


Whatcom County
RFP #25-43
Funding for Workforce Housing Infrastructure and Facilities Projects
EXHIBIT A
CONTRACTOR INFORMATION AND ACKNOWLEDGEMENT

The Proposer acknowledges the requirements of this RFP and funding as described.

Proposing Contractor: Kulshan Community Land Trust

Submitted by	<u>Rose Lathrop</u> <small><i>Print name</i></small>	Title	<u>Executive Director</u>
Address	<u>1715 C St. #201 Bellingham, WA 98225</u>	Phone	<u>360-671-5600</u>
Signature	<u></u>	Date	<u>6/30/25</u>
Email	<u>Rose@kulshanclt.org</u>		



June 13, 2025

ADDENDUM 1

RFP #25-43

Funding for Workforce Housing Infrastructure or Facilities Projects

ATTENTION:

This Addendum 1 consists of 2 pages, including this page.

All documented holders are hereby notified that the RFP documents for the subject RFP have been amended as hereinafter set forth. The following changes, additions, and/or deletions are hereby made a part of the RFP documents.

- The following pages contain answers to questions received by 5:00 PM, Wednesday, June 11, 2025.
- The deadline for responses to this RFP is hereby extended one (1) week. The new deadline is 2:30 PM, Tuesday, July 1, 2025.

NOTE: Acknowledgment of the receipt of this addendum is required in order for the response to be considered complete. Failure to acknowledge receipt of this addendum may become cause for rejection of the proposal response.

Please sign below and submit this page of the addendum with your proposal response:

Signed

A handwritten signature in blue ink, appearing to read "Kulshan", is written over a horizontal line.

Contractor Name

Kulshan Community Land Trust

Whatcom County RFP #25-43
Funding for Workforce Housing Infrastructure and Facilities Projects
Addendum 1 – Responses to Questions Received by 5:00 PM, Wednesday, June 11, 2025

Questions:

As indicated in the RFP, the County encourages brief answers to the questions not already contained in the RFP. Answers to questions received are as follows:

1. Q: Program guidelines identify funding may be used for “housing infrastructure, facilities, or land”; is there any additional information on allowable costs? My interpretation is that any construction/acquisition costs are eligible.

A: All allowable costs are aligned to the guiding RCW 82.14.370 as referenced in the RFP.

2. Q: The guidelines provide a paragraph on prevailing wage rate requirements.

Applicants, including any subsequent subcontractors or subrecipients, must agree to pay prevailing wages for all capital projects. Specifically, RCW 39.12.040 requires that every general contractor and subcontractor on the project, file a Statement of Intent to Pay Prevailing Wages with the Washington State Department of Labor and Industries (L&I) immediately after the contract is awarded and before work begins. In addition, RCW 39.12.120 stipulates that all general contracts must file certified payroll reports at least once per month for all prevailing wage jobs. Lastly, RCW 39.12.040 also requires that every general contractor and subcontractor on the project file an Affidavit of Wages Paid after the work has been completed. Current prevailing wages can be found on the L&I website.

Are you able to confirm that if L&I provides a determination that prevailing wage rates do not apply, for instance when funds are provided as a loan to the project and therefor not regarded as cost to the state, the prevailing wages will not be required?

A: The County will follow state law regarding the payment of prevailing wage. Should L&I make a project specific determination as to prevailing wage, the County may or may not use that determination to fulfill the County’s obligation to follow state law.

3. Q: Question 5 of exhibit B reads “Qualifications and firm names for any proposed subcontracts” – is in reference to firms that would be directly subcontracted to the funds provided by the EDI program? Or is this referencing any firms subcontracted by the project team to do the work (e.g. Architects, etc.)?

A: Subcontractors are reference to firms the EDI recipients are contracting with to complete the contracted project.

4. Q: Question 10 of exhibit B reads “Pro forma demonstrating project financial feasibility [Include private partner contingency agreement.]” – can you clarify what exactly is intended by the phrase ‘private partner contingency agreement’?

A: If private partners are investing in your project an agreement to that effect should be included with the response.



June 13, 2025

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Signed

A handwritten signature in blue ink, appearing to read "Randy Rydel", is written over a horizontal line.

Contractor Name

A handwritten signature in blue ink, appearing to read "Kulshan Community Land Trust", is written over a horizontal line.

EXHIBIT B

SCOPE OF PROJECT

1. Project Abstract

Telegraph Townhomes Phase 1D is the final phase of a 24-home permanently affordable townhome development located in the King Mountain neighborhood of Bellingham, Washington. This phase will deliver eight energy-efficient, 3-bedroom homes designed by G+R Architecture, developed through a partnership between Habitat for Humanity of Whatcom County and Kulshan Community Land Trust (KCLT).

The project serves first-time homebuyers earning under 80% of the Area Median Income (AMI), using the Community Land Trust model to ensure long-term affordability for this and all future generations of homeowners. Of the 24 homes, 12 are already owner-occupied by income-qualified buyers, with an additional 4 homes under contract to close in July 2025. Phase 1D represents the final opportunity to complete this successful, community-driven project, providing more families with the stability of homeownership and contributing to the long-term affordability and resilience of the Bellingham housing market.

Kulshan Community Land Trust along with Habitat for Humanity are requesting \$400,000 in grant funds. The cost to build homes at Telegraph is higher than what homebuyers earning under 80% AMI can afford. Grant funds are needed to offset construction costs, directly lowering the price of the homes. This ensures that families with very low incomes can access safe, stable, and permanently affordable homeownership.

While our strong preference is for grant funding to fully protect affordability, a well-structured low-interest loan remains a viable alternative if necessary. See the Exhibit C for more details.

2. Project Address:

1050 Telegraph Rd. Bellingham, WA 98226 (Home addresses will be: 4035, 4037, 4039, 4041, 4043, 4045, 4047, 4049 Todd Lane)

3. Whatcom County Assessor's parcel number:

3803184604670000

4. Project Team Details:

Kulshan Community Land Trust Team

Name	Title and Affiliated Organization	Years' Experience in Affordable Housing
Rose Lathrop	Executive Director	17
David Ellsworth-Keller	Homeownership Director	15+
Nina Rommelmann	Homeownership Coordinator	7
Sara Young	KCLT Board President	5

Rose Lathrop, Executive Director of Kulshan CLT, has 7 years of experience as a Project Manager for local builders and developers, over a decade of experience in local land use policy, and is a City of Bellingham Planning Commissioner. She has a BA in Environmental Policy and Urban Planning, is a Certified Sustainable Building Advisor, and is a LEED AP.

David Ellsworth-Keller has worked in community and housing development for over 12 years. As the Homeownership Program Director at Kulshan CLT, he has been working directly with homebuyers and overseeing the financial and programmatic aspects of scattered-site acquisition and new construction projects.

