



# **Training Presentation**

**EIV Income Validation Tool (IVT)**

**Field Office & Coordinator Training**

**2018**

# EIV & IVT

- The **primary goal** of EIV is to identify and reduce administrative and subsidy payment errors, fraud, waste and abuse in HUD's rental assistance programs.
- The **EIV Income Validation Tool (IVT)** Provides a validation of tenant reported wages, unemployment compensation and Social Security benefits reported in IMS-PIC via form HUD-50058.
- The **IVT displays** discrepancies in previously reported amounts of tenant income by comparing the income reported (50058) with the income/benefit information received from the Department of Health and Human Services' (HHS) National Directory of New Hires (NDNH) & the Social Security Administration (SSA) data sharing agreements.

# EIV IVT Pilot & Results

- **The IVT** was developed in response to an OIG audit that found a large volume of false positives in the EIV Income Discrepancy Report.
- **The IVT** was pilot tested with 12 PHAs between October 2017 and January 2018 and will replace the EIV Income Discrepancy Report and be accessed via the EIV menu.
- **IVT Pilot Results:**
  - Reduces false positives in EIV Income Discrepancy Report
  - Identifies potential cases of identity theft
  - Improves IMS-PIC data quality & reporting accuracy
  - Assists PHAs in identifying accurate income code categories
    - Refers to form HUD-50058 Income Codes (16)
  - Allows focused review of Wage, Unemployment Compensation, Zero Incomes and Social Security Benefits

# Annual Income Computation

- **PHA transmits** household income via form HUD-50058 in IMS-PIC, i.e. \$6,000 Annual Household Income.
- **At Reexamination:** Annual Income is computed by adding the Re-examination Quarter Income from NDNH + Unemployment Compensation + SSA Income/Benefits, i.e. \$2,000 + Prior Quarter Income from NDNH + Unemployment Compensation + SSA Income/Benefits = \$3,000 =  $\$5,000 \times 2 = \$10,000$ . Therefore, Annual Income = \$10,000.
- **Discrepant Income:** Quarterly NDNH + Unemployment Compensation + SSA Income/Benefits – PIC previously reported income = unreported or misreported household income and a potential improper payment Income Discrepancy ( $\$10,000 - \$6,000 = \$4,000$ ).

# IVT Features

- **Enhanced ability to search** by (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:
  - Full-Time Students
  - Live-in Aides
  - Youth Under 18
  - Tenants paying flat rents
  
- **PHAs can quickly identify** instances of income that were previously reported that can be questioned during regular Annual and/or Interim Reexaminations that may result in underreported or misreported tenant income. The IVT, although helpful, does not replace the PHA interview process or current tenant/family circumstances.

# IVT Features, cont.

- **Drill-down (6 screens)**

- 3 screens – Field Office Statistical Use: (1) Region (Network Listing), (2) Field Office Listing and (3) PHA Listing by PHA Code.

