DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD), OFFICE OF HOUSING ASSISTANCE AND GRANT ADMINISTRATION (HAGA)

DECEMBER 2009

Enterprise Income Verification (EIV) 8.1.2/9.0 Instructional Course
SECTION I.
WELCOME
SECTION II.

INTRODUCTION
Submit suggestions for improvements to the EIV System to:

mf_eivcomments@hud.gov
Agenda

- Introduction
- EIV Release Updates
- Security Awareness
- EIV Access – Brief Overview
- Purpose and Practical Use of EIV Reports
Agenda (cont)

- Unreported or Underreported Income
- Over-reported Income
- Monitoring
- Record Retention
- Multifamily Helpdesk FAQs
- Tools and Resources
SECTION III.
EI IV RELEASE UPDATES
APRIL 2009 RELEASE
EI V 8.1.2
User Requests

- Coordinators can sort EIV online User Access Forms (UAAF) by date received.
User Certification

- Coordinator can search for an internal user by User ID.
Existing Tenant Search

- Provided updated confirmation message that no results were found in PIH or MFH programs for searched SSNs.
User Access Requests

- Made names of links consistent, and
- Corrected the name of the actual form and type of action being performed.
Confirmation of Third Party Verification Page

- Provided the confirmation of online, independent third party verification requests
  - Removed in Release 9.0
Added affirmation statement for HUD staff performing contract administration (CA) functions.
Identity Verification Report & Failed Verification Report

User Name/ Partial ID on Printable and Online Reports

- Added user identification information to all **online and printable** reports.
SEPTEMBER 2009 RELEASE
EIV 9.0
Security Awareness Testing for *External Users*

- The test is now built into EIV.
- External Users must pass this test once a year with a passing grade of 90% to gain access to the EIV system.
- Please examine the “*Phase In*” schedule on the next slide.
Security Awareness Testing for *External Users* (cont)

| Phased-in Schedule For External Users Testing | • **HSC** users upon entering EIV on the September 2009 Release date;  
| | • **CAC** users on or after December 01, 2009;  
| | • **HSU** users on or after March 01, 2010;  
| | • **CAU** users on or after June 01, 2010. |
Security Awareness Testing for *External Users* (cont)

- Coordinators have to answer 15 questions (HSC, CAC).
- Users have to answer 10 questions (HSU, CAU).
Security Awareness Testing for *External Users* (cont)

- The result of a user’s security test is available to print for a year within the EIV system.
Income Information
Reports

- By Contract Number
  - Module name changed to read “By Contract Number”, instead of “By Subsidy Contract”
  - Masked the SSN except for the last 4 digits
  - Masked the Date of Birth (DOB) except for the year
Income Information
Reports (cont)

- By Head of Household
  - Masked the SSN except for the last 4 digits
  - Masked the DOB except for the year
  - Removed the Confirmation – 3rd Party Verification tab.
Verification Reports

- Deceased Tenant Reports
  - Masked the SSN except for the last 4 digits
  - Masked the DOB except for the year
  - Added date received by EIV to indicate the date EIV received the data from SSA
Verification Reports (cont)

- Multiple Subsidy Report (MSR)
  - Masked the SSN except for the last 4 digits
  - Masked the DOB except for the year
  - New filters for searching the MSR include:
    - By all household members
    - Only adult household members
    - Only members under the age of 18
EI V - User Access Requests

- The security awareness test checkbox was removed from CAAF and UAAF forms.
EI V - External Links

- Link to DHS SAVE System
  - A link to the Department of Homeland Security's (System Alien Verification for Entitlements) SAVE system is displayed at the bottom of the left navigational panel.
EIV Link to Welcome Page

- A link back to EIV Welcome Page is available from anywhere in the application.
User Recertification

- EIV Users (not EIV Coordinators) must now be recertified bi-annually instead of quarterly.
WHAT’S COMING IN APRIL 2010?
What’s Coming in April 2010?

- User Certification Report
  - Addition of Property Names
  - Ability to sort by User Name

- Income Report
  - Unit number will be added with full address

- Verification Reports
  - Unit number will be added with full address
What’s Coming in April 2010? (cont)

- Multiple Subsidy Report
  - Single search within MF and PIH
  - Subsidy type will be added
  - Capability to access report for an individual
What’s Coming in April 2010? (cont)

- System Corrections:
  - Multiple Subsidy Report
  - Deceased Tenant Report
What’s Coming in April 2010? (cont)

- Identity Verification Report
  - Statistics section will be deleted.
What’s Coming in April 2010? (cont)

- Security Module
  - Pop-up alert messages
    - Box will appear at the point of entry to alert user 30 days prior to the expiration of their last Security Awareness Training Questionnaire anniversary date.
  - Questionnaire needs to be completed within 30 days.
What’s Coming in April 2010? (cont)

- Security Module (cont)
  - Within pop-up box, there will be two choices:
    - Take Questionnaire Now
    - Remind Me Later
What’s Coming in April 2010? (cont)

- Security Module (cont)
  - Links will be added to allow user to:
    - Find correct answers
    - Retake Questionnaire
      - Provides 10 or 15 new questions (whichever is applicable)
      - User will not be allowed to advance to EIV without passing the test.
What’s Coming in April 2010? (cont)

- New Hires Report
  - Front end option to modify number of months in the period reviewed field
  - Default will be equal to six (6).
SECTION IV.
SECURITY AWARENESS
Discussion Topics

- Securing Privacy Act Data in EIV
- Security Safeguards
- Security Awareness Training Questionnaire
Protecting Confidentiality of EIV Information

- EIV reports contain sensitive data
- Information is not to be shared with anyone not authorized to have it
  - Prevent its use for fraudulent purposes (e.g. identity theft)
§ 552a. Records maintained on individuals

(a) Definitions For purposes of this section-- (1) the term "agency" means agency as defined in section 552(f) of this title; (2) the term "individual" means a citizen of the United States or an... alien lawfully admitted for permanent residence; ...
EIV Data for Official HUD Use Only

- EIV data is to be used for:
  - Verification of employment and income at recertification and as a tool to reduce subsidy errors.
  - Can be used at other times, but must be described in O/A’s policies/procedures.
- EIV data is Not to be used to police tenants.
Authorized Disclosure

- EIV Data may only be disclosed to:
  - Private owners
  - Management agents
  - Service Bureaus
  - Contract Administrators (including HUD staff)
  - Independent Public Auditors
  - HUD Office of Inspector General (OIG) for auditing purposes
  - Individual to whom the record pertains
    - Upon their request
Unauthorized Disclosure

- Must not disclose data...
  - In any way that would violate the privacy of the individuals
  - To any unauthorized third parties
  - To parties participating in the Low Income Housing Tax Credit (LIHTC) and Rural Housing Section 515 programs
Unauthorized Disclosure (cont)

- When a tenant requests EIV data be provided to an unauthorized third party (i.e. service coordinators, other household members)
  - The O/A must **not** provide EIV data to any unauthorized third party
  - Even if tenant signs a consent authorizing the O/A
Unauthorized Disclosure (cont)

- The tenant may request the EIV data from the O/A and then the data becomes the tenant’s responsibility.
Unauthorized Disclosure (cont)

- It is strongly recommended for the O/A to keep a signed (by tenant and O/A) record of what EIV data was released to the tenant.
Sanctions

- Willful disclosure or inspection of EIV data can result in civil and criminal penalties.
Sanctions (cont)

- **Unauthorized Disclosure** – felony conviction and fine up to $5,000 or imprisonment up to five (5) years, as well as civil damages.

- **Unauthorized Inspection** – misdemeanor penalty of up to $1,000 and/or one (1) year imprisonment, as well as civil damages.
Before accessing the EIV system, all EIV users must **Acknowledge** they understand:

- Conditions of the Privacy Act
- Access is for official purposes only
- Users are subject to civil and criminal penalties under the Privacy Act for misuse of information
- A signed consent form (HUD-9887) must be on file to view/use EIV income reports
Owners/Agents and Service Bureaus
EI V Warning Page (cont)

Contract Administrators
Tenant or Family Consent

- The signed form HUD-9887 must not be older than 15 months.
- Available on HUDClips at: [www.hudclips.org](http://www.hudclips.org)
SAFEGUARDING EI V DATA - SECURITY SAFEGUARDS
Safeguard Categories

- Technical
- Administrative
- Physical
Technical Safeguards

- Identify and authenticate all users seeking access to the EIV system data

- EIV users must:
  - Have a valid WASS User ID and password
  - Not access system using another user’s identity
  - IDs and passwords must **not** be shared
Technical Safeguards: EIV Access Requirements

- Apply and be approved for access to EIV
- Complete the EIV Security Awareness Training Questionnaire for Multifamily Housing Programs
Technical Safeguards: Certification

- Be Certified
  - EIV Coordinators – Annually
  - EIV Users – Bi-Annually
  - Access terminated should user not be certified within 30 days after each annual or bi-annual period
Administrative Safeguards

- O/As need to establish policies and procedures governing use of EIV.
Administrative Safeguards (cont)

- For example,
  - Use of **Existing Tenant Search** when processing applications
  - Use of Income Discrepancy Reports monthly, quarterly, etc.
Administrative Safeguards: Level of Access

- Access rights and responsibilities must be appropriate
- Rights are modified or revoked as appropriate
Administrative Safeguards: Data Retention

- EIV data/reports are destroyed (e.g., burn, pulverize, shred) at end of retention period.
Administrative Safeguards: Security Awareness Training

- Training must be taken at initial access and at least annually thereafter.
- HUD intends to continue to provide annual security awareness training.
- O/As are strongly encouraged to also conduct security awareness training at least annually.
Administrative Safeguards: Security Awareness Training (cont)

- All Personal Identifiers MUST be masked on training slides.
  - Name
  - SSN
  - DOB
  - Address
Administrative Safeguards: Communication

- Posters
- Security Bulletins
- Discussion Groups
- Distribution of EIV Manuals
Administrative Safeguards: Security Breaches

- Detect, deter, and report improper disclosures, unauthorized access or security breaches to:
  - Your supervisor
  - HUD’s National Helpdesk at 1-888-297-8689
Administrative Safeguards: Security Breaches (cont)

- HUD’s Security Officer
  - TRACS/EIV Mailbox at MF_TRACSSecurity@hud.gov

- Mail to (Marked Confidential):
  - Department of Housing and Urban Development, Office of Multifamily Housing, Attention: MF TRACS/EIV Security, 451 7th Street SW, Room 6128, Washington, DC 20410
Administrative Safeguards: Security Breaches (cont)

- Office of Inspector General (OIG)
  - Call the Hotline toll-free Monday through Friday, 10:00 a.m. to 4:30 p.m., ET at 1-800-347-3735
  - Fax information to (202) 708-4829
  - E-mail information to Hotline@hudoig.gov
Administrative Safeguards: Security Breaches (cont)

- You can write to the Hotline at:
  - HUD OIG Hotline, GFI
    421 7th Street S.W.
    Washington, DC 20410
Physical Safeguards

- Designate secure areas
  - Restrict use of printers, copiers, facsimile machines, etc.
  - Controlled access to area
Physical Safeguards (cont)

- Secure computer systems and output
  - Store downloaded EIV data in a separate, restricted access directory
  - Label CDs, DVDs or other media containing EIV data “Confidential” or “For Official Use Only”
  - Lock in secure place
Physical Safeguards (cont)

- Data Encryption
  - Use a NIST Compliant Vendor
  - Encrypt all emails that contain EIV data
  - Encrypt all CDs, DVDs, USB Drives, or any other media that contains EIV data
Physical Safeguards: Printouts

- Do not leave EIV data unattended
  - Retrieve as soon as printed
  - Keep printouts locked up
  - Prevent identity theft

- Faxing EIV data
  - Ensure person receiving fax is waiting and ready to retrieve as soon as printed
Physical Safeguards: Electronic Data

- The downloading of EIV data to mobile devices is not allowed for Independent Public Auditors.
Physical Safeguards: Sign Off Computer

- Do not leave computer unattended with EIV data displayed on screen.
- Exit the system/lock computer when not at desk or when finished for the day.
Physical Safeguards: Sign Off Computer (cont)

- EIV will time-out after 30 minutes of inactivity.
- Use a password-protected screensaver.
- Do not select “Back to Secure Systems” to log out of EIV.
Physical Safeguards: Welcome Page in EIV

Do Not Select “Back to Secure Systems”
Physical Safeguards (cont)

Instead, Exit Out “X” of WASS
Physical Safeguards (cont)
Physical Safeguards: Disposal of Information

- Secure disposal of EIV information
  - Destroy as soon as it has served its purpose as prescribed by HUD’s policies and procedures.
Security Awareness Training Questionnaire

- Purpose
- Completion is voluntary, but necessary to receive EIV access.
Who Must Complete the Questionnaire?

