

Housing Rehab Program

ENTITY: Countywide Area

PROJECT: Reconstruction of a single family housing unit located at: 15531 E. Mile 19 Rd., Edinburg, Texas.

FUNDING YEAR: HOME 2023

SYNOPSIS:

The family is being recommended for applicant approval under the Owner-Occupied Housing Rehabilitation Program. The applicant has been on the waitlist since May 2021 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

Dora Cantu	Family of three (3)	
CW#85-24-05	Does applicant meet	
	Deferred Loan Requirements:	Yes
	Title Search:	No Abstract or Liens
	Flood Zone:	No – Zone X
	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:	3
	Square Feet:	1,200
	Does total annual household income exceed limits:	No
	HUD Income Limits:	\$ 54,000.00
	Deferred Loan - Elderly	

Existing Dwelling: 3 bedrooms frame home, built in 1989

RECOMMENDATION:

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

INITIAL INSPECTION

Date: May 1, 2024

City: Edinburg

If County Wide, Precinct #: 1

Name of Applicant: Dora Cantu

Inspector: Irene Montoya

Address: 15531 E. Mile 19 Rd., Edinburg, Texas

Year House was built: 1989

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 and scorpions

Dimensions Estimated Cost \$ 3,000

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 \$ 2,000

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

Notes: The windows are not in good working order. The homeowner states they don't open the windows due to they are afraid the wood under the window will fall to pieces.

Qty: 10 Estimated Cost \$ 1,500

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 does not open.

Qty: 2 Estimated Cost \$ 1,000

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: Yes, exposed plumbing seen throughout the bottom of the home.

Estimated Cost \$

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 is coming unglued all around the home posing tripping hazard. The rest of the rooms don't even have linoleum.

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 \$3,000

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 cabinets are very old and the doors don't have handles to open them properly and underneath the sink is completely rotted out.

Estimated Cost \$ 1,500

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 due to weather it has caused lot so holes in the ceiling and family had to placed piece of wood or sheetrock to covered the holes on the ceiling.

Estimated Cost \$ 2,500

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	\$38,800.00
Current Value of Structure	\$16,065.00
50% Value	\$8,032.50



Program Coordinator I

5/2/24

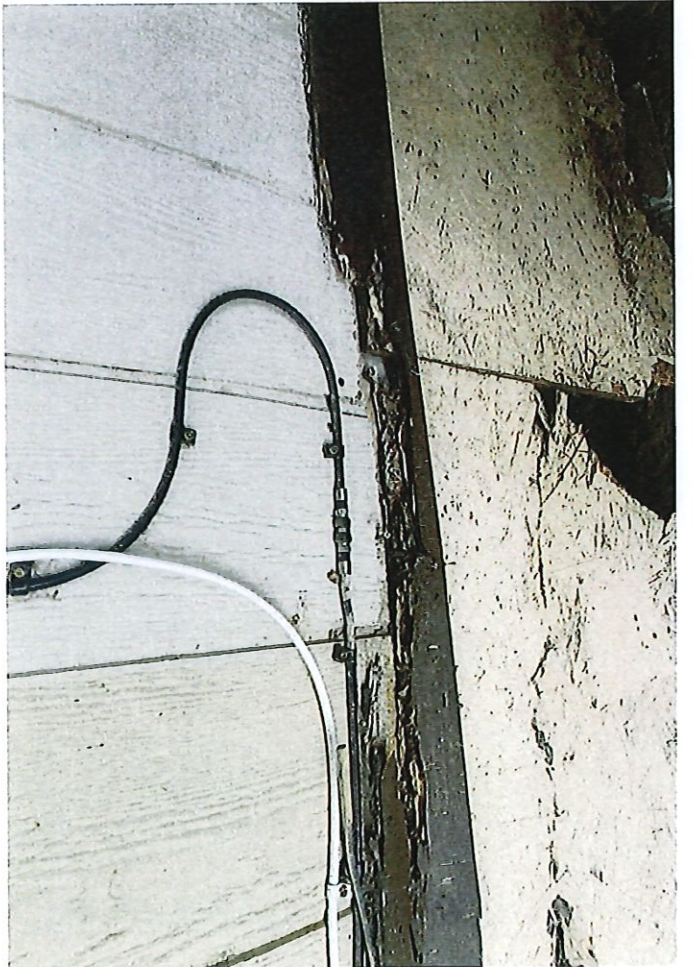
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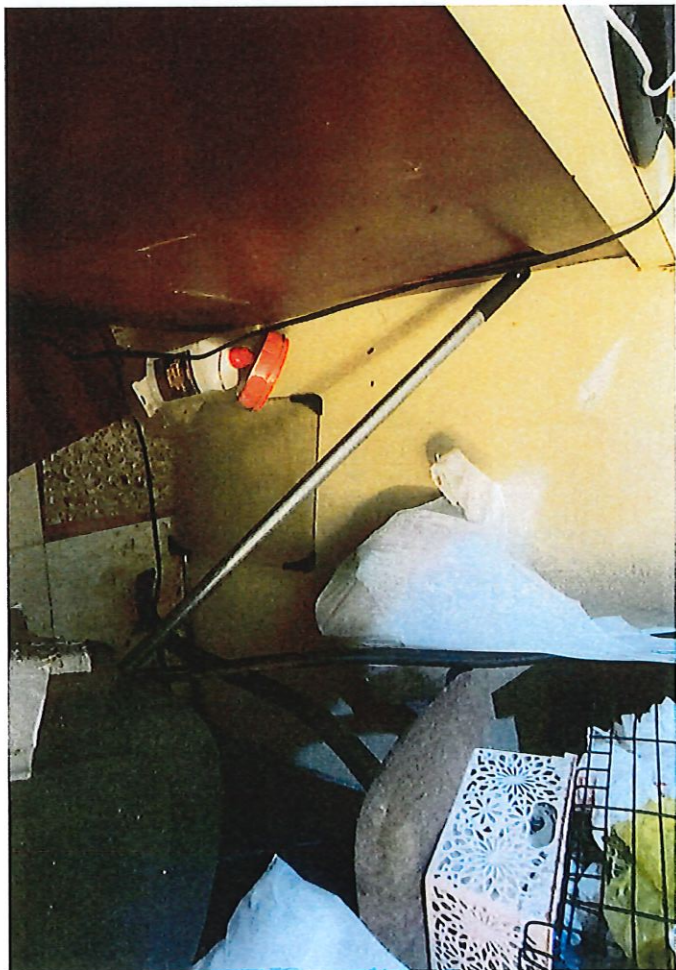
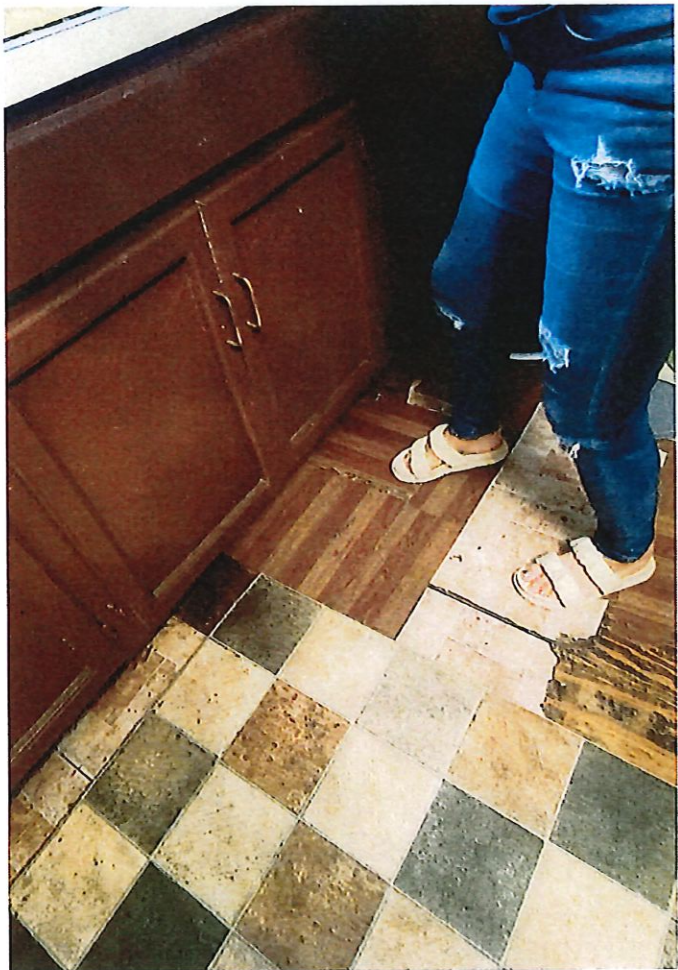


