Organization Name: Housing and Credit Counseling, Inc. (HCCI)
Mailing Address: 1195 SW Buchanan, Suite 101 - Topeka, KS  66604

Agency Address (if different than above): 
DUNS Number: 030698641
Contact Name: Teresa Baker
Contact Title: Executive Director
Email: tbaker@HousingAndCredit.org
Website: www.HousingAndCredit.org

Organization Mission Statement:

HCCI's mission is to counsel and educate all people to achieve their personal housing and financial goals.

Proposed Program or Activity Name: HCCI’s Free Housing and Financial Counseling for Lawrence Households Earning Lower Incomes in 2023-2024

Proposed Program Address: HCCI’s Counseling is by phone & Zoom & can be face-to-face if needed.

Brief summary of Proposed Program or Activity:

This project provides HUD approved housing and financial counseling for families earning LMI eligible incomes who are stressed due to the negative economic impact of COVID-19 and/or are financially overextended due to job loss, underemployment, divorce, medical issues, student loan debt. HCCI counseling addresses budgeting, debt payment, credit building, mortgage and rent delinquency. This counseling promotes financial stability and helps all people earning modest annual incomes manage their resources well so they may be financially self-sufficient and have the personal dignity and satisfaction of maintaining affordable housing and avoiding homelessness.

Funding Requested: $5,775

Request is: 50% of project budget and <1% of organization budget

Which National Objective will be met? (Page 3 above) Benefiting Low-and Moderate-Income (LMI) Person

Which Local Priority will be met? (Page 8 above) provide a housing or neighborhood benefit as described in the “Step Up to Better Housing” strategy.

Certification:
“I certify that I have reviewed this application and that, to the best of my knowledge and belief, all of the information provided is true and correct. I also certify that I am officially authorized to represent the submitting organization by its governing board in the filing of this application.”

Signature: Teresa Baker  Date: 2/09/2023

Print Name and Title: Teresa Baker, Executive Director

<table>
<thead>
<tr>
<th>FOR COMMUNITY DEVELOPMENT STAFF USE ONLY</th>
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<tbody>
<tr>
<td>Date Received:</td>
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<td>Application : Complete</td>
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<td>Incomplete</td>
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<td>Method Received: Mail</td>
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<td>Hand Delivery</td>
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</table>
**Narrative** (Please use attachments to answer the following questions in the order presented. If you are requesting funds for more than one program or activity, please address the following questions for each one. Limit your total response to four pages, using standard one-inch margins, single-spacing and 12-point font.)

1. **What is the situation, problem or opportunity this grant will address?**

HCCI expects to counsel and educate about 35 Lawrence families August 1, 2023 through July 31, 2024 meeting CDBG LMI requirements. Objectives of HCCI’s Counseling Program are to help families earning lower-incomes develop a personal budget, access community resources as needed, reduce debt, build credit and find ways to consistently save for emergencies and avoid predatory lending.

**HCCI’s three HUD Exam-Certified Counselors are well-informed and highly credentialed** to counsel and educate Lawrence residents who are working hard – sometimes at more than one job – so they may work toward their personal goals of:

- being financially self-sufficient; and
- finding – qualifying for - and keeping affordable housing (rental or home ownership); and
- maintaining financial stability and maintaining housing; and
- avoiding the risk of being homeless.

2. **How will the program or activity address one of the outcome areas identified in the City’s Strategic Plan?**

HCCI’s work specifically addresses **two areas** of the City of Lawrence Strategic Plan.

#1. **Strong, Welcoming Neighborhoods** – with access to safe and affordable housing and

#2. **Prosperity and Economic Security** – providing all people and businesses the opportunity for economic security.

**HCCI’s Affordable Housing Experience for over 50 years (since 1972)**

HCCI is a HUD approved Housing and Financial Counseling agency since 1978. HCCI was founded in 1972 by VISTA Volunteers (now AmericaCorps) that founded Topeka Legal Aid (later named Kansas Legal Aid) and also founded the Topeka Housing Complaint Center – renamed in 1988 as Housing and Credit Counseling, Inc.

In 1989 the City of Lawrence asked HCCI to expand its Topeka work to benefit Lawrence residents and HCCI has been a strong partner for the City of Lawrence and Douglas County since 1989.

**HCCI’s Financial and Economic Security Experience since 1978**

As HCCI’s mission states – HCCI counsels and educates all people to achieve their personal housing and financial goals.

3. **How will the program or activity address priority needs outlined in the Consolidated Plan?**

Community Development Division Reports and Plans - City of Lawrence, Kansas (lawrenceks.org)

City of Lawrence Consolidated Plan 2018-2022 (lawrenceks.org)

HCCI’s HUD approved housing and consumer credit counseling work best meets the city’s **Step Up To Better Housing** strategy for **Permanent Housing** through choices to secure and maintain rental housing and home ownership.
The city identifies the following (on page 35) of its Consolidated Plan 2018-2022:

Locally, the main characteristics that have been linked to the increased risk of homelessness, as identified by the Homeless Issues Advisory Committee and other groups include the cost of rental housing, the quality of rental housing, the cost of new homeownership, and the job market in Lawrence.

HCCI is a valued partner with the City of Lawrence and with trusted, local non-profit groups and also for innovative private builders promoting affordable housing (rental and home ownership). HCCI will be the “go to” HUD approved agency offering these three HCCI programs:

1. Tenant and Landlord Counseling and Education;
2. Financial Consumer Credit Counseling and Education;
3. Home Buyer Counseling and Education.

