



Annual Report

2025

Creating Havens, Breaking Barriers

About Us



For over a decade, Haven 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 (LMI) 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 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.

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.

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.

Core Values

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



Collaboration

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

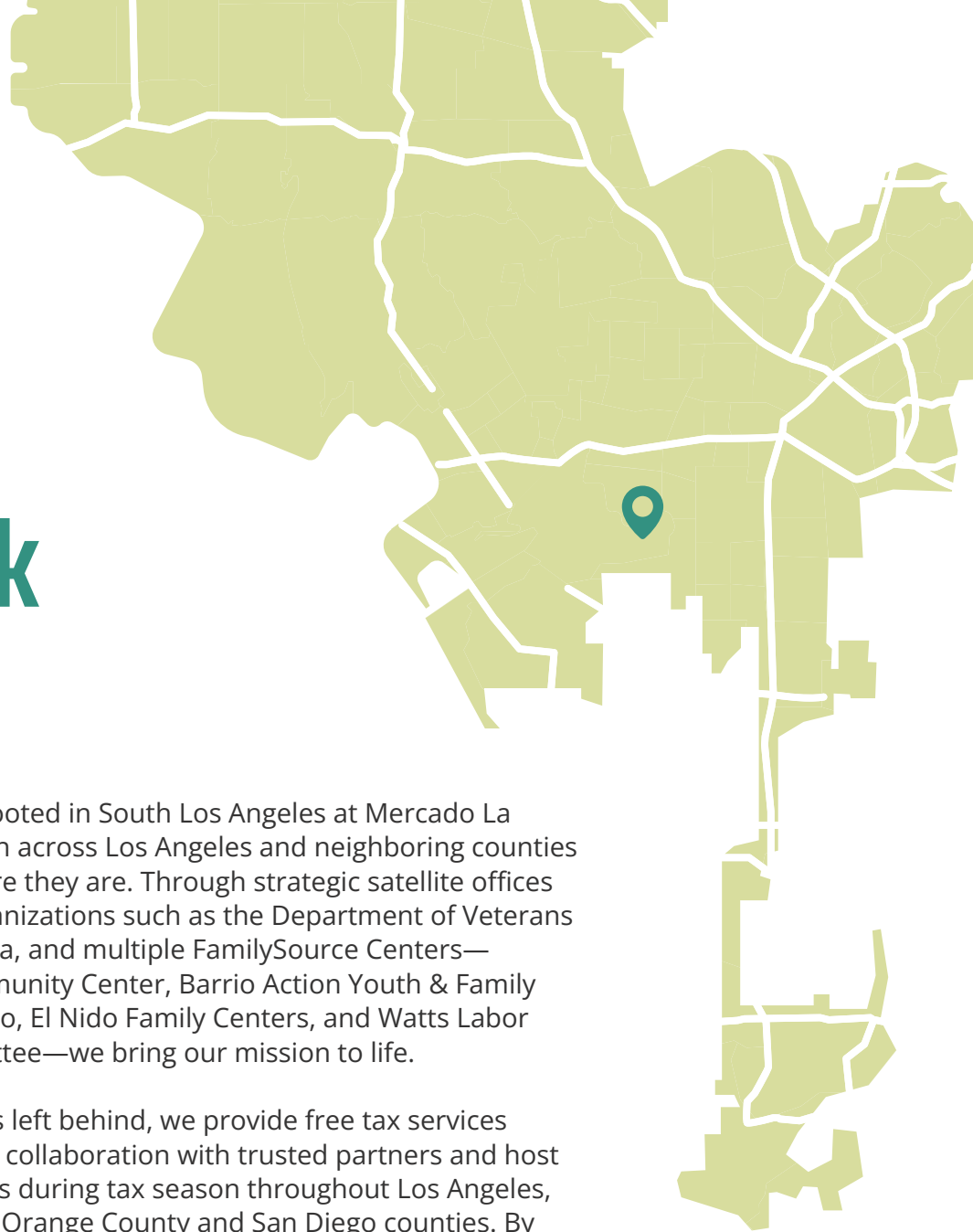
Haven Services is deeply rooted in South Los Angeles at Mercado La Paloma, extending its reach across Los Angeles and neighboring counties to meet communities where they are. Through strategic satellite offices and partnerships with organizations such as the Department of Veterans Affairs, City of Santa Monica, 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, Orange County 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

“

Thanks to Angel Morales and the entire team at Haven Services, I feel more in control of my finances and hopeful for the future. Their guidance and support have been invaluable in helping me build my credit, and I am grateful for all the help that has been provided to me.



