EL DORADO CITY COMMISSION– SPECIAL SESSION AGENDA
CITY HALL- 220 E. FIRST AVENUE
November 13, 2023 - 5:30 PM

CALL TO ORDER & ROLL CALL

Discussion Items

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

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 13, 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.

RSH Holdings, LLC proposes the development of thirty-five 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.

Dean Construction, LLC withdrew their bid over the weekend.

Attachments:
1. RSH Holdings LLC

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 whether to submit the RSH proposal for its application.

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 an application to increase the housing options available in the community.

Commission Action:

Commissioner ______________ moved to accept the application from RSH Holdings LLC as the City of El Dorado's application to the Moderate Income Housing Program and authorized the City Manager to submit a Resolution on behalf of the City.

Commissioner ______________ seconded the motion.

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:	David Dillner	Email:	ddillner@eldoks.com		
Telephone:	316-321-9100	Address:	220 E. 1st Ave		
City:	El Dorado	State:	KS	Zip:	67042
Title:	City Manager				

Main Contacts

Name:	Nick Hoefgen/Angie Johnston	Title:	Partner
Email:	e@family1stliving.com / nick@family1stliving.	Phone:	316-259-3949 / 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?	35	Total MIH units?	35
		Total KHITC units?	35

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

Single Family Homeownership	35	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?	Sep-27

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)? applying once available

If yes, at what stage of the approval process is the applicant? The City plans to enact policy in Jan 2024

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:	
Name:	Angie Johnston	Phone:	316-259-3949	Ownership Percentage:	25.00%
Name:	Nick Hoefgen	Phone:	316-806-6096	Ownership Percentage:	25.00%
Name:	Jacon McClure/Nick McClure	Phone:	316-734-9039	Ownership Percentage:	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:	RSH Holdings, Inc		
Email:	Angie@family1stliving.com	Phone:	316-259-3949

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:	35	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: $ 11,252,823.47 *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:	435	# of open positions:	29
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:	37
Employer Name:	USD 490 - El Dorado	# of employees:	464	# of open positions:	10
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:	40

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

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 housing that is not available in El Dorado and reap the benefit of these households. Unless this need for increased quality housing stock within El Dorado is addressed, the cost benefit to attract and expand industry diminishes

Current Unemployment Rate: 3% Date collected and community definition: Butler County KS - bls.gov

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.*

KANSAS HOUSING
RESOURCES CORPORATION

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 difficulty 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: x

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): GETFVC5L36M9

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: David Dillner
Email: ddillner@eldoks.com
Telephone: 316-323-8218 ext 151
Address: 220 E First
City: El Dorado
State: KS
Zip: 67042
Title: City Manager

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 2025

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? City plans to create policy in January 2024

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:	$ 840,000.00
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:	$ 2,658,053.77
Contact Name:	David Dillner	Phone:	316-321-9100
Email:	ddillner@eldoks.com		
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:	$ 7,029,769.70
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:	$ 12,252,823.47	*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	$ 840,000.00				
Investor Contribution/Sale of Homes	$ 7,029,769.70				
RHID	$ 2,658,053.77				
JB Rentals, LLC	$ 75,000.00	tbd	8.50%	tbd	tbd

Total Permanent Funds:	**$ 11,252,823.47**	*Permanent Funds Must Equal Total Development Costs (below).*
Total Development Costs:	**$ 11,252,823.47**	*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	$ 1,120,000.00
Offsite Infrastructure	$ -
Onsite Infrastructure	$ -
Other	$ -
Subtotal	**$ 1,120,000.00**
For Rehabilitation & New Construction:	
New Building	$ 4,375,000.00
Rehabilitation	$ 3,503,395.00
Accessory Building	$ -
General Requirements	$ -
Contractor Overhead	$ 393,919.75
Contractor Profit	$ -
Building Permit Fee	$ 28,222.95
Other	$ -
Subtotal	**$ 8,300,537.70**
For Contingency:	
Construction Contingency	$ 942,053.77
Other	$ -
Subtotal	**$ 942,053.77**
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	$ 85,000.00

Other	$	-
Subtotal	**$**	**102,000.00**
For Interim Costs:		
Construction Insurance	$	40,000.00
Construction Interest	$	255,000.00
Construction Loan Origination Fee	$	-
Construction Loan Credit Enhancement	$	-
Taxes	$	-
Other	$	-
Subtotal	**$**	**295,000.00**
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	$	4,000.00
Counsel's Fee	$	-
Cost Certification Fee	$	-
Other	$	-
Subtotal	**$**	**8,232.00**
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	$	70,000.00
Other	$	-
Subtotal	**$**	**260,000.00**
For Development Reserves:		
Rent-Up Reserve Operating Reserve Other	$	-
Other	$	-
Subtotal	**$**	**-**
Total	**$**	**11,252,823.47**

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? 35 Total KHITC units? 35 *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: 35 Single Family Homeownership: 35

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? Sep-27
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:	$ 840,000.00
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:	$ 2,658,053.77
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:	$ 7,029,769.70
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: $ 12,252,823.47 *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	$ 840,000.00				
Investor Contribution/Sale of Homes	$ 7,029,769.70				
RHID	$ 2,658,053.77				
JB Rentals, LLC	$ 75,000.00	tbd	8.50%	tbd	tbd
	$ -				

Total Permanent Funds:	**$ 11,252,823.47**	*Permanent Funds Must Equal Total Development Costs (below).*
Total Development Costs:	**$ 11,252,823.47**	*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	$ 1,120,000.00
Off-Site Improvement	$ -
Infrastructure	$ -
Other	$ -
Subtotal	**$ 1,120,000.00**
For Rehabilitation & New Construction:	
New Building	$ 4,375,000.00
Rehabilitation	$ 3,503,395.00
Accessory Building	$ -
General Requirements	$ -
Contractor Overhead	$ 393,919.75
Contractor Profit	$ -
Building Permit Fee	$ 28,222.95
Other	$ -
Subtotal	**$ 8,300,537.70**
For Contingency:	
Construction Contingency	$ 942,053.77
Other	$ -
Subtotal	**$ 942,053.77**
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	$ 85,000.00
Other	$ -
Subtotal	**$ 102,000.00**
For Interim Costs:	
Construction Insurance	$ 40,000.00
Construction Interest	$ 255,000.00
Construction Loan Origination Fee	$ -
Construction Loan Credit Enhancement	$ -
Taxes	$ -
Other	$ -
Subtotal	**$ 295,000.00**
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	$ 4,000.00
Counsel's Fee	$ -
Cost Certification Fee	$ -
Other	$ -
Subtotal	**$ 8,232.00**
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	$ 70,000.00
Other	$ -
Subtotal	**$ 260,000.00**
For Development Reserves:	
Rent-Up Reserve Operating Reserve Other	$ -
Other	$ -
Subtotal	**$ -**
Total	**$ 11,252,823.47**

VI. Request

Requested Information	Tax Credits	Equity Generated
Amount of Annual Kansas Housing Investor Tax Credit Requested:	1,050,000	
Equity Price per Kansas Housing Investor Tax Credit:		$ 0.80
Net Tax Credit Equity Available to the Development as a funding source:		$ 840,000.00

Please describe the pay-in schedule:

Investors not fully secured at this point. Community National Bank and Trust has provided a letter of interest.

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	9/1/2024
G. COMPLETION OF CONSTRUCTION *	9/1/2027
H. LEASE-UP OR UNIT SALE	9/1/2027
I. PROJECT COMPLETED	9/1/2027

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:	1,050,000

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 35 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 projects 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, IRB funding, 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: P.O. 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

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
September 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.
September 1, 2027	35 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.

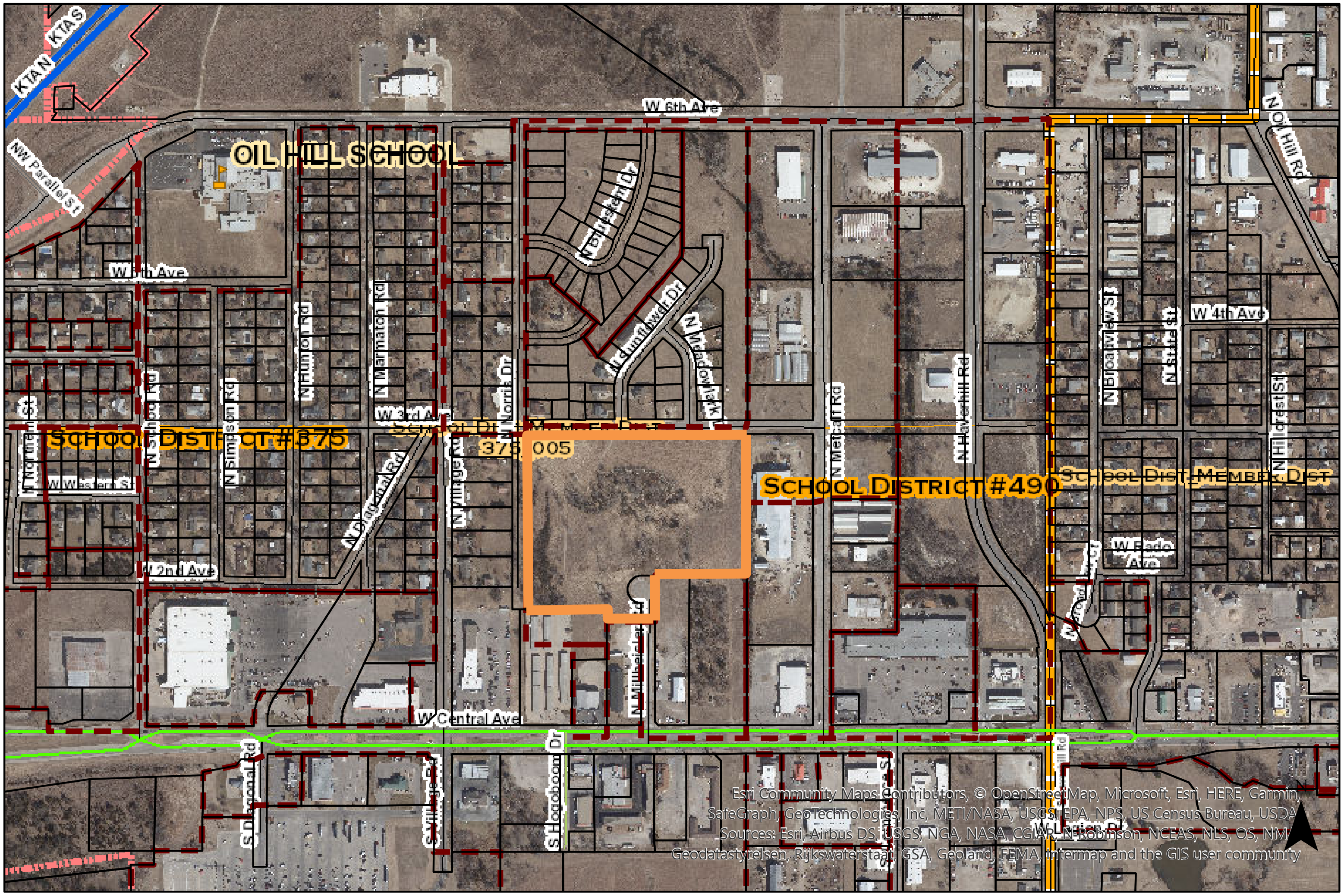
3. **<u>Project Plan</u>**

Included Attachments:

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

ArcGIS Web Map

BUTLER COUNTY
GIS/Mapping Department



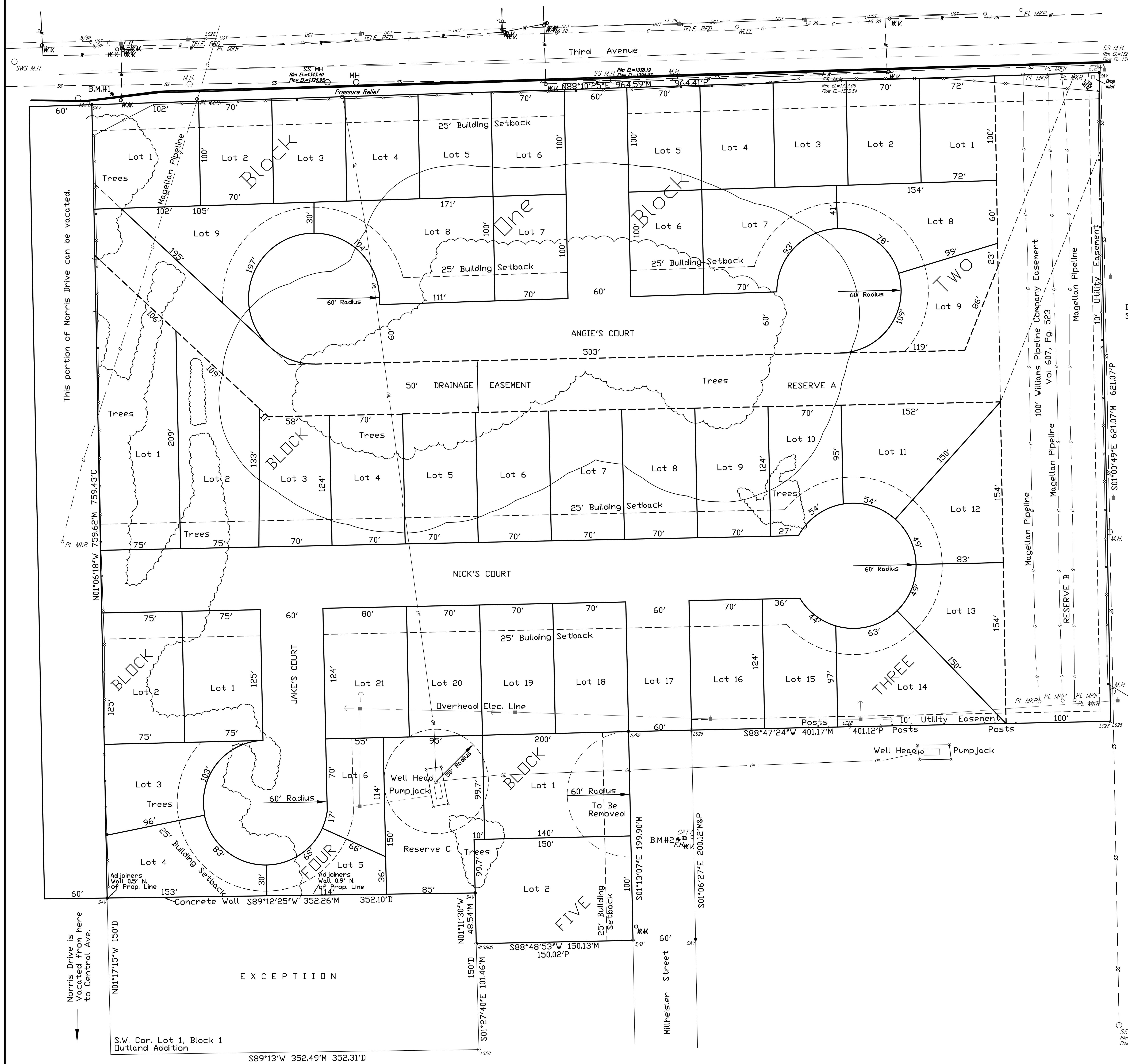
County Boundary	Condo_Boundaries	COUNTY GRAVEL	COUNTY GRAVEL	STATE HWY	STATE HWY	
Parcel_Data	RoadCenterline	KANSAS TURNPIKE	KANSAS TURNPIKE	TOWNSHIP	TOWNSHIP	
BLDG_LL	CITY	CITY	PAPER	PAPER	US HWY	US HWY
Subdivisions	COUNTY ASPHALT	COUNTY ASPHALT	PRIVATE	PRIVATE	Municipal Boundaries	

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

47 Lots Total
3 Reserves

SURVEY MARKER LEGEND

5/8R = 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
GOE = 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

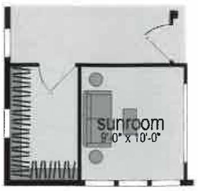
NOTE:

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.

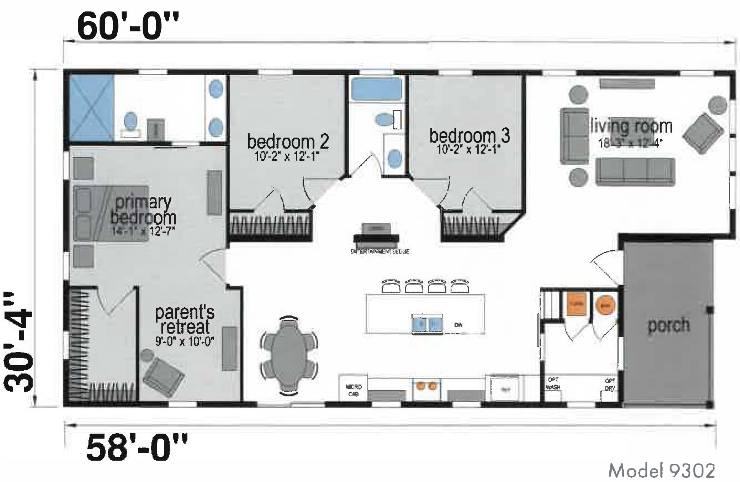
Kansas One-Call 687-2470

The Genesis

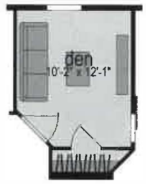
Three Bedroom
Two Bathroom
1,670 Sq. Ft.



OPTION SUNROOM



Model 9302



OPTION DEN

OPTION OFFICE

SKYLINE®

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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

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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.

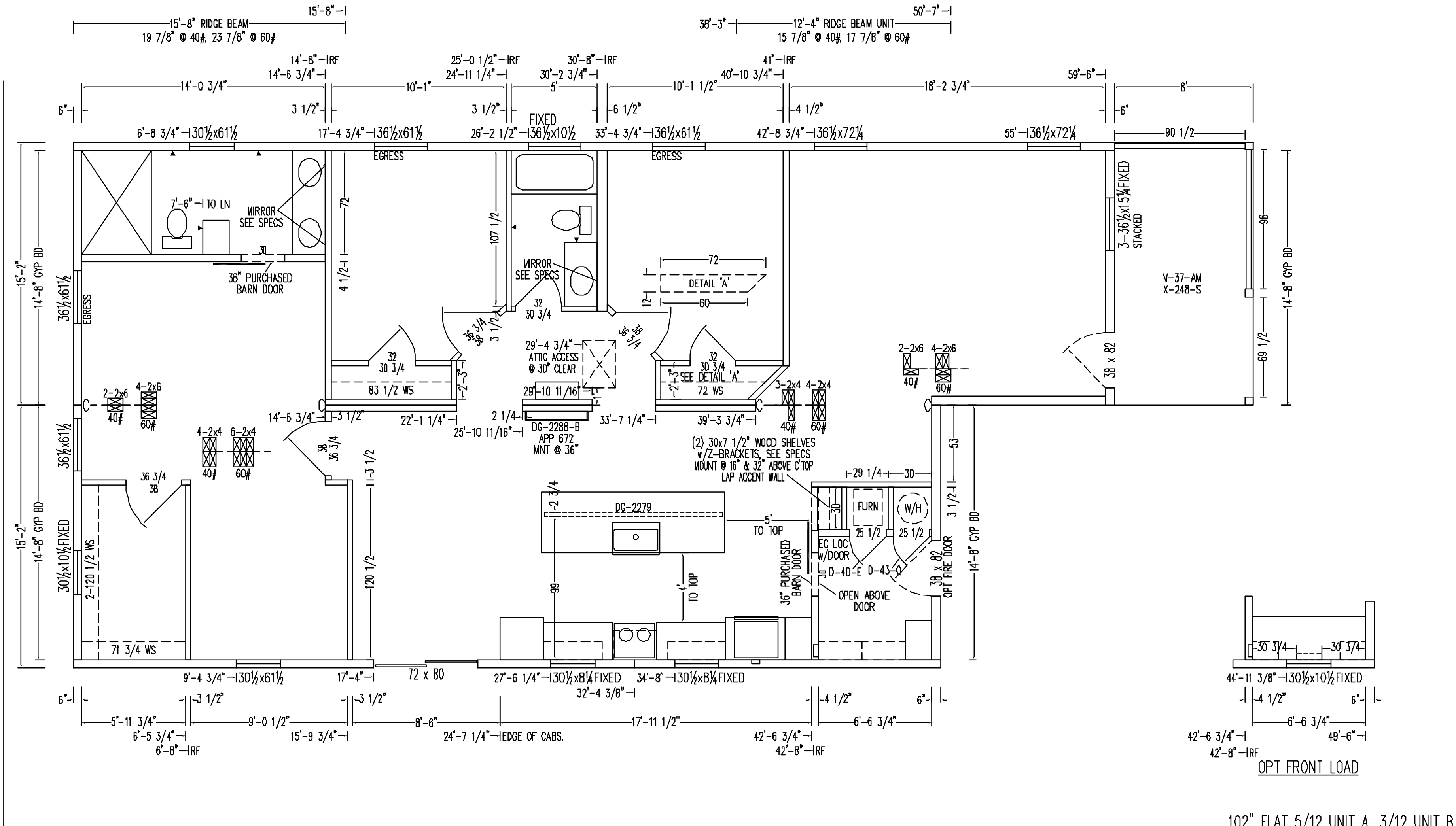
Owners of Skyline homes are extremely satisfied customers. Not only is our "Customer Satisfaction Index" high for a home builder, our scores compete with those of top world-wide companies from all industries.

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.



