

Whitefish Housing Authority Board of Commissioners Regular Monthly Meeting Agenda	
Date: July 23, 2025	Time: 4:30 – 6:00PM
Location: Whitefish City Hall	
I. Call to Order	
II. Roll Call	
III. Consent Agenda	
A. Approval of June Regular Board Meeting Minutes (attached) B. Approval of Meeting Agenda	
IV. Continuing Business (Old/Unfinished)	
A. New Board Member Introduction B. Section 18 Strategy + Updates C. Depot Park Townhome Updates D. Scheduling Meeting with Ned Cooney	
V. Public Comment	
VI. Committee Reports	
A. Executive Committee	Members: Kate Berry + Thomas Shea
B. Finance Committee	Members: Kate Berry + Nick Farmer
C. Affordable Housing Committee	Member: Jason Suazo
D. Comprehensive Grant Report	
E. Financial Reports (attached)	
F. Executive Director's Report	
VII. New Business	

- A. Approval of Internal Controls Policy via Resolution # 295 (attached)
- B. Approval of Initial FYE 2026 Budget via Resolution # 296 (attached)

VIII. Closed Session (if necessary)

Pursuant to MCA 2-3-203 for legal or personnel discussion, during this meeting, the board may elect to enter a closed-door session for reasons related to legal and/or personnel issues. Per Montana Code Annotated 2-3-203: The presiding officer of any meeting may close the meeting during the time the discussion relates to a matter of individual privacy and then if and only if the presiding officer determines that the demands of individual privacy clearly exceed the merits of public disclosure. The right of individual privacy may be waived by the individual about whom the discussion pertains and, in that event, the meeting must be open.

IX. Adjourn

Whitefish Housing Authority Board of Commissioners Meeting Minutes

Date: July 9, 2025

Meeting Type: Regular Monthly Meeting

Location: Virtual

I. Call to Order: 4:33 pm

Staff Present: Riss Getts

Meeting Chaired By: Kate Berry

II. Roll Call:

Present: Kate Berry, Thomas Shea, Jason Suazo, Cory Mehl

Absent: Nick Farmer

III. Consent Agenda

A. Approval of Previous Meeting Minutes

Discussion: The meeting began with a review of the prior meeting's minutes. There were no comments or suggested changes from commissioners.

Motion to Accept: Thomas Shea

Seconded by: Jason Suazo

Vote: Unanimously in favor

B. Approval of Agenda

Discussion: Kate proposed tabling committee reports and all non-essential items to prioritize key discussions. Proposal to table committee reports, Depot Park Townhome Updates, and scheduling meeting with Ned Cooney tabled until next meeting. Proposed focused agenda included:

- Resolution 290 – Updated Payment Standards (attached)
- Resolution 291 – Adoption of Five-Year Plan (attached)
- Resolution 292 – HUD Corrective Action Plan Policies (attached)
- Section 18 Updates
- Staff Changes

Motion to Amend Agenda: Thomas Shea

Seconded by: Cory Mehl
Vote: Unanimously in favor

IV. Continuing Business (Old/Unfinished)

A. Approval of Updated Payment & Utility Standards via Resolution #290

Discussion: Riss introduced Resolution 290, explaining that HUD's updated Fair Market Rent (FMR) data required WHA to revise its payment standards to remain compliant. These adjustments—within 90–110% of FMR—are designed to improve housing access for voucher clients. Cory asked about the impact of the change, and Riss noted that it would help voucher holders but could create challenges for residents on flat rents, particularly at the Manor. She recommended holding off on any flat rent increases until the Section 18 conversion could potentially allow these residents to be covered under vouchers. Jason asked for clarification on how utilities factor into the new payment standards, noting that he does not want WHA to “get screwed” for rising utility costs. Riss noted that she would get more information about updating flat rent schedules and the timeline to respond to HUD's special updates for FMR, and the timeline for response.

Motion to approve Resolution #290: Thomas Shea
Second: Cory Mehl
Vote: Unanimously in favor.

B. Approval of 5-Year Plan via Resolution #291

Discussion: Regarding details of the 5-Year-Plan, Kate noted the plan had been publicly presented in a prior meeting. Jason raised concerns over a formatting error in the narrative section of the document (page 3), which Marissa agreed to correct. Kate clarified that the adoption of the plan was independent of any vote related to the Section 18 conversion.

During the discussion, Cory expressed frustration with the pace of meetings and requested that board members seek clarification and offer extensive feedback in writing prior to meetings to save time. Jason expressed confusion and concern about involving Housing Whitefish, noting his previous understanding that WHA would create another non-profit that would maintain ownership of the manor in the event of a successful Section 18 conversation. Marissa then explained the complexities of creating another nonprofit and opportunities to reduce role strain and focus on rebuilding WHA's structure and image in order to better serve the community and protect assets.

Motion to approve Resolution 291: Thomas Shea
Second: Cory Mehl
Vote in favor: Cory Mehl, Thomas Shea, Kate Berry
Abstain: Jason Suazo

C. Section 18 Updates

Discussion: Included in above discussion notes RE: adoption of 5-Year-Plan.

D. Staff Changes

Discussion: Marissa provided updates on WHA staffing. She announced the successful hiring of Debe, a seasoned professional with deep experience in HUD regulations and property management. Pam has officially transitioned to part-time, remote work and will be handling re-examinations for both Housing Choice and public housing voucher holders.

Riss originally planned to vacate her role in September, but Geoff (Good Housing Partnership) requested that she stay on through the Section 18 conversion to ensure a smooth transition. She agreed to remain on staff to see the process through and noted that the board should begin early planning for leadership transitions.

Kate followed up on Riss's performance review process. She confirmed that she would resend the review materials to Cory, who had experienced technical issues accessing them via email. Kate emphasized the need to collect feedback from board members and other stakeholders to prepare a revised job description and updated contract for Riss. Kate and Thomas will coordinate this review process moving forward.

