

MATCH THE ORGANIZATION WITH THE ACRONYM

1. CalHFA	The department responsible for enforcing California laws prohibiting housing discrimination.
2. DOJ	A voluntary association of local governments that addresses regional issues including determining housing needs (that local governments use to draft their housing elements). There are thirty-eight in California and 500+ nationwide.
3. CFPB	This federally chartered government-sponsored enterprise buys mortgages on the secondary market, pools them and sells them as mortgage-backed securities to investors on the open market. This secondary mortgage market helps replenish the supply of lendable money for mortgages and ensures that money continues to be available for new home purchases.
4. DFEH	The Housing and Civil Enforcement Section of this federal agency insures the right to access housing free from discrimination by enforcing the Fair Housing Act.
5. FNMA	The state agency responsible for housing bond programs and other financing programs for housing development.
6. RHS	The federal agency that supervises banks, credit unions and other financial companies and enforces federal consumer financial laws on credit cards, mortgages and student loans.
7. HCD	The agency in the US Department of Agriculture responsible for funding and providing housing to low income persons in rural areas.
8. HUD	The local agency, authorized by statute and created by local governments, that administers public housing at the local level.
9. COG	The federal department responsible for funding and overseeing federal housing programs and Consolidated Plans, as well as fair housing under federal law.
10. PHA	The California agency responsible for state planning and housing programs, including reviewing local housing elements; regulating mobilehomes; and overseeing farm worker housing and local government code enforcement efforts.