



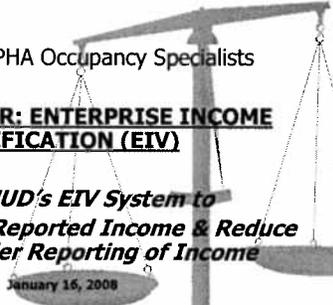
Office of Public & Indian Housing  
Rental Housing Integrity Improvement Project (RHIP) Training

Training for PHA Occupancy Specialists

**LAW & ORDER: ENTERPRISE INCOME VERIFICATION (EIV)**

*Using HUD's EIV System to Verify Tenant-Reported Income & Reduce Tenant Under Reporting of Income*

January 15, 2008




---

---

---

---

---

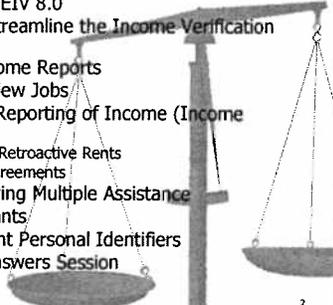
---

---

---

## Agenda

- Welcome
- What's New in EIV 8.0
- Using EIV to Streamline the Income Verification Process
- Household Income Reports
- Tenants with New Jobs
- Tenant Under Reporting of Income (Income Discrepancies)
  - Calculation of Retroactive Rents
  - Repayment Agreements
- Tenants Receiving Multiple Assistance
- Deceased Tenants
- Incorrect Tenant Personal Identifiers
- Questions & Answers Session




---

---

---

---

---

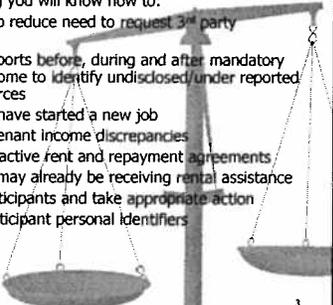
---

---

---

## Training Objectives

- At the end of this training you will know how to:
  - Use the EIV System to reduce need to request 3<sup>rd</sup> party verification
  - Effectively use EIV reports before, during and after mandatory reexaminations of income to identify undisclosed/under reported income & income sources
  - Identify tenants who have started a new job
  - Identify and resolve tenant income discrepancies
  - Calculate tenant retroactive rent and repayment agreements
  - Identify tenants who may already be receiving rental assistance
  - Identify deceased participants and take appropriate action
  - Correct erroneous participant personal identifiers




---

---

---

---

---

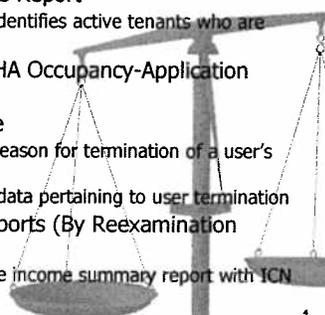
---

---

---

## What's New in EIV 8.0

- Deceased Tenants Report
  - Separate report identifies active tenants who are deceased
- New user role: PHA Occupancy-Application Processor
- User Maintenance
  - Ability to record reason for termination of a user's access
  - Link to historical data pertaining to user termination
- Batch Income Reports (By Reexamination Month)
  - Ability to generate income summary report with ICN



4

---

---

---

---

---

---

---

---

## Streamlining the Income Verification Process

Minimizing the need for  
3<sup>rd</sup> Party Verification  
When Consulting EIV



---

---

---

---

---

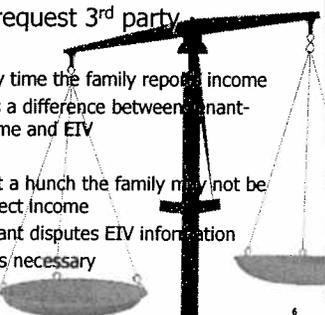
---

---

---

## PHA Interactive Question #1

- When do you request 3<sup>rd</sup> party verification?
  - a) Any and every time the family reports income
  - b) When there is a difference between tenant-reported income and EIV
  - c) Never
  - d) Any time I get a hunch the family may not be reporting correct income
  - e) When the tenant disputes EIV information
  - f) Only when it is necessary



