



HCCI counsels and educates all people to achieve their personal housing and financial goals.

# 2017 Impact Report

**Housing and Credit Counseling, Inc.  
Celebrating**



**1972 - 2017**



It has been an honor for me to be part of the HCCI Board of Directors since January 2013 and a true privilege to serve as HCCI's Board Chair since July 2016. In my work as Director of Business Development for Sallie Mae, I have always known of HCCI's work to counsel people with student loan debt but I have been amazed to learn over the past five years of the many other ways HCCI's dedicated staff helps people find solutions to their financial issues. This report gives an overview of HCCI services and how HCCI is the local "go to" source for people with questions ranging from how and why deposits for a rental unit may not be refunded to how and when corrections may be made in a credit report.

HCCI has a highly qualified staff with years of combined experience related to budgeting, credit building, rental housing and home buying. I have especially enjoyed working with Marilyn as she leads board discussions regarding emerging trends in communities that want to promote affordable housing options

-- or talks about how young adults are carefully weighing their options for career and work training that will offer a family sustaining wage plus benefits. More people are turning to HCCI to help them budget for the things they need now and the retirement plans they are making. HCCI Counselors give a "hand up" for people who are working hard, sometimes at more than one job, in an effort to get their finances in order.

HCCI's good work continues in 2018. On behalf of HCCI's Board of Directors I want to thank the many individuals, agencies and contributors that partnered with HCCI in 2017. It has been a true joy for me to be part of HCCI's work.



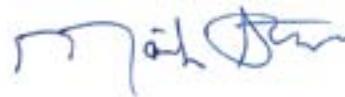
Robb Cummings, Chair  
Housing and Credit Counseling, Inc. Board of Directors



What a year!! HCCI celebrated its 45th anniversary in 2017. I thank the HCCI Board, Staff and our many volunteers and partnering agencies for their tremendous support of this unique agency. It is remarkable to look back on 2017 and see how HCCI has grown from its beginnings in 1972 when a group of dedicated VISTA Volunteers with the Topeka Legal Aid Society (now Kansas Legal Services) led a grass-roots advocacy effort to help renters living in low-income housing speak up for their rights as tenants. That 1972 work reflected the disparity of affordable housing. HCCI's work today is still a voice for all consumers and especially for those with limited means.

In 2017 -- HCCI launched:

- an Organizational Representative Payee program.
- TOTO – Take the Opportunity To Own – a statewide Down Payment Assistance program.



Marilyn Stanley, Executive Director  
Housing and Credit Counseling, Inc.

Look for details on the new programs HCCI launched in 2017

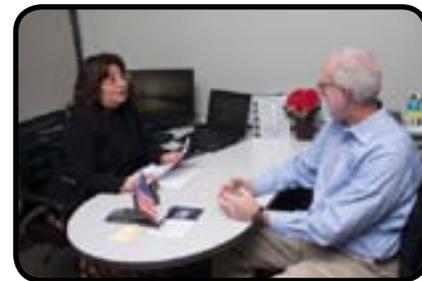
## Financial Counseling Serves

- families and individuals working hard to make ends meet
- people who want to get ahead - stay ahead – and be financially stable
- people wanting to better understand student loan repayment options
- individuals filing bankruptcy when there is no other way out
- mortgage default or foreclosure
- people age 62 and older with questions about reverse mortgage

HCCI helps people who want a plan to meet their current and future financial goals.

### Demographics

1,708 counseled	Average Age: 49
162 classes for 1,744 participants	Household Income Range: \$28,920 - \$105,320
	Average Debt: \$24,463
	Average Household Size: 2



Money's personal.  
Let HCCI personally help you.

### Reasons for Financial Counseling

- 38%** - medical or disability
- 23%** - reduced income
- 16%** - overspending
- 12%** - lack of financial understanding
- 9%** - family changes
- 2%** - unemployment

**70%** of all people counseled have student loan or medical debt, or a combination of both.

### Outcomes

- 52%** of clients counseled reduced debt.
- 41%** took pro-active steps to meet their goals.
- 41%** started saving for the future.

**Amount paid back to creditors in 2017: \$925,849**  
**Amount paid back to creditors 2012 - 2017: \$8,394,762**

### REAL PEOPLE

Ron (pseudonym) asked HCCI for help after his mortgage lender denied his application for a loan modification. Ron's wife had recently died and he fell behind two months in a row on his mortgage payment. Ron tried to explain in his application for a loan modification that his daughter moved in and a portion of her income helped pay for shared living costs. Ron's request was denied by his lender on the grounds that his application was missing documents and his income was insufficient.

