

## Quarterly Meeting Minutes

**Date:** September 4, 2025

**Time:** 9:04 AM - 11:59 AM

**Location (Zoom):** <https://us06web.zoom.us/j/83211242897?pwd=Qdaa9r43RJUyKEab9DygFMPsbtIP8y.1>

**Location (In Person):** Hub Coworking Hawaii, 1050 Queen St Suite 100, Honolulu, Hawaii

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### 1. Call to Order

The meeting was called to order by Chair Patrick Gartside at 9:04 AM with a quorum of board members present.

### 2. Meeting Procedures Review

Chair Gartside reviewed meeting protocols:

- Meeting is being recorded
- Quorum of board members required to be visible on-screen during roll call
- If quorum is lost, meeting will be stopped or canceled
- Members should raise hands to speak and identify themselves before speaking
- Members leaving should notify via chat

### 3. Independent Living Philosophy Review

Executive Director Amanda Lowe read the Independent Living philosophy statement to ground the meeting.

### 4. Roll Call / Attendance

Council Members Present:

- Patrick Gartside (Chair)
- Philip Ana (Vice Chair)
- Judy Guajardo (Treasurer)
- Brian Hauser (Member)
- Catia Garell (Member) - Occupational Therapist

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- Annette Tashiro (Member) - Community advocate, Kaneohe Kahalu'u Community Emergency Response Team(CERT)
- Vickie Kennedy (Member) - Hawaii Association of the Blind board member and fundraising chair, guide dog user (25 years, third guide dog named Buddy)
- Donald Sakamoto (Member) - Citizens for a Fair Americans with Disabilities Act Ride (CFADAR) (advocate)
- Jodi Asato (Member) - Joined Council in July 2025
- Nani Watanabe (Member) - Maui County Office on Aging Council, Maui Deaf Friends, Maui Wheelers, Developmental Disabilities (DD) Communications Specialist
- Valerie Janikowski (Member) - Registered nurse, home health agency on Lanai

## Council Staff:

- Amanda Lowe (Executive Director)

## State Representatives:

- Zosimo Arista (Hawaii State Council on Developmental Disabilities - HISCDD)
- Christine Pagano (Disability Communication Access Board - DCAB, representing Executive Director Kirby Shaw)
- Victoria Vrooman (Developmental Disabilities Division - DDD, Big Island Supervisor)

## Guests:

- Roxanne Untalan Bolden (Aloha Independent Living Hawaii - AILH, Executive Director)
- Letty Zuno (Access to Independence - ATI, Executive Director)
- Angela Noyes (Access to Independence, Deputy Director)
- Lehua Chang (Aloha Independent Living Hawaii, Maui Independent Living Specialist)
- Monika Majka-Helms (Nonequila Pacific Community Engagement)
- Katherine Korenaga (Department of Human Services Director's Office, Family Resource Center)
- Letha DeCaires (Oahu Transit Services Inc., Civil Rights Director for Bus and Handy Van)
- Tracie Coelho (Paratransit Services, Vice President)
- Deb Higashi (Parent advocate for disabled adult)
- Jessica Stack (Edward Jones Financial Advisor)
- Michael Tada (Community member)

## Members Absent:

- Lea Dias

## 5. Proof of Notice

Chair Gartside confirmed that meeting agendas and minutes are posted on the State calendar ([calendar.ehawaii.gov/calendar](http://calendar.ehawaii.gov/calendar)) and the Statewide Independent Living Council (SILC) website ([independentlivinghawaii.org](http://independentlivinghawaii.org)) seven days in advance. Meeting packets are distributed via state calendar, website posting, calendar invitations, and email to all council members.

## **6. Approval of Minutes**

Motion: Annette Tashiro moved to approve the minutes from the August 7th meeting.

Second: Donald Sakamoto seconded the motion.

Discussion: Chair asked if all council members had an opportunity to review minutes.

Result: Motion passed unanimously.

