

## 6,120 HOUSEHOLDS COUNSELED & EDUCATED

### 1,296

#### FINANCIAL COUNSELS

Mean Age: 43  
Average Annual Income: \$35,557  
Average Debt: \$35,557

### 208

#### HOME BUYER COUNSELS

Mean Age: 32  
Average Annual Income: \$31,871

### 1,157

#### 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**

**92%** of clients implemented their rights and responsibilities under Fair Housing Law, 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 another unit.

### EDUCATION AND TRAINING

### 3,459

PARTICIPANTS

### 221

CLASSES OR PRESENTATIONS

### HCCI MEETS HUD'S HIGH STANDARDS

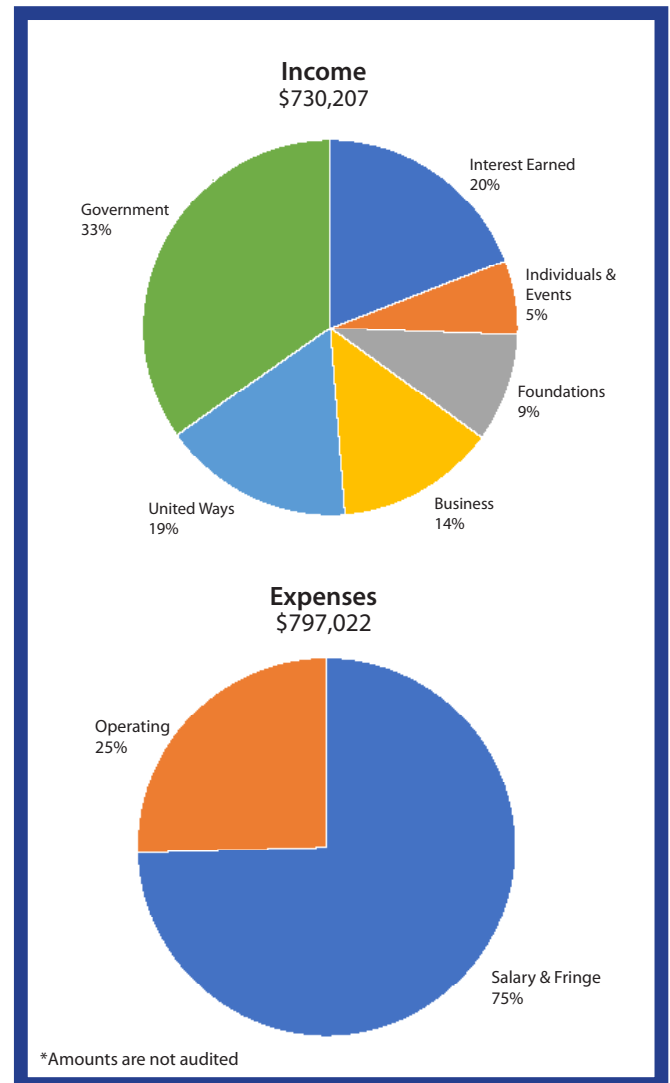


HCCI has done remarkable work since its founding in 1972. In 2019, HCCI once again was a leader when Housing and Urban Development (HUD) announced five of HCCI's counselors are the first counselors in Kansas to pass a strenuous,

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.

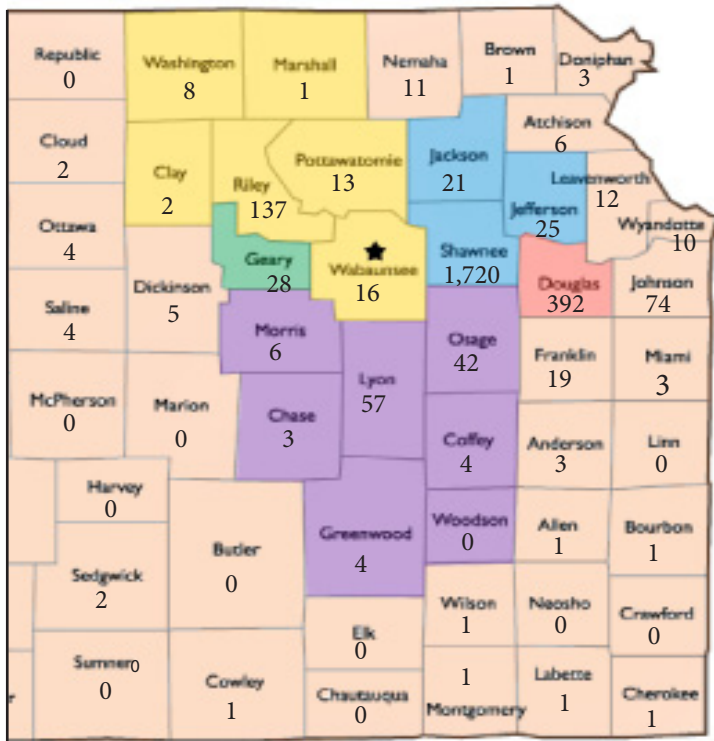
In addition, HCCI's counselors are also certified by passing six required exams offered through the National Foundation for Credit Counseling. Plus, HCCI has three other counselors who have expertise to counsel about all things related to tenant and landlord issues under the Kansas Residential Landlord 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

# 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.

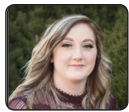


-  United Way of Greater Topeka
-  United Way of Douglas County
-  Konza United Way
-  United Way of Flint Hills
-  United Way of Junction City/Geary County
-  Wabaunsee belongs to both Konza United Way and United Way of the Flint Hills

## Tenant & Landlord Counseling Program



Teresa Baker  
Program Manager



Ashton Veazey  
Counselor



Abigail Panecati  
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  
Program Manager



Rogers Brazier  
Counselor



Ginger Ellsperman  
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

Adra E. Burks, Law Office of Adra E. Burks

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

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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

Advisors Excel  
Alliance Bank  
Azura Credit Union  
Azura Employee Foundation  
Bank of Blue Valley  
Blanche Bryden Foundation  
Butler & Associates, PA  
Capital One  
Capitol Federal® Foundation  
Central National Bank  
Chestnut Family Fund - Douglas County Community Foundation  
CitiBank  
Clayton Wealth Partners  
Community America Credit Union  
Cummins, Coffman, & Schmidlein  
Cumulus Media New Holdings, Inc.  
Day (Florence) Fund - Greater Manhattan Community Foundation  
Dickey's BBQ  
Diehl Foundation/Greater Manhattan Community Foundation  
Entrepreneurial & Minority Business Development - GO Topeka

## 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

Anonymous (3)	Anthony Martinez
Teresa Baker	J.P. & Leslie Meitner **
David Barrett	Leslie Jo Davis Meitner
Peggy Beasterfeld	Kevin Morgison
David & Deba Brant	Sandra Muniz ***
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Eric Deitcher	Kirby Whitt
Michelle Goacher	Kathleen Urbom
Brendon Jensen	Randy Wheat
Linda Kinney	Debra Ann Young
Mike Kongs	Mary Zeller *
Bill (William) Lewis	

## IN KIND

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

# THANK YOU



\* 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](mailto:hcci@hcci-ks.org) or call 1-800-383-0217. Thank you.