

Interviewer: Veronica Dehais (V)

Interviewee: Patricia Armstrong (T)

MU 001 HS

May 2, 2013

V: My name is Veronica Dehais, and I'm, um, interviewing Patricia Armstrong for Disaster Anthropology class at Monmouth University, and the date is May 2nd, 2013, and the time is 7:43 pm. And we are in, uh, Trish, Trish's? Right, Trish?

T: Trish.

V: Um, we're in Trish's temporary apartment in Long Branch, New Jersey, um, and if you want to stop, or, or pause the interview at anytime, so just let me know. Okay. So, first, tell me a little bit about yourself, like, uh, you know your job, maybe age, that kind of general information?

T: Okay, um, I am, uh, 61, I'll be 62 in September, I am sort of quasi-retired on disability, because I have a...degenerative joint disease that's pretty bad. Um, I was a senior creative director at Time Life, um, and, I was there for about seven years and that was the last place I worked, and after that um, I moved to the shore pretty much full time, and became, a, uh, a shore property landlord and summer rentals, and, sort of retired down there.

V: In what area?

T: I had property in Seaside Heights, which were party houses, and then in Seaside Park, which is the calmer neighborhood, where I lived downstairs and I had a rental property upstairs.

V: Okay, um, so where, where did you grow up? Where are you originally from?

T: Originally I'm from Roanoke, Virginia.

V: Virginia, okay, so did, uh, and you said, where were you located during the hurricane?

T: Seaside Park.

V: In Seaside Park, that's where you were living?

T: Yes.

V: Um, okay, and then, you're—now, you're located in Long Branch, but you're trying to go back?

T: Yes, this is my second temporary apartment. Uh, right after the hurricane when we were not even allowed to go back in and get anything, um I had the two dogs and I was looking for a place to live. I went on Craigslist and I found a place that was practically in Philadelphia. I, I was on the bank of the river, and if you looked across the river, there was Philadelphia—which was, like, a 70 mile drive from my home, but they would take the dogs, they would take me, uh with no deposit. So, when I realized how bad everything was and that everybody was going to be looking for a house, uh, I, I jumped at that immediately, and I was there for five weeks, and I realized that the drive was just *crazy*, um, trying to get back and forth to the damaged house once they let us in there. Um, so, I, I had a friend over here who was a, uh, real estate agent; she found me this temporary rental here—uh, Ocean Terrace [apartment complex].

V: Okay.

T: So, that's how...why I'm here.

V: Okay, um, so do you want to just kind of give me the story of your experience with the hurricane, and how, how it happened to you?

T: “How it happened to me...”. Well, um, I will, will first own up to the fact that I stayed in my home through the hurricane—it was the stupidest thing I ever did.

[Both laugh].

T: Um, I just, I didn't feel well that week, I was just, not, not feeling well, I didn't want to pack up me, I didn't want to pack up the dogs, and I had decided it was really just another media event

like Irene. Um, because, my electricity didn't even go off during the hurricane. So, um, I said, "okay, well I'll stay." And I calculated how high they said the storm surge might be and I figured I would be alright, because I lived in the highest house on the highest point of the street.

V: Right.

T: So, I say, "okay, I'm good." Um, the power went off about one in the afternoon, uh as the, as the storm was coming up the coast. I think if I had been able to see, at that point, uh, the, the media and see how things actually were shaping up, I probably would have left. Uh, but, I didn't have access to that, and I, again thought I was going to be okay. Um [sigh], I had had many bad nor'easters there, and occasionally water would come up and break into the yard, uh, but never came up to the steps, never came up to the porch, so when they said how high the, uh, surge was gonna be, I again, I thought I'd be okay. So, I stayed. I took my convertible off the island, and parked it over the, uh, behind a big building on the mainland to kind of protect it from the wind, because I was worried maybe the top might blow off. And I kept my Honda there, at the house. Uh, and I thought, "well, if it does get bad, and I get too scared, I can always throw the dogs in the car, and, and my documents, and off we can go." So, I stayed, and about 8:30 was when they said it would be high tide. At high tide, I looked out the back door, and the water was just cresting, over the, uh, the, the, my boat dock in my backyard. So I thought, "okay, it's as bad as it's gonna be, it's high tide, we'd done it now!"

