Age-Friendly Chelmsford Action Plan

January 2021

Town of Chelmsford Department of Human Services
Age-Friendly Chelmsford Core Team
Center for Social and Demographic Research on Aging
Gerontology Institute
University of Massachusetts Boston

Kenneth Lefebvre, Chair
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Patricia Wojtas
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January 11th, 2021

As Chairman for the Chelmsford Select Board, I know that Chelmsford is already at the forefront of age friendly communities in Massachusetts and we want to ensure that we continue to be a livable community for all.

Almost a year ago, we endorsed the Commission on Aging's application to join the World Health Organization/AARP Network of Age-Friendly Communities, allowing Chelmsford to join the growing number of communities becoming Age-Friendly in the United States.

That action began the planning process that culminated in this Age-Friendly Chelmsford Action Plan. Many of Chelmsford's services and programs that already exist fall into each of the Age Friendly domains highlighted in the Action Plan.

An Age Friendly Chelmsford enables people of all ages to actively participate in their community. An example of this can be seen by the effort and planning that has gone into our playgrounds and parks, our libraries, our Center for the Arts and our Senior Center. These facilities and programs ensure the inclusion of all our community residents. These ongoing efforts allow people to stay healthy and active at every age and offer services and support to those who may need assistance, allowing them to stay safe and independent in their communities of choice.

The process and vision outlined in the Age Friendly Chelmsford Action Plan summarize necessary steps for our community to take to become more livable for individuals of all ages. We want to create environments that are truly age friendly, and this requires action across Town departments along with our business partners and community organizations.

Our goal is to ensure Chelmsford continues to lead the way for a livable, bright, and productive community that is inclusive and open to all. Thank you to the Age Friendly Chelmsford Core Team who worked collaboratively to engage the community to address the growing needs of an aging demographic and shape this strategic direction.

We all remain committed to achieving the recommendations of this plan while evolving with the emerging needs of the community today. Chelmsford is dedicated to taking active steps towards becoming more inclusive and age friendly so that all residents can feel they lead safe, fulfilling and happy lives.

Sincerely,

Kenneth M. Lefebvre
Chairman, Select Board

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Acknowledgements

Chelmsford is fortunate to have sustained, enthusiastic support from its elected Town officials, its Town employees (including department heads and directors), Town Boards and Committees, residents, and business partners (banks, hospitals, home-care providers, and others). Representatives of each of these groups contributed to the development of this plan and continue to provide support and leadership in pursuing the Age-Friendly Chelmsford initiative.

Members of the Age-Friendly Chelmsford Core Team are as follows:

Dan Ahern, Deputy Chief, Chelmsford Police Dept
Evan Belansky, Chelmsford Community Development Director
Michael Bloom, LifeLinks CLASS
Diane Boisvert, Council on Aging Board
John Bowles, Resident
Fred Brusseau, Council on Aging Board, Core Team Co-Chair
Kathleen Canavan, Director, Chelmsford Public Facilities
John Carroll, Tandem Care Associates
Paul Cohen, Chelmsford Town Manager
Virginia Crocker-Timmins, Vice Chair, Chelmsford Select Board
Angela DeAngelis, Benchmark
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Sue Rosa, RN, CHO, Chelmsford Health Director
Gary Ryan, Chief, Chelmsford Fire Dept
Shaun Shanahan, Building Commissioner
Thomas Shane, Brookdale Senior Living
Debra Siriani, Director of Human Services, Chelmsford Senior Center; Core Team Co-Chair
Anne Smith, Council on Aging Board, Chelmsford Commission on Disabilities
Paul Smith, Chelmsford Committee on Disabilities
Dianne Sperry, Council on Aging Board
Vickie Turcotte, Assistant Director, Chelmsford Public Library

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Background

Chelmsford is a scenic community with easy access and close proximity to Boston, the Atlantic coastline, and the White Mountains of New Hampshire. Surprising and breathtaking beauty in nestled trails, beaches, and pathways give Chelmsford that small town feel and reflect its rural past. Chelmsford's history is alive, embraced, and proudly preserved.

Chelmsford was founded in 1653 as a farming community and incorporated as a town in 1655[1]. Many historic buildings and the Forefather's Burial grounds are maintained and cherished by the community.[2] Chelmsford takes pride in opportunities for volunteerism, civic engagement, social participation, and recreational activities. The Chelmsford Senior Center, Library, Center for the Arts, and many faith-based organizations offer a wide variety of options for social participation. The Senior Center provides multiple supportive resources including an Adult Social Day Program, Companion Respite Care, and Friends Café.

The town of Chelmsford was recognized as one of the top 100 Best Places to Live in the *U.S. Money Magazine* in 2007, and again in 2011,[3] and the school system is ranked among the best in the Commonwealth.[4] In the 2019 Greater Lowell Community Needs Assessment featuring Chelmsford, the top three reported community strengths were a sense of community and social connections, diversity, and the number of resources that exist to help people. Other strengths mentioned were a positive sense of identity, sense of pride in the community, and appreciation of history and culture.

The community of Chelmsford offers many welcoming intergenerational and multicultural events throughout the year. Residents celebrate the traditions of annual fairs and festivals through a calendar of events that includes the Cultural Exchange Festival; February Winterfest; a Farmer's Market between June and September; the July 3rd and 4th Country Fair and Parade; September Fall Fest; and a Holiday Prelude and Tree Lighting in December.

Demographic patterns in Chelmsford indicate that the community will include more older residents moving forward. Projections suggest that by 2030, more than one out of three Chelmsford residents will be age 60 or older (see **Appendix A** of this report). Older residents represent an asset to the community and frequently take on disproportionate commitments to

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[1]See http://www.chelmsfordgov.com/CHCwebsite/PDF_files/Brief_History_with_Timeline.pdf
[2]See http://www.townofchelmsford.us/9/Community
[3]See https://www.townofchelmsford.us/9/Community
[4]See https://www.usnews.com/education/best-high-schools/massachusetts/districts/chelmsford/chelmsford-high-9334

volunteer and civic engagements; capacity to take on these valued activities may be strengthened as the older population expands in number. At the same time, preparing for its aging population offers the opportunity for Chelmsford to re-evaluate its services, systems, and environmental features to ensure that they align with the needs and accommodations required by an older population.

As a means of planning for its growing older population, Chelmsford established an Age-Friendly Chelmsford Core Team meant to strengthen the community as a place to live. Chelmsford is committed to promoting policies that foster healthy aging. Key goals for the community include establishing and safeguarding features that accommodate changing health needs, and strengthening opportunities to contribute and participate with fellow residents. Town leaders are dedicated to the process of identifying and pursuing the necessary steps to promote successful aging and to improve the quality of life for all ages.
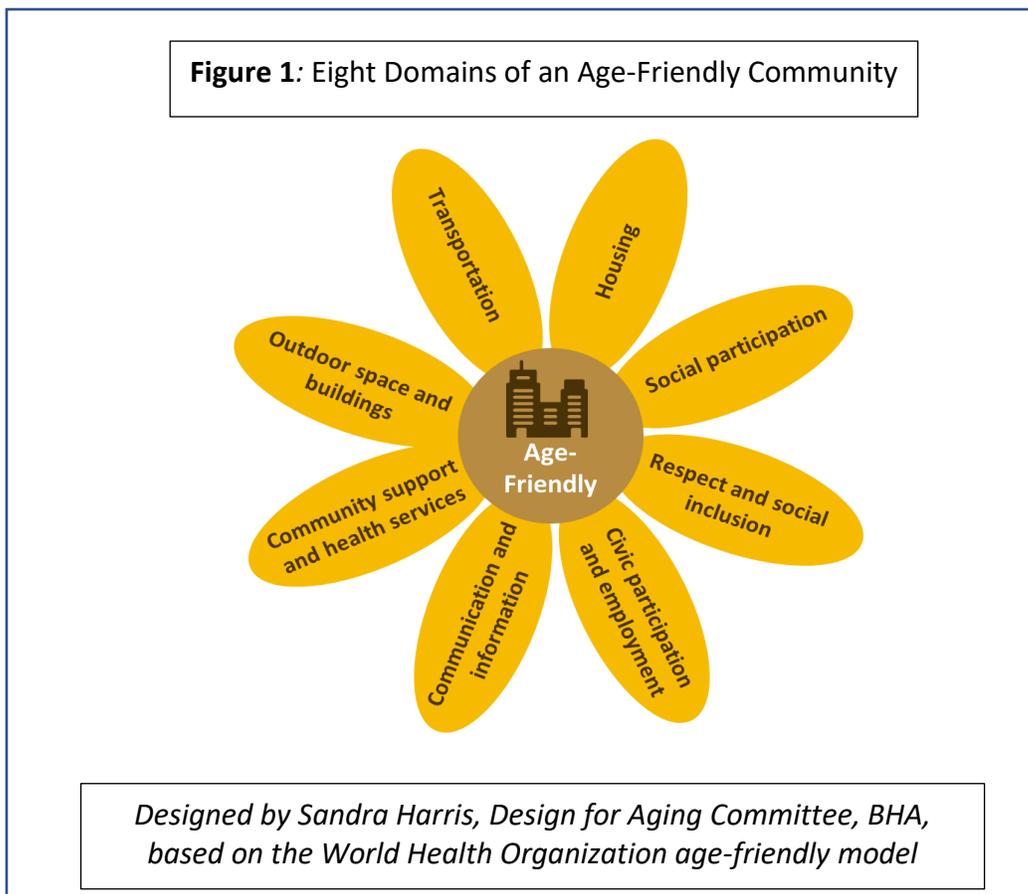
What is an Age-Friendly Community?

The Age-Friendly framework was developed by the World Health Organization (WHO). According to WHO, an age-friendly community is one where people participate, are connected, remain healthy and active, and feel they belong—no matter their age. Through assessment, planning, action, and evaluating progress, communities all over the world are taking steps to improve their social and physical environments as a strategy for promoting health and well-being throughout the life course.

The Age-Friendly model includes a conceptual framework (domains) for describing areas within a community relevant to healthy aging. The model also lays out a process intended to ensure repeated consultation with the community, collective reflection, action, and evaluation.

Domains

The Age-Friendly framework includes eight domains of community life that intersect with livability, accessibility, and the ability to thrive within the community. Within each domain, elements are identified relevant to affordability, appropriateness, and accessibility. (See **Figure 1 below.)** Chelmsford's conceptualization of these domains is outlined below and used to organize the remainder of this Action Plan.

Figure 1: Eight Domains of an Age-Friendly Community

Designed by Sandra Harris, Design for Aging Committee, BHA, based on the World Health Organization age-friendly model

As the framework for its age-friendly process,
Chelmsford focuses on the following domains of livability:

- ❖ <u>Housing</u>: promoting the availability of a range of affordable, age-friendly housing options as well as housing modification programs for aging in place.
- ❖ <u>Transportation</u>: strengthening the availability of safe and affordable modes of private and public transportation.
- ❖ <u>Community Support & Health Services</u>: ensuring access to home-based care services, health clinics and programs that promote wellness and active aging.
- ❖ <u>Outdoor Spaces & Buildings</u>: ensuring the availability of safe and accessible recreational facilities.
- ❖ <u>Respect and Social Inclusion:</u> ensuring that all residents feel included and respected in the life of the community.
- ❖ <u>Social Participation:</u> creating and facilitating access to programs that promote ethnic and cultural diversity, multigenerational interaction and dialogue, access to leisure and cultural activities, and opportunities for older residents to socialize and engage with their peers as well as younger people.
- ❖ <u>Civic Participation & Employment</u>: supporting access to paid work and volunteer activities for older residents, including opportunities to engage in the formulation of policies relevant to their lives.
- ❖ <u>Communication & Information</u>: ensuring access to communications technology and other resources that enable older residents to connect with their community, friends and family, and remain aware of the local resources and assets available to them.

Age-Friendly Chelmsford seeks to consider the needs of
residents with dementia and their care partners
in developing the goals and actions developed in this Action Plan.

Process

Steps taken in developing an Age-Friendly Community include several phases of listening to the community, committing to and carrying out a plan, and evaluating progress (see **Figure 2** below). Briefly, in step one local principles are defined in conjunction with building partnerships, creating a vision, and recruiting community members for involvement. Through these efforts, initiative goals are prioritized. Step two involves assessing community needs, focusing on environmental and population-based features that reflect age-friendliness, as well as those that pose a challenge to this goal. The third step includes developing an Action Plan, which may be thought of as a "road map" to define programs and interventions that will be pursued in the process of becoming an age-friendly community. This report represents completion of the third step. Subsequent steps involve implementing promising interventions, including programs (such as evidence-based health promotion activities) as well as environmental modifications (such as expanding traffic-calming features at key intersections). As programs and modifications are put in place, evaluations focus on assessing outcomes (that is, were the proposed modifications implemented appropriately?) as well as impacts (that is, have well-being, health, and quality of life been improved by the improvements put in place?).

Figure 2. Process of Developing an Age-Friendly Community

| Define | Assess | Plan | Implement | Evaluate |
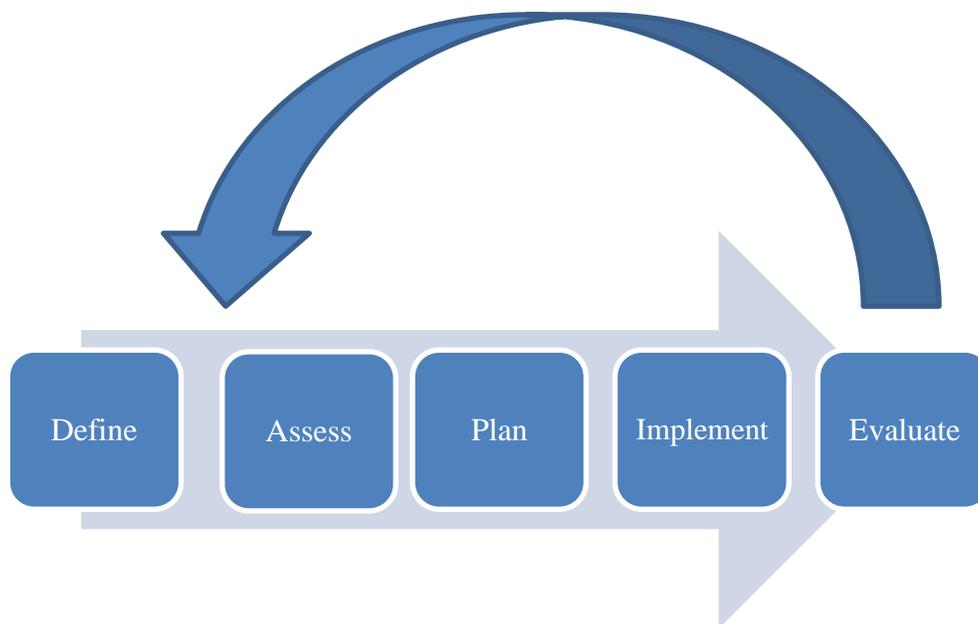
Experiences of communities throughout the world make clear that each community will pursue its Age-Friendly initiative in a somewhat unique way. Local conceptualizations will shape the initiatives, programs, and partnerships put in place; they will also shape the research and measurement used in support of the effort. Ultimately, the Age-friendly framework requires that
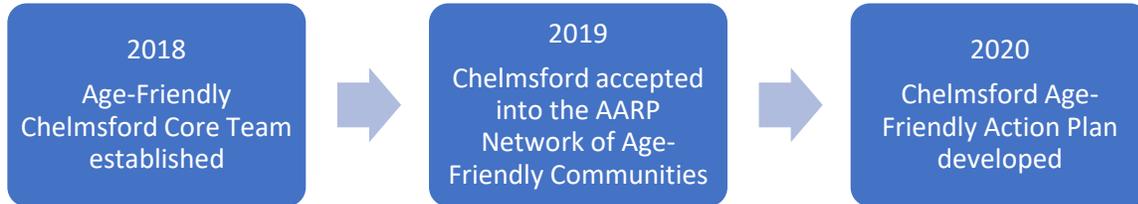
environmental features are defined and evaluated relative to the characteristics and resources of residents actually living in the community. An initial task of any community's effort is therefore to identify elements that residents feel are "age-friendly."

