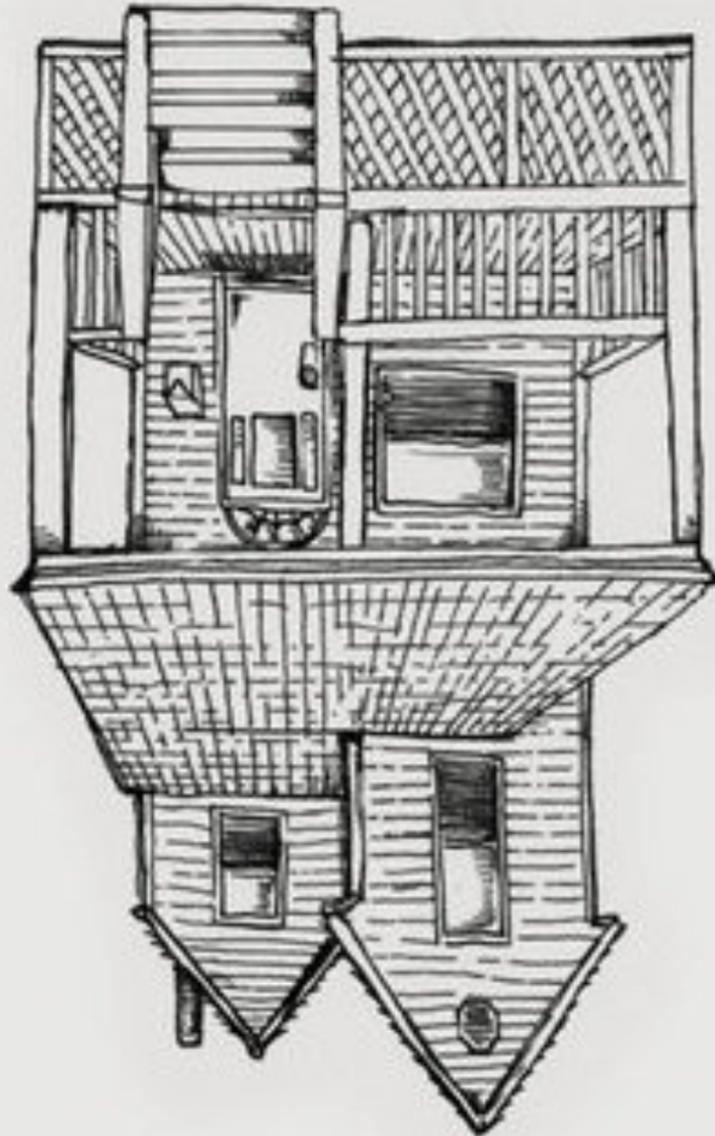


# Underwater



**A story of destruction and rebirth**

by Kela Parker

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# *Underwater*

By Kela Parker

May, 2016. I stood outside my house, one side blackened by a fire, a few windows busted in. Firefighters packed up their gear, the heavy stench of soot lingering in the air. A neighbor said the fire was so hot they could feel it all the way across the street. The night before, my next-door neighbor had dropped a cigarette on her living room floor, where it landed next to her oxygen tank, which exploded and burned a hole in the ceiling before engulfing the entire house. The fire killed her, totaled her house, and sent her son to the hospital with third degree burns. By comparison, the impact on my house was, eh, not so bad. But it was still a disaster. My entire life at that house I had skirted catastrophe. Now it had come for its due.

## *Providence*

Nearly ten years earlier, a girl in her mid-twenties came strolling down Southeast Salmon Street in a vintage full-length wool coat, on her way to Stumptown to grab a coffee. Poking out of a weedy sidewalk, a *For Sale* sign caught her eye. It was a tiny little gingerbread Victorian, the kind decorating all the neighborhoods of Southeast Portland, Oregon. Porches framed with intricate woodwork, eclectic carnival paint colors suggesting alternative lifestyles.

Sure, the little house was a bit worse for the wear after having suffered an anemic beige paint job, apparently at least a decade before. Her shingles looked like the cheek of an old man with acne scars. But still, a certain charm shone through.

Upon first sight I knew I would live there. I didn't know exactly how, because I hadn't been planning to buy a house. Most people who buy houses get married, have plans to start a family, and peruse many options in their price range. At the very least, they have stable jobs. Me, I was single, cobbling together my spotty income from teaching piano, school loans, and coffeehouse tips, and I only looked at the one. I didn't have a "price range," because in truth buying a house was in another financial stratosphere altogether.

But now I wanted one. *This* one.

Finally, all of my hours spent skulking the metaphysical aisles at Powell's Books on Hawthorne would come to fruition. I was going to manifest the *shit* out of that house. It would be mine. In my head, where I had always mostly lived, it was no trouble to draw up an alternate fantasy world on command, to get deep into descriptive detail and *feel* my way, as metaphysical gurus advise, into the life I wanted to experience.

"Yeah, you make a good hourly rate as a teacher, but there's no way you can do that full time and make enough to support a mortgage," said my wise and ever-practical friend, Jillian.

"I'm sure it's a beautiful house," offered temperate and reasonable Valentine, "but it seems like you're not really financially ready for that right now."

I listened patiently, pretending to appreciate their input, while internally dismissing them as negative curmudgeons. I went on designing the furniture layout and planning the garden in my mind. Actually, I had notebooks full of extensive sketches containing plans for both the interior floor plan and furnishings, and the exterior landscaping.

## *Tips for Musicians*

I went to visit my tarot reader friend at Rimsky's Korsakoffee House, the coffeehouse where I played piano for tips on occasional weekday evenings. (Weekends were off limits, fully monopolized by the old school pianists who had been playing there for decades). Rimsky's occupied the lone residential building on an industrial block between Southeast 12<sup>th</sup> and Morrison Streets, next to the Plaid Pantry where the repeat failures of my ongoing attempts at quitting smoking played out. Rimsky's was a darkly lit, definitely haunted Old Portland house that offered coffee and desserts in its trademark "casually threatening atmosphere." One of the few non-alcoholic spots in the area open late, it was always often packed with teenagers.

Every table where couples huddled over pots de crème was decorated in homage to a famous classical musician. The walls were papered with patches of smoke-stained, mismatched Victorian floral patterns. On the baby grand piano in the dining room sat a bust of Beethoven, gazing upon the patrons with composerly severity. A garland of multi-colored Christmas lights draped across his neck, vaguely suggesting asphyxiation. In the aquatic-themed bathroom upstairs, a paper maché composer lounged in a kayak with a cigar sticking out of his teeth, sheet music in his lap, and on the ceiling mannequin legs poked out of painted blue waves to evoke being underwater—the sight of which would reliably startle the customer after groping desperately in the dark for a too-short chain hanging from

a single light bulb. On the weeknights when the musician's schedule had been posted wrong and an old-timer pianist was ego flexing and refused to get off the bench (which was frequent), I would hang out in the kitchen and eat free desserts or get a tarot reading.

I often drew cards for myself at home, but more for reflection than divination. And this house idea was an instance where I knew desire might cloud my judgment.

To discuss this new matter of my prospective homeownership, I joined Mikey at the Chopin table in the corner, his usual spot where he kept the cards stacked next to a little crystal vase with a single carnation. I told him about my latest obsession (instead of the usual, dating). He nodded while shuffling the cards and laying them out on the table, absorbing all the information.

"The house is solid. It has a solid foundation and it's a good house, there isn't anything wrong with it," Mikey began, "...but there's something else..." he held his pendulum above the cards, squinting his eyes slightly, divining some faint warning from the etheric realms.

"They're saying something about things...I don't know what they're saying..." he squinted his eyes shut, listening intently. I glanced around the room. Was it a dead composer whispering to him?

“It’s something about things being challenged or....shifting,” he finally offered, “...things shifting a lot, but the house itself is good, a good investment.”

In response to this warning of a vague danger from the cards, I might have paused, reflected. Perhaps I would have asked one of several pertinent follow-up questions, such as, “Can ‘they’ help me figure out where I will get the money to pay for this house?” But that would have demonstrated a fiscal prudence I did not possess at the age of twenty-six.

## *The House Made of Twigs*

To every apartment or rental house where I ever lived during my twenties, I lugged around a wall hanging in the shape of a house I had made in high school. The daughter of divorced parents, I had always thought it was probably better that my parents had split up—their constant bickering whenever they exchanged me for my weekend visits to my dad was enough evidence, in my mind, that they shouldn't be together. But constructing and then continually displaying this twig house everywhere I went was perhaps my nonverbal way of acknowledging that in some tucked away place, some closed off room in my heart, I really, really wanted a stable feeling of home.

