

Haven  
Neighborhood  
Services

# 2024

## **Annual Impact Report**

Breaking Barriers,  
Creating Havens.





# About Us

For over a decade, Haven Neighborhood Services has been dedicated to the financial health, housing security, and education of underserved communities in Los Angeles and surrounding counties. As a nonprofit 501(c)(3), we offer no-cost services to individuals and families facing economic hardship. Founded in response to the 2008 Economic Recession, our organization has empowered countless individuals to overcome financial crises and achieve lasting financial freedom through education, direct services, and strategic referral partnerships.

We understand the immense challenges faced by low- and moderate-income households in our region, as they navigate rising rents, mounting debts, and economic uncertainty. These pressures have pushed many to

the brink, but with proper support, we can help them reclaim stability and build a brighter financial future.

Thus, our mission is to provide a comprehensive, integrated approach that combines financial education, housing support, and access to critical financial services. By equipping Low- and Moderate-Income (LMI) individuals and families with the tools they need to achieve economic inclusion and financial security, we aim to break the cycle of poverty, prevent homelessness, and empower people to thrive. Together, we create a haven of opportunity for vulnerable communities, empowering them to rise above challenges, achieve financial stability, and thrive in today's economic landscape.

# Our Mission

Our mission is to provide a safe haven for vulnerable communities, empowering them with no-cost financial education and services that break the cycle of economic hardship for good.



# Our Vision

Our vision is to create a trusted haven for every underserved community, where financial and housing crises are eradicated, empowering individuals to thrive in their pursuit of happiness.

# Our Core Values

At Haven Neighborhood Services, our mission is driven by four core values that inspire transformative change in our community:



## Collaborative

We build strong partnerships across sectors to connect clients with comprehensive support.



## Empowerment

We equip individuals with the knowledge and resources to achieve financial and housing stability.



## Integrity

We uphold the highest ethical standards, fostering trust and transparency in all we do.



## Excellence

We deliver culturally sensitive, top-quality programs tailored to community needs.

# Our Work

## Service Area

Haven Neighborhood Services is deeply rooted in South Los Angeles at Mercado La Paloma, extending its reach across Los Angeles and neighboring counties to meet communities where they are. Through strategic satellite offices and partnerships with organizations such as the Department of Veterans Affairs, City of Santa Monica, UC Riverside, and multiple FamilySource Centers—including All Peoples Community Center, Barrio Action Youth & Family Center, El Centro del Pueblo, El Nido Family Centers, and Watts Labor Community Action Committee—we bring our mission to life.

To ensure no community is left behind, we provide free tax services and financial workshops in collaboration with trusted partners and host numerous pop-up locations during tax season throughout Los Angeles, Riverside, San Bernardino, and San Diego counties. By breaking barriers to access, we empower individuals and families with the tools and support needed to achieve financial stability and independence.

## Service Population

We are dedicated to uplifting 100% Low- and Moderate-Income (LMI) individuals and families through no-cost financial education workshops and direct services.

Our impact spans a diverse range of vulnerable populations, including At-Risk Youth, Domestic Violence Survivors, Justice-Involved Individuals, LGBTQ+ members, Seniors, Transitional Age Youth (TAY), Undocumented Immigrants, U.S. Military Veterans, and more. By addressing the unique challenges of each group, we empower individuals to overcome barriers, achieve financial stability, and thrive.



## Success Story:

# Kemverly Limon



**To Kemverly's surprise and relief, not only did she not owe, but she was eligible for a combined federal and state refund of \$5,979.**

On April 15—the final day to file taxes without penalty—Kemverly Limon visited Barrio Action to file her taxes for the first time in several years. As a stay-at-home mother who recently returned to the workforce, she had avoided filing due to uncertainty and fear of owing back taxes. Adding to her concern, she had heard from others—some with justice-involved backgrounds—that tax filing could be risky. Understandably, Kemverly arrived feeling anxious and unsure.

Despite the bustle of a busy tax day, Kemverly remained patient and open, trusting the process with our VITA (Volunteer Income Tax Assistance) team. She worked with Erendira, our site coordinator, who walked her through each step with care and clarity. To Kemverly's surprise and relief, not only did she not owe, but she was eligible for a combined **federal and state refund of \$5,979.**

Her reaction was full of gratitude:

"I don't care how long it took—this service was worth the wait. I'll wait longer just to sign."