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"

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								

DIVISIONS

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

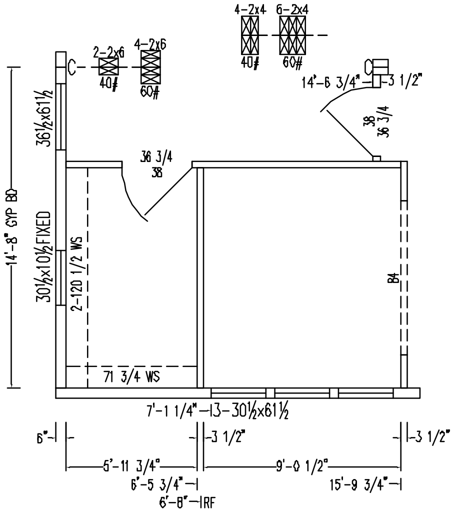
REVISIONS

SKYLINE

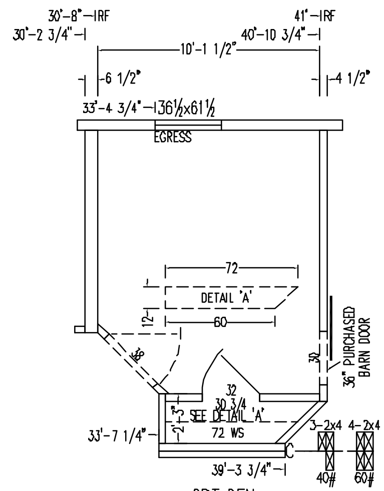
DRAWN BY: KS | WIND ZONE 115 M.P.H.
DATE: 06/30/2023 | ROOF ZONE 40#,60#
SHEET 1 OF 2

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

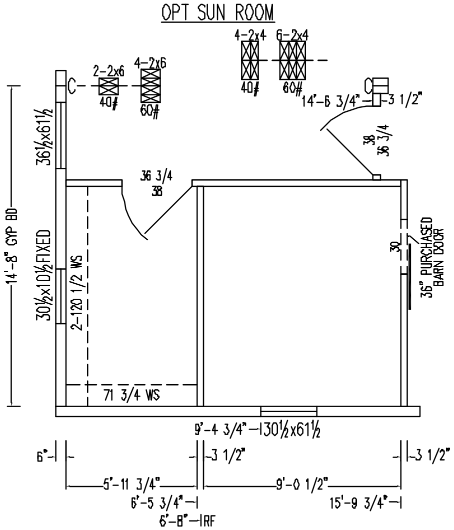
9302-MG



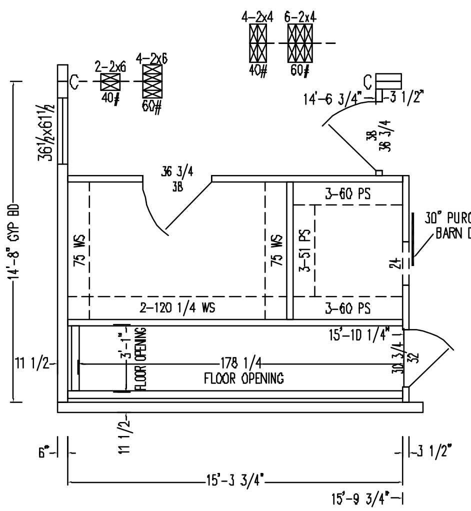
OPT SUN ROOM



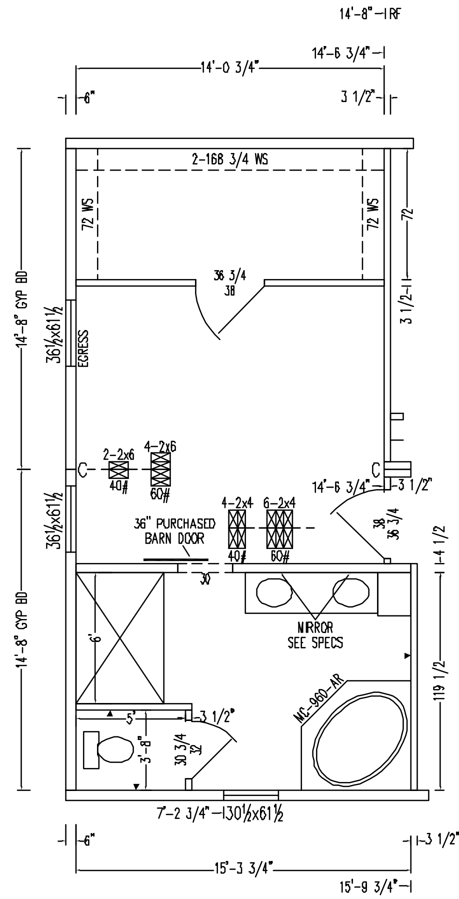
OPT DEN



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#	1-60-D	FULL LENGTH R.B. 40#	1-87-D
REAR UNIT A	T-P046H11-BA					FULL LENGTH R.B. 60#	1-60-H	FULL LENGTH R.B. 60#	1-87-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

SKYLINE

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

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

SHEET 2 OF 2

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

9302-MG

SKYLINE

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.

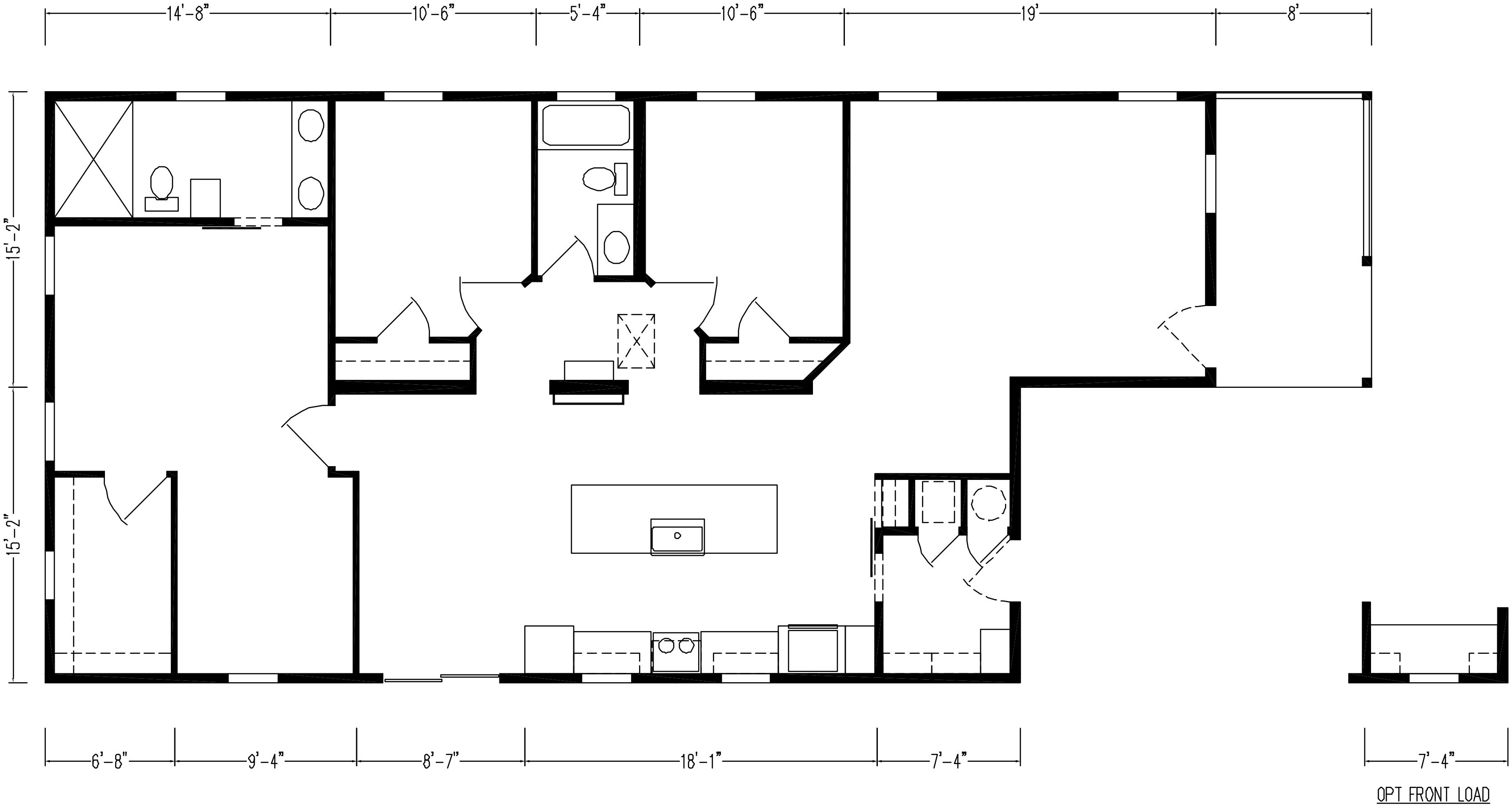
Window Schedule

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.

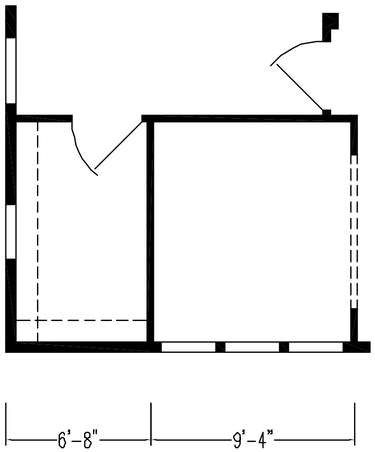
Door Schedule

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	

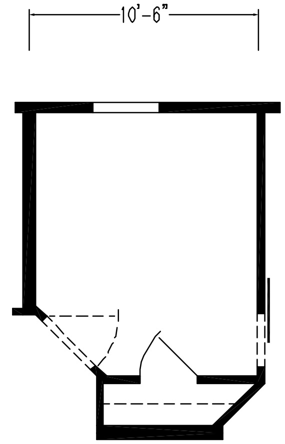


DIVISIONS			REVISIONS				SKYLINE
	231	SUGARCREEK					
X	233	ARKANSAS CITY					DRAWN BY: KS WIND ZONE 115 M.P.H.
	235	SAN JACINTO					DATE: 06/30/2023 ROOF ZONE 40#,60#
	237	WOODLAND					SHEET 1 OF 2
	239	OCALA					
	241	LEOLA					
	243	LANCASTER	BOX LENGTH	DESCRIPTION		CHB MODEL NUMBER	DRAWING NUMBER *
	245	McMINNVILLE	68'-0"/50'-0"	6B32-3CIK-2B (68/50)		3268M32	32-02759-06Q

9302-MG



OPT SUN ROOM



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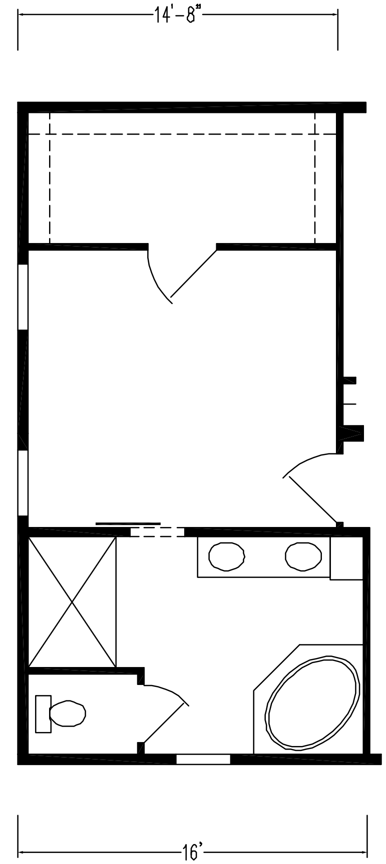
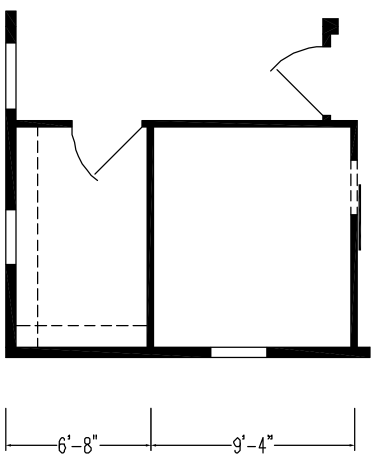
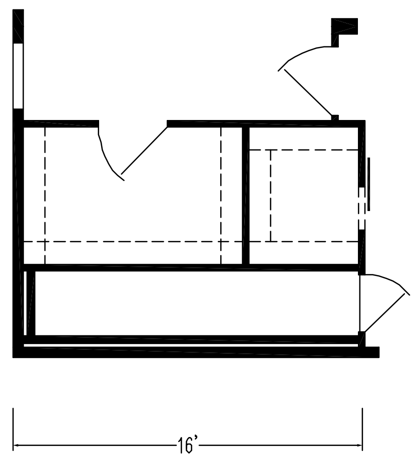


