



BUILDING TO 200

Our History

Habitat for Humanity Vail Valley was founded by a few community members in 1995, and the work we're doing today shows just what a small group of passionate individuals can accomplish.

From the beginning, volunteers, board and staff built one home per year. That number increased to four, six and eight per year. Between 2022 and 2024, we doubled our impact and built 46 homeownership opportunities. It is not enough: Affordable homeownership has always been an issue in Eagle County but nothing like it is today.

As we work to retain our workforce, who are the fabric of our community, Habitat Vail Valley is committed to building faster, stronger, together. We built 100 homes in the first 26 years and will build the second 100 in seven years. Between 2025 and 2028, our goal is to complete up to 80 homes.

We've grown our building capacity through traditional site built, modular construction and originating zero-interest mortgages through partnerships with local government and for-profit developers.

"We are closing the gap so someone who earns the median income can afford to buy a home in Eagle County," said Elyse Howard, vice president of community affairs and philanthropy. "We meet people who are trying to buy a home, who are committed to our community



Habitat Vail Valley's pilot modular project, completed in 2024.



Habitat Vail Valley built 72 homes at Stratton Flats in Gypsum.

and are close to moving away. There is a sense of hopelessness. We're working to ensure long-term members of our critical workforce can put down roots in our community."

In 2025, the median home price in Eagle County was \$1.2M. This is unaffordable even for households making almost \$300,000.*

When those critical members of our community earn 2025's median income of \$52,900, how can they buy a home and establish roots? They can't, and we as a community lose out.

It's with, and for, our critical workforce that Habitat partners to build homes with people earning up to 80% AMI. We believe that a home is more than shelter — it's opportunity, stability and hope.

By partnering with hardworking locals, Habitat Vail Valley helps ensure Eagle County doesn't just remain a place where people want to live — but one where they can live.



BUILDING TO 200 **FASTER**

Building Three Ways

Every year we get more applications for future Habitat homes. Hopeful future homeowners — couples, families with young kids, resort workers, fire district employees, mid-career professionals — come to the Habitat office, all seeking a chance to build a stable life in our community. Our response was clear. We must build faster.

Looking to other partnerships and new ways to build, Habitat Vail Valley committed to building to 200 homes by 2028 — up to 80 homes in a four-year period. Habitat will continue to innovate to do what the free market cannot: build permanently affordable for-sale homes for people earning up to 80% of the area median income (\$106,560 for a family of four in 2025).

Habitat Vail Valley will embrace every tool to get to 200: traditional site built, modular construction and originating zero-interest mortgages.

“We’re partnering to build more permanently affordable homeownership opportunities with our workforce,” said Emily Peyton, vice president of operations. “We, as a community, cannot afford to lose another childcare worker, law enforcement officer or teacher. With



Community partnerships are key to Habitat’s building success.

our partners, we are committed to building and retaining community with our workforce — helping them thrive here at home.”

We’re building faster — because home can’t wait.



Learn more about our building efforts or visit [habitatvailvalley.org](https://www.habitatvailvalley.org)



BUILDING TO 200 **STRONGER**

Nurturing Resilience

How do we build a strong community? It doesn't take a superhero but it can feel that way. Nurses, teachers, ambulance drivers and police officers strengthen our community. Resort employees, healthcare workers, coaches and chefs — these neighbors make up the vibrant fabric of our lives. They are the backbone, the often unsung doers, the real-life heroes who help make our lives better.

Habitat Vail Valley builds a strong community by helping people set down roots. Andy and his wife, Alé, were raised in Eagle County. With extended family nearby, the young couple knew they wanted to continue to be part of this community. As housing prices soared, they wondered if staying was possible. Andy's dream of being a trusted law enforcement officer dimmed.

Andy grew up in the town where he now serves as a police officer. When he was a child, he saw police officers as superheroes, as avengers. He wanted to be the kind of person neighbors looked up to.

The couple saw friends and neighbors leave the county when they couldn't find a way to buy a home or put down roots. "It was heartbreaking," Andy said.

The couple were nearly next to go — until they learned they could help build and buy their own Habitat home. A chance not just to stay, but to stay rooted,



Andy and Alé at home with their family.

fostering stronger relationships, building a community, supporting local businesses and schools and volunteering.

