



Office of the Washington State Auditor
Pat McCarthy

Financial Statements Audit Report
Town of Coupeville

Island County

For the period January 1, 2014 through December 31, 2015

Published February 9, 2017

Report No. 1018576





Office of the Washington State Auditor
Pat McCarthy

February 9, 2017

Mayor and Town Council
Town of Coupeville
Coupeville, Washington

Report on Financial Statements

Please find attached our report on the Town of Coupeville's financial statements.

We are issuing this report in order to provide information on the Town's financial condition.

Sincerely,

A handwritten signature in cursive script that reads "Pat McCarthy".

Pat McCarthy
State Auditor
Olympia, WA

TABLE OF CONTENTS

Independent Auditor’s Report On Internal Control Over Financial Reporting And On Compliance And Other Matters Based On An Audit Of Financial Statements Performed In Accordance With Government Auditing Standards	4
Independent Auditor’s Report On Financial Statements	7
Financial Section.....	11
About The State Auditor’s Office.....	33

**INDEPENDENT AUDITOR'S REPORT ON INTERNAL CONTROL
OVER FINANCIAL REPORTING AND ON COMPLIANCE AND
OTHER MATTERS BASED ON AN AUDIT OF FINANCIAL
STATEMENTS PERFORMED IN ACCORDANCE WITH
GOVERNMENT AUDITING STANDARDS**

**Town of Coupeville
Island County
January 1, 2014 through December 31, 2015**

Mayor
Town of Coupeville
Coupeville, Washington

We have audited, in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States, the financial statements of the Town of Coupeville, Island County, Washington, as of and for the years ended December 31, 2015 and 2014, and the related notes to the financial statements, which collectively comprise the Town's financial statements, and have issued our report thereon dated January 27, 2017.

We issued an unmodified opinion on the fair presentation of the Town's financial statements in accordance with its regulatory basis of accounting. We issued an adverse opinion on the fair presentation with regard to accounting principles generally accepted in the United States of America (GAAP) because the financial statements are prepared by the Town using accounting practices prescribed by Washington State statutes and the State Auditor's *Budgeting, Accounting and Reporting System* (BARS) manual described in Note 1, which is a basis of accounting other than GAAP. The effects on the financial statements of the variances between the basis of accounting described in Note 1 and accounting principles generally accepted in the United States of America, although not reasonably determinable, are presumed to be material.

INTERNAL CONTROL OVER FINANCIAL REPORTING

In planning and performing our audits of the financial statements, we considered the Town's internal control over financial reporting (internal control) to determine the audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the Town's internal control. Accordingly, we do not express an opinion on the effectiveness of the Town's internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control such that there is a reasonable possibility that a material misstatement of the Town's financial statements will not be prevented, or detected and corrected on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

COMPLIANCE AND OTHER MATTERS

As part of obtaining reasonable assurance about whether the Town's financial statements are free from material misstatement, we performed tests of the Town's compliance with certain provisions of laws, regulations, contracts and grant agreements, noncompliance with which could have a direct and material effect on the determination of financial statement amounts. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion.

The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

PURPOSE OF THIS REPORT

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the Town's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Town's internal control and compliance. Accordingly, this communication is not suitable for any other

purpose. However, this report is a matter of public record and its distribution is not limited. It also serves to disseminate information to the public as a reporting tool to help citizens assess government operations.

A handwritten signature in black ink that reads "Pat McCarthy". The signature is written in a cursive style with a large, stylized initial "P".

Pat McCarthy

State Auditor

Olympia, WA

January 27, 2017

INDEPENDENT AUDITOR'S REPORT ON FINANCIAL STATEMENTS

Town of Coupeville Island County January 1, 2014 through December 31, 2015

Mayor and Town Council
Town of Coupeville
Coupeville, Washington

REPORT ON THE FINANCIAL STATEMENTS

We have audited the accompanying financial statements of the Town of Coupeville, Island County, Washington, for the years ended December 31, 2015 and 2014, and the related notes to the financial statements, which collectively comprise the Town's financial statements, as listed on page 11.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with the financial reporting provisions of Washington State statutes and the *Budgeting, Accounting and Reporting System* (BARS) manual prescribed by the State Auditor described in Note 1. This includes determining that the basis of accounting is acceptable for the presentation of the financial statements in the circumstances. Management is also responsible for the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express opinions on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's

judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Town's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Town's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinions.

Unmodified Opinion on Regulatory Basis of Accounting (BARS Manual)

As described in Note 1, the Town of Coupeville has prepared these financial statements to meet the financial reporting requirements of Washington State statutes using accounting practices prescribed by the State Auditor's *Budgeting, Accounting and Reporting System* (BARS) manual. Those accounting practices differ from accounting principles generally accepted in the United States of America (GAAP). The differences in these accounting practices are also described in Note 1.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position and results of operations of the Town of Coupeville, for the years ended December 31, 2015 and 2014, on the basis of accounting described in Note 1.

Basis for Adverse Opinion on U.S. GAAP

Auditing standards issued by the American Institute of Certified Public Accountants (AICPA) require auditors to formally acknowledge when governments do not prepare their financial statements, intended for general use, in accordance with GAAP. The effects on the financial statements of the variances between GAAP and the accounting practices the Town used, as described in Note 1, although not reasonably determinable, are presumed to be material. As a result, we are required to issue an adverse opinion on whether the financial statements are presented fairly, in all material respects, in accordance with GAAP.

Adverse Opinion on U.S. GAAP

The financial statements referred to above were not intended to, and in our opinion they do not, present fairly, in accordance with accounting principles generally accepted in the United States of America, the financial position of the Town of Coupeville, as of December 31, 2015 and 2014, or the changes in financial position or cash flows for the years then ended, due to the significance of the matter discussed in the above “Basis for Adverse Opinion on U.S. GAAP” paragraph.

