

## Housing Rehab Program

**ENTITY:** City of Mercedes

**PROJECT:** Reconstruction of a single family housing unit located at: 845 S. Missouri Ave., Mercedes, 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 September 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

<b>Paul &amp; Maria Anciso ME #50-24-04</b>	Family of three (3) 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
	Number of Bedrooms:	2
	Square Feet:	726
	Does total annual household income exceed limits:	No
	HUD Income Limits:	\$ 54,000.00
	<b>Deferred Loan</b>	

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: June 25, 2024

City: Mercedes

If County Wide, Precinct #: 1

Name of Applicant: Paul & Maria E. Anciso

Inspector: Irene Montoya

Address: 845 S. Missouri Ave., Mercedes Texas 78570

Year House was built: 1950

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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? No

Notes: Home is sitting on piers beans that are in bad shape.

Dimensions Estimated Cost \$ 3,500

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 \$ 4,000

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 \$ 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 \$ 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 \$ 4,000

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 [ ] Repair [ ] Replace [ X ]

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

Estimated Cost \$1,000

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? Yes

**Yard Line & Drain Field:** N/A

Notes:

Estimate Cost \$

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

Is water pressure good? Yes

Notes: The water pressure was observed in the kitchen and bathroom and the pressure was unacceptable. Water would jump every time they would open the faucet.

Dimension: Estimated Cost \$1,500

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

Notes: Family does have gas connection with the city

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): The entire exterior of home has exposed electrical line and extension cords along walls and overhead trims.

**Notes:** Electrical hazard

Estimated Cost \$2,500

## INTERIOR

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

Notes: The floor seems to be in rough shape. 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 \$4,000

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 cabinet sink is 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 [ ] Replace [ X ]

Notes: The ceiling needs to be replaced, there are some areas of the home where water stains, have occurred. Family has painted over the water stains.

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 \$ 3,500

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 \$ 900

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 \$ 1,000

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

Notes: Insulation was not observed during the home visit.

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 [ X ] 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 \$42,900.00

