

Housing Rehab Program

ENTITY: City of Elsa

PROJECT: Reconstruction of a single family housing unit located at: 718 E. Robert St. Elsa, 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 August 2018 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

Petronial Garcia	Family of two (2)	
EL#25-24-01	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:	1176
	Does total annual household income exceed limits:	No
	HUD Income Limits:	\$ 46,150.00
	Deferred Loan	

Existing Dwelling: 2 bedrooms frame home, built in 1950

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 14, 2023

City: Edcouch

If County Wide, Precinct #: 1

Name of Applicant: Petronila Garcia

Inspector: Irene Montoya

Address: 718 E. Robert St. Edcouch, Texas

Year House was built: 1950

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?

Notes: The exterior wall siding is in bad shape. There are many areas where the wood siding has deteriorated due to moisture or termites.

Dimensions

Estimated Cost \$ 2,500

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

Notes: The windows are old and do not open properly, several are cracked and broken.

Qty: 8

Estimated Cost \$ 2,000

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

Notes: The front and rear door did not open properly due to old and damaged door frames; all other interior door are in poor shape; holes in them and all need to be replaced.

Qty: 4

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 roof appears to be old and in bad shape.

Dimensions Estimated Cost \$ 4,500

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

Notes: The front and rear stairs are old and broken.

Estimated Cost \$ 1,500

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

Notes: Family states the lines to the sewer are not working properly.

Estimated Cost \$600

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? Yes

Yard Line & Drain Field: N/A

Notes:

Estimate Cost \$

10. **Water Line:** Good [X] Repair [] Replace []

Is water pressure good? Yes

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

Dimension: Estimated Cost \$1,500

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

Notes: Family does not have gas connection

Dimensions: Estimated Cost \$

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 \$3,500

INTERIOR

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

Notes: The floor seems to be in rough shape, there is a large opening between the living room and bedroom entrance; entire home does not have floor trimming. The existing linoleum is in old and in poor shape and is coming unglued all around the home posing a tripping hazard.

Describe Specific Floor **Problem Areas:** the entire home

Is Floor Repairable Yes [] No [X]

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

Dimensions Estimated Cost \$3,500

15. Condition of **Kitchen Cabinets:** Good [] Repair [] Replace [X]
Are the kitchen cabinets in good shape and are they serving their purpose? Yes

Notes: The kitchen cabinets are missing doors, handles and not enough food prep surface. Repair is needed under the sink where water damage has taken place.

Dimensions Estimated Cost \$ 2,500

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

Notes: The ceiling needs to be replaced, there are several areas of the home where water stains, have occurred. There are large crack and opening in the ceiling due to water damaged observed at the time of inspection.

Dimensions

Estimated Cost \$ 2,500

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

Notes: The wall coverings are old faded discoloration and are in need of repair. There are holes in walls and cracks due to foundation movement.

Estimated Cost \$ 1,500

18. **Water Heater:** Good [] Repair [] Replace [X]
Is hot water heater located and equipped in a safe manner and free of hazards? No

Notes the water heater appears to be old and there are signs of corrosion due to elements of water. The water heater shed is falling.

Estimated Cost \$ 1,500

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? No

Notes: There appears to be no insulation in the home due to home is home is very old and throughout the years the rodents have gotten into it. Home needs to be insulated.

Dimensions:

Estimated Cost \$ 2,000

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

Estimated Cost \$ 1,500

23. **Electrical Hazards** – Yes No
Are the rooms free from electrical hazards? No

Location(s): Entire home

Notes: Exposed electrical outlets observed in some sections of the home; electrical wiring needs to be inspected.

Estimated Cost \$ 2,500

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	\$43,300.00
Current Value of Structure	\$15,819.00
50% Value	\$7,909.50