V: Right.

T: So, I very blindly lit some candles, and um, went and laid down in the bed and started to read. At about ten o'clock, I heard my car alarm going off; I looked out the window, and saw that the water was now two feet high in my backyard. Just, kabang, just that quickly, from 8-8:30 to 10:30. Uh, but, and, I wasn't watching, I thought it was, [laughs] you know it was already as bad

as it was going to be. Um, and, so, I started to get concerned, and within a matter of just another half an hour, um, the water had risen another two feet and it was coming through the floor of my house, through the doors, and actually coming in the house. Um, and frankly I was stunned, I just couldn't believe the water had gotten that high, but in fact it did. So, um, I put on, the, the closest thing I could find to a wetsuit, because I knew I was going to have to go outside, but at this point, my car had flooded. My Honda had flooded, it, there was no driving this car. Um, and, um, I had an apartment upstairs in that house—the tenant was not there, they had just been there for like, three weeks, and he had decided to, uh, go and stay with his girlfriend on the mainland. Um, so he called me and said, “Trish, if you need to go upstairs, feel free to go. So, I went outside, uh, the water was at that point coming into the house, and I had to go down and wade through the water chest-deep to reach the outdoor stairs to go up to the apartment. And I had to make several trips, because I couldn't carry what I needed up there at once. I had the two dogs and I didn't want to take a chance on dropping one of them—

V: And you were all by yourself?

T: I was, by myself, I'm widowed. Um, and so, I made a trip up with dog A, a trip up with dog B, uh, a trip up with some candles, and, and, um, flashlights, uh, a trip up with my little safe that had all my important documents in it and so forth. And I just kept wading through this and it kept getting higher and higher and higher. Um, and it was, it was pitch dark, the wind was unbelievable, and at that point, nothing had really completely come apart yet, so I got upstairs... Oh, I forgot to mention, I had a hot tub in the backyard, on a, uh, a plastic, uh, platform. And I didn't realize it, but that platform became buoyant, it floated. So, my hot tub is floating around my entire backyard, [laughing], and periodically, uh, it would come up and knock into the, um, to, into my back porch. Uh, so the house is starting to shake.

V: Oh my gosh...

T: So, up we go, we're upstairs, and I, I got in the door, and at that point, I'm drenched to the skin. So, I started taking off the clothes and everything, because this water is not like, swimming pool water, it's not nice and clean, it's *filthy*. It's just disgusting water. Um, all full, full of little bits of, of wood, and sewage, and ugh, I mean, this is nasty stuff. I didn't want to walk into the upstairs apartment wearing it. So, I started stripping everything off including my shoes and so forth, um, and then I took one step into the apartment and my feet were so wet, they slid out from under me and I fell. So, I'm lying there thinking, "*please* don't let me break my leg and be stuck here in this hurricane for who knows how many days, but fortunately, although the bone was bruised, I did not break my leg, and I was able to get up and get the rest of the wet clothes off. Um, the little, the dogs ran up and they were, like, licking my face like Lassie, going, "oh, we know you're hurt, we know you're hurt!"

[Both laugh].

T: It was very weird. Um, so, we, we got up there and I went into, um, the front bedroom and I made that bed up for us, and we stayed there through the night, and I, obviously I kept looking out the windows seeing the, the water rising. Um, I looked out the front, and I saw my next door neighbor's car actually floating back and forth in front of the house.

V: Oh my god.

T: Um, and, when the water finally subsided, the—it kinda ended up crossways across my driveway and someone else's. Um, my, my Honda CR-V I parked between my house and my neighbor's house, so it wasn't—it was kind of wedged, it couldn't really go anywhere. Um, the water in, in the CR-V came up above the dashboard, completely filled the car and of course, it was totaled. Um, [pause], but it, you know that's really not the story of, what I was doing that

night. I pretty much laid there that night looking out the windows whenever I could see, uh, because it was *so* dark; there was really no moon or anything. The, the wind was howling and all the sudden, uh, the house, uh, it, it started feeling like something was slamming into it and I thought it must be the, that car in the front. I looked out in the back and my neighbor across the lagoon—their entire deck of their dock had broken loose, and had washed into the back of my house. And, in pieces, it was slamming into my house. So, then I got really frightened that in fact my house might be knocked off its foundation,

V: Mhm.

