

Embed Case Study:

Zion Hill CDC

NAME

Zion Hill Community
Development
Corporation

WEBSITE

<https://zionhillcdc.org/>

LOCATION

East Point, Georgia

DATE FOUNDED

2002

MISSION

“We endeavor to eradicate homelessness and poverty in the Metropolitan Atlanta area, with a focus on South Fulton, through financial assistance, education, housing and supportive services.”

OF PEOPLE SERVED

16,000

STAFF SIZE

5

PROGRAMS

- Rapid Rehousing
- Emergency rental and utility assistance
- IDA program
- Direct Cash Payments + IDA (Individual Development Account) program
- Kaiser Bridge



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A Transformation of Service Approach

Through the FLOW + IDA program, Zion Hill CDC is **reimagining the support system for their community**. Moving from the scarcity based approach of emergency rental and utility assistance for narrowly avoiding evictions and shut offs, this program **takes a proactive approach** of regular cash payments along with support and financial empowerment helps people get on their feet, plan ahead, and save for asset building opportunities.

Through their engagement with Change Machine in the Financial Health Initiative's Embed Cohort, they have been able to solidify the financial security activities and outcomes of their program offerings and develop, refine, and document program content, processes, and evaluation.



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FLOW + IDA Program Description

The FLOW + IDA program lasts for 12 months and provides a monthly direct cash payment of \$500 to the participants. The funds are used as follows: **\$50 per month is saved to emergency savings and \$50 per month is saved toward the IDA which is matched 1:1** and can be used for housing, business, retirement, education goals. The remaining **\$400 per month** is used to **meet the needs of the household** with the participant holding the **decision-making autonomy**.

During the course of the program participants **join financial literacy courses and get access to tools and light touch financial coaching** from Zion Hill staff members. They also attend a kick off event, set goals and connect monthly with a case manager. In addition, they complete a survey each month to provide feedback on their learning, their needs, their feelings & experiences as a result, and interests and progress toward goals such as securing housing.

In the first cohort **63% of the participants who were experiencing homelessness at the start of the program obtained housing by the end of the program.**

Some of the **unexpected and meaningful results** also included that participants found they **did not need to reach out to Zion Hill or other community agencies for emergency fund support while receiving monthly payments**. This reduced their need to navigate the nonprofit world for assistance and also meant that the **funds were helping up front, creating cost avoidance for supportive programs on the back end**. This also meant less experiences of crisis and stress for participants.

The other important finding is that people reported having to take less shifts at work to make ends meet, **meaning that they could spend more time with their families and children**. This is a less tangible but deeply important outcome. **The funds bought them a bit of time and space to breathe, free up mental space, rest, and be able to think about the future and plan ahead.**

Zion Hill is tracking these financial security outcomes over the course of the program:

- Establish emergency savings
- Save money toward the IDA & received matching funds
- Increase in income
- Debt reduction
- Credit Improvement
- Knowledge gain around financial literacy
- Secure permanent housing (for those experiencing homelessness)

ORGANIZATION'S VALUES: Service | Love | Excellence | Respect | Perseverance

Changing lives and serving with love.



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Steps in the Embed Cohort Experience



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Zion Hill Community Development Corporation's Experiences Embedding Financial Security in the FLOW +IDA Program through Change Machine + Kaiser Permanente's Financial Health Initiative

Embed Cohort Overview

Over the course of one year, organizations participating in the Embed Cohort experience design, plan, and implement the embedding of financial security work into their programs in order to build the financial security of their communities and accelerate their program outcomes. This includes training for frontline staff on Financial Coaching around six financial security areas, as well as access to Change Machine's platform on LEARN with self-paced lessons, customer facing financial tools and tipsheets, and SHARE with peer to peer interaction, resource sharing, and community engagement through events and groups. Leadership team members participate in organizational assessment, interviews, Organizational Development training series and 1:1 Implementation Support calls. Through these supports, Change Machine walks alongside organizations in their process and provides tools, guidance, feedback, and thought partnership.

Zion Hill CDC in the Embed Cohort

Zion Hill CDC had the unique experience of building and launching a new program in parallel to the Embed Cohort process, and therefore were well prepared to learn, integrate new ideas and iterate. As their community members joined their program, they participated in the following financial security activities that are linked to the correlating financial security outcomes that they are tracking—mapped below in a table.