V. Public Comment

Discussion: No public comment.

VI. Closed Session (if necessary)

Time entered: 5:26 PM

Pursuant to MCA 2-3-203 for legal or personnel discussion, during this meeting, the board may elect to enter a closed-door session for reasons related to legal and/or personnel issues. Per Montana Code Annotated 2-3-203: The presiding officer of any meeting may close the meeting during the time the discussion relates to a matter of individual privacy and then if and only if the presiding officer determines that the demands of individual privacy clearly exceed the merits of public disclosure. The right of individual privacy may be waived by the individual about whom the discussion pertains and, in that event, the meeting must be open.

Time exited closed door session: 5:49 pm

VII. Vote on Resolution 292 – HUD Corrective Action Plan Policies

Discussion: Kate neglected to address Resolution 292 during the "Continuing Business" portion of the meeting. The board reviewed Resolution 292, which included updates to policies required by HUD as part of WHA's corrective action plan. These policy updates are necessary for regulatory compliance and reflect recommendations from HUD oversight.

- **Motion to approve Resolution 292:** Thomas Shea
- **Second:** Jason Suazo
- **Vote:** Unanimous

Adjourned: 5:55 pm

Statement of Activity

Whitefish Housing Authority

April 1-June 30, 2025

DISTRIBUTION ACCOUNT	TOTAL
Income	
3000.00 HAP PMTS Received	23,481.00
3000.01 HAP - Admin Fees	3,977.00
3110-00 Mountain View Manor Rent	59,813.00
3120.00 Excess Utilities	230.00
3200.00 PORT subsidy received	2,476.00
3200.01 Admin Fees - PORT	228.10
3630.00 RR House Rent	4,380.00
3690.00 Other Income	\$75.00
3690.01 Other MVM Tenant Revenue	170.00
Total for 3690.00 Other Income	\$245.00
3692.00 Laundry Machine Income	1,401.50
8020 HUD Operating Subsidy	4,668.00
8029.24 Capital Fund 2024	21,457.00
Total for Income	\$122,356.60
Cost of Goods Sold	
Gross Profit	\$122,356.60
Expenses	
4100.00 Administrative Expenses	\$71.20
4110.00 Administrative Salaries	\$26,260.04
4110.01 Compensated Absences - Admin	3,531.00
Total for 4110.00 Administrative Salaries	\$29,791.04
4120.00 Payroll Taxes	2,451.84
4130.00 Legal Expense	5,527.74
4140.00 Staff Training	439.00
4150.00 Travel	125.10
4175.10 Outside Accounting Fees	14,630.00
4190.00 Sundry - other Admin Expense	\$1,554.35
4190.10 Office Expenses	451.06
4190.13 Advertising & Marketing	126.82
4190.40 Postage & Delivery	2.31
4190.60 Telephone	639.99
4190.85 Membership Dues/Subscription	2,360.87
4190.90 Admin Services Contract	1,268.00
Total for 4190.00 Sundry - other Admin Expense	\$6,403.40
Total for 4100.00 Administrative Expenses	\$59,439.32
4210.00 Tenant Services	0
4220.00 Tenant Services - Other Expense	153.88
Total for 4210.00 Tenant Services	\$153.88

Statement of Activity
Whitefish Housing Authority
April 1-June 30, 2025

DISTRIBUTION ACCOUNT	TOTAL
4300.00 Utilities	0
4310.00 Water	3,174.62
4320.00 Electricity	3,291.75
4330.00 Gas	1,476.49
4390.00 Sewer	678.94
4390.01 Trash Removal	300.87
Total for 4300.00 Utilities	\$8,922.67
4420.00 Materials	\$1,881.96
4420.04 Lawn & Garden	2,137.20
Total for 4420.00 Materials	\$4,019.16
4430.00 Contract Costs	\$585.00
4430.10 Heating & Cooling Contract	1,551.67
4430.30 Elevator Maintenance Contract	125.00
4430.40 Landscape & Grounds Contract	3,853.00
4430.50 Unit Turnaround	\$7,932.00
4430.51 Carpet Cleaning	45.00
Total for 4430.50 Unit Turnaround	\$7,977.00
4430.70 Plumbing Contract	605.25
4430.80 Extermination Contract	2,300.00
4430.90 Janitorial Contracts	3,446.30
4431.00 Garbage & Trash Removal	611.53
4432.00 Mat Rental Services	274.02
4433.00 Safety and Security	206.00
Total for 4430.00 Contract Costs	\$21,534.77
4430.95 Routine Maintenance Contract	1,744.25
4500.00 General Expenses	0
4510.20 Liability Insurance	5,631.00
4540.00 Employee Benefit Contribution	\$1,370.00
4540.10 Employee Benefits - Admin	2,702.05
4540.20 Employee Benefits-Tenant Serv	41.00
Total for 4540.00 Employee Benefit Contribution	\$4,113.05
Total for 4500.00 General Expenses	\$9,744.05
4610.00 Extraordinary Maintenance	180.00
4715.00 Housing Assistance Payments	\$23,267.00
4715.1 PORT IN Housing Assistance Payments	1,857.00
Total for 4715.00 Housing Assistance Payments	\$25,124.00
4800.00 Depreciation Expense	11,065.02
66000 Payroll Expenses	286.00

Statement of Activity

Whitefish Housing Authority

April 1-June 30, 2025

DISTRIBUTION ACCOUNT	TOTAL
7520.00 Capital Expenditures	0
7520.01 Appliances & Stoves	548.00
Total for 7520.00 Capital Expenditures	\$548.00
Total for Expenses	\$142,761.12
Net Operating Income	-\$20,404.52
Other Income	
Other Expenses	
80000 Ask My Accountant	75.00
Total for Other Expenses	\$75.00
Net Other Income	-\$75.00
Net Income	-\$20,479.52

