

# **ENTERPRISE INCOME VERIFICATION (EIV)**

March 20, 2008

# EIV DATA UPDATES

- Daily updates are provided to EIV each morning from TRACS
- Info is uploaded into the EIV system the following evening, therefore:
  - There is a time lag of one day between the tenant data in TRACS and when it appears in EIV.

# EIV DATA UPDATES Contd.

- Personal identifiers (Social security number, last name and date of birth) are matched against the Social Security Administration's database.
- SSA benefit data and NDNH data are provided for only those tenants who pass the identity verification match with SSA.
- SSA provides reason(s) tenants fail the identity test

# EIV DATA UPDATES Contd.

- The following chart shows when *TRACS* tenant data is submitted to *SSA* by recertification month and when the *SSA* data will be refreshed in *EIV*

# EIV DATA UPDATES Contd.

<b>Group</b>	<b>Recertification Month</b>	<b>Month Data Is Refreshed in EIV</b>
<b>I</b>	April, May, June, July	January, April, July, October
<b>II</b>	August, September, October, November	February, May, August, November
<b>III</b>	December, January, February, March	March, June, September, December

# EIV DATA UPDATES Contd.

- For Example:
  - Move in **April 15**, Recertification month is April
  - SSA data for this tenant will be refreshed in EIV in ***January***
  
  - Move in on **October 1**, Recertification month is October
  - SSA data for this tenant (*household*) will be refreshed in EIV in ***August***

# EIV DATA UPDATES Contd.

- Benefit data from SSA that includes the cost of living adjustment (COLA) is not available from SSA for uploading into EIV until the end of the calendar year.

# EIV DATA UPDATES Contd.

- O/As may
  - Use the benefit information in EIV that does not include the COLA if agrees with income tenant reports receiving.
  - Request tenant obtain current award letter when tenant does not agree with EIV data.
  - Use award letter provided by tenant that receives COLA adjustment (if available).

# EIV DATA UPDATES Contd.

- O/As have the discretion to:
  - Determine the tenant's income by applying the COLA increase percentage to amount in award letter for the current award year or by applying it to the benefit data in EIV that does not include the COLA increase.
  - If the O/A elects to implement this, they must apply it consistently to all applicable tenants.

# EIV DATA UPDATES Contd.

## National Directory of New Hires (NDNH)

- Tenants that pass the identity match with SSA are matched with the W4 (new hires)/ wage/unemployment benefit data contained in the NDNH
- All tenants 18 and over who have passed the SSA match, will be matched against the NDNH (*unless person is a live-in aide or foster child*).

# EIV DATA UPDATES Contd.

- *There are two types of matches conducted against NDNH:*
  - ***Monthly Match:*** Eligible tenant base is matched with W4 database and only new tenants are matched with wage and unemployment benefit data
  - ***Quarterly Match:*** Eligible tenant base is matched with the w-4, wage and unemployment benefit data

# EIV DATA UPDATES Contd.

- The W-4 (new hires), wage and unemployment benefit data is loaded into EIV by the **20<sup>th</sup>** of each month.

# WHEN CAN EIV DATA BE USED?

- O/As may use the data in EIV at the time of recertification (annual or interim) for verifying the employment and income of tenants currently participating in one of Multifamily Housing's rental assistance programs.

# WHEN CAN EIV DATA BE USED?

- CAs and HUD staff may use the EIV data and reports for monitoring O/As compliance with the recertification process.
- IG may use for investigative purposes.

# CONSENT FORMS

- Before accessing the employment and income data in EIV for a tenant the O/A must:
  - make sure there is a current signed and dated form HUD-9887, *Notice and Consent for the Release of Information*, on file.
- The form authorizes HUD and the O/A to use data obtained through computer matching.

# CONSENT FORMS

- In addition, the O/A must make sure a signed and dated form HUD-9887-A, *Applicant's Consent to the Release of Information*, is on file.
- The HUD-9887-A authorizes the O/A to request information about the tenant from a third party source.
- There does not need to be a HUD-9887 or HUD-9887-A for O/As to utilize the Existing Tenant Search features in EIV for **applicants**.

