



City of Lawrence

**2016 Social Service Funding Application – Non-Alcohol Funds  
submitted by HCCI May 7, 2015**

**SECTION 1. APPLICANT INFORMATION**

Legal Name of Agency: Housing and Credit Counseling, Inc. (HCCI)  
Name of Program for Which Funding is Requested: Rental Housing Counseling and Education  
Primary Contact Information (must be available by phone 5/27/15 from 8 a.m. to 12:00 p.m.)  
Contact Name and Title: Anju Mishra, Branch Manager  
Address: 2518 Ridge Court, Lawrence, KS 66046  
Telephone: 785-749-4224 Fax: 785-749-2203  
Email: amishra@hcci-ks.org

**SECTION 2. REQUEST INFORMATION**

- A. Amount of funds requested from the City for this program for calendar year 2016: \$ 17,100
- B. Will these funds be used for capital outlay (equipment or facilities?) If so, please describe:  
  
No, this funding request is not for a capital outlay.
- C. Will these funds be used to leverage other funds? If so, how:  
  
Yes, these funds (if awarded) will help leverage funding from the United Way of Douglas County, from the City of Lawrence CDBG funds, and from local donors. This Social Service Non-alcohol funding also helps leverage funds from HUD through HCCI's grant proposal for Local Housing Counseling (HUD Local).
- D. Did you receive City funding for this program in 2015? If so, list the amount and source for funding (i.e. General Fund, Alcohol Fund, etc.):

Yes, the City of Lawrence awarded HCCI \$17,100 from the General Fund for 2014.

1. How would any reduction in city funding in 2016 impact your agency?

HCCI depends on local funding from the City of Lawrence, United Way of Douglas County, and private donations to fund the important work HCCI is doing to provide Rental Housing Counseling and Education for tenants and also for landlords, property managers and concerned neighbors.

HCCI is the only agency in the state providing this unique service that fills an especially critical need to counsel and educate both tenants and landlords as the City of Lawrence fully implements the citywide Rental Licensing and Inspection Program. The City of Lawrence is to be commended for the extensive work to date to develop the Rental Housing Licensing and Inspection Program. HCCI has been and will continue to be a valuable partner in supporting the city's commitment to address the problems of unsafe rental housing units that do not meet city code. Please see additional information on page 2 regarding HCCI's partnership with the City under the question about needs assessment.

In 1988, the City of Lawrence asked HCCI to establish an office in Lawrence to meet the growing demand for rental housing and consumer credit counseling. Loss of funding from the City would have a negative impact on HCCI's ability to provide uninterrupted, HUD approved rental housing counseling that is not available from any other local or state agency.

2. If you are requesting an increase in funding over 2015, please explain why and exactly how the additional funds will be used:

HCCI is not requesting an increase in funding over 2015.

### SECTION 3. PROGRAM BUDGET INFORMATION

- A. Provide a detailed budget for the proposed program using the following categories: personnel (list each staff position individually and note if new or existing), fringe benefits, travel, office space, supplies, equipment, other.

Personnel: includes three existing Rental Housing Counseling Staff

Branch Manager	existing
Counselor 1	existing
Counselor 2	existing
Counselor 3	existing

Total Personnel:	\$44,482
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Fringe Benefits (22% of salary)	9,786
Contractual (accounting, audit, etc.)	2,272
Supplies	135
Telephone / Internet	1,925
Printing / Postage	2,831
Insurance / Bonding	90
Dues	45
Office Rent	1,925
Equipment	90
Total	\$63,581

- B. What percent of 2016 program costs are being requested from the City?

27% (less than one-third of the total program costs) are being requested from the city's non-alcohol fund.

- C. Provide a list of all anticipated sources of funding and funding amount for this program in 2016:

City of Lawrence General Fund	\$ 17,100
City of Lawrence CDBG Fund	10,000
United Way of Douglas County	4,000
Office of the State Bank Commissioner (Education)	5,000
Total	\$ 36,100

### SECTION 4. STATEMENT OF PROBLEM / NEED TO BE ADDRESSED BY PROGRAM

- A. Provide a brief statement of the problem or need your agency proposes to address with the requested funding and/or the impact of not funding this program. The statement should include characteristics of the client population that will be served by this program. If possible, include statistical data to document this need.

