

# Housing Rehab Program

**ENTITY:** City of Alamo

**PROJECT:** Reconstruction of a single family housing unit located at: 418 King James Dr., Alamo, 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 April 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

<b>Genoveva Gonzalez</b>	Family of three (3)
<b>AM#05-24-03</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: 3
	Square Feet: 1,200
	Does total annual household income exceed limits: No
	HUD Income Limits: \$ 54,000.00
	<b>Deferred Loan-Elderly</b>

Existing Dwelling: 3 bedrooms frame home, built in 1972

**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 3, 2024

City: Alamo

If County Wide, Precinct #: 2

Name of Applicant: Genoveva Gonzalez

Inspector: Irene Montoya

Address: 418 King James Dr. Alamo, Texas 78516

Year House was built: 1973

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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 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 close, family uses tree branch to keep it closed.

Qty: 2

Estimated Cost \$ 1,000

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

Notes: They are in poor shape

Dimensions:

Estimated Cost \$ 800

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 is in bad shape, family place sheet of aluminum over the existing roof to cover the holes on the roof so water wouldn't goes through when it rains.

Dimensions

Estimated Cost \$ 2,500

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

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

Dimensions

Estimated Cost \$1,500

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

Estimated Cost \$ 2,000

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:

Estimate Cost \$

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

Notes: The water line is leaking water, stagnant water observed on both 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: Yes, exposed plumbing seen throughout the bottom of the home.

Estimated Cost \$ 1,500

## INTERIOR

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

Notes: The house is in need of new flooring. The floor is in poor shape and is coming apart all around the home posing tripping hazard.

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. There are holes all around the floor.

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 \$ 2,000

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

Notes: The ceiling needs to be replaced in the entire home. The ceiling has collapse leaving an open gap for rodents to come inside the 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 on the west side of the home. The water heater tank is old, corroded and leaking and need to be replaced.

Estimated Cost \$ 2,000

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 and restroom are leaking and have causes serious deterioration to the floor decking.

Estimated Cost \$2,000

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

Notes: the mobile 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 [ ] No [ X ]  
 Is the unit free from rats or severe infestation by mice or vermin? No

Notes: There are many areas where infestations of spiders are present. Owner states house is in fact infested with roaches, spiders and rats. Spiders were observed throughout the home at the time of inspection.

Estimated Cost \$ 2,000

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	\$38,300.00
Current Value of Structure	\$13,105.00
50% Value	\$6,552.50

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Program Coordinator I

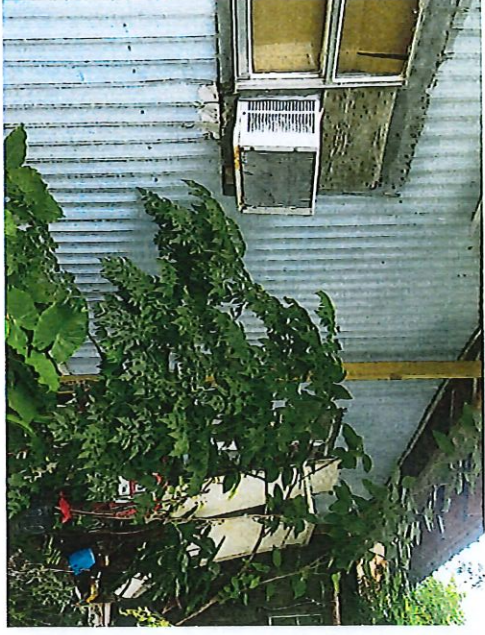
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5/3/24

