

Rasor, Jessica

Subject: FW: <EXTERNAL-SENDER>Fw: KPB Public Meeting Comment
Attachments: Office Depot Scan 11-11-2024_16-04-05-723.pdf

From: mgrtotravel@aol.com <mgrtotravel@aol.com>
Sent: Monday, November 11, 2024 4:12 PM
To: G_Notify_AssemblyClerk <G_Notify_AssemblyClerk@kpb.us>
Subject: <EXTERNAL-SENDER>Fw: KPB Public Meeting Comment

CAUTION: This email originated from outside of the KPB system. Please use caution when responding or providing information. Do not click on links or open attachments unless you recognize the sender, know the content is safe and were expecting the communication.

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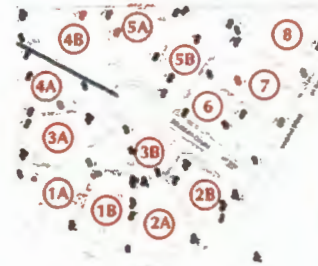


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Ray Oyemi

Property Portfolio Manager,
Broker, Developer.

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PHASE 1 **PHASE 2** **PHASE 3**

BY: CONSOLIDATED DEVELOPMENT & MANAGEMENT, LLC

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Property Portfolio Manager, Broker, Developer.
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EXHIBIT A

Under development...

CIECHANSKI RESIDENCES ^{AT}

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- ~~Ambulatory / Medical Surgery~~; IN THE NEIGHBORHOOD.
- **Nursing School Program.** IN THE COMMUNITY.
- **Bed & Breakfast;**
- ~~Commercial/Retail/Groceries;~~ **COMMUNITY COMMISSARY**
- **Medi-Vac/Helicopter Pad;** PLANNED.
- **Mini-Golf, Spa, Outdoor Recreation, Dog Park.**
- **Childcare/Pre-School; and an Adult Daycare**
- **Bait & Tackle for your fishing needs**
- **United States Mail/Postal Annex.**
- **Shuttle Transportation to and between:** NIKISKI, HOMER, SEWARD, SOLDOTNA, COOPER LANDING, AND OTHER POINTS OF INTEREST.

Presented By:

Ray Oyemi, ARM/Kellogg Executive Scholar.

Principal/Broker.

CONSOLIDATED DEV. & MGMT., LLC

Subject: Submission in view of "written comment"

TO KENAI PENINSULA BOROUGH ASSEMBLY PUBLIC HEARING, NOVEMBER 12, 2024.

Re: Consolidated Development & Management, summary introduction of intent and purposes, Kenai Project, and a cursory glance at the two sided coin of a mixed use community of Neighborhood Commercial (C-3 light Commercial) interplay with convalescence retirement and a multigenerational constituent.

This project as an accompaniment is highly complemental as well as complimentary to the Borough's own Strategic Development Plan (of any prescribed year or period of time). All of its components provide some immediate answers to our continuum of needs in critical care areas such as AFFORDABLE HOUSING and WELLNESS. The development as it progresses would evidence a great support of open space living, and the concept of "BUILD WELL TO LIVE WELL".

To whom is this best addressed?

CPH could achieve continuing growth without assimilating Providence concrete jungle model, while Heritage Place could benefit from a satellite care hub such as proposed herein.

Chief amongst a list of potential beneficiaries of this development would be our very own KENAI PENINSULA HOSPITAL, A GROUP OF INTELLECTUALS AND THEIR SUPPORT PERSONNEL BEST SUITED FOR SOCIAL ENTERPRISE IN THEIR INTERACTIONS WITH THEIR CONSTITUENTS, MORE SO THAN PAN HANDLING FOR GRANTS! This constitutes a must look into type of acquisition or collaborative development by KPGH

Close lock: APPEAL FEATURES.

The business, light commercial appeal:

Exhibit A attached outlines the core components of the project – Kenai Wellness and Hospitality Estates, showing the revised aspects in our response to community feedback. Some of the revised items are also deferred for potential end users. Example a health or medical end user may have more need for helicopter transport of patients, just as a medical radiation oncologist might need to open a second office or consulting location not so far away from Kenai.