Chelmsford's Progress to Date

An Age-Friendly Chelmsford Core Team was established in 2018. Members of the Core Team were tasked with developing concrete action items to serve as recommendations for Chelmsford's Age-Friendly Action Plan. It was crucial to the success of Chelmsford's Age-Friendly Initiative to obtain insight from these key community stakeholders for their expertise and knowledge, as well as for their engagement in the future implementation of the Age-Friendly Action Plan. From the outset, the elected Town officials, department heads/directors, residents and business partners came together in a highly collaborative manner. The Age-Friendly Chelmsford Core Team includes representatives from more than eight Town departments. The Core Team also has representatives from several local businesses who are actively involved in the overall process. In preparing a first draft of the action plan, the Domain Team leaders for each of the eight livability domains held open meetings and invited other agencies and stakeholders as partners in preparing a collaborative plan for strengthening Chelmsford as an age-friendly community. Each of the eight age-friendly domains is managed by a team of knowledgeable stakeholders who offer valuable experience, knowledge, and enthusiasm from which the planning process continues to evolve. Seven of the eight domain teams are led by a Department Head or Directors from the Town Manager's staff. The eighth domain, Transportation, is led by a dedicated resident with interest in improving transportation services for residents in need.

The leadership and enthusiastic participation by these individuals, all with first-hand knowledge of the Town's existing programs, services and age-friendly needs, ensured that initial efforts would be accurate, comprehensive and implementable. In July of 2019 Chelmsford formally became a member of the AARP Network of Age-Friendly Communities. In 2020, the Age-Friendly Chelmsford Core Team invited collaboration from the Center for Social & Demographic Research on Aging (CSDRA) in the Gerontology Institute at the University of Massachusetts Boston to develop a completed action plan. Their expertise and experience in helping several other towns in their age-friendly process proved invaluable in making Chelmsford's action plan even better. Staff from the CSDRA added demographic content (see **Appendix A).** The CSDRA completed a systematic review of documents completed by or referencing Chelmsford, including summaries from age friendly working sessions and documentation from multiple departments about their current age friendly practices and future goals. Information drawn from this review is referenced throughout the Action Plan as appropriate. See **Appendix B** for a list of documents included in this review. Information developed from the Chelmsford Master Plan Survey, conducted by the

Town during Spring of 2020, is also cited throughout the report. Please note that results from the 2020 Master Plan Survey are pending review by the master Plan Update Committee, and the references do not indicate any determinations have been made by that body.[5]

| 2018 Age-Friendly Chelmsford Core Team established | → | 2019 Chelmsford accepted into the AARP Network of Age-Friendly Communities | → | 2020 Chelmsford Age-Friendly Action Plan developed |

The contents of this report are designed to inform the Age-Friendly Chelmsford Initiative as it puts action in place to address the needs of its older residents. In addition, this report intends to intersect with and advise other ongoing efforts, including Governor Baker's plan for an Age-Friendly State. As described above, Chelmsford will move next to implementing the action items outlined in this report, evaluating progress in meeting its goals, and continuing to assess the evolving needs of the community.

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[5] The Chelmsford Master Plan Survey was conducted by the Town during Spring of 2020 and tabulated responses were provided to UMass Boston to reference in this report. The survey was conducted online and yielded 1,017 responses. Age of respondents ranged from 14 to over 65, but 97% of respondents were at least age 26. Frequencies made available to UMass Boston were not segmented by age; therefore, findings of that survey referenced in this report are based on respondents of all ages and not just older people. However, 32% of all survey respondents were at least age 60, and 40% of survey respondents indicated that at least one person age 65 or older lived in their household.

The population of Chelmsford includes a large share of older people, and projections suggest that the number and share of older residents will increase over the coming decade. Analysis and discussion of these features are included in **Appendix A** and interspersed throughout the report. Selected highlights include the following:

- Currently, residents age 60 and older are estimated to number between 9,000 and 9,400, representing approximately 25% of Chelmsford's population.
- Projections suggest that by 2030, approximately 11,000 residents will be aged 60 or older, accounting for about one-third of Chelmsford's population.
- Already, 44% of Chelmsford's households include at least one individual who is age 60 or older. This high proportion— which is likely to increase in the future as the population ages— is likely to shape demand for programs, services, and other considerations that address aging-related concerns, including health and caregiving needs, transportation options, and safe home environments.
- More than one out of four Chelmsford residents age 65 or older lives alone. Many of these individuals are older women, and many have lower incomes.
- The older population of Chelmsford is made up of more women (57%) than men (43%). Among those age 80 and older, nearly seven out of ten residents are women. Many of these older women are likely to be living alone.
- Older Chelmsford residents largely identify as being non-Hispanic and White (94%), but younger residents are more diverse ethnically and 15% of all-age residents are persons of color. This may suggest that in the future, as residents age in place within Chelmsford, the older population may also become more diverse.

The Age-Friendly Chelmsford Action Plan

This following section provides details of Chelmsford's Age-Friendly Action Plan categorized by domain. Under each domain, we first lay out the features, resources and challenges relevant to the domain as identified through the assessment phase. We then present a set of action steps that will build on existing momentum and allow Chelmsford to continue its evolution toward becoming a more age friendly community. Resources for harvesting additional examples of age-friendly practices can be found in **Appendix C.**

Housing
David Hedison, Executive Director, Chelmsford Housing Authority

> _Our vision_: We envision Chelmsford as a Town that meets
> the housing needs of older residents, those with disabilities,
> and families in need of affordable housing.

For adults to remain in their communities as they age, housing must be available, affordable, and designed to accommodate a range of physical abilities. Moreover, homeowners must be able to maintain and repair their homes to stay in them safely. An age friendly community provides a continuum of safe, affordable, and healthy housing options that provide the services and accessible design necessary to allow residents, regardless of income or housing type, to age in place.

Aging in place can involve many different options. Zoning bylaw provides several options such as Limited Accessory Apartments (In-law), ability to rent a bedroom in a house with shared kitchen/ bathing. Other options such as granny pods/tiny houses may be worth consideration. See also Appendix C for more information.

The town of Chelmsford recognizes the compelling need for additional senior housing options and is dedicated to developing a comprehensive plan that identifies opportunities to increase the inventory of affordable, accessible housing, and access to supportive services that promote aging in place.

Housing: Features, Resources and Challenges in Chelmsford

Homeownership is typical among Chelmsford residents, and just 16% of all households in Chelmsford live in a rented home (see **Appendix A**). Older residents make up a sizable share of all homeowners, and two out of every five homeowners in Chelmsford are themselves age 60 or older. Owner-occupied homes in Chelmsford are considerably larger than renter-occupied homes, with nearly nine out of ten renter-occupied housing units having two or fewer bedrooms, compared to 26% of owner-occupied housing units. This suggests that while smaller residences are available in Chelmsford, this housing is largely located in the rental market.

Compared to their younger counterparts, older households are far more likely to own a home with a paid-off mortgage, and nearly half of the households headed by someone age 60 or older own their home free and clear. Yet the fact that one-third of older households are still paying a mortgage is notable, and contributes to the risk of economic insecurity experienced by some Chelmsford residents. Indeed, more than one out of three older homeowners pay more than 30% of their

household income for housing, taking into consideration the cost of a mortgage as well as property taxes, home insurance, and utilities. Housing cost burden is higher among renters, with more than half of older renters paying more than 30% of their total household income for housing expenses. Although this reflects the cost of rental housing in Chelmsford, it is also the result of renters having lower incomes, on average. The Master Plan Survey conducted recently suggests that housing affordability is a concern to residents, and more than half of respondents rate housing affordability as fair or poor in Chelmsford.

Data adequate to fully describe the housing characteristics of the homes in which older Chelmsford residents live are not available. However, existing evidence suggests that housing suitable for smaller households and those preferring to rent rather than own does exist in Chelmsford. More information is needed to determine if available housing is affordable, accessible, or adequate to meet the downsizing desires of older residents. Evidence from the Master Plan Survey suggests that housing options for older residents may need improvement, and 46% of respondents say it is very or extremely important for the Town to establish as a priority creating housing for seniors. Home maintenance and supports are often necessary for older homeowners, especially those who live alone, in order to maintain comfort and safety in their homes, and respondents to the Master Plan survey recognize this: 62% say it is very important or extremely important that Chelmsford has programs to provide affordable home maintenance assistance and support for older residents based on need.

The Chelmsford Housing Authority (CHA) is dedicated to meeting the needs of older residents, residents with disability, and families in need of affordable housing. Supportive services tailored to the needs of each group are considered of the utmost importance. For example, families needing affordable housing will be offered support to continually improve, achieve self-sufficiency and eventually work towards homeownership. CHA directs residents with disability to the appropriate local services in order to meet their individual needs. Older residents are offered supportive services in order to maintain their highest level of independence in a community environment, with the goal of facilitating aging in place. The CHA strives to assist everyone in securing affordable housing and an environment in which they can continue to be valuable members of the community. Likewise, the CHA is committed to developing and managing affordable housing that will serve a wide range of incomes and the community it serves. The efforts of the CHA are supplemented by those of the Chelmsford Housing Advisory Board (HAB), which identifies programs and resources that may help make owning or renting in Chelmsford more affordable. The HAB provides affordability assistance information for property tax reductions, income tax reductions, rental assistance, mortgage and foreclosure assistance, and general housing affordability information

Additional aspects of Chelmsford housing landscape are as follows:

- Town housing plans acknowledged the impact of Chelmsford's aging community on housing needs. Chelmsford's Affordable Housing Plan, adopted in 2011, notes that 143 seniors were on the State Aided Pubic Housing Waiting List. The typical wait for seniors at that time was between six months and five years. The plan discusses the Chelmsford Housing Elder Partnership, which supports the development of Federal Senior Housing through a partnership between the CHA and the Elder Services of Merrimack Valley, Inc. It also mentions that as adopted in 1998, Facilitated and Independent Senior Living Facilities are allowed in a variety of zoning districts by Planning Board special permit, in order to promote the development of multifamily and communal housing most beneficial for the senior and elder population. Although this bylaw has not been used in several years, there has not been any private for-profit senior housing proposed in Chelmsford in over 10 years. An updated and approved 2017 Housing Production Plan (2015) reported a dramatic increase in the number of families and individuals on various wait lists maintained by the CHA. For some programs, including Section 8 vouchers with local preference, the waiting period was ten years or more. The updated plan notes that Chelmsford's growing population of older adults will drive demand for affordable housing options, including rental units that offer lower costs and less maintenance, and supportive services.
- Chelmsford is in compliance with the Affordable Housing Law (Chapter 40B) meaning that at least 10% of housing stock in Chelmsford is classified as affordable. This may reflect recent efforts to meeting the needs of residents with lower income, including those who are older.
- The Community Preservation Act (CPA) provides a source of funding for Open Space Preservation, Historic Preservation, and Affordable Housing. Each category must receive a minimum of 10% of CPA funds annually. Affordable Housing funds can be allocated for a range of options including new construction and modifications to existing housing units. Matching funds are contributed by the State through a filing fee surcharge at the Registry of Deeds.
- In 2019, Chelmsford Housing Authority was awarded $4.6 million from the state of Massachusetts to modernize 47 existing units of State Public Housing for seniors. [6]This will increase the accessibility and incorporate senior friendly design into the complete rehabilitation of this development. Resources include MA DHCD funding, matching funds from Community Preservation (CPC) and linkage funds.
- In 2020, Chelmsford was awarded 53 new rental vouchers for disabled families and individuals that are at risk of homelessness, already homeless, or at risk for institutional placement. The award totaled $1.3 million. Efforts will continue to pursue more awards to fund an increase in available rental vouchers.

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[6] https://www.lowellsun.com/2019/12/20/state-gives-local-housing-authorities-big-boost/

- A number of housing communities offering housing with supports (e.g., assisted living developments) and nursing homes are established within Chelmsford, which may allow residents who need added support to stay in Chelmsford, if they can afford this type of housing.[7]

Housing Action Items - Building an Age-friendly Chelmsford

Housing - Goal #1: Continue to streamline, expand, and promote programs that support affordable housing and the ability for residents to age-in-place.		
Age Friendly Action Items	**Potential Partners:**	**Estimated Timeframe:**
Action Item A: Increase availability of affordable housing through funding opportunities such as MA DHCD funding and matching funds from community preservation (CPC) and linkage funds.	Planning Board, developers, landowners	In progress, Ongoing
Action Item B: Preserve and improve existing affordable housing stock through the recent award from the state of Massachusetts to modernize 47 existing units of State Public Housing for seniors.	CHA, MA Department of Housing & Community Development (DHCD)	In progress, Ongoing
Action Item C: Increase the number of rental vouchers; continue to pursue more awards; and explore additional rental units in private market.	CHA, Housing & Urban Development (HUD), service providers	In progress, Ongoing
Action Item D: Develop a comprehensive plan to address the shortage of senior housing options in the Town of Chelmsford. Execute a land inventory to identify parcels that are appropriate for new development of senior housing. Include information about ownership, size, zoning, and other parameters relevant to property development.	COA, Housing Advisory Board, Select Board, Planning Board, Town Meeting Representatives, Zoning Board of Appeals	Long term, Ongoing
Action Item E: Encourage developers to create housing options for downsizing. Explore options for new development including 37-50 new senior housing units directly adjacent to the Chelmsford Senior Center.	COA, CHA, CHOICE, Inc., Community Preservation Fund and Select Board	TBD
Action Item F: Advocate for zoning by-laws that support the development of additional housing options.	Housing Advisory Board, Planning Board	TBD

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[7] An online search suggests that supported housing options in Chelmsford include Benchmark Senior Living at Chelmsford Crossing; Atrium at Drum Hill; The Residence at Freeman Lake; Summer Place; Sunny Acres nursing Home; and Palm Center. The latter two are described as nursing homes while the others are described as independent senior living, assisted living, or memory care facilities.

