



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: 051225222p

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.

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.](#)

[See Part One:](#)

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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