EIV System
Income Validation Tool (IVT)
• Identifies potential fraud, waste and abuse in HUD’s rental assistance programs
• Helps reduce administrative and subsidy payment errors
• Provides validation of tenant reported
  ➢ Wages
  ➢ Unemployment Compensation
  ➢ Social Security Benefits
• Displays discrepancies in previously reported tenant income (Form HUD-50058) and income reported by HHS and SSA

IVT
USE OF THE IVT MAY RESULT IN

- Reduction of false positives in tenant reported income
- Identifying potential cases of identity theft
- Improvement of IMS-PIC data quality & reporting accuracy
- Assisting PHAs to identify accurate income codes (refers to Form HUD-50058 Income Codes (7b))
- Identifying potential fraud, waste and abuse in HUD’s rental assistance programs
- The reduction of administrative and subsidy payment errors
- Providing validation of tenant reported Income
IVT PROVIDES

- Wages from current and prior quarter
- Social Security Benefits from current and prior quarter
- Unemployment Benefits from current and prior quarter
- Employment Start and End dates
- Employer Name and Address
- Discrepant Quarters highlighted in Red
- Data Extract Date – when the data was pulled
- Effective Date of the family’s latest Form HUD-50058
Enhanced Search Displays:

- (1) Name, (2) Last 4 of SSN, (3) DOB, (4) Development Name and (5) Development Code.

Excludes Income for individuals coded on form HUD-50058 as:

- Full-Time Students
- Live-in Aides
- Youth Under 18
- Tenants paying flat rents

Searches can be executed using an (H) ID for Head of Household only. These are secondary methods for searching users that do not have an SSN.
• **Permits PHAs to** quickly identify instances of discrepant income that can be questioned during regular Annual and/or Interim Reexaminations that may result in underreported or misreported tenant income.

• **Provides Enhanced Accuracy** by addressing the high number of false positives within Income Data.

The IVT, although helpful, does not replace the personal interview or verification process during the reexamination between the PHA and the family.
Drill-down (3 screens)
- (1) Head of Household Report
- (2) Household Members Report
- (3) Employment Income & History Report

Ability to filter:
- Program: (Public Housing, Voucher, All)
- Discrepant Income Amount = $2400 (greater than or equal to)

$2400 is the default Discrepancy Income Amount and can be adjusted by the PHA.
Exhibit below displays the various levels and hierarchy of information available in the tool.

These Levels are only available to the Field Office and HQ users.
How to Access the IVT

- PHA Users with the following assigned EIV roles can access the IVT:
  - PHA Occupancy – Voucher
  - PHA Occupancy – Public Housing
- Click on the *Income Validation Tool* link from EIV’s left navigation panel
Income Verification Tool (IVT) Main Page
What Does the IVT Tool Look Like?

- Select a PHA from the drop down.
- Click on “Get Report” to view all tenant information for the selected PHA.
Unreported Income by Household
Head of Household Report

Household data is displayed here.

<table>
<thead>
<tr>
<th>Program Type</th>
<th>Total Households Evaluated</th>
<th>Total Unreported Households</th>
<th>% of Unreported Households</th>
<th>Reported 30038 Income from all Tenants</th>
<th>Total Unreported Income</th>
<th>% of Unreported Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing Market</td>
<td>9,317</td>
<td>1,294</td>
<td>13.04%</td>
<td>$33,063,385</td>
<td>($40,379,680)</td>
<td>54.96%</td>
</tr>
<tr>
<td>Public Housing</td>
<td>5,750</td>
<td>750</td>
<td>13.04%</td>
<td>$19,947,040</td>
<td>($21,272,815)</td>
<td>51.61%</td>
</tr>
</tbody>
</table>

Household Level Statistics

<table>
<thead>
<tr>
<th>Household SSN</th>
<th>Effective Date</th>
<th>First Name</th>
<th>Last Name</th>
<th>Unemployment Code</th>
<th>Development Name</th>
<th>Date of Birth</th>
<th>Income on Form 5038</th>
<th>Income Reported by SSA and KMA</th>
<th>Total Income</th>
<th>Unreported Income</th>
<th>% of Unreported Income</th>
<th>Member Count</th>
<th>Employer Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>xxx-xx-4664</td>
<td>11/1/2014</td>
<td>OZERNFLIP</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>9/19/1963</td>
<td>$10,594</td>
<td>$34,156</td>
<td>$22,655</td>
<td>$22,655</td>
<td>52.65%</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>xxx-xx-9456</td>
<td>10/1/2014</td>
<td>JVRKX</td>
<td>COMMONWEALTH</td>
<td>MA80200011B</td>
<td>4/29/1984</td>
<td>$10,400</td>
<td>$23,932</td>
<td>$13,532</td>
<td>56.54%</td>
<td>3</td>
<td>4</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>

