

Whitefish Housing Authority Board of Commissioners Regular Monthly Meeting Agenda

Date: April 22, 2026	Location: Whitefish City Hall	Time: 5:15pm
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I. Call to Order & Roll Call	
II. Consent Agenda	
<ul style="list-style-type: none"> A. Approval of March 25 Regular Board Meeting Minutes (attached) B. Approval of Agenda 	
III. Continuing Business (Old/Unfinished)	
<ul style="list-style-type: none"> A. Banking Services RFP B. FY2023 Audit (forthcoming) C. WALT & LHP MOU Updates D. Section 18 / RAD Conversion Updates 	
IV. Public Comment	
V. Committee Reports	
A. Executive Committee	Members: Kate Berry + Thomas Shea
B. Community Housing Committee	Member: Paul Leisher
C. Financial Reports (attached)	
D. Executive Director's Report (attached)	
E. WHA Future Committee	
VI. New Business	
A. None	
VII. Closed Session (if necessary)	
<p>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.</p>	
VIII. Adjourn	



Whitefish Housing Authority

COMMUNITY | CONNECTION | COLLABORATION

Board of Commissioners Regular Monthly Meeting Minutes

Date: March 25, 2026

Location: Whitefish City Hall

Time: 5:15 PM

I. Call to Order & Roll Call

The meeting was called to order at **5:17 PM**.

Commissioners Present:

Kate Berry (Chair), Thomas Shea, Katie Boyd, Roxann Lucas, Paul Leisher, Nick Farmer, Jason Suazo

Staff Present:

Riss Getts

II. Consent Agenda

- A. Approval of February 23 Special Board Meeting Minutes
- B. Approval of February 25 Regular Board Meeting Minutes
- C. Approval of March 2 Special Board Training Meeting Minutes
- D. Approval of Agenda (with addition of Riss Getts travel request under New Business)

Motion: Thomas Shea moved to approve the Consent Agenda with the addition of the travel request.

Second: Paul Leisher

Vote: Unanimous approval

III. Continuing Business

A. MOU with Northwest Montana Community Land Trust (NWMTCCLT) – WALT Program Administration & Stewardship

Staff presented rationale for entering into an MOU with NWMTCCLT to administer and steward Whitefish Area Land Trust (WALT) homes. The partnership is intended to streamline program

administration, leverage NWMTCLT's infrastructure and fundraising capacity, and improve long-term sustainability of deed-restricted homes. Discussion included financing limitations for homeowners and opportunities for accessing additional resources through NWMTCLT.

Motion: Katie Boyd moved to approve the MOU between Whitefish Housing Authority and NWMTCLT regarding administration and stewardship of WALT Program homes.

Second: Paul Leisher

Vote: Unanimous – Motion passed

B. MOU with NWMTCLT – Legacy Homes Program (LHP) Homeownership Administration

The Board discussed maintaining oversight, developer engagement, and advisory roles while transferring administrative responsibilities. The City of Whitefish supports this arrangement.

Motion: Paul Leisher moved to approve the MOU regarding administration of Legacy Homes ownership deed restrictions.

Second: Thomas Shea

Vote: Unanimous – Motion passed

C. MOU with Housing Whitefish – LHP Rental Program Administration

Staff outlined high administrative demand and alignment with Housing Whitefish's workforce housing focus. Plans include hiring a shared housing navigator and jointly requesting City funding. Discussion included concerns about long-term capacity and program control.

Motion: Katie Boyd moved to approve the MOU with Housing Whitefish for administration of the LHP Rental Program.

Second: Thomas Shea

Vote:

Yea: Paul Leisher, Roxann Lucas, Katie Boyd, Thomas Shea, Kate Berry, Nick Farmer

Nay: Jason Suazo

Result: Motion passed

D. Resolution #305 – Amendment of Fees for Local Programs (HO&D Receivables)

Staff presented amendments addressing previously uncollected or miscommunicated fees. Changes include:

- Addition of \$9,000 in waived fees (Item 1)
- Adjustment of \$8,514.37 and reduction of fee from 7% to 3% (Item 2)
- Replacement of "Whitefish Housing Authority" with "Staff" (Item 3)

Discussion included homeowner impact and financial implications.

Motion: Thomas Shea moved to approve Resolution #305 as amended.

Second: Paul Leisher

Vote:

Yea: Nick Farmer, Paul Leisher, Roxann Lucas, Katie Boyd, Thomas Shea

Nay: Jason Suazo

Recusal: Kate Berry

Result: Motion passed

E. Resolution #306 – Flat Rent Schedule CY2026

Staff presented HUD-required updates establishing flat rents at no less than 80% of fair market rent. Minimal impact to current residents was noted.

Motion: Thomas Shea moved to approve Resolution #306.

Second: Roxann Lucas

Vote: Unanimous – Motion passed

F. Five-Year PHA Plan Amendment (RAD/Section 18)

Staff presented draft amendments to include required RAD/Section 18 blended conversion language necessary for financing. A redline version will be provided.

A **public hearing is scheduled for May 12 at 5:30 PM**, with required public notice to be issued.

G. Board Roles & Leadership Transitions

Chair Berry announced intent to transition out of the Chair role following completion of financing. Thomas Shea volunteered to step into a leadership role. The Board discussed forming small working groups to support organizational planning and future leadership structure.

IV. Public Comment

Dale Johnson requested to meet with staff for further discussion and to be included in future agenda communications.

