

COMMONLY USED ACRONYMS

AML	Anti-Money Laundering (relating to FinCEN federal legislation)
BSA	Bank Secrecy Act (relating to FinCEN federal legislation)
C & I	Commerce & Insurance This is the regulatory department for manufactured housing in Tennessee.
CIP	Customer Identification Program (relating to FinCEN federal legislation)
COSAA	Council of State Administrative Agencies An official group of the 36 SAA states. They formed to provide a partnership between HUD and the states.
DAPIA	Design Approval Primary Inspection Agency The DAPIA is hired by the manufacturer to do design reviews. DAPIA's are also monitored by IBTS.
FinCEN	Financial Crimes Enforcement Network
HUD	Department of Housing and Urban Development HUD is the government organization that administers the manufactured housing program.
IBTS	Institute for Building Technology and Safety IBTS is the contractor hired by HUD, to oversee the manufactured housing program. IBTS does specific things, at the request of HUD, such as monitoring the IPIA's and DAPIA's, monitoring the SAA's and handling consumer complaints in non-SAA states.
IPIA	In Plant Inspection Agency Performs manufacturing plant inspections. In Tennessee, the IPIA is the SAA. Not all SAAs are IPIAs. In those states, such as Alabama, the IPIA is an independent third-party inspector. Regardless of whether the IPIA is an SAA or independent, they are monitored by IBTS.
MHARR	Manufactured Housing Association for Regulatory Reform A national organization which represents only manufacturers. Their only function is in lobbying and regulatory changes.
MHEC	Manufactured Housing Executives Council This is the national organization that each Executive Director of the state associations belongs to.
MHI	Manufactured Housing Institute This is the national association for the manufactured housing industry. It is the organization that THA belongs to.

OFAC	Office of Foreign Asset Control ‘List’ (relating to FinCEN federal legislation)
PAC	Political Action Committee (PAC) A PAC is a fund in which individuals can make personal contributions which then go to state legislative candidates. Tennessee state law now allows corporate donations to PACs, as well. It is vital an industry has a strong PAC Fund, to assist in the campaigns of legislators who are friendly to that industry. Our PAC is structured to make contributions only to state legislative candidates. We typically do not contribute to local or federal candidates.
RESPA	Real Estate Settlement Procedures Act
RMLO	Residential Mortgage Loan Originator
SAA	State Administrative Agency The SAA in Tennessee is the Department of Commerce and Insurance. A state can be granted authority, by HUD, to regulate the manufactured housing program in that state. They are working for HUD. There are 36 SAA states in the nation. In the remaining 14 states that do not have SAA’s; the manufactured housing program is monitored by HUD.
SAFE	Secure and Fair Enforcement (Act)
SAR	Suspicious Activity Report (relating to FinCEN federal legislation)
SDN	Specially Designated Nationals ‘List’ (relating to FinCEN federal legislation)
TDOT	Tennessee Department of Transportation
TILA	Truth in Lending Act