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THE HOBOKEN HISTORICAL MUSEUM
HOBOKEN STORIES:
REMEMBERING STORM SANDY

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AS: What is your connection to Hoboken? How long have you lived here? Approximately, where in the city do you live? Who do you live with? And what is your profession?

LH: Well, my connection with Hoboken is that I've been a resident for twenty-five years. I moved here in 1988. I live on Park Avenue between Seventh and Eighth Streets. I live with my wife, Diana, and we love being in Hoboken, and are concerned about the city, its citizens, and various aspects of Hoboken.

AS: You have a background in serving the community. Tell us about that.

LH: My profession -- which you asked before. I'm retired now -- but I worked for Johnson & Johnson for

thirty-four years. I spent my whole career there. When I retired in 2000, I had some time on my hands, and I wanted to get involved with the community to help where I could; to use my business experience in helping wherever I could. Before 2000, I just didn't have an opportunity, because I was working, I was traveling, and I just wasn't around much.

So when I retired the first thing I got involved with was the Hoboken Historical Museum as a trustee, and in a very short period of time I became the president of the board. I spent six years, I believe, doing that. Shortly thereafter I also joined the board of the Jubilee Center, which is an after-school program for children in public housing. Interestingly enough, I lived a few blocks from public housing, but in my working life I just never knew where it was, never got involved with it, didn't know anything about public housing and the residents there. And, I had biases, like many people do. When I started to get involved with the children from public housing, and some of the parents, I had a different perspective as to the challenges that both the children and the parents face.

So I got involved there, and became the chairman of that board. At both boards, both the museum and

the Jubilee Center, one of the major issues was fundraising -- raising money. I'm certainly not a professional fundraiser, but I did start to learn about fundraising and the need, in both organizations, to raise money. I got some education on it, we hired some consultants in the Jubilee Center to educate us and help us, so I used that experience to help raise money for both organizations. I spent about eight years with the Jubilee Center, in essentially a fundraising position. That's what the board did, whereas the museum board was more of an operating board, but also our primary responsibility was raising money.

So I really got, by accident if you will, involved with fundraising for those two organizations, which I felt were locally oriented, and they were organizations that made Hoboken a better place to live. Being a resident of Hoboken, I want to make it a better place to live, for the residents and from a selfish standpoint. It makes me prouder to be a Hoboken resident.

AS: When did you first hear the words "Hurricane Sandy?"

LH: I think it was about a week or two before the hurricane actually came. It probably was longer

than that. I think I was tracking it. I know there were rumors that it was coming. I've got an app on my phone that tracks hurricanes. I guess it was more than a couple weeks ahead of time that I heard that Sandy was potentially coming, and that there were forecasts that it might come into the area.

AS: What did you expect the storm to be?

LH: I expected it to be similar to previous hurricanes where there would be a lot of rain, a lot of wind, some minor flooding. Even up until it actually hit, I thought there would be a fair amount of rain and wind. I guess, as it got closer, the forecast for severe flooding came over the airwaves, but I don't think I really believed it would be as bad as it obviously was.

AS: Where were you when the storm hit?

LH: I was in my home.

AS: Did your home suffer any damage?

LH: Minor damage. I live on a block that has many garden apartments, which were devastated. The building that I'm in, the condo that I own -- the ground floor is about three feet above ground level, and there is no basement. The garage is at ground level, and I ended up with about a foot of water in the garage, but no damage to speak of. I did have about a foot of water in my back yard, also; but, yet again, no substantial damage.

However, all my neighbors on the west side of the street -- which is where I am -- were devastated. I watched, as the waters rose and started emptying down the steps into the garden apartments; just watched those fill up with four or five feet of water, and just destroyed them.

AS: When did you first leave your home to survey the damage? Where did you go? And what was your reaction?