## **7. Center for Independent Living Reports**

*a. Aloha Independent Living Hawaii (Roxanne Untalan Bolden)*

*(Note: Report moved to beginning of meeting to accommodate scheduling)*

Quarterly Report (April-June 2025):

- Active consumers carried over from previous period: 53
- New Consumer Service Records (CSRs) starting this reporting period: 22
- Total consumers served this quarter: 75
- Geographic distribution: 34 Hawaii Island, 11 Kauai, 6 Maui, 24 Oahu
- Consumer outcomes: 3 withdrawn, 1 deceased, 3 completed all goals
- Consumers signing waiver: 2
- Independent Living (IL) plans developed: 73

Demographics:

- Age groups: Under 5 (1), 5-19 (3), 20-24 (3), 25-59 (26), 60+ (42)
- Gender: Female (46), Male (29)
- Race/Ethnicity: Asian (14), Native Hawaiian/Pacific Islander (17), White (30), Hispanic/Latino (2), Two or more races (12)
- Disability types: Cognitive (6), Mental/emotional (10), Physical (32), Hearing (1), Vision (8), Multiple disabilities (15)

Services Provided:

- Housing: 17 requested, 2 received
- Independent Living Skills Training (ILST): 15 requested, 2 received

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- Information and referral: 1 requested, 1 received
- Peer counseling: 19 requested, 5 received
- Personal assistance services: 3 requested, none received
- Recreational services: 19 requested, 5 received
- Transportation services: 23 requested, 12 received
- Youth transition services: 2 requested, 1 received

## Goal Areas and Progress:

- Self-advocacy/empowerment: 34 set, 3 achieved, 26 in progress
- Mobility/transportation: 23 set, 13 achieved, 9 in progress
- Community-based living: 16 set, 3 achieved, 10 in progress
- Educational: 7 set, 0 achieved, 6 in progress
- Vocational: 5 set, 1 achieved, 3 in progress

## Success Stories:

- Maui: Male consumer with glaucoma-related blindness referred to Hui No Ke Ola Pono's Hale Ho Aikaika Health and Wellness Center for accessible one-on-one workout assistance
- Maui: Consumer assisted with developing funeral plan to reduce family burden
- Kauai: Female consumer won disability insurance appeal after long struggle, restoring previously denied benefits
- Oahu: Young adult learned to make juk (Chinese porridge) through Independent Living Skills Training, shared with family

## Special Projects:

- Attended University Center on Excellence Disability Conference in Saipan (televised internationally)
- Collaboration with University Center for Excellence in Developmental Disabilities (UCEDD) in Saipan
- Partnership development with Jackie (former Guam resident) for cooking programs for people with visual impairments
- Working with Commonwealth of Northern Mariana Islands to expand services

## Questions:

- Brian Hauser asked whether report reflected Part B or Part C funding utilization
- Roxanne confirmed it represents combined funding

Amanda Lowe Comments: Appreciated variety of services across islands and asked about accomplishments Roxanne was most proud of from the quarter. Roxanne highlighted the international collaboration and Pacific region partnership development.

*b. Access to Independence (Letty Zuno)*

Quarterly Report:

- New consumers served: 51
- Primary disability categories (in order): Multiple disabilities (highest reported), physical disabilities, vision, mental health, cognitive
- Top services provided: Information and referral services, advocacy services, housing navigation, peer counseling
- Housing services: 14 people received housing navigation support
- Youth services: 9 new youth consumers

Goal Areas:

- Community-based living (highest): Supporting community engagement, diversion from homelessness and institutionalization
- Mobility goals: Transportation education and access
- Self-advocacy/empowerment: Teaching self-advocacy skills

Community Service Hours: 58 total hours in community and systems advocacy, community education, public information, outreach, collaborating and networking

Workshops and Events:

- Housing workshop on Housing and Urban Development (HUD) programs including Section 8 and public housing
- Housing accommodation and accessibility workshop covering reasonable housing accommodations
- Two informational sessions for consumer-led housing advocacy work group focusing on legislative and stakeholder collaboration for affordable and accessible housing

Success Story: Young adult with cognitive disability living at home with mother, working on self-discovery, finding mentors, and learning self-advocacy. Through coaching, role modeling, and role-playing of social situations, consumer learned to pick up social cues and is now applying skills in daily interactions including family conversations, small talk while using public transportation, and asking fellow Handy Van passengers about their day.

Questions and Comments:

- Donald Sakamoto asked about awareness of public transportation subsidies for low-income riders. Letty confirmed their Benefits and Options Counseling program helps people apply for eligible benefits but doesn't actively track subsidy program participation.

