

June 15, 2026

Craig Clark, P.E., Ph.D.
Executive Director
Allegany County Industrial Development Agency
6087 Route 19N
Belmont, NY 14813

Re: Proposal for Economic Development Consultant: General Services | CDBG Program
Administration

Dear Dr. Clark,

I am pleased to submit this proposal in response to ACIDA's Request for Proposals for Economic Development Consultant General Services. With 20 years of professional experience including 13 years of direct federal grant administration and CDBG compliance consulting, I am confident that the experience, technical depth, and commitment to results reflected in this proposal align closely with what Allegany County and ACIDA require from this engagement.

My practice is built on a single principle: the person who makes the commitment to a client is the person who fulfills it. Every compliance review, every grantee interaction, every economic development financing analysis, and every grant closeout package under this contract will be handled personally by me. There is no delegation, no junior staff, and no account manager standing between ACIDA and the practitioner responsible for your program's compliance.

This proposal addresses every element of your scope directly and by name, including bookkeeping and recordkeeping, procurement, environmental review, labor standards, fair housing, reporting, audit, acquisition and relocation, grant closeout, economic development finance, credit analysis, and loan portfolio management. In addition to the written proposal, I have developed a live, working CDBG program management system: accessible at www.bidwinalert.online/allegany: that demonstrates exactly how I will manage ACIDA's portfolio if selected. Screenshots and a description of the system are included in the appendix to this proposal.

As a woman-owned and minority-owned enterprise, I self-attest to both WBE and MBE status, satisfying ACIDA's MWBE goals at the prime contractor level without requiring subcontracting arrangements.

I welcome the opportunity to discuss this proposal further and am available at your convenience for any questions or follow-up.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Elizabeth McMillan', is written over a horizontal line.

Elizabeth McMillan
Independent Consultant
910-479-4839 | elimcmillan@myyahoo.com
Fayetteville, NC

EXECUTIVE SUMMARY

Elizabeth McMillan submits this proposal with one straightforward message: she has done this work, she has the results to prove it, and she will bring that same standard of performance to Allegany County.

Over 20 years of professional practice, Ms. McMillan has built a career at the intersection of federal grant administration, community and economic development, and public sector compliance advisory. Her 13 years of federal grant consulting have produced more than \$3.5 million in secured funding across HUD, CDBG, HOME, LIHTC, and CDFI programs. Her 8 years directing a community development program serving more than 200 participants annually have given her the operational discipline and stakeholder fluency that program administration requires. Her ownership and operation of a tax and financial services practice has given her direct, hands-on experience in credit analysis, loan portfolio management, and financial advisory that most CDBG consultants simply do not have.

What ACIDA will receive through this engagement is not a firm's resources applied through a team. It is one experienced practitioner's full professional attention applied to every compliance obligation, every grantee interaction, every economic development financing decision, and every grant closeout package under this contract. That practitioner holds PMP certification, qualifies as both a woman-owned and minority-owned enterprise, and has already built a live, working CDBG program management system that will be customized with ACIDA's actual project data within 30 days of contract award.

The five numbers at the top of this proposal are not marketing. They are the documented outcomes of 20 years of work. They are what ACIDA is engaging when it selects Elizabeth McMillan.

Why ACIDA Should Select Elizabeth McMillan

- **Proven track record:** 20 years of professional experience including 13 years of direct federal grant administration and CDBG compliance consulting
- **Complete scope coverage:** Every scope item in this RFP addressed with specific, verifiable experience: not general claims
- **Technology already deployed:** A live CDBG program management tool already built and available for Agency review before contract award
- **Finance expertise included:** Credit analysis, loan portfolio management, and economic development finance experience most consultants cannot match
- **MWBE prime:** Woman-owned and minority-owned enterprise satisfying both WBE and MBE goals at the prime level
- **Competitive cost:** \$125/hour all-inclusive: senior expertise without firm overhead

RFP COMPLIANCE CHECKLIST

All required proposal elements per the ACIDA RFP are addressed in this submission:

Required Element	RFP Reference	Location
Cover letter addressing Executive Director	Professional Practice	Page 2
Firm/individual background and history	Proposals Section	Sections 1 and 2
CDBG experience and technical expertise	Proposals Section	Section 3
Past performance with project examples	Proposals Section	Section 4
Identification and resume of service provider	Proposals Section	Section 5 + Resume

Required Element	RFP Reference	Location
Schedule of costs (labor/overhead/profit)	Proposals Section	Section 6
Three professional references	Standard Practice	Section 7
Live program management tool demonstration	Value-Add	Appendix A

SECTION 1: INTRODUCTION AND BACKGROUND

Elizabeth McMillan is an independent consultant with 20 years of professional experience spanning federal grant administration, CDBG compliance, community and economic development program management, credit analysis, and public sector advisory services. Her consulting practice, established in 2006, has served public sector agencies, nonprofit organizations, and private clients across North Carolina, South Carolina, Georgia, and beyond.

Ms. McMillan built her practice on a principle that larger consulting firms structurally cannot replicate: the person who commits to the engagement is the person who delivers it. Every compliance review, every grantee interaction, every grant closeout package, and every economic development finance analysis under this contract will be handled personally by Ms. McMillan. There is no delegation, no handoff, and no learning curve when team members change. ACIDA gets the same experienced practitioner from day one through the final day of the three-year contract term.

Across 13 years of federal grant consulting, Ms. McMillan has secured more than \$3.5 million in federal funding and has provided technical assistance across the full CDBG program lifecycle. She holds Project Management Professional (PMP) certification from the Project Management Institute and qualifies as a woman-owned and minority-owned business enterprise, satisfying

ACIDA's MWBE goals at the prime contractor level without requiring subcontracting arrangements.