Although HCCI’s signature program of Tenant and Landlord Counseling and Education is not a funded CDBG project for the City of Lawrence, HCCI’s Tenant and Landlord Counseling is an integral part of HCCI’s holistic approach to:

a. guide renters through the many barriers of being responsible and successful tenants so they may continue to maintain rental housing; and/or
b. assist all LMI households in their goals to budget consistently, reduce debt and build credit; and

5. How many people will be served by this grant and what percentage are low- moderate income (describe method of verification)?

About 35 unduplicated LMI households will be served and 100% will have household incomes less than 80% of Area Median Income and therefore will be eligible to be invoiced to CDBG. All clients are asked to provide documentation of their annual income and their expenses as part of the counseling process. Data includes current pay stubs, creditor statements and may also include income tax statements filed the previous year. HCCI Counselors help clients develop a list of monthly expenses and a recommended household budget using these documents. In a few cases, the client does not have documentation of income during the initial counseling appointment. HCCI makes every attempt by e-mail or phone to collect documentation. When income cannot be documented, HCCI does not submit that client to City of Lawrence CDBG for billing. As a HUD Approved agency (since 1978), HCCI is required to provide extensive documentation verifying all client data meets HUD’s stringent guidelines. HUD routinely identifies HCCI as a “low-risk” participating agency providing accurate client records and timely reports.
6. What resources are currently available to dedicate to the program or activity, including staff, volunteers, existing funds and community partners?

Dedicated staff for this project include:
Teresa Baker, HCCI’s Executive Director, joined HCCI’s staff in 2007. Teresa is recognized statewide and regionally for her expertise in all aspects of federal Fair Housing Law, the Kansas Residential Landlord and Tenant Act and city rental housing codes. She develops and leads HCCI’s Training Workshops for Landlords and Property Managers. She speaks at conferences and does classes for renters, landlords and the general public at libraries, housing authorities, homeless shelters and nonprofits.

The National Foundation for Credit Counseling (NFCC) selected Teresa to be Advocate of the Year for 2023. NFCC chose Teresa from nominations from all 50 states for her outstanding work advocating for the rights of both tenants and landlords and for her tireless efforts to promote affordable housing opportunities of all people.

Teresa’s previous experience includes her work as a property manager for a Rural Development and Tax Credit property providing housing specifically for individuals with physical challenges and for seniors. Teresa was also a regional manager for tax credit properties that rented to families earning low-moderately-low-annual incomes. The tax credit property accepted housing vouchers as well.

Ginger Ellsperman, Manager of HCCI’s Housing and Credit Counseling Program and a HUD Exam-Certified Housing Counselor / Educator, will be the lead counselor. Ginger joined HCC’s staff in 2016 as an Administrative Professional and was promoted in July 2019 to a counselor position after attaining rigorous exam-certification required by the National Foundation for Credit Counseling and also passing the comprehensive HUD four-hour, proctored examination. Ginger and her husband, Michael, own a flooring and tile business where Ginger is a skilled bookkeeper, customer service and social media manager. She understands the challenges and also the opportunities as families rebound during trying economic times.

One other counselor, Catlynn Jaynes, is HUD Exam-Certified. Rebecca Esopi is in training to sit for the rigorous HUD four-hour, proctored exam. HCCI is recruiting to hire a fourth housing and financial counselor.

Volunteers and Community Partners: Teri Barr, a Lawrence attorney, serves on HCCI’s Board of Directors. Senator Marci Francisco has been a long-time supporter and volunteer for HCCI.

Existing funds supporting all of HCCI’s current Lawrence work include: City of Lawrence CDBG and United Way of Douglas County (in past years). United Way has merged with the United Way of Greater Topeka to become the United Way of Kaw Valley. UW Topeka supports HCCI’s work and HCCI anticipates HCCI will be eligible to apply for funding for both Topeka and Douglas County.

Partnerships: HCCI is a HUD-approved counseling agency for Tenants To Home Owners and Habitat.

7. How is this approach to the issue unique or collaborative and what gives it a high likelihood of success?

Unique credentials: HCCI is the only local HUD approved nonprofit agency providing comprehensive housing and credit counseling and education. Other Lawrence nonprofit agencies may provide a cursory overview of budgeting principles, but no other Lawrence agency employs HUD Exam-Certified Counselors addressing budgeting, debt repayment, credit building, mortgage/ rent default, bankruptcy, student loan repayment options. HCCI is accredited by the Council on Accreditation; is approved and licensed by the Office of the Kansas State Bank Commissioner (license #0000003); and a member of the National Foundation for Credit Counseling.
Collaboration: In 1988 the City of Lawrence asked HCCI to counsel area households. Lawrence nonprofit agencies that HCCI has worked with for cross-referral include Ballard Center, Bert Nash, Family Promise, Just Food, Habitat for Humanity, Lawrence Douglas County Housing Authority, Lawrence Workforce Center, Tenants To Homeowners, Willow Domestic Violence Center. HCCI expects to form a partnership with Heartland Health in 2023.

Likelihood of Success: HCCI’s counseling has potential to reduce:
Situational Poverty: HCCI’s counseling is a morale booster and confidence builder for people due to underemployment, unemployment, aging and/or compromising health issues. Some are already working more than one low-paying job and are struggling to pay for basic needs.

