

Housing Rehab Program

ENTITY: City of Elsa

PROJECT: Reconstruction of a single-family housing unit located at: 345 Joe D. Garcia W 7th 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 November 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

Petra P. Ybarra	Family of two (2)	
EL#25-26-01	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 - Elderly
	Number of Bedrooms:	3
	Square Feet:	952
	Does total annual household income exceed limits:	No
	HUD Income Limits:	\$ 50,800.00
	Deferred Loan - Elderly	

Existing Dwelling: 3 bedrooms frame home, built in 1964

RECOMMENDATION:

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

INITIAL INSPECTION

Date: July 13, 2026

City: Elsa

If County Wide, Precinct #:

Name of Applicant: YBARRA PETRA

Inspector: Eric Gonzales

Address: 345 W JOE D. GARCIA (7TH AVE)

Year House was built: 1964

EXTERIOR

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

Notes: The Foundation is made up of patches of concrete with no rebar, Depth of concrete varies from 5" to 2" deep.

Estimated Cost \$ 5,380

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

Notes: The exterior wall siding is a variety of different used materials. 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? yes

Notes:

Qty. 12 Estimated Cost \$0

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

Notes: The exterior doors need to be replaced. The door frames is damaged and do not open all the way

Qty.2 Estimated Cost \$ 1,500

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

Notes: The overhang is in good shape but needs to be repainted.

Dimensions Estimated Cost \$ 2,421

6. **Roof:** Good [☐] Repair [☐] Replace [☒]
Front Porch Roof Good [☐] Repair [☐] Replace [☒]
Rear Porch Roof Good [☐] Repair [☐] Replace [☒]

Is the roof sound and free from hazards? No

Notes: The roofing is half metal roof and half asphalt paper. There are signs of water leaking inside the house.

Estimated Cost \$ 5,380

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

Notes: Stairs needed

Estimated Cost \$ 500

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

Notes:

Dimension Estimated Cost \$ 0

9. **Septic Tank:** N/A Good [☐] Repair [☐] Replace [☐]
Sewage Connected to Septic System?
of years with current Septic System:

Is plumbing free from sewer back up?

Yard Line & Drain Field: N/A

Notes: the owner stated he has a homemade septic tank under the ground in the back yard.

Estimate Cost

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 appears to not be in working order

Estimated Cost \$ 1,000

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

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

Yes ☐ No ☒

Location(s): Electrical wire all along the house with no conduit exposed to the elements. Open J boxes with bare wire.

Notes: Electrical hazard

Estimated Cost \$ 1,500

INTERIOR

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

The flooring for the entire house needs to be replaced.

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

Is Floor Repairable Yes ☐ No ☒

Notes:

Estimated Cost \$ 3,228

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. Repair is needed under the sink and behind the faucet where water damage has taken place. Only 5 feet of counter is present, a table is used along the wall as counter space. No cabinets in the kitchen.

Dimension: 7' x 2'

Estimated Cost \$ 1,750

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

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 rodent infestation and mold.

Dimension:

Estimated Cost \$ 2,690

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.

Dimension:

Estimated Cost \$ 5,380

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

No, water heater is exposed and corroded

Estimated Cost \$ 800

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 bathroom are above ground and have several leaks

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 \$ 1,614

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: signs of vermin & 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. Extension cords are used around the house over loading plugs. 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 \$ 39,493

