

Disaster Recovery Program

ENTITY: Countywide Area

PROJECT: Approval for Assistance under the Disaster Recovery Program Housing Project.

FUNDING YEAR: CDBG DR GLO-2015

SYNOPSIS:

The family is being recommended for applicant approval under the Disaster Recovery Program Housing Project. The applicant has met all of the program requirements for assistance under the Disaster Recovery Program Housing Project. The following is a profile of the project

| | | |
|---|--|---|
| Yolanda & Raymundo Lopez CW#85-21-10 | Family of two (2) Does applicant meet Deferred Loan Requirements: Title Search: Flood Zone: Insurance: Structures: Taxes: Assets & Deposits: Debt to Income Ratio: Payback Number of Bedrooms: Square Feet: Does total annual household income exceed limits: HUD Income Limits: Deferred Loan | Yes No Abstract or Liens No – Zone B N/A 1 current N/A N/A No - Deferred Loan 2 1081 No \$ 34,100.00 |
|---|--|---|

Existing Dwelling: 2 bedrooms frame home, built in 1985

RECOMMENDATION:

The UCP Staff recommends approval for assistance under the Disaster Recovery Program Housing Project by the County Commissioner’s Court.

INITIAL INSPECTION

Date: May 06, 2021

City: Edinburg

If County Wide, Precinct #:

Name of Applicant: Yolanda Lopez

Inspector: Eric Gonzales

Address: 5414 Nicole Dr. Edinburg Tx.

Year House was built: 1985

EXTERIOR

1. **Foundation Condition:** Good [] Repair [X] Replace []
Foundation Type: Piers [X] Concrete []

Is the foundation sound and free from hazards? No

The wood Joists are uneven and in some places broken from dry rot making the floor a tripping hazard. The floor joists need to be leveled and inspected for deterioration due to moisture and termites.

Dimensions 40'-0"x 28'-0"

Estimated Cost \$ 2,500

2. **Exterior Walls:** Good [] Repair [] Replace [X]

Are the exterior surfaces sound and free from hazards? No

The exterior wood siding is rotten and needs to be replaced.

Estimated Cost \$ 2,000

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

Are the windows in good working order? No

The 8 windows are not in good working order and need to be replaced. Windows are made of aluminum and are hard to open.

Estimated Cost \$ 2,000

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

What are the conditions of the exterior doors?

The exterior doors need to be replaced. The door frame is damaged and cracked due to the shifting of the house.

Estimated Cost \$ 800

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

What are the conditions of the overhand and trim?

There soffit present is rotten . The trim needs to be replaced due to deterioration.

Estimated Cost \$ 1,000

6. **Roof:** Good [] Repair [] Replace [X]

Is the roof sound and free from hazards?

The roofing shingles and paper felt need to be replaced. The plywood decking needs to be inspected for deterioration due to water stains in the house.

Dimensions 40'-0"x 28'-0

Estimated Cost \$ 5,000

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

The the front & rear stairs needs to be redone including the hand railing .

Estimated Cost \$ 800

8. **Sewer Connected to City Main Line? No**
Yard Line: Good [] Repair [] Replace []

Estimated Cost \$

9. **Septic Tank: yes** Good [] Repair [] Replace [X]

Sewage Connected to Septic System? N/A

of years with current Septic System: Over 20

Is plumbing free from sewer back up? No

10. **Water Line:** Good Repair Replace

Is water pressure good? Yes

The water pressure was observed in the kitchen and bathroom and the pressure was acceptable.

Estimated Cost \$

11. **Gas Line:** Good Repair Replace
LP Gas Line & Tank to Code No Relocate Replace

Estimated Cost \$ 500

INTERIOR

12. Describe **Flooring Conditions** for Entire Dwelling:

The flooring for the entire house needs to be replaced. In several areas vinyl flooring is worn. In the areas with ceramic tile, the tile is broken creating sharp edges.

Estimated Cost \$ 1,500

13. Condition of **Kitchen Cabinets:** Good Repair Replace

Are the kitchen cabinets in good shape and are they serving their purpose?

The kitchen cabinets are in need of replacement. Cabinets in rough shape and not enough food prep surface. Repair is needed under the sink drain pipes are being held up by boards to keep from leaking.