City Commissioners and Staff have diligently analyzed and supported the need to implement a citywide Rental Housing Inspection Program to give greater clarity to landlords and tenants regarding potential violations of City Housing Code. The City is to be commended for initiating this work that holds landlords accountable for rental housing units citywide that do not meet city code and also for establishing a system to consistently monitor substandard maintenance issues that pose a threat to the health and safety of tenants.

Expanding the Rental Housing Inspection Program citywide has certainly raised awareness for tenants of their rights and will, for some tenants, increase their willingness to file complaints regarding actual or perceived substandard rental housing issues.

HCCI is pleased to be listed on the city's website as a resource for renters, especially for questions related to potential lease violations, issues with roommates, pet and service animal policies, questions regarding routine maintenance (such as a dripping facet) that does directly impact health and safety, and other concerns that are not directly related to city housing code. HCCI serves as a valuable resource for addressing calls from the general public that might otherwise absorb a great deal of city staff time.



There is a high need for renters, landlords, property managers, and concerned neighbors to know and understand the rights and responsibilities of all parties concerned when rental housing issues such as inadequate maintenance require city inspection. When these issues are left unchecked, they pose a high risk for health risks for tenants. In addition the rental housing property to be deemed dilapidated resulting in devaluation of adjoining properties. These poorly maintained units also put the health and safety of tenants at risk.

This proposal describes the work Housing and Credit Counseling, Inc. (HCCI) has done since 1988 – and will continue to do - to fill the need in Lawrence for accurate, reliable, and readily available information about the rights and responsibilities of both landlords and tenants regarding all aspects of rental housing.

U.S. Census (2013) indicates rental housing units make up 54% of Lawrence housing stock. A City Memorandum dated February 26, 2014 outlining the need for a citywide Rental Housing Inspection Program indicates that in 2013, the city issued 898 violations as part of the City's Rental Inspection Program in owner-occupied residential neighborhoods. Many more violations are expected now that the rental housing inspection has been expanded citywide.

HCCI is glad to be a reliable partner with the City of Lawrence in its efforts to address rental housing issues. HCCI's free Rental Housing Counseling by phone and free public education programs help both tenants and landlords understand their rights and also their responsibilities as defined by Fair Housing Law, the Kansas Landlord Tenant Act and city code.

B. How was the need for this program determined?

HCCI's Rental Housing Counseling and Education Program addresses needs that are parallel with the City's strategy as outlined in Step Up to Better Housing. The HCCI's Tenant and Landlord Rental Housing Counseling and Education Program is named as a key service throughout Lawrence's Consolidated Plan including as a special needs/homeless population partner. Tenant-Landlord counseling was initiated by HCCI in 1972 in Topeka and was initiated in Lawrence in 1988 at the request of the Lawrence City Commission. Tenant and Landlord Counseling and Education is HCCI's longest-running program. HCCI has offices in Topeka, Lawrence, and Manhattan. Topeka is the largest service area for HCCI and Lawrence is the second largest service area for Rental Housing Counseling.

C. Why should this problem/need be addressed by the City?

HCCI's purpose and mission aligns precisely with the City's mission to fully address the negative effects for the whole city of unsafe and blighted rental housing stock that poses a health and safety risk to tenants and also greatly depreciates property values for adjoining homeowners. HCCI Counselors address these issues daily:

- substandard maintenance,
- unlawful evictions,
- nonpayment of rent for a variety of reasons,
- security deposit returns,
- availability of accessible housing after an accident or illness,
- drug use by roommates or neighbors, and
- issues related with out-of-town landlords who are not cognizant of, or ignore, local or state housing laws.

**Rental Housing Tenant and Landlord Counseling and Education**

HCCI's Rental Housing Counseling is focused on educating both tenants and landlords / property managers about their rights as well as their responsibilities under:

- City of Lawrence Housing Code,
- Fair Housing Law, and the
- Kansas Residential Landlord and Tenant Act.

HCCI is known locally as the "go to experts" for Rental Housing questions for both tenants and landlords / property managers. HCCI employs three FTE counselors. Please see bios attached for HCCI's three Rental Housing Counselors: Teresa Baker, Supervisor, Anahi Hernandez, and Lisa Pennington-Jewsome. Lisa is a Lawrence resident and is available to do walk-in counseling in the Lawrence office in addition to the typical



telephone counsels HCCI usually provides for Tenant and Landlord issues. Anahi speaks fluent Spanish as her native language. Teresa served as the Supervisor of HCCI's Rental Housing Program for five years from 2007 to 2012. Teresa accepted employment with a property management company briefly before returning to HCCI in February of 2015 to once again manage the Rental Housing Program.

