLC
1514 Ridgewood Dr.
Augusta, KS 67010

Angie,

This letter is to confirm that JB Rentals, LLC, John H. Banks, manager, has agreed to finance RSH Holdings, LLC for the purchase of:

> 222 N. Millheisler Rd Outland Add, S04-T26-R05E, Acres 15.3, Lt 1 Blk 1 EXC BEG SW/C N150 E 352.1 S 150 W352.3 TO POB, El Dorado, Kansas, 67042

should they receive the MIH/KIHTC Grant and approval of RHID district, which would remove all contingencies on the Intent to Purchase Commercial Property contract between RHS Holdings, LLC (Buyer) and JB Rentals, LLC (Seller) dated October 25, 2023. JB Rentals, LLC agrees to finance the $75,000.00 purchase price of the property at 8 ½%. Repayment terms to be determined.

We look forward to doing business with you.

Sincerely,

John Banks

John Banks, Manager
JB Rentals, LLC

5. Housing Needs Analysis or Survey of the Community

5.1. Housing Needs Analysis or Survey.

See attached 2023 El Dorado Housing Needs Assessment

5.2. Executive Summary

Review of the information above provides evidence-based justification to conclude, “There is a shortage of quality housing in El Dorado”. The need for 1521+/- new owner-occupied housing units for households earning more than $50,000 per year is staggering. The assessment indicates only 1,600+/- owner-occupied housing units have been built in all price ranges since 1980. The assessment encourages the City to utilize programs and policies to overcome barriers and encourage the investment to fill housing gaps and overcome challenges.

A short overview of information and funding recommendations from the assessment are shown below.

This proposed project hopes to utilize the MIH, KHITC and RHID to create 40 affordable owner occupied housing units at a price point < $245,000 with no special assessment.

The most recent Housing Needs Assessment for the City of El Dorado was completed in August 2023 and adopted by the El Dorado City Commission on November 6, 2023.

Conclusion:

- “There is a shortage of quality housing in El Dorado”.
- Contributing to the shortage is the lack of new construction over the last 40 years.

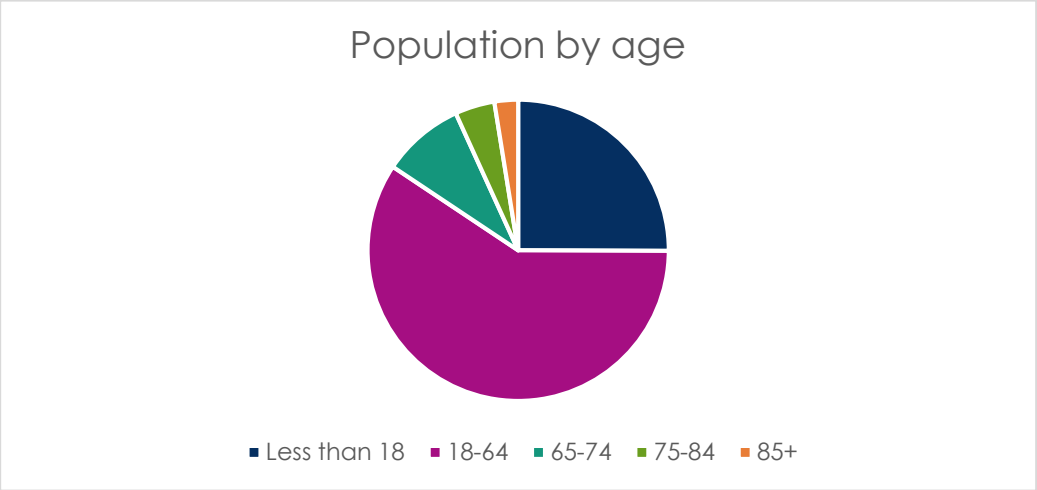
Data:

- 60% of El Dorado residents are homeowners; 40% are renters,
- Median home values, rents and incomes have increased since 2016,
- Approximately 12% of El Dorado houses are currently vacant,
- 53% of El Dorado houses were built before 1960; 75% before 1980,
- Housing deficits exist for home owners earning more than $50,000 per year and renters earning between $5,000 and $20,000 per year.

Demographics (Population) for El Dorado, KS

Total Population: 12,855

Source: U.S. Census Bureau, American Community Survey 5-year estimates



Affordability (by Income Level-Owner Occupied housing)

Income Range	Lower Limit	Upper Limit	Units in Income Range	Households in Income Range	Surplus (+) or Deficit (-)
$35,000-$49,999	$114,535	$163,618	592	528	64
$50,000-$74,999	$163,622	$245,429	330	640	-310
$75,000-$99,999	$245,433	$327,240	178	653	-475
$100,000-$149,000	$327,244	$490,862	30	654	-624
$150,000 or More	$490,866		30	142	-112

Note: *The maximum affordable home price represents 30% of gross income for mortgage, taxes and insurance. Calculated at 7% for 30 years with 20% down. Assumed mill rate of 170. Does not take special assessments into consideration.*

Stakeholder Feedback:

Four focus groups of El Dorado leaders, businesspeople, realtor and residents provided their feedback on barriers:

- Cost of Development & Construction,
- Geographic Barriers,
- Owner reluctance to sell land for development,
- Competition in Wichita and Andover,
- Cost to buy,
- Unfavorable Perception of Non Single-Family Homes,
- Zoning changes needed to support diversification

Housing Type Needed:

Focus group participants would like to see greater diversity of housing types in El Dorado with a focus on ownership. They identified Housing Types Needed:

- Transitional housing like patio/slab homes for seniors wanting to downsize,
- Retirement housing,
- Single family homes for purchase,
- Apartments for rent,
- Duplexes for rent, and
- Manufactured, modular, container, and tiny homes.

The El Dorado Housing Needs Assessment continues with comparison to the 2021 Kansas Housing Resource Corporation and the Office of Rural prosperity comprehensive housing needs assessment. The assessment outlines key characteristics of South-Central Kansas by County. It provides the opportunity to see how State strategies align with El Dorado.

Funding:

- Rural Housing Incentive District (RHID)-program created by the City to acquire land and reduce or eliminate the need for special assessments for infrastructure.
- Community Development Block Grants (CDBG) used for rehabilitation and or demolition, neighborhood development, housing construction of infrastructure. Benefits low-to-moderate income households.
- Moderate Income Housing (MIH)-used for construction, rehabilitation or converting non-housing units to housing units. For the benefit of Moderate-Income Households.
- Kansas Housing Incentive Tax Credits (KHITC) provides offset to investor state income tax liability.

<u>Included Attachments:</u>

1. Housing Needs Analysis completed by Wichita State University

EL DORADO

THE FINE ART OF LIVING WELL

Housing Needs Assessment

City of El Dorado | August 2023

Contents

Contents 2
Acknowledgements 3
Disclaimer 3
Introduction 4
Background 5
Demographics 8
Housing Stock Characteristics 12
Affordability 14
Alignment of Supply and Demand 18
Stakeholder Feedback 20
Aligning Local Efforts with State Housing Strategies 30
Funding Opportunities 32
Conclusion 36

Wichita State University

Public Policy & Management Center

Nigel Soria, Research Economist & Data Scientist
Isabel Ebersole, Research Project Manager

Acknowledgements

The Public Policy and Management Center (PPMC) would like to thank David Dillner (El Dorado City Manager), Sarah Hoefgen (Executive Director of El Dorado, Inc.), and the many focus group participants who assisted with input into this report.

Disclaimer

This study was conducted by the PPMC at Wichita State University. The PPMC is an independent research body unaffiliated with the City of El Dorado. This report was prepared by the research team and data collected from external sources. PPMC's findings are based on assumption of data accuracy received from internal and external sources. The findings represent the findings, views, opinions, and conclusions of the research team alone. The report does not express the official or unofficial policy of Wichita State University.

Introduction

Affordable housing is a major contributing factor to a balanced and well-functioning city and in turn, its communities, and neighborhoods. The City of El Dorado undertook this Affordable Housing Needs Assessment to establish a data-based foundation for the creation and preservation of affordable housing. The need for affordable housing cannot be easily reduced to one number or one need. Maintaining affordable housing is a complex and dynamic pursuit. Important highlights from the assessment include:

Data

- 60% of El Dorado residents are homeowners; 40% are renters
- Median home values, rents, and incomes have increased since 2016
- Approximately 12% of El Dorado houses are currently vacant
- 53% of El Dorado houses were built before 1960; 75% before 1980
- Housing deficits exist for home owners earning more than $50,000 per year and renters earning between $5,000 and $20,000 per year

Stakeholder Feedback

- The cost of development, specifically the cost of construction, was identified as a major barrier to housing in El Dorado
- There are significant land and geographic barriers limiting housing expansion
- Stakeholder consensus was a greater diversity of housing types and a focus on ownership are essential
- An unfavorable perception towards non-single-family homes and zoning are obstacles to diversifying housing
- Stakeholders believe the lack of housing in El Dorado has a systemic impact, limiting community growth and economic development
- Stakeholders would like to see El Dorado take advantage of current State funding opportunities available

Background

A housing needs assessment is a comprehensive endeavor aimed at gathering extensive information and conducting a thorough analysis of housing needs and challenges within a specific geographic area, which:

- Provides a clear understanding of the dynamics of the housing market
- Identifies gaps between housing supply and demand
- Informs the development of effective housing policies and interventions

The assessment is a critical step in addressing the housing needs of a community and ensuring that housing options align with the diverse requirements of its population.

The primary objectives of conducting a housing needs assessment are:

- *Identify Housing Needs:* One of the primary goals of the assessment is to identify the specific housing needs of various demographic groups residing in the area. This includes low-income households, seniors, students, individuals with disabilities, and others. By gathering insights into the types of housing required, such as affordable housing, supportive housing, rental units, or homeownership opportunities, the assessment enables targeted strategies to address the identified needs.
- *Understand Housing Affordability:* Assessing housing needs involves a comprehensive analysis of housing affordability within the target area. It aims to determine whether the available housing options are financially viable for the population and sheds light on the affordability challenges faced by households. This information is crucial for designing appropriate policies and programs to tackle housing affordability issues effectively.
- *Inform Policy Development:* A housing needs assessment serves as the foundation for policy development. By analyzing the gathered data and identifying housing gaps and challenges, policymakers can make well-informed decisions and formulate targeted strategies to address the housing needs of the

community. The assessment aids in the allocation of resources, prioritization of interventions, and the development of policies that align with the specific requirements of the local housing market.

- *Plan for Future Housing Development:* The assessment provides valuable insights into future housing demand, enabling proactive planning and development. By understanding population projections, demographic trends, and economic factors, policymakers and developers can anticipate future housing needs. This information helps determine appropriate housing targets and plan for the construction and renovation of housing units accordingly.
- *Support Funding Applications:* Housing needs assessments play a crucial role in securing funding for housing-related initiatives. The findings and recommendations derived from the assessment can be used to support grant applications, funding requests, or partnership proposals. A robust needs assessment strengthens the case for funding by providing evidence-based justifications for the allocation of resources.
- *Engage Stakeholders:* Engaging various stakeholders is an integral part of the housing needs assessment process. This includes government agencies, housing developers, community organizations, and residents. Involving these stakeholders throughout the assessment fosters collaboration and ensures that diverse perspectives and insights are considered. Such engagement creates a sense of ownership and collective responsibility in addressing the housing challenges identified.
- *Monitor and Evaluate Progress:* A housing needs assessment establishes a baseline against which progress can be measured. By periodically repeating the assessment, policymakers can monitor changes in housing needs, assess the effectiveness of implemented policies, and make necessary adjustments to housing strategies over time. This monitoring and evaluation process ensures the identified housing needs continue to be addressed in a dynamic and responsive manner.

In summary, a housing needs assessment serves as a crucial tool for policymakers, administrators, and stakeholders to gain a comprehensive understanding of housing market dynamics, identify specific housing needs, and guide the development of targeted policies and interventions. The assessment is vital in addressing housing affordability issues, planning for future housing development, and ensuring that housing options effectively meet the diverse needs of the population.

Demographics

Knowing the demographic makeup of an area is key to understanding and addressing the housing needs of a community. Data on age, racial composition, disability, and socioeconomic status can reveal who lives in the area and inform decisions about how to allocate scarce resources to best meet the needs of the people. Examining demographic data can also provide insight into mobility trends among different populations into and out of the geographic area.