Estimated Cost \$ 1,500

14. **Ceiling Coverings:** Good Repair Replace

The ceiling coverings have mold and several areas where water damage has stained the ceiling. Repairs that have been made by owner are starting to leak again and sag.

Estimated Cost \$ 1,500

15. **Wall Coverings:** Good Repair Replace
Interior Trim Good Repair Replace
Interior Finish (Wall Texture) Good Repair Replace

The wall coverings and trim are in need of repair. There are holes in walls and cracks due to pier and beam movement. Discoloration on some wall that leak water. Areas that were repaired were left unfinished.

Estimated Cost \$ 1,500

16. **Water Heater:** Good Repair Replace

Is hot water heater located and equipped in a safe manner and free of hazards? YES

Estimated Cost \$

17. **Plumbing:** Good Repair Replace

Is plumbing free from major leaks or corrosion that causes serious and persistent levels of rust or contamination of the drinking water? No there are several leaks under the sinks.

Estimated Cost \$ 500

18. **Insulation:** Good Repair Replace

Are the attic and walls appropriately insulated for regional conditions? No

The insulation appears to have mold and needs to be replaced as per inspection.

Estimated Cost \$ 1,000

19. **Lead Base Paint Assessment** Required Not Required

Estimated Cost \$

20. **Infestation –** Yes No

Is the unit free from rats or severe infestation by mice or vermin? No

Rodent dropping were present under cabinets and behind the refrigerator as per inspection.

Estimated Cost \$ 500

21. **Electrical Hazards –** Yes No

Are the rooms free from electrical hazards? No

There were several plugs throughout the house that were not working. Electrical needs to be inspected for electrical shorts. Many switch and electrical outlet covers were missing leaving wires exposed.

Estimated Cost \$ 1,200

22. **INSPECTORS FINAL RECOMMENDATION (Rehab. or Recon. – list reasoning for recommendation): Recommend Reconstruction due to repairs exceeding \$23,800.00**

