

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

422

Financial Counsels

Mean Age: 49

Average Annual Income: \$32,604

Average Debt: \$30,135

746

Tenant & Landlord Counsels

Mean Age: 45

Average Annual Income: \$26,464

Average Rent: \$648

219

Homebuyer Counsels

Mean Age: 36

Average Annual Income: \$28,030

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.

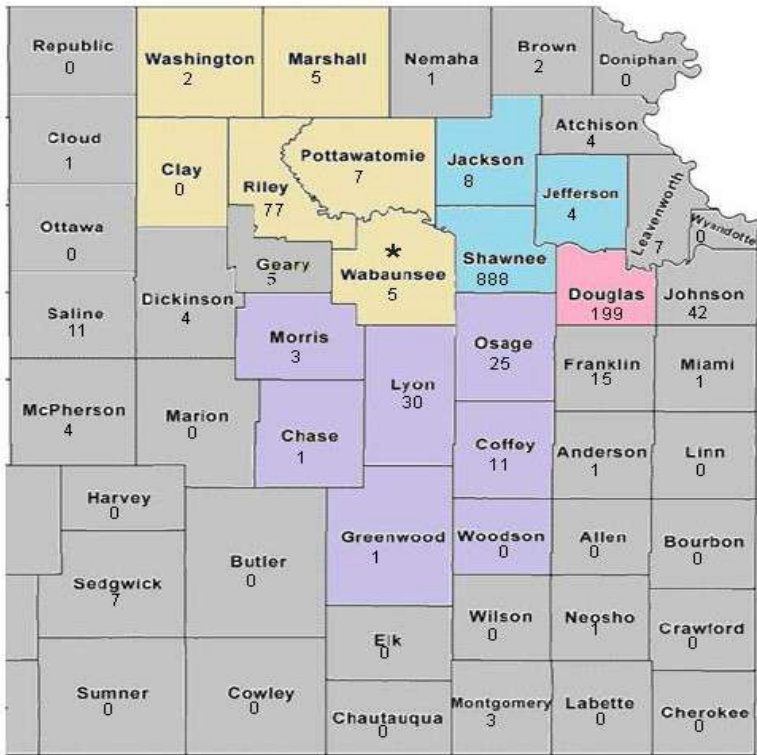
As we welcome 2022, **we celebrate our 50th year!** The pandemic has revealed that no matter the adversity, our strength lies with our clients who inspire us. We look forward to another exciting, challenging and resilient year!

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.



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**

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

Client Quote

"Hi Traci - When I came to HCCI 6 months ago - I was just getting by paycheck-to-paycheck. This has been hard sometimes but guess what? That budget you helped me with is working. I've cut corners but I'm happy - and sleeping. Thanks! Dallas"

Tenant & Landlord Counseling Program



Teresa Baker
Program Manager
since 2007



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

Client Quote

"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

HCCI 2021 Board of Directors

- Sandra Muniz, Chair, US Bank
- Kevin Morgison, Vice Chair, Capitol Federal
- Janice Taliaferro, Treasurer, Stormont Vail HealthCare
- Teri Barr, Barr Law, LLC
- Adra E. Burks, Law Office of Adra E. Burks
- Kimberly Gonzales Minson, BNSF Railway
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- JP Meitner, Evergy
- Rebecca Miller, Central National Bank
- Karen Perez, KS Dept of Health & Environment and eXP Realty
- Steve Vogel, Landlord
- Jacob "Tug" Wamego, Prairie Band, LLC
- Teresa Baker, HCCI

Lawrence 2021 Advisory Council

- Adra Burks, Law Office of Adra Burks
- Brian McFall, Landmark National Bank
- Marci Francisco, Kansas Senate
- Matt Llewellyn, 23rd Street Brewery
- William Lewis, University of Kansas School of Business
- Terri Pippert, Barber, Emerson Law Firm
- Angie Sommer, Hallmark Cards, Inc.

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

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.

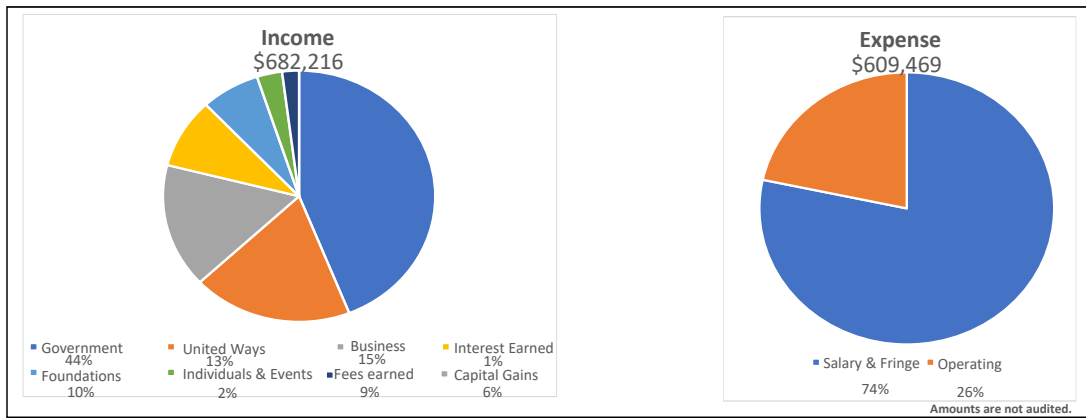
Many Successes Later.....

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 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

BUSINESS SPONSORS / CORPORATE & FOUNDATION GRANTS CONTINUED

- Douglas County Community Foundation
- Entrepreneurial & Minority Business Development - GO Topeka
- Equity Bank
- Everygy Foundation
- Facebook (donation)
- FHLBank Topeka
- Greater Manhattan Community Foundation
- Humphreys (Lewis) Charitable Trust
- Jones Foundation (Coffey, Lyon, & Osage Counties)
- Kroger
- Lawrence Board of REALTORS® Foundation
- MidAmerican Credit Union
- National Foundation for Credit Counseling
- PayPal
- Peine (Caroline) Charitable Foundation (Manhattan)
- Rogenmoser Financial Services
- Security Benefit® Charitable Trust
- Sunflower Association of Realtors
- The Women's Fund Topeka
- Topeka Credit Union Foundation
- Topeka Community Foundation
- US Bank Foundation
- Wendling, Noe, Nelson & Johnson, LLC.

INDIVIDUAL CONTRIBUTIONS

- | | |
|--------------------------|-------------------------------------|
| Teresa Baker | Sandra Muniz** |
| Teri Barr | Chris & Lynette Palmer |
| Michelle Bosworth | Susan Quinn* |
| Rogers Brazier | Marilyn Stanley |
| Lynne & Charley Crabtree | Janice Taliaferro |
| Eric Deitcher | Dr. Scott Teeter & Dr. Peg McCarthy |
| Patrick Donahue | Steven & Linda Vogel |
| Michelle Goacher | Kathleen Urbom |
| Linda Kinney | |
| Bill (William) Lewis | |
| Anthony Martinez | |
| J.P. Meitner* | |
| Rebecca Miller | |
| Kevin Morgison | |

* Everygy 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.