

THE FACES OF OUR COMMUNITIES



HOUSING AND CREDIT COUNSELING, INC.

ANNUAL REPORT

2008

1195 SW Buchanan, Suite 101
Topeka, Kansas 66604
1-800-383-0217 • www.hcci-ks.org

AGENCY SUMMARY

Housing and Credit Counseling, Inc. (HCCI) is a non-profit organization that began as a grass-roots tenant rights group in 1972 and has grown to serve over 12,758 people annually with offices in Topeka (main office), Lawrence, Manhattan and Emporia.

MISSION

Housing and Credit Counseling, Inc.'s mission is to assist the community by helping consumers achieve housing and financial goals and resolve related difficulties with dignity.

EDUCATIONAL PROGRAMS

Housing and Credit Counseling, Inc. offers a variety of educational programs. Classes are provided at HCCI offices, at workplaces, at schools and other community settings. Some classes are scheduled on a regular basis but all are available on request. Classes cover a range of topics related to finances, rental issues, home ownership and credit. HCCI provided education to 7,211 individuals in 2008.

CONSUMER CREDIT — Individuals access counseling and education to learn goals and how to make informed decisions. HCCI helps clients explore their financial options to decide what alternatives work best for them.

- ◆ Budgeting ◆ Debt repayment ◆ Credit building
- ◆ Bankruptcy counseling ◆ Mortgage and rent delinquency
- ◆ Reverse mortgage

TENANT-LANDLORD — Tenants and landlords access counseling and education about responsibilities and rights based on the Kansas Residential Landlord and Tenant Act (KRLTA) and all aspects of tenant/landlord relationships, including codes, fair housing and practical and legal options. HCCI has available for purchase:

- ◆ Kansas Tenants Handbook ◆ Kansas Landlords Handbook
- ◆ Model Lease

HOMEBUYER — Prospective homebuyers access counseling and educational classes to find answers regarding all aspects of the home buying process, including credit readiness, affordable housing options, qualification, fair housing, contract for deed and home warranties. Home maintenance classes prepare prospective buyers to be prepared to handle routine repairs.

ROBERT L. MACKEY EXECUTIVE DIRECTOR



HCCI Friends and Partners:

The year 2008 started with a struggling economy and ended with the worst recession since 1931. HCCI saw the trend coming during the last half of 2007 as more and more clients made the tough decision to file bankruptcy rather than paying down debt to creditors through arrangements made with help from HCCI Counselors. Families who once thought of themselves as “middle-class” are sliding into a paycheck-to-paycheck cycle of living. The urgent pleas from food banks tell a more troubling story for persons working at low-paying jobs. Some are working more than one job but not earning enough to cover basic bills and medical expenses. The Kansas State Department of Education website shows that on September 20, 2008, 68% of students enrolled in the Topeka school district qualified for free and reduced school lunches. In Emporia 65% qualified and in Lawrence and Manhattan 32% of students qualify.

If ever there was a time when HCCI services were needed, that time is now. Decisions made now by government leaders, the business community and families will have far-reaching effects on generations to come. HCCI has a solid reputation as a leader in providing high-quality housing and consumer credit counseling. HCCI is taking a proactive leadership role in educating the public, schools and community leaders regarding all aspects of housing and credit counseling (see [overview](#) of 2008).

Education is key to solving and resolving every-day issues that contribute to long-term financial stability. Change can happen when people learn at an early age the differences between wants and needs, how to cut back, scale down and live within their means. That is why I am so proud of the extra work HCCI is doing now to educate youth and adults. I am very happy to share the HCCI 2008 Annual Report with you and thank you for your continuing support of the excellent work HCCI does in Kansas.

