

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

Vicente & Rosa Zamora	Family of four (4)	
CW#85-21-07	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
	Number of Bedrooms:	3
	Square Feet:	1376
	Does total annual household income exceed limits:	No
	HUD Income Limits:	\$ 48,700.00
	Deferred Loan	

Existing Dwelling: 2 bedrooms frame home, built in 1986

RECOMMENDATION:

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

INITIAL INSPECTION

Date: September 30, 2020

City: Edinburg

If County Wide, Precinct #:

Name of Applicant: Vicente Zamora

Inspector: Eric Gonzales

Address: 5414 Leigh Ann Dr. Edinburg Tx.

Year House was built: 1986

EXTERIOR

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

Is the foundation sound and free from hazards? No

The Foundation is a slab on grade. The foundation is in need of major repair. There are several areas in the home where the slab has cracked and uneven.

Dimensions 55'-0"x 40'-0"

Estimated Cost \$ 10,000

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

Are the exterior surfaces sound and free from hazards? No

The exterior CMU Block needs to be replaced. There are many areas where block has cracked and has fallen off.

Estimated Cost \$ 4,500

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

Are the windows in good working order? No

The windows are not in good working order and need to be replaced. Windows are hard to open due to foundation settling.

Estimated Cost \$ 2,000

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

What are the conditions of the exterior doors?

15

Estimated Cost \$

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

What are the conditions of the overhand and trim?

There soffit present is rotten and has many holes. The trim needs to be replaced due to deterioration.

Estimated Cost \$ 1,500

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 replaced due to severe deterioration. Water stains mold and fallen ceilings through the house.

Dimensions 55'-0"x 40'-0

Estimated Cost \$ 9,900

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

N/A

Estimated Cost \$

8. **Sewer Connected to City Main Line? No
Yard Line:**

Good [] Repair [] Replace [X]

Estimated Cost \$

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

**Sewage Connected to Septic System? yes
of years with current Septic System: 24**

Is plumbing free from sewer back up? No

10. **Water Line:** Good [X] 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 [X]
LP Gas Line & Tank to Code N/A Relocate [] Replace []

Estimated Cost \$

INTERIOR

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

The entire house needs flooring most areas have tile and its cracked with sharp edges other areas bare conc.

Estimated Cost \$ 3,000

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

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 where water damage has taken place.

Estimated Cost \$ 2,500

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

The ceiling coverings have mold and several areas where water damage has stained the ceiling..

Estimated Cost \$ 2,500

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

The house has no wall coverings only painted cmu. There are holes and cracks in the cmu walls due to foundation movement. Door frames and trims are broken and do not close properly.

Estimated Cost \$ 3,500

16. **Water Heater:** Good [X] 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 and bathrooms .

Estimated Cost \$ 1,500

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 \$ 1,500

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 sinks and in cabinets as per inspection.

Estimated Cost \$ 1,000

21. **Electrical Hazards –** Yes No

Are the rooms free from electrical hazards? No

There were several plugs throughout the house that were not working. Several ceiling light fixtures in the house were also 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 over 50% of the value of dwelling and will be triggering policy for Reconstruction.

