

Housing Rehab Program

ENTITY: Countywide Area

PROJECT: Reconstruction of a single family housing unit located at: 15569 FM 2812 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 June 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

Maria J. Ramos	Family of one (1)	
	Does applicant meet	
CW #85-25-02	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
	Number of Bedrooms:	2
	Square Feet:	2,080
	Does total annual household income exceed limits:	No
	HUD Income Limits:	\$ 42,000.00
	Deferred Loan	

Existing Dwelling: 4 bedrooms frame home, built in 1965

RECOMMENDATION:

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

INITIAL INSPECTION

Date: September 5, 2024

City: Edinburg

If County Wide, Precinct #: 4

Name of Applicant: Maria J. Ramos

Inspector: Irene Montoya

Address: 15569 FM 2812 Edinburg, Texas 78542

Year House was built: 1965

EXTERIOR

1. **Foundation Condition:** Good [] Repair [] Replace [X]
Foundation Type: Piers [] Concrete [X]
Is the foundation sound and free from hazards? No

Notes: The foundation is made up of concrete slab. Foundation needs to be repaired due to severe movement and large cracks and uneven areas.

Dimensions

Estimated Cost \$ 3,600

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 \$4,000

3. **Windows:** Good [] Repair [] Replace [X]
Are the windows in good working order? No

Notes: All windows are old do not open and close properly, several cracked and broken windows The windows are not in good working order and need to be replaced. Some windows that are broken are covered with cardboard.

Qty:

Estimated Cost \$ 2,000

4. **Doors:** Good [] Repair [] Replace [X]
What are the conditions of the exterior doors?

Notes: Front and rear doors did not open properly due to old and damaged door frames; all other interior doors are in poor shape 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 \$ 1,600

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 poor shape and most of the shingles are missing. Tarp is covering the entire roof observed at time of inspection.

Dimensions Estimated Cost \$ 4,500

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

Notes: The upstairs to the rest of the rooms do squeak when walking up. The stairs don't have any rails to hold on too when walking upstairs. The stairs also have carpet on them that needs to be placed. Replacement of landing stair is recommended.

Estimated Cost \$ 2,000

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

Notes:

Dimensions 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, plumbing is free from sewer backup.

Yard Line & Drain Field: N/A

Notes: Yard line could be located or buried, currently caused stagnant water at left side of home.

Estimate Cost \$800

10. **Water Line:** Good [] Repair [] Replace [X]
Is water pressure good? No

Notes: water lines are 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 [] Repair [] Replace [X]
LP Gas Line & Tank to Code Relocate [] Replace [X]

Notes: The propane tank is located in front of home; location/plumbing of tank is not to code.

Estimated Cost \$2,000

12. **Other observations about all Exterior Plumbing/Drain/Sewer:**

Notes: Plumbing is exposed throughout the entire home.

Estimated Cost \$1,500

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 \$3,500

INTERIOR

14. 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.

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? No

Notes: Kitchen cabinets in rough shape and not enough food prep surface. Repair is needed under the sink where water damage has taken place.

Estimated Cost \$ 2,500

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

Notes: The ceiling needs to be replaced in the entire home. There are several areas where water stains has occurred. There are large cracks and opening in the ceiling due to water damaged observed at the time of inspection.

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 covering and trim are old faded discoloration and in need of repair. There are holes in walls and cracks due to foundation movement.

Dimension 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? N/A

Notes: The water heater is located on the side of the home and and it appears to be old and has corrosion on the bottom, observed at the time of inspection.

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 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?

Notes: home does not appear to be insulated in walls and ceiling. Observed during initial home visit inspection.

Dimension 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 severe signs of a rat infestation; rat dropping observed in the room of the home during the initial home visit.

Estimated Cost \$1,500

23. **Electrical Hazards –**

Yes [] No [X]

Are the rooms free from electrical hazards? No

Location(s): Entire home

Notes: During the home inspection it was noted that home owner stated back part of the home didn't have electricity. The front part of the house has extension cords along the walls. Electrical needs to be inspected for electrical shorts.

Estimated Cost \$ 2,600

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 \$48,600.00

Current Value of Structure \$19,218.00

50% Value \$9,609.00

Program Coordinator I

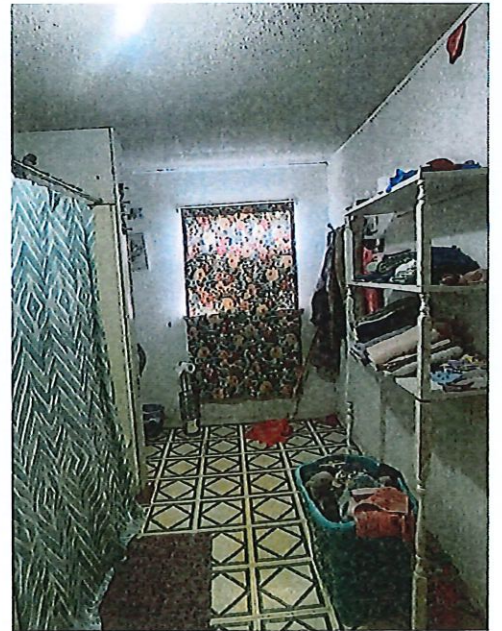
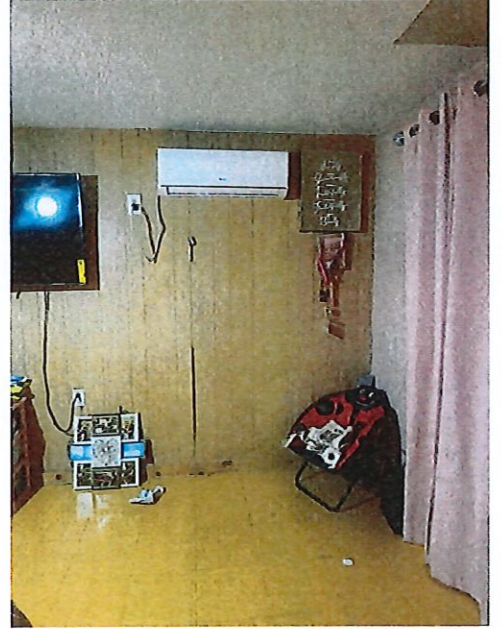
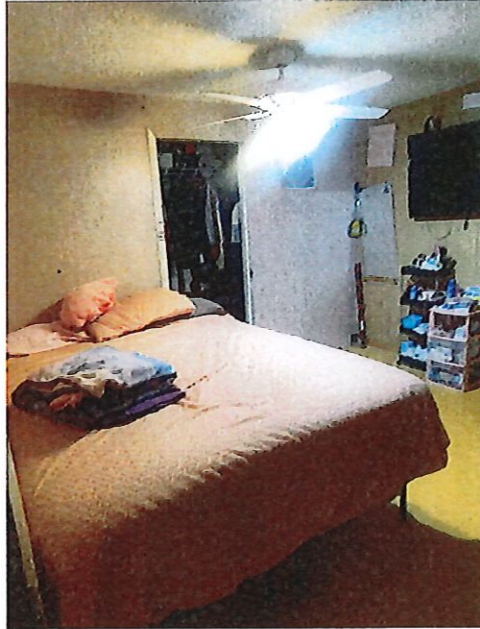
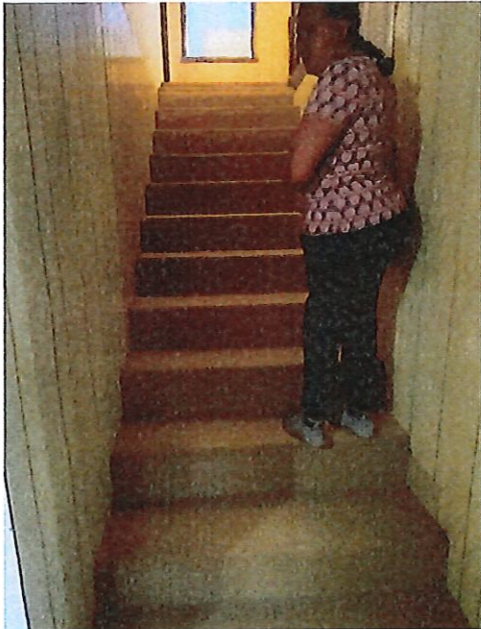
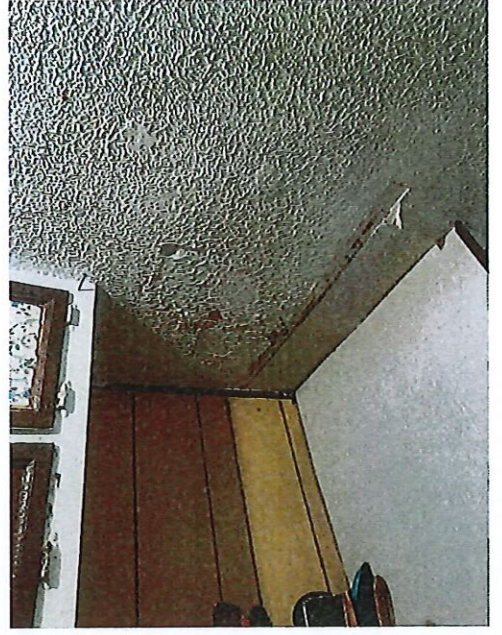
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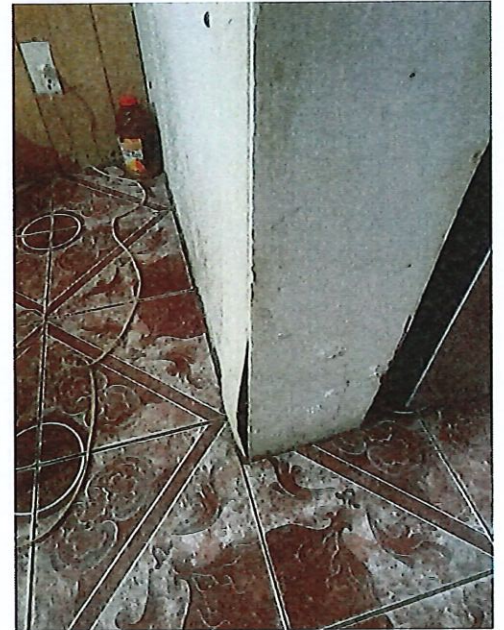
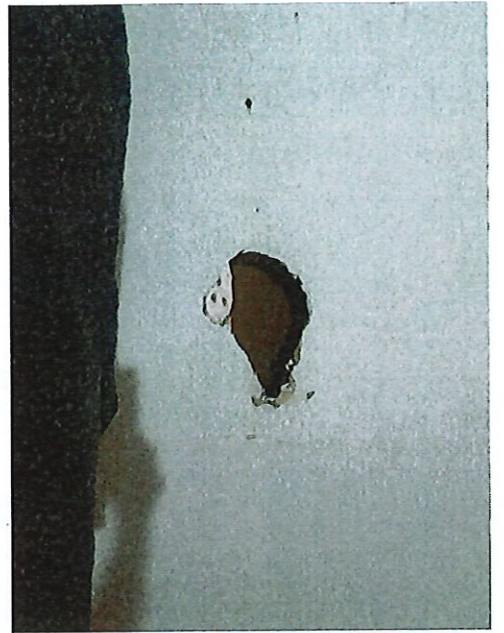
9/5/24

Housing Division Manager Approval

Date

9/5/24





Waldorf County
Adopted by Order of the Board
County Clerk
Waldorf, Texas 78040

Document No. 202007
Issued on September 24, 2020 at 10:50 AM

Serial Page: 3
Number of Pages: 4

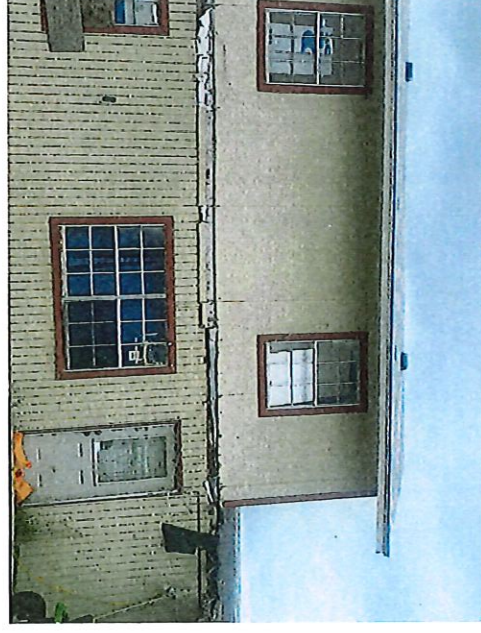
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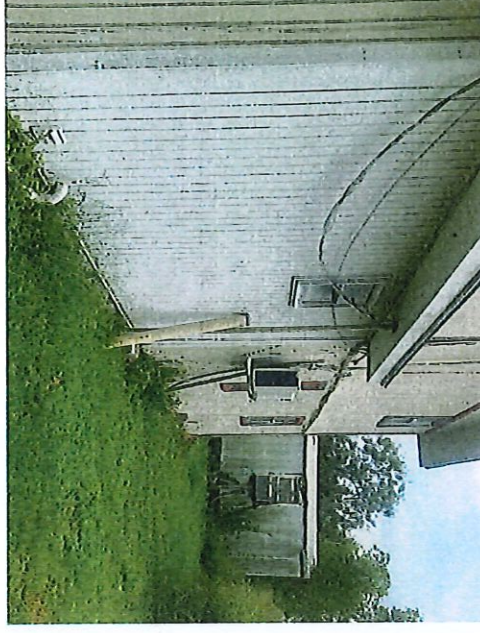
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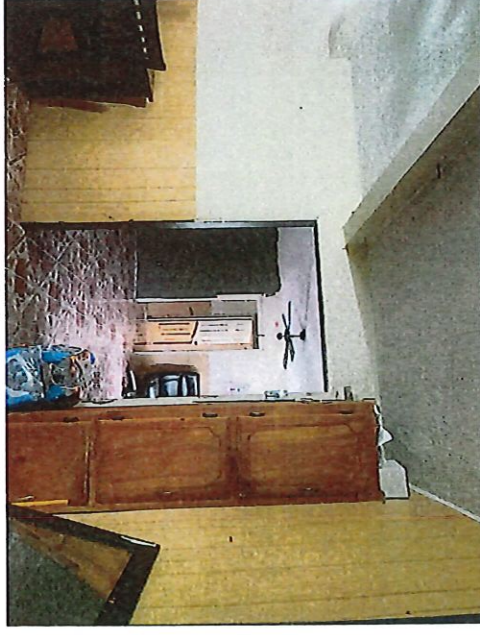
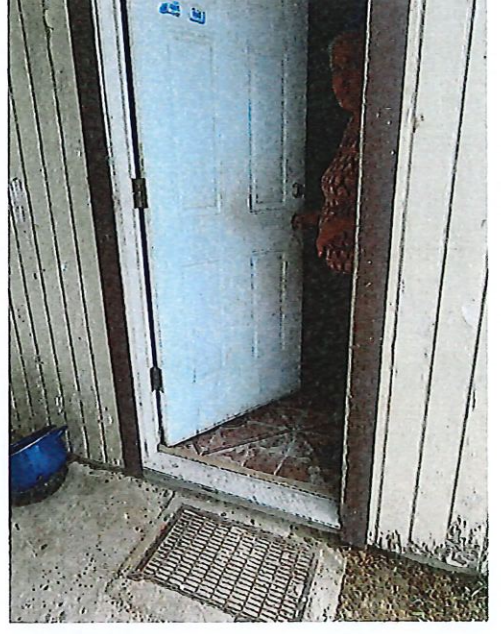
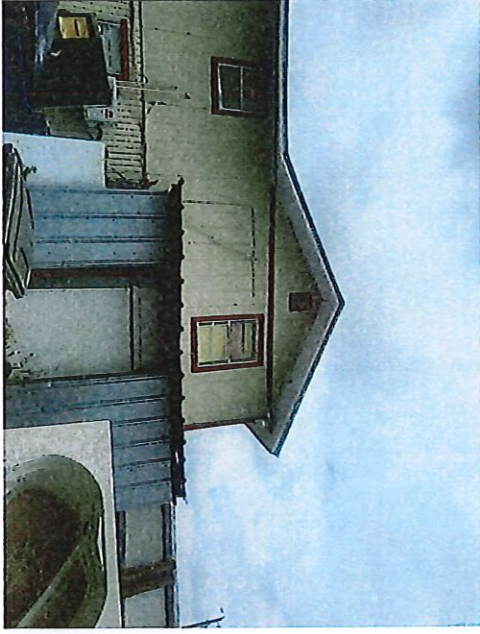
For Information:
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Contract No. 20200000000000000000
Approved On: September 24, 2020 at 10:50 AM
Approved By: [Signature]