Statement of Activity

Whitefish Housing Authority

July 1, 2024-June 30, 2025

DISTRIBUTION ACCOUNT	TOTAL
Income	
3000.00 HAP PMTS Received	98,696.00
3000.01 HAP - Admin Fees	11,651.00
3110-00 Mountain View Manor Rent	248,652.01
3120.00 Excess Utilities	1,379.00
3200.00 PORT subsidy received	10,212.00
3200.01 Admin Fees - PORT	672.98
3620.00 Restricted Construction Funds (city)	400,402.12
3630.00 RR House Rent	17,558.50
3690.00 Other Income	\$1,727.71
3690.01 Other MVM Tenant Revenue	709.00
Total for 3690.00 Other Income	\$2,436.71
3690.03 Rehab Income (admin fee)	125.00
3692.00 Laundry Machine Income	6,338.75
8020 HUD Operating Subsidy	81,340.00
8029.21 Capital Funds 2021	501.00
8029.24 Capital Fund 2024	130,969.00
Total for Income	\$1,010,934.07
Cost of Goods Sold	
Gross Profit	\$1,010,934.07
Expenses	
4100.00 Administrative Expenses	\$2,832.27
4110.00 Administrative Salaries	\$111,353.95
4110.01 Compensated Absences - Admin	11,754.00
Total for 4110.00 Administrative Salaries	\$123,107.95
4120.00 Payroll Taxes	10,089.05
4130.00 Legal Expense	29,908.29
4131.40 RAD Conversion Expenses	1,685.00
4140.00 Staff Training	1,817.00
4150.00 Travel	500.07
4170.00 Fee Accounting	2,435.00
4175.10 Outside Accounting Fees	76,242.50
4190.00 Sundry - other Admin Expense	\$9,190.59
4190.10 Office Expenses	1,777.59
4190.13 Advertising & Marketing	777.46
4190.40 Postage & Delivery	148.89
4190.60 Telephone	4,539.49
4190.85 Membership Dues/Subscription	3,500.79
4190.90 Admin Services Contract	16,597.78
Total for 4190.00 Sundry - other Admin Expense	\$36,532.59

Statement of Activity

Whitefish Housing Authority

July 1, 2024-June 30, 2025

DISTRIBUTION ACCOUNT	TOTAL
4190.20 Bank Fees	30.00
Total for 4100.00 Administrative Expenses	\$285,179.72
4210.00 Tenant Services	\$271.93
4220.00 Tenant Services - Other Expense	1,984.37
Total for 4210.00 Tenant Services	\$2,256.30
4300.00 Utilities	0
4310.00 Water	21,937.24
4320.00 Electricity	13,685.36
4330.00 Gas	9,934.91
4390.00 Sewer	678.94
4390.01 Trash Removal	300.87
Total for 4300.00 Utilities	\$46,537.32
4420.00 Materials	\$2,404.24
4420.01 Gasoline	8.00
4420.02 Plumbing	1,287.99
4420.03 Paint	44.18
4420.04 Lawn & Garden	2,551.83
4420.05 Other Materials	1,947.96
4420.06 Electrical	356.00
4420.07 Cleaning	1,668.56
4420.08 HVAC	104.97
4420.10 Small Tools and Equipment	573.78
Total for 4420.00 Materials	\$10,947.51
4430.00 Contract Costs	\$1,188.00
4430.01 Nonspecified Repairs and Maintenance	28,962.36
4430.10 Heating & Cooling Contract	32,444.61
4430.30 Elevator Maintenance Contract	51,536.40
4430.40 Landscape & Grounds Contract	19,503.16
4430.50 Unit Turnaround	\$12,621.83
4430.51 Carpet Cleaning	175.00
Total for 4430.50 Unit Turnaround	\$12,796.83
4430.70 Plumbing Contract	6,274.25
4430.80 Extermination Contract	3,878.00
4430.90 Janitorial Contracts	8,469.87
4431.00 Garbage & Trash Removal	912.40
4432.00 Mat Rental Services	1,475.26
4433.00 Safety and Security	206.00
Total for 4430.00 Contract Costs	\$167,647.14
4430.95 Routine Maintenance Contract	3,356.14
4450 RR House General Maintenance	7,572.89

Statement of Activity

Whitefish Housing Authority

July 1, 2024-June 30, 2025

DISTRIBUTION ACCOUNT	TOTAL
4500.00 General Expenses	\$599.64
4501.11 Property Taxes	22,215.41
4510.00 Property Insurance	7,154.00
4510.20 Liability Insurance	12,245.12
4540.00 Employee Benefit Contribution	\$8,897.71
4540.10 Employee Benefits - Admin	11,296.06
4540.20 Employee Benefits-Tenant Serv	41.00
Total for 4540.00 Employee Benefit Contribution	\$20,234.77
Total for 4500.00 General Expenses	\$62,448.94
4520.01 Property Taxes - Snow Lot	6,657.23
4610.00 Extraordinary Maintenance	12,863.97
4715.00 Housing Assistance Payments	\$89,343.21
4715.1 PORT IN Housing Assistance Payments	10,212.00
Total for 4715.00 Housing Assistance Payments	\$99,555.21
4800.00 Depreciation Expense	44,260.08
66000 Payroll Expenses	3,610.36
66900 Reconciliation Discrepancies	-8,006.25
7520.00 Capital Expenditures	0
7520.01 Appliances & Stoves	4,240.00
Total for 7520.00 Capital Expenditures	\$4,240.00
7540.02A Boiler System	72.00
7550.00 Depot Park Pre-Development Costs	0
7550.02 Engineering Fees	
7550.03 Legal Fees	
Total for 7550.00 Depot Park Pre-Development Costs	0
7560.00 Depot Park Civil Construction - Bid Package 1	\$6,945.10
7560.01 Civil Contract	1,512.00
Total for 7560.00 Depot Park Civil Construction - Bid Package 1	\$8,457.10
7570 Depot Park Misc	
Total for Expenses	\$757,655.66
Net Operating Income	\$253,278.41
Other Income	
7500.00 Gain or Loss on sale of fixed assets	3,185.76
Total for Other Income	\$3,185.76
Other Expenses	
80000 Ask My Accountant	75.00
Total for Other Expenses	\$75.00
Net Other Income	\$3,110.76
Net Income	\$256,389.17