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

Total Rehab Estimated Cost \$ 44,600

Current Value of Structure \$ 30,456

50% Value \$ 15,228



Inspector

12-22-2020

Date



Division Manager Approval

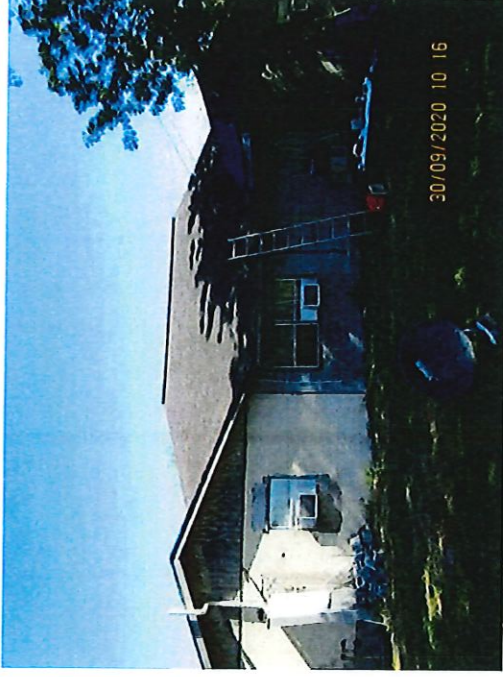
12/22/20

Date

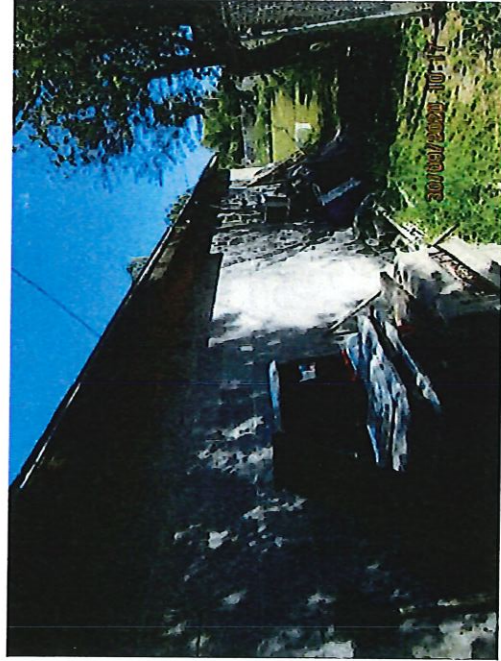
4711 raven Circle, Edinburg TX



