

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

## 1,493 KANSAS HOUSEHOLDS COUNSELED & 1,014 Educated in 2022

### **452 Financial Counsels**

Mean Age: **49**

Average Annual Income: **\$32,604**

Average Debt: **\$30,135**

### **807 Tenant & Landlord Counsels**

Mean Age: **45**

Average Annual Income:

**\$26,464** Average Rent: **\$648**

### **234 Homebuyer Counsels**

Mean Age: **36**

Average Annual Income: **\$28,030**

### **Plus:**

**2,202** solution focused brief consultations with callers (20 to 40 minutes)

**1,014** people attend **113** 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 / build credit / be financially self-sufficient in 6 to 12 months of initial counsel.

**16 %** reduced debt within six months

*Lower outcome is not unusual in tough economic times.*

Amount paid back to creditors in 2022: **\$236,734**

Amount paid back to creditors 2012 – 2022: **\$11,206,195**

### **OUTCOMES**

**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 other housing and avoided homelessness.

**98%** felt more confident about resolving issues.

**Highlights for 2022** - Staff rebuilding after loss of six long-time counselors in 2021 due to change of careers, retirement, move out-of-state. These dedicated HCCI Counselors had five to 20 plus years with HCCI. They are greatly missed.

**Kansas Housing Resources Corporation contracts with HCCI** to counsel clients eligible for subsidies from two federally funded initiatives supporting temporary hardship due to the COVID pandemic.

**KHAF – Kansas Homeowners Assistance Fund** – mortgage delinquency (including utilities and unpaid taxes)

**KERA – Kansas Emergency Rental Assistance** – rent and utility delinquency (avoiding eviction of tenants)



### **Drum Roll Please**

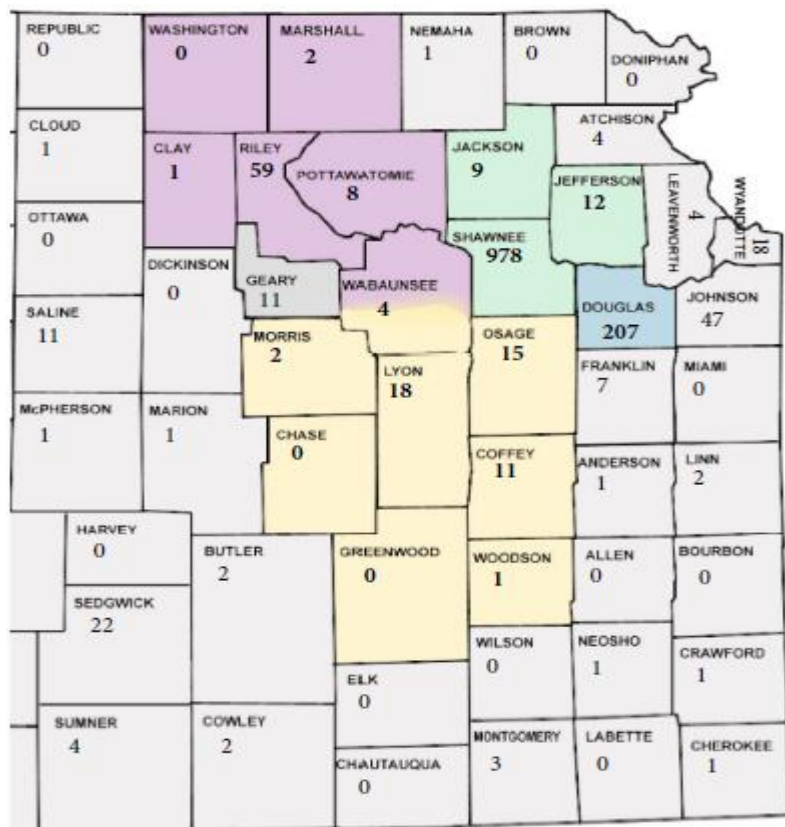
**Teresa Baker given Advocate of the Year Award for 2023  
by the National Foundation for Credit Counseling**



**Congratulations to Teresa** for this prestigious national award for her tireless work on behalf of tenants and landlords and her HCCI advocacy work promoting affordable housing for renters and homeowners. Teresa credits the many HCCI Staff that have helped make this award for her and HCCI possible.

