

Housing Rehab Program

ENTITY: City of Elsa

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

FUNDING YEAR: HOME 2013

SYNOPSIS:

The family is being recommended for applicant approval under the Owner-Occupied Housing Rehabilitation Program. The applicant has been on the waitlist since November 2011 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

Maria A. Nino	Family of one (1)	
EL#25-15-02	Does applicant meet	
	Deferred Loan Requirements:	Yes
	Title Search:	No Abstract or Liens
	Flood Zone:	No – Zone C
	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:	\$ 28,150.00
	Deferred Loan-Elderly	

Existing Dwelling: 2 bedrooms frame home, built in 1970

RECOMMENDATION:

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

INITIAL INSPECTION

Date: August 7, 2014 City: Elsa If County Wide, Precinct #: 1

Name of Applicant: Maria Nino Inspector: Eric Trevino

Address: 708 N. Carlson St Year House was Built: 1980

EXTERIOR

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

Notes: Foundation is low to natural ground. The foundation is made up of different addition

Dimension 12' x 45' Estimated Cost \$ 5,000

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

Notes: siding has rotted and jagged edge, deteriorating due to lack of overhand and weather

Dimensions 12' x 45' Estimated Cost \$ 3,000

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

Notes: Some windows do not lock and/or open and shut proper

Dimension varies x varies Qty 7 Estimated Cost \$ 2,100

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

Notes: Front door has broken pane and damaged frame

Dimension 36" x 70" Qty 1 Estimated Cost \$ 200

5. **Overhang / Trim:** Good Repair Replace

Notes: Not enough overhang and has no soffits , drip edge and fascia

Dimension entire perimeter Estimated Cost \$ 1,400

6. **Roof:** Good Repair Replace
Front Porch Roof Good Repair Replace
Rear Porch Roof Good Repair Replace

Is the roof sound and free from hazards?

Notes: Roof shingles are old and in need of replacing due to normal wear and tear

Dimension 12' x 45' Estimated Cost \$ 1,500

7. **Other Exterior Structural Observations (stairs, rails, ramps, etc.):** _____

Estimated Cost \$ _____

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

Notes: _____

Dimension _____ x _____ Estimated Cost \$ _____

9. **Septic Tank:** Good Repair Replace
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

Notes: Some exposed and damaged lines:

Estimated Cost \$ 2,000

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

Notes: Water lines come out from walls and leak in some areas

Estimated Cost \$ 1,000

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

Notes: Butane tank to be relocated minimum of 10 feet away from house with copper line to be 6 inches underneath natural ground

Estimated Cost \$ \$300

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: lots of patch work, floor covering Buckling/ lifting, peeling, tearing and missing in some areas different types of flooring

Describe Specific Floor **Problem Areas:** Uneven in some areas, floor is buckling has some Areas that are wood other cement, uneven due different addition to home

Is Floor Reparable Yes [] No [X]

Notes: would have to remove and replace entire floor and covering l

Dimension 12' x 45'

Estimated Cost \$ 4,500

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

Notes: Doors falling and drawers incomplete

Dimension 24" x 72" Estimated Cost \$ 1,000

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

Notes: Leaking, water damage and ceiling buckling

Dimension 12' x 45' 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 holes due to termites

Dimension 12' x 45' Estimated Cost \$ 5,300

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 has exposed wires (fire hazardous)

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

Estimated Cost \$ 900

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

Are the attic and walls appropriately insulated for regional conditions?

Notes: Very minimal to no insulation at all

Dimension 12' x 45' 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 outlets using extension cords
Light fixtures missing with more exposed wires

Dimension 12' x 45'

Estimated Cost \$ 4,500

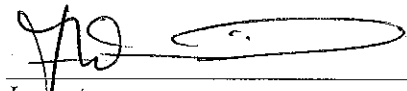
23. **INSPECTORS FINAL RECOMMENDATION (Rehab. or Recon. – list reasoning for recommendation):** Recommend demolition and reconstruction due repairs exceeding over 50% of value of dwelling and will be triggering policy for Reconstruction

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

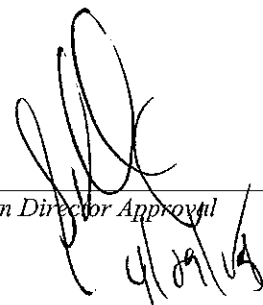
Total Rehab Estimated Cost \$ 48,600

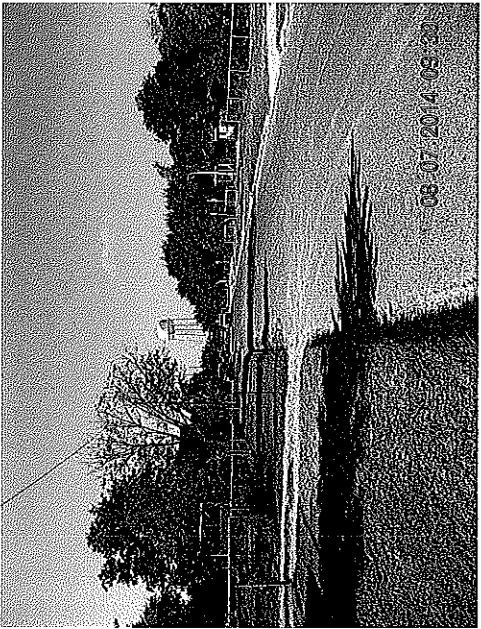
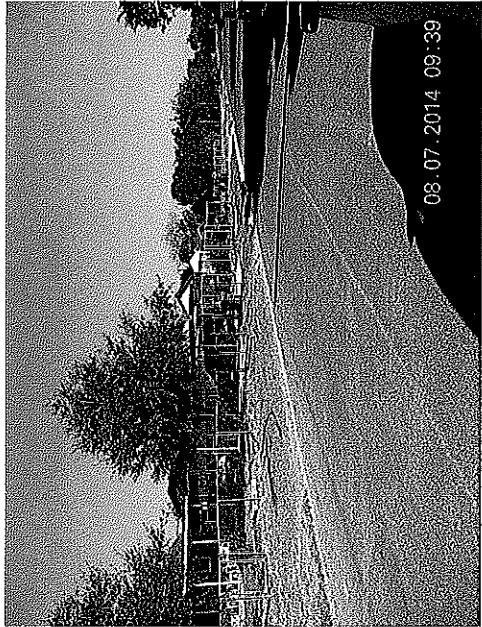
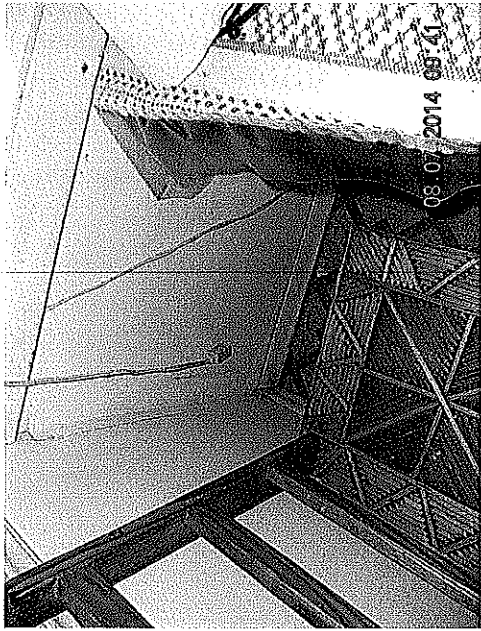
Current Value of Structure \$ 7,368

