



CHDC APPLICATION

For All Programs

Crossroads Housing Development Corporation (CHDC)- a 501(c)(3) Organization

Crossroads Housing Development Corporation (CHDC) is a non-profit community organization aimed at helping to identify low-income homeowners with a need for major repairs or roof replacement through the CHDC Raise the Roof Program on their homes that will keep their families healthy, safe and secure.

In order to be eligible for any CHDC Programs, the households must meet the following criteria:

1. Your property is on a permanent foundation, either concrete or pier & beam.
2. Your property is a single-family residence.
3. Your property is within CHDC's service delivery area**.
4. You own your property, and it is designated as your homestead.
5. The property in need of repair is your primary residence.
6. You are currently paid-up in full on your property taxes.
7. Your income is 80% or less of the Area Median Income (AMI).
8. You must have two (2) forms of identification with at least one (1) being a valid state issued photo ID for the state in which you reside.

CHDC will perform a site visit to confirm items 1, 2 & 3. For items 4, 5, CHDC will verify through the public records of the county that you reside in. For item 7, CHDC will verify with a copy that you provide to us confirming your last 2 years income tax returns or Social Security benefits meet the HUD standards for low-income households. CHDC must keep a copy of your two forms of ID with your program file.

PLEASE NOTE that CHDC programs are on a first come first serve basis. Further, even though you may qualify for our programs and your application is received, there is no guarantee that CHDC will perform any repairs. It is possible that not every applicant that qualifies for services under our programs will receive assistance. CHDC has limited funds for their programs and strict guidelines on how to utilize those funds in assisting those that need it most. CHDC may place you on a waitlist or ask you to re-apply the following year. CHDC has full discretion as to what extent our funds will be used for repairs, the Scope of Work and Materials To Be Used.



APPLICATION

Must be filled out completely

Please Print

DATE: _____

NAME: _____

PHONE NUMBER: _____

ADDRESS: _____

EMAIL: _____

HOW MANY OCCUPANTS IN THE HOME? _____

ESTIMATED ANNUAL HOUSEHOLD INCOME: \$ _____

REFERRED BY: _____

DESCRIPTION OF NEEDED REPAIRS:

Please send in a copy of the 2 following items:

1. Your last 2 years of IRS income statements or last 2 years of Social Security benefits.
2. Your driver's license and a copy of a utility bill as your two forms of ID. You may send in your application either by mail or email. Please **MAIL** to: **CHDC, PO BOX 1042, Big Spring, TX 79720**. Or you can **EMAIL** the application to **CHDCapplications@gmail.com**

While CHDC will procure the contractor to perform the work and we will provide a six (6) month warranty for the work performed from the date of completion. Any quality of work related warranty issues must be delivered in writing to brianswisher@chdctx.org or to the address listed in the footer of this application. Low-Income and 80% of AMI are determined by the U.S. Department of HUD. Scope of Work and Materials To Be Used are non-negotiable, but rather approved or not approved by the homeowner. Any warranty issues related to the materials used must be directed to the manufacturer of said materials.



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CHDC PROGRAMS **Terms and Conditions** (version 25.03.24)

Crossroads Housing Development Corporation (CHDC) is a non-profit community organization aimed at helping to identify low-income homeowners with a need for major repairs or roof replacement through the CHDC Raise the Roof Program on their homes that will keep their families healthy, safe and secure. In order to be eligible for any CHDC Programs, the households must meet the following criteria:

1. Your property is on a permanent foundation, either concrete or pier & beam.
2. Your property is a single-family residence.
3. Your property is within CHDC's service delivery. (see "About Us" on www.chdctx.com)
4. You own your property.
5. The property in need of repair is your primary residence.
6. You are currently paid-up in full on your property taxes.
7. Your income is 80% or less of the Area Median Income (AMI).
8. You must submit two (2) forms of Identification with at least one (1) being a valid state issued photo ID for the state in which you reside.

CHDC will perform a site visit to confirm items 1, 2 & 3. For items 4, 5, CHDC will verify through the public records of the county that you reside in. For item 7, CHDC will verify with a copy that you provide to us confirming your last 2 years income tax returns meet the HUD standards for low-income. CHDC will make a copy of your two forms of ID to keep with your program file.