6

---

---

---

---

---

---

---

---

## What is Upfront Income Verification (UIV)?

### ***Upfront Income Verification:***

*the verification of income, before or during a family reexamination, through an independent source that systemically and uniformly maintains income information in computerized form for a large number of individuals.*

***"Automated 3<sup>rd</sup> Party Verification"***

7

---

---

---

---

---

---

---

---

EIV = 3<sup>rd</sup> Party Verification\*

\* When the tenant does not dispute EIV & supplemented with current tenant-provided documents

8

---

---

---

---

---

---

---

---

## Simplifying The Income Verification Process

- The ***old*** way of doing business:
  - Tenant reports income & provides documents
  - PHA requests 3<sup>rd</sup> party verification of tenant-reported income from source
  - PHA uses 3<sup>rd</sup> party verification to calculate anticipated annual income

9

---

---

---

---

---

---

---

---

## Simplifying The Income Verification Process - Continued

- The **new** way of doing business:
  - Tenant reports income & provides **current** documents
  - PHA consults EIV system, & prints income details report (include in tenant file – except PHAs in Florida, who should print & maintain EIV ICN printout in tenant file)
  - If additional information is not needed, PHA uses current tenant-provided documents to calculate anticipated annual income

10

---

---

---

---

---

---

---

---

## Simplifying The Income Verification Process - Continued

- 3<sup>rd</sup> party verification is required only if:
  - The tenant disputes the EIV data
  - Additional information is required as determined by the PHA, such as:
    - Effective dates of employment
    - Pay rate, number of hours worked, pay frequency for new jobs
    - Confirmation of change in circumstances (reduced hours, reduced rate of pay, etc.)
- The PHA will use current tenant-provided documents or most current information to calculate anticipated annual income

11

---

---

---

---

---

---

---

---

## Simplifying The Income Verification Process (Continued)

### File Documentation -

- **Acceptable Verifications:**
  - EIV+Current tenant-provided documents;
  - EIV+Current tenant-provided documents+3<sup>rd</sup> party verification [*Required when tenant disputes EIV data or PHA requires additional information*]

**Note:** Tenant-provided documents should be dated within the last **60 days** of the reexamination interview date. Pay stubs should be current and consecutive!

12

---

---

---

---

---

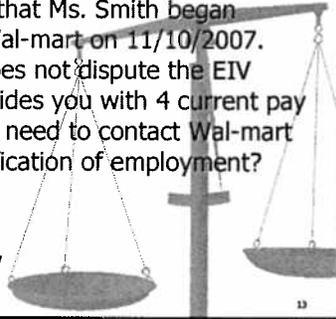
---

---

---

## PHA Interactive Question #2

- EIV indicates that Ms. Smith began working for Wal-mart on 11/10/2007. The tenant does not dispute the EIV data and provides you with 4 current pay stubs. Do you need to contact Wal-mart to obtain verification of employment?
  - a. Yes
  - b. No
  - c. Maybe
  - d. I don't know



13

---

---

---

---

---

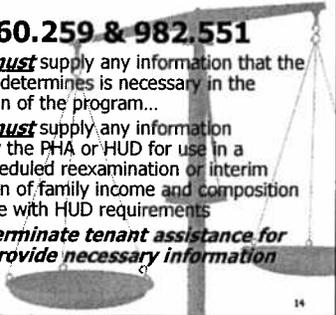
---

---

---

## Tenant Obligation To Supply PHA/HUD With Information

- **24 CFR 960.259 & 982.551**
  - The family **must** supply any information that the PHA or HUD determines is necessary in the administration of the program...
  - The family **must** supply any information requested by the PHA or HUD for use in a regularly scheduled reexamination or interim reexamination of family income and composition in accordance with HUD requirements
  - **PHA may terminate tenant assistance for failure to provide necessary information**



