



**PARTNERS FOR RURAL  
TRANSFORMATION**

# **A Solution to America's Housing Crisis**

**How DreamBuild  
is Expanding  
Homeownership  
Opportunities in  
Rural Communities**



## Introduction

The United States is facing a housing crisis. Since the start of the pandemic, home prices have risen by more than 50 percent. In 2025, the median age of a first-time home buyer was 40 – the highest on record. Americans are spending more than 30 percent of their income on housing on average, and recent estimates suggest our housing supply could be more than 5 million units short<sup>1</sup>.

In rural America – a place nearly 1 in 5 people call home<sup>2</sup> – this crisis is often compounded by the challenges of persistent poverty and other barriers to opportunity often linked to historically extractive economies<sup>3</sup>. A recent demographic shift – people moving into rural communities and small- to mid-sized businesses relocating from urban areas – is stretching an already limited supply of affordable housing to its breaking point.

That influx into rural areas presents an opportunity to spur positive economic impact for years to come, but to maximize this positive impact, access to safe, affordable housing must improve.

Partners for Rural Transformation (PRT), through its network of community development hubs, is focused on developing bold solutions informed by regional expertise. And we're committed to nationally expanding those solutions.



<sup>1</sup> Klein, E. (2025, November 23). *Opinion | America's housing Community-Driven crisis, in one chart* - The New York Times. New York Times. <https://www.nytimes.com/2025/11/23/opinion/housing-crisis-america.html>

<sup>2</sup> Farrigan, T., Genetin, B., Sanders, A., Pender, J., Thomas, K. L., Winkler, R., & Cormartie, J. (November 2024). *Rural America at a Glance*. Economic Research Service, United States Department of Agriculture. [https://ers.usda.gov/sites/default/files/\\_laserfiche/publications/110351/EIB-282.pdf](https://ers.usda.gov/sites/default/files/_laserfiche/publications/110351/EIB-282.pdf)

<sup>3</sup> Partners for Rural Transformation (March 2020). *Transforming Persistent Poverty in Rural America: How Community Development Financial Institutions Drive Economic Opportunity*. [https://www.ruraltransformation.org/wp-content/uploads/2020/03/Transforming\\_Persistent\\_Poverty\\_in\\_America\\_-\\_Policy-Paper-PRT-\\_FINAL.pdf](https://www.ruraltransformation.org/wp-content/uploads/2020/03/Transforming_Persistent_Poverty_in_America_-_Policy-Paper-PRT-_FINAL.pdf)

## DreamBuild: A Community-Driven Housing Solution

One solution is DreamBuild.

DreamBuild is an innovative housing solution developed by come dream. come build (cdcb). cdcb, a founding member of PRT based in south Texas, is a nonprofit organization addressing the increasingly difficult process of building and financing a new home. DreamBuild has grown into an affordable housing production solution now being implemented by three PRT organizations and adapting to meet the needs of unique communities facing similar housing challenges across the country. It's a versatile approach to homeownership in rural America that honors autonomy and quality, while building wealth for communities and families.

### ***The Origin of DreamBuild***

"I was so frustrated," said Linda Marin, Director of Homeownership for cdcb.

Marin had been working with her clients for more than a year to help them qualify for a mortgage. However, her clients could not find anyone to build their home once they qualified. "I called every contractor we have ever worked with and could find no one to build their home in their rural community. I could hear defeat in their voices and see the lost hope on their faces. It was just heartbreaking."

In rural areas, developers face challenges like a sustainable workforce to build new houses and logistical challenges that come with building in remote and less populated areas. Contractors often pass on home construction projects due to the higher costs in rural communities and lower profit margin of affordable housing projects.

In late 2025, there were only six new homes available for less than \$200,000 in the county where Marin's clients lived, and even those remained out of reach. It's estimated that over 50 million U.S. households can't purchase a \$200,000 home at an average mortgage rate of 6.5 percent<sup>4</sup>. Lower income families often have to overcome additional hurdles just to pre-qualify for a standard mortgage.

Watching families lose hope in their South Texas housing market spurred cdcb to develop DreamBuild as an alternative pathway to homeownership for the rural communities they serve.

<sup>4</sup> National Association of Home Builders (2024). *Nearly Half of US Households Can't Afford a \$250,000 Home*. <https://www.nahb.org/blog/2024/05/housing-affordability-pyramid>

## ***What is DreamBuild?***

DreamBuild is a modular housing solution designed for communities seeking to increase the supply of new, energy-efficient, single-family homes. They're indistinguishable from site-built homes and are move-in ready in three months or less.

The model relies on volumetric, modular production. That means the majority of the homes are constructed in individual modules at a central facility and then assembled and finished on site. This reduces costs for developers by about 20 percent.

According to Danny Hawkins, DreamBuild Program Manager, not all modular construction is the same. "Most existing modular builders are not also manufacturers. Instead, they contract out the build using their plans and local subcontractors. By managing all aspects of the home construction—from the foundation to finishing touches such as sidewalks and porches—DreamBuild achieves significant time and cost efficiencies," said Hawkins.

