

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

Marcela Ayala	Family of three (3)	
CW#85-21-12	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:	\$ 43,850.00
	Deferred Loan	

Existing Dwelling: 2 bedrooms frame home, built in 1995

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 26, 2021

City: Edinburg

If County Wide, Precinct #:

Name of Applicant: Marcela Ayala

Inspector: Eric Gonzales

Address: 5004 Raven Circle. Edinburg Tx.

Year House was built: 1995

EXTERIOR

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

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 44'-0"x 29'-0"

Estimated Cost \$ 2,500

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

Are the exterior surfaces sound and free from hazards? No

The exterior brick Veneer needs repaired/replaced. There are many areas where the brick has cracked and exterior CMU walls left unfinished.

Estimated Cost \$ 2,000

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

Are the windows in good working order? No

The 6 windows are not in good working order and need to be replaced. Windows are made of aluminum and are hard to open.

Estimated Cost \$ 1,000

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 damage in the house.

Dimensions 44'-0"x 29'-0

Estimated Cost \$ 4,600

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

The front & rear stairs needs to be redone they are made of concrete and are cracked and leaning to one side.

Estimated Cost \$ 800

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

Estimated Cost \$

9. **Septic Tank: yes** Good [] Repair [] Replace [X]
Sewage Connected to Septic System? N/A
of years with current Septic System:

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 is bare plywood, Floor boards are rotten and have soft spots.

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 of the walls with no finished texture or tape and float.

Estimated Cost \$ 2,000

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 home seems to have no insulation in place 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 droppings were present between cabinet and 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 23,400 and will be triggering policy for Reconstruction.**