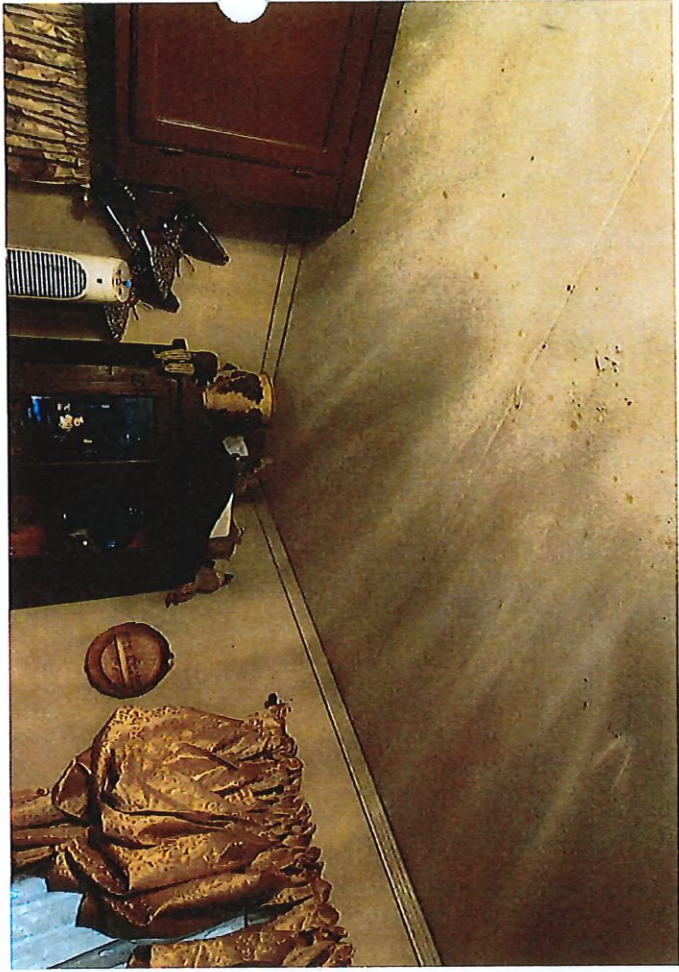
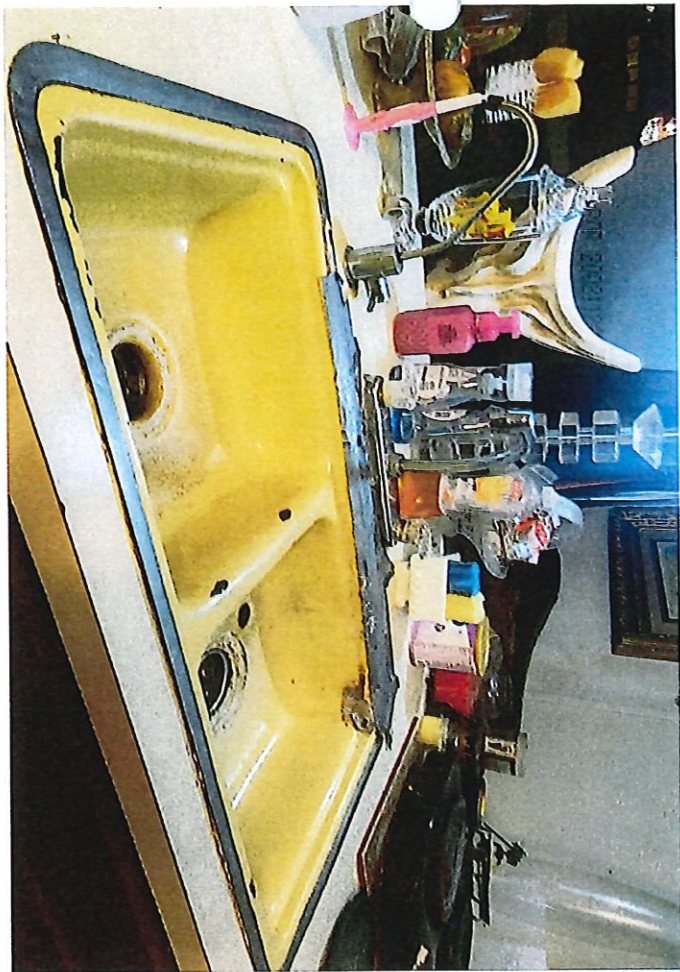
Housing Division Manager Approval

