

## 2017 El Dorado Kansas Housing Resources Corporation Moderate Income Housing Application

### Application for Homeowner Downpayment Assistance

#### First Application Round:

- January 2, 2018-March 4, 2018
- Complete applications will be evaluated on a first come, first serve basis
- Submit complete applications beginning at 8:00 a.m. on January 2, 2018 to  
City of El Dorado Engineering Department  
216 N. Vine  
El Dorado, KS. 67042
- Incomplete applications will not be considered until all information has been provided.
- Total funding available: \$190,000
- Eligible activities: Down payment assistance for the purchase of new single family homes.

#### Guidelines for Down payment assistance:

- A new single family homes shall be defined as a home that has never been occupied.
- Eligible single family home shall include:
  - Existing new homes, homes under construction and custom homes
  - Single family, 1/2 twin home, single condo unit or ½ duplex
- Assistance will not exceed 10% of the sale price at closing
- 2 bedroom, 2 bath homes will be eligible for funding up to \$10K
- 3 bedroom, 2 bath homes will be eligible for funding up to \$15K
- Down payment assistance may not be used for closing costs
- No cash will be paid directly to the homeowner
- Home cost shall not exceed \$200,000
- Homes must be at least 1,100 sq. feet
- Appliances required: dishwasher, stove and hood or minimum accommodations for the installation of appliances
- Basement is not required but allowed
- Homes must have at least a 1 car garage and off street parking for 2 cars
- A finish grade, front and back seeded yard will be required
- Concrete driveway required
- All homes must be purchased and occupied by individuals/families that fall within the Moderate Income Housing Income Range guidelines. (See Exhibit A)
- All homes must comply with the accessibility standards identified in K.S.A. 58-1401, et seq (See Exhibit B)
- All homes/units must meet the minimum standards of the 2006 International Energy Conservation Code or Energy Star Program (See Exhibit C)
- All home construction must be started within 90 days of application approval and be completed within 9 months of the start of construction
- A subordinate mortgage will be filed on all homes and the homeowner must repay a prorated amount of the grant to the City of El Dorado if the applicant sells or ceases to occupy the home within ten years of its construction.

## **2017 El Dorado Kansas Housing Resources Corporation Moderate Income Housing Application**

### **Second Application Round:**

- March 5, 2018 until all funds are committed.
- Complete applications will be evaluated on a first come, first serve basis.
- Submit complete applications beginning at 8:00 a.m. on March 5, 2018 to  
City of El Dorado Engineering Department  
216 N. Vine  
El Dorado, KS. 67042
- Incomplete applications will not be considered until all information has been provided.
- Eligible activities:
  - Down payment assistance for the purchase of new single family homes.
  - Gap filler for new construction of moderate income rental housing.
- The application and additional guidelines for new construction of moderate income rental housing will be made available by January 19, 2018.

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**Applicants for single family unit down payment assistance please provide the following:**

**Name:** \_\_\_\_\_

**Current Address:** \_\_\_\_\_

**Phone number:** \_\_\_\_\_

**Email:** \_\_\_\_\_

**Family Size:** \_\_\_\_\_

**Please attach the following:**

1. Fully executed contract for purchase or construction of a single family home with a value of \$200,000 or less that details the home size and amenities required under the guidelines.
2. Mortgage commitment letter conditional on appraisal only or proof of available cash.
3. Copy of your 2016 tax return and recent pay stub for each working family member to verify income as a moderate income family.
4. Proof of ownership of the parcel where home will be constructed or a fully executed real estate contract for purchase of same.
5. Copy of the title commitment showing any exceptions.
6. Proper zoning must be in place at the time of application.
7. Contractor must be registered with the El Dorado Engineering Department and provide proof of insurance.
8. Additional information may be requested.

