

# HUD HOUSING PROGRAMS: TENANTS' RIGHTS (4th ed. 2012)

## GLOSSARY AND COMMON ACRONYMS

TERMS	DEFINITION
2020 Management Reform Plan	A 1997 HUD plan to, among other things, address identified management weaknesses and down-size department staff by about 3,000 persons by 2002.
Active Partners Participation System ( <b>APPS</b> )	HUD automated filing system by which applicants for financial assistance disclose past participation in HUD's multifamily housing mortgage insurance programs. <i>See</i> 24 C.F.R. pt. 200, subpt. H. This system replaces form HUD 2530 Previous Participation Certificate.
Administrative Procedure Act ( <b>APA</b> )	Federal law that governs the way administrative agencies propose and adopt regulations and provides the process for courts to review agency decisions. Codified at 5 U.S.C. § 701 <i>et seq.</i>
Admission and Continued Occupancy Policy ( <b>ACOP</b> )	Policy that each public housing agency adopts for its public housing program that describes, among other things, its admission, income determination, occupancy, rent and transfer policies.
Affirmative Fair Housing Marketing Plan	An affirmative marketing program designed to promote equal housing choice for all prospective tenants regardless of race, color, religion, sex, national origin, disability or familial status. The plan, which must be developed and adopted by all owners of HUD-subsidized housing, is designed to affirmatively further fair housing. <i>See</i> 24 C.F.R. § 200.600.
Affirmatively Furthering Fair Housing ( <b>AFFH</b> )	The Fair Housing Act requires all federal agencies to administer programs relating to housing and urban development in a manner that will affirmatively further fair housing. Further, the receipt of federal funds obligates jurisdictions to affirmatively further fair housing. Among other things, the duty to affirmatively further fair housing includes developing and implementing a comprehensive strategy to identify and overcome barriers to fair housing choice.
Agreement to Enter into a Housing Assistance Payment Contract ( <b>AHAP</b> )	Agreement between HUD and a housing developer under which HUD will enter into a Section 8 Housing Assistance Payment Contract once the development is completed. (Form HUD-52521-B). Similar agreements exist for public housing agencies that are planning to enter into subsidy payment contracts with developers under the project-based Voucher and Moderate Rehabilitation programs.
Alternative Management Entity ( <b>AME</b> )	A receiver, private contractor, private manager, or any other entity that is under contract with a public housing agency, or that is otherwise duly appointed or contracted (for example, by court order or agency action), to manage all or part of a public housing agency's operations.

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Americans with Disabilities Act ( <b>ADA</b> )	Federal law that prohibits discrimination based on disability, which extends to a physical or mental impairment that substantially limits a major life activity. It is intended to provide enforceable standards for eliminating discrimination against individuals with disabilities. The act is divided into subchapters. Title II extends to programs operated by public entities, such as PHAs. Title III covers privately operated public accommodations and reasonable accommodations for persons with disabilities. Codified at 42 U.S.C. § 12101 <i>et seq.</i>
Analysis of Impediments to Fair Housing Choice ( <b>AI</b> )	A review of public and private impediments or barriers that affect the rights of individuals to fair housing choice. Agencies and jurisdictions receiving Community Development Block Grants (CDBG) must undertake such a review as part of their Consolidated Plan. <i>See</i> 24 C.F.R. pt. 91. Public housing agencies have similar obligations as part of their planning process.
Annual Adjustment Factor ( <b>AAF</b> )	A HUD-determined factor used to adjust rents annually for the project-based Section 8 program. It is based on Consumer Price Index data relating to changes in residential rent and utility costs.
Annual Contributions Contract ( <b>ACC</b> )	Form contracts between HUD and a public housing agency that contains the terms and conditions under which HUD funds the agency to provide housing to low-income households. The form contract for public housing is also referred to as the Consolidated ACC.
Anti-Injunction Act	A federal act that prohibits federal courts from enjoining state court proceedings unless an act of Congress allows such an injunction, or an injunction will facilitate or defend the state court's judgments. <i>See</i> 28 U.S.C. § 2283.
Area Median Income ( <b>AMI</b> )	The midpoint in the income distribution by household size in a defined geographic area. The AMI is used to determine eligibility of applicants for housing programs. HUD adopts and publishes AMI limits annually.
Asset Management Project ( <b>AMP</b> )	A public housing building or set of buildings grouped for the purpose of management, accounting and reporting to HUD.
Brooke Amendment	A federal law, first enacted in 1969, that limits tenants' rent payments, including utilities, to a percentage of income. When first enacted the limit was 25 percent of adjusted income. The current limit is 30 percent of adjusted income.
Capital fund	Funding for public housing that is appropriated annually by Congress and that HUD distributes to public housing agencies based on a formula. The capital fund can be used for modernization, including developing, rehabilitating, and demolishing units; replacement housing; and management improvements.
Capital Needs Assessment ( <b>CNA</b> )	A property inspection, conducted by a certified inspector, that is used to determine the useful life of various physical systems in multifamily housing. It is used to provide a projected cost estimate and budget for maintaining the property over a specified 5- to 20-year timespan.

