



Annual Report 2020



Justice. Opportunity. Inclusion.



Executive Director's Note

Greetings from Ariva!

We hope you are safe, and as well as you can be, as we enter the second year of the coronavirus pandemic. The past year has fundamentally changed our lives, our communities, and our world.

Early in 2020, here at Ariva, we had been on pace to have a record-setting year. We had just launched a brand new financial counseling program, we expanded our free tax sites and we were gearing up for a major 2020 census outreach campaign. It was going to be a bustling year in the Bronx.

When the Covid-19 pandemic hit New York City, we had to recover, regroup and retool like everyone else. We transitioned our in-person financial counseling services to phone-based counseling, began hosting webinars and Facebook Live sessions on critical financial topics with our community partners and moved our census campaign to remote outreach. And our tax program, with 13 sites throughout the Bronx, moved from in-person services to a virtual model.

It wasn't just *how* we worked that abruptly changed, but *what* we were doing. Our neighborhoods in the South Bronx were devastated by this pandemic and continue to suffer today. Our focus these past months has been very much on helping our neighbors access information and resources to get through the crisis. Whether it is applying for unemployment, getting food assistance or rent relief, filing taxes to get stimulus funding or applying for PPP loans, our tax staff and financial counselors have been working hard to connect with our client base to assist them in navigating these difficult times.

And the digital divide is very real in our communities. Although we have better capacity now to deliver services remotely, so many of our clients—often those who rely on us the most—cannot connect with us that way.

So, we reopened our offices back in June. We are so proud of our staff who, these past eight months, have been working in person to assist our clients in our neighborhood offices. We still have quite a lot of constraints and limitations on how we operate, but the work continues to move forward.

While we are hopeful that the worst is behind us, the effects of the pandemic and resulting economic crisis will be felt for years to come. Ariva is committed to an equitable recovery, that brings economic justice, opportunity, and inclusion to all New Yorkers. We hope you will join us in this commitment.

Irene Baldwin
Executive Director



We listen to our neighbors to build communities

About Ariva

MISSION

Our mission is to bring economic justice, opportunity and inclusion to our Bronx neighbors and other underserved communities across New York City.

VISION

We envision a world where all New York City residents experience economic justice, financial inclusion, and the opportunity to build financially empowered and prosperous lives.

STORY

We believe that no one should be excluded from current economic systems because they have low incomes or live in underserved neighborhoods. Founded in 2003 to respond to the needs of our community, Ariva has grown from a free income tax preparation program serving a few hundred clients in the Bronx to today providing free, comprehensive financial capabilities services to more than 15,000 New Yorkers across the city each year. We work with the people we serve to build paths to economic prosperity. Bronxites. People with lower incomes. People without documentation. People in underserved neighborhoods. We listen to our neighbors to build communities.

2020 Highlights



7,822 TAX RETURNS
FILED, BRINGING
\$15,242,831.00 IN REFUNDS
BACK TO OUR BRONX
COMMUNITY



45,000+
CONTACTS WITH NEW
YORKERS TO ENCOURAGE
CENSUS PARTICIPATION



2,800+ CLIENTS
RECEIVED FINANCIAL
COUNSELING



50,000+ VIEWS
ACROSS 25 FACEBOOK LIVE
EVENTS CONNECTING PEOP
LE WITH INFORMATION,
TOOLS, RESOURCES, AND
REFERRAL PARTNERS TO
HELP THEM MANAGE THEIR
FINANCES DURING COVID-19

WHO WE SERVE

95% of Ariva's clients are low- to moderate-income.

31% of our clients had an adjusted gross income of less than **\$10,000**

95% earn less than **\$40,000**.

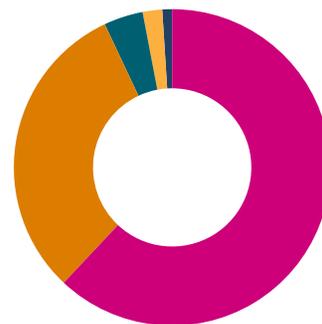
Our clients' **AVERAGE AGI** is **\$18,033**.

38% of our clients speak a language other than English at home

33% of our clients are over 60

7% of our clients identify as disabled

OUR CLIENTS ARE DIVERSE:



62% Hispanic
31% African American
4% Other
2% White
1% Asian



Offering comprehensive financial counseling services

Financial Counseling

Ariva provides free financial counseling and coaching to lower income New Yorkers both as a stand-alone effort and integrated with our free tax program. We offer comprehensive financial counseling services at several nonprofit partner organizations in low-income neighborhoods around New York City. In addition to offering personal financial counseling to the general public, we have expertise in specialized counseling to people with disabilities, recent immigrants, microentrepreneurs and very low income New Yorkers. Our priority is reaching people who have difficulty participating in the financial mainstream. This past year, our counseling has focused on helping our clients as they work through the many financial consequences of the COVID-19 pandemic.

Below are highlights from some of our programs:

NYC FINANCIAL EMPOWERMENT CENTERS

In 2019, Ariva was selected by the NYC Department of Consumer Affairs to run five Financial Empowerment Centers in the Bronx. Through the FECs, our certified financial counselors offer comprehensive personal financial counseling to any interested New Yorker. In our first full year running these Centers, we were able to serve 685 clients with a 46% retention rate. Sadly, some of our original host sites have been closed because of the pandemic, but we continue to offer in-person counseling with several Bronx partners and we now offer telephone counseling as well.

VENTANILLA

The Financial Education Window (The Ventanilla), sponsored by Citibank, is our financial counseling program at the Mexican Consulate. The Ventanilla just completed its seventh year of operations and it continues to build a bridge between the Mexican community in New York City and the US financial system.