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

Total Rehab Estimated Cost \$ 23,800

Current Value of Structure \$26,040



Inspector

5-12-2021

Date



Division Manager Approval

5/12/21

Date

5414 Nicole Dr., Edinburg TX



Rear Elevation



Right Elevation

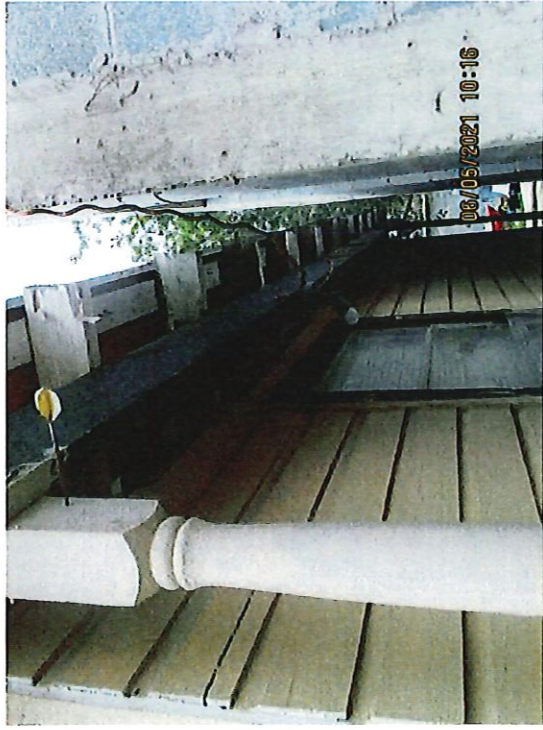


Front Elevation



Left Elevation

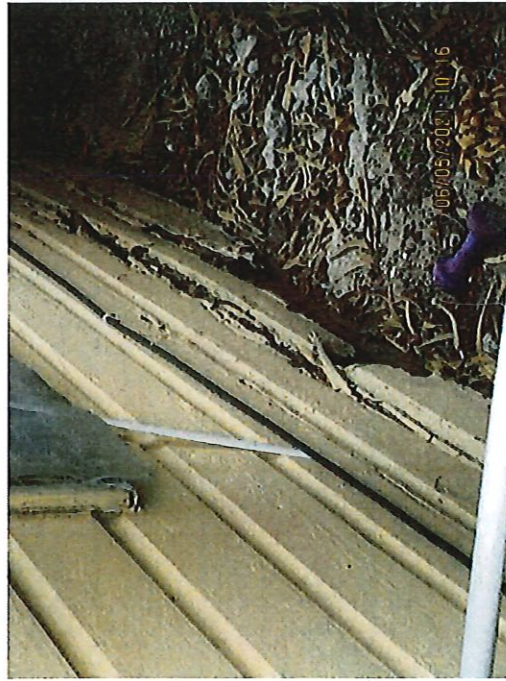