"We don't want to leave the community behind, we know it's a great place to raise our children," Andy shared. "This community gave me dreams, it gave me hope and now I look forward to seeing my kids grow up with the same dream because of this community."



Watch Alé & Andy's full story here.





BUILDING TO 200 **TOGETHER**

Building Community

People are willing to do so much to live in Eagle County — to stay where their family and friends are and where their job is. Some people work two, three or even four jobs to raise their children in what feels like a magical place. Sometimes, though, even perseverance and dedication aren't enough. When the median home price soars above \$1.2M, and average weekly wages lag far behind, hard work and dreams can't bridge the gap.

Lula, a mother of two boys, worked two jobs; the family shared a trailer with another family. She



Lula and her two boys.

felt despair and hopeless as she watched her once-thriving son curl into himself. She thought the answer was to move from Eagle County. But leaving would have meant more than just uprooting her family. It would have been a loss for the community.



Watch Lula's full story here.

Our community is important to Lula, and Lula is important to the community. Years ago as a new mother, she made a connection with Head Start. Now, she works for Head Start, providing support to new mothers. She shares her experiences, listening, and helping them thrive in our community.

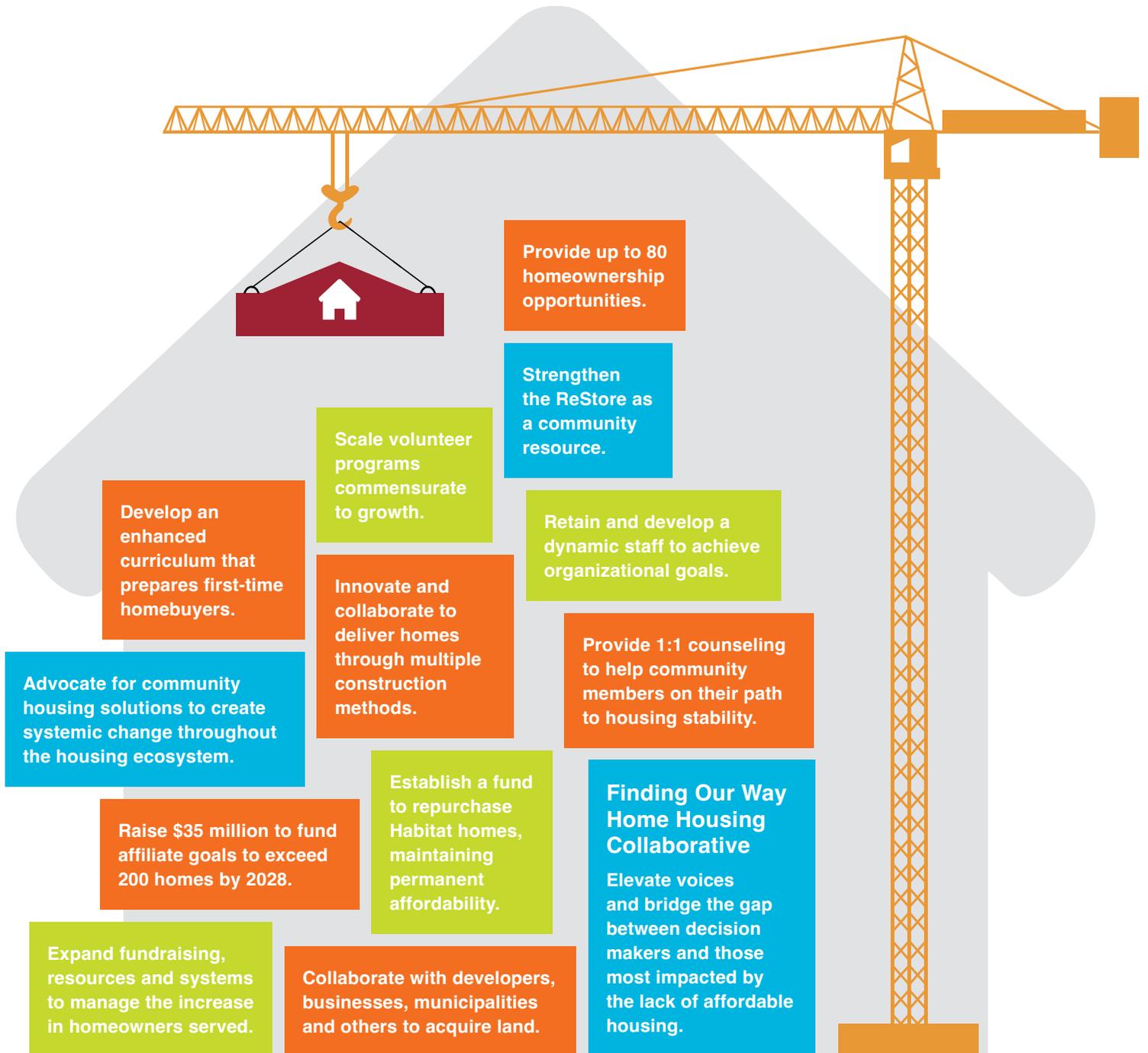
Without Lula, the community would have a void. And thanks to Habitat Vail Valley, it doesn't have to.