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Choice Neighborhoods Initiative (CNI)	A HUD grant-supported initiative, launched in 2010, to transform distressed neighborhoods and public and assisted projects into viable and sustainable mixed-income neighborhoods by linking housing improvements with appropriate services, schools, public assets, transportation and access to jobs.
Civil Rights Attorney's Fees Awards Act of 1976	Federal law permitting the award of reasonable attorney's fees to the prevailing party in certain civil rights cases. See 42 U.S.C. § 1988.
Community Development Block Grant (CDBG) program	A federal financial entitlement program administered by HUD's Office of Community Planning and Development. It is designed to improve communities by providing decent housing, a suitable living environment, and expanding economic opportunities—principally for persons with low and moderate incomes. Local governments automatically receive a portion of these funds and participate in either the Entitlement Program (for cities with more than 50,000 people or urban counties with more than 200,000 people) or the States and Small Cities Program (for communities with fewer than 50,000 people).
Community Housing Development Organization (CHDO)	A nonprofit, community-based service organization whose purpose is to provide and develop decent, affordable housing for the community it serves. Organizations certified as CHDOs are eligible to receive HOME funding.
Compliance Disposition Enforcement Plan (CDE)	A plan developed by HUD's Hub/program center upon a multifamily housing owner's failure to cure deficiencies uncovered by a Real Estate Assessment Center inspection. The plan recommends the actions that should be taken to obtain owner compliance. The plan is submitted to and approved by the HUD office of Asset Management.
Comprehensive Housing Assistance Strategy of the Consolidated Plan (CHAS)	A component of Consolidated Plan, the CHAS is a report prepared by jurisdictions on the number of households in need of housing assistance. It is based on data reports obtained by HUD from the Census Bureau.
Consolidated Plan (ConPlan)	A HUD-approved housing and community development plan written by states and local communities to assess local housing needs and markets and to plan the use of local and federal housing and community development resources that will address these needs. It describes how a jurisdiction will use its Community Development Block Grant (CDBG), HOME, Emergency Solutions Grant (ESG) and Housing Opportunities for Persons with AIDS (HOPWA) funds for affordable housing and community development. The ConPlan must be updated yearly as local housing conditions, needs, and priorities change.

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Continuum of Care (CoC) Program	The Continuum of Care Program awards HUD funds on a competitive basis to address homelessness in a comprehensive manner. To be eligible for the funds, a Continuum of Care, consisting of local government agencies, community-based organizations, service providers, and others, must develop a plan for providing housing and services to homeless individuals and families. The Continuum of Care Program consolidated three HUD homelessness programs: Supportive Housing, Shelter Plus Care, and Section 8 Moderate Rehabilitation for Single-Room Occupancy.
Contract Administrator (CA)	Private or public agencies that HUD has contracted with to administer its multifamily housing subsidy programs.
Cranston-Gonzalez National Affordable Housing Act of 1990 (NAHA)	Major housing legislation that amended previous housing acts and created programs to empower low-income persons through economic incentives, low-income homeownership opportunities, and other programs. It created HOME, Housing Opportunities for Persons With AIDS (HOPWA), Shelter Plus Care, Section 811 Supportive Housing for Persons With Disabilities, and the HOPE programs. Pub. L. No. 101-625.
Department Enforcement Center (DEC)	Part of HUD's office of General Counsel, the center focuses on assuring the highest standards of ethics, management and accountability in the resolution of HUD's troubled multifamily and single family properties.
Department of Housing and Urban Development (HUD)	Federal cabinet level department formed in 1965 to address housing and community needs in the United States. HUD administers a variety of loan, grant, and insurance programs that develop and support affordable housing and community development.
Designated Housing Plan (DHP)	A PHA plan, which must receive HUD approval, to designate a development, or a portion of a development, as housing reserved for elderly persons or persons with a disability.
Emergency Low-Income Housing Preservation Act of 1987 (ELIHPA)	Title II of the Housing and Community Development Act of 1987, which established two-year restrictions upon owners' rights to prepay HUD-insured or HUD-held mortgages, which would have otherwise been eligible for prepayment without HUD approval. Codified at 12 U.S.C. § 1715l.
Energy audit	A process that identifies and specifies the energy and cost savings to be achieved through particular energy efficiency or renewable energy measures. It is intended to prioritize the expenditure of funds on materials and equipment.
Energy conservation contract/Energy Performance Contracting	An agreement between a public housing agency and, typically, Energy Service Companies, to undertake and finance energy conservation measures in a building without the public housing agency incurring the upfront capital expenses.
Enforcement Center	HUD center, established by HUD's 2020 Management Plan, that is responsible for taking aggressive actions against owners of troubled public and assisted housing developments that fail the financial and physical inspection standards.
Enterprise Income Verification (EIV) system	HUD electronic data system accessible by public housing agencies and HUD-subsidized owners for resident income verification.

