

HEALTHY AGING HEALTHY LIVING

The Regional Age Friendly Housing and Transportation
Assessment and Strategies Report of MAGIC
March 2020



ACKNOWLEDGEMENTS

Healthy Aging, Healthy Living, the regional age friendly housing and transportation assessment and strategies report of the Minuteman Advisory Group on Interlocal Coordination (MAGIC) was conducted by the Metropolitan Area Planning Council's (MAPC) Public Health Department, and in collaboration and coordination with MAGIC representatives. The project was funded by MAGIC towns through allocations from the group's special assessment fund.

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EXECUTIVE SUMMARY

The Healthy Aging Healthy Living Report assesses transportation and housing needs of older adult residents in the MAGIC region and lays out strategies for addressing the issues they face. In the context of a changing demography, where older adults are beginning to comprise an increasingly larger portion of the population, it is important that transportation systems and housing options are responsive to increasing demand, particularly for those with limited incomes and those with disabilities.

The Minuteman Advisory Group on Interlocal Coordination (MAGIC), the 13-town region of Metro Boston for which this report was produced, convenes regularly to discuss issues of regional concern. Most of the MAGIC towns are members of the AARP/WHO Age Friendly Communities Network, and through publication of this report have completed their age friendly planning process. Following the AARP process timeline, in the coming three years, MAGIC towns will choose and implement strategies both as a region and within individual towns. Through regional forums and coordination, MAGIC will discuss opportunities to advance strategies across its jurisdictions. Already, the “Making the Connections” pilot, described in this report, is an example of a regional initiative currently underway which involves several MAGIC towns that seeks to address transit gaps for older adults. Where the particular needs and opportunities for implementing age friendly housing and transportation strategies may vary across each town, MAGIC towns will also identify strategies for implementation in their individual towns. The Age Friendly Community Contacts, in coordination with MAGIC and the Metropolitan Area Planning Council (MAPC) will facilitate and coordinate selection and implementation of strategies.

MAGIC

The Minuteman Advisory Group on Interlocal Coordination (MAGIC) is a group of 13 communities northwest of Boston working collaboratively on issues of regional concern. It is comprised of Acton, Bedford, Bolton, Boxborough, Carlisle, Concord, Hudson, Lexington, Lincoln, Littleton, Maynard, Stow and Sudbury. Its membership includes planning and select board representatives from participating communities. It is convened by the regional planning agency, the Metropolitan Area Planning Council (MAPC). MAGIC's partners include CrossTown Connect, OARS, Sudbury Valley Trustees, 495/MetroWest Partnership, and Emerson Hospital.

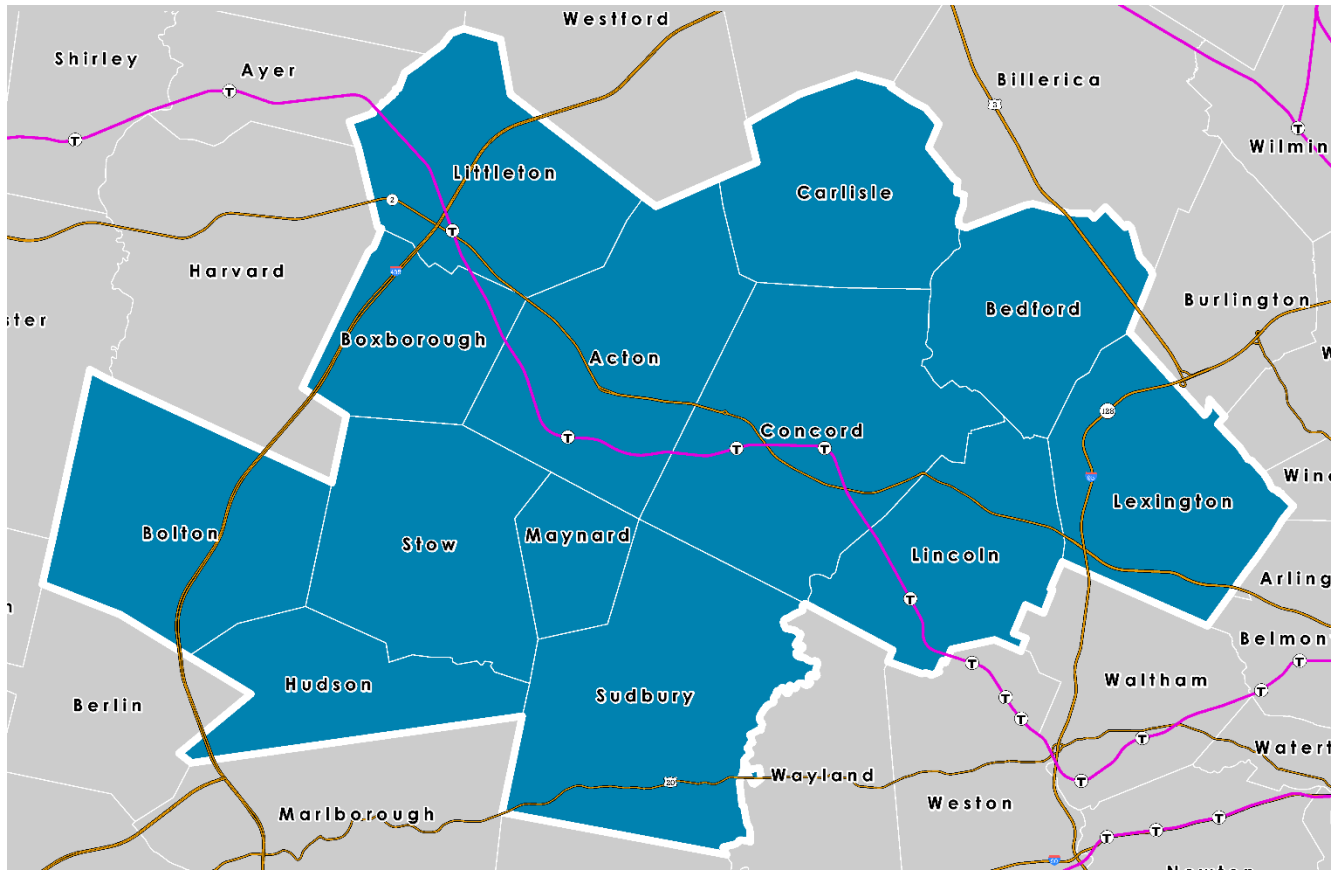


Figure 1. Minuteman Advisory Group on Interlocal Coordination (MAGIC) municipalities.

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INTRODUCTION

Age Friendly

The term, *Age Friendly* describes a movement to make communities more welcoming and livable for people of all ages. Age-Friendly efforts create places where people can grow up and grow older in a thriving environment together. A core belief of the movement is that the energy and experiences of older adults are a vital, largely untapped resource that enriches communities.

Two key organizations are leading the movement for age friendly and livable communities. Internationally, the World Health Organization (WHO) has provided key leadership with its Global Network of Age Friendly Cities and Communities. In the United States, the Age Friendly Communities program is administered by AARP. AARP works with local officials and partner organizations around the country to identify communities for membership in the Age-Friendly Network. WHO and AARP developed the *Eight Domains of Livability* to organize and prioritize planning action for more livable communities for older residents and people across the age spectrum.

The MAGIC Healthy Aging, Healthy Living age friendly report focuses on two of the eight domains: housing and transportation. The Housing domain promotes enabling residents to live in their homes and communities as they age. The Transportation domain promotes enabling residents to get around their communities as they age through a range of modes, from train to bus to walking to biking.



Figure 2. *Eight Domains of Livability*. Source: *National Senior Strategy*

Massachusetts Context

Toward expanding on its efforts to meet the needs of a growing older adult population, in 2017 Governor Baker signed Executive Order 576, which established the Governor's Council to Address Aging in Massachusetts. Subsequently, in early 2018 Massachusetts became the second state in the country to enroll in the AARP Network of Age Friendly Communities. The Governor's Council is organized into 5 topical working groups (Employment, Long-Term Caregiving, Housing, Transportation and Technology). Recommendations from these working groups serve as the roadmap for implementing age friendly strategies in Massachusetts. Several of these strategies align with those articulated in MAGIC.

MAGIC Context

Older adults are increasingly a larger part of MAGIC towns, a trend we are also seeing in the state¹ and country. Currently 9-20% of residents are 65 years of age and older; in 2030 this range will jump to 14-36%. The unique needs of a growing older adult population will influence housing, transportation, and health care, among other services and systems. These facts compel the region to be proactive, to ensure that current efforts and planning address these issues, and that both now and in the future older residents are supported in leading stable, engaged, and healthy lives.

MAGIC Age Friendly Background

MAGIC began regional discussions for making its communities livable and age friendly in 2017. In July 2017, the group convened an Age Friendly Forum to discuss regional initiatives and issues regarding the needs of older adults. Participants included MAGIC members, Councils on Aging, Boards of Health, Transportation Coordinators and interested residents. Presenters included AARP's Valerie Spain, Massachusetts Health Aging Collaborative's James Fuccione, Jewish Family and Children's Services' Emily Kearns, and MAPC's Barry Keppard. During the forum, participants provided input and information on ongoing regional efforts and new ideas related to the *Eight Domains of Livability*. The conversation summary (included in the Appendices) demonstrates that MAGIC towns are experiencing similar issues relative to age friendly topics, and that they are also actively addressing issues and implementing solutions that fall within the *Eight Domains of Livability*. While municipal departments and allied organizations are doing significant work that aligns with and promotes Age Friendly Communities, it was discussed that these activities are not always identified as such and could be better coordinated.

Sustained interest in prioritizing promoting an age friendly region led to MAGIC's decision to conduct a regional assessment and report. In 2018, MAGIC towns joined the AARP/WHO Age Friendly Communities Network and designated Age Friendly Community Contacts to support and engage in planning and coordination. Over the following 2-year period, MAGIC engaged MAPC in conducting the MAGIC Healthy Aging, Healthy Living regional age friendly planning process and produced this report. The report seeks to promote proactive, regional work that addresses the housing and transportation needs of a growing older adult population to ensure that older residents lead stable, engaged, and healthy lives.

¹ <https://www.aarp.org/content/dam/aarp/livable-communities/livable-documents/documents-2018/action-plans/massachusetts-state-action-plan-2019.pdf>

Concurrent with the planning process and regional discussions, MAGIC has engaged in tours and webinars on age friendly housing and transportation issues, with significant support and technical assistance from AARP-MA, and through MAGIC meetings and special events. These have spurred discussions and facilitated capacity building of MAGIC Age Friendly Community Contacts and town representatives. The list of these activities is included in the Appendices.

Project Summary

MAGIC's Healthy Aging Healthy Living report seeks to realize a more age friendly region, where the growing older adult population can lead stable, engaged, and healthy lives. Toward reaching this goal, MAGIC builds on existing efforts and pursues new regional and municipal age-friendly strategies for two particularly pressing issues in the region: **Housing** and **Transportation**.

The MAGIC region has limited public transit and is largely car-dependent, and solutions must address needs for older adult mobility, particularly for those who do not drive cars, and include active transportation solutions that support active and healthy lifestyles. The region's housing stock is primarily single-family and may not meet the needs of adults as they age, and their households get smaller. Housing solutions must be responsive to older adults across their lifetime and must also include adequate affordable options to ensure that residents may continue to age in their communities. Housing and transportation issues affect a range of aspects of one's life, and as such age friendly solutions will also deliver co-benefits for additional Age Friendly Domains, including Social Participation, Communication and Information, Respect and Social Inclusion, and others.

Project Objectives

- Increase a regional understanding of the housing and transportation related issues and needs, as articulated in topical assessments by older residents, MAGIC Age-Friendly community point persons and municipal colleagues, allied partner organizations, and topical experts.
- Increase a regional understanding and document existing initiatives, programs, and policies that address housing and transportation issues and identify gaps within these programs and policies as they relate to the older adult population.
- Articulate regional opportunities and strategies for improving housing and transportation for older adult residents.

Contributions to the Field

We hope that our regional approach to Age Friendly planning will serve as a model for multi-municipality collaborations and anticipate that our experiences will be useful in informing similar collaborative efforts. As one of the few examples of a group of Massachusetts communities that are coordinating on Age Friendly planning efforts, our structure and approach may be informative to others. Additionally, we have chosen to focus our efforts on housing and transportation, two areas that the participating towns agree are high priorities. Our decision to conduct an in-depth analysis of two Age Friendly domains has allowed us to more thoroughly investigate and identify regional solutions on these topics. Our experience with this focused approach may be useful for others that are engaging multiple towns or cities in Age Friendly planning.

GUIDE TO THE REPORT

The **Regional Profile** provides an overview of demographic and health information that supports a broader understanding of these characteristics in Massachusetts and MAGIC, and between the general population and older adult population in MAGIC.

The report first presents the **Transportation Needs Assessment & Strategies**, followed by the **Housing Needs Assessment & Strategies**.

The **Needs Assessment** sections identify the priority needs across the region relative to older adults' housing and transportation needs. Needs statements are supported by data on transportation, housing and older adults from a variety of sources, including regional needs assessments, municipal plans, community health improvement plans and Census data. Where it is available, data is presented both for the region and for individual MAGIC towns. These sections also include **Case Studies** that highlight exemplary transportation and housing models being implemented in Massachusetts and in other states that address key needs and strategies identified in MAGIC.

Transportation and Housing **Goals and Strategies** follow the respective needs assessments. The goals describe a directional change, and the associated strategies describe how those goals can be reached. **Regional Strategies** are those that are suited for multi-municipal or regional agency action, as well as local action. **Local Strategies** are most appropriate for municipalities to coordinate and implement on a local level. As MAGIC towns work to make housing and transportation in their communities more age friendly and livable, these strategies serve as a suite of options to implement locally or in partnership with other towns or regional organizations, and in coordination with state agency support.

The **Appendices** include a **Glossary of Terms** in addition to additional supportive materials and analysis.

REGIONAL PROFILE

Demographics

MAGIC’s population has grown slowly over the recent years, resulting in larger populations of older adults and a more ethnically diverse population. According to the 2013-2017 American Community Survey, the MAGIC region is estimated to have 178,740 residents. Between 2000 and 2017, the MAGIC region grew by nearly eleven percent compared to nine percent in the MAPC region. The average age of MAGIC residents has gradually increased during this timeframe and is expected to continue to grow. MAPC’s Stronger Region population projections show that older adults will account for over 23 percent of the overall MAGIC population by 2030. MAGIC is mostly White, but in recent years populations of color have increased as the number of Asian and Latinx residents has increase by about 157 percent and 83 percent, respectively. Asian, Latinx, and Black individuals now account for 13.6 percent, 3.5 percent, and 1.7 percent, respectively, of MAGIC residents (Figure 3). Other than English, the five most common languages are Chinese, Spanish, Portuguese, French, and Korean.

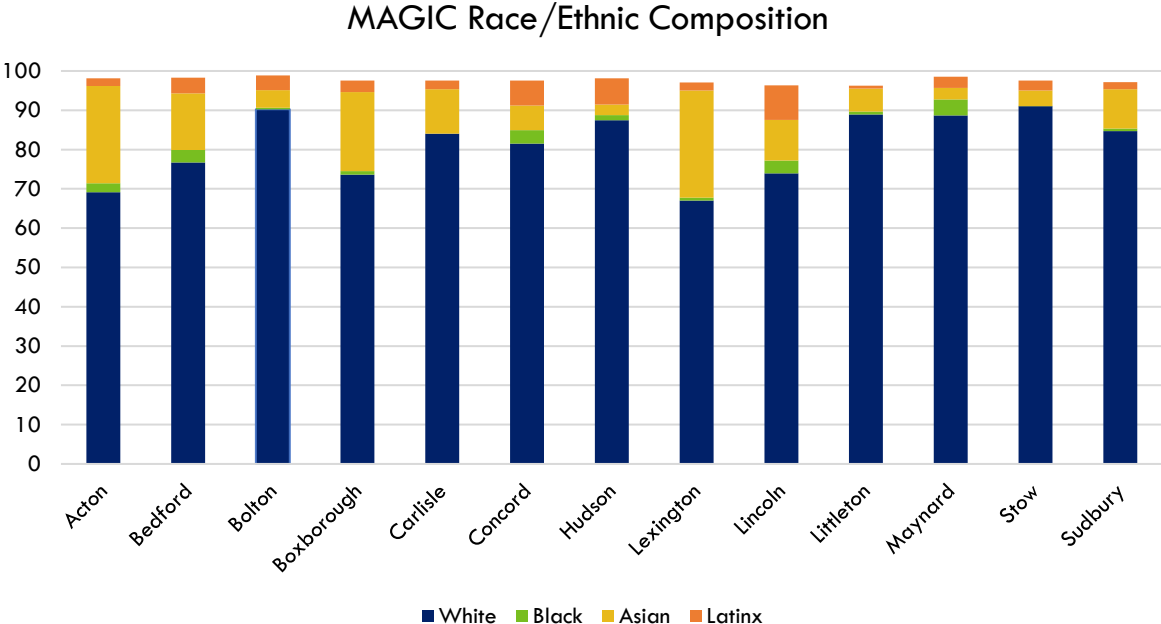


Figure 3. Race/Ethnic composition for each municipality in the MAGIC region. Source: ACS 2013-2017

Residents age 65 and older are the fastest growing segment of MAGIC’s population. The current share of the population age 65 and older ranges from 9-20 percent across MAGIC municipalities. By 2030, this segment of the population is projected to increase to 14-36 percent (Figure 4). Over the same period MAGIC is expected to experience a 24% decline in the share of the population comprised of children age 14 and younger. These contrasting trends represents a potential shift in the number and size of households in the region, which has implications for both transportation and housing demand.

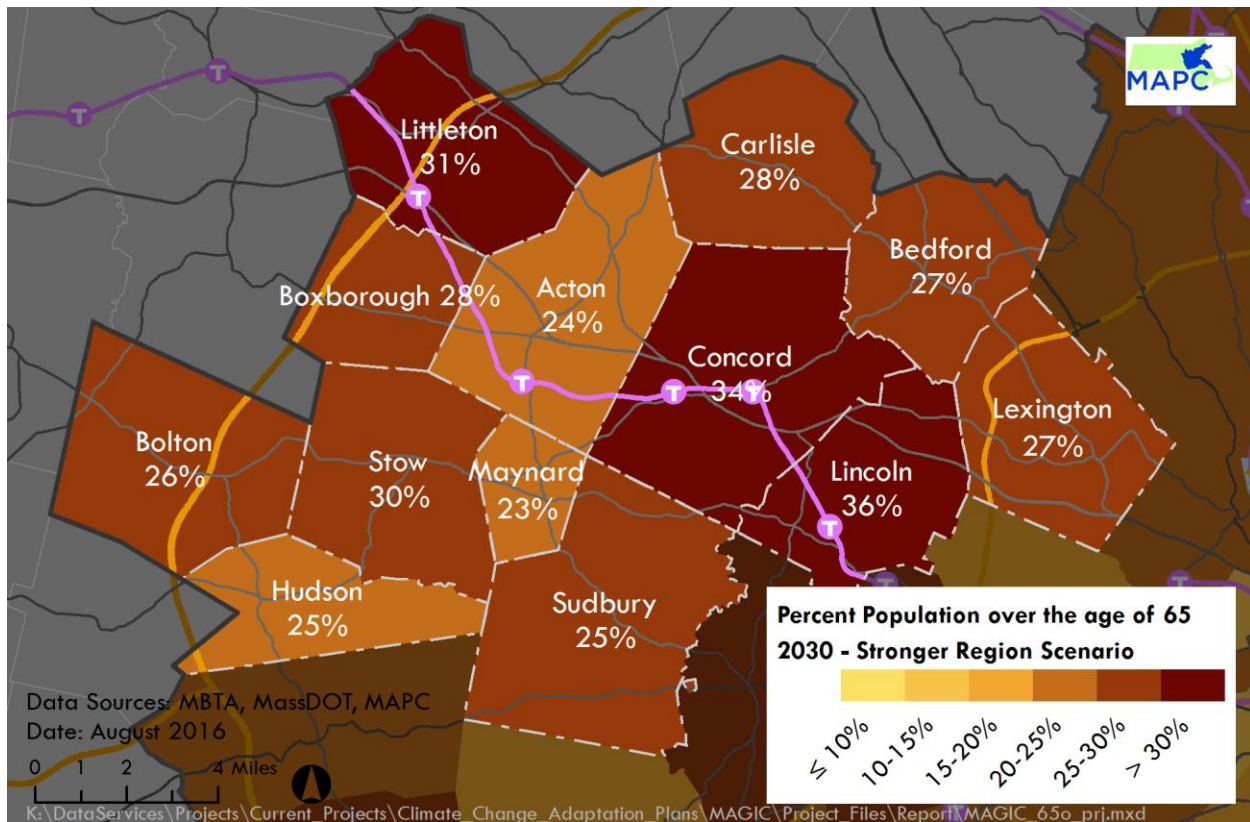


Figure 4. Age projections for 2030 for percent of MAGIC population that are 65+. Sources: MBTA, MassDOT, MAPC Regional Growth Projections (2014).