- Donald Sakamoto noted City Council testimony about lack of public advertising for low subsidy programs and raised concerns about accessibility requirements for new affordable housing developments at 30% Area Median Income (AMI). Discussed need for accessible kitchens, lower counters and sinks for wheelchair users.
- Letty Zuno explained Housing and Urban Development (HUD) regulations requiring accessible units to be offered first to people with disabilities but noted enforcement challenges when non-disabled people occupy accessible units.
- Donald Sakamoto suggested outreach to Honolulu County about accessibility requirements in new affordable housing projects.
- Letty Zuno recommended coordinated advocacy for county housing element updates to include accessibility language.
- Nani Watanabe shared similar housing accessibility issues on Maui, including non-disabled people occupying accessible units and education needs for new management companies. Noted case of blind client being inappropriately placed on waitlist for accessible unit when standard unit would suffice.
- Michael Tada raised questions about affordable housing definitions in Hawaii's expensive market.
- Letty Zuno explained the federal poverty formula (30% below area median income) but noted Hawaii's high median costs make even "affordable" housing challenging. Suggested SILC could work to define Hawaii-specific affordable and accessible housing standards.

## **8. SILC Reports**

### *a. SILC Activities Report (Amanda Lowe)*

Quarterly report for April-June 2025 aligned with four goals of State Plan for Independent Living (SPIL):

#### Goal 1: Enhance the Impact of the Independent Living Network

- 20 applications received for part-time Executive Director position (showing community awareness and interest)
- Amanda Lowe officially joined SILC in May 2025
- Six new SILC council members confirmed by Governor in June: Annette Tashiro, Donald Sakamoto, Nani Watanabe, Victoria Kennedy, Valerie Janikowski, and Jodi Asato

#### Goal 2: Inform and Guide Response to Emerging Disability Issues

- House Resolution 1 (HR1) federal reconciliation bill advocacy
- Advocacy committee formed, chaired by Philip Ana
- Letters sent to Senators Hirono and Schatz, and Representative Tokuda expressing concerns about HR1 impacts

#### Goal 3: Enhance Systems Change Supporting Inclusive and Accessible Communities

- Americans with Disabilities Act (ADA) 35th anniversary event planning began, emphasizing community-wide participation beyond just SILC

#### Goal 4: Equal Access to Community Resources During Disasters

- Attendance at Hawaii Vibrant emergency preparedness events

- Noted potential for enhanced focus with new council member capacity

*b. Quarterly Data Collection Report (Amanda Lowe)*

- Previous meeting discussed data from two surveys
- Working with Independent Living Training and Technical Assistance Center for survey methodology improvement
- Collaborating with Carrie England (California regional Technical Assistance representative) who conducted SILC 101 training
- Next quarterly report expected to have more concrete survey data

Patrick Gartside Addition: Received survey data from Pacific Rim International Conference on Disability and Diversity and other tabling events. Working to compile existing data while improving future data collection methods per SPIL Goal 2.

**c. Financial Report (Judy Guajardo)**

Financial Status as of August 31, 2025:

- Beginning balance: \$152,787.31
- Income: \$35,503.64
- Expenses: \$10,166.29 (insurance, taxes, personnel)
- Ending balance: \$178,128.66

Motion: Donald Sakamoto moved to approve the financial report as presented.

Second: Philip Ana seconded the motion.

Discussion: None

Result: Motion passed unanimously.

Follow-up Discussion:

- Donald Sakamoto asked about the \$10,000 expense breakdown - confirmed as insurance, taxes, and personnel
- Patrick Gartside noted plans to report National Independent Council on Independent Living (NICIL) conference and ADA statewide rally expenses at next meeting for future budget planning

**9. Community Organization Reports**

*a. Citizens for a Fair ADA Ride (Donald Sakamoto)*

Background: Donald Sakamoto serves as President of Citizens for Fair ADA Ride and SILC board member, focusing on public transportation accessibility on Oahu including bus, Handy Van, and Skyline rail.

