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BLEAK HOUSES

Digging through the ruins of the mortgage crisis

BY PAUL REYES

When I ask my father what he remembers about the first houses he “trashed out”—a phrase we use to describe the process of entering a home that has been foreclosed upon by the bank, and that the bank would like to sell, and hauling all of what the dispossessed owner has left behind to the nearest dump, then returning to clean the place by spraying every corner and wiping every inch of glass, deleting every fingerprint, scrubbing the boot marks off the linoleum, bleaching the cruddy toilets, sweeping up the hair and sand and dust, steaming the stains out of the carpet (or, if the carpet is unsalvageably rancid, tearing it out), and eventually, thereby, erasing all traces of whoever lived there, dispensing with both their physical presence and the ugly aura of eviction—he says he doesn’t remember much. It was around fifteen years ago, for one thing, well before I joined him; and since then he has trashed out so much bizarre flotsam, under such strange circumstances, that his memories of those first few houses have faded.

None of the anecdotes my father shares about his work are uplifting. Sure, there are comedies and tragicomedies, and some plots are shot through with an absurdity that seems indigenous to Florida, where this began for us. But overall the situation remains bleakly fixed: every foreclosed house, empty or not, clean or crumbling, feels lost, no matter the neighborhood or amenities, no matter the waterfront view. Some houses are found spotless, others in a wretched degradation, and the va-

rieties are shared among the rich and poor, the elderly and upwardly mobile. Some houses are lost before ever having been lived in. Others, abandoned long ago, provide shelter

for addicts, bums, whores, snakes, strays, and low fungal kingdoms that fan out in the darkness, kick-started, maybe, by a cat turd or bowl of leftovers.

The junk left behind has fascinated me since I began working for my father ten years ago—during holidays, or between jobs, boomeranging between his home in Tampa and wherever I ended up next—tagging along with his regular crew, a pair of Puerto Ri-

can laborers who start the day at six and call it at three. I’ve always been the crew’s weak link, both because I flinch in places that, after a year of abandonment, have become so gloriously foul, and because I can’t help but read a narrative in what has been discarded. I begin to pick, sweating nearly every item we throw away, creeping among gadgets and notes and utility bills and photographs in order to decipher who lived there and how they lost it, a life partially revealed by stuff marinating in a fetid stillness. It is a guilt-ridden literary forensics, because to confront the junk is to confront the individuality being purged from a place. My father has never been all that interested in this particular angle. He likes to keep things simple: he gets an address, the crew goes to work. Now and then I join them, but I’ve never been much good at keeping up.

Foreclosures are our family business. My father



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moved us to Florida in 1984, when I was thirteen, and after starting a small construction company, and losing it, and, after a relatively diplomatic divorce from my mother and a brief midlife crisis, marrying again, to a real estate agent this time, he began dabbling in houses—repairing them, restoring the historic ones, flipping most for a modest profit, redeeming his misery behind a desk by building things. His second wife, Mena, had been working with foreclosures for a while, and with my father now close at hand, when it came time to clean a place out, she knew who could do the job. The houses kept coming, but for every home lost, odds were that a buyer could be found: real estate in Florida was at least somewhat predictable. Even during the boom of the early 2000s, foreclosures were common but eventually became solvent properties within a matter of weeks.

By the time I flew home this spring, however, buyers had long since disappeared, and houses

By this spring, buyers had long since disappeared, and houses by the thousands now sat empty, beginning their slow corrosion

by the thousands—both new and old—now sat empty, beginning their slow corrosion. The crowds that once camped outside subdivision gates, hoping to snatch a prime lot, had evaporated, and the subdivisions were devouring their own value: homes built in 2006 were being repossessed within a year and by spring 2008 sold for half as much as the surrounding homes, finished just a few months earlier. Some homeowners, in a brave tactic, were simply walking away from their debt, mailing the keys to the bank. While the Federal Reserve weighed its billion-dollar pledges to the institutions that had puppeteered the biggest economic collapse since the Great Depression, the statistical damage on the ground was giving that comparison some weight: between the time Florida's housing market began to cool off in 2005 and my arrival this past spring, the rate of homes being lost had quadrupled, to more than 35,000 per month, 4,700 of which were in cities within my father's working radius—Tampa, St. Petersburg, Clearwater. The collapse was surreal in its proportion, biblical in its egalitarian reach, like an economic cleansing fire.

And yes, this spring, my father's crew and I were flush with work.

I landed in Tampa on a drizzly afternoon a couple of weeks before Easter, the air close and

laced with salt from the Gulf. My father met me at the airport with a subtle hug and a slap on the back of the head with his folded newspaper. He'd been absorbing headlines lately: a housing meltdown, Fidel Castro's exit—his profession, his mother country both at a crossroads. He took my satchel and deferred the heavier luggage to me; his back had become unpredictable a few years ago, after a big sneeze, of all things. Now I carry the heavy luggage, and he compensates for this reversal by indulging in some old disciplinary reflexes, however useless: after gently deflecting my excitement about the news from Cuba, he looked at me and said, with no small dose of disapproval, "You need a haircut."

Out on the highway, the traffic poured from the airport and split along overpasses, blending with thicker tendrils of more traffic that flowed out toward the suburbs and sprawl. We headed east on an errand: a foreclosure on Hillsborough Lane. Whoever lived in the house had ignored the first notice my father posted, prompting a second notice, same as the first, to call Mena. As the intermediary between the bank and the owner, Mena, at the bank's request, will prepare a home to be placed back on the market. If the house is occupied, she can sometimes negotiate a less painful exit, through a cash-for-keys exchange. If the owner refuses, the bank sends a sheriff, an expert messenger of bad news and ultimatums.

My father had already visited this house once before, to see whether it was occupied. A rottweiler in the front yard was a pretty good clue, and so he left the first notice in the mailbox, on the prudent side of a chain-link fence. We knew nothing about the occupant. We almost never do at first. We are given an address and a name, and in this case we didn't even have the name. All my father had this time was the rottweiler. "Bad," he said. "Black."

"All rottweilers are black," I said.

"Well, this one was *black*."

We took the Waters Avenue exit off the freeway and dipped down to street level, rolling past the Derby Lane dog track (DOGS, PONIES, POKER!), past the All Nations Outreach Center, past a meat market, past tall boys weaving on small bikes and girls in bathing suits ambling on the sidewalk toward the neighborhood pool, ignoring the rain, or just dressed to endure the heat. At Hillsborough Lane we turned and coasted slowly until we spotted the house's number, then squeaked to a stop. We sat still, and with the drizzle against the windshield that stillness swelled a little. I looked at the houses surrounding this one: neighbors barely keeping it together and others teetering into squalor, a mash of hasty, low architecture, single-story, pale cinder-block jobs squatting under live oaks sagged with Spanish moss. A four-by-four beam stood seven feet tall

in front of the house we were after, with a pair of small satellite dishes perched on top, a ubiquitous amenity. Next to it, the plastic mailbox.

The dog was missing. The chain-link gate was swung wide open. The yard was a psoriatic patchwork of grass and gray sand. Judging by the size of the plywood doghouse, the rottweiler was indeed big. The yard reflected its temperament: blown-out pits within the ten-foot radius of a chain anchored by a dumbbell half-buried in the sand. Lizards—thick and deep-black, masculine, and, after a childhood in Florida, nostalgically repulsive to me—scuttled along the edge of the fence.

The rain thickened. The wipers dragged slowly back and forth. A FOR SALE sign leaned between the fence and the street.



