

## Commonly Used Housing Acronyms

<b>ACC</b>	Annual Contributions Contract
<b>AFFH</b>	Affirmatively Furthering Fair Housing
<b>AHCIA</b>	Affordable Housing Credit Improvement Act
<b>AHIT</b>	Affordable Housing Industry Transformation
<b>AHP</b>	Federal Home Loan Bank's Affordable Housing Program
<b>AI</b>	Analysis of Impediments
<b>AIT</b>	Average Income Test
<b>AMI</b>	Area Median Income
<b>CA</b>	Contract Administration
<b>CDBG</b>	Community Development Block Grant
<b>CDBG-CV</b>	Community Development Block Grant funding authorized under the CARES Act
<b>CDBG-DR</b>	Community Development Block Grant–Disaster Relief
<b>CDFI</b>	Community Development Finance Institution
<b>CFPB</b>	Consumer Financial Protection Bureau
<b>CHDO</b>	Community Housing Development Organization
<b>CNA</b>	Capital Needs Assessment
<b>CMF</b>	Capital Magnet Fund
<b>CRA</b>	Community Reinvestment Act
<b>CRF</b>	Coronavirus Relief Fund
<b>DDA</b>	Difficult Development Area
<b>DU</b>	Fannie Mae Desktop Underwriter
<b>DPA</b>	Down Payment Assistance
<b>DTS</b>	Duty to Serve
<b>EIV</b>	Enterprise Income Verification
<b>ERA</b>	Emergency Rental Assistance
<b>ESG</b>	Emergency Solutions Grant
<b>ESG-CV</b>	Emergency Solutions Grant funding authorized under the CARES Act
<b>FAF</b>	Financial Adjustment Factor
<b>FDIC</b>	Federal Deposit Insurance Corporation
<b>Fed</b>	Federal Reserve Bank Board of Governors
<b>FFB</b>	Federal Financing Bank
<b>FHA</b>	Federal Housing Administration
<b>FHFA</b>	Federal Housing Finance Agency
<b>FHLB</b>	Federal Home Loan Bank
<b>FMR</b>	Fair Market Rent
<b>FSA</b>	Financial Security Assurance
<b>FSS</b>	Family Self-Sufficiency Program
<b>GASB</b>	Governmental Accounting Standards Board
<b>GNMA</b>	Government National Mortgage Association (Ginnie Mae)
<b>GO</b>	General Obligation
<b>GSE</b>	Government-Sponsored Enterprises
<b>HAF</b>	Homeowner Assistance Fund
<b>HAP</b>	Housing Assistance Payment (contract)
<b>HERA</b>	Housing and Economic Recovery Act of 2008
<b>HHF</b>	Hardest Hit Fund
<b>HMDA</b>	Home Mortgage Disclosure Act
<b>HOEPA</b>	Home Ownership and Equity Protection Act
<b>HOME</b>	HOME Investment Partnerships Program
<b>HOME-ARP</b>	HOME program funding for homeless assistance and supportive services authorized under the American Rescue Plan Act
<b>HOPWA</b>	Housing Opportunities for Persons With AIDS
<b>HOTMA</b>	Housing Opportunity Through Modernization Act of 2016
<b>HTF</b>	Housing Trust Fund
<b>HUD</b>	U.S. Department of Housing and Urban Development

