



# Bay Area Monitor

Volume 39, Number 6  
June/July 2014

A Bimonthly Review of Regional Issues

## Bay Trail Strides into 25th Year

By Alec MacDonald

What's a more impressive landmark: 25 years or 335 miles? This July, the San Francisco Bay Trail will have reached both.

A quarter century under development, the expansive route now stands two-thirds complete, having accrued a total mileage that could get you from San Jose to Los Angeles, but with much nicer views. The pedestrian and bicycle pathway connects scenic spots along the shoreline of San Francisco and San Pablo bays, with the aim of eventually forming a continuous ring around the water. Once the project attains its final length of 500 miles, it will wind its way uninterrupted through all nine of the region's counties, linking together 47 cities and providing access to beaches, marinas, parks, and countless other points of interest.

With so many major stretches now in place, filling in the rest has become a campaign of increments. Some of the project's most recent steps forward have been made in Richmond, which already boasts the most Bay Trail miles (32) of any municipality. In April, the city served as venue for both a ceremonial trail groundbreaking at Breuner Marsh and a press conference for the Chevron Corporation's donation of a trail easement along Point Molate. Addressing the crowd at the latter, the Bay Trail Project's Laura Thompson said, "We're counting mile by mile, section by section." The nonprofit organization's project manager elaborated that "we are down to the difficult gaps now. We've done everything



**This segment of shoreline along Richmond's Point Molate was recently donated for incorporation into the Bay Trail.**

*photo by Alec MacDonald*

that's easy, we're down to the tough ones, so working together and finding creative ways to complete sections of the trail is really what it's all about."

Thompson later told the *Monitor* that navigating around industrial sites represents one challenge to finishing the project. However, cooperative solutions can allow hikers and heavy machinery to coexist harmoniously — as in Richmond, where one prominent piece of the Bay Trail circumvents a recycling facility and wastewater treatment ponds. According to Thompson, these sorts of arrangements require "striking a balance between providing the public with shoreline access and not impacting operations."

In addition to the work of industry, trail planners must also take care not to disrupt more natural waterfront activities. For years, ecologists have been leading efforts throughout the region to restore tidal wetlands, which the Bay Trail cannot simply plow through. As examples of two such sensitive places, Thompson offered the Napa-Sonoma Marshes and the South Bay Salt Ponds. For these and other locations, a wide range of stakeholders continues to debate strategies for rebuilding and managing habitat. Within their dialogue, how

*continued on page 2*

### ISSUE CONTENTS

<b>Bioblitzing the Bay Area</b>	<b>Page 2</b>
<b>Caring for Air Quality</b>	<b>Page 4</b>
<b>Taking Action on Climate</b>	<b>Page 5</b>
<b>Improving Street Design</b>	<b>Page 6</b>
<b>Benefiting the Commute</b>	<b>Page 8</b>

## Bay Trail Strides into 25th Year (*from page 1*)

to incorporate the Bay Trail remains an open and intricate question.

With respect to related environmental concerns, rising sea levels further complicate the task of implementing the trail. Thompson reported that the project has already experienced the

effects of climate change, with some sections having endured flooding.

She noted that the Bay Area at large needs to prepare for similar inundation, with encroaching waters threatening all manner of coastal infrastructure, such as highways, schools, and

airports. “The region has some tough decisions to make, and there’s a lot of discussion going on about that,” she said, adding, “We’re participating in these conversations.” Regardless, she contended, “What we want to do is preserve the Bay Trail in its place along

### **BLITZING THE BIOME: NATURE LOVERS TEAM UP FOR ECOLOGICAL INVENTORIES**

On a recent Saturday morning, small platoons of explorers could be seen poking around the vegetation on the slopes of Mount Tamalpais. Studying the ground intently, they bustled about with clipboards and cameras, occasionally crouching down together into conference over some curiosity or another.

Although acting as volunteers, they had a serious and scientific goal: documenting and collecting plant life within the mountain’s watershed as part of a three-year, 900-species inventory led by the Marin Municipal Water District and the California Academy of Sciences. Recruiting laypeople to the endeavor has allowed coordinators to cover more ground in less time, while still yielding plenty of valid ecological data. And as an added benefit, the project has promoted greater environmental awareness among community members, further encouraging them to embrace stewardship of nature.