Where most modular housing models are focused on building individual houses or developing subdivisions, DreamBuild is taking a more holistic approach. It's about increasing manufacturing capacity, creating sustainable jobs, and strengthening the local economy. With startup support from Wells Fargo and Chase, DreamBuild's production facility in rural Texas employs more than 40 people today, with plans to continue expanding.

"We're not talking about building a house," said cdcB CEO Nick Mitchell Bennett. "We're talking about building an industry in your community."

In communities like those in the Rio Grande Valley, entrenched policy decisions and economic hardship often work against low-income families. So the DreamBuild model is wholly dependent upon understanding the needs of the community and the people who live in it. cdcB's mantra has always been asking people what they want first.

In its early days, cdcB would provide its clients with a camera, so they could take pictures of houses they liked to inspire the design of their own homes. As DreamBuild has grown, they haven't lost sight of this approach. Families and clients are empowered to build houses that meet their needs. They can choose everything from the front porch design, to room number and layout, to kitchen countertops. With DreamBuild, families and individuals with modest incomes are empowered to control their home's design, making choices that meet their goals while staying within their budget. To date, in Texas DreamBuild has completed about 45 houses, helping families achieve their dream of homeownership.

## ***Innovative Financing***

However, building homes is only part of DreamBuild. Before building, financing must be secured. Many families aren't financially ready to take on a mortgage, or they lack access to financing through traditional banks. So, cdcB incorporates accessible financing options for low-income families.

If clients are not "homebuyer ready" when they first walk through the door, cdcB loan officers will work with clients and families to rebuild their credit and create personalized budgets to increase their financial capacity.

This process can take months or even years. cdcB's commitment to working with families to improve their long-term financial health is crucial to DreamBuild's success.

"We can take this program anywhere in the country. Being able to talk to our friends who are in Appalachia, the Mississippi Delta, Indian country, and say 'we've got this idea, hey, you want to take a look at it?' And the acceptance has been phenomenal," said Mitchell-Bennett.

PRT partners in Arkansas ([Communities Unlimited](#)) and Kentucky ([Frontier Housing](#), a member of [Fahe](#)) committed to being the first expansion sites.



## Moving DreamBuild Across the Country

From Texas to Arkansas to Kentucky – collaboration between nonprofit rural development hubs and their local affordable housing developers is bringing DreamBuild to more rural communities.

With expansion into new states, cdcb, CU, and Frontier Housing are working together to help DreamBuild's model meet local community needs, while maintaining as much of the refined production system as possible.

### **Arkansas:**

Pine Bluff is a rural community with its own history and culture, but it faces similar housing challenges to those in South Texas. After years of disinvestment and a sense of being left behind, Pine Bluff and communities like it have suffered. But that is starting to change, as PRT Partner Communities Unlimited, and their local build partner, We Center/ We Build, are helping to revitalize Pine Bluff, Arkansas by expanding DreamBuild beyond Texas.

"There's been this resurgence in Pine Bluff, and it's beautiful to see," said Communities Unlimited Director of Rural Housing Audra Butler. "What We Center/We Build is doing is tapping into that. It's tapping into that desire to bring back that thriving community."

Under the leadership of Pine Bluff native Codney Washington, the houses are being built primarily by youth apprentices, guided by mentors. So like in Texas, the success of the program hinges on thinking beyond just a house or a development. Its focus starts with building up an industry and growing jobs in the local economy.

"The opportunity we are getting is from both sides," said Butler. "We're talking about housing as a workforce driver and an economic driver that is creating jobs."

The value of providing choice, so families can create a home that meets their needs, is also proving successful in Arkansas, said Butler.

"You don't always get that when you're trying to do things at the affordable housing level," said Butler. "But we've seen how that really matters to the design. That's been really important to us and really is part of the success of moving this into Arkansas."

However, unique communities also face unique challenges, and geographical differences here were immediately apparent. The wide open, flat roads of south Texas make it easy to move large sections of modular housing on the back of trucks from the manufacturing facility to the build site. Arkansas' winding roads crowded with large trees do not. This required design modifications so homes could be transported and installed.

Cultural preferences also led to the homes' design changes, including different options for porches and finishes.

Different legal frameworks regulating modular housing also had to be addressed. In Texas, designs can be approved at the state level. In Arkansas, designs need to be approved at the municipal level, which adds time and costs to expanding the DreamBuild model across the state.

After navigating these unique regional factors, Communities Unlimited and We Center/We Build completed their first home in 2025, heralding the accomplishment as a testament for what is possible for the community and a symbol of hope, renewal, and opportunity.

### ***Kentucky:***

The Kentucky expansion of DreamBuild is a collaboration with PRT partner Fahe and their partner, Frontier Housing, which began in the summer of 2023<sup>5</sup>. Frontier Housing is a founding member of Fahe and a full-service affordable housing developer.

