



Age and Dementia Friendly Ludlow

COMMUNITY ASSESSMENT AND ACTION PLAN



Acknowledgements

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Introduction

This Age & Dementia Friendly Community Assessment and Action Plan was developed with assistance from the Pioneer Valley Planning Commission through funding from Point32Health. The Town applied for Age Friendly Community status through AARP in January of 2025, and a working group made up of Senior Center staff, residents, members of the Ludlow Council on Aging; representatives from People's Bank and Berkshire Bank; staff from the Ludlow Public Library, Fire Department, and Health Department; and representatives from the Alzheimer's Association, and Keystone Commons advised PVPC staff on how best to engage older residents. Engagement was conducted mainly at two listening sessions hosted by the Senior Center with ice cream sponsored by local banks. Table surveys were also distributed at the listening sessions and turned in by participants at the end of the listening sessions.

The report is organized by the Domains of an Age and Dementia Friendly Community, a model developed by the Massachusetts Healthy Aging Collaborative that combines the World Health Organization's Eight Domains of Livability and Dementia Friendly America's Ten Domains of a Dementia Friendly Community. Although communities do not have to develop Action Plans for every domain in this model, assessing where communities are in each domain area can be helpful to establish a baseline understanding of the social and built environments and help participants measure progress going forward.

In addition to feedback gathered through community engagement efforts, this report draws from existing plans and assessments that have been completed for the Town. Action Plan priorities were selected by the Age and Dementia Friendly Working Group and were based on the priorities that rose to the top during the community engagement process and by the feasibility of implementing actions based on staff capacity and funding. Longer-term actions may require additional funding or support from the Town.

Background

According to data collected in the Massachusetts Healthy Aging Collaborative's Community Profile (2025)¹, the town of Ludlow has a population of 20,883, of which 21.4% are over the age of 65 and 29.2% are over the age of 60. The majority (95.2%) of the population is White, with 3.6% Asian and 1.1% identifying as being Hispanic (of all races). Ludlow has seen a slight increase in diversity since 2016², when the 98.7% population was White. Health data from 2025 shows

¹ 2025 Mass Healthy Aging Community Profile, data from (2018-22) 5-yr ACS

² 2018 Mass Healthy Aging Community Profile, data from (2012-16) 5-yr ACS

that Ludlow has higher rates of several chronic diseases anemia, chronic kidney disease, chronic obstructive pulmonary disease (COPD), congestive heart failure (CHF), diabetes, hypertension, osteoarthritis/rheumatoid arthritis than the state average. Ludlow has a large Portuguese population, and only 68.6% of the population over the age of 65 speaks only English at home.

Figure 1 - Health and population data for Ludlow compared to state averages.

(Source: Massachusetts Healthy Aging Collaborative 2025 Community Profiles)

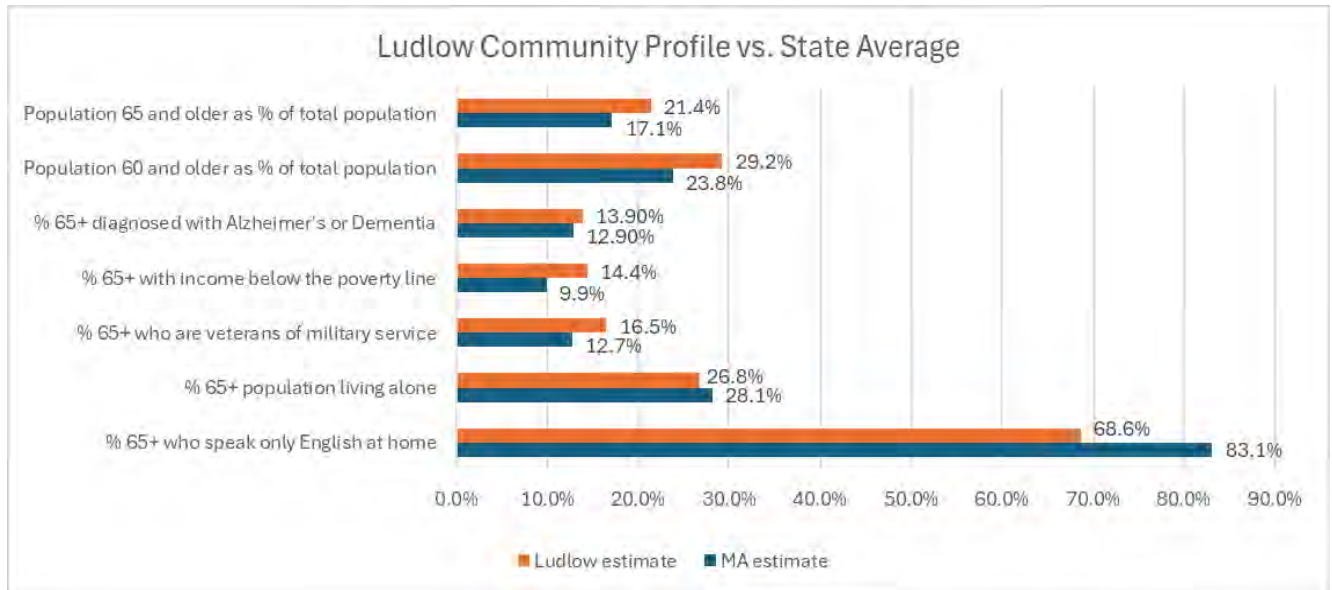
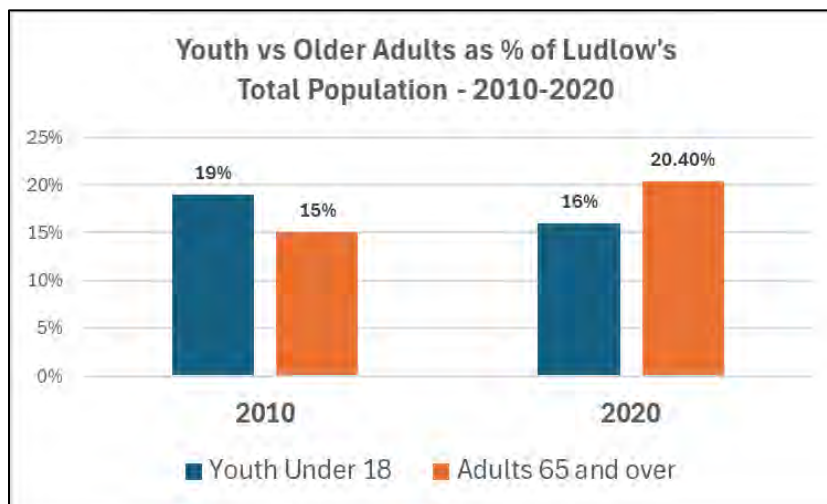


Figure 2: Change in Population Age Groups as a % of Total Population



The number of people 65 and older living in Ludlow has grown from 3,596 in 2010 (17% of the total population) to 4,334 in 2020 (20% of the total population), showing an increase of more than 20% over the ten-year period.³ The population of children under 18 became a smaller portion of the total population during this same period, decreasing from 19% to 16% (Figure 2).

³ American Community Survey 5-year estimates (2006-2010 and 2016-2020)

Although the Town has not updated its Master Plan since 2011, the 2011 Plan included significant data and language in support of healthy aging in the community including the following data:

- Mirroring demographic trends statewide, the percentage of elderly residents is expected to increase. The aging population in the town may create different housing and social service needs in the coming decades.
- Over 60% of the Ludlow households who earned less than \$35,000 a year were headed by a householder age 65 years or older.

Figure 3: Population age groups as % of total population (2010-2020).

Table 6: Median Household Income by Age Group

Median house hold Income	\$65,176
Householder under 25 years	\$76,638
Householder 25 to 44 years	\$72,423
Householder 45 to 64 years	\$75,894
Householder 65 years and over	\$31,629

- Almost four percent of all Ludlow families, 4% of all Ludlow children, and 4% of Ludlow residents' age 65 years or older were also below the poverty line over this same period.

Review of Existing Reports

In addition to the 2021 Master Plan, PVPC staff reviewed other planning documents to assess how the Town has been planning for an aging population. Reports included the Town's 2022 Hazard Mitigation Plan, the 2023 Open Space and Recreation Plan, the 2019 Housing Production Plan, the Health Department's 2023 Community Health Needs Assessment, and the Hubbard Memorial Library's 2024-29 Strategic Plan. Review of these reports provides important context regarding how the Town and community boards are working toward building a more livable community. Excerpts from these plans are included in the pertinent sections of this report.