May 9, 2025 Quarterly Meeting:

- First meeting since February 2020 due to COVID-19
- Held at Hub Hawaii, 1050 South King Street conference room

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- Attendance: Department of Transportation Services (DTS), Oahu Transit Services (bus and Handy Van representatives), in-person and online participants
- Chair Patrick Gartside hosted meeting from 9:45-11:45 AM

## Topics Discussed:

- Skyline rail accessibility performance report and recent audit
- Sidewalk accessibility outside rail stations
- Title VI language access requirements at rail stations
- Public restroom accessibility needs
- Department of Transportation vehicle procurement updates
- Hawaii Transit Services bus route changes
- Paratransit Trapeze Monthly Performance Report
- Interactive Voice Response (IVR) automated system for 10-minute advance ride calls
- Estimated Van Arrival (EVA) smartphone app showing van location and arrival alerts (in existence since approximately 2015)

## Additional Advocacy Activities:

- May: Attended Oahu Metropolitan Planning Organization (MPO) meeting covering city, state Department of Transportation, traffic, sidewalk construction, and transportation project recommendations
- July: Attended National Committee on Independent Living (NCIL) conference in Washington, DC
- August 6: Testified at City Council full meeting on Bill 54 (public transportation rate increases)
  - Supported 25-cent increase for bus and Handy Van (\$2.25 to \$2.50)
  - Supported maintaining \$2.00 low subsidy rate for Handy Van
  - Opposed 25-cent cash payment surcharge for non-HOLO card users
- August 26: Second Citizens for a Fair ADA Ride quarterly meeting with transportation agency updates

## Ongoing Concerns:

- September 3, 2025: Handy Van phone system outage from 10:40 AM through late evening
- Poor public communication during outage - Donald contacted Department of Transportation Services who provided backup number (808-768-8300), but monitoring was inconsistent
- Press release issued at 2:48 PM but media outlets not proactively notified
- Need for improved emergency communication protocols

## *b. Assistive Technology Resource Center (Jodi Asato)*

Background: Jodi Asato recently returned to ATRC and serves on SILC. Jennifer Brizzi serves as Assistive Technology (AT) Manager on Big Island, helping reconnect with neighbor island services.

## August 2025 Monthly Report:

- Outreach Events: 4 events total, 450 people reached
- Geographic Distribution: 75% of outreach on neighbor islands (2 events)
- Equipment Reuse Program: 2 distributions of Durable Medical Equipment (DME) including walkers, transport chairs, wheelchairs, computers from individual and nonprofit organization donations

- Demonstrations: 9 individuals received assistive technology demonstrations (1-2 hours with families/caregivers)
- Lending Library: 5 devices loaned for trial use
- Information and Referral: 10 referrals from other agencies

Future Outlook: Expecting increased reuse program activity due to Medicaid and insurance cuts. Physical therapists are already increasing referral calls for client equipment needs.

Recognition: Team celebrated meeting all annual goals with dinner celebration.

Annual Report: Will present a comprehensive annual report at the October meeting as the fiscal year begins October 1st.

Collaboration: Special recognition for Access to Independence partnership - same building location facilitates cross-referrals.

## *c. Hawaii State Council on Developmental Disabilities (Zosimo Arista)*

### Current Initiatives:

Legislative Forums: Planning forums on four major islands (Kauai, Maui, Hawaii, Oahu) with self-advocates serving as emcees and presenting questions to policymakers. Topics include transportation, housing, and employment for individuals with disabilities. Personalized invitations sent to legislators.

ADA and Accessibility Advocacy: Working with counties to improve accessibility and inclusivity in community parks through self-advocate feedback via on-site visits and park surveys.

Supported Decision-Making Agreement Training: Following recent bill passage into law making supported decision-making a legal document, developing statewide training plan with accessible, plain language, culturally relevant materials.

Partnership Building: Expanding advocacy networks to increase youth and self-advocate participation in Council initiatives.

SILC-DD Council Collaboration Framework: Presented comprehensive document comparing State Plan for Independent Living goals with DD Council 5-year state plan:

- Goal 1 Alignment: SILC (enhance IL network impact) + DD Council (increase self-advocacy leadership) = Joint leadership academies, cross-committee membership, shared community outreach
- Goal 2 Alignment: SILC (emerging disability issues response) + DD Council (systems change for improved services) = Shared data collection, co-published reports, aligned advocacy priorities
- Goal 3 Alignment: SILC (inclusive/accessible communities) + DD Council (expand housing/employment/education options) = Joint housing/transportation advocacy, inclusive employment campaigns
- Goal 4 Alignment: SILC (equal disaster access) + DD Council (emergency preparedness focus) = Coordinated emergency training, joint policy recommendations with Hawaii Emergency Management Agency (HiEMA) and Federal Emergency Management Agency (FEMA)

Next Steps: Form joint SILC-DD Council working group, align public awareness campaigns, pursue joint funding opportunities.

