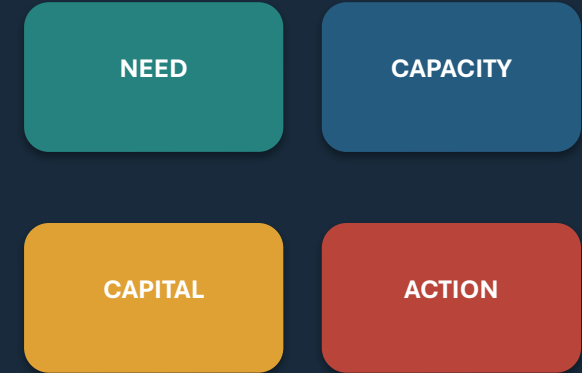


HOUSING DOESN'T BUILD ITSELF

Stop Admiring the Problem and Start Building Solutions



BUILT

Lehi Dowell • CCD Business Development Corporation
Beth Dunning • Nevada Rural Housing

NADO • 10/20/26

We Don't Have an Information Shortage

WE HAVE AN IMPLEMENTATION SHORTAGE.

Rural communities do not need another presentation proving they have a housing problem.

THE QUESTION HAS CHANGED

Not only:

“What housing do we need?”

But:

“What is actually preventing us from building it?”

01

Stop Admiring the Problem

Studies, plans, workgroups and meetings have value—until convening becomes a substitute for implementation.

CCD: HB 3395.....

541

HOUSING MEETINGS

CONVENED

Created SOCRH • 30+ partner Douglas County network • Hosted 2 Regional housing summits & Let's Build

BUILT CAPACITY

Technical assistance • Organizational support • Regional coordination • Managed Compliance

BROUGHT TOOLS

UrbanForm • Official MIRL partner and developing tools • Nesterly HomeShare connection

MOVED CAPITAL

Housing fund launch • Missing Middle support • Funding navigation Secured \$9.5 million in grants and a \$20 million pipeline



After 541 meetings, our conclusion wasn't that we needed meeting #542.

Convening matters when it creates relationships, capacity and a pathway to action.

NRH: When Planning Doesn't Become Production

REGIONAL / SYSTEM PERSPECTIVE

Across rural communities, what separates places that move projects from places that remain in planning?

RECURRING BARRIERS

Land, infrastructure, local support, and rural market fit

CAPACITY

Municipal bandwidth, developers, and skilled trades

INTERVENTION

Match housing to demand; prepare viable sites

When the Data Doesn't Math



DATA IN = DATA OUT

Bad inputs produce misleading conclusions. Ask what the data actually measures—and what it misses.

EDUCATE INTERNALLY

Build shared understanding across staff, boards and partners before choosing a solution

EDUCATE EXTERNALLY

Help residents and elected leaders understand housing types, tradeoffs and local demand. LMI

NEVADA EXAMPLE

Senior housing can free existing family-sized homes when older residents downsize

DON'T CONFUSE THE LOUDEST REQUEST WITH THE ACTUAL NEED

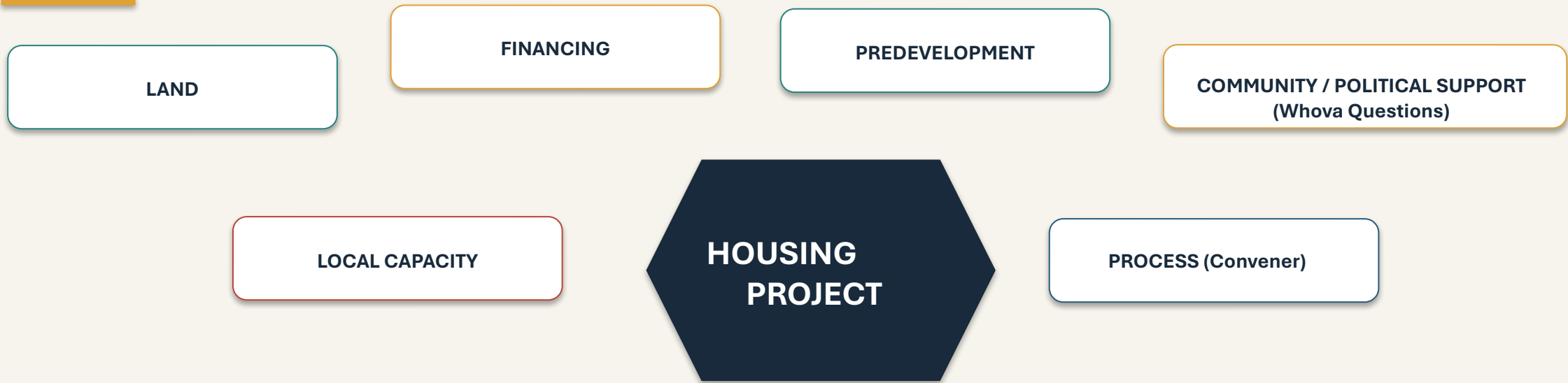
City	100% AMI benchmark	80% AMI income limit
Bend, OR	\$120,200	\$96,150
Carson City, NV	\$91,000	\$82,250
Roseburg, OR	\$76,600	\$66,900

02

What Actually Stops Housing From Getting Built?