Housing - Goal #2: Increase awareness of current housing options and support the development of new options for Chelmsford residents wishing to age in place through public forums, new by-laws, and outreach by stakeholders.		
Age Friendly Action Items:	**Potential Partners:**	**Estimated Timeframe:**
Action Item A: Host public forums with housing experts to share information and build awareness around existing and planned housing options for seniors in Chelmsford. Include information regarding independent and supportive housing options; waiting lists; costs; and supportive services.	COA, Housing Advisory Board, Select Board, Planning Board, Town Meeting Representatives, Zoning Board of Appeals CHA, Realtors and Chelmsford Residents	Long term, Ongoing
Action Item B: Host a roundtable discussion to discuss the challenges and goals in addressing the shortage of housing options. Encourage stakeholder input to evaluate local funding opportunities; support development/redevelopment; explore use of public land; and review current zoning options.	COA, Planning Board, Select Board, Board of Appeals, Town Meeting Representatives, interested residents, CHA, Housing Advisory Board	Long term, Ongoing
Action Item C: Develop a draft request for a housing options market study in Chelmsford. Examine the cost-effectiveness of developing smaller, age-friendly housing options. Include evaluation of additional locations for mixed-use development	TBD	TBD

Housing - Goal #3: Educate Chelmsford residents about local options that help seniors remain in their homes, including tax deferrals for the existing homes, home modification programs to make their home more accessible, and other.		
Age Friendly Action Items:	**Potential Partners:**	**Estimated Timeframe:**
Action Item A: Provide annual announcements at public meetings about tax deferral options. Hold information sessions at the Senior Center to educate the community about these options and provide flyers to the local library, senior center, and Chelmsford Housing Authority. Topics will include home modification programs, Senior Circuit Breaker Tax Credit and Tax Deferral Program.	COA, Community Teamwork Inc., Assessor's Office and Select Board, Communication & Information Domain, Community & Health Services domain	Long term, Ongoing
Action Item B: Explore shared housing arrangements for older adults**.** Enlist the Senior Center and real estate agents to connect homeowners with residents seeking rental units. For a model in place in other communities, see Nesterly.	TBD	TBD
Action Item C: Consider developing a tax relief incentive for residents completing age-friendly home modifications or the creation of an ADU.	TBD	TBD

Housing - Goal #4 Create a program for affordable services (i.e., a clearinghouse of handyman services) to help those in need with home chores, maintenance, contractor referral and/or help with project management.		
Age Friendly Action Items:	**Potential Partners:**	**Estimated Timeframe:**
Action Item A: Collaborate with partners to Investigate the feasibility of creating program. Determine program policies/procedures to include eligibility criteria, menu of repair person services, vetting process, scheduling process, customer survey, payment options, etc.	CHA, COA, Community & Health Services Domain, Town Officials, Communication & Information Domain	TBD
Action Item B: Implement a trusted and successful pilot repair person service through collaboration with partners, including reliable, certified, and affordable contractors.	CHA, COA, Town officials, Community & Health Services Domain, Communication & Information Domain, business partners	TBD

Transportation
John Bowles, Resident

Our vision: We envision Chelmsford as a Town that seeks to secure affordable and accessible transportation available to all residents, as a means of supporting the health, mobility, activity, and participation of people across the lifespan.

Accessible and affordable transportation options are necessary for active aging. When transport is available and adapted to the needs of older adults, both in terms of access and destination, it enhances mobility and facilitates social participation and a sense of belonging to one's community. An age-friendly community provides coordinated intra- and inter-city travel options that are accessible to people of all ages and abilities. It is inclusive of private and non-profit transportation, public transportation, parking, walking[8], and biking. Available, affordable, and accessible transportation is the key to support the health, mobility, activity, and participation of people across the lifespan.

Given that transportation is a means to access life supporting/sustaining services and activities, it is also important to consider how services can be accessed online or transported to residents. Food delivery, mobile health services, prescription delivery and other mobile services are therefore also incorporated in the transportation domain. Chelmsford's vision includes the integration of existing systems: coordination of resources to create a seamless and comprehensive system offering access to people wherever they are and whatever their transportation needs are. Efficient use of existing resources and sustainable funding are critical for the continued support of existing transportation options and the future development of affordable, on demand transportation services.

Transportation: Features, Resources, and Challenges in Chelmsford

In spite of an array of transportation resources, Chelmsford appears to lack integrated mobility solutions that will appeal to, engage, and work for everyone in the community. A system that offers access to mobility for everyone will serve seniors efficiently and well. In particular, seniors need a system that is resilient (not subject to budgetary waves), redundant (if one avenue doesn't work, there is another), and reliable, so they can have confidence, for example, that when they give up a car, they will not be isolated. This need applies to all Chelmsford residents and is particularly critical for low income and senior residents.

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[8] Walkability is considered in this report under the Outdoor Spaces and Building Domain.

Uber and Lyft transportation providers operate within Chelmsford. In addition, Chelmsford benefits from a number of existing services and programs, including governmentally supported services such as the Senior Center vans and the LRTA. These programs are described as follows:

Chelmsford Senior Center

- All ride requests must be called in at least 2 business days prior to the appointment. Ride requests is based upon availability through the Chelmsford Senior Center transportation coordinator. In a recent month (January 2020), COA vans made 74 medical transportation trips, 256 trips to and from the Chelmsford Senior Center, 48 social/recreation trips, 40 shopping trips mostly to the grocery store and 37 miscellaneous trips
- Reservations for transportation to medical appointments within Chelmsford, to Lowell or to Westford, must be made 2 business days prior to the appointment. Medical related transportation within the town of Chelmsford costs $1.50 each way. Medical trips to Lowell or Westford cost $2.50 each way. The hours are 9 AM to 2 PM.
- The Chelmsford Senior Center sponsors a Friday morning grocery trip for up to 12 seniors. Those making the trip have a four-bag limit. All grocery trip ride requests must be called in 2 business days prior to Friday's trip.
- The Chelmsford Senior Center provides rides to the Lahey Clinic on a limited basis. The cost of the ride is $15 round-trip.

CareRide Pilot Program

- Elder Services of Merrimack Valley, Inc. (ESMV) recently initiated CareRide, an on-demand pilot transportation program. The service provides alternative rides when local Senior Centers are unable to accommodate patrons needing rides to non-emergency medical appointments. The program uses an Uber platform with accessible vans for service.
- This service is available throughout the Merrimack Valley and provides non-emergency medical transportation in the Greater Lowell area and to Boston for people age 65+.[9]
- The program is referral based. Patrons must contact their local COA prior to referral.
  All referrals for CareRide services are processed by the Program Coordinator. Accessible vans are available and the cost per ride is $4.00, regardless of the destination.

LRTA Road Runner Senior Services

- The LRTA Road Runner Senior Service is a curb-to-curb Paratransit shared ride service available to registered residents 60+ within the LRTA service area for multiple purposes (including work, medical, shopping, social, and recreation). Reservations must be made at least two business days in advance.

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[9] https://lowellma.gov/425/Senior-Resources

- Road Runner provides transportation within ¾ mile of the Fixed Route Bus LRTA service area. The senior service area varies based on residency of the client.
- Hours of operation vary between 8:00 A.M. and 4:00 P.M. Monday through Friday depending on the service area. All services are provided with wheelchair accessible vehicles.

Despite these services, transportation-related challenges were identified through listening sessions, the recent Master Plan survey, and in discussions within the Transportation domain team, including the following:

- Half of the respondents to the Master Plan survey say that it is very important or extremely important for the town to establish providing public transportation as a priority.
- Providing reliable and adequate transportation services for older residents is a valued goal: 72% of respondents to the Master Plan survey rate this as very important or extremely important. However, 70% of survey respondents indicate they are unfamiliar with the transportation for seniors and those with disabilities that are already in place, suggesting a knowledge gap about transportation services in Chelmsford.
- Members of the transportation domain team conclude that the following are challenges in Chelmsford:
  - An estimated 400+ senior residents lack a reliable method of transportation. Most of these residents are unable to drive and depend on family, friends, and the Merrimack Regional Transit Authority for their transportation needs.
  - The spectrum of transportation resources in Chelmsford operates within "silos" and lacks integrated, timely mobility solutions leading to patron confusion and inability to connect to service when needed; often reservations must be made at least 48 hours in advance.
  - It is challenging to access information about available transportation services, pricing, schedules, and regional coordinating routes.
  - There is a continuing need to assess the Town's capacity to meet residents' unmet demand for doctor/medical appointments, pharmacies, grocery shopping, general shopping and other transportation needs.
  - There is a lack of service for urgent medical transportation which does not rise to the level of a 911/emergency
  - There is a lack of same day accessible and affordable transportation within the Merrimack valley; typical Uber/Lyft rides cost $9 - $13 one way within Chelmsford; cost is higher for travel to neighboring communities.
  - There is a need for coordination for travel from Chelmsford to the Boston area hospitals and Emerson Hospital in Concord MA.

- To strengthen transportation for older Chelmsford residents, the Transportation domain team believes there is a need to:
  - Reduce the 48-hour notice required for Senior Center transportation reservations
  - Consider a fixed route shuttle incorporating transportation to the Senior Center; Town Meetings; shopping; Library; faith-based organizations; and senior housing properties.

  - Explore contractual amendments with Elder Services of Merrimack Valley and local communities to address limited out of town service to the Social Day Program
  - Continue to explore a volunteer transportation services for seniors to meet the needs of immobile residents for doctor/medical appointments, pharmacies, grocery, and other shopping needs.

Transportation Action Items – Building an Age-friendly Chelmsford

Transportation - Goal #1: Incentivize, promote, and facilitate increased use of enhanced COA transportation resources.		
Age Friendly Action Items:	**Potential Partners:**	**Estimated Timeframe:**
Action Item A: Expand schedule to provide COA transportation services to medical appointments throughout Chelmsford, Westford, and Lowell.	Chelmsford, Westford, Lowell COAs	TBD
Action Item B: Expand COA transportation services to create shuttle service between housing projects, Senior Center, and other sites.	COA	TBD
Action Item C: Employ existing COA transportation services to implement periodic evening shuttle services between housing projects and evening cultural events offered by the Chelmsford Center for the Arts and Chelmsford Public Schools.	Chelmsford COA, Center for the Arts, Chelmsford Public Schools	TBD

Transportation - Goal #2: Increase the awareness of transportation options for Chelmsford residents by expanding and increasing the availability of information concerning local transportation options. Coordinate the dissemination of transportation across multiple channels town wide.		
Age Friendly Action Items:	**Potential Partners:**	**Estimated Timeframe:**
Action Item A: Compile information about local transportation options including routes, schedule, maps, costs, and any qualification restrictions.	COA, Lowell Regional Transit Authority, Lift, Uber, Private Transportation organizations	January 1, 2022
Action Item B: Create a matrix comparing available transportation options with provider details, routes, and pricing to distribute to the newspaper, Chelmsford TV, and social media, and Town of Chelmsford website.	COA, Lowell Regional Transit Authority, local health organizations, Chelmsford Telemedia, Chelmsford Library, CHA	January 1, 2022
Action Item C: Encourage multi-modal information dissemination for community events by including information on the transportation options and the closest bus and van routes.	COA, Chelmsford Center for the Arts, Chelmsford Public Schools, Chelmsford Public Library, Chelmsford Telemedia	March 1, 2022

| Action Item D: Establish procedures for updating disseminated information about Chelmsford transportation options through various media and web-site outlets. | Town of Chelmsford departments, Chelmsford library, Chelmsford CoA, Chelmsford Business Assoc. | March 1, 2022 |

Transportation - Goal #3: Promote a volunteer transportation program and explore opportunities to increase use of ride-sharing services.

Age Friendly Action Items:	Potential Partners:	Estimated Timeframe:
Action Item A: Establish a volunteer transportation program planning team to develop a program that provides rides for older adults and residents with disabilities.	Chelmsford Police and Fire departments, COA, Area health organizations, citizen volunteers	October, 2021
Action Item B: Implement the Chelmsford volunteer transportation program.	Chelmsford Police and Fire departments, COA, Area health organizations, citizen volunteers	July 1, 2022
Action Item C: Increase awareness and advocate for the use of on-demand ride services through funding and educational workshops. Host information sessions and develop directory of ride sharing services such as Uber and GoGoGrandparent.	COA	July 1, 2022

Transportation - Goal #4: Promote driver safety.

Age Friendly Action Items:	Potential Partners:	Estimated Timeframe:
Action Item A: Sponsor bi-annual training sessions to promote safe driver training for older adult drivers.	COA	October, 2021

Community Supports & Health Services
Jennifer Melanson, Coordinator, Chelmsford Community Services

> *Our vision: We envision Chelmsford as a caring and invested community with people of all ages living a healthy, happy, and productive life with access to all services available. We envision the Age-Friendly and Dementia-Friendly concepts to be fully incorporated into town functions by encouraging many groups and community members to be involved in the process.*

An age-friendly community offers a continuum of services and supports to meet the health and social needs of its older adult population. Community supports include access to health services like home health care or access to hospitals and doctors; but also, resources like nutritious food, opportunities for physical activity and caregiver support services that enable older residents to age securely in the residence of their choosing. The Town of Chelmsford recognizes that funding, communication, and accessible supportive services are critical to promoting health and independence within the community. Chelmsford seeks to support awareness of available services throughout the community by working in collaboration with other town groups, Age-Friendly Domains, and stakeholders in town.

Community Supports and Health Services: Features, Resources, and Challenges in Chelmsford

Chelmsford's older population is relatively healthy, but an estimated 14% of residents age 60 or older reporting their health as "fair" or "poor" (see **Appendix A**). Data from the Healthy Aging Profile for Chelmsford suggests that Chelmsford residents have rates of chronic disease that are slightly lower than the Massachusetts average across many conditions. As well, rates of positive health behaviors among older Chelmsford residents are as good or somewhat better than the statewide average. However, room for improvement exists. For example, just 64% of Chelmsford residents age 65 and older are reported as having received a flu shot in the reporting year. In addition, 13% of Chelmsford's age 65 and older population is estimated to have been diagnosed with Alzheimer's disease or another dementia. Although this rate is slightly lower than the statewide average, it highlights the importance of incorporating dementia-friendly efforts into Chelmsford's age-friendly initiative.

During the 2019 Age Friendly Community Listening Sessions for Health and Community Supports, participants highlighted the need for access to a directory of home maintenance support providers and basic training for self-driven home care maintenance, including snow removal;

affordable in-home healthcare options; technology training; support during emergency situations including power outages; and basic emergency preparedness training.

Many age-friendly supports and services are already in place in Chelmsford. The [Chelmsford Senior Center/Council on Aging](#) is an important municipal resource for older residents and their families, offering many health-promoting activities and services such as a fitness room, exercise classes, blood pressure screening and many more. Needs of homebound seniors are met in a number of ways, including access to Meals on Wheels and the outreach program. In the Chelmsford Master Plan survey conducted recently, many respondents rated the quality of elder services in Chelmsford as 'excellent' or 'good.' However, 52% said that they were unable to score these services or lacked familiarity with them, suggesting that awareness may be limited. Survey respondents indicated that caregiver support was an important service, and 63% said it was very or extremely important that Chelmsford has support for family caregivers. Fortunately, caregiver support is also offered through the Senior Center, in the form of a respite care program and the adult social day program. In addition to the resources available at the Senior Center, Chelmsford residents can access a spectrum of supportive programs through Elder Services of the Merrimack Valley, Lowell General Hospital, Circle Health, and other area health care providers.

Specific supports and services already in place in Chelmsford that align with age-friendly goals including the following:

- The SHINE program (Serving Health Insurance Needs of Everyone), which offers health benefit counseling by a trained volunteer through the Senior Center
- Information about health and social services distributed at a variety of places, i.e., Chelmsford Senior Center, Chelmsford Housing Authority (CHA), Board of Health, Community Services Coordinator, local physicians' offices, Lowell General Hospital, and via the internet at ESMV.org.
- The Library offers several supportive programs including caregivers of people suffering with Alzheimer's; Medicare 101 sessions; AARP tax preparation; Long-term financial fitness workshops; and end of life care planning and discussion groups with Nashoba Nursing and Hospice.
- Healthy Matters is an initiative of the Library and other town departments, including the Board of Health, that promotes physical, mental, and emotional health within the community.
- Production of the Quarterly Chelmsford Telemedia Show
- Information walks with the Public Health Nurse
- Distribution of [Council on Aging (COA) Resource Guide](#) in print to older adults and their families. This guide is disseminated through local doctors' offices, Housing Authority buildings, Town Hall, Library, pharmacies, and places of worship.

