

**HAPPY
NEW
YEARS!!**



A NEW YEAR BRINGS RENEWED ENERGY

Big things are happening in 2026! As we enter the new year, we're celebrating our new home – our Missoula headquarters at 3104 West Broadway Street.

Throughout 2025, we've been renovating this big, old building into a new and welcoming space for everyone – with updated offices, a community conference room, and a state-of-the-art all-abilities kitchen.

In the coming months, we'll be taking care of the finishing touches – including moving BASE, our all-abilities activity center, into our new headquarters. Once that happens, all of our Missoula operations will be under the same roof for the first time!

Keep an eye on your inbox this spring for an invitation to our Grand Opening. We can't wait to share our new home with you.

If you are not already signed up to receive Summit updates, you may get signed up by subscribing to the Summit E-Newsletter on our website at <https://www.summitilc.org/newsletter/>.



An architectural rendering of Summit's new Missoula headquarters located at 3104 W. Broadway St.

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Major 2026 Changes to ABLE Accounts: Expanding Access and Strengthening Financial Security

Starting January 1, 2026, significant changes to ABLE (Achieving a Better Life Experience) accounts will take effect, dramatically expanding eligibility and making important provisions permanent. These updates – the result of federal legislative action in recent years – enhance the usefulness of ABLE accounts as a tool for financial stability and inclusion for people with disabilities.

Expanded Eligibility Age

The most impactful change for 2026 is the expansion of the ABLE eligibility age threshold. Under the original ABLE Act (enacted in 2014), individuals could open an ABLE account only if their disability occurred before age 26. Beginning in 2026, that cutoff will increase to before age 46 under the ABLE Age Adjustment Act, a provision included in federal law. This expansion opens doors for millions more people with later-onset disabilities – including veterans and those who develop conditions in adulthood – to benefit from tax-advantaged savings without jeopardizing access to crucial public benefits like Supplemental Security Income (SSI) and Medicaid.

ABLE accounts allow individuals to save and invest funds tax-free, and withdrawals for qualified disability expenses (such as housing, education, health care, transportation, and employment supports) are also tax-free. Importantly, savings in an ABLE account up to certain levels generally do not count toward resource limits for federal aid programs, helping beneficiaries build financial resilience.

Permanent Provisions and Enhanced Benefits

In addition to expanded eligibility, several ABLE account features that previously had sunset dates are now permanent, enhancing their value:

- **ABLE to Work Provision:** Individuals with disabilities who are employed can contribute

additional funds into their ABLE account beyond the standard annual contribution limits if they do not participate in an employer-sponsored retirement plan. This provision was slated to expire at the end of 2025 but has been made permanent.

- **Saver's Credit Eligibility:** Contributions to ABLE accounts are permanently eligible for the Saver's Credit, a federal tax credit designed to encourage low- and moderate-income savers. The base amount of contributions eligible for the credit increases slightly to \$2100 in 2026, making it more attractive for eligible contributors.
- **529 Plan Rollovers:** The ability to roll over funds from a qualified tuition 529 college savings plan into an ABLE account – without tax or penalty – is also now permanent. This offers flexibility if education plans change and can redirect unused education savings to support disability-related needs.

Practical Impact for Individuals and Families

Together, these changes mean that starting in 2026, millions more Americans with disabilities will be eligible to open and benefit from ABLE accounts, giving them a powerful, tax-advantaged way to save for the future. Families and caregivers should review eligibility, consider whether an ABLE account might fit into a broader financial plan, and prepare the necessary documentation ahead of the new rules taking effect. With expanded eligibility, permanent enhanced provisions, and greater flexibility, ABLE accounts are positioned to play a larger role in long-term financial planning for many individuals with disabilities.

For more information about ABLE accounts please reach out to Summit Independent Living at 406-728-1630 or visit that ABLE National Resource Center at www.ablenrc.org.



In Montana, Penalties for Parking in Accessible Spots Are Increasing

Across the United States, governments at the state and local levels are stepping up enforcement and increasing fines for drivers who illegally park in accessible parking spaces—those designated for people with disabilities. These spaces are protected because they ensure people with mobility disabilities can access services, businesses, and public facilities without unnecessary hardship. Local and state lawmakers have cited ongoing misuse and a need to better deter violators as key reasons for increasing penalties.

Here in Montana, House Bill 38, which passed during the 2025 legislative session and became effective October 1, 2025, updated the state's laws on disability parking to better protect spaces meant for people with disabilities. The law increases penalties for illegally parking in a disability-accessible spot: if it's the driver's first offense, the fine is between \$150 and \$250; for any subsequent offense, the fine jumps to \$250–\$500. Drivers can still avoid the fine if they show a valid disability parking permit within three business days of receiving the ticket. Even if someone else was driving their vehicle, the registered owner remains responsible—unless they can show their car was being used without their permission.

