

**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

Email Address

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.

EIV RELEASE UPDATES

APRIL 2009 RELEASE

EIV 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

EIV Legal Warning Page

- Added affirmation statement for HUD staff performing contract administration (CA) functions.

Identity Verification Report & Failed Verification Report

- Made the Failed Verification Report accessible via the Identity Verification Report under the Verification Report function.

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

EIV – User Access Requests

- The security awareness test checkbox was removed from CAAF and UAAF forms.

EIV – 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)

PRIVACY ACT 5 U.S.C § 552a

§ 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; ...

**Complete
Language
Available on
HUD website**

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.

EIV Warning Page

- 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

EIV Warning Page (cont)

Contract Administrators

Enterprise Income Verification

Home Home MF Housing EIV Home Search Email

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 fine of up to \$5,000 for each violation.

Authorization for the Release of Information

The data in the EIV system contains 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 every 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.

Continue

Tenant or Family Consent

- The signed form HUD-9887 must not be older than 15 months.
- Available on HUDClips at:
www.hudclips.org

SAFEGUARDING EIV 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

- <http://crc.nist.gov/groups/STM/cmvp/documents/140-1/1401vend.htm>

- 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

Enterprise Income Verification HUD Home MF Housing EIV Home Search Email

Welcome FIRST - HEIV01 LAST - uiv

EIV Announcement Announcement Date: 07/30/2009

EIV 9.0 Area.

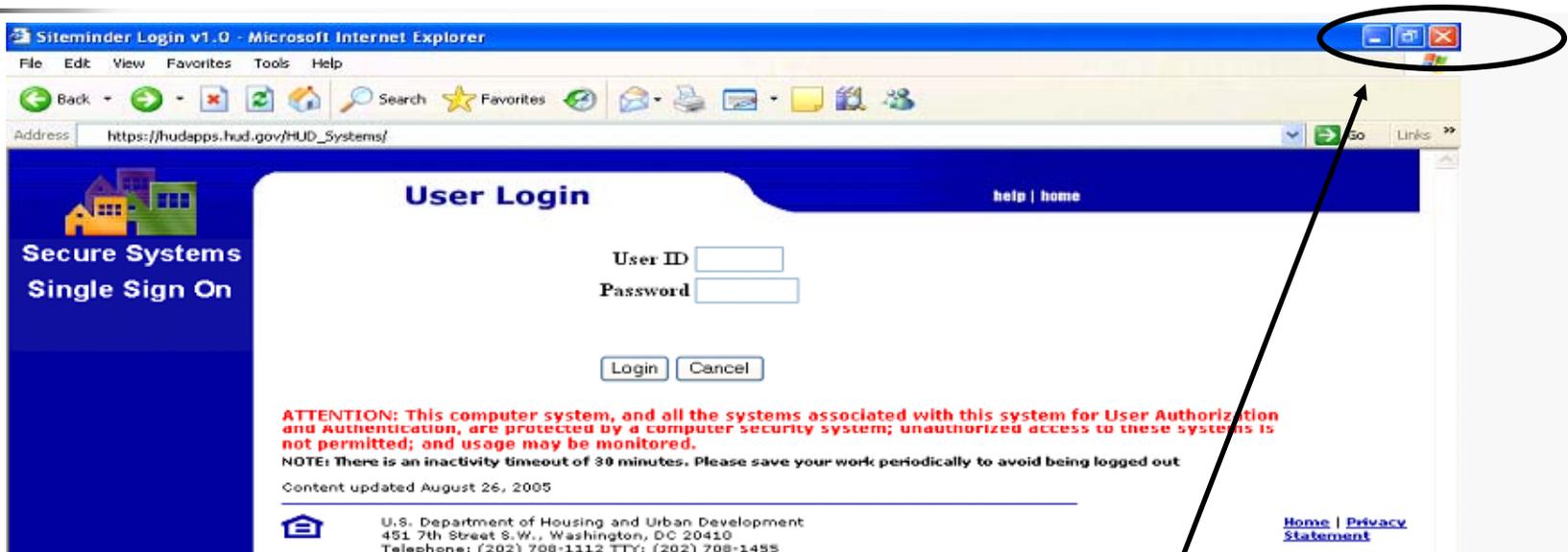
Attention !!
Next User re-certification is due 6 months from your last certification date. Your certification period is semi-annually.

Do Not Select "Back to Secure Systems"

- Back to Secure Systems
- Back to EIV Main Page
- Program Office Selection
- Income Information**
 - By Contract Number
 - By Project Number
 - By Head of Household
- HQs Management Reports**
 - Certified Contracts/Projects
 - Terminations Summary
 - Income Discrepancy Summary
 - Verification Reports Summary
- Verification Reports**
 - Existing Tenant Search
 - Multiple Subsidy Report
 - Identity Verification Report
 - Deceased Tenants Report
- User Administration**
 - User Certification
 - User Certification Report
 - User Maintenance
 - User Expiration Report
 - Coordinator User Report
- Audit Reports**
 - User Session & Activity
 - Tenant Data Access
- External Links**
 - USCIS - SAVE System

User Manual
Adobe Acrobat Reader

Physical Safeguards (cont)



**Instead,
Exit Out "X" of
WASS**

Physical Safeguards (cont)



Thank you for visiting the Department of Housing and Urban Development's Online Security System

Logged Out

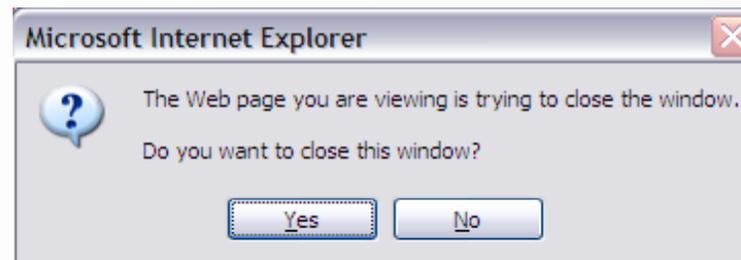
You have successfully logged out. The window will close in 10 seconds.

[Click to Close Window!](#)

Content updated Nov 30, 2007

U.S. Department of Housing and Urban Development
451 7th Street S.W., Washington, DC 20410
Telephone: (202) 708-1112 TTY: (202) 708-1455

[Home](#) | [Privacy Statement](#)



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.

Questionnaires for EIV Coordinators and Users

- Separate questionnaires for EIV
Coordinators and Users

Security Awareness Questionnaire

The screenshot displays the 'Enterprise Income Verification' (EIV) Security Awareness Testing interface. The page has a red header with the HUD logo and navigation links for 'HUD Home', 'EIV Home', 'Search', and 'Email'. A left sidebar contains a 'Back to Secure Systems' link. The main content area is titled 'EIV Security Awareness Testing' and includes a disclaimer, a time limit of 12/31/2009, and nine multiple-choice questions.

Enterprise Income Verification HUD Home EIV Home Search Email

EIV Security Awareness Testing

Please note that completion of the appropriate questionnaire is completely voluntary. However, HUD's Multifamily Helpdesk cannot approve EIV Coordinator applicants, whether for new or re-certification of existing access, who do not complete and sign the appropriate security awareness training questionnaire, and, approved EIV Coordinators cannot approve EIV User applicants, whether for new or re-certification of existing access, who do not complete and sign the appropriate questionnaire.

You have until 12/31/2009 to take this exam. Until then you can bypass the exam by clicking the 'Proceed' button on the bottom.

Question 1
Should EIV Income reports be left in an Office or on a desk in open view and/or unattended at any time?
 YES
 NO

Question 2
Recertification for EIV Coordinators is done annually.
 True
 False

Question 3
It is not necessary to have a form HUD-9887 on file for a tenant so long as you have EIV Coordinator or User authorization.
 True
 False

Question 4
EIV Coordinators are exempt from security awareness training and need only to ensure that their EIV Users obtain this training.
 True
 False

Question 5
Are Management Agents and Service Bureaus permitted to submit a CAAF to HUD's Multifamily Helpdesk for approval prior to receiving written EIV specific approval from the Owner?
 YES
 NO

Question 6
EIV Coordinators are permitted to share EIV data/reports to government agencies, other than HUD, when requested
 True
 False

Question 7
Must Contract Administrators (CAs) verify during an IBOR that the OIA has a valid form HUD-9887 on file for tenants? If not applicable, indicate "N/A."
 YES
 NO
 N/A

Question 8
Is a Management Agent or Service Bureau authorization to represent the owner as Web Access Secure System (WASS) Coordinator sufficient authorization for EIV access?
 YES
 NO

Question 9
Clicking the "x" in the upper right hand corner of WASS is the quickest and safest way to exit the system.
 True
 False

Security Awareness Questionnaire (cont)

**Proceed
Button**

Question: 15
Are approved EV Coordinators allowed to assign EV Coordinator access authorization rights to other persons, create or otherwise, in need of EV Coordinator access authorization?

