

GLOSSARY

The following is made available solely as a reference document and is not intended to encourage or sanction the use of any specific acronyms/abbreviations!

[A](#) [B](#) [C](#) [D](#) [E](#) [F](#) [G](#) [H](#) [I](#) [J](#) [K](#) [L](#) [M](#) [N](#) [O](#) [P](#) [R](#) [S](#) [T](#) [U](#) [V](#) [W](#) [Y](#) [Z](#)

Except as noted, the acronyms in this document are pronounced letter by letter

A

[\(Top\)](#) or [\(Home\)](#) or [A](#) [B](#) [C](#) [D](#) [E](#) [F](#) [G](#) [H](#) [I](#) [J](#) [K](#) [L](#) [M](#) [N](#) [O](#) [P](#) [R](#) [S](#) [T](#) [U](#) [V](#) [W](#) [Y](#) [Z](#)

AA--Alcoholics Anonymous

AAA--Alaskan AIDS Assistance Association: Advocacy group for persons with [AIDS](#) and [HIV](#) (usually spelled and pronounced 4As)

AAC--Alaska Administrative Code

AAHA--Association of Alaska Housing Authorities: An association encompassing Alaska's 14 Indian (Regional) Housing Authorities and AHFC (pronounced **ah**-hah)

ALA--Alaska Association of Legal Assistants

AAMOF--as a matter of fact (online shorthand)

AAP--Affirmative Action Program/Plan

AARP--American Association of Retired Persons (pronounced as individual letters)

ABE--Alaskan Building Equity: Mortgage loan structured with an annual 5% increase in monthly payments in years four through nine, with increases applied to principal reduction, resulting in final payment in 16 to 19 years

ABSN--Alaska Building Science Network: organization that provides weatherization and energy-efficient construction training and education

AC--Accounting: The division of the Finance Department that handles accounts payable and other financial transactions of AHFC

ACC--Annual Contributions Contract: A contract with [HUD](#) for an [IHA/PHA](#) to receive subsidies to operate low-income housing

Access to natural gas: Defined as one which has natural gas already to the site or for which natural gas is available at a cost that does not exceed 5% of the appraised value of the property)

ACCTG--Accounting: The division of the Finance Department that handles accounts payable and other financial transactions of AHFC

ACDC--Alaska Community Development Corporation

ACHP--Alaska Craftsman Home Program: An organization that provides construction training and education

ACLU--Alaska Civil Liberties Union

AACS--Alaska Children's Services

ACVB--Anchorage Convention & Visitors Bureau

ADA--Americans with Disabilities Act

A & E or **A/E**--architects and engineers

AEL--Allowable Expense Level: [HUD](#)'s approved limits for budgeting purposes

AFDC--Aid to Families with Dependent Children ("Welfare"): A food and medical subsidy program through DHSS

AFIC--Anchorage Family Investment Center (see FIC)
AFN--Alaska Federation of Natives
AG--Attorney General
AGC--Associated General Contractors of America
AFA--Aleutian Housing Authority (based in Anchorage): One of Alaska's 14 Indian (Regional) Housing Authorities
AHELP--Affordable Housing Enhanced Loan Program: An umbrella of special AHFC programs, such as the Community Participation Second Mortgage (currently operated by Cook Inlet Housing Authority) and the inactive Homeownership Guaranteed Loan Program (5% Program) (pronounced A-help)
AHFC--Alaska Housing Finance Corporation
AHP--Alaska Home Properties, now known as the Servicing area of AHFC's Mortgage Department
AHMI--Alaska Housing Market Indicators: A publication of AHFC's Planning & Program Development Department published quarterly through 1994 and biannually beginning in 1995 (usually referred to as "the Indicators")
AHRIC--Alaska Human Resources Investment Council
AIDEA--Alaska Industrial Development and Export Authority: A public corporation under the Department of Commerce & Economic Development that provides financing for commercial construction projects (pronounced **aid-a**)
AIDS--Acquired Immune Deficiency Syndrome (pronounced **aids**)
AIF--Alaska Insurance Fund: AHFC's self-insured mortgage insurance
AIRRES--Alaska Independent Radio, Reading & Education Services: A radio station for the visually and physically impaired (pronounced **air-ease**)
a k a (or) **a.k.a.**--also known as
AkPIRG--Alaska Public Interest Research Group (pronounced **ak-perg**)
AkWARM--An energy software program developed by AHFC to evaluate the energy performance of homes (pronounced **ak-warm**)
ALACS--Actual Loan Collection System
ALPAR--Alaskans for Litter Prevention and Recycling (pronounced **al-par**)
ALS--Alaska Legal Services
AMBA--Alaska Mortgage Bankers Association (pronounced **amb-uh**)
AMHTA--Alaska Mental Health Trust Authority
AMT--Alternative Minimum Tax
ANC--Anchorage
ANCHOR--Automated National Client Homeless Recording System
ANCSA--Alaska Native Claims Settlement Act (pronounced **ank-sa**)
ANHS--Alaska Native Health Service (also see below)
ANHS--Anchorage Neighborhood Housing Services: A nonprofit corporation that provides housing services and neighborhood renovation within Anchorage (also see above)
ANILCA--Alaska National Interest Lands Conservation Act (pronounced an-**il-ka**)
ANWR--Arctic National Wildlife Reserve (pronounced **an-war**)

AP--The Associated Press (also see above)
AP--accounts payable (also see below)
APD--Anchorage Police Department
APEA--Alaska Public Employees Association: A union representing state employees
APFD--Alaska Permanent Fund Dividend: An annual check issued to permanent residents of Alaska
API--Alaska Psychiatric Institute (now known as Alaska Psychiatric Hospital)
APOC--Alaska Public Offices Commission: a five-member body that administers the state's campaign and lobbyist disclosure laws
APR--annual percentage rate
APRN--Alaska Public Radio Network
APU--Alaska Pacific University
APUC--Alaska Public Utilities Commission
ARCA--Association of Retarded Citizens of Anchorage (pronounced **arc-a**)
Archie--A program which will search through file names available on the Internet
ARM--Adjustable Rate Mortgage (pronounced **arm**)
AS--Alaska Statutes
ASAP--as soon as possible (pronounced A-sap or as individual letters)
ASCII--The American Standard Code for Information Exchange: the characters you type on the computer keyboard (pronounced **ass-key**)
ASEA--Alaska State Employees Association: A union representing state employees (pronounced as individual letters)
ASETS--Alaska Specialized Education & Training Services (pronounced **ass-ets**)
AS/400--AHFC's computer for inter-office e-mail and calendars, electronic bulletin board, Records Center transactions, and mortgage loan files (pronounced A--S--four hundred)
ASHA--Alaska State Housing Authority: now known as AHFC's Public Housing Division (pronounced **ash-uh**)
ASPIB--Alaska State Pension Investment Board (pronounced **as-pib**): An eight-member board with fiduciary responsibility for a number of funds, including [PERS](#) and [TRS](#)
ASMI--Alaska Seafood Marketing Institute (pronounced **as-mee**)
ATMC--Alaska Tourism Marketing Council
ATU--Anchorage Telephone Utility
AVA--Alaska Visitors Association
AVCP--Association of Village Council Presidents Regional Housing Authority (based in Bethel): One of Alaska's 14 Indian (regional) Housing Authorities
AVCPRHAS--see AVCP
AWAIC--Abused Women's Aid in Crisis, Inc. (pronounced **a-wake**): An Anchorage shelter for battered women and children
AWARE--Aiding Women from Abuse and Rape Emergencies (pronounced **a-ware**): A Juneau women's shelter and counseling service
AWHA--Association of Washington Housing Authorities