- Distribution of Age-Friendly Information packets for Town Meeting
- Dissemination of William James Interface Referral Service information to all Town Departments.
- Partnership with Greater Lowell Health Alliance (GLHA) to distribute health risk assessment surveys to all Meals on Wheels clients, Social Day and Companion families, and other Senior Center visitors.
- Established connection with Lowell General Hospital as partner to distribute printed Resource Guides as part of their discharge packet for Chelmsford residents.
- Chelmsford food pantry is offered through the Chelmsford Community Exchange.
- Innovative programs such as "Buried in Treasures," a new 15-week program to help people organize their spaces better and manage hoarding behaviors.
- A grant-funded recovery coach is shared by the Chelmsford, Tewksbury, and Dracut police departments for mental health related concerns (see the Greater Lowell 2019 Community Health Needs Assessment.

Community Supports & Health Service Action Items - Building an Age-Friendly Chelmsford

Community Supports Goal #1: Advocate for expansion of home and community supports through partnerships in Chelmsford and Greater Lowell area.		
Age-friendly Action Items:	**Potential Partners:**	**Estimated Timeframe:**
Action Item A: Connect Chelmsford Age Friendly representatives with other agencies and providers throughout Greater Lowell at least twice per year to advocate for the health and community supports of older adults and those with disabilities.	COA, Board of Health, Chelmsford Housing Authority (CHA) Greater Lowell Health Alliance, Lowell General Hospital, Elder Services of the Merrimack Valley, Greater Lowell Interfaith Leadership Alliance, and other area stakeholders	Ongoing
Action Item B: Continue to Advocate for the hire of public housing resident service coordinators. Demonstrate support services needs among public housing residents. Assess funding opportunities for the creation of resident service coordinator positions by searching for grants or coordinating existing staff across organizations.	TBD	TBD
Action Item C: Identify resident leaders to explore the development of a "village." This peer-led model encourages residents to exchange supports and information to enable aging in community while sustaining social relationships.	TBD	TBD
Action Item D: Pursue partnerships between local health sciences students and the Visiting Nurses Association to increase support services. For example, consider offering physical, occupational, or speech therapy, or medication reconciliation to residents.	TBD	TBD

| Action Item E: Identify existing home safety concerns and facilitate access to service providers and funding for home modifications and home care services. Develop and implement a pilot repair person service program (See Housing Goal #4.) Consider an intergenerational program for students to support home maintenance. | TBD | TBD |

Community Supports Goal #2: Increase awareness and access to mental health services for all residents		
Age-friendly Action Items:	**Potential Partners:**	**Estimated Timeframe:**
Action Item A: Promote the use of the Interface Referral Service – a mental health and wellness referral Helpline available to all Chelmsford residents, with the goal of increasing usage town-wide by 10%. (Jun-Nov 2019 totaled 79 calls)	Chelmsford Senior Center, Board of Health, Chelmsford Public Library, CHA, Chelmsford Public Schools, Chelmsford Police Department, Chelmsford Fire Department, Chelmsford Clergy Group, and other relevant community stakeholders	June 30, 2022

Community Supports Goal #3: Increase access to healthy foods by assisting seniors eligible for SNAP benefits with applications to receive supplemental nutrition assistance		
Age-friendly Action Items:	**Potential Partners:**	**Estimated Timeframe:**
Action Item A: Increase enrollment of eligible seniors into SNAP by convening a minimum of two SNAP online application assistance days.	Chelmsford Senior Center	June 30, 2022

Outdoor Spaces and Buildings
Kathleen Canavan, Director, Chelmsford Public Facilities

> *Our vision: We envision Chelmsford as a community in which people of all ages and abilities have access to outdoor spaces, public buildings, and community amenities.*

An age-friendly community seeks to ensure that outdoor spaces, parks, and public buildings are accessible for all ages and abilities. Many Chelmsford residents age 65 and older experience some level of disability that could impact their ability to access local amenities. Estimates from the American Community Survey suggest that nearly one-third report having one or more types of disability, with ambulatory difficulties (difficulty walking or climbing stairs) being the most frequently reported (see **Appendix A**). To the extent that difficulty walking long distances or managing stairs makes it difficult for some residents to take advantage of public resources, greater consideration could be directed toward ensuring that accessibility features are in place.

Outdoor Spaces and Buildings: Features, Resources and Challenges in Chelmsford

Access to community amenities can be facilitated by improving walkability and parking accessibility. During the 2019 Senior Center Staff and Age Friendly Health and Community Supports listening sessions, participants highlighted the need for more public parking; improved walkability; bike lane safety and bike rental stations; accessibility in outdoor space and businesses; benches around walking areas; community gardens; outdoor recreation; and community events for all ages. Moreover, many respondents to the recent Master Plan Survey suggested that improvements to sidewalks and pathways were needed. Over half of respondents rated the availability of pathways and sidewalks as fair or poor, and 48% rated the condition of existing sidewalks as fair or poor. As well, 56% indicated that it is very important or extremely important for the Town to establish adding sidewalks/pathways as a priority.

Safe streets and accessible design are important features of an Age-Friendly community. The National Complete Streets Coalition has formally evaluated and addressed this essential component by providing specific recommendations (Complete Streets) to assist community leadership and planners in creating Age-Friendly & Livable communities. Supporting the inclusion of safe streets and accessible design into Chelmsford's Age-Friendly implementation plan involves identifying opportunities to build policies and infrastructure that promote safety and accessibility. Chelmsford's Complete Streets Prioritization Plan, approved in 2017, features over seventy initiatives with corresponding project details including location, schedule, and estimated costs. The plan is available at the [Massachusetts Complete Streets Funding Program Portal.](#)

Outdoor Spaces & Buildings Action Items - Building an Age-friendly Chelmsford

Outdoor Spaces and Buildings - Goal #1: Develop a plan to create and maintain a safe, accessible, and welcoming place at all outdoor public spaces and public buildings.		
Age-friendly Action Items:	**Potential Partners:**	**Estimated Timeframe:**
Action Item A: Work to develop public safety programs with the Police and Fire Departments.	Chelmsford Police Department (CPD) Chelmsford Fire Department (CFD)	TBD
Action Item B: Ensure accessibility in all public spaces. Increase the inventory of accessible parking especially near senior housing and resources. Consider parking spots designated for older adults and persons with mobility limitations.	Chelmsford ADA Coordinator	TBD
Action Item C: Ensure that signage to local amenities is visible, and appropriate outdoor lighting, seating, railings, and shelter exist. Identify grants for the City to apply for to support the new signage/seating. Refer to New York City's DOT bench and bus stop shelter installation.	TBD	TBD

Outdoor Spaces and Buildings - Goal #2: Increase accessibility of Chelmsford's parks, playgrounds, and trails for visitors of all ages and abilities		
Age-friendly Action Items:	**Potential Partners:**	**Estimated Timeframe:**
Action Item A: Install age appropriate fitness equipment, benches, shelters, & walking trails. Encourage modifications that address specific mobility and logistical needs. Use Wichita, Kansas' Grandparent Park as a guide.	Senior Center Staff, COA Board, DPW / Parks & Playground Coordinator DPW / Facilities Manager Chelmsford ADA Coordinator, Community groups (e.g., Boy Scouts Eagle project)	TBD
Action Item B: Promote and create opportunities for seniors to use public parks and playgrounds. Market programs for older adults to "walk in the park" or "coffee in the park. Brainstorm with	Senior Center Staff COA Board Varney Park Committee	TBD

Senior Center kitchen staff to create opportunities for outdoor events. Strengthen connection between Senior Center and Varney Park for dedicated age-friendly activities (e.g., bocce court, fitness circuit)		

Outdoor Spaces and Buildings - Goal #3: Support the current Complete Streets Initiative, improving walkability and making roads safe and convenient for drivers, pedestrians, bicyclists, and transit users.		
Age-friendly Action Items:	**Potential Partners:**	**Estimated Timeframe:**
Action Item A: Finalize implementation of Complete Streets Program for multiple streets in Chelmsford.	DPW, Highway Department, State Highway Department	TBD
Action Item B: Promote safe walking and wheelchair use in Chelmsford. Identify potential improvements to roads, sidewalks, and crosswalks by conducting walk audits. Utilize existing resources for the development of walk audit trainings to promote ongoing walk audits. Devise a mechanism to report results of audits to Public Services.	BPAC, DPW, Highway Department, State Highway Department	TBD
Action Item C: Advocate for bike safety features in Chelmsford. Convene an initial meeting with local partners to discuss bike lane and bike safety advocacy opportunities. Consider the implementation of a "Racks with Plaques" program which allows residents to donate a bike rack and receive recognition through a posted plaque.	BPAC, DPW, Highway Department, State Highway Department	TBD

Social Participation, Respect, and Inclusion

Debra Siriani, Director of Human Services, Chelmsford Senior Center

> *Note: Although these 2 domains are featured separately in the WHO's Age Friendly framework, the domains are addressed in conjunction with one another in the Chelmsford plan due to their complementary features.*

> *Our vision: We envision Chelmsford as a community where people of all ages and abilities are able to, and encouraged to, participate in social, civic, and economic life. Programing and outreach will be directed to reduce social isolation and promote respect and inclusion.*

An age-friendly community offers recreational programs, historical and cultural activities, and events that encourage social participation of residents and facilitate healthy aging. Improving the inclusion of older adults offers engagement opportunities for those who are at risk for social isolation due to geographic distribution of families, socioeconomic status, language barriers, physical or mental health impairment or other social factors. In Chelmsford, there is dedication to reducing isolation and building a community where people of all ages and abilities are encouraged to participate in social, civic, and economic life. Many options for social interactions exist; however, access to transportation is a barrier for many seniors who are unable to drive or leverage other transportation options.

Estimates suggest that one out of four Chelmsford residents over the age of 65 live alone (see **Appendix A**). At a time when Chelmsford is aging and becoming more diverse, it is critical to identify opportunities to integrate older residents of all backgrounds into activities and communities in a meaningful way, both to prevent social isolation and its harmful effects as well as to combat ageism through positive messaging about age. In addition, an estimated 13% of older Chelmsford residents are living with dementia. Living with dementia impacts a person's ability to participate in the community and feel connected. As well, the condition of dementia influences families, friends, and neighbors, amplifying its importance as an aspect of aging in community.

Social Participation, Respect, and Inclusion: Features, Resources, and Challenges in Chelmsford

The community of Chelmsford includes a highly active Senior Center, Library, Center for the Arts, and many faith-based organizations, all of which offer a wide variety of options for social participation. Many programs are intergenerational and multicultural, and explicitly seek to be welcoming to all. The community offers a schedule of town-sponsored events for social engagement including seasonal fairs and festivals. The Chelmsford Senior Center offers many participation

opportunities for older residents, including opportunities for exercise, to learn new things, to socialize with friends while developing craft skills or playing games, and many more. The library also offers many participation opportunities, including the Friday lecture series; information sessions for Grandparents becoming primary caretakers of grandchildren; day-time tech talks covering basic computer skills; book groups; elders' climate action meetings; and intergenerational poetry sessions. Stronger Together is a library initiative that explores and celebrates Chelmsford's cultural complexities with diverse and inclusive collections and programming. Members of library staff have completed Dementia Friendly training, one signal of its commitment to the Age-Friendly Chelmsford initiative.

Chelmsford has an active Commission on Disabilities advocating for people with a wide range of challenges and concerns. The Commission works closely with the Council on Aging, supporting a low-vision support group at the Senior Center. They began a campaign in 2019 to compel local businesses to offer large print menus for guests with vision issues. Workplaces are adapted to meet the needs of those with a disability.

Discrimination based on age alone is forbidden in the hiring, retention, promotion, and training of employees of the Town of Chelmsford, and the valued strengths and experience of older employees are well-promoted. Decision-making bodies in public, private, and voluntary sectors encourage and facilitate membership of older adults.

The Chelmsford Master Plan survey results suggest that respondents are satisfied with the participation opportunities available in Chelmsford with respect to recreation: 68% say number of recreational facilities/opportunities in Chelmsford are good or excellent; 57% say the mix and type of recreation facilities and programs are good or excellent. Six out of ten respondents say accessibility of facilities and programs is good or excellent. Note that we cannot determine from the data shared if older people express satisfaction levels that are similar to younger residents.

Social Participation, Respect, and Inclusion Action Items - Building an Age-friendly Chelmsford

Social Participation, Respect, and Inclusion - Goal #1Increase social programming, outreach, and education to promote intergenerational social engagement, respect, and inclusion among residents of diverse backgrounds, generations, and abilities.		
Age-friendly Action Items:	**Potential Partners:**	**Estimated Timeframe:**
Action Item A: Increase programming and activities through partnerships and continue to engage seniors and other community members in multicultural activities such as lecture series, intergenerational talent shows, trips., etc.	Chelmsford Senior Center, Chelmsford Schools	Spring, 2022
Action Item B: Increase lifelong learning opportunities[10]. Invite representatives from local lifelong learning institutes to inform Chelmsford residents about these programs as well as free online courses. Consider organizing a club for older adults to communicate about coursework.	Library, COA	Spring, 2022
Action Item C: Increase programming and events for caregivers. Host events to provide information about aging services and caregiver support resources in Chelmsford while offering opportunities for social engagement. See Plymouth County's "Caregiver Night Out."	COA, Local Home Service Agencies, and Assisted Living Facilities	Summer, 2022
Action Item D: Create neighborhood associations for support and inclusion. Develop the "Know Your Neighbor" Program to allow neighbors to meet each other and share resources and social time. Hold four intergenerational events per year. Consider forming a Neighbor Brigade Chapter.	Chelmsford Senior Center, other Town Departments, area places of worship	November, 2022
Action Item E: Increase targeted outreach to ensure inclusion and communication for older adults who are not currently accessing resources	COA, CHA, CPS, Library	2022

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[10] For nearby examples, see UMass Boston OLLI, Brandeis University Lifelong Learning Institute, and HarvardX OnLine Learning

| Action Item F: Build awareness to prevent bullying and ageism. Implement training and education town wide. Convene intergenerational community conversations about ageism using recently developed campaigns to spark discussion. | TBD | TBD |

Social Participation, Respect, and Inclusion – Goal #2 Encourage and facilitate Dementia and Age Friendly practices in town departments, town sponsored activities, and in businesses		
Age-friendly Action Items:	Potential Partners:	Estimated Timeframe:
Action Item A: Train one staff person in each town department, and 100% of Senior Center staff in Dementia Friend training to increase understanding of persons with dementia and other cognitive challenges, and provide better customer service and empathy to them and their families.	All Town Departments	December, 2021
Action Item B: Host a "Dementia-Friendly Forum" to educate residents and businesses about dementia-friendly practices. Contact advocates at Dementia Friendly Massachusetts to arrange a presentation. Include resources like Purple Table and Dementia Friendly Business Training	TBD	TBD
Action Item C: Encourage local businesses to take-on more "age-friendly" practices. Work with individual local businesses and organizations to offer a senior discount and expand services to meet the needs of older residents	TBD	TBD

Social Participation, Respect, and Inclusion – Goal #3: Explore transportation models to allow older adults to continue to engage socially on weekends and evenings.

Age-friendly Action Items:	Potential Partners:	Estimated Timeframe:
Action Item A: Engage interfaith community network and others to explore opportunities for ridesharing options for evening and nighttime events to increase opportunities for older adults to attend town-sponsored fairs, festivals, and events.	Interfaith community	2022

Social Participation, Respect, and Inclusion - Goal #4: Promote the accessibility of existing social programs to include and attract residents age 55 and older.