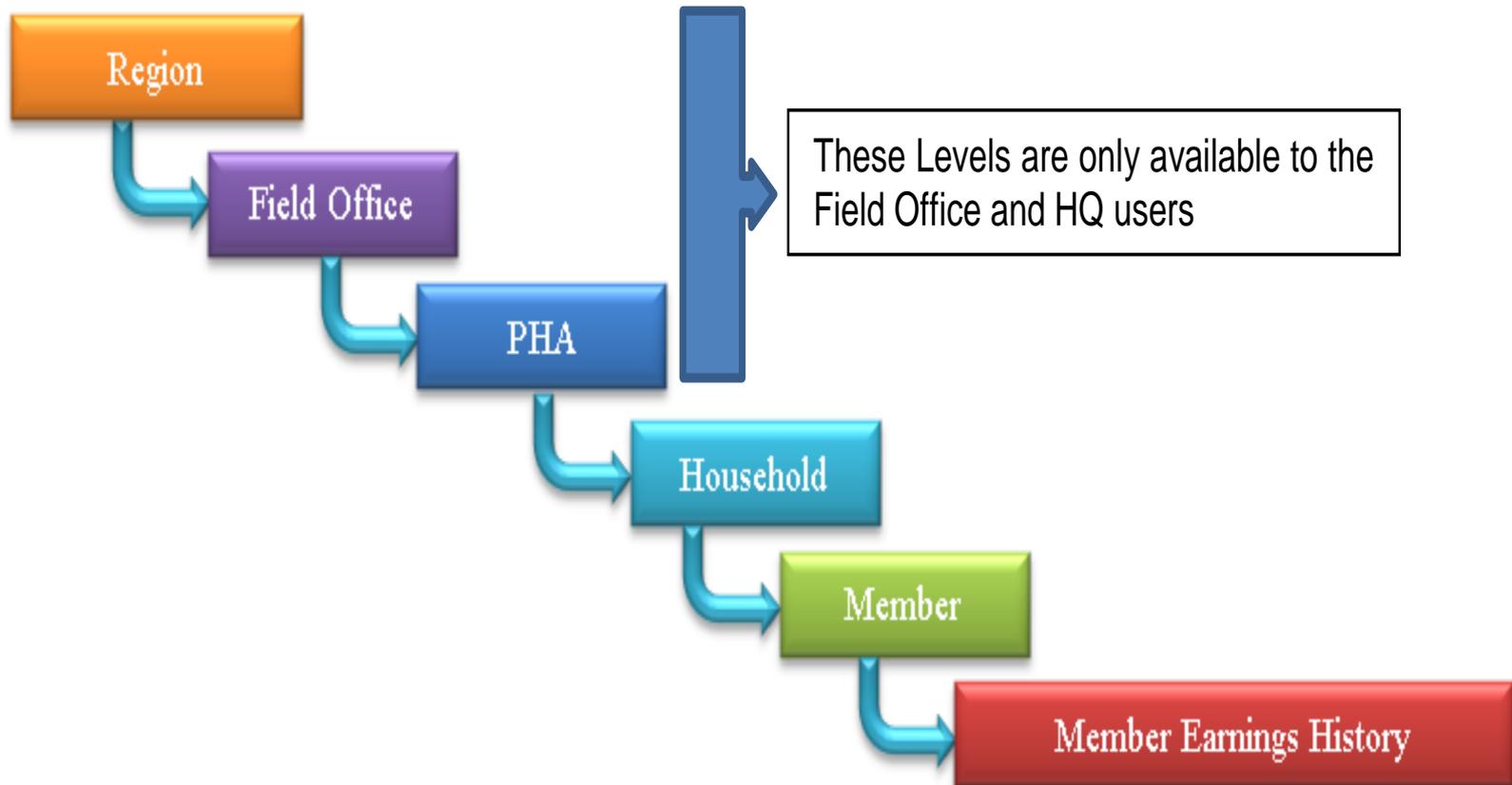
- 3 screens – PHA Discrepant Households Listings: (4) Head of Household Report, (5) Household Member Report and (6) Employment History Report.

- **Ability to Filter by:** (1) Program: (Public Housing/Voucher/both), (2) Unreported Income Amount = \$2,400 (greater than or equal to)

- **Enhanced Accuracy:** in transmitting IMS-PIC 50058 data to reduce improper payments and correct other administrative & subsidy payment errors of fraud, waste and abuse in HUD's rental assistance programs.

# What Does the IVT Look Like

Exhibit below displays the various levels and hierarchy of information available in the tool.





## Enterprise Income Verification

Welcome LARRY R TIPTON

- [Back to Secure Systems](#)
- [Back to EIV Main Page](#)
- [Program Office Selection](#)

### Debts Owed to PHAs & Terminations

- [Former Tenant Search](#)
- [Enter/Update Information](#)
  - [By SSN](#)
  - [By Batch](#)

### Debts Owed to PHAs & Terminations Report

#### Income Information

- [By Head of Household](#)
- [By Reexamination Month](#)
- [New Hires Report](#)

#### Verification Reports

- [Existing Tenant Search](#)
- [Multiple Subsidy Report](#)
- [Disaster Tenant Information](#)
- [PHA Disaster Tenant Report](#)
- [Identity Verification Report](#)
- [Immigration Report](#)
- [Deceased Tenants Report](#)
- [Income Discrepancy Report](#)
- [Income Validation Tool](#)

#### Audit Reports

- [PHA Usage Report](#)

#### System Administration

- [Administer Functions](#)
- [Security Levels/Roles](#)
- [Maintain System](#)



## Enterprise Income Verification

[Back to EIV Main Page](#)