<b>IBOR</b>	Interbank Offered Rate
<b>IDIS</b>	Integrated Disbursement Information System
<b>iMAX</b>	Integrated Multifamily Access eXchange
<b>iREMS</b>	Integrated Real Estate Management System
<b>IRS</b>	Internal Revenue Service
<b>LIBOR</b>	London Interbank Offered Rate
<b>LIHEAP</b>	Low Income Home Energy Assistance Program
<b>LIHTC</b>	Low Income Housing Tax Credit (Housing Credit)
<b>LO COMP</b>	Loan Officer Compensation
<b>LOC</b>	Letter of Credit
<b>LOS</b>	Loan Origination System
<b>MA</b>	Municipal Advisor
<b>MAHRA</b>	Multifamily Assisted Housing Reform Act of 1997
<b>MBS</b>	Mortgage-Backed Security
<b>MCC</b>	Mortgage Credit Certificate
<b>MCM</b>	Mortgagee Compliance Manager
<b>MCDC</b>	Municipalities Continuing Disclosure Cooperation Initiative
<b>MIF</b>	Mortgage Insurance Fund
<b>MOR</b>	Management and Occupancy Review
<b>MOU</b>	Memorandum of Understanding
<b>MPC</b>	Mortgage Participation Certificates
<b>MRB</b>	Mortgage Revenue Bond
<b>MSA</b>	Metropolitan Statistical Area
<b>MTW</b>	Moving to Work Demonstration
<b>NAHASDA</b>	Native American Housing Assistance and Self Determination Act
<b>NIBP</b>	New Issue Bond Program
<b>NSC</b>	National Servicing Center
<b>NSP</b>	Neighborhood Stabilization Program
<b>NSPIRE</b>	National Standards for the Physical Inspection of Real Estate (HUD REAC Demonstration)
<b>OCAF</b>	Operating Cost Adjustment Factor
<b>OCC</b>	Office of the Comptroller of the Currency
<b>OZ</b>	Opportunity Zone
<b>PAB</b>	Private Activity Bond
<b>PBCA</b>	Performance-Based Contract Administration/Administrator
<b>PBRA</b>	Project-Based Rental Assistance
<b>PBV</b>	Project-Based Voucher
<b>PHA</b>	Public Housing Agency
<b>PIS</b>	Placed in Service
<b>PJ</b>	Participating Jurisdiction
<b>PMI</b>	Private Mortgage Insurance
<b>QAP</b>	Qualified Allocation Plan
<b>QC</b>	Qualified Contract
<b>QCT</b>	Qualified Census Tract
<b>QM</b>	Qualified Mortgage
<b>QRM</b>	Qualified Residential Mortgage
<b>RAD</b>	Rental Assistance Demonstration
<b>RD</b>	Rural Development
<b>REAC</b>	Real Estate Assessment Center
<b>REMIC</b>	Real Estate Mortgage Investment Conduit
<b>REO</b>	Real Estate Owned
<b>RESPA</b>	Real Estate Settlement Procedures Act
<b>RHS</b>	Rural Housing Service
<b>ROFR</b>	Right of First Refusal
<b>SADDA</b>	Small Area Difficult Development Area
<b>SAFE Act</b>	Secure and Fair Enforcement Mortgage Licensing Act
<b>SAFMR</b>	Small Area Fair Market Rent
<b>SEC</b>	Securities and Exchange Commission
<b>SHOP</b>	Self-Help Homeownership Opportunity Program
<b>SLFRF</b>	State and Local Fiscal Recovery Fund

<b>SOFR</b>	Secured Overnight Financing Rate
<b>SRO</b>	Single Room Occupancy
<b>TANF</b>	Temporary Assistance for Needy Families
<b>TBA</b>	To-Be-Announced Market, Secondary Market
<b>TBRA</b>	Tenant-Based Rental Assistance
<b>TCA</b>	Traditional Contract Administration/Administrator
<b>TCAP</b>	Tax Credit Assistance Program
<b>TCEP</b>	Tax Credit Exchange Program
<b>TCLP</b>	Temporary Credit and Liquidity Program
<b>TCX</b>	Tax Credit Exchange Program
<b>TIF</b>	Tax-Increment Financing
<b>TILA</b>	Truth in Lending Act
<b>TPV</b>	Tenant Protection Voucher
<b>TRACS</b>	Tenant Rental Assistance Certification System
<b>TRID</b>	TILA-RESPA Integrated Disclosure
<b>UA</b>	Utility Allowance
<b>UPCS</b>	Uniform Physical Condition Standards
<b>USDA</b>	U.S. Department of Agriculture
<b>VA</b>	Veterans Affairs
<b>VASH</b>	HUD–Veterans Affairs Supportive Housing Voucher
<b>VAWA</b>	Violence Against Women Act
<b>VRDO</b>	Variable Rate Demand Obligation