



HOUSING AND CREDIT COUNSELING, INC.

Tenant/Landlord • Homebuyer • Consumer Credit
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*Serving Kansas with offices in Topeka,
Lawrence, Manhattan, and Emporia*

real help. real choices.

David L. Corliss
City Manager
City of Lawrence

May 27, 2010

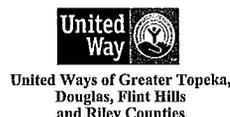
Dear David:

Housing and Credit Counseling, Inc. appreciates the opportunity to apply as an “Outside Agency” for 2011 funding. Please let us make a case for the negative impact a 2.5% reduction of funds will have on crisis intervention services provided by Housing and Credit Counseling, Inc. (HCCI) through the Tenant and Landlord Counseling and Education Program.

The “Outside Agency” funding provided to HCCI by the City of Lawrence is only part of the funding but an extremely important contribution of resources dedicated to support HCCI’s Tenant and Landlord Counseling and Education services in Lawrence. HCCI also receives funding from HUD and other sources listed in the grant application. Over the last two years HUD has concentrated the bulk of it’s funding for local housing counseling and education in states such as Arizona, California, Florida and others that are experiencing severe duress due to the housing “meltdown.” The need for HUD to respond to the national housing crisis that is indeed crippling other states to a greater degree than Kansas, for instance, has therefore significantly diminished the amount of funding HUD has to distribute in the Midwest and other less populated areas of the country. HCCI is pleased to report that HUD has recognized HCCI as a leader in providing local housing counseling and education in Kansas and has awarded HCCI very high scores on grant applications. HCCI was the only non-profit in Kansas to receive a HUD award for local housing counseling for 2010 but that HUD funding of \$44,472 for 2009-2010 was 60% less than the HUD local housing counseling award of \$73,918 for 2008-09. Therefore, HCCI works diligently to maintain local funding sources and secure new funding whenever possible. It is extremely important that the City of Lawrence not reduce funding by even 2.5% to HCCI as this local financial support is critically essential to help offset the loss of funding from HUD to provide local housing counseling.

Important Background Information

HCCI opened the Lawrence office in 1988 at the request of the City of Lawrence so that Lawrence residents could be served face-to-face locally through our offices in the United Way building on Ridge Court and by phone. The demand in Lawrence for the specific expertise HCCI counselors can provide, especially for the unique HCCI Tenant and Landlord Counseling and Education Program, led our Lawrence Advisory Board to recommend and the Topeka Board of Directors to authorize an increase about three years ago in one of our Lawrence staff positions from .5 FTE to a .8 FTE position. That position is funded in part from the City of Lawrence “Outside Agency” funding.



HCCI is very pleased to report that in 2009 housing counseling and education was provided for 799 Lawrence individuals. HCCI expects to serve a similar number of Lawrence residents in 2010 and 2011 provided funding is not diminished.

Should the City of Lawrence find it necessary to implement an across the board reduction of 2.5% of funding, HCCI may certainly need to reduce staffing but HCCI is committed to providing local housing counseling and education for these reasons.

- The housing issues of Lawrence citizens addressed by HCCI require immediate attention by expert counselors who are very knowledgeable about the Kansas Landlord/Tenant Act (KSA 58-2540 through 58-2573) and can counsel and educate tenants, landlords, property managers, social service providers and advocates for persons who may need assistance in protecting their rights. These issues range from misunderstandings to eviction proceedings but all of the issues are of an immediate nature and require timely action to minimize negative outcomes and especially to avoid relocation, eviction and increased homelessness.
- No other agency in Douglas County is providing the expert housing counseling and education services that HCCI staff provides.

Two City of Lawrence strategic goals are uniquely met by HCCI.

1) Fair Housing Education and Training

Due to recent city budget cuts, the city has discontinued staffing the Human Relations Office and, as you well know, directs inquiries about fair housing issues through the City Legal Department. Referrals by community agencies are consistently made to HCCI to provide valuable fair housing counseling and education services mandated by federal law. The HCCI Tenant and Landlord Program counsels and educates:

- landlords and property managers regarding fair housing regulations;
- individuals and consumer advocates regarding fair housing rights.