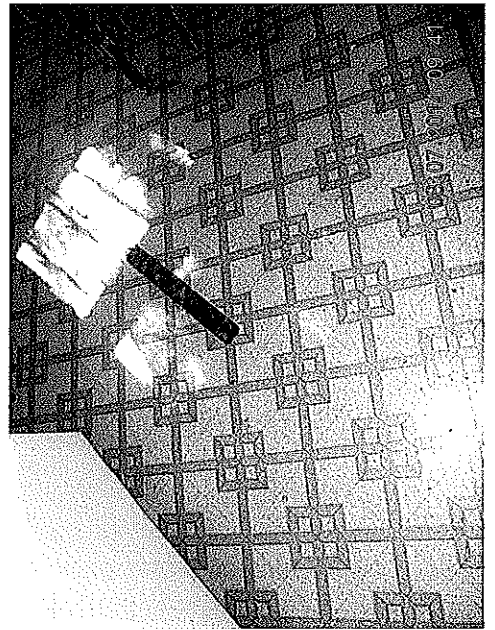
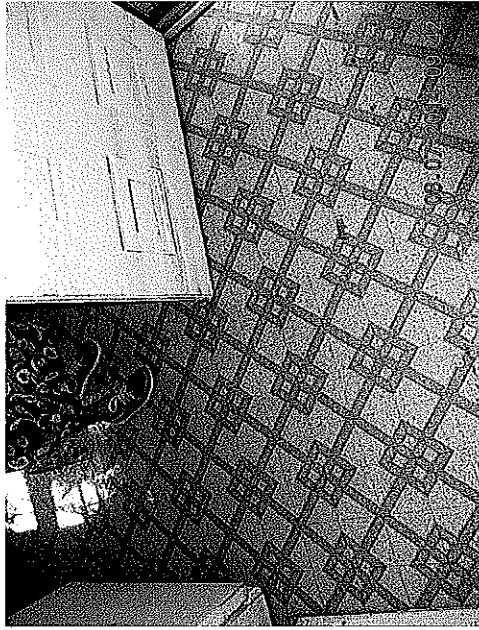
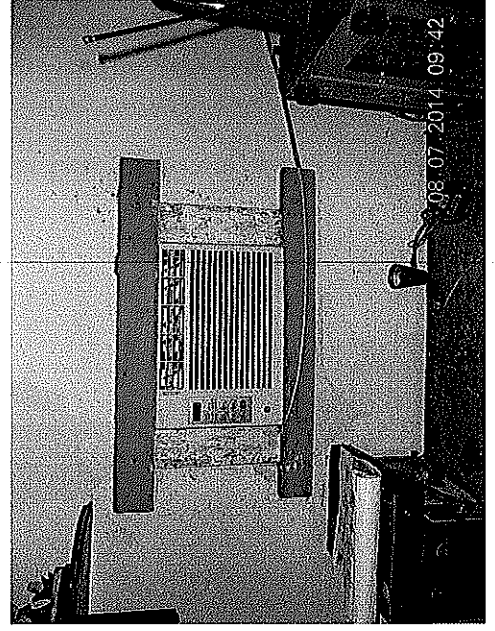
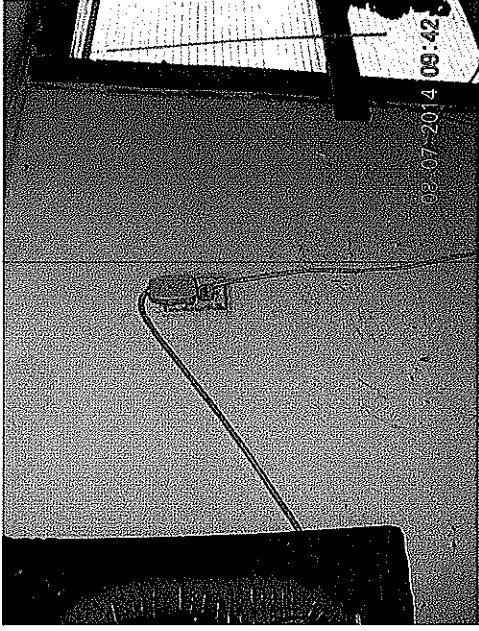
50% Value \$ 3,684

