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# Section I Handbook Introduction

## Appendix 1.1 Acronyms

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<b>Acronym</b>	<b>Full Name</b>
AAHSA	<i>American Association of Homes &amp; Services for the Aging</i>
AARST	<i>American Association of Radon Scientists and Technologists</i>
ABA	<i>American Banking Association</i>
ABFE	<i>Advisory Base Flood Elevations</i>
ACA	<i>Affordable Care Act</i>
ACM	<i>Asbestos Containing Materials</i>
ACS	<i>American Community Survey</i>
ADA	<i>Americans with Disabilities Act</i>
ADAS	<i>Associate Deputy Assistant Secretary</i>
ADLs	<i>Activities of Daily Living</i>
AE	<i>Account Executive</i>
AFHMP	<i>Affirmative Fair Housing Marketing Plan</i>
AFS	<i>Annual Financial Statement(s)</i>
AIA	<i>American Institute of Architects</i>
ALF	<i>Assisted Living Facility</i>
ALTA	<i>American Land Title Association</i>
AM	<i>Asset Management</i>
AMPO	<i>Allowable for Making Project Operational</i>
ANSI	<i>American National Standards Institute</i>
APE	<i>Area of Potential Effects</i>
APPS	<i>Active Partners Performance System</i>
A/R	<i>Accounts Receivable</i>
ASCE	<i>American Society of Civil Engineers</i>
ASCE/SEI	<i>American Society of Civil Engineers/Structural Engineering Institute</i>
ASD	<i>Acceptable Separation Distance</i>
ASHRAE	<i>American Society of Heating, Refrigerating, and Air-Conditioning Engineers</i>
ASI	<i>Architect's Supplemental Instructions</i>
AST	<i>Aboveground Storage Tanks</i>

ASTM	<i>ASTM International, formerly known as the American Society for Testing and Materials</i>
BOCA	<i>Building Officials and Code Administrators</i>
BPRS	<i>Business Partner Registration System</i>
BSPRA	<i>Builder/Sponsor Profit and Risk Allowance</i>
CBRS	<i>Coastal Barrier Resource System</i>
CC	<i>Closing Coordinator</i>
CCR	<i>Corporate Credit Review</i>
CCRCs	<i>Continuing Care Communities or Continuum of Care Retirement Communities</i>
CERCLA	<i>Comprehensive Environmental Response and Liability Act</i>
CFO	<i>Chief Financial Officer</i>
CFR	<i>Code of Federal Regulations</i>
CHOP	<i>Change of Participant</i>
CI	<i>Contract Inspector</i>
CLOMA	<i>Conditional Letter of MAP Amendment</i>
CLOMR	<i>Conditional Letter of Map Revision</i>
CM	<i>Construction Manager</i>
CMI	<i>Chronically Mentally Ill</i>
CMBS	<i>Commercial Mortgage Backed Security</i>
CMPs	<i>Civil Money Penalties</i>
CMS	<i>Centers for Medicare and Medicaid Services</i>
CO	<i>Contracting Officer</i>
COB	<i>Counterparty Oversight Branch</i>
CON	<i>Certificate of Need</i>
COR	<i>Contracting Officer's Representative</i>
CPA	<i>Certified Public Accountant</i>
CPD	<i>Community Planning and Development</i>
CREC	<i>Controlled Recognized Environmental Conditions</i>
CRHA	<i>Code Requirements for Housing Accessibility</i>
CTQ	<i>Critical to Quality</i>
DACAs	<i>Deposit Account Control Agreements</i>
DAISAs	<i>Deposit Account Instruction Service Agreements</i>
DAS	<i>Deputy Assistant Secretary</i>
DBLS	<i>Office of Davis Bacon and Labor Standards</i>
DC	<i>Decision Circuit</i>
DCF	<i>Discounted Cash Flow</i>
DEC	<i>Departmental Enforcement Center</i>
DIC	<i>Difference in Condition</i>
DLM	<i>Default Loan Modification</i>
DNL	<i>Day Night Level</i>