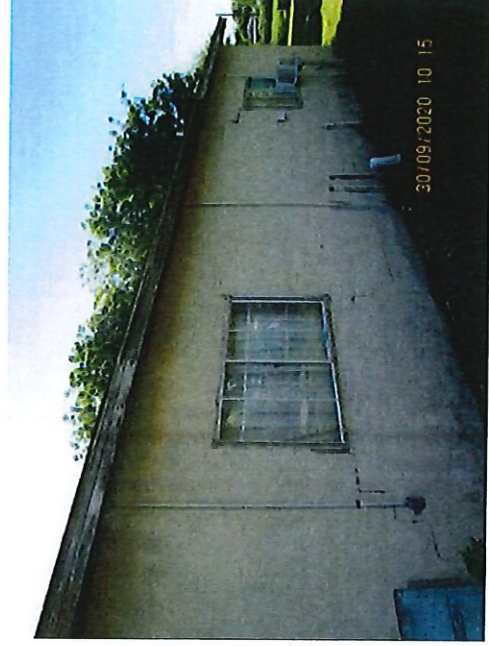
Front Elevation



Rear Elevation

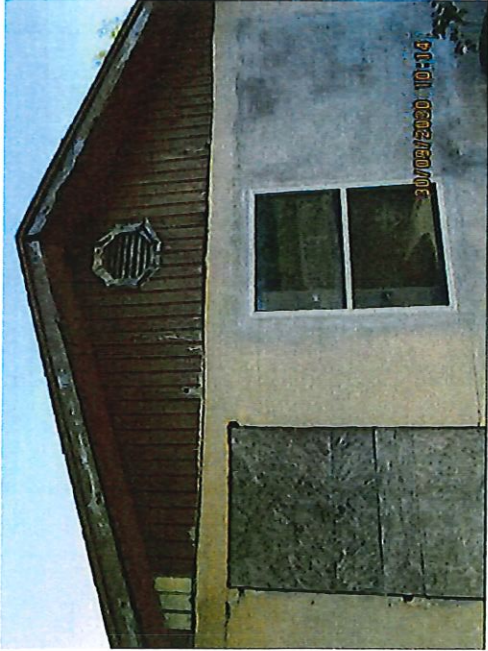


Left Elevation

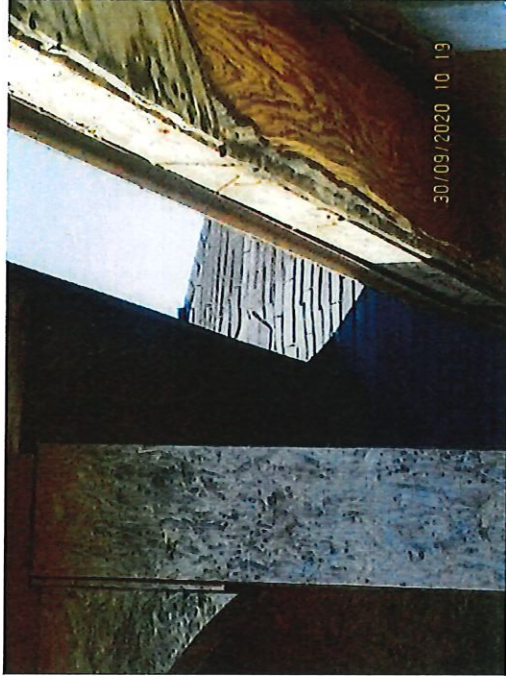


Right Elevation

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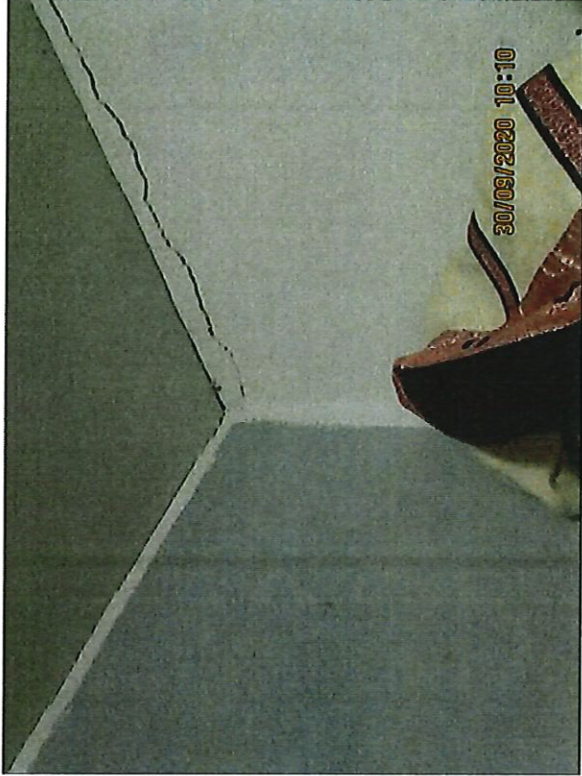
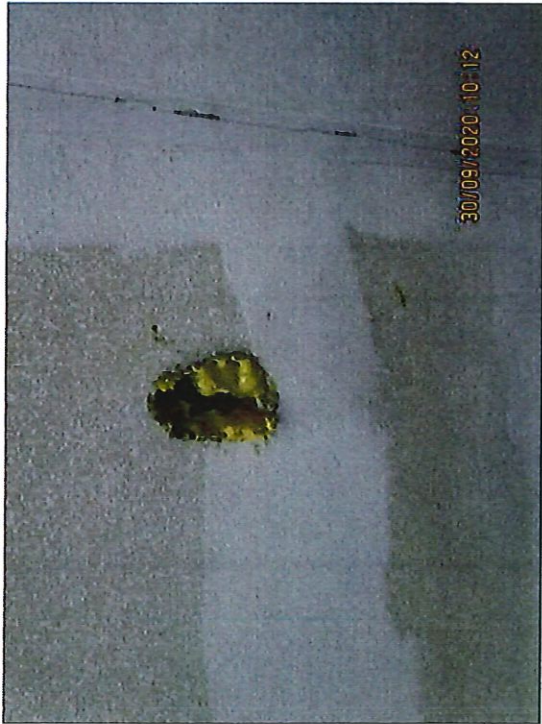
Soffit and Fascia & Roof