- **New users** – at time of application for access
- **Existing users** – at time of recertification and annually thereafter
# Phase In Schedule for Security Questionnaire

| Phased-in Schedule For External Users Testing | • **HSC** users upon entering EIV on the September 2009 Release date;  
• **CAC** users on or after December 01, 2009;  
• **HSU** users on or after March 01, 2010;  
• **CAU** users on or after June 01, 2010. |

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Department of Housing and Urban Development  
Office of Housing Assistance and Grant Administration
Questionnaires for EIV Coordinators and Users

- Separate questionnaires for EIV Coordinators and Users
Security Awareness Questionnaire
Security Awareness Questionnaire (cont)
Security Awareness Questionnaire - Results
SECTION V.
EI V ACCESS – BRIEF OVERVIEW
EIV Access - Three Step Process

1. Assignment of EIV role to User ID in Web Access Secure Systems (WASS)

2. Assignment of EIV role to contract(s) and/or property(ies) in WASS

3. Certification of contract(s) and/or property(ies) to a user’s role in EIV
External User (non-HUD staff)
Request for EIV Access

- See the “External (Non-HUD Coordinator/User) Instructions for Applying for EIV Access for Multifamily Housing Programs” on HUD’s MF EIV website at:
External (Non-HUD) Coordinator/ User
Instructions for Applying for EIV Access for Multifamily Housing Programs

In order to gain access to the EIV System, you must apply for such access. If you would like to apply for EIV Coordinator access authorization rights, you must complete the Coordinator Access Authorization Form (CAAF).
Coordinator applicants may submit the form to HUD's Multifamily Helpdesk by:

- Emailing the form in a PDF format or in a compressed picture format such as GIF or JPG to mf_eiv@hud.gov
- Faxing the form to 202-401-7964

If you would like to apply for EIV User access authorization rights, you must complete the User Access Authorization Form (UAAF) and submit it to your EIV Coordinator who will approve your form and grant your EIV access rights.

EIV Coordinators and Users should read the updated External (Non-HUD Coordinator/User) Instructions for Applying for EIV Access for Multifamily Housing Programs for complete guidance on application submission and processing requirements.
External (Non-HUD Coordinator/User) Instructions for Applying for EIV Access for Multifamily Housing Programs

Section I. Introduction

The Enterprise Income Verification (EIV) system is a Web-based system that contains tenant benefit and wage-related data for use by HUD's business partners. Specifically, the data is used by owners and management agents (O/As) to assist them in verifying the employment and income of existing tenants at re-certification to ensure that the right benefits are going to the right persons; by contract administrators (CAs) to assist them in preparing for and conducting management and occupancy reviews (MORs) of O/A program operations; and by HUD's Office of Inspector General (OIG) to assist the Office in carrying out its objective to detect and pursue cases of waste, fraud, and abuse of HUD's programs.

This document explains 1) how to apply for access rights to the EIV system as an EIV Coordinator or an EIV User. 2) how to obtain a Web Access Secure System (WASS)
External User (non-HUD staff) Instructions

- Explain how to:
  - Apply for access rights as EIV Coordinator or User
  - Obtain a WASS User ID and/or WASS Coordinator Role
  - Assign the HSC or CAC role to an EIV Coordinator’s contract(s) and/or property(ies) in WASS
  - Get certified in EIV
El V Access Questions: External User (non-HUD staff)

- Direct questions to:
  - HUD’s Multifamily Helpdesk at:
    - (800) 767-7588
    - Mf_eiv@hud.gov
Type of Action: “New” – Hardcopy Submission

- **New** access is defined as access for the first time without having access to EIV for any contract(s) and/or property(ies) in the user’s portfolio in WASS.
MF EIV Application and Online Access Website

http://www.hud.gov/offices/hsg/mfh/rhiip/eiv/eivapps.cfm

Department of Housing and Urban Development
Office of Housing Assistance and Grant Administration
Hardcopy CAAF

Fax or Email CAAF to Helpdesk

Enterprise Income Verification (EIV) System
Multifamily Housing Coordinator Access Authorization Form

(Please Print or Type)

PART I: SUBMISSION REQUIREMENTS
Fax to Multifamily Help Desk at: 202-401-7984 or
Email to Mf_Eiv@hud.gov

Date of Request:

*All required information must be provided in order to be granted EIV access authorization rights. This form must not be altered in any way. EIV Coordinator applicants who alter this form will be denied EIV system access. Please write legibly.

<table>
<thead>
<tr>
<th>Authorized User Details</th>
<th>WASS User ID (M-ID):</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Position Title:</th>
<th>Phone Number:</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Email Address:</th>
<th>Fax Number:</th>
</tr>
</thead>
</table>

Type of work which involves use of upfront income verification (UIV) data that is contained in the EIV system (If this request is being submitted to "Expire User Access for Contract/Property" or to "Terminate Coordinator Role," as indicated under section C. Type of Action Requested, state "None").
Hardcopy UAAF

Submit form to EIV Coordinator for User Access

Enterprise Income Verification User Access Authorization Form

(Please Print or Type)

Date of Request:

PART I. ACCESS AUTHORIZATION

*All required information must be provided in order to be granted EIV access authorization rights.

<table>
<thead>
<tr>
<th>*A. Authorized User Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Name</strong> (last, first, and middle initial):</td>
</tr>
<tr>
<td><strong>WASS User ID (M-ID):</strong></td>
</tr>
<tr>
<td><strong>Position Title:</strong></td>
</tr>
<tr>
<td><strong>Phone Number:</strong></td>
</tr>
<tr>
<td><strong>Email Address:</strong></td>
</tr>
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</tbody>
</table>

Type of work which involves use of upfront income verification (UIV) data that is contained in the EIV system (If this request is being submitted to "Expire User Access for Contract/Property" or to "Terminate User Role," as indicated under section C. Type of Action Requested, state "None"): 

Department of Housing and Urban Development
Office of Housing Assistance and Grant Administration
Hardcopy CAAF and UAAF Submission

- EIV Coordinators submit **hardcopy** CAAF's to HUD’s MF Help Desk via fax at: 202-401-7984 or via email at MF_eiv@hud.gov.

- EIV Users submit **hardcopy** UAAF's to their EIV Coordinators.
Type of Action: Next Steps

**EI V Coordinators:**

- Upon receipt of an approval email and your “Approved” hardcopy CAAF from the MF Helpdesk you need to:
  - Assign your EIV role to your contract(s)/ property(ies) in WASS.
  - Submit an online CAAF for “Certification” of such contract(s)/property(ies) in EIV.
Type of Action: “New” – Next Steps (cont)

- Instructions for role assignment and online CAAF submission are in the External (Non-HUD Coordinator/User) Instructions for applying for EIV access for Multifamily Housing Programs located at:

- EIV Users
  - See your EIV Coordinator
SECTION VI.
PURPOSE AND PRACTICAL USE OF EI V REPORTS
Purpose and Practical Use of EIV Reports

- The EIV system allows MF users to access income information collected from SSA and HHS databases.
- The EIV system provides access to other data to assist in reducing subsidy errors.
Purpose and Practical Use of EIV Reports

- The system allows users to access:
  - Income Report
  - Income Discrepancy Report
  - No Income Report; and
  - New Hires Report
Purpose and Practical Use of EI V Reports

- The system also allows users to access *Verification Reports* such as the:
  - Existing Tenant Search
  - Multiple Subsidy Report
  - Identity Verification Reports, and
  - Deceased Tenant Report
VERIFICATION REPORTS
Identity Verification Reports

- Identity Verification Information
  - Failed EIV Pre-Screening
  - Failed Verification Report
    (Failed SSA Identity Test)

- Use of Identity Verification Reports helps reduce subsidy errors
Navigating to Identity Verification Reports

Select Identity Verification Reports

Department of Housing and Urban Development
Office of Housing Assistance and Grant Administration
Navigating to Failed EI V Pre-Screening Report

Identity Verification Report Statistics

<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of households - excluding Move-Outs</td>
<td></td>
</tr>
<tr>
<td>Number of households with all members verified (Verified or Deceased)</td>
<td></td>
</tr>
<tr>
<td>Number of households where one or more members are Not-Verified</td>
<td></td>
</tr>
<tr>
<td>• Number of households Not-Verified (verification in process)</td>
<td></td>
</tr>
<tr>
<td>• Percentage of households Not-Verified</td>
<td></td>
</tr>
<tr>
<td>• Number of households Failed</td>
<td></td>
</tr>
<tr>
<td>• Failed EI V Pre-Screening</td>
<td>3</td>
</tr>
<tr>
<td>• Failed Verification Report (Failed the SSA Identity Test)</td>
<td>21</td>
</tr>
<tr>
<td>• Percentage of households Failed</td>
<td>13.64%</td>
</tr>
<tr>
<td>Number of household members</td>
<td>480</td>
</tr>
<tr>
<td>Number of deceased members</td>
<td>0</td>
</tr>
<tr>
<td>Percentage of verified households</td>
<td>85.80%</td>
</tr>
<tr>
<td>Percentage of household members who are Not-Verified</td>
<td>0.01%</td>
</tr>
<tr>
<td>Percentage of household members who are Failed</td>
<td>0.54%</td>
</tr>
</tbody>
</table>
Failed EIV Pre-Screening Report Characteristics

- Identifies tenants who failed the EIV pre-screening test due to invalid or missing personal identifiers
Failed EI V Pre-Screening Report
Failed EI V Pre-Screening Report Characteristics (cont)

- Must be reviewed and acted upon monthly.
  - For tenants listed on this report, income data will *not* be reflected.
Navigating to Failed Verification Report

<table>
<thead>
<tr>
<th>Identity Verification Report Statistics</th>
</tr>
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<tbody>
<tr>
<td><strong>Number of households - excluding Move-Outs</strong></td>
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<tr>
<td>• <strong>Number of households Failed</strong></td>
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<tr>
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<td>• <strong>Failed Verification Report (Failed the SSA Identity Test)</strong></td>
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<tr>
<td>• <strong>Percentage of household members who are Not-Verified</strong></td>
</tr>
<tr>
<td>• <strong>Percentage of household members who are Failed</strong></td>
</tr>
</tbody>
</table>
Failed Verification Report Characteristics

- Identifies tenants for the selected contract(s)/project(s) that have had their personal identifiers (SSN, last name, date of birth) sent to SSA, but
- Data could not be verified by SSA due to missing or invalid information.
Failed Verification Report Characteristics (cont)

- Must be reviewed and acted upon monthly.
  - For tenants listed on this report, income data will *not* be reflected.
Failed Verification Report

Enterprise Income Verification

Verification Reports >> Identity Verification Report Selection >> Identity Verification Report >> Failed EIV Verification Report

Failed Verification Report by Contract

Contracts
Re-certification Month
Households with Errors

All
1

1 - 1 of 1 Households

Failed Verification Report

Download Data

Failed Verification Report for Contract:

HOH SSN: 999-99-9999 | HOH Name: AHWOTP YFYDBMRK | Project Number: 12235452 |
Member SSN | Member Name | Error Description
888-88-8888 | BZVWISO ZZZNUSBX | Verification failed - SSN not found in SSA records

1 - 1 of 1 Households

Confidential Privacy Act Data. Civil and Criminal penalties apply to misuse of this data.

Report Generated By: HEEDXX FIRST - HEIX01 LAST - uiv
Correcting Failed Data

- Once failed data is identified and corrected, O/A must transmit a new form HUD-50059 through TRACS so that the tenant will be included in the match against SSA and NDNH data.
OTHER VERIFICATION REPORTS
Existing Tenant Search

- Shows whether an individual is or may be receiving subsidies in PIH and/or Multifamily Housing Programs
Searching for Applicants Receiving Existing Subsidy

Enter all of the applicant household member SSNs and click “Get Report”
No Match for Existing Tenant Subsidy

Enterprise Income Verification

Verification Reports >> Existing Tenant Search

Confidential Privacy Act Data. Civil and Criminal penalties apply to misuse of this data.

