

Glossary of Housing Acronyms

From the “Advocates’ Guide to Housing and Community Development Programs” by the National Low Income Housing Coalition, as well as various Vermont sources.

ACA	Addison Community Action / CVOEO	CDFI	Community Development Financial Institution
ACCD	VT Agency of Commerce and Community Development	CEDO	Burlington Community & Economic Development Office
ACCT	Addison County Community Trust	CFR	Code of Federal Regulations - publication of federal rules & regulations
ADA	Americans with Disabilities Act	CHAPA	Citizens Housing & Planning Association
AFDC	Aid to Families with Dependent Children (Cf. TANF)	CHDO	Community Housing Development Organization (pronounced “cho-doe”)
AHP	Affordable Housing Program (of the Federal Home Loan Bank)	CHT	Champlain Housing Trust
AHS	VT Agency of Human Services	CoC	Continuum of Care
AMI	Area Median Income	ConPlan	HUD Consolidated Plan
BAAH	Brattleboro Area Affordable Housing	COTS	Committee On Temporary Shelter
BADIC	Brattleboro Area Drop-In Center	COVE	Community of VT Elders
BEA	Budget Enforcement Act	CPD	HUD Office of Community Planning & Development
BHA	Barre Housing Authority	CPI	Consumer Price Index
BHA	Bennington Housing Authority	CR	Continuing Resolution
BHA	Brattleboro Housing Authority	CRA	Community Reinvestment Act
BHA	Burlington Housing Authority	CSC	Cathedral Square Corporation
BMIR	Below Market Interest Rate	CVOEO	Champlain Valley Office of Economic Opportunity
BROC	Community Action in Southwestern VT	CVRPC	Central VT Regional Planning Commission
CBO	Congressional Budget Office	DA	Designated (mental health) Agency
CBPP	Center on Budget & Policy Priorities	DCF	VT Dept. for Children & Families
CCA	Chittenden Community Action	DHCD	VT Department of Housing & Community Development
CCH	Community Care Home	DMH	VT Department for Mental Health
CCRC	Continuing Care Retirement Community	DRHO	Designated Regional Housing Organization (for SASH Program)
CCRPC	Chittenden County Regional Planning Commission		
CD	Community Development		
CDBG	Community Development Block Grant		
CDC	Community Development Corporation		

EC	Enterprise Communities	FY	Fiscal Year
ELI	Extremely Low Income (<30% of AMI)	GAO	General Accountability Office
ELIHPA	Emergency Low Income Housing Preservation Act	GNMA	Government National Mortgage Association (Ginnie Mae)
EITC	Earned Income Tax Credit	GSE	Government Sponsored Enterprises (Fannie Mae & Freddie Mac)
EPA	US Environmental Protection Agency	HAC	Housing Assistance Council
ESD	Economic Services Division (of DCF)	HAP	Home Access Program (of VCIL)
ESG	Emergency Solutions Grant	HAP	Housing Assistance Payment for the Section 8 program
EVT	Efficiency Vermont	HCRS	Health Care & Rehabilitation Services
EZ	Empowerment Zones	HCV	Housing Choice Vouchers
FDIC	Federal Deposit Insurance Corporation	HFA	Housing Finance Agency
FGICA	Franklin-Grand Isle Community Action - CVOEO	HHS	Health & Human Services, US Department of
FHA	Federal Housing Administration	HMDA	Home Mortgage Disclosure Act
FHAP	Fair Housing Assistance Program	HMIS	Homeless Management Information System
FHFA	Federal Housing Finance Agency	HOME	HOME Investment Partnerships Program
FHFB	Federal Housing Finance Board	HOPE	Helping Overcome Poverty's Effects
FHIP	Fair Housing Initiatives Program	HOPE VI	Revitalization of Severely Distressed Public Housing (defunct program)
FHLB	Federal Home Loan Bank	HOPWA	Housing Opportunities for People with AIDS
FHLBB	Federal Home Loan Bank of Boston	HPG	Housing Preservation Grant Program
FHLMC	Federal Home Loan Mortgage Corporation (Freddie Mac)	HPRP	Homelessness Prevention & Rapid Re-Housing Program
FIRREA	Financial Institutions Reform, Recovery, and Enforcement Act of 1989 (the Savings and Loan bailout)	HQS	Housing Quality Standards (Section 8)
FmHA	Farmer's Home Administration (of U.S. Department of Agriculture, now USDA Rural Development)	HTRC	Housing Trust of Rutland County
FMR	Fair Market Rent	HUD	US Department of Housing & Urban Development
FNMA	Federal National Mortgage Association (Fannie Mae)	HVT	Housing VT
FOIA	Freedom of Information Act	ICE	Institute for Community Economics
FRB	Federal Reserve Board	IDA	Individual Development Account
FSS	Family Self-Sufficiency Program	IZ	Inclusionary Zoning

