

## Housing Rehab Program

**ENTITY:** City of Elsa  
**PROJECT:** Reconstruction of a single-family housing unit located at: 517 W. 5<sup>th</sup> St., Elsa Texas  
**FUNDING YEAR:** HOME 2025

**SYNOPSIS:**

The family is being recommended for applicant approval under the Owner-Occupied Housing Rehabilitation Program. The applicant has been on the waitlist since February 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>Maria J. Ayala</b>	Family of two (2)	
<b>EI#25-26-01</b>	Does applicant meet	
	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
	Number of Bedrooms:	3
	Square Feet:	800
	Does total annual household income exceed limits:	No
	HUD Income Limits:	\$ 50,800.00
	<b>Deferred Loan</b>	

Existing Dwelling: 3 bedrooms frame home, built in 1975

**RECOMMENDATION:**

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

# INITIAL INSPECTION

Date: October 18, 2024

City: Elsa

If County Wide, Precinct #:

Name of Applicant: Maria Ayala

Inspector: Eric Gonzales

Address: 517 Arcadillo Padilla Sr.

Year House was built: 1975

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## EXTERIOR

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

Notes: The Foundation is made up of pier and beam. The foundation needs to be replaced due to severe deterioration and is uneven.

Dimensions: 22'x55'

Estimated Cost \$ 6,000

2. **Exterior Walls:** Good [ ] Repair [ X ] Replace [ ]  
Are the exterior surfaces sound and free from hazards? No

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 \$ 3,000

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

Notes: The windows appear to be new and in working order

Qty. 8

Estimated Cost \$5,600

4. **Doors:** Good [ ] Repair [ ] Replace [ X ]  
What are the conditions of the exterior doors? No

Notes: The front and rear exterior doors need to be replaced. The door frames is damaged and cracked due to the shifting of the house.

Qty.2

Estimated Cost \$ 1,500

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

Notes: The overhang is in bad shape. There are many areas where the overhang has deteriorated due to moisture or termites. Overhang needs to be replaced and sealed to prevent future deterioration. The trim needs to be replaced due to deterioration.

Dimensions Estimated Cost \$ 2,700

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? No

Notes: The roofing shingles and paper felt need to be replaced. The plywood decking needs to be inspected for deterioration due to severe water stains in the house.

Dimensions 22'x 55' Estimated Cost \$ 6,000

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

Notes: The front porch steps need to be replaced.

Estimated Cost \$ 500

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

Notes:

Dimension Estimated Cost \$ 0

9. **Septic Tank:** N/A Good [ ] Repair [ ] Replace [ ]  
**Sewage Connected to Septic System? No**  
**# 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 \$ 0

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

Notes:

Estimated Cost \$ 0

11. **Gas Line:** Good  Repair  Replace   
**LP Gas Line & Tank to Code: yes** Relocate  Replace

Notes:

Estimated Cost \$ 0

12. **Other observations about all Exterior Plumbing/Drain/Sewer:**  
Plumbing is exposed throughout the entire home; vent pipes not above roof line, water lines leaking.

Estimated Cost \$ 1,500

13. **Electrical Lines:** Good  Repair  Replace

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

Yes  No

Location(s): Electrical wires under the house not properly protected from the elements, broken light fixtures exposing live wires.

Notes: Electrical hazard

Estimated Cost \$ 1,000

## INTERIOR

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

The flooring for the entire house needs to be replaced. In several areas in the house the VCT has come unglued and or worn done to the subfloor.

Describe Specific Floor **Problem Areas:** Entire house

**Is Floor Repairable** Yes  No

Notes:

Dimensions: 22'x55'

Estimated Cost \$ 3,840

15. **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 repair. The Kitchen Sink is not hooked up to the existing plumbing.

Dimension: 7' x 2' Estimated Cost \$ 1,750

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

Notes: The ceiling coverings have cracks around the perimeter walls due to foundation movement. There are several areas where water damage has stained the ceiling. There are also signs of termites and rodent infestation.