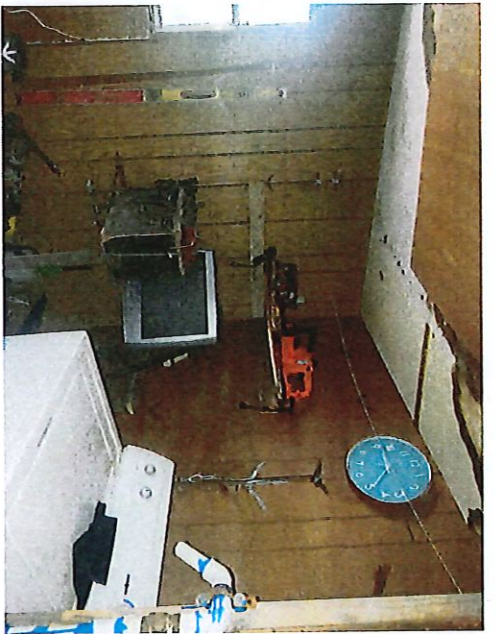
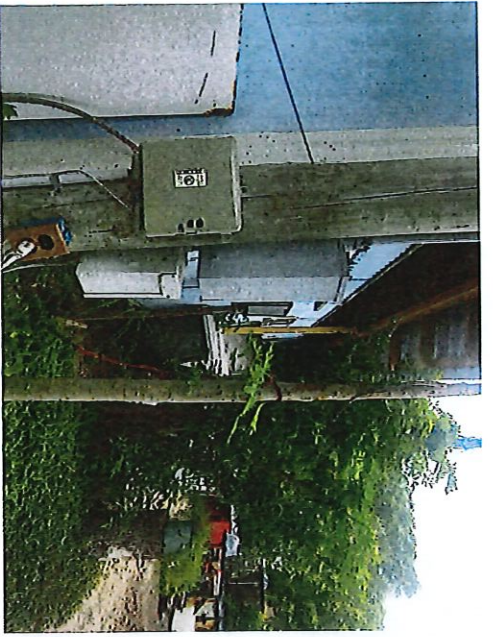
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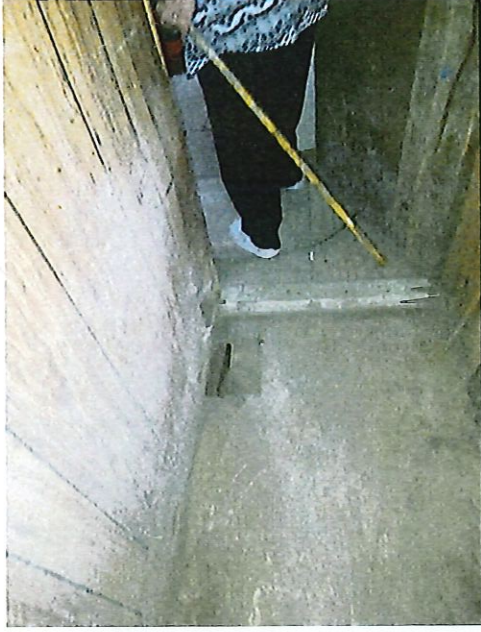
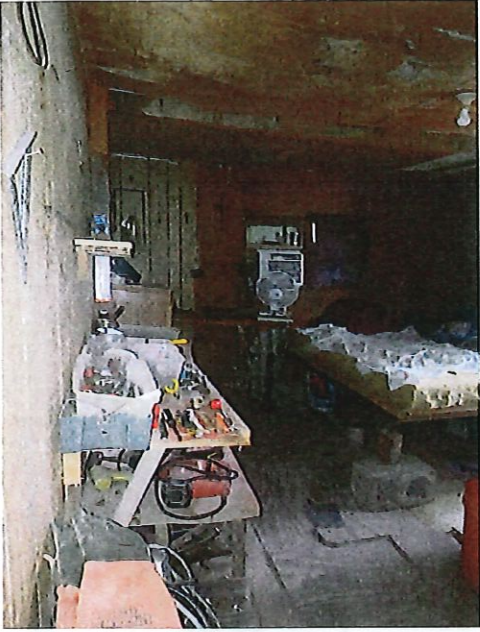
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