<table>
<thead>
<tr>
<th>Acronym</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>AAF</td>
<td>Annual Adjustment Factor</td>
</tr>
<tr>
<td>ADA</td>
<td>Americans with Disabilities Act</td>
</tr>
<tr>
<td>AFHMP</td>
<td>Affirmative Fair Housing Marketing Plan</td>
</tr>
<tr>
<td>AHP</td>
<td>Affordable Housing Program <em>(Grant program of Federal Home Loan Bank)</em></td>
</tr>
<tr>
<td>AMI</td>
<td>Area Median Income</td>
</tr>
<tr>
<td>BRA</td>
<td>Brownfield Redevelopment authority</td>
</tr>
<tr>
<td>BSP</td>
<td>Bridge Street Place</td>
</tr>
<tr>
<td>CDBG</td>
<td>Community Development Block Grant <em>(Federal funds for housing, infrastructure and economic development to cities and MSHDA)</em>.</td>
</tr>
<tr>
<td>CHAM</td>
<td>Consorium of Housing Asset Management (NIAR division)</td>
</tr>
<tr>
<td>CHDO</td>
<td>Community Housing Development Organization</td>
</tr>
<tr>
<td>CLI</td>
<td>Community Leadership Institute (Training division)</td>
</tr>
<tr>
<td>CNA/PCNA</td>
<td>Capital Needs Assessment or Property Capital Needs Assessment</td>
</tr>
<tr>
<td>CPM</td>
<td>Certified Property Manager</td>
</tr>
<tr>
<td>CRA</td>
<td>Community Reinvestment Act (of 1977)</td>
</tr>
<tr>
<td>CRP</td>
<td>Community Reinvestment Program</td>
</tr>
<tr>
<td>CSC</td>
<td>Criminal Sexual Conduct</td>
</tr>
<tr>
<td>CSH</td>
<td>Corporation for Supportive Housing <em>(National intermediary for Supportive Housing)</em></td>
</tr>
<tr>
<td>CTEH</td>
<td>Coalition to End Homelessness</td>
</tr>
<tr>
<td>DBA</td>
<td>Doing Business As (Development and Communications division)</td>
</tr>
<tr>
<td>DDA</td>
<td>Downtown Development Authority</td>
</tr>
<tr>
<td>DMVA</td>
<td>Michigan Department of Military and Veterans Affairs</td>
</tr>
<tr>
<td>DSC</td>
<td>Debt Service Coverage</td>
</tr>
<tr>
<td>EEO</td>
<td>Equal Employment Opportunity</td>
</tr>
<tr>
<td>ENTF</td>
<td>Kent County Essential Needs Task Force</td>
</tr>
<tr>
<td>FEMA</td>
<td>Federal Emergency Management Agency</td>
</tr>
<tr>
<td>FHA</td>
<td>Federal Housing Administration, result of 1934 Federal Housing Act</td>
</tr>
<tr>
<td>FHLBI</td>
<td>Federal Home Loan Bank of Indianapolis</td>
</tr>
<tr>
<td>FMR</td>
<td>Fair Market Rent</td>
</tr>
<tr>
<td>FOIA</td>
<td>Freedom of Information Act</td>
</tr>
<tr>
<td>Freddie Mack</td>
<td>Federal Home Loan Mortgage Corporation</td>
</tr>
<tr>
<td>FY</td>
<td>Fiscal Year</td>
</tr>
<tr>
<td>GNMA</td>
<td>Government National Mortgage Association (Ginnie Mae)</td>
</tr>
<tr>
<td>GRHC</td>
<td>Grand Rapids Housing Commission</td>
</tr>
<tr>
<td>HAP</td>
<td>Housing Assistance Payment Contract <em>(Section 8 assistance)</em></td>
</tr>
<tr>
<td>HCVP</td>
<td>Housing Choice Voucher Program</td>
</tr>
<tr>
<td>HFA</td>
<td>Housing Finance Authority</td>
</tr>
<tr>
<td>HOME</td>
<td>Federal funding for grants and loans for housing through City of Grand Rapids and MSHDA</td>
</tr>
<tr>
<td>HUD</td>
<td>Housing and Urban Development</td>
</tr>
<tr>
<td>Abbreviation</td>
<td>Description</td>
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<td>--------------</td>
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<tr>
<td>HWMUW</td>
<td>Heart of West Michigan United Way</td>
</tr>
<tr>
<td>IREM</td>
<td>Institute of Real Estate Management</td>
</tr>
<tr>
<td>LIHTC</td>
<td>Low Income Housing Tax Credit (Section 42)</td>
</tr>
<tr>
<td>LISC</td>
<td>Local Initiatives Support Corporation</td>
</tr>