Dimension: Estimated Cost \$ 3,000

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 and trim are in need of repair. There are holes in walls and cracks due to foundation movement. Door frames and trims are broken and do not close properly. There are also signs of termites and rodent infestation.

Dimension: Estimated Cost \$ 6,000

18. **Water Heater:** Good [ X ] Repair [ ] Replace [ ]  
Is hot water heater located and equipped in a safe manner and free of hazards?

Notes:

Estimated Cost \$

**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: major leaks under the house

Estimated Cost \$ 1,050.00

19. **Insulation:** Good [ ] Repair [X] Replace [ ]

Are the attic and walls appropriately insulated for regional conditions? No

Notes: There is no insulation in the attic or walls as per inspection.

Estimated Cost \$ 1,920

20. **Lead Base Paint Assessment** Required  Not Required   
Estimated Cost \$ 600

21. **Infestation** – Is the unit free from rats or severe infestation by mice or vermin?  
Yes  No

Notes: No signs of vermin or insects observed in time of inspection  
Estimated Cost \$ 500

22. **Electrical Hazards** are the rooms free from electrical hazards?  
Yes  No

Location(s): Throughout the house

Notes: There were several plugs throughout the house that were not working. Several ceiling light fixtures in the house were also not working. Electrical needs to be inspected for electrical shorts.

