Mission: to counsel and educate all people to achieve their personal housing and financial goals.

3,589 KANSAS HOUSEHOLDS COUNSELED & 1,298 EDUCATED IN 2021

<table>
<thead>
<tr>
<th>422</th>
<th>Financial Counsels</th>
</tr>
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<tbody>
<tr>
<td>Mean Age: 49</td>
<td></td>
</tr>
<tr>
<td>Average Annual Income: $32,604</td>
<td></td>
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<tr>
<td>Average Debt: $30,135</td>
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<table>
<thead>
<tr>
<th>746</th>
<th>Tenant &amp; Landlord Counsels</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean Age: 45</td>
<td></td>
</tr>
<tr>
<td>Average Annual Income: $26,464</td>
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<tr>
<td>Average Rent: $648</td>
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<table>
<thead>
<tr>
<th>219</th>
<th>Homebuyer Counsels</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean Age: 36</td>
<td></td>
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<tr>
<td>Average Annual Income: $28,030</td>
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</tbody>
</table>

**Plus:**
2,202 solution focused brief consultations with callers (20 to 40 minutes)
1,298 people attend 114 education events and workshops (in-person and by webinar)

**OUTCOMES**

100% of households counseled for financial issues developed a personal budget and Next Steps Action Plan to reduce debt.

25% reduced debt within six months.

Amount paid back to creditors in 2021: $446,412
Amount paid back to creditors 2012 - 2021: $10,931,487

97% of households counseled for rental housing issues implemented their rights under Fair Housing Law, the 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.

98% felt more confident about resolving issues.

**HCCI Celebrates 50 Years and Counting**

Teresa Baker, Executive Director

In 2021, HCCI was in a state of almost constant change as we kept focus on our mission and worked with our funders and stakeholders to move beyond challenges as the impact of the pandemic continued. We respect and commend the communities we serve who trusted us with their needs, fears, goals and dreams during the uncertainties of what might come next.

As we welcome 2022, we celebrate our 50th year! The pandemic has revealed that no matter the adversity, our strength lies with our clients who inspire us. We look forward to another exciting, challenging and resilient year!

HCCI employs superstars who display a passionate resilience to work tirelessly to serve our clients during uncertain times. HCCI’s Board of Directors provided unwavering support, championed our work and provided strength and encouragement to ensure our resolve remained strong.

We are honored to follow in the steps of the many dedicated staff and volunteers that built HCCI over 50 years. We look forward to meeting the Kansas families that will contact HCCI in 2022, knowing HCCI is a local nonprofit they can trust.
COUNSELING BY COUNTY

Households in 50 eastern and central counties plus nine western counties and two other states. Western counties include: Ellis, Ellsworth, Pawnee, Reno and Sheridan.

Financial & Home Buying Counseling Program

Ginger Ellsperman
Program Manager Counselor
HUD-Exam Certified
NFCC Certified since 2016

Traci Carter
Counselor
HUD-Exam Certified
NFCC Certified since 2021

Catlynn Janes (Cat)
Counselor
HUD-Exam Certified
NFCC Certified since 2021

Tenant & Landlord Counseling Program

Teresa Baker
Program Manager
since 2007

Abigail Panecatl (Abi)
Bilingual Counselor
English / Spanish
since 2016

“Hi Abi - Thanks for that form you emailed to me. It worked! The screens were replaced – also the kitchen pipe fixed. Like you told me – I did not stop paying rent. I just gave my landlord the form and everything got fixed – pronto.” Rachael

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

*Wabaunsee is served by both Konza United Way and United Way of the Flint Hills

HCCI 2021 Board of Directors

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eXP Realty
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Teresa Baker, HCCI

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Matt Llewellyn, 23rd Street Brewery
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Terri Pippert, Barber, Emerson Law Firm
Angie Sommer, Hallmark Cards, Inc.
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 Eastburo 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.

HCCI’s COVID-19 Response

In 2021, all counseling was delivered by phone, in-person and Zoom. HCCI’s Tenant and Landlord Counseling has for the last 7 years been delivered efficiently and effectively by phone. HCCI’s Financial and Homebuyer Counseling was efficiently delivered in 2021 by phone.

HCCI’s education programs were delivered in person and by Zoom.
Homebuyer Workshop  
Tenant and Landlord Training Workshop  
WoMen & Money  
plus - classes

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

1950 - students attend Buchanan School  
1982 - Buchanan School renovated for HCCI’s office
2021 Contributors

HCCI’s mission is to counsel and educate all people to achieve their personal housing and financial goals. Thank you to our contributors

FEDERAL, STATE AND LOCAL GOVERNMENT GRANTS
City of Lawrence CDBG
City of Lawrence Social Services for Tenant & Landlord
City of Manhattan CDBG
City of Olathe
City of Topeka Financial Navigator
City of Topeka General Fund for Tenant & Landlord
City of Topeka Homebuyer & TOTO
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

BUSINESS SPONSORS / CORPORATE & FOUNDATION GRANTS
Advisors Excel
Amazon
Capital One
Capitol Federal* Foundation
Central National Bank
CitiBank

INDIVIDUAL CONTRIBUTIONS

Teresa Baker
Teri Barr
Michelle Bosworth
Rogers Brazier
Lynne & Charley Crabtree
Eric Deitcher
Patrick Donahue
Michelle Goacher
Linda Kinney
Bill (William) Lewis
Anthony Martinez
J.P. Meitner*
Rebecca Miller
Kevin Morgison

Sandra Muniz**
Chris & Lynette Palmer
Susan Quinn*
Marilyn Stanley
Janice Taliaferro
Dr. Scott Teeter & Dr. Peg McCarthy
Steven & Linda Vogel
Kathleen Urbom

* Evergy Energy Match
** US Bank Match

HCCI has made every effort to record each contribution. We sincerely apologize if your name is listed incorrectly or inadvertently omitted. Please advise us at hcci@housingandcredit.org or call 1-800-383-0217. Thank you.