BA--Betterments & Additions: Betterments increase the value or aesthetics of the property (i.e. replacing old boilers with new energy-efficient boilers; improvements to community space); additions refer to purchases of equipment

BBB--Better Business Bureau

BBHA--Bristol Bay Housing Authority (based in Dillingham): One of Alaska's 14 Indian (Regional) Housing Authorities

BBS--Bulletin Board System: Electronic version of an old bulletin board on which people posted notices (generally includes a public message area, storage of files, live chat, and e-mail)

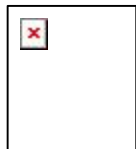
BEAT--Business Energy Assistance Team (pronounced **beat**)

BEES--[Building Energy Efficiency Standard](#) (pronounced **bees**): A rating to show that a newly constructed home meets the state's minimum energy requirements. A house must have a minimum of a 4-star plus rating and a level C air leakage, and the builder must certify that the home has sufficient ventilation.

BHP--Budget/Housing Policy Committee: A committee consisting of three members of AHFC's Board of Directors, along with the Board Chair as ex-officio member

BIA--Bureau of Indian Affairs

BIHA--Baranof Island Housing Authority (based in Sitka): One of Alaska's 14 Indian



(Regional) Housing Authorities

birdhouse--Equal Housing Opportunity Symbol:

BLM--Bureau of Land Management

BML--Building Material Loan

BOA (or) **B of A**--Bank of America

Bps--bauds per second: a measure of data transmission speed

BR (or) **br**--bedroom

BSRHA--Bering Straits Regional Housing Authority (based in Nome): One of Alaska's 14 Indian (Regional) Housing Authorities

BTC--Building Technology Certificate: A certificate of compliance with an AHFC approved Building Technology Program: e.g. Alaska Craftsman Home Program.

BTW--by the way (Internet speak)

C of C--Chamber of Commerce

CAI--Community Associations Institute

CBC--Congressional Black Caucus

cc:mail--HUD's e-mail system, which AHFC can connect to through a gateway on the [AS/400](#)

CCS--Creative Computer Solutions: The company providing software for AHFC's general ledger, procurement, and management of low-income rental assistance programs

CD--Construction Department: The department of AHFC's [PHD](#) which oversees new construction and renovation of existing public housing properties

CDBG--Community Development Block Grants: Federally funded grants which pass through the state and/or municipality

CDC--Community Development Corporation: Usually a tax-exempt corporation established through community organization to operate programs to revitalize a community

CD-ROM--Compact Disk Read-Only Memory: A computer technology that uses disks that look like music CDs to store computer data. CD-ROMs can contain audio or full-motion video. These are often referred to as part of a "multimedia" system.

CEO--Chief Executive Officer/Executive Director: the director of AHFC hired by the Board of Directors

CFR--Code of Federal Regulations: Government publication setting forth regulations for federal programs (HUD regulations are located in CFR Title 24)

CGP--Comprehensive Grant Program: A HUD grant program for modernization of public housing properties in [PHAs](#) with more than 250 units (AHFC operates its modernization program under this grant)

CHAS--Comprehensive Housing Affordability Strategy (pronounced **chas**) (now known as the Consolidated Housing & Community Development Plan--HCD Plan): A five-year strategic plan developed for the first time in 1992 as a requirement for continued HUD funding. AHFC is designated as the lead agency to prepare and update the plan for the entire state of Alaska, excluding the Municipality of Anchorage which prepares its own plan.

CHDO--Community Housing Development Organization (pronounced **choe-doe**)

CIAP--Comprehensive Improvement Assistance Program (pronounced **see-op**): A HUD grant program for modernization of public housing properties in PHAs with fewer than 250 units

CIHA--Cook Inlet Housing Authority (based in Anchorage): One of Alaska's 14 Indian (Regional) Housing Authorities

CINA--Cook Inlet Native Association

CIP--Capital Improvement Program: Budgeted expenditures of funds for capital improvements

CIRI--Cook Inlet Region Inc.(pronounced **sir-ee**): One of 13 regional corporations created under the Alaska Native Claims Settlement Act

CLPHA--Council of Large Public Housing Authorities (pronounced **klaf-fa**): AHFC's PHD is a member of this national organization of housing authorities which manage more than 500 housing units

cmiiw--correct me if I'm wrong (online shorthand)

CNA--Continental National Assurance: The company that provided the Alaska State Housing Authority's retirement plan prior to [PERS](#)

CO--change order

COD--cash on delivery

COLA--cost of living allowance (pronounced **coal**-a): A pay benefit provided to certain workers in high-cost locations

COMPAC--Community Partnership Against Crime Program (pronounced **com**-pack)

Condo--Condominium: The purchaser receives title to a particular unit and a proportionate interest in certain common areas. A condominium generally defines each unit as a separately owned space to the interior surfaces of the perimeter walls, floors, and ceilings. Title to the common areas is in terms of percentages and refers to the entire project less the separately owned units.

Congregate Housing--Congregate housing is a broad term used to describe a number of housing arrangements which are distinguished by a common goal and at least two common themes. The goal is to promote residents' independence and avoid premature or inappropriate institutionalization. One common theme of congregate housing is some shared as well as some private space. The shelter may take a number of forms, such as specially constructed apartments, rehabilitation of existing homes, hotels, or even several separate residences in close proximity in a neighborhood. The second common aspect of congregate housing is the provision of services integrated into the living arrangement. The purpose of services is to provide support with activities of daily living so that residents can continue living independently even when increasing frailty reduces physical strength, endurance, or confidence to manage on one's own.

CPA--Certified Public Accountant

CPI--Consumer Price Index: A report published monthly by the Department of Labor as an inflation indicator

CPM--Certified Property Manager

CPR--cardiopulmonary resuscitation

CPU--central processing unit: The microprocessor chip that does the majority of the information processing within your computer. Some people also refer to a computer's "main box"--containing the microprocessor chip, related electronics, disk drives, etc.--as the CPU.

CRA--Community Reinvestment Act: Law requiring banks and other lending institutions to take affirmative action to meet the credit needs of low- and moderate-income neighborhoods

CRBHA--Copper River Basin Regional Housing Authority (based in Copper Center): One of Alaska's 14 Indian (Regional) Housing Authorities

CSC--Consolidated Supply Contract: Contracts arranged by regional HUD offices for housing authorities to obtain advantageous prices for common-use items (e.g., ranges, refrigerators, paint)

CSS--Catholic Social Services: A nonprofit agency which operates numerous programs, including St. Francis House, Brother Francis Shelter, and Bean's Cafe

CTS--correspondence tracking system (used by the Governor's Office to track responses to incoming correspondence)



DAV--Disabled American Veteran

Davis-Bacon Act--A regulation that requires all laborers and mechanics employed in certain federally funded construction projects to be paid prevailing wage rates. Little Davis-Bacon refers to specified wages on certain State of Alaska projects.

