



from
agent
to
angel

When

Florida real estate agent Chris Toomey first saw the home that the elderly woman wanted to sell, he felt stunned and sickened.

Termites had gnawed away the window frames and floorboards of the brick two-story. No sheetrock or plaster covered the interior walls. Water damage had caved in the ceilings. The rickety stairs bowed dangerously as Toomey mounted them. The rusty hot water heater was disconnected. The house was filthy.

“I was just appalled that anyone would have to live like this,” recalls Toomey. It was 2000 and he was brand new to the real estate business.

It might have been easy for most people to walk away from the old woman, named Tina, with her four smelly dogs and near-empty refrigerator. But Toomey didn't. That very afternoon, he stocked her kitchen with groceries. Over time, he became Tina's friend and guardian. Even Toomey agrees that most real estate agents — indeed, most people — wouldn't do what he has done. But he says it was an easy choice.





By Sandy Graham

Photographs by
Daniel Portnoy

"I'M MIDWESTERN, born outside of Cleveland. We watched out for our neighbors and helped each other," explains Toomey, now 42. "Helping Tina wasn't something I had to think about. It was a natural reaction."

Nikki Habib considers Toomey a natural wonder. Habib was 16 when she met Tina, who was nine years older and lived next door in Chicago. Habib, now a network engineer for a Virginia communications company, has stayed in touch with Tina by phone and letter through the years.

"I didn't know how deplorable the house was," said Habib. She learned about its condition from a friend of Tina's late husband, and called a local real estate office, which referred her to RE/MAX Partners in Fort Lauderdale, Fla. Toomey happened to be on the desk that day, taking cold calls.

"Chris has been a godsend," Habib says. "I don't know what would have happened to Tina without Chris. It's as if he were her son."

Paul Caillaud, RE/MAX Partners' in-house counsel, said Toomey's decision to help Tina was highly unusual. "Most real estate agents would have been sympathetic," says Caillaud, who helped with some of the legal complications of Toomey's friendship with Tina. "Some may have called authorities to see if anyone could have helped. But very few would have said, 'This is something I can help with.'"

Toomey got Tina's house listed after that initial meeting. The first time he showed the house, a toilet dropped through the rotting bathroom floor. For future showings, prospective buyers had to sign releases acknowledging the house's dangers.



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Toomey soon learned that Tina was paying off debts of her late husband, John, who had planned to renovate the house until he got sick. In the back of the house were windows, bathroom fixtures and other building materials John had purchased on credit, but had never been well enough to install. After paying the minimum on his bills each month, Tina had only \$30 or \$40 left of her Social Security. She told Toomey she walked to the store each week and bought a package of bologna for herself and dog food for her beloved mutts.

Toomey got copies of John's death certificate and had his debts forgiven. (Tina's name was not on the bills, thankfully.) Then the house sold, giving Tina enough to pay off the mortgage, buy a condominium and begin to save a little. Toomey even found homes for her four dogs.

He also helped her with innumerable personal matters, ranging from getting dentures to keeping doctors' appointments to furnishing the condo with his friends' surplus items and garage-sale bargains. Toomey took Tina to church on Sundays and welcomed her at holiday celebrations with his friends and family.

Just when all seemed to be running smoothly, trouble arose. Tina, a former secretary who moved to Florida with John in 1959, had no immediate family. Her late husband's brother has children, however. Learning that Tina had sold the house and that Toomey had applied to become her legal guardian, they called authorities and claimed Toomey was stealing from Tina.

"It infuriated me," Toomey says of the accusation.

The police and the Florida Department of Children and Families investigated. Toomey went to court, repre-

LEFT: *Chris Toomey and Tina stand before the lot on which her house once stood.*



sented by Caillaud. The judge listened to Tina explain how Toomey had helped her and become her friend. Toomey went over boxes of documents and notes detailing all of Tina's financial dealings. One of John's nieces spoke, too. The judge's decision was swift and blunt.

"The judge told the niece he was appalled she was wasting taxpayers' time and money," Toomey recalls. "He said he'd file charges against her, if he could, for letting Tina live in squalor." He gave Toomey power of attorney over Tina's affairs. In early April, Toomey became Tina's legal guardian. Tina and Toomey have never heard from John's relatives again.

Tina is now 74. Her memory is deteriorating, making it impossible for her to be interviewed for this story. She has moved to assisted living, and Toomey has found renters for the condo to help pay expenses. He always looks for ways to protect her small nest egg. Recently, he discovered a drug company's program that pays all but \$30 a month of her costly cholesterol and memory medicines.

She still knows Toomey. He calls her daily and visits at least weekly.

"Every conversation ends up 'I love you.' We've really come to understand and appreciate each other," Toomey says. "She's like a mother to me."

She's no longer the depressed and lonely woman Toomey met in the ramshackle house. Habib says that even with her memory loss, Tina's more like the vivacious woman Habib knew in Chicago – the Tina who went trick-or-treating when she was 27; the Tina who chased her ditzzy Irish setter down the street after it leaped off a second-floor balcony; the Tina who tried to help Habib drive a stick shift, though neither of them knew how.

When Habib calls, Tina knows her voice in a heartbeat. There are days, however, when she thinks Habib's boys, in their 30s and 40s, are children again. But if the topic of her friend Toomey comes up, Tina has little confusion.

"She just worships him. She thinks he's the most fantastic person," Habib says.

And Habib agrees. "He's remarkable," she says. "I told Chris, 'We need more people like you around.'" ●