Patient rentals and Travelling Nurse rentals constitute another significant constituent – lumped with housing category

It is worth mentioning that each service discipline has its own budget and individual business plan. In the same professional courtesy, the final design package is on hold for input by designated end users' input.

The residential/community appeal: Exhibit 3. Attracting upscale prospects. No haggling on home cost!

Come along with me and read through engaging communication with one party of the three families that each purchased two lots to be built for them. End revelation; Alaska has the appeal of a state to return to for the last moments with loved ones or simply retirement. Further, Kenai and Soldotna are gaining as retirement destination points for wellness and recuperation. We captured seven of each such pairs during each of the last two KPB Home shows! This development has been seven years in the making! Completed, it will be at \$28 million valuation, light commercial, health care and residential.

Kenai is no longer just for fishing.....Not anymore!

Welcome To Your New Community!

Aspiring to be your neighbor.

Sincerely,



Ray Oyemi Consolidated Development & Mgmt., LLC

Management/Development/Acquisition/Repositioning/Divestiture.

CONSOLIDATED DEV. & MGMT., LLC ANCHORAGE/KENAI.

EXHIBIT B1 DISCLOSURE.

**Fw: Additional information to: Know your drinking water quality way before you build!
Welcome To Your New Community!**

From: mgrtotravel@aol.com (mgrtotravel@aol.com)

To: mgrtotravel@aol.com

Date: Sunday, November 10, 2024 at 03:01 PM AKST

----- Forwarded Message -----

From: mgrtotravel@aol.com <mgrtotravel@aol.com>

To: [REDACTED]

Cc: mgrtotravel@aol.com <mgrtotravel@aol.com>

Sent: Saturday, November 9, 2024 at 10:05:21 PM AKST

Subject: Additional information to: Know your drinking water quality way before you build! Welcome To Your New Community!

For Ms. [REDACTED] and the Buying Party of [REDACTED] and [REDACTED]. (Please share with them).

Dear Ms. [REDACTED],

As a matter of disclosure and welcoming information while you are still looking into the community of Ciechanski Residences at Kenai Wellness and Hospitality estates, you will be getting memos and information on current and on-going items and issues of importance.

Such issues both current and in recent past included observations and any concerns on the gravel pit (which you saw during your site visit), as well as running into Mr. Travis Penrod (President of DWE HOA). As I explained, our development is not part of the HOA, and not subject to HOA fees.

Contested issues have also included rezoning a portion of the development to light commercial (C-3) for the benefit of the community in light of amenities. This was hotly contested. This community is very active and dedicated to addressing issues as these. The C-3 aspect eventually got a buy in by the community at large. Hearings are still going on. Further, on the issue of the Gravel Pit an application recently came in to expand the operation. This was met with diligent opposition, which continues to this day. Without knowing the future outcome, Consolidated Development for its part plans on adding monitoring wells for underground water monitoring, should this be needed at strategic places on our development.

I am taking the liberty to share some recent correspondence and memos with you, to be shared with your Buying Party. You are also invited to attend scheduled meetings as may interest you, to make contributions even though you are not yet a resident.

I still look forward to looking over some floor plan and home designs with you and your buying party.

Please feel free to call, at any time. This is going to be a pleasant community to move into, and Age In Place

Your future neighbor,

Ray Oyemi.

(Attachments).

On Thursday, October 24, 2024 at 09:38:06 AM AKDT, [REDACTED] wrote:

Sent from my iPhone

Begin forwarded message:

From: "[REDACTED]" [REDACTED]
Date: October 23, 2024 at 8:25:09 AM AKDT
To: mgtotravel@aol.com
Cc: [REDACTED]
Subject: FW: Purchase & Sales Agreement Drafts. Know your drinking water quality way before you build! Welcome To Your New Community!

Thanks Ray. I will review the agreements today.

Do you mean to say the well must be installed this month?

What kind of well are we talking about? Will it be a drilled well or driven well?

