

FREQUENTLY ASKED QUESTIONS

Q: I would like housing.

A: Please clarify what you'd like in more detail. For most people, this question means that they are looking for Section 8 or public housing programs.

The City of Antioch does not administer Section 8 or public housing programs. We provide assistance to non-profit organizations to help build homes, fund loans to homeowners for housing repairs (administered by Contra Costa County of the City's behalf), provide loans to landlords to help finance repairs to their units (administered by the Housing Authority of Contra Costa), and fund, through the Community Development Block Grant, non-profit organizations that help with counseling and social programs. If you'd like information about the Section 8 or public housing program, please contact the Housing Authority of Contra Costa County at 888-746-8731 or 925-957-7002 or see www.contracostahousing.org. If you want assistance with repairs to your home or you need help finding less expensive housing options, this FAQ will answer these questions later on.

Q: I am looking for assistance to find lower cost housing.

A: The Housing Authority (www.contracostahousing.org, 888-746-8731 or 925-957-7002) is a great place to start in your search for affordable housing. The Housing Authority administers approximately half of all the low-income units in Contra Costa County. The Housing Authority's properties are mostly designed for individuals earning less than \$29,000, couples with less than \$33,100 a year in income, and families earning less than \$37,250-\$54,650 (depending on family size) per year. Unfortunately, they usually have a long waiting list for public housing and Section 8 programs. The Section 8 program provides a voucher that can be used to help you rent an apartment anywhere that accepts the voucher.

If you'd like a list of all the lower-income units in Contra Costa County, refer to the assisted housing list section at www.ccreach.org. Please note that www.ccreach.org lists many units that are not much cheaper than regular market rate units. For this reason, you may want to avoid calling any apartment buildings on the list which indicates that only a small portion of units (as opposed to all the units) are subsidized (the rents at these units will typically be less than \$100 below market rents). In Antioch, you are encouraged to contact West Rivertown Apartments (4th and J Street, 777-1605), Pinecrest Apartments (1945 Cavallo) and Terrace Glen Apartments (20th and A Street) (777-9657 for both Pinecrest and Terrace Glen for vacancy information) to check vacancies. If you are a senior, you may also want to contact Hillcrest Terrace and Rivertown Apartments for vacancy information at 706-0874.

The City contracts with Housing Rights, Inc. to help you with housing related questions. Contact them at www.housingrights.org or 800-261-2298. The City of Antioch's Housing Coordinator (779-7013) will also be happy to help, however, you are encouraged to contact Housing Rights first. If you need help with first and last month rent deposits, contact SHELTER Inc at 335-0698.

Sadly, finding an affordable housing unit can often be time consuming. Call as many affordable housing complexes as possible and put your name on the waiting list. Consider renting a room in someone's home (see the Contra Costa Times or www.craigsl.com for a list of rooms). While

the City has more affordable units than most cities in the Bay Area, you may want to look at the listings at www.ccreach.org for apartments in other cities as well as Antioch. The broader the geographic area that you are able to look for housing within, the better chance you have to find something quickly.

If you are in danger of becoming homeless, please see the questions later in this FAQ about homeless services.

Q: I need help to fix my home.

A: The City of Antioch contracts with Contra Costa County's Neighborhood Improvement Program to provide loans to fix up homes. Most loans are offered at 0% and are due upon the sale or cash-out refinancing of the property (though occasionally the County issues an interest bearing loan depending on the owner's income). The loans are limited to low-income Antioch residents. For example, the maximum income for a family of four is \$66,250. For more information on the program, contact Pat Corum at 335-1137 or visit www.co.contra-costa.ca.us/depart/bi.

Q: I need help to fix my apartment buildings.

A: Apartment owners who live within a targeted area of Antioch (bordered by Tregallas on the South, the San Joaquin River to the North, and Cavallo Road to the East) are eligible for a low interest, deferred loan to help fix up their units through the Rental Rehabilitation Program. You are required to rent these units to low income tenants (this has not presented much of a problem for Antioch landlords because low-income tenants can earn up to \$66,250 for a family of four). Apartment owners are required to finance 50% of the costs of repairs. The loans cover up to the remaining 50% of the repairs. The City of Antioch contracts with the Housing Authority of Contra Costa County for the administration of this program. For more information about the program, call the County at 925-957-8035.

Q: I am having troubles with my landlord. I am having troubles with my tenants.

A: The City of Antioch contracts with Housing Rights, Inc. to provide assistance with tenant/landlord issues. For more information, call Housing Rights, Inc. at www.housingrights.org or 800-261-2298.

If you are a tenant who is about to be evicted, you can also contact Bay Area Legal Aid at www.baylegal.org or 800-551-5554 in addition to Housing Rights, Inc.

Q: My landlord just raised my rent.