YES
 NO

Security Awareness Questionnaire - Results

[HUD Home](#)
[MF Housing](#)
[EIV Home](#)
[Search](#)
[Email](#)



Enterprise Income Verification

Security Exam >> Security Exam Report

[Printer Friendly Version](#)

FIRST - M00342 LAST - siv Passed the exam on 11/02/09

Question	Chosen Option	Correct/Incorrect
The following are all acceptable ways to destroy EIV data/reports except:	Throw in trash	Correct
Random checks of EIV can be performed if the owner/agent becomes aware that a particular tenant has been recently employed.	False	Correct
It is not necessary to have a form HUD-9887 on file for a tenant so long as you have EIV Coordinator or User authorization.	False	Correct
Security awareness training should be conducted:	At initial access and at least annually thereafter	Correct
Clicking the "X" in the upper right hand corner of WASS is the quickest and safest way to exit the system.	True	Correct
Is a Management Agent or Service Bureau authorization to represent the owner as Web Access Secure System (WASS) Coordinator sufficient authorization for EIV access?	NO	Correct
Are Management Agents and Service Bureaus permitted to submit a CAAP to HUD's Multifamily Helpdesk for approval prior to receiving written EV-specific approval from the Owner?	NO	Correct
Are approved EIV Coordinators allowed to assign EIV Coordinator access authorization rights to other persons, onsite or otherwise, in need of EIV Coordinator access authorization?	NO	Correct
Recertification for EIV Coordinators is done annually.	True	Correct
EIV Coordinators are permitted to share EIV data/reports to government agencies, other than HUD, when requested.	False	Correct
EIV Coordinators are exempt from security awareness training and need only to ensure that their EIV Users obtain the training.	False	Correct
Can multiple users share one WASS ID for the agency or property?	NO	Correct
Can the income data contained in EIV be shared with staff at other government agencies, for example, State agencies that administer the Temporary Assistance for Needy Families (TANF)?	NO	Correct
Must Contract Administrators (CAs) verify during an IOR that the OIA has a valid form HUD-9887 on file for tenants? If not applicable, indicate "N/A."	YES	Correct
Should EIV income reports be left in an Office or on a desk in open view and/or unattended at any time?	NO	Correct

Click here to find the reference to question for Security test - [Where to Find Answers](#)

[Welcome FIRST - M00342 LAST - siv](#)
[Back to Secure Systems](#)
[Back to EIV Main Page](#)
[Switch Role](#)
Income Information
[By Contract Number](#)
[By Project Number](#)
[By Head of Household](#)
Verification Reports
[Existing Tenant Search](#)
[Multiple Subsidy Report](#)
[Identity Verification Report](#)
[Deceased Tenants Report](#)
User Administration
[Coordinator Cert Report](#)
[OIA Cert Report](#)
[CAI Requests](#)
[CAI Certification](#)
[CAI Certification Report](#)
Audit Reports
[User Session & Activity Report](#)
Coordinator Access Request
[Authorization Form](#)
External Links
[USCIS - SAVE System](#)
Security Exam
[Security Exam Report](#)



SECTION V. EIV 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:
 - <http://www.hud.gov/offices/hsg/mfh/rhiip/eiv/tracseivaccessexternal.pdf>

Multifamily Housing - RHIIP EIV system - HUD - Microsoft Internet Explorer

File Edit View Favorites Tools Help

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

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U.S. Department of Housing and Urban Development

Housing
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Contact us
Keywords
Single Family
Hospitals
Multifamily

- About MF business
- Multifamily data
- Program information
- Renting
- Sec 8 expiring contracts
- Sec 8 contract admin
- MF Accel Processing (MAP)
- Neighborhood Networks

GSE Regulatory Oversight
OAHP
Reading room
Online forums
Work online

HUD news

Homes

Resources

Communities

Working with HUD

Tools

EIV Application and Online Multifamily Housing Program

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 202-401-7984

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.

Información
Print version

EIV User Login

- ▶ [Owners, Management Agents & Contract Administrators](#)
- ▶ [HUD staff](#) (Internal Users)

Related information

- ▶ [External \(Non-HUD Coordinator/User\) Instructions for Applying for EIV Access for Multifamily Housing Programs](#)
- ▶ [Multifamily Housing - Tenant Rental Assistance Certification System \(TRACS\)/ Enterprise Income Verification \(EIV\) User Access Guide For Multifamily Internal Users](#)
- ▶ [Coordinator Access Authorization Form](#)
- ▶ [User Access Authorization Form](#)
- ▶ [EIV Security Awareness Training Questionnaires for Multifamily Housing Programs](#)

External (Non-HUD) Coordinator/User Instructions for Applying for EIV Access for Multifamily Housing Programs

External (Non-HUD) Coordinator/User Instructions for Applying for EIV Access for Multifamily Housing Programs

- ▶ [External \(Non-HUD\) Coordinator/User Instructions for Applying for EIV Access for Multifamily Housing Programs](#)
- ▶ [Multifamily Housing - Tenant Rental Assistance Certification System \(TRACS\)/ Enterprise Income Verification \(EIV\) User Access Guide For Multifamily Internal Users](#)
- ▶ [Coordinator Access Authorization Form](#)
- ▶ [User Access Authorization Form](#)
- ▶ [EIV Security Awareness Training Questionnaires for Multifamily Housing Programs](#)

For External EIV Users Only

Department of Housing and Urban Development (HUD)
Housing Assistance and Grant Administration (HAGA)
Housing Assistance Policy Division



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

EIV 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

The screenshot shows a Microsoft Internet Explorer browser window displaying the HUD Multifamily Housing EIV application website. The address bar shows the URL: <http://www.hud.gov/offices/hsg/mfh/rhiip/eiv/eivapps.cfm>. The page title is "EIV Application and Online Access for Multifamily Housing Programs". The main content area includes instructions for applying for EIV access, with callouts pointing to the "Coordinator Access Authorization Form (CAAF)" and "User Access Authorization Form (UAAF)". A sidebar on the left contains navigation links for Housing, HUD news, Homes, Resources, Communities, and Working with HUD. A right sidebar contains links for Information by State, Print version, EIV User Login, and Related Information.

CAAF and UAAF

Information by State
Print version

EIV User Login

- Owners, Management Agents & Contract Administrators
- HUD staff (Internal User)

Related Information

- External (Non-HUD Coordinator/User) Instructions for Applying for EIV Access for Multifamily Housing Programs
- Multifamily Housing - Tenant Rental Assistance Certification System (TRACS) Enterprise Income Verification (EIV) User Access Guide
- Multifamily Internal Users
 - Coordinator Access Authorization Form
 - User Access Authorization Form
 - EIV Security Awareness

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

Hardcopy CAAF

Fax or Email CAAF to Helpdesk



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

(Please Print or Type)

Date of Request:

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

** 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.*

*A. Authorized User Details	
Name (last, first, and middle initial):	WASS User ID (M-ID):
Position Title:	Phone Number:
Email Address:	Fax Number:
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 (EIV) 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.*

*A. Authorized User Details	
Name (last, first, and middle initial):	WASS User ID (M-ID):
Position Title:	Phone Number:
Email Address:	Fax Number:
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"):	

Hardcopy CAAF and UAAF Submission

- EIV Coordinators submit hardcopy CAAFs to HUD's MF Help Desk via fax at: 202-401-7984 or via email at MF_eiv@hud.gov.
- EIV Users submit hardcopy UAFs to their EIV Coordinators.

Type of Action: Next Steps

■ EIV 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:
<http://www.hud.gov/offices/hsg/mfh/rhiip/eiv/eivapps.cfm>
- EIV Users
 - See your EIV Coordinator

SECTION VI.

PURPOSE AND PRACTICAL USE OF EIV 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 EIV 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

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.

Notice of Browser Compatibility
The EIV System supports browser version Internet Explorer 6.0 and higher. Other browsers may not be compatible with this software..