V. Committee Reports

- **Executive Committee:** No report
- **Affordable Housing Committee:** Paul Leisher will follow up on recent meeting
- **Financial Reports:** Reviewed (attached)
- **Executive Director's Report:**
- Compliance items reduced to five remaining

- Cost-saving measures implemented through part-time maintenance and cleaning staff
- Operating expenses align with expectations for aging facilities
- Insurance reimbursements currently distort financial reporting; staff will consult with accountants to improve accounting treatment

VI. New Business

Conference Travel Request – Riss Getts

Request to attend the Montana Housing Partnership Conference (May 18–20, Fairmont Hot Springs). Total estimated cost: \$996.50 plus allowable lodging, per diem, and mileage reimbursement. Benefits include networking and collaboration with peer housing authorities.

Motion: Paul Leisher moved to approve travel request.

Second: Katie Boyd

Vote: Unanimous – Motion passed

VII. Closed Door Session

Moved to closed door session at 7:01 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.

Returned to open door session at 7:12 pm

VIII. Adjournment

7:12 pm



APRIL 17 2026
WHITEFISH HOUSING AUTHORITY

Bank Request for Proposal
Dated MARCH 17, 2026



April 13, 2026
Whitefish Housing Authority
C/O Marissa Getts

Subject: Bank Request for Proposal

Dear Whitefish Housing Authority

Since opening our doors in 1955 in downtown Kalispell, Glacier Bank has proudly served Montana communities with unwavering dedication and exceptional customer service. For seven decades, we've built lasting relationships rooted in trust, integrity, and a deep commitment to the people and businesses we serve.

We are honored by the opportunity to continue to support and be a strategic partner in Whitefish Housing Authority's continued success. Our experienced team is ready to help identify financial solutions that streamline operations, enhance efficiency, and allow you to focus on what matters most—delivering safe, sanitary and affordable housing to our communities.

What Glacier Bank Offers:

- **Comprehensive Financial Solutions**
From flexible business accounts to tailored lending options, Glacier Bank offers a full suite of financial products and services designed to meet your unique needs. Our secure digital banking tools are available 24/7, giving you the freedom to manage your finances anytime, anywhere.
- **Deep Community Roots**
We believe strong communities build strong businesses. That's why Glacier Bank invests in the places we call home—through charitable giving, sponsorships, and the active volunteerism of our employees. We're proud to support the organizations and causes that make our region thrive.
- **Collaborative Partnership**
We don't just provide banking services—we build relationships. Our team is committed to understanding your goals and delivering personalized support every step of the way. Together, we can create a financial strategy that empowers Whitefish Housing Authority to grow and succeed.

At Glacier Bank, we're proud to continue supporting Whitefish Housing Authority with tailored banking solutions, trusted expertise, and the resources you need to bank with confidence. Experience the difference a true community banking partner can make—where your success is our priority.

Warm Regards.

A handwritten signature in black ink, appearing to read "Mike Smith".

Mike Smith
Market President
Glacier Bank

Proposal Requirements:

Tab 1: Banking Institutions Qualifications and Experience

Glacier Bank's doors opened in 1955 as First Federal Savings and Loan in downtown Kalispell, Montana. There was a staff of two back in 1955, we have now grown to over 240 employees in 13 branches serving Flathead County, Lake County and Lincoln County.

Glacier Bank is owned by Glacier Bancorp Inc (NASDAQ:GBCI), a publicly traded regional bank holding company also headquartered in Kalispell, Montana. GBCI operated divisions in Montana, Idaho, Utah, Washington, Wyoming, Colorado, Arizona, Nevada and Texas. We are a Member FDIC Financial Institution and Equal Housing Lender.

Each bank division operates with their own management team in the communities we know so well. This allows us to offer large bank strength and security, but operate independently with local decision making in the communities we serve. This is why Glacier family has received numerous awards for our stability and soundness over the years, and has repeatedly ranked among the top 10% in the nation for financial strength.

Glacier Bancorp asset size as of March 2025 was \$27.9 billion. The State of Montana CRA rating for Glacier Bank as "Satisfactory". The full CRA Performance Evaluation can be printed or sent via email upon request.

We have 13 branches serving 3 counties. Our branch locations are as follows;

Office	Location	Hours of Operation
Kalispell Main	202 Main Street, Kalispell MT	
Kalispell Main – Detached Drive Up	135 East Center Street, Kalispell MT	
Buffalo Hill Office	49 Commons Loop, Kalispell MT	
Evergreen Office	2199 Highway 2 East, Kalispell MT	
Reserve Street Office	490 West Reserve Dr, Kalispell MT	
Lakeside Office	7100 Hwy 93 South, Lakeside MT	
Whitefish South Office	6195 Hwy 93 South, Whitefish MT	Lobby: Mon-Fri 9am-4:30pm Drive Up: Mon-Fri 8am-6pm Sat 9am-1pm
Whitefish Main Office	319 Second St, Whitefish MT	Lobby: Mon-Fri 9am-4:30pm Drive Up: Mon-Fri 8:30am-5pm
Columbia Falls Office	822 Nucleus Ave, Columbia Falls MT	
Bigfork Office	8251 Highway 35, Bigfork MT	
Polson Office	50510 US Highway 93, Polson MT	
Ronan Office	63239 US Highway 93, Ronan MT	
Ronan Harvest Foods Office	63802 US Highway 93, Ronan MT	
Eureka Office	222 Dewey Ave, Eureka MT	
Libby Office	615 California Ave, Libby MT	

Additional information on our bank locations, hours and banking services can be found on our website at www.glacierbank.com.