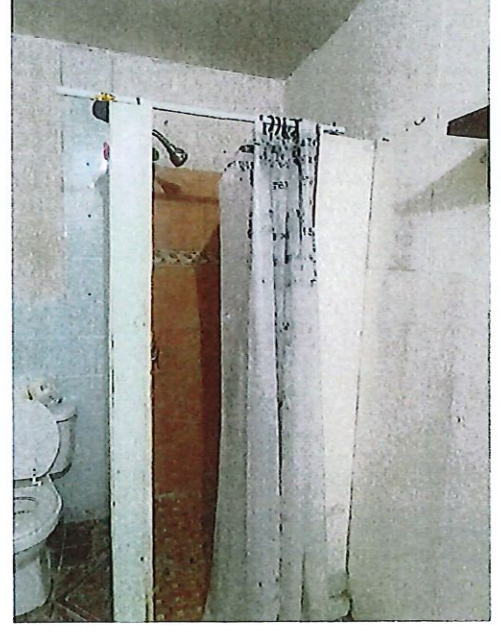
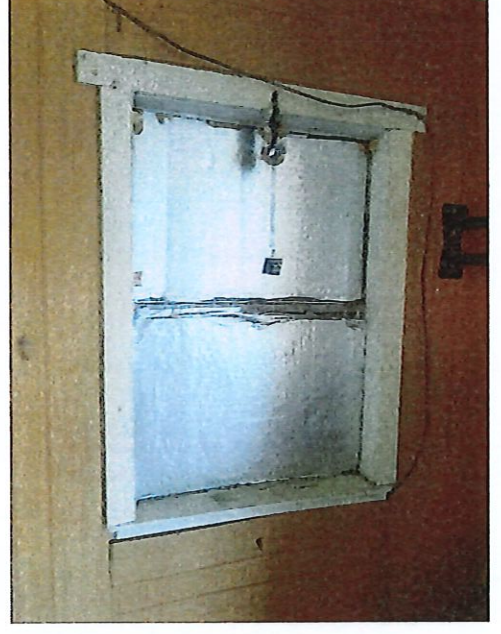
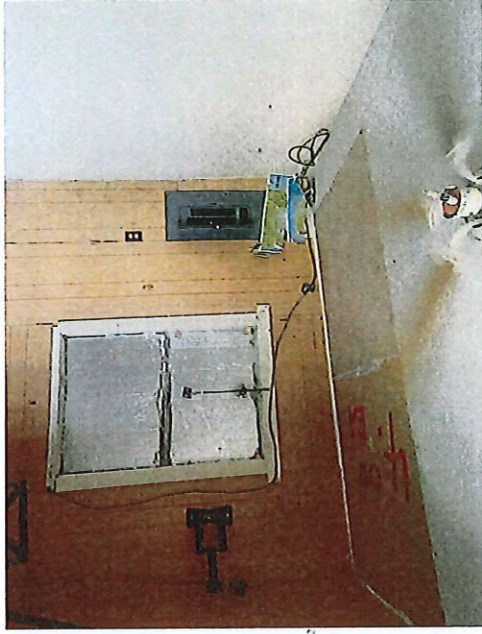
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County Clerk, Waldorf, Texas 78040
Telephone: 361-242-1234
Fax: 361-242-1234