At Pacific Crest Community School, the tiny alternative school where most of the chaos of my formative years unfolded, we developed our critical thinking skills at university levels with AP history and critical studies courses. For a teenager like me, more inclined to sit around at the piano all day or make charcoal drawings, I also liked how the flexibility of what was defined as “math” or “science” allowed me to skirt around the traditional rigors of more technical subjects. For “Scientific Illustration” I filled journals with pencil drawings of mollusks and centipedes, and I fulfilled the

usually-sequential math requirement of Algebra I-Geometry-Algebra II by instead taking several repeat semesters of Geometry, where I could earn “credit” for making pencil drawings of stained glass windows using a compass and ruler. But credit wasn’t yet really a thing, as this was alternative education at a school before it had been accredited. So, although math class could be art class, and science class could also be art class, I also did art projects on the side.

One afternoon, I carried in bundles of red alder branches I had found on the street and tied them together with wax string. They went into five bundles, each pulled together to form the A-frame roof and sides of a two-dimensional house, like a kindergartener’s drawing of “home.” Once the basic structure was secured, the string became more decorative than structural, weaving across the structure, over and over again, like a thick, waxy spider’s web.

“Cool dream catcher!” a classmate exclaimed.

“It’s not a dream catcher!” I insisted. It felt important to fend off any suggestion of an appropriation of Native American culture. In Portland, race is as sensitive of an issue as it is abstract, for the lack of diversity.

My twig house got to be in the student art show at J&M Café on SE Ankeny Street. Most of my classmate's paintings or collages were accompanied by a thoughtful artist's statement offering both personal and sociopolitical context. But after writing and rewriting a rambling description and ultimately discarding it, my piece simply had a little white card next to it that said, "House." Though I had put so much thought into how to tie the bundles to make the house's sides even, on the bright white walls of the restaurant I could see how the varying weight of the branches and the heavy layers of string pulled and tilted the whole frame slightly to the right.

Like a house getting sucked into a tornado.

After retrieving my piece from the student art show, it came home to stay on display. When I first moved out of my mom's house, the twig house came with me from my studio apartment on SE Powell Boulevard, hung on the purple wall of my bedroom. Then it came along to my little rental house off of NE 15<sup>th</sup> and Prescott, and back to Southeast again to my apartment on SE Clinton St., at each location displayed on the wall by my old upright piano. Every time I moved it, I would carefully unwrap the house from its newspaper print packing and hang it, on a single nail on a special wall. Each time, a few bunches of dried rose petals would crumble away, and a few of the wax strings needed to be retied or repaired.

Now having set my sights on a vacant, adorable little Victorian on Salmon Street, the idea of home I had been toting around with me for years was going to become my reality. My new dream house even looked like the twig house, in its simple A-frame shape: one door, one window, and now, one little happy piano teacher standing outside. In my own found-object art project way, I had been “vision-boarding” all those years without even realizing it.

## *The Wheeler-Dealer*

Thus I launched my campaign to get my mom on board and obtain her help with the down payment. I had already initiated the proceedings by liquidating my \$4,000 in savings to make the earnest payment. For my presentation in her living room, I had bullet points laid out in my mind to convince her of my “financial plan,” which was based on increasing my student roster. But this was a hard sell.

“What about how you always say you’re sick of teaching?” she countered.

My issue with teaching, I assured her, was that I didn’t have a good enough *reason* to take on more students. Owning a house would give me some real motivation to make it into a more official business, I promised. Plus, it was part of my “life path,” I insisted, to live in a place where I could decorate and garden and throw great parties.

“What about finishing school first and then looking into buying a house?” she suggested, entirely reasonably.

I assured my mom that whereas my meaningless undergraduate degree had never been motivating—hence, the glacial pace of my degree in nothing in particular, “Liberal Studies,” a part-time endeavor that continued to stretch all the way into my late 20’s—the house had given me a new purpose. I insisted the responsibility would be good for me. Part of our agreement, I repeated for clarity, was that although I needed her help to get into it, the house would be solely my financial responsibility.

Though she was hesitant to help me get into a \$372,000 mortgage, as any sane person would be (my “working class Victorian” certainly did not come with a working class price), there was an unknown factor helping my case. When she was a single mother applying to buy her first home in Richmond, California, the lender had required my grandfather’s name on the loan (which must have been excruciating for him, a survivor of the Great Depression who had avoided debt financing like a scourge his entire adult life and never once bought anything on credit—not even a television set). Only a few short decades before I decided it was time to buy my first house, women hadn’t been allowed to get a mortgage loan without a male co-signer. My mom saw me marching around town from the bank office to the realtor’s office, all by myself, with only my name on the papers, and

appreciated the feminist progress of it all.

In true modern American debt-financed style, the only way she could help me get into my big loan would be to write a check against the equity of her own already-heavily-refinanced abode.

“A literal house of cards,” my friend Valentine offered wryly when I explained how it was all going to work.

As my mom handed over the check for the down payment, she said two things.

“I always knew you would own a home early.” This seal of maternal foresight helped both of us feel more confident it was the right choice. She also offered the prudent counsel that parents are required to say in such situations:

“Just don’t miss a mortgage payment.”

## *Manic Panic*

Another factor contributing to my sudden, intense enthusiasm about taking on a monstrous amount of debt was that I had recently started taking Wellbutrin for my depression. At the time, Wellbutrin was simply known as the “happy, sexy, skinny” pill, but today it is known to trigger manic episodes for those with bipolar disorder. Yet I hadn’t been diagnosed with manic depression—but then, I had resisted any depression diagnoses my entire life, so my symptoms had never been closely examined.

Up to then, my hypomanic episodes tended to take the form of starting ten projects on a creative high and then getting overwhelmed and never finishing them, then returning to my usual listless low-level depression. I had been dragged deeper underwater into two major depressive episodes, one of which I had only recently pulled out of, with the help of my happy sexy pills. But this house-hunting streak was the first time that my creative mania mushroomed into the high risk-taking, major life decision-impacting type of mania.

At the time, though, I just thought I was “vibrating” at a higher level than my latent “set point.” Remember, this was 2006, when all of pop culture was aflutter with New

Age conscious gone mainstream in the form of the Law of Attraction.

Sure, I might have told myself it was the power of my focused intention, nay, my personal destiny, that brought me to the foreboding, glossy signing table of the lender in downtown Portland just a few short weeks after first meeting my house on Salmon Street. But in addition to my mom's willingness to go along with my crazy plan and my manic zeal, this financially adventurous move was only made possible by the loose lending environment of the 2000's. No matter how much I wanted it, I never could have willed that pricey little house into my possession as a low-income first-time homebuyer if not for the housing bubble that was the wild prelude to the Great Recession. In those bright, blinding days, banks handed out loans all over the country like candy, distributing toxic debt to millions, placing bombs from sea to shining sea—bombs whose delayed fuses would ignite into mass mortgage default and foreclosure, implode the U.S. economy, and send ripples of disaster across the globe.

But before turning the world upside down, we all got cute houses. Some in this new league of homeowners were, like me, in no place whatsoever to buy a home. As I did, they may have had just the right mix of a predilection for financial whimsy—to see purchases as “destined” and money as “energy”—combined with a lack of actual means, to become the perfect targets for freewheeling lending outfits. Some were house flippers, who helped accelerate

the rabid pace of this house-buying frenzy by increasing the demand for loose mortgages, where paying down the principal isn't a priority. Some people didn't even have to put their income on their mortgage application. Just check the "no documentation" box for self-employment, and you're in.

You get a house, and you get a house, and *you* get a house! And while I love Oprah dearly, one cannot forget how her exuberant interview with Rhonda Byrne, author and creator of *The Secret* books and films, endorsed and helped fuel the Law of Attraction wildfire that engulfed the United States during this era, a pop culture tidal wave that coincided with the financial free fall of those times. The housing bubble saw our country going way over the top at the two areas where it already likes to go to excess: ardent materialism and preachy spirituality.

