paying a person to help carry out the grant, which then can be considered as matching funds in the budget?

Perhaps can you walk through an example of Keep in mind this is not a reimbursement. Any work done on the LOI, application, etc can not be applied towards the in-kind funds. Any work thereafter - ex. interm report, grant administration - can be considered.

Can 2 people work on an application? Do they need to share a login?

Yes, any organization can have multiple profiles/logins that will allow staff, board, etc. to access the application and other documents.