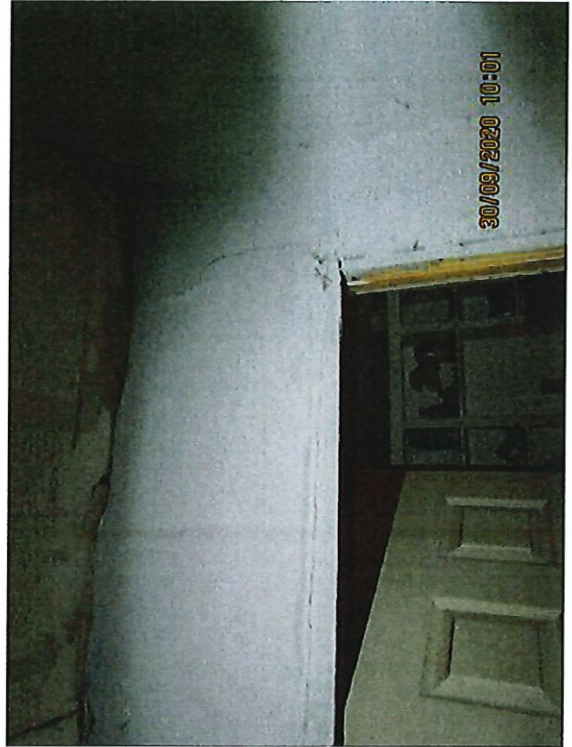
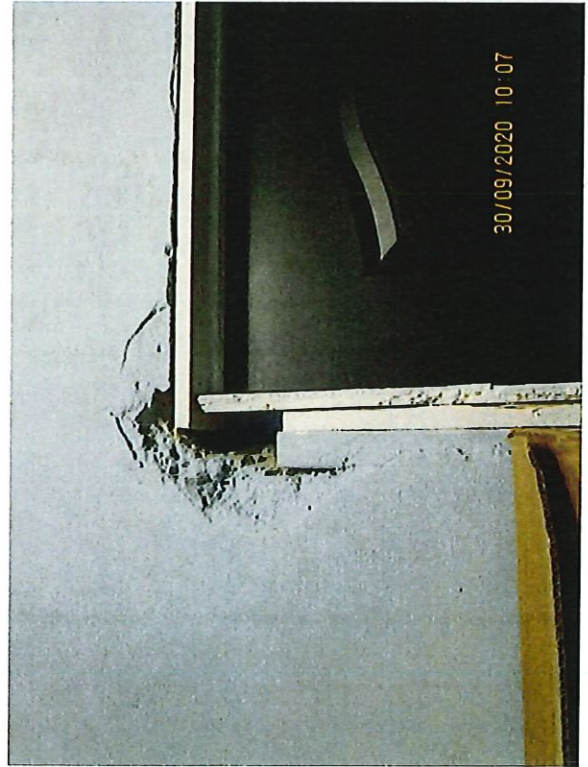
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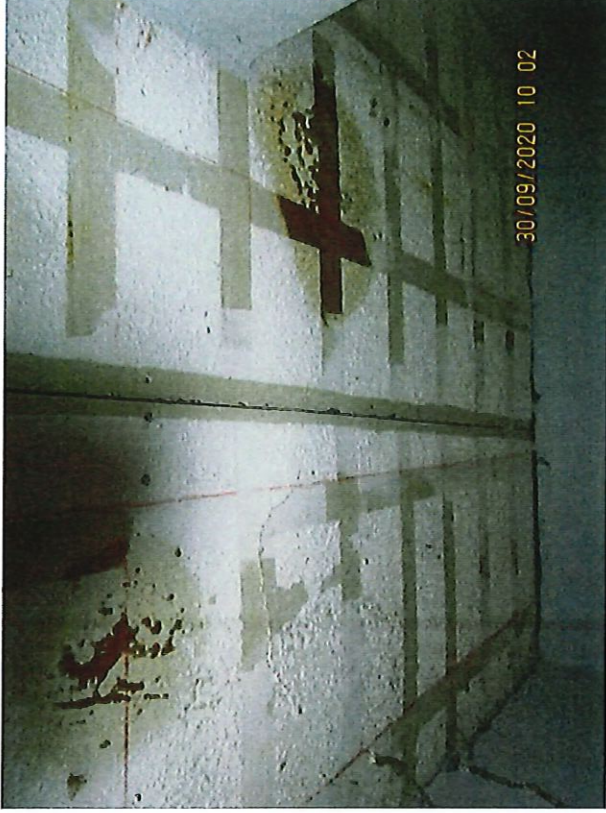