T: And the whole bunch of us would be going into the lagoon [laughing], uh, or into the bay, rather. Um, it, it turned out that wasn't the only dock that ended up in my house. Uh, another one across the lagoon also was, was completely destroyed... broke loose and then, and came into my yard, uh, because my yard was fully fenced, so once things got in there, they stayed.

V: Right.

T: And e-every, every time that, you know, they would go, these things would go out on the waves, and they'd come back and slam into the house, and the house would shake to the very foundations. And I just was really, *really* freaking out at that point. Um, and I looked out and I saw the water had crested, um, across the lagoon right below, that-the windows of the house across the street from me. So, I hoped that was gonna be the, the worst that it got because if so, it wasn't gonna completely ruin my house. Um, it did stop at that point, about four...four to four and a half feet, um, above--

V: Mhm

T: --above the level of my yard. Um, I had... I had no idea how, how badly the house was damaged because the water didn't subside immediately, so I had to *stay* upstairs for most of the

next day and watch the water slowly subside. Um, and, I was in contact, by text, with various people, but, um the-the um, the phone service was, was touch and go, um, and then we started, everybody started panicking about their batteries. Because we had no power, we couldn't recharge our phones and so then, people stopped talking and texting to each other [laughing] because we were afraid that if there was, things got really bad, the batteries in our phones would be dead. Um, so, I stayed up there all the next day, um, and, my next-door neighbor's son, um, evidently called the fire department and told them that I was there. Uh, so, the day the water subsided, um, I heard them banging on my door downstairs, I didn't realize the water had subsided, it was early in the morning and I had been asleep a little bit, and I looked down, the firemen were there... or the, uh, the rescue squad, in sort of a Humvee, and they said "we have to evacuate you," and, and I said, "well, I cannot go at this very minute, I'm in my pajamas [laughing] and I have these two dogs!" Uh, so, they said they'd be back in an hour. Um, I rushed downstairs, looked at how, you know, the situation in my house, which was *pretty bad*. The, the water had come up about six inches into the house, which hadn't really destroyed much, but was enough that I knew I was gonna have to basically gut the place. Um, I gathered up what I could carry out, and I walked out and waited for them to come back and then they didn't. [Laughing] So, I'm kind of standing in the street with these two fuzzy white dogs and a bag, and I saw my neighbors come down, down the street, some people I didn't know well, actually, they were friends of my neighbors, and I got them to drive me down to the fire station.

V: Mhm.

T: And, uh, we were in, waited in Seaside Park fire station where they were bringing in people who had stayed through the storm from all over the place. And some people, they literally just made them leave their houses at that minute, in, in like t-shirts and shorts, and carrying nothing.

V: Right.

T: Which, I think, was kind of ridiculous, since the water had already subsided. Um, a lot of people ended up in very bad situations *because of that*. Uh, but I, because I refused to go and said I, you know, I will come, see- get me in an hour, I was able to leave with-with a few basic belongings, and, um...

V: What you've got here, then? [pointing around the temporary apartment]

T: Um, no, this is the process of many, many carrying things out, since then. I had a um, a, a small bag, and I had both of my dogs crammed into one carrier [laughing].

V: Aww.

T: You know, was meant to- they had to be tail one way, head the other.

V: Mhm.

T: You know, um, and, we um, we, we, we sat there in the fire department for awhile and then the Department of Corrections bus came along [laughing], and they loaded me onto that with a few other people, and they kind of drove us up through, um, Seaside Park and Seaside Heights, and at that point I could see how badly Seaside Heights had been damaged. And the street where I had had rental property, which thank goodness I sold last year, um, was the upper end of the Seaside Park boardwalk, and it had been washed—the boardwalk itself had been washed three blocks inland. And, um, the uh, the guys that were friends of mine that worked at Adrenaline, which is a pretty well known piercing and tattoo place on the upper end of the boardwalk, um, they, they said their store was basically just washed away. Um, one wall of the rental property that I had was pretty badly damaged, I could see from there.

V: Mhm.