14

---

---

---

---

---

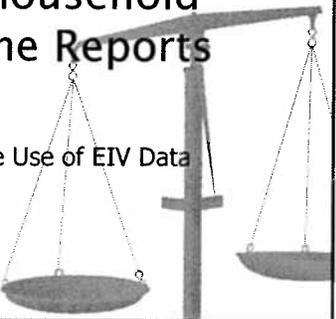
---

---

---

## EIV Household Income Reports

Effective Use of EIV Data



---

---

---

---

---

---

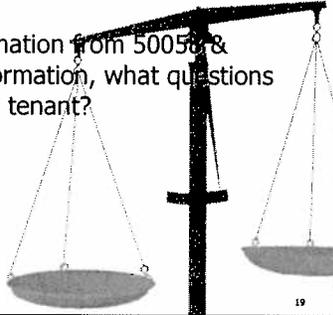
---

---



## Case Study - The Brown Family (Continued)

- Based on information from 50056 & current EIV information, what questions will you ask the tenant?



---

---

---

---

---

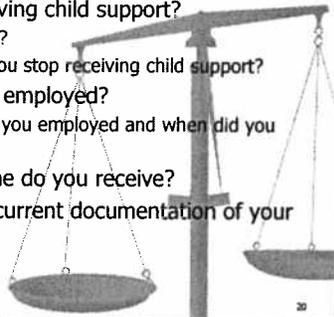
---

---

---

## Questions to Ask Ms. Brown

- Are you still receiving child support?
  - If yes, how much?
  - If no, when did you stop receiving child support?
- Are you currently employed?
  - If yes, where are you employed and when did you begin working?
- What other income do you receive?
- Can you provide current documentation of your income?



---

---

---

---

---

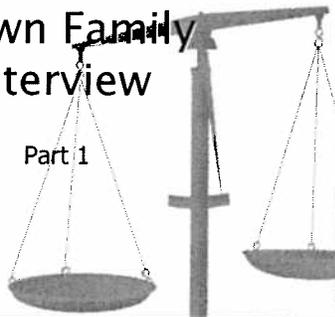
---

---

---

## Brown Family Interview

Part 1



---

---

---

---

---

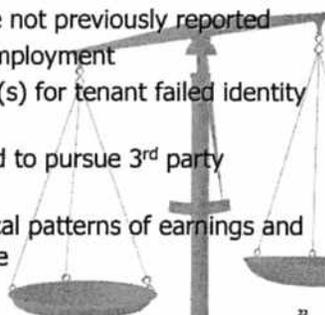
---

---

---

### Use of EIV Household Income Report

- Identify income not previously reported
- Identify new employment
- Identify reason(s) for tenant failed identity verification
- Determine need to pursue 3<sup>rd</sup> party verification
- Identify historical patterns of earnings and received income



22

---

---

---

---

---

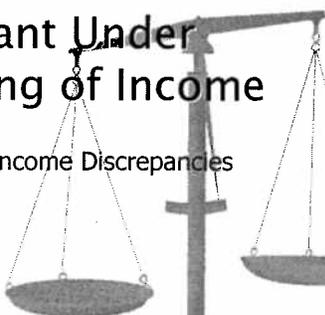
---

---

---

### Tenant Under Reporting of Income

Resolving Income Discrepancies




---

---

---

---

---

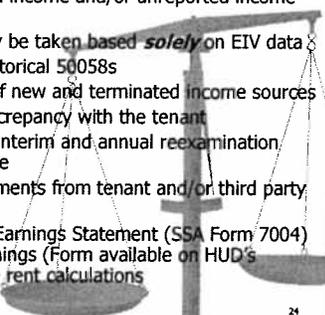
---

---

---

### Income Discrepancy Resolution

- Identify under reported income and/or unreported income sources
- **No** adverse action may be taken based *solely* on EIV data
- Review current and historical 50058s
- Verify effective dates of new and terminated income sources
- Discuss the income discrepancy with the tenant
- View past and current interim and annual reexamination documents in tenant file
- Obtain additional documents from tenant and/or third party (if necessary)
- Obtain Social Security Earnings Statement (SSA Form 7004) for historical wage earnings (Form available on HUD's website) for retroactive rent calculations



