

Housing Rehab Program

ENTITY: City of Elsa

PROJECT: Reconstruction of a single family housing unit located at: 418 W. Arcadillo Padilla St., Elsa, 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 November 2020 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

| | | |
|-------------------------|---|------------------------------|
| Maria G. Sanchez | Family of six (6) | |
| De Castillo | Does applicant meet | |
| EL#25-24-02 | 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 – Elderly |
| | Number of Bedrooms: | 2 |
| | Square Feet: | 516 |
| | Does total annual household income exceed limits: | No |
| | HUD Income Limits: | \$ 69,600.00 |
| | Deferred Loan - Elderly | |

Existing Dwelling: 2 bedrooms frame home, built in 1990

RECOMMENDATION:

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

INITIAL INSPECTION

Date: August 9, 2024

City: Elsa

If County Wide, Precinct #: 1

Name of Applicant: Maria G. Castillo

Inspector: Irene Montoya

Address: 418 W Arcadillo Padilla St. Elsa, Texas

Year House was built: 1990

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 \$3,000

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.

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: 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: Estimated Cost \$2,000

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 \$2,000

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 \$3,500

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

Notes: The front and rear entrance appear to have wood board that are old and broken.

Estimated Cost \$2,000

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

Notes: Sewer is currently connected to the City mainline and is functioning properly.

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? 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 \$

11. **Gas Line:** Good [] 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:

Estimated Cost \$

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

Electrical Hazards – is the exterior of unit free from electrical hazards?

Yes [] No [X]

Location(s): No, exposed electrical line but family did mention the wiring is old and some of the outlet doesn't work.

Notes: Electrical hazard

Estimated Cost \$3,000

INTERIOR

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

Notes: The family stated they hired someone to fix the floor and they only added the floor panels onto the old floor. The floor is uneven and floor has some open gaps that you can see the ground.

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 \$3,000

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

Notes: The kitchen cabinets have been installed recently.

Dimensions Estimated Cost \$ 0

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

Notes: The ceiling needs to be replaced due to water stains have occurred throughout the years.

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 \$

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 fairly new but it's been about 8 years old. The water heater is located in the laundry room area.

Estimated Cost \$2,000

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. Home needs to be insulated.

Dimensions: Estimated Cost \$ 2,000

21. **Lead Base Paint Assessment** Required [] Not Required []

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 [X] No []
 Are the rooms free from electrical hazards? No

Location(s): Entire home

Notes: There were outlets throughout the home that are not working. There were some overloaded electrical cords throughout 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 | \$35,000.00 |
| Current Value of Structure | \$19,078.00 |
| 50% Value | \$9,539.00 |