PIH Tenant Match Results : 0 match found.
No match found in PIH programs

MF Tenant Match Results : 0 match found.
No match found in MF programs

Confidential Privacy Act Data. Civil and Criminal penalties apply to misuse of this data.
Existing Tenant Subsidy

Department of Housing and Urban Development
Office of Housing Assistance and Grant Administration
Match for Existing Tenant Subsidy

ALERT! This individual may be currently assisted.

Follow-up with respective PHA/Owner/Agent to confirm individual’s program participation status before admission into program.

Confidential Privacy Act Data. Civil and Criminal penalties apply to misuse of this data.
Use/ Benefits of Existing Tenant Search Option

- Before admitting new applicants
- Helps to reduce multiple subsidies
- Follow up on all “Matches” before family admission.
Multiple Subsidy Report

- Shows whether an individual or household is or may be receiving multiple subsidies in PIH or Multifamily Housing Programs.
Multiple Subsidy Report (cont)
Multiple Subsidy Report Searches

- Within MF Programs Only
- Within MF and PIH
Searching for Multiple Subsidy Report

Select a Contract(s) or Project(s) and Search within MF only or within MF and PIH and click “Search”
Searching for Multiple Subsidy Report

Summary for Multifamily Programs or PIH

Print or Download to Excel
Searching for Multiple Subsidy Report - Detailed Report

![Image of the report interface](image-url)

**Enterprise Income Verification**

**Verification Reports >> Multiple Subsidy Report >> Report Selection >> Multiple Subsidy Report Detail**

**Multiple Subsidy Report Detail**

- **Contract Number:** [Redacted]
- **Members Receiving Multiple Subsidies:** 1
- **Search Criteria:** All household members
- **Summary Reports**
  - **Member Information**
    - **Member SSN:** [Redacted]
    - **Member Name:** [Redacted]
    - **Member DOB:** [Redacted]
    - **Count of Subsidies:** 2
  - **Household Information of Households Where SIDY-VRS SMC Receives Subsidy**
    - **HOH SSN:** [Redacted]
    - **HOH Name:** [Redacted]
    - **Relationship to HOH:** Head of Household
    - **Subsidy Type:** Section 6
    - **Contract Number:** [Redacted]
    - **Project Number:** [Redacted]
    - **Owner/Management Agent Name:** [Redacted]
    - **50505 Effective Date:** 04/01/2007
    - **Certification Type:** Annual Recertification
    - **Unit Address:** 1111 ABC Drive, City, XX - 95999

- **Detailed Reports**
  - **Summary Reports**
    - **Member Information**
      - **Member SSN:** [Redacted]
      - **Member Name:** [Redacted]
      - **Member DOB:** [Redacted]
      - **Count of Subsidies:** 2
    - **Household Information of Households Where SIDY-VRS SMC Receives Subsidy**
      - **HOH SSN:** [Redacted]
      - **HOH Name:** [Redacted]
      - **Relationship to HOH:** Head of Household
      - **Subsidy Type:** Section 6
      - **Contract Number:** [Redacted]
      - **Project Number:** [Redacted]
      - **Owner/Management Agent Name:** [Redacted]
      - **50505 Effective Date:** 04/01/2007
      - **Certification Type:** Annual Recertification
      - **Unit Address:** 1111 ABC Drive, City, XX - 95999

**Printer-Friendly Version**

**Download in Excel**

---

**Department of Housing and Urban Development**
**Office of Housing Assistance and Grant Administration**
Use/ Benefits of Multiple Subsidy Report

- O/As – recommended to be run no less than quarterly as described in O/A’s policies and procedures
- HUD/CAs – any time for review
- Helps to reduce multiple subsidies
- Follow up on all “Records Found” upon detection.
Deceased Tenant Report

- Identifies tenants who are reported by the Social Security Administration (SSA) to be deceased.
Deceased Tenant Report

Department of Housing and Urban Development
Office of Housing Assistance and Grant Administration
Deceased Tenant Report

Select search option, a Contract(s) or Project(s), Recertification month, and click “Get Report”
Deceased Tenant Report

Statistics

SSN and DOB blanked out for privacy
Use/ Benefits of the Deceased Tenant Report

- O/As – recommended to be run no less than quarterly as described in O/A’s policies and procedures
- HUD/CAs – any time for review
- Helps to identify and eliminate subsidy being paid on deceased tenants
- O/As must correct any errors found.
INCOME INFORMATION
Discussion Topics

- Employment and Income Information
  - Income Report
  - No Income Report
  - New Hires Report
  - Income Discrepancy Report
INCOME REPORT

Wage and Benefit Information
Income Report

- Search By:
  - Contract Number
  - Project Number
  - Head of Household
Navigating to Income Report

To access income information reports, search by:
Navigating to Income Report (cont)
Income Report Summary

Click on Detail Tab to view details for all tenants on the report

Select a tenant to view income details for that tenant’s household
Income Report

- Five Sections of the Income Report
  1. TRACS Certification Information
  2. Employment Information
  3. Wages
  4. Unemployment Benefits
Income Report (cont)

5. Social Security
   - Social Security Benefits
   - Supplemental Security Income Benefits
   - Dual Entitlement
   - Medicare Data
   - Disability Status
Income Report - TRACS Certification Information

(Most recent active certification in TRACS)
# Income Report

## Employment Information

<table>
<thead>
<tr>
<th>Household Member</th>
<th>Employment Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>GSUFLRB S SKNFFM</td>
<td></td>
</tr>
<tr>
<td>Date of Birth</td>
<td></td>
</tr>
<tr>
<td>XX/XX/9999</td>
<td></td>
</tr>
<tr>
<td>SSN:</td>
<td></td>
</tr>
<tr>
<td>xxx xxx xxx xxx</td>
<td></td>
</tr>
<tr>
<td>Relationship</td>
<td></td>
</tr>
<tr>
<td>Head of Household</td>
<td></td>
</tr>
</tbody>
</table>

### Employment Information

<table>
<thead>
<tr>
<th>Hire Date</th>
<th>Hire State</th>
<th>FEIN</th>
<th>Employer Name and Address</th>
<th>Date Received by EIV</th>
</tr>
</thead>
</table>
| 10/30/2007| XX         | XXXXXXXX | THISK ERJDOUGS TRQMYJ  
2201 B FEKSURFTKHFHR IEL 306, TUCSON AZ 85714-2178 | 01/10/2009            |
| 09/10/2007| XX         | XXXXXXXX | GS QFO YOBSU GPUG252Q  
5 NLERPS GSO, PARSIPPANY NJ 07054-9811 | 01/10/2009            |
| 11/20/2006| XX         | XXXXXXXX | ZIULCM WOEIM ENOKROSIRJIC  
7134 B WOYLUMBHZ FZ, TUCSON AZ 85750-0083 | 01/10/2009            |
Income Report
Wage Information

<table>
<thead>
<tr>
<th>Pay Period</th>
<th>Amount</th>
<th>FEIN</th>
<th>Employer Name and Address</th>
<th>Date Received by EIV</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q4 of 2007</td>
<td>$4,188.00</td>
<td>XXXXXXXXXXXX</td>
<td>ZKULOM WQEMB ENK/ROSS IR CH</td>
<td>05/21/2008</td>
</tr>
<tr>
<td>Q3 of 2007</td>
<td>$2,698.00</td>
<td>XXXXXXXXXXXX</td>
<td>ZKULOM WQEMB, YKUZEBZZ8ZQ 2.F.O., % MERW FNRGRORL AUANUCI, PHOENIX AZ 85001-4237</td>
<td>02/18/2003</td>
</tr>
<tr>
<td>Q3 of 2007</td>
<td>$970.00</td>
<td>XXXXXXXXXXXX</td>
<td>ZKULOM WQEMB ENK/ROSS IR CH</td>
<td>02/18/2003</td>
</tr>
<tr>
<td>Q2 of 2007</td>
<td>$4,008.00</td>
<td>XXXXXXXXXXXX</td>
<td>ZKULOM WQEMB, YKUZEBZZ8ZQ 2.F.O., % MERW FNRGRORL AUANUCI, PHOENIX AZ 85001-4237</td>
<td>01/18/2003</td>
</tr>
<tr>
<td>Q1 of 2007</td>
<td>$3,744.00</td>
<td>XXXXXXXXXXXX</td>
<td>ZKULOM WQEMB ENK/ROSS IR CH</td>
<td>01/18/2003</td>
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<td>Q1 of 2008</td>
<td>$1,477.00</td>
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<td>ZKULOM WQEMB ENK/ROSS IR CH</td>
<td>01/19/2003</td>
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</table>
# Income Report

## Unemployment Benefits

<table>
<thead>
<tr>
<th>Pay Period</th>
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<th>Date Received by EIV</th>
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</thead>
<tbody>
<tr>
<td>Q2 of 2008</td>
<td>$0.00</td>
<td>02/27/2009</td>
</tr>
<tr>
<td>Q3 of 2008</td>
<td>$301.00</td>
<td>08/20/2008</td>
</tr>
</tbody>
</table>

---

Department of Housing and Urban Development
Office of Housing Assistance and Grant Administration
CASE STUDY: WAGES
Key Requirements for Wages

- Annual Income includes:
  - The full amount, before any payroll deductions, of wages, salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services.

(24 CFR 5.609(b)(1))
Key Requirements for Wages (cont)

- Annual Income does not include:
  - Income from employment of children (including foster children) under the age of 18 years.
    (24 CFR 5.609(c)(1))
  - Income of a live-in aide.
    (24 CFR 5.609(c)(5))
Whose Employment Income is Counted?

<table>
<thead>
<tr>
<th>Members</th>
<th>Earned Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Head</td>
<td>Yes</td>
</tr>
<tr>
<td>Spouse</td>
<td>Yes</td>
</tr>
<tr>
<td>Co-head</td>
<td>Yes</td>
</tr>
<tr>
<td>Other adult (including foster adult)</td>
<td>Yes</td>
</tr>
<tr>
<td>Dependents (child under 18)</td>
<td>No</td>
</tr>
<tr>
<td>Full-time student over 18</td>
<td>See Note</td>
</tr>
<tr>
<td>Foster child under 18</td>
<td>No</td>
</tr>
</tbody>
</table>

**Non-members**

| Live-in aide                                 | No            |

Note: Earned Income is excluded if it exceeds $480.  
(See Figure 5-2 of Handbook 4350.3 REV-1)
Wages

When calculating income from wages:

– Always use the gross amount the tenant receives before any payroll deductions
– Annualize
Wages
Annualizing Income

- Convert periodic wages to annual income by multiplying:
  1. Hourly wages by the number of hours worked per year (2,080 hours for full-time employment with a 40-hour week);
  2. Weekly wages by 52;
  3. Bi-weekly wages (paid every other week) by 26;
  4. Semi-monthly wages (paid twice each month) by 24; and
  5. Monthly wages by 12.
Wages

Annualizing Income (cont)

- To annualize other than full-time income, multiply the wages by the actual number of hours or weeks the person is expected to work.

(See paragraph 5-5.B of Handbook 4350.3 REV-1)
Wages
Tenant provided documents

- Is the document current?
- Is the documentation complete?
- Is the document an unaltered original?