Age-friendly Action Items:	Potential Partners:	Estimated Timeframe:
Action Item A: Increase multigenerational engagement opportunities. Collaborate with schools to consider the development of a "gold card" program which provides older adults access to school theater, musical, and athletic events. See Commack School District in NY as an example. As well, Bridges Together offers many resources for developing other types of intergenerational programming.	COA, CHA, CPS	2022
Action Item B: Broaden existing programming to include the interests and preferences of this wide age group. Encourage local organizations to offer a mix of day and evening programs on topics to attract residents age 55+ including speed-dating, cooking classes, wine tasting, book-signings, or meditation classes.	COA, Library, Center for the Arts (CCA)	Winter 2021, ongoing

Civic Engagement & Employment

Lisa Marrone, Chelmsford Director of Business Development

> *Our vision: We envision age-friendly Chelmsford as a Town that, with open communication and outreach, will continue to create an environment of civic participation and a welcoming employment environment for older residents; provide opportunities for aging residents to contribute to the community, feel productive and be recognized for their contributions.*

An age-friendly community offers resources and partnerships to promote civic engagement, paid employment, consultancy, or mentorship for residents. These vehicles provide residents with mutually rewarding opportunities to actively share their ideas, interests, and talents through employment or volunteer support for programs, organizations, and economic growth. In Chelmsford, leaders are dedicated to building a welcoming age-friendly environment that offers opportunities for employment and contributing to the community through volunteerism.

Civic Engagement and Employment: Features, Resources, and Challenges in Chelmsford

Engaging with the mature population requires an all-encompassing approach to create civic participation and a welcoming employment environment. In particular, civic participation should provide opportunities for aging residents to contribute in working listening sessions, program planning, future vision and direction of the aging public community. Building a community-based resource of information from its constituents allows a natural process of involvement and engagement. Opportunities to participate in civic life and paid work may be highly valued in Chelmsford, where many older residents are highly educated and either held or currently hold professional and skilled jobs. Indeed, a large share of older residents remain in the workforce, including more than one-third of Chelmsford residents age 65-74 (see **Appendix A**).

Many opportunities to engage with civic participation and employment are available in the Town of Chelmsford, the area region, and the Commonwealth. However, if the mature population is unaware of their resources, unsure where to begin, or simply intimidated by the process of identifying an appropriate opportunity, all of these efforts and initiatives are underutilized. The municipality continues to maximize all publicity avenues for broadcasting information about civic participating and employment options, and uses multiple modes of communication to reach interested candidates for civic participation and employment.

Established opportunities for volunteering in Chelmsford include training, recognition, guidance, and compensation for personal costs. A repository of volunteer opportunities is maintained and

available online through the Chelmsford Library's Community Services Department (*Chelmsford Volunteers*). The Senior Center and Library co-host an annual volunteer fair supporting opportunities for residents to learn about local volunteering options. These strategies align with the importance placed by residents on volunteerism as suggested by results from the recent Chelmsford Master Plan survey, which show that 60% of survey respondents said that it is very important or extremely important that Chelmsford has volunteer opportunities for older residents.

Addressing economic insecurity among older residents is an added element of Chelmsford's age-friendly effort. Those who are able to work can improve their economic security by continuing to work or resuming employment. In Chelmsford, employment opportunities for older adults are promoted by the Senior Center. Age-friendly Chelmsford communicates job opportunities through area recruiters focused on mature workers, agencies such as MassHire, Operation ABLE, MA Healthy Aging Collaborative, and others to include local industries and self-employment support (see **Appendix C**, Civic Engagement and Job Opportunities for details about these organizations.) Available evidence from the American Community Survey suggests that some older residents may struggle financially, and the cost of housing poses a sizable financial burden for many older residents (see **Appendix A**). Chelmsford offers a number of property tax reduction programs for homeowners, including a Senior Tax Rebate Program enabling residents over the age of 60 to volunteer and receive up to $1,000 rebate on their residential real estate tax bill. Information about these programs, and other programs meant to support financial security, can be obtained by contacting the Chelmsford Senior Center.

Civic Engagement & Employment Action Items - Building an Age-friendly Chelmsford

Civic Engagement & Employment - Goal #1: Increase publicity and improve access to meaningful volunteer and employment opportunities.		
Age-friendly Action Items:	**Potential Partners:**	**Estimated Timeframe**
Action Item A: Promote *Chelmsford Volunteers* platform. Coordinate content with organizations and volunteers in Chelmsford to increase access to inventory of volunteer opportunities**.**	TBD	TBD
Action Item B: Support the Senior Center and library in promoting the annual volunteer fair among organizations seeking volunteers and interested residents.	TBD	TBD
Action Item C: Continue to promote resources that support older residents who are seeking paid employment. Continue outreach to area recruiters and consider increasing publicity through a Job Fair, Resource Guide, and public announcements.	TBD	TBD

Civic Engagement and Employment - Goal #2: Improve ways to match skills and desires of Chelmsford residents with volunteer and employment opportunities.		
Age-friendly Action Items:	**Potential Partners:**	**Estimated Timeframe:**
Action Item A: Promote volunteer opportunities for older residents at Chelmsford High School**.** Establish specific partnerships with the high school to promote volunteer opportunities for residents. Explore connecting the history department with residents who share lived experiences or personal stories relevant to the curriculum and sponsor an oral history program to engage students with Chelmsford residents and produce audio available at the Library. Senior to Senior mentorship program focused on career development.	TBD	TBD

Action Item B: Explore the development of a "volunteer" summer camp for Chelmsford High School students, during which students could spend time at various organizations, including the senior center, as volunteers. Consider Camp United as a model.	TBD	TBD
Action Item C: Advocate for programs to support economically insecure older residents. Work with City leaders to publicize Chelmsford's tax work-off program. Consider ways that small home maintenance projects can be done in an affordable and trustworthy manner.	TBD	TBD
Action Item D: Increase volunteer opportunities for home-bound residents of Chelmsford.	TBD	TBD
Action Item E: Consider developing a foster grandparent program.	TBD	TBD

Communication & Information
Becky Hermann, Director, Chelmsford Public Library
Vickie Turcotte, Assistant Director, Chelmsford Public Library

> Our *vision: The Town of Chelmsford envisions an overall
> communication strategy that provides timely, accessible information
> to all citizens regardless of age, ability or access to the internet. We seek to
> support communication both between municipal departments
> and with the public that is robust and free-flowing.*

An age-friendly community offers multiple channels for communicating information across language barriers about emergencies, resources, services, and events. This is achieved through the continued use of electronic media as well as the targeted preservation of printed communication materials as a key information channel for those who require or prefer print media. Chelmsford's vision for an age-friendly communication plan includes a public outreach campaign that promotes positive messaging about age and makes clear how residents may obtain information about the services and resources available to support themselves and their loved ones in Chelmsford.

Communication and Information: Features, Resources, and Challenges in Chelmsford

Chelmsford residents recognize the importance of building and maintaining strong communication channels. During the Library's strategic planning focus group sessions, participants highlighted the need for improved access to information and communication among community organizations, residents, and town government. In the recent survey completed for the Chelmsford Master Plan, 68% of respondents said it is very important or extremely important that Chelmsford has a centralized source of information relative to programs, facilities and services for older adults and those living with dementia. Because as many as one third of Chelmsford residents are expected to be age 60+ by 2030 (see **Appendix A**), ensuring that evolving communication systems are appropriately designed for an older population is especially important. For example, an estimated 16% of Chelmsford residents age 65+ have hearing difficulty (see **Appendix A**), and print media may be more accessible for some individuals than seeking information by phone. In the Master Plan survey, 42% of respondents said it is very important or extremely important that Chelmsford has information available to non-English speaking residents upon request, reflecting the growing diversity of the Chelmsford population and the value attached by the community to ensuring that information is broadly available to residents.

The Town of Chelmsford uses a wide variety of communication channels for sharing information with residents, including the Town of Chelmsford website. Information is disseminated through a

number of online and/or print media outlets, including The Eagle-Independent newspaper, The Lowell Sun newspaper, and The Chelmsford Patch website, and also through the Chelmsford Telemedia local cable stations. The [Chelmsford Senior Center monthly newsletter](#) is available online and also distributed in print format. Other outlets include the Chelmsford Community Education quarterly flier, various Town departments and community group newsletters, numerous Facebook groups, and a reverse 911 phone system. The Town has recently hired a Community Services Coordinator who meets with residents and town employees to assist in finding needed services and making connections between them.

The Library is the lead on the Communication and Information domain and is driving improvements in helping residents get the information they need, where, when and how they need it. Library staff are investigating options for developing a community-wide calendar that will increase information access for seniors and other residents as well as between town departments. The library added a senior section to their website with adjustable font size and is also working with the town clerk to make permanent town records accessible to the public and to digitize the Senior Center's resource list, weekly newspapers, and yearbooks.

Communication & Information Action Items – Building an Age-Friendly Chelmsford

Communication - Goal #1: Support the creation of a centralized digital calendar and town wide information platform in Chelmsford.		
Age-friendly Action Items:	**Potential Partners:**	**Estimated Timeframe:**
Action Item A: Evaluate potential for a centralized town calendar; review available software. See dedham.life	Library	October, 2021
Action Item B: Discuss software needs with stakeholders.	Town Departments	December,2021
Action Item C: Coordinate sharing the digital content from Action Item A in traditional paper channels for older adults. Use the Senior Center newsletter and church bulletins.	TBD	TBD

Communication - Goal #2: Support Chelmsford Telemedia (CTM) in their current efforts to remain funded and viable.		
Age-friendly Action Items:	**Potential Partners:**	**Estimated Timeframe:**
Action Item A: Meet with CTM staff to identify means to support preservation of CTM funding.	CTM	Ongoing
Action Item B: Create backup plan for alternative production and distribution of service and content in event of loss of CTM funding.	CTM	As needed

Communication - Goal #3: Convene domain leaders to identify opportunities for collaboration.

Age-friendly Action Items:	Potential Partners:	Estimated Timeframe:
Action Item A: Review Goals and Actions for each domain to find potential points of synergy and resource sharing.	Domain leaders	June, 2021

Communication - Goal #4: Establish a Town Communication and Information Committee to meet bimonthly to review effectiveness of communication between departments and with the public.

Age-friendly Action Items:	Potential Partners:	Estimated Timeframe:
Action Item A: Identify potential committee members for initial meeting and create schedule for follow up.	Library, Senior Center, Town Clerk, Veterans, Housing, IT, School Department, Town Manager	August, 2021
Action Item B: Explore the idea of having a town wide public information officer to oversee all communications from the town and collect feedback from the public regarding effectiveness.	Library, Senior Center, Town Clerk, Veterans, Housing, IT, School Department, Town Manager	TBD

Communication - Goal # 5: Produce a printed town service/resource directory, making sure to include resources for dementia patients and their caregivers.

Age-friendly Action Items:	Potential Partners:	Estimated Timeframe:
Action Item A: Determine content of directory and create draft document.	Social Services Coordinator, Senior Center, Senior living/care facilities	June, 2022
Action Item B: Identify methods of distribution to all households and determine static distribution points throughout the community.	Town Clerk, Social Services, Senior Center, CHA, Real Estate offices, School Department, assisted living/senior living facilities	June, 2022

Communication - Goal # 6: Create a town communication standards document. Includes guidelines for accessible town meetings, board & committee hearings and information sessions, standards for accessible website design and printed materials

Age-friendly Action Items:	Potential Partners:	Estimated Timeframe:
Action Item A: Determine current practices.	Town Clerk, School Department, IT, Commission on Disabilities, Senior Center, Library	December, 2021
Action Item B: Complete document for all town departments and agencies to use when communicating with the public.	Town Clerk, School Department, IT, Commission on Disabilities, Senior Center	June, 2022

Communication - Goal #7: Establish a 24-hour telephone resource to provide information to residents whenever needed and to collect feedback from residents as well.

Age-friendly Action Items:	Potential Partners:	Estimated Timeframe:
Action Item A: Determine feasibility of implementing telephone resource for residents.	Social Services Coordinator, Senior Center, Town Manager	June, 2022

Communication - Goal #8: Increase digital literacy and internet access for seniors.

Age-friendly Action Items:	Potential Partners:	Estimated Timeframe:
Action Item A: Increase accessibility to computers by offering public computers at senior housing areas.	Housing, Senior Center, Town IT Dept	June, 2022

| Action Item B: Build technology support for older adults to access online information, Facebook, and websites. Offer group classes and one-on-one sessions at diverse locations including the Senior Center, library, and senior housing. Consider "Teens Teaching Technology" program offering opportunities for high school students to provide technology support to older adults, | Housing Properties, Senior Center, Library | December, 2022 |

Communication & Information - Goal #9: Foster creative partnerships to improve the coordination of existing communication channels.		
Age-friendly Action Items:	**Potential Partners:**	**Estimated Timeframe:**
Action Item A: Educate residents of all ages about the importance Age Friendly Chelmsford. Promote publicity in local media outlets. Host promotional events and exhibits.	TBD	TBD
Action Item B: Explore ways to expand accessibility to print based communication in Chelmsford. Search for opportunities to increase print communication and distribution of locally printed newspapers for persons who may not be able to afford a subscription	TBD	TBD
Action Item C: Create a town-wide email database for residents 55 and older. Determine a mechanism to share information and guide them to online and traditional information channel	TBD	TBD

Action Item D: Expand use of *MySeniorCenter* data. Learn more about the available data in MySeniorCenter (e.g., a management software used by senior centers) and determine ways to compare Senior Center use data with the Town Census to identify non-users and target outreach materials.	TBD	TBD
Action Item E: Encourage neighbor to neighbor communication through social media or neighborhood liaison network**.** Support the creation of "Neighborhood Liaisons" to implement local communication strategies--"literature drops" to neighbors to provide a mechanism for Live Chelmsford to more easily reach residents in a systematic way.	TBD	TBD

Implementation Approach

With the approval of the Age-Friendly Chelmsford Action Plan, the next steps will include the prioritization, implementation and assessment of progress of the goals and action items outlined in this Plan. These efforts will be the responsibility of an Age-Friendly Chelmsford Implementation Steering Committee, comprising a team, appointed/approved by Town officials, that represents a cross-section of the community.

Responsibilities of the Steering Committee will include ensuring that the public, nonprofit and private sectors continue to collaborate to prioritize and implement these goals and action items towards improving Chelmsford as a more livable place for people of all ages and abilities. The Steering Committee will also coordinate with other on-going Town activities/projects to ensure that duplicative efforts are avoided. Further, the Steering Committee will also track and systematically and frequently assess/evaluate progress made toward achieving the measurable outcomes named in this Plan.

In addition, an Age-Friendly Chelmsford Leadership Board, comprising specific Town and community leaders, will be formed to execute the action items outlined in the Action Plan, in collaboration with the recommended Age-Friendly Chelmsford Implementation Steering Committee.