Generational Poverty: HCCI’s counseling is a strong motivator for people raised in poverty. Most are resourceful and eager workers but are struggling to secure reliable transportation or childcare, for example. For perhaps many reasons they are unable to consistently meet monthly expenses but HCCI’s counseling can help them learn good budgeting skills to take incremental steps toward financial self-sufficiency.

8. How will success be measured and how will you continue to fund this project once grant funds are expended?
HCCI’s free counseling helps all families earning lower wages identify needs vs. wants and adopt a “pro-active” rather than “reactive” response to financial issues so they may avoid a crisis mode.

HCCI’s work is measured by these outcomes for LMI households. Following an initial 1.5 hour counsel:
- 100% of families counseled will develop a personal budget with assistance from their counselor.
- 100% of families counseled will have a specific Action Plan and know specific Action Steps they can take to (a) budget consistently, (b) reduce overall debt and (c) live within their means.

Within three to 12 months of counseling, HCCI expects the following outcomes:
- 30% of families counseled will report they have balanced their financial obligations, meaning they have taken steps to reduce expenses, increase income, and live within their means.
- 30% of families counseled will report they have lowered total unsecured debt payments. Debt reduction takes time and commitment. All persons counseled by HCCI have continuing access to an HCCI Counselor whenever they have questions. HCCI’s financial counseling is free.

As HUD requires, HCCI does follow-up by phone and e-mail with 100% of clients counseled to determine client action to meet goals. Successful people counseled by HCCI will: (1) budget consistently; (2) reduce debt and build credit; (3) save for emergencies – even $300 can give a cushion to avoid predatory lending; (4) keep doing the three things above – raise their credit scores – and be pre-approved for loans from local banks and credit unions and not get caught in the spiraling debt of payday lending. HCCI does not anticipate its financial counseling for LMI households will ever be self-sustaining as HCCI does not charge for this service benefitting LMI families struggling to be financially self-sufficient.

9. What is the organization’s timeline for achieving the objectives of the grant?
Most families counseled can begin to budget consistently and reduce debt within six to 12 months.

10. What other funding sources have been approached and what have the responses been?
HCCI will apply to United Way Kaw Valley (Douglas County) in spring 2023

II. Program/Activity

### end of narrative ###
Budget

Please provide an itemized budget detailing all program/activity expenses on the attached Proposed Project/Activity Budget template.

Any proposal containing repair, rehabilitation, improvements, construction, demolition, acquisition or disposition of real property must include a detailed description including:

- project location and scope
- line-item budget
- bid proposals including labor and materials
- timeline for program/activity

Please see HCCI’s Proposed Project Budget on next page.
Proposed Project/Activity Budget

Explanation should describe how you arrived at amounts. See example. If lines are inserted, remember to add calculated fields.

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<tr>
<th>Budget Items</th>
<th>Explanation</th>
<th>CDBG Funds</th>
<th>Other Funds</th>
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<td>Housing &amp; Credit Counselors &amp; Support Staff (averaged)</td>
<td>35 LMI households expected to be counseled @ 5 hours average per household = 175 hours @ $30 per hour (all staff: counselors/support staff) = $5,250</td>
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<td>Payroll tax &amp; benefits</td>
<td>10% of average hourly (all staff)</td>
<td>$5,250 x 10% = $525 payroll tax &amp; benefits Lawrence CDBG is charged 100% of total Payroll tax &amp; benefits.</td>
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<tr>
<td>Contractual</td>
<td>Accounting &amp; Audit for Lawrence work</td>
<td>$800 represents .05% of HCCI’s total cost.</td>
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<td>Contractual</td>
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<td>COMMUNICATIONS</td>
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<td>$5,775</td>
<td>$5,740</td>
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Budget Footnotes:

#1 – HCCI’s staffing cost (Salary @ $5,250 plus Payroll tax & benefits @ $525) = $5,775

$5,775 divided by 35 LMI Households HCCI expects to counsel = $165 cost per household counseled.

#2 – HCCI’s total Accounting & Audit cost for FY 2022 is $16,000.

HCCI charges .05% ($800) of Accounting & Audit cost to Lawrence work. [$16,000 x .05% = $800]

#3 – HCCI’s total IT & Website cost for FY 2022 is $17,000. HCCI charges 10% ($1,700) to Lawrence work.

#4 - HCCI’s total Phone & Internet cost for FY 2022 is $10,800. HCCI charges 30% ($3,240) to Lawrence work.

HCCI’s Lawrence counseling work is 30% of HCCI’s total counseling work for HCCI’s 26 county region.

See Attachments next page.
ATTACHMENT CHECKLIST

Please complete and submit this checklist with a copy of the following documents, if applicable.

Please place all attachments at the end of the application. Indicate on the checklist if the document is attached.