Erendira took extra time to explain why Kemverly qualified for the refund, including the role of the Child

Tax Credit and proper tax withholding. She also assured her that Haven and Barrio Action's teams would be available to answer future questions.

As a new client, Kemverly also learned about other services available through the FamilySource Center, such as food distribution, academic tutoring, and tenant support. She expressed particular interest in services for parents and children and was connected with staff for a follow-up conversation.

By the end of her visit, Kemverly left not only with a substantial refund but also with a renewed sense of financial confidence and a new support network. She plans to return to explore more services and take further steps on her financial wellness journey.

# Program Overview

Haven Neighborhood Services empowers communities through a holistic approach that strengthens financial skills, creates asset-building opportunities, and addresses financial insecurities. By ensuring housing stability and fostering strategic partnerships, we build resilient communities, transform lives, and cultivate long-term stability, creating a foundation for collaborative success and empowerment.



# Free Educational Workshops

Haven Neighborhood Services provides certified complimentary workshops aimed at enhancing financial literacy and capability. These sessions cover essential topics such as budgeting, credit building, and online banking. Utilizing curricula like the FDIC Money Smart program, we equip participants with the knowledge and tools necessary to make informed financial decisions and achieve long-term financial stability. We frequently cover topics like:



- Online Banking
- Financial Literacy
- First-Time Homebuyer
- Investments
- Identity Theft
- Credit Score
- Tax Principles 101

## 1:1 Financial & Housing Counseling

Haven offers personalized certified counseling services to address both financial and housing challenges. Our certified counselors assist clients in managing debt, improving credit scores, and navigating the complexities of homeownership or rental finances. By providing tailored guidance, we empower individuals to overcome financial obstacles and secure stable housing solutions. Common counseling services include:

- Identity Theft Recovery Assistance
- Bank Account Enrollment
- Debt Relief Counseling
- Credit Counseling
- Tax Preparation
- Save2Build
- Housing Counseling
- Foreclosure Prevention Counseling
- Rental Counseling
- Pre/Post-Purchase Counseling
- Refinance Counseling

# Free Tax Preparation Services - FreeTaxPrep

Through the IRS Volunteer Income Tax Assistance (VITA) program, we offer no-cost tax preparation and ITIN application services to low- and moderate-income individuals and families. Our certified trained staff and volunteers ensure accurate and timely filing, helping clients maximize refunds and access credits such as the Earned Income Tax Credit (EITC). This service not only increases annual income but also serves as an entry point to other financial empowerment programs we offer.



## Partnership.LA

Haven Neighborhood Services is the managing organization of the Partnership.LA Initiative & Annual Summit. Each year this collaborative works to provide opportunities and resources to small and medium sized nonprofits working in the economic development space. Through a variety of webinars, workshops, and online forums that culminate in an annual summit, Partnership.LA aims to gather nonprofit staff, community stakeholders, and agency leaders from across Southern California to foster and enhance inter-organizational partnerships. Partnership and collaboration are

cornerstones at Haven Neighborhood Services, providing the ultimate piece of our holistic methodology. As a nonprofit that relies so heavily on our fellow community organizations, we are excited to invest in the cultivation of future partnerships for the betterment of our collective clients. This initiative, focused on the Greater Los Angeles region, is an unparalleled opportunity for local nonprofits, companies, government agencies, and community institutions to learn, network, and build sustainable partnerships that can drive meaningful change.



# Achievements & Highlights 2024

## **January**

Hired 2 additional VITA Site Coordinators to our programming team.

## **February**

Launched the 4th consecutive year of FreeTaxPrep program (VITA) programming in the following regions: Los Angeles County, San Bernardino County, Riverside County, and San Diego County.

## **March 3, 2024**

Welcomed our first Development Director to the team.

## **April 13, 2024**

Hosted the annual Financial Freedom Fair at Virginia Avenue Park Library with the City of Santa Monica.

## **May 14, 2024**

Held our largest workshop with over 100 participants with our partner, Maternal & Child Health Access.