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Environmental Impact Assessment (EIA)	An assessment of the possible positive and negative impact that a proposed project may have on the environment. It is often a precursor to deciding whether a more formal Environmental Impact Statement is required.
Environmental Impact Statement (EIS)	A formal document required by the National Environmental Policy Act that describes the positive and negative environmental effects of a proposed action.
Environmental Review (ER)	An environmental review is the process of reviewing a project and its potential environmental impacts to determine whether it meets federal, state, and local environmental standards. The review determines the level of further review, if any, that may be necessary before the project proceeds.
Equal Access to Justice Act (EAJA)	Federal statute that authorizes the payment of attorney's fees to a prevailing party in an action against the United States absent a showing by the government that its position in the underlying litigation "was substantially justified." Codified at 28 U.S.C. § 2412(d)(1).
Exigent Health and Safety (EHS)	An electronic system that explains how public housing agencies are to certify to the correction or abatement of life-threatening deficiencies observed during HUD Uniform Physical Condition Standards inspections.
Fair Debt Collection Practices Act (FDCPA)	Federal law that prohibits debt collectors from using abusive, unfair or deceptive practices to collect debts from individuals. Codified at 15 U.S.C. § 1692 <i>et seq.</i>
Fair Market Rents (FMR)	Gross rent estimates made by HUD on an annual basis for over 2,500 metropolitan and nonmetropolitan areas. They include the shelter rent plus the cost of all tenant-paid utilities, except telephones, cable and internet service. FMRs are used to determine payment standard amounts for the Housing Choice Voucher program, to determine initial renewal rents for some expiring project-based Section 8 contracts, to determine initial rents for housing assistance payment (HAP) contracts in the Moderate Rehabilitation Single Room Occupancy program (Mod Rehab), and to serve as a rent ceiling in the HOME rental assistance program.
False Claims Act	Federal law that imposes liability on persons and companies who defraud governmental programs. Codified at 31 U.S.C. § 3729.
Family Self Sufficiency Program (FSS)	A HUD program that encourages public housing agencies to develop local strategies to help public housing and/or Voucher families obtain employment that will lead to economic independence and self-sufficiency.
Federal Deposit Insurance Corporation (FDIC)	Federal corporation that provides deposit insurance, supervises financial institutions to ensure solvency and ethical behavior and manages receiverships. It also administers functions previously overseen by the Federal Savings and Loan Insurance Corporation.

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Federal Housing Administration ( <b>FHA</b> )	Currently operated as part of HUD, the FHA provides single-family and multifamily mortgage insurance to lenders to cover most losses that they may incur when a borrower defaults on an insured loan. This program encourages lenders to make loans to single-family borrowers who might not qualify for conventional mortgages and to multifamily borrowers for qualifying programs such as Sections 221(d)(3) and 221(d)(4) and cooperative and SRO developments
Federal Privacy Act	Federal act that governs the collection, maintenance and dissemination of personal identifiable information held by federal agencies and allows individuals to request, change and/or delete information that federal agencies have stored on them. It also allows individuals to sue the government for violations, such as granting unauthorized access to personal information. Codified at 5 U.S.C. § 552a.
Federal Rules of Civil Procedure ( <b>FCRP</b> )	Rules adopted by the U.S. Supreme Court that govern the procedure to be followed in civil court proceedings in federal district courts.
Federal Savings and Loan Insurance Corporation ( <b>FSLIC</b> )	Federal corporation that provided deposit insurance for savings and loan institutions. Now absorbed by the Federal Deposit Insurance Corporation. <i>See</i> FDIC, <i>supra</i> .
Federal Tort Claims Act ( <b>FTCA</b> )	Federal act that permits the filing of tort claims against the federal government. In certain circumstances, it lifts the government’s sovereign immunity. Codified at 28 U.S.C. § 1346.
Federal Trade Commission Act	A federal act that empowers the Federal Trade Commission (FTC) to prevent unfair competition methods and unfair or deceptive acts that may affect commerce and to seek monetary redress and other relief for conduct injurious to consumers. Codified at 15 U.S.C. §§ 41-57.
Flexible Subsidy program	A HUD program that provides operating and capital improvement loans to developments that need temporary funding to replenish reserves or operating costs and assist with major capital improvements when project reserves are insufficient.
Freedom of Information Act ( <b>FOIA</b> )	A federal act that requires federal agencies, including HUD, to provide agency-held documents and information to persons who submit written requests for them. Codified at 5 U.S.C. § 552.
Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009 ( <b>HEARTH</b> )	A law amending and reauthorizing the McKinney-Vento Homeless Assistance Act. HEARTH consolidated several of HUD’s homeless assistance programs and amended HUD’s definition of homelessness.
HOPE VI	A federal program that funds the demolition or redevelopment of “severely distressed” public housing. Public housing agencies apply to HUD for HOPE VI grants on a competitive basis. HOPE VI was originally known as the Urban Revitalization Demonstration (URD). Section 24 of the U.S. Housing Act, 42 U.S.C. § 1437v, is the basic statutory authority for the HOPE VI program.

