

[Dark Water: A Year After Hurricane Sandy](#)

New York Times

LONG BEACH, N.Y. — In lines at the grocery store and the post office here, the usual pleasantries are still squeezed out by talk of the slow pace of reconstruction, spiking flood insurance premiums and whether the hospital, movie theater or sports club will ever reopen. Nearly a year after Sandy, you hear the same refrain everywhere: “Hey, how are you doing? Are you guys back home yet?” About a quarter, possibly more, are not. Our own extensive renovations were finished months ago, but I have yet to hang pictures on the walls or put rescued books and photo albums onto their new shelves. Mine is a wary ambivalence. And I’m not alone. “There’s a reason the women in this town have all gained 20 pounds,” said Jill Blumenfeld, 54, sitting in the small rental apartment where she has cleverly repurposed twin captain’s beds into living-room sofas. The Blumenfelds’ three-bedroom house on Fairway Drive rumbled last October as it filled with more than two feet of ocean water and sludge. “I really thought it was going to collapse on us,” she said. Since then, she and her husband, Gary, 58, have distanced themselves from the home where they raised two sons and held dinners for 30 at Thanksgiving. Now they refer to it as the Swamp. After the storm, when they weren’t badgering their 18-year-old son to finish his college applications, they were trying to figure out what to do next. Should they retreat from the beach, as some have chosen to do? Or patch up the Swamp and hope that the storm was an aberration? Or resolve to stay put and take whatever steps necessary to armor themselves against the next hurricane? “We decided, hands down, we both love living in this community,” Ms. Blumenfeld said, unfurling blueprints for a new beach house with multiple decks and a cupola. The house will sit 13 feet above sea level on deep-set pilings, and has been designed to withstand floodwaters and 120-mile-an-hour winds. “A freaking fortress,” she called it. That kind of security comes at a price. And flood insurance adjusters have credited the Blumenfelds with less than half of the \$250,000 maximum payout for their two-story house, built in the 1940s. They are now fighting for the balance, and have hired a public adjuster to assist them. They have also applied to every state and federal program that might help with the increased costs of flood mitigation and compliance with Federal Emergency Management Agency regulations. The couple work in the financial sector and are lucky that they can afford to move ahead without knowing how much they will be reimbursed. Even so, their decision to start over could more than double their mortgage debt

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the “Find Help” section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

Source: <https://uphelp.org/dark-water-a-year-after-hurricane-sandy/> Date: November 22, 2024

just as they are starting four years of tuition payments and trying to plump their 401(k)'s. But as Ms. Blumenfeld said: "The reason we're going to rebuild is not because we can afford to. It's because we can't afford not to. Our house lost more than \$300,000 in value in one night." There is nothing leafy about this wisp of a barrier island along the southern shore of Long Island. Its allure derives from the combination of the same delicate white sand and sparkling surf found in the Hamptons, with far more modest housing stock and a 50-minute rail commute to Manhattan. The land mass is so small that children of a certain age can bicycle almost anywhere; they don't have to be driven. When the surf is up, you see them heading to the beach, surfboards tucked under their arms. Of course, this cherished geography was a problem the night of the storm, when ocean and bay surged, meeting in some places. Ever since, the island has been filled with cranes, Dumpsters and storage pods the size of large rooms, along with the constant thrum of construction and truck traffic. And worry. Over on East Hudson Street on a recent afternoon, Robin Antila, 59, was unloading a few things from the storage container in front of her house. She invited a stranger in to see the renovation of the first floor, but seemed prouder of the makeshift kitchen tower she had put together in the master bathroom upstairs: a mini-fridge with a microwave and a toaster oven stacked on top. Even with her gleaming new Craftsman kitchen up and running, she can't bring herself to dismantle the temporary one that sustained her family for months. Of the 9,500 homes in Long Beach proper, city officials say very few escaped some level of harm. After FEMA inspections, 865 were declared "substantially damaged." In other words, the cost of repairing any of these homes would be more than half their appraised value. In a letter from Scott Kemins, the city building commissioner, these owners were given two options: raise the houses to an elevation determined by FEMA flood maps or remove them from the flood plain altogether. Those with less-damaged property were, for the most part, left to decide for themselves how to spend whatever insurance money they received. But altogether, 20 to 30 percent of the 33,000 city residents have yet to return to their homes, Mr. Kemins estimated. Some are abandoning their flood-prone first floors and adding another story on top, he said, or elevating the entire house. Others, like the Blumenfelds, are starting over and building higher. To date, some 200 households have applied for permits. These are all expensive solutions, but they don't seem nearly as expensive when you consider that under the Congressional Biggert-Waters Flood Insurance Reform Act of 2012, those who have houses that sit four or more feet below the local sea level threshold, or "base flood elevation," as FEMA refers to it, could have annual premiums rise to as much as \$9,500 a year — for flood coverage alone. Houses raised well above the threshold, on the other hand, will generally pay less than \$500. Cost isn't the only factor that makes these decisions difficult. For many of us, the uncertainty is worse. We don't know when the water might surge again. Or how high. Eileen Kelly, 49, whose house is on the more flood-prone bay side, saw her