HCCI expects to counsel about 245 Lawrence renters, landlords and property managers in 2016 and provide at least 6 Rental Education classes for the general public in 2016. These free classes - described below - have in the last few years been scheduled at the Lawrence Public Library, Lawrence High School, Free State High School, Ballard Center, Salvation Army, Lawrence Douglas County Housing Authority, Lawrence Shelter, Lawrence Neighborhood Associations, and other interested organizations. The Lawrence Landlords Association periodically invites HCCI to speak at their meetings. HCCI is always glad to speak and answer questions from landlords and property managers to help foster better understanding of the Kansas Residential Landlord and Tenant Act and Fair Housing Law.

### **HCCI Website Resources for Tenants and Landlords**

HCCI has extensive information regarding frequently asked questions about rental housing on its website at [www.hcci-ks.org](http://www.hcci-ks.org). HCCI's website is a trusted resource that gives accurate, helpful information quickly. Landlords, property managers and tenants may view HCCI's Landlord Handbook and HCCI's Tenant Handbook online at no charge. They may print the handbooks from the website at no charge. Printed handbooks are also available at a nominal charge to cover postage/handling.

D. How does the program align with the Community Health Plan (see page one)?

HCCI's Rental Housing Counseling and Education Program will be an immediate resource for the City, the Douglas County Health Department, and interested neighborhood groups addressing the lack of affordable, safe and decent rental housing. The Community Health Plan begins (page 3) with the following comment:

[the term].. *"Safe and affordable housing is available" was ranked by community members completing the concerns survey as a top problem. Interview and focus group participants indicated that many people struggle with the high cost of housing and acknowledged that many in the community live in sub-standard housing. It is estimated that 13.9% of homes in Douglas County have an increased risk of lead exposure.*"

Additional references (pages 15-16) add:

*"High cost, especially rent, makes it difficult to live here, very few landlords are willing to break even, two to three bedroom house is \$900-\$1,000 but it's at least half that in some surrounding areas. Affordable housing and low-paying jobs are two of the most critical issues [in the county]."*

The report notes (page 30), *"It is notable that several of the hot spots related to health outcomes appear to co-vary with observed hot spots of poverty and higher landlord-owned housing (which is usually associated with poorer quality). Additional study is necessary to understand the collective causality of multiple factors that contribute to the observed hot spots."*

HCCI's highly experienced Rental Housing Counselors have the expertise and experience to research and respond to a variety of rental housing issues. All of the counseling and education HCCI will provide is based on helping renters, landlords and the general public understand how rental housing issues can be resolved following the guidelines of Federal Fair Housing Law, the Kansas Residential Landlord and Tenant Act, and City Housing Code.

### **SECTION 5. DESCRIPTION OF PROGRAM SERVICES**

A. Provide a brief description of the service you will provide and explain how it will respond to the need you identified in Section 4. The description should include how many clients will be served, and should describe as specifically as possible the interaction that will take place between the provider and the user of the service.

HCCI's Rental Housing Counseling and Education Program helps people help themselves to maintain adequate, safe, affordable and equitable rental housing through counseling, education and collaboration with other agencies. Historically, about 90% of clients served report low-moderate income.



HCCI Strategic Plan for 2015 and into 2016 includes the following activities for the City of Lawrence:

1. provide direct counseling to approximately 245 unduplicated households annually,
2. develop and present approximately 6 community education programs targeting renters and landlords,
3. continue active participation in partnerships that develop affordable housing units, and
4. concentrate on partnerships that move homeless individuals and families from shelters to homes.

HCCI's Rental Housing Counseling services are available Monday-Friday from 8:00-5:00 and after hours, as needed. Persons are counseled by telephone using a call log system that gives priority to callers with urgent rental situations such as unlawful removal by a landlord.

Anju Mishra, Branch Manager of HCCI's office, serves the public directly from the Lawrence HCCI office located in the Douglas County United Way building. HCCI's three Rental Housing Counselors daily counsel Lawrence renters by phone. HCCI staff provide resource referrals to other Lawrence agencies, as needed. In addition, HCCI provides support for the program through staff dedicated to administrative oversight, reception duties and data management responsibilities.