OPT DLX BATH



OPT OFFICE



OPT STAIRWELL

DIVISIONS		
	231	SUGARCREEK
X	233	ARKANSAS CITY
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	237	WOODLAND
	239	OCALA
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	243	LANCASTER
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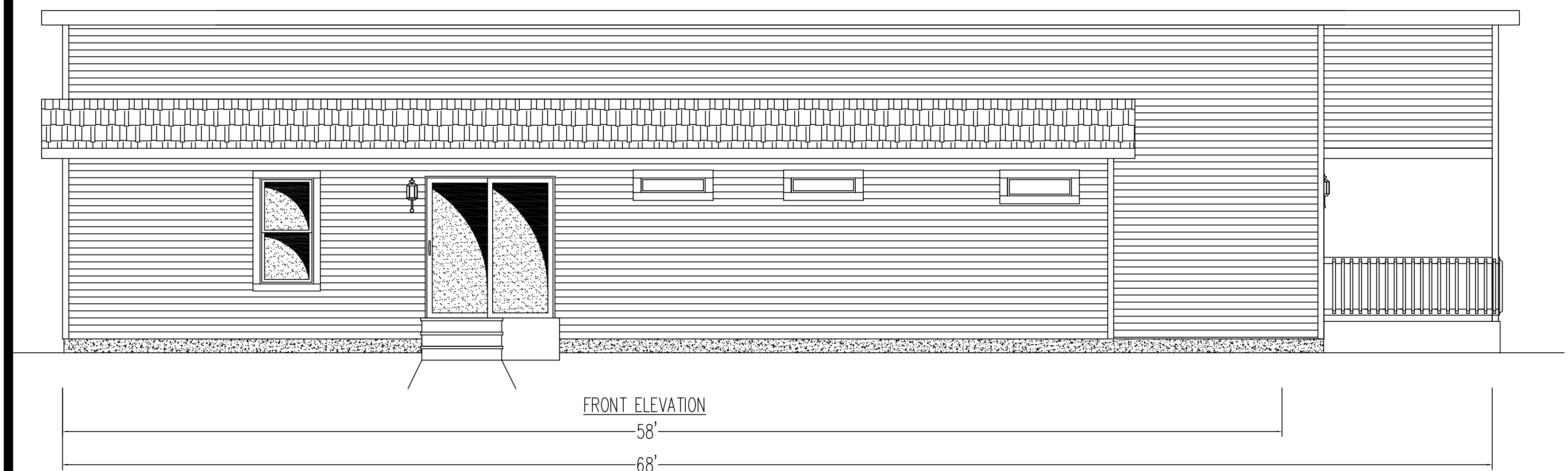
REVISIONS

SKYLINE

DRAWN BY: KS | WIND ZONE 115 M.P.H.
DATE: 06/30/2023 | ROOF ZONE 40#,60#
SHEET 2 OF 2

BOX LENGTH	DESCRIPTION	CHB MODEL NUMBER	DRAWING NUMBER *
68'-0"/50'-0"	6B32-3CIK-2B (68/50)	3268M32	32-02759-06Q

9302-MG

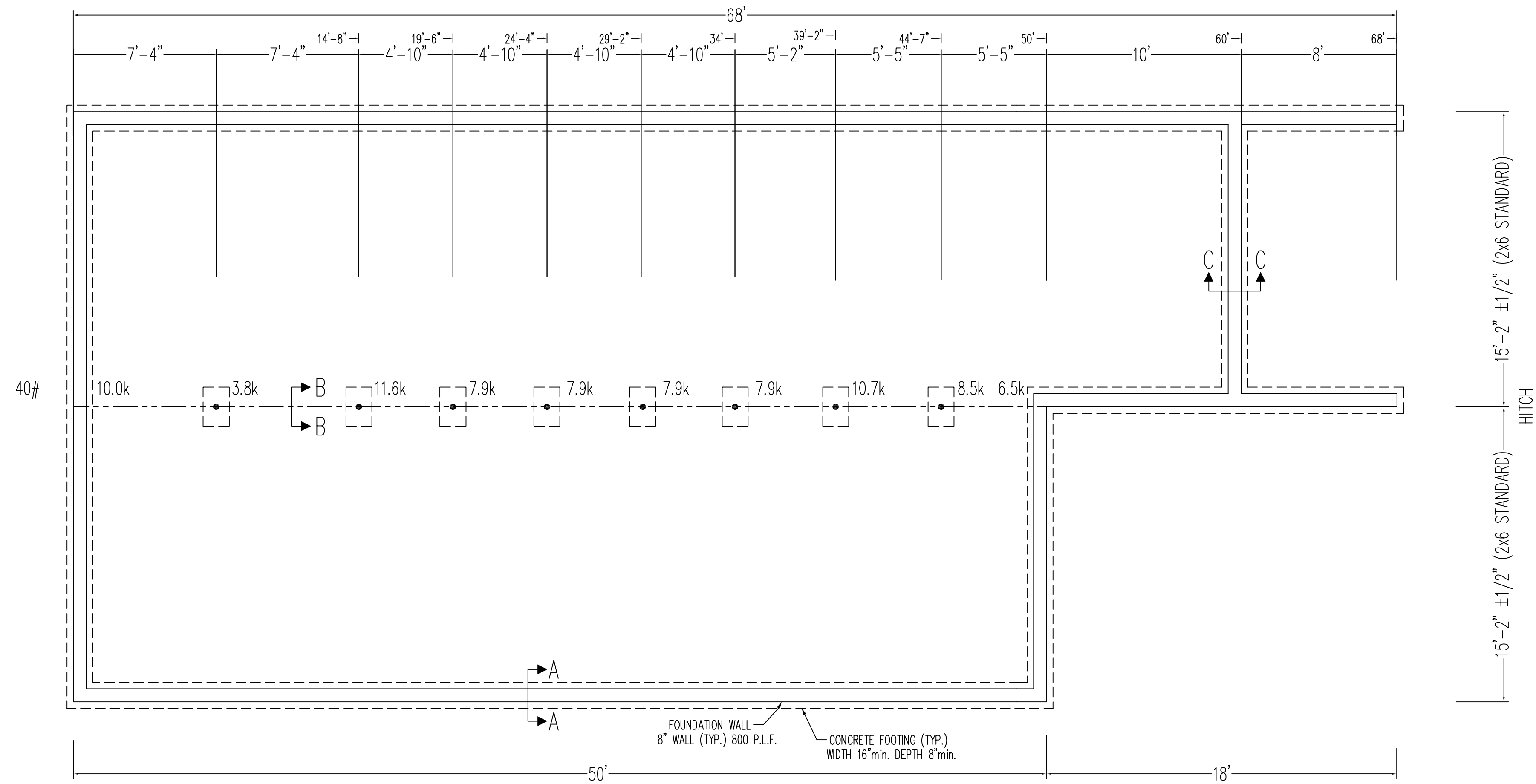


ELEVATION

EM SKYLINE 2X ONS

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

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REVISIONS

SKYLINE

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

BOX LENGTH	DESCRIPTION	CHB MODEL NUMBER	DRAWING NUMBER *
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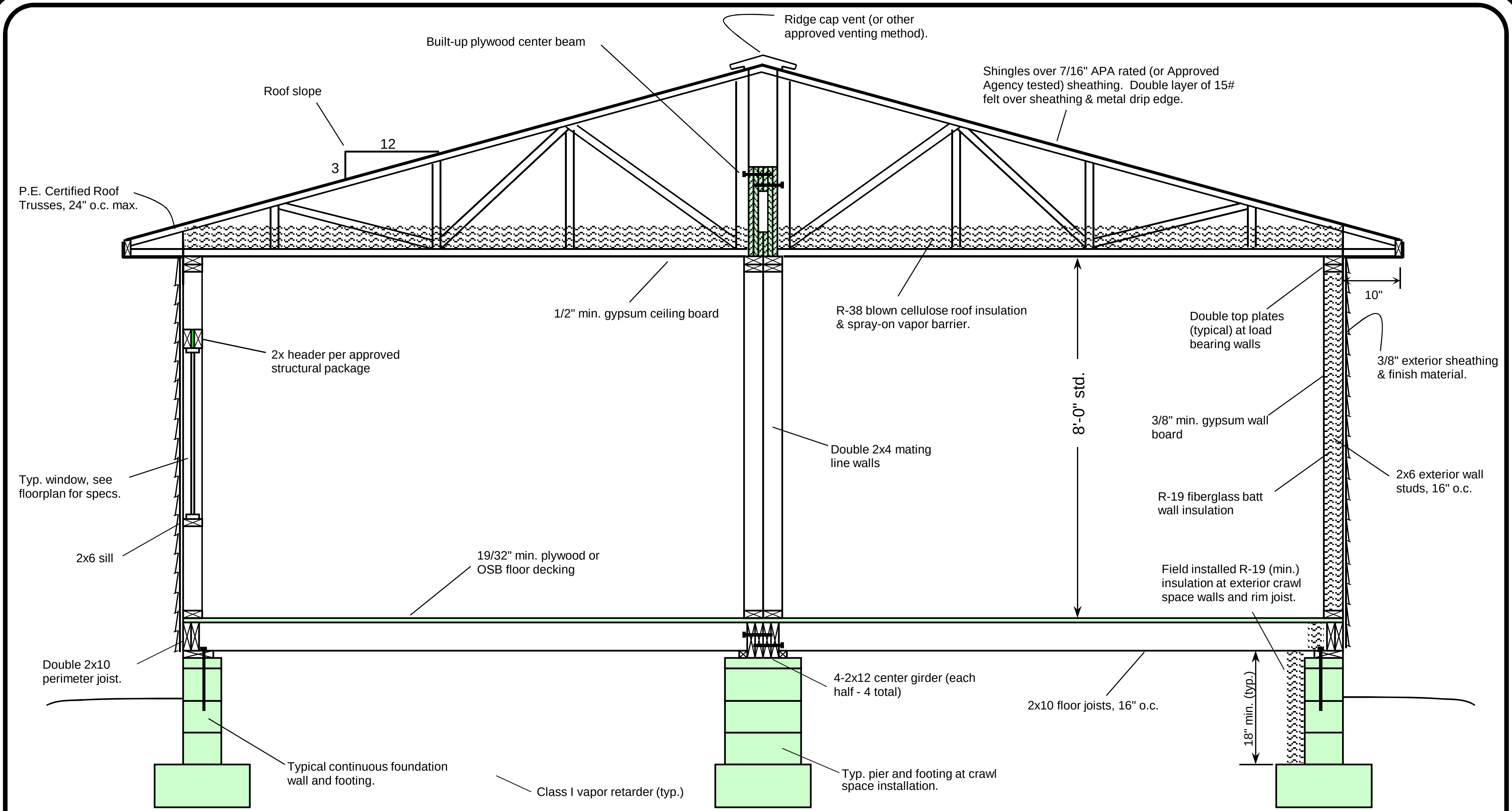
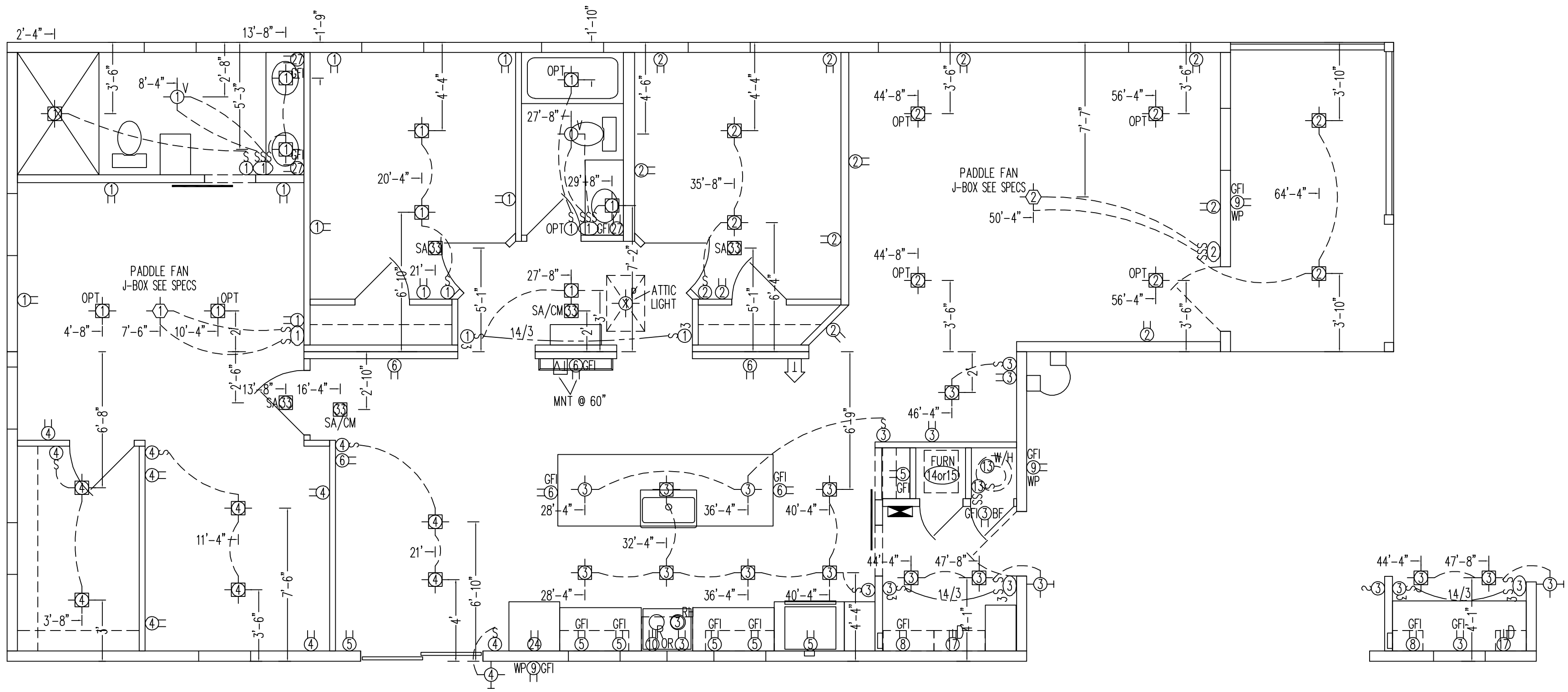


