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

<table>
<thead>
<tr>
<th>Financial Counsels</th>
<th>Tenant &amp; Landlord Counsels</th>
<th>Homebuyer Counsels</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mean Age: 49</td>
<td>Mean Age: 45</td>
<td>Mean Age: 36</td>
</tr>
<tr>
<td>Average Debt: $30,135</td>
<td></td>
<td></td>
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</tbody>
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Outcomes

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

**COUNSELING BY COUNTY**

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 Ellgerman  
Program Manager/Counselor  
HUD Exam Certified NFCC Exam Certified since 2016

Cathryn Jans (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 Panevatli (Abi)  
Program Manager 2022  
Bilingual Counselor  
English / Spanish

**HCCI 2022 Board of Directors**

**Executive Committee**

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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

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.

Teresa Baker

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
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 12th & 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 homeownership.

4. be a leading voice for financial literacy education.

HCCI – Real Help – Real Choices

https://housingandcredit.org/ - 800-383-0217
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
- Evergy 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
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- Rice, Jill ~
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- Urbom, Kathleen
- Vogel, Steven ~
- Whitt, Jennifer ~
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- **Evergy 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.