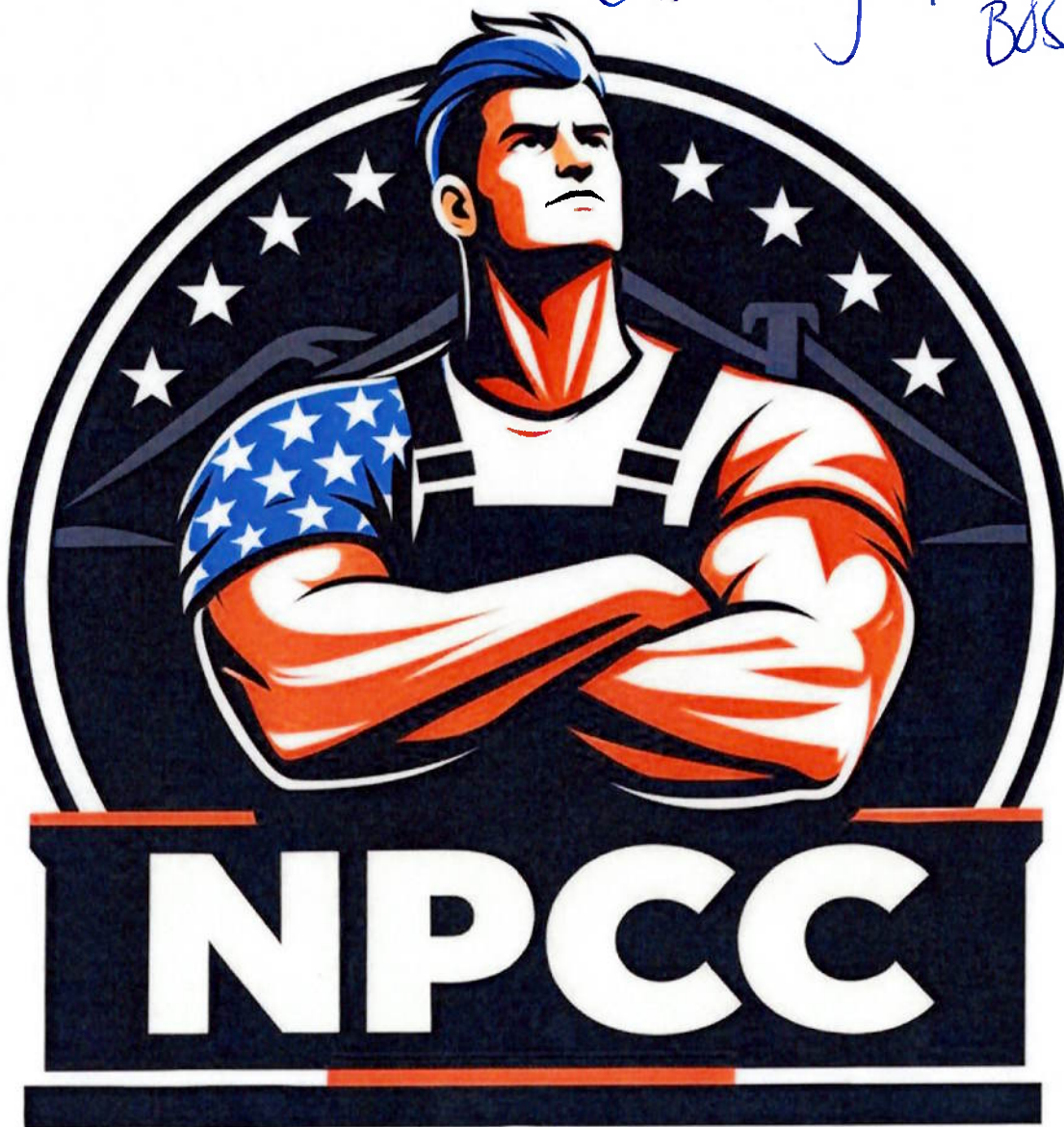


C. Armstrong Open Forum
BOS 4/7/2026



NON-PROFIT COMMUNITY CATALYST

NPCC COMMUNITY REINVESTMENT MODEL

NPCC BIDS & WINS WORK **1**

- Public Contracts
- Private Construction
- Service Opportunities

2 COMMUNITY TALENT ENGAGED

- Future Contractors / Trades
- Entrepreneurs & Service-Minded Locals



5



ECOSYSTEM LOOP

- Trained by NPCC
- Work in the Community
- Next Candidates Emerge

3



REVENUE GENERATED

- Fully Compliant Operations
- Licensed / Insured / Competitive Bidding

4



REINVESTMENT INTO PEOPLE

- Tools, Equipment, Trucks
- Licensing
- Business Coaching

3



BUSINESS CREATION

- Independent Contractors
- Small Business Owners
- Service Providers

WORK CREATES REVENUE.
REVENUE BUILDS BUSINESSES.
BUSINESSES STRENGTHEN THE COMMUNITY.

NPCC COMMUNITY REINVESTMENT MODEL

NPCC BIDS & WINS WORK 1

- Public Contracts
- Private Construction
- Service Opportunities

2 *COMMUNITY TALENT ENGAGED

- Future Contractors / Trades
