

# Rural Opportunity Zones(ROZ)

## 2024 ANNUAL REPORT

*JANUARY 2025*



**KANSAS**  
COMMERCE



# The Rural Opportunity Zone (ROZ)

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The Rural Opportunity Zone (ROZ) program was introduced in 2012. As one of Commerce's workforce recruitment tools, the goal of the program is to attract residents to rural areas where population losses have been the steepest. It includes two individual financial incentives that are funded through a single appropriation of \$5 million. Each incentive has eligibility requirements, which were developed with community and other stakeholder input. The program was initially limited to 50 counties, but since has expanded to include 95 counties. The program consists of two components: (1) a state income tax credit; and (2) student loan repayment assistance. Currently:

- **95 of the 95 eligible counties** offer student loan repayment assistance and the income tax credit component
- **40 counties** are funding student loans
- **11 cities** offer city sponsorship

In 2024, the eligibility requirements were updated by Lt. Governor Toland to support the goal of recruiting our Kansas youth to return to their rural hometowns after completing college or technical school. Those that return home to work and live are now eligible to participate in this program. Additionally, anyone who has completed a residency, internship or student teaching program are also eligible to stay in the rural community where they completed this requirement.

## STUDENT LOAN REPAYMENT ASSISTANCE

The student loan repayment assistance component of ROZ aims to help rural businesses and communities recruit people with a higher education degree to fill open positions within the area. By partnering with business and county sponsors, Kansas offers \$3,000 per year for five years to apply toward student loans of eligible individuals. If an individual's loan balance is less than \$15,000, they receive 20 percent of the loan balance paid each year. For example, a person with \$10,000 in student loan debt would receive \$2,000 per year for five years.

To qualify for student loan repayment assistance, an applicant must:

- Establish domicile in a ROZ county on or after the date on which the county opted into the student loan program.
- Have an associate, bachelor's or postgraduate degree prior to moving to a ROZ county.
- Have an outstanding student loan balance in applicant's name.
- Have a local matching sponsor. An applicant must have a sponsor to receive funding for the program.

## STATE INCOME TAX CREDIT

The five-year state income tax credit aims to relieve some of the costs associated with an interstate move, such as registering and insuring an automobile or paying required deposits for rent and utilities. The tax credit component of the ROZ program provides a credit for 100% of the participant's state income tax liability for up to five years.

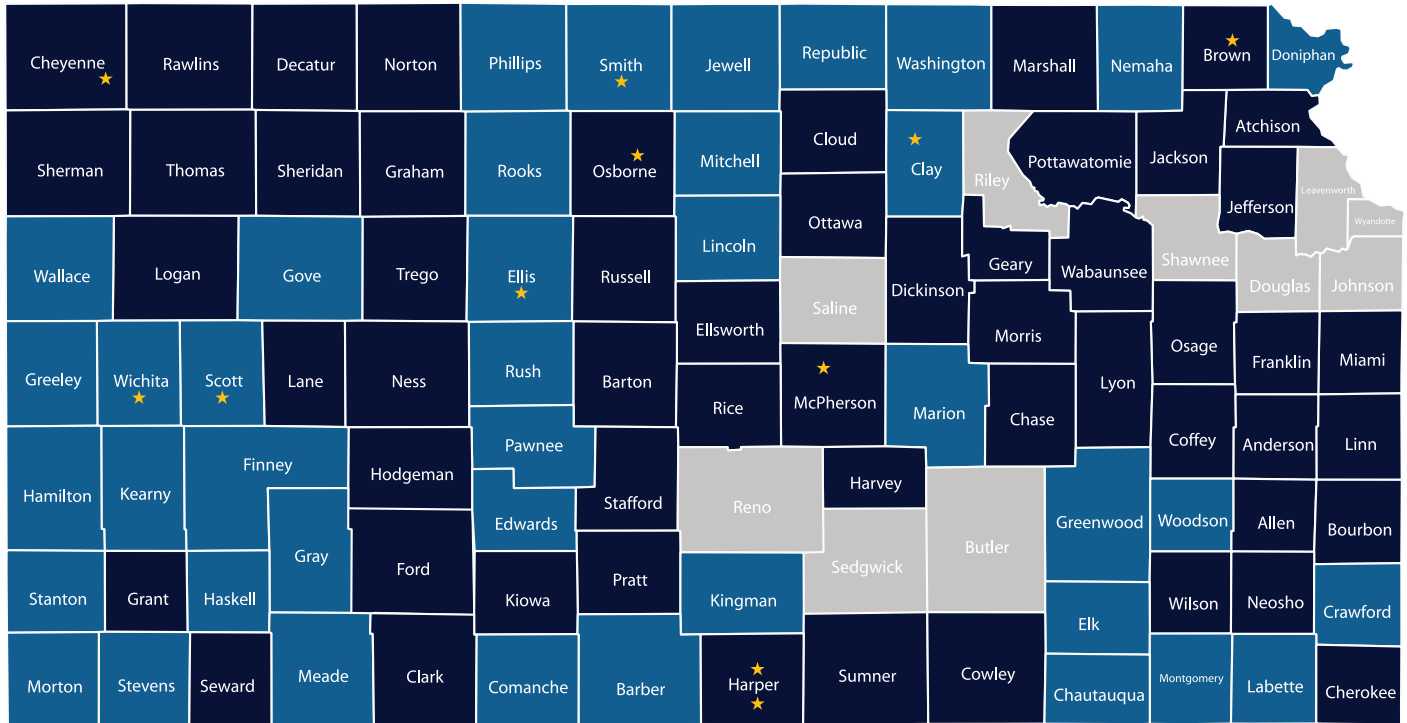
To qualify for the state income tax credit, the applicant must:

- Establish domicile in a ROZ county on or after the date the county was included in the program.
- Have lived outside the state of Kansas for at least five years prior to establishing domicile in the ROZ county.
- Earned less than \$10,000 in Kansas-source income in each of the five years immediately prior to establishing domicile in the ROZ county.
- Reside in the county from January 1 to December 31 of the year the credit is requested.

# ROZ FINANCIAL STATISTICS 2012 - 2023

TAX YEAR	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
FILERS	104	259	342	420	492	524	503	497	481	445	468	597
CREDIT ALLOWED	\$263,660	\$575,331	\$968,896	\$1,289,433	\$1,344,639	\$1,731,122	\$1,929,079	\$1,960,796	\$1,810,423	\$1,648,850	\$1,696,675	\$2,354,161

**TOTAL CREDIT ALLOWED - \$17,573,065**



**4,386**

TOTAL APPLICATIONS

**2,238**

STUDENT LOAN  
PARTICIPANTS  
ALL TIME

**248**

CURRENTLY ACTIVE

**677**

RECEIVED FULL BENEFITS

**577**

WITHDREW - NEVER  
FUNDED\*

**111**

WITHDREW - PAID  
LOANS OFF EARLY

**500**

DISQUALIFIED

**142**

WAITING FOR SPONSOR

**40**

COUNTIES FUNDING  
STUDENT LOANS

\*Eligible applicants withdrawn from the ROZ program due to lack of available funding in the county or applicant moved from the eligible county.



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Learn more about Rural Opportunity Zones via our Transparency Database:

