



Commonly Used Housing Acronyms

ACC	Annual Contributions Contract
AFFH	Affirmatively Furthering Fair Housing
AHF	Affordable Housing Fund
AHP	Affordable Housing Program
AMI	Area Median Income
ARRA	American Recovery and Reinvestment Act of 2009
CA	Contract Administration
CCA	Community Center Area
CCRP	Concerted Community Revitalization Plan
CDBG	Community Development Block Grant
CFPB	Consumer Financial Protection Bureau
CFR	Code of Federal Regulations
CHDO	Community Housing Development Organization
CIP	Community Investment Program
CNA	Capital Needs Assessment
CRA	Community Reinvestment Act
CRF	Community Reinvestment Fund
DDA	Difficult Development Area
FAF	Financial Adjustment Factor
FDIC	Federal Deposit Insurance Corporation
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
GNMA	Government National Mortgage Association (Ginnie Mae)
GO	General Obligation
GR	Gross Rent
GSE	Government-Sponsored Enterprises
HAP	Housing Assistance Payments (contract)
HC	Housing Credit
HERA	Housing and Economic Recovery Act of 2008
HFA	Housing Finance Authority
HOME	HOME Investment Partnerships Program
HOPWA	Housing Opportunities for Persons With AIDS
HRTC	Historic Rehab Tax Credits
HTF	Housing Trust Fund
HUD	U.S. Department of Housing and Urban Development
IDIS	Integrated Disbursement Information System
IRS	Internal Revenue Service

LIHTC	Low Income Housing Tax Credit (Housing Credit)
LOC	Letter of Credit
LOI	Letter of Interest
LURA	Land Use Restriction Agreement
MBS	Mortgage-Backed Security
MOR	Management and Occupancy Review
MOU	Memorandum of Understanding
MRB	Mortgage Revenue Bond
MSA	Metropolitan Statistical Area
NAHASDA	Native American Housing Assistance and Self Determination Act
NSP	Neighborhood Stabilization Program
OCAF	Operating Cost Adjustment Factor
ODM	Online Data Manager System
PAB	Private Activity Bond
PBCA	Performance-Based Contract Administrator
PHA	Public Housing Authority
PIS	Placed in Service
PJ	Participating Jurisdiction
PMI	Private Mortgage Insurance
QAP	Qualified Allocation Plan
QCT	Qualified Census Tract
RD	Rural Development
REAC	Real Estate Assessment Center
ROFR	Right of First Refusal
RSA	Revised Statutes Annotated
SADDA	Small Area Difficult Development Area
SAFMR	Small Area Fair Market Rent
SRO	Single Room Occupancy
TBRA	Tenant-Based Rental Assistance
TCAP	Tax Credit Assistance Program
TCEP	Tax Credit Exchange Program
TDC	Total Development Cost
TILA	Truth in Lending Act
TRACS	Tenant Rental Assistance Certification System
UA	Utility Allowance
UPCS	Uniform Physical Condition Standards
URA	Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970
USDA	U.S. Department of Agriculture
VA	Veterans Affairs