
MODELS FOR PRACTICE

FOCUS AREA: ACCESS TO LONG-TERM CARE SERVICES

Program Name: River to River Residential Corporation

Location: Herrin, Illinois

Problem Addressed: Access to Long-Term Care Services

Healthy People 2010 Objective: 1

Web Address: www.r2rassistedliving.org

SNAPSHOT

For thousands of elderly who are unable to remain in their homes but do not require the intensive care provided in nursing homes, assisted living serves as a promising alternative in the long-term-care continuum of services. However, assisted living services may be cost prohibitive to low-income seniors and often are unavailable in rural areas. This was the challenge faced by rural southern Illinois, an area with a high population of low-income seniors. River to River Residential Corporation (RRRC), in partnership with the Robert Wood Johnson *Coming Home Project*, addressed this service need by providing affordable assisted living housing to seniors in rural southern Illinois.

River to River Residential Corporation developed three affordable assisted living facilities in areas where these services were lacking.

THE MODEL

Blueprint: While assisted living offers an alternative to more costly nursing home care, availability is more limited in rural areas and may be unaffordable to low-income seniors. River to River Residential Corporation in southern Illinois has developed three affordable assisted living facilities in areas where these services were lacking. The rural communities lacked the resources to finance feasibility studies, construction costs, and start-up costs; and the elderly in the area were low income and unable to pay the market rate for assisted living. Therefore, bringing the project to fruition required collaboration between many stakeholders including the *Coming Home Project*, financial institutions, state housing and health and human services agencies, and the local community. Facility construction costs were financed through the Illinois Housing Development Authority utilizing a variety of funding vehicles including home funds, trust funds, and low income tax credits as well as through tax-exempt bonds and conventional loans. Services costs are covered through private resources or on a sliding scale fee; residents are a mix of private pay, Medicaid, and CCP (Community Care Program) eligible. CCP is a Home and Community Based Medicaid waiver program through the Illinois Department of Aging and the Older American's Act that provides for senior assistance in residential care settings to avoid nursing home placement. This program is available to seniors who qualify

based on state determination of need guidelines (age, financial status, and functional status). While the average assisted living rental in rural areas is approximately \$1,425/month¹, River to River's facilities are able to offer low-income residents services at a much lower rate—as low as \$335 per month. Because of the use of low-income housing tax credits, 69 percent of the residents must be classified as low income.

River to River's licensed assisted living facilities offer a combination of high service with high privacy—a combination often lacking in rural areas.¹ Staffing for the facilities and RRRC includes six administrators, three social services coordinators, three facility managers, 57 direct services workers, and 18 other support services workers. Staff retention for the first quarter of 2004 was 78 percent. River to River Senior Services serves as the provider agency to the facilities, offering housekeeping, personal care, 24-hour security, laundry, meals, emergency medical services (EMS) response system, transportation, and medication reminders. Approximately 60 percent of the residents have on average between four to eight physical and/or cognitive/behavioral impairments.

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Making a Difference: RRRC's success in bringing affordable assisted living to underserved areas is measured along a number of dimensions. Foremost, the collaborative partnership provides services to rural areas that would not otherwise be able to provide these services due to lack of resources. The towns in which these facilities are located range in population from 450 in Ulin, Illinois, to 10,000 in Herrin, Illinois. Second, demand for the services remains strong, with waiting lists at each facility. In response, plans are underway to add more units to the facilities as well as add independent living units. Third, the program continues to add additional stakeholders. Communities have offered incentives to expand existing facilities, while other nonprofits have offered to partner with River to River to build more facilities. Fourth, the state government has passed legislation to preserve the current facilities. HB4837, now signed by the governor, keeps the administration of the program within the Department on Aging, provides permanent legislation without a sunset clause, and allows federal matching dollars in licensed assisted living facilities that also participate in the Comprehensive Care in Residential Settings Demonstration Project. River to River received the Governor's Home Town Award and the Best of Home Award by the Assisted Living Federation of America. Finally, an important element of the *Coming Home Project* is the ability of River to River to serve as a resource to other communities and states by sharing the knowledge and experience gained in the process. This goal continues to be met as River to River shares its expertise with other communities throughout the U.S.

Beginnings: In 1992, the Robert Wood Johnson Foundation collaborated with the NCB Development Corporation to develop the *Coming Home Project*. The project is designed to assist communities and states in

developing assisted living facilities for low-income seniors by providing technical support and financial expertise as well as fostering community buy-in and support. Shawnee Health Services and Development Corporation in southern Illinois, recognizing the lack of affordable assisted living facilities in southern rural Illinois, applied for and received funding from the *Coming Home Project* to conduct a feasibility study of the area. Based on the findings that elderly in the area wanted to stay in their communities to receive long-term care, the River to River Residential Corporation, a 501(c)(3) corporation, was established for the sole purpose of providing affordable assisted living for rural elderly.

The first project established by River to River—in collaboration with Shawnee Health Services, *Coming Home*, The Siedlund Company, and the Illinois Department of Aging—was the Cache Valley Assisted Living Apartments in Ullin, Illinois, a 40-unit project in southern Illinois. The units are made affordable to low-income residents through the low income housing tax credit program. Southern Illinois is a low-income area of the state and country, and the elderly do not have income levels to allow self-pay. Therefore, costs are covered through the Illinois Department on Aging Community Care Program, known as the Comprehensive Care in Residential Settings Project.

Building on the success of Cache Valley, River to River has built three additional facilities in southern Illinois, each targeting a different income bracket. Big Muddy East is a 50-unit assisted living facility for low-income seniors, while Big Muddy West is a 24-unit facility for elderly who are able to pay market rates for assisted living. Hurricane Creek builds on the knowledge learned by the previous projects and is the first mixed-income assisted living facility project River to River constructed.

River to River is one of the first *Coming Home Projects*.

Challenges and Solutions: River to River, one of the first *Coming Home Projects*, has surmounted many challenges in bringing assisted living to rural southern Illinois. Through the use of collaborative partnerships and a variety of financing mechanisms, communities are able to identify service needs and subsequently leverage resources to construct and expand facilities. The CCP program, in turn, covers services for the qualified elderly. While the program was initially designed for low-income elderly, River to River also responded to requests from the community to build assisted living for elderly at higher incomes by expanding their services to include units available at market rate. While southern rural Illinois lacked affordable assisted living, they also lacked assisted living in general. River to River continues to expand and improve its services by building on previous knowledge gained. At the same time, River to River serves as a resource for other communities facing these same challenges.

PROGRAM CONTACT INFORMATION

Sherry R. Hamlin, Executive Director
400 Lou Ann Drive
Herrin, IL 62948
Phone: (618) 942-4531
Fax: (618) 988-6079

¹ Hawes, C., Phillips, C., Holan, S., and Sherman, M. (2003). *Assisted Living in Rural America: Results from a National Survey*. College Station, TX: Southwest Rural Health Research Center, School of Rural Public Health, Texas A&M Health Science Center. Final report to the Office of Rural Health Policy. Available at www.srph.tamushsc.edu/srhrc.