



## **Proponent Testimony for House Bill 2431**

Expanding the rural opportunity zone program by changing the definition of rural opportunity zone, expanding eligibility for program participants, adding down payment assistance as a benefit under such program, providing for a two-track program and establishing a new rural community building program option.

Prepared for the Committee on Taxation

March 17, 2021

Thank you for the opportunity to submit written testimony in support of House Bill 2431. The programing laid out in HB 2431 provides an expansion of the Rural Opportunity Zone program and encourages broader use of the program in additional counties and communities state-wide.

Since the program began, Unified Greeley County has been an eager, active, and committed participant in the Rural Opportunity Zone program. Though we hold the distinction of being Kansas' least populated county, we have made strides in reversing previous population declines over the past several years thanks, in part, to the benefits of the ROZ program. We have seen college-educated individuals, many bringing spouses and children to the community, move to our area.

Unified Greeley County currently has 20 active ROZ student-loan repayment participants. Many have bought homes in our community and they are fully employed, working in a variety of industries. When surveyed, ROZ participants tell us how important the program is to their decisions to move to our community. The program is making a difference for Unified Greeley County, as evidenced by our ranking as 8<sup>th</sup> in the state in degrees per capita and an average county age that has fallen from 46.6 in 2010 to 36.5 in 2018.

We appreciate the opportunity to continue our partnership with the state in providing student loan repayment support and support the reforms HB 2431 makes to the existing program – 1) expanding student loan repayment opportunities for those who pursued technical or certificates in trades and 2) extending student loan repayment incentives to young people who grew up in our communities. Those educated in skilled trades are equally as important in our rural communities and previous policies often created difficulties for students to qualify for the program if they never lived off-campus while outside our community or returned home immediately after completing a four-year degree. Yet, those who grew up in our rural communities are also the ones who are most likely to stay and easily acclimate to life here.

Additionally, we believe the opportunity to expand a financial incentive to those purchasing homes may be attractive to many communities – it builds on the idea of establishing roots in communities for years to come and provides a benefit for those who may not have outstanding student loan debt.

We plan to continue offering the benefits outlined in the original program, and yet, we know the importance of the alternate rural opportunity zone track outlined in the bill. When we look back on the progress our community has made in the past 15 years, substantial strides occurred after the community began addressing some of the underlying challenges we faced – believing in our community and its future, establishing a web presence to provide information and a virtual front door to the world, and addressing our community’s housing shortage. Having collective community wins – like saving our movie theater, unifying our governments, and establishing a year-round recreation program – gave us courage and confidence to tackle the more daunting challenges of adding housing units, determining routes for needed school and hospital improvements, and building a proactive community that is responsive to the needs of its citizens.

Kansas faces challenges moving forward, one of which is the rapid out-migration of our state’s youth. The Rural Opportunity Zone program provides an important tool to help communities attract and retain educated individuals who contribute to our communities as employees, business owners and job creators, home buyers, parents, and productive citizens. If we say we want young people to build their lives in our community, participating in the ROZ program is one powerful and deliberate way to demonstrate that.

We strongly support the continuation of the Rural Opportunity Zone program and know that the communities statewide that choose to participate in the program are seeing its benefits. Thank you for the opportunity to provide testimony today and I encourage you to contact me if you have any questions.

Respectfully,

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