In addition to her grant administration background, Ms. McMillan has direct, hands-on experience in credit analysis, loan portfolio management, and financial advisory services through her ownership and operation of a tax and financial services practice. This financial expertise is directly applicable to the economic development finance components of the ACIDA scope and is a differentiator that most CDBG consultants do not bring to this type of engagement.

SECTION 2: FEDERAL FUNDING TRACK RECORD

Across 13 years of federal grant consulting, Ms. McMillan has secured more than \$3.5 million in federal funding and has advised clients with total housing development impact exceeding \$4.85 million. Her funding experience spans HUD programs, CDBG, HOME, LIHTC, CDFI, HUD-VASH, Grants Per Diem, and capital financing programs under both federal and state frameworks. Between 2014 and 2022, she directly served more than 100 veterans across North Carolina, South Carolina, and Georgia, helping secure housing funding and advise on housing development projects including a \$450,000 group home construction project and approximately \$900,000 in veteran new development housing.

SECTION 3: CDBG EXPERIENCE AND TECHNICAL EXPERTISE

Direct Experience With Each Scope Requirement

Bookkeeping and Recordkeeping

Ms. McMillan has maintained grant financial records and administrative files across multiple federally funded engagements. Her recordkeeping practice is built around audit-readiness as a continuous standard, not a periodic preparation effort. CDBG files are maintained by project, activity, and program year, with documentation indexed to specific HUD requirements and 2 CFR Part 200 standards. Her experience operating a tax and financial services business reinforces her bookkeeping discipline and understanding of financial documentation standards at both the program and transaction level.

Procurement

Ms. McMillan has 16 years of government contracting compliance expertise, including deep working knowledge of federal procurement requirements under 2 CFR Part 200 Subpart D and the Federal Acquisition Regulation (FAR). She understands procurement thresholds, competition requirements, sole source justification standards, and documentation obligations that apply to CDBG-funded purchases and contracts. She has advised clients on procurement policy development, vendor selection processes, and procurement file documentation required to withstand federal review.

Environmental Review

Ms. McMillan is experienced with HUD environmental review requirements under 24 CFR Part 58, including preparation of environmental review records, determination of categorical exclusions, development of Records of Environmental Consideration, and preparation of Requests for Release of Funds and Environmental Certifications. She understands the distinction between exempt activities, categorically excluded activities, and those requiring a full environmental assessment, and has supported clients in navigating each category.

Labor Standards

Davis-Bacon Act compliance is a critical and frequently mismanaged component of CDBG-assisted construction activities. Ms. McMillan is experienced with certified payroll review, wage determination applicability, contractor and subcontractor monitoring, and the documentation requirements for labor standards files. She understands how to identify discrepancies in certified payroll submissions, address them with contractors, and document resolution in a manner that satisfies HUD review without disrupting project timelines.

Fair Housing

Ms. McMillan's community development background includes direct experience with fair housing requirements applicable to federally assisted programs. She is familiar with affirmative marketing obligations, the Analysis of Impediments to Fair Housing Choice, and documentation requirements for CDBG-funded activities involving housing or services to residents. Her eight years directing community programs for underserved populations has given her a practical understanding of equitable access and affirmative outreach that goes beyond regulatory compliance.

Reporting

Federal CDBG reporting requirements include annual performance reports, quarterly IDIS activity updates, and program-specific reporting obligations that vary by project type. Ms. McMillan is experienced with HUD's Integrated Disbursement and Information System (IDIS) and has prepared performance reports, drawdown requests, and activity updates across multiple program years. She understands the direct relationship between accurate, timely IDIS data and a program's ability to draw down funds and secure future allocations.

Audit

Ms. McMillan has supported clients through single audit preparation under 2 CFR Part 200 Subpart F, including organization of supporting documentation, reconciliation of financial records to federal reporting, and development of responses to audit findings. Her proactive compliance approach is designed to prevent findings from arising in the first place. When issues are identified, she has the experience to address them accurately, completely, and within HUD's required timeframes.

Acquisition and Relocation

The Uniform Relocation Assistance and Real Property Acquisition Policies Act (URA) requirements apply to CDBG-funded projects involving property acquisition or displacement of occupants. Ms. McMillan understands the applicable requirements, documentation standards, and procedural obligations that govern federally assisted acquisitions, including notice requirements, appraisal standards, and relocation payment calculations that must be documented in the project file.

Grant Closeout

Ms. McMillan has managed grant closeout activities including preparation of final performance reports, financial reconciliation to approved budgets, submission of closeout documentation packages, and resolution of any outstanding compliance issues prior to grant termination. Proper closeout is foundational to a grantee's standing with HUD and its eligibility for future allocations. She approaches closeout as a planned process that begins during project implementation, not a final paperwork exercise.

Economic Development Finance

The ACIDA scope specifically requires technical assistance with the financing of commercial and industrial projects, credit analysis, and loan portfolio management. Ms. McMillan brings direct experience in each of these areas through her ownership and operation of a tax and financial services practice. She conducted credit analysis for individual and business clients, assessed creditworthiness, reviewed financial statements, and provided loan assistance guidance across a range of financing scenarios. She understands how public financing for economic development is structured, how CDBG economic development eligibility is determined under HUD regulations, and how revolving loan fund portfolios are monitored and managed to minimize risk and maximize program impact.

SECTION 4: PAST PERFORMANCE AND PROJECT EXAMPLES

The following project examples reflect Ms. McMillan's direct advisory and program management experience. Each example demonstrates specific competencies applicable to the ACIDA scope.