5414 Nicole Dr., Edinburg TX



Soffit and Fascia



inoperable windows

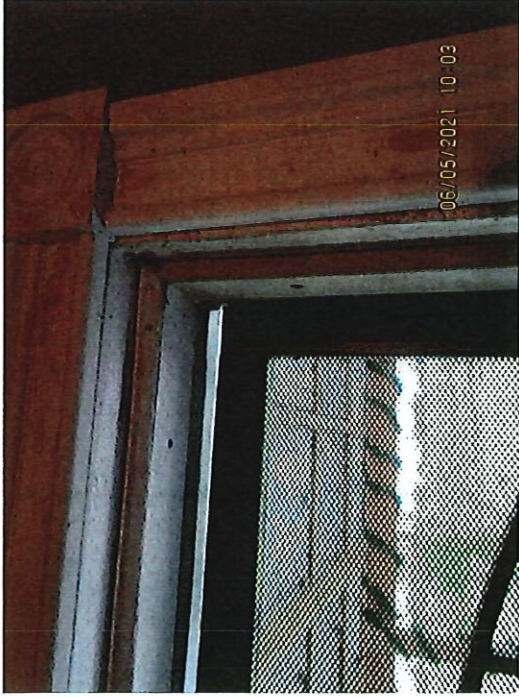


Rotten Wood Siding



Exposed brittle plumbing

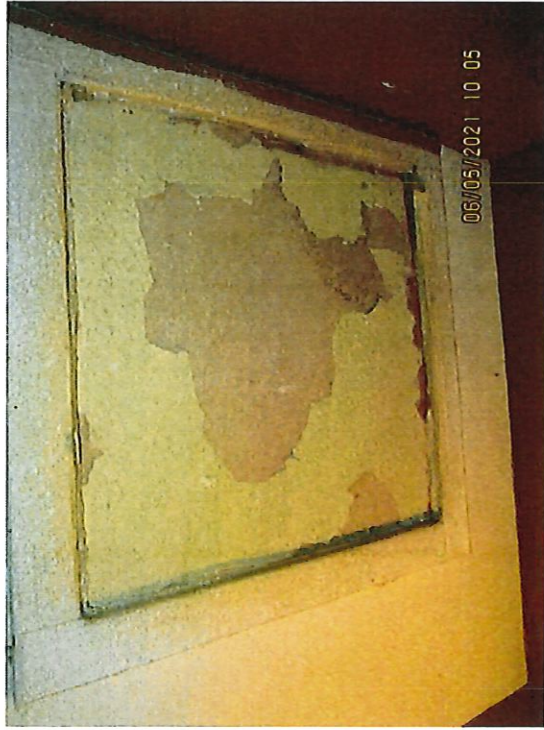
5414 Nicole Dr., Edinburg TX



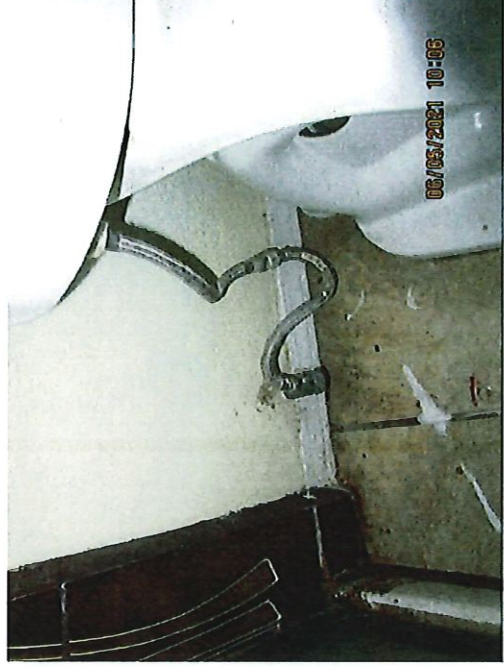
Entry door does not close properly



Broken Tile

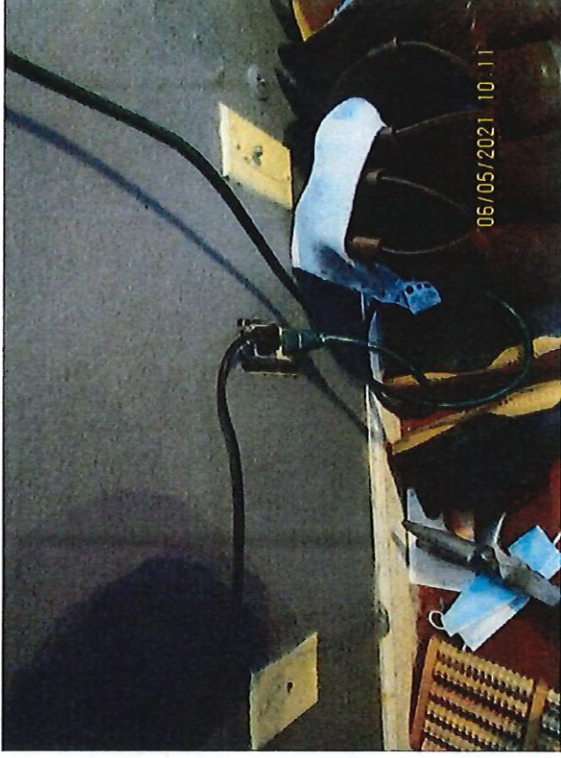
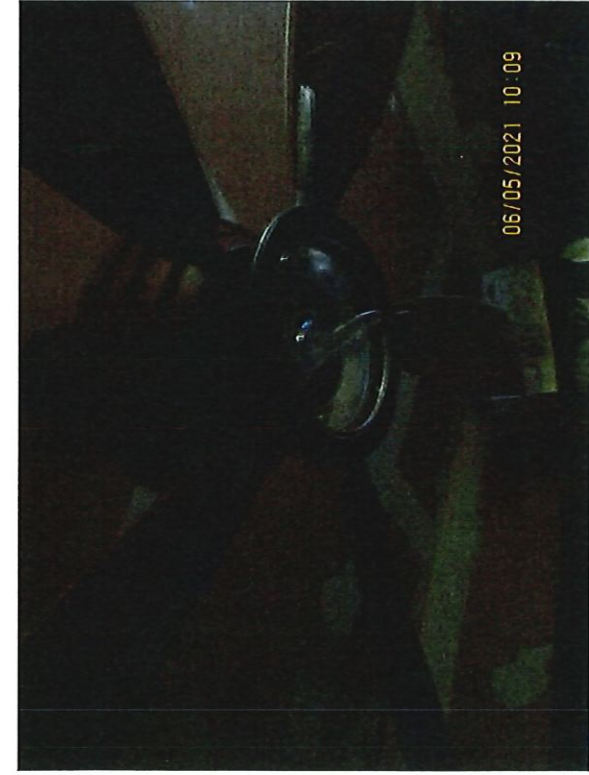


