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Building Community: Spring 2023 Newsletter

Welcome to Our Community of Workforce Housing Innovators, Thinkers, and Doers

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A Welcome From Our CEO

At the Missing Middle Housing Fund (MMHF), we are in the business of building community. We connect innovators, thought leaders, and doers to solve Oregon's workforce housing underproduction. This in turn, helps people, places, and economies build their community and reach their potential.

You are part of our community—Welcome!

Our approach to building MMHF has mirrored the process of building a home... and construction is still underway. We started two years ago on our design—putting together a team of workforce housing solution "architects" in business, finance, policy, and industry to create the blueprint for how our organization would operate and grow.

Then we constructed the foundation—establishing a sturdy network of homebuilding construction and design innovators, developers, builders, financiers, and industry enthusiasts. Each of these parties brings something unique and special to the table, but their collective impact is stronger than their individual efforts alone.

We are now starting to build up, helping to frame community challenges caused by a lack of housing that targets middle income earners and finding solutions that can be scaled over time. Our goal at the end is to create a well-constructed model home and operation that inspires the creative housing solutions across our state that we so desperately need.

This is our first quarterly newsletter. We hope it will serve as a tool for engaging in dialogue with our community and bringing more people, more businesses, more innovations, and more opportunities into our solutions toolbox.

Thank you for being on this journey with us. We look forward to building community with you.

Nathan Wildfire, CEO, Missing Middle Housing Fund



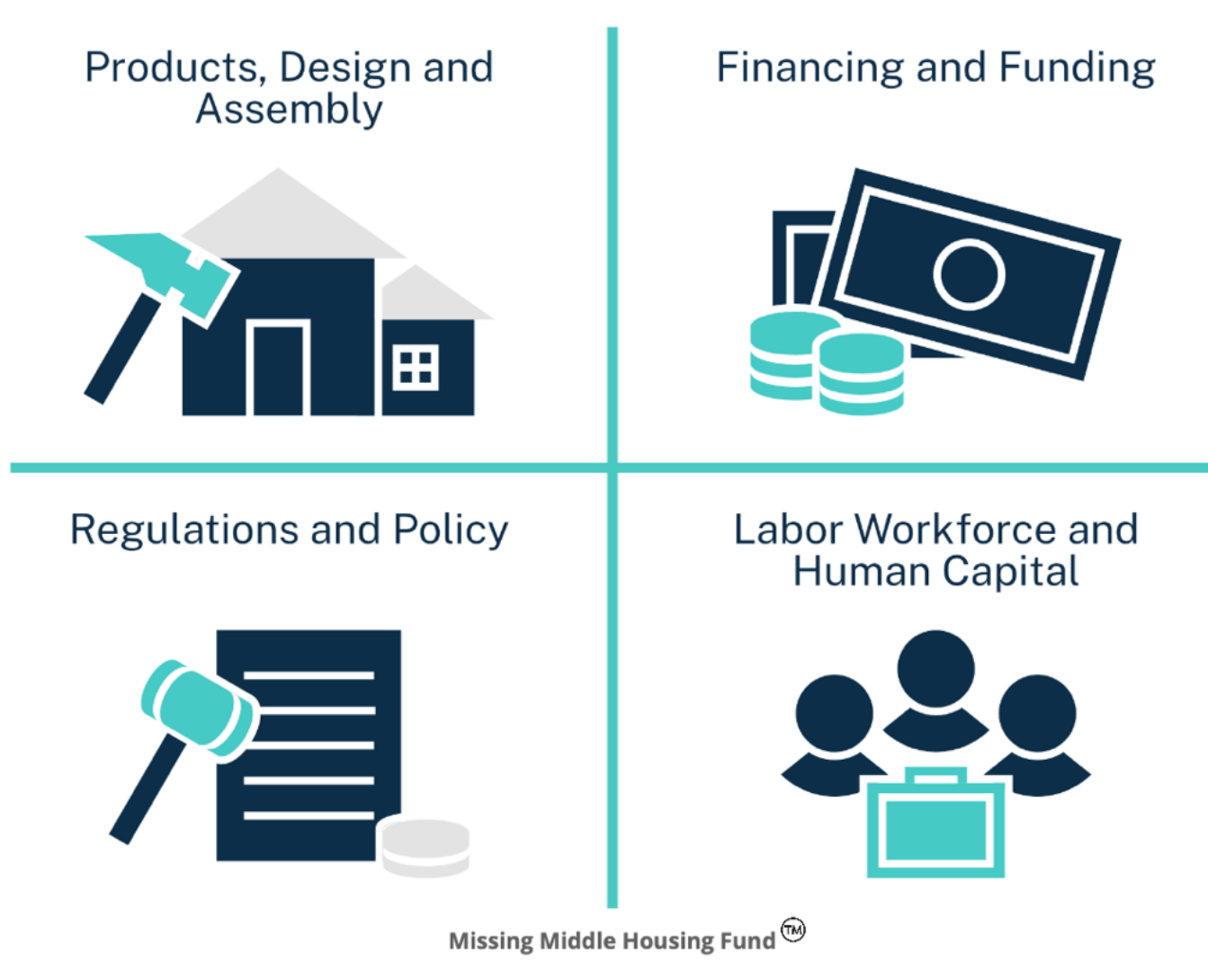
We Create Opportunity in Our Housing Production Ecosystem

Our housing production crisis didn't happen overnight. And it is going to take some time, considerable thought, and investment to find innovative solutions that can help us essentially double our current rate of production—faster and at a lower cost.