HCCI's Financial Counselors helped Ron complete a new loan modification request including the correct forms required to document his daughter's income. A month later, the mortgage company agreed to modify the loan, incorporate his two missing house payments and lower the overall house payment by \$150, which made the monthly payment much more affordable for Ron and his daughter. He has now made two of the three required trial payments, and after the January payment is made, Ron's home loan will be permanently modified.

**This family is one example of the many ways HCCI helps people find financial stability after unexpected events such as divorce, a family death, job loss or other life issues.**



In Topeka, HCCI's HOPE Program is a model that can be replicated in other communities.

HOPE provides financial counseling and mentor/coaching by trained volunteers for families who are working hard to get ahead.



HOPE Sponsor: 

### REAL PEOPLE

The Smiths (pseudonym) met with HCCI's Certified Financial Counselor, Renee in January 2017 because they were struggling to pay rent. A review of their credit report and recent bills from creditors indicated the Smiths had medical debt totaling \$10,000. The Smiths have four children and the cost of their bare-bones insurance policy plus co-payments for office visits added up quickly. Renee helped the Smiths develop a budget (which they had never done before) and also an Action Plan that included making "Power Payments." Their new budget helped the Smiths see how much money they had available each month to pay down debt after essentials such as rent, utilities, child care, groceries, and transportation were paid.

At the next appointment Renee helped the Smiths call the medical providers and ask if they could set up a payment plan. After a few months of consistently following their budget, the Smiths paid some smaller bills and were able to increase (Power Pay) the amount paid to other creditors. The Smiths are now able to pay their rent on time and in full. By December 2017, they had not yet increased their credit score but they now know how to make that happen.

## Homebuyer Counseling Serves

- first-time buyers and former home owners
- anyone who wants to raise their credit score to get the very best mortgage interest rate possible

### Demographics

251 counseled  
12 classes for 131 participants

Average Age: 40  
Average Income: \$23,140 - \$37,295  
Average Household Size: 3



Owning a home is a strong goal for young families and for single individuals too. Mortgage lenders offered exceptionally low interest rates in 2017 and buyers with credit scores above 680 plus a good work history could be pre-approved to purchase.

## TOTO - Topeka Opportunity to Own

- Helping Topeka first-time homebuyers since 1992.
- Maximum purchase price of a TOTO home is \$65,000.
- 30 year fixed rate mortgage.



### TOTO is a collaboration with:

- City of Topeka: \$20,000 subsidy for home repairs and up to \$30,000 if home is located within one of four Topeka Opportunity Areas.
- HCCI: financial counseling to help people raise their credit scores to get pre-approved for a mortgage loan.
- Capitol Federal: primary business partner and lender for TOTO mortgage loans.
- FHLBank Topeka: helps with closing costs for each TOTO Homebuyer.



Topeka Opportunity To Own  
25 Years

**TOTO**  
1992 - 2017

Chloe Nelson (center), 450th  
TOTO Homebuyer with  
representatives from Capitol  
Federal® and City of Topeka.

## REAL PEOPLE

Anne, a single working woman, wanted to buy a home of her own but was told by a local financial institution that she would need a better credit score to be pre-approved for a mortgage. The lender referred Anne to HCCI where she met with Chris Burk, Manager of HCCI's Homebuyer Program. After a brief review of her income and expenses, Chris helped Anne see her credit report using the free website service through Annual Credit Report.com ([www.annualcreditreport.com](http://www.annualcreditreport.com)). Anne then told Chris she had been getting "past due" letters and phone calls from some cell phone plans but knowing her cell phone account was current, she had ignored the calls and statements.

Chris helped Anne review entries in her credit report including information showing four cell phone companies that Anne knew she had never used. Chris helped Anne use the Annual Credit Report.com website to dispute those accounts online. Very quickly Anne learned the accounts were listed in error and were actually for a person with the same name but a different middle initial. Once the errors were corrected, Anne's credit score was 50 points higher.

After attending a free four-hour Homebuyer 101 Workshop HCCI presents, and learning many helpful tips from Chris about mortgage loans, insurance and even how to "shop for" a realtor, Anne is now ready to talk to lenders about a home loan.