The preparation of this Action Plan was begun by the Domain Team Leads well before the COVID-19 pandemic struck. The Plan was finalized and approved in the midst of the pandemic. The aftermath of the pandemic will very likely directly impact the implementation of the Plan. The Town's capabilities to address the goals and accomplish the actions will likely be adversely affected.
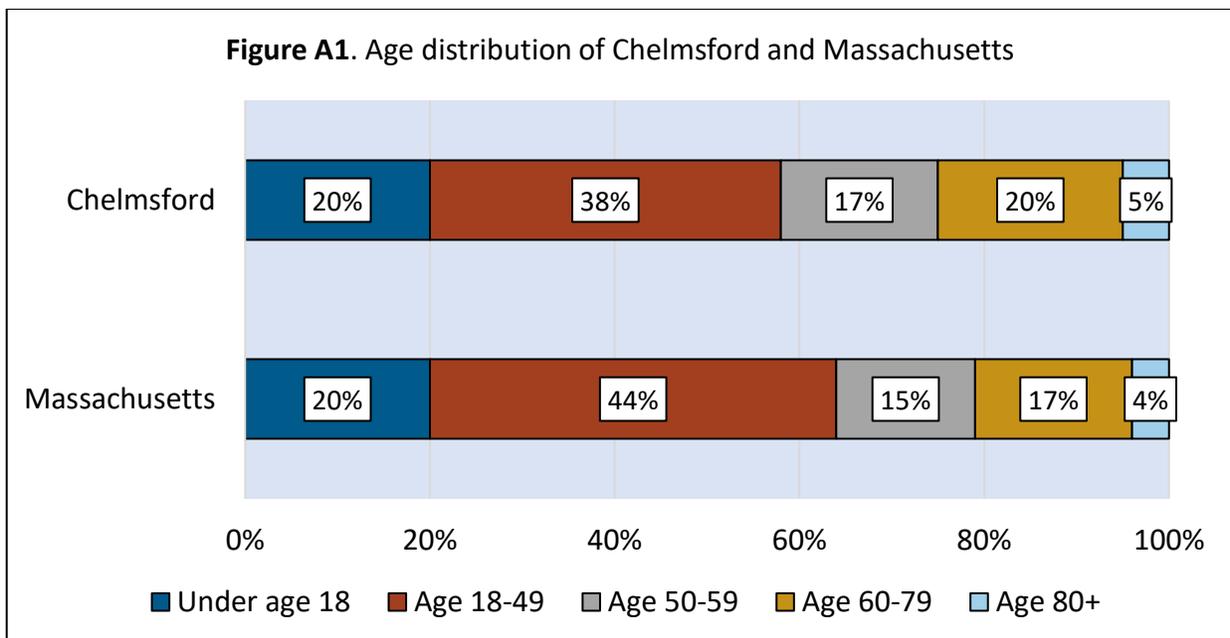
Conclusion

The vision of the Age Friendly Initiative in Chelmsford is to inspire efforts for community improvements and innovations that promote healthy aging for residents of all ages and abilities. The success of this initiative is dependent on the involvement of a dedicated and passionate group of residents and stakeholders that will proactively spearhead this age-friendly effort. These individuals will actively collaborate with civic, business, and non-profit organizations as well as state and local government officials to heighten awareness of the age-friendly movement and implementation of the action items outlined in this report—all to spur positive change for the town of Chelmsford. This plan signifies a milestone in the continued efforts and calls for community involvement in the age-friendly process to improve the quality of life for Chelmsford residents across generations.

Appendix A: Demographic Profile of Chelmsford

Age Structure and Population Growth

According to the American Community Survey (ACS), more than 35,000 people lived in the Town of Chelmsford in 2018.[11] The share of the population that is middle-aged and older is larger in Chelmsford than in Massachusetts as a whole. About 36% of the Massachusetts population was in the 50+ age group in 2018, compared to 42% of the Chelmsford population (see **Figure A1**). Compared to the Commonwealth, Chelmsford had also a higher share of residents age 60 and older. In 2018, Massachusetts residents age 60 and over comprised about 21% of the population, including 4% age 80 and over. In Chelmsford, about 25% of the population was 60 or older, including 5% who were 80 years or older.

Figure A1. Age distribution of Chelmsford and Massachusetts

Source: American Community Survey, 2014–2018, Table B01001. Numbers are calculated from 5-year survey estimates

Population growth in both Massachusetts and the Town of Chelmsford has been concentrated in older age groups. Between the decennial censuses of 2000 and 2010, the all-age population increased by 3% in the state as whole, with no sizable change in Chelmsford. In both Chelmsford and Massachusetts, the absolute numbers of older residents grew substantially during this time

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[11] Information from the Chelmsford Town census for 2019 suggest that 26,396 residents are age 20 or older, which compares reasonably well with the American Community Survey 2018 estimate of 27,290. Numbers and percentages from the Town census are somewhat higher than the ACS estimates in the age ranges of 60 and older, and somewhat lower for the 40-59 age group. This comparison suggests that the population of Chelmsford may be older than is reflected in this Appendix, although differences appear to be small.

period (*US Census for 2000 and 2010, Table QT-P1*). Between 2000 and 2010, the number of residents age 60 and older increased by 25% in Chelmsford, compared to a 16% increase for the state.

The number of older people in Chelmsford is projected to continue growing in the coming decade. **Figure A2** shows four sets of projections for the Chelmsford population age 60 and over. Two sets are generated by the Donahue Institute at the University of Massachusetts, and two by the Metropolitan Area Planning Council (MAPC). All of them suggest steady increments in the number of older people between 2010 and 2030, resulting in an age 60+ population numbering between 10,000 and 11,600 by 2030.[12]

Figure A2. Chelmsford population age 60 and older for 2010, with projections to 2020 and 2030
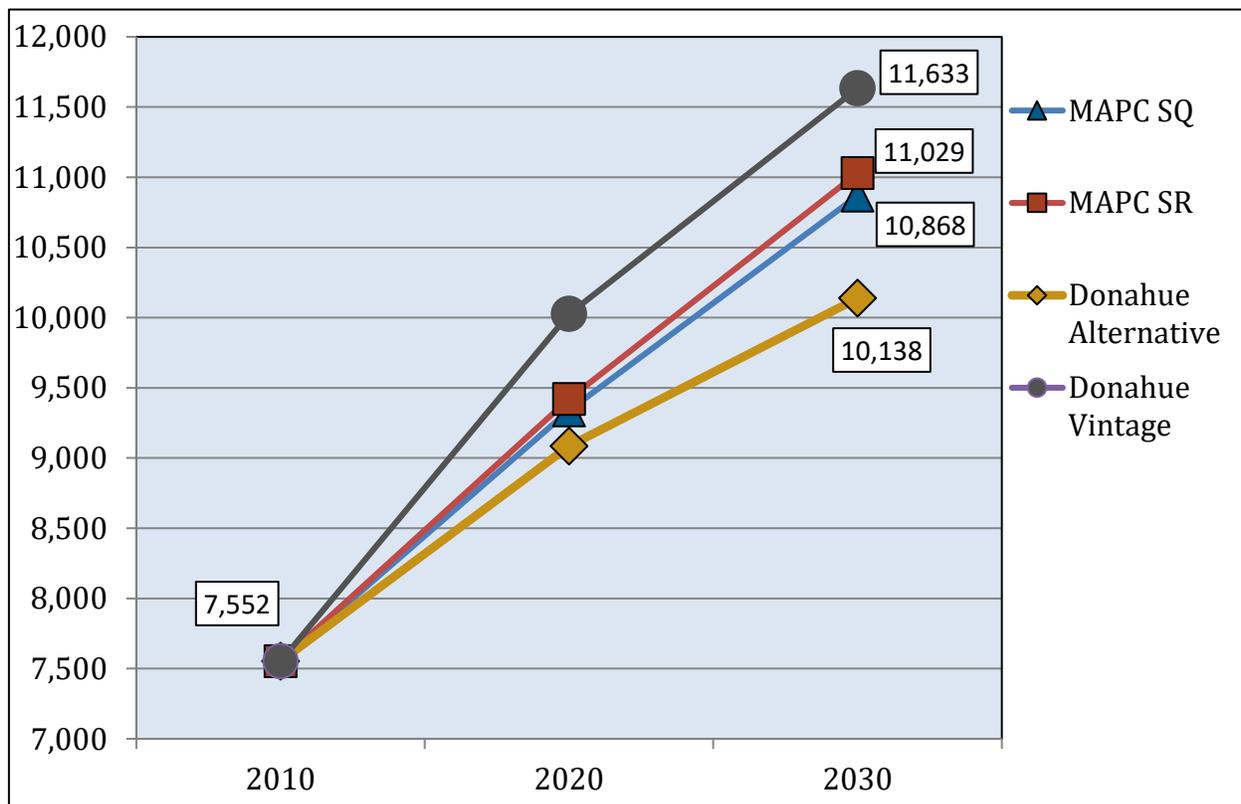
Sources: Population figures for 2010 are from the U.S. Census. The four sets of projections for 2020 and 2030 are from two different sources: 1. Donahue Alternative and Vintage projections are estimated by the Donahue Institute, University of Massachusetts http://pep.donahue-institute.org/ 2. MAPC Status Quo (SQ) and Stronger Region (SR) Scenarios projections are prepared by the Metropolitan Area Planning Council https://www.mapc.org/learn/projections/

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[12] The American Community Survey offers a 2018 estimate of about 8,800 Chelmsford residents age 60 or older, and the Chelmsford Town census indicates that 9,273 residents were age 60 or older in 2019. These comparison points suggest that except for the Donahue Vintage projections (which may be high relative to these comparison points), available projections are tracking well with other data.

Figure A3 shows the age distribution of Chelmsford's population based on US Census data from 1990 to 2010, and population projections for 2020 and 2030[13]. In 1990, about 14% of the town's population was age 60 and older; this percentage steadily increased in 2000 (18%) and 2010 (23%). According to projections, the trend toward an older population distribution is expected to continue in the coming decade. The projections shown here, produced by MAPC using "status quo" assumptions about population growth to 2030, suggest that more than one out of three Chelmsford's residents will be age 60 or older by 2030: 26% of the town's population will be between the ages of 60 and 79, with an additional 8% age 80 and older.

Figure A3. Population age distribution of Chelmsford residents 1990 to 2010 with projections to 2020 and 2030
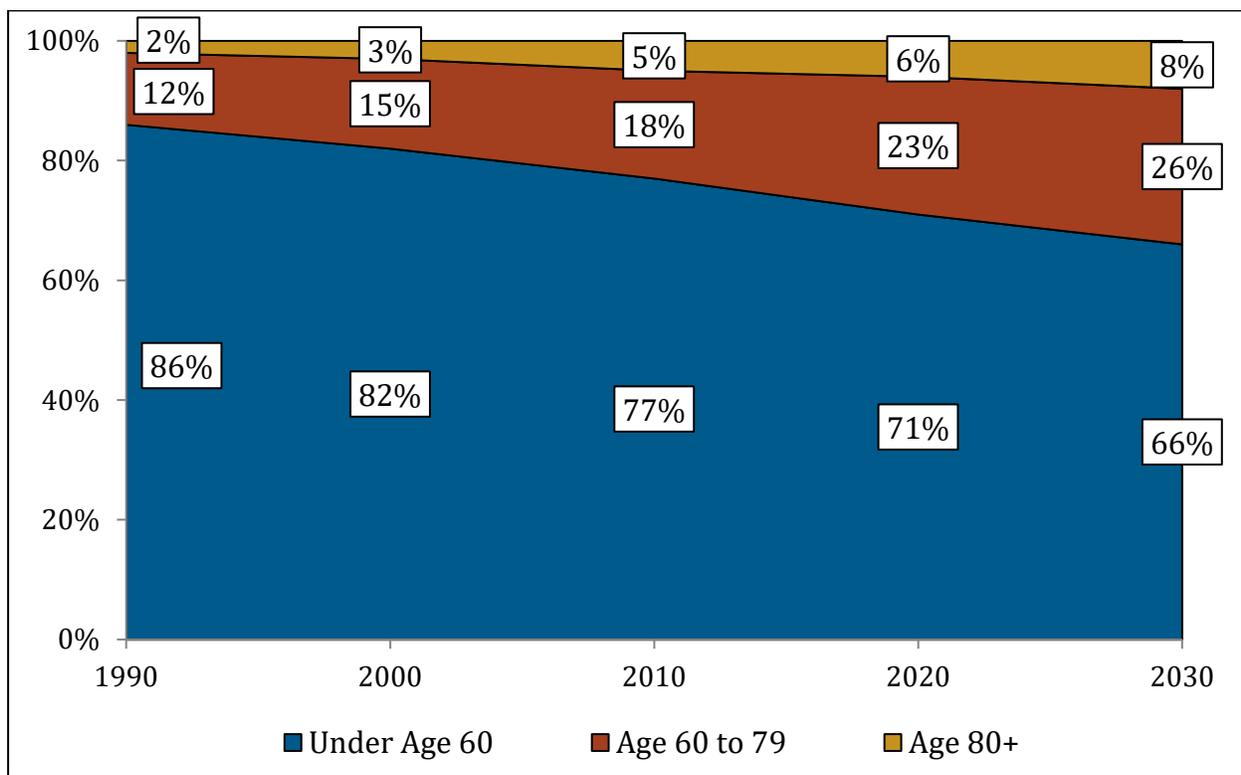
Source: Population figures for 1990 thru 2010 are from the U.S. Census. Figures for 2020 and 2030 are the "Status Quo" projections produced by MAPC https://www.mapc.org/learn/projections/. These projections were chosen to illustrate changes in age distribution because they offer mid-range values in terms of growth for the population age 60+ (see Figure A2).

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[13] Population projections are shaped by assumptions about birth rates and death rates, as well as domestic and international in-migration and out-migration. The projections used here also account for population change associated with aging of the population, which is a strong predictor of future growth and decline of population levels. For more information on the methods used to create this set of projections, see Metropolitan Area Planning Council https://www.mapc.org/learn/projections/ .

Socio-Demographic Features of Chelmsford's Older Population
Housing features and affordability

Forty-four percent of Chelmsford's households include at least one individual who is age 60 or older (*ACS 2014–2018, Table B11006)*. This high proportion— which is likely to increase in the future as the population ages— is likely to shape demand for programs, services, and other considerations that address aging-related concerns, including health and caregiving needs, transportation options, and safe home environments.

Older people head a large share of Chelmsford's households in both owned and rented homes. According to the U.S. Census Bureau, a "householder" is the person reported as the head of household, typically the person in whose name the home is owned or rented. Residents age 45 and older head 74% of all households in Chelmsford, including 39% who are age 60 or older (**Figure A4**). Persons age 60 or older make up 38% of Chelmsford's homeowners, and 42% of the renters in Chelmsford.

