

Application Submittal Checklist

The following items are required for submittal of the grant application. Please verify and check off that the items have been included in the application packet.

- 1) Certificate of Good Standing (If the Applicant is an Organization)
- 2) Declaration Statement
- 3) Verify that grant shall be used for a public purpose
- 4) Background and Summary
- 5) Service Summary and Outcomes
- 6) Budget
 - a) Budget request by source of funds ([Link](#))
 - b) Personnel salaries and wages ([Link](#))
 - c) Equipment and motor vehicles ([Link](#))
 - d) Capital project details ([Link](#))
 - e) Government contracts, grants, and grants in aid ([Link](#))
- 7) Experience and Capability
- 8) Personnel: Project Organization and Staffing

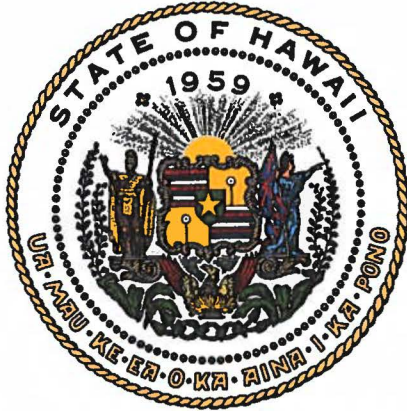

AUTHORIZED SIGNATURE

LAWRENCE GRAFF, EXECUTIVE DIRECTOR

PRINT NAME AND TITLE

01/14/20

DATE



Department of Commerce and Consumer Affairs

CERTIFICATE OF GOOD STANDING

I, the undersigned Director of Commerce and Consumer Affairs of the State of Hawaii, do hereby certify that

NEIGHBORHOOD HOUSING COMMUNITY DEVELOPMENT CORPORATION

was incorporated under the laws of Hawaii on 11/14/2018 ;
that it is an existing nonprofit corporation; and that,
as far as the records of this Department reveal, has complied
with all of the provisions of the Hawaii Nonprofit Corporations
Act, regulating domestic nonprofit corporations.

IN WITNESS WHEREOF, I have hereunto set
my hand and affixed the seal of the
Department of Commerce and Consumer
Affairs, at Honolulu, Hawaii.

Dated: January 14, 2020

Director of Commerce and Consumer Affairs



**DECLARATION STATEMENT OF
APPLICANTS FOR GRANTS PURSUANT TO
CHAPTER 42F, HAWAII REVISIED STATUTES**

The undersigned authorized representative of the applicant certifies the following:

- 1) The applicant meets and will comply with all of the following standards for the award of grants pursuant to Section 42F-103, Hawaii Revised Statutes:
 - a) Is licensed or accredited, in accordance with federal, state, or county statutes, rules, or ordinances, to conduct the activities or provide the services for which a grant is awarded;
 - b) Complies with all applicable federal and state laws prohibiting discrimination against any person on the basis of race, color, national origin, religion, creed, sex, age, sexual orientation, or disability;
 - c) Agrees not to use state funds for entertainment or lobbying activities; and
 - d) Allows the state agency to which funds for the grant were appropriated for expenditure, legislative committees and their staff, and the auditor full access to their records, reports, files, and other related documents and information for purposes of monitoring, measuring the effectiveness, and ensuring the proper expenditure of the grant.

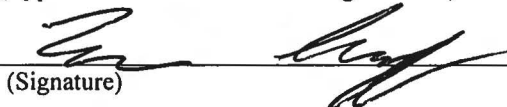
- 2) If the applicant is an organization, the applicant meets the following requirements pursuant to Section 42F-103, Hawaii Revised Statutes:
 - a) Is incorporated under the laws of the State; and
 - b) Has bylaws or policies that describe the manner in which the activities or services for which a grant is awarded shall be conducted or provided.

- 3) If the applicant is a non-profit organization, it meets the following requirements pursuant to Section 42F-103, Hawaii Revised Statutes:
 - a) Is determined and designated to be a non-profit organization by the Internal Revenue Service; and
 - b) Has a governing board whose members have no material conflict of interest and serve without compensation.

Pursuant to Section 42F-103, Hawaii Revised Statutes, for grants used for the acquisition of land, when the organization discontinues the activities or services on the land acquired for which the grant was awarded and disposes of the land in fee simple or by lease, the organization shall negotiate with the expending agency for a lump sum or installment repayment to the State of the amount of the grant used for the acquisition of the land.

Further, the undersigned authorized representative certifies that this statement is true and correct to the best of the applicant's knowledge.

PAL KAUAI
(Typed Name of Individual or Organization)

 _____
(Signature) (Date) 11/14/20

Lawrence Graff,
(Typed Name)

Executive Director
(Title)

Application for Grants

If any item is not applicable to the request, the applicant should enter "not applicable."

I. Certification – Please attach immediately after cover page

1. Certificate of Good Standing (If the Applicant is an Organization)

If the applicant is an organization, the applicant shall submit one (1) copy of a certificate of good standing from the Director of Commerce and Consumer Affairs that is dated no earlier than December 1, 2019.

2. Declaration Statement

The applicant shall submit a declaration statement affirming its compliance with Section 42F-103, Hawai'i Revised Statutes. ([Link](#))

3. Public Purpose

The applicant shall specify whether the grant will be used for a public purpose pursuant to Section 42F-102, Hawai'i Revised Statutes. ([Link](#))

II. Background and Summary

This section shall clearly and concisely summarize and highlight the contents of the request in such a way as to provide the State Legislature with a broad understanding of the request. Please include the following:

1. A brief description of the applicant's background;

PAL-Kaua'i - Permanently Affordable Living Kaua'i, hereinafter referred to as "PAL" is a dba of Neighborhood Housing Community Development Corporation "NHCCDC". We are seeking funding to conduct community outreach toward the goal of the planning and participatory development of a site for permanently affordable housing, a FEMA emergency shelter and emergency/transitional housing facilities.

Founded as a registered charity in Hawai'i, PAL received its federal 501(c)(3) approval effective from the date of initial incorporation, November 14, 2018. Our mission is "To provide homes and sustainable living solutions, within reach, restoring hope for the people of Kaua'i." As reflected in our organization's name, PAL's focus is on **affordable living, which extends beyond** affordable housing to include the contingent economic demands and life's necessities such as transportation, food

and energy. We believe that it is not enough to provide a home at an affordable price. We must also address the high cost of living on Kaua'i, in order to help our residents stay and thrive in the communities they love, with ohana, and in many cases, where they have lived for multiple generations.

We are working to prevent the exodus of residents and the bifurcation of families to lower cost housing markets on the continental United States. To achieve this, our Principles of Development ("PAL Principles") include increasing the supply of sustainable and resilient housing with a priority and preference for residents of Kaua'i. PAL Principles are carefully designed not only to decrease the financial pressure on our residents, but also to support sustainability and protection of our precious natural resources and environment, by reducing vehicular traffic, emissions, and cost impact with walk-to-work and walkable community housing and shared electric transportation options. We strive to improve energy efficiency, lower pollutants and discharge and provide cost savings through photovoltaic energy generation, permeable surfaces, and advanced treatment units; reducing reliance on imported food and transportation through agriculturally based housing, community gardens, and edible landscaping. These are not new technologies. They are based upon best practices, tested and proven elsewhere. Our projects are intended to incorporate a "No pipes in/no pipes out" approach, to the greatest extent feasible, which should save up to 40% on infrastructure costs, based on our experience and research with bids from a licensed contractor.

Our development team has over 150 years of combined experience in multi-family affordable housing development, architecture, engineering, real estate, and sustainable housing construction. Our board of directors includes formerly homeless, currently homeless, three Native Hawaiians, low to moderate income local residents, and highly experienced professionals from relevant private and public sector experience. Collectively, our Board provides a balance among stakeholders who have provide a deep understanding of the true needs and priorities of those affected by rising living expenses on Kaua'i and caring industry experts who have the ability and desire to make a positive impact. Our advisory board includes a contractor, architects, an engineer, former non-profit General Council and others who are committed to improving life on Kaua'i.

2. The goals and objectives related to the request;

For the benefit of the Kaua'i community, our goals are to develop the following in Kapa'a:

1. Affordable housing units of 26 or more
2. Emergency and transitional facilities for the homeless
3. FEMA Emergency Shelter

We are seeking funding to develop plans that address the community's needs for this project cost effectively and efficiently, while also determining the total investment and timeline required. The grant will be used to conduct public outreach, market research, financial analysis and development planning to ensure the project's long-term success. Our deliverables with this funding will be a site plan, development plan and financing plan for development of affordable housing, homeless facilities, and an emergency shelter (hereinafter referred to as "The Project") on TMK 4-4-3-4-5, consisting of 54.52 acres on Cane Haul Road owned by Crossroads Christian Fellowship (herein "Crossroads".)

The property is conveniently located with accessibility by vehicle from the Kapa'a bypass, and is within convenient short walking distance to transportation, goods and services in Kapa'a. Most importantly, Crossroads, the property owner, has pledged their full support to this project.