Estimated Cost \$ 1,200

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 \$ 47,660.00

Current Value of Structure \$ 28,597

50% Value \$ 14,289.50

  
\_\_\_\_\_  
Inspector

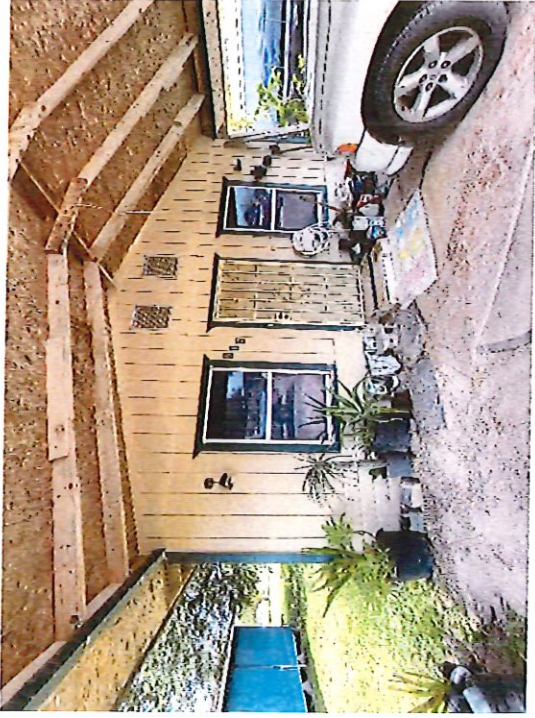
  
\_\_\_\_\_  
Division Manager Approval

10-22-24  
\_\_\_\_\_  
Date

10/22/24  
\_\_\_\_\_  
Date

517 Arcadillo Padilla Sr., Elsa TX

Front Elevation



Rear Elevation



Left Elevation



Right Elevation



517 Arcadillo Padilla Sr., Elsa TX

Soffit and Fascia

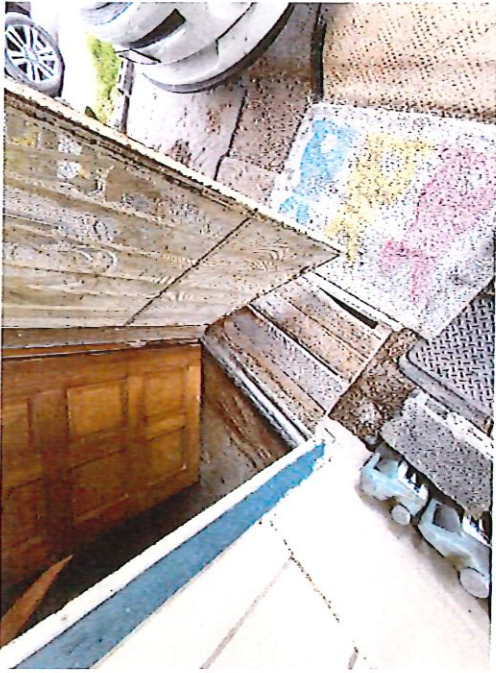


Exterior Siding

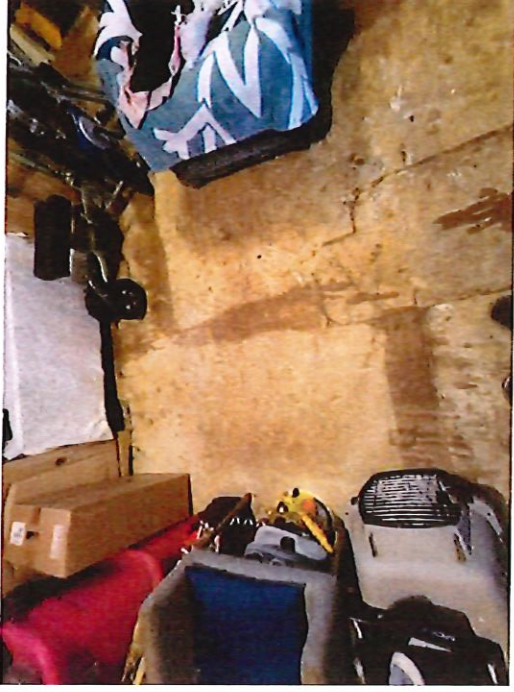


517 Arcadillo Padilla Sr., Elsa TX

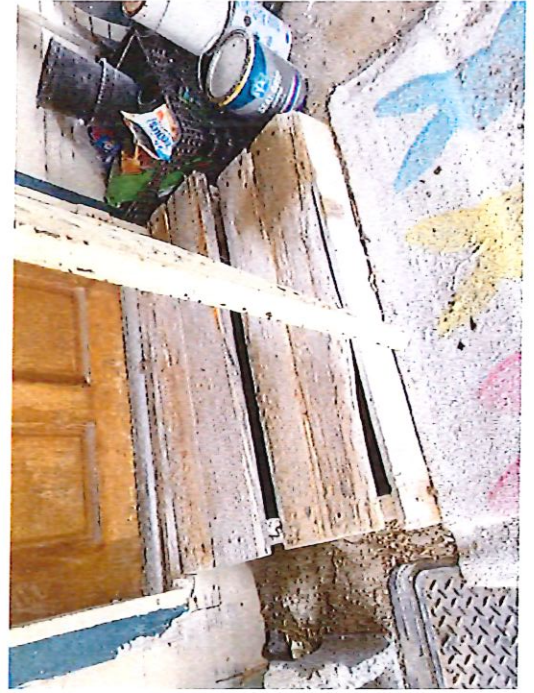
Exterior doors do not close properly.



