

ACS	American Community Survey
ADA	Americans with Disabilities Act
AMI	Area Median Income
BIA	Bureau of Indian Affairs
BND	Bank of North Dakota
CAP	Community Action Partnership
CARES	Coordinated Assessment, Referral and Evaluation System
CDBG	Community Development Block Grant
CDFI	Community Development Financial Institution
CFPB	Consumer Financial Protection Bureau
CFR	Code of Federal Regulations
CHDO	Community Housing Development Organization
CNA	Capital Needs Assessment
CoC	Continuum of Care
CRA	Community Reinvestment Act
DCA	Down Payment and Closing Cost Assistance program
DCS	N.D. Department of Commerce Division of Community Services
DHS	N.D. Department of Human Services
DOC	N.D. Department of Commerce
DUNS	Dun and Bradstreet Numbering System
EIV	Enterprise Income Verification
ELI	Extremely Low Income (30% of AMI)
ESG	Emergency Solutions Grant
ESW	Essential Service Worker
Fannie Mae	Federal National Mortgage Association
FHA	Federal Housing Administration
FHEO	Fair Housing and Equal Opportunity
FHLB	Federal Home Loan Bank

FMR	Fair Market Rent
Freddie Mac	Federal Home Loan Mortgage Corporation
Ginnie Mae	Government National Mortgage Association
GSE	Government-Sponsored Enterprise
HAP	Housing Assistance Payment
HCV	Housing Choice Voucher
HIF	Housing Incentive Fund
Helping HAND	Helping Housing Across North Dakota
HFA	Housing Finance Agency
HMIS	Homeless Management Information System
HOME	HOME Investment Partnership Program
HTF	Housing Trust Fund
HQS	Housing Quality Standards
HUD	U.S. Department of Housing and Urban Development
IC	Industrial Commission of North Dakota
IDA	Individual Development Account
LIHTC	Low Income Housing Tax Credit
LMI	Low- and Moderate-Income
LTV	Loan-to-Value
MBA	Mortgage Bankers Association
MBS	Mortgage-Backed Securities
Mod Rehab	Moderate Rehabilitation Program
MFI	Median Family Income
MFP	Money Follows the Person
MIP	Mortgage Insurance Premium
MLS	Multiple Listing Service
MRB	Mortgage Revenue Bond
NAHASDA	Native American Housing Assistance and Self Determination Act
NAHRO	National Association of Housing and Redevelopment Officials
NCSHA	National Council of State Housing Agencies

NDHFA	North Dakota Housing Finance Agency
NDHG	N.D. Homeless Grant
NDICH	N.D. Interagency Council on Homelessness
NHTF	National Housing Trust Fund
NMLS	Nationwide Mortgage Licensing System and Registry
NSP	Neighborhood Stabilization Program
PBCA	Performance Based Contract Administration
PBV	Project Based Voucher
PHA	Public Housing Authority
PIH	Public and Indian Housing
PILOT	Payment in Lieu of Taxes
PIT	Point In Time survey of homelessness
PITI	Principal, Interest, Taxes and Insurance
PJ	Participating Jurisdiction
PMI	Private Mortgage Insurance
PRA	Project Rental Assistance
PSH	Permanent Supportive Housing
QAP	Qualified Allocation Plan (LIHTC program)
RA	Rental Assistance
RAD	Rental Assistance Demonstration
RAP	Rehab Accessibility Program
REAC	Real Estate Assessment Center
REO	Real Estate Owned
RESPA	Real Estate Settlement Procedures Act
RFP	Request for Proposals
Section 3	Section 3 of the Housing and Urban Development (HUD) Act of 1968 ensures that economic opportunities generated benefit low- and very low-income persons.
Section 8	Section 8 of the Housing Act of 1937 authorized the payment of rental housing assistance for low-income households
Section 42	Section 42 of the Internal Revenue Code allows for the Low Income Housing Tax Credits

SHNA	Statewide Housing Needs Assessment
SRO	Single-Room Occupancy
SSVF	Supportive Services for Veteran Families
STAT	Statewide Technical Assistance Team
TBRA	Tenant Based Rental Assistance
TILA	Truth In Lending Act
The Code	Internal Revenue Code (LIHTC program)
TRACS	Tenant Rental Assistance Certification System
TRID	TILA, RESPA Integrated Disclosure
UPCS	Uniform Physical Condition Standards
USDA RD	U.S. Department of Agriculture Rural Development
VA	U.S. Department of Veterans Affairs
VASH	Veterans Affairs Supportive Housing
VLI	Very Low Income (50% of AMI)
8609	IRS Form regarding LIHTC allocation and certification
8823	IRS Form regarding LIHTC report of noncompliance and building disposition