Nina Rommelmann joined the Kulshan CLT team in April of 2025 to support the homeownership program. She has a law degree from the University of Texas and provided legal support to real estate transactions at a Texas law firm. She worked as the Director of Programs for the Houston Community Land Trust from 2018-2021 and has worked as a CLT consultant.

Sara Young, Board President, has 15 years' experience in Corporate and Commercial Banking where she has been responsible for the underwriting and management of credit relationships for companies from various industries.

Habitat for Humanity Team

Name	Title and Affiliated Organization	Years' Experience in Affordable Housing
John Moon	Executive Director	24
Chris VanStaaldin	Construction Director	7

Mike Roberts	Construction Committee Chair	27
Gina Stark	Board President	15+

***See Attachment A for Resumes**

5. Project experience and examples:

a. Experience in developing workforce housing:

Kulshan CLT has over 15 years of experience developing workforce housing that serves low- and moderate-income households in Whatcom County. Our first new construction project, Matthei Place (2007), delivered 14 cottage-style homes in Bellingham's Fairhaven neighborhood. In 2015, we added 7 single-family homes on Indiana and Lafayette Streets, including 2 in partnership with Habitat for Humanity and 2 with accessory dwelling units (ADUs) providing affordable rentals to low-income tenants.

Building on this foundation, KCLT has continued to grow its development capacity. In partnership with Habitat for Humanity, we completed 2 single-family homes in Maple Falls (2018) and Sudden Valley (2022) and recently delivered 12 townhomes in Bellingham. Currently, 4 additional homes at Telegraph Townhomes are nearing completion, with sales to income-qualified buyers scheduled for July 2025.

KCLT's current pipeline includes three active developments—Telegraph Townhomes (24 homes), Birchwood LaFreniere Court (18 homes), and Thornton Village (44 homes)—demonstrating our commitment and capacity to deliver permanently affordable workforce housing at a larger scale. Our projects prioritize homeownership opportunities for households earning under 80% AMI, with many serving buyers well below that threshold.

b. Experience/expertise in managing affordable housing projects:

Since 2002, Kulshan Community Land Trust (KCLT) has created and stewarded 142 permanently affordable homes, partnering with 235 low- and moderate-income households (under 80% AMI), including 88 successful resales that preserved affordability over generations. While earlier homes were often acquired on the open market—a strategy no longer viable due to escalating prices—KCLT has adapted to directly manage development projects that meet today's affordability challenges.

KCLT has successfully delivered a range of housing types, including condominiums, single-family homes, and modular homes, often in partnership with local government and nonprofit allies. Recent projects include the rehabilitation of three homes purchased from

the Bellingham Housing Authority in 2020, and the development of a modular home on city-donated land in 2021.

As both a developer and a steward, KCLT manages complex financing structures that blend public and private sources, including local funding, state Housing Trust Fund, CDBG, HOME, and private philanthropy. We provide comprehensive homebuyer services, including HUD-certified financial counseling, income qualification, and assistance with mortgage financing and down payment support.

KCLT has now expanded our role to lead new construction projects, including Telegraph Townhomes, Birchwood LaFreniere Court, and Thornton Village. This demonstrates our capacity to manage site acquisition, infrastructure development, permitting, contractor oversight, and long-term stewardship. Our growing development expertise ensures that permanently affordable homeownership remains viable in a region facing severe housing cost pressures.

6. Qualifications and firm names for any proposed subcontracts:

Habitat for Humanity of Whatcom County is a licensed general contractor with over 35 years of experience building affordable homes for households earning between 30% and 80% of Area Median Income (AMI). Since 1988, Habitat has completed 56 homes and performed critical repairs for 38 additional households across Whatcom County.

Habitat is the builder for the Telegraph Townhomes project, with 16 of the 24 homes completed to date, along with numerous other scattered-site homes countywide. Their volunteer-driven construction model reduces costs while fostering deep community engagement and homebuyer participation.

In the past four years, Habitat's construction capacity has grown significantly—from a staff of one to eight full-time construction professionals. The organization currently manages an active pipeline of 43 homes throughout Whatcom County, including opportunities for households earning up to 120% AMI. Habitat's Construction Committee remains committed to delivering durable, climate-resilient, and energy-efficient homes that serve the community now and for generations to come.

Architect, **Gary Gideon**, has practiced Architecture since 1970, 24 years as a Principal Architect, 8 years as a Project Architect/Manager, and 10 years as a Designer/Planner/Drafter. His formal education was at San Joaquin Delta College in

California, Southwestern College in Texas, and Migros Schule, in St. Gallen, Switzerland with continuing education credits in: Design/Build and the Law and Construction Cost Estimating. Gary has lived, practiced, and studied architecture in Washington, California, South Dakota, and Switzerland.

Ali Taysi provides land use permitting and project management services in the Pacific Northwest and founded AVT Consulting in 2004. He brings nearly 17 years of local project management and hands-on permitting experience.

7. Approach Description:

The Telegraph Townhomes Project LLC was created as an equal partnership between Kulshan CLT and Habitat for Humanity for the purpose of developing homes on land owned by Kulshan CLT on Telegraph Road. As a Community Land Trust, Kulshan CLT will hold the land in perpetuity and continue to steward the homes to ensure permanent affordability through resales to income-eligible buyers. Kulshan CLT also contributes to the project by applying for and managing grants, loans, and subsidy funding for the project. Habitat for Humanity is the builder of the homes, using its proven model to keep construction costs low.

Telegraph Townhomes Community Association was created for this project. At this time, a representative from both Kulshan CLT and Habitat for Humanity sits on the board. Kulshan CLT provides bookkeeping while Habitat for Humanity provides common area maintenance during the construction period.

8. Estimated timeline with key milestones and tasks:

Summary Milestones:

- Construction Start: Early October
- Framing Complete: February
- Interior Finishes Complete: July
- Certificate of Occupancy: Early September
- Homebuyer Closings: September

See Attachment B for timeline details.

9. Status and timeline for all housing development permits and reviews:

All land use approvals for the site were secured with the City of Bellingham during earlier phases, ensuring the project is fully entitled. Environmental and geotechnical studies were completed for the entire site prior to Phase 1A construction. Building permit applications are currently under review, with a resubmittal scheduled for mid-July. We anticipate permits will be ready to issue by September 1, keeping the project on track for a timely construction start.

10. Detailed budget breakdown:

See Attachment C for the Construction budget

11. Pro forma demonstrating project financial feasibility

See Attachment D for a summary Pro forma, Financing Sources, and Housing Affordability and Minimum Incomes.