<tr>
<td>LLC</td>
<td>Limited Liability Corporation</td>
</tr>
<tr>
<td>LTV</td>
<td>Loan to Value</td>
</tr>
<tr>
<td>MDCR</td>
<td>Michigan Department of Civil Rights</td>
</tr>
<tr>
<td>MDHHS</td>
<td>Michigan Department of Health and Human Services</td>
</tr>
<tr>
<td>MEDC</td>
<td>Michigan Economic Development and Corporation <em>(Approves state brownfield tax credits)</em></td>
</tr>
<tr>
<td>MEC</td>
<td>Michigan Economic Development Corp</td>
</tr>
<tr>
<td>MFI</td>
<td>Multifamily Initiative (NIAR division)</td>
</tr>
<tr>
<td>MIP</td>
<td>Mortgage Insurance Premium</td>
</tr>
<tr>
<td>MLB</td>
<td>Michigan Land Bank</td>
</tr>
<tr>
<td>MSHDA</td>
<td>Michigan State Housing Development Authority</td>
</tr>
<tr>
<td>MWR</td>
<td>Midwest Region</td>
</tr>
<tr>
<td>NW O</td>
<td>NeighborWorks Organization (member of the network)</td>
</tr>
<tr>
<td>NEF</td>
<td>National Equity Fund <em>(Syndicator of tax credits)</em></td>
</tr>
<tr>
<td>NEPA</td>
<td>National Environmental Policy Act of 1969</td>
</tr>
<tr>
<td>NIMBY</td>
<td>&quot;Not In My Back Yard&quot;</td>
</tr>
<tr>
<td>NMTC</td>
<td>New Markets Tax Credits</td>
</tr>
<tr>
<td>NOFA</td>
<td>Notice of Funding Availability</td>
</tr>
<tr>
<td>NOI</td>
<td>Net Operating Income</td>
</tr>
<tr>
<td>NTI</td>
<td>NeighborWorks Training Institute (Training division)</td>
</tr>
<tr>
<td>OAD</td>
<td>Organizational Assessment Division <em>(a division of NeighborWorks America)</em></td>
</tr>
<tr>
<td>OCAF</td>
<td>Operating Cost Adjustment Factor</td>
</tr>
<tr>
<td>OHTS</td>
<td>Organizational Health Tracking System <em>(OAD)</em></td>
</tr>
<tr>
<td>PBV</td>
<td>Project Based Voucher</td>
</tr>
<tr>
<td>PILOT</td>
<td>Payment In Lieu of Taxes</td>
</tr>
<tr>
<td>PJ</td>
<td>Participating Jurisdiction</td>
</tr>
<tr>
<td>PMA</td>
<td>Property Management Association</td>
</tr>
<tr>
<td>PROMPT</td>
<td>Production/Program Services, Resource and Financial Management, Organizational Management and Board Governance, Management- Staffing and Personnel, Planning, Technical Operation and Compliance Systems</td>
</tr>
<tr>
<td>QAP</td>
<td>Qualified Allocation Plan for Low Income Housing Tax Credits</td>
</tr>
<tr>
<td>RD</td>
<td>Rural Development</td>
</tr>
<tr>
<td>REAC</td>
<td>Real Estate Assessment Center</td>
</tr>
<tr>
<td>RM</td>
<td>Relationship Manager <em>(Field Operations division)</em></td>
</tr>
<tr>
<td>RPOA</td>
<td>Rental Property Owners Association</td>
</tr>
<tr>
<td>Section 8</td>
<td>Rent Subsidy allowing tenant to pay only 30% of their income for housing and utilities while the federal government pays the reminder.</td>
</tr>
<tr>
<td>SHP</td>
<td>Supportive Housing Program <em>(HUD)</em></td>
</tr>
<tr>
<td>SRO</td>
<td>Single Room Occupancy</td>
</tr>
<tr>
<td>Acronym</td>
<td>Description</td>
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</tr>
<tr>
<td>TIC</td>
<td>Tenant Income Certification</td>
</tr>
<tr>
<td>TIFA</td>
<td>Tax Increment Financing Authority</td>
</tr>
<tr>
<td>TTP</td>
<td>Total Tenant Payment</td>
</tr>
<tr>
<td>UFAS</td>
<td>Uniform Federal Accessibility Standards</td>
</tr>
<tr>
<td>URA</td>
<td>Uniform Relation Act</td>
</tr>
<tr>
<td>URA</td>
<td>Uniform Relocation Act</td>
</tr>
<tr>
<td>USDA</td>
<td>United States Department of Agriculture</td>
</tr>
<tr>
<td>VA</td>
<td>Veterans Administration</td>
</tr>
<tr>
<td>VASH</td>
<td>Veterans Affairs Supportive Housing Vouchers</td>
</tr>
</tbody>
</table>