

KANSAS

COMMERCE

RURAL OPPORTUNITY ZONE PROGRAM

**State of Kansas
Fiscal Year 2024 Guidelines**

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INTRODUCTION

The Rural Opportunity Zone Program helps to facilitate workforce recruitment and population growth in rural Kansas Counties with [Certified Populations](#) under 40,000 as published by the Kansas Department of Revenue on July 1st of the previous calendar year, through the use of tax relief and student loan repayment assistance. Under this program, qualified individuals could be eligible to receive Kansas state income tax credits and/or student loan repayment assistance provided by both the State and an approved local sponsor.

The Kansas Department of Commerce is responsible for administrating the student loan repayment portion of the Rural Opportunity Zones (ROZ) program. The Program Manager establishes criteria, subject to the provisions of the statute, to determine the eligibility of resident individuals.

HOW DOES IT WORK?

The Kansas Legislature has designated Counties with a Certified Population under 40,000 as Rural Opportunity Zones, each a ROZ county. Individuals who move into a ROZ county may be eligible for a 100% tax credit on their state income taxes and/or student loan repayment assistance. Individuals may be eligible for both the tax credit and the student loan repayment assistance; however, each incentive has its own eligibility criteria and eligibility for one does not guarantee eligibility for the other.

Income Tax Credit: Qualified individuals will receive a credit for the entirety of their Kansas State income tax liability for any year in which they qualify (see below) beginning in the taxable year 2012 and ending in the taxable year 2026 based on when a county was eligible for the ROZ program. The Tax Credit program information can be found here: <https://www.ksrevenue.org/prtaxcredits-roz.html> Questions related to the tax credit should be directed to the Kansas Department of Revenue. **The Kansas Department of Commerce does not administer or provide guidance on the Tax Credit portion of this program.**

Student Loan Repayment Assistance: Qualified individuals will receive student loan payments in equal shares over a maximum term of 5 years. Annual distributions will be equal to 20% of the individual's outstanding student loan balance up to a maximum of \$15,000 over 5 years when they move to an eligible funded ROZ County after they have earned at least an associate degree.

WHO QUALIFIES FOR INCOME TAX CREDIT?

<https://www.ksrevenue.org/prtaxcredits-roz.html>

In order to qualify for Kansas state income tax waiver, a resident individual must satisfy the following conditions:

1. Establish domicile in a Rural Opportunity Zone county on or after the date on which the county became part of the program *and* prior to January 1, 2026, after having lived outside the State of Kansas for 5 or more years immediately prior to establishing residency in the Rural Opportunity Zone County.
2. Earned less than \$10,000 in Kansas source income in each of the 5 years immediately prior to establishing domicile in a Rural Opportunity Zone county.
3. Maintain residence in the Rural Opportunity Zone county for the entire taxable year for which the tax credit is claimed. January 1st through December 31st.
4. Please contact the Kansas Department of Revenue for more information on the ROZ Tax Credit.

WHO QUALIFIES FOR STUDENT LOAN REPAYMENT ASSISTANCE?

In order to qualify for student loan repayment assistance, a resident individual must satisfy the following conditions:

1. Establish **domicile** in a ROZ county after July 1, 2011, ***and*** on or after the date on which the county opts-in to the student loan program (First Resolution Date).
2. Hold at least an associate degree ***prior*** to moving to the ROZ county.
3. Have an outstanding student loan balance related to the degree/s earned prior to moving to the ROZ county.
4. Ability to provide proof of residency at current and previous addresses, proof of degree earned, and proof of student loan balance with distribution dates.
5. Have a local sponsor. Counties, cities, foundations, and employers can sponsor applicants in this program. The applicant must have a sponsor to receive funding. It is the applicant's responsibility to find a sponsor if county sponsorship is not available.

