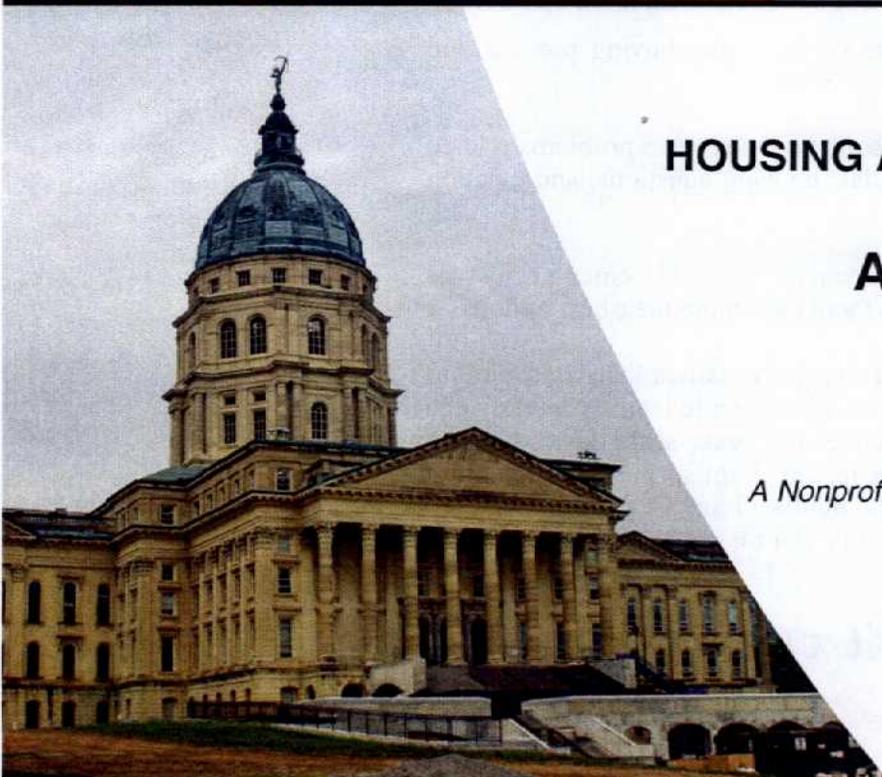
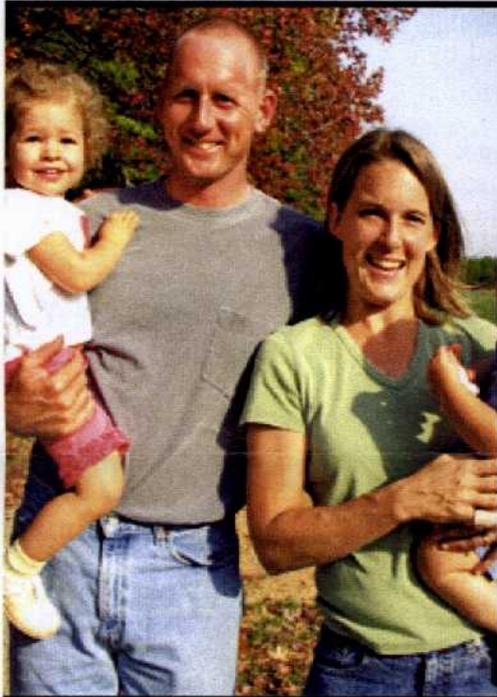


# ***Rebuilding Lives One Step At A Time***



**HOUSING AND CREDIT COUNSELING, INC.**

**ANNUAL REPORT**

**2010**

*A Nonprofit Community Service Agency Since 1972*



Bob Mackey

## *A message from our President/CEO*

The year 2010 was a very productive and rewarding year for HCCI. I want to thank our many friends for the excellent support HCCI receives through valuable partnerships, volunteer commitment and financial contributions.

Last year was also a challenging year for most Kansas families as they coped with a sluggish economy, high unemployment and under-employment plus increasing expenses for everything from a gallon of gas to medical expenses not covered by shrinking employer benefits.

Thanks to Housing and Credit Counseling, Inc., more than 12,000 people got a 'hand up' in 2010 through one-on-one financial counseling and education programs that teach basic money management skills. We here at HCCI are always humbled and extremely happy when families that have used HCCI's services tell us of their dedicated work to gain financial stability and become self-sufficient. In fact, the majority of people using HCCI services first learned about how we can help through a friend or family member.

