

Housing Rehab Program

ENTITY: City of Mercedes

PROJECT: Approval for Assistance under the Owner-Occupied Housing Rehabilitation Program.

FUNDING YEAR: HOME 2012

SYNOPSIS:

The family is being recommended for applicant approval under the Owner-Occupied Housing Rehabilitation Program. The applicant has been on the waitlist since December 2012 and has met all of the program requirements for assistance under the Owner-Occupied Housing Rehabilitation Program. The following is a profile of the project

Francisca Reyes	Family of two (2)	
ME# 50-15-05	Does applicant meet	
	Deferred Loan Requirements:	Yes
	Title Search:	No Abstract or Liens
	Flood Zone:	No – Zone B
	Insurance:	N/A
	Structures:	1
	Taxes:	current
	Assets & Deposits:	N/A
	Debt to Income Ratio:	N/A
	Payback	No - Deferred Loan- Elderly
	Number of Bedrooms:	2
	Square Feet:	864
	Does total annual household income exceed limits:	No
	HUD Income Limits:	\$ 32,150.00
	Deferred Loan-Elderly	

Existing Dwelling: 3 bedrooms frame home, built in 1977

RECOMMENDATION:

The UCP Staff recommends approval for assistance under the Owner-Occupied Housing Rehabilitation Program by the County Commissioner's Court.

INITIAL INSPECTION

Date: February 12, 2015 City: Mercedes If County Wide, Precinct #: 1

Name of Applicant: Francisca Reyes Inspector: Eric Trevino

Address: 1426 S. Colorado St. Year House was Built: 1977

EXTERIOR

1. **Foundation Condition:** Good [] Repair [] Replace [X]
Foundation Type: Piers [X] Concrete []
Is the foundation sound and free from hazards?

Notes: Foundation is uneven with joists need to be adjusted for support may cause serious tripping hazard

Dimension 35' x 30' Estimated Cost \$ 3,500

2. **Exterior Walls:** Good [] Repair [] Replace [X]
Are the exterior surfaces sound and free from hazards?

Notes: siding has rotted and jagged edges on sides and most areas and needs painting

Dimensions 35' x 30' Estimated Cost \$ 4,500

3. **Windows:** Good [] Repair [] Replace [X]

Notes: Most windows not locking and opening and shutting proper and difficult to open and damaged panes

Dimension varies x varies Qty 11 Estimated Cost \$ 2,250

4. **Doors:** Good [] Repair [] Replace [X]

Notes: Doors are old, difficult to open, not installed proper, frames are damaged

Dimension 36" x 70" Qty 2 Estimated Cost \$ 600

5. **Overhang / Trim:** Good [] Repair [] Replace [X]

Notes: Trim rotted in most areas no overhang

Dimension entire perimeter

Estimated Cost \$ 1,500

6. **Roof:** Good [] Repair [] Replace [X]
Front Porch Roof Good [] Repair [] Replace [X]
Rear Porch Roof Good [] Repair [] Replace [X]

Is the roof sound and free from hazards?

Notes: Shingles are old and brittle due to normal wear and tear need to be replaced

Dimension 35' x 30'

Estimated Cost \$ 2,000

7. **Other Exterior Structural Observations (stairs, rails, ramps, etc.):** _____
Front porch missing rails also rear

Estimated Cost \$ 400

8. **Sewer Connected to City Main Line** []
Yard Line: Good [] Repair [] Replace []

Notes: _____

Dimension _____ x _____

Estimated Cost \$ 200

9. **Septic Tank:** Good [] Repair [] Replace [X]
Sewage Connected to Septic System []
of years with current Septic System: _____

Is plumbing free from sewer back up? _____

Yard Line & Drain Field: Good [] Repair [] Replace [X]

Notes: Some exposed damaged lines and drain to lawn and underneath home

Estimated Cost \$ 2,000

10. **Water Line:** Good [] Repair [] Replace [X]

Notes: Water lines come out from walls and leak in some areas; old and should be replaced

Estimated Cost \$ 1,000

11. **Gas Line:** Good [] Repair [] Replace []
LP Gas Line & Tank to Code Relocate [] Replace []

Notes: _____

Estimated Cost \$ _____

12. **Other observations about all Exterior Plumbing / Drains / Sewer:** _____
Plumbing exposed throughout

Estimated Cost \$ 1,500

13. **Electrical Lines:** Good [] Repair [] Replace [X]

Electrical Hazards – is the exterior of unit free from electrical hazards?

