



**Karla Sewell**  
**Jasmine Square, Morgan Hill, CA**  
**April 10, 2008**

My name is Karla Sewell. I live with my husband of ten years, Richard, my son, Thomas, our caregiver, and Puma, our five-year-old black and white Tuxedo cat. I love my home, neighbors, and community.

I have lived at the Jasmine Square Apartments for three years. It gave us the opportunity to leave a costly regular apartment and return to housing that we could afford on our Social Security income.

South County Property Management has brought many positive changes to Jasmine Square. We have faced our challenges, too, but they have created an environment where we can learn and grow together.

With the help of Rachael Castro and Daniel Chavez of the Neighborhood Development Program, we formed a Resident Council. I have made lasting friendships with my fellow council members and befriended many of my neighbors. The Resident Council sponsored many activities for Jasmine Square residents such as, barbeques, movie nights, carwashes, and holiday events. We got backpacks, school supplies, and coats donated to Jasmine Square by CityTeam Ministries of San Jose.

My husband and I are participating in a project called the Center for Working Families. We are learning the steps to accomplish your goal/dream which include: visualize your goal, research, and follow your plan until you achieve your goal. One of our dreams is to take a honeymoon trip to Disneyland.

*Karla Sewell is Secretary of the Jasmine Square Resident Council. Jasmine Square includes 72 family apartments, a day care center and commercial space in Morgan Hill, CA. It houses families with incomes at or below 60% of area median income. South County Housing opened Jasmine Square in 2005.*

**Mrs. Yen Le**  
**Charles Apartments, Marina, CA**  
**December 13, 2004**

Yen Le was the daughter of a government worker and the sister of a soldier in South Vietnam. She lived in Da Lat, a verdant vacation spot and honeymoon Mecca surrounded by tall pine forests. Famous for its abundant gardens and aging villas, quaint leftovers from years of French colonial rule, Westerners called Da Lat the *Paris* of the Central Highlands. To the Vietnamese, it was the *City of Eternal Spring*.

Life in Da Lat was good. And for Yen, born in 1966, it was also a sheltered life—but not for long. Because of her father's job as a local government functionary, she was protected from the ravages of war that consumed so many of her countrymen and so much of her country. It was only at the conflict's end in 1975 that she felt its full fury. She was nine years old.

The victorious Communist North Vietnamese subjected many in the south to death, imprisonment, or long terms in re-education camps. They particularly targeted employees of the government of South Vietnam and those who had worked alongside the Americans—people such as her father and brother, who were jailed. “My life really changed. After that, we had a difficult life,” says Yen, whose father died and whose older brother settled in the United States years ago.

Later, Yen became a middle school teacher in Vietnam, but she yearned for a new life in the United States. “I wanted to come here so my children can get a better education and we can get more freedom,” says Yen, 38.

Three years and six months ago—she knows exactly how long it has been—Yen, her husband, Phuc, their son, then 8, and her mother, nearly 70 at the time, were allowed to leave Vietnam with the support of a brother who had long lived in the United States. The couple's daughter was born in the United States.

With a family of five living on her 39-year-old husband's \$30,000 annual salary as a farm equipment mechanic, they qualified for a \$561/month, four-bedroom apartment in South County Housing's Charles Apartments in Seaside, Monterey County, California. Rents three times that amount are typical in the county.

Even in an area where median home prices have soared to more than \$550,000, The Les are determined to own a home. But coming as they do from a communist country, the ins and outs of American banking and mortgage finances were foreign to them. So, Yen, a fulltime accounting student at Monterey Peninsula College, signed up for the Financial Fitness program sponsored by South County Housing. It teaches the basics of money management, saving for the future, maintaining good credit, and how mortgage financing works. It helps families put their finances in good order and to save for a home or college.

As a newcomer to the United States and unfamiliar with the banking and mortgage systems, Yen found the Financial Fitness Program helped a lot as she and her husband began planning for their family's future in a new country.

Yen is looking forward to becoming the first member of her family to earn a college degree. And thanks to South County Housing's Financial Fitness Program, her family is saving for their new, American, dream. “I hope after I finish my degree I get a job so maybe we can buy a new house,” says Yen.