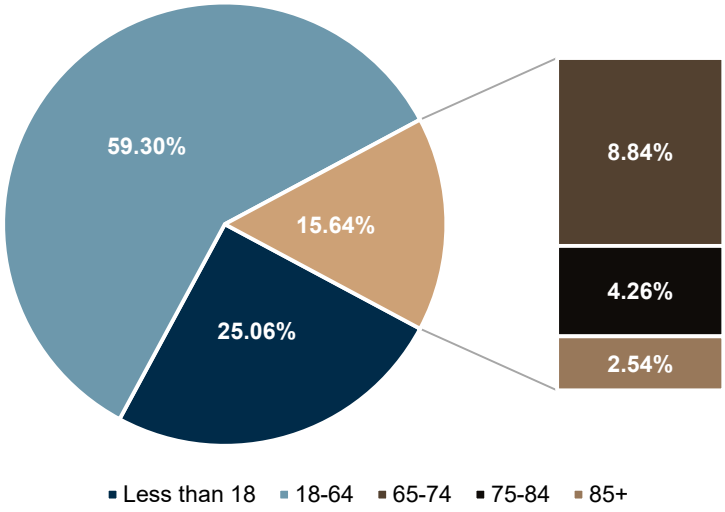
Population

Total Population

12,855

Source: U.S. Census Bureau, American Community Survey 5-year estimates

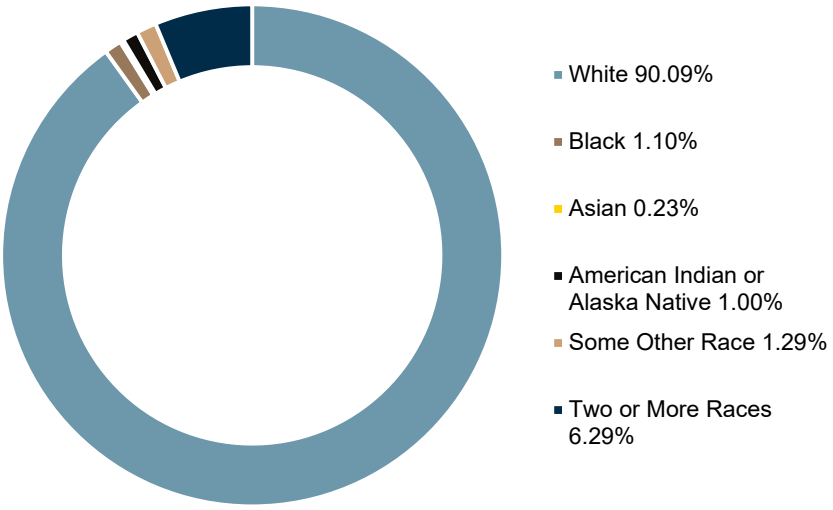
Figure 1: Population by Age



Source: U.S. Census Bureau, American Community Survey 5-year estimates

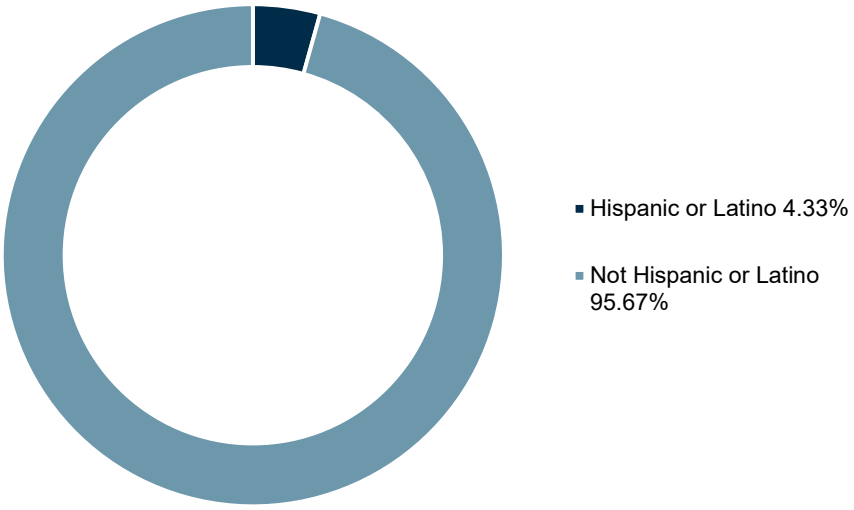
Race and Ethnicity

Figure 2: Racial Composition



Source: U.S. Census Bureau, American Community Survey 5-year estimates

Figure 3: Ethnic Composition

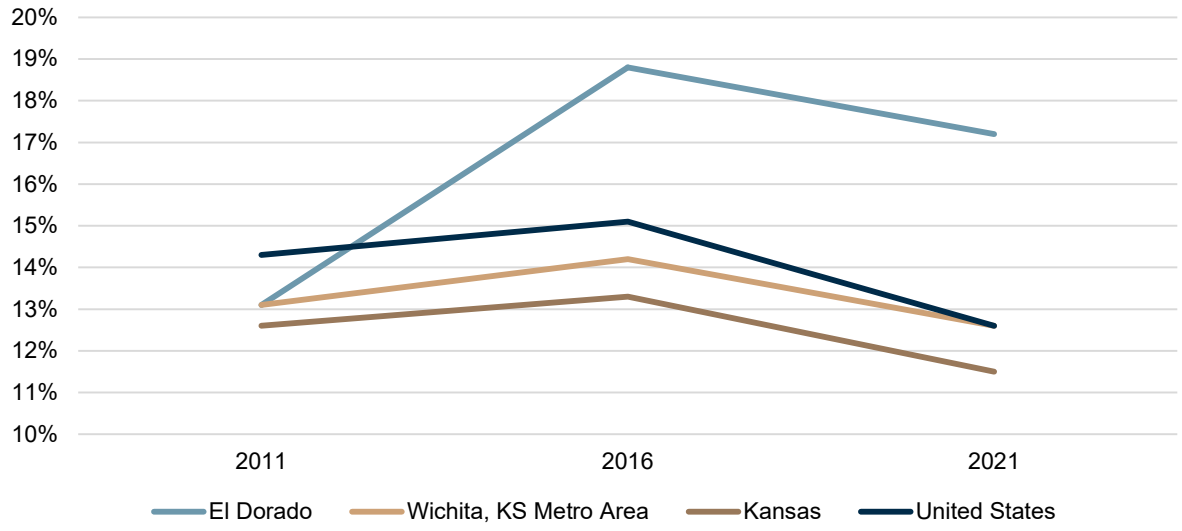


Source: U.S. Census Bureau, American Community Survey 5-year estimates

Poverty Level and Trend

Monitoring the poverty rate is important to understanding community needs. Tracking the poverty rate over time allows policy makers to discern significant trends that may signal noteworthy shifts, such as the increase or decrease in economic distress or changes in the demographic makeup of an area driven by a lack of affordable housing. By closely examining changes in the poverty rate, policymakers and stakeholders can gain valuable insights into the socioeconomic dynamics at play and make informed decisions regarding resource allocation and targeted interventions to address the evolving needs of the community.

Figure 4: Local, State, and National Poverty Levels

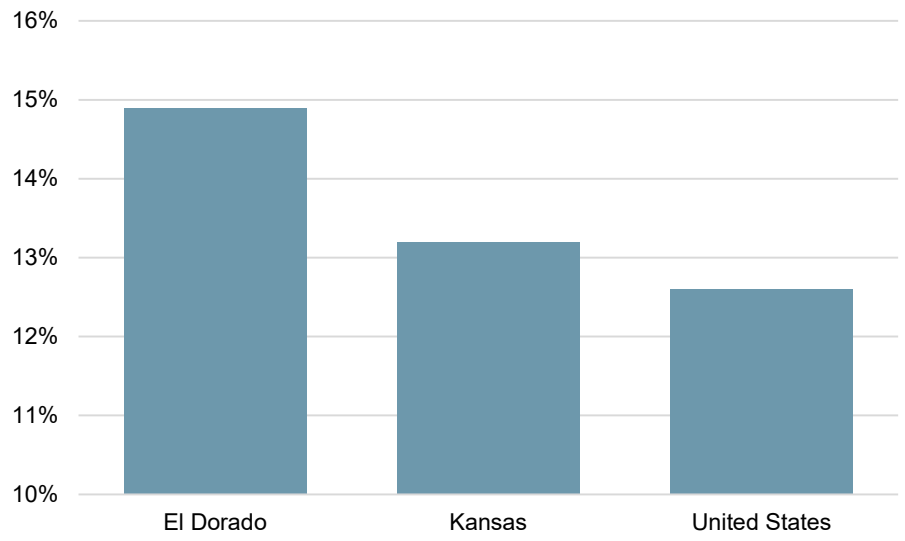


Source: U.S. Census Bureau, American Community Survey 5-year estimates

Share of Population with A Disability

Disabilities include not only physical disabilities, but also developmental and other non-physical disabilities, each with distinct and varying requirements. Certain individuals with physical disabilities require housing accommodations such as wider doorways or easily accessible showers. Recognizing the unique needs stemming from different types of disabilities is paramount when addressing housing considerations.

Figure 5: Share of the Local, State, and National Populations with a Disability (includes both physical and non-physical disabilities)



Source: U.S. Census Bureau, American Community Survey 5-year estimates

Housing Stock Characteristics

An understanding of the housing stock's characteristics allows policy makers to identify and proactively address potential issues that may require attention. This includes concerns related to substandard housing quality or vulnerability to flooding risks. Additionally, a thorough assessment of the housing stock enables the identification of discrepancies between the available types of housing units and the specific needs of the population. By closely examining these dynamics, policymakers and stakeholders can make informed decisions regarding interventions, ensuring that the housing stock is aligned with the needs of the community and mitigating any mismatches that may impede optimal housing outcomes.

Housing Values

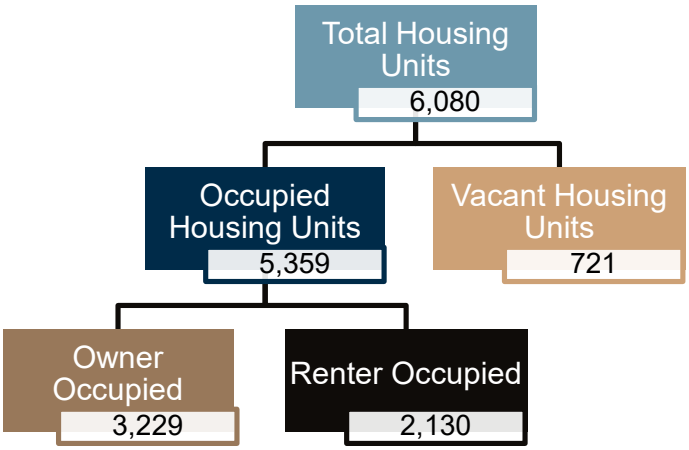
Median Home Value = $97,800

Median Gross Rent = $806/month

Source: U.S. Census Bureau, American Community Survey 5-year estimates

Housing Stock

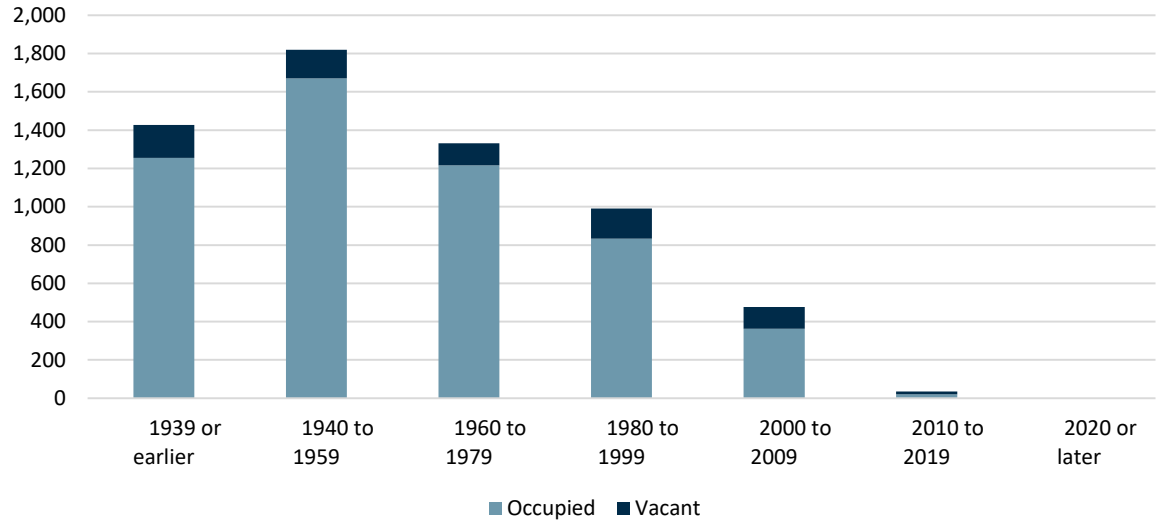
Figure 6: Total Housing Stock



Source: U.S. Census Bureau, American Community Survey 5-year estimates

Older homes tend to require more maintenance and investment relative to newer homes, so it can be helpful to know the age distribution of the local housing stock.

Figure 7: Age of Housing Stock

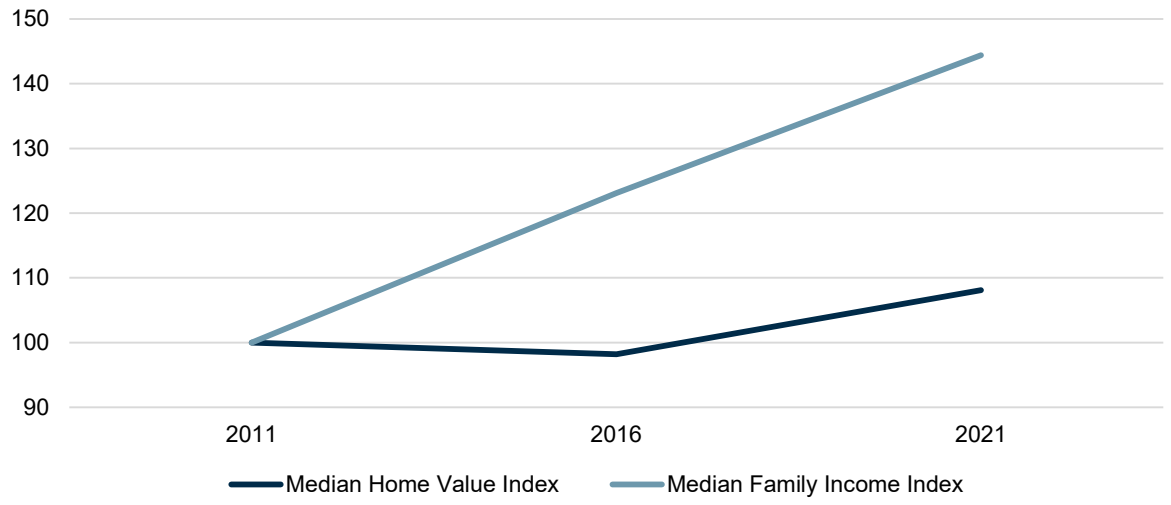


Source: U.S. Census Bureau, American Community Survey 5-year estimates

Affordability

Ownership Affordability

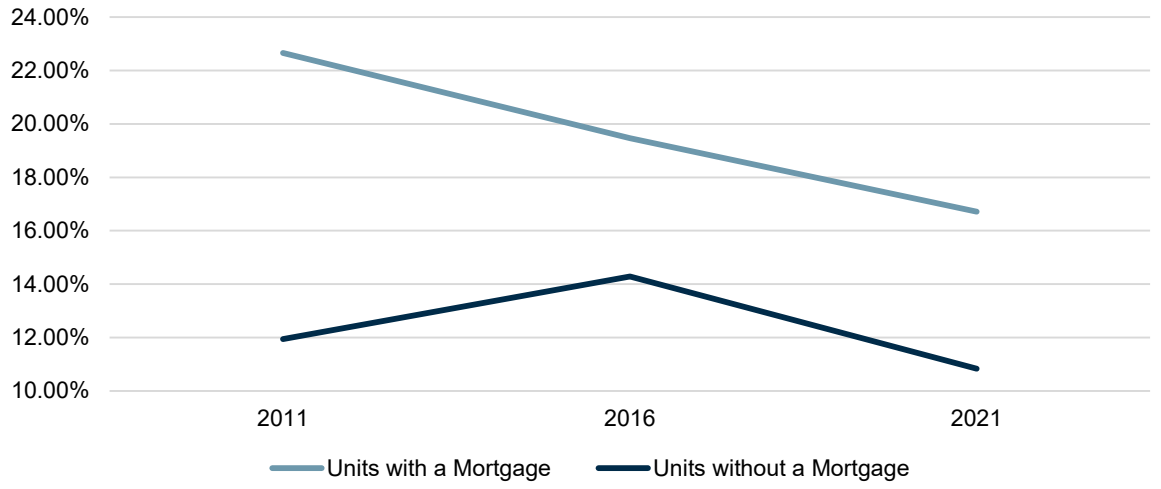
Figure 8: Trends in Home Values and Income



Source: U.S. Census Bureau, American Community Survey 5-year estimates

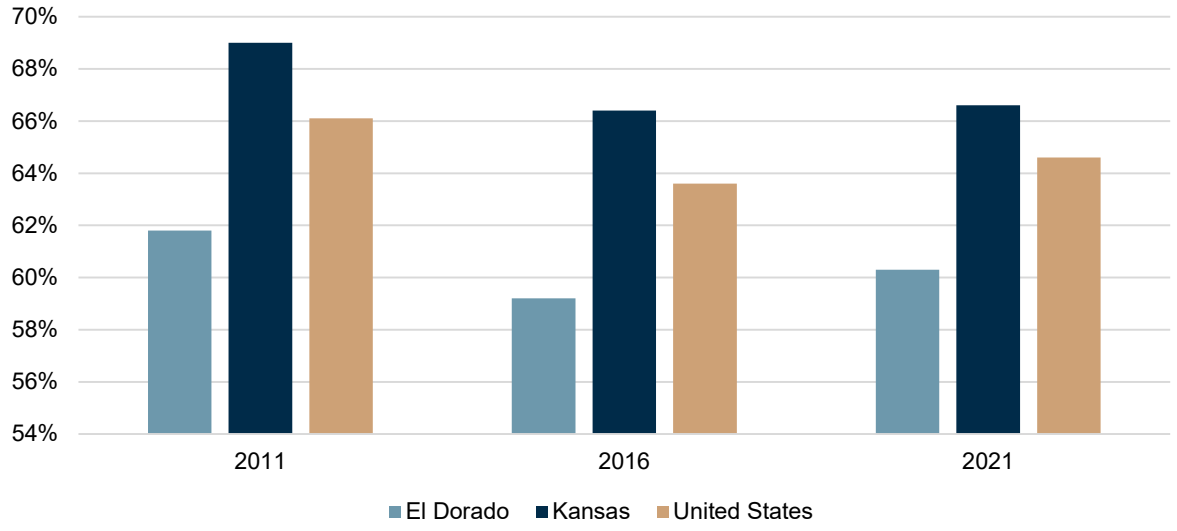
Note: Dollar values have been turned into index numbers with their year 2011 values set to 100. The values have not been adjusted for inflation.