Notes:
1) Foundation design and construction by others. Foundation to meet requirements of local authority having jurisdiction.
2) Foundation to be unvented and conditioned with supply & return air. Foundation walls to be insulated and exposed earth covered with continuous Class I vapor retarder.

Typical Modular Cross Section

SKYLINE



OPT FRONT LOAD

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

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REVISIONS

SKYLINE

DRAWN BY: KS	WIND ZONE 115 M.P.H.	DATE: 06/30/2023	ROOF ZONE 40#,60#

SHEET 1 OF 2

BOX LENGTH	DESCRIPTION	CHB MODEL NUMBER	DRAWING NUMBER *
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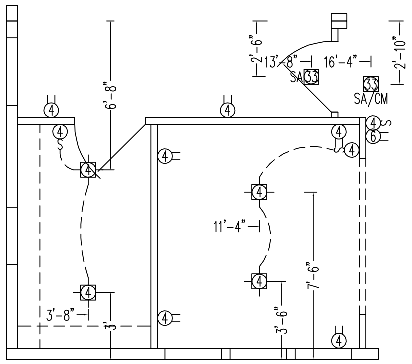
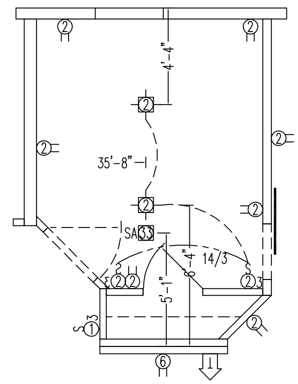
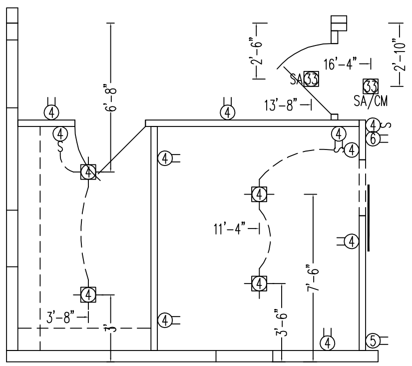
9302-MG



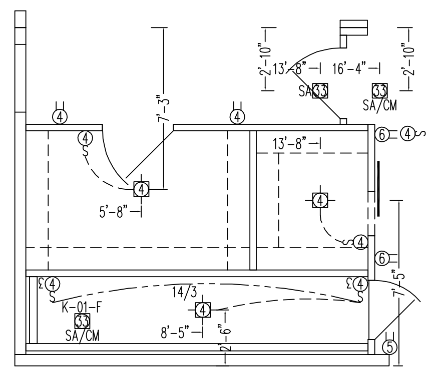
OPT SUN ROOM



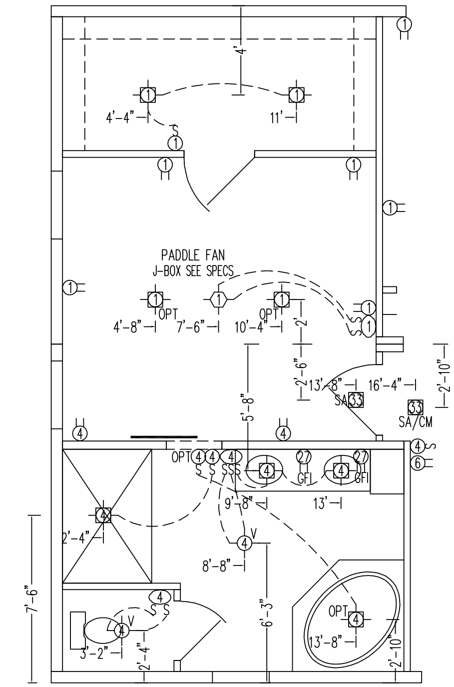
OPT DEN



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

REVISIONS

SKYLINE

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

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

SHEET 2 OF 2

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

9302-MG

	DUPLEX RECEPTACLE		CEILING TRACK LIGHT
	ELECTRIC RANGE RECEPTACLE		FLUORESCENT STRIP LIGHT
	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	SA	SMOKE ALARM
LV	CEILING LIGHTED VENT FAN	RH	POWER RANGE HOOD
	SWITCH/RECEPTACLE COMBO		3-WAY SWITCH
	DIMMER SWITCH	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		

SKYLINE

DRAWN BY: DEH | WIND ZONE

DATE: 12/28/1988 | ROOF ZONE

SHEET ______ OF ______

BOX LENGTH	DESCRIPTION	DRAWING NUMBER
FILE K31MOD	MASTER ELECTRICAL LEGEND	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

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.

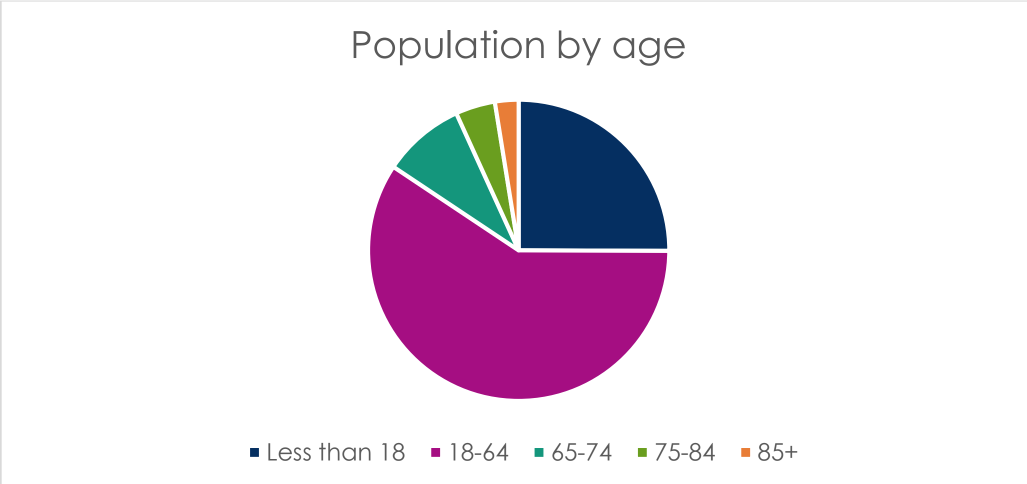
Data:

- 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.

Included Attachments:

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

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.