The law also introduced criminal penalties for fraud related to disability parking permits. It becomes a misdemeanor to provide false information to obtain a disability license plate or placard, or to help someone unqualified get one. Convicted offenders face at least a \$300 fine and could also be required to perform up to 10 hours of community service focused on improving accessibility for people with disabilities. The law also clarifies that law enforcement officers—whether city, county, or state—have the authority to enforce these rules in parking lots open to the public and on public roads.

These revisions serve two main goals: deter illegal parking in disability spots with stiffer penalties, and discourage permit fraud through misdemeanor charges. By doing so, Montana aims to ensure designated parking spaces are respected and available for those who truly need them.

These changes reflect a broader trend across many jurisdictions where fines for accessible parking violations — which historically could be relatively modest — are being increased to better deter misuse and reflect community values around accessibility and fairness.

SUMMIT STAFF

Missoula County

- Executive Director**
Tami Hoar
- Policy Director**
Travis Hoffman
- Communications Director**
Blake de Pastino
- SD-CFC/PAS Program Manager**
Carrie Dyrud
- SD-CFC/PAS Coordinator**
Patti Montgomery-Stewart
- SD-CFC/PAS Coordinator**
Devon Harris
- SD-CFC/PAS Coordinator**
Dylann Agnew
- SD-CFC/PAS Administrative Assistant**
Jessica Workman
- IL Specialist & Peer Coordinator**
Tyler Stosich
- Program Support Specialist**
Theresa Martinosky
- IL & Recreation Specialist**
Brenden Dalin
- Executive Office Manager**
Solveig Gasner
- Independent Living Specialist**
Brine Quimby
- BASE Coordinator**
John Howard
- Youth Transitions Coordinator**
Gavin Workman
- Financial Officer**
Scott Fels
- Accounting Assistant**
Kellie Morrison

Flathead County

- County Coordinator**
Dianna Kintzler
- Program Support Specialist**
Katie Newman
- SD-CFC/PAS Specialist**
Aleyna Raymond

Ravalli County

- Deputy Director**
Alan Fugleberg
- Independent Living Specialist**
Darcy Curry
- Program Support Specialist**
Jesse Brawley

Lake & Sanders County

- Deputy Director**
Alan Fugleberg
- Independent Living Specialist**
Susan Morris
- Independent Living Specialist**
Teresa Nightingale

New Summit Staff

Dylann Agnew SD-CFC/PAS Coordinator



Dylann has been a caregiver for the last five years, first starting in mental health group homes and then moving to home health. During this time Dylann worked with people of all different backgrounds, personality types, disabilities, and care needs. She eventually became a medical technician and shift lead in a memory care unit at a nursing home.

Dylann enjoys hiking, camping, painting and any kind of art project. She is also a big fan of horror movies and music. However, her most cherished time is spent with her husband, daughter, and animals.

Dylann has always enjoyed caregiving but is excited to start a new chapter with Summit Independent living.



New Summit Workshop

Summit will be starting a new Living Well in the Community workshop in Missoula. This is a great opportunity for people to turn their New Year's Resolution into a concrete goal.

Living well in the community means achieving a rich, independent, and healthy life by setting personal goals, building supportive relationships, making healthy lifestyle choices (like better eating/exercise), and gaining skills for problem-solving and advocacy.

The workshop will begin on January 20, 2026, and will be held every Tuesday from 1:00 p.m. to 3:00 p.m. for 11 weeks (through 3/31/26), in the Summit conference room at 3104 W. Broadway, Missoula, MT.

Anyone interested in this workshop can contact Theresa Martinosky 406-728-1630 ext. 111 or tmartinosky@summitilc.org to register. This workshop is free of charge to everyone.

Summit Office Updates

Kalispell Office

Winter greetings from Kalispell!

Our youth group, YODA, continues to meet twice monthly on the second and fourth Tuesday of each month. We continue to promote team building with group activities that focus on collaboration, advocacy, and, of course, FUN! Upcoming meetings are January 13th, January 27th, and February 10th.

Third Thursday Crafternoon: On the Third Thursday of each month from 2-4pm please join us to create! You can bring your own project, or you can choose to work on the craft provided.

Are you a person with a disability? Do you consider yourself a positive role model? Do you enjoy helping your community and others? Are you looking for a very part time job? If so, the Kalispell office is looking for peer advocates to join the existing Summit Kalispell peer group. Please reach out to find out more about being a peer advocate.

For more information about workshops, peer group, or employment please contact Dianna at 406-257-0048 ext. 3 or go to www.summitilc.org/about/employment.