**Submit complete applications beginning at 8:00 a.m. on January 2, 2018:**  
**City of El Dorado Engineering Department**  
**216 N. Vine**  
**El Dorado, KS. 67042**

**Funding for this program made available by:**  
**Kansas Housing Resources Corporation Moderate Income Housing Program.**



**2017 El Dorado Kansas Housing Resources Corporation Moderate Income Housing Application**

**Attachment A  
Kansas Housing Resources Corporation  
Moderate Income Housing Income Range Guidelines  
Based upon HUD FY 2017 State Income Limits**

	<b>1 person</b>	<b>2 persons</b>	<b>3 persons</b>	<b>4 persons</b>	<b>5 persons</b>	<b>6 persons</b>	<b>7 persons</b>	<b>8 persons</b>
Maximum	\$71,906	\$82,219	\$92,438	\$102,750	\$111,000	\$119,156	\$127,406	\$135,656
Minimum	\$28,763	\$32,888	\$36,975	\$41,100	\$44,400	\$47,663	\$50,963	\$54,263

EXHIBIT B

# Kansas Statutes

Browsable and searchable archive of 2009 Kansas Statutes Annotated (K.S.A.)

## **Chapter 58: Personal And Real Property**

### **Part 6.--MISCELLANEOUS PROVISIONS**

#### **Article 14: Accessibility Standards For Certain Dwellings**

##### **Statutes:**

- [58-1401: Accessibility standards for certain dwellings; definitions.](#)
- [58-1402: Same; design and construction standards.](#)
- [58-1403: Same; application to new dwellings.](#)
- [58-1404: Same; condition of release of public financial assistance.](#)
- [58-1405: Same; waiver of requirements.](#)
- [58-1406: Same; act not applicable to certain dwellings.](#)
- [58-1407: Same; rules and regulations.](#)

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- **58-1401: Accessibility standards for certain dwellings; definitions.** As used in this act:

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(a) "Dwelling" means any single family residence and each individual living unit in a duplex or triplex residential building which is constructed with public financial assistance.

(b) "Public financial assistance" means:

- (1) A building contract or similar contractual agreement with any state agency;
- (2) any real estate received by the owner through a donation by the state;
- (3) state tax credits;
- (4) grant assistance from state funds;
- (5) state loan guarantees; or
- (6) federal funds administered by the state or a state agency.

(c) "Director" means the director of the division of housing in the Kansas development finance authority.

**History:** L. 2002, ch. 175, § 1; L. 2003, ch. 154, § 15; July 1.

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- **58-1402: Same; design and construction standards.** (a) Except as provided by this act, dwellings shall be designed and constructed to have at least one accessible entrance on an accessible route. If the entrance is served by a ramp, the ramp shall have a maximum slope not to exceed a ratio of one inch rise to every 12 inch horizontal run and shall have a level landing at the top and bottom of each run.
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Accessible entrance doors and doorways shall have a minimum clear opening of 32 inches. The accessible entrance may be any entrance at the front, side, back or garage of the dwelling that is served by an accessible route. The accessible route shall be no less than 36 inches wide with a slope not to exceed a ratio of one inch rise to every 20 inch horizontal run. If a patio door serves as an accessible entrance, a standard six-foot sliding patio door assembly shall be deemed to be sufficient to comply with the requirements of this subsection. The threshold of such doors shall not exceed 1/2 inch or, in the case of a sliding door, 3/4 inch.

(b) All doorways located on the same floor on which the accessible entrance is located within the dwelling intended for user passage within the dwelling shall be sufficiently wide to allow passage by persons using wheelchairs. Except for doors serving closets having less than 15 square feet in area, all doors located on the same floor on which the accessible entrance is located which are intended for user passage shall provide a minimum 32-inch clear opening with the door open 90 degrees measured between the face of the door and the doorstop.

(c) An accessible route located on the same floor on which the accessible entrance is located shall be designed and constructed in such a manner that a 36-inch wide route is provided with a slope not to exceed a ratio of one inch rise to every 20 inch horizontal run. Such route shall have ramped or beveled changes at door thresholds. Beveled edges of such thresholds shall not exceed 1/2 inch or, in the case of a sliding door, 3/4 inch.

