

July 27, 1999

To whom it may concern,

My name is Jenny Cortes. I am a Hispanic (Puerto Rican) single parent of two children, a daughter and a son. I work from 8 to 5 as an administrative assistance in the transportation group for a chemical company. I have worked for many years at this company for a moderate salary. It provides a pleasant work environment and enough money for necessities for me and my family.

I have lived in an apartment all of my life. I was raised in the projects in Bronx New York and in 1976 at age 15 my single Mom moved us, with assistance from her sister, to Texas. We immediately moved into government subsidized housing.

We lived there till I married and moved into another government subsidized apartment. When I became a single parent of two I thought my dreams of owning "my own" home were far out of my reach. I managed to find a little town home/apartment that wasn't government subsidized that "fit" into my budget.

The managers of the apartment complex didn't really take good care of the property. The apartment was not cleaned when I moved in. Mold and mildew blue to black on the tile, old worn carpet on the floors, holes in the walls that needed patching, an air conditioning unit that didn't always run and when it did it would pull so much electricity the electric bill would run about \$300.00 a month in addition to the rent. It all seemed like a small price to pay - to fix these problems and make a better home and live in a better area than before, in government housing. During the time I lived in this first home I knew I could do better, but I didn't know how. I would ride around the shopping area with the kids in the car and look to see what was available and to look to see at the homes I would dream about moving into. I noticed some new houses being built in the Iron Creek area and a United Housing sign on the property. Still thinking of how "impossible" it would be so we would just continue to ride around the area. Until one day a member of mine in the townhome

apt. complex told me they had seen the work being done and actually called the phone number and attended a meeting. She gave me the number and told me when the meetings were. I attended the 1st meeting and received all the information I needed to start gathering all the data to begin the process of purchasing my own new home. I continued to attend all the meetings I could get to. I received free assistance every step of the way. From filling out the paperwork to answering all my questions. I gathered every document required of me and was not only approved but purchased my home on Carter Place. The "caring" attitude of the UHP guided me through to achieve my dream. I received additional assistance of \$1500.00 for my down payment from ICD with UHP's knowledge of different programs. And there is the help meet financial needs of people like me who need just enough financial assistance to get you started so that you can be involved enough to do it on your own. Without the UHP assistance it would probably still be dreaming and not living.

Living in our own home has brought more pride, confidence, and a sense of belonging that words can't describe. We can truly thank God for the UHP and their dedication to the poor for the help and guidance has certainly made my family feel rich.

We have a modest home with just enough land that can be maintained and enjoyed by my family. Planting our garden has not only brought my family closer but it is also a joy to make our environment a pleasant place for our community. My children and I also help "watch-out" ~~for~~ for our neighbors homes to be sure all is normal. My family also give back to the community by volunteering services for UHP and all of the wonderful community gatherings they pull together such as Thanksgiving, Christmas, and Fourth of July. If anything our family wants to help UHP, please let the program take us so much.

Sincerely -

U. U. U. U. U.
3637
U. U. U. U. U.