I thought if we committed to the purchase by the end of this month, the well would be included.

Just want to clarify. Thanks, [REDACTED]

From: mgtotravel@aol.com
Date: October 22, 2024 at 8:13:33 PM AKDT
To: [REDACTED]
Subject: Purchase & Sales Agreement Drafts. Know your drinking water quality way before you build! Welcome To Your New Community!

Dear [REDACTED]

It is important to keep in mind that while this proposal is aimed at encouraging you to take advantage of early water well (as well as

some cost savings), I will still honor the \$55,000 for each lot in the event that you do not care for early well installation by

the end of this month. My "unearned commission" enables me to pass on some savings to prospective community members.

On the issue of early development, this would not affect persons who are purchasing two lots as the two would not have to be

built immediately, but the vacant one will definitely need to be "dressed" (as in groomed yard or decorated yard). This is to enhance

my community growth and outlook initiative.

I look forward to your comments and feedback. WELCOME TO YOUR NEW COMMUNITY!

Sincerely,

Ray Oyemi, *Kellogg Executive Scholar.*

Sales/Development/Acquisition/Management/Divestiture/Repositioning

www.purposefulhomes.net

On Tuesday, October 22, 2024 at 06:58:52 AM AKDT, [REDACTED] wrote:

I believe 3a and 3b will be our choice. I like that they will have southern exposure in the back yard.

Sent from my iPhone

On Oct 21, 2024, at 9:07 PM, mgrtotravel@aol.com wrote:

Dear Ms. [REDACTED],

I am truly glad that you found the two lots that you anticipated for your retirement living in our upcoming Community of Care here at Ciechanski Residences on Kenai Wellness and Hospitality Estates. I also understand why you would want me to write up the Purchase and Sales Agreement as soon as possible.

May I suggest the following:

That I write up both sets of 1 acre+ properties 3A and 3B, as well as 5A and 5B while you consider the appealing as well as competing attributes of each set of these 1 + acre properties, including their proximities to the conveniences such as planned shuttle service and open space.

I will present you with a gallery of one level ADA Compliant, breadth taking homes to be built cost effectively by any of our builders, which will also give you the opportunity to further evaluate which lots combination best meets your retirement aspirations. A connoisseur and multiple lot owner as yourself would enjoy this exercise.

Should you still just want to close on the lots (either combination), I shall be glad to accept your chosen lot combination.

It has been delightful making your acquaintance. I look forward to consummating additional transactions.

Sincerely,

Ray Oyemi, *Kellogg Executive Scholar*

Consolidated Development & Mgmt., LLC

www.purposefulhomes.net

907-301-5185

On Monday, October 21, 2024 at 08:13:45 AM AKDT, [REDACTED]

[REDACTED] wrote:

Lunch is difficult for me. I have foster dog and must check on her at lunch.

Do you have a purchase agreement, or shall I draft one?

Sent from my iPhone

On Oct 20, 2024, at 7:57 PM, mgrtotravel@aol.com wrote:

This is not a solicitation for any unethical reason, but I would appreciate treating you to lunch in Anchorage as I would like to know you and your knowledge base better. The era of build/develop and hold is here!! I would like to discuss this prospect with you.

I am home in Anchorage. Second home, Kenai.

Respectfully,

Ray

Consolidated Development & Mgmt.

On Saturday, October 19, 2024 at 10:14:37 PM AKDT, mgrtotravel@aol.com <mgrtotravel@aol.com> wrote:

Note: I forgot to mention that I am in Anchorage for the week, in case you have any questions.

I returned tonight, so it is no bother at all should you have any questions.

Ray.

On Saturday, October 19, 2024 at 07:30:08 PM AKDT, mgrtotravel@aol.com <mgrtotravel@aol.com> wrote:

No.

On Saturday, October 19, 2024 at 06:43:01 PM AKDT, [REDACTED] <[\[REDACTED\]@aol.com](mailto:[REDACTED]@aol.com)> wrote:

Ray. Will there be HOA fees?

Ray Oyemi

(Side note/comment: Buyer indicated cash purchase. No further comment on the subject, except for home type and style).



