

## FIRES



By guest contributor,  
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## Loss assessment: Building anew after devastation

The winds stopped before pushing the fire into our canyon — and that was all it took to separate us from the others.



The iconic figure of the chimney standing in the ashes became the central element of a new house. Photo: Kurt Lavenson

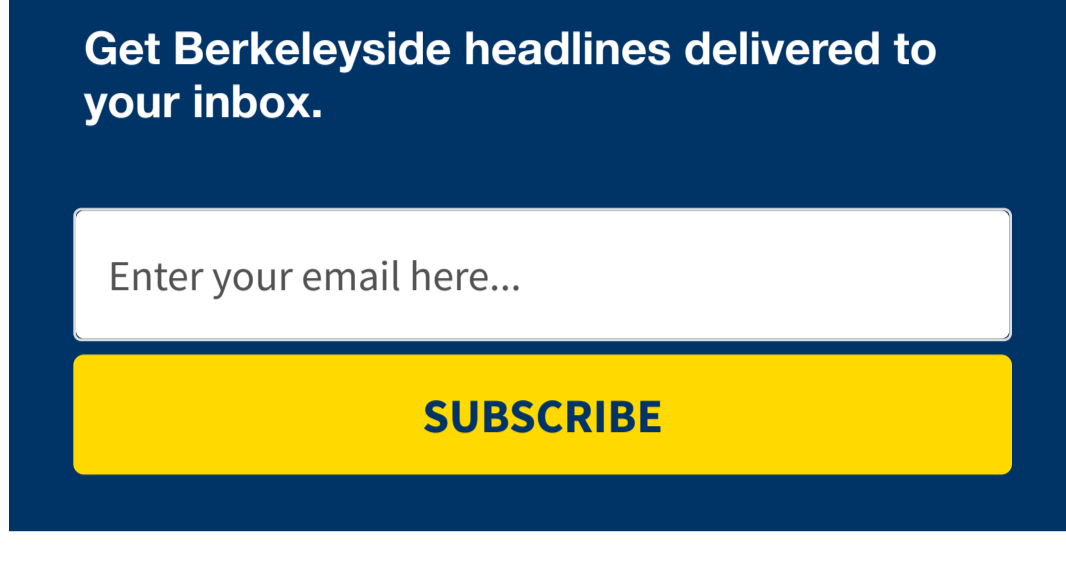
By Kurt Lavenson

*Let everything happen to you: beauty and terror. Just keep going. No feeling is final.*

Rainer Maria Rilke

The fire missed me that day. I was alone in my fiancée's kitchen, up near the ridge line of the hills, drinking coffee and reading the Sunday paper. The heat and winds were unusual. Pine needles blew from the trees and whipped sideways past the windows. I noticed smoke in the distance, in a corner of the view to the north, comfortably far away and just mildly interesting.

But it didn't stay that way for long. Soon I was packing family photos and boxes of files into my truck for an evacuation. When we returned hesitantly the next day, the house and neighborhood were fine. The winds had stopped before pushing the fire into our canyon — and that was all it took to separate us from the others. A mile or so north, there were 1,500 acres of blackened devastation.



It was another week before the fire touched me, when I entered the 'the burn', as it came to be crudely known among those of us who spent every day there. A new client, who I'll call Renee, wanted help replacing her house. A heavy rain had fallen the night before and above our heads clouds billowed and slid across a deep blue sky. The air was scrubbed clean and the autumn light was oddly beautiful. At our feet was brutal destruction. My heart stretched to hold the paradox as we stood in the ashes of Renee's home, next to the brick chimney, the only thing still standing.

