

Wildfire hazard map, TOV website, showing Vail and the surrounding region. The map serves as a base for the TOV Fire Department’s community wildfire response plan and property preparedness evaluations.

# Letters to Vail

V a i l H o m e o w n e r s A s s o c i a t i o n

VHA Report: 0505251155a

Part One - Property Insurance Rates – Disaster Protection

May 9, 2025

As spring emerges and snowpack dwindles, mountain communities focus increasingly on wildfire risk and remediation. In many locations, property insurance rates have skyrocketed as a result of wildfires and natural disasters in recent years. VHA has gathered information regarding the [criteria that affect these rates](#). As part of the exercise, VHA has prepared a list of what the Vail community provides to lessen the impacts from natural disasters and weighed it against the criteria used by authorities to determine property insurance rates. Insurance and disaster prevention authorities appear to be inappropriately painting Vail with the same broad brush used for less fortified communities.

Given Vail’s exemplary level of preparedness, we contend that it may qualify for the highest reduction in rates offered by the insurance industry. Town of Vail authorities are in a position to effectively argue with insurance adjusters on behalf of the community for lower town-wide rates and for further reductions on those properties that comply with current standards.

[Wildfire action by the legislature](#) is currently predicated on rewarding property owners who take steps to defend their properties against disasters, particularly wildfires. However, there is no mention of tax rebates—only insurance rate reductions, which serve as the reward for compliance with insurance and government standards. Increases in property owner fees to fund the program may be required. Tax rebates or credits should have accompanied enhancing a property’s defenses, serving as an additional incentive for making protective improvements.

Wildfire-related documents on the TOV website indicate that local authorities believe that an out-of-control wildfire within developed areas of the community is inevitable. Fire in wild, undeveloped areas is widely held as being nature's way of regenerating itself. Some disagree that nature should be allowed to run its course in developed areas. The Forest Service mandating total fire suppression in the 1920s and '30s. Science and experience later dismissed the policy, finding that fire does help regenerate lands and occasional burns help prevent 'big blowups' recently experienced in areas where fires were prevented for decades, allowing for huge build-up of fuels. That does not preclude taking precautionary steps to prevent disasters, like good forest management, including controlled burns, mitigation efforts in wildland-urban interfaces, and public education.

A concern that groundwork is being laid to exclude certain structures and areas that authorities deem higher risk from protection should be addressed. All property and individuals should be equally eligible for security and defense. No neighborhood or property should be left without protection due to compliance shortcomings.

The "**no defense**" factor has emerged in response to the frequent, massive wildfires in California and Colorado. Under certain conditions, fire authorities have the ability to declare threatened neighborhoods and structures as **indefensible**. Steps should be taken to ensure that this does not happen in the Vail area.

Vail Homeowners Association is exploring an opportunity for its membership to interact with Vail's Fire Chief, the Town's designated representative with State and insurance authorities' efforts to develop uniform standards for evaluating community preparedness to combat and contain the threat from wildfire. Arrangements are being made to have the Vail Fire Chief participate in the VHA Annual Membership Meeting this summer. [RSVP interest in attendance in person or on-line.](#)

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VHA [invites letters of interest](#) to assist in its membership and reader development efforts.