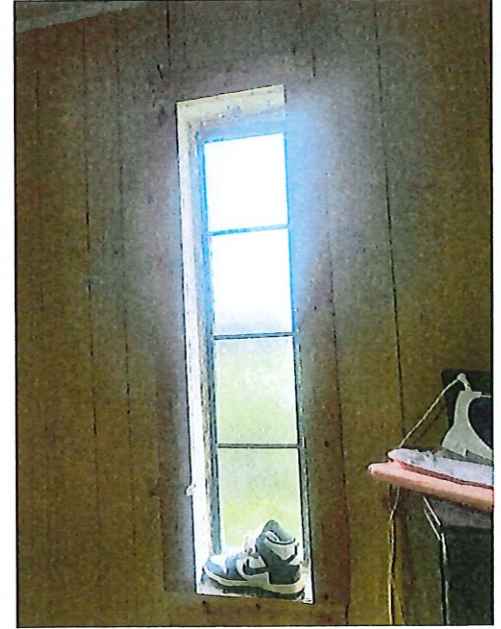
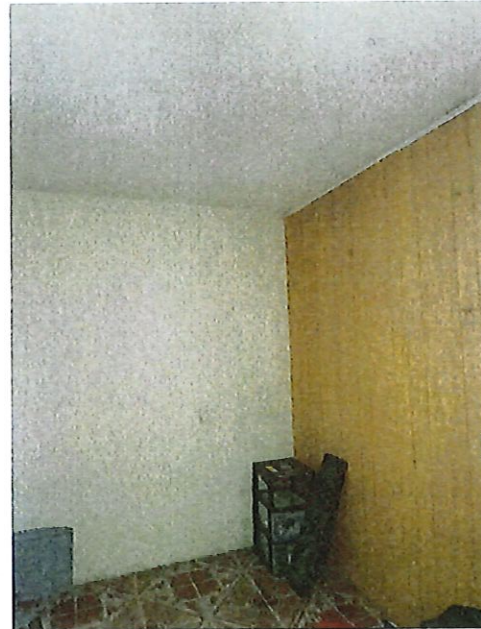
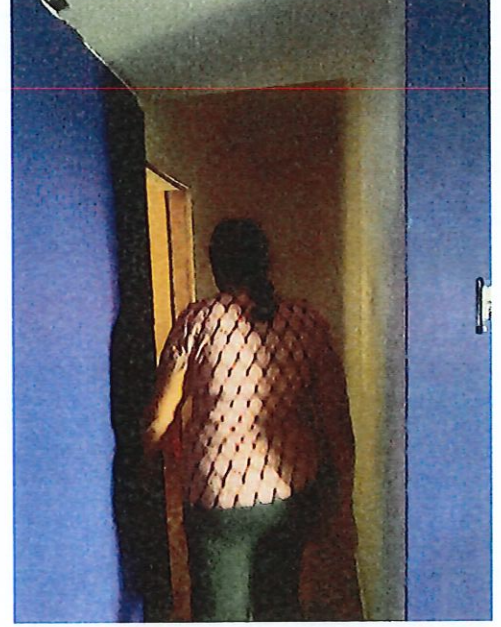
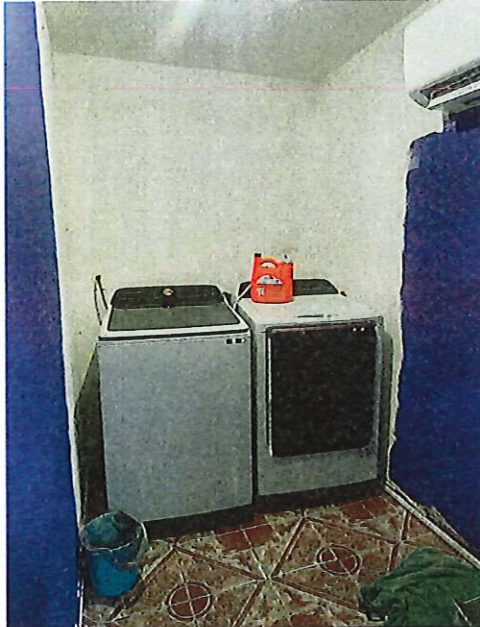
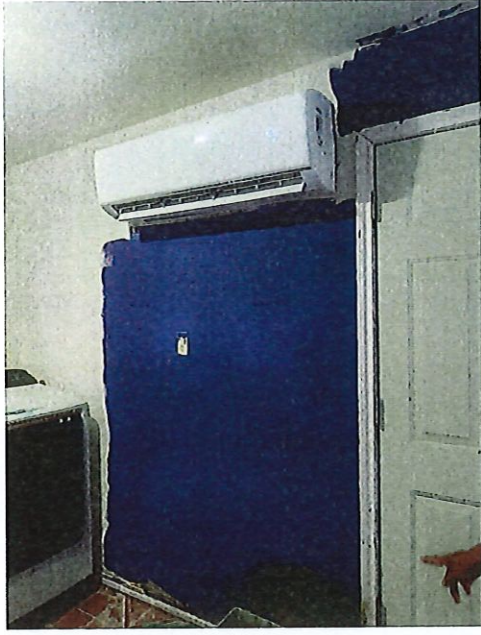