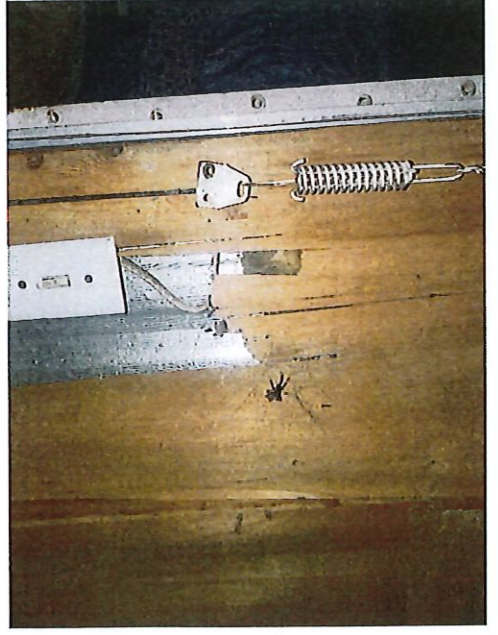
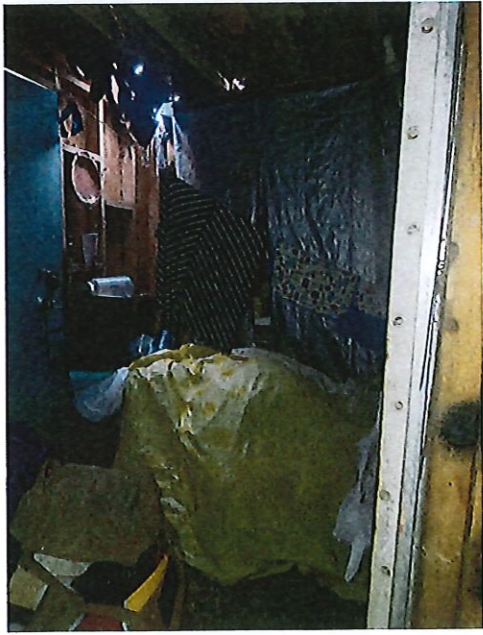
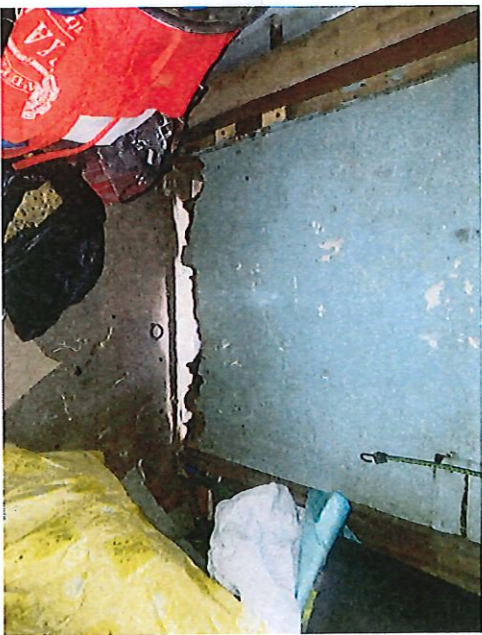
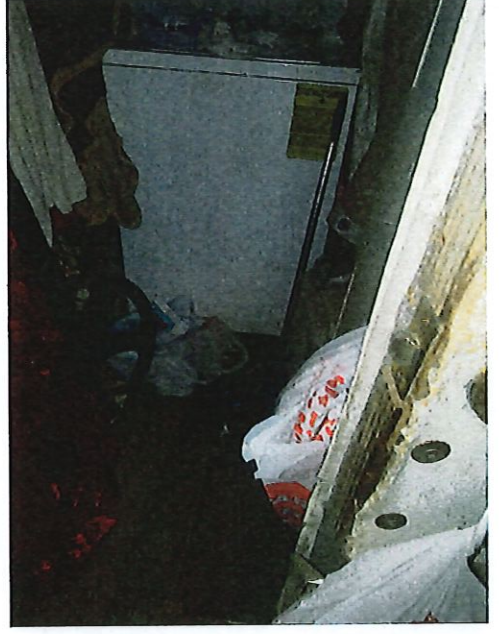
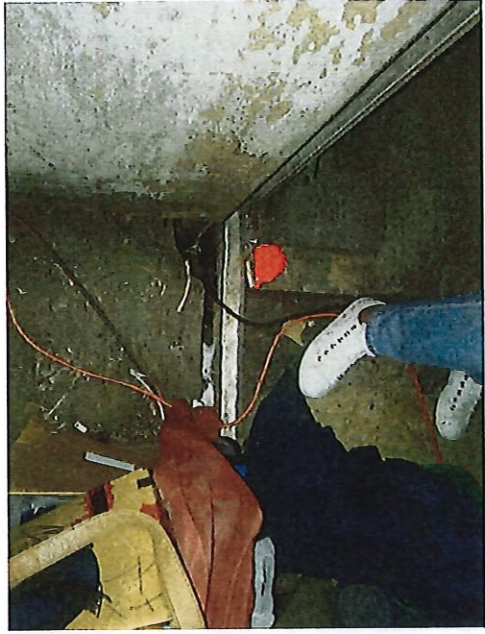
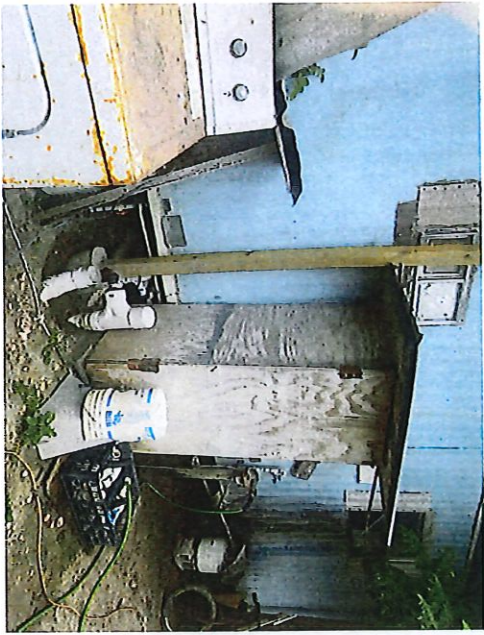