EXHIBIT C

SUPPLEMENTAL QUESTIONS

1. **What is the project's projected amount of NEWLY generated revenue for Whatcom County? For example, does the project generate sales tax, property tax, personal property tax, etc.?**

The Telegraph Townhomes Phase 1D project will generate new revenue for Whatcom County. Construction of the eight homes is expected to produce approximately **\$151,435 in sales tax revenue**. Once completed, the homes will collectively generate around **\$1,310 per month in property taxes**, totaling approximately **\$15,720 annually** in new ongoing property tax revenue. This is in addition to the broader economic benefits from increased local spending by new homeowners and the long-term activation of previously vacant land.

2. **What will the effect of this project be on the natural environment? does the project address any issues related to public health, pollution, or quality of life?**

The Telegraph Townhomes project has been designed with careful consideration for the natural environment, public health, and quality of life. The site was originally an undeveloped grassy field, bounded by existing residential, commercial, and undeveloped properties. As part of the development, significant environmental stewardship efforts have been undertaken, including wetland mitigation along the northern edge of the property where the North Fork of Baker Creek runs. A former weir and pond were removed to restore natural drainage patterns, and a new stormwater detention pond was constructed. This pond not only manages stormwater for the Telegraph project but also provides shared benefit to adjacent developments, helping improve water quality and reduce localized flooding risks.

In addition, the project directly contributes to public health and quality of life by providing safe, stable, and energy-efficient homes for first-time homebuyers. High-efficiency building standards reduce household energy consumption, lower utility costs, and contribute to improved indoor air quality. Affordable, stable homeownership is also strongly correlated with positive health outcomes, educational attainment, and long-term financial stability.

3. **Does this project address any existing issues related to public safety and/or does it increase public safety in the future or address a potential future public safety issue?**

Yes, this project directly addresses existing public safety concerns and contributes to long-term community stability and safety. Prior to development, the vacant land was an ongoing public safety concern due to the presence of unmanaged homeless encampments in the area, which created issues related to health, fire risk, and neighborhood safety.

In the long term, the project also supports broader public safety by helping to alleviate the local housing crisis. Creating more affordable homeownership opportunities frees up rental units for

others in the community, reducing housing pressure that can contribute to homelessness and housing instability—both of which are closely linked to public safety challenges.

Furthermore, the project fosters neighborhood stability by offering families the opportunity to build wealth, invest in their community, and remain rooted in Bellingham. Stable homeownership is associated with stronger community connections, lower crime rates, and improved overall neighborhood safety.

4. Describe specific quantifiable measures of the outcomes, other than purely jobs or housing units, that will demonstrate project success. Describe how you will measure this and explain what you expect to show as progress toward the outcome.

This project is designed not only to create permanently affordable homeownership opportunities but also to address documented disparities in housing access in Bellingham. Success will be measured through several quantifiable equity, stability, and community well-being outcomes, including:

1. Increased Homeownership Access for Underrepresented Populations

- **Target Outcome:** A measurable increase in homeownership opportunities for Black, Native American, Hispanic households, and single female-headed households with children—groups identified in the City of Bellingham’s 2023–2027 Assessment of Fair Housing as having disproportionate housing needs and lower homeownership rates.
- **Measurement:** Demographic data is collected at buyer intake, including race, ethnicity, gender, and household composition. We will track the percentage of homebuyers from these underrepresented groups relative to the city’s current homeownership demographics.
- **Expected Progress:** Our goal is for the buyer composition of Telegraph Phase 1D to exceed the citywide rates of homeownership among BIPOC and single-female-headed households, directly contributing to closing the identified disparity gap.

2. Improved Housing Stability and Household Well-being

- **Target Outcome:** Homeowners experience long-term stability, contributing to improved financial security, health, and educational outcomes for their households.
- **Measurement:**
 - Homeowner tenure tracking over time to monitor how long households remain in their homes.

- Annual or bi-annual homeowner surveys will collect self-reported data on indicators such as health improvements, reduced stress, educational progress for children, and financial resilience.
- Expected Progress: High homeowner retention rates and positive self-reported impacts on health, well-being, and financial stability compared to pre-homeownership status.

5. If the project involves broadband infrastructure, describe how it will expand access to affordable and reliable internet for Whatcom County businesses.

Internet service will be wired to the property for homeowners. While this may not directly impact businesses, for those working remotely, connectivity will be especially important.

6. IF A LOAN IS REQUESTED:

Kulshan CLT is requesting grant funding to support the initial and permanent affordability of these homes. Permanent subsidy in the form of a grant will make these homes affordable to more households under 80% AMI. Because our resale equity formula is based on a percentage of the effective purchase price the buyer paid, homes with lower initial prices stay more affordable over time. However, if loan funding is the only possibility, a low-interest rate loan would reduce the amount we would need to draw down on our construction loan and could be repaid with funds from selling the townhomes. Cost overruns could impact our ability to repay a loan, but we would forego developer fees to repay all loans if necessary.

a. Proposed Loan Repayment Source(s)

Loan repayment would primarily come from the proceeds of home sales to income-qualified buyers. Each home is sold to first-time homebuyers earning under 80% of Area Median Income (AMI), using the Community Land Trust (CLT) model to preserve affordability. If a loan is necessary, the repayment would be built into the buyers' purchase prices—spread proportionally across the eight homes in Phase 1D.

However, because proceeds from sales are already tightly matched to construction costs, taking on a loan would require increasing sales prices beyond what was originally planned. This would reduce the project's affordability and limit access for lower-income buyers. A loan with **longer terms and a low interest rate** would help mitigate this by spreading costs over time, making it more manageable within the financial structure of the homes and the homebuyers' purchasing power.

b. Alignment of Loan Terms with Affordability Period and Financial Structure

The loan terms must align with both the **permanent affordability requirement of the CLT model** and the constrained revenue from selling to buyers under 80% AMI. Traditional short-term construction loans are repaid at the time of sale, but if additional financing is required, repayment over a longer term is necessary to avoid burdening the upfront cost to buyers.