Figure 9: Median Monthly Housing Costs as a Percentage of Median Income



Source: U.S. Census Bureau, American Community Survey 5-year estimates

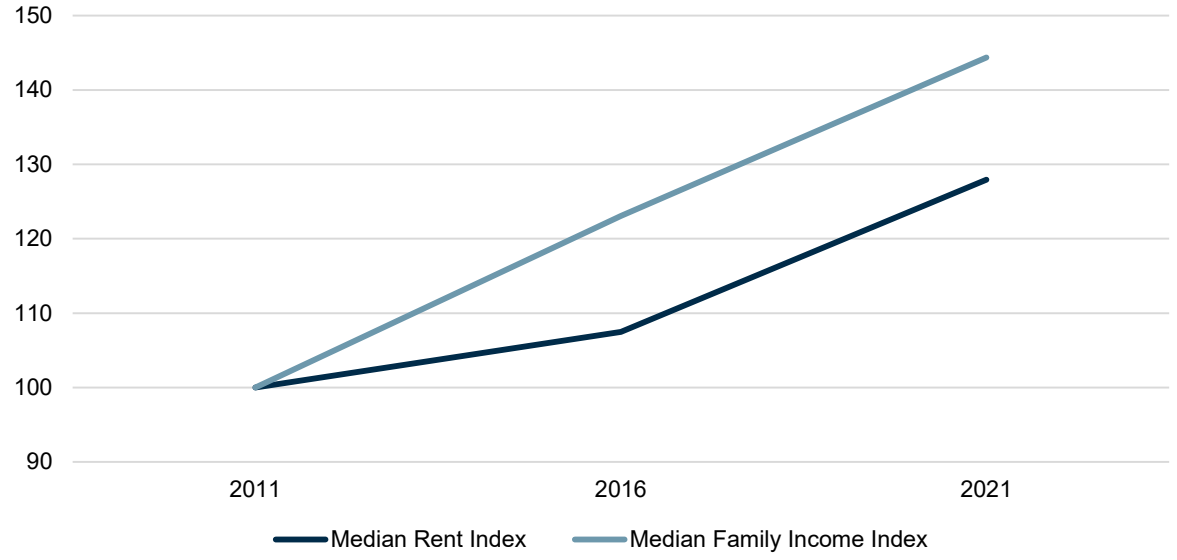
Figure 10: Home Ownership Rate



Source: U.S. Census Bureau, American Community Survey 5-year estimates

Rental Affordability

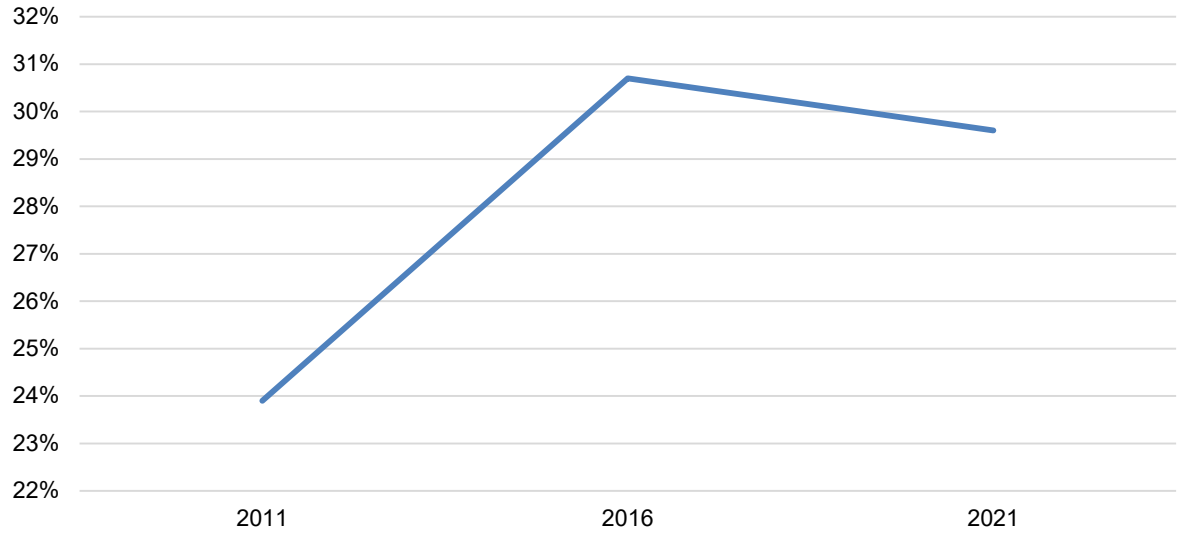
Figure 11: Trends in Rent and Income



Source: U.S. Census Bureau, American Community Survey 5-year estimates

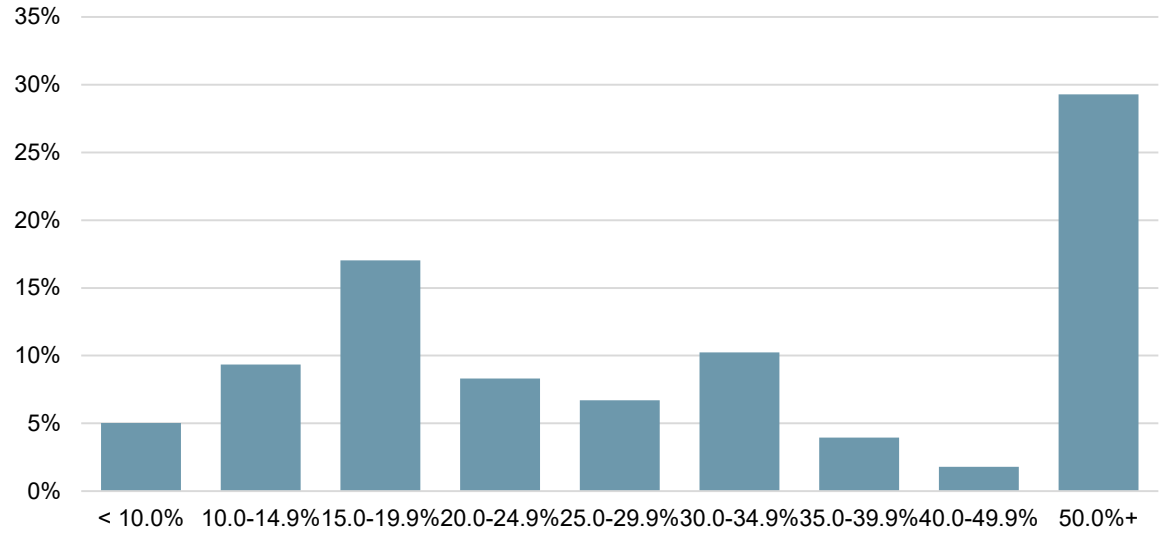
Note: Dollar values have been turned into index numbers with their year 2011 values set to 100. The values have not been adjusted for inflation.

Figure 12: Median Gross Rent as a Percentage of Household Income



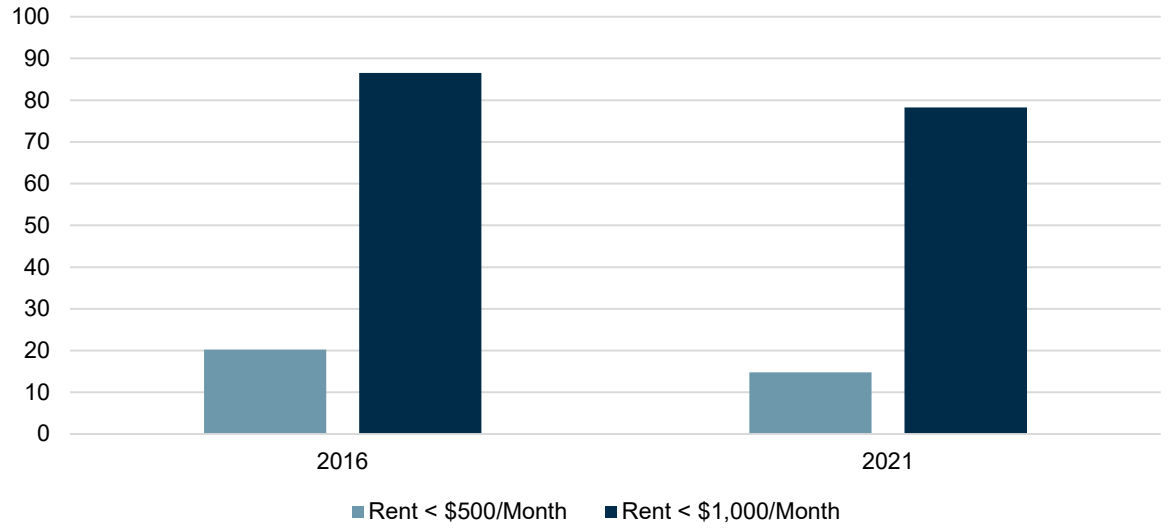
Source: U.S. Census Bureau, American Community Survey 5-year estimates

Figure 13: Gross Rent as a Percentage of Household Income (2021)



Source: U.S. Census Bureau, American Community Survey 5-year estimates

Figure 14: Percent of Rental Units below $500 and $1,000 a Month

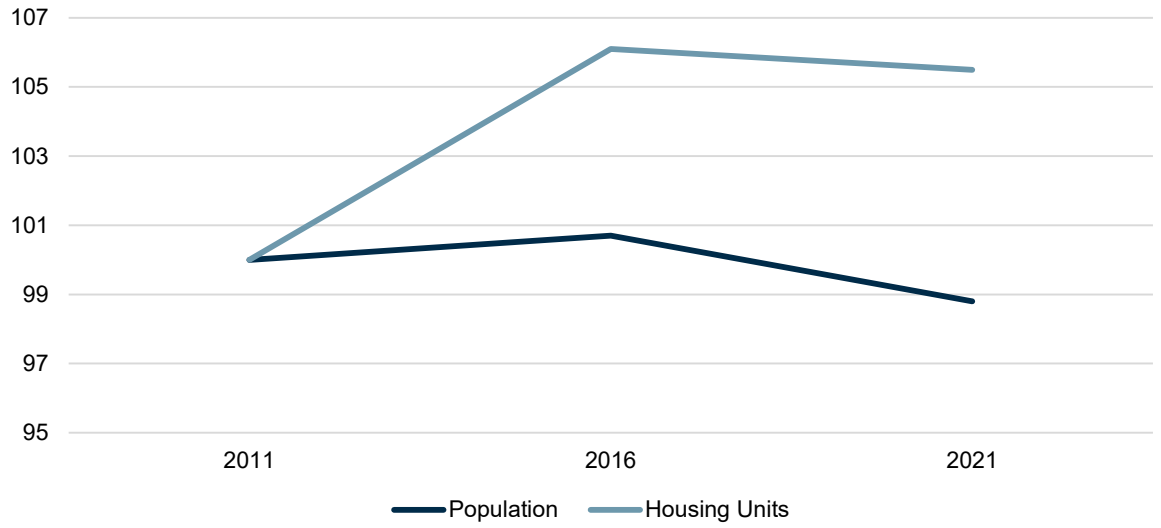


Source: U.S. Census Bureau, American Community Survey 5-year estimates

Alignment of Supply and Demand

The following chart provides insights into the alignment between housing supply and population. When the population decline surpasses the growth of the housing stock, an excess of housing units may arise, putting downward pressure on property values. Additionally, this surplus can contribute to increased vacancy rates. On the other hand, when the population outpaces the housing stock, there is typically a decline in the vacancy rate as vacant units are occupied.

Figure 15: Rates of Housing Supply versus Population



Source: U.S. Census Bureau, American Community Survey 5-year estimates

Note: Relative changes in population and housing units have been turned into index numbers with their year 2011 values set to 100.

Table 1: Affordability by Income Level

	Maximum Affordable Home Price		Number of Units in Income Range		Households in Income Range		Surplus (+) or Deficit (-)	
Income Range	Lower Limit	Upper Limit	Owner-Occupied	Rented	Owners	Renters	Owner-Occupied	Rented
Less than $5,000	$ -	$ 16,362.2083	123	220	34	105	89	115
$5,000 to $9,999	$ 16,362.2083	$ 32,721.1442	123	74	25	107	98	-33
$10,000 to $14,999	$ 32,724.4167	$ 49,083.3526	123	73	66	330	57	-257
$15,000 to $19,999	$ 49,086.6250	$ 65,445.5609	511	73	141	156	370	-83
$20,000 to $24,999	$ 65,448.8333	$ 81,807.7692	389	315	57	165	332	150
$25,000 to 34,999	$ 81,811.0417	$ 114,532.1859	800	630	289	247	511	383
$35,000 to $49,999	$ 114,535.4583	$ 163,618.8109	592	486	528	493	64	-7
$50,000 to $74,999	$ 163,622.0833	$ 245,429.8526	330	237	640	239	-310	-2
$75,000 to $99,999	$ 245,433.1250	$ 327,240.8942	178	22	653	136	-475	-114
$100,000 to $149,999	$ 327,244.1667	$ 490,862.9776	30	0	654	152	-624	-152
$150,000 or More	$ 490,866.2500	∞	30	0	142	0	-112	0

Source: PPMC calculations using U.S. Census Bureau, American Community Survey 5-year estimates

The maximum affordable home price represents the maximum home price that would result in a household paying 30 percent of gross income toward a mortgage, taxes, and insurance. The mortgage payment is calculated for a 30-year mortgage at a 7.5 percent rate and a 20 percent down payment. The property taxes assume a mill rate of 170.

Stakeholder Feedback

Methodology

The PPMC conducted four focus groups on June 9, 2023. The purpose of these discussions was to learn about the state of the local housing market directly from El Dorado leaders, businesspeople, realtors, and residents.

The project's steering committee helped identify community members to be invited to the focus groups. Expanding on a list of stakeholders who were engaged for a previous housing study in 2019, they identified thirty-eight people to invite. Sixteen people participated. Two of the 16 participants answered the questions via email because they were unable to attend.

Findings

Barriers to Housing

Participants were asked to identify barriers to a prosperous housing market in El Dorado. Their answers covered a range of topics from housing development and construction to homebuying.

Cost of Development & Construction

Focus group participants identified the cost of development as a main barrier. Since the cost of development depends on the cost of construction, developers must build decently sized homes to offset the cost of construction. This limits what types of housing can be developed.

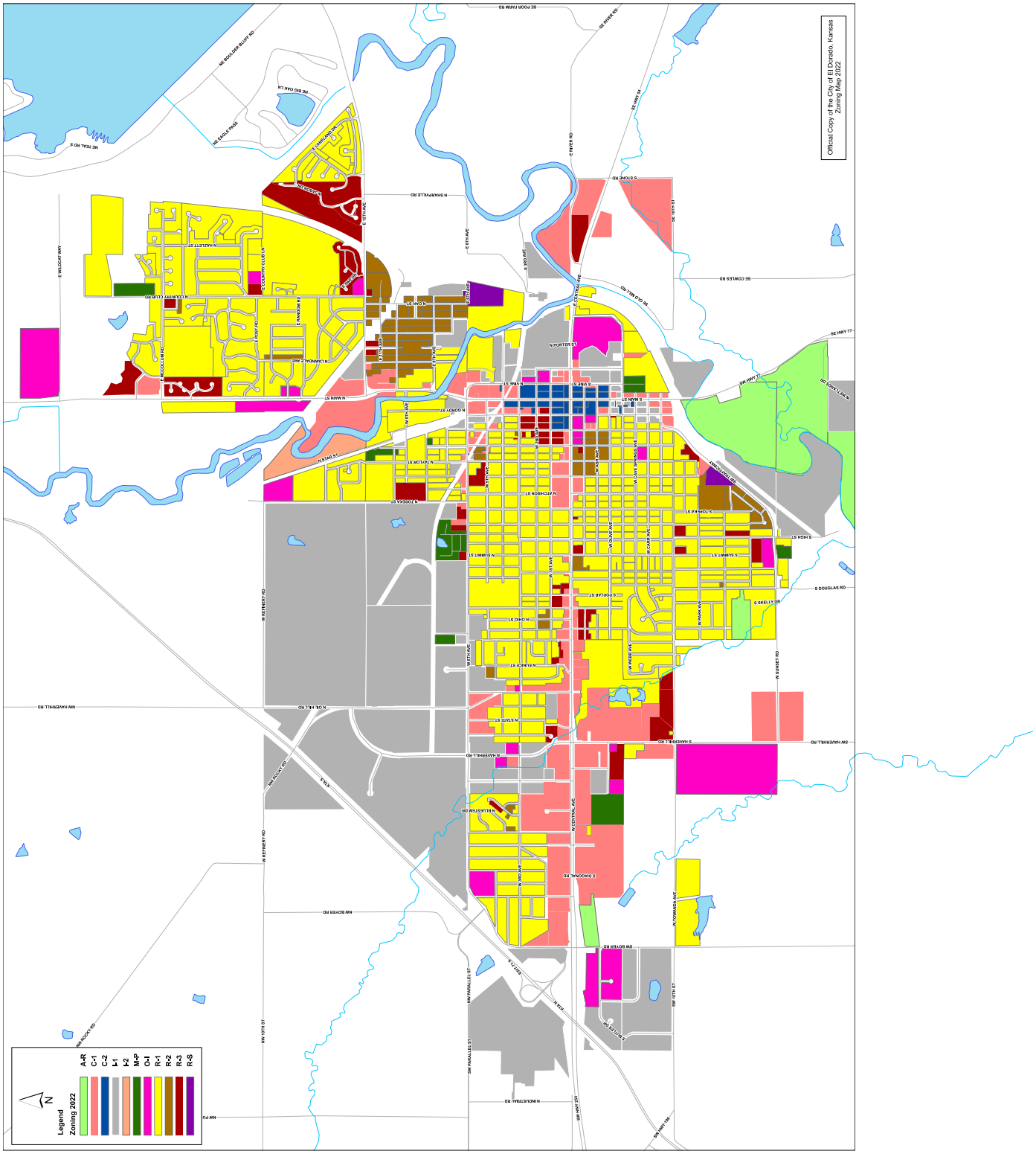
Lack of infrastructure like streets and other utilities adds significantly to the cost of development. There are not many large plots of land already set up with the necessary infrastructure. There are some small plots of land with existing infrastructure in the city that could be developed individually; however, sporadic development is not the most profitable for developers.