Current Value of Structure \$ 39,999

50% Value \$ 19,999.50


Inspector


Division Manager Approval

Date

7-13-26

Date

7/13/2026

345 Joe D. Garcia St. Elsa TX 78543



Facing North Project site



Facing West

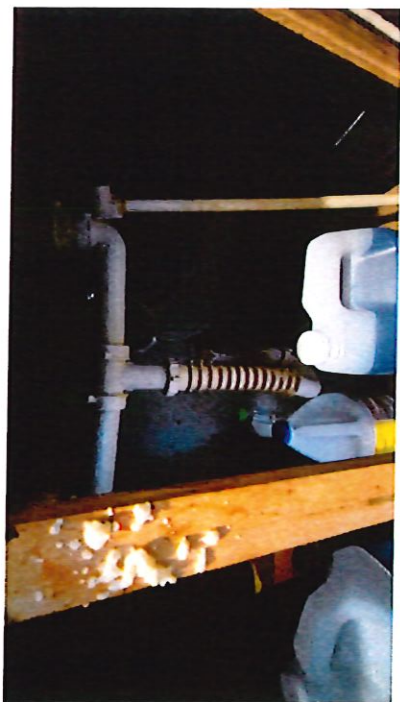
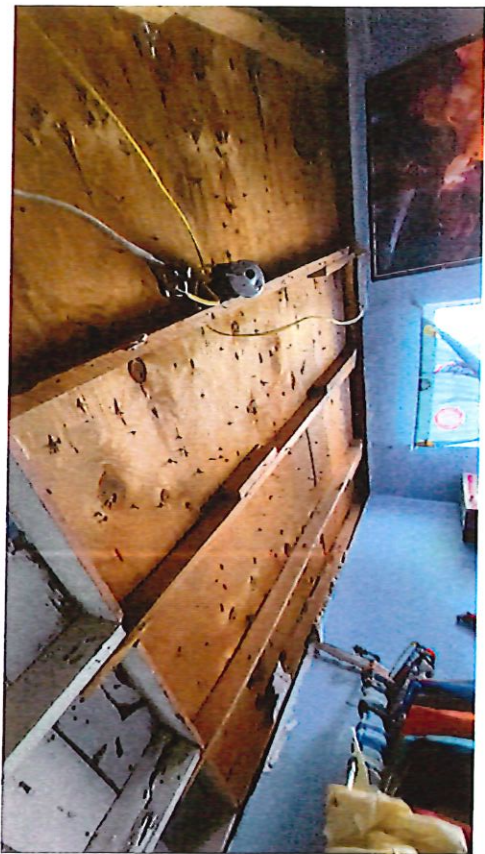


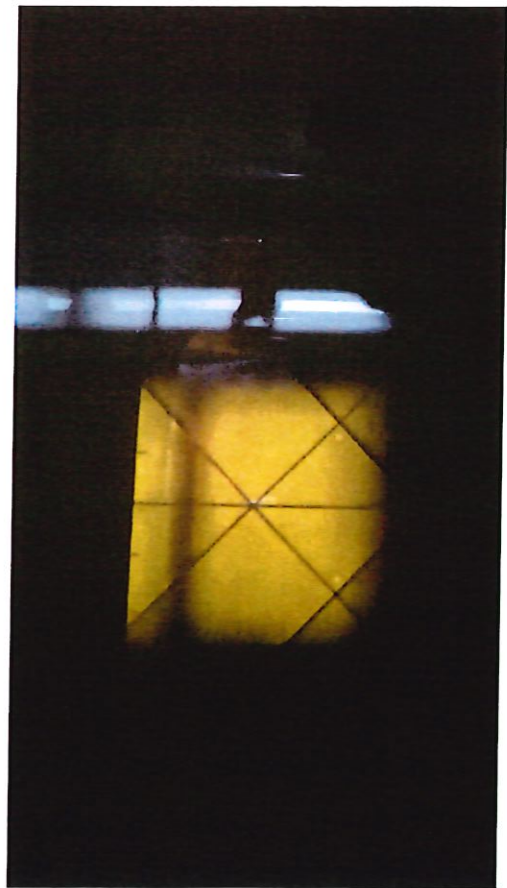
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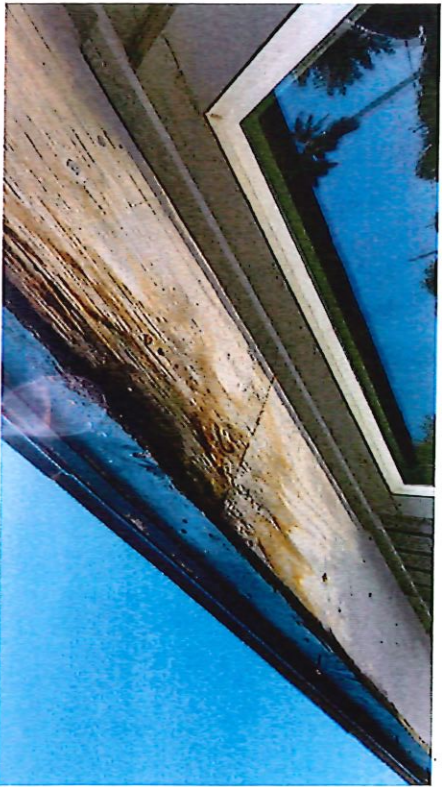
Facing East











345 Joe D. Garcia St. Elsa TX 78543



Facing North Project site

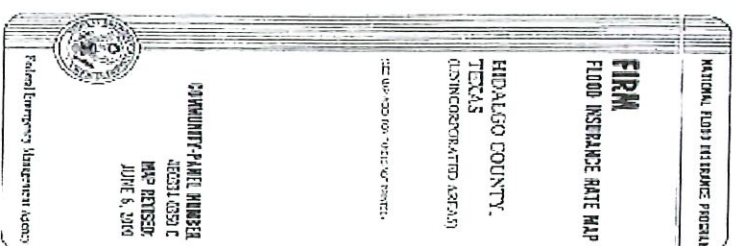


Facing West



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Class 10-44



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