

6,112 KANSAS HOUSEHOLDS COUNSELED & Educated in 2020

756

Financial Counsels

Mean Age: 49

Average Annual Income: \$38,518

Average Debt: \$30,322

1,224

Tenant & Landlord Counsels

Mean Age: 43

Average Annual Income: \$23,500

Average Rent: \$649

263

Home Buyer Counsels

Mean Age: 39

Average Annual Income: \$39,293

Plus:

2,605 solution focused brief consultations with callers (20 to 40 minutes – 37% increase from 2019)

1,264 people attend **136** education events and workshops (mostly by webinar)

OUTCOMES

56% of clients counseled reduced debt.

99% felt more confident about resolving their issues.

92% of clients implemented their rights under Fair Housing Law, Kansas Residential Landlord and Tenant Act, Kansas Mobile Home Parks Act, and city codes.

99% reported they maintained their rental housing meaning they either kept or found another unit.

Amount paid back to creditors in 2020: \$605,000

Amount paid back to creditors 2012 - 2020: \$10,485,075

HCCI Fills an Urgent Need



The years 2020-2021 (and likely beyond) are truly an unprecedented period of extreme hardship for households earning modest incomes.

Marilyn Stanley, Executive Director

HCCI's Counselors went into immediate rapid response mode to provide free counseling by ZOOM and phone when Governor Kelly needed to shut down schools and businesses in mid-March 2020 to protect Kansas residents from a raging virus.

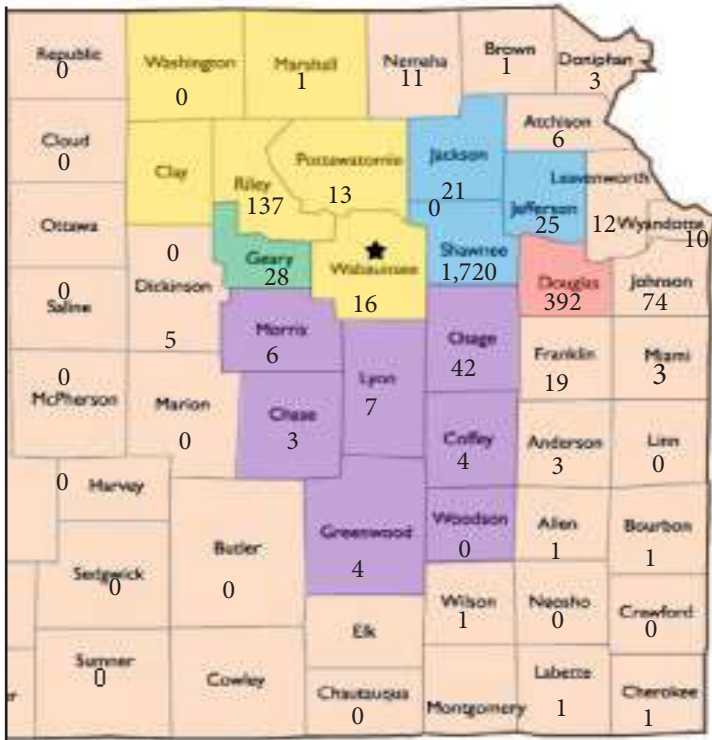
People were hurting, not sure if the unimaginable health crisis and sudden loss of jobs were temporary or if this truly was the beginning of a massive tornado devastating Kansas (and the world) with unbearable loss of life, economic hardship and the dignity of being financially self-sufficient.

HCCI's Counselors met urgent needs by responding to questions like these.

1. Can my landlord evict us? I've always worked. Laid off, looking for work.
2. I missed a house payment – may miss next month. What options do I have?
3. Will filling bankruptcy ruin my chances for future work or buying a home?
4. We need to sell our home. Where do we start?
5. With interest rates low – should we buy a home now?
6. I've managed paycheck to paycheck – I've been okay. Not now. Help

This Annual Report shows the high need of Kansas residents to be financially stable, have options for safe and affordable rental housing and a chance to realize the American Dream of homeownership. HCCI uniquely meets these needs and is proud to serve so many Kansas communities.

COUNSELING BY COUNTY



- United Way of Greater Topeka
- United Way of Douglas County
- Konza United Way
- United Way of Flint Hills
- United Way of Junction City/Geary County
- Wabaunsee belongs to both Konza United Way and United Way of the Flint Hills

In addition, HCCI provided free counseling for 155 Kansas households in 30 other counties not shown on this map.