Subfloor exposed in 75% of the home



Steps need to be repaired

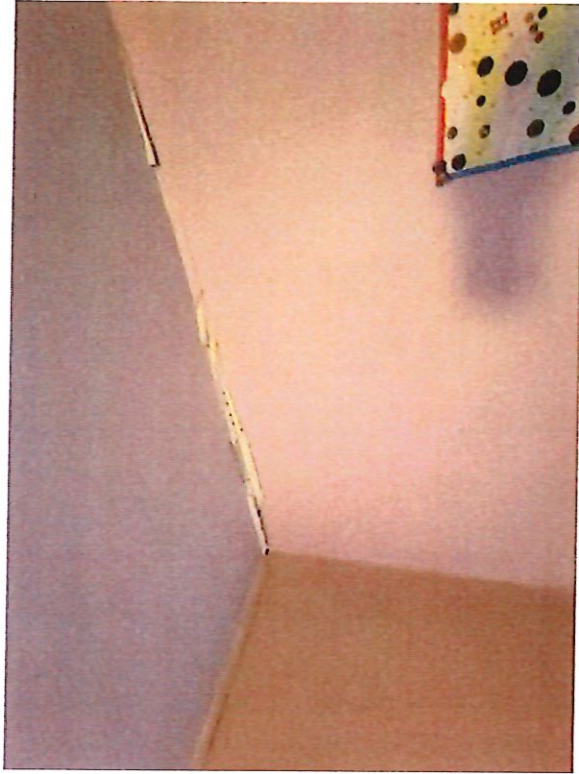
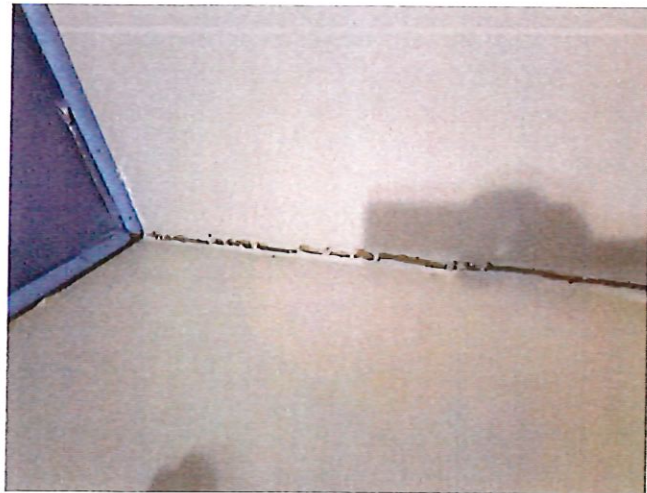