Figure A4. Age structure of Chelmsford householders
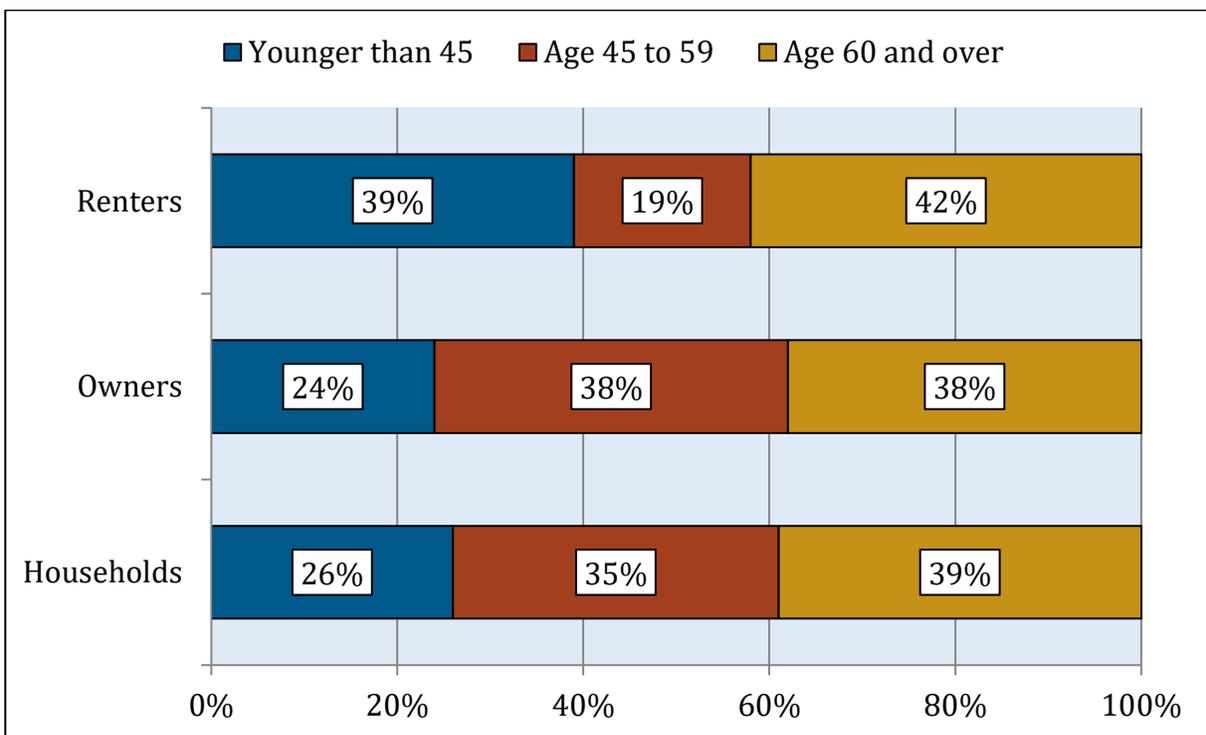
Source: American Community Survey, 2014–2018, Table B25007. Numbers are calculated from 5-year survey estimates.

Most Chelmsford residents live in homes that they own or are purchasing and just 16% of all households in Chelmsford live in a rented home (see **Figure A5**). More than nine out of ten

residents age 45 to 59 own their homes, and a large majority of these are paying a mortgage. Householders age 60 and older are also typically homeowners, with 17% living in a rented home. Compared to their younger counterparts, older households are far more likely to have paid off their mortgage, and 48% of all older households own a home free and clear. Yet, the fact that one-third of older households are paying a mortgage is notable, and relevant to the financial security status of these individuals. Homeownership is also common among Chelmsford residents who are 65 and older and <u>live alone</u>, at 71% (*ACS 2014–2018, Table B25011*). The high prevalence of older homeowners has implications for what amenities and services are likely to be needed and valued by members of the community. Home maintenance and supports are often necessary for older homeowners—especially those who live alone—in order to maintain comfort and safety in their homes.

Figure A5. Homeownership and mortgage status among Chelmsford's households
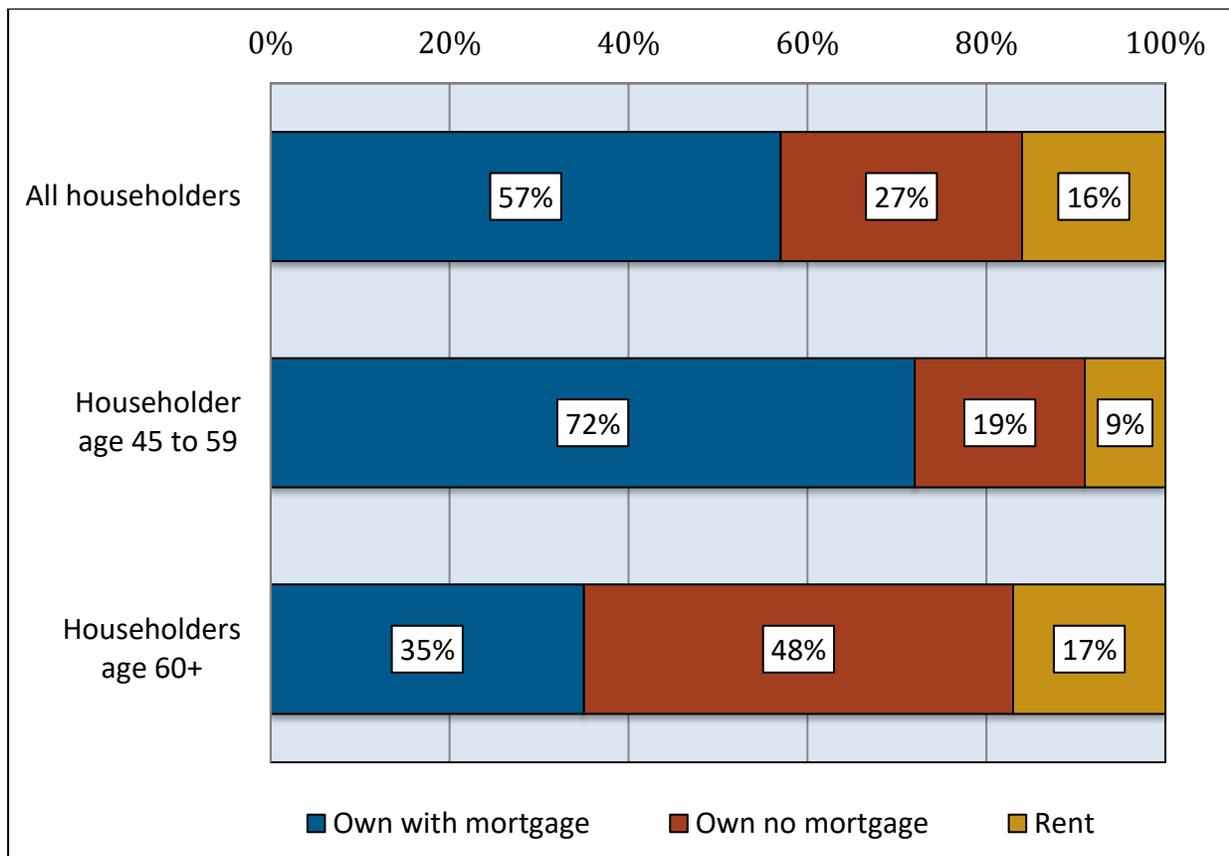
Source: American Community Survey, 2014–2018, Table B25007. Numbers are calculated from 5-year survey estimates.

A large majority of households in Chelmsford live in single-family homes. Considering all homes, with householders of any age, we find that most owner-occupied housing in Chelmsford is in

buildings with just one or two units, while nearly half of renter-occupied housing is located in structures with at least 20 units (see **Table A1**). These structures include apartment complexes as well as senior housing developments; they do not include nursing homes. Owner-occupied homes in Chelmsford are considerably larger than renter-occupied homes, both in terms of total number of rooms and number of bedrooms. Nearly nine out of ten (88%) renter-occupied housing units have 2 or fewer bedrooms in Chelmsford; only 26% of owner-occupied housing units offer two bedrooms or fewer.

Detailed data sufficient to fully describe the housing characteristics of *older* Chelmsford households are not available. However, this description suggests that housing suitable for smaller households and those preferring to rent rather than own does exist in Chelmsford; more information is needed to determine if available housing is affordable, accessible, or adequate to meet the downsizing desires of older residents.

Table A1. Features of owner-occupied and renter-occupied housing units in Chelmsford (householders of any age)		
	Owner-occupied housing units	**Renter-occupied housing units**
Median number of units	1	10-19
% with 1 or 2 units	89%	23%
% with 20 or more units	4%	47%
Median number of rooms	6.9	3.3
Median number of bedrooms	3	1
% with 2 or fewer bedrooms	26%	88%

Source: American Community Survey, 2014–2018, Table B25021, B25032, B25042. Numbers are calculated from 5-year survey estimates.

About one out of four Chelmsford residents who are age 65 and older live alone while 73% live in households that include other people, such as a spouse, parents, children, or grandchildren (**Figure A6**). An estimated 1% of older Chelmsford residents live within group quarters such as nursing homes. Individuals living in senior housing or assisted living facilities are not considered to live in group quarters so they are included in one of the other two living arrangement categories based on whether they live alone or not.

Figure A6. Living arrangements of Chelmsford residents, age 65 and older
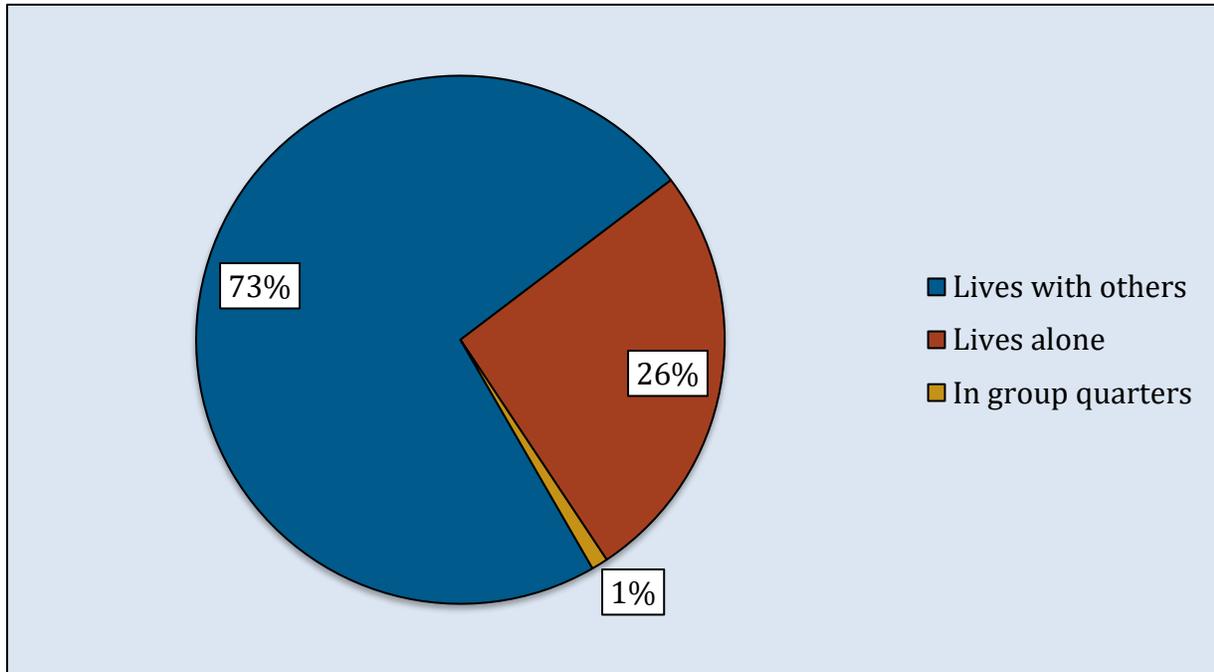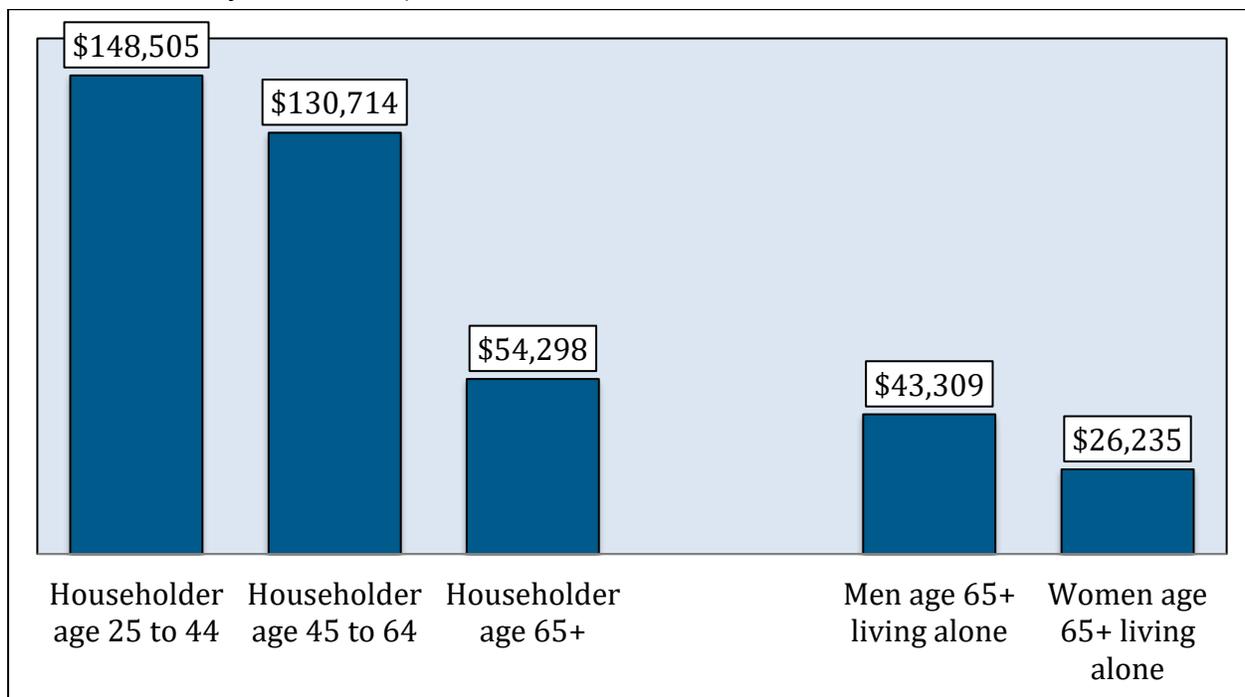
Source: American Community Survey, 2014–2018, Table B09020. Numbers are calculated from 5-year survey estimates.

Socioeconomic resources of older Chelmsford residents

Households headed by older residents report considerably lower income levels compared to their younger counterparts (**Figure A7**). Across all households, Chelmsford residents' median income is considerably higher than the income estimated for Massachusetts as a whole, at $109,955 compared to $74,167 in Massachusetts. Chelmsford's households headed by someone aged 25 to 44 have the highest median income at $148,505—which is also greater than the statewide median for this age group ($83,862). Among householders 65 and older, the median income is $54,298, about $9,000 higher than the statewide median for this age group ($45,193), and much lower than the median income of younger Chelmsford householders. Older residents living alone have considerably lower household income. Recall that about one-quarter of older residents age 65 and older live alone in Chelmsford. Among women age 65 and older and living alone, median income is estimated at $26,235, which means that half of these women live on less than this amount of annual income.

