Enterprise Income Verification (EIV)
8.1.1 Instructional Course

Department of Housing and Urban Development (HUD), Office of Housing Assistance and Grant Administration (HAGA)
December 17, 2008 (Day Two, Part One)
Welcome

- Recap of Day One
- Today’s Course Agenda:
  - EIV Income Information Reports
  - Monitoring of EIV Compliance
Course Objectives

Today, learn how to:

- Read/understand wage and benefit income reports
- Identify/resolve valid income discrepancies
- Prevent fraud, waste and abuse in HUD rental assistance programs
- Monitor/be monitored
Section V. EIV Income Information Reports
Discussion Topics

- Computer Matching Agreements (CMAs)
- Income Information
  - Income Report
  - Income Discrepancy Report
Computer Matching Agreements (CMAs)
What is a CMA?

- **A CMA** is an agreement federal agencies and states enter into to obtain certain computerized information on individuals.

- Currently, Multifamily Housing Program administrators cannot enter into CMAs with states for tenant income verification and monitoring purposes.
What is a CMA? (Cont.)

- In general, CMAs:
  - Identify the information to be disclosed between agencies and re-disclosed to other entities;
  - Indicate under what circumstance(s) such information can be disclosed, re-disclosed, and used by agencies and other entities; and
  - Establish effective dates for agreements.
What is a CMA? (Cont.)

- Privacy Act of 1974 (42 USC 552a) gives federal agencies the authority to initiate and enter into CMAs.
- CMAs are valid for 18 months and renewed for 1 year; after which, a new CMA must be executed between agencies.
HUD CMAs w/HHS and SSA

- HUD’s CMAs with HHS and SSA allow HUD to obtain and display wage-related, benefit, and disability status information for tenants on reports contained in the EIV system.

- Without an executed CMA with HHS and SSA, HUD’s EIV System could not display such information for tenants.
Effective Dates of HUD CMAs w/HHS and SSA


Income Report

Wage-related, Benefit, and Disability Status Information
Income Report

- The **Income Report** displays wage-related, benefit, and disability status information from 3\(^{rd}\) party income sources for active tenants in the Tenant Rental Assistance Certification System (TRACS).

- The Report itself is considered **independent** third party verification of tenant- reported income.
An **Income Report** is not available for applicants, as EIV does not generate the report for this group; therefore, it is not available to Owners/Agents (O/As) at the time of family application.
Income Report: Mandatory 3rd Party Verification

- When the “Refinement of Income and Rent Determination Requirements in Public and Assisted Housing Programs” becomes effective for MF Housing Programs, O/As must use EIV for 3rd party verification of tenant income during mandatory interim and annual re-certifications.
Locating the EIV Income Report

- Log into HUD’s Web Access Secure Systems (WASS), under “Systems,” click on the link for “Enterprise Income Verification” and follow the prompts to the “Welcome” page.
- On the left navigation panel, under “Income Information,” you can search by Subsidy Contract, Project Number, or Head of Household to get to the **Income Report** for participant families.
Locating the EIV Income Report (Cont.)

- For complete instructions on how to access the report, please review the Gaining/Continuing EIV Access session (Day One, Part One) and EIV Modules session (Day One, Part Two); or, see instructions for **External** users, located on the MF EIV website at: http://www.hud.gov/offices/hsg/mfh/rhiip/eiv/eivapps.cfm.
Income Information

Search Options

Enterprise Income Verification

Welcome First - M00337 Last - uiv

EIV Announcement

Announcement Date: 01/14/2008

January 14, 2008. The loading of SSA data that includes the latest cost of living adjustment has been completed.

Attention!!

Next User re-certification is due by "7/30/2008." If not, Access will be Terminated at 12:00AM, EST 07/31/2008

Department of Housing and Urban Development
Office of Housing Assistance and Grant Administration
Income Information – E.g., Search by Subsidy Contract

Select a Contract(s), Recertification Month(s), and click “GO”
Listed Reports

Enterprise Income Verification

Income Information >> By Subsidy Contract

Select One or More Contracts:
- AKDMM2M11 - CHENA
- AKO80000301 - KEL APA
- AKO801000012 - Chester Park
- AKO801500101 - DAYBREAK INC
- AKO801000013 - NORTHWIN
- AKO810000007 - JEWEL LAKE VILLA II
- AKO8S011002 - DENALI VIEW SENIOR HOUSING
- AL090001015 - CORDOVA PARK
- AL090010002 - JASPER ELDERLY
- AN160010013 - BRAIN EXIT PARK APARTMENTS

Select Re-certification Month: [All]  
Go

Monthly Report Summary

<table>
<thead>
<tr>
<th>Contracts</th>
<th>Number of Households</th>
<th>Number of Members</th>
</tr>
</thead>
<tbody>
<tr>
<td>CA160005005</td>
<td>61</td>
<td>67</td>
</tr>
<tr>
<td>CA160006005</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CA160020005</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CA160021004</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CA160029003</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CA160032004</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Report Type:
- Income Report: 61 households, 67 members
- Income Discrepancy Report: 1 household, 1 member
- Failed Verification Report: 6 households, 6 members
- No Income Report: 0 households, 0 members
- New Hires Report: 0 households, 0 members
Listed Reports (Cont.)

- You will notice on the previous slide there are five “Income Information” reports listed for possible review and download.
- Reports will only be available for review and download when report links are active (e.g., the Income Report, as shown on the previous slide is underlined).
Listed Reports (Cont.)

- **Special Note**: With the scheduled April 2009 EIV 8.1.2 Release, the “Failed Verification Report” (the 3rd listed report) will no longer be available via the “Income Information” module.

- This report will be available via the “Verification Reports” module, as a sub-report to the “Identity Verification Report.”
Income Report: General

- Displays wage-related, benefit, and disability status information for household members who are 18 years of age or older and who currently receive or previously received benefit and wage-related income.

- See the EIV Module segment of the course (Day One, Part Two) for information on the pre-screening and identity verification process.
Income Report: Details

- Social Security (SS)/Supplemental Security Income (SSI)/Dual Entitlement (DE) benefits from the Social Security Administration (SSA)
- Wage (W-2), unemployment insurance (UI) benefits, and New Hires (W-4) information from HHS
- Medicare data and disability status information from SSA
Income Report for Household: Field Data

- Contract# & Project#; subsidy type; next re-cert date; and effective date (*date of transmitted form HUD-50059*)
- Family Social Security Numbers (SSNs) and Dates of Birth (DOBs)
- Employment Information (New Hires (W-4))
- Wages
Income Report for Household: Field Data (Cont.)

- Unemployment Benefits
- Social Security Benefits
- Dual Entitlement
- Medicare Data
- Supplemental Security Benefits
- Disability Status
Income Report for Household: Field Data (Cont.)

- **Black Lung Entitlement** is no longer a part of the **Income Report** description; it was removed from the Report two releases ago.

- Although not field data, the Report displays the Privacy Act statement “Confidential Privacy Act Data. Civil and Criminal penalties apply to misuse of this data.”
Income Report for Household: Field Data (Cont.)