X Grant Application
X Narrative
X Officers and board members listing including names, titles, addresses, and principal occupations of all members  HCCI’s 2023 Board List is attached.
X Most recent annual report  -  Note:  HCCI has included the 2021 Annual Report.  
   HCCI’s 2022 Annual report will be provided by end of February 2023.
X Limited English Proficiency Plan for your organization.
X Complete itemized budget (using appropriate attached template)
☐ Other City department approval (if required for the specific program/activity)  N/A HCCI

HCCI appreciates the opportunity to submit this application.
## HOUSING AND CREDIT COUNSELING, INC.
### 2023 Board of Directors

<table>
<thead>
<tr>
<th>NAME</th>
<th>PROFESSIONAL AFFILIATION / ADDRESS</th>
<th>DATE STARTED</th>
<th>YRS ON BOARD</th>
<th>TERM UP</th>
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</thead>
</table>
| **Kevin Morgison, Chair** | Capitol Federal Savings  
First Vice President /  
Commercial Specialized Lending  
Officer  
700 S Kansas Ave Topeka, Kansas 66603 | January 27, 2018  | 6  
Final Year  | 1/24  |
| **Jacob “Tug” Wamego, Vice Chair** | President & CEO  
Prairie Band, LLC  
PO Box 159  
Mayetta, KS 66509 | January 30, 2021  | 3  | 1/24  |
| **Rebecca E. Miller, Treasurer** | Director of Internal Audit  
Central National Bank  
800 SE Quincy  
Topeka, KS 66612 | January 18, 2020  | 4  | 1/24  |
| **Linda L. Kinney, Secretary** | TRM – Career Readiness Education (CaRE) Program  
600 N. Kansas Avenue  
Topeka, KS 66608 | January 27, 2018  | 6  
Final Year  | 1/24  |
| **Vacant, Immediate Past Chair** | (vacant - 2022 Board Chair is serving an additional term in 2023) |  |  |  |
| **Teri Barr** | Barr Law  
539 Lindley Drive  
Lawrence, KS 66049 | January 18, 2020  | 4  | 1/24  |
| **Carrie Higgins** | City of Topeka, Housing Services,  
Impact Avenues  
Senior Program Administrator  
620 SE Madison St. 1st Floor  
Topeka, KS 66607 | January 15, 2022  | 2  | 1/24  |
| **Tiffany Lake** | Evergy, Inc.  
Senior Manager, FERC & NERC Compliance  
818 S. Kansas Ave  
Topeka, KS 66612 | January 15, 2022  | 2  | 1/24  |
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<th>Phone Numbers</th>
<th>Email Address</th>
<th>Position Date</th>
<th>Term</th>
<th>Updated</th>
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<tr>
<td>Kimberly Gonzales Minson</td>
<td>Mechanical Timekeeping Assistant Supervisor</td>
<td>BNSF Railway, 920 SE Quincy, Topeka, KS 66612</td>
<td>785-435-1847 (o) 785-845-2619 (c)</td>
<td><a href="mailto:Kimberlyn.Minson@BNSF.com">Kimberlyn.Minson@BNSF.com</a></td>
<td>January 18, 2020</td>
<td>4</td>
<td>1/24</td>
</tr>
<tr>
<td>Karen Perez</td>
<td>KS Dept of Health &amp; Environment and Exp Realty</td>
<td>1000 SW Jackson St, Topeka, KS 66612</td>
<td>785-408-6069 (c)</td>
<td><a href="mailto:karenperezksrealestate@gmail.com">karenperezksrealestate@gmail.com</a></td>
<td>January 26, 2019</td>
<td>5</td>
<td>1/25</td>
</tr>
<tr>
<td>Jill Rice</td>
<td>Fellowship Hi-Crest Hi-Crest Campus Director of Ministries</td>
<td>Fellowship Hi-Crest, Hi-Crest Campus</td>
<td>785-431-0404 (o) 785-422-8408 (c)</td>
<td><a href="mailto:jrice@fellowshiphicrest.com">jrice@fellowshiphicrest.com</a></td>
<td>January 15, 2022</td>
<td>2</td>
<td>1/24</td>
</tr>
<tr>
<td>Ronald Rutherford</td>
<td>Topeka Fire Department Battalion Chief</td>
<td>Topeka Fire Department, Battalion Chief</td>
<td>785-608-6425 (o)</td>
<td><a href="mailto:rfruther@Topeka.org">rfruther@Topeka.org</a></td>
<td>January 15, 2022</td>
<td>2</td>
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<tr>
<td>Steve Vogel</td>
<td>Landlord</td>
<td>Landlord, 5117 SE 4th Terrace, Tecumseh, KS 66542</td>
<td>785-817-6789 (c)</td>
<td><a href="mailto:spldvogel@yahoo.com">spldvogel@yahoo.com</a></td>
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<td>5</td>
<td>1/25</td>
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<tr>
<td>Teresa Baker</td>
<td>HCCI Executive Director</td>
<td>HCCI Executive Director, 1195 SW Buchanan, Topeka, KS 66604 (w)</td>
<td>785-234-0217 (o) 785-383-5245 (c)</td>
<td><a href="mailto:tbaker@housingandcredit.org">tbaker@housingandcredit.org</a></td>
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Updated 1/25/2023
12 Board Members plus Executive Director position (non-voting)
Mission: to counsel and educate all people to achieve their personal housing and financial goals.

3,589 KANSAS HOUSEHOLDS COUNSELED & 1,298 EDUCATED IN 2021

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<th>Financial Counsels</th>
<th>Tenant &amp; Landlord Counsels</th>
<th>Homebuyer Counsels</th>
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<tr>
<td>422</td>
<td>746</td>
<td>219</td>
</tr>
<tr>
<td>Mean Age: 49</td>
<td>Mean Age: 45</td>
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<tr>
<td>Average Debt: $30,135</td>
<td>Average Rent: $648</td>
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Plus:
2,202 people attended 114 education events and workshops (in-person and by webinar)

OUTCOMES

100% of households counseled for financial issues developed a personal budget and Next Steps Action Plan to reduce debt.