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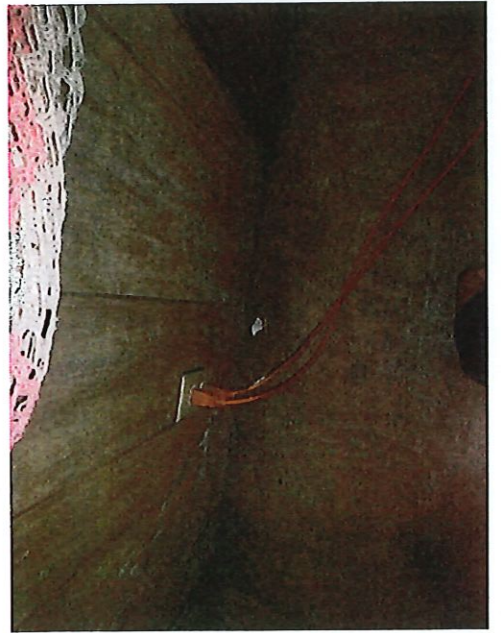
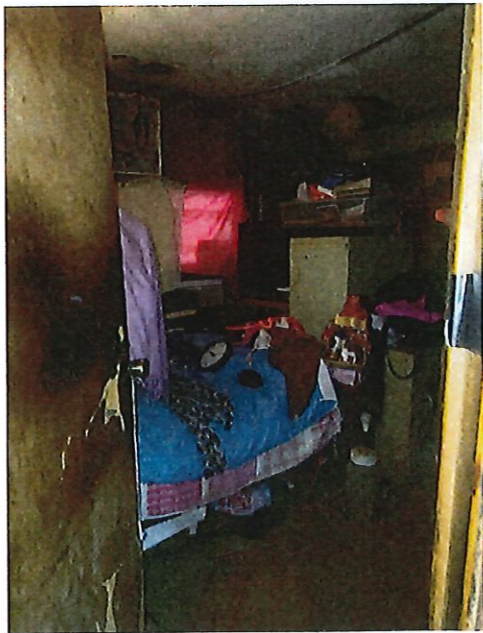
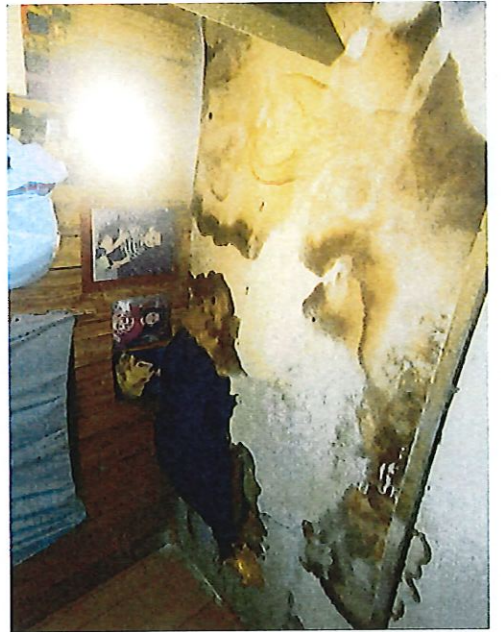
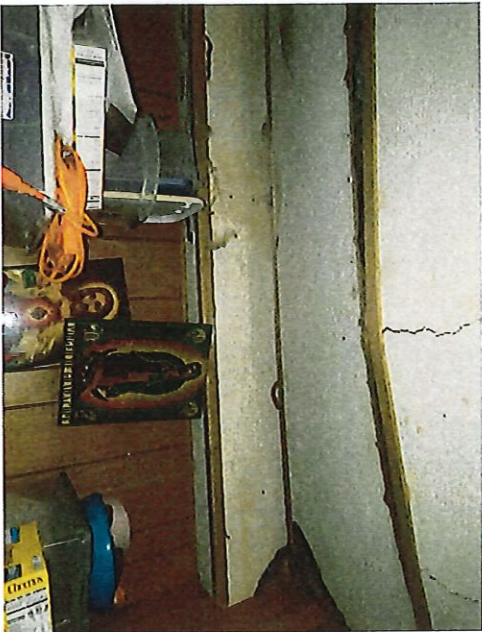
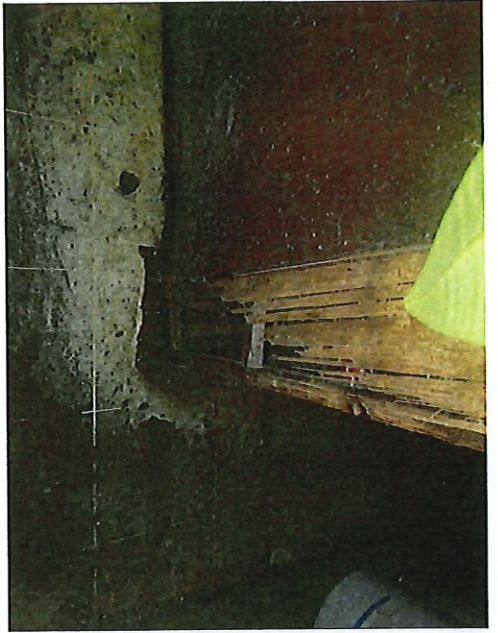