- EIV users will want to be careful when handling the **Income Report**, particularly since the user’s Name and partial User ID are on all of the printed reports.
# Wage and Benefit Report for Household Section

## Enterprise Income Verification

**Income Information >> By Contract Number >> Report Summary >> Income Detail Report**

**Income Report Detail**
- **Contracts:** 0000000000
- **Re-certification Month:** January
- **Households With Income:** 5

**Summary Reports**

<table>
<thead>
<tr>
<th>Wage and Benefit Report for Household of AKTEF 1 DTKRW</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Contract Number:</strong> XX000000000</td>
</tr>
<tr>
<td><strong>Subsidy Type:</strong> Section 9</td>
</tr>
<tr>
<td><strong>Project Number:</strong> 0000000</td>
</tr>
<tr>
<td><strong>Form 50050 as of:</strong> 05/05/2009</td>
</tr>
<tr>
<td><strong>Address:</strong> 1111 - ABD Drive, X - 9999</td>
</tr>
<tr>
<td><strong>Most Recent Type of Action:</strong> Re-certification 11/01/2008</td>
</tr>
</tbody>
</table>

**Head of Household:** AKTEF 1 DTKRW
- **Social Security Number:** ***-**-9999
- **Date of Birth:** 09/09/9999
- **Relationship:** SSR
- **Head of Household:** SSR

**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>03-08-2008</td>
<td>XX</td>
<td>XXXXXXXXXXXXX</td>
<td>VQII, INC. 12111-9999</td>
<td>03-08-2008</td>
</tr>
<tr>
<td>03-18-2008</td>
<td>XX</td>
<td>XXXXXXXXXXXXX</td>
<td>VQII, INC. 12111-9999</td>
<td>03-18-2008</td>
</tr>
<tr>
<td>03-19-2008</td>
<td>XX</td>
<td>XXXXXXXXXXXXX</td>
<td>VQII, INC. 12111-9999</td>
<td>03-19-2008</td>
</tr>
<tr>
<td>03-14-2008</td>
<td>XX</td>
<td>XXXXXXXXXXXXX</td>
<td>VQII, INC. 12111-9999</td>
<td>03-14-2008</td>
</tr>
<tr>
<td>03-15-2008</td>
<td>XX</td>
<td>XXXXXXXXXXXXX</td>
<td>VQII, INC. 12111-9999</td>
<td>03-15-2008</td>
</tr>
</tbody>
</table>

**Wages**

<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>04-2007</td>
<td>5625</td>
<td>XXXXXXXXXXXXX</td>
<td>VQII, INC. 12111-9999</td>
<td>04-20-2007</td>
</tr>
<tr>
<td>05-2007</td>
<td>5301</td>
<td>XXXXXXXXXXXXX</td>
<td>VQII, INC. 12111-9999</td>
<td>05-20-2007</td>
</tr>
<tr>
<td>06-2007</td>
<td>558</td>
<td>XXXXXXXXXXXXX</td>
<td>VQII, INC. 12111-9999</td>
<td>06-20-2007</td>
</tr>
<tr>
<td>07-2007</td>
<td>548</td>
<td>XXXXXXXXXXXXX</td>
<td>VQII, INC. 12111-9999</td>
<td>07-20-2007</td>
</tr>
<tr>
<td>08-2007</td>
<td>5111</td>
<td>XXXXXXXXXXXXX</td>
<td>VQII, INC. 12111-9999</td>
<td>08-20-2007</td>
</tr>
</tbody>
</table>
Wage and Benefit Report for Household Section (Cont.)

- Provides basic information, as displayed on the previous slide.
- HOH SSN and DOB are masked to maintain tenant privacy.
- A Printer-Friendly option is provided at the top of the page.
- Trainers are not to use EIV Income Reports w/o masking ALL Privacy Act and identifying project/contract information.
## Employment Information – New Hires (W-4) Data

<table>
<thead>
<tr>
<th>Hire Date</th>
<th>Hire State</th>
<th>FEIN</th>
<th>Employer Name and Address</th>
<th>Date Received by FIV</th>
</tr>
</thead>
<tbody>
<tr>
<td>08/23/2005</td>
<td>FL</td>
<td>68-0510357</td>
<td>HIRE QUEST 980 MORGISON DR, SUITE 201, CHARLESTON SC 29403</td>
<td>10/09/2005</td>
</tr>
<tr>
<td>05/27/2005</td>
<td>FL</td>
<td>59-3692493</td>
<td>R MACS INC PO BOX 11566, JACKSONVILLE FL 32239</td>
<td>10/09/2005</td>
</tr>
<tr>
<td>04/11/2005</td>
<td>FL</td>
<td>59-3282111</td>
<td>NORTHSIDE SUBWAY INC PO BOX 2, LAKELAND FL 33801-0002</td>
<td>10/09/2005</td>
</tr>
<tr>
<td>03/10/2004</td>
<td>FL</td>
<td>59-2015016</td>
<td>UNIVERSAL SELECT INC 4077 WOODCOCK DR 106 PO BOX 5906, JACKSONVILLE FL 32247-5906</td>
<td>10/09/2005</td>
</tr>
<tr>
<td>12/08/2003</td>
<td>FL</td>
<td>58-2113416</td>
<td>ROYAL STAFFING INC PO BOX 1433, MCDONOUGH GA 30253-1433</td>
<td>10/09/2005</td>
</tr>
<tr>
<td>11/08/2003</td>
<td>FL</td>
<td>59-3206373</td>
<td>CRUM STAFFING II INC 3040 GULF TO BAY BLVD, SUITE 200, CLEARWATER FL 33759</td>
<td>10/09/2005</td>
</tr>
</tbody>
</table>
Employment Information – New Hires (W-4) Data (Cont.)

The most recent employer information will appear first in the list of new hires data and will include:

- Hire Date*
- Hire State*
- Federal Employer Identification Number (FEIN)
- Employer Name and Address*
- Date Received by EIV*
Employment Information – New Hires (W-4) Data (Cont.)

- **Hire Date** and **Hire State** may not be displayed on the Report. Federal law does not require employers to report these for newly hired employees to each State Directory of New Hires (SDNH). However, a State may require an employer to submit such information.
Employment Info – New Hires (W-4): Here’s How it Works

HHS’ National Directory of New Hires (NDNH)

State Directory of New Hires (SDNH)

Employer

HUD’s EIV System
Employment Information – New Hires (W-4) Data

- As you can see, in order for New Hires (W-4) information to be displayed in EIV, the employer must first do its job and report the information to the State and so forth.

- If no data is available in EIV, the text “EIV received no Employment (W-4) data” appears.
Employer Reporting Timeframe for New Hire Employment Data

- **Employers** are required to report each newly hired individual to the SDNH within 20 days of the date of hire, **unless** the reporting is made electronically or magnetically.
Employer Reporting Timeframe for New Hire Employment Data (Cont.)

If reporting is made electronically or magnetically, the employer must report to the SDNH twice a month, not fewer than 12 days nor more than 16 days apart. E.g., employer reports on 12/04/2008 and 12/16/2008 (12 days apart) or 12/04/2008 and 12/20/2008 (16 days apart)
Employer Reporting Timeframe for New Hire Employment Data (Cont.)

- **SDNH** will process W-4 data within 5 business days of receiving the reporting from employers and report the W-4 data to NDNH within 3 business days after new hire data is entered into SDNH’s system.
Employer Reporting Timeframe for New Hire Employment Data (Cont.)

- **Federal Agencies** and **States** will report New Hires (W-4) data for newly hired employees to NDNH within 20 days of the date of hire.

- In both cases, if reported electronically or magnetically, then 2 monthly transmissions no fewer than 12 days apart and no more than 17 days apart.
Employer Reporting Timeframe for New Hire Employment Data (Cont.)