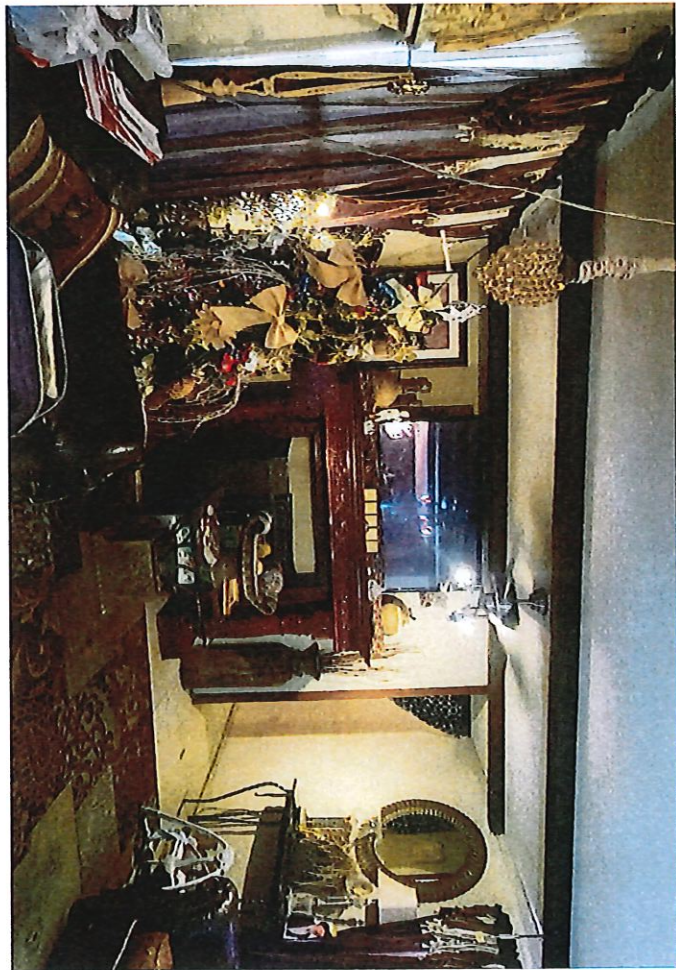
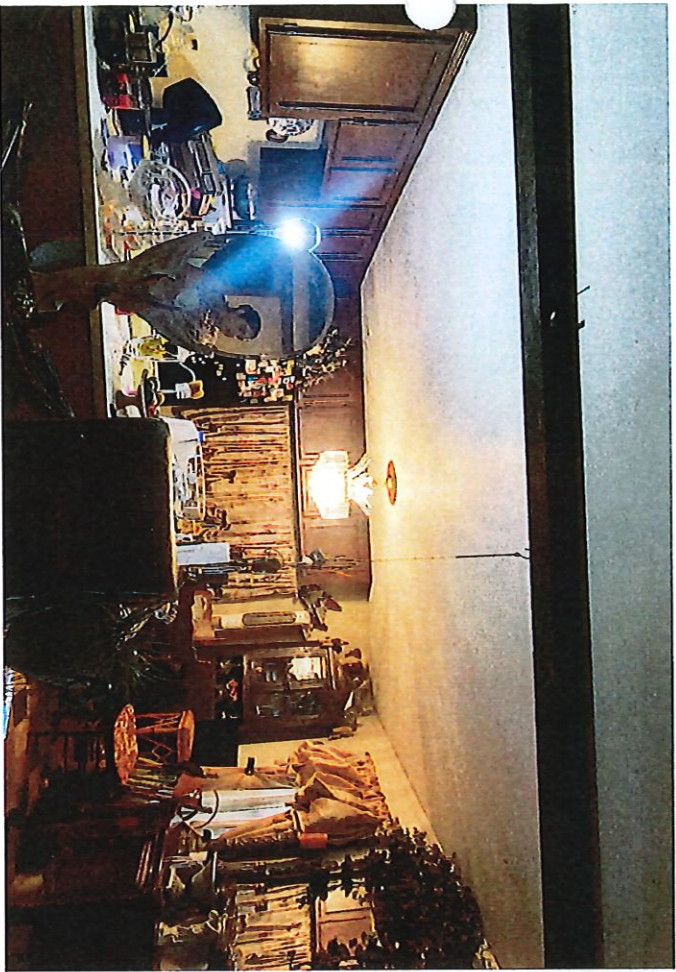
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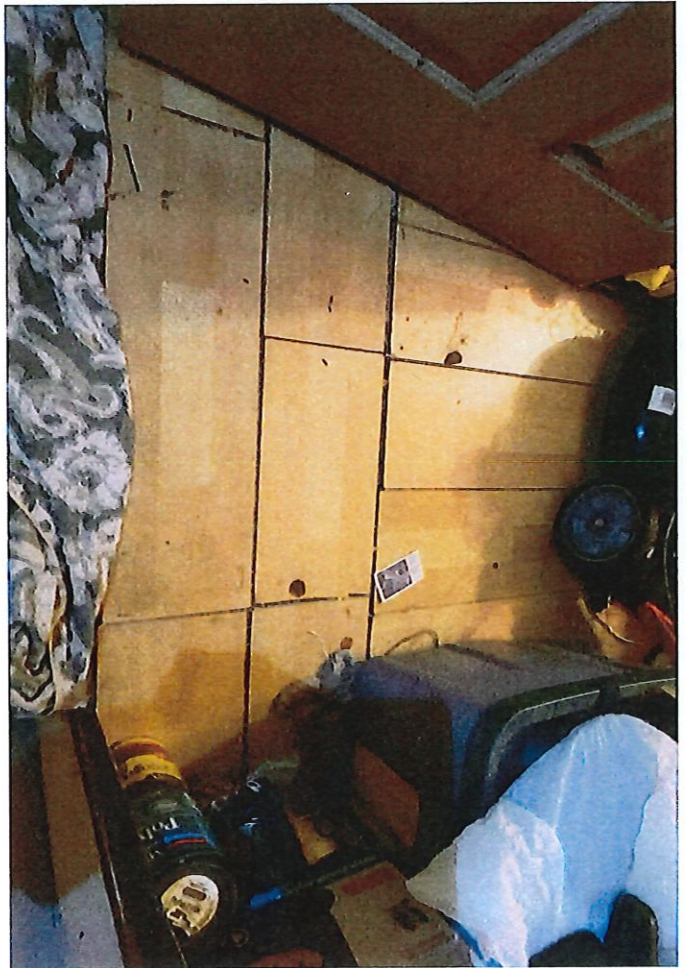
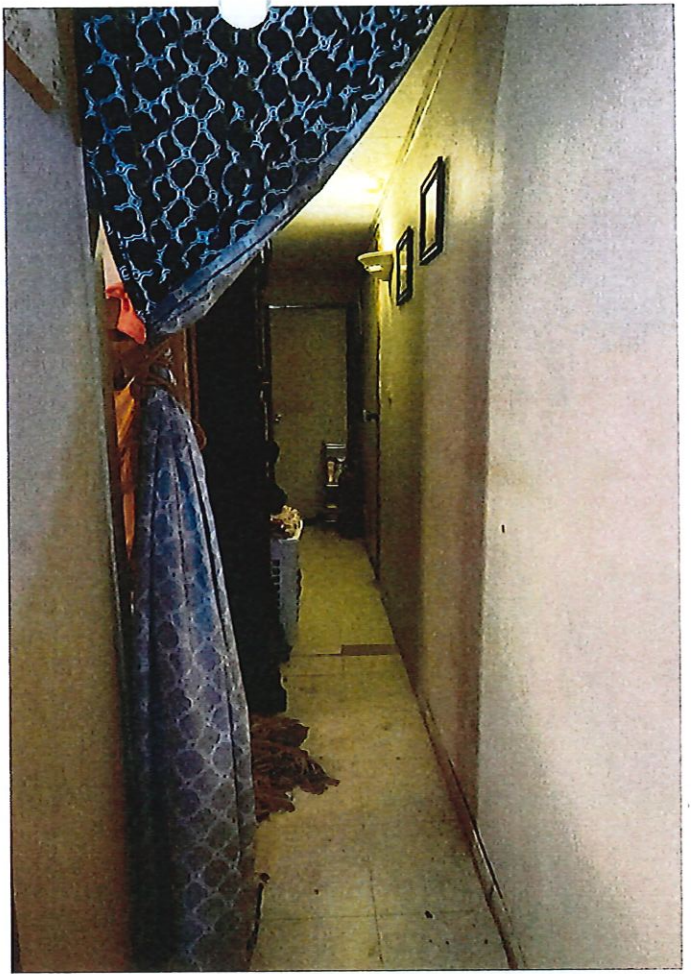
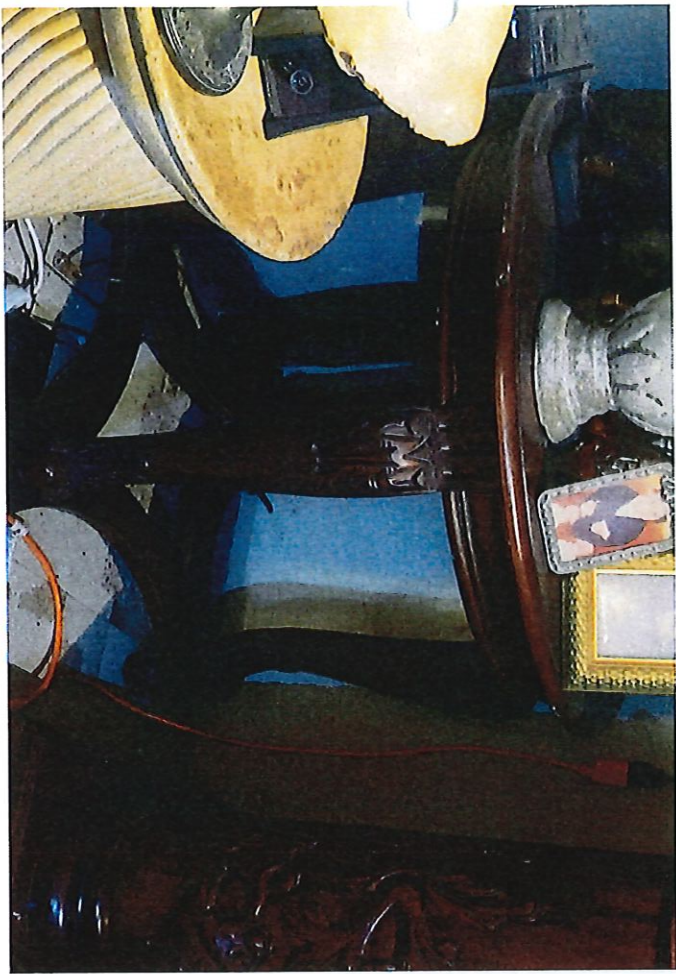
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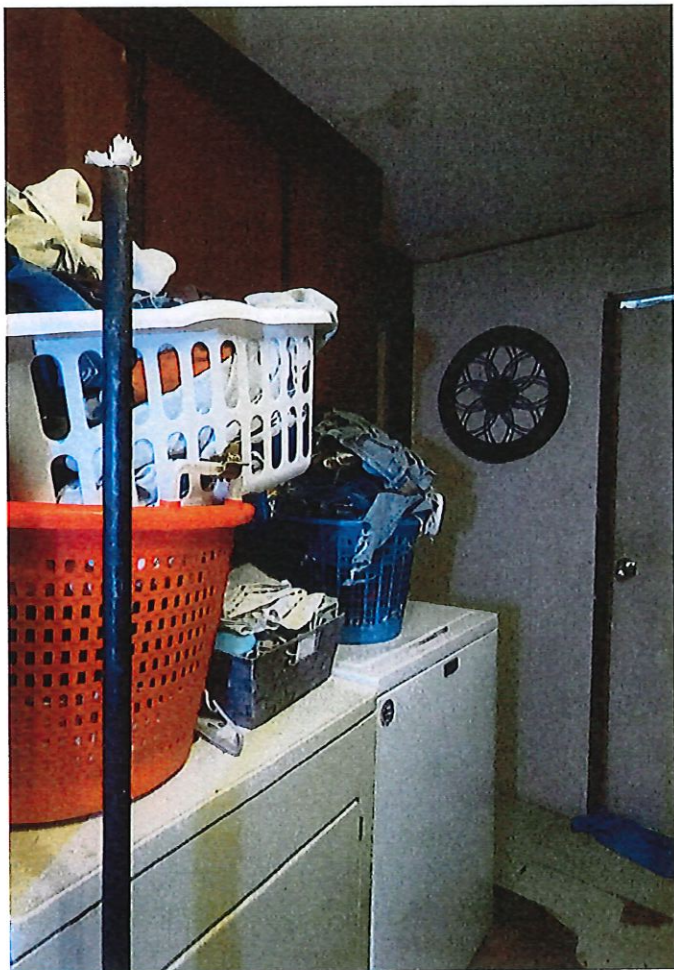
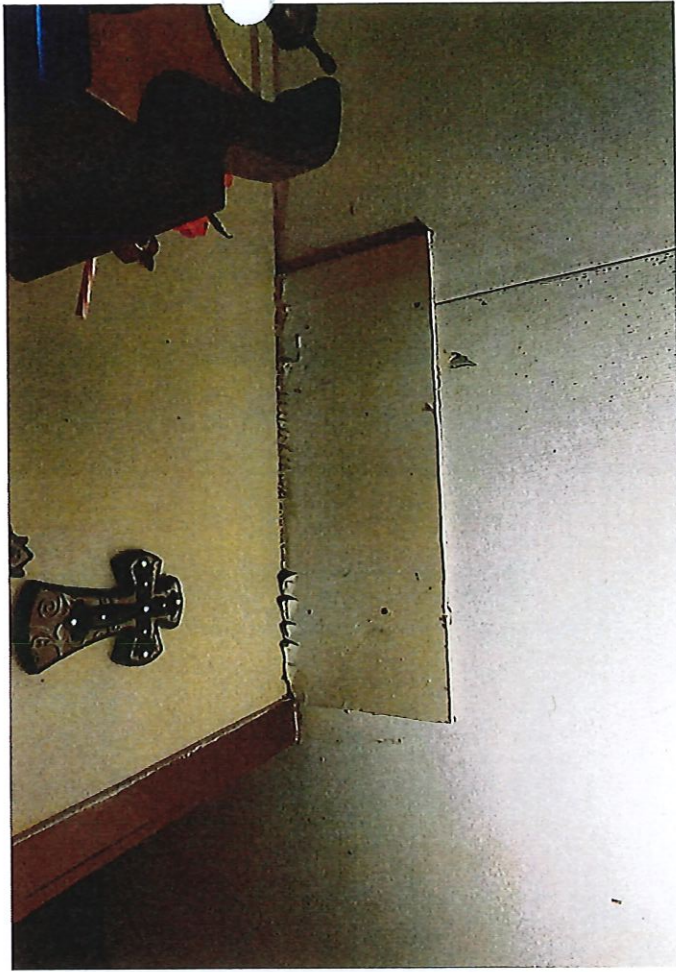
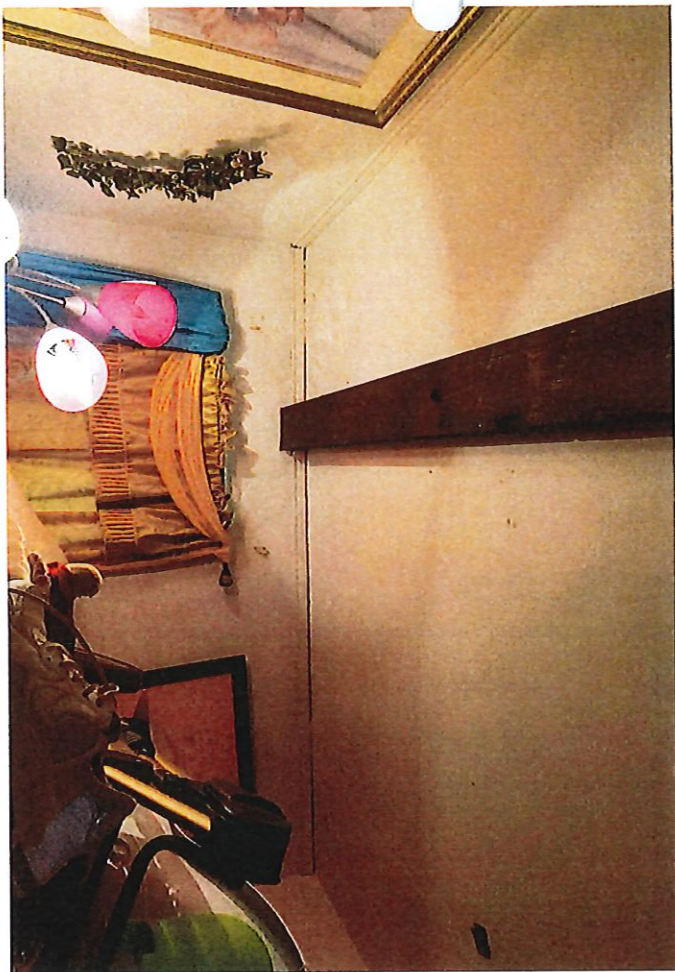