Ceiling covering is damaged

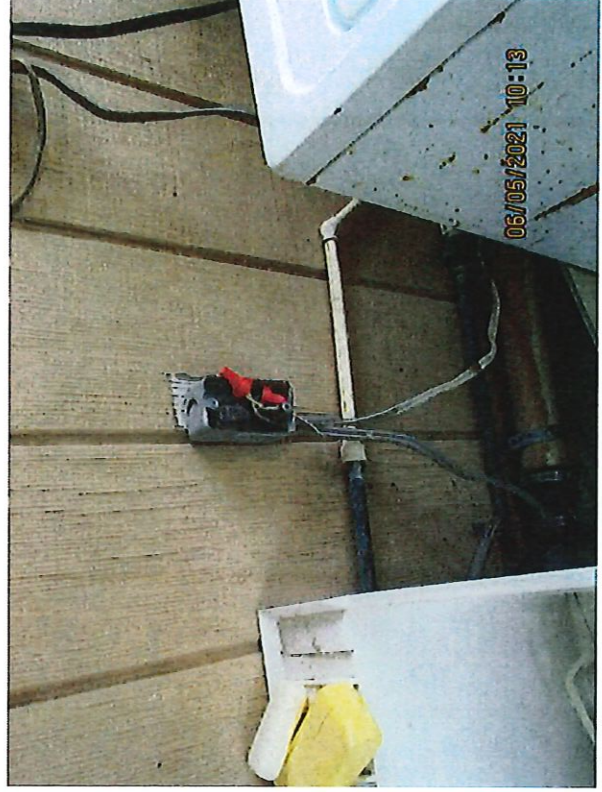
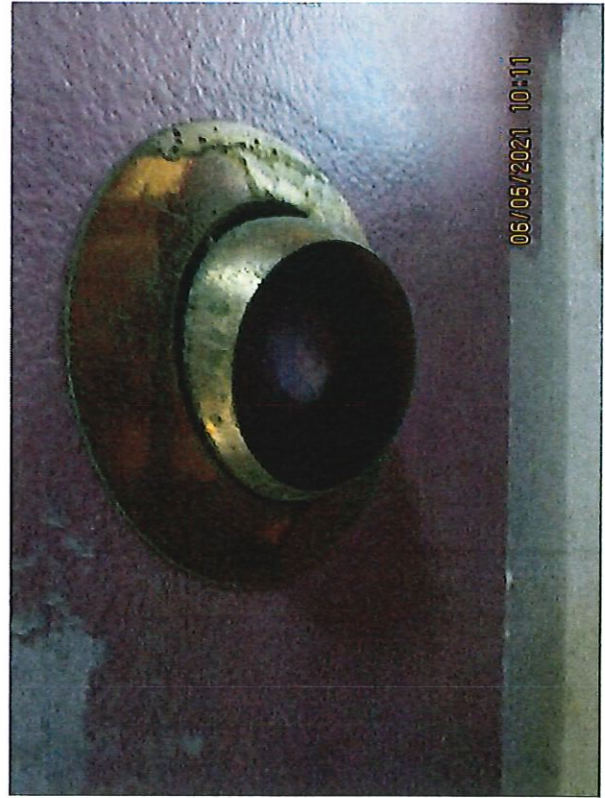


Mold and rot

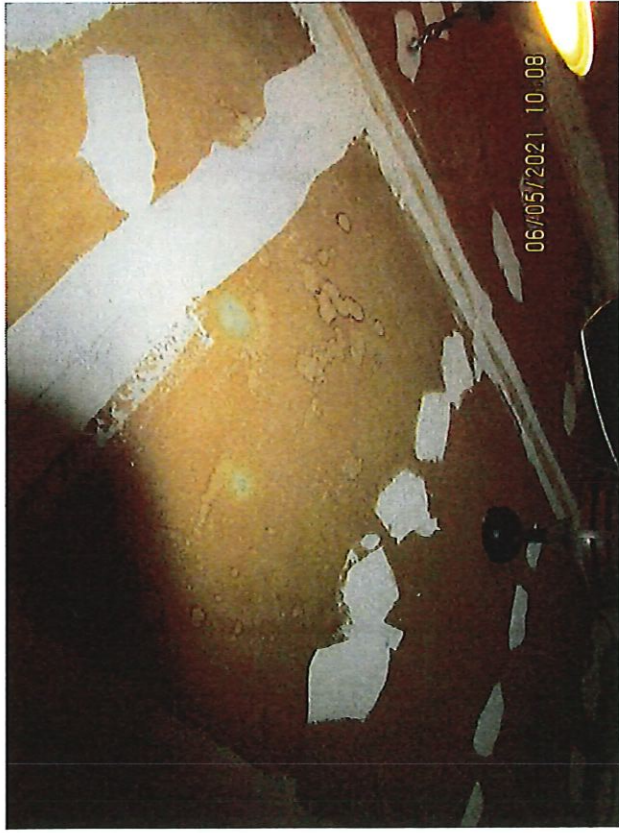
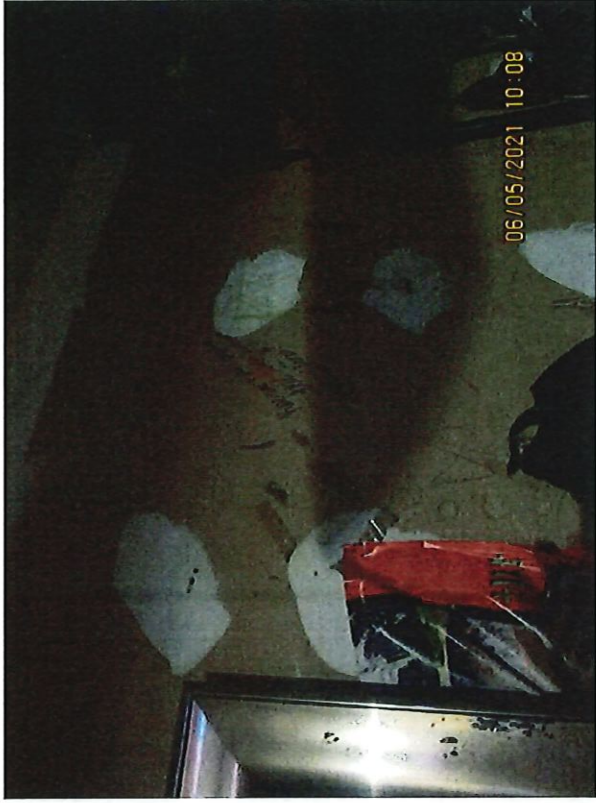
5414 Nicole Dr., Edinburg TX