A: The City of Antioch does not have rent control and therefore we have no authority over the rents charged by private landlords. If you believe that you were not given adequate notification of a rent increase, contact Housing Rights, Inc. (www.housingrights.org or 800-261-2298) for more information and guidance.

Q: I am experiencing discrimination in obtaining housing in Antioch.

A: The City of Antioch contracts with Housing Rights, Inc. to address these types of problems. Contact Housing Rights, Inc. at 800-261-2298 or www.housingrights.org.

Q: I have issues with an apartment that is owned by the City of Antioch.

A: The City of Antioch does not own or manage any apartments. Therefore, you need to talk to your property manager or, if that is not successful, contact Housing Rights, Inc., at 800-261-2298 or www.housingrights.org. The City has provided financial assistance to West Rivertown Apartments, Terrace Glen, Pinecrest Apartments, Hillcrest Terrace, Rivertown Apartments and Casa del Rio. If you live in any of these complexes and your problems are not being adequately addressed by the property manager, you can contact the City's Housing Coordinator at 779-7013.

Q: I want to rent a unit to Section 8 tenants.

A: Since the City does not operate the Housing Authority you need to contact the Housing Authority directly for more information about renting units to Section 8 tenants, at www.contracostahousing.org, 888-746-8731 or 925-957-7002.

Q: I am having trouble with a Section 8 tenant in my neighborhood.

A: All issues related to the Section 8 program are addressed by the Housing Authority not the City. Contact the Housing Authority at www.contracostahousing.org, 888-746-8731 or 925-957-7002. It is important to remember that the Housing Authority is legally obliged to maintain the confidentiality regarding whether homes are occupied by Section 8 tenants. In addition, many times people assume that homes are occupied by Section 8 tenants erroneously.

The City's Neighborhood Improvement Program can take complaints regarding the condition of any home in your neighborhood (regardless of whether it is occupied by a Section 8 tenant). The Neighborhood Improvement Program can be reached at 779-7042.

Q: I have a Section 8 voucher and am having a hard time finding a place to rent.

A: The City of Antioch does not have its own Housing Authority. We do not maintain a list of apartments open for Section 8 tenants. You need to contact the Housing Authority at www.contracostahousing.org, 888-746-8731 or 925-957-7002. However, City staff will be happy to help you as much as we can to find a place to live. Please refer to the earlier comments regarding finding an affordable place to live for more details.

Q: I need help to purchase a home.

A: The City contracts with the First Home, Inc., to provide loans to help first time homebuyers (particularly designed for families earning between \$40,000 and \$70,000 a year) purchase a home in Antioch. For more information, call 888-572-1222, extension 110, or visit www.myhomegateway.com.

Contra Costa County maintains an excellent website for information about government sponsored first time homebuyer programs at www.ccreach.org/Housing/homeowner.cfm. You are encouraged also to talk to lenders to identify loan programs that are right for you. There are so many programs that most people are able to find a good program to help them their first home through their lenders.

You may also want to look into the Contra Costa County Mortgage Credit Certificate program and the CalHFA loans. The Mortgage Credit Certificate and CalHFA programs are designed to help first time homebuyers with good credit and with some down payment who need help to be

able to afford a home of their choice. Both of these programs are administered by the participating lenders. A list of these lenders can be obtained at the CalHFA and Mortgage Credit Certificate websites. For information about the Mortgage Credit Certificate call 335-1254 or visit www.ccreach.org/Finance/mcc.cfm. For information about the CalHFA program visit www.calhfa.ca.gov.

If you have credit problems that are keeping you from buying a home, you may want to look into California Home Source's Lease Purchase Home Ownership Program. This may not be the best option for buyer with problems other than credit. Call 1-800-807-8277 or visit www.calhomesource.org for more information.

Q: I am homeless. I am at risk of becoming homeless.

A: The Homeless Hotline matches homeless people with services throughout Contra Costa County. They also maintain waiting lists for homeless shelters in Concord for single adults and families. Contact them at 800-808-6444.

There are many other organizations that can help as well. SHELTER, Inc can provide you with first and last deposits if you are able to make enough to afford to rent a market rate apartment. They also publish a "Street Sheet" which lists services available to help homeless people. A copy of the Street Sheets as well as information about SHELTER, Inc's programs are available at www.shelterincofccc.org. SHELTER, Inc's phone number is 778-0298 or 335-0698. SHELTER Inc also runs the East County Family Transitional Center and the Pittsburg Transitional Housing Center which provide housing (up to eighteen months) to help homeless families prepare to access permanent housing and obtain employment.

Anka, formerly PHOENIX Inc, runs a Multi-Service Center at 400 "O" Street to help link homeless individuals to services. They can be reached at 925-778-3726.

If you live in an encampment or are in need of emergency services, you may also want to contact Contra Costa County Homeless Ombudsman at 925-313-6736.