Program Coordinator I

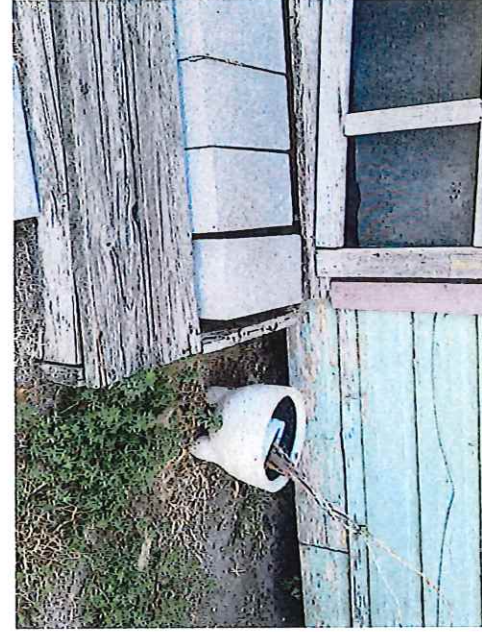
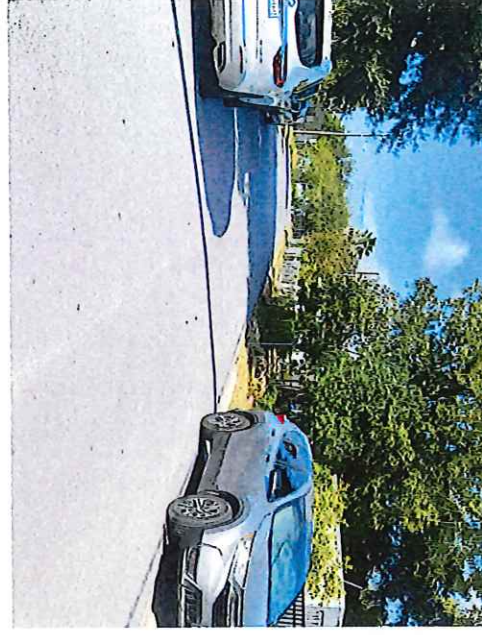
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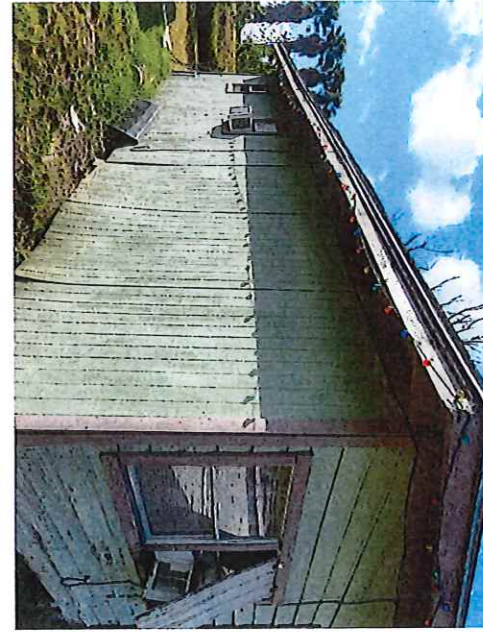
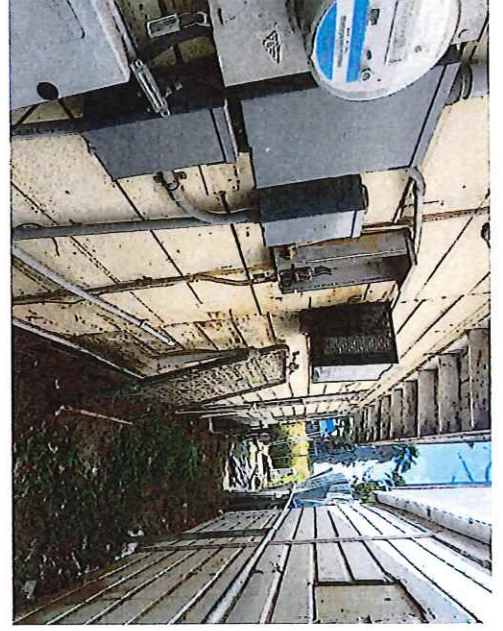
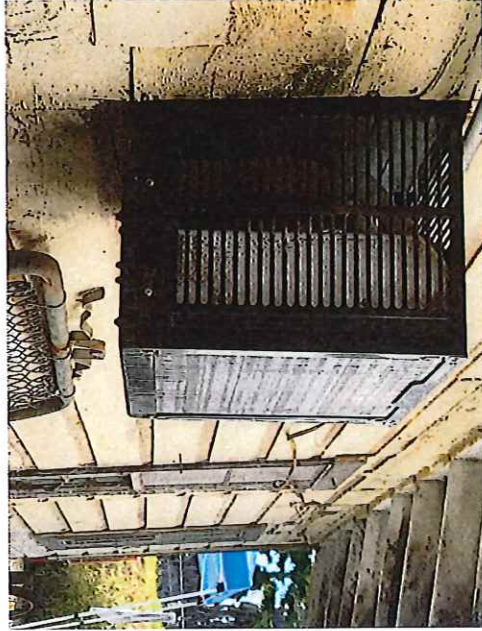
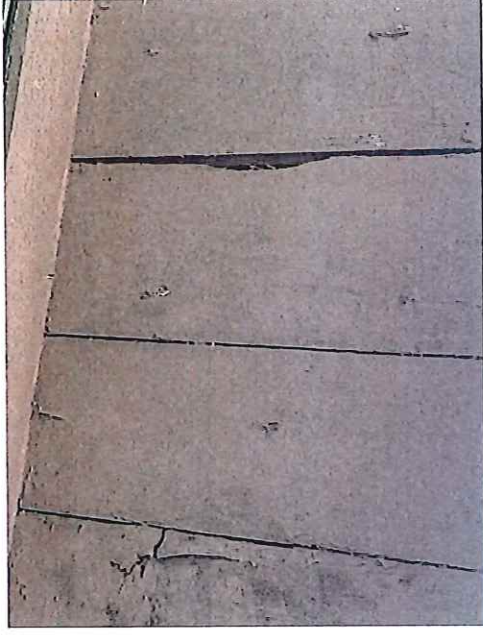
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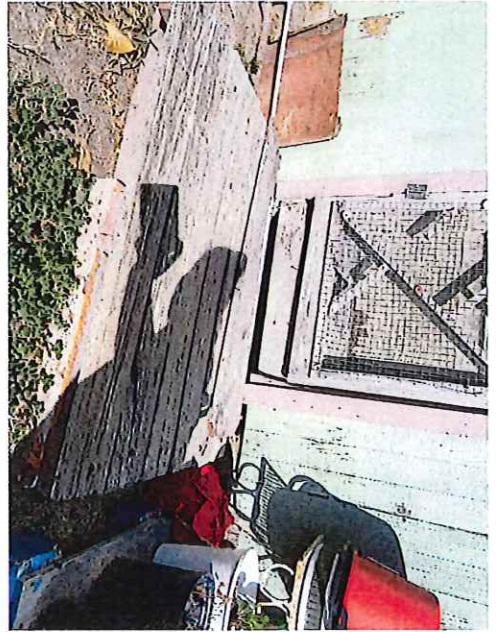
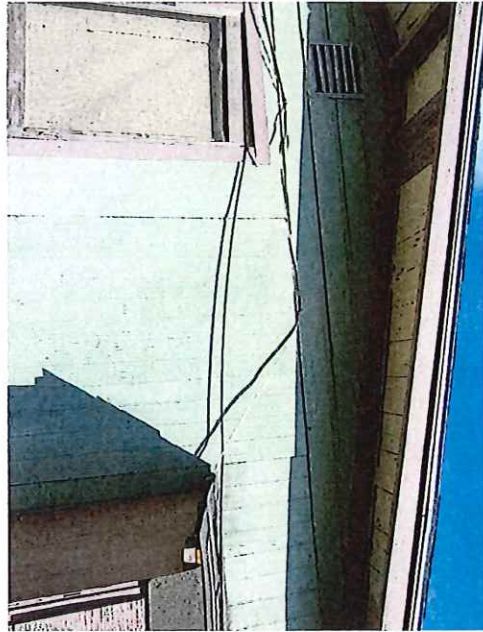
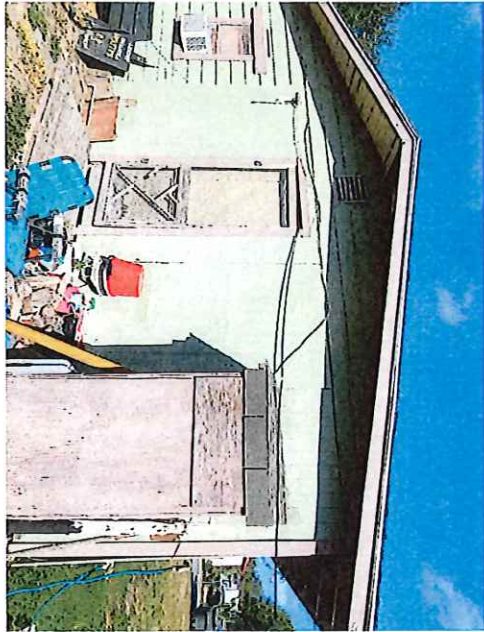
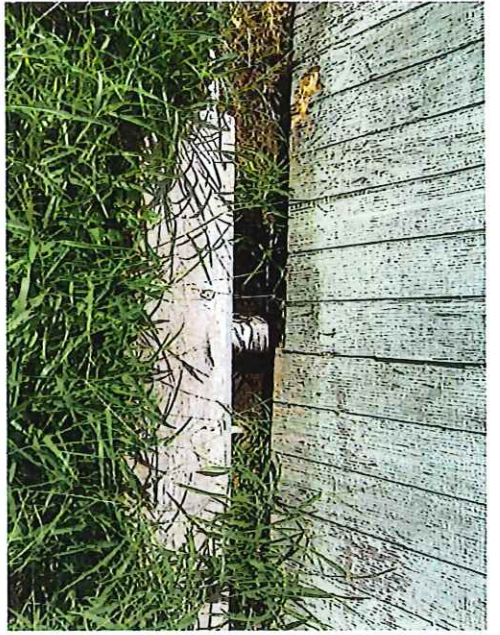
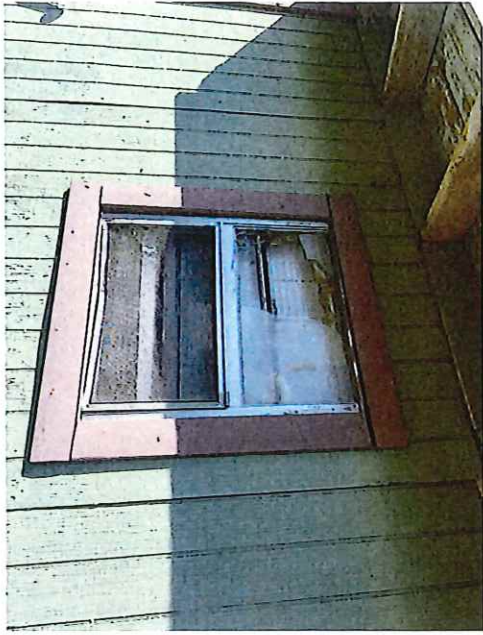
Housing Division Manager Approval

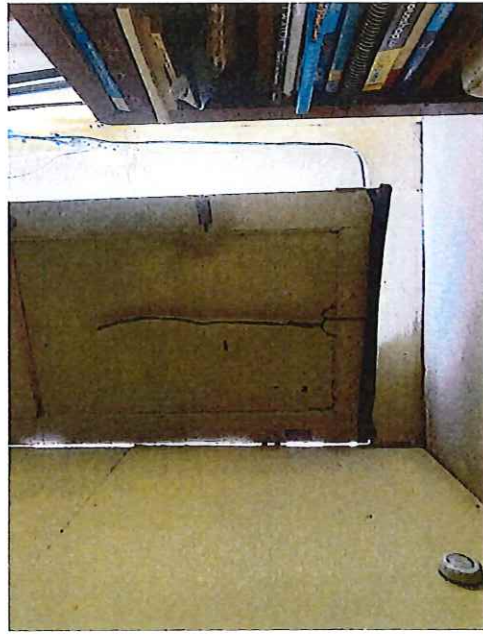
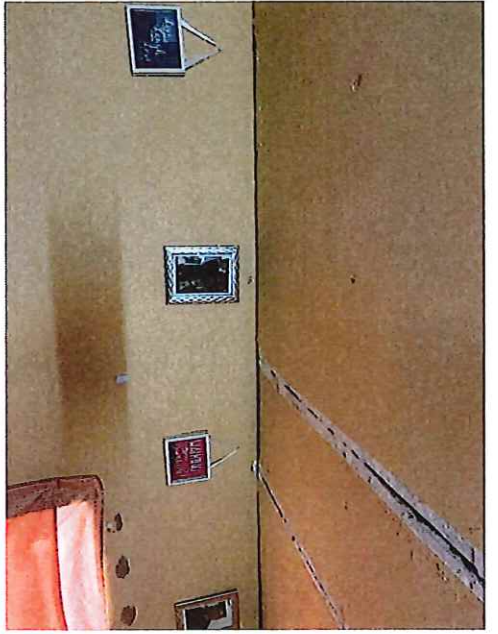
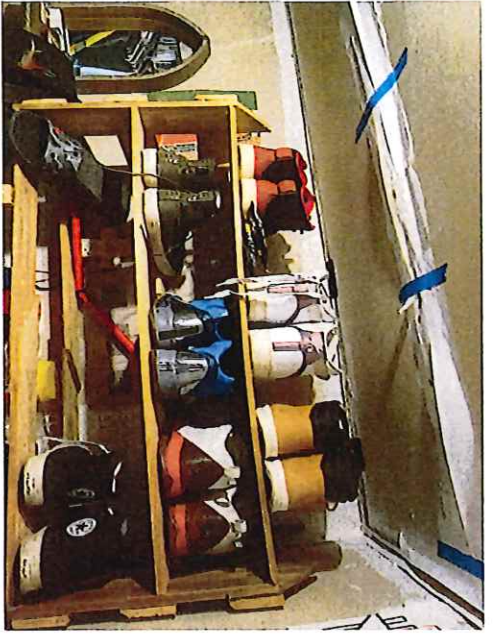
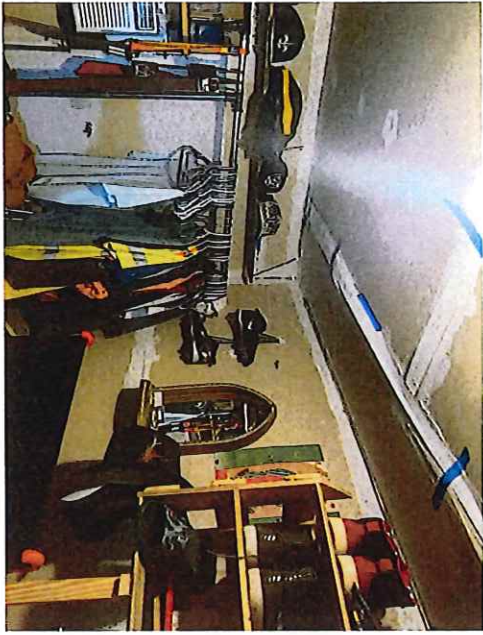
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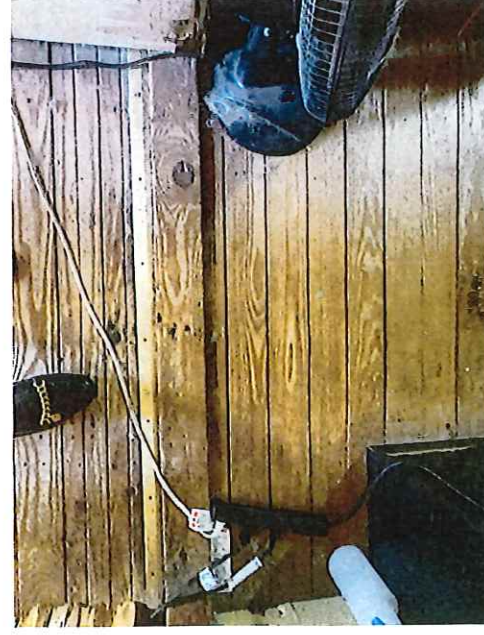
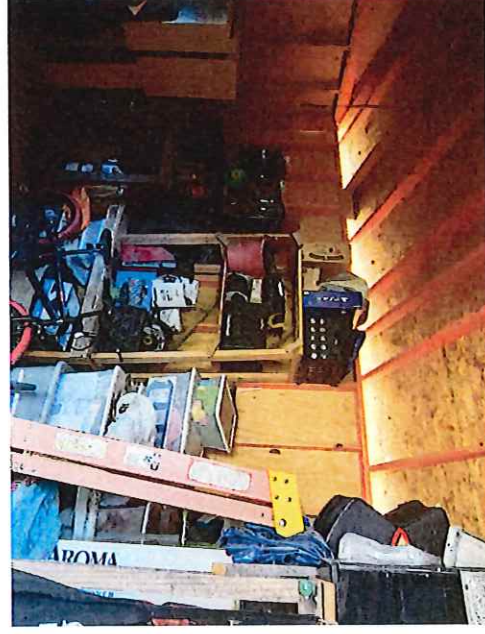
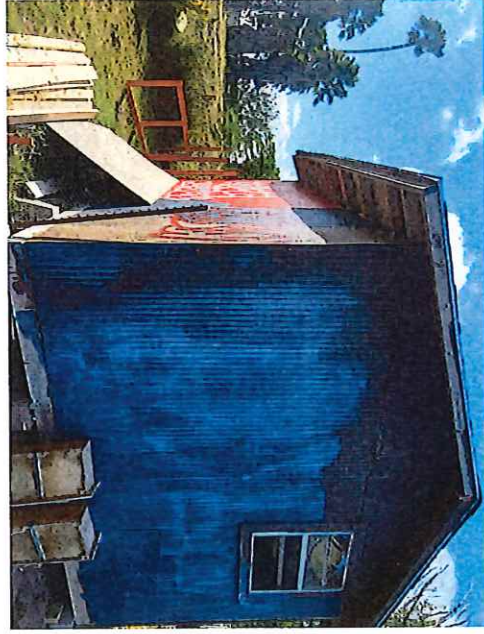
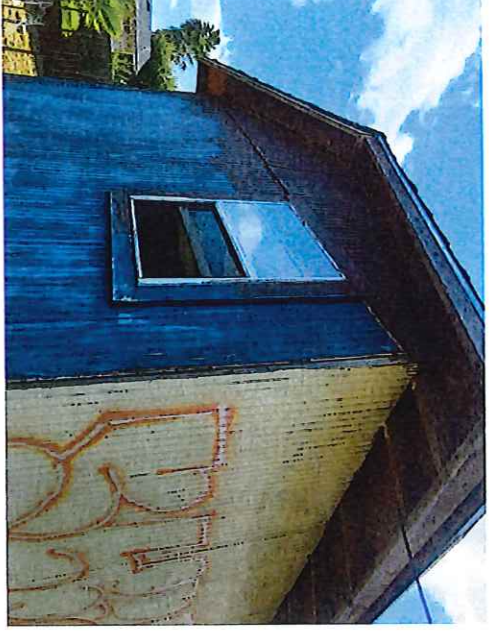
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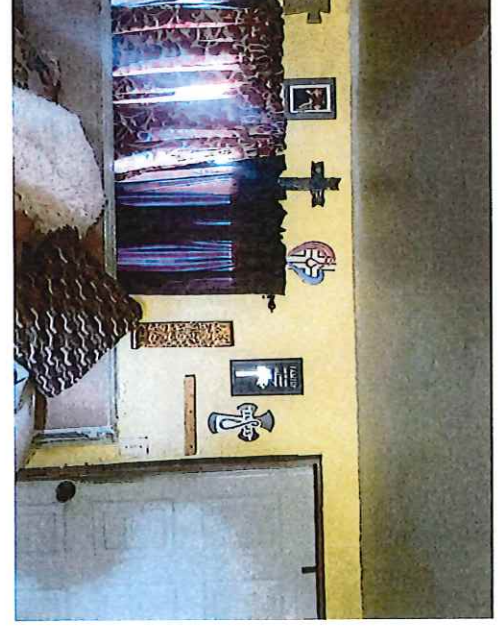
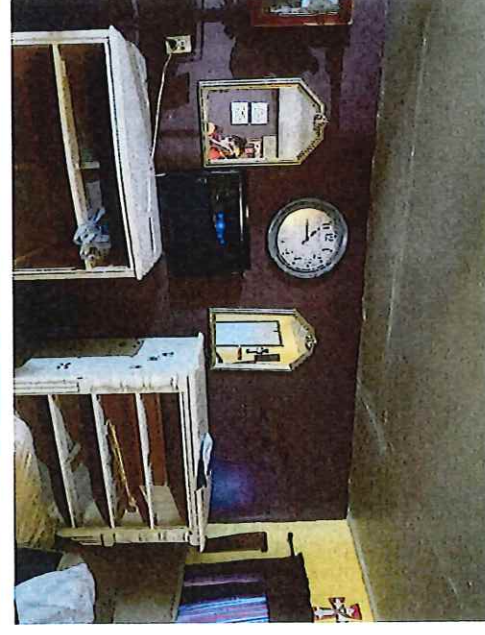
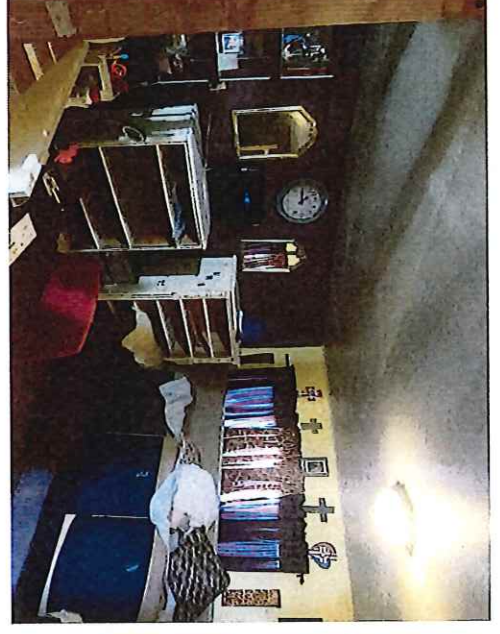
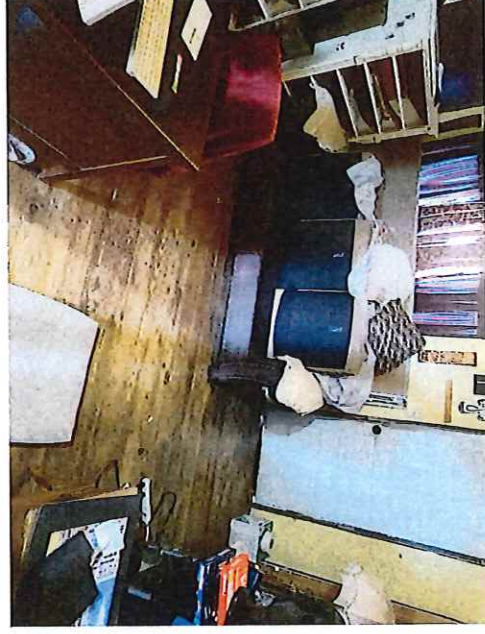


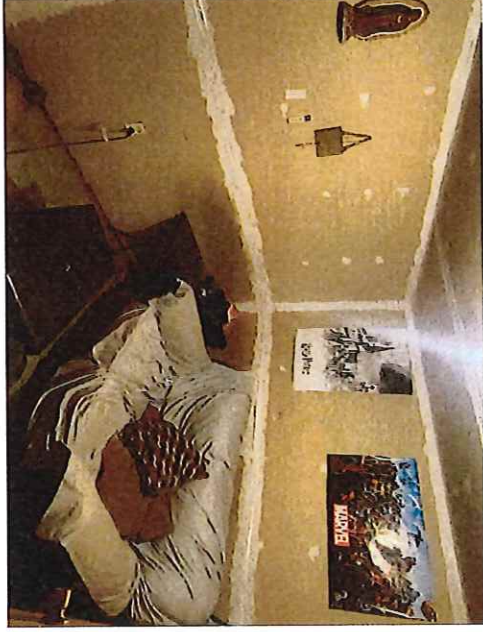
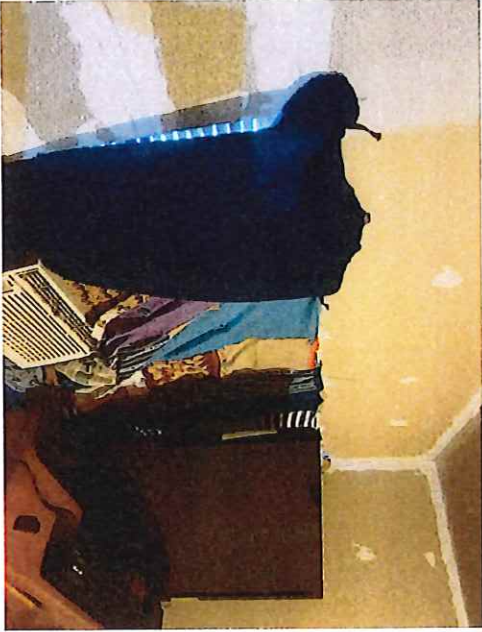
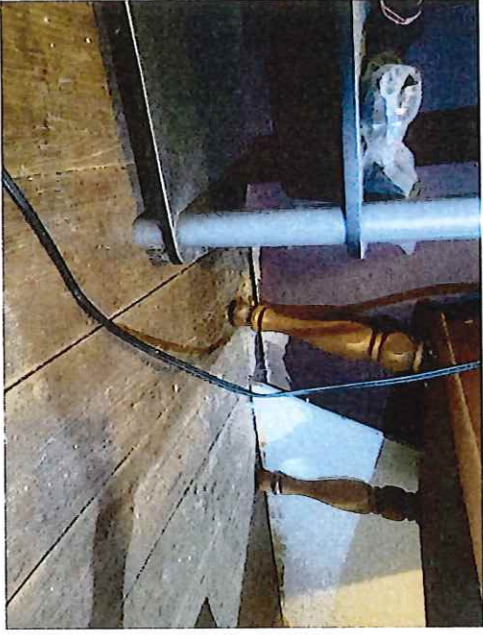
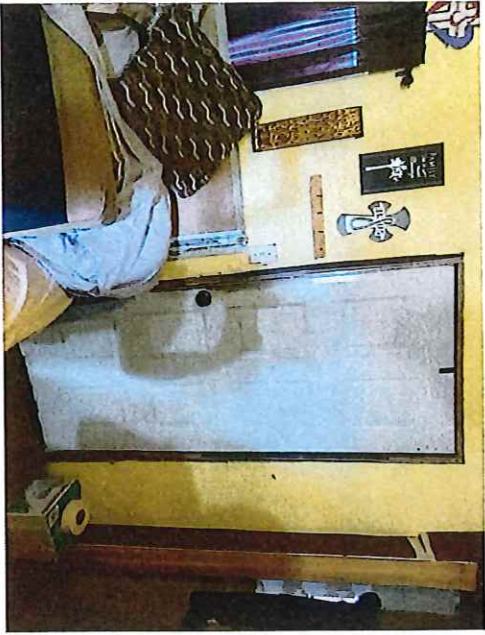












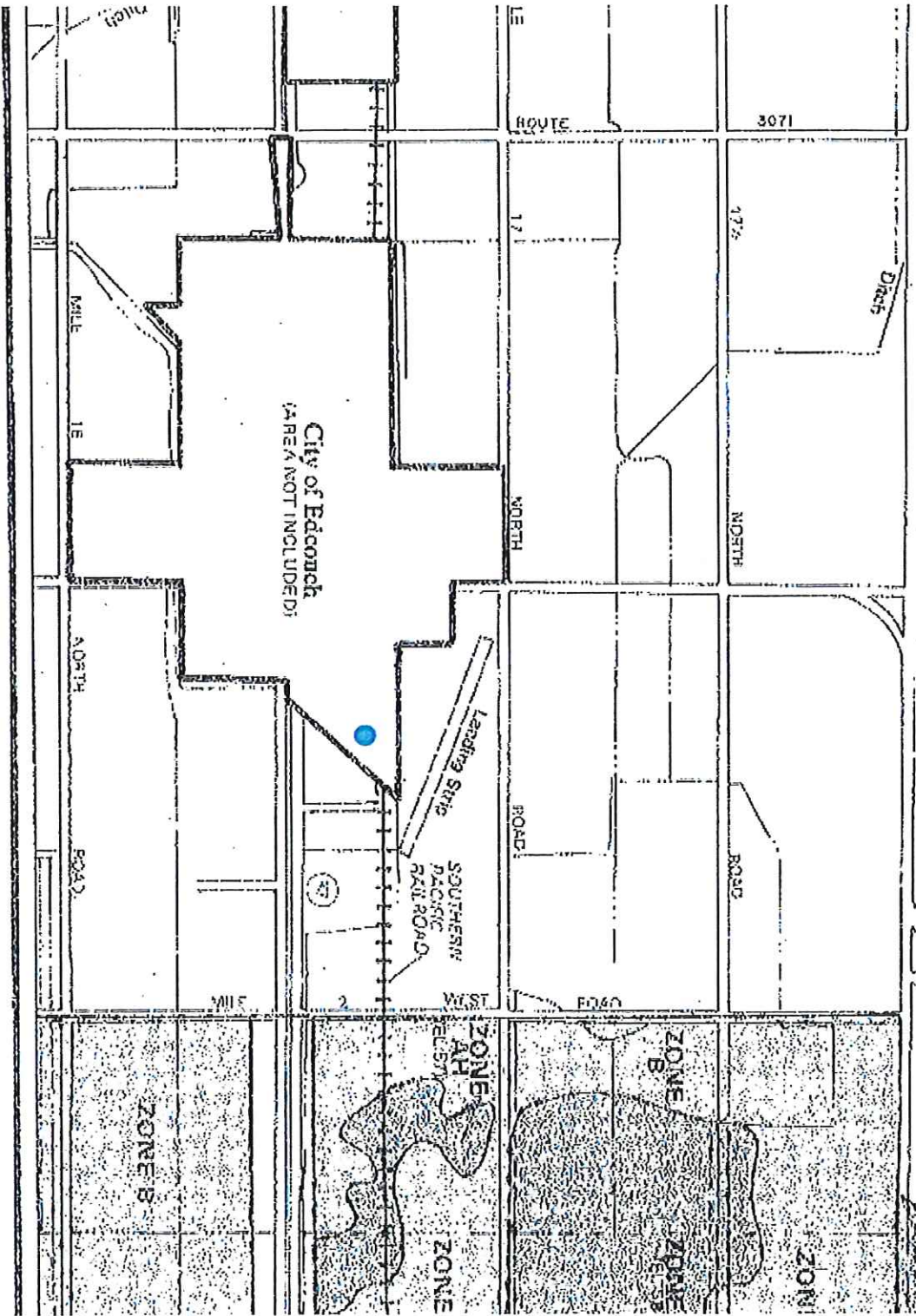
DEPARTMENT OF HOMELAND SECURITY
 Federal Emergency Management Agency
STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

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.) 718 ROBERT ST EDCOUCH, TX 78538 Borrower: GARCIA, PETRONILA	
3. LENDER/SERVICER ID #	4. LOAN IDENTIFIER REHAB #4167	5. AMOUNT OF FLOOD INSURANCE REQUIRED	
SECTION II			
A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION			
1. NFIP Community Name EDCOUCH, CITY OF	2. County(les) HIDALGO	3. State TX	4. NFIP Community Number 480337
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") None	2. NFIP Map Panel Effective/Revised Date	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).	
4. Flood Zone C	5. No NFIP Map X	Date	Case No.
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 08/11/23 at 08:49 AM CDT FloodCert #: 2308296207 *** LIFE-OF-LOAN ***	



Colonia Juarez Lot #19-21 BLK 21 Edcouch, Texas 78538 FIRM ZONE C



ACT TO MAP

SECTION	BLK	LOT	AREA	ACRES	OWNER
19	21	1	0.10	0.10	...
19	21	2	0.10	0.10	...
19	21	3	0.10	0.10	...
19	21	4	0.10	0.10	...
19	21	5	0.10	0.10	...
19	21	6	0.10	0.10	...
19	21	7	0.10	0.10	...
19	21	8	0.10	0.10	...
19	21	9	0.10	0.10	...
19	21	10	0.10	0.10	...
19	21	11	0.10	0.10	...
19	21	12	0.10	0.10	...
19	21	13	0.10	0.10	...
19	21	14	0.10	0.10	...
19	21	15	0.10	0.10	...
19	21	16	0.10	0.10	...
19	21	17	0.10	0.10	...
19	21	18	0.10	0.10	...
19	21	19	0.10	0.10	...
19	21	20	0.10	0.10	...
19	21	21	0.10	0.10	...

PREPARED BY: ...

DATE: ...

SCALE: ...

FIRM

FLUOR DANBURY PATENT MAP

SHOULD COURT, TEXAS

MEMORANDUM FOR THE COURT

FILED FOR RECORD

APPROVED BY: ...

DATE: ...

SCALE: ...

REVISIONS: ...

APPROVED BY: ...

DATE: ...