DBA--doing business as

DCED--Alaska Department of Commerce & Economic Development

DCRA--Alaska Department of Community & Regional Affairs

DEC--Alaska Department of Environmental Conservation

Delinquent Loan--Loans more than 31 days past payment due dates, up to, and including loans in foreclosure. Loans are included in delinquency statistics until title has passed to AHFC.

DFYS--Division of Family & Youth Services: A division of Alaska's Department of Health & Social Services

DHHS--Department of Health & Human Services: A division of the Municipality of Anchorage

DHSS--Alaska Department of Health & Social Services: The department which operates the divisions of Public Assistance and Mental Health

Direct Construction Loan--A means through which the Mortgage Department's Rural Housing Division provides interim financing for new construction, renovation, and rehabilitation of homes during the construction period. The loan covers the costs of the materials, freight, and any contracted labor based on the construction estimate. After the construction is completed, the interim construction loan is converted to long-term financing and is serviced by a participating lender.

Direct Loan--A direct loan is originated by the Mortgage Department's Rural Housing Division after the borrower has been refused a loan by a financial institution(s) because the property does not meet certain guidelines. A direct loan is then serviced by a participating lending institution.

DMHDD--Division of Mental Health & Developmental Disabilities, a division of the Department of Health & Social Services

DMV--Alaska Department of Motor Vehicles

DNR--Alaska Department of Natural Resources

DOL--Alaska Department of Labor

DOR--Alaska Department of Revenue: AHFC is a division of this department

DOT (or) **DOTPF**--Department of Transportation & Public Facilities (pronounced as letters d-o-t , or **dot**-puff)

DPI--dots per inch: A measurement of the number of tiny dots a printer can print in one inch. The higher the number, the sharper and more lifelike the image.

DU (or) **du**--dwelling unit

DUI--driving under the influence of drugs or alcohol

Duplex--A single structure designed with two separate housing units

DVD--digital video disk: The disk is the same size as the CD. The player looks similar, but the DVD disk can store as much as 24 times more data than a CD.

DWI--driving while intoxicated

E	(Top) or (Home) or A B C D E F G H I J K L M N O P R S T U V W Y Z
----------	---

EEC--European Economic Community

EEM--Energy Efficient Mortgage: An AHFC loan program that allows home buyers to add the cost of upgrading their homes to their mortgages or allows higher loan-to-value ratios when purchasing an energy-efficient home

EEO--Equal Employment Opportunity

EEOC--Equal Employment Opportunity Commission

EHAG--Emergency Housing Assistance Grant (pronounced e-hag): An AHFC grant program to non-profit organizations and local governments, which provides assistance for the homeless or those at risk of becoming homeless

EHOP--Equal Housing Opportunity Plan (pronounced e-hop)

EM--Extraordinary Maintenance: Items budgeted in AHFC's HUD budget for neglected or non-routine maintenance to AHFC-owned public housing properties (i.e. replacing a roof, or painting an entire complex)

e-mail (or) **E-mail**--electronic mail: messages sent through a network

Emoticon--Typed characters which (when viewed sideways) resemble faces to show emotion, i.e., :-) for smile

EPA--Environmental Protection Agency

ERIC--See RIC

Escrow Loan--A direct loan originated and serviced by AHFC.

Escrow Receivable--Escrow collection account set up to receive funds from a judgment due to a judicial foreclosure or confession of judgment

F	(Top) or (Home) or A B C D E F G H I J K L M N O P R S T U V W Y Z
----------	---

FAA--Federal Aviation Administration

Fannie Mae--Formerly known as Federal National Mortgage Association ([FNMA](#))

FAQ--frequently asked questions (pronounced **fak**)

fax--facsimile (pronounced **fax**) (Telecopier was an early brand of facsimile equipment, and the term telecopy is often used incorrectly to refer to a fax)

FBX--Fairbanks

FCC--Federal Communications Commission

FDIC--Federal Deposit Insurance Corporation: AHFC's Planning & Program Development Department serves as the clearinghouse for the FDIC's Affordable Housing Program in Alaska

FED--Forcible Entry and Detainer (pronounced as individual letters **f-e-d**): civil court action to obtain an eviction

FEMA--Federal Emergency Management Agency (pronounced **fee-ma**)

FFIC--Fairbanks Family Investment Center (see FIC)

FFY--federal fiscal year

FHA--the former Farmers Home Administration (see [FmHA](#)): U.S. Department of Agriculture/Rural Economic & Community Development/Rural Housing Services

FHEO--fair housing and equal opportunity

FHLMC--Federal Home Loan Mortgage Corporation (usually known as Freddie Mac)

FHLMC-DVA--VA loans transferred from the Division of Veterans Affairs of the State of Alaska to AHFC which have been converted to FHLMC participation certificates with AHFC at risk for loan losses.

FHLMC-SPCL--FHLMC-guaranteed conventional loans with FHLMC at risk for loan losses

FIC--Family Investment Center: AHFC's PHD offices in major urban areas of the state, which handle intake, inspections, property management, rent collections, and resident services. FICs are located in Anchorage (AHFC), Fairbanks ([FFIC](#)), and Juneau ([JFIC](#)) (formerly known as Client Service Centers).

FICA--Federal Insurance Contributions Act (pronounced **fike-a**): Social Security taxes

FIN--Finance Department of AHFC: handles bond issues and investments

FISH--Friends in Service to Humanity (pronounced **fish**): an all volunteer nonprofit, providing food delivery to those in need

501(c)(3)--A nonprofit corporation organized under this section of the IRS Code

fixed--traditional fixed-rate mortgage

flame--an angry message sent when Internet etiquette is violated, usually in response to a posting in a newsgroup

FmHA--U.S. Department of Agriculture/Rural Economic & Community Development/Rural Housing Services (formerly Farmers Home Administration or [FHA](#))

FMR--Fair Market Rent: The maximum rent allowed by [HUD](#) for Section 8 rentals, with differentials by community

FNHS--Fairbanks Neighborhood Housing Services: A nonprofit corporation that provides housing services and neighborhood renovation in Fairbanks

FNMA--Formerly the Federal National Mortgage Association; now officially known as Fannie Mae: FNMA loans are conventional loans with AHFC at risk for loan losses

FNMA SPCL--Fannie Mae Special: Conventional loans with Fannie Mae at risk for loan losses

FOIA--Freedom of Information Act (pronounced **foy-ya**): An Act that regulates when and how government entities must release information when a request is received from the public

4As--Alaskan [AIDS](#) Assistance Association: Advocacy group for persons with AIDS and [HIV](#)

fourplex--A single structure designed with four separate housing units

Freddie Mac--Federal Home Loan Mortgage Corporation ([FHLMC](#))

FSLIC--Federal Savings and Loan Insurance Corporation

FSS--Family Self-Sufficiency: [HUD](#)'s initiatives of the National Affordable Housing Act, which require participating tenants to acquire education, training, or other services to

become economically self-sufficient. AHFC is required to participate to be eligible for future Section 8 vouchers and certificates. The program is currently available only in Anchorage, and AHFC maintains a waiting list of families hoping to join the 101 families enrolled in the program.