Income and Education

Higher levels of educational attainment and income are associated with lower rates of housing instability, better access to transportation, and better health outcomes. MAGIC residents generally have higher rates of education attainment and higher incomes than residents across the Commonwealth. 69 percent of MAGIC residents over the age of 25 have a bachelor's degree or higher, compared to 51 percent across the MAPC region and 42 percent across the state. The median income across MAGIC communities ranges from \$83,765 to \$170,495, compared to \$74,167 for Massachusetts, overall (ACS 2013-2017). Higher-income households have more resources to contribute to healthier foods, quality housing, and healthcare. Similarly, communities with higher incomes tend to have a higher tax base to implement innovative transportation and housing programs because they have more staff capacity and financial resources.

Health Status

Health data from 2008 and 2012 suggest that MAGIC residents are generally healthier when compared to Massachusetts residents. MAGIC hospitalizations for hypertension, asthma, diabetes, and mental health were less than on the state level. Mental health hospitalizations in the region closely mirror state prevalence rates. Hospitalization rates vary within the MAGIC region. The prevalence of diabetes hospitalizations was higher within the southern and western areas of MAGIC. Similarly, asthma hospitalizations were more prevalent in the western part of the region. Mental health hospitalizations were more prevalent in the southern and northern parts of the region as a whole.

Consistent with data on chronic disease hospitalizations, disability rates in the MAGIC sub-region are lower, but still comparable, to those across the state. However, the share of MAGIC residents with a disability is more than double after age 75 compared with the younger age 65 to 74 cohort (Figure 5). Across MAGIC, individuals with disabilities most commonly experience hearing, cognitive, ambulatory, and independent living difficulties. Housing and transportation directly affect how individuals experience their disability, helping to promote or hinder their mobility and independence. Conversely, housing and transportation can serve as platforms for services or health-promoting behaviors that may help delay the onset of certain physical impairments.

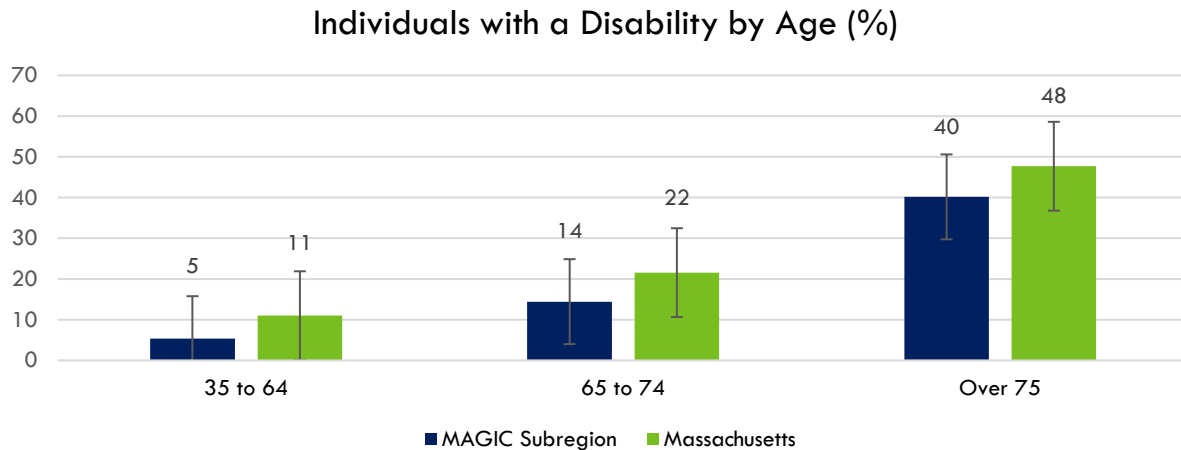


Figure 5. Disability rates are statistically similar in MAGIC and the state, overall, but essentially double after age 75. Disabilities here include hearing, vision, cognitive, ambulatory, self-care, and independent living difficulties. Source: American Community Survey 2013-2017.

Emerson Hospital recently completed its 2018 Community Health Needs Assessment (CHNA), which helps the Hospital better understand and address the health needs of residents within its service area. The CHNA findings include data from all thirteen MAGIC municipalities along with towns west of MAGIC, known as Secondary West (SW) region, which includes the towns of Ayer, Groton, Pepperell, Shirley, and Townsend. The CHNA found that some of the most prevalent issues for older adults include social isolation, depression, financial instability, and difficulties with transportation.

TRANSPORTATION NEEDS ASSESSMENT

An AARP national survey of older adults underscores the car-dominant culture of the United States, with nearly all responding that they drive as their primary form of transportation. Even so, nearly half emphasized the importance of having a variety of transportation options in their communities.² Within the Boston Region Metropolitan Planning Organization (MPO), input from in-person events and online surveys identified several unmet transportation needs for older adults and people with disability.³ Transportation service improvements, including the expansion of public transit services and new transit routes, frequency, and operating hours, were the top transportation priorities. Other unmet needs included infrastructure improvements, customer service, inter-agency coordination, vehicle improvements, education, and new technology, among others. MAGIC residents echoed these unmet transportation needs and preferences of older adults and people with disabilities.⁴

The low-density, suburban characteristics of the MAGIC region lend to the region being largely auto reliant in getting around. Of the more than 65,000 households in MAGIC, 96 percent of households have at least one vehicle.⁵ This is similarly true of households that include adults 65 years and older (91 percent). Still, this leaves roughly one in 10 older adults living in households in MAGIC without a vehicle. This proportion is fairly consistent across MAGIC towns, with the exception of Bolton, Boxborough, Stow, and Carlisle, which see a smaller percentage of older adult households without a vehicle (Figure 6).

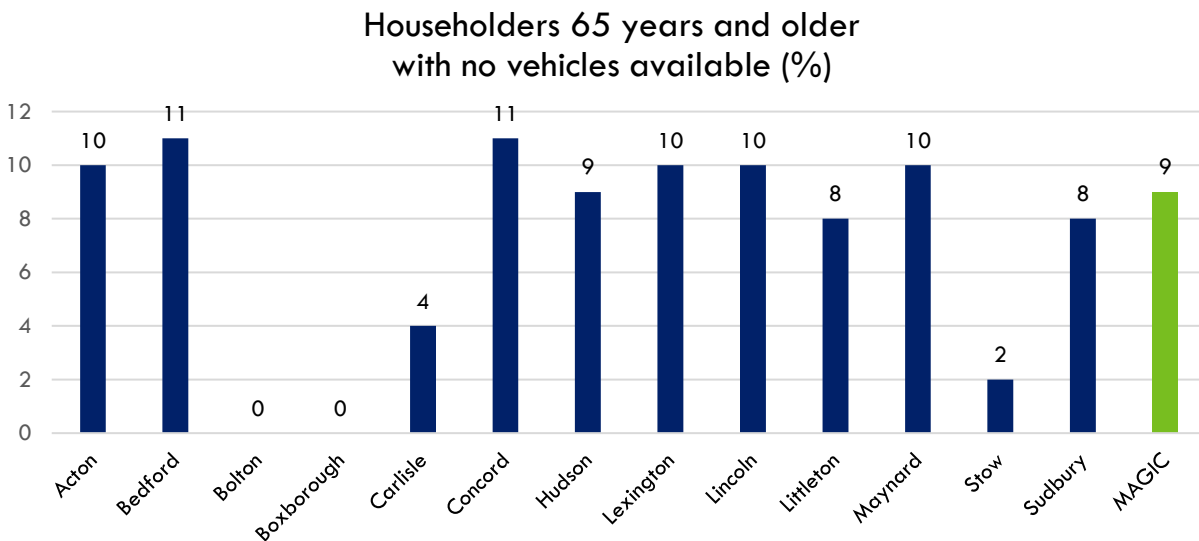


Figure 6: Percentage of MAGIC Householders 65 years and older with no vehicles available. Source: U.S. Census Bureau, Table B25045, Tenure by Vehicles Available by Age of Householder, 2013-2017 ACS 5-Year Estimates

² 2010 AARP Transportation Use and Options of Midlife and Older Adults

³ 2019 Boston Region MPO Coordinated Public Transit-Human Services Transportation Plan

⁴ Sources: community surveys, focus groups, and community needs assessment

⁵ ACS 2013-2017 5-year estimates

Disabilities, including those that impede hearing, vision, mobility, cognition, or self-care and independence, can affect people of all ages and can impact an individual's ability to get around. About 8 percent of the MAGIC population lives with some form of disability, and a little more than 3 percent experience an ambulatory disability (i.e. having serious difficulty walking or climbing stairs). Among MAGIC's older adults roughly 14 percent experience ambulatory disabilities, compared with 3 percent of the general population. Within MAGIC towns, there is significant variation, with the highest percentages of older adults with ambulatory limitations living in Bedford, Lexington, Lincoln, and Littleton (Figure 7). As the older population grows in the MAGIC subregion the anticipated increasing need for transportation needs of those with disabilities that impede independent travel will require strategies that match new and growing demands.

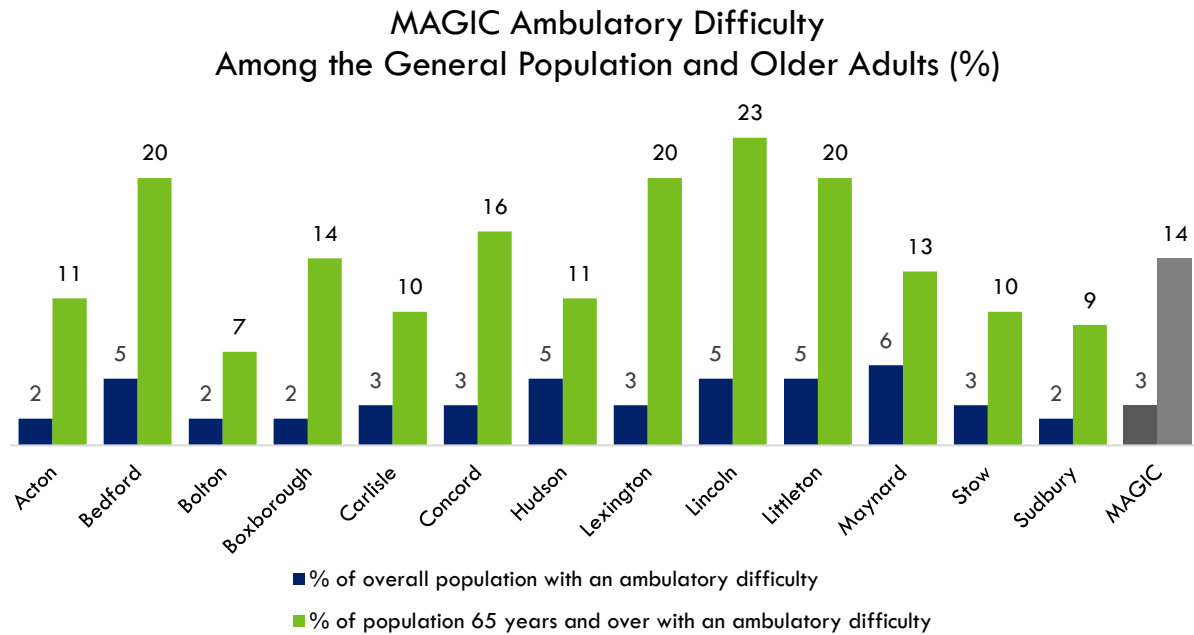


Figure 7: Comparative Ambulatory Difficulty of MAGIC's General Population and Older Adults. Source: U.S. Census Bureau, Table B18105, Sex by Age by Ambulatory Difficulty, 2013-2017 ACS 5-Year Estimates

Transportation Need #1: Convenient and Accessible Transit Services

Residents in MAGIC communities have shared their concerns around the lack of accessible and convenient transportation options that accommodate their everyday needs beyond just medical transportation. Lack of transportation has been highlighted as a barrier to a high quality of life among not only older adults but across all generations: parents, children, and commuters. As older residents in MAGIC have shared, lack of accessible transportation is a barrier for them to age in place.

The MAGIC region, on the whole, has a fairly diverse range of transit services that support mobility of the general population and older adults, but residents in specific MAGIC municipalities still encounter significant transportation barriers. The MBTA provides Commuter Rail Bus Service, and The Ride. Three Regional Transit Authorities (RTAs) provide fixed bus route services within certain MAGIC municipalities, as well as some hospital and community shuttle services, and curb-to-curb paratransit services. Three Transit Management Associations (TMAs) provide transportation services primarily to commuters; though uniquely, the TMA CrossTown Connect also provides regionalized transit services for older adults and people with disabilities of its six MAGIC membership municipalities. Municipalities, their Councils on Aging (COAs), and private transit services and taxi companies provide important transit services specifically for older adult and residents with disabilities. Of those services available in MAGIC, many describe providing accessible vehicles. A full description of transit services in MAGIC is included in the Appendices. Though assessment of other vehicle and transportation infrastructure accessibility features was not

Nearly half of Sudbury's residents 60+ are not satisfied with their "ability to get where they want to go".

MAGIC's Making the Connections Pilot

Communities in the MAGIC Subregion have joined together to develop on-demand transportation pilots to help fill the gaps in the region's transit network. The objective of the pilot is to improve transportation services for older adults, people with disabilities, financially vulnerable residents, and veterans, by providing on-demand transit to health and community resources as well as economic opportunities. The initiative is designed to create pilots for on-demand transportation and to collect demand data to help regional transit authorities and others to implement effective and cost-efficient services where possible. At the end of the pilot, the involved communities will be able to identify potential hubs, fixed route, and/or microtransit (on-demand) services that regional transit authorities could serve economically and, at the same time, increase equity and inclusiveness as features of age and dementia friendly communities.

This program is being led by the Town of Sudbury, with Acton, Bolton, Boxborough, Carlisle and Stow as participating towns. and It is funded in part by a Community Compact Cabinet Best Practices grant awarded to the Town of Sudbury. MAPC is providing technical assistance.

[LINK](#)

a part of this report, such an assessment would be informative in identifying opportunities for improving services and fleets.

Gaps in Service

Despite the diversity of transit services across the MAGIC region as a whole, among older adults there is a shared sentiment across many individual MAGIC towns that the transit services lack in

Among Sudbury's residents with a disability:

42 % reported they had "missed, cancelled, or rescheduled a medical appointment due to lack of transportation".

convenience and accessibility. Service varies throughout the day and week, as well as by municipality. Table 1 provides a list of transportation providers and service hours available in each MAGIC municipality. The table shows that weekday morning and afternoon coverage is the greatest across MAGIC towns, but that even during these periods, there are no transit services in a few towns. Gaps in transit service are most evident during weekday evenings and weekends. Even though there are transportation options available within each MAGIC municipality, there are disparities in the number of transportation options across each town as well available service hours. Temporal maps of transit services across MAGIC towns further illustrates geographic differences in service by time of day and weekday and weekend service (see Appendices).

Service Infrequency, Ride Restrictions, Accessibility

Older adults surveyed in Sudbury described its Council on Aging providing valuable transit services via a shuttle that operates two days a week with stops along a route 20. Despite its value, residents noted that the shuttle program doesn't run often enough for it to be useful. This is a sentiment shared by other MAGIC towns as well. Further, some transit services are available only for medical appointments; though important services, such ride restrictions do not enable riders to also access other important destinations.

Among Concord's older adults:

66 % reported a need for more accessible and convenient public transportation.

MAGIC residents also noted that transportation options do not accommodate the full spectrum of older adult riders' physical needs or cognitive limitations. For example, fixed route services in Bedford require physical capability to access routes and stops. Bedford residents have only one option, The Ride, if they have mobility limitation or require assistive devices. A focus group of

More than half of Carlisle residents surveyed had concerns about the lack of transportation options.

caregivers in Sudbury expressed the need for more on-demand services specifically with a trained and knowledgeable driver that can respond the needs of older adults. These caregivers expressed their concerns with ridesharing services and how they are not comfortable putting the person with dementia they are caring for in a car with someone who is not well trained.

Limited transit service in municipalities or during evenings and weekends and infrequent service restrictions on types of rides, or accessibility limitations require older adults to seek alternative

transportation solutions or may impede travel if alternatives are not available. Addressing gaps in transit services can have positive implications for older adults such as increased socialization opportunities and decreased sense of isolation and depression.

Transit Service Coverage in MAGIC on Weekdays and Weekend

| Municipality | Provider | Service Route | Service Hours | | | | | Week end Sat/ Sun |
|-------------------------|--|--------------------------|---------------|-------------|-------------|-------------|--------------|-------------------------|
| | | | Weekday | | | | | |
| | | | Before 9am | 9am– 3pm | 3pm– 5pm | 5pm– 7pm | After 7pm | |
| Acton | Municipality (CTC as shared dispatch) | MinuteVan | | | | | | |
| | | Cross Acton Transit | | | | | | |
| | | ActonRail | | | | | | |
| | | Roadrunner | | | | | | |
| | | COA Vans | | | | | | |
| | | Acton-Maynard | | | | | | |
| Bedford | MBTA | The Ride | | | | | | |
| | | Bus Route 62* | | | | | | |
| | | Bus Route 76* | | | | | | |
| | Municipality | Bedford Local Transit | | | | | | |
| | LRTA | Route 14 | | | | | | |
| Bolton | MART | COA Vans | | | | | | |
| Boxborough | MART | COA Vans | | | | | | |
| | CTC | Roadrunner | | | | | | |
| | | MinuteVan | | | | | | |
| Carlisle | Municipality | Carlisle Transp. Service | | | | | | |
| Concord | MBTA | The Ride | | | | | | |
| | Municipality | COA Van | | | | | | |
| Hudson | Municipality | Senior Center Bus | | | | | | |
| Lexington | MBTA | The Ride | | | | | | |
| | | Bus Route 62* | | | | | | |
| | | Bus Route 76* | | | | | | |
| | FISH | FISH | | | | | | |
| | Municipality | Lex-Connect | | | | | | |
| | | Lexpress | | | | | | |
| Lincoln | MBTA | The Ride | | | | | | |
| | Municipality | COA | | | | | | |
| Littleton | CTC | MinuteVan | | | | | | |
| | | Roadrunner | | | | | | |
| | MART | COA Vans | | | | | | |
| Maynard | CTC | COA Vans | | | | | | |
| | Municipality | Acton-Maynard | | | | | | |
| Stow | MART | COA Vans | | | | | | |
| Sudbury | MWRTA | COA Vans | | | | | | |
| | | Sudbury Rt 20 Shuttle | | | | | | |
| | Municipality | FISH Volunteer | | | | | | |
| Key: | | | | | | | | |
| Eligible Riders: | Older adult and people with disabilities | | | | | | | |
| | General Public | | | | | | | |
| Terms: | CrossTown Connect (CTC), Mass. Bay Transit Authority (MBTA), Lowell Regional Transit Authority (LRTA), Montachusett Regional Transit Authority (MART), MetroWest Regional Transit Authority (MWRTA), Council on Aging Vans (COA Vans), Friendly Independent Sympathetic Support (FISH) | | | | | | | |
| Note: | * Weekend Service only on Saturday | | | | | | | |

Table 1: Transit Service Coverage in MAGIC on Weekdays and Weekends

TRANSPORTATION CASE STUDY: COLORADO SPRINGS SENIOR AMBASSADOR PROGRAM

Mountain Metro, Colorado Spring's Regional Transit Agency, in partnership with Pike Peak Area Council of Governments Area Agency on Aging established a Senior Ambassador Program.

| | |
|--|--|
| <u>Location</u> | Colorado Springs, CO |
| <u>Description</u> | The Senior Ambassador Program matches an older adult who is more familiar and experienced with the transportation system with a novice rider 50 years old and over. Mountain Metro has 22 routes with almost 1000 stops throughout the city, which can be daunting for any new rider to learn. The ambassador helps novice riders become more comfortable with the public transportation system by providing education on how to read route maps, understand the schedule, and locating the nearest bus stop. The Senior Ambassador will meet one-on-one with the novice rider and will ride with them to their desired location. During these training sessions, both the ambassador and novice rider are able to ride for free. Additionally, Senior Ambassadors who participate in the program are compensated with a free 31-day bus pass. |
| <u>Partners</u> | Mountain Metro and Pike Peak Area Council of Governments Area Agency on Aging |
| <u>Impact</u> | For many older adults who are on a fixed income, owning and maintaining a car can be extremely expensive. One the main goals of the Senior Ambassador program is to help older adults save money while improving their health and maintaining their independence. |
| <u>Resources</u> | For more information: https://coloradosprings.gov/mountain-metro/page/senior-riders https://transit.coloradosprings.gov/sites/default/files/transit/files/transitseniorambassadorsnew2.pdf |
| <u>Relevant Transportation Strategy</u> | Strategy T4.4 Provide regional travel instructions for older adults that could range from transit orientation, familiarization, or travel provided either through COAs or by establishing a transportation buddy or senior ambassador program. |

Transportation Need #2: Transportation Infrastructure

Described previously, the low-density, suburban characteristics of the MAGIC region make local vehicular travel the most common way residents travel. Furthermore, the proximity of the MAGIC region to Boston and other major hubs, the presence of I-495, Route 2, and several MBTA Commuter Rail stations all increase the demand on regional street networks and transportation infrastructure for broader regional traffic. Recent transportation improvements in the region reflect the direction of funding to improving and maintaining those regionally important arterial networks.⁶

Whereas the transportation infrastructure mostly accommodates vehicular travel, MAGIC residents described lack of and need for transportation infrastructure to better support a variety of modes of transit that are safe and reliable. Residents in Bedford, Carlisle, and Sudbury, for example, report limited infrastructure allowing biking and walking.