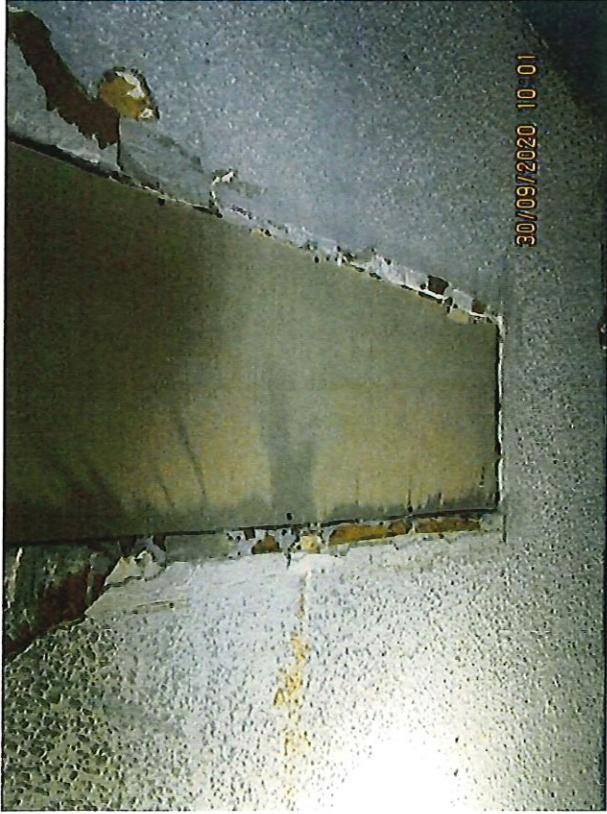
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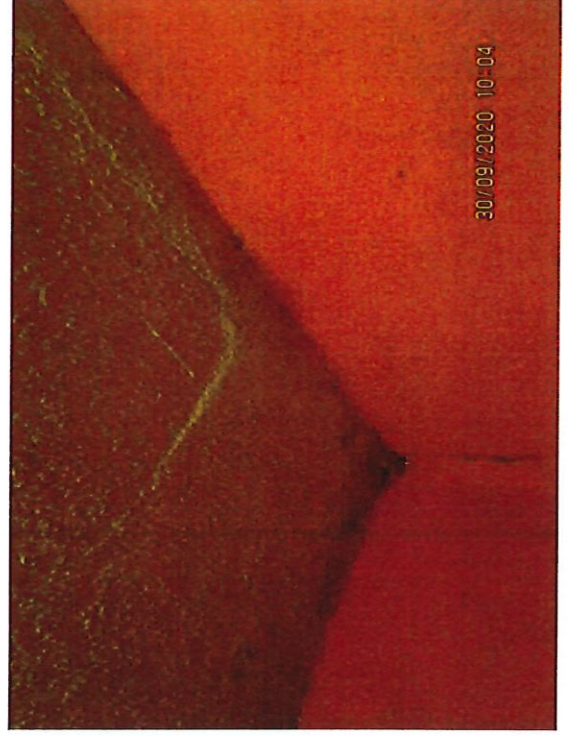
Cracks in walls/Ceilings