Community Engagement

Older adults were engaged during the development of this Community Assessment and Action Plan through listening sessions held at the Ludlow Senior Center, a table survey distributed during the listening sessions, and regular meetings of the Age and Dementia Friendly Ludlow Working Group. The Working Group met regularly to plan for listening sessions, review survey questions, and drafts of the final report. Once this report has been finalized and submitted to AARP and Dementia Friendly Massachusetts (MCOA), the Task Force will continue to oversee

the progress of implementing the strategies included in the Action Plan. Successes will be reported to AARP and Dementia Friendly Massachusetts.

Listening Sessions

Two listening sessions were held at the Ludlow Senior Center after congregate lunches with incentives of with free ice cream (sponsored by area banks), and raffle items (sponsored by the COA and Senior Center) to ensure strong participation. The first session, held in March of 2025, focused on the built environment: Housing, Buildings and Outdoor Spaces, and Transportation infrastructure (mainly walking and biking) and was attended by approximately 53. The second listening session, held April of 2025, focused on Health and Community Services, Transportation Services, Communication, the Social Environment and Public Safety. Forty-eight people, including several whose primary language is Portuguese, attended the second event. At each session, attendees split into breakout groups facilitated by members of the Task Force to discuss the assets and challenges related to each topic.



Findings from each listening session are included in the respective domain sections of this report.

Figure 4: Listening Session on the Social Environment, April 2025

Age and Dementia Friendly Ludlow Table Survey

The Task Force determined that residents were experiencing “survey fatigue” so decided that a town-wide survey would not be a good use of resources. Instead, a short survey of key health and social concerns was distributed to participants at listening sessions to gather

Survey respondents were asked to select the top three challenges that older adults face in Ludlow. Home and Community-Based Care, Loneliness and Social Isolation, and Housing were the top three challenges identified by participants in both listening sessions.

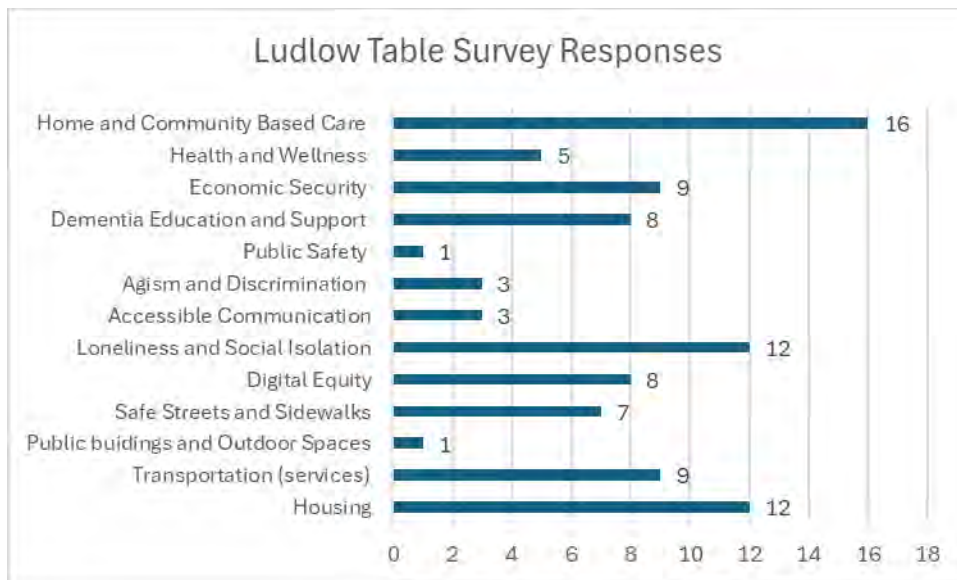


Figure 5 - Survey Responses from Listening Session Table Surveys

The Domains of an Age and Dementia Friendly Community

The World Health Organization developed a model for assessing a community's ability to support an aging population through assessment of domains of livability, or elements of the physical and social environments that are key determinants of whether people can remain healthy, independent and autonomous as they age. The original model included Eight Domains of Livability for an Age Friendly Community. Over time communities found that it made more sense to plan around domains of the community that impact their abilities to be both Age and Dementia Friendly. The Massachusetts Healthy Aging Collaborative (MHAC) modified the Eight Domains of Livability into the Domains of an Age and Dementia Friendly Community, which includes nine domain areas. Some communities have also added domains such as Food Security or Financial Stability to the suggested domain areas.

The MHAC Domains of an Age and Dementia Friendly Community are reminiscent of the Social Determinants of Health model which estimates the impacts of the built and social environments, or places where one lives, works and plays, have greater impact on one's health than clinical care.

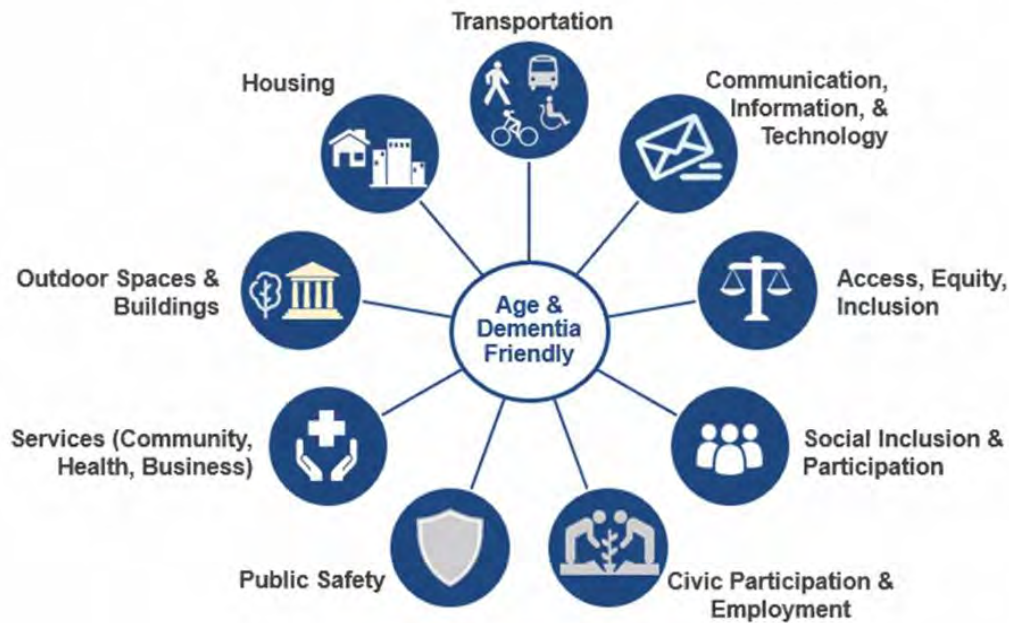


Figure 6: The Domains of an Age and Dementia Friendly Community
(Mass Healthy Aging Collaborative)

We have used the MHAC model to assess where Ludlow is in terms of the policies, programs, systems and environments that support older adults in each of the domain areas. The model is helpful in considering elements of a community that extend beyond the built environment and that are critical to the needs of older adults, but also contribute to healthy, active, more livable communities.

Ten Sectors of a Dementia-Friendly Community

As populations age, the number of people diagnosed with Alzheimer’s or other forms of dementia also increases along with the need for understanding of the signs of dementia, and how to work with and support people with dementia and the people who care for them. It is important for many sectors of the community to be educated about the signs of dementia and for communities to provide safe and comfortable spaces where people with dementia and their caregivers can meet or seek respite care. Dementia Friendly America is a national network of communities, organizations and individuals seeking to ensure that communities across the country are equipped to support people living with dementia and their caregivers. Dementia Friendly Communities foster the ability of people living with dementia to remain in community

and engage and thrive. Dementia Friendly America lists ten sectors that should be considered in the process of creating a dementia friendly community⁴:

1. **Transportation, Housing and Public Spaces** (local government) – Infrastructure that makes communities more livable for people with dementia and their caregivers.
2. **Businesses** – Dementia supportive customer service, environments and policies that support employee caregivers.
3. **Legal and Advance Planning Services** – Legal services that help vulnerable clients express their wishes early and avoid problems such as unpaid expenses.
4. **Banks and Financial services** - Dementia friendly practices that help maintain clients' independence while protecting them from problems.
5. **Neighbors and Community Members** – Raising awareness to help neighbors and community members understand and support people living with dementia.
6. **Independent Living** – Home-based services available to maximize independence and promote autonomy and a high quality of life.
7. **Communities of Faith** – Faith communities use dementia friendly practices to provide a welcoming, compassionate environment and spiritual connection.
8. **Care throughout the Continuum** – Early diagnosis of dementia and ongoing medical care; patient education; and connecting patients and their caregivers with community resources that promote quality of life.
9. **Memory Loss Supports and Services** – A spectrum of settings and services needed by people with dementia – from long-term care facilities and assisted and independent living residences, to home care, adult day services, and hospice care.
10. **Emergency Planning and First Response** – Community planning and family preparation considers safety, security, and needs of people with dementia in disaster planning and emergency response. The domains of an Age & Dementia Friendly Community model include some of these ten Dementia Friendly Sectors. It is important for communities to plan for people with dementia while preparing for more livable communities, as data indicates that the numbers of people with dementia will continue to rise as the population ages. This Community Assessment highlights areas within the Domains of an Age and Dementia Friendly Community where supports or environments should consider people with dementia as well as older adults.

