

Rebuilding Lives One Step At A Time



HOUSING AND CREDIT COUNSELING, INC.

ANNUAL REPORT

2009

A Non-Profit Community Service Agency Since 1972

1195 SW Buchanan, Suite 101
Topeka, Kansas 66604
1-800-383-0217 • www.hcci-ks.org



A message from our Executive Director

In 2009 the worst economic recession since the Great Depression was having devastating effects on many people's lives. Local unemployment figures over 7% led to problems for every area of our economy. HCCI experienced one of its busiest years in its 37 year history by conducting nearly 2,500 Consumer Credit Counsels for both individuals and families to make every effort to put them in a position to become financially stable in these extremely challenging times.

Although it is difficult to help every client we counsel, our outcomes were impressive. A follow-up survey showed that 72% reduced their debt; 66% developed a budget for the first time; and 30% started a savings account. Our Tenant/Landlord department conducted another 2,400 counsels for people on the brink of eviction or experiencing other issues which needed to be addressed immediately. We counseled landlords on their rights and responsibilities as well. Outcomes for this program were also impressive. Nearly 70% said they took steps to resolve their issues. Another 80% maintained their current housing or acquired new housing as a result of our counseling.

Education is the key to solving and resolving every-day issues that contribute to long-term financial stability. HCCI is also taking a proactive leadership role in educating the public regarding all aspects of housing and credit counseling. In 2009, HCCI educated nearly 5,600 students and adults about financial literacy so they may become more knowledgeable and responsible consumers.

Change can happen when people learn at an early age the differences between wants and needs and live within their means. That is why I am so proud of the excellent and necessary work HCCI is doing now to educate youth and adults as one of our core programs. HCCI remains financially strong, and with the great leadership of our board of directors, we will remain so for many years to come, as we practice what we teach. I am very happy to share the HCCI 2009 Annual Report with you and thank you for your continuing support of the excellent work HCCI does in NE Kansas.

Robert L. Mackey
Executive Director



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

Educational Programs and Workshops

Housing and Credit Counseling, Inc. offers financial literacy classes for adults and youth at HCCI offices, at workplaces, at schools and universities, and through community partners. Classes cover a range of topics related to finances, rental issues, home ownership and credit. In 2009, 8,102 individuals attended an HCCI financial literacy class or learning session.

Where we began 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 four 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 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

Our Mission: Housing and Credit Counseling, Inc. counsels and educates all people to achieve their personal housing and financial goals.

Counseling Statistics

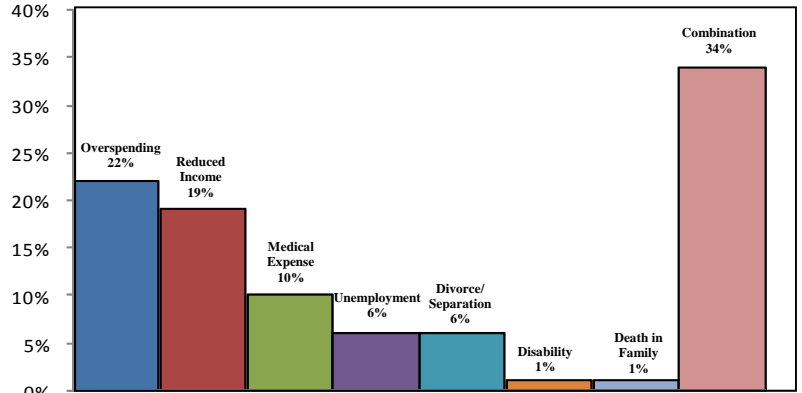
Consumer Credit Client Profile

Inquiries	1,158
Short-term counsel.....	1,073
Total counseled.....	2,423
Average age	41
Average client unsecured debt.....	\$55,226
Married	42%
Single/divorced	41%
Average household income.....	\$30,397
Average number of creditors	4
New DMP's	201

- 99% of clients learned something useful
- 95% reported increased confidence
- 99% would refer a friend to HCCI
- 65% balanced budget
- 73% reduced debt
- 32% began saving money