KBP Memos and notes.pdf

644.8kB



KENAI PENINSULA
Borough

Planning Department

144 North Binkley Street, Soldotna, AK 99669 | (P) 907-714-2200 | (F) 907-714-2378 | www.kpb.us

NOTICE OF PUBLIC HEARING

CONSOLIDATED DEVELOPMENT & MANAGEMENT LLC
200 W 34TH AVE
ANCHORAGE, AK 99503

October 9, 2024

NOTICE IS HEREBY GIVEN that the Kenai Peninsula Borough (KPB) received a petition to amend the Diamond Willow-Fairfield Local Option Zoning District (LOZD) in Soldotna, Alaska, and will conduct public hearings on the matter. This ordinance would re-zone three parcels from the current Single Family Residential District (R-1) to a Mixed-Use District (C-3).

Petitioner: Ray Oyemi, Consolidated Development & Management, LLC.
Parcel ID(s): 05527213, 05527214, 05527215
Legal: Diamond Willow Kenai Wellness Estates Addn Lot A3, A4, A5

You are being sent this notice because you own property in, or within 300 feet of, the Diamond Willow – Fairfield LOZD and are invited to comment and give testimony at the following public meetings:

- **KPB Planning Commission:** Monday, October 28, 2024 7:30 p.m., in the KPB Assembly Chambers, 144 N. Binkley St. Soldotna, Alaska and via Zoom, Meeting ID 907 714 2200. Written comments for this meeting must be received by 1:00 pm Friday, October 25, 2024 and may be mailed to 144 N. Binkley St., Soldotna, Alaska 99669, Soldotna, Alaska 99669 or emailed to planning@kpb.us.
- **KPB Assembly Introduction:** Tuesday, November 12, 2024, 6:00 p.m. in the KPB Assembly Chambers, 144 N. Binkley St. Soldotna, Alaska, and via Zoom, Meeting ID 895 1103 3332 Passcode 193069. Written comments for this meeting must be received by 5:00 p.m. Tuesday, November 12, 2024 and may be mailed to 144 N. Binkley St., Soldotna, Alaska 99669 or emailed to assemblyclerk@kpb.us.
- **KPB Assembly Public Hearing:** Tuesday, December 10, 2024, 6:00 p.m. in the KPB Assembly Chambers, 144 N. Binkley St. Soldotna, Alaska, and via Zoom, Meeting ID 895 1103 3332 Passcode 193069. Written comments for this meeting must be received by 5:00 p.m. Tuesday, December 10, 2024 and may be mailed to 144 N. Binkley St., Soldotna, Alaska 99669 or emailed to assemblyclerk@kpb.us.

For additional information, contact Ryan Raidmae at rraidmae@kpb.us or (907) 714-2462.