Some participants felt local developers are not equipped to attempt large scale development or willing to take on the financial risk associated with it. Costs can be driven up when there is little competition among local developers. While profit is always a primary interest, local developers with connections to the community may also prioritize community interests. One participant recalled that El Dorado used to have more local developers. Nowadays there are few local developers willing to take on the financial risk.

Geographic Barriers

The land and geographic makeup of El Dorado make housing expansion and development challenging. A significant floodplain and the El Dorado Correctional Facility limit expansion east of town. Barriers south and west of town include the oil refinery, oil transmission mains, and floodplains.

Figure 16: El Dorado Zoning Map



Participants identified North El Dorado as the primary location for future development. Discussions highlighted some challenges associated with development in the north.

- Currently, North El Dorado is primarily industrial space. Land would have to be rezoned to allow for residential development.
- To expand the necessary infrastructure for residential development to the north, key landowners will have to be willing to sell or actively develop their land.
- A key selling point of El Dorado has been its proximity to Wichita. Developing housing in North El Dorado means residents are slightly further from Wichita. The perception is that northwest El Dorado is a much longer drive, especially without a northwest bypass to expedite traffic flows to the west.

Reluctant Land and Property Owners

Participants identified owner reluctancy to sell land and property as a barrier in both current and potential residential areas. If and property owners were willing to sell, it would:

1. Create housing supply in established residential areas by filling currently vacant homes and lots, and
2. Promote new residential development on large plots of land.

While there are a range of reasons property owners are reluctant to sell, the City may be in a position to act as an intermediary between owners and potential developers.

Competition in Wichita and Andover

El Dorado competes with Wichita and surrounding communities like Andover and Augusta for both residents and developers. Located just 30 miles southwest of El Dorado via I-35, Wichita is the region's metropolitan hub. El Dorado has marketed its proximity to Wichita to attract residents. This tactic has the potential to both help and hurt the growth of El Dorado. On the one hand, potential residents may see proximity to Wichita and its amenities as a benefit of living in El Dorado. On the other hand, potential residents may see the proximity to Wichita as a reason to live in Wichita and commute to work in El Dorado.

Wichita has its own pool of potential developers that could invest in El Dorado, but there are challenges associated with attracting non-local developers. When demand for housing is high in their local area, it may be difficult to convince developers to invest in a different community. Compared to Wichita, El Dorado has not been able to support as many higher-end homes. Focus group participants identified the higher-end housing market as a gap in El Dorado's housing market. This will be further discussed in the section "Housing Types Needed."

El Dorado is 18 miles northeast of Andover. Due to its similar size and other characteristics, El Dorado is often compared to Andover. In 2017, Andover surpassed El Dorado in population (U.S. Census Bureau). While many focus group participants expressed frustration with the fact that El Dorado is frequently compared to Andover, there are some important implications of Andover's recent growth for El Dorado. Executives, young professionals, and other workers choose to live in Andover and commute to El Dorado for work. Participants credited this to their ability to develop more higher-end homes and other attractive amenities like the Andover school district.

Cost to Buy

All focus groups stressed the importance of homeownership for the wellbeing and growth of the community. Some participants identified the cost of buying a home as a barrier within the El Dorado housing market. Representatives from the financial sector said they work with potential homebuyers whose main barrier to buying is a down payment.

Participants concerned with the cost to buy would like to see financing programs and tax incentives for homebuyers. They felt existing funding opportunities could be better advertised to potential homebuyers.

Unfavorable Perception of Non-Single-Family Homes

A couple of focus groups identified an unfavorable perception towards non-single-family homes as an obstacle to diversifying housing in El Dorado. Some participants explained

that when housing projects have been proposed in the past, a common response from residents has been “not in my backyard” (NIMBY). While residents may support diversified housing projects like apartment complexes, manufactured or modular homes, and duplexes, some are concerned with what affects development may have on their property values and current way of life.

Housing Types Needed

Overall, focus group participants would like to see greater diversity of housing types in El Dorado with a focus on ownership. Specific housing types identified included:

- Transitional housing like patio/slab homes for seniors wanting to downsize,
- Retirement housing,
- Single family homes for purchase,
- Apartments for rent,
- Duplexes for rent, and
- Manufactured, modular, container, and tiny homes.

Price

Most participants agreed the price range in highest demand with the lowest supply is homes for sale for $130,000 to $180,000. Some participants also stressed the need for higher-end family homes in the price range $200,000 to $250,000. Participants felt that more housing supply within both price ranges would make El Dorado more competitive in the region.

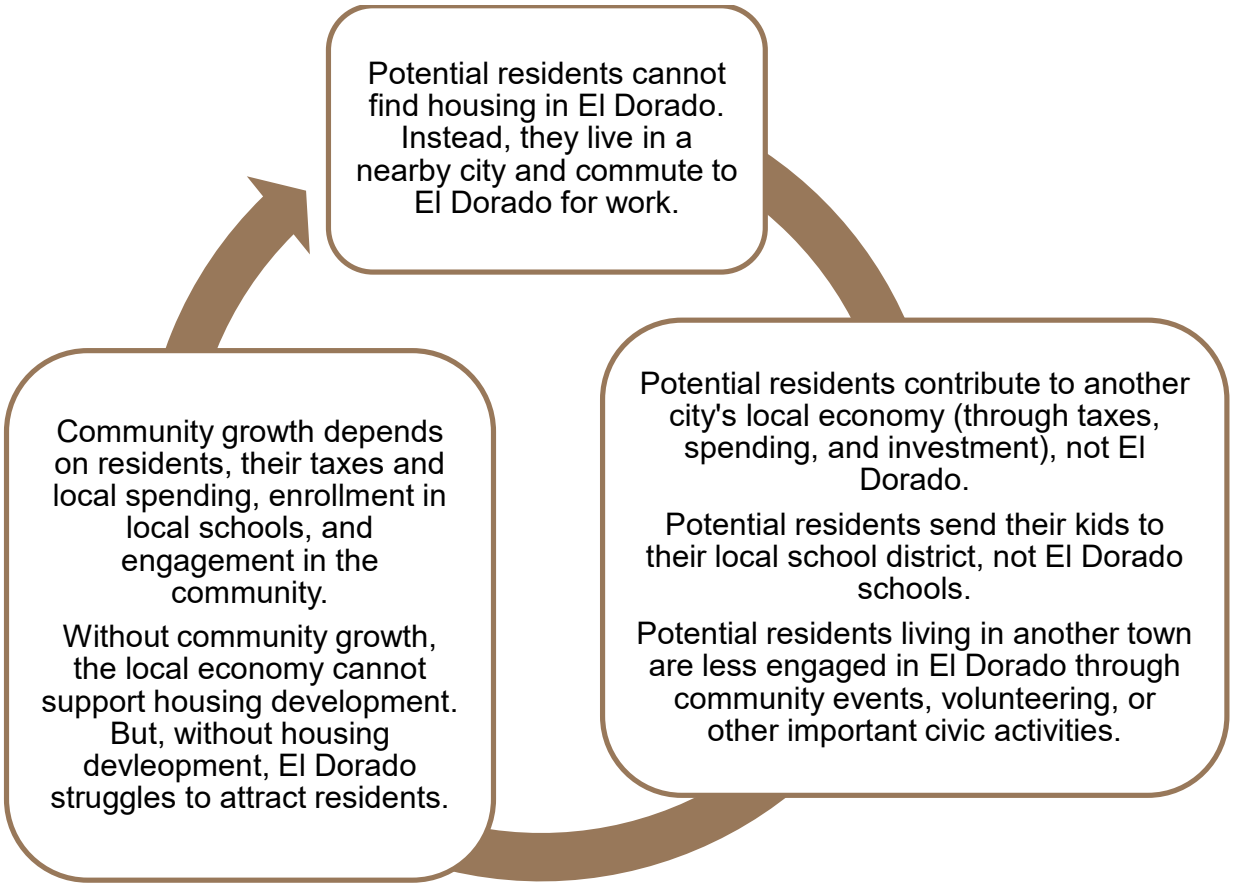
As for rentals, participants were less specific with what price was in highest demand or lowest supply but agreed monthly rents have gone up with the market.

Zoning Changes to Support Diversification

It is important to note that in order to develop more housing types, the City will likely have to re-zone some areas. Currently, most of El Dorado is zoned “R-1, Single-Family Residential,” which only allows for one single-family home unit per lot.

Impact of the Housing Shortage

Participants were asked to discuss the impact of the shortage of housing in El Dorado. Answers were specific but also systemic. Although each focus group discussion was unique, each described the same impact a shortage of housing has on community growth: when a potential resident cannot find housing in El Dorado the local economy, workforce, schools, and sustainability of the community are negatively impacted.



Participants said there have been multiple businesses that wanted to locate in El Dorado, promising to bring jobs to the area. However, El Dorado has not been prepared to meet what would be a sharp increase in housing demand. This limits El Dorado's economic growth.

When workers live in neighboring communities, they do not pay taxes to El Dorado or contribute to the local economy by shopping for groceries or gas. Although they work in El Dorado, since they live in another community, they are less likely to be civically engaged in El Dorado. They send their children to school in their community, not USD 490.

Enrollment in El Dorado schools has declined in recent years. There are children in the El Dorado school system who struggle with housing insecurity and homelessness. Future community growth depends on a population of children who can grow up and contribute to the community.

Potential Strategies and Solutions

The City's Role

Focus group questions asked participants how they understand the City's role in eliminating barriers to improving the housing market. Many would like to see the City play a bigger role in land and resource allocation, believing it is the City's role to plan for future development. Some ideas included:

- Considering and approving different zoning districts,
- Acquiring land,
- Investing in infrastructure like streets and other utilities, and
- Incentivizing reluctant property and landowners to sell.

Participants would like to see the City take advantage of the current funding opportunities through Kansas Housing Resource Corporation and the Kansas Department of Commerce to assist their efforts. More details about which of the State funding opportunities or programs El Dorado may qualify for can be found in the section Funding Opportunities on page 30.

The Greater Community's Role

In order for the City and greater community to be successful in efforts to increase affordable housing, other stakeholders will have to play a continued role. To accomplish

any of the tasks listed above – zoning, land, infrastructure, and incentives – will require community involvement and support. Those community members who are or who work closely with developers, homebuyers, contractors, and other essential groups must be engaged in future efforts.

Additionally, there are many State-level funding opportunities available for non-governmental organizations concerned with housing. While the City should certainly apply for current funding opportunities, developers, non-profit organizations, and other local entities can and should take advantage of programs designed for them.

Using the findings of this assessment, it would be in the interest of the City to establish a housing committee to develop goals, strategies, and outcomes to measure to ensure progress is made.

Focus Incentives on Developers; Continue to Improve Financing Programs for Homebuyers

Many participants agreed lack of development and trouble attracting developers are the main factors influencing the El Dorado housing market. For this reason, they would like to see more incentives for developers, specifically related to infrastructure. Lacking the existing infrastructure necessary to develop large plots of land is a deterrent for potential developers.

Other participants emphasized the importance of continued support for El Dorado homebuyers and owners. They support increased awareness about currently available funding opportunities for homebuyers and programs to help homeowners to update and maintain their property.

Diversify Housing

Diversifying housing types within El Dorado can be both a short and long-term strategy for improving housing supply. In the short term, current and potential residents would have some place to live in the community, while more traditional housing types are revitalized and developed. In the long-term, residents will have access to a wide variety of housing types that may better suit their needs.

Two actions that can be taken now to work towards more diversified housing are:

1. Rezoning plans and preparations for potential development areas, and
2. Making improvements to and maintaining existing non-single-family homes, specifically existing mobile home parks.

Overcoming negative perceptions associated with some non-single-family homes will have to be a long-term goal but necessary if El Dorado residents are serious about diversifying the housing market.

Potential Impact of Solving the Housing Shortage

Participants felt strongly that adequate housing supply would greatly benefit the El Dorado housing market and community overall. In the same way that the housing shortage has a negative systemic impact on El Dorado by limiting growth, adequate housing supply could positively impact economic and community growth.

A prosperous housing market would make El Dorado a more competitive option among potential residents and their families. With more residents comes an increased tax base and contributions to the local economy. A stronger local economy can support more amenities and growth, both of which are attractive to businesses who bring jobs. When potential residents have an adequate housing supply to choose from, they stay in the community and get connected. The wellbeing of a community depends on connected residents.

Align Efforts with State Housing Strategies

The State of Kansas, through the Kansas Housing Resource Corporation and the Office of Rural prosperity, conducted a statewide, comprehensive housing needs assessment in 2021. This section will highlight:

1. Key characteristics of South-Central Kansas and how they relate to housing challenges, and
2. State strategies and how they align with El Dorado.

Key Characteristics

Much of the demographic information included in the State report was covered in the Demographics section earlier. However, the State reported data at the County level. Some notable findings about Butler County include:

- Except for Butler County (2.28 percent increase), all other Counties surrounding Sedgwick County saw population decreases between 2010 and 2020.
- In 2019, Butler County had the second highest number of employees per 1,000 people. Overall, the region saw a decrease in employees (-25.8 percent).
- In 2020, Butler County had an 8.33 percent vacancy rate.[1]
- Compared to other counties in the region, Butler County has the youngest housing stock with the median year built being 1981.
- In 2020, Butler County had one of the lowest ratings (5.95 percent) for housing in poor condition or worse and one of the highest ratings (73.1 percent) for housing in fair to average condition.
- From 2010 to 2019, Butler County saw no increase in the number of owner-occupied cost burdened households[2] (19.99 percent). There was an increase (41.64 percent) in the number of renter-occupied cost burdened households.

[1] The State considers a 5 to 6 percent vacancy rate “good” for a community.
[2] Households who pay more than 30 percent of their income for housing.

State Goals and Strategies

The report outlined six goals for improving housing cross the State and strategies to support them.

1. More middle-income housing (freeing up existing homes or building new),
2. Diversifying the housing stock to align with local and employer needs,
3. Extend housing security for existing affordable units,
4. Increase investment in older homes and vacant units,
5. Address labor shortages among trade workers, and
6. Share knowledge, initiatives, and innovations across the State.

The State report outlines many strategies to support these six goals, but this report will highlight a few of the most relevant strategies to El Dorado:

- Encourage Businesses to take advantage of State business incentives for housing.
- Emphasize middle-income units when implementing Rural Housing Incentive Districts and Upper Story RHIDs.
- Preserve the State's older housing stock using the Neighborhood Revitalization Program (NRP) and expand local rehab programs.
- Include requirements for diverse units when writing agreements to help finance development.
- Ensure municipal codes do not slow or prohibit housing development and streamline the approval process.
- Offer prepackaged site plans to builders to facilitate innovative development.
- Sponsor trade programs and encourage succession planning for existing, essential trade businesses.
- Stay up to date on other housing initiatives going on across the state.

Funding Opportunities

As a result of the 2021 Statewide Housing Assessment, the State of Kansas has been working to enhance and promote their funding opportunities for housing. There are programs for each player involved in housing – homebuyers or renters, developers, community organizations, and local governments. Given stakeholders agreed a key strategy will be to incentivize developers while supporting homebuyers, leveraging the benefits of multiple types of funding opportunities will be important.

Some programs are offered directly through the State through the Department of Commerce or the Kansas Housing Resource Corporation. Others are federally funded programs highlighted by the State. Based off the findings of this assessment, the City and other community members should consider applying for the following programs.

*For more information on these programs, click on the program titles which link to State websites.

For the City of El Dorado

Rural Housing Incentive District (RHID) Program | Reimbursement

The purpose of the RHID program is to assist local governments in incentivizing developers to local areas by either financing:

1. Housing development infrastructure, or
2. Renovations of buildings 25 years old or older.

A City or County must pass a resolution to establish the bounds of an RHID.

The local government has the choice to either:

1. Issue a bond to fund the infrastructure up front, or
2. Reimburse developers for eligible costs incurred in development.

Either bond debt or reimbursements to developers are paid using whatever incremental increase in real property taxes created by an approved housing development project for up to 25 years.

El Dorado stakeholders identified the high cost of development, infrastructure specifically, as a main barrier to affordable housing development. Given this, the City should consider adopting an RHID to help incentivize development. (Kansas Commerce, C)

Community Development Block Grant (CDBG) Housing Program | Grant

While CDBGs can be used to fund a vast array of project areas, the State has set aside $2 million for housing activities including rehabilitation and/or demolition, neighborhood development, housing construction, or infrastructure. Projects must benefit low-to-moderate income households in the area. Application requires a 25 percent match. (Kansas Commerce, A)

Moderate Income Housing (MIH) Program | Grand and/or Loan

Since many housing programs are targeted at housing benefitting low-income residents, the State made an intentional effort to fund the Moderate Income Housing Program. MIH can fund a variety of housing projects including construction, rehabilitation, or converting a non-housing unit to a housing unit. While the responsibility for compliance remains with the local government receiving funds, the program encourages private-public partnerships to accomplish the projects. (Kansas Housing Corporation, A)

For Other Local Entities

Affordable Housing Program (AHP) | Grant

Designed for developers and community organizations, non- and for-profit alike, the AHP helps to finance a wide range of housing projects. Projects must meet one of two purposes:

1. Owner-occupied projects: Down payment and/or closing cost assistance for the purchase of a home *or* the rehabilitation of an owner-occupied home. In this

case, 100 percent of units in the project must be for low- or moderate-income households.