⁴ <https://www.dfamerica.org/what-is-dfa>

Dementia Friendly Initiatives in Ludlow

The Ludlow Senior Center is working on starting a caregiver support group and began offering a memory café in May 2024 for people with dementia and their care partners. The Assistant Director of the Senior Center is a Dementia Friends Champion and holds regular trainings for others who want to be Dementia Friends.

Goals and Actions for a Dementia Friendly Community

Goal 1: Build awareness, acceptance, and a culture of support for people living with dementia and the people who care for them.

Actions

- 1.1. Develop a committee focused on dementia awareness to coordinate education and outreach to expand awareness about dementia.
- 1.2. Hold Dementia Friends trainings for community members as well as all sectors of municipal government and public facing businesses and organizations. Recruit volunteers to become Dementia Friends Champions who can provide trainings to others.
- 1.3. Work with the Alzheimer's Association and other entities that provide education on dementia to schedule trainings on how to recognize signs of dementia and communicate with people with dementia as well as trainings specific to municipal staff, businesses, etc.
- 1.4. Encourage spouses or family caregivers of people with dementia to carry information about the family member with dementia in case of emergency.
- 1.5. Continue to provide education about the File of Life and develop a system to ensure that older residents fill these out and keep them up to date and in a visible location.

Housing

The availability of a variety of housing options – single-family homes, condominiums, affordable apartments, senior living communities, and long-term care or memory care facilities – plays a crucial role in facilitating the ability of older residents to remain in their communities as they age.

As older adults begin to make up a greater share of the population, household sizes change with many people living alone or with one other person. Housing that is conducive to the changing needs of people as they age should offer physical accessibility and independence as well as fostering a sense of community and connection to the town's social fabric. As people begin to lose cognitive or physical abilities, they may need support with basic tasks such as home maintenance, cooking, cleaning, yard work, or personal care as well as access to healthcare or nursing homes when living at home is no longer possible.

During the listening session on Housing and the Built Environment, participants voiced concerns that paralleled many statewide issues: long wait lists for affordable housing; accessibility; and challenges for older residents aging in place including financial insecurity due to rising property taxes, home repairs, and fuel costs; and the need for assistance with home maintenance and a list of trusted service providers. Some participants commented that existing senior housing was too small and did not include enough space for storage of bikes or other items.

On the positive side, the Town does currently have a diversity of housing options for older adults including over 150 affordable units for older adults; 1- and 2-bedroom apartments for people over 55 at the renovated Ludlow Mills property; and one Continuum of Care Community (Keystone Commons) which provides independent and assisted living units as well as Memory Care. Those who are aging in place can access services through the Senior Center, Access Care Partners, and private home care providers.

Affordable Housing

During the writing of this report, the Town was in the process of developing an update to their Housing Production Plan which provides a detailed analysis of housing needs and opportunities for increasing the inventory of housing of all levels of affordability in Ludlow. The recommendations included in the Housing Production Plan (HPP) will help the Town to make progress toward the goal of having at least 10% of the total housing stock be affordable to individuals and families who earn up to 80% of the area median income. In 2023, Ludlow's Subsidized Housing Inventory (SHI) was only 3.3% of the Town's total housing stock.

The Ludlow Housing Authority manages four subsidized housing properties, with a total of 158 units, 78 of which are specified for elderly or disabled residents. In addition, Way Finders manages two properties with a total of 71 one- and two-bedroom units. At listening sessions, we learned that some residents felt that many of the subsidized senior housing options were very small and wait times to get in were unmanageable.

Subsidized Senior Housing in Ludlow

Ludlow Housing Authority <u>Colonial Sunshine Manor</u> - 76 garden-style, one-bedroom units (elderly) <u>State Street Development</u> - 40 garden style one-bedroom units <u>Chestnut Street Development</u> - 30 one-bedroom units and 2 elderly units <u>Family Homes</u> - 3 two-bedroom units, 5 three-bedroom, 2 four-bedroom units	Way Finders Developments <u>Stephens Memorial Apartments</u> - 28 one-bedroom units in historic former recreation building for Ludlow mill workers <u>188 Fuller Street Town Homes</u> - 43 one-, two- and three-bedroom units expected completion this year 
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The Town of Ludlow recently updated their Housing Production Plan which includes a more detailed analysis of existing housing units, areas for potential development, and estimated housing needs based on the current population and projected growth or change over time. Based on the listening sessions, older residents have expressed the need for housing that would enable them to downsize and stay in the community with fewer maintenance concerns. More independent living facilities and senior apartments that would allow older residents to remain in the community with some level of support are also of interest, especially if they are affordable to all income levels.

Continuum of Care Communities

As people age, they are more likely to acquire cognitive or physical impairments that require them to have help at home or to move into a facility that offers various levels of care. Continuum of Care Communities (CCCs) are designed to enable people to live independently with increasing levels of assistance as needed. Starting with “Independent Living” and progressing to Assisted Living, Memory Care and/or full-time skilled nursing care which can provide assistance with daily living tasks including eating, dressing and bathing, CCCs can offer

older adults and their families some assurance that their needs are being met and monitored on a daily basis. Ludlow hosts one CCC, Keystone Commons, which provides independent, assisted living, and memory care options.

Although some long-term care facilities allow payment through Medicare or Medicaid, most private facilities are only affordable to people who have substantial investments or help from family members. Independent and assisted living facilities can cost between \$4,000 and \$8,000 per month depending on the services provided. Those with higher levels of services such as memory care or full-time nursing care can cost \$8,000 to \$15,000 per month.

Aging in Place

Older residents who continue to live in their homes are effectively “aging in place” in their community rather than moving to a facility that provides some level of care. As people start to lose the ability to maintain their homes and complete basic tasks of daily living, they may need additional support to continue to maintain their independence at home. Support can range from assistance with basic tasks such as shoveling snow or grocery shopping, to help with meals and rides, to full-time nursing care.

Older adults may experience difficulty with balance and mobility. Dementia can also cause loss of spatial awareness which can lead to falls. Home safety assessments and home modifications are a good way to prevent injuries for people aging in place. Loans for home modifications that improve accessibility such as wheelchair ramps or walk-in showers are available to homeowners who meet income guidelines. However, loan programs generally require that a lien be placed on the home and are not available for people living in rental units. Valley Community Development Corporation (Valley CDC) is the agency that services the Home Modification Loan Program for Ludlow and offers occasional workshops about the program at the Senior Center.

The financial strain of living in one’s home after the loss of a spouse or retiring and living on a fixed income is a concern for many older residents. The Town offers a Senior Work Abatement Program (SWAP) which allows older residents to work a limited number of hours to reduce their property tax burden. Although cities and towns in Massachusetts may allow residents to work off up to \$2,000 in property taxes, Ludlow currently offers \$900 per person and does not have income requirements for people to participate in the program. In 2024, seventy-six people participated in the SWAP to reduce their property taxes.

Housing Goals and Actions

Goal 2: Ensure that Ludlow residents may continue to live in the community in their later years by supporting development that provides an adequate mix of housing types for all incomes and abilities, and programs that allow people to stay in their homes as they age.