Our efforts are focused on middle income earners making 80-120% of the area median income. This segment often feels the greatest crunch in the housing market, as they make too much money to qualify for income-restricted housing but don't make enough to afford market rate housing. We simply aren't building enough units to meet this target's needs.

At MMHF, we are looking for solutions in the four areas of opportunity in our housing ecosystem: product design and assembly, financing and funding, regulations and policy, and labor. We believe that one innovation in any of these four areas can make an impact, but when connected to other opportunities in any or all of the other three, the result can be greater than its parts.

Housing Production Innovation Opportunities



We encourage you to reach out to us to discuss any opportunities that you may be pursuing. We can potentially amplify their reach and impact through our community.

Our Current Project - Newberg Workforce Housing Consortium



Calling all housing innovators to Newberg!

MMHF has partnered with the [Strategic Economic Development Corporation \(SEDCOR\)](#) and the Newberg Workforce Housing Consortium (NWHC) to manage a [request for proposals \(RFP\)](#) to create workforce housing solutions that serve Newberg and Yamhill County. NWHC members include [A-dec](#), [Friendsview](#), [George Fox University](#), [Newberg Public Schools](#), [Providence Health Care](#), and SEDCOR. The objective is to find scalable innovations that reduce time and costs to build, and creatively and efficiently use up to \$3Million in state supported funding. According to various estimates, Newberg needs between 600-1,000 new units of housing over the next 15-20 years that supports residents making 80-120% of the area median income (AMI).

Proposals are due April 21, 2023. If you have an innovation or an idea and would like to consider making a proposal or joining another proposal team, please email nathan.wildfire@missingmiddlehousing.fund.

Additionally, an invite-only, in-person workshop will be held at NWHC member, Friendsview, in Newberg from 10am-4pm on April 5, 2023, for those interested parties who want to actively workshop ideas and solutions to build a proposal and contribute to the workforce housing underproduction crisis in the area. Please email nathan.wildfire@missingmiddlehousing.fund for the registration link and more information.

Ingenuity and Inspiration: Housing Innovation Workshop Winners

MMHF not only connects innovators in the housing industry—we invest in them! We believe that by finding out-of-the-box solutions and helping them grow, it creates more opportunity in the communities we build and serve.

Last year, MMHF held a request for innovation (RFI) to find and support some of these growth opportunities. Over the first half of 2022, 17 volunteer committee members helped review applications and ultimately chose two to receive grants.

[HumanKind Homes](#) is a design build construction technology company that utilizes a set of interlocking bricks made of sustainable geopolymer concrete.

Complete Ideal Structure

Our mechanically interlocking, surface bonded system provides all of the elements required for the superstructure, including insulation and finished siding. We have condensed the following elements of the structure into one single-supply chain product and easy assembly process:

- Foundation
- Subfloor
- Walls
- Ceiling
- Roof
- Insulation
- Air and vapor barrier
- Interior siding
- Exterior siding
- Connectors and sealants
- Mounting supports for the other home elements (i.e. windows, electrical conduit, mechanical systems, etc)

[Viewiess](#) converts shipping container homes with 3D printed living wall systems and components that can withstand the heat and cold of Southern Oregon.

A compact housing option that fills the gap between renting and owning a starter home.

- 30%-50% lower construction cost compared to traditional home building techniques.
- Environmentally conscious appliances, floorplans, and upgrades that can reduce your utility bills by up to 80%.
- Modular additions that don't require a building permit; grow your home without the hassle.
- Simplified maintenance with 60% lower annual home ownership costs.

The bottom floor of the 2020 above features a complete kitchen and bathroom. Heat is provided via pellet stove. The toilet features a gray-water flush system that captures waste water from the kitchen sink and shower. The unit is powered using a 100-watt solar array and lithium battery bank with 48v/10.0-ah solar service.

Investing in new prototypes and pilots drives housing delivery in new directions helping to address our underproduction crisis through creativity and outside-the-box thinking.

Investing in our Mission - Partner Spotlight: Umpqua Bank



When we met with Umpqua Bank back in 2021, we realized we were on similar missions - to help people and businesses reach their potential and build thriving communities. As the largest bank headquartered in the Pacific Northwest, Umpqua is an ideal partner for us to address the workforce housing crisis that we are currently facing in our state.

Oregon produces half as much housing on an annual basis as we should: ~20,000 units at best versus the 30,000-40,000 we need. Due to this underproduction, people, places, and economies are not reaching their potential; and the housing we build the least is for middle-income Oregonians that drive our economy. We effectively need to DOUBLE our housing production over the coming years to get Oregon back on track.

We are grateful to Umpqua Bank for supporting our efforts and look forward to our continued partnership.

Join Our Community - and we are seeking board members!

As we mentioned earlier, we are continuing to build and scale our efforts at the MMHF. We rely on you as our community to help us grow our knowledge base and understanding of what is possible to help Oregon build housing smarter, faster, and at a lower cost. We encourage you to get in touch in the following ways:

- [Contact us](#) if you have an innovation in design, labor, financing, policy, or any other area of the housing ecosystem, or simply want to be in the loop about any of these things at info@missingmiddlehousing.fund.
- Encourage others to subscribe to our newsletter by contacting Nathan Wildfire to be added to our community at nathan.wildfire@missingmiddlehousing.fund.

And please contact us if you are interested in serving on our board. We grow, we are looking to augment our team with more rural voices, diversity, and housing expertise.

Help us Create the Future of Workforce Housing

[Contact Us](#)