Tenant & Landlord Counseling Program



Teresa Baker
Program Manager



Ashton Veazey
Counselor



Abigail Panecat
Counselor
Bilingual English/Spanish

Client Quote

"Just letting you know the form you emailed to me to let my landlady know I really need her to fix the furnace worked. She said she didn't realize it was 25 years old! No wonder it didn't heat. Thanks. I know how to say things better now. You helped me a lot."

Financial & Home Buying Counseling Program



Rogers Brazier
Counselor



Ginger Ellsperman
Counselor



Anju Mishra
Counselor
Lawrence Office Manager



Sandra Zepeda
Counselor

Client Quote

"Thanks for the great Home Buyer Workshop. You packed a ton of information into 4 hours that I never thought about before - I am ready to make this happen. I'm scheduling a Zoom to go over my bills with you and get my credit score up there to qualify for a loan. Hey - thanks!

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Tenant & Landlord
Counseling & Education



Financial & Home Buying
Counseling & Education

Rent is due. I can't pay.

HCCI's three Tenant & Landlord Counselors heard this urgent comment many times each month since March. The moratorium on eviction due to late payment of rent or mortgage as a result of COVID-19 made it possible for thousands of Kansas renters and homeowners to stay in their homes and avoid eviction.

HCCI immediately researched and published white papers to help people understand the intent of the moratorium banning eviction, first by Governor Kelly (in March), by the President (June) and by CDC (December). HCCI kept the public informed.

Highlight: The Kansas Eviction Protection Plan (KEPP) awarded up to \$5,000 directly to landlords of people who were behind in rent because of COVID-19. HCCI's Counselors helped both renters and landlords complete paperwork to secure this very helpful KEPP funding so landlords did not bear the full force of lost rent and renters could avoid eviction.

HCCI's Tenant & Landlord Counseling is free to all. We are asked sometimes why HCCI counsels landlords and property managers. Couldn't they just get an attorney?

Yes, some can – many cannot. HCCI believes an informed landlord is more likely to be a fair landlord.

HCCI also offers **half day workshops for landlords and property managers.** This training covers landlord and tenant rights and responsibilities under the Kansas Residential Landlord and Tenant Act. Other compliance obligations and common property management issues and challenges are discussed. Ample time is allowed for questions. An enrollment fee to cover handouts is charged.

Tenant & Landlord Counseling Team

Building and maintaining good credit.

In 2020, HCCI Financial Counselors had answers for questions ranging from budgeting on a tight income to filing bankruptcy as a last resort. HCCI's HUD Exam-Certified Counselors know people tend to focus on a credit score and while it is good to understand what is in your credit report and what employers, lenders and landlords look for in a credit review, there are many other things to consider when life events (such as COVID-19) wreck a family's plan for tackling debt.

In 2020, people calling HCCI were overwhelmed. Some found stimulus checks helped them "get by." Employers are hiring and some rebounded quickly. Others needed immediate referral to food banks and utility assistance as they had not needed these safety net services before.

Highlight: Surprising as it may sound – there was a significant increase in the number of people asking for HCCI's free counseling for **home ownership** and attending HCCI's Home Buyer Workshops offered by webinars. Low interest rates are making it possible for many households to jump into the home buying market and HCCI is glad to help people take steps to budget consistently, reduce debt, build credit and be pre-approved for a home loan.

HCCI's Home Buyer Workshop is free to all.

This four-hour workshop meets HUD requirements for pre-purchase home buyer education. People attending learn steps to buying a home; why credit matters; what is needed for closing costs; types of mortgages; why a home inspection is required and insurance is a necessity; plus home maintenance tips.

An on-line course titled **Make Your Move** meets HUD requirements for pre-purchase home buyer education. Fee: \$35

Financial & Homebuying Counseling Team

HCCI's COVID-19 Response

The City of Topeka asked HCCI staff to manage a **Financial Navigator** (call center referral) Program for Topeka Residents. The work is funded through a grant Topeka received from the [Cities for Financial Empowerment Fund](#).

Douglas County awarded HCCI a grant to immediately respond to emergency questions from residents of Baldwin City, Eudora and Lawrence who suffered a health crisis or lost income due to the pandemic.