- Entrepreneurs & Service-Minded
- Suppliers, Trades & Small Businesses



BUSINESS CREATION

- Local, Agriculture
- Hauling, Suppliers Services
- Next Candidates Emerge

REVENUE GENERATED

- Fully Compliant Operations
- Licensed / Insured / Competitive Bidding



ECOSYSTEM LOOP

- Inteligent Contractors
- Small Business Owners
- Community Service Providers



ECOSYSTEM LOOP

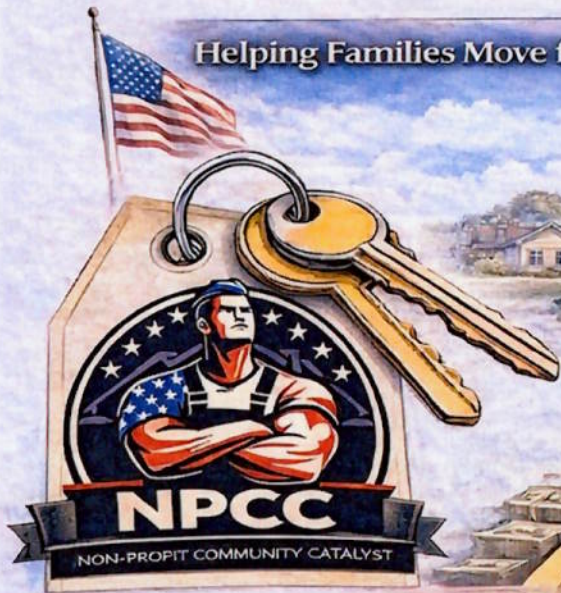
- Local Agriculture
- Hauling, Suppliers, Services
- Next Candidates Emerge



**WORK CREATES REVENUE.
REVENUE BUILDS BUSINESSES.
BUSINESSES STRENGTHEN THE COMMUNITY.**

★★ NPCC ★★ COUNSELING FLOW

Helping Families Move from Dependence to Homeownership



PATH FROM DEPENDENCY TO INDEPENDENCE

1 INTAKE & ORIENTATION

- ✓ Initial Intake and Financial Review
- ✓ Document Your Income & Housing Status

2 FINANCIAL & HOUSING ASSESSMENT

- ✓ Review Income, Credit, and Housing Readiness

3 PATH TO HOMEOWNERSHIP PLAN

- ✓ Earn Verifiable Income
- ✓ Build Documented Credit
- ✓ Improve Savings & Debt