LH: I essentially stayed on my block. My wife was not with me. She was traveling at the time, and couldn't get home. She was supposed to come home the day of the storm, and wasn't able to. She didn't get home until Thursday night. So I stayed at home, and walked around my

700-block to see what was happening. I saw the water rising that evening of the storm and the next day. It shortly thereafter started to recede, but there was plenty of water standing in the corners and on the street. Just walking up and down the 700-block of Park, you could see the devastation to individual apartments; they were just filled with water. In some of the buildings there were apartments for people's condos, or they were the kitchens of individual homes. They were just -- it was awful to see four, five feet of water sitting in what was a living space, an active space for individuals and their children.

AS: How did you pass the time in the days after the storm?

LH: I guess in part, in the first few days, it was a matter of trying to stay in contact with my wife, to assure her that everything was okay; to see if there was anything I could do in the neighborhood -- which there really wasn't much I could do; to make sure that my house was okay; to make sure there was no real damage to my house; and just to try to keep up-to-date with what was going on, both in the city and in the whole general area; just get an understanding of the severity of the storm.

AS: How did the Rebuild Hoboken Fund come together?

LH: That's an interesting question. Initially, it was, I believe, an individual named Rory Chadwick, who happened to see Mayor Zimmer in some setting, I'm not sure what, about Thursday after the storm, and wanted to do a fundraising for victims. If you remember, there had been a fire at 300 Washington Street, and seventeen families were displaced. Money was raised for them, and distributed to those families. Rory wanted to do a fundraiser, and the mayor thought that was a great idea. The following Saturday, there was a meeting that took place at City Hall, and involved in that meeting were both the mayor and Rory; Chris Mackin from the Rotary Foundation; Leo Pellegrini, who is the environmental services director; Juan Melli, who is the PR person; I think Dan Bryan, who's the chief of staff, was there; and, certainly, the mayor was there. Scott Delea, I believe, was also involved.

That was the origin. That was where they brainstormed what can we do, how do we do it, etc. From that a decision was made that there ought to be a formalized fund to raise money for victims, and about a

week or so later I was called by Scott Delea -- whom I have known from the past, and he has a charitable organization called Party with Purpose, and has raised money. I had been in contact with him about the Jubilee Center. And he was on the museum board for a while. So we had known each other through those organizations. He called me and asked me if I would be willing to participate in the Rebuild Hoboken Relief Fund.

So that was one step. After that meeting, a couple of things happened very quickly. One is, Scott set up a website for Rebuild Hoboken, an initial website, and Chris Mackin, who was on the Rotary Foundation, contacted the board and set up the Rotary, which is an already-existing 501(c)3, to accept charitable donations. Charitable donations started coming in immediately, evidently, to that PayPal -- it's a PayPal account. That happened right after this meeting. People said, "We have to raise money," but they weren't sure how to do it, or what was going to happen with it. But they decided that money needed to be raised, and donations came in immediately.

There was also a discussion about forming a board of trustees to manage the fund, and determine how to proceed. The sense was that they wanted to get individuals from all aspects of the community, so there were people

from various segments of the community, and I think I was chosen because of my experience on both the Jubilee Center and the museum -- plus, I have maintained a non-political stance as far as local politics -- which is always interesting but not a lot of fun. So I think the idea was to keep it non-political; that's hard, because everyone has some political affiliation. But I had pretty much had stayed away from that, so that was another reason, I think, that I was asked to be involved.

AS: What were your responsibilities on the board?

LH: Initially, I was the vice-chairman. Bernie Kenny was the chairman. There was an initial meeting in the middle of November -- I think November 15th -- and then there was an organization meeting on November 28th. Bernie Kenny's law firm, Florio & Kenny, volunteered their services, both to set up the board and to set up the 501(c)3. So we had good legal representation to carry us through that process. Bernie was the chairman, and I agreed to be the vice-chairman. In that function, I helped set up meetings, and organized the board for fundraising, and worked at fundraising. Some of the other members of the

board -- like the mayor was on the board, also -- but also, being the mayor, it was difficult to go into fundraising for this particular function, although she could make contacts and connections for it. For someone like myself, who was non-political, it was a much easier situation for me to be in, I think, to go out and try to raise money, and ask people for money. Also, from my experiences previously -- I had some ideas about how to organize, etc.