When an individual contacts HCCI, they are entered into the HCCI database as a client and are only counted one time regardless of how frequently they may contact HCCI for assistance about that particular issue.

HCCI's preventive education services are especially useful for low-income households and other at-risk groups such as Lawrence high school students moving out of their parent's homes and into rental housing for the first time. The programs teach basic life skills essential for renters to be successful as tenants. HCCI also provides education classes for landlords and property managers.

Education Programs for tenants include:

- fair housing law,
- basic rights, responsibilities, appropriate behavior and communication skills.

Education Programs for landlords and the public provide information about the rental application and screening process including:

- fair housing law,
- maintenance,
- landlord's rights and responsibilities regarding entry to the rental unit,
- the appropriate process when a tenant eviction is necessary, and
- the appropriate procedure landlords must follow when tenants abandon personal possessions.

As mentioned earlier, HCCI routinely presents classes at Ballard, Lawrence Community Shelter, The Landlords of Lawrence Association, Salvation Army, Haskell Indian Nations University, Lawrence Douglas County Housing Authority, and USD 497 Lawrence High and Free State High and GED classes.

- B. What other agencies in the community are providing similar types of services. What efforts have you made to avoid duplication or coordinate services with those agencies?

There are no other agencies in Douglas County providing the unique Tenant-Landlord Counseling and Education services HCCI provides.

## SECTION 6. PROGRAM OBJECTIVES

Please provide three specific program objectives for 2016. Objectives should demonstrate the purpose of the program and measure the amount of service delivered or the effectiveness of the services delivered. A time frame and numerical goal should also be included. Examples include, "75% of clients receiving job training will retain their job one year after being hired," "increased fundraising efforts will result in a 15% increase in donations in 2016," "credit counseling services will be provided to 600 clients in 2016," etc. **Applicants will be expected to report their progress toward meeting these objectives in their six-month and annual reports to the City.**

**HCCI's Rental Housing Counseling and Education Program Objectives are listed below.**

- 1) **sustain housing** – meaning renters will understand their rights and responsibilities and take steps to:

- a) retain their current rental housing by taking actions such as clarifying the rental agreement with their landlord, paying delinquent rent, or working through the city's code enforcement agents to rectify maintenance issues; or they will
- (b) learn the appropriate steps to pursue their legal options and/or find other rental housing.

At least 80% of persons utilizing HCCI's counseling service will sustain housing – meaning they will remain in place with suitable arrangements with their current landlord or they will find alternate housing and avoid homelessness.

- 2) **utilize community resources** – meaning they will understand their rights and responsibilities and learn from HCCI what community resources are available to help meet their particular needs.

At least 40% of persons will qualify to utilize local community resources (such as funding for utility assistance or a food bank). It is important to note that while the majority of families that contact HCCI with rental issues are low-income, many of them are already aware of additional community resources and/or do not need referral to additional community resources. Therefore, HCCI only expects about 20% of persons seeking counseling will not be aware of other community resources available to assist them.

- 3) **implement their legal rights and responsibilities** – meaning
  - a) tenants will know their rights under the Kansas Residential Landlord Tenant Act and will understand what their “next steps” may be and how to proceed to self-advocate for their rights. Examples include: resolving maintenance issues with their landlord, securing the return of a deposit, avoiding eviction, receiving reasonable accommodations for a disability.
  - b) landlords will know their rights under the Kansas Residential Landlord Tenant Act and will understand what their “next steps” may be and how to proceed to be fair and responsible landlords. Examples include: appropriately screening tenants prior to offering a contract, giving
  - c) written eviction notice, knowing the legal responsibilities and procedures for disposing of abandoned property.

At least 80% will report they successfully implemented their rights and responsibilities under the Kansas Residential Landlord Tenant Act as the law was explained to them by HCCI counselors.

**Thank you for considering this proposal from Housing and Credit Counseling, Inc.**





**Teresa Baker, Supervisor**  
**Rental Housing Counseling and Education Program**  
**Housing and Credit Counseling, Inc.**  
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Teresa served as the Supervisor of HCCI's Rental Housing Counseling and Education Program from May 2007 to August 2012. Teresa returned to HCCI in February 2015 as Supervisor of the Rental Housing Program. HCCI values Teresa's expertise and her exceptional skills as an educator.

