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Fall 2024 Newsletter



Fall is our favorite time of year at MMHF. We are filled with gratitude for the communities we have had the pleasure to connect and work with over the past year, and are inspired by their creativity and commitment to solving their housing challenges. Together we have cultivated new opportunities to extend our reach further across Oregon into Morrow, Yamhill, Tillamook, and Coos and Curry Counties. We have simultaneously increased our network of innovators and have invested in several organizations to plant the seeds of new designs and technology that can soon be harvested to reduce the time and cost to build. Our organization continues to grow to nurture these efforts, adding new capabilities in real estate development, operations, and innovation research. Thank you to everyone who has joined us – in conversation and in action. We are confident that we will continue to make great strides to address our housing underproduction crisis in Oregon.

Read more below about just a few of the reasons why we are grateful this season.

Let's Build Boardman Brings Workforce Housing Collaboration to Morrow County



We were pleased to partner with [The City of Boardman](#) and area employers such as [Tillamook County Creamery Association](#), [Boardman Foods](#), and the [Port of Morrow](#) to organize and facilitate our fifth Let's Build summit in Boardman, OR, this August. It was our largest event to date! Nearly 80 attendees came together at the Port of Morrow Riverfront Center to brainstorm workforce housing solutions that address the region's needs. Six working groups were established to carry the day's efforts forward, including:

1. Improving accessibility to zoning and regulations
2. Creating a comprehensive vision for workforce housing and development code updates
3. Establishing a quarterly expo for landowners and housing innovators to create new projects and/or pilots
4. Building a career and technical education (CTE) brick and mortar facility to develop a skilled workforce
5. Developing a framework for employer investment in workforce housing
6. Establishing a revolving loan fund to help bridge predevelopment costs

Though many helped make this day a success, we want to extend a special THANK YOU to Brandon Hammond at City of Boardman for his leadership and collaboration. Read more about the day's events in our [blog post on Let's Build](#)

[Boardman](#). If you would like to join any of the working groups listed above, please reach out to amy.snyder@missingmiddlehousing.fund.

Newberg Workforce Housing Investment Fund (WHIF) Seeds Newberg Housing Initiatives



Together with the Strategic Economic Development Corporation ([SEDCOR](#)) and the Newberg Workforce Housing Consortium (NWHC), the MMHF is managing a \$3M revolving loan fund to invest in workforce housing projects in Newberg. The loan fund is the culmination of nearly five years of work with employers in the area, including [A-dec](#), [George Fox University](#), [Friendsview](#), [Providence Health](#), and [Newberg-Dundee Public Schools](#), with support from the [City of Newberg](#). Oregon State Representative Anna Scharf was instrumental in securing \$3M from the State of Oregon to create the fund and MMHF manages it with guidance from an advisory committee comprised of NWHC members and local finance and community development experts.

We are pleased to announce the first three investments from this Fund. They include:

1. Digitized zoning in Yamhill County Cities – [UrbanForm](#) is a company that

digitizes zoning codes and maps. UrbanForm's web app highlights key zoning regulations for any given parcel, streamlines access to jurisdictional sources, and summarizes everything in an easy-to-use online report. UrbanForm improves transparency and accessibility, enhances permit applications and project proposal quality, and saves applicants and reviewers' time. Ultimately this reduces errors, adds capacity to municipal staff, and promotes housing production. UrbanForm will launch this capability for multiple cities across Yamhill County in December.



2. Loan to HumanKind Homes – The Fund has loaned \$200K to [HumanKind Homes](#), a start-up innovator in housing design, materials, and assembly. HumanKind Homes uses geopolymers concrete bricks made of recyclable materials such as fly ash, rice husk, palm oil and even recycled tire rubber and cannabis waste, to build construction kits that are manufactured offsite and shipped for onsite assembly. The home design is pre-manufactured in a factory and a kit of bricks is delivered to the home site to be assembled like Legos. The investment will help HumanKind research, test, and create its first prototype in Newberg. Proceeds from the sale of the unit will be used to repay the loan to the fund.