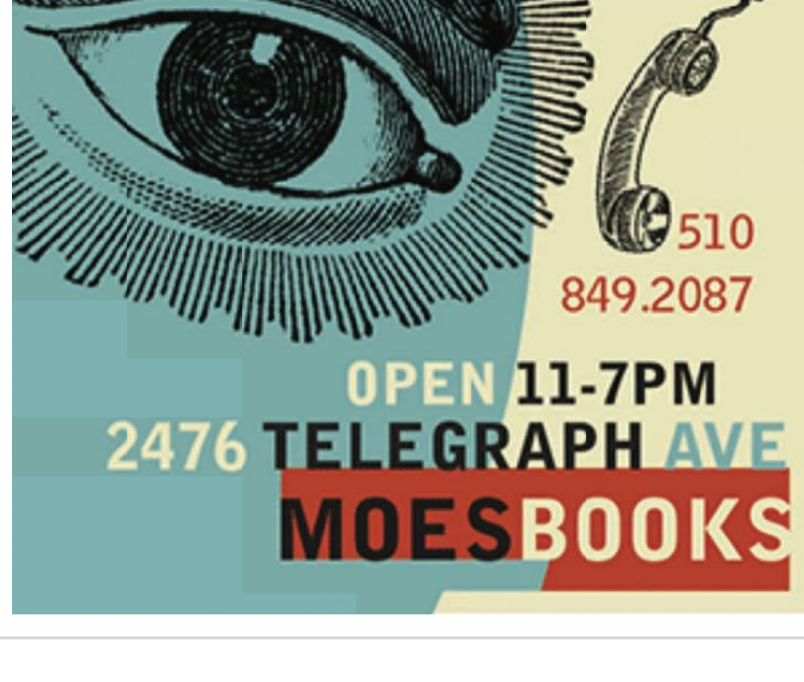
A glass vase was melted on the mantel as if it were candle wax. I would later see this brick mantel in the family photos we pored over to take an inventory of the loss: the vase intact and filled with flowers. At the house next door was the carcass of a Volvo, where a garage had been. Its alloy wheels were now four hardened metal puddles on a black and pink concrete slab.

A similar scene could be witnessed at every house on the block. Each foundation looked like a rectangular campfire pit filled with ashes, burned appliances and dazed homeowners. The scene also had a morbid nobility. It had suddenly become a memorial ground filled with chimneys standing as monuments to the history, pain and strength of the community. They reminded me of a visit to the ruins of the Roman Forum the previous year. And, as if the loss of her house and everything in it were not enough, I learned that Renee's elderly neighbor had died the same morning, hours before the fire, run over by his own car as he pulled the mail from the box at the bottom of his steep driveway.

### Adrift for two and a half years

I went home after the meeting. Renee wouldn't be able to go home for two and a half years. Her life was thrown far off balance and each day was a struggle. Through her distress and our work together, I learned lessons about loss and recovery that still resonate, especially about loss assessment. It's an insurance term actually — the process of investigating and quantifying loss, measuring the damage. Ultimately for an insurance company, it is just about the price tag. The irony is that their term so aptly describes the messy remainder — the ache, the void and the regrets that insurance cannot repair.

I am still assessing those losses — and the gifts they bestowed — 20 years later. For one thing, I no longer value possessions the way I did before the fire. I remain more detached from material success and its trappings. I still pursue them at times, but I am not fooled into thinking they are permanent, or that they take priority over relationships and compassion. I am also rarely convinced by the promises made by companies that purport to serve the public good. And I remain mindful that events can change very quickly, bringing unexpected fear or joy, each of which is an opportunity to choose what we will do with that experience.



In designing the new house, Lavenson treated the project like a remodel, one that started with a cache of personal memories. Photo: Kurt Lavenson

If the fire was the first disaster, the insurance loss assessment process was the second. In their panic to limit financial hemorrhaging, many companies turned adversarial towards their customers. They tried to abandon people who had paid their premiums for years, believing that Guaranteed Full Replacement after a disaster actually meant what it said. Insurance adjusters remember a house very differently than a person who loved her home. They do not allocate value to the sacred qualities of a place. The feeling of an old wood-paneled bedroom or a plastered archway must be quantified into linear feet of redwood and square yards of wet plaster. The funky brick pathways and curved rafter tails — the stuff that gave Renee's house character — had to be reduced to unit costs on a spreadsheet.

After I assembled a set of forensic drawings and thorough estimates for replacement, the insurers told us I had priced the replacement at twice what it was worth. They brought in several 'experts' to discredit me. At many meetings they were inattentive or intimidating, teaming up against Renee and me, her lone architect and contractor (actually 'just' a remodeling contractor, they would emphasize). Not only did we feel like David against their Goliath but we felt the game was rigged.

At the end of one meeting the contractor for the insurance company kissed the adjuster on the cheek and inquired about her child as he left, as if we were not there. Still, Renee did not want to hire an attorney. She felt that would turn the negotiations into a more abstract battle and take it away from her — another potential loss.