“That wasn’t here a couple of days ago,” my father said, and humped. “He can say he wants to sell it all he wants to, he’s not going to cover the debt.” The house probably wasn’t even worth what the owner owed the bank. Likely, he had sucked out every penny of equity to help pay for something else, and was, in the economic lingo, upside-down. When real estate in Tampa was hot, this house had been worth perhaps \$120,000, but it wasn’t worth half that now.

My father pulled a notice from between the driver’s seat and the armrest. Every notice he posts is the same: a photocopy of Mena’s business card with instructions to contact her. In the upper-right corner of the card is her portrait—smiling, professionally shot, the light softened a little. This style of head shot is popular among real estate agents. Maybe, under calmer circumstances, for a

client who is interested in buying or selling a home, the smile evokes a sense of trust or good fortune. Ushering you out onto the street, the smile seems a bit inappropriate. But there it was, photocopied in black and white on a sheet of paper. My father laid it flat on his briefcase and began scribbling the simple instructions in pencil, in the penmanship he’d learned as a draftsman and which I’ve always admired for its precision but have never been able to imitate exactly—capital, architectural letters, perfectly straight, the joints of each letter bolted together, the words aligned as if written along a phantom ruler, impossible to misread: PLEASE CALL MENA. WE ARE OFFERING CASH FOR KEYS. If the house was left in acceptable condition, the bank would provide cash to help cover

the cost of moving (in this case, \$500)—a small amelioration, but cash nonetheless.

Normally, he would have taped the notice to the door and ducked out. But it was raining, and the rottweiler, though out of sight, might still have been napping around back, and so my father merely slipped out of the truck, shoved the notice into the mailbox, then slipped back in.

“I’m surprised you haven’t been shot,” I said.

“It’s always on my mind,” he said, and began scribbling down the FOR SALE sign’s phone number so Mena could call. He slid the

gear shift into drive and looked around, disappointed. That mythical black motherfucker of a dog—he had wanted me to see it for myself.

Early the next morning, in a bruise-colored light, we lurched behind a school bus as it blinked and stopped every fifty yards or so, nearly all the way to Centennial Court, where we were looking for a single-story 2/2 (two bedrooms, two baths). It was a dense neighborhood remarkable only for its anonymity, built in the postwar boom but whose homes didn’t seem to embody the American dream as prescribed. At best, these were starter kits to the dream, their privacy fences tagged with graffiti, their roofs sprouting satellite dishes, often two at a time—a sign, my father said, that the family inside was Hispanic, since one

dish would be for American television, a second for Latin American channels.

He often reads ethnicity in the details. After jimmying the front-door lock and taking a look around, he guessed that these owners must have been Hispanic, too, since nearly every square inch of floor was covered with white tile, a cooling system of sorts. In one corner of the back yard, another clue: a makeshift *caja china*—a box in which a pig is sealed and slowly roasted under coals piled atop the lid. This one had been discarded long ago and was little more than a tub for rainwater now, swarming with ants that had carried off the pig's drippings but still searched for more.

The house held curious loot: a pleather couch, a weightlifting set, empty liquor bottles. The garage had been used as a makeshift room but not altogether converted. In it were signs of a final effort to coordinate an exodus that must have failed, since there were half a dozen garbage bags sitting full, as if waiting.

"Here," my father said, kicking a headlight casing. "It's a motorcycle . . . thing."

throughout the tiny kitchen—Seagram's, Crown Royal, Hine, Hennessy, Bacardi, Holland Vodka (in a bong-shaped bottle), and Brugal rum—suggested either a slovenly habit of keeping empties or a blowout near the end; and the way the padded dining chairs were angled against the window-side table, with the bottles knocked over, lent some credence to the rager theory, in which Sindy and Robert and whoever else—bags full in the next room, their sofa too heavy to keep, the sheriff on his way—drank up their courage, kicked aside a box or two, and headed out into an unpredictable future.

Between addresses, we made a quick stop at a nearby Cuban *panadería*, a ritual of my visits home. We hovered over cartoonishly bright pastries until called upon, then ordered a couple of *café con leche*, and, while waiting, admired the fried stuff—pork skins, ham croquettes, minced-meat pies, bronze and garish and sultry under the heat lamp. Salsa music played softly above us. The doorbell dinged. The crowd swelled and



I picked up a helmet, which felt creepily personal, tossed it aside, and dug into the bags. Every single one was crammed with toys, mostly stuffed animals and dolls.

In the rest of the junk, a profile came together: Sindy lived with Robert, but they didn't share a last name. Perhaps she was a stepdaughter, or a roommate, because in the back bedroom, split by veloured light, *SINDY & CHRIS* was stenciled on the wall in black, with a devil's tail whipping underneath. So Sindy, just twenty-five, judging by the birthday card left behind, loved Chris deeply, but other than the stenciled dedication there wasn't a trace of him. My bet was that Robert had something to do with it, but it was hard to say. Information only fueled speculation.

The one indisputable fact was their indiscriminate taste in booze. The bottles scattered

ebbed with regulars dedicated to this brave motherland diet, in a tiny room packed with the odors of hot oil and coffee and sugar and warm bread. And sure, pork skins for breakfast might mean fewer days in the long run, but they added a weird vigor to the morning. If anything, the grease is sentimental.

We took turns rummaging through the bag of food on the way to the next house, passing through Odessa's thick stretches of cypress and oak, the last rural stronghold against Tampa's sprawl. The city's rate of expansion meant that my father's work had expanded too. Logging a hundred miles a day had become common, leaving plenty of time for window-gazing and small talk.

On the way to Anaheim Avenue, we lit on the subject of breaking into a house. My father's preferred method, which he had used

back on Centennial, was to slide a flathead screwdriver between door and frame, then leverage the cylinder out of the lock as he twisted the doorknob with a clamp wrench. "You're bending the insides," he said. "All you need is about a quarter of an inch. It's got a shaft, and the shaft is connected to the cylinder, so if you pull it back enough—"

"What did you do before that?"

"Bang it with a hammer. But that messed up the door. This is more surgical. And if it fails, you use a drill and open holes in it so you can get to it. Drill directly into the deadbolt. Those things are cheap, the deadbolts. Once you open three or four holes, it falls apart."

"So it's pretty easy to break into a house."

"Oh, yeah," he said. "We've never failed to get into a house. There is *always* a way."

Out the window, I could see a subdivision frozen in an early phase of construction. A handful of bright nouveau-Victorian town houses stood lifeless, surrounded by empty plots. There was no activity whatsoever—no earth diggers, no foremen, not even a pickup truck darting across a street. Just a ghost town starting at \$200 a square foot. Nearer to us, along the shoulder of the road, the power company was laying lines for future works.

"If not," my father said, "you take the sliding doors, lift them up off the track, and they come out."

I didn't get it.

"Well, typically, those doors, people never adjust them, so they settle, to a point where there's enough room on top so that you can lift them higher than the track and pull them out. People use them for years without adjusting them. At the bottom, that little wheel can be adjusted up

and down. Over time, it wears down. That's all you need."

The truck's GPS device guided us to Anaheim Avenue but couldn't tell us where the house was exactly. Three lawns down, though, we saw it: a pair of white wicker chairs, one crushed, leaning against the trunk of a bedraggled live oak, as if pitched there by a wind. A few feet away, iron patio chairs lay facedown like drunks passed out on the lawn. The house was a mid-century ranch, maybe a little more recent, with tall windows stretching between the bushes and the eaves.