24

---

---

---

---

---

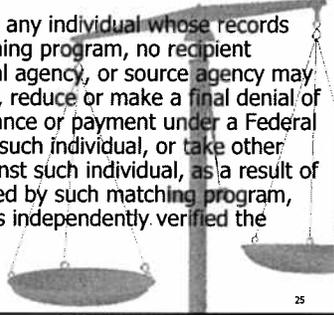
---

---

---

## Federal Privacy Act 5 U.S.C 552a

- "In order to protect any individual whose records are used in a matching program, no recipient agency, non-Federal agency, or source agency may suspend, terminate, reduce or make a final denial of any financial assistance or payment under a Federal benefit program to such individual, or take other adverse action against such individual, as a result of information produced by such matching program, until the agency has independently verified the information."



25

---

---

---

---

---

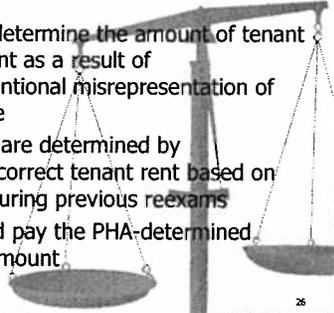
---

---

---

## Calculating Retroactive Rent for Tenant Under Reporting of Income

- The PHA should determine the amount of tenant rent underpayment as a result of intentional/unintentional misrepresentation of household income
- Retroactive rents are determined by recalculating the correct tenant rent based on omitted income during previous reexams
- The tenant should pay the PHA-determined retroactive rent amount



26

---

---

---

---

---

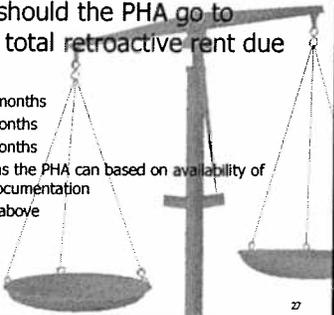
---

---

---

## PHA Interactive Question #4

- How far back should the PHA go to determine the total retroactive rent due to the PHA?
  - a. The last 12 months
  - b. The last 6 months
  - c. The last 3 months
  - d. As far back as the PHA can based on availability of tenant file documentation
  - e. None of the above



27

---

---

---

---

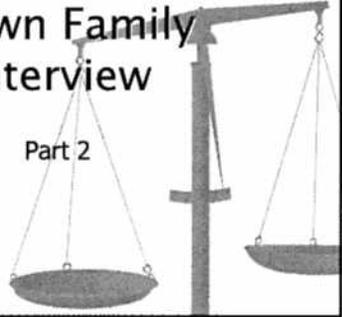
---

---

---

---

**Brown Family Interview**  
Part 2



---

---

---

---

---

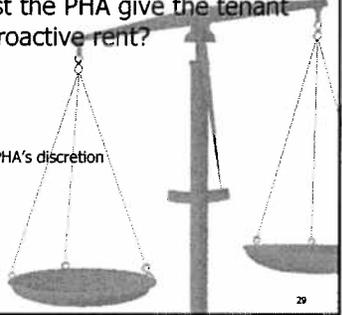
---

---

---

**PHA Interactive Question #5**

- How long must the PHA give the tenant to pay the retroactive rent?
  - a. 1 month
  - b. 1 year
  - c. 5 years
  - d. 10 years
  - e. It is at the PHA's discretion



---

---

---

---

---

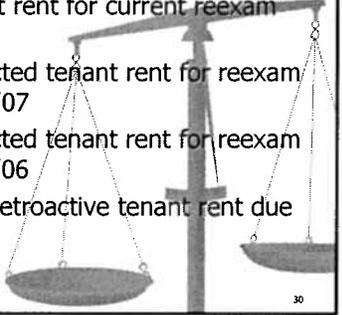
---

---

---

**Retroactive Rent Calculation Case Study - The Brown Family**

- Calculate tenant rent for current reexam due 02/01/08
- Calculate corrected tenant rent for reexam effective 02/01/07
- Calculate corrected tenant rent for reexam effective 02/01/06
- Calculate total retroactive tenant rent due to the PHA