By the end of this surrealistic process, the insurance company had paid me to fight their experts for six months, dig up more documentation and ultimately prove the replacement cost was not double but triple what their generic spreadsheets and low-bidder phantoms had claimed. They destroyed Renee's goodwill, wasted time and tens of thousands of dollars fighting their own customer, increased the claim and ultimately rolled over.

That story would be repeated with many other policy holders. Later, the insurers, who for years made the rules and reaped the profits, accused the fire area homeowners of being greedy. Eventually, the State Insurance Commissioner entered the fray and chastised the worst offenders publicly, including Renee's insurer.

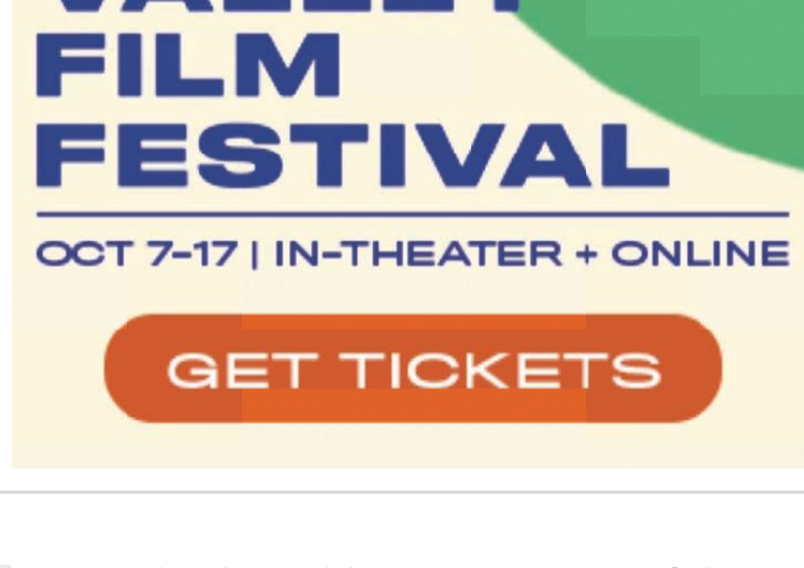
### A reluctant client

The negotiations were arduous, but through the process of documenting the old house and defending it, a transformation took place. I earned Renee's trust. She realized that I understood and rescued the deeper spirit of her old house and could not only revive it but improve on it. Until then, we had all just been intruders in her life.

She was the first client of mine who didn't really want a new house, or kitchen, or an architect for that matter. What she wanted was simply to feel safe and secure after a wrenching loss. As I helped her get to that place, she became open to the idea that we could do more and risk some change. Her loss began to look like an opportunity to create something new. The silver lining became visible inside her cloud. She began to make sketches, recall the feelings of being inside her house, talk about the rooms and about improvements she had considered years ago.

In designing the new house my team treated the project like a remodel, where we typically analyze and accommodate a wide range of existing conditions. This was a home remodel that started with an empty site but a full cache of formidable personal memories. I mentioned this to an editor in Chicago at the time and he paused. He perceived the burned out hills as empty and wide open for development, because they looked that way on television. I explained that we were remodeling a community that exists in the collective memory of its inhabitants. Replacement, another word lifted from the insurance policies, turned out to be a crucial design concept as well as a financial and therapeutic one.

Though the old neighborhood was not physically present, it could not be excluded from the rebuilding process. The past had a voice in the conversation. My history as a remodeling contractor — the trait the insurance company tried to use against me — turned out to be one of my strongest assets. I was already well practiced at weaving together old and new. My team was in the business of reinterpreting and transforming. To that end we made the iconic figure of the chimney standing in the ashes into the central element of the new house.



A rebuilt and better version of the chimney rises through the middle of the living room with no adjacent walls. Photo: Allen Geller

A rebuilt and better version of that chimney rises through the middle of the living room with no adjacent walls. The central ridge beam passes through it, spanning between two heavy timber trusses. We emphasized these primal elements — a sheltering roof and a strong vertical structure. A burned steel bolt from the old house's roof trusses is cast into the brick above the mantel, while mortared on top of the chimney, where nobody sees it, but a few of know it's there, is a chunk of serpentine rock, dug from the earth below the basement. It is my symbolic elevation of the empty ground to the highest point of the new structure — a literal rising up from beneath the ashes.