Current Value of Structure \$21,650.00

50% Value \$10,825.00

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Program Coordinator I

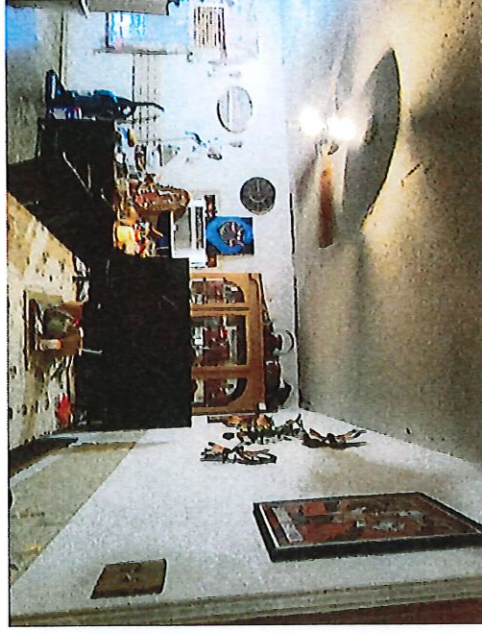
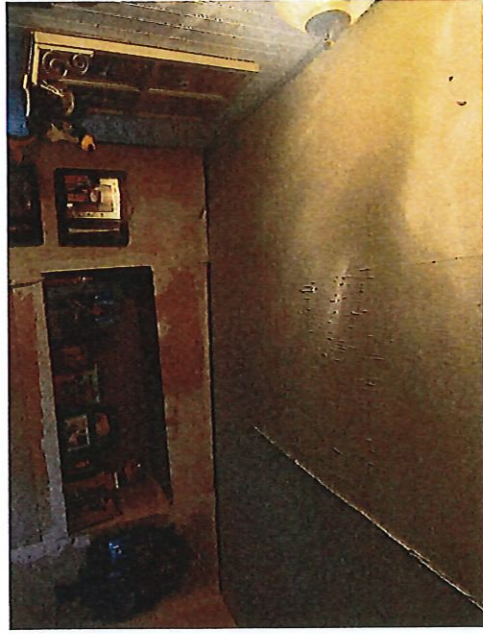