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Figure A7. Median household income in Chelmsford by age and living situation of householder (in 2018 inflation-adjusted dollars)
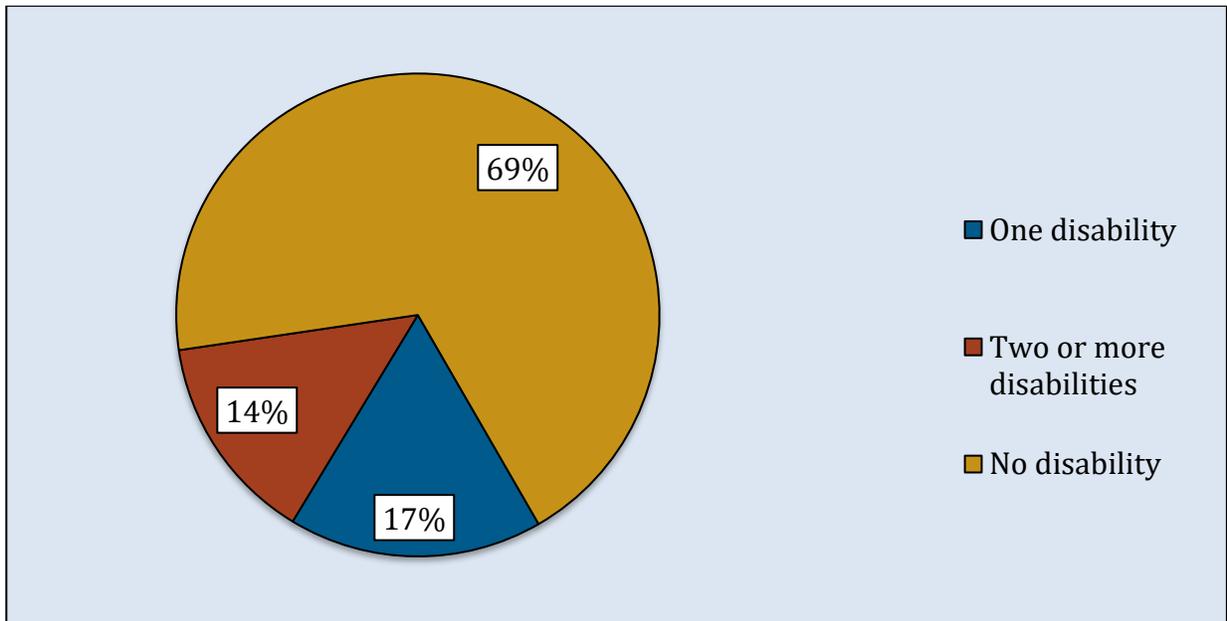

Source: American Community Survey, 2014–2018, Tables B19049 and B19215. Numbers are calculated from 5-year survey estimates.
Note: Includes only community households, not group quarters such as nursing homes.

Housing costs may be especially burdensome for older households, due to housing costs that are out of balance with their incomes. In **Figure A8**, it is shown that 38% of homeowners age 65 and older pay more than 30% of their household income for housing, considerably higher than the parallel percentage for all-age homeowners. This no doubt reflects the lower income levels of older households, but also the high homeowner costs in Chelmsford (costs reflect the cost of the mortgage, property taxes, home insurance, and utilities). Larger shares of renters pay at least 30% of their household incomes for housing, with more than half of renters age 65 or older being burdened by high housing costs. As a group, renters typically have lower incomes than homeowners do, which partially accounts for this finding. Overall, this figure suggests that whether they own or rent, older householders are more likely to experience housing cost burden than their younger counterparts.

Figure A8. Percentage of households paying more than 30% of their household income for housing, by owner status and age group

Homeowners
- 38% (Householders age 65+)
- 23% (Householders of all ages)

Renters
- 56% (Householders age 65+)
- 45% (Householders of all ages)

■ Householders age 65+   ■ Householders of all ages
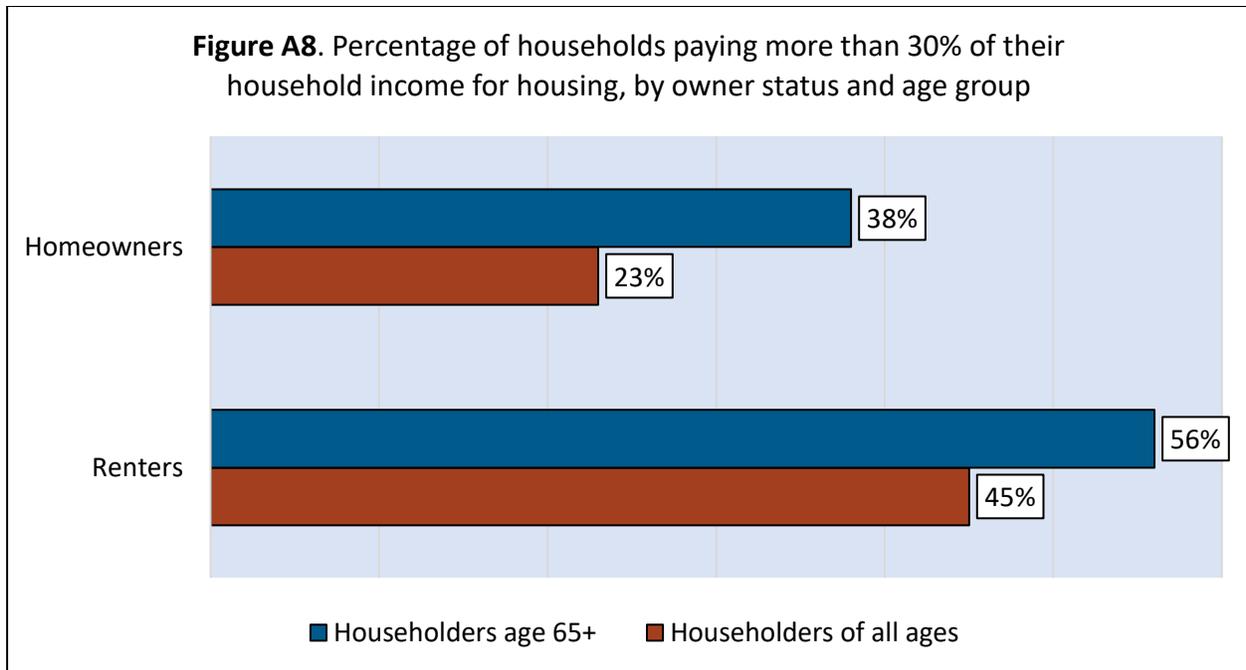
Source: American Community Survey, 2014–2018, Tables B25070, B25072 and B25093. *Numbers are calculated from 5-year survey estimates.*
Note: Includes only community households, not group quarters such as nursing homes.

Health and disability status of older Chelmsford residents

Many Chelmsford residents age 65 and older experience some level of disability that could impact their ability to function independently in the community. Seventeen percent of Chelmsford's residents age 65 and older have a single type of disability, and an additional 14% report two or more disabilities (**Figure A9**). Among the different types of disability that are assessed in ACS, the most commonly cited by older Chelmsford residents 65 and older were ambulatory difficulties— difficulty walking or climbing stairs, reported by 18%, hearing difficulties, reported by 16%, and independent living difficulty hampering ability to do errands alone, such as visiting a doctor's office or shopping, reported by 12% (*ACS 2014–2018, Table S1810)*. Other disabilities experienced by older Chelmsford residents include self-care difficulties (8%), cognitive difficulty (6%) and vision difficulties (4%).

Figure A9. Percentage of Chelmsford residents age 65+ reporting at least one disability

Source: U.S. Census Bureau; American Community Survey, 2014–2018, Table C18108. Percentages by age group do not sum to 100% because people may report multiple difficulties and do not include those with no difficulties assessed by the ACS.

Additional information about health status and conditions of Chelmsford's older population is available from the Massachusetts Healthy Aging data report[14]. In general, these data suggest that the health profile in Chelmsford is good, with an estimated 14% of residents age 60 or older reporting their health as "fair" or "poor." Compared to averages across Massachusetts, Chelmsford residents have rates of many chronic diseases that are slightly lower across many conditions, and the rates of positive health behaviors are as good or somewhat better than the statewide average. However, room for improvement remains. For example, an estimated 30% of Chelmsford residents age 65 and older have diabetes, while 64% got a flu shot in the reporting year. Thirteen percent of Chelmsford's age 65+ population is estimated to have been diagnosed with Alzheimer's disease or another dementia, a rate slightly lower than the statewide average.

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[14]Available online, see https://mahealthyagingcollaborative.org/data-report/explore-the-profiles/community-profiles/

Other relevant demographic characteristics of the older Chelmsford population

Additional demographic information about the older population in Chelmsford that may inform its Age-Friendly Chelmsford initiative include the following:

- The older population of Chelmsford is made up of more women than men (*ACS, 2014–2018, Table B01001*). Among Chelmsford residents age 60 and older, 57% are women, and among those age 80 and older, nearly 7 out of 10 are women. The greater number of older women is due in large part to longer life expectancies of women compared to men—a demographic disparity that is widely observed in older populations globally.
- Chelmsford residents are less diverse with respect to racial and ethnic background than the rest of Massachusetts. For all ages combined, about 15% of Chelmsford residents are persons of color[15], compared to 28% in Massachusetts (*ACS, 2014–2018, Table B01001 and B01001H*). Older residents are less diverse than their younger counterparts and in Chelmsford, an estimated 6% of residents age 65 or older are persons of color. Almost 11% of older Chelmsford residents speak a language other than English at home (*ACS, 2014–2018, Table B16004*). Those who speak another language other than English at home most commonly speak an Indo-European language (such as Italian or Portuguese) or an Asian or Pacific Island language.
- Older Chelmsford residents are well educated on average. About 39% of residents age 65 and older have at least a bachelor's degree, with many also having graduate or professional degrees (*ACS, 2014–2018, Table B15001*). This educational profile contributes to the vitality and character of the community, which depends on older adults who value opportunities to be involved through volunteer and civic engagement activities, as well as late-life learning opportunities.
- Moreover, a large proportion of Chelmsford residents aged 65 and over remain in the workforce. Over one-third of adults age 65 to 74 participate in the labor force. Of those age 75 and older, 5% remain in the workforce (*ACS, 2014–2018, Table S2301*).
- Four out of ten men age 65 and older report veteran status, along with a small number of older women (*ACS, 2014–2018, Table B21001*). As a result, many of the town's older residents may be eligible to receive some benefits and program services based on their military service or that of their spouses.

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[15] That is, they report a race that is not White alone, and/or report that they identify as Hispanic or Latino.

Appendix B: Chelmsford Age Friendly Action Plan - Documents Reviewed

1. **Transportation domain listening session.** Documentation of existing transportation options and potential expansion or services.
2. **Transportation domain unmet needs listening session.** Documentation of meeting to discuss unmet transportation needs. (2018**)**
3. **2019 Greater Lowell Community Health Needs Assessment.** This report, commissioned by the Lowell Health Alliance and Lowell General Hospital, was completed by researchers and students from the University of Massachusetts Lowell. The report identifies unmet medical and public health needs within the Greater Lowell community.
4. **Chelmsford Age Friendly assessment, Health and Community Supports session.** Documentation of unmet needs, barriers to access, and goals. (1-31-19)
5. **Chelmsford Age Friendly, Health and Community Supports listening session.** Documentation of listening session to discuss community features, challenges, future needs, and priorities. (4-26-19)
6. **Library Community Survey.** Supporting survey distributed by library to support strategic planning process. **(**4-19)
7. **Senior Center staff listening session**. Documentation of meeting to discuss community features and future needs. (7-18-19)
8. **Age Friendly Action Plan.** Draft action plan summary compiled by Age Friendly Chelmsford domain leaders. (3-23-20)
9. **Master Plan update survey.** Distributed by Chelmsford's Master Plan committee to support planning updates. (March, 2020)
10. **Library Strategic Plan Focus Group.** Documentation of focus group meeting in support of the library's strategic planning process.
11. **Library Strategic Plan FY 20-25.** This plan reflects the library's values and goals while incorporating feedback from the community of Chelmsford to ensure that the library is an active and welcoming space with resources and programming for the entire community.

Appendix C: Resources for Age Friendly Practices

HOUSING

ADUs - in-law apartments	https://www.scituatema.gov/planning-board/faq/how-do-i-add-an-accessory-dwelling-in-law-to-my-house
ADUs - Pioneer Institute Study	https://pioneerinstitute.org/economic_opportunity/study-boston-area-communities-should-loosen-restrictions-for-accessory-dwelling-units/
Home Sharing – Nesterly	https://www.nesterly.io/
Home modifications – Aging in Place Specialists	https://ageinplace.com/aging-in-place-professionals/certified-aging-in-place-specialists-caps/
Home modifications – AARP Home fit guide	https://www.aarp.org/livable-communities/info-2014/aarp-home-fit-guide-aging-in-place.html

TRANSPORTATION

Resource Guide- Older adult Transportation	https://www.brooklinema.gov/1502/TRIPPS-Transportation-Resources-for-Seni
Rideshare – Workshops	https://www.brooklinema.gov/1502/TRIPPS-Transportation-Resources-for-Seni
Traffic Rule Campaign	https://seeclickfix.com

Traffic Safety Campaign	https://louisvilleky.gov/government/public-works/look-alive-louisville https://www.boston.gov/transportation/vision-zero
Volunteer Driver Program	https://sudburyseniorcenter.org/transportation/fish

COMMUNITY SUPPORTS

Village Model	http://www.vtvnetwork.org
Volunteer Call Center	https://www.thesilverline.org.uk/

OUTDOOR SPACE AND BUILDINGS

Bus stop bench program	https://www.aarp.org/livable-communities/network-age-friendly-communities/info-2015/domain-2-new-york-city-bus-bench-program
Bicycle Racks	https://www.arcgis.com/home/item.html?id=c6461b1fa03646ed85ff9129c4927855
Complete Streets	https://masscompletestreets.com
Snow removal – Community Policies	https://www.mass.gov/info-details/massachusetts-law-about-snow-and-ice
Snow removal – Businesses	https://www.aarp.org/livable-communities/livable-in-action/info-2018/wwl-golden-shovel-award-bucksport-maine.htm
Walking Maps	http://www.fantasticmaps.com/2013/03/how-to-design-a-town
Walk Boston	https://walkboston.org

SOCIAL PARTICIPATION

Event Access- Older Adults	http://www.commackschools.org/seniorcitizens.aspx
Intergenerational park features	https://www.aarp.org/livable-communities/info-2014/grandparents-park-wichita-kansas
Lifelong learning programs and free online courses	https://www.umb.edu/olli https://www.brandeis.edu/bolli/ https://harvardx.harvard.edu
Walking Program -Step it Up	https://www.hhs.gov/sites/default/files/call-to-action-walking-and-walkable-communites.pdf

RESPECT AND INCLUSION

Age Friendly Festival	https://www.agefriendlysarasota.org/impact/age-friendly-festival-2017
Dementia Friendly Support	http://www.mass.gov/elders/civic-engagement/dementia-friendly-massachusetts-initiative.html
Dementia Friendly – Dining	https://www.purpletables.com/
Dementia Friendly - Business Training	http://www.dfamerica.org/business-training
Caregiver Support	http://www.prworkzone.com/old-colony-elder-services-treats-caregivers-to-a-special-%E2%80%9Ccaregiver-night-out%E2%80%9D
Intergenerational Connection – Bridges Together	https://www.bridgestogether.org
Intergenerational Summer Camp	http://www.livablededham.org/uploads/8/2/7/6/827660/dtjuly19page18.pdf

CIVIC ENGAGEMENT AND JOB OPPORTUNITIES

Barter Bank	https://timebanks.org
Employment 50+	https://encore.org
Peer Mentoring	http://schools.shorelineschools.org/SLCC/Site/Power_of_One
RSVP North Shore Senior Care	https://seniorcareinc.org/volunteer-rsvp/
MCOA Job Opportunities Networking & Training	https://mcoaonline.com/employment/50-plus-job-seeker-networking-groups/
AARP Foundation's Work for Yourself- 50+	https://workforyourself.aarpfoundation.org/
MassHire	https://masshirelowellcc.com
Operation ABLE (Ability Based on Long Experience)	https://operationable.net
SCSEP Senior Community Service Employment Program	https://www.aarp.org/aarp-foundation/our-work/income/scsep/

COMMUNICATION AND INFORMATION

Calendar of Events – Town wide	www.dedham.life
Community Media	https://bevcam.org
Local Media Publicity tool	https://ctb.ku.edu/en/table-of-contents/participation/promoting-interest/communication-plan/main