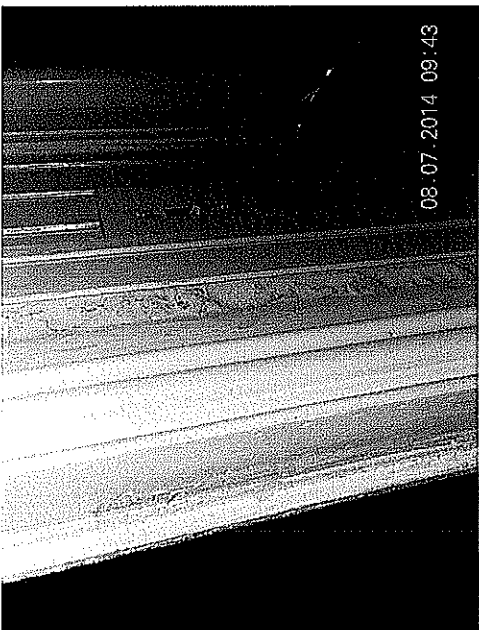
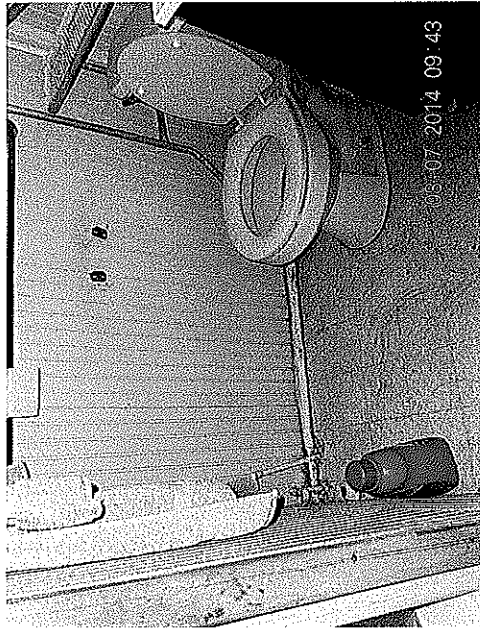
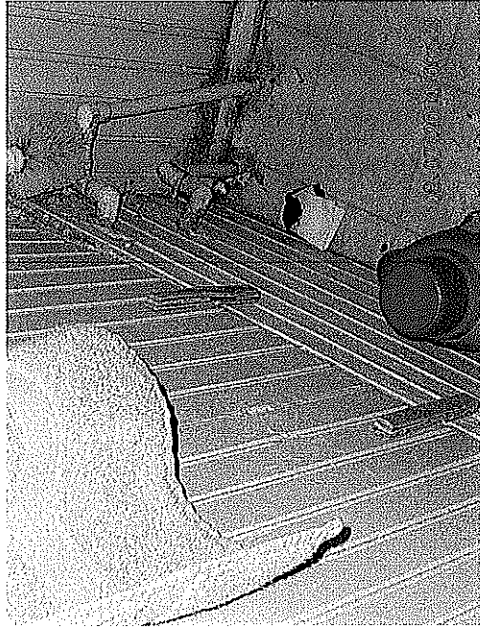
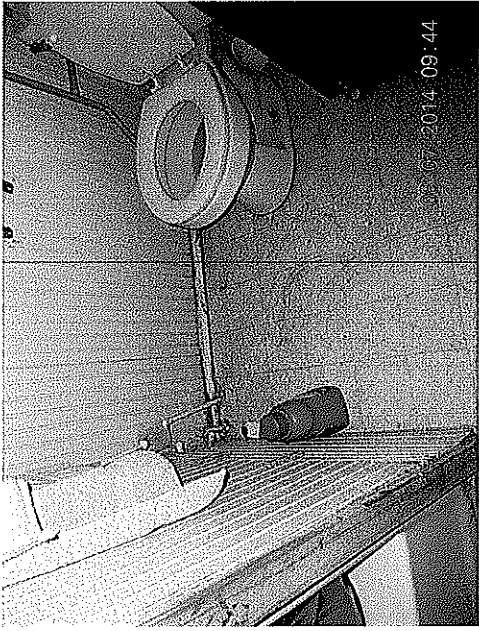