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

Select Identity Verification Reports

- Back to Secure Systems
- Program Office Selection
- Switch Role
- Income Information**
 - By Subsidy Contract
 - By Project Number
 - By Head of Household
- Verification Reports**
 - Existing Tenant Search
 - Multiple Subsidy Report
 - Identity Verification Report
 - Deceased Tenants Report
- User Access Request**
 - Authorization Requests

User Manual

Navigating to Failed EIV Pre-Screening Report

Select Failed EIV Pre-Screening Report

Identity Verification Report Statistics	
Number of households - excluding Move-Outs	
Number of households with all members verified (Verified or Deceased)	
Number of households where one or more members are Not-Verified	
<ul style="list-style-type: none"> Number of households Not-Verified (verification in process) 	
<ul style="list-style-type: none"> Percentage of households Not-Verified 	
<ul style="list-style-type: none"> Number of households Failed 	
<ul style="list-style-type: none"> Failed EIV Pre-Screening 	3
<ul style="list-style-type: none"> Failed Verification Report (Failed the SSA Identity Test) 	21
<ul style="list-style-type: none"> Percentage of households Failed 	13.64%
Number of household members	480
Number of deceased members	0
Percentage of verified households	85.80%
Percentage of household members who are Not-Verified	01.04%
Percentage of household members who are Failed	05.42%

Failed EIV Pre-Screening Report Characteristics

- Identifies tenants who failed the EIV pre-screening test due to invalid or missing personal identifiers

Failed EIV Pre-Screening Report

Enterprise Income Verification [HUD Home](#) [MF Housing](#) [EIV Home](#) [Search](#) [Email](#)

Verification Reports >> [Identity Verification Report Selection](#) >> [Identity Verification Report](#) >> Failed EIV Pre-Screening Report

Failed EIV Pre-Screening Report by Contract

Contracts	
Re-certification Month	All
Households with Errors	3

[Printer Friendly Version](#)
[Error Description Help](#)

1 - 3 of 3 Households

Failed EIV Pre-Screening Report for Contract:

HOH SSN: 999-99-9999 HOH Name: CKZNCRP IMDNK Project Number: 12235452
Member SSN Member Name Error Description
888-88-8888 HKCR ZKAJQF Failed SSN check.
HOH SSN: 999-99-9999 HOH Name: KBIIF BNQACIWS Project Number: 12235452
Member SSN Member Name Error Description
888-88-8888 BZQOAB ABJFGM Failed SSN check.
HOH SSN: 999-99-9999 HOH Name: MWATGQIK WMKEDRM Project Number: 12235452

Failed EIV 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

Select Failed Verification Report

Identity Verification Report Statistics	
Number of households - excluding Move-Outs	
Number of households with all members verified (Verified or Deceased)	
Number of households where one or more members are Not-Verified	
<ul style="list-style-type: none"> Number of households Not-Verified (verification in process) 	
<ul style="list-style-type: none"> Percentage of households Not-Verified 	00.57%
<ul style="list-style-type: none"> Number of households Failed 	24
<ul style="list-style-type: none"> <ul style="list-style-type: none"> Failed EIV Pre-Screening 	3
<ul style="list-style-type: none"> <ul style="list-style-type: none"> Failed Verification Report (Failed the SSA Identity Test) 	21
<ul style="list-style-type: none"> Percentage of households Failed 	13.64%
Number of household members	480
Number of deceased members	0
Percentage of verified households	85.80%
Percentage of household members who are Not-Verified	01.04%
Percentage of household members who are Failed	05.42%

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

[HUD Home](#) [MF Housing](#) [EIV Home](#) [Search](#) [Email](#)

Verification Reports >> [Identity Verification Report Selection](#) >> [Identity Verification Report](#) >> Failed EIV Verification Report

Failed Verification Report by Contract

Contracts	
Re-certification Month	All
Households with Errors	1

1 - 1 of 1 Households

Failed Verification Report
Download Data

Failed Verification Report for Contract:

HOH SSN: 999-99-9999 | HOH Name: AKMOWTP YFYDBHRK | Project Number: 12235452 |

Member SSN	Member Name	Error Description
888-88-8888	BZVWISD ZZVHUSBX	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 - XXXXXXXX FIRST - XXXXXXXX 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

Enterprise Income Verification HUD Home

Verification Reports >> Existing Tenant Search

Existing Tenant Search - Enter the tenant SSN and click on Get Report button

Enter Social Security Number: - -

Enter all of the applicant household member SSNs and click "Get Report"

No Match for Existing Tenant Subsidy

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

Enterprise Income Verification HUD Home MF H

Verification Reports >> [Existing Tenant Search](#)

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

PHH Tenant Match Results : 1 match found.

SSN:	999-99-9999
HOH SSN:	***-**-9999
HOH First Name	Nkmcbrbs
HOH Last Name	Ykovhmr
Program Type	Voucher
50058 Type Of Action	New Admission
50058 Effective Date	04/21/2008
PHA	Some PHA Name XX000
PHA Address	1111 - ABC Drive, City, XX 9999
PHA Telephone Numbers	Office: (999) 999 9999 Fax: (999) 999 9999

MF Tenant Match Results : 1 match found.

SSN:	999-99-9999
HOH SSN:	***-**-9999
HOH First Name	NKMCBRBS
HOH Last Name	YKOVHMRN
Contract Number	XX000000000
Project Number	XX00000
Subsidy Type	Section 8
Owner/Management Agent name	NTHDC
50059 Type Of Action	Annual Recertification
50059 Effective Date	10/01/2007

Callout Box:

- Social Security Number
- Program Type
- Type of Admission

Alert: 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.
Report Generated By - ~~XXXXXXXX~~ FIRST - HEIV08 LAST - uiv

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)

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.

Notice of Browser Compatibility
The EIV System supports browser version Internet Explorer 6.0 and higher. Other browsers may not be compatible with this software..

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

Multiple Subsidy Report

Multiple Subsidy Report Searches

- Within MF Programs Only
- Within MF and PIH

Searching for Multiple Subsidy Report

Enterprise Income Verification HUD

Verification Reports >> Multiple Subsidy Report >> Report Selection

Multiple Subsidy Report

Select the contract(s) or projects to search tenants receiving multiple subsidies.

Contracts

Projects

Search within MF only

Search within MF and PIH

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

The screenshot displays the 'Enterprise Income Verification' (EIV) system interface. The main content area is titled 'Multiple Subsidy Report Summary' and shows the following details:

- Contract Number: XX000000000
- Members Receiving Multiple Subsidies: 1
- Search Criteria: Within MF Programs Only
- Search Criteria: All household members

Below this summary, there is a table with the following data:

Member SSN	Member Name	Member DOB	Member Subsidy Count
***-**-9999	DKQY-VRS SMC	XX/XX/9999	

Navigation options include 'Printer-Friendly Version' and 'Download in Excel'. A sidebar on the left contains various menu items such as 'Back to Secure Systems', 'Income Information', 'Verification Reports', 'User Administration', and 'External Links'. A footer at the bottom of the page reads 'Report Generated By: HEI000 FIRST - HEI008 LAST - wiv'.

Summary for Multifamily Programs or PIH

Print or Download to Excel

Searching for Multiple Subsidy Report – Detailed Report

The screenshot displays the Enterprise Income Verification (EIV) system interface. The main content area shows a 'Multiple Subsidy Report Detail' with the following information:

Multiple Subsidy Report Detail	
Contract Number:	XX000000000
Members Receiving Multiple Subsidies	1
Search Criteria:	Within MF Programs Only
Search Criteria:	All household members

Navigation links: [Printer-Friendly Version](#) and [Download in Excel](#)

1 - 1 of 1 Members

Summary Reports | **Detail Reports**

Member Information

Member SSN	***-**-9999
Member Name	DKJY-VRS SMC
Member DOB	XX/XX/9999
Count of Subsidies	2

Household Information of Households Where DKJY-VRS SMC Receives Subsidy

HOH SSN	***-**-9999
HOH Name	DKJY-VRS SMC
Relationship to HOH	Head of Household
Subsidy Type	Section 8
Contract Number	XX000000000
Project Number	XX00000
Owner/Management Agent name	ICAP
50059 Effective Date	04/01/2007
Certification Type	Annual Recertification
Unit Address	1111 ABC Drive, City, XX - 99999

HOH SSN	***-**-9999
HOH Name	WBJ ZGVVZ
Relationship to HOH	Spouse
Subsidy Type	Section 8
Contract Number	XX000000000
Project Number	XX00000
Owner/Management Agent name	ICAP
50059 Effective Date	04/01/2007
Certification Type	Annual Recertification

The left sidebar contains navigation options such as 'Welcome FIRST - HEIVB LAST - etc', 'Back to Secure Systems', 'Income Information', 'Verification Reports', 'User Administration', 'External Links', and 'User Manual'. The top navigation bar includes 'HUD Home', 'MF Housing', 'EIV Home', 'Search', and 'Email'.