## **June 30, 2024**

Our FreeTaxPrep program achieved a milestone filing over 2,800 taxes, returning over \$4,000,000 to the community in tax returns!

## **July 1, 2024**

Our VITA/FreeTaxPrep program is awarded 8 contracts for the 2024-25 fiscal year.

## **August**

Awarded a \$320,000 two-year grant for our financial capability programming through the California Department of Financial Protection & Innovation.

## **September**

Joined the National Association for Latino Community Asset Builders (NALCAB).

## **October**

Awarded a contract for financial coaching by the LA County Department of Consumer & Business Affairs.

## **November 8, 2024**

Staged the first annual Partnership.LA Summit

## **December 1, 2024**

Haven Neighborhood Services along with one of our esteemed volunteers, Nancy Tarr were chosen to be recipients of the Halo Award. The Halo Award is presented by the The Carl & Roberta Deutsch Foundation and is designed to support nonprofit volunteer programs and recognize volunteers doing exemplary work in their communities.

## Success Story:

# Evangelina Kashekya



**Evangelina's dedication paid off. She had reduced her credit card balances by an impressive \$7,000.**

Evangelina Kashekya, a dedicated caregiver and grandmother of three, has lived in Santa Monica for over eight years in a modest two-bedroom apartment. Supporting her family through her work with IHSS and small side jobs, Evangelina faced mounting financial stress when her credit score began to decline. Unsure of how to address the issue, she turned to a friend who had attended a Haven Neighborhood Services Financial Literacy workshop at Virginia Avenue Park. Encouraged by her friend's recommendation, Evangelina reached out to Haven for help.

In March 2024, Evangelina began her journey with Haven Neighborhood Services by meeting with Financial Coach Diana Arciniega. During their first session, Diana conducted a comprehensive intake process, including a review of Evangelina's credit report and score. Together, they set smart financial goals: improving her credit score and saving for a future home purchase. The review revealed that an auto loan Evangelina had cosigned was three months delinquent, and her credit card balances exceeded the recommended 30%

utilization rate. Diana explained the impact of these factors on her credit score and worked with Evangelina to create a personalized budget, empowering her to make additional payments and monitor her progress. Evangelina committed to regular coaching sessions, determined to improve her financial health. By May 2024, Evangelina's dedication paid off. She had reduced her credit card balances by an impressive \$7,000, which led to a significant increase in her credit score. Although her delinquent auto loan was sent to collections, Evangelina is proactively working to resolve the balance. With her newfound financial knowledge, she is focused on timely payments and continuing to reduce her debts.

Evangelina's story is one of perseverance and transformation. With Haven's guidance, she has not only improved her credit score but also gained the confidence to pursue her dream of homeownership. Evangelina is grateful for the personalized support she received and is excited to continue her journey toward financial empowerment.

# Free Education Workshop

## Impact Summary

Our comprehensive financial and housing education workshops are the foundation of our financial empowerment programs. Designed to elevate participants' knowledge and inspire lasting behavioral changes, these workshops equip individuals with the skills and confidence to successfully access and benefit from direct services, fostering long-term financial stability and self-sufficiency.

# 1,886

## Total Workshop Enrollments



## 1,212

Financial  
Literacy



## 122

Online  
Banking



## 283

First-Time  
Homebuyer



## 259

Tax Principle  
101



### Graduation Rates

## 88%

Total  
Graduates

## 91%

Knowledge  
Enhancement



### Post-Workshop Engagement

## 78%

Graduates Transitioning  
to Financial Coaching  
or Housing Counseling  
Services

# 1:1 Financial & Housing Counseling

## Impact Summary

We empower individuals to overcome financial and housing insecurities through a proven, research-backed framework that provides personalized, high-touch services. Our one-on-one counseling inspires transformative behavioral changes and equips clients with practical tools to build strong financial foundations and achieve lasting stability.

By leveraging a robust network of over 75 local partners, we create a seamless, referral-driven system to address immediate needs comprehensively. This collaborative approach ensures our clients receive the financial interventions and supportive services necessary to thrive, reinforcing our commitment to lasting impact and meaningful change.

