

## ***Commonly Used Housing & Finance Acronyms***

2MP	Second Modification Program
ABS	Asset Backed Security
ACED	Area of Chronic Economic Distress
AFHMP	Affirmative Fair Housing Marketing Plan
AGMI	Area Gross Median Income
AHA	Affordable Housing Act
AHP	Affordable Housing Program
AIDA	All Indian Business Development Program
AIPC	All Indian Pueblo Council
AIPHA	All Indian Pueblo Housing Authority
AMI	Area Median Income
AMT	Alternative Minimum Tax
ANA	Administration for Native Americans
ARM	Adjustable Rate Mortgage
ARRA	American Recovery and Reinvestment Act
ASDN	Area(s) of Statistically Demonstrated Need
ATR	Ability to Repay
BBER	Bureau of Business and Economic Research (UNM)
BHC	Behavioral Health Collaborative
BIA	Bureau of Indian Affairs
BPRC	Business Plan Review Committee
BMA	Bond Market Association
CAA	Community Action Agency
CBO	Community-Based Organization
CDBG	Community Development Block Grant
CDC	Certified Development Company
CDC	Certified Development Community
CDC	Community Development Council
CDCU	Community Development Credit Union
CDFI	Community Development Financial Institution
CDRLF	Community Development Revolving Loan Fund
CFPB	Consumer Financial Protection Bureau
CHDO	Community Housing Development Organization
CLT	Community Land Trust
CLTV	Combined Loan to Value
CMS	Compliance Management System
CNA	Capital Needs Assessment
COB	Convertible Option Bond
COG	Council of Governments
COI	Costs of Issuance
COL	Contract Loan Program
CRA	Community Reinvestment Act
CSBG	Community Services Block Grant
DDA	Difficult Development Area
DFA	New Mexico Department of Finance and Administration

DOE	Department of Energy
DOJ	Department of Justice
DOT	Department of Transportation
DPA	Down Payment Assistance
DSC	Debt Service Coverage
DTI	Debt to Income Ratio
ECOA	Equal Credit Opportunity Act
EDA	Economic Development Administration
EHAP	Emergency Homeless Assistance Program
EHLP	Emergency Homeowners' Loan Program
ELCDC	Enchantment Land Certified Development Company
ESG	Emergency Solutions Grant
FAMC	Federal Agriculture Mortgage Corporation
FCRA	Fair Credit Reporting Act
FDIC	Federal Deposit Insurance Corporation
FEMA	Federal Emergency Management Agency
FHA	Federal Housing Administration or Fair Housing Act
FHFA	Federal Housing Finance Agency
FHFB	Federal Housing Finance Board
FHLB	Federal Home Loan Bank
FHLMC	Federal Home Loan Mortgage Corporation (Freddie Mac)
FICO	Fair Isaac and Company (credit score)
FMR	Fair Market Rents
FNMA	Federal National Mortgage Association (Fannie Mae)
GF	General Fund
GNMA	Government National Mortgage Association (Ginnie Mae)
GRH	Guaranteed Rural Housing
GSE	Government Sponsored Enterprise
HAFA	Home Affordable Foreclosure Alternatives
HAMP	Home Affordable Modification Program
HERA	Housing and Economic Recovery Act
HFA	Housing Finance Agency
HLPA	Home Loan Protection Act
HMDA	Home Mortgage Disclosure Act
HOEPA	Home Ownership and Equity Protection Act
HOF	Housing Opportunity Fund
HOME	Home Investment Partnership Program
HOPE	Homeownership Opportunities for People Everywhere
HOPWA	Housing Opportunities for Persons with AIDS
HPML	High Priced Mortgage Loan
HPP	Homeownership Preservation Program
HPRP	Homelessness Prevention and Rapid Re-Housing Program
HTF	Housing Trust Fund
HUD	US Department of Housing and Urban Development
ICDBG	Indian Community Development Block Grant
IHA	Indian Housing Authority
IHBG	Indian Housing Block Grant
JTPA	Job Training and Partnership Act