# 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 - Served by both  
Konza United Way and United Way of Flint Hills

## emails from clients

*Ginger – remember me? I brought my bills to HCCI in a plastic grocery bag. I didn't have the nerve to open them – so many. Within an hour – you opened everything – sorted them in piles – and we started my new budget plan. I'm so relieved. Life is getting better. Thanks!*

*Hi Abi – Just letting you know our landlord replaced the frig – once we used the form you sent us and said – in writing that milk was spoiling and meat in the freezer was thawing. It worked – thanks much.*

## Financial & Home Buying Counseling Program



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



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



Rebecca Esopi (Becky)  
Counselor  
NFCC Exam-Certified  
2022

## Tenant & Landlord Counseling Program



Teresa Baker  
Program Manager  
2007-2022  
Executive Director  
2021



Abigail Panecat (Abi)  
Program Manager - 2022  
Bilingual Counselor  
English / Spanish

## HCCI 2022 Board of Directors

### Executive Committee

Kevin Morgison, Chair, Capitol Federal®  
Jacob Wamego, Vice Chair, CEO Prairie Band  
Rebecca Miller, Treasurer, Central National Bank  
Linda Kinney, Secretary, Topeka Rescue Mission - CaRE  
Sandra Muniz, Immediate Past Chair, US Bank

### Board Members

Teri Barr, Barr Law, LLC  
Adra E. Burks, Law Office of Adra E.  
Carrie Higgins, City of Topeka Housing Services, Impact Avenues  
Tiffany Lake, Evergy, Inc.  
Kimberly Gonzales Minson BNSF Railway  
Karen Perez, KS Dept of Health & Environment and eXP Realty  
Jill Rice, Fellowship Hi-Crest  
Ronald Rutherford, Topeka Fire Department  
Janice Taliaferro, Stormont Vail HealthCare  
Steve Vogel, Landlord  
Teresa Baker, Executive Director, HCCI

## Do you have a debt monster hiding?

Answer these 5 questions to shine a light on it.

[START NOW](#)



<https://housingandcredit.org>

*A message from HCCI's  
Executive Director*



*Teresa Baker*

*The year 2022 may be the year we all look back and say...  
"I remember when the COVID pandemic spread rapidly in  
March 2020."*

*And I remember the relief of more normal schedules in 2022.*

*Our hearts are with all those that  
suffered and had great sadness during this trying period.*

**HCCI looks back on 2022 as a year of resilience in the face of unusual and unrelenting challenges.** The pandemic caused a dramatic change in the world and on HCCI's work to provide free counseling and education for people struggling with financial and housing issues.

**During the COVID pandemic (and since) HCCI's greatest challenge has been hiring and retaining qualified staff.** Like non-profit and for-profit businesses nationwide, HCCI finds there are fewer job applicants and therefore the competition between employers is strong. The mindset of job seekers has also changed and while HCCI offers flexible work hours, competitive salaries and benefits, valuable training and skills - it has been extremely difficult to recruit people willing to meet the high standards required by HCCI (as a HUD approved agency). HCCI pays its counselors full wages and benefits while they are completing extensive training over a six-to-nine-month period that requires counselors addressing home ownership or mortgage foreclosure (for example) to pass a challenging HUD Exam. Other counselors must know and understand Fair Housing and Tenant and Landlord Law and other complex housing and financial topics. Our field of work requires extensive documentation and reporting to meet the highest standards required for accreditation by HUD, the Office of the State Bank Commissioner and the Council on Accreditation.

**HCCI bravely marches forward with limited but dedicated staff.** We realize the Kansas households we serve have been riddled with hardship with rising rents, home prices and high-interest rates, fewer affordable rentals or homes to purchase and other harsh economic conditions such as sticker shock at the grocery store. Many financially stressed people found they needed to purchase groceries with credit cards or chose to use buy now pay later apps. The outcome will likely impact their ability to be financially stable for years. HCCI's Staff stands ready and more determined than ever to be a local Kansas resource our clients can trust to provide real help and real choices. We are blessed to have a strong and supportive Board of Directors standing behind us.

**HCCI continues our mission** to counsel and educate ALL people to achieve their personal housing and financial goals.

On behalf of HCCI's Board and Staff

**I thank the many grant funders, contributors and individuals who support our mission.**

*Teresa Baker*

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

HCCI celebrates 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 Americorp Vista.

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 changed to Housing and Credit Counseling, Inc. Many successes later....**

HCCI now offers free housing and financial counseling by Zoom and phone and from HCCI’s Topeka office at 12<sup>th</sup> & Buchanan Street.

