HUD Housing Glossary & Acronyms

A Plain-Reference Guide for Public Housing Agency Staff

Public Housing • Housing Choice Voucher (HCV) • Project-Based Voucher (PBV) • Project-Based Rental Assistance (PBRA)

This glossary defines the terms and acronyms most commonly used in HUD housing programs, income and rent determination, occupancy, and compliance. *It is intended as a quick reference tool and does not replace HUD regulations, HUD Notices, or your agency's approved ACOP, Administrative Plan, or Tenant Selection Plan.*

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This glossary is a plain-reference tool. Always verify current HUD regulations, HUD Notices, and your agency's approved ACOP/Administrative Plan before relying on any definition below for a specific determination.

How to use this guide: Part 1 is an alphabetical glossary of terms, with the most common acronym for each term shown in parentheses. Part 2 is a compact acronym lookup table if you already know the abbreviation and just need the full term. Terms defined elsewhere in this glossary are shown in plain text; cross-references are not hyperlinked in the PDF but follow standard alphabetical order.

Part 1: Glossary of Terms

A

ACOP (Admissions and Continued Occupancy Policy)

The formal, Board-approved policy document that governs a Public Housing Agency's Public Housing program — eligibility, income and rent determination, occupancy standards, transfers, and termination procedures.

Adjusted Income

Annual income minus all deductions and exclusions a family is entitled to (e.g., dependent deduction, elderly/disabled household deduction, medical/disability assistance expenses, childcare expenses). Adjusted income is the base used to calculate Total Tenant Payment.

Administrative Plan

The formal, Board-approved policy document that governs a PHA's Housing Choice Voucher program, parallel in function to the ACOP used for Public Housing.

Annual Income
The gross amount of income anticipated to be received by all household members over the next 12 months (for admission and interim actions) or over the prior 12 months, adjusted for known changes (for annual reexaminations), before any deductions are applied.

Annual Reexamination (Recertification)
The periodic review, generally conducted once every 12 months, of a family's income, assets, and household composition to redetermine continued eligibility and calculate the family's rent.

Applicant
A family that has applied for housing assistance but has not yet been admitted to a program.

Asset
Cash or a property that can be converted to cash, such as a savings or checking account, stocks, bonds, real estate (other than the family's primary residence), or a retirement account. Assets are used to calculate imputed asset income and, where applicable, to test against HUD's asset limitation.

Asset Limitation
A HOTMA-established eligibility restriction under which a family is generally ineligible for assistance if its net family assets exceed a HUD-published dollar threshold (adjusted annually) or the family owns real property suitable for occupancy, once the applicable program is complying with HOTMA Sections 102 and 104.

B

Board of Commissioners
The governing body of a Public Housing Agency responsible for approving major policies, including the ACOP and Administrative Plan, and overseeing agency operations.

C

Certification
The formal process of determining and documenting a family's income, assets, household composition, and rent at admission, annual reexamination, or interim reexamination.

Continued Occupancy
A household's ongoing eligibility to remain in assisted housing after admission, subject to periodic reexamination and compliance with lease and program requirements.

D

De Minimis Error
A HOTMA-defined error in a family's income or rent determination that deviates from the correct amount by no more than $30 per month ($360 per year) in adjusted income. Overcharges caused by a de minimis error must still be corrected retroactively; a family is never required to repay a PHA-caused undercharge.

Dependent
A family member (other than the head, co-head, or spouse) who is under age 18, or who is 18 or older and is a person with a disability or a full-time student. The dependent deduction is calculated per dependent.

Dependent Deduction
A fixed dollar deduction from annual income, published and adjusted annually by HUD, applied for each dependent in the household.

Displaced Family
A family in which each member, or the remaining member of a family, has been displaced by governmental action, or whose dwelling has been extensively damaged or destroyed by a disaster declared or otherwise formally recognized under Federal disaster relief law.

E

Earned Income Disallowance (EID)
A time-limited exclusion of some or all of the increased earned income of a qualified family member (typically a person with a disability) for a set period following an increase in earned income, intended to encourage work without an immediate rent increase.

Effective Date
The date on which a change in income, rent, assistance amount, or eligibility status takes effect for purposes of the family's certification and rent calculation.

Elderly Family
A family whose head, spouse, or sole member is at least 62 years of age; may also include two or more elderly persons living together or one or more elderly persons living with a live-in aide.

