



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.](#)

\*\*\*\*\*

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

\*\*\*\*\*

VHA is a member and reader-supported non-profit funded by voluntary annual dues and contributions of its paid subscribers and readers. Many members are part-time resident property owners from Vail's founding generation, their children, and succeeding generations of first-time owners who have discovered the intangible qualities that Vail brings to their lives. As Vail grows, traditional assumptions of political activism have become more complicated and costly.

Memberships and contributions fuel the VHA Reports, Letters to Vail, and help VHA respond to important issues, expand its reach, and ensure transparency. VHA is thankful for the support and participation of the Vail community. We pledge to remain at the forefront of advocating for the mutual interests of full and part-time residents and property owners.

\*\*\*\*\*

[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)

\*\*\*\*\*