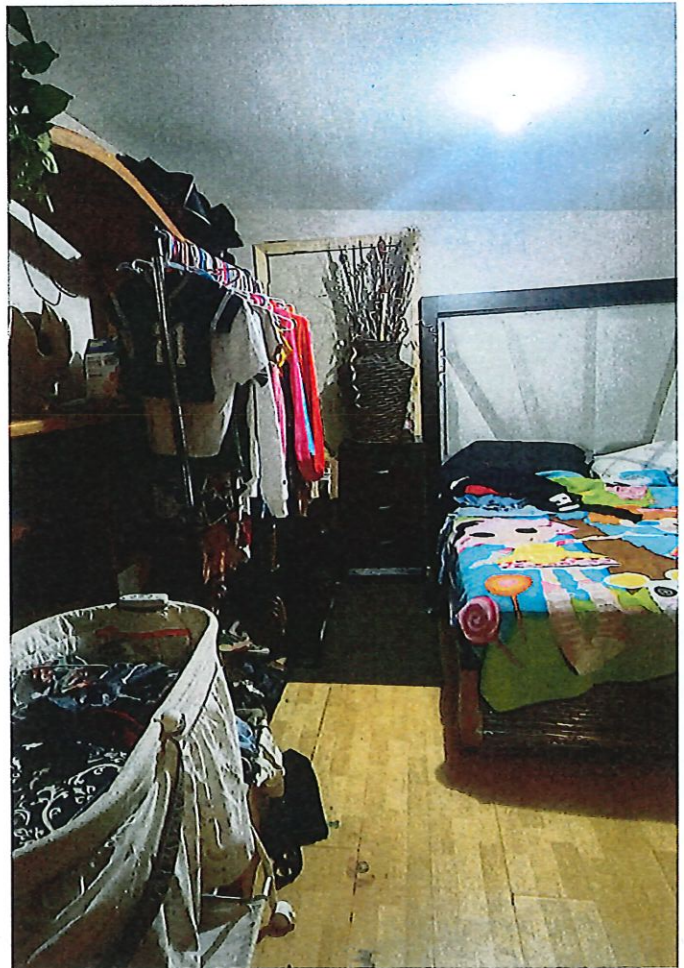
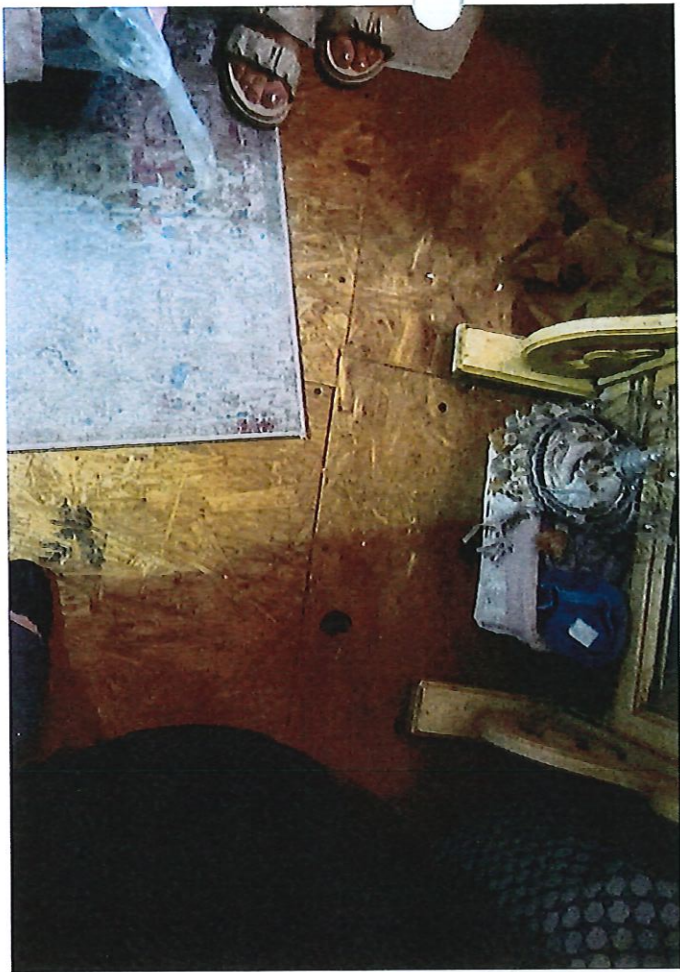