We got out. The lawn was carpeted with the live oak's brittle, mustard-colored leaves—months of shedding, if not a year's worth. An elderly couple walked past and stared, and I waved. The breeze picked up. The air was lush. Nimbus clouds sauntered high behind the roof.

We walked around to the back of the house, past a futon frame cradling a pile of branches, through a picket fence, and into a small yard,

with a bird fountain at the fence's edge and beyond that a pond with houses along the far bank. In the yard, to the left, was an aluminum shed. My father moved past it and walked up to the screen door of the sunroom. He pressed his face against the glass and humphed. "I know I can get into this one," he said.

Circling back around, we checked the front door—locked—and peeked through the living-room windows. The curtains were missing. In the middle of the living room, on the carpet, sat an electric stove and a wicker shelf for menagerie toppled on its side.

"You sure this is unoccupied?" I said.

"Mena thinks it is," he said.

A small yellow notice taped to the window, stuck there by an agent of Fidelity Information Services, confirmed that the house was vacant. The window screen leaned on the ground, and we figured this must have been how Fidelity's agent slipped in. I was busy reading the rest of the notice as my father bent down and yanked the window open, the springs cracking—the *mortgage holder has the right and duty to protect this property accordingly. It is likely that the mortgage holder will have the property—and let the window slam shut.*

"See," my father said, muted behind the glass. "There's always a way."

Inside, surrounded by half-full boxes, I began scribbling down a partial inventory:

1 wicker throne
1 walkie-talkie
The White Album
Masterplots (6 volumes)
15 pairs of women's shoes
Mother's Day card, signed, "Love, Us"
Glasses, one pair

The owner's name was Sue, a fact gleaned from the pile of bills and letters left on the bedroom floor. The paper trail told that she had inherited money from a will, apparently, then spent it, and was collecting Social Security by the time she lost the house. She had lived in Maine for a while. She scribbled epigrams and lyrics on index cards and coupons: "Words express both the best & worse of life. Let the words you choose express the life you want to live"—"Send me a man that Reads"—"She walked across his heart like it was Texas"—"He was on the morning side of the mountain, She was on the twilight side of the hill."

She struggled with work. Birthday and Mother's Day cards and letters included encouragements and best wishes in finding jobs, be it in 1999 or 2002. One birthday card had a basset hound on the cover, which made me guess she had owned one. Turns out she owned two, Hanzel and Gretel, whose vet bills were in the pile, and against whom an injunction had been filed in

court, for nuisance and trespassing. I couldn't find a picture of her or of anyone she knew. All the framed photographs that remained were of models in generic scenes, or a publicity still from *Titanic*, or a stock photo of the Golden Gate Bridge.

I could hear my father in another room, taking pictures with a disposable camera, cranking to the next frame, clicking. I followed the sound to the pine-paneled sunroom, through the windows of which I could see an egret alight on the edge of the pond. Bad guess—my father was elsewhere—but here was a set of boxes that suggested Sue was an ambitious reader with eclectic tastes: Huxley's *Brave New World*, several Sidney Sheldon titles, Danielle Steel, *Bartlett's Familiar Quotations*, a thesaurus, the *Irritable Bowel Syndrome Gastrointestinal Solutions Handbook*, Hemingway, a waterlogged *Don Quixote*, Salinger, I. F. Stone's *The War Years*, *Reader's Digest*, *9 Steps to*

Sue's possessions were burned, dissolved, compressed, and shoved over the edge into an ash pile so large as to be barely comprehensible

Financial Freedom, *Love Handles for the Romantically Impaired*. Books on thinking positively, on self-hypnosis, on UFOs, on Darwinism. I found copies of *Dog Fancy* and a long outdated issue of *The Best and Worst Makeovers Ever*. There were boxes stuffed with monographs on Dalí, Toulouse-Lautrec, Picasso; books on Art Nouveau, on the Impressionists, on the painters of Montmartre. A stack of travel sections from the local newspaper, and an article on "Five Myths about Reagan."

I went to the shed out back and found more books—in boxes, lined up on a makeshift shelf, stacked in a pile among Christmas gift wrapping, lodged against picture frames swaddled in blankets. It was a shrine of sorts. Here, apparently, was everything that pertained to a late husband, Herb, whose effects had been stored long enough to dissolve in the Florida heat. Shelby Foote's Civil War trilogy rotted next to the Harvard Classics; millipedes chewed through John Jakes. The humidity had devoured Herb's yearbooks. His memory seemed to have been entombed in this shed for years and never visited. Even the stove had made it closer to an exit than Herb had.

My father called Mena to fill her in. One bedroom, unoccupied, with a two-car garage and central heat and air. The pond out back was a plus.

Hector, bronze and balding, his thick waist wrapped in a weightlifting belt, is the bullish half of my father's two-man crew. He stands a broad

five foot eight, with forearms that seem divinely constructed for ripping things apart. Hector moved from Puerto Rico more than twenty years ago and began working with my father not long after. English still eludes him; only when he attempts it does he reveal a shyness. But speaking Spanish with him doesn't help much either, since his is gruffly muttered and loaded with idiom. Even my father shrugs at most of what Hector says, or asks him to repeat it, slowly. Hector is also furiously Christian, and given his penchant for talking constantly, with a drill sergeant's urgency, it is difficult to predict what topic will trigger some irritable call to Christ.

Ismael, also Puerto Rican, is Hector's Sancho Panza, and his English is only slightly less dysfunctional. He's in his early seventies but is so small and fumbling that he never wins the respect due the elderly. Hector merely barks at him, or corrects him, or berates him when he's klutzy. Ismael tends to stay quiet in Hector's presence. In truth, he despises Hector for his discourtesy, but he has been working with him for fifteen years now, and they have become grudgingly inseparable, like a marriage or a bitter vaudeville act. But they are mule-like in their constancy and fearlessness when it comes to digging through repugnant places.

Three in the truck, tiny Ismael in the middle, we were headed this morning to Sue's house to trash it out. The job would require three trips to a landfill another forty minutes away, convenient only because it wouldn't make us sort the trash ourselves; we could back up to the incinerator, unload the pile, and go.

Religious folk music blasted out of the speakers—Hector's favorite group: Spanish, melodic, and sweet, a family of singers, children and all. I asked him what he thought the difference was between the job now and in years past. Now, he said, everyone is mixed up in it, every race and every class. Now, he shouted, in Spanish and with an evangelical urgency, "it's *much* more than you think. *Son de todo! Todo, todo!*"

"All mix," Ismael muttered.

"You know why so many people are losing their houses?" Hector asked. "Yeah, sure, people lose their jobs, but the majority—thousands! hundreds of thousands!—they lost their homes because the people at the bank, many of them, are *wicked!* They don't tell you that the interest rates are going to go up. They just make you sign the papers. They cheat you!"

Ismael, inspired, blurted out: "You need to think about your resources, whether you have the means or not to pay for a house. That's why the Bible says, 'For which one of you, when he wants to build a tower, does not first sit down and calculate—'"

Hector cut him off: "No, that's different, that's not what I'm talking about."

"It's the same thing."

"No, totally different."

"Buy only what you—"

"We're talking about something else."