T: Uh, we drove around into the A&P, around Route 35, and the entire parking lot was full of emergency vehicles. I mean everything from, from ambulances to fire trucks to uh, uh, buses trying to get people off... it, it, it was just *incredible* to see what that looked like. And so, off we went, in, on the Department of Corrections bus, me and my little white dogs, and we got across the bridge to where I had left my car. Um, I got in the car, and I called a friend, um, who lived in Jersey City, which is where I had had property, had, had lived after I left Manhattan, and I said, “I have no place to live, can I come?” and they said yes. So, I got in the car and I drove up to Jersey City, [dog barks] we stayed there for about... [dog barks] mmm... five days I guess. And, it was—that’s when it became clear that *nobody* was going home, and I took the first rental apartment.

V: Did the Jersey—

T: Yeah.

V: --City place have power—

T: No.

V: --when you were there?

T: It did not. It did not. And everyone’s basement was flooded in Jersey City. Uh, we, I, I had lived on a street that was, that was brown stones and old houses and, in fact, this house I had owned had a dirt floor—it was built in 1848, um, and that, that basement had completely flooded. Um, there, I had put in that house the best sump pump you could buy, but it didn’t work without electricity [laughing].

V: Mhm.

T: So, that was a very bad situation and, because nobody there could get answers either about when things would be set to rights. Um, a sub station there in Jersey City blew up that night, um,

so, it was a bad situation too, but at that point I was grateful to just be dry and warm, and have a cot to sleep on.

V: Mhm.

T: And, and food to eat. And I will *never* forget the generosity of, of the friends who, who just said, “yes, come”. Um, no matter ever how bad a situation they were, they, they took us in. And so, there, that’s when I, as I said, I realized how bad it was gonna be, and went from there to slowly start...dealing with the mess.

V: Mhm.

T: So, let’s go through your questions, I guess.

V: Did you, uh, when you, when you said you were talking to your neighbors that you don’t even talk to and stuff, after the storm—

T: Mhm.

V: So did you feel like there was more, like, community togetherness, sort of...?

T: Yeah, it was—

V: --in your town?

T: --it was very similar to, uh... you know, the, what, after 9/11, when, again, when I was in Manhattan. Uh, where, you know, complete strangers helped other strangers.

V: Mhm.

T: And, um, it was pretty deserted there, but yes. It, there definitely was a, a sense of “we’re all in this together, you know, we’ll, we’ll help each other.”

V: Mhm. And what about how, how you feel about how, you know, all the relief efforts that happened, how do you feel they, they handled those? Like FEMA... and you said before that they didn’t even come back to pick you up, the fire people...

T: Well, they, they could have been dealing with a, with a worse case.

V: Mhm.

T: So I don't, I don't blame Seaside Park's emergency services for not coming back to pick me up...

V: Mhm.

T: Because, they... it was like four guys in four jeeps [laughing], you know, for the whole city. But I did, as I said, I did get there and then, at that point, in the fire station they were very organized as far as getting people together, clearing all the addresses, they would take our address when we came in, each, each person, uh, and the status of the house, was there anybody else there... Seaside Park had their act together, and they continued, uh, to have their act together. It's actually a pretty well-managed community. Um...

V: Do you think they had their act together, uh..

T: Before?

V: Uh, like for preparations before the storm?

T: Um, yeah I kind of think they, they did, as, as, as much as they could. Um, but it was, their efforts were well managed; I felt they did things as quickly as they could. They were the first community that was ready to allow people to come back in, even transitionally, uh, to, to get things. Um, they had a reverse 911 sit- um, notifications up we were getting, uh, robo-calls from the police chief almost daily about what the situations were while we were evacuated. Um, and, their, they had their recovery plan in place before any other community and had it on Governor Christie's desk. They, they were just waiting for him to sign it, to let people start to come back in.

V: Alright.

T: Um, so, my community did great. Uh, one community up, Seaside Heights... total chaos. Total, total chaos. Um, so...you know, luck-lucky us, I guess, we, we had the right people in, in place. FEMA was, we were able to register with FEMA online, so I did that while I was still in Jersey City. Um, and almost immediately they, um... made me a dep- a direct deposit in my bank account of about \$2,900 for temporary housing. Um, so that's how come I was able to go to the Philly place, because while, while I'm doing all this, I still have a \$3,000 a month mortgage—month mortgage on the house I can't live in!