FT--First Trust

FTP--File Transfer Protocol: Standard network service used to transfer files from one computer to another

fwiw--for what it's worth (online shorthand)

FY--fiscal year

FYE--fiscal year-end

FYI--for your information

G	(Top) or (Home) or A B C D E F G H I J K L M N O P R S T U V W Y Z
----------	---

GAAP--generally accepted accounting practices (pronounced **gap**)

GATT--General Agreement on Tariffs and Trade (pronounced **gat**)

GBWM--get back with me (online shorthand)

GDP--Gross Domestic Product

GL--general ledger

GNMA--Government National Mortgage Association (popularly known as Ginnie Mae): GNMA loans are [FHA](#) or [VA](#) guaranteed; AHFC is at risk for the portion of the loan loss that the FHA or VA does not guarantee

GO Bond--General Obligation Bond

Gopher--A popular menu-style offering developed by the University of Minnesota that allows clients to access files and directories on the Internet; also slang for someone who runs errands

grant--The awarding of money or service to accomplish a public purpose authorized by AHFC

GSA--General Services Administration: a federal agency that manages property and records for various agencies

H	(Top) or (Home) or A B C D E F G H I J K L M N O P R S T U V W Y Z
----------	---

HA--Housing Authority (also see below)

HA--Housing Assistant: One of the job titles of someone working for AHFC's [PHD](#) (also see above)

HAARP--High-frequency Active Auroral Research Program (pronounced **harp**): Scientific facility to study the ionosphere currently being constructed on a former military site near Gakona

HAD Loan--Housing Assistance Division Loan: Residential mortgage loan originated by the Housing Assistance Division of the State of Alaska and transferred to AHFC; these loans are non-conforming and are generally held in portfolio

HAP--Housing Assistance Payment (pronounced **hap**): Subsidy payment made to the owner of Section 8-leased housing units on behalf of tenants

HAP Contract--Contractual agreement with [HUD](#) for money and obligations of each party for the administration of the Section 8 Existing, Conventional Low Rent, and Turnkey III programs

HAS--Housing Assistance Section (formerly [HAD](#), see above)

HB--House Bill

HCD Plan--Consolidated Housing & Community Development Plan (formerly the CHAS--Comprehensive Housing Affordability Strategy): A five-year strategic plan developed for the first time in 1992 as a requirement for continued [HUD](#) funding. AHFC is designated as the lead agency to prepare and update the plan for the entire state of Alaska, excluding the Municipality of Anchorage which prepares its own plan.

HCP--Handicapped (the term "person who experiences a disability" is preferred)

HDLI--Housing & Development Law Institute: a legal resource and training organization for housing agencies

HDR--Housing & Development Reporter: publishes current housing regulations and case law

Health and Safety Program--The Second Mortgage Program for Health and Safety Repairs is to provide financing to borrowers who have a mortgage loan with AHFC and need to improve their property to meet health and safety requirements relating to water, waste water, and structural integrity

HELP--Home Energy Loan Program (pronounced **help**): An AHFC rebate program, which ended 3/29/96, for energy- efficient new construction

HER--Home Energy Rebate (pronounced **her**): An AHFC rebate to qualified homeowners of up to one-half the cost of energy efficiency improvements, processed on a first-come, first-served basis up to the annual legislative appropriation

HFA--housing finance agency

HIV--human immunodeficiency virus, the virus that causes [AIDS](#)

HM--Housing Management Department of AHFC's [PHD](#) Housing Operations

HMO--Health Maintenance Organization

HO--Housing Operations: The department of AHFC's [PHD](#) which handles resident services, property management, and maintenance

HOAF--Home Owners Assistance Fund program (See HOAP)

HOAP--Home Owners Assistance Program (pronounced **hope**): Special refinancing programs with variable interest rates AHFC offered during the 1980s for rural loans. No longer an active program due to low interest rates. Borrower must requalify annually.

HOF--Home Ownership Fund (pronounced **hoff**): A fund that provides an interest-rate subsidy or a combination of an interest-rate subsidy and a monthly-payment subsidy on loans for homes made to persons of lower to moderate income.

HOME--(pronounced **home**) A [HUD](#) multi-faceted grant program authorized by the National Affordable Housing Act of 1990 and managed by AHFC on behalf of Alaska. The grants are similar to Community Development Block Grants, with the State and the Municipality the only eligible entities. AHFC has targeted the following areas to apply for grants: tenant assistance, housing assistance, and multifamily rental development.

Home Investment Partnerships Program

home page--The first page of a Web site (AHFC's home page is located at www.ahfc.state.ak.us)

HOP--Home Opportunity Program: An AHFC program administered by non-profits, regional housing authorities, and public agencies to help eligible families purchase a home by providing funds for down payments, closing costs, and/or additional funds to reduce the amount of the loan.

HOPE--Housing Opportunities for People Everywhere (pronounced **hope**): a [HUD](#) program

HOPWA--Housing Opportunities for Persons with [AIDS](#) (pronounced **hop-wa**): a [HUD](#) grant program

Housing Assistance (Rural) Loan Fund--Loans made through this fund include Rural Owner-Occupied Loan, Rural Nonowner-Occupied Loan, and assistance in the form of energy-efficient improvements to qualifying households under the Low-Income Weatherization Program. Within the Owner-Occupied and Nonowner-Occupied Programs, the loans are either direct or indirect. A direct loan is a mortgage made directly by AHFC's Rural Housing Division. An indirect loan is made by an Alaska lending institution and purchased by the Rural Housing Division.

HQS--Housing Quality Standards: [HUD](#)-approved standards for inspections certifying acceptability of housing units

HRC--Human Rights Commission

HTML--Hypertext Markup Language: The coding applied to text files that allow them to appear as formatted pages on the World Wide Web

HUD--U.S. Department of Housing & Urban Development (pronounced **hud**): AHFC operates its rental assistance programs on contract with HUD.

HVAC--Equipment that provides heating, ventilation, and/or air conditioning within a building.

I	(Top) or (Home) or A B C D E F G H I J K L M N O P R S T U V W Y Z
-------------------	---

ICBO--International Conference of Building Officials: National code group which publishes and maintains a variety of model building and housing codes; publisher of the Uniform Building Code

IFQ--Individual Fish Quota

IG--Inspector General

IHA--Indian Housing Authority: All of the housing authorities in Alaska are IHAs (also known as Regional Housing Authorities), except for AHFC's [PHD](#).

IKWUM--I know what you mean (online shorthand)

IMO--in my opinion (online shorthand)

Insurance Receivable--Loan files (with associated assets or liabilities) in which real property has been sold or conveyed. Remaining positive or negative balances relate insurance receivables outstanding, unfiled claims for insurance, or funds outstanding either to or from seller/servicers or sales agents.