KYHNM	Keep Your Home New Mexico (HPP Program)
LDC	Local Development Corporation
LFC	Legislative Finance Committee
LGIP	Local Government Investment Pool
LIHEAP	Low Income Home Energy Assistance Program
LIHTC	Low Income Housing Tax Credit Program
LOC	Letter of Credit
LOC	Legislative Oversight Committee
LTTF	Land Title Trust Fund
LTV	Loan-to-Value Ratio
LURA	Land Use Restriction Agreement
MBE	Minority-Owned Business Enterprise
MBS	Mortgage Backed Securities
MHEA	Manufactured Home Energy Audit.
MF	Multifamily
MFA	New Mexico Mortgage Finance Authority
MRB	Mortgage Revenue Bond
MSA	Metropolitan Statistical Area
NAHASDA	Native American Housing & Self Determination Act of 1996
NAHRO	National Association of Housing and Redevelopment Officials
NAIHC	National American Indian Housing Council
NAIOP	National Association of Industrial and Office Properties
NCAIED	National Center for American Indian Enterprise Development
NCSHA	National Council of State Housing Agencies
NCSHB	National Conference of State Housing Boards
NEAT	National Energy Audit Tool
NEDA	National Economic Development Associates Program
NFMC	NeighborWorks Foreclosure Mitigation Counseling
NHS	Neighborhood Housing Services
NIBP	New Issue Bond Program
NMAHCT	New Mexico Affordable Housing Charitable Trust
NMCDLF	New Mexico Community Development Loan Fund
NMCF	New Mexico Community Foundation
NMGC	New Mexico Gas Company
NMSBDC	New Mexico Small Business Development Center
NOFA	Notice of Funds Availability
NRC	Neighborhood Reinvestment Corporation
NSP	Neighborhood Stabilization Program
OFHEO	Office of Fair Housing and Equal Opportunity
OIG	Office of Inspector General
OMB	Office of Management and Budget
ONAP	Office of Native American Programs (HUD)
OS	Official Statement
PAB	Private Activity Bond
PAE	Participating Administrative Entity
PBCA	<i>Project-Based Contract Administrator</i>
PHA	Public Housing Authority
PJ	Participating Jurisdiction

POS	Preliminary Official Statement
PUD	Planned Unit Development
QAP	Qualified Allocation Plan
QECB	Qualified Energy Conservation Bonds
QCI	Quality Control Inspector
QCT	Qualified Census Tract
QM	Qualified Mortgage
QRM	Qualified Residential Mortgage
RA	Redevelopment Act
RANM	REALTORS Association of New Mexico
RAP	Rental Assistance Program
RD	Rural Development
RDIC	Rural Development Investment Council
RESPA	Real Estate Settlement Protection Act
RFP	Request for Proposals
RFQ	Request for Qualifications / Quotes
RHA	Regional Housing Authority
RHED	Rural Housing and Economic Development
RHS	Rural Housing Service
RLF	Revolving Loan Fund
RS	Risk Sharing 542 (c) Program
RTC	Resolution Trust Corporation
SBA	Small Business Administration
SBDP	Santa Fe Small Business Development Program
SBI	Small Business Institute
SBIC	Small Business Investment Corporation
SBOF	State Board of Finance
SBTC	Sustainable Building Tax Credits
SF	Single Family
SHA	State Homeless Assistance
SHPO	State Historic Preservation Office
SIC	State Investment Council
SRO	Single Room Occupancy
SRP	Service Release Premium
SWONAP	SW Office of Native American Programs
TBA	"To Be Announced" (forward commitment of mortgage loan)
TBRA	Tenant Based Rental Assistance
TCAP	Tax Credit Assistance Program
TCEP	Tax Credit Exchange Program
TDC	Total Development Cost
TDHE	Tribally Designated Housing Entity
TILA	Truth in Lending Act
TOHILA	Title I Home Improvement Lenders Association
UDAAP	Unfair, Deceptive or Abusing Acts or Practices
USDA	US Department of Agriculture
VA	Department of Veterans Affairs
WAP	Weatherization Assistance Program
WBE	Woman-Owned Business Enterprise