Chapter 1

Sadie Joy McLaughlin sidestepped an ice-encrusted sofa and crossed the street in front of her house, eyes focused on the asphalt. She wasn’t going to look at that swinging shutter, though it creaked in the wind as it hung from a single hinge, or glance at the fine layer of salt and sand that grayed the bottom portion of her once-white house.

The list of things that needed attention reflected in opposing mirrors, continuing endlessly whenever she considered it. So much to do. The only way to avoid it was to walk away.

Except Sadie couldn’t.

“Miss McLaughlin?”

She stopped and turned toward the voice. Don Boyle rushed along the sidewalk in his fancy shoes and perfectly-tailored suit. His gray, thinning hair bounced across his head where he’d combed it over to hide the bald spot. He reached her and extended his hand. “I’m glad I caught you.”

Sadie looked at his stubby fingers and crossed her arms over her wool coat. “What do you want?”

He blinked, lowered his arm. “Right. Well, I’ve visited the rest of your neighbors, but I haven’t been able to catch you.”

Because she’d usually seen him coming.

“I still want to buy your property. Even with the damage, the offer hasn’t changed. I’ll pay the same as I offered before the storm.”

The same offer? Here she was, drowning, and he wanted to toss her a life ring. If only she could grab it.

“Why would you do that?”

“It’s always been my plan to demolish the properties to build condominiums. So the storm damage doesn’t matter. The neighbors—”

“I don’t care what the neighbors do. I’m not leaving.”

“Now Miss McLaughlin.” His voice took on a fatherly tone. “Don’t be hasty.”

Sadie turned toward the house. “Goodbye, Mr. Boyle.”

“Wait.”

She sighed and turned around. “What?”

“I’ve got to either start this project or move on to something else.”

“You should move on.”

He closed his mouth in a tight line, then sighed. “You have until December twenty-first. I’ll be in my office that day, if you decide to sell.” He fished a business card out of his jacket pocket and held it out to her. “Think about it. After the twenty-first, there’s no going back.”

She shoved the card in her coat pocket and turned toward her front door. “I’m not selling.”

Finally inside her house, she slammed the door on Don Boyle and his offer. It was only slightly warmer than it had been on the street. She waited until her eyes adjusted to the dim light before she moved into the kitchen. Her shoes thumped on the wooden sub-floor, the sound echoing off the naked walls. After she plopped her bag on the counter, she switched on the battery-powered lantern she’d bought online the night of the storm.

Lantern in hand, she opened the blinds in the kitchen, the dining room, and the living room, stopping to stare out the dingy window as a yellow moving truck rumbled down the road and backed into a driveway across the street. The driver climbed out and disappeared behind the truck, probably lifting the door. Soon it would fill with whatever the storm hadn’t destroyed, and the people would drive away, leaving all this behind.

Cowards.

Sadie swallowed that stupid lump in her throat and slid her hand into the pocket of her wool coat. She pulled out Don Boyle’s business card, crumpled it in her gloved hand, and dropped it on a pile of sand she’d swept the day before. Then she reached back into the pocket, felt the Tic-Tac box, and folded it in her fist. No matter what the neighbors did, she would not give up.

She turned away from the window. A dehumidifier would help. She hated the stench of mold and mildew, but first she had to come up with enough cash to pay an electrician to get the power back on.

One more expense to add to the list.

She’d removed all the drywall the week before, so the downstairs rooms were framed in two-by-fours and exterior plywood. She’d scrubbed everything with a bleach-and-water solution, and then a mold and mildew remover, hoping to decontaminate it. The first story was dry, but a fine film of water and filth still covered the basement floor. The scent of dead fish and waste wafted up the stairs and through the opening where the door had been, and how could she fix that? She needed warmth and sunshine and heat. Not things she could buy, even if she had the money

She remembered when she was a girl, standing with a basket in her hand as her mother asked her to pick what seemed like a thousand apples off their tree in the backyard. She’d felt like crying, until her mother had said, “Just take it one apple at a time.”

One apple at a time.

Sadie closed her eyes. It would be so easy to sell and go home to Mom’s house, to that corner bedroom and the towering pines outside her window. To that apple tree that seemed so harmless now. If only she could.

Except she couldn’t live with herself if she did.

Sadie slid the wool coat off and draped it over a desk chair she’d carried from her bedroom upstairs. It was the only piece of furniture on the first floor. She left her leather gloves on, grabbed a trash bag, and sat in front of the built-in breakfront in the kitchen. After a deep breath, she opened the bottom doors. Sand and mud and broken pieces of her grandmother’s life toppled out at her knees. Grandma had kept this crystal for special occasions that never came.

Well, Hurricane Sandy was certainly *special*.

