

House of Cards

‘The Queen of Versailles’ and Its Lawsuit

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Lauren Greenfield/INSTITUTE

“THIS won’t be a big part of my story,” I assured Lauren Greenfield. “But can you tell me a little bit about the lawsuit?”

It was the usual prerelease scene: a reporter and a filmmaker, sitting in a Midtown restaurant, talking about her forthcoming movie. Known primarily as a photographer, Ms. Greenfield, 45, had spent much of the last three years shooting and editing “[The Queen of Versailles](#),” a documentary whose boilerplate description — a wealthy Florida couple tries to build America’s largest house in Orlando — doesn’t do justice to the jaw-dropping scenes of consumption and comeuppance that, writ large, strangely mirror the fortunes of less extravagant Americans. With her movie set for release on July 20, the time had come for Ms. Greenfield to promote it.

Most of the interview revolved around the film and, more broadly, Ms. Greenfield's approach to both filmmaking and photography. Her photography, she said, was "sociologically themed," with an emphasis on consumerism and cultural values. "The Queen of Versailles," she added, was very much of a piece with her body of work: "What drew me to this subject was that I got interested in the idea of a house as the ultimate expression of the American Dream." She said she hoped that audiences would see the film not so much as a case study in how the wealthy live but rather as a metaphor for how we all lived — and thought, and acted — during the giddy years of the housing bubble, and the painful ones that followed.

Ms. Greenfield raved about Jackie and [David Siegel](#), the couple at the center of the movie. Jackie, a 46-year-old former model, is 31 years younger than David, the billionaire founder of Westgate Resorts, "the largest privately owned time-share company in the world," as he says in the movie. They have eight children (including a niece of Jackie's, whom they are raising), four dogs and, despite their wealth, very little pretension.

"One of the things that appealed to me about Jackie and David is that because they come from humble origins, they had a generosity of spirit that allowed me to get to know them," Ms. Greenfield said.

Every few months Ms. Greenfield and her small crew would essentially move in for a few days, doing interviews and playing fly on the wall. She came to like Jackie very much, and to respect David.

So it was more than a little painful when, on the eve of the film's premiere at the [Sundance Film Festival](#) in January — an event Mrs. Siegel attended — David Siegel sued Ms. Greenfield for defamation. His [original complaint](#) focused on the Sundance publicity materials, which inaccurately described his company as collapsing. But even after Ms. Greenfield and Sundance tweaked the language, Mr. Siegel didn't drop the lawsuit. Instead he filed a broader complaint, alleging that "The Queen of Versailles" depicts Westgate Resorts "in an array of defamatory, derogatory and damaging ways."

When I asked Ms. Greenfield about the lawsuit, she reiterated her fondness for her subjects, and then let out a small sigh. "You should probably talk to our lawyer about the details," she said.

THE OPENING SCENES give no hint that "The Queen of Versailles" will have any message other than F. Scott Fitzgerald's: The rich are different from you and me. While

their 90,000-square-foot dream house is under construction, the Siegels make do with a 26,000-square-foot home. They employ a staff of 19. Opening her closet, Mrs. Siegel exclaims happily, “I have a \$17,000 pair of Gucci crocodile boots.”

The source of the family’s wealth is Mr. Siegel’s time-share company, which operates more than two dozen resorts around the country and which, to be brutally honest, has much in common with the subprime mortgage industry, selling people vacation time shares many can’t really afford. Mr. Siegel has just completed his greatest resort yet, a 52-story property in Las Vegas called the [PH Towers Westgate](#), in which he has invested more than \$400 million of his own money.

As for Versailles — and yes, that’s what the Siegels call the enormous home they are building — it is half-finished when the movie opens. With the camera tagging along, Mrs. Siegel takes a friend on a tour. “Is this your room?” the friend asks as they walk toward a cavernous space. “It’s my closet,” she replies. She and her husband explain to Ms. Greenfield that they didn’t set out to build America’s biggest house, but after they’d included everything they both wanted — the bowling alley, the 10 kitchens, the health spa — it just turned out that way.

What then happens to the Siegels — and what gives the film its tension — is what happened to so many Americans: the housing bubble burst. Westgate Resorts is forced to lay off thousands of employees. Mr. Siegel has to halt construction on Versailles and put it on the market. Four months after PH Towers opens, the film notes ominously, the company that built it “sues Westgate for unpaid bills.”

So instead of being a movie about the building of a giant house, “The Queen of Versailles” instead focuses on the drip, drip, drip of a rich family trying to hold onto what it has — and its painful, sometimes comical, adjustment to changing circumstances. All but four of the household staff are laid off, and the Siegel home descends into a state of chronic, mild chaos. Ms. Greenfield lingers on the dog poop scattered around the house. (The dogs were never trained, she says, because the staff always quickly swept up after them.)

Ultimately the real plot revolves around Mr. Siegel’s desperate struggle to to keep the banks from taking over PH Towers, in which he has so much invested, both financially and psychologically. On Ms. Greenfield’s last visit she films him sitting on a couch, the TV on, surrounded by documents, barking at his family and sounding deeply depressed.