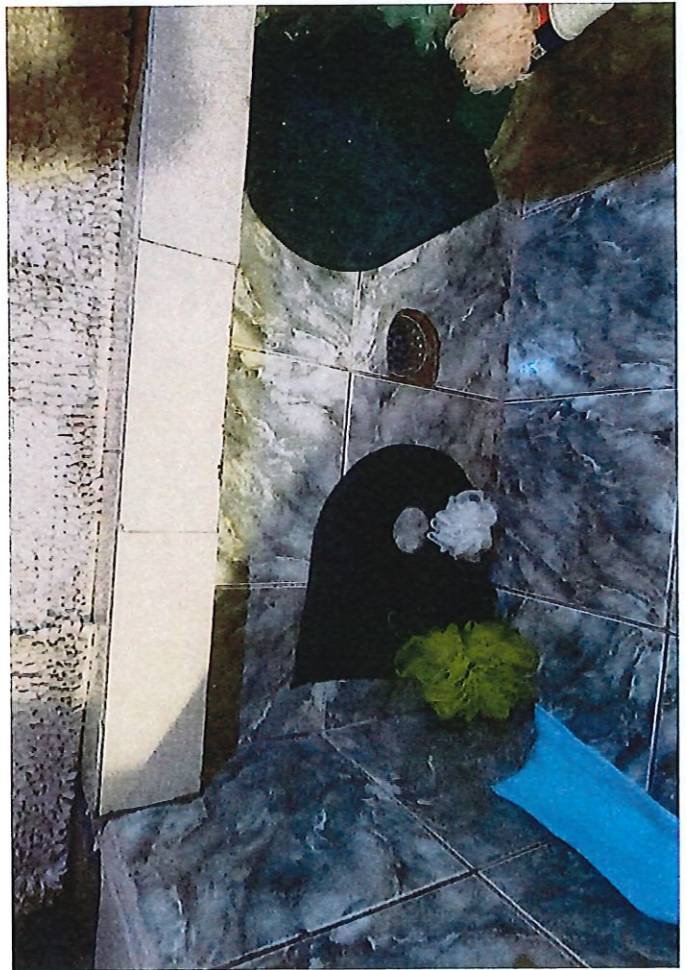
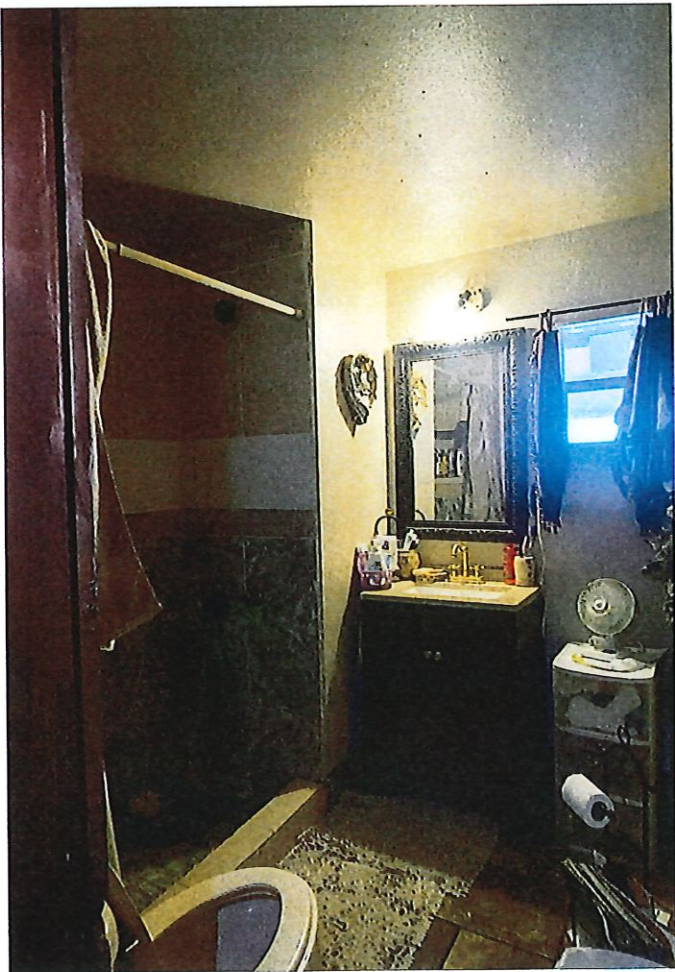
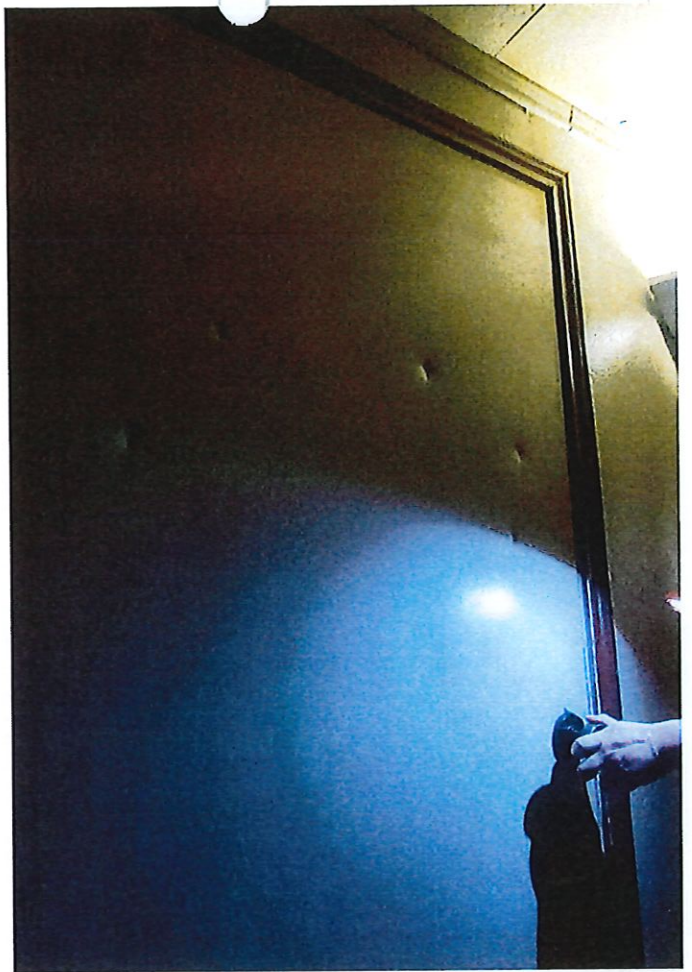


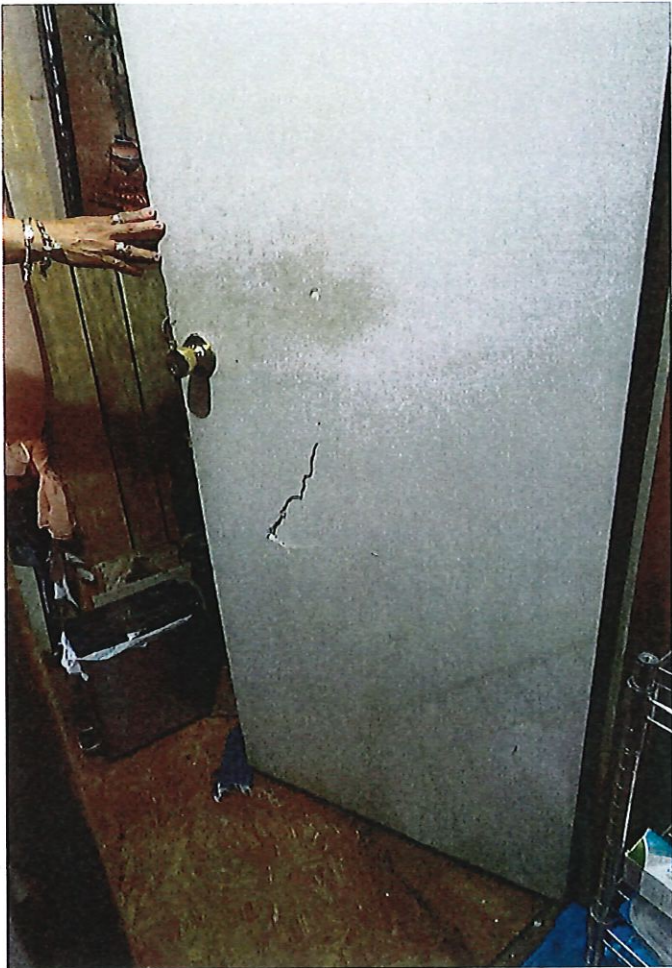
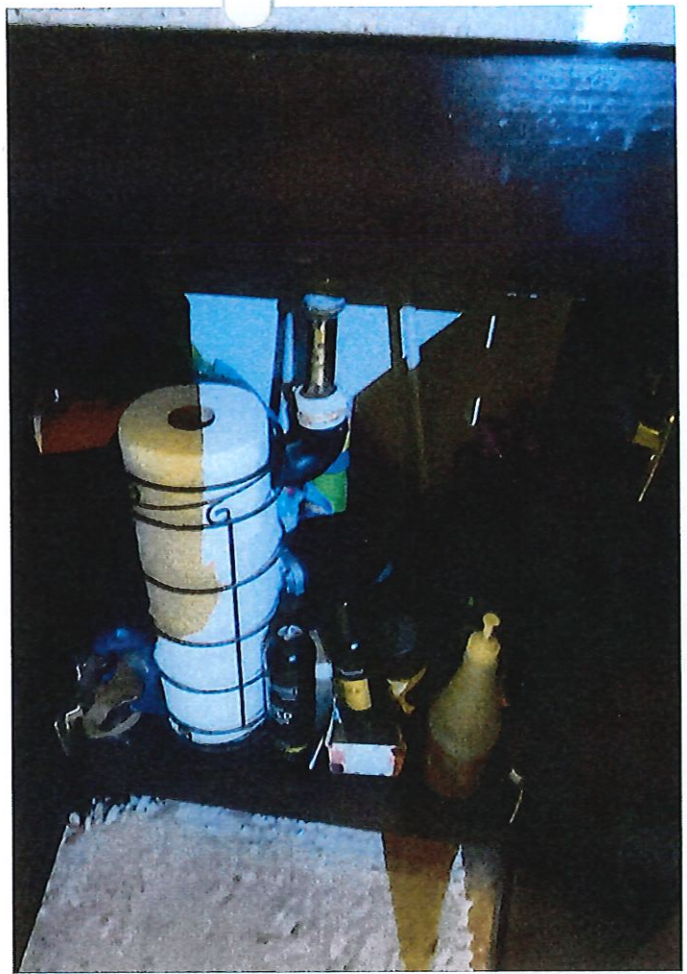