# CONSENT FORMS

- The consent forms must be:
  - signed and dated by the head of household, spouse, co-head and each family member who is at least 18 years of age at the time of move-in and annual recertification.

Reference Paragraphs 5-15 and 5-21 of Handbook 4350.3 REV-1.

# TENANT NOTIFICATION REQUIREMENTS

- O/As are required to provide tenants written notification of the recertification process and their responsibility to provide information about changes in family composition and income.

Reference Paragraph 7-7 and Exhibits 7-1, 7-2, 7-3 and 7-4 of HUD Handbook 4350.3 REV-1, *Occupancy Requirements of Subsidized Multifamily Housing Programs*

# NOTICE REQUIREMENTS

- O/As must provide the tenant with a listing of documents he/she should bring to the recertification interview
  - For example:
    - checks stubs or other documentation to support income
    - unemployment compensation information

# WHY IS THIS IMPORTANT?

- When the information in EIV is the same as what the tenant reports, or when the tenant does not dispute the EIV data the O/A may be able to:
  - Use the EIV data and tenant provided documents for third party verification and for income calculation.

# NEW WAY OF DOING BUSINESS

- For many owners, the new process of accepting tenant provided documents to complement the data in EIV replaces the more time-consuming, costly and less accurate third party verification process currently used by O/As.

# INDEPENDENT THIRD PARTY VERIFICATION

- O/As must obtain independent third party verification when the:
  - The tenant disputes the EIV data;
  - The tenant is unable to provide acceptable and current income documentation;
  - The EIV data is incomplete; or
  - There is no EIV data.

# INDEPENDENT THIRD PARTY VERIFICATION Contd.

- O/As have the discretion of whether or not additional third party verification of income or other EIV data may need to be obtained based on circumstances encountered during the recertification process.

# USING EIV DATA

## Social Security Benefits:

- If the social security benefit information in EIV is the same as what the tenant reports he/she receives,
  - the owner may use the EIV Income Report as third party verification and for income calculation purposes.

# USING EIV DATA Contd.

## Social Security Benefits:

- If the social security benefit information in EIV is NOT the same as what the tenant reports he/she receives, or the tenant disputes the EIV data,
  - the owner must request that the tenant obtain and provide a current (dated within the last 60 days) benefit award letter from SSA.
- This letter will be used as third party verification and for income calculation purposes.

# USING EIV DATA Contd.

## Social Security Benefits:

- If there is no SSA information in EIV, the owner must
  - request that the tenant obtain and provide a current (dated within the last 60 days) benefit award letter from SSA.
- This letter will be used as third party verification and for income calculation purposes.

# USING EIV DATA Contd.

## Social Security Benefits:

- If the O/A finds it necessary to use some other alternative form of verification, e.g., bank statements, it may be necessary to use more than one document as third party verification.

# USING EIV DATA Contd.

NDNH (new hires, wage and unemployment compensation):

- The NDNH information in EIV is **NOT** to be used to calculate the tenant's income without obtaining documentation from the tenant, e.g., 4-6 current, consecutive pay stubs, to support the EIV data.

# USING EIV DATA Contd.

## NDNH

- If the information in EIV agrees with the employment and income that the tenant reports,
  - the O/A may use the EIV Income Report as third party verification for employment source and tenant provided documents for determining the tenant's income.

# USING EIV DATA Contd.

## NDNH

- If the information in EIV does **NOT** agree with the employment and income that the tenant reports, or if the tenant disputes the EIV data,
  - the O/A must obtain third party verification directly from the employer(s) for use in determining the tenant's income.

# USING EIV DATA Contd.

- There may be times when the O/A will need to request third party verification in order to have all of the information needed to determine the tenant's income.
  - For example: the O/A may need to obtain a “start” or “stop” date for employment that is not reported in EIV.

# USING EIV DATA Contd.

## Applicants:

- Since EIV data is only provided for tenants currently participating in one of Multifamily Housing's rental assistance programs,
  - O/As will need to obtain third party verification(s) directly from the source for applicants.