Elderly/Disabled Household Deduction
A fixed dollar deduction from annual income, published and adjusted annually by HUD, applied to households in which the head, co-head, or spouse is elderly or a person with a disability.

Eligibility
The determination that a family meets all HUD and PHA requirements — income limits, citizenship/eligible immigration status, asset limitation, screening, and other program-specific criteria — to be admitted to or continue receiving assistance.

Enterprise Income Verification (EIV)
A HUD-administered, web-based system that provides PHAs with employment and income information (from Social Security Administration and other Federal sources) for household members, used to verify income at reexamination and to detect unreported income.

Extremely Low Income (ELI)
A household whose annual income does not exceed the higher of the Federal poverty level or 30 percent of the area median income, as published annually by HUD.

F

Fair Market Rent (FMR)
HUD's annual estimate of gross rent (rent plus utilities) for modest, non-luxury units in a local housing market, used to set voucher payment standards and, in some cases, to determine Section 8 exception payment standards.

Family
One or more persons living together as recognized by the PHA/HUD for program purposes; includes a single person, and does not require any legal or familial relationship.

Family Self-Sufficiency (FSS) Program
A HUD program that helps Public Housing and HCV families increase earned income and reduce dependency on welfare assistance through case management, an escrow savings account, and supportive services.

Full-Time Student

A person carrying a subject load considered full-time for day students under the standards and practices of the educational institution attended; relevant to the student earned income exclusion and the definition of a dependent full-time student.

G

Grievance Procedure

The process by which a Public Housing resident may request an informal hearing to dispute a PHA action or failure to act that affects the resident's rights, obligations, welfare, or status.

Gross Rent

The sum of tenant-paid rent (or Total Tenant Payment) plus the utility allowance, representing the total cost of housing to the family.

H

Hardship Exemption

A HOTMA-created relief provision allowing a PHA to temporarily suspend or reduce certain rent increases (for example, resulting from the phase-out of income exclusions or deductions) when a family demonstrates financial hardship. The initial relief period is 90 days and may be extended in additional 90-day increments at the PHA's discretion.

Head of Household

The adult member of the family who is designated as the primary point of responsibility for the household on the lease and in program records.

Health and Medical Care Expenses Deduction

A deduction from annual income for elderly or disabled families for unreimbursed health and medical care expenses (and, under HOTMA, reasonable attendant care and auxiliary apparatus expenses for a household member with a disability) that exceed a HUD-specified percentage of annual income.

Housing Assistance Payment (HAP)

The monthly subsidy payment made by a PHA to an owner on behalf of an assisted family under the Housing Choice Voucher or Project-Based Voucher program; also refers to the HAP contract between the PHA and owner.

Housing Choice Voucher (HCV)

HUD's tenant-based rental assistance program (formerly "Section 8") that allows eligible families to lease housing in the private market, with the PHA paying a portion of the rent directly to the owner.

Housing Information Portal (HIP)

HUD's successor data system intended to replace the legacy HUD-50058/IMS-PIC reporting infrastructure, expected to support full HOTMA data reporting once implemented.

Housing Opportunity Through Modernization Act (HOTMA)

The 2016 Federal law that made significant changes to HUD's income and asset rules, including a new asset limitation, revised income exclusions and deductions, de minimis error correction rules, and Safe Harbor income determinations, being implemented by HUD in phases.

Housing Quality Standards (HQS)

The former HUD physical condition and habitability standard used to inspect Housing Choice Voucher units. HQS inspections are being replaced by NSPIRE as HUD completes its transition to a single inspection standard across HUD-assisted housing.

HUD-50058

The standard HUD form (and associated legacy electronic reporting format) PHAs use to report Public Housing and HCV family income, rent, and household data to HUD.

I

Imputed Asset Income

Income HUD requires a PHA to count when a family's net family assets exceed a HUD-published threshold (adjusted annually); calculated as the greater of actual asset income or the total value of net family assets multiplied by HUD's current passbook savings rate.

Income Limits

HUD-published, area-specific dollar thresholds (Extremely Low, Very Low, and Low Income) used to determine program eligibility and, for some programs, continued occupancy and income-targeting requirements.

Independent Contractor

A worker who provides services under a contract without being classified as an employee; income from independent contractor work is included in annual income under the applicable HOTMA-updated definition.

Interim Reexamination

A reexamination of income, assets, or household composition conducted between annual reexaminations, generally triggered by a reported change that meets a HUD or PHA-established threshold.