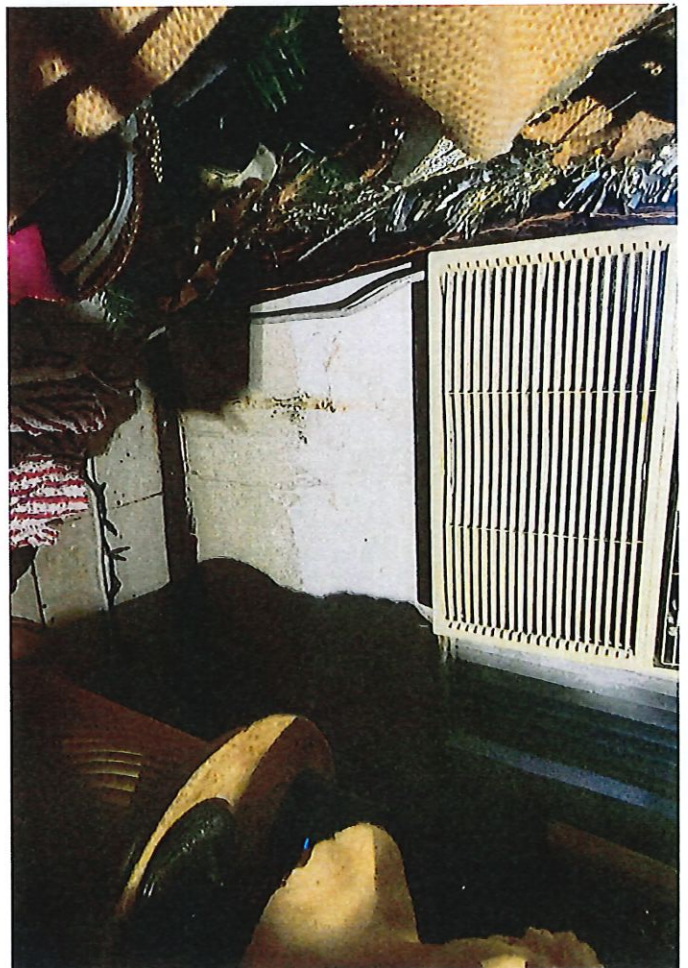
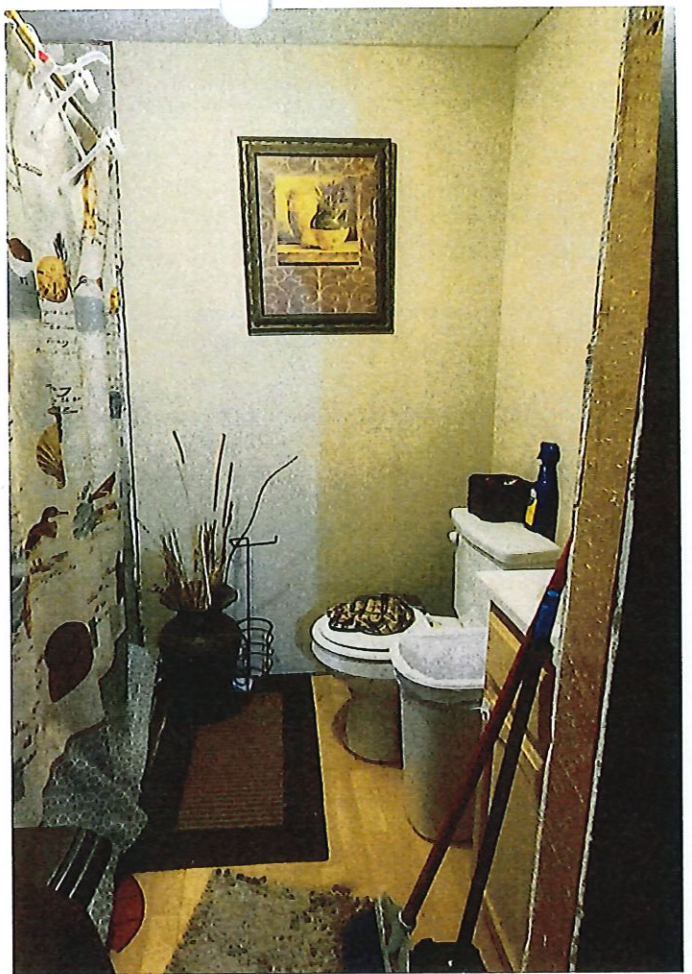
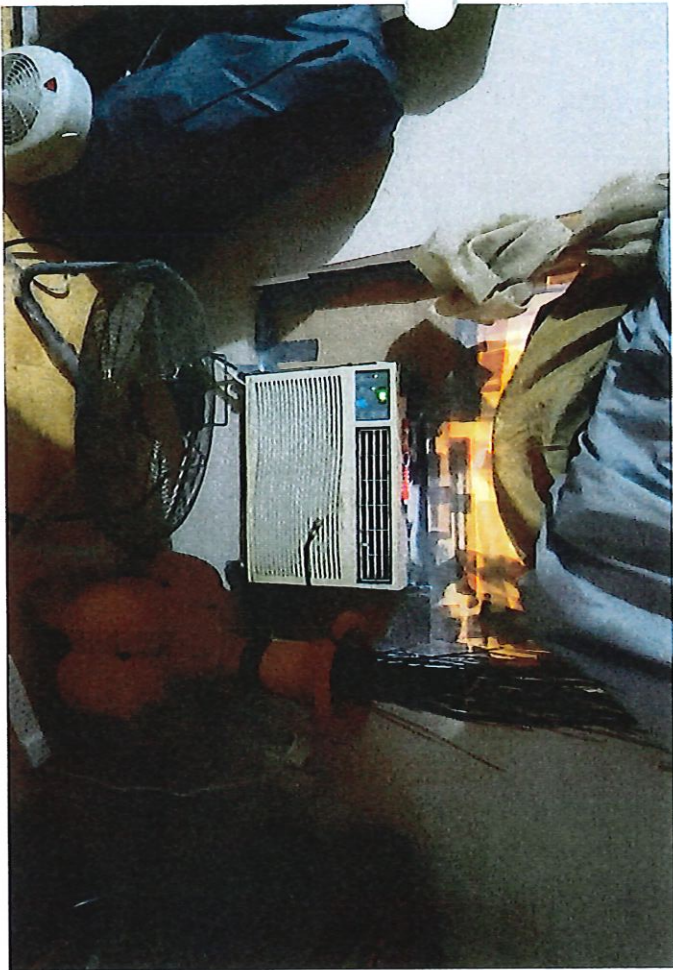