- OCSE is the agency responsible for operating the NDNH database.
## Wages

<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 2006</td>
<td>$2,811.00</td>
<td>83-0891974</td>
<td>ZKDDNSU OKGZ WASUZRBCE 9 INTRNWH ALCLH JQW QRP K399, BETHESDA MD 20814-5553</td>
<td>11/28/2006</td>
</tr>
<tr>
<td>Q1 of 2006</td>
<td>$2,811.00</td>
<td>83-0891974</td>
<td>ZKDDNSU OKGZ WASUZRBCE 9 INTRNWH ALCLH JQW QRP K399, BETHESDA MD 20814-5553</td>
<td>11/28/2006</td>
</tr>
<tr>
<td>Q4 of 2005</td>
<td>$2,347.00</td>
<td>89-3928660</td>
<td>JI ZK XQI CO VMGSEFMFQRSO GXMWY, YTHXMLX BCU, IDMYDCJ, 2316 G UQSFYEOK KX8, PENSACOLA FL</td>
<td>11/28/2006</td>
</tr>
<tr>
<td>Q4 of 2005</td>
<td>$1,081.00</td>
<td>83-1070620</td>
<td>HBQRB HU AVQKCD UNVMOMGKZY 29028 XVQXOSX LGVPJ PS NY, ROCKVILLE MD 20850-4234</td>
<td>11/28/2006</td>
</tr>
<tr>
<td>Q3 of 2005</td>
<td>$31,302.00</td>
<td>83-1070620</td>
<td>HBQRB HU AVQKCD UNVMOMGKZY MPOQQHZVUCQZ EZZ, 2294 PRWNEI WG #574 WU, WASHINGTON DC 20005</td>
<td>11/28/2005</td>
</tr>
<tr>
<td>Q3 of 2005</td>
<td>$589.00</td>
<td>33-6560536</td>
<td>SMIBCQ TDWI IRCIPSILH GEC MLF VG 337, 347 TURRFKAI AAKG, FLORHAM PARK NJ 07932-2394</td>
<td>11/28/2005</td>
</tr>
<tr>
<td>Q2 of 2005</td>
<td>$957.00</td>
<td>33-6560536</td>
<td>SMIBCQ TDWI IRCIPSILH GE LKZG IAA WFRKIMZPA GLJ EHM GUTPOMY GI, HM TQW 19065, SAINT LOUIS MO</td>
<td>12/04/2005</td>
</tr>
<tr>
<td>Q1 of 2005</td>
<td>$4,402.00</td>
<td>33-6560536</td>
<td>SMIBCQ TDWI IRCIPSILH GE LKZG IAA WFRKIMZPA GLJ EHM GUTPOMY GI, HM TQW 19065, SAINT LOUIS MO</td>
<td>10/16/2005</td>
</tr>
<tr>
<td>Q4 of 2004</td>
<td>$2,415.00</td>
<td>33-6560536</td>
<td>SMIBCQ TDWI IRCIPSILH GE LKZG IAA WFRKIMZPA GLJ EHM GUTPOMY GI, HM TQW 19065, SAINT LOUIS MO</td>
<td>10/16/2005</td>
</tr>
<tr>
<td>Q3 of 2004</td>
<td>$409.00</td>
<td>83-0862854</td>
<td>ZGOFFYRLRP VUCZIUPYSM JUS FQI 5172 FPSZK KWAKKUIW WZ., ELKRIDGE MD 21075</td>
<td>10/16/2005</td>
</tr>
</tbody>
</table>

## Unemployment Benefits

<table>
<thead>
<tr>
<th>Pay Period</th>
<th>Amount</th>
<th>Date Received by EIV</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q3 of 2005</td>
<td>$2,008.00</td>
<td>12/04/2005</td>
</tr>
<tr>
<td>Q2 of 2005</td>
<td>$1,856.00</td>
<td>10/16/2005</td>
</tr>
</tbody>
</table>
Field data for wages include:

- Pay Period (calendar quarterly period in which wages were paid)
- Gross amount
- FEIN
- Date Received by EIV
Wages (Cont.)

- If there are no results from the HHS-HUD match, the text “EIV received no income data” will appear.
- Wage information is aggregated according to the quarter in which it was received.
- Wages are reported quarterly for two years, and most recent quarter appears first in the table.
Timeframe for Reporting Wage Data

- Quarterly Wage (Non-Federal)
  - State Workforce Agencies (SWAs) report **within 4 months** after the quarterly reporting period.

- Quarterly Wage (Federal)
  - Federal agencies report no later than **1 month** after the quarterly reporting period.
## Unemployment Insurance (UI) Benefits

### Wages

<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 2006</td>
<td>$2,811.00</td>
<td>83-0891974</td>
<td>ZKDDNSU OKGZ WASUZRBCE 9 INTRNHJ ALCAH JQW QRP K399, BETHEREDA MD 20814-5553</td>
<td>11/28/2006</td>
</tr>
<tr>
<td>Q1 of 2006</td>
<td>$2,811.00</td>
<td>83-0891974</td>
<td>ZKDDNSU OKGZ WASUZRBCE 9 INTRNHJ ALCAH JQW QRP K399, BETHEREDA MD 20814-5553</td>
<td>11/28/2006</td>
</tr>
<tr>
<td>Q4 of 2005</td>
<td>$2,347.00</td>
<td>89-3828660</td>
<td>UZP XQI OD VMSFEGBRNC GXMVU, YTHXMRX BCU, IDMIDCJ, 2316 G QUSFYEOO KX8, PENSACOLA FL 32501-2829</td>
<td>11/28/2006</td>
</tr>
<tr>
<td>Q4 of 2005</td>
<td>$1,081.00</td>
<td>83-1076520</td>
<td>HOBURB HU AVQKCP UNYMOMKZY 26508 XOZKOSX LVPJJS NY, ROCKVILLE MD 20850-4234</td>
<td>11/28/2006</td>
</tr>
<tr>
<td>Q3 of 2005</td>
<td>$1,302.00</td>
<td>83-1076520</td>
<td>HOBUBR HU AVQKCP UNYMOMKZY MPOQHZUCIQ 2294 PRWSNEI WG #574 WU, WASHINGTON DC 20005</td>
<td>11/28/2000</td>
</tr>
<tr>
<td>Q3 of 2005</td>
<td>$589.00</td>
<td>63-8566536</td>
<td>SMIBCO TDWI IRCSPSLH GEC MLF VG 337, 34V YURKHAW AAKG, FURHAM PARK NJ 07932-2994</td>
<td>11/28/2008</td>
</tr>
<tr>
<td>Q2 of 2005</td>
<td>$967.00</td>
<td>63-8566536</td>
<td>SMIBCO TDWI IRCSPSLH GE LKZQ IA WFRKHZPA GLJ EHM JTPGMY GI, HM TQW 19065, SAINT LOUIS MO 63166-5847</td>
<td>12/04/2005</td>
</tr>
<tr>
<td>Q1 of 2005</td>
<td>$4,402.00</td>
<td>63-8566536</td>
<td>SMIBCO TDWI IRCSPSLH GE LKZQ IA WFRKHZPA GLJ EHM JTPGMY GI, HM TQW 19065, SAINT LOUIS MO 63166-5847</td>
<td>10/16/2005</td>
</tr>
<tr>
<td>Q4 of 2004</td>
<td>$2,415.00</td>
<td>63-8566536</td>
<td>SMIBCO TDWI IRCSPSLH GE LKZQ IA WFRKHZPA GLJ EHM JTPGMY GI, HM TQW 19065, SAINT LOUIS MO 63166-5847</td>
<td>10/16/2005</td>
</tr>
<tr>
<td>Q3 of 2004</td>
<td>$409.00</td>
<td>63-8562954</td>
<td>ZGOFYRLRP VUCZIUPYSM JUS FQI 5172 FPSZH KWAUKLU WZ., ELKRIDGE MD 21075</td>
<td>10/16/2005</td>
</tr>
</tbody>
</table>

### Unemployment Benefits

<table>
<thead>
<tr>
<th>Pay Period</th>
<th>Amount</th>
<th>Date Received by EIV</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q3 of 2005</td>
<td>$2,008.00</td>
<td>12/04/2005</td>
</tr>
<tr>
<td>Q2 of 2005</td>
<td>$1,856.00</td>
<td>10/16/2005</td>
</tr>
</tbody>
</table>
Unemployment Insurance (UI) Benefits (Cont.)

