

**I. Cover Sheet**

Please use this cover sheet as the first page of your proposal. No cover letters, please.

Agency Name: Housing & Credit Counseling, Inc.

Mailing Address: 1195 SW Buchanan, Topeka, KS 66604

Program Address, if different than above: 2518 Ridge Court #207, Lawrence, KS 66046

Contact Name: Lynne Crabtree Phone: 785-234-0217 x 330

Contact Title: Director of Education and Community Relations

E-mail (required) : lcrabtree@hcci-ks.org Fax : 785-234-0237

Date : 11/30/2007

**Mission of organization:**

Housing and Credit Counseling, Inc.'s mission is to assist the community by helping consumers achieve housing and financial goals and resolve related difficulties with dignity. HCCI is a leader in the communities it serves in these efforts.

**II. Project Information**

Requested \$25,000 Request is 47% of project budget and 2% of agency budget.

**Attachment Checklist**

- Department approval, if applicable
- List of officers and board members and their principal occupations (one per agency)
- Most recent annual report and (one per agency) financial statement
- Budget for proposed project, including revenues and expenses (one per project)

**Project Type**

*(Check all that apply)*

- Strengthen Neighborhoods
- Movement to housing
- Emergency Assistance
- Affordable Housing
- Housing Counseling
- Home Ownership
- Improve Housing Stock

**Funding Need**

*(Check all that apply)*

- New program
- Existing program
- Public Service
- Capital Improvement
- Other (describe) \_\_\_\_\_

**Please use the space provided on this cover page rather than an attachment to respond to the following:**

**Fifty-word summary description of the project:**

Tenant-Landlord Counseling and Education

HCCI's Tenant-Landlord program helps people help themselves to secure adequate, safe, affordable and equitable rental housing through counseling, support, education and mediation. HCCI is also involved with programs and partnerships to offer more extensive life skills and homeless prevention programs.

### III. Narrative

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

Lawrence is home to a large, diverse population. Of particular concern to HCCI are the families and singles living paycheck to paycheck, seniors, and individuals with special needs including a growing population of homeless people. It is critical that Lawrence maintain a stable rental housing market that is code compliant. Tenants and landlords rely on immediate access to rental housing counseling services from Housing and Credit Counseling, Inc (HCCI) to help them understand and successfully exercise their rights.

#### 2. How will this grant support the mission of the organization?

The mission of HCCI is to assist the community by helping consumers achieve housing and financial goals and resolve related difficulties with dignity.

This mission will be well served by helping tenants and landlords avoid or resolve misunderstandings that result from, for example:

- substandard maintenance,
- drug use by roommates or neighbors,
- nonpayment of rent for a variety of reasons,
- need for accessible housing after an accident or illness,
- mobile home park issues,
- actual or suspected fair housing violations,
- evictions because of behavior,
- security deposit returns,
- instances where senior landlords are being bullied, and
- growth-related issues when large corporate landlords do not adhere to Kansas housing laws.

Neighborhoods are improved and families are more stable when housing issues are resolved fairly and with dignity. HCCI's Preventive Education services target low-income, homeless and other at-risk groups. The programs teach basic survival information and life skills essential for renters to be successful tenants. Tenants learn their rights and responsibilities, appropriate behavior and communication skills and how to find affordable housing options.

Landlords receive the information they need to understand fair housing laws and maintain quality rental units. Programs for landlords and the public include information about the application and screening process, fair housing laws, maintenance responsibilities, drug and behavior issues, regulations regarding appropriate circumstances for landlords to enter rental units and eviction processes. Program presentations will be scheduled at SRS Full Citizenship, Blue Prints, the Landlords of Lawrence Association, Ballard Community Center and the Salvation Army.

HCCI serves a 19-county area in Northeast Kansas with some programs implemented statewide. The City of Lawrence requested that HCCI provide these services in Douglas County and offices were established in the United Way building in 1988. Tenant-Landlord counseling is HCCI's longest-running program and Lawrence is HCCI's second-largest service area. Tenant-Landlord counseling and education has been a priority program for HCCI since it was founded 35 years ago in 1972.