2025 – 2028

Building to 200

\$35M Capacity Building Campaign



**Faster.
Stronger.
Together.**

- Increase Impact
- Expand Influence
- Build Organizational Capacity

Current Projects



Rendering of IK Bar in Gypsum.



Rendering of Timber Ridge in Vail.



250 Lindbergh Drive, Gypsum

In 2025, Habitat for Humanity Vail Valley celebrated 30 years by providing 30 permanently affordable homeownership opportunities, partnering with hardworking locals, ensuring strong community roots from Gypsum to Vail.

Affordable homeownership has always been a challenge in Eagle County but nothing like it is today. This is why Habitat Vail Valley is

striving to complete up to 80 homes between 2025 and 2028.

We will bring homes to market three ways: through traditional site built, modular construction and originating zero-interest mortgages through partnerships with local government and for-profit developers.

In 2025, Habitat Vail Valley will partner with Eagle County School

District to build 10 homes in Gypsum at IK Bar for district employees. We also will finance 30 homes at Timber Ridge in Vail with a zero-interest mortgages, partnering with the Town of Vail and Eagle County.

It took us 26 years to build our first 100 homes; we will complete the second 100, getting to 200 homes, in just seven years. Join us in building and retaining community.



BUILDING TO 200

Homeowner Services



Homeownership leads to better test scores and higher rates of high school graduation and college attendance.

Through the application process, Habitat for Humanity Vail Valley meets with hundreds of hopeful homeowners every year.

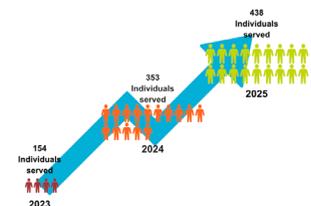
Once selected, every Habitat homeowner works alongside staff and volunteers to help build their home and the homes of their neighbors, creating a strong community connection from the ground up. Homeowners participate in a comprehensive first-time homebuyer curriculum including financial literacy, credit counseling and home maintenance workshops to be set up for success on their journey to homeownership.

Habitat Vail Valley is more than a home builder: We are a long-term, trusted community partner. In response to the growing need within our community, we launched Building Futures — a program where we connect those in need with resources and service providers.

Building Futures serves as a resource to help community members receive services that address their needs. If these needs are addressed people are likely to thrive, the community fabric will be strengthened and systemic inequities decline.

We are committed to listening, helping and connecting.

Building Futures Continues



Connecting People & Resources

Building Futures meets every client where they are, when they need it most. These 1:1 connections allow the time to build relationships, and ultimately, stronger connections to resources and better outcomes.



