

[The Toll of the Tea Fire: Three years later, community struggles to rebuild](http://thedailysound.com/2011/11/the-toll-of-the-tea-fire-three-years-later-mont...)

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On November 13, 2008, a firestorm roared across the flanks of the Santa Ynez Mountains and changed many lives in Montecito forever.

Lance and Carla Hoffman were enjoying an afternoon together when the fire, still in its infancy, suddenly flared up and over a hillside.

The Hoffmans made a desperate race for their car, but the fire overtook them, burning at more than 1,500 degrees Fahrenheit.

That they survived was a miracle, but both suffered severe burns and were ultimately taken by helicopter to the UC Irvine Regional Burn Center. Since that time, the Hoffmans have undergone more than 100 surgeries apiece, and more are planned.

Their medical bills now exceed \$5 million. For them, and for hundreds of other Montecito and Santa Barbara residents, the legacy of the Tea Fire lingers.

Today, nearly three years to the day when the Tea Fire burned 2,000 acres, 220 homes and injured 13 people, the wounds suffered by the community are far from healed.

The fire was believed to have been caused by a group of 10 young people, most of them students at the Santa Barbara City College.

Investigators believe they may have failed to properly douse a bonfire they set the night before in the Tea Garden, an historic, abandoned structure which is part of a 350-acre estate perched high on the flanks of the mountains above Montecito.

Signs of Healing and Problems

A recent drive along Mountain Drive, which was at Ground Zero for much of the damage from the Tea Fire, showed some healthy signs of recovery. New homes line the steep hillsides. Orange plastic fencing and construction company signs are highly visible from the twisting road that affords spectacular views of the Santa Barbara Harbor and coastline.

Yet, a closer look reveals that something else is going on here, something unresolved and disturbing.

Many lots, where the charred homes have been razed, remain empty.

For sale signs outnumber the construction signs. The economic pain of dozens of homeowners here and along the fire path to the northwest may have faded from public view, but it still exists for many.

Of the 104 homes burned in the county, the others were inside the Santa Barbara City limits), only 41 permits to rebuild have been filed with the county, according to Petra Leyva, supervising planning for the County Planning and Development Department. "So far, 24 of them have been given final occupancy," she said.

After three years, that seems a disturbingly small number. To some extent, the county Planning Department has tried to streamline the re-building permit process for fire victims.

"We reduced our normal response time to submitted plans from 30 days to 10 days for Tea Fire victims and we've expedited other parts of the process, as well," said Leyva. But, gaining permits is not always an easy task.

"The present process is still quite long," said Kate Vining, of Vining Construction, which has re-built one house and is currently going through the permit process on a second burn rebuild. "It can be tedious and difficult, especially in the design process," she added.

Insurance snarls slow progress

A larger problem is the failure of many homeowners' insurance policies to fund the increased cost of replacing homes.

Investigators for the San Francisco-area non-profit group, United Policyholders, have found that many homeowners in the Tea Fire area were either underinsured or the insurance companies were stubbornly refusing to pay the full amount of the re-building costs. Some of these situations have resulted in prolonged legal proceedings while the lots remain empty.

Others, who had no insurance or were underinsured, have found that they cannot afford to rebuild.

The average shortfall of those who were under-insured, ranges from \$100,000 to \$500,000 per homeowner, according to the United Policyholder group.

Many of these landowners have been forced to put their property up for sale in a difficult market.

The suffering caused by the Tea Fire is far from over.

The Hoffmans have filed civil suits against the students who allegedly and inadvertently caused the fire, and against property owner, Mary K. Robinson. The Hoffman's attorney would not comment on the case other than to say it is ongoing.

"Everything reflecting our lives is gone."

Many homeowners were not insured and lost everything. Others are suffering in different ways. A month ago a Montecito couple finally moved back into their home after struggling through a protracted

negotiation with their insurance company, a bureaucratic dance with Santa Barbara County, and finally a year of blueprints and construction of the new house.

Those who witnessed the couple's first steps into their new home expected a show of excitement and a sense of triumph over the adversity that had faced them for three years.

Instead, there were tears and stunning anguish.

"We have a house but nothing to put inside to make it our home again," said one of the owners of the house, who asked not to be identified. "Everything we had, the furniture, art, family pictures and everything we had chosen over the years that reflected our trips and our lives, is gone. The fire took those things and we can never get them back."

The ten suspects in the case plead no contest in April, 2009 to trespassing charges. None of them appeared in court and each paid a \$500 fine and was required to complete 75 hours of community service. The relatively light sentence caused outrage in some parts of the community, especially with those close to the Hoffmans.

Area residents who lost their homes were not allowed to speak at the court hearing.

The Santa Barbara District Attorney's Office told reporters, at the time, that there was insufficient evidence to prove that the fire the group had started the night before was the cause of the Tea Fire.

The students were cooperative with investigators and they insisted they had thoroughly doused their bonfire before leaving the Tea Garden area.

The following day the sundowner winds, which blew upwards to 60 miles per hour that afternoon, raced through the area.

Investigators believe the windstorm may have fanned embers left by the students. However, since no one was apparently on that wind-swept mountainside that evening, the only thing certain today is that the healing from the Tea Fire is still far from over.