For the first time, Sadie felt grateful for the cancer that had taken her grandmother’s life. Seeing her house like this would have broken Grandma’s heart. As Sadie picked through the pieces and dumped them into the bag, she blinked back tears again. She had to be strong. She couldn’t think about Grandma and Dad and all she’d lost. All she would still lose if she didn’t hold it together.

A knock startled her. “Coming,” she said, scooping the last of the crystal into the trash bag and wiping the sand and mud from her jeans.

It had to be the contractor. She’d expected him at nine. But when she swung the door open, a tall man greeted her with a crooked smile.

“Surprise.”

Her breath caught as she took in the vision just before she launched herself into his arms. “Max. What are you doing here?”

He wrapped his arms around her back and squeezed. “Came to see you, of course.”

She stepped back. “Wow, you look great.” He wore a gray pinstriped suit with a royal blue shirt and matching tie, as out of place on her damaged front porch as a Renoir in a crack house.

“Thanks. You look beautiful, as always.”

She looked down at her sandy jeans, her stained Celtics sweatshirt, and her worn leather gloves. “Right.”

“You do. The clothes, not so much. But you…”

Sadie pulled off the gloves and shoved them in her back pocket. “Enter at your own risk.”

Max stepped into her house and whistled softly. “Thank God you evacuated.”

“I guess you talked to my mom.”

“I didn’t have your number, so I called her the night it hit.” He looked up the stairs to the second floor, then turned to his right and entered the living room. His words came out slowly and echoed off the two-by-fours. “She said you’d promised to evacuate. And…wow. I mean, I knew it was bad, but…” He moved forward, the sound of his footsteps gritty on the sub-floor in spite of all the sweeping she’d done. He rotated, looked at what used to be her walls, the debris she hadn’t removed yet. “I didn’t expect the smell.”

“You get used to it.”

“Really?”

She shook her head. “No, not really. I thought when I got the carpet out of here, but…” She indicated the bare floor with a flip of her hand.

“It’ll take time.”

“Yeah.”

“Are you here every day?”

“I try to come for a few hours. It’s hard to work very long, though. It’s so cold.”

With the mention of the cold, he rubbed his hands together. “I can imagine. At my hotel in Manhattan, you’d hardly know the storm hit. It’s all decked out for the holidays—typical New York City extravagance.”

The holidays. She closed her eyes, pictured the house as her grandmother had decorated it the December before she’d died. The Christmas tree always stood in front of the picture window, covered in homemade ornaments, some of which dated back to her dad’s childhood. Grandma had kept the most beautiful star—not one of those flat things that only looked like a star from the front, but one that had points in every direction, so no matter where she stood in the room, the star looked beautiful. She could still remember her father lifting her up to set that star on the tree when she was a little girl.

The Christmas decorations had been stored in the basement and destroyed in the flood. She’d never see that star again.

Merry Christmas.

Max laid his hand on her elbow. “You okay?”

Sadie opened her eyes to see his worried face. “Sorry. I’m fine. What were you saying?”

He squinted and studied her, then shook his head slightly. “Nothing, just how odd it was to leave Manhattan and all the holiday decorations to arrive here. The further south I drove, the worse it got. Construction everywhere. Except….” He looked out the window at her deserted block. “Not here.”

Sadie remembered Don Boyle and that moving truck across the street. “They’re giving up.” He cocked his head to the side, and she brushed the comment away with a wave. “Doesn’t matter.”

“Obviously, you’re planning to stay. So I guess you have flood insurance?”

“When I inherited the house, I made sure it was fully covered.”

“My house is fully covered, and I don’t have flood insurance. But I’m sure you confirmed it when you spoke with your agent.”

That little knot—the one that had formed in her stomach the night of the storm—tightened until it hurt. “I haven’t actually talked to anyone at the insurance company. They’ve been swamped. I got a message that an adjuster would be here tomorrow, though, so I must be covered. Right?” She had to be covered. She watched Max’s face, silently praying he’d agree.

He shrugged, but his frown wasn’t encouraging. “I hope so.”

“No sense worrying about it now.” Sadie forced a smile, as if her life didn’t depend on that insurance money. “Come in the kitchen.”

He followed her. The lantern lit up the black trash bag on the damaged tile floor. “What’s in there?”

“My grandmother’s dreams.” She pasted on a smile. “Never mind. So what are you doing here, really?”

He started to lean against the kitchen counter.

“Careful. You’ll ruin that nice suit.”

He straightened and crossed his arms. “I’ve got some clients in the city who’re having trouble getting their systems back up. Lots of hardware was ruined, and some guys are overwhelmed.” He looked around, shook his head. “I can see why. I decided to spend the week down here, trying to help out.”

“When did you get here?”

“Flew in this morning. I have an appointment this afternoon, but I wanted to see you first.”

Her stomach did a little flip-floppy thing. She tried to temper her smile. “I’m so glad—”

Another knock at the door, this one louder.