Click on SSN to drill to Member Level.
Unreported Income at Member Level
Household Member Report

V MLHMZF received more income per NDNH and SSA than the income reported on Form HUD-50058

Annualized Income reported by NDNH and SSA for V MLHMZF = $20,624 + $23,794 x 2 = $88,836
Unreported income = $88,836 - $37,981 = $50,855
IVT Enhancements

- Users can export Household Level Details from the Member Level Dashboard
- A ‘New’ PDF Print Button will be displayed in the Top Right Corner
- Users can still export to Excel or PDF
- The Household Level Report Screen will display all household members and income information
Unreported Income at Employer Level

### Wage Income

Income calculated using the last two quarters of data

Number of employers from the Household Member Report equal the count of employers for the Reexamination quarter and the previous quarter (i.e. 7/1/2014 and 4/1/2014 quarters).

<table>
<thead>
<tr>
<th>Pay Start Date</th>
<th>Pay End Date</th>
<th>Employee First Name</th>
<th>Employee Last Name</th>
<th>Employer Name</th>
<th>Employer Address</th>
<th>City</th>
<th>State</th>
<th>ZIP Code</th>
<th>Income Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1/1/2014</td>
<td>3/31/2014</td>
<td>IZERMZM</td>
<td>YOYUMF</td>
<td>7BHTUZUYBOLY 545</td>
<td>BOSTON MA 61120</td>
<td></td>
<td></td>
<td></td>
<td>$23,794.00</td>
</tr>
<tr>
<td>4/1/2014</td>
<td>6/30/2014</td>
<td>IZERMZM</td>
<td>YOYUMF</td>
<td>7BHTUZUYBOLY 545</td>
<td>BOSTON MA 61120</td>
<td></td>
<td></td>
<td></td>
<td>$8,607.00</td>
</tr>
<tr>
<td>1/1/2013</td>
<td>3/31/2013</td>
<td>IZERMZM</td>
<td>YOYUMF</td>
<td>7BHTUZUYBOLY 545</td>
<td>BOSTON MA 61120</td>
<td></td>
<td></td>
<td></td>
<td>$6,452.00</td>
</tr>
<tr>
<td>7/1/2013</td>
<td>9/30/2013</td>
<td>IZERMZM</td>
<td>YOYUMF</td>
<td>7BHTUZUYBOLY 545</td>
<td>BOSTON MA 61120</td>
<td></td>
<td></td>
<td></td>
<td>$1,277.00</td>
</tr>
</tbody>
</table>
Unreported Income at Employer Level

Social Security Income

<table>
<thead>
<tr>
<th>SSN</th>
<th>Member First Name</th>
<th>Member Last Name</th>
<th>Effective Date</th>
<th>Data Extract Date</th>
<th>Annual Income Reported on Form 5600B</th>
<th>Annualized Income Reported by SSA and HDNHI</th>
<th>Wage Income (Current Quarter + Prior Quarter)</th>
<th>SSA Income (Current Quarter + Prior Quarter)</th>
<th>Unearned</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>8/1/2018</td>
<td>4/6/2019</td>
<td>$26,687.00</td>
<td>$33,382.44</td>
<td>$11,050.00</td>
<td>$5,641.22</td>
<td></td>
</tr>
</tbody>
</table>

**Wage Income**

<table>
<thead>
<tr>
<th>Pay Start Date</th>
<th>Pay End Date</th>
<th>Income Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>2/1/2018</td>
<td>12/31/2018</td>
<td>$10,296.00</td>
</tr>
<tr>
<td>1/1/2019</td>
<td>3/31/2019</td>
<td>$2,885.00</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>$13,185.00</td>
</tr>
</tbody>
</table>
### Unreported Income at Employer Level

#### Member Earnings History - Unemployment Benefit

**Member Earnings History as of 4/6/2019**

<table>
<thead>
<tr>
<th>SSN</th>
<th>Member First Name</th>
<th>Member Last Name</th>
<th>Effective Date</th>
<th>Data Extract Date</th>
<th>Annual Income Reported on Form 50058</th>
<th>Annualized Income Reported by SSA and NDNH</th>
<th>Wage Income (Current Quarter + Prior Quarter)</th>
<th>SSA Income (Current Quarter + Prior Quarter)</th>
<th>Unemployment Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>xxx-xx-9074</td>
<td>P</td>
<td>GUZMAN</td>
<td>8/1/2018</td>
<td>4/6/2019</td>
<td>$26,687.00</td>
<td>$33,382.44</td>
<td>$11,050.00</td>
<td>$5,641.22</td>
<td></td>
</tr>
</tbody>
</table>

**Wage Income** | **Social Security Income** | **Unemployment Benefit**

*No data returned for this view. This might be because the applied filter excludes all data.*