A low-interest, long-term loan (ideally 20–30 years) would allow the financing burden to be spread out, helping preserve affordability for the buyers while ensuring loan repayment is feasible. This structure would align with the affordability period—which is perpetual under the CLT model—and support the project’s mission without undermining its financial sustainability.

c. Risks and Mitigation Strategies

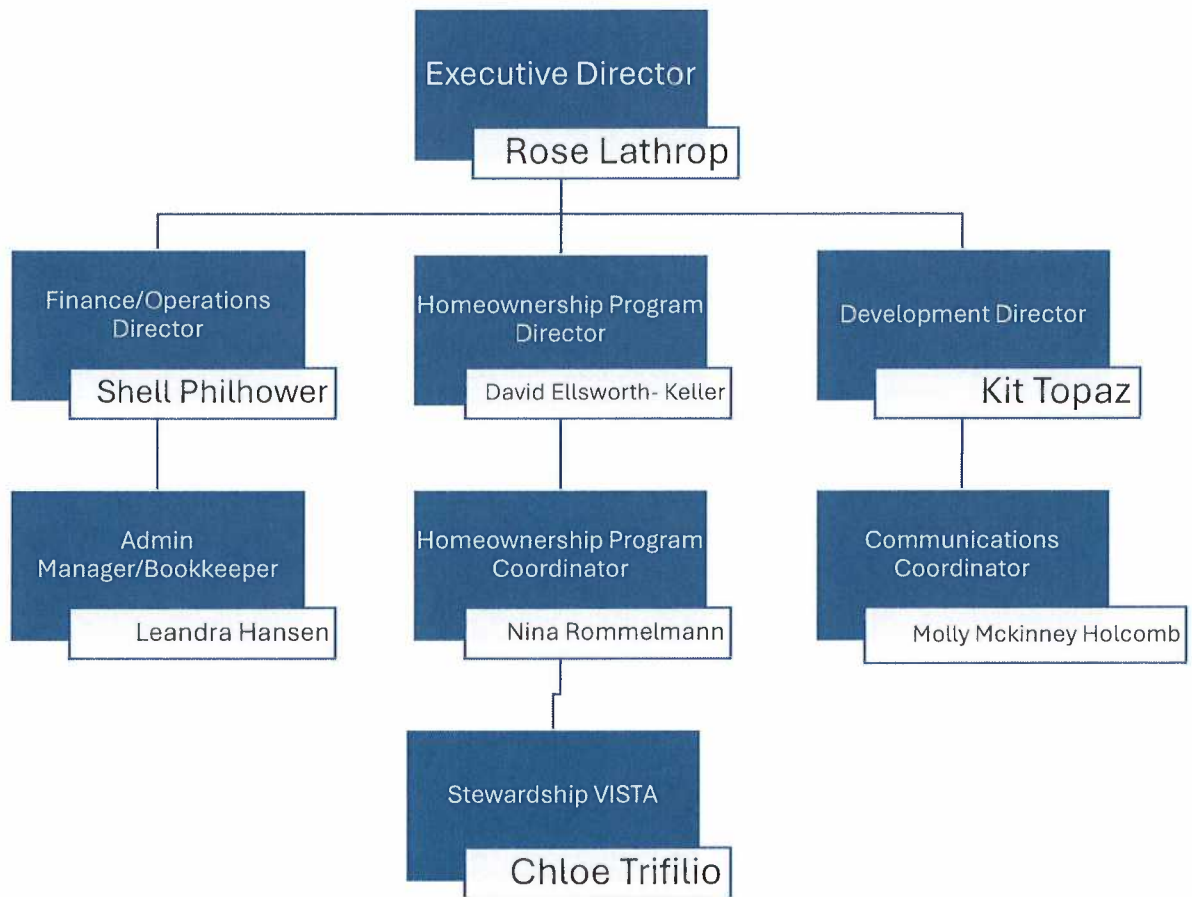
The primary risk is that increasing home prices to absorb loan repayment could reduce the pool of eligible buyers and compromise the project’s affordability goals. Additional risks include construction cost overruns, delays in permitting, or slower-than-expected home sales.

Mitigation strategies include:

- **Careful Loan Structuring:** Requesting a **low-interest, long-term loan** reduces the impact on buyers and keeps homes accessible to a wider range of incomes.
- **Cost Control:** Habitat for Humanity’s volunteer-driven construction model helps control labor costs, and the project includes contingencies for material cost fluctuations.
- **Buyer Readiness:** Kulshan CLT maintains a strong pipeline of qualified buyers through ongoing outreach, education, and HUD-certified counseling, reducing sales risk.



2025 Organization Chart



ROSE LATHROP

Bellingham, WA

360.303.3382 | rose@kulshandlt.org

A dynamic and results-oriented nonprofit leader with a passion for green building, smart growth, community building and empowerment. Known for my vivacious energy and unwavering dedication, I thrive on creating positive change and fostering meaningful connections within diverse communities. Committed to driving strategic initiatives that promote equity, inclusivity, and social impact.

EXPERIENCE

EXECUTIVE DIRECTOR

Kulshan Community Land Trust | Bellingham, WA

2024 – PRESENT

INTERIM EXECUTIVE DIRECTOR/ PROGRAM AND FINANCE DIRECTOR

Sustainable Connections | Bellingham, WA

2012 – 2024

Key Achievements

- Served as a highly valued Interim Executive Director for a 501(c)(3) organization, overseeing a dedicated staff of 36 members and managing a substantial budget of \$3.1 million, effectively maintaining organizational stability and guiding strategic initiatives during the transition period.
 - Facilitated a comprehensive strategic planning process involving staff, board members, and community stakeholders, resulting in the alignment of organizational goals, enhanced collaboration, and increased community engagement.
 - Promoted to Finance Director, where I modernized financial policies and procedures, spearheaded budgeting efforts, developed a comprehensive dashboard for board oversight, and successfully completed the organization's 990 filings.
 - Proficient in grant writing and adept at cultivating relationships with foundations, driving successful individual donor campaigns, and achieving a 20% increase in the organization's budget within a single year.
 - Founded the Whatcom Housing Alliance, a collective impact group of 44 organizations with the mission to create opportunities for more diverse housing choices in all neighborhoods that will contribute toward equitable, prosperous, healthy, and vibrant communities for everyone.
-

EXECUTIVE DIRECTOR

NW American Institute of Architects | Bellingham, WA
2014 – 2016

Worked with the board to support advocacy and policy development to advance the profession. Lead strategic planning and developed communication strategies.
Lead the merger with Seattle AIA and collaborated with regional and national chapters. Managed membership, budget and work plans.

PROJECT MANAGER

Aiki Homes | Bellingham, WA
2005 – 2012

Project manager for the planning and design of low impact, green building developments. Prepared feasibility analyses and application for co-housing developments, and single-family residences.
Organized design charrettes, neighborhood meetings, and public hearings to obtain project approvals.

