

2023 Annual Report

Providing real help and real choices since 1972



3,506 Kansas households counseled and educated in 2023

- **2,010 Kansas households counseled (ranges from one hour to several meetings)**
 - 577 Tenant & Landlord counsels
 - 399 Consumer Credit Financial counsels
 - 189 Homebuying counsels
 - 845 Brief Inquires – solution focused answers by HCCI’s Counselors
- **1,496 people attended HCCI’s free Public Education Programs and Workshops**
 - 1,304 people attended 168 free education events. Topics addressed: tenant & landlord rights and responsibilities / federal Fair Housing Law / budgeting and credit building / debt management / credit building / saving / home buying / home maintenance – and more.
 - 192 people attended on-line classes or visited HCCI’s booth displays.

Client Outcomes

98% of Tenant & Landlord clients (mostly renters) reported they learned the rights and responsibilities of both tenants and landlords under Fair Housing Law, the Kansas Residential Landlord and Tenant Act and the Kansas Mobile Home Residential Landlord and Tenant Act.

98% of Tenant & Landlord clients (mostly renters) reported they learned something new and useful they can use to resolve their rental housing issue and maintain housing (avoiding homelessness).

34.5% of households counseled for budgeting and debt management reported they balanced obligations – meaning they followed the budget plan developed with their HCCI Counselor and met all expenses. Note: with higher costs of groceries, childcare, utilities, and other basic needs – it is not unusual that Kansas families earning modest incomes are struggling to pay debt, meet monthly needs and save for the future. HCCI’s counselors develop an individualized Action Plan for each client.

\$234,936 - Amount paid back to creditors in FY 2023 by clients choosing a **Debt Management Plan** (through HCCI). Average amount paid back to creditors was \$19,578 over a five-year period (2019 – 2023).

Kansas households filing bankruptcy are achieving financial self-sufficiency as they were counseled and educated by HCCI in 2023 and as they reorganized debt – paid back debt – stopped debt collection calls – and worked toward a fresh start.

HCCI Agency Income Sources 2023 – % of budget

local government	32%
fees and interest earned	18%
business grants & contributions	16%
United Ways	12%
federal government	10%
other (small grant awards)	10%
individual contributions	2%

HCCI Agency Expense Sources 2023 % of budget

payroll (staff salaries)	63%
other (includes credentialing)	13%
contracted services (accounting, audit, website)	10%
occupancy (building repair)	6%
employer payroll taxes	5%
phone & internet	3%

HCCI's 2023 Board of Directors

Executive Committee

Kevin Morgison, Chair, First Vice President, Capitol Federal Savings®

Jacob Wamego, Vice Chair, President & CEO, Prairie Band, LLC / Prairie Band Pottawatomie Nation

Rebecca E. Miller, Treasurer, Director of Internal Audit, Central National Bank, Topeka

Linda Kinney, Secretary, TRM – Career Readiness Education (Topeka Rescue Mission)

Board members

Terri Barr / Barr Law, Lawrence, Kansas

Carrie Higgins, City of Topeka Housing Services / Impact Avenues

Tiffany Lake, Evergy, Inc. (electric utility company), Senior Manager

Kimberly Gonzales Minson, Mechanical Timekeeping, Assistant Supervisor, BNSF Railway

Karen Perez, Kansas Dept of Health & Environment and Express Realty, Topeka

Jill Rice, Fellowship Hi-Crest, Director of Ministries, Topeka

Ronald Rutherford, Topeka Fire Department, Battalion Chief, retired

Steve Vogel, Landlord, Tecumseh, Kansas

Teresa Baker, HCCI Executive Director, (non-voting board member)

A message from HCCI's Executive Director – Teresa Baker



HCCI was founded in 1972 by VISTA Volunteers (now America-Corp -Vista) and is celebrating 51 years of outstanding service to Kansas Residents. HCCI is unique. The free HUD approved housing and consumer credit counseling services HCCI provides are not duplicated by any other nonprofit agency serving HCCI's primary area of 26-counties in Northeast Kansas including the Metropolitan Statistical Areas (MSA's) of Kansas City, Kansas (Johnson and Wyandotte Counties), Topeka/Shawnee County, Lawrence/Douglas County, Manhattan/Riley County and the Flint Hills areas anchored by Emporia, Kansas and surrounding counties.