## Financial Coaching Counseling



**92**

Bank Account & Credit Building Product Enrollments



**96**

Clients Improving Credit Scores by 80+ Points



**48**

Clients with 3+ Months of Saving Deposits



**65**

Clients Reducing Consumer Debt by 30%



**581**

Clients Completing Monthly Budget Sheets



**88%**

Overall Financial and Housing Crisis Intervention Success

**581**  
Enrollments

## Housing Counseling



**2**

Total Number of Homes Purchased



**87**

Total Number of Homes Prevented from Foreclosure

**105**  
Enrollments

## Supportive Services



**79**

Referrals Received from Community Partners (CBOs,



**116**

Referrals Given to Community Partners (CBOs, Financial and

**91%**  
Referral Success

# Free Tax Preparation

The FreeTaxPrep program is a cornerstone of our mission to empower LMI families, providing free, accurate, and culturally sensitive tax preparation services year-round through the IRS's Volunteer Income Tax Assistance (VITA) program. By helping families claim vital tax credits and refunds, we turn tax season into an opportunity for financial growth. These refunds often serve as a lifeline, boosting annual income and enabling families to save for a brighter future. By removing the burden of tax preparation costs, VITA helps families channel their hard-earned returns toward achieving lasting financial stability and success.



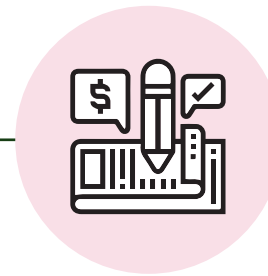
**2,880**

Taxes Filed



**1,459**

Taxpayers  
Claimed +1  
Federal Tax  
Credit



**2,237**

Taxpayers  
Claimed CalEITC

**\$4,239,395**

**Total Refunds (Federal+State)**

## Success Story:

# Donnell Lewis



Donnell began to pay down his balances, and over a few months, his credit score improved from 569 to 612.

Donnell “Little One” Lewis, a proud U.S. Army veteran, knows what it means to fight both on and off the battlefield. After serving his country with honor, Donnell faced a difficult transition back to civilian life—battling PTSD, physical disability, substance abuse, and years of housing instability.

Caught in a cycle of starting and stopping support programs, Donnell often found himself back at square one. Despite his resilience, the setbacks took a toll on his hope and progress.

That began to change when Donnell connected with Haven Neighborhood Services and met his financial coach, **Lindsey Flores**. With empathy and patience, Lindsey became a constant presence in Donnell’s life—offering more than just financial guidance.

“These men and women have sacrificed so much for our country,” Lindsey says. “They deserve a little patience.”

Together, they began the slow and steady process of rebuilding. Donnell’s credit score was once 569, burdened by collections and delinquencies. With Lindsey’s support, he started budgeting, tackling debt,

and developing consistent financial habits. In just a few months, his score climbed to **612**, and—more importantly—he began to feel confident in his financial future.

Thanks to the collaborative efforts of the **VA and Haven**, Donnell now lives in **stable housing**. He’s continuing to pay off debt and is working toward **homeownership by the end of the year**—a milestone he once thought impossible.

Donnell’s story is one of grit, transformation, and the power of personalized support. Through his determination and Lindsey’s unwavering guidance, he’s reclaiming his life—one step at a time.

# Operating Budget Report



Individual Donations

**\$12,248.12**

Foundations & Corporations

**\$785,317.76**

Government Funding

**\$ 426,826.24**

Total Expenditures

**\$1,224,392.12**

Programs

**\$1,271,345.00**

Overhead

**\$102,602.00**

Total Revenue

**\$1,373,947.00**

\*(excludes administrative)



# Thank You Sponsors & Donors

“Dear treasured supporters, your unwavering generosity is the heartbeat of our mission. Thanks to you, hope and empowerment ripple through our team and community, driving us to break the cycle of poverty and provide life-changing financial and housing services in communities that need it the most. Your selfless contributions transform dreams into reality, inspiring lasting change and brighter futures. From the depths of our hearts, thank you for being the champions of this journey—we couldn’t thrive without you!” – CEO, Erika Toriz