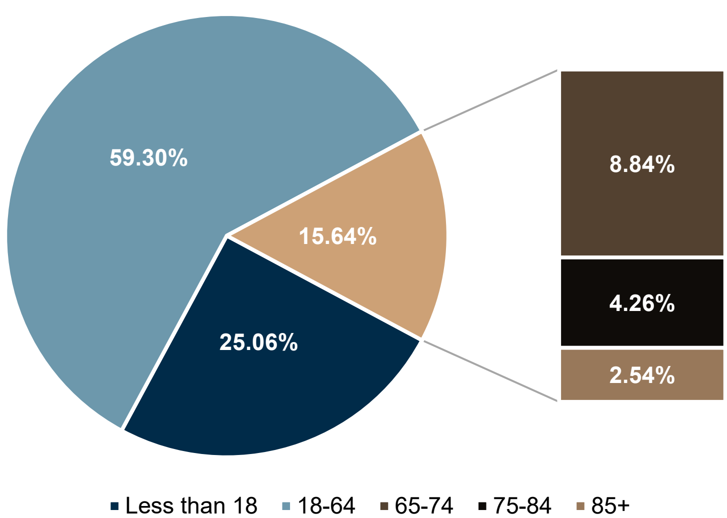
Population

Total Population

12,855

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

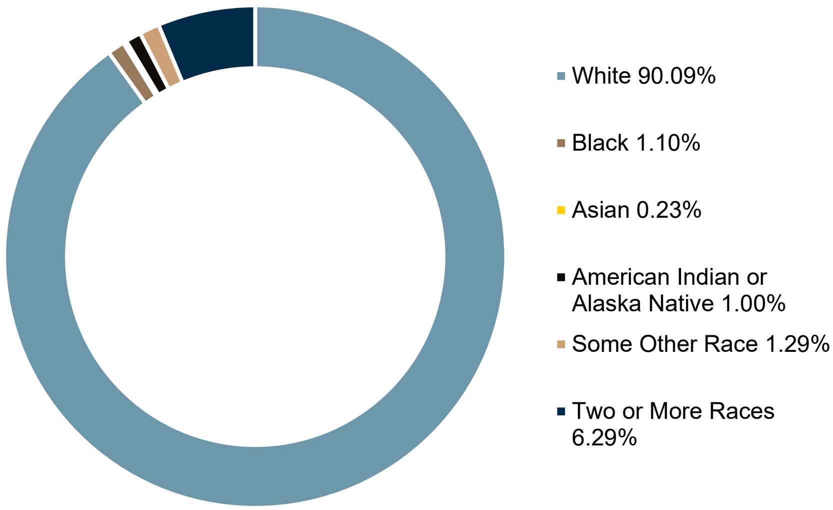
Figure 1: Population by Age



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

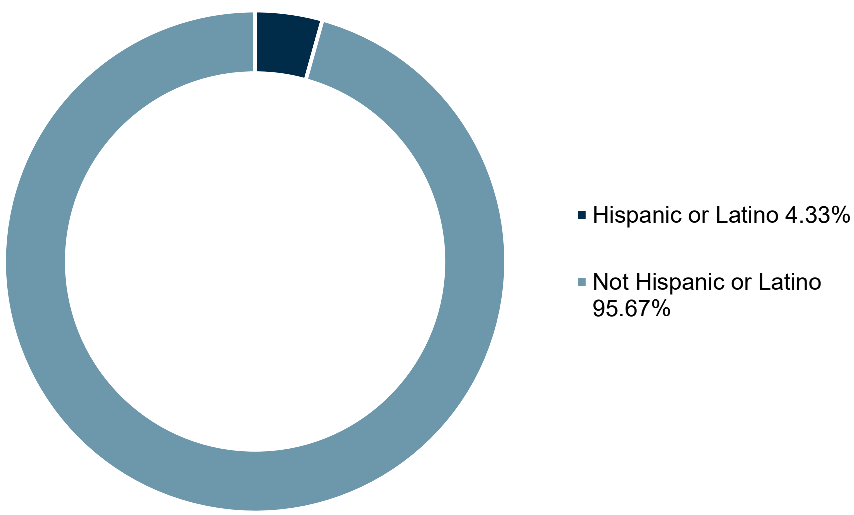
Race and Ethnicity

Figure 2: Racial Composition



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

Figure 3: Ethnic Composition

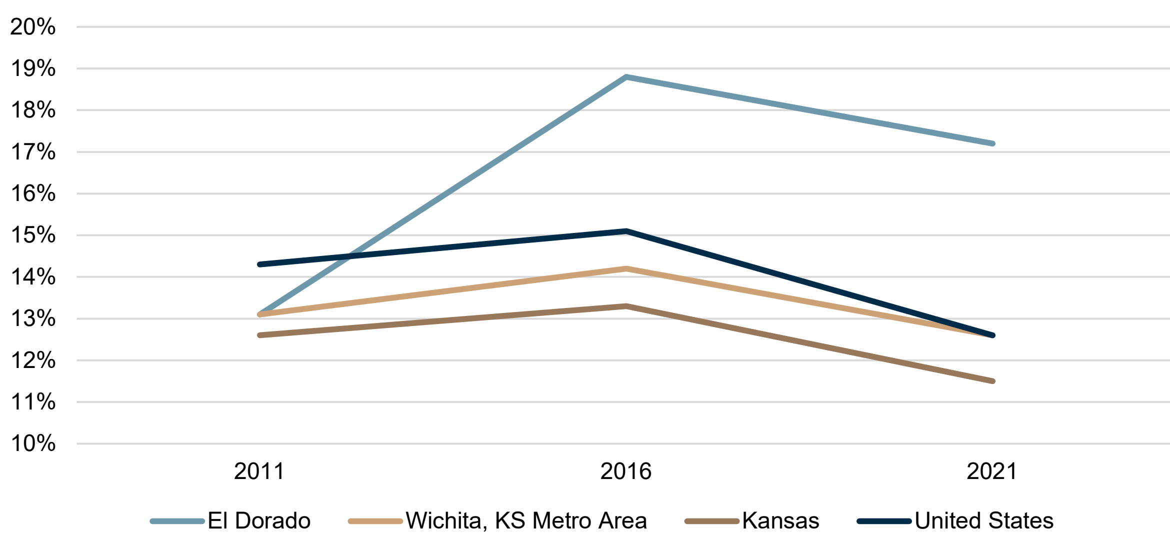


Source: U.S. Census Bureau, American Community Survey 5-year estimates

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

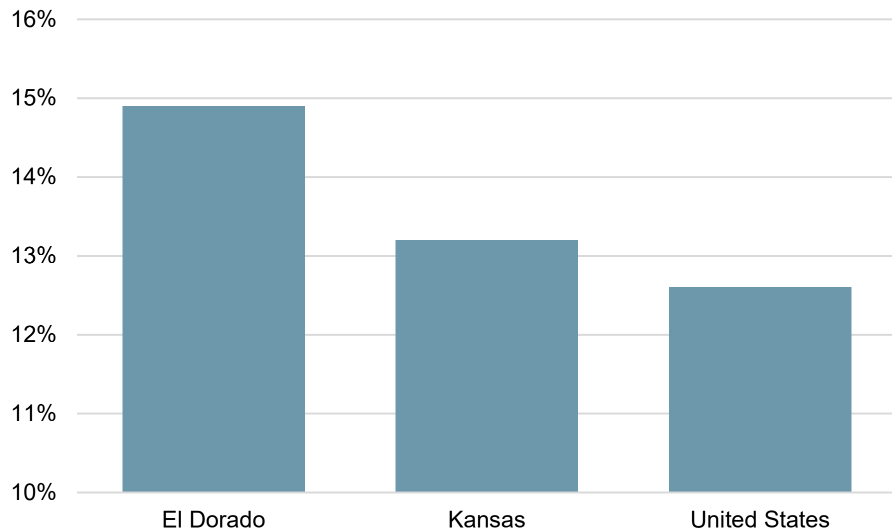


Source: U.S. Census Bureau, American Community Survey 5-year estimates

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

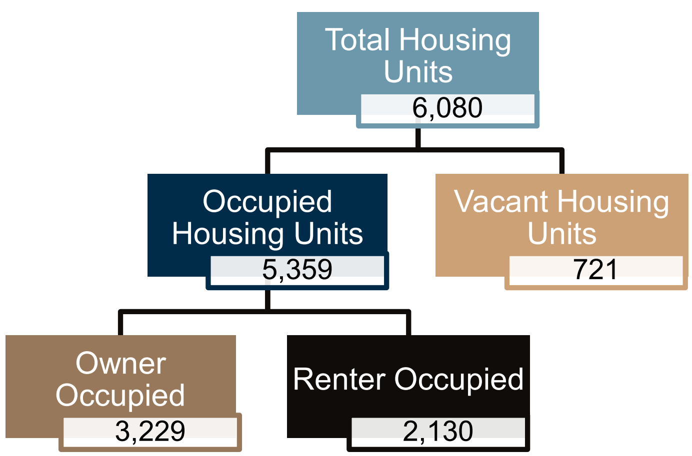
Median Home Value = $97,800

Median Gross Rent = $806/month

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

Housing Stock

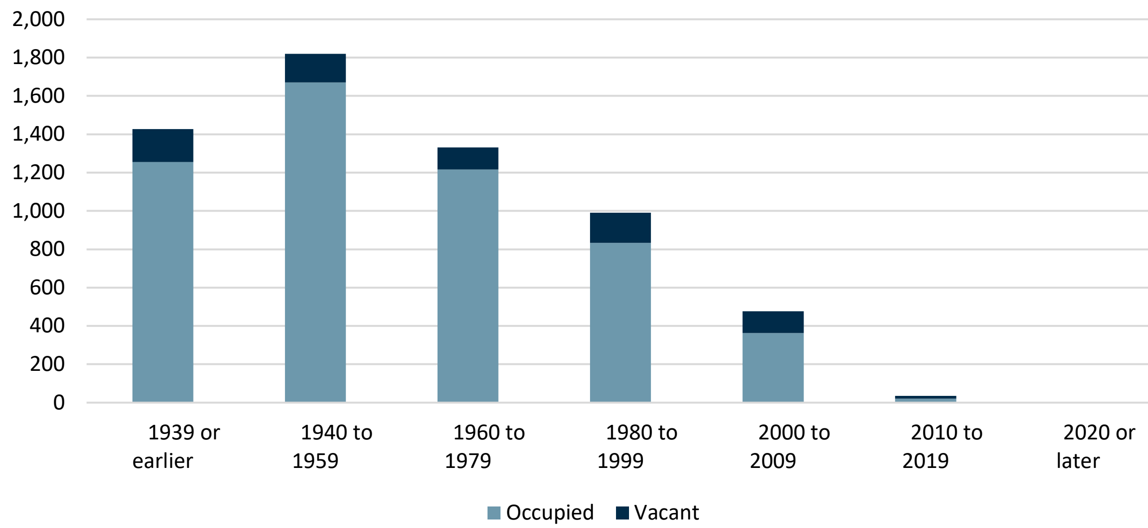
Figure 6: Total Housing Stock



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