Internet--The world's largest collection of computer networks that reaches universities, government research labs, military installations, and business organizations in many

countries and serves as a conduit for the transfer of messages and files (also known as the 'Net)

IOP--Initial Operating Period: First quarter in which occupancy of a recently constructed or rehabilitated project achieves 95 percent occupancy

IOW--in other words (online shorthand)

IP--Internet Protocol: An addressing scheme for the Internet. AHFC's Communication Department's IP is: ssimmond@ahfc.state.ak.us

IRA--Individual Retirement Account (also Irish Republican Army)

IRC--Internet Relay Chat: A series of live chat channels that span the globe

IREM--Institute of Real Estate Management (pronounced **i-rem**)

IRHA--Interior Regional Housing Authority (based in Fairbanks): One of Alaska's 14 Indian (regional) housing authorities

IRS--Internal Revenue Service

ISDN--Integrated Services Digital Network

ISER--Institute of Social and Economic Research: An institute of the University of Alaska Anchorage (pronounced **i-sir**)

ISP--Internet Service Provider

J	(Top) or (Home) or A B C D E F G H I J K L M N O P R S T U V W Y Z
----------	---

JFIC--Juneau Family Investment Center (see FIC)

JNO--Juneau

JOBS--Job Opportunities and Basic Skills (pronounced **jobs**): An employment and training program for recipients of AFDC benefits and operated by the Alaska Departments of Labor and Health & Social Services

JTPA--Job Training Partnership Act: Training and job opportunities for low-income individuals, operated through the Municipality of Anchorage, the Fairbanks Private Industry Council, and the Alaska Department of Community & Regional Affairs

JUNO--Juneau

K	(Top) or (Home) or A B C D E F G H I J K L M N O P R S T U V W Y Z
----------	---

KIHA--Kodiak Island Housing Authority: One of the 14 Indian (regional) housing authorities in Alaska

KPU--Ketchikan Public Utilities

L	(Top) or (Home) or A B C D E F G H I J K L M N O P R S T U V W Y Z
----------	---

LAN--local area network (pronounced **lan**): A group of computers within a limited geographical area that are connected together to enable data to pass between them

LB&A--Legislative Budget and Audit

LDP--Limited Denial of Participation: A designated time limit of non-participation imposed upon program participants who have been found guilty of program abuse

LIHEAP--Low-Income Home Energy Assistance Program (pronounced **lie-heap**)

LIHTC--Low-Income Housing Tax Credit Program: AHFC is the designated agency to administer this program for Alaska. The federal tax credits are allocated on a competitive basis to any U.S. taxpayer for new construction, acquisition, and/or rehabilitation in exchange for at least a 15-year commitment to maintain a minimum of 20% of the housing units for low-income tenants.

LIO--Legislative Information Office: Offices located throughout Alaska that can provide teleconference rooms and information on bills and the legislature

LIWAP--Low-Income Weatherization Assistance Program: An AHFC program that provides weatherization assistance to low-income families through statewide service providers

LL--landlord

L/T--landlord/tenant

LTV--Loan-to-Value Ratio: The relationship of a mortgage to the appraised value of a security. This ratio is expressed to a potential purchaser of property in terms of the percentage a lending institution is willing to finance. The LTV Ratio for refinanced loans is based upon the original paid-off-loan information.

Loans in Forbearance--Loans on which the seller/servicer has submitted a repayment or forbearance plan which AHFC has approved.

Loans in Foreclosure--Loans on which a notice of default has been filed. Currently a sub-category of delinquent loans. Identification of loan is based on AHFC authorizing the seller/servicer to foreclose.

Loans to Sponsors Program--Loans to Sponsors is a program wherein AHFC, subject to the availability of funds, makes loans to eligible applicants or "Sponsors," who in turn use the proceeds of the loan to make additional loans to "Recipients." Loans made by the Sponsor to Recipients may be made only for the purposes of providing housing loans or loans to improve the quality of housing for persons of low-to-moderate income or living in remote, underdeveloped, or blighted areas of the state.

M	(Top) or (Home) or A B C D E F G H I J K L M N O P R S T U V W Y Z
----------	---

MA03--Mutual (Section 8 Additional) Assistance property owned by AHFC's [PHD](#): Etolin Heights in Wrangell (also known as 221(d)(3))

MADD--Mothers Against Drunk Drivers (pronounced **mad**)

MBE--minority business enterprise

MGIC--Mortgage Guaranty Insurance Corporation (pronounced **maj-ik**): One of several privately owned mortgage insurance companies

MGIC Loan--Loan covered by **MGIC** pool-insurance agreements

MHA--Metlakatla Housing Authority: One of the 14 Indian (regional) housing authorities in Alaska

MLS--Multiple Listing Service

MOA--Municipality of Anchorage

mod rehab--moderate rehabilitation

modem--(from *modulation-demodulation*): A piece of equipment that connects a computer to a telephone line, translating digital data to analog and back again

MOHM1 and MOHM2--Designation of mobile home property types. MOHM1 represents a mortgage loan with real estate. MOHM2 represents a consumer loan on a mobile home. An MOHM2 is not a mortgage loan.

Mortgage Loan--Any loan that has not been classified as real estate owned, i.e. has an [REO](#) date. Delinquent loans and loans in forbearance are included in Mortgage Loan totals. Mobile Home Type II loans are included in these totals unless otherwise specified.

Mosaic--A full multimedia interface for the World Wide Web

MR--market rate: The current rate of interest used to borrow money on the open market

MRB--Mortgage Revenue Bond

MROP--Major Reconstruction of Obsolete Public Housing (pronounced **em-rop**): A [HUD](#) grant program for upgrading public housing units

MSBTA--Mortgage Subsidy Bond Tax Act of 1980: Usually associated with AHFC's First-Time Homebuyer Program

Multi-Family--A building, improvement or structure, including land, used or useful for housing persons together with related facilities including without limitations, day care and other support facilities and further including transitional housing and related support facilities.

Multi-Family Loan Program--This program assists individuals, partnerships, joint ventures, for-profit and non-profit corporations, regional housing authorities, or state or municipal agencies in financing multi-family, special needs, or congregate housing projects for low- and moderate-income Alaskans or those located in remote, underdeveloped, or blighted areas of the state.

Multi-Family Participation Loan Program--This program provides up to 80 percent financing to individuals, partnerships, joint ventures, and for-profit or non-profit corporations to acquire, rehabilitate, or refinance at least five dwelling units designed principally for residential use, if there is a participation lender acceptable to AHFC.

Multi-Plex--A single structure designed with five or more separate housing units

Muni--Municipality of Anchorage

Munilift--A bus system for seniors and disabled operated by the Municipality of Anchorage

MUS--Municipal Utilities System: The Fairbanks utility system

N	(Top) or (Home) or A B C D E F G H I J K L M N O P R S T U V W Y Z
-------------------	---

NA--not available or not applicable

NAACP--National Association for the Advancement of Colored People (pronounced **n double a c p**)

NAFTA--North American Fair Trade Agreement (pronounced **naf-tuh**)

NAHASDA--Native American Housing Affordability and Self-Determination Act

NAHB--National Association of Home Builders

NAHIM--National Association of Housing Information Managers (pronounced **nay-him**)

NAHRO--National Association of Housing & Redevelopment Officials (pronounced **nah-row**): A national housing lobbying organization of which AHFC is a member

NAIHC--National American Indian Housing Council

NANA--NANA Regional Corporation Inc. (pronounced **nan-uh**): One of 13 regional corporations created under the Alaska Native Claims Settlement Act

NASEO--National Association of State Energy Officials (pronounced **nah-seo**)

NCSHA--National Council of State Housing Agencies: A national organization of housing agencies of which AHFC is a member (formerly Council of State Housing Agencies and still often referred to as "cash")

NEA--National Education Association: The Alaska affiliate of this teachers organization is National Education Association-Alaska

[Nehemiah Program](#)[®]--A down-payment assistance program for qualified homebuyer using an eligible loan program, such as an FHA.