— Robert L. Mackey, Executive Director

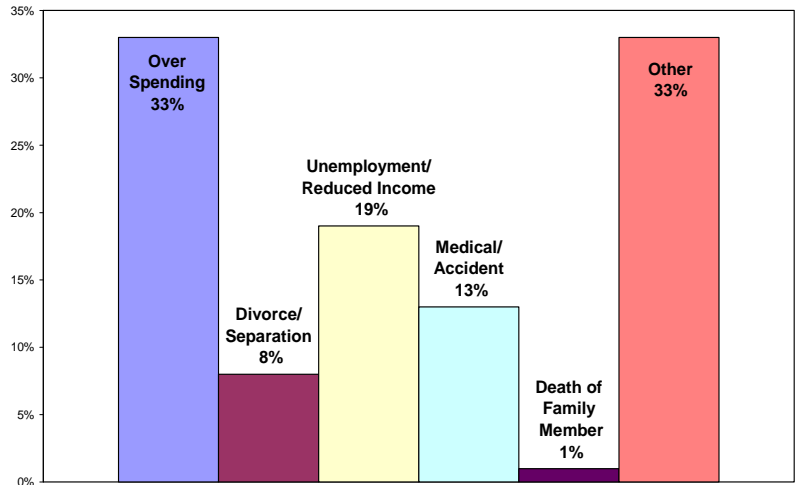
COUNSELING STATISTICS

Consumer Credit Client Profile

Inquiries	925
Total counseled	2,410
Average age	46
Average client unsecured debt	\$42,175
Married.....	\$41%
Single/divorced	46%
Average household income	\$27,375
Average number of creditors.....	3-14

- 97% of clients served reported learning something useful
- 96% reported increased confidence
- 99% would refer a friend to HCCI

Reason for Counseling

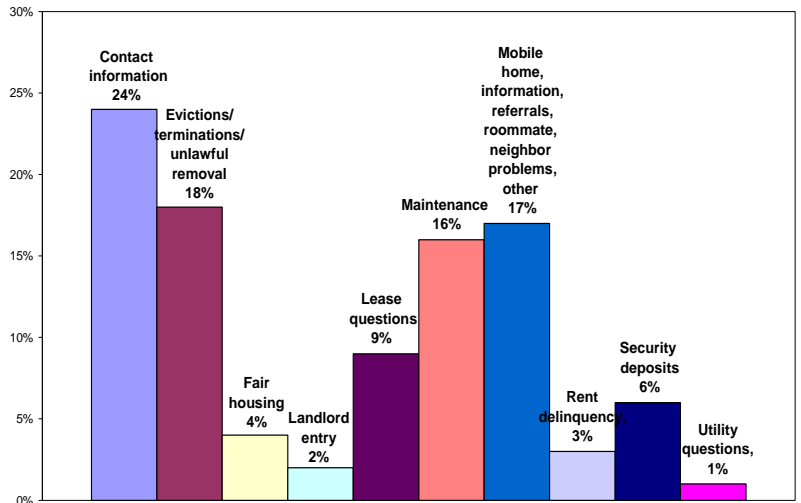


Tenant-Landlord Client Profile

Inquiries	947
Total counseled	3,028
Tenants	71%
Landlords	12%
Homeless	2%
Neighbors/others	15%
Tenant households with children	37%
Female single head of household	15%
Households with one or more with disabilities ..	23%
Ages 19 to 59	69%

- 99% of clients served reported learning something useful
- 96% reported increased confidence
- 99% would refer a friend to HCCI

Reason for Counseling

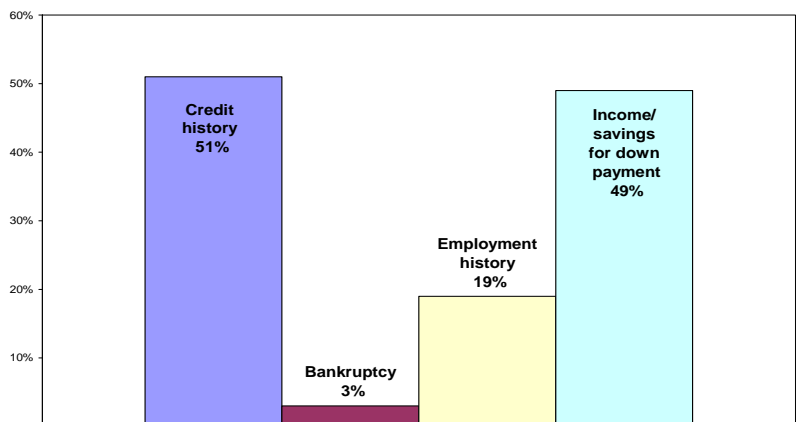


Homebuyer Client Profile

Inquiries	193
Total counseled	109
Average age	31
Single	44%
Average household income	\$17,388
Household with children	49%
Average number in household	2