Regional Commitment to Complete Streets

“Complete Streets” are designed to provide safety and accessibility for all users of streets, trains and transit systems, including pedestrians, bicyclists, transit riders, motorists, commercial vehicles, emergency vehicles, and for people of all ages and abilities. Complete Streets principles contribute to safety, health, economic viability, and quality of life in a community by providing accessible and efficient connections between home, school, work, recreation and retail destinations. The Massachusetts Department of Transportation (MassDOT) Complete Streets Funding supports municipalities in promoting Complete streets through participation, policy adoption, Complete Streets Prioritization Plan development, and making infrastructure improvements.

All MAGIC municipalities are members of the Complete Streets program and have an approved Complete Streets Policy in place. All but Sudbury also have an approved Prioritization Plan. Furthermore, all MAGIC towns are also members of the Community Compact Best Practice program; and at least four towns have listed Complete Streets as a Best Practice, committing the municipality to become Complete Streets-certified with MassDOT and demonstrate the regular and routine inclusion of complete streets design elements and infrastructure on locally-funded roads. Nine MAGIC towns have received funding for transportation projects ranging from bike and sidewalk infrastructure construction and improvement, to intersection and crosswalk improvements, signage, and several explicitly ADA accessible improvements; regionally these represent over \$2.5 million of Complete Streets Funding Program investments.⁷

⁶ Boston Region MPO Interactive Project Database <https://www.ctps.org/maploc/www/apps/tipApp/index.html>

⁷ Massachusetts Complete Streets Funding Program Participation map <https://masscompletestreets.com/Map/>

| MAGIC Town | Registration Date | Community Compact Member ⁸ | CS Best Practice | Policy Approved | Prioritization Plan Approved |
|------------|-------------------|---------------------------------------|------------------|-----------------|------------------------------|
| Acton | 2/4/2016 | Yes | No | 2/5/2016 | 7/8/2016 |
| Bedford | 5/31/2016 | Yes | Yes | 6/13/2016 | 4/11/2017 |
| Bolton | 3/7/2018 | Yes | Yes | 3/28/2018 | 4/23/2019 |
| Boxborough | 11/2/2017 | Yes | No | 8/10/2018 | 9/27/2018 |
| Carlisle | 2/16/2018 | Yes | No | 7/27/2018 | 8/16/2018 |
| Concord | 8/13/2018 | Yes | No | 9/5/2018 | 9/27/2019 |
| Hudson | 2/2/2016 | Yes | No | 2/5/2016 | 4/24/2017 |
| Lexington | 3/25/2016 | Yes | Yes | 4/1/2016 | 7/8/2016 |
| Lincoln | 3/28/2016 | Yes | No | 1/31/2017 | 3/30/2017 |
| Littleton | 2/1/2016 | Yes | No | 2/5/2016 | 9/2/2016 |
| Maynard | 3/16/2016 | Yes | No | 7/11/2016 | 4/10/2017 |
| Stow | 3/21/2016 | Yes | Yes | 3/28/2016 | 4/24/2018 |
| Sudbury | 4/1/2019 | Yes | No | 10/17/2019 | |

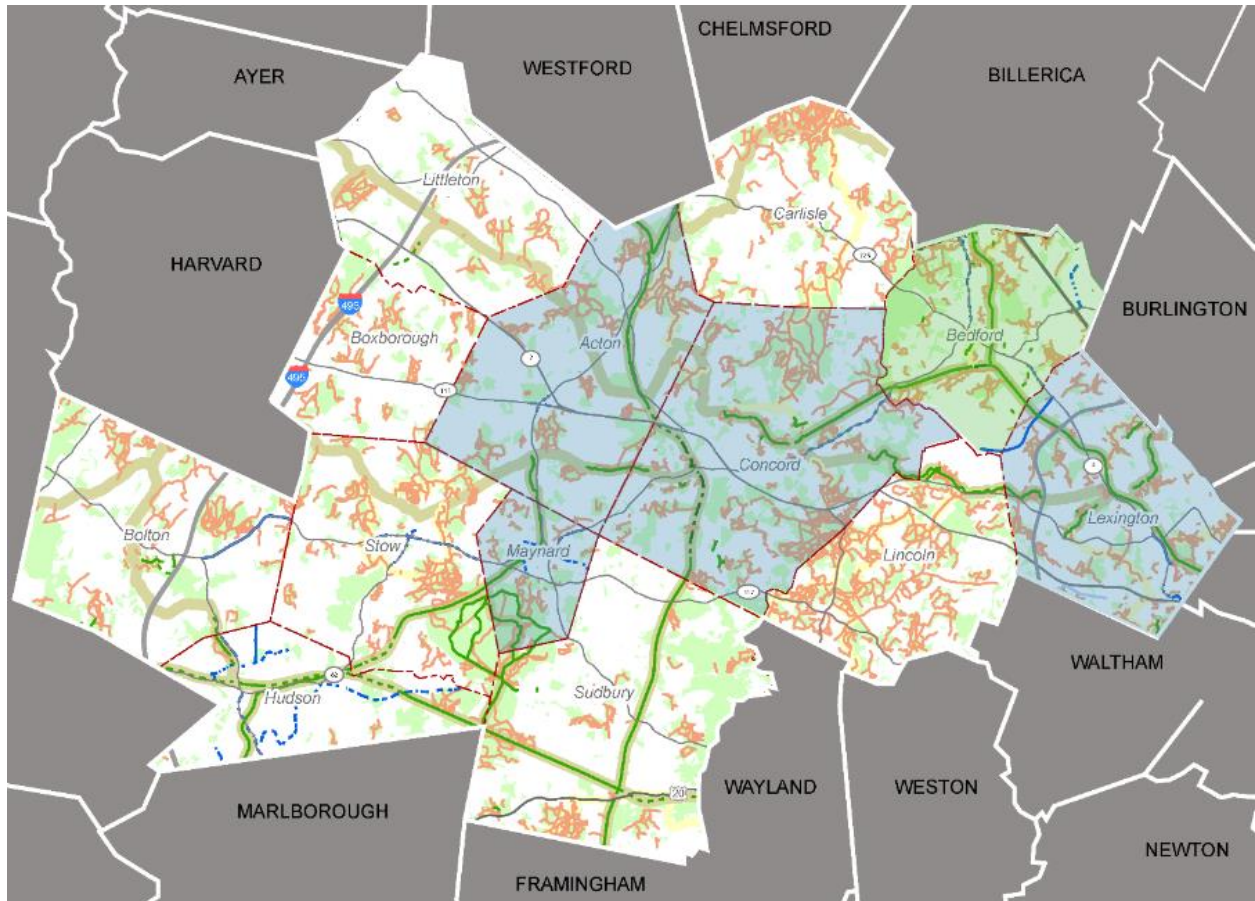
Table 2: Complete Streets Policy in MAGIC

Active Transportation Infrastructure Investments

Significant investments have been made regionally to increase transportation infrastructure that encourages recreational and commuter walking and biking. The map in Figure 8 shows a network and segments of shared use paths and recreational foot (hiking) trails. The shared-use paths, which are typically paved, include the Minuteman Bikeway, the Assabet River Rail Trail, Bruce Freeman Rail Trail, and the Mass Central Rail Trail, and accommodate a number of uses, including biking, walking, strollers, and wheelchairs. Current construction efforts focus on connecting segments of shared use paths. The Landline Greenway Route lays out a vision for a more fully connected shared use path network across the Metro Boston region, including MAGIC.

Also, on the map are bike lanes, which flank MAGIC streets. As the map makes apparent, there are relatively few bike lanes in MAGIC. Most that exist or are under construction facilitate connecting to shared use paths. In recent years, several MAGIC towns have begun offering bike share programs through Zagster or Lime. Towns providing a bike share program are shaded blue and green in the map. The programs enable local bike travel, accessing shared use trails, and connecting to transit stations.

⁸ Governor Baker created the Community Compact Cabinet (CCC), in order to elevate the Administration's partnerships with cities and towns in the Commonwealth. Compact members chose among a list of Best Practices to pursue. One of the Best Practices is Complete Streets. Municipalities receive additional points on their policy and project application for their Compact membership and Complete Streets Best Practice choice. Membership numbers represent the status at the time of registration. Many municipalities signed Compacts after registering for this Program.



Active Transportation MAGIC Region

- | | |
|------------------------------------|---------------------------------|
| Shared-Use Path | Foot Trail |
| Shared-Use Path Under Construction | Foot Trail - Under Construction |
| Shared-Use Path - Envisioned | Foot Trail - Envisioned |
| Bike Lane | LandLine Greenway Route |
| Bike Lane, Under Construction | LandLine Foot Trail |
| Bike Lane - Envisioned | Zagster Bike Share |
| Shared Lane | Lime Bike Share |

The information depicted on this map is for planning purposes only. It is not adequate for legal boundary definition, regulatory interpretation, or parcel-level analyses.

Produced by:
Metropolitan Area Planning Council
60 Temple Place, Boston, MA 02111
(617) 933-0700

Data Sources: MAPC, MassGIS, MassDOT
January 2020

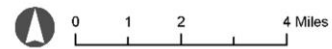


Figure 8: Active Transportation Infrastructure in MAGIC

Despite the investments in regional active transportation infrastructure and multi-modal streetscapes, MAGIC towns remain largely car dependent and have limited walkability.

The Walk Score® characterizes areas by their degree of walkability. This method assesses walking routes to nearby amenities and pedestrian friendliness, assigning a score between 0 and 100. Scores between 0-49 indicate significant car dependency for running errands, whereas scores from 50-100 indicate increasing walkability.

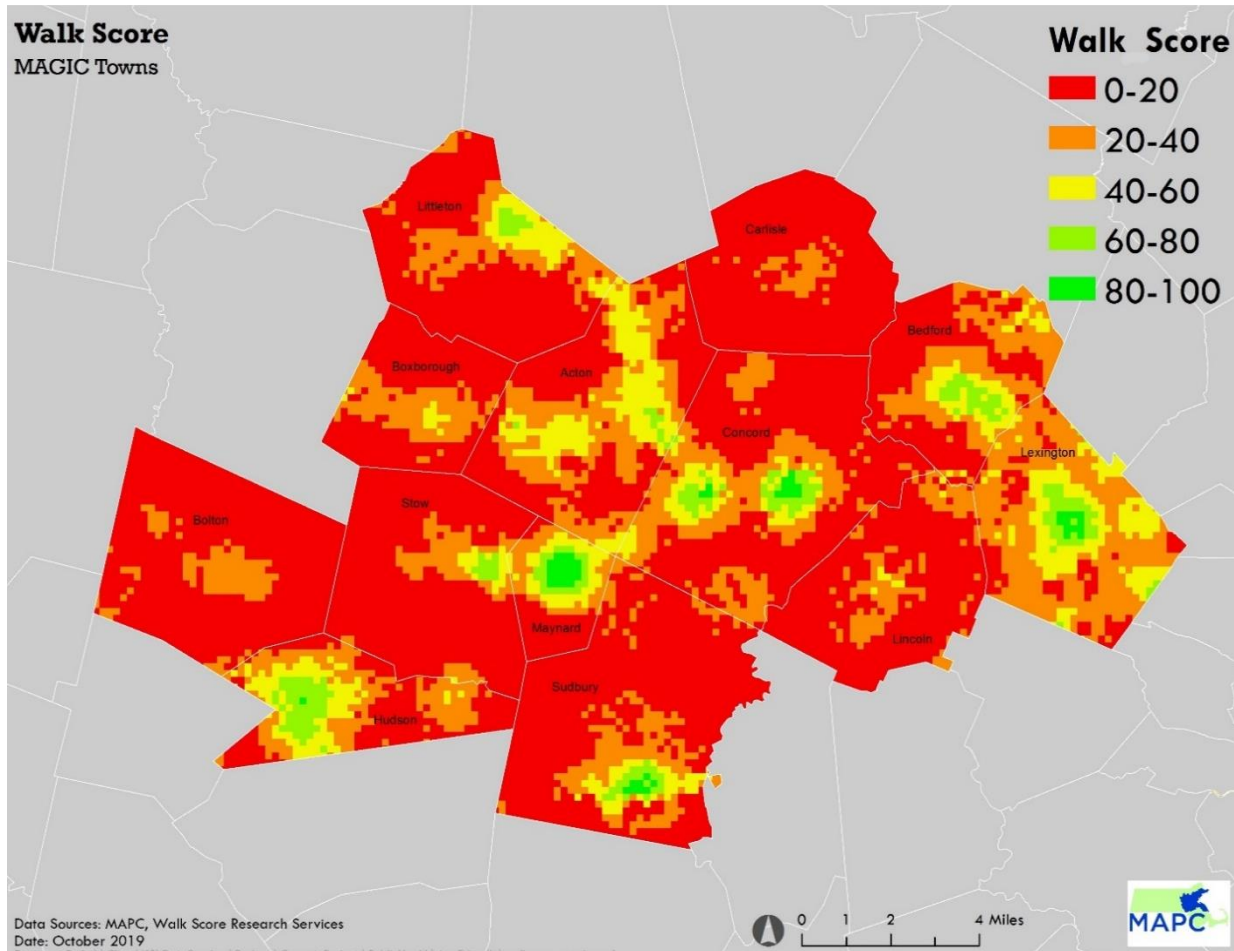


Figure 9: Walk Score of MAGIC towns

Need for More Transportation Infrastructure Improvements

Survey sentiments in several MAGIC towns suggest that more improvements are needed in order to meet the needs of older residents and to support safe pedestrian movement and bicycling.

Limited Safe Sidewalk and Bike Lane Infrastructure

Heavy traffic paired with limited bike lane and sidewalk infrastructure discourage walking and biking, and increasingly leave pedestrians and cyclists at risk of injury. For example,

Among Concord's older adults:

61 % reported a need for more well-maintained streets.

Carlisle experiences high volumes of commuters who drive across town to get to work in and around Boston. Roads in Carlisle are windy and narrow, with little to no shoulder, and typically with no bike lane or sidewalk for pedestrian to safely travel on.

Residents in Sudbury reported similar problems with either the existing or lack of infrastructure, citing difficulties in walking safely in town difficult due to limited sidewalks, lack of continuous sidewalks, few crosswalks, limited accessibility features, and lack of sidewalk maintenance. In Bedford, nearly one-quarter of residents over 55+ who responded to its survey reported biking or walking, which highlights the need for safe streets, sidewalks, and intersections.

Aside from pedestrian and cyclist safety concerns, residents also shared that without walking or biking infrastructure in place, residents feel like there is a poor sense of community since residents are not able to walk around and interact with their neighbors. This is especially problematic for older adults if they are living in senior housing or homes that are poorly connected to transportation or walking routes, as isolation can occur.

Among Carlisle residents:

54 % reported being concerned about cyclist safety

52% reported being concerned about pedestrian safety

Transportation Need #3: Driver Independence Support

Across MAGIC, roughly nine of 10 older adults own a car, and the majority continue to drive into their older age, though the percentage decreases over time, and those that continue to drive progressively do so with modifications. Vision issues, physical changes, changes in cognitive abilities, delayed response and reflex capacities, or effects of medications on alertness can increase driving risks for both the older driver and others sharing the road.⁹ As they experience such changes, older drivers often self-impose limitations, including driving shorter distances, only driving in the daytime, and avoiding bad weather, unfamiliar places, or highway driving.

The Aging in Bedford Needs Assessment¹⁰ data shows that nearly all residents ages 55-79 years old report driving versus only 79 percent of residents age 80 and older drive. Figure 10 highlights that as older adults in Bedford age, the percentage of those that report needing to make modifications to their driving increases within each age bracket.

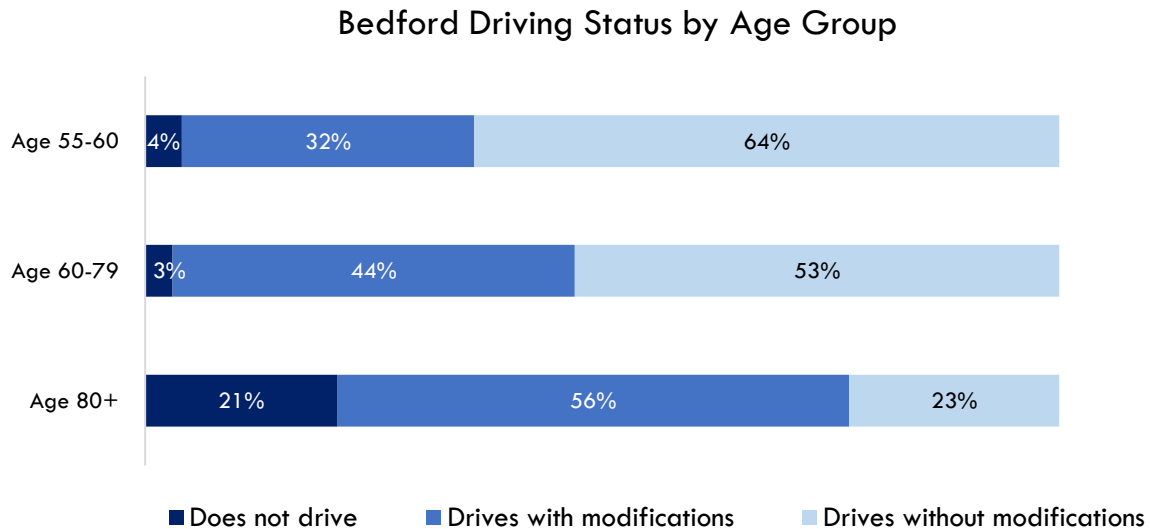


Figure 10: Bedford Driving Status by Age Group. Source: Aging in Bedford: A community needs assessment

Because vehicular transportation is the most common and convenient form of travel in suburban MAGIC, ensuring drivers are supported in driving as long as is safe and possible promotes independence and remaining socially connected and healthy. A combination of assessing driver skill and making physical vehicular modifications can facilitate safe driving for longer. When driving is no longer feasible, it is important to make sure older adults have access to diverse age friendly transportation services, including those provided by municipal entities or regional transit authorities; family or friend travel support; or private taxi services are important to ensure continued mobility for older adults.

⁹ <https://www.aarp.org/content/dam/aarp/livable-communities/old-learn/transportation/drive-well-promoting-older-driver-safety-and-mobility.pdf>

¹⁰ 2018 Aging in Bedford: A Community Needs Assessment

TRANSPORTATION CASE STUDY: RIDES FOR HEALTH

Rides for Health provides door-through-door assisted medical transportation to consumers of services at LifePath, a private non-profit corporation, and is an Area Agency on Aging and [Aging Services Access Point](#).

Location Franklin County, Athol, Petersham, Phillipston, and Royalston, MA.

Description Screened and trained volunteers in the Rides for Health program offer door-through-door assisted transportation to qualifying older adults and persons with disabilities who are enrolled in LifePath's Home Care program. Transportation may be to and from medical and healthcare-related venues, such as an appointment with a specialist at hospital in Springfield or something closer to home, like a visit to the elder's local primary care physician or a trip to the pharmacy to fill a prescription.

In order for clients to qualify for rides, they must first be enrolled in the Home Care program at LifePath. Once matched with a client, volunteer drivers will work one on one with the client. Clients can contact the volunteer driver directly to arrange for their transportation needs.

Volunteer drivers are trained and authorized to provide physical assistance as needed and remain clients at the destination so there is no calling or waiting for the return trip.

Partners LifePath receives funding from the federal Older Americans Act, EOEA, Massachusetts Council on Aging, MassHealth Office of Long-Term Care, United Way of Franklin County, and other public and private funding sources.