(See paragraph 5-13.C.3 of Handbook 4350.3 REV-1)
Wages
Tenant provided documents (cont)

- When using check stubs provided by tenant:
  - Must use 4-6 check stubs;
  - Must be for most recent, consecutive pay periods;
  - Must be originals.
Wages
Current Income

Example 1:

■ The tenant:
  – Is working at QC, Inc.
  – Has had income from QC, Inc. continuously for the past 8 quarters.
  – Provided O/A with check stubs from QC, Inc.
  – Is paid weekly.
Wages
Current Income (cont)

- O/A uses:
  - EIV Income Report as third party verification for employer
  - Check stubs provided by tenant for calculating annual income
## Wages
### Current Income (cont)

<table>
<thead>
<tr>
<th>Household Member:</th>
<th>XXXXXX</th>
<th>Date of Birth:</th>
<th>XX/XX/1958</th>
<th>SSN:</th>
<th>*<strong>-</strong>-1111</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date of Birth:</td>
<td></td>
<td>Relationship:</td>
<td></td>
<td></td>
<td>Head of Household</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Employment Information

<table>
<thead>
<tr>
<th>Hire Date</th>
<th>Hire State</th>
<th>FEIN</th>
<th>Employer Name and Address</th>
<th>Date Received by EIV</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not Available</td>
<td>MN</td>
<td>41-1xxxxxx</td>
<td>QC Inc 111111 5th, XXXXXX ZZ 11111-1111</td>
<td>02/16/2008</td>
</tr>
</tbody>
</table>

Department of Housing and Urban Development
Office of Housing Assistance and Grant Administration
## Wages

### Current Income (cont)

<table>
<thead>
<tr>
<th>Pay Period</th>
<th>Amount</th>
<th>FEIN</th>
<th>Employer Name and Address</th>
<th>Date Received by EIV</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q2 of 2009</td>
<td>$3,898.00</td>
<td>41-xxxxxxx</td>
<td>QC Inc 111111 5th, XXXXXX ZZ 11111-1111</td>
<td>08/19/2009</td>
</tr>
<tr>
<td>Q1 of 2009</td>
<td>$3,142.00</td>
<td>41-xxxxxxx</td>
<td>QC Inc 111111 5th, XXXXXX ZZ 11111-1111</td>
<td>08/19/2009</td>
</tr>
<tr>
<td>Q4 of 2008</td>
<td>$3,616.00</td>
<td>41-xxxxxxx</td>
<td>QC Inc 111111 5th, XXXXXX ZZ 11111-1111</td>
<td>08/19/2009</td>
</tr>
<tr>
<td>Q3 of 2008</td>
<td>$4,142.00</td>
<td>41-xxxxxxx</td>
<td>QC Inc 111111 5th, XXXXXX ZZ 11111-1111</td>
<td>08/19/2009</td>
</tr>
<tr>
<td>Q2 of 2008</td>
<td>$4,930.00</td>
<td>41-xxxxxxx</td>
<td>QC Inc 111111 5th, XXXXXX ZZ 11111-1111</td>
<td>08/19/2009</td>
</tr>
<tr>
<td>Q1 of 2008</td>
<td>$5,200.00</td>
<td>41-xxxxxxx</td>
<td>QC Inc 111111 5th, XXXXXX ZZ 11111-1111</td>
<td>08/19/2009</td>
</tr>
<tr>
<td>Q4 of 2007</td>
<td>$5,118.00</td>
<td>41-xxxxxxx</td>
<td>QC Inc 111111 5th, XXXXXX ZZ 11111-1111</td>
<td>08/19/2009</td>
</tr>
<tr>
<td>Q3 of 2007</td>
<td>$5,446.00</td>
<td>41-xxxxxxx</td>
<td>QC Inc 111111 5th, XXXXXX ZZ 11111-1111</td>
<td>08/19/2009</td>
</tr>
</tbody>
</table>
Wages
Current Income - Check Stubs

| QC Inc.  | Pay to:  | XXXX XXXXXXX |
| 111111 5th | XXX-XX-1111 |
| XXXXXX ZZ 11111-1111 | Pay Rate: $11.25 hour |
| OT Rate: N/A |

| QC Inc.  | Pay to:  | XXXX XXXXXXX |
| 111111 5th | XXX-XX-1111 |
| XXXXXX ZZ 11111-1111 | Pay Rate: $11.25 hour |
| OT Rate: N/A |

Pay Period: 8/14/2009

<table>
<thead>
<tr>
<th>Hours</th>
<th>Current</th>
<th>YTD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular</td>
<td>$337.50</td>
<td>$8,425.00</td>
</tr>
<tr>
<td>Overtime</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Vacation</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Gross Pay</td>
<td>$337.50</td>
<td>$8,425.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Deductions</th>
<th>Current</th>
<th>YTD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal</td>
<td>$37.13</td>
<td>$928.25</td>
</tr>
<tr>
<td>State</td>
<td>$6.20</td>
<td>$155.00</td>
</tr>
<tr>
<td>Net Pay</td>
<td>$294.17</td>
<td>$7,235.00</td>
</tr>
</tbody>
</table>

Pay Period: 8/21/2009

<table>
<thead>
<tr>
<th>Hours</th>
<th>Current</th>
<th>YTD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular</td>
<td>$393.75</td>
<td>$8,818.75</td>
</tr>
<tr>
<td>Overtime</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Vacation</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Gross Pay</td>
<td>$393.75</td>
<td>$8,818.75</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Deductions</th>
<th>Current</th>
<th>YTD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal</td>
<td>$43.31</td>
<td>$971.56</td>
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<tr>
<td>State</td>
<td>$7.09</td>
<td>$162.09</td>
</tr>
<tr>
<td>Net Pay</td>
<td>$343.35</td>
<td>$7,578.35</td>
</tr>
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</table>

Department of Housing and Urban Development
Office of Housing Assistance and Grant Administration
# Wages

## Current Income - Check Stubs

<table>
<thead>
<tr>
<th>Department of Housing and Urban Development</th>
<th>Office of Housing Assistance and Grant Administration</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Pay to:</td>
<td>XXXX XXXXXXX</td>
<td>XXXX XXXXXXX</td>
</tr>
<tr>
<td>SSN:</td>
<td>XXX-XX-1111</td>
<td>XXX-XX-1111</td>
</tr>
<tr>
<td>Pay Rate:</td>
<td>$11.25 hour</td>
<td>$11.25 hour</td>
</tr>
<tr>
<td>OT Rate:</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>QC Inc.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>111111 5th</td>
<td></td>
<td></td>
</tr>
<tr>
<td>XXXXX ZZ 11111-1111</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hours</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Regular</td>
<td>$393.75</td>
<td>$337.50</td>
</tr>
<tr>
<td>Overtime</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Vacation</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Gross Pay</td>
<td>$393.75</td>
<td>$337.50</td>
</tr>
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</table>

<table>
<thead>
<tr>
<th>Deductions</th>
<th>Current</th>
<th>YTD</th>
<th>Current</th>
<th>YTD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal</td>
<td>$ 43.31</td>
<td>$1,014.87</td>
<td>$ 37.13</td>
<td>$1,052.00</td>
</tr>
<tr>
<td>State</td>
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<td>$ 169.18</td>
<td>$  6.20</td>
<td>$ 175.38</td>
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<td>Net Pay</td>
<td>$343.35</td>
<td>$7,921.70</td>
<td>$294.17</td>
<td>$8,215.87</td>
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<table>
<thead>
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<th>YTD</th>
<th>Current</th>
<th>YTD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal</td>
<td>$  37.13</td>
<td>$1,052.00</td>
<td></td>
<td></td>
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<tr>
<td>State</td>
<td>$  6.20</td>
<td>$ 175.38</td>
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</tr>
<tr>
<td>Net Pay</td>
<td>$294.17</td>
<td>$8,215.87</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Wages
Current Income (cont)

- To calculate the tenant’s annual income:
  - Add together the gross pay from each of the four pay stubs:
    - $337.50 + $393.75 + 393.75 + $337.50 = $1,462.50
Wages
Current Income (cont)

- Divide the total gross earnings by 4 to arrive at an average weekly income.

\[
\frac{1,462.50}{4 \text{ weeks}} = 365.63
\]

average pay per week
Wages

Current Income (cont)

- Multiply the average pay per week x 52 weeks.

  $365.63 \times 52 \text{ weeks} = $19,012.76 \text{ gross annual income.}

- Round to $19,013 when entering into TRACS

(See Appendix 8 of Handbook 4350.3 REV-1 for HUD-50059 Data Entry Rules.)
Wages
Anticipated Changes

Example 2:
- The tenant:
  - Teaches for 9 months – at time of recertification is teaching
  - Works at department store 3 months
  - Has provided check stubs for both jobs
Wages
Anticipated Changes (cont)

1. O/A:
   – Can use check stubs from institution where teaching (this is where the tenant is working at time of recertification).
Wages
Anticipated Changes (cont)

- Must obtain third party verification from job at department store (tenant would not be able to provide current check stubs).
  - Check stubs must be dated within the last 120 days from the date of receipt by the O/A.

(See paragraph 5-17.B.1 of Handbook 4350.3 Rev-1)
Wages

Anticipated Changes (cont)

- O/A can calculate annual income that includes the gross income from both jobs
  - Gross income x 9 months +
  - Gross income x 3 months = Annual gross income

OR
Wages

Anticipated Changes (cont)

2. O/A:
   – Can calculate annual income by annualizing income from teaching
   – Request tenant report when income changes
   – Process interim recertification

(See paragraph 5-5 of Handbook 4350.3 REV-1)
Wages
Seasonal Work

Example 3:

- The tenant:
  - Is working at Cityview Golf Course
  - Has no income reported in EIV
  - Has provided O/A with check stubs from Cityview Golf Course
  - Tenant is paid bi-weekly.
Wages
Seasonal Work (cont)

- O/A uses:
  - EIV Income Report as third party verification for employer
  - Check stubs provided by tenant for calculating income
# Wages

## Seasonal Work - EIV

<table>
<thead>
<tr>
<th>Household Member:</th>
<th>Xxxxxx</th>
<th>SSN:</th>
<th>*<strong>-</strong>-2222</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date of Birth:</td>
<td>Xx/ Xx/ 1970</td>
<td>Relationship:</td>
<td>Head of Household</td>
</tr>
</tbody>
</table>

### Employment Information

<table>
<thead>
<tr>
<th>Hire Date</th>
<th>Hire State</th>
<th>FEIN</th>
<th>Employer Name and Address</th>
<th>Date Received by EIV</th>
</tr>
</thead>
<tbody>
<tr>
<td>4/15/09</td>
<td>LA</td>
<td>41-1xxxxxx</td>
<td>Cityview Golf Course XYZ, Xxxxxx ZZ 11111-2222</td>
<td>06/16/2009</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Pay Period</th>
<th>Amount</th>
<th>FEIN</th>
<th>Employer Name and Address</th>
<th>Date Received by EIV</th>
</tr>
</thead>
</table>

EIV received no income data.
### Wages

#### Seasonal Work - Check Stubs

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Hours</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Regular</td>
<td>$400.00</td>
<td>$400.00</td>
</tr>
<tr>
<td>Overtime</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Vacation</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Gross Pay</td>
<td>$400.00</td>
<td>$400.00</td>
</tr>
<tr>
<td><strong>Deductions</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Federal</td>
<td>$ 32.00</td>
<td>$ 32.00</td>
</tr>
<tr>
<td>State</td>
<td>$  8.00</td>
<td>$  8.00</td>
</tr>
<tr>
<td>Net Pay</td>
<td>$360.00</td>
<td>$360.00</td>
</tr>
</tbody>
</table>

Cityview Golf, Inc.
111111 5th
XXXXX ZZ 11111-2222
Pay to: XXXX XXXXXXX
SSN: XXX-XX-12222
Pay Rate: $8.00 hour
OT Rate: N/A

Cityview Golf, Inc.
Pay to: XXXX XXXXXXX
SSN: XXX-XX-2222
Pay Rate: $8.00 hour
OT Rate: N/A
## Wages
### Seasonal Work - Check Stubs

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Cityview Golf, Inc.</strong></td>
<td>Pay to: XXXX XXXXXXX</td>
<td>Pay to: XXXX XXXXXXX</td>
</tr>
<tr>
<td>XYZ</td>
<td>SSN: XXX-XX-2222</td>
<td>SSN: XXX-XX-2222</td>
</tr>
<tr>
<td>XXXXXXX ZZ 11111-2222</td>
<td>Pay Rate: $8.00 hour</td>
<td>Pay Rate: $8.15 hour</td>
</tr>
<tr>
<td></td>
<td>OT Rate: N/A</td>
<td>OT Rate: N/A</td>
</tr>
</tbody>
</table>

### Pay Period 7/4/2009

<table>
<thead>
<tr>
<th>Hours</th>
<th>Current</th>
<th>YTD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular</td>
<td>$400.00</td>
<td>$2,400.00</td>
</tr>
<tr>
<td>Overtime</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Vacation</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Gross Pay</strong></td>
<td>$400.00</td>
<td>$2,400.00</td>
</tr>
</tbody>
</table>