Daveion McClanaham, a 32-year-old resident of Santa Monica, faced significant financial challenges due to past credit issues and the absence of a bank account. With no established credit score and limited financial literacy, he sought assistance in building a stable financial foundation.

Through a community outreach event focused on financial literacy, Daveion was introduced to Haven Services, where he engaged with Financial Coach, Angel Morales. Under Angel's guidance, Daveion participated in personalized credit counseling sessions and received tailored financial education aimed at addressing his credit concerns and improving his financial management skills.

As part of this initiative, Daveion successfully enrolled in the SAVE2BUILD credit-building program and opened a checking account to strengthen his financial capabilities. Throughout the program, he received continued support in managing his finances, setting up a savings plan, and developing responsible credit habits.

Upon completing the SAVE2BUILD program, Daveion achieved substantial financial progress. A credit report retrieved from his Experian account confirmed a 200-point increase in his credit score, reaching 720. Additionally, through structured savings efforts within the program, he accumulated an extra \$600 in savings.

With the successful conclusion of the SAVE2BUILD program, Daveion is currently in the process of applying for credit cards to further establish his credit history. Additionally, he is exploring options to open a High-Yield Savings Account (HYSA) to support his long-term financial goal of saving \$5,000 this year.

Moving forward, Haven Services will continue to support Daveion through ongoing financial planning, goal setting, and credit management strategies to ensure his continued financial stability and long-term success.

Program Overview

Haven Services empowers communities through a holistic approach that strengthens financial skills, creates asset-building opportunities, and addresses financial instability. 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 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. These topics include but are not limited to:

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

Free 1:1 Financial & HUD-Approved Housing Counseling

Haven Services 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 Tenant's Rights. 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 - File4Free

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 additional financial capability and housing services.





Partnership Program

The Partnership Program (Partnership) is a regional initiative created and led by Haven Services—one of Southern California’s leading nonprofits in financial capability and housing counseling. Our mission has always been rooted in meeting people where they are, through a three-pronged approach of education, 1:1 counseling, and support services. As a trusted community-based organization for over 15 years, we have witnessed firsthand the transformative power of collaborative action in addressing the structural barriers faced by vulnerable populations.

Yet, as service providers, we also saw the challenges: nonprofits working in silos, duplication of efforts, missed funding opportunities, and barriers to authentic collaboration. The nonprofit ecosystem in Southern California—especially for small to mid-sized organizations—is both

vibrant and fragmented. Partnership was created to bridge that gap.

Initially launched as a one-day event in 2024, the Partnership.LA Summit was conceived with one core purpose: to connect small, community-focused organizations with the institutions that hold power, influence, and resources—corporate partners, philanthropic foundations, and government agencies. The event exceeded expectations, sparking powerful collaborations and surfacing a clear, unmet demand for ongoing connection.

Today, Partnership has grown into a year-round initiative that centers equity, access, and sustainability in three key areas: annual regional summits, year-round resource mobilization & development, and curated networking and collaboration opportunities.



Achievements & Highlights 2025

- **Provided critical support during the wildfires**, mobilizing resources and assistance to help impacted families stabilize and recover.
- **Received a grant from Capital One** to address the urgent needs of wildfire victims in Los Angeles, further enhancing our disaster response efforts.
- **Celebrated with the FDIC during the CalMoneySmart ceremony** and received a **Certificate of Recognition at the CalMoney event**, highlighting our leadership in financial education and empowerment.
- **Honored with an award from Rise Economy**, recognizing our impact in advancing economic justice and opportunity.
- **Hosted the Financial Freedom Fair**, bringing together community members, partners, and resources to promote financial wellness.
- **Convened the 2nd Annual Partnership.LA Summit and launched the Partnership Program's new platform, FindPartnership.org**, strengthening collaboration and expanding access to services.
- **Secured the CALEITC Grant**, expanding our capacity to connect eligible families with valuable state tax credits.
- **Received the LITC Grant**, strengthening our ability to provide low-income taxpayers with education and representation services.
- **Renewed our IRS VITA grant for the third consecutive year**, reaffirming our commitment to delivering high-quality, free tax preparation services to the community.
- **Partnered with the City of Santa Monica to distribute over \$300,000 in emergency aid funding** to residents, ensuring timely financial relief for those in need.
- **Launched the Santa Monica for All Campaign on November 19th** in response to multiple ICE raids targeting workers in the city, demonstrating our commitment to protecting and supporting vulnerable community members.
- **Launched the File4Free program** and participated in our fifth consecutive year as a VITA tax preparation agency in Southern California, increasing access to free and trusted tax services.
- **Unveiled our new brand, Haven 2.0**, introducing an updated look and feel that reflects our growth and renewed vision for the future.
- **Francisco Valenzuela, our VITA Compliance Manager & LITC Clinic Director presented at Prosperity in Washington, D.C.**, sharing our model and impact on a national stage.

