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Lack of Money Thwarts a Family Devastated by a Fire and Trying to Rebuild

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To a visitor entering the 17th-floor co-op in Rego Park, Queens, and seeing the freshly painted walls, bedrooms without closets and shiny hardwood floors largely devoid of furniture, it quickly becomes obvious that something is not right.

“It happened so quick,” Diane Zeltser, 46, said of the fire that yanked her, her husband and their two children out of their predawn sleep last February. Ms. Zeltser, who is originally from Ukraine, was awakened by her daughter, Daniella, 19, who ran into her bedroom and yelled, “There’s a fire!”

“The smoke was so heavy,” Ms. Zeltser said. “I couldn’t even see my husband.”

The blaze, which raced through the apartment in three minutes, began in an extension cord to an aquarium in her son’s room. By the time everyone rushed outside, the flames were knee-high. They left empty-handed, except for Allen, 11, who rescued Pinky, the family dog, earning himself the nickname Braveheart.

The family retreated to Ms. Zeltser’s mother’s house in Forest Hills, where they crammed into two small bedrooms for the next nine months.

“A lot of people came to my mother’s house right away,” bearing food and clothes, Ms. Zeltser said.

When the family returned to the apartment, they found melted furniture and extensive water damage. Ms. Zeltser’s husband, Aleksandr Lubenets, 40, formerly a furniture store owner, had been out of work since 2007. He set to work installing flooring, a kitchen and a bathroom, even sewing curtains.

“Thank God he’s handy,” Ms. Zeltser said.

But progress was dictated by available money, and the family did not have insurance on the co-op at the time of the fire, Ms. Zeltser said.

Immediately after the fire, Ms. Zeltser, a claims representative for the [Social Security Administration](#), began contacting charity organizations.

“I usually give people referrals,” she said, “but this was different.”

One of the calls she made was to Ed Gochman, a former co-worker. He dropped by to survey the damage, and “what he saw, he couldn’t believe,” Ms. Zeltser recalled. “If you wanted to film a movie about war, you could come in and film and not change anything. But when he saw my children’s eyes, that was it.”



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Mr. Gochman designed a Web site soliciting donations to help the family rebuild, raising \$13,000. “From this negative thing, a lot of positive came,” Ms. Zeltser said. There was the salesman at P. C. Richard & Son who sold her new appliances at a discount, saying his mother-in-law had survived a fire. When Ms. Zeltser could not afford full price for a new kitchen table, a salesperson at a furniture store on Northern Boulevard bought it for her. Penny Harvest, an educational program that promotes youth philanthropy, handed Allen a check at school one day. A couch was donated by a family friend whose husband died in the Sept. 11 attack.

“Every little piece in this apartment has a story attached. People who have been in a situation like this can identify,” she said.

After the fire, Ms. Zeltser and Mr. Lubenets fell \$16,000 behind on their \$1,900 monthly mortgage. (They also pay \$1,700 in monthly maintenance fees.) She was referred to Sha-nae Anderson, a casework supervisor at [Catholic Charities](#) of Brooklyn and Queens, one of the seven beneficiary agencies of the [New York Times Neediest Cases Fund](#), who was able to secure a \$500 Home Depot gift card and \$1,906 toward the debt. Donations covered the rest.

When Daniella and Ms. Zeltser met with Ms. Anderson, their resilience was obvious. “In spite of such a devastating event, they were so boisterous,” Ms. Anderson said. “I don’t know that I would have been so strong going through all that.”

Surveying her sparse apartment, Ms. Zeltser grew melancholy. “I miss my furniture. I miss my light fixtures,” she said. “What do I miss the most? Peace and quiet,” a reference to the fact that the family is now startled awake by every noise in the night.

When he is not refurbishing, Mr. Lubenets looks for sales work. For now, the family survives entirely on Ms. Zeltser’s monthly income of \$3,000, which overtime frequently elevates to \$4,000.

“If overtime stops,” she said, then interrupted herself. “But I’m thinking positive. We’ve been through hell and back. I’m just thankful we made it out alive.”