At Sue's house, we backed the trailer up to the garage and got to work, each of us tackling a different room, and from the bedroom I could hear Hector reprimanding Ismael for misunderstanding some direction on where to put what. Paint cans went along the south wall of the garage; anything metal went in the yard; items for the church went on the opposite side of the trailer. Whenever Ismael saw me after some heated exchange ("Leave the paint there." "But you told me to move the paint—" "Leave it!"), he'd mutter something and roll his eyes, already frustrated. Fast, gloveless, and without much curiosity, the

wall, out of a pit that sank another six or so stories down into the earth. A crane glided along the top of the wall; its claw lowered, clamped shut, lifted a dripping, car-sized pile up as far as the lip of the wall, then let the pile drop behind it and out of sight, where it slid into the fire.

A cheery inspector signaled us into the proper slot, then observed what we dragged from the trailer. Clearly this was just a formality. We chatted. Across the hangar, the claw kept picking up and dumping garbage in the same spot, as if kneading the stuff. "To make it fluffy," the inspector said, because fluffy garbage burns better.

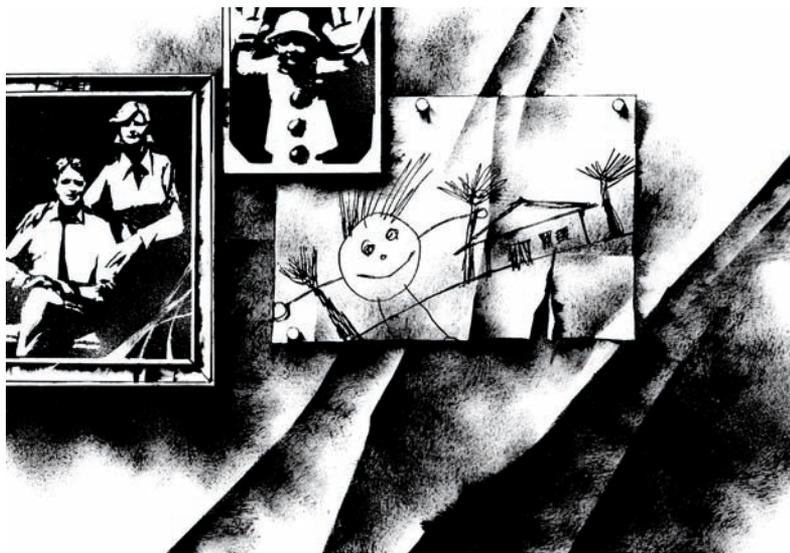
There, among the whines of reversing garbage trucks, the shriek and hiss of brakes, the groaning of horns, Sue's possessions slid down into a heap, got fluffed, and were carried over the wall

to burn, dissolve, and compress, all traces of what she once prized dragged along the sludge and shoved over the edge into an ash pile so tidal in its proportions as to be barely comprehensible. Foreclosures, in their own way, regenerate: one family's loss is another's first home. But this was the colossal deposit left behind, and it was growing by the cubic foot, by the ton. Pulling out of the hangar, driving toward the landfill's exit, we could see the earth movers perched high up on the trash bluff, where

their drivers awaited orders to till another layer, to massage that Kilimanjaro of garbage, and where—if they looked away from the incinerator—they would have had a pretty good view of the city from whose ruin that mountain grew, and into whose streets we now descended to fetch the next load.

When we weren't dragging trash—splintered speakers, hula hoops, mildewed fur coats—onto the trailer, or from the trailer onto a larger pile at the dump, we drove. For hours. We visited nearly every landfill in three counties, calculating which to use by balancing the cost of miles and fuel against the hassle of sorting the trash ourselves. Each landfill charges a different rate by the pound, and each uses some kind of discretion to determine what it will handle and what it won't. Our favorites, of course, were those that took it all, no questions asked.

With so many miles to cover, the truck became



two of them loaded the first trailer in half an hour. For one cabinet too heavy to drag, Hector grabbed the sledgehammer and brought down devastation upon it, then tossed it on the pile, piece by piece.

The house locked, we eased back onto the street and headed for the dump, chair legs jutting out, paper flying off behind us. After a quick stop at a hot-dog vendor in the parking lot of a defaulted store, we drove on to the Pasco County Solid Waste Resource Recovery Facility. It was a preserve of waste, almost sylvan if one took care not to breathe. We could pick up the stench of rot a quarter mile out. Having declined to buy a hot dog, I was getting hungry, and Hector knew it. "Smells like cake!" he shouted, and then in English barked: "Coffee cake!"

We drove up a hill and into a hangar that housed the main incinerator. A mountain of garbage rose about four stories high along the east

Hector's sweaty, Christ-soaked soapbox, but a kind of campfire tent, too, for weird yarns about what he and Ismael had seen during trash-outs.

"We went to one house," Hector said. "These people lived like cockroaches. They left everything, but nothing worked! Useless. The dogs had shit everywhere. In the laundry room, there was about three feet of clothing on the floor. And when we went into the garage? Same thing. It took us *four days* to clean that house, and I don't know how many trips to the dump!"

The squalor is a shock every time, each excavation a peek into a state of mind, like dismantling some diorama of dejection. Each one of us at this job has been desperate, despondent, lazy, and otherwise lacking, but the scattered depravity of these vanquished homeowners remains humbling. They seem to lose a little of themselves. I've come across traces of vanished pets, their dried piles in almost every corner of the house and in between. Then there are the refrigerators, tombs of rot trapped for long enough that when we happen to open them, they release a florid wretchedness, an odor never entirely contained within the box, so that sometimes creatures are drawn inside.

"Chacho!" Hector said. "We find snakes all the time. In refrigerators, snakes in luggage. One time we even found the skin of a—what do you call it—a python!"

Snakes and dog shit, curd and bees. Depressing as the rancid houses are, though, their desolation is rivaled by that of the houses left in a state of creepy tidiness. There were more clean homes among this generation of foreclosures. Like the house on Vanderbilt Drive, in a subdivision called Ashley Lakes: a six-bedroom, four-bathroom box with a second-story view of other roofs, a house new enough that it had been built, bought, lived in, and lost before the garage was even finished. In the kitchen, copies of *Martha Stewart Living* and *Real Simple* were stacked on the counter next to a Rolodex of index-card recipes, a cookbook (*365 Ways to Cook Pasta*), and more recipe cards with instructions on one side and a picture of the end result—curried coleslaw! fish crepes! etc.—on the back. Christmas decorations had been set neatly near the sliding-glass door. A handful of popcorn lay scattered on the

carpet. Outside, the big-screen television had been set carefully at the edge of the driveway, next to a fern. Such conscientious neatness was strangely defiant, a declaration of dignity against any transgression.

In the driveway, after locking up, we waved to an elderly neighbor in a bikini, who was sunning in front of her screened-in garage patio. We would soon see her again, in the same position, when we returned for two more trash-outs on the same block—same square footage, same layout, same view, same fate.

For every ten or so notices my father tapes to a door or slips into a mailbox—guessing a soon-to-be-foreclosed home might be occupied but not willing to linger long enough to find out—he will take his chances and knock. Late one day, after hours of driving, we approached one such house just off I-275, in a neighborhood of cruddy single stories with gutted cars in the yard and enclosed patios, their screens ratty and casting an eerie kind of shade. An ice-cream truck squeezed a reggaetón ditty through a megaphone on its roof, and rednecks idled in jacked-up diesel pickups.



Perhaps it was the dismissiveness with which they told my father that someone still lived in the house next door—whatever it was, he decided it was safe to knock. He went through the screen door and rapped politely. A woman's voice from inside resonated big and tough, and she came to the door in purple scrubs: a nurse.