At the time, of course I had zero interest in the economy and thus no awareness of how this all came to be. But this housing bubble was one of many examples of America's economy becoming overly saturated by financialization—moving money around rather than making things. The "lending outfits," (corporations that found a way to move and profit from money without actually being banks) needed to sell a certain quota of loan products, and, if lending to a bunch of people who would likely default helped them hit those goals, then no problem. With a certain cynicism inherent to late capitalism, lenders knew that defaulting loans of course yield high fees, so it might even be better to let people

default. This is why these “liar loans” were peddled so aggressively to low-income communities. And, like any great American swindle, it was presented in the shiny packaging of George W. Bush’s “A Home of Your Own” legislation, a push for making the American dream accessible to all. These new-fangled lending firms, so slick they had skirted their way out of traditional banking regulations in Congress, were able to turn the mortgage industry on its side before lawmakers even knew what had happened. Who cares if allowing people to not only borrow more than they could afford but also defer having to pay on the principal may actually be financial suicide for the borrowers, but would make the banks record profits? The banks certainly did not. Too, Americans’ obsession with homeownership as the ticket to success (and, perhaps, our love of homes themselves, as material extensions of our tribalism) certainly helped grease the wheels of the widespread white-collar crime that created the housing bubble.

In my own case, I not only snagged a house—I got a really *cute fucking house* that I never dreamed I could ever afford. And I couldn’t. After my mom’s help with the down payment, I signed a loan for \$330,000. I hadn’t even legally been required to file taxes the past few years because I had made so little as a self-employed piano teacher. But those were all just the boring details—to me and, apparently, to the lender. I was ecstatic. I begged the realtor to give me the keys early so I could get in and start measuring for curtains.

## *Wheel of Fortune*

In what I felt was especially lucky timing, my house had been built in 1907, precisely one hundred years before I moved in. My house was celebrating its 100<sup>th</sup> birthday with me! But I later learned that her birthdate (she was, obviously, female) was actually a rather inauspicious year. The Panic of 1907, the first great financial crises of the 20<sup>th</sup> century, was a market spasm that predated the Great Depression and threw the country into financial chaos, but for a few weeks, so we don't hear as much about it today. But it was stressful enough on the American financial system that it led to the creation of the Federal Reserve—a player we would hear start to hear a lot about in the news a hundred years later as politicians and economists attempted to salvage the American economy after another, much greater crisis.

But upon moving in, I didn't know anything about American economic history or that my house had a certain fated connection to it. All I knew was that my house was on the 3300 block of Southeast Salmon Street, the square footage of the lot was *exactly* 3,333 feet, the situation was bursting with angel numbers, and it was my destiny.

After moving in, spinning in domestic euphoria (er, mania), I had my friend Mikey come by for a follow-up tarot reading. Now that I had done the thing and made it official, I wanted to check in with the astral plane again. As he gazed into the cards to read my future, he clarified

what the previous spread had only hinted at: a certain financial strife would at some point definitely be headed my way.

“*Gurl*, you’re gonna be shopping at *Winco*,” was his exact pronouncement. I didn’t like the sound of that, as I imagined a grocery outlet would probably not have the goat cheese and dark chocolate that were my gourmet snack staples. He also noted that it looked like my mom would help me out when things got tight.

I didn’t want to hear *any* of this. Beyond the down payment, my mom wasn’t supposed to be a part of this whole enterprise; this was my responsibility, my independent life, me being an official adult.

“What do you think of these curtains?” I changed the subject. I had scored a pair of dead stock vintage curtains in a black and cream tropical print from a vintage store on SE Hawthorne.

“They make your life worth living,” Mikey agreed. At the very least, Mikey did foretell of me creating a home

business for myself, creating something that would come together very naturally at this new home.

“You’re doing that Cancer thing, domesticatin’ and makin’ money,” he assured me as he gazed into my future. As ever, I managed to gloss over the thorny financial details and select my takeaway: buying my own home was my karma, my soul’s signature, to settle in and get comfy in my little corner of the material world.

The time had come to finally decommission my old dream house icon. I hauled it out to the yard debris bin. As I tossed them into the bin like bunches of kindling, some of the wax string was so old and the knots so hardened, it wouldn’t break. Like a bundle of bones stuck together by stubborn old sinews, the twig bundles and wax string went over into the bin with a rattle and clunk. I was surprised at how quickly something I had taken such care to preserve for years quickly became a messy pile of sticks.

Despite Mikey’s relay of ominous hints from the cosmos, at first I was able to blithely skirt around them. My little gingerbread house did prove to be sweet and cute, in the way many lives in Portland are sweet and cute. It was a house full of art and music, gardening and friends and parties (and, I was forced to begrudgingly accept, lots

of roommates, as I couldn't make the mortgage payments on my own). My house was only a short, puddle-filled walk to my daily, addictive visits to the Stumptown Coffee on the corner of Belmont and 34<sup>th</sup>, and in the evenings, a short stumble home from hanging with friends at the Aalto Lounge or the Sweet Hereafter. It was a life of supreme convenience, walkability, and gentleness of pace that one takes for granted until they live for real in other places. I could stroll to the library or to one of two excellent grocery stores, depending on my mood and where I was in the grocery cycle. I could walk to shop the thrift stores on Hawthorne or to Powell's Books (to obtain more metaphysical tools on hustling up the cash flow I needed to hold onto my place, of course). I could snag a vegan, gluten-free cupcake after a stroll to Laurelhurst Park, and on my way towards my street stop to chat over the fence with a friendly retired neighbor about her perennial garden. I drove a persnickety but stylish little 1984 brown Saab, who I had christened Almond Joy.

“You just have this whole cute little life, don't you?” My friend Laura observed one day, as we stepped out of the car, in the patronizing tone one uses towards someone they care about, but who seems to have it too easy.

“Everything is so...*just so*, isn't it?” My friend Adam teased.

## *Roomers*

Underneath the veneer of indie charm, however, the fault lines of my financial recklessness continually threatened to erupt. A black sheep amongst my neighbors with their two children and Subarus and stable incomes, my homeownership, of course, had only been made possible by a subprime loan. But I didn't think of it as "subprime"; mine had been a magical unicorn fairytale loan. But once the housing bubble popped, my amortizing principal and minimum monthly payment kept creeping up, the value of my house deflated, and an increasing sense of sinking into an intractable situation began creeping in. All of my money was tied up in the house, and my business depended on the convenient and hip location. Not to mention my house had become my emotional anchor, the thing grounding me to the earth. My counselor cheered me on for establishing myself and creating security and stability, which I had needed for so long.

But to allow for all this healthy grounding to happen, it seemed that for the foreseeable future I would have to deal with the stress of being a brooding introvert sharing space amongst other people, renting out rooms to roommates and sharing my studio shed with fellow musicians. I accepted my owning class authority role as a landlady with much hesitation and passive aggression, alternately feeling burdened by having to take on all the responsibilities of maintaining the house by myself but also vehemently insisting no one else cared enough to do things the way they needed to be done. Considering that I had also discarded my medication a short while after moving in, my

moods may also have been a bit tricky for all of these innocent new housemates to navigate. This was *not* your typical Portland communal house. Rather than a collective of equals cohabitating more or less willingly, one person owned it, and she didn't want anyone else to be there.

Nonetheless, I continued with my homemaking agenda, collecting various items from vintage and handmade gift shops around the corner on Hawthorne Boulevard; a hand-embroidered pillowcase here, an antique Persian rug there. The Salmon Street House was slowly becoming a cozy little nest where all my decorating urges and new art projects could be displayed and endlessly rearranged—made only slightly less cozy by the constant parade of strangers, who decidedly made the place less *just so*.

“How are things going with your roomers?” Nonnie, my maternal grandmother would ask. She knew living with so many people was not my preference and that the situation was constantly in flux. Her query, in a parlance as Victorian as my house, always made me think of transient young men hanging out in the hallway of a clapboard halfway house in a Marlon Brando film. Except in this case, rather than a rundown building and the Great Depression, this was a very lovely house with rooms painted in carousel colors—and a prelude to the Great Recession.

“Oh...it's okay. A new one is moving in next weekend,”

I would report. There was always a new one, always someone moving in or out, regularly requiring new accommodations made in the kitchen cupboards and new agreements hammered out around cooking space, bike parking, music volumes, and the most hotly-contested rule, *Shoes Off*. I wanted to keep my house's pretty, easily scratched, soft fir floors as pristine as possible. What felt logical to me was, from the perspective of some tenants, an infringement on their freedoms and a blatantly Iron Fist approach to communal living.