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

Total Rehab Estimated Cost \$ 23,400

Current Value of Structure \$ 13,257



Inspector

5-27-2021

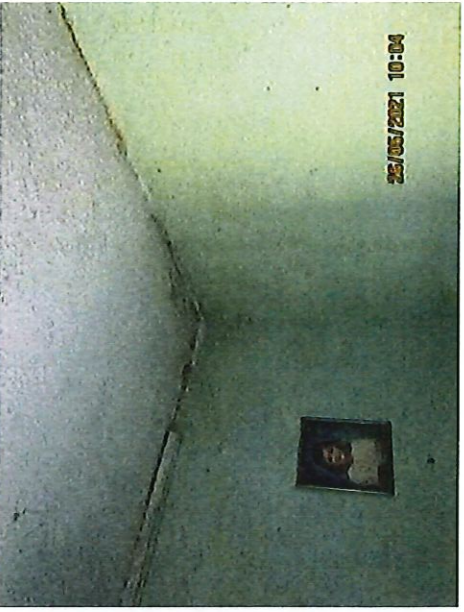
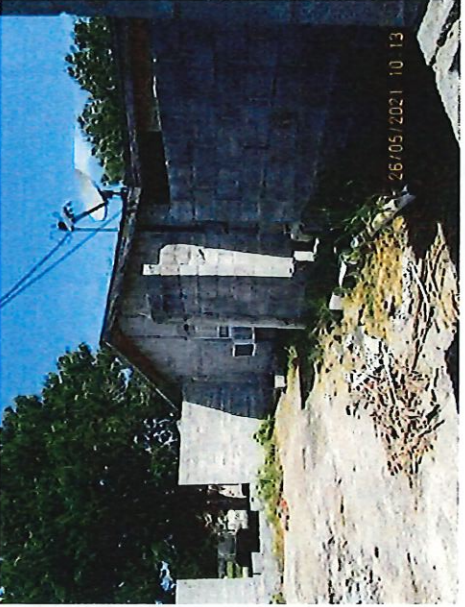
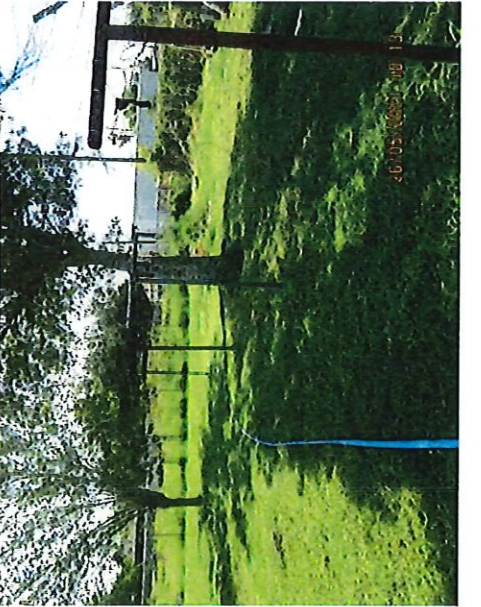
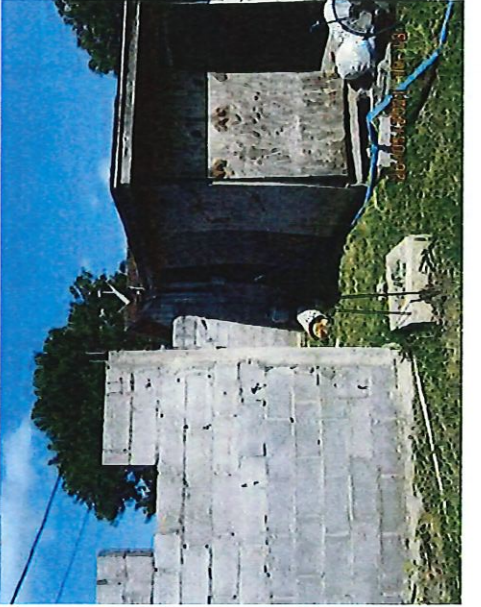