AS: What goals did the Rebuild Hoboken Fund have?

LH: The goal (and it took a little while to establish the goal) was to be transparent, number one; to be fair; to raise approximately \$1 million, which was what we were shooting for. If we got more, great; if we got less, I guess that would be okay. But that's what we were shooting for. And to get the money to victims as quickly as possible. There are many charitable organizations that are very effective about fundraising, but, as you might know from the 9/11 Fund, and previous efforts to raise money for victims, it takes a long time for victims to get money. There are many lawsuits, and disagreements and so forth. So we wanted it to be fair, we wanted it to be quick, we

wanted to get money into the hands of people as rapidly as possible, and to do it with a minimum of confusion and misunderstanding. So when the money was distributed, everyone understood how we were doing it, how it was being distributed, and what the process was.

AS: What challenges did the fund face?

LH: Well, getting organized in a short period of time. It's not easy, setting up a 501(c)3. Again, fortunately, with Florio & Kenny working on it, it expedited that -- although it took to the end of January to actually become a legal 501(c)3. In the meantime, money was coming into the Rotary Foundation, and it wasn't until we were a legal foundation that we could accept that money from the Rotary Foundation.

So getting that going -- getting organized in a short period of time; contacting people, and coming up with the process for how were we going to distribute the money. What was the process going to be? That took a fair amount of time to establish. Then, how to communicate that? How do we get the word out about what the process is, so the community was aware of it, and that victims who were

affected by the hurricane could, in fact, apply and hopefully get some relief from the flood.

AS: How did the fund raise money?

LH: There were several ways it happened. Number one, there was a gala that was held in February, and a volunteer named Chris Mackin took responsibility for setting that up. That was a large fundraiser. In addition, there were local organizations -- restaurants and bars -- that had fundraising events, and they contributed the proceeds to the fund. Finally, the way to really raise money is to make individual asks; to go to organizations, individuals who have the means, and are supportive in the community, and ask them -- with a compelling story -- to make a donation. That's essentially the way we raise money. An example is Haven Savings Bank, a local bank, and John Wessling, the president, donated \$250,000. That was because they were local; they'd been successful in Hoboken; they wanted to do something for Hoboken. It was not only John; their board had to approve it, and they did. They donated that money. They helped sponsor the gala, and there were several other organizations. The Robin Hood Foundation. We went to large foundations, and asked them for donations,

too. Some money came in unsolicited. Major-league baseball donated, I think it was, \$50,000, just unsolicited. The check showed up. Individuals within town, who might not have been affected (some who were affected) made donations.

So it was an all-out effort. We identified all the businesses and various trustees were assigned to contact those businesses, to make an ask; to explain what the process was; what we were doing; what our objectives were, and how we were going to do it. It's a lot of work. You have to set up meetings with individuals, follow up and explain the process. Nobody likes to give money to an organization they don't understand. A lot of people don't like to give any money at all, to anything. So it takes a relationship. It's called cultivation -- cultivating the individual and the relationship; having them trust that we were an honorable organization; that we weren't spending any money. There was no administrative cost in the board. There was no hired staff. We were all volunteers. That was a compelling story, and I think for me, being on a block that had people devastated -- my neighbors, some I knew and some I didn't know, were totally devastated. I could tell people what the problem was. If you weren't affected by it, you were lucky. And if you were affected by it, it was a disaster, and it was a disaster of proportions that were

hard to imagine. Try to imagine coming home and finding five feet of water in the first floor of your house, with your kitchen, perhaps living room, and dining room just devastate. It's quite a shock.

So I was able, I think, to do that, as were others -- to get donations.

AS: How much money did the fund raise?

LH: It was over \$1 million, when all was said and done, through all the various ways that I mentioned previously, in fundraising. Again, I think the large donations were primarily through individual asks. Several board members gave a fair amount of money, and we made the goal of \$1 million. Actually, it was a little over that.