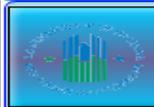
### Income Validation Tool

National Level Field Office PHA

For National Level Report Click "Get Report"

[Get Report](#)

# Unreported Income – National Level



## INCOME VALIDATION TOOL National Level Statistics

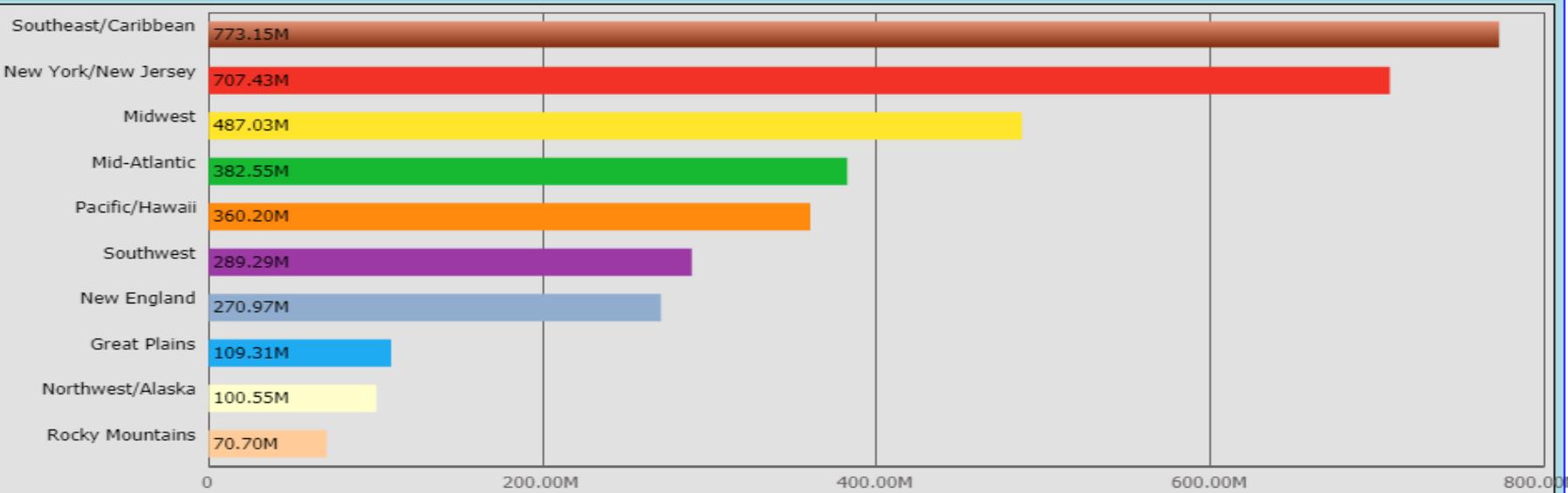
[Back to Home](#)

[Excel Export](#)

[PDF Export](#)

### Unreported Income By Region as of 4/9/2018

Program Type :



Region Name	Total Households Evaluated	Total Discrepant Households	% of Discrepant Households	Reported 50058 Income from all Tenants	Total Unreported Income	% of Unreported Income
Rocky Mountains	76,193	7,149	9.38%	\$314,956,712	70.70M	18.33%
Northwest/Alaska	120,271	9,648	8.02%	\$475,468,480	100.55M	17.46%
Great Plains	111,241	12,253	11.01%	\$434,598,617	109.31M	20.10%
New England	225,701	25,356	11.23%	\$1,118,630,260	270.97M	19.50%
Southwest	336,774	30,574	9.08%	\$1,132,733,042	289.29M	20.34%
Pacific/Hawaii	399,775	32,961	8.24%	\$1,775,244,265	360.20M	16.87%
Mid-Atlantic	299,998	37,711	12.57%	\$1,291,270,225	382.55M	22.85%
Midwest	478,621	53,481	11.17%	\$1,816,462,259	487.03M	21.14%
New York/New Jersey	529,611	61,516	11.62%	\$2,745,693,728	707.43M	20.49%
Southeast/Caribbean	636,364	75,860	11.92%	\$2,340,288,672	773.15M	24.83%
<b>Total</b>	<b>3,214,549</b>	<b>346,509</b>	<b>10.78%</b>	<b>\$13,445,346,260</b>	<b>3551.17M</b>	<b>20.89%</b>