Ally Bank  
American Business Bank  
Amity Foundation  
AT&T  
Banc of California  
Bank of Hope  
Beneficial State Bank  
Bridge Housing  
Capital One  
Carl & Roberta Deutsch Foundation  
Cathay Bank Foundation  
Charities Aid Foundation America  
Citizen’s Business Bank  
City First Bank  
City National Bank  
City of Santa Monica  
County of Los Angeles  
CTBC Bank Corp.  
Enterprise Bank & Trust  
Farmers Merchants

First Foundation  
Geocko Inc (Forward)  
Golden State Bank  
Golden State Opportunity  
Internal Revenue Service  
Local Initiative Support Corporation (LISC)  
National Association for Latino Community Assist Builders  
Pacific Premier Bank  
California Department of Financial Protection & Innovation  
RCAC  
RIZE Beyond Banking  
Royal Business Bank  
Southern California Grantmakers  
Specialty Family Foundation  
Sterling Bank & Trust  
University of California Los Angeles  
US Bank



# Thank You Community Partners

“With heartfelt gratitude, we thank our extraordinary community partners for being the guiding light of hope in our shared mission. Your unwavering dedication and collaborative spirit empower us to confront housing challenges and financial insecurities with courage and purpose. Together, we are transforming lives, uplifting our community, and building a brighter future. We couldn’t do this without you, and your steadfast support inspires us every step of the way.” - COO, Noel Lopez

ACEs LA  
 All Peoples Community Center  
 All4Kids  
 Alliance for Economic Inclusion (AEI)  
 Assemblymember, Eloise Reyes  
 Assemblymember, Mike Gipson  
 Assemblymember, Blanca Rubio  
 Barrio Action  
 California Public Utilities Commission  
 California Reinvestment Coalition (CRC)  
 California State University, Los Angeles (CSULA)  
 CalNonprofits  
 Community Action Partnership of Riverside County  
 CD Tech  
 Central American Resource Center  
 Central City Neighborhood Partners (CCNP)  
 Cerritos College  
 Chaffey College  
 Children’s Institute  
 City of Cudahy  
 City of Los Angeles’ Community Investment for Families  
 Department (CFID)  
 City of Paramount  
 City of Santa Monica  
 Commerce Library  
 Communities Rising  
 Community Corp. of Santa Monica  
 Community HousingWorks  
 Consumer Federation of America  
 Coalition for Responsible Community Development (CRCDD)  
 Credit Builder Alliance  
 Dollar For  
 Economic Security CA  
 El Centro del Pueblo  
 El Nido Family Centers  
 Federal Deposit Insurance Corporation (FDIC)  
 Harbor-UCLA Medical Center  
 HOPICS  
 Iglesia Nueva Vida  
 Inland Empire Banking Coalition

Internal Revenue Services (IRS)  
 Iris Cantor-UCLA Women’s Health Center  
 Justine PETERSEN  
 Koreatown Youth+Community Center (KYCC)  
 LA County Department of Economic Opportunity  
 LA County Prevention & Promotion Systems Governing  
 Committee  
 LA Saves  
 Los Angeles Councilmember, Curren Price  
 Los Angeles Councilmember, Imelda Padilla  
 Los Angeles Councilmember, Eunisses Hernandez  
 Los Angeles County’s Department of Consumer & Business  
 Affairs (DCBA)  
 Martin Luther King Jr. Community Hospital  
 MJ Housing & Services  
 National Housing Resource Center  
 NeighborWorks  
 Office of the Comptroller of the Currency  
 Pacoima Beautiful  
 Pierce College  
 Puente Learning Center  
 RISE Economy  
 Riverside Public Library  
 Rural Community Assistance Corporation (RCAC)  
 San Bernardino Public Library  
 Santa Ana Zoo  
 Santa Monica Public Library  
 Senator Sabrina Cervantes  
 Small Business Development Corporation of Orange County  
 South Los Angeles Transit Empowerment Zone (SLATE-Z)  
 SPIRITT  
 Strength Based Community Change (SBCC)  
 TMC Community Capital  
 University of California, Riverside (UCR)  
 University of California, Los Angeles (UCLA)  
 United Parents & Students  
 US Department of Housing and Urban Development (HUD)  
 US Department of Veterans Affairs  
 University of Southern California (USC)  
 Youth Business Alliance (YBA)