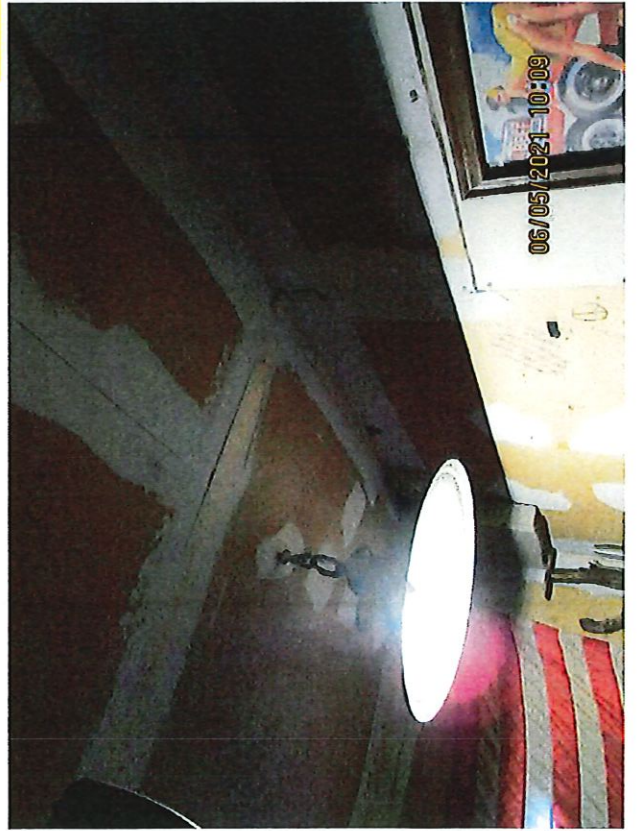
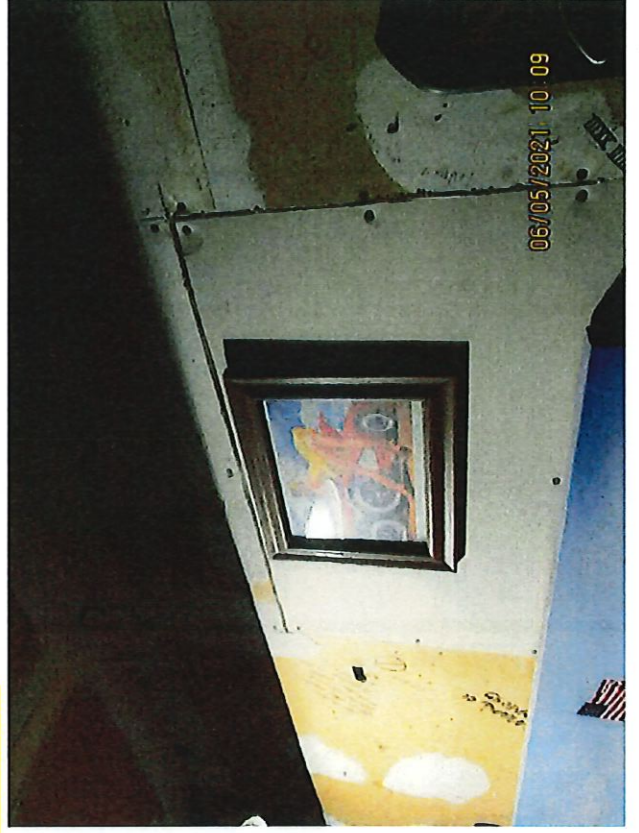
Electrical Deficiencies