## Rental Housing Counseling Serves

### Renters and Landlords who have questions about

- maintenance issues
- lease questions
- security and pet deposits
- bedbugs, rodents, roaches and mold
- Fair Housing (reasonable accommodations and assistance animals)
- rent delinquency, the eviction process, and more



### Demographics

1,949 counseled  
46 classes for 792 participants

Average Age: 45  
Average Income Range: \$19,200 - \$43,600  
Average rent: \$492

HCCI counsels renters, landlords and property managers about their rights and responsibilities based on the Kansas Residential Landlord and Tenant Act, Fair Housing Law and city codes.

### Reasons for Rental Counseling

- 27%** - maintenance issue
- 25%** - lease disputes
- 16%** - early termination
- 13%** - security deposits
- 11%** - rent delinquency
- 9%** - eviction



### Outcomes

**93%** of clients implemented their rights and responsibilities under

- Fair Housing Law
- Kansas Residential Landlord and Tenant Act
- Kansas Mobile Home Parks Act
- city codes

**99%** reported they maintained housing.

### REAL PEOPLE

*Brenda has lived in the same apartment since 2009. She called HCCI in a panic when she heard her landlord was selling the unit and she needed to move. Brenda has never had a lease agreement. She was frantically searching for a place to live and asked if she had any rights to remain in the apartment. HCCI's Rental Housing Counselor, Ashton, informed Brenda that the landlord has a right to sell the rental unit but Ashton assured Brenda she has rights under the Kansas Residential Landlord and Tenant Act which states the landlord or tenant may terminate a month-to-month tenancy by giving a written 30-day notice to the other party on the rent paying due date. Since Brenda (as the renter) had not yet received written notice from the landlord, she has the remaining days in the current month for which she has paid rent, plus 30 days after the written notice is given to her on a rent due date to find another rental. Ashton referred Brenda to an online housing search listing available units and Ashton gave her helpful information about what to expect during the "move out" process with her current landlord and the "move in" process with a new landlord.*

Call HCCI for detailed FREE counseling for Tenants or Landlords regarding common questions about lease agreements, move in inspections, security deposits, bed bugs, Fair Housing, small claims court and more. Your name will be placed on a call log and HCCI Counselors will return your call in the order it was received.

Effective January 1, 2018, HCCI's Rental Housing Counseling for both renters and landlords will be available to communities that provide grant funding for this unique service that counsels about 2,400 (mostly renters) each year.

Funded communities for 2018 include: Emporia and the greater Flint Hills area, Lawrence, Leavenworth, Manhattan, Olathe and Topeka.

- HCCI has helpful forms for tenants and landlords such as 30 day notice to vacate, 14/30 day notice of noncompliance, 3 day-72 hour notice of rent nonpayment.
- Answers to "Frequently Asked Questions" at [www.hcci-ks.org](http://www.hcci-ks.org).

## Financial Literacy Education

HCCI classes are provided at your business, organization, governmental agency, or school and at HCCI's Topeka office. Classes cover a range of topics related to home ownership, renting, finances, and credit. Content and length of each class can be modified to meet the needs of the audience.

HCCI's training and education program is sponsored by a generous grant from the **Office of the State Bank Commissioner** with additional funding requested from local partners and sponsors. Contact HCCI for an estimate of cost to develop your specialized training program.

**234 classes for  
3,340 participants**

**46 presentations\*  
for 1,763 people**



\*Contact HCCI to request a speaker for your group

## Women & Money

Women & Money was developed by women for all women who want to manage their personal finances well, save and invest, and plan ahead for life changes. Classes are designed specifically for any woman who is currently managing their family's resources or planning to take a larger role in handling their personal finances.

Women & Money is a community collaboration with the Johnson County Library and the Topeka and Shawnee County Public Library.

In 2017, 190 women enrolled and attended classes in Overland Park and Topeka to learn about credit building, banking, budgeting, investing and life planning.



### CLASS COMMENTS

- *Love the written material in the booklet format and websites. Many of us couldn't attend if a fee was charged - so grateful.*
- *I learned so much from the successful women speakers telling their life experiences. Inspires me to budget now that I learned how.*
- *I sure wish I knew about these classes before today! I will definitely sign up next year. What a wonderful program.*
- *Wonderful, helpful people, both the speakers and all the supporters. Thanks for all your efforts to give us this great class.*
- *I'm bringing my husband next year!*



Primary Sponsor:



# New in 2017

## TOTO - Take the Opportunity To Own

Down Payment Assistance for Qualifying Kansas Home Buyers

### Contact HCCI to ask if you qualify for:

- \$3,350 toward a down payment on a home purchase anywhere Kansas.
- Helpful financial and home buying counseling from HCCI.