Statement of Financial Position

Whitefish Housing Authority

As of June 30, 2025

DISTRIBUTION ACCOUNT	TOTAL
Assets	
Current Assets	
Bank Accounts	
1100 Petty Cash	709.66
1111 HO&D (9397)	21,314.91
1112 CENTRAL OPERATIONS (5964)	74,962.38
1113 RAB (5428) - MVM Resident Account	12,200.00
1115 Whitefish Credit Union Savings	187,314.07
DO NOT USE - Old HO&D (0309) - CLOSED 02/24	
DO NOT USE - PRIVATE MANAGEMENT (9903) - CLOSED 02/24	
Total for Bank Accounts	\$296,501.02
Accounts Receivable	
11000 Accounts Receivable	-225.00
1122.00 A/R Tenants	2,269.67
Total for Accounts Receivable	\$2,044.67
Other Current Assets	
1123.00 A/R Vacated Tenants	
1125.00 A/R Subsidy	6,225.00
1125.01 A/R HUD Admin Fee	
1125.02 A/R - CARES Act	
1129.00 A/R HO&D	\$16,131.57
1129.01 A/R WALT	12,468.50
1129.05 A/R Current HO&D	345.87
1129.25 A/R 2009-2012 HO&D	
Total for 1129.00 A/R HO&D	\$28,945.94
1129.03 Repayment Agreement	
1129.06 A/R Low Rent	4,483.35
1129.08 A/R - Homeward	50,000.00
1129.10 A/R Other	1,391.54
1129.19 A/R -501-19 CFP	
1129.23 A/R -501-23 CFP	89,506.00
1130.00 Restitution due to WHA	144,841.93
1145.00 Accrued Interest	8,125.00
12000 Undeposited Funds/Unapplied funds	
1211.00 Prepaid Insurance	6,541.32
1290.01 Prepaid Support	
1290.02 Prepaid Elevator Maintenance	2,163.00
1290.03 Prepaid Expenses	
1300.00 Deferred Outflows of Resources	81,452.50
1350.00 Deed Restricted Assets	810,599.17

Statement of Financial Position

Whitefish Housing Authority

As of June 30, 2025

DISTRIBUTION ACCOUNT	TOTAL
Total for Other Current Assets	\$1,234,274.75
Total for Current Assets	\$1,532,820.44
Fixed Assets	
1400.18 Work in Process 501-18 CFP	
1400.19 CFP 501-19 (Work in Process)	
1400.20 Work in Process 501-20 CFP	17,573.35
1400.21 Work in Process 501-21 CFP	22,541.08
1400.22 Work in Process 501.22 CFP	15,421.44
1410.00 Construction In Process - DEPOT PARK DEVELOPMENT	1,964,299.57
1440.00 Site Acquisition	752,621.62
1450.00 Site Improvement	338,332.66
1460.07 Buildings	2,499,003.44
1465.01 Dwelling Equipment	21,693.98
1475.00 Equipment	0
1475.01 Office Furniture & Equipment	20,715.56
1475.02 Maintenance Equipment	8,235.96
1475.03 Community Space Equipment	9,848.05
Total for 1475.00 Equipment	\$38,799.57
1490.00 Furniture and Fixtures - Admin	5,750.00
1499.18 501-18 Accumulated Depreciation	
1499.19 501-19 Accumulated Depreciation	
1499.20 501-20 Accumulated Depreciation	-2,685.10
1499.21 501-21 Accumulated Depreciation	-913.35
1499.22 501-22 Accumulated Depreciation	-666.11
1499.99 Accumulated Depreciation	-2,671,586.84
Total for Fixed Assets	\$3,000,185.31
Other Assets	
1500.01 Rehab Loan Due Upon Sale	5,050.00
18700 Security Deposits Asset	310.00
515.100 Operation	0
515.140 Operations.	
515.141 Operations Contra	
515.145 Site Improvements	11,850.46
515.146 Dwelling Structures	
515.147 Dwelling Structures Contra	
515.148 Dwelling Equipment AS	
515.149 Dwelling Equipment AS Contra	
Total for 515.100 Operation	\$11,850.46
Total for Other Assets	\$17,210.46
Total for Assets	\$4,550,216.21