6. Items required on the application for the Student Loan Repayment Program:
 - a. Each applicant shall submit the application and any supporting documentation to determine eligibility for the student loan repayment program.
 - b. Each application shall contain the following for each applicant:
 - i. Full name and previously used names;
 - ii. Telephone number and email address;
 - iii. Current address and, if different, intended address;
 - iv. County of current residence or future intended domicile;
 - v. List of all addresses where the applicant has resided during the five years immediately preceding the date of application;
 - vi. Proof of degree earned (Transcripts with degree date)
 - vii. Anticipated date for moving to the county;
 - viii. A short description of why the individual intends to move to the county;
 - ix. If applicable, proof of a Kansas professional license;
 - x. The balance of each student loan on the date of submission of the application and the name and address of each loan institution; with the date of distribution for each loan
 - xi. Any other relevant information that the secretary deems necessary.

STUDENT LOAN ASSISTANCE PAYMENT PROCEDURE

The student loan payments will be paid on an annual basis. Rural Opportunity Zone Sponsors will provide 50% of the student loan payment through Sponsor dollars, with the State of Kansas providing the remaining 50% match. All student loan payments will be made directly to approved ROZ participants as provided in the qualified individual's eligibility application.

The individual will continue to make regular payments as required by their agreement with their respective lending institution. The participant will provide the Kansas Department of Commerce with a copy of the participant's student loan 12-month payment history or proof of a lump sum payment within 30 days of the issuance of the student loan repayment assistance disbursement. If a participant has paid off their student loans before the end of their 5-year program participation, the participant will send proof that their loan has been satisfied in full and the disbursement of the payments will be theirs to keep.

Sponsor payments should be received by the Kansas Department of Commerce no later than October 31st each year to ensure timely participant payments are issued.

HOW TO APPLY FOR ROZ BENEFITS

Applications for ROZ benefits are accepted through the Kansas Department of Commerce [Rural Opportunity Zone website](#). Complete the ROZ application form in its entirety and submit any requested supplementary documents. ROZ applications are accepted from January 1st to September 30th for each calendar year the program is approved to be open.

The required supplementary documents that will be used to verify the application information provided will be:

- Lease or ownership documents for current and previous domicile
- Personal Identification, Valid and current Kansas State issued ID or DL
- College Transcripts with Graduation date
- Student loan balance and distribution dates
- Completed Federal W9 form (Once approved)
- Completed Participant Agreement form (Once approved)
- Direct Deposit form (Once approved)

TECHNICAL ASSISTANCE

Normal office hours are 8 a.m. to 5 p.m. Questions will be handled by telephone as scheduling allows. Questions should be submitted by e-mail to kdc_roz@ks.gov. Every effort will be made to respond to e-mails promptly.

For questions regarding completion of the Kansas Rural Opportunity Zone Application form, applicants may call or email the ROZ Program Manager in the Office of Rural Prosperity at (785) 207-5978. The email address is Sheena.Thomas@ks.gov, or visit the webpage at www.KansasCommerce.gov/ROZ

For questions **regarding tax issues or the completion of the appropriate tax forms**, contact the Kansas Department of Revenue, Taxpayer Assistance Bureau at (785) 296-3070. Its mailing address is Kansas Department of Revenue, Taxpayer Assistance Bureau, P.O. Box 12001, Topeka, KS 66612-2001.

COUNTY ELIGIBILITY DATES

County	Established date	County Start Date
Allen County	7/1/2013	9/17/2013
Anderson County	7/1/2013	4/21/2014
Atchison County	5/27/2021	06/08/2021
Barber County	7/1/2011	7/1/2011
Barton County	5/27/2021	11/09/2021
Bourbon County	7/1/2013	9/16/2013
Brown County	7/1/2013	11/4/2013
Butler County	Not ROZ	Not ROZ
Chase County	7/1/2014	Never Opted In
Chautauqua County	7/1/2011	10/31/2011
Cherokee County	7/1/2013	2/9/2015
Cheyenne County	7/1/2011	7/29/2011
Clark County	7/1/2011	7/8/2011
Clay County	7/1/2013	8/19/2013
Cloud County	7/1/2011	8/29/2011
Coffey County	7/1/2013	12/23/2013
Comanche County	7/1/2011	8/20/2013
Cowley County	5/27/2021	05/18/2021
Crawford County	5/27/2021	06/18/2021
Decatur County	7/1/2011	7/19/2011
Dickinson County	5/27/2021	06/17/2021
Doniphan County	7/1/2013	8/19/2013
Douglas County	Not ROZ	Not ROZ
Edwards County	7/1/2011	7/18/2011
Elk County	7/1/2011	7/30/2012
Ellis County	5/27/2021	06/21/2021
Ellsworth County	7/1/2013	10/14/2013
Finney County	5/27/2021	06/21/2021
Ford County	5/27/2021	06/21/2021
Franklin County	5/27/2021	05/26/2021
Geary County	5/27/2021	06/07/2021
Gove County	7/1/2011	12/12/2011
Graham County	7/1/2011	7/1/2011
Grant County	7/1/2013	7/1/2013
Gray County	7/1/2013	7/1/2013
Greeley County	7/1/2011	7/1/2011
Greenwood County	7/1/2011	7/25/2011
Hamilton County	7/1/2011	7/1/2011