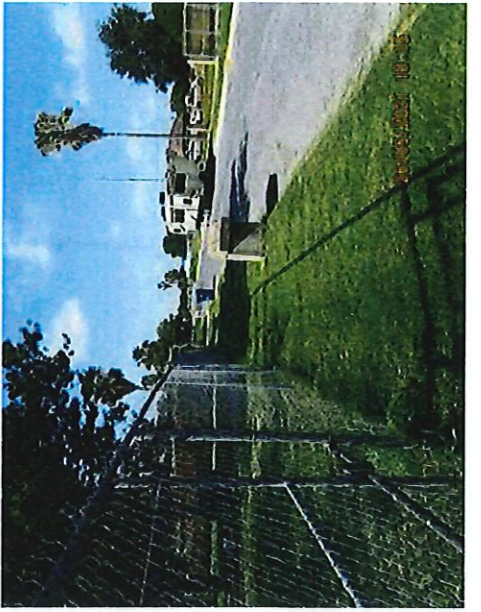
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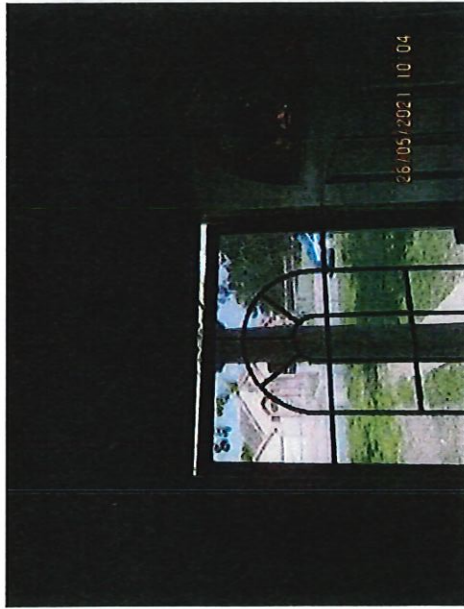
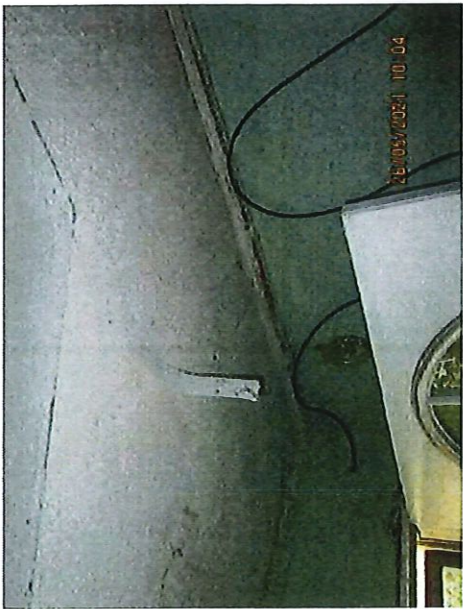
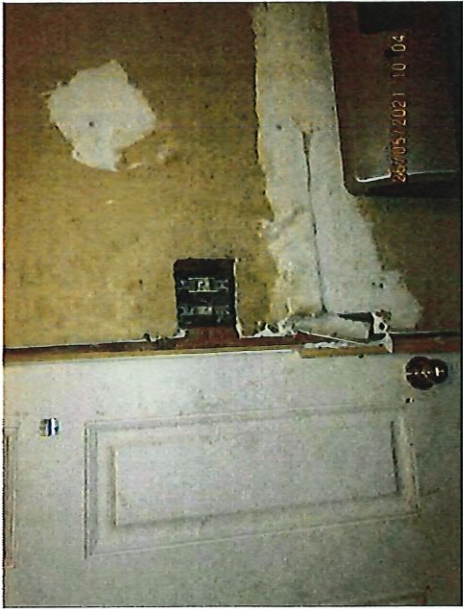
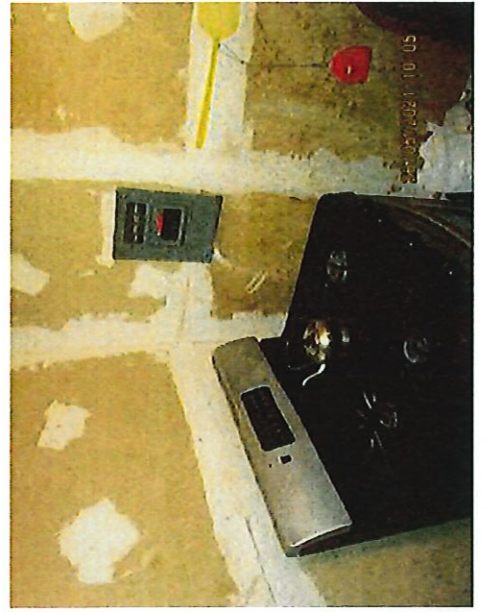
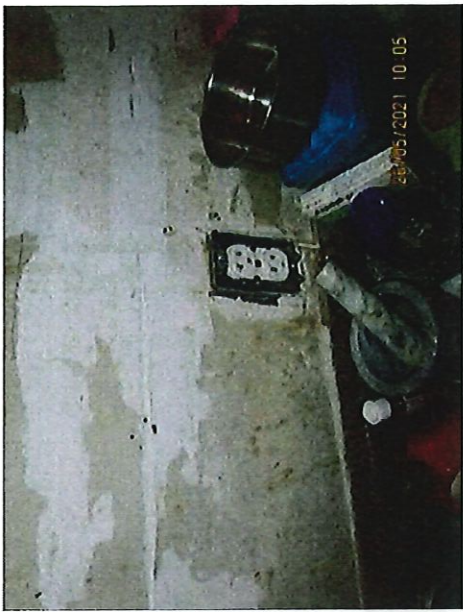