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Housing Act of 1949	A federal law that established the national housing goal of a decent, safe, and sanitary home for every American family. It also authorized programs for slum clearance, urban renewal and rural single-family housing.
Housing Assistance Payment (HAP)	Payment that is made to a landlord participating in the tenant-based housing program or project-based Section 8 program on behalf of tenants participating in the program. The payment is made pursuant to a HAP Contract.
Housing Assistance Payments (HAP) Contract	A contract that is either between a public housing agency and a landlord who is participating in a tenant-based subsidy program, or HUD (or a Contract Administrator) and a project-based Section 8 owner. The HAP Contract specifies the conditions under which the landlord agrees to rent the unit to a participant and includes the payments to be made to the owner, as well as the owner's obligations to operate and maintain the unit. Similar contracts are used for other HUD rental assistance programs, such as the Section 202 program.
Housing Finance Agency (HFA)	A state agency or state-chartered corporation that finances the development of affordable single and multifamily housing in the state. These agencies also may administer various housing assistance programs.
Housing Quality Standards (HQS)	HUD standards that all units that are leased to participants in the tenant-based housing subsidy program must meet before assistance can be paid on behalf of a tenant. The standards establish minimum criteria for health and safety. <i>See</i> 24 C.F.R. pt. 982, subpt. I.
HUD Single Family Assignment Program	A discontinued HUD program that allowed holders of FHA-insured single-family mortgages to assign those mortgages to HUD when a borrower defaulted on the loan for reasons beyond her control. HUD would then grant the borrower a period of forbearance that would allow the borrower to overcome the hardship that caused the default.
HUD Tenancy Addendum	A HUD-prescribed lease addendum that all owners participating in the Housing Choice Voucher, project-based Voucher and Section 8 Mod Rehab programs must use.
Lead-Based Paint Disclosure Rule	A rule promulgated by HUD and the Environmental Protection Agency that requires the disclosure of known information on lead-based paint and lead-based paint hazards before the sale or lease of most housing built before 1978. <i>See</i> 24 C.F.R. pt. 35.
Lead-Based Paint Poisoning and Prevention Act	A federal law that prohibits the continued use of lead-based paint in federally assisted housing projects and sets standards for maximum acceptable levels of lead paint in residential buildings. Codified at 42 U.S.C. § 4822.
Lead Safe Housing Rule	A HUD rule that applies to all HUD-assisted and owned housing that prescribes lead-based paint abatement or removal when a development receives financial assistance.

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Limited English Proficiency (LEP)	A designation for persons who do not speak English as a first language and who cannot read, write or speak English proficiently.
Limited English Proficiency (LEP) Guidelines	Requirement that entities receiving federal funding, including public housing agencies and HUD-assisted multifamily owners, ensure the provision of meaningful access to services for limited English proficiency (LEP) individuals. Assisted entities are encouraged to conduct a four-factor analysis, develop a Language Access Plan (LAP) and provide appropriate assistance to LEP individuals. <i>See</i> HUD's final guidance 72 Fed. Reg. 2732 (Jan. 22, 2007) and Executive Order 13166.
Loan Management Set Aside (LMSA)	Program using project-based Section 8 intended to stabilize the financial condition of troubled HUD-insured or held multifamily projects. <i>See</i> HUD Handbook 4350.2.
Low Income Housing Preservation and Resident Homeownership Act (LIHPHA)	Federal legislation that authorized HUD to provide incentives to owners of HUD-assisted multifamily housing to extend the use restricted term for the housing when the original use restrictions were expiring and owners considered exiting the program. The program was active between 1990 and 1996. Codified at 12 U.S.C. §§ 4101 <i>et seq.</i>
Management Improvement and Operating (MIO) Plan	A plan that must be completed by owners of developments that seek HUD financial assistance under the HUD Flexible Subsidy Program (i.e. Operating Assistance and Capital Improvement Loan Program). The plan lists the actions that owners will take to rectify problems and deficiencies identified in the development.
McKinney-Vento Homeless Assistance Act	A law authorizing HUD programs to provide emergency shelter, housing, and supportive services for homeless individuals. These programs are administered by HUD's Office of Housing and Community Development (CPD). The Act was reauthorized and amended by the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act of 2009.
Metropolitan Statistical Area (MSA)	Standard adopted by the Office of Management and Budget (OMB). It applies to areas that have at least one urbanized area of 50,000 or more population, plus adjacent territory that has a high degree of social and economic integration with the core as measured by commuting ties.
Model Lease	The model lease is one of four lease forms that HUD requires owners of HUD-subsidized multifamily housing to use in leasing units in their developments. The lease form used depends on the program under which the development is assisted. The leases are included as appendices to HUD Multifamily Occupancy Handbook 4350.3.
Moderate Rehabilitation (Mod Rehab)	HUD program under which public housing agencies enter into contracts with owners to provide project-based rental assistance to low-income families residing in developments that received financial assistance to undertake moderate levels of rehabilitation. Authority to add new developments to the program was repealed in 1991. The Section 8 Mod Rehab Single Room Occupancy program continues to exist.



