

## Housing Rehab Program

**ENTITY:** City of Mercedes

**PROJECT:** Reconstruction of a single family housing unit located at: 220 Pepe Lane Mercedes, Texas.

**FUNDING YEAR:** HOME 2022

**SYNOPSIS:**

The family is being recommended for applicant approval under the Owner-Occupied Housing Rehabilitation Program. The applicant has been on the waitlist since October 2017 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

<b>Maria G. Guerrero</b>	Family of one (1)	
<b>ME#50-24-01</b>	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:	1176
	Does total annual household income exceed limits:	No
	HUD Income Limits:	\$ 40,400.00
	<b>Deferred Loan-Elderly</b>	

Existing Dwelling: 3 bedrooms frame home, built in 1967

**RECOMMENDATION:**

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

# INITIAL INSPECTION

Date: September 22, 2023

City: Mercedes

If County Wide, Precinct #: 1

Name of Applicant: Maria Guadalupe Guerrero

Inspector: Irene Montoya

Address: 220 Pepe Lane Mercedes, Texas

Year House was built: 1967

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## EXTERIOR

1. **Foundation Condition:** Good [ ] Repair [ ] Replace [X]  
**Foundation Type:** Piers [X] Concrete [ ]  
Is the foundation sound and free from hazards? No

Notes: Home is sitting on piers beans that are sinking and in bad shape.

Dimensions Estimated Cost \$ 3,600

2. **Exterior Walls:** Good [ ] Repair [ ] Replace [X]  
Are the exterior surfaces sound and free from hazards? No

Notes: The entire home exterior wall has severe decomposition, cracked siding, discoloration and faded paint all throughout the home.

Dimensions Estimated Cost \$4,200

3. **Windows:** Good [ ] Repair [ ] Replace [X]  
Are the windows in good working order? No

Notes: All windows are old do not open and close properly, several cracked and broken windows  
The windows are not in good working order and need to be replaced. Windows are aluminum.

Qty: 7 Estimated Cost \$ 2,000

4. **Doors:** Good [ ] Repair [ ] Replace [X]  
What are the conditions of the exterior doors?

Notes: Front and rear doors did not open properly due to old and damaged door frames; all other interior doors are in poor shape and all need to be replaced

Qty: 3 Estimated Cost \$1,500

5. **Overhang / Trim:** Good [ ] Repair [ ] Replace [X]  
What are the conditions of the overhand and trim?

Notes: Many areas have peeled paint and discoloration due to elements of the weather; broken, cracked missing trim observed in many areas around the home

Dimensions: Estimated Cost \$1,600

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: The roofing appear to be old and in poor shape.

Dimensions Estimated Cost \$ 4,500

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

Notes: The front and rear porch steps and ramp are old and in poor shape; broken and cracked boards.

Estimated Cost \$1,500

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

Notes: Sewer connected to city main line, but pipes appear to be leaking.

Dimension: Estimated Cost \$1,200

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

Is plumbing free from sewer back up?

**Yard Line & Drain Field:** N/A Good [ ] Repair [ ] Replace [ ]

Notes:

Estimated Cost \$

10. **Water Line:** Good [ ] Repair [ ] Replace [ X ]  
Is water pressure good? No

Notes: water lines are leaking water, stagnant water observed on both side of the home at the time of inspection.

Estimated Cost \$1,500

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

Notes: The propane is located on side of home; located/plumbing of tank is not to code.

Estimated Cost \$2,000

12. **Other observations about all Exterior Plumbing/Drain/Sewer:**

Notes: Plumbing is exposed throughout the entire home.

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): The entire exterior of home has exposed electrical line and extension cords along walls and overhead trims. The electrical box is located in the kitchen and wire is exposed, observed at the time of inspection.

Notes: Electrical hazard

Estimated Cost \$3,600

## INTERIOR

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

Notes: The entire flooring tile needs to be replaced; several damaged with ripped, torn, missing floor covering throughout the home.

Describe Specific Floor **Problem Areas:** Entire home

**Is Floor Repairable** Yes [ ] No [X]

Notes: The entire floor is in bad shape and needs to be replaced.