Actions

- 2.1 Ensure that new housing for older adults meets standards of accessibility. Consider adding requirements for developers to include “age ready” features with new and adaptive reuse projects, and encourage a variety of unit sizes, storage space, places to store bikes, connections to sidewalks or places to walk, access to transportation services and digital connectivity.
- 2.2 Encourage the Town to review the status of subsidized housing units and research mechanisms for maintaining perpetual affordability rather than converting to market rate housing.
- 2.3 Connect residents with Access Care Partners or other service providers who can assist with prevention of eviction or foreclosure; assist people with filling out applications for affordable units.
- 2.4 Continue to provide information about grants or loans for home modification, and resources for evaluating homes for safety and accessibility for people aging in place.
- 2.5 Provide educational programming on how to find and hire a contractor for people who need repairs and basic maintenance completed on their homes.
- 2.6 Ensure that all older homeowners are familiar with the Senior Work Abatement Program (SWAP) and eligible volunteer opportunities. Expand the program as needed to enable additional residents to participate. Use income limits used in state circuit breaker program to prioritize program participants.
- 2.7 Investigate the possibility of starting a local or regional Village or Neighbors program which would include volunteer opportunities for active elders to help people aging in place with basic tasks such as yard work, snow shoveling, etc.
- 2.8 Collaborate with Access Care Partners and local banks to provide trainings on financial management in conjunction with options counseling.

Transportation

The decision to stop driving can be one of the most difficult transitions that comes with aging. Slower reaction times, difficulty seeing at night, and cognitive impairments are only a few of the challenges that people may face as they age, and that make driving more difficult and potentially dangerous. Features on newer automobiles such as backup cameras and distance

monitors can help with some of the difficulties with aging, and often people choose their own methods of dealing with the changes such as not driving at night or avoiding left-hand turns. Eventually some people make the decision to stop driving and rely on friends or family members to drive them or use public transportation or other transportation services available in the community.

As people age, a continuum of assistance may be needed as people transition from being independent and driving themselves, to not driving and taking public transit, to needing help getting to the door and then through the door. When people can use public transit and walk to transit stops or other destinations, it is important to have good lighting and safe walking routes with shoulders or well-maintained sidewalks (shoveled in the winter) on busier roads. When people face mobility limitations, they may require paratransit or private transportation services, and in some cases caregivers to assist them into and out of vehicles.

The Ludlow Senior Center provides van service for older residents Monday-Friday from 8:30 a.m. to 3:30 p.m. Rides must be reserved 24 hours in advance and cost \$0.50 each way for service to and from the Senior Center and \$0.75 one-way for other in-town destinations. The Senior Center also organizes day trips from the Senior Center.

Transportation Services

The Pioneer Valley Transit Authority (PVTA) provides limited fixed route bus service in Ludlow. The B6 bus provides transportation between Union Station in Springfield and Encompass Health and the Ludlow Big Y; and the new X94 (Outer Crosstown) bus connects Ludlow Big Y and East Longmeadow Big Y and provides service along Chapin St and East St in Ludlow, Parker St in Springfield, and Elm St, Mapleshade Ave, and N Main St in East Longmeadow. The PVTA offers **on demand van service for people who are 60 and over**, and **paratransit van service** for people with disabilities (after they fill out an application). These services are available in communities served by PVTA fixed route buses and must be reserved in advance. PVTA's Travel Trainers are available to offer

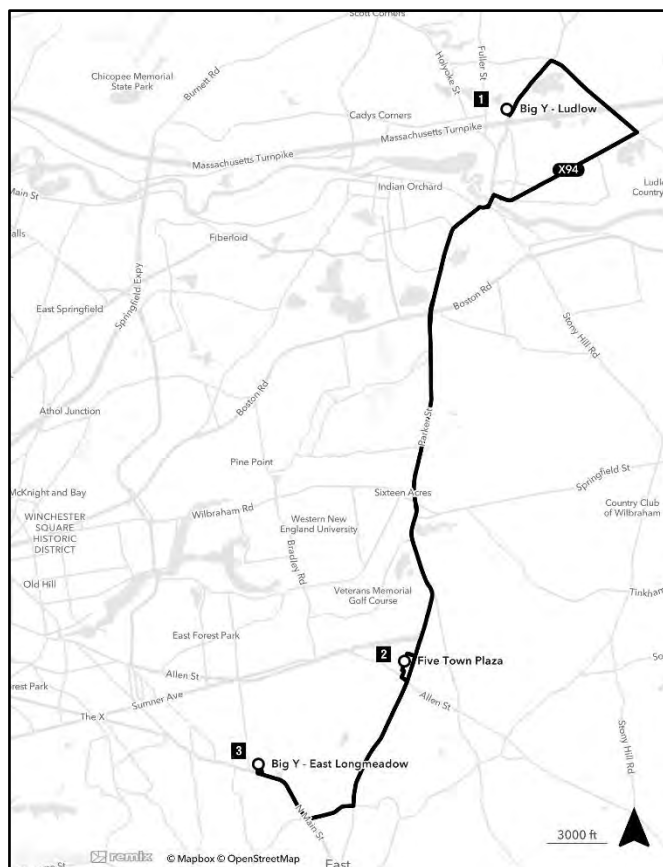


Figure 7 - Fixed route bus service offered by PVTA (see <https://www.pvta.com/tripPlanner.php> for more route information)

orientation talks or one-on-one training for people who are new to the public transportation system.

Infrastructure for Walking, Biking and Rolling

Many older adults choose to live within walking distance of stores, services or other amenities such as parks so that they can continue to be active and independent without having to drive. According to a website application that measures walkability, the area around the Ludlow Senior Center is rated at 64 (out of 100 - Somewhat walkable) and a bike score of 39 (somewhat bikeable). This score is based on a number of factors including population density, nearby amenities and road metrics such as block length and intersection density. The calculation does not measure the existence and condition of sidewalks or pedestrian crossings which are critical pedestrian safety.

During the listening session on Housing and the Built Environment, participants discussed the need for a better sidewalk network. Priority challenges also included a lack of restrooms in public places, a lack of safe places to walk, poor sidewalk maintenance near the Town Hall, and drivers not stopping at crosswalks.

The Town of Ludlow does not yet participate in the Complete Streets program which allows cities and towns in Massachusetts to apply for funds to develop a Complete Streets Prioritization Plan and for implementation funds to improve facilities for walking, biking, and public transit.

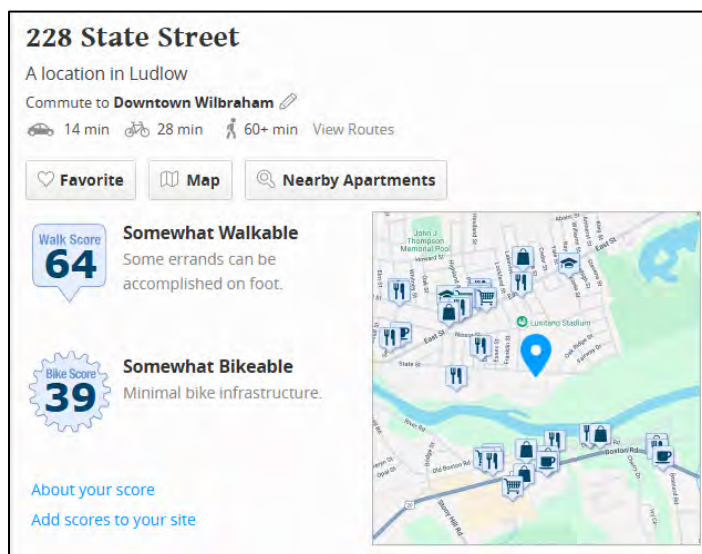


Figure 8 - Walking and biking score in the area around the Ludlow Senior Center (source: <https://www.walkscore.com>)

The 2011 master plan noted that the need to improve pedestrian safety. High traffic volumes and speeds and congestion on major roads and bridges contributed to adverse conditions for pedestrians. In 2023, PVPC completed a Vulnerable Road Users Safety Study on East Street in at the intersection of Windsor and Hampden Streets near the East Street School. Between 2014 and 2023, there were 279 crashes within the study area and five crashes involving bicycles or pedestrians. Recommendations from the study included:

- Repairing pavement on Merrimac and Cambridge Streets and installing new signs and pavement markings

- Updating the length and extent of the school zone on East Street, updating signs and pavement markings near the school
- East Street School should get involved in Safe Routes to school to organize education and outreach to parents about traffic plans
- Eliminate parking on both sides of East Street in the vicinity of the crosswalk and install appropriate pavement markings
- Bring sidewalks along East Street corridor into compliance with the Americans with Disabilities Act (ADA)
- Traffic calming measures and advance warning signs along East Street to reduce travel speeds

Transportation Goals and Actions

Goal 3: Ensure that transportation services are available and information on how to use them is easily accessible for residents of all ages and abilities to allow access to food, medical appointments, employment, education, and social connections.