Questions and Comments:

- Donald Sakamoto requested DD Council representative for the Statewide Elections Accessibility Needs Advisory Committee (current members: Pat Morrissey, James Gashel, Katie Keim, former executive director Sheryl Nelson). The Committee has one vacancy with another upcoming, needs broader disability community representation beyond developmental disabilities.
- Patrick Gartside expressed interest in joint leadership academy for board and commission service training, noting significant statewide board vacancy issues.
- Annette Tashiro asked about Day at the Capitol date - confirmed as the first Thursday in March (March 5, 2026, 8 AM-2 PM).
- Amanda Lowe noted housing and transportation as recurring themes across all reports, identifying potential collaboration areas.

*d. Disability Communication Access Board (Christine Pagano for Kirby Shaw)*

DCAB Structure and Services: Four operational units:

1. ADA Coordination: Advice and recommendations on legislation, rules, policies affecting disability civil rights and service needs
2. Facility Access: Guidelines for building design by/for state and counties, document review for Title II entity compliance
3. Program and Policy Development: American Sign Language (ASL) interpreter testing and credentialing, statewide disability parking permit program
4. Special Parent Information Network (SPIN): Parent and family education on Individuals with Disabilities Education Act (IDEA) law and Individualized Education Program (IEP) navigation

Recent Community Outreach:

- August 23: Maui County Office on Aging Abilities Resources Fair
- August 25: Kokua Council Forum panel on disability accommodations
- Partnership recognition for Nani Watanabe's long-standing collaboration

September as Deaf Awareness Month: First Annual Deaf Awareness Day - September 27, 2025:

- Location: Neal Blaisdell Center, Peacock Room, 777 Ward Avenue, Honolulu
- Time: 10 AM - 4 PM
- Admission: Free with lunch included, \$8 parking
- Features: Keynote speaker, deaf museum showcasing Hawaii deaf community history and advocacy efforts, deaf panel sharing experiences
- Accessibility: ASL interpreters and captioning provided

New Federal Web Accessibility Requirements: ADA rule requiring state and county web content and mobile applications to be accessible by April 24, 2026. DCAB hiring new position to provide technical assistance for compliance.

ADA 35th Anniversary Recognition: Thanked SILC for organizing and partnering on ADA anniversary events, noting collaborative effort with ATRC and other organizations.

Questions and Comments:

- Nani Watanabe thanked Christine and Pono for Abilities Fair participation, emphasizing DCAB's major community role in accessibility and communication access. Requested increased island presence for accessibility and interpreter availability concerns.

## **10. Officer Elections**

Nominations Committee Report (Philip Ana)

Committee met September 3, 2025 to develop officer slate.

Slate of Officers Presented:

- Chair: Patrick Gartside
- Vice Chair: Philip Ana
- Secretary: Donald Sakamoto
- Treasurer: Annette Tashiro
- Executive Board Member: Judy Guajardo

Committee noted individuals' extensive SILC experience, community resources, and knowledge of Council history and future direction.

Floor Nominations: Chair called for additional nominations from Council members - none presented.

Motion: Brian Hauser moved to approve the slate of officers.

Second: Vickie Kennedy seconded the motion (noted as "loudest" among multiple seconders).

Discussion: None

Result: Motion passed unanimously.

## **11. Old Business**

### *a. Honolulu and Kauai Mayor's Committees on Disabilities (Donald Sakamoto)*

Historical Background: Donald has advocated for committee reestablishment since 2022. Previous meetings in 2022 with Anton Krucky (Community Services Director) and Derek Aryoshi (Deputy Director) identified need for three key officials' support: Glenn Takahashi (County Clerk), Denise Tsukiyama (Equal Opportunity Manager), and Mona Higa (ADA Coordinator).

Current Challenges:

- Glenn Takahashi supportive due to personal knowledge of Donald's board experience
- Denise Tsukiyama and Mona Higa declined meetings despite Community Services discussions
- Alternative proposal: One disability representative on Honolulu Aging Committee (insufficient as represents only seniors, not all disabilities)

Recent Advocacy:

- May 8, 2025: Mayor's town hall at Castle High School - Mayor Blangiardi incorrectly assumed Donald chaired existing committee
- Follow-up with Deputy Director Lanos and Managing Director Mike Formby revealed lack of institutional knowledge about committee absence since 2012 (last active under Mayor Peter Carlisle)

Call to Action: Need for disability community voice in mayor's cabinet. Other counties maintain these committees. Considering rally at Honolulu Hale grass areas (permit not required, just notification to mayor's office, cannot block sidewalks).