---

---

---

---

---

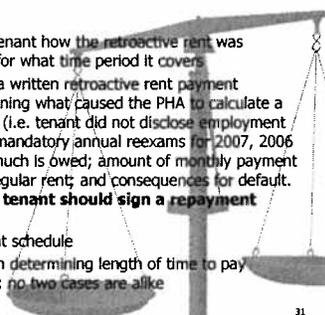
---

---

---

## Retroactive Rent Payment Agreements

- **Suggestions:**
  1. Explain to the tenant how the retroactive rent was calculated and for what time period it covers.
  2. Provide tenant a written retroactive rent payment agreement outlining what caused the PHA to calculate a retroactive rent (i.e. tenant did not disclose employment income during mandatory annual reexams for 2007, 2006 & 2005); how much is owed; amount of monthly payment in addition to regular rent; and consequences for default. **PHA staff and tenant should sign a repayment agreement**
  3. Include payment schedule
  4. Use discretion in determining length of time to pay retroactive rent; no two cases are alike



31

---

---

---

---

---

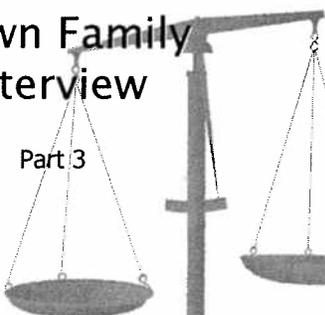
---

---

---

## Brown Family Interview

Part 3



---

---

---

---

---

---

---

---

## Tenants With New Jobs

Employment Information  
New Hires Report



---

---

---

---

---

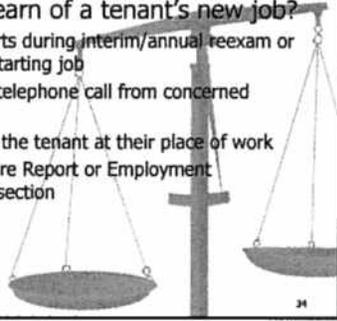
---

---

---

## PHA Interactive Question #6

- How do you learn of a tenant's new job?
  - a. Tenant reports during interim/annual reexam or at onset of starting job
  - b. Anonymous telephone call from concerned individual
  - c. You run into the tenant at their place of work
  - d. EIV's New Hire Report or Employment Information section




---

---

---

---

---

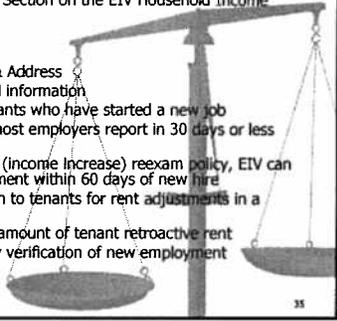
---

---

---

## New Hires Information

- Employment Information Section on the EIV Household Income Report includes:
  1. Hire Date
  2. Hire State
  3. Employer Name & Address
  4. Date EIV received information
- Useful for identifying tenants who have started a new job
- EIV updated monthly – most employers report in 30 days or less from date of hire
- For PHAs with an interim (income increase) reexam policy, EIV can alert you to new employment within 60 days of new hire
  - Proactive outreach to tenants for rent adjustments in a timely manner
  - Eliminate/reduce amount of tenant retroactive rent
- Reduce need for 3<sup>rd</sup> party verification of new employment