HCCI does it all – from helping renters understand their rights and responsibilities to assisting seniors who have questions about borrowing against the equity in their homes. We help people facing foreclosure and people learning – often for the first time in their lives – how to develop and live on a budget.

HCCI gives people a "hand up," not a hand out.

Families receive the help they need to work with a lender to refinance their mortgage and save the family's home.

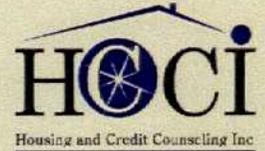
First-time homebuyers learn about all aspects of the home buying process and realize the American Dream of owning their own home.

Renters learn their rights and responsibilities so they can resolve problems related to issues like poor maintenance, illegal entry, fair housing questions, and eviction notices.

People overextended due to job loss, divorce, medical emergencies or overspending rely on HCCI counselors to help them determine their best options.

Education is the key to solving and resolving every-day issues that contribute to long-term financial stability. Change can happen when people learn at an early age the differences between wants and needs, know to cut back, scale down, balance obligations and live within their means. That is why I am so proud of the extra work HCCI is doing now to educate youth and adults. I am very happy to share the HCCI 2010 Annual Report with you and thank you for your continuing support of the excellent work HCCI does in Kansas.

*Bob L. Mackey*



### *One-on-One Counseling Services*

- Budget & Credit Counseling
- Credit Report Counseling
- Housing Counseling
- Debt Management Program
- Pre-Filing Bankruptcy Counseling
- Pre-Discharge Bankruptcy Counseling
- Tenant and Landlord Counseling

### *A client writes....*

"I just wanted to let you know that we only have a few months left on our debt management program and I could not be happier. Four years ago I was in deep despair and not sure what to do. We came to HCCI and with your help – we have lived without credit cards for four years and we do not intend to overspend again. I am so grateful for your program. I tell everyone I know to call HCCI because you will help."

## *State and National Level Awards Received*

**Kansas Housing Resource Corporation awarded HCCI and the City of Topeka the coveted Ad Astra Award** at the KHRC annual statewide conference in Topeka on September 9, 2010. The Ad Astra Award recognizes the valuable partnership HCCI has developed between the City of Topeka, Capitol Federal Savings, FHLBank of Topeka, and CoreFirst Bank to implement the TOTO program that has – since 1992 - enabled 387 Topeka families to realize the American Dream and purchase their first home. TOTO stands for “Topeka Opportunity To Own,” a project that brings community partners together under the leadership of HCCI to make homeownership affordable for low and moderate income level families and individuals. HCCI gladly shares credit for the Ad Astra Award with the City of Topeka Housing and Neighborhood Development Department (HAND) and our other partners. HAND rehabilitates homes, using government grants issued to the City of Topeka, so that first-time TOTO homebuyers can be assured their newly renovated homes are winterized and fully meet all HUD Energy Star criteria.



*Chris Burk*

In giving the award, KHRC said the TOTO Program is a model for any community that wants to revitalize its core neighborhoods and provide excellent housing for first time homebuyers. Chris Burk, Supervisor of HCCI’s Consumer Credit Counseling Division, manages the TOTO program and has been with HCCI since 2001. For additional information about HCCI’s TOTO program go to [www.hcci-ks.org](http://www.hcci-ks.org) and contact Chris at 785-234-0217 or [cburk@hcci-ks.org](mailto:cburk@hcci-ks.org).

**Robert Baker named the National PACE Financial Literacy Outstanding Educator of the Year by the National Foundation for Credit Counseling (NFCC).** The national PACE Award recognizes Professional Achievement and Counseling Excellence. In giving the award at the annual NFCC conference in Minneapolis in October 2010, NFCC spokesperson Gail Cunningham said, “We selected Robert Baker because we consider him to be an expert in multiple areas related to personal finance including debt relief, housing, reverse mortgages, pre-bankruptcy counseling, and tenant and landlord rental education.” Robert has been with HCCI since 1997.