EDUCATION

BACHELOR OF ARTS ENVIRONMENTAL POLICY AND URBAN PLANNING

Western Washington University
JUNE 2003

- Certified Sustainable Building Advisor
- Leadership in Energy and Environmental Design Accredited Professional

SKILLS

- Microsoft Office and Google Suite
- Financial planning and management
- Quickbooks, Asana, Salesforce
- Management and Human Resources
- Exceptional communication
- Fundraising and development

COMMUNITY INVOLVEMENT

AWARDS AND ACHIEVEMENTS

Living Future Conference Presenter 2019
Home Efficiency Forum Conference Presenter 2018
4 Under 40 Honoree, NW Energy Efficiency Coalition 2016

-
- Downtown Bellingham Partnership Board of Directors, Vice President, 2022-present
 - Shift Zero Steering Committee- Founder and again 2023-present
 - City of Bellingham Planning Commission 2021- present
 - Master Builder's Built Green Executive Committee 2019- 2022
 - NW Ecobuilding Guild Board Member 2015-2017
 - Cascadia Green Building Council NW WA Collaborative Chair 2012-2016
 - Sustainable Connection Board Member August 2010-2012
 - Built Green of Whatcom County Board President 2007-2010

David Ellsworth-Keller

PROFESSIONAL EXPERIENCE

KULSHAN COMMUNITY LAND TRUST, Bellingham, WA

August 2020 - Present: *HomeOwnership Program Director*

ATHENS LAND TRUST, Athens, GA

August 2019 - Present: *Affordable Housing Program Operations Specialist*

- Became a HUD Certified Housing Counselor, with knowledge of fair housing law, proficiency in the provision of financial management guidance, calculating housing affordability, navigating pre- and post-purchase homeownership processes, especially financing, legalities, and delinquency and foreclosure mitigation.
- Co-developed a nascent inclusionary rental housing program based upon incentives for developers and services provided by Athens Land Trust (ALT).
- Provided stewardship guidance for ALT homeowners.
- Worked to support ALT homeowners through COVID-19 related hardships.
- Reviewed and revised Affordable Housing Program procedures and processes.

CHAMPLAIN HOUSING TRUST, Burlington, VT

May 2015 - July 2019: *HomeOwnership Sales Coordinator*

- Responsible for coordinating all aspects of Shared Equity Program transactions including resales, buyer- driven purchases and new construction properties (40-55 transactions annually, located throughout Northwestern Vermont).
- Draft and execute purchase and sale contracts and other real estate documents. \
- Provide technical assistance regarding the Shared Equity Program to all involved constituents (homebuyers, sellers, homeowners, developers, realtors, community partners, and the general public).
- Develop rehab plans for properties, alongside construction project manager.

CHAMPLAIN HOUSING TRUST, Burlington, VT

September 2010 – May 2015: *Leasing and Property Manager*

- Created and maintained operating budgets for five Housing Limited Partnerships with 29 buildings and 62 homes.
- Maintained vacancy information for 1,391 CHT apartments.
- Developed and placed advertising for available homes, including maintaining CHT's website listings for available homes.
- Maintained Site Compliance Specialist status to ensure compliance with all income and occupancy restrictions (LIHTC, HOME, and HUD); performed program certification and reporting.
- Collected and compiled data, prepared reports as needed for evaluation and resource development.
- Demonstrated knowledge of fair housing regulations (both Federal and State).

EDUCATION

MARLBORO COLLEGE, Marlboro, VT **08/2018** Master of Science in Management: Mission-Driven Organizations

NORTHERN ARIZONA UNIVERSITY, Flagstaff, AZ **12/2004** Bachelor of Science in History, Minors in Religious Studies and Asian Studies with an emphasis in Women's and Gender Studies (*magna cum laude*)

SKILLS/TRAININGS

Proficiency in Google (G Suite), Microsoft Office, and Salesforce (HomeKeeper) platforms
Fair Housing training, Diversity and Cultural Competency training, HUD certification in housing counseling

Nina C. Rommelmann

Bellingham, WA 98226 | 713-927-9729 | ninacrommelmann@gmail.com

PROFESSIONAL EXPERIENCE

Homeownership Program Coordinator, Kulshan Community Land Trust | 2025-present
Bellingham, WA (in-person)

New Programs Manager, Arnold Ventures LLC | 2021-2023

Houston, TX (in-person)

Arnold Ventures is a national philanthropy. As manager of the New Programs team, I:

- Managed \$90+ million in active philanthropic investments across three portfolios
- Oversaw project timelines, workflows, and deliverables during proposal development
- Organized and supported calls and meetings with grantees, partners, subject matter experts
- Followed up on action items after all calls and meetings, ensuring projects moved forward
- Managed Salesforce database of existing and potential grants and investments
- Drafted grant/investment proposals and co-presented proposals to the Board of Directors
- Supported development of investment strategies and co-drafted strategy memoranda
- Working with the Director on a two-person team, successfully deployed over \$50 million in new program-related investments in support of affordable housing production

Director of Programs, Houston Community Land Trust | 2018-2021

Houston, TX (hybrid)

Houston Community Land Trust is the Houston region's first community land trust. As a co-founder and director, I:

- Designed, developed and oversaw the organization's homebuyer assistance programs
- Successfully assisted 50 first-time low-income homebuyers, over 90% of whom were people of color, in the organization's first two years
- Drafted the program's policies and procedures and designed team workflows
- Customized Salesforce apps for workflow and client management
- Wrote program collateral; designed and drafted website content
- Negotiated transactional documents and conducted real estate purchases
- Managed a team of four homebuyer-facing employees
- Established strong external partnerships to secure services for homebuyers, build strong community and government relationships, and establish organizational credibility
- Gave presentations to diverse audiences on the community land trust model

Program Development Consultant, Houston Habitat for Humanity | 2023-2024

Houston, TX (remote)

As an independent consultant, I:

- Drafted an MOU outlining a new partnership between Habitat and a partner organization
- Helped Habitat's homebuyer services team shape a pathway for scaling up annual home sales, integrate new tools and templates into their workflow, and improve legal compliance in the home sales process

1

Program Development Consultant, *Homestead Community Land Trust* | 2020-2021

Seattle, WA (remote)

As an independent consultant, I:

- Facilitated a re-design of the homebuyer support team's processes, streamlining workflow to help the team meet upcoming home sales goals with a focus on increasing racial equity and inclusion in the organization's service model
- Delivered comprehensive updates to the organization's policy and procedure manuals and other program collateral
- Customized Salesforce workflows, reports and dashboards to increase efficiency and collaboration and reduce errors in program administration

Associate Attorney, Real Estate, *Baker Botts LLP* | 2017-2018

Houston, TX (in-person)

Baker Botts is a Texas-based law firm. As an associate, I provided legal support to real estate purchase, sale and financing transactions.