Field data include:

- Pay period (calendar quarter in which the UI benefits were received)
- Gross Amount
- Date Received by EIV
Unemployment Insurance (UI) Benefits (Cont.)

- If complete UI benefit information is displayed, then this would indicate the tenant is receiving quarterly UI benefits.
- If the Gross Amount of UI benefits is $0.00, and there are quarterly Pay Periods and a Date Received by EIV, this would indicate the individual is eligible for UI benefits, but he or she has just not been paid UI benefits.
Unemployment Insurance (UI) Benefits (Cont.)

- If there are no results from the HHS-HUD match, the text “EIV received no benefits data” will appear.
Timeframe for Reporting Unemployment Benefits

- SWAs report within 1 month after the quarterly reporting period.
- For example, for Q4 2008 (October 1 – December 31, 2008), UI benefits will be available in EIV in 2/2009.
- Employers do not report UI benefits to States; this information comes directly from the State to HHS’ NDNH database.
Quarterly Reporting Period (Non-Federal) Wage Data

<table>
<thead>
<tr>
<th>Quarter</th>
<th>Approximate Availability Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q1, Jan. 1 – Mar. 31</td>
<td>Aug. 15 or earlier</td>
</tr>
<tr>
<td>Q2, Apr. 1 – June 30</td>
<td>Nov. 15 or earlier</td>
</tr>
<tr>
<td>Q3, July 1 – Sep. 30</td>
<td>Feb. 15 or earlier</td>
</tr>
<tr>
<td>Q4, Oct. 1 – Dec. 31</td>
<td>May 15 or earlier</td>
</tr>
</tbody>
</table>
Quarterly Reporting Period (Non-Federal) Wage Data (Cont.)

You will notice from the table that for quarter ending December 31, 2008, quarterly wages will be available in EIV in May of 2009; or sooner.
# Quarterly Reporting Period (Federal) Wage and Unemployment

<table>
<thead>
<tr>
<th>Quarter</th>
<th>Approximate Availability Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q1, Jan. 1 – Mar. 31</td>
<td>May 15 or earlier</td>
</tr>
<tr>
<td>Q2, Apr. 1 – June 30</td>
<td>Aug. 15 or earlier</td>
</tr>
<tr>
<td>Q3, July 1 – Sep. 30</td>
<td>Nov. 15 or earlier</td>
</tr>
<tr>
<td>Q4, Oct. 1 – Dec. 31</td>
<td>Feb. 15 or earlier</td>
</tr>
</tbody>
</table>
Quarterly Reporting Period (Federal) Wage and Unemployment (Cont.)

- With respect to wages and UI benefits compensation, you will notice in the table that information will be available a lot sooner.

- For quarter ending Dec. 31, 2008, wage and UI benefit information will be available in EIV in February 2009; or sooner.
Social Security Benefits

---

### Social Security Benefits

<table>
<thead>
<tr>
<th>Verification Data</th>
<th>Benefit History</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Payment Status Code:</strong></td>
<td><strong>Date</strong></td>
</tr>
<tr>
<td>T6 - Child beneficiary is no longer attending school on full-time basis and is between ages 18 and 19, or a disabled child is no longer under a disability</td>
<td>2/1994</td>
</tr>
<tr>
<td><strong>Date of Current Entitlement:</strong></td>
<td><strong>Net Monthly Benefit if Payable:</strong></td>
</tr>
<tr>
<td>2/1994</td>
<td>$0.00</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Lump Sum

<table>
<thead>
<tr>
<th><strong>Date</strong></th>
<th><strong>Amount</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>12/01/2005</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

---

### Dual Entitlement

<table>
<thead>
<tr>
<th>Verification Data</th>
<th>Benefit History</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Claim Number:</strong></td>
<td><strong>Date</strong></td>
</tr>
<tr>
<td>4Z1701586-C5</td>
<td>2/1994</td>
</tr>
<tr>
<td><strong>Payment Status Code:</strong></td>
<td><strong>Net Monthly Benefit if Payable:</strong></td>
</tr>
<tr>
<td>T6 - Child beneficiary is no longer attending school on full-time basis and is between ages 18 and 19, or a disabled child is no longer under a disability</td>
<td>$0.00</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Social Security Benefits (Cont.)

- Provides SS benefit information for households who have been verified by SSA in the identification process.
- SS benefits are aggregated by quarters and are provided for the last 8 changes.
- Increased annually for the Cost-of-Living Adjustment (COLA)—for 2009, it’s 5.8%.
Social Security Benefits (Cont.)

- **Gross Benefit** amount reflects SS amounts received by the tenant with no deductions.

- **Payment Status Code** indicates the current payment status of the beneficiary.

- **Date of the Current Entitlement** is the date the tenant was approved to receive the benefit.
Social Security Benefits (Cont.)

- **Net Benefit Monthly Benefit** reflects the Gross Benefit amount minus any deductions, which may include the Medicare Premium and/or additional deductions such as garnishments, which are not listed on the report.
Social Security Benefits (Cont.)

- **Payee Address** may or may not be updated or be the individual’s actual address, since this information is provided by the individual to SSA and SSA does not verify such information.

- If there are no results from the SSA-HUD match, the text “EIV received no benefits data” appears.
### Dual Entitlement (DE) Benefits

#### Social Security Benefits

<table>
<thead>
<tr>
<th>Verification Data</th>
<th>Benefit History</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment Status Code:</td>
<td>Date</td>
</tr>
<tr>
<td>T6 - Child beneficiary is no longer attending school on full-time basis and is between ages 18 and 19, or a disabled child is no longer under a disability</td>
<td>Date</td>
</tr>
<tr>
<td>Date of Current Entitlement: 2/1984</td>
<td></td>
</tr>
<tr>
<td>Net Monthly Benefit if Payable: $0.00</td>
<td></td>
</tr>
<tr>
<td>Payee Name and Address: John Doe</td>
<td></td>
</tr>
<tr>
<td>10 Test St.</td>
<td></td>
</tr>
<tr>
<td>Jacksonville FL 11111-1111</td>
<td></td>
</tr>
</tbody>
</table>

#### Dual Entitlement

<table>
<thead>
<tr>
<th>Verification Data</th>
<th>Benefit History</th>
</tr>
</thead>
<tbody>
<tr>
<td>Claim Number:</td>
<td>Date</td>
</tr>
<tr>
<td>42701580-C5</td>
<td>Date</td>
</tr>
<tr>
<td>Payment Status Code:</td>
<td></td>
</tr>
<tr>
<td>T6 - Child beneficiary is no longer attending school on full-time basis and is between ages 18 and 19, or a disabled child is no longer under a disability</td>
<td>Date</td>
</tr>
<tr>
<td>Date of Current Entitlement: 2/1984</td>
<td></td>
</tr>
<tr>
<td>Net Monthly Benefit if Payable: $0.00</td>
<td></td>
</tr>
<tr>
<td>Payee Name and Address: John Doe</td>
<td></td>
</tr>
<tr>
<td>10 Test St.</td>
<td></td>
</tr>
<tr>
<td>Jacksonville FL 11111-1111</td>
<td></td>
</tr>
</tbody>
</table>
Dual Entitlement (DE) Benefits (Cont.)

- A household member can have as many as six entitlements, despite the name “Dual Entitlement.”
- Entitlement benefits are provided to a tenant, for example, on behalf of his or her deceased spouse and/or disabled child.
Dual Entitlement (DE) Benefits (Cont.)