Program Coordinator I

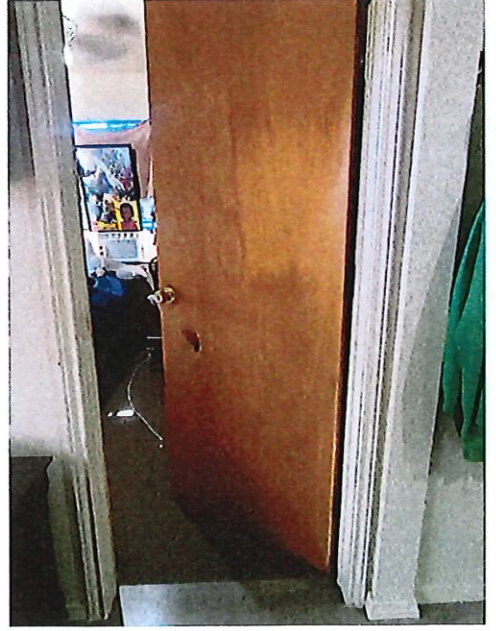
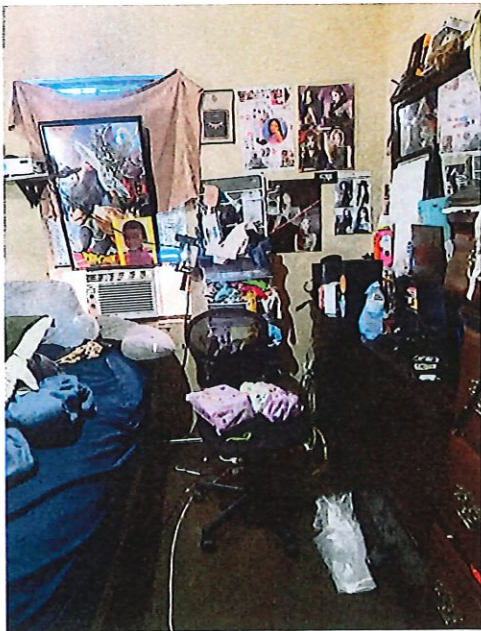
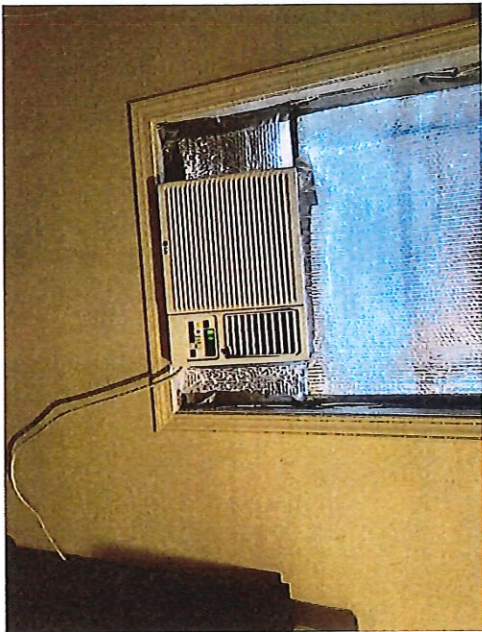
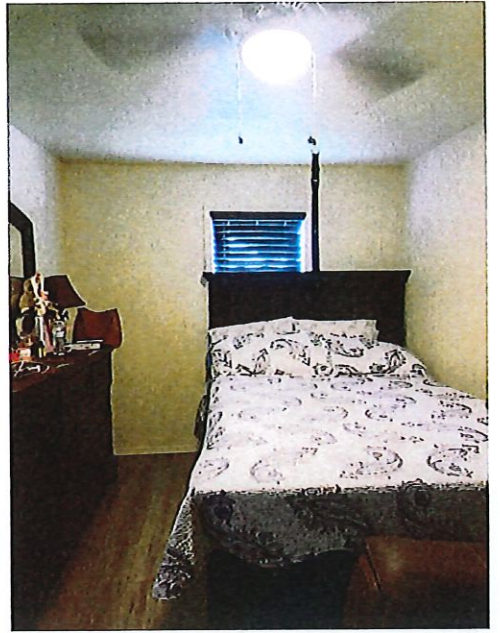