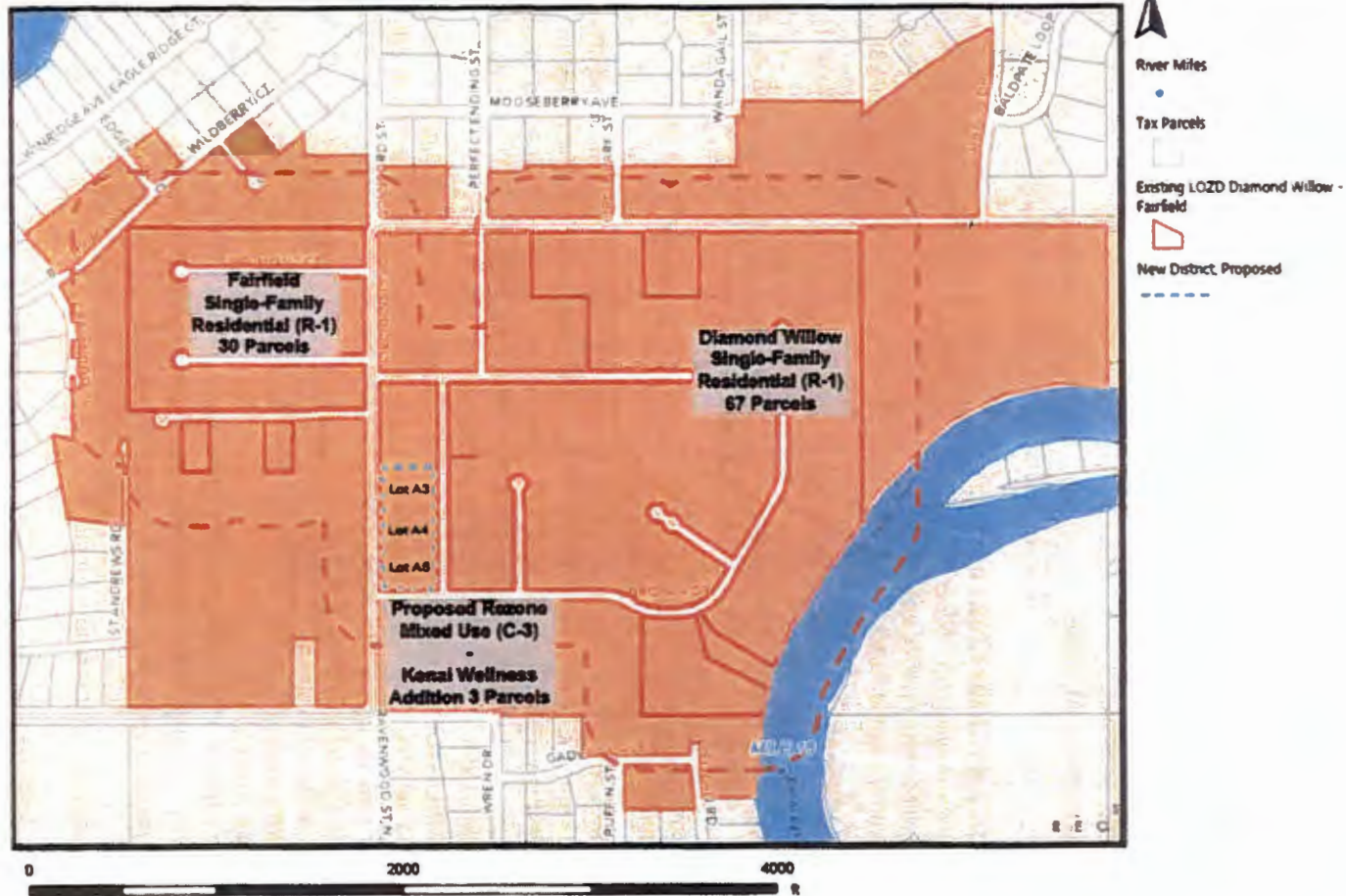
Ryan Raidmae
KPB Planner

*EXHIBIT
B2 ATTACHMENT TO
PROSPECTIVE RESIDENT'S
DISCLOSURE.*



KENAI PENINSULA BOROUGH
Planning

**Local Option Zoning District (LOZD), Proposed Rezone,
Diamond Willow - Kenai Wellness Estates Addition, Mixed Use (C-3)
Parcels Within and 300 ft From the Proposed District**



The information depicted herein is for a graphical representation only of best available sources. The Kenai Peninsula Borough assumes no responsibility for any errors on this map.

Monday, September 16, 2024



OYEMI RAY

August 21, 2024

200 W 34TH AVE STE 367
ANCHORAGE, AK 99503

**KENAI PENINSULA BOROUGH PLANNING COMMISSION
NOTICE OF PUBLIC HEARING**

Public notice is hereby given that a Conditional Land Use Permit application has been received to develop a material site (gravel pit) on a property located in the Kalifornsky area. These applications are reviewed by the Kenai Peninsula Borough Planning Commission in accordance with KPB 21.25 and KPB 21.29. You are receiving this notice because you are a landowner within a half-mile radius of the subject property, and are invited to provide comment at the below public hearing.