EDUCATION AND ADMISSIONS

Admitted to the State Bar of Texas | 2017

Juris Doctor | 2017

University of Texas School of Law, Austin, TX

Chancellor-at-Large of the Class of 2017 (awarded to the top 16 GPAs in each class in year two)

Bachelor of Arts in Interdisciplinary Studies | 2011

New York University, New York, NY

OTHER EXPERIENCE & ACTIVITIES

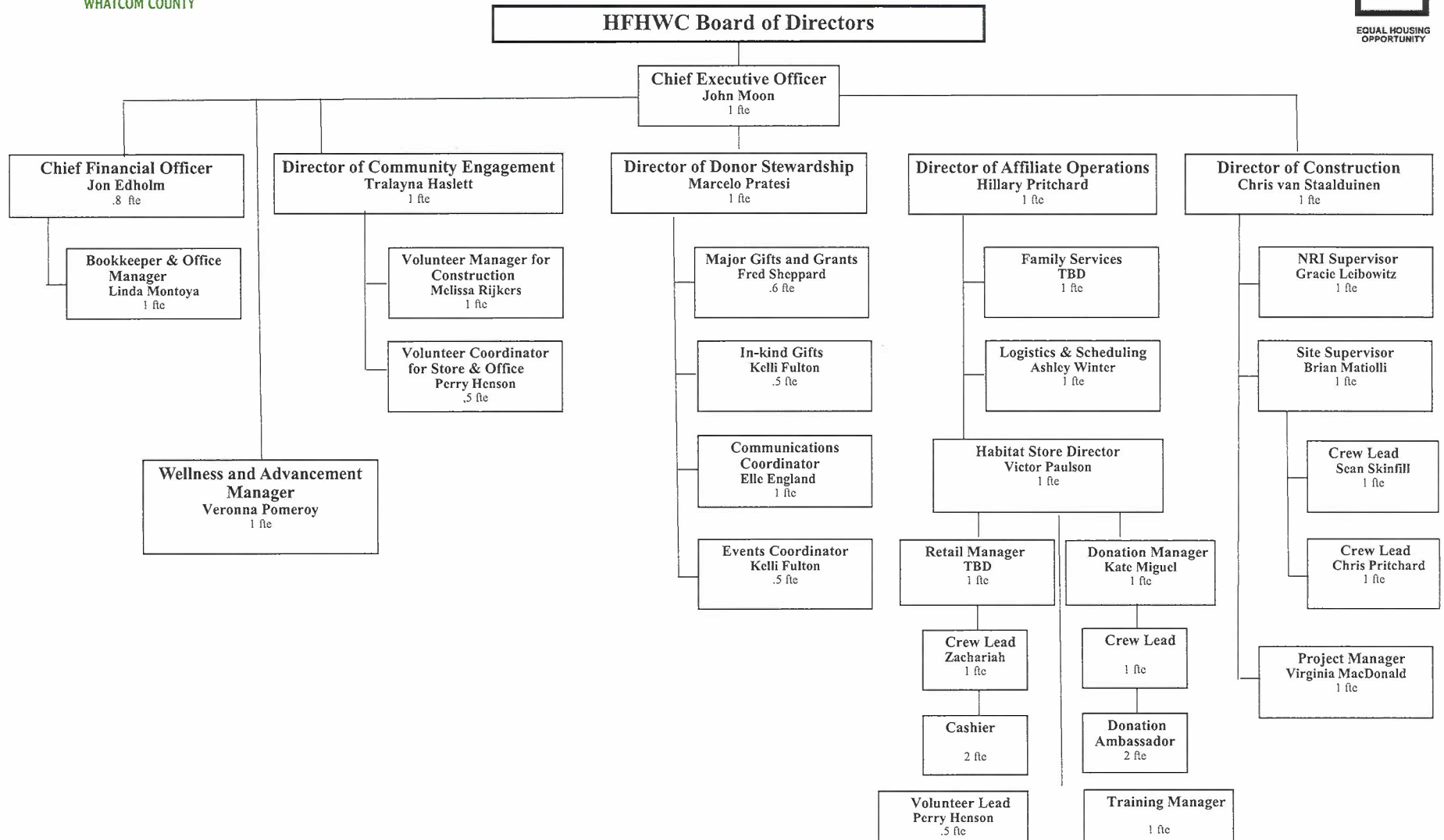
Continuing Education Credits

"Fundamentals of Project Management", Rice University Glasscock School, 2020

Presentations and Board Memberships

- Co-presenter, *Community Land Trusts*, American Bar Association forum, 2021
- Co-presenter, *Community Land Trusts*, Houston Bar Association presentation, 2020
- *Houston Housing Collaborative* Coordinating Team, 2020-2021
- *Houston Community Land Trust* Founding Board of Directors, 2018
- *Texas Law Fellowships* Board of Directors, 2015-2016

Organizational Chart



John P. C. Moon

24 Bingleaf Lane, Bellingham WA 98229

E-mail: johnpcmoon@gmail.com

360.316.6254 (M)

360.656.6984 (H)

Summary A well seasoned executive with significant leadership experience directing operations, income development, marketing, financial reporting and educational programs for both profit and not-for-profit corporations.

Experience **Habitat for Humanity**

Whatcom County, WA & Hanover County, VA

March 2002 **Executive Director**

Present Reporting to a volunteer board of directors, directs the day-to-day activities of a Christian Housing Ministry, real estate developer, home builder, mortgage lender, social service provider and retail store. Constructs financial plans and prepares monthly financial reports. Plans, leads and directs the work of 15 employees and 450 volunteers. Helps plan, then implements annual income goals, strategies and events. Administers operating policies and procedures. Speaks publicly to promote the purpose and goals of the organization.

Key Accomplishments

- Implemented Peachtree accounting and management software and Sage 50 donor development software to provide meaningful management reports. Instituted annual fund campaign and multi-year major gifts campaign resulting in a 230% increase in operating revenue.
- Developed and implemented business plan to open and operate a retail outlet selling gently used construction materials and home furnishings. Initiated aluminum recycling program to engage youth and raise construction funds.
- Developed operating procedures and internal controls to increase building capacity by 300%.
- Initiated strategic planning process to eliminate substandard housing in Hanover County.

The Edgar Allan Poe Museum

Richmond, VA

September 1996 **Executive Director**

December 1999 Reporting to a volunteer board of trustees, administers national, regional, and local education, research, curatorial, publications, preservation, income development, marketing, and advertising programs for a literary themed historical museum dedicated to preserving the legacy of Edgar Allan Poe. Plans the work of 45 employees and volunteers.

Key Accomplishments

- Planned and implemented the museum's first ever annual giving campaign netting a 28% increase in annual unrestricted operating revenue.
- Developed a marketing strategy that resulted in a 64% increase in visitation, a 33% increase in membership and a 31% increase in overall annual revenue.
- Successfully lobbied the Virginia Legislature for \$30,000.00 in off year funding to support a special exhibit in honor of the museum's 75th anniversary.
- Installed software and trained staff in the use of income development database software (Sage 50).
- Installed software and trained staff in the use of accounting software including Payroll, General Ledger, Accounts Payable and Accounts Receivable.
- Planned and implemented the highly successful International Poe Conference, attracting over 300 scholars from all continents, to honor Edgar Allan Poe on the 250th observance of his death.

Oxbow Hospitality Enterprises, Ltd.