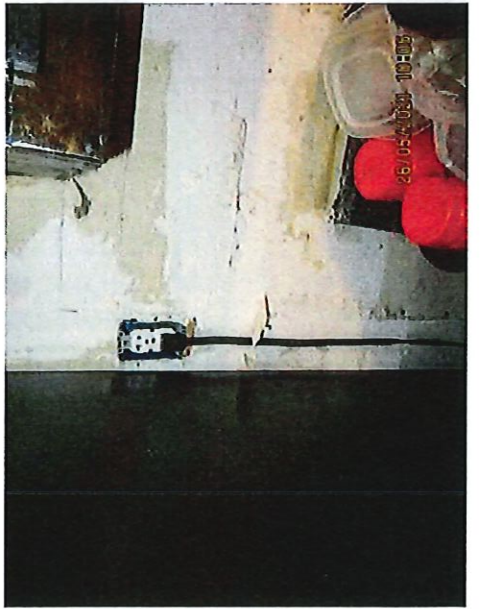
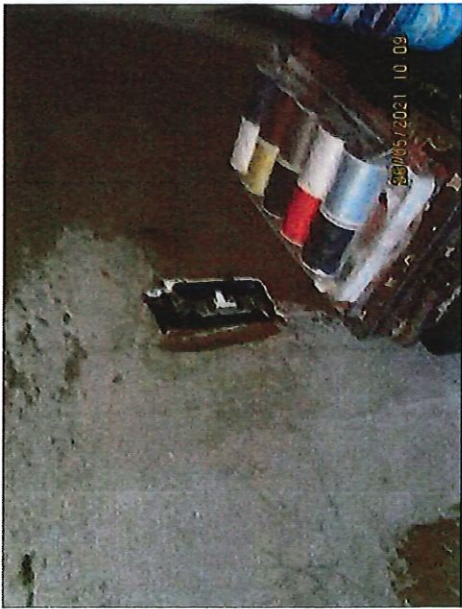
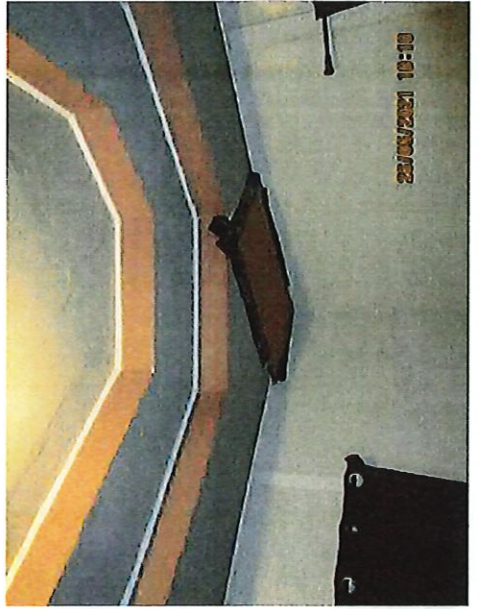
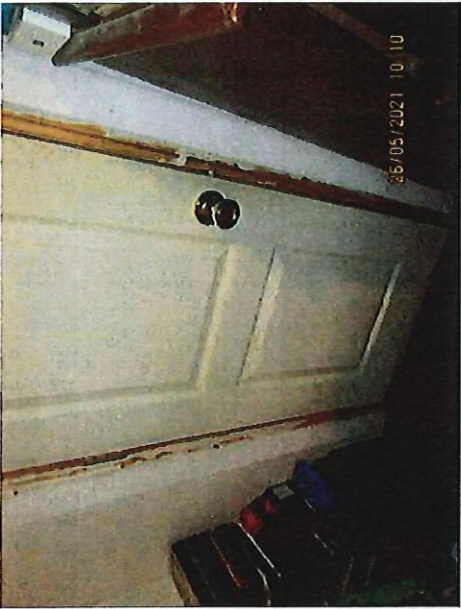
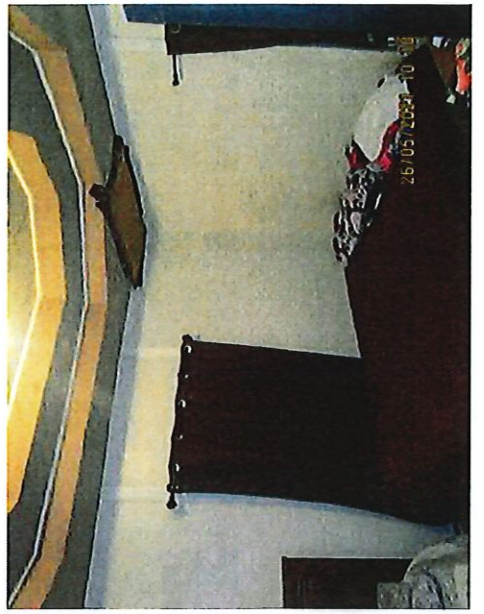
Division Manager Approval