The exchange was brusque but not tense, and when my father mentioned the bank, she mentioned Ronnie, that we were probably looking

for him. My father gave her Mena's number, they thanked each other, and we assumed by her presence and Ronnie's absence that an unforeseen illness was the cause of Ronnie's predicament. "But see," my father said, turning around at a dead end, driving past the house again, "how did he get a mortgage on *that* house? That house doesn't pass FHA. It doesn't pass a lot of criteria."

"It's a piece of junk," I said.

"Loan shark," my father said. "He couldn't go anywhere to get a decent loan. A guy probably promised him a loan but said there's no way the bank would do it. So he gets a loan at 13 percent, five points."

Weeks went by before Ronnie called, and it wasn't until I heard the nurse's voice again, bleating through a speakerphone in Mena's home office, that the facts were parceled out. The nurse, Kay, had lived in the house for ten years, but somehow Ronnie owned it, and had refinanced it, and had lost it. Both she and Ronnie were on the line, confused about Mena's explanation of the foreclosure process, and even more confused by the cash-for-keys offer. And underneath that confusion was an undeniable desperation to keep the house.

He had tried to cover the risk of an adjustable-rate loan through a shell game of refinancing that finally caught up with him. He was vague with the numbers and spat out the names of the banks he'd dealt with—Ameriquest, Wells Fargo, et al.

Kay interrupted: "We been trying to finance, and we wish we could find somebody to finance so we won't *have to move*."

"I'm sorry about this," Mena said, "but this is already, you know, done. The bank already closed. The bank is the owner now. And unfortunately, you know, you guys don't have any other option but to accept the cash for keys or be evicted."

I could hear Ronnie moaning on the other end of the line.

"Is there no way that we can move out and then try to re-buy the house back again?" Kay asked.

"The only way that you might be able to buy the house back is maybe have your family purchase the house and, later on, they can do a deed to you, and you can be the owner. But if you had a hard time trying to get somebody to refinance the house, it's going to be more difficult now, because automatically your credit score dropped 200 points."

We couldn't figure out if the noises coming over the line were speakerphone glitches or noises of distress—voices broken, vowels dragging.

"So I'm sorry there aren't other solutions. Just trying to do the best on getting all the stuff together and trying to move, you know. But as I mentioned before, the condition with the cash for keys is that the house needs to be free of all debris. Do you have a lot of stuff?"

"Yeah. It'll take more than two weeks."

"Well, see, you told me you want \$2,000 and you'd be out in two weeks. But now you're telling me that you're not sure you're going to be out in two weeks."

"We supposed—I don't want no eviction notice," Kay said, pleading. "You know, I got enough pride in myself, I don't want to go evicted. I don't want to go out like, you know, somebody comin' in and the sheriff comin' up here and stuff like that. I been livin' in this neighborhood for *ten* years and never had a problem. I want to go out in class. I wanted to stay here. It's breakin' my heart, you know. You know?"

It occurred to Mena that Kay had never been listed on any of the paperwork for the house—not the deed, not a single one of Ronnie's refinancings—and that, since her name had stayed off

*The squalor is a shock every time,
each excavation a peek into a state of
mind. The homeowners have lost
a little of themselves*

the books, her lack of credit history was their only chance. Kay could, in theory, qualify for a loan that would allow her to buy the house after it went back on the market. She brought home \$1,400 a month. Mena guessed the house was now worth about \$80,000, "which would make your payments around \$1,000 a month. Can you afford that?"

Kay burst out. "Yes, ma'am, we'll do it! Yes, ma'am! Yes, ma'am! We'll do it! Won't miss a damn payment. You don't have to worry about it, the thousand dollars will be there every month—*every month*. I don't want to move from this house, ma'am. I will do anything. The bank will get their thousand dollars every month. *On time*."

It wasn't an offer, it was a scenario, and Mena spent the next several minutes explaining that the house was already gone, but that—without making any promises—she would ask if the bank would be willing to postpone the eviction while Kay sought financing to buy the house herself.

"Don't put Ronnie on the loan," Mena reminded her. "Ronnie, you're on the blacklist now."

I left the room and stepped outside for a minute, overwhelmed, knowing we'd likely see Kay and Ronnie again, with a sheriff in front of us. Even if Kay could get a loan, there wasn't a single institution in this economic climate that would lend her a cent for that shabby house. Hearing Kay's panicked voice, one could understand the depth of this crisis in a way that the business pages failed to convey. One could simply multiply her desperation by tens of thousands—leagues upon

leagues of homeowners trapped in pathetic confusion, having been upended by their desire, taught as a tenet of good citizenship in America, to own something permanent; in this case, a house that was now practically worthless, that merely marked a spot for bulldozers when it came time to widen the interstate.

After a couple of weeks and no response from the owner on Hillsborough Lane, Mena's cash-for-keys offer there was off the table. The time had come for eviction. Arrangements were made, the sheriff posted a note, and a couple of days later we arrived to follow through.

Eviction is a worst-case scenario for good reason. The sheriff is steeled and armed for this kind of thing. We are not, nor are we eager to act as muscle for Citibank or Ocwen or Countrywide. And yet, by default, that is exactly what we do when we arrive with the sheriff on eviction day, waiting for an owner to be escorted off his property so he can watch us set his belongings on the curb.

I had worked only one eviction prior to this, during my first stint, in '98. I was changing the front-door lock when the owner snuck up behind me, after I thought he had left, shuffling along the concrete walk and with his hand outstretched. I wasn't sure exactly what was in it, and maybe he saw I was startled, because he paused, and shook a set of keys, and apologized about surprising me like that—but would I be interested in buying his car, a rusted-out Oldsmobile on blocks in the driveway? Six hundred? I said thank you, *thank you*, but no, I didn't really need it, and the disappointment merely flitted across his face before he turned and walked off, not upset or saddened but thinking, it seemed, about his next move, and ever so humble, a humility that infuriated me for holding the lock that shut him out of his own house, a job I finished in a nervous sweat.

My father, on the other hand, has witnessed much worse. Mena, heeding a strange premonition, had come along with the crew one eviction day, which she'd never done before, and as they approached the house, they weighed giving the owner more time. But the sheriff insisted, and knocked. A middle-aged man answered and seemed unsurprised at the news; he asked for just a moment to retrieve a few things. He ducked back inside and to the bedroom, where he sat on the edge of the bed, put a pistol in his mouth, and pulled the trigger.

This time, it was a cold-snap morning. Hector was home with a bad toe, and the job was left to the three of us—Ismael, my father, and me. With Ismael at five feet and ninety pounds, and my father's vertebrae just waiting to disable him, that meant I was the muscle if anything should go down. So the odds were against us. We arrived early and parked up the street. A jack-

hammer rattled a few blocks away; the interstate sighed. We walked through the gate and across the yard, over the chain that snaked and hooked to the buried dumbbell, past the empty plywood doghouse, and up to the door.

My father whispered, "What do you think?"

Ismael, somewhat oblivious, opened the screen door as if to get started.

"No, no, no, no," my father said.

Ismael read a sign on the door: "Be-ware off de doch."

"*Esperemos por el sheriff*," my father told him, and we moved away from the door.

"Why don't we just knock?" I said, irritated by both the weather and the suspense.

"Because *he* will," my father said of the sheriff. "We don't want to get shot. He has a gun. We don't."

"*Mi madre, qué frío!*" Ismael said.