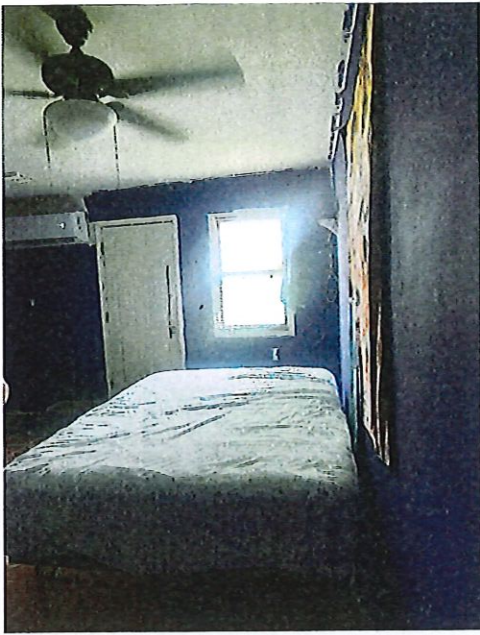
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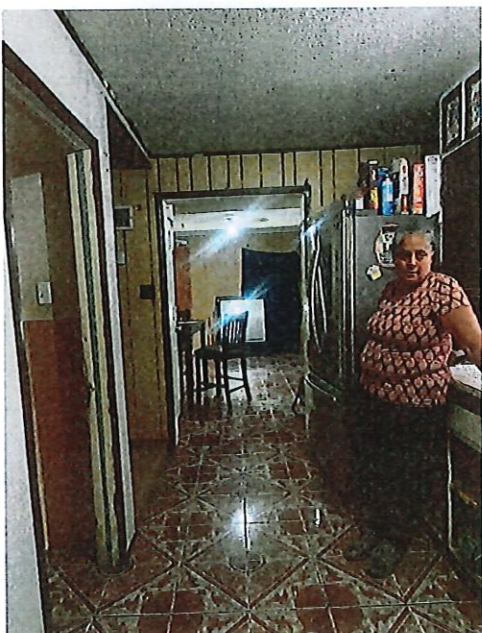
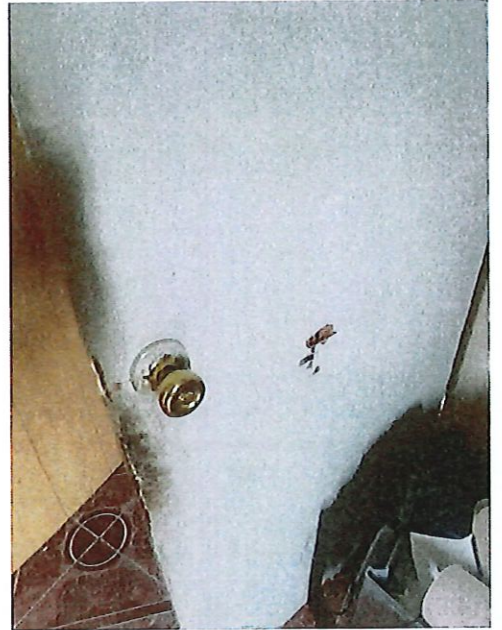
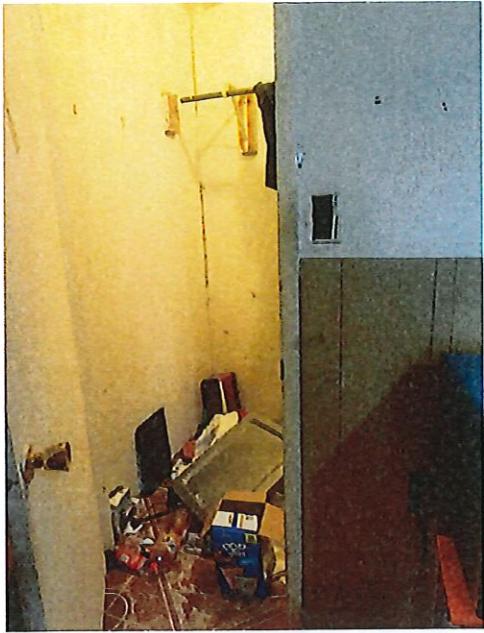











