

6,120 HOUSEHOLDS COUNSELED & EDUCATED

1,296

FINANCIAL COUNSELS

Mean Age: 43
Average Annual Income: \$35,557
Average Unsecured Debt: \$25,250

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

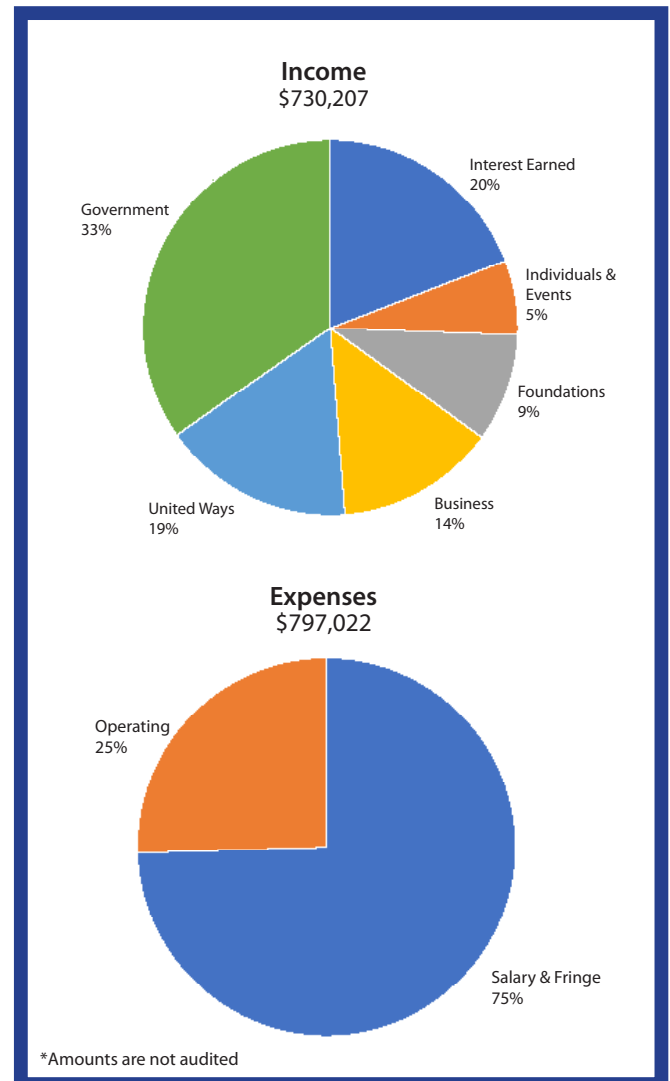


HCCI has done remarkable work since its founding in 1972. In 2019, HCCI once again was a leader when Housing and Urban Development (HUD) announced five of HCCI's counselors are the first counselors in Kansas to pass a strenuous,

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.

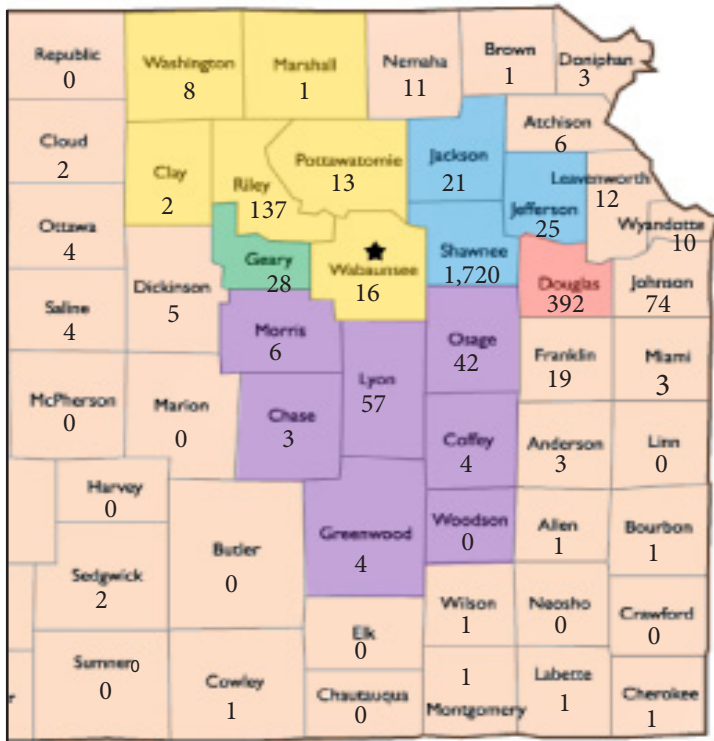
In addition, HCCI's counselors are also certified by passing six required exams offered through the National Foundation for Credit Counseling. Plus, HCCI has three other counselors who have expertise to counsel about all things related to tenant and landlord issues under the Kansas Residential Landlord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

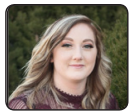


-  United Way of Greater Topeka
-  United Way of Douglas County
-  Konza United Way
-  United Way of Flint Hills
-  United Way of Junction City/Geary County
-  Wabaunsee belongs to both Konza United Way and United Way of the Flint Hills

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

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

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 ***
Don Berry	Chris & Lynette Palmer
Rogers Brazier	Marilyn Stanley
Chris Burk	Kathryn Stroeble
Adra Burks	Homer & Carol Sykes
Curtis Campbell	Dr. Scott Teeter & Dr. Peg McCarthy
Lynne & Charley Crabtree	Lance Jr. & Wendi Toland
Robb Cummings	Steven & Linda Vogel
Tina Marie DeVoe	Jennifer Whitt
Eric Deitcher	Kirby Whitt
Michelle Goacher	Kathleen Urbom
Brendon Jenson	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 or call 1-800-383-0217. Thank you.