Broken windows



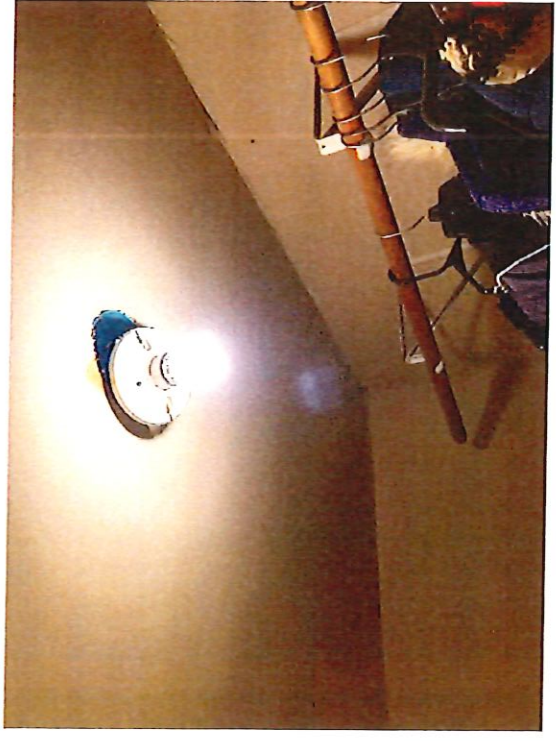
517 Arcadillo Padilla Sr., Elsa TX

Interior walls & Ceiling Deficiencies

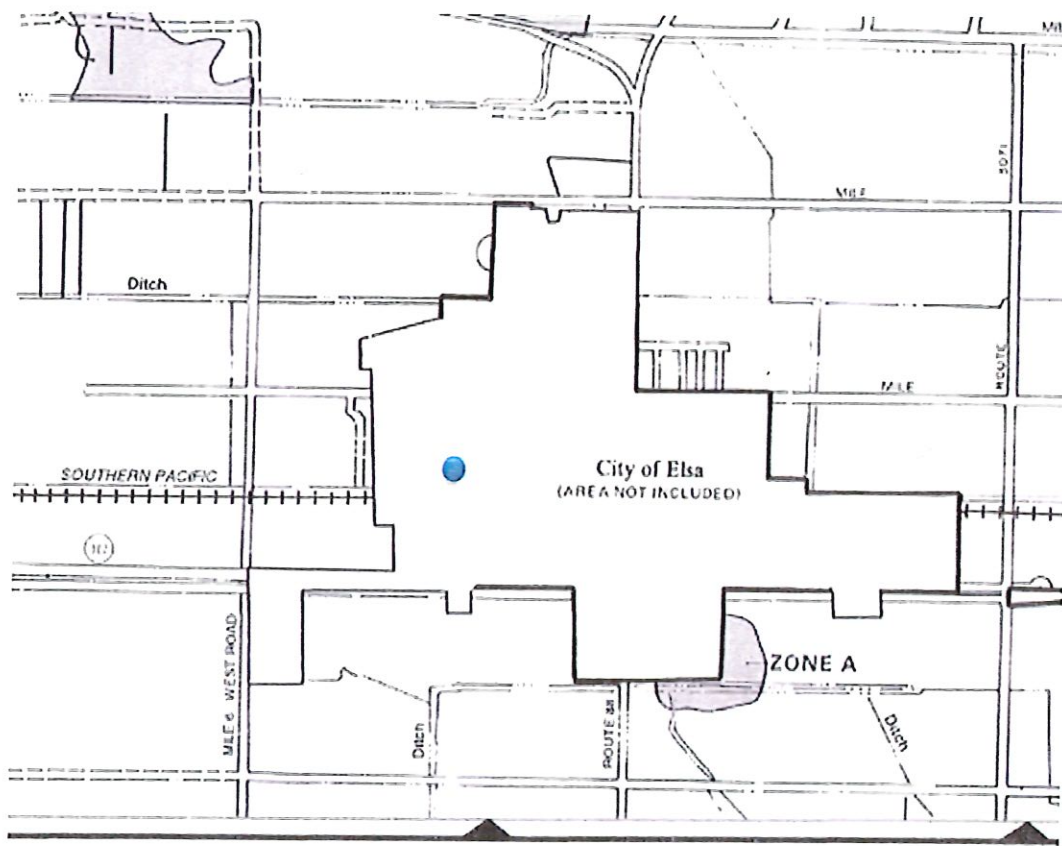


517 Arcadillo Padilla Sr., Elsa TX

Electrical Deficiencies



**DOROTEO OLIVARES BLK 49 LT 16**  
**517 Arcadillo Padilla Sr., Elsa Tx 78543**  
**FIRM ZONE C**



**KEY TO MAP**

500-Year Flood Boundary	---	ZONE B
100-Year Flood Boundary	- - -	ZONE A1
Zone Designation: With Date of Identification e.g., 12/2/74	■	ZONE A5
100-Year Flood Boundary	- - -	ZONE B
500-Year Flood Boundary	---	
Base Flood Elevation Line With Elevation In Feet**	~~~~~	512
Base Flood Elevation In Feet Where Uniform Within Zone**	(EL 997)	
Elevation Reference Mark	RM7x	
River Mile	#M1.5	

\*\*Referenced to the National Geodetic Vertical Datum of 1929

**\*EXPLANATION OF ZONE DESIGNATIONS**

ZONE	EXPLANATION
A	Area of 100-year flood; base flood elevations and flood hazard factors not determined.
A0	Area of 100-year shallow flooding where depths are between one (1) and three (3) feet; average depths of inundation are shown, but no flood hazard factors are determined.
AH	Area of 100-year shallow flooding where depths are between one (1) and three (3) feet; base flood elevations are shown, but no flood hazard factors are determined.
A1-A30	Area of 100-year flood; base flood elevations and flood hazard factors determined.
A50	Area of 100-year flood to be protected by flood protection system under construction; base flood elevations and flood hazard factors not determined.
B	Area between limits of the 100-year flood and 500-year flood; or certain areas subject to 100-year flooding in average depths less than one (1) foot or where the contributing drainage area is less than one square mile; or area protected by levees from the base flood. (Medium shading)
C	Area of minimal flooding. (No shading)
D	Area of undetermined, but possible, flood hazards.
V	Area of 100-year coastal flood with velocity (wave action); base flood elevations and flood hazard factors not determined.
V1-V30	Area of 100-year coastal flood with velocity (wave action); base flood elevations and flood hazard factors determined.