Harper County	7/1/2011	7/11/2011
Harvey County	5/27/2021	06/29/2021
Haskell County	7/1/2013	9/9/2013
Hodgeman County	7/1/2011	7/1/2011
Jackson County	7/1/2014	4/2/2018
Jefferson County	5/27/2021	Never Opted In
Jewell County	7/1/2011	10/17/2011
Johnson County	Not ROZ	Not ROZ
Kearny County	7/1/2011	7/1/2011
Kingman County	7/1/2011	7/1/2011
Kiowa County	7/1/2011	8/20/2012
Labette County	7/1/2013	2/16/2015
Lane County	7/1/2011	7/1/2011
Leavenworth County	Not ROZ	Not ROZ
Lincoln County	7/1/2011	8/22/2011
Linn County	7/1/2013	4/7/2014
Logan County	7/1/2011	2/21/2017
Lyon County	5/27/2021	06/24/2021
Marion County	7/1/2011	9/26/2011
Marshall County	7/1/2013	11/25/2013
McPherson County	5/27/2021	06/15/2021
Meade County	7/1/2014	7/1/2016
Miami County	5/27/2021	06/16/2021
Mitchell County	7/1/2011	7/1/2011
Montgomery County	7/1/2013	6/9/2014
Morris County	7/1/2013	8/13/2013
Morton County	7/1/2011	7/1/2011
Nemaha County	7/1/2013	7/1/2013
Neosho County	7/1/2013	10/4/2013
Ness County	7/1/2011	7/1/2011
Norton County	7/1/2011	7/25/2011
Osage County	5/27/2021	06/14/2021
Osborne County	7/1/2011	9/23/2013
Ottawa County	7/1/2013	8/26/2013
Pawnee County	7/1/2011	1/23/2012
Phillips County	7/1/2011	9/6/2011
Potawatomie County	5/27/2021	03/04/2022
Pratt County	7/1/2011	7/1/2011
Rawlins County	7/1/2011	8/31/2011
Reno County	Not ROZ	Not ROZ
Republic County	7/1/2011	12/17/2012

Rice County	7/1/2013	8/5/2013
Riley County	Not ROZ	Not ROZ
Rooks County	7/1/2011	7/1/2011
Rush County	7/1/2011	8/8/2011
Russell County	7/1/2011	7/1/2011
Saline County	Not ROZ	Not ROZ
Scott County	7/1/2011	7/1/2011
Sedgwick County	Not ROZ	Not ROZ
Seward County	5/27/2021	06/21/2021
Shawnee County	Not ROZ	Not ROZ
Sheridan County	7/1/2011	10/21/2013
Sherman County	7/1/2011	7/12/2011
Smith County	7/1/2011	7/18/2011
Stafford County	7/1/2011	7/25/2011
Stanton County	7/1/2011	4/1/2013
Stevens County	7/1/2013	8/19/2013
Sumner County	7/1/2013	8/22/2016
Thomas County	7/1/2011	7/18/2011
Trego County	7/1/2011	7/1/2011
Wabaunsee County	7/1/2014	5/7/2018
Wallace County	7/1/2011	7/1/2011
Washington County	7/1/2011	7/7/2014
Wichita County	7/1/2011	11/4/2013
Wilson County	7/1/2011	12/19/2011
Woodson County	7/1/2011	7/1/2011
Wyandotte County	Not ROZ	Not ROZ