HCCI maintains continuing accreditation through:

- HUD – Housing and Urban Development
- Council on Accreditation – the same agency that accredits hospitals
- Office of the Kansas State Bank Commissioner – that also sponsors HCCI's free public education programs.
- National Foundation for Credit Counseling – of which HCCI is a member agency
- Executive Office of the United States Trustee – that has oversight of HCCI's Bankruptcy Counseling and Education.

HCCI's Board and Staff are pleased to enter 2024 with a strong track record of providing outstanding HUD approved housing and consumer credit counseling for so many Kansas households. We have weathered the challenges of the Covid Pandemic and are counseling to help all Kansas residents become financially self-sufficient and realize their dreams of financial stability and secure housing for their families in 2024.

Client comments

Hi Abi – I used the great forms you sent us and we filed in Small Claims Court to protest the “move out” expenses our landlord tried to charge us. It worked! The photos you told me to take did the trick. We got our entire deposit refunded. Thanks so much! Big relief for us. We know our rights now and we'll be more careful about taking photos and reporting issues to our landlord.

Ginger – remember us? You counseled us five years ago about the option to do a debt management plan or file for bankruptcy. We chose to file a Chapter 13. It was embarrassing at first but has worked out well for us. We've paid down over 90% of the amounts we owed – just six more months to go. Our bank tells us our credit report is “very good” – above 650. We're planning now to attend your Homebuyer Workshop this fall. That's our next goal. We want to meet with you again. Thanks for everything!

Thanks to HCCI's 2023 Contributors



FEDERAL, STATE, AND LOCAL GOVERNMENT GRANTS

City of Lawrence CDBG
City of Manhattan CDBG
City of Olathe
City of Topeka Home & CDBG
City of Topeka Planning & Development for Tenant & Landlord
Housing and Urban Development - Housing Counseling
Office of the State Bank Commissioner
Shawnee County

UNITED WAYS

Konza United Way
United Way of The Flint Hills

BUSINESS SPONSORS / CORPORATE & FOUNDATION GRANTS

Capital One
Capitol Federal® Foundation
Central National Bank
Citibank
City of Emporia
Evergy Foundation
Greater Manhattan Community Foundation
Greater Manhattan Community Foundation (C. Clyde & Margaret S. Jones Fund)
Kansas Housing Resource Corporation (KHAF)
Lawrence Board of REALTORS® Community Foundation
MidAmerican Credit Union
National Foundation for Credit Counseling
Peine (Caroline) Charitable Foundation (Manhattan)
Prairie Band Potawatomi Nation Charitable Foundation
Rainbow Telecommunications
Security Benefit @ Charitable Trust
Sunflower Association of Realtors
The Blackbaud Giving Fund (Sallie Mae Employee Match fund)
Unified Government of Wyandotte County
US Bank Foundation



1950 - students attend Buchanan School – an all-Black school prior to Brown v Board of Ed – Topeka, Kansas

1982 - Buchanan School is renovated as the headquarters office for HCCI – Topeka, Kansas

INDIVIDUAL CONTRIBUTIONS

Baker, Teresa ~
Brazier, Rogers ~
Campbell, Curtis
Clayton, Randy
Crabtree, Charley & Lynne ~
Cummings, Rob
Deitcher, Eric
Esopi, Anthony
Ford, Allen
Goacher, Michelle ◇
Gross, Arianne
Harms, Mark ◇
Hollar, Lori Elizabeth
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Lake, Tiffany ~**
Matavosky, Debra ◇
Meitner, James **

Miller, Rebecca ~
Morgison, Kevin ~◇
Palmer, Chris & Lynette
Pazzie, Megan Rebecca
Quinn, Susan **
Rice, Jill ~
Rogenmoser, William (Bill)
Rutherford, Ronald (Ron) & Janel ~
Stanley, Marilyn
Taliaferro, Janice
Teeter, Scott & McCarthy, Peg
Urbom, Kathleen
Vogel, Steven ~
Wamego, Jacob ~
Whitt, Jennifer ~

** Employer Matches
~ Employees & Board Members
◇ United Way Campaign

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.

HCCI's counseling and education is free: 1-800-383-0217
<https://housingandcredit.org/>

This 2023 HCCI Annual Report was prepared by HCCI Staff under the leadership of Teresa Baker, Executive Director – appointed March 2021 to present (employed by HCCI in 2007)