HCCI provided comprehensive fair housing seminars for property managers in 2009 and has been asked to provide these seminars again in 2010 and in the future.

2 Transition Housing for Homeless Individuals and Families

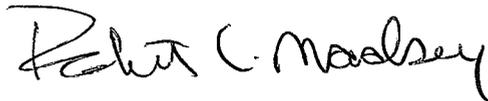
The City of Lawrence is to be commended for diligent efforts by commissioners and staff in seeking solutions to the growing problems of homelessness. The community is well served by HCCI counseling and education services to homeless individuals and families and those in transition to permanent housing.

The Lawrence/Douglas County Housing Authority relies heavily on HCCI to provide education for persons preparing to qualify for transitional housing, particularly those persons participating in the city sponsored Housing Stability program administered by LDCHA.

In closing, HCCI appreciates consideration by the City of Lawrence to fully fund the HCCI Tenant and Landlord Counseling and Education Program. HCCI currently supports a staff of 1.8 in the Lawrence HCCI office located in the United Way offices on Ridge Court. The staff, Robert Baker and Anju Mishra, are highly experienced and nationally credentialed to provide counseling and education in all aspects of housing and credit issues.

HCCI is recognized as the "go to" local agency for all questions related to housing and credit issues. The City of Lawrence, LDCHA, area non-profits, citizen advocacy groups for the homeless and others rely heavily on HCCI for our extensive expertise of the Kansas Residential Landlord and Tenant Act. The issues HCCI helps people address are immediate - often crisis situations - that can lead to much larger community problems if left unattended. HCCI appreciates the strong support from the City of Lawrence and requests that funding to the HCCI Tenant and Landlord Counseling and Education Program in the amount of \$17,100 not be diminished in 2011. Thank you for considering this request.

Sincerely,



Robert L. Mackey
Executive Director
Housing and Credit Counseling, Inc.



City of Lawrence

2011 Outside Agency Funding
APPLICATION

General Information: Each year, the City Commission considers requests for the allocation of dollars to a number of agencies that provide services benefiting the Lawrence community. The decision on funding a request will be made during the City's annual budgeting process. The decision will be based upon the availability of funds, the need demonstrated through the agency's application, the stated objectives of the applicant's program, past performance by the agency in adhering to funding guidelines (as appropriate), and the ability to measure progress toward the program objectives.

PLEASE NOTE THAT FUNDS WILL BE DISBURSED ACCORDING TO THE FOLLOWING SCHEDULE UNLESS OTHERWISE AGREED TO IN WRITING:

- o FIRST HALF OF FUNDS WILL NOT BE DISBURSED BEFORE APRIL 1
- o SECOND HALF OF FUNDS WILL NOT BE DISBURSED BEFORE OCTOBER 1

Instructions: Applications for 2011 funding must be complete and submitted electronically to the City Manager's Office at ctoomay@ci.lawrence.ks.us by the deadline of 5:00 pm on Monday, May 31, 2010.

Questions? Contact Casey Toomay, Budget Manager at ctoomay@ci.lawrence.ks.us or at 785-832-3409.

Please give your answers in the gray text fields below:

Section I. Applicant Information

Legal Name of Agency: Housing and Credit Counseling, Inc.

Name of Program for Which Funding is Requested: Tenant and Landlord Counseling and Education Program

Primary Contact Person: Robert Baker

Address: 2518 Ridge Court, Suite 207, Lawrence, KS 66046-4079

Telephone: 785-749-3528

Fax: 785-234-0237

E-mail: rbaker@hcci-ks.org

Section 2. Request Information

- A. Amount of funds requested from the City for this program for calendar year 2011: \$17,100
- B. Will these funds be used for capital outlay (equipment or facilities) in 2011? If so, please describe:
No
- C. Will these funds be used to leverage other funds in 2011? If so, how: Yes, Lawrence CDBG and United Way funds are jointly used with the City of Lawrence General funding to leverage funds from HUD through HCCI's grant proposal for Local Housing Counseling (HUD Local). HUD significantly reduced funding to HCCI for HUD Local Counseling in 2010 however, HCCI is qualified and will apply again to HUD in 2010 for 2011 and future funding.