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

The screenshot shows the Enterprise Income Verification (EIV) website. The main header is "Enterprise Income Verification" with navigation links for "EIV Home", "Search", and "Email". A "Welcome" message is displayed. Below this is an "EIV Announcement" section with a date of "09/02/2009". The announcement text includes: "Subscribe to the PIH RHIIP mailing list to receive the latest and greatest on EIV, program guidance and tips. To subscribe, go to: <http://www.hud.gov/subscribe/maillinglist.cfm>, double-click on the PIH-RHIIP link and follow the instructions." and "Updated PIH EIV System Training scheduled for September 24, 2009. For more information, visit: <http://www.hud.gov/offices/pih/programs/ph/rhiip/uivnewsflash.cfm>". A "Notice of Browser Compatibility" box states: "The EIV System supports browser version Internet Explorer 6.0 and higher. Other browsers may not be compatible with this software." A red "Attention!!" banner at the bottom reads: "Next User re-certification is due 6 months from your last certification date. Your certification period is semi-annually." The left sidebar contains a menu with categories: "Welcome", "Income Information", "Verification Reports", "User Administration", and "External Links". The "Verification Reports" category is expanded, showing a list of reports, with "Deceased Tenants Report" highlighted. A callout bubble with the text "Deceased Tenant Reports" points to this link.

Enterprise Income Verification EIV Home Search Email

Welcome

EIV Announcement Attention Notice!

Announcement Date: 09/02/2009

Subscribe to the PIH RHIIP mailing list to receive the latest and greatest on EIV, program guidance and tips. To subscribe, go to: <http://www.hud.gov/subscribe/maillinglist.cfm>, double-click on the PIH-RHIIP link and follow the instructions.

Updated PIH EIV System Training scheduled for September 24, 2009. For more information, visit: <http://www.hud.gov/offices/pih/programs/ph/rhiip/uivnewsflash.cfm>

Notice of Browser Compatibility

The EIV System supports browser version Internet Explorer 6.0 and higher. Other browsers may not be compatible with this software.

Attention !!

Next User re-certification is due 6 months from your last certification date. Your certification period is semi-annually.

Deceased Tenant Reports

- Back to Secure Systems
- Back to EIV Main Page
- Income Information**
 - By Contract Number
 - By Project Number
 - By Head of Household
- Verification Reports**
 - Existing Tenant Search
 - Multiple Subsidy Report
 - Identity Verification Report
 - Deceased Tenants Report**
- User Administration**
 - Coordinator Access Request
 - User Certification
 - User Certification Report
 - View User Expiration
 - User Expiration Report
 - Coordinator User Report
- External Links**
 - USCIS - SAVE System

Deceased Tenant Report

The screenshot shows the 'Enterprise Income Verification' (EIV) system interface. The main heading is 'Enterprise Income Verification' with 'HUD H' visible on the right. Below this, the breadcrumb path is 'Verification Reports >> Deceased Tenants Report >> Report Selection'. A red banner contains the instruction: 'Please select the criteria (HQs, By Contract or By Project) by which you need to v'. The form includes three radio button options: 'HUD HQ' (selected), 'Enter a Contract Number:' with an adjacent text input field, and 'Enter a Project Number:' with an adjacent text input field. Below these is a dropdown menu labeled 'Select Re-Certification Month:' with 'All' selected. A 'Get Report' button is located at the bottom right of the form area. A left-hand navigation menu is visible, listing categories like 'Welcome', 'Income Information', 'Verification Reports', 'User Administration', and 'External Links'.

Select search option, a Contract(s) or Project(s), Recertification month, and click "Get Report"

Deceased Tenant Report Statistics

Enterprise Income Verification HUD Home

Verification Reports >> [Report Selection](#) >> Deceased Tenants Report

Deceased Tenants Report by Contract for Reexamination Month - All

Contract(s) XX000000000

Total number of households evaluated	Total number of household members evaluated	Households with deceased members	% of households with deceased members	# of single member deceased households	% of single member deceased households	Deceased Members	Members deceased less than 1 year		Members deceased more than 1 year		Members deceased more than 2 years		Members deceased with no deceased date	
							#	%	#	%	#	%	#	%
195	238	2	01.02%	1	50.00%	2	0	00.00%	1	50.00%	0	00.00%	0	00.00%

[Printer Friendly Version](#)

1 - 2 of 2 Households

Note: * = Single member deceased household

Deceased Tenants Report By Contract XX000000000

HOH SSN: ***-**-9999 HOH Name: UNQWF JZONBZOLF HOH DOB: XX/XX/9999	Member SSN	Member Name	Member DOB	Member Deceased Date	Date Received by EIV
***-**-9999	UNQWF JZONBZOLF	XX/XX/9999	03/04/2008 *	04/02/2008	
HOH SSN: ***-**-9999 HOH Name: WBJ ZGVWZ HOH DOB: XX/XX/9999	Member SSN	Member Name	Member DOB	Member Deceased Date	Date Received by EIV
***-**-9999	WBJ ZGVWZ	XX/XX/9999	03/20/2007	04/02/2008	

1 - 2 of 2 Households

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

Report Generated By - HEI00X FIRST - HEIV00 LAST - uiv

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

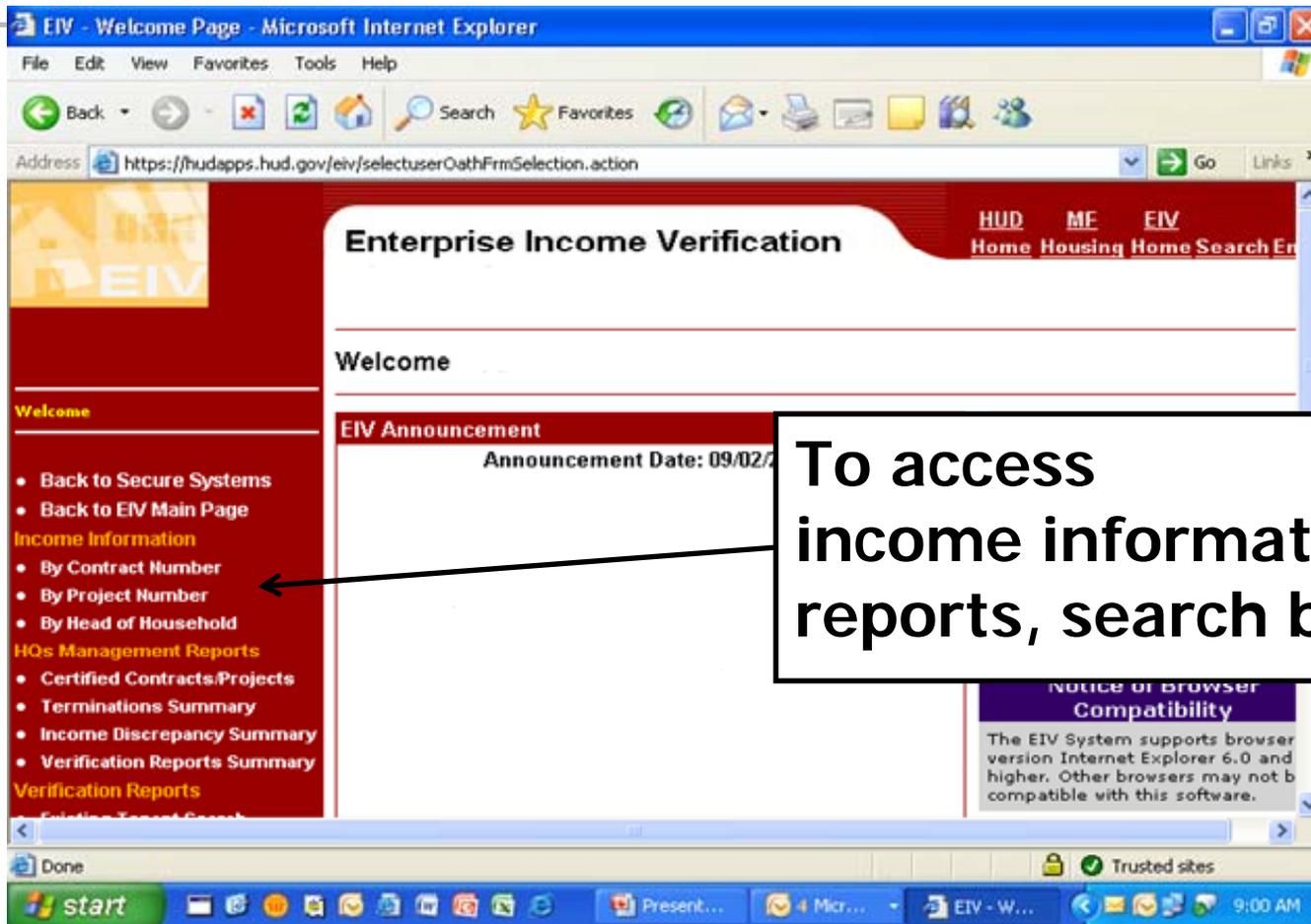
INCOME REPORT

Wage and Benefit Information

Income Report

- Search By:
 - Contract Number
 - Project Number
 - Head of Household

Navigating to Income Report



Navigating to Income Report (cont)

