

# The New York Times

THE NEEDIEST CASES

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## Single Spark Sets Off a Long Year of Debt

By Mathew R. Warren



Suzanne DeChillo/The New York Times

Debra Ithier and her son, Jose, in their apartment, which had been ravaged by a fire in July 2009 and was restored in early 2010.

In July 2009, Jose Antonio Ithier woke up coughing and struggling to breathe. Plumes of black smoke were choking his lungs.

“The first thing I saw when I sat up was my kitchen and bathroom completely in flames,” Mr. Ithier, 23, said, recalling the intense heat he felt as fire reached the living room, where he had fallen asleep on the couch the night before.

He was alone that morning, and he ran through his family’s railroad apartment in a five-story walk-up in Morningside Heights to his mother’s room and tried to call 911. There was no dial tone. Panicking, he found his cellphone, phoned for help and opened a window. After climbing onto the fifth-floor fire escape, he banged on the window of the adjacent apartment, where his grandparents lived, and they made their way down to the street as fire trucks arrived.

Barefoot, wearing only shorts and a tank top, Mr. Ithier watched from the street as firefighters battled the blaze. He called his mother, who was working 20 blocks away as a baby sitter. She soon joined him, along with his younger brother, Mark, 19, and his sister, Katrina, 27.

“It was scary seeing my son outside with no shoes on,” Mr. Ithier’s mother, Debra Ithier, said. “Everything I’d worked for in my life was gone, just like that.”

The electrical fire that had started in the kitchen left the three-bedroom apartment where Ms. Ithier, 50, had lived for 30 years unrecognizable. The computer and television in the living room were melted. The walls had burned down, exposing the charred remains of the building's framework. Furniture, clothing, jewelry, family photographs and birth certificates were all seared. The grandparents' apartment also suffered a lot of damage, both from the fire and the water used to extinguish it.

For six months, as the family waited for the apartment to be restored, Ms. Ithier and her two sons stayed separately with friends and family, while Katrina remained in a shelter with her grandparents.

"I missed my family," Mark said. "I just wanted my house to be fixed."

Finally, in January 2010, the Ithiers' apartment was repaired, and they were able to move back in. But during the next eight months, Ms. Ithier said, her landlord refused to accept her rent — which had been suspended after the fire to maintain her status as the legal tenant — saying a notice from the State Division of Housing and Community Renewal was needed to reinstate the amount she paid. (Ms. Ithier paid \$549 a month, and she received a Disability Rent Increase Exemption, which prevents her rent from increasing.)

The only financial assistance Ms. Ithier received after the fire was a one-time payment of \$500 from the Red Cross to buy clothes. She said she was forced to use money she would have spent on rent to cover her family's basic needs.

"I would have loved to save the money, but I was in a situation where we needed to get ourselves together," she said. "We didn't have furniture. I had to get bedroom sets, winter clothes and, of course, you have to keep the refrigerator full."

In September 2010, Ms. Ithier received a notice from the state housing agency that she owed her landlord \$5,490 for rent through the following month. Ms. Ithier is divorced and has not held a steady job since she started having psychogenic nonepileptic seizures seven years ago. The condition, for which she takes medication, causes her to shake uncontrollably and black out for short periods.

Ms. Ithier's only monthly income is \$1,142 in Social Security disability benefits and \$247 in food stamps. Her younger son is in high school and does not work. Her older son was unemployed after the fire and only recently started working as a teacher's aide with special-education kindergartners. Her daughter works in advertising but is paying off student loans.

Last June, Ms. Ithier received a one-shot deal from the city's Human Resources Administration to help with the back rent, but it did not cover all her arrears. She turned to the [Community Service Society of New York](#), one of the seven agencies supported by The New York Times Neediest Cases Fund, and received \$1,000.

Ms. Ithier has not been able to replace most of what was lost in the fire. A collage of the family's surviving photographs hangs in her repaired living room. On a bookshelf sits an "I Love Lucy" doll of Lucille Ball in her outfit from the "[Vitameatavegamin](#)" episode, the only remaining item from Ms. Ithier's once-expansive collection of "Lucy" memorabilia.

Emotionally, the family is still trying to recover from the fire.

"I just hope we can be happy again," Jose said. "The financial stress has taken a toll on everyone."