Actions

- 3.1 Investigate the need for adding smaller vehicles to the Senior Center transportation fleet or adding a volunteer driver program to fill in need for rides to and from appointments. Work with health care providers to develop solutions and share resources.
- 3.2 Provide regular orientation on existing services through PVRTA (on demand and fixed route services), Senior Center vans, and ride share programs for older adults and people with disabilities.
- 3.3 Review the need for benches or shelters at PVRTA bus stops, consulting users about potential locations.

Goal 4: Ensure that all residents have access to safe places to walk and roll close to where they live; and that roads, sidewalks and trail networks are safe and comfortable for use by people of all ages and abilities.

Actions

- 4.1. Encourage the Town to adopt a Complete Streets Policy and to participate in the Complete Streets Program so that it can access funds to develop a Complete Streets Prioritization Plan and to implement priority projects.
- 4.2. Maintain sidewalks and plan for new sidewalks to improve connectivity of pedestrian network as needed.

- 4.3. Conduct walk audits to consider locations where there are safety concerns for pedestrians, and where to add benches along popular walking routes, in parks, and at bus stops (with shelters where feasible).
 - 4.4. Review locations of public restrooms and include them on maps of walking routes; ensure that wheelchair accessible restrooms are available in the Town center and at recreation areas.
 - 4.5. Develop a list of contractors that can assist homeowners shovel sidewalks in winter months. Continue to provide the Sand for Seniors program.
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Buildings and Outdoor Spaces

The amount of physical activity that people engage in is related, in part, to the availability of safe and convenient places to walk or ride a bike or participate in recreational or fitness activities. According to the 2025 Community Profile for Ludlow, 65.2% of Hampden County residents over the age of 60 reported some physical activity within the last month, 20.7% met CDC guidelines for muscle strengthening activity and 54.3% met CDC guidelines for aerobic physical activity.⁵ These numbers are all worse than the statewide estimates for these wellness and prevention measures.

According to 2020 US Census data, over 38% of Ludlow residents over the age of 65 reported having one or more disabilities. Twenty-four percent of people over the age of 65 had self-reported ambulatory difficulty, 16% had self-reported hearing difficulty, and 18.7% reported difficulty with independent living. Accessibility of sidewalks crosswalks and public buildings are critical to enable people to continue to exercise and to attend public gatherings when they have difficulty with walking or need to use a wheelchair.

The Town completed an American with Disabilities Act (ADA) Self-Evaluation and Transition Plan in 2025 and has a Commission on Disability in place to implement this plan. The Town's Building Commissioner currently serves as the ADA coordinator for the Town. In order to comply with the ADA, municipalities must "maintain in operable working condition those features that are necessary to provide access to services, programs and activities." This includes door closers, sidewalks, parking space signage and striping, curb and wheelchair ramps as well as other accessibility features, and snow removal from accessible parking spaces and sidewalks that would allow access to public services, programs and activities.

⁵ https://mahealthyagingcollaborative.org/wp-content/themes/mhac/pdf/community_profiles/MA_Towncode161_Ludlow.pdf

Outdoor Spaces

The Town updated the Open Space and Recreation Plan (OSRP) in 2023, making it eligible to receive funding for conservation and recreation projects. Public parks and recreation facilities include Memorial Park, West Street Park, Whitney Park, Westover Golf Course, Ludlow Country Club, Randall Boys and Girls Club, Lusitano Stadium (a soccer stadium housing the Western Mass Pioneers as well as youth and adult leagues), Haviland Pond Beach, recreation fields at the Ludlow Public Schools, Facing Rock Wildlife Management Area, and Red Bridge State Park. The 2023 OSRP noted that while residents in the southern part of town, which is most densely populated and includes three Environmental Justice (EJ) block groups, have good access to parks and playgrounds, they do not have easy access to hiking trails and conservation lands. The OSRP and participants in the Built Environment listening session mentioned that many of the parks are in need of improvements such as parking and better maintenance. Whitney Park is the most used of parks in Ludlow and is in need of an updated playground as well as more parking.

The biggest challenge according to participants at the Built Environment listening session was the lack of restrooms in public spaces, and second was the need for more safe places to walk. Several people in the Built Environment listening session mentioned possible improvements to the River Walk to improve safety. Suggestions were to have more lighting, cameras, and to clear snow in winter. Survey respondents for the OSRP wanted to see the path extended, widened and with added plantings. Haviland Pond is another popular recreation location (although the pond has been closed to swimming) that is in need of more parking spaces.

In a 2023 Community Health Needs Assessment survey conducted by the Ludlow Department of Health, 40.4% of respondents said that better access was needed to parks and green spaces in the community. The OSRP mentioned the need for better information about existing recreation resources and trail maps that could be printed out as well as posted on the Town website.

Public and Private Buildings

For any public building, it is more efficient and welcoming to design with all users in mind from the beginning rather than having to go back to retrofit or add accessibility features at a later date. This concept of Universal Design applies to both indoor and outdoor spaces.



Figure 9 - Cafe in the Ludlow Senior Center (photo: Dietz & Company Architects)

The **Ludlow Senior Center** is a fully accessible building that houses the Senior Center and staff for the Ludlow Council on Aging. The new Senior Center was completed in 2021 and includes a café, exercise equipment, a large dining room and several meeting rooms equipped with audiovisual equipment for presentations and entertainment.

The **Hubbard Memorial Library** is another accessible public building that hosts programs and services for people of all ages. In addition to book clubs, the library hosts a “Social Services drop-in” session, musical events, arts and crafts, games, and other programs and activities. The library has 19 desktop computers available for use, a printer/photocopier and mobile printing. Additionally, the library loans laptops, tablets, wi-fi hotspots, other items from its “Library of Things.” The library offers technical help with handheld devices by appointment and provides information on other providers who can help with digital skills training. The Town is currently in the process of planning the construction of more parking for the library and the installation of a bench with armrests and back support to provide a resting spot and support senior mobility.

Churches, community centers and social clubs are important resources for older adults to gather and socialize, and some (such as the Ludlow Community Center/Boys and Girls Club) include spaces for indoor recreation. Ludlow hosts over nine churches, the Ludlow Community Center/Randall Boys and Girls Club; and several social clubs including the Ludlow Elks Lodge; the Polich American Club, and the Lusitano Club (to promote the civic, cultural, and recreational characteristics of Portuguese culture).

Buildings and Outdoor Spaces Goals and Actions

Goal 5: Ensure that community meeting spaces are accessible and open for daily programming or social gatherings.

Actions

- 5.1. Develop a map of walking paths and hiking trails that include accessibility, level of difficulty, and restroom locations.
- 5.2. Add accessible parking spaces (and more parking) at the Library, Haviland Pond, the Reservoir, and the Gazebo.

Health and Community Services

Care needs of older adults can vary from assistance with basic tasks such as cleaning, shopping, cooking, yard work, snow shoveling, and minor home maintenance projects to full-time medical or home health assistance provided by professional or family caregivers. This section discusses the health and social service resources that are currently available in Ludlow as well as other

community services (with the exception of transportation) that people need to help them live long and healthy lives.

Home and Community Based Care was the biggest challenge for older residents according to respondents of the table surveys handed out during the two listening sessions at the Senior Center for the Age and Dementia Friendly Ludlow project. During the discussion at the Listening Session around services and the Social Environment, participants commented that people don't know where to start when they need help.

Respondents to the Health Department's 2023 Community Health Needs Assessment Survey also listed mental health as an issue about which they would like more education and resources. When asked about specific topics, 87% of survey respondents wanted more outreach, resources or programs around mental health; 75% around domestic violence; and 67% around nutrition and healthy eating.

Hospitals and Health Care Providers

Ludlow is next to Springfield where several hospitals and health clinics (Accountable Care Organizations or ACOs). Baystate Medical Center is the largest hospital in Springfield, with Mercy Medical Center and Shriners' Hospital for Children also providing health care services for area residents. Baystate Wing Hospital is located in Palmer and serves Ludlow residents, and Holyoke Hospital (in Holyoke) also serves Ludlow residents and treats patients with strokes and brain injuries. Encompass Health is located close to the Ludlow Senior Center and provides rehabilitation care for stroke, brain injury, hip fracture and other complex neurological and orthopedic conditions.