*Robert Baker*

Robert, director of education, represents HCCI by serving on numerous boards, commissions and coalitions. He is the primary leader of the HCCI statewide Financial Literacy initiative and he is a frequent guest speaker at area events focused on housing and financial issues. As a media spokesperson for NFCC, Baker has been interviewed for national print and internet publications such as Bankrate.com, Kiplinger’s and The Wall Street Journal.

Bob Mackey was invited by NFCC to help present the award to Robert. Mackey praised Baker’s ability to dissect complicated information – such as the fine print on the back of credit card statements – and help individuals understand the true facts that can result in hundreds and thousands of dollars in reduced fees, for example, when consumers understand the terms of the offer and the consequences when those terms are not met.

## *State and National Level Awards (con't)*

NFCC mentioned the strong leadership role Robert and HCCI have taken in delivering financial literacy classes for middle, high school, and post-secondary students preparing to live on their own. HCCI teaches classes in schools in Topeka, Lawrence and Manhattan. Robert is a frequent guest speaker at Haskell University and at The University of Kansas and Washburn University.

NFCC acknowledged the outstanding work Robert has done to develop and implement "Prosperity Partners," a pilot project in Lawrence that benefits low and very low income families by helping them learn the skills needed to gain self-sufficiency and begin to build assets. Prosperity Partners trains community volunteers from a variety of professions including financial institutions, financial planning, law and social services to act as one-on-one mentors for up to 25 families enrolled in the program.

For additional information about HCCI's Financial Literacy Education Programs for youth, young adults and adults, go to [www.hcci-ks.org](http://www.hcci-ks.org) or contact Robert at 785-234-0217 or [rbaker@hcci-ks.org](mailto:rbaker@hcci-ks.org)

---

### **The Council on Accreditation (COA) Awards HCCI a Near Perfect Accreditation Score.**

Following a two and one-half day intensive review of HCCI programs, COA President and CEO, Richard Klarberg, congratulated HCCI saying "this is an amazing achievement." The reaccreditation process, conducted by two COA investigators (one from Oregon and one from Louisiana), requires advance written response to 368 practice standards for a nonprofit agency providing counseling and education regarding consumer credit related programs. In addition, an on-site interview and investigation process follows whereby the agency protocols and procedures undergo an intense review.



*Marilyn Stanley*

COA found all of HCCI's comprehensive housing and consumer credit counseling and education services were in full compliance with stringent COA accreditation standards. COA granted HCCI re-accreditation through April 2015. **Marilyn Stanley, Chief Operating Officer**, led the re-accreditation process. Marilyn has been with HCCI since 1999. For additional information about HCCI counseling programs and HCCI's partnership work within the community, go to [www-hcci-ks.org](http://www-hcci-ks.org) and contact Marilyn at 785-234-0217 or [mstanley@hcci-ks.org](mailto:mstanley@hcci-ks.org).

---

## *Mission Statement*

HCCI counsels and educates all people to achieve their personal housing and financial goals.

# *Where we started and where we are now*

Housing and Credit Counseling, Inc. (HCCI) is a non-profit organization that began as a grass-roots tenant's rights organization in 1972 and has grown into a \$1.2 million multi-service organization with three offices serving a twenty-two county area in Northeastern Kansas.

Financial literacy classes for adults and youth are offered at HCCI offices, at workplaces, at schools and universities, and through community partners. Classes cover topics related to finances, rental issues, home ownership and credit. Some classes are scheduled on a regular basis but all are available on request.

Core programs offered through HCCI include:

- **CONSUMER CREDIT** – HCCI counsels and educates people so they may set short- and long-term goals and be empowered to make informed decisions. When people understand their financial options they are better able to decide what choices and alternatives work best for them. Services include:
  - Budgeting
  - Debt repayment
  - Credit building
  - Bankruptcy counseling
  - Mortgage and rent delinquency
  - Reverse mortgage
  
- **HOMEBUYER** – HCCI counsels and educates people who are hoping to realize the “American Dream” by buying their first home. People find the answers they need to qualify for a loan, find the realtor, lender and insurance agency that is best for their purpose and learn what to expect when the loan is closed and the home is their own personal property to maintain.
  