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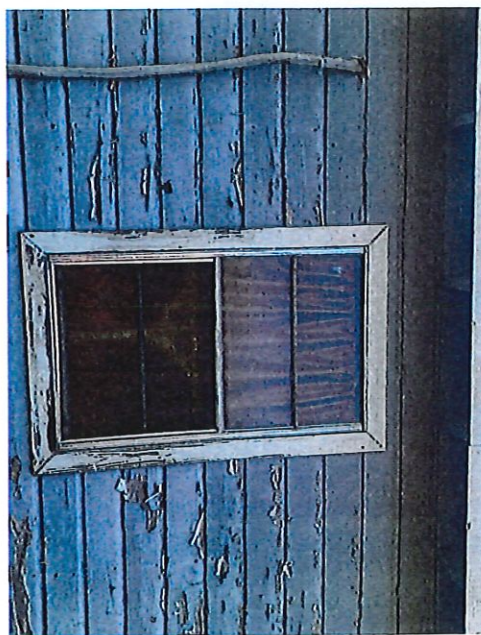
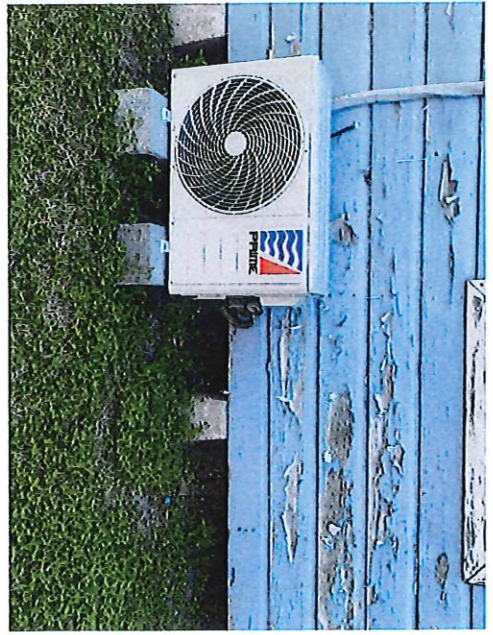
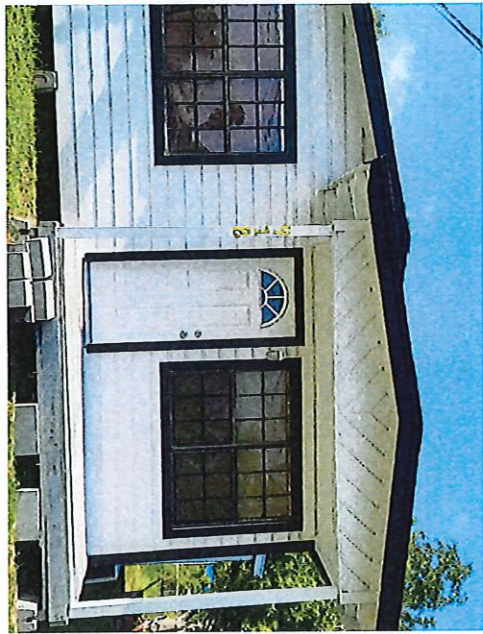
