

ROSEMARY KAUL / Los Angeles Times

Dan Leimeter amid the rubble that remains at the site of his house. He expects reconstruction to begin in February.

Mix of Emotions for Victims

■ **Rebuilding:** In the nearly 6 months since the city's worst fire, some damaged houses have been fully repaired. But on other lots, only blackened rubble is visible.

By PHIL SNEIDERMAN
TIMES STAFF WRITER

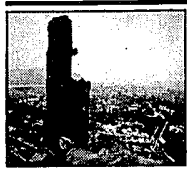
For the Bauers and the Leimeters, Christmas this year will be tied to an observance of grim significance: two days after the holiday they will mark the six-month anniversary of the brush fire that destroyed their Glendale houses.

The two couples are anticipating the



RICARDO DEARATANHA / Los Angeles Times

Ted and Olive Bauer began moving this week into their rebuilt house.



AFTER THE FIRE
One in an occasional series on victims of the June 27 Glendale fire.

milestone week with dramatically different emotions.

After a half-year of living in borrowed or rented quarters, Ted and Olive Bauer this week began moving back into their

newly rebuilt house on Ridge Drive, just in time for Christmas.

"I'm as anxious as anybody can possibly be. I can hardly stand it. I want my house," said Olive Bauer, a semi-retired nurse, as she prepared to leave the Burbank condominium she and her husband have rented since summer. "We're comfortable here. We're very fortunate to have this place. But there's no place like home."

"The main thing is the kitchen," she added. "Christmas is coming, and I want

to bake."

Unlike the Bauers, fire victims Dan and Barbara Leimeter will not be spending Christmas in their hilltop house on Gladys Drive, with its panoramic view of the city. Instead, they will be in a modest apartment overlooking the noisy Ventura Freeway.

After a six-month struggle with insurance officials and building experts, the Leimeters hope to begin reconstruction in February.

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REBUILDING: Mix of Emotions for Victims

Continued from J1

"This year I can't get into the holiday spirit," Barbara Leimeter, a nutritional services coordinator at Verdugo Hills Hospital, said. "I don't want to go out shopping. I go into a store and it's crowded—I turn around and walk out."

Dan Leimeter, a projection supervisor at a Hollywood sound studio, is equally glum. "It's surprising," he said. "We're getting Christmas cards from our friends, and we're feeling very guilty because we haven't gone out and bought our Christmas cards yet."

He said the couple would not attend his studio's annual holiday party.

His wife explained: "You get tired of everybody asking, 'Well, how's the house coming?'"

For more than 60 Glendale families whose houses were damaged or destroyed in the June 27 fire, the answer to that question varies widely. In the half-year since the city's worst fire was extinguished, some damaged houses are fully repaired. But on other lots, blackened rubble remains untouched.

The Bauers are among the first to move back into a rebuilt dwelling. Insurance adjusters estimated that 50% to 75% of their house was destroyed in the fire. They were able to rebuild quickly because they received a prompt settlement and used the original design of the house.

The Leimeters had more difficulty getting an insurance reimbursement. Also, they decided to alter the design of their house, which required them to hire professional design help and undergo a more rigorous city review.

They are not alone in encountering delays in getting their house rebuilt or repaired.

By mid-December, the city had issued 12 building permits for repairing or rebuilding houses in the area. Another 13 permit applications from fire victims were under review.

In an informal drive-by survey of the fire-ravaged College Hills, Glenmore Canyon and Chevy Chase Canyon neighborhoods, The Times found 25 lots where a fire-damaged house had been cleared but no reconstruction was under way. Only one lot was posted with a "for sale" sign.

On another 10, extensive fire rubble still had not been removed. In some cases, charred wreckage was still surrounded by yellow police barrier tape. In other cases, the second story or interior of the house appeared to be gutted, and city officials had posted a warning that the structure was "unsafe to occupy."

Reconstruction work was evident at 11 sites. These included new houses where framing had been completed or houses where a partly damaged portion was being repaired.

In a recent report, the Glendale Fire Department estimated that the fire damaged 50% or more of 41 houses. Another 17 dwellings were 10% to 30% damaged. In the remaining cases, the damage was relatively light, limited to burned landscaping or a scorched wall, for example.

Ted and Claire Lamb of Sweetbriar Drive, the first fire victims to obtain a permit to rebuild, had hoped their contractor would finish the interior work and allow them to move in before the end of December.

"We didn't make it," Ted Lamb said this week. "First they said it would be Thanksgiving. We thought it would be Christmas. I'd say it will be another six weeks."

Nver Sepilian, whose main fire insurance policy lapsed because the premium notice was sent to the wrong address, has still not resolved the matter with her agent and is considering a lawsuit. The fire rubble on her Ridge Drive lot

still has not been cleared. Her husband, Joseph, who was caught in Kuwait during the invasion by Iraq, escaped safely but lost his interior design business in Kuwait.

Amelia Reinhart, 88, said her attempts to get fire debris removed were delayed because hazardous asbestos was found in the linoleum of her Sweetbriar Drive house. She said the design work for a new, larger house is nearly complete, and she expects to clear the lot and begin rebuilding soon.

Carl W. Raggio III and his wife, Susan, have settled on a design for a larger house they hope to build on Foxkirk Lane for themselves and their six children. The project has been delayed, however, while the Raggios continue to negotiate with their insurance company.

Ted and Olive Bauer are grateful their project has proceeded smoothly. The morning after the fire the Bauers discovered that several walls were still standing. Some prized belongings were undamaged, including the torch carried by their son, Teddy, in the 1984 Olympic relay and a treasured violin brought from Germany.

