

Commonly Used Housing Acronyms

ACC	Annual Contributions Contract
AFFH	Affirmatively Furthering Fair Housing
AHCIA	Affordable Housing Credit Improvement Act
AHIT	Affordable Housing Industry Transformation
AHP	Federal Home Loan Bank's Affordable Housing Program
AI	Analysis of Impediments
AMI	Area Median Income
CA	Contract Administration
CDBG	Community Development Block Grant
CDBG-DR	Community Development Block Grant-Disaster Relief
CDFI	Community Development Finance Institution
CFPB	Consumer Financial Protection Bureau
CHDO	Community Housing Development Organization
CNA	Capital Needs Assessment
CMF	Capital Magnet Fund
CRA	Community Reinvestment Act
DDA	Difficult Development Area
DU	Fannie Mae Desktop Underwriter
DPA	Down Payment Assistance
DTS	Duty to Serve
EIV	Enterprise Income Verification
ESG	Emergency Solutions Grant
FAF	Financial Adjustment Factor
FDIC	Federal Deposit Insurance Corporation
Fed	Federal Reserve Bank Board of Governors
FFB	Federal Financing Bank
FHA	Federal Housing Administration
FHFA	Federal Housing Finance Agency
FHLB	Federal Home Loan Bank
FMR	Fair Market Rent
FSA	Financial Security Assurance
FSS	Family Self-Sufficiency Program
GASB	Governmental Accounting Standards Board
GNMA	Government National Mortgage Association (Ginnie Mae)
GO	General Obligation
GSE	Government-Sponsored Enterprises
HAP	Housing Assistance Payment (contract)
HERA	Housing and Economic Recovery Act of 2008
HHF	Hardest Hit Fund
HMDA	Home Mortgage Disclosure Act
HOEPA	Home Ownership and Equity Protection Act
HOME	HOME Investment Partnerships Program
HOPWA	Housing Opportunities for Persons With AIDS
HOTMA	Housing Opportunity Through Modernization Act of 2016
HTF	Housing Trust Fund
HUD	U.S. Department of Housing and Urban Development
IBOR	Interbank Offered Rate
IDIS	Integrated Disbursement Information System
iMAX	Integrated Multifamily Access eXchange
iREMS	Integrated Real Estate Management System
IRS	Internal Revenue Service
LIBOR	London Interbank Offered Rate
LIHEAP	Low Income Home Energy Assistance Program
LIHTC	Low Income Housing Tax Credit (Housing Credit)
LO COMP	Loan Officer Compensation
LOC	Letter of Credit
LOS	Loan Origination System
MA	Municipal Advisor
MAHRA	Multifamily Assisted Housing Reform Act of 1997
MBS	Mortgage-Backed Security
MCC	Mortgage Credit Certificate
MCM	Mortgagee Compliance Manager
MCDC	Municipalities Continuing Disclosure Cooperation Initiative

MIF	Mortgage Insurance Fund
MOR	Management and Occupancy Review
MOU	Memorandum of Understanding
MPC	Mortgage Participation Certificates
MRB	Mortgage Revenue Bond
MSA	Metropolitan Statistical Area
MTW	Moving to Work Demonstration
NAHASDA	Native American Housing Assistance and Self Determination Act
NIBP	New Issue Bond Program
NSC	National Servicing Center
NSP	Neighborhood Stabilization Program
NSPIRE	National Standards for the Physical Inspection of Real Estate (HUD REAC Demonstration)
OCAF	Operating Cost Adjustment Factor
OCC	Office of the Comptroller of the Currency
OZ	Opportunity Zone
PAB	Private Activity Bond
PBCA	Performance-Based Contract Administration/Administrator
PBRA	Project-Based Rental Assistance
PBV	Project-Based Voucher
PHA	Public Housing Agency
PIS	Placed in Service
PJ	Participating Jurisdiction
PMI	Private Mortgage Insurance
QAP	Qualified Allocation Plan
QC	Qualified Contract
QCT	Qualified Census Tract
QM	Qualified Mortgage
QRM	Qualified Residential Mortgage
RAD	Rental Assistance Demonstration
RD	Rural Development
REAC	Real Estate Assessment Center
REMIC	Real Estate Mortgage Investment Conduit
REO	Real Estate Owned
RESPA	Real Estate Settlement Procedures Act
RHS	Rural Housing Service
SADDA	Small Area Difficult Development Area
SAFE Act	Secure and Fair Enforcement Mortgage Licensing Act
SAFMR	Small Area Fair Market Rent
SEC	Securities and Exchange Commission
SHOP	Self-Help Homeownership Opportunity Program
SOFR	Secured Overnight Financing Rate
SRO	Single Room Occupancy
TANF	Temporary Assistance for Needy Families
TBA	To-Be-Announced Market, Secondary Market
TBRA	Tenant-Based Rental Assistance
TCA	Traditional Contract Administration/Administrator
TCAP	Tax Credit Assistance Program
TCEP	Tax Credit Exchange Program
TCLP	Temporary Credit and Liquidity Program
TCX	Tax Credit Exchange Program
TIF	Tax-Increment Financing
TILA	Truth in Lending Act
TPV	Tenant Protection Voucher
TRACS	Tenant Rental Assistance Certification System
TRID	TILA-RESPA Integrated Disclosure
UA	Utility Allowance
UPCS	Uniform Physical Condition Standards
USDA	U.S. Department of Agriculture
VA	Veterans Affairs
VASH	HUD-Veterans Affairs Supportive Housing Voucher
VAWA	Violence Against Women Act
VRDO	Variable Rate Demand Obligation