

Moving On Up

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Jacira Cortes was on her way up to her second floor apartment in Warminster. As she entered the building, she spotted yet another eviction notice taped to the door of yet another neighbor's apartment.

"They didn't even get a chance to get their furniture out," said Cortes, who doesn't blame the landlord. "This is the cheapest place to rent, but even the cheapest is becoming too expensive."

Cortes, a 32-year-old single mom who supports her daughter and college-age sister, said evictions these days are common. Some families, unable to swing the rent, are doubling up, she said. She knows there are few places to turn. After a rent hike forced her out of a Bensalem complex, she called more than a dozen places before finding an apartment at Bucks Landing on Street Road.

Market research shows rents across the area are at a record high. Apartments that two years ago were available for \$600 a month are now \$800. She's lucky, she said, getting into her two-bedroom at a special of \$610 a month, but that is expected to rise once her lease is up next year. She watches the effects of the rent hikes, and she's afraid.

She doesn't want to come home and see a notice taped to her door.

On average, families across the country must earn \$15.78 an hour -- more than three times the minimum wage -- to afford the average two-bedroom apartment. Bucks County, according to a state survey on self sufficiency, is the most expensive area to live in the state with an average rent of nearly \$1,000 a month. According to the National Low-Income Housing

Council report, renters make up more than 23 percent of residents in Bucks County and more than 26 percent of residents in Montgomery County. But more than one-fourth of the region's renters pay more than 30 percent of their income on rent.

Cortes, who brings in \$400 a week working in the factory of a local jewelry manufacturer, spends more than 40 percent of her take-home income on rent. She knows she is reaching beyond what she can afford to live in her apartment, but the area is safe, and the schools are good, she said.

A blow to the area -- and folks such as Cortes -- came nearly two years ago with the freezing of Section 8, the government's primary housing program for the poor, which provided hundreds of families in the area with help. People in the program receive vouchers to help them rent private apartments from landlords who agree to participate.

Kathy O'Donnell, assistant manager for Bucks Landing, said many of the rent hikes are in apartments that have been vacated and upgraded. There are fewer \$600 units because when they are vacated, they are being renovated and upgraded. The same upgraded two-bedroom would then be \$905, but it would have new carpet, a washer and dryer, and a new kitchen, she said.

"We have annual increases that are normal; we are going up like everyone else," O'Donnell said. "But we are still cheaper than most complexes in the area."

Local agency officials say the rising rents, compounded with the slashing of public money, put a strain on stretched resources, limiting what they can do to help clients facing evictions.

"With no affordable housing around and no help from Section 8, we don't know what to tell people coming to us," said Carole Bottari, executive director of the Bucks Montgomery Center for Human Services. The agency is a recipient of The Intelligencer's Give A Christmas fund, which helps clients with rent, heating costs and other bills. "Some people are coming in who are four or five months behind in their rent. There is very little we can do at that point to help."

Bottari said she's seen rents rise from \$500 and \$600 a month five years ago to \$1,000 and \$1,500 a month today. Some apartment owners are starting to add water charges to the bills. Some are hiking the costs of late fees or requiring as much as \$5,000 in security deposits, she said.

As housing becomes less and less available, landlords can be choosier and choosier about whom they rent to or charge high rents; people don't have much choice but to pay, she said.

Along with paying higher rents, tenants will soon face higher taxes with the state's adoption of Act 1, the new law that reduces property taxes with higher personal or earned income taxes.

Beth Albert, executive director of the Fair Housing Council of Montgomery County, said the rise in rental costs is affecting a wide range of people.

"It's not just a poor person's issue anymore; it's affecting middle-income families just starting out, older people looking to retire -- it's a variety of people," said Albert. "Rents are going up, but incomes are not. People are spending a higher percent of take-home pay on housing."

Vonna DeArmond, 31, and her husband exceed that income by far, but they still struggle to pay rent. "We pay \$1,395 plus utilities, and that's a good deal," she said.

According to the most recent community census data (2000) more than 50 percent of Doylestown's renters pay between \$1,000 and \$2,000 monthly. DeArmond doesn't consider herself poor or low-income. But she and her husband each work two jobs to afford their three-bedroom condominium. She would rather own a house, but she went through her savings a few years ago when she was out of work. Plus, a big chunk of her paycheck goes to health insurance, a cost of \$8,000 a year.

"We had a couple of bad months and never got out of that hole," she said. "We don't live in luxury; we're middle income. But we just happen to live in a community, that if you face any kind of financial hardship, you get knocked into a hole you can't crawl out of."

She said she could move, but she doesn't want to.

"I love it here," she said. "It's home. Our family is close by, and we want our kids to go to Central Bucks schools. But I feel like Doylestown is turning into a place that doesn't make room for the middle or lower income. I don't think that's right at all."

Availability of rental units and prices are largely influenced by the market. Municipalities, by law, must make sure zoning allows for multi-family living, said Lynn Bush, director of Bucks County

Planning Commission. Many of the townships in Central Bucks are fulfilling that zoning requirement with high-end townhouses and luxury condominiums. Some developers are purchasing land that would allow for high-density apartment living but choosing to put single family homes on the land instead.

"That's a market decision that we are certainly seeing in Central Bucks," said Bush. "From a planning perspective, our policies encourage a broad range of housing types for all income levels. We want to make sure housing is accessible to all groups. But it's beyond the authority of a government to dictate what a developer decides to do."

Each year, the Fair Housing Council puts out a list of affordable places to rent in the county, and every year, the lists gets smaller and smaller, Albert said.

"What does it say about our quality of life if working people can't find a place to live? Most people see this as only affecting the poor. But this is a huge problem that will eventually affect all of us."