---

---

---

---

---

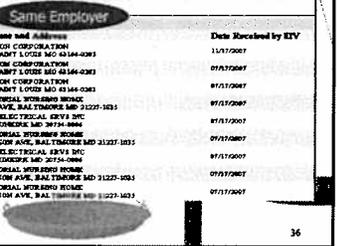
---

---

---

## Employment Information

Employment Information			
EIV Date	Hire Date	Employer Name and Address	Date Received by EIV
10/16/2006	MD	MERCEDES BEAL TRUSTEES CORP	05/27/2006
10/16/2006	MD	ASSOCIATED CARPENTERS UNIONS INC	09/25/2006
Same Employer			
Wages			
Pay Period	Amount EIV	Employer Name and Address	Date Received by EIV
Q2 of 2007	\$2,317.00	BEI ACQUISITION CORPORATION	11/17/2007
Q1 of 2007	\$2,473.00	BEI ACQUISITION CORPORATION	09/17/2007
Q4 of 2006	\$1,290.00	BEI ACQUISITION CORPORATION	07/17/2007
Q3 of 2006	\$1,546.00	BEI ACQUISITION CORPORATION	07/17/2007
Q2 of 2006	\$2,318.00	CHICAP/BAKE BROS SPECIAL ETV'S INC	07/17/2007
Q1 of 2006	\$4,272.00	CHICAP/BAKE BROS SPECIAL ETV'S INC	09/17/2007
Q4 of 2005	\$2,278.00	CHICAP/BAKE BROS SPECIAL ETV'S INC	07/17/2007
Q3 of 2005	\$2,247.00	CHICAP/BAKE BROS SPECIAL ETV'S INC	07/17/2007




---

---

---

---

---

---

---

---

## Accessing the New Hires Report

Click on the New Hires Report link to access report

Welcome NICOLE X  
FALSON

- Back to Secure Systems
- Income Discrepancy Report
- Income Discrepancy Report
- Income Information
- By Head of Household
- By Recamination Month
- New Hires Report
- Verification Reports
- Existing Tenant Search
- Multiple Subsidy Report
- Identity Verification Report
- Deceased Tenants Report

Use this report to identify families that **may** have started a new job

37

---

---

---

---

---

---

---

---

---

---

## New Hires Report - Summary Reports

Income Information >> New Hires Report >> Report Selection >> PHA Statistics

**New Hires Summary Report**

Participant Code: DC301 D.C. Housing Authority  
 Program Type: AM PH Program  
 Recamination Month: AM  
 Period Reviewed: 06/18/2007 - 12/15/2007  
 Households With New Hires: 2,391  
 Members With New Hires: 2,877

[Download in Excel](#)  
Printer-Friendly Version

1 2 3 4 5 6 7 8 9 10 Next Group 0  
1 - 50 of 2391 Households [Last Page](#)

**Summary Reports** **Detail Reports**

PHA Code	PHA Name	PHA Type	Program Type	Project	Unit Address
			Tenant-Based Assistance		1817 4TH STREET NW, WASHINGTON DC 20001
			Public Housing	DC301EVN	2424 1ST ST SW DC 20004

38

---

---

---

---

---

---

---

---

---

---

## New Hires Report - Detail Reports

**Employment Information**

Hire Date	Hire State	FEIN	Employer Name and Address	Date Received by EIV
08/01/2007	MD	41-0215170	TARGET CORPORATION PO BOX 9401, MINNEAPOLIS MN 55440-9401	08/21/2007
06/25/2007	MD	61-1193912	PAPA JOHN S USA INC PO BOX 99900, LOUISVILLE KY 40269-0900	07/17/2007

39

---

---

---

---

---

---

---

---

---

---

## Multiple Rental Assistance

Existing Tenant Search  
Multiple Subsidy Report




---

---

---

---

---

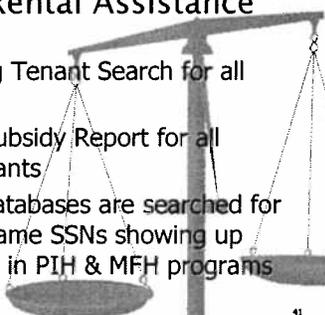
---

---

---

## Use EIV to Help Eliminate Tenant Receipt of Multiple Rental Assistance

- Use the Existing Tenant Search for all applicants
- Use the Multi-Subsidy Report for all current participants
- PIC & TRACS databases are searched for occurrence of same SSNs showing up more than once in PIH & MFH programs