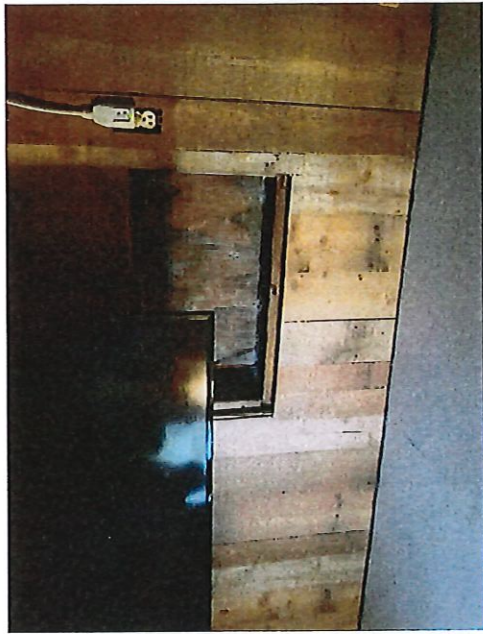
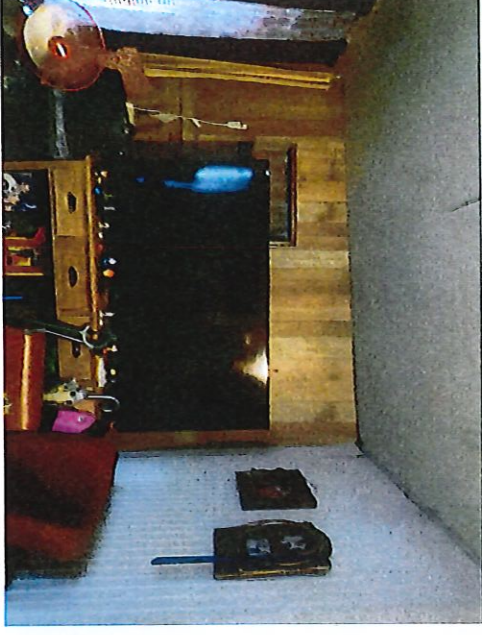
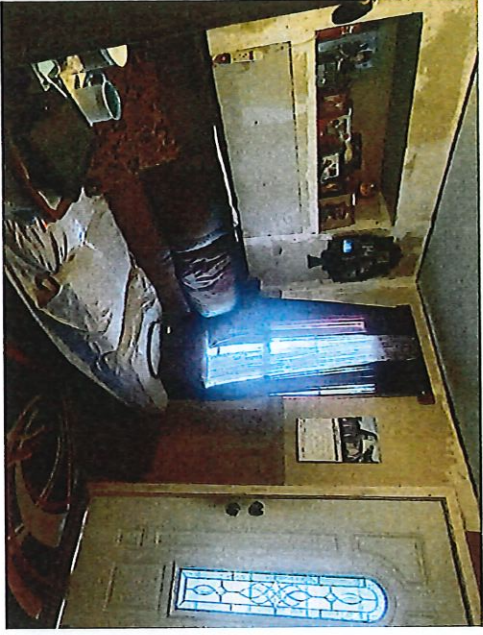
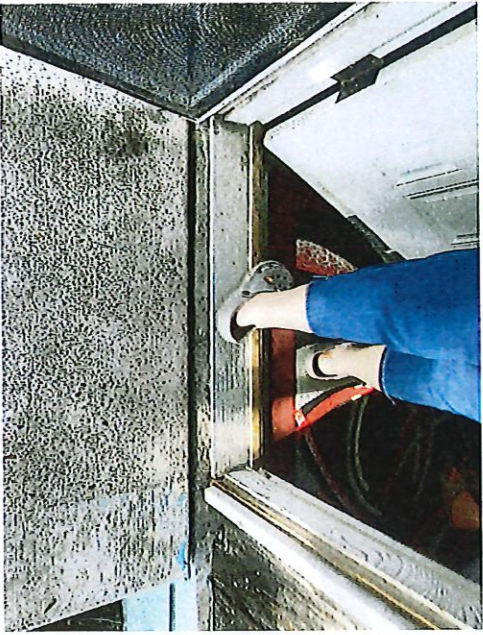
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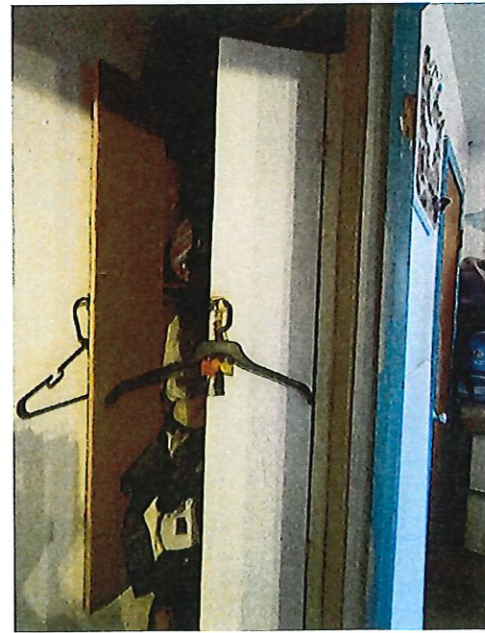
