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Waiting to dry out for good Family's home has been flooded three times in two years

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Two summers ago, Rick and Tammy Durofchalk bought their first home, a modest, green-with-gray-trim house on Bachelder Road with a great view of the **Suncook River**. The move to Pembroke was hurried - Tammy had just given birth prematurely to their first child - but the couple was pleased with the waterfront property.

He and Tammy are "outdoorsy people," Rick Durofchalk said, and he envisioned waking up each morning with a swim in the river.

That river has flooded the Durofchalks three times in less than two years. In April, it forced them into a shelter. Two months later, uncomfortable in their room, unsure of their neighbors and unsuccessful at finding a six-month apartment lease, they decided to come back home and camp. They heated water outside on a propane stove, cooked on a charcoal grill and bathed twice a week at a neighbor's.

The frustration, Rick Durofchalk said, "comes in waves."

"At first, it was FEMA (Federal Emergency Management Agency) telling you there's nothing they can do for us," said Durofchalk, who was also laid off in February. "Then it was the apartment situation. . . . At this point, the most frustration is with the insurance company, for trying to give as little assistance as possible.

"You pay for peace of mind, but when you really need an insurance company, it's more disappointing than the flood itself."

After the April storms hit, the Durofchalks had to evacuate. They went to the Friends Program shelter in Concord because they had nowhere else to go. Rick's family is from Pennsylvania, and Tammy is from Wisconsin. The shelter was "a godsend," Rick said. There wasn't anything like it in Pembroke.

The family moved into the shelter two days after the flood. They were the only ones there, Rick Durofchalk said, but two weeks later, other people started moving in. What ensued was a "college apartment situation," he said. "You know, 'My milk is running lower than I expected. Where did that towel go?'"

The situation made the Durofchalks worry about their 2-year-old daughter, Macey, and 1-year-old son, Bailey.

"It's not a place meant for people dislodged because of a disaster," Durofchalk said. "It's really more a halfway house, people evicted from apartments, people who need a place to come after jail. The people living next to us, we didn't know what their story was."

To get out of the shelter, the Durofchalks needed to find an apartment. To do that, they needed money. Working with FEMA was difficult, Durofchalk said, because he had flood insurance and wasn't eligible for most federal aid. FEMA directed him to apply to the Small Business Administration, but "I didn't have a job, so no one's going to give me a loan," he said.

After multiple appeals, FEMA granted the Durofchalks money for rental assistance.

"I don't know if I cried to the right person, or if that's part of the process," Durofchalk said, "but I got a phone call out of the blue: 'We're depositing money in your account.'"

Even after the FEMA aid, however, the family was still unable to pay a full security deposit on an apartment. And they only needed a six-month lease. Assisted by the Community Action Program - which Durofchalk said talked to apartment managers, encouraging them to be "a little less by the book" - they searched for housing. But every time Durofchalk submitted an application, thinking it was "a sure thing," he'd be denied two or three weeks later.

Landlords "understood we were a special situation, but they didn't want to stick their necks out to help," Durofchalk said.

He also tried to get help from Gov. John Lynch, who he said visited after the flood, "shook my hand, gave me his cell phone and said he could provide housing for 18 months."

But when Durofchalk called Lynch in early June, hoping the governor could call an apartment complex and ask for a six-month lease, he was directed to the state Office of Homeland Security and Emergency Management.

"However, we already had someone on our case from the department," he said.

The Durofchalks moved back home. It was private, Rick Durofchalk said, "and we know who our neighbors are." They slept upstairs and spent time in their yard, still strewn with flood-soaked chairs, toys and sports equipment.

They're still struggling with their insurance company. While insurance puts the family's damage at just below \$40,000, Durofchalk said he's hired an adjuster who estimates it's twice that. Right now, he's trying to make sure he can afford to buy a furnace this winter. Over the past two years, it's been damaged twice and repaired, but not replaced. The insurance company will no longer pay to replace it.

Despite the seemingly endless setbacks, "things are starting to move," Durofchalk said. A Manchester landlord using the same public adjuster as the Durofchalks learned about the family and agreed to give them a six-month lease. The Community Action Program of Belknap-Merrimack Counties gave the family money for plywood, insulation and drywall. And a neighbor of Durofchalk's father in Pennsylvania heard the family's story and persuaded his 16-member church volunteer group to do its summer project in New Hampshire. The group spent last week working on Durofchalk's home and three houses in Goffstown.

The Durofchalks have moved into the Manchester apartment. Rick Durofchalk is taking two months of classes in Nashua to become a Microsoft-certified software technician. His wife is coaching gymnastics in Plaistow. Their lease ends Jan. 31, but a contractor will begin working on their house this week. They hope to be back in their home in December.

Living by water isn't what Durofchalk expected. He thought he'd be kayaking all the time. He said he's kayaked four times in two years.

"The times I do, it's usually to find stuff we owned that washed down the river," he said.

Uncertainty lingers - when the insurance money will come, when contractors will finish the family's house and when the Suncook will flood again. But Durofchalk is beginning to find resolution.

"It's been one big question for so long," he said, "but finally things are starting to move."