Impact LifePath heard from listening sessions with older adults and people with disabilities that transportation is a critical unmet need. Residents reported needing to cancel or rescheduled doctor appointments, delaying medical procedures, or being unable to pick up prescriptions from the pharmacy as a result not having adequate transportation. Testimonials from clients show that Rides for Health have been effective in addressing these problems residents face and filling the transportation gap.

Resources For more information, please visit:
<https://lifepathma.org/services/services-for-elders/rides-for-health>

Relevant Transportation Strategy **Strategy T1.7:** Explore establishing a regional volunteer driver program to provide curb-to-curb medical or other transportation needs for older adults across MAGIC towns.

TRANSPORTATION STRATEGIES

Goal 1. Expand the access and range of transit services for older adults that are convenient, equitable, and affordable and meet daily life, employment, health and socialization needs of older adults.

| Regional Strategies | | |
|---|---|--|
| Strategy | Potential Partners | Examples |
| T1.1 Expand of Crosstown Connect membership to include all MAGIC communities. | MAGIC Municipalities, Crosstown Connect | CrossTown Connect |
| T1.2 Evaluate the emerging regional transit pilots (e.g. Carlisle, Making the Connections) underway in MAGIC and expand them as appropriate. | MAGIC Municipalities | Making the Connections |
| T1.3 Expand and increase transit services offered through COA senior shuttles or vans by partnering with commercial businesses to support transportation to Boston, other neighboring communities, and local rail stations. | MAGIC Municipalities, Crosstown Connect | |
| T1.4 Provide training to transit drivers and staff to better serve older adults with physical or cognitive limitations, while also being culturally sensitive to the needs of older adults. | MAGIC Municipalities, COAs, RTAs, TMAs | Taxis for Senior Transportation |
| T1.5 Ensure transit vehicles include accessibility features and comply with the Americans with Disabilities Act; and design shuttle and bus stops and other infrastructure features to follow Public Rights-of-Way Accessibility Guidelines. | MAGIC Municipalities, COAs, RTAs, TMAs | Americans with Disabilities Act Public Rights of Way Accessibility Guidelines |
| T1.6 Establish a working group with local area hospitals and home health agencies to identify opportunities for collaboration and education around medical care transportation services for older adults and patients with disabilities. | MAGIC Municipalities, COAs, Emerson Hospital, Mass Health | |
| T1.7 Explore establishing a regional volunteer driver program by expanding upon existing volunteer driver programs to provide curb-to-curb medical or other transportation needs for older adults across MAGIC towns. | MAGIC Municipalities, COAs, MassMobility | Rides for Health Northern Essex Elder Transport, Inc. MassMobility |

| | | |
|--|---|--|
| T1.8 Facilitate improved coordination between RTA and other transit provider schedules to reduce transfer times and improve the overall connectivity between service areas. | RTAs, TMAs, COAs, MAGIC Municipalities | |
| T1.9 Partner and work with Regional Transit Agencies as they conduct their 5-year capital strategies plan to evaluate spatial and other data on older adults to revise COA senior and fixed route transit options to better meet needs. | MAGIC Municipalities, COAs, RTAs, CrossTown Connect | |
| Local Strategies | | |
| Strategy | Potential Partners | Examples |
| T1.10 Ensure COAs are recording unmet transportation and trip requests to help develop revised transportation services. | MAGIC Municipalities, COAs | Exploration of Paratransit Options for North Reading |
| T1.11 Improve transit stops and stations that are frequently used by older adults to better accommodate their needs as they wait for transportation (e.g. proper lighting, transit user information, shelters, and seating). | MAGIC Municipalities, Local RTAs, Mass DOT | |

Goal 2. Implement Complete Streets principles in transportation infrastructure improvements to promote safety, connectivity and a diversity of transit modes for all users, particularly older adults and people with disabilities.

| | | |
|--|--------------------------------|--|
| Local Strategies | | |
| Strategy | Potential Partners | Examples |
| T2.1 Adopt flexible Complete Street policies to include best practices around integrated networks, jurisdiction, design, context sensitivity, and performance measures. | MAGIC Municipalities, Mass DOT | The Best Complete Streets Policies of 2016 (pgs 18-21) |
| T2.2 Require new development to include through streets as a means of limiting additional traffic. | MAGIC Municipalities | City of New Haven Complete Streets Design Manual (pgs 36-44) Livable Sudbury A Community Needs Assessment (pg 26) |

| | | |
|---|--|--|
| T2.3 Encourage mixed use development to create walkable connected communities. | MAGIC Municipalities | |
| T2.4 Conduct walk audits with older adults in locations they frequently use to identify any safety issues or concerns they may have with the current infrastructure. | MAGIC Municipalities, WalkBoston, AARP | AARP Walk Audit Tool Kit WalkBoston |
| T2.5 Similar to school zones, through Complete Streets Prioritization Plans, establish elder districts in areas frequented by older adults. | MAGIC Municipalities | Ensuring Safe & Accessible Pedestrian Routes for Older Adults (pgs 3-5) |
| T2.6 Create a walking promotion program and provide promotional items for older adults to incentivize older adults to walk in areas in town that have been identified by the COA as highly walkable. | MAGIC Municipalities, COAs | Westborough MA Senior Transportation Assessment (pgs 11-12) |
| T2.7 Consult with older adults and people with disabilities in transportation infrastructure improvements to ensure that the Complete Streets principles in implementation facilitate their mobility needs, from driving, to walking, to biking. | MAGIC Municipalities, COAs, Disability Commission | |
| T2.8 Improve infrastructure such as signage, traffic calming measures, and street lighting along streets, walkways and bike paths to enhance safety for pedestrians, cyclists and drivers. | MAGIC Municipalities, Mass DOT, MAGIC DPW | |

Goal 3. Support older driver independence to keep them safely driving for as long as possible.

| Regional Strategies | | |
|---|--|---|
| Strategy | Potential Partners | Examples |
| T3.1 Request periodic safe-driving workshops offered through RMV. Workshops help older drivers, their families, and caregivers learn more about the rules of the road, defensive driving, safe driving tips, and advice for families and providers who are concerned about a person's ability to drive safely. | Mass RMV, MAGIC Municipalities, COAs | Community Outreach Workshop Request Form Safe Driving and REAL ID Schedule |

| | | |
|---|--|--|
| <p>T3.2 Extend the CarFit Program to older adults through Council on Aging by designating people to be an Event Coordinator and a CarFit Technician.</p> | <p>MAGIC Municipalities, MassDOT, RMV, AAA, AARP, Local Law Enforcement, Car Insurance Companies, COAs</p> | <p>CarFit</p> |
| <p>Local Strategies</p> | | |
| <p>Strategy</p> | <p>Potential Partners</p> | <p>Examples</p> |
| <p>T3.3 Work with Emerson Hospital to encourage older residents to conduct a Driving Evaluation to identify their strengths and weaknesses as it relates to driving after an illness and to determine if supplemental training is necessary to reduce driving risks.</p> | <p>MAGIC Municipalities, COAs, Emerson Hospital for Rehabilitative and Sports Therapies Keys to Independence Program</p> | <p>AAA Senior Driving Health Check-Up</p> <p>Emerson Hospital Center for Rehabilitative and Sports Therapies: Keys to Independence Program</p> |
| <p>T3.4 Educate older adults on the warning signs of unsafe driving.</p> | <p>MAGIC Municipalities, COAs, Emerson Hospital, RMV</p> | <p>Mass RMV Older Drivers</p> <p>Safe Driver Checklist</p> |
| <p>T3.5 Educate older drivers on vision changes that occur naturally with age and potential interventions to improve eyesight.</p> | <p>MAGIC Municipalities, COAs, Emerson Hospital</p> | <p>AAA Senior Driving: Vision</p> |
| <p>T3.6 Share Roadwise Rx, an online tool, to help older adults understand how their medications may affect them and their driving.</p> | <p>MAGIC Municipalities, COAs, Emerson Hospital</p> | <p>Roadwise Rx</p> |

Goal 4. Improve older adults’ knowledge of and access to transit services.

| Regional Strategies | | |
|--|--|--|
| Strategy | Potential Partners | Examples |
| T4.1 Assess and inventory all current older adult transit services and active transportation resources in MAGIC municipalities. Disseminate inventory to residents in an easy to read guide. | MAGIC Municipalities, COAs, RTAs, Local Area Hospital | Senior Transportation Resource and Information Guide |
| T4.2 Convene a working group to develop a strategy to inform older adults of all transit services and active transportation resources available within and outside of the MAGIC communities. | MAGIC Municipalities | |
| T4.3 Provide trainings for older adults on how to use Ride Match, a one stop searchable directory of public, private, and accessible transportation options in Massachusetts. | MAGIC Municipalities | Ride Match |
| T4.4 Provide regional travel instruction for older adults that could range from transit orientation, familiarization, or travel provided either through COAs or by establishing a transportation buddy or old adult ambassador program. | MAGIC Municipalities, MassMobility | Age Friendly Colorado Springs (pg 20) |

HOUSING NEEDS ASSESSMENT

In national surveys, most older adults indicate a preference for aging within their existing community, and a similar share say that they would like to stay in their current home as long as possible.¹¹ Surveys, focus groups, and interviews with older adults in the MAGIC region show a similar preference for remaining in their current home and community. MAGIC residents also emphasized the importance of housing options for older adults to downsize within the community as well as policies and services to ensure older adults' homes support their health and independence as they age.

In a region like MAGIC, where the housing stock is primarily detached single family homes, older adults face particular challenges to aging in place. The cost of housing (rent or mortgage payments), property taxes, and routine upkeep can result in high housing cost burdens for older adults. Single-family housing environments also provide poor access to services, social networks, and transportation for older adults without access to a vehicle. However, across any housing type, lack of accessible features in the home can undermine the safety and mobility of frail older adults and people with disabilities.¹²

Household Composition and Tenure

There are 65,022 households in the MAGIC region, of which 31 percent consist of at least one person age 65 and older. There are currently more households with children (38 percent) than with older adults, but household composition in MAGIC is expected to change as the population of children decreases and that of older adults continues to grow. This change in composition will impact both household size and the share of the population living alone. A large share of homes with older adults already consist of one person living alone (Figure 11).

Housing Terms and Concepts:

Housing Cost Burden: A household is considered cost-burdened when it spends more than 30% of its income on housing. When a household spends more than 50% of its income on housing, it's considered severely cost-burdened. Being cost-burdened can affect a household's ability to afford other necessities such as food, clothing, healthcare, and transportation

Naturally-occurring affordable housing: market-rate housing that is relatively affordable, often due to its smaller scale. Generally, housing that costs less than 30% of a household's income is considered affordable.

Deed-restricted Affordable Housing: spelled with a capital A and H, is legally required to cost no more than 30% of a household's income and available to income-eligible households only. The U.S. Department of Housing and Urban Development (HUD) defines eligible households as households with earnings that amount to 80% of the Area Median Income or less.

¹¹ AARP (2018). *Home and Community Preferences Survey*

¹² Additional background on each community's housing characteristics and needs can be found within their most recent Housing Production Plan and Planning Department websites.

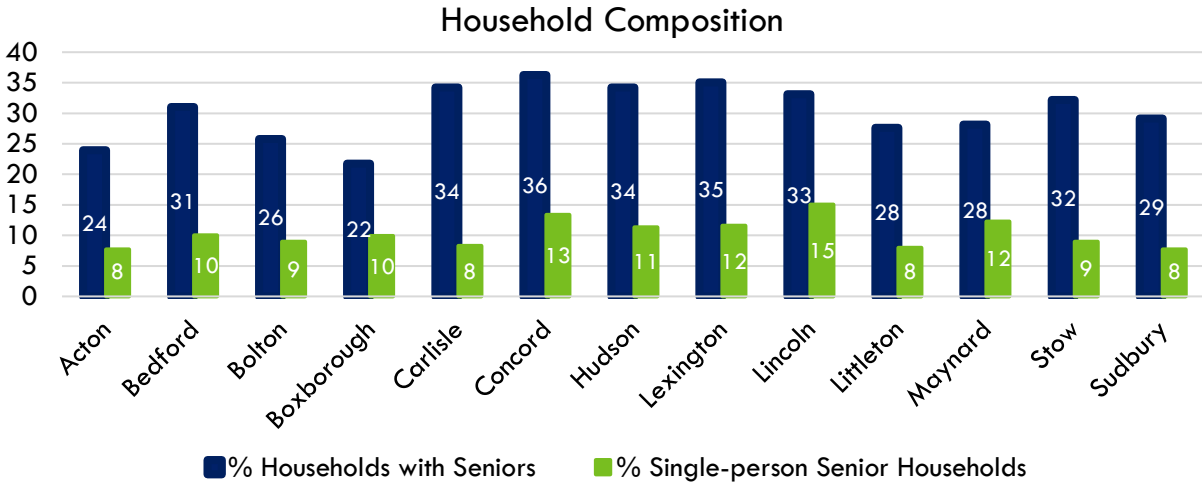


Figure 11. The share of single-person older adult households is likely to increase as the overall share of older adult households increases across MAGIC municipalities. Source: American Community Survey 2013-2017.

High homeownership rates are a defining feature of the MAGIC sub-region. The rate of owner-occupied households (79 percent) is higher compared to the MAPC region overall (58 percent).

43 percent of Acton adults age 85 and over are renters.

The share of older adult households that reside in owner-occupied housing is likewise high across MAGIC municipalities. The homeownership rate among households headed by someone age 65 and over is at least 70 percent across MAGIC. However, at least one in five households headed by an older adult rent in the following five towns: Bedford, Concord, Lexington, Lincoln, and Maynard (Figure 12). Age Friendly housing strategies must be sensitive to the needs of renters as well as homeowners.

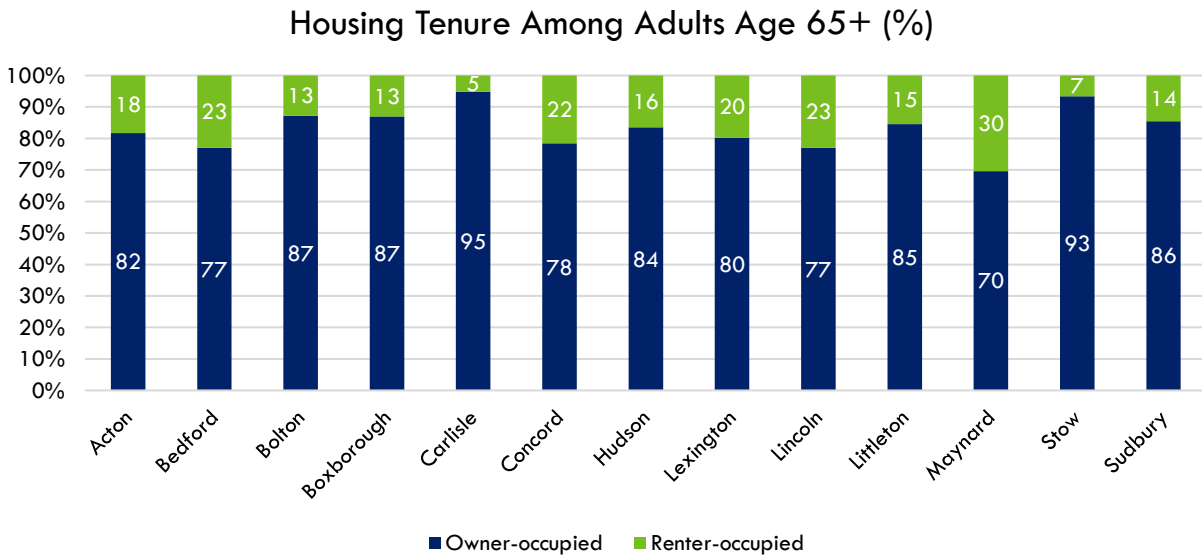


Figure 12. The majority of older adult households in MAGIC are homeowners, while renters comprise more than one fifth of older adult households in several communities. Source: American Community Survey 2013-2017.

Housing Need #1: Affordable Housing

Home values and rents in MAGIC have steadily increased over the years and are now well above recession era levels. Participants in focus groups expressed concern about the lack of affordable housing options within MAGIC and how residents “have to leave the area to find affordable rent.” Both homeowners and renters report challenges with housing costs. In a region with few rental units, renters struggle to find units that they can afford. Home appreciation in the MAGIC region has also exacerbated challenges for older homeowners with fixed incomes who must cover additional property taxes as well as ongoing maintenance costs. Some focus group participants additionally reported seeing a higher incidence of homelessness within the community and expressed frustration at the lack of sufficient shelter beds or affordable housing for this population.¹³

Among Acton residents surveyed:

76% think that it is important to have affordable age-restricted housing options for adults of varying incomes available in their communities.

While housing costs burdens are lower in MAGIC (29 percent) than across the MAPC region (37 percent), more than a quarter of residents in most MAGIC municipalities are cost burdened, meaning they pay more than 30 percent of their income on housing. At least a third of cost burdened households across all communities are severely cost burdened (Figure 13).

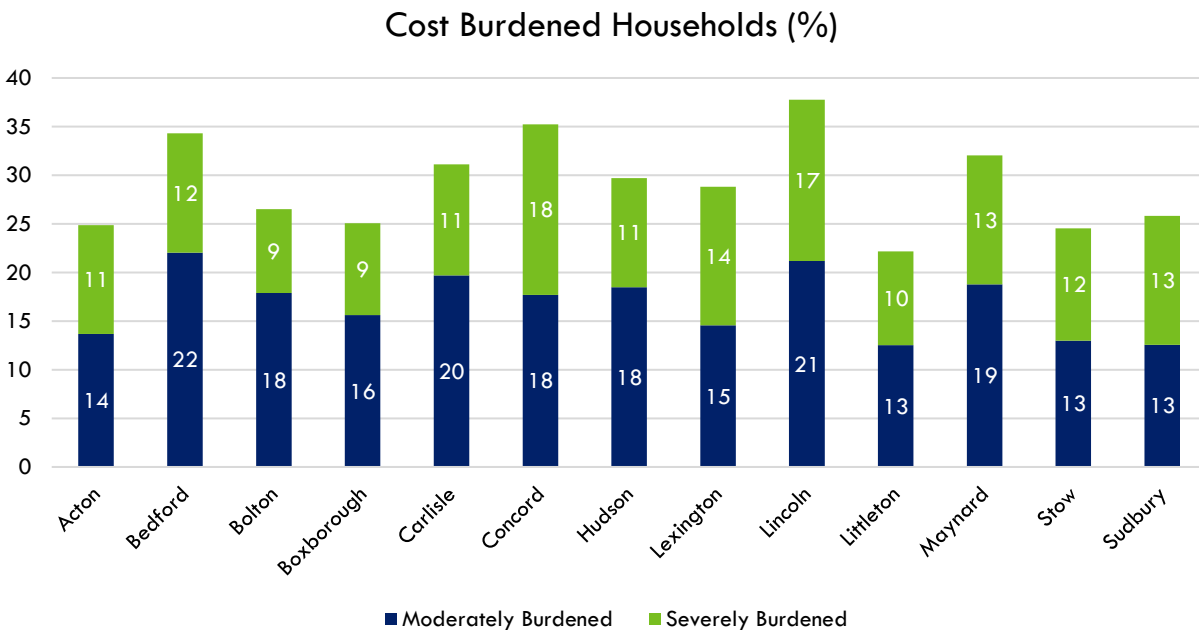


Figure 13. Moderately/ severely cost burdened is defined as paying 30-50% / over 50% of income on housing. Source: American Community Survey 2013-2017.

¹³ Metro West Region (2016). *Community Health Needs Assessment*.

Cost burdens among older adult exceed those of the overall population in each of the MAGIC municipalities.¹⁴ However, older renters experience cost burdens at similar or even much higher rates than older homeowners, even though renters are a smaller share of older adult households. Over half of older adult renter households are housing cost burdened in Acton, Bedford, Bolton, Carlisle, Concord, Lincoln, and Stow (Figure 14).