Statement of Financial Position

Whitefish Housing Authority

As of June 30, 2025

DISTRIBUTION ACCOUNT	TOTAL
Liabilities and Equity	
Liabilities	
Current Liabilities	
Accounts Payable	
20000 Accounts Payable	18,227.07
Total for Accounts Payable	\$18,227.07
Credit Cards	
2050 Central Ops Credit Card	-7,226.71
2052 Ramp card	2,584.97
Total for Credit Cards	-\$4,641.74
Other Current Liabilities	
2111.00 Vendors & Contractors	6,394.16
2111.01 A/P - CFP	
2111.02 A/P -Capital Assets	
2111.03 A/P Utilities	3,132.87
2111.04 A/P Employee Benefits	174.25
2114.00 Tenant Security Deposits	12,106.75
2115.00 Payroll Payable (Gusto)	-387.65
2115.10 Payroll Tax Payable	-1,553.23
2116.00 PERS Payable	-843.40
2117.00 Payroll Deductions	2,266.05
2118.00 A/P 2010 Subsidy	
2118.01 A/P HUD	253.00
2118.04 Unearned Revenue AF - CARES Act	
2119.00 A/P - Other	23.72
2119.05 A/P Public Housing	9,878.57
2119.08 A/P Vouchers	4,483.35
2135.10 Comp. Absences - Current	5,615.01
2135.11 Comp. Absences - Noncurrent	880.43
2137.00 Payment in Lieu of Taxes	28,306.42
2137.01 PILOT Current	
2240.00 Tenants Unearned Revenue	98.00
2290.00 Other Payable	200.00
2290.01 Unearned Revenue-Subsidy	14,578.56
2300.00 Net Pension Liability	136,953.00
2400.00 Deferred Inflows of Resources	56,473.00
24000 Payroll Liabilities	-\$408.99
24001 Employee Advance	
Total for 24000 Payroll Liabilities	-\$408.99
Total for Other Current Liabilities	\$278,623.87
Total for Current Liabilities	\$292,209.20

Statement of Financial Position

Whitefish Housing Authority

As of June 30, 2025

DISTRIBUTION ACCOUNT	TOTAL
Long-term Liabilities	
2806.05 Net Position - Pension Accrual	-111,973.50
Total for Long-term Liabilities	-\$111,973.50
Total for Liabilities	\$180,235.70
Equity	
2806.01 Unrestricted Net Assets - Admin	1,510,979.73
Net Income	256,389.17
2802.01 Invested in Capital Assets, NET	1,324,335.37
2806.02 Restricted Net Assets	1,270,099.17
2806.03 Restricted Net Position - HAP	8,177.07
30000 Opening Balance Equity	
Total for Equity	\$4,369,980.51
Total for Liabilities and Equity	\$4,550,216.21

Whitefish Housing Authority

RESOLUTION #No. 295

ADOPTION OF THE UPDATED INTERNAL CONTROLS POLICY

WHEREAS, The United States Department of Housing and Urban Development has standards for internal financial controls for public housing authorities

WHEREAS, The United States Department of Housing and Urban Development and the State of Montana require compliance with these standards effective immediately to satisfy regulations

NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COMMISSIONERS OF THE WHITEFISH HOUSING AUTHORITY as follows:

1. The Board of Commissioners hereby approves the adoption of the attached, updated Internal Controls Policy
2. The Board of Commissioners hereby authorizes the Whitefish Housing Authority to take the necessary steps to implement this policy to ensure the efficient operation of housing programs.

ADOPTED AT THE MONTHLY BOARD OF COMMISSIONERS MEETING OF THE WHITEFISH HOUSING AUTHORITY THIS 23rd DAY OF July 2025

Whitefish Housing Authority, Whitefish, Montana

Katherine Berry, WHA Board of Commissioners

Marissa Getts, Acting Director

**WHITEFISH HOUSING AUTHORITY
100 4TH STREET
WHITEFISH, MT 59937**

=====

**Internal Controls Policies and Procedures
Adopted by Resolution _____, July, 2025**

The Whitefish Housing Authority's Board of Commissioners has the primary responsibility for ensuring that the PHA is operated in an efficient and economical manner and that its financial integrity is maintained. The Board of Commissioners is also responsible for the implementation of policies and procedures in all operating factors of the PHA within HUD's regulations that are stated in Section 24 of the Code of Federal Regulations.

The financial responsibility is exercised through the review; approval and control of the PHA Operating Budget, Capital Fund Programs and any other HUD approved programs.

The Executive Director has the overall responsibility for budget preparation and is accountable for the soundness and validity of the budget estimates. The Executive Director is assigned as the Contracting Officer for Capital Fund and Operating Fund programs and is responsible for administering all program requirements.

The approved operating budget should be used to schedule activity on operating programs. Thus, the budget will be a "master plan" for management efforts and will provide a comprehensive checkpoint for staff and Board evaluation and control of progress in achieving operating objectives.

Budget revisions are required when necessary to achieve operations within controlled accounts. Budget revisions should be evaluated and approved prior to the fiscal year end.

In most cases, the PHA will use outside accountant services to maintain the financial records, reports and submissions as required by HUD. The Executive Director, along with the Board of Commissioners will review and approve all financial records provided by the fee accountant service and will have continual communications either by phone, email or other sources of communication.

The Executive Director is responsible for procuring an audit and Financial Data Submission to the Department of HUD – Real Estate Assessment Center, within nine months of the fiscal year end of the PHA. This audit will be performed under current Government Auditing Standards and include the Statement on Auditing Standards (SAS) 112 as well as Communicating Internal Control Related Matters Identified in an Audit. The unaudited FDS submission will be submitted to HUD within 2 months of the ending of WHA's FYE. The following guidelines will attempt to provide adequate procedures in order to comply with the SAS 112 requirements on Internal Control.

The PHA's management system handles all of the tasks and duties involved with tenant processing, accounting, rent collection, resident charges, rent determination, accounts payable, and accounts receivable. The bulk of this system is computerized.

Due to the size of the WHA, staff shares the internal control procedures except where specifically noted:

Collections:

Residents pay their rent at the Mountain View Manor office. The following procedures must occur:

- Enter the amount received in the property management software
- A receipt is generated and given to each resident by the 10th of the month.
- Stamp all checks and money orders "For Deposit Only".
- By the 10th of the month, the rents are tallied by the Financial Coordinator and verified then deposited in the bank by the Executive Director.
- Bank deposit slips list each receipt number or other special deposit information.
- The payments are applied in the financial software to the tenant's account and the tenant's balances reconciled to the property management software. A system report will be generated of each deposit and submitted on a month-end basis to the fee accounting service with copies of each bank deposit receipt.