AS: How did the fund distribute the money?

LH: The process, which took some time to develop, decided that there would be an application process; that victims of the flood would have to fill out an application, identify what was destroyed, and the decision was made that we would award grants to victims who

lost more than \$5,000, after any insurance -- whether it was FEMA, their own individual insurance, any other charitable donations, etc. So if your net loss -- if you lost \$100,000 and the insurance covered \$50,000, you identified that to us. Then you would be in the pot, if you will. If you couldn't identify that, or your losses were less than \$5,000, then you were not eligible.

AS: Was the money distributed evenly, or on a per-case basis?

LH: It was distributed evenly. What we did is we took the total number of applicants -- which was close to \$500 -- divided that into the total pot of money, and distributed it evenly. So we did not look at individual need. Once you get into that process (and some organizations do that), if you start asking people for tax returns, or what their job salaries were, etc., it's very complex, very controversial. Some of that information is private, one could argue, and it takes a long time to work through the process. We didn't have the staff or the desire to do something like that.

Again, one of the objectives was to get the money to victims as quickly as possible. There were

some people I know who were clearly qualified for the fund, but did not put in an application because they felt that there were other people who were more deserving. One of the issues we discussed was fraud, with people reporting fraudulent information to us. That's a difficult issues, too. Even insurance companies have to deal with fraud, and it's hard to eliminate fraud completely. Whether or not people were fraudulent -- I doubt it. I can't say that there wasn't some fraud. Where we thought there was -- and the process was that we had the Hoboken Clergy Coalition review all the applications. If there was a feeling that the information was suspicious, or they needed more, they would go back to the applicant and ask for more information. The clergy did reject some people, based either on lack of information, or what appeared to be inaccurate information, or could not get a response; could not get more information from the individual, when they asked questions. So there were some (and it was a very small number of people) who did get rejected. But, by and large, most people who applied were given grants.

AS: So out of the 500 applicants, you gave almost 500 awards.

LH: That's correct. I think there were twenty-some that were denied, so it was actually less than 500 that actually got the awards. We also decided to keep some money -- it was about \$10-15,000 -- in reserve for the fund going forward, so that, in the future, we'd have some foundation to advertise, or if there was another disaster we could spring into action even more quickly, and figure out what we wanted to do in that situation.

AS: How much money did the gala raise? How many people attended, and what was the atmosphere there?

LH: There were about 400 people who attended, so it was essentially sold out. The gala -- it depends on how you look at it. There was sponsorship -- for example, Haven Savings was one of the major sponsors. They had given \$250,000. If you included all the sponsorships, and some of the donations we identified as sponsors, then the gala raised about \$500,000. If you take that out, one might argue that Haven Savings Bank would have made a donation whether there was a gala or not, but their money helped support the gala.

The gala cost about \$60,000. Much of the entertainment, etc., was donated, but there were some basic

costs -- waiters, etc. -- that needed to be paid. The atmosphere was very upbeat and positive. It was expensive (because we were trying to raise money), and the proceeds were going to the victims. Obviously, not everybody could attend, but it was a very upbeat, positive event. I think it was good for Hoboken. Wherever we could, we tried to use local vendors to help support it, to try to support local businesses that were affected by the storm, and get them back on their feet, or help them get back on their feet.

So we tried to do everything we could to rebuild Hoboken, or help the rebuilding process.

AS: Based on the goals that you've previously outlined, do you consider the fund to have been a success?

LH: I consider it to be a magnificent success, for the reasons that we met the objectives. We organized amazingly quickly. We distributed the funds amazingly quickly. We did it with not much controversy. There were some people who might have been upset, but very few. I was talking with the Robin Hood Foundation, who had made a donation, and they were extremely impressed with how quickly we were able to organize. As a matter of fact, part

of the donation from the Robin Hood Foundation was that they wanted to come and (as they said) see our operation. Well, by the time we wanted to come -- first of all, we didn't have an operation; we had a board of seven people who did all the work. There was no office, per se. I said, "You can talk to the individuals," but the money was already distributed by the time they got in contact with me. I talked to the main contact there, and she was extremely impressed that we were able to do it so quickly. I think we got money into the hands of victims faster than any other organization.