Inspector

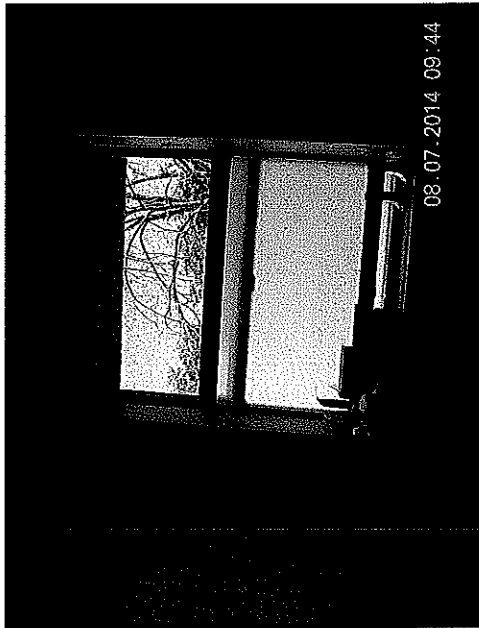
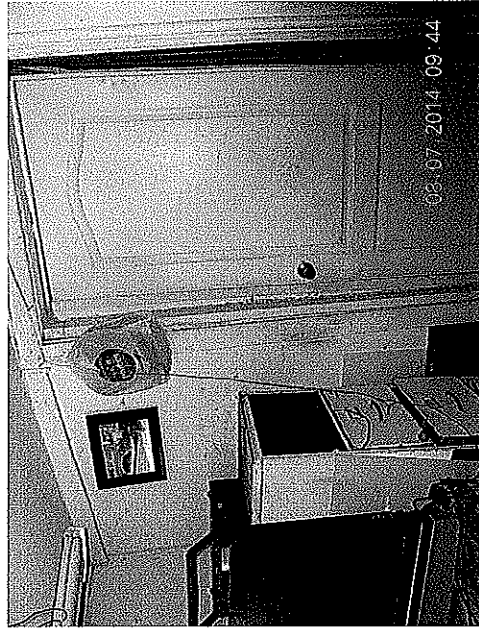
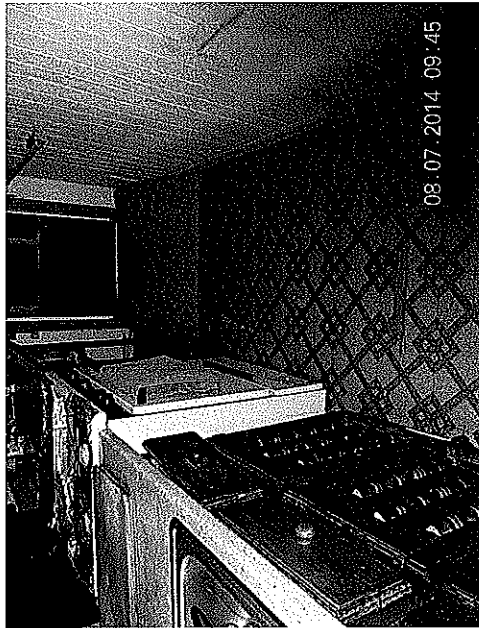
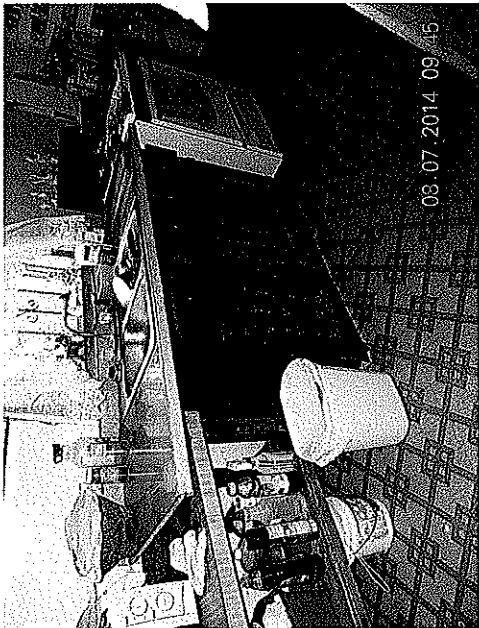
7-29-2015
Date

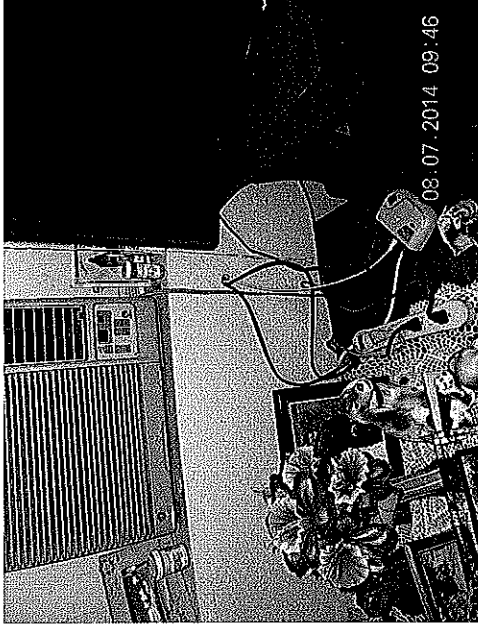
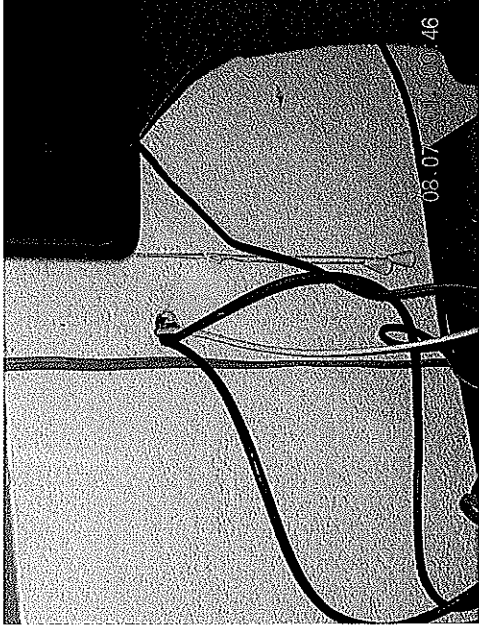
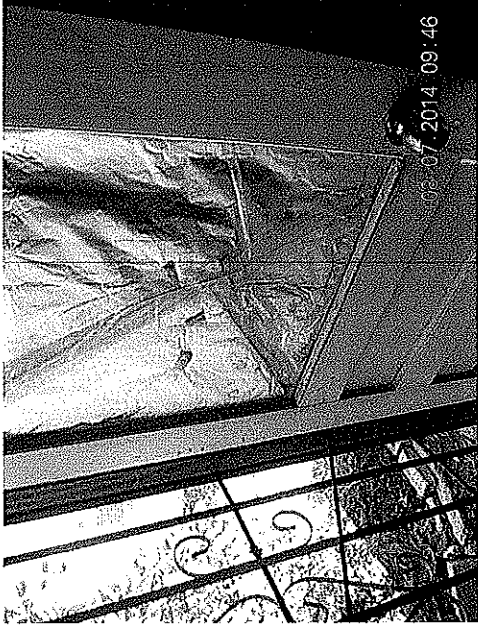
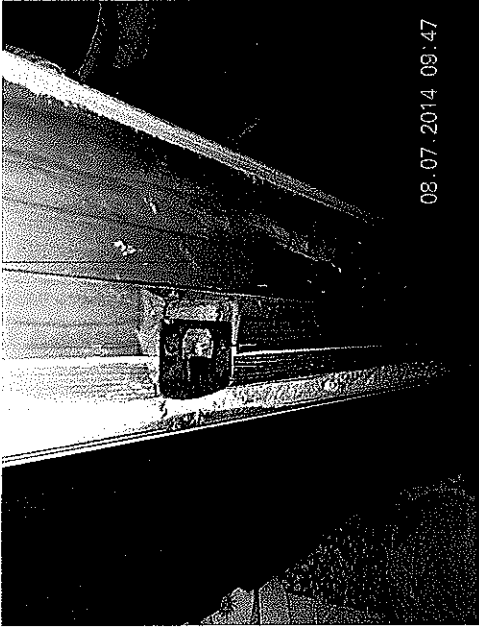

