

Below is a summary of suggested data sources in addition to the Enterprise Income Verification System (EIV) that can be used by PHAs for verifying income and assets. These sources were identified by PHAs during listening sessions conducted by the EIV Team.

1. The Enterprise Income Verification System (EIV)

PHAs are encouraged to use tenant-provided information and other sources to verify income not captured in the EIV system. The EIV system should not be used as the sole source of information to perform recertifications. The EIV system identifies and displays income information received from the Social Security Administration and the U.S. Department of Health and Human Services. EIV does not capture other sources of income such as TANF, pensions, child support, or any wages that are not reported to the Department of Labor.

2. No Cost and Low-Cost Income Verification Services

PHAs discussed contracts previously held with services such as Equifax (The Work Number) to verify tenant income. Unfortunately, subscriptions for this service are costly and PHAs cannot absorb this expense. During the listening sessions, PHAs shared information about companies who offer free income verification services to government agencies such as:

- www.inverify.net
- www.cccverify.com
- www.vaultverify.com
- [Consent Based Social Security Number Verification Service \(ssa.gov\)](http://www.ssa.gov/act/consentbased)
- <https://www.irs.gov/pub/irs-pdf/f4506t.pdf>

PHAs are encouraged to research these and other services as an additional source for income verification.

3. Bank Statement Review

During our sessions, several PHAs stated they are reviewing tenant bank statements for possible sources of income that are not tracked in EIV or other income verification services. PHAs found during the examination of bank statements there were instances of reoccurring transactions from and to the same individuals via money transferring applications such as Cash App, Zelle, Venmo, and PayPal. PHAs are questioning tenants about these transactions to ascertain whether the reoccurring transactions should be considered income.

4. Partnering with Local and State Agencies

During the listening sessions, PHAs disclosed they were able to access taxable State income through partnerships established with local and State agencies.