Select One or More Contracts:

Select Re-certification Month: April

Select Income Report

Contract(s)	Re-certification Month	Report Type	Number of Households	Number of Members
	April	Income Report	1460	1941
		Income Discrepancy Report	5	
		No Income Report	53	128
		New Hires Report	337	386

Income Report Summary

The screenshot shows the 'Enterprise Income Verification' web application. The breadcrumb trail is 'Income Information >> By Contract Number >> Report Summary >> Income Report Summary'. Below this is a summary table with the following data:

Income Report Summary	
Contracts :	XX000000000
Re-certification Month:	January
Households With Income:	5

Below the summary table are two tabs: 'Summary Reports' and 'Detail Reports'. The 'Summary Reports' tab is active, displaying a table of household data:

HOH SSN	HOH Name	HOH DOB	Contract Number	Project Number	Unit Address
***-**-9999	DKZRW AKTEF	XX/XX/9999	XX000000000	55555555	1111 - ABC Drive, XX - 99999
***-**-9999	GXYDBF IKHIGFR	XX/XX/9999	XX000000000	55555555	1111 - ABC Drive, XX - 99999
***-**-9999	JZONBS YVZECBJ	XX/XX/9999	XX000000000	55555555	1111 - ABC Drive, XX - 99999
***-**-9999	DKZRW AKTEF	XX/XX/9999	XX000000000	55555555	1111 - ABC Drive, XX - 99999
***-**-9999	SHXV FQWTH	XX/XX/9999	XX000000000	55555555	1111 - ABC Drive, XX - 99999

Two callout boxes provide instructions: one points to the 'Detail Reports' tab with the text 'Click on Detail Tab to view details for all tenants on the report', and another points to the first row of the summary table with the text '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)

Summary Report	Income Report	Income Discrepancy Report	
Wage and Benefit Report for Household of AKTEF I DKZRW			
Contract Number	XX00000000	Subsidy Type	Section 8
Project:		Project Number	12345678
Next Re-certification Date	01/01/2009	Form 50059 as of:	05/05/2008
Address:			
Most Recent Type of Action:	IR-Interim Recertification	Effective Date:	05/01/2008
Head of Household: AKTEF I DKZRW			
Social Security Number:	***.**-9999	Date of Birth:	XX/XX/1987

Income Report Employment Information

Household Member:	GSUFLRB S SKNFFM	SSN:	*** ** -9999	
Date of Birth:	XX/XX/9999	Relationship:	Head of Household	
Employment Information				
Hire Date	Hire State	FEIN	Employer Name and Address	Date Received by EIV
10/30/2007	XX	XX-XXXXXXXX	THGNR ERQDDOMIS TCFWIYJ 2201 B PDEXURFTKHPF HR IEL 308, TUCSON AZ 85714-2178	01/18/2009
09/18/2007	XX	XX-XXXXXXXX	GS QFO WDEISU GPUXGZSQ 5 NLRPPS GSD, PARSIPPANY NJ 07054-9811	01/18/2009
11/20/2008	XX	XX-XXXXXXXX	ZKJLQM WQEMB ENCKRBOSXR JCH 7134 B WUYLMUMHZ FZ, TUCSON AZ 85760-0083	01/18/2009

Income Report

Wage Information

Wages				
Pay Period	Amount	FEIN	Employer Name and Address	Date Received by EIV
Q4 of 2007	\$4,188.00	XX-XXXXXXXX	GS QFO WDEISU GPUGZSQ MUT 5 NLRPPS GSD, PARSIPPANY NJ 07054-9811	05/21/2008
Q3 of 2007	\$2,398.00	XX-XXXXXXXX	ZKJLQM WQEMB ENCKRBOSXR JCH ZKJLQM WQEMB, YKJBZBZFSQ Z.F.O., % MBRW FNRCROL AUANUVCI, PHOENIX AZ 85001-4287	02/18/2008
Q3 of 2007	\$970.00	XX-XXXXXXXX	GS QFO WDEISU GPUGZSQ MUT 5 NLRPPS GSD, PARSIPPANY NJ 07054-9811	02/18/2008
Q2 of 2007	\$4,508.00	XX-XXXXXXXX	ZKJLQM WQEMB ENCKRBOSXR JCH ZKJLQM WQEMB, YKJBZBZFSQ Z.F.O., % MBRW FNRCROL AUANUVCI, PHOENIX AZ 85001-4287	01/18/2008
Q1 of 2007	\$3,744.00	XX-XXXXXXXX	ZKJLQM WQEMB ENCKRBOSXR JCH ZKJLQM WQEMB, YKJBZBZFSQ Z.F.O., % MBRW FNRCROL AUANUVCI, PHOENIX AZ 85001-4287	01/18/2008
Q4 of 2008	\$1,471.00	XX-XXXXXXXX	ZKJLQM WQEMB ENCKRBOSXR JCH ZKJLQM WQEMB, YKJBZBZFSQ Z.F.O., % MBRW FNRCROL AUANUVCI, PHOENIX AZ 85001-4287	01/18/2008

Income Report

Unemployment Benefits

Unemployment Benefits		
Pay Period	Amount	Date Received by EIV
Q3 of 2008	\$0.00	02/25/2009
Q3 of 2008	\$301.00	08/20/2008

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?

Members

	Earned Income
■ Head	Yes
■ Spouse	Yes
■ Co-head	Yes
■ Other adult (including foster adult)	Yes
■ Dependents (child under 18)	No
■ Full-time student over 18	See Note
■ Foster child under 18	No

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)

Household Member: XXXXXX		SSN: ***-**-1111		
Date of Birth: XX/XX/1958		Relationship: Head of Household		
Employment Information				
Hire Date	Hire State	FEIN	Employer Name and Address	Date Received by EIV
Not Available	MN	41-1xxxxxx	QC Inc 111111 5 th , XXXXXX ZZ 11111-1111	02/16/2008

Wages

Current Income (cont)

Pay Period	Amount	FEIN	Employer Name and Address	Date Received by EIV
Q2 of 2009	\$3,898.00	41-xxxxxxx	QC Inc 111111 5 th , XXXXXX ZZ 11111-1111	08/19/2009
Q1 of 2009	\$3,142.00	41-xxxxxxx	QC Inc 111111 5 th , XXXXXX ZZ 11111-1111	08/19/2009
Q4 of 2008	\$3,616.00	41-xxxxxxx	QC Inc 111111 5 th , XXXXXX ZZ 11111-1111	08/19/2009
Q3 of 2008	\$4,142.00	41-xxxxxxx	QC Inc 111111 5 th , XXXXXX ZZ 11111-1111	08/19/2009
Q2 of 2008	\$4,930.00	41-xxxxxxx	QC Inc 111111 5 th , XXXXXX ZZ 11111-1111	08/19/2009
Q1 of 2008	\$5,200.00	41-xxxxxxx	QC Inc 111111 5 th , XXXXXX ZZ 11111-1111	08/19/2009
Q4 of 2007	\$5,118.00	41-xxxxxxx	QC Inc 111111 5 th , XXXXXX ZZ 11111-1111	08/19/2009
Q3 of 2007	\$5,446.00	41-xxxxxxx	QC Inc 111111 5 th , XXXXXX ZZ 11111-1111	08/19/2009

Wages

Current Income – Check Stubs

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

Pay Period 8/14/2009

<u>Hours</u>	<u>Current</u>	<u>YTD</u>
Regular	\$337.50	\$8,425.00
Overtime	\$0	\$0
Vacation	\$0	\$0
Gross Pay	\$337.50	\$8,425.00

<u>Deductions</u>	<u>Current</u>	<u>YTD</u>
Federal	\$ 37.13	\$ 928.25
State	\$ 6.20	\$ 155.00
Net Pay	\$294.17	\$7,235.00

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

Pay Period 8/21/2009

<u>Hours</u>	<u>Current</u>	<u>YTD</u>
Regular	\$393.75	\$8,818.75
Overtime	\$0	\$0
Vacation	\$0	\$0
Gross Pay	\$393.75	\$8,818.75

<u>Deductions</u>	<u>Current</u>	<u>YTD</u>
Federal	\$ 43.31	\$ 971.56
State	\$ 7.09	\$ 162.09
Net Pay	\$343.35	\$7,578.35