- **RENTAL HOUSING CRISIS INTERVENTION** – HCCI counsels and educates people who are dealing with immediate issues related to rental housing. Questions range from how to get routine repairs made to what rights tenants have if eviction is threatened. Landlords find this service helpful as HCCI provides sample leases and other forms. When people understand their rights and responsibilities as defined by law in the Kansas Residential Landlord and Tenant Act they are better able to decide what choices and alternatives work best for them.

*I was personally amazed at your knowledge of home loans and bankruptcy matters, in addition to your knowledge of the whole foreclosure process. And your two phone calls to our lender were equally impressive. Thanks very much for your care and compassion. With your help, I saved my house.*

Housing Counseling Client

*There are those who give without remembering. And there are those who take without forgetting.*

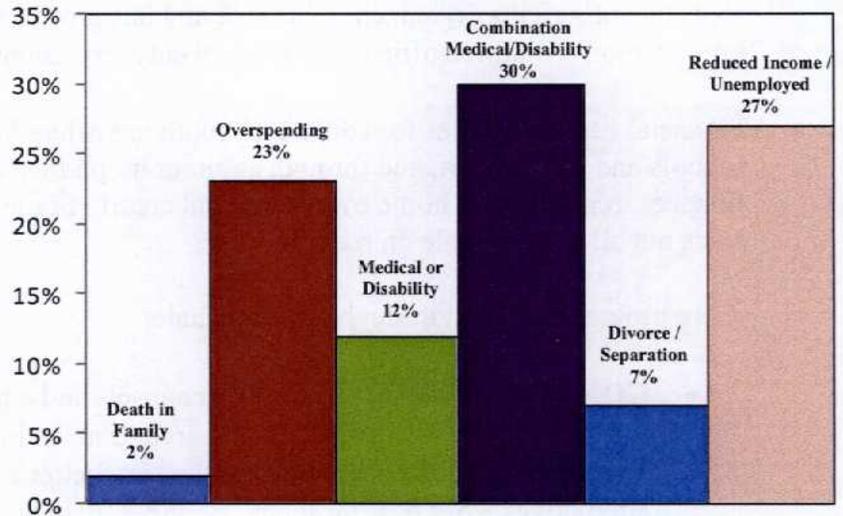
# Counseling Statistics

## Consumer Credit Client Profile

Inquiries	858
Short-term counsel	739
Total counseled	2,294
Average age	37
Average client unsecured debt	\$36,597
Married	36%
Single	22%
Divorced	15%
Average household income	\$27,800
Average number of creditors	5
New DMP's	149

- 99% of clients learned something useful
- 95% reported increased confidence
- 97% would refer a friend to HCCI
- 54% balanced budget
- 71% reduced debt
- 30% began saving money

## Reason for Counseling

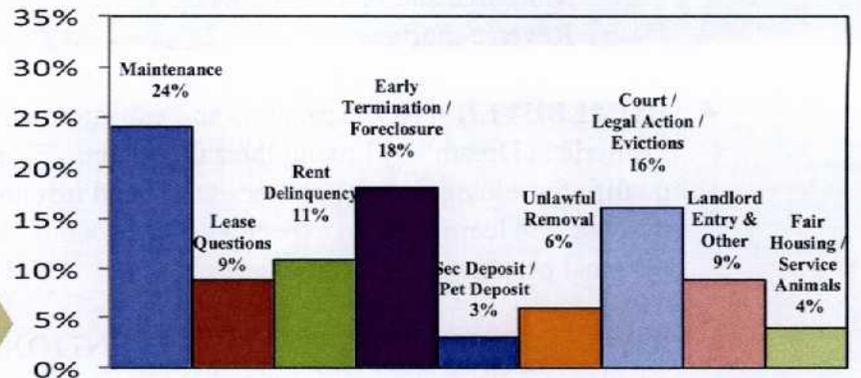


## Tenant-Landlord Client Profile

Inquiries	1,408
Total counseled	2,216
Tenants	76%
Landlords	12%
Homeless	0.37%
Female single head of household	9%
Households with one or more with disabilities	24%
Ages 19 to 59	93%

- 99% of clients learned something useful
- 97% reported increased confidence
- 98% would refer a friend to HCCI
- 72% implemented rights/responsibilities
- 33% utilized community resources
- 85% sustained housing