Tab 2: Staff Qualifications and Experience

Whitefish Housing Authority would be supported by a dedicated relationship team, combining local service with the depth and expertise of our broader organization. Support is provided through both your local branch team and specialized departments designed to meet the unique needs of our business and public-sector clients.

We maintain two full-service branch locations in Whitefish, Montana. Your local team members are readily available to assist with day-to-day banking needs and relationship support.

Name	Title	Phone Number	Email
Ryan Porter	VP, Branch Manager	406-751-4939	RPorter@GlacierBank.com
Lenka Hriva	AVP, Branch Operations Manager	406-751-4960	LHriva@GlacierBank.com
LeAnne Donovan	Operations Supervisor	406-751-4953	LDonovan@GlacierBank.com

In addition, our centralized Treasury Management Department, located in Kalispell, Montana, is comprised of a team of nine experienced professionals dedicated to supporting commercial customers. This team provides expertise in Commercial Online Banking, Depository Account Control Agreements (DACA), and public funds management, ensuring comprehensive and responsive service.

Name	Title	Phone Number	Email
Whitney Warren	VP, Senior Treasury Manager	406-751-7746	WWarren@GlacierBank.com
Roxanne Swartzenberger	VP, Treasury Operations Manager	406-756-4222	RSwartzenberger@GlacierBank.com
General Support Line		406-751-7741	Treasury@GlacierBank.com

Tab 3: Service Level and Banking Products

Glacier Bank appreciates the opportunity to continue to service your accounts and be a community partner.

The Whitefish Housing Authority is designated as a Public Funds Entity within our system. As such, deposits are fully FDIC insured up to \$250,000. A Tri-Party Securities Custodial Agreement is in place between Glacier Bank, Whitefish Housing Authority, and the Federal Home Loan Bank of Des Moines (FHLB Des Moines).

Deposits in excess of FDIC insurance limits are collateralized at 100% with government-backed securities. Collateral pledging is calculated based on the customer's Tax Identification Number, not by individual account. Eligible balances across all deposit accounts—including checking, savings, and certificates of deposit—are aggregated to determine the total amount subject to collateralization. You receive pledging statements quarterly that have the collateralization details.

Below are interest-bearing products we can offer for those funds that are not needed for day-to-day operations and have been utilized for DACA purposes with HUD. These products would be included in your overall pledging, which means they would be fully secured.

Business accounts are set with an end of month cycle date. Interest posts on the last business day of the month and the statements will generate that day. Online statements are available the next business day from when they generate, mailed statements are subject to postal delivery timelines.

Interest Bearing Business Account Product Options	
Business Money Market	<ul style="list-style-type: none"> • Variable Tiered Interest Rate – We could offer a flat rate of 2.50% Interest / 2.52% APY • Service Charge of \$10 will be imposed every statement cycle if the balance falls below \$2500
3 Month Certificate of Deposit (CD)	<ul style="list-style-type: none"> • Interest Bearing - 3.30% Interest / 3.34% APY • Customers will receive a notice 30 days prior to maturity as a reminder, at maturity there is a 10 day grace period, where you will have 10 days to decide how to move forward, if no action is taken, interest will deposit to the existing CD product. The funds will roll into another product of the same term with the rate offered at time of maturity. • If funds are removed prior to maturity, the penalty is 1 month interest on the amount withdrawn, partial amounts can be withdrawn prior to maturity • Funds are covered under FDIC Insurance and subject to FDIC insurance limits based on the applicable relationship category • The minimum opening deposit is \$500 for all CD products
6 Month Certificate of Deposit (CD)	<ul style="list-style-type: none"> • Interest Bearing - 3.00% Interest / 3.02% APY • Customers will receive a notice 30 days prior to maturity as a reminder, at maturity there is a 10 day grace period, where you will have 10 days to decide how to move forward, if no action is taken, interest will deposit to the existing CD product. The funds will roll into another product of the same term with the rate offered at time of maturity. • If funds are removed prior to maturity, the penalty is 1 month interest on the amount withdrawn, partial amounts can be withdrawn prior to maturity • Funds are covered under FDIC Insurance and subject to FDIC insurance limits based on the applicable relationship category • The minimum opening deposit is \$500 for all CD products
Account Supplies	<ul style="list-style-type: none"> • Glacier Bank utilizes Harland Clarke for check and deposit ticket ordering. Cost depends on the stock being ordered, we are always happy to provide cost quotes! These orders would be delivered directly to Whitefish Housing Authority. We can print counter tickets at any time upon request.

Commercial Online Banking Products and Services

Commercial Online Banking products and services are supported by our Treasury Management Department, which works in close collaboration with the local branch. This structure provides clients with both specialized treasury expertise and responsive, relationship-based branch support.

If a customer has an error, they can contact our team directly for assistance with a resolution and recovery efforts. Time frames for resolution depend on the ACH transaction, such as Business-to-Business ACH has a 24-hour reporting timeline.

We have two great product options for rental collection with Smart Pay Express website link and Payment Manager where Whitefish Housing Authority would drive the payment collection. There is no system that has rent rules to match statement balances due to rental payments made. We can provide data collection fields that can gather details that you would find most valuable to collect from your tenants.