Division Director Approval
4/29/15
Date

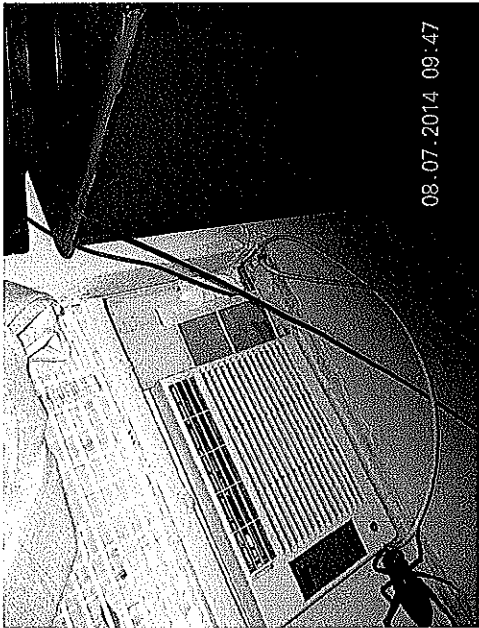
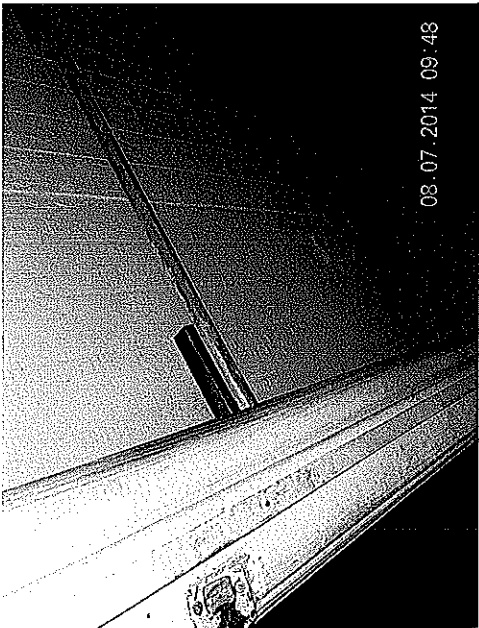
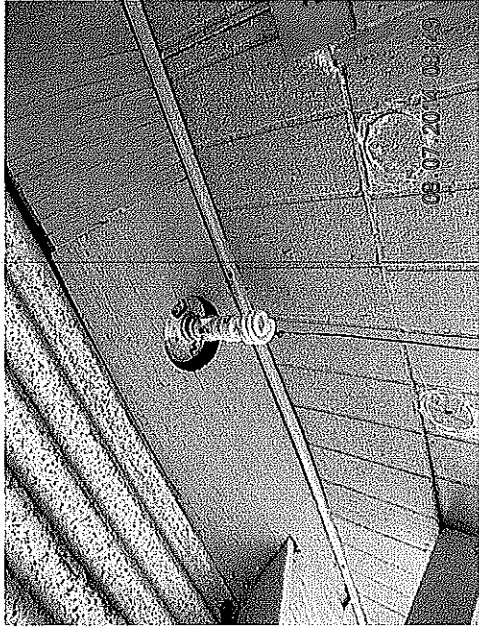