Other Matters

Supplementary and Other Information

Our audits were performed for the purpose of forming opinions on the financial statements taken as a whole. The accompanying Schedules of Liabilities are presented for purposes of additional analysis, as required by the prescribed BARS manual. These schedules are not a required part of the financial statements. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated, in all material respects, in relation to the financial statements taken as a whole.

OTHER REPORTING REQUIRED BY GOVERNMENT AUDITING STANDARDS

In accordance with *Government Auditing Standards*, we have also issued our report dated January 27, 2017 on our consideration of the Town’s internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts and grant agreements and other matters. The purpose of that report is to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on internal control over financial reporting or on compliance. That report

is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Town's internal control over financial reporting and compliance.

A handwritten signature in black ink that reads "Pat McCarthy". The signature is written in a cursive style with a large, stylized initial "P".

Pat McCarthy

State Auditor

Olympia, WA

January 27, 2017

FINANCIAL SECTION

**Town of Coupeville
Island County
January 1, 2014 through December 31, 2015**

FINANCIAL STATEMENTS

Fund Resources and Uses Arising from Cash Transactions – 2015
Fund Resources and Uses Arising from Cash Transactions – 2014
Fiduciary Fund Resources and Uses Arising from Cash Transactions – 2015
Fiduciary Fund Resources and Uses Arising from Cash Transactions – 2014
Notes to Financial Statements – 2015
Notes to Financial Statements – 2014

SUPPLEMENTARY AND OTHER INFORMATION

Schedule of Liabilities – 2015
Schedule of Liabilities – 2014

Town of Coupeville
Fund Resources and Uses Arising from Cash Transactions
For the Year Ended December 31, 2015

		Total for All Funds (Memo Only)	001 General Fund	101 Street Fund
Beginning Cash and Investments				
30810	Reserved	701,966	-	-
30880	Unreserved	3,135,502	709,502	143,361
388 & 588	Prior Period Adjustments, Net	-	-	-
Operating Revenues				
310	Taxes	1,206,101	1,070,846	-
320	Licenses and Permits	173,482	173,482	-
330	Intergovernmental Revenues	327,418	55,529	270,375
340	Charges for Goods and Services	1,148,739	110,907	1,000
350	Fines and Penalties	14,726	14,726	-
360	Miscellaneous Revenues	45,495	33,814	75
Total Operating Revenues:		<u>2,915,961</u>	<u>1,459,304</u>	<u>271,449</u>
Operating Expenditures				
510	General Government	437,459	437,459	-
520	Public Safety	527,061	527,061	-
530	Utilities	806,986	121,486	-
540	Transportation	161,842	-	161,842
550	Natural and Economic Environment	236,558	213,624	-
560	Social Services	471	471	-
570	Culture and Recreation	102,292	102,292	-
598	Miscellaneous Expenses	-	-	-
Total Operating Expenditures:		<u>2,272,668</u>	<u>1,402,392</u>	<u>161,842</u>
Net Operating Increase (Decrease):		643,292	56,911	109,607
Nonoperating Revenues				
370-380, 395 & 398	Other Financing Sources	12,767	11,435	-
391-393	Debt Proceeds	654,021	-	-
397	Transfers-In	927,084	237,565	259,376
Total Nonoperating Revenues:		<u>1,593,872</u>	<u>249,000</u>	<u>259,376</u>
Nonoperating Expenditures				
580, 596 & 599	Other Financing Uses	33,671	8,829	-
591-593	Debt Service	123,500	-	-
594-595	Capital Expenditures	1,582,075	39,217	495,542
597	Transfers-Out	922,283	89,890	-
Total Nonoperating Expenditures:		<u>2,661,528</u>	<u>137,937</u>	<u>495,542</u>
Net Increase (Decrease) in Cash and Investments:		(424,365)	167,975	(126,559)
Ending Cash and Investments				
5081000	Reserved	767,811	-	-
5088000	Unreserved	2,645,294	877,478	16,802
Total Ending Cash and Investments		<u>3,413,105</u>	<u>877,478</u>	<u>16,802</u>

The accompanying notes are an integral part of this statement.

104 Hotel/motel Tax Fund	105 Capital Improvement Fund	106 Drug Enforcement Fund/dare	107 Harbor Improvements	109 Park Impact Fee Fund	401 Utility Fund
43,016	497,835	-	-	60,996	100,119
-	-	1,697	23,536	-	2,257,406
-	-	-	-	-	-
49,683	85,572	-	-	-	-
-	-	-	-	-	-
-	-	-	1,514	-	-
-	-	-	-	3,490	1,033,342
-	-	-	-	-	-
72	748	2	36	90	10,659
49,755	86,320	2	1,550	3,580	1,044,001
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	685,500
-	-	-	-	-	-
22,934	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	-
22,934	-	-	-	-	685,500
26,821	86,320	2	1,550	3,580	358,501
-	-	-	-	-	1,332
-	-	-	-	-	654,021
-	-	-	-	-	430,143
-	-	-	-	-	1,085,496
24,841	-	-	-	-	-
-	25,239	-	-	-	98,261
-	-	-	-	-	1,047,316
-	-	-	-	-	832,393
24,841	25,239	-	-	-	1,977,969
1,980	61,081	2	1,550	3,580	(533,973)
44,996	558,916	-	-	64,576	99,324
-	-	1,700	25,085	-	1,724,229
44,996	558,916	1,700	25,085	64,576	1,823,553

The accompanying notes are an integral part of this statement.