Applicant: SEAN CUDE
Landowner: SBC 2012 IRREVOCABLE TRUST
Parcel Number(s): 05527001
Legal Description: DIAMOND WILLOW ESTATES SUB PART 13 TRACT 13
Address: 36498 Virginia Drive
Project Description: This application is requesting a modification to PC2014-20 to allow excavation in the water table and for temporary, localized dewatering.
Public Hearing:
Date and Time: Monday, September 9, 2024 at 7:30 p.m.
Location: Kenai Peninsula Borough
Betty Glick Assembly Chambers
144 N. Binkley, Soldotna, AK 99669
Zoom Meeting ID: Meeting ID 907 714 2200
Zoom Link: <https://us06web.zoom.us/j/9077142200>
Telephonic: 1-888-788-0099 or 1-877-853-5247

Public Comment: You can provide verbal comment at the hearing (see information above). You may also submit written comments by emailing them to rraidmae@kpb.us. **Written comments must be received by 1:00 pm Friday, September 6, 2024.** Note that persons who participate in the public hearing, either by written or verbal comment, may appeal the Planning Commission's decision within 15 days of the date of notice of the decision.

The meeting packet will be posted the week prior to the meeting. Once it has been posted, you can view the application and additional maps at kpb.legistar.com/Calendar. For additional information, contact Ryan Raidmae at rraidmae@kpb.us or 907-714-2462.

Please see the attached vicinity map of the proposed activities.

Fwd: URGENT! Gravel Pit Hearing Nov. 18th!

From: Crystal Penrod (diamondwillowhomeowners@gmail.com)

To: mgrtotravel@aol.com; reiman@alaska.net

Date: Sunday, November 3, 2024 at 04:22 AM AKST

Dear Neighbors,

I'm writing to inform you of the upcoming Planning Commission hearing on **MONDAY, NOV. 18TH at 7:30 PM at the Borough Building in Soldotna**. This is the previously rescheduled hearing to approve or deny Sean Cude's gravel pit expansion in our housing development on the corner of Virginia Drive and Clechanski. If approved, this expansion will be absolutely devastating to our neighborhood. This expansion allows Sean Cude to excavate an additional 18 feet into the water table, the full length of the existing pit. In order to accomplish this, all of the fill in the reclaimed area will have to be removed. Sean Cude's final reclamation plan is to leave this enormous and dangerous 18-foot plus deep water hole forever, as a continual threat to our children, drinking water, the Kenai River and also local wildlife. The new site plan brings the ingress and egress for the gravel pit back to Virginia Drive, which means large trucks and equipment running around the clock on the only road in or out of the subdivision. This will greatly degrade the road conditions and threaten our safety by potentially blocking emergency responders. The last time Mr. Cude was allowed to use Virginia Drive it became so eroded and dangerous, it was down to a single lane and had many deep crevasses to navigate. Furthermore, Cude's gravel pit expansion requests to process material, meaning he plans on having an industrial rock crusher 100 feet from Virginia Drive. The noise will be unimaginable, and the vibration will accelerate the erosion on the Kenai River bluff that borders Diamond Willow Estates & Ravenwood Subdivisions. To make matters worse, the pit expansion will allow Cude to dewater inside the pit. We have dealt with this type of activity here before, and it is an immediate threat to our drinking water and the Kenai River ecosystem. Any equipment or material used in the excavation process will be directly submerging in our water aquifer. This activity will surely degrade the water quality in our neighborhood and the property owners will have no recourse to this due to the Borough Ordinance not requiring protection against water quality. Once the water is contaminated, our property will not even be safe to reside on, much less qualify to sell. We, as a neighborhood, must fight the approval of Cude's application at the upcoming Borough hearing on November 18th, 7:30pm. Please mark your calendar and attend this critical hearing. It is also imperative that you **send a letter or email to the Borough Planning Department BY NOVEMBER 15TH at 1:00 PM and SPEAK AT THE HEARING**. Even if you stand up and simply say "I object to this application being approved". By doing this you will become a "Person Of Record" and will be informed of future events concerning this hearing. **More importantly, it allows you to participate in the Appeal Process should it be necessary.** Homeowners in the area are developing a strategy to defeat this pit expansion, and will be fine-tuning information and testimony in the next two weeks. If you would like to participate more fully, or need assistance with your letters, please reply to this email or contact me at (907) 301-5972. Feel free to pass this message along to any neighbors we may have missed. I hope you appreciate the urgency in having a full house at this hearing to testify and stand up for our rights as property owners, and that we'll see all of you on the 18th at the Borough Building in Soldotna.