(d) In bathrooms located on the same floor on which the accessible entrance is located, the walls at the bathtub, shower and toilet shall be reinforced so that grab bars may be installed at a later date, if needed. Such reinforcement shall be sufficient enough to support a sheer force of 250 pounds.

(e) Light switches, electrical outlets, thermostat controls and other controls located on the same floor on which the accessible entrance is located shall be placed so that a person using a wheelchair can access the controls using either a forward or sideward approach. Such controls shall be placed no less than 15 inches nor more than 48 inches from the floor in the case of a forward approach. Such controls shall be placed no less than nine inches nor more than 54 inches from the floor in the case of a sideward approach. If multiple controls serve the same elements, only one need be accessible.

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**History:** L. 2002, ch. 175, § 2; July 1.

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- **58-1403: Same; application to new dwellings.** Except as provided by this act, the design and construction of all new dwellings shall conform to the accessibility standards specified in [K.S.A. 58-1402](#), and amendments thereto.

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**History:** L. 2002, ch. 175, § 3; July 1.

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- **58-1404: Same; condition of release of public financial assistance.** (a) Whenever public financial assistance for dwellings is available, information concerning the requirements of this act shall be included in any notice or educational material regarding the availability of such financial assistance. Prior to releasing funds to a person receiving such financial assistance, the administrator of the program or other appropriate officer or employee shall require the person who is to receive such financial assistance to sign an affidavit of intent to comply with the requirements of this act.

(b) Except as provided by [K.S.A. 58-1405](#), and amendments thereto, any person who accepts public financial assistance and fails to comply with the requirements of this act may be ineligible to receive public financial assistance in the future.

**History:** L. 2002, ch. 175, § 4; July 1.

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- **58-1405: Same; waiver of requirements.** (a) Upon application therefor, the director may waive any requirement of [K.S.A. 58-1402](#), and amendments thereto. Applications for a waiver shall be submitted to the director. If the director determines that such compliance is financially or environmentally impractical, the director may waive such requirement. The director shall render a decision regarding any application submitted pursuant to this section within 60 days of receipt thereof.

(b) Unless otherwise provided by rules and regulations adopted by the director, proceedings to consider a waiver under this section shall be conducted in accordance with the provisions of the Kansas administrative procedure act.

(c) Appeals from the decision of the director shall be governed by the provisions of the act for judicial review and civil enforcement of agency actions.

**History:** L. 2002, ch. 175, § 5; L. 2003, ch. 154, § 16; July 1.

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- **58-1406: Same; act not applicable to certain dwellings.** The provisions of this act shall not apply to any dwelling which is:

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(a) A private residence which is owner-occupied or which is under contract for occupation by the owner;

(b) a private residence for which an individual tax credit is received;

(c) a private residence which is financed with funds from the federal housing administration, rural development programs administered by the United States department of agriculture or under a single-family mortgage guarantee assistance program;

(d) a private residence for which rental vouchers or certificates under 42 U.S.C. §1437 are accepted;

(e) financed with public funds other than state funds or federal funds administered by the state or a state agency; or

(f) a dwelling the design or construction of which commenced prior to July 1, 2002, as evidenced by (1) a payment for such design or construction, (2) a contract for such design or construction or (3) or other proof sufficient to the director as prescribed by rules and regulations.

**History:** L. 2002, ch. 175, § 6; L. 2003, ch. 154, § 17; July 1.

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- **58-1407: Same; rules and regulations.** The director shall adopt any rules and regulations necessary to implement the provisions of this act.

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**History:** L. 2002, ch. 175, § 7; L. 2003, ch. 154, § 18; July 1.