V: Right.

T: [laughing] Um, and so they did that, and then when we were finally allowed to go back into Seaside Park and, and, and gather belongings, well there was a, there was a two-step entry process to Seaside Park. The first time you could go there for half, half a day and throw out the stuff in your refrigerator and anything that looked like it was gonna mold. Then they, about two weeks later, let us go back for six hours, and when you left you could carry out anything you could carry on your lap. So, at that point I was able to get all of my medications, and, you know, extra things I needed for the dogs, and my computer and so forth because FEMA was now asking for documents that I didn't have with me, uh, my insurance company wanted documents that I didn't have with me...and I think most people were in that situation. Really all I had with me were my binder pages for my insurance, and I was lucky I had that, because, as I say, I have a little portable safe, uh, I carried it and left with it. Um, FEMA was on the ground, uh pretty much the first day we were allowed to, to go back in there and spend the day. Um, a guy came and looked at the house and did sort of an initial evaluation. Uh, the Red Cross had a *huge* presence, um, they, they had guys in, um... uh, just in blue vests walking up and down the streets, going, “what do you need help with, can we help you? Do you need food, do you need clothing, do you

need, an-anything done, um, that, that we could possibly help you with?" And a couple of guys helped me drain my hot water tank, and winterize my pipes, which was something we were trying to do in six hours, along with everything else before we had to leave. Um, they, uh, the Red Cross stayed there for...at least six weeks, um, and they would drive a little van down the street and give you hot meals, um, so, Red Cross did well. Uh, where FEMA started to fall apart was in managing all the paperwork once it went back to the central processing division. Um, it took me...six months...actually just until three weeks ago, to get the rest of the, uh, forms and so forth processed and reprocessed, and submitted and resubmitted to, um, finish qualifying for this temporary housing grant. Um, thank *goodness* I had a 401-K and some money, or, you know, I wouldn't have been able to come into this apartment. I would not have had a deposit, I would not have been able to put up the, I, I mean I needed \$2,800 to walk in the door, here. Um, I was able to lay my hands on that, but a lot of people could not, um, and they were in shelters, they were who knows where. Um... so... they, no matter how bad your emergency was, FEMA did not step up and make you another emergency grant. Once you were in the system and they did their emergency thing, after that, the bureaucracy kicked in. Um, they, FEMA did not qualify me for any help initially, as far as the damage on my house, or anything, because I have flood insurance. Um, it seemed to me that if I live in a house that was built on a filled in pier *in the bay*, [laughing] I should have flood insurance!

V: Right.

T: Um, and amazingly, it was not in a flood zone. Uh, my flood insurance was under \$500 a year. I mean, who wouldn't do that? Uh, so, yes I did, and I had the wind insurance. Where I started to run into unbelievable problems with them was it took them forever to actually finally get adjusters out to look at the claims, because there were so many. Uh, three different adjusters

were assigned, from the flood insurance, and then they'd be taken off the case, and then another one would be assigned, and, um, it was seven weeks after the flood before someone came to look.

V: Wow.

T: Um, and, uh, when I had called my insurance company, the, the woman I spoke to said, "try not to throw anything away, un-un-until the adjuster can get there, they'll probably be there within the next week." And, so, I let my stuff sit in my house, because I kept thinking they were coming. And so, I ended up with a *huge* mold problem.

V: Mhm.

T: Um, and, I, you know, I, I kind of hold them responsible for that. Um, I, they said-they said "well, take, take pictures," but I knew I was going to have trouble with this claim. Uh, everybody was gonna have trouble with their flood insurance claim. So, I kind of left as much as I could in place; I documented everything with, um, um, with photos and, and so forth, so...

V: Mhm.

T: Um...and, uh, this week, I finally got the initial offer of a settlement from my wind insurance, which looks to me to be, three to four thousand dollars less than it oughta be. So I'll now have to have a fight with them.

V: Mhm.

T: I had expected the fight to be with the flood insurance, so I hired what they call a public adjuster, which is basically an insurance adjuster that works for you instead of the company.

V: Right.