### Deductions

<table>
<thead>
<tr>
<th>Deductions</th>
<th>Current</th>
<th>YTD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal</td>
<td>$ 32.00</td>
<td>$ 288.00</td>
</tr>
<tr>
<td>State</td>
<td>$ 8.00</td>
<td>$ 48.00</td>
</tr>
<tr>
<td><strong>Net Pay</strong></td>
<td>$360.00</td>
<td>$2,064.00</td>
</tr>
</tbody>
</table>

### Pay Period 7/18/2009

<table>
<thead>
<tr>
<th>Hours</th>
<th>Current</th>
<th>YTD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular</td>
<td>$409.50</td>
<td>$2,807.50</td>
</tr>
<tr>
<td>Overtime</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Vacation</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Gross Pay</strong></td>
<td>$409.50</td>
<td>$2,807.50</td>
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</table>

### Deductions

<table>
<thead>
<tr>
<th>Deductions</th>
<th>Current</th>
<th>YTD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal</td>
<td>$ 32.60</td>
<td>$ 320.60</td>
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<tr>
<td>State</td>
<td>$ 5.15</td>
<td>$ 56.15</td>
</tr>
<tr>
<td><strong>Net Pay</strong></td>
<td>$366.75</td>
<td>$2,430.75</td>
</tr>
</tbody>
</table>

---

Department of Housing and Urban Development  
Office of Housing Assistance and Grant Administration  
178
Wages
Seasonal Work (cont)

■ To calculate the tenant’s annual income:
  – Add together the gross pay from each of the four pay stubs:
    $400.00 + $400.00 + $400 + $409.50 = $1,609.50
Wages

Seasonal Work (cont)

– Divide the total gross earnings by 4 to arrive at an average bi-weekly income.

$1609.50 ÷ 4 = $402.38
Wages
Seasonal Work (cont)

– Multiply the average pay per week by 26 bi-weekly pay periods.
  $402.38 x 26 = $10,461.88 gross annual income

Round to $10,462 when entering into TRACS
(see appendix 8 of Handbook 4350.3 REV-1 for HUD-50059 Data Entry rules)
Wages
Seasonal Work (cont)

- Tenant must report to O/A when no longer employed
- O/A must process an interim-recertification
CASE STUDY:
UNEMPLOYMENT COMPENSATION
Unemployment Compensation

Example 4:

- The tenant:
  - Is receiving unemployment benefits
  - Provides documentation of weekly benefits of $175.00
## Unemployment Compensation - EIV

<table>
<thead>
<tr>
<th>Pay Period</th>
<th>Amount</th>
<th>Date Received by EIV</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q4 of 2008</td>
<td>$2,100.00</td>
<td>11/20/2008</td>
</tr>
<tr>
<td>Q3 of 2008</td>
<td>$2,032.00</td>
<td>08/20/2008</td>
</tr>
<tr>
<td>Q3 of 2007</td>
<td>$0.00</td>
<td>11/27/2007</td>
</tr>
<tr>
<td>Q1 of 2006</td>
<td>$1,695.00</td>
<td>06/31/2006</td>
</tr>
</tbody>
</table>
Unemployment Compensation (cont)

- To Calculate the tenant’s annual income:
  - Multiply weekly gross benefit received by 52 weeks.
  
  \[ $175.00 \times 52 = $9,100.00 \]
Unemployment Compensation (cont)

O/A:
- Requests tenant report when income changes
- Process interim recertification
Unemployment Compensation (cont)

Increased unemployment benefits as a result of the American Recovery and Reinvestment Act are included in annual income.
Income Report
Social Security Benefits
Dual Entitlement

Social Security Benefits

<table>
<thead>
<tr>
<th>Verification Data</th>
<th>Benefit History</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date</td>
<td>Gross Benefit</td>
</tr>
<tr>
<td>12/2008</td>
<td>$831.00</td>
</tr>
<tr>
<td>12/2007</td>
<td>$831.00</td>
</tr>
<tr>
<td>12/2006</td>
<td>$861.00</td>
</tr>
<tr>
<td>12/2005</td>
<td>$833.00</td>
</tr>
<tr>
<td>11/2004</td>
<td>$800.00</td>
</tr>
<tr>
<td>12/2003</td>
<td>$799.00</td>
</tr>
<tr>
<td>12/2002</td>
<td>$765.00</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Lump Sum</td>
<td></td>
</tr>
<tr>
<td>Date</td>
<td>Amount</td>
</tr>
<tr>
<td>04/01/2009</td>
<td>$0.00</td>
</tr>
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</table>

Dual Entitlement

<table>
<thead>
<tr>
<th>Verification Data</th>
<th>Benefit History</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date</td>
<td>Gross Benefit</td>
</tr>
<tr>
<td>12/2008</td>
<td>$800.00</td>
</tr>
<tr>
<td>12/2007</td>
<td>$833.00</td>
</tr>
<tr>
<td>12/2006</td>
<td>$891.00</td>
</tr>
<tr>
<td>12/2005</td>
<td>$801.00</td>
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<tr>
<td>12/2004</td>
<td>$461.00</td>
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<tr>
<td>12/2003</td>
<td>$465.00</td>
</tr>
<tr>
<td>12/2002</td>
<td>$469.00</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>
# Income Report

## Medicare Data

<table>
<thead>
<tr>
<th>Verification Data</th>
<th>Premium</th>
<th>Buy-in</th>
<th>Buy-in Start</th>
<th>Buy-in Stop</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payee Name and Address: WMY SYW KXQ</td>
<td>Hospital Insurance: 50.00</td>
<td>N</td>
<td>Not Available</td>
<td>Not Available</td>
</tr>
<tr>
<td>GPU 948</td>
<td>UFT CRUJHF LH</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Date Received by EIV: 04/02/2008
# Income Report

## Supplemental Security Income Income Disability Status

<table>
<thead>
<tr>
<th>Supplemental Security Income Benefits</th>
<th>Verification Data</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment Status Code:</td>
<td>C01 - Current Pay</td>
</tr>
<tr>
<td>Allen Indicator:</td>
<td>K</td>
</tr>
<tr>
<td>SSI Monthly Assistance Amount (Current):</td>
<td>$007.00</td>
</tr>
<tr>
<td>State Supplement Amount (Current):</td>
<td>$0.00</td>
</tr>
<tr>
<td>Payee Name and Address:</td>
<td>11111 Garden St, Chicago, IL 60606</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Payment History of Net Benefits Paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date</td>
</tr>
<tr>
<td>--------------------------------------</td>
</tr>
<tr>
<td>01/01/2006</td>
</tr>
<tr>
<td>01/01/2007</td>
</tr>
<tr>
<td>01/01/2008</td>
</tr>
<tr>
<td>01/01/2009</td>
</tr>
<tr>
<td>01/01/2010</td>
</tr>
<tr>
<td>01/01/2011</td>
</tr>
<tr>
<td>04/01/2012</td>
</tr>
</tbody>
</table>

Data Received by EIV: 06/02/2008

## Disability

<table>
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<tbody>
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<td>Date Received by EIV:</td>
<td>06/02/2008</td>
</tr>
<tr>
<td>Onset Date:</td>
<td>05/15/1983</td>
</tr>
</tbody>
</table>

Department of Housing and Urban Development
Office of Housing Assistance and Grant Administration
CASE STUDY:
SOCIAL SECURITY BENEFITS
Key Requirements for Social Security (SS)

- Annual Income includes:
  - The full amount of periodic amounts received from Social Security....

(24 CFR 5.609(b)(4))
Key Requirements for SS (cont)

- Annual Income does **not** include:
  - Deferred periodic payments from supplemental security income and social security benefits that are received in a lump sum amount or in prospective monthly amounts.
  
  (24 CFR 5.609(c)(14))
## Whose Social Security Income is Counted?

<table>
<thead>
<tr>
<th>Members</th>
<th>Other Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Head</td>
<td>Yes</td>
</tr>
<tr>
<td>Spouse</td>
<td>Yes</td>
</tr>
<tr>
<td>Co-head</td>
<td>Yes</td>
</tr>
<tr>
<td>Other adult (including foster adult)</td>
<td>Yes</td>
</tr>
<tr>
<td>Dependents (child under 18)</td>
<td>Yes</td>
</tr>
<tr>
<td>Full-time student over 18</td>
<td>Yes</td>
</tr>
<tr>
<td>Foster child under 18</td>
<td>Yes</td>
</tr>
</tbody>
</table>

### Non-members

- Live-in aide: No

*(See Figure 5-2 of Handbook 4350.3 REV-1)*
SS Benefits

- When calculating Social Security income:
  - Always use the Gross Benefits paid amount
    (See paragraph 5-6.I of Handbook 4350.3 REV-1)
  - Annualize
SS Benefits (cont)

Example 5:

■ The tenant:
  – Is receiving social security benefits
SS Benefits (cont)

Verification Data

Always use the Gross Benefits paid amount

Payment Status Code:
C – Current payment status (except railroad payment)

Date of Current Entitlement:
4/1995

Net Monthly Benefit if Payable:
$1,052.00

Payee Name and Address:
XXXXXXXX

Note that Gross and Net Monthly Benefits are different

<table>
<thead>
<tr>
<th>Date</th>
<th>Gross</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>12/2001</td>
<td>$928.00</td>
<td>Benefits Paid</td>
</tr>
<tr>
<td>12/2002</td>
<td>$940.70</td>
<td>Benefits Paid</td>
</tr>
<tr>
<td>12/2003</td>
<td>$960.60</td>
<td>Benefits Paid</td>
</tr>
<tr>
<td>12/2004</td>
<td>$986.20</td>
<td>Benefits Paid</td>
</tr>
<tr>
<td>12/2005</td>
<td>$1,026.50</td>
<td>Benefits Paid</td>
</tr>
<tr>
<td>12/2006</td>
<td>$1,060.50</td>
<td>Benefits Paid</td>
</tr>
<tr>
<td>12/2007</td>
<td>$1,085.40</td>
<td>Benefits Paid</td>
</tr>
<tr>
<td>12/2008</td>
<td>$1,148.40</td>
<td>Benefits Paid</td>
</tr>
</tbody>
</table>
**SS Benefits (cont)**

**Always use the Gross Benefits paid amount**

**Verification Data**

**Payment Status Code:**
C – Current payment status (except railroad payment)

**Date of Current Entitlement:**
4/1995

**Net Monthly Benefit if Payable:**
$1,148.40

**Payee Name and Address:**
XXXXXXXX

---

**Benefit History**

<table>
<thead>
<tr>
<th>Date</th>
<th>Gross</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>12/2001</td>
<td>$928.00</td>
<td>Benefits Paid</td>
</tr>
<tr>
<td>12/2002</td>
<td>$940.70</td>
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<tr>
<td>12/2003</td>
<td>$960.60</td>
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</tr>
<tr>
<td>12/2004</td>
<td>$986.20</td>
<td>Benefits Paid</td>
</tr>
<tr>
<td>12/2005</td>
<td>$1,026.50</td>
<td>Benefits Paid</td>
</tr>
<tr>
<td>12/2006</td>
<td>$1,060.50</td>
<td>Benefits Paid</td>
</tr>
<tr>
<td>12/2007</td>
<td>$1,085.40</td>
<td>Benefits Paid</td>
</tr>
<tr>
<td>12/2008</td>
<td>$1,148.40</td>
<td>Benefits Paid</td>
</tr>
</tbody>
</table>

Note that Gross and Net Monthly Benefits are the same.
SS Benefits (cont)

- In both cases, the Monthly Gross Benefit paid for 2009 is $1,148.40
SS Benefits (cont)

- Annual income from SS benefits is $13,780.80
  ($1,148.40 \times 12 = $13,780.80)
  - Round to $13,781 when entering into TRACS

(See Appendix 8 of Handbook 4350.3 REV-1 for HUD-50059 Data Entry Rules)
SS Benefits: Fluctuating Payments

Example 6:

- The tenant:
  - Is receiving social security benefits
  - The social security benefits fluctuate
### SS Benefits (cont)