There were some victims that it was a life-saver for. Some people who called me, that I spoke to, who wanted the money as quickly as possible, that they needed it and when was it going to come? -- again, we had to go through the process of when do we cut off donations? When do we say that was the amount we were going to donate. We have to have the checks cut. There were some 500 checks that had to be distributed, mailed -- all that had a cost to it -- and get them into the hands of the victims. That takes time; but, again, we did it very, very quickly.

So from all the aspects that we thought, all the goals we had set, it was a tremendous success.

AS: Are there any unsung heroes involved with the fund, whom you would like to thank or cite?

LH: Well, certainly, the seven board members -- without them, none of it would have happened. Certainly the mayor -- Mayor Zimmer -- was a driving force in the whole process. Once Rory had had that discussion with the mayor, she really pushed, I think, and supported the process wholly. She really cared. I know some people think that it's all about politics, but I saw her speak, and was with her a couple of times when she spoke to victims. She really felt the impact of it, I feel, and really wanted to help, not for political reasons but for humane reasons -- because they were citizens of Hoboken, she had a responsibility, and she wanted to help them. So I feel that she was a key part of it.

Bernie Kenny and his law offices -- we couldn't have done it without them -- or, we couldn't have done it, certainly, as quickly without them; or we couldn't have done it as cheaply, since they didn't charge of anything -- without them. So that was extremely important. The other board members -- Father Bob from St. Peter and Paul; Tony Tomarazzo; Scott Delea; Joe Mindak all contributed in many, many ways. We really came together as

a team. And I think the donors, the individual donors -- Haven Savings Bank -- who really wasn't looking for a lot of publicity. They were a primary sponsor for the gala, but they weren't looking for much in return. They made a huge donation to the fund, and really weren't looking for much in return. I think all the people who donated, there were some thousand people, over 1,000 people, making donations of some sort. There were school groups that sent in \$5.00, did some kind of fundraiser in school -- sold cookies or whatever -- and sent in money. Girl Scout troops, etc.

So the community really, in my mind, came together -- as best it can. It's a very diverse community, and a lot of different interests, but it really came together in this event, to be supportive of both the fund and the victims, and tried to do all it could to help the victims.

AS: Is the fund still active?

LH: It's not active per se. We're not actively fundraising. One of the things that has happened is, additional money has come in after we had a cut-off. I'm not sure what the amount is. I think it's roughly \$50,000 at this point. One of the decisions the board has

to make now is what to do with that \$50,000. We are in the process, the board is in the process of discussing how do we act as a board, going forward? Do we continue actively fundraising, for some potential disaster? Do we sit back and wait for a disaster, and then spring into action, because we now have the model for how to do that, and we can do it even more quickly. I think the desire, certainly, is to keep the 501(c)3, active, so the board will continue to meet on a regular basis, at least several times a year. How much more active we'll be will depend on what the board decides, and that's being discussed now.

AS: So in the event of another disaster, do you see this fund, this group, reorganizing in some capacity, to get involved?

LH: Yes, I do. I personally see it, and I would think the board would agree at this point that if there were another Sandy, another event like that, that we would immediately go into fundraising mode; that the website, which is still active; the PayPal account, which is still active; the board is a functioning board. We would spring into action. Obviously, we'd review what we were going to do, and probably follow the same format. We would

probably have an event of some sort. We would certainly go out and make individual asks. We would ask people for donations, restaurants and bars to hold events for the fund, and go through the same process, because I feel the process worked very well. I think the board would agree with that.

Obviously, it's not my individual decision, it's the board's decision.

AS: How does the hurricane's aftermath and the fundraising after that impact you personally?