Success Story



Elizabeth Martinez, a dedicated mother of two young girls, has been a longstanding resident of the El Sereno community. As a head of household, she has always been resourceful in managing her family's finances. Before the COVID-19 pandemic disrupted services, she utilized the tax preparation services through Haven Services at Barrio Action. However, the temporary pause in services during the pandemic led her to seek assistance from a paid tax preparer.

While the paid preparer initially met her needs, Elizabeth found the costs to be increasingly burdensome. Recognizing the need to allocate her resources wisely, she decided to return to Barrio Action for tax preparation services this year. The high cost of the paid preparer was taking too much of her tax refund, which she relied on to cover essential bills and expenses.

Upon returning to Barrio Action, Elizabeth was surprised to be reminded of the array of services available to her through the organization. The experience reaffirmed her decision to return and solidified her commitment to utilizing Barrio Action for her future tax preparation needs. She expressed gratitude for the invaluable service provided and expressed intent to continue utilizing services in the future.

With a tax refund of \$12,639, Elizabeth has ambitious plans for her family's future. She intends to save the money, with the hope of purchasing a home for her family someday. Her aspiration reflects her dedication to providing her children with a stable and secure future. We wish her all the best and look forward to seeing her again next year!

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.

724

Financial Literacy Workshop Enrollments

61

Online Banking Workshop Enrollments

189

First-Time Homebuyer Enrollments

1,441

Total Workshop Enrollments

114

Tax Principle 101 Enrollments

90

Investment 101 Enrollments

113

Other Workshops

Graduation Rates

Total Graduates

86%

Knowledge Enhancement

90%

Post-Workshop Engagement

Graduates Transitioning to Direct Services

81%

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

96

Bank Account & Credit Building Product Enrollments

98

Clients with 3+ Months of Saving Deposits

564

Total Financial Coaching Enrollments

116

Clients Improving Credit Scores by 80+ Points

181

Total Clients Reducing Consumer Debt

91%

Overall Financial and Housing Crisis Intervention Success

Housing Counseling

71

Households educated on fair housing, fair lending, and accessibility rights

71

Households with a counselor-developed, customized household budget

5

Households that improved financial stability

171

HUD Housing Counseling Enrollments

71

Households that accessed housing-related assistance

71

Households that accessed non-housing support services

10

Households that avoided eviction through rental counseling

File4Free Program

IMPACT SUMMARY

The File4Free 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 through our digital platform, File4Free.org. 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

Taxes Filed	4,293
Taxpayers Claimed +1 Federal Tax Credit	2,525
Taxpayers Claimed CalEITC	1,697
Total Number of Completed ITIN applications	44
Total Refunds (Federal+State)	\$5,610,790

Operating Budget REPORT

Gross Profit

\$1,656,310.62

Total for 51000 Personnel Expenses

\$1,191,786.87

Total Expenditures

\$1,586,883.75

Net Revenue

\$69,426.87



Partnership.LA

IMPACT SUMMARY

Led by Haven Services, the Partnership Program was designed to turn connection into measurable change—strengthening collaboration among community-based organizations, unlocking access to institutional resources, and reducing fragmentation across Southern California’s nonprofit sector. What began as a single convening has grown into a sustained, equity-centered initiative focused on expanding opportunity, increasing resource flow, and driving tangible outcomes for the communities our partners serve.

Partnership LA 2025 Summit:

PITCH SESSION:

6

Stakeholders

14

Nonprofits

27

Pitches

NETWORK REACH:

1300

Partners

306

Registrations

150

In-Person Attendees

SURVEY FEEDBACK:

82%

said they would recommend the session

76%

felt they received practical takeaways

4.64¹/₅

average session rating

Partnership Hive:

200

Members

FindPartnership.org Pre-Launch:

70+

Users

35

Partner Pages

15

Opportunities & Events

What does partnership mean to you?

“Everything. It means us being able to stay open. Our community really having what they need, whether they need services through us or through our partners, and just being able to provide as many opportunities for them.”

– Sandra Argueta-Bonneville

Director of Operations | Central City Neighborhood Partners

Success Story

“ Gracias al programa Save2Build y a la consejería que recibí, ahora me siento segura con mis finanzas.

Yorilay Sandoval, a proud Colombian mother of two, came to Haven Services with the dream of one day purchasing a home for her family. Together with her husband, they were determined to create stability and generational wealth for their children.