The number of units, size and design of facilities, access and scope of The Project will be determined based on community need and input, with guidance and support from PAL's Architectural and Engineering Team. Our objectives are to:

1. Conduct four (4) community outreach meetings, in which community stakeholders can provide input and suggestions to help map solutions for the Site Plan
2. Create a Site Plan based on the community's input and market research
3. Create a Development Plan based on the Site Plan and analyses
4. Create a Financing Plan using cost estimates and validated modeling assumptions generated from the Development Plan

Solving the housing crisis on Kaua'i requires a series of communications amongst interested parties. These conversations evolve from dynamic partnerships that are continuously refining and evaluating the progress towards achieving this vitally important shared goal.

Our proposal envisions a minimum series of four public meetings. All interested parties are invited to attend and contribute at every level. The information that is shared provides the foundation upon which informed strategies can be developed and evaluated.

Determining the community needs is essential. The initial outreach will provide a better understanding of Kaua'i's housing needs. This will include the anecdotal experiences of the community. By "talking story" we will better be able to share and understand the struggle of our community in finding adequate housing. The meeting will also provide a numerical model for how serious the problem of adequate housing for our island is. We will be able to anticipate what we may expect for Kaua'i's future.

The subjects of the four community outreach meetings will include problems and solutions that are appropriate for that phase of the design's development. However, the communications will not restrict the story that is being developed. Rather, the evolving vision will guide that story toward the evaluation of possible solutions.

The second of the outreach meetings will concentrate on understanding the nature and relationships of the proposed site to the larger neighborhood. We will address how the merits and challenges of our site provide answers and new questions regarding what we decide to achieve in developing the plan.

The third outreach meeting will concentrate on the range of possible solutions. This will include the relationships of the proposed uses and facilities as parts of the puzzle and how these relationships can be sited on the available property. We will establish an understanding of the sizes of the various parts of the program. We will also discuss how these relationships and sizes begin to be translated into the built environment. There will not be a single solution, but rather several solutions that together provide a basis for comparison and discussion.

The fourth outreach meeting is a summation of the work done to date. This is intended as more than a final conclusion. The design will give the community an additional opportunity to ask questions and make suggestions. This will be the result of the work that was previously done and will also be the bridge that enables the work to move to a more detailed, and better-informed resolution to the initial demands.

The overall effort is to develop an informed consensus. This consensus will inform our efforts in moving forward to make the plans into a concrete reality.

3. The public purpose and need to be served;

The funding requested is for the first phase of a development project that will serve three distinct public purposes; 1. *Permanently* affordable housing serving households from 30% of Area Median Income (AMI) up to 120% AMI; 2. Emergency and transitional facilities providing housing

and services for individuals and households experiencing homelessness; and, 3. An emergency FEMA funded shelter for the community of Kapa'a and surrounding areas.

Affordable Housing

Kaua'i is experiencing a serious housing crisis. The Hawai'i Planning Housing Study prepared for the County of Kaua'i in 2016 states that high-priced housing markets like Hawai'i's often have high ratios of shelter cost to household income. Households with shelter-to-income (STI) ratios greater than 30 percent are said to be cost burdened, and those with ratios higher than 50 percent are said to be severely cost burdened. The study reports that over 37% of Kaua'i households are paying over 30% of their income towards housing and over 20% are paying over 50% of their income.

The Kaua'i General Plan, updated in 2018, states "The average price of a single-family house on Kaua'i exceeds \$700,000." Assuming 30% of household income will be utilized for mortgage payments, this would require an annual household income of approximately \$120,000+ with 20% down payment. According to the 2018 U.S. Census data for Kaua'i County, the mean household income is \$31,674 and median household income is \$78,482 – both of which are significantly below the qualifying threshold to afford an average single-family house. The significant majority of our population, especially low- and moderate-income working families, seniors, and the houseless population, cannot afford such costs. Our current housing deficit is more than 1,400 units and demand is projected to increase to approximately 9,000 units by 2035. Over 80 percent of the housing demand on Kaua'i is from families making 120 percent of median income or less with the largest need coming from families with income equal to or less than 50 percent of median income. It is important to note that the General Plan was published in 2018 using data from the 2016 Hawai'i Planning Housing Study. Updated numbers for 2020 will demonstrate a more dire current shortfall.

This funding request is critical to engage the community, research and define the Site and,, Development and Financing Plans to cost effectively develop affordable housing units and affordable living transportation, food and energy complements for the local households, who are at 30% to 120% of AMI.

Emergency / Transitional Housing Facility

The County of Kaua'i has experienced an escalating number of homeless in accordance with the 2019 Hawai'i Neighbor Island Point-in-Time Count. The annual statewide survey was conducted on January 22, 2019, where volunteers counted 443 homeless people on Kaua'i compared to 293 the year before, accounting for a 51% increase. The report also showed the number of unsheltered homeless living on Kaua'i increased by more than 86%. Currently, emergency housing for men, women, and families is primarily provided through a 19-bed facility located in Lihue. Other emergency shelter opportunities are limited and restricted to women, domestic violence, and veterans. None are in Kapa'a. The East and North regions of Kaua'i have almost 30% of Kaua'i's homeless. Kapa'a also experiences a disproportionate amount of homeless impacts along the Kapa'a bike path, which is a prime tourist destination area.

This proposal intends to provide opportunities for homeless to receive emergency housing and services through qualified non-profit service providers in accordance with standards and procedures established by the Department of Human Services Homeless Programs Office. In this regard, public outreach and guidance are critical to gaining support and determine the size, scope and siting of appropriate facilities.

FEMA Emergency Shelter

Crossroads Christian Fellowship was approached by Federal Emergency Management Agency representatives to express the need for an emergency shelter that would be an operations center for the east side of Kaua'i, in the event of hurricanes, flooding and other disasters. According to FEMA, the site is ideally located, in terms of ease of access, topography (out of the flood plain) and proximity to Kaua'i's most populated center.

Along with affordable housing and homeless facilities, this proposal provides a three-pronged solution that includes FEMA emergency services.

4. Describe the target population to be served;

Affordable Housing is intended to serve Kaua'i's households from 30% AMI or lower to 120% AMI. Households under 30% AMI may be selected through the County's Continuum of Care (CoC), Homeless Management Information System (HMIS) and / or Coordinated Entry System (CES). We choose to serve up 120% AMI because that income level is not usually able to qualify for a loan to buy a home and it comprises our work force, which we are losing quickly.

Emergency / Transitional Housing Facilities will provide critical facilities for individuals and households experiencing homelessness. Services will be provided on-site and participants will be entered into the County's Continuum of Care (CoC), Homeless Management Information System (HMIS) and Coordinated Entry System (CES).

The proposed FEMA Emergency Shelter will serve all residents of Kaua'i, with an emphasis on those living from Kapa'a to the North sector of the island. The main purpose of the facility will be to provide emergency shelter in case of natural disasters or other emergencies. The facility may also serve as a community meeting space open to all residents, when not in use as a FEMA shelter.

5. Describe the geographic coverage.

The site will provide housing, shelter and services for the County of Kaua'i. The permanent affordable housing waitlist shall have a priority and preference for residents that work or currently live in or near Kapa'a, in accordance with Federal and State Fair Housing Requirements.

III. Service Summary and Outcomes

The Service Summary shall include a detailed discussion of the applicant's approach to the request. The applicant shall clearly and concisely specify the results, outcomes, and measures of effectiveness from this request. The applicant shall:

1. Describe the scope of work, tasks and responsibilities;

The scope of work will be to conduct public outreach, create a site plan based on the outreach, create a development plan based on the site plan and create a financing plan on TMK 4-4-3-4-5 consisting of 54.52 acres owned by Crossroads Christian Fellowship.

PAL defines its scope of operation in terms of *initiatives*. Inspired by successful projects in other jurisdictions, one of our initiatives is to partner with faith-based community partners to build housing on properties they own. The purpose of our initiative, named "Yes in God's Backyard" (hereinafter referred to as "YIGBY") is: "To Rapidly activate faith community partners for the greater good . . . providing truly affordable housing and services on Kaua'i."

PAL has entered into a YIGBY Memorandum of Understanding with Crossroads Christian Fellowship in Kapa'a, for the purpose of engaging in a preliminary analysis of a collaborative effort to develop the property

to provide facilities and housing that will meet the needs of the community.

Task 1

Conduct four (4) community outreach meetings in which community stakeholders can provide input and suggestions to help map solutions for the site plan. Venues for outreach may include the site, the Kapa'a Library, and the Kapa'a Community Center.

The task will be led by PAL's Project Manager / Architect, who will lead the community outreach efforts, with assistance from PAL's Project Manager / Land Planner, Digital Marketing Director, and administrative oversight by PAL's Executive Director.

Task 2

Create a site plan based on community input and market research. This task will be completed by PAL's Project Manager / Architect, who is a licensed architect in Hawai'i. PAL's Executive Director will provide overall administrator oversight.

Task 3

Create a Development Plan for the site based on the Site Plan. This task will be led by PAL's Project Director / Land Planner, with administrator oversight by PAL's Executive Director.

