6,120 HOUSEHOLDS COUNSELED & EDUCATED

**FINANCIAL COUNSELS**
- Mean Age: 43
- Average Annual Income: $35,557
- Average Debt: $35,557

**HOME BUYER COUNSELS**
- Mean Age: 32
- Average Annual Income: $31,871

**TENANT & LANDLORD COUNSELS**
- Mean Age: 40
- Average Annual Income: $26,600
- Average Rent: $600

**OUTCOMES**
- 53% of clients counseled reduced debt.
- 53% started saving for the future.
- 99% felt more confident about resolving their issues.

Amount paid back to creditors in 2019: $650,000
Amount paid back to creditors 2012 - 2019: $9,880,076

**EDUCATION AND TRAINING**

- **3,459 PARTICIPANTS**
- **221 CLASSES OR PRESENTATIONS**

**HCCI MEETS HUD’S HIGH STANDARDS**

HCCI has done remarkable work since its founding in 1972. In 2019, HCCI once again was a leader when Housing and Urban Development (HUD) announced five of HCCI’s counselors are the first counselors in Kansas to pass a strenuous, required HUD exam. This is important to know as agencies nationwide will be required to only employ HUD exam certified counselors by August 2020. HCCI is well ahead of this HUD mandate.

In addition, HCCI’s counselors are also certified by passing six required exams offered through the National Foundation for Credit Counseling. Plus, HCCI has three other counselors who have expertise to counsel about all things related to tenant and landlord issues under the Kansas Residential Landlord Tenant Act, Fair Housing Law and the Kansas Mobile Home Parks Act. We are glad to share other HCCI work in this annual report.

Marilyn Stanley, Executive Director

*Amounts are not audited
COUNSELING BY COUNTY

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

United Way of Greater Topeka
United Way of Douglas County
Konza United Way
United Way of Flint Hills
United Way of Junction City/Geary County
Wabaunsee belongs to both Konza United Way and United Way of the Flint Hills

Tenant & Landlord Counseling Program

Teresa Baker
Program Manager

Ashton Wesley
Counselor

Abigail Panecatl
Counselor
Bilingual English/Spanish

CLIENT QUOTE

“Just letting you know my furnace is working now. I used the sample form you gave me and as soon as the property manager saw it, a repairman came. Like you said, I just needed to get the repair request in writing to get some action. Thanks.”

Financial & Home Buyer Counseling Program

Chris Burk
Counselor

Rogers Breeser
Counselor

Ginger Ellieperman
Counselor

Anju Mishra
Counselor
Lawrence Office Manager

Sandra Zepeda
Counselor
Bilingual English/Spanish

CLIENT QUOTE

“Hi Rogers - thank you! My husband and I are getting these bills paid using the Snowball Payment Plan you helped us develop. We tracked every single dime we earned and every single dime we spent last month. That was hard but we are determined to live within our means. We put our list of debts on the frig so we will check it every day. LOL but it is working.”

HCCI 2019 Board of Directors

Eric Deitcher, Chair
Federal Highway Administration
Anthony Martinez, Vice Chair
Security Benefit
Peggy Beasterfeld, Treasurer
Peggy’s Tax and Accounting Services
Sandra Muniz, Secretary
US Bank
Kathleen Urbom, Immediate Past Chair
Urbom Law Offices Chartered
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Linda Kinney, Topeka Rescue Mission - CaRE Program
JP Meitner, Westar Energy
Kevin Morgison, Capitol Federal Savings
Karen Perez
Kansas Dept of Health & Environment and eXP Realty
Stephanie Poyer, Butler & Associates, PA
Janice Taliaferro, Stormont Vail HealthCare
Ben Tenpenny, Capitol Federal Savings
Stephanie Thompson, Community Volunteer
Steve Vogel, Landlord

Lawrence Advisory Council

Adra Burks, Attorney
Marci Francisco, Kansas Senate
Matt Llewellyn, 23rd Street Brewery
William Lewis, University of Kansas School of Business
Brian McFall, Landmark National Bank
Teresa Pippert, Barber Emerson Law Firm
Catherine Shenoy, University of Kansas School of Business
Angie Sommer, Hallmark Cards, Inc.
2019 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 & Social Services
- City of Manhattan CDBG
- City of Olathe
- City of Topeka Home & CDBG
- Combined Federal Campaign
- HUD - Office of Housing Counseling
- Kansas Insurance Department and the division of the Kansas Securities Commissioner
- Office of the State Banking Commissioner
- Prairie Band Potawatomi Nation
- Shawnee County
- Welcome Central Leavenworth

UNITED WAY GRANTS
- Konza United Way
- United Way of Douglas County
- United Way of the Flint Hills
- United Way of Greater Topeka
- United Way of Junction City/Geary County

BUSINESS SPONSORS / CORPORATE & FOUNDATION GRANTS

CONTINUED
- Equity Bank
- Eschmann & Pringle PA
- Evergy Foundation
- FHLBank Topeka
- Garrett Law LLC
- Heartland Credit Union Foundation
- Humphreys (Lewis) Charitable Trust
- Jamie Hornbaker Agency, LLC - State Farm
- Jones (Walter S. & Evin C.) Testamentary Trust
- Kansas Executive Express Network
- Kansas Gas Service - a division of One Gas
- Kansas Secured Title
- Kroger
- Landmark National Bank
- Lawrence Board of REALTORS* Community Foundation
- Lawyers Title of Topeka, Inc.
- Lynette Hudson, State Farm Insurance Agent
- Mainstreet Credit Union Johnson County
- Mid American Credit Union
- Morgan Fund (Ward & Brenda) - Greater Manhattan Community Foundation
- Motsinger CPA Tax & Accounting LLC
- National Foundation for Credit Counseling
- Network for Good
- Peggy’s Tax and Accounting
- Peine (Caroline) Charitable Foundation - Manhattan Fund
- Rogenmoser Financial Services
- Security Benefit * Charitable Trust
- Silver Lake Bank
- Sports Car Club of America
- State Farm
- Sunflower Association of Realtors
- Sunflower Bank
- Tantillo Family Foundation
- The Women's Fund
- Topeka Credit Union Foundation
- US Bank
- Wendling, Noe, Nelson & Johnson, LLC.
- Zurich North America

INDIVIDUAL CONTRIBUTIONS
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- Mike Kongs
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- Leslie Jo Davis Meitner
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- Jennifer Whitt
- Kirby Whitt
- Kathleen Urbom
- Randy Wheat
- Debra Ann Young
- Mary Zeller *

IN KIND
- Black Dog Bar B Que
- Blue Cross Blue Shield of Kansas
- Blue KC
- Dillons
- HyVee
- Hog Wild Pit-Bar-B-Q
- Home Depot
- Jimmy Johns
- Johnson County Library
- KSN TV 27
- KVOE Radio, Emporia
- Lowes
- Preferred Lawn Service
- eXp Realty Preferred Advisors, Inc.
- Skinners Garden Store
- Sleep Number Bed
- Sunflower State Games
- Target
- Topeka & Shawnee County Public Library
- Walmart
- Westlake Ace Hardware
- WIBW TV & Radio

* AT&T Match
** Evergy Energy 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@hcci-ks.org or call 1-800-383-0217. Thank you.