Wages

Current Income – Check Stubs

QC Inc.
111111 5th
XXXXXX ZZ 11111-1111

Pay to: XXXX XXXXXXXX
SSN: XXX-XX-1111
Pay Rate: \$11.25 hour
OT Rate: N/A

Pay Period 8/28/2009

<u>Hours</u>	<u>Current</u>	<u>YTD</u>
Regular	\$393.75	\$9,212.50
Overtime	\$0	\$0
Vacation	\$0	\$0
Gross Pay	\$393.75	\$9,212.50

<u>Deductions</u>	<u>Current</u>	<u>YTD</u>
Federal	\$ 43.31	\$1,014.87
State	\$ 7.09	\$ 169.18
Net Pay	\$343.35	\$7,921.70

QC Inc.
111111 5th
XXXXXX ZZ 11111-1111

Pay to: XXXX XXXXXXXX
SSN: XXX-XX-1111
Pay Rate: \$11.25 hour
OT Rate: N/A

Pay Period 9/4/2009

<u>Hours</u>	<u>Current</u>	<u>YTD</u>
Regular	\$337.50	\$9,550.00
Overtime	\$0	\$0
Vacation	\$0	\$0
Gross Pay	\$337.50	\$9,550.00

<u>Deductions</u>	<u>Current</u>	<u>YTD</u>
Federal	\$ 37.13	\$1,052.00
State	\$ 6.20	\$ 175.38
Net Pay	\$294.17	\$8,215.87

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.

$$\begin{aligned} \$1,462.50 \div 4 \text{ weeks} &= \$365.63 \\ &\text{average pay per week} \end{aligned}$$

Wages

Current Income (cont)

- Multiply the average pay per week x 52 weeks.

$\$365.63 \times 52 \text{ weeks} = \$19,012.76$
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

Household Member: XXXXXX		SSN: ***-**-2222		
Date of Birth: XX/XX/1970		Relationship: Head of Household		
Employment Information				
Hire Date	Hire State	FEIN	Employer Name and Address	Date Received by EIV
4/15/09	LA	41-1xxxxxx	Cityview Golf Course XYZ, XXXXXX ZZ 11111-2222	06/16/2009
Pay Period	Amount	FEIN	Employer Name and Address	Date Received by EIV
EIV received no income data.				

Wages

Seasonal Work – Check Stubs

Cityview Golf, Inc.
111111 5th
XXXXXX ZZ 11111-2222

Pay to: XXXX XXXXXXXX
SSN: XXX-XX-12222
Pay Rate: \$8.00 hour
OT Rate: N/A

Pay Period 6/6/2009

<u>Hours</u>	<u>Current</u>	<u>YTD</u>
Regular	\$400.00	\$1,600.00
Overtime	\$0	\$0
Vacation	\$0	\$0
Gross Pay	\$400.00	\$1,600.00

<u>Deductions</u>	<u>Current</u>	<u>YTD</u>
Federal	\$ 32.00	\$ 224,00
State	\$ 8.00	\$ 32.00
Net Pay	\$360.00	\$1,344.00

Cityview Golf, Inc.
XYZ
XXXXXX ZZ 11111-2222

Pay to: XXXX XXXXXXXX
SSN: XXX-XX-2222
Pay Rate: \$8.00 hour
OT Rate: N/A

Pay Period 6/20/2009

<u>Hours</u>	<u>Current</u>	<u>YTD</u>
Regular	\$400.00	\$2,000.00
Overtime	\$0	\$0
Vacation	\$0	\$0
Gross Pay	\$400.00	\$2,000.00

<u>Deductions</u>	<u>Current</u>	<u>YTD</u>
Federal	\$ 32.00	\$ 256.00
State	\$ 8.00	\$ 40.00
Net Pay	\$360.00	\$1,704.00

Wages

Seasonal Work – Check Stubs

Cityview Golf, Inc.
 XYZ
 XXXXXX ZZ 11111-2222
 Pay to: XXXX XXXXXXXX
 SSN: XXX-XX-2222
 Pay Rate: \$8.00 hour
 OT Rate: N/A

Cityview Golf Inc.
 1XYZ
 XXXXXX ZZ 11111-2222
 Pay to: XXXX XXXXXXXX
 SSN: XXX-XX-2222
 Pay Rate: \$8.15 hour
 OT Rate: N/A

Pay Period 7/4/2009

Pay Period 7/18/2009

<u>Hours</u>	<u>Current</u>	<u>YTD</u>
Regular	\$400.00	\$2,400.00
Overtime	\$0	\$0
Vacation	\$0	\$0
Gross Pay	\$400.00	\$2,400.00

<u>Hours</u>	<u>Current</u>	<u>YTD</u>
Regular	\$409.50	\$2,807.50
Overtime	\$0	\$0
Vacation	\$0	\$0
Gross Pay	\$409.50	\$2,807.50

<u>Deductions</u>	<u>Current</u>	<u>YTD</u>
Federal	\$ 32.00	\$ 288.00
State	\$ 8.00	\$ 48.00
Net Pay	\$360.00	\$2,064.00

<u>Deductions</u>	<u>Current</u>	<u>YTD</u>
Federal	\$ 32.60	\$ 320.60
State	\$ 5.15	\$ 56.15
Net Pay	\$366.75	\$2,430.75

Wages

Seasonal Work (cont)

- To calculate the tenant's annual income:
 - Add together the gross pay from each of the four pay stubs:
$$\begin{aligned} & \$400.00 + \$400.00 + \$400 + \\ & \$409.50 = \$1,609.50 \end{aligned}$$

Wages

Seasonal Work (cont)

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

$$\$1609.50 \div 4 = \$402.38$$

Wages

Seasonal Work (cont)

- Multiply the average pay per week by 26 bi-weekly pay periods.

$$\$402.38 \times 26 = \$10,461.88 \text{ gross annual income}$$

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

Unemployment Benefits

Pay Period	Amount	Date Received by EIV
Q4 of 2008	\$2,100.00	11/20/2008
Q3 of 2008	\$2,032.00	08/20/2008
Q3 of 2007	\$0.00	11/27/2007
Q1 of 2006	\$1,695.00	06/31/2006

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		Benefit History	
Verification Data		Date	Gross Benefit
Payment Status Code:	C - Current payment status (except railroad payment)	12/2008	\$931.00
Date of Current Entitlement:	10/01/1989	12/2007	\$931.00
Net Monthly Benefit if Payable:	\$931.00	12/2006	\$861.00
Payee Name and Address:	og lhzk ov	12/2005	\$833.00
	843 gkz mly	12/2004	\$800.00
	lwfz 40443 zghl	12/2003	\$779.00
	xz zrozhli	12/2002	\$763.00
		10/2002	\$763.00
		Lump Sum	
		Date	Amount
Date Received by EIV: 05/06/2009		04/01/2009	\$0.00

Dual Entitlement		Benefit History	
Verification Data		Date	Gross Benefit
Claim Number#:	1234667890-A	12/2008	\$560.00
Payment Status Code:	AD - Adjusted for dual entitlement	12/2007	\$530.00
Date of Current Entitlement:	10/2002	12/2006	\$518.00
Net Monthly Benefit if Payable:	\$560.00	12/2005	\$501.00
Payee Name and Address:	og lhzk ov	12/2004	\$481.00
	843 gkz mly	12/2003	\$469.00
	lwfz 40443 zghl	12/2002	\$459.00
	xz zrozhli	10/2002	\$453.00
Date Received by EIV: 05/06/2009			

Income Report Medicare Data

Medicare Data			Premium	Buy-in	Buy-in Start	Buy-in Stop
Payee Name and Address:	Verification Data	Hospital Insurance:	\$0.00	N	Not Available	Not Available
	WMJY SF RKQ	Supp. Med. Insurance:	\$98.40	Y	12/01/1998	Not Available
	7083 XME LSQAQHO MDMF					
	CFU 848					
	UFT ORUIHF LH					
Date Received by EIV: 04/02/2008						

Income Report

Supplemental Security Income

Disability Status

Supplemental Security Income Benefits

Verification Data		Payment History of Net Benefits Paid			
Payment Status Code:	C01 - Current Pay				
Alien Indicator:	K	Date	Federal Amount	State Amount	Type of Payment
SSI Monthly Assistance Amount (Current):	\$637.00	01/01/2008	\$637.00	\$0.00	Recurring Payment
State Supplement Amount (Current):	\$0.00	01/01/2007	\$623.00	\$0.00	Recurring Payment
Payee Name and Address:	JLVEFSAPKHOS	01/01/2006	\$603.00	\$0.00	Recurring Payment
	7829 Z 32FW GV	01/01/2005	\$579.00	\$0.00	Recurring Payment
	CFU 65	03/01/2004	\$564.00	\$0.00	Recurring Payment
	ZWVPBR DT	01/01/2004	\$564.00	\$0.00	Recurring Payment
		01/01/2003	\$552.00	\$0.00	Recurring Payment
		04/01/2002	\$545.00	\$0.00	Recurring Payment
Date Received by EIV: 05/02/2008					

Disability

Disability: Yes On-set Date: 05/15/1985

Date Received by EIV: 04/02/2008

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?