Reason for Counseling



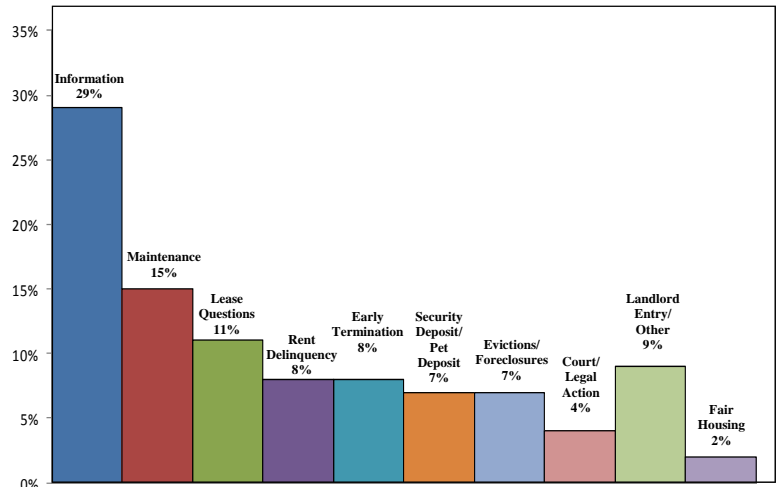
Tenant-Landlord Client Profile

Inquiries	1,025
Total counseled.....	2,413
Tenants.....	83%
Landlords	13%
Homeless	0.41%
Neighbors/others.....	3%
Female single head of household.....	16%
Households with one or more with disabilities	28%
Ages 19 to 59.....	72%

- 99% of clients learned something useful
- 96% reported increased confidence
- 99% would refer a friend to HCCI
- 70% implemented rights/responsibilities
- 40% utilized community resources



Reason for Counseling



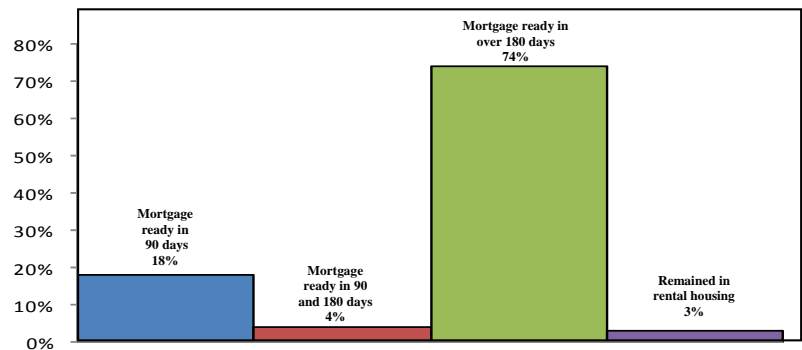
Homebuyer Client Profile

Inquiries	249
Total counseled.....	202
Average age	39
Single	55%
Average household income.....	\$21,542
Average number in household	2

- 100% of clients learned something useful
- 98% reported increased confidence
- 100% would refer a friend to HCCI
- 22% purchased housing



Outcomes to Counseling



Advisory Councils

Manhattan

Joyce Cantrell KSU Personal Financial Planning
 Brad Harper Manhattan Check Service
 Rita Harsch Manhattan SRS Service Center
 Julie Voelker Manhattan Main Banking Center
 Dick Wertzberger ... First Bank
 Jennifer Wilson Riley County Extension Office

Lawrence

Vivian Baars Salvation Army
 Diana Carlin University of Kansas
 Marci Francisco Kansas Senate
 Teresa Pippert US Bank
 Michelle Smith City of Lawrence
 Dawn Tallchief University of Kansas

Emporia

Angela Blankley Lyon County Title Co.
 L. Ann Coulson Financial Planner
 Marilyn Laird Credit Union of Emporia
 Ann McCauley Lyon County State Bank
 Bob Symmonds Symmonds & Symmonds Law