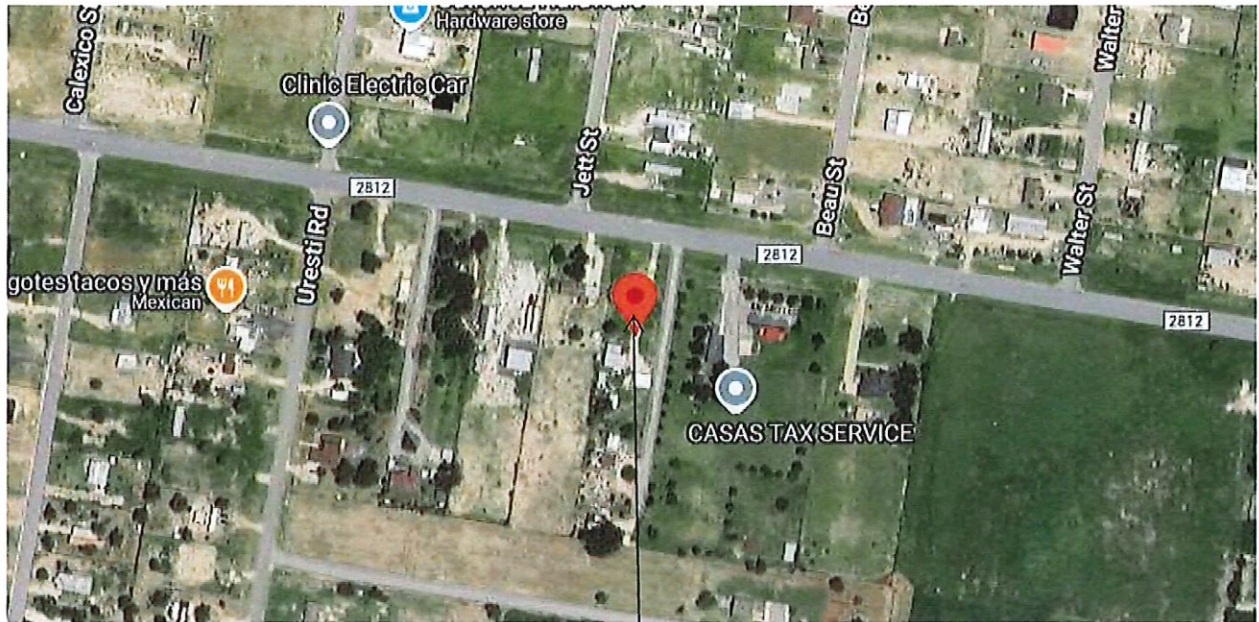


DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

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.) 15569 E FM 2812 EDINBURG, TX 78542 Borrower: RAMOS, EDGARDO	
3. LENDER/SERVICER ID #	4. LOAN IDENTIFIER REHAB #4698	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 checked="" type="checkbox"/> NO <input type="checkbox"/> YES (if yes, and LOMC date/no. is available, enter date and case no. below). Date _____ Case No. _____	
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 07/29/24 at 02:10 PM CDT FloodCert #: 2407727579 *** LIFE-OF-LOAN ***

SITE LOCATION MAPS
15569 FM 2812 Edinburg, Texas 78542



SUBJECT PROPERTY