DOJ	<i>Department of Justice</i>
DOL	<i>Department of Labor</i>
DON	<i>Director of Nursing</i>
DOT	<i>Deed of Trust</i>
DSR	<i>Debt Service Reserve (Escrow)</i>
DSCR	<i>Debt Service Coverage Ratio</i>
EA	<i>Environmental Assessment</i>
EBITDAR	<i>Earnings Before Interest, Taxes, Depreciation, Amortization and Rent</i>
EC	<i>Engineering Controls</i>
EC/IC	<i>Engineering and Institutional Controls</i>
EFT	<i>Electronic Funds Transfer</i>
EGI	<i>Effective Gross Income</i>
EH&S	<i>Exigent Health and Safety</i>
EIN	<i>Employer's Identification Number</i>
EIS	<i>Environmental Impact Statement</i>
EL	<i>Economic Life</i>
EPA	<i>Environmental Protection Agency</i>
EPD	<i>Early Period Default</i>
ESA	<i>Environmental Site Assessment</i>
EUL	<i>Estimated Useful Life</i>
FAQs	<i>Frequently Asked Questions</i>
FASS	<i>Financial Assessment Subsystem</i>
FC	<i>Firm Commitment</i>
FED	<i>Final Endorsement Date</i>
FEMA	<i>Federal Emergency Management Agency</i>
FEO	<i>Field Environmental Officer</i>
FF&E	<i>Furniture, Fixture and Equipment</i>
FFS	<i>Fee for Service</i>
FHA	<i>Federal Housing Administration</i>
FHAAG	<i>Federal Housing Accessibility Act Guidelines</i>
FHEO	<i>Fair Housing and Equal Opportunity</i>
FIRMS	<i>Flood Insurance Rate Maps</i>
FLOMA	<i>Final Letter of Map Amendment</i>
FLOMR	<i>Final Letter of Map Revision</i>
FMV	<i>Fair Market Value</i>
FNMA	<i>Federal National Mortgage Association</i>
FO	<i>Functional Obsolescence</i>
FONSI	<i>Finding of No Significant Impact</i>
FTE	<i>Full Time Equivalent</i>
FWS	<i>U.S. Fish and Wildlife Service</i>
FYE	<i>Fiscal Year End</i>
GAAP	<i>Generally Accepted Accounting Principles</i>
GAO	<i>Government Accountability Office</i>
GC	<i>General Contractor</i>
GHR	<i>Government Healthcare Receivables</i>
GLI	<i>General Liability Insurance</i>

GNMA	<i>Government National Mortgage Association</i>
GP	<i>General Partner(ship)</i>
HCBS	<i>Home and Community Based Services</i>
HERA	<i>The Housing Economic Recovery Act</i>
HEROS	<i>HUD Environmental Review Online System</i>
HFA	<i>Housing Finance Agencies</i>
HHA	<i>Home Health Agency</i>
HHS	<i>Health and Human Services</i>
HMO	<i>Health Maintenance Organization</i>
HREC	<i>Historical Recognized Environmental Conditions</i>
HUD	<i>Housing and Urban Development</i>
IA	<i>Insured Advances</i>
IBC	<i>International Building Code</i>
IC	<i>Institutional Controls</i>
ICC	<i>International Code Council</i>
ICF	<i>Intermediate Care Facility</i>
I/DD	<i>Intellectual/Developmental Disability</i>
IECC	<i>International Energy Conservation Code</i>
IED	<i>Initial Endorsement Date</i>
IGT	<i>Intergovernmental Transfer</i>
IMPACT	<i>Improving Medicare Post-Acute Care Transformation Act of 2014</i>
IOA	<i>Insurance of Advances</i>
IOD	<i>Initial Operating Deficit</i>
IOI	<i>Identity of Interest</i>
IL	<i>Independent Living</i>
IPA	<i>Independent Public Accountant</i>
iREMS	<i>Integrated Real Estate Management System</i>
IRF	<i>Inpatient Rehabilitation Facility</i>
IRR	<i>Interest Rate Reduction</i>
IRS	<i>Internal Revenue Service</i>
ITIN	<i>International Tax Identification Number</i>
IUC	<i>Insurance Upon Completion</i>
JUA	<i>Joint Underwriting Associations</i>
LAMP	<i>Level Annuity Monthly Payment Plan</i>
LBP	<i>Lead Based Paint</i>
LDP	<i>Limited Denial of Participation</i>
LEP	<i>Limited English Proficiency</i>
LHCP	<i>Lead Hazard Control Plan</i>
LIHTCs	<i>Low Income Housing Tax Credits</i>
LLC	<i>Limited Liability Company</i>
LNSCC	<i>Lender Narrative Supplement - Cost Certification</i>
LRS	<i>Labor Relations Specialist</i>
LP	<i>Limited Partner(ship)</i>
LPG	<i>Liquefied Petroleum Gas</i>
LQA	<i>Limited Quality Assurance Inspection</i>
LSC	<i>Life Safety Code</i>