I felt a pinch on my ankle and slapped at it, and saw Ismael slapping at his own leg, and noticed my father, too, reaching for his shin, and all of a sudden we realized that fleas, starving, were beginning to feast on us. Within seconds, it felt like we were walking through a skillet of popping grease.

The sheriff arrived to find us all with our pants rolled up, bending groggily up and down in a sort of scratching calisthenics. He laughed. "I walked in there to stick the notice up the other day and they just crawled all over me," he said, passing by us into the yard. He was tall and pale and didn't look especially athletic or even all that tough. He was rather pear-shaped, really, but he was cold-tempered, and didn't seem like the kind of fellow who repeated himself too often.

His knock was loud and simple, with a short salutation: "Sheriff's office. Eviction." We waited ten seconds. "All right," he said, "go do your thing."

My father kneeled at the door and shoved the flathead on the shaft, slipped the scraper in, pried, and it was that easy, door open.

"Very good," the sheriff said, slightly impressed, and he slipped into a darkness backlit by a kitchen window, veiled in gossamer, and splotched with shadows as the sun crawled through branches, then through the curtains, to just barely touch the dull linoleum. A dank warm funk wafted out as he moved around inside. He took less than a minute.

We followed him inside, adjusting to the lack of light, creeping past an enormous television that blocked the front window. All we could make out at first were shadowy mounds and piles, and then I could see the short distance to the kitchen and noticed white plastic jumbo cups scattered across the counter, dishes piled up, cabinets flung open, and suddenly saw why, despite the open front door, the light failed in here: the walls, once white, were leopard-spotted in black and green. My father passed me with his camera

and began clicking, and the brief pulse of the flash snapped the rooms into view. The deeper we waded toward the back, the more rancid the air became. There were boxes half packed in the bedrooms, amid standing fans and clothes and papers on the floor, amid unshaded lamps, giant stuffed tigers, framed photos of babies and other loved ones, lightbulbs, stuffed sheep, Bibles, boxes of mothballs and red high heels, portraits of panthers, a typewriter stuffed with neckties. It was as if in the preparation for escape, the thoughts had piled up and suffocated the mind.

The fleas were incredible. We were being devoured by them. We didn't know it then, but it would take four attacks with several gallons of poison to destroy them, an exhausting discovery each time we returned ready to work, and each time realizing, not ten steps onto the property, that another wave of bloodsuckers had hatched. For now, we were simply relieved to have avoided a confrontation.

After a stop at Home Depot, and then at the Krispy Kreme nearby, Ismael and I returned to eradicate the fleas. I handed Ismael a sprayer, with orders to soak the yard, which he began doing, and I dragged my socks up over my jeans and went back inside to set the fumigators.

George, eighty-seven, who lived next door, came out to observe what we were up to. Under the small shade of his New York Giants cap, from behind thick glasses, he filled me in on the man who had lived here. "He a deacon," George said. "Been in prison but cleaned up. He come over and we talk Christ talk." He wasn't sure when he'd see him next. He was surprised to see that his neighbor had lost the house. "I knew he borrowed a little bit of money, but we didn't talk too much about that."

I left my number with him on a scrap of paper,

and in our small talk learned that George had been raised nearby, when this end of Tampa was still mostly rural. He left at sixteen, he said, a departure prompted by a white boy half-blinding him with an avocado pit ("This eye is cooked," he said, pointing to the left one). There was nothing the law would do for him, so he fled to New York, where, already good at the saxophone, he started gigging with the musicians on the bop scene and shortly wound up in James Brown's first band. Was he sure about that? He promised it was true. When the band hit the Chitlin' Circuit, George, terrified of the South, quit. He moved upstate instead, janitored, got a music-teaching gig, retired, and came home again. He bought a condo from a friendly Jewish guy, he said, who gave him good advice; he sold it when the time was right, and used the profit to buy this house, nothing extraordinary, and not all that different from the deacon's except that it was freshly painted, with a tight roof, a trim yard with a flowerbed, and paid for in full. He didn't owe anyone a penny, he said, and because of this freedom was the envy of his debt-saddled children.

Just then, Pops, the neighbor from across the street, walked over and asked me if I would save for him whatever metal we found inside. "He had a washin' machine or somethin' he said he was going to give 'fore he leave," he said. Pops was a junkman who made his living on recycling, and it was all but a blessing to let him haul the metal away: one load less for us to carry. Fine, I said. We would toss the metal in the yard, where the dumbbell was. He could have at it.

Pops had a lady friend with him who observed the flea situation. "Sevin dust," she said. "It chokes 'em. It kills 'em out. And if you got fresh oranges and you throw that dust and you cut some oranges up and throw it—"



"The peel is what kill 'em," Pops said. "My grandmama used to put a bunch a orange peel—hey! George! Where you been, man!" Pops had been standing next to George this whole time and only just now noticed him. They lived just twenty yards from each other, but you'd have thought it was a homecoming.

I looked over at Ismael, who was busy soaking the ground with that poison, and every time he felt a pinch he'd spray himself—his legs, his hands, even his torso, and in the breeze I could see the poison, lit by sunlight, waft toward his head. "Keep it down!" I told him, but by the time he was done, he was dizzy, and in pain, and mumbling that he needed a nap.

"Pops wants first dibs on that metal," the lady friend said.

I nodded. "He'll get it."

A day off, and with Hector and Ismael assigned to errands, I went to visit the Remax office in Palm Harbor. Mena was out when I showed up, so another agent, Joe Koebel, agreed to bring me along to inspect a few foreclosed properties. His office sat halfway down a long, bleached-white hallway lined with county maps. He had two desks, one near a window and piled with manila folders, the other set against the opposite wall, where Koebel sat hunkered over a laptop while talking on his cell phone, using an earpiece that allowed him to type with both hands.

It was midmorning, but Koebel, a fast talker and hyperactively friendly, already looked haggard. He squeezed our conversation between the incoming calls as he darted between the desks, shuffling papers with the busy poise of a knife juggler. Behind me, a greaseboard was covered with addresses, top to bottom, of the thirty or so foreclosures—both houses and condos—he had in rotation, their progress marked by green, blue, or red ink. Green meant closed, meant money, and there was precious little green on the board that day.

The real estate culture in Florida had pushed profiteering to new levels, in large part because of its condominium economy. "The condo market was such a craze here for the past five years," Koebel told me, once he was off the phone, "that if you bought in 2001, put \$20,000 down, and the condo was built in late 2002 or early 2003, you made a hundred grand before you even closed. People were selling their escrow—'double closing.' They were closing their loan in the morning, selling to a new buyer for \$100,000 more by the afternoon. The fuckin' mayor did it."

He grabbed a folder. "These people," he said, running his finger down the sum column of a single page on a thick stack, "they paid \$728,000 for this condo in 2006. Look at the loan history. Here's a loan for \$70,000 from American Brokers; here's a loan for \$582,000, which makes \$650,000 of

loan. Now, they must have refinanced here for \$671,000 through Lehman Brothers. They took out another fuckin' loan for \$224,000, so they owed \$895,000 on \$728,000." He rolled his chair back. "I can't speak for these people, but do the math. Looks like they probably put in maybe a hundred grand... they took the equity out... they got their hundred grand back, and they probably walked because they couldn't sell it. That's a total guess on my part. But look at the numbers. It's a foreclosure, a ding on their credit. But they don't give a shit because they're from New York State"—meaning that the home in question was a second property, and ultimately expendable. "They're untouchable," he said.