Training guides and resources available at <https://www.glacierbank.com/online-banking/business>

Commercial Online Banking Products and Services	
Standard Online Banking	<ul style="list-style-type: none"> • 24 Hour Access to all accounts (or the accounts users have been specifically designated to have access) • View balances and transactions, transfer funds, initiate stop payments, manage debit cards, and retrieve eStatements for up to 18 months (if eStatements have been elected) • Download capability for transactions to software programs/spreadsheets • Check Images, including payroll and accounts payable checks that have been paid, can be viewed in transaction history and included on statements <ul style="list-style-type: none"> ○ The account owner would review check images to validate the appropriate signatures appear on paid items

	<ul style="list-style-type: none"> • Pay bills or individuals through Bill Pay, the Bill Pay cutoff time for payment to process that day is 1pm for electronic items to be delivered in 1-2 business days • Mobile access • Remote Deposit
Multi-User Access – Currently in Use	<ul style="list-style-type: none"> • Waived \$5/ Month Cost based on relationship • Additional Security • Customized online banking access by user, users do not need to be signatories on account(s) • Access includes; Inquiry only by specified accounts, transfers, wire initiation/authorization, ACH initiation/authorization, stop payment entry, transaction download, statements, etc.
Work with ACH	<ul style="list-style-type: none"> • \$0.15 Per Line Item – Same Day ACH \$20 Per Batch and \$0.15 Per Line Item • Dual Control Required • Payroll processing, direct billing and the ability to accept and send payments from your place of business • ACH items can be initiated up to 5pm for a next day credit • Same Day ACH items can be initiated up to 2pm for same day credit, Same Day ACH Fee applies
Wire Processing	<ul style="list-style-type: none"> • \$12 Per Outgoing Domestic Wire • Dual Control Required • Send Domestic Wires from your Online Banking • Recurring wires can get setup and templates saved • Wire processing cut off is 4pm
Fraud Prevention and Detection Tools	<ul style="list-style-type: none"> • \$15 Per Month • Positive Pay ACH – Provide a list of ACH Debits authorized and these will be verified against incoming ACH transactions • Positive Pay Checks including Positive Pay Payee – Upload your issued check file and the items will be verified against checks presented, Positive Payee will also validate the payee on the check • Time/Day Restrict – Make sure your business online banking is only being accessed from locations and times that you specify • Dual Control – Required on ACH and Wires, separates authority and reduces fraud loss
Remote Deposit Capture	<ul style="list-style-type: none"> • \$25 Per Month for the 1st scanner, \$10 per month for each additional scanner • Users can scan checks and securely transmit the scanned images to Glacier Bank for posting and clearing, if they are scanned before 6pm Monday-Friday, same day credit applies • Eliminates physical transportation of checks to the bank which improves efficiency and convenience • Prices vary by scanner and by month based on the number and type of scanners requested • Seven Year Reporting History available, including deposited check images
Payment Management	<ul style="list-style-type: none"> • \$20 Per Month • Another way to send and receive ACH Credits and debits • Work with ACH transactions, process one time or recurring ACH credits and Debits such as setting up recurring rental payments from tenants • Process ACH Transactions via phone, fax, mail or in person
Smart Pay Express	<ul style="list-style-type: none"> • \$50 Per Month • Collect one time or recurring payments through your website via an internet check transaction (ACH Web payment) • Customers click a link from your website and setup an easy quick pay transaction or setup a registered user, registered users can do one-time or recurring transactions • Process internet check transactions (ACH WEB) – Credit/Debit Card Payment not available through this product • Quick and easy setup with branding capabilities to match your website • Reporting history is available for download up to seven years • Full hosting of secure information within our system and behind our firewalls

Business Credit Card Program

Glacier Bank offers a rewards business credit card, this is a 1% cash back card. It is a true corporate card in that it does not impact the credit of cardholders. The credit card links through your Glacier Bank online banking login with two new tabs for ease of access, one for Credit Card and one for Rewards. This card program is supported internally by Glacier Bank staff! This card can be utilized to help increase revenue through purchases you are already making.

Other benefits to this card include:

- Improve your cash flow
- Mitigate the impact of fraud
- Leverage powerful card management tools

Merchant Services

Glacier Bank partners with Heartland (Global Payments) to provide our customers with Merchant Processing Services. Due to our relationship with Heartland we are able to offer faster settlement time frames. These time frames can be as quick as same day settlement for batches submitted by 12am.

Areas where this product can be a benefit is the ability to use the following credit card processing services.

- Local support from our Heartland Relationship Manager
- Payment Processing and Point of Sale Equipment including portable card readers
- Website Links for Donations or Payments
- HR Software Solutions

Lockbox Services

Glacier Bank partners with Deluxe for customer lockbox solutions. This service allows our customers to manage their incoming check payments. It provides flexible options for outsourcing their incoming check payments. Provides reporting and archive services through an online image archive.

- Helps save time and money through processing your payments with the latest equipment and technology
- Versatile capture options for a fully outsourced approach or a hybrid that allows you to manage some or all of your intake process.
- Reduced exceptions through AI Capabilities that resolve exceptions at the point of capture.
- Secure and Compliant Operations, every facility meets stringent security standards.
- Integrated Receivables eliminates searching for details across multiple systems and gives you a single platform with real time visibility.