“You just have so many *rules*,” a recent transplant from Los Angeles protested, flipping her hair and storming off up the tiny dollhouse staircase that went upstairs to the attic bedrooms. The staircase had also been controversial, because I painted it a glossy lacquer black. In my mind, it looked fantastic and that was all there was to it. But another roommate challenged it.

“Wouldn't a lighter color make more sense for visibility?” Brian, a cycling activist, had made this pointed suggestion as part of a larger gripe about having to travel the dangerous passageway in near pitch-black conditions.

He also asked whether I had considered wiring another light switch down to the main floor. Like many century-old houses, it had been wired during a time when everyone toted a candle with them all the time. Brian's points were

valid; I had in fact fallen on the staircase one day, myself. But I had no extra cash (or credit) to take on hiring an electrician, since I had spent it all on paint and furnishings, including the expensive black lacquer paint for the staircase. And of course all of this discussion only hardened my resolve to leave the staircase exactly the way I liked it. So there.

The avocado green bathrooms, on the other hand, were one part of the interior that didn't need repainting, as they were the exact color I had always visualized my bathrooms would be, someday off in my imagination, long before I ever set foot in my house—evidence, I was sure, of my spiritual birthright to the place. And the more my precious little house became “communal space,” the more I clung to the presence of those little features, those sure signs of preordained destiny that I was always meant to live there.

“This house would be SO perfect for a couple,” a polyamorous roommate—who was in a long-term relationship with a man who lived out of town but also dating my friend Peter—commented once. “If you could snag a boyfriend who wanted to share it with you, it would be SO ideal.”

But I certainly didn't think of myself as waiting around for a prince charming to come rescue me and fix my

expensive situation by marrying me, co-signing on my mortgage, and making it all good. Besides, though buying a house had been premature for *me*, none of the boyfriends I had during that time were even remotely close to ready to share in the responsibility—or really any responsibility, for that matter. In one relationship, even after he moved in, my boyfriend refused to pay more \$400 per month in rent, so we had to rent out the other room and it would be communal living still. All the bills remained in my name while my boyfriend hung out and smoked weed and practiced guitar. So boyfriends were no more a solution than roommates—in fact, boyfriends were just another type of roommate.

“Is that your husband?” one of my piano students asked in the middle of a lesson. She gawked as my Australian roommate Simon breezed past on his way up the lacquer black staircase to his room, laptop in tow.

“No, that’s my roommate,” I explained. *And he’s making Bolognese sauce right as I’m starting up my afternoon lessons*, I thought to myself with some irritation. But at least Simon had previously turned on the upstairs light switch so that his trip back up the stairs would not be fatal. I had to appreciate that he simply worked around the house’s little quirks, rather than making them a point of household contention. But he only lasted about six months, because the room he rented was too expensive. Although my roommate turnover was great, the upshot was that my

house was within walking distance of several bus lines, grocery stores, bars, coffee shops, and located on the popular Salmon St. bike route, one of the main cycling arteries that went all the way through inner Southeast Portland to Downtown. There was no shortage of new roomers, no shortage of “opportunities” for me to learn how to cohabitate with others more amicably, in spite of myself.

## *Houswife*

As a workaround from the encroachment of other humanoids on my music practice, with the help of friends I built a studio shed out in the backyard for my piano lessons and my composing. I would work on music midday, and the students would come trotting down the pathway to the studio shed in the afternoon and I would conduct lessons into the evening. It was a sweet life of artistic leisure—though one continually quaked by ongoing financial insecurity.

I cobbled together my income from piano lessons, roommates, and studio rental income, every month, and each year at tax time I accounted for every square inch of the place to squeeze out every possible write-off.

I regularly went to Kinko's to scan and fax piles of financial documents to my lender for loan modification applications, to try to get the loan stabilized and keep the place afloat.

I fended off the anxiety of my pending financial doom by continually redecorating rooms, yanking out and replacing the garden, and moving my pianos around—sometimes with the help of movers, sometimes not. The time-consuming aggravation of endless trips to hardware stores to fix endless pieces of a hundred year-old house could be off-set, I thought, by focusing on the fun homemaking stuff, designing my little corner of the

material world. And if the floors scratched (as they did, because of moving all the pianos) I didn't have a landlord to answer to, as they were *my* floors. At least, they were my floors for now.

So completely was my life energy consumed by my house that it even inspired the moniker for my first music project: HOUSWIFE. I imagined my homeownership must be like a dysfunctional marriage: a long-term commitment that began with an overture of inspired homemaking, and then devolved into constant financial stress. But also, with this christening of my debut CD I was attempting to approach the situation from a new angle, to see the limitations as tight perimeters that were, in fact, hastening my creativity. Stravinsky had famously advised that it's better to work within limitations rather than wade through endless possibility. I decided that principle applied not only to the number of notes and instruments one works with, but also the limitations of a strained financial situation within which the act of composition takes place. Because there is nothing better, let me tell you, to get the juices flowing then sitting on hold while a mortgage company customer service rep in India searches for evidence you did indeed submit a miscellaneous document that they marked as missing from your modification application packet.

I was determined to make this house into the source of stability and structure that I wanted it to be, and I was going to be as maudlin about it as I wanted. Because not

only was I was a “housewife” in that I was married to my house, but within that setting I had fortified my commitment to composing, practicing, and teaching, so I was also a “housewife” to music. I was going to make this damn house into a supportive and necessary part of the grand unfolding of my larger life purpose no matter what it took.

But really, I was my house’s bitch.

One day as my friend José and I walked to Stumptown, I wearily reported how impossible refinancing my loan was proving to be and how arduous owning a home had become.

“It sounds like you need to make some more *money!*” José offered enthusiastically, as if this were some grand revelation.

But I couldn’t picture how exactly I could add more work into the schedule, as my piano teaching kept me tethered to having afternoons open along with needing to be available on Saturdays. To destabilize that income, which was at least providing a basic mainline to keep my finances together, seemed like an incalculable risk.

Finally, after trying to stay positive and make it work with gritted teeth for a few years, in 2011 I threw down the white flag, sold my soul to The Man, and got a full-time 9-to-5 office job. I referred all my students to another piano teacher, adapted my wardrobe to business casual, and commuted every morning to downtown Portland. Though forfeiting my life of artistic leisure for corporate America put me in chronic internal dissonance, all the struggle at first seemed to be worth it, as it yielded a first in my adult life: a paycheck that was the same, reliable amount, and delivered on direct deposit to my checking account, every two weeks. I had conjured a middle class miracle.

And yet, even with the day job, I still had an amortizing loan, and the payments still were going up. Hoping against hope, I recommenced the loan modification process anew, this time with the help of a housing nonprofit. Perhaps my new job, I hoped, could refresh my paperwork so that it struck the right balance of need versus ability to pay, and my regular income could notch my application past whatever self-employment artist hurdles it had previously been snagged upon.

But soon enough, all my efforts to hold onto the place, again, seemed to be in eminent failure. The loan mod application, like all others before it, remained lost to the gaseous recesses of the atmosphere, ever pending and ever requiring additional documentation that was then subsequently also pending, an infinite toxic cycle. At this point, I had sacrificed not only huge amounts of time and money on the place, but also, my values. My house had me

throwing in the towel on my creative work to sit in an office chair, staring murkily out a window looking out onto the Willamette River, watching the bridges open and close while making soul-killing phone calls that were being recorded for quality.

So I set about cultivating some spiritual peace in the storm. I made a promise to the increasingly cold Universe that I would match the protracted instability of the situation, which I had previously tried to control at every turn, with equanimity, patience, and flexibility.

“I accept the constant instability of this situation is really only a lesson forcing me to cultivate *inner* security,” I promised. Aware of my star sign soul imprint as a Cancer, I reasoned with myself, “Though I wanted an external structure to be my home base, I now embrace the need to create my own home within myself, which can come with me wherever I am, like how a crab takes its shell everywhere it goes.” (Wherever I might *have* to go, I realized fearfully.)

I painted the walls of the house a soft, almond color to demonstrate my Zen acceptance of the situation. Even the black lacquer staircase, along with all the trim, got a makeover to a bright airy white. But the roommate who had wanted it to be a lighter color in order to see his way up the stairs in the dark had of course long since been

replaced by other roommates, so he never got to enjoy the victory.