25% reduced debt within six months.

Amount paid back to creditors in 2021: $446,412
Amount paid back to creditors 2012 - 2021: $10,931,487

97% of households counseled for rental housing issues implemented their rights under Fair Housing Law, the 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.

98% felt more confident about resolving issues.

HCCI Celebrates 50 Years and Counting

Teresa Baker, Executive Director

In 2021, HCCI was in a state of almost constant change as we kept focus on our mission and worked with our funders and stakeholders to move beyond challenges as the impact of the pandemic continued. We respect and commend the communities we serve who trusted us with their needs, fears, goals and dreams during the uncertainties of what might come next.

As we welcome 2022, we celebrate our 50th year! The pandemic has revealed that no matter the adversity, our strength lies with our clients who inspire us. We look forward to another exciting, challenging and resilient year!

HCCI employs superstars who display a passionate resilience to work tirelessly to serve our clients during uncertain times. HCCI’s Board of Directors provided unwavering support, championed our work and provided strength and encouragement to ensure our resolve remained strong.

We are honored to follow in the steps of the many dedicated staff and volunteers that built HCCI over 50 years. We look forward to meeting the Kansas families that will contact HCCI in 2022, knowing HCCI is a local nonprofit they can trust.
COUNSELING BY COUNTY

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

Financial & Home Buying Counseling Program

Ginger Ellsperman
Program Manager Counselor
HUD-Exam Certified NFCC Certified since 2016

Traci Carter
Counselor
HUD-Exam Certified NFCC Certified since 2021

Catlynn Janes (Cat)
Counselor
HUD-Exam Certified NFCC Certified since 2021

Tenant & Landlord Counseling Program

Teresa Baker
Program Manager since 2007

Abigail Panecatl (Abi)
Bilingual Counselor English / Spanish since 2016

"Hi Traci – When I came to HCCI 6 months ago – I was just getting by paycheck-to-paycheck. This has been hard sometimes but guess what? That budget you helped me with is working. I’ve cut corners but I’m happy – and sleeping. Thanks! Dallas"

"Hi Abi - Thanks for that form you emailed to me. It worked! The screens were replaced – also the kitchen pipe fixed. Like you told me – I did not stop paying rent. I just gave my landlord the form and everything got fixed – pronto.” Rachael

HCCI 2021 Board of Directors

Sandra Muniz, Chair, US Bank
Kevin Morgison, Vice Chair, Capitol Federal
Janice Taliaferro, Treasurer, Stormont Vail HealthCare
Teri Barr, Barr Law, LLC
Adra E. Burks, Law Office of Adra E. Burks
Kimberly Gonzales Minson, BNSF Railway
Linda Kinney, Topeka Rescue Mission - CaRE Program
JP Meitner, Evergy
Rebecca Miller, Central National Bank
Karen Perez, KS Dept of Health & Environment and eXP Realty
Steve Vogel, Landlord
Jacob “Tug” Wamego, Prairie Band, LLC
Teresa Baker, HCCI

Lawrence 2021 Advisory Council

Adra Burks, Law Office of Adra Burks
Brian McFall, Landmark National Bank
Marci Francisco, Kansas Senate
Matt Llewellyn, 23rd Street Brewery
William Lewis, University of Kansas School of Business
Terri Pippert, Barber, Emerson Law Firm
Angie Sommer, Hallmark Cards, Inc.
The BIG 50 – FOUNDED IN 1972 - HCCI TURNS 50 IN 2022

The celebration begins in 2021 as we remember the diligent work volunteer VISTA workers did that led to the founding of Topeka Legal Aid and also what would soon become Housing and Credit Counseling, Inc. (HCCI) in 1972. Note: VISTA was a forerunner of what is now AmericorpVista.

HCCI was originally called “Topeka Housing Complaint Center” as VISTA volunteers helped a group of renters and homeowners make their voices heard as they were being displaced from their neighborhood of modest but affordable homes to make way for new highway construction. An office was opened in Eastboro Mall, Topeka, and a newsletter titled “Tenants Voice” published. By 1974, a newsletter titled “Housing Survival” was added, a Tenant’s Rights Handbook was published and full-time paid staff were hired by 1975.

In 1978 the name was changed to Topeka Housing Information Center and the early founder’s work was rewarded by HUD Certification for Housing Counseling.

In 1988 the name was change to Housing and Credit Counseling, Inc.

Many Successes Later…..

HCCI now offers free housing and financial counseling by Zoom and phone and, when health guidelines permit, from HCCI’s offices in Emporia, Lawrence, Manhattan and Topeka. Our four programs mirror the early work to:

1. inform both tenants and landlords of their rights and responsibilities under federal and state law.
2. support affordable housing for people earning modest incomes.
3. promote home ownership.
4. be a leading voice for financial literacy education.

HCCI’s COVID-19 Response

In 2021, all counseling was delivered by phone, in-person and Zoom. HCCI’s Tenant and Landlord Counseling has for the last 7 years been delivered efficiently and effectively by phone. HCCI’s Financial and Homebuyer Counseling was efficiently delivered in 2021 by phone.