Yes [] No [X]

Location(s): Throughout

Notes: Exposed wires electrical hazard

Estimated Cost \$ 3,500

INTERIOR

14. Describe **Flooring Conditions** for Entire Dwelling: No floor covering in some area floor
Buckling and rotting and uneven

Describe Specific Floor **Problem Areas:** Uneven in some areas, floor is buckling and has rotted
Areas like first bedroom and kitchen

Is Floor Repairable Yes [] No [X]

Notes: area not able to be repaired rotted would have to replace it, too damaged

Dimension 35' x 30'

Estimated Cost \$ 2,000

15. Condition of **Kitchen Cabinets:** Good [] Repair [] Replace [X]

Notes: Doors falling and missing in others

Dimension 24" x 72"

Estimated Cost \$ 1,000

16. **Ceiling Coverings:** Good [] Repair [] Replace [X]

Notes: Leaking with water damage and has holes

Dimension 35' x 30'

Estimated Cost \$ 3,900

17. **Wall Coverings:** Good [] Repair [] Replace [X]
Interior Trim Good [] Repair [] Replace [X]
Interior Finish (Wall Texture) Good [] Repair [] Replace [X]

Notes: Missing trimming has hole throughout need painting & to be sealed proper

Dimension 35' x 30'

Estimated Cost \$ 5,200

18. **Water Heater:** Good [] Repair [] Replace [X]
Is hot water heater located and equipped in a safe manner and free of hazards?

Notes: Water heater closet is extremely rotted and has exposed wires

- Plumbing:** Good [] Repair [] Replace [X]
Is plumbing free from major leaks or corrosion that causes serious and persistent levels of rust or contamination of the drinking water?

Notes: PVC exposed pipes, some leaks

Estimated Cost \$ 500

19. **Insulation:** Good [] Repair [] Replace [X]

Are the attic and walls appropriately insulated for regional conditions?

Notes: Insulation is low and falling from underneath

Dimension 35' x 30'

Estimated Cost \$ 1,500

20. **Lead Base Paint Assessment** Required [] Not Required [X]

Estimated Cost \$ _____

21. **Infestation** – Is the unit free from rats or severe infestation by mice or vermin?

Yes [] No [X]

Notes: Rodents and insect infested

Estimated Cost \$ 500

22. **Electrical Hazards** – are the rooms free from electrical hazards?

Yes [] No [X]

Location(s): Entire house

Notes: Electrical wires exposed in some areas, not enough outlet using extension cords had wiring installed and connected to not working a/c system

Dimension 35' x 30'

Estimated Cost \$ 4,500


23. **INSPECTORS FINAL RECOMMENDATION (Rehab. or Recon. – list reasoning for recommendation):** Recommend demolition and reconstruction due repairs exceeding over 50% of value of dwelling and will be triggering policy for Reconstruction

- Note - If more room is needed, attach additional sheet.

