



# Missing Middle Housing Fund

**CEO** April 1, 2025

Nathan Wildfire

Brandon Hammond  
City Manager, City of Boardman  
Via Email: [hammondb@cityofboardman.com](mailto:hammondb@cityofboardman.com)

**Coms & Mktg**  
Amy Snyder

**RE Development**  
Ryan Olsen

**Finance**  
Kelli Bagby

Bethany Lashbrook

**Contract  
Design Partner**  
Iris Design Group

**President**  
Jeff Gaus

**Secretary**  
Abisha Stone

**Treasurer**  
Peter Clarke

**Working Advisor**  
Charles Voloshin

**Advisors**

Lindsay Nelson

Alana  
Mongkhounsavath

Miguel Higgins  
Moy

Dear Brandon,

Thank you for the opportunity to submit this Statement of Qualifications in support of the Boardman Housing Initiative. We are eager to roll up our sleeves with your team and accelerate workforce housing development and tools that will serve as models for the rest of the state.

Please find enclosed a Scope of Work (SOW) and summary of work tasks, budget, and team member qualifications for the Missing Middle Housing Fund's (MMHF) proposal.

Brandon, we look forward to answering any questions you might have. The need for housing in Boardman is acute, but the stakeholders and resources you have assembled are a credit to City leadership and the commitment of your partners. Thank you for the collaboration and vision, and for working with us in 2024.

Sincerely,

Nathan Wildfire  
CEO  
MMHF

## HOUSING BIG PICTURE

Boardman’s housing production, like almost every city in Oregon, has not kept up with demand, placing tremendous economic stress on residents, employers, and civic leaders. Boardman’s lack of workforce housing is leading to higher housing costs, preventing its citizens and economy from reaching their full potential.

Over the course of 2024, the Missing Middle Housing Fund (MMHF) was hired by the City of Boardman to investigate Boardman’s housing needs, educate key stakeholders like employers, City staff, and City Council, and facilitate a housing solutions summit for Boardman stakeholders last August 6, 2024. Titled “[Let’s Build Boardman](#),” the all-day workshop generated six recommended action plans, including the establishment of a revolving investment fund to support housing production and innovation. The MMHF is pleased to see Boardman now formally launching this Fund and is excited to continue our relationship with the many stakeholders we have met.

Housing is the largest check almost every Oregon household writes every month, whether for rent or for mortgage. A stable, affordable home enables Oregonians to invest in their educations, start businesses, and move up career ladders, and create inter-generational wealth. *Every* traded sector relies on a supply of workforce housing near economic opportunity. Limited access to workforce housing is the most significant barrier to hiring, growth, and economic vitality.

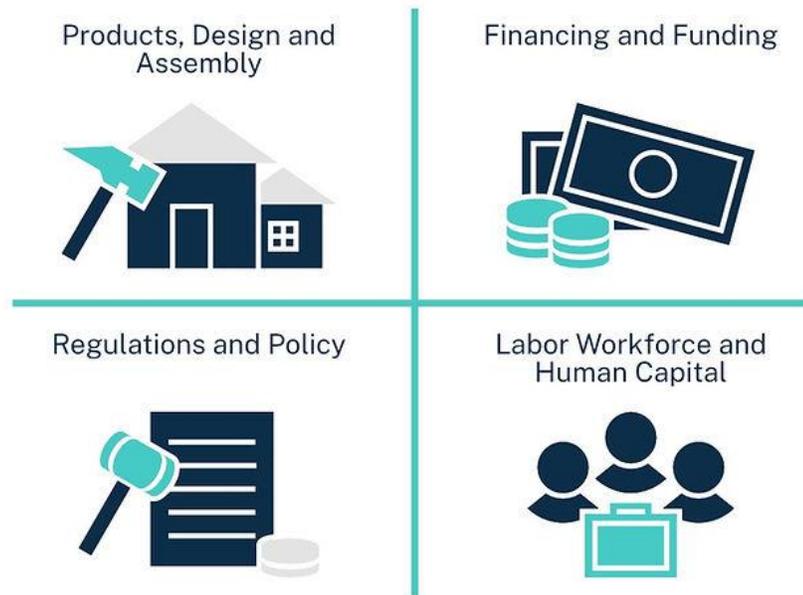
As a state, we have under-produced every kind of housing for years, and especially workforce housing targeted to middle income earners. The consequences of underproduction include:

- Increased housing costs, which impact those with lower incomes the most
- An imbalance between housing supply and demand, which prevents communities from growing to their full potential
- Slower employer growth since potential hires cannot find or afford places to live near economic opportunity
- Supply-driven housing cost-burdens, which impact rural communities, people of color, and immigrants disproportionately

The obstacles to workforce housing production are well known, and generally fall into four categories:

1. High material, design, and assembly costs
2. High labor costs due to skilled labor shortages
3. Restrictive, confusing, and geographically unique regulatory and policy environments, which includes “shovel ready” land availability
4. Lack of simple appropriately scaled financing options

Broadly speaking, we understand Boardman’s goal in launching this Fund is to engage local capacity and leadership, align employers, and leverage assets like capital, land, and innovation to change how workforce housing is prioritized and created in Boardman – and ultimately build housing.



Building housing for less time and cost requires innovation and integration across these four usually disconnected components. That’s the MMHF’s specialty. And Boardman has some unique enabling factors for this work. The ONLY way to change the status quo is for those disconnected parts of the ecosystem to collaborate and think radically differently.

Over the last year, the MMHF learned from over 100 stakeholder interviews, meetings with staff, and our Let’s Build event that Boardman (and, more broadly Morrow County) desperately need workforce housing. Boardman’s largest employers have recently shared many of their challenges in hiring and retaining skilled workers. Like most of the state, Boardman:

- Lacks sufficient housing to support economic growth
- Lacks enough housing at middle-income price points
- Is constrained by the same usual challenges: land availability, material and labor costs, regulatory hurdles, and access to innovative financing specifically for workforce housing and “out-of-the-box” innovation.

Unlike the rest of the state, however, Boardman has unique assets:

- The largest employers and civic institutions at the table, thanks to City leadership
- City leadership motivated to think outside-the-box, putting resources like this \$1M revolving Fund on the table
- A booming economy, driven in part by a best-in-class Port and industry partners

The MMHF proposes to first guide the newly established Housing Committee in setting up the Fund; and second, help identify and lead projects to collectively increase housing production in Boardman. Ultimately, Boardman will serve as a guide for the rest of the state as it creates systems change, supports innovation, and builds housing the Boardman community will be proud of.

## SCOPE OF WORK

The MMHF recommends the following tasks as soon as both parties sign a contract:

1. Create a strong Fund framework – *“get the Fund up and running”*
  - Identify what problems you are trying to solve, articulate goals, and establish protocols
  - Create standardize government policy and governance
  - Build awareness of best practice models for other funds
  - Create a process to identify potential projects/partners/resources and choose initial projects
2. Implementation: fund projects to both change systems, AND support housing development
  - Hire external capacity to augment Housing Committee and City staff capacity to accomplish the goals of the Housing Committee and manage the Fund
  - Identify, review, and support projects that reduce the time and cost to build housing and/or give strategic direction and education to the rest of City government and broader Boardman stakeholders
  - Work with housing professionals to support housing creation
  - Provide ongoing assistance to the Housing Committee to identify additional capital and partners for the Housing Committee’s initiatives

### Tasks

Task	Timeline
Host 3 Housing Committee meetings; meet with each committee member individually; meet multiple times with City staff to: <ul style="list-style-type: none"> <li>• Determine goals and parameters for the Fund</li> <li>• Review models and best practices</li> <li>• Create protocols for the use of funds</li> <li>• Standardize governance and policy</li> <li>• Create policy documents for goals, parameters, protocols, and governance</li> </ul>	<b>May - June</b>
Create a process to identify potential projects, partners, and resources and then choose first projects/investments (evaluate options like RFP, direct solicitation, advance City priorities first, etc.). MMHF will work directly with the Housing Committee and City staff to identify first potential projects and the mechanisms to support them. These could include projects to address systemic barriers and/or actual housing development projects.	<b>June - July</b>
Work with the Committee and City Staff to create a system to track Funds; provide consistent reporting to important stakeholders; and create consistent messaging for City stakeholders, all on an ongoing basis	<b>ASAP</b>

Work on behalf of the Housing Committee to continually source project/investment ideas, present to the Committee, and then provide capacity to support project implementation on an ongoing basis.	<b>ASAP</b>
Work with the Housing Committee and Staff to expand capital and partnership resources for projects	<b>August onward</b>

**Budget Narrative/Payment Schedule/Milestones:**

- MMHF proposes a monthly fee of \$5,000 to provide the services identified above on an ongoing basis.