HCCI’s education programs were delivered in person and by Zoom.
Homebuyer Workshop
Tenant and Landlord Training Workshop
WoMen & Money
plus - classes
2021 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
City of Lawrence Social Services for Tenant & Landlord
City of Manhattan CDBG
City of Olathe
City of Topeka Financial Navigator
City of Topeka General Fund for Tenant & Landlord
City of Topeka Homebuyer & TOTO
HUD - Housing Counseling
Kansas Insurance Department
Office of the State Bank Commissioner
Shawnee County

UNITED WAY GRANTS
Konza United Way
United Way of Douglas County
United Way of the Flint Hills
United Way of Greater Topeka

BUSINESS SPONSORS / CORPORATE & FOUNDATION GRANTS CONTINUED
Douglas County Community Foundation
Entrepreneurial & Minority Business Development - GO Topeka
Equity Bank
Evergy Foundation
Facebook (donation)
FHLBank Topeka
Greater Manhattan Community Foundation
Humphreys (Lewis) Charitable Trust
Jones Foundation (Coffey, Lyon, & Osage Counties)
Kroger
Lawrence Board of REALTORS® Foundation
MidAmerican Credit Union
National Foundation for Credit Counseling
PayPal
Peine (Caroline) Charitable Foundation (Manhattan)
Rogenmoser Financial Services
Security Benefit * Charitable Trust
Sunflower Association of Realtors
The Women’s Fund Topeka
Topeka Credit Union Foundation
Topeka Community Foundation
US Bank Foundation
Wendling, Noe, Nelson & Johnson, LLC.

INDIVIDUAL CONTRIBUTIONS

Teresa Baker
Teri Barr
Michelle Bosworth
Rogers Brazier
Lynne & Charley Crabtree
Eric Deitcher
Patrick Donahue
Michelle Goacher
Linda Kinney
Bill (William) Lewis
Anthony Martinez
J.P. Meitner*
Rebecca Miller
Kevin Morgison
Sandra Muniz**
Chris & Lynette Palmer
Susan Quinn*
Marilyn Stanley
Janice Taliaferro
Dr. Scott Teeter & Dr. Peg McCarthy
Steven & Linda Vogel
Kathleen Urbom

* 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@housingandcredit.org or call 1-800-383-0217. Thank you.
Re: HCCI’s Limited English Proficiency Plan – for City of Lawrence, Kansas
updated: January 5, 2022 (and reviewed and approved for COA 1/28/2023 without changes)
by: Teresa Baker, Executive Director
Board review: January 28, 2023 Board & Staff Retreat Meeting


TITLE VI OF THE CIVIL RIGHTS ACT OF 1964
Title VI of the Civil Rights Act of 1964 provides that no person in the United States shall on the grounds of race, color or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving federal financial assistance.¹

EXECUTIVE ORDER 13166
Executive Order 13166 is titled Improving Access to Services for Persons with Limited English Proficiency. It was issued by President Clinton in 2000 to direct federal agencies to evaluate services provided and implement a system that ensures that Limited English Proficiency persons are able to meaningfully access the services provided consistent with and without unduly burdening the fundamental mission of each federal agency. The Executive Order includes the statement below.

Each Federal Agency shall prepare a plan to improve access to its federally conducted programs and activities by eligible LEP persons. Each plan shall be consistent with the standards set forth in the LEP Guidance, and shall include the steps the agency will take to ensure that eligible LEP persons can meaningfully access the agency’s programs and activities.²

DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT FINAL GUIDANCE

WHAT IS LIMITED ENGLISH PROFICIENCY?
Most individuals living in the United States read, write, speak, and understand English. There are many individuals, however, for whom English is not their primary language. If these individuals have a limited ability to read, write, speak or understand English, they are limited English proficient, or “LEP.”

⁴ http://www.ecfr.gov/cgi-bin/text-idx?SID=f9f9c637d99813f2c854a38a4f2852f8&mc=true&node=pt24.1.1&rgn=div5
Language for LEP persons can be a barrier to accessing important benefits or services, understanding and exercising important rights, complying with applicable responsibilities, or understanding other information provided by federally funded programs and activities.

HUD’s regulation, 24 CFR Part 1, “Nondiscrimination in Federally Assisted Programs of the Department of Housing and Urban Development—Effectuation of Title VI of the Civil Rights Act of 1964,” requires all recipients of federal financial assistance from HUD to provide meaningful access to LEP persons. Pursuant to Executive Order 13166, the meaningful access requirement of the Title VI regulations and the four-factor analysis set forth in this LEP Guidance are to additionally apply to the programs and activities of federal agencies, including HUD.

**LEP FOUR-FACTOR ANALYSIS**

Recipients are required to take reasonable steps to ensure meaningful access to their programs and activities by LEP persons. While designed to be a flexible and fact-dependent standard, the starting point is an individualized assessment that balances the following four factors:

1. The number or proportion of LEP persons eligible to be served or likely to be encountered by the program or grantee;
2. The frequency with which LEP persons come in contact with the program;
3. The nature and importance of the program, activity, or service provided by the program to people’s lives; and
4. The resources available to the grantee/recipient and costs. The intent of the HUD guidance is to suggest a balance that ensures meaningful access by LEP persons to critical services while not imposing undue burdens on small business, small local governments, or small nonprofit entities.