- **Claim Number** is the SSN of the person on whose behalf the tenant receives the benefit.

- **Payment Status Code** indicates the current payment status of the beneficiary.

- **Date of Current Entitlement** is the date the tenant was approved to receive the benefit.
Dual Entitlement (DE) Benefits (Cont.)

- **Net Monthly Benefit** amount reflects the Gross amount minus any deduction.

- **Payee Address**, as previously stated, is provided by the individual and is not verified by SSA; therefore, the address may or may not be updated or be the individual’s actual address.
Some tenants believe DE benefits will not be picked up by the O/A, since the tenant has not provided SSA with his or her actual address or even a valid address.

This is not true, as EIV will pick up any SSA benefit amount associated with the tenant’s SSN, Last Name, and DOB—Not the Payee Address.
Dual Entitlement (DE) Benefits (Cont.)

- If no results from SSA-HUD match, the text “EIV received no benefits data” appears.
SSA Reporting for Benefits Payments

- SS, SSI, and DE benefits payment information is provided to HUD and loaded into EIV on a **three-month cycle**, based on the tenant’s re-certification month.

- Because of the volume and number of contracts/projects in MFH programs’ portfolio, contracts/projects are divided into 3 request groups with one request group to be processed each month.
Medicare Data

<table>
<thead>
<tr>
<th>Verification Data</th>
<th>Premium Buy-in</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Buy-in Start</td>
</tr>
<tr>
<td>Payee Name and Address: 10 Test St. Jacksonville FL 11111-1111</td>
<td>Buy-in Stop</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Hospital Insurance: $0.00</td>
</tr>
</tbody>
</table>
Medicare Data (Cont.)

- **Premium** is the amount being paid for Hospital and Supplemental Medical Insurance.

- **Buy-in** indicates whether another person or organization is paying for, or has paid for, the tenant’s Medicare premiums – Buy-in code “Y” means yes and “N” means no.

- **Buy-in Start and Stop** date is the month/year when the 3rd party started and stopped paying the tenant’s Medicare Premium.
Medicare Data: Income Exclusion/Medical Expense Deduction

■ On slide 71, for Medicare Data, you will notice the buy-in code is “Y” and the Supplemental Med. Insurance “Premium” amount is $88.50.

■ This means another person or organization is paying the tenant’s $88.50 Supplemental Med. Insurance Premium.
Medicare Data: Income Exclusion/Medical Expense Deduction (Cont.)

- The $88.50 Supplemental Med. Insurance “Premium” amount is not counted as income, and it is not an eligible medical expense deduction, since the tenant is not paying the amount out of pocket—it comes at no cost to the tenant.
Medicare Data: Income Exclusion/
Medical Expense Deduction (Cont.)

- However, if the Buy-in code was “N,” rather than “Y,” the $88.50 Supplemental Med. Insurance “Premium” amount would be an eligible medical expense deduction, since the tenant would be paying the $88.50 “Premium” amount.

- SSA would take (or deduct) the $88.50 directly from the tenant’s SS benefit payment to pay the “Premium” amount.
Medicare Data: Income Exclusion/Medical Expense Deduction (Cont.)

Regardless of whether the Buy-in code is “Y” or “N” and there is a “Premium” amount being paid or not paid on behalf of the tenant, O/As are to count the “Gross” amount, not the “Net” amount of SS benefit payments in determining the family’s annual income.
Supplemental Security Benefits

### Verification Data
- **Payment Status Code:** C01 - Current Pay
- **Alien Indicator:** 
- **SSI Monthly Assistance Amount (Current):** $542.70
- **State Supplement Amount (Current):** $0.00
- **Payee Name and Address:**
  - SIKMKDRL
  - APT X9T
  - 8216 MRTVD STREET
  - HRKCKYR, XZ 01234

### Payment History of Net Benefits Paid

<table>
<thead>
<tr>
<th>Date</th>
<th>Federal Amount</th>
<th>State Amount</th>
<th>Type of Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>03/01/2006</td>
<td>$542.70</td>
<td>$0.00</td>
<td>Recurring Payment</td>
</tr>
<tr>
<td>03/01/2006</td>
<td>$60.30</td>
<td>$0.00</td>
<td>Overpayment</td>
</tr>
<tr>
<td>02/01/2006</td>
<td>$542.70</td>
<td>$0.00</td>
<td>Recurring Payment</td>
</tr>
<tr>
<td>02/01/2006</td>
<td>$60.30</td>
<td>$0.00</td>
<td>Overpayment</td>
</tr>
<tr>
<td>01/01/2006</td>
<td>$603.00</td>
<td>$0.00</td>
<td>Recurring Payment</td>
</tr>
<tr>
<td>08/01/2005</td>
<td>$579.00</td>
<td>$0.00</td>
<td>Recurring Payment</td>
</tr>
<tr>
<td>01/01/2005</td>
<td>$579.00</td>
<td>$0.00</td>
<td>Recurring Payment</td>
</tr>
<tr>
<td>01/01/2004</td>
<td>$564.00</td>
<td>$0.00</td>
<td>Recurring Payment</td>
</tr>
</tbody>
</table>
Supplemental Security Benefits (Cont.)

- Administered by SSA, it was established to provide cash assistance to individuals who have limited income and resources and are age 65 or older, blind or disabled, including children.

- The amount will vary depending on the individual’s financial and other circumstances.
Supplemental Security Benefits (Cont.)

- Will display SSI benefit information for the last 8 changes
- **Alien Identifier** indicates the citizenship/residency status of the tenant; there are 25 different status codes.
- COLA for SSI benefits is 5.8% for 2009.
Disability Status

<table>
<thead>
<tr>
<th>Disability</th>
<th>On-set Date:</th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td></td>
</tr>
</tbody>
</table>
Disability Status (Cont.)

- Will indicate whether or not a family member(s) is considered disabled by SSA standards.

- If **Disability** indicates “No,” then the member(s) is not disabled and no “On-set Date” is provided.

- If “Yes,” then the member(s) is disabled and “On-set Date” is provided.
Disability Status (Cont.)

- Disability status information is not 100% accurate; therefore, O/As may need to follow up with 3rd party sources to verify the tenant’s disability status. See Appendix 3: Acceptable Forms of Verification in Handbook 4350.3 REV-1.
Income Discrepancy Report

Identifying/Resolving Income Discrepancies between Tenant-Provided and EIV Data
## Accessing Income Discrepancy Report

### Enterprise Income Verification

**Income Information >> By Subsidy Contract**

- **Select One or More Contracts:**
  - AK:0200000001 -- CHENANA A1
  - AK:0200000001 -- KOL APARTM
  - AK:02M0000012 -- Chester Park Estates
  - AK:02T851001 -- DAYBREAK INC
  - AK:06L000003 -- NORTHWIND
  - AK:06L000007 -- JEWEL LAKE VILLA II
  - AK:06S011002 -- DENAAL NEW SENIOR HOUSING
  - AL:0900010015 -- COROVA PARK
  - AL:0900010002 -- JASPER ELDERLY
  - AL:0900015023 -- BRADLEY PARK APTE

- **Select Re-certification Month:** All [Go]

### Monthly Report Summary

<table>
<thead>
<tr>
<th>Contract ID</th>
<th>CA160005005, CA160006005, CA160007004, CA160009003, CA160012004</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Report Type</strong></td>
<td><strong>Number of Households</strong></td>
</tr>
<tr>
<td>Income Report</td>
<td>61</td>
</tr>
<tr>
<td>Income Discrepancy Report</td>
<td></td>
</tr>
<tr>
<td>Field Verification Report</td>
<td>6</td>
</tr>
<tr>
<td>No Income Report</td>
<td>0</td>
</tr>
<tr>
<td>New Hires Report</td>
<td>0</td>
</tr>
</tbody>
</table>

*Department of Housing and Urban Development*

*Office of Housing Assistance and Grant Administration*
Income Discrepancy Report: Description

- Shows households whose family actual income is $2,400 or greater than the family reported in projected income.
- To determine (or calculate) the income discrepancy, EIV looks at a Period of Income (POI).
Income Discrepancy Report: Definitions

- **Actual Income**: SS, SSI, Dual Entitlement, wage, and UI benefits from SSA and HHS

- **Projected Income**: SS, SSI, Dual Entitlement, wage, and UI benefit amounts entered on the HUD form-50059 and transmitted through TRACS
Income Discrepancy Report: Definitions (Cont.)