Dubbed “bioblitzes” by organizers, these kinds of participatory surveying expeditions have been catching on across the Bay Area. They’ve not only occurred on Mount Tamalpais, but also in places such as Palo Alto’s Baylands Nature Preserve, Oakland’s Lake Merritt, the East Bay Regional Park District’s Sunol Regional Wilderness and Tilden Nature Area, San Mateo’s Laurelwood Park, San Francisco’s McLaren Park and Fort Funston National Park, and several sites within the Golden Gate National Recreation Area.

The California Academy of Sciences has had a hand in many of these bioblitzes, frequently collaborating with the group Nerds for Nature to put them on, often with extra help from local governments and outdoors associations. According to



Volunteers surveying biodiversity on Mount Tamalpais.

*photo by Alec MacDonald*

the academy’s Alison Young, “These partnerships are a huge part of what makes this successful.”

Another integral piece of the bioblitz puzzle comes from iNaturalist.org, which allows participants to easily upload digital specimen photographs into an online global database. Through this technology, researchers the world over can review the findings of amateur investigators here in the Bay Area. Ultimately, such information sharing should aid in wildlife conservation efforts.

“There’s absolutely no way we can protect things if we don’t know what we have,” Young said. “We really need to know what we have, where it exists, and where to protect it.”

Visit [www.calacademy.org/science/citizen\\_science](http://www.calacademy.org/science/citizen_science) to learn more.

#### **Bay Area Monitor**

1611 Telegraph Avenue  
Suite 300  
Oakland, CA 94612

[www.bayareamonitor.org](http://www.bayareamonitor.org)

Marion Taylor  
LWVBAEF President

Alec MacDonald  
Bay Area Monitor Editor

Published for nearly 40 years as a project of the League of Women Voters of the Bay Area Education Fund, the *Bay Area Monitor* covers transportation, air quality, water quality, open space, and land use issues in the nine-county San Francisco Bay Area, distributing information on these topics for the benefit of elected officials, government employees, libraries, media outlets, League members, nonprofit organizations, business leaders, and engaged residents.

The *Bay Area Monitor* is supported by the Alameda-Contra Costa Transit District; the Bay

Area Air Quality Management District; the East Bay Regional Park District; the Metropolitan Transportation Commission; the Peninsula Corridor Joint Powers Board and the San Mateo County Transit District; and private donations to the League of Women Voters of the Bay Area Education Fund.

Permission is granted to reprint this publication in whole or in part as long as material is credited to the *Bay Area Monitor* of the League of Women Voters of the Bay Area Education Fund.

For more information, call (510) 839-1608 or e-mail [editor@bayareamonitor.org](mailto:editor@bayareamonitor.org).



the shoreline no matter what happens with sea level rise.” This could mean any number of configurations, like the trail running atop a levee, or along new, closer waterfront edges formed by advancing tides.

With all of the various obstacles facing the project, hugging the coast inseparably the whole way around the Bay just isn't possible, and planners have made some compromises. Thompson explained that a few sections jog inland and tap into an adjacent bicycle network, as in West Oakland, where the route joins Mandela Parkway for a spell.

Reliance on such networks symbolizes how the Bay Trail has in a broader sense enjoyed the backing of bicycle advocates; Thompson listed the region's bicycle coalitions among the invaluable supporters who have helped move the project forward. She also gave credit to outdoor enthusiast groups such as the Sierra Club, Greenbelt Alliance, and the Trails for Richmond Action Committee, along with fiscal sponsors like the California Coastal Conservancy and the Metropolitan Transportation Commission.

Sustaining collaborative relationships with these and other entities should allow the Bay Trail to keep moving forward. Thompson expressed particular satisfaction at having witnessed so many people contribute time, energy, and resources to this cause during her 15-year tenure on the project. Although she estimated that the trail has at least another decade to go before anyone can take a literal victory lap around the finished product, she said, “I have all the faith in those partnerships that we'll see it through to the end.” ❖

*Alec MacDonald is the editor of the Bay Area Monitor.*

## RECENT AND UPCOMING BAY TRAIL SPECIAL EVENTS

**April 22** - Exhibition opening of *Walking the Bay Trail: A Photo Journal* by Kurt Schwabe in Oakland City Hall (more online at [www.walkingthebaytrail.com](http://www.walkingthebaytrail.com)).

**May 16** - Conferral of the 2014 Planning Landmark Award of Excellence from the northern section of the American Planning Association's California chapter.

**May 24** - Release of the first Bay Trail smartphone audio tour at an anniversary celebration by the Rosie the Riveter Visitor Education Center in Richmond.

**June 26** - New trail section ribbon-cutting and release of the second Bay Trail smartphone audio tour at Hamilton Wetlands Restoration Project in Novato.