But honestly, I still hadn't let go. Not one bit. My house might have become a beautiful prison threatening to overtake my life, but I still wanted it to be as cozy as possible. With the help of friends I built a fire pit, a garden arch, and installed a gravel pathway in my backyard. I tended my Foreclosure Rescue Garden, full of plants salvaged from friends' yards whose houses had foreclosed as the country sank into the ever-deepening crater of recession. I reupholstered the couch, switched the rugs from one room to another, and rotated the artwork. One particularly frenzied day I moved all of the vintage Mason jars out of the kitchen cupboard where they usually resided and into the dining room built-in hutch, and then back again.

In a moment of clarity, I realized it was a good idea to file for bankruptcy, to try to sop up some of the bleeding mess my finances had become. My situation redefined the usual meaning of the phrase "house poor." Credit cards, student loans, and an ever-metastasizing toxic mortgage hulking in the middle of my financial picture like a garbage fire, threatening to consume everything around it.

"Oh NO!" my mom protested. "You're barely thirty and you're filing for *bankruptcy*?"

I needed to fill the sinkholes of my finances wherever I could. The bankruptcy would not make a dent on my mortgage, nor would it address my student loans. But at least it would trim my debt load down a few inches and, I vowed, inspire a tightening up of my budget.

In contrast to the inspired day when I signed my mortgage loan and got the title to my house, this day of signing serious financial papers was rather bleak. On a typically dark, rainy Portland afternoon in mid-winter, I met with the bankruptcy attorney in his cramped downtown Portland office.

The bankruptcy lawyer looked over my file and glanced up at me to remark, “I hope we’re not just kicking the can farther down the road.”

We were definitely just kicking the can down the road.

## *The Sinking Ship*

By 2012 my mortgage had gone deep into default. A doom on the horizon lurked, one that no amount of crystals and sage clearings could keep at bay. I don't even know how many months it had been since I made a payment; the mind strategically blurs such details. Buying an expensive house way before I could afford any house at all had put the cart *way* before the horse; now the cart was stuck, and no horse could ever be strong enough to pull it out and correct course. I anticipated the dragons of foreclosure would soon come barreling around the corner.

In my regular self-administered tarot card spreads during this tumultuous time, I noticed that *The Tower* card had begun to appear regularly. This is a card of destruction, or at least humility, depicting humans being thrown off the stricken Tower of Babel.

"I think it means I may have to let go of my house, that the whole situation is going to fall apart," I wrote desperately in my journal. "But I don't want to let it go," I pleaded.

I continued to refuse to do a short sell, a scenario in which you sell your house for less than it's worth and *still* walk away with a partial debt hanging over your head. To me, that would be an unthinkable insult. Foreclosure—fully walking away—seemed to have a bit more dignity to it, but I still couldn't accept it. Some miracle had to be waiting right around the corner, right?

Despite the reality gradually descending around me, ever a Cancer, I was still deeply attached to my gingerbread dream house. This was the place where I planted flower seeds from my grandmother's garden that were gathered before she passed away, where one lifelong cat companion, Edie, had died and another new cat, Ursa, appeared—by way of one of the many roommates. It seemed to me that Ursa had not only chosen me to be her human, she also had chosen this house to be her home. How could I rip her away from it? Or myself? My house was the backdrop where

many a boyfriend had come and gone, where so many relationships had been processed over cheap red wine with close friends. It was home, in many ways—or at least, “home” in the sense that it was the place where a lot of my life had happened.

And yet, as much as the place provided a type of emotional anchor, it had become an albatross. To the same degree that it grounded and supported me it also weighed my life down, devoured my energy, and proved to be more of a constant “meditation” on instability than an actual source of stability. Finally, inch-by-inch, I began to fall out of love with the place.

While literally squatting in my house, I wrote and recorded an EP, an act of defiant art-making in the face of the harsh capitalist reality encroaching upon my sweet bohemian life: if you can’t afford a house, and you default, you simply have to move out. The music on the EP was indie folk, but it was the most rock n’ roll thing I had ever done.

Finally, I accepted the reality of the situation closing in. I would need to find another place to live, and *fast*—before the pending foreclosure got on my credit score. (Assuming my credit score wasn’t already a disaster. I didn’t like to check.)

## *Another Spin of the Wheel of Fortune*

As luck, or the manifesting force of sheer necessity, would have it, I found a new place very quickly, on Christmas Day, 2012. Desperate and running the same intense home-hunting energy I had conjured when I first landed my house, I called about a studio in the SE industrial area that I saw on Craigslist and got my name second in line. There was a lot of demand for the apartment, as it was close to downtown and probably one of the last affordably priced apartments in all of Portland. It was \$850 per month for 850 spacious square feet, with huge ceilings, tons of natural light, and a view of the river and downtown. Surprisingly, the person ahead of me in line got booted because she had too big of a dog. Though I had spent so much time obsessing about how my house might be saved, this was actually the miracle I needed—to find a decent, affordable place to land in an increasingly expensive rental market.

Though I had clung to my house with an iron grip for so long, letting go of the place wasn't as hard as I thought it would be. And regardless of how I felt about it, letting go was simply what I had to do.

I rented a dumpster and began dismantling my life at my house, one piece of charming retro furniture, one box of dead stock mid-century curtains and vintage textiles at a time. I was downsizing from 1400 square feet to 850, and I had a lot to get rid of (materially, psychologically, emotionally, and spiritually). That all of this coincided with the turn of the calendar year felt all the more affirming. A fresh start, a new hope, a chance to turn things right again.

My new studio apartment was conveniently only one mile from my new job, doing production support and office assistance at a film company. It was technically walking distance, though the walk required traversing blind intersections through the gritty industrial corridor past car dealerships and through shadowed, urine-soaked freeway underpasses. Not as charming as my walks in the verdant and lush Sunnyside neighborhood. But all in all, my new post-house life wasn't turning out so bad. I still didn't know what was going to happen as to the fate of my mortgage and the property itself. But at least I had, somehow, landed on my feet. I had shelter. I had survived.

One day I was on a break walking to grab a coffee, and I saw I had a voicemail from my mortgage company, asking me to call them back immediately—as all pivotal moments in my financial life are, apparently, fated to occur whilst on my way to grab a coffee. I decided to wait to deal with whatever new iteration of mortgage company hell this was going to be until I could find a private spot. Once back at work I took a seat in an outer stairwell down the hallway from the office, so as to not engage in a stressful phone call with my mortgage company within earshot of my coworkers. This was probably it, a courtesy call about the notice of foreclosure coming in the mail. I took a deep breath, and with my phone in my right hand I pressed “Call Back,” with my rice milk latté in the other hand (we were still doing rice milk in 2012). I was prepared for battle.

“Ms. Parker, thank you for calling. Before we start I just need to verify your account details...” Thus far the call felt routine, the introduction to a familiar ritual that would no doubt be tedious and aggravating, and perhaps heartbreaking and humiliating, like many before it.

“Ms. Parker, thank you for that information. Now before we begin, I see I need to place you on a brief hold to get your account information...Ms. Parker, thank you for holding. It looks like I need to transfer you to a different department so that they can look at your account details and see what the call you received was regarding. Will you hold please?” I obliged with a defeated sigh and bided my time while forced to endure a saccharine version of “Clair de Lune”—one of the Debussy pieces I used to play at coffeehouses for tips—until a new voice appeared on the line:

“Ms. Parker? Thank you for holding. Yes, it looks like we called you earlier because we wanted to verify that you received the documents for your new loan.”

I nearly choked on my rice foam. Up to that moment, as far as I knew, my last attempt at applying for a different loan had been met with the same cold indifference as always.

“New loan?” I asked weakly, confused. Surely I had misheard, surely the fantasy mind that could so easily concoct alternate universes had temporarily deluded me. Then I realized I would not have seen any envelope they had sent in the mail because, of course, I no longer lived at my house. In fact, I had been avoiding even driving past my house for several weeks, the way one circumnavigates their old haunts with an ex after a recent breakup. It was too soon, too raw, too much emotional destruction. But now I had a reason to go see her. I *had* to go see her.

After work that day, I approached the vacant Salmon Street house. If I were still living there, I would have been irritated that my parking spot out front was occupied by my neighbor’s car, when they had an off street driveway and I did not. But I no longer felt the territorial possession of the place that I once had. Live and let live. I climbed the old wooden porch steps, reminded by their slick, worn down grey paint that they still needed to be repainted. Yet another house project.