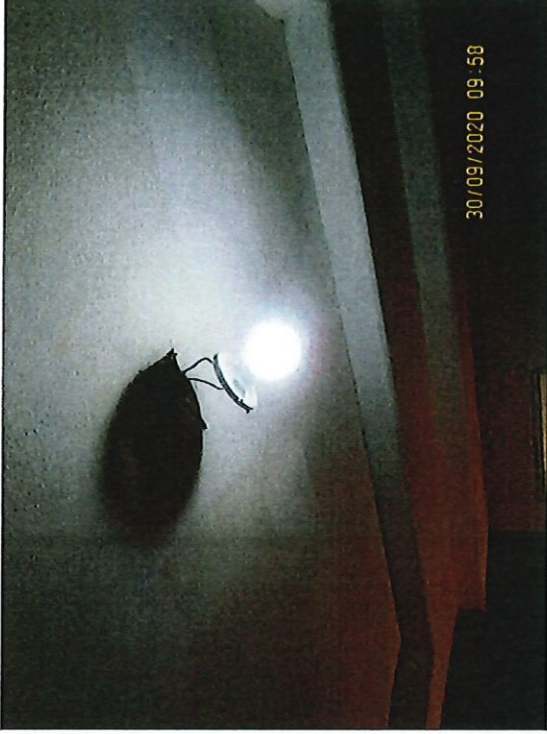
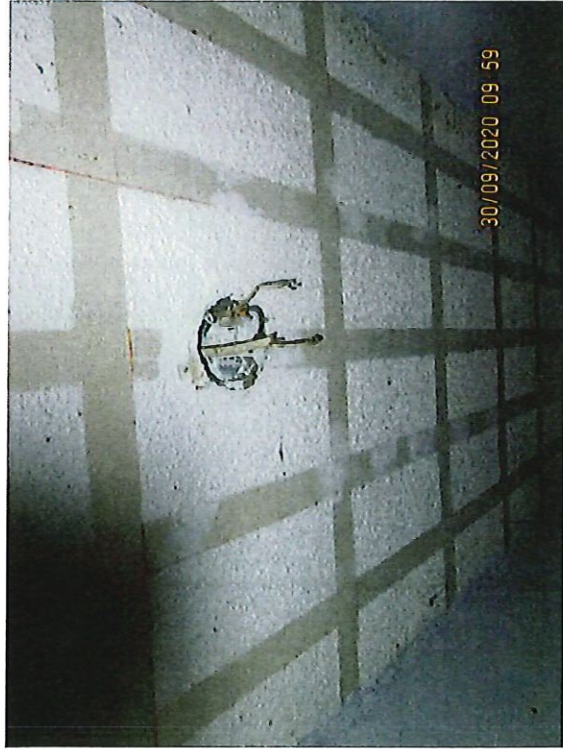
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