



*Northwest Coastal  
Housing Board  
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March 18, 2020

Joint Special Committee on Coronavirus Response

Northwest Coastal Housing (NWCH) is a Community Development Corporation (CDC), based in Rural Coastal Oregon providing affordable, safe, decent and stable housing with compassion and integrity to low income individuals and families. We serve those in need from homeless to homeowner including special needs populations.

NWCH does not have built in Rental Assistance Programming, nor the benefit of Project Based Vouchers. Instead, we rely on our local Community Action Team and Section 8 Voucher holders for our rental assistance needs. Our agency is not only providing housing, but housing with services. This cannot be minimized as we are partnering with agencies to provide continuing food access, developing modes of communication for our more vulnerable populations to stay connected and our youth to stay in-home active, reducing the impact on families.

In response to the worldwide COVID-19 pandemic, state and local emergency declarations, NWCH is implementing the following actions in order to ensure housing stability for low-income families who may be disproportionately impacted by loss of income during this crisis and in turn may have difficulty paying rent.

NWCH is offering expanding flexible payment plans for residents in our unsubsidized units who are able to manage a payment plan without undue burden. However, in light of the COVID-19 public health emergency, we need an industry wide response to ensure people earning low incomes do not lose their housing as a result of this public health emergency. Affordable housing residents and participants may lose income as a result of required quarantine due to illness, inability to report to work due to a child home from school, business closures or reduction in working hours without paid sick leave.

NWCH is responding to the call for affordable housing providers to adopt policies and actions including:

- Waiving late fees due to late monthly rental payments from tenants in our unsubsidized housing units whose income is impacted by COVID-19.
- A 30-day moratorium on evictions for non-payment of rent due to loss of income associated with COVID-19, which may be extended as necessary depending on the duration of the public emergency.

Northwest Coastal Housing calls upon local, state and federal programs:

- To allocate emergency funding to cover lost rental income to ensure an eviction moratorium for non-payment of rent and/or utilities for tenants does not impact agencies' ability to provide other support services on site and continue current efforts at housing stabilization and eviction prevention. Priority should be for regulated affordable housing projects which are the least financially resilient multi-family projects in Oregon due to capped rents, higher staffing and services costs, and housing Oregon's most vulnerable citizens.
- Provide regulatory relief allowing for changes in property management and operations to support social distancing efforts including suspending compliance requirements for:
  - Annual income rectifications,
  - Compliance-related unit inspections,
  - In-unit maintenance compliance responses – maintain life and safety maintenance,
  - Allowing residents to refuse entry without being notified of a lease violation.
- Provide financial waivers so properties/owners can accommodate lack of income if not collecting rent payments:
  - Suspend all cash flow split requirements,
  - Evaluate and suspend or amend financial compliance and thresholds regarding operating reserves and other property performance indicators,
  - Suspend monthly/annual allocations to operating and capital reserves.
- Advocate with private financial investors and institutions, the IRS and HUD:
  - Call upon the IRS to amend/suspend/change Section 42 compliance components related to financial issues of tax credit properties, as well as the requirement for annual income verifications,
  - Call upon HUD for the same,
  - Call upon the financial industry, banks, and lenders to consider items listed above,
  - Organizing calls or video meetings with our congressional delegation.

Sincerely,



Sheila Stiley  
Executive Director,  
Northwest Coastal Housing