4 ONGOING COUNSELING & PROGRESS TRACKING

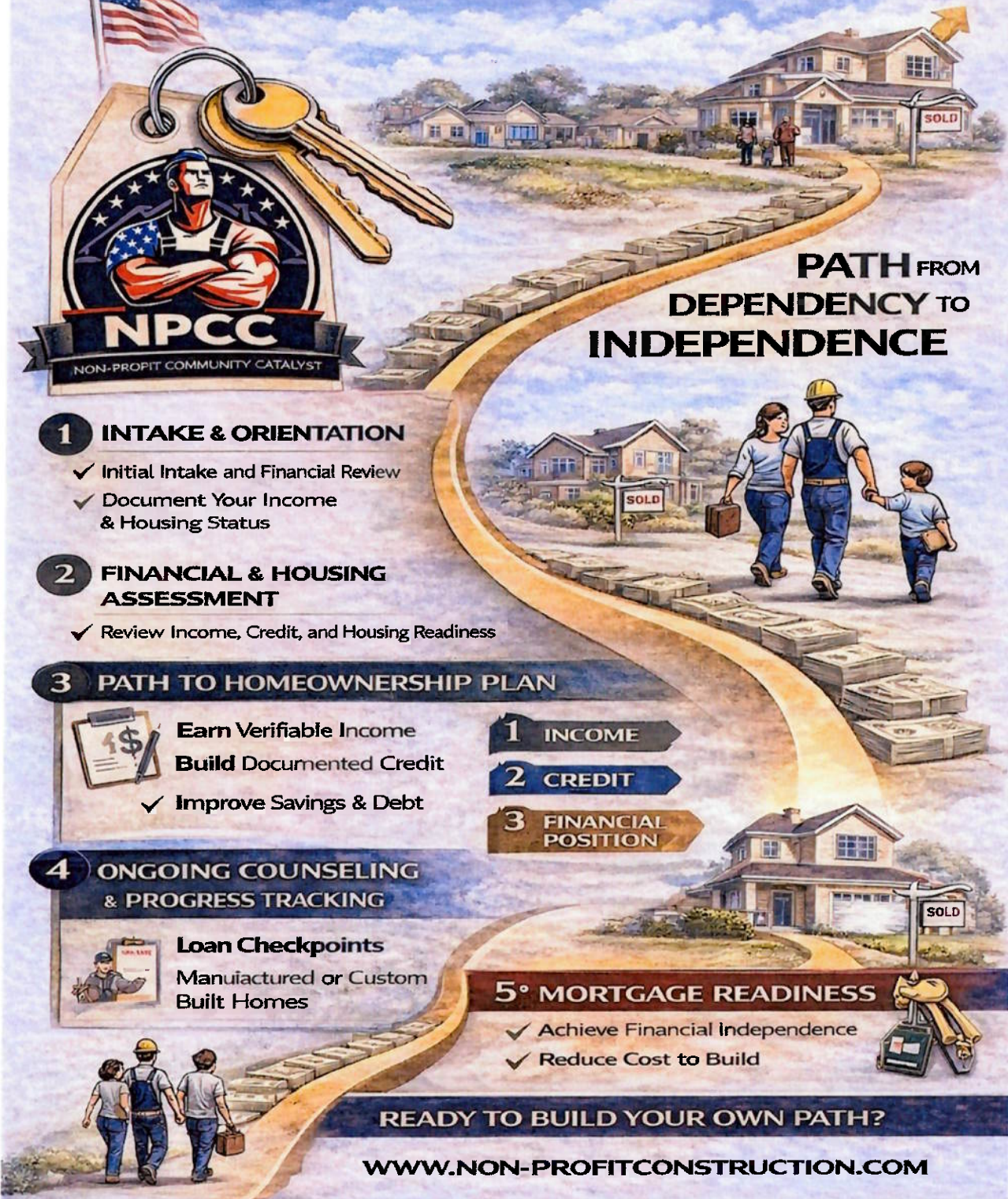
- ✓ Loan Checkpoints
- ✓ Manufactured or Custom Built Homes

5° MORTGAGE READINESS

- ✓ Achieve Financial Independence
- ✓ Reduce Cost to Build

READY TO BUILD YOUR OWN PATH?