basement fill with more than seven feet of water. “We no longer belong here,” she said. “I have no way to mitigate the damage.” Now when she walks her dogs near the beach, a strange sensation comes over her: she is standing below sea level, and the waves 100 yards away are crashing over her head. Her husband, Denis, also 49, a lawyer, put it this way: “People are dreaming about the water, it’s so myopic and consuming.” Vanessa and Roger Sarmuksnis are under water in a different sense, but they can’t bear the thought of declaring bankruptcy. “We’re not those people,” said Ms. Sarmuksnis, 37. “That’s the worst-case scenario.” Mr. Sarmuksnis, 39, is a public-school teacher and soccer coach in Queens; Ms. Sarmuksnis gave up her teaching job to take care of their three sons, who are younger than 9. They still owe \$370,000 in mortgage on a gutted one-story bungalow on West Beech Street that engineers and FEMA inspectors agree was damaged beyond repair in the storm. Their flood insurance company determined they were due \$93,000, which doesn’t begin to pay for rebuilding, so they are filing more paperwork, seeking the maximum of \$250,000. Mr. Kemins is incensed by stories like these. “What’s going on with flood insurance, to my mind, is criminal,” he said. “Young people in particular are getting hammered. You want to cry when you talk to them, but instead you have to talk them off the ledge.” The Sarmuksnises continue to pay their mortgage on top of the modest rent for the partly subsidized apartment they are living in. But money is only part of what worries them. One of their sons is having trouble dealing with the upheaval; he upsets easily, especially when they drive by their old house. “He was always a big fat baby,” Ms. Sarmuksnis said. “But now when he cries, you hear the sorrow.” She cries more, too. She misses having a washer and dryer, and neighborhood children for her sons to play with. And she’s overwhelmed by the crush of flood-related paperwork, faxes and phone calls. “I don’t want the new normal,” she said. “I just want the old normal back: my tiny house with the too-small bathroom. And I want my kids not to cry.” In the 30 years I have lived here, we have faced Gloria in 1985 and Irene in 2011, and many a nor’easter. But before Sandy, this area hadn’t encountered a truly devastating hurricane since 1938. That history is one reason that many people, including my family, chose not to evacuate, and it continues to ease some people’s minds. Optimists like to point to the confluence of events that fed Sandy, calling it a “100-year” fluke that landed at high tide on a full moon, with long odds for a reprise. My husband and four grown children prefer to see it this way. Few who live here want to contemplate the other possibility, bolstered by nightly news reports and scientific research that shows extreme weather events occurring with increasing frequency and severity as the Earth warms and its oceans rise. But that’s where my head is. I have become obsessed with local water levels, eyeing the marsh and the bay as I cross in and out of town. Some of my neighbors seem to be worrying more, too. On Tuesday evenings, a dozen or so, mainly women, gather for a Sandy support group at City Hall with Laurie Nadel, a local psychotherapist. Dr. Nadel calls it “emotional first aid: stress management for