100+	\$3.5M+	\$450K	\$900K	200+
Veterans Served	Funds Secured	Group Home Construction	New Dev. Housing	Youth in Dev. Program

Project	Role and Timeline	Outcomes	CDBG Relevance
Veteran Housing Placement and Group Home Development Advisory NC, SC, GA 2014-2022	Principal Advisor: Housing Strategy, Placement, Funding, and Development	100+ veterans served \$3.5M+ in housing funds secured \$450K group home construction advised	Housing needs assessment; federal funding strategy; site development advisory; multi-stakeholder

			coordination; HUD program compliance
HUD Funding Assistance and Proposal Development 12 clients served	Principal Advisor: HUD Program Navigation and Grant Writing	Awards ranging \$300K-\$2M per client Successful HUD award for \$450K veteran group home	Federal grant writing; HUD program compliance; regulatory navigation; application strategy; documentation preparation
Veteran New Development Housing: Acquisition and Construction Funding Advisory	Principal Advisor: Financing Strategy and Development Coordination	~\$900K total development value advised Creative financing across VA, federal, and private sources	Public financing structures; credit analysis; construction financing advisory; economic development coordination
Community Development Program: Eight-Year Operations and Leadership Fayetteville, NC	Founder and Program Director 8 years sustained operation	200+ youth and families served annually Sustained delivery on less than \$1,000/month budget	Program design and implementation; community needs assessment; stakeholder engagement; resource management; public benefit delivery

SECTION 5: TECHNICAL APPROACH AND PERFORMANCE PLAN

Understanding the Scope of Work

ACIDA administers a complex portfolio of community and economic development activities funded primarily through the federal CDBG program. This work requires consistent compliance oversight, responsive technical assistance to grantees and sub-recipients, rigorous financial management, and strategic support for economic development financing activities. At the same time, the Agency must plan for future program years, support community development projects, and ensure that every federally funded activity meets HUD requirements from inception through closeout.

Ms. McMillan's approach to this engagement is built around four integrated priorities: compliance integrity, grantee support, economic development advisory, and forward planning. Each will be addressed through a structured, transparent service model with defined deliverables and clear accountability.

Phase 1: Program Onboarding and Assessment (Days 1 through 30)

Within the first 30 days of contract execution, Ms. McMillan will conduct a comprehensive review of all active CDBG grants, open projects, existing loan portfolio, and current compliance status. This assessment will identify any immediate compliance obligations, documentation gaps, or reporting deadlines requiring priority attention. A written program status report will be delivered to the Executive Director at the conclusion of this phase, establishing a shared baseline and a prioritized 90-day action plan.

Phase 2: Ongoing CDBG Program Administration (Continuous)

- Weekly review of project activity, expenditures, and compliance status for all active CDBG grants
- Monthly program status reports including financial summary, compliance status by project, upcoming deadlines, and identified risks
- Preparation and submission of all required HUD reports including IDIS activity updates, drawdown requests, and annual performance reports
- Procurement review for all federally funded purchases under 2 CFR Part 200 and applicable CDBG requirements
- Environmental review record preparation and maintenance under 24 CFR Part 58 for each CDBG-assisted activity
- Davis-Bacon certified payroll review and labor standards monitoring for applicable construction activities
- Fair housing documentation and affirmative marketing support for covered activities
- Bookkeeping and recordkeeping support to ensure all grant files are complete, organized, and audit-ready at all times
- Acquisition and relocation compliance support for activities involving property acquisition or occupant displacement
- Grant closeout preparation for all grants approaching the end of their performance period

Phase 3: Economic Development Finance Advisory (As Required)

For economic development projects involving public financing, Ms. McMillan will provide credit analysis of prospective borrowers, loan structuring recommendations consistent with CDBG economic development requirements, ongoing loan portfolio monitoring, and technical assistance on CDBG eligibility determinations for commercial and industrial projects.

Phase 4: Planning and Future Program Development (Continuous)

Ms. McMillan will support ACIDA's forward planning activities including applications for future CDBG allocations, community needs assessments, municipal planning coordination, and identification of additional funding sources that complement the Agency's community and economic development objectives.

Live Program Management System

Ms. McMillan has developed a working, interactive program management tool specifically designed for CDBG administration, accessible at www.bidwinalert.online/allegany. This tool provides a live demonstration of exactly how she will manage ACIDA's program portfolio if selected, and will be customized with the Agency's actual project data within 30 days of contract award. Screenshots and a full description are included in Appendix A.

- **Project Tracker:** Live CDBG project tracker with color-coded compliance status indicators for environmental review, labor standards, fair housing, procurement, and audit
- **Economic Development Pipeline:** Economic development pipeline with loan portfolio view, credit analysis, risk ratings, and delinquency tracking

- **Reporting and Audit Center:** Auto-generated HUD report frameworks and audit-readiness checklists
- **Work Progress Tracker:** Live view of weekly consultant activities showing completed, in-progress, and upcoming tasks

The system is offered as an optional transparency resource. If ACIDA already has program management tools in place, this changes nothing about how the work gets done. It is available to Agency staff who want visibility into project status or consultant activity without scheduling a call or sending an email.