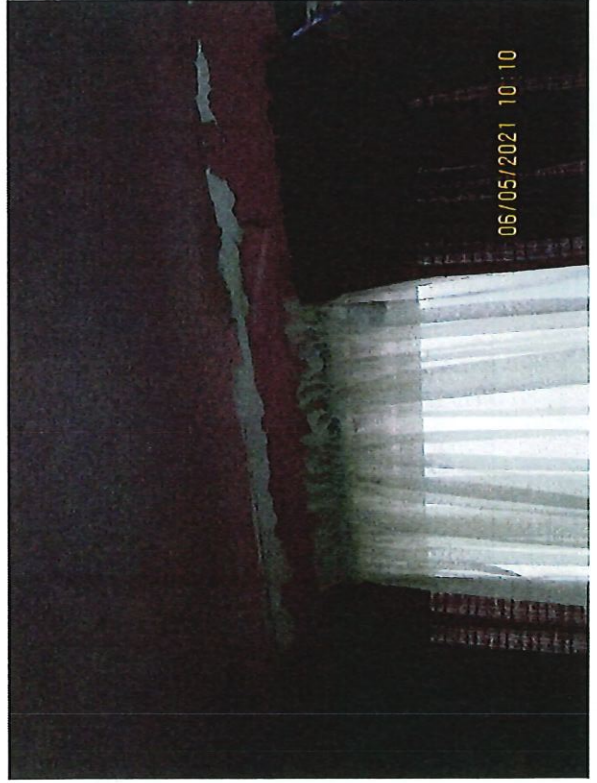
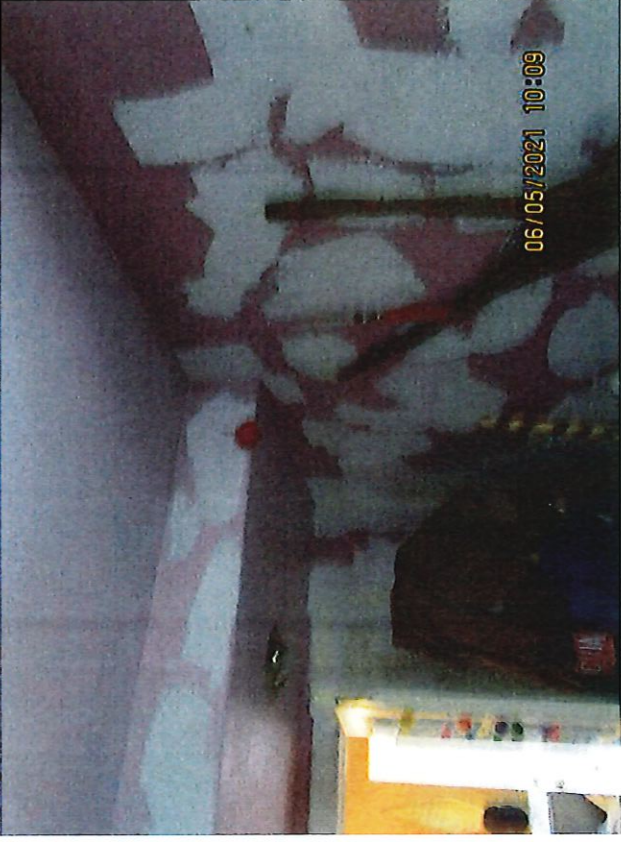
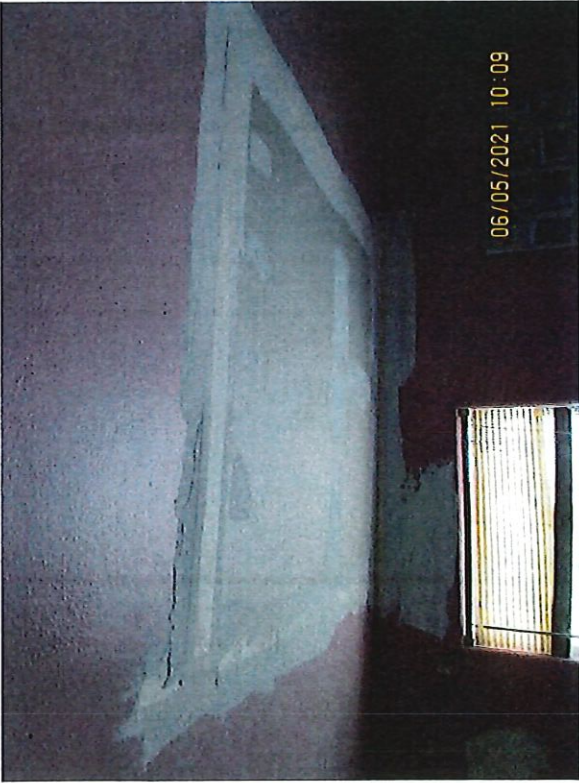
5414 Nicole Dr., Edinburg TX