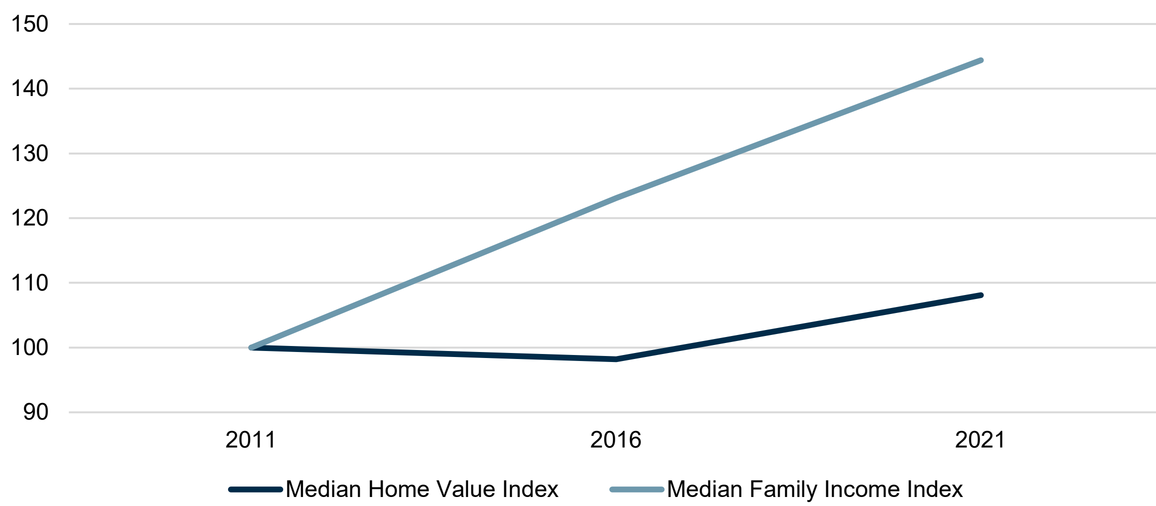


Source: U.S. Census Bureau, American Community Survey 5-year estimates

Affordability

Ownership Affordability

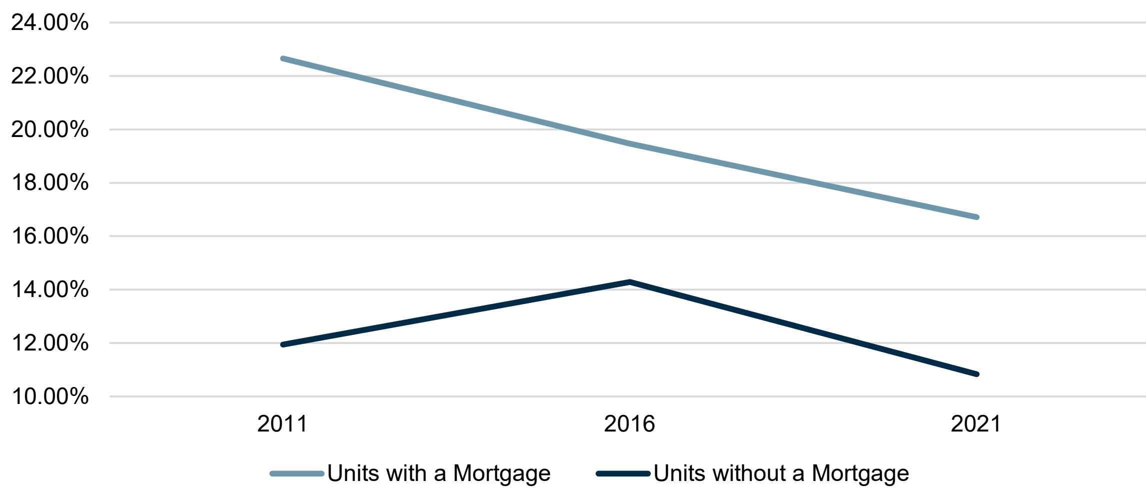
Figure 8: Trends in Home Values and Income



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

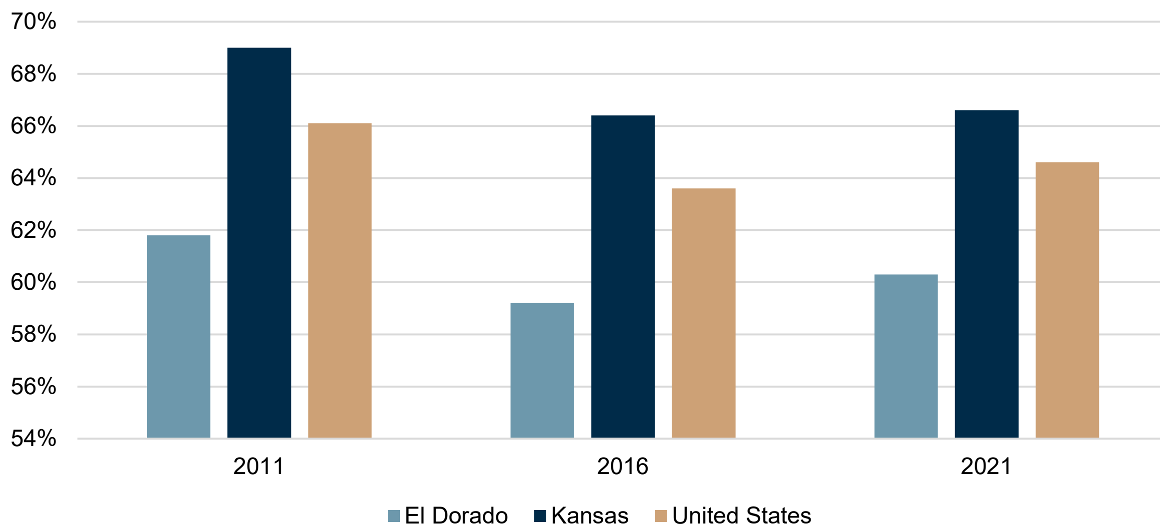
Note: Dollar values have been turned into index numbers with their year 2011 values set to 100. The values have not been adjusted for inflation.

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



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

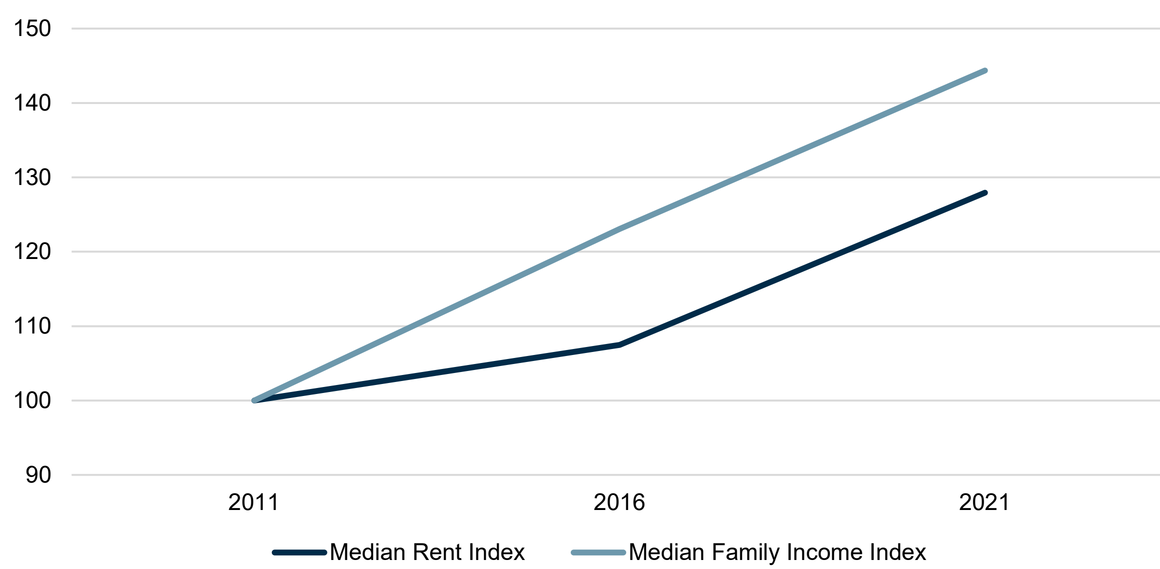
Figure 10: Home Ownership Rate



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

Rental Affordability

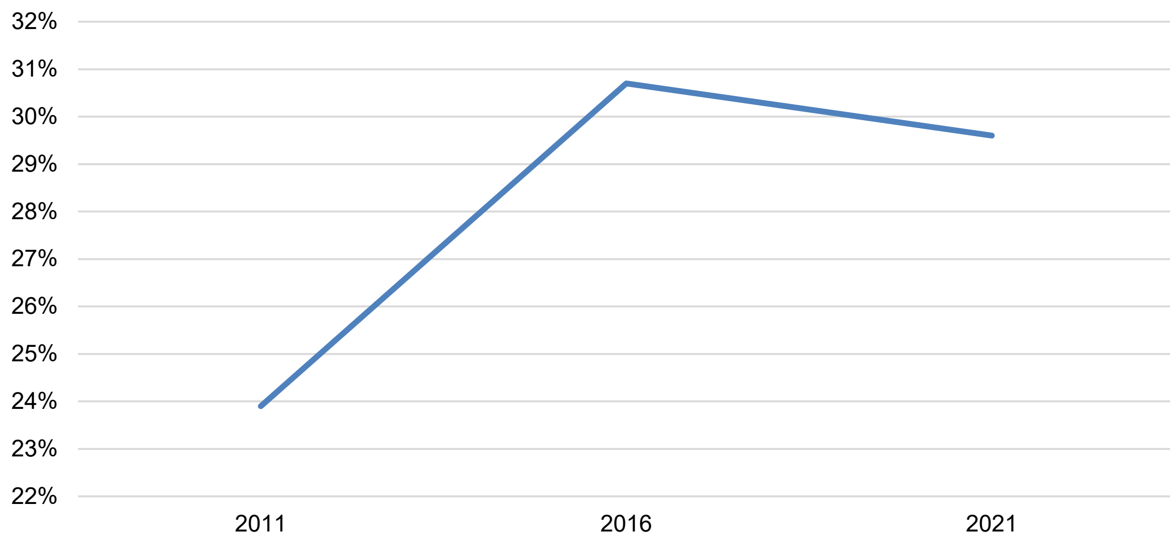
Figure 11: Trends in Rent and Income



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

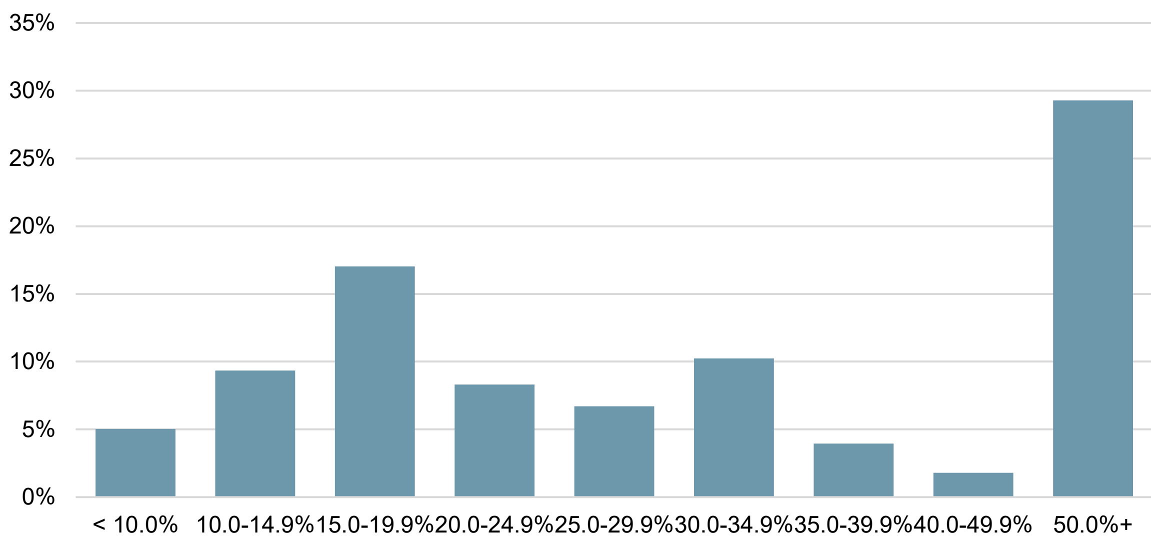
Note: Dollar values have been turned into index numbers with their year 2011 values set to 100. The values have not been adjusted for inflation.

