

2019 NOTICE OF FUNDING AVAILABILITY HOUSING PROGRAMS ACRONYM REFERENCE, TERMS, AND DEFINITIONS

AMI	The area median household income is commonly used to generate data about geographic areas and divides households into two equal segments with the first half of households earning less than the median household income and the other half earning more.
Brownfield	A property qualifies as a Brownfield if the expansion, redevelopment, or reuse of that property may be complicated by the presence or potential presence of a hazardous substance, pollutant, or contaminant.
CDBG	The U.S. Department of Housing and Urban Development (HUD) administers the Community Development Block Grant (CDBG) entitlement program and allocates annual grants to larger cities (and urban counties) like Denver to develop viable communities by providing decent housing, a suitable living environment, and opportunities to expand economic opportunities, principally for low- and moderate-income persons.
CHDO	A Community Housing Development Organization (CHDO) is a private, nonprofit, community-based service organization that has the primary purpose to provide and develop decent, affordable housing for the community it serves.
Copeland Act	Federal legislation which makes it a federal crime for an employer to require kickbacks from employees.
CWSSA	The Contract Work Hours and Safety Act (CWSSA), as amended. For prime contracts in excess of \$100,000, contractors and subcontractors must pay laborers and mechanics, including guards and watchmen, at least one and one-half times their regular rate of pay for all hours worked over 40 in a workweek.
Davis-Bacon	Davis-Bacon and Related Acts (CFR Title 29 Part 5), requires the payment of prevailing wage rates as determined by the U.S. Department of Labor to all laborers and mechanics on construction projects in excess of \$2,000.
DPA	The Down Payment Assistance (DPA) Program is designed to provide down payment and closing cost assistance to qualifying households that purchase a home in Denver.
FMR	Fair Market Rents (FMR) are published annually by HUD to determine rent limits for Section 8 Housing and programs.
HOA	A Home Owners Association (HOA) is an organization of homeowners of a particular subdivision, condominium or planned unit development. The purpose of a home owners association is to provide a common basis for preserving maintaining and enhancing their homes and property.

HOME	The Home Investment Partnerships Program (HOME) provides formula grants to states and localities used to fund a wide range of activities including building, buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people.
HOPWA	The Housing Opportunities for Persons with AIDS (HOPWA) program is designed to address the housing needs of persons living with HIV/AIDS and their families, and may include emergency, transitional, or long-term affordable solutions.
HSS	Housing Support Services (HSS) is designed to provide direct housing services to low- and moderate-income households for the purpose of supporting home ownership, asset building, and economic prosperity.
HQS	Housing Quality Standards (HQS) define "standard housing" for all housing types and establish the minimum criteria for the health and safety of program participants. Current HQS regulations consist of 13 key aspects of housing quality, performance requirements, and acceptability criteria to meet each performance requirement.
HUD	The U.S. Department of Housing and Urban Development (HUD) is the federal government agency that receives appropriations from the principal agency for overseeing mortgage lending and securing housing for low- and moderate-income citizens.
IRS	The U.S. Internal Revenue Service is a federal government agency that is responsible for the collection and enforcement of taxes.
LMI	Low- and moderate-income (LMI).
MBE/WBE	A certified Minority and Women Owned Business Enterprise.
NOFA	Notice of Funding Availability (NOFA). Process utilized by OED to solicit economic, housing and community development funding proposals for projects that benefit Denver's neighborhoods and citizens.
NPS	Neighborhood Public Service (NPS) is a program administered by the OED.
OED	The City and County of Denver Office of Economic Development (OED) is dedicated to advancing economic prosperity for Denver, its businesses, neighborhoods, and residents.
PMI	Private Mortgage Insurance (PMI). Most lenders require PMI when a homebuyer makes a down payment of less than 20% of the home's purchase price or the mortgage's loan-to-value (LTV) ratio is in excess of 80% (the higher the LTV ratio, the higher the risk profile of the mortgage).
PITI	Principal, Interest, Taxes, Insurance (PITI) is the sum of a mortgage payment that includes the principal amount, loan interest, property tax, and homeowner's property and private mortgage insurance premiums.
Rent Standard	HOME TBRA program rents, including utilities, may not exceed the OED rent standard. OED uses the Denver Housing Authority's Payment Standards as its rent standard.

RFP	Request for Proposals.
RHAMP	The Rental Housing Access Modification Program (RHAMP) is designed to provide eligible households who have a person with disability as defined by the Americans With Disabilities Act (ADA) with accessibility improvements to their rental/owner-occupied housing.
SAM	The System for Award Management (SAM) is a government database that requires registration of any organizations that bid or participate in contracts funded with federal dollars.
Section 3	Section 3 of the Housing and Urban Development Act of 1968 [12 U.S.C. 1701u and 24 CFR Part 135] is HUD's directive for providing preference to low- and very low-income residents of a local community, regardless of race or gender, and the businesses that substantially employ these persons, for new employment, training, and contracting opportunities resulting from HUD-related projects.
SOS	The Office of the Colorado Secretary of State (SOS). An applicant seeking funding must have a Certificate of Good Standing with the State of Colorado.
TBRA	The Tenant Based Rental Assistance (TBRA) program is designed to provide assistance in the form of a rental subsidy to eligible households at risk of homelessness.
TRUA	The Temporary Rental and Utility Assistance (TRUA) program is designed to mitigate displacement and stabilize households by providing rental and utility assistance to low and moderate income residents experiencing a housing crisis.
TOD	Transit-oriented development (TOD) refers to mixed-use areas, generally blending commercial and residential, designed and built in a manner and location that maximizes access to public transportation.
WizeHive	A grant management system used by OED to simplify the application process by streamlining the online application for use by applicants responding to NOFAs and RFPs.