His handyman called: a condominium was ready for inspection, and afterward Koebel needed to see if another house was still occupied. We drove through fast traffic for forty minutes to a Tuscan-themed apartment complex that had become condos during the boom. The property on our list was on Chianti Place. "Until just about last year," Koebel said, "you had developers buying apartments, converting them to condos, and selling them for outrageous prices. These things sold for \$240,000 back then. Now they're worth about \$130,000."

The place was empty, and clean, with only the occasional chirp of the dying smoke alarm to interrupt us. Koebel shuttled from room to room, taking pictures. I asked him if he'd ever run into awkward situations, confrontations, anything of that sort. "Strangest thing I came across," he said, "I got to this one house, every piece of furniture was intact. The closets were filled, the baby's room had everything in it. The bed was in the master bedroom. Even the table was set. I open up the stove, gnats come flying out." He called the sheriff's office and asked a detective to track down the previous owners, to see if they still wanted any of what they'd left behind. "They were somewhere in Canada," he said. "A lady calls me back, and I asked her what she wanted me to do with all the stuff. She said, 'Let me ask my husband, I'll call you back.'" And that was it. "Gave it all away," Koebel said. "Dining room set, gold jewelry, all of it."

He took another call: an assistant from the office was asking about a foreclosure on Loquat Avenue. It would be going to auction, Koebel said, and available for viewing that Saturday. He gave her the lockbox code and address, then hung up.

Koebel had just a handful of houses registered with the auction, most of which had received "short sale" offers—meaning offers at their current value rather than for what they had been worth, say, a year ago. A short sale tends to fall well below what the owner owes the bank, but it's

an offer in an otherwise frozen market and spares a bank the tens of thousands of dollars required to file a foreclosure with the court. Still, banks often turn these offers down.

"This is the greed I'm talking about," Koebel said, "and the auction is a big part of it. I had two houses. One was purchased for \$400,000. One was purchased for \$395,000. I had offers on both of them prior to them going to auction, one for \$220,000, one for \$218,000. The bank turned them both down. At the auction, one sold for \$175,000, the other sold for \$180,000. They lost about \$40,000 collectively on those houses, when I had *real human being* buyers—not investors—wanting to buy these homes to live in them. They ended up selling them to *investors* for \$40,000 less at the auction. Because the money is tied into a portfolio or a package, so they just dump it."

Who was to blame for the insanity in this kind of decision-making? Banking officials, mortgage brokers, buyers' agents, overanxious consumers—all were guilty parties. Parceling out which foreclosures were the consequences of scams, bad luck, or fiscal recklessness was a nearly impossible task. In the end, no matter the math, the numbers could never fully divulge the motives. Koebel saw it all as a reckoning that was overdue.

"When a mortgage guy comes to you and says, 'Look, your ratios are a little big, but don't worry about it. I'll get you the loan.' The guy might fib and say your payments are going to be \$1,200, and you think, 'Oh, I can afford that.' But he doesn't tell you that after you add the taxes and insurance, it's \$1,700. And then you're sitting there at closing, and what are you going to do?

You're not going to be a *man* and not close? Or are you gonna close?"

George must have followed through on his promise to share my number, because the deacon called. His name was Joe Logan. I explained who I was, that I was writing about foreclosures, that I'd been in his house with a crew to clean it out, that I wanted to meet. He suggested a Denny's not too far from the house. I sat and waited, ordered coffee, then saw him: a black man near middle age, not big but solid, and clean-headed, his thick glasses fighting back the daylight coming in from outside. It wasn't until he sat down opposite me that I noticed the stillness in his eyes, as if some heaviness had settled his stare. His voice was grizzled and gentle. He didn't want food, only coffee. A baby squawked in the booth across the room.

I couldn't bring myself to ask him about what I'd found—the spots, the piles, the chaos in there. I asked very few questions, in fact, and instead let him walk me through what had happened, interrupted now and then by the waitress.

"When I bought my home, I had just got out of

prison, after doing eighteen years. I was sentenced for drugs in the federal system. Distribution, cocaine. I was raised up in a good home. It had nothing to do with parents. Men are just gonna be men. I chose that life and I had to pay that price.

"But when I got out, things changed. I got saved, and after about two years I was set aside to be a deacon. My pastor brought me before the church, and they approved me. People notice you, your faithfulness, the way you've changed. Even my parole officer did. He went to my pastor and said they was going to put me up for early termination. So they took me off parole.

"So I got a job and, you know, I always wanted my own home. It meant that I was trying to

"They said after a year it would go from \$650 to five-something a month because I was a first-time buyer. But it didn't. It went up"

do the right thing, not only in society but to myself. I never owned a home, and to have worked and accomplished this *by yourself—to buy a home*: that means a lot. And the day you get a key to your own house, you feel like you have accomplished something, you know what I'm saying?

"So I worked, and I worked, and I looked around, and I kinda . . . some kinda way they gave me a . . . a voucher . . . to buy a house. Something in the mail. It was like somebody was saying that I could get a house worth fifty thousand dollars. Preapproval, that's what it was. It was legit. So I went out lookin' for a house. They gave me an agent and he showed me the houses within that range, but the houses he showed me was all beat up. So I continued lookin', and I was just driving by and I seen it. I went to the guy. They said after a year it would go from \$650 to five-something a month because I was a first-time buyer. But it didn't. It went up.

"When I tried to refinance it, I told the guy that I wanted a thirty-year fixed. We did all the paperwork, talked on the phone. And when the lady came out there to do the signing, I'm looking at it and it said two-year adjustable something. I said, 'I didn't ask for this. The man told me it was going to be a thirty-year. I don't need a two-year.' She said, 'Well, you call him.' I called him, and asked him why he sent a two-year when I asked for a thirty. He said, 'No, you told me this and told me that.' I said, 'No, I got witnesses.' 'Cause when I was doing it, my boss man told me a two-year will hurt you unless you're gonna sell.

"So the *lady*. By the lady understanding me—she knew I was a God man—she said, 'Son, I'm gonna tell you this here and this off the record:

Don't buy it. Don't sign those papers.' She said, 'I get paid for this, but I'm telling you 'cause you seem like a person who's bein' beat 'cause you don't know. Don't sign.'

"But within a year, I was going through a lot of turmoil. Job went under—I was a fabricator, you know, those glass mechanics that do sliding doors, windows, big company. I had a car and a truck, and they came to me with a refinance deal, saying, you know, you could combine all that and make one price. You know, it sounded good, but it wasn't good.

"The thing I'm trying to find out is how bad the foreclosures affect my economy. I got to read up on all that. I know it messed my credit up. But I got to find a way to try and establish it back. I can't sit down, I'm not that type. I learn from my mistakes, it teaches me to grow. Matter of fact, they just put the lock on it, what, a week ago? Yeah, Monday. So now I wanna find out: Is there anything else they can do to me, as an individual? I know the house is gone, but say, for instance, in the next six months something blessed happens to me, I get some money. Can they come and get it?"

They could, though I didn't say it. He didn't seem to understand that I had helped them put that lock on his door on Monday. And I had trouble telling him that most of what he owned was gone now, and that he should set aside any plans to buy another home, because with his income, and a foreclosure on his record, he will not own another house for a long time, if ever.

We walked out into the parking lot, to my car, the heat stifling by now, and I tried to explain again who I was and my purpose, and that I was at his home with the crew. I told him that most of his stuff was gone, thrown away, but that I grabbed what I could so I could learn about him and maybe track him down. I reached for the Bible with phone numbers scribbled in the back—parole officers, friends, pastors. "And anyway, I grabbed this and I brought it in case you wanted it."