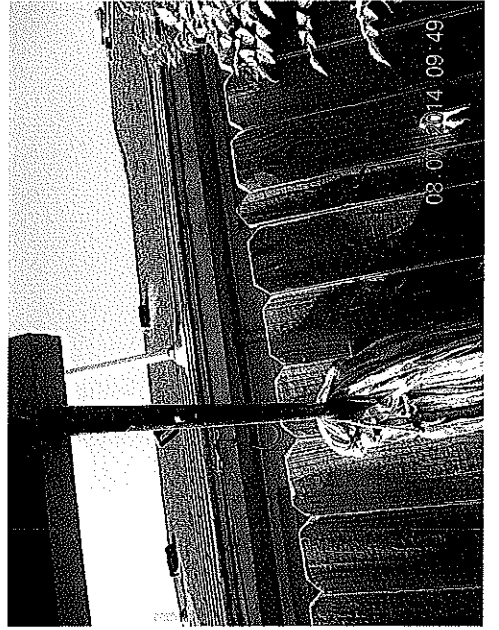
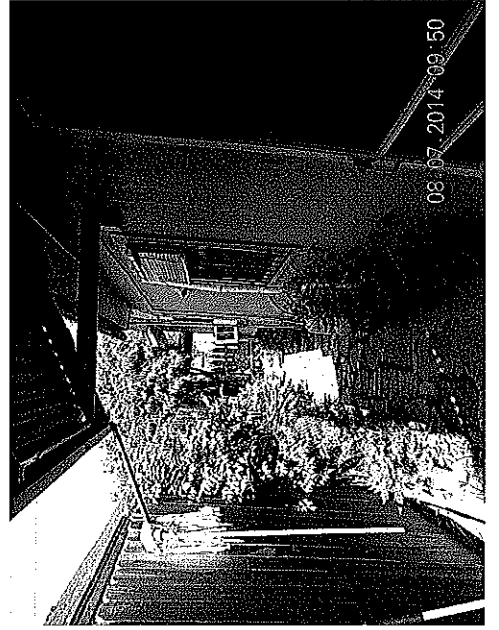
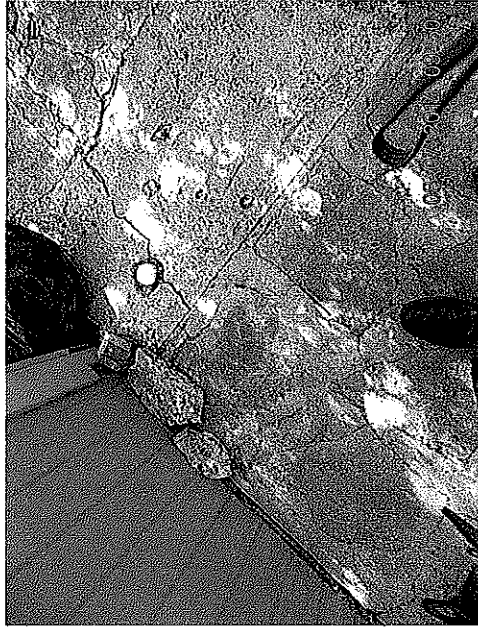
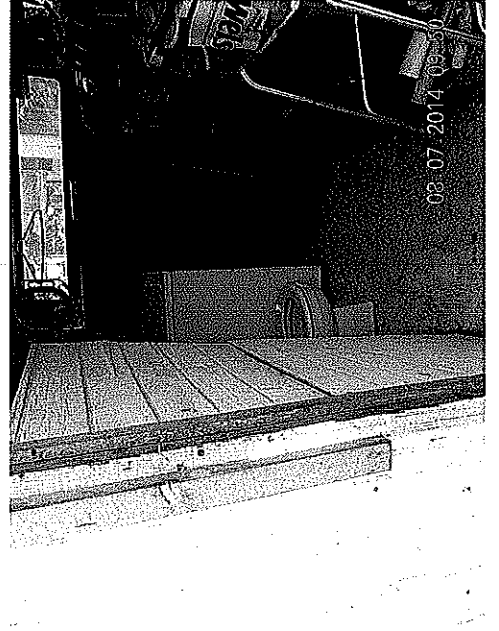
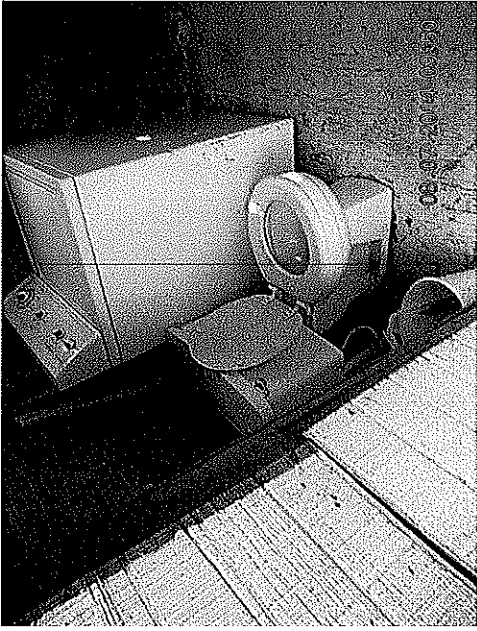


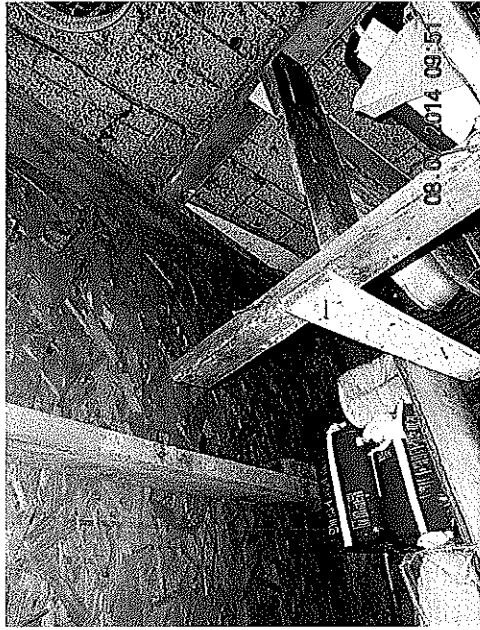
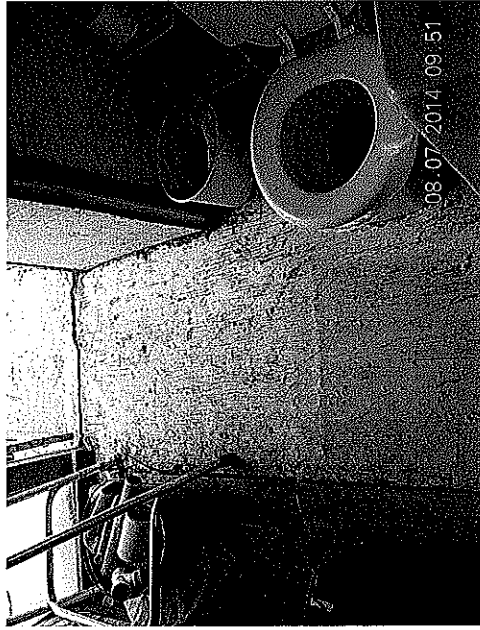
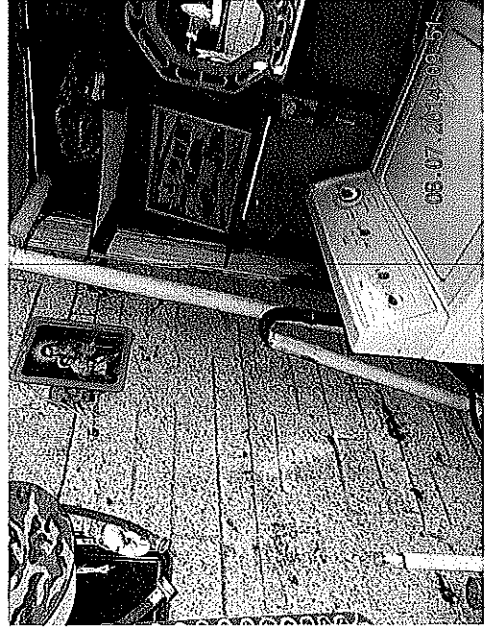
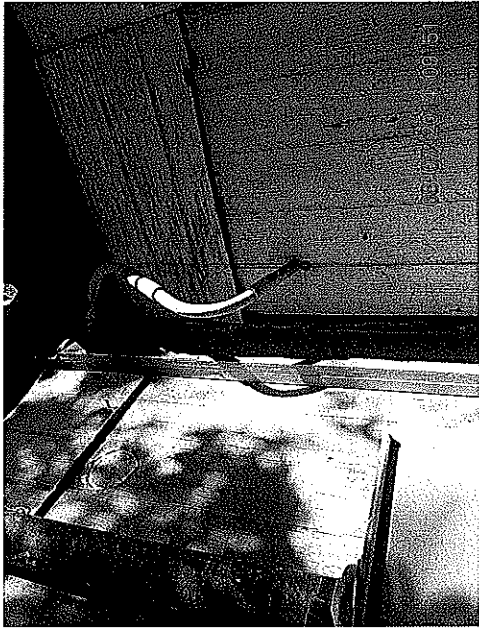