The house was a first for both Renee and me. She loved being there and told me many times how much it healed her. She was comforted by the wood ceilings, reassured by the solidity of the brick and slate, soothed by the silence behind the new windows and doors. The process restored some sense of control to her life. She still knew better than most how quickly things can be taken away, but it was cathartic for her to experience the power of designing a home for one's self.

### The house becomes a home

My friend and I built the house with great care, our craftsmanship imparting it with detail and lasting quality. Our reverent approach was in direct contrast to the gold-rush attitude on the streets outside, where out-of-town contractors cruised for work in their pickups like sharks looking for food. I even gave Renee some of my own furniture to help her inhabit the house with a sense of well-worn ease. When we were done, the project was featured in *Fine Homebuilding* magazine, which lifted my business to a new level of recognition. The home we built on that foundation of loss and suffering brought a healthy dose of peace and security to both its owner and its architect/builder.

It was the only house that I built in the fire area, and it was for just one woman, who went off to ride her horse on a Sunday morning and came home to find everything gone. But the process of accepting loss, seeking help, believing in one's value and creating something new was universal.

I still live nearby, though Renee has moved on. When I drive by on the freeway I can no longer see the house. The landscape has taken it back. The oak tree in the front yard, blackened and blistered after the fire, is healthy and strong again, large enough to obscure and shade the house.



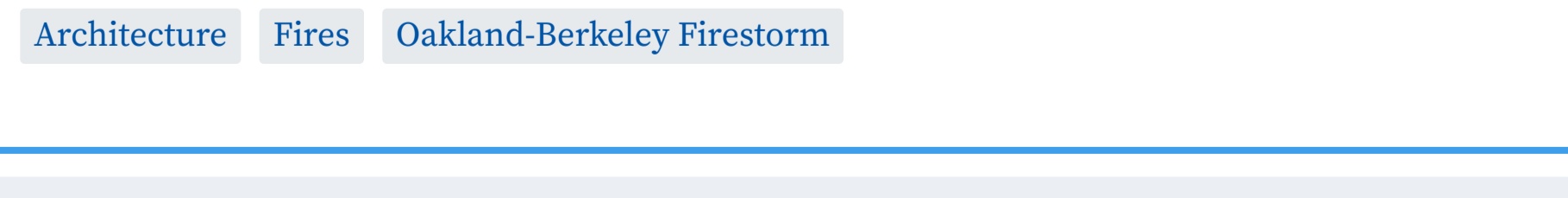
Seven years ago I had the guilty pleasure of wandering through the house on a Sunday when it was for sale. I listened as the realtor described what the architect had in mind or why he did this or that detail. She was wrong about several things, but I decided the story was in her hands now. I was ready to let go.

Kurt Lavenson is the founder of Bay Area architecture firm [Lavenson Design](#).

This article is part of Berkeleyside's "Firestorm Special", a series of commissioned stories and contributions from the community to mark the 20th anniversary of the 1991 Oakland-Berkeley Firestorm. Tomorrow we will conclude with information about where to commemorate the Firestorm and tips for being prepared for future disasters. Read previous Firestorm Special stories.