LSES	<i>Labor Standards and Enforcement Specialist</i>
LSTF	<i>Local, State, Tribal or Federal</i>
LT	<i>Lean Thinking</i>
LTCH	<i>Long-Term Care Hospital</i>
LTH&S	<i>Life Threatening Health and Safety</i>
LTSS	<i>Long Term Supportive Services</i>
LTV	<i>Loan to Value (Ratio)</i>
LURA	<i>Land Use Restriction Agreement</i>
LUST	<i>Leaking Underground Storage Tank</i>
MCOB	<i>Multifamily Counterparty Oversight Branch</i>
MACOD	<i>Multifamily Asset Counterparty Oversight Division</i>
MAP	<i>Multifamily Accelerated Processing</i>
MAR	<i>Monthly Accounting Report</i>
MBA	<i>Mortgage Bankers Association</i>
MBS	<i>Mortgage Backed Security</i>
MC	<i>Memory Care</i>
MC	<i>Mortgage Credit</i>
MCO	<i>Managed Care Organization</i>
MDDR	<i>Multifamily Delinquency and Default Reporting System</i>
MFH	<i>Multifamily Housing</i>
MFP	<i>Money Follows the Person</i>
MILC	<i>Maximum Insurable Loan Calculation</i>
MIM	<i>Maximum Insurable Mortgage</i>
MIP	<i>Mortgage Insurance Premium</i>
MIP	<i>Mortgagee in Possession</i>
MME	<i>Major Movable Equipment</i>
MNA/EPR	<i>Monitored Natural Attenuation and Enhanced Passive Remediation</i>
	<i>MO Market Obsolescence</i>
MOU	<i>Memorandum of Understanding</i>
MRB	<i>Mortgagee Review Board</i>
MSA	<i>Metropolitan Statistical Area</i>
MVTAB	<i>Market Value of the Total Assets of the Business</i>
NAPL	<i>Non-Aqueous Phase Liquid</i>
NCRE	<i>Non-Critical Repair Escrow</i>
NC/SR	<i>New Construction Substantial Rehabilitation</i>
NEPA	<i>National Environmental Policy Act of 1969</i>
NFA	<i>No Further Action</i>
NFIP	<i>National Flood Insurance Program</i>
NFPA	<i>National Fire Protection Agency (Life Safety Systems)</i>
NHA	<i>National Housing Act</i>
NHCA	<i>National Healthcare Associates</i>
NHPA	<i>National Historic Preservation Act</i>
NOI	<i>Net Operating Income</i>
NLTH&S	<i>Non-Life Threatening Health and Safety</i>
NMFS	<i>National Marine Fisheries Service</i>
NOV	<i>Notice of Violation</i>