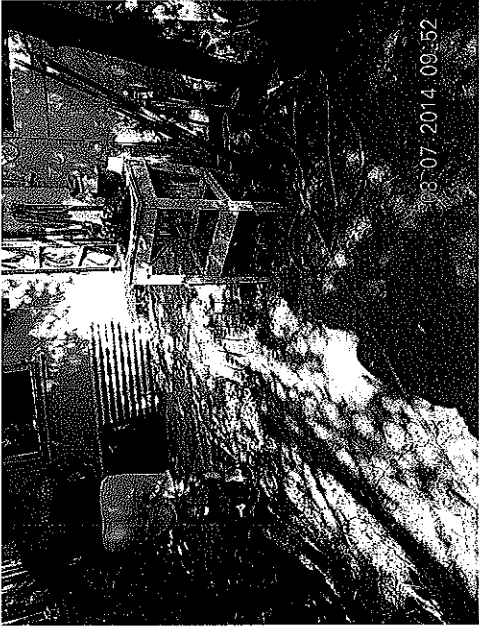
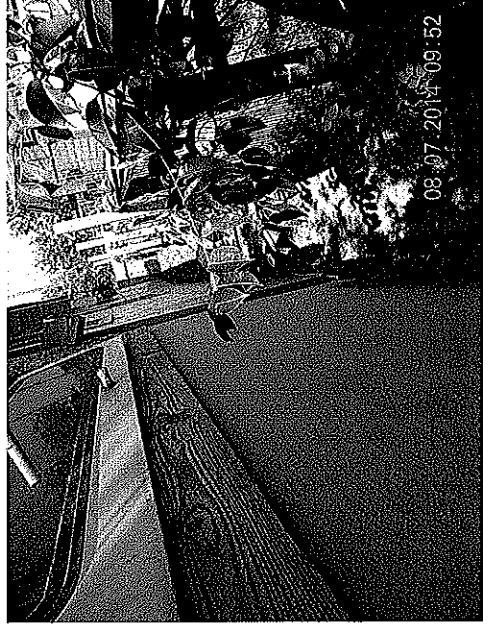
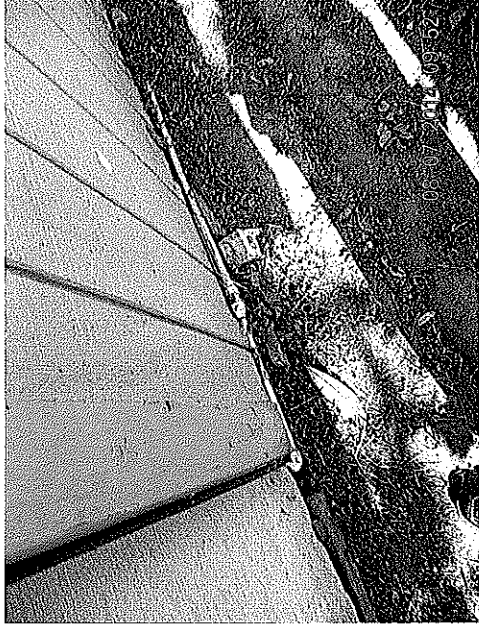
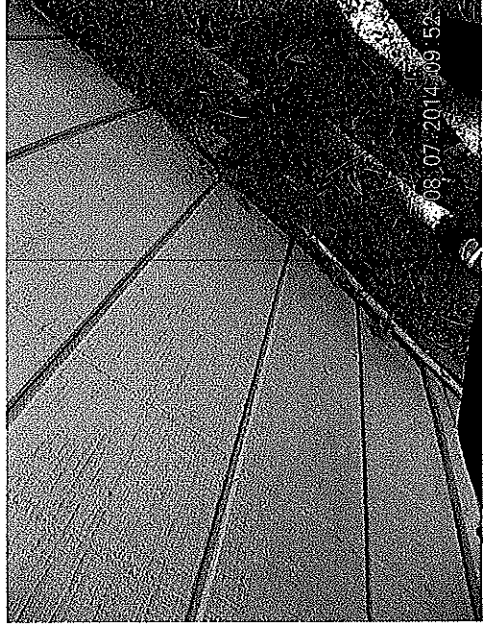