L

Live-In Aide

A person who resides with an elderly, near-elderly, or disabled family member and who is essential to that person's care and well-being, is not obligated for the family's support, and would not be residing in the unit except to provide necessary supportive services.

Low Income

A household whose annual income does not exceed 80 percent of the area median income, as published annually by HUD.

M

Minor

A household member under the age of 18 who is not the head, co-head, or spouse; income of a minor is generally excluded from annual income.

Moving to Work (MTW)

A HUD demonstration program that gives participating PHAs greater flexibility to design and test alternative rent structures, work requirements, and program rules outside standard Public Housing and HCV regulations.

N

National Standards for the Physical Inspection of Real Estate (NSPIRE)

HUD's unified physical condition inspection standard, replacing the former HQS and UPCS protocols, applied across Public Housing, HCV, and HUD Multifamily housing.

Net Family Assets

The value of a family's assets, net of any reasonable costs to convert the asset to cash (such as broker's fees or penalties for early withdrawal); used to determine imputed asset income and, once applicable, the HOTMA asset limitation.

P

Passbook Rate

HUD's published savings-account interest rate, updated periodically, used to calculate imputed income from assets when a family's net family assets exceed the applicable threshold.

Payment Standard

The maximum monthly subsidy a PHA will pay toward rent and utilities for a unit under the Housing Choice Voucher program, generally set between 90 and 110 percent of the applicable Fair Market Rent unless HUD approves an exception payment standard.

Person with a Disability

A person who has a physical, mental, or emotional impairment that is expected to be of long-continued and indefinite duration, substantially impedes the person's ability to live independently, and is of a nature that such ability could be improved by more suitable housing conditions — or who meets the definition of disability under the Social Security Act, the Americans with Disabilities Act, or the Fair Housing Act, as applicable to the specific program requirement.

Physical Needs Assessment (PNA)

A capital planning tool used primarily by Public Housing Agencies and RAD-converted properties to assess a property's physical condition and forecast long-term capital repair and replacement needs.

Portability

A Housing Choice Voucher family's right to move with continued assistance to a different jurisdiction served by another PHA, subject to program rules.

Project-Based Rental Assistance (PBRA)

HUD Multifamily housing assistance tied to a specific unit or property (rather than to a family, as with a voucher), administered under a HAP contract between HUD (or a Contract Administrator) and the property owner.

Project-Based Voucher (PBV)

A Housing Choice Voucher a PHA has attached to specific units in a property, under a HAP contract with the owner; a family generally must vacate the assisted unit to convert to a tenant-based (portable) voucher after a minimum occupancy period.

Public Housing

Housing owned and operated by a Public Housing Agency, with rent and eligibility determined under HUD's Public Housing program regulations and the agency's ACOP.

Public Housing Agency / Authority (PHA)

A governmental or public entity authorized to administer HUD housing assistance programs, including Public Housing and the Housing Choice Voucher program, within its jurisdiction.

Public Housing Assessment System (PHAS)

HUD's overall performance evaluation system for Public Housing Agencies, covering physical condition, financial condition, management operations, and (where applicable) resident service scores.

R

Rent Reasonableness

The HCV requirement that the rent charged for an assisted unit be reasonable in comparison to rents for comparable unassisted units in the same market area, determined before a HAP contract is approved and at each subsequent rent increase.

Rental Assistance Demonstration (RAD)

A HUD program that allows Public Housing (and certain other HUD-assisted) properties to convert their assistance to a project-based Section 8 platform, typically enabling access to private financing for capital repairs.

S

Safe Harbor

A HOTMA-authorized income-verification method that allows a PHA, at annual reexamination only, to rely on a family's current income determination from another qualifying means-tested Federal public assistance program (such as TANF, Medicaid, SNAP, SSI, or WIC) in lieu of independently verifying that income.

Section 8

The common name for HUD's primary rental assistance authority under Section 8 of the U.S. Housing Act of 1937, encompassing the Housing Choice Voucher, Project-Based Voucher, and Project-Based Rental Assistance programs.

Self-Certification

A family's signed declaration of asset value or other information, which a PHA may accept in place of third-party verification when HUD permits and the family's circumstances meet the PHA's self-certification policy (for example, net family assets at or below a HUD-published threshold).

Special Needs Housing

Housing designed or designated for populations with specific needs, such as elderly persons, persons with disabilities, or persons experiencing homelessness, often subject to additional program-specific requirements.