Town of Coupeville
Fund Resources and Uses Arising from Cash Transactions
For the Year Ended December 31, 2014

		Total for All Funds (Memo Only)	001 General Fund	101 Street Fund
Beginning Cash and Investments				
30810	Reserved	656,678	-	-
30880	Unreserved	2,436,819	760,365	232,178
388 & 588	Prior Period Adjustments, Net	-	-	-
Operating Revenues				
310	Taxes	1,173,644	1,055,566	-
320	Licenses and Permits	64,749	64,749	-
330	Intergovernmental Revenues	251,796	54,528	195,710
340	Charges for Goods and Services	1,065,946	36,251	500
350	Fines and Penalties	14,577	14,577	-
360	Miscellaneous Revenues	46,883	33,649	92
Total Operating Revenues:		<u>2,617,596</u>	<u>1,259,320</u>	<u>196,303</u>
Operating Expenditures				
510	General Government	474,606	474,606	-
520	Public Safety	515,892	515,892	-
530	Utilities	777,742	92,725	-
540	Transportation	311,825	-	311,825
550	Natural and Economic Environment	156,891	134,029	4,817
560	Social Services	348	348	-
570	Culture and Recreation	125,148	119,290	-
Total Operating Expenditures:		<u>2,362,451</u>	<u>1,336,889</u>	<u>316,642</u>
Net Operating Increase (Decrease):		255,144	(77,570)	(120,339)
Nonoperating Revenues				
370-380, 395 & 398	Other Financing Sources	805,691	7,500	-
391-393	Debt Proceeds	-	-	-
397	Transfers-In	385,323	193,089	99,454
Total Nonoperating Revenues:		<u>1,191,013</u>	<u>200,589</u>	<u>99,454</u>
Nonoperating Expenditures				
580, 596 & 599	Other Financing Uses	32,173	11,857	-
591-593	Debt Service	133,122	-	-
594-595	Capital Expenditures	151,568	62,570	67,931
597	Transfers-Out	385,323	99,454	-
Total Nonoperating Expenditures:		<u>702,187</u>	<u>173,882</u>	<u>67,931</u>
Net Increase (Decrease) in Cash and Investments:		743,972	(50,862)	(88,816)
Ending Cash and Investments				
5081000	Reserved	701,171	-	-
5088000	Unreserved	3,136,297	709,502	143,361
Total Ending Cash and Investments		3,837,468	709,502	143,361

The accompanying notes are an integral part of this statement.

104 Hotel/motel Tax Fund	105 Capital Improvement Fund	106 Drug Enforcement Fund/dare	107 Harbor Improvements	109 Park Impact Fee Fund	401 Utility Fund
33,337	454,397	-	-	59,196	109,749
-	-	1,696	21,955	-	1,420,626
-	-	-	-	-	-
47,998	70,080	-	-	-	-
-	-	-	-	-	-
-	-	-	1,557	-	-
-	-	-	-	1,740	1,027,454
-	-	-	-	-	-
43	4,455	2	23	60	8,560
48,041	74,536	2	1,581	1,800	1,036,014
-	-	-	-	-	-
-	-	-	-	-	-
-	-	-	-	-	685,017
-	-	-	-	-	-
18,045	-	-	-	-	-
-	-	-	-	-	-
-	5,858	-	-	-	-
18,045	5,858	-	-	-	685,017
29,996	68,678	2	1,581	1,800	350,997
-	-	-	-	-	798,191
-	-	-	-	-	-
-	-	-	-	-	92,780
-	-	-	-	-	890,971
20,316	-	-	-	-	-
-	25,239	-	-	-	107,883
-	-	-	-	-	21,066
-	-	-	-	-	285,869
20,316	25,239	-	-	-	414,818
9,680	43,439	2	1,581	1,800	827,150
43,016	497,835	-	-	60,996	99,324
-	-	1,697	23,536	-	2,258,201
43,016	497,835	1,697	23,536	60,996	2,357,525

The accompanying notes are an integral part of this statement.

Town of Coupeville
Fiduciary Fund Resources and Uses Arising from Cash Transactions
For the Year Ended December 31, 2015

	Total for All Funds (Memo Only)	621 Private- Purpose Trust Funds	631 Agency Funds
308 Beginning Cash and Investments	11,493	6,703	4,790
388 & 588 Prior Period Adjustments, Net	-	-	-
310-360 Revenues	17	10	7
380-390 Other Increases and Financing Sources	4,939	-	4,939
510-570 Expenditures	-	-	-
580-590 Other Decreases and Financing Uses	9,737	-	9,737
Net Increase (Decrease) in Cash and Investments:	(4,781)	10	(4,791)
508 Ending Cash and Investments	6,713	6,713	-

The accompanying notes are an integral part of this statement.

Town of Coupeville
Fiduciary Fund Resources and Uses Arising from Cash Transactions
For the Year Ended December 31, 2014

	Total for All Funds (Memo Only)	621 Private- Purpose Trust Funds	631 Agency Funds
308 Beginning Cash and Investments	11,632	6,696	4,936
388 & 588 Prior Period Adjustments, Net	-	-	-
310-360 Revenues	12	7	5
380-390 Other Increases and Financing Sources	5,867	-	5,867
510-570 Expenditures	-	-	-
580-590 Other Decreases and Financing Uses	6,018	-	6,018
Net Increase (Decrease) in Cash and Investments:	(139)	7	(146)
508 Ending Cash and Investments	11,493	6,703	4,790

The accompanying notes are an integral part of this statement.

Town of Coupeville
Notes to the Financial Statements
For the year ended 12/31/2015

Note 1 - Summary of Significant Accounting Policies

The Town of Coupeville was incorporated on April 1910 and operates under the laws of the state of Washington applicable to a Town with a Mayor-Council form of government. The Town of Coupeville is a general purpose local government and provides public safety, planning, street improvements, parks, and general administrative services.

The Town of Coupeville reports financial activity in accordance with the *Cash Basis Budgeting, Accounting and Reporting System* (BARS) Manual prescribed by the State Auditor's Office under the authority of Washington State law, Chapter 43.09 RCW. This manual prescribes a financial reporting framework that differs from generally accepted accounting principles (GAAP) in the following manner:

- Financial transactions are recognized on a cash basis of accounting as described below.
- Component units are required to be disclosed, but are not included in the financial statements.
- Government-wide statements, as defined in GAAP, are not presented.
- All funds are presented, rather than a focus on major funds.
- The *Schedule of Liabilities* is required to be presented with the financial statements as supplementary information.
- Supplementary information required by GAAP is not presented.
- Ending balances are not presented using the classifications defined in GAAP.