---

---

---

---

---

---

---

---

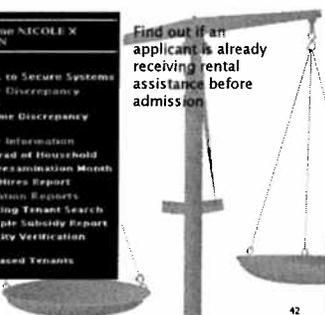
## Accessing the Existing Tenant Search Report

Click on the Existing Tenant Search link to access report

Welcome NICOLE X FAISON

- Back to Secure Systems
- Income Discrepancy Report
- Income Discrepancy Report
- Income Information
- By Head of Household
- By Reanimation Month
- New Hires Report
- Verification Reports
- Existing Tenant Search
- Multiple Subsidy Report
- Identity Verification Report
- Deceased Tenants Report

Find out if an applicant is already receiving rental assistance before admission




---

---

---

---

---

---

---

---

## Existing Tenant Search

Verification Reports >> Existing Tenant Search

Enter Social Security Number:

Get Report

- Simply type in SSN and click get report
- Both PIH & MFH databases are searched
- Report displays information on current tenancy as reported in PIC & TRACS

---

---

---

---

---

---

---

---

## Existing Tenant Search Results

PHS - Friendly Version

PHS Tenant Search & Results - James & Board

SSN:	***-**-4792
HQID SSN:	
HQID First Name:	JAMES
HQID Last Name:	
PHSA:	AKSDI
Program Type:	Public Housing
Project:	AKSDI007
SOISB Type:	Annual Reevaluation
CI Action:	
SOISB:	12/01/2006
Effective Date:	

PHS Tenant Search Results - 0 results found

The search based on MF program

**ALERT!** This individual may be incorrectly associated.

Follow up with respective PHA Office Agent to confirm individual's program participation status before admission into program.

---

---

---

---

---

---

---

---

## PHA Interactive Question #7

- Based on the information displayed, what action would you take?
  1. Deny James' application for rental assistance
  2. Ask James if he is still a public housing resident in Alaska
  3. Admit James into your Section 8 program
  4. Contact the Alaska Housing Authority to confirm James' tenancy status
  5. Actions 2 and 4
  6. None of the above

---

---

---

---

---

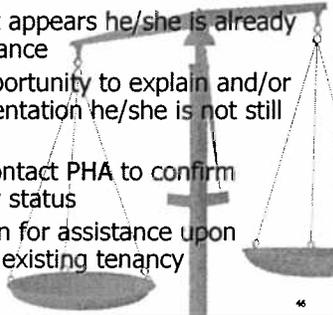
---

---

---

## Existing Tenant Search What to do if there is a match

- Advise tenant it appears he/she is already receiving assistance
- Give tenant opportunity to explain and/or provide documentation he/she is not still assisted
- If necessary, contact PHA to confirm current tenancy status
- Deny application for assistance upon confirmation of existing tenancy



46

---

---

---

---

---

---

---

---

## Multiple Subsidy Tenant Report

Verification Reports >> Multiple Subsidy Report >> Report Selection

Match Field List:

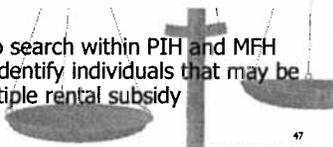
By Field Office: Select a Field Office

By Participant Code: Select a Participant Code

Search within PHS Program only

Search within PHS and MF Programs

- Allows user to search within PIH and MFH programs to identify individuals that may be receiving multiple rental subsidy



47

---

---

---

---

---

---

---

---

## Multiple Subsidy Tenant Report Summary Reports

Verification Reports >> Multiple Subsidy Report >> Report Selection >> Multiple Subsidy Report

Summary

Multiple Subsidy Report Summary

Participant Code: AL002

Members Receiving Multiple Subsidies: 30

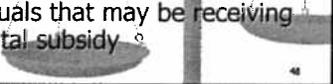
Search Criteria: Within PHS and MF Programs