Even though the Siegels live in a different financial stratosphere from most Americans, Ms. Greenfield's metaphorical conceit works: Mr. Siegel's struggle to hold onto his resort — and his dream house — differs only in scale from the struggles of millions of Americans faced with foreclosure. People get depressed when they are about to lose something they care about. They lash out at the banks. They talk about changing their behavior. In one tragicomic scene Mrs. Siegel does her Christmas shopping at Walmart — but then overcompensates by practically buying the place out.

When I first interviewed Ms. Greenfield, that is mostly what we talked about, and, indeed, it is what I planned to write about. But then on a lark I called Mr. Siegel's lawyer, who sent me the amended complaint. It is less a legal brief than the *cri de coeur* of a wounded man. I suddenly realized why Mr. Siegel was suing: An extremely wealthy man used to getting his way, he thought he was in control of Ms. Greenfield's narrative. He assumed it would be a narrative of business success, which is how he views his life story. But when he saw Ms. Greenfield's film, he realized that her narrative was a story of failure. He felt betrayed.

I also realized that despite what I'd said to Ms. Greenfield, I was suddenly more interested in this supposed betrayal than in the film I had been assigned to write about. I have to admit: I felt a little badly about it. But not that badly.

DAVID SIEGEL'S LAWSUIT claims that "The Queen of Versailles" is a fraud — "more fictional than real," it charges, describing the film as a "a staged theatrical production, albeit using nonprofessionals in the starring roles (as themselves)." What he means is that what we see on screen — dramatic though it surely is, and metaphorical as we are likely to view it — is less a reflection of reality than a stringing together of out-of-context scenes designed to provide Ms. Greenfield her narrative arc.

He's got a point. Take, for instance, those scenes in which the Siegels flaunt their wealth. Although they plainly give the impression of being shot before the start of the financial crisis, they were actually filmed a year later, as Ms. Greenfield acknowledged in an e-mail. Although it appears the Westgate layoffs took place long afterward, they had mostly occurred before she began filming. And that happy scene in which Mrs. Siegel gives the Versailles tour? It suddenly occurred to me that there wasn't a hammer in sight. Construction, it turns out, had already halted.

These particular illusions didn't bother Mr. Siegel in the least. They were the illusions he thought Ms. Greenfield had bought into. Rather, what drove him around the bend was the

way the film ended: with the clear impression he was in a host of trouble. He insists that despite the PH Towers' woes, that was never remotely true.

Ms. Greenfield makes no apologies. "The movie ends on Nov. 21, 2011, when he loses possession of the Towers," she said. That is certainly an understandable choice. The Siegels' seeming rise and fall is what propels "The Queen of Versailles."

"David Siegel feels that since the film was made he is back on top," Ms. Greenfield's lawyer, Martin Garbus, said when I spoke to him. "He wants the film to end with music from Wagner and him coming out of the clouds. He would like a different film from the one she made."

Mr. Garbus said he felt Mr. Siegel had virtually no chance of winning — not only is the First Amendment a stumbling block, but the Siegels agreed in writing to use arbitration to settle any dispute with Ms. Greenfield. I suspect that Mr. Siegel, who like many wealthy men, files lawsuits the way other people honk their horns, is smart enough to know that. But one also suspects that winning isn't really the point. A lawsuit can cost his new foe money and cause her trouble — and it can hurt her feelings too, because she so clearly wants the Siegels to like the film, and to like her.

When I called Mr. Siegel, he at first said he couldn't talk because of the litigation. But he couldn't help himself — just as he probably couldn't help himself when Ms. Greenfield's cameras were rolling. "It was supposed to be a movie about building the largest house in America," he grouched. But it wasn't, and he only had himself to blame "for letting these people intrude into my life."

He had complaints large and small. His dogs didn't regularly poop in the house, he said. (One of them was dying of cancer, he said, which caused the problem.) "She shows an empty call center where people have been laid off — right next door there was a full one, which she didn't film," he grumbled. Ms. Greenfield filmed his wife in a stretch limousine, getting lunch from McDonald's. Mr. Siegel said that the filmmaker suggested his wife rent the limo. And that scene where he seems depressed? "It had nothing to do with the business," he said. "I was depressed because I was sick of them showing up."

Suddenly he had another complaint: "You're as bad as she is," he said to me. "You roped me into giving this interview."

Before hanging up, he reiterated that Westgate Resorts was as profitable as it had ever been, and that Versailles, which he had never lost, was back under construction. “We didn’t hit bottom,” he insisted. “We just flattened out.”

When I repeated Mr. Siegel’s allegations to Ms. Greenfield, she swatted away most of them with ease. But she did acknowledge that on that last visit he was indeed agitating for the film crew to leave. She did not deny that his seeming depression was because she was still filming.

“We tried to capture that in our last interview,” she said.

Before we got off the phone, she too had one last thing to say. “I’m worried that the focus on this lawsuit is going to detract from the film.”

I didn’t miss a beat. “Don’t worry,” I replied. “I liked the film. I’m sure that will come through.”

Joe Nocera is an Op-Ed columnist for The New York Times.







Lauren Greenfield/INSTITUTE

David and Jackie Siegel and their Orlando, Fla., dream home are the subjects of "The Queen of Versailles," a film by Lauren Greenfield.