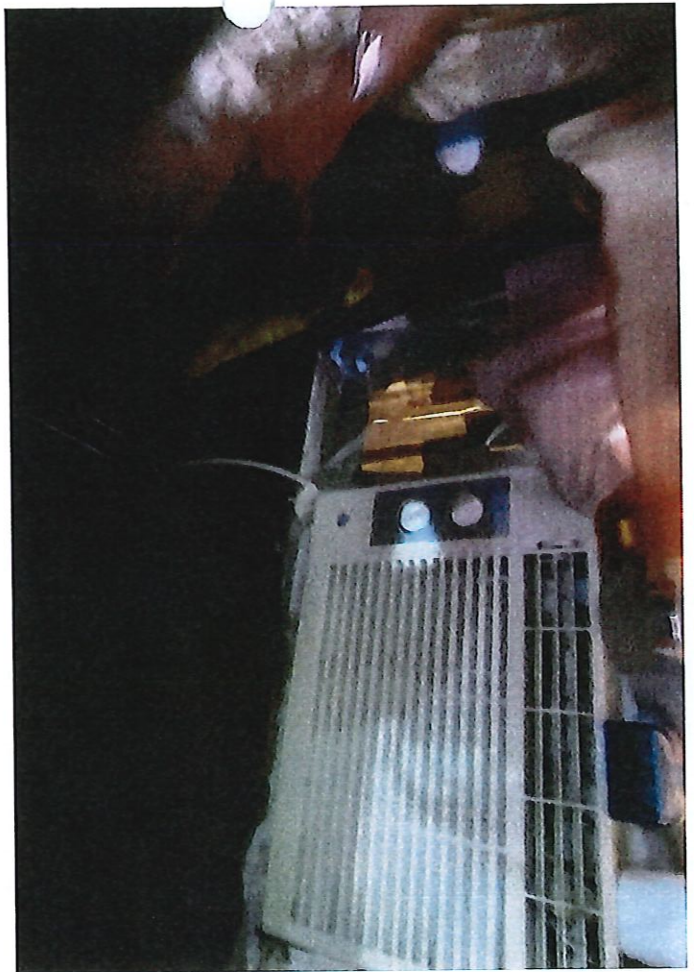
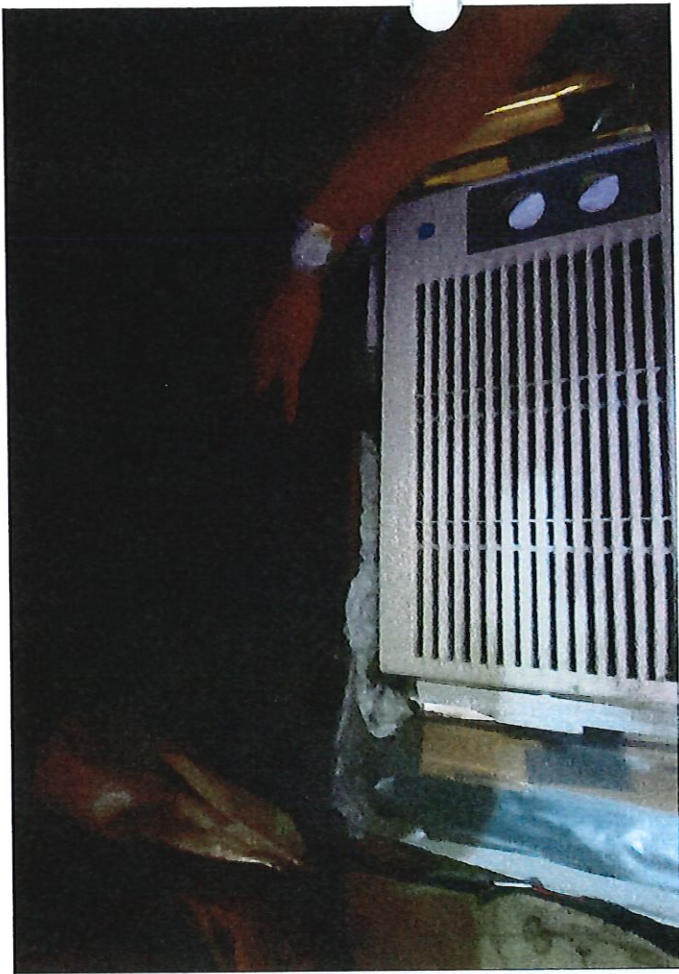


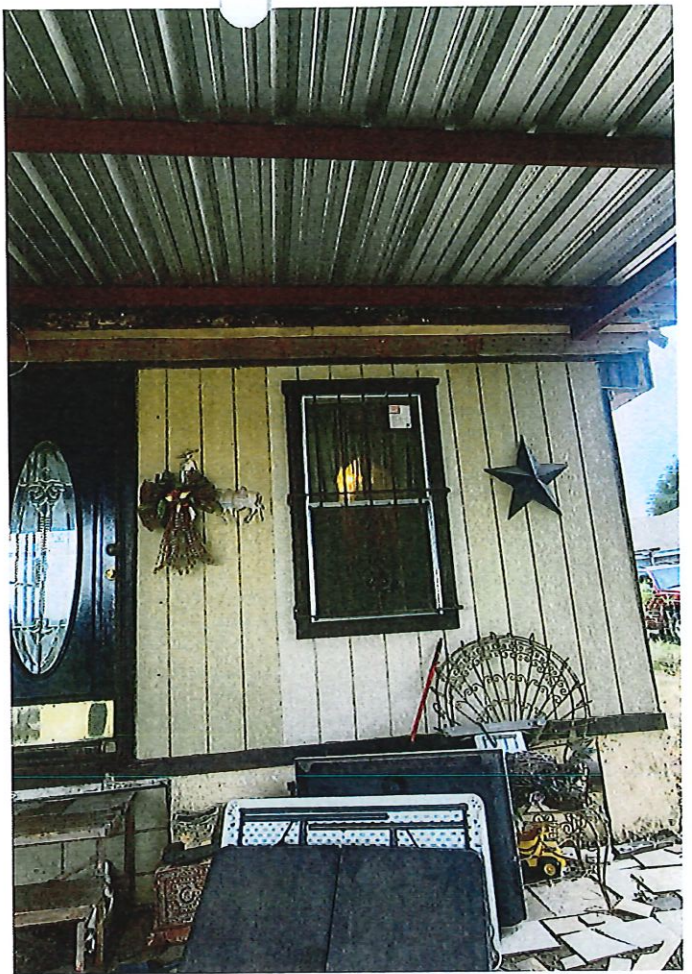
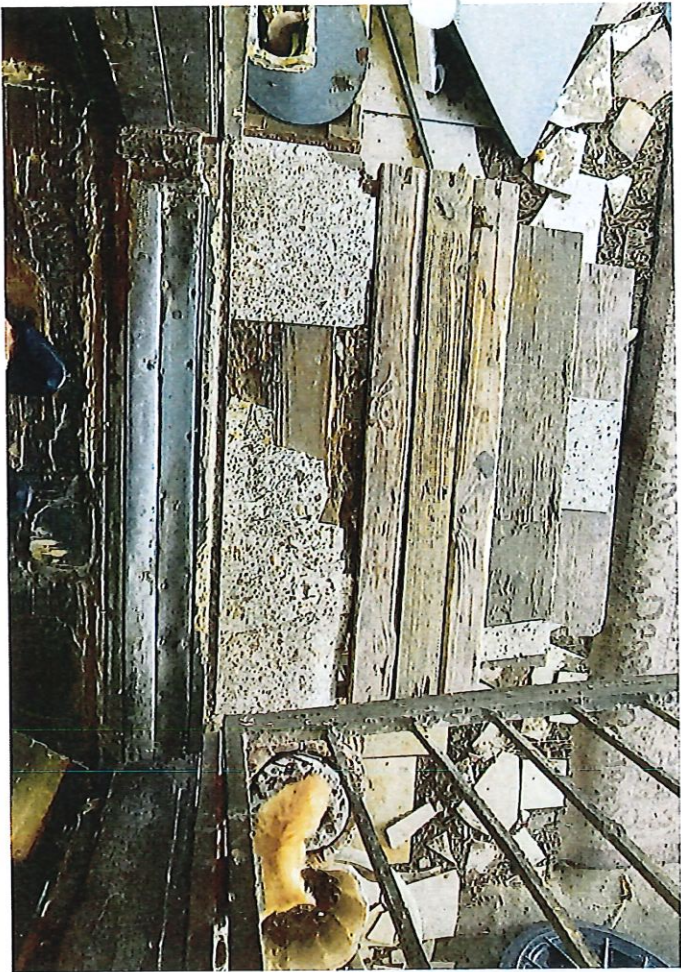