# INVESTIGATING AND RESOLVING DISCREPANCIES

- O/As may not suspend, terminate, reduce, make a final denial of rental assistance, or take any other adverse action against an individual based on the data in EIV.
- O/As will continue to use the guidance in Chapter 8, Paragraph 8-17 of Handbook 4350.3 REV-1 for investigating discrepancies.

# INVESTIGATING AND RESOLVING DISCREPANCIES

- When the O/A determines the tenant had unreported or underreported income, he/she must go back to the point in time the unreporting or underreporting of income started and calculate the amount the tenant must reimburse to the owner.

# INVESTIGATING AND RESOLVING DISCREPANCIES

- O/As must have the HUD-50059(s) on file that were in effect during the period(s) of under- or unreported income to use to calculate and support amounts due from tenants.

# INVESTIGATING AND RESOLVING DISCREPANCIES

- All calculations of amounts due from the tenant should be in the tenant file and a copy of the calculations provided to the tenant.
- The calculations may be made a part of the payment plan.

# INVESTIGATING AND RESOLVING DISCREPANCIES

- Tenants are obligated to reimburse the owner if they are charged rent less than required by HUD's rent formula due to unreporting or underreporting of income.

Reference the HUD Model Leases in Appendix 4 of Handbook 4350.3  
REV-1.

# PAYMENT PLANS

- If the tenant is unable to pay the amount due, the O/A should enter into a repayment agreement with the tenant to collect the funds over a specified period of time.

Reference Paragraph 8-10 of Handbook 4350.3 REV-1

# REIMBURSEMENT TO HUD

- O/As are required to reimburse HUD for overpayment of assistance in accordance with Chapter 8, Paragraph 8-20 of Handbook 4350.3 REV-1.

# NON-COMPLIANCE WITH LEASE

- If the O/A finds the tenant is in non-compliance with his/her lease because he/she knowingly provided incomplete or inaccurate information,
  - the O/A must follow the guidance in Chapter 8, Section 3 of Handbook 4350.3 REV-1 for terminating assistance or tenancy.

# RETENTION OF EIV DATA

## Social Security benefit reports:

- O/As must retain reports obtained from EIV that are used as third party verification of a tenant's social security benefits for the term of tenancy plus three years after tenancy is terminated.

# RETENTION OF EIV DATA

## NDNH data reports

- O/As may only retain reports obtained from EIV, either electronic or paper, that contain NDNH data for a period of two years.
- At the time of recertification, the O/A must destroy any EIV reports in the tenant's file, or any other file(s), that contain NDNH new hire, wage or unemployment compensation data on the tenant that is two years old.

# RETENTION OF EIV DATA

Social Security benefits and NDNH data in a combined report

- If a tenant has both SS/SSI benefits and employment or income from NDNH and the information is contained in one report, the retention requirements for NDNH data reports apply.

# SECURITY OF EIV DATA

- Data in EIV is covered by the Privacy Act.
- Information may be used for official purposes only
  - O/As for verifying employment and income at the time of recertification
  - CAs and HUD staff for monitoring and oversight of the recertification process
  - IG for investigative purposes

# SECURITY OF EIV DATA

- Official use does not include sharing the information with governmental entities not involved in the recertification process used for HUD's assisted housing programs,
  - e.g., cannot be shared with administrators of the Low Income Housing Tax Credit (LIHTC) or the Rural Housing Services (RHS) Section 515 without Section 8 programs.

# Enterprise Income Verification “EIV”

Reports Available to HUD,  
Owners, Management Agents and  
Contract Administrators

# Reports Currently Available

## Income Information

- By Subsidy Contract
- By Project Number
- By Head of Household

## Verification reports

- Existing Tenant Search
- Multiple Subsidy Report
- Identity Verification Report
- Deceased Tenant Report

# Welcome Page

**Enterprise Income Verification** HUD Home MF Housing EIV Home Search Email

Welcome YVETTE M VIVIANI

**EIV Announcement** EIV v8.0  
Announcement Date: 03/17/2008

**SSA data posted.**

Data from the March match against SSA has been posted. For PIH, that includes the following states: AR, AZ, CA, CO, CT, MA, MN, MS, MT, NM, OK, OR, PA, RQ, SC, WA, WI. For MF Housing, that includes the recertifications due in the following months: December, January, February and March. New program participants and tenants with major changes in status also would have been included.