- **POI:**
  - **Start date:** 15 mths prior to family’s annual re-certification date
  - **End date:** 3 mths prior to family’s annual re-certification date
  - **Example:** Family’s annual recertification is 05/01/07, the POI is 02/01/2006 – 01/30/07 or the period when the income discrepancy occurred
Income Discrepancy Report: Period of Income (POI)

- O/As must look at the tenant income received during the POI.
- Amounts received by tenants outside of this period **ARE NOT** considered in determining (or calculating) discrepancy amounts reflected on the Income Discrepancy Report in question.
Examples of Invalid Income Discrepancies

1. Tenant income on the form HUD-50059 was coded incorrectly. E.g., Tenant reported SS or SSI benefit amount, but O/A coded the amount as Pension on the form HUD-50059.

   EIV compares apples-to-apples, so EIV will not pick up the Pension amount recorded on the form HUD-50059, thus causing the discrepancy.
Examples of Invalid Income Discrepancies (Cont.)

2. Projected income on the form HUD-50059 is lower than past actual income from SSA and/or HHS. E.g., the tenant loses his or her job and reports $0.00 or unemployment income 2 months prior to his or her re-certification date (this would be outside of the POI).
Examples of Invalid Income Discrepancies (Cont.)

- EIV considers only past income in calculating income discrepancies.
- EIV does not account for changes in family income 0-3 months prior to the re-certification month.
Examples of Invalid Income Discrepancies (Cont.)

3. O/A or CA transmitted the wrong tenant-reported wage and/or benefit amount on the form HUD-50059. E.g., the tenant-reported amount was $16,000.00 annually, but the O/A or CA inadvertently recorded $1,600.00 annually.
Examples of Invalid Income Discrepancies (Cont.)

4. 3rd party income source incorrectly reported income amounts for tenant. E.g., the employer transposed its employee’s SSN or reported the incorrect name or spelling to the SWA, thereby reporting wage amounts for an individual (e.g., tenant) other than the employer’s employee.
Examples of Invalid Income Discrepancies (Cont.)

5. **Identity theft.** E.g., After investigating income discrepancy amounts, it is determined the tenant was a victim of identity theft; someone used the tenant’s full SSN, Last Name, and DOB to gain employment and/or benefits.
Income Discrepancy Report

Department of Housing and Urban Development
Office of Housing Assistance and Grant Administration
Case Study #1

Income Discrepancy Resolution:
SS/SSI Benefits
Case Study #2

Income Discrepancy Resolution: Wages and unemployment compensation
Case Study #3

SS/SSI, wages, and unemployment compensation
Recap: Resolving Tenant Income Discrepancies

$4,800 from form 50059 TRACS transmittal and $7,200 from third party source data in EIV.
Tenant Income Discrepancy

- If data transmitted through TRACS differs from data in EIV by $2,400 or more, families will appear on the Income Discrepancy Report.
Resolution

- Owners/Agents (O/As) are expected to resolve these income discrepancies.
- Resolving income discrepancies does not mean the O/A automatically assumes income discrepancy amounts reflected on the Income Discrepancy Report are true and accurate and discrepancy amounts must be collected from the tenant.
Resolution (Cont.)

- In resolving income discrepancies, O/As must first determine why EIV is generating a report for a particular family or tenant and take other certain action.
Steps for Resolution

This includes:

- Confirming effective dates of unreported income.
- Notifying and discussing any discrepancy with the tenant.
- Requesting current documents from the tenant.
Steps for Resolution (Cont.)

- Providing the tenant the right to contest the findings.
- Requesting **written** third party verification of any income source that the tenant disputes.
Steps for Resolution (Cont.)

- For valid cases, determining any retroactive rent due to the O/A.
- Executing a repayment agreement, if necessary.
- Adjusting the rent, as necessary, to reduce the occurrence of improper subsidy payments.
Program Requirements and Procedures for Using EIV Data

- O/As must review and understand the Privacy Act of 1974 (5 USC 552a), which states, in part, “in order to protect any individual whose records are used in a matching program, no recipient agency, non-Federal agency, or source agency may suspend, terminate, reduce or make a final denial of any financial assistance or payment under a Federal benefit program to such individual, or take other adverse action against such individual, as a result of information produced by such matching program, until – (i) the agency has independently verified the information.”
Program Requirements and Procedures for Using EIV Data (Cont.)

- Independently verified means “investigation and confirmation of specific information relating to an individual that is used as a basis for an adverse action against the individual, including...the amount of any asset or income involved” (Privacy Act of 1974)
Program Requirements and Procedures for Using EIV Data (Cont.)

- Review regulations (24 CFR Part 5) concerning the use of information from federal agencies; and

- Develop and/or reevaluate their policies and procedures, accordingly.
For **Disputed SSA Benefits Amounts**

- SSA Form 7004 may be used by the tenant, or a person authorized to represent the tenant, to request the tenant’s Social Security Earnings Statement, provided it is signed by the tenant.
Enterprise Income Verification (EIV)
8.1.1 Instructional Course

Department of Housing and Urban Development (HUD), Office of Housing Assistance and Grant Administration (HAGA)
December 17, 2008 (Day Two, Part Two)
Failed Verification, No Income, and New Hires Reports
**Failed Verification Report**

**Enterprise Income Verification**

Select One or More Contracts:

- AK00000001 - CHENANA APARTMENTS
- AK00000001 - KOL APARTMENTS
- AK020000012 - Chester Park Estates
- AK020000011 - DAYBREAK INC
- AK020000003 - NORTH-WIND
- AK020000007 - JEWEL LAKE VILLA II
- AK030001002 - DENALI VIEW SENIOR HOUSING
- AL010001016 - CORDOVA PARK
- AL030010002 - JASPER ELDERLY
- AL050010003 - BALDWIN PARK APPTS

Select Re-certification Month:

- All
- Go

**Monthly Report Summary**

<table>
<thead>
<tr>
<th>Report Type</th>
<th>Number of Households</th>
<th>Number of Members</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income Report</td>
<td>61</td>
<td>67</td>
</tr>
<tr>
<td>Income Discrepancy Report</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Failed Verification Report</td>
<td>6</td>
<td>6</td>
</tr>
<tr>
<td>New Income Report</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>New Hires Report</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

Department of Housing and Urban Development
Office of Housing Assistance and Grant Administration
Failed Verification Report Description

- Identifies household members who failed the SSA identity match due to invalid personal identifiers.
  - Personal identifiers include:
    - Social Security Numbers
    - Dates of Birth
    - Last Name

- Contains information on deceased tenants.
Failed Verification Report
Description (Cont.)