Housing projects rarely stall because of “housing.” Something specific makes the project infeasible.

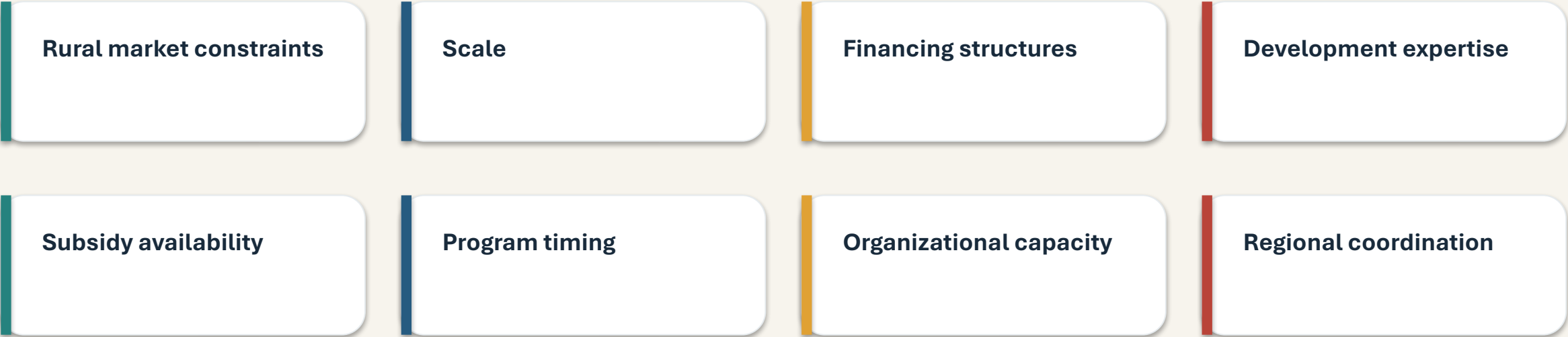
CCD: What is “The Project/Bottleneck” Behind the Housing Project



Sometimes the housing barrier isn't housing.

An EDD may not need to build the houses. We may need to solve what is preventing someone else from building them.

NRH: Why Good Projects Still Stall



WHICH BARRIER CAN YOUR ORGANIZATION ACTUALLY INFLUENCE?

REAL-WORLD TEST • Site + infrastructure + capital + approvals + demand

03

Who Does What?

Implementation improves when the right organization owns the right barrier.

CCD: You Don't Have to Become the Developer

**EDDs DON'T HAVE TO BUILD HOUSING
TO HELP HOUSING GET BUILT,
BUT WE SHOULD SHARE OUR EXPERIENCE.**

CONVENE

Motivated Partners

BUILD CAPACITY

CCD's Predevelopment Capacity
and Engineering Initiative

REMOVE BARRIERS

UrbanForm

CONNECT CAPITAL

Middle Income Revolving Loan
fund (MIRL) City Risk/1st Lien
Holder

Our role isn't to do everybody else's job.

Our role is often to make it possible for everybody else to do theirs.

NRH: Build the Delivery Team



Developer

Local Government

EDD

Housing Authority

Infrastructure Provider

Lender

Philanthropy

State / Federal Funders

Community

Collaboration isn't getting everyone into a room.
It's knowing who owns which barrier.

04

Find the Bottleneck

Choose one real project. Identify the actual barrier. Assign the next move.

CCD: From 541 Meetings to One Question

WHAT IS ACTUALLY STOPPING THE PROJECT?

1

NAME THE PROJECT

Which actual housing opportunity is stalled?

2

NAME THE BOTTLENECK

Land? Infrastructure? Financing? Process? Capacity? Risk? Support?

3

NAME WHO CAN INFLUENCE IT

Who controls—or can change—the barrier?

4

NAME THE NEXT ACTION

What can happen in the next 30–90 days?

If you can't identify the bottleneck, you're still admiring the problem.

Reality Test: Who Owns the Next Move?

PROJECT	ACTUAL BOTTLENECK	WHO CAN INFLUENCE IT?	NEXT ACTION	BY WHEN?

Your challenge: leave with one project and one concrete move—not another regional housing problem statement.

BETH • Feasibility test + ownership LEHI • Action + 90-day commitment

**STOP ADMIRING
THE PROBLEM.**

PICK A PROJECT.

FIND THE BOTTLENECK.

ASSEMBLE THE PEOPLE WHO CAN MOVE IT.

ACT.

Housing Doesn't Build Itself.

Rural America doesn't need another meeting proving we have a housing problem.