**Verification Data**

**Payment Status Code:**
- C – Current payment status (except railroad payment)

**Date of Current Entitlement:**
- 4/1995

**Net Monthly Benefit if Payable:**
- $590.00

**Payee Name and Address:**
- XXXXXXXX

---

### Benefit History

<table>
<thead>
<tr>
<th>Date</th>
<th>Gross</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>6/2009</td>
<td>$590.00</td>
<td>Benefits Paid</td>
</tr>
<tr>
<td>2/2009</td>
<td>$571.50</td>
<td>Benefits Paid</td>
</tr>
<tr>
<td>12/2008</td>
<td>$565.50</td>
<td>Benefits Paid</td>
</tr>
</tbody>
</table>

*Always use the Gross Benefits paid amount*
SS Benefits: Fluctuating Payments (cont)

- Annual income from Social Security for 2009 is $6,981

  ($565 + $2,286 ($571.50 \times 4 \text{ months}) + $4,130 ($590 \times 7 \text{ months}) = $6,981)
SS Benefits: Lump Sum Payment of Supplemental Security Income (SSI)

Example 7:
- The tenant:
  - Received a lump sum benefit payment for deferred start of benefits
  - Is receiving recurring SSI benefits monthly
## SS Benefits (cont)

### Deferred Periodic Payment

#### Verification Data
- **Payment Status Code:**
  - C01 – Current Pay

#### Alien indicator

#### SSI Monthly Assistance
- **Amount (Current):** $55.00

#### State Supplement
- **Amount (Current):** $0.00

#### Payee Name and Address:
- XXXXXXXXXX

#### Benefit History

<table>
<thead>
<tr>
<th>Date</th>
<th>Federal Amount</th>
<th>State Amount</th>
<th>Type of Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>6/1/2009</td>
<td>$55.00</td>
<td>$00</td>
<td>Recurring</td>
</tr>
<tr>
<td>5/10/2009</td>
<td>$275.00</td>
<td>$00</td>
<td>Lump Sum</td>
</tr>
</tbody>
</table>

---

Department of Housing and Urban Development
Office of Housing Assistance and Grant Administration
SS Benefits: Lump Sum Payment of Supplemental Security Income (SSI) (cont)

- Lump sum payment of $275 is excluded from annual income
- Annual income from SSI benefits is $660
  ($55 x 12 = $660)
SS Benefits: No Benefits Reported in EIV

Example 8:
- The tenant:
  - Is receiving social security benefits
  - EIV does not show social security benefits reported by SSA
SS Benefits: No Benefits Reported in EIV (cont)

- Use the benefit or award letter provided by the tenant if the letter is dated within the last 120 days from the date of receipt by the O/A

(See paragraph 5-17.B.1 of Handbook 4350.3 REV-1)
SS Benefits: No Benefits Reported in EIV (cont)

- Obtain third party verification from SSA
  - Request tenant obtain a “Proof of Income Letter”
  - O/A may want to assist tenant in obtaining the letter
SS Benefits: No Benefits Reported in EI V (cont)

– “Proof of Income Letter” can be obtained from:

- SSA’s website at: 
  https://secure.ssa.gov/apps6z/BEVE/main.html, or

- By calling SSA’s toll-free number
  1 – 800 – 772 – 1213.
SS Benefits: No Benefits Reported in EIV (cont)

- Only use other documentation as last resort
  - Must document file why third party verification was not obtained

(See paragraph 5-19.E of Handbook 4350.3 REV-1)
SS Benefits: Cost of Living (COLA) Increases

Example 9:
- The tenant:
  - Is receiving social security benefits monthly
  - SSA pays a Cost of Living Adjustment (COLA) increase
SS Benefits: Cost of Living (COLA) Increases (cont)

- Not available in EIV until end of calendar year
- For January, February, March and April recertifications use:
  - EIV benefit information that does not include COLA
SS Benefits: Cost of Living (COLA) Increases (cont)

- The benefit or award letter provided by the tenant if the letter is dated within the last 120 days from the date of receipt by the O/A

(See paragraph 5-19.E of Handbook 4350.3 REV-1)
SS Benefits: Cost of Living (COLA) Increases (cont)

- Apply COLA increase percentage to the current verified amount
  
  $600 \times 0.025 = $15.00$
  
  $600 + $15.00 = $615.00 \text{ new benefit amount}$
SS Benefits: Cost of Living (COLA) Increases (cont)

- Obtain third party verification directly from SSA
  - Request tenant obtain a “Proof of Income Letter”
  - O/A may want to assist tenant in obtaining the letter
SS Benefits: Cost of Living (COLA) Increases (cont)

– “Proof of Income Letter” can be obtained from:
  - SSA’s website at: 
    https://secure.ssa.gov/apps6z/BEVE/main.html, or
  - By calling SSA’s toll-free number 1-800-772-1213.
SS Benefits: Cost of Living (COLA) Increases (cont)

- SSA has announced:
  - **NO** COLA increases will be given for 2010
CASE STUDY: TREATMENT OF MEDICARE PREMIUMS
SS Benefits: Medicare Premium Paid by Tenant

Example 10:

- The tenant:
  - Is receiving social security benefits
  - Pays monthly Medicare premium
SS Benefits: Medicare Premium Paid by Tenant (cont)

- When the Medicare Premium is paid by the tenant, the annualized amount is included as a medical expense.
### SS Benefits: Medicare Premium Paid by Tenant (cont)

- **Verification Data**
  - **Payment Status Code:** C – Current payment status (except railroad payment)

- **Date of Current Entitlement:** 4/1995

- **Net Monthly Benefit if Payable:** $1,052.00

- **Payee Name and Address:** XXXXXXXXXXX

- **Note the difference between Gross and Net Monthly Benefits is $96.40**

### Benefit History

<table>
<thead>
<tr>
<th>Date</th>
<th>Gross</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>12/2001</td>
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<tr>
<td>12/2004</td>
<td>$986.20</td>
<td>Benefits Paid</td>
</tr>
<tr>
<td>12/2005</td>
<td>$1,026.50</td>
<td>Benefits Paid</td>
</tr>
<tr>
<td>12/2006</td>
<td>$1,060.50</td>
<td>Benefits Paid</td>
</tr>
<tr>
<td>12/2007</td>
<td>$1,085.40</td>
<td>Benefits Paid</td>
</tr>
<tr>
<td>12/2008</td>
<td>$1,148.40</td>
<td>Benefits Paid</td>
</tr>
</tbody>
</table>

**Always use the Gross Benefits paid amount**
SS Benefits: Medicare Premium Paid by Tenant (cont)

| Verification Data | Payee Name and Address: XXXXXXXXXXX
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Hospital Insurance</strong></td>
</tr>
<tr>
<td></td>
<td>$0.00</td>
</tr>
<tr>
<td></td>
<td><strong>Supplemental Medical Insurance</strong></td>
</tr>
</tbody>
</table>

**Medicare premium paid by tenant**
SS Benefits: Medicare Premium Paid by Tenant (cont)

- Medical expense = $1,156.80
  (96.40 x 12 = $1,156.80)
- Round to $1,157.00 when entering into TRACS

(See Appendix 8 of Handbook 4350.3 REV-1 for HUD-50059 Data Entry Rules)
SS Benefits: Medicare Premium Paid by Tenant (cont)

- When the difference between the gross and net benefit is more than the amount for the Medicare premium, in this case $96.40.
SS Benefits: Medicare Premium Paid by Tenant (cont)

Always use the Gross Benefits paid amount

<table>
<thead>
<tr>
<th>Date</th>
<th>Gross</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>12/2008</td>
<td>$1,148.40</td>
<td>Benefits Paid</td>
</tr>
<tr>
<td>12/2007</td>
<td>$1,085.40</td>
<td>Benefits Paid</td>
</tr>
<tr>
<td>12/2006</td>
<td>$1,060.50</td>
<td>Benefits Paid</td>
</tr>
<tr>
<td>12/2005</td>
<td>$1,026.50</td>
<td>Benefits Paid</td>
</tr>
<tr>
<td>12/2004</td>
<td>$986.20</td>
<td>Benefits Paid</td>
</tr>
<tr>
<td>12/2003</td>
<td>$960.60</td>
<td>Benefits Paid</td>
</tr>
<tr>
<td>12/2002</td>
<td>$940.70</td>
<td>Benefits Paid</td>
</tr>
<tr>
<td>12/2001</td>
<td>$928.00</td>
<td>Benefits Paid</td>
</tr>
</tbody>
</table>

Date of Current Entitlement: 4/1995

Net Monthly Benefit if Payable: $1,017.00

Payee Name and Address: XXXXXXXX

Note that the difference between Gross and Net Monthly Benefits is $131.40
Additional withholding could be:

- Medicare Part D (prescription drug) premium
- Garnishment
- Other
SS Benefits: Medicare Premium Paid by Tenant (cont)

O/A Must:
- Discuss with tenant
- Determine reason
SS Benefits: Medicare Premium Paid by Tenant (cont)

- If applicable:
  - Obtain additional third party verification
  - Include as medical expense
SS Benefits: Medicare Premium NOT Paid by Tenant

Example 11:

- The tenant:
  - Is receiving supplemental social security benefits
  - Does not pay Medicare premium
SS Benefits: Medicare Premium

**NOT Paid by Tenant (cont)**

- When the Medicare Premium is paid by the State or another entity:
  - Use Gross Benefit amount
  - Do **NOT** include the Medicare Premium as a medical expense
**SS Benefits: Medicare Premium**

**Not Paid by Tenant (cont)**

**Always use the Gross Benefits paid amount**

**Verification Data**

**Payment Status Code:**
C – Current payment status (except railroad payment)

**Date of Current Entitlement:**
4/1995

**Net Monthly Benefit if Payable:**
$1,148.40

**Payee Name and Address:**
XXXXXXXX

**Benefit History**

<table>
<thead>
<tr>
<th>Date</th>
<th>Gross</th>
<th>Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>12/2008</td>
<td>$1,148.40</td>
<td>Benefits Paid</td>
</tr>
<tr>
<td>12/2007</td>
<td>$1,085.40</td>
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</tr>
<tr>
<td>12/2001</td>
<td>$928.00</td>
<td>Benefits Paid</td>
</tr>
</tbody>
</table>

*Note that Gross and Net Monthly Benefits are the same*
SS Benefits: Medicare Premium Not Paid by Tenant (cont)

<table>
<thead>
<tr>
<th>Verification Data</th>
<th>Premium</th>
<th>Buy-in</th>
<th>Buy-in Start</th>
<th>Buy-in Stop</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payee Name and Address: XXXXXXXXXX</td>
<td>Hospital Insurance</td>
<td>$0.00</td>
<td>N</td>
<td>Not Available</td>
</tr>
<tr>
<td></td>
<td>Supplemental Medical Insurance</td>
<td>$96.40</td>
<td>Y</td>
<td>4/1/1995</td>
</tr>
</tbody>
</table>

Buy-in “Y” plus Buy-in Start date completed - Medicare premium not paid by tenant

Department of Housing and Urban Development
Office of Housing Assistance and Grant Administration

234
Using the Income Report

- Income Report must be used:
  - at recertification
    - Annual
    - Initial (not move-in)
    - Interim
  - for verifying the employment and income of tenants
Using the Income Report (cont)

- Serves as third party verification unless tenant disputes the employment or income information reported
- Must be printed and retained in the tenant’s file

Department of Housing and Urban Development
Office of Housing Assistance and Grant Administration
Using the Income Report (cont)

- If tenant disputes the information reported:
  - Note on the Income Report that the tenant has disputed the information reported
  - Obtain third party verification directly from income source
NO INCOME REPORT
Navigating to the No Income Report

Select No Income Report
No Income Report Summary

Enterprise Income Verification

Income Information >> By Contract Number >> Report Summary >> No Income Report

Contracts
Re-certification Month All
Households With No income 3

No Income Report for Contract:

1 - 3 of 3 Households

Confidential Privacy Act Data. Civil and Criminal penalties apply to misuse of this data.

