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## Trone, USDA official tours home purchased with help from federally-funded program

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Charm Lee had visitors Tuesday afternoon. A lot of them. Eyes wide, she looked out at the small crowd gathered in her front lawn. It included two guests from Washington: U.S. Rep. David Trone and Xochitl Torres Small, undersecretary of rural development for the U.S. Department of Agriculture.

They had come to tour the Spring Ridge townhome Lee and her husband, Seung-Bog Lee, purchased two summers ago with help from a federally funded Interfaith Housing Alliance program. The Interfaith Housing Alliance has been helping low-income families buy fixer-uppers since 2013 through its Purchase-Repair Homeownership program, which is funded through a grant administered by Torres Small's office.

The initiative takes people like Lee and her husband, who wouldn't otherwise qualify for a traditional mortgage, and offers them free technical assistance throughout the home purchasing process, including advice on budget counseling, credit repair and preparing a loan application.

Typically, the houses that program participants purchase have experienced foreclosure and "need a little bit of work on them," said Ron Morris, director of construction for the Interfaith Housing Alliance. The nonprofit then helps the new homeowners hire contractors to make repairs, and even teaches them how to do some handiwork by themselves.

Since buying their townhome, Lee and her husband have tackled plumbing and electrical issues, and power washed and painted their deck. They've learned a lot about home repair and are still discovering more skills. YouTube has been a great help, Lee said with a laugh.

Though there are projects Lee and her husband still want to complete, their home is neat and cozy inside. Large windows in the living room overlook a backyard filled with trees. A Mickey Mouse doll sits on the mantle of the fireplace: a gift from Lee's husband when the two of them were experiencing some difficult times, she said.

Before moving to Spring Ridge, Lee and her husband lived in a two-bedroom apartment in Gaithersburg with Lee's parents. The building was right next to Bethany Presbyterian Church, where her husband is a pastor, but it was also located close by Md. Route 355. It was noisy, Lee said.

The air smells different in Spring Ridge, she said. Even though her family was living in a low-income apartment building in Gaithersburg, their mortgage payments for their new townhome are lower than what their rent was.

Torres Small applauded the Interfaith Housing Alliance for taking vacant homes that may have posed a challenge to the Frederick County community and instead turning them into an asset. You can't have a thriving, rural community if you don't have affordable housing, Torres Small said.

"The Rural Development Self-Help Program finds great future homeowners like Charm and makes sure that they're credit-ready to take on this investment," she said, "and then build that equity in a rural place to be able to take care of your parents and to be able to do your ministry and to be in a safe, beautiful place."

Lee and her husband first learned of the Interfaith Housing Alliance program when a member of their church bought a home with its assistance. She helped translate for the woman and became acquainted with the help offered by the initiative in the process. They're now neighbors in Spring Ridge.

"Her dream came true," she said. "And now, our dream came true." Standing in his socks in Lee's living room, Trone chuckled. You don't often hear about the federal government making someone's dream come true, he remarked.

"Homeownership is the No. 1 area where Americans have equity in their lives," he said. "That's why these kinds of programs are really so important — to get folks into homeownership and then working [on improvement projects] for yourself." He looked at Lee. "And that's a great feeling, isn't it?" She smiled beneath a paper surgical mask. "Yes."



*From left: Charm Lee, sits with her parents Jenny and Paul Hong, inside of a townhome in Spring Ridge on Tuesday. Lee owns the home with her husband, Seung-Bog Lee, and it was purchased through the Interfaith Housing Alliance's homeownership program. Both Jenny and Paul live in the residence with the Lee's.*



*Charm Lee, left, shakes hands with U.S. Rep. David Trone (D-Md.) as USDA Undersecretary for Rural Development Xochitl Torres Small looks on outside of a townhome in Spring Ridge on Tuesday. Lee owns the home with her husband, Seung-Bog Lee, and it was purchased through the Interfaith Housing Alliance's homeownership program.*



*U.S. Rep. David Trone, D-Dist 6, left, shakes hands with Charm Lee inside of a townhome in Spring Ridge on Tuesday. Lee owns the home with her husband, Seung-Bog Lee, and it was purchased through the Interfaith Housing Alliance's homeownership program.*





*Parents Paul and Jenny Hong watch as their daughter, Charm Lee, speaks inside of a townhome in Spring Ridge on Tuesday. Lee owns the home with her husband, Seung-Bog Lee, and it was purchased through the Interfaith Housing Alliance's homeownership program. Both Jenny and Paul live in the residence with the Lee's.*



*U.S. Rep. David Trone (D-Md.), left, watches as Charm Lee speaks inside of a townhome in Spring Ridge on Tuesday. Lee owns the home with her husband, Seung-Bog Lee, and it was purchased through the Interfaith Housing Alliance's homeownership program.*



*The USDA Undersecretary for Rural Development Xochitl Torres Small speaks inside of a townhome in Spring Ridge on Tuesday. The home was purchased by homeowners Charm Lee and Seung-Bog Lee through the Interfaith Housing Alliance's homeownership program.*



*From left, Vivian Duran, housing specialist, and Carol Riggles, homeowner program manager, both of Interfaith Housing Alliance, speak with U.S. Rep. David Trone, D-Dist. 6, inside a townhome in Spring Ridge on Tuesday. The home was purchased by homeowners Charm Lee and Seung-Bog Lee through the Interfaith Housing Alliance's homeownership program.*