Conversion Plan

Glacier Bank currently has the profile details for Whitefish Housing Authority. Adding on any additional products, services or account openings would be quick and efficient. We can turn documents around for signature within 24 hours and utilize DocuSign for electronic signature gathering.

If utilizing any new treasury products, we have a dedicated team that could provide onsite training, teams meetings and phone assistance.

We do not charge a fee for setup, it would just be the fee associated with the product or service elected.

Tab 4: References

Entity	Contact	Phone Number	Address	Services
Flathead County Treasurer	Adele Krantz	406-758-5684	Kalispell MT	Commercial Banking
City of Whitefish	Lanie Gospodarek	46-863-2405	Whitefish MT	Commercial Banking

Tab 5: Licensing and Insurance Requirements

Not applicable for banking services. Glacier Bank is a Member FDIC and Equal Housing Lender.

Tab 6: Bank Fee Proposal

Fees are listed with each service options under Commercial Online Banking Products and Services and costs would be based on which options are utilized. Whitefish Housing Authority already has multi-user access. The monthly fee for this service has been waived based on your relationship. Multi-User access is the stepping stone to using the suite of products available, so that is already a great start!

Whitefish Housing Authority is currently in Totally Free Business Checking. This product has no minimum balance and no monthly service charge. Based on current activity, we believe this is still the right fit for your entity and would be the lowest cost option.

ID	Bank Account	Comments	Current Price	Recommended Product Pricing
1	General Fund	Totally Free Business Checking*	\$0	\$0
2	Security Deposit	Totally Free Business Checking*	\$0	\$0
3	Homeownership & Development	Totally Free Business Checking*	\$0	\$0
4	Operating Reserves	Recommend Business Money Market	NA	\$0
5	Current Online Banking Services	Waived Multi-User Access	\$0	\$0
6	Recommended Online Banking Services	<ul style="list-style-type: none">ACH Services - \$0.15 per item – General Account, est 25 ACH items	NA	\$3.75 @ 25 items
7	Total Monthly Service Charge		\$0	\$3.75

*Totally Free Business Checking – 200 Free Items per statement cycle, no minimum balance, no monthly service charge, up to \$10,000 per statement cycle free in coin and currency deposits or withdrawals, including change orders.

Tab 7: HUD Form 51999, General Depository Agreement

Glacier Bank has already executed the HUD Depository Agreement and returned the completed document to Whitefish Housing Authority. We have noted this agreement is in place for all accounts held at Glacier Bank.

Tab 8: HUD Form 5369-B Instructions to Offeror, Non-Construction

Not applicable for financial institutions to hold accounts or provide account services.

Tab 9: HUD Form 5369-C, Certifications and Representations of Offerors, Non-Construction

Not applicable for financial institutions to hold accounts or provide account services.

Tab 10: Section 3 Business Requirements

Not attached.

Tab 11: Financial Statements

Glacier Bank is owned by Glacier Bancorp Inc (NASDAQ:GBCI), a publicly traded regional bank holding company. Glacier Bancorp's Annual Reports, which include its audited financial statements, are publicly available on the company's corporate website and may be accessed at any time for review.

The Annual Reports can be found at: <https://www.glacierbancorp.com/financials/annual-reports>.

Upon request, Glacier Bank would be pleased to provide printed copies of the Annual Reports for the two most recent fiscal years.

Attachments

Rate sheets for the last 12 months.

Terms and Conditions – Standard

Conclusion

If there are any questions about the proposal or follow-up items requested, please do not hesitate to reach out! We appreciate your consideration and value your relationship with Glacier Bank!

Your Glacier Bank contact in regard to the Request for Proposal will be as follows;

Whitney Warren
Senior Treasury Manager, VP
406-751-7746
WWarren@GlacierBank.com

Whitefish Housing Authority

RESOLUTION #No. 307

RESOLUTION ACCEPTING THE PROPOSAL FOR BANKING SERVICES FROM GLACIER BANK

WHEREAS, the Whitefish Housing Authority (“WHA”) requires reliable and efficient banking services to support its financial operations; and

WHEREAS, WHA has solicited and reviewed proposals for banking services to ensure competitive, secure, and cost-effective financial management; and

WHEREAS, Glacier Bank has submitted a proposal to provide banking services to WHA, and staff has reviewed the proposal and determined it to be responsive to WHA’s operational needs and in the best interest of the Authority;

NOW, THEREFORE, BE IT RESOLVED by the Board of Commissioners of the Whitefish Housing Authority that:

1. The proposal submitted by Glacier Bank for banking services is hereby accepted.
2. WHA staff are authorized and directed to take all necessary steps to implement this transition, including opening accounts, executing agreements, and coordinating the transfer of funds and services as needed.
3. The Executive Director is authorized to initiate and execute any documents necessary to effectuate this resolution.