Task 4

Create a Financing Plan based on cost estimates and validated modeling assumptions from the Development Plan. This task will be led by PAL's Executive Director. An affordable housing proforma will be developed through consultant services for the housing portion of the Development Plan.

2. Provide a projected annual timeline for accomplishing the results or outcomes of the service;

Task 1
Community Outreach

July 1-30 – Advertise public meeting schedule and locations
July 10 – Draft preliminary Site Plan to begin public discussion

Meetings due on or before:

July 10th
July 17th
July 24th
July 31st

Task 2

August 14 – Site Plan finalized and distributed to interested parties from outreach results – take comments and revisions if necessary.

Task 3

August 31 – Development Plan finalized

Task 4

October 2 – Financing Plan draft

November 30 - Financing Plan finalized

3. Describe its quality assurance and evaluation plans for the request. Specify how the applicant plans to monitor, evaluate, and improve their results; and

Task 1. PAL shall collect a sign-up sheet for the community outreach meetings and keep a record of comments and suggestions.

Task 2. The Site Plan will show the layout of the site which will include the size and scope of facilities. The plan document will conform to professional standards and be available for submission as evidence of completion.

Task 3. The Development Plan will include infrastructure and design components in conformance with professional standards and be available for submission as evidence of completion.

Task 4. The Financing Plan will include a multi-family housing proforma for use in Low Income Housing Tax Credit application to Hawai'i housing Finance Development Corporation as well as identifying funding sources for the FEMA and emergency/transitional housing facilities. The Financing Plan will include a multi-family housing proforma for use in Low Income Housing Tax Credit application to Hawai'i Housing Finance Development Corporation as well as identifying funding sources for the FEMA and emergency / transitional housing facilities. The Financing Plan will be in conformance with professional standards and be available for submission as evidence of completion.

4. List the measure(s) of effectiveness that will be reported to the State agency through which grant funds are appropriated (the expending agency). The measure(s) will provide a standard and objective way for the State to assess the program's achievement or accomplishment. Please note that if the level of

appropriation differs from the amount included in this application that the measure(s) of effectiveness will need to be updated and transmitted to the expending agency.

Task 1. Sign-up sheets and meeting minutes will be submitted to the State. Meeting attendance is the measure of effectiveness. The goal of PAL will be a total of more than 100 people combined.

Tasks 2-4. The completion of plans will demonstrate effectiveness and be submitted to the State to demonstrate the scope of work has been satisfied.

IV. Financial

Budget

1. The applicant shall submit a budget utilizing the enclosed budget forms as applicable, to detail the cost of the request.
 - a. Budget request by source of funds ([Link](#))
 - b. Personnel salaries and wages ([Link](#))
 - c. Equipment and motor vehicles ([Link](#))
 - d. Capital project details ([Link](#))
 - e. Government contracts, grants, and grants in aid ([Link](#))
2. The applicant shall provide its anticipated quarterly funding requests for the fiscal year 2021.

Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total Grant
54,809	8,000			

3. The applicant shall provide a listing of all other sources of funding that they are seeking for fiscal year 2021.

Government Funding

- Federal Emergency Management Agency
- Hawai'i Housing Finance Development Corporation:
 - Low Income Housing Tax Credit Program
 - Hula-Mae Multi-Family Bond
 - Rental Housing Revolving Fund
 - Dwelling Unit Revolving Fund
 - National Housing Trust Fund
- County of Kaua'i

- HOME Investment Partnership Program
- Community Development Block Grant Program

Foundations

- Hawai'i Community Foundation
- The Harry and Jeanette Weinberg Foundation
- Bank of Hawai'i Charitable Foundation
- Alexander and Baldwin Foundation
- Hawai'i an Electric Charitable Foundation
- Matson Charitable Foundation

Fundraising

- Annual fundraising event
- Project Specific Social Media Capital Campaign

4. The applicant shall provide a listing of all state and federal tax credits it has been granted within the prior three years. Additionally, the applicant shall provide a listing of all state and federal tax credits they have applied for or anticipate applying for pertaining to any capital project, if applicable.

PAL has not applied for state or federal tax credits to date. PAL intends to apply for Low Income Housing Tax Credits for this Project.

5. The applicant shall provide a listing of all federal, state, and county government contracts, grants, and grants in aid it has been granted within the prior three years and will be receiving for fiscal year 2021 for program funding. **None/Not Applicable**
6. The applicant shall provide the balance of its unrestricted current assets as of December 31, 2019.

V. Experience and Capability

1. Necessary Skills and Experience

The applicant shall demonstrate that it has the necessary skills, abilities, knowledge of, and experience relating to the request. State your experience and appropriateness for providing the service proposed in this application. The applicant shall also provide a listing of verifiable experience of related projects or contracts for the most recent three years that are pertinent to the request.

Lawrence Graff, PAL's Executive Director, has 30 years of affordable housing development, housing operations and homeless services experience. Lawrence served as Assets and Operations Director of 749 units of housing funded through Bonds and Low-Income Housing Tax Credit in 52 locations for City Heights Community Development Corporation in San Diego, California. In addition, Lawrence served as a Management Analyst for the City of Vista Redevelopment agency assisting in the development of Affordable Units for the City of Vista, California. On Kaua'i, Lawrence served in several roles for Kaua'i Economic Opportunity involved with Homeless Services (Resume Attached).

Parker Croft, Project Director / Architect, earned a Master's in Architecture degree from Harvard University Graduate School of Design in 1978. The foundation for this study was a Bachelor of Arts cum laude from Williams College. His four decades of architectural practice were primarily as a principal responsible for project design and client coordination. The subject of the most recent work was the Merced County Homeless Navigation Center done with YHLA-Architects in 2019. Other projects include work in housing, transportation and educational facilities. In addition to the practice of architecture, Parker Croft was responsible for developing the Architecture major at the Middlebury College Department of Art and Architecture where he served on the faculty for 15 years (Resume Attached).

Greg Kamm, Project Manager / Land Planner, is a former Planner VI with the County of Kaua'i as well as former Vice-President of Grove Farm Properties, Inc. He has a Master of Arts in Geography and a certificate in Planning Studies from University of Hawai'i, Manoa. His client and project list include Poipu Kai Resort, Hyatt Regency Kaua'i and Golf Course and 248 Sand Island Access Road (Resume Attached).

Amber Vernola, Digital Marketing and Development Director, was born and raised on Kaua'i, and has always had an interest in the sustainable elements of business and how business impacts society and the environment. She is a Cum Laude Graduate from Southern Oregon University with a Bachelor of Science in Business Administration and returned home to Hawai'i to pursue her curiosities in marketing, project management, and administration. Amber's focus is to help businesses develop their social media presence through content that is authentic, informative and inspiring. Amber is excited to be working with a mission – driven company that is passionate about creating positive change within the local communities. Her marketing knowledge and skill set is key to sharing PAL's mission and vision to Kaua'i and the community at large.

Jim Edmonds, Broker/Volunteer Project Development Director, first came to Kaua'i from Oahu in 1985. In 1988, Jim got his Real Estate license and founded Emerald Isle Properties on Kilauea Lighthouse Road in 1990, where it resides today. Jim's experience includes completing more than 25 subdivisions, CPR's and projects, personally and for clients. Jim's belief in the need for truly affordable housing and services for residents of Kaua'i has led him to form Permanently Affordable Living Kaua'i with a dedicated team of staff and board members. He has a history of advocacy for innovative and sustainable

approaches to affordable housing on Kaua'i and as Board President has committed 100% of his time and energy to the success of its mission for years.

Greg Crowe, Volunteer Project Development Director, first moved to Kaua'i almost 30 years ago, and volunteers his time as an advocate of sustainable affordable housing and the preservation of the island's history and culture. He is an entrepreneur, consultant, and private investor with over 40 years of business experience in residential development and construction (from single lots to 100 lot subdivisions), property management, medical research, preventive health care and computer science. Greg brings incredible knowledge to Permanently Affordable Living Kaua'i on sustainable community development and deeply affordable housing. He is an advocate for innovative and sustainable high-quality development techniques that reduce construction costs an average of 30% while cutting construction time in half.

2. Facilities

The applicant shall provide a description of its facilities and demonstrate its adequacy in relation to the request. If facilities are not presently available, describe plans to secure facilities.

Site Control – The high cost of land on Kaua'i is an obstacle to affordable development. Therefore, one of the most challenging aspects of affordable housing development is securing a site. PAL has site control through a Memorandum of Understanding with Crossroad Christian Fellowship for the purpose of engaging in a preliminary analysis of a collaborative effort to develop the property to provide facilities and housing that will meet the needs of the community and Crossroads, including but not limited to housing for rehabilitation services and mixed-income housing.

VI. Personnel: Project Organization and Staffing

1. Proposed Staffing, Staff Qualifications, Supervision and Training

The applicant shall describe the proposed staffing pattern and proposed service capacity appropriate for the viability of the request. The applicant shall provide the qualifications and experience of personnel for the request and shall describe its ability to supervise, train and provide administrative direction relative to the request.