T: Um, once I did that, my problems with the flood insurance went away, um, because I was able to have an advocate. Now bear in mind, that man is going to take ten percent of my, my

settlement, but I think that in terms of saving the aggravation, and getting more than I would have done, it probably was worth it. I didn't do that with the wind insurance and now I'm kind of thinking maybe I should have [laughing] done. So, that's, uh, that's where that kind of stuff is. Um, they removed our water meters and our electric meters and our gas meters within the first week to two weeks after the flood. So, all utilities were shut down over there, um, and, where, where my home is. And then in order to restore things, they had to be done in a certain order. Uh, you could get the, um, electricity on, once, uh, you got clearance from an electrician who checked everything out.

V: Mhm.

T: Um, mine is not checking out okay because I have wiring under the house that's got to all be pulled out and put back. Um, and they were, he was finally able to rig something up so that there was power from the apartment upstairs, that I was able to put down into my unit, downstairs. Um, just one big box where I could put in some electric heaters and a light, so we could work in there, because all winter long you know how bloody cold it was.

V: Yeah.

T: Um, I couldn't even stand to be in the house. It was, it was dark and cold and wet and nasty. Um, so, I got the electricity on, and, um, the next step was to get the gas on, but it took the electrician so long to get there because they were all so busy, it wasn't until February that he was able to get there to, to do all of this for me. Um, I don't know if you remember in January, we had single-digit temperatures, so my pipes burst, uh, in the circulating, uh, hot water heat that I had. Um, the actual, uh, water pipes for my faucets didn't break because those I was able to drain and blow out, but the ones in my closed heating system I did not blow out, because I was told they had antifreeze in them...turns out, part of it didn't.

V: [laugh]

T: Or at least it wasn't adequate, so, my, um, they couldn't turn the heat back on. Uh, the gas is still not back on, and I still don't have a water meter, that will probably happen Friday, at which point I will be able to go back into my house. I'm planning to leave next week, I'll go live in the upstairs unit while we gut the downstairs unit and start putting it back together.

V: What about, uh, we covered almost all of the, the, uh, the companies, but what about JCP&L, did you feel like—did you have any opinion on how they handled getting the power back on?

T: Um,

V: ...and their efficiency, that kind of stuff? Or if they did all they could?

T: I felt that...well, I, I saw them when I was being evacuated from the island, trying to get the power lines back up that go across the, uh, Mathis Bridge over to Seaside Park. Um, the, uh, the devastation was just unbelievable. Um, but, I don't know when power was actually restored in Seaside Park, because really, there was pretty much nobody there. Um, I, when, when I was ready to get my, uh, meters reinstated, they did it within a couple of days. But, as far as their response to, to Seaside Park itself, and my situation, I don't think there was much that, that, that could have been done that they didn't do.

V: Mhm.

T: It was just dark and cold over there.

V: Yeah. Um, so... I guess did, you, uhh... we've covered a lot of it. Um, has, has, uh, the, has your feelings about the storm changed...n--, from now, from... right after it happened?

T: Right, right after it happened, um, it was very much a situation of just being sort of in a stunned state, you know? [laughing] It's like, just shaking your head and going, "I can't *believe* what I'm going through!"

V: Mhm.

T: Um, as far as the storm itself, now, my reaction to it has surprised me. Um, I, I...I've always thought that I was pretty much, you know, a level-headed person? But, I realized when we had the Nor'easter, um, in December, when, once I got here...

V: Mhm

T: And, the wind kicked up and started to blow, and the traffic lights started rocking back and forth, and I could feel the, this place shaking, um... I had noticed that I could-you know, I was pacing around the apartment, my breath was short, um, and I kept looking out the window and I realized, I'm having an anxiety attack. And, every time there has been a storm with high wind since then, I have had an anxiety attack. Um, I used to feel so safe, and secure, and buttoned up in that little house, on Seaside Park, I mean because no-nothing ever...bothered it. The water never came up, it was built in 1951, you know it was *solid*, --

V: Mhm.

T: Um, and, now I'm kind of honestly afraid to go back there.

V: Do you still plan to stay back there, though?

T: *I don't have a choice*. Um, that's where all of my retirement funds are, are wrapped up in that.

V: Mhm.

T: Uh, the, the property itself has lost at least fifty thousand dollars in value, since, um, since the storm.