- 100% of clients served reported learning something useful
- 98% reported increased confidence
- 100% would refer a friend to HCCI
- 24 purchased housing

Barriers to Purchase



SUMMARY OF 2008 FISCAL YEAR

<u>REVENUE</u>			<u>EXPENSES*</u>		
Fundraisers & contributions	\$ 17,394	(1%)	Salaries	\$ 922,485	(68%)
TOTO/Homebuyer Grant	88,000	(6%)	Operations	<u>432,825</u>	(32%)
City of Topeka	78,000	(6%)		<u>\$1,355,310</u>	
City of Lawrence	27,515	(2%)			
HUD	52,593	(4%)			
United Ways	80,430	(6%)			
Grants	756,659	(56%)			
Creditor contributions	189,829	(14%)			
Underwriting	<u>65,823</u>	(5%)			
	<u>\$1,356,243</u>				<i>* Unaudited</i>

BOARD OF DIRECTORS

<p>Rick Fleming, President Office of Kansas Securities Commission</p> <p>Debbie Orr, Vice President Fidelity State Bank</p> <p>Kim Morse Cordova, Secretary Washburn University</p> <p>Paul Rasmussen, Treasurer Landlord</p> <p>Jeffrey Blush Capitol Federal</p>	<p>Bill Caton Excel Development Group</p> <p>Mary Cuevas Retired State Employee</p> <p>Deborah Dawkins Above All Books & Gifts</p> <p>Dan Kingman Tibbetts Real Estate</p> <p>Sterling Montgomery Healthwave/KS Health Planning</p>	<p>Nancy Ochoa Kansas Long-Term Care Ombudsman</p> <p>Matthew Spurgin Kansas Corporation Commission</p> <p>Beth Strong Re/Max Associates of Topeka</p> <p>Chad Taylor Attorney</p> <p>Stephanie Thompson US Bank</p>
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ADVISORS

<u>MANHATTAN</u>	<u>LAWRENCE</u>	<u>EMPORIA</u>
<p>Joyce Cantrell KSU Personal Financial Planning</p> <p>Brad Harper Manhattan Check Service</p> <p>Rita Harsch Manhattan SRS Service Center</p> <p>Dick Wertzberger First Bank</p> <p>Jennifer Wilson Riley County Extension Office</p>	<p>Vivian Baars Salvation Army</p> <p>Diana Carlin University of Kansas</p> <p>Marci Francisco Kansas Senate</p> <p>Teresa Pippert US Bank</p> <p>Michelle Smith City of Lawrence</p> <p>Dawn Tallchief University of Kansas</p>	<p>Angela Blankley Lyon County Title Co.</p> <p>L. Ann Coulson Financial Planner</p> <p>Marilyn Laird Credit Union of Emporia</p> <p>Ann McCauley Lyon County State Bank</p> <p>Bob Symmonds Symmonds & Symmonds Law Firm</p>

OFFICE LOCATIONS

MAIN OFFICE:

Housing and Credit Counseling, Inc.
1195 SW Buchanan, Suite 101
Topeka, Kansas 66604
(785) 234-0217

- Statewide: 1-800-383-0217
- Web: www.hcci-ks.org
- Email: hcci@hcci-ks.org

BRANCH OFFICES:

- ◆ 2518 Ridge Court, Suites 207-208
Lawrence, KS 66046
(785) 749-4224
- ◆ 625 Merchant, Suite 215
Emporia, KS 66801
(620) 342-7788
- ◆ 2601 Anderson Ave, Suite 203
Manhattan, KS 66502
(785) 539-6666



Housing and Credit Counseling Inc

Real Help. Real Choices.

HOUSING AND CREDIT COUNSELING INC

2008 DONORS

Every gift, no matter the size, directly affects the quality of services we provide to our communities.

Thank You for Your Support!