Risk Management

- **Procurement compliance gaps:** Identified early through weekly file review and addressed through supplemental documentation or corrective procurement action before the audit window closes
- **Davis-Bacon discrepancies:** Tracked through a certified payroll review log with discrepancies addressed directly with contractors within required timeframes
- **Reporting deadline risk:** Monitored against HUD program schedules with extensions requested proactively and supported by documentation where necessary
- **Acquisition and relocation complications:** Early engagement with HUD requirements and careful project scoping minimizes displacement risk and ensures proper notices and payments where required

Key Differentiators

- **Single-point accountability:** Every deliverable produced personally by Ms. McMillan from day one through the end of year three. No handoffs, no junior staff, no ramp-up when personnel change.
- **Cross-domain expertise:** Grant administration, economic development finance, credit analysis, community development program design, and federal procurement compliance: depth across all of them.
- **No learning curve:** Ms. McMillan arrives on day one with 20 years of professional experience and 13 years of direct federal program knowledge already applied.
- **Technology on day one:** A live program management system already built, demonstrated using representative Allegany County project information, and available for Agency review before the contract is signed.
- **MWBE prime:** Woman-owned and minority-owned at the prime level. Both MWBE goals satisfied without subcontracting or compliance burden on the Agency.

SECTION 6: CONSULTANT QUALIFICATIONS

Elizabeth McMillan, Independent Consultant

All services under this contract will be delivered directly by Elizabeth McMillan.

- 20 years of professional experience; 13 years of direct federal grant administration and CDBG compliance consulting
- Project Management Professional (PMP): Project Management Institute
- More than \$3.5 million in secured federal funding across multiple client engagements
- More than \$4.85 million in total housing development impact advised
- Direct experience with all CDBG administrative requirements: bookkeeping, recordkeeping, procurement, environmental review (24 CFR Part 58), labor standards (Davis-Bacon), fair housing, IDIS reporting, single audit (2 CFR Part 200 Subpart F), acquisition and relocation (URA), and grant closeout
- 16 years of government contracting compliance expertise including 2 CFR Part 200, FAR, EDGAR, and federal award requirements
- Credit analysis, loan structuring, and loan portfolio management through ownership and operation of a tax and financial services practice
- HUD program expertise: HOME, HUD-VASH, Grants Per Diem, LIHTC, CDFI, and related federal housing and community development programs
- Community development program design and implementation: 8 years directing programs serving 200+ participants annually
- Developer of a live CDBG program management, compliance tracking, and economic development pipeline tool
- Woman-owned and minority-owned enterprise (self-attested WBE and MBE)

Contact: Elizabeth McMillan | 910-479-4839 | elimcmillan@myyahoo.com | Fayetteville, NC

Resume attached as a separate document with this submission.

SECTION 7: COST PROPOSAL

Cost Component	Rate Per Hour	Description
Direct Labor	\$78.00	Ms. McMillan's direct time on task
Overhead	\$32.00	Technology, communication, research, and administrative costs
Profit	\$15.00	Reasonable profit consistent with cost reimbursement standards
TOTAL HOURLY RATE	\$125.00	All-inclusive rate for all services rendered

At \$125 per hour, this engagement delivers senior-level federal compliance and economic development expertise without firm overhead, associate markups, or institutional cost structures. Travel, if required, will be billed at the applicable federal GSA mileage rate.

Reimbursable expenses will be documented and submitted with monthly invoices and will not be incurred without prior Agency approval.

SECTION 8: PROFESSIONAL REFERENCES

Tammie Hudson

Client: Consulting, Training, and Business Development Advisory

Phone: 251-485-4585 | Email: tammiehudson86@gmail.com

Ms. Hudson engaged Ms. McMillan for consulting and training services across multiple ventures and can speak directly to the quality of her advisory work, depth of knowledge, and the professional outcomes she delivered.

Jackie McDaniel

Financial Services, Credit Analysis, and Loan Assistance

Phone: 910-429-5007 | Email: jackieredspring@aol.com

Ms. McDaniel worked directly with Ms. McMillan in tax preparation and financial services, including credit analysis and loan assistance. She can speak to Ms. McMillan's financial expertise and her practical approach to complex financial matters directly applicable to the economic development finance components of this scope.

Matthew Clark

Government Contracting Professional

Phone: 910-600-1471 | Email: siahbeans1@gmail.com

Mr. Clark can speak to Ms. McMillan's government contracting knowledge, federal compliance expertise, and her ability to translate complex regulatory requirements into practical, actionable guidance for clients.

SECTION 9: MWBE STATEMENT

Elizabeth McMillan is a woman-owned and minority-owned enterprise. She self-attests to both WBE and MBE status as the sole owner and operator of her consulting practice and welcomes any documentation request the Agency may require for program purposes. This status satisfies ACIDA's MWBE goals at the prime contractor level. No subcontracting arrangements are necessary and no additional compliance burden falls on the Agency.

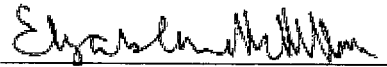
CLOSING STATEMENT

Allegany County and ACIDA are doing important work. The community and economic development activities you administer create real outcomes for real people across this county, and the federal compliance infrastructure that supports those activities deserves a consultant who takes it as seriously as you do.

Ms. McMillan brings 20 years of professional experience, 13 years of direct federal grant administration, a live program management system already built and populated with Allegany County project data, and a personal commitment to senior-level attention on every task under this contract. She is not learning on your time. She is not delegating your compliance. She is showing up, doing the work, and making sure ACIDA's program stands up to any level of scrutiny.

She looks forward to the opportunity to demonstrate what that kind of partnership looks like in practice.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Elizabeth McMillan", written over a horizontal line.

