

Taxes: Enough is enough

Since the beginning of our nation, abuses of taxation have rallied citizens to come together and force governmental change. Although fair taxation is necessary to carry on the business of government, it is the responsibility of government to keep spending in check so that the security and well-being of its citizenry are not put in peril. When taxes reach the point that they place an extreme burden on people, then a change is in order. Now is that time.

Below is an article that I think typifies the plight that many people in our community are experiencing. I have been granted permission to share this with you. There has been no editing.

Scott J. Swift
Bartlett Park Neighborhood Association - Vice President

(Below is my Letter to the Editor in response to the recent article about Bartlett Park published in the Creative Loafing.)

Readers of Creative Loafing should be aware that the quote "... people are being moved out of this community ... people can't pay the rent because white folks have raised the rent" is an isolated viewpoint not shared by the majority of the 2000+ residents of Bartlett Park, and is NOT based on fact. ALL landlords in the state of Florida no matter their race, creed or color have had no choice but to raise their rents over the past two years because of skyrocketing insurance rates and property taxes and that has caused a lot of moving and transition statewide.

For example, In June 2005, when I purchased a 2 bedroom/1 bath rental property in Bartlett Park, my mortgage payment (including insurance & taxes) was \$585 per month. I rented it for \$700 per month and after paying the \$60 per month water bill my net profit was \$55 per month. During the following 6 months I spent the profit made plus an additional \$2,000 in improvements installing a washer and dryer and replacing half of the old jalousie windows.

After the 2006 increases in insurance and taxes my mortgage jumped to \$732 per month, which, after paying the water bill, created a net loss for me of \$92 per month. I worked a second job to make up the loss and maintained my \$700 per month rent for the next 6 months in order to keep a good tenant who always paid his rent on time.

But after the 2007 increases in taxes and insurance my mortgage jumped to its current \$828, which, after paying water, netted me a loss of \$188 per month! I now had no choice but to raise the rent to \$900 per month. This forced rent increase has caused me to lose a great tenant because he cannot afford it.

Was he "moved" out of Bartlett Park because I am one of those "white folks who has raised the rent?". Am I bad guy because I'm tired of working a second job in order to make up the \$188 loss per month to make the mortgage payment? Even if am I am lucky enough to be

able to rent my property for \$900 per month I would only net a profit of \$12 per month after expenses. If I cannot rent it I will have to attempt to sell the property during a period of record lows in real estate sales and bank foreclosures.

As you can see I'm not a rich "white real estate tycoon. You won't find any Donald Trumps owning property in Bartlett Park. The landlords here are hard working Americans of all races, creeds, and colors who also work full time jobs to meet the rising expenses on their own homes while trying to maintain the skyrocketing costs of their rental properties.

During the past year many homeowners, landlords, tenants and business owners in Bartlett Park began working together with the Police through the Neighborhood Association and founding of our Crime Watch to reduce crime in the neighborhood.

In the Spring of 2006 Bartlett Park had 18 "known" operating crack houses in our neighborhood and with that came significant levels of noise, loitering, guns, murder, and fear. Many of these drug houses had been in the same locations for many years and and enjoyed a significant level of control over our neighborhood.

But by homeowners, landlords, tenants and business owners working with the Police we have significantly reduced the number of "active" drug houses and kept the ones still operating on the run. Drug dealers are finding it difficult to stay at the same address for longer than a few months and are losing control of their blocks and Bartlett Park. Our hope is that by significantly reducing the rate of drug related violent crime in our neighborhood we will be able to rent the numerous rental homes now sitting empty at an affordable rate and create a safer environment for families of all races, creeds, and colors to raise their children.

I challenge everyone to focus on the TRUE causes for the rising rents in the state and contact your legislators to support measures that would provide some system of controls on property taxes and insurance to protect the owners of rental properties and small business. Otherwise, these rising costs will continue to be passed on to tenants and consumers of ALL races, creeds, and colors. These soaring costs may eventually squeeze an overwhelming amount of property owners and small businesses into foreclosure. What do we do then?

Hmmmm. I hope that \$12 profit will buy me enough gas to reach the post office to mail out my mortgage payment next month.