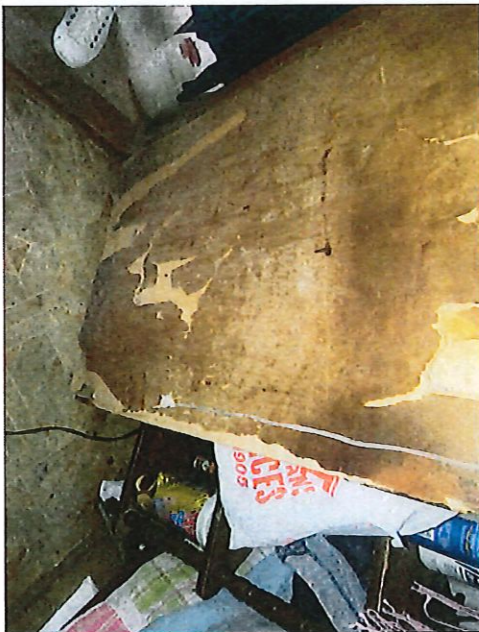
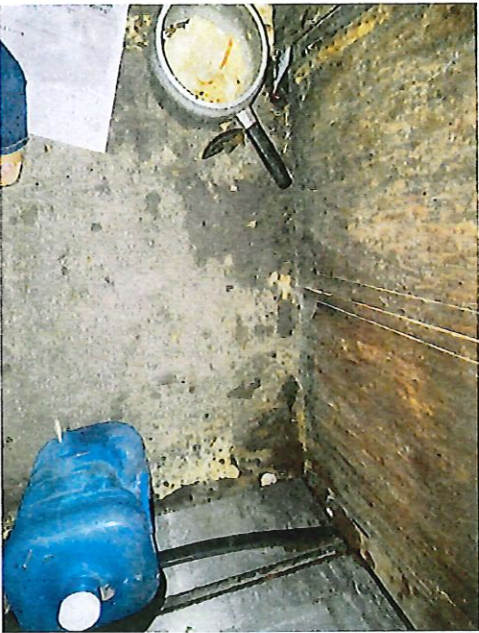