disruption, financial ruin, helplessness and physical and mental fatigue.”Part of what is unnerving, she said, is the randomness of what happened: “There are a lot of people who made out fine with no damage.”Then there is the sense of helplessness, the inability to protect oneself and one’s family financially. And replacing the lost cars, appliances and furniture doesn’t offer solace. “A million people did not wake up all of a sudden and say, ‘Let’s redecorate our houses,’ ” she said. “People are extremely anxious. Nobody feels good about buying new stuff.”Like others, Dr. Nadel is thinking of leaving. Her house has been fixed up and is in contract to be sold, and she is living in a relative’s empty apartment while she makes up her mind. “I’m 65,” she said. “Do I really want to be so vulnerable to the weather?”All over town, people are asking themselves similar questions, and many are making flood pacts. My husband and I have one. If we ever get hit so badly again, we have promised each other, we will move away. The Kaspers two blocks over have made the same vow, as have the Knoops on Pennsylvania Street, one of the worst-hit blocks. Bob Knoop, 59, a retired fire department lieutenant, said he tells neighbors he is only here until the next flood. But “with all the heartache on this block,” he said, “I can’t possibly feel sorry for myself.”Mr. Knoop was out enjoying a beer on his front porch late one afternoon, one of the few signs of life on the block. At least five families here have chosen not to return, and the houses are in various states of completion, many of the residents waiting on government financing. But Mr. Knoop and his wife, Judy, a teacher, had everything back in order by early spring. He did some of the work himself, and flood insurance covered about 85 percent — a good outcome, he said. Rich Bartholomew, who lived across the street in a bungalow his parents bought for \$7,500 in 1962, when he was 8, remembered how even before the soaked houses were gutted, developers were knocking on doors, asking to buy the lots. One who was making cash offers upward of \$150,000 wouldn’t stop coming around. “After he asked me the sixth time, I said, ‘Ask me again and I’ll choke you,’ ” Mr. Bartholomew recalled. Towering new ocean-ready stucco homes are now on the market for almost \$700,000, dwarfing the older homes. All around, cement pilings await fresh construction or cranes to come in and lift modular components onto them. And some of the old bungalows have been lofted a story higher. It’s a strange mix of old and new, high and low. Mr. Bartholomew recently took Mr. Knoop on a tour of the newly framed-out three-story house that replaced his “substantially damaged” bungalow, showing off the ocean and bay views. And Mr. Knoop admitted to having doubts about the decision he and his wife had made to remain at street level, now that the houses surrounding them have started being elevated. “I’m the lowest house here,” he said. “We’re like sitting ducks.”Mr. Bartholomew, a retired social worker who is taking on a lot more mortgage debt, conceded that he isn’t entirely confident about his choice, either. “I still miss my little bungalow,” he said. Mr. Knoop handed him a beer. “Just think of the bachelor pad you’re going to have,” he said. “And if there’s another hurricane, we’re all

coming to your house.”As for me, I have come to terms with the idea that my house, a gangly split level dating to the 1950s, owes me nothing.I was so young when we bought it in 1984 that the teenager across the street assumed I lived there with my parents. Early on, we were drowning in space, lacking furniture but never house guests, especially in the summer. When babies began arriving, we added another bedroom, but life was so full and busy, we never found the time to make any substantial upgrades. And it never mattered, because we had four children and the beach at the end of the block.When we finally got around to renovating the family room 10 years ago, we wondered why we had waited so long. Paneled and cozy, it became everyone’s favorite gathering spot.Apparently, the ocean liked it, too, washing over the man-made dunes down the block, past houses that sat much higher. It gushed in through the chimney and every other opening, as we tried frantically to salvage what could not be replaced.About a third of our living space was ruined. Elevating the house was not an option, to my mind at least, given that the front sat a half-story higher than the back. Instead, we opted to make small changes, putting down tile flooring and raising the new furnace a few feet.Repairing the house and replacing furniture, landscaping and cars took six months and turned into a six-figure affair, with insurance covering about 75 percent. For that I am grateful. Many of our friends and neighbors did not fare so well. Our federal flood insurance premium has more than quadrupled, and we know it will keep rising. But for now, we are still here.And my children, who are nearly all grown and gone, keep asking me the same question: “You’re not going to sell, are you, Mom? You’ll talk to us first, right?”