



## **CAP Huntsville awarded Community Housing Development Organization certification**

**CAP Huntsville** By **CAP Huntsville**

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Community Action Partnership of Huntsville, Madison & Limestone Counties, Inc. (CAPHMLC), a local non-profit organization and HUD certified Housing Counseling Agency, announced today that it has received the prestigious certification as a Community Housing Development Organization (CHDO) from both the City of Huntsville and the State of Alabama.

CHDO stands for Community Housing Development Organization, a special federal designation for non-profit affordable housing organizations that meet rigid qualifications. Certain amounts of funding are reserved for CHDOs only, such as 15% of the City's annual HOME allocation, eligibility for pre-development loans, and eligibility for operating expenses grants.

CAPHMLC CEO, Dr. Lee Gradford, stated that "while CAP has been in business for over 48 years serving the people of Huntsville in many areas these CHDO certifications will allow CAP to assist low to moderate income families in buying or renting safe, decent and affordable housing. This program can stabilize our neighborhoods, provide a safe harbor for children, increase the tax base for municipalities and create jobs for many people. Gradford went on to say that CAPHMLC has been at the forefront of assisting Huntsville citizens with Foreclosure Prevention, weatherization and utility assistance for the past 5 years and now we are in a position to provide affordable housing for our citizens as well. "

Dr. Gradford was very complementary of Mr. Joseph Clark, III, President of Clark Consulting Corporation in assisting CAP with the applications and for creating a Strategic Housing Plan for the organization. Dr. Gradford stated that "Mr. Clark's experience with non-profits, in-depth knowledge of the housing and financial markets and background in creating strategic plans made our application process go smoothly and was very successful."

If you are experiencing mortgage issues or having problems locating safe, decent and affordable housing please call CAP today at 256-851-9800.

CAPHMLC is a HUD certified Housing Counseling agency.

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