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Rancho Bernardo home on the fast track Among first to rebuild, homeowners aim for August completion

By DAVE DOWNEY

RANCHO BERNARDO ---- Along a ridge in a neighborhood where every other house was destroyed by an inferno last fall, only one home is rising from the ashes.

That would be the one Richard Larson and Ray Allen intend to move back into in August, 10 months after being chased out of the four-bedroom, 3,700-square-foot house by the Witch Creek fire, the fourth largest wildfire in California history.

The \$1.2 million rebuilding project is about halfway done, Larson and Allen said in a recent interview.

"Now we're in the home stretch," said Jason Larson, owner of Lars Construction in La Mesa, the contractor the men hired. He is no relation to Richard Larson.

"Our insurance company has just been fantastic from day one."

The slab has been poured. The one-story structure has been framed. And stacks of tiles have been piled high on the roof, waiting to be set in place.

The replacement home is rapidly taking shape on a 1-acre lot overlooking a valley that empties into Lake Hodges. However, little is happening down the street.

The pace of rebuilding in The Trails, a neighborhood of one- to five-acre lots and horses, reflects what's happening elsewhere in Rancho Bernardo, one of the North County communities that suffered the most extensive damage in the October wildfires.

Thinh Tran, plan review specialist for the city of San Diego, said the city has issued 68 building permits in the community where 364 homes were destroyed.

Tran said to date two homes have been rebuilt.

The home that Allen and Richard Larson are rebuilding is not far behind.

"We're building the same footprint as we had before," said Larson, who works as a regional product buyer for Costco in San Diego.

That's not all that's the same.

"I still have the same keys," Allen said, as he jingled the metal objects in his hands. He said the new home's door locks will be made to fit them.



(Waldo Nilo/Staff photographer) Richard Larson, left, and his partner, Ray Allen, stand in front of their nearly completely rebuilt Rancho Bernardo home torched by the Witch Creek fire.

"We'll have the same phone number and the same keys to the house," Larson said. "It'll just be a new house."

Larson and Allen, who manages a Costco store in Temecula, said they wanted the home to be built to the same pattern because they loved the house that used to stand in The Trails neighborhood, and they just want it back.

Choosing to replace only what they lost, the men said they set themselves up for quicker approval for a building permit from the city of San Diego. And they said it made working with their fire-insurance company, CIG Insurance, easier.

"Our insurance company has just been fantastic since day one," said Allen.

Or at least day two. That's when an insurance adjuster came by to present them a check to cover their temporary living expenses and to take stock of the damage, Allen said. And about a week later, the men received a check for \$1 million ---- the full amount of their policy.

By the time the work is done, the cost is expected to total \$1.2 million, Allen said, adding that the insurance company has stated it will cover the difference because they aren't asking for additions.

On the day their American Dream went up in smoke, Allen and Larson went to bed at midnight because TV reports suggested the out-of-control Witch Creek fire was far away.

But just after 4 a.m., they awoke to the sound of a police bullhorn.

"And within five minutes we had a police officer knocking at the front door and someone else pounding on the back window," Larson said.

He and Allen scrambled to collect a few valuables.

Larson managed to pick up a box of family photos dating to the late 1800s. But he didn't have time to sort through most of the other photos and collectibles he brought south from Portland, Oregon, only a week earlier following the funeral of Larson's father. He had already lost his mother earlier in the year.

"We hadn't even had a chance to go through it and figure out what to do with it," Larson said.

Within 15 minutes, Larson and Allen were joining the largest evacuation in California history, as more than a half million people fled neighborhoods in the path of an advancing wind-fanned inferno.

After blowing through, the blaze that became known as the Witch Creek fire left 1,075 destroyed homes in its wake in Rancho Bernardo, Escondido and Poway. The blaze also was blamed for two deaths in Poway.

As for the Larson-Allen home in The Trails, they figure it went up about three hours after they left. Neighbors "said there was a huge fireball over the top of our house," Larson said.

Larson and Allen feared the worst ---- and their worst fears were realized.

"There was nothing left when we got back," Allen said.

About a week later, the men received a check for \$1 million—the full amount of their policy.

The fire was so hot that a pair of four-foot-wide holes opened in the concrete slab, Larson said. "And the granite countertops were dust."

Larson said there's no way to know for sure what caused the four-bedroom home to catch fire. But his best guess is that embers shooting up from a thicket of trees burning in the ravine below managed to ignite the wood framing by squeezing past an opening below the roof.

As part of the rebuilding project, the men are being careful to plug that opening with cement.