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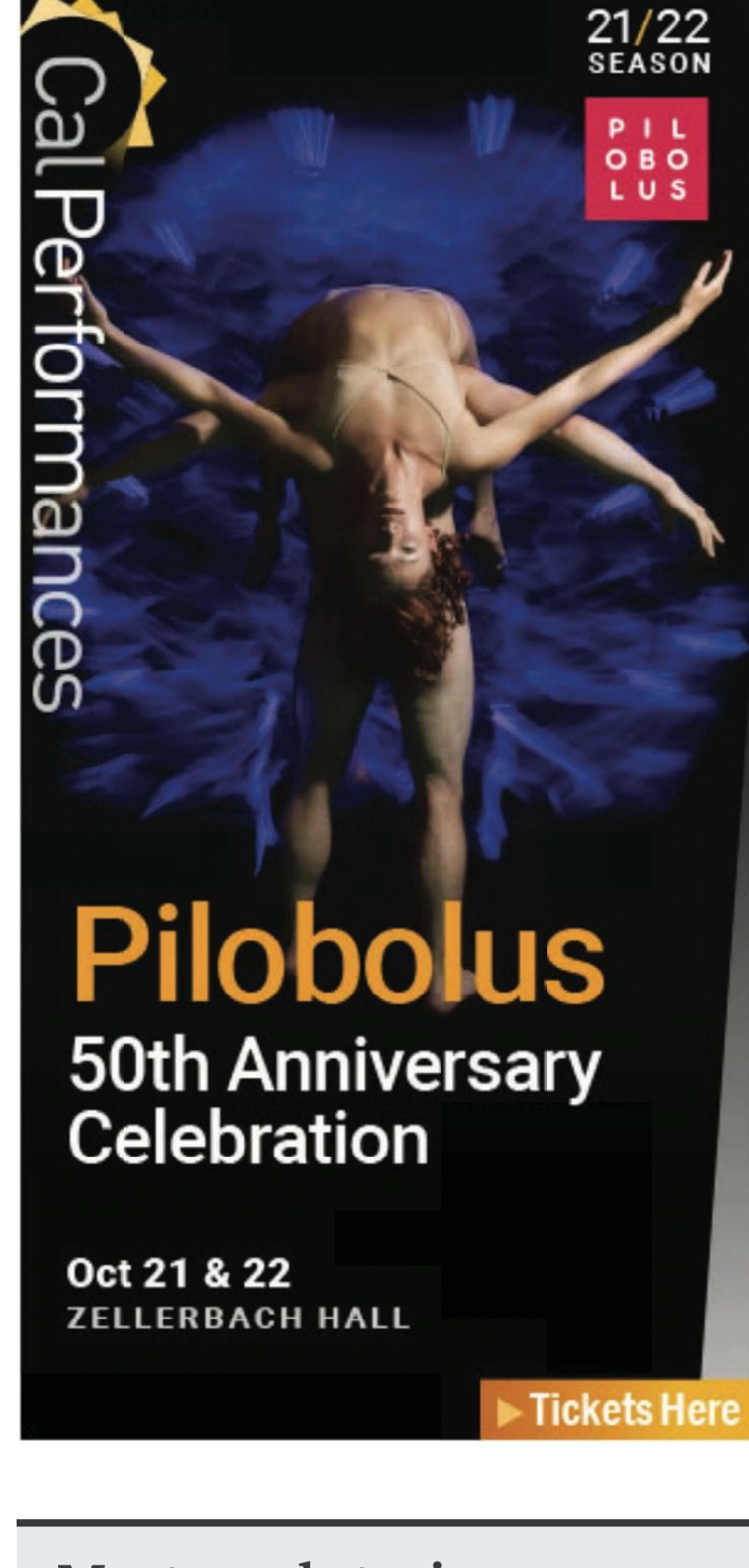
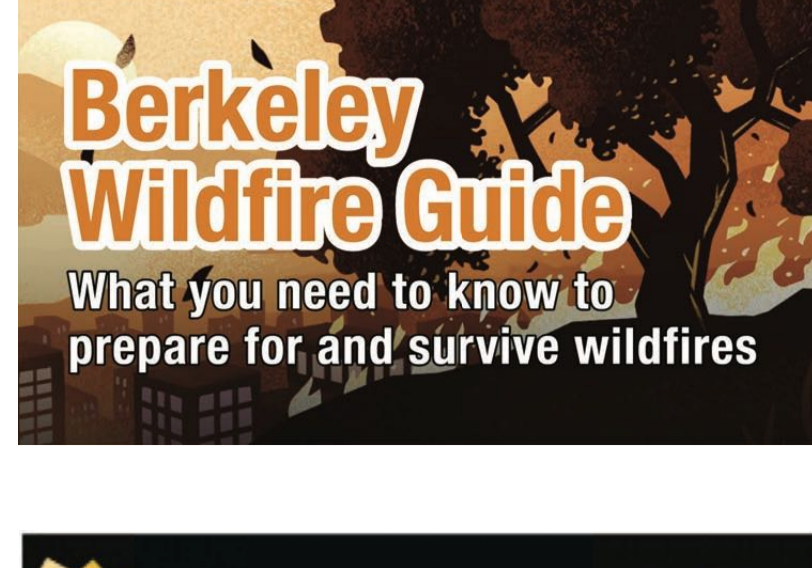
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