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Foreclosure's Filthy Aftermath

As foreclosures become more frequent, so do the bizarre and shocking stories of abandoned animals, insect infestations, and deplorable living conditions

by [Maya Roney](#)



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The mortgage mess is getting even messier. Literally.

Malnourished and flea-ridden animals, feces-covered floors and urine-soaked furniture, piles of rotting garbage, swarms of diseased mosquitoes—these are the horrors that may await the ill-fated sheriff, property inspector, Realtor, or passerby making that first visit to a deserted home.

And with foreclosure activity well above last year's levels and still on the rise in many parts of the country, nasty surprises have like these become more common. In April, there were 147,708 U.S. foreclosure filings—default notices, auction sale notices, and bank repossessions—down 1% from the previous month but still 62% higher than a year earlier, according to Irvine (Calif.)-based [RealtyTrac](#). (See BusinessWeek.com, 5/15/07, [Slide Show: "The States with the Highest Foreclosure Rates"](#).)

"It's almost every day now that we see a [foreclosed] house in awful condition," says Scott Mitchell, president of National Property Inspections, a company that provides home inspections and assessments in the Las Vegas area. "We've really noticed it increasing in the last month and a half." RealtyTrac estimates that Nevada had the highest foreclosure rate in the country in April, with one filing per every 232 households.

Nothing to Lose

"They know they are going to lose their house, so they have no pride of ownership anymore," Mitchell says. "They'll leave the water on so there's flooding and mold

everywhere, they'll tear the chandelier or the ceiling fan out of the ceiling, kick the doors and walls in. Then the critters start taking over—ants, scorpions, and Black Widow spiders."

In and around Sacramento, Calif., mosquitoes that may carry the deadly West Nile virus are thriving in the thousands of uncared-for swimming pools on properties left vacant by slower home sales and rising foreclosures. With 30,505 foreclosure filings reported in April, California documented the largest foreclosure total in the country for the fourth month in a row, according to RealtyTrac. In Amador, El Dorado, Nevada, Placer, Sacramento, Sutter, Yolo, and Yuba counties, more than 1,500 homeowners handed their homes over to the bank in the first three months of 2007, according to [DataQuick Information Systems](#) in La Jolla, Calif.

Sometimes, frustrated homeowners get creative. A man in Eagle Creek, Ore., recently put three 200-pound pigs in his repossessed home. They quickly tore up the place, ripping away the foundation and reducing the back porch to rubble. When police found the pigs, the animals were unharmed, if a little cranky.

Left for Dead

Many animals are not so lucky. Pets are often silent sufferers during the foreclosure process. Homeowners in financial straits may make them a low priority to begin with, and when foreclosure leads to eviction, they are sometimes abandoned without food or water and left to breed uncontrollably. In the month of May alone, authorities found 23 abandoned animals in a house in Lake Carmel, N.Y.; three pigs trapped in an Oregon home; 20 birds in a Lorain (Ohio) house; 24 horses on a Bixby (Okla.) property; and more than 60 cats in a home in Cincinnati. All of these properties were in foreclosure, and most of the animals were injured, infected, dehydrated, and starved nearly to death.

"There are a lot of hoarders and neglected animals and people who just don't realize how fast things can spin out of control," says animal rescue worker Gail Silver, who discovered the foreclosed home in Cincinnati with more than 60 cats trapped inside.

On May 1, Silver was on her usual bike ride along the river when she decided, suddenly, to turn down a road she hadn't been down in two years. "Something said I should go down this street," she remembers. On the street was a house with a bunch of cats sitting on the porch. "They did not look good," Silver recalls. Neighbors told her the owner had been evicted two weeks earlier and the local chapter of the Society for the Prevention of Cruelty to Animals (SPCA) was scheduled to come the next day to take the cats away and euthanize them. Silver decided to look inside the home.

"When I saw what was in that house, I was sick to my stomach," she says. "They were everywhere...tiny little babies that weren't even weaned yet, with bulging eyes. The house was filthy, you could smell the disease. I had to wear a mask in there, it was so toxic."

A Bigger Burden

Local rescues got involved, bargaining with the SPCA and the bank for more time to round up the cats and kittens. The house was scheduled to be cleared out completely in a week, on May 8, but Fannie Mae ([FNM](#)), the government-backed home mortgage giant, intervened and extended the date to May 25. "They had to. It would have created an overpopulation of animals that the community would have been dealing with for years and years," Silver notes.

A national organization, United Animal Nations, provided a grant to assist with emergency medical expenses for the sickest cats. The Cincinnati SPCA donated \$1,000. Eventually, the team was able to remove all of the animals. Six cats have died, others are living in shelters and foster homes, but the organizations still need more money and help.

Foreclosure activity in Ohio surged in April, up 39% from March and up 135% from April, 2006, pushing the state's total to the third-largest in the nation. That's 11,431 filings, or one filing for every 418 households—1.9 times the national average of one filing for every 783 households. For the thousands of Ohioans and others struggling to find money for food and shelter, pet care is often the last thing on their minds. "They spiral down and financially and in their personal life, everything just falls apart for them," says Anita Barron with Pet Alliance, the rescue group taking care of administrative work for Cincinnati's "Foreclosure Cats."

Resources for Pet Owners

If you're facing foreclosure and are unable to care for your animals, call a shelter like [Best Friends Animal Society](#). But spaying or neutering your pets is the simplest way to avoid having too many animals, even if money is tight. It will save you money in the long term: A female cat can have a litter of as many as seven kittens up to three times a year—that's a lot of extra cat food. [Spay/USA](#) is a nationwide network and referral service for affordable spay and neuter services with a hotline (1-800-248-SPAY). Surgery at one of the clinics in the network averages \$50, about half of the average cost in a vet's office.

"So many problems are very complex; this is a simple problem," says Spay/USA founder Esther Mechler. "And it's scary to think that with rising foreclosures, these animals will be some of the hidden victims."

To donate to or adopt one of Cincinnati's Foreclosure Cats, visit www.foreclosurecats.org.

[Click here](#) to see what people leave behind after they lose their homes to foreclosure.

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