ADOPTED AT THE MONTHLY BOARD OF COMMISSIONERS MEETING OF THE WHITEFISH HOUSING AUTHORITY THIS 22nd DAY OF April 2026

Whitefish Housing Authority, Whitefish, Montana

Katherine Berry, WHA Board of Commissioners

Marissa Getts, Executive Director

Public Housing Budget to Actuals July 2025 - March 2026

REVENUE

	Budget Adopted Jan 2026	YTD Actuals	% of Total Budget
Dwelling Income	\$ 242,288.96	\$ 177,586.00	73%
Excess Utilities	\$ 1,160.00	\$ 940.00	81%
Nondwelling Rental	\$ 3,259.00	\$ 1,659.50	51%
Interest Income	\$ 2,130.00	\$ 1,062.00	50%
Other Income (Tenant & Laundry)	\$ 7,790.00	\$ 5,179.50	66%
Transfer from CFP (1406)	\$ 121,974.00	\$ 100,606.00	82%
Transfer from CFP (1408)	\$ 15,000.00	\$ 9,595.00	64%
Casualty Loss Ins Proceeds		\$ 100,588.22	
Subsidy (based on 90% Proration)	\$ 65,000.00	\$ 44,160.00	68%
Total Revenue	\$ 458,601.96	\$ 441,376.22	96%

EXPENSES

Salaries(inc. absences, payroll taxes, etc)	\$ 84,100.00	\$ 74,065.59	88%
Auditing Fees	\$ 36,870.00	\$ 1,155.00	3%
Travel / Staff Training	\$ 2,500.00	\$ 788.93	32%
Board Training		\$ 1,180.91	
Accounting Fees	\$ 25,000.00	\$ 22,171.25	89%
Advertising	\$ 1,000.00	\$ 341.66	34%
Office Expense (budgeted for in all other sundry)		\$ 2,236.06	
Legal Expense	\$ 21,000.00	\$ 25,811.75	123%
All Other Sundry	\$ 30,000.00	\$ 16,745.90	56%
Total Administrative	\$ 200,470.00	\$ 144,497.05	72%

Tenant Services Salaries			
Tenant Services	\$ 1,200.00	\$ 1,472.92	123%

Total Resident Services	\$ 1,200.00	\$ 1,472.92	123%
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Water	\$ 16,720.00	\$ 7,212.58	43%
Electricity	\$ 13,020.00	\$ 10,788.05	83%
Gas	\$ 11,880.00	\$ 7,969.40	67%
Internet	\$ 4,000.00	\$ 3,117.83	
Sewer	\$ 8,000.00	\$ 5,843.75	73%
Trash	\$ 4,000.00	\$ 2,661.38	

Total Utilities	\$	57,620.00	\$	37,592.99	65%
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Maintenance Salaries			\$	3,315.31	
Maintenance Materials	\$	7,500.00	\$	6,989.10	93%
Contract Costs	\$	88,473.08	\$	71,366.69	81%
Trash Removal					

Total Maintenance	\$	95,973.08	\$	81,671.10	85%
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Protective Service Costs	\$	-	\$	-	
Materials	\$	-	\$	-	

Total Protective Services	\$	-	\$	-	
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Insurance	\$	25,332.18	\$	20,458.19	81%
PILOT	\$	9,470.00	\$	9,470.00	100%
Employee Benefit Contributions	\$	19,080.64	\$	13,944.69	73%
Collection Losses					
Other General Expenses					

Total General Expenses	\$	53,882.82	\$	43,872.88	81%
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Total Operating Expenses	\$	409,145.90	\$	309,106.94	76%
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Extra-ordinary Maintenance	\$	25,000.00	\$	127,966.73	512%
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Total Non-Routine Expenses	\$	25,000.00	\$	127,966.73	512%
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Total Expenses	\$	434,145.90	\$	437,073.67	101%
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Profit (Loss) from Operations	\$	24,456.06	\$	4,302.55	18%
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Statement of Activity

Whitefish Housing Authority

July, 2025-March, 2026

	Total
Income	
3000.1 HCV HAP PMTS Received	\$107,471.00
3000.3 PORT HAP Received	8,732.70
Total for 3000.1 HCV HAP PMTS Received	\$116,203.70
3000.2 HCV Admin Fees	\$10,963.00
3000.4 Admin Fees - PORT	466.86
Total for 3000.2 HCV Admin Fees	\$11,429.86
3110.00 MVM Rent	177,586.00
3111.00 Other MVM Tenant Revenue	\$1,659.50
3111.10 Excess Utilities	940.00
3111.20 Laundry Machine Income	5,179.50
Total for 3111.00 Other MVM Tenant Revenue	\$7,779.00
3630.00 RR House Rent	13,140.00
3690.00 Other Income	\$348.52
3690.09 City of Whitefish PILOT income	32,875.20
3690.13 Deed Restriction Management Fee	225.00
3690.15 LHP Rental Admin Fee	5,033.92
Total for 3690.00 Other Income	\$38,482.64
4620.04 Casualty Loss Ins Proceeds	100,588.22
49900 Uncategorized Income	1,183.58
8020 HUD Operating Subsidy	44,160.00
8029.22 Capital Funds 2022	462.00
8029.23 Capital Funds 2023	439.00
8029.25 Capital Fund 2025	110,201.00
Total for Income	\$621,655.00
Gross Profit	\$621,655.00
Expenses	
4100.00 Administrative Expenses	
4110.00 Administrative Salaries	\$94,001.90
4110.01 Compensated Absences - Admin	4,196.88
Total for 4110.00 Administrative Salaries	\$98,198.78
4120.00 Payroll Taxes	9,200.14
4130.00 Legal Expense	28,528.75
4140.00 Staff Training	788.93
4141.00 Board Training	1,180.91