**Fall 2014** - Ceremonial opening for a segment of the Carquinez Strait Scenic Loop Trail; release of smartphone audio tours in the South Bay near Alviso and along the Napa River in American Canyon.

*For more event information and updates, visit [www.baytrail.org/25years.html](http://www.baytrail.org/25years.html).*



## A Decade of Community Collaboration for Healthier Air

By Chris Ingraham

Ten years ago, the Bay Area Air Quality Management District began a program to analyze the effect of toxic air contaminants in especially vulnerable communities throughout the region. The Community Air Risk Evaluation (CARE) program has since put the Air District in long-term collaboration with a task force consisting of environmental advocacy groups, local citizens, scientists, planners, and health departments. This past April, the Air District announced the successful completion of the program's first decade. The announcement comes with a corresponding report, *Improving Air Quality and Health in Bay Area Communities*, which outlines the program's results and achievements so far, and details its takeaway lessons to help both policy makers and citizens to better address the challenges still before us.

From its outset in 2004, the CARE program has had three primary goals. First, it has endeavored to identify local areas where air pollution is highest and populations are most vulnerable to its deleterious effects. Second, the program has aimed to mitigate the air problems in these most highly impacted areas by applying sound science and technical analysis. Third, it has tried to build productive relationships with stakeholders and local agencies as a way to promote actions and mitigations beyond what the Air District can do alone. The CARE program identified priority areas and problems in the nine Bay Area counties with the hope that collaborative efforts and scientific rigor would improve targeted air quality concerns through the development of better practices and policies.

A three-phase plan has helped to keep the program on track toward the successful achievement of these goals. Phase One focused on inventorying regional emissions using a gridded system that divided the nine-county region into one kilometer by one kilometer cells. The study found nearly a hundred gaseous and particulate compounds emitted from an array of sources, both stationary and mobile. Stationary sources include gas stations, power plants, refineries, and the

like, and mobile sources include cars, trucks, ships, aircraft, and so forth. Analysis of the data revealed that particulate matter is an especially harmful air contaminant, and that diesel particulate matter — what most of us know as soot — is the most hazardous of all.

Armed with this information, in Phase Two the Air District conducted regional-scale modeling and measurements to identify where these different kinds of emissions were most prevalent. Targeting West Oakland, for instance, the Air District partnered with local stakeholders to undertake a West Oakland Health Risk Assessment, a West Oakland Truck Survey, and a West Oakland Monitoring Study. Respectively, these studies determined that West Oakland is extremely susceptible to carcinogenic diesel particulate matter, that trucks idling on busy roads in specific areas at specific times are largely responsible for the unhealthy levels of diesel particulate matter, and that real-time monitoring of emissions hotspots within and around the Port of Oakland corroborates and refines the evidence of local-scale dispersion modeling in the same region. Together with data from the Phase One emissions inventory, these studies enabled the Air District to accurately estimate ambient concentrations of emissions.

In Phase Three, the Air District created maps that chart areas facing the highest health risks. Socio-demographic information about impacted communities was compiled, including age, income, and people with respiratory and other health problems. By locating areas of extreme vulnerability and need, this work has helped to prioritize mitigation efforts going forward. In particular, the maps were integral in the development of the Clean Air Communities Initiative (CACI), a centerpiece of the program's mitigation strategy. The CACI is a multi-faceted approach to improving air quality by focusing not just on the exposure and health assessments of CARE's first two phases, but also on implementing new regulations, plans, and guidelines; conducting more outreach and education; offering grants and incentives; and building stronger enforcement throughout priority communities.

After 10 years, the program's list of accomplishments is long. CARE has spawned numerous academic journal articles, conference presentations, and online reports. Its maps have been useful for developing Air District programs and policies. A mobile sampling van, outfitted with the equipment and technology necessary to undertake several studies, has proven to be highly effective. The program's innovative modeling and technical analyses supported the San Francisco Community Risk Reduction Plan. Productive working relations

### **THANK YOU FOR YOUR SUPPORT**

**The *Monitor* would like to acknowledge recent donations from Horst Bansner in the memory of Eva Alexis Bansner, and from Louise Anderson and Linda Craig. Such generous financial contributions are greatly appreciated, and help this publication continue to fulfill its mission. Donations to the League of Women Voters of the Bay Area Education Fund, a 501(c)3 organization, are tax-deductible.**

with the task force and community members have helped cultivate understanding about local concerns. Screening tools and modeling projects undertaken through the program have analyzed air pollution impacts in local parts of the Bay Area. In short, thanks to the CARE program, we now have a more informed sense of the specific air problems in our region, and the Air District has acted upon this knowledge to prioritize policy actions and undertake improvements where they are needed most.