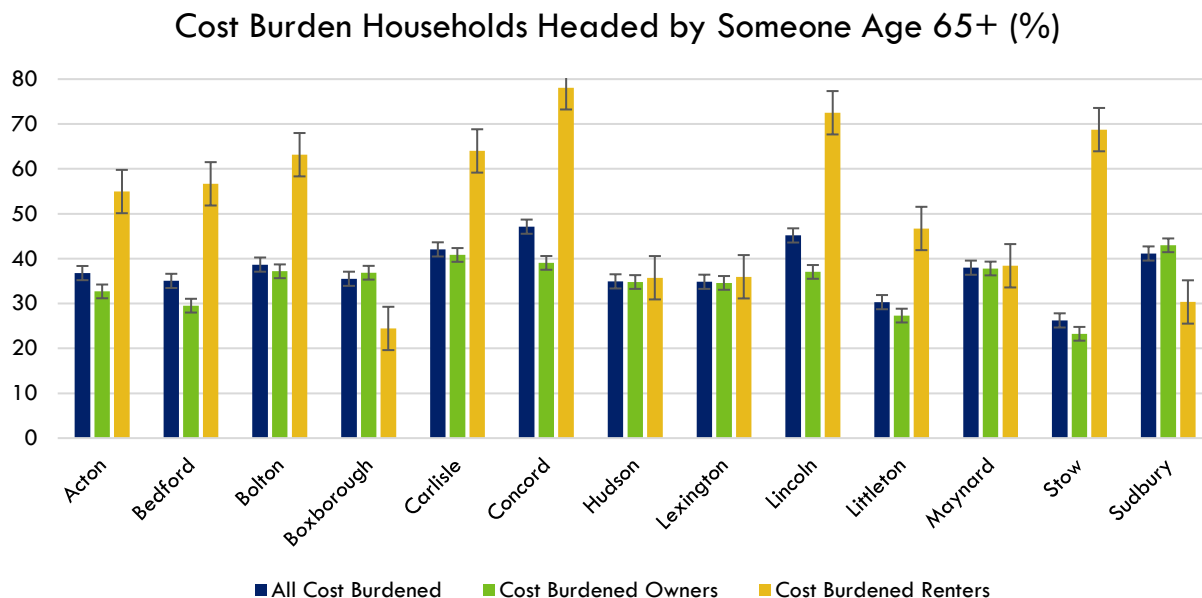


Figure 14. Older adult renters face the highest rates of housing cost burden among MAGIC households. Source: American Community Survey 2013-2017.

There is a risk that the disparities in cost burdens between owners and renters will expand across the region as some older homeowners transition to renting. National trends indicate that the share of older renter households rises for those age 70 and over, as household preferences and needs change.¹⁵ The need for lower-maintenance housing and homes with accessibility features or supportive services may drive older households in the MAGIC region to transition to renting. For example, older adults age 55-79 in Bedford stated a preference for aging in a single-family home, while adults 80+ indicated that they would prefer to live in assisted living communities.¹⁶

MAGIC has few rental options and not much of it is affordable to low- and moderate-income households. 2018 rental listing data shows what prices and availability someone trying to rent in a MAGIC town might encounter today (Figure 15). Homeowners who purchased their homes at a time of lower housing prices and may have even paid off their mortgages, would likely encounter housing costs that are much higher than what they have historically paid.

¹⁴ Although, the 25-34 age cohort experiences higher rates of cost burden than adults 65 and older in three municipalities: Bedford (49% vs. 35%), Carlisle (78% vs. 42%), and Lincoln (74% vs. 45%) and statistically similar rates of cost burden in four municipalities, when factoring in the margin of error: Acton (31% vs 37%), Hudson (34% vs 35%), Lexington (35% vs. 35%), and Stow (23% vs. 26%).

¹⁵ Joint Center for Housing Studies (2016). *Projections and Implications for Housing a Growing Population: Older Households 2015-2035*.

¹⁶ Center for Social and Demographic Research on Aging. (2018). *Aging in Bedford: A Community Needs Assessment*. University of Massachusetts, Boston.

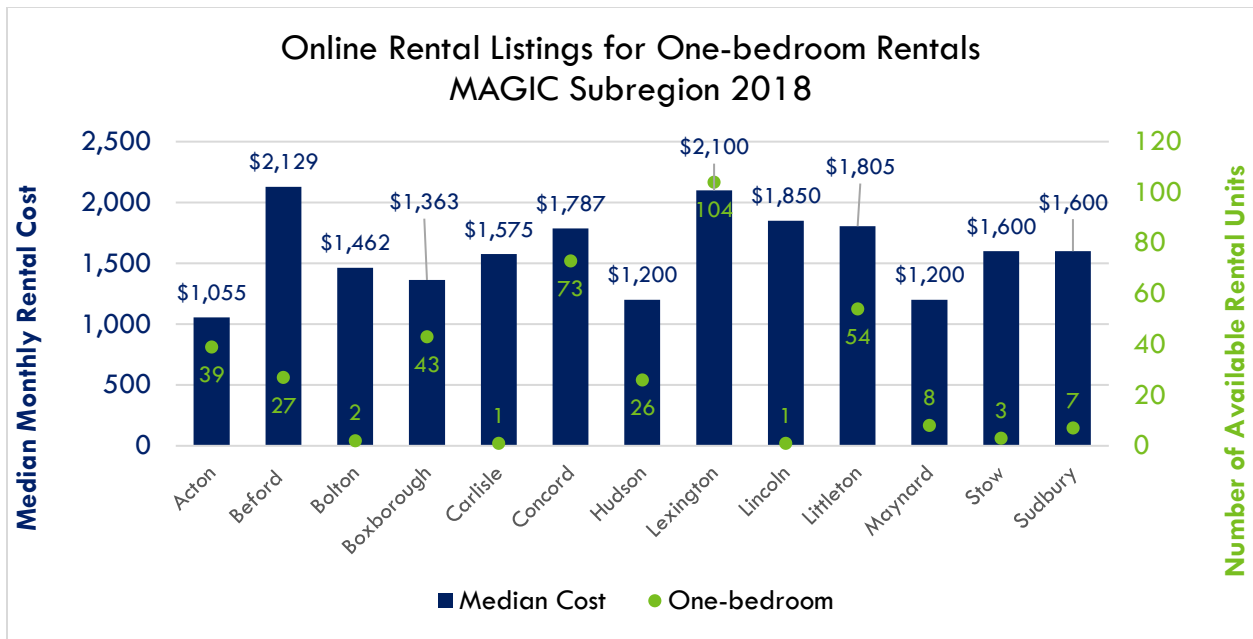


Figure 15. Many MAGIC towns have high rental costs and few rental listings. Source: MAPC Online Rental Listings Database, 2018.

The share of Deed-restricted Affordable Housing varies across MAGIC towns from 2.9 to 18.3 percent, with several communities near or below the 10 percent goal established by Chapter 40B (Figure 16).¹⁷ Affordable Housing developers and Public Housing Authorities (PHAs) report high demand and long waitlists for Affordable Housing units and mobile housing vouchers.¹⁸ MAGIC has an acute need for additional affordable rental housing.

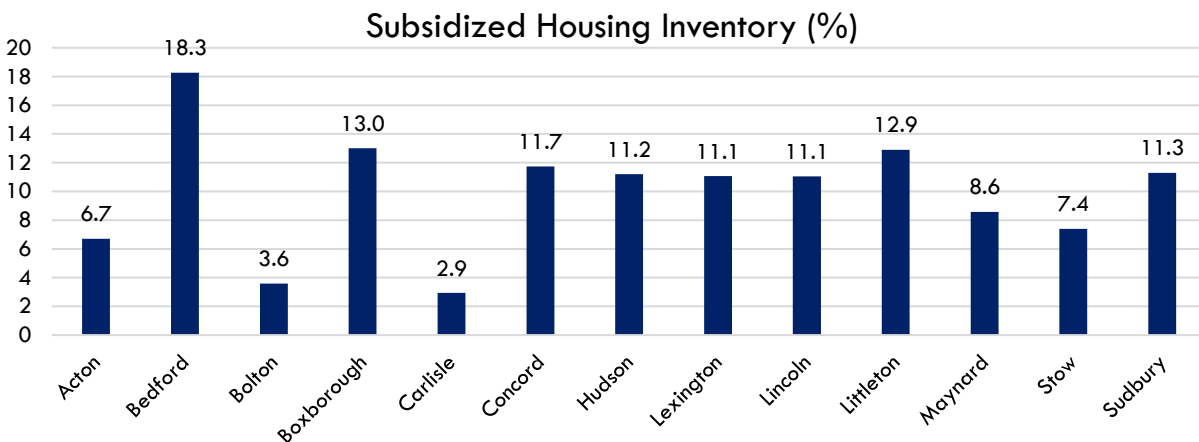


Figure 16. MAGIC communities vary widely in their share of subsidized affordable housing. Source: Massachusetts Department of Housing and Community Development 2017-2019.

¹⁷ Chapter 40B is a state statute that enables Local Zoning Boards of Appeals to approve housing developments if at least 20-25% of the units have long-term affordability restrictions. The goal of 40B is to encourage the production of Affordable Housing in communities across the Commonwealth. Communities with less than 10% of the housing stock in the Subsidized Housing Inventory are open to housing development that does not conform to local zoning.

¹⁸ A mobile voucher is a kind of subsidy that allows a housing agency to pay a portion of your rent for an apartment that you must find in the private market.

HOUSING CASE STUDY: HOME SHARE NOW

Home Share Now connects older adults who want to rent space in their homes to singles in need of affordable housing.

Location Central Vermont

Description Founded in 2003, Home Share Now guides homeowners and potential renters through the matchmaking process. Most homeowners are older adults and people with disabilities. Home Share Now interviews housing providers and potential renters, conducts background checks, facilitates introductions and home sharing agreements, and provides ongoing assistance to matched participants. The organization charges housing providers a fee on a sliding scale, based on a participant's income.

Additionally, the organization runs a program to connect home providers with community volunteers who offer help once a week or twice a month with home maintenance, transportation, and other similar tasks. Home Share Now also runs a conflict resolution program for match participants and residents of affordable and market rate housing developments.

Partners Home Share Now is an independent non-profit overseen by a Board of Directors. The organization began as an initiative of the Montpelier Housing Task Force and was housed under the umbrella of the Central Vermont Council on Aging. The Vermont Community Development Program (VCDP) provided grant funding for the launch and eventual expansion of the home-sharing service. The organization also benefits from volunteer support and partnership with the Ameri-Corps program.

Impact In 2017, Home Share Now paired more than 115 people, 85% of whom were low-income. The average age of home providers is 78, while the average age of home seekers is 56. As a result of the home-sharing, 100% of matched home seekers reported worrying less about money and 74% of matched home providers reported feeling safer and less lonely.

Resources For more information, go to: <https://homesharenow.org/>

Relevant Housing Strategy **Strategy H1.2** Encourage the development of home-share services that help older adults through the matchmaking process and the co-living experience. Models can include intergenerational home-sharing and sharing among older adults.

Housing Need #2: Diverse Housing Options

While many older adult focus group and survey participants have indicated a desire to age in their home, many acknowledge that in the future they may need to downsize to another home that can better meet their mobility needs, requires less maintenance, or can provide easier access to services and amenities. Older adults point to the lack of smaller, affordable housing options in amenity rich locations as significant barriers to downsizing to a home within their community of choice. In addition to the lack of affordable options for older adults to downsize, there is a shortage of housing options that are integrated with supportive services for older adults.

Detached, single-family homes are the predominant housing type in the MAGIC region. They make up more than three-fourths of all units in the majority of MAGIC municipalities (Figure 17). Housing affordability and housing stock diversity are tightly linked. Of the four communities whose single-family home housing supply surpasses 90 percent, three have not met their 10% 40B affordable housing requirement and more than half of older adult renter households are cost burdened.

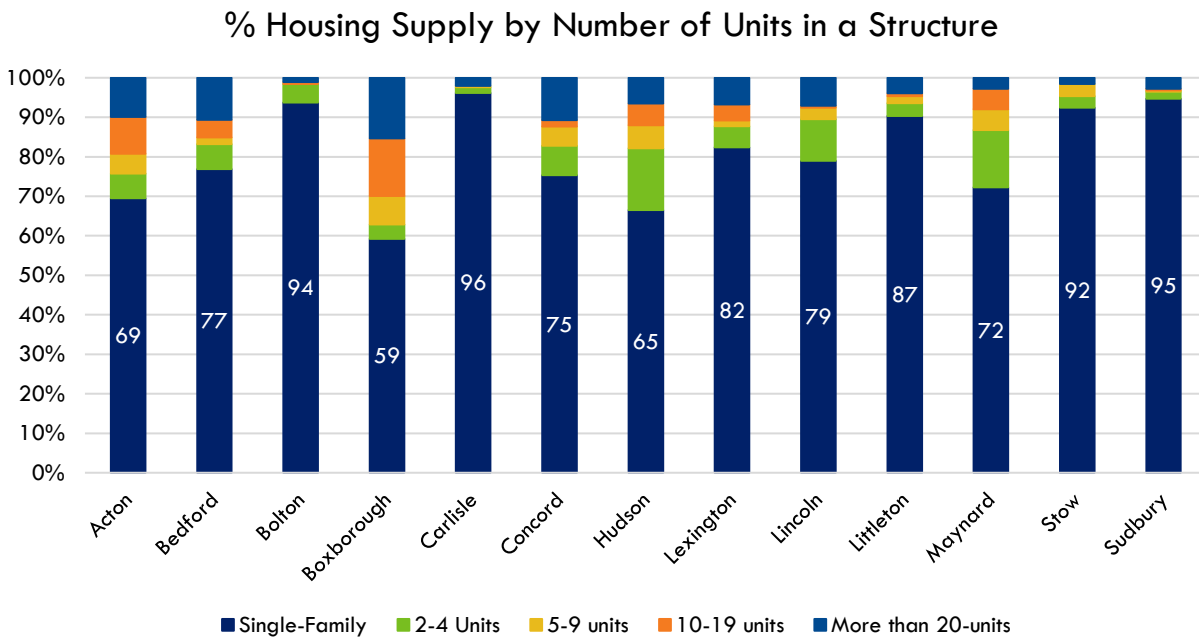


Figure 17. Single-family homes make up more than three fourths of all housing across the majority of MAGIC municipalities. Source: American Community Survey 2013-2017

All MAGIC municipalities technically allow other types of housing beyond single-family homes, but dimensional, lot size, and other requirements highly restrict their development. Combined with approval processes that require even modest density developments to be approved by special permit or town meeting results in these types of development proposals often being rejected. When new multi-family units have been developed, they have often been the result of 40B development processes. Between 2015 and 2017, MAGIC municipalities collectively permitted 2,002 new housing units. Most municipalities permitted only single-family homes in that time period, and a great share of multi-family construction was highly concentrated in just a few municipalities. Boxborough permitted 488 units of multi-family and one-fourth of all housing

construction within MAGIC. Sudbury and Bedford also made a lot of progress on expansion of their multi-family housing stock, permitting 255 units and 89 units, respectively (Figure 18).

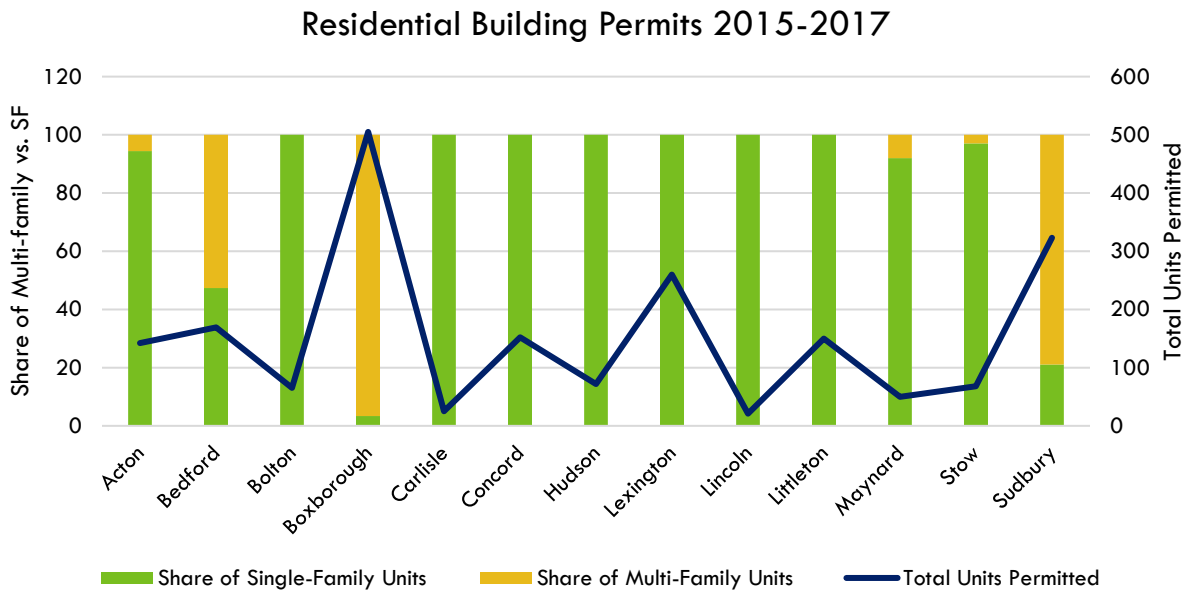


Figure 18. A few communities were responsible for most of the multi-family housing production in the MAGIC region between 2015 and 2017. Source: Census Building Permit Survey 2015-2017.

Some MAGIC municipalities have been successful in guiding development of multi-family homes and housing communities integrated with supportive services for older adults as part of town center mixed-use development and new lifestyle shopping centers. Sudbury’s Meadow Walk is an example of this type of development. Developed on the 50-acre site of a former Raytheon plant, Sudbury’s Meadow Walk combines grocery store-anchored retail, 250 apartments, 60 age-restricted condos, and a 48-unit assisted living facility. Several other MAGIC municipalities are currently weighing multi-family development proposals in their own communities.

In the last few years, there has also been considerable activity within MAGIC on accessory dwelling units (ADUs). Several MAGIC municipalities have recently updated their ADU bylaws.¹⁹ All MAGIC municipalities allow ADUs in at least some districts, but most maintain regulatory barriers that have resulted in small numbers being built. These barriers include permitting protocols, limiting residency to a family member, high parking requirements, and other design requirements (Table 3). Eliminating some of these barriers could result in increased production of ADU’s. For example, Carlisle permitted eight units in the year after updating its by-laws to allow detached units; the town had averaged about one unit a year up until then.²⁰

¹⁹ Recent changes to ADU by-laws: Sudbury (2009), Boxborough (2015), Lexington (2016), Littleton (2017), Carlisle (2017), Concord (2017), and Acton (2019).

²⁰ Dain, Amy. (2018). *The State of Zoning for Accessory Dwelling Units*. The Pioneer Institute.

| Town | By Right (BR) or Special Permit (SP) | Residency Restrictions | Off-street Parking Requirement | Three Years of Permits (2015-2017, unless otherwise specified) |
|-------------------|--------------------------------------|------------------------|--------------------------------|--|
| Acton | BR | No | 1 space | 1 or 2 in 2016, other years not reported |
| Bedford | BR | No | 2 spaces | 3 |
| Bolton | BR | No | Not specified | No Data |
| Boxborough | BR | Yes | 2 spaces | 0 |
| Carlisle | SP | No | Not specified | 10 |
| Concord | SP | No | Not specified | 12 (2014-2016) |
| Hudson | SP | No | 2 spaces | 4 (2014-2016) |
| Lexington | BR | No | Not specified | 14 |
| Littleton | BR | No | 1 space | 5 |
| Maynard | SP | Yes | Not specified | “Approximately 2 permits every 3 years” |
| Stow | BR | No | 2 spaces | No Data |
| Sudbury | SP | No | 1 space | No Data |

Table 3: All MAGIC municipalities allow ADU in at least some districts but maintain regulatory requirements that limit their development. Source: *The State of Zoning for Accessory Dwelling Units*, supplemented with data from MAGIC municipal zoning by-laws.

New housing production can help alleviate current and future demand for down-sizing options, and it is important to emphasize that new housing can be inclusive of many different home types. Survey and focus groups from MAGIC towns show resident support for a diversity of options, such as accessory dwelling units, duplexes, triplexes, and smaller mixed-use development in town centers. Residents have also expressed support for alternatives to age-restricted housing that still provides a communal and supportive environment, such as co-housing developments and home sharing arrangements.

Housing Need #3: Housing Accessibility and Home Maintenance

More than 75 percent of all homes in MAGIC were built before 1940.