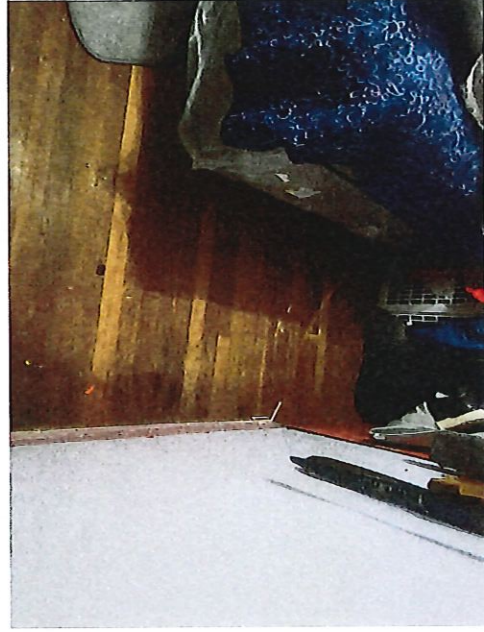
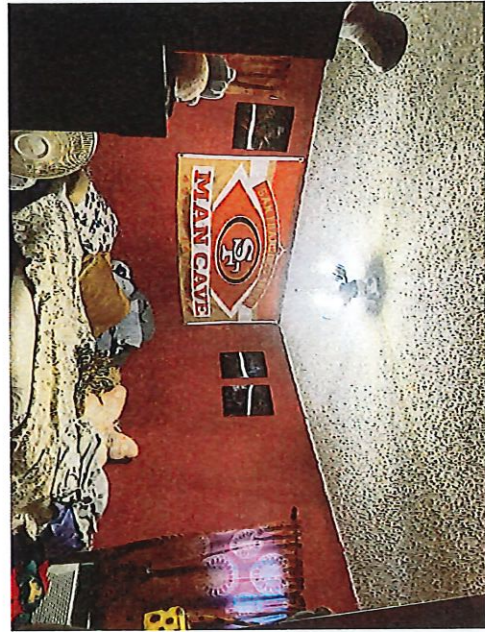
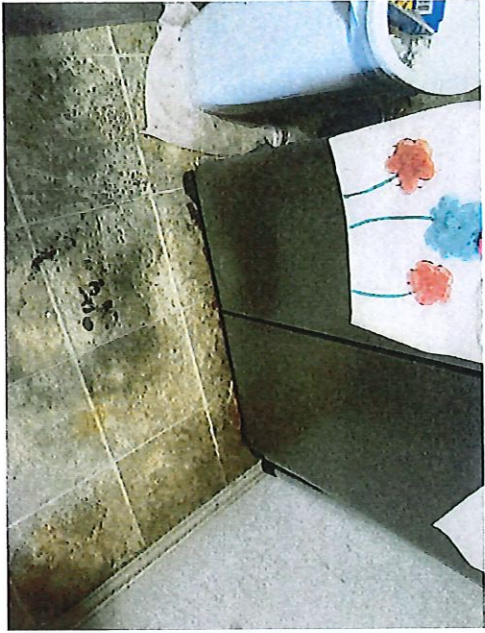
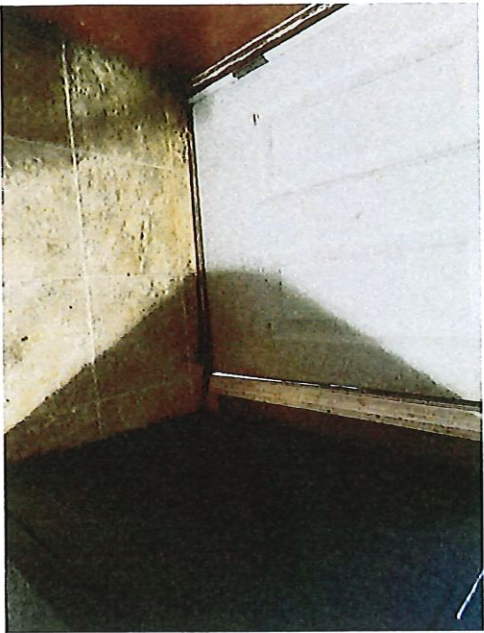
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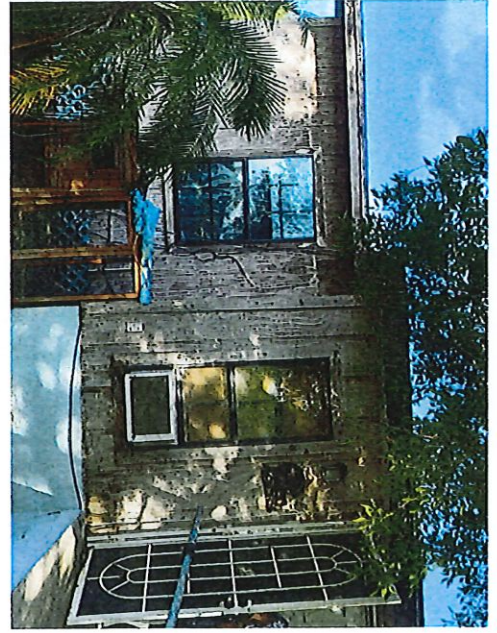