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

HCCI's normal expectation is to provide counseling for 500 to 600 tenant-landlord issue related questions from Douglas County residents annually and HCCI expects to deliver that number of consultations in 2008.

Historically, about 88% of consumers utilizing HCCI services report their income range is low to moderate. Counselors ask the clients for income verification. There are no reasons for clients to be dishonest about this information that is then recorded in the HCCI client management database. All contacts (phone, face-to-face and attendance at community education programs) are tracked in the HCCI database.

**4. What resources are currently available to dedicate to the project, including staff, volunteers, existing funds and community partners?**

**Staff:** HCCI's Tenant-Landlord Counseling services are available Monday-Friday from 8:00 – 5:00 and often after-hours, through funding for a .5 FTE fully trained counselor who is in the Lawrence office at least two days per week for face-to-face and walk-in assistance and to present classes. Cross-training and cross-coverage with the Topeka HCCI office allows housing counselors to assist Lawrence individuals promptly Monday-Friday through use of the HCCI 1-800 telephone number and face-to-face consultation. **Note:** HCCI Counselors may visit with individuals numerous times regarding a special issue but that client is only counted as a "client" once. Clients may need to be referred to Small Claims Court. HCCI counselors give full support and explanations whenever clients are referred.

**Existing funds:** see information regarding existing funding in questions #8.

**Community Partners:** HCCI's Lawrence office is located in the United Way center which provides convenience for clients and staff for referral and co-counseling with other agencies.

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

Housing counseling, including emergency housing options for individuals, is only one part of the essential "package" of services available from HCCI. Other related HCCI counseling services include education about basic budgeting and money management, resources for job training, debt repayment and options and alternatives regarding bankruptcy. Public educational programs addressing all of these issues are frequently presented at the request of employers and community groups.

HCCI actively participates in the Lawrence Practitioners Panel, the Housing sub-committee, the Homeless Coalition, and the Landlords of Lawrence Association. HCCI also partners in services with Bert Nash Mental Health, SRS-Full Citizenship, Red Cross, Salvation Army, Independence Inc., Cottonwood and others to provide services. HCCI counselors serve an ombudsman role for 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. These comprehensive classes prepare public housing tenants to pursue homeownership. HCCI also provides Renter Preparation classes to all prospective LDCHA Housing Voucher recipients. HCCI assisted with

developing the Homeless to Housed (H2H) partnership proposal with the Lawrence Open Shelter and Drop-In Center and the Salvation Army for a combination transitional housing and education proposal.

**6. How will success be measured and how will you continue to fund this project once grant funds are expended?**

HCCI measures success by clients reporting knowledge gained through counseling and education and the client's stated confidence in their ability to cope with housing and related financial issues.

First-level outcomes are:

- Did you learn anything new?
- Are you more confident regarding your issues?

Second-level outcomes are:

- Have you taken steps toward your goals?
- If so, what action steps did you take?

First level outcomes are measured using a written questionnaire at the conclusion of every individual counseling session and each group education presentation. Targets for first level outcomes are that 90% of clients using HCCI services will report they learned something new and they feel more confident in their ability to resolve housing issues.

Second level outcomes are gathered monthly by phone from clients who have used counseling services. The targeted goal for second level outcomes is that 80% of clients will report they have taken some action toward their stated housing goals and 80% of those that reported taking action will have a positive result.

HCCI is proud that all first level outcomes were well above the proposed goals. It has been a challenge to determine the most accurate way to gather outcome information. HCCI outcomes measure knowledge and confidence. These outcomes are believed to be the best source for determining whether progress is being made toward the agency's primary purpose and continually moving toward its mission. Outcome data helps HCCI determine program strengths and weaknesses and modify programs, as needed.

HCCI expects to continue to fund this program with a mix of funds as shown in the attached budget and described in #8. HCCI has periodically raised supplemental funds from sources such as the Kansas Bar Association, Kansas Fair Housing Team and Boeing Corporation to print the Kansas Tenants and Landlords Handbooks and other publications. Bank of America and Providian Bank have funded the Homeless to Housed presentations and participant incentives. The HCCI Summer Institute for professional training and networking has been sponsored by US Bank. HCCI expects these kinds of supplemental support will continue.