Lawrence Graff, PAL Executive Director shall be the administrator of "The Project" conducting overall administration, oversight, monitoring, compliance and reporting. Jim Edmonds, PAL President, Broker and Volunteer Project Development Director will provide in-kind administrator project oversight.

Upon notification of award, PAL will engage the services of Parker Croft, a licensed architect and Greg Kamm, professional Land Use Planner. Parker Croft will be the lead the outreach in Task 1 – Community Planning and co-lead with Greg Kamm for Task 2

– Site Plan, while Greg Kamm will lead for Task 3 – Development Plan. Lawrence Graff, PAL Executive Director, will lead for Task 4 – Finance Plan. Outside services will include the engagement of a Financial Advisor for Task 4 and Drafting and Printing services for Tasks 1-3 (Summary of qualifications above and resumes attached).

The Project Team will be assisted by Amber Vernola, PAL's Digital Marketing and Development Director and in-kind services for graphic arts and publications will be completed by Jim Edmonds, PAL President, Broker and Volunteer Project Development Director.

2. Organization Chart

The applicant shall illustrate the position of each staff and line of responsibility/supervision. If the request is part of a large, multi-purpose organization, include an organization chart that illustrates the placement of this request. **See Attached.**

3. Compensation

The applicant shall provide an annual salary range paid by the applicant to the three highest paid officers, directors, or employees of the organization by position title, not employee name.

Executive Director - \$50,000 - \$60,000*

Digital Marketing and Development Director - \$40,000 - \$50,000

* Note – PAL is currently operated with two paid employees and two volunteer employees (one full-time and one part-time) as Project Development Directors.

VII. Other

1. Litigation

The applicant shall disclose any pending litigation to which they are a party, including the disclosure of any outstanding judgement. If applicable, please explain. **None / Not Applicable.**

2. Licensure or Accreditation

The applicant shall specify any special qualifications, including but not limited to licensure or accreditation that the applicant possesses relevant to this request.

Parker Croft – Project Director/Architect – Hawai'i License AR10178

Jim Edmonds – Hawai'i Real Estate Broker - License RB15273

3. Private Educational Institutions

The applicant shall specify whether the grant will be used to support or benefit a sectarian or non-sectarian private educational institution. Please see [Article X, Section 1, of the State Constitution](#) for the relevance of this question. **Not Applicable.**

4. Future Sustainability Plan

The applicant shall provide a plan for sustaining after fiscal year 2020-21 the activity funded by the grant if the grant of this application is:

- (a) Received by the applicant for fiscal year 2020-21, but
- (b) Not received by the applicant thereafter.

The applicant intends to continue to seek grant funding sources and to conduct fundraising activities until the project is complete.

This proposal is for site planning, a development plan and a financial plan. Construction for housing will be funded through layered financial instruments including, but limited to, private, State and Federal resources (listed above). Upon certificate of occupancy, net operating income will sustain the operating needs of the permanently affordable housing.


The long-term sustainability/operations of the emergency / transitional housing facility will be funded through the State Department of Human Services Homeless Programs Office.

The FEMA facility will be funded through State and Federal funds eligible for capital and operating expenses related to disaster preparedness.

BUDGET REQUEST BY SOURCE OF FUNDS

Period: July 1, 2020 to June 30, 2021

Applicant: _____

BUDGET CATEGORIES	Total State Funds Requested (a)	Total Federal Funds Requested (b)	Total County Funds Requested (c)	Total Private/Other Funds Requested (d)
A. PERSONNEL COST				
1. Salaries	41,936			
2. Payroll Taxes & Assessments	3,933			
3. Fringe Benefits	4,320			
TOTAL PERSONNEL COST	50,189			
B. OTHER CURRENT EXPENSES				
1. Airfare, Inter-Island				
2. Insurance				
3. Lease/Rental of Equipment				
4. Lease/Rental of Space	1,000			
5. Staff Training				
6. Supplies	1,000			
7. Telecommunication				
8. Utilities				
7. Drafting and plott printing	5,000			
10 Financial Consulting	5,000			
11 Indirect expense (10%)	620			
12				
13				
14				
15				
16				
17				
18				
19				
20				
TOTAL OTHER CURRENT EXPENSES	12,620			
C. EQUIPMENT PURCHASES				
D. MOTOR VEHICLE PURCHASES				
E. CAPITAL				
TOTAL (A+B+C+D+E)	62,809			
SOURCES OF FUNDING		Budget Prepared By:		
(a) Total State Funds Requested	62,809	Lawrence Graff	(808) 738-6706	
(b) Total Federal Funds Requested	0	Name (Please type or print)	Phone	
(c) Total County Funds Requested	0		1/14/2020	
(d) Total Private/Other Funds Requested	0	Signature of Authorized Official	Date	
TOTAL BUDGET	62,809	Lawrence Graff, Executive Director	Name and Title (Please type or print)	

BUDGET JUSTIFICATION - EQUIPMENT AND MOTOR VEHICLES

Period: July 1, 2020 to June 30, 2021

Applicant: _____

DESCRIPTION EQUIPMENT	NO. OF ITEMS	COST PER ITEM	TOTAL COST	TOTAL BUDGETED
Not Applicable			\$ -	
			\$ -	
			\$ -	
			\$ -	
			\$ -	
TOTAL:				
JUSTIFICATION/COMMENTS:				

DESCRIPTION OF MOTOR VEHICLE	NO. OF VEHICLES	COST PER VEHICLE	TOTAL COST	TOTAL BUDGETED
Not Applicable			\$ -	
			\$ -	
			\$ -	
			\$ -	
			\$ -	
TOTAL:				
JUSTIFICATION/COMMENTS:				

BUDGET JUSTIFICATION - CAPITAL PROJECT DETAILS

Period: July 1, 2020 to June 30, 2021

Applicant: Neighborhood Housing Community Development Corporation dba PAL Kauai

FUNDING AMOUNT REQUESTED						
TOTAL PROJECT COST	ALL SOURCES OF FUNDS RECEIVED IN PRIOR YEARS		STATE FUNDS REQUESTED	OF FUNDS REQUESTED	FUNDING REQUIRED IN SUCCEEDING YEARS	
	FY: 2018-2019	FY: 2019-2020	FY:2020-2021	FY:2020-2021	FY:2021-2022	FY:2022-2023
PLANS	0	0	10000	0	100000	0
LAND ACQUISITION	0	0	0	0	0	0
DESIGN	0	0	0	0	50000	0
CONSTRUCTION	0	0	0	0	2000000	0
EQUIPMENT	0	0	0	0	0	0
TOTAL:	0	0	10,000	0	2,150,000	0
JUSTIFICATION/COMMENTS:						

GOVERNMENT CONTRACTS, GRANTS, AND / OR GRANTS IN AID

Applicant: Neighborhood Housing Community Development Corporation dba PAL Kauai

Contracts Total:

0

	CONTRACT DESCRIPTION	EFFECTIVE DATES	AGENCY	GOVERNMENT ENTITY (U.S. / State / Haw / Hon / Kau / Mau)	CONTRACT VALUE
1	none/not applicable				
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					
21					
22					
23					
24					
25					
26					
27					
28					
29					
30					

Expenses	2020
Payroll	\$ 110,664
Benefits	\$ 12,000
Membership Dues	\$ 600
Insurance	\$ 2,000
Office Rent	\$ 6,000
Printing	\$ 1,200
Office Expenses	\$ 1,000
Permits & Licenses	\$ 300
Postage & Delivery	\$ 150
Professional Fees	\$ -
Consultant Contracts	\$ 20,000
Special Event/fundraising Expenses	\$ 5,000
Web site	\$ 500
Travel & Mileage	\$ 1,000
Utilities	\$ -
Training	\$ 1,200
Indirect/Miscellaneous	\$ 500
Board Expense	\$ 1,000
Total Expenses	\$ 162,114

2:45 PM

01/10/20

Accrual Basis

Neighborhood Housing Community Development Corporation
Balance Sheet
As of December 31, 2019

	<u>Dec 31, 19</u>
ASSETS	
Current Assets	
Checking/Savings	
BOH x2939 OPERATING ACCOUNT	12,535.19
Total Checking/Savings	12,535.19
Other Current Assets	
SUSPENSE	28.00
Total Other Current Assets	28.00
Total Current Assets	12,563.19
Other Assets	
In-Kind Contributions	19,412.50
Total Other Assets	19,412.50
TOTAL ASSETS	<u><u>31,975.69</u></u>
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Other Current Liabilities	
Payroll Liabilities	1,259.23
short term loan	14,700.00
Total Other Current Liabilities	15,959.23
Total Current Liabilities	15,959.23
Total Liabilities	15,959.23
Equity	
Net Income	16,016.46
Total Equity	16,016.46
TOTAL LIABILITIES & EQUITY	<u><u>31,975.69</u></u>