Summary of 2009 Fiscal Year

<u>REVENUE</u>		<u>EXPENSES*</u>	
Fundraisers/contributions	\$ 23,197 (2%)	Salaries	\$ 913,315 (72%)
TOTO/Homebuyer Grant	88,000 (6%)	Operations	350,407 (28%)
City of Topeka	62,400 (5%)		
City of Lawrence	39,380 (3%)		
HUD	73,913 (5%)		
United Ways	81,713 (6%)		
Grants	386,996 (28%)		
Creditor contributions	205,893 (15%)		
Underwriting	87,846 (6%)		
Program Revenue	330,736 (24%)		

* Unaudited

HCCI Board of Directors

Paul Rasmussen, President
Business Owner / Landlord

Dan Kingman, Vice President
Cherrywood Realty

Stephanie Thompson, Secretary
US Bank

Bill Caton, Treasurer
Excel Development Co.

Rick Fleming, Past President
Office of Kansas Securities Commission

Mary Aker
State of KS Health & Environment

Jeffrey Blush
Capitol Federal

Bob Kobbeman
Capital City Bank

Sterling Montgomery
Healthwave/KS Health Planning

John Olsen
Westar Energy

Laurel Leamon
Downtown Topeka, Inc.

Jeremy Snowden
American Family Insurance

Janet Stanek
Stormont-Vail Health Care

Beth Strong
Re/Max Associates of Topeka

Matthew Spurgin
KS Corporation Commission

Chad Taylor
Shawnee Co. District Attorney Office



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

Grants / Underwriting

Bank of America
 Blanche Bryden Foundation
 Capital City Bank
 Capitol Federal Foundation
 Chase Card Services
 Citibank
 City of Lawrence
 City of Topeka
 CoreFirst Bank & Trust
 Federal Home Loan Bank
 Fidelity State Bank
 Finnup Foundation
 HUD Local
 HUD Local Continuum of Care
 National Foundation for Credit Counseling
 Office of the State Bank Comm
 Prosperity Partners
 Silver Lake State Bank
 St. Francis Health Center
 Stormont-Vail Health Care
 United Way of Douglas Co.
 United Way of Greater Topeka
 United Way of Riley Co.
 United Way of the Flint Hills
 Westar Energy
 William Sadowsky Family Foundation (Jill and Tom Docking)
 Women's Fund

Platinum Sponsors

Anonymous
 Robert and Jane Mackey
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 Janet and Michael Stanek
 Dr. Stanley and Joanne Teeter
 Valentine & Zimmerman, P.A.
 Ron Wasserstein

Gold Friends

A & A Truck Rental
 AAA Allied Group
 Dennis and Michelle Affolter
 Mary Aker
 Michael Atwood
 B & F Restaurants VII, LLC
 Robert Baker
 Teresa Baker
 Paul Barkley
 Teresa Barranco
 Charles and Joely Benedict
 Jerry and Lea Billinger
 Jack Birchfield
 Jeffrey Blush
 David and Deba Brant
 Chris Burk
 H.Richard Bush
 Capital Chapter of Credit Unions
 Casey Ford Insurance Agency
 Bill Caton
 Central National Bank
 Chapter DF of PEO
 Cherrywood Realty (DanKingman)
 Coffman, DeFries & Nothern
 Community Resource Council
 Nelson and Kim Cordova
 Lynne and Charley Crabtree
 Creative Business Solutions
 Credit Union 1
 Randal and Sherry Nielsen Davis
 Michelle De La Isla
 Del Monte Foods
 Laura Denneler
 Dr. Robert Durbin
 ECKAN
 Educational Credit Union
 Rick Fleming
 Kent and Susan Garlinghouse
 Garrison Insurance and Financial Services, Inc.