A. Fund Accounting

Financial transactions of the government are reported in individual funds. Each fund uses a separate set of self-balancing accounts that comprises its cash and investments, revenues and expenditures. The government's resources are allocated to and accounted for in individual funds depending on their intended purpose. Each fund is reported as a separate column in the financial statements. The following fund types are used:

GOVERNMENTAL FUND TYPES:

General Fund - 001

This fund is the primary operating fund of the government. It accounts for all financial resources except those required or elected to be accounted for in another fund.

Special Revenue Funds- 100 Series

These funds account for specific revenue sources that are restricted or committed to expenditures for specified purposes of the government.

PROPRIETARY FUND TYPES:

Enterprise Funds - 400

These funds account for operations that provide goods or services to the general public and are supported primarily through user charges.

FIDUCIARY FUND TYPES:

Fiduciary funds account for assets held by the government in a trustee capacity or as an agent on behalf of others.

Private-Purpose Trust Funds - 621

These funds report all trust arrangements under which principal and income benefit individuals, private organizations or other governments.

The Town has a trust established for the Community Commemorative Fund utilizing fund #621

Agency Funds - 631

These funds are used to account assets that the government holds on behalf of others in a custodial capacity.

The Town has an agency fund for the Cafeteria Fund established for employee medical.

B. Basis of Accounting and Measurement Focus

Financial statements are prepared using the cash basis of accounting and measurement focus. Revenues are recognized when cash is received and expenditures are recognized when paid.

In accordance with state law, the Town of Coupeville also recognizes expenditures paid during twenty days after the close of the fiscal year for claims incurred during the previous period.

C. Budgets

The town adopts annual appropriated budgets for general, special revenue, and enterprise funds. These budgets are appropriated at the fund level. The budget constitutes the legal authority for expenditures at that level. Annual appropriations for these funds lapse at the fiscal year end.

Annual appropriated budgets are adopted on the same basis of accounting as used for financial reporting.

The appropriated and actual expenditures for the legally adopted budgets were as follow:

Fund/Department	Final Appropriated Amounts	Actual Expenditures	Variance
001 - General Fund	\$1,731,617	\$1,540,329	\$191,288
101 - Street Fund	\$1,022,638	\$657,384	\$365,254
104 - Hotel/Motel Tax	\$55,640	\$47,775	\$7,865
105 - Capital Improvement	\$179,239	\$25,239	\$154,000
106 - Drug Enforcement	\$1,705	\$0	\$1,705
107 - Harbor Improvement	\$26,955	\$0	\$26,955

109 - Park Impact Fee Fund	\$61,820	\$0	\$61,820
202 - 1979 Water & Sewer	\$11,500	\$5,438	\$6,062
212 – DOE – WWTP Loan	\$92,824	\$92,823	\$1
303 – Water Capital	\$695,523	\$321,393	\$374,130
304 – Sewer Capital	\$1,394,000	\$687,851	\$706,149
401 - Utility Fund	\$1,672,841	\$1,555,168	\$117,673
621 - Community	\$7,220	\$0	\$7,220
631 - Cafeteria Fund	\$10,935	\$9,737	\$1,198

Budgeted amounts are authorized to be transferred between departments within any fund/object classes within departments; however, any revisions that alter the total expenditures of a fund, or that affect the number of authorized employee positions, salary ranges, hours, or other conditions of employment must be approved by the Town of Coupeville’s legislative body.

D. Cash and Investments

It is the Town of Coupeville’s policy to invest all temporary cash surpluses. The amount is included in the cash and investments shown on the statements of fund resources and uses arising from cash transactions. The interest on these investments is prorated to the various funds.

E. Capital Assets

Capital assets are assets with an initial individual cost of more than \$500 and an estimated useful life in excess of 2 years. Capital assets and inventory are recorded as capital expenditures when purchased.

F. Compensated Absences

Vacation leave may be accumulated up to 30 days and is payable upon separation or retirement. Sick leave may be accumulated up to 960 hours. Upon retirement (not separation) employees do receive payment for 25% of unused sick leave. Payments are recognized as expenditures when paid.

G. Long-Term Debt

See Note 4, Debt Service Requirements.

H. Other Financing Sources or Uses

The government’s Other Financing Sources or Uses consist of debt service.

I. Risk Management

The town of Coupeville is a member of the Washington Cities Insurance Authority (WCIA).

Utilizing Chapter 48.62 RCW (self-insurance regulation) and Chapter 39.34 RCW (Interlocal Cooperation Act), nine cities originally formed WCIA on January 1, 1981. WCIA was created for the purpose of providing a pooling mechanism for jointly purchasing insurance, jointly self-insuring, and / or jointly contracting for risk management services. WCIA has a total of 179 Members.

New members initially contract for a three-year term, and thereafter automatically renew on an annual basis. A one-year withdrawal notice is required before membership can be terminated. Termination does not relieve a former member from its unresolved loss history incurred during membership.

Liability coverage is written on an occurrence basis, without deductibles. Coverage includes general, automobile, police, public officials’ errors or omissions, stop gap, and employee benefits liability. Limits are \$4 million per occurrence self insured layer, and \$16 million per occurrence in the re-insured excess layer. The excess layer is insured by the purchase of reinsurance and insurance and is subject to aggregate limits. Total limits are \$20 million per occurrence subject to aggregate sublimits in the excess layers. The Board of Directors determines the limits and terms of coverage annually.

Insurance coverage for property, automobile physical damage, fidelity, inland marine, and boiler and

machinery are purchased on a group basis. Various deductibles apply by type of coverage. Property insurance and auto physical damage are self-funded from the members' deductible to \$750,000, for all perils other than flood and earthquake, and insured above that amount by the purchase of insurance.

In-house services include risk management consultation, loss control field services, claims and litigation administration, and loss analyses. WCIA contracts for the claims investigation consultants for personnel issues and land use problems, insurance brokerage, and lobbyist services.