Statement of Activity

Whitefish Housing Authority
July, 2025-March, 2026

	Total
4170.00 Accounting	\$910.00
4175.10 Outside Accounting / Bookkeeping Fees	21,261.25
Total for 4170.00 Accounting	\$22,171.25
4171.00 Auditing Fees	1,155.00
4190.00 Sundry - other Admin Expense	\$825.75
4190.10 Office Expenses	2,236.06
4190.20 Bank Fees	321.62
4190.30 Advertising & Marketing	341.66
4190.40 Postage & Delivery	370.53
4190.60 Telephone	1,264.99
4190.70 Office Lease Expense	2,540.86
4190.85 Membership Dues/Subscription	5,362.65
4190.90 Admin Services Contract	6,059.50
Total for 4190.00 Sundry - other Admin Expense	\$19,323.62
Total for 4100.00 Administrative Expenses	\$180,547.38
4210.00 Tenant Services	
4220.00 Tenant Services - Other Expense	1,472.92
Total for 4210.00 Tenant Services	\$1,472.92
4300.00 Utilities	
4300.05 Utilities - Internet	3,117.83
4310.00 Water	7,212.58
4320.00 Electricity	10,788.05
4330.00 Gas	7,969.40
4390.00 Sewer	5,843.75
4390.01 Trash Removal	2,661.36
Total for 4300.00 Utilities	\$37,592.97
4420.00 Materials	\$328.69
4420.02 Plumbing	296.20
4420.03 Paint	216.12
4420.04 Lawn & Garden	52.00
4420.05 Other Materials	3,209.09
4420.06 Electrical	1,072.24
4420.07 Cleaning	540.65
4420.08 HVAC	1,007.41
4420.10 Small Tools and Equipment	266.70
Total for 4420.00 Materials	\$6,989.10

Statement of Activity

Whitefish Housing Authority
July, 2025-March, 2026

	Total
4430.00 Maintenance Contract(or) Costs	
4430.01 Nonspecified Repairs and Maintance	1,407.50
4430.10 Heating & Cooling Contract	8,501.72
4430.11 Maintenance & Janitorial Salaries	3,315.31
4430.20 Snow Removal Contract	7,725.27
4430.25 Equipment Repair and Maintenance	2,319.58
4430.30 Elevator Maintenance Contract	4,819.80
4430.40 Landscape & Grounds Contract	4,661.38
4430.50 Unit Turnaround	\$17,815.77
4430.51 Carpet Cleaning	175.00
4430.52 Paint	23.98
Total for 4430.50 Unit Turnaround	\$18,014.75
4430.70 Plumbing Contract	15,589.88
4430.80 Extermination Contract	2,300.00
4430.90 Janitorial Contracts	3,289.50
4432.00 Mat Rental Services	532.40
4433.00 Safety and Security	2,205.25
Total for 4430.00 Maintenance Contract(or) Costs	\$74,682.34
4450 RR House General Maintenance	1,044.46
4500.00 General Expenses	
4501.11 Property Taxes	1,789.91
4510.20 Liability Insurance	20,458.19
4540.00 Employee Benefit Contribution	
4540.10 Employee Benefits - Admin	13,944.69
4540.20 Employee Benefits-Tenant Serv	512.00
Total for 4540.00 Employee Benefit Contribution	\$14,456.69
Total for 4500.00 General Expenses	\$36,704.79
4610.00 Extraordinary Maintenance	127,966.73
4715.00 Housing Assistance Payments	\$97,504.61
4715.02 HAP - Resident Utility Reimbursement / Payment	1,325.00
4715.1 PORT IN Housing Assistance Payments	8,180.00
Total for 4715.00 Housing Assistance Payments	\$107,009.61
66000 Payroll Expenses	758.58

Statement of Activity

Whitefish Housing Authority
July, 2025-March, 2026

	Total
7520.00 Capital Expenditures	
7520.01 Appliances & Stoves	1,278.00
7520.02 Office Equipment	903.97
Total for 7520.00 Capital Expenditures	\$2,181.97
7540.02A Boiler System	407.95
Total for Expenses	\$577,358.80
Net Operating Income	\$44,296.20
Other Expenses	
80000 Ask My Accountant	0.00
Total for Other Expenses	\$0.00
Net Other Income	\$0.00
Net Income	\$44,296.20

Statement of Activity

Whitefish Housing Authority
January-March, 2026

	Total
Income	
3000.1 HCV HAP PMTS Received	\$34,730.00
3000.3 PORT HAP Received	6,256.70
Total for 3000.1 HCV HAP PMTS Received	\$40,986.70
3000.2 HCV Admin Fees	\$3,277.00
3000.4 Admin Fees - PORT	233.10
Total for 3000.2 HCV Admin Fees	\$3,510.10
3110.00 MVM Rent	59,465.00
3111.00 Other MVM Tenant Revenue	\$30.00
3111.10 Excess Utilities	80.00
3111.20 Laundry Machine Income	1,284.50
Total for 3111.00 Other MVM Tenant Revenue	\$1,394.50
3630.00 RR House Rent	4,380.00
3690.00 Other Income	\$148.59
3690.09 City of Whitefish PILOT income	32,875.20
3690.13 Deed Restriction Management Fee	75.00
3690.15 LHP Rental Admin Fee	5,033.92
Total for 3690.00 Other Income	\$38,132.71
4620.04 Casualty Loss Ins Proceeds	34,186.15
8020 HUD Operating Subsidy	8,943.00
8029.22 Capital Funds 2022	462.00
8029.23 Capital Funds 2023	439.00
8029.25 Capital Fund 2025	15,201.00
Total for Income	\$207,100.16
Gross Profit	
\$207,100.16	
Expenses	
4100.00 Administrative Expenses	
4110.00 Administrative Salaries	\$30,562.36
4110.01 Compensated Absences - Admin	1,037.88
Total for 4110.00 Administrative Salaries	\$31,600.24
4120.00 Payroll Taxes	3,008.00
4130.00 Legal Expense	18,163.30
4140.00 Staff Training	1,096.25
4141.00 Board Training	65.19