# Unreported Income – Field Office Level



## INCOME VALIDATION TOOL - Unreported Income by Field Office

[Back to Home](#)

[Excel Export](#)

[PDF Export](#)

FO Name: (All) ▼

Program Type: (All) ▼

### Northwest/Alaska- Unreported Income Summary as of 4/9/2018

Program Type	Total Households Evaluated	Total Discrepant Households	Reported 50058 Income from all Tenants	Unreported Household Income	% of Unreported Income
Housing Voucher	103,524	8,393	\$404,247,019	(\$86,654,398)	17.65%
Public Housing	16,747	1,255	\$71,221,461	(\$13,895,915)	16.33%
<b>Total</b>	<b>120,271</b>	<b>9,648</b>	<b>\$475,468,480</b>	<b>(\$100,550,313)</b>	<b>17.46%</b>

### Field Office Level Statistics

Field Office Name	Total Households Evaluated	Total Discrepant Households	% of Discrepant Households	Reported 50058 Income from all Tenants	Unreported Household Income	% of Unreported Income
WASHINGTON STATE OFFICE	77,928	6,539	8.39%	\$325,235,269	(\$69,754,813)	17.66%
OREGON STATE OFFICE	42,343	3,109	7.34%	\$150,233,211	(\$30,795,500)	17.01%
<b>Total</b>	<b>120,271</b>	<b>9,648</b>	<b>8.02%</b>	<b>\$475,468,480</b>	<b>(\$100,550,313)</b>	<b>17.46%</b>

# Unreported Income – PHA Level

## INCOME VALIDATION TOOL - Unreported Income by PHA

[Back to Home](#)
[Excel Export](#)
[PDF Export](#)

 PHA Code 

 Program Type : 

### NEBRASKA STATE OFFICE - Unreported Income Summary as of 7/18/2017

Program Type	Total Households Evaluated	Total Discrepant Households	% of Discrepant Households	Reported 50058 Income from all Tenants	Unreported Household Income	% of Unreported Income
Housing Voucher	9,033	1,173	12.99%	\$31,681,150	(\$14,120,970)	30.83%
Public Housing	3,588	516	14.38%	\$15,221,244	(\$5,768,131)	27.48%
<b>Total</b>	<b>12,621</b>	<b>1,689</b>	<b>13.38%</b>	<b>\$46,902,394</b>	<b>(\$19,889,101)</b>	<b>29.78%</b>

### PHA Level Statistics

PHA Code	Total Households Evaluated	Total Discrepant Households	% of Discrepant Households	Reported 50058 Income from all Tenants	Unreported Household Income	% of Unreported Income
NE001	5,486	949	17.30%	\$16,693,891	(\$12,134,169)	42.09%
NE002	2,083	193	9.27%	\$7,172,037	(\$1,773,800)	19.83%
NE003	550	81	14.73%	\$2,118,577	(\$982,749)	31.69%
NE004	178	13	7.30%	\$989,141	(\$120,744)	10.88%
NE005	26	1	3.85%	\$138,396	(\$23,278)	14.40%
NE006	12	3	25.00%	\$28,178	(\$31,032)	52.41%
NE008	11	1	9.09%	\$62,040	(\$14,844)	19.31%
NE010	118	15	12.71%	\$752,537	(\$196,746)	20.73%
NE012	51	1	1.96%	\$444,100	(\$2,589)	0.58%
NE014	7	1	14.29%	\$51,088	(\$6,760)	11.69%
NE017	11	5	45.45%	\$84,401	(\$41,679)	33.06%
NE018	8	1	12.50%	\$64,018	(\$3,927)	5.78%
NE019	7	3	42.86%	\$54,300	(\$15,501)	22.21%
NE020	13	5	38.46%	\$103,029	(\$13,321)	11.45%
NE021	4	3	75.00%	\$12,600	(\$46,578)	78.71%
NE022	14	1	7.14%	\$127,874	(\$2,892)	2.21%
NE023	9	3	33.33%	\$17,541	(\$45,772)	72.29%
NE025	9	1	11.11%	\$56,605	(\$4,893)	7.96%
NE026	26	4	15.38%	\$127,848	(\$39,831)	23.75%
NE028	38	3	7.89%	\$283,496	(\$44,224)	13.49%
NE030	21	3	14.29%	\$122,337	(\$43,254)	26.12%
NE032	4	1	25.00%	\$31,428	(\$6,911)	18.03%
NE034	18	1	5.56%	\$163,596	(\$3,762)	2.25%
NE037	5	1	20.00%	\$28,453	(\$1,850)	6.11%
NE041	17	2	11.76%	\$45,375	(\$28,485)	38.57%
NE042	4	1	25.00%	\$27,312	(\$2,256)	7.63%
NE049	4	2	50.00%	\$20,424	(\$8,351)	29.02%
NE051	14	1	7.14%	\$131,328	(\$3,113)	2.37%