The cost of maintenance and the lack of accessible or energy saving features within older homes pose significant economic and quality of life barriers for adults as they age. Accessibility, especially, becomes more important as adults age, and their physical limitations increase. As noted earlier, the share of adults age 65 to 74 with a disability is 14 percent, but the share increases to 40 percent for adults age 75 and over.²¹ There is little data available on accessibility features within MAGIC homes, but it is unlikely that more than a small fraction

have even the most basic accessibility features: single-floor living, no-step entry, extra-wide hallways and doors, electrical controls in accessible locations, and lever-style handles on doors and faucets.²²

As the share of older adult MAGIC residents increase, more people are likely to seek out housing that includes accessibility features. MAGIC municipalities' housing plans unanimously support policies that encourage developers to integrate accessibility beyond what is already required by law into new construction. The Department of Housing and Community Development recently updated design standards for state-funded housing projects, consistent with the state's Age Friendly Action Plan.²³

Older adults who wish to remain in their homes may need to make modifications to their homes to better accommodate their mobility needs. According to the Aging in Bedford Needs Assessment, two-thirds of older adult homeowners reported needing home modifications to improve their ability to live in their homes, but 9 percent report needing home modifications that they cannot afford. Older adults in other MAGIC towns expressed the need for similar support for assistance related to home modifications. Most MAGIC housing plans specifically reference the Home Modification Loan Program offered by the South Middlesex Opportunity Council as an available resource. This program offers no- and low-interest loans of up to \$30,000 to modify the homes of older adults and individuals with disabilities. However, there are additional barriers that MAGIC communities could help address for older adults, such as education and resources on home assessments, modification design, finding and hiring qualified contractors, and other cost barriers. MAGIC communities could also strategically outreach and deploy tax relief programs for income-eligible older adults to encourage homeowners to use the extra income for home modifications.

MAGIC residents also expressed support for resources and services that ease home maintenance for cost-burdened older adults and people with physical impairments. There are several existing state and local programs to assist with weatherization and home repair that towns would like to see better promoted or expanded. Additionally, residents also expressed support for seasonal services, such as lawn work or snow removal.

²¹ American Community Survey 2013-2017

²² Joint Center for Housing Studies (2014). *Housing Americas Older Adults*. The Joint Center for Housing Studies tabulated shares of homes with accessibility features using data from the US Department of Housing and Community Development 2011 American Community Survey.

²³ DHCD DRAFT Low Income Housing Tax Credit Qualified Allocation Plan 2020-2021

Housing Need #4: Integration of Housing with Supportive Services

Integration of housing and services becomes increasingly important as people age and require more assistance with daily tasks and personal health maintenance. A variety of options exist as individuals' care needs increase, including reliance on family caregivers, in-home support services, and supportive senior housing communities.²⁴ Survey, focus group, and municipal housing plans indicate support among MAGIC residents for a wide spectrum of services in both in-home and progressive senior housing settings.

Across MAGIC municipalities, Councils on Aging and Minuteman Senior Services²⁵ already facilitate access to a variety of older-adult focused services, including meal delivery, homemaking, in-home health services, housing referrals, transportation, wellness activities, and caregiver support. MAGIC communities identified a need to increase awareness of these services and to grow cross-departmental and cross-sector relationships to expand the range of services available to older adults.

Cost remains the most significant barrier to accessing both in-home services and supportive senior housing. Even as these services have expanded, they have primarily targeted higher-income older adults. Many middle-income older households cannot afford the expense of in-home services and supportive senior housing, but do not qualify for government-funded options. The state funded Home Care program administered by Minuteman Senior Services allows for older adults who are over income to pay a co-pay on a sliding scale. Some programs also have relatively higher income eligibility criteria, such as the PACE program and the Frail Elder Waiver (also administered by Minuteman). Yet, many older adults feel pressured to spend down their assets in order to qualify for supportive services, especially as their support needs increase. Delaying access to supportive services may lead to more rapid decline in health and pre-mature institutionalization for some adults.²⁶

Program of All-Inclusive Care for the Elderly (PACE)

Most adults would prefer to age in their own home rather than in a nursing home. PACE provides frail, older adults the option of continuing to live in community as they receive individualized care and social services. The cost of this program depends on an individual's income and assets, but most participants receive assistance through Medicaid.

There are several examples of Affordable Housing organizations supporting residents' ability to age in place by partnering with the PACE program, such as Harborlight House in Beverly.

Fallon Health's PACE program, Summit ElderCare, is the largest in New England and serves most communities within MAGIC.

²⁴ For the purposes of this plan 'Supportive Senior Housing,' includes independent living, assisted living, skilled nursing facilities, and continuum of care communities (various levels of supportive service environments in one development).

²⁵ Minuteman Senior Services is MAGIC's Aging Services Access Point (ASAP). ASAPs are private non-profit agencies with governing boards that serve and represent people age 60 and older. They provide the following services for older adults in their area: information and referral, case management, intake and assessment, development and implementation of service plans, monitoring of service plans, and investigation of abuse and neglect.

²⁶ Pearson, C.F. et al. (2019). *The Forgotten Middle: Many Middle-Income Seniors Will Have Insufficient Resources for Housing and Health Care*. Health Affairs.

HOUSING CASE STUDY: BMC COMMUNITY WELLNESS TEAM

This innovative health and housing partnership integrates a Community Wellness Team within senior housing to improve health outcomes and housing stability among residents.

Location Boston

Description With support from Boston Medical Center (BMC), the Elders Living at Home Program (ELAHP) partnered with Madison Park Development Corporation and Winn Management to pilot a community-based Wellness Team at Smith House, a 132-unit affordable senior housing development. This pilot embeds a Community Health Advocate and a Community Wellness Nurse to provide services that will improve health and housing outcomes and maximize independence for residents. Started in 2018, the two-year pilot seeks to demonstrate that health care utilization and overall health care costs will decrease, and housing stability will increase by providing these targeted services in the community. ELAHP staff act as liaisons between healthcare providers and housing development staff, support residents with personal health planning and maintenance, and encourage residents to participate in wellness activities.

Partners BMC Elders Living at Home Program has been providing intensive case management services to older adults at risk of or experiencing homelessness since 1986 with the goal of helping them to access and maintain safe, affordable permanent housing so that they can live healthier, more meaningful lives. In 2017, BMC announced a \$6.5 million investment over five years to support a wide range of affordable housing initiatives. The hospital made these investments in recognition of the impact housing insecurity and homelessness have on for healthcare outcomes.

Impact Partners have reported better care management among residents (e.g. improved health literacy, medication management, adherence to appointments) and coordination between property management and healthcare providers to support recovery after resident discharge from medical facilities. Based on these early outcomes, BMC is developing Wellness Team partnerships with other housing developers.

Resources Read the [press release](#) to learn more about this and other Boston Medical Center housing partnerships.

Relevant Housing Strategy **Strategy H3.5** Strengthen partnerships between healthcare providers and housing developers to stimulate collaboration and shared funding of on-site services, healthy housing, and elder supportive housing.

HOUSING STRATEGIES

Goal 1. Expand housing choice and affordability so that older adults can remain in their community as their housing needs and preferences change.

| Regional Strategies | | |
|--|--|--|
| Strategy | Potential Partners | Examples |
| H1.1 Conduct outreach, education, and engagement to generate public support for diverse housing types and affordable housing programs. Provide resources to assist affordable housing non-profit developers and housing advocacy groups with education and advocacy efforts. | MAGIC Municipalities, COAs, CHAPA, MSGa, RHSO, CDCs | Citizens' Housing and Planning Association (CHAPA) Municipal Engagement Initiative |
| H1.2 Encourage the development of home-share services that help older adults through the matchmaking process and the co-living experience. Models can include intergenerational home-sharing and sharing among older adults. | MAGIC Municipalities, COAs, RHSO, Minuteman Senior Services, Private or Non-Profit Home-Sharing Platform Organization | Home Share Now Affordable Living for the Aging Nesterly |
| H1.3 Promote participation in existing older adult property tax relief programs (e.g. deferral, work-off, exemptions). Develop an inventory of programs and publicize those programs through diverse outreach methods that are integrated with outreach methods for other relevant programs (e.g. home modification). | MAGIC Municipalities, COAs | Acton Property Tax Relief Program Booklet MACOA Property Tax Relief Outreach Strategies |
| H1.4 Promote participation in utility assistance programs to reduce housing cost burdens for older adults with limited incomes. Develop an inventory of programs and publicize those programs through diverse outreach methods. | MAGIC Municipalities, Investor-owned and Municipal Utility Providers, COAs, SMOC | Low Income Home Energy Assistance Program |
| Local Strategies | | |

| Strategy | Potential Partners | Examples |
|---|---|---|
| H1.5 Encourage the development of smaller units and denser housing development (e.g. townhomes, duplexes, multifamily housing), especially in town centers and along commercial corridors. | MAGIC Municipalities | |
| H1.6 Encourage mixed-use development in town centers and along commercial corridors to provide older adult households with more options for downsizing with easier access to community resources. | MAGIC Municipalities | |
| H1.7 Remove regulatory and financial barriers to the development of Accessory Dwelling Units (ADUs) on existing residential lots. Barriers to ADU's include high lot size requirements, occupancy restrictions, development fees, off-street parking requirements, and restrictive minimum square footage requirements. Financial incentives can include grants and low-interest deferred loans. | MAGIC Municipalities, Lending Institutions (e.g. banks, CDFIs) | AARP the ABCs of ADUs The Backyard Homes Project |
| H1.8 Encourage the development of accessible and adaptable units through a Senior Housing or Visitability by-law that requires or provides regulatory incentives to developers that include accessible and adaptable units in new developments (e.g. density bonuses, parking reduction, lot size waivers, expedited permitting). | MAGIC Municipalities | Littleton Senior Housing By-Law |
| H1.9 Adopt an inclusionary housing by-law to encourage development of homes affordable to lower income households by private developers. A by-law can require a percentage of affordable units in new developments and/or provides incentives (e.g. density bonuses, parking reduction, lot size or unit size waivers, expedited permitting) to stimulate the development of affordable units. | MAGIC Municipalities | MAPC Acton, Bedford, Concord, and Lexington Inclusionary Zoning and Payment in Lieu of Housing Analysis |
| H1.10 Support efforts to establish co-housing developments, which combine typically smaller, private homes with shared common facilities in intentional communities. Support can consist of in-kind or financial support for planning activities, subsidizing affordable units, facilitating land acquisition, etc. | MAGIC Municipalities, Residents (typically initiated by residents rather than developers) | Acton New View Cohousing |

| | | |
|--|-----------------------------|--|
| <p>H1.11 Provide incentives to landlords that commit to rent units at rents at or below market rate to income-eligible households, including older adult households. Incentives can include tax exemptions or abatements, reimbursement for minor repairs and vacancy costs, etc.</p> | <p>MAGIC Municipalities</p> | <p>Provincetown Affordable Housing Rental Exemption</p> <p>Boston Landlord Guarantee Program</p> |
|--|-----------------------------|--|

Goal 2. Improve access to home maintenance, repair, and modification resources that promote life-long safety and independence.

| Regional Strategies | | |
|---|--|---|
| Strategy | Potential Partners | Examples |
| <p>H2.1 Promote existing home modification, repair, and weatherization programs. Develop an inventory of programs and publicize those programs through diverse outreach methods that are integrated with outreach methods with other relevant programs (e.g. tax relief programs).</p> | <p>MAGIC Municipalities, COAs, Southern Middlesex Opportunity Council, Regional Housing Services Office (RHSO), Healthcare Providers</p> | <p>Capital Improvement and Home Repair Resources (RHSO)</p> <p>Home Energy and Modification Assistance (SMOC)</p> |
| <p>H2.2 Facilitate homeowner, landlord, and contractor education on incorporating weatherization and accessibility into homes. Develop and disseminate home modification assessment materials, provide workshops to train homeowners and landlords, and encourage contractors to participate in relevant training and certifications. Disseminate list of qualified contractors.</p> | <p>MAGIC Municipalities, COAs, Minuteman Senior Services, Southern Middlesex Opportunity Council, Regional Housing Services Office (RHSO), Healthcare Providers, Contractors</p> | <p>Age Friendly Berkshires Residential Aging in Place Workbook</p> <p>National Association of Home Builders Certified Aging in Place Specialist</p> |

| | | |
|--|---|--|
| <p>H2.3 Provide coordination and outreach support to promote expansion within MAGIC of the Community Aging in Place - Advancing Better Living for Elders Program, which employs assessments by occupation therapists to make tailored home modifications for low-income older adults seeking to age in place.</p> | <p>MAGIC Municipalities, COAs, Minuteman Senior Services, Southern Middlesex Opportunity Council, Regional Housing Services Office (RHSO), Healthcare Providers</p> | <p>CAPABLE Program</p> |
| <p>H2.4 Provide coordination and outreach support to promote free and low-cost home maintenance services, including assistance with small repairs and household tasks (e.g. lawn care, snow shoveling, home tech support, etc.). Develop volunteer opportunities for residents to assist older adults with home maintenance, where they do not already exist.</p> | <p>MAGIC Municipalities, COAs</p> | <p>AARP Here to Stay: Home Upkeep for All Resource</p> |
| <p>H2.5 Support tenant and landlord education on reasonable accommodations and habitability. Ensure adequate legal services to assist tenants who need help submitting a reasonable accommodation claim and to protect tenants against discrimination related to requests for safety improvements.</p> | <p>MAGIC Municipalities, COAs, Metro West Legal Services</p> | <p>Mass Legal Help Reasonable Accommodations</p> |
| <p>Local Strategies</p> | | |
| <p>Strategy</p> | <p>Potential Partners</p> | <p>Examples</p> |
| <p>H2.6 Develop or improve access to municipal programs providing financial assistance to homeowners for residential property rehabilitation and modification, prioritizing repairs targeting health and safety, energy efficiency, and deferred maintenance.</p> | <p>MAGIC Municipalities, Banks or CDFIs</p> | <p>Capital Improvement and Home Repair (RHSO)</p> <p>Acton, Bedford, Concord, and Sudbury all administer Small Grant Programs.</p> |

| | | |
|---|---|--|
| <p>H2.7 Provide small-scale landlords and housing cooperatives with financial assistance for residential property rehabilitation and modification, prioritizing improvements targeting health and safety, energy efficiency, and deferred maintenance.</p> | <p>MAGIC Municipalities, Banks or CDFIs</p> | <p>St. Paul Rental Rehabilitation Loan Program</p> <p>Washington D.C. Small Building Program</p> |
|---|---|--|

Goal 3. Integrate housing and services to promote housing stability, health, and wellness.

| Regional Strategies | | |
|---|--|--|
| Strategy | Potential Partners | Examples |
| <p>H3.1 Better connect older adults with available housing stabilization services, including advocacy, housing search, counseling, in-home supports, assistance with applications, and increased access to benefits.</p> | <p>MAGIC Municipalities, COAs, Minuteman Senior Services, RHSO, MetroWest Legal Services</p> | <p>Minuteman Senior Services Aging Information Center</p> <p>Metro West Legal Services</p> |
| <p>H3.2 Advocate for increased funding to provide for on-site resident service coordinators in public housing and Affordable Housing developments to address social determinants of health and serve as a bridge to service providers. Encourage under-resourced housing providers to collaborate on service coordination, including joint applications for funding.</p> | <p>MAGIC Municipalities, Public Housing Authorities, CDCs and Other Affordable Housing Developers, Executive Office of Elder Affairs, Local Health Providers</p> | <p>Resident Service Coordinator Funding Notice</p> |
| <p>H3.3 Provide formal pathways for family caregivers, outside volunteers, and healthier residents to enhance services and programming in senior housing.</p> | <p>Public Housing Authorities, Affordable and Senior Housing Developers</p> | |
| <p>H3.4 Promote the development of Villages and Naturally Occurring Retirement Communities, which facilitate independent living through older adult mutual support and social connectedness.</p> | <p>MAGIC Municipalities, COAs</p> | <p>Resource Guide of Villages and Similar Aging in Community Models (EOEA)</p> |

| | | |
|--|---|--|
| <p>H3.5 Strengthen partnerships between healthcare providers and housing developers to stimulate collaboration and shared funding of on-site services, healthy housing, and elder supportive housing.</p> | <p>MAGIC Municipalities, Public Housing Authorities, Affordable and Senior Housing Developers, RHSO, Health Providers</p> | <p>Innovative Models in Health and Housing</p> |
|--|---|--|

APPENDICES

- **Glossary of Terms and Acronyms**
- **Transit Services in MAGIC**
- **Transit Service Coverage in MAGIC**
- **Age Friendly Forum 2017 Summary Notes**
- **MAGIC Age Friendly Events & Activities**
- **Posters: ([link to high resolution poster file](#))**
 - **Regional Profile**
 - **Transportation Needs Assessment**
 - **Housing Needs Assessment**

Glossary of Terms and Acronyms

| Term | Acronym |
|--|----------------|
| Area Agency on Aging | AAA |
| American Association of Retired Persons | AARP |
| Council on Aging | COA |
| Departments of Public Works | DPW |
| Massachusetts Department of Transportation | MassDOT |
| Registry of Motor Vehicles | RMV |
| Regional Transit Authority | RTA |
| Transportation Management Association | TMA |
| Community Development Corporations | CDC |
| Community Development Finance Institutions | CDFI |
| Citizen's Housing and Planning Association | CHAPA |
| Massachusetts Smart Growth Alliance | MSGGA |
| Regional Housing Services Offices | RHSO |
| South Middlesex Opportunity Council | SMOC |

Transit Services in MAGIC

MBTA Commuter Rail Service

The Fitchburg/Wachusett Commuter Rail Line serves the MAGIC region, with five stations in MAGIC towns: Lincoln, Concord, West Concord, South Acton and Littleton.

MBTA Bus Service

Routes 62 and 76 serve parts of Lexington, Bedford and Lincoln. Bus Route 62 has stops in Lexington and Bedford; in these communities, it travels mostly along Route 4 with a terminus at the Bedford VA Hospital. Bus Route 76 has stops in Lexington, Lincoln and Bedford; in these communities, it travels along Routes 4 and 2A with service to Lincoln Lab, Hanscom Civil Air Terminal, and the Bedford VA Hospital. The MBTA busses are accessible to people with disabilities.

Regional Transit Authorities (RTAs)

MAGIC towns are served by three RTAs, the MetroWest Regional Transit Authority (MWRTA), Montachusett Regional Transit Authority (MART), and Lowell Regional Transit Authority (LRTA).

MetroWest Regional Transit Authority (MWRTA) operates 15 fixed-route services (12 of which serve the Worcester Commuter Rail Line and two of which serve the Green Line Monday through Friday), seven commuter shuttles, and one hospital shuttle. It also provides demand response services for older adults and people with disabilities, which includes Americans with Disabilities Act (ADA) paratransit service, where mandated, for those who cannot independently access the fixed-route services. MWRTA serves the MAGIC municipalities of Hudson and Sudbury, and communities outside of MAGIC, Ashland, Dover, Framingham, Holliston, Hopedale, Hopkinton, Marlborough, Milford, Natick, Sherborn, Southborough, Wayland, Wellesley, and Weston. MWRTA also partners with Councils on Aging (COA) within its member communities to provide additional services.

Montachusett Regional Transit Authority (MART) provides public transportation to 22 municipalities in north-central Massachusetts, including the MAGIC towns of Stow, Bolton, Boxborough, and Littleton. It operates 12 local bus routes, five regional bus routes, and shuttles that provide connections to commuter rail, Fitchburg State University, and Lunenburg Town Hall. ADA-eligible paratransit service is available in the same area served by fixed-route service. MART also provides COA services in all of its member communities except Royalston.

Lowell Regional Transit Authority (LRTA) serves 14 municipalities, three of which include the MAGIC towns of Acton, Maynard, and Carlisle. Service is also provided to the Burlington Mall and Lahey Clinic in Burlington and the Wilmington Commuter Rail Station. LRTA also provides curb-to-curb ADA paratransit service to people with disabilities who are unable to use the fixed-route bus service, as well as a curb-to-curb service to older adults within the LRTA service area who are 60 years of age or older.

Transportation Management Associations (TMAs)

Transportation Management Associations (TMAs) are membership based, public-private partnerships of businesses, institutions & municipalities that are joined together under a legal

agreement for the purpose of providing transportation services for commuters. MAGIC towns are served by three TMAs, CrossTown Connect (CTC), MetroWest/495 TMA, and Middlesex 3 TMA.

Whereas most TMAs focus on transportation for employees, CTC has regionalized transit services for older adults and people with disabilities. Acton, Boxborough, Littleton, and Maynard's Council on Aging Shuttles and the Acton MinuteVan Dial-A-Ride and Road Runner services are coordinated under CTC's centralized dispatch call center. For each community, this increased dispatch hours significantly, improved trip efficiency, increased ridership, and decreased cancellations.

CrossTown Connect (CTC) serves the MAGIC municipalities of Littleton, Acton, Boxborough, Concord, Maynard, and Sudbury, and Westford, which is outside of MAGIC. CTC provides the following transit services:

- **Commuter Rail Shuttles:** Two services connect to the South Acton Commuter Rail Station, one service connects several employers with the Littleton/Route 495 commuter rail station, and one service connects downtown Maynard and Acton with the South Acton Commuter Rail Station.
- **COA Vans:** CTC operates COA vans for Acton, Boxborough, Littleton, and Maynard. They are open to people 60 years of age and older.
- **MinuteVan Dial-A-Ride:** Serves Acton, Boxborough, Littleton, Maynard, medical facilities in Concord, and other select locations and is open to all riders ages 12 years and older. The MinuteVan may be requested for any purpose. All vehicles are accessible.
- **Road Runner:** A curb-to-curb shared van open to all people ages 60 and older and people with disabilities within Acton, Boxborough, Littleton, and Maynard.