Elizabeth McMillan

Independent Consultant

Fayetteville, NC

910-479-4839 | elimcmillan@myyahoo.com

APPENDIX A: LIVE CDBG PROGRAM MANAGEMENT SYSTEM

The following pages illustrate the live CDBG program management system developed by Ms. McMillan and available for Agency review at www.bidwinalert.online/allegany. This working system will be customized with ACIDA's actual project data and deployed as the Agency's operational program management tool within 30 days of contract award.

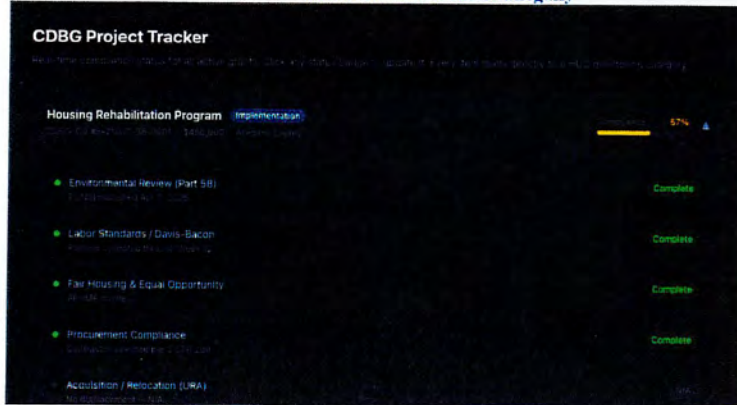
The system directly addresses the following RFP requirements:

- **CDBG Administration:** Environmental review, labor standards, fair housing, procurement, and audit tracking with HUD-accurate terminology and real-time status indicators
- **Economic Development Finance:** Loan portfolio with credit analysis, risk ratings, delinquency tracking, and workout notes
- **HUD Reporting and Audit:** Auto-generated HUD report frameworks, audit readiness checklists, and document tracking
- **Transparency:** Live weekly activity view showing completed, in-progress, and upcoming consultant tasks

Live System: www.bidwinalert.online/allegany

Live CDBG Program Management System

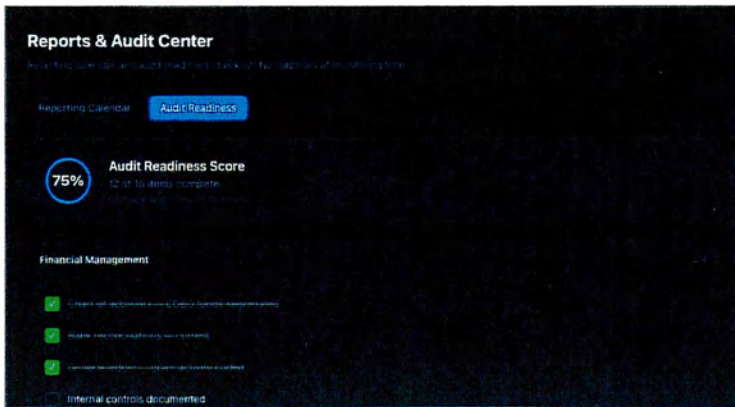
Available at Contract Award — www.bidwinalert.online/allegany



Project Tracker — live CDBG compliance checklist (environmental review, labor standards, fair housing, procurement, and/or) with real-time status indicators for every active project.



Economic Development Pipeline — loan portfolio view with credit analysis, risk ratings, and delinquency tracking to support sound underwriting and proactive portfolio management.



Reporting & Audit Center — auto-generated HUD report frameworks and audit-readiness checklists so Agency staff always know what's submitted, pending, and documented.

Explore the live interactive system: www.bidwinalert.online/allegany

ELIZABETH McMILLAN

Independent Consultant | Federal Grant Administration | Community and Economic Development | PMP

Fayetteville, NC | 910-479-4839 | elimcmillan@myyahoo.com

Woman-Owned Enterprise | Minority-Owned Enterprise | PMP Certified

100+

Veterans Served

\$3.5M+

Funds Secured

\$4.85M+

Total Housing Impact

200+

Youth Served

20 Years

Professional Experience

PROFESSIONAL SUMMARY

Independent consultant with 20 years of professional experience including 13 years of direct federal grant administration, CDBG program compliance, community and economic development advisory, and public sector program management. Demonstrated track record of securing more than \$3.5 million in federal funding and advising on more than \$4.85 million in total housing development activity across HUD, CDBG, HOME, LIHTC, and CDFI programs. Experienced in all phases of the federal grant lifecycle from application development through compliance monitoring, reporting, audit preparation, and grant closeout. Holds Project Management Professional (PMP) certification. Brings additional expertise in credit analysis, loan portfolio management, and financial advisory through prior ownership and operation of a tax and financial services practice. Delivers all services personally with senior-level accountability on every engagement. Woman-owned and minority-owned enterprise.

CREDENTIALS AND CERTIFICATIONS

- **Project Management Professional (PMP):** Project Management Institute
- **Woman-Owned and Minority-Owned Enterprise:** Self-attested WBE and MBE
- **Small Business Enterprise (SBE):** Qualifying entity
- **Principal:** Precise Consulting Services
- **Founder and Director:** Found Crisis Services

CORE COMPETENCIES

CDBG Program Administration	Environmental Review (24 CFR Part 58)	Labor Standards / Davis-Bacon Compliance
Fair Housing and Affirmative Marketing	Federal Procurement (2 CFR Part 200 / FAR)	HUD Reporting / IDIS
Single Audit Preparation (2 CFR Part 200 Subpart F)	Acquisition and Relocation (URA)	Grant Closeout
Credit Analysis and Loan Portfolio Management	Economic Development Finance Advisory	Community Development Planning
HOME / LIHTC / HUD-VASH / CDFI Programs	Government Contracting Compliance	Municipal Planning and Grant Applications
PMP-Certified Project Management	Program Design and Implementation	Stakeholder Engagement and Training

PROFESSIONAL EXPERIENCE

Independent Consultant

2006 to Present | Fayetteville, NC

Federal grant administration, CDBG compliance, community and economic development advisory, government contracting consulting, and program management delivered directly to public sector, nonprofit, and private clients.