HCCI’s geographic service area includes the MSA’s of Johnson/Wyandotte County, City of Lawrence MSA, City of Manhattan MSA, City of Topeka MSA plus the Flint Hills region of central Kansas that includes rural Kansas counties served primarily by the City of Emporia.

This LEP data refers specifically to residents living within the city limits of Lawrence, Kansas. To identify the number or proportion of LEP persons served or encountered, 2015-2019 American Community Survey 5-Year Estimates were used.

**FACTOR 1: THE NUMBER OR PROPORTION OF LEP PERSONS ELIGIBLE TO BE SERVED OR LIKELY TO BE ENCOUNTERED BY THE PROGRAM OR GRANTEE**

Individuals who self-identified as “Speak English Not Well or Not At All” were utilized in this analysis.
Table 1 shows the number and the proportion of persons who are five years of age or older and who are identified as being LEP. As Table 1 discloses, only 1.0% of persons residing within the **City of Lawrence** are identified as being LEP. Table 1: Identifying Limited English Proficient Individuals

<table>
<thead>
<tr>
<th>Jurisdiction</th>
<th>Total Population: 5</th>
<th>Speak English Less Than</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kansas</td>
<td>2,719,53</td>
<td>62,53</td>
<td>2.3</td>
</tr>
<tr>
<td>Douglas County</td>
<td>114,19</td>
<td>968</td>
<td>0.8</td>
</tr>
<tr>
<td>Lawrence</td>
<td>91,83</td>
<td>930</td>
<td>1.0</td>
</tr>
</tbody>
</table>

Data Source: 2015-2019 American Community Survey 5-Year Estimates (Table B16005). ACS data is an estimate so these numbers have a certain level of margin of error associated with them.

Table 2, also derived from the 2015-2019 American Community Survey 5-Year Estimates, shows the number of LEP persons living in Lawrence and the three most common language families spoken by LEP persons living in Lawrence (five years of age or older). Table 2 shows the following:

- 0.33% of the entire Lawrence population are Spanish speakers who “Speak English Less Than Well”;
- 0.5% of the entire Lawrence population are Asian & Pacific Island Language speakers (including Chinese, Vietnamese, Thai, Laotian, Korean and Japanese) who “Speak English Less Than Well”;
- 0.1% of the entire Lawrence population are Indo-European Language speakers (including Dutch, Italian, Russian, Portuguese, French or German) who “Speak English Less Than Well”;
- 0.08% of the entire Lawrence population are speakers of languages other than those otherwise identified who “Speak English Less Than Well”.

Table 2: Language Spoken by LEP Persons

<table>
<thead>
<tr>
<th>Jurisdiction</th>
<th>Total Population: 5 Years &amp; Over</th>
<th>Speak Spanish</th>
<th>% Spanish</th>
<th>Speak Other Indo-European Languages</th>
<th>% Other Indo-Euro</th>
<th>Speak Asian &amp; Pacific Island Languages</th>
<th>% Asian &amp; Pacific Island</th>
<th>Speak Other Languages</th>
<th>% Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kansas</td>
<td>2,719,539</td>
<td>45,503</td>
<td>1.6%</td>
<td>3,371</td>
<td>0.1%</td>
<td>11,047</td>
<td>0.4%</td>
<td>2,612</td>
<td>0.09%</td>
</tr>
<tr>
<td>Douglas County</td>
<td>114,197</td>
<td>309</td>
<td>0.27%</td>
<td>104</td>
<td>0.09%</td>
<td>482</td>
<td>0.4%</td>
<td>73</td>
<td>0.06%</td>
</tr>
<tr>
<td>Lawrence</td>
<td>91,839</td>
<td>302</td>
<td>0.33%</td>
<td>104</td>
<td>0.1%</td>
<td>451</td>
<td>0.5%</td>
<td>73</td>
<td>0.08%</td>
</tr>
</tbody>
</table>

Data Source: 2015-2019 American Community Survey 5-Year Estimates (Table B16005). ACS data is an estimate so these numbers have a certain level of margin of error associated with them.
HUD has adopted a “safe harbor” for translation of written materials. The Guidance identifies actions that will be considered strong evidence of compliance with Title VI obligations. The table below sets forth “safe harbors” for written translations. Failure to provide written translations under these cited circumstances does not mean that the recipient is in noncompliance. Rather, the “safe harbors” provide a starting point for recipients to consider:

+ Whether and at what point the importance of the service, benefit, or activity involved warrants written translations of commonly used forms into frequently encountered languages other than English;
+ Whether the nature of the information sought warrants written translations of commonly used forms into frequently encountered languages other than English;
+ Whether the number or proportion of LEP persons served warrants written translations of commonly used forms into frequently encountered languages other than English; and
+ Whether the demographics of the eligible population are specific to the situations for which the need for language services is being evaluated. In many cases, use of the “safe harbor” would mean provision of written language services when marketing to the eligible LEP population within the market area. However, when the actual population served (e.g., occupants of, or applicants to, the housing project) is used to determine the need for written translation services, written translations may not be necessary.

The table below sets forth “safe harbors” for written translations.