**QUALIFICATIONS**

The [Missing Middle Housing Fund](#) is an Oregon-based statewide 501c3 nonprofit dedicated to solving the housing underproduction crisis. We are a catalyst that focuses on:

- Reducing or eliminating barriers that increase the time and cost to create housing
- Introducing innovation into the marketplace in policy, financing, labor and design, products, and assembly

Over the past 4+ years, we have worked with hundreds of developers, community leaders, contractors, financiers, government officials, workforce professionals, and housing innovators across Oregon and beyond.

**Demonstrated experience advising fund creation and management**

In the Fall of 2023, MMHF took over management of a \$3M revolving investment fund on behalf of the largest employers in Newberg, OR. The dollars were raised through the efforts of the Strategic Economic Development Corporation (SEDCOR) and Oregon Representative Anna Scharf. The Workforce Housing Investment Fund’s (WHIF-Newberg) purpose is to reduce systemic barriers to middle income housing production in Newberg, and to introduce housing innovation into the marketplace while building new housing. MMHF does the following on behalf of the WHIF Newberg:

- Manages a Fund Advisory Committee, which sets goals, parameters for investment, and reviews investment/project proposals
- Provides oversight and accounting services for the Fund, tracking milestones, disbursements, investment returns, and contracts.
- Source investment and project ideas and brings them to the Committee for review
- Works with partners to implement the projects supported by the Fund

To date, the WHIF-Newberg has:

- Invested in two companies (HumanKind Homes and Unbrick) to build their first housing prototypes in Newberg

- Invested in predevelopment work for a cottage cluster development of for-sale homes that will showcase at least 3 different build and financing innovations; and will feature a three weekend long exhibition in the Fall of 2025 to display up to 20 additional build innovations.
- Led an 11 jurisdiction (every city in Yamhill County, and the County itself) zoning code digitization effort with private company UrbanForm – the first of its kind in the county – in an effort to support faster, higher quality zoning permit applications. The project is complete.
- Led an education process for Newberg’s six largest employers about how they can use their capital, land, and political standing to promote housing development and innovation in Newberg. Multiple employers are now seriously considering pre-leasing, co-investing, and contributing land to innovative housing projects.

In addition to our work in Newberg, the MMHF is also:

- Assisting South Coast Regional Housing, which represents the communities of Coos and Curry Counties, in creating a similar revolving investment fund based off the success of WHIF-Newberg. MMHF is providing technical capacity to the Working Group launched to eventually oversee this fund.
- Working on a collaborative proposal with Coos Bay and Lincoln City to provide support to rural Oregon communities to access and take advantage of the State’s new Middle Housing Revolving Loan Fund.
- Having conversations with COLPAC (the Economic Development District/EDD that supports northwest Oregon) about creating a for-profit fund to support land development.

### **Demonstrated experience identifying barriers to housing production**

The MMHF has spent the last 5 years identifying barriers to housing production, and generally puts them in the following four categories:

- **Policy/Regulations/Red-tape** –adds time, uncertainty, and cost
- **Labor/Workforce** – construction worker, front line planning staff, and contractor shortages contribute to higher cost estimates and time to completion, especially in rural areas
- **Financing/Funding** – no commercial loan exists for middle income housing, and there are precious few dollars to fund housing innovation of any kind
- **Design/Materials/Assembly** – new ideas have trouble getting funding, permits, and people who are willing to build with new technology

In local jurisdictions, we identify these barriers through collaborative processes that include:

- Centering local employers: We survey employers about their needs and the needs of their employees, since we know housing cost and availability is now the most significant barrier to hiring and retaining workers. We also do employer round tables everywhere we work, including in Boardman during the Spring of 2024.
- Workforce Housing Summits and Workshops: Titled “Let’s Build” events, we run six hour workshops that welcome developers, contractors, housing innovators, finance professionals, elected officials, government staff, economic development stakeholders, and more to identify key barriers in local jurisdictions, and then create action plans to address them via working groups. To date, we have held Let’s Build events in:
  - Spring 2022 Portland, OR ~ 40 attendees