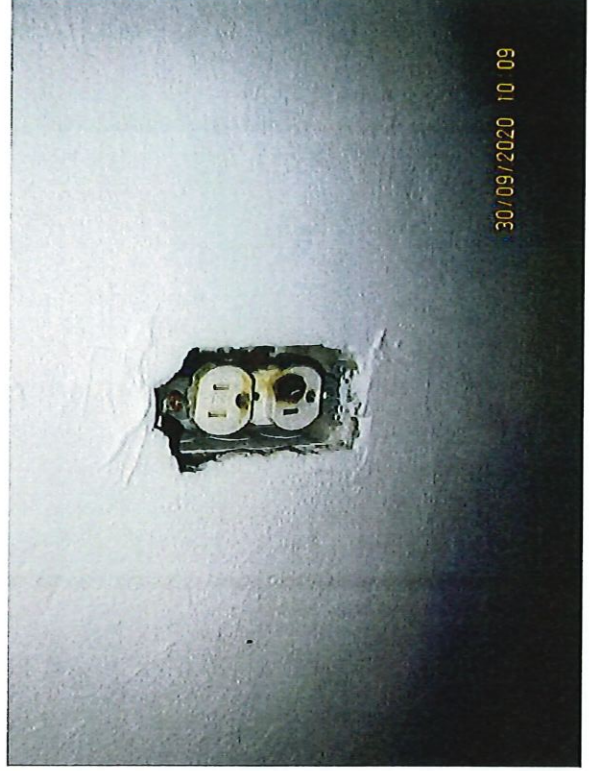
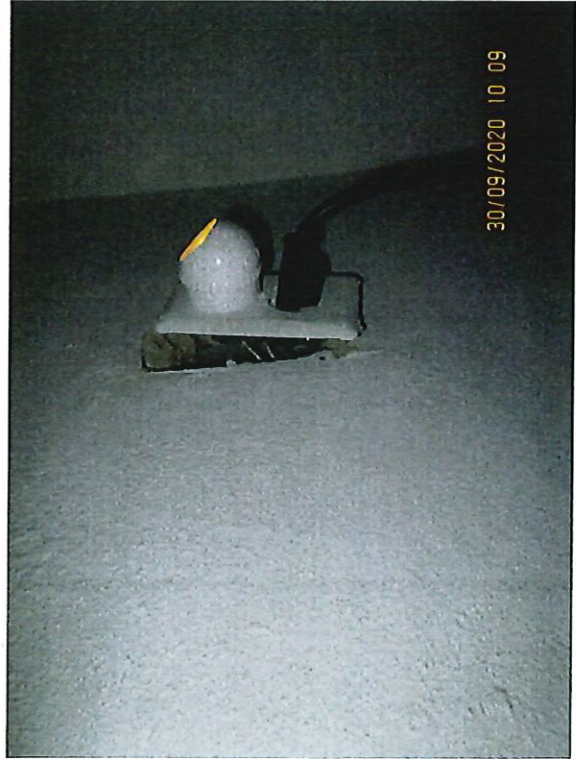
Ceiling Deficiencies