"By using quality standards that are responsive to the community while achieving efficiencies, DreamBuild is accomplishing what a lot of us have been dreaming about for years," said President and CEO of Frontier Housing Tom Manning-Beavin. "It is a model that has the potential to completely change the dynamics of housing development in economically distressed communities,"

According to Manning-Beavin, there are rarely more than three houses for sale at a price their clients can afford in the county surrounding their office in Morehead, Kentucky. Making matters worse, building a new house often costs more than its market value, and two-income families often fall just outside of qualifying for assistance.

This has left the people Frontier Housing serves stuck in a housing market that lacks supply but is too expensive to build in.

"There's just not a market at the intersection of what they can afford and what can be built," said Manning-Beavin.

Manning-Beavin sees DreamBuild as a tool that can close that gap while creating jobs in the local economy.

<sup>5</sup> Niemyer, L. (2025, September 15). New take on factory-built could ease housing crunch, says Kentucky nonprofit. Kentucky Lantern. <https://kentuckylantern.com/2025/09/15/new-take-on-factory-built-could-ease-housing-costs-and-shortage-says-kentucky-nonprofit/>

Frontier Housing is in the early stages of DreamBuild. They've completed two prototypes and recently secured space to open a production facility in Eastern Kentucky where they expect to employ about 40 people in the next two years.

Currently, their capacity to build on site is limited to about an hour and a half drive from their main office. Centralizing production can reduce transportation costs and allow them to reach further into rural communities across the state.

Like We Center/We Build, Frontier Housing needed to modify designs to meet local regulations. They widened hallways to meet funder standards, and lowered the height of the module to avoid expensive transportation permits.

Once they get going, Manning-Beavin expects the DreamBuild model could increase their capacity to build new homes by as much as 400 percent.



<sup>5</sup> Niemyer, L. (2025, September 15). New take on factory-built could ease housing crunch, says Kentucky nonprofit. Kentucky Lantern. <https://kentuckylantern.com/2025/09/15/new-take-on-factory-built-could-ease-housing-costs-and-shortage-says-kentucky-nonprofit/>

## Conclusion

DreamBuild's success rests in its holistic approach to addressing unique housing crises in rural communities. As cdc's Mitchell-Bennett explained, DreamBuild is not only about the house. The house is just a tool for supporting families, strengthening communities, building wealth, and inspiring a vision for the future.

It is about building the capacity to address the housing crisis within the community. This means housing solutions that create jobs within the local economy, financial products and advice that meet people where they are, and continually understanding the needs and desires of the community you are working in.

DreamBuild also illuminates the reality that we cannot effectively tackle the housing crisis by simply giving people boxes to live in. A home is something people should be proud of and have a sense of ownership over.

Too often we see "solutions" to affordable housing as uniform and nondescript structures society tells people to be grateful to live in.

DreamBuild helps people choose how their home looks and functions, regardless of their income level. It's how we honor their dignity and ensure their home makes sense for them and their community.

DreamBuild's early expansion into Arkansas and Kentucky proves that this model works in different communities facing similar challenges addressing the rural housing crisis. The primary obstacle in these early expansions was adjusting the designs to meet the different regulatory requirements across states and municipalities. So far, these have not proven to be an insurmountable barrier.

It's worth noting that access to a workforce in rural communities or the need for quality homes such as DreamBuild homes have not been an obstacle to expansion. This proves that the common misconception that rural communities lack trained work forces and markets for new industries and products is exactly that - a common misconception.

These initial expansion sites continue to play a crucial role in DreamBuild's growth. As the conversation around affordable housing continues to highlight modular housing and innovative production models, DreamBuild is capturing interest within the sector. It deserves serious consideration as an adaptable, national model.

## Why is DreamBuild innovative?

- Community members and homebuyers have choices in the home designs. Designs are adapted to align with local architecture and goals while maintaining time and cost savings. Home buyers enjoy a custom home design experience, selecting floor plans, finishes, colors, and more.
- The DreamBuild production system uses staff to manage and execute the entire building process from the first home-site work, through home module construction, to the finishing touches like porches and sidewalks. That results in a 60-90 day build time and a cost reduction of about 20 percent.
- DreamBuild homes look and perform the same as traditional site-built homes. The home is built on a permanent foundation to quality and safety standards often exceeding local building codes and providing better energy efficiency than the average home. Because of this, the homes qualify for conventional mortgages. Satisfying standard home lending criteria is key to building wealth for first-time and future homeowners.

## DreamBuild Impact

- As of October 2025, 45 DreamBuild homes have been sold.
- As of October 2025, \$125,000 is the average home price.
- After three years of homeownership, the average wealth created through an increase in home equity is \$10,000.



## **PARTNERS FOR RURAL TRANSFORMATION**

Partners for Rural Transformation (PRT) is a coalition of six community organizations working to launch economic development innovations and deploy capital to deliver them to rural communities across the country. Rural communities define their goals and lead the projects that deliver transformative change. This is the story of one affordable housing solution the Partners are delivering in the Rio Grande Valley, Appalachia and the Mississippi River Delta.