**7. What is the organization's timeline for achieving the objectives of the grant?**

The project is on-going. Activities are provided continuously throughout the year.

**8. What other funding sources have been approached and what have the responses been?**

In 2007, HCCI's Tenant/Landlord Program received local support from the United Way in the amount of \$9,470, from the City of Lawrence General Fund in the amount of \$19,000 and from Housing and Urban Development (HUD) in the amount of \$4,539. HCCI will request similar amounts of funding from these sources in 2008 but it is anticipated funding from United Way and HUD may be reduced slightly from the amounts received in 2007.

**9. Describe the agency philosophy and practices regarding recycling and other "green" practices.**

HCCI fully supports recycling and efforts to conserve resources. Educational programs address the cost effectiveness of winterizing homes to reduce the use of natural gas and other heating fuel. As a HUD certified counseling agency, HCCI distributes HUD Energy Star conservation brochures at offices and when appropriate in consultations with individuals and during classes. HCCI recycles printed paper for notepads. Telephone books and aluminum cans are recycled.

Thank you for this opportunity to apply for CDBG funding.

Attachments:

1. city department approval is not required
2. list of HCCI Douglas County Advisory Board
3. HCCI 2006 Annual report and financial statement
4. Project Budget

**Housing and Credit Counseling, Inc.**

**DOUGLAS COUNTY ADVISORY BOARD**

<u>NAME</u>	<u>PROFESSIONAL AFFILIATION</u>	<u>YRS ON BOARD</u>	<u>YRS WITH AGENCY</u>	<u>TERM UP</u>
<b>Vivian Baars</b> 843-4188 (o)  vivian_baars@usc.salvationarmy.org	Salvation Army 946 New Hampshire St. Lawrence, KS 66044	2	2	-
<b>Diana Carlin</b> 864-9875 (Bailey Hall (o)) 864-6161 (Strong Hall (o)) 841-5683 (h) 864-5203 (fax) dbcарlin@ku.edu	University of Kansas 1808 Castle Pine Court Lawrence, Ks 66047 (home address)	10	10	-
<b>Marci Franciso</b> 842-6402 (h)  maf@sunflower.com	Kansas Senate Capitol Office, Room 422 1101 Ohio (home) Lawrence, KS 66044	10	10	-
<b>Teresa "Terri" Pippert</b> 843-2206 (h)  tpippert@sbcglobal.net	H&R Block (seasonal) 1700 Massachusetts St. Lawrence, KS 66044 (home address))	2	2	-
<b>Michelle Smith</b> 832-3314 (o) 266-9488 (h) 832-3315 (fax)  <u>msmith@ci.lawrence.ks.us</u>	City of Lawrence Human Relations Dept. 1201 SE 36 <sup>th</sup> Terr. Topeka, KS 66605 (home address)	5	5	-
<b>Dawn Tato</b> 864-4064 (o) 864-2817 (fax)  dtato@ku.edu	University of Kansas Academic Achievement & Access Center Strong Hall, Room 22 1450 Jayhawk Blvd. Lawrence, KS 66045-7535	2	2	-

Rev 4/07

Budget

**REVENUE**

CDBG	\$ 25,000
Lawrence General Fund	\$ 19,000
United Way	\$ 9,056
HUD	\$ 2,000
<b>TOTAL</b>	<b>\$ 55,056</b>

**EXPENSES**

Professional/Clerical Salaries/Fringes	\$ 43,701
Contractual (Accounting, Audit, etc.)	\$ 2,000
Travel - local	\$ 440
Travel - training	\$ 300
Supplies	\$ 700
Telephone	\$ 1,700
Printing & Postage	\$ 1,146
Insurance/Bonding	\$ 300
Dues	\$ 100
Rent	\$ 2,969
Equipment	\$ 1,500
Equipment Maintenance	\$ 200
<b>TOTAL</b>	<b>\$ 55,056</b>