Support for Older Adults and Caregivers

The **Ludlow Senior Center** offers a wide range of health, education, and recreation opportunities for older adults in Ludlow as well as services to support people aged 55 and older who are living independently. Programs are focused around health and wellness, social connection and engagement. Health and wellness programs at the Senior Center include vaccine clinics, foot care, massage, fitness and classes, meditation, mobile dental hygiene services, blood pressure checks and File of Life assistance. The Center has an exercise room that is open on weekdays and people over 55 may meet with a fitness advisor by appointment. Congregate lunches are offered five days a week and meals on wheels are also delivered five days a week to those who are not able to travel. The Senior Center offers adaptive phone equipment free of charge for people with disabilities, programs on home care choices, health insurance counseling through the SHINE program, assistance with fuel assistance applications. The Senior Center also provides caregiver workshops, the Caregiver Compass and Anchor program, and the Forget Me Not (memory) Café.

Access Care Partners (ACP) is the Area Agency on Aging that serves Ludlow. In addition to providing funding for congregate meals and home delivered meals, ACP offers in-home care services, options counseling, support for caregivers, money management, counseling, care coordination, and many other supportive programs.

The **PACE program** through Fallon Health provides all-inclusive care for people 55 and older who need enough assistance to qualify for nursing home level of care but want to remain at home. The program provides health insurance (for people between the ages of 55 and 64 who meet disability standards), prescription drug coverage, medical care, in-home services and adult day care at their facility in Springfield. The program is free for those who meet income eligibility requirements.

The **413Care.org** website lists service providers in Western Massachusetts and may be searched by location or topic and has a new resource page for older adults with curated services and programs available to residents of western Massachusetts. Service providers can “claim” their pages and keep listings up to date and can also refer people to other services listed on the site.

Food Security

Many older adults experience food insecurity as they lose the ability to drive and prepare food with losses to cognitive or physical abilities. The Senior Center offers congregate meals every weekday, providing an opportunity to socialize and to get a hot meal. Meals on Wheels are available through Access Care Partners. The Veteran’s Agent provides free food for veterans once a month, and the Senior Center offers a “brown bag” food distribution program once a month.

For those who can still prepare their own meals, Communities Involved with Sustaining Agriculture (CISA) offers a farm share program for free or low cost for participating senior centers. The Healthy Incentives Program (HIP) also allows people who are SNAP recipients to get at least \$40 worth of free fruits and vegetables from participating farm stands, farmers markets or CSA programs. Ludlow does not currently host a farmers market or farm stand.

Health and Community Services Goals and Actions

Goal 6: Ensure that older residents of Ludlow have access to health care and community services that support their ability to live long and healthy lives.

Actions

- 6.1. Publicize home care and respite care resources for family caregivers. Ensure that all local providers are listed on the 413cares.org platform.

- 6.2. Investigate solutions for people who need home care or respite care but don't qualify for PACE or other subsidized providers. Connect people with private providers and Access Care Partners.
 - 6.3. Conduct more direct outreach programs for older residents who don't currently use Senior Center and distribute information about other programs and services for older residents.
 - 6.4. Poll residents to determine interest in starting a Senior Farm Share program either through CISA or a local farm. Provide cooking classes on how to prepare easy and nutritious meals using use produce in season.
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Social Participation, Access, Equity and Inclusion

Participation in social activities, either formal or informal, is important to one's mental health. Conversely, social isolation and loneliness can cause poor health outcomes. Research shows that loneliness and social isolation can increase the risk of premature death and has been associated with a 50% increased risk of dementia as well as increased risk of heart disease and stroke, depression, anxiety, and suicide. This research also highlights increased risk of loneliness among more vulnerable populations of older adults including immigrants; lesbian, gay, bisexual and transgender (LGBT) populations; minorities; and victims of elder abuse.

Fostering social connections can be encouraged in part through the built by ensuring that communities have places to gather, both indoors and outside; a safe transportation network and a communications system that allows people to connect with one another or to learn about programs and activities; and housing that is located close to public spaces or that provides spaces for social interaction.

Preventing social isolation also means ensuring that opportunities for participation in social or civic events must also be inclusive of all members of the community. For older adults, this may mean holding events at times that are convenient for those who may need to take public transportation or walk to an event and ensuring that accommodations are made for people with visual or hearing impairments. For non-English speakers, translation services or events held in other languages contribute to an inclusive social environment. Ludlow has a large number of residents whose primary language is Portuguese. Of the population over the age of 65, only 73.3% speak only English at home.

During the pandemic, use of technology – including access to equipment, training on how to use it and access to high-speed internet – became a primary means for engaging older adults in programming and meetings while avoiding physical interactions. Holding virtual meetings and programming also allows people who travel to other places for the winter or who have

difficulty with transportation to participate in public meetings, social or educational programming from their homes.

The Ludlow Senior Center offers a number of programs and events for older residents including Limitless Legends, a program held once a month with Diane Smola. The Senior Center shares a monthly calendar of local, low-cost social events; and is a primary center for social connections and interactions. The public forums held for this plan were well attended, as are many of the programs and services offered at the Senior Center.

The Hubbard Memorial Library also offers many opportunities for residents to attend programs, use computers, and to volunteer. In their survey of residents (the majority of responses were from people ages 56-75) to develop the 2024-29 Strategic Plan, some identified interests included learning a new skill (such as a language, cooking, art or craft), attending a lecture or presentation, meeting other people who share similar interests (through book discussions, travel, social, knitting, etc.), and the opportunity to become more involved through volunteering, sharing knowledge or skills, or working on a community project.⁶

Social Participation, Access, Equity and Inclusion Goals and Actions

Goal 7: Ensure that communications, programming, services, buildings, and public spaces are inclusive and accessible to people of all ages and abilities and people whose primary language is not English.

Actions

- 7.1. Develop municipal policies for translating documents and websites, and services for phone or in person interpreter services for languages other than English; collaborate with schools that already offer translation and interpreter services.
- 7.2. Connect with groups or churches that serve residents whose language is other than English to provide outreach to non-English speakers about programs and services at the Senior Center.
- 7.3. Develop intergenerational programming between the Senior Center and schools.
- 7.4. Encourage hiring staff who are bilingual to offer on-site interpreter or translation services.

⁶ Hubbard Memorial Library Strategic Plan (2024-29) – at <https://ludlow.cwmars.org/Files/29/ViewPDF>

Public Safety and Resiliency

Feeling safe in one's home is important for everyone, and especially those who live alone. In Ludlow, approximately 27% of people over the age of 65 live alone.⁷

Representatives from several municipal departments (Police, Fire, Senior Center, Public Works) meet regularly in the Public Safety Committee to discuss public safety concerns. Each department has a database of people who need special assistance, but for privacy reasons, information that the Senior Center holds is not shared with emergency services (and vice versa). The Age and Dementia Friendly Working Group discussed that it could be beneficial to research how other towns have created voluntary registries for people with dementia or other health concerns so that the information is in one place in case of emergency.

The Ludlow Fire Department, in coordination with the Senior Center, provides several programs for older residents including Sand for Seniors and a lock box program that provides a lock box so that emergency service providers can get into the house in case of emergency.

Public Safety and Resiliency Goals and Actions

Goal 8: Ensure the safety of all residents, including older adults and people with dementia, through multi-sectoral partnerships and programming.

Actions

- 8.1. Educate older residents about what to do in case of emergency such as power outages, extreme heat, flooding, etc.
 - Ensure that people who are on oxygen have backup power or tanks that do not require electricity.
 - Publicize locations of heating and cooling centers in case of power outages or heat emergencies.
- 8.1. Continue collaboration between Senior Center, Police, and Fire Departments to address the needs of older residents, particularly those who live alone and have health or safety concerns.

⁷ 2025 MA Healthy Aging Community Profile

Communication, Information and Technology

Communication about resources and programs in multiple formats is essential to the success of all of the domains of an Age and Dementia Friendly Community. Residents must know how to access information about these resources in order to use and appreciate them.

The COVID-19 pandemic highlighted the importance of technology, not only for accessing information, but also for social interaction, telehealth services, public meetings, shopping, and fitness programming when businesses and public buildings were closed. The pandemic also brought to light the “digital divide” which exists in some communities and populations due to lack of resources to purchase equipment or sign up for high-speed internet, or lack of understanding of how to use equipment (phones, computers or tablets) to access services and programs.

Communication, Information and Technology Goals and Actions

Goal 9: Ensure that all residents have access to information about programs and services to ensure access to services and opportunities for social connection community engagement.