10:29 AM

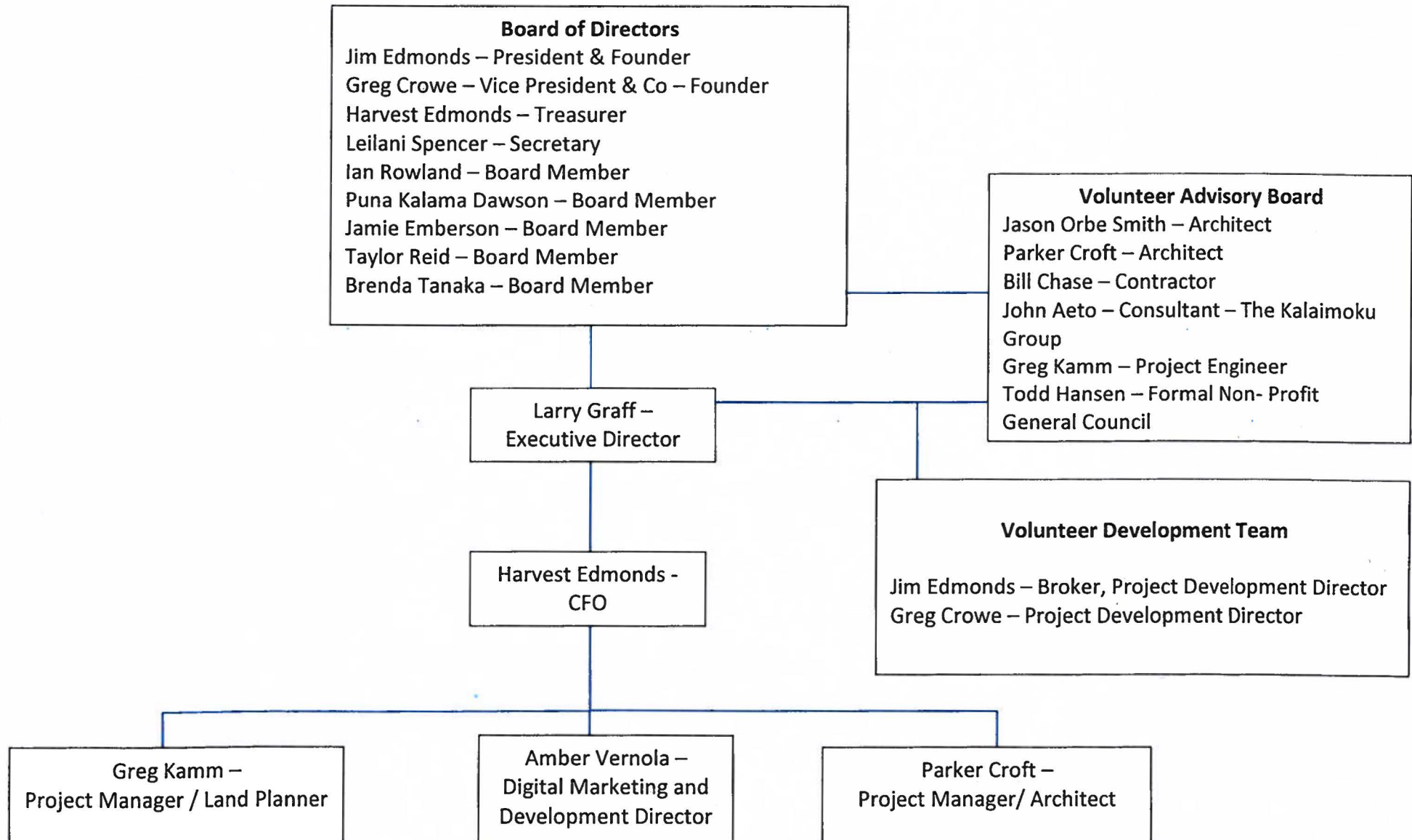
01/13/20

Accrual Basis

Neighborhood Housing Community Development Corporation
Profit & Loss
January through December 2019

	<u>Jan - Dec 19</u>
Ordinary Income/Expense	
Income	
Direct Public Support	
Corporate Contributions	5,000.00
Gifts in Kind - Goods	19,412.50
Individ, Business Contributions	<u>69,640.34</u>
Total Direct Public Support	94,052.84
Other Types of Income	
Miscellaneous Revenue	<u>1.09</u>
Total Other Types of Income	<u>1.09</u>
Total Income	94,053.93
Cost of Goods Sold	
Cost of Goods Sold	<u>1,578.00</u>
Total COGS	<u>1,578.00</u>
Gross Profit	92,475.93
Expense	
Business Expenses	
Business Registration Fees	<u>54.50</u>
Total Business Expenses	54.50
Contract Services	
Accounting Fees	471.18
Outside Contract Services	<u>9,400.00</u>
Total Contract Services	9,871.18
Operations	
Books, Subscriptions, Reference	366.39
Postage, Mailing Service	74.10
Printing and Copying	303.66
Supplies	1,209.40
Telephone, Telecommunications	<u>264.87</u>
Total Operations	2,218.42
Other Types of Expenses	
Other Costs	<u>470.00</u>
Total Other Types of Expenses	470.00
Payroll Expenses	62,805.24
Travel and Meetings	
Conference, Convention, Meeting	802.46
Travel	<u>237.67</u>
Total Travel and Meetings	<u>1,040.13</u>
Total Expense	<u>76,459.47</u>
Net Ordinary Income	<u>16,016.46</u>
Net Income	<u><u>16,016.46</u></u>

Neighborhood Housing Community Development Corporation – DBA PAL Kauai (Permanently Affordable Living Kauai)



LAWRENCE M. GRAFF

Lgraff@nhcdc-hi.org
P.O. Box 248, Kilauea, HI 96754
(808) 738-6706

An accomplished professional with over 20 years' experience in homeless and housing issues with experience in affordable housing development, asset management, human resources, grant administration, proposal writing, finance, homeless programs, public speaking, mediation, compliance and reporting.

SKILLS

-
- LIHTC Asset Management
 - Affordable Housing Financing
 - Project Management
 - Grant Writing/Compliance
 - Prevailing Wage Project Administration
 - Microsoft Office (Word, PowerPoint and Excel)
 - QuickBooks
 - Homeless Management Information Systems
 - Certified Mediator
 - Human Resource Information Systems (HRIS)
 - Health Benefit Administration
 - Workers Compensation Administration
 - Payroll and Time Management Systems
 - Budgeting
 - Program Management

EXPERIENCE

NEIGHBORHOOD HOUSING COMMUNITY DEVELOPMENT CORPORATION DBA PAL KAUAI – Kauai, Hi, CA
Executive Director 11/30/18 – Present

Neighborhood Housing Community Development Corporation's Mission is to provide truly and permanently affordable, sustainable Neighborhood Housing and Living for our local people and work force on Kaua'i - in partnership with the remarkable Kaua'i community, government agencies and other organizations.

- Submitted Articles of Incorporation and received approval on 11/14/ 18 for State Non-profit
- Organized and conducted initial board meeting electing officers and establishing Agency
- Drafted by-laws, personnel manual and conflict of interest policy for Board Approval
- Drafted and submitted federal application for new 501(c)(3) Affordable Housing and Service Non-profit Organization.
- Created website for Organization with President of Board of Directors

MENTAL HEALTH KOKUA – Kauai, Hi, CA

Homeless Outreach Worker, Resident Assistant 3/5/18-1/13/19

- Conducted outreach and engagement to seriously mentally ill homeless men and women throughout Kauai.
- Initiated Pizza in the Park Wednesday lunch gathering to conduct "soft touch" outreach resulting with clients accessing case management, housing and medical intervention.
- Referred non-eligible clients to other service providers.
- Provided clients with direct case management

KAUAI ECONOMIC OPPORTUNITY – Kauai, Hi, CA

Homeless & Housing Programs Director, Mediation Program Director, Mana'olana Day Activity Program Director 7/5/17 – 3/5/18

- Homeless and Housing Programs Director – Manage homeless outreach, 38 bed emergency shelter and transitional shelter programs. Completed grant reporting and variance analysis.
- Mediation Program Director – Managed judiciary contract. Successfully conducted court and community mediations.
- Mana'olana Day Activity Center – Implemented housing and employment case management strategies for homeless men and women on Kauai.

FEEDING AMERICA SAN DIEGO – San Diego, CA
Human Resources Manager 11/1/15-9/9/16

- Human Resources – Successfully recruited high level development and programs directors and managers. Recruited high performing team members.
- Policy implementation – Assisted in the revision of the employee handbook. Revised time management and time off policies. Reviewed and completed payroll in compliance with labor law.
- Compliance – Updated compliance notices. Ensured compliance with labor laws in payroll processing. Updated paid time off for part-time employees in response to changes in the law. Ensured compliance with new federal overtime rule.
- Training – Implemented training program
- Employee engagement - Researched, recommended and implemented employee engagement strategies including training, benefits, employee recognition and event planning.
- Time Management – Implemented new time management system which reduced overtime costs and increased efficiencies in payroll processing.

FRATERNITY HOUSE, INC.- Escondido, CA
Executive Director 4/1/14 to 5/15/15

Residential Care Facility for the Chronically-Ill serving homeless men and women living with HIV/AIDS.