**Virginia Bendel**  
**Wheeler Manor, Gilroy, CA**  
**January 28, 2005**

When the Japanese bombed the American fleet anchored at Pearl Harbor, Dec. 7, 1941, Virginia and Edward Bendel had been married only four years. A sailor, he worked in the base's Naval Post Office. When the attack began, he made his way through the strafing planes to the burning ships to help the wounded. A slug slammed into his left lung. He languished for a year in a stateside hospital before dying.

It would be 17 years before Virginia remarried. She went on to become a California leader of Quota, an international service organization for the people with speech and hearing disabilities. During her 37-year marriage, Virginia raised eight children, including seven of a sister who passed away.

Now 89 and a widow for the second time, the former interior decorator and accomplished horsewoman lives quietly at Wheeler Manor. South County Housing opened the 110-unit affordable apartment complex for seniors in 1993. Virginia is a six-year resident who can't say enough about the facility's good staff and services.

"I don't know how in the world they do as much for us as they do, I am very appreciative," says Virginia.

She was born in Tampa, Florida, in 1916, is an avid reader and, to the astonishment of Department of Motor Vehicles workers, still answers every question correctly when she takes her written driver's license test.

Virginia is a hostess for Wheeler's twice-a-week hot meal program, and she knows how important gathering in the dining room is for seniors, most of whom live alone. They can become isolated if not encouraged to stay active, socialize, and participate in programs, she says.

"The main thing is to get them out of their apartments. You sit and stare at four walls day after day and you go stir crazy," says Virginia, whose only child, a daughter, lives nearby. Virginia has fought off pneumonia and double pneumonia, has cataract implants in both eyes, and uses a walker to get around. But it has hardly slowed her down. One of four sisters, all were imbued by their father with the philosophy that "there is no such word as can't."

So, when two flagpoles erected at Wheeler Manor, Virginia got busy. "We have vets living here and all of our guys were in the service," she told Wheeler friends. Then, she contacted the Veterans of Foreign Wars and they held a flag raising ceremony.

Nor have her ailments—or her doctor's advice--deterred her confidence in her abilities. She still hefts a lovingly made, bulging, 25-pound scrapbook of yellowing pages and filled with photos and newspaper clippings of her years in Quota. Her automobile license plate still reads, "QUOTA36." And it was through her work at Quota that Virginia had one of her most memorable experiences, a meeting with then California Governor Ronald Reagan and his wife, Nancy.

Later, when the former governor became the President of the United States, he sent her an autographed photo—and, an American flag that had flown over the White House. She donated the flag to the VFW post that helped secure flags for Wheeler. She feels it represents the spirit of men like her husband, Edward.

**José Saucedo and Elizabeth Quintanilla**  
**Boronda Oaks, Monterey County, CA**  
**November 20, 2004**

José Saucedo and his wife, Elizabeth Quintanilla, knew they had to get out of their Eastside Salinas neighborhood, with its old, overcrowded housing and classrooms, drugs, gangs and school lockdowns.

José, 30, is an auto parts manager and Elizabeth, 26, is a homemaker. They have a daughter, 10, and a son, 6. Born in Texas, Elizabeth has called California home for 25 years. José was born in nearby Watsonville, lived in Mexico as a child, and returned to California at age 12.

Married 10 years, the couple has rented all that time. With a family income of about \$38,000 a year, chances were slim the couple could move up to a better neighborhood anytime soon. Still, they wanted what's best for their kids—a decent, safe neighborhood.

South County Housing's Self-Help program was a perfect match for the family's dreams. Through it, 10-12 families build their own and their neighbors' homes, applying their labor as a down payment. Families put in 40 hours per week, in addition to regular jobs, for nearly a year. "I used to work five days a week, now I work seven," José joked, as he and Elizabeth, bundled in sweatshirts, worked on a chilly Saturday in November 2004.

"Our main concern is our kids. That is the reason we want to get this house," said Jose. "I've seen all the bad influences and what they can do to a child. Where we live now is not a good area if you want to raise a kid."

The couple didn't hesitate when given the opportunity to help build their own home, even thought it meant a year of hard work and sacrifice for the whole family. Once in their new, three-bedroom Boronda Oaks home, the couple's monthly mortgage payment will fit their budget.

The move won't just put the family in a safe, new neighborhood of attractive single-family homes, however. It will also bring a bonus for the kids. A new school is to be built nearby. And that means an end to overcrowded classrooms.