\$50,000 & Over

Capitol Federal Foundation
CCCS Creditor Donations
Chase Card Services
Citibank
City of Topeka
Housing and Urban Development
National Foundation for Credit Counseling
Office of the State Bank Commissioner

\$35,000 to \$49,999

Kansas Housing Resources Corporation
United Way of Greater Topeka

\$20,000 to \$34,999

Lawrence CDBG

\$10,000 to \$19,999

Bank of America
City of Lawrence
United Way of Douglas County
United Way of Riley County
Women's Fund

\$5,000 to \$9,999

Federal Home Loan Bank
Lawrence Douglas County Housing Authority
– Ross Grant
United Way of the Flint Hills

\$1,000 to \$4,999

Ginger and Colin Bennett
Blanche Bryden Foundation
CoreFirst Bank
Educational Credit Union
Robert L. and Jane A. Mackey
Topeka Credit Union
Valentine and Zimmerman, PA
Ron Wasserstein
Anonymous

\$500 to \$999

Rogenmoser Financial Services
Stan and JoAnne Teeter
Topeka Board of Realtors

\$250 to \$499

Bill and Peggy Caton
James and Michel' Cole
Lynne and Charley Crabtree
Martin Tractor Company
Neis & Michauz PA
Maynard and Sarah Oliverius
Ann and Jerry Palmer
Sheila Reynolds
Sabatini Family Foundation
Sam's Club Foundation
Michael and Janet Stanek
Lynn and Marjorie VanBuren
Joe Wittman

\$100 to \$249

Robert Baker
Matt Billingsley
Chris Burk
Richard Bush
Community National Bank
Michelle De La Isla
Marilyn and William Ervin
Ruth Fink Trust
Kent and Susan Garlinghouse
Scott Griffith
John Hooge
Paul and Nancy Kindling
Dan Kingman
Priti Lakhani
Carrie and Larry Magill
Kim Morse Cordova
Leslie and Tom Palace
Peterson Publications Inc.
Paul Post
Eva Powers
Beverly Rice
Ronald and Betsy Rohleder
Mark and Sandy Ruelle
Herman R. Simon
Hayden St. John
Deborah and Peter Stern
Beth Strong
Strong Results, Inc.
Kirk D. and Stephanie M. Thompson
Topeka City Employees
US Bank

Up To \$99

Teresa Baker
David and Deba Brant
Sharon Coley
Randy and Linda Crandall
Walter Glaudé
Ruth Graham
Darlene Griffiths
Sandy Grist
Hugh Hannagan
Rebecca Holmquist
Margaret Huerta-Garcia
Carol Jolly
Michael F. Kadlicek
Kellie Kemper
Chris Kratochvil
Barbara Leal
Kip Lee
Shelli McNabb
Stanley and Jane Metzger
Anju Mishra
PB & G Properties
Lawrence Pressman
Aisha Rains
Matthew Rasmusson
Eugene Sallee
Marilyn Stanley
Ann Stephens
Alma Torres
Jennifer Whitt

In-Kind Gifts

Blackburn Nursery, Inc.
Dillons Stores
Jackson's Greenhouse
Skinner Garden Store, Inc.
Subway Sandwichs & Salads

Volunteers

Brione Garrett
Larry McCammon
Sara Millburn
Ann Prochaska
Emily Schmitt
Mari Simon
Vern Slater
Eric Stanley
Melinda Thimesch
Samantha Whitt

List may not be inclusive.

Housing and Credit Counseling Inc
1195 SW Buchanan, Suite 101
Topoka, KS 66604-1183
Serving Kansas with Offices
in Topoka, Lawrence,
Manhattan and Emporia



Real Help.

Real Choices.

2008 Special Recognition

- **HCCI received the prestigious Romana Hood Award** February 3, 2009 to recognize extraordinary support of needed services in Shawnee County and leadership by a single organization or individual in 2008 in the area of social services. The award was given by the Community Resources Council in honor of Romana Hood, founder and Executive Secretary until 1959.
- **Michelle DeLaIsla**, HCCI CFO-Community Relations and Spanish Services Coordinator, received the 2008 Woman Business Advocate of the Year award in September 2008 from the Kansas Department of Commerce in recognition of her work to mentor women and young girls learning new skills to advance their abilities in the work force.
- **Marilyn Stanley**, HCCI Director of Administration, received the YWCA “Women of Excellence in Management” award in April 2008 in recognition of her eight years of service to the community and commitment to the HCCI mission to help people secure financial stability through counseling and education regarding budgeting, credit and housing issues.