But the flames had consumed Ted Bauer's virtually irreplaceable bookbinding equipment. Bauer, a

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BARBARA LEIMETER
Fire victim

68-year-old German immigrant who survived a Russian prison camp during World War II, had learned the time-consuming craft in Munich. He said only a handful of people do such work today in the United States.

"I had the finest leather stock," he said. "I had parchment. I had fine paper. I had about \$12,000 worth of book type. I had a lot of fine books in there. . . . In 20 minutes, I was out of business. After 30 years, it took 20 minutes. That's really hard for someone who loves his trade."

The Bauers' insurance company helped the couple compile a list of destroyed belongings. A restoration team took away furnishings that could be repaired or stored while the rebuilding was under way.

The loss to their structure was about \$200,000 to \$225,000. The destroyed contents, not including the bookbinding equipment, were worth at least \$50,000, the Bauers estimated. Their policy did not provide replacement coverage, so the value of the belongings was depreciated. Nevertheless, they believe the reimbursement should be adequate.

"When it's all finished, it's going to be close," Olive Bauer said. "We're not going to have a humongous debt that we can't pay. I think we're coming out well."

The new house will have just a few cosmetic changes, plus updated electrical lines and air-conditioning ducts.

During the rebuilding period, the Bauers said they received valuable help from fellow members of the Seventh-day Adventist Church in Eagle Rock. Olive Bauer said she drew on her faith while fleeing the fire scene with the infant she had been baby-sitting, her niece's 18-month-old son.

"When I was driving up the freeway with this child sitting beside me, I prayed all the way up

there: 'Protect this child,' she recalled. "And I prayed: 'Please preserve my home.'"

"When we came back, I thought, well, all answers to prayer aren't 'Yes.' You have to accept a 'No.' And then I got to evaluating, as time went on, the things that were saved versus the things that were lost. My husband was healthy. I was healthy. Things that made it ours were there. My prayer was answered. My home was preserved. Maybe not the house, but the home was preserved."

Like many other fire victims, Barbara and Dan Leimeter lost all of their furnishings and treasured mementos, including family photographs and books dating back to the 1800s. But on the day of the fire, Dan Leimeter was more concerned about his wife, who was at home in their remote neighborhood.

As it turned out, a police officer had driven Leimeter's wife to safety. "I was so overjoyed that I couldn't have cared less about the structure," Dan Leimeter said. "Like George Carlin says, we all have a lot of 'stuff.' That was a bunch of 'stuff' that burned up."

Nevertheless, replacing the house and its furnishings has proved to be a greater challenge than the couple expected.

"When you lose your house and you lose everything, you're not insured for the whole amount," Barbara Leimeter said. "So you can't take time off from work. You're trying to do things when you have free time, which is seldom."

The couple's primary coverage was from California Fair Plan, a nonprofit insurance pool established in 1968 to serve high-risk areas, including neighborhoods at risk of brush fires.

The Leimeters said they had \$160,000 in structural loss coverage. But they said Fair Plan initially offered only \$118,000 because of a disputed reconstruction estimate provided to the insurer. After the owners got a higher quote from another builder and argued with Fair Plan officials, the insurer paid the full \$160,000, they said.

By early December, the Leimeters had come up with a list of their destroyed belongings, including model numbers and the date and place of purchase, whenever possible. They estimate it would cost up to \$175,000 to replace all of the destroyed furnishings at current prices.

The contents of the Leimeters' house were insured for up to \$80,000, after depreciation. Thus far, they said, they have received about \$60,000 in contents reimbursement.

Arranging the reconstruction has presented still more hurdles.

"The people who have gone through and built a house knew what to do first," Barbara Leimeter

said. "For us, every time we bought a house, we'd go out and see one that we liked and buy it. We had no idea how you even begin."

To design an expanded house, the Leimeters initially hired a Long Beach architect who said he would charge 10% of the construction cost. They said his design was approved by the Glendale Design Review Board, a city panel that scrutinizes proposed housing projects.

But the couple said they fired the architect after he began calling in costly consultants for geology reports and property surveys. They said the architect also insisted that they replace their foundation, which had survived the fire. That step would have added another \$50,000 to the cost of rebuilding, the Leimeters said.

The couple then hired a building designer, who charged less than a licensed architect. But the Leimeters began to fear that the budget for their spacious new house would far exceed their insurance reimbursement, so Dan Leimeter, who has a degree in theatrical scene design, drew the rebuilding plans. He said the work will be refined by a structural engineer.

To keep costs down, they also decided to scale down the new house to 2,500 square feet—about 700 square feet larger than their original dwelling—and rebuild on their original foundation.

Beyond their insurance reimbursement, the Leimeters have obtained approval from the Small Business Administration for a disaster loan of up to \$48,000 at 4% interest.

"We figure that if we can take all the money we got for the structure and all the money we hope to get for the contents and some of the SBA money, we can build the house without having to go to a commercial lender" and paying a significantly higher interest rate, Dan Leimeter said.

The Leimeters hope the new house will be ready by July, when the insurance coverage for their apartment rent runs out.

"It's gotten to the point where he's designing the house, and I said, 'I don't want to see the design. I don't want to hear about the contractor. I don't want a damned thing to do with it,'" Barbara Leimeter said. "All I want is to get out of here and into the house."

"It's a very frustrating thing when we look at our empty foundation," Dan Leimeter added. "Nothing has moved since the debris was picked up. Nothing has changed. There's been a lot of work. There's been a lot of planning and pushing and grumbling and paying for and a lot of things happening. But there's nothing to show for it."

"Once it starts going up, I think that will begin the healing process."