Perhaps the most essential findings have been those that heightened awareness of problems not previously identified. In this sense, assessments of health impacts of particulate matter have been especially beneficial. The program's assessments found, for instance, that although particulate matter of all types can cause poor health, even mortality, diesel particulate matter in particular accounts for over 80 percent of the

cancer risk associated with toxic air contaminants. Moreover, without deliberately looking to identify socioeconomic correlations, the program nevertheless learned that the areas most afflicted with air problems are also those areas with the lowest income and education levels, as well as greatest populations of people of color. The task force further found that infill development is safe, even in strongly impacted areas, provided that development locations adjacent to busy roadways and other local sources of air pollution are avoided. All these findings might be useful to guide policy in the future. Fortunately, the 10-year period of study has also allowed the task force to assess the effectiveness of existing state and regional regulatory programs in reducing emissions — with the encouraging discovery that such programs have indeed provided measurable health benefits and are therefore worth

*continued on page 6*

## **AIR DISTRICT APPROVES 10-POINT CLIMATE ACTION WORK PROGRAM**

In November 2013, the Bay Area Air Quality Management District passed its Climate Protection Resolution, reinforcing for this region Governor Schwarzenegger's 2005 executive order to reduce greenhouse gas emissions across the state, by 2050, to 80 percent below their 1990 levels. As part of the resolution, the Air District committed to developing a Regional Climate Action Strategy to guide and focus its climate protection activities going forward. In early April, the Air District's board of directors approved a 10-Point Climate Action Work Program, which outlines near-term steps the agency will take to launch this effort.

The work program focuses on confronting the challenges that climate change poses for regional air quality. To do so, it outlines steps to enhance the Air District's methods of inventorying, forecasting, and monitoring greenhouse gas emissions. It also endeavors to develop regulatory rules to limit such emissions, and includes ongoing efforts to enforce these rules, which often requires collaborations among state, regional, and local agencies. Since 2005, the Air District's Climate Protection program has awarded over \$7 million in grants to local governments, non-profits, and schools to reduce greenhouse gas emissions in the region, and the agency has encouraged nearly 50 local governments to adapt climate action plans suitable to their local needs — more than any other metropolitan region in the country. The actions laid forth in the work program will serve to channel the Air District's priorities over the next two years.

The ten points of action include the following directives:

1. Reduce greenhouse gas emissions in the Bay Area to 80 percent below 1990 levels by 2050.
2. Update the Air District's inventory of regional greenhouse gas emissions.
3. Locally monitor methane, carbon dioxide, and other greenhouse gas emissions.
4. Develop a regional climate action strategy that incorporates the economic exigencies of the Bay Area while remaining focused on the 2050 reduction goal. This strategy will be included in the Air District's 2015 Clean Air Plan.
5. Bolster local climate action by improving technical assistance to local government agencies.
6. Develop new rules to assist in reducing the sources of greenhouse gas emissions within the Air District's authority, and identify ways within existing policies and regulations to further reduce greenhouse gas emissions.
7. Broaden enforcement of statewide regulations over greenhouse gases.
8. Launch an initiative to collect and analyze information, reports, and data pertaining to climate change impacts associated with public health and air quality.
9. Engagingly and persistently communicate with the public about progress being made.
10. Assign the Air District's Advisory Council to investigate technical issues pertinent to the Bay Area's energy future.



## A Decade of Community Collaboration (*from page 5*)

continuing or enhancing.

Dr. Phil Martien, an air quality engineering manager with the district who has been deeply involved in the CARE program since its inception, emphasized its multi-faceted approach to assessing health impacts of the region. As he noted, “We have considered impacts at regional and the local levels; we have considered multiple air pollution sources and multiple air pollutants; and we have considered who is exposed and variable levels of vulnerability across communities. These factors,” he explained, “contribute to the information gained from CARE studies and help the Air District to prioritize many of the agency’s actions and programs to focus on areas with

the greatest impacts.” Of course, as the program’s third goal underscores, the Air District has not been alone in achieving these results. The program’s success to date could also be described as a methodological lesson in the benefits of concerted efforts for broad collaboration. Going forward, the health of our communities will depend upon the help of community groups, local governments, businesses, health departments, and others that the CARE program has shown a commitment to bringing together for the common good. ❖