In addition to rent, late fees, NSF fees, or maintenance charges will be input on the residents' accounts or the HCV tenant accounts with the prior approval of the Executive Director. The Executive Director will also approve credits in advance with proper records justifying such entries.

The property management software will manage all tenant applications, leases and communications. It will be used to generate compliance reports for HUD and other regulatory bodies.

Accounts Receivable:

WHA uses PHA Pro, a computerized system, to manage rent, late fees, NSF fees or maintenance charges, which will be input on the tenants' accounts receivable, register. In some cases of HCV tenants with utility allowances greater than their rent payment, this amount will be negative. This amount will be paid to the utility companies to be applied to the tenant's utility bill or paid to the HCV tenant as a reimbursement.

An Accounts Receivables ledger and other accounting reports are maintained and submitted monthly to the fee accounting service.

Accounts Payable:

The Executive Director is responsible for the oversight of employees and will assign authorization to make purchases as needed in the job descriptions.

WHA utilizes Ramp, an online platform, for Accounts Payable. All vendor invoices must be submitted through Ramp. The Executive Director oversees purchasing authorization. Invoices are reviewed and coded by the Finance Department. All payments via the Bill Pay function require dual approval within Ramp. Ramp is used for issuing payments, managing corporate card expenses, and maintaining an audit trail. Monthly reconciliations are conducted using Ramp's reporting tools. All transactions are logged and auditable.

- For payments made outside Ramp using written checks:
 - The Executive Director will approve all Accounts Payables.
 - The invoice will be recorded and scanned into the accounting software.
 - The Executive Director and an authorized Commissioner will sign all checks.
 - Copies of the invoices, with a check stub attached, will be kept on file.
- The check register will be forwarded to the fee accounting service by the 11th of the following month.

Outstanding Check Policy:

Checks that have not cleared the bank in 90 days will be voided and the bank will be called to stop payment. The payee will be contacted to ensure that they are aware of the cancellation and a new check issued with a current date if the payee so desires.

Payroll:

Payroll procedures include:

- Payroll is prepared on a semimonthly basis.
- All employees submit their hours via their online payroll accounts.
- Vacation, sick and other leave will be paid according to the Personnel Policy.
- The Executive Director will approve all payroll amounts and hours, while payroll payments are issued by the accounting service.
- The Director and the accounting service are responsible for all quarterly tax reports and tax deposits. Copies of all pay stubs and tax reports will be sent to the fee accounting service for review.

Check Signing Authorization:

- All checks shall bear two signatures, one of which must be the Executive Director.
- The second signature must be that of either the Chairman of the Board of Commissioners or if unavailable, the Vice-chairman or of the Board of Commissioners.
- The incumbents in the positions authorized to sign checks shall be bonded and/or included in the insurance policy as check signers.

Bank Reconciliations:

Bank accounts are reconciled monthly by the third party accounting firm. Reconciliations are reviewed and approved by the Executive Director. Discrepancies are investigated and resolved promptly. Reconciliation reports are retained for audit purposes.

Financial Reporting:

The fee accounting service prepares monthly financial reports for HUD. The third party accounting firm prepares internal financial reports and forecasts. These reports are reviewed by the Executive Director and presented to the Board of Commissioners monthly. Reports include income statement, balance sheet, and budget-to-actual comparison reports. All financial records are maintained in accordance with applicable regulations.

Petty Cash:

WHA does not maintain petty cash and does not receive any payments in cash. Laundry coins are either deposited or used to replenish the change machine owned by WHA. The Financial Coordinator will count any funds to be deposited and the Executive Director will verify and deposit in the bank.

Investments:

It is the policy of the Whitefish Housing Authority to invest its funds in a manner which will provide the highest investment return with the maximum security, while meeting the daily cash flow needs of the housing authority. Each investment will require dual signatures for any transaction. The Executive Director along with the Board of Commissioners has this authorization. A General Depository Agreement (HUD-51999) will be executed to each financial institution. This agreement requires the financial institution to pledge securities prescribed by HUD to insure the housing authority from loss for deposits that exceed the \$250,000 Federal Deposit Insurance Corporation (FDIC) insurance.

Use of Agency Funds, Facilities, and Materials:

The Executive Director is responsible for exercising prudent judgment in the handling of funds. No person may take funds, materials, equipment, or use facilities or vehicles for unauthorized use.

Credit Cards:

In order for the agency to procure goods and services in today's economy, it is necessary for

WHA to own and use credit cards. Ramp credit cards, which connect to the overall internal control system, will be used. Ramp automatically record transactions. The credit card balance will be paid via Ramp.

- The Executive Director is charged with maintaining and securing all agency credit cards.
- Personal use is strictly prohibited and will lead to disciplinary action, up to and including suspension of credit card privileges and termination of employment.
- The Executive Director shall maintain records of credit cards and employees who have possession of such cards.
- The Executive Director must approve all purchases for materials over \$250.00.
- A receipt and memo must accompany all purchases.
- The Executive Director will verify that all purchases are authorized via Ramp.

Fixed Assets:

At the time of purchase, all fixed assets shall be coded accordingly. The inventory will be maintained by the Executive Director through a computerized management system. The Executive Director is responsible for reporting all dispositions and or changes of location.

- All fixed asset purchases must go through the normal procurement process.
- All fixed assets will be recorded including date of purchase, vendor, check number and location of product.
- Items are disposed of under the Disposition Policy and will be properly recorded.
- The Executive Director will provide annual inventory to the Board of Commissioners and the fee accounting service.
- Maintenance parts and supplies located in the maintenance shop will be handled under a separate inventory process.

Fraud Policy Statement:

The Whitefish Housing Authority is committed to preventing fraud. Employees and residents are responsible for preventing, identifying and reporting fraud. Any incident that is suspected or detected must be reported immediately to the Executive Director, the Board of Commissioners or to the HUD OIG Hotline.