“That’s the contractor.” Sadie stepped into the hallway. “Be right back.”

This time it was the heavy-set, bearded man standing there in his overalls and a plaid jacket. He shifted a clipboard and tool box into his left hand and reached out with his right.

“Mornin’, Miss McLaughlin.”

His hand was calloused and cold when she shook it. “Morning, Earl. Call me Sadie, please.” She smiled at his accent. Tennessee, he’d told her when they’d met a few days earlier. He’d brought his crew to Staten Island in search of work after the storm hit.

“Come on in.”

She stepped aside, and he walked into the living room and set his toolbox on the floor. “You got some water damage.”

She followed his gaze. “Is that your professional opinion?”

No smile. “I assume you’re gonna to do some updatin’? Way I hear it, lots of folks figurin’ to knock down walls, making themselves a great room. You could do that with this.” He slapped his hand on one of the studs between the living room and the hallway. “Open this up, knock down that one—”

“I want it back the way it was.”

He turned and looked at her. “Now, that ain’t smart, honey. Most of the folks I been talking to, they’re planning on updatin’, and you don’t want to have the only house on Staten Island that isn’t. It’ll hurt when you try to sell her someday.”

Max stepped into the opening at the far end of the living room. Sadie ignored him. “I need it to look like it did before. Replace the wood paneling, replace the carpet…just like it was before.”

She glanced at Max. He frowned but said nothing.

The contractor looked at him, waited for a disagreement, then turned back to her. “Now, why would you want—?”

“It doesn’t matter why. Can you do it?”

“Of course.” He made a note on the paper attached to his clipboard and muttered to himself. “I’ll just look around. Basement?”

She walked to the opening in the hallway beneath the stairs and prepared herself for the level beneath. Wet, still stinking with filth, and covered with the once-floating remains of her grandmother’s life. She’d only been down there once since the storm. It took all her courage to descend the stairs now.

Max stood against the back wall, the sunshine streaming in beside him. She turned to apologize for having to abandon him but caught her breath at the sight. Amid the rubble of her crumbling home, he looked breathtakingly beautiful.

Her cheeks burned. This was Max, geeky old Max. Except he wasn’t anymore.

He caught her staring and lifted one eyebrow.

“Sorry about… I just have to go down with him. It’s really—”

“Take your time. I’m in no hurry.”

She was, though. She could barely stand to walk away from him—especially knowing what awaited her down there. “I’ll be right back.”

Chapter 2

Max Harrington watched Sadie and the contractor disappear down the stairs. Their voices grew more muffled until he could barely hear them.

The silence was eerie. No refrigerator buzzing, no computer humming, no furnace knocking. Occasionally, a car would pass outside, or an incoherent word would drift up from the basement.

Max’s footsteps echoed off the plywood as he returned to the kitchen and grabbed the lantern from the counter. He searched the studs between the kitchen and the hallway for the waterline. There, a discoloration on the lower part that ended about three feet from the floor. He checked the other studs, found the same line at the same level.

Three feet of water had filled the first floor, which meant the basement had been full. The streets, the neighboring houses, everything around here had flooded. He couldn’t imagine.

He scanned the room, wondered what it had looked like before the storm. There’d been furniture, obviously. Probably knick-knacks, a TV, possibly a stereo. It was all gone now, reduced to debris. Looked like a war zone.

He traced the water line with his finger. Sadie was the most stubborn person he’d ever met. It must’ve taken an act of God to get her out of here. He closed his eyes and breathed a prayer of thanks that she was alive and well. And still as beautiful as ever.

Even more so.

A vision of her showed up in most of his childhood memories. They hadn’t been friends beyond their freshman year of high school. After Josie died, Sadie’d quit hanging out with him. She’d quit just about everything.

Max had fallen in love with Sadie in sixth grade, and he hadn’t fallen out yet. He’d had maybe a hundred first dates since then, probably ten second ones. Exactly six third dates. But sometime after that third date, he’d start comparing each woman to Sadie. He’d never had a fourth date.

Pathetic.

He still went to the same church as Sadie’s mother, Karen, so he’d known when Sadie quit her job and moved to New York to take care of her grandmother. He heard when her grandmother died and had secretly waited for Sadie to move back. When Hurricane Sandy decimated the coast, he’d squelched his urge to rush to Staten Island and rescue her. He couldn’t picture Sadie needing rescuing, and even if she did, she’d never admit it.

A few weeks after the storm, Karen had tracked him down at church. “I heard you’re going to New York.”

No secrets in a small church. “You heard right.”

“Will you check on Sadie for me?” She’d handed him a piece of notebook paper with Sadie’s address written on it in neat handwriting. “I’m worried about her.”

The perfect excuse to show up on her doorstep.

Now that he’d seen her, he wouldn’t be able to walk away—not without telling her the truth. If she rejected him… what would he do? He’d have to find a way to change her mind.

