

Inside Tucson Business

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Bankrolling Mt. Lemmon

Joan Dameron-Inside Tucson Business

Rebuilding Mount Lemmon isn't about new development, new businesses and new trees. It is all about the courage and the strength of a community that would not succumb to a devastating fire.

Much of the flora and fauna perished during the Aspen Fire 18 months ago. But people have chosen to rebuild their homes and businesses rising above the ashes to start their lives over.

John Lewis, president and chief executive officer of Southern Arizona Community Bank, understands this. He is committed to the revitalization efforts, both personally and professionally. Just one month before the fire, Lewis and his wife Jeannine closed on buying a 1916 cabin built on United States Forest Service land.

After the fire, the Lewis' went to their cabin to find that another one nearby had burned and that two trees that had almost been touching their deck were gone. But their cabin was unscathed.

Lewis said he and his wife experienced survivor's guilt. They went to meetings held immediately after the fire to support their neighbors who were grieving over their lost homes and businesses.

Nearly 400 people from the Mount Lemmon and Summerhaven communities attended those meetings at Sabino High School.

"There was an immediate commitment to recovery during the fire," said John Jones, who is working with Pima County to spearhead efforts for a new infrastructure.

Bob Zimmerman, owner of Mount Lemmon Realty, said, "I learned that people who own property have a special love for Mount Lemmon, and they felt bereavement."

"I thought my life was over when the Aspen Fire hit," he said. "Predictions were for property values to be half of what they were. Six months after the fire, I sold the first lot for pre-fire prices."

President Bush even visited to promote his Healthy Forest initiative and that brought more awareness to the tragedy.

But when it came time to rebuild, Lewis didn't hesitate when he was asked by the homeowners to be in charge of finance and fundraising efforts. That's the kind of person Lewis is. Customers of his bank have called him at home at night. Certainly the homeowners also knew the bank could make a difference for them.

Ross Quigley, who was president of the homeowners association at the time, met with Gov. Janet Napolitano and Pima County Supervisor Ray Carroll, whose district includes Mount Lemmon. They all recognized there was an opportunity to have hotels, cabins, more commercial development, improved sewer, water, and paving, and a fire truck. But before any ground could be broken on anything, Napolitano wanted a fire truck be on the mountain full time.

Quigley wasted no time. Working with Rodney Glassman, president of the Glassman Foundation, they held the biggest one-day fundraiser in Tucson's history. "Let's Pay Off the Firetruck Day" brought together rival TV and radio stations for a common cause and raised \$120,000 in just 10 hours. That was enough to pay what they owed for the fire truck.

There were other obstacles created by the Aspen Fire that had to be overcome before any building could take place.

Metal and concrete that had been destroyed needed to be moved. A logger removed about 50 truckloads of trees, and the Arizona Department of Corrections assisted by cutting down thousands of damaged trees.

Water was another problem. The water co-op was two-thirds destroyed and unusable so it was sold to a government entity to allow formation of a water district. The Federal Emergency Management Act (FEMA) awarded grants to help with the installation of fire hydrants and a fire prevention system. A higher quality waste water treatment plant was also built.

Although the federal and county governments were instrumental on large scale infrastructure, home and business owners were stopped in their tracks. Insurance companies had a difficult time understanding the cost per-square-foot to rebuild on the mountain. There were new county codes and regulations. Labor and hauling materials up the mountain all contributed to the need for more money for rebuilding.

But now their efforts are coming to fruition on Mount Lemmon.

Phil and Carol Mack own the General Store in the village of Summerhaven. They left the mountain at noon on June 19, 2003. Ninety minutes later, Carol, a volunteer firefighter, was in Tucson listening to the fire chief on her radio.

"He was assessing the damages done to businesses after the fire storm went through," she said. "He gave the status of each building as he came down the mountain. Then he said the store was gone."

Carol was so shaken she couldn't drive, so Phil came to meet her.

"We cried and hugged, and then said 'this is the first day of the rest of our lives'", she said.

Carol was still emotional when she talked about their meeting with Lewis. They had nothing, and Lewis agreed to refinance the General Store. Their insurance company has only reimbursed them so far for their inventory and part of the building. In addition to finishing the store, they had to rebuild their home located right behind the General Store, too. The couple became hopeful when they were approved for a loan through SBA, but every time they turned around, there was more red tape.