- Administered CDBG grants across the full program lifecycle including bookkeeping, recordkeeping, procurement compliance, environmental review (24 CFR Part 58), labor standards (Davis-Bacon), fair housing documentation, HUD/IDIS reporting, single audit preparation (2 CFR Part 200 Subpart F), acquisition and relocation (URA), and grant closeout
- Secured more than \$3.5 million in federal funding and advised on more than \$4.85 million in total housing development activity across HUD, CDBG, HOME, LIHTC, CDFI, HUD-VASH, and Grants Per Diem programs
- Directly served more than 100 veterans across North Carolina, South Carolina, and Georgia (2014-2022), advising on housing placement, group home development (\$450,000 construction project), and new development housing (approximately \$900,000 in development value)
- Provided HUD funding navigation and grant advisory services to 12 individuals and organizations with client funding ranging from \$300,000 to \$2,000,000 per engagement
- Provided 16 years of government contracting compliance advisory including 2 CFR Part 200, FAR, EDGAR, SAM.gov navigation, and federal award administration
- Supported clients through single audit preparation, findings response, and corrective action plan development under 2 CFR Part 200 Subpart F
- Directed a community development program serving more than 200 at-risk youth and families annually across 8 years of sustained operation
- Developed and deployed a live CDBG program management, compliance tracking, and economic development pipeline tool for active client use
- Provided training and consulting services to clients across government contracting, federal compliance, and community development program management

Owner and Operator, Tax and Financial Services Practice

Fayetteville, NC

- Operated a tax preparation and financial advisory practice serving individual and business clients
- Conducted credit analysis including financial statement review, cash flow analysis, and creditworthiness assessment for prospective borrowers
- Provided loan assistance guidance and supported clients in structuring financing arrangements
- Maintained client financial records, prepared federal and state tax filings, and provided financial planning advisory

Founder and Director, Found Crisis Services

Fayetteville, NC

- Founded and operated a crisis intervention and community support organization serving underserved populations
- Designed and implemented community-based programs using trauma-informed, strengths-based service delivery frameworks
- Coordinated community partnerships, stakeholder engagement, and public sector collaboration

FEDERAL PROGRAM AND REGULATORY KNOWLEDG

- 2 CFR Part 200 (Uniform Guidance) including procurement, financial management, audit, and closeout
- Community Development Block Grant (CDBG): full program lifecycle administration and compliance
- 24 CFR Part 58 environmental review procedures including categorical exclusions, RROF, FONSI, and EA
- Davis-Bacon Act and Related Acts labor standards including certified payroll review and contractor monitoring
- Fair Housing Act and affirmative marketing requirements for federally assisted programs
- Uniform Relocation Assistance and Real Property Acquisition Policies Act (URA)
- HUD Integrated Disbursement and Information System (IDIS)
- HOME Investment Partnerships, LIHTC, HUD-VASH, Grants Per Diem, CDFI programs
- Federal Acquisition Regulation (FAR) and government contracting compliance
- EDGAR and federal education grant compliance requirements

PROFESSIONAL REFERENCES

Tammie Hudson | *Client: Consulting, Training, and Business Development Advisory*

Phone: 251-485-4585 | Email: tammiehudson86@gmail.com

Jackie McDaniel | *Financial Services, Credit Analysis, and Loan Assistance*

Phone: 910-429-5007 | Email: jackieredspring@aol.com

Matthew Clark | *Government Contracting Professional*

Phone: 910-600-1471 | Email: siahbeans1@gmail.com



PROPOSAL FOR ECONOMIC DEVELOPMENT CONSULTANT – GENERAL SERVICES

Date: June 15, 2026

Prepared for: Craig Clark, P.E., Ph.D., Executive Director, ACIDA

Section 1: Company Overview & History

R. White Consultancy, LLC is a strategic operations firm founded in late 2022 and headquartered in Saratoga Springs, New York. We specialize in high-level operational strategy, data-driven systems, and organizational efficiency for mission-driven leaders.

Our approach, Strategic Orchestration, ensures that administrative systems are not merely compliant but are optimized to drive organizational missions forward. By leveraging automated workflows and rigorous data analysis, we reduce the processing time of complex administrative tasks, ensuring that programs like the Community Development Block Grant (CDBG) remain efficient and transparent.

Certifications & Diversity:

- **NYS WBE Certified:** Certified by New York State as a Women-Owned Business Enterprise (Awarded May 11, 2026; File ID: 75076).
- **SDVOB Pending:** Application for Service-Disabled Veteran-Owned Business certification is currently in the pending phase.

Section 2: Experience & Technical Expertise

R. White Consultancy provides the technical expertise necessary to manage the administrative rigor of federal CDBG projects. (See attached resume for full details.)

