

POLICY ADVISORY BOARD FOR ELDER AFFAIRS (PABEA)
IN-PERSON AND VIA ZOOM
No. 1 Capitol District | 250 South Hotel Street | Conference Room 410
Friday, May 2, 2025 | 12:00 p.m. (Noon)

MEETING MINUTES

CALL TO ORDER: Beverly Gotelli called the meeting to order at 12:00 p.m.

ROLL CALL

Appointed members present: Beverly Gotelli, William Kinaka, Louise Johnson, Stephen Lung, Sara Lenzer Medeiros, Shelly Ogata, Suzie Schulberg, Barbara Service, Gary Simon, Lisa Spencer, Rick Tabor, Leslie Tanoue, and Raelene Tenno.

Appointed members excused and absent: Poki'i Balaz, Marilyn Seely, and Charlene Taketa.

(A quorum was established as thirteen members were present at roll call. This board requires eight members to be present in order to establish quorum.)

Ex-officio members present: Kathy Ishihara, Department of Human Services (DHS); and Christy Nishita, University of Hawai'i.

Executive Office on Aging (EOA) staff and Area Agencies on Aging (AAA) staff present: Derrick Ariyoshi, Caroline Cadirao, Rowena Dagdag-Andaya, Emily Ishida, Keola Kenoi (Program Planner, Hawaii County Office on Aging), Norma Kop, Josephine Lum, Jan Mori, Candace Nakamoto, Lauryn Reich, Lani Sakamoto, Cristina Valenzuela, Jazlyn Wandasan, Joy Windham, and Jeffrey Woodland.

Guests present: Percy Ihara, Executive Director, Akamai Seniors; Ed Motosue, Vice President, Financial Benefits Insurance; Erin Samura, Executive Assistant for Health, Equity, and Human Services, County of Hawai'i; Michiyo Tomioka, University of Hawai'i Center on the Family; and Karrie Watanabe, American Senior/High Tech Lending Reverse Mortgage.

PRESENTATION: Karrie Watanabe, American Senior/High Tech Lending Reverse Mortgage

Karrie explained that reverse mortgages are not free money, but a loan that accumulates interest and must be repaid. The amount one can qualify for is based on the home's value, age, and interest rate. Karrie clarified that reverse mortgages are not only for those in financial distress, but can be used to improve quality of life, manage unexpected expenses, and supplement retirement income. She also mentioned that the funds can be used for various purposes such as paying off mortgages, giving early inheritance, paying for tuition, or financing home improvements.

Karrie discussed common myths and misconceptions about reverse mortgages. She clarified that while reverse mortgages may be more costly than traditional mortgages, they do not have to be expensive. She explained the fees associated with reverse mortgages, such as counseling fee and the mortgage insurance premium, and how they provide certain protections for borrowers. Karrie also addressed the misconception that getting a reverse mortgage means

losing ownership of the home, stating that homeowners retain ownership and can choose to sell at any time. She outlined requirements to keep a reverse mortgage in good standing and options for repayment when the loan becomes due.

Karrie clarified that reverse mortgages do not disqualify individuals from government benefits like Medicare and Social Security but might affect need-based programs like Medicaid and SSI. Karrie also explained that reverse mortgages do not drain all equity, as borrowers have control over how much they use. She emphasized that reverse mortgages provide flexibility, allowing homeowners to stay or move as they wish, and do not trap them in their homes. Karrie also addressed concerns about the maximum amount that can be borrowed and the impact of non-payment. She clarified that the loan is secured by the house and the lender will cover any shortfall if the loan balance exceeds the property's value. Karrie also mentioned that there are no income qualifications for reverse mortgages, but a financial assessment is conducted to ensure borrowers can afford property taxes and insurance.

Karrie discussed the process of obtaining a reverse mortgage, explaining that the interest rate is an adjustable rate based on the Treasury Bill rate plus a margin, with a capitation of 5 percentage points.

Percy remarked that Representative Kim Coco Iwamoto proposed a state-run reverse mortgage program in this year's legislative session, but how it would work is unclear. Percy also remarked that EOA performed a study on reverse mortgages in 1981.

Karrie will send email handouts to EOA for distribution to PABEA members.

Raelene shared a personal example of how a reverse mortgage could have been beneficial for siblings who inherited a property, allowing them to keep the property as a rental property. She emphasized that the heirs would have no deficiency judgment if the reverse balance were greater than the house's worth.

APPROVAL OF MEETING MINUTES:

The draft of the minutes of the April 4, 2025 in-person and Zoom PABEA meeting was approved as circulated.