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Mortgagee in Possession ( <b>MIP</b> )	Instances where a mortgagee has taken possession of a mortgaged property. In the context of the HUD programs, it typically refers to multifamily developments that have been taken over by HUD because they are in physical or financial difficulty.
Moving to Work Demonstration Program ( <b>MTW</b> )	A demonstration program that allows a limited number of public housing agencies to design and test innovative strategies to meet program goals, which include self-sufficiency, reduced program costs and increased housing choice. Public housing agencies that participate in the program are typically exempt from many existing public housing and Voucher program rules.
Multifamily Assisted Housing Reform and Affordability Act of 1997 ( <b>MAHRAA</b> )	Federal statute authorizing the Mark-to-Market program, which permitted the restructuring of multifamily mortgages held by HUD. The purpose of the program was to maintain the affordability of assisted developments by reducing the properties' authorized market rents, which were above actual market rents in the area and, thereby, reduce the Section 8 assistance that was needed to subsidize the development.
Multifamily Housing Property Disposition Reform Act ( <b>MHPDRA</b> )	Federal statute that requires HUD to extend certain rights to tenants of HUD-financed or held multifamily developments that are being considered for demolition, disposition or conversion. Rights that are extended to these residents include the right to return, to occupy another HUD-owned unit, to Section 8 assistance or to receive relocation assistance. Codified at 12 U.S.C. § 1701z-11.
Multifamily Mortgage Foreclosure Act ( <b>MMFA</b> )	Statute that authorizes and sets out the procedure that HUD must follow to foreclose non-judicially on multifamily properties that are mortgaged to the agency. It allows HUD to avoid state judicial and non-judicial foreclosure laws. Codified at 12 U.S.C. §§ 3701 <i>et seq.</i>
National Alliance of HUD Tenants ( <b>NAHT</b> )	A tenant-controlled alliance of tenant organizations in privately owned, multifamily HUD-assisted housing. The organization promotes the preservation of affordable housing, protection of tenants' rights, and tenant ownership and control of HUD multifamily housing.
National Environmental Policy Act ( <b>NEPA</b> )	Law that requires federal officials to consider environmental impacts alongside the technical and economic considerations that are inherent factors in federal decision making. It calls for the evaluation of reasonable alternatives to a proposed federal action; solicitation of input from organizations and individuals that could potentially be affected; and the presentation of direct, indirect, and cumulative environmental impacts. Codified at 42 U.S.C. §§ 4321 <i>et seq.</i>

