

ACRONYM CHEAT SHEET

AFFH - affirmatively furthering Fair Housing

AMI - area median income

BCL - *Bloomington Cooperative Living*

BHA - *Bloomington Housing Authority*

CBA - community benefits agreement

CCP - *Center for Community Progress*

CDBG - Community Development Block Grants

CDC - community development corporation

CDFI - community development financial institution

CHIP - *Coalition for Homelessness Intervention & Prevention*

CHNA - community health needs assessment

CICF - *Central Indiana Community Foundation*

CoC - continuum of care

CRA - Community Reinvestment Act

CTL - community land trust

ERA/ERAP - emergency rental assistance (program)

ESG - emergency solutions grant

FAR - floor area ratio

FMR - fair market rent

HELOC - home equity line of credit

HUD - *Department of Housing and Urban Development*

ICDC - *Indiana Cooperative Development Center*

IHCDA - *Indiana Housing and Community Development Authority*

IZ - inclusionary zoning

LTV - loan-to-value ratio

NACEDA - *National Alliance of Community Economic Development Associations*

NFHA - *National Fair Housing Alliance*

NIMBY - not in my back yard

NMTC - New Markets Tax Credit

NRHC - *National Rural Housing Coalition*

PBRA - project-based rental assistance

PHA - *Public Housing Authority*

PIH - *Public and Indian Housing*

PMI - private mortgage insurance

REIT - real estate investment trust (often pronounced "reet")

ROFR - right of first refusal

SEH - shared-equity homeownership

SRO - single room occupancy