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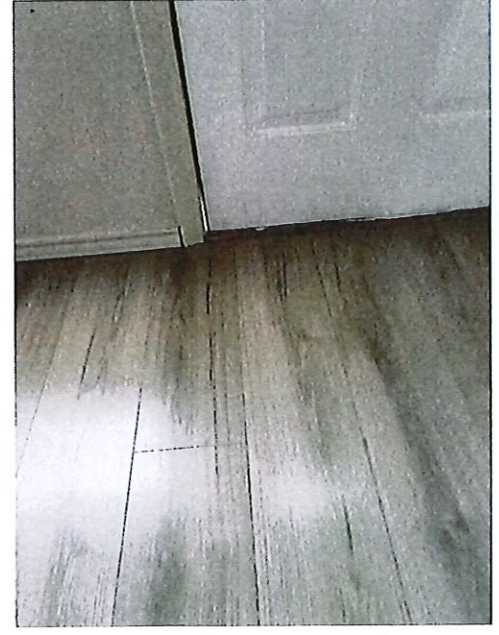
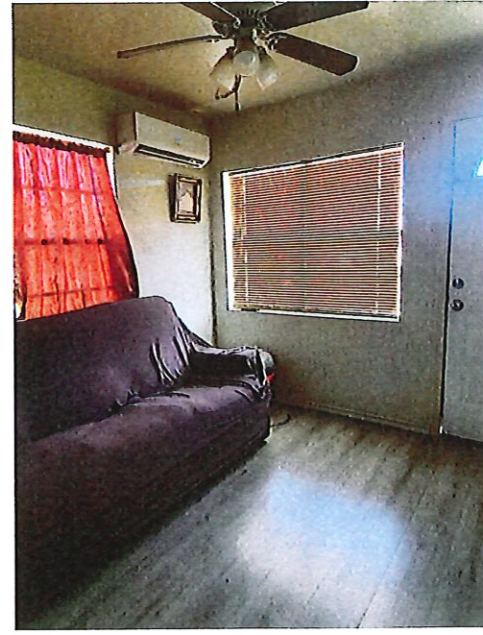
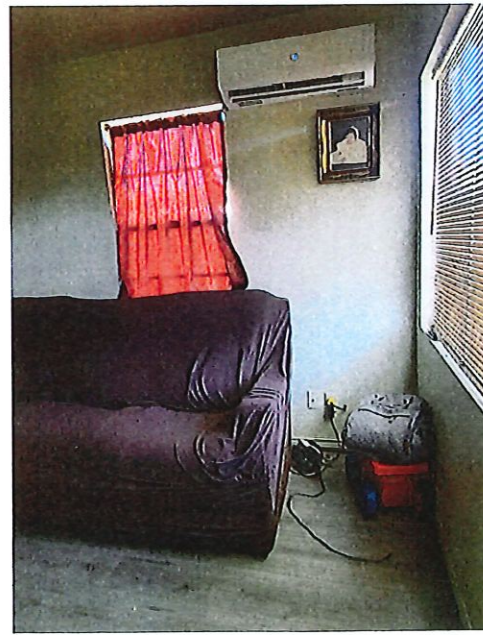
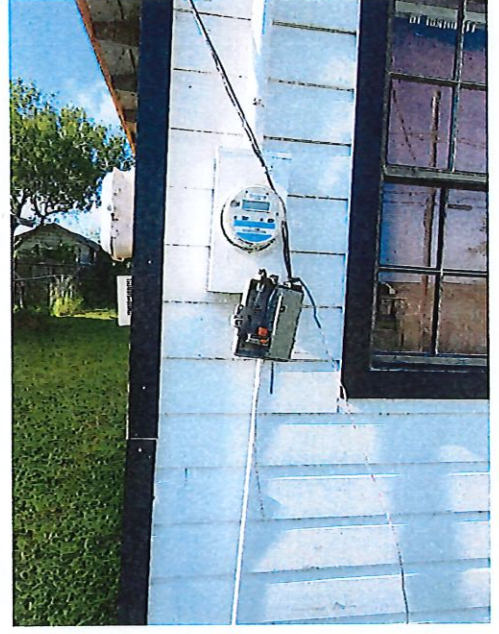