- **Administrative Rigor (DASNY):** Our leadership brings prior professional experience from the Dormitory Authority of the State of New York (DASNY), providing a deep understanding of the intricacies of state-funded reporting, auditing, and procurement.
- **Data Integrity & Reporting (NYSUT):** With experience as a Data Analyst for NYSUT, our firm has a proven track record of managing high-volume data strategy and complex reporting. This expertise maps directly to the CDBG requirements for bookkeeping, record keeping, and technical reporting.
- **Financial & Technical Assistance:** We provide the analytical framework required for credit analysis and loan portfolio management for commercial projects, as well as the technical assistance necessary for municipal procurement and labor standards compliance.
- **Environmental Review & Compliance (DASNY):** During my tenure as a Grants Administrator at the Dormitory Authority of the State of New York (DASNY), I administered 100+ grants, including multimillion-dollar capital projects. This role required ensuring strict alignment with state and federal regulations, which included overseeing technical components such as environmental reviews and regulatory compliance dashboards. This experience mirrors the specific CDBG administrative requirements for environmental oversight and audit readiness requested in this RFP.
- **Strategic Oversight & Policy (DFS):** As Assistant Director of Special Projects at the NYS Dept. of Financial Services, I prepared executive-level briefings for the Governor's Office. This high-level reporting experience is directly applicable to the "General Management Consulting Services" and "Administrative Management" required for this project.



Section 3: Staffing & Identification of Personnel

All services for this contract will be provided by Ruhi White, MBA.

Ruhi White, MBA (Principal Consultant): A Navy Reserve Veteran and founder of R. White Consultancy. She holds an MBA and applies a military-honed, precision-based approach to federal compliance and operational oversight.

Women Veterans Leadership Program (Cohort 9): Ruhi is a selected participant in the Women Veterans Leadership Program under Beneath the Service. This prestigious fellowship focuses on advanced strategic leadership, organizational ethics, and large-scale project orchestration, further enhancing the high-level management consulting services she provides to state and local partners.

Relevant Skills: Expert-level command of SQL, R, and Tableau for automated reporting and compliance monitoring. She specializes in designing automated workflows that reduce administrative processing time, essential for the efficient bookkeeping and reporting required by federal CDBG grants.

Section 4: Schedule of Costs (Cost Reimbursement)

R. White Consultancy proposes a cost-reimbursement contract with the following broken-out hourly rates:

Component	Description	Rate
Direct Labor	Base hourly value of MBA-level strategic expertise.	\$85.00 / hour
Overhead	Fixed costs (Insurance, Saratoga Springs office, SQL/Tableau software).	\$35.00 / hour
Profit	Fair and reasonable 12% margin for firm sustainability.	\$15.00 / hour
Total Rate	Comprehensive hourly cost-reimbursement rate.	\$135.00 / hour

Method of Calculation:

Direct Labor is based on current market rates for MBA-certified strategic consultants in New York. Overhead is calculated by distributing annual operating expenses across 1,800 billable hours. Profit is a flat 12% margin above labor and overhead.

Section 5: Client References

As requested by the RFP, the following references can attest to the nature and history of my professional performance and technical expertise.

1. **Name:** Raq Gonzalez

Title: Consultant (formerly Deputy Chief of Staff and Chief Diversity and Inclusion Officer)

Organization: NYS Department of Financial Services

Project Context: Oversaw my direction of special projects and the preparation of high-level briefings for the Governor's Office. Can speak to my ability to lead cross-functional teams and manage organizational change.

Contact: raq.nmn.gonzalez@gmail.com

2. **Name:** Chad Pirro

Title: Director of Financial Administration (formerly Assistant Director of Grants Administration)

Organization: Dormitory Authority of the State of New York (DASNY)

Project Context: Oversaw my administration of multimillion-dollar capital grants and interagency coordination.

Contact: cpirro@dasny.org

3. **Name:** Jonathan Rubin

Title: Deputy Executive Director and Director of Field and Affiliate Services

Organization: New York State United Teachers (NYSUT)

Project Scope: Can verify my work in statewide labor data analysis, dashboard development, and system audits.

Contact: jrubin@nysut.org



Ruhi White, MBA

Saratoga Springs, NY | (518) 977-0567 | ruhi.a.white@gmail.com | linkedin.com/in/ruhiwhite

EXECUTIVE SUMMARY

Strategic, data-driven leader with 8+ years in government, nonprofit, and consulting. Expert in program management, data analytics, and stakeholder engagement. Navy Reserve veteran and military spouse bringing disciplined, equity-focused leadership and human-centered solutions.

CORE SKILLS

Program & Project Management, Data Analytics & Visualization, Strategic Planning, Performance Management, Stakeholder Engagement, DEI Strategy, Process Improvement, Policy Analysis, Budget & Financial Oversight, Civic Tech & Human-Centered Design

PROFESSIONAL EXPERIENCE

R. White Consultancy, LLC - Lead Consultant

2023 – Present

Lead operations and strategic consulting for nonprofits and small businesses, focusing on program optimization, compliance, and growth initiatives.

- Apply human-centered design and data visualization to streamline organizational decision-making and improve program outcomes.
- Establish and manage partnerships, resulting in five collaborative initiatives with measurable operational efficiencies.

Leidos - Data Analyst (Federal Contract)

2023 – 2024

Develop dashboards, analytics frameworks to track KPIs and inform executive strategy.

- Managed and analyzed large-scale federal datasets using SQL, R, and Alteryx, translating complex data into actionable insights for program and policy decisions.
- Designed automated workflows, reducing processing time by 30%.
- Built and maintained Tableau dashboards to support executive leadership in monitoring program performance and outcomes.

New York State United Teachers (NYSUT) - Data Analyst

2021 – 2023

Analyzed statewide labor and membership data for 1,700+ unions to support contract negotiations and strategic planning.



- Developed data visualization dashboards to enhance transparency, stakeholder communication, and program effectiveness.
- Conducted data audits to ensure integrity and consistency across reporting systems.