- Effective January 2008, tenants that fail the SSA identity match due to invalid personal identifiers no longer appear as a TRACS Discrepancy; they will only appear on the Failed Verification Report.
- Tenants that appear on the Failed Verification Report are still considered TRACS discrepancies.
Failed Verification Report – Corrective Action

- O/As need to confirm with the affected tenant that his/her SSN, date of birth and/or last name are correct in TRACS.
- O/As should have third party verification or documentation to support the tenant’s personal identifiers and the accuracy of the TRACS data.
- O/As must correct any incorrect information that may be in the TRACS system.
TRACS Access for O/As

O/As can follow the instructions below to obtain access to TRACS:

1. Ensure you have a valid WASS ID#
2. Contact the Multifamily Helpdesk at:
   1-800-767-7588
3. After verification of your relationship with the property, the Helpdesk will assign you a TRACS Query read only role.
Failed Verification Report – Corrective Action (Cont.)

- If TRACS is accurate, direct tenant to contact their local SSA office.
- O/A should document all efforts to correct inaccurate tenant information found on the Failed Verification Report.
SSA Error Descriptions and Exceptions

- See the **EIV System User Manual for Multifamily Housing Programs** for Error Descriptions and Exceptions (Appendix A)
  - The User Manual is available at: http://www.hud.gov/offices/hsg/mfh/rhiip/eiv/eivapps.cfm
Failed Verification Report – Error Description

<table>
<thead>
<tr>
<th>Member SSN</th>
<th>Member Name</th>
<th>Project Number</th>
<th>Error Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>111-11-1111</td>
<td>ANITA NUNEZ</td>
<td></td>
<td>Verification failed - SSN not found in SSA records</td>
</tr>
<tr>
<td>222-22-2222</td>
<td>JOSE NUNEZ</td>
<td></td>
<td>Verification failed - SSN not found in SSA records</td>
</tr>
<tr>
<td>333-33-3333</td>
<td>GUADALUPE NUNEZ</td>
<td></td>
<td>Verification failed - SSN not found in SSA records 66666666</td>
</tr>
<tr>
<td>444-44-4444</td>
<td>ROBERTO MARTINEZ</td>
<td></td>
<td>Verification failed - SS and SSI benefits cannot be disclosed due to discrepancy in date of birth 06/06/1921</td>
</tr>
<tr>
<td>777-77-7777</td>
<td>TORIBIO MARTINEZ</td>
<td></td>
<td>Verification failed - SS and SSI benefits cannot be disclosed due to discrepancy in date of birth 10/07/1923</td>
</tr>
</tbody>
</table>

Department of Housing and Urban Development
Office of Housing Assistance and Grant Administration
Failed Verification Report – Impact on EIV

What happens when a tenant appears on the Failed Verification Report?

- No income will be reported in EIV
- Tenant will not be reported on any of the verifications reports, such as Multiple Subsidy Report, Deceased Tenants Reports, etc.
No Income Report
No Income Report (Cont.)

- Lists tenants who passed the identity match against SSA’s records but no benefit or wage information was received from match against SSA or HHS’ NDNH records.
No Income Report (Cont.)

- However, such tenants did not receive or have never received SS/SSI benefits from SSA or wages or unemployment compensation insurance, as provided by HHS’ NDNH database.
No Income Report (Cont.)

### Enterprise Income Verification

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

<table>
<thead>
<tr>
<th>No Income Report by Contract</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contracts</td>
</tr>
<tr>
<td>Re-certification Month</td>
</tr>
<tr>
<td>Households With No Income</td>
</tr>
</tbody>
</table>

**1 - 1 of 1 Households**

<table>
<thead>
<tr>
<th>HOH SSN</th>
<th>HOH Name</th>
<th>Project Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>FO0101-0000</td>
<td>TWANNABONES</td>
<td></td>
</tr>
</tbody>
</table>

**1 - 1 of 1 Households**

Confidential Privacy Act Data. Civil and Criminal penalties apply to misuse of this data.
New Hires Report
New Hires Report (Cont.)

- Lists households where at least one member has a New Hire (W-4) record received by EIV in last 180 days.
- Reports updated monthly.
- O/A may know within 60 days whether a tenant has started a new job.
- A tenant may appear on this report but may not have started receiving income.
New Hires Report Summary

Enterprise Income Verification

Income Information >> By Subsidy Contract >> Report Summary >> New Hires Report Summary

New Hires Report Summary

Contracts: NY360012018
Re-certification Month:
Period Reviewed:
Households with New Hires:
Members With New Hires:

Click on social security number for Income Report

<table>
<thead>
<tr>
<th>HOH SSN</th>
<th>HOH Last Name</th>
<th>HOH First Name</th>
<th>HOH DOB</th>
<th>Member Name</th>
<th>Member DOB</th>
<th>SSN</th>
<th>Unit Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>111-11-1111</td>
<td>AKANW</td>
<td>YIFFI7</td>
<td>03/23/1977</td>
<td>AKANW</td>
<td>NY360012018</td>
<td>730 G LAKE CT, RIVERHEAD NY 11901-2500</td>
<td></td>
</tr>
<tr>
<td>111-11-1111</td>
<td>IKMWGV</td>
<td>VKNCHAP</td>
<td>06/19/1983</td>
<td>IKMWGV</td>
<td>NY360012010</td>
<td>730 G LAKE CT, RIVERHEAD NY 11901-2500</td>
<td></td>
</tr>
<tr>
<td>111-11-1111</td>
<td>MPORRDPS</td>
<td>MGOWF</td>
<td>10/14/1983</td>
<td>MPORRDPS</td>
<td>NY360012018</td>
<td>730 G LAKE CT, RIVERHEAD NY 11901-2500</td>
<td></td>
</tr>
</tbody>
</table>

1 - 3 of 3 Households

Department of Housing and Urban Development
Office of Housing Assistance and Grant Administration
### New Hires Detail Report

**Enterprise Income Verification**

Income Information >> By Subsidy Contract >> Report Summary >> New Hires Detail Report

<table>
<thead>
<tr>
<th>New Hires Report Detail</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contracts: NY360012010</td>
</tr>
<tr>
<td>Recertification Month:</td>
</tr>
<tr>
<td>Period Reviewed: 12/05/2006 06/03/2007</td>
</tr>
<tr>
<td>Households With New Hires: 3</td>
</tr>
<tr>
<td>Members With New Hires: 3</td>
</tr>
</tbody>
</table>

**New Hires Report for Household of YJFLZ AKANW**

| Contract Number | Subsidy Type: 9
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Project Number:</td>
<td>Project: VYSNC X0JEIV HPKUZNFWRJ</td>
</tr>
<tr>
<td>Next Recertification Date: 07/01/2007</td>
<td></td>
</tr>
<tr>
<td>Address: 730 QZJE L RIVERHEAD NY 11901-2630</td>
<td></td>
</tr>
<tr>
<td>Most Recent Type of Action: AR - Annual Recertification</td>
<td></td>
</tr>
<tr>
<td>Effective Date: 07/01/2006</td>
<td></td>
</tr>
<tr>
<td>Head of Household: YJFLZ AKANW</td>
<td></td>
</tr>
<tr>
<td>Social Security Number: *<strong>-</strong>-7440</td>
<td></td>
</tr>
<tr>
<td>Date of Birth: 06/07/1987</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Family Member: YJFLZ AKANW</th>
</tr>
</thead>
<tbody>
<tr>
<td>SSN: *<strong>-</strong>-7440</td>
</tr>
<tr>
<td>Date of Birth: XX/XX/1987</td>
</tr>
</tbody>
</table>

Department of Housing and Urban Development
Office of Housing Assistance and Grant Administration
### Income Report Accessible via New Hires Report

#### Summary Report

<table>
<thead>
<tr>
<th>Contract Number</th>
<th>Subsidy Type</th>
<th>Project Number</th>
<th>Date of Birth</th>
</tr>
</thead>
<tbody>
<tr>
<td>NY3620012018</td>
<td>Section 8</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Wage and Benefit Report for Household of MGOWF MPORRDDS