### Qualifications:

- Annual income can not exceed \$61,364 for a family of four.
- Requires recent income documentation.
- Plus other verification provided by the prospective home buyer and their mortgage lender.

### Requirements:

- Must be eligible to close on a home within a few weeks to a few months.
- Must be willing to complete HCCI's Financial Counseling and Home Buyer Workshop.
- HCCI's Home Buyer Workshops are scheduled in Emporia, Junction City, Lawrence, Manhattan, and Topeka.

### plus

- HCCI's Counseling and Workshops are offered in Spanish and English.
- HCCI's Down Payment Assistance may be used with other home loan subsidies offered by other local groups.

For details go to <https://hcci-ks.org/toto-statewide-dpa>



This program made possible by a generous grant from



## HCCI's TOTO Programs win National Recognition

The National Foundation for Credit Counseling (NFCC) awarded HCCI their first Innovative Program Award at their annual conference in Anaheim, California October 1-4, 2017. This prestigious NFCC award recognizes outstanding work by a member agency to develop and lead a program. The award highlights the creative steps an agency takes to secure funding, engage partners and expand the scope of a current project.



Chris Burk (left), Susan Keeting, NFCC, (center), Marilyn Stanley

## Representative Payee Service

In July 2017, HCCI launched a Representative Payee Program. As the representative payee, HCCI manages Social Security benefits and supplementary income. HCCI has been approved by the Social Security Administration to provide day-to-day budgeting and bill paying for 16 clients and HCCI is expecting to provide these services for additional clients in the future.

### REAL PEOPLE

*Max (a pseudonym) is an example of how HCCI's Payee Service helps people enjoy the dignity of living independently.*

*Max receives pension income, in addition to receiving a Social Security Disability check. Max likes to use credit cards for purchases and when he came to HCCI in July Max had seven credit cards. In August, he was approved for loan to buy a car. Jennifer helped Max budget his combined income to pay off and close all seven credit cards. He now has a good payment plan for his car loan. In addition, Max is seeing a counselor at HCCI to review his credit report. HCCI has helped Max carefully manage each dollar he receives from Social Security and his pension income so he can plan and budget for weekly fixed expenses plus things he wants to buy.*

**All of the people using HCCI's Representative Payee Service appreciate having their own personal Safe Debit Card that HCCI has arranged for them through a local bank. They know they can call the bank to check their account balances 24/7. Jennifer is coaching them to carefully consider their spending choices and save for the things they really want.**

**For more information about HCCI's payee services and to find out how HCCI can assist you please contact Jennifer Whitt at 800-383-0217 ext. 315 or email her at [payee@hcci-ks.org](mailto:payee@hcci-ks.org).**





Celebrating



1972 - 2017



*Left to Right: Chris Burk, Sandra Zepeda, Daniel Crook, Teresa Baker, Megan Stanek, Ashton Veazey, Marilyn Stanley, Jennifer Whitt, Lynne Crabtree, Anju Mishra, Ginger Ellsperman, Don Berry, Rogers Brazier*

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HCCI's mission is to counsel and educate all people, so they can achieve their personal financial and housing goals. Thank you to our financial supporters.

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City of Manhattan  
City of Olathe  
City of Topeka  
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Office of the State Banking Commissioner  
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Robb Cummings congratulating Marilyn Stanley



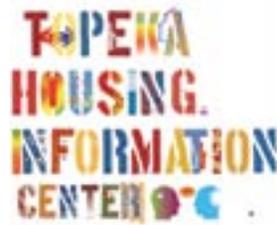
Food and catering provided by Washburn Tech Catering under the direction of Scott Nickel, Instructor



Former Board Members and Partners of HCCI



1972



1978



1988



2005

The HCCI Board of Directors and HCCI's Staff hosted 126 guests at HCCI's 45th Celebration Party on November 2, 2017. HCCI recognized special program achievements and guests who have been influential in HCCI's development. Marilyn Stanley and other speakers paid tribute to HCCI's mission and the amazing clients, their personal journeys and their incredible successes.

Many thanks to our friends and colleagues who joined us, supported us, assisted us and celebrated with us in person and in spirit. We thank you for making this the most wonderful birthday party and the beginning of our exciting journey to the next 45 years!



Marilyn Stanley greets guests



Guests visit in HCCI's education room



Cake provided by Hy-Vee



# 45 Years of Excellence