BUILDING TO 200 **FASTER**

Habitat Advantage



Grants



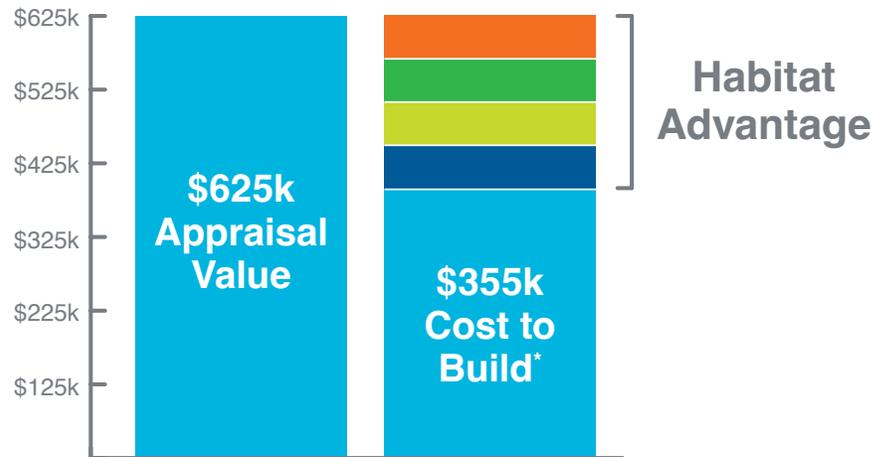
Partnerships



Volunteer Labor



Discounted & Donated Materials & Labor



The Habitat Advantage is built upon strong partnerships and relationships. Habitat Vail Valley is committed to making every dollar and every donation do the most for our homeowners and be an

attractive investment for our donors.

At Stratton Flats, our average unit cost to build 16 homes in 2025 was \$355k. The appraised value of this home, if sold on the free market, is \$625k. This \$270k delta represents the Habitat Advantage.

We are committed to being good stewards of every donation. We build for less because of discounted and donated labor and materials, and volunteer labor including 250 hours of sweat equity from every homeowner.



BUILDING TO 200 **STRONGER**

Habitat ReStore

The Habitat ReStore Vail Valley is more than a used furniture store. This airy showroom is an asset that helps build affordable homes and strengthens our community. When furniture, artwork or building materials are donated to the ReStore, the community wins: Quality items are kept out the landfill and sold at a fraction of retail prices. The proceeds funnel back into building affordable homeownership infrastructure throughout Eagle County. The ReStore is part of our plan to build up to 80 homes from 2025 to 2028.

In 2021, Habitat Vail Valley purchased an existing furniture store in Gypsum, and enhance our community connection. Annual events and good deals for locals are the cornerstone to the ReStore.

The ReStore offers free pickups of donated items, helping contractors and homeowners make the most of their donations. Over the past 20 years, more than 7,000 tons of usable items have been kept out of the landfill and more than \$10M in gross proceeds have helped Habitat build a stronger community.



The Habitat ReStore offers items from furniture to building materials.



BUILDING TO 200 **TOGETHER**

Collective Voices

Habitat for Humanity Vail Valley is committed to advocating to create policy and system changes for a greater impact.

We're working to advance affordable homeownership supply, equitable access to homeownership and policies that address needs across the housing continuum. We work within a lens of our rural resort community, committed to retaining community, connecting with policymakers, partnering with the community and motivating supporters to take action; all for a greater impact.

Habitat Vail Valley and our supporters have a great opportunity for impact and to put homeownership within reach.