<table>
<thead>
<tr>
<th>Contract Number</th>
<th>Subsidy Type</th>
<th>Project Number</th>
<th>Date of Birth</th>
</tr>
</thead>
<tbody>
<tr>
<td>NY3620012018</td>
<td>Section 8</td>
<td></td>
<td></td>
</tr>
<tr>
<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>03/10/2004</td>
<td>28:01/173060</td>
<td>RTPVMA QUARLES/CPW VOCY JM</td>
<td>28:01/173060</td>
<td>12/15/2006</td>
</tr>
</tbody>
</table>

#### Wages

<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>03/2004</td>
<td>$4,110.00</td>
<td>28:01/173060</td>
<td>RTPVMA QUARLES/CPW VOCY JM</td>
<td>28:01/173060</td>
</tr>
</tbody>
</table>

---

Department of Housing and Urban Development  
Office of Housing Assistance and Grant Administration
Income Discrepancy Report
Accessible via New Hires Report

Department of Housing and Urban Development
Office of Housing Assistance and Grant Administration
New Hires Report –
Use of Report

- O/As should use this report at recertification to verify employment of tenants.
- O/As may elect to use this report at times other than recertification, e.g., quarterly, to obtain employment data on tenants that have recently become employed.
- O/As will need to have written policies and procedures for staff to follow to ensure that tenants are not being discriminated against.
Section VI. Monitoring
Discussion Topics

- Voluntary Use of EIV
- Mandatory Use of EIV
- Preparing for Management and Occupancy Review (MOR)
- Form HUD-9834, Management Review for Multifamily Housing Projects
- Review of EIV approval forms
Discussion Topics (Cont.)

- Form HUD-9887, *Notice and Consent for the Release of Information*
- O/A EIV-related policies and procedures
- EIV data record retention
Voluntary Use of EIV

- EIV Use – Currently Not Mandatory
  - HUD/CA staff cannot write a Finding when O/A does not have access to or is not using EIV.
  - When using EIV, O/A is subject to Findings and Observations if not in compliance.
What You Should Do When An O/A Does Not have Access to EIV

- Encourage O/A to get EIV access.
- Explain the benefits of EIV.
- Provide EIV Verification Reports to O/A.
  - Failed Verification, Multi-subsidy, Deceased tenant, Pre-screening reports.
- Recommend O/A take action based on a Verification Report HUD staff/CA obtained from the EIV system.
What You **Must Not Do** When An O/A Does Not have Access to EIV

- Provide ANY Income Reports to O/A that does not have access to or use EIV.
- Write up O/A for not having EIV access
  - Until EIV becomes mandatory
- HUD/CA staff could write-up a “Recommendation” that the O/A obtain EIV access to reduce errors in reported income, overpaid assistance, and give themselves time to become familiar with EIV prior to it becoming mandatory.
Mandatory Use of EIV

- EIV is scheduled to become mandatory when the *Final Rule, Refinement of Income and Rent Determination Requirements in Public and Assisted Housing Programs* becomes effective.
- Once mandatory, form HUD-9834 and the Handbook 4350.3 REV-1 will be revised to reflect EIV requirements.
Preparing for Management and Occupancy Review (MOR)

- Determine if O/A is using EIV.
  - If the O/A has access and is using EIV data, use the following guidelines when conducting a MOR:
Preparing for Management and Occupancy Review (MOR) (Cont.)

- HUD Staff/CAs should review EIV Income Information Reports and Verification Reports to determine if the project has:
  - Tenants failing verification
  - Excessive income discrepancies
  - Deceased tenants reported
  - Tenants receiving multiple subsidies
Preparing for Management and Occupancy Review (MOR) (Cont.)

- HUD Staff/CA might also consider using data from EIV reports to pre-select tenant files for review.
Form HUD-9834, Management Review for Multifamily Housing Projects

Form HUD-9834 is the tool for assessing O/A management and operation of multifamily housing projects.

- Addendum C, when scheduling MOR:
  - check the box next to “Other” and add the following EIV Application Approval documents:
Form HUD-9834, Management Review for Multifamily Housing Projects (Cont.)

- Addendum C (Cont.)
  - *EIV Coordinator Access Authorization Form(s)
  - *EIV User Access Authorization Form(s)
  - *EIV Owner Approval Letter(s)
  - *Security Awareness Training Questionnaire(s)

*for users that have login access to the EIV system
Review of EIV Approval Forms

- CAAF/UAAF
  - Original (can be copy of original) must be signed
  - Electronic copy showing current recertification
- Owner’s letter(s) of approval
- Security Awareness Training Questionnaire(s) for each user
Review of EIV Approval Forms (Cont.)

- If appropriate access documentation not provided
  - write up an Observation
  - e-mail HUD Headquarters immediately to **Terminate** the coordinators/users roles at the following e-mail address:
    
    mfeiv_alert@hud.gov
Review of EIV Approval Forms (Cont.)

- When contacting HUD Headquarters by e-mail, be sure to include the following information in your communication:
  1. Your name, contact information
  2. The observation
  3. User’s name, contact information, M-ID#
  4. Project name

Once the project/user has mitigated the observation, e-mail HUD Headquarters referencing the observation and requesting access be restored.
Form HUD-9887, Tenant Consent

- When on-site, verify existence of form HUD-9887 through the normal tenant file review.
EIV Legal Warning Page for CAs

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 bureaus, and multifamily properties may not view private information without verifying that there is a signed Authorization for the Release of Information and Privacy Act Notice (Form HUD-9887) in 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/As have valid form HUD-9887s 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

144
EIV Legal Warning Page for HUD Staff

– While HUD staff do not currently check such a box, they must verify that a valid HUD-9887 is on file.
EIV Legal Warning Page for HUD Staff (Cont.)

Enterprise Income Verification

Legal Warning

Misuse of Federal Information through the HUD Secure Connection web site 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 fines 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 bureaus, and multifamily properties may not view private information without verifying that there is a signed Authorization for the Release of Information and Privacy Act Notice (Form HUD-9887) in 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.

Continue
Valid Form HUD-9887, Tenant Consent

- Required as part of Tenant File Review Worksheet, Addendum A of form HUD-9834.
- No valid signed/dated HUD-9887 on file, write a Finding.
O/A EIV-related Policies and Procedures

- If O/A has not documented EIV Policies and Procedures, such as the use of the Existing Tenant Search in EIV, note in Section G of form HUD-9834 and write it up as an Observation.

- Many Observations such as this will become Findings once EIV becomes mandatory.
EIV Records

- If the O/A is using EIV, tenant files must contain:
  - Applicable EIV reports and supporting documentation which relate to tenant income, expenses, allowances, etc.
  - Tenant documentation, e.g., pay stubs, award letters, etc.
  - Documentation to support EIV discrepancy resolution
Record Retention

- EIV Income Reports containing:
  - Social Security Benefit data: term of tenancy plus 3 years
  - NDNH data: 2 years
  - Combined SS and NDNH data: 2 years

- Tenant provided documentation and written independent 3rd party verification: term of tenancy plus 3 years
Record Retention (Cont.)

- Note the file with the following when documents are destroyed:
  1. the certification/recertification date the records pertain to;
  2. the date destroyed;
  3. type of document, e.g., EIV Income report, and
  4. the manner in which the documents were destroyed.

- Write up a Finding if O/A is not following HUD’s record retention requirements.
For Further Information

- Kevin Garner 202-402-2057
- Yvette Viviani 202-402-2366
- Michael Sharkey 202-402-6788
- Diane Hooten 515-284-4153