Report Generated By: [Redacted]
No Income Report

- Tenants listed on this report:
  - Passed the SSA identity match
  - No income reported by SSA or HHS’ NDNH
  - However, may have income
Using the No Income Report

- No Income Report should be used:
  - At recertification
  - At other times as stated in O/A’s policies and procedures
Using the No Income Report (cont)

- Recommend O/As have a policy to:
  - Re-verify status of tenants reporting zero income at least quarterly
  - Use EIV to determine if any income reported since last certification
Navigating to the New Hires Report

Select New Hires Report
New Hires Summary

Click on Detail Tab to view details for all tenants on the report

Select a tenant to view details for that tenant’s household
New Hires Report
Details Report
New Hires Report

- Provides information on households who have started new jobs within the last six months
- Information updated monthly
Using The New Hires Report

- Recommend O/As have policies and procedures to use this report no less than quarterly.
Using The New Hires Report (cont)

- REMEMBER, lease requires tenants to report:
  - when an adult member of the household who was reported as unemployed on the most recent certification or recertification obtains employment.
Using the New Hires Report (cont)

- When the household’s income cumulatively increases by $200 or more a month.
Using the New Hires Report (cont)

- Be proactive –
  - Eliminate/reduce retroactive repayments
Using the New Hires Report (cont)

- Discuss new employment with tenant
- Obtain check stubs or supporting documentation from tenant for income being received, or
Using the New Hires Report (cont)

- If necessary, obtain third party verification directly from income source.
- Prepare certification
INCOME DISCREPANCY REPORT
DISCUSSION TOPICS

- Income Discrepancy Defined
- Navigating to the Income Discrepancy Report
- O/A’s responsibility to review income discrepancies
- How to resolve income discrepancies
Income Discrepancy Defined

Income discrepancies occur when tenant income as reported in TRACS differs by more than $2,400 from the actual income reported by SSA and HHS.
Navigating to the Income Discrepancy Report

- Under Income Information, Search by:
  - Contract Number, Project Number, or Head of Household

The new Debts Owed to PHAs & Terminations

Subscribe to the PIH RHIIP mailing list to receive program guidance and tips. To subscribe, go to: http://www.hud.gov/webcasts/archives/iv.cfm or http://www.hud.gov/offices/pih/programs/ph/rhiip/uvnewsflash.cfm

Updated PIH EIV System Training held on September 24, 2009, is available. For more information please visit: http://www.hud.gov/webcasts/archives/iv.cfm or http://www.hud.gov/offices/pih/programs/ph/rhiip/uvnewsflash.cfm
Navigating to the Income Discrepancy Report (cont)

Enter a Contract Number:
Select Re-certification Month:

Monthly Report Summary

<table>
<thead>
<tr>
<th>Report Type</th>
<th>Number of Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income Report</td>
<td>166</td>
</tr>
<tr>
<td>Income Discrepancy Report</td>
<td>61</td>
</tr>
<tr>
<td>No Income Report</td>
<td>4</td>
</tr>
<tr>
<td>New Hires Report</td>
<td>28</td>
</tr>
</tbody>
</table>

Select Income Discrepancy Report
Income Discrepancy Report

![Image of Income Discrepancy Report]

**Head of Household Information**

- **Name:** AKTEF I DKZRW
- **Social Security Number:** **999**
- **Contract Number:** XX00000000
- **Project Number:** 01234567
- **Effective Date of Action:** 05/01/2008
- **Next Re-certification Date:** 01/01/2009
- **Projected Annual Wages and Benefits from Form HUD-50059:** $0.00
- **Period of Income for Discrepancy Analysis:** 02/01/2007 - 01/31/2008

**Discrepancy Analysis**

<table>
<thead>
<tr>
<th>Actuals</th>
<th>Annualized Last Quarter</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reported Annual Wages and Benefits from EIV Data:</td>
<td>$4,997.00</td>
</tr>
<tr>
<td>Amount of Annual Income Discrepancy:</td>
<td>($4,997.00)</td>
</tr>
<tr>
<td>Amount of Monthly Income Discrepancy:</td>
<td>($416.42)</td>
</tr>
<tr>
<td>Percentage of Income Discrepancy:</td>
<td>(100%)</td>
</tr>
</tbody>
</table>

Not negative numbers represent potential under reporting of income. Please discuss this income discrepancy with the tenant. Positive numbers represent potential increase in tenant income.

Confidential. Privacy Act Data. Civil and criminal penalties apply to misuse of this data.
Included and Excluded Income Sources

Sources of income that reflect the income totals from TRACS on the Income Discrepancy Report:

<table>
<thead>
<tr>
<th>Income Included</th>
<th>Income Excluded</th>
</tr>
</thead>
<tbody>
<tr>
<td>B – Business</td>
<td>CS – Child Support</td>
</tr>
<tr>
<td>F – Federal Wages</td>
<td>G – General Assistance/Welfare</td>
</tr>
<tr>
<td>M – Military Wages</td>
<td>I – Indian Trusts</td>
</tr>
<tr>
<td>SI – Supplemental Security Income</td>
<td>N – Other Non-wage Sources</td>
</tr>
<tr>
<td>SS – Social Security</td>
<td>PE – Pensions</td>
</tr>
<tr>
<td>U – Unemployment</td>
<td>T – TANF</td>
</tr>
<tr>
<td>W – Non-Federal Wages</td>
<td></td>
</tr>
</tbody>
</table>
Responsibility of O/A

- At the time of recertification, O/As are required to review and resolve any discrepancies in income reported on the Income Discrepancy Report.
Use of Income Discrepancy Report

- The Income Discrepancy Report is a tool for O/As to use to determine whether there is an actual income discrepancy.
  - Not all discrepancies reported are valid.
Resolving Income Discrepancies

When income data in EIV is not the same as reported by the tenant, or tenant disputes the EIV data, O/As must:

- Complete a third party verification.
- Notify tenant of results and request tenant come into office to discuss results.
- Arrange for repayment of over/under payment of subsidy, if applicable.
Resolving Income Discrepancies (cont)

- O/As cannot suspend, terminate, reduce, or deny rental assistance based solely on the data in EIV.
SECTION VII.
UNREPORTED OR UNDERREPORTED INCOME
Parameters

- The O/A must:
  - Go back to the time unreporting or underreporting began but not to exceed 5 years as agreed to on the most recent form HUD-9887.
  - Have on file the form HUD-50059(s) and supporting documentation that were in effect during the time period when unreporting or underreporting occurred.
How Much is Owed?

- The difference between the amount of rent the tenant should have paid and the amount of rent the tenant was charged.

- If the O/A does not have historical information, the O/A cannot go back to the tenant for unreported or underreported income.
Tenant’s Obligation to Repay

- Tenants are obligated by their lease agreement to reimburse the O/A if they are charged less rent than required by HUD’s rent formula due to not reporting or underreporting income.

- Tenants are not required to reimburse for undercharges due to O/A’s error.
Penalties for Tenant Not Agreeing to Repay

- Tenant is subject to termination of tenancy due to non-compliance with lease agreement.
Repayment Options

- Three ways to repay
  1. Lump sum payment
  2. Repayment Agreement
  3. Combination of the above
Repayment Agreement

- Monthly payment must be what the tenant can afford to pay based on income.
- Monthly payments should not exceed 40% of tenant’s income when added to monthly rental payment.
- Time period to cover amount owed based on monthly payment amount.
Repayment Agreement: 40% Rule - Example

- Family’s monthly adjusted income is $1,230
- Family’s monthly rent is $369 (30% of income)
- 40% of family’s monthly adjusted income is $492
- Monthly payment should not exceed $123 per month ($492 – $369 = $123)
Repayment Agreement: Time Period Examples

Example 1
Tenant agrees to repay $1,000 at a monthly amount of $25. Time period will equal 40 months.

$1,000/$25 = 40 months
Repayment Agreement: Time Period Examples (cont)

Example 2
Tenant agrees to repay $1,000 in 24 months. The monthly amount will equal $42 for 23 months and $34 for one month.
Example 2 (continued)

$1,000/24 = $41.67 = $42
$1,000/$42 = 23.8 months
$42 \times 23 = $966
$1,000 - $966 = $34
Repayment Agreement Paperwork

- Must reference the lease where tenant could be in non-compliance if agreement is not adhered to
- Should contain a clause to revisit terms due to fluctuation in income
Repayment Agreement Paperwork (cont)

- Must be signed and dated by tenant and O/A
- The O/A must not apply monthly rent payments to the amount due on the payment agreement.
Disposition of Funds

- All funds collected from the tenant must be reimbursed to HUD in accordance with Chapter 8, Paragraph 8-20 of HUD Handbook 4350.3 REV-1.
- After verifying the tenant’s income, the O/A must complete corrections to prior certifications affected by the income change.
Disposition of Funds - Voucher Adjustments

- OARQ – O/A initiated accounting adjustment
- If tenant can pay in one lump sum, no OARQ Miscellaneous Accounting Request is needed.
- OARQ Miscellaneous Accounting Requests:
  - When tenant makes monthly payments
Disposition of Funds - Voucher Adjustments (cont)

- OARQ Vouchering
  - First, reverse the adjustment that was created by the correction of the prior certifications less the lump sum payment by creating an OARQ.
  - As the tenant makes payments, the O/A must enter them as negative amounts on the voucher as OARQs.
Disposition of Funds - Voucher Adjustments (cont)

Example

- The tenant pays $50 and the O/As costs are $8
- The OARQ is -$42 ($50 – $8 = $42)
Disposition of Funds - Voucher Adjustments (cont)

- The comment field should explain transaction (maximum of 78 characters)

Example
Repayment – Unit 1023 – John Smith – $50 collected less costs of $8
Disposition of Funds

- O/As may retain up to 20% of the repayments they actually collect from the tenant. This is no longer limited to fraud.
  - The amount retained cannot exceed the lesser of:
    - 20% of the collected funds
    - the costs associated with pursuing the retrieval of the funds
Disposition of Funds (cont)

- Amounts retained by O/As must be deposited into the project’s operating account to offset expenses incurred for these cases.
Record Keeping

- O/As are responsible for:
  - Receipts of all amounts collected from the tenant
  - Documenting all expenses incurred
  - Amounts retained by the O/A
  - Voucher adjustments indicating repayments to HUD
Record Keeping (cont)

- Examples of expenses incurred by the O/A include:
  - Staff time
  - Collection agency fees
  - Any fees generating from the requirement to meet all state requirements
SECTION VIII.
OVER-REPORTED INCOME
When Income Has Been Over-reported

- Tenants are responsible through their lease agreement to report decreases in income.
- If the O/A finds over-reported income, it should be discussed with the tenant.
- Tenant must agree with the reduced income and provide a reason for the reduction.
Repaying the Tenant

- O/A must complete corrections to the prior certification(s) affected by the income change.
- The amount repaid is the difference between the amount of the rent the tenant paid and the rent the tenant should have paid.
Repaying the Tenant (cont)

- The O/A must reimburse the tenant in accordance with Chapter 8, Paragraph 8-21 of handbook 4350.3 REV-1.
SECTION IX.
MONITORING
Discussion Topics

- Voluntary Use of EIV
- Mandatory Use of EIV
- Preparing for and Conducting a Management and Occupancy Review (MOR)
- Completing MOR Report

Department of Housing and Urban Development
Office of Housing Assistance and Grant Administration
Voluntary Use of EIV

- O/As are currently not required to obtain access and use the EIV system.
- O/As with EIV system access are subject to certain EIV use restrictions and requirements.
Mandatory Use of EIV

- EIV is slated to become mandatory January 31, 2010, with the Final Rule, Refinement of Income and Rent Determination Requirements in Public and Assisted Housing Programs.
Mandatory Use of EIV (cont)

- Once EIV becomes mandatory, O/As will be required to:
  - Have access to EIV
  - Use all income and verification reports available in EIV
Mandatory Use of EIV (cont)

- Update Policies and Procedures to include the use of reports in EIV
- Establish/continue to maintain EIV data in accordance with the security safeguards of Privacy Act Data within EIV

Note: The above is required now if the O/A is currently using EIV.
Preparing for and Conducting a Management and Occupancy Review (MOR)

- For O/As Using EIV
  - Determine if O/A has access to EIV and is using EIV.
  - Review EIV Income Reports.
Preparing for MOR

– Review EIV Verification Reports
  ■ Multiple Subsidy Report
  ■ Failed Pre-Screening & Verifications Reports
  ■ Deceased Tenants Report

– Prepare Addendum C of the Form HUD-9834
  ■ Check the box next to “Other” as follows:

Department of Housing and Urban Development
Office of Housing Assistance and Grant Administration
Preparing for MOR (cont)

Department of Housing and Urban Development
Office of Housing Assistance and Grant Administration
Preparing for MOR (cont)

- Addendum C
  - Add the following EIV documents:
    - EIV Coordinator Access Authorization Form(s) (signed original copy and current copy)
    - EIV User Access Authorization Form(s) (signed original copy and current copy)
Preparing for MOR (cont)

- Addendum C
  - Add the following EIV documents
    - EIV Owner Approval Letter(s)
    - Security Awareness Training Questionnaire(s)
    - Rules of Behavior (for individuals without access to the EIV system)
Conducting a MOR

- For O/As Using EIV
  - Review secured environment of EIV Data
  - Review EIV documentation listed on the Addendum C
Conducting a MOR (cont)

- For O/As Using EIV
  - Review Income and Verification Reports with the O/A
  - Review tenant files to verify current form HUD-9887 is present
Conducting a MOR (cont)

Enterprise Income Verification

Legal Warning

Misuse of Federal Information through the HUD Secure Connection website falls under the provisions of Title 18, United States Code, Section 1030. This law specifies penalties for exceeding authorized access, alterations, damage, or destruction of information residing on Federal Computers.