- Spring 2023 Newberg, OR ~ 45 attendees
- Spring 2023 Bend, OR ~ 75 attendees
- Spring 2024 Portland, OR ~ 60 attendees
- Summer 2024 Boardman, OR ~ 85 attendees
- This Spring, we will host:
  - April 2025 - “Let’s Build Mid-Valley” for Polk, Marion, and Yamhill Counties with partnership from the Mid-Willamette Council of Governments (MWVCOG) and SEDCOR
  - June 2025 - “Let’s Build Oregon,” a housing innovation trade show for the entire state, featuring innovators from across the country
  - August 2025 – “Let’s Build South Coast” for Coos and Curry Counties
- Critically, in EVERY jurisdiction we work, we partner with a local organization as “boots on the ground.” While barriers to housing are similar across geographies, each place has local culture, actors, and resource realities that local partners know best. Some of those include:
  - Yamhill, Polk, and Marion Counties – both SEDCOR and MWVCOG
  - Bend – Bend Chamber of Commerce
  - Coos and Curry Counties – CCD and South Coast Regional Housing
  - NW Oregon – COLPAC
  - Boardman – City Government
  - Douglas County – CCD and Umpqua Economic Development Partners

**Demonstrated experience introducing innovations to jurisdictions with limited capacity**

To date, most of the MMHF’s work has been in smaller, rural communities with limited capacity. These include:

- Boardman, 2024: Consensus building, research, employer engagement, education, a Let’s Build Summit, presentations, and helping to launch efforts for a revolving investment fund
- Newberg, 2023-present: Consensus building, launching a revolving investment fund, multiple investments in innovation companies building in Newberg, introducing new land development models, employer engagement, many presentations to stakeholder groups about innovation, partnership building
- Yamhill County, 2024-2025: Launch of the nation’s first county-wide zoning digitization project, working with 11 jurisdictions
- Polk, Marion Counties, 2025: Employer engagement, organizing a Let’s Build summit, and bringing innovation companies to more communities
- Coos Bay, 2025: Consensus building, launching a revolving investment fund, coordinating innovation companies to deploy innovations, introducing new land development models, employer engagement, many presentations to stakeholder groups about innovation, partnership building, standing up innovation working groups with core stakeholder groups
- Statewide, 2025: Working on a model to provide assistance to smaller communities to access statewide revolving loan funds for middle income and innovation-based housing development

**Demonstrated experience working with housing innovators who prioritize middle housing**



MMHF facilitates innovation pilot projects by providing resources, support, and real-world applications for entrepreneurs to advance innovations that reduce the time and cost to build. A short sample of this work includes:

- [HumanKind Homes](#): Direct investment, mentorship, partnership building, and assistance bringing their first product to market, which will be workforce units in Newberg, OR made of fire resistant, zero emissions, geopolymers concrete.
- [UnbrickUSA](#): Direct investment, mentorship, partnership building, and assistance bringing their first product to market in the United States, which will be middle income units deployed across rural Oregon made of cross laminated timber.
- [UrbanForm](#): Assembling grant funding to deploy their zoning code digitization and access product to all 11 jurisdictions in Yamhill County, the first project of its kind nationally; and now expanding to 3 communities in Coos County and 3 communities in Polk County.
- [Charitable Partnership Fund](#): Working on a collaborative project to bring technical assistance to rural communities to help them access financing for middle housing.
- [Alphaledger](#): Bringing their innovation to fund small-community infrastructure to potential partners state-wide. We helped introduce them to the State Treasury, who now partners with them on bonding projects.
- [Autodesk](#): Close partner on their R&D residency team, which connects innovation companies globally with each other. Autodesk has sponsored multiple Let’s Build events, and will be the primary sponsor Let’s Build Oregon. They create the manufacturing and construction software of the future.
- [Cedar Stone](#), [Freres Engineered Wood](#), [Tallwood Design Institute](#), [MODSPDX](#), and more: Working with multiple mass timber and cross laminated timber manufacturers and developers to deploy their products across Oregon.
- [Elemental](#): Considering an investment in a steel frame modular company to deploy their first middle income housing units in Oregon.