EXHIBIT C

## How New Homes Earn the ENERGY STAR

To earn the ENERGY STAR, a home must meet strict guidelines for energy efficiency set by the U.S. Environmental Protection Agency (EPA). Homes achieve this level of performance through a complete package of building science measures including:

A Complete Thermal Enclosure System — Comprehensive air sealing, properly installed insulation, and high-performance windows work together to enhance comfort, improve durability, reduce maintenance costs, and lower monthly utility bills.

A Complete Heating and Cooling System — High-efficiency systems that are engineered and installed to deliver more comfort, better moisture control, improved indoor air quality, and quieter operation.

A Complete Water Management System — A comprehensive package of best building practices and materials protects roofs, walls and foundations from water damage, provides added protection, and reduces the risk of indoor air quality problems.

Energy-Efficient Lighting and Appliances — ENERGY STAR certified lighting, appliances, and fans are commonly installed throughout ENERGY STAR certified homes, helping to reduce monthly utility bills, while providing high-quality performance.

To ensure that a home meets ENERGY STAR guidelines, third-party verification by a certified Home Energy Rater (or equivalent) is required. This Rater works closely with the builder throughout the construction process to help determine the needed energy-saving equipment and construction techniques and conduct required on-site diagnostic testing and inspections to document that the home is eligible to earn the ENERGY STAR label.

Since the inception of the ENERGY STAR Certified Homes Program, the program's requirements have evolved. Learn more about the [history of the ENERGY STAR Certified Homes Program](#).

### Step 1: Builder Chooses to Partner with ENERGY STAR

Through a Partnership Agreement with EPA, a builder agrees to affix an ENERGY STAR label on homes that are independently verified to meet program guidelines and to build at least one ENERGY STAR certified home every 12 months to maintain their partnership. Through the Partnership Agreement process, the builder also selects a Home Energy Rater to work with to qualify their homes.

It is important for consumers to recognize that an ENERGY STAR builder partner does not necessarily build exclusively ENERGY STAR certified homes. Some builder partners offer ENERGY STAR in specific home models, subdivisions or developments, or as an upgrade option. However, there are also many builders that have made a commitment to building 100% ENERGY STAR certified homes across their entire operation and developers who require all ENERGY STAR construction in their developments. To find participating builder partners in your area, visit the [ENERGY STAR Partner Locator](#).




### Step 2: Builder Works with the Rater to Select Appropriate Energy-Efficient Home Features

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The builder submits their architectural plans to their Home Energy Rater for review and analysis. The Rater looks for key information on the plans to help the builder choose the best combination of energy-efficient features to ensure that the home will earn the ENERGY STAR label when constructed. Some Raters rely on a prescriptive package of energy improvements developed by EPA, while others develop a customized approach for each home using specialized home energy modeling software. [Learn more](#) about the different approaches to selecting features for ENERGY STAR certified homes.

### Step 3: Builder Constructs Home and Rater Verifies Features and Performance.

With the energy-efficient features selected, the builder then proceeds with construction of the home. Throughout the construction process, the Rater performs a number of inspections and diagnostic tests to verify the proper installation of the selected energy-efficient features and overall energy performance of the home. [Learn more](#) about the home analysis and inspection process.

Special note on the Sampling Protocol: Builders who have demonstrated an ability to consistently meet the ENERGY STAR guidelines may be eligible to have their homes verified using RESNET's Sampling Protocol. Under that protocol, groups of homes that meet certain eligibility criteria can be certified based on tests and inspections performed on a sample of the homes. For more information, see [Chapter 6 of the Mortgage Industry National Home Rating Standards](#)  .



### Step 4: Rater Qualifies the Home as ENERGY STAR and Issues an ENERGY STAR Label

After the Rater completes the final inspection and determines that all requirements have been met, the Rater will provide the builder with an ENERGY STAR label, which is placed on the circuit breaker box of the home. This label provides the homeowner with documentation that the home is ENERGY STAR certified, and includes the home address, builder name, Rater name, and date verified. Builders will also provide a paper certificate or copy of the Home Energy Rating report to homeowners.