



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 Three - 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.

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.](#)

Review:

[Part One](#)

[Part Two](#)

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.

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