Lea Geary
 George K. Baum & Co.
 Gizmo Pictures
 Walter Glaudé
 Grady and Brenda Golden
 Griffith & Blair American Home
 Sandy Grist
 Alan and Kathryn Groesbeck
 GTRUST Financial Partners
 James and Cynthia Haines
 Joanne Harrison
 Karen Hiller
 John Hooge
 HyVee
 Coleen and Robin Jennison
 Carol Jolly
 Judy and Everette Jones
 Wiley and Susan Kannarr
 Kellie Kemper
 Lanny Kimbrough
 Dr. Paul and Nancy Kindling
 Kiwanis Club of Berryton
 Bob and Pam Kobbeman
 Chris Kratochvil
 Connie Lang
 Lawrence Douglas Co. Housing Authority
 Barbara Leal
 Laurel Leamon
 LifeSpan Services, Inc.
 Vernon and Sharon Long
 Carrie and Larry Magill
 Martin Tractor Co., Inc.
 M-C Industries, Inc.
 Shelli McNabb
 Stan and Jane Metzger
 Meyer Retail Liquor
 Anju Mishra
 Mize, Houser & Co., PA
 Sterling Montgomery
 Lloyd and Barbara Murphy
 New Century Credit Union
 Maynard and Sarah Oliverius
 John Olsen
 Debbie and Dan Orr
 Brad Owen
 Thomas and Leslie Palace
 Jonell Passariello

John Payne
 Jeff and Gayla Peterson
 Eva and Ramon Powers
 Lawrence and Patricia Pressman
 Rise Quinn
 Aisha Rains
 Paul Rasmussen
 Thomas Ready, Jr.
 Sheila Reynolds
 Rogenmoser Financial Services
 Sabatini Family Foundation
 Gene Sallee
 Security Benefit Corp
 Warren and Phillis Setchell
 Alan and Linda Shaffer
 Herman and Fulva Simon
 Matt Spurgin
 Marilyn Stanley
 Ann Stephens
 Peter and Deborah Stern
 Debbie Stewart
 Dr. Scott Teeter & Peg McCarthy
 Stephanie and Kirk Thompson
 Frank and Mary Tiernam
 Topeka Area Association of Realtors
 Topeka Community Foundation
 Wachovia Foundation
 Terry Wages
 Jennifer Whitt

Silver In-Kind Champions

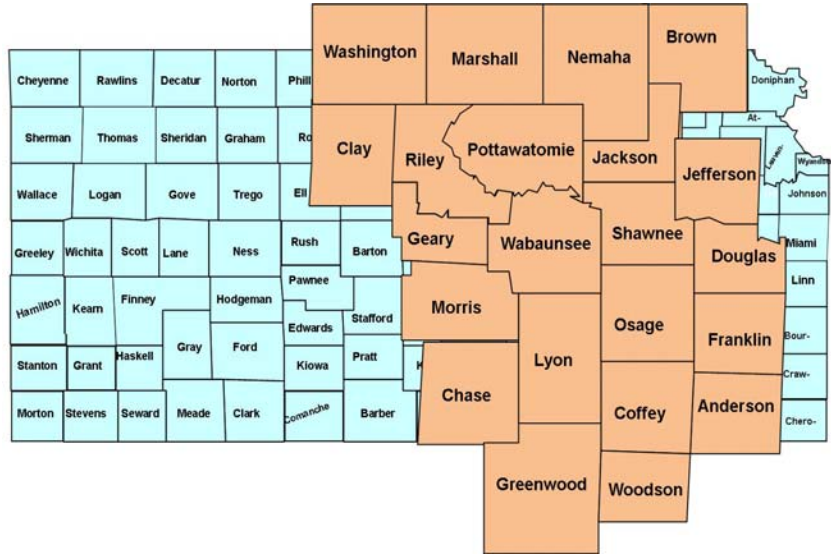
Dillons
 Hyvee
 FDIC
 Fritolay
 Gizmo Pictures
 Hall Commercial Printing
 Lindyspring Water
 Skinner Nursery
 Smith Audio Visual, Inc.
 Subway Sandwiches
 Sunflower State Games
 Walmart
 WIBW-TV 13

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



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 Website: 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...37 years helping consumers achieve housing and financial goals.