2. Rental projects: Purchase, construction, or rehabilitation of a rental project. At least 20 percent of units must be occupied by very low-income households. (Kansas Commerce, B)

HOME Rental Development Program | Loan

In an attempt to strengthen public-private partnerships and develop affordable rental housing, Kansas' HOME Rental Development Program provides funds to developers.

The State sets aside at least 15 percent of funding for the HOME Investment Partnership Program for CHDOs. CHDOs are nonprofit, community-based organizations with staff whose mission is to develop affordable housing for the community. Kansas' HOME program targets affordable rental development. Funds can be used for a variety of activities that advance affordable rental development. (Kansas Housing Resource Corporation, B)

Federal and State Low Income Housing Tax Credit (LIHTC) | Tax Credit

The LIHTC provides credits to offset investor federal income tax liability with the aim of incentivizing affordable rental development by making it more affordable. Property owners and developers are eligible for the tax credit. The credit is offered for either construction or rehabilitation of rental housing:

- In rural areas,
- For special needs populations,
- To address a housing shortage,
- Housing with HUD Section 8, USDA Housing Assistance, or Public Authority, or
- Housing developments with a wait list.

  (Kansas Commerce)

For Individuals

The State offers many programs for homeowners and potential homebuyers. Some include:

- First Time Homebuyer (FTHB) Program
- Homeownership Set-Aside Program
- Weatherization Assistance Program
  (Kansas Commerce)

Conclusion

Evidenced through this assessment, there is a shortage of quality housing in El Dorado. According to trends in median income, home values, and rents, the lack of new construction over the last 40 years, and an understanding of the barriers to housing in El Dorado offered by stakeholders, the shortage of housing is expected to persist. Stakeholders clearly described the limiting impact of the housing shortage on current economic growth of El Dorado. Stakeholders expect the shortage to persist if the City does not provide additional incentives for developers and continue to support financing programs for homebuyers.

Going forward, this assessment can be used for:

- Policy development
- Funding applications
- Future planning
- Progress monitoring

Altogether, the information provided on El Dorado demographics, housing stock, affordability, supply and demand, and stakeholder feedback can help the City make informed decisions about interventions, resource allocation, and targeted solutions to address the evolving needs of the community.

Bibliography

Kansas Commerce, A (n.d.). *Housing Rehabilitation, Demolition, or Neighborhood Development*. https://www.kansascommerce.gov/cdbg/housing-rehabilitation-demolition-or-neighborhood-development/

Kansas Commerce, B (n.d.). *Housing Resources in Kansas*. https://www.kansascommerce.gov/housing/

Kansas Commerce, C (n.d.). *Rural Housing Incentive District*. https://www.kansascommerce.gov/program/community-programs/rhid/

Kansas Housing Corporation, A (n.d.). *Moderate Income Housing*. https://kshousingcorp.org/housing-partners/moderate-income-housing/

Kansas Housing Corporation, B (n.d.). *HOME Rental Development*. https://kshousingcorp.org/housing-partners/home-rental-development/

Kansas Statewide Housing Assessment, A (2021). *Goals and Strategies*. Kansas Housing Resource Corporation. https://kshousingcorp.org/wp-content/uploads/2021/12/2021_12-21-Kansas-Housing-Goals_Strategies-Section-2-Low-Res.pdf

Kansas Statewide Housing Assessment, B (2021). *Regional Assessment*. Kansas Housing Resource Corporation. https://kshousingcorp.org/wp-content/uploads/2022/02/2022_01_14-Kansas-Housing-Assessment-Regions-Section-3-Low-Res.pdf

6. Community Support

6.1. Resolution from Governing Body. If requesting a loan, the Resolution must acknowledge and authorize the loan request, including the pledge and assignment of a proposed funding stream (RHID, bond, taxes, etc.) and any other proposed collateral.

Upon selection, resolution will be completed

7. Accessibility Certification (KHRC Form)

7.1. Comply with the Kansas Accessibility Standards identified in K.S.A. 58-1401, et seq., and/or HUD Fair Housing Design Requirements, as applicable.

Included Attachments:

1. Accessibility Certification (KHRC Form)

KANSAS HOUSING

ACCESSIBILITY CERTIFICATION

In accordance with the requirements of the Kansas Housing Resources Corporation, the Applicant certifies that if awarded all Moderate Income Housing (MIH) and/or Kansas Housing Investor Tax Credit (KHITC) units will be designed and constructed to meet all applicable requirements for accessibility to persons with disabilities, including the following (check as applicable):

☐ Kansas Accessibility Standards, K.S.A. Chapter 58, Article 14

X ☐ HUD Fair Housing Design Requirements

Applicant _____ Date _____

Applicant Signature _____ Print Name & Role _____

8. Site Review Checklist (KHRC Form)

Included Attachments

1. Site Review Checklist (KHRC Form)

MIH/KHITC Site Review Checklist

MIH and KHITC are not subject to HUD or other Federal requirements related to environmental review or conditions. However, sites selected for MIH and/or KHITC construction or rehabilitation activities are expected to be free of environmental hazards or potential adverse environmental impact. This checklist identifies some, but not all of the factors that may require additional site review.

Project Information

Project Name: Project RSH

Project Location: El Dorado, Kansas

Description of the Proposed Project: The project proposes to build 40 affordable single-family homes in El Dorado, KS.

If an MIH Project:

Grant Recipient (City/County):

MIH Project Number:

If a KHITC Project:

Builder/Developer Name: RSH Holdings, LLC

KHITC Project Number:

Description of the Surrounding Area (to be completed by KHRC staff):

Site Evaluation – Environmental Factors

Airport Hazards – Is the site adjacent to or in a Clear Zone (CZ) or Accident Potential Zone (APZ) of a civilian or military air facility?	Yes ☐ No ☐	**Notes**:
Air Quality – Are there industrial or other activities near the site that could create an air quality concern?	Yes ☐ No ☐	**Notes**:
Contamination and Toxic Substances -Is there evidence on or near the site of conditions that would indicate a concern about soil contamination, or other potentially toxic nearby activities (e.g., chemical manufacturing, dry cleaning, oil refining, etc.)?	Yes ☐ No ☐	**Notes**:
Endangered Species – Is there evidence that the proposed activity may disturb critical habitat of endangered or protected species (e.g., significant disturbance of woodlands, bodies of water, etc.)?	Yes ☐ No ☐	**Notes:**
Explosive and Flammable Hazards – is the site near any potential explosive or flammable operations, including above ground storage tanks (ASTs)?	Yes ☐ No ☐	**Notes**:
Farmlands Protection - will the proposed activity result in conversion of important farmland?	Yes ☐ No ☐	**Notes**:
Floodplain – will any part of the development occur in a floodplain or flood hazard zone?	Yes ☐ No ☐	**Notes**:
Historic Preservation – does the activity involve, or will it have a potential adverse impact on any historic structure? (If yes, consultation from SHPO may be indicated).	Yes ☐ No ☐	**Notes**:

Noise – If the activity involves new residential construction, is the site adjacent to close to a major trafficway, active railway, airport, or other source of noise?	Yes ☐ No ☐	**Notes**:
Wetlands Protection – is any part of the proposed site in a designated wetland, or will site development adversely impact an adjacent wetland?	Yes ☐ No ☐	**Notes**:
OTHER SITE CONSIDERATIONS		
Does the proposed activity involve rehabilitation or conversion of buildings constructed before 1978? *If so, the development must comply with EPA and KDHE requirements regarding the identification and mitigation of potential lead based paint hazards.*	Yes ☐ No ☐	**Notes**:
Are there any other adverse conditions or considerations? (If needed, continue on a separate page)	Yes ☐ No ☐	**Notes**:

Additional review or consultation needed:

Concerns and Conclusions:

Field Inspection (Date and completed by)**:**

Preparer Printed Name: _____ Date: _____

Preparer Signature: _____

Title: _____

9. RHID (If applicable)

A rural housing incentive district will be sought for this project once the City of El Dorado is able. The City manager, David Dillner, indicated that the City should be ready to process this request by March of 2024 once the Housing Assessment Study is reviewed by the State of Kansas.

10. Development Team Information

10.1. Prospective grantees that have already selected a developer and/or general contractor are required to submit:

10.1.1. Detail about their proposed procurement processes and/or policies, or

See attached City of El Dorado RFP letter issued for MIH application submissions, The letter included attachments of the City of El Dorado Housing Assessment Study and the 2023 MIH Round 3 RFP.

10.1.2. A sole source/competition impractical request to KHRC for consideration and approval. This request should outline the rationale for working with a particular developer. –N/A

10.1.3. Resumes for each member of the development team.

See attached resumes for development team

10.2. Prospective grantees that have not already selected a developer and/or general contractor must provide:

10.2.1. Detail about their proposed procurement processes and/or policies. –N/A

10.2.2. Resumes for each potential member of the development team, if known. –N/A

Included Attachments:

1. City of El Dorado RFP letter Issued for MIH Applications
2. Resumes of RSH Holdings, LLC Development Team
    a. Angie Johnston
    b. Nick Hoefgen
    c. Jacob McClure
    d. Nick McClure

EL DORADO
KANSAS

TO: Prospective Housing Developers
FROM: David Dillner, City Manager
SUBJ: Request for Proposals for Moderate Income Housing Application
DATE: October 3, 2023

The City of El Dorado, Kansas, seeks quality applications for moderate-income housing developments that will provide the best investment of state resources within the community. The Kansas Housing Resources Corporation (KHRC) will make approximately $3.9 million in loans or grants to cities and counties for moderate-income housing development in rural areas.

The City may submit one application for a single housing project to the KHRC's Moderate Income Housing Program (MIH). The purpose of this Request for Proposals is to invite interested parties to apply for consideration by the City for sponsorship.

The deadline to submit a project for consideration under this RFP is **12:00 pm** on **Friday, October 27, 2023**. Any project submitted after this deadline will not be considered. Please note that any party desiring to apply for MIH funds must complete a Notice of Application on the KHRC website (www.kshousingcorp.com/moderate-income-housing) no later than **Wednesday, October 25, 2023.**

Interested parties are advised to become familiar with the 2023 Round 3 Request for Proposals prepared by the KHRC. This document has been included with this RFP as an attachment (MIH RFP) for review by the prospective applicants. Additional information about this program may be found at www.kshousingcorp.com.

Applicants must demonstrate the ability to comply with all requirements described in the KHRC Request for Proposals to the City's satisfaction. The City will evaluate applications for sponsorship based on the best, most qualified submittal based on the KHRC's Current Funding Priorities and the MIH Evaluation Guidelines (Attachment B). Interested parties should submit to the City all required documentation necessary for an MIH application for its review and evaluation. The City's recently completed Housing Needs Assessment is included with this RFP for informational purposes.

Proposals and all supplemental information must be submitted to the City Manager's Office via email to eashlock@eldoks.com with the Subject of "MIH Application Request" by the deadline. Interested parties are responsible for confirming confirmation of receipt. All files must be either included in one file or as attachments. No paper copies will be accepted. Questions should be directed to the same email address.

The City Commission will determine which project to apply for if the City receives multiple requests. The City Commission will adopt a resolution of support for the selected project at its November 6, 2023, regular meeting.

ANGIE **JOHNSTON**

500 Stone Lake Ct, Augusta, KS 67010
angie@family1stliving.com · 316.259.3949

Family 1st Living is a company originally built and owned by my parents, who sparked my passion to provide quality housing for residents in my hometown of Augusta and beyond. As the co-owner and manager of 4 manufactured housing communities, my greatest accomplishment is the success of our recourse program which has helped over 100 Butler County residents rebuild their credit while realizing the dream of home ownership. When I began in 2004, I focused my efforts on developing relationships within the community and changing the way we view affordable housing. Having successfully grown our occupancy while tackling large renovations, I'm excited to move forward on our first modular community development project.

EXPERIENCE

OCTOBER 2004 – CURRENT
VICE PRESIDENT/OWNER, FAMILY 1ST LIVING, L.P.
Responsible for the financial health of the company from payroll to budgeting. Oversee all facets of property management including resident and community relations, occupancy growth and retention, as well as rentals, sales and marketing.

SEPTEMBER 2001 – OCTOBER 2004
COMMERCIAL ACCOUNT MANAGER, MANNING & SMITH INSURANCE AGENCY

AUGUST 1997 – JULY 2001
4TH GRADE TEACHER, USD 385 ANDOVER PUBLIC SCHOOLS

LEADERSHIP & ACTIVITIES

- Vice President, Augusta Progress Inc.
- Secretary, Kansas Manufactured Housing Association
- Treasurer, Bright Futures of Augusta
- Member, St. James Catholic Church
- Past President, Augusta High School Booster Club
- Past President, Vice President and Treasurer, Augusta Chamber of Commerce

JAKE **MCCLURE**

10571 SW Shumway · Augusta, KS 67010
316-734-9039 · jake@alansexcavating.com

While I consider myself a jack of all trades and master of none, I have spent my life developing and building my businesses. With an entrepreneurial mindset, I have been involved in the creation and success of multiple businesses. I was raised to be a good steward to my community as well, and the success of our businesses have empowered me to find more and more ways to give back to the communities of Augusta, El Dorado and throughout Butler county.

EXPERIENCE

2000 - PRESENT

PRESIDENT, ALAN'S EXCAVATING

Specializing in commercial excavation and construction projects, Alan's Excavating employs over 20 full-time employees that work on nearly 40 projects each year. Below I have listed just a few of the larger projects from the last couple of years;

- North Greenwich Rd commercial development projects
- USD 490 New schools
- USD 375 New Schools
- Excavation work on Butler County roads and bridges.

2000 - PRESENT

PARTNER, MCCLURE FARMS PARTNERSHIP, LLC

Operate as a partner in McClure Farms with a focus on farming, land management and land stewardship.

2018 – PRESENT

PARTNER, SILVERDALE QUALITY STONE, LLC

Providing a full line-up of stone for commercial and residential projects, Silverdale employs more than 10 full-time employees that work throughout the quarry and cut stone operations.

SKILLS

- 21 years of commercial and residential development experience
- Service Oriented
- Collaborative Community Partner
- Connector, Communicator and Serial Entrepreneur

As a lifelong resident of Augusta, along with my family, I am dedicated to the growth and success of our county. I have dedicated my life to creating jobs and opportunities for members of our local economy so that we can continue to thrive as a community. This project would provide necessary access and additional opportunities for quality housing for our citizens and neighbors.

NICK **HOEFGEN**

3300 Huntington Ct, Augusta, KS 67010
nick@family1stliving.com · 316.806.6096

In my tenure with Family 1st Living, I have worked to find creative ways to increase profits and reduce debt, while continuing to increase value and marketability of the communities. In 2019, we sold one of our communities above market value and reinvested into two properties that needed major overhauls. I am leading the effort to increase occupancy in one of those communities, while bringing the second community up to our standards.

EXPERIENCE

JANUARY 2012 – CURRENT
COMMUNITY COORDINATOR/OWNER, FAMILY 1ST LIVING, L.P.
Oversee daily operations of four manufactured housing communities with over 350 spaces. Manage the remodel and sale of available inventory.

SEPTEMBER 2007 – JANUARY 2012
RESIDENTIAL CERTIFIED FHA APPRAISER/OWNER, EQUITY APPRAISALS
Independent fee appraisal service specializing in residential and multi-family real estate.

JANUARY 2005 – SEPTEMBER 2007
LICENSED APPRAISER, KNOWLES APPRAISAL SERVICE

JUNE 2003 – DECEMBER 2004
MORTGAGE BROKER, HALE MORTGAGE

LEADERSHIP & ACTIVITIES

- President, City of Augusta Planning Commission
- Member, St. James Catholic Church
- Member, Kansas Manufactured Housing Association
- Coach, Raptors Soccer

NICK **MCCLURE**

10243 SW River Valley · Augusta, KS 67010
316-734-5572 · nick@alansexcavating.com

As a farmer at heart, I have dedicated my life to developing and building a significant farming operation while actively partnering in building an excavating company along with a stone quarry. In addition to being a partner and principle owner in multiple businesses, I have been a trustee for the Augusta Township for 14 years. Through business operations and community involvement, our family is dedicated to the continual improvement and service to the Butler County area.