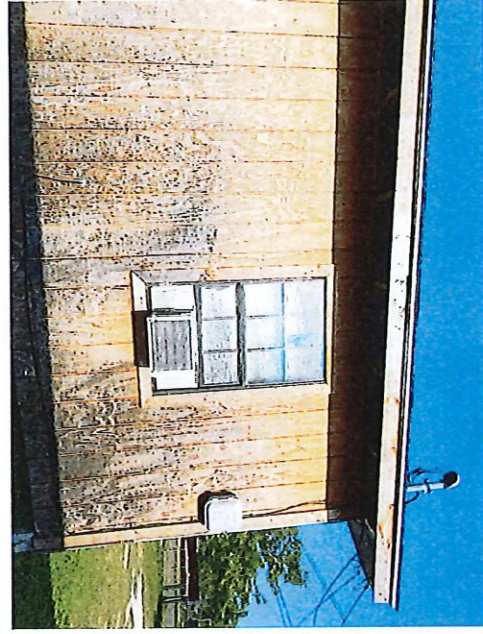
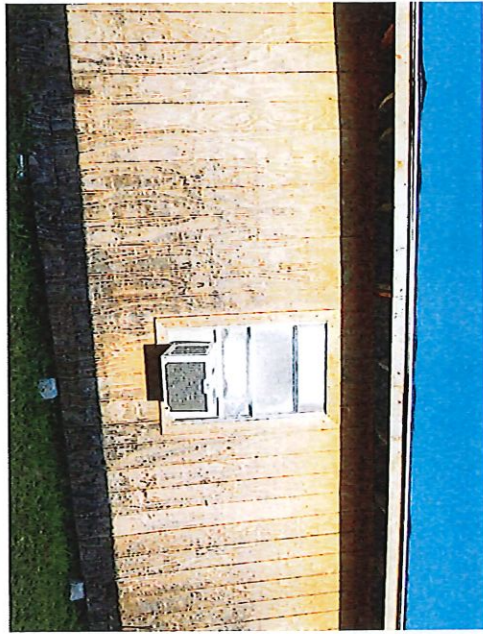
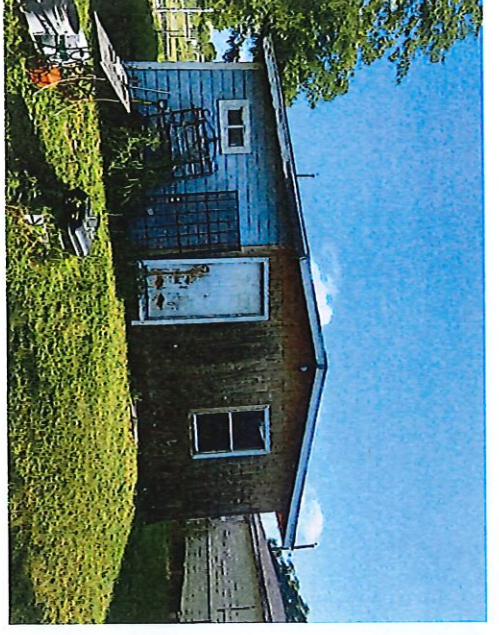
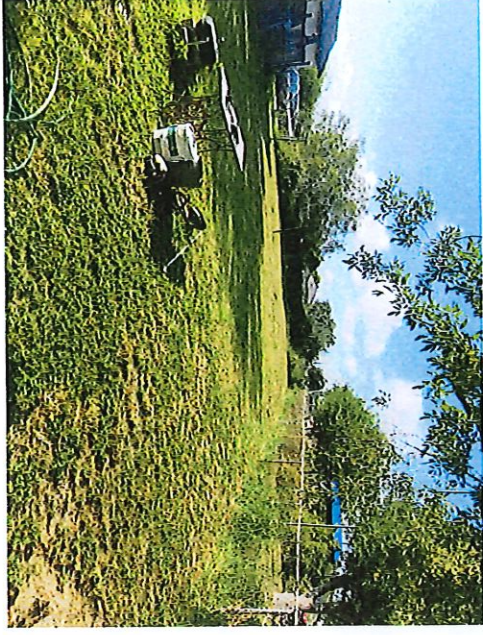
Housing Division Manager Approval