Ceiling & wall Deficiencies



5414 Nicole Dr., Edinburg TX



DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

OMB Control No. 1660-0040
Expires: 10/31/18

| SECTION I - LOAN INFORMATION | |
|--|--|
| 1. LENDER/SERVICER NAME AND ADDRESS Urban County Program 1916 Tesoro Blvd Pharr, TX 78577 | 2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) (See instructions for more information.) 5414 NICOLE DR EDINBURG, TX 78542 Borrower: Lopez, Yolanda |

| | | |
|-------------------------|----------------------------------|---------------------------------------|
| 3. LENDER/SERVICER ID # | 4. LOAN IDENTIFIER HOME - GLO | 5. AMOUNT OF FLOOD INSURANCE REQUIRED |
|-------------------------|----------------------------------|---------------------------------------|

SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION

| | | | |
|---|---|-----------------------|---|
| 1. NFIP Community Name HIDALGO COUNTY | 2. County(ies) UNINCORPORATED AREAS | 3. State TX | 4. NFIP Community Number 480334 |
|---|---|-----------------------|---|

B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME

| | | |
|--|---|--|
| 1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A") 480334 0425C | 2. NFIP Map Panel Effective/Revised Date 11/16/82 | 3. Is there a Letter of Map Change (LOMC)? <input checked="" type="checkbox"/> NO <input type="checkbox"/> YES (if yes, and LOMC date/no. is available, enter date and case no. below). Date _____ Case No. _____ |
| 4. Flood Zone B | 5. No NFIP Map | |

C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply.)

1. Federal Flood Insurance is available (community participates in the NFIP). Regular Program Emergency Program of NFIP

2. Federal Flood Insurance is not available (community does not participate in the NFIP).

3. 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. DETERMINATION

IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")? YES 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. Please note, the risk of flooding in this area is only reduced, not removed.

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.

E. COMMENTS (Optional)

THIS FLOOD DETERMINATION IS PROVIDED TO THE LENDER PURSUANT TO THE FLOOD DISASTER PROTECTION ACT. IT SHOULD NOT BE USED FOR ANY OTHER PURPOSE.

F. PREPARER'S INFORMATION

| | |
|---|--|
| NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender) CoreLogic Flood Services 1825A Kramer Lane Austin, TX 78758 1-800-447-1772 | DATE OF DETERMINATION 06/16/21 at 11:51 AM CDT FloodCert #: 2106855632 |
|---|--|



Aerial Map of 5414 Nicole Dr. Edinburg Texas 78542

