

Common Housing Terms and Acronyms in Georgia



Acronym	Definition
AMI	Area Median Income
ARRA	American Recovery and Reinvestment Act
Brownfields	Vacant or underutilized industrial and commercial properties that are environmentally contaminated
CCCS	Consumer Credit Counseling Service
CDBG	Community Development Block Grant
CDC	Community Development Corporation
CHAS	Comprehensive Housing Affordability Strategy
CHDO	Community and Housing Development Organization. Non-profit housing provider receiving minimum of 15% of HOME Investment Partnership funds
CHIP	Community HOME Investment Partnership
CHOICE	
CLT	Community Land Trust
Co-op	
CVIOG	Carl Vinson Institute of Government
DCA	Georgia Department of Community Affairs
DDA	Downtown Development Authority
DOT	Department of Transportation
EPA	Environment Protection Agency
EZ	Empowerment Zones
EZ	Enterprise Zone
FEMA	Federal Emergency Management Administration
FHA	Federal Housing Administration (HUD Office of Housing)
FHLB	Federal Home Loan Bank
FMR	Fair Market Rent (maximum rent for Section 8 rental assistance)
GCF	Georgia Cities Foundation
GEFA	Georgia Environmental Finance Agency
GEMC	Georgia Electric Membership Corporation
GICH	Georgia Initiative for Community Housing
GIS	geographic information system
GMA	Georgia Municipal Association



GPA	Georgia Planning Association
GSE	Government-sponsored enterprises (Fannie Mae and Freddie Mac)
HAC	Housing Assistance Council
HARP	Home Affordable Refinance
HDRC	Housing and Demographics Research Center
HERA	Housing and Economic Recovery Act
HOME	Home Investment Partnerships
HOPE VI	Program for Revitalization of Severely Distressed Public Housing
HOPWA	Housing Opportunities for Persons with AIDS
HPD	Historic Preservation Division
HTF	Housing Trust Fund
HUD	U.S. Department of Housing and Urban Development
IDAs	Individual Development Accounts
IGA	Intergovernmental Agreement
KAB	Keep America Beautiful
LBA	Land Bank Authority
LIHTC	Low Income Housing Tax Credit
MFI	Median Family Income
MHI	Median Household Income
NIMBY	Not in My Back Yard
NIP	Neighborhood Improvement Program
NLC	National League of Cities
NOFA	Notice of Funding Availability
NSP	Neighborhood Stabilization Program
OZ	Opportunity Zone
PEN	
PHA	Public Housing Authority
PJ	Participating Jurisdiction
PSO	Public Service and Outreach
PUD	Planned Unit Development
QAP	Qualified Action Plan
RAS	Revitalization Area Strategy
RC	Regional Commission
RCDI	Rural Community Development Initiative
REO	real estate owned (in reference to defaulted FHA-insured properties)
RFP	Request for Proposal



RHS	Rural Housing Service
SBDC	Small Business Development Center
Section 8	Housing Assistance Payment Program (Housing and Community Development Act of 1974)
Section 202	Loans for construction/rehab of housing for the elderly or handicapped
Section 202/811	Programs for housing assistance to the elderly and people with disabilities
TAD	Tax Allocation District
TE	Transportation Enhancement Program
UGA	University of Georgia
URA	Urban Redevelopment Area
URP	Urban Redevelopment Plan
USDA	U.S. Department of Agriculture
USDA-RD	U.S. Department of Agriculture Rural Development
VA	