And he laughed and laughed.

"I guess that's your Bible?"

"Yes," he said, and the laugh was laced with pity. "That's part of my ex-wife's stuff. Yeah, this is nice."

"If I find out if there's anything left in the house—"

"No. I don't want nuthin'. I'm through with it."

"But you left so much. Pictures and letters and—"

"It's trash."

Saturday morning, cool and humid, my last day home. A hundred and fifty properties were set to go on the auction block at the conven-

tion center in downtown Tampa, the first stop of the Real Estate Disposition Corporation's eight-city tour, during which about a thousand homes and condos would be rattled off like livestock to mostly tepid crowds. For the past month, people had been combing the city with REDC's catalogue in hand, nosing through it, following the signs. Some houses were tended to by an agent, some by a neighbor's boy, whoever had the time to sit there for eight hours while investors and the merely curious walked through, grabbed the paperwork, and checked their lists. Most of these were low-priority properties that weary agents couldn't move themselves, or didn't want to. Some were bargains, if the market held steady and the bidder didn't get trigger-happy; others seemed like slogs of repairwork; the rest were eyesores.

The main hall of the convention center was packed. Joe Koebel was there, along with a few of his clients. He looked distracted. "My guy forgot his cashier's check," he said. "I had to call a buddy of mine and do a bait and switch." The buddy was a man named Jeff, linebacker tall but with a voice that sounded like some parody of a grandmother from New Jersey. Jeff knew a lot about property, enough that it had become profitable for him, and I couldn't help but admire his type—an industrious fellow who had mastered the complexities of the business, and who could tear a wall down, and who had a bored swagger about it all. Even this mind-boggling crisis seemed just barely entertaining to him.

Jeff flipped through the book. "Is this your house, Joe, on Thirteenth Avenue?"

"No."

"Oh, this one was. This was the one that little kid who couldn't speak English was at."

"Yeah, Alex. The Russian kid. I paid him to sit my houses for me."

"His handwriting was phenomenal."

Inside the ballroom, the auctioneer's podium was flanked by two giant screens on which rotated the planet Earth with REDC superimposed upon it, a sun rising in the galactic distance. The Commodores' "Brick House" thumped from the PA system. Chris Chamberlain, the executive vice-president of REDC, waltzed up to give the crowd a pep talk. "You have the perfect storm right now," he said. "Remember, folks, this is the perfect buying opportunity. If you look at real estate cycles in the last hundred years in the United States of America, every time we go into a low—which we are in the low portion of that real estate cycle right now—that represents a great buying opportunity for you. And remember, that low is not as low as the previous cycle's low. However, over a hundred years, every time the market comes storming back, the next peak has always—I repeat, *always*—exceeded the peak of the last real estate

cycle. That's how money's made in real estate, folks. Buy in the low part of the cycle."

Was it an opportunity? Or just a primer for the next disaster? The lessons of the Great Depression had been lost on the baby boomers and must have seemed unnecessary to the generations since. Chamberlain's history lesson worked as revival-tent homily, but it ignored what was changing in America's economic condition. It assumed this low part of the cycle was like any other, and it wasn't. The collapse of corporate giants like Bear Stearns does not happen during a lull; the housing lifelines Fannie Mae and Freddie Mac had never been as threatened. The "low part of the cycle" grossly understated how widespread the damage was, and how quickly it was spreading. That planet on the big screen seemed appropriate enough, given the global fallout from America's collapse; just a month earlier, 6,000 angry shareholders had filled a soccer arena in Switzerland after UBS, the Swiss financial juggernaut, wrote down \$37 billion in losses from securities propped up by the same sort of Florida real estate that was on auction today.

The auction began. Property No. 1, a condominium in Palm Harbor, worth \$150,000 six months ago, opened at \$1,000, and the emcee leapt through tens of thousands of dollars with shivering speed, reaching \$60,000 in half a minute. When he reached \$70,000 he chopped the bidding down to increments of \$5,000 but didn't slow his blubbing, only repeated the bid until a card went up and a spotter, dressed in a cheap tux, shrieked and did his jog across the room; and when the emcee hit \$80,000, the crowd got careful, the spotters grew restless and waved their hands and flicked their fingers, goading, but no one bit, and the condo went for \$75,000 in just under a minute and forty-three seconds, to the gentleman in a middle seat. The crowd applauded. The spotter guided him to the stage. Financing was just down the hall.

And it went on like this for hours, through 140 more properties. Afterward, Joe and Jeff shook their heads at some of the bids, at how auction fever had led to some questionable decisions.

"This is the one I thought was a joke," Jeff said, pointing. "Tangerine Street. Fifty-five thousand, it went for! I mean, it's a beautiful, brand-new home, but you can't get to or from the house without risking your life. Right across the street is the number-one drug-dealing section in Clearwater—right across the street! I went to look at it this morning, couldn't get out of the car. Fifty-five thousand and I couldn't get out of the car! If you rent it out as Section 8 housing, it might be a good deal. But you can't go there. They literally tackled my car trying to sell me drugs."

"The one on Belcher," a stranger piped in. "Somebody overpaid for that."

"That one I liked," Jeff said. "It was very clean. New windows, new tile floor. Built-in pool."

"Yeah, but that kitchen! And there was all that mold behind that wall."

"No, it was a cute little home. All you got to do is a little work on it. What'd it go for?"

"\$135,000."

Jeff tilted his head and cocked a brow.

On the morning of my flight out, we swung by the deacon's house one last time to photograph it, to document its progress for the bank. Just a block away, on North Elmer Street, Hector and Ismael were handling another foreclosure. The snore of Hector's chain saw razed the block as he lopped off the limbs of a stubborn oak that had fallen against the house's freestanding clapboard garage. Ismael, meanwhile, busied himself in the yard, cramming the leftovers—dominoes, toy-wagon wheels, an ironing board, a lamp—into a black lawn bag he dragged behind him.

On Hillsborough, directly across the street from the deacon's house, a real estate agent and her subcontractor boyfriend had just finished cleaning out a foreclosure. Now ready for market, it would compete with the one we had just finished, as would the house next door, a new shotgun modular with a sale sign promising \$895 DOWN BUYS THIS HOUSE NO BANK NEEDED. Other than a gaggle of small children a couple of doors down, George and Pops were just about the last people left on the block.

The grass in the deacon's yard had filled out; it seemed to thrive despite the gallons of pesticide we'd dumped on it. Breezes played with the screen door, a rhythmic creak. Inside, not a scrap of paper was left: Ismael had cleaned the place out single-handedly. The only traces of the deacon that hadn't been stuffed into the plastic bags were the names and phone numbers scribbled on the walls of the bathroom, the bedroom, the kitchen. The uncurtained windows made the place a little brighter. Even the carpet had been ripped out. Funny how the house showed a little promise now.

My father didn't say much, except to marvel at the tenacity of those fleas that remained. After taking a few pictures and locking up, he grabbed a can of repellent and sprayed his shoes with it. "Want some?" he offered.

I declined. But back in the truck, with Hillsborough Lane well behind us, the salsa music turned up, I felt a needling on my ankle. I lifted a pant leg, picked off the flea, and worried it between my fingernails, which were dirty and in bad need of a trimming but long enough, at least, to clip the vile pest.

And so I pinched, and saw just the slightest dab of blood. ■