- Finance – Reduced payroll costs and improved accounts receivable/ payable processing. Initiated accrual accounting versus cash basis. Initiated HOPWA direct deposit for efficiency and cash flow.
- Renewed 5-year Conditional Use Permit.
- Increased volunteer engagement of churches resulting in thousands of dollars of in-kind donations and facility improvements.
- Human Resources – Revised hiring, progressive discipline and termination procedures. Insured compliance with labor law at all locations. Conducted human resource investigations.
- Instituted Information Technology program including networking and computer stations for employees and residents.
- Grants – Completed successful applications including \$1 Million Housing Opportunities for Persons With AIDS (HOPWA).
- Reduced operating cost, increased efficiency and improved quality of care.
- Licensing – Improved relationship with Community Care Licensing regarding incident reports and meeting licensing requirements. Improved systems of care in response to deficiencies.
- Reporting - Completed delinquent grant progress from prior administration reports, streamlined HOPWA billing and prepared outcome reports on a quarterly basis.
- Community Outreach – Completed presentations to churches, charitable organizations and outside agencies on a monthly basis.

ABLE-DISABLED ADVOCACY- San Diego, CA
Program Development/ Human Resources Director 3/23/10 to 4/1/14

Agency serving Homeless Veterans, youth-at-risk, and information technology employment training and placement for persons living with and without disabilities.

- Human Resources - Hiring, orientations, progressive discipline, training, terminations, benefit administration and insurance. Maintained 100% paid health care for employees while cutting \$48,000 from budget over renewal pricing. Developed Injury Illness Prevention and Safety programs. Updated employee manual in compliance with labor law.
- Compliance – Revised procurement policies and trained staff in response to audit findings. Created best practice for collection of in-kind/leveraged resources and collected over \$3 Million in audited in-kind resources.
- Program Management – Acted as Program Manager for SANDAG Regional Plan county-wide outreach to persons living with disabilities. Completed outreach meetings and surveys to 600 persons living with disabilities.
- Research – Grant research including eligibility, funding probability and statistical demographic research and analysis.
- Collaborations – Established MOU's and collaborations with other agencies and organizations.
- Organizational Development – Revised Articles of Incorporation, By-laws, and conflict of interest policies.

CITY HEIGHTS COMMUNITY DEVELOPMENT CORPORATION - San Diego, CA

Property Assets and Operations Director 4/9/07 to 3/23/10

Agency providing 749 units of affordable housing at 52 locations throughout City Heights.

- Asset Management – Managed portfolio of 749 units of housing at 52 locations including two large LIHTC financed apartment communities. Tax-Credit, bond, and Housing Commission regulatory agreements compliance and reporting. Revised procurement policies. Revised rent collection noticing and evictions procedures. Initiated on-line system for rent collection and tenant communication regarding payments due, statements and notifications.
- Human Resources - Hiring, orientations, progressive discipline, training, and terminations. Developed hiring interview process to ensure hiring practices compliant with non-discrimination.
- Project Management – Completed \$3.2 Million in extensive renovations (including relocation) funded by the Housing Commission and Community Block Grant Capital Improvement grants for playground improvements.
- Development – Completed Tax-Credit Allocation Committee application for proposed development.
- Program Management – Served as Resident Advisory Board (RAB) and Resident Supportive Services liaison. Initiated meeting with RAB on a monthly basis.
- Reporting – Prepared and presented Board Reports regarding department activities. Initiated annual rent increases for 15 year period approved by board.

TOWNSPEOPLE, INC. - San Diego, CA

Agency providing supportive affordable housing for persons living with HIV/AIDS

Housing Director 10/13/06 to 4/6/07

- Asset Management – Housing Commission regulatory agreement compliance and reporting, procurement, rent collection, Section 8 billing, notices and evictions. Creating efficiencies in the management of records and facility operations.
- Grant Writing – Completed successful applications including case management and referral as well as information services.

NEIGHBORHOOD HOUSE ASSOCIATION - San Diego, CA

Grants Writer 7/14/06 to 10/13/06

Agency Providing HIV/AIDS Services, senior services, transportation and Head Start Programs.

- Grant Writing – Responsible for research, review and preparation of grant proposals, including budget preparation, program analysis, working with Program Managers, program design, and narrative composition. Completed successful grant/foundation applications totaling approximately \$100,000.

ALPHA PROJECT FOR THE HOMELESS - San Diego, CA

Housing Director 5/1/02 to 7/12/06

Agency providing affordable housing and homeless programs.

- Human Resources - Hiring, orientations, progressive discipline, training, and terminations.
- Program Management – Designed and implemented harm reduction supportive housing program for 212 mentally ill homeless substance abusers with highest housing stability rate in California (85%). Improved service delivery as administrator of the City of San Diego Emergency Winter Shelter and Neil Good Day Center. Revised Section 8 billing practices in cooperation with Housing Commission Staff.
- Affordable Housing Development – Completed HUD 236 program uncoupling and selected finance team for tax-credit recapitalization of Oxford Terrace. Achieved entitlement processing, funding development and sale for proposed affordable housing project in National City.

MENTAL HEALTH SYSTEMS, INC - San Diego, CA

Housing Coordinator 1/1/02 to 5/1/02

Agency Providing healthcare services for persons living with mental illness.

- Program Management – Developed and implemented housing strategies for Mental Health Systems' AB2034 North County expansion program. Negotiation of 90 units of master leased apartments.

CITY OF VISTA - Vista CA

Redevelopment Management Analyst 4/6/96 to 2/1/01

Government Agency

- Bond Financing – Completed \$7 Million in bond financing for acquisition of two manufactured housing communities by non-profit agency. Negotiated with financial contractors and established bond finance team.
- Community Development Block Grant Program - Reviewed eligibility of proposals, prepared agreements and scopes of work. Approved reimbursement requests in relation to eligibility of expenses and scopes of work. Completed monitoring of agencies for compliance with the Code of Federal Regulations. Provided technical support to contract agencies for compliance and eligibility.
- Homeless Programs – Provided guidance and support for contractor of City Emergency Winter Shelter Program .Mobile Home Review Board. Established agenda and completed public noticing and agenda reports for first Mobile Home Review Board. Established rent increases based on Cost of Living index in compliance with Mobile Home Park Accord. Mediated with Mobile Home Park owners in response to resident complaints for compliance with Accord Program and Title 25 Mobile Home Parks Act.
- Completed Redevelopment subordinate financing study for agency.
- Fair Housing - Established Fair Housing Program for City and processed over 100 complaints.

CITY OF ENCINITAS – Encinitas, CA

Management Assistant/Transients Issues Coordinator 9/1/91-4/1/96

Government Agency

- Community Development Block Grant Program - Reviewed eligibility of proposals, prepared agreements and scopes of work. Approved reimbursement requests in relation to eligibility of expenses and scopes of work. Completed monitoring of agencies for compliance with the Code of Federal Regulations. Provided technical support to contract agencies for compliance and eligibility.
- Fair Housing Program – Established Fair Housing Program and served as chairperson of Fair Housing Resource Board. Completed first Regional Analysis of Impediments to Fair Housing Choice (best practice and third in the Nation). Negotiated with 17 jurisdictions regarding cost sharing, RFP process, and contractor selection. Implemented and coordinated 17 separate contracts from each City Attorney offices with service provider.
- Transients Issues Program – Developed City Program to provide balanced approach to encampment mitigation. Reduced homeless population from 1400 in 1990 (Census) to approximately 250 (RTFH) in 1996.

ACCOMPLISHMENTS

- Vice Chair of Kauai Community Alliance – Continuum of Care Board
- Co-Chairperson of the San Diego City/County HIV/AIDS Housing Committee
- Vice President of the Board of Directors for Amikas (serving homeless veteran women and families)
- Board of Directors for the Blind Community Center
- Winner of Channel 10 News Leadership Award 2003
- Chairperson of the Fair Housing Resource Board, a regional coalition of fair housing agencies.
- 1999 Fair Housing Advocate “Open Door” Award.
- State of California Assembly Certificate of Recognition for fair housing.
- Founder and organizer of yearly sight impaired surfing event called the Blind Surf.
- Various awards for area and divisional speech contests through Toastmasters International.
- Treasurer of Encinitas Lions Club.
- Board of Directors for the CSA San Diego County.
- President of Board of Director of the Center for Social Advocacy.