Comments:

- Philip Ana emphasized the opportunity for the Oahu disability community to have a voice in local government, noting the large population needs representation vehicle.
- Nani Watanabe asked about the relationship to Maui County Commission on Persons with Disability - noted as a separate entity with recent improvements in disability representation and collaboration with Aloha Independent Living Hawaii.

Historical Context (Annette Tashiro): Served on mayor's committee in the 1970s under Frank Fasi and Jeremy Harris with people with disabilities as members, including Kirby Shaw as chair. Committee composition changed under Mayor Mufi Hannemann to include only executive directors from disability organizations without people with disabilities, leading to committee decline.

## *b. Emergency Preparedness - Tsunami Update (Donald Sakamoto)*

July 29, 2025 Tsunami Response Issues:

- Traffic gridlock prevented essential services including dialysis transportation and gurney transport access
- Constituents called Donald seeking transportation assistance
- Private transport agencies reported inability to access evacuation zones

Community Meeting Follow-up:

- August 13: Kahalu'u Neighborhood Board meeting - questioned Councilmember Matt Weyer's representative about North Shore traffic impacts and gurney transport access (no response received)
- August 21: Honolulu Neighborhood Board meeting with police department representatives who explained case-by-case evacuation decisions allowing exit but not entry

Agency Response:

- July 30: Director Randy Collins (Emergency Management) returned call acknowledging gridlock issues
- Website accessibility problems for people who are blind discussed - Donald suggested artificial intelligence for map descriptions
- Website compliance required by April 24, 2026 per Christine Pagano's earlier presentation
- Donald **Sakamoto** reminded Collins of Mayor's Town Hall question about Mayor's Committee for disability input

Current Status: No follow-up received from emergency management. Ongoing concerns about preparedness given hurricane season continuation and need for faster public communication about response improvements.

Additional Issues:

- Patrick Gartside noted city website was down during tsunami, adding to access challenges
- **Donald Sakamoto noted that the** Kaneohe District Park evacuation site required people to remain in cars in hot parking lot rather than enter facility

## Neighbor Island Updates:

- Nani Watanabe (Maui): Major deaf community concerns about interpreter access during emergency broadcasts. Initial closed captioning only, but deaf individuals called television stations to report lack of interpreter. Live interpreter eventually provided after community advocacy. Maui Emergency Management Agency (MEMA) meeting with deaf community to address future interpreter availability. Maui Wheelers independent living members checked on by word-of-mouth during an emergency.

## DCAB Survey:

- Philip Ana noted interest in DCAB survey results on tsunami response experiences
- Patrick Gartside confirmed plan to invite Elizabeth Delovio (DCAB) to present survey findings at future meeting
- Philip Ana mentioned Charlotte Townsend's comment at DCAB planning meeting about lack of interpreters for hours during emergency

## Community Member Input:

- Michael Tada raised questions about disability visibility and representation, expressing frustration about being "invisible" and the need for greater advocacy presence.

## *c. State Plan for Independent Living Amendment*

Amendment Process: After the first year of SPIL implementation, Council committed to reviewing and suggesting amendments.

## Proposed Changes:

- Technical corrections to Centers for Independent Living geographic catchment areas (clerical errors in original development)
- SILC resource plan/budget adjustments to better reflect Council needs based on first year experience
- Potential new initiatives: Youth Leadership Forum, Office of Employment First (based on collected data and emerging needs)

## Timeline:

- September: SPIL committee meetings to review implementation and draft amendments
- October: Public forums in collaboration with DD Council legislative forums (Maui, Molokai, Kauai, Hawaii Island, Oahu, Lanai, plus online options)
- November: Council vote on proposed amendments for submission to Administration for Community Living (ACL)

## Community Input Opportunities:

- In-person forums at DD Council legislative events
- Online virtual forums
- Donald Sakamoto suggestion: Phone-based forums similar to Representative Joe Tokuda's model for accessibility

Philip Ana Comments: Multiple community events already requesting SILC participation - Maui/Molokai/Lanai events in mid-to-late October. Emphasized need to coordinate and ensure representation at all opportunities.