Statement of Activity

Whitefish Housing Authority
January-March, 2026

	Total
4170.00 Accounting	
4175.10 Outside Accounting / Bookkeeping Fees	7,721.25
Total for 4170.00 Accounting	\$7,721.25
4171.00 Auditing Fees	1,155.00
4190.00 Sundry - other Admin Expense	\$782.69
4190.10 Office Expenses	595.75
4190.20 Bank Fees	99.73
4190.30 Advertising & Marketing	218.80
4190.40 Postage & Delivery	73.11
4190.60 Telephone	415.26
4190.70 Office Lease Expense	960.31
4190.85 Membership Dues/Subscription	3,381.25
4190.90 Admin Services Contract	902.00
Total for 4190.00 Sundry - other Admin Expense	\$7,428.90
Total for 4100.00 Administrative Expenses	\$70,238.13
4210.00 Tenant Services	
4220.00 Tenant Services - Other Expense	556.99
Total for 4210.00 Tenant Services	\$556.99
4300.00 Utilities	
4300.05 Utilities - Internet	1,051.39
4310.00 Water	1,373.26
4320.00 Electricity	3,633.00
4330.00 Gas	3,379.76
4390.00 Sewer	1,588.19
4390.01 Trash Removal	665.34
Total for 4300.00 Utilities	\$11,690.94
4420.00 Materials	\$328.69
4420.02 Plumbing	61.95
4420.03 Paint	191.37
4420.05 Other Materials	1,684.80
4420.06 Electrical	542.94
4420.07 Cleaning	417.61
4420.08 HVAC	931.36
Total for 4420.00 Materials	\$4,158.72

Statement of Activity

Whitefish Housing Authority
January-March, 2026

	Total
4430.00 Maintenance Contract(or) Costs	
4430.10 Heating & Cooling Contract	476.40
4430.11 Maintenance & Janitorial Salaries	2,216.52
4430.20 Snow Removal Contract	4,451.47
4430.25 Equipment Repair and Maintenance	1,044.00
4430.50 Unit Turnaround	8,785.02
4430.70 Plumbing Contract	2,734.00
4430.90 Janitorial Contracts	1,100.00
4432.00 Mat Rental Services	399.30
4433.00 Safety and Security	838.25
Total for 4430.00 Maintenance Contract(or) Costs	\$22,044.96
4500.00 General Expenses	
4510.20 Liability Insurance	6,949.59
4540.00 Employee Benefit Contribution	
4540.10 Employee Benefits - Admin	5,306.74
Total for 4540.00 Employee Benefit Contribution	\$5,306.74
Total for 4500.00 General Expenses	\$12,256.33
4610.00 Extraordinary Maintenance	47,006.13
4715.00 Housing Assistance Payments	\$33,469.00
4715.02 HAP - Resident Utility Reimbursement / Payment	619.00
4715.1 PORT IN Housing Assistance Payments	4,278.00
Total for 4715.00 Housing Assistance Payments	\$38,366.00
66000 Payroll Expenses	221.66
7520.00 Capital Expenditures	
7520.02 Office Equipment	903.97
Total for 7520.00 Capital Expenditures	\$903.97
Total for Expenses	\$207,443.83
Net Operating Income	-\$343.67
Net Other Income	
Net Income	-\$343.67

Executive Director Report

Whitefish Housing Authority

April 2026

MVM / Section 18

- Public Housing occupancy: 48/50 units currently occupied. All previously damaged units leased up as of two weeks ago. One move-in by April 30th and one by May 5.
- LIHTC + Section 18/RAD Blend conversion applications submitted, pending acceptance. Acceptance hinging on FEMA approval of Letter of Map Amendment; FEMA is shut down because of federal government happenings.

HCV

- Voucher issuance: 15/19 vouchers leased with one port-in voucher.
- Watching & waiting on budget.

HO&D

- Working on LHP transitions with partner organizations with goal for full transition by beginning of new fiscal year.
- Presenting for funding for Workforce Housing role with Housing Whitefish at May 4 City Council meeting.

Operations & Administration

- 3/52 remaining items for compliance review (2 closed since last month) with action currently being taken on all remaining items. All but 2024 audits will be completed by next board meeting
- FY2023 audit draft attached.
- Property management update training & determining LIHTC/PBRA training & software necessary to prep for transition.
- Priorities are:
 - Organizing all paperwork for past several years into Board of Commissioner's SharePoint
 - Networking with area partners & collecting local and regional information about how WHA might best contribute to area housing ecosystem.

Financials

- Budget update – backlog of unit flips complete, look to be coming in at right around budget for this fiscal year.
- Largest remaining cost for fiscal year is 3 years of audit fees.
- Next month, look for proposal for operating budget for FY2027.
- Financial priorities in coming months are:
 - Moving forward on approved dispositions (i.e. office furniture, printer)
 - Decreasing administrative and maintenance costs for upcoming fiscal year
 - Modeling cash flow / budget transitions during Year 1 & 2 of Section 18 / RAD.