And then I saw it: Sure enough, there was a thick envelope from the mortgage company tucked under doormat. I needed to see it in writing before I fully believed it, but there it was. I had indeed been approved for a new loan, with an entirely manageable monthly payment—the unattainable carrot on the stick that had twisted my life into desperate grasping for years. Sure, the thousands of dollars in arrears from not paying the mortgage for ten months were now tacked onto my new loan; I would still have a mountainous glob of debt hanging over my head. In fact, after doing all that work to let go of the place, I wasn’t even sure if I still wanted it anymore. Nor did refreshing my relationship to a huge, intractable debt exactly feel exciting. But, I accepted, at least this was not foreclosure.

And so the fate of my house, a seed blowing in the wind of the highly volatile mortgage industry, had been picked up by a new current and now found a different direction. Perhaps in my most recent loan mod application, I had finally hit the nail on the head of documenting need versus ability to pay, with my office job income opposite my delinquent payments. Perhaps the extra muscle of the housing nonprofit advocating on my behalf did the trick. Maybe with a government agency stamp on it, my application was pushed into the right pile on someone’s desk, over in the pipeline, in India.

On the other hand, the woman who helped me prepare my application at the housing advocacy nonprofit had advised that this was a largely arbitrary process. My good fortune could have merely been the result of large mortgage corporations buying and selling a big glob of debt that month, in which mine was included because it was in extreme default and thus yielding high fees. Indeed, a short while after receiving the loan modification, I also received documentation informing me that my mortgage was now transferring to yet *another* new bank. I will ultimately never know for sure what factors determined why the big anonymous pen strokes went in my favor, but it is possible—and a bit infuriating—that all of my earnestly completed applications, hardship letters, and thoroughly documented financial papers never actually had any real influence on my situation whatsoever.

By luck or fate or simply due to the randomly redemptive forces of whatever-goes capitalism, from the teetering edge of foreclosure, I was back in the saddle with my house. Regardless of how it came my way, the Universe had thrown me a bone; a path had been cleared.

## *The Great Regrouping*

It was all a bit spiritually disorienting; I had previously decided the whole lesson was to let go, and now the situation had repositioned itself: let go, but from a distance, and, sorry, but you still have to manage the place and be a landlady after all. My lease on my new studio was non-transferrable and specified in all caps (an excessive number of times, I thought) that NO SUBLETS were allowed. As it was the top floor of an industrial building otherwise occupied by restaurants and offices, there were only five unites. The other four tenants had all lived there for years and apparently obeyed this no-subletting rule, and I wanted to start things off in everyone's good graces. (Though that would soon prove futile, once I taped a passive aggressive note to the door of the laundry room asking people to stop slamming the door, which was just on the other side of my bedroom. I didn't win any popularity contests with that move.) In any case, I wouldn't be subletting the new place. Even if I could, to pick up all my stuff and move *back* to my old house on Salmon Street would have been a move in the wrong direction.

“It was time for a change,” my friend Charlotte observed. She said it in that tone that reveals how your tumultuous relationship, stressful job, or other life-devouring situation has also been theirs. As in, *we are all ready for you to move on from this*. (For her part, Ursa was none too thrilled at being torn from her favorite window perches and backyard jungle-dwelling lifestyle. Her shock about having become an indoor cat seemed to last an entire year.)

As for holding onto the house and renting it out, I was hesitant. I was pretty sure that in order to enjoy the privilege of a modified loan the property has to be “owner-occupied.” I faintly remembered that term from when I spent so many hours wading through the rivers of modification paperwork. But the housing market of 2013 was only barely turning the corner. I'd still be looking at a slow sell with a ballooned mortgage balance, all while holding a mortgage and a lease. Renting it out looked like the only solution for the moment.

Unlike the first delivery of a mortgage packet to me back in 2007, when I had breezily thrown the thick lender's envelope into a back drawer and forgotten about it, this time around I wanted to be crystal clear on the terms I had signed. I took the loan modification packet and plopped down on the floor of my living room, on my antique Persian rug, and spread all the sections of the documents out in a semi-circle around me. I painstakingly combed through the entire packet, looking for any indicator that renting my house out would spell *occupancy fraud*. I couldn't find a single paragraph that mentioned any occupancy requirements; the document was actually remarkably vague.

"To hell with it," I ultimately decided. It wasn't like my loan payment was a screaming deal; it had simply gone back down to where it was when I bought the house, \$1400 per month. I put an ad up on Craigslist to rent the house at the market rate, which afforded me a bit of cream to skim off the top so that, along with my house, I could go on living. I hoped the gods governing my absurd situation would accept a bit of coloring outside the lines.

By the time I made my first (thankfully, manageable) payment on my new loan, I felt like I had climbed a mountain. I was exhausted and battle-worn, but deeply grateful. The house's fate changing course refreshed my general attitude towards life from a pained grimace to a tentatively relieved smile.

In this latest iteration of homeownership, I now played the role of Remote Landlady. Down towards the river in my studio apartment, I was about three miles away—close enough to come running in an emergency but distant enough to be comfortably removed from daily household bullshit. By now I had started grad school, and the house seemed to have shifted comfortably into the background of my life, the situation on cruise control. I could go out of town for music residencies, work at my smattering of part-time jobs, write and practice music. At my apartment I held piano salons and hosted shows, and smoked cigarettes out of the roof, enjoying the view of the west hills above downtown. After years of sacrificing my wellbeing to hold onto that house, now it seemed to be paying off. The house was now supporting my life and offering the stability I had always wanted from it.

## *The Blue House*

But soon again, *The Tower* began to reappear. Tarot readers often interpret this card as some event causing an ego crushing, destruction as the instigator of rebirth. At first I figured, this was retrospective; you've been through a lot of disaster, the cards must be consoling me. Maybe they were referring to when one of my tenants accidentally let the toilet overflow and caused ten thousand dollars of water damage. That had been an example of this new chapter of homeownership decidedly *not* feeling like cruise control.

Then, based on the variety of card positions where *The Tower* was popping up in the spreads, (conscious mind, near future) I began to worry. Could this card, with its alarming depiction of disaster, actually be pointing to the *future*? Was this an omen that after keeping destruction at bay for the past few years by renting the house out, now some terrible unforeseen event was coming down the pike? What if there was still some kind of new housing market spasm that could impact my loan—or what if they somehow discovered I was renting the place out and what if I *was* actually committing mortgage fraud?? Or was it just *my thinking* that would bring about such destruction? Was this card a warning I was worrying too much and that my thoughts were ruining me? Such is the conundrum of anyone who believes their thoughts to be gods unto themselves.

Whether I thought about it or not, I feared these hints from the cards were a sign the reaper was on his way. Thus, when the text came from one of my old neighbors, I wasn't totally shocked.

“There's been a fire at the place next door. We can't go over there yet, they told us it's not safe. Your house might have been damaged.”

I went on a run. A denial run. I ate a quick breakfast. It was like hearing someone had died unexpectedly. You set about trying to maintain a normal semblance of a morning to prepare yourself for dealing with a very abnormal day.

Finally, I drove myself over to my house, my fucking house, on Salmon Street.

One way or another, I had always been braced for destruction of some kind at this place—I just had not expected a life-size replica of an archetypal symbol, a literal fire striking my house like a lightning bolt hurled from the heavens. Suffice it to say that as the firefighters packed up and I stood looking at her, scorched but still standing, my feelings about this turn of my house's fate were mixed. The one piece of luck that I could see in an otherwise dark moment was that my new tenants who had just signed a lease had not moved in yet, and their lives had been spared.

I couldn't help but remember, years before, one Memorial Day afternoon, when the grandson of the woman who lived in the little blue house next door showed up on my porch, smoking a cigarette and drinking a beer. I had spent the summer digging up the backyard, moving piles of dirt around to even out the soil surface and make new garden beds. As I dug I noticed there was an odd amount of household debris lurking in the dirt. At first I thought it was simply lost children's toys—a few marbles, shells, a tiny plastic gun. But in the slowly decreasing mound of soil I found treasure after treasure from someone else's life: fragments of porcelain dish ware, a polished piece of milky crystal with an inky black stripe across the middle, even bits of vintage jewelry. There was also an old glass medicine vial, complete with a tiny stirring wand, still intact, the wand and the vial deeply caked together with mud. Fascinated, I spent the better part of a summer afternoon cleaning the medicine vial out under the garden hose, and then at the kitchen sink, trying to restore it to its original condition.