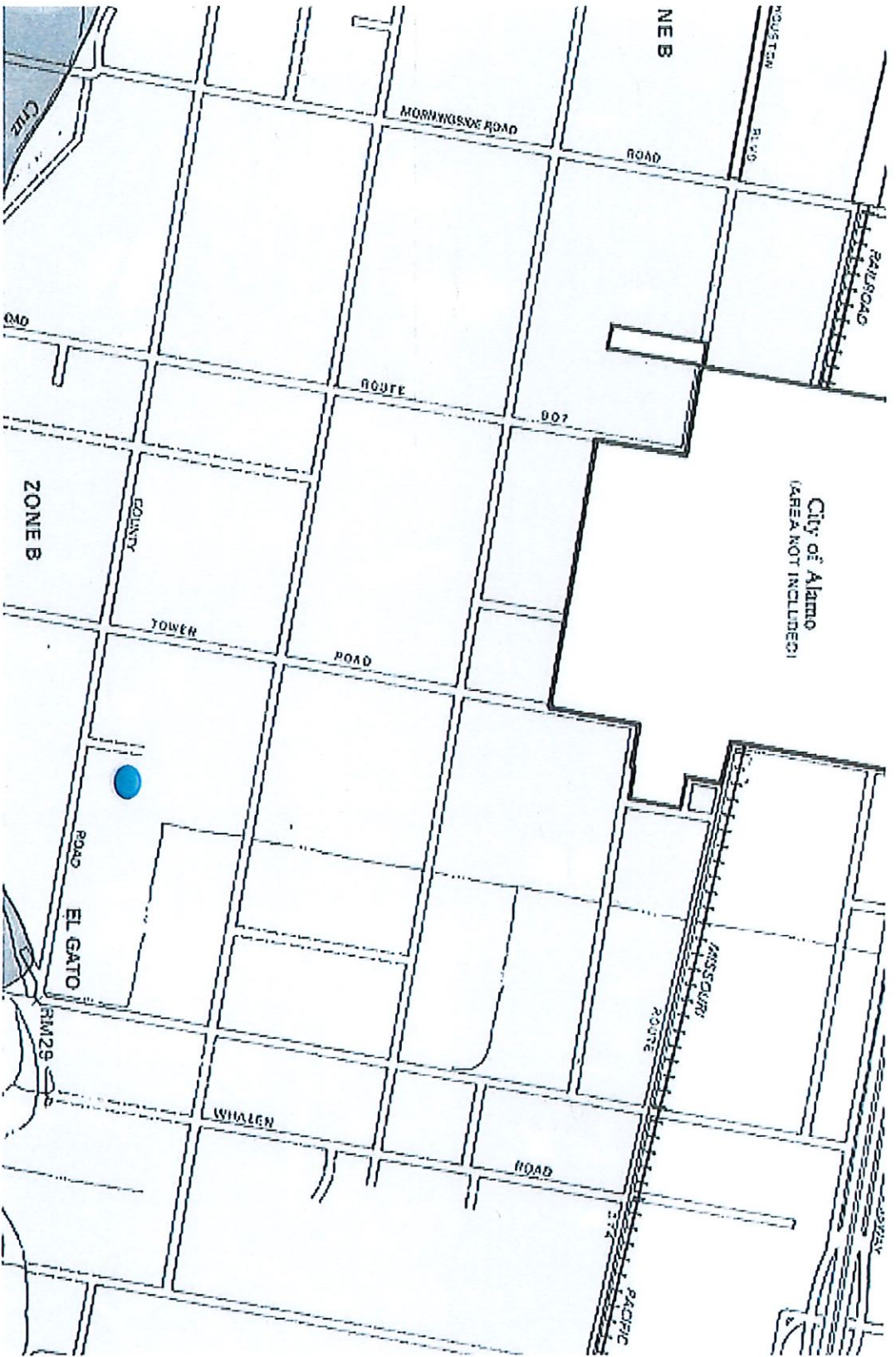








Royalty House II & II Subdivision Unite 3 Lot #10 Alamo Texas 78516 FIRM ZONE B



**FIRM**  
**FLOOD INSURANCE RATE MAP**  
**HIDALGO COUNTY, TEXAS**  
 (UNINCORPORATED AREA)

PANEL 425 OF 525

ATLANTIC FLOOD INSURANCE PROGRAM

COMMUNITY PANEL NUMBER: 400334 0425 C

MAP DATED: NOVEMBER 16, 1992

Map showing flood insurance rate information for the area depicted. The map includes a legend, a scale bar, and a north arrow. The legend defines various flood hazard symbols and their corresponding insurance rates. The scale bar indicates distances in feet and miles. The north arrow points towards the top of the map.