Notice of Your Responsibility for Security

Information contained in this system is subject to the Privacy Act of 1974 (5 U.S.C. 552a, as amended). Only authorized persons in the conduct of official business may use private information contained in this system. Any individual responsible for unauthorized disclosure or misuse of private, personal information may be subject to fine of up to $5,000 for each violation.

Authorization for the Release of Information

The data in the EIV system includes private and confidential information. Staff at public housing agencies, management agencies, service bureau, and multifamily properties may not view private information without certifying that there is a signed Authorization for the Release of Information and Privacy Act Notice (Form HUD-9887) on the household’s file for the head of household and the spouse of the head of household, or co-head, regardless of age, and for each adult member in the household.

- I acknowledge that I understand that this system contains personal information covered by the Privacy Act of 1974 (5 U.S.C. 552a, as amended). Access to this data is solely for governmental purposes. Any individual responsible for unauthorized disclosure or misuse of the private personal information contained in this information system may be subject to civil or criminal penalties under the Privacy Act.

- Contract administrators (including HUD staff) overseeing O/A operations need not have a valid form HUD-9887 in order to view EIV data. However, they must affirm that they will verify that O/A’s have valid form HUD-9887’s on file when performing monitoring reviews of O/A operations.

To view income data, check the affirmation checkbox to the left and then click on Continue.

Department of Housing and Urban Development
Office of Housing Assistance and Grant Administration

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Conducting a MOR (cont)

- Review O/A Policies and Procedures
- Tenant Selection Plan if using Existing Tenant Report as a screening criteria
- Review selected tenant files
- Review documentation to support EIV discrepancy resolution
  - Third party verifications
  - Telephone call documentation
Completing MOR Report Prior to January 31, 2010

- Use of EIV is **Not Mandatory** until January 31, 2010
  - HUD/CA staff cannot write a Finding when O/A does not have access to or is not using EIV.
  - O/As using EIV are subject to Findings and Observations if not in compliance.
### Completing MOR Report Prior to January 31, 2010 (cont)

**What is considered a MOR Observation? (Voluntary EIV Use)**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1.</strong></td>
<td>Missing/incomplete EIV documents as listed on the Addendum C. Email HUD Headquarters immediately to Terminate the coordinator’s/user’s access at the following address: <a href="mailto:mfeiv_alert@hud.gov">mfeiv_alert@hud.gov</a>.</td>
</tr>
<tr>
<td><strong>2.</strong></td>
<td>O/A has not updated Policies and Procedures to include EIV use.</td>
</tr>
</tbody>
</table>
Completing MOR Report Prior to January 31, 2010 (cont)

<table>
<thead>
<tr>
<th>What is considered a MOR Finding? (Voluntary EIV Use)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Missing/Incomplete form HUD-9887</td>
</tr>
<tr>
<td>2. Tenant files that do not have documentation to support EIV discrepancy resolution</td>
</tr>
<tr>
<td>3. Unresolved Failed Verification and Pre-screening discrepancies</td>
</tr>
<tr>
<td>4. O/A is not following HUD’s record retention requirements</td>
</tr>
<tr>
<td>5. Files not kept secure</td>
</tr>
</tbody>
</table>
## Completing MOR Report After EI V Becomes Mandatory

### What is considered a MOR Finding? (Mandatory EI V Use)

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>O/A does not have access to EIV</td>
</tr>
<tr>
<td>2.</td>
<td>O/A is not using EIV for recertifications effective June 1, 2010</td>
</tr>
<tr>
<td>3.</td>
<td>Missing/incomplete EIV documents as listed on the Addendum C.</td>
</tr>
<tr>
<td></td>
<td>(Email HUD Headquarters immediately to Terminate the</td>
</tr>
<tr>
<td></td>
<td>coordinator’s/user’s access at the following address:</td>
</tr>
<tr>
<td></td>
<td><a href="mailto:mf_alert@hud.gov">mf_alert@hud.gov</a>)</td>
</tr>
<tr>
<td>4.</td>
<td>Rules of Behavior for non-system users missing where applicable</td>
</tr>
<tr>
<td>5.</td>
<td>EIV data being shared with other entities, e.g., state officials</td>
</tr>
<tr>
<td></td>
<td>monitoring tax credit projects, Rural Housing staff monitoring</td>
</tr>
<tr>
<td></td>
<td>Section 515 projects, or Service Coordinators</td>
</tr>
<tr>
<td>6.</td>
<td>EIV data not kept secure</td>
</tr>
<tr>
<td>7.</td>
<td>O/A has not updated Policies and Procedures to include EIV use</td>
</tr>
</tbody>
</table>
**Completing MOR Report After EIV Becomes Mandatory (cont)**

<table>
<thead>
<tr>
<th>What is considered a MOR Finding?</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Mandatory EIV Use)</td>
</tr>
<tr>
<td>8. O/A has not updated Tenant Selection Plan to include use of Existing Tenant Report</td>
</tr>
<tr>
<td>9. EIV Income Reports are not in tenant files as third party verification</td>
</tr>
<tr>
<td>10. Tenant files that do not have documentation to support EIV discrepancy resolution</td>
</tr>
<tr>
<td>11. O/A is not reviewing New Hires Report</td>
</tr>
<tr>
<td>12. Unresolved Failed Verification and Pre-screening Discrepancies</td>
</tr>
<tr>
<td>13. Deceased Tenant Report has not been reviewed and/or errors corrected</td>
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<tr>
<td>14. Multiple Subsidy Report has not been reviewed and/or errors corrected</td>
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## What is considered a MOR Finding? (Mandatory EIV Use)

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<thead>
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<tbody>
<tr>
<td>15.</td>
<td>O/A is not following HUD’s record retention requirements</td>
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<td>16.</td>
<td>Missing/Incomplete form HUD-9887</td>
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<td>17.</td>
<td>O/A is not providing tenants with the EIV &amp; You brochure at move-in and recertification</td>
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<tr>
<td>18.</td>
<td>O/A is sharing access IDs and passwords</td>
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MOR Recap

- Desk Review & Preparing for MOR
- On-Site Review
- MOR Report
SECTION X.
RECORD RETENTION
EIV Data Retention Requirements

- For all EIV data and any documentation showing discrepancy resolution
  - The O/A must retain for term of tenancy plus three years.

  - The revised EIV Notice 2009-20, issued on December 7, 2009, has incorporated this change.
EIV Data Retention Requirements (cont)

- For Other Documentation Related to Income Verifications
  - The O/A must retain for term of tenancy plus three years:
    - Third party verifications
    - Tenant supplied documentation
SECTION XI.
MULTIFAMILY HELPDESK
FAQs
Common Multifamily Helpdesk FAQs

How does an O/A unassign a user’s role or properties in EIV from a user?

- The O/A should contact the Multifamily Helpdesk at 1-800-767-7588. Only the Helpdesk can unassign user’s roles and/or unassign properties from a user’s role.
Common Multifamily Helpdesk FAQs (cont)

What owner authorization is needed for a property when there are General Partners and Limited Partners?

- For owner authorization, O/As need only to obtain the Owner Approval letter from the General Partner. Should there be more than one General Partner, only the Managing General Partner is required to submit the owner approval letter.
What should the O/A do when their only Coordinator leaves their employment?

- Coordinator roles cannot transfer to another user. The O/A must contact the Multifamily Helpdesk and request termination of the former Coordinator’s role. Concurrently, the O/A should be requesting access rights for a new Coordinator. It is recommended that O/As have more than one EIV coordinator to avoid any lapse in recertifying users.
An O/A obtained EIV access in June 2008. The user failed to recertify as scheduled. The user now wants to submit a request to recertify but cannot, why?

- Once a user has been expired over one year, they must complete the certification process as if requesting access for the first time.
Common Multifamily Helpdesk FAQs (cont)

What should the O/A do if the tenant is unable to provide acceptable documentation to supplement EIV data when required, e.g., does not have 4-6 pay stubs?

- O/As should complete a traditional third party verification with the employer noted in EIV and use this verification to determine income.
Common Multifamily Helpdesk FAQs (cont)

How does the O/A know when the name and address of the employer reporting the income is different from where the tenant reports he/she works but they are actually one and the same?

- Often a parent company located in a state other than the one where the tenant is employed processes the payroll. In these cases, the parent company’s name and address may be reflected in EIV. The O/A should review the pay stubs provided by the tenant to match the amounts reported as income. Should the amount differ substantially, the O/A should contact the employer reflected in EIV to verify the relationship of the name on the pay stubs.
Common Multifamily Helpdesk FAQs (cont)

My Coordinator has assigned property(ies) to my M-ID#, but when I try to submit a User Request online, the system states there are no contracts assigned to me. How do we correct this?

One possible reason the EIV system states that there are no contract(s) assigned to a user is that the user has not completed all required fields in the User Request form. One field often missed is the contract/project field which is accessed by clicking on the “Select” button. Once a user enters the “Select” button, the user must click on the property(ies) they wish to include in their request. After property(ies) are high lighted, the user must click on the Select button located on the right of the property(ies). The user will then return to the User Request form and should complete the remaining required fields.
SECTION XII.
TOOLS AND RESOURCES
Tools and Resources

- Multifamily Housing EIV web site:
  http://www.hud.gov/offices/hsg/mfh/rhiip/eiv/eivhome.cfm

- EIV Multifamily Helpdesk
  Telephone: 202-708-7588
  Email: MF_EIV@hud.gov

- Enterprise Income Verification (EIV 9.1) System User Manual for Multifamily Housing Program Users
Tools and Resources (cont)

- Rental Housing Integrity Improvement Project (RHIIP) website:
  http://www.hud.gov/offices/hsg/mfh/rhiip/mfhrhiip.cfm

- Resolving Income Discrepancies Between Enterprise Income Verification (EIV) System Data and Tenant-Provided Income Information
  http://www.hud.gov/offices/hsg/mfh/rhiip/eiv/reqnguide.cfm
Tools and Resources (cont)

- Handbook 4350.3 REV-1, *Occupancy Requirements of Subsidized Multifamily Housing Programs*

- EIV webcast
Tools and Resources (cont)

- EIV training provided to HUD RHIIP Help Desk Representatives and Contact Administrators
  http://www.hud.gov/offices/hsg/mfh/rhiip/mfhrhiip.cfm

- A Guide to Interviewing for Owners of HUD Subsidized Multifamily Housing Projects
Tools and Resources (cont)

- Rent and Income Determination Quality Control Monitoring Guide for Multifamily Housing Programs

- EIV System Notice: H09-20
Tools and Resources (cont)

- Multifamily Housing Programs Security Awareness Manual

- Non-EIV System Users Rules of Behavior
QUESTIONS?

A QUESTION AND ANSWER WEBCAST WILL BE HELD ON FEBRUARY 3, 2010 FROM 11:00 AM EST - 1:00 PM EST.
Email Address

Submit suggestions for improvements to the EIV System to:

mf_eivcomments@hud.gov