WCIA is fully funded by its members, who make annual assessments on a prospectively rated basis, as determined by an outside, independent actuary. The assessment covers loss, loss adjustment, and administrative expenses. As outlined in the interlocal, WCIA retains the right to additionally assess the membership for any funding shortfall.

An investment committee, using investment brokers, produces additional revenue by investment of WCIA's assets in financial instruments which comply with all State guidelines.

A Board of Directors governs WCIA, which is comprised of one designated representative from each member. The Board elects an Executive Committee and appoints a Treasurer to provide general policy direction for the organization. The WCIA Executive Director reports to the Executive Committee and is responsible for conducting the day to day operations of WCIA.

J. Reserved Portion of Ending Cash and Investments

Beginning and Ending Cash and Investments is reported as reserved when it is subject to restrictions on use imposed by external parties or due to internal commitments established by the Town of Coupeville's legislative body. When expenditures that meet restrictions are incurred, the Town of Coupeville intends to use reserved resources first before using unreserved amounts.

Reservations of Ending Cash and Investments consist of:

- Hotel/Motel Tax Fund – restricted by RCW 36.100 (\$44,996)
- CIP/REET Fund – restricted by RCW 82.46.030 (\$558,916)
- Park Impact Fund – restricted by RCW 82.02.050-090 (\$64,576)
- Water/Sewer Debt reserves – per loan covenants (\$99,324)

Note 2 - Property Tax

The county treasurer acts as an agent to collect property tax levied in the county for all taxing authorities. Collections are distributed (at/after) the end of each month.

Property tax revenues are recognized when cash is received by Town of Coupeville. Delinquent taxes are considered fully collectible because a lien affixes to the property after tax is levied.

The town's regular levy for the year 2015 was \$1.44 per \$1,000 on an assessed valuation of \$252,982,509 for a total regular levy of \$365,000.

Note 3 – Deposits and Investments

It is the Town of Coupeville's policy to invest all temporary cash surpluses. The interest on these investments is prorated to the various funds.

All deposits and certificates of deposit are covered by the Federal Deposit Insurance Corporation (FDIC) and the Washington Public Deposit Protection Commission (WPDPC). All investments are insured, registered or held by the Town of Coupeville or its agent in the government's name.

Investments are reported at original cost. Investments by type at December 31, 2015 are as follows:

Type of Investment	Balance
Local Government Investment Pool (LGIP)	\$ 3,000,872
Total Investments	\$ 3,000,872

Note 4 – Debt Service Requirements

Debt Service

The accompanying Schedule of Liabilities (09) provides more details of the outstanding debt and liabilities of the Town of Coupeville and summarizes the town’s debt transactions for year ended December 31, 2015.

The debt service requirements for general obligation bonds, revenue bonds are as follows:

	<u>Principal</u>	<u>Interest</u>	<u>Total</u>
2016	\$120,789	\$17,638	\$138,426
2017	\$122,402	\$16,300	\$138,701
2018	\$126,072	\$14,866	\$140,939
2019	\$119,804	\$13,322	\$133,126
2020	\$121,101	\$12,026	\$133,126
<u>2020 – 2065</u>	<u>\$798,664</u>	<u>\$193,026</u>	<u>\$991,690</u>
TOTALS	<u>\$1,408,832</u>	<u>\$267,178</u>	<u>\$1,676,008</u>

Note 5 – Pension Plans

Substantially all Town of Coupeville’s full-time and qualifying part-time employees participate in the PERS or LEOFF administered by the Washington State Department of Retirement Systems, under cost-sharing multiple-employer public employee defined benefit and defined contribution retirement plans. Actuarial information is on a system-wide basis and is not considered pertinent to the Town of Coupeville’s financial statements. Contributions to the systems by both employee and employer are based upon gross wages covered by plan benefits.

Historical trend or other information regarding each plan is presented in the Washington State Department of Retirement Systems annual financial report. A copy of this report may be obtained by writing to:

Department of Retirement Systems
 Communications Unit
 PO Box 48380
 Olympia, WA 98504 8380

Also, the DRS CAFR may be downloaded from the DRS website at www.drs.wa.gov.

At June 30, 2015 (the measurement date of the plans), the town’s proportionate share of the collective net pension liabilities, as reported on the Schedule 09, was as follows:

	Allocation %	Liability (Asset)
PERS 1 UAAL	.004763%	\$249,149
PERS 2/3	.006154%	\$219,886
LEOFF 1	.001072%	(12,920)

LEOFF Plan 1

The Town of Coupeville also participates in LEOFF Plan 1. The LEOFF Plan 1 is fully funded and no further employer contributions have been required since June 2000. If the plan becomes underfunded, funding of the remaining liability will require new legislation. Starting on July 1, 2000, employers and employees contribute zero percent.

Note 6 - Other Disclosures

- Schedule 01 – There was an error carried over during conversion of our financial software in 2014 that effected the ending balance in 2014 and beginning balance in 2015 in the General Fund. While our software has not been corrected yet, the error was immaterial (139.88) and the beginning and ending balances have reported correctly on the 2014 and 2015 Annual Financial Statement.
- Schedule 09 – clarification for Compensated Absence liabilities reported. The total compensated absence being reported assumes that all employees will retire with the Town. The Town’s personnel manual provides for a 25% buyout of sick leave upon retirement but in the event that the employee should separate from employment for reasons other than retirement, there is no sick leave accrual compensation provided. This difference between calculations is not considered material to the financials. Also, there was an error returned in the online reporting system because last year’s ending balances were not carried over.
- The Town has several managerial funds of the Water/Sewer Utility. These funds are rolled together for reporting purposes as required by BARS. The following funds are included within the proprietary activity of the combined Water/Sewer Utility.
 - 1979 Water & Sewer Revenue Bond
 - 1994 PWTF Loan Fund
 - 2002 DOE – WWTP Loan Fund
 - Cumulative Reserve – Water Capital Fund
 - Cumulative Reserve – Sewer Capital Fund
- The Town’s long time Fiscal Clerk retired unexpectedly in December of 2015 for personal reasons, and the former Mayor did not run for reelection. This change in key staff has delayed making changes required by BARS; the Town will be making the necessary changes in 2016. Several of the funds have incorrect numbers as defined by BARS within its general ledger that do not present a management problem but only a reporting issue. For reporting purposes these funds are being properly classified and reported in the financial statements. These funds are:

Town Fund	Reported As
202 1979 W/S Bond	401 Utility
212 WWTP Loan	401 Utility
303 Capital Improvement Water	401 Utility
304 Capital Improvement Sewer	401 Utility
401 Utility	401 Utility

Town of Coupeville

For the Year Ended December 31, 2014

Note 1 - Summary of Significant Accounting Policies

The Town of Coupeville was incorporated in April 1910 and operates under the laws of the state of Washington applicable to a Town with a Mayor-Council form of government. The Town of Coupeville is a general purpose local government and provides public safety, planning, street improvements, parks, and general administrative services.

The Town of Coupeville reports financial activity in accordance with the *Cash Basis Budgeting, Accounting and Reporting System* (BARS) Manual prescribed by the State Auditor's Office under the authority of Washington State law, Chapter 43.09 RCW. This manual prescribes a financial reporting framework that differs from generally accepted accounting principles (GAAP) in the following manner:

- Financial transactions are recognized on a cash basis of accounting as described below.
- Component units are required to be disclosed, but are not included in the financial statements.
- Government-wide statements, as defined in GAAP, are not presented.
- All funds are presented, rather than a focus on major funds.
- The *Schedule of Liabilities* is required to be presented with the financial statements as supplementary information.
- Supplementary information required by GAAP is not presented.
- Ending balances are not presented using the classifications defined in GAAP.

A. Fund Accounting

Financial transactions of the government are reported in individual funds. Each fund uses a separate set of self-balancing accounts that comprises its cash and investments, revenues and expenditures. The government's resources are allocated to and accounted for in individual funds depending on their intended purpose. Each fund is reported as a separate column in the financial statements. The following fund types are used:

GOVERNMENTAL FUND TYPES:

General Fund - 001

This fund is the primary operating fund of the Town of Coupeville. It accounts for all financial resources except those required or elected to be accounted for in another fund.

Special Revenue Funds – Funds 100 Series

These funds account for specific revenue sources that are restricted or committed to expenditures for specified purposes of the Town of Coupeville.

PROPRIETARY FUND TYPES:

Enterprise Funds – Fund 400 Series

These funds account for operations that provide goods or services to the general public and are supported primarily through user charges.

FIDUCIARY FUND TYPES:

Fiduciary funds account for assets held by the Town of Coupeville in a trustee capacity or as an agent on behalf of others.

Private-Purpose Trust Funds - Fund 621

These funds report all trust arrangements under which principal and income benefit individuals, private organizations or other governments.

The Town has a trust established for the Community Commemorative Fund utilizing fund #621

Agency Funds – Fund 631

These funds are used to account assets that Town of Coupeville holds for others in an agency capacity.

The Town has an agency fund for the Cafeteria Fund established for employee medical.

B. Basis of Accounting and Measurement Focus

Financial statements are prepared using the cash basis of accounting and measurement focus. Revenues are recognized when cash is received and expenditures are recognized when paid.

In accordance with state law the Town of Coupeville also recognizes expenditures paid during twenty days after the close of the fiscal year for claims incurred during the previous period.

C. Budgets

The Town of Coupeville adopts annual appropriated budgets for general, special revenue, and enterprise funds. These budgets are appropriated at the fund level. The budget constitutes the legal authority for expenditures at that level. Annual appropriations for these funds lapse at the fiscal year end.

Annual appropriated budgets are adopted on the same basis of accounting as used for financial reporting.

The appropriated and actual expenditures for the legally adopted budgets were as follow:

Fund/Department	Final Appropriated Amounts	Actual Expenditures	Variance
001 - General Fund	1,991,347	1,510,771	480,576
101 - Street Fund	578,293	384,574	193,719
104 – Hotel/Motel Tax Fund	55,640	38,361	17,279

105 – Capital Improvement Fund	185,241	31,097	154,144
106 - Drug Enforcement Fund	1,700	0	1,700
107 - Harbor Improvement Fund	26,725	0	26,725
109 - Park Impact Fee Fund	60,020	0	60,020
202 - 1979 Water & Sewer Bond Fund	5,450	5,650	-200
203 – 1975 Water & Sewer Bond Fund	10,850	9,860	990
209 – 1994 PWTF Loan Fund	0	0	0
212 – DOE – WWTP Loan Fund	92,824	92,823	1
303 – Water Capital Improvement Fund	595,000	2,655	592,345
304 – Sewer Capital Improvement Fund	505,850	0	505,850
401 - Utility Fund	1,019,385	989,297	30,088
621 - Community Commemorative Fund	6,570	0	6,570
631 - Cafeteria Fund	13,000	6,018	6,982

Budgeted amounts are authorized to be transferred between departments within any fund/object classes within departments; however, any revisions that alter the total expenditures of a fund, or that affect the number of authorized employee positions, salary ranges, hours, or other conditions of employment must be approved by the Town of Coupeville’s legislative body.

D. Cash and Investments

It is the Town of Coupeville’s policy to invest all temporary cash surpluses. The amount is included in the cash and investments shown on the statements of fund resources and uses arising from cash transactions. The interest on these investments is prorated to the various funds.

E. Capital Assets

Capital assets are assets with an initial individual cost of more than \$500 and an estimated useful life in excess of 2 years. Capital assets and inventory are recorded as capital expenditures when purchased.

F. Compensated Absences

Vacation leave may be accumulated up to 30 days and is payable upon separation or retirement. Sick leave may be accumulated up to 960 hours. Upon retirement (not separation) employees do receive payment for 25% of unused sick leave. Payments are recognized as expenditures when paid.