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



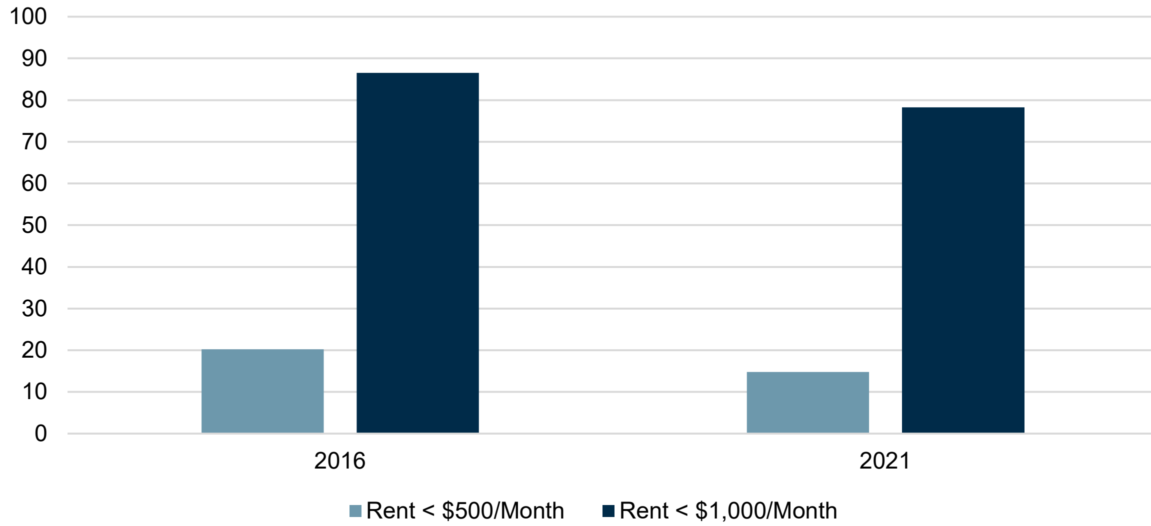
Source: U.S. Census Bureau, American Community Survey 5-year estimates

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

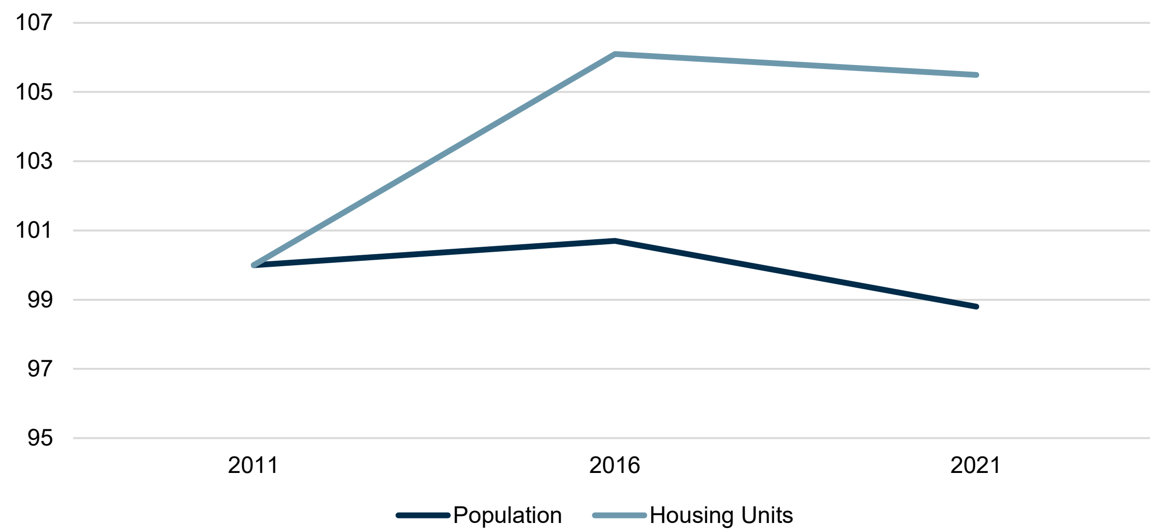


Source: U.S. Census Bureau, American Community Survey 5-year estimates

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.

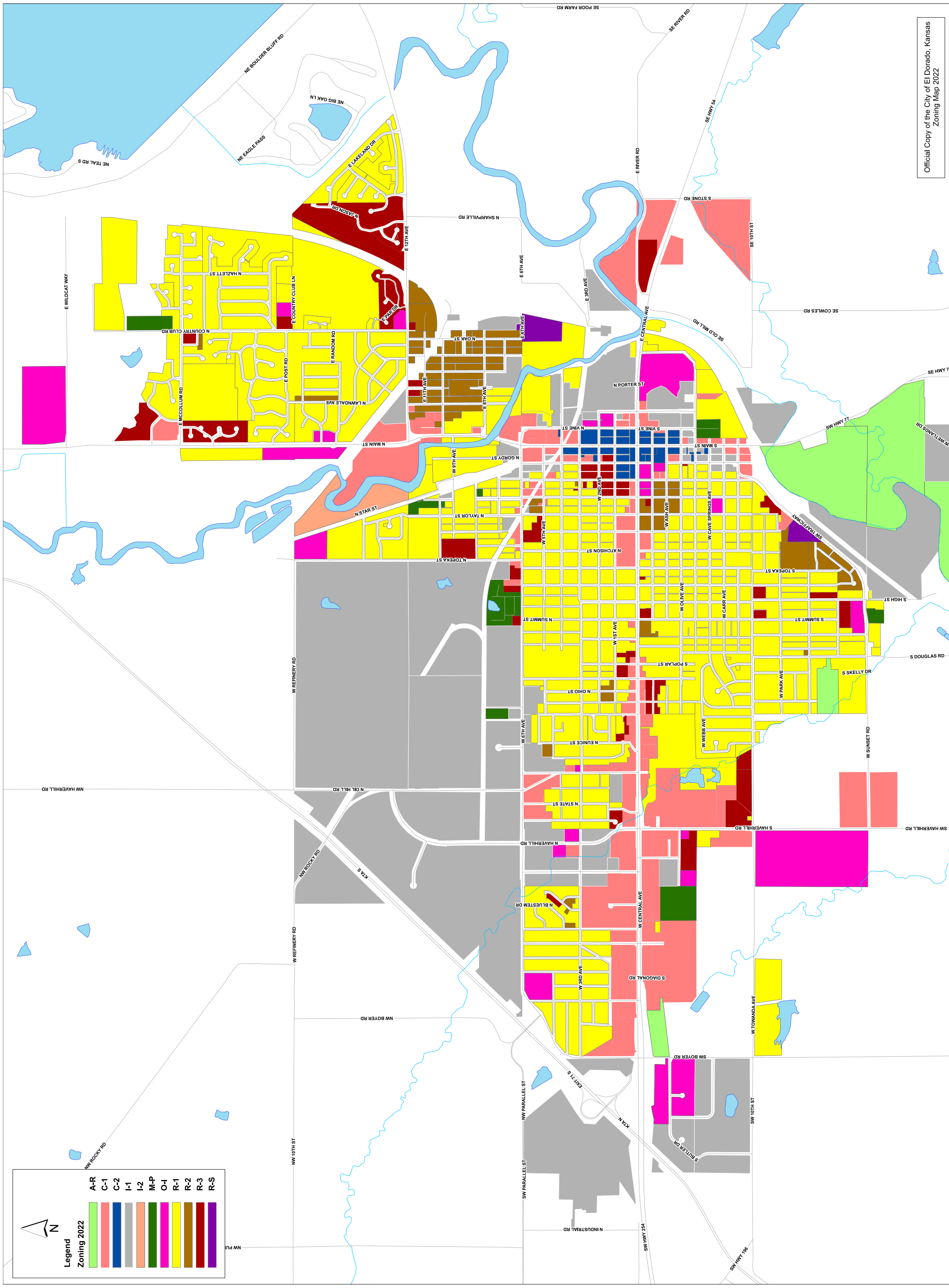
Lack of infrastructure like streets and other utilities adds significantly to the cost of development. There are not many large plots of land already set up with the necessary infrastructure. There are some small plots of land with existing infrastructure in the city that could be developed individually;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

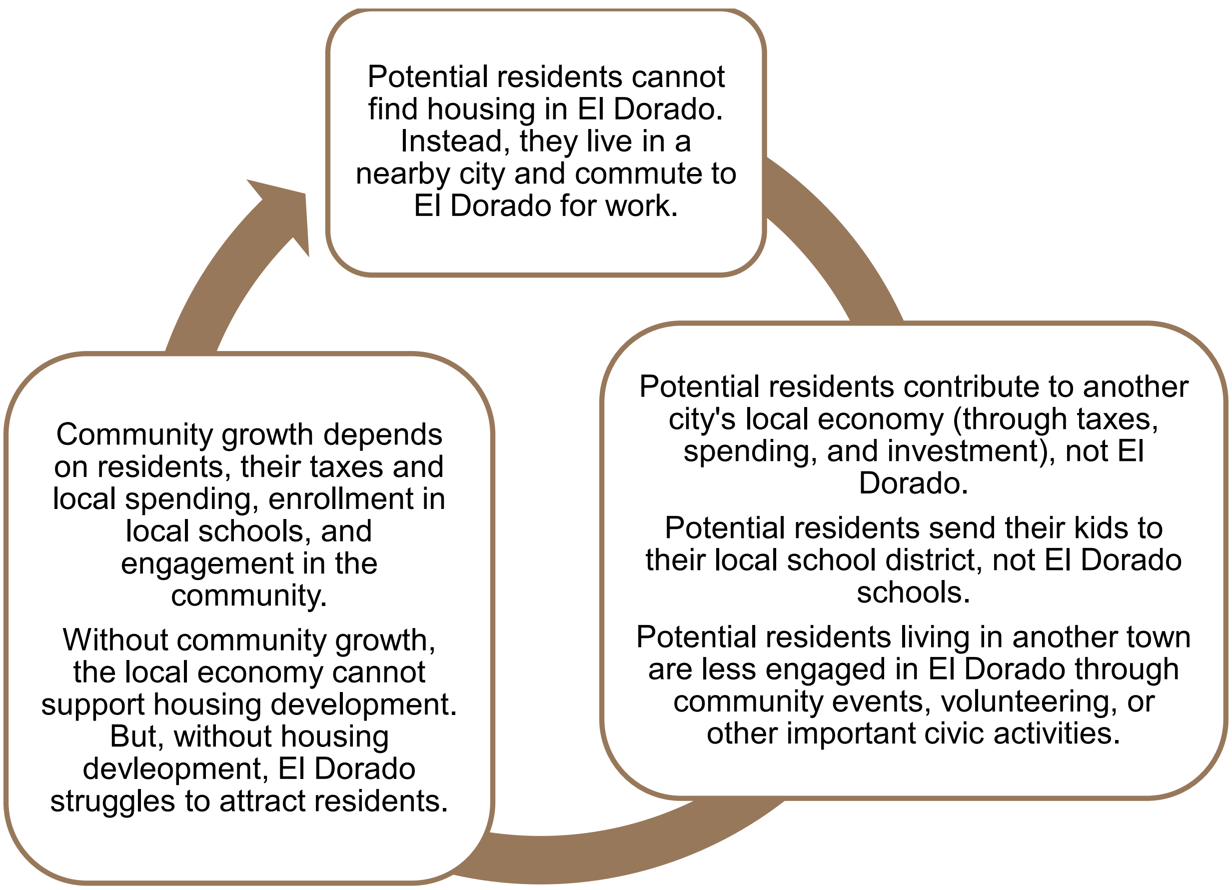
As for rentals, participants were less specific with what price was in highest demand or lowest supply but agreed monthly rents have gone up with the market.

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.

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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.

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
- ☐ 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 | Angie Johnston - Partner RSH Holdings, LLC
Print Name & Role

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: ~~image002.png~~
~~image001.png~~
~~9302 MG BANK PACK.pdf~~

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

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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.