Thank you for your support.

Travis Penrod, Chairman
Diamond Willow Homeowners Association
(907) 301 5972

—
Diamond Willow Homeowners Association
36860 Virginia Drive
Kenai, AK 99611
Travis Penrod, Chair
Timothy Agosti, Vice Chair

Rasor, Jessica

Subject: FW: <EXTERNAL-SENDER>Public Meeting
Attachments: Assembly Public Meeting.pdf

From: The UPS Store #2752 <store2752@theupsstore.com>
Sent: Tuesday, November 12, 2024 3:52 PM
To: G_Notify_AssemblyClerk <G_Notify_AssemblyClerk@kpb.us>
Cc: mgrtotravel@aol.com
Subject: <EXTERNAL-SENDER>Public Meeting

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ASSEMBLY

PUBLIC MEETING.

ADDITIONAL

COMMENT 1.

Applicant Consolidated Development & Management, LLC, the owner of thirty-five lots located in the Diamond Willow - Fairview R-1 Local Option Zone is applying for rezoning of Lots A3, A4 and A5 of Diamond Willow Kenai Wellness Estates Addition (Plat No. 2023-60), comprising 4.5 acres, to create a C-3 Local Option Zone. While this is in variance with the standards provided in the KPB Code of Regulations, specifically the requirement of a minimum of 12 lots to create a Local Option Zone, the special circumstances here warrant an exception to that rule against spot zoning.

In 2018, a dispute arose between Consolidated and the Diamond Willow Homeowners Association (which included about 60% of the voting members of the Diamond-Willow - Fairview R-1 LOZ) over the replatting of what had been a large undeveloped parcel of over 40 acres previously included in that LOZ. While this dispute ended up in litigation, the parties resolved their differences by entering into a comprehensive settlement agreement governing the development and use of all of Consolidated's property within the Diamond Willow Subdivision. This settlement agreement was intended to give effect to the intent of the developer at the time that the CC&Rs were originally filed that approximately 6 acres at the corner of Ciechanski Road and Virginia Drive would be reserved for commercial use. This settlement included a provision in which the parties agreed that the Diamond Willow HOA would support a rezoning of that property from R-1 to C-3. A copy of the *Judgment* entered to effectuate the settlement has been made available to the KPB Planning Department.

While development of the property could proceed if the affected property were to be merely removed from the Diamond Willow - Fairview LOZ, the Diamond Willow HOA has requested Consolidated seek a rezoning of the property to create an agreed C-3 LOZ. The Diamond Willow HOA understandably prefers that Consolidated be required to comply with the C-3 zoning as a part of any permitting process in the development of the lots, and have given their signatures in support of that zoning change as was agreed. If the lots are removed from the R-1 LOZ and a C-3 LOZ is not created, then the Diamond Willow HOA would bear the entire responsibility for evaluating whether Consolidated's development of those lots was in compliance with the equivalent of C-3 zoning. Then, if they concluded it was not in compliance, they would be required to attempt to enforce compliance through the court system. The alternative of creating a C-3 LOZ of 12 lots in the Diamond-Willow Subdivision would conflict with the settlement agreement and the CC&Rs applicable to those additional 9 lots and may create confusion in future owners of the property. Consolidated agrees with the Diamond-Willow HOA that creation of the requested C-3 LOZ for the three lots, as requested, will greatly reduce the possibility of future disagreements and foster a more harmonious relationship between it and its neighbors. For that reason, Consolidated requests the removal of three lots from the Diamond Willow - Fairview R-1 Local Option Zone and an exception from the requirements of KPB Code Chapter 21-44 be allowed in order to establish a C-3 LOZ comprised of those 3 lots.