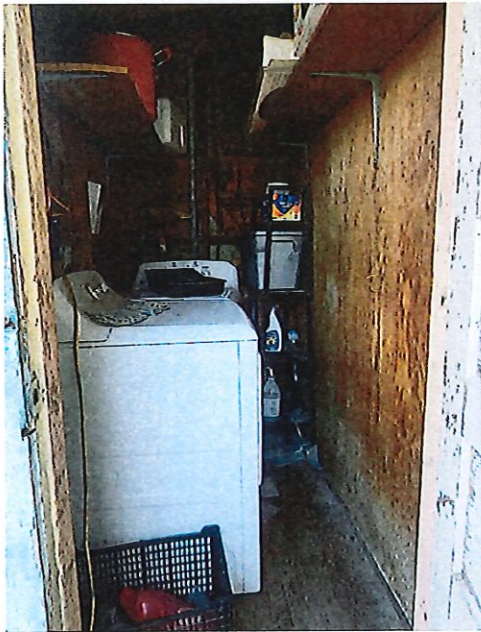
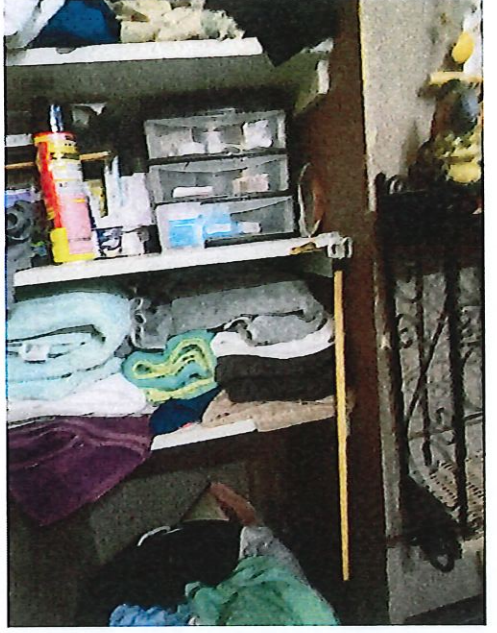
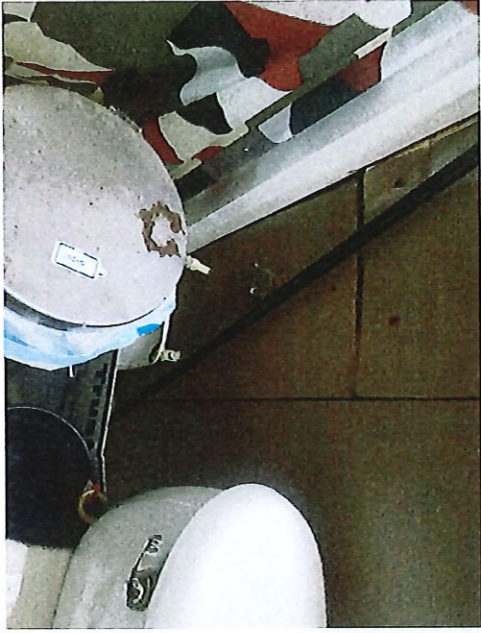
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Housing Division Manager Approval