Student Financial Assistance

Grant, scholarship, and other financial aid received by a student for tuition, required fees, books, supplies, and (where documented against the school's cost of attendance) actual room and board; Title IV (HEA) Federal student aid, such as Pell Grants, is excluded from annual income in full regardless of use.

Suitable Real Property

Real property owned by a family that is suitable for the family to occupy as its residence, relevant to HOTMA's asset limitation and real property eligibility rules.

T

Tenant Rent

The portion of the Total Tenant Payment that the family pays directly to the owner (Public Housing) or that remains after subtracting the utility allowance, if any (HCV); distinguished from the PHA/owner-paid subsidy portion.

Tenant Selection Plan (TSP)

The written policy document, analogous to an ACOP or Administrative Plan, that a Multifamily/PBRA property owner uses to describe tenant eligibility, screening, and selection procedures for a HUD-assisted property.

Total Tenant Payment (TTP)

The total amount a family is required to pay toward rent and utilities each month, calculated as the highest of several HUD-specified formulas applied to adjusted income, annual income, and (for Public Housing) any applicable minimum or flat rent.

U

Uniform Physical Condition Standards (UPCS)

The former HUD physical inspection standard used primarily for Public Housing and Multifamily properties, being replaced by NSPIRE.

Utility Allowance

A PHA-established estimate of the monthly cost of reasonable utility consumption for an assisted unit, used to calculate tenant rent and, for HCV, the family's portion of the payment standard.

Utility Reimbursement

A payment made to an HCV family when the utility allowance exceeds the family's Total Tenant Payment, intended to offset the family's actual utility costs.

V

Verification Hierarchy

The HUD-recognized order of preference for documenting income, assets, and other eligibility factors, generally favoring the most reliable, independently obtained source (such as EIV or third-party written verification) over less reliable sources (such as tenant self-certification), except where Safe Harbor or another HUD-recognized exception applies.

Violence Against Women Act (VAWA) Protections

Federal protections, applicable across HUD housing programs, for victims of domestic violence, dating violence, sexual assault, and stalking, including limits on adverse action based on the abuse and confidentiality requirements for related documentation.

Voucher

A document issued to an eligible family authorizing the family to search for and lease a unit under the Housing Choice Voucher program.

W

Waiting List

The PHA-maintained list of applicants awaiting an offer of housing assistance, generally ordered by application date, local preferences, and any HUD or PHA-established priority categories.

Part 2: Acronym Lookup

Already know the abbreviation and just need the full term? Use this table. See Part 1 for the full definition of any term below.

Acronym	Stands For
ACOP	Admissions and Continued Occupancy Policy
CFR	Code of Federal Regulations
EID	Earned Income Disallowance
EIV	Enterprise Income Verification
ELI	Extremely Low Income
FMR	Fair Market Rent
FSS	Family Self-Sufficiency (program)
HAP	Housing Assistance Payment
HCV	Housing Choice Voucher
HIP	Housing Information Portal
HOTMA	Housing Opportunity Through Modernization Act
HQS	Housing Quality Standards (legacy; being replaced by NSPIRE)
HUD	U.S. Department of Housing and Urban Development
IMS-PIC	Inventory Management System / PIH Information Center (legacy HUD-50058 reporting system)
LEP	Limited English Proficiency
LIHTC	Low-Income Housing Tax Credit (IRS/state-administered, often layered with HUD programs)
MTW	Moving to Work
NSPIRE	National Standards for the Physical Inspection of Real Estate
PBRA	Project-Based Rental Assistance
PBV	Project-Based Voucher
PHA	Public Housing Agency / Authority
PHAS	Public Housing Assessment System
PIH	Office of Public and Indian Housing (HUD)
PNA	Physical Needs Assessment
RAD	Rental Assistance Demonstration
SEMAP	Section Eight Management Assessment Program
SSI	Supplemental Security Income

SNAP	Supplemental Nutrition Assistance Program
TANF	Temporary Assistance for Needy Families
TSP	Tenant Selection Plan
TTP	Total Tenant Payment
UA	Utility Allowance
UPCS	Uniform Physical Condition Standards (legacy; being replaced by NSPIRE)
VAWA	Violence Against Women Act
WIC	Special Supplemental Nutrition Program for Women, Infants, and Children

This list covers the acronyms most commonly seen in Public Housing, HCV, PBV, and PBRA program administration. Some agencies, states, and software systems use additional local or system-specific abbreviations not listed here — confirm any unfamiliar acronym with your HUD Field Office or current HUD guidance.