Ray DeJemmi
For

CONSOLIDATED DEV.
& MGMT. LLC

9/26/24.

ASSEMBLY.

PUBLIC MEETING 11/12/24

ADDITIONAL
COMMENT 2.

TO:

SELECT PROSPECTIVE END USERS/LESSEES/COLABORATOR/BANK/CORPORATE
LENDING DIVISION/ENTITIES AND NEIGHBORS.

Subject: ENHANCING AND FURTHERING THE DESTINATION POSITIONING OF KENAI.

Vehicle: KENAI WELLNESS & HOSPITALITY ESTATES, KENAI, ALASKA.

Featuring: CIECHANSKI RESIDENCES.

(Proprietary, Confidential materials.)

Collaborators and Stakeholders at large: The KPB, Board of Tourism, UAA, APU, Collective Institutional and Academic Healthcare Providers, and The Local Chamber of Commerce entities.

Per necessity here is a compilation of a summary lead into this uniquely unique community development project being undertaken by Consolidated Development & Mgmt., LLC (an Alaskan entity).

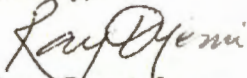
(IMPORTANT NOTE: Separate business plans exist each for the development, and individual business units).

- In the capable hands of a Nonprofit management entity, this development outcome would best manifest itself as a highly aggressive, successful and financially self sustainable social enterprise.
- At second best, this business model offers us a prototype profile of a set of solutions toward alleviating some critical aspects and issues of continuum of care that have eluded us continually and continuously as a care and caring community. Highlights of some segments follow:
 1. Invitation to prime builders/developers to visit this 58 acres of contiguous campus of strategic assemblage of parcels (two structures are in use, one an extended single family housing and the other a non restricted use property).
 2. During the coming months the Development's principal and managing member shall announce the entity's Board of Directors. Shortly after, a managing nonprofit entity shall be instituted.
 3. The development's planned features, complimentary and compatible services are listed.
 4. Types of business/enterprises attracted and committed to owning operations indicated, with name(s) currently withheld until leases are executed.
 5. Segregated, yet a unique multi-generational 'campus' community.
 6. Mixed use (light commercial and residential) convenience to include Wellness and Convalescence, highlighting Cancer/Cardiovascular lodge of Alaska. First of its kind.
 7. Cost effective facilities and upscale yet affordable AND ATTAINABLE HOMES!
 8. By its completion, the development is expected to be a \$28 mil accomplishment, housing some world-class programs (as in Nursing Education). A final design package is in the works.
 9. Business/Economics prospects to date: There has been an early written development interest in a 16-bed assisted living facility with staff living quarters. This would amount to a \$3.5mil small business development on a portion of this scheduled multi-generational campus community.
- Development has been methodically phase by phase in the absence of grants or funding. Strategically selective land acquisition, COVID-19, Plat and Zone, Housing Market temperament; all at play.
- Financial strategy to continue development through the season entails setting aside and maintaining a Line of Credit of \$525,000 (CD secured \$300,000 and land secured \$225,000); assuming a debt service of \$42,000 or \$3,500 month payment based on 8% interest only LOC), with an escrow reserve of \$21,000 for 6 months (first 6 winter months debt service back up/reserve).

- This continued activity, as small as it appears, has its worthiness by supplementing the regular contractor-finance feature of the development. A list of qualified lots has been identified for Bank's consideration to facilitate Commercial Lending in term of LOC (combination of CD secured and real property collateral) as this has a direct bearing on the operation's/developer's ability to jump start and bring more rental units and hospital patient rental, including traveling nurses rental units – in high demand.
- While the \$2.4mil development land's valuation is in good ratio to the debt of \$935,000, it is anticipated that the overall proactive growth would enable it into endorsement as an SBA or USDA worthy Borrowing Candidate, with LOC anticipated to establish commercial creditworthiness.

I shall look forward to your support and guidance in your capacity as citizens of a "Community of Care"™.

Sincerely,



Ray Oyemi, ARM

Kellogg Executive Scholar,

Civil Air Patrol, Senior Alumni.

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