3. Hiring Ryan Olsen to execute housing development deals – Ryan Olsen has joined the MMHF team to serve as our Real Estate Development and Innovation Lead. Ryan is leading the process of identifying parcels of developable land and bringing landowners and housing innovators together to accelerate development timelines. He is also sourcing and evaluating innovative companies in housing design and assembly and assisting them in bringing their solutions to market. Ryan brings extensive experience in real estate development, industrialized construction, and financing to his role, and anticipates breaking ground on a Newberg project in the first half of 2025.

You can read more about [Ryan's background](#) on our website. Feel free to reach out to Ryan at Ryan.Olsen@missingmiddlehousing.fund if you have land or a housing or financing innovation that can help create more housing units in Newberg or beyond.



Port of Portland's Terminal 2 Poised to Support Workforce Housing Innovation



Recently, we were thrilled to take a tour of the [Port of Portland's](#) Terminal 2,

which is slated to transform into the [Mass Timber and Housing Innovation Campus](#) (MTHIC). The site will cultivate a center for scalable housing innovation in the Pacific Northwest and beyond leveraging the resource of mass timber in design and construction. This campus offers ample opportunity to unlock the potential of housing innovation and ways that we can reduce the time and cost to build. Read more about our [T2 visit](#) in our recent blog post.

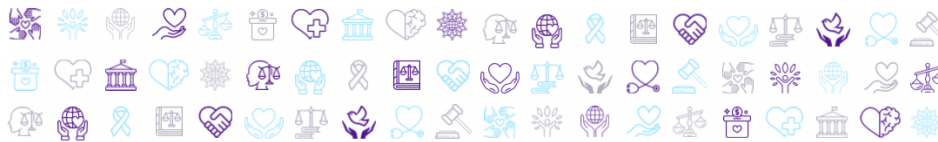
Partner Spotlight: Unbrick



The MMHF is always on the lookout for housing innovation companies that can bring new ideas to the table to address our production needs and goals. [Unbrick](#) is a company that has been successfully building sustainable, energy positive homes in cottage cluster communities through industrialized construction in the Netherlands for years. They have established a North American headquarters in Oregon and are excited to leverage the area's natural resources and supply chains to bring value to the homebuilding process. We recently sat down with Unbrick's two managing partners in the U.S. to learn more about their growth plans. [Read more in our latest blog post.](#)

Calling All Legal Professionals: Receive Continuing Education Credits Through CLEcast and Support the MMHF in December

AFFORDABLE CLEs
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CLEcast is partnering with us this month!

They will split revenue. You just buy and watch.

CLEcast.net

CLEcast

The MMHF is grateful to partner with [CLEcast](https://www.clecast.net), a company that creates continuing legal education (CLE) videos for lawyers and splits the net profits with non-profits. MMHF has been designated as a beneficiary to share in proceeds from videos purchased in the month of December. Our gratitude goes out to Rachel Sowray, legal professional and long-time friend of the MMHF, who has provided us with the opportunity to leverage potential funds to support our growing operations.

Here's how you can participate:

1. Go to [CLEcast.net/videos](https://www.clecast.net/videos)
2. Click on Missing Middle Housing Fund tab and the videos you can buy to support us will appear.
3. Buy a video.
4. Watch it within 6 months to get credit.

A [video](#) is available for further explanation if needed.

MMHF Facilitates Housing Workshops at Oregon Infrastructure Summit



Last month, we had the pleasure of facilitating two sessions at the Oregon Infrastructure Summit hosted by [Business Oregon](#). MMHF Board Chair, Jeff Gaus, and CEO, Nate Wildfire, moderated workshops as part of the summit's Housing Track. Key learnings from the engaged attendees: the housing needs of Oregon's communities are dependent on solutions that deliver infrastructure capacity, creative financing, technical partnerships, and design and build innovations.

A huge thank you to Business Oregon for the invitation to participate and Gregg Mindt at [Northwest Environmental Business Council](#) for getting us engaged.

If we can help facilitate or moderate your next conversation or workshop on housing innovation, please reach out to us at info@missingmiddlehousing.fund.

Join Our LinkedIn Community

Our LinkedIn community is growing rapidly. [Please follow us](#) to stay up to date on the latest news from the MMHF and our community partners.

Contact Us

MMHF wants to hear from you. Please [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.

Also, please reach out to Nathan Wildfire if you are interested in serving on our board at nathan.wildfire@missingmiddlehousing.fund. As 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

Reach Out

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