# Head of Household Report

[Back to Home](#)

## INCOME VALIDATION TOOL - Unreported Income by Household

[Excel Export](#) [PDF Export](#)

Filter by Program Type

Filter by Unreported Income

Program Type : (All)

Unreported Income : Greater than or equal to 2,400

Development Code:

Development Name:

SSN:

First Name:

Last Name:

Date of Birth: (All)

Search boxes for other identifiers

### AB001 - Unreported Income Summary as of 7/18/2017

Program Type	Total Households Evaluated	Total Discrepant Households	% of Discrepant Households	Reported 50058 Income from all Tenants	Total Unreported Income	% of Unreported Income
Housing Voucher	9,317	1,294	13.89%	\$33,063,385	(\$40,379,688)	54.98%
Public Housing	5,750	750	13.04%	\$19,947,040	(\$21,272,815)	51.61%

### Household Level Statistics

Head of Household SSN	Effective Date	Member First Name	Member Last Name	Development Code	Development Name	Member Date of Birth	Reported Income on Form 50058	Income Reported by SSA and NDNH	Total Unreported Income	% of Unreported Income	Household Member Count	Household Employer Count
xxx-xx-4664	11/1/2014	v	OZERMIFLL	NA	NA	9/18/1963	\$10,504	\$34,156	(\$23,652)	69.25%	2	2
xxx-xx-9456	10/1/2014	z	IVKRX	AB001000018	COMMON WEALTH	4/29/1984	\$10,400	\$23,932	(\$13,532)	56.54%	3	4
xxx-xx-4774	9/1/2014	v	MLHMZF	NA	NA	6/23/1966	\$37,981	\$88,836	(\$50,855)	57.25%	3	1
xxx-xx-				NA	NA	3/9/1981	\$0	\$47,876	(\$47,876)	100.00%	2	1
xxx-xx-				NA	NA	12/12/195	\$16,598	\$35,292	(\$18,694)	52.97%	2	

Click on SSN to drill to Member Level

# Household Member Report

[Back to Home](#)

INCOME VALIDATION TOOL - Unreported Income at Member Level

[Back to Household Level](#)

[Excel Export](#) [PDF Export](#)

Unreported Income Summary as of 7/18/2017



Head of Household SSN	Effective Date	Reported Income on Form 50058	Income Reported by SSA and NDNH	Total Unreported Income	% of Unreported Income	Household Member Count
xxx-xx-4774	9/1/2014	\$37,981	\$88,836	(\$50,855)	(57.25%)	3
<b>Total</b>		<b>\$37,981</b>	<b>\$88,836</b>	<b>(\$50,855)</b>	<b>(57.25%)</b>	<b>3</b>

Member Level information

Member Level Statistics

Member SSN	First Name	Last Name	Age	Relationship	Annual Reported Income on Form 50058	Annualized Income Reported by SSA and NDNH	Quarter of Recertification Earnings	Quarter Prior to Recertification Earnings	Number of Employers
xxx-xx-4774	v	MLHMZF	51	H	\$37,981	\$88,836	\$20,624	\$23,794	1
xxx-xx-0742	o	FZVAZK	9	Y	\$0	\$0	\$0	\$0	
xxx-xx-8034	v	SKVHLD	17	Y	\$0	\$0	\$0	\$0	
					<b>\$37,981</b>	<b>\$88,836</b>	<b>\$20,624</b>	<b>\$23,794</b>	<b>1</b>

*Note: V MLHMZF received more income per NDNH and SSA than the income reported in PIC form HUD 50058*

*Annualized Income reported by NDNH and SSA for V MLHMZF = 20624+23794 X 2 = \$88,836*  
*Unreported Income = 88,836- 37,981 = \$50,855*