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National Housing Act	Enacted in 1934, it is the first major federal housing legislation. Its primary accomplishment is the creation of the Federal Housing Administration (FHA), whose purpose was to encourage improvements in housing standards and conditions and to provide a system of mutual mortgage insurance. Most of the federally assisted multifamily housing programs are currently codified in this Act. Pub. L. No. 73-479, as codified at 12 U.S.C. §§ 1701 <i>et seq.</i>
Neighborhood Stabilization Program (NSP)	A program intended to stabilize communities suffering from foreclosures and abandonment. It authorizes HUD to issue grants and no-interest loans to states for the purchase, sale and rehabilitation of foreclosed homes. NSP is Title III of the American Recovery and Reinvestment Act of 2008. Pub. L. No. 110-289.
Notice of Funding Availability (NOFA)	Notice published by federal agencies to announce the availability of funding for various federal programs. Typically, eligible applicants must submit a funding application by a date certain.
Occupancy standards	HUD standards for establishing the maximum number of persons allowed to live in an individual rental dwelling unit in HUD-assisted housing.
Office of Affordable Housing Preservation (OAHP)	HUD office established to administer the Mark-to-Market program. It currently is involved in a variety of activities intended to preserve low-income rental housing and improve its financial and fiscal operations.
Office of Community Planning and Development (CPD)	HUD office that administers a variety of grant programs to help communities finance growth and development. CPD also administers HUD's homelessness programs.
Office of Fair Housing and Equal Opportunity (FHEO)	HUD office that implements and enforces the Fair Housing Act and other civil rights laws. FHEO also administers and enforces the Section 3 program, the Fair Housing Initiatives Program (FHIP) and the Fair Housing Assistance Program (FHAP).
Office of General Counsel (OGC)	The attorney office within each federal department and stand-alone agencies, which advises the department or agency staff on legal issues.
Office of Multifamily Housing Assistance Restructuring (OMHAR)	Former HUD office that was responsible for administering the Mark-to-Market program; its activities are now under the Office of Affordable Housing Preservation.
Office of Public and Indian Housing (PIH)	HUD office responsible for overseeing public housing agencies, including tribal housing authorities, and their operation of the public housing, Voucher, and Moderate Rehabilitation Section 8 programs.
Operating Cost Adjustment Factors (OCAF)	Factors, announced annually by HUD, used to adjust project-based Section 8 contract rents in multifamily assisted housing.

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Operating fund	The public housing operating fund covers the balance between the amount residents pay in rent and the amount it costs to operate the housing. Operating costs include building maintenance and management, a portion of utilities, maintenance, supportive services, resident participation support, insurance, security and public housing agency employee salaries and benefits.
Outreach and Technical Assistance Grants ( <b>OTAG</b> )	HUD grants to organizations that provide outreach and technical assistance to resident organizations and residents in developments whose mortgages are being restructured under the HUD Mark-to-Market Program. The purpose of the grants, last funded in 2001, was to enable residents to participate in the program and affect decisions about the future of their housing. In 2012, similar grants were provided for work in properties with expiring Section 8 contracts or maturing mortgages under a new initiative called Tenant Resource Network (TRN).
Participating Administrative Entities ( <b>PAE</b> )	Private and nonprofit entities contracted by HUD to undertake various functions required to restructure a multifamily mortgage under the Mark-to-Market program.
Performance Based Contract Administrator ( <b>PBCA</b> )	Entities that are authorized to enter into an Annual Contributions Contract with HUD to monitor project-based Section 8 owners' compliance in providing decent, safe and sanitary housing and ensuring that payments to owners are calculated properly and submitted to HUD on a timely basis.
Picture of Subsidized Households	Comprehensive reports on subsidized housing from HUD's major data systems. For these reports, household data are aggregated by program at geographic levels (national, state, metropolitan area, city, county) and at the local public housing agency level. The housing programs include public housing, Vouchers, project-based Section 8, the Section 202 and Section 811 Supportive Housing programs, and the Low-Income Housing Tax Credit program.
Plan of Action ( <b>POA</b> )	A plan developed by an owner of a HUD-subsidized multifamily project, submitted to HUD, for the extension of the affordability restrictions on the project, transferring the project to a qualified purchaser, or for terminating the affordability restrictions through prepayment or voluntary termination of the insurance contract. The plan was part of the HUD multifamily preservation process under ELIHPA or LIHPRHA.
Primary Metropolitan Statistical Area ( <b>PMSA</b> )	Term previously used by the Office of Management and Budget to define what is now a Metropolitan Statistical Area (MSA).
Project Rental Assistance Contract ( <b>PRAC</b> )	Contract between HUD and multifamily housing owner that pays the owner the difference between the low-income tenants' portion of the rent and the HUD-approved total rent for the project, reflecting operating costs.
Property Disposition ( <b>PD</b> )	Policies and procedures that must be followed by HUD staff when managing and disposing multifamily properties that are owned by HUD or where HUD is the mortgagee in possession.