In 2020, our financial counselors at the Ventanilla held 2,831 financial counseling sessions, supporting 1,454 people to achieve over 1,000 financial outcomes. These outcomes included more than 500 people preparing their taxes for free, over 180 people applying for an ITIN number for the first time or renewing their ITIN number, 57 people improving their credit, 50 people opening a bank account, and over 200 people paying down debt, including IRS liabilities or credit reported debts.

Ariva's friends and supporters stepped up in special ways this year. One volunteer raised funds to establish A Helping Hand, a project which provided unrestricted cash grants of \$1,000 each to 10 Ariva clients to use as they needed most. We'll be telling you more about this project and its impact in our next report.

READY TO RENT

Ready to Rent is a New York City Council sponsored initiative to improve financial preparedness for New Yorkers applying to affordable housing lotteries. In collaboration with the New York City Department of Consumer Affairs, New York City Department of Housing Preservation and Development, and several nonprofit Housing Ambassador groups, Ariva provided 696 financial counseling sessions to New Yorkers seeking affordable housing in 2020. Here too, some of our existing locations were closed by the pandemic, but we were able to deliver the services in person at several new partner sites and through telephone counseling as well.

CENSUS

Last year, the United States completed our decennial census. Having an accurate census count is hugely important; it determines the number of Congressional seats New York will have and it determines our share of federal resources. In February 2020, Ariva joined with neighborhood organizations around the City to work with the NYC Complete Count Fund to help ensure our communities were counted. Our outreach activities included engagement at our busiest tax sites and presentations at the Mexican Consulate. But once NYC was shut down in mid-March, we quickly had to adjust our plans. And compounding the problem, there was widespread misinformation about the confidentiality of the census and the presence of a citizenship question. We focused on reaching our existing client base, for whom we are a trusted resource. We launched a robust text and phone banking campaign in which Ariva team members sent more than 45,000 texts and made more than 14,000 phone calls. We also shared information via social media and hosted "Teach Ins" on Facebook Live, in Spanish and English, to promote census participation.



Promoting census participation

VITA TAX PROGRAM

Ariva's VITA program completed its 17th season in 2020. We are the largest and one of the most established free income tax programs based in the Bronx, with 13 fixed sites and a mobile tax site located in neighborhoods throughout the borough. Although our 2020 tax season was disrupted at its mid-point in March, we were still able to prepare 7,822 returns, bringing \$15,242,831 back to the low-income communities we serve. In addition, we helped 99 immigrants apply for new ITIN numbers and we prepared 164 ITIN renewal applications.

When New York City shuttered all but essential businesses in mid-March, we knew we had to adapt to continue to serve our community. Our clients really rely on their refunds and they needed them more than ever last Spring. They also needed to file returns in order to receive stimulus funds and other benefits. So, within a month of the shutdown, we revamped our in-person services and moved to a virtual tax preparation process.

Unfortunately, we ran into many barriers that made remote services an inadequate solution. Some members of our community do not own a computer or are not familiar with technology; many do not have e-mail accounts or the ability to upload documents. We also know that our clients are particularly vulnerable to predatory tax preparers and they were in no position to wait to file their returns. And so, very early into the pandemic, we carefully reopened some of our tax sites. To safely support more of our neighbors, we established a drop-off service, creating an avenue for safe tax preparation for those who did not have reliable access to technology.

At the time of this report, we are already in the 2021 tax season, and we hope to bring forward the lessons of the last year. We are also excited to work with 100+ new volunteers who signed up from our recruitment efforts in late 2020. ***Together, we will help the Bronx recover, stronger than before!***

Thank you to our supporters!

As a nonprofit organization, Ariva depends on the generosity of funders, donors, and volunteers. We are so grateful for the support of these amazing companies, organizations and individuals:

INDIVIDUAL

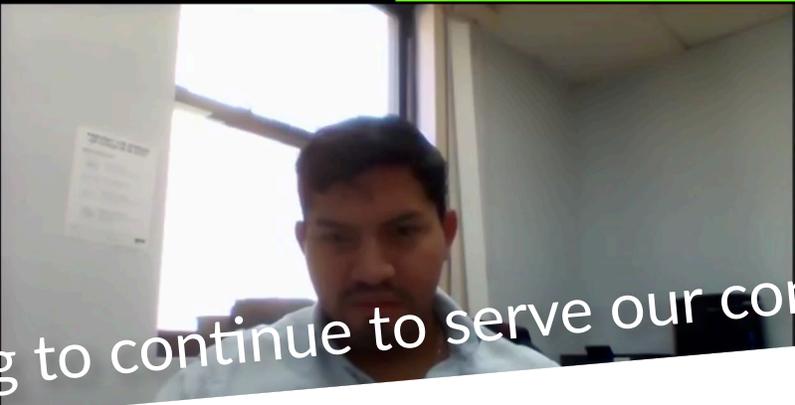
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Bush Family Foundation
CapitalOne
Citi
Fordham Bedford Community Services
The Hyde & Watson Foundation
Irene Ritter Foundation
JPMorgan Chase
Legacy Group
M&T Bank Charitable Foundation
Mutual of America
The New York Community Trust COVID-19 Response
and Impact Fund
Peoples Computer Services
Ridgewood Savings Bank
Robin Hood Foundation
Signature Bank
United Way of New York City
University Neighborhood Housing Program

GOVERNMENT

Council Member Rubén Díaz, Sr.
Department of the Treasury Internal Revenue Service
New York City Council
New York City Department of Consumer and
Worker Protection
New York City Department of Youth &
Community Development



Adapting to continue to serve our community

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