Net or '**Net**--Internet

Netiquette--Net etiquette: proper style and behavior while participating in Internet activities

Newbie--Someone who is new to the Internet (pronounced **new-bee**)

NIMBY--Not in my backyard (pronounced **nim-bee**): A negative term used to describe people who are vocal about not wanting something in their neighborhood, such as low-income housing, jails, nuclear power plants, halfway houses, etc. (The term 'community activist' is preferred.)

NLRB--National Labor Relations Board

NOFA--Notice of Fund Availability (pronounced **no-fuh**): Notices received from HUD or other federal sources or issued by AHFC giving deadlines and application details of special funds available

NPRHA--North Pacific Rim Housing Authority (based in Anchorage): One of the 14 Indian (regional) housing authorities in Alaska

NWIHA--Northwest Inupiat Housing Authority (based in Kotzebue): One of the 14 Indian (regional) housing authorities in Alaska

O	(Top) or (Home) or A B C D E F G H I J K L M N O P R S T U V W Y Z
-------------------	---

OATS--Older Alaskans Transportation Service (pronounced **oats**): A bus system for seniors operated by the Salvation Army

ODBC--open database connectivity: [PC](#) software to connect to the RS/6000

OIC--oh, I see (online shorthand)

OJT--On-the-job training

OMB--Office of Management and Budget: A state division of the Office of the Governor

OMBE--Office of Minority Business Enterprise

ONAP--Office of Native American Programs ([HUD](#))

OOPS--Out-of-Pocket Builders Program (pronounced **oops**): Provides rebates to consumers who build energy-efficient (5 star or 5 star plus homes) without obtaining a mortgage loan

OPAG--Older Persons Action Group (pronounced **oh-pag**)

ORP--Owner-Occupied Rehabilitation Program (pronounced **orp**): A grant program developed through home funds which provides for rehabilitation work on low-income homes.

OSHA--Occupational Safety & Health Administration (pronounced **oh**-sha): A federal agency that monitors safety in the workplace

OTOH--on the other hand (online shorthand)

Overcollateralization--The amount of excess assets required to be pledged to a bond transaction



P & I--principal and interest

PAC--Alaska Center for the Performing Arts

PASS--Plan for Achieving Self-Sufficiency, a division of Vocational Rehabilitation

PC--personal computer

PCI--Private Credit Insurance: A private insurance used for mobile home loans.

PCN--Position Control Number: Each employee of the State of Alaska is assigned a PCN

PERS--Public Employees Retirement System (pronounced **purrs**): The State of Alaska's defined benefit retirement plan, contributed to by both the employee and the employer

PFD--Permanent Fund Dividend: An annual check issued to permanent residents of Alaska

PHA--Public Housing Authority (also known as public housing agency): The Public Housing Division of AHFC serves as the only public housing authority in Alaska (see also [IHAs](#))

PHADA--Public Housing Authorities Directors Association (pronounced **fah**-da): A national organization of [PHA](#) directors of which AHFC's [PHD](#) Director is a member

PHD--The Public Housing Division of AHFC

PHDEP--Public Housing Drug Elimination Program (pronounced **fee**-dep): A [HUD](#) grant program under which AHFC operates public housing drug elimination programs in Anchorage and Juneau

PHMAP--Public Housing Management Assessment Program (pronounced **fee**-map): [HUD](#)'s annual assessment of AHFC. The [PHD](#) is ranked on 11 criteria, including vacancies, modernization, uncollected rents, unit turnaround, outstanding work orders, tenants accounts receivable, and operating reserves. AHFC is considered a High Performer, having received a score of 100% for FY96 and FY97.

PIC--Product Improvement Center

PICK--The computer operating system for which the CCS system was written (pronounced **pick**). AHFC uses a different, but similar, system known as Unidata to run CCS on the [RS6000](#).

PILOT--Payment in Lieu of Taxes (pronounced **pi**-lut): Annual payment by AHFC, as a tax-exempt property owner, to a taxing authority, based on the number of public housing units owned by AHFC and a formula prepared by the state by location, presumably commensurate with the cost of public services provided

PITA--principal, interest, taxes, and insurance: the components of most mortgage payments

PM--Personnel Memorandum

PMFJI--pardon me for jumping in (online shorthand)

PMI--private mortgage insurance

PNA--physical needs assessment: [HUD](#) form used to detail modernization needs for each public housing site

PO--Purchase Order: A numbered form prepared by Procurement to authorize a department's request (Purchase Requisition) to purchase goods or services

POM--Public Opinion Message: A message to a legislator to express opinion on a bill or other matter

Pool Insurance--Mortgage insurance coverage on specific pools of mortgage loans. The policy usually provides for coverage of accrued interest and repair expenses plus any loss incurred on resale of the property not covered by primary insurance. Most pool insurance is based on a maximum coverage of 15% or 20% of the original outstanding principal balance for the loan pool and remains available until the policy is depleted or the debt to which the pool of loans were pledged is fully repaid.

PPD--Planning & Program Development Department: The AHFC department which applies for and administers grants, oversees the Low-Income Housing Tax Credit Program, produces the "Housing Market Indicators," and coordinates and prepares the [HCD Plan](#)

PR--Procurement Office: The section under AHFC's Administration Department that handles all contracts and purchases of goods and services (also see below)

PR--Purchase Requisition: A form completed by a department and submitted to Procurement to procure goods or services (also see above)

prefab--Prefabricated: housing in which structural and/or mechanical components are assembled offsite

Primary Insurance--Private mortgage insurance (PMI) usually representing a policy which provides coverage equal to 20% to 25% of the loan. Insurance is written on a loan-by-loan basis.

PRPA--post-retirement pension adjustment

PUD--Planned Unit Development: A comprehensive development plan for large land areas. It usually includes residences; roads; schools; recreational facilities; and commercial, office and industrial areas. A subdivision having lots or areas owned in common and reserved for the use of some or all of the owners of the separately owned lots.

PVE--Petroleum Violation Escrow Funds

R	(Top) or (Home) or A B C D E F G H I J K L M N O P R S T U V W Y Z
----------	---

RAM--random-access memory (pronounced ram): Computer chips that temporarily store computer information. Usually, RAM stores information only while your computer is on.