*Chris Ingraham works as a freelance writer while completing his Ph.D. in rhetoric.*

## Exterior Design: Revamping Roadways for Modern Use

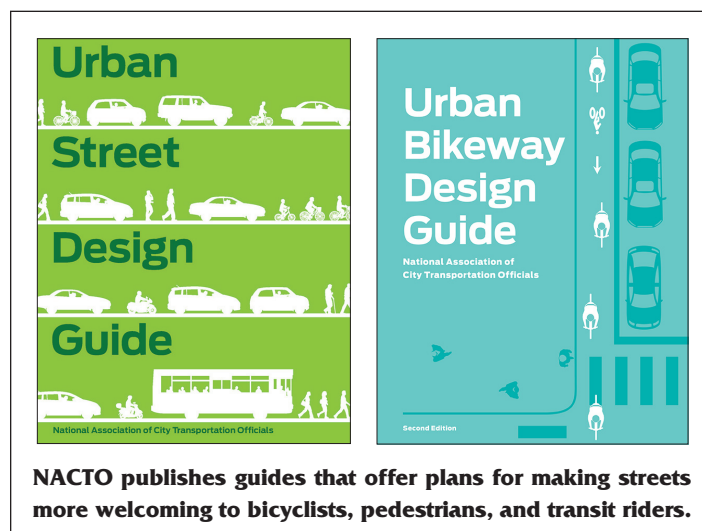
By Beth Hillman Tagawa

For decades, American transportation guidelines have operated with the conventional wisdom that the primary goal of roadways is to move cars safely and quickly. In recent years, however, this way of thinking has begun to shift, in light of the fact that more Americans rely on walking and biking as main methods of transportation. According to the U.S. Department of Commerce, the number of bike commuters increased from 488,000 in 2000 to 786,000 during the period from 2008 to 2012. And according to a Caltrans survey, the percentage of Californians who walk, bike, or use public transit on a daily basis has doubled since 2000. Designs for streets and roadways have failed to keep up with this trend.

But Bay Area residents, and all Californians, may soon be seeing street designs that are safer and more functional for bicyclists and pedestrians, with innovations like improved pedestrian walkways and protected bike lanes. In April, Caltrans endorsed a set of guidelines developed by the National Association of City Transportation Officials (NACTO) aimed to modernize the way streets and roads are developed to enhance their safety and livability for all residents, whether behind the wheel, on a bike, or on foot.

“We need to design projects that don’t just work for cars and trucks but also work for pedestrians and bikes,” said Mark Dinger, a Caltrans spokesperson. “This is us letting our local partners know that we’re going to be more flexible in our street designs both in rural and urban environments, especially when they’re to support new facilities for bikes and pedestrians in transit use.”

California became the third state in the nation to endorse NACTO’s *Urban Street Design Guide*, which offers strategies for developing city streets that are equally accessible to all



members of the public, with roads that are “safe, sustainable, resilient, multi-modal, and economically beneficial,” according to NACTO. The NACTO *Urban Bikeway Design Guide*, a companion publication that also received Caltrans’ endorsement, provides guidance to “help create complete streets that are safe and enjoyable for bicyclists ... based on the experience of the best cycling cities in the world.”

NACTO’s guidelines depict an altered vision of city streets. Sidewalks are wider, with more trees, and public spaces like cafes are encouraged. Buffered bike lanes offer a designated space separating bike lanes from car traffic, for safer, more secure cycling. Dedicated bicycle signals are used along with typical traffic lights to provide guidance for bicyclists at intersections where they might have different needs than drivers. Median refuge islands help bicyclists and pedestrians safely cross two-way streets by allowing them to navigate

one direction of traffic at a time, with a break in between. Curb extensions called bus bulbs make bus travel faster by allowing passengers to board a bus while it remains in the travel lane, decreasing the amount of time lost merging in and out of traffic.

In addition to endorsing the NACTO guidelines, Caltrans is allocating \$360 million in federal and state funding over three years from the state's new Active Transportation Program for construction projects that support biking and walking. Dinger said that the number of such designs should increase based on the combination of the approval of the NACTO guidelines and this funding program, aimed to promote projects that increase the number of bicyclists and walkers on the road and thereby enhance public health.

"Now that cities and counties know that money is available and we're going to be flexible about the designs, facilities are going to improve for active transportation," Singer said. Applications for the program were due in late May.

Dave Snyder, president of the California Bicycle Coalition, said that city officials have long resisted efforts to change design guidelines in favor of standards that move cars quickly and "sacrifice the safety, conviviality, and livability of streets through which the cars pass."