Members

■ Head	Yes
■ Spouse	Yes
■ Co-head	Yes
■ Other adult (including foster adult)	Yes
■ Dependents (child under 18)	Yes
■ Full-time student over 18	Yes
■ Foster child under 18	Yes

Other Income

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)

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:

\$1,052.00

Payee Name and Address:

XXXXXXXXXX

Note that Gross and Net Monthly Benefits are different

Benefit History

Date	Gross	Benefit
12/2008	\$1,148.40	Benefits Paid
12/2007	\$1,085.40	Benefits Paid
12/2006	\$1,060.50	Benefits Paid
12/2005	\$1,026.50	Benefits Paid
12/2004	\$986.20	Benefits Paid
12/2003	\$960.60	Benefits Paid
12/2002	\$940.70	Benefits Paid
12/2001	\$928.00	Benefits Paid

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:

XXXXXXXXXX

Note that Gross and Net Monthly Benefits are the same

Benefit History

Date	Gross	Benefit
12/2008	\$1,148.40	Benefits Paid
12/2007	\$1,085.40	Benefits Paid
12/2006	\$1,060.50	Benefits Paid
12/2005	\$1,026.50	Benefits Paid
12/2004	\$986.20	Benefits Paid
12/2003	\$960.60	Benefits Paid
12/2002	\$940.70	Benefits Paid
12/2001	\$928.00	Benefits Paid

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)

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:

\$590.00

Payee Name and Address:

XXXXXXXXXX

Benefit History

Date	Gross	Benefit
6/2009	\$590.00	Benefits Paid
2/2009	\$571.50	Benefits Paid
12/2008	\$565.50	Benefits Paid

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			
Date	Federal Amount	State Amount	Type of Payment
6/1/2009	\$55.00	\$00	Recurring
5/10/2009	\$275.00	\$00	Lump Sum

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 \times 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 EIV (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)

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:

\$1,052.00

Payee Name and Address:

XXXXXXXXXX

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

Benefit History

Date	Gross	Benefit
12/2008	\$1,148.40	Benefits Paid
12/2007	\$1,085.40	Benefits Paid
12/2006	\$1,060.50	Benefits Paid
12/2005	\$1,026.50	Benefits Paid
12/2004	\$986.20	Benefits Paid
12/2003	\$960.60	Benefits Paid
12/2002	\$940.70	Benefits Paid
12/2001	\$928.00	Benefits Paid

SS Benefits: Medicare Premium Paid by Tenant (cont)

Verification Data
Payee Name
and Address:
XXXXXXXXXX

	Premium	Buy-in	Buy-in Start	Buy-in Stop
Hospital Insurance	\$0.00	N	Not Available	Not Available
Supplemental Medical Insurance	\$96.40	N	Not Available	Not Available

Medicare premium paid by tenant

SS Benefits: Medicare Premium Paid by Tenant (cont)

- Medical expense = \$1,156.80

($96.40 \times 12 = \$1,156.80$)

-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

Verification Data

Payment Status Code:

C – Current payment status
(except railroad payment)

Date of Current Entitlement:

4/1995

Net Monthly Benefit if Payable:

\$1,017.00

Payee Name and Address:

XXXXXXXXXX

Note that the difference between Gross and Net Monthly Benefits is \$131.40

Benefit History

Date	Gross	Benefit
12/2008	\$1,148.40	Benefits Paid
12/2007	\$1,085.40	Benefits Paid
12/2006	\$1,060.50	Benefits Paid
12/2005	\$1,026.50	Benefits Paid
12/2004	\$986.20	Benefits Paid
12/2003	\$960.60	Benefits Paid
12/2002	\$940.70	Benefits Paid
12/2001	\$928.00	Benefits Paid

SS Benefits: Medicare Premium Paid by Tenant (cont)

- 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:

XXXXXXXXXX

Note that Gross and Net Monthly Benefits are the same

Benefit History

Date	Gross	Benefit
12/2008	\$1,148.40	Benefits Paid
12/2007	\$1,085.40	Benefits Paid
12/2006	\$1,060.50	Benefits Paid
12/2005	\$1,026.50	Benefits Paid
12/2004	\$986.20	Benefits Paid
12/2003	\$960.60	Benefits Paid
12/2002	\$940.70	Benefits Paid
12/2001	\$928.00	Benefits Paid

SS Benefits: Medicare Premium Not Paid by Tenant (cont)

Verification Data
Payee Name
and Address:
XXXXXXXXXX

	Premium	Buy-in	Buy-in Start	Buy-in Stop
Hospital Insurance	\$0.00	N	Not Available	Not Available
Supplemental Medical Insurance	\$96.40	Y	4/1/1995	Not Available

Buy-in "Y" plus Buy-in Start date completed – Medicare premium not paid by tenant

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

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 One or More Contracts:

Select Re-certification Month: April

Monthly Report Summary

Contract(s)	Re-certification Month	Report Type	Number of Households	Number of Members
	April	Income Report	1460	1941
		Income Discrepancy Report	5	
		No Income Report	53	128
		New Hires Report	337	386

Select No Income Report

No Income Report Summary

Enterprise Income Verification HUD Home MF Housing EIV Home Search Email

Income Information >> [By Contract Number](#) >> [Report Summary](#) >> No Income Report

No Income Report by Contract

Contracts	
Re-certification Month	All
Households With No Income	3

1 - 3 of 3 Households

No Income Reports for Contract:		
HOH SSN	HOH Name	Project Number
***-**-9999	MGV10R0UQ LKTRQ0	
***-**-9999	GTOFLRP NVUE	
***-**-9999	DVZRHB NOVDB	

1 - 3 of 3 Households

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

Report Generated By - HE000X FIRST - NEIV01 LAST - uiv

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

NEW HIRES REPORT

Navigating to the New Hires Report

Select One or More Contracts:

Select Re-certification Month: April Go

Monthly Report Summary		
Contract(s)		
Re-certification Month	April	
Report Type	Number of Households	Number of Members
Income Report	1460	1941
Income Discrepancy Report	5	
No Income Report	53	128
New Hires Report	337	386

Select New Hires Report

New Hires Summary

Enterprise Income Verification

Income Information >> [By Contract Number](#) >> [Report Summary](#)

Contracts :

Re-certification Month:

Period Reviewed:

Households with New Hires:

Members With New Hires:

1 - 4 of 4 Households

Summary Reports **Detail Reports**

HOH SSI	HOH Last Name	HOH First Name	HOH DOB	Member First Name	Member Last Name	Contract Number	Project #
****-**-9999	DMABDH	AMJD	XX/XX/9999	AMJD	DMABDH	XX00000000	9999999
****-**-9999	GWFIH	BEULO	XX/XX/9999	NGQAOKL	GWFIH	XX00000000	9999999 ABC Drive, City XX 99999
****-**-9999	N	JV BEK	XX/XX/9999	AMQW TRF	HXIS	XX00000000	9999999 ABC Drive, City XX 99999
****-**-9999	VKADCST	GNEIGAQ	XX/XX/9999	MVZXHZ	VKADCST	XX00000000	9999999 ABC Drive, City XX 99999

1 - 4 of 4 Households

Confidential Privacy Act Data. Civil and Criminal penalties apply to misuse of this data.
Report Generated By - HEI000 FIRST - HEI008 LAST - wiv

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

Enterprise Income Verification HUD Home MF Housing EVV Home Search Email

Income Information >> [By Contract Number](#) >> [Report Summary](#) >> New Hires Detail Report

New Hires Report Detail			
Contracts:	XX000000000		
Re-certification Month:	All		
Period Reviewed:	02/02/2009 - 08/01/2009		
Households With New Hires:	4		
Members With New Hires:	4		

1 - 4 of 4 Households

Summary Reports **Detail Reports** [Printer-Friendly Version](#)

New Hires Report for Household of AMJD G DMABDH			
Contract Number	XX000000000	Subsidy Type:	Section 8
Project Number	XX000000	Project:	Project Name
Next Re-certification Date:	04/01/2008	Form 50059 as of:	07/09/2007
Address:	1111 ABC Drive, City, XX 99999		
Most Recent Type of Action:	IR-Interim Recertification	Effective Date:	05/01/2007
Head of Household: AMJD G DMABDH			
Social Security Number:	***-**-9999	Date of Birth:	XX/XX/9999
Family Member: AMJD G DMABDH SSN: ***-**-9999 Date of Birth: XX/XX/9999			
Employment Information			
Hire Date	Hire State	FEIN	Employer Name and Address
04-25-2008	XX	3060000000	J20BN ULRPN W0RKPBL NRD 2310 ZORANLU KDFY, CHEYENNE WY 82001-3426
			Date Received by EVV 05/21/2009