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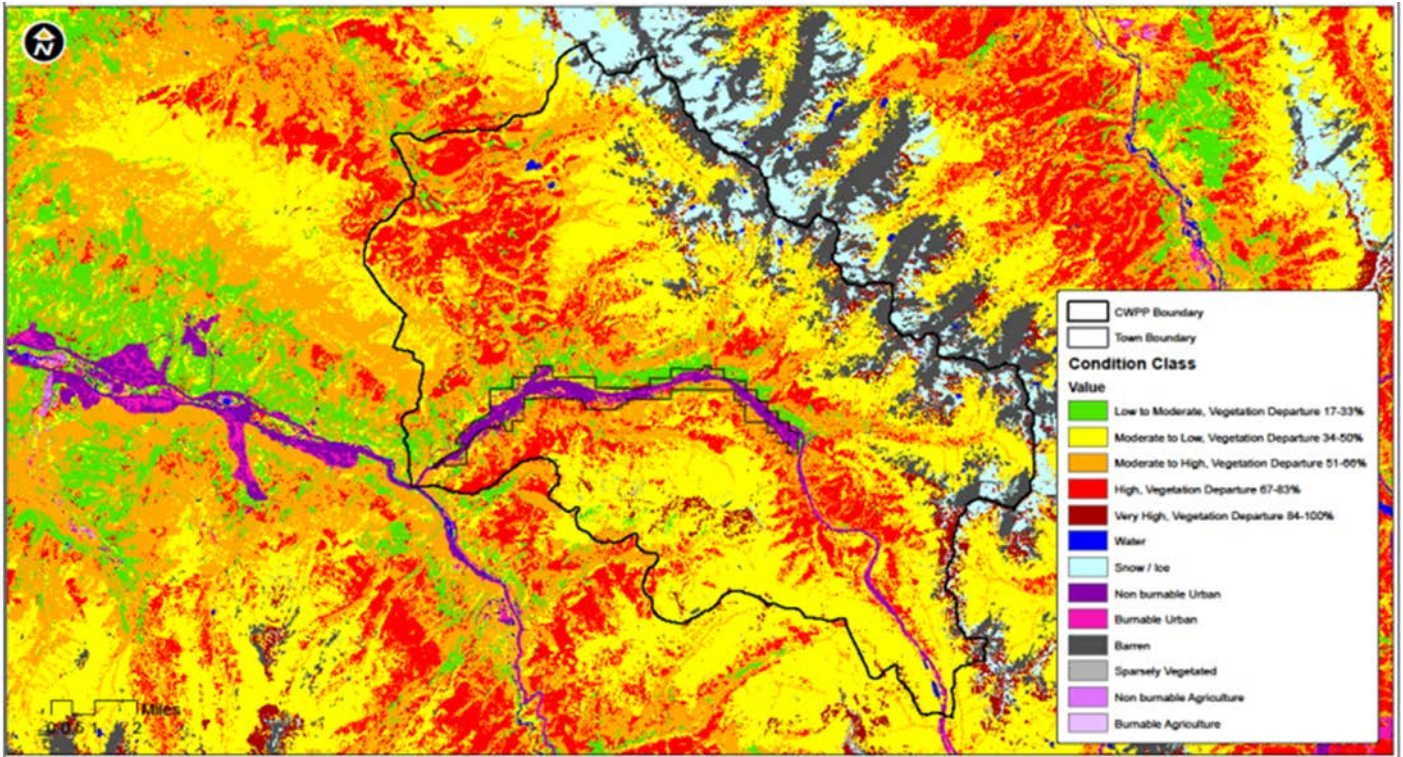
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[vailhomeownersassoc@gmail.com](mailto:vailhomeownersassoc@gmail.com)  
Post Office Box 238 Vail, Colorado 81658  
Telephone: (970) 331-2099 Email: [vha@vail.net](mailto:vha@vail.net) Website: [www.vailhomeowners.com](http://www.vailhomeowners.com)

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# Letters to Vail

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VHA Report: 0505251155a

Part Two - Property Insurance Rates – Community Preparedness

May 16, 2025

More emphasis on educating the community about the resources available to reduce exposure to natural disasters is warranted. [Property evaluations for wildfire preparedness conducted by the Vail Fire Department](#) are valuable tools to educate and incentivize compliance with recommended wildfire prevention standards. A means to review, protest, correct, and update preparedness evaluations on private property should be available to all property owners.

Removing the majority of trees from the wildland-urban interface isn’t necessarily a good solution. Water authorities argue for the retention of trees that enhance the humidity of the valley’s moisture-laden climate. Humidity and groundwater are key components in maintaining Vail’s lush landscape. Vail has an abundance of both, and they are essential in maintaining a low potential for wildfire.

The Vail Fire Department is dedicated to ensuring that out-of-control wildfires do not occur within developed areas. Should a disastrous event happen, police, fire, emergency management, and health officials are responsible for mounting a coordinated response, limiting injury and loss of life, minimizing property damage, preventing the spread of disease, facilitating restoration, and maintaining essential community services, including debris removal.

Weaknesses in defensive preparedness could negatively affect property insurance rates. Fire seasons are accompanied by [public information campaigns](#) and [fire condition forecasts](#) to keep residents informed.

Ample town budget reserves are essential for supporting recovery efforts. Vail must ensure it has sufficient resources available to enhance its responsiveness to disasters, whether natural or man-made. The community has a remarkable opportunity to combine resources from the Vail Health Center, Evergreen Hotel, Dobson Arena, municipal sites, and the Middle Creek housing neighborhood to establish a community disaster help center in the heart of the town.

The planning for the redevelopment in West Lionshead, Cascade Village, and the West Vail commercial center should incorporate disaster support facilities.