Dimensions Estimated Cost \$4,000

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

Are the kitchen cabinets in good shape and are they serving their purpose? No

Notes: Kitchen cabinets are very old and in poor shape; many missing handles, wobbly doors, faded and old countertops with not enough room for storage.

Dimensions Estimated Cost \$ 2,500

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

Notes: Several areas of home have water stains; the ceilings coverings have small cracks around the perimeter walls due to foundation movement.

Dimensions Estimated Cost \$ 2,500

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

Notes: The walls covering are damaged; several areas in home have cracks, discoloration with faded paint throughout the home.

Dimension Estimated Cost \$ 2,500

18. **Water Heater:** Good [ ] Repair [ ] Replace [ X ]

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

Notes: Home is equipped with water heaters located at rear of home and has no corrosion.

Estimated Cost \$ 1,600

19. **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? No

Notes: Plumbing in home is old and in poor shape; needs to be replaced

Estimated Cost \$ 1,500

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

Are the attic and walls appropriately insulated for regional conditions?

Notes: added rear portion of home does not appear to be insulated. Insulation needs to be added.

Dimension Estimated Cost \$ 2,500

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

Estimated Cost

22. **Infestation** Yes [ X ] No [ ]

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

Notes: Sever signs of termite burrows are present, rodents and infestation of spiders observed throughout the home at the time of inspection.

Estimated Cost \$1,500

23. **Electrical Hazards –** Yes [ X ] No [ ]

Are the rooms free from electrical hazards? No

Location(s): Entire home

Notes: There were several plugs throughout the house that were not working. Exposed electrical outlets observed at the time of inspection. Entire home needs to be rewired.

Estimated Cost \$2,600

24. **INSPECTORS FINAL RECOMMENDATION (Rehab. or Recon. – list reasoning for recommendation Recommend demolition and 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 \$49,900.00

Current Value of Structure \$18,012.00

50% Value \$9,006.00

  
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Program Coordinator I

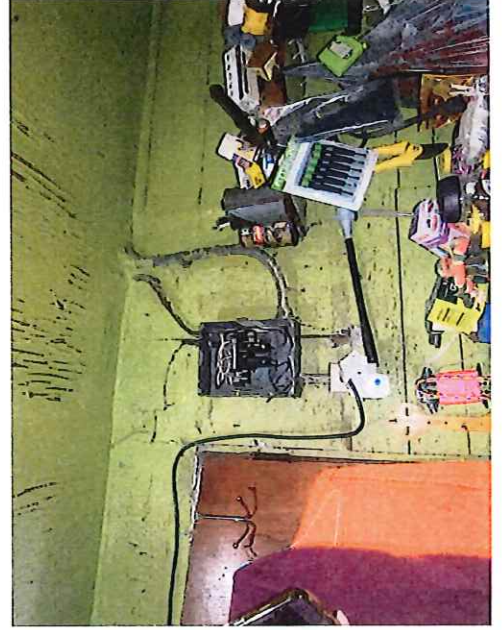
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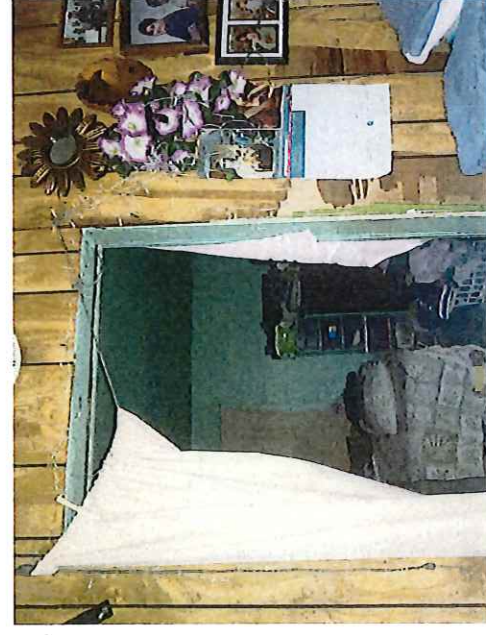
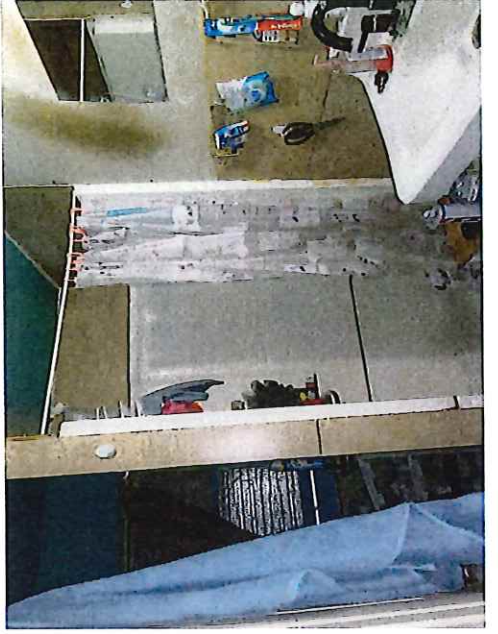
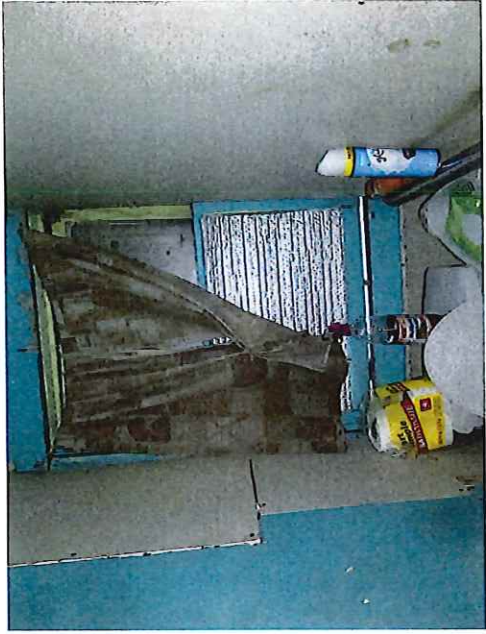
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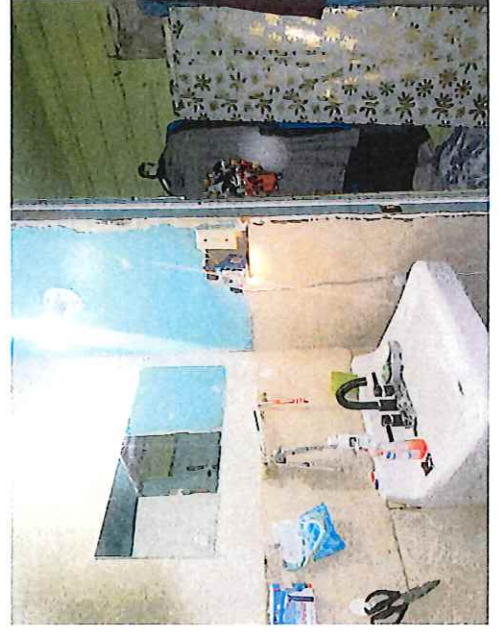
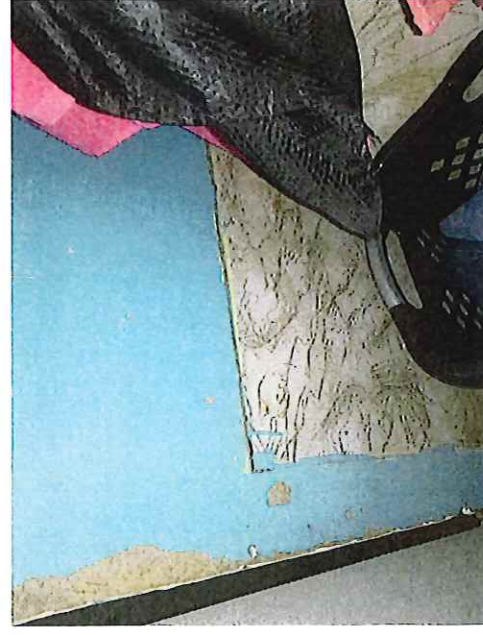
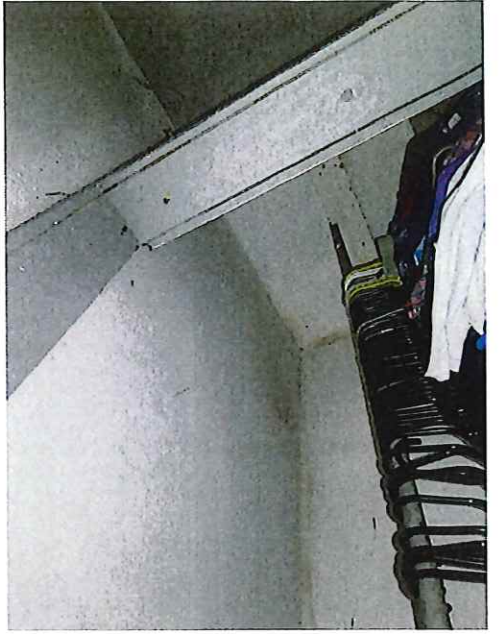
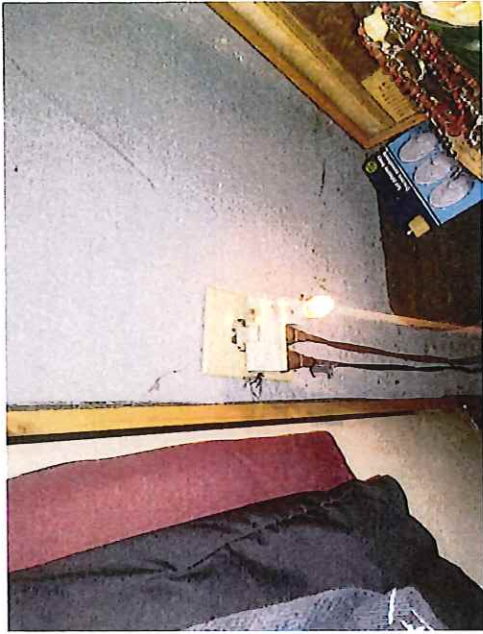
  
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Housing Division Manager Approval

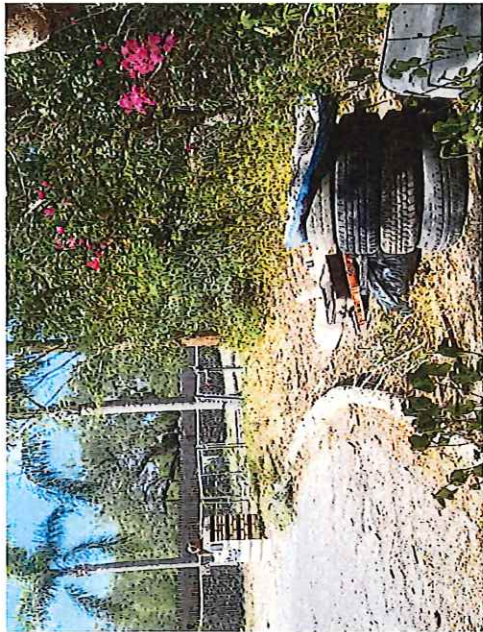
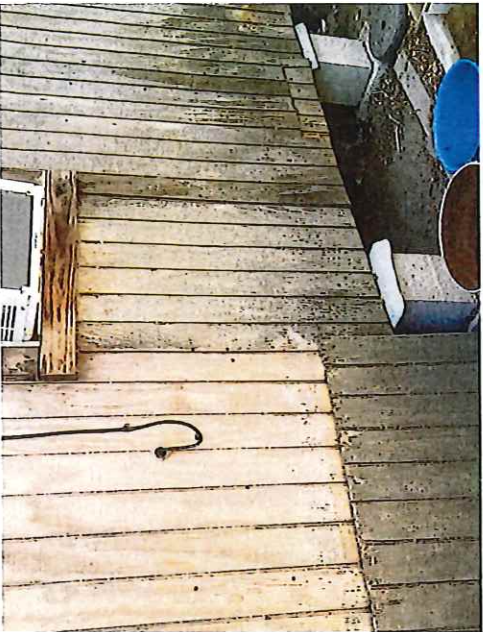
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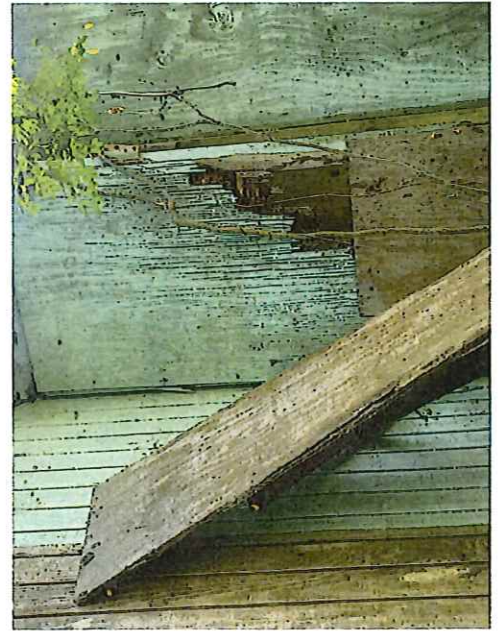
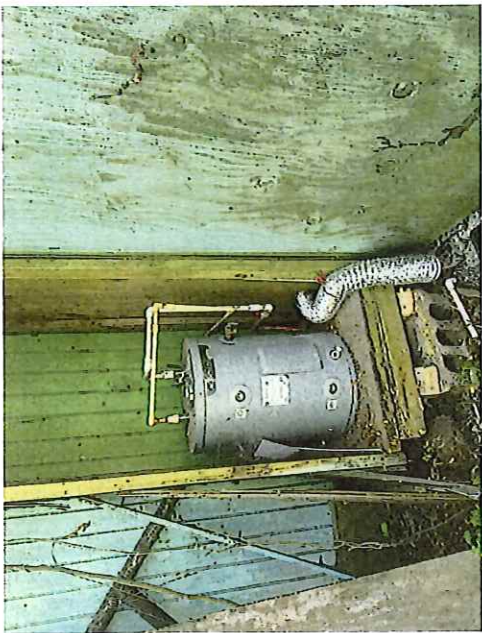
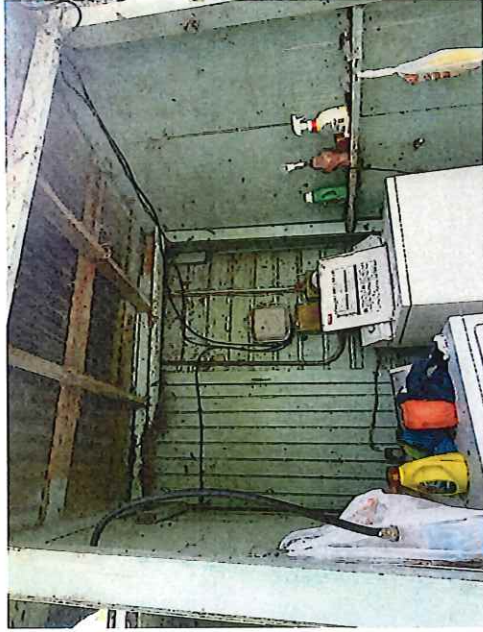
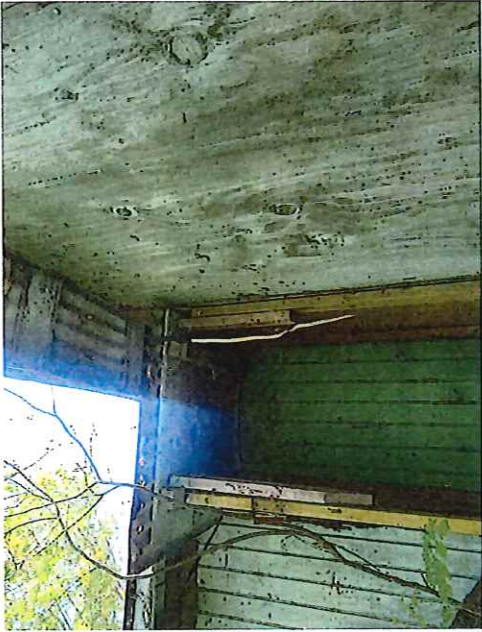
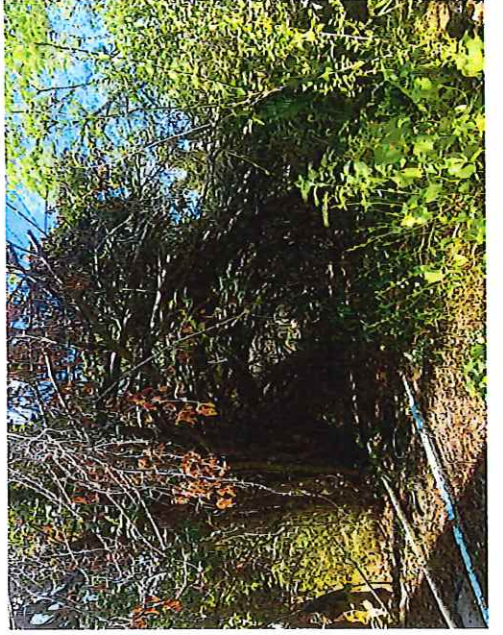
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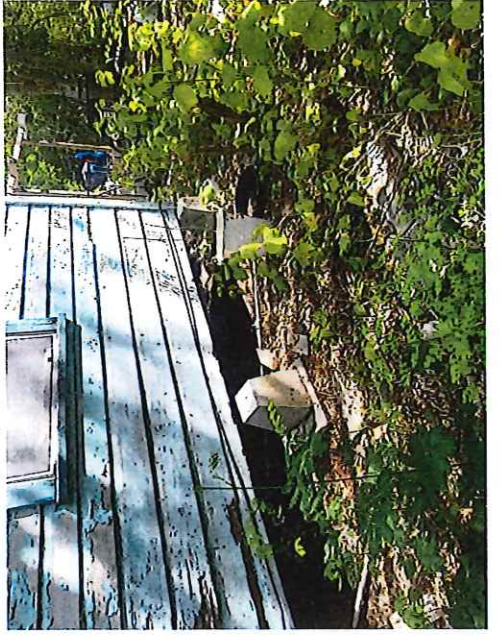


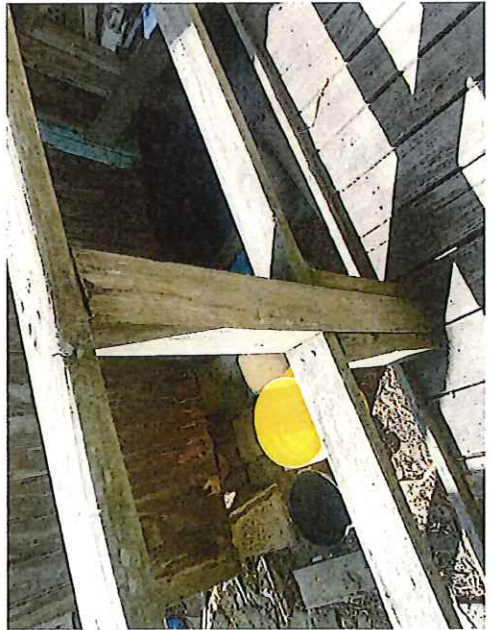












DEPARTMENT OF HOMELAND SECURITY  
 Federal Emergency Management Agency  
**STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)**

OMB Control No. 1660-0040  
 Expires: 09/30/2023

SECTION I - LOAN INFORMATION		
1. LENDER/SERVICER NAME AND ADDRESS Urban County Program 1916 Tesoro Blvd Pharr, TX 78577  Branch: 317305 - HIDALGO COUNTY - URBAN COU Attn: IRENE MONTORYA	2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) (See instructions for more information.) 220 PEPE LN MERCEDES, TX 78570  Borrower: CANTU, MARIA	
3. LENDER/SERVICER ID #	4. LOAN IDENTIFIER REHAB #4133	5. AMOUNT OF FLOOD INSURANCE REQUIRED

SECTION II			
A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION			
1. NFIP Community Name MERCEDES, CITY OF	2. County(ies) HIDALGO	3. State TX	4. NFIP Community Number 480344
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")  480344 0001B	2. NFIP Map Panel Effective/Revised Date  07/16/79	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	DATE OF DETERMINATION
NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)  CoreLogic Flood Services 1825A Kramer Lane Austin, TX 78758 1-800-447-1772	08/08/23 at 08:45 AM CDT FloodCert #: 2308193449 *** LIFE-OF-LOAN ***