G. Long-Term Debt

See Note 4, *Debt Service Requirements*.

H. Other Financing Sources or Uses

The government’s *Other Financing Sources* or *Uses* consist of debt service.

I. Risk Management

The town of Coupeville is a member of the Washington Cities Insurance Authority (WCIA).

Utilizing Chapter 48.62 RCW (self-insurance regulation) and Chapter 39.34 RCW (Interlocal Cooperation Act), nine cities originally formed WCIA on January 1, 1981. WCIA was created for the purpose of providing a pooling mechanism for jointly purchasing insurance, jointly self-insuring, and / or jointly contracting for risk management services. WCIA has a total of 175 Members.

New members initially contract for a three-year term, and thereafter automatically renew on an annual basis. A one-year withdrawal notice is required before membership can be terminated. Termination does not relieve a former member from its unresolved loss history incurred during membership.

Liability coverage is written on an occurrence basis, without deductibles. Coverage includes general, automobile, police, public officials' errors or omissions, stop gap, and employee benefits liability. Limits are \$4 million per occurrence self insured layer, and \$16 million per occurrence in the re-insured excess layer. The excess layer is insured by the purchase of reinsurance and insurance and is subject to aggregate limits. Total limits are \$20 million per occurrence subject to aggregate sublimits in the excess layers. The Board of Directors determines the limits and terms of coverage annually.

Insurance coverage for property, automobile physical damage, fidelity, inland marine, and boiler and machinery are purchased on a group basis. Various deductibles apply by type of coverage. Property insurance and auto physical damage are self-funded from the members' deductible to \$750,000, for all perils other than flood and earthquake, and insured above that amount by the purchase of insurance.

In-house services include risk management consultation, loss control field services, claims and litigation administration, and loss analyses. WCIA contracts for the claims investigation consultants for personnel issues and land use problems, insurance brokerage, and lobbyist services.

WCIA is fully funded by its members, who make annual assessments on a prospectively rated basis, as determined by an outside, independent actuary. The assessment covers loss, loss adjustment, and administrative expenses. As outlined in the interlocal, WCIA retains the right to additionally assess the membership for any funding shortfall.

An investment committee, using investment brokers, produces additional revenue by investment of WCIA's assets in financial instruments which comply with all State guidelines.

A Board of Directors governs WCIA, which is comprised of one designated representative from each member. The Board elects an Executive Committee and appoints a Treasurer to provide general policy direction for the organization. The WCIA Executive Director reports to the Executive Committee and is responsible for conducting the day to day operations of WCIA.

J. Reserved Portion of Ending Cash and Investments

Beginning and Ending Cash and Investments is reported as reserved when it is subject to restrictions on use imposed by external parties or due to internal commitments established by the Town of Coupeville's legislative body. When expenditures that meet restrictions are incurred, the Town of Coupeville intends to use reserved resources first before using unreserved amounts.

Reservations of Ending Cash and Investments consist of:

- Hotel/Motel Tax Fund – restricted by RCW 36.100 (\$43,016)
- CIP/REET Fund – restricted by RCW 82.46.030 ((\$497,835)
- Park Impact Fund – restricted by RCW 82.02.050-090 (\$60,996)
- Water/Sewer Debt reserves – per loan covenants (\$99,324)

Note 2 - Property Tax

The county treasurer acts as an agent to collect property tax levied in the county for all taxing authorities. Collections are distributed after the end of each month.

Property tax revenues are recognized when cash is received by Town of Coupeville. Delinquent taxes are considered fully collectible because a lien affixes to the property after tax is levied.

The Town of Coupeville's regular levy for the year 2014 was \$1.4575244830 per \$1,000 on an assessed valuation of \$245,042,491 for a total regular levy of \$357,155.43.

Note 3 – Deposits and Investments

Deposits and Investments

It is the Town of Coupeville's policy to invest all temporary cash surpluses. The interest on these investments is prorated to the various funds.

All deposits and certificates of deposit are covered by the Federal Deposit Insurance Corporation (FDIC) and the Washington Public Deposit Protection Commission (WPDPC). All investments are insured, registered or held by the Town of Coupeville or its agent in the government's name.

Investments are reported at original cost. Investments by type at December 31, 2014 are as follows:

Type of Investment	Balance
Local Government Investment Pool (LGIP)	\$ 3,023,854.30
Total Investments	\$ 3,023,854.30

Note 4 – Debt Service Requirements

The accompanying Schedule of Liabilities (09) provides more details of the outstanding debt and liabilities of the Town of Coupeville and summarizes the Town of Coupeville's debt transactions for year ended December 31, 2014.

The debt service requirements for general obligation bonds, revenue bonds and other debt, including both principle and interest, are as follows:

	<i>General Obligation</i>	<i>Revenue</i>	<i>Total</i>
2015	25,239.34	97,823.10	123,062.44
2016	25,239.34	98,123.10	123,362.44
2017	25,239.34	98,398.10	123,637.44
2018	25,239.34	100,635.60	125,874.94
2019	25,239.34	92,823.10	118,062.44

	2020 - 2025	56,921.05	510,526.93	567,447.98
Total 2014 Debt Service Requirements		183,117.75	998,329.93	1,181,447.68

Note 5 - Pension Plans

Substantially all Town of Coupeville’s full-time and qualifying part-time employees participate in the PERS or LEOFF administered by the Washington State Department of Retirement Systems, under cost-sharing multiple-employer public employee defined benefit and defined contribution retirement plans. Actuarial information is on a system-wide basis and is not considered pertinent to the Town of Coupeville’s financial statements. Contributions to the systems by both employee and employer are based upon gross wages covered by plan benefits.