New Hires Report for Household of YKNDEEULO E GWFH			
Contract Number	XX000000000	Subsidy Type:	Section 8
Project Number	XX000000	Project:	Project Name
Next Re-certification Date:	04/01/2009	Form 50059 as of:	05/23/2008
Address:	1111 ABC Drive, City, XX 99999		
Most Recent Type of Action:	AR-Annual Recertification	Effective Date:	04/01/2008
Head of Household: YKNDEEULO E GWFH			
Social Security Number:	***-**-9999	Date of Birth:	XX/XX/9999
Family Member: MGQOAOKL P GWFH SSN: ***-**-9999 Date of Birth: XX/XX/9999			

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 screenshot shows the HUD EIV system interface. On the left is a red navigation menu with the following items:

- Back to Secure Systems
- Back to EIV Main Page
- Income Information**
- By Contract Number
- By Project Number
- By Head of Household
- HQs Management Reports**
- Certified Contracts/Projects
- Terminations Summary
- Income Discrepancy Summary
- Verification Reports Summary
- Verification Reports**
- Existing Tenant Search
- Multiple Subsidy Report
- Identity Verification Report

An arrow points from the 'Income Information' section to a box labeled 'Select Income Report' in the main content area. The main content area includes:

- Announcement Date: 10/05/2009
- The new Debts Owed to PHAs & Terminations
- Subscribe to the PIH RHIP mailing list to receive program guidance and tips. To subscribe, go to: <http://www.hud.gov/offices/pih/programs/ph/rhiip/uvnewsflash.cfm>, program guidance and tips. To subscribe, go to: <http://www.hud.gov/offices/pih/programs/ph/rhiip/uvnewsflash.cfm>, double-click on the PIH-RHIP link and follow the instructions.
- 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>

On the right side, there is a yellow box with the text: 'Your EIV Session expires in thirty (30) minutes. The session will expire at the end of the session. The page will refresh to display. Before another system outage occurs, you will be able to log on again.'

Below that is a purple box with the text: 'Notice: The EIV System version Internet Explorer 6.0 or higher. Other browsers may not be compatible with the system.'

Navigating to the Income Discrepancy Report (cont)

Enter a Contract Number :

Select Re-certification Month: All Go

Monthly Report Summary	
Contract(s)	
Re-certification Month	All
Report Type	Number of Households
Income Report	166
Income Discrepancy Report	61
No Income Report	4
New Hires Report	28

Select Income Discrepancy Report



Income Discrepancy Report

Enterprise Income Verification HUD Home MF Housing EIV Home Search

Income Information >> [By Head of Household](#) >> Income Discrepancy Report

[Printer-Friendly Version](#)

Summary Report Income Report **Income Discrepancy Report**

Head of Household Information

Name:	AKTEF I DKZRW
Social Security Number:	***-**-9999
Contract Number	XX00000000
Project Number	01234567
Project:	
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	Actuals	Annualized Last Quarter
Reported Annual Wages and Benefits from EIV Data:	\$4,997.00	\$4,954.26
Amount of Annual Income Discrepancy:	(\$4,997.00)	(\$4,954.26)
Amount of Monthly Income Discrepancy:	(\$416.42)	(\$412.86)
Percentage of Income Discrepancy:	(100%)	(100%)

Note: Negative numbers represent potential under reporting of income. Please discuss this income discrepancy with the tenant. Positive numbers represent potential decrease 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:

Income Included	Income Excluded
B – Business	CS – Child Support
F – Federal Wages	G – General Assistance/Welfare
M – Military Wages	I – Indian Trusts
SI – Supplemental Security Income	N – Other Non-wage Sources
SS – Social Security	PE – Pensions
U – Unemployment	T – TANF
W – Non-Federal Wages	

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.

$$\$1,000/\$25 = 40 \text{ months}$$

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.

Repayment Agreement: Time Period Examples (cont)

Example 2 (continued)

$$\$1,000/24 = \$41.67 = \$42$$

$$\$1,000/\$42 = 23.8 \text{ months}$$

$$\$42 \times 23 = \$966$$

$$\$1,000 - \$966 = \$34$$

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

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)

ADDENDUM C
OMB Approval No. 2502-0178
Exp. 11/30/2011

DOCUMENTS TO BE MADE AVAILABLE BY OWNER/AGENT

Instructions: Reviewers should place a check mark next to those items that must be available for review.

General Documents

- All Tenant Files and records (including rejected, transfer and move-out files)
- Current waiting list
- Last advertisement and/or copies of apartment brochures
- HUD-approved Rent Schedule (HUD-92458)
- Procurement Files
- Work Order Journals/Logs
- All Operating Procedure Manuals
- Documentation for Elderly Preferences Under Sections 651 or 658
- Income Targeting Tracking Log
- List of all current Principals and Board Members
- Other

Civil Rights Front End Limited Monitoring and Section 504 Review Documents

- Affirmative Fair Housing Marketing Plan

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 [HUD Home](#) [MF Housing](#) [EIV Home](#) [Search](#) [Email](#)

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 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.

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)

1. 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: mfeiv_alert@hud.gov.
2. O/A has not updated Policies and Procedures to include EIV use.

Completing MOR Report Prior to January 31, 2010 (cont)

What is considered a MOR Finding? (Voluntary EIV Use)

1. Missing/Incomplete form HUD-9887
2. Tenant files that do not have documentation to support EIV discrepancy resolution
3. Unresolved Failed Verification and Pre-screening discrepancies
4. O/A is not following HUD's record retention requirements
5. Files not kept secure

Completing MOR Report After EIV Becomes Mandatory

What is considered a MOR Finding? (Mandatory EIV Use)

1. O/A does not have access to EIV
2. O/A is not using EIV for recertifications effective June 1, 2010
3. 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:
mf_alert@hud.gov)
4. Rules of Behavior for non-system users missing where applicable
5. EIV data being shared with other entities, e.g., state officials monitoring tax credit projects, Rural Housing staff monitoring Section 515 projects, or Service Coordinators
6. EIV data not kept secure
7. O/A has not updated Policies and Procedures to include EIV use

Completing MOR Report After EIV Becomes Mandatory (cont)

What is considered a MOR Finding? (Mandatory EIV Use)

- | | |
|-----|--|
| 8. | O/A has not updated Tenant Selection Plan to include use of Existing Tenant Report |
| 9. | EIV Income Reports are not in tenant files as third party verification |
| 10. | Tenant files that do not have documentation to support EIV discrepancy resolution |
| 11. | O/A is not reviewing New Hires Report |
| 12. | Unresolved Failed Verification and Pre-screening Discrepancies |
| 13. | Deceased Tenant Report has not been reviewed and/or errors corrected |
| 14. | Multiple Subsidy Report has not been reviewed and/or errors corrected |

Completing MOR Report After EIV Becomes Mandatory (cont)

What is considered a MOR Finding? (Mandatory EIV Use)

15.	O/A is not following HUD's record retention requirements
16.	Missing/Incomplete form HUD-9887
17.	O/A is not providing tenants with the EIV & You brochure at move-in and recertification
18.	O/A is sharing access IDs and passwords

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.

Common Multifamily Helpdesk FAQs (cont)

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.

Common Multifamily Helpdesk FAQs (cont)

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**
<http://www.hud.gov/offices/hsg/mfh/rhiip/eiv/usermanual.pdf>

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*

<http://www.hud.gov/offices/adm/hudclips/handbooks/hsg/4350.3/index.cfm>

- EIV webcast

<http://www.hud.gov/webcasts/archives/multifamily.cfm>

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

<http://www.hud.gov/offices/hsg/mfh/rhiip/interviewguide.pdf>

Tools and Resources (cont)

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

<http://www.hud.gov/offices/hsg/mfh/rhiip/qcguide.pdf>

- EIV System Notice: H09-20

<http://www.hud.gov/offices/adm/hudclips/notices/hsg/files/09-20hsgn.doc>

Tools and Resources (cont)

- Multifamily Housing Programs Security Awareness Manual

<http://www.hud.gov/offices/hsg/mfh/rhiip/eiv/securityadminmanual.pdf>

- Non-EIV System Users Rules of Behavior

<http://www.hud.gov/offices/hsg/mfh/rhiip/eiv/rulesofbehavior.pdf>

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