Hamilton Office

The Hamilton office peers recently had their Christmas party with a gift exchange and deli sandwiches. One of the peers designed and 3D printed cardholders. The card holders are different colors and sizes to be more accessible and have Summit's name on the back of them! They are displayed in the Refuge and for all to use. We always appreciate this type of artwork and creativity.

Hamilton also has many activities currently going on including:

Dungeons & Dragons - Tuesdays from 1:00 PM to 3:00 PM at the Refuge room

People's First Aktion Club - Wednesdays from 2 PM to 3 PM at the Refuge room

Thank Goodness It's Activities Friday - Fridays from 1:00 PM to 3:00 PM

If you have any questions about our classes and workshops, please call Darcy Curry at 406-363-5242.

SUMMIT BOARD



Molly Blair
Sherene Ricci
Gabrielle Broere
Kelly Sellars
Tom Seekins

Randy Blevins
Jodine Tarbert
Lori Abramson
Anita Santasier

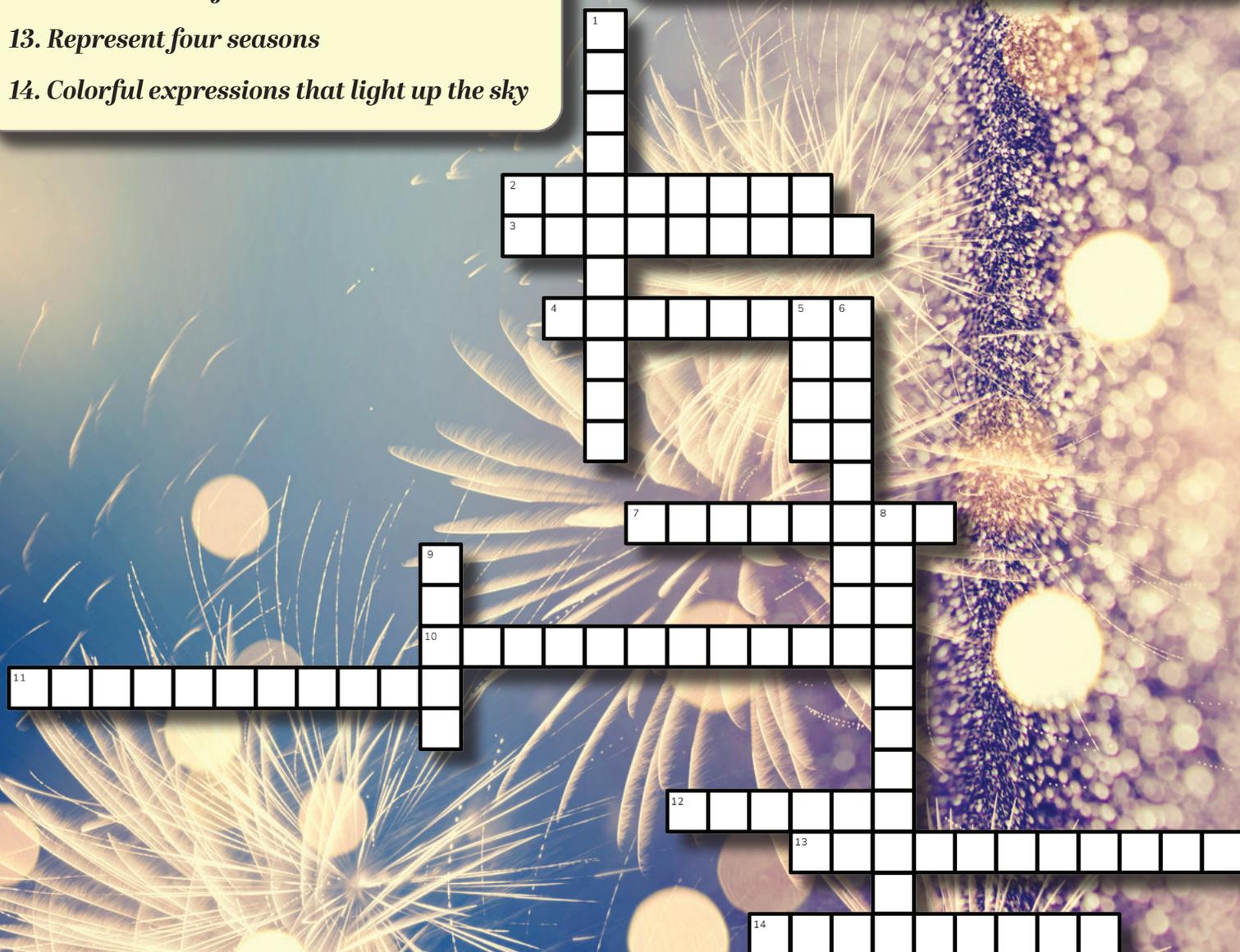
SUMMIT NEW YEAR'S CROSSWORD

ACROSS

- 2. *The iconic event in Times Square that marks the start of New Year*
- 3. *Last 60 seconds of December 31*
- 4. *The traditional time when the New Year is celebrated*
- 7. *Colorful paper bits that are often thrown to celebrate the New Year*
- 10. *Scottish New Year's song*
- 11. *Instruments for noise making*
- 12. *Exclamation of thanks*
- 13. *Represent four seasons*
- 14. *Colorful expressions that light up the sky*