**Testing plans.**

Several attendees at the TRACS Industry Conference expressed interest in participating in the upcoming testing of EIV 8.1. We promised to post the dates.

The first round of integration testing for EIV 8.1 opens on Wednesday March 26 and runs until noon on Monday March 31st. The second round of integration testing opens on Wednesday April 2 and until noon on Monday April 6. We do not recommend volunteers to test in the later rounds because there is little opportunity to change the system at that point. All testing must be on HUD computers because the test environment is accessible only through the HUD intranet.

**Timeout Notice!**

Your EIV Session will time out after thirty (30) minutes of inactivity, closing the session and logging you off the system. The page that was active at the time the session timed out will continue to display. Before you can perform another system function, after a time out occurs, you will be prompted to log on again.

**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 "4/29/2008" If not, Access will be Terminated at 12:00AM EST 04/30/2008

**System Announcements**

# By Subsidy Contract

The screenshot shows a Microsoft Internet Explorer browser window displaying the HUD-EIV Monthly Report By Contract page. The address bar shows the URL: <https://hudapps.hud.gov/eiv/thirdpartyincome/monthlyreportscontract.jsp>. The page title is "HUD-EIV: Monthly Report By Contract - Microsoft Internet Explorer".

The main content area features a red header with the text "Enterprise Income Verification" and navigation links for "HUD Home", "MF Housing", "EIV Home", "Search", and "Email". Below the header, the page is titled "Income Information >> By Subsidy Contract".

A search form is present with the following fields:

- Enter a Contract Number :
- Select Re-certification Month:

The sidebar on the left contains the following sections:

- Welcome YVETTE M VIVIANI
- Back to Secure Systems
- Income Information
  - By Subsidy Contract
  - By Project Number
  - By Head of Household
- Verification Reports
  - Existing Tenant Search
  - Multiple Subsidy Report
  - Identity Verification Report
  - Deceased Tenant Report
- User Manual
- Adobe Acrobat Reader

The Windows taskbar at the bottom shows the Start button, several application icons, and the system tray with the time 1:37 PM and the text "Local intranet".

# By Subsidy Contract Report

The screenshot shows the HUD-EIV website interface. The main content area displays the 'Enterprise Income Verification' header and the 'Income Information >> By Subsidy Contract' section. Below this, there is a form to 'Enter a Contract Number' and 'Select Re-certification Month' (set to March). A 'Monthly Report Summary' table is shown below the form. The table has three columns: 'Report Type', 'Number of Households', and 'Number of Members'. The data in the table is as follows:

Report Type	Number of Households	Number of Members
<a href="#">Income Report</a>	6	7
<a href="#">Income Discrepancy Report</a>	2	
<a href="#">Failed Verification Report</a>	1	1
<a href="#">No Income Report</a>	0	0
<a href="#">New Hires Report</a>	2	2

A callout bubble with the text 'FIRST REPORT FROM • By Subsidy Contract' points to the 'By Subsidy Contract' link in the left sidebar under the 'Income Information' section.



**Welcome YVETTE M VIVIANI**

- Back to Secure Systems
- Income Information**
  - By Subsidy Contract
  - By Project Number
  - By Head of Household
- Verification Reports**
  - Existing Tenant Search
  - Multiple Subsidy Report
  - Identity Verification Report
  - Deceased Tenant Report
- User Manual**



## Enterprise Income Verification

HUD Home MF Housing EIV Home Search Email

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

<b>Income Rep</b>	
Contracts :	
Re-certification Month:	March
Households With Income:	6
<a href="#">Download in Excel</a>	