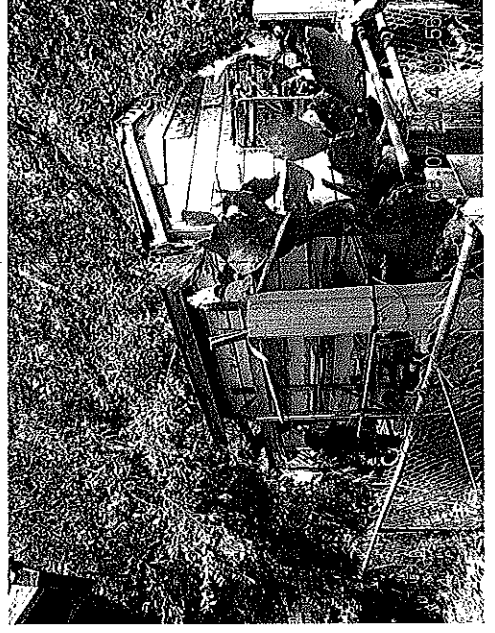
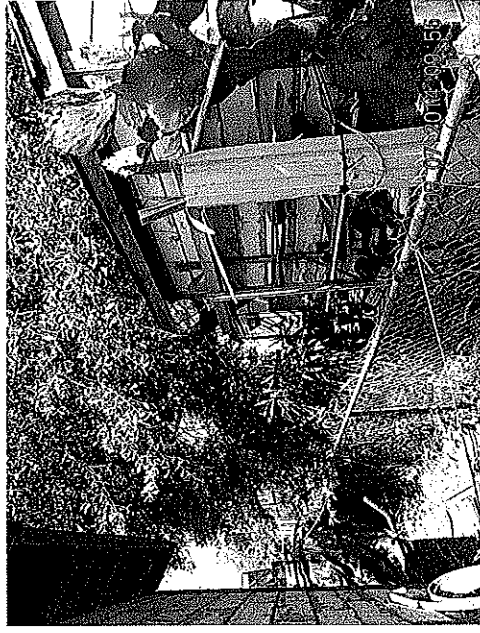




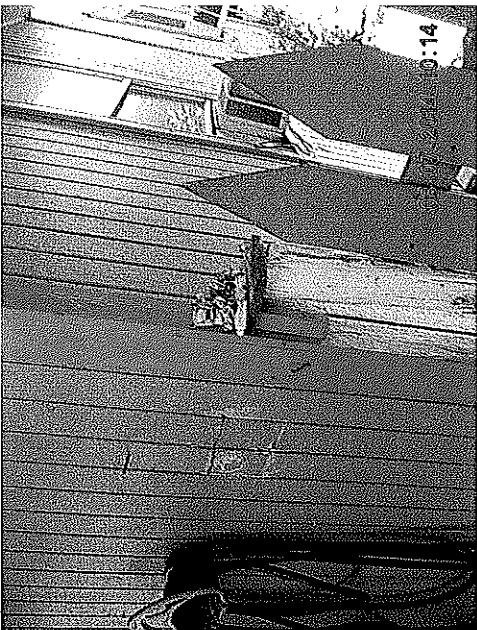
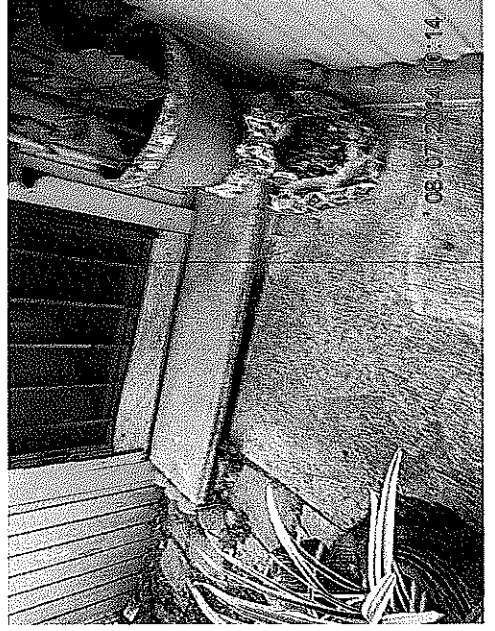















DEPARTMENT OF HOMELAND SECURITY FEDERAL EMERGENCY MANAGEMENT AGENCY STANDARD FLOOD HAZARD DETERMINATION		<i>See The Attached Instructions</i>	O.M.B No. 1660-0040 Expires December 31, 2011	
SECTION I - LOAN INFORMATION				
1. LENDER NAME AND ADDRESS URBAN COUNTY PROGRAM 1916 TESORO BLVD Pharr, TX 78577 Req. by: IRENE MONTOYA		2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS (Legal description may be attached) Maria Nino 708 Carlson Elsa, TX 78543 Request # BKA1379921 Order Number: 140813-18156A Subscriber Code: 11005901		
3. LENDER ID. NO.	4. LOAN IDENTIFIER REHAB	5. AMOUNT OF FLOOD INSURANCE REQUIRED \$		
SECTION II				
A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION				
1. NFIP Community Name	2. County(ies)	3. State	4. NFIP Community Number	
ELSA, CITY OF	HIDALGO	TX	480339	
B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME				
1. NFIP Map Number or Community-Panel No. (Community name, if not the same as "A")	2. NFIP Map Panel Effective/ Revised Date	3. LOMA/LOMR <input type="checkbox"/> Yes Date:	4. Flood Zone C	5. No NFIP Map
4803390001N				
C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)				
1. <input checked="" type="checkbox"/> Federal Flood insurance is available (community participates in NFIP). <input checked="" type="checkbox"/> Regular Program <input type="checkbox"/> Emergency Program of NFIP 2. <input type="checkbox"/> Federal Flood insurance is not available because community is not participating in NFIP. 3. <input type="checkbox"/> Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA), Federal Flood insurance may not be available. CBRA/OPA designation date:				
D. BASIC DETERMINATION				
IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO If yes, flood insurance is required by the Flood Disaster Protection Act of 1973. If no, flood insurance is not required by the Flood Disaster Protection Act of 1973.				
E. COMMENTS (Optional): C NO SPECIAL FLOOD HAZARD AREA (NSFHA)		* Basic Determination * Certified Address: 708 CARLSON ST ELSA, TX 78543 HIDALGO		
This flood determination is provided solely for the use and benefit of the entity named in Section 1, Box 1 in order to comply with the National Flood Insurance Reform Act of 1994 and may not be used or relied upon by any other entity or individual for any purpose, including, but not limited to deciding whether to purchase a property or determining the value of a property.				
Borrower _____		Date _____		
Borrower _____		Date _____		
This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.				
F. PREPARER'S INFORMATION			DATE OF DETERMINATION	
NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)  1421 Wells Branch Parkway, Suite 305 Pflugerville, TX 78660-3136 (800) 238-1905			08/14/2014	