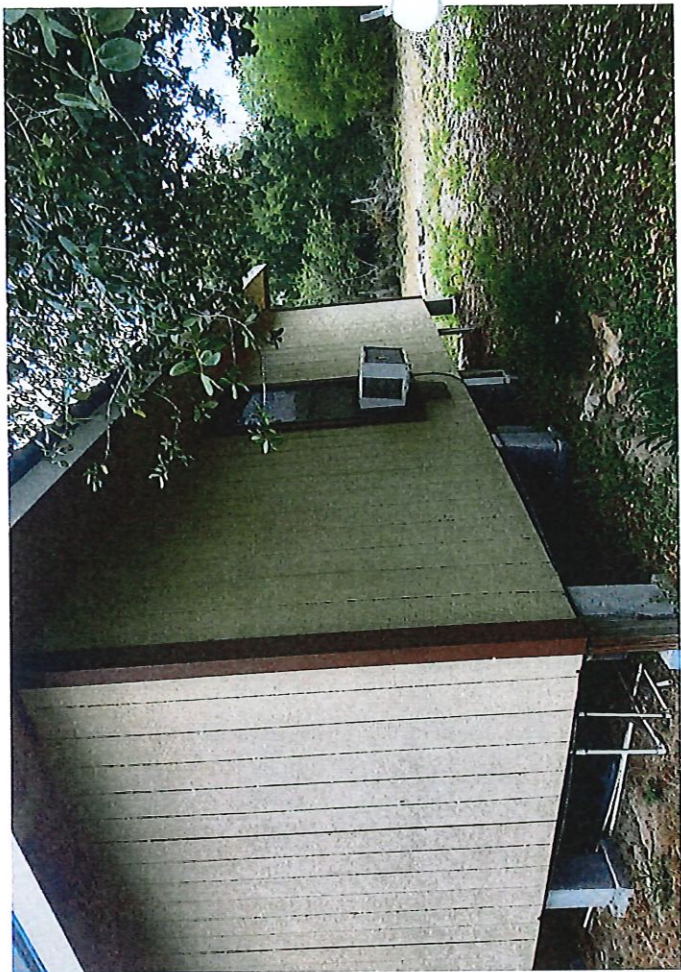


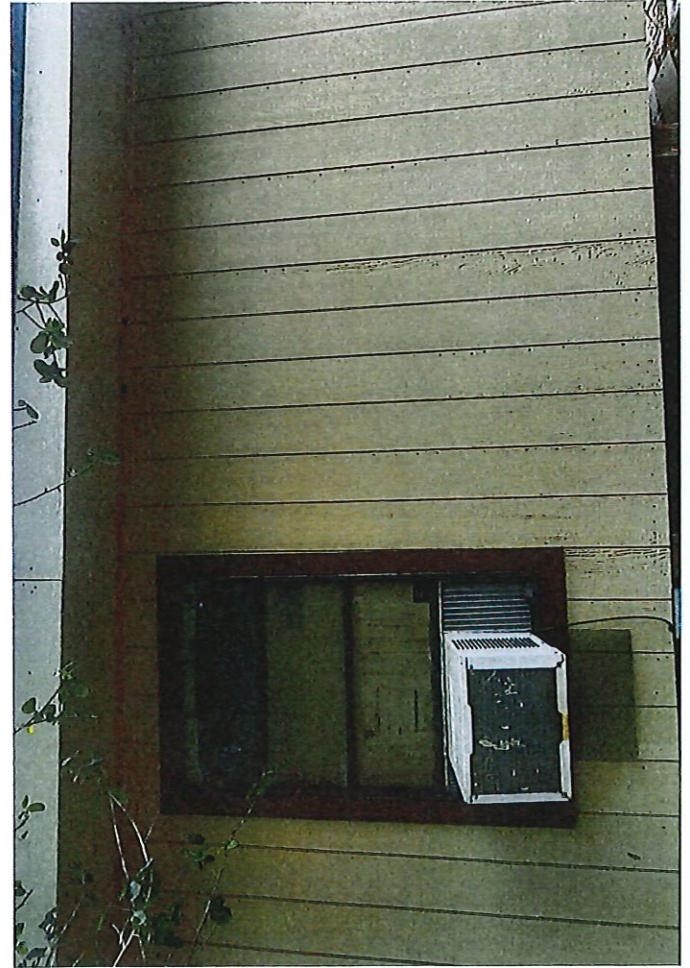


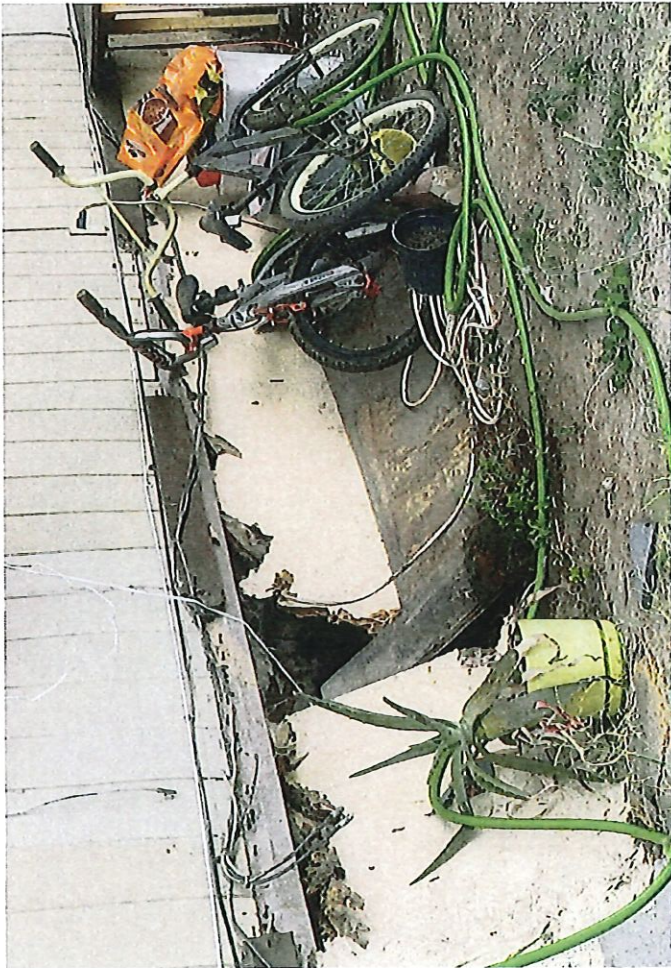
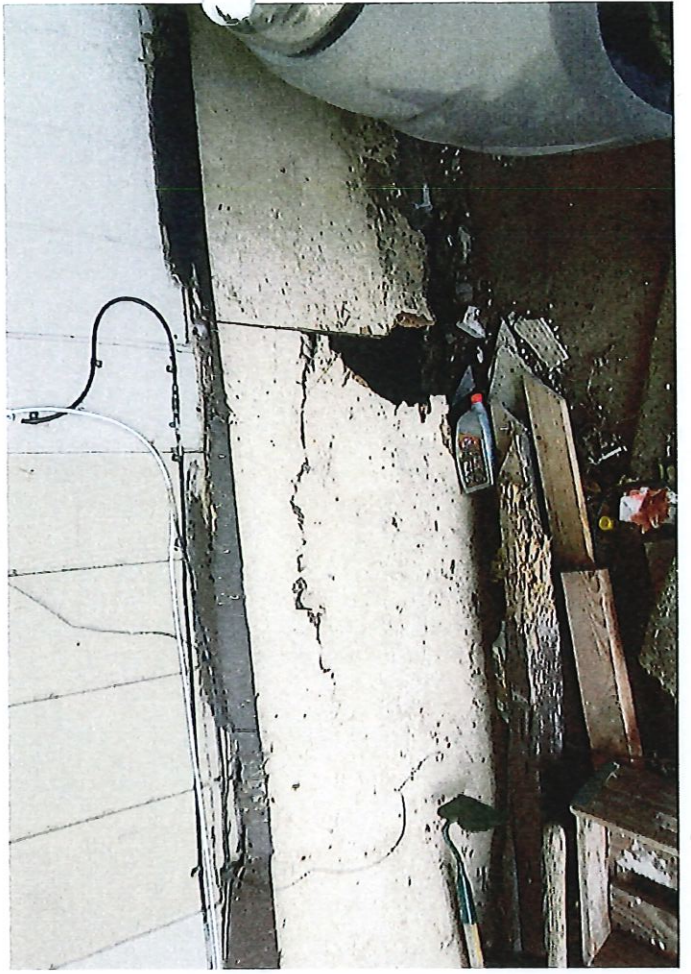













DEPARTMENT OF HOMELAND SECURITY
 Federal Emergency Management Agency
STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

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.) 15531 E MILE 19 RD EDINBURG, TX 78542 Borrower: CANTU, DORA		
3. LENDER/SERVICER ID #	4. LOAN IDENTIFIER REHAB #3321	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 0325D	2. NFIP Map Panel Effective/Revised Date 06/06/00	3. Is there a Letter of Map Change (LOMC)? <input type="checkbox"/> NO <input checked="" type="checkbox"/> YES (if yes, and LOMC date/no. is available, enter date and case no. below). Date 05/17/01 Case No. 01-06-1095P	
4. Flood Zone X	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 04/09/24 at 09:20 AM CDT FloodCert #: 2404262266 *** LIFE-OF-LOAN ***

SITE LOCATION MAPS
15531 E. Mile 19 Rd., Edinburg, Texas



SUBJECT PROPERTY