WWW.NON-PROFITCONSTRUCTION.COM

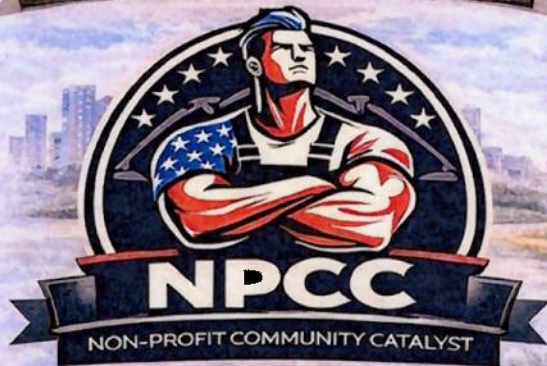


★★ NPCC ★★

WHY BUDGETS BUILD TRUE AFFORDABILITY

Comparing Affordable Housing Outcomes for Rural Communities

CATALYST-SUPPORTED HOUSING



WEALTH-BUILDING OUTCOME

- ✓ Working Families Build Equity and Wealth
- ✓ Financial Independence Pays Property Taxes
- ✓ Markets Operate without Long-Term Subsidies



WEALTH-BUILDING HOMEOWNERSHIP

INVESTMENT BUILDS INDEPENDENT HOMEOWNERSHIP • SUBSIDY MAINTAINS GOVERNMENT DEPENDENCY

CATALYST-SUPPORTED HOUSING

- ✓ Investments Spur Independent Homeownership
- ✓ Markets Work at **Below Retail Costs**
- ✓ Families Build Equity & Put Down Roots
- ✓ Property Taxes Sustain the Community

SUBSIDY-BASED HOUSING

TRADITIONAL SUBSIDY



✗ **Long-Term Renters**
Lack Mobility and Incentives

✗ **Generational Welfare**
Costs Taxpayers More

✗ **Government Ownership**
Forces Taxpayer Subsidy

GENERATIONAL POVERTY & DEPENDENCY



GENERATIONAL POVERTY & DEPENDENCY

SUBSIDY-BASED HOUSING

- ✗ Funding Creates **Avoids Homeownership** Programs withn Welfare Programs Meant for Homeownership
- ✗ Renters Lack Ownership & Upward Mobility
- ✗ Property Taxes Are Further Increased

WHY PROFORMA BUDGETS BUILD TRUE AFFORDABILITY

Comparing Affordable Housing Outcomes for Conservative Communities

CATALYST-SUPPORTED HOUSING

SUBSIDY-BASED HOUSING

TRADITIONAL SUBSIDY



WEALTH-BUILDING OUTCOME

- ✓ Working Families Build Equity and Wealth
- ✓ Financial Independence Pays Property Taxes
- ✓ Markets Operate without Long-Term Subsidies

- ✗ Long-Term Renters Lack Mobility and Incentives
- ✗ Generational Welfare Costs Taxpayers More
- ✗ Government Ownership Forces Taxpayer Subsidy

GENERATIONAL POVERTY & DEPENDENCY



WEALTH-BUILDING HOMEOWNERSHIP

GENERATIONAL POVERTY & DEPENDENCY

INVESTMENT BUILDS INDEPENDENT HOMEOWNERSHIP • SUBSIDY MAINTAINS GOVERNMENT DEPENDENCY

CATALYST-SUPPORTED HOUSING

SUBSIDY-BASED HOUSING

- ✓ Investment Supports Homeownership
- ✓ Markets Work at Below Retail Costs
- ✓ Families Build Equity & Put Down Roots
- ✓ Property Taxes Sustain the Community

- ✗ Funding Creates Welfare Rentals
- ✗ Government Subsidies Inflate Prices
- ✗ Renters Lack Ownership & Upward Mobility
- ✗ Property Taxes Are Further Increased