

Submitter: Jeff Gaus  
On Behalf Of: The Missing Middle Housing Fund  
Committee: House Committee On Housing and Homelessness  
Measure, Appointment or Topic: HB3090

The Missing Middle Housing Fund (OR 501c3) and The Provenance Chain Network (PCN) (Oregon C Corp) strongly support State of Oregon initiatives to increase housing availability for all our citizens.

We believe Oregon should:

- 1) use the State's balance sheet to create a loan guarantee backstop for the digital securitization of municipal debt to provide working capital for System Development Fees. These securities can be sold to banks in support of the community development requirements and/or be provided as income tax exempt municipal securities
- 2) institute a statewide mandate that ALL municipal zoning rules and processes be uniformly available in a digital fashion by CYE 2027 and that digital workflows are designed and streamlined to provide developers zoning approval/denial in weeks
- 3) adopt componentized housing designs and establish statewide zoning standards for such housing stock
- 4) develop an "H-Prize" -- administered by Business Oregon -- for the incubation and development of housing innovation programs
- 5) establish a Housing Infrastructure Bank.

At the MMHF, our vision is to double the rate of housing production, in half the time, at half the cost.

I am happy to meet with members of the committee to discuss these concepts in greater detail.

Jeff Gaus  
Co-Founder and Board Chair, The Missing Middle Housing Fund  
Founder & CEO, The Provenance Chain Network, Inc.