Footsteps sounded on the stairs. A moment later, Sadie entered the kitchen. “Sorry about that.”

“No problem. I guess I came at a bad time.”

The handyman stepped into the kitchen, set the clipboard on the counter, and started taking measurements with a dented, stainless measuring tape. “You updatin’ in here?”

Sadie stepped in front of Max to get out of the guy’s way. “I want to replace what we had, unless we can save it.”

Hope filled her voice, but her shoulders slumped when the contractor shook his head. “All this stuff on bottom is waterlogged.” He opened and closed a few of the doors. “These particle board cabinets aren’t made very good. Don’t think they can be saved.”

“I understand.”

They watched the man as he measured and made notes on his clipboard. Guy needed a tablet, and as Max watched him flip from his paper to his calculator, he figured the guy could use some good software, too.

Sadie started to follow the contractor as he stepped into the hallway, but Max stopped her with a gentle touch on her arm. He cleared his throat, tried to rid it of that horrible scent. No luck. “So, why do you want it back the way it was?”

Sadie looked after the contractor, seemed to decide not to follow, and turned to him. “What did Mom tell you?”

“That you inherited your grandmother’s house when she died.”

Sadie leaned against the counter she’d warned him about. Not that her clothes could be *more* stained. “I moved down here a couple years ago to take care of her. She got cancer. Didn’t last very long after she was diagnosed.”

The memory of their friend Josie filled his mind. The tubes at the end, the pallor. “I’m sorry.”

She nodded slowly. “Me and hospice for a month. She left me the house.”

“I understand you moved here to be with her, but why didn’t you sell it after she died?” And why hadn’t she moved home, where she belonged?

“Mom really didn’t tell you.”

“It’s not like we have coffee and chit-chat.”

Sadie offered a tiny smile, which faded quickly. “My grandmother asked me…really, she made me promise.” Sadie shrugged. “Not that I wouldn’t have, anyway, but still…”

Max leaned forward, tried to coax the words out of her. Finally, he said, “Promise what?”

“To wait for my father.”

He took the words in slowly. In all their years of friendship, he’d never met her father. “What do you mean?”

“This is the house he grew up in. Mom and I lived here for a few years, too. My Grandma kept it like this.” Sadie looked around and laughed. “Well, not like this. But the same, for all those years, because she wanted it to be familiar when he returned.”

“Okay…” He drew out the word, waiting for further explanation.

The contractor’s heavy footsteps filled the house, and Sadie’s gaze darted to the door. She shook her head quickly. “It’s a long story.”

Max watched the man through the gaps between the studs as he climbed toward the second floor, stopped, and asked, “Any damage upstairs?”

“Just those bottom couple of steps.” Sadie turned back to Max and lowered her voice. “I’ll tell you about it another time.”

Another time? That sounded very good. “Okay.”

When the contractor returned to the kitchen, he added notes to the paper attached to his clipboard, tore off the top sheet, and handed it to her.

“This is for labor. Could change, depending on the supplies you buy and what not.”

Sadie looked at the figure. Her mouth formed a little O.

Max stepped closer to her. He wanted to touch her, to comfort her. He stuck his hands in his pockets instead. “You okay?”

“Sticker shock.” She set the estimate on the counter. “I’m meeting with the adjuster tomorrow.”

The man’s eyes narrowed. “You do have flood insurance, right?”

“I hope. All my paperwork was in the basement. It’s ruined. And I haven’t talked to anyone at the agency.”

“Lotsa folks don’t. Least that’s what I’m finding.”

“Well, I’m going to assume I have it until I know differently.”

The contractor sighed. Didn’t seem to hold out much hope.

“I’ll call you when I know,” Sadie said, her voice bright with optimism. “When can you start?”

“Soon as you have a settlement, assumin’ you’re covered.”

While Sadie walked him to the door, Max peeked at the estimate. Whoa, that was a lot of money to restore a house to seventies-style.

When Sadie returned, Max nodded toward the paper. “Not what you expected?”

“As long as I have flood insurance, it’ll be fine.”

“And if you don’t?”

“I have to have it. I can’t rebuild without it.”

Ah. Sadie-logic. He remembered that from when they were kids. He also remembered how futile it was to argue with her. “I have to go. I have an appointment this afternoon. Are you free for dinner?”

Sadie’s smile brought back a thousand memories. “I am.”

He programmed her number into his phone and headed for the front door. “I’ll call you when I figure out how late I’ll be working.” He looked around the house again. “Will you still be here?”

She stepped out on the porch with him. “I’m staying with my boss.”

“Okay.” He leaned in, kissed her on the cheek, and picked up the slightest floral scent on that soft skin. He thought about the house, about her father, and about how little he knew of this woman he loved. Maybe at dinner, she could fill in some of the blanks.