Snyder attributes Caltrans' decision to a generational shift,

noting that guidelines were developed in the 1950s and '60s in response to the massive expansion of the highway system, and that subsequent generations were educated in line with the same model. But beginning in the 1990s, Snyder said, public demands and the way of thinking of an emerging generation of traffic engineers and planners began to change, only finally gaining momentum in recent years. "There's a very big shift happening here about designing cities and their streets for *people*, not just for people in cars," Snyder said.

While Snyder said that he is optimistic that the endorsement of the NACTO guidelines will result in immediate changes, he said there is still work to be done. "This is the make or break year for this. Caltrans' endorsement was the biggest step, but there are some legislative changes that have to happen and there is a great deal of education and promotion that has to happen," Snyder said. "The bicycle leadership gets it, the public gets it, there is a new generation of transportation leaders that get it. It's the people in the middle, the people who are leaders in the transportation department and traffic engineers, who will need to be encouraged in order for this to succeed." ❖

*Beth Hillman Tagawa is an editor and freelance journalist living in San Francisco.*

**Among other design features, wider and more clearly marked pedestrian walkways and bike lanes can make streets safer and more functional for all users.**

*rendering courtesy of NACTO*



## WE WANT TO HEAR FROM YOU!

IN OUR EFFORTS TO MONITOR THE REGION, WE DEPEND ON THE SUPPORT OF READERS LIKE YOU. WE WELCOME YOUR FEEDBACK ON WHAT WE'VE DONE, YOUR IDEAS FOR FUTURE ARTICLES, AND YOUR FINANCIAL DONATIONS. WE INVITE YOU TO USE THIS FORM IN CONTACTING US.

I HAVE A COMMENT/SUGGESTION

I WOULD LIKE TO MAKE A DONATION OF \$ \_\_\_\_\_  
(PLEASE MAKE CHECKS PAYABLE TO "LWV BAY AREA EDUCATION FUND"; WE ARE A NONPROFIT ORGANIZATION AND DONATIONS ARE TAX DEDUCTIBLE)

I WOULD LIKE TO UPDATE MY MAILING ADDRESS

NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

CITY, ZIP: \_\_\_\_\_

I WOULD LIKE TO RECEIVE THE *MONITOR* VIA E-MAIL

E-MAIL ADDRESS: \_\_\_\_\_

LEAGUE OF WOMEN VOTERS OF THE BAY AREA EDUCATION FUND  
**BAY AREA MONITOR**

1611 TELEGRAPH AVENUE, SUITE 300, OAKLAND, CA 94612

PHONE: (510) 839-1608 / FAX: (510) 839-1610

E-MAIL: EDITOR@BAYAREAMONITOR.ORG

NONPROFIT  
ORGANIZATION  
U.S. POSTAGE  
**PAID**  
OAKLAND, CA  
PERMIT NO. 4353

## Bay Area Commuting Poised to Become More Efficient, Less Lonely

By Alec MacDonald

In March, the Metropolitan Transportation Commission and the Bay Area Air Quality Management District approved the launch of the Bay Area Commuter Benefits Program, which is intended to cut regional auto emissions and ease traffic congestion. In order to do so, the program seeks to reduce single-occupancy driving, offering commuters a set of incentives to use more efficient and environmentally-friendly alternatives for getting to and from work.

Prompted by recent state legislation, the two regional government agencies patterned their program after successful ordinances established by the cities of San Francisco, Berkeley, and Richmond, and at San Francisco International Airport. The Bay Area version will naturally have a much greater scope and impact, however. It requires companies with 50 or more full-time employees working within the region to offer commuter benefits to those employees. The program provides employers with several options in how to make the offer:

- Provide employees with a monthly subsidy of up to \$75 to defray transit or vanpool costs;
  - Provide employees with a free or inexpensive bus, shuttle, or vanpool service; or
  - Provide employees with a customized commuter benefit that similarly motivates them to stop driving to work alone.
- Employers subject to the Commuter Benefits Program have until September 30 of this year to choose one of the commuter benefit options, complete an online registration process, and implement the program. Although some employers may find all of this burdensome, the sponsor agencies contend the program has the potential to save them money on payroll taxes, while enhancing worker recruitment, retention, and productivity. Plus, there's that added bonus of helping protect the planet from climate change. ❖
- Let employees deduct up to \$130 of transit or vanpooling expenses from their taxable income each month;

Visit <https://commuterbenefits.511.org> for more information.