EXPERIENCE

2000 - PRESENT

PARTNER, MCCLURE FARMS PARTNERSHIP, LLC

Principle partner in this large farming operation throughout Butler County. Managing and farming thousands of acres, our team focuses on proper land management and environmental stewardship while bringing in crops of soybeans, corn, cotton, and wheat every year along with a significant haying operation.

2000 - PRESENT

PRESIDENT, ALAN'S EXCAVATING

Specializing in commercial excavation and construction projects, Alan's Excavating employs over 20 full-time employees that work on nearly 40 projects each year. Below I have listed just a few of the larger projects from the last couple of years;

- North Greenwich Rd commercial development projects
- USD 490 New schools
- USD 375 New Schools
- Excavation work on Butler County roads and bridges.

2018 – PRESENT

PARTNER, SILVERDALE QUALITY STONE, LLC

Providing a full line-up of stone for commercial and residential projects, Silverdale employs more than 10 full-time employees that work throughout the quarry and cut stone operations.

SKILLS

- 21 years of commercial and residential development experience
- Service Oriented

EDUCATION

- Bachelor of Animal Science from Kansas State University

11. Additional Development Information

11.1. Proof of site control
11.2. Proof of proper zoning or proper zoning application
11.3. Legal description of site

Included Attachments:

1. Property Owner/Seller Letter of Intent to purchase Commercial Property – Legal Description included
2. Letter from Property Owner Authorizing intent to change zoning

INTENT TO PURCHASE COMMERCIAL PROPERTY

Effective Date: October 18 2023

RE: Intent to Purchase Commercial Real Estate

I. THE PARTIES. This real estate letter of intent ("Letter of Intent") represents the basic terms for an agreement between a Buyer and Seller. After this Letter of Intent has been made, a formal agreement may be constructed to the benefit of the Parties involved.

Seller: A business entity known as JB Rentals, LLC ("Seller"),

Buyer: A business entity known as RSH Holdings, LLC with a mailing address of 1514 Ridgewood Dr., Augusta, Kansas, 67010 ("Buyer").

II. THE PROPERTY. 222 N. Millheisler Rd. Outland Add, , S04-T26-R05E, Acres 15.3, Lt 1 BLK 1 EXC BEG SW/C N150 E 352.1 S150 W352.3 TO POB, El Dorado, Kansas, 67042 (the "Property").
The Property is described as being for a commercial purpose with the following description:

Land Area: 15.3 Acres (AC)

Building Square Feet: N/A

III. PURCHASE TERMS. The Buyer intends to purchase the Property for $75,000.00.

a.) Bank Financing. The Buyer has made it known that their ability to pay the Purchase Price is contingent on obtaining financing from a third (3rd) party.

b.) Closing Date. The Parties agree that the Buyer must close on the Property by April 30 2024.

c.) Closing Costs. All costs associated with the Closing shall be the responsibility of both Parties equally.

d.) Inspection Period. The Buyer shall have a contingency period to conduct their due diligence and review property disclosures. This contingency period shall be for a period of 180 days.

e.) Formal Agreement. This Letter of Intent shall be converted to a formal agreement within a reasonable time period after this Letter of Intent is signed by all Parties.

f.) Binding Effect. This Letter of Intent shall be considered legally binding between the Parties. Therefore, the Parties acknowledge that remedies at law will be inadequate for any breach of this Letter of Intent and consequently agree that this Letter of Intent shall be enforceable by specific performance. The remedy of specific performance shall be cumulative of all of the rights at law or in equity of the Parties under this Letter of Intent. Therefore, the Parties acknowledge that this Letter of Intent is not enforceable by any Party. The terms outlined herein are solely for the purposes of reaching an agreement in the future, of which the Parties are not bound.

IV. ADDITIONAL TERMS. Contingent upon receiving the MIH/KIHTC Grant and approval of RHID district.

V. CURRENCY. All mentions of currency or the usage of the "$" icon shall be known as referring to the US Dollar.

VI. GOVERNING LAW. This Letter of Intent shall be governed under the laws where the Property is located.

VII. ACCEPTANCE. If you are agreeable to the aforementioned terms, please sign and return a duplicate copy of this Letter of In by no later than October 24 2023.

Seller Signature: John H Banks Date: 10-25-23

Print Name: JB Rentals, LLC

Buyer Signature: _____ Date: 10-25-23

Print Name: RSH Holdings, LLC

October 25, 2023

City of El Dorado
226 N. Vine
El Dorado, KS 67042

Attn: Scott Rickard

Scott,

It is my intention to proceed with a zoning change for my property located at: 222 N. Millheisler Rd. Outland Add, S04-T26-R05E, Acres 15.3, Lt 1 Blk 1 EXC beg SW/c N150 E 352.1 S150 W352.3 TO POB consistent with the RSH Holdings, LLC project.

Sincerely,

John Banks

John Banks

12. Leveraged Funds

12.1. Letters of Intent, Approval Confirmations, and/or supporting documentation
12.2. For Loan Requests - Proof of funding stream that will be pledged for loan repayment (RHID, etc.) and documentation regarding any other proposed collateral.

Included Attachments:

1. Community National Bank – Financing Letter of Intent
2. Letter from Property Owner - Intent to Finance Land

COMMUNITY NATIONAL BANK & TRUST

RSH Holdings Inc.
1514 Ridgewood Dr.
Augusta, KS 67010

Re: Residential Development Loan – El Dorado, KS

Angie,

I am writing to inform you that our bank is very much interested in providing financing for your proposed single family residential subdivision development project in El Dorado. Our bank would look to provide two credit facilities under the following terms:

Credit Facility # 1 – Construction loan to install the infrastructure in the subdivision
- Loan Amount: $1,125,000
- Term: 1 Year
- Interest Rate: 8.5%
- Payments: Monthly interest only payments

Credit Facility # 2 – Line of Credit to purchase and construct homes to be sold in said subdivision
- Loan Amount: $1,000,000
- Term: 1 Year
- Interest Rate: 8.5%
- Payments: Monthly interest only payments

Let me know if you have any questions. We look forward to working with you on this project. Thank you.

Sincerely,

Eric Grooms
President

645 State St. Augusta, KS 67010 (316) 775-6068 Fax (316) 775-6097 www.mybankcnb.com

JB Rentals, LLC

John H. Banks, Manager
P.O. Box 47
455 NE 30th
El Dorado, KS 67042
Office 316-321-6621
Fax 316-321-4535
jbanks@sweettreenorth.com

October 25, 2023

Angie Johnston
RSH Holdings, LLC
1514 Ridgewood Dr.
Augusta, KS 67010

Angie,

This letter is to confirm that JB Rentals, LLC, John H. Banks, manager, has agreed to finance RSH Holdings, LLC for the purchase of:

> 222 N. Millheisler Rd Outland Add, S04-T26-R05E, Acres 15.3, Lt 1 Blk 1 EXC BEG SW/C N150 E 352.1 S 150 W352.3 TO POB, El Dorado, Kansas, 67042

should they receive the MIH/KIHTC Grant and approval of RHID district, which would remove all contingencies on the Intent to Purchase Commercial Property contract between RHS Holdings, LLC (Buyer) and JB Rentals, LLC (Seller) dated October 25, 2023. JB Rentals, LLC agrees to finance the $75,000.00 purchase price of the property at 8 ½%. Repayment terms to be determined.

We look forward to doing business with you.

Sincerely,

John Banks

John Banks, Manager
JB Rentals, LLC

13. Job Creation and Economic Development

13.1. Narrative

This proposal is just the beginning to solving the housing needs in El Dorado for affordable housing. The deficit in housing begins at households making $50,000 or more. Since 75% of housing in El Dorado is over 40 years old, older housing means more maintenance. Many job seekers that accept higher paying jobs aren't able to find adequate housing in relation to their compensation and are living outside the El Dorado community. This initially makes it harder to attract the talent because they will need to commute. Thereafter this impacts their level of engagement in the company and community.

The utilization of Modular Homes on a permanent foundation in a new subdivision with attached garages, sprinkler systems and sodded yards is a new housing option in El Dorado. It will provide a more affordable new home with a 7 year warranty and no special assessments in a new housing neighborhood. This type of attractive neighborhood housing provides a solution to for employers recruiting and new economic development projects in El Dorado and the region.

13.1.1. Demonstrate through low unemployment rate, commuter rates, difficulty filling employment positions, and commitment to growing housing stock.

El Dorado is part of the Wichita MSA as a result of commuter patterns of employees back and forth between El Dorado and Wichita. Fortunately for El Dorado, housing is available in Andover, Augusta and Wichita when housing choices are limited in El Dorado. However, as discussed in the recent housing assessment, when employees don't live in the community and particularly when the employees are higher paid, the El Dorado community doesn't grow and it becomes a vicious circle of funding the amenities people want and expect without revenue from more housing. With the Butler County, KS employment rate at 3.2% it is hard to find employees, it is even harder without adequate housing options.

The City of El Dorado is committed to growing their housing stock by:

- Creation of a policy for RHID and target areas,
- Submitting MIH, KHITC and CDBG applications,
- Continuation of their NRP program,
- Encourage, fund or solicit down payment assistance programs,
- Utilize first time homeowners programs,
- Continue to use IRB's to fund new housing and housing rehabilitation,
- Create developer incentive program,
- Continue to pay for water extension in new housing areas.

13.1.2. Describe the ability to attract new jobs and economic development

The City of El Dorado has a very aggressive economic development recruitment program call Develop El Dorado. Attached is an overview of requests for proposals in 2023. With over 1,000 acres of industrial property available and 10MGD of water daily, the community is receiving attention for the large projects considering the Wichita Region. As noted in the overview, employment needs of these projects can be 1,000 – 2,000

employees. It will take the region to fill these employment gaps and housing. El Dorado must be ready to act quickly when a company choses El Dorado. Using Modular home new neighborhoods as outlined in this proposal is part of the gap filler. Wages detailed in the requests for proposals indicate wages higher than the current average wage by SOC codes for the region with benefits and provide a base for home ownership.

13.1.3. What other housing activities are happening to meet these job creation and economic development needs?

- Use of IRB's to rehab senior housing units,
- New single family homes, stick built, construction starts in three neighborhoods,
- Continuation of the NRP for new and rehabilitation projects,
- Plan to create the RHID policy and target areas in the community.

14. Energy Certification (KHRC Form)

14.1. All MIH awarded new construction projects must build to the list of minimum prescriptive energy requirements listed on the Energy Certification Form.

14.2. Rehabilitation or conversion of existing structures must meet these requirements to the greatest extent possible, including replacement of any components. – N/A

Included Attachments:

1. Energy Certification Form

KANSAS HOUSING

ENERGY CERTIFICATION

All MIH awarded new construction projects must build to the below list of minimum prescriptive energy requirements. Rehabilitation or conversion of existing structures must meet these requirements to the greatest extent possible, including replacement of any components.

1. Attic insulation – R49 except for vaulted ceilings
2. Wall insulation – R15
3. Footing insulation – R10 to footing depth
4. AC – 15 SEER
5. 95% of all lighting must be high efficiency
6. Gas furnace – 90% AFUE
7. Heat Pump - 8.5 HSPF
8. Windows - .33U factor or lower
9. Caulking/sealing of all penetrations to the exterior or unconditioned space required (wire and plumbing penetrations, ceiling registers, vent pipes, etc.).
10. All provided appliances, if available as such, must be Energy Star labeled.

In accordance with the requirements of the Kansas Housing Resources Corporation, the Applicant certifies that if awarded all Moderate Income Housing units will be designed and constructed to meet all applicable requirements for energy efficiency above:

☑ Check here to certify intended compliance with the above requirements.

Applicant (City/County) _____ Date _____

Applicant Signature _____ Print Name & Role Angie Johnston - Partner RSH Holdings, LLC

From: Angie Johnston
To: Linda Jolly; Sarah Hoefgen
Subject: FW: SKYLINE ARK CITY - FAMILY FIRST - 9302 MG
Date: Wednesday, October 25, 2023 2:17:15 PM
Attachments: [redacted]

Linda & Sarah,

Please see the Bank Pack for the skyline as well as see the referenced information below showing that we are in compliance for the energy and accessibility requirements.

Thanks!
Angie

Angie Johnston

Vice President
1514 Ridgewood
Augusta, KS 67010
Ph: 316-775-1080
Fax: 316-775-3934
angie@family1stliving.com
www.family1stliving.com

From: Jennifer Porter
Sent: Friday, August 25, 2023 3:10 PM
To: angie@family1stliving.com <angie@family1stliving.com>; Hoefgen, Nick <nick@family1stliving.com>; Michael Rose <MiRose@championhomes.com>
Cc: Terrence Andros <TAndros@championhomes.com>
Subject: SKYLINE ARK CITY - FAMILY FIRST - 9302 MG

Hi Angie & Nick

Please see attached for updated information and bank pack on the Genesis with the following updated:

- as a frame off modular
- R-50 roof
- R-21 sidewalls

95% Gas HE Furance

- Argon Gas windows
- 36" fire door at endwall entry
- Moved porch to second half (68')
- Grab bars with reinforcement
- Raised & Elongated commodes

Thank you,

Jennifer S. Porter

DIVISION SALES MANAGER

SKYLINE HOMES | ARKANSAS CITY, KS

☎ 620.506.4730 ☎ 620.222.4506 <cell> 🖷 620.442.5003 ✉ JPORTER@SKYLINEHOMES.COM

SKYLINE®

★★★★★

Lifestory Research®

AMERICA'S MOST TRUSTED®

Manufactured Home Builder

2021 - 2023

15. Proposed Loan Terms –N/A

15.1. Requested loan terms within the parameters set out in Section C.

15.3. Description of other collateral that would be pledged to secure the requested loan. 15.3.1. Include location of the collateral, approximate value of collateral, and list any other creditors with an interest in the collateral.

15.3.2. If a third party is pledging collateral, provide written confirmation of the same from that party.

TO: City Commission
FROM: David Dillner, City Manager
SUBJ: Consideration of a Master Equity Lease Agreement with Enterprise Fleet Management, Inc., and Supplemental Agreements necessary for the City's participation in the Enterprise Fleet Leasing Program
DATE: November 6, 2023

Background:
The City of El Dorado has previously replaced vehicles as we have had the available resources, but there has not been a plan to address the more than one hundred vehicles that we own on a regular basis. Staff requested bids earlier this year for a company to manage a fleet replacement plan for the City, and received one bid from Enterprise. They currently manage other local government fleets, including the City of Andover here in Butler County. They have worked with staff to develop a plan to replace current vehicles with newer ones through Enterprise. They will provide some maintenance, saving the City money for not only the purchase of the vehicle, but also for ongoing maintenance. Due to the limited availability of vehicles, the City Manager made an emergency approval of the contract. Staff are now requesting that the agreement be approved retroactively. Staff anticipate delivery of the first vehicles by the end of the year.

Attachments:
1. Master Equity Lease Agreement - Government

Policy Issue:

Fiscal Impact:
The Lease Cost to general government operations in the first year is $244,576, and this figure decreases to $38,876 after resale proceeds are included. The Lease Cost to utility operations in the first year is $57,741, which decreases to $21,091 after resale proceeds. The ongoing lease expenses per year are estimated to cost between $224,300 and $380,000.

Trade-offs:

Staff Recommendation:
The City Manager recommends participation in the Enterprise Fleet Leasing Program as a means of providing for the replacement of the City's fleet. The City has struggled to develop an affordable replacement program for its fleet. A leasing program gives the City flexibility and provides a way to systematically replace the City's fleet in a timely manner. The cost of ownership and the number of vehicles requiring replacement make it difficult for the City to catch up with its fleet replacement needs. A leasing program allows the City to replace more of its fleet at the same cost as purchasing one or two large pieces of equipment, such as a couple of dump trucks.

Commission Action:
Commissioner _____ moved to authorize the City's participation in the Enterprise Fleet Leasing Program and authorize the City Manager to execute the necessary agreements for the program.

Commissioner _____ seconded the motion.

enterprise
FLEET MANAGEMENT

MASTER EQUITY LEASE AGREEMENT

This Master Equity Lease Agreement is entered into this 20 day of October, 2023, by and between Enterprise FM Trust, a Delaware statutory trust ("Lessor"), and the lessee whose name and address is set forth on the signature page below ("Lessee").

