



The State of Colorado has requested acquisition of Federally owned aerial fire suppression aircraft stationed in Colorado Springs.

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: 072925137p

2025 VHA Annual Membership Meeting

White Paper Report – Vail Looking Forward.

Natural and Manmade Hazard Prevention -- Property Insurance Coverage

July 30, 2025

Enhancing Vail's Emergency Preparedness

The Vail community is well-positioned to upgrade its emergency response capabilities. A key to success could include even better integration of public safety services on the Town of Vail's Municipal Building site, with the nearby Vail Health Medical Center, Evergreen Hotel, and Dobson Arena. If similar functions are incorporated into the West Lionshead development, the area could play a critical role in emergency scenarios involving shelter-in-place needs for transportation, services, and housing.

Responding to Traffic Closures & Staffing Challenges

Full closures often occur when I-70 is shut down due to severe weather or accidents, weather related or not. Responsibility for managing these closures from mile marker 172 to 182, roughly within Town limits, has shifted largely to the Vail Police Department, as the Colorado State Patrol's availability has decreased. This shift has

placed a strain on local emergency personnel, compounded by the limited and sporadic availability of housing for responders on duty. In response, the Town of Vail has increased fines for unprepared motorists lacking traction devices and survival kits within the area noted above. The Vail Police Department has successfully reduced traffic congestion from hotel van drop-offs and pickups in key locations around Town. It has also succeeded in reducing early morning trash pickup disturbance in Vail Village and made other congestion-related public safety improvements. Public Works transportation planners in consultation with police officials are redesigning the layout of the Vail Village Transportation Center (TRC) to increase mass transit bus service and reduce congestion between the TRC, Golden Peak, and Vail Village ski base areas.

Natural and Manmade Hazards & Wildfire Threats

The most immediate emergency threats stem from I-70 closures and traffic congestion, followed by natural hazards such as wildfires, avalanches, flooding, and landslides. While wildfire prevention has received greater attention in recent years, Vail's geography poses a multitude of risks that require ongoing mitigation efforts.

Coordination & Emergency Services Consolidation

The growing strain on emergency resources highlights the need to consolidate emergency response services into a unified Public Health and Safety Authority.

Insurance Pressures & Legislative Solutions

Extreme weather events in Colorado—including wildfires, hailstorms, and wind events—have led to soaring property insurance rates across mountainous regions. These increases have forced some insurers and homeowners to abandon coverage altogether. To address this, the Vail Fire Chief worked closely on a Colorado House Bill aimed at lowering rates and establishing a reinsurance fund to protect against insurance companies' withdrawal from the state. [The legislation follows commonly accepted public safety guidelines.](#) Vail is in compliance with many of the guidelines.

Landscape Management & Firewise Standards

Vail Homeowners Association (VHA) commends improvements to the Vail Firewise guidelines, to allow fire-resistant landscaping that also preserves groundwater levels in the area's wetlands, waterways, and aquifers. Current fire prevention codes apply only to new construction and major remodels. Free property assessments are offered to all landowners within Town limits.

Compliance & Enforcement Structure

The Town is working on updates to establish wildfire guidelines and codes for existing structures. However, insurance companies—not the Town—serve as the ultimate arbiters of whether a property meets standards. Homeowners can only appeal rate decisions to the insurance provider, while the Town will continue inspections and enforcement without offering an appeal process. It would be helpful if provision is made for Vail property owners to appeal the Vail Fire Department's property compliance evaluation where warranted. The department's assessment has an influence upon insurance company evaluations.

A recent state House Bill outlines a reinsurance program funded by annual policyholder fees, and designed to ensure coverage continuity should an insurer exit the market.

Financial Incentives & Application Challenges

To promote compliance and support changes by homeowners, the Town has a fund of \$100,000 for rebates to offset improvement costs for property owners. The rebates cover only a portion of actual expenses and, if participation is high, the fund could be quickly exhausted. Property tax credits for attainment of compliance standards would be a notable incentive.

Resource Gaps & Leadership Transition

The Fire Chief expressed concern that Vail is not as disaster-ready as other resort towns due to underinvestment in equipment and manpower. Proactive installations of fire sniffers technology and alarms is available. Installation would assist in the protection and defense of neighborhoods irrespective of Firewise compliance.

The Chief cautioned against the idea of relying on Vail's snowmaking systems for fire suppression, referencing a California ski resort that sustained severe damage from the Caldor fire, despite employing snowmaking for fire suppression. Fire related heat damaged lift cables and other infrastructure that disabled operations for over a year.

Federal Reorganization & Leadership Uncertainty

Recent federal restructuring of disaster response systems may disrupt mutual aid agreements, although current interagency ties are expected to endure. Notably, the Fire Chief has signaled his intention to step down after the Town adopts new compliance codes. VHA urged him to stay on, citing the need for his experience and leadership during these pivotal changes.

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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