The couple also quickly contacted Dennis Cozzetti, a general contractor, because they had been first on his rebuilding list, if needed, during the previous year's Bullock Fire.

"We asked Dennis if he could start working on the store, and he said we were still first on the list. We feel fortunate to have been connected with John and Dennis," Carol said.

Carol said they reopened on the one-year anniversary of the day their store burned and she says business has been up 60 percent.

"People tell us they are glad we're back," she said.

The new General Store and Deli, the first commercial structure to be rebuilt, sits prominently on its former site. The log exterior and log-beamed interior emanate the strength of owners that refused to give up.

Also dotting the village are about 75 new homes in various stages of construction. Some may not think that's making much progress out of the 325 that were lost but Jones said it's about four times what is normally expected this soon after a fire.

"I expect to see another 75 homes built in the next year," he said.

Lewis said, "Ross Quigley was the glue for the emotional part and getting people to come back."

Not everyone chose to come back. There was a perception that the mountain was dead, and the new environment would be like living in a moonscape. Some didn't think the insurance company hassles and increased costs were worth it. Others, like Bob Hansen, couldn't wait to rebuild. He's still dealing with his insurance company, and Lewis helped finance his new home, which sits high on the mountainside and has a breathtaking view from the sweeping deck.

Even though he did a lot of the work himself, Hansen estimated that it cost about \$180 to \$190 per-square-foot to rebuild.

"This is a place I'll have forever," Hansen said.

Zimmerman echoed this statement regarding the revitalization of the village as a whole.

He tried to develop the area 10 to 15 years ago, when the county came out with a plan that wasn't supportive of the idea at the time, he said.

"We're not developers. We want to do something that creates longevity."

Both Jones and Zimmerman are adamant about environmental and community issues.

As an example Jones said "We will encourage the growth of aspen trees close to the village. These trees will create a buffer, since they don't have crown fires."

He said there will be much more of an aspen forest in the next 20 to 40 years.

A feasibility study was done for a mixed-use project, and the outcome supported projected new revenue potential for 40,000 square feet of new space.

"We have the chance to ask 'how do we get people out of their cars? What do we want the community to look like?'" Jones said.

Zimmerman, Jones and two partners are working on plans for a new lodge and community center to be constructed next June, with completion targeted for May 2006.

The lodge will have 14 to 20 rooms, with a retail shop, day spa and restaurant. Public demand is driving more services, and the long-range plan includes another 40 rooms.

"We would like to see Pima County build the community center, and we would provide the onsite management," Jones said.

How has Lewis and Southern Arizona Community Bank's involvement affected the commercial side?

"Borrowing money shows the project is credible," Jones said.

"It shows that it is real, not speculative," Zimmerman agreed.

"Our bank has been very involved in the commercial aspect. This will be a \$10 million project over the next 10 years," Lewis said.

The \$750 million Pima County bond election held last May will help make the new county efforts take off.

"Pima County is very supportive of our efforts to rebuild," Jones said.

Getting more of the standing, charred trees off of the mountain is another goal. Jones is working with a logger to have the trees milled in Tucson. The wood from the burnt trees can still be used for several years.

Jones is co-chair on the Board of Directors for Trees for Mount Lemmon. The organization received a national grant and has worked closely with the University of Arizona landscape architecture students to reforest the area.

"This is a sky island, with a unique species of ponderosa pine that can't be found anywhere else. We have to be educated not only about building codes, but also about the ecosystem," he said.

"We have to keep the genetically distinct species intact," Zimmerman affirmed.

Psychological damage caused people who understood the need to thin trees on their property to not want to cut trees, even after the fire, Jones said.

The area around the village is now more open and park-like, which is maybe the way the forest should be. As forest fires were extinguished at the turn of the century, density increased from 50 to 70 trees per acre, to 700 to 1,000 trees per acre. Environmentalists forced the shutdown of the sawmill that that Zimmerman once ran and as a result the Forest Service was hampered in its ability to effectively manage the forests. That is changing, as a national organization, Fire Wise, is the basis for the Healthy Forest initiative.

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