# Employment History Report



## INCOME VALIDATION TOOL - Unreported Income at Employer Level

[Back to Household Level](#)

[Back to Member Level](#)

[Excel Export](#) [PDF Export](#)

### Member Earnings History as of 7/18/2017

SSN	Member First Name	Member Last Name	Effective Date	Data Extract Date	Annual Income Reported on Form 50058	Annualized Income Reported by SSA and NDNH	Wage Income (Current Quarter + Prior Quarter)	SSA Income (Current Quarter + Prior Quarter)	Unemployment Benefit (Current Quarter + Prior Quarter)
xxx-xx-4774	v	MLHMZF	9/1/2014	7/18/2017	\$37,981.00	\$88,836.00	\$44,418.00	\$0.00	\$0.00

### Wage Income

### Social Security Income

### Unemployment Benefit

### Wage Income

Pay Start Date	Pay End Date	Employee First Name	Employee Last Name	Employer Name	Employer Address	City	State	Zip Code	Income Amount
7/1/2014	9/30/2014	IZEJMVIL	ZYUZMF	ITSTETUZE IKVSYUIV IKETUSD	7 BH TU ZYTUBOYL 545	BOSTON	MA	61120	\$20,624.00
4/1/2014	6/30/2014	IZEJMVIL	ZYUZMF	ITSTETUZE IKVSYUIV IKETUSD	7 BH TU ZYTUBOYL 545	BOSTON	MA	61120	\$23,794.00
1/1/2014	3/31/2014	IZEJMVIL	ZYUZMF	ITSTETUZE IKVSYUIV IKETUSD	7 BH TU ZYTUBOYL 545	BOSTON	MA	61120	\$8,607.00
10/1/2013	12/31/2013	IZEJMVIL	ZYUZMF	ITSTETUZE IKVSYUIV IKETUSD	7 BH TU ZYTUBOYL 545	BOSTON	MA	61120	\$9,942.00
7/1/2013	9/30/2013	IZEJMVIL	ZYUZMF	ITSTETUZE IKVSYUIV IKETUSD	7 BH TU ZYTUBOYL 545	BOSTON	MA	61120	\$7,507.00

*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).*

# EIV Resources

- **EIV Field Office Coordinators list:**

- [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/programs/ph/rhiip/uivsystem](https://www.hud.gov/program_offices/public_indian_housing/programs/ph/rhiip/uivsystem)

- Field offices and PHAs should work with their local EIV Coordinator on any issues/questions that arise about EIV.

- **System issues/questions that cannot be handled by the local EIV Coordinator can be sent to:**

- [EIV\\_Help@hud.gov](mailto:EIV_Help@hud.gov).

- Staff from the HDQTRS. REAC EIV team will provide a response.

# EIV Team Team

<b>Rochelle Katz, Program Manager</b>	(202) 475-4967	<a href="mailto:rochelle.katz@hud.gov">rochelle.katz@hud.gov</a>
<b>Victoria Alston</b>	475-7993	<a href="mailto:victoria.e.alston@hud.gov">victoria.e.alston@hud.gov</a>
<b>Melosan Bell</b>	475-8857	<a href="mailto:melosan.bell@hud.gov">melosan.bell@hud.gov</a>
<b>William C. Bowman, Jr.</b>	475-7998	<a href="mailto:william.bowmanjr@hud.gov">william.bowmanjr@hud.gov</a>
<b>Darlene Felton</b>	475-7878	<a href="mailto:darlene.m.felton@hud.gov">darlene.m.felton@hud.gov</a>
<b>Shaye Hardy</b>	475-8865	<a href="mailto:shaye.hardy@hud.gov">shaye.hardy@hud.gov</a>
<b>Deona D. Hinton</b>	475-8776	<a href="mailto:deona.d.hinton@hud.gov">deona.d.hinton@hud.gov</a>
<b>Dorothy Rogan</b>	475-8731	<a href="mailto:dorothy.a.rogan@hud.gov">dorothy.a.rogan@hud.gov</a>
<b>Larry R. Tipton</b>	475-8746	<a href="mailto:larry.r.tipton@hud.gov">larry.r.tipton@hud.gov</a>
<b>Vacant</b>		
<b>Erica Williams</b>	475-8867	<a href="mailto:erica.e.williams@hud.gov">erica.e.williams@hud.gov</a>