PLEASE NOTE that CHDC programs are on a first come first serve basis. Further, even though you may qualify for our programs and your application is received, there is no guarantee that CHDC will perform any repairs. It is possible that not every applicant that qualifies for services under this program will receive assistance. CHDC has limited funds for their programs and strict guidelines on how to utilize those funds in assisting those that need it most. CHDC may place you on a waitlist or ask you to re-apply the following year. CHDC has full discretion as to what extent our funds will be used for repairs, the Scope of Work and Materials To Be Used. If you need help submitting this application or any forms or income statements, please contact CHDC through the information provided below.

Crossroads Housing Development Corporation (CHDC) will supply the contractor to perform needed repairs. It is our intent to restore any damages back to their original condition or as close to the original condition as possible.

Scope of Work and Materials To Be Used are non-negotiable. CHDC will try to find materials that closely resemble what is being replaced. If for some reason, you, the homeowner, does not approve of the Scope of Work or the Materials To Be Used to repair the damages, then you must notify the contractor BEFORE they begin work. Once the homeowner has acknowledged the Scope of Work and the Materials To Be Used and work has begun, any stoppage of work or repairs by the homeowner may result in unfinished repairs.



CHDC will provide a six (6) month warranty for the workmanship only from the date of completion. Any project related warranty issues must be delivered in writing to brianswisher@chdctx.org or mailed to Crossroads Housing, P.O. Box 1042, Big Spring, TX 79721 on or before the last day of the stated six (6) month warranty period. Any and all other warranty issues involving material(s) used on the project need to be directed to the company, manufacturer or store that provided the material(s). This means that CHDC will provide a warranty for workmanship only. The homeowner will be responsible to report any material(s) warranty issues and resolve those matters on their own accord.

Program funds are limited and thus service is limited by those funds as to which households we can help. Approval is at the discretion of CHDC and if not approved the applicant may re-apply for inclusion in the next year's program, if still available. We are not required to give the applicant an explanation for not approving an application. Low-Income and 80% of Area Median Income are determined by the U.S. Department of HUD.

To contact CHDC:

Phone/text: 432-652-6500

Email: chdcapplications@gmail.com

Mail: CHDC, P.O. Box 1042, Big Spring, TX 79721

Chat online at <https://www.chdctx.com>

By signing below, I confirm that I am owner of the above property and I acknowledge and agree to the Crossroads Housing Development Corporation Terms and Conditions.

Print Name_____

Signature_____

Date_____



Release Of All Claims

For All Crossroads Housing Development Programs

This Release is executed in _____ (city), _____ (state) on this day _____, of _____ (month), _____ (year) by _____ (full name) on behalf of myself and my heirs, executors, administrators, representatives, and assigns, hereinafter referred to collectively as Releasors.

Releasors warrant and agree that they are the fee simple title owner(s) of the following property, subject only to the Exceptions of Conveyance and Warranty:

(full address)

Releasors further warrant and agree that they are aware and understand the scope, parameters, and requirements of the CHDC Raise the Roof Program or other CHDC programs they are requesting help from and Application, incorporated herein by reference with the same force and effect as though fully set forth herein.

In consideration of installation of a new shingle roof through Crossroads Housing Development Corporation's (CHDC) Raise the Roof Program and/or other repairs made to the above referenced property, Releasors, for themselves, their heirs, executors, administrators, representatives, and assigns, hereby release, waive, discharge and covenant not to sue, Crossroads Housing Development Corporation, as well as their officers, directors, partners, representatives, employees or agents of any description, all of whom are referred to as Releasees, from any and all liability, claims, injuries, damages and causes of action in any way related to the Raise the Roof Program and work performed or materials used by any roofing contractor, whether or not such claim is the result of the negligence of any of the Releasees. Releasors agree to indemnify and hold Releasees harmless from any and all such claims, injuries, damages and causes of action brought by, through or under Releasors.



Releasors state that they have carefully read the above and foregoing release, understand it, and sign it of their own free will.

This release contains the entire agreement between the parties to this agreement and the terms of this release are contractual and not a mere recital.

Releasors also acknowledges that this release or the application incorporated herein is not an approval or guarantee that work or repairs will be provided.

Printed Name

Signature

PLEASE send in ALL pages of this application along with a copy of your current state issued driver's license and a copy of a current utility bill. Retain a copy of this application for your records as well.

You can send by:

MAIL: CHDC, PO Box 1042, Big Spring, TX 79720

EMAIL: CHDCapplications@gmail.com