Keene, NH, Greenfield MA, Brattleboro & Windsor, VT

May 1987

President, Chief Executive Officer

September 1996

Plans the work of 120 professional and hourly employees. Constructs financial plans (income projections, expense budgets) and prepares monthly financial and management reports. Supervises the operation of three profit centers generating \$2.1 million in annual sales. Monitors quality, service and cleanliness. Plans and directs marketing, advertising, and public relations programs. Develops business plans.

Key Accomplishments

- Developed a computerized Management Information System to analyze and control key operating costs. Computerized daily cash and inventory reconciliation. Controlled cash over/short to within .1% of sales. Reduced food cost by 2% of sales.
- Developed an internal control to identify vendor-pricing errors, which resulted in a cost savings of .5% of sales.
- Developed a marketing strategy to expand customer base while assisting non-profit organizations raise funds.

1999 – 2002

Peebles Golf Cart Sales, **Operations Manager**, for a state-wide Club Car golf cart distributor, service center.

1982 – 1987

Old Fort #4 Associates, **Executive Director** of a living history museum of the French and Indian War period.

1978 – 1982

HOPE Inc, **Executive Director** of a state-wide disability service delivery and advocacy organization.

1975 – 1978

The Cooper's Trade, **President** of a small business providing training, consultation and historically accurate reproductions to museums throughout the United States and Canada.**Education****Phillips Academy**, Andover, MA

High School

Franklin Pierce College, Rindge, NH

Business Law, Management, and Accounting

Harvard Business School, Cambridge, MA**School of Social Enterprise**

Strategic Perspectives in Nonprofit Management

Indiana University, Purdue University, Indianapolis, IN**The Center on Philanthropy**

Principals and Techniques of Fundraising, Annual Fund, Major Gifts, Capital Campaign, Planned Giving

Community**Rotarian**

Bellingham, WA, Former member: Rotary Club of Richmond, VA. Charlestown, NH Rotary Club.

Historic Windsor, Inc.

Trustee, Director, Chairman of Endowment Fund Development Committee

River's Reach Arts Association

Trustee, Founding Member, Chairman, Board of Directors

Youth Soccer Coach

Lakeside Soccer Club, Bellingham, Capitals Soccer Club, Williamsburg Recreational League, Chesterfield

Youth Soccer, Newbury, VT, Youth Soccer. Commissioner: Central Vermont Soccer League.

Course Instructor

Community College of Vermont: History and Development of the Connecticut River Valley.

Chris vanStaalduinen

Habitat for Humanity in Whatcom Co (General Contractor)

1997-present

Chris has hands-on experience in most all aspects of carpentry, foundation form work, framing, siding, trim, flooring and cabinetry, as well as pouring and finishing concrete as well as being certified to install helical and driven piles.

I have managed projects including custom homes, home remodels, multi family new construction, home additions, church remodels, commercial TI, foreclosure repair, concrete repair, and foundation repair.

Gary Gideon, Architect
Principal Architect, Project/Design
Architect and Construction
Administrator

Gary Gideon has practiced Architecture since 1970, 24 years as a Principal Architect, 8 years as a Project Architect/Manager, and 10 years as a Designer/Planner/Drafter.

Born in Springfield, Missouri, Gary grew up in the Missouri Ozarks and California's Central Valley. His formal education was at San Joaquin Delta College in California, Southwestern College in Texas, and Migros Schule, in St. Gallen, Switzerland with continuing education credits in: Design/Build and the Law and Construction Cost Estimating.

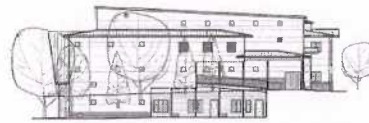
Gary has lived, practiced, and studied architecture in Washington, California, South Dakota, and Switzerland. He has traveled extensively throughout North America, Eastern and Western Europe, Great Britain, Scandinavia, Israel, Japan and Vietnam.

Licensed in Washington and California Gary's practice has ranged from programmer and designer/drafter through project and principal architect. Gary's practice has been primarily with Educational, Institutional, and Service Projects for such clients as Churches, Housing Authorities, Public Utilities, and School Districts. Other Project types include: banks; commercial, general and corporate offices; government offices and facilities; industrial, manufacturing and warehousing facilities; medical and dental offices; recreational and sport facilities; restaurants and food service facilities; retail and wholesale stores; single-family, multi-family and commercial housing; shopping centers; master, subdivision, and general land planning.

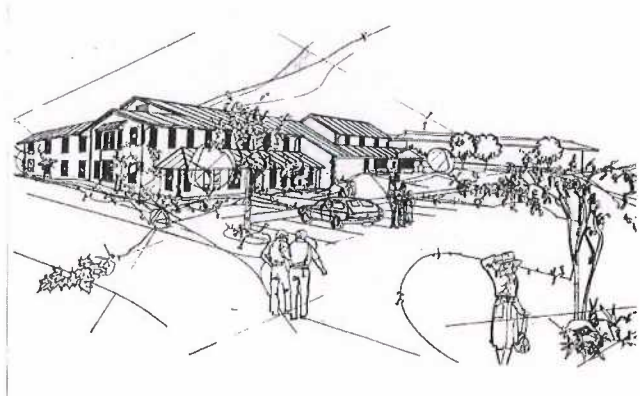
Gary served as a Medic in Vietnam, and has served on various Public and Private boards and Committees including: Cultural Heritage Board, Community Development Committee, Habitat for Humanity, SVAIA, and a Committee for an A.I.A. Regional/Urban Design Assistance Team (R/UDAT).

Gary is a member of St. Brendan's Anglican Church in Bellingham, Washington

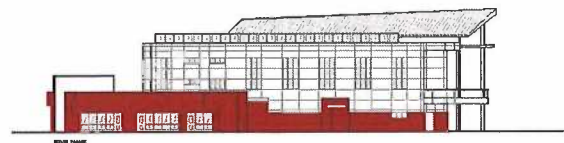
Licenses: Registered Architect in Washington and California



Hillcrest Chapel



*Mother Lode Division Office
Pacific Gas and Electric Company*



*Events Center Exterior Elevation
Civic Field Complex*

Mark Lackey



mark@belcherswanson.com

EDUCATION:

Doctor of Jurisprudence (2006)

Seattle University, Seattle, WA

Bachelor of Business Administration in Information Systems (2002)

Loyola Marymount University, Los Angeles, CA

ADMISSION TO PRACTICE:

Washington State Bar Association (2007)

WORK EXPERIENCE:

Member, Belcher Swanson Law Firm, PLLC (2010 – present)

Associate Attorney, Belcher Swanson Law Firm, PLLC (2007 – 2009)