The middle-aged grandson from the house next door had come over to finally introduce himself. I had lived there three years and none of the people who lived immediately next door to me had ever said a word.

“My grandma has lived here for over fifty years,” he gestured to the small blue house next door to mine. “I was buddies with the kids who lived here at your place, I spent a lot of time here growing up. But it looked totally different back then.

“Actually,” he went on, “there was a fire at this house, back in the 80s, when I was a kid. There was a ton of debris. Yeah, they hauled away tons of it, but between that and the rebuilding, they buried the rest. It was just too much to deal with, so we all helped bury it.”

He chuckled at memories of the ordeal, taking a drag of his cigarette. By the house fire that took his grandmother’s life in May 2016, it seemed our houses, the two smallest “working class” houses on the block, had been taking turns in an entwined fate of destruction, swapping fires, for half a century.

## *So Portland*

I stood there, taking in the ridiculous gestalt of my situation. After struggling so long to hold onto the house, after giving up and embracing defeat as an invitation to start over, but then being dragged back into it when my loan modification came through—now, with this disaster, I didn't know which way to pivot. Was it time to remount the horse and assume my exhausting role as warrior homeowner again? Even if I embraced this all as defeat and tried to let go, would it somehow circle back again to drag me back into its grasp nonetheless? If anything, I understood now that, despite all my best efforts to manage things, my house operated according to laws of the universe that were completely outside my control.

“The housing market and your loan going upside down, that was difficult, but more part of a general economic disaster. This house fire is *specific*,” my counselor offered. And not exactly helpfully, because I didn't need any more convincing that my life was a mess.

By 2016, the Portland housing market was bouncing back strong from the Great Recession. Houses were again going for absurd prices, angry editorials about rising rents again appearing in the local weekly rags. A quaint flyover mid-size city between the Bay Area and Seattle the City of Roses was no more. Everything in Portland had changed, seemingly overnight. The neighborhood where I spent my formative years in inner SE Portland had exploded into not only one of the hottest real estate neighborhoods in Portland, but in the country overall. When my mom and I had moved into her house on 21<sup>st</sup> street, in the mid-90's, nearby Division Street was a long, narrow road of semi-blighted houses, a few listless coffee shops, rarely-patronized beauty parlors that very may well have been drug fronts, and at least one or two empty lots per block. Where there used to be a sad but honest grocery store called The Red Apple, which sold more discount batteries and cheap wine than it did apples, by the 2000's it had become the bustling, bourgeoisie Seven Corners New Seasons. A block up from there, in the Old Portland of yore, back in the day a Starbucks franchise was actually forced to *close down* (as in, closed for business, not just closed for the day) thanks to unrelenting protests against capitalist coffee from member-owners of the now-defunct Red & Black Anarchist Café. By 2016 young

families with their strollers queued up for pistachio and rose-flavored ice cream outside these same buildings, with new, modish edifices.

To many, Portland's characteristically bookish and radical character was rapidly disappearing into a blithely consumer culture, signaled by the seemingly endless new unveilings of trendy gourmet eateries, boutique gift stores full of twee kitsch, and ridiculously overpriced coffee served by increasingly snooty baristas. Whereas we used to say, "Oh, that's so *Portland*," we meant liberal to a fault, crunchy, lilywhite; the ultimate progressive urban bubble. But now that phrase had become shorthand for bourgeoisie hipster capitalism. Portland as a whole had gentrified, and with that came all the usual changes that gentrification brings; already-marginalized communities of color were being pushed further out, housing was too expensive, the city's hundreds of one-way streets and tiny arteries leading to and from its many bridges suddenly overburdened with traffic. It pained me as much as anyone to watch my gloomy post-industrial little city subsumed into the gift card version of itself.

But at the same time, it meant that after being stuck there in a high cortisol situation for so long, and even though I had the fallout of a catastrophic house fire to deal with on my immediate horizon, I also had options. While everyone else was distraught about Portland becoming too expensive, in my case, Portland had already been too expensive for years. After clinging to my home through the bleakest parts of the housing crisis, the Rose City's new it-girl popularity and increased cost of living was, for me, a light at the end of the tunnel. It was a way out.

But first I had another disaster at my house to reckon with. It turned out that battling the banks and continually averting financial catastrophe during the bleakest years of the housing market crash had only been a prelude for what my house had in store for me. Now came the next round: getting extensive fire repairs underway while figuring out how to put the house up for sale, and dealing with the angry tenants who felt jilted from their dream of living in a cute Portland gingerbread house, which was now charred on one side.

With the hyper vigilance and micromanaging frenzy that had become my trademark as a homeowner, I did indeed remount the horse. Only this time, it was to take on the role of project-managing the trifecta of the fire department, the insurance company, and the mortgage company, trying to get them all to talk to each other to hasten the process of all the forms getting in on time to get the repairs getting started and, as always, to try to avert my own financial disaster. Certain pieces of paperwork had to be sent in to the lender in order to get the few months of payment relief legally afforded a homeowner in the event of a catastrophe, and to get those pieces of paper in, the fire department had to send other pieces of paper in to the insurance company. I was familiar with, and yet no less aggravated by, all the intricacies of such situations: the insurance company didn't seem to have the right phone number for the fire department, or vice versa, and the fire department was waiting on the final police report from their inspection. But such bureaucratic mazes were familiar terrain; if I knew anything at that point in life, it was how to get indifferent corporations to acknowledge my pieces of paper. At the same time, I initiated the process of putting the house up for sale, and all the pieces of paper required for that process. The potential relief of being done with the whole situation was the only source of fuel I had left.

At the same time, the jilted tenants surprised me by asserting that I should cover all their expenses related to not being able to move into the house, including renting them a storage unit and paying for the moving van to take their things there. What fresh brand of Tenant Bullshit was this? The plan up to that point had been to rent the place to them at a lower price to account for the fact that the downstairs bedroom—the one whose windows had been blown through—would be uninhabitable for the first few months. I had tried to be as accommodating and compassionate towards them as I could, considering that they were high maintenance and I was dealing with the fallout of a fucking house fire. But this latest move gave me pause about continuing on with them in any kind of financial agreement. I hired a lawyer who helped craft a document so that I could safely and legally backtrack out of the lease, and bid them adieu.

Then came the repairs. The contractor who arrived on the scene marveled that there had been a car parked in the driveway between my house and The Blue

House—a much-disputed driveway, in fact, between them and the former owner of my house, as the way the properties were originally zoned, in the early 1900's, the houses technically shared the driveway. When I had first moved in, I was primed on the dispute and forfeited the driveway because I sensed it would be an ongoing ordeal. And no one *invites* ongoing ordeals into their lives, after all. At least, not consciously.

“Usually,” the contractor began, “if there’s a gas tank anywhere near a fire, there’s an explosion. It’s remarkable that car didn’t explode. If it had, your place would have been absolutely totaled. Like completely gone.” I couldn’t help wonder if total destruction would have been easier than partial.

“Relatively speaking,” he insisted, “your situation really isn’t all that bad.”

He had no idea who he was talking to or what I had endured up to that moment. I was comforted exactly zero percent by his wisdom and insight. All I knew was I needed to get the repairs going, get the insurance company to sign off on them, get the house on the market, and hopefully move on with my life.

A few weeks later, finally, my house sat with a for sale sign sticking out of the curb. She was still blighted and blackened on one side, but my realtor assured me houses went on the market with “pending repairs” all the time. And so we were back to square one, about to finally part ways. When I first bought this house, I had a vague notion of hanging onto it for maybe five years—well, really I had no plan whatsoever. But I ended up holding on for almost a decade, nine and a half very real, very long years.

She brought a protracted struggle and sense of limitation into my life, and I had endured in her charge despite all odds and far beyond what was reasonable. While the initial mistake I had made out of naiveté had rendered me a victim of the housing crisis, it had eventually calcified into a warrior homeowner insistence that the bank would never be able to scar me again financially (at least, not any further than I had already scarred myself). I had decided I was going to hang onto that house no matter fucking *what*. Perhaps it was pride, or stubbornness. My insistence on hanging on was in some ways an attempt to ameliorate the damage of my past foolishness, to appease the gods after having erred so flagrantly.