DOWN

- 1. *Goals people make for themselves to start the New Year*
- 5. *Reflection on what's to come*
- 6. *Many cultures have their own unique customs and rituals for celebrating the New Year*
- 8. *A container filled with memories, events, and predictions, placed to be opened on a specific date in the future.*
- 9. *A popular drink often raised at midnight on New Year's Eve*



BASE SCHEDULE

725 West Alder, #4

Missoula, MT

For the following activities,
please call BASE for details:

- All Abilities Yoga
- Game Night
- Art Group
- Filmmaking
- Improv Workshop

Check out BASE films on the BASE YouTube
channel BASE Film Extravaganza.
(see QR code below)



For BASE Schedule Updates and
Additional Events go to:

www.summitilc.org/calendar

or check the BASE Facebook page at

<https://www.facebook.com/base725>

To get involved or to share ideas of new BASE
programs, contact BASE jhoward@summitilc.org.

Contact BASE:

www.basemissoula.org

Phone: 406-215-1080

CLASSIFIED ADS

Adult Symmetry Stander

\$300 obo, in good condition
call: Nancy 406-273-9012

Jazzy Pride Wheelchair

Make offer, only 2yrs old
call: Linda 406-531-4938

Shoprider power chair

300lb capacity. Needs battery & charger.
Free (406) 728-1630

Symmetry Stander, Quickie Powerchair, Invacare Powerbed, Hoyer lift

Comfortable, easy-to-use seat stander Call/
leave message: Tejeanne (406) 865-0221

Power Scooter

\$500 obo. Please contact Adrian:
(406) 263-8650

Adult Tricycle

Schwinn 26" tricycle, bike pump included.
\$500obo (406) 721-1698

Wheelchair Lift

Ricon wheelchair lift model #S1231
G00100100. \$400obo.
Contact: Cory (406) 471-3314

Silver Spring wheelchair ramp 10' L x 36" W

Made of high-strength light weight
aluminum. \$297obo. Contact:
tamera144@gmail.com or 406-363-4898

Smart Talker text scanner

Slightly used, \$700. Contact Larry at 406-
633-4036 or ketch1969@gmail.com

**Nova Walker, Quontum 600
power wheelchair, Commode, 2
Transfer Benches, Beezy Manual
Wheelchair.** Call Gary (406) 224-5527 or
garylee032051@gmail.com

To get listed contact Tyler Stosich at (406)
728-1630 or email tstosich@summitilc.org.

Or, list and find items on the MonTECH
exchange: <http://montech.ruralinstitute.umd.edu/mtdb/>

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Any statements herein do not necessarily reflect the opinion of the Department.



2026 SOCIAL SECURITY CHANGES

Cost-of-Living Adjustment (COLA):

Based on the increase in the Consumer Price Index (CPI-W) from the third quarter of 2024 through the third quarter of 2025, Social Security and Supplemental Security Income (SSI) beneficiaries will receive a 2.8 percent COLA for 2026.

Social Security Disability Thresholds

Substantial Gainful Activity (SGA):

| | 2025 | 2026 |
|-----------|-------------|-------------|
| Non-Blind | \$1,620/mo. | \$1,690/mo. |
| Blind | \$2,700/mo. | \$2,830/mo. |

Trial Work Period (TWP):

| | | |
|--|-------------|-------------|
| | \$ 1160/mo. | \$ 1210/mo. |
|--|-------------|-------------|

SSI Federal Payment Standard:

| | | |
|------------|-------------|-------------|
| Individual | \$ 967/mo. | \$ 994 /mo. |
| Couple | \$1,450/mo. | \$1,491/mo. |

SSI Resource Limits:

| | | |
|------------|---------|---------|
| Individual | \$2,000 | \$2,000 |
| Couple | \$3,000 | \$3,000 |



BECOME AN ADVOCATE



Scan to sign up for email alerts, view posted alerts, or even see what legislation we are tracking.

The Montana Centers for Independent Living Action Alert system is an email listserv and online portal designed to inform you about current local, state, and national issues that affect the lives of people with disabilities.

This publication is available in alternative format on request. Please call 1 (800) 398-9002.

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