V: Mhm.

T: Um, so, I may now be underwater on my mortgage. Um, and who's gonna wanna buy... that house?!

V: Mhm.

T: The next thing we're looking at, of course, is the situation with [indistinguishable word], with raising the houses, because of the whole flood insurance, um, and the elevation certificates and everything, that they're, they're gonna be requiring in the future. Um, the whole community where I live, at least the street where I live, we may all have to raise our houses six to eight feet.

V: Wow.

T: Um, because, um... I... the, uh, NOAA, um, National Oceanographic and Atmospheric Association, has predicted that within the next fifty years, the, uh, water, uh, table may rise, the water level will rise... one to two feet. Within a hundred years, three feet. My entire street would be underwater if that happened.

V: Mhm.

T: You know, there's, it's water front and back, there's, th- there's no place you can put a dune...

V: Right.

T: [laughing] You know, cause it's a street, and then a bulkhead. Um, so we're gonna have to do something over there, but, if, if I was buying property at this point, I would be afraid to buy my house. So, it looks like my, my main asset is just falling out from under me. Um, and, I'm losing rental income, I'm gonna lose at least a year of rental income, um, so financially, it has been a... disaster.

V: Personally, and, and, uh, for your job too I guess.

T: [whispering over previous sentence] I wanna say... clusterfuck!

[Both laughing]

T: Uh, it's, it's been a huge, a huge financial disaster. Um, every bit of liquid cash that I had, I've had to use... um, my, my main assets have depreciated, I had to take money out of my 401K, uh, just, it's, it's, just... [sighs]... it's, it's really messed me up.

V: Mhm.

T: And, you know, although I'm in my sixties, um, you know, I'm a, I'm pretty capable and resilient. My, there, there are a lot of elderly people in Seaside Park, people who've retired there, who are, are not even capable of doing the most basic stuff. Um, I mean, I had to... help neighbors last week just put storm doors back on their property, because, you know, they're really too old, and, uh, either too confused or too shocked to do even the most basic things. Contractors are ripping people off left and right down there, uh, I know that's true all up and down the shore, um, but the main fight we're gonna have now is with FEMA and these, uh, elevation requirements, that, that... were in place to be changed but nobody really knew about it...

V: Mhm.

T: Uh, post-Katrina, it wasn't publicized, um, and now people are dealing with fixing their houses and having their, you know, their flood insurance double, within a matter of four years.

V: Right.

T: So, uh, a lot of people are, are, have got it even worse than me.

V: Um, have you... I, I know you've said it's affected you, uh, like, emotionally since the storm—

T: Yeah.

V: --but has, does this, is this going to affect you in other ways, how you prepare for future storms?

T: [Chuckles]. Um, I will definitely get in the car and leave [laughing] if it's suggested in the future. Um... I'm going to, um, be more prepared and more responsive. I--nobody believed this was gonna be as bad as it was. I mean, even people who said it was gonna be *bad*...

V: Yeah.

T: It, it even surpassed those expectations. It, it was indeed, the, you know, a super-storm. But, I will be more responsive in the future. I had evacuated for Irene, I went to stay with a friend of mine in the Poconos; she had no water or power for two weeks, and by the time I got home, as I said my power hadn't even gone off [laughing].

V: Mhm.

T: Um, so, you, you know, you really just don't know, but I'm not gonna gamble in, in the future.

V: Right. Um, okay, well I think that we've pretty much covered all the topics, but I, I guess the last thing I want to know is, that, you were hoping that this would be a therapeutic experience—was it?

T: It's therapeutic whenever I can talk about it and vent, and, um, kind of go over it in my mind, as, as I do that, you know, things become more clear. Uh, in dealing with the, the uh, aftereffects of the storm, there's so many things that have to be done, that it's like living in a constant state of Attention Deficit Disorder. You have to do this thing, and then stop doing it and deal with that thing. I could work full time at a job of getting papers together and submitting them, and returning phone calls, and lining up contractors, and blah-de-blah-de-blah, uh, you know, from, from, from morning until evening.

V: Mhm.

T: Um, but... I'm, you know, I've kind of gotten calmer, I'm getting a little more prioritized. I've realized that when I'm driving, I, I have all this stuff running through my head, and it's kind of dangerous. I, like, driving along and I forget to stop, [laughing] you know, if I see a car in front of me brake.