HCCI's Rental Housing Counseling Program includes providing education and options to renters, landlords, property managers, social workers, friends, family and other concerned citizens based on the Kansas Residential Landlord and Tenant Act, Fair Housing Law, and city codes. Teresa's previous experience as a property manager involved work with low income subsidized family housing as well as housing for the elderly and disabled. She has developed a variety of very beneficial educational presentations to instruct landlords, property managers and tenants about all aspects of landlord and renters' rights and responsibilities.

Teresa's duties include statewide outreach to both renters and landlords/property managers to provide HCCI's Rental Housing Education classes and workshops. Teresa has been a frequent speaker at the annual Rental Housing Conference coordinated by the Kansas Housing Resource Corporation. Kansas USDA Rural Development invites Teresa often to speak for their education programs and she presented a workshop recently for the Oklahoma USDA. She speaks regularly to city landlord and apartment associations. She is HCCI's representative to groups as diverse as local homeless shelters, service organizations, law enforcement, and code compliance officers.

Teresa was named "Property Manager of the Year" by the USDA Rural Development office of Northeast Kansas. She has managed Tax Credit-and Rural Development Properties. Teresa also served proudly in the U.S. Army.

About HCCI: Housing and Credit Counseling, Inc. was founded in 1972 and serves Kansas with offices in Topeka, Lawrence and Manhattan. HCCI is approved by HUD, certified by the Council on Accreditation, and is licensed and regulated in Kansas by the Kansas Bank Commissioner.



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Anahi Hernandez joined the staff of Housing and Credit Counseling, Inc. in August 2014. She previously was employed with Quest Diagnostics in Lee's Summit, Missouri. Anahi is bilingual in English and Spanish and has extensive experience in customer service at a technical support firm and at a production company in Guadalajara, Mexico. Anahi has experience in Spanish translation for Quest and for the Millennium Education Foundation in Kansas City.

Anahi received her Bachelor of Science in Business from the University of Saint Mary's in Overland Park, Kansas in 2014 and a Certification in Business Administration from Kansas City Kansas Community College in 2010.

Anahi and her husband, Ricardo, enjoy their two year old son who (in Anahi's words) "loves trucks and all other things that have wheels and he also moves very fast."

At HCCI, Anahi provides Rental Housing Counseling for both renters and landlords. There is no charge for this HCCI community service that is also a valuable resource for city law and code enforcement officers, social service providers, family, friends and neighbors who are assisting persons who are unsure of their rights as renters and/or are experiencing rental housing issues. HCCI's website includes extensive resource materials for both tenants and landlords. HCCI's *Kansas Tenants Handbook* is available free to the public. There is a small charge to cover the cost of publication for HCCI's *Kansas Landlords Handbook*.

Anahi is committed to helping people understand the rights and responsibilities of both renters (tenants) and landlords. Her strong customer service skills help put people at ease.

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**Lisa Pennington-Jewsone**  
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Lisa Pennington-Jewsone joined the staff of Housing and Credit Counseling, Inc. in September 2012. She previously was employed as a Housing Manager with the Kansas Department of Commerce and Housing where she was responsible for administering five separate housing programs in six Kansas communities. Lisa has experience providing oversight of Emergency Shelter Grant Programs in 25 Kansas communities.

At HCCI, Lisa provides Rental Housing Counseling for both renters and landlords. There is no charge for this HCCI community service that is also a valuable resource for city law and code enforcement officers, social service providers, family, friends and neighbors who are assisting persons who are unsure of their rights as renters and/or are experiencing rental housing issues. HCCI's website includes extensive resource materials for both tenants and landlords. HCCI's *Kansas Tenants Handbook* is available free to the public. There is a small charge to cover the cost of publication for HCCI's *Kansas Landlords Handbook*.

For nine years, Lisa was the Director of Section 8 Rental Housing for the Lawrence Douglas County Housing Authority. In that role, she was certified by HUD to provide supervision of the Section 8 staff and to document outcomes for that agency. Her responsibilities included briefings with both tenants and participating landlords and presentations at semiannual housing conferences. Lisa also has work experience in the area of maintaining medical records and outcomes and providing direct patient care.

Lisa attended the University of Kansas. She lives in Lawrence with her husband, Jeffery, and their four children.

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