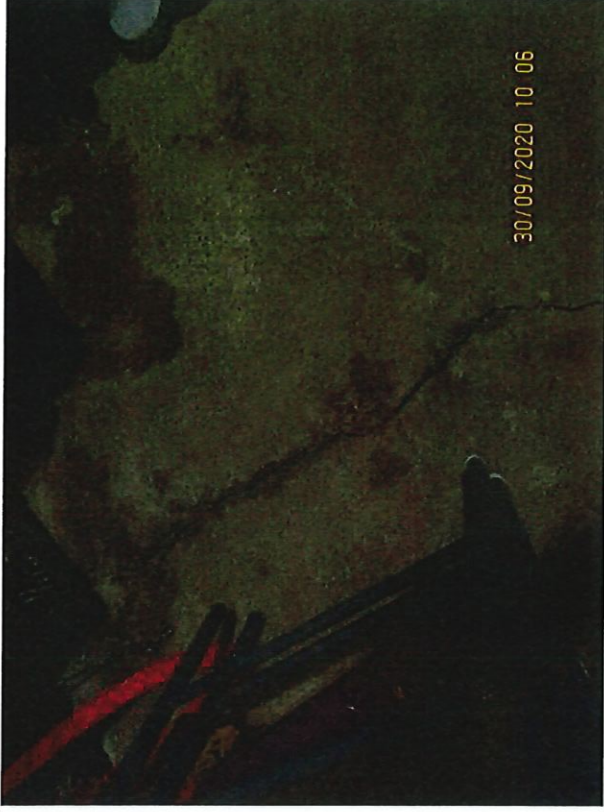
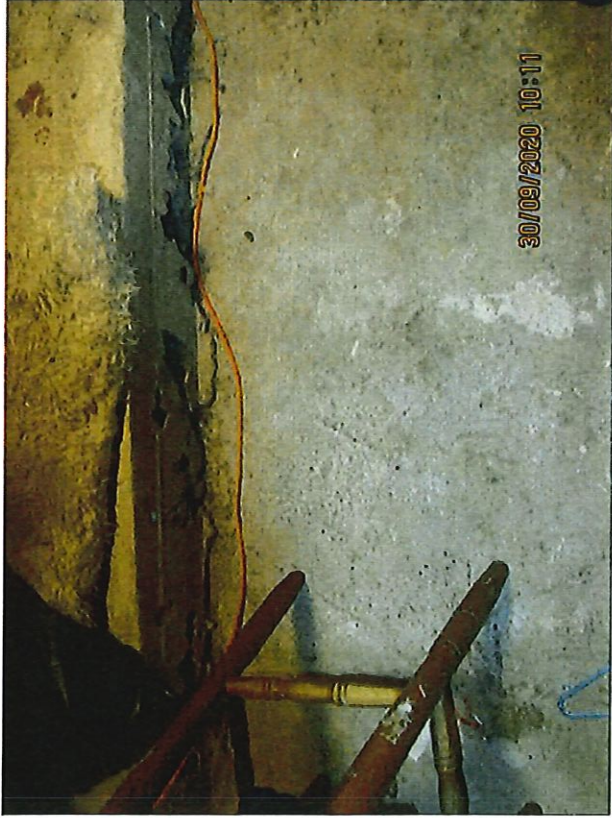
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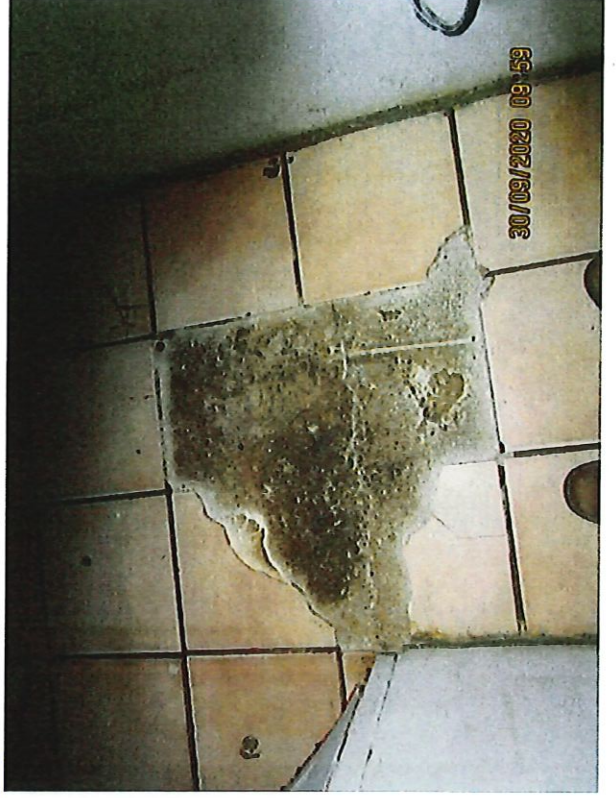
Electrical Deficiencies



4711 raven Circle, Edinburg TX



Flooring Deficiencies



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 LEIGH ANN DR EDINBURG, TX 78542 <u>Borrower:</u> Zamora, Vicente	
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. <input checked="" type="checkbox"/> Federal Flood Insurance is available (community participates in the NFIP). <input checked="" type="checkbox"/> Regular Program <input type="checkbox"/> Emergency Program of NFIP 2. <input type="checkbox"/> Federal Flood Insurance is not available (community does not participate in the 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. 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. 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 10:58 AM CDT FloodCert #: 2106850880	



Aerial Map of 5414 Leigh Ann Dr. Edinburg Texas 78542