RAPIDS--Rural Alaska Project Identification and Delivery System (pronounced rapids): A database of rural capital improvement projects and needs in 221 rural Alaska communities, published semi-annually by [DCRA](#)

RATNET--Rural Alaska Television Network (pronounced rat-net)

Recipient--The borrower who receives a loan from the Sponsor's Loan Fund under AHFC's Loans to Sponsors Program.

rehab--rehabilitation: The restoration to good condition of deteriorated structures, neighborhoods, and public facilities through repair, renovation, conversion, expansion, remodeling, or reconstruction

Refinance Program--The Refinance Program allows applicants to obtain new financing secured by property that is currently financed by AHFC or certain loans previously financed by Department of Community Regional Affairs ([DCRA](#)) or Housing Assistance Department ([HAD](#)). These loans may be conventional, or [VA](#)- or [FHA](#)-insured. The original loan may have been a first or second lien, conforming or nonconforming. The loans will be made under the Taxable Program with State Veteran and [HOF](#) options (only if the original loan was a HOF loan). Non-AHFC mortgagors may refinance their existing loan using AHFC's Taxable Program.

REO or REO Loan--real estate owned by AHFC through foreclosure, i.e. property that AHFC currently holds title to

RFI--Request for Information

RFP--Request for Proposal

RFQ--Request for Quote

RHD--Rural Housing Division of AHFC: Oversees direct and indirect loan programs designed to finance the purchase, renovation or construction of residential property by Alaska residents in "small communities" as defined by state law, where conventional financing is otherwise limited.

RHPS--Requisition for Development of Modernization Funds: Forms to request [HUD](#) reimbursements for capital improvement programs (pronounced **rips**)

RIC--Research Information Center (pronounced **rick**): An energy and construction library operated by [R2D2](#)

RIF--reduction in force (used as either a noun or verb and pronounced **rif**, as in "she was the victim of a rif" or "he has been rified")

RIGI--Regional Inspector General for Investigation: handles fraud and program abuse matters for [HUD](#) at the regional office level

RIHP--Rural Initiative Housing Program; see [RILP](#)

RIHPP--Rural Initiative Housing Pilot Program; see [RILP](#)

RILP--Rural Incentive Loan Program, formally known as the Rural Initiative Housing Program or Rural Initiative Housing Pilot Program

RIP--Retirement Incentive Plan (pronounced **rip**)

RMC--Resident Management Corporation

RS--Resident Services Department of the The [PHD](#) Housing Operations Department

RSA--Reimbursable Services Agreement

RS/6000--AHFC's computer which runs the CCS System (pronounced r-s-six thousand)

RSVP--Retired Senior Volunteer Program

RTC--Resolution Trust Corporation: AHFC is the clearinghouse for RTC Affordable Housing Program in Alaska

r2d2--AHFC's Research & Rural Development Division: This department oversees energy and weatherization programs, Supplemental Housing Development grants, the Research & Information Center, and researches innovative construction methods

Rural Cap--Rural Alaska Community Action Program, Inc. (pronounced **rural cap**)



S&L--Savings and Loan Association

S&P--Standard & Poor's: a national bond rating agency

SAFAH--Supplemental Assistance and Facilities to Assist the Homeless (pronounced **saf-uh**): A [HUD](#) grant program now called Supportive Housing Grants

Safari--PC-based software that make queries and designs reports from the database on the RS/6000

SAM--State-Assisted Mortgage (pronounced **sam**): The fund that is AHFC's general account that holds AHFC's unrestricted assets and investments

S.A.V.E.--Specialized Academic and Vocational Education (pronounced **save**): An alternative learning program in the Anchorage School District

SB--Senate Bill

SBA--Small Business Administration

SBS--Supplemental Benefits System: A retirement plan for certain state employees in lieu of Social Security; AHFC is not a participant

SCORE--Service Corps of Retired Executives: A volunteer network of business executives and professionals--mostly retired--who provide technical and managerial training to small businesses through the Small Business Administration

SCSI--small computer systems interface (pronounced **scuz-y**): A series of electronic protocols for plugging in CD-ROMs, printers, etc.

SEC--Securities Exchange Commission

SECP--State Energy Conservation Program

Section 3--A [HUD](#) regulation that requires AHFC, when using HUD funds, to direct employment and other economic opportunities to low- and very low-income persons, or business concerns which provide economic opportunities to low- and very low-income persons

Section 8--Usually refers to the Section 8 Existing [HUD](#) rental program, which assists low-income families in leasing privately owned decent, safe, and sanitary housing. AHFC currently administers 2,665 Section 8 Existing certificates and vouchers in 10 communities.

Section 8 New Construction--Five of the complexes AHFC owns and operates as public housing are subsidized by [HUD](#) under this program rather than the Low Rent Program (Chugach View and Ptarmigan Park, Anchorage; Sunset View, Cordova; Golden Towers, Fairbanks; and Glacier View, Seward)

Section 504: Equal accessibility requirements of the Fair Housing Amendments Act of 1988

Self-Insurance--Pool coverage initiated and maintained in-house by AHFC. This self-insurance applies almost exclusively to the Insured Mortgage Loan Program and Residential Mortgage Loan (rental property) Pool.

SEMAP--Section 8 Management Assessment Program (pronounced **sea-map**)

SFR--single-family residence

SLBP--State Lease Building Program: Under this program, AHFC is authorized to issue bonds to finance the construction of state buildings. (This program was formerly operated by the Alaska State Housing Authority, and major projects included the Juneau State Office Building and the Anchorage Courthouse.)

SLED--Statewide Library Electronic Doorway (pronounced **sled**): A service providing computer-based menu access to electronically available state, federal, and worldwide information through the Internet at no charge to Alaskans

Small community: Defined by state law as "a community with a population of 6,500 or less that is not connected by road or rail to Anchorage or Fairbanks, or a population of 1,600 or less that is connected by road or rail to Anchorage or Fairbanks and at least 50 statute miles outside of Anchorage or 25 statute miles outside of Fairbanks." In this definition, "connected by road" does not include a connection by the Alaska Marine Highway System.

SOA--State of Alaska

spam--junk e-mail: spamming is sending the same message, usually commercial in nature, simultaneously to many newsgroups. This usually results in flaming.

sponsor--An eligible applicant under AHFC's Loan to Sponsors Program, which includes non-profit corporations, regional housing authorities, or agencies of the state or municipalities in the state

SRO--Single Room Occupancy: Transitional housing aimed at homeless persons of low- to very-low income.

S/S--Seller/Service

SSA--Social Security Administration

SSI--Supplemental Security Income

SSN--Social Security Number

STAR--Standing Together Against Rape (pronounced **star**): A support group for victims of rape

State Veteran's Preference--Certain low-income residents of Alaska who served in the armed forces of the United States after 4/6/17 and were honorably discharged, including certain widows, widowers, and persons having served in reserve units, may be eligible for an interest-rate reduction

Streamline Refinance Loan--A loan which is included in the Refinance Loan Program categories which began 12/17/92.

Stripper Well--Oil-overcharge funds received by AHFC on behalf of Alaska under the 1986 Stripper Well Exemption Litigation Settlement. The overcharge funds must be used for existing or new energy-related programs to provide widespread benefits to petroleum consumers throughout Alaska. Numerous deposits have been made to this account over the years as a result of court settlements. To date, Alaska has received and/or accrued in interest a total of \$10,395,000.