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Protecting Tenants at Foreclosure Act ( <b>PTFA</b> )	A federal law intended to ensure that tenants (including Voucher holders) of properties that are being foreclosed upon receive adequate notice of the impending foreclosure and are not abruptly displaced by giving them at least 90 days to vacate the property after foreclosure. Pub. L. No. 111-22.
Public housing agency/authority ( <b>PHA</b> or <b>HA</b> )	State, county, municipality or other governmental entity or public body (or agency or instrumentality thereof) that is authorized to engage in or assist in the development or operation of low-income housing programs under the United States Housing Act of 1937. 42 U.S.C. §1437a(b)(6).
Public Housing Assessment System ( <b>PHAS</b> )	A system HUD has developed for measuring the performance of a public housing agency. HUD's Real Estate Assessment Center ( <b>REAC</b> ) manages the PHAS process.
Quality Housing and Work Responsibility Act of 1998 ( <b>QHWRA</b> )	Federal housing act that made significant changes in the public housing and Section 8 programs. Pub. L. No. 105-276.
Real Estate Assessment Center ( <b>REAC</b> )	HUD office that is responsible for evaluating the financial and physical condition of all the public and assisted housing developments funded by HUD. It is also responsible for taking action against troubled public and assisted housing developments that fail the financial and physical inspections standards.
Real Estate Management System ( <b>REMS</b> )	A data system used by HUD to maintain and track information on HUD multifamily financed and assisted developments.
Rent Comparability Study ( <b>RCS</b> )	A study of comparable rents in the market area of a HUD-subsidized multifamily development. Rent comparability studies were required for renewal of Housing Assistance Payment ( <b>HAP</b> ) contracts in the Mark-to-Market program and in other HUD programs.
Rent control	A limit placed on the amount of rent that a tenant pays. Rent controls are frequently adopted by local jurisdictions and apply to most rental housing in the jurisdiction. Local rent controls often do not apply to HUD multifamily assisted or public housing.
Rental Assistance Demonstration program ( <b>RAD</b> )	A demonstration program that allows public housing and moderate rehabilitation properties to convert to long-term Section 8 rental assistance contracts. It also allows Rent Supplement, Rental Assistance and Moderate Rehabilitation properties to convert to Project-Based Vouchers.
Rental Assistance Payment ( <b>RAP</b> )	The payment amount made by HUD on behalf of low-income households residing in a Section 236 development receiving additional rental assistance. The payment is the difference between the resident portion of the rent and the HUD-approved market rent.
Rental Housing Integrity Improvement Program ( <b>RHIIP</b> )	A HUD program that is intended to reduce errors in the administration of HUD's rental assistance funds. HUD has created the Enterprise Income Verification System to assist in implementing the program.

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Resident Advisory Board ( <b>RAB</b> )	Public housing resident boards that review and make recommendations with respect to the public housing agency's plans. Resident participants must be from programs operated by the public housing agency (i.e. public housing and Voucher programs).
Resident Management Corporation ( <b>RMC</b> )	A resident-controlled corporation that contracts with a public housing agency to manage some or all of the functions of operating a public housing development or related social services.
Rural Development ( <b>RD</b> )	The division of the U.S. Department of Agriculture that is, among other functions, responsible for administering the agency's housing and rural development programs through its field offices located in each of the 50 states and territories. RHS is the agency within the department legally authorized to operate the department's housing programs.
Rural Housing Service ( <b>RHS</b> )	An agency within the Rural Development division of the U.S. Department of Agriculture that has legal responsibility for administering the department's rural housing programs. Some RHS multifamily housing units are subsidized under the HUD project-based Section 8 program. Voucher program participants also can reside in the same developments. RHS only has staff in its national office in Washington, D.C. Its housing programs are administered in the field by Rural Development (RD) staff.
Schumer Amendment	An amendment to HUD appropriations acts, first introduced by Senator Schumer, that restricts HUD's authority to terminate project-based assistance contracts when HUD is foreclosing or disposing HUD-owned properties.
Section 3 of the Housing and Urban Development Act	A law requiring recipients of HUD housing and community development funding to provide "to the greatest extent feasible" job training, employment and contracting opportunity for low- and very low-income residents and eligible businesses. Section 3 is administered by HUD's Office of Fair Housing and Equal Opportunity (FHEO). The law is codified at 12 U.S.C. § 1701u.
Section 8 Administrative Plan	A plan that each public housing agency that operates tenant-based Section 8 programs must adopt. Typically, it sets forth an agency's local policies with regard to admissions, occupancy and subsidy standards. Some of the Administrative Plan policies are required elements of a public housing agency's annual and five year plans.
Section 8 Management Assessment Program ( <b>SEMAP</b> )	A HUD system for measuring the performance of the public housing agencies that administer the Voucher program. HUD may use it to target monitoring and assistance to public housing agency programs that need the most improvement.