**NOTES TO USER**

Certain areas not in the special Flood Hazard zones A and V may be protected by flood control structures.  
 This map is for flood insurance purposes only. It does not necessarily show all areas subject to flooding in the community or all planned features such as special flood hazard areas.  
 For additional map details, see separately printed Index To Map Panels.

INITIAL IDENTIFICATION:  
MAY 25, 1978

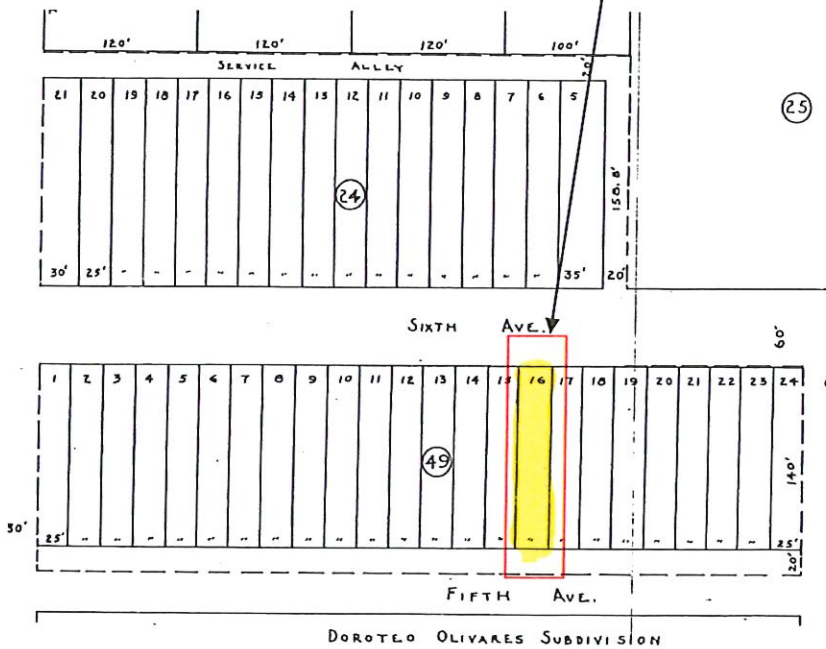
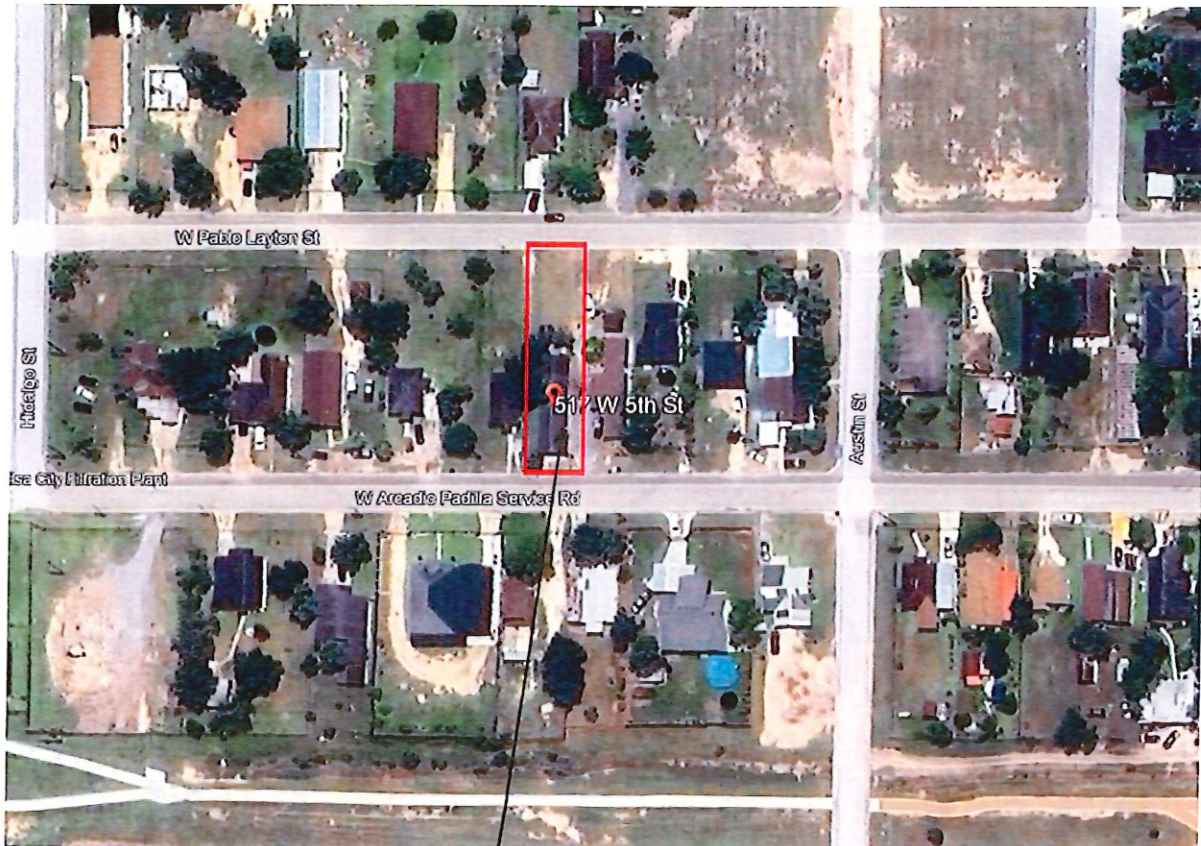
FLOOD HAZARD BOUNDARY MAP REVISIONS:

FLOOD INSURANCE RATE MAP EFFECTIVE:  
JANUARY 2, 1993

FLOOD INSURANCE RATE MAP REVISIONS:  
 NOVEMBER 18, 1992 to change Elevation Limits to 100 Year Elevation and Hazard Areas to include Flood Hazard Areas to change Zone Designations to include Flood Hazard Areas to include Boundary Line Designations to include Street Names to include Street

# Site Location Map

517 Arcadillo Padilla Sr., Elsa Tx



BLOCK 1974 ONE HUNDRED FIFTY FOUR BEING A TRACT FIVE HUNDRED TWENTY SIX (526) OF THE 1/2 OUT OF THE LIANO GRANER GRANT, HIDALGO COUNTY PARTITION BEING DESCRIBED AS THE SIXTH TRACT RECORDED IN VOL. 388, PAGE 517 DEED BOOK HIDALGO COUNTY TEXAS.

THE STATE OF TEXAS  
COUNTY OF HIDALGO.

I, \_\_\_\_\_ COUNTY CLERK, COURT HOUSE, H  
TEXAS DO HEREBY CERTIFY THAT THE ABOVE AND FORE  
WITH ITS CERTIFICATES OF AUTHENTICATION WAS FILED  
OFFICE THE \_\_\_\_\_ DAY OF \_\_\_\_\_ A. D. 1950 AT \_\_\_\_\_ O'C  
RECORDED THE \_\_\_\_\_ DAY OF \_\_\_\_\_ A. D. 1950 AT \_\_\_\_\_ O'C  
PAGE \_\_\_\_\_ OF THE MAP RECORDS OF HIDALGO COUNTY  
TO CERTIFY WHICH, WITNESS MY HAND AND SEAL OF S  
IN EDINBURG THIS \_\_\_\_\_ DAY OF \_\_\_\_\_ A. D. 1950.

PLAT SHOWING BLOCKS 24 & 49 AN ADDITION TO THE  
HIDALGO COUNTY, TEXAS. I, R. A. PARKS, ST.  
LAND SURVEYOR DO HEREBY CERTIFY THAT THIS IS  
CORRECT PLAT OF BLOCKS 24 & 49 AS SURVEYED BY M