1 - 6 of 6 Households

Summary Reports		Detail Reports			
	HOH DOB	Contract Number	Project Number	Unit Address	
	08/07/1983				
	11/20/1965				
	02/27/1985				
ES	11/11/1961				
	07/23/1953				
	08/20/1978	MD06M066114	05244617		

1 - 6 of 6 Households

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

# Income Report

HUD-EIV:Income Information - By Head of Household - Income Details - Microsoft Internet Explorer

File Edit View Favorites Tools Help

**Summary Report** **Income Report** Income Discrepancy Report

**Wage and Benefit Report for Household of** [REDACTED]

Contract Number	[REDACTED]	Subsidy Type	Section 8
Project:	[REDACTED]	Project Number	[REDACTED]
Next Re-certification Date:	03/01/2008	Form 50059 as of:	09/19/2007
Address:			
Most Recent Type of Action:	IR-Interim Recertification	Effective Date:	06/01/2007
Head of Household	[REDACTED]		
Social Security Number:	***-**-4151	Date of Birth:	XX/XX/1983
Family Member:	[REDACTED]	SSN:	***-**-4151
Date of Birth:	XX/XX/1983	Relationship:	Head of Household

**Employment Information**

Hire Date	Hire State	FEIN	Employer Name and Address	Date Received by EIV
10/18/2006	MD	25-1596974	E P R RESTAURANTS DIVISION 285 WATERFRONT DR E, HOMESTEAD PA 15120-5017	01/18/2008

**Wages**

Pay Period	Amount	FEIN	Employer Name and Address	Date Received by EIV
Q3 of 2007	\$1,033.00	25-1596974	EAT N PARK HOSPITALITY GROUP 285 WATERFRONT DR E, HOMESTEAD PA 15120-5017	01/18/2008
Q2 of 2007	\$1,646.00	25-1596974	EAT N PARK HOSPITALITY GROUP 285 WATERFRONT DR E, HOMESTEAD PA 15120-5017	01/18/2008
Q1 of 2007	\$1,706.00	25-1596974	EAT N PARK HOSPITALITY GROUP 285 WATERFRONT DR E, HOMESTEAD PA 15120-5017	01/18/2008
Q4 of 2006	\$1,498.00	25-1596974	EAT N PARK HOSPITALITY GROUP 285 WATERFRONT DR E, HOMESTEAD PA 15120-5017	01/18/2008
Q4 of 2005	\$113.00	22-1970303	BURLINGTON COAT FCT WRHSE CORP 1830 ROUTE 130 N, BURLINGTON NJ 08018-3017	01/18/2008

**Unemployment Benefits**

Pay Period	Amount	Date Received by EIV
Q3 of 2007	\$504.00	01/18/2008
Q1 of 2007	\$0.00	01/18/2008
Q4 of 2006	\$0.00	01/18/2008

**Social Security Benefits**  
EIV received no benefit data.

**Dual Entitlement**  
EIV received no benefit data.

start | Inbox - Microsoft O... | 1 Reminder | HUD-EIV:Income Inf... | HUD-EIV:Income Inf... | Microsoft PowerPoin... | 10:20 AM

# What the data on the Income Report represents:

- The report provides:
  - Information on tenants who have started new employment within the past months
  - Quarterly wage information for past or current employment
  - Unemployment benefits
  - Social security benefits
    - Will identify the reason a tenant failed the identity verification against SSA information.

# Income Discrepancy Report

Household Exceeds Income Discrepancy Report - Microsoft Internet Explorer

File Edit View Favorites Tools Help

**Summary Report** **Income Report** **Income Discrepancy Report**

**Head of Household Information**

Name: [Redacted]  
Social Security Number: [Redacted]  
Contract Number: [Redacted]  
Project Number: [Redacted]  
Project: [Redacted]  
Effective Date of Action: 06/01/2007  
Next Re-certification Date: 03/01/2008  
Projected Annual Wages and Benefits from Form HUD-50059: \$0.00  
Period Of Income for Discrepancy Analysis: 03/01/2006 - 02/28/2007

Discrepancy Analysis	Actuals	Annualized Last Quarter
Reported Annual Wