

Housing Rehab Program

ENTITY: Countywide Area

PROJECT: Reconstruction of a single family housing unit located at: 5201 Virginia St. Edinburg, 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 June 2019 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

Elena Martinezz	Family of two (2)	
CW #85-24-04	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:	823
	Does total annual household income exceed limits:	No
	HUD Income Limits:	\$ 46,150.00
	Deferred Loan - Elderly	

Existing Dwelling: 2 bedrooms mobile 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: January 29, 2024

City: Edinburg

If County Wide, Precinct #: 4

Name of Applicant: Elena Martinez

Inspector: Irene Montoya

Address: 5201 Virginia St, Edinburg Texas

Year House was built: 1979

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 old and do not open properly.

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 to the front entrance are cement but have major damage and rear stairs 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 [X] 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. The existing linoleum 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 [X]

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 [X]
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 [X]

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

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 in the middle 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 water lines located beneath the sink in the kitchen are leaking and have causes serious deterioration to the floor decking. Family needs to collect water in a bucket to take showers due to the plumbing in restroom is not working.

Estimated Cost \$1,500

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

Notes: the home does not appears to have insulated anymore due to the rodents.

Estimated Cost \$ 2,000

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

Estimated Cost

21. **Infestation –** Yes [] No [X]
 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.

Total Rehab Estimated Cost	\$37,700.00
Current Value of Structure	\$9,445.00
50% Value	\$4,722.50

Program Coordinator I

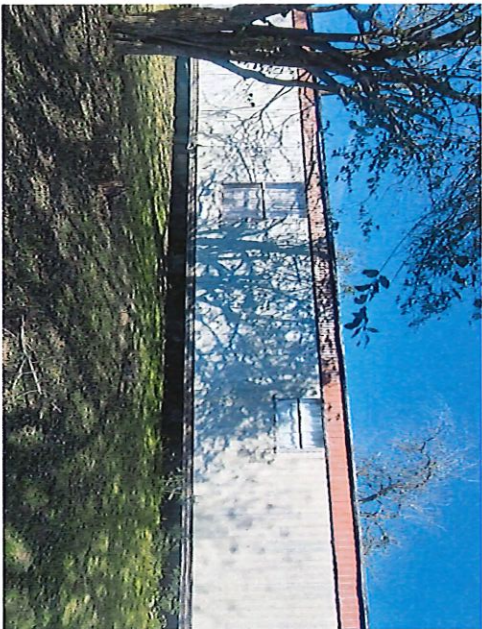
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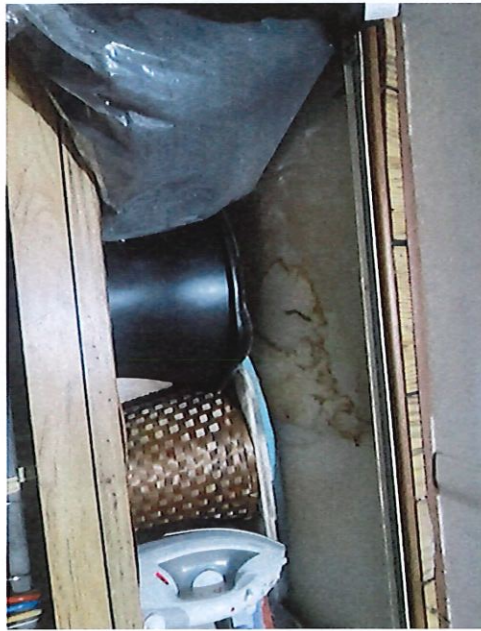
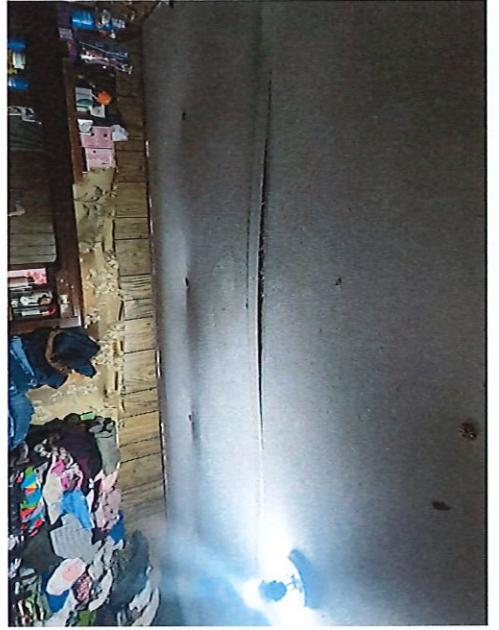
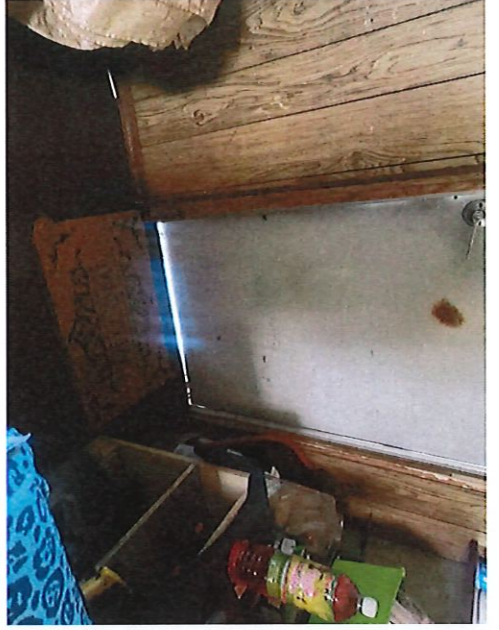
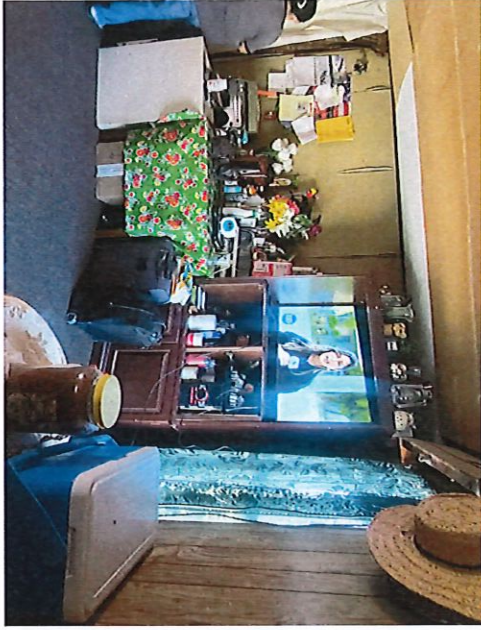
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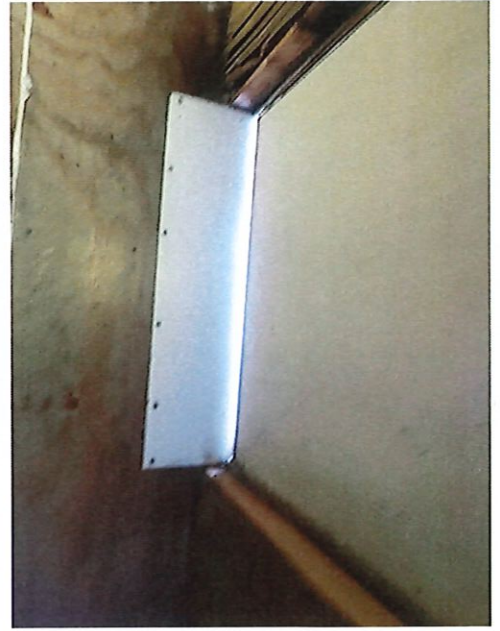
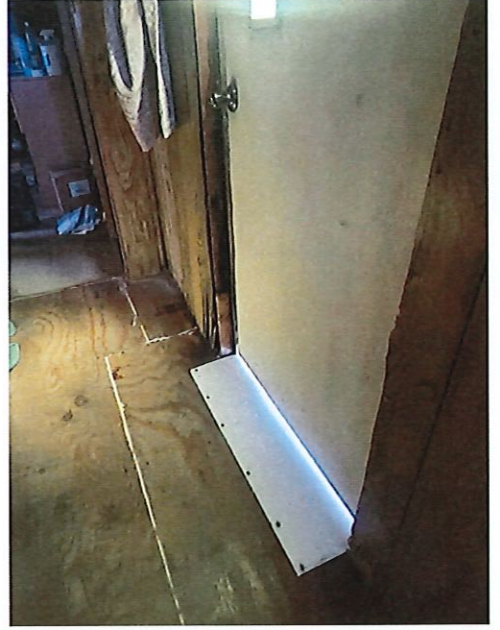
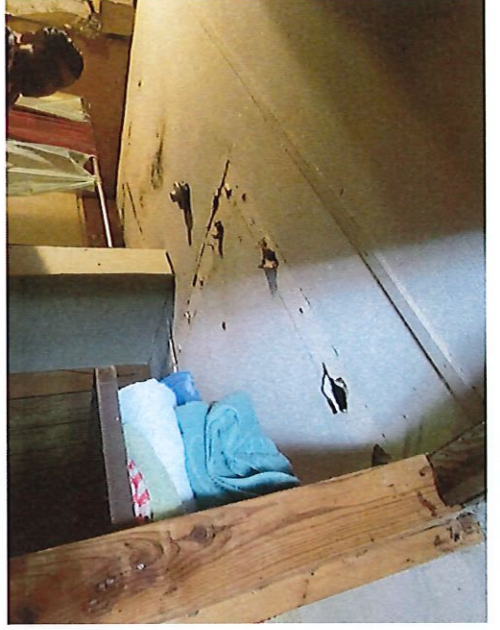
Housing Division Manager Approval

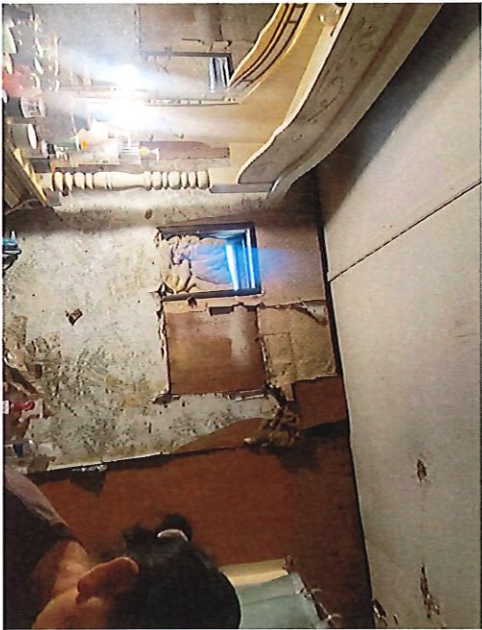
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DEPARTMENT OF HOMELAND SECURITY
 Federal Emergency Management Agency
STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

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 <u>Branch:</u> 317305 - HIDALGO COUNTY - URBAN COU <u>Attn:</u> IRENE MONTORYA		2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) (See instructions for more information.) 5201 VIRGINIA ST EDINBURG, TX 78542 <u>Borrower:</u> MARTINEZ, ELENA	
3. LENDER/SERVICER ID #	4. LOAN IDENTIFIER REHAB #4511	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
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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).	
4. Flood Zone B	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) CoreLogic Flood Services 1825A Kramer Lane Austin, TX 78758 1-800-447-1772	DATE OF DETERMINATION 11/30/23 at 08:37 AM CST FloodCert #: 2311567072 *** LIFE-OF-LOAN ***
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