She was first introduced to our agency through the CCSM program and attended one of our Financial Literacy workshops. Inspired by the information she received, Yorilay began one-on-one housing counseling, where she shared her family's goal of becoming homeowners. During these sessions, her counselor, Diana Arciniega, introduced her to Save2Build, a program designed to help clients establish credit history while building strong financial habits.

Yorilay embraced the opportunity and worked diligently throughout the program. Through consistent effort and dedication, she established a positive credit history, improved her budgeting skills, and built confidence in managing her finances. Her persistence paid off—she successfully



increased her credit score to 675, positioning her family closer than ever to achieving homeownership.

Her journey is a testament to the power of financial education, counseling, and perseverance. With the right tools and support, Yorilay has transformed her family's financial outlook and is moving confidently toward their dream of owning a home.

As a housing counselor, Diana has witnessed Yorilay's commitment firsthand. From attending workshops and completing counseling sessions to fully taking part in the Save2Build program, she demonstrated resilience and determination. Yorilay's success reflects not only her personal discipline but also the effectiveness of Haven's client-centered financial education programs that empower families to succeed.

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Bank of Hope
Beneficial State Bank
Capital One
Carl & Roberta Deutsch Foundation
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Chase Foundation
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Citizen's Business Bank
City First Bank
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City of Santa Monica
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Consumer Action
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Crystal Stairs, Inc.
CTBC Bank Corp.
Dawson Company
Enterprise Bank & Trust
Farmers Merchants
FHLBank San Francisco
First Foundation
Geocko Inc.
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National Association for Latino Community Assist Builders (NALCAB)
Pacific Premier Bank
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California Department of Financial Protection & Innovation
California Department of Services & Development
RCAC
Rising Communities
RIZE Beyond Banking
Royal Business Bank
State Bank of India (California)
Specialty Family Foundation
Sterling Bank & Trust
University of California Los Angeles
US Bank
Vanguard Charitable

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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



Thank You TO COMMUNITY PARTNERS

ACEs LA	Coalition for Responsible Community Development (CRCD)	NeighborWorks
All Peoples Community Center	Credit Builder Alliance	Office of the Comptroller of the Currency
All4Kids	Dollar For	Pacoima Beautiful
Alliance for Economic Inclusion (AEI)	Economic Security Project	Pierce College
Assemblymember, Eloise Reyes	El Centro del Pueblo	Puente Learning Center
Assemblymember, Mike Gipson	El Nido Family Centers	RISE Economy
Assemblymember, Blanca Rubio	Federal Deposit Insurance Corporation (FDIC)	Riverside Public Library
Barrio Action	Harbor-UCLA Medical Center	Rural Community Assistance Corporation (RCAC)
California Public Utilities Commission	Homeless Outreach Program Integrated Care System (HOPICS)	San Bernardino Public Library
California Reinvestment Coalition (CRC)	Iglesia Nueva Vida	Santa Ana Zoo
California State University, Los Angeles (CSULA)	Inland Empire Banking Coalition	Santa Monica Public Library
CalNonprofits	Internal Revenue Services (IRS)	Senator Sabrina Cervantes
Community Action Partnership of Riverside County	Iris Cantor-UCLA Women's Health Center	Small Business Development Corporation of Orange County
CD Tech	Justine PETERSEN	South Los Angeles Transit Empowerment Zone (SLATE-Z)
Central American Resource Center	Koreatown Youth+Community Center (KYCC)	SPIRITT
Central City Neighborhood Partners (CCNP)	LA County Department of Economic Opportunity	Strength Based Community Change (SBCC)
Cerritos College	LA County Prevention & Promotion Systems Governing Committee	TMC Community Capital
Chaffey College	LA Saves	University of California, Riverside (UCR)
Children's Institute	Los Angeles Councilmember, Curren Price	University of California, Los Angeles (UCLA)
City of Cudahy	Los Angeles Councilmember, Imelda Padilla	United Parents & Students
City of Los Angeles' Community Investment for Families Department (CFID)	Los Angeles Councilmember, Eunisses Hernandez	US Department of Housing and Urban Development (HUD)
City of Paramount	Los Angeles County's Department of Consumer & Business Affairs (DCBA)	US Department of Veterans Affairs
City of Santa Monica	Martin Luther King Jr. Community Hospital	University of Southern California (USC)
Commerce Library	MJ Housing & Services	USC Credit Union
Communities Rising	National Housing Resource Center	Watts Labor Community Action Committee
Community Corp. of Santa Monica		Youth Business Alliance (YBA)
Community HousingWorks		
Consumer Federation of America		



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





www.havenservices.org