Actions

- 9.1. Assist older adults in acquiring equipment and training on how to use it and provide assistance with accessing low cost or free broadband service.
 - Connect people with resources at the library or Health Dept to access equipment and training.
 - Investigate ways to connect older adults with low cost internet such as building in agreements for providers to offer affordable service in municipal contracts with service providers.
- 9.2. Collaborate with existing community-based networks such as faith communities, civic groups, education channels, business groups, to share information and develop programming.
- 9.3. Ensure that printed information – including official forms or invoices and text on visual displays in public spaces - has large lettering with main ideas in bold type; simple and straightforward sentences and simple language; and is available in multiple languages as needed. Ensure that the Town website and forms are useable for people who are visually impaired, including color blind.

Employment, Volunteering and Civic Engagement

Many older adults continue to work past the age of 65 to keep busy or for income. The Massachusetts Councils on Aging administers a 50+ Job Seekers program that helps older adults to find work. This program offers a year-round, 12-week training program that helps people deal with agism, create resumes, find information on available positions, and work on interviewing skills.

Engagement of business leaders on making businesses accessible for all residents and welcoming for people with dementia can ensure a welcoming environment for older residents. Age Strong Boston developed an Age Friendly Business certification program that includes a checklist on social and environmental actions that businesses can adopt to make them more welcoming to people of all ages.

Volunteering and becoming engaged in the community through boards and committees is a good way to stay active and avoid isolation. The Town offers a Senior Work Abatement Program (SWAP) which allows older residents to work off up to \$950 in property taxes through volunteer activities. The program has been funded to allow up to 75 participants and is open to residents of all income levels.

Employment, Volunteering and Civic Engagement Goals and Actions

Goal 10: Provide opportunities and assistance for older adults who want to work and volunteer in the community.

Actions

- 10.1. Assist older residents with job searches and connecting with 50+ Job Seekers organization; hold job fairs at the Senior Center with representatives from local businesses.
- 10.2. Consider implementing an Age and Dementia Friendly business certification program using the Age Strong Boston checklist as a model.
- 10.3. Develop intergenerational skill building/mentoring opportunities with the COA, community groups and local schools, e.g. youth teach elders about technology or other current studies, while elders teach youths about careers, life skills, etc.

Action Plan

This Action Plan for an Age and Dementia Friendly Ludlow details goals and strategies for improving Ludlow's social and built environments to make the town a welcoming place for people of all ages and abilities.

The following Action Plan is ordered by domains of the highest importance to residents of Ludlow based on the community engagement efforts completed for this report. However, this report and Action Plan are dynamic documents that will be amended as conditions change in the community.

The Goals and Actions included in the Action Plan include lead entities, partner organizations or entities, metrics for measuring progress, and the priority as identified through the results of community engagement and the capacity of the entities assigned.

Priority levels are as follow:

- **High/Short-Term (ST)** – 1-3 years
- **Medium/Medium Term (MT)** – 4-6 years
- **Low/Long Term (LT)** – 7-10 years

Plan Implementation

The Age and Dementia Friendly Ludlow Working Group was formed to work with the PVPC on the development of this Community Assessment and Action Plan. This working group and others identified by the Town will continue to meet to discuss how the Town can implement the strategies on the following pages. In addition, the following steps are recommended for the implementation of this report.

- 1) Continue to build the Age and Dementia Friendly Working Group to include multiple sectors of the community as well as regional and state partner organizations and agencies.
- 2) Distribute the Community Assessment and Action Plan to Town boards, committees, social groups and faith organizations to solicit input and volunteers for an implementation committee, and to build awareness of ways that these groups can participate in making Ludlow Age and Dementia Friendly.
- 3) Submit report to AARP and Dementia Friendly Massachusetts (MCOA) for final certification as an Age and Dementia Friendly Community.
- 4) Select strategies for implementation each year.
- 5) Report on successes and challenges – both to the community, AARP and Dementia Friendly Massachusetts.

Age Friendly Ludlow Action Plan

Dementia Awareness

Goal 1: Build awareness, acceptance, and a culture of support for people living with dementia and the people who care for them.				
Actions		Lead Entity/ Partners	Metrics	Priority
1.1	Develop a committee focused on dementia awareness to coordinate education and outreach to expand awareness about dementia.	<i>Age Friendly Ludlow Working Group, Ludlow Senior Center, residents</i>	Committee formed	<i>High</i>
1.2	Hold Dementia Friends trainings for community members as well as all sectors of municipal government and public facing businesses and organizations. Recruit volunteers to become Dementia Friends Champions who can provide Dementia Friends trainings to others.	<i>Senior Center, First Responders, Senior Center staff, Municipal & Library staff</i>	# Dementia Friend trainings, # Champions trained, # of people trained	<i>High (In progress)</i>
1.3	Work with the Alzheimer's Association and other entities that provide education on dementia to schedule trainings on how to recognize signs of dementia and communicate with people with dementia as well as trainings specific to municipal staff, businesses, etc.	<i>Senior Center, Our Dementia Life, Alzheimer's Association</i>	# trainings # participants	<i>High (In progress)</i>
1.4	Encourage spouses or family caregivers of people with dementia to carry information about the family member with dementia in case of emergency.	<i>Senior Center</i>	Card with information about spouse # cards distributed	<i>Ongoing</i>

Actions		Lead Entity/ Partners	Metrics	Priority
1.5	Continue to provide education about the File of Life and develop a system to ensure that older residents fill these out and keep them up to date and in a visible location.	<i>Senior Center, Police, Fire Departments, Health Department</i>	New and updated Files of Life	<i>Ongoing</i>

Housing

Goal 2: Ensure that Ludlow residents can continue to live in the community in their later years by supporting development that provides an adequate mix of housing types for all incomes and abilities, and programs that allow people to stay in their homes as they age.				
Actions		Lead Entity/ Partners	Metrics	Priority
2.1	Ensure that new housing for older adults meets standards of accessibility. Consider adding requirements for developers to include “age ready” features with new and adaptive reuse projects, and encourage a variety of unit sizes, storage space, places to store bikes, connections to sidewalks or places to walk, access to transportation services and digital connectivity.	<i>Town Planner, Planning Board, consultants</i>	Additions to site plan review, special permit requirements	<i>Low</i>
2.2	Encourage the Town to review the status of subsidized housing units and research mechanisms for maintaining perpetual affordability rather than converting to market rate housing.	<i>Housing Authority, Town Manager, Planning Board</i>	Mechanisms identified to maintain affordability	<i>Low</i>
2.3	Connect residents with Access Care Partners or other service providers who can assist with prevention of eviction or foreclosure; assist people with filling out applications for affordable units.	<i>Senior Center, Access Care Partners</i>	Staff trained to assist with housing applications	<i>Low</i>

2.4	Continue to provide information about grants or loans for home modification and resources are for evaluating homes for safety and accessibility for people aging in place.	<i>Senior Center, Valley Community Development, Library</i>	Home modification loan or grant programs in place; outreach materials	<i>Medium</i>
2.5	Provide educational programming on how to find and hire a contractor for people who need repairs and basic maintenance completed on their homes.	<i>Senior Center, local contractors, Health Department</i>	Educational programs	<i>Low</i>
2.6	Ensure that all older homeowners are familiar with the Senior Work Abatement Program (SWAP) and eligible volunteer opportunities. Expand the program as needed to enable additional residents to participate. Use income limits used in state circuit breaker program to prioritize program participants.	<i>Senior Center, Town Manager</i>	Updated program guidelines; # of spots available; income eligibility requirements in place	<i>High</i>
2.7	Investigate the possibility of starting a local or regional Village or Neighbors program which would include volunteer opportunities for active elders to help people aging in place with basic tasks such as yard work, snow shoveling, etc.	Senior Center, volunteers	Informational program about Neighbors programs; grand funding to start a pilot program.	<i>Low</i>
2.8	Collaborate with Access Care Partners and local banks to provide trainings on financial management in conjunction with options counseling.	Senior Center, Access Care Partners, local banks	Trainings scheduled	<i>High</i>