Attachment B

Estimated Timeline – Telegraph Townhomes Phase 1D

Construction Start: Early October | Completion: September (12 Months)

Summary Milestones:

- **Construction Start:** Early October
- **Framing Complete:** February
- **Interior Finishes Complete:** July
- **Certificate of Occupancy:** Early September
- **Homebuyer Closings:** September

Milestone/Task	Estimated Date
Building Permits Issued	September 1
Pre-Construction Activities	September
• Contractor mobilization	Late September
• Site prep, staging, and layout	Late September
Construction Start	Early October
Site Work and Utilities Installation	October – November
• Earthwork, trenching, and utilities	October
• Foundation prep and pouring	Late October – November
Framing	December – February
• Framing of all units	December – January
• Roof installation	January – February
Mechanical, Electrical, Plumbing (MEP)	February – April
• Rough-in MEP systems	February – March
• Inspections	March – April
Exterior Finishes	March – May
• Siding, windows, doors	March – April
• Exterior painting and trim	April – May
Interior Finishes	April – July
• Insulation, drywall, texture, paint	April – June
• Cabinets, flooring, trim, appliances	June – July

Final Systems and Site Work

- Landscaping, paving, and final grading
- Final MEP connections, punch list items

Final Inspections & Certificate of Occupancy (CO)

Homebuyer Closings and Move-in

August

August

August

Late August – Early

September

September

Attachment C

Telegraph Townhomes 1D Affordable Units Budget Details

Acquisition Costs:

Basis for cost estimate

Land	\$ 115,000.00	Actual Cost
Closing, Title & Recording Costs	\$ 2,148.00	Actual Cost
Other		
	\$ 117,148.00	

Construction:

New Building	\$ 1,682,600.00	construction bid
New Construction Contingency	\$ 232,960.00	10%
Site Work / Infrastructure	\$ 90,740.00	remaining on contract
Off site Infrastructure	\$ 460,000.00	prorated road frontage, SW, utilities
Critical Areas	\$ 3,000.00	remaining
Sales Tax	\$ 151,434.00	9%
Bond Premium	\$ 16,835.00	quote
Other Construction Costs		
	\$ 2,637,569.00	

Soft Costs:

Architect	\$ 75,000.00	actual
Engineering	\$ 35,000.00	actual
Environmental Assessment	\$ 1,000.00	estimate
Boundary & Topographic Survey	\$ 2,000.00	estimate
Legal - Real Estate	\$ 15,000.00	estimate
Developer Fee	\$ 300,000.00	<10% total development costs
Project Management / Dev. Consultant Fees	\$ 35,000.00	\$5000/unit
Other Consultants	\$ 10,000.00	AVT
Soft Cost Contingency	\$ 22,900.00	% of total less developer fee
Other		
	\$ 495,900.00	

Pre-Development / Bridge Financing

Bridge Loan Fees	\$ 10,000.00	estimate
Bridge Loan Interest	\$ 146,800.00	Beneficial Loan Interest- 18 month
	\$ 156,800.00	

Construction Financing

Construction Loan Fees	\$ 20,000.00	estimate usually 1%
Construction Period Interest	\$ 125,000.00	18 month
Lease-up Period Interest		
	\$ 145,000.00	

Other Development Costs

Insurance	\$ 3,300.00	Builders Risk
Permits, Fees & Hookups	\$ 20,400.00	Permit Calculator
Impact/Mitigation Fees	\$ 40,420.00	Permit Calculator
Development Period Utilities	\$ 2,100.00	estimate
Accounting/Audit	\$ 6,000.00	estimate
Real Estate Transaction Fee	\$ 300,720.00	% of total contract sales price
	\$ 372,940.00	

Total Costs	\$ 3,925,357.00
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Attachment D

Telegraph Townhome 1D Summary Proforma

Source Name	Source Type	Proposed Amount	Committed Amount
Commerce- HTF	State	\$ 880,000.00	
City of Bellingham	City	\$ 600,000.00	
Community Frameworks/SHOP	Federal		\$105,000.00
Whatcom County EDI WFH	County	\$ 40,420.00	
Heritage Bank	Private	\$ 1,900,000.00	
Whatcom County EDI AH	County	\$ 400,000.00	
	Subtotal	\$ 3,820,420.00	\$ 105,000.00

Total Production Sources **\$ 3,925,420.00**

Development Budget	Amount	
Acquisition Costs	\$ 117,148.00	
Construction	\$ 2,637,569.00	
Soft Costs	\$ 495,900.00	
Pre-Development / Bridge Financing	\$ 156,800.00	
Construction Financing	\$ 145,000.00	
Other Development Costs	\$ 372,940.00	
	\$	
	Subtotal	\$ 3,925,357.00

Total Development Cost **\$ 3,925,357.00**

Financing Sources	
Government	100%
Private	0%
Non-Profit	0%
Other	0%

A. Production Funding (see instructions above)

[illegible]

Total Production Sources	\$ 3,925,420.00
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B. Homeowners' Financing (see instructions above)

[illegible]

Total Long Term Financing	\$1,904,400.00
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Warning: Discrepancy between Long Term Financing and Production Sources greater than \$10. Provide an explanation below.

Financing Notes:
(see instruction above)

The sale revenue, realized via the buyer's mortgages plus cash downpayment, will be used to pay off the construction financing, private financing, and the WSHFC Land Acquisition Program loans above. The balance of the production funding will serve as permanent funding to keep the homes permanently affordable.

Housing Affordability and Minimum Incomes

Unit Size/# BR:	3	8 Unit Total
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Total Average Cost Per Unit:	\$426,000	
Permanent Subsidy Sources:		
Housing Trust Fund	\$110,000	
City of Bellingham DPA	\$75,000	
(List other source here)		

Affordable Base Price Per Unit:	\$241,000	
Sample Buyer's Closing Costs:	\$12,050	
Sample Buyer's DPA, if any:		
WSHFC HouseKey/HomeChoice	\$15,000	
(list DPA source here)		
Sample Buyer's Cash:	\$4,260	\$34,080
Sample Buyer's Mortgage:	\$233,790	\$1,870,320

Sample Interest Rate:	7%	
Sample Term (years):	30	
Sample Property Taxes:	\$25	
Sample Insurance:	\$45	
Estimated Monthly HOA:	\$200	
Monthly Lease/Program Fee:	\$50	

Total Calculated PITI Payment:	\$1,875	#NUM!
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Front End Ratio:	38%	38%
Minimum Income Necessary Home:	\$59,223.50	#NUM!

Household Size	AMI Per HH Size	Minimum AMI:	Minimum AMI:
1	59120	100%	#NUM!
2	67520	88%	#NUM!
3	76000	78%	#NUM!
4	84450	70%	#NUM!
5	91200	65%	#NUM!
6	98000	60%	#NUM!