HCCI also uses City of Lawrence funding as leverage in requests for the HUD Fair Housing Initiative (FHIP) award that is given to non-profits providing community fair housing counseling and education. HCCI applied for HUD FHIP funding in 2008 and again in 2009. HUD funding for FHIP non-profit awards is highly competitive. HCCI has not receive funding to date from HUD for FHIP.

D. Did you receive City funding for this program in 2010? If so, list the amount and source for funding (i.e. General Fund, Alcohol Fund, etc.): Yes, \$17,100 was received from the General Fund.

1. How would a 2.5% reduction in city funding in 2011 impact your agency? See attached correspondence dated May 27, 2010 to David Corliss.
2. If you are requesting an increase in funding over 2010, please explain exactly how the additional funds will be used: No increase is requested at this time.

Section 3. Agency and Program Budget information

- A. How many paid full time employees work for your agency? 1.8 Volunteers? 10
- B. What percent of your total 2010 budget goes to employee salaries and benefits? 84%
- C. What percent of your total 2010 budget is used for operating expenses? 16%
- D. What is the total estimated cost to provide the program in 2011? \$61,100
- E. What percent of 2011 program costs are being requested from the City? 27%
- F. List other anticipated sources of funding and funding amount for this program in 2011:

<u>Anticipated Funding Source</u>	<u>Dollar Amount</u>
CDBG Lawrence	\$ 25,000
United Way of Douglas County	\$ 11,500
Ross Grant	\$ 3,000
HUD	\$ 0
	\$
	\$
 TOTAL 2011 PROGRAM BUDGET	 \$ 61,100

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.

U.S. Census Quick Facts indicates 54% of the Lawrence housing stock is rental units. Stable and affordable rental housing is critical to the well being of Lawrence as a community. HCCI's Tenant-Landlord (TLL) counseling and education program provides a service that is not available from any other agency or non-profit organization in Lawrence. The TLL Program helps the community strengthen neighborhoods and reduce problems that affect housing stability. Issues addressed include:

- substandard maintenance,
- 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,
- senior landlords who are being bullied, and
- issues related with out-of-town landlords who are not cognizant of local or state housing laws.

Lawrence's Step Up to Better Housing Plan details income levels and housing stock conditions and identifies HCCI as an expert resource and partner.

Neighborhoods are stabilized as families and landlords have access to crisis counseling provided by HCCI.

Rental properties inevitably contribute to declining or improving neighborhoods. It is critical that properties in traditional and new neighborhoods are stable and well maintained. HCCI resources educate and counsel both tenants and landlords about responsibilities and maintenance of properties.

The issue of homelessness is reduced when consumers are well-educated about rental housing responsibilities. Citizens participating in homeless and transitional programs rely on a public service network to support their permanent housing goals. HCCI has data, from actual counsels, about the conditions Lawrence clients face. In 2009, over 90% of the households assisted by this program were low or moderate income persons and 34% were minorities. Similar numbers are expected to be served in 2011.

Referrals came from friends/family, City of Lawrence, Lawrence Douglas County Housing Authority, Douglas County Legal Aid, Student Legal Services, Haskell Indian Nations University, Attorney General's Office, Better Business Bureau and others.

Education program partners include USD 497, Van Go Arts, Independence Inc, Cottonwood, Centro Hispano, Lawrence Douglas County Housing Authority, The Health Department WIC program, City of Lawrence Landlord Seminar and City of Lawrence Fair Housing Month Fair. Community issues the HCCI counselors assist with include educating landlords and tenants about issues related to renting to persons with disabilities, life skills training for homeless persons, and training for prospective tenants and Section 8 participants in cooperation with the Lawrence-Douglas County Housing Authority.

B. How was the need for this program determined?

HCCI's Tenant/Landlord Counseling and Education Program addresses needs that are parallel with the City's strategy as outlined in Step Up to Better Housing and the HCCI Tenant/Landlord 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 and 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.

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

The services HCCI provides are an essential part of the "package" of services in Lawrence to help both residents and neighborhoods. Rental counseling serves one compelling issue but the underlying causes of the problem can be related to a need for cash assistance, counseling, job training, emergency housing and other assistance.

