



**P. O. Box 505 Stephenville, Texas 76401 | 254-413-5869**

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December 16, 2024

City of Stephenville  
% Mr. Jason King, City Manager

Dear Mr. King,

Erath County Habitat for Humanity has been blessed with a recent donation of land inside Stephenville city limits. We are in the planning stage to develop this parcel into six lots on which to build affordable housing for qualifying families, but we are struggling to fund the cost of the infrastructure this parcel requires.

Our program works as "a hand up, not hand out" in that we raise the funds and finance all the building costs for our homes. When we sell those homes to our partner families, we then carry that mortgage for 30 years with zero percent interest. Therefore, unlike a traditional homebuilder, we do not get paid back for those build costs at closing; we get it back in small monthly payments over 30 years. This means we have to keep our costs as low as possible and stretch every dollar so we can afford to build the next home.

The cost of the infrastructure on this project will exceed the cost of a home build. We are humbly asking the City of Stephenville to partner with us on the cost of water, sewer, road cost, curb, gutter, and sidewalk and other infrastructure costs so that we can use our funds to build homes.

Erath County Habitat for Humanity prides itself on being the non-profit affordable homebuilder in Stephenville, and we would love to see a partnership where the City takes the lead on the infrastructure development so we can get busy building affordable homes for six future families.

I welcome any questions you may have and thank you for your consideration.

Sincerely,

Stacy Overman Morrison  
Erath County Habitat for Humanity  
Volunteer Executive Director