LCPC	Lamoille County Planning Commission	NWKS	NeighborWorks America
LHP	Lamoille Housing Partnership	NWWVT	NeighborWorks of Western VT
LI	Low income (<80% of AMI)	OCC	Office of the Comptroller of the Currency
LIHEAP	Low Income Home Energy Assistance Program	OEO	VT Office of Economic Opportunity
LIHPRHA	Low Income Housing Preservation & Resident Homeownership Act	OMB	US Office of Management & Budget
LIHTC	Low Income Housing Tax Credits	OMHAR	US Office of Multifamily Housing Assistance Restructuring
LISC	Local Initiatives Support Corporation	OTS	Office of Thrift Supervision
LMI	Low & moderate income (<100% of median)	PBRA	Project Based Rental Assistance (Section 8)
M2M	Mark to Market	PBV	Project-Based Voucher (Section 8)
MAHRA	Multifamily Assisted Housing Reform & Affordability Act	PD&R	HUD Office of Policy Development & Research
MHA	Montpelier Housing Authority	PHA	Public Housing Agency or Authority
MHP	Mobile Home Park	PIT	Point In Time count of the homeless
MPI	Maloney Properties, Inc.	PJ	Participating Jurisdiction (for HOME Program)
MRB	Mortgage Revenue Bond	PMI	Private Mortgage Insurance
MSA	Metropolitan Statistical Area	QHWRA	Quality Housing & Work Responsibility Act of 1998 (Public Housing & Section 8 reform)
MTW	Moving to Work (PHA demo program)	RACDC	Randolph Area Community Development Corp.
NAEH	National Alliance to End Homelessness	RAD	Rental Assistance Demonstration
NAMI-VT	National Alliance on Mental Illness-VT	RBES	Residential Building Energy Standards
NCH	National Coalition for the Homeless	RD	USDA Rural Development
NCSHA	National Council of State Housing Agencies	RDC	Regional Development Commission
NEKCA	Northeast Kingdom Community Action	REAC	Real Estate Assessment Center
NHS	Neighborhood Housing Service	REIT	Real Estate Investment Trust
NIMBY	Not In My Back Yard	RESPA	Real Estate Settlement Procedures Act
NLIHC	National Low Income Housing Coalition	RHA	Rutland Housing Authority
NOFA	Notice of Funding Availability	RHS	USDA Rural Housing Service
NRC	Neighborhood Reinvestment Corporation	RLF	Revolving Loan Fund
NROC	Northgate Residents' Ownership Corp.		

RRPC	Rutland Regional Planning Commission	VAWA	Violence Against Women Act
RTC	Resolution Trust Corporation	VCDP	VT Community Development Program
S+C	Shelter Plus Care	VCDR	VT Coalition for Disability Rights
S&L	Savings & Loan Association	VCEH	VT Coalition to End Homelessness
SASH	Support & Services at Home Program	VCIL	VT Center for Independent Living
SBA	Small Business Administration	VCLF	VT Community Loan Fund
SEVCA	Southeastern VT Community Action	VCRD	VT Council on Rural Development
SHA	Springfield Housing Authority	VEDA	VT Economic Development Authority
SMSA	Standard Metropolitan Statistical Area	VEIC	VT Energy Investment Corporation
SRO	Single Room Occupancy facility	VHCB	VT Housing & Conservation Board
SSI	Supplemental Security Income	VHCC	VT Housing & Conservation Coalition
SSDI	Social Security Disability Insurance	VHFA	VT Housing Finance Agency
TANF	Temporary Assistance for Needy Families (replaced AFDC)	VHMA	VT Housing Managers Association
TBRA	Tenant Based Rental Assistance (Section 8)	VHRC	VT Human Rights Commission
TPHT	Twin Pines Housing Trust	VLI	Very low income (<50% of AMI)
TRORC	Two Rivers–Ottauquechee Regional Commission	VLIAC	VT Low Income Advocacy Council
UCS	United Counseling Services	VSA	VT Statutes Annotated
URA	Uniform Relocation Act	VSHA	VT State Housing Authority
USC	United States Code - code of federal statutes	VTI	VT Tenants
USDA	US Department of Agriculture	WHA	Winooski Housing Authority
VA	US Department of Veterans Affairs	WCMHS	Washington County Mental Health Services
VAHC	VT Affordable Housing Coalition	WRC	Windham Regional Commission
		WWHT	Windham & Windsor Housing Trust