## Reason for Counseling

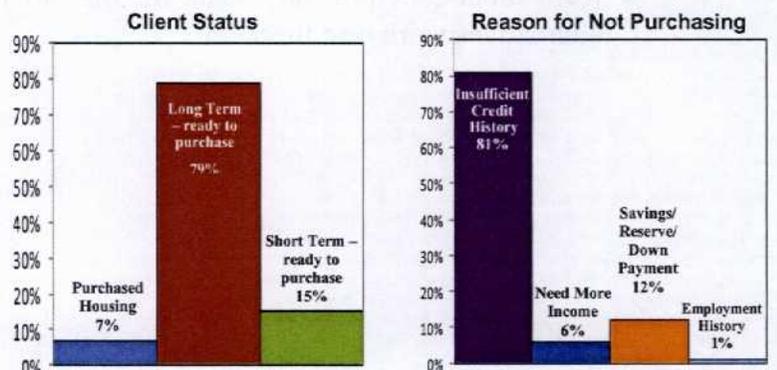


## Homebuyer Client Profile

Inquiries	302
Total counseled	160
Average age	46
Single	36%
Divorced	9%
Average household income	\$33,475
Average number in household	3

- 100% of clients learned something useful
- 93% reported increased confidence
- 99% would refer a friend to HCCI
- 16% purchased housing

## Outcomes to Counseling



## Advisory Councils

### Manhattan

Joyce Cantrell .....KSU Personal Financial Planning  
 Brad Harper .....Manhattan Check Service  
 Kristy Archuleta .....Kansas State University Institute of  
 Personal and Financial Planning  
 Julie Voelker.....Commerce Bank  
 Dick Wertzberger .....Landmark Bank  
 Jennifer Wilson.....Riley County Extension Office

### Lawrence

Diana Carlin.....University of Kansas  
 Office of Communication Studies  
 Marci Francisco .....Kansas Senate  
 Brian Jimenez .....City of Lawrence Code Enforcement  
 Allyson Leland .....Lawrence Memorial Hospital  
 William (Bill) Lewis.....University of Kansas Business School  
 Brian McFall.....Landmark National Bank  
 Teresa Pippert.....US Bank  
 Catherine Shenoy.....University of Kansas Business School  
 Adra Burks.....Attorney  
 Dawn Tallchief.....University of Kansas  
 Office of Military Graduate Education

## Summary of 2010 Fiscal Year

<u>REVENUE</u>		<u>EXPENSES*</u>	
Fundraisers/contributions	\$ 56,580	Salaries	\$ 754,070
TOTO/Homebuyer Grant	88,000	Operations	253,218
City of Topeka	62,400		
City of Lawrence	26,485		
United Ways	71,769		
Creditor contributions	158,533		
Underwriting	48,113		
Program Revenue	296,322		