Radio stations in Emporia, Lawrence, Manhattan and Topeka asked HCCI Counselors to update the public about how HCCI can help people with questions related to budgeting, debt payment, and what to do when rent or mortgage payment cannot be made on time and in full.

THE BIG 50 – FOUNDED IN 1972 - HCCI TURNS 50 IN 2022

The celebration begins in 2021 as we remember the diligent work **volunteer VISTA workers did that led to the founding of Topeka Legal Aid** and also what would soon become **Housing and Credit Counseling, Inc. (HCCI) in 1972**.
Note: VISTA was a forerunner of what is now AmericorpVista.

HCCI was originally called “Topeka Housing Complaint Center” as VISTA volunteers helped a group of renters and homeowners make their voices heard as they were being displaced from their neighborhood of modest but affordable homes to make way for new highway construction. An office was opened in Eastboro Mall, Topeka, and a newsletter titled “Tenants Voice” published. By 1974, a newsletter titled “Housing Survival” was added, a Tenant’s Rights Handbook was published and full-time paid staff were hired by 1975.

In 1978 the name was changed to Topeka Housing Information Center and the early founder’s work was rewarded by HUD Certification for Housing Counseling.

In 1988 the name was change to Housing and Credit Counseling, Inc.

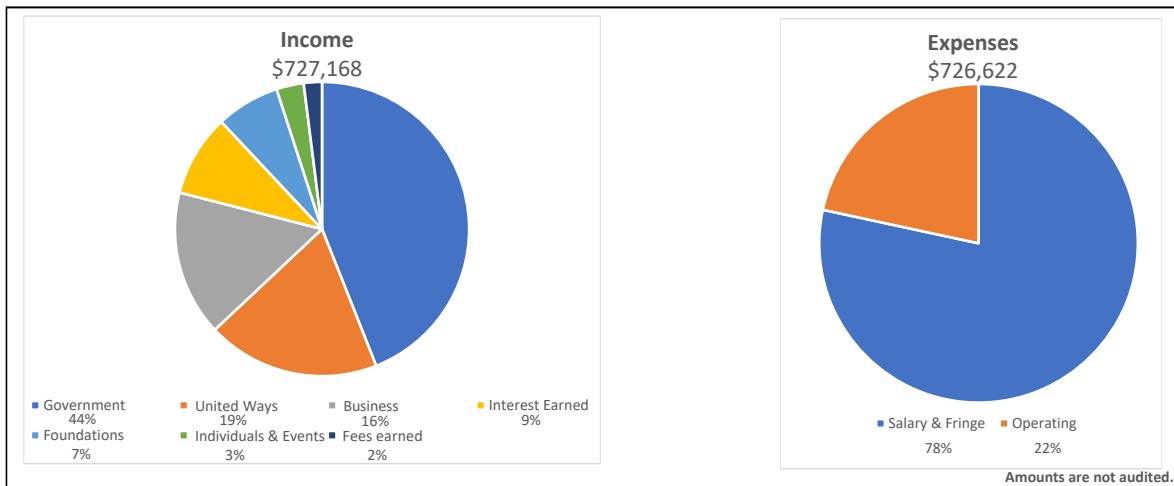
Many Successes Later.....

HCCI now offers free housing and financial counseling by Zoom and phone and, when health guidelines permit, from HCCI’s offices in Emporia, Lawrence, Manhattan and Topeka. Our four programs mirror the early work to:

1. inform both tenants and landlords of their rights and responsibilities under federal and state law.
2. support affordable housing for people earning modest incomes.
3. promote home ownership.
4. be a leading voice for financial literacy education.



1950 - students attend Buchanan School
1982 - Buchanan School renovated for office



2020 Contributors

HCCI's mission is to counsel and educate all people to achieve their personal housing and financial goals. Thank you to our contributors that make HCCI's work possible.

FEDERAL, STATE AND LOCAL GOVERNMENT GRANTS

City of Lawrence CDBG & Social Services
 City of Manhattan CDBG
 City of Olathe
 City of Topeka Home & CDBG
 HUD - Housing Counseling
 Kansas Insurance Department
 Office of the State Bank Commissioner
 Shawnee County

UNITED WAY GRANTS

Konza United Way
 United Way of Douglas County
 United Way of the Flint Hills
 United Way of Greater Topeka

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