Historical trend or other information regarding each plan is presented in the Washington State Department of Retirement Systems annual financial report. A copy of this report may be obtained by writing to:

Department of Retirement Systems
 Communications Unit
 PO Box 48380
 Olympia, WA 98504-8380

Note 6 - Other Disclosures

- Schedule 09 – clarification for Compensated Absence liabilities reported. The total compensated absence being reported assumes that all employees will retire with the Town. The Town’s personal manual provides for a 25% buyout of sick leave upon retirement but in the event that the employee should separate from employment for reasons other than retirement, there is no sick leave accrual compensation provided. This difference between calculations is not considered material to the financials.

- The Town has several managerial funds of the Water/Sewer Utility. These funds are rolled together for reporting purposes as required by BARS. The following funds are included within the proprietary activity of the combined Water/Sewer Utility.

- 1979 Water & Sewer Revenue Bond
- 1975 Water & Sewer Revenue Bond
- 1994 PWTF Loan Fund
- 2002 DOE – WWTP Loan Fund
- Cumulative Reserve – Water Capital Fund
- Cumulative Reserve – Sewer Capital Fund

- The Town’s long time Clerk/Treasurer retired unexpectedly in March of 2014 for personal reasons. The Town has filled the vacated position with an individual that they feel will best meet the financial objectives of the Town. The new Clerk/Treasurer has sufficient accounting knowledge in local government to make the transition fairly seamless.

- The Town’s long time Utility Clerk separated unexpectedly in August of 2014 for personal reasons, at the same time the Town upgraded its accounting software system. This

change in key staff has delayed making changes required by BARS; the Town will be making the necessary changes in 2015. Several of the funds have incorrect numbers as defined by BARS within its general ledger that do not present a management problem but only a reporting issue. For reporting purposes these funds are being properly classified and reported in the financial statements. These funds are:

Town Fund	Reported As
202 1979 W/S Bond	401 Utility
203 1975 W/S Bond	401 Utility
212 WWTP Loan	401 Utility
303 Capital Improvement Water	401 Utility
304 Capital Improvement Sewer	401 Utility
401 Utility	401 Utility

**Town of Coupeville
Schedule of Liabilities
For the Year Ended December 31, 2015**

<u>ID. No.</u>	<u>Description</u>	<u>Due Date</u>	<u>Beginning Balance</u>	<u>Additions</u>	<u>Reductions</u>	<u>Ending Balance</u>
General Obligation Debt/Liabilities						
251.11	GO Debt - OSPC Property	3/1/2020	71,611	-	10,203	61,408
251.11	GO Debt - Ciarolo Property	9/15/2023	84,608	-	7,252	77,356
Total General Obligation Debt/Liabilities:			156,219	-	17,455	138,764
Revenue and Other (non G.O.) Debt/Liabilities						
252.11	1979 W/S Revenue Bond	12/1/2018	21,000	-	4,000	17,000
252.11	2015 USDA Rev Bond	5/1/2055	-	364,000	-	364,000
259.12	Compensated Absence		30,908	-	9,892	21,016
263.82	2003 DOE - WWTP Loan	4/30/2025	974,642	-	92,823	881,819
263.92	2015 Interim Construction Loan	1/1/2017	-	395,972	-	395,972
264.30	Net Pension Liability		-	469,035	-	469,035
Total Revenue and Other (non G.O.) Debt/Liabilities:			1,026,550	1,229,007	106,715	2,148,842
Total Liabilities:			1,182,769	1,229,007	124,170	2,287,606

**Town of Coupeville
Schedule of Liabilities
For the Year Ended December 31, 2014**

<u>ID. No.</u>	<u>Description</u>	<u>Due Date</u>	<u>Beginning Balance</u>	<u>Additions</u>	<u>Reductions</u>	<u>Ending Balance</u>
General Obligation Debt/Liabilities						
251.11	GO Debt - OSPC Property	3/1/2020	81,219	-	9,608	71,611
251.11	GO Debt - Ciarolo Property	9/15/2023	91,559	-	6,951	84,608
	Total General Obligation Debt/Liabilities:		172,778	-	16,559	156,219
Revenue and Other (non G.O.) Debt/Liabilities						
259.12	Go Compensated Absence Liability		47,043	-	26,469	20,574
252.11	1979 W/S Revenue Bond	12/1/2018	25,000	-	4,000	21,000
252.11	1975 W/S Revenue Bond	12/1/2014	9,500	-	9,500	-
263.82	2003 DOE - WWTP Loan	4/30/2025	1,067,466	-	92,823	974,643
259.12	Compensated Absence		18,587	-	8,252	10,335
	Total Revenue and Other (non G.O.) Debt/Liabilities:		1,167,596	-	141,044	1,026,552
	Total Liabilities:		1,340,374	-	157,603	1,182,771

ABOUT THE STATE AUDITOR'S OFFICE

The State Auditor's Office is established in the state's Constitution and is part of the executive branch of state government. The State Auditor is elected by the citizens of Washington and serves four-year terms.

We work with our audit clients and citizens to achieve our vision of government that works for citizens, by helping governments work better, cost less, deliver higher value, and earn greater public trust.

In fulfilling our mission to hold state and local governments accountable for the use of public resources, we also hold ourselves accountable by continually improving our audit quality and operational efficiency and developing highly engaged and committed employees.

As an elected agency, the State Auditor's Office has the independence necessary to objectively perform audits and investigations. Our audits are designed to comply with professional standards as well as to satisfy the requirements of federal, state, and local laws.

Our audits look at financial information and compliance with state, federal and local laws on the part of all local governments, including schools, and all state agencies, including institutions of higher education. In addition, we conduct performance audits of state agencies and local governments as well as [fraud](#), state [whistleblower](#) and [citizen hotline](#) investigations.

The results of our work are widely distributed through a variety of reports, which are available on our [website](#) and through our free, electronic [subscription](#) service.

We take our role as partners in accountability seriously, and provide training and technical assistance to governments, and have an extensive quality assurance program.

Contact information for the State Auditor's Office	
Public Records requests	PublicRecords@sao.wa.gov
Main telephone	(360) 902-0370
Toll-free Citizen Hotline	(866) 902-3900
Website	www.sao.wa.gov