\* Unaudited

## HCCI Board of Directors

**Dan Kingman, President**  
*Cherrywood Realty*

**Stephanie Thompson, Vice President**  
*US Bank*

**Janet Stanek, Secretary**  
*Stormont-Vail Health Care*

**Bob Kobbeman, Treasurer**  
*Capital City Bank*

**Paul Rasmussen, Past President**  
*Landlord*

**Mary Aker**  
*State of Kansas*

**Jeffrey Blush**  
*Capitol Federal*

**Rick Fleming**  
*Kansas Securities Commission*

**Kris Klima**  
*Washburn University*

**Laurel Leamon**  
*Downtown Topeka, Inc.*

**Sterling Montgomery**  
*Healthwave/KS Health Planning*

**John Olsen**  
*Westar Energy*

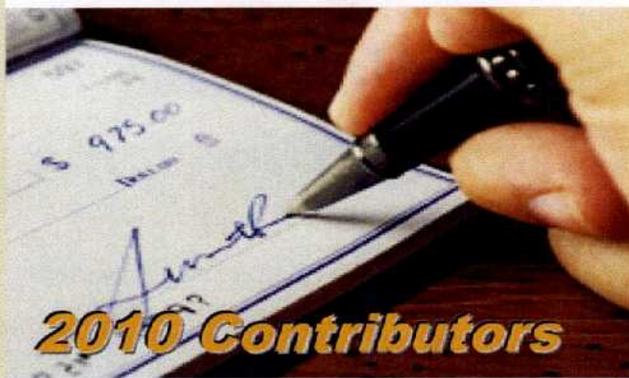
**Mike Padilla**  
*State of Kansas*

**Beth Strong**  
*Re/Max Associates of Topeka*

**Matthew Spurgin**  
*KS Corporation Commission*

**Chad Taylor**  
*Shawnee Co. District Attorney*

*Goodness is the only investment that never fails.*



## Thank you partners and supporters for helping HCCI serve our community!

### Grants / Underwriting

Alliance Bank  
Bank of America  
Capital City Bank  
Capitol Federal Foundation  
Chase Card Services  
Citibank  
City of Lawrence  
City of Topeka  
CoreFirst Bank & Trust  
Douglas County Bank  
FHLBank  
HUD Local  
HUD Local Continuum of Care  
Kansas Securities Commission  
National Foundation for Credit Counseling  
Office of State Bank Commissioner  
Roush Charitable Trust  
Silver Lake State Bank  
State Farm Insurance  
Stormont-Vail Health Care  
The Women's Fund  
United Way of Douglas Co.  
United Way of Greater Topeka  
United Way of Riley Co.  
United Way of the Flint Hills  
Westar Energy

### Platinum Sponsors

*Anonymous*  
Bob and Jane Mackey  
Schendel Pest Services  
Janet and Michael Stanek  
Dr. Stanley and Joanne Teeter  
Valentine & Zimmerman PA  
Ron Wasserstein

### Gold Friends

Mary Aker  
Michael Atwood  
Robert Baker/Deborah McMullen  
Teresa Baker  
Charles and Joely Benedict  
Jerry and Lea Billinger  
Matt and Debbie Billingsley  
Jeffrey Blush  
David and Deba Brant  
Terry Bredemus  
Chris Burk  
H. Richard Bush  
Casey Ford Insurance Agency  
Curt Cochran  
Coffman, DeFries & Nothern  
Lynne and Charley Crabtree  
Randal and Sherry Nielsen Davis  
Del Monte Foods  
Denison State Bank  
Dr. Robert Durbin  
Educational Credit Union  
John and Rosemary Elmore  
Envista Credit  
FDIC  
Marci Francisco  
Rick Friedstrom  
Vincent and Dana Frye  
G Trust Financial Partners  
Alan and Kathryn Groesbeck  
Haag Oil Company  
Hallmark Cards  
Joanne Harrison  
Heartland Park  
Floyd Heket (John and Lois Washburn)

John Hooge  
Karen Hiller  
Henson, Hutton, Mudrick & Gragson  
Drs. Eric and Linda Hyler  
Image Pro  
Coleen and Robin Jennison  
Kaw Valley Bank  
Frank Kerr  
Dan Kingman  
Lanny Kimbrough  
Dr. Paul and Nancy Kindling  
Kris Klima  
Bob and Pam Kobbeman  
Cecil B. Kohake  
Sanjeev Kumar and Shubhrq Sharma  
Dr. Priti Lakhani  
Lawrence Douglas Co. Housing Authority  
Leadership Greater Topeka  
William Lewis  
Vernon Long  
Carrie Magill  
M-C Industries, Inc.  
Stan and Jane Metzger  
Meyer Retail Liquor  
Sanjay and Anju Mishra  
Dave Mudrick  
Marsha Oliver  
Maynard Oliverius  
John Olsen  
Brad and Cynthia Owen  
Kent and Marsha Palmberg  
Jim and Nancy Parrish  
Paragon Financial  
Parrish Hotel Corporation  
Paul Davis Restoration  
John Payne  
J. Richard and Nancy Pratt  
Lawrence and Patricia Pressman  
PTMW, Inc.