EOA DIRECTOR'S REPORT

Attached is Caroline's report.

Caroline reintroduced Lauryn Reich, who has been working on BOLD activities. Lauryn has accepted a job with the Long-Term Care Ombudsman Program and is transitioning to that job.

Caroline provided an update on the Federal landscape. EOA has learned that the Administration for Community Living (ACL) Regional Administrators of all ten regions have been reestablished. They will be in their positions until June 2, 2025. The AAA executives, Caroline, and Leslie met with Senator Mazie Hirono and Representative Jill Tokuda after Easter. They are attempting to meet with Senator Brian Schatz and Representative Ed Case in the upcoming week. The message to the Congressional Delegation is:

1. The Older Americans Act needs to be reauthorized.
2. The dismantling of the Administration for Community Living creates uncertainties.

EOA is examining strategies to raise awareness on the dismantling of the Administration for Community Living, such as engaging the media or writing an editorial. EOA is examining mobilizing its networks, including the Kupuna Collective, the county councils on aging, and participants in the AAA's programs.

Caroline provided an update on the legislative session. She highlighted aging related bills:

- HB 300 State Budget. EOA is awaiting the final worksheets. EOA requested to change the temporary long-term care planner position to a permanent position, to change the three Senior Medicare Patrol (SMP) positions from temporary to permanent, and to establish a program specialist for the State Health Insurance Assistance Program. The State will fund all of the positions.
- HB 705 Medi-Medi Project: passed. The State will fund the staff positions.
- HB 885 Hawaii Retirement Saving Act: passed.
- SB 1323 Uniform Health Care Decisions Act; Advance Health Care Directives; Advance Mental Health Care Directives. EOA would like to learn more about the bill and is considering reaching out to the Attorney General and requesting a presentation.
- HB 700 Cognitive Assessments: passed.
- HB 474 Fall Prevention: passed.
- SB 960 Supplemental Nutrition Assistance Program: passed.
- SB 1252 Alzheimer's Disease; Dementia; Training: passed.
- HB 703 State Rent Supplement Program for Kupuna: passed.

EOA is preparing for a possible special legislative session that might occur in November 2025.

A speaker from USAging, possibly Deborah Stone-Walls, will provide a presentation to PABEA at its June 6, 2025 meeting.

CHAIR'S REPORT

Beverly has been in communication with the EOA Director regarding State legislation, potential Federal funding reductions, and the slate of nominees for officers of PABEA. PABEA members whose first term ends on June 30, 2025 and who would like to serve a second term need to reapply via the State Boards and Commissions website. Those whose second term ends on June 30, 2025 and who would like to serve again are required to sit out for one year.

LEGISLATIVE COMMITTEE

Rick reported that the Committee met this morning and discussed the aging related bills previously reviewed by Caroline at this meeting.

PLANS AND PROJECTS REVIEW COMMITTEE (PPRC)

Shelly reported that the April PPRC meeting minutes were approved and will be submitted. The Committee will review the results of EOA's needs assessment surveys.

RECOGNITION AND AWARDS COMMITTEE (RAC)

Rick reported that the Committee met yesterday. The Older Americans Month Celebration is on June 13, 2025 beginning at 10:30 a.m. PABEA members are encouraged to assist at the event. Leslie and Kimberly Itagaki will staff the registration table. Gary will escort the Lieutenant

Governor from the ground floor to the solarium. RSVPs and diets from PABEA members are due today. May 26, 2025 is the RSVP deadline for all other invitees. The final count is due to 15 Craigside on May 29, 2025. Rick is accepting gift items for the swag bags for the Kumu and the photographer. Shelly is donating table favors. Raelene is donating ribbons with "Older Americans Month" and the theme for the lei. The lei will be in island colors. Rick ordered forty-five lei.

Beverly requested that those who will be late or will be absent to call Caroline at 808-892-9302.

UNFINISHED BUSINESS

Review proposal on Homelessness and determine PABEA's role in this proposal. Consideration for an ad hoc committee or PPRC to explore this initiative further.

EOA will continue to pursue a presentation by the State's Homeless Czar or his/her designee at a future PABEA meeting.

Adoption of the Nomination Committee report for 2025-2026 officers.

Leslie sent an individual email to each PABEA member to ask each whether he/she is interested in serving as an officer. Candidates for the slate of nominees are:

Chair: Beverly Gotelli and Rick Tabor.

1st Vice Chair: Beverly Gotelli, Rick Tabor, and Raelene Tenno.