ATLANTIC FLOOD INSURANCE PROGRAM

**FIRM**  
**FLOOD INSURANCE RATE MAP**  
**HIDALGO COUNTY, TEXAS**  
 (UNINCORPORATED AREA)

PANEL 425 OF 525

COMMUNITY PANEL NUMBER: 400334 0425 C

MAP DATED: NOVEMBER 16, 1992

Federal Emergency Management Agency

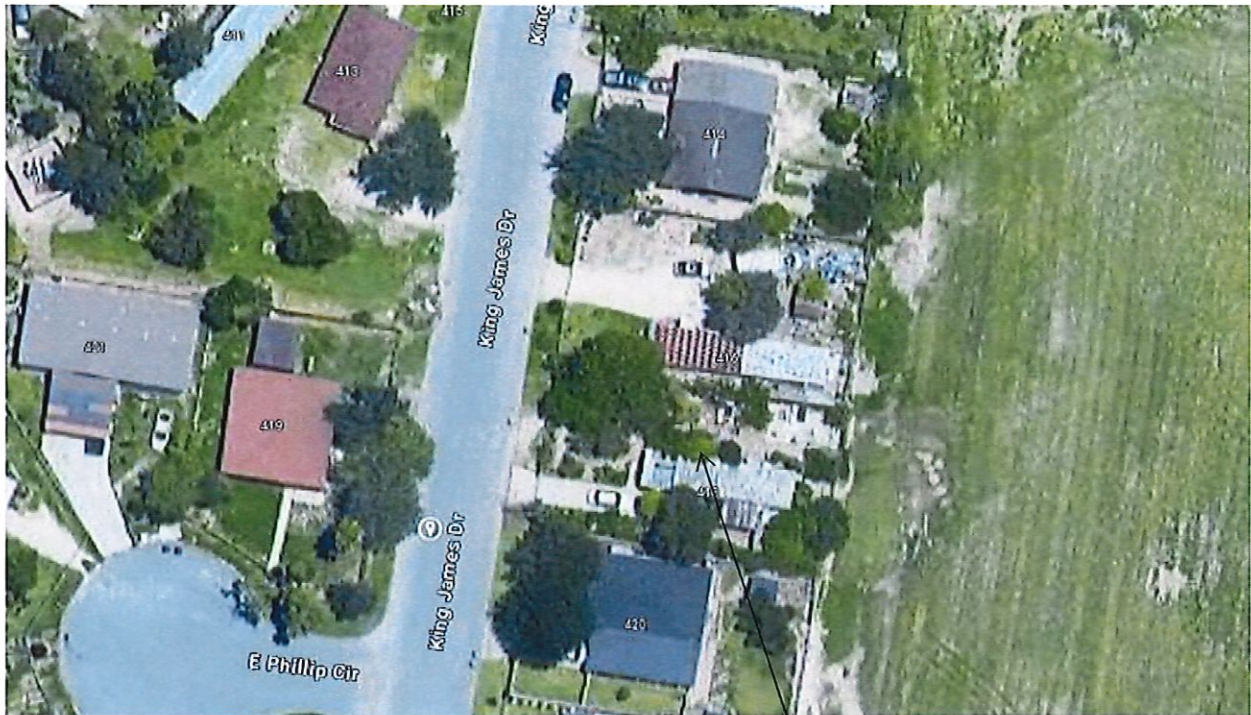
DEPARTMENT OF HOMELAND SECURITY  
Federal Emergency Management Agency  
STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

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.) 418 KING JAMES DR ALAMO, TX 78516  <u>Borrower:</u> GONZALEZ, GENOVEVA	
3. LENDER/SERVICER ID #	4. LOAN IDENTIFIER REHAB #4661	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 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. <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 01:40 PM CDT FloodCert #: 2404278857 *** LIFE-OF-LOAN ***	



**SITE LOCATION MAPS**  
**418 King James Dr. Alamo Texas 78516**



**SUBJECT PROPERTY**