**Familiarity with Boardman’s housing needs, challenges, and political landscape**

In 2024, the MMHF worked directly with the City of Boardman, reporting to City Manager Brandon Hammond to:

- Research Boardman’s housing production, challenges, and stakeholders: We interviewed over 30 different stakeholders and held two stakeholder roundtables in order to better understand Boardman’s housing landscape. Participants included but aren’t limited to:

Michael Graham, Tillamook	John Doherty, Heppner	Jamie Stewart, Tillamook
Carla McLane, City Planner	Aaron Palmquist, Irrigon	Rick Stokoe, Police Chief
Matt Jensen , County Admin	Daisy Goebel, County	Leslie Pierson, Realtor
Jeff Wendler, 3 Mile Canyon	George Shimer, Parks&Rec	Robert Echenrode, UEC
Amanda Mickles , City Clerk	Ethan Salas, Council	Katrina Ward, UEC



Brandon Hammond, City Mgr	Brenda Profitt, Council	Mayor Paul Keefer
Debbie Radie, Boardman Foods	Cristina Cuevas, Council	Mike Lees, Anderson Perry
Heather Baumgarner, Council	Richard Rockwell, Council	Torrie Griggs, Chamber
John Wilson, Beef Northwest	Karen Pettigrew, Council	Carmen Mendoza, Realtor
Lisa Mittelsdorf, Port	Anna Brown, Port	Angie Sullivan, Landwise

- Build consensus and educate stakeholders: We presented to City Council multiple times on our findings about housing needs, the marketplace, barriers, and opportunities.
- Plan and facilitate the August 6, 2024 Let’s Build Summit in Boardman: Over the course of 6 hours, MMHF introduced housing innovation concepts and the importance of middle income housing to 84 attendees who developed Action Plans to solve housing underproduction – one of which was to launch a revolving investment fund.
- Helped to launch efforts for a revolving investment fund: MMHF worked with City stakeholders to introduce the concept of a revolving investment fund, made presentations to the City Council, and has spoken to every member of the Housing Advisory Committee.

## THE MMHF TEAM and IRIS DESIGN GROUP

The MMHF has the experience to deliver on the goals and tasks identified in the Request for Qualifications, and is partnering on the submission with the Iris Design Group to further bring capacity to the team. Over the course of the past year, it has become clear that so much of Boardman’s housing needs are tied to the lack of a development master plan, AND the need for specific site planning across the city. Iris Design Group is partnering to bring that capability in-house for the MMHF on a “as needed” basis. MMHF plans to contract directly with Iris Design Group for design and planning expertise where identified by the Housing Advisory Committee on a contract/case-by-case basis. Their fee is not included in this proposal since their tasks will be discrete and project-based as need arises, and as recommended for approval by the Committee.

	<p><b>Nathan Wildfire, CEO: Primary point of contact, project lead</b>  Nathan is the co-founder of MMHF and has worked on all of the projects listed in this Proposal. He has a 20+ year background in community development and managing investment funds on behalf of nonprofits, a city government, and the State of Oregon.</p>
	<p><b>Amy Snyder, Mkt/Coms: Facilitation, event preparation, communications, project management assistance</b>  Amy has led most of MMHF’s event planning, Advisory Group coordination, and communications for the last two years. She has a deep background in corporate marketing and branding, including for a large production home builder.</p>
	<p><b>Ryan Olsen, Real Estate Development and Innovation</b>  Ryan has been a real estate developer for over 30 years, creating thousands of housing units in Oregon. Additionally, he is the founder of Quantum Assembly, a former steel frame modular company based in Portland. He advises our portfolio companies.</p>
	<p><b>Kelli Bagby, Finance: Financial tool review and operationalization</b>  Kelli is the founder and CEO of Truly Accounting, which provides all bookkeeping and financial tracking services for MMHF, including our work for the Newberg Workforce Housing Investment Fund. She creates tools to easily understand our portfolio of investments.</p>
	<p><b>Bethany Lashbrook, Finance: Bookkeeping</b>  Bethany is our contracted accountant with Truly Accounting who has managed the books for the WHIF-Newberg fund since its inception.</p>

	<p><b>Gary Reddick, Iris Design Group: Master planning, design</b>          Gary will join our team on an “as needed” basis, pending contract approval from the Housing Advisory Committee. He brings almost 50 years of design experience in communities large and small across the globe. He will fill the role of site design, leading design charrettes, and assisting with architecture planning where needed. His resume is included for reference.</p>
	<p><b>Jeff Gaus, Board President: High level connection to state and federal funding sources</b>          Jeff is a co-founder of MMHF. As Board President, we call on him when getting to high level stakeholders is needed. He is a connector and catalyst throughout Oregon and beyond.</p>

NOTE: Depending on the complexity of the project, the MMHF may bring on additional team members to assist with the approval of the City of Boardman.