HCCI’s four programs still 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 – Real Help – Real Choices**

<https://housingandcredit.org/> - 800-383-0217



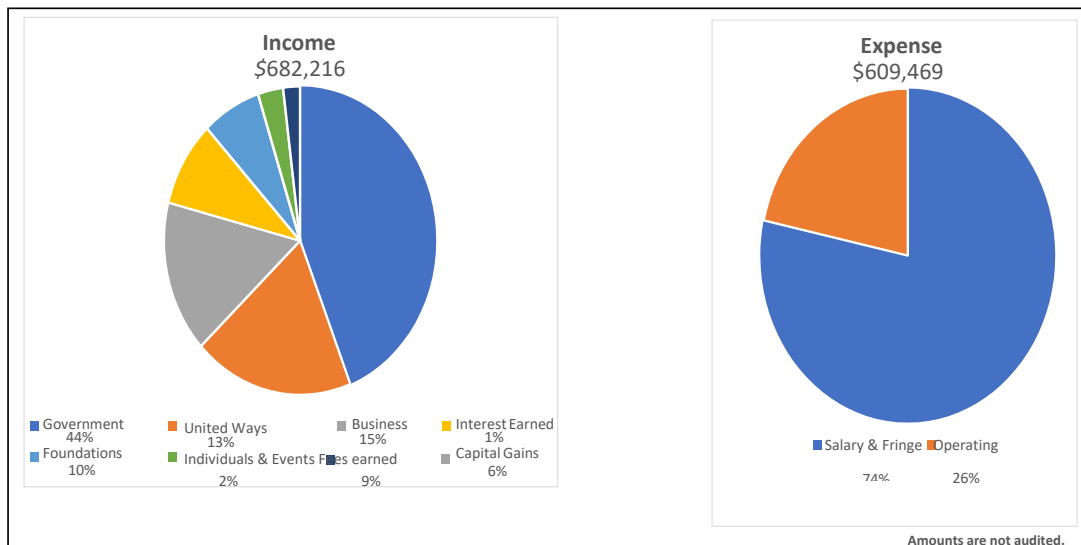
1950 - students attend Buchanan School

1982 - Buchanan School renovated as office space for HCCI.

2016 – Buchanan School renovated to include the addition of a front parking lot.







## 2022 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 Manhattan CDBG  
 City of Olathe  
 City of Topeka Housing Services – Home Buyer Counseling and Education  
 City of Topeka Housing Services - Tenant & Landlord Counseling and Education  
 Housing and Urban Development - Housing Counseling  
 Office of the State Bank Commissioner  
 Shawnee County

### UNITED WAY GRANTS

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

### BUSINESS SPONSORS / CORPORATE & FOUNDATION GRANTS

Central National Bank  
 Capital One

Capitol Federal® Foundation  
 Citibank  
 Douglas County Community Foundation  
 Every Foundation  
 Greater Manhattan Community Foundation  
 Humphreys (Lewis) Charitable Trust  
 Jones (Walter S. & Evan C.) Testamentary Trust  
 Kansas Housing Resource Corporation (KHAF)  
 Lawrence Board of REALTORS® Community Foundation  
 MidAmerican Credit Union  
 Mirror, Inc.  
 National Foundation for Credit Counseling  
 Peine (Caroline) Charitable Foundation (Manhattan)  
 Security Benefit ® Charitable Trust  
 Sunflower Association of Realtors  
 The Blackbaud Giving Fund (Sallie Mae Employee Match fund)  
 Topeka Credit Union Foundation Funds  
 US Bank Foundation  
*And: Amazon Smiles, Kroeger, PayPal*

### INDIVIDUAL CONTRIBUTIONS

Baker, Teresa~	Miller, Rebecca ~
Barr, Theresa (Teri)~	Palmer, Chris & Lynette
Brady, Rachel	Polly, Tammy (L.J. Polly)
Brant, David & Debra	Quinn, Susan**
Brazier, Rogers	Rice, Jill~
Caton, Bill	Rogenmoser, William (Bill)
Crabtree, Charle & Lynne~	Taliaferro, Janice~
Deitcher, Eric	Teeter, Scott & McCarthy, Peg
Ford, Allen	Urbom, Kathleen
Goacher, Michelle	Vogel, Steven~
Kevin Morgison~	Whitt, Jennifer~
Kinney, Linda~	
Lake, Tiffany~**	
Martinez, Anthony	
McFall, Brian	
Meitner, James**	

\*AT&T Match  
 \*\*Every Match  
 \*\*US Bank Match  
 ~Employees & Board Members

# THANK YOU

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](mailto:hcci@housingandcredit.org) or call 1-800-383-0217. Thank you.