EDUCATION

UNIVERSITY OF CALIFORNIA SAN DIEGO
PALOMAR COLLEGE
SAN DIEGO STATE UNIVERSITY

BA, Political Science, 1986
AA, Liberal Arts, 1980
Advanced Course Work, Political Science, 1991

(808) 346-7729
ambervernola@gmail.com

Amber Vernola

EDUCATION

Southern Oregon University, Ashland, OR — B.S. in Business Administration, minor in Communication, GPA: 3.85

EXPERIENCE

Permanently Affordable Living Kauai, Kilauea, HI — Marketing and Development

- Developed and managed Facebook, Instagram, and LinkedIn media platforms to increase following, brand awareness, visibility, engagement, and communications between organization and target audience.
- Re - designed and developed the organization's website, on Wix, to create a beautiful and professional online presence personalized to achieve website goals.
- Planned and executed events to raise money for the organization, share our mission and vision with the residents of Kauai, and to create involvement opportunities for the community.
- Assisted the President and Executive Director in providing tech support & completion of administrative tasks

US Healthcare Journals, Princeville, HI- Executive Sales Representative

- Assisted Vice President of Sponsorship by identifying & calling potential clients.
- Promoted product & services to potential clients by emailing media kits & continuously following up.
- Scheduled & led conference calls to close deals.
- Collected press releases & provided support to current clients of the publication.
- Streamlined sales flow by creating & updating Excel Sheets with correct information as well as updated the website's back-end for the 3 bi-monthly publications.
- Coordinated with Art Director, Managing Director, and IT team to complete tasks for overall organization.

HoneyColony, Los Angeles, CA- Ecommerce Operations Manager

- Supported the COO by managing business operations and developing efficient company processes alongside bringing a fresh and creative outlook when solving issues.
- Centralized customer service and assisted customer service team with Facebook messaging, emails, and calls.
- Coordinated invoice payments between vendors and CFO to ensure positive and productive vendor relations.
- Managed inventory of website products, customer orders, and autoships; informed warehouse individuals about order/inventory changes and purchase order deliveries.
- Updated product pages with correct information and worked with editorial team to build new product pages.
- Oversaw and organized design and marketing activities such as updating product labels and confirming inventory levels of specific products before marketing team launched campaigns and newsletter blasts.
- Daily workflow platforms included Google Office Suite, Slack, Asana, Veracore, HelpScout, Wordpress, and multiple merchant processors like Stripe, PayPal, Square, and Authorize.net.

CERTIFICATIONS

certificate in Mediation and Conflict Management

COMMUNITY INVOLVEMENT

Assistant Publications Coordinator for Ashland Independent Film Festival, 2015

Social Media Marketer and Networker for Sounderground, 2018

PARKER HENDRICK CROFT

PROFILE

Three areas of concentration describe the relevant work experience: 1.) Design of the built environment, 2.) Sustainable agriculture, and 3.) Social service. As an educator, a practitioner and an active member of the community these activities define my career in contributing to a just, habitable and viable life for our generation and those that will follow.

EXPERIENCE

ADJUNCT ASSISTANT PROFESSOR; MIDDLEBURY COLLEGE, MIDDLEBURY, VT
1992 - 2005

The Architecture Concentration in Middlebury College's Department of the History of Art and Architecture was initiated and developed under my leadership. The appeal of this program was further advanced through the creation of a joint major in Environmental Studies and Architecture. This program is now the most highly subscribed joint major in the College's curriculum and has achieved national recognition.

PRINCIPAL, PARKER H. CROFT - ARCHITECTURE; MIDDLEBURY, VT — 1989-2005

This office's work was informally integrated with the educational program at Middlebury College. Our approach included traditional architectural practice as well as hands-on experience with construction. The office was located within a sustainable community that was designed and developed as an important part of our vision.

PRINCIPAL, CROFT; KILAUEA, HAWAI'I 2006-PRESENT

Kaua'i became the focus of work through the design and construction of Cloudwater Farm. Michelle Rose partnered in transforming 20 acres of abandoned brush into a goat and tea farm that produced value-added agricultural products and food for local and national markets. The farm is based on the principals of integration into the existing landscape and the cultural foundation offered by the traditional Hawaiian extended ohana.

EDUCATION

WILLIAMS COLLEGE, B.A CUM LAUDE, 1972

Phi Beta Kappa

Honors in Department of Art

Major in Psychology

Major in South Asian Studies

HARVARD UNIVERSITY GRADUATE SCHOOL OF DESIGN, M.ARCH 1978

P.O. Box 939 2895-H Kamoookoa Road Kilauea Hawai'i 96754 808 828-0741 croft@middlebury.edu

Graduate studies M.I.T School of Planning and Architecture

SKILLS

There is no skill that can equal a person's ability to contribute to creating a community in which all members have a place that is whole and healthy. This has been the singular focus of my efforts.

2284 Wiliko Street
Lihue, Kauai, HI 96766

808.639.1144 cell
gkamm@lauhala.com

July 2019

Greg Kamm

Experience

Greg Kamm Planning & Management (Principal)
planning and management consulting 5/84—present

Executive Vice President—Kapalawai Resort, 2002—2005

Vice President—Grove Farm Properties Inc., 10/90—4/96

Vice President—Puhi Sewer & Water Co., Inc. 10/91—4/96

Vice President/Project Manager—Hyatt Regency Kauai Hotel & Golf Course, 5/87—12/90

Vice President, The Housing Group—Hawaii, Inc.
(a Pritzker Family corporation) Poipu Kai Project, 11/78—8/2000

Poipu Kai Resort—ADM International, Ltd., Developer
Project Manager, 7/82—5/87

Manager, Property Operations, 3/81—7/82

Manager, Poipu Kai Design Committee, 10/78—12/91

Manager of Planning and Design, 10/78—3/81

Planner VI—Department of Planning, County of Kauai, 6/74—10/78

Planner V, Special Plans—Intergovernmental Coordination Branch,
Department of Planning and Economic Development,
State of Hawaii, 1972—1974

Project Planner—Hawaii Statewide Open Space Study,
The OVERVIEW Corporation (Stewart Udall, President), 1971

Research Consultant—Hawaii Council of Churches
Task Force on Tourism, 1969—1970

Education

University of Hawaii, Manoa
Master of Arts in Geography, 1971
Certificate in Planning Studies, 1971

University of California, Berkeley
Bachelor of Arts in English, 1968
Studies in Environmental Design

Punahou School, Honolulu 1964

The Thacher School, Ojai, CA 1961 - 1963

Honors & Awards

U. S. Department of Housing and Urban Development Fellowship, 1970—1971
Honor Student, University of California Berkeley, 1968
Ford Foundation Summer Honors Program, 1966

Teaching Experience

Lecturer on Hotel Development
UH School of Travel Industry Management, 1989
University of Hawaii, Department of Geography
Teaching Assistant in Economic and Physical Geography, 1969—1970

Research

Subjective Measures of Neighborhood Quality
Pacific Urban Studies and Planning Program, 1970.
Written in association with A. Bruce Etherington.
Tourism: Economics and Environment
Department of Geography, University of Hawaii, 1970
Urban Aesthetics of San Francisco
University of California, Berkeley, 1968

Professional Affiliations

The Urban Land Institute, 1991—1996
The Nature Conservancy, 1990—2001
Hawaii Government Employees Association, 1971—1995
Contractors' Association of Kauai, 1991—1996
American Water Works Association, 1993—2001
Water Environment Federation, 1993—1996
Land Use Research Foundation, 1993—1996
Kauai Chamber of Commerce, 2000—2002
Lihue Business Association, 2016 – present
Thirsty Thursday Beer Book & Gun Club, 2018 - present

Activities

- Poipu Kai Homeowners Association
President/Director, 1980—1986
- Poipu Beach Resort Association
Charter Director and Officer, 1982—2019
President 1983, 1989-90 and 1995-96, 2016-2018
organization dissolved 2019
- Poipu Kai Water Reclamation Corporation
Vice President/Treasurer/Director, 1980—1987
- Kahala I Condominium Homeowners Association
Director and Officer, 1980—1986
- Kauai County Charter Review Commission
Vice Chairman, 1984
- Hale O Ka Aina, Inc., a public housing corporation
Director, 1978—1980
- Kauai County General Plan
Citizens Advisory Committee Member, 1982
- Koloa Community Association
Director or Officer, 1978—1982, 1991—2000
- Island School
Advisory Board Member, 1979—1981
Relocation Committee Member, 1990
- Rotary Club of Poipu Beach
Charter President/Director, 1982—1983
- Kokua Country Foods, Inc.
Chairman, Board of Directors and Principal Planner, 1970—1972
- Office of Disciplinary Counsel, Hawaii Supreme Court
Hearings Committee Member, 11/92—present
- Licensed Real Estate Salesman, 1983—present (inactive)
- Wilcox Hospital Properties
Director, 6/94—12/01 (corporation dissolved)
- County Solid Waste Task Force
Member, 1999 (task force dissolved)
- Poipu Kai Racquet Club AOA
President, 1998—2000
- Poipu Beach Foundation
President or Vice President, 1999—present

**Client and
Project List**

(partial – current
clients so marked)