1. LEASE OF VEHICLES: Lessor hereby leases to Lessee and Lessee hereby leases from Lessor the vehicles (individually, a "Vehicle" and collectively, the "Vehicles") described in the schedules from time to time delivered by Lessor to Lessee as set forth below ("Schedule(s)") for the rentals and on the terms and conditions set forth in this Agreement and in the applicable Schedule. References to this "Agreement" shall include this Master Equity Lease Agreement and the various Schedules and addenda to this Master Equity Lease Agreement, each of which are incorporated herein as part of a single, unitary Agreement. Lessor will, on or about the date of delivery of each Vehicle to Lessee, send Lessee a Schedule covering the Vehicle, which will include, among other things, a description of the Vehicle, the lease term and the monthly rental and other payments due with respect to the Vehicle. The terms contained in each such Schedule will be binding on Lessee unless Lessee objects in writing to such Schedule within ten (10) days after the date of delivery of the Vehicle covered by such Schedule. Lessor is the sole legal owner of each Vehicle. This Agreement is a lease only and Lessee will have no right, title or interest in or to the Vehicles except for the use of the Vehicles as described in this Agreement. This Agreement shall be treated as a true lease for federal and applicable state income tax purposes with Lessor having all benefits of ownership of the Vehicles. It is understood and agreed that Enterprise Fleet Management, Inc. or an affiliate thereof (together with any subservicer, agent, successor or assign as servicer on behalf of Lessor, "Servicer") may administer this Agreement on behalf of Lessor and may perform the service functions herein provided to be performed by Lessor.

2. TERM: The term of this Agreement ("Term") for each Vehicle begins on the date such Vehicle is delivered to Lessee (the "Delivery Date") and, unless terminated earlier in accordance with the terms of this Agreement, continues for the "Lease Term" as described in the applicable Schedule.

3. RENT AND OTHER CHARGES:

(a) Lessee agrees to pay Lessor monthly rental and other payments according to the Schedules and this Agreement. The monthly payments will be in the amount listed as the "Total Monthly Rental Including Additional Services" on the applicable Schedule (with any portion of such amount identified as a charge for maintenance services under Section 4 of the applicable Schedule being payable to Lessor as agent for Enterprise Fleet Management, Inc.) and will be due and payable in advance on the first day of each month. If a Vehicle is delivered to Lessee on any day other than the first day of a month, monthly rental payments will begin on the first day of the next month. In addition to the monthly rental payments, Lessee agrees to pay Lessor a pro-rated rental charge for the number of days that the Delivery Date precedes the first monthly rental payment date. A portion of each monthly rental payment, being the amount designated as "Depreciation Reserve" on the applicable Schedule, will be considered as a reserve for depreciation and will be credited against the Delivered Price of the Vehicle for purposes of computing the Book Value of the Vehicle under Section 3(c). Lessee agrees to pay Lessor the "Total Initial Charges" set forth in each Schedule on the due date of the first monthly rental payment under such Schedule. Lessee agrees to pay Lessor the "Service Charge Due at Lease Termination" set forth in each Schedule at the end of the applicable Term (whether by reason of expiration, early termination or otherwise).

(b) In the event the Term for any Vehicle ends prior to the last day of the scheduled Term, whether as a result of a default by Lessee, a Casualty Occurrence or any other reason, the rentals and management fees paid by Lessee will be recalculated in accordance with the rule of 78's and the adjusted amount will be payable by Lessee to Lessor on the termination date.

(c) Lessee agrees to pay Lessor within thirty (30) days after the end of the Term for each Vehicle, additional rent equal to the excess, if any, of the Book Value of such Vehicle over the greater of (i) the wholesale value of such Vehicle as determined by Lessor in good faith or (ii) except as provided below, twenty percent (20%) of the Delivered Price of such Vehicle as set forth in the applicable Schedule. If the Book Value of such Vehicle is less than the greater of (i) the wholesale value of such Vehicle as determined by Lessor in good faith or (ii) except as provided below, twenty percent (20%) of the Delivered Price of such Vehicle as set forth in the applicable Schedule, Lessor agrees to pay such deficiency to Lessee as a terminal rental adjustment within thirty (30) days after the end of the applicable Term, subject to Lessor's right to recoup any amounts Lessor would owe to Lessee under this Section 3(c) against any obligations of Lessee to Lessor under this Agreement. Notwithstanding the foregoing, if (i) the Term for a Vehicle is greater than forty-eight (48) months (including any extension of the Term for such Vehicle), (ii) the mileage on a Vehicle at the end of the Term is greater than 15,000 miles per year on average (prorated on a daily basis) (i.e., if the mileage on a Vehicle with a Term of thirty-six (36) months is greater than 45,000 miles) or (iii) in the sole judgment of Lessor, a Vehicle has been subject to damage or any abnormal or excessive wear and tear, the calculations described in the two immediately preceding sentences shall be made without giving effect to clause (ii) in each such sentence. The "Book Value" of a Vehicle means the sum of (i) the "Delivered Price" of the Vehicle as set forth in the applicable Schedule minus (ii) the total Depreciation Reserve paid by Lessee to Lessor with respect to such Vehicle plus (iii) all accrued and unpaid rent and/or other amounts owed by Lessee with respect to such Vehicle.

(d) Any security deposit of Lessee will be returned to Lessee at the end of the applicable Term, except that the deposit will first be applied to and recouped against any losses and/or damages suffered by Lessor as a result of Lessee's breach of or default under this Agreement and/or to any other amounts then owed by Lessee to Lessor.

(e) Any rental payment or other amount owed by Lessee to Lessor which is not paid within twenty (20) days after its due date will accrue interest, payable on demand of Lessor, from the date due until paid in full at a rate per annum equal to the lesser of (i) Eighteen Percent (18%) per annum or (ii) the highest rate permitted by applicable law (the "Default Rate").

(f) If Lessee fails to pay any amount due under this Agreement or to comply with any of the covenants contained in this Agreement, Lessor, Servicer or any other agent of Lessor may, at its option, pay such amounts or perform such covenants and all sums paid or incurred by Lessor in connection therewith will be repayable by Lessee to Lessor upon demand together with interest thereon at the Default Rate.

(g) Lessee's obligations to make all payments of rent and other amounts under this Agreement are absolute and unconditional and such payments shall be made in immediately available funds without setoff, counterclaim or deduction of any kind. Lessee acknowledges and agrees that neither any Casualty Occurrence to any Vehicle nor any defect, unfitness or lack of governmental approval in, of, or with respect to, any Vehicle regardless of the cause or consequence nor any breach by Enterprise Fleet Management, Inc. of any maintenance agreement between Enterprise Fleet Management, Inc. and Lessee covering any Vehicle regardless of the cause or consequence will relieve Lessee from the performance of any of its obligations under this Agreement, including, without limitation, the payment of rent and other amounts under this Agreement.

4. USE AND SURRENDER OF VEHICLES: Lessee agrees to allow only duly authorized, licensed and insured drivers to use and operate the Vehicles. Lessee agrees to comply with, and cause its drivers to comply with, all laws, statutes, rules, regulations and ordinances (including without limitation such federal, state and local laws, statutes, rules, regulations and ordinances governing autonomous vehicles and automated driving systems and any parts, components and products related thereto) and the provisions of all insurance policies affecting or covering the Vehicles or their use or operation. In connection with autonomous vehicles and automated driving systems and the parts, components and products related thereto, Lessee agrees to comply with all applicable guidance and professional standards issued, released or published by governmental and quasi-governmental agencies, including without limitation the federal guidance for automated vehicles published by the Department of Transportation and the Federal Automated Vehicle Policy issued by the U.S. Department of Transportation and the National Highway Traffic Safety Administration. Lessee agrees to keep the Vehicles free of all liens, charges and encumbrances. Lessee agrees that in no event will any Vehicle be used or operated for transporting hazardous substances or persons for hire, for any illegal purpose or to pull trailers that exceed the manufacturer's trailer towing recommendations. Lessee agrees that no Vehicle is intended to be or will be utilized as a "school bus" as defined in the Code of Federal Regulations or any applicable state or municipal statute or regulation. Lessee agrees not to remove any Vehicle from the continental United States without first obtaining Lessor's written consent. At the expiration or earlier termination of this Agreement with respect to each Vehicle, or upon demand by Lessor made pursuant to Section 14, Lessee at its risk and expense agrees to return such Vehicle to Lessor at such place and by such reasonable means as may be designated by Lessor. If for any reason Lessee fails to return any Vehicle to Lessor as and when required in accordance with this Section, Lessee agrees to pay Lessor additional rent for such Vehicle at twice the normal pro-rated daily rent. Acceptance of such additional rent by Lessor will in no way limit Lessor's remedies with respect to Lessee's failure to return any Vehicle as required hereunder.

5. COSTS, EXPENSES, FEES AND CHARGES: Lessee agrees to pay all costs, expenses, fees, charges, fines, tickets, penalties and taxes (other than federal and state income taxes on the income of Lessor) incurred in connection with the titling, licensing, registration, delivery, purchase, sale, rental, use or operation of the Vehicles during the Term. If Lessor, Servicer or any other agent of Lessor incurs any such costs or expenses, Lessee agrees to promptly reimburse Lessor for the same.

6. LICENSE AND CHARGES: Each Vehicle will be titled, registered and licensed in the name designated by Lessor at Lessee's expense. Certain other charges relating to the acquisition of each Vehicle and paid or satisfied by Lessor have been capitalized in determining the monthly rental, treated as an initial charge or otherwise charged to Lessee. Such charges have been determined without reduction for trade-in, exchange allowance or other credit attributable to any Lessor-owned vehicle.

7. REGISTRATION PLATES, ETC.: Lessee agrees, at its expense, to obtain in the name designated by Lessor all registration plates and other plates, permits, inspections and/or licenses required in connection with the Vehicles, except for the initial registration plates which Lessor will obtain at Lessee's expense. The parties agree to cooperate and to furnish any and all information or documentation, which may be reasonably necessary for compliance with the provisions of this Section or any federal, state or local law, rule, regulation or ordinance. Lessee agrees that it will not permit any Vehicle to be located in a state other than the state in which such Vehicle is then titled for any continuous period of time that would require such Vehicle to become subject to the titling, licensing and/or registration laws of such other state.

8. MAINTENANCE OF AND IMPROVEMENTS TO VEHICLES:

(a) Lessee agrees, at its expense, to (i) maintain the Vehicles in good condition, repair, maintenance and running order and in accordance with all manufacturer's instructions and warranty requirements and all legal requirements and (ii) furnish all labor, materials, parts and other essentials required for the proper operation and maintenance of the Vehicles. Lessee will not make (or cause to be made) any alterations, upgrades, upfitting, additions or improvements (collectively, "Alterations") to any Vehicle which (i) could impact or impair the "motor vehicle safety" (as defined by the Motor Vehicle Safety Act) of the Vehicle, or (ii) could impact, impair, void or render unenforceable the manufacturer's warranty. Without the prior written consent of Lessor, Lessee will not make (or cause to be made) any Alterations to any Vehicle which (i) detracts, impairs, damages or alters the Vehicle's nature, purpose, economic value, remaining useful life, functionality, utility, software or controls, or (ii) subjects the Vehicle or any part or component of such Vehicle to any lien, charge or encumbrance. Any Alterations of any nature to a Vehicle are made at Lessee's sole cost, risk and liability, including without limitation, any such Alterations approved by, or made with the assistance or at the direction of Lessor. Any replacement parts added to any Vehicle shall be in at least as good an operating condition as the prior part before the replacement (assuming such part was, at the time of the replacement, in the condition required by the terms of this Agreement). Any Alterations to a Vehicle will become and remain the property of Lessor and will be returned with such Vehicle upon such Vehicle's return pursuant to Section 4 and shall be free of any liens, charges or encumbrances; provided, however, Lessor shall have the right at any time to require Lessee to remove any such Alteration at Lessee's sole cost, expense and liability. In no event or instance shall the value of any Alterations be regarded as rent. Lessee and Lessor acknowledges and agrees that Lessor will not be required to make any repairs, replacements or Alterations of any nature or description with respect to any Vehicle, to maintain or repair any Vehicle or to make any expenditure whatsoever in connection with any such Vehicle(s) or this Agreement.

(b) Lessor and Lessee acknowledge and agree that if Section 4 of a Schedule includes a charge for maintenance, (i) the Vehicle(s) covered by such Schedule are subject to a separate maintenance agreement between Enterprise Fleet Management, Inc. and Lessee and (ii) Lessor shall have no liability or responsibility for any failure of Enterprise Fleet Management, Inc. to perform any of its obligations thereunder or to pay or reimburse Lessee for its payment of any costs and expenses incurred in connection with the maintenance or repair of any such Vehicle(s).

9. SELECTION OF VEHICLES AND DISCLAIMER OF WARRANTIES:

(a) LESSEE ACCEPTANCE OF DELIVERY AND USE OF EACH VEHICLE WILL CONCLUSIVELY ESTABLISH THAT SUCH VEHICLE IS OF A SIZE, DESIGN, CAPACITY, TYPE AND MANUFACTURE SELECTED BY LESSEE AND THAT SUCH VEHICLE IS IN GOOD CONDITION AND REPAIR AND IS SATISFACTORY IN ALL RESPECTS AND IS SUITABLE FOR LESSEE'S PURPOSE. LESSEE ACKNOWLEDGES THAT LESSOR IS NOT A MANUFACTURER OF ANY VEHICLE OR AN AGENT OF A MANUFACTURER OF ANY VEHICLE.

(b) LESSOR MAKES NO REPRESENTATION OR WARRANTY OF ANY KIND, EXPRESS OR IMPLIED, WITH RESPECT TO ANY VEHICLE, INCLUDING, WITHOUT LIMITATION, ANY REPRESENTATION OR WARRANTY AS TO CONDITION, MERCHANTABILITY OR FITNESS FOR ANY PARTICULAR PURPOSE, IT BEING AGREED THAT ALL SUCH RISKS ARE TO BE BORNE BY LESSEE. THE VEHICLES ARE LEASED "AS IS," "WITH ALL FAULTS." All warranties made by any supplier, vendor and/or manufacturer of a Vehicle are hereby assigned by Lessor to Lessee for the applicable Term and Lessee's only remedy, if any, is against the supplier, vendor or manufacturer of the Vehicle.

(c) None of Lessor, Servicer or any other agent of Lessor will be liable to Lessee for any liability, claim, loss, damage (direct, incidental or consequential) or expense of any kind or nature, caused directly or indirectly, by any Vehicle or any inadequacy of any Vehicle for any purpose or any defect (latent or patent) in any Vehicle or the use or maintenance of any Vehicle or any repair, servicing or adjustment of or to any Vehicle, or any delay in providing or failure to provide any Vehicle, or any interruption or loss of service or use of any Vehicle, or any loss of business or any damage whatsoever and however caused. In addition, none of Lessor, Servicer or any other agent of Lessor will have any liability to Lessee under this Agreement or under any order authorization form executed by Lessee if Lessor is unable to locate or purchase a Vehicle ordered by Lessee or for any delay in delivery of any Vehicle ordered by Lessee.

(d) In no event shall Lessor, Servicer or any other agent of Lessor or their respective affiliates be liable for consequential, indirect, incidental, special, exemplary, punitive or enhanced damages, lost profits or revenues or diminution in value, arising out of or relating to this Agreement, including, without limitation, any breach or performance of this Agreement, regardless of (i) whether such damages were foreseeable, (ii) whether or not Lessor, Servicer or any other agent of Lessor or their respective affiliates were advised of the possibility of such damages and/or (iii) the legal or equitable theory (contract, tort or otherwise) upon which a claim, action, cause of action, demand, lawsuit, arbitration, inquiry, proceeding or litigation is based, and notwithstanding the failure of any agreed or other remedy of its essential purpose.

10. RISK OF LOSS: Lessee assumes and agrees to bear the entire risk of loss of, theft of, damage to or destruction of any Vehicle from any cause whatsoever ("Casualty Occurrence"). In the event of a Casualty Occurrence to a Vehicle, Lessee shall give Lessor prompt notice of the Casualty Occurrence and thereafter will place the applicable Vehicle in good repair, condition and working order; provided, however, that if the applicable Vehicle is determined by Lessor to be lost, stolen, destroyed or damaged beyond repair (a "Totaled Vehicle"), Lessee agrees to pay Lessor no later than the date thirty (30) days after the date of the Casualty Occurrence the amounts owed under Sections 3(b) and 3(c) with respect to such Totaled Vehicle. Upon such payment, this Agreement will terminate with respect to such Totaled Vehicle.