2nd Vice Chair: Beverly Gotelli, Rick Tabor, and Raelene Tenno.

Leslie will present the final slate at the June PABEA meeting. Elections will be conducted by secret ballot at the June PABEA meeting. Those who attend via Zoom will vote electronically.

Proposed change of meeting date from Friday, September 5, 2025 to Wednesday, September 10, 2025

A motion to change the September PABEA meeting date from September 5, 2025 to September 10, 2025 was moved and seconded. An amendment to change the September Legislative Committee and PPRC Committee meeting date from September 5, 2025 to September 10, 2025 was moved, seconded, and adopted. The motion to change the September PABEA meeting date from September 5, 2025 to September 10, 2025 was adopted.

NEW BUSINESS

No new business was offered.

PUBLIC TESTIMONY

Percy announced that Big City Fair is scheduled for September 6, 2025 in Hilo. KTA is sponsoring the fair and will donate 200 breakfast meals. Percy is planning to expand the fair to Kauai and Oahu in 2026.

EX-OFFICIO MEMBERS' REPORTS

Attached is the Department of Health report.

CITY AND COUNTY OF HONOLULU ELDERLY AFFAIRS DIVISION (EAD)

Attached is Derrick's report.

Derrick reported that EAD received a phone call from a frantic Veteran Affairs-contracted caregiver for personal care. She normally visits the home of a couple twice a week. The husband is the veteran. The wife is the sole caregiver. The husband has physical and cognitive challenges. The wife had had significant cognitive impairment, and an ambulance transported her to a hospital, where she was admitted, thus, leaving the husband by himself. When the bather visited the home and found the husband by himself, the bather attempted to call Veterans Affairs and was unsuccessful. The bather then called the EAD Senior Helpline, asking what to do as she did not feel comfortable leaving the husband by himself. EAD was unable to arrange for a social worker. EAD recommended to the bather to call 911. The first responders determined that medical attention was necessary, and he was transported to a hospital for admission. The husband is in Tripler and the wife in a different hospital. EAD is concerned that the couple will have challenges when they are discharged from the hospitals. EAD is attempting to connect the Tripler social worker for the husband with the social worker of the hospital where the wife is hospitalized.

HAWAII COUNTY OFFICE OF AGING (HCOA)

Attached is the HCOA Executive Report dated May 2, 2025.

Keola reported that Hawaii County's OAM celebration is scheduled for May 9, 2025 at the Hilton Waikoloa. At the recommendation of Representative Jill Tokuda, the legislative videographer will be present to film the event. The event will include vignettes. Consents will be available to allow the sharing of stories. Cards will be prepared with brief stories on how potential Federal reductions in funding will affect services and supports.

KAUAI AGENCY ON ELDERLY AFFAIRS (KAEA)

Attached is Emily's April 2025 Executive Report for KAEA.

Emily reported that KAEA is preparing for the Kauai County OAM celebration. KAEA has ten nominees. KAEA has secured a room for the event. KAEA also is planning its elder abuse conference announced by Emily at last month's PABEA meeting. Emily will have "boots on the ground" stories to report at future PABEA meetings.

MAUI COUNTY OFFICE ON AGING (MCOA)

Rowena reported that the West Maui Senior Center has secured a temporary location at the YMCA in Lahaina. Tentatively, the West Maui Senior Center will move into the site at the end of May to the beginning of June. West Maui Daycare has been working with the State and Maui County on securing a location on Kenui Street in Lahaina. MCOA has meeting with various senior groups. Seniors are requesting basic technology classes, e.g. how to use their cell phones for email and appointments. On-demand transportation is another need. MCOA would like to mirror what EAD is offering on Oahu with on-demand transportation. MCOA will examine using Federal funds and State funds to create a pilot on-demand transportation program. Seniors also would like to learn about the Federal, State, and County resources that are available to them. They are concerned about potential cuts to Medicare and Social Security. They would like to prepare for potential cuts. MCOA needs to perform education and outreach

with younger seniors and those 50+ years of age on planning for the future. The Maui County OAM luncheon is on May 9, 2025 at the Cameron Center. MCOA has fourteen nominees, eleven women and three men. All are outstanding members of the Maui County community.

ANNOUNCEMENTS

- Kupuna Caucus: No meeting on May 2, 2025.
- Next PABEA Monthly Meeting: Friday, June 6, 2025, 12:00 p.m.

ADJOURNMENT OF PABEA MEETING

Beverly adjourned the meeting at 1:22 p.m.