LH: Well, it certainly seems that the disaster that occurred to neighbors and other members of the community was impactful. You realize how vulnerable we all are. If anyone has any doubts about climate change -- certainly if I had any doubts -- it put them to rest. It's clearly here. The question, going forward, is what do you do? What's the solution? Is there a solution, and how do you minimize the impact of it? Do you move to higher ground? Do individuals move to higher ground? What do you think the chances are that it's going to happen again?

So it had a significant impact, the event itself, on me. The fundraising activity is fairly intense.

The board met on a weekly basis, for, I think, three or four months. Four months, including telephone calls and conference calls, and so forth. Many of us worked, really full-time. I remember having a conference call on Christmas day, just to make sure things were moving along. It was a very intense time, and fundraising for people that don't do it is not easy. It's not always a lot of fun, but the results are very rewarding.

So it's a draining exercise. I certainly hope we don't have another event soon, because it takes a little time to recover emotionally and psychologically, from the whole thing. But, certainly, if it happens again, I know a model that worked and was successful, and hopefully it would be successful again.

AS: What did Hoboken learn about itself, as a city?

LH: Boy, I'm not sure I can answer that question. From my perspective, it certainly seemed that, for a very diverse community, with very widely-held opinions on almost any conversation that you have, in any aspect of political life or city life, it showed that when the need was there the city could come together; that

people from all these diverse background and opinions could join hands together, and help neighbors. I think not only from the fund but all the other activity that took place -- the emergency response groups, the National Guard was here -- all the other organizations that helped out -- it was really quite remarkable, in my opinion. I think it just showed what people can do when they become unified.

There were things that could have been done better, I'm sure. There were people who might have been neglected who shouldn't have been. There's a lot to learn. I know the city is working on ways to try to minimize future floods, and the state and federal government. Hopefully, that will come together and help, but it's a significant issue that needs to be addressed. But I think the lesson learned is that if you really focus on something, it can get done. Unfortunately, it sometimes takes a crisis to make that happen. It would be better, obviously, if we could happen beforehand, to avoid the crisis, but that doesn't seem to be the way things work.

AS: Do you think Hoboken has recovered, and if so, was there a moment that made you think, "Hoboken is back."

LH: Well, if you look at the 700-block of Park Avenue, there are still people doing renovation. So, from that standpoint, no, it has not recovered. I think, though, there was a resiliency that, within a short period of time -- some businesses opened; some businesses stayed open during the flood. There were restaurants that gave food out, that were cooking food for people, free. They were giving it out free. If you look around town -- and I used to tell people -- in the first month or so after the flood, my street was just filled with trash bags. Every night the city would come through and take them away; or, maybe they had contractors doing that, but the fact is that it got removed. After that stopped, after a month or so, if you walked around, it would look like everything was normal. But if you looked down into the apartments that were flooded, it wasn't normal. They were vacant. They were empty. They were stripped. The floors were up, the siding was down, everything was removed from them. And that still exists. There are still renovations going on, at least on my block and I'm sure elsewhere.

Businesses I can't really comment on. It seems like they're okay, but a lot of them that I speak to or talk to still feel that it's not where it was. So there is a ways to go. But it appears that the real estate market

is doing well; that houses are selling. My neighbor sold his house for more than he was asking. I said, "Did you tell them there was a flood?" He said, "Yeah, I did. They knew about it. They still wanted it."

So Hoboken is still a very desirable place; so, from that standpoint, I think those are good signs, and that should help businesses, and hopefully help the whole community.

AS: Is there anything you would like to discuss that I didn't already ask about?

LH: No, not that I can think of. I think you covered the points that were important to me. Again, I can't thank and appreciate both the city government, all aspects of it -- not only the office of the mayor but all the police, and fire, and environmental services people who worked endlessly to get back to as normal as one could; all the businesses and all the individuals who donated their time, and their money, and their effort, to try to make things better for everybody. But I think you've pretty well covered everything that was on my mind.

AS: Thank you.

LH: Thank you.