The MetroWest/495 TMA serves employers and residents of the Framingham region, including the towns of Hudson and Sudbury. The TMA operates the MetroWest Express, which connects the Back Bay neighborhood of Boston with Framingham-area employers.

The Middlesex 3 TMA serves nine municipalities, including the MAGIC town of Bedford. Two shuttles provide reverse-commute commuter service to rapid transit stations. One service connects Alewife Station with Burlington, and the other service connects Haymarket Station and Alewife Station to several employers in Bedford and Billerica.

Municipal Services

Municipal Councils on Aging (COAs) provide support services to older adults, families, and caregivers, and some offer transportation services for these populations. An online COA directory provides a list of COAs by location. Some municipalities also offer local transportation for all residents, such as Lexington's Lexpress bus.

Volunteer Driver Programs

Some municipalities coordinate volunteer driver programs that provide older adults and people with disabilities with free, local and regional transportation to medical appointments.

Massachusetts Ride Match lists Sudbury's Friends in Service Helping (FISH) and Lexington's Friendly Independent Sympathetic Help (FISH) volunteer driver programs.

Private Transit Services for Older Adults or People with Disabilities

Smaller, private for-profit transit services and taxi companies also provide local and regional transportation for older adults or people with disabilities. While these are too numerous to list here, Massachusetts Ride Match (massridematch.org) provides information about these and other transportation providers. It lists private transit services available in Bolton, Boxborough, Carlisle, Lexington, Lincoln, Littleton, Maynard, Stow, and Sudbury.

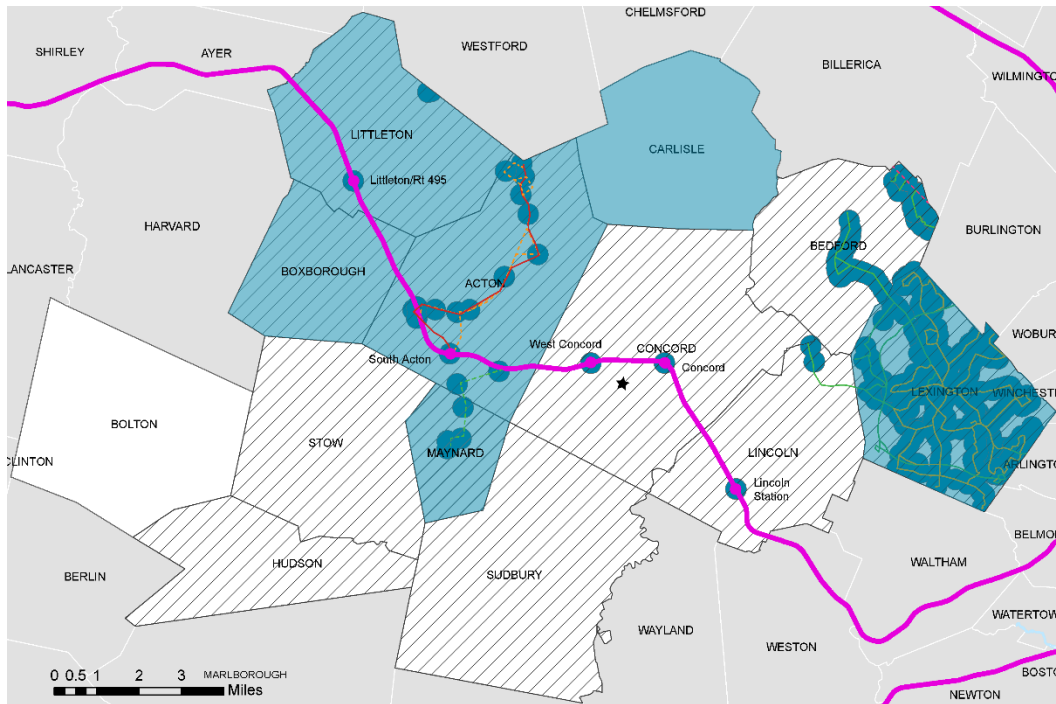
Transit Service Coverage in MAGIC

Legend

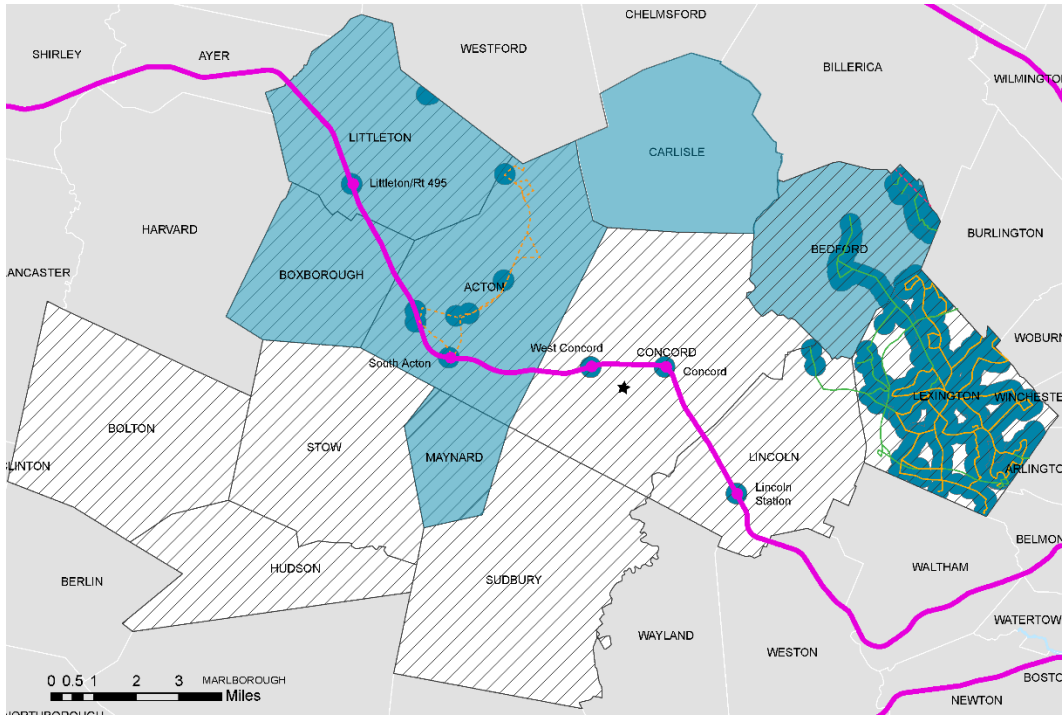
- ★ Emerson Hospital
- MA Towns
- MAGIC Towns
- Fixed Route Service**
 - MBTA Commuter Rail
 - MBTA Bus Routes
 - Express Bus Routes
 - Lowell Regional Transit
 - Cross-Acton Transit (Crosstown Connect)
 - 1/4 Mile Stop Walkshed

Flexible Route Service

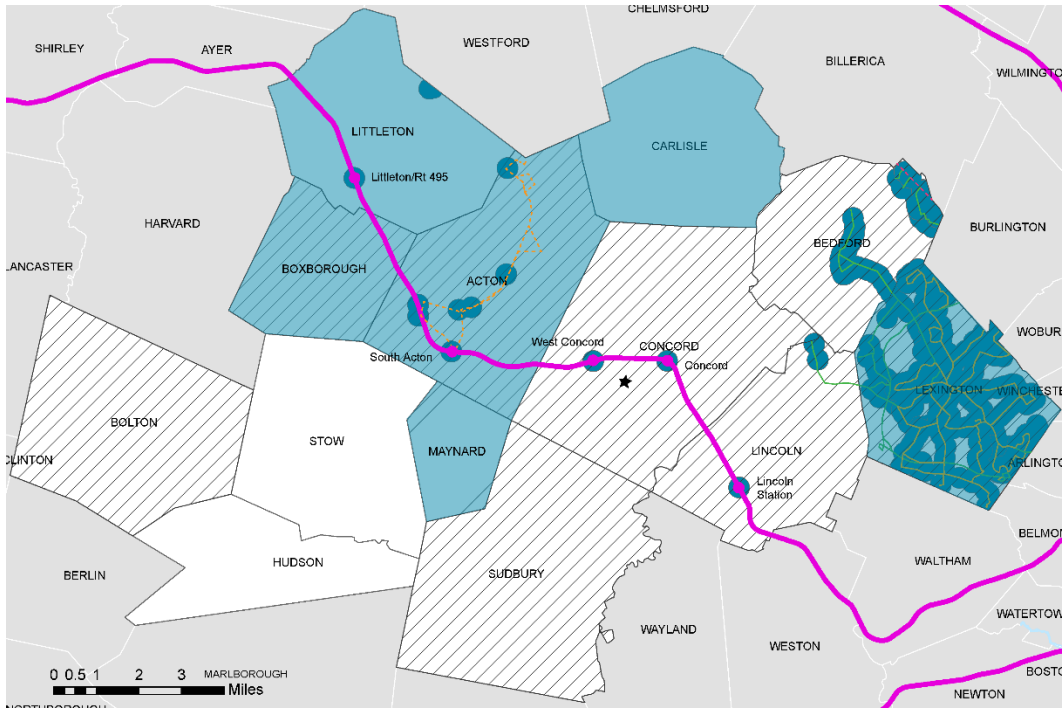
- Public Dial-A-Ride Service
Provided through: Crosstown Connect or municipality
- Age- or Ability-Restricted Dial-A-Ride Service
Provided through: Crosstown Connect, the MBTA, MetroWest Regional Transit Authority, Montachusett Regional Transit Authority, or municipality



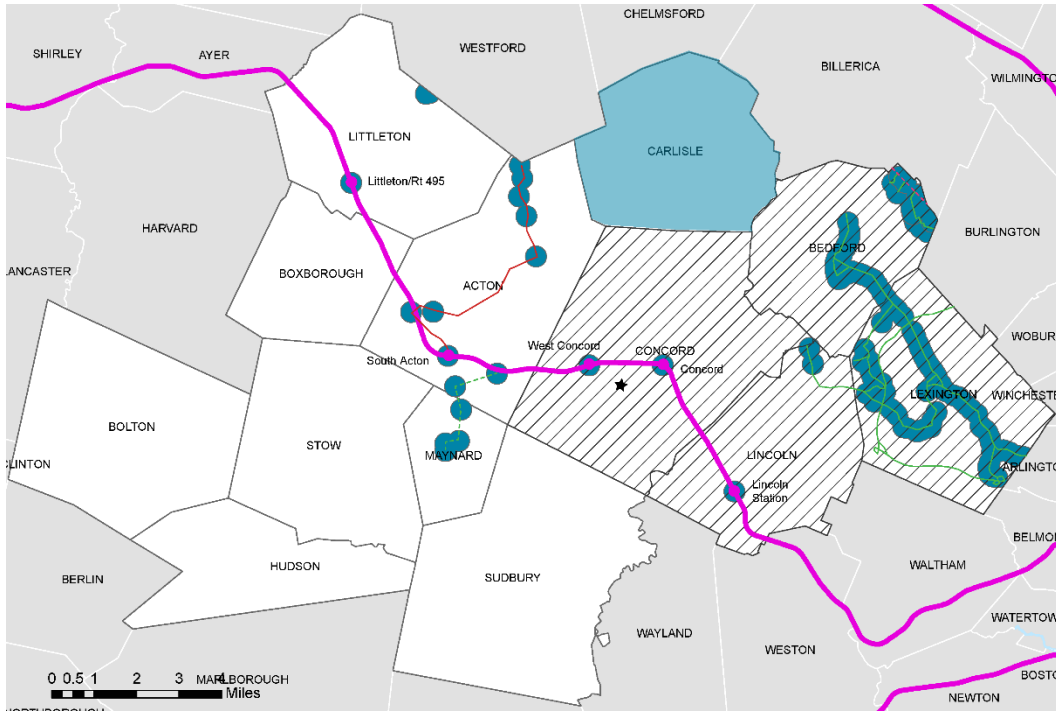
Appendix Figure 1: Weekday MAGIC Transit Coverage: 8 am



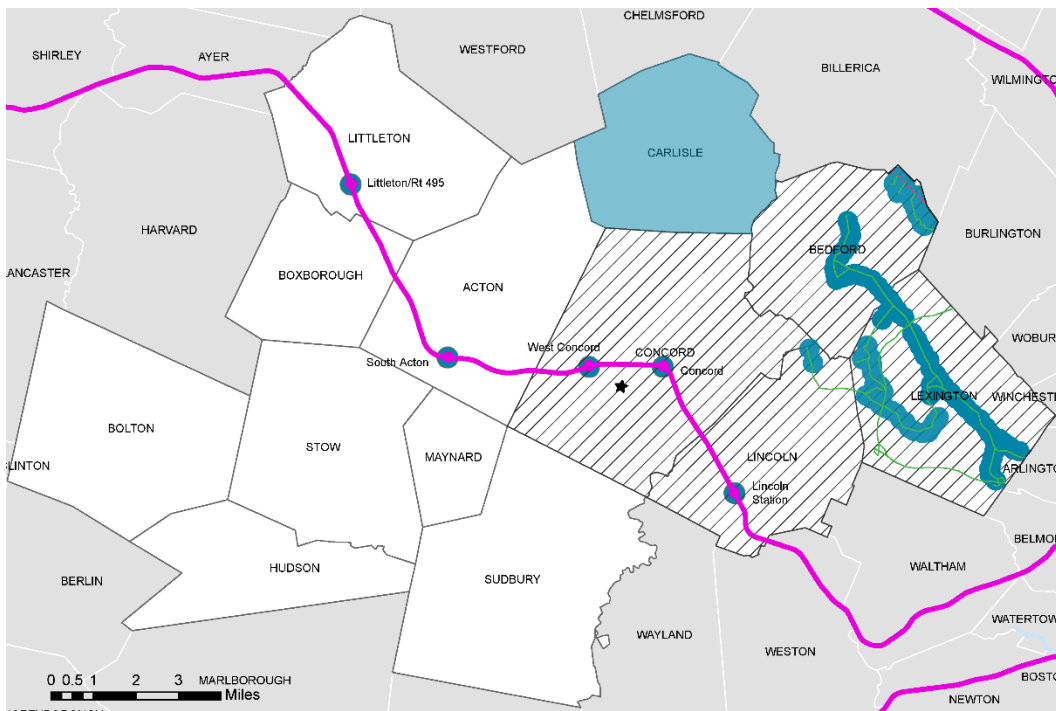
Appendix Figure 2: Weekday MAGIC Transit Coverage: 12 pm



Appendix Figure 3: Weekday MAGIC Transit Coverage: 4pm



Appendix Figure 4: Weekday MAGIC Transit Coverage: 7pm



Appendix Figure 5: Weekend MAGIC Transit Coverage: Saturday

Age Friendly Forum 2017 Summary Notes

Housing

- Municipalities are advancing planning and policies to meet the needs for senior housing; that encourage transit-oriented development; that apply universal design principles; and that connect older adults to important services. Littleton recently established zoning bylaws for Senior Residential Housing.
- There is interest in supporting a variety of housing options to meet the needs of older adults and support aging in the community. There is also interest in ensuring that housing is proximal to local amenities; has shuttle services; and fosters social and intergenerational cohesion, both within housing developments and through community programming. Towns are interested in municipal policy that supports age-friendly and affordable housing options for older adults.

Transportation

- CrossTown Connect is a Transportation Management Association (TMA) that facilitates regional mobility by connecting and providing area transportation services and programs. These include services and programs particularly for older adults, such as accessible transportation services to medical facilities and shopping centers, and specialized and fixed-route services within and between municipalities. CrossTown Connect serves Acton, Boxborough, Littleton, Maynard, Sudbury Westford and Concord. Most of the Councils on Aging in the region also provide shuttle services for older residents.
- The region values affordable transportation services for older adults that are reliable and easy to use. Affordability and ease. The region is interested in models that meet a variety of transportation needs, including at-home pick up and drop off; and service to 'quality of life' locations, in addition to medical and shopping centers. The region also promotes complete streets to ensure safe walking, biking, and active movement. The region is interested in exploring how ride share apps; and short-term, on-demand rentals can fill service gaps.

Outdoor Spaces and Buildings

- The region has significant open space assets for public use, including hiking and biking trails. Municipalities also promote universal design principles of buildings to ensure ease of use and access, and many have complete streets policies in place to support pedestrians and cyclists in safely moving around shared street networks, facilitating access to both open space amenities and buildings.
- Buildings and open space can facilitate healthy and active living, by ensuring the design and amenities of both promote safety and encourage use. The region values open spaces being accessible (easy to navigate, easy to understand conditions of trails or paths, painted curbs, promote "equity at intersections" where traffic is multimodal, longer times at crosswalks, public bathrooms, water fountains); that these include age-friendly amenities (raised community garden beds, shade, places to sit, adult playgrounds/workout stations); and that they facilitate interaction and socializing, and provide opportunity for open space stewardship by older adults. The region also values buildings being physically accessible, and that public buildings take the hearing and sight needs of older adults into consideration.

Civic Participation and Employment

- Municipalities offer programs and services to encourage adult learning, computer skills, and civic engagement. Lexington offers Citizen’s Academy, a 10-week course that introduces residents to municipal government.
- Municipalities provide engagement opportunities for older adults in town planning and political processes, and through volunteer and employment opportunities. Lincoln and Acton have volunteer positions for older adults in municipal offices.
- Municipalities encourage civic participation via approaches that deliberately include older adults. Carlisle and Concord set aside parking for older adults at town meeting to provide greater access and encourage participation.
- There is interest in identifying and streamlining information about municipal and other volunteer opportunities for older adults; increasing such volunteer opportunities; coordinating with transit services so that older adults can have greater access to municipal meetings and events.

Communication and Information

- Municipalities use a variety of communication media and approaches to reach older adults. These include in-person outreach, phone calls and texting, social media, print newsletters, and other methods. Littleton offers Tiger Tech, a program that supports older adults in troubleshooting and using their computers, smart phones, and other devices. Technical support is provided for free by Littleton high school students.
- In addition to the current practices of disseminating information via a variety of avenues and media, there is interest in ensuring information distributed is appropriately multi-lingual and that services accommodate hearing or visual impairments.

Community and Health Services

- Municipalities’ Councils on Aging and Elder Care Services provide preventative health care and wellness services and programs, including those such as Tai Chi, blood pressure checks, falls prevention programming, and cooking demonstrations.
- There is interest in increasing the capacity of health services related to hoarding, mental health, podiatry, and addiction. There is also interest in increasing the capacity of health professionals in understanding geriatric needs and providing services.

Respect and Social Inclusion

- Efforts by municipalities in the region increase their capacity to responsibly and respectfully address the needs of older adults, and particularly those with memory issues. Among others, Concord and Littleton have provided dementia-friendly sensitivity training to first responders and the community. Acton is engaging restaurants in “Purple Table” training that provides diners with quieter and more predictable dining environments.
- There is interest in additional considerations for promoting respect and social inclusion of older adults, including programming that is LGBT friendly and avoiding marketing programming as

'senior' programming, and instead use language that describes the activity event. There is also interest in advertising to older adults about programs like "Purple Table" to increase awareness about them.

Social Participation

- Councils on Aging are active in the region in providing a range of opportunities for activities for older adults to socialize with peers and within the community.
- The region values and provides programming and events that promote educational, cultural and other opportunities including memory cafés, cable television exercise classes, low-cost lunch programs, transportation services to facilitate participation.