## GLOSSARY AND COMMON ACRONYMS

Section 8 programs	Several housing subsidy programs are authorized under Section 8 of the United States Housing Act of 1937. The largest of these programs is the Voucher program. It also includes the project-based Section 8 program, which subsidizes rents of low-income households residing in specific developments, Project-Based Vouchers, and the Veterans Affairs Supportive Housing program, which provides vouchers to eligible homeless veterans.
Section 504 of the Rehabilitation Act of 1973	A law protecting individuals from discrimination based on their disabilities. The law applies only to entities that receive federal financial assistance, such as public housing agencies. Section 504 obligates recipients to make their programs accessible to persons with disabilities. The regulations establish affirmative accessibility requirements for newly constructed or rehabilitated housing and non-housing programs, including providing a minimum percentage of accessible units. Section 504 is codified at 29 U.S.C. § 794.
Single Room Occupancy (SRO)	Multiple unit buildings that house one or two people in individual rooms. Tenants typically share bathrooms and/or kitchens.
Special Applications Center (SAC)	A division of HUD's Office of Public and Indian Housing that assists public housing agencies in developing and processing their applications for demolition and disposition of public housing, conversion of public housing to tenant-based assistance, and public housing homeownership plans. The SAC also processes applications from state and local government entities seeking to acquire PHA property by eminent domain.
State Deceptive Trade Practices acts	State laws that prohibit the use of deceptive trade practices in the sale of consumer goods and services. Many state laws follow a model Uniform State Deceptive Trade Practices Act.
Sustainable Communities Initiative (SCI)	A HUD initiative, launched in 2009, intended to create sustainable communities by connecting housing to jobs, fostering local innovation and helping to build a clean energy economy. The initiative coordinates federal housing and transportation investments with local land use decisions to reduce transportation costs, improve housing affordability, save energy and increase access to housing and employment opportunities.
Tenant Rental Assistance Certification System (TRACS)	A HUD computer system developed to help improve financial controls over assisted housing programs. It maintains a secure database of housing assistance payment information for properties and individuals receiving HUD financial assistance.
Tenant Resource Network (TRN)	A HUD program started in 2012 that provides grants to local or statewide organizations that provide outreach and technical assistance to resident organizations and residents in developments with expiring Section 8 contracts or maturing mortgages. The purpose of the grants is to enable residents to participate in decisions affecting their homes, including replacement housing assistance.

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Title VI of the Civil Rights Act of 1964	Federal law that prohibits discrimination on the grounds of race, color or national origin in connection with programs and activities receiving federal financial assistance.
Total Tenant Payment ( <b>TTP</b> )	The total rent payment made to the landlord by a tenant residing in subsidized housing. The payment is determined by statutory formulas. Typically it requires the resident to pay 30% of adjusted monthly income or 10% of gross income for rent and utilities. The TTP payment may vary if the household receives welfare assistance or is subject to minimum rent. The TTP is calculated before deduction of any utility allowance for any tenant-paid utilities.
Trade Secrets Act	A federal criminal statute that prohibits the disclosure of private and corporate trade secrets, operational information and other data by federal employees or officials. The act has special relevance in the context of Freedom of Information Act lawsuits brought to prevent the disclosure of information by an agency under FOIA. Codified at 18 U.S.C. § 1905.
Transfer of Physical Assets ( <b>TPA</b> )	A real estate transaction involving the sale and assumption of a HUD-insured loan and related contracts, such as a Section 8 Housing Assistance Payments Contract. Term is frequently used in transfers intended to preserve the affordability of HUD multifamily rental developments.
Tucker Act	Statute authorizing lawsuits against the federal government for various damage claims, including claims for breach of contracts. The act waives sovereign immunity for such claims. Jurisdiction for bringing lawsuits involving more than \$10,000 is restricted to the Federal Court of Claims. Claims for smaller amounts may be brought in federal district courts. Codified at 28 U.S.C. § 1491.
Uniform Relocation Act ( <b>URA</b> )	Formally titled the Uniform Relocation Assistance and Real Property Acquisition Policies for Federal and Federally Assisted Programs, this statute was enacted in 1970. It establishes minimum standards for federally funded projects that involve property acquisition or displacement of people. The intent of the URA is to provide fair and equitable treatment of persons whose real property is acquired or who are displaced in connection with federally funded project. It does so primarily by financially compensating people for the taking of property or for the cost of relocating to other housing. Codified at 42 U.S.C. § 4601 <i>et. seq.</i>
Urban Development Action Grant ( <b>UDAG</b> )	A HUD grant program designed to alleviate severe economic stress in urban cities and counties by stimulating economic development. Under the program, private sector enterprises were encouraged to invest in public housing development projects.
Urban Renewal	A former HUD program that enabled local governments to redevelop high-density, inner-city communities in an effort to prevent decay of neglected neighborhoods. The program forced business and individuals to relocate in the interest of redeveloping land for the benefit of a city.

## GLOSSARY AND COMMON ACRONYMS

U.S. Housing Act of 1937

Federal law that established the United States Housing Authority, which provided for subsidies to be paid to local public housing agencies to improve living conditions for low-income families. The functions of the United States Housing Authority were transferred to HUD in 1965.

Violence Against Women Act  
(VAWA)

A federal law intended to improve criminal justice and community-based responses to domestic violence. In the housing context, the law protects individuals applying for or living in federally subsidized housing from being discriminated against because of their status as victims of domestic violence, dating violence or stalking.