

99 Homes (2014)

Rated PG-13. Running time: 1 hour 52 min.

Our content ratings (1-10); Violence 1; Language 3; Sex /Nudity 1.

Our star rating (1-5): 4.5

*Oppressing the poor in order to enrich oneself,
and giving to the rich, will lead only to loss.*

Proverbs 22:16

*Better to be poor and walk in integrity
than to be crooked in one's ways even though rich.*

Proverbs 28:6

*Those who try to make their life secure will lose it,
but those who lose their life will keep it.*

Luke 17:33

Like *Freeheld*, director/writer Ramin Bahrani's film seems plucked from recent headlines. Set in 2010 when the Bush recession had thrown millions out of work, it is the story of a man who loses his house—and when he goes to work for the ruthless businessman who evicted him, is in danger of losing his soul as well. This is a thriller without car chases and shootouts—though at times there is the danger of one, and one potential one in which our hero is faced with the decision of his life if he is to prevent bloodshed.

The movie begins with the aftermath of a violent moment, the camera showing us a man sprawled in his bathroom, blood spattered on the walls from the bullet he has fired into his

head. Along with the cops at the scene is would-be real estate mogul Rick Carver (Michael Shannon), who had come to serve the owner with an immediate eviction notice. Carver shows no sympathy for the deceased, warding off the policeman trying to obtain some facts about the circumstances of the suicide by taking several phone calls about other evictions. Carver is a very busy man, rushing with a moving crew and armed sheriff deputies from house to house to inform incredulous owners that they have two minutes to gather valuables and leave the premises.

One of these disbelieving home owners is Dennis Nash (Andrew Garfield), a hardworking construction worker who lives with his mother, Lynn (Laura Dern), and middle school-aged son, Connor (Noah Lomax), in the suburban Orlando ranch house in which he had been raised. Recently laid off from a building project closed down because its backers had run out of money, he is three months behind in his mortgage payments. Despite legal advice that he can retain his house while he appeals the bank's decision, the bank has foreclosed without informing him, hence Carver's unpleasant visit and orders to get out. Dennis, as shocked as the other owners that we have seen, argues and pleads for more time, but Carver is unyielding. The head deputy tells the hapless man that he can either obey and gather up what he wants to take with them, or resist and go to jail. With the neighbors looking on, the humiliated trio comply, watching sadly as Carver's crew carries out all of their possessions and deposits them on the lawn. They have just 24 hours to move them, or the crew will take them away, Carver informs them.

The despairing family move into a seedy motel filled up with other dispossessed families, all angry and ready to fight among themselves, as well as wishing to kill any banker they can find. Both father and grandmother share young Connor's concern about how he is to attend his school classes. Soon, by a fortuitous chain of events the desperate Dennis finds

himself working for Carver, even rising from heading a lowly clean-up crew to become Carver's protégé due to his smarts.

Dennis keeps the identity of his new employer secret from his mother and son, letting them think that the increasingly larger checks he receives are from respectable work.

He even makes a deal with Carver that allows them to regain their old home, all three happily pitching in to redecorate it. As he has to evict more and more owners, Dennis's unease with himself grows. And, of course, when the truth of his source of income becomes known, both to his family and to the neighbors at the motel, emotions on all sides erupt. The climax comes when Lynn makes a fateful decision that jars him out of his dream of obtaining an even far more impressive house, followed quickly by the confrontation with a tenant whom he knows, the frantic latter man deciding to hold off the eviction party with his rifle. With police with drawn guns swoop into the neighborhood the now affluent Dennis makes a decision that will impact everyone concerned.

The film focuses upon the smaller picture of the plight of the foreclosed homeowners rather than the larger picture that involved the politics of how our nation fell into the mess that affected millions of homeowners. There is one brief speech by Carver in which he says that a series of Wall Street-friendly policy changes by presidents Reagan, Clinton and Bush II created the present situation. We learn too that he had been a realtor putting people into homes. However, when he saw that there was much more money to be made by putting people out of their homes, he changed careers. "America doesn't bail out losers," he says, "America bails out winners." Ayn Rand couldn't have put it any better. This also sounds too much like the rhetoric of a current Presidential candidate, but unfortunately, it is embraced by far too many others as well. And it is a reflection of what our government actually did in its first massive bailout program for bankers and other Wall Streeters.

The film provides a close-up picture of the plight of far too many Americans, as well as that of heartless men willing to profit at the expense of the helpless. It is not a pleasant "entertainment," but a insightful, dramatic look at a real problem and the victims and oppressors. When Dennis agrees to work for Carver the latter warns him, "When you work for me, you're mine." From his eventual repudiation of his new career and boss we see that at last he has heeded the words of a far greater master, "For what shall it profit a man, if he shall gain the whole world and lose his own soul?"

This film with a set of discussion questions will be in the Nov. 2015 issue of VP, available for purchase on this site.