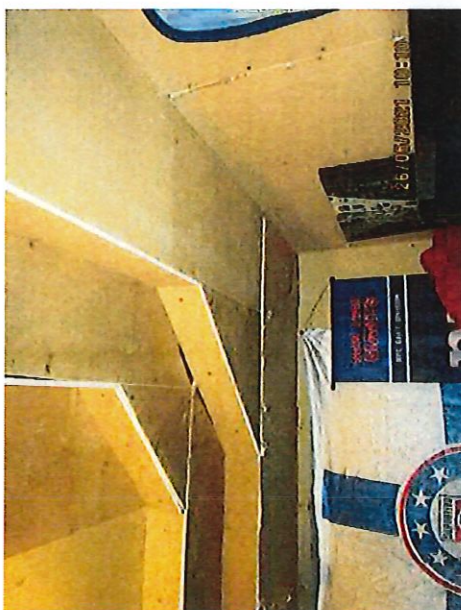
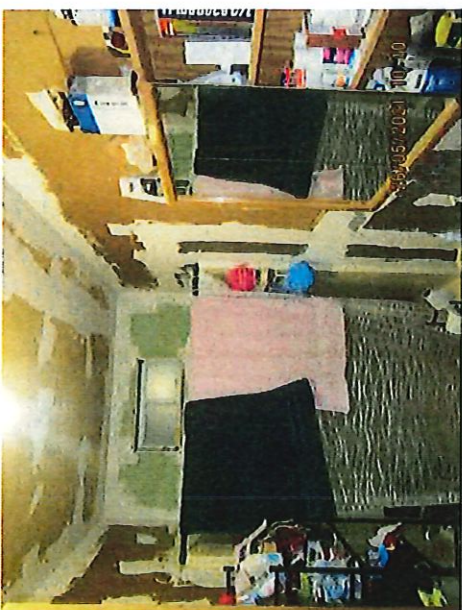
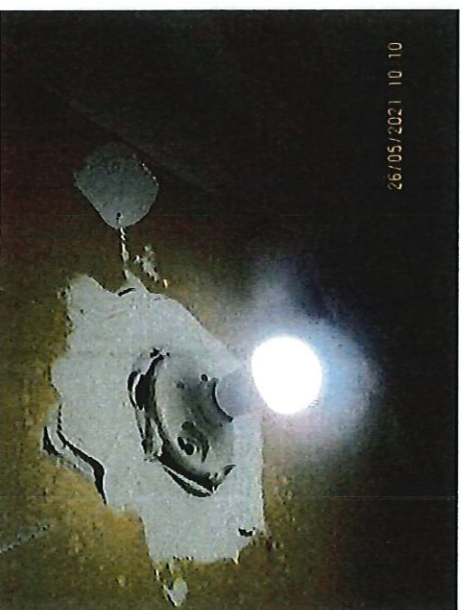
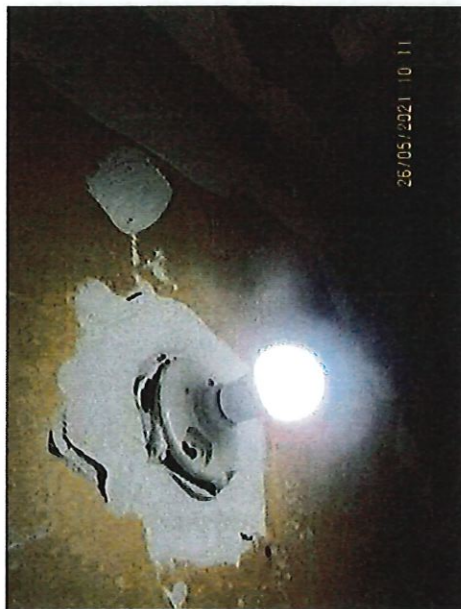
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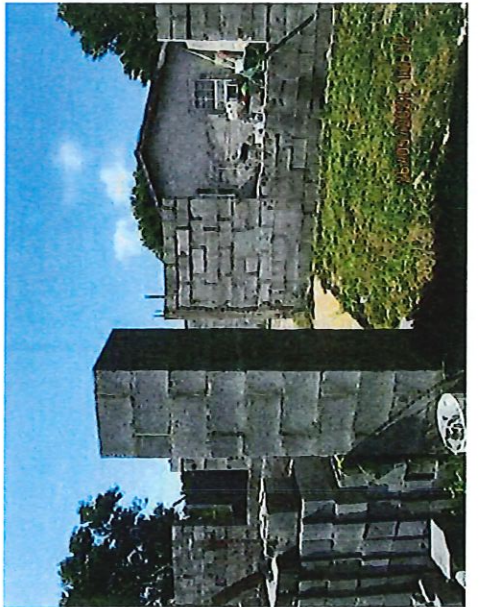
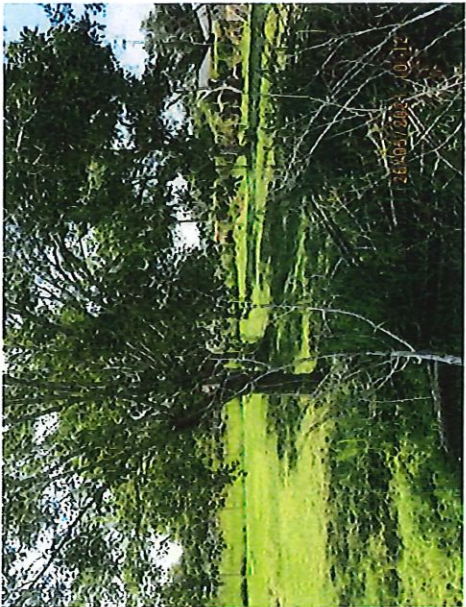
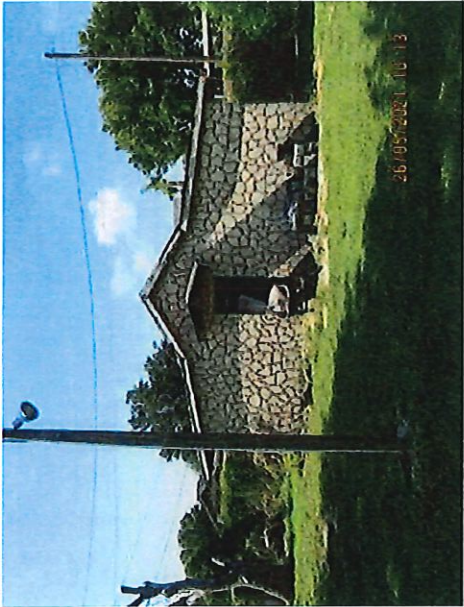
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DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

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.) 5004 RAVEN CIR E EDINBURG, TX 78542 Borrower: Ayala, Marcela	
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 06/17/21 at 08:59 AM CDT FloodCert #: 2106902546	



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5004 Raven Cir

Edinburg | TX 78542-6020



Directions