NYS Dept. of Financial Services - Assistant Director of Spec. Projects 2019 – 2021

- Directed cross-functional initiatives and projects, including DEI policy development, strategic planning, and organizational change management.
- Prepared executive-level reports and briefings for the Governor's office, highlighting program performance and policy outcomes.

Dormitory Authority State of New York (DASNY) - Grants Administrator 2017 – 2019

- Administered 100+ grants, including multimillion-dollar capital projects, ensuring alignment with state and federal regulations.
- Developed dashboards to monitor grant performance, compliance, and program impact.
- Facilitated interagency coordination with government and nonprofit partners.

U.S. Navy Reserve - Noncommissioned Officer (Petty Officer 2nd Class) 2016 – 2020

- Conducted data analysis to support operational navigation and mission planning.
- Designed and delivered training programs for 80+ sailors, strengthening leadership capacity and team readiness.
- Oversaw operational planning and execution, ensuring alignment with objectives.

VOLUNTEER LEADERSHIP

Disability Rights New York (DRNY) — Advisory Council Member, PAIMI Program
2025 – Present

- Serve on the Protection and Advocacy for Individuals with Mental Illness (PAIMI) Advisory Council to provide strategic recommendations regarding program priorities.
- Collaborate with council members to identify and address systemic issues and challenges facing individuals with mental health diagnoses across New York State.
- Advocate for policy improvements and human-centered solutions to enhance the rights and well-being of the disability community.

Wildwood Programs — Government Advocacy Committee Member
2026 – Present

- Support legislative advocacy efforts and policy initiatives to advance the mission of Wildwood Programs.



- Engage with stakeholders and government officials to represent the needs of individuals with developmental disabilities and their families.
- Monitor state and local policy developments to inform organizational strategy and community engagement.

EDUCATION

Master of Business Administration (MBA) — Utica University (2020)

B.A. in Political Science & Public Policy — University at Albany, SUNY (2013)

**RESOLUTION APPROVING ADDITIONAL AGENT
MORaine SOLAR ENERGY CENTER, LLC PROJECT**

A regular meeting of Allegany County Industrial Development Agency (the "Agency") was convened in public session at the office of the Agency located at Crossroads Commerce & Conference Center located at 6087 State Route 19 North in the Town of Amity, Allegany County, New York on July 9, 2026 at 10:00 o'clock a.m., local time.

The meeting was called to order by the Chair of the Agency and, upon roll being called, the following members of the Agency were:

PRESENT:

Steven Mauro	Chairperson
Joseph Hart	Vice Chairperson
Douglas Frank	Treasurer
Terri Ross	Secretary
Thomas McElheny	Member
William Meunier	Member
John Ricci	Member

ABSENT:

None

AGENCY STAFF PRESENT INCLUDED THE FOLLOWING:

Craig R. Clark, P.E., Ph.D.	Executive Director
Melissa Pingitore	Assistant Director
Barb Benjamin	Operations Director

The following resolution was offered by _____, seconded by _____, to wit:

Resolution No. 0726-__

**RESOLUTION ADDING AN ADDITIONAL AGENT FOR THE PROJECT FOR
MORaine SOLAR ENERGY CENTER, LLC.**

WHEREAS, Allegany County Industrial Development Agency (the "Agency") has adopted an Approving Resolution for the Moraine Solar Energy Center, LLC Project (the "Project") and entered into an Interim Project Agreement ; and

WHEREAS, the Agency wishes to name an additional agent for the Project.

NOW, THEREFORE, BE IT RESOLVED BY THE MEMBERS OF ALLEGANY COUNTY INDUSTRIAL DEVELOPMENT AGENCY AS FOLLOWS:

Section 1. Herzog Energy, Inc. is hereby named an authorized agent for the Project and the Executive Director is authorized to execute the ST-60 form and any other necessary documents.

Section 2. The Executive Director is authorized to approve additional agents and subagents as appropriate.

Section 3. Nothing in this Resolution releases Moraine Solar Energy Center, LLC from any obligation under the Interim Project Agreement or applicable law.

Section 4. This Resolution shall take effect immediately.

The question of the adoption of the foregoing Resolution was duly put to a vote on roll call, which resulted as follows:

Steven Mauro	VOTING	YES
Joseph Hart	VOTING	YES
Douglas Frank	VOTING	YES
Terri Ross	VOTING	YES
Thomas McElheny	VOTING	YES
William Meunier	VOTING	YES
John Ricci	VOTING	YES

The foregoing Resolution was thereupon declared duly adopted.

STATE OF NEW YORK)
) SS.:
COUNTY OF ALLEGANY)

I, the undersigned Secretary of Allegany County Industrial Development Agency (the "Agency"), DO HEREBY CERTIFY that I have compared the foregoing annexed extract of the minutes of the meeting of the members of the Agency, including the Resolution contained therein, held on July 9, 2026 with the original thereof on file in my office, and that the same is a true and correct copy of said original and of such Resolution contained therein and of the whole of said original so far as the same relates to the subject matters therein referred to.

I FURTHER CERTIFY that A) all members of the Agency had due notice of said meeting; (B) said meeting was in all respects duly held; (C) pursuant to Article 7 of the Public Officers Law (the "Open Meetings Law"), said meeting was open to the general public, and due notice of the time and place of said meeting was duly given in accordance with such Open Meetings Law; and (D) there was a quorum of the members of the Agency present throughout said meeting.

I FURTHER CERTIFY that, as of the date hereof, the attached Resolution is in full force and effect and has not been amended, repealed, or rescinded.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the seal of the Agency this ____ day of July, 2026.

Secretary

(SEAL)