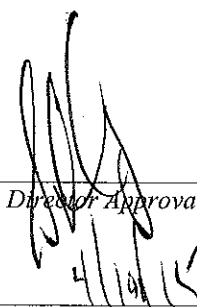
Total Rehab Estimated Cost \$ 45,250

Current Value of Structure \$ 14,264

50% Value \$ 7,132


Inspector

APRIL 13, 2015
Date


Division Director for Approval
4/13/15
Date

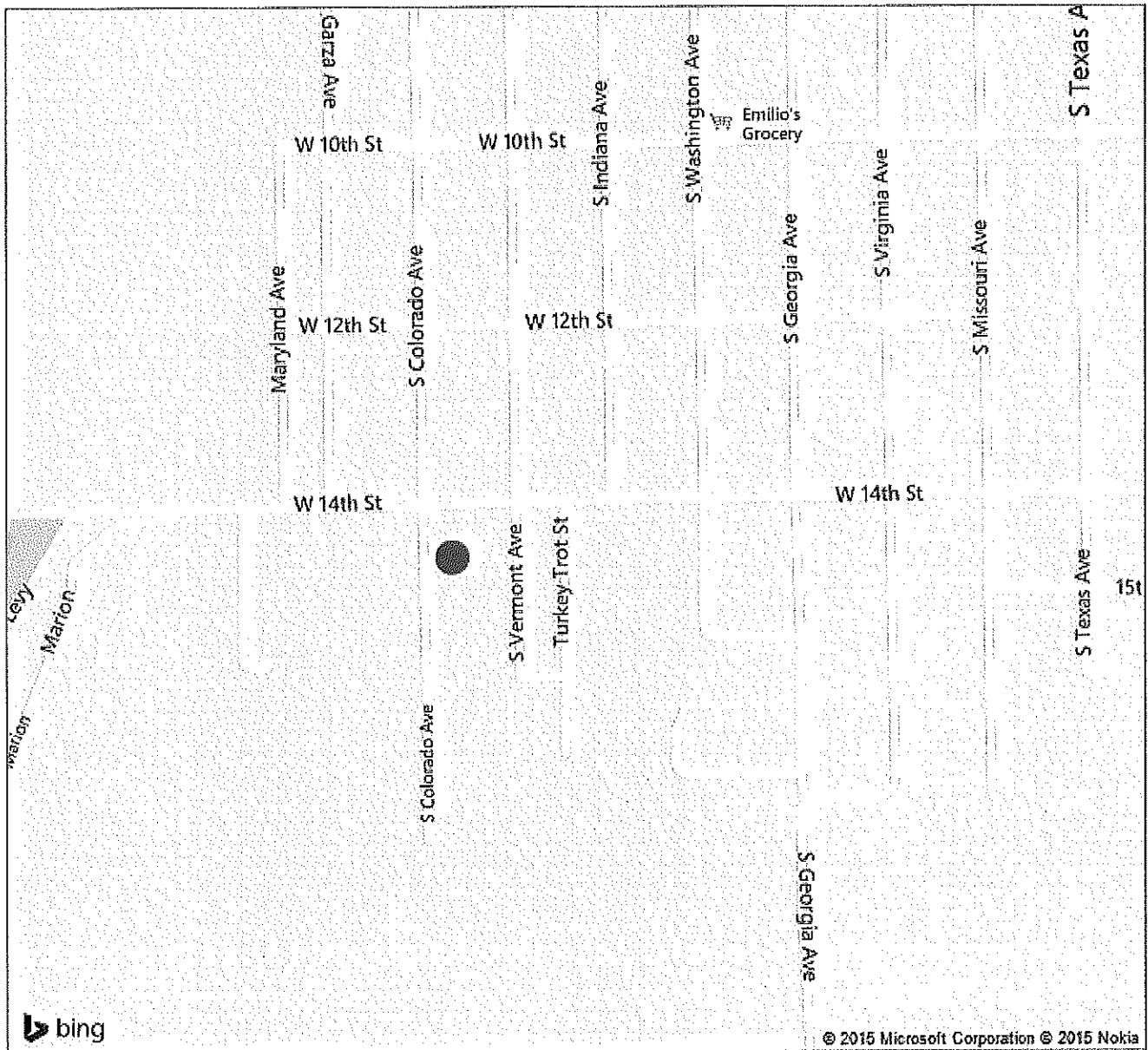
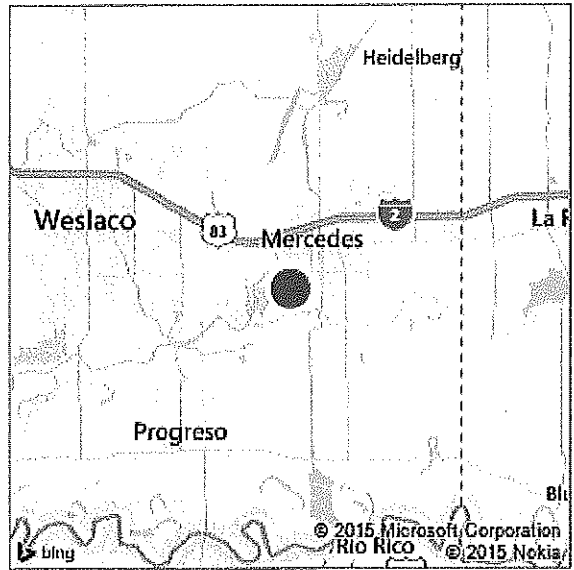