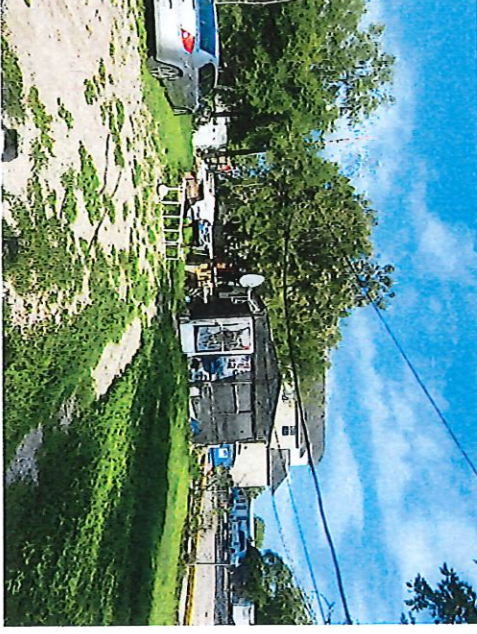
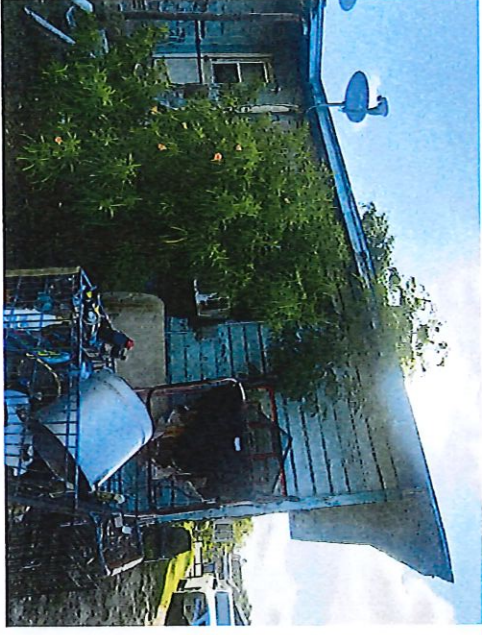
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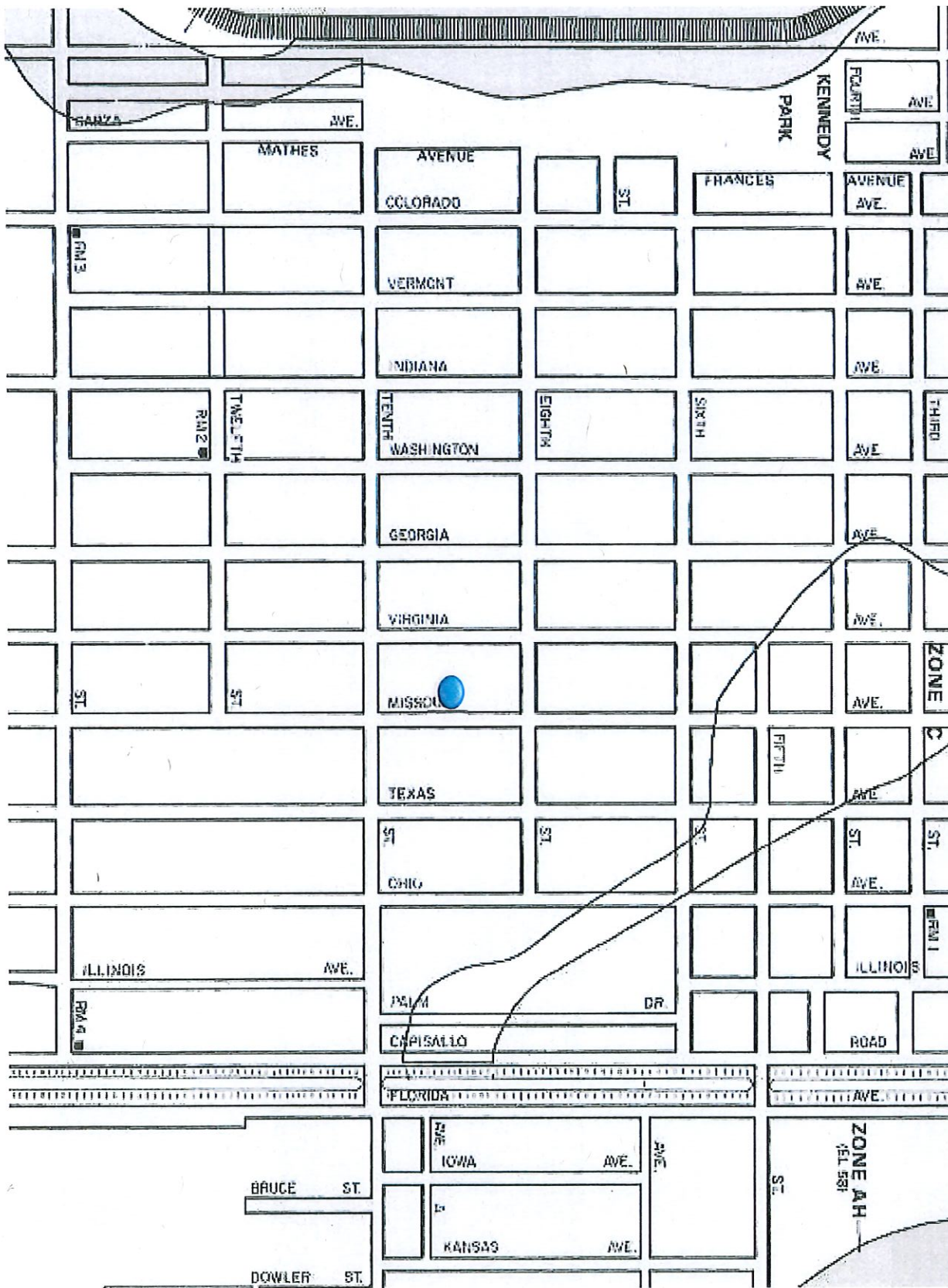
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**FIRM**  
 NATIONAL FLOOD INSURANCE PROGRAM  
 COMMUNITY PANEL NUMBER 480344 0003 B  
 EFFECTIVE DATE JULY 18, 1979

**CITY OF MERCEDES, TEXAS**  
 HIDALGO COUNTY

**PANEL 3 OF 3**

**FIRM FLOOD INSURANCE RATE MAP**

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
 FEDERAL INSURANCE ADMINISTRATION

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