<table>
<thead>
<tr>
<th>Size of language group</th>
<th>Recommended provision of written language assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,000 or more in the eligible population in the market area or among current beneficiaries</td>
<td>Translated vital documents</td>
</tr>
<tr>
<td>More than 5% of the eligible population or beneficiaries and more than 50 in number</td>
<td>Translated vital documents</td>
</tr>
<tr>
<td>More than 5% of the eligible population or beneficiaries and 50 or less in number</td>
<td>Translated written notice of right to receive free oral interpretation of documents</td>
</tr>
<tr>
<td>5% or less of the eligible population or beneficiaries and less than</td>
<td>No written translation is required</td>
</tr>
</tbody>
</table>

In sum, no LEP language group has more than 1,000 in number in the program area, and only 1.0% of the total population within the program area is identified as being LEP. The largest majority of LEP persons within the program area speak either Spanish (0.33%) or an Asian and Pacific Islander language (0.5%).

**FACTOR 2: THE FREQUENCY WITH WHICH LEP PERSONS COME IN CONTACT WITH THE PROGRAM**

While relatively small, the LEP population in the Lawrence program area is growing, increasing the probability that HCCI will interact with LEP persons in the future.

HCCI currently (January 2022) employs one bi-lingual counselor, Abi Panaceti, who speak fluent Spanish and English. Assistance may also be requested, as needed by HCCI, from the City of Lawrence Community Development Division and from The University of Kansas.
FACTOR 3: THE NATURE AND IMPORTANCE OF THE PROGRAM, ACTIVITY, OR SERVICE PROVIDED BY THE PROGRAM TO PEOPLE’S LIVES

CDBG, HOME, ESG, and NSP funded activities positively impact the lives of all of the City of Lawrence residents. A number of the federally funded activities are for operating expenses or capital improvement infrastructure projects with no participatory contact with LEP persons. Other activities, including direct client services or housing related benefits, are important to people’s lives and these programs could have interaction with LEP individuals.

Administration funding provides administrative oversight, and as such is responsible for the citizen participation process and is directly linked to all federally funded projects and activities.

FACTOR 4: THE RESOURCES AVAILABLE TO THE GRANTEE/RECIPIENT AND COSTS

The fourth and final factor of the analysis weighs the preceding three factors to assess the needs of LEP persons within the program area against the resources available to HCCI and the costs of providing access. As shown above, there is a relatively small population of LEP persons.

Given the small size of the LEP population, there does not appear to be a need to produce documents, programs, and general information in languages other than English. Moreover, based on the HCCI budget, such a plan would, at the present time, be cost prohibitive. This LEP Plan will be reviewed on an ongoing basis to assess whether there are any significant changes in need to provide meaningful access to LEP persons.

LANGUAGE ACCESS PLAN
IDENTIFYING LEP INDIVIDUALS WHO MAY NEED ASSISTANCE

When encountering a LEP person, HCCI staff will use Language Identification Flashcards, developed by the Census Bureau, to identify that person’s primary language.

HCCI will also make Language Identification Flashcards available to the public through its website, at all public meetings, and in the Development Services office.

Once a LEP person’s primary language is identified using the flashcards, HCCI staff will assess the feasibility of providing written translation service and/or oral interpretation assistance for the LEP person.

LANGUAGE ASSISTANCE MEASURES

In the event HCCI should receive a request for assistance in a language other than English, staff members will take the name and contact information of the person. If the person speaks Spanish, and HCCI counselors are not available to translate, HCCI may be able to use City of Lawrence employees who speak Spanish as interpreters.

For languages other than Spanish, HCCI will use a free online written translator website or may contact a local volunteer, if one is available. The University of Kansas, through its various language departments, may also provide assistance. Finally, if the required language is not available and formal interpretation is required, staff shall use the telephone interpreter service, Language Line at 1-800-752-6096.

The HCCI website may be translated into a number of different languages using a free online translation services such as Google Translate. Similarly, agendas, minutes, and other documents posted online, can be translated as well.
Outside of those services, because HCCI’s staff is small and does not possess in-house translation capabilities or expertise for languages other than Spanish or some dialects in India, HCCI staff can only assist LEP persons, but cannot accurately assess or guarantee the accuracy of translation services provided by others. If there is an expressed need for other translation methods such as Sign Language or Braille materials, HCCI will determine the feasibility and possibilities of providing these services as well. Within its limited budget and capabilities, HCCI pledges that it will, to the best of its abilities, provide meaningful access to LEP persons.

**HCCI STAFF TRAINING**

Current staff members and incoming staff members will be briefed on HCCI’s LEP Plan and how to assist LEP persons. They will also be instructed to keep a record of language assistance requests so that needs may be accurately assessed in the future.

**DISSEMINATION**

HCCI will post this LEP Plan on its website. Copies of this LEP Plan will also be available at the Development Services office. Any person or agency requesting a copy of the LEP Plan will be provided a copy.

**COMPLAINTS**

Individuals may file administrative complaints with HUD alleging violations of Title VI because the HUD recipient failed to take reasonable steps to provide meaningful access to LEP persons. The local HUD office will intake the complaint, in writing, by date and time, detailing the complainant’s allegation as to how the HUD recipient failed to provide meaningful access to LEP persons. HUD will determine jurisdiction and follow up with an investigation of the complaint.

If a person believes that a HUD federally assisted recipient is not taking reasonable steps to ensure meaningful access to LEP persons, that individual may file a complaint with HUD’s local Office of Fair Housing and Equal Opportunity (FHEO). For contact information of the local HUD office, go to the HUD website or call the housing discrimination toll free hotline at 800–669–9777 (voice) or 800–927–9275 (TTY).

# # #