

## Housing Rehab Program

**ENTITY:** Countywide Area

**PROJECT:** Reconstruction of a single family housing unit located at: 206 Judy St. Donna 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 January 2015 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>Michelle Salas</b> | Family of two (2)                                 |                      |
| <b>CW #85-24-01</b>   | 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   |
|                       | Number of Bedrooms:                               | 2                    |
|                       | Square Feet:                                      | 960                  |
|                       | Does total annual household income exceed limits: | No                   |
|                       | HUD Income Limits:                                | \$ 46,150.00         |
|                       | <b>Deferred Loan</b>                              |                      |

Existing Dwelling: 1 bedrooms frame home, built in 1978

**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 21, 2023

City: Donna

If County Wide, Precinct #: 1

Name of Applicant: Michelle Salas

Inspector: Irene Montoya

Address: 206 Judy St., Donna Texas

Year House was built: 1978

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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?

Notes: The Foundation for the entire mobile home is in need of immediate repair. The floor inside the mobile home is weak and buckles under pressure. The entire mobile home has uneven surfaces and is a safety hazard. The mobile home owner states that the house is infested with termites, rats and roaches

Dimensions Estimated Cost \$ 4,000

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

Notes: The exterior wall siding is in bad shape. There are many areas where the wood siding has deteriorated due to moisture or termites. Wood siding needs to be replaced and sealed to prevent future deterioration.

Dimensions Estimated Cost \$ 2,500

3. **Windows:** Good [ ] Repair [ ] Replace [X]  
Are the windows in good working order?

Notes: The windows are not in good working order.

Qty: 10 Estimated Cost \$ 2,000

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

Notes: The exterior doors need to be replaced. The front door doesn't close properly and the door frame is damaged. The rear door is also damaged and needs replacement.

Qty: 2 Estimated Cost \$ 1,000

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

Notes: There is no overang or trim on the mobile home.

Dimensions: Estimated Cost \$

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 on the entire mobile home is in poor shape. Replacement of metal roof is recommended.

Dimensions Estimated Cost \$ 2,500

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

Notes: The stairs and landing located at the front and rear of the house are severely deteriorated. Replacement of landing and stair is recommended.

Dimensions Estimated Cost \$2,000

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

Estimated Cost \$

9. **Septic Tank:** No 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? No

**Yard Line & Drain Field:**

Notes: Sewer lines are exposed and appear brittle due to exposure to the sun and other weather elements. Sewer line vents do not vent throughout roof and are cut short under soffit.

Estimate Cost \$700

10. **Water Line:** Good [ ] Repair [ ] Replace [X]  
 Is water pressure good? Yes

Notes: The water line is leaking water, stagnant water observed on both side of the home at the time of inspection.

Dimension: Estimated Cost \$1,500

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

Notes:

Dimensions: Estimated Cost \$

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

Notes: No exposed plumbing seen throughout the entire home.

Estimated Cost \$ 1,500

## INTERIOR

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

Notes: The house is in need of new flooring. The existing linoleum is in poor shape and some of the rooms don't even have linoleum. Notes: The house is in need of new flooring. The existing linoleum is in poor shape and is coming unglued all around the home posing tripping hazard; entire home does not have floor trimming.

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

**Is Floor Repairable** Yes  No

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

Dimensions Estimated Cost \$3,500

14. Condition of **Kitchen Cabinets:** Good  Repair  Replace   
Are the kitchen cabinets in good shape and are they serving their purpose? No

Notes: The kitchen cabinets are in need of replacement. The doors are broken at the hinges and the base underneath the sink is completely rotted out.

Estimated Cost \$ 2,000

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

Notes: The ceiling needs to be replaced in the entire home. There are several areas where water staining has occurred.

Estimated Cost \$ 2,500

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

Notes: The wall coverings in the home needs to be replaced. There are many areas in the home where the wood paneling has holes, and damaged by water leaks.

Estimated Cost \$ 3,000

17. **Water Heater:** Good [ ] Repair [ ] Replace [ X ]  
 Is hot water heater located and equipped in a safe manner and free of hazards?

Notes: The water heater is located at the rear of the house and needs to be replaced. The water heater tank is corroded and the wires are a safety hazard.

Estimated Cost \$ 1,500

18. **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: The plumbing is not free from major leaks or corrosion. The water lines located beneath the sink in the kitchen are leaking and have causes serious deterioration to the floor decking.

Estimated Cost \$1,500

19. **Insulation:** Good [ ] Repair [ ] Replace [ X ]  
 Are the attic and walls appropriately insulated for regional conditions? No

Notes: the home appears to have insulated on parts of the home, however other parts of the home the insulation has been damaged by rodents.

Estimated Cost \$ 2,000

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

Estimated Cost

21. **Infestation –** Yes [ X ] No [ ]  
 Is the unit free from rats or severe infestation by mice or vermin? No

Notes: There are many areas where termite burrows are present. Owner states house is in fact infested with termites, rodents and rats.

Estimated Cost \$ 1,500

22. **Electrical Lines:** Good [ ] Repair [ ] Replace [X]

**Electrical Hazards –** Yes [X] No [ ]  
Are the rooms free from electrical hazards? No

Location(s): Entire home

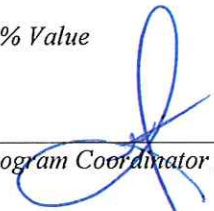
Notes: During the home inspection it was noted that several walls plugs were exposed. Home owner states that several plugs throughout the home are not working. Electrical needs to be inspected for electrical shorts.

Estimated Cost \$ 2,500

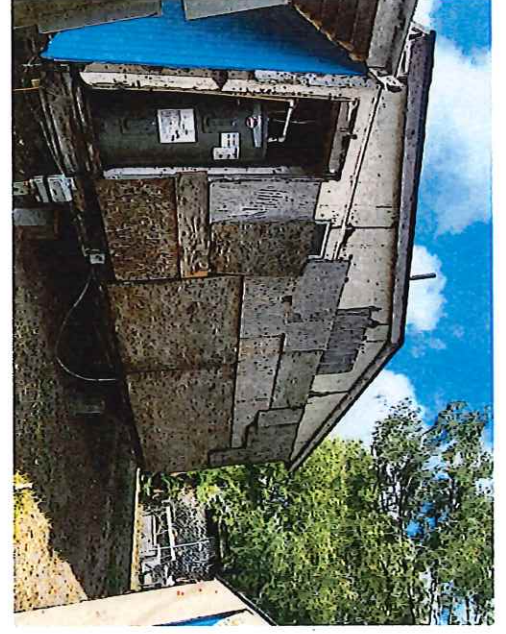
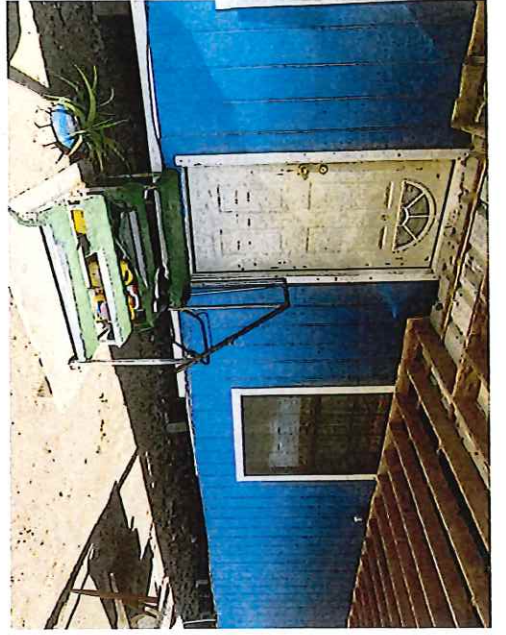
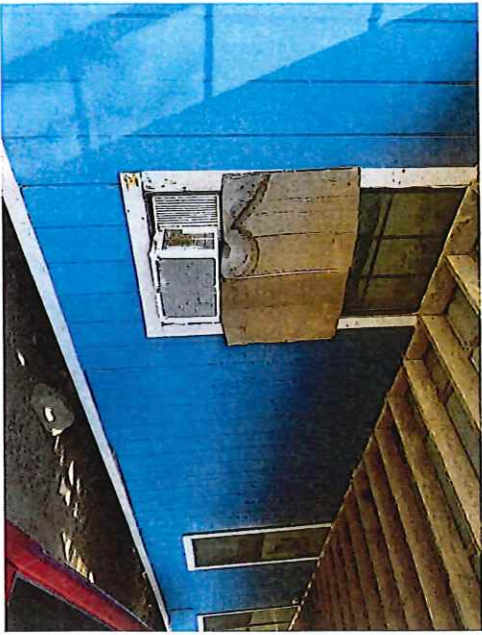
23. **INSPECTORS FINAL RECOMMENDATION (Rehab. or Recon. – list reasoning for recommendation):** Recommend demolition and reconstruction due to repairs exceeding over 50% of the value of dwelling and will be triggering policy for Reconstruction.

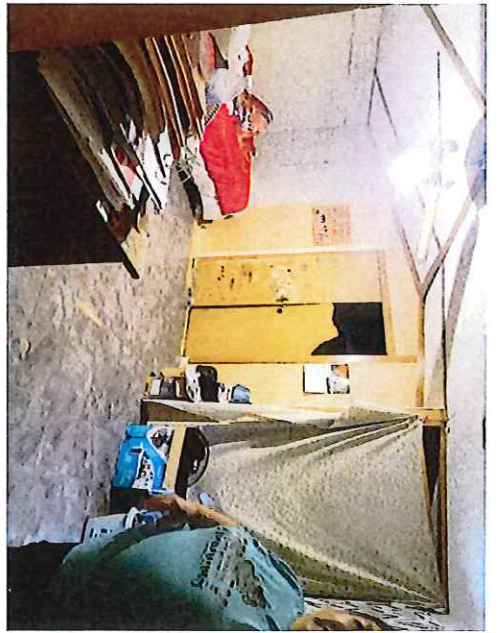
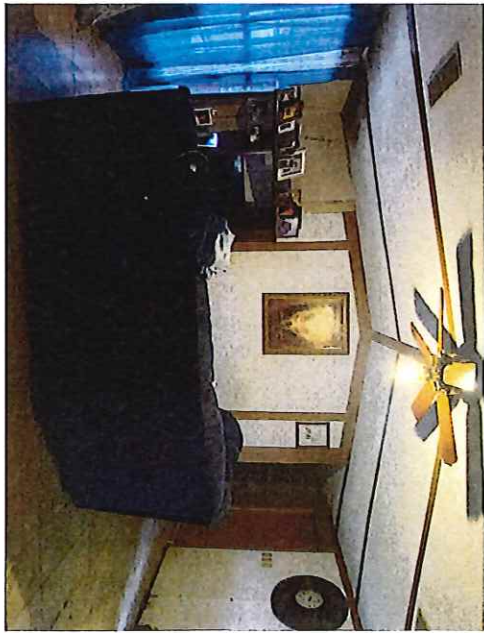
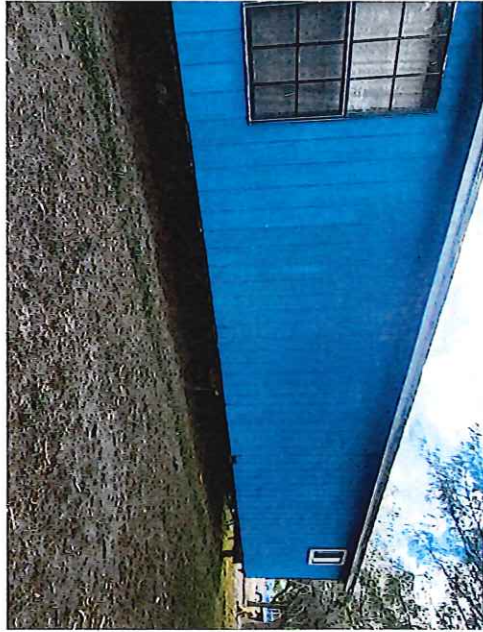
- Note - If more room is needed, attach additional sheet.

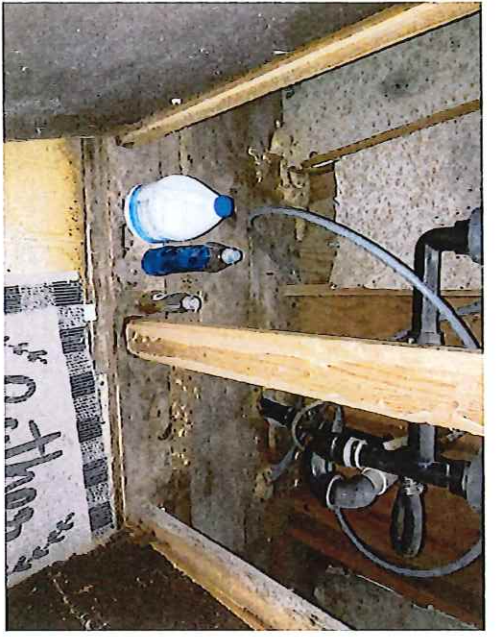
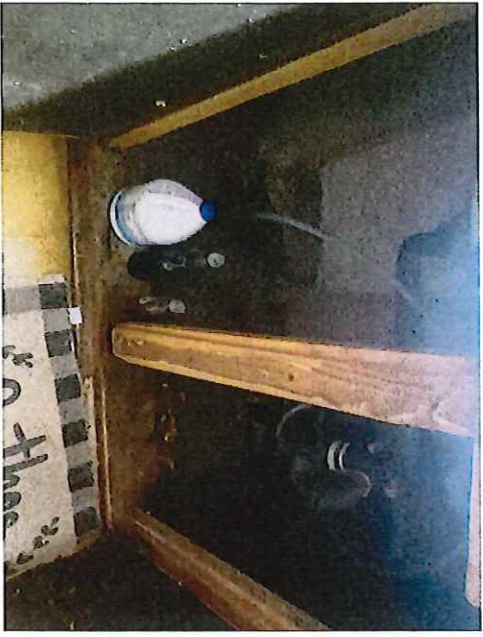
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|----------------------------|-------------|
| Total Rehab Estimated Cost | \$37,700.00 |
| Current Value of Structure | \$22,063.00 |
| 50% Value                  | \$11,031.50 |

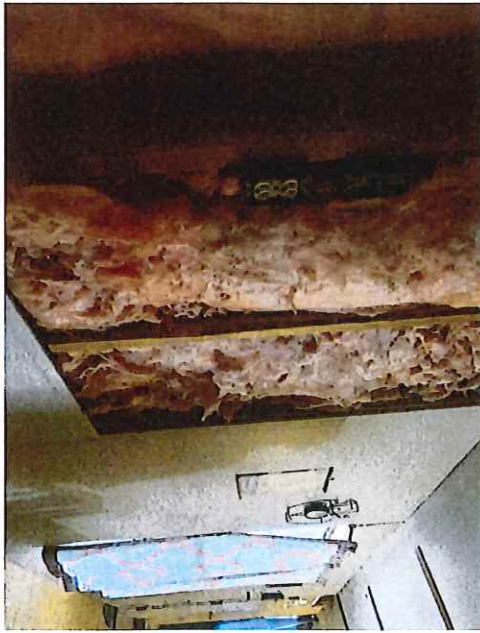
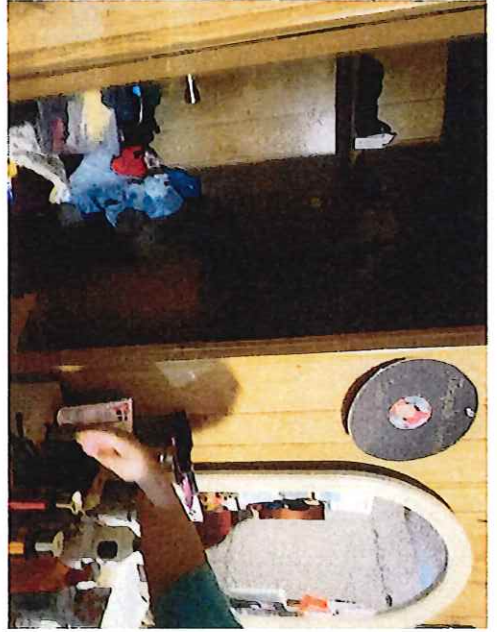
  
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Program Coordinator I  
9-21-24  
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Date

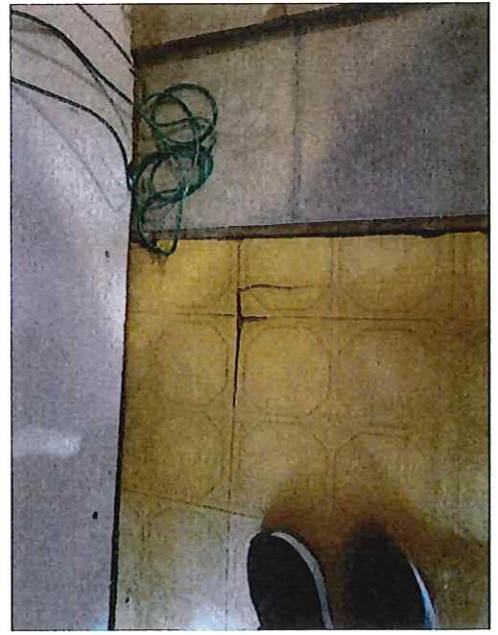
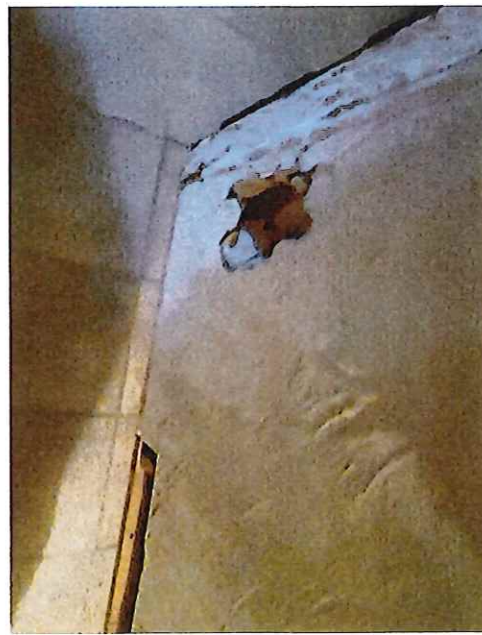
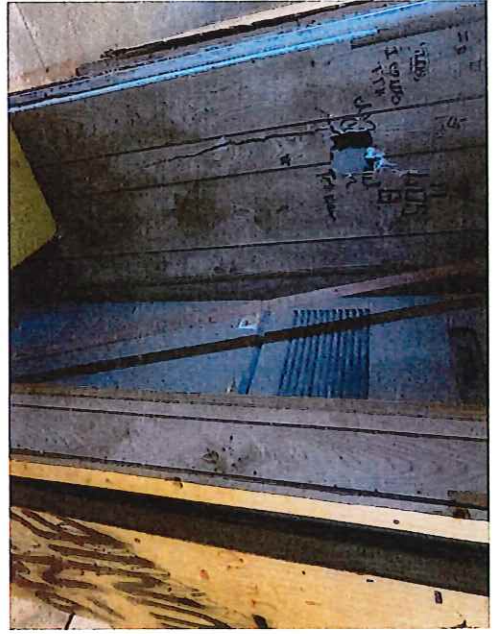
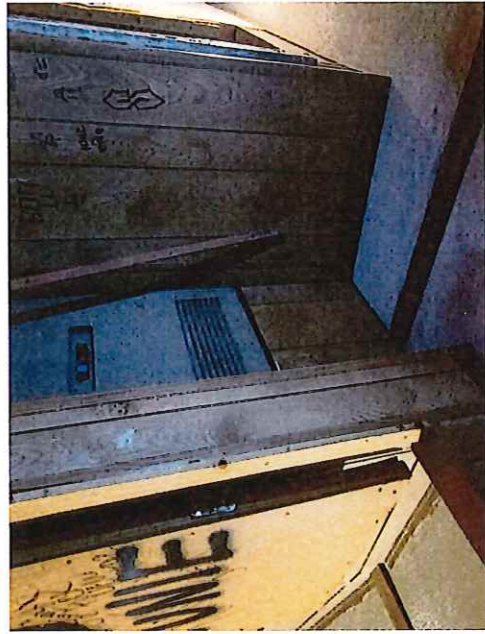
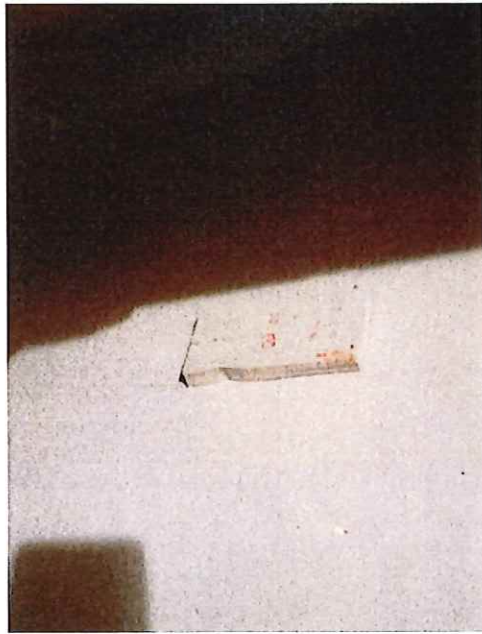
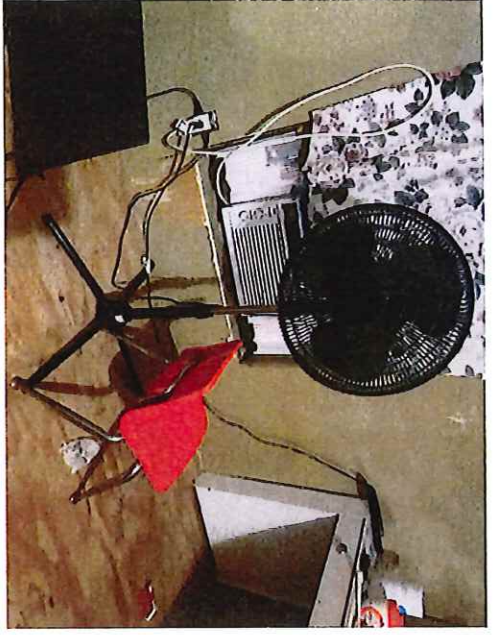
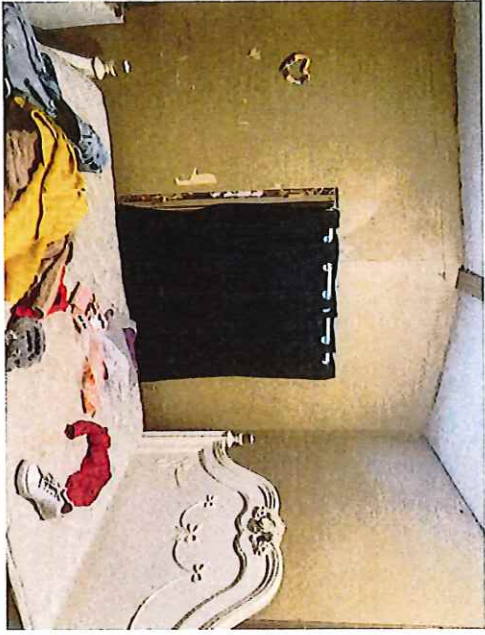
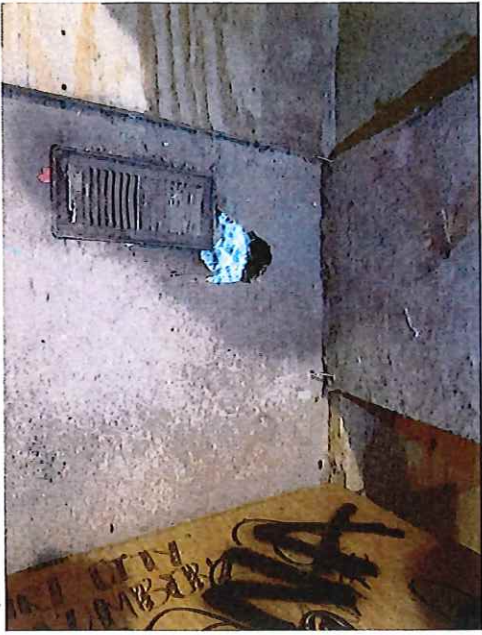
  
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Housing Division Manager Approval  
4/1/24  
\_\_\_\_\_  
Date

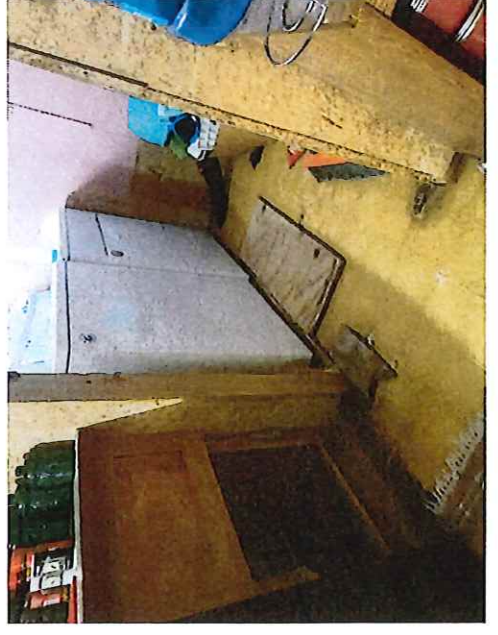
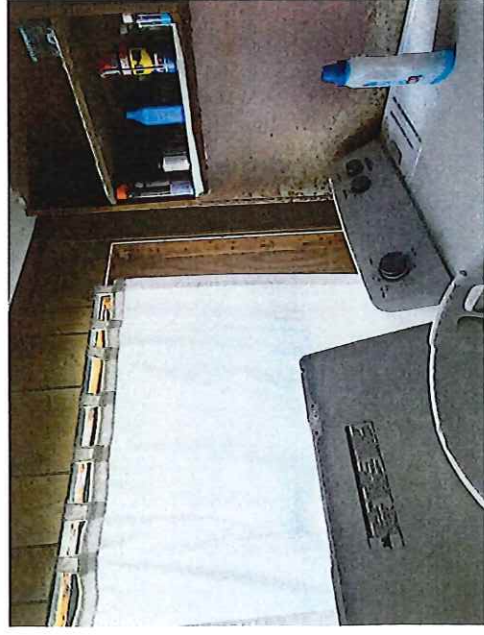
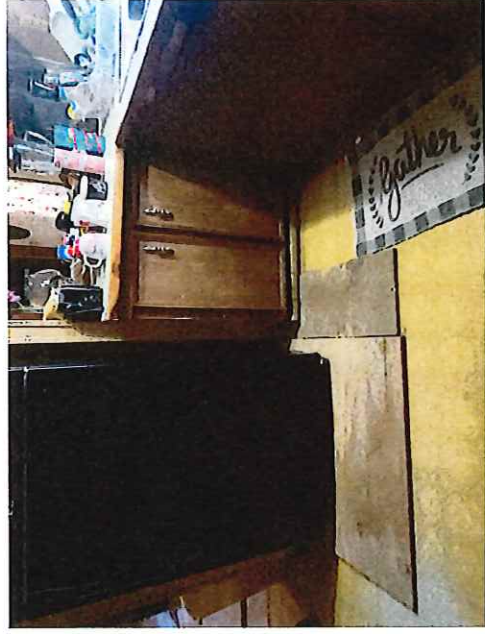
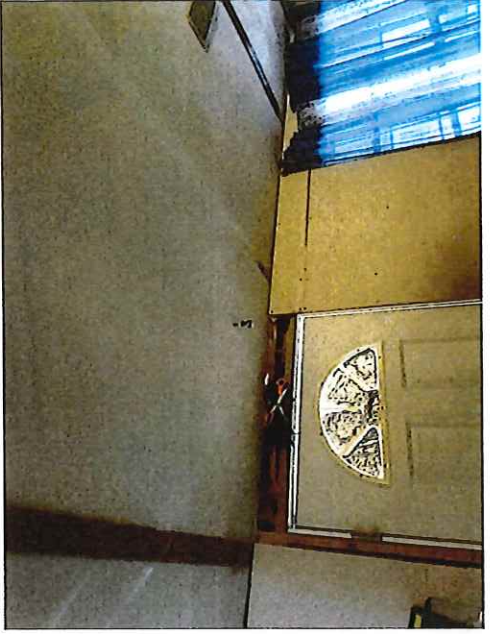
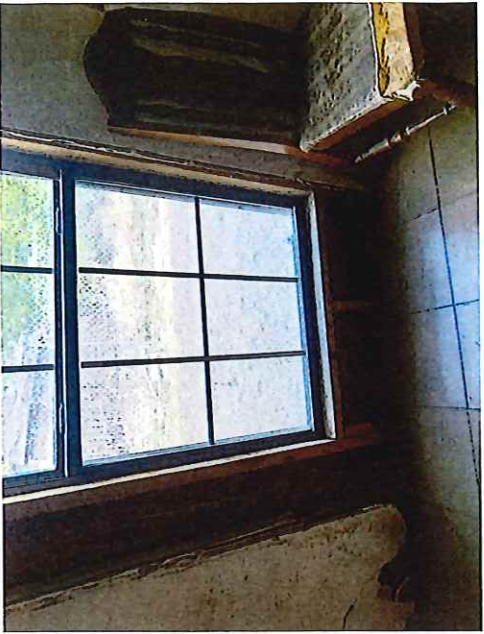


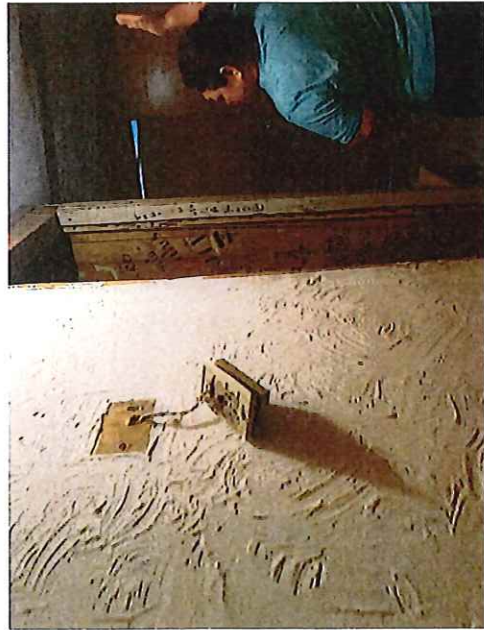
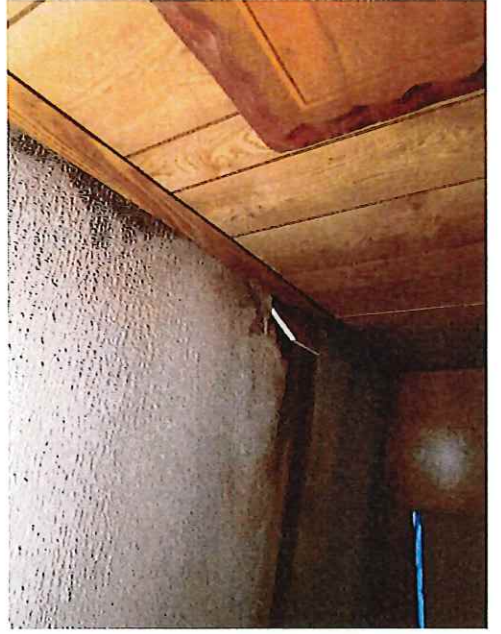
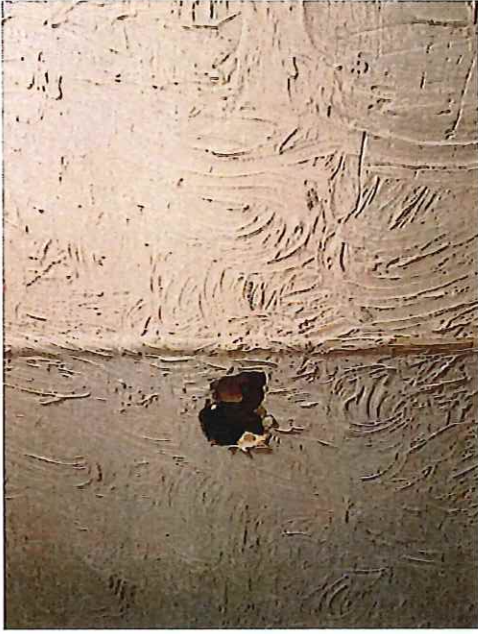
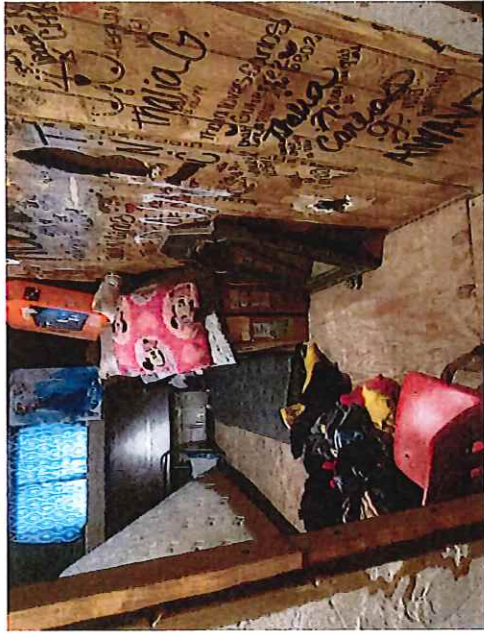
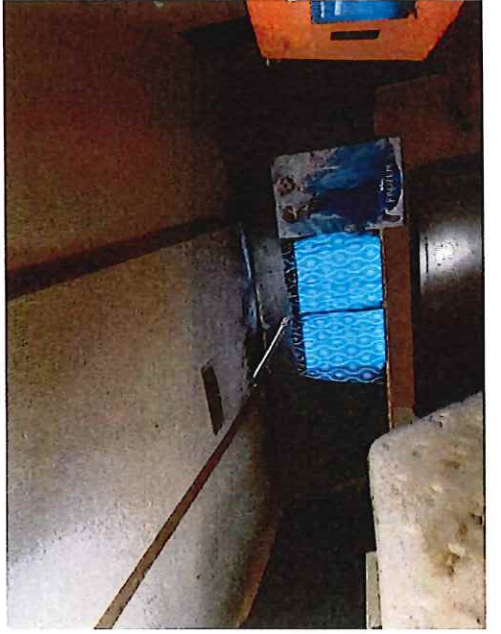
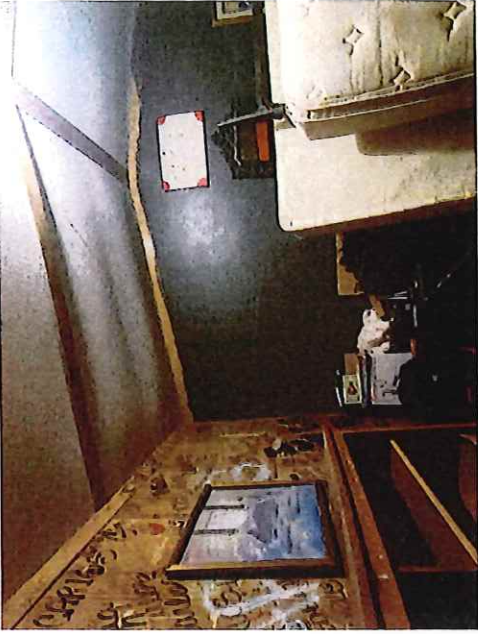
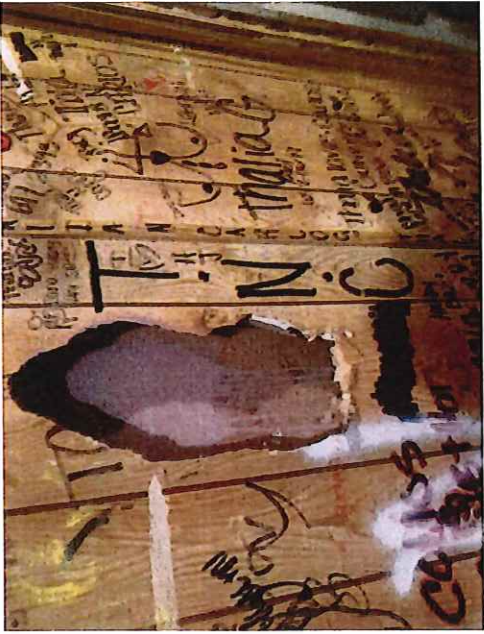


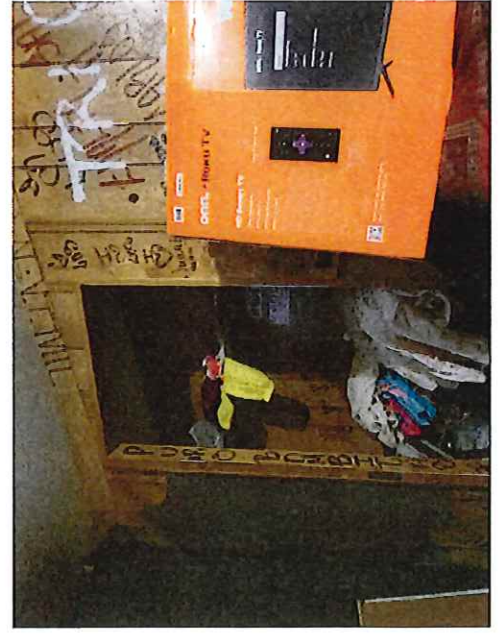
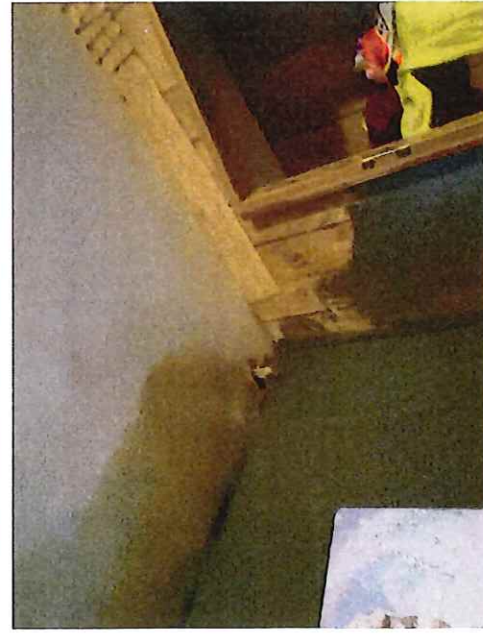
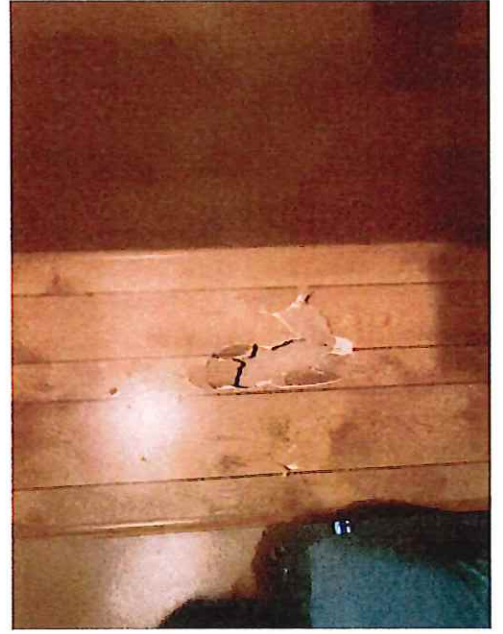
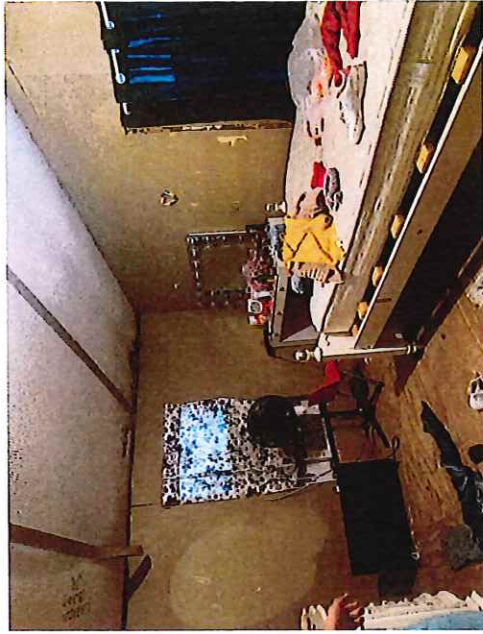


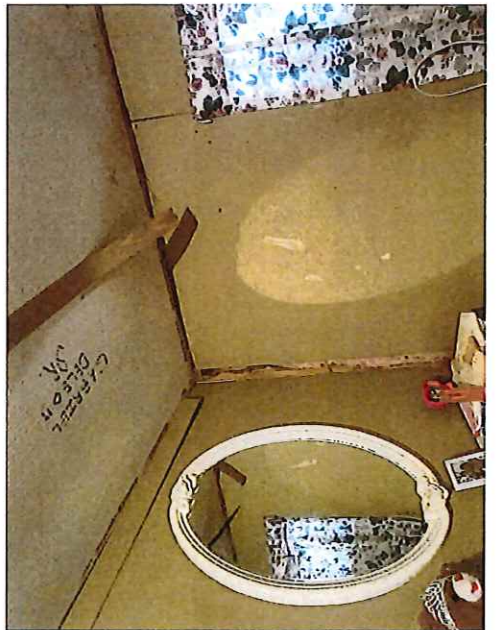
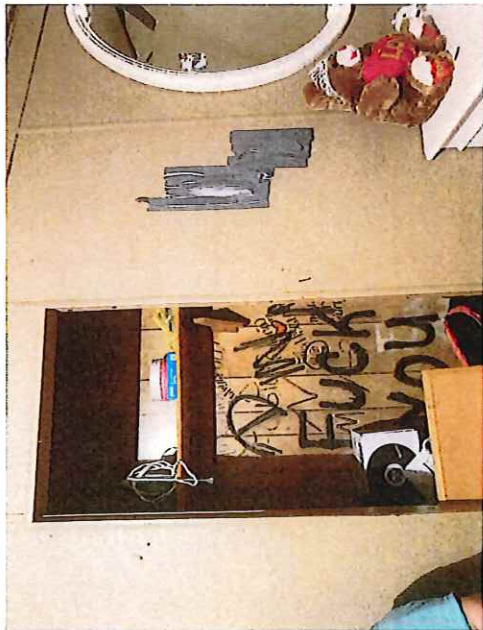












DEPARTMENT OF HOMELAND SECURITY  
 Federal Emergency Management Agency  
**STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)**

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

| SECTION I - LOAN INFORMATION  |                                   |   |
|---|-----------------------------------|---|
| 1. LENDER/SERVICER NAME AND ADDRESS<br>Urban County Program<br>1916 Tesoro Blvd<br>Pharr, TX 78577<br><br>Branch: 317305 - HIDALGO COUNTY - URBAN COU<br>Attn: IRENE MONTORYA |                                   | 2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) (See instructions for more information.)<br>206 JUDY ST<br>DONNA, TX 78537<br><br>Borrower: SALAS, MICHELLE |
| 3. LENDER/SERVICER ID #   | 4. LOAN IDENTIFIER<br>REHAB #4175 | 5. AMOUNT OF FLOOD INSURANCE REQUIRED   |

| SECTION II  |  |   |                                    |
|---|--|---|------------------------------------|
| A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION                                     |  |   |                                    |
| 1. NFIP Community Name<br>HIDALGO COUNTY  | 2. County(ies)<br>UNINCORPORATED AREAS               | 3. State<br>TX  | 4. NFIP Community Number<br>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")<br>480334 0425C | 2. NFIP Map Panel Effective/Revised Date<br>11/16/82 | 3. Is there a Letter of Map Change (LOMC)?<br><input checked="" type="checkbox"/> NO<br><input type="checkbox"/> YES (if yes, and LOMC date/no. is available, enter date and case no. below). |                                    |
| 4. Flood Zone<br>C ✓  | 5. No NFIP Map                                       | Date  | Case No.                           |

**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.

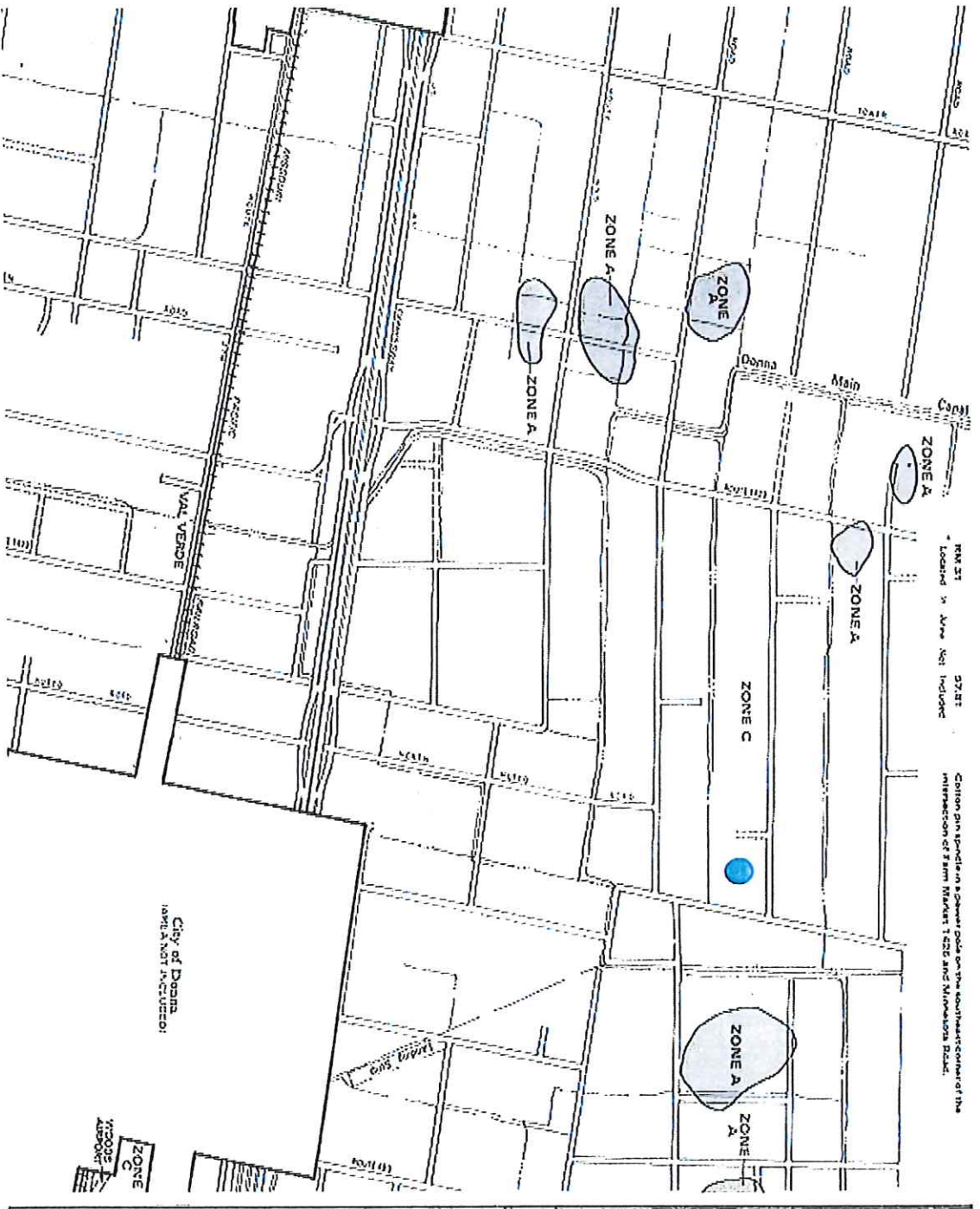
**E. COMMENTS (Optional)**

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)<br>CoreLogic Flood Services<br>1825A Kramer Lane<br>Austin, TX 78758<br>1-800-447-1772 | DATE OF DETERMINATION<br>08/09/23 at 10:57 AM CDT<br>FloodCert #: 2308233086<br>*** LIFE-OF-LOAN *** |



Velo Subdivision, Lot #55 Donna Texas 78537 FIRM ZONE C



**NATIONAL FLOOD INSURANCE PROGRAM**  
**FIRM**  
**FLOOD INSURANCE RATE MAP**  
**HIDALGO COUNTY, TEXAS**  
 (UNINCORPORATED AREA)  
 PANEL 425 OF 525  
 GET MAP NUMBER FROM PANEL IDENTIFICATION NUMBER

COMMUNITY PANEL NUMBER  
 480334 0425 C  
 MAP REVISED  
 NOVEMBER 16, 1982

Federal emergency management agency

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