Print: Edit: Export: Download in Excel

1 - 30 of 30 Members

Member ID	Member Last Name	Member ID#	Count of Subsidies for this member
808077		07/24/1995	2
808077		06/30/1998	2
808077		05/22/1999	2
808077		07/26/1997	2
808077		06/26/1998	2
808077		06/26/1998	2
808077		06/26/1998	2

- Lists individuals that may be receiving multiple rental subsidy



48

---

---

---

---

---

---

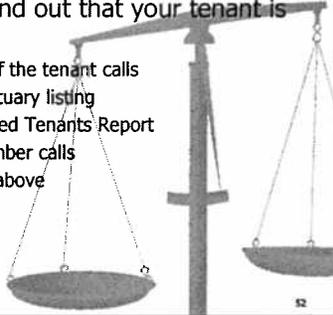
---

---



## PHA Interactive Question #8

- How do you find out that your tenant is deceased?
  - a. A neighbor of the tenant calls
  - b. The local obituary listing
  - c. EIV's Deceased Tenants Report
  - d. A family member calls
  - e. None of the above




---

---

---

---

---

---

---

---

## Deceased Tenants Report

Verification Reports >> Deceased Tenants Report >> Select Attributes >> PHA Statistics

Date	Total number of households processed	Total number of households processed	Households with deceased members	N of households with deceased members	Deceased Members	Members Deceased prior to 1 year		Members Deceased 1 year or later		Members Deceased 2 years or later		Total	
						Count	%	Count	%	Count	%		
02/01/2018	5,841	72,787	111	01,196	112	89	74,116	10	28,900	5	84,408	14	12,106

Table Totals Totals  
Printed as Total

1 of 117 households

1 of 117 households

Deceased Tenants Report By PHA on 02/01/2018

Member ID#	Member Name	Member DOB	Member DOB	Member Deceased Date
00000000000000000000	00000000000000000000	00/00/0000	00/00/0000	00/00/0000
00000000000000000000	00000000000000000000	00/00/0000	00/00/0000	00/00/0000
00000000000000000000	00000000000000000000	00/00/0000	00/00/0000	00/00/0000
00000000000000000000	00000000000000000000	00/00/0000	00/00/0000	00/00/0000
00000000000000000000	00000000000000000000	00/00/0000	00/00/0000	00/00/0000

---

---

---

---

---

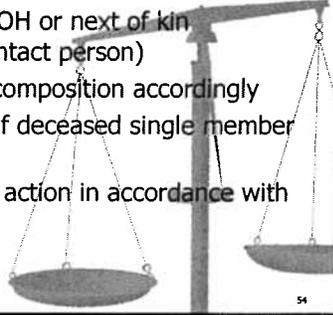
---

---

---

## Deceased Tenants Report What to do if there is a match

- Confirm with HOH or next of kin (emergency contact person)
- Update family composition accordingly
- Complete EOP if deceased single member household
- Take any other action in accordance with PHA policy




---

---

---

---

---

---

---

---



Visit HUD's Web Page For  
More Information on UIV

[www.hud.gov/offices/pih/programs/ph/rhlp/uv.cfm](http://www.hud.gov/offices/pih/programs/ph/rhlp/uv.cfm)



---

---

---

---

---

---

---

---

Question & Answer Session  
with Subject Matter Expert

**Nicole Faison, Director**  
*Office of Public Housing Programs*



59

---

---

---

---

---

---

---

---

For Help with the  
PIH-EIV System

**REAC\_TAC HUD.GOV**  
Or Call (888) 245-4860

PHA Assistance – contact the UIV Coordinator  
at your local HUD Field Office

**HUD Staff & OIG Special Assistance:**  
Nicole Faison: (202) 708-0744  
Email: [Nicole.Faison@HUD.GOV](mailto:Nicole.Faison@HUD.GOV)



60

---

---

---

---

---

---

---

---

**We Hope You Enjoyed  
This EIV Training  
Session! 😊**



*U.S. Department of Housing & Urban Development  
Office of Public and Indian Housing  
Office of Public Housing & Voucher Programs*



---

---

---

---

---

---

---

---