MAGIC Age Friendly Events & Activities

Following is a list of regional events, activities, and presentations that have taken place with MAGIC since 2017 to foster discussion about regional age friendly initiatives.

| Event | Date |
|---|---------------------------------|
| MAGIC Forum: Age Friendly Community and Regional Planning | July 27, 2017 |
| Tour: Benfield Farms | August 22, 2017 |
| Webinar: Accessory Dwelling Units, AARP-sponsored. Link to materials | July 18, 2018 |
| MAGIC Meeting: Regional Age Friendly Planning and Bedford's Assessment | March 7, 2019 |
| MAGIC Meetings: Presentations on the Making the Connections regional age friendly transportation pilot program | April 4, 2019, January 29, 2020 |
| Webinar: Working with What You've Got: Strategies for creating affordable, age-friendly housing opportunities in Massachusetts, AARP-sponsored. Link to slides | September 10, 2019 |
| Webinar: Missing Middle Senior Housing: Attracting real estate development and investment and building political will in Massachusetts, AARP-sponsored. Link to slides | September 18, 2019 |
| MAGIC Meeting: Regional Age Friendly Planning presentation | November 7, 2019 |
| MAGIC Forum: MAGIC Healthy Aging Healthy Living Forum Link to materials | January 29, 2020 |

MAGIC Regional Profile

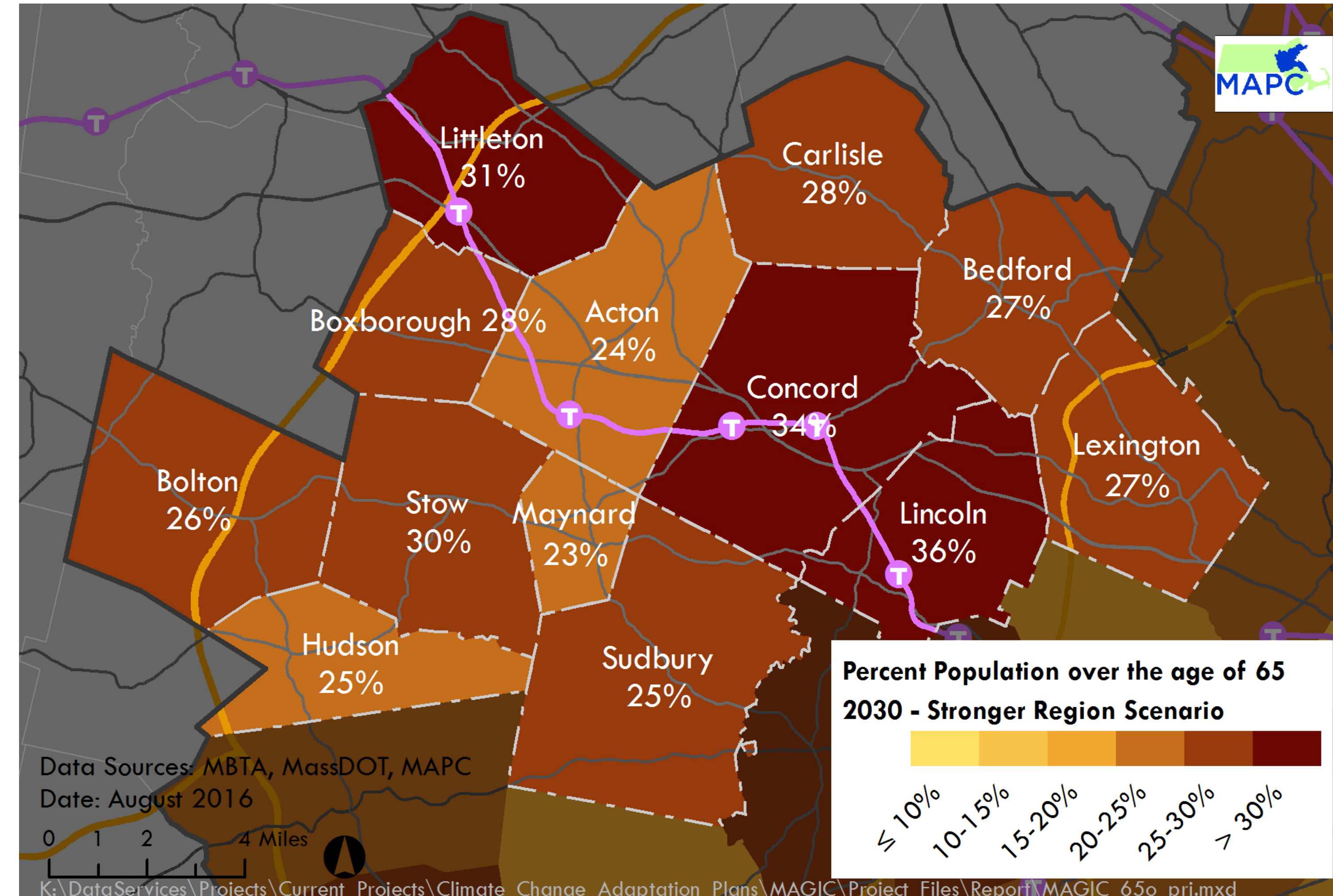


178,740

Total MAGIC Residents

Residents age 65 and older are the fastest growing segment of MAGIC's population. By 2030, 23% of MAGIC's population will be over the age of 65.

% of Population Age 65+ in 2030



Other than English, the most commonly spoken languages are **Chinese, Spanish, Portuguese, French, and Korean.**



69%

Adults age 25+ with Bachelor Degree or Higher



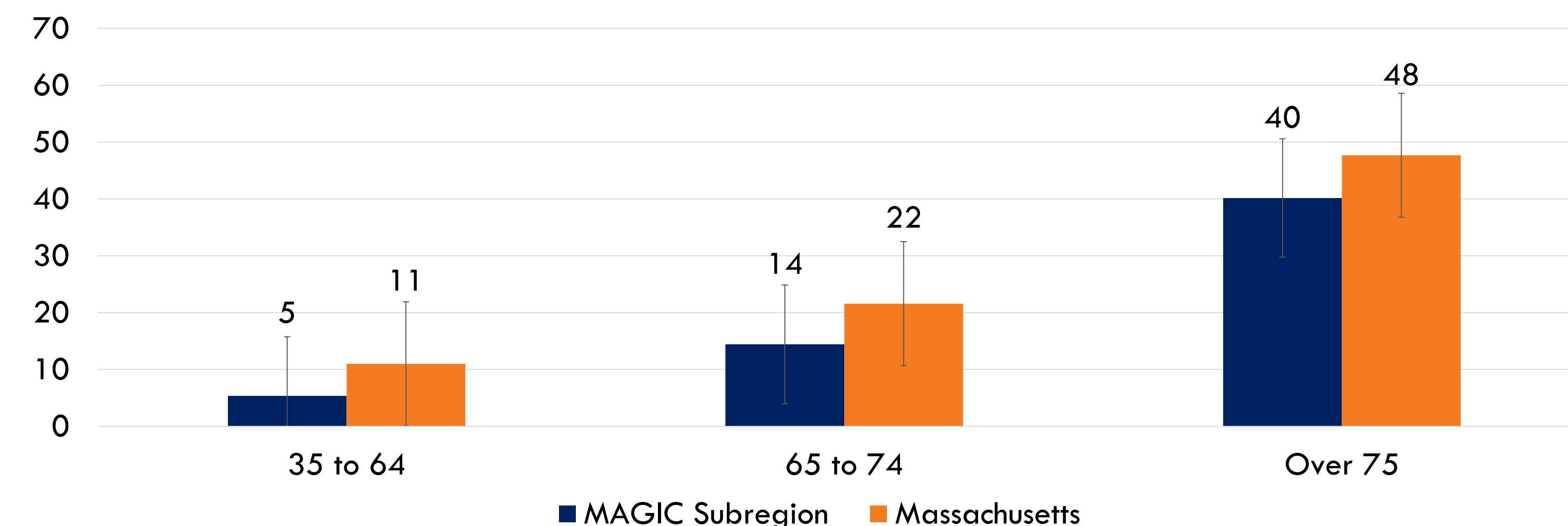
\$83,765 to **\$170,495**

Range in Median Household Incomes across MAGIC



Across MAGIC, individuals with disabilities most commonly experience **hearing, cognitive, ambulatory, and independent living** difficulties.

% Individuals with a Disability by Age



- MAGIC's population has grown slowly over the recent years, resulting in larger populations of older adults and a more ethnically diverse population.
- MAGIC is mostly White, but in recent years populations of color have increased as the number of Asian and Latinx residents has increase by about 157 percent and 83 percent, respectively.
- Residents age 65 and older are the fastest growing segment of MAGIC's population.
- MAGIC residents generally have higher rates of education attainment and higher incomes when compared to Massachusetts residents.
- Health data from 2008 and 2012 suggest that MAGIC residents are generally healthier when compared to Massachusetts residents.
- The share of MAGIC residents with a disability is more than double after age 75 compared with the younger age 65 to 74 cohort.
- A 2018 Emerson Hospital Community Health Needs Assessment found that some of the most prevalent issues for older adults include social isolation, depression, financial instability, and difficulties with transportation.

Sources:
US Census Bureau American Community Survey 2013-2017
MAPC Stronger Region Population Projections 2014
Emerson Hospital Community Health Needs Assessment 2018

MAGIC Housing Profile

Top Housing Needs

Affordable Housing
Diverse Housing Types
Home Maintenance and Accessibility
Integration of Supportive Services and Housing



31%

Households with a person age 65+



79%

Share of homes that are owner-occupied



29%

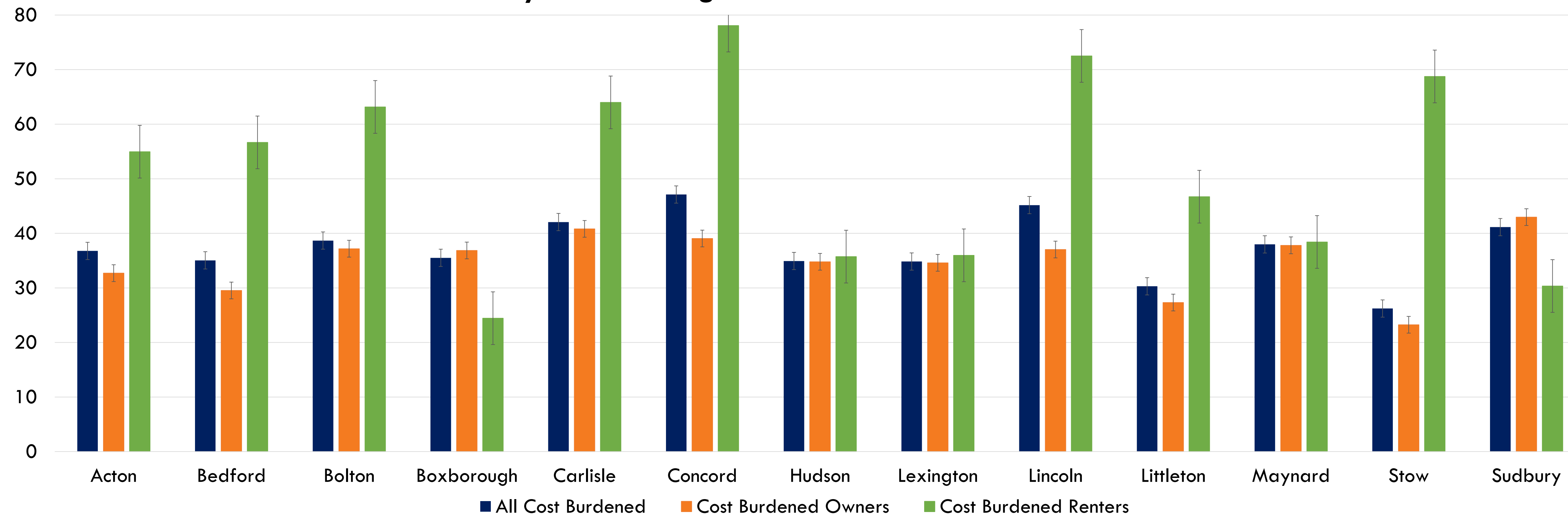
Cost-burdened households



1940

More than 3/4 of all homes were built before 1940

% Cost Burden Households Headed by Someone Age 65+



3 out of 4

Single-family homes exceed 3/4 of all homes in nine MAGIC towns.

2.9 to 18.3%

Share of subsidized affordable housing across MAGIC towns.

Of the four communities whose single-family housing supply surpasses 90%, three have not met their 10% 40B affordable housing requirement and more than half of older adult renter households are cost burdened.



40%

Residents age 75+ with a disability.

Home Accessibility Features tracked by US HUD: Single-floor living, no-step entry, extra-wide hallways and doors, electrical controls in accessible locations, lever-style handles.

- About a third of older adult households in each MAGIC town consist of single-person households. The share of older adults living alone is expected to increase across MAGIC.
- Older renters experience cost burdens at similar or higher rates than older homeowners. At least one in five older households rents in Bedford, Concord, Lexington, Lincoln and Maynard.
- Housing developers and Housing Authorities report high demand and long waitlists for affordable housing units and mobile housing vouchers.
- All MAGIC towns technically allow housing types beyond single family homes, but highly restrict their development. Most towns permitted only single-family homes between 2015 and 2017.
- Most home modification assistance is limited to people with disabilities, which excludes people who want to integrate accessibility features in their home as a preventative measure.
- Cost remains the most significant barrier to accessing both in-home services and supportive senior housing. Many middle-income older households cannot afford the expense of in-home services and supportive senior housing, but do not qualify for government-funded options.

Sources:
US Census Bureau American Community Survey 2013-2017
Massachusetts Department of Housing and Community Development 2017-2019
Census Building Permit Survey 2015-2017
Housing Americas Older Adults by Joint Center for Housing Studies 2014

MAGIC Transportation Profile

Top
Transportation
Needs

Convenient and Accessible Services
Transportation Infrastructure
Driver Independence Support



96%

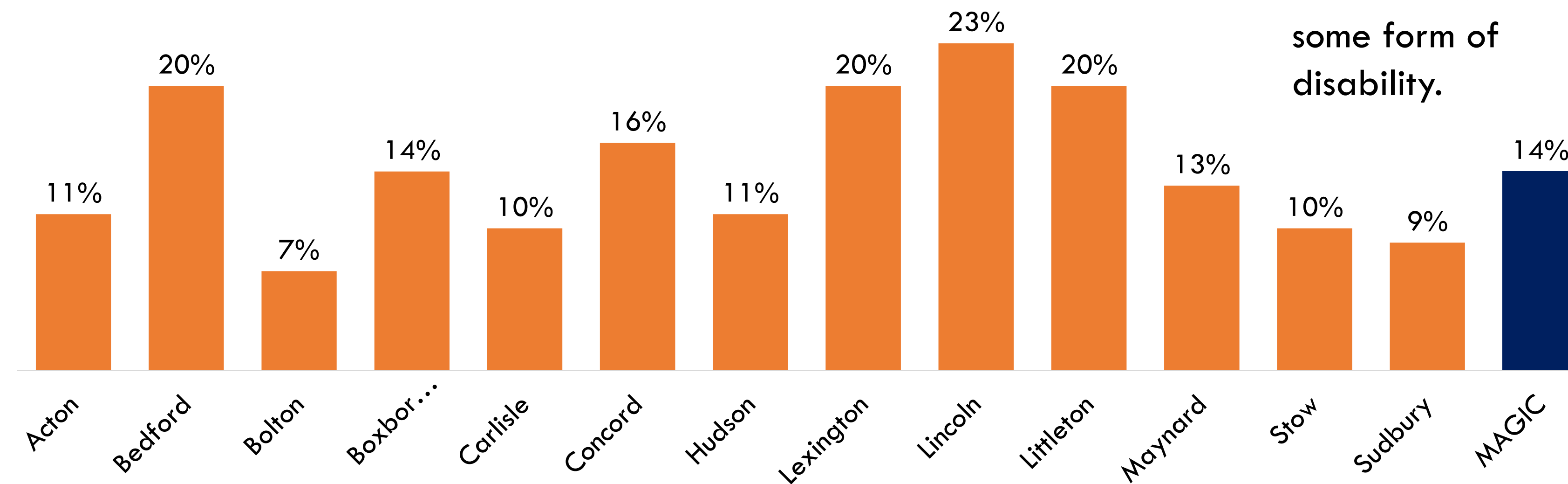
Households have at least one vehicle



1 of 10

Older adults do not have access to a vehicle

Ambulatory Difficulty Among Residents Age 65+



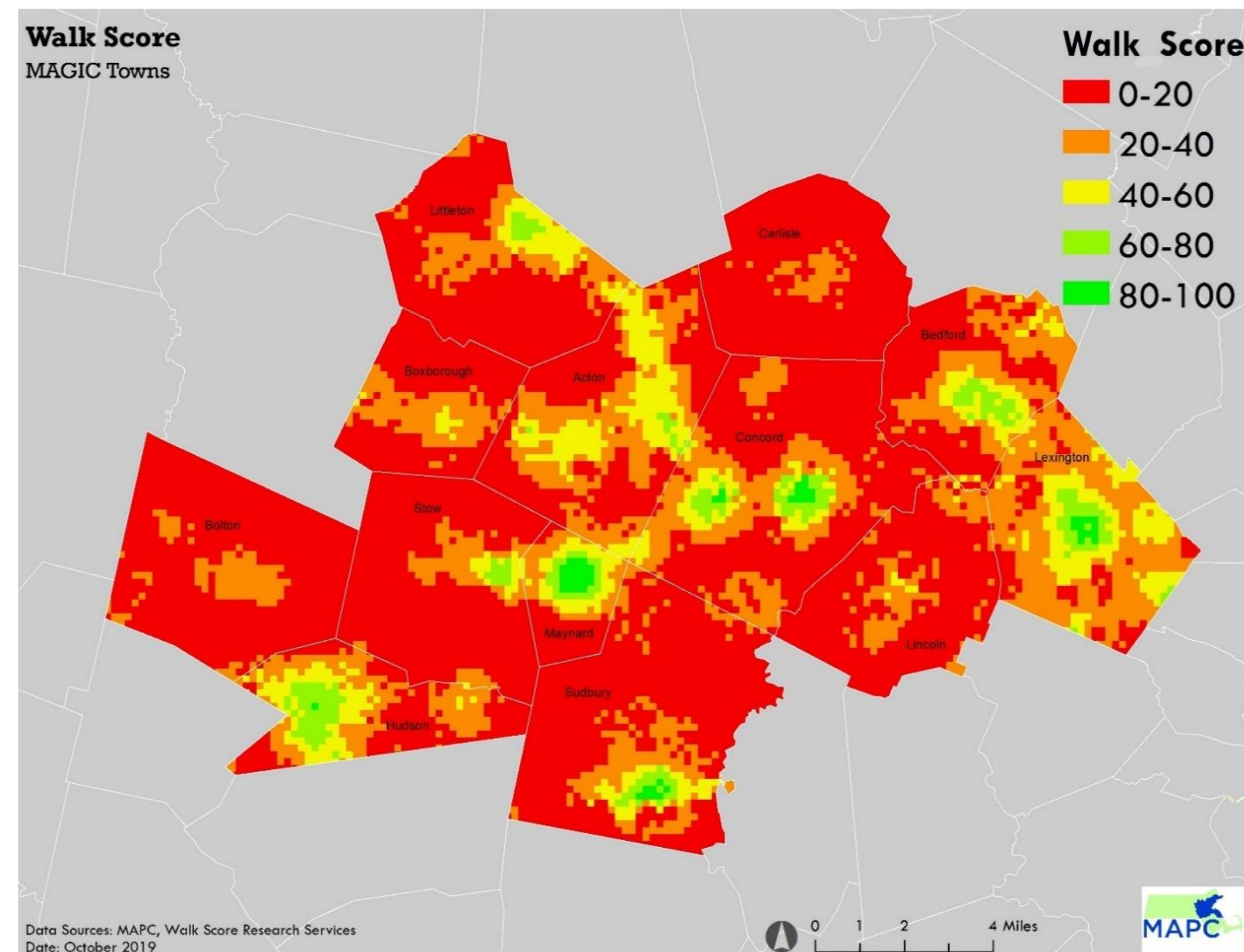
8% of all MAGIC residents live with some form of disability.



100%

All MAGIC communities have Complete Street policies.

The WalkScore characterizes areas by their degree of walkability. **MAGIC towns have limited walkability, with the highest walkability scores in town centers.**



9 of 13

Towns that have received funding for projects ranging from ADA, bike, sidewalk, signage, and crosswalk improvements. Regionally, these represent over \$2.5 million of Complete Streets Funding Program investments.



In recent years, several towns have begun offering bike share programs through Zagster or Lime. The programs enable local bike travel, accessing shared use trails, and connections to transit.

- The low-density, suburban characteristics of MAGIC region lends to the region being largely auto-reliant.
- Nine out of ten of older adults are still driving, which highlights the need to support driving independence.
- About half of adults age 55+ drive who without modifications. As residents age, they increasingly drive with modifications or stop driving altogether.
- MAGIC has a diverse range of transit services that support mobility of the general population, as well as older adults.
- Accessible, convenient, and coordinated transportation options are lacking and impede quality of life according to older adults as well as parents, children and commuters.
- Older residents see their COA as an asset however due to limited capacity and resources, services are not offered often enough for them to be useful.
- MAGIC has extensive regional recreational paths that facilitate biking, walking, and hiking.
- Despite considerable investments to improve multi-modal streetscapes for MAGIC residents, survey sentiments in several MAGIC towns suggest that more improvements are needed in order to meet the needs of older residents and to support safe pedestrian movement and bicycling.

Sources:
US Census Bureau American Community Survey 2013-2017
Massachusetts Department of Transportation, Complete Streets Program website