Internal Audits

Internal audits are conducted semi-annually to assess compliance with internal controls. The audits evaluate the effectiveness of financial processes, segregation of duties, and system access controls. Findings are reported to the Executive Director and Board of Commissioners.

Segregation of Duties

No single employee may initiate, approve, and reconcile the same transaction. User roles in Ramp and PHA Pro are configured to enforce proper segregation of duties.

Data Security and Access Control

Access to QBO, Ramp and PHA Pro is role-based and reviewed quarterly. Multi-factor authentication (MFA) is required for all users. Data backups are performed regularly and stored securely.

Monitoring and Review

This policy is reviewed annually and updated as needed. Any discrepancies or violations must be reported to the Executive Director immediately.

Whitefish Housing Authority

RESOLUTION #No. 296

ADOPTION OF FY2026 PUBLIC HOUSING BUDGET

WHEREAS, The United States Department of Housing and Urban Development

WHEREAS, The United States Department of Housing and Urban Development and the State of Montana require an approved operating budget for each public housing development

NOW THEREFORE, BE IT RESOLVED BY THE BOARD OF COMMISSIONERS OF THE WHITEFISH HOUSING AUTHORITY as follows:

1. The Board of Commissioners hereby approves the adoptions of the attached budget for FY2026
2. The Board of Commissioners hereby authorizes the Whitefish Housing Authority to take the necessary steps to implement this policy to ensure the efficient operation of the public housing program.

ADOPTED AT THE MONTHLY BOARD OF COMMISSIONERS MEETING OF THE WHITEFISH HOUSING AUTHORITY THIS 23rd DAY OF July 2025

Whitefish Housing Authority, Whitefish, Montana

Katherine Berry, Chair, WHA Board of Commissioners

Marissa Getts, Acting Director

Whitefish Housing Authority
AMP 1
2026 Operating Budget

		Activity as				2026 Proposed		PUM
		2023	2024	02/28/25	Projected Actual	2025 Budget	Budget	
		Actuals	Actuals	Month--->	12		1.03	
REVENUE								
Dwelling Income	3110	219,420	239,250	248,650	248,650	218,020	235,770	392.95
Excess Utilities	3120	1,270	840	1,380	1,380	1,300	1,160	1.93
Interest Income	3610	5,490	4,910	-	-	1,930	2,600	4.33
Other Income (Tenant & Laundry)	3690	6,110	6,990	7,040	7,040	8,000	6,710	11.18
Transfer from CFP (1406)	8029	194,970	-	15,000	15,000	95,000	115,000	191.67
Subsidy (based on 90% Proration)	8020	70,260	85,500	81,340	81,340	85,160	79,030	131.72
Total Revenue		497,520	337,490	353,410	353,410	409,410	440,270	733.78
EXPENSES								
Salaries	4110	77,150	101,520	93,940	93,940	98,750	84,100	140.17
Auditing Fees	4171	8,950	-	-	-	22,600	36,870	61.45
Travel / Staff Taining	4140 / 4150	6,120	9,060	2,320	2,320	4,500	4,500	7.50
Advertising	4190.13	3,420	18,250	280	280	-	4,500	7.50
Office Expense	4190.xx	29,070	28,320	24,260	24,260	9,000	28,030	46.72
Legal Expense	4130	22,830	680	410	410	13,000	4,110	6.85
All Other Sundry	4190.xx	17,980	125,180	48,270	48,270	25,500	45,000	75.00
Total Administrative		165,520	283,010	169,480	169,480	173,350	207,110	345.18
Tenant Services	4220	2,050	1,680	2,260	2,260	2,150	2,060	3.43
Total Resident Services		2,050	1,680	2,260	2,260	2,150	2,060	3.43
Water	4310	10,190	16,570	21,940	21,940	14,000	16,720	27.87
Electricity	4320	13,150	11,080	13,690	13,690	15,500	13,020	21.70
Gas	4330	14,200	10,460	9,940	9,940	16,000	11,880	19.80
Other Utilities (Sewer)	4390	8,760	4,180	680	680	11,000	4,680	7.80
Total Utilities		46,300	42,290	46,250	46,250	56,500	46,300	77.17
Maintenance Salaries	4410	51,310	30,290	-	-	-	-	-
Maintenance Materials	4420	7,160	15,780	15,190	15,190	12,500	13,090	21.82
Contract Costs	4430	24,670	71,450	110,700	110,700	81,700	60,860	101.43
Total Maintenance		83,140	117,520	125,890	125,890	94,200	73,950	123.25
Protective Service Costs		-	-	-	-	-	-	-
Materials		-	-	-	-	-	-	-
Total Protective Services		-	-	-	-	-	-	-
Insurance	4510	19,380	30,400	19,410	19,410	28,000	23,760	39.60
PILOT	4520	8,720	9,850	-	10,120	8,140	9,470	15.78
Employee Benefit Contributions	4540	32,850	52,170	30,350	30,350	35,020	25,230	42.05
Collection Losses	4570	-	1,200	-	-	2,500	1,180	1.97
Total General Expenses		60,950	93,620	49,760	59,880	73,660	59,640	99.40
Total Operating Expenses		357,960	538,120	393,640	403,760	399,860	389,060	648.43
Extra-ordinary Maintenance	4610	-	950	13,870	13,870	8,400	10,000	16.67
Total Non-Routine Expenses		-	950	13,870	13,870	8,400	10,000	16.67
Total Expenses		357,960	539,070	407,510	417,630	408,260	399,060	665.10
Profit (Loss) from Operations		139,560	(201,580)	(54,100)	(64,220)	1,150	41,210	
		UNP	204.449	-	140,229		181.439	