T	(Top) or (Home) or A B C D E F G H I J K L M N O P R S T U V W Y Z
-------------------	---

TAC--Technical Advisory Committee (pronounced **tack**)

TAG--Tenant Assistance Grant

TARS--Tenant Accounts Receivables (pronounced **tars**): The outstanding balance owed to AHFC by current or former tenants of public housing units

TCC--Tanana Chiefs Conference

TDC--Total Development Cost: The total cost of development of a given project, including the costs of land, planning, all fees, construction financing, construction, landscaping, and off-site improvements

TDD--A terminal device used widely by deaf people for text communication over telephone lines. The acronym TDD is sometimes expanded as "Telecommunication Display Device" but is generally considered to be derived from "Telecommunications Device for the Deaf." The deaf themselves do not usually use the term "TDD," but prefer simply "TTY"--possibly the original term. The ambiguity between this and the other meanings of "TTY" is generally not problematic. The acronym "TTD" is also common [Teletype for the deaf?]

TEAC--Technical Energy Advisory Committee

TEFRA--Tax Equity and Fiscal Responsibility Act of 1982 (pronounced **tef-ra**)

Telnet--The interactive remote log-on protocol that enables someone to use a system anywhere on the Internet

THRHA--Tlingit-Haida Regional Housing Authority (based in Juneau): One of the 14 Indian (regional) housing authorities in Alaska

THX--Thanks

TIP--thanks in advance (online shorthand)

TIP--Tenant in Possession

TNHA--Tagiugmiullu Nunamiullu Housing Authority (based in Barrow) (formerly North Slope Borough Housing Authority): One of the 14 Indian (regional) housing authorities in Alaska

TOP--Tenant Opportunities Program

TRACS--Tenant Rental Assistance Certification System (pronounced **tracks**)

Triplex--A single structure designed with three separate housing units

TRS--Teachers Retirement System (pronounced **ters**)

TT--tenant

TTP--Total Tenant Payment

221(d)(3)--Section 8 Additional Assistance public housing property owned by AHFC: Etolin Heights in Wrangell (also known as [MA03](#))

TTY--A terminal device used widely by deaf people for text communication over telephone lines. The deaf themselves usually use the term "TTY"--possibly the original term. However, the common term is often the acronym TDD, sometimes expanded as "Telecommunication Display Device" but is generally considered to be derived from "Telecommunications Device for the Deaf." The ambiguity between this and the other meanings of "TTY" is generally not problematic. The acronym "TTD" is also common [Teletype or teletypewriter for the deaf?].

TTYL--talk to you later (online shorthand)

Turnkey III--A [HUD](#) low-income homeownership program.

U

[\(Top\)](#) or [\(Home\)](#) or [A](#) [B](#) [C](#) [D](#) [E](#) [F](#) [G](#) [H](#) [I](#) [J](#) [K](#) [L](#) [M](#) [N](#) [O](#) [P](#) [R](#) [S](#) [T](#) [U](#) [V](#) [W](#)
[Y](#) [Z](#)

U of A--University of Alaska

UAA--University of Alaska Anchorage

UAF--University of Alaska Fairbanks

UAS--University of Alaska Southeast

UBC--Uniform Building Code: A national code published by the International Conference of Building Officials; prominently used in the western states

UCC--Uniform Commercial Code

UDMS--Unidata Database Management: software for the [RS6000](#) that responds to queries from a [PC](#)

UEC--Uniform Electrical Code

UL--Underwriters' Laboratories, Inc.

UMC--Uniform Mechanical Code

UNIX--The computer operating system which runs the [CCS](#) software on an IBM [RS6000](#) box (pronounced **you-nicks**): the original language developed by Bell Labs that allows computers of differing platforms to communicate with one another. UNIX is the infrastructure of the Internet.

Unsecured Loan--A signature loan; a loan not secured by any collateral

UPC--Uniform Plumbers Code

UR--Urban Renewal

URL--Uniform Resource Locator: an address for a Web site (AHFC's Web site address is <http://www.ahfc.state.ak.us>)

U.S.C.--United States Code

USDA--U.S. Department of Agriculture

USDOE--U.S. Department of Energy

Usenet--A system of more than 10,000 special-interest groups, called newsgroups, to which readers can send or post messages which are then distributed to other computers on the network

UST--Underground Storage Tank

V

[\(Top\)](#) or [\(Home\)](#) or [A](#) [B](#) [C](#) [D](#) [E](#) [F](#) [G](#) [H](#) [I](#) [J](#) [K](#) [L](#) [M](#) [N](#) [O](#) [P](#) [R](#) [S](#) [T](#) [U](#) [V](#) [W](#)
[Y](#) [Z](#)

VA--Veterans Administration (now known as the U.S. Department of Veterans Affairs)

VA Loan--Veterans Administration-guaranteed loan. In the event of a default, the [VA](#) generally makes payments ranging from \$27,500 to \$35,000 in full settlement of its obligation. Loans may also be repurchased at the option of the VA.

Veronica--An Internet program that allows you to build a custom [Gopher](#) menu where all menu options relate to your specific search parameters

Very Small Community--A community of less than 1,400 not connected by road or rail to Anchorage or Fairbanks.

Veterans Mortgage Program (VMP)--Qualified veterans may receive a lower interest rate than is available through other loan programs. Under the [VMP](#), AHFC will purchase Conventional, [VA](#), and [FHA](#) loans on single-family through four-plex dwellings.

VMP--Veterans Mortgage Program

Voc Rehab--Vocational Rehabilitation

VRM--Variable Rate Mortgage: Mortgage stipulating that the interest rate can be adjusted periodically to reflect variations in prevailing interest rates

W	(Top) or (Home) or A B C D E F G H I J K L M N O P R S T U V W Y Z
-------------------	---

WIC--Women, Infants & Children (pronounced **wick**): A government-sponsored program to educate and assist low-income families in pre- and post-natal care

WICCA--Women in Crisis-Counseling and Assistance: A women's shelter and counseling center in Fairbanks

WIN--Work Incentive Program (pronounced **win**) formally known as Welfare-to-Work

WRT--with respect to (online shorthand)

WTW--Welfare-to-Work; see [WIN](#)

WWW--World Wide Web: hypertext-based interface to the Internet, consisting of [HTML](#) documents with built-in links to other resources

WX--Weatherization (also see below)

WX--AHFC's Low-Income Weatherization Program (also see above)

WX+--AHFC's Enhanced Weatherization Program

Y	(Top) or (Home) or A B C D E F G H I J K L M N O P R S T U V W Y Z
-------------------	---

YIU--yes, I understand (online shorthand)

Z	(Top) or (Home) or A B C D E F G H I J K L M N O P R S T U V W Y Z
-------------------	---

Zero Lot Line--A term generally used to describe the positioning of a structure on a lot so that one side rests directly on the lot's boundary line. Although such construction is usually prohibited by setback ordinances, it can be a part of a special space-conserving project.

For more information, contact:



Sherrie Simmonds, Corporate Communications Officer, 1-907-330-8447

E-Mail: ssimmond@ahfc.state.ak.us