NP	<i>Non-Profit</i>
NPL	<i>National Priorities List</i>
NPV	<i>Net Present Value</i>
NRCS	<i>National Resources and Conservation Service</i>
NRPP	<i>National Radon Proficiency Program</i>
NRSB	<i>National Radon Safety Board</i>
NULU	<i>New Unit Lease-Up (Team)</i>
OAS	<i>Office of Asset Sales</i>
OCPO	<i>Office of the Chief Procurement Officer</i>
OEE	<i>Office of Environment and Energy</i>
OGC	<i>Office of General Counsel</i>
OHHLHC	<i>Office of Healthy Homes and Lead Hazard Control</i>
OHP	<i>Office of Healthcare Programs</i>
OIG	<i>Office of Inspector General</i>
OLL	<i>Operating Loss Loan</i>
O&M	<i>Operations &amp; Maintenance [Plan]</i>
OMB	<i>Office of Management and Budget</i>
OPA	<i>Other Project Action Request</i>
ORCF	<i>Office of Residential Care Facilities</i>
ORM	<i>Office of Risk Mitigation</i>
OSHA	<i>Occupational Safety and Health Administration</i>
PA	<i>Programmatic Agreement</i>
PAC	<i>Post Acute Care</i>
PACE	<i>Program of All-Inclusive Care for the Elderly</i>
PAMA	<i>Protecting Access to Medicare Act of 2014</i>
PASS	<i>Physical Inspection Assessment Subsystem</i>
PCCC	<i>Pre-Construction Conference Coordinator</i>
PCF	<i>Patient Compensation Fund</i>
pCi/l	<i>picocuries per liter of air (also PCL)</i>
PCNA	<i>Project Capital Needs Assessment</i>
PD	<i>Property Disposition (Center)</i>
PDD	<i>Presidentially Declared Disaster</i>
PDPM	<i>Patient-Driven Payment Model</i>
P-FIRMs	<i>Preliminary Flood Insurance Rate Maps</i>
P&I	<i>Principal and Interest</i>
PI	<i>Physical Inspection</i>
PLI	<i>Professional Liability Insurance</i>
PM	<i>Profit Motivated</i>
PMA	<i>Primary Market Area</i>
POC	<i>Plan of Correction</i>
PPC	<i>Partial Payment of Claim</i>
PPS	<i>Prospective Payment System</i>
PPSD	<i>Policy, Participation and Standards Division</i>
PRA	<i>Paperwork Reduction Act of 1980</i>
PTO	<i>Permission to Occupy</i>
PUPA	<i>Per Unit Per Annum</i>

PUPM	<i>Per Unit Per Month</i>
QASP	<i>Quality Incentive Payment Program</i>
QC Plan	<i>Quality Control Plan</i>
QC Reviews	<i>Quality Control Reviews</i>
QIPP	<i>Quality Incentive Payment Program</i>
RA	<i>Regulatory Agreement</i>
RBCA	<i>Risk-Based Correction Action</i>
REAC	<i>Real Estate Assessment Center</i>
REC(s)	<i>Recognized Environmental Condition(s)</i>
REIT	<i>Real Estate Investment Trust</i>
REL	<i>Remaining Economic Life</i>
REO	<i>Regional Environmental Officer</i>
RFE	<i>Request for Final Endorsement</i>
R4R	<i>Reserve for Replacement Account</i>
RLSEO	<i>Regional Labor Standards and Enforcement Officer</i>
RSD	<i>Risk Surveillance Dashboard</i>
RUL	<i>Remaining Useful Life</i>
SAE	<i>Single Asset Entities</i>
SCOR	<i>Subordinate Contracting Officer's Representative</i>
SFF	<i>Special Focus Facility</i>
SFHA	<i>Special Flood Hazard Area</i>
SHPO	<i>State Historic Preservation Officer</i>
SIR	<i>Self-Insured Retention</i>
SMA	<i>Secondary Market Area</i>
SNDA	<i>Subordination, Non-Disturbance and Attornment Agreement</i>
SNF	<i>Skilled Nursing Facility</i>
SOW	<i>Statement of Work</i>
SPE	<i>Single Purpose Entities</i>
SR	<i>Substantial Rehabilitation</i>
SSN	<i>Social Security Number</i>
S&U	<i>Sources and Uses</i>
SVOC	<i>Semi-Volatile Organic Compound(s)</i>
TAC	<i>Technical Assistance Center (REAC Helpdesk)</i>
TDAT	<i>Tribal Directory Assessment Tool</i>
THPO	<i>Tribal Historic Preservation Officer</i>
TIN	<i>Tax Identification Number</i>
TPA	<i>Transfer of Physical Assets (see CHOP)</i>
TTM	<i>Trailing Twelve Months</i>
UCC	<i>Uniform Commercial Code</i>
UFAS	<i>Uniform Federal Accessibility Standard</i>
ULG	<i>Unit of Local Government</i>
UPB	<i>Unpaid Principal Balance</i>
UPL	<i>Upper Payment Limits</i>
URA	<i>Uniform Relocation Act</i>
U.S.C.	<i>United States Code</i>
USPAP	<i>Uniform Standards of Professional Appraisal Practice</i>

UST	<i>Underground Storage Tank</i>
U/W	<i>Underwriter</i>
VEC	<i>Vapor Encroachment Condition</i>
VES	<i>Vapor Encroachment Screen</i>
VIA	<i>Vapor Intrusion Assessment</i>
VOC	<i>Volatile Organic Compound(s)</i>
WLM	<i>Workload Manager</i>
WYO	<i>Write Your Own</i>

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