Tenant/Landlord Counseling has been identified as a critical service in Lawrence. HCCI fits into the federal performance measurement framework in many ways by striving to help clients to help themselves through one-on-one counseling and education. HCCI assists the community with enhancement of suitable living environments, creating decent housing, and providing economic opportunity.

Section 4. 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 3. 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 Tenant-Landlord program helps people help themselves to secure 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 has a strategic plan for 2010 and 2011 as follows:

1. provide counseling to approximately 800 consumers annually,
2. develop and present 25 to 30 community education programs for youth and adults,
3. continue active participation in partnerships that develop affordable housing units and concentrate on moving homeless individuals and families from shelters to homes.

HCCI's Tenant-Landlord Counseling services are available every day from 8:00-5:00. Persons using the HCCI TLL service typically telephone HCCI to ask their questions. HCCI counselors typically respond to telephone calls within a 24 hour period if they cannot respond on the same day the inquiry was made. HCCI has 1.8 counselors serving the public directly from the Lawrence HCCI office located in the Douglas County United Way building and 2 other counselors in Topeka who serve as back-up to provide daily telephone call-back service, as needed, in response to specific inquiries about tenant/landlord issues. Resource referrals are also offered as needed.

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 targeted for low-income, homeless and other at-risk groups. The programs teach basic life skills essential for renters to be successful as tenants and for landlords to maintain rental units that provide safe, decent, affordable housing and contribute to the housing stability of the community.

Programs for tenants include:

- basic rights, responsibilities, appropriate behavior and communication skills;
- affordable housing options.

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

- fair housing law,
- appropriate maintenance,
- drug and behavior issues,
- landlord's rights and responsibilities regarding entry to the rental unit and
- tenant evictions.

In the past HCCI has presented programs at SRS Full Citizenship, City of Lawrence Landlord Seminar, The Landlords of Lawrence Association and the Salvation Army. HCCI is very willing to develop and present programs for these groups and others.

HCCI prioritizes involvement with programs and partnerships to offer more extensive life skills and homeless prevention programs. (See next section for details.)

- B. Describe any efforts your agency has made to explore the community to determine if there are any other agencies providing similar types of services. What efforts have you made to coordination services?

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

HCCI actively participates in Landlords of Lawrence and City Human Relations and Planning and Development concerns related to rental housing counseling and education. HCCI also partners in services with USD 497, Cottonwood, the Lawrence Douglas County Housing Authority E Connection, Success by Six, Bert Nash Mental Health, Independence Inc. - Full Citizenship and others as needed to provide services. HCCI counselors work in an ombudsman role for other City services such as code enforcement and fair housing enforcement.

In addition to the services made possible through the funding of CDBG, HCCI conducts a regular series of classes in coordination with LDCHA as part of the ROSS Homeownership Support Services. This work assists public housing tenants interested in pursuing homeownership and provides a series of mandatory Renter Preparation classes for all applicants to LDCHA for Section 8 or Public Housing. HCCI was a committed lead partner in developing the former Homeless to Housed (H2H) partnership with the Landlords of Lawrence, the Salvation Army and the City for a combination transitional housing, client support and education program. HCCI provided the well-received H2H educational series. The education and counseling service HCCI provided paved the way for homeless or doubled up individuals or families that have barriers to obtaining steady safe and habitable housing to be matched with willing landlords needing to fill available units.

Section 5. Program Objectives

Please provide three specific program objectives for 2011. 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 2011,” “credit counseling services will be provided to 600 clients in 2011,” “new digital arts program will serve 275 students in 2011” etc. **Applicants will be expected to report their progress toward meeting these objectives in their six month and annual reports to the City.**

Program Objectives

1. 90% of clients receiving Tenant-Landlord Counseling will report they learned something new that they intend to use to resolve their stated issue.
2. 90% of clients counseled will report they feel more confident regarding their ability to handle their housing related issues.
3. HCCI will survey 10% of clients seeking Tenant/Landlord counseling. Of the 10% surveyed, 80% of clients counseled will report that they have taken steps toward meeting their goals regarding housing issues.

Please return completed application electronically to ctoomay@ci.lawrence.ks.us by 5:00 pm on Monday, May 31, 2010.