Quest Credit Union  
Sheila Reynolds  
Beverly Rice  
Rogenmoser Financial Services  
Betsy and Ronald Rohleder  
Mark and Sandy Ruelle  
Bryon Schlosser  
Warren and Phillis Setchell  
Shawnee County  
Patrick and Deborah Sheehy  
Herman and Fulva Simon  
Hayden and Susan St. John  
Marilyn Stanley  
Peter and Deborah Stern  
Debbie Stewart  
Strong Results, Inc.  
Chad Taylor  
Stephanie and Kirk Thompson  
Frank and Mary Tiernan  
Topeka Area Association of Realtors  
US Bank  
Vision Bank  
Julie and Charles Voelker  
Jeffrey S. Wagaman  
West Side Stamp and Awards  
Jennifer Whitt  
Joe Wittman

### Silver In-Kind Champions

Blue Cross Blue Shield of Kansas  
Carino's Italian  
Gizmo Pictures  
Hall Commercial Printing  
HyVee  
Kerns Construction  
Smith Audio Visual, Inc.  
Walmart  
WIBW-TV 13

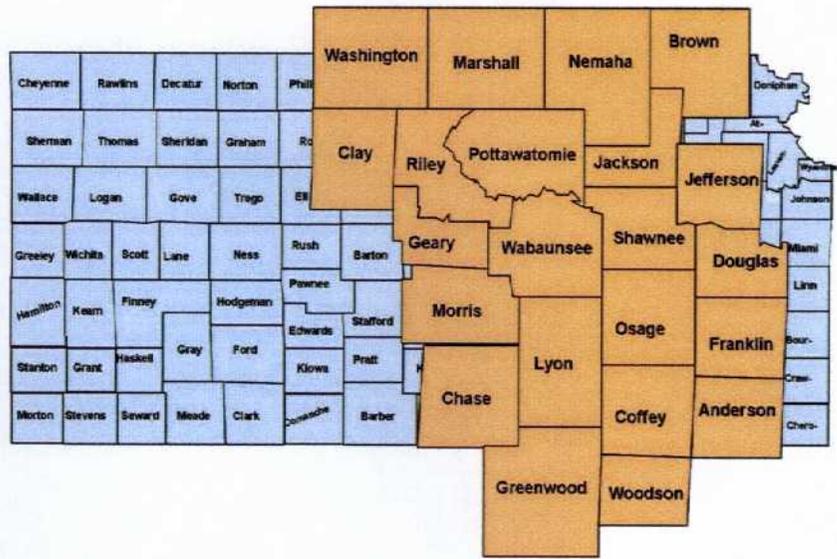
### Other Generous In-Kind Contributions

American Tax Service, Barker Printing, Carlos O'Kelley's, Custenborder Flowers, Dillons, Flowers by Bill, Framewoods of Topeka, Hazel Hill Chocolates, Heartland Park, Heavenscent Flowers & Gifts, Herman Meat Market, Indian Hills Styling Salon, Hy-Vee, Lindspring Water, Performance Tire & Wheel, Pizza Hut, Porterfield Flowers, Robuck Jewelers, Schlotzsky's, Skinner Garden Center, Sommerset Hall Café, Stanley Flowers, Southwind Theater, Lawrence, Sunflower State Games, University Flowers, Wells Fargo Bank.

*You make a living by what you get, but you make a life by what you give.*

HCCI serves a twenty-two county area in Northeast Kansas. Requests for assistance from outside this area are honored if no Consumer Credit Counseling Services are nearby:

- Anderson
- Brown
- Chase
- Clay
- Coffey
- Douglas
- Franklin
- Geary
- Greenwood
- Jackson
- Jefferson
- Lyon
- Marshall
- Morris
- Nemaha
- Osage
- Pottawatomie
- Riley
- Shawnee
- Wabaunsee
- Washington
- Woodson



**Housing and Credit Counseling, Inc**  
 1195 SW Buchanan, Suite 101  
 Topeka, KS 66604

Phone: (800) 383-0217 • (785) 234-0217  
 Fax: (785) 234-0237  
 Email: [hcci@hcci-ks.org](mailto:hcci@hcci-ks.org)  
 Website: [www.hcci-ks.org](http://www.hcci-ks.org)

Member



National Foundation  
for Credit Counseling



Accredited by



Council on Accreditation  
of Services for Families  
and Children, Inc.



Funded Partner

Certified as a



HUD Comprehensive  
Counseling Agency

*HCCI...38 years helping consumers achieve housing and financial goals.*

THE UNIVERSITY OF CHICAGO  
DEPARTMENT OF CHEMISTRY  
5800 S. UNIVERSITY AVENUE  
CHICAGO, ILLINOIS 60637  
TEL: 773-936-3700  
FAX: 773-936-3701  
WWW: WWW.CHEM.UCHICAGO.EDU

1000

1000

1000

1000