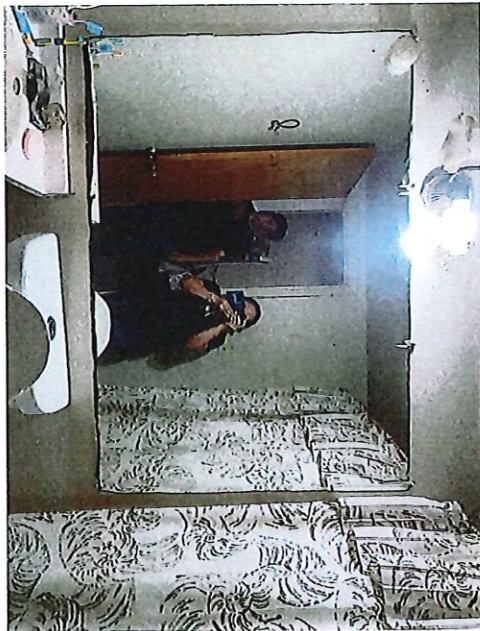
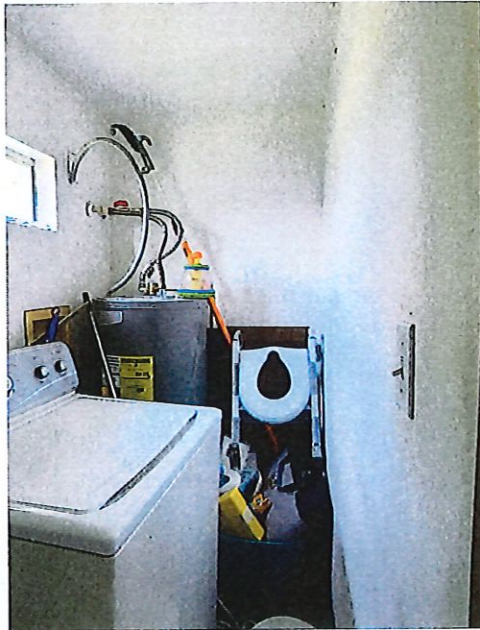
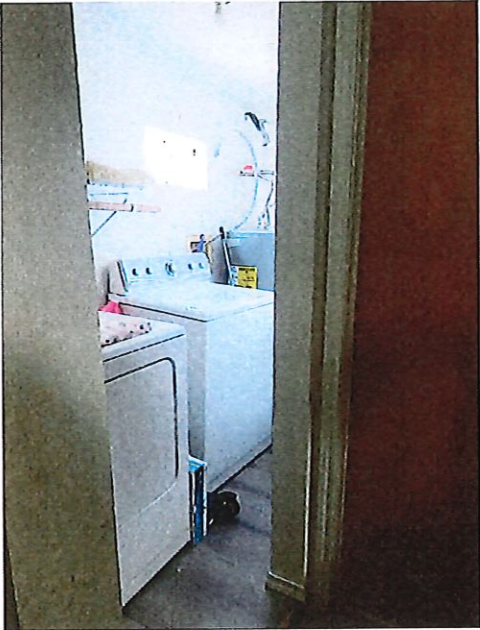
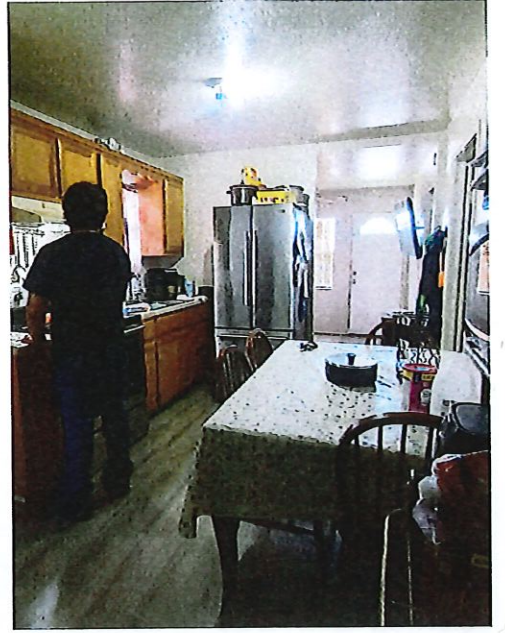
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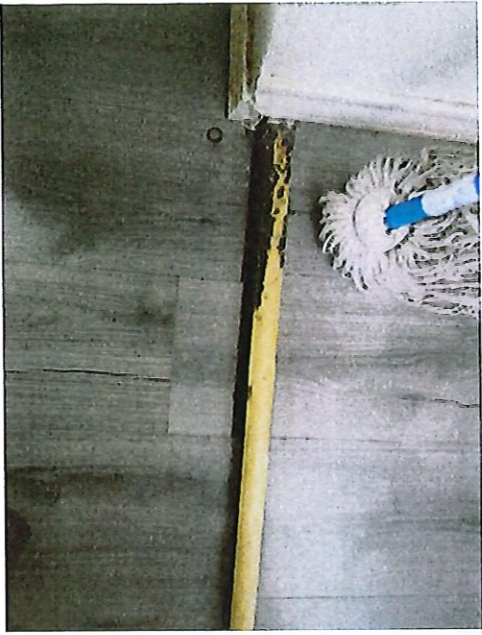
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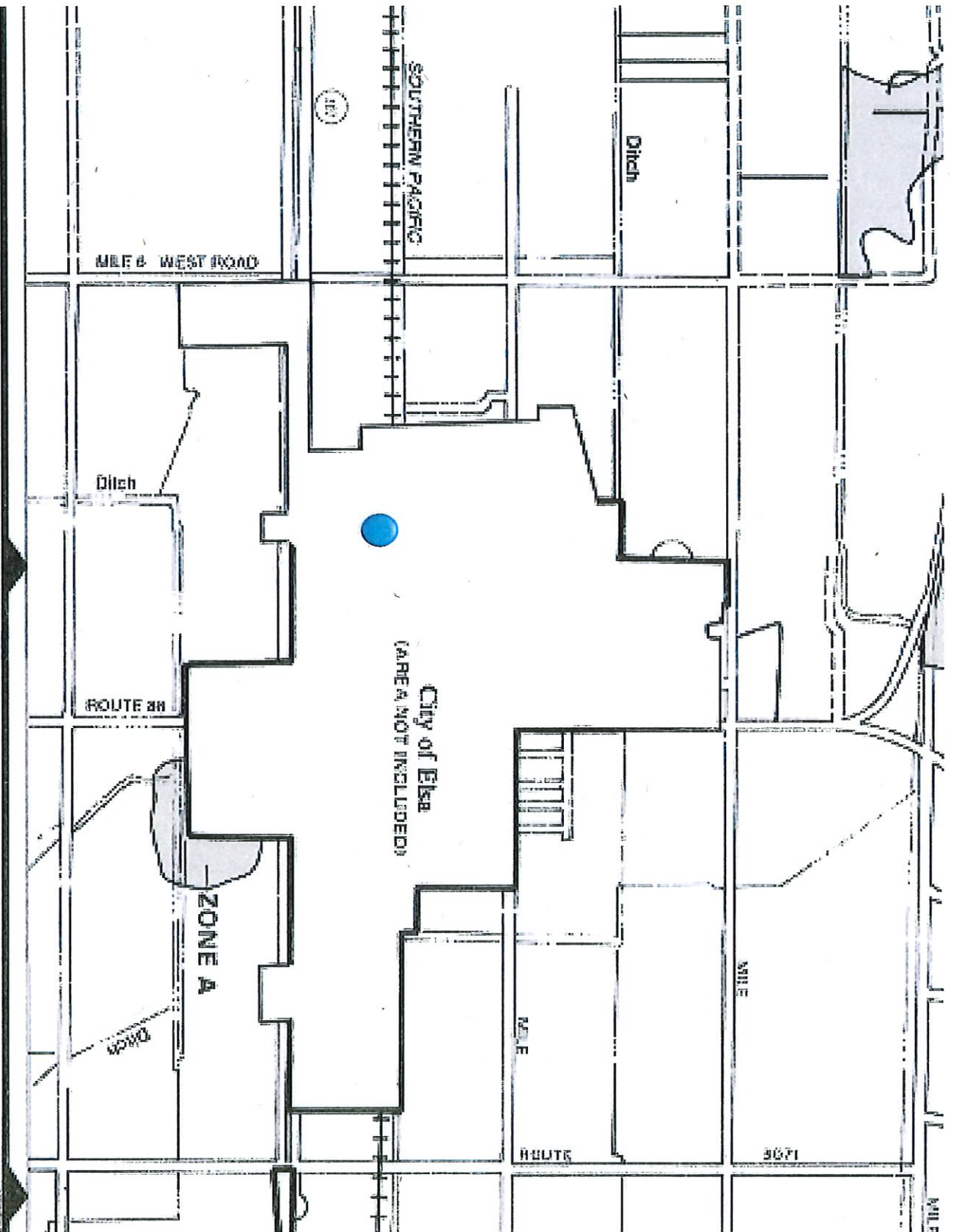








East 50' Lot 26 Block 48 Elsa Townsite Company, Elsa, Texas 78543 FIRM ZONE C



| GENERAL INFORMATION | |
|------------------------|--------------|
| Map No. | 48033-0330 C |
| Community Name | ELSA, TEXAS |
| Community Panel Number | 48033-0330 C |
| Map Reviser | ... |
| Map Date | ... |
| Scale | ... |
| Projection | ... |
| Source | ... |
| Notes | ... |

NATIONAL FLOOD INSURANCE PROGRAM

FIRM
FLOOD INSURANCE RATE MAP

HIDALGO COUNTY,
TEXAS
(UNINCORPORATED AREAS)

SEE MAP FOR REGULATIONS AND PROVISIONS

COMMUNITY PANEL NUMBER
48033-0330 C
MAP REVISOR
JUNE 6, 2009

Federal Emergency Management Agency