11. INSURANCE:

(a) Lessee agrees to purchase and maintain in force during the Term, insurance policies in at least the amounts listed below covering each Vehicle, to be written by an insurance company or companies satisfactory to Lessor, insuring Lessee, Lessor and any other person or entity designated by Lessor against any damage, claim, suit, action or liability, and that Lessor will suffer immediate and irreparable harm if Lessee fails to comply with such obligations:

(i) Commercial Automobile Liability Insurance (including Uninsured/Underinsured Motorist Coverage and No-Fault Protection where required by law) for the limits listed below (Note - $2,000,000 Combined Single Limit Bodily Injury and Property Damage per accident with No Deductible is required for each Vehicle capable of transporting more than 8 passengers):

State of Vehicle Registration	Coverage
Connecticut, Massachusetts, Maine, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, and Vermont	$1,000,000 Combined Single Limit Bodily Injury and Property Damage per accident - No Deductible
Florida	$500,000 Combined Single Limit Bodily Injury and Property Damage per accident or $100,000 Bodily Injury Per Person Per Accident, $300,000 Per Accident and $50,000 Property Damage per accident (100/300/50) - No Deductible
All Other States	$300,000 Combined Single Limit Bodily Injury and Property Damage per accident or $100,000 Bodily Injury Per Person Per Accident, $300,000 Per Accident and $50,000 Property Damage per accident (100/300/50) - No Deductible

(ii) Physical Damage Insurance (Collision & Comprehensive): Actual cash value of the applicable Vehicle. Maximum deductible of $1,000 per accident - Collision and $1,000 per accident - Comprehensive).

If the requirements of any governmental or regulatory agency exceed the minimums stated in this Agreement, Lessee must obtain and maintain the higher insurance requirements. Lessee agrees that each required policy of insurance will by appropriate endorsement or otherwise name Lessor and any other person or entity designated by Lessor as additional insureds and loss payees, as their respective interests may appear. Further, each such insurance policy must provide the following: (i) that the same may not be cancelled, changed or modified until after the insurer has given to Lessor, Servicer and any other person or entity designated by Lessor at least thirty (30) days prior written notice of such proposed cancellation, change or modification, (ii) that no act or default of Lessee or any other person or entity shall affect the right of Lessor, Servicer, any other agent of Lessor or any of their respective successors or assigns to recover under such policy or policies of insurance in the event of any loss of or damage to any Vehicle and (iii) that the coverage is "primary coverage" for the protection of Lessee, Lessor, Servicer, any other agent of Lessor and their respective successors and assigns notwithstanding any other coverage carried by Lessee, Lessor, Servicer, any other agent of Lessor or any of their respective successors or assigns protecting against similar risks. Original certificates evidencing such coverage and naming Lessor, Servicer, any other agent of Lessor and any other person or entity designated by Lessor as additional insureds and loss payees shall be furnished to Lessor prior to the Delivery Date, and annually thereafter and/or as reasonably requested by Lessor from time to time. In the event of default, Lessee hereby appoints Lessor, Servicer and any other agent of Lessor as Lessee's attorney-in-fact to receive payment of, to endorse all checks and other documents and to take any other actions necessary to pursue insurance claims and recover payments if Lessee fails to do so. Any expense of Lessor, Servicer or any other agent of Lessor in adjusting or collecting insurance shall be borne by Lessee.

Lessee, its drivers, servants and agents agree to cooperate fully with Lessor, Servicer, any other agent of Lessor and any insurance carriers in the investigation, defense and prosecution of all claims or suits arising from the use or operation of any Vehicle. If any claim is made or action commenced for death, personal injury or property damage resulting from the ownership, maintenance, use or operation of any Vehicle, Lessee will promptly notify Lessor of such action or claim and forward to Lessor a copy of every demand, notice, summons or other process received in connection with such claim or action.

(b) Notwithstanding the provisions of Section 11(a) above: (i) if Section 4 of a Schedule includes a charge for physical damage waiver, Lessor agrees that (A) Lessee will not be required to obtain or maintain the minimum physical damage insurance (collision and comprehensive) required under Section 11(a) for the Vehicle(s) covered by such Schedule and (B) Lessor will assume the risk of physical damage (collision and comprehensive) to the Vehicle(s) covered by such Schedule; provided, however, that such physical damage waiver shall not apply to, and Lessee shall be and remain liable and responsible for, damage to a covered Vehicle caused by wear and tear or mechanical breakdown or failure, damage to or loss of any parts, accessories or components added to a covered Vehicle by Lessee without the prior written consent of Lessor and/or damage to or loss of any property and/or personal effects contained in a covered Vehicle. In the event of a Casualty Occurrence to a covered Vehicle, Lessor may, at its option, replace, rather than repair, the damaged Vehicle with an equivalent vehicle, which replacement vehicle will then constitute the "Vehicle" for purposes of this Agreement; and (ii) if Section 4 of a Schedule includes a charge for commercial automobile liability enrollment, Lessor agrees that it will, at its expense, obtain for and on behalf of Lessee, by adding Lessee as an additional insured under a commercial automobile liability insurance policy issued by an insurance company selected by Lessor, commercial automobile liability insurance satisfying the minimum commercial automobile liability insurance required under Section 11(a) for the Vehicle(s) covered by such Schedule. Lessor may at any time during the applicable Term terminate said obligation to provide physical damage waiver and/or commercial automobile liability enrollment and cancel such physical damage waiver and/or commercial automobile liability enrollment upon giving Lessee at least ten (10) days prior written notice. Upon such cancellation, insurance in the minimum amounts as set forth in 11(a) shall be obtained and maintained by Lessee at Lessee's expense. An adjustment will be made in monthly rental charges payable by Lessee to reflect any such change and Lessee agrees to furnish Lessor with satisfactory proof of insurance coverage within ten (10) days after mailing of the notice. In addition, Lessor may change the rates charged by Lessor under this Section 11(b) for physical damage waiver and/or commercial automobile liability enrollment upon giving Lessee at least thirty (30) days prior written notice.

12. INDEMNITY: To the extent permitted by state law, Lessee agrees to defend and indemnify Lessor, Servicer, any other agent of Lessor and their respective successors and assigns from and against any and all losses, damages, liabilities, suits, claims, demands, costs and expenses (including, without limitation, reasonable attorneys' fees and expenses) which Lessor, Servicer, any other agent of Lessor or any of their respective successors or assigns may incur by reason of Lessee's breach or violation of, or failure to observe or perform, any term, provision or covenant of this Agreement, or as a result of any loss, damage, theft or destruction of any Vehicle or related to or arising out of or in connection with the use, operation or condition of any Vehicle. The provisions of this Section 12 shall survive any expiration or termination of this Agreement. Nothing herein shall be deemed to affect the rights, privileges, and immunities of Lessee and the foregoing indemnity provision is not intended to be a waiver of any sovereign immunity afforded to Lessee pursuant to the law.

13. INSPECTION OF VEHICLES; ODOMETER DISCLOSURE; FINANCIAL STATEMENTS: Lessee agrees to accomplish, at its expense, all inspections of the Vehicles required by any governmental authority during the Term. Lessor, Servicer, any other agent of Lessor and any of their respective successors or assigns will have the right to inspect any Vehicle at any reasonable time(s) during the Term and for this purpose to enter into or upon any building or place where any Vehicle is located. Lessee agrees to comply with all odometer disclosure laws, rules and regulations and to provide such written and signed disclosure information on such forms and in such manner as directed by Lessor. Providing false information or failure to complete the odometer disclosure form as required by law may result in fines and/or imprisonment. Lessee hereby agrees to promptly deliver to Lessor such financial statements and other financial information regarding Lessee as Lessor may from time to time reasonably request.

14. DEFAULT; REMEDIES: The following shall constitute events of default ("Events of Default") by Lessee under this Agreement: (a) if Lessee fails to pay when due any rent or other amount due under this Agreement and any such failure shall remain unremedied for ten (10) days; (b) if Lessee fails to perform, keep or observe any term, provision or covenant contained in Section 11 of this Agreement; (c) if Lessee fails to perform, keep or observe any other term, provision or covenant contained in this Agreement and any such failure shall remain unremedied for thirty (30) days after written notice thereof is given by Lessor, Servicer or any other agent of Lessor to Lessee; (d) any seizure or confiscation of any Vehicle or any other act (other than a Casualty Occurrence) otherwise rendering any Vehicle unsuitable for use (as determined by Lessor); (e) if any present or future guaranty in favor of Lessor of all or any portion of the obligations of Lessee under

this Agreement shall at any time for any reason cease to be in full force and effect or shall be declared to be null and void by a court of competent jurisdiction, or if the validity or enforceability of any such guaranty shall be contested or denied by any guarantor, or if any guarantor shall deny that it, he or she has any further liability or obligation under any such guaranty or if any guarantor shall fail to comply with or observe any of the terms, provisions or conditions contained in any such guaranty; (f) the occurrence of a material adverse change in the financial condition, a going concern audit comment of Lessee or any guarantoror (g) if Lessee or any guarantor is in default under or fails to comply with any other present or future agreement with or in favor of Lessor, The Crawford Group, Inc. or any direct or indirect subsidiary of The Crawford Group, Inc.. For purposes of this Section 14, the term "guarantor" shall mean any present or future guarantor of all or any portion of the obligations of Lessee under this Agreement.

Upon the occurrence of any Event of Default, Lessor, without notice to Lessee, will have the right to exercise concurrently or separately (and without any election of remedies being deemed made), the following remedies: (a) Lessor may demand and receive immediate possession of any or all of the Vehicles from Lessee, without releasing Lessee from its obligations under this Agreement; if Lessee fails to surrender possession of the Vehicles to Lessor on default (or termination or expiration of the Term), Lessor, Servicer, any other agent of Lessor and any of Lessor's independent contractors shall have the right to enter upon any premises where the Vehicles may be located and to remove and repossess the Vehicles; (b) Lessor may enforce performance by Lessee of its obligations under this Agreement; (c) Lessor may recover damages and expenses sustained by Lessor, Servicer, any other agent of Lessor or any of their respective successors or assigns by reason of Lessee's default including, to the extent permitted by applicable law, all costs and expenses, including court costs and reasonable attorneys' fees and expenses, incurred by Lessor, Servicer, any other agent of Lessor or any of their respective successors or assigns in attempting or effecting enforcement of Lessor's rights under this Agreement (whether or not litigation is commenced) and/or in connection with bankruptcy or insolvency proceedings; (d) upon written notice to Lessee, Lessor may terminate Lessee's rights under this Agreement; (e) with respect to each Vehicle, Lessor may recover from Lessee all amounts owed by Lessee under Sections 3(b) and 3(c) of this Agreement (and, if Lessor does not recover possession of a Vehicle, (i) the estimated wholesale value of such Vehicle for purposes of Section 3(c) shall be deemed to be $0.00 and (ii) the calculations described in the first two sentences of Section 3(c) shall be made without giving effect to clause (ii) in each such sentence); and/or (f) Lessor may exercise any other right or remedy which may be available to Lessor under the Uniform Commercial Code, any other applicable law or in equity. A termination of this Agreement shall occur only upon written notice by Lessor to Lessee. Any termination shall not affect Lessee's obligation to pay all amounts due for periods prior to the effective date of such termination or Lessee's obligation to pay any indemnities under this Agreement. All remedies of Lessor under this Agreement or at law or in equity are cumulative.

15. ASSIGNMENTS: Lessor may from time to time assign, pledge or transfer this Agreement and/or any or all of its rights and obligations under this Agreement to any person or entity. Lessee agrees, upon notice of any such assignment, pledge or transfer of any amounts due or to become due to Lessor under this Agreement to pay all such amounts to such assignee, pledgee or transferee. Any such assignee, pledgee or transferee of any rights or obligations of Lessor under this Agreement will have all of the rights and obligations that have been assigned to it. Lessee's rights and interest in and to the Vehicles are and will continue at all times to be subject and subordinate in all respects to any assignment, pledge or transfer now or hereafter executed by Lessor with or in favor of any such assignee, pledgee or transferee, provided that Lessee shall have the right of quiet enjoyment of the Vehicles so long as no Event of Default under this Agreement has occurred and is continuing. Lessee acknowledges and agrees that the rights of any assignee, pledgee or transferee in and to any amounts payable by the Lessee under any provisions of this Agreement shall be absolute and unconditional and shall not be subject to any abatement whatsoever, or to any defense, setoff, counterclaim or recoupment whatsoever, whether by reason of any damage to or loss or destruction of any Vehicle or by reason of any defect in or failure of title of the Lessor or interruption from whatsoever cause in the use, operation or possession of any Vehicle, or by reason of any indebtedness or liability howsoever and whenever arising of the Lessor or any of its affiliates to the Lessee or to any other person or entity, or for any other reason.

Without the prior written consent of Lessor, Lessee may not assign, sublease, transfer or pledge this Agreement, any Vehicle, or any interest in this Agreement or in and to any Vehicle, or permit its rights under this Agreement or any Vehicle to be subject to any lien, charge or encumbrance. Lessee's interest in this Agreement is not assignable and cannot be assigned or transferred by operation of law. Lessee will not transfer or relinquish possession of any Vehicle (except for the sole purpose of repair or service of such Vehicle) without the prior written consent of Lessor.

16. MISCELLANEOUS: This Agreement contains the entire understanding of the parties. This Agreement may only be amended or modified by an instrument in writing executed by both parties. Lessor shall not by any act, delay, omission or otherwise be deemed to have waived any of its rights or remedies under this Agreement and no waiver whatsoever shall be valid unless in writing and signed by Lessor and then only to the extent therein set forth. A waiver by Lessor of any right or remedy under this Agreement on any one occasion shall not be construed as a bar to any right or remedy, which Lessor would otherwise have on any future occasion. If any term or provision of this Agreement or any application of any such term or provision is invalid or unenforceable, the remainder of this Agreement and any other application of such term or provision will not be affected thereby. Giving of all notices under this Agreement will be sufficient if mailed by certified mail to a party at its address set forth below or at such other address as such party may provide in writing from time to time. Any such notice mailed to such address will be effective one (1) day after deposit in the United States mail, duly addressed, with certified mail, postage prepaid. Lessee will promptly notify Lessor of any change in Lessee's address. This Agreement may be executed in multiple counterparts (including facsimile and pdf counterparts), but the counterpart marked "ORIGINAL" by Lessor will be the original lease for purposes of applicable law. All of the representations, warranties, covenants, agreements and obligations of each Lessee under this Agreement (if more than one) are joint and several.

17. SUCCESSORS AND ASSIGNS; GOVERNING LAW: Subject to the provisions of Section 15, this Agreement will be binding upon Lessee and its heirs, executors, personal representatives, successors and assigns, and will inure to the benefit of Lessor, Servicer, any other agent of Lessor and their respective successors and assigns. This Agreement will be governed by and construed in accordance with the substantive laws of the State of Missouri (determined without reference to conflict of law principles).

18. NON-PETITION: Each party hereto hereby covenants and agrees that, prior to the date which is one year and one day after payment in full of all indebtedness of Lessor, it shall not institute against, or join any other person in instituting against, Lessor any bankruptcy, reorganization, arrangement, insolvency or liquidation proceedings or other similar proceeding under the laws of the United States or any state of the United States. The provisions of this Section 18 shall survive termination of this Master Equity Lease Agreement.

Initials: EFM DS _____ Customer DBD

19. NON-APPROPRIATION: Lessee's funding of this Agreement shall be on a Fiscal Year basis and is subject to annual appropriations. Lessor acknowledges that Lessee is a municipal corporation, is precluded by the County or State Constitution and other laws from entering into obligations that financially bind future governing bodies, and that, therefore, nothing in this Agreement shall constitute an obligation of future legislative bodies of the County or State to appropriate funds for purposes of this Agreement. Accordingly, the parties agree that the lease terms within this Agreement or any Schedules relating hereto are contingent upon appropriation of funds. The parties further agree that should the County or State fail to appropriate such funds, the Lessor shall be paid all rentals due and owing hereunder up until the actual day of termination. In addition, Lessor reserves the right to be paid for any reasonable damages. These reasonable damages will be limited to the losses incurred by the Lessor for having to sell the vehicles on the open used car market prior to the end of the scheduled term (as determined in Section 3 and Section 14 of this Agreement).

IN WITNESS WHEREOF, Lessor and Lessee have duly executed this Master Equity Lease Agreement as of the day and year first above written.

LESSEE: City of El Dorado, Kansas

Signature: David B. Dillner Digitally signed by David B. Dillner Date: 2023.10.20 08:54:51 -05'00'

By: David B. Dillner

Title: City Manager

Address: Attn: City Manager
220 E. First Avenue
El Dorado, KS 67042

Date Signed: October 20, 2023

LESSOR: Enterprise FM Trust

By: Enterprise Fleet Management, Inc. its attorney in fact

Signature: DocuSigned by: Jesse Amsinger 2F466EE00BAD45A...

By: Jesse Amsinger

Title: Finance Manager

Address: 5359 Merriam Dr.
Merriam, KS 66203

Date Signed: October 30, 2023

Initials: EFM DS JA Customer DBD

© 2022 Enterprise Fleet Management, Inc. K06831_Gov Equity Form_Updated