V: They say distracted driving is like drinking and driving.

T: Yeah, it, it, it really is, and I actually had a little accident up, up here on, uh, on, uh, Cedar Avenue, because the lady in front of me had started to pull out at that stop sign, where, you know, you go out on Route 71, um, and she then changed her mind, and wanted to try to make an illegal left turn into the Walgreens, and in the meantime, I've looked, and I said, "okay, she's gone," and I hit the... accelerator and, [clap] went right into the back of her. You know, um, it's, I, I am not as mindful of things as I should be because I'm so preoccupied with all of this other stuff.

V: Mhm.

T: Um, I don't sleep, I ruminate, I run over things I have to do in the nighttime. In, in the last two days, I have probably slept four hours. Um, and then I will go like that for three, four days, and then I kind of crash for a day, where I'm just so overcome and so exhausted I don't even get up.

V: Mhm.

T: Uh, which is, you know, not how you really wanna function in your life, but that's, that's the, the rhythm I've kind of fallen into. Um, I wish that I could take sleeping pills, but I can't, because I like them too much!

V: [laugh]

T: Um, so, I, it's, the insomnia has been really bad, the stress has been bad, um, feeling completely scattered, and, there's, there's help that I still need, that I don't know where to turn to

get it. I mean, I need help still getting stuff out of my house and onto the curb, um, I need help, um...doing these temporary moves. I, I have been in a constant state of moving [laughing] since the first of November. Um, the, and, and people, you know I'll call around to the different agencies, and I say, "I need help doing this," and that, the response I had from a church group recently was, "well, we're in the reconstruction phase now," and I kind of thought, "well, I didn't know we were doing this on your schedule."

[Both laugh]

T: You know, uh, I would be happy to be in the reconstruction stage, if I'd gotten an insurance payment and could gut out my house. But a lot of people are, are not on that uh, point, you know, now. There are properties down there that are, that are still sitting there with the sand banded up, banked up against the doors. They just haven't even *started* dealing with it yet.

V: Mhm.

T: So, um... I, uh, I, I could use more help, in, you know, in terms of that. Uh, since, since I am older, and I retired out of my community, because New York was my community, um, I don't have that many h- friends who are handy, who will help. I did have a group of fifteen people, um, that, most of whom I did not even know, who came in December and helped me clear three and a half tons of debris out of my backyard, and get it on, you know, out onto the curb so that the giant claw could pick it up and put it into the garbage bins, and that, that was huge. That was just a miracle, that, that, that they did that.

V: Yeah.

T: Um, because, as I said, I had two people's docks, garbage cans, I mean anything that end— could end up somewhere, it got stuck in my backyard. Um, so that, that was a help, but... the— there's, there's more help I could use. Um, so many of the places now are, are geared to doing,

you know, financial helpers, or things like that, like, there's this group called Hometown Heroes in Toms River, and I thought, "well, okay, it's a volunteer organization," so I called them up, and said, "I need people to help me move," and they said, "we'll send you the application." [Chuckles] So, two weeks later it shows up in my email, and, and they wanna know how much money I've gotten from FEMA, and what my situation is, and I'm going, "I just need a couple of guys to help me carry stuff out of the house [laughing]!" It, it, um, it went from being very hands on, "we will help you", to, "now we've made a bureaucracy and a, and, and a, you know, a machine out of it.

V: Mhm.

T: Um, the, all the money, of course that the, the governor's wife's organization has collected, none of it actually went to individuals, it all went to organizations who were then responsible for disbursing it. So, it's like level after level of bureaucracy, before things are actually trickling down now to the people who need the help.

V: Mhm.

T: That's *very* frustrating.

V: Yeah. So, is there anything else that I didn't get, get to ask you about that you wanted to add to the record?

T: "To the record..." uh...

V: This is going to the...

T: [laughs] Archives.

V: ...to the, this is going into the, historical archives of Hurricane Sandy history!

T: I really can't think of much else, uh, or anything else that, that I didn't cover. Um, but, uh, I'm kind of grateful that you've asked, and that I had a chance to, to tell my story.

V: Thank you! I, I loved hearing it.