Transportation

Goal 3: Ensure that transportation services are available and information on how to use them is easily accessible for residents of all ages

and abilities to allow access to food, medical appointments, employment, education, and social connections.				
Actions		Lead Entity/ Partners	Metrics	Priority
3.1	Investigate the need for adding smaller vehicles to the Senior Center transportation fleet or adding a volunteer driver program to fill in need for rides to and from appointments. Work with health care providers to develop solutions and share resources.	Senior Center	Survey of users	<i>High</i>
3.2	Provide regular orientation on existing services through PVRTA (on demand and fixed route services), Senior Center vans, and ride share programs for older adults and people with disabilities.	PVRTA, Senior Center	Travel orientation sessions; Travel Trainer appointments with PVRTA	<i>Medium/High</i>
3.3	Review the need for benches or shelters at PVRTA bus stops, consulting users about potential locations.	PVRTA, older adults	Map of bus stops and inventory of structures/benches	<i>Medium</i>
Goal 4: Ensure that all residents have access to safe places to walk and roll close to where they live; and that roads, sidewalks and trail networks are safe and comfortable for use by people of all ages and abilities.				
Actions		Lead Entity/ Partners	Metrics	Priority
4.1	Encourage the Town to adopt a Complete Streets Policy and to participate in the Complete Streets Program so that it can access funds to develop a Complete Streets Prioritization Plan and to implement priority projects.	Planning /DPW	Implementation funds received	<i>High</i>
4.2	Maintain sidewalks and plan for new sidewalks to improve connectivity of pedestrian network as needed.	Planning/DPW	Funding for sidewalk maintenance and improvements.	<i>Medium</i>

4.3	Conduct walk audits to consider locations where there are safety concerns for pedestrians, and where to add benches along popular walking routes, in parks, and at bus stops (with shelters where feasible).	Senior Center for walk audits; Planning Dept/DPW	Plan in place for more benches	<i>High</i>
4.4	Review locations of public restrooms and include them on maps of walking routes; ensure that wheelchair accessible restrooms are available in the Town center and at recreation areas.	Planning Dept., ADA coordinator, DPW	Map of restrooms; accessibility rating	<i>Medium</i>
4.5	Develop a program for assisting homeowners to shovel sidewalks in winter months. Continue to provide the Sand for Seniors program.	Town, DPW, Fire Dept.	Sidewalk shoveling program in place	<i>Medium/ Low</i>

Buildings and Outdoor Spaces

Goal 5: Ensure that indoor and outdoor spaces are accessible and open for daily programming or social gatherings.				
	Actions	Lead Entity/ Partners	Metrics	Priority
5.1	Develop a map of walking paths and hiking trails that include accessibility, level of difficulty, and restroom locations.	Town Planner, Library	Trail map available online and in hard copy (at the library, or trail kiosks)	<i>High</i>
5.2	Add accessible parking spaces (and more parking) at the Library, Haviland Pond, the Reservoir, and the Gazebo.	DPW, Library, Selectboard	Adequate parking in place	<i>High – in progress</i>

Health and Community Services

Goal 6: Ensure that older residents of Ludlow have access to health care and community services that support their ability to live long and
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healthy lives.				
Actions		Lead Entity/ Partners	Metrics	Priority
6.1	Publicize home care and respite care resources for family caregivers. Ensure that all local providers are listed on the 413cares.org platform.	Private providers, Senior Center, 413cares.org (PHIWM), Access Care Partners, Library	Providers are listed on 413cares.org and in other resource guides Updated local resource guide or other outreach materials	<i>High/Ongoing</i>
6.2	Provide education on long-term care options including insurance, home care, assisted living facilities, etc.	Senior Center, Health Dept.	Educational programming, health fairs	<i>High/Ongoing</i>
6.3	Conduct more direct outreach programs for older residents who don't currently use Senior Center and distribute information about other programs and services for older residents. Conduct outreach in other venues (such as the library) at times when the Senior Center is closed.	Senior Center, SWAP volunteers; Library	Direct outreach or orientation programs in place Increase in Senior Center use	<i>Medium</i>
6.4	Poll residents to determine if there is interest in starting a Senior Farm Share program either through CISA or a local farm. Provide cooking classes on how to prepare easy and nutritious meals using use produce in season	Senior Center, CISA, local farms	Senior Farm Share program in place	<i>Low</i>

Social Participation, Access, Equity and Inclusion

Goal 7: Ensure that communications, programming, services, buildings, and public spaces are inclusive and accessible to people of all ages and abilities and people whose primary language is not English.				
Actions		Lead Entity/ Partners	Metrics	Priority
7.1	Develop municipal policies for translating documents and websites, and services for phone or in person interpreter services for languages other than English; collaborate with schools that already offer translation and interpreter services.	Planning Dept/Town Manager; Schools	Municipal policies in place for translation and interpreter services	<i>High/Ongoing</i>
7.2	Connect with groups or churches that serve residents whose primary languages are not English to provide outreach to non-English speakers about programs and services at the Senior Center.	Senior Center, Faith Community	Partnerships in place with faith community	<i>High/Ongoing</i>
7.3	Continue to develop intergenerational programming at the Senior Center, schools, and the library.	Senior Center, Schools, Library	Intergenerational programs in place	<i>In progress (computer help)</i>
7.4	Encourage hiring of staff who are bilingual to offer on-site interpreter or translation services.	Senior Center	Bilingual staff in place	<i>Ongoing</i>

Public Safety and Resiliency

Goal 8: Ensure the safety of all residents, including older adults and people with dementia, through multi-sectoral partnerships and programming.				
Actions		Lead Entity/ Partners	Metrics	Priority
8.1	Educate older residents about what to do in case of emergency such as power outages, extreme heat, flooding, etc. • Ensure that people who are on oxygen have backup power or tanks that do not require electricity. • Publicize locations of heating and cooling centers in case of power outages or heat emergencies.	Senior Center, Police and Fire, Emergency Services personnel	Programming with older adults in place	<i>Ongoing</i>
8.2	Continue collaboration between Senior Center, Police, Fire, and Health Departments to address the needs of older residents, particularly those who live alone and have health or safety concerns.	Senior Center, Police Department, Fire Department	Formalize committee & Response system	<i>Ongoing</i>
8.3	Continue to collaborate with the District Attorney's office to have trainings on internet and phone scams. Hold trainings at the library for people who can't attend during Senior Center open hours.	Senior Center, Office of Consumer Protection, DA's Office; Library; Hampden County Sheriff's Dept, banks, Access Care Partners	Trainings in place	<i>Ongoing</i>

Communication, Information and Technology

Goal 9: Ensure that all residents have access to information about programs and services to ensure access to services and opportunities for social connection community engagement.				
Actions		Lead Entity/ Partners	Metrics	Priority
9.1	Assist older adults in acquiring equipment and training on how to use it and provide assistance with accessing low cost or free broadband service. • Connect people with places where they can access equipment and training. • Investigate ways to connect older adults with low-cost internet such as building in agreements for providers to offer affordable service in municipal contracts with service providers.	Senior Center, Library, Schools	# of people trained, laptops or tablets for loan	<i>Ongoing</i>
9.2	Collaborate with existing community-based networks such as faith communities, civic groups, education channels, business groups, and the library to share information and develop programming.	Faith communities Senior Center, civic groups, Library	# of outlets # of postings # joint programs	<i>Ongoing</i>
9.3	Ensure that printed information – including official forms or invoices and text on visual displays in public spaces - has large lettering with main ideas in bold type; simple and straightforward sentences and simple language; and is available in multiple languages as needed. Ensure that the Town website and forms are useable for people who are visually impaired, including color blind.	Municipal Departments	Policy or memo about lettering; implementation of policy	<i>Ongoing</i>
9.4	Develop a shared community calendar and bulletin board to advertise community events.	Municipal Departments	Shared calendar in place	<i>Medium</i>

9.5	Provide trainings on how to sign up for town alerts and provide alerts in Portuguese or other languages as needed.	Municipal IT Department(?)	Trainings in place	<i>Medium</i>
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Employment, Volunteering, and Civic Engagement

Goal 10: Provide opportunities and assistance for older adults who want to work and volunteer in the community.				
Actions		Lead Entity/ Partners	Metrics	Priority
10.1	Assist older residents with online job searches and connecting with 50+ Job Seekers organization; hold job fairs at the Senior Center with representatives from local businesses.	Senior Center, 50+Job Seekers	Events at Senior Center	<i>Ongoing</i>
10.2	Consider implementing an Age and Dementia Friendly business certification program using the Age Strong Boston checklist as a model.	Senior Center, Business community	Business Certification program in place, # of businesses certified	<i>Low</i>
10.3	Develop intergenerational skill building/mentoring opportunities with the COA, community groups, the library and local schools, e.g. youth teach elders about technology or other current studies, while elders teach youths about careers, life skills, etc.	Senior Center, Schools, library, Community groups	More programming in place	<i>Ongoing</i>