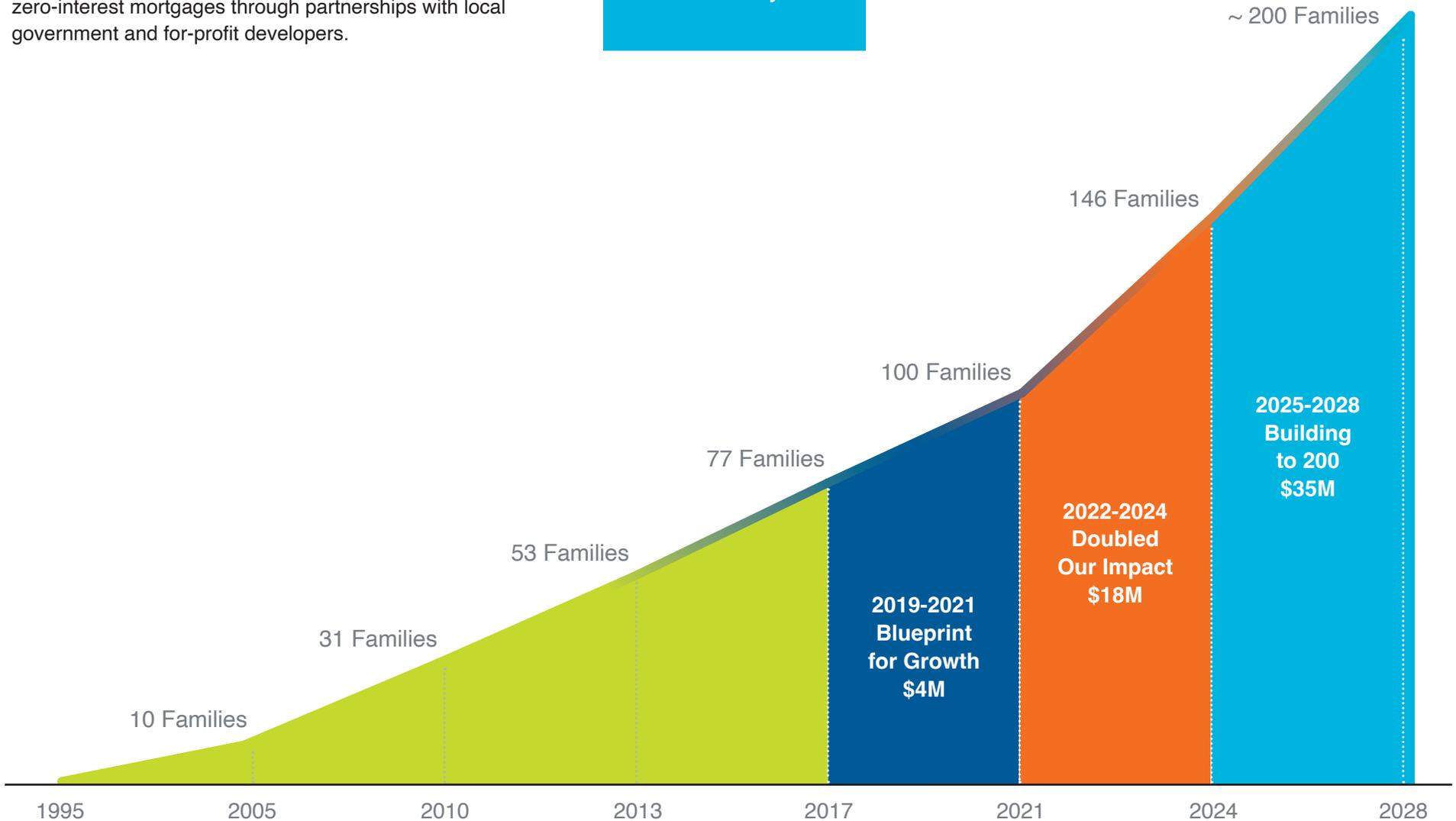
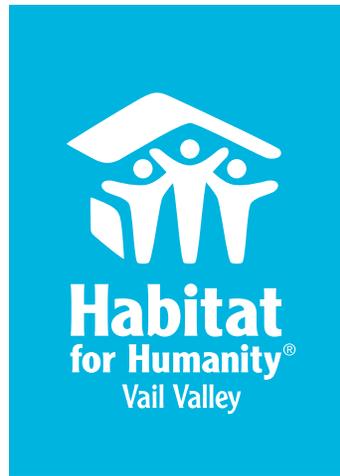


Habitat advocates for affordable homeownership locally, statewide and nationally.

Building to 200

FASTER. STRONGER. TOGETHER.

Over the past 30 years, Habitat Vail Valley has built 146 homes, helping 529 people on their journey to homeownership. From 2025 to 2028, Habitat Vail Valley plans to exceed the 200-home mark three ways: traditional site built, modular construction and originating zero-interest mortgages through partnerships with local government and for-profit developers.



Building to 200

FASTER. STRONGER. TOGETHER.

Habitat Vail Valley is excited to have grown from what started as one home built per year by volunteers to 30 homes in 2025. We've grown our building capacity through traditional site built, modular construction and originating zero-interest mortgages through partnerships with local government and for-profit developers.