But also, I just really wanted to live a pretty life, make art, and feel a sense of community. None of those are marks of poor character or being unreasonable. And, through owning a house, I had, it seemed, become an adult. I first walked into that house an anxious balloon about to fly away off the surface of the planet, unsure of herself and unsure whether she deserved anything, and usually floating off in fantasy land. While having to deal with housemates and make creative sacrifices for my financial survival were agents of a begrudging type of material maturity, the main way the house grew me up was more interior.

I got into homeownership certain that if I focus my energy and control my thoughts, I can will things happen my way, according to my own whims. But blow by blow, disaster-by-disaster, one of the positive byproducts of the entire protracted struggle was that I finally came around to a more honest relationship to reality (and thank Goddess for that). Whereas my younger self was easily swept into American culture's characteristic spiritual materialism of striving and self-improvement, coming out the other side I returned to what I think of as a type of magic realism, an approach to the idea of "magic" that had always been intuitive for me when I was younger. Before summoning the trickster energy of late stage capitalism to lasso myself a house, I had always approached astrology, tarot, and anything mystical as merely a type of inquiry, a way of deepening my relationship to myself. But once my thoughts themselves became agents of "manifestation," a way of conjuring and demanding that life give me what I want, everything I brought into my life had a tone of grasping, demanding, and strain.

Disabusing ourselves of the notion that we are gods who can manipulate our own destiny, we can cultivate an appreciation of and respect for what we cannot control, while also being open to and interested in life. Sure, maybe there are forces that sit just outside our usual conscious awareness, perhaps collaborating with us on our lives—but I doubt they do so according to our petulant demands. I don't even think we are necessarily at the center of the show. We're just part of a whole larger dance. What if magic and manifestation can simply be a practice of inquiry and reverence, something more simple and kind? Our willingness to be part of life doesn't have to have any outward "manifestation" at all, other than a sweet connection to the rhythms of the animate world around us, a deeper appreciation of nature, of the mysteries that reside all the way from the dirt in the garden up to the heavenly bodies in the sky. Yes, there are wisps of fortune and dips of loss in life, and patterns of synchronicity that streak through our lives, but it is not up to us to steer or control them. Our job is just to flex with them, to be part of the mystery, to ride the wave when it comes.

Life is not a fast food restaurant where we place a demanding order and anxiously wait for it to come down the line quick and hot according to our exact specifications. We stress ourselves out and probably cause undue harm to everyone around us by insisting that this be so. Ultimately, my harrowing journey of homeownership forced me to reckon with the reality that eventually comes for us all: We don't control any of this. We simply do what we can with who we are and what we have. We act, the environment acts, and we pivot. We learn to be flexible. And sometimes we learn to be humble. No one wants it to be that simple (especially not the ones selling you the "self-help"). But it really is.

## *The Hanged Man*

In welcoming contrast to all the financial hard luck I had endured, as my house went on the market, a patch of sunshine appeared: Oregon property tax law. It turns out that in Oregon, if you rented out your property but have lived in your home for two of the last five years, you can avoid paying capital gains on the profit when you sell. If not, capital gains will come for you and all your plans for a new life. Looking at my rental income records I saw that at the time the fire struck I had rented my house out for *precisely* three years, from April 2013 through April 2016. This seemed to be one of those moments where the angels of fate smirked mischievously and decided to spin the dial one critical notch in my favor. If the fire had not occurred, I wouldn't have considered selling until later in the summer—or potentially, until the following year. Had I waited any longer, even by one month, I would most definitely have had to pay capital gains.

“Yeah, you are *right at* the cut off point,” the accountant said after looking at my records. “We’re cutting it really close, but if you have records showing you were in the house for those other two years, you are probably in the clear,” he told me. Cutting it really close and just barely in the clear: basically, the theme of my entire adult financial life.

The buyer who made the first bid for my house felt obliged to endear herself to me with a personal, heartfelt “Dear Seller” letter—in a tone of exasperation, if not desperation. In her petition to become the next proprietress of the little Victorian on Salmon Street, she described how she had fallen in love with Portland upon visiting a few months before. How, when she encountered the house for the first time, everything she hoped for in her life seemed to be embodied in that sweet little structure. How she saw her life unfolding there. Her words could have been taken from my own journal in 2006. I only hoped that, if it all worked out and she got the house, it might go a bit smoother for her than it had for me.

And yet, when the official house offer came requesting my DocuSignature, something in me balked. Despite several preludes that had less than gently forced me to begin the process of letting go—defaulting on the payments, moving out, my house becoming a living version of The Tower tarot card, scorched by flames—this would be the real goodbye. Officially signing off and releasing a structure that I had once felt to be an extension of my entire being was not so easy. After looking partway through the paperwork I called my realtor in tears, far past the polite hours, wanting to reconsider the whole deal.

“We’re kind of past that point,” Lisa, my realtor, said tentatively, worry in her voice.

I knew that already, and I knew I was spiraling and being irrational. I had thought I was done, but like an animal that keeps going back to get shocked by the electrical current in a lab experiment, maybe I was too habituated to the suffering. But also, I still wasn’t fully convinced that it was really time to walk away. Partly, I harbored the legitimate fear that we were selling at an inopportune moment, because my house was on the market with the post-fire repairs still in process. Although prospective buyers of course knew the repairs were thoroughly guaranteed to be finished as per the conditions and terms of the purchase agreement, I wondered if a house with fire damages didn’t have the same “curb appeal” as a pristine, move-in ready home. Not to mention, the totaled house next door and a pending construction project that was sure to bring indefinite noise and disruption for the entire street for the foreseeable future. I wondered if we could get more if we waited until the house was fixed up. But Lisa said that each of the prospective buyers who had decided not to make an offer did so for reasons unrelated to the fire damage. And, now we had an offer on the table—a decent one. An out.

I understood on an abstract level that to wait any longer would be to hold onto the situation past its expiry date, to ignore the opportunity to start over, to go backwards. But I had suffered for that house so much. I had been through hell trying to hold onto this house.

Now it was all really over?

As previously acknowledged, I am indeed a Cancer. Our symbol is the tenacious Crab, disinclined to let go of something, especially something related to houses and money, once we have clasped onto it with our strong, security-oriented claws. That Moon Child tenacity, that dogged unwillingness to let go despite the apparent insanity of holding on, was part of what had gotten me through the housing crisis. My house had become an extension of me, of my perseverance, of my strength of will, of my creative self and my commitment to my art, no less. Since December 2012 when I was granted a loan modification, I knew there was a chance that this stroke of luck was just that: likely random and not entirely the result of my efforts (if at all). Still, winning that battle had still felt like a conquering, validation of my warrior efforts. Three years later, after navigating multiple tenants, and now a house fire, deep in my psyche there was still some mighty tentacle clenched to the house, a profound attachment that whispered in my ear that selling was somehow a type of resignation, an admission of defeat. Too, perhaps I just didn't know how to simply walk away after having almost done so three years before, and then experienced an unlikely redemption. Maybe there was another greater redemption just around the corner? Another buyer who wanted the house so bad they would fork over a million dollars?

Even minus a sudden windfall, and despite having supposedly learned from the experience, part of my resistance was that I couldn't help but wonder how I would move on from this and ever be able to make a major life decision again.

But the offer on my house—the *only* offer we had received, in fact—was an invitation to Marie Kondo *all* of that. I had to keep reminding myself that though the house had always carried layers of potent symbolism and meaning for me, it had also been an oppressive, irrational material attachment. Even though I had always felt we were “meant for each other,” the truth was, I knew I never really owned her—I mean, literally, I never even came close to beginning to pay off any of the principal loan balance.

Despite my various protests and last ditch alternate ideas on how and when to

approach the sale of the house, I knew deep down, as my realtor Lisa assured me—with growing concern in her voice—that this was our best option. In fact, selling the house for a modest profit after it had gone upside down in the housing crisis and had just barely scooted around foreclosure was as positive of an outcome as anyone in my situation could hope for. It was a boon, an opportunity for an overall life cleansing and rebalancing. Life was offering me a chance to press the reset button. I looked over the documents for the offer on my house again, one last time.

*Yes, an inner voice assured me. It is time to let go.*

Finally, I relented. I clicked on the little square and auto-signed my name into the box, plopped my signature across all the documents, and hit “Send.” As abruptly as I fell into the house, nearly ten years before, now I was suddenly free of it. The fire next door happened in April 2016, and by July of that summer the sale of my house had closed.

I was no longer a housewife.

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