248 Sand Island Access Road
Cades, Shutte, Fleming & Wright, Attorneys
Case Pettit & Lombardi, Attorneys
Coco Palms Resort
Falko Partners, LLC
First Assembly of God—Hanamaulu Church
First Hawaiian Bank Managed Assets Department
Mr. & Mrs. Gay of Wailua
Grove Farm Puakea Wastewater Treatment Plant
Historic Koloa Village, LLC
Hyatt Regency Kauai and Golf Course
D. Jorgensen, Lawai Beach Road, Kauai
Jurassic Kahili Ranch
Kahili Mountain Park
Kapalawai Resort
Kealia Kai; Developer & Buyers
Kekaha Sunset Subdivision
Kiahuna Makai Subdivision
Kiahuna Mauka Partners
Kiahuna Mauka Project 1
Kiahuna Mauka Project 2
Kiahuna Mauka Project 3
Kiahuna Mauka Project 4
Kiahuna Mauka Project 5
Kiahuna Plantation Resort
Kilauea Commercial Project
Kilauea Industrial Park
Marriott's Ko`olina Resort
Marriott's Newport Coast Villas (California)
Marriott's Waiohai Resort
Midler Family Trust, Kilauea and Wailua
Papa'a Bay Ranch
Poipu Beach Broiler
Poipu Kai Resort
Puakea Project and Golf Course
Pukumu Project
Puu Lolo Subdivision
Shell Vacations' Kauai Coast Resort
Sleeping Giant Acres

Starwood Vacation Ownership, Poipu Sheraton (CURRENT)

Starwood Vacation Ownership, Princeville

Waipouli Beach Resort

Geyser Holdings, LLC

Design Partners, Inc., architects (CURRENT)

INTERNAL REVENUE SERVICE
P. O. BOX 2508
CINCINNATI, OH 45201

DEPARTMENT OF THE TREASURY

Date: JUN 21 2019

NEIGHBORHOOD HOUSING COMMUNITY
DEVELOPMENT CORPORATION
C/O JAMES B EDMONDS
PO BOX 679
KILAUEA, HI 96754-0679

Employer Identification Number:
83-2662028
DLN:
17053353382018
Contact Person:
ZENIA LUK ID# 31522
Contact Telephone Number:
(877) 829-5500

Accounting Period Ending:
December 31
Public Charity Status:
170(b)(1)(A)(vi)
Form 990/990-EZ/990-N Required:
Yes
Effective Date of Exemption:
November 14, 2018
Contribution Deductibility:
Yes
Addendum Applies:
No

Dear Applicant:

We're pleased to tell you we determined you're exempt from federal income tax under Internal Revenue Code (IRC) Section 501(c)(3). Donors can deduct contributions they make to you under IRC Section 170. You're also qualified to receive tax deductible bequests, devises, transfers or gifts under Section 2055, 2106, or 2522. This letter could help resolve questions on your exempt status. Please keep it for your records.

Organizations exempt under IRC Section 501(c)(3) are further classified as either public charities or private foundations. We determined you're a public charity under the IRC Section listed at the top of this letter.

If we indicated at the top of this letter that you're required to file Form 990/990-EZ/990-N, our records show you're required to file an annual information return (Form 990 or Form 990-EZ) or electronic notice (Form 990-N, the e-Postcard). If you don't file a required return or notice for three consecutive years, your exempt status will be automatically revoked.

If we indicated at the top of this letter that an addendum applies, the enclosed addendum is an integral part of this letter.

For important information about your responsibilities as a tax-exempt organization, go to www.irs.gov/charities. Enter "4221-PC" in the search bar to view Publication 4221-PC, Compliance Guide for 501(c)(3) Public Charities, which describes your recordkeeping, reporting, and disclosure requirements.

Letter 947

NEIGHBORHOOD HOUSING COMMUNITY

Sincerely,

Stephen A. Martin

Director, Exempt Organizations
Rulings and Agreements

MEMORANDUM OF UNDERSTANDING
Between
**NEIGHBORHOOD HOUSING COMMUNITY DEVELOPMENT
CORPORATION, INC. dba PAL KAUA'I**
And
CROSSROADS CHRISTIAN FELLOWSHIP

WHEREAS, Neighborhood Housing Community Development Corporation, Inc., dba PAL Kaua'i (hereinafter referred to as "PAL") is a duly formed 501c3 non-profit corporation; and

WHEREAS, PAL's mission is to provide homes and sustainable living solutions, within reach, restoring hope for the people of Kaua'i; and

WHEREAS, an initiative of PAL is to support the development of resilient and sustainable permanent affordable living on properties owned or controlled by faith-based institutions; and

WHEREAS, PAL's faith-based initiative is referred to as "Yes In God's Back Yard" (hereinafter referred to as "YIGBY"); and

WHEREAS, Crossroads Christian Fellowship (hereinafter referred to as "Crossroads") is a faith-based organization committed to serving the community by loving God, loving others and making disciples; and

WHEREAS, Crossroads holds title to TMK 4-4-3-4-5 consisting of 54.52 acres as recorded by the County of Kauai (hereafter referred to as "The Property"); and

WHEREAS, Crossroads has expressed an interest in providing facilities and housing that will serve the community; and

WHEREAS, Nathan Pearl has been authorized by the Crossroads Board of Directors to enter into this memorandum of understanding.

NOW THEREFORE, PAL and Crossroads (hereinafter referred to as "The Parties") set forth terms and conditions as a Memorandum of Understanding.

PURPOSE:

This is an agreement between The Parties for the purpose of engaging in a preliminary analysis of a collaborative effort to develop The Property (hereinafter referred to as "The Project") to provide facilities and housing that will meet the needs of the community and Crossroads, including but not limited to a sanctuary space, housing for rehabilitation services and mixed-income housing.

IT IS UNDERSTOOD that this Agreement does not constitute a contractual relationship involving the exchange of goods or services for payment. Should The Parties to this Agreement determine the Project is feasible as a result of this preliminary investigation, a legally binding agreement shall be executed upon mutual agreement that will supersede this non-binding agreement.



GUIDING PRINCIPLES OF THE PROJECT:

The Parties are committed to ensuring that:

- Facilities constructed will provide needed services and housing opportunities for the community.
- The Project will be developed in such a way as to mitigate traffic impacts.
- The Project will be developed, to the greatest extent possible, in accordance with principles of sustainability and resilience, including but not limited to infrastructure, water, sewer, electric, building type (i.e. container housing, tiny housing, pods) and construction materials.
- The Parties will follow all relevant laws and make decisions regarding density and other issues with input from County and State officials and with input from the local community.
- The Parties will, in their sole joint discretion and agreement, make all decisions and determinations with consideration for: A) the long-term benefit and best interest of the community, B) the needs and interests of Crossroads, and C) consistent with PAL's principles of development and organizational priorities.

CROSSROADS RESPONSIBILITIES

- Crossroads shall provide documents and information regarding The Property, including but not limited to loans, leases, easements, proof of ownership, plans and studies.
- Crossroads leadership will cooperate with PAL to create a preliminary site plan and development concept that may include phased development and multiple uses.
- Crossroads will cooperate with PAL to determine funding sources, preliminary financing plans and proforma studies.
- Crossroads leadership, committees and Boards of Directors will privately and publicly support The Project with government and regulatory agencies and commissions, members of the public, public agencies and neighborhood associations.
- Crossroads leadership, committees and Boards of Directors will support "YIGBY" to the public, public officials and other faith-based institutions through public testimony, meeting attendance, letters of support and others means as necessary and mutually agreed to in cooperation with PAL.
- Crossroads will join PAL in meetings with state and local representatives, including but not limited to the Mayor of Kauai, County Council Members, State Legislators, County employees and County department heads to seek support of The Project and YIGBY.

PAL Responsibilities

- PAL will work with Crossroads to develop a site plan for multiple uses that may include phased development.
- PAL will work towards a resolution of a third part lease on The Property with input, consent and participation from Crossroads.
- PAL will be responsible for and represent The Project for initial government support, all entitlement approvals and development of the project with input, consent and



participation from Crossroads.

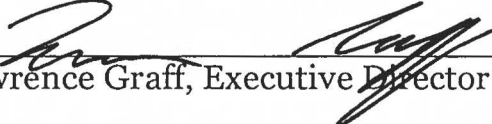
- PAL will be responsible to resolve infrastructure needs consistent with PAL's principles of developing projects with the greatest feasible emphasis on sustainable and resilient solutions.
- PAL will seek financing for The Project with input, consent and participation from Crossroads.

Alternative Dispute Resolution

In the interests of maintaining and restoring maximum harmony and progress at minimum costs for the mutual benefit of the Parties and Goals of the Project, in the event of any dispute between the Parties, the Parties agree hereby in advance to use the Aloha Spirit in all communications and negotiations and participate in good faith in alternative dispute resolution procedures, beginning with direct informal discussion between the Parties. Ho'oponopono or other local process may be utilized by mutual agreement of the Parties. If no resolution is obtained by direct informal discussion, the process shall move to formal mediation.

The undersigned hereby acknowledge that they understand and approve of his Agreement and are authorized to act on behalf of their respective organizations:

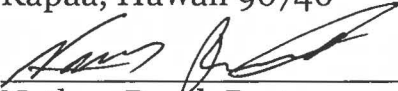
PAL Kauai
4270 Kilauea Rd
Kilauea, HI 92754



Lawrence Graff, Executive Director

12/3/19
Date

Crossroads Christian Fellowship
Kapaa Bypass Road
Kapaa, Hawaii 96746



Nathan Pearl, Pastor

12/3/19
Date