Nani Watanabe: Confirmed participation availability for November 1 Lanai event (as former Lanai resident familiar with island services) and noted transportation logistics (small Cessna planes to Lanai, ferry to Molokai for those comfortable with those options).

*d. SILC Policies and Procedures Manual (Amanda Lowe)*

Committee Status: Policies and Procedures Committee has met once with the next meeting scheduled. Working on a comprehensive manual for SILC operations.

Process: Committee will develop a solid draft for Council approval. Late additions to the committee welcome.

Sunshine Law Compliance: All committee meetings scheduled on state calendar as SILC operates under sunshine law requirements.

Donald Sakamoto Question: Asked about Permitted Interaction Group (PIG) requirements - clarified these are established committees not requiring PIG designation.

Vickie Kennedy Request: Asked for acronym definitions in policies manual (example: SILC as S-I-L-C explained as State Independent Living Council) to improve accessibility and understanding.

## **12. New Business**

*Investment Options Presentation (Jessica Stack, Edward Jones)*

Presenter Background: Jessica Stack, financial advisor with Edward Jones. Previous experience as nonprofit grant writer working with Patrick and WorkNow Away, former special education teacher. Mission alignment with disability advocacy.

Current Challenge: SILC surplus funds sitting in low-interest bank accounts not maximizing growth potential while waiting for use.

Investment Goals Discussion:

- Patrick Gartside: Federal funding uncertainty requires flexibility - no 4-5 year commitments desired
- Potential need to loan funds to Centers for Independent Living if federal funding delays occur
- Budget adjustments planned to reduce future reserve tapping
- Preference for maintaining flexibility

Investment Options Presented:

Certificates of Deposit (CDs):

- Federal Deposit Insurance Corporation (FDIC) insured through reputable banks
- Rates vary by term length and bank
- Current examples: 4% for 3-4 month terms, 3.85% for one-year terms
- Banks included: Bank of India (Chicago), Bank of China (New York), Toyota Financial Savings Bank (Henderson)
- Limited quantity available (market-based availability)

Laddering Strategy: Recommended approach using multiple CD terms (6-month and 12-month) to manage anticipated Federal Reserve rate decreases while locking in current higher rates.

Money Market Accounts:

- Approximately 4% floating rate (not locked-in)
- Higher liquidity - limited to 6 withdrawals per month
- Rate adjusts with market but typically maintains better returns than standard bank accounts

Legal Considerations:

- Michael Tada Question: Asked about legal status for nonprofit investments
- Jessica Stack Response: Confirmed legal for nonprofits to have endowments and investments depending on bylaws and governance structure
- Recommended investment policy development with finance/executive committee oversight
- Template investment policy available for nonprofit best practices
- Investment policies provide institutional knowledge continuity as board membership changes

Educational Opportunities: Third Tuesday monthly financial education sessions at Kailua office with coffee and donuts, expanding to virtual format. Free, no obligation attendance.

Council Discussion:

- Patrick Gartside: Suggested \$50,000 each in 6-month and 12-month CDs, leaving sufficient operating and emergency funds
- Donald Sakamoto: Asked about timing given anticipated Federal Reserve rate cuts - confirmed need for quick action to lock current rates

Follow-up Actions: Template investment policy to be shared with Policies and Procedures Committee for incorporation into manual development.

### **13. Announcements**

Upcoming Events:

- September 27, 2025: DCAB Deaf Awareness Day, Neal Blaisdell Center, 10 AM-4 PM
- October 2025: DD Council legislative forums (multiple islands)
- November 1, 2025: Lanai community forum participation
- October 2, 2025: Next SILC meeting

Community Resources:

- Greg Kishava from Hawaii Community Foundation noted as potential resource (Annette Tashiro)

Agenda Item Moved:

"Learning from Each Other" agenda item moved to next meeting due to time constraints.

### **14. Adjournment**

Motion: Donald Sakamoto moved to close the meeting.

Second: Brian Hauser seconded the motion.

Result: Motion passed unanimously.

The meeting adjourned at 11:59 AM (one minute before noon as noted by Chair).

**Next Meeting:** October 2, 2025

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**Contact Information:**

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