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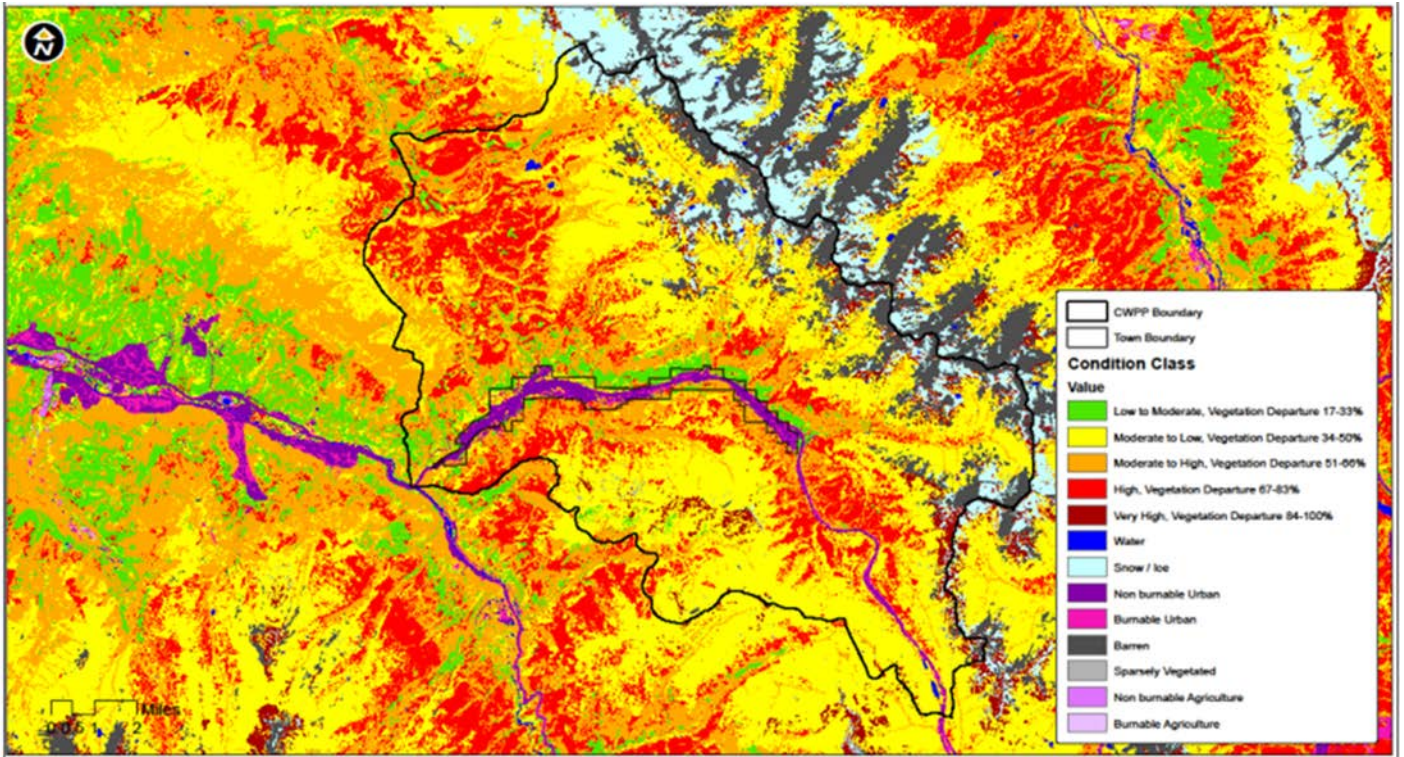
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VHA Report: 0505251155a

## Part 3 - Property Insurance Rates tied to Growth and Manufactured Housing May 23, 2025

[The Colorado legislature has taken steps](#) to reduce the cost of property insurance and increase the availability of prefabricated workforce housing in mountain towns. [In 2024, the state sought to increase workforce populations in its mountainous regions by incentivizing lower costs of living through the reduction of homeowners' insurance and weakened restrictions on prefabricated manufactured housing.](#) Increases in property insurance, due to the threat of wildfire in mountainous regions, contributes to skyrocketing homeownership expenses. Putting the cost of affordable housing out of reach for the workforce and businesses. The state’s purpose was to stimulate economic growth.

The promotion of increased growth as a benefit of the 2024 legislation could be a misstep. Vail has suffered several bouts of boom-and-bust economic conditions caused by excessive growth and development. In each cycle, housing the workforce becomes the central issue of commercial concern, while the public focuses on the damage being done to the natural environment. Putting greater numbers of people at risk in wildfire-prone areas invites, rather than deters, tragic disasters.

Promoting further growth in mountain towns like Vail will only compound the difficulty of balancing housing for newcomers of all types. Vail has demonstrated that quality design and construction of prefabricated modular structures are welcomed assets in the community. It has also shown that prefabricated manufactured housing can be built economically within the planning, design, and zoning standards common to the area.

[A project in West Vail recently attempted to test the strength of the state's legislation.](#) However, the Vail Planning and Environmental Commission concluded that the nature of the project did not meet Vail's planning standards.

There comes a point where the charm and ambiance of a resort community become lost in the promotion of growth. When that time arrives, consumers turn away. Growth promotion is a Vail specialty. As the town has expanded, the community has become more proficient at balancing development while simultaneously improving its defenses against natural and man-made disasters.

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