Whitefish Housing Authority
AMP 1
2026 Operating Budget

Activity as

		2023	2024	02/28/25	Projected Actual	2025 Budget	2026 Proposed Budget	PUM
		Actuals	Actuals	Month--->	12		1.03	
REVENUE								
Dwelling Income	3110	219,420	239,250	248,650	248,650	218,020	235,770	392.95
Excess Utilities	3120	1,270	840	1,380	1,380	1,300	1,160	1.93
Interest Income	3610	5,490	4,910	-	-	1,930	2,600	4.33
Other Income (Tenant & Laundry)	3690	6,110	6,990	7,040	7,040	8,000	6,710	11.18
Transfer from CFP (1406)	8029	194,970	-	15,000	15,000	95,000	115,000	191.67
Subsidy (based on 90% Proration)	8020	70,260	85,500	81,340	81,340	85,160	79,030	131.72
Total Revenue		497,520	337,490	353,410	353,410	409,410	440,270	733.78
EXPENSES								
Salaries	4110	77,150	101,520	93,940	93,940	98,750	84,100	140.17
Auditing Fees	4171	8,950	-	-	-	22,600	36,870	61.45
Travel / Staff Taining	4140 / 4150	6,120	9,060	2,320	2,320	4,500	4,500	7.50
Advertising	4190.13	3,420	18,250	280	280	-	4,500	7.50
Office Expense	4190.xx	29,070	28,320	24,260	24,260	9,000	28,030	46.72
Legal Expense	4130	22,830	680	410	410	13,000	4,110	6.85
All Other Sundry	4190.xx	17,980	125,180	48,270	48,270	25,500	45,000	75.00
Total Administrative		165,520	283,010	169,480	169,480	173,350	207,110	345.18
Tenant Services	4220	2,050	1,680	2,260	2,260	2,150	2,060	3.43
Total Resident Services		2,050	1,680	2,260	2,260	2,150	2,060	3.43
Water	4310	10,190	16,570	21,940	21,940	14,000	16,720	27.87
Electricity	4320	13,150	11,080	13,690	13,690	15,500	13,020	21.70
Gas	4330	14,200	10,460	9,940	9,940	16,000	11,880	19.80
Other Utilities (Sewer)	4390	8,760	4,180	680	680	11,000	4,680	7.80
Total Utilities		46,300	42,290	46,250	46,250	56,500	46,300	77.17
Maintenance Salaries	4410	51,310	30,290	-	-	-	-	-
Maintenance Materials	4420	7,160	15,780	15,190	15,190	12,500	13,090	21.82
Contract Costs	4430	24,670	71,450	110,700	110,700	81,700	60,860	101.43
Total Maintenance		83,140	117,520	125,890	125,890	94,200	73,950	123.25
Protective Service Costs		-	-	-	-	-	-	-
Materials		-	-	-	-	-	-	-
Total Protective Services		-	-	-	-	-	-	-
Insurance	4510	19,380	30,400	19,410	19,410	28,000	23,760	39.60
PILOT	4520	8,720	9,850	-	10,120	8,140	9,470	15.78
Employee Benefit Contributions	4540	32,850	52,170	30,350	30,350	35,020	25,230	42.05
Collection Losses	4570	-	1,200	-	-	2,500	1,180	1.97
Total General Expenses		60,950	93,620	49,760	59,880	73,660	59,640	99.40
Total Operating Expenses		357,960	538,120	393,640	403,760	399,860	389,060	648.43
Extra-ordinary Maintenance	4610	-	950	13,870	13,870	8,400	10,000	16.67
Total Non-Routine Expenses		-	950	13,870	13,870	8,400	10,000	16.67
Total Expenses		357,960	539,070	407,510	417,630	408,260	399,060	665.10
Profit (Loss) from Operations		139,560	(201,580)	(54,100)	(64,220)	1,150	41,210	

Whitefish Housing Authority
AMP 1
2026 Operating Budget

Activity as						
2023 Actuals	2024 Actuals	02/28/25 Month---->	Projected Actual 12	2025 Budget	2026 Proposed Budget	PUM
UNP	204,449	-	140,229		181,439	

Whitefish Housing Authority
Operating Budget - Salaries and Wages
 For Year Beginning July 2025

PROPOSED INCREASE Position	0.0% 0.0% Name	Current FY Salary	New FY Salary	#DIV/0!				TOTALs Salary	Allocation Percentages				
				AMP 1	AMP 2	S8 HCV	HO&D		AMP- 1	AMP- 2	HCV	HO&D	Total
Administrative													
Executive Director		70,400	42,000	31,433	-	567	10,000	42,000	78%	0%	1%	20%	100.0%
Property/Fin Ops Coord		41,600	41,600	39,100	-	2,500	-	41,600	94%	0%	6%	0%	100.0%
Housing Intake Specialist		18,720	18,720	13,566	-	5,154	-	18,720	72%	0%	28%	0%	100.0%
			-	-	-	-	-	-	0%	0%	0%	0%	0.0%
SubTotal		130,720	102,320	84,099	-	8,221	10,000	102,320	2.45	-	0.35	0.20	3.00
Maintenance													
Maintenance Mechanic			-	-	-	-	-	-	0%	0%	0%	0%	0.0%
Maintenance Mechanic			-	-	-	-	-	-	0%	0%	0%	0%	0.0%
OVERTIME			-	-	-	-	-	-	0%	0%	0%	0%	0.0%
SubTotal		-	-	-	-	-	-	-	-	-	-	-	-
									FTEs				
Combined Totals		130,720	102,320	84,099	-	8,221	10,000	102,320					
								all FTEs =>	2.45	-	0.35	0.20	3.00

	61	38	0	0	99
	62%	38%		0%	
FTE to Units (Admin)	24.91	#DIV/0!			
FTE to Units (Maint)	#DIV/0!	#DIV/0!			

	37 hours a week until end of January
Part time	~25 hours a week
Part time	15 hours a week