1426 S Colorado Ave, Mercedes, TX 78570

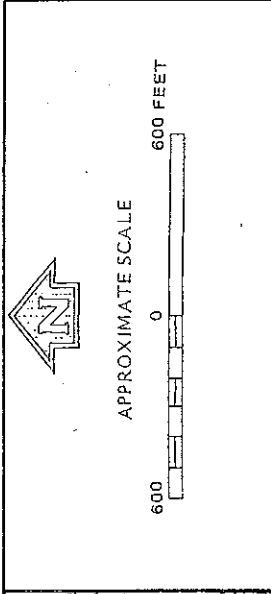
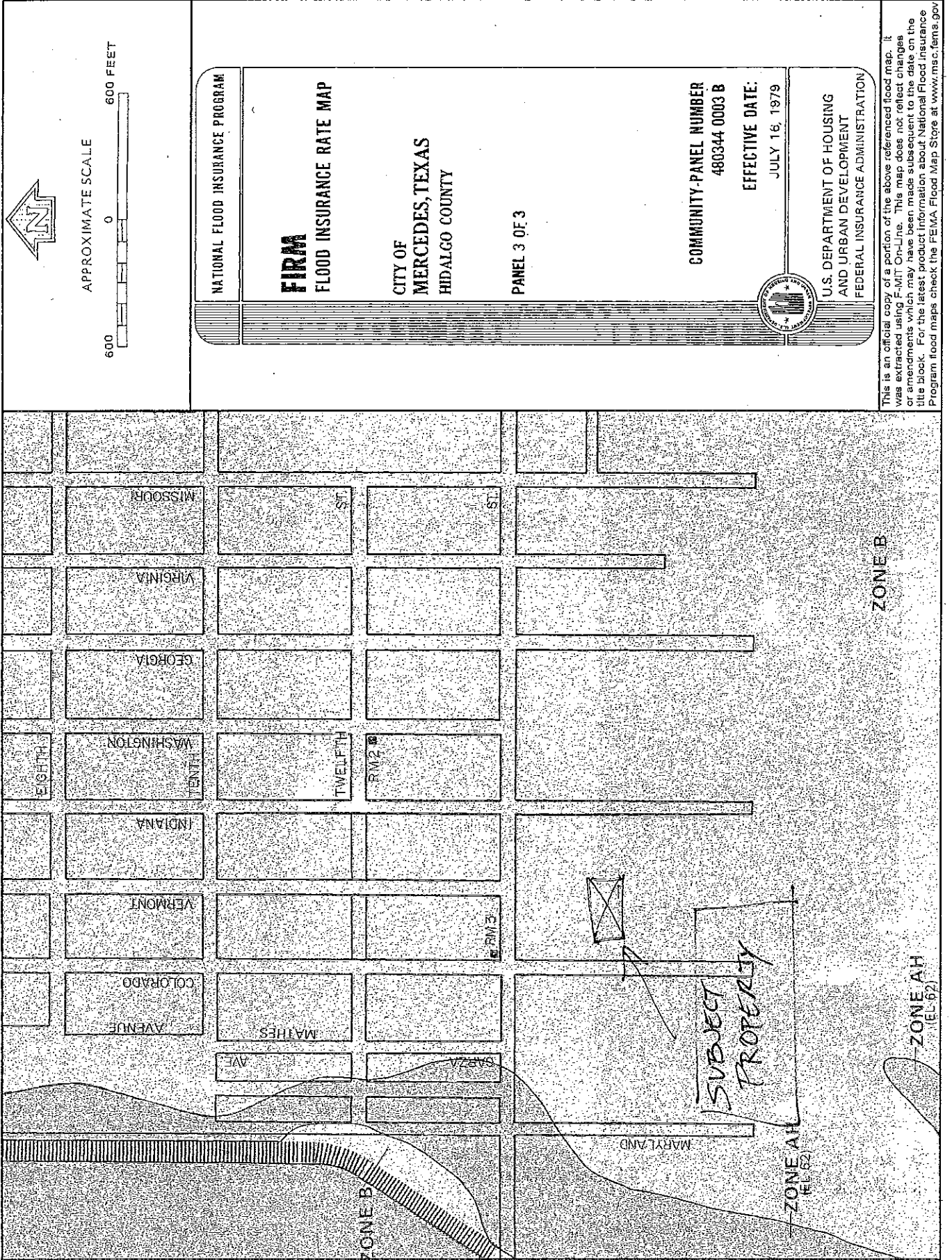
Francisca Reyes



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1426 COLORADO AVE MERCEDES, TX



NATIONAL FLOOD INSURANCE PROGRAM

FIRM
FLOOD INSURANCE RATE MAP

CITY OF
MERCEDES, TEXAS
HIDALGO COUNTY

PANEL 3 OF 3

COMMUNITY-PANEL NUMBER
480344 0003 B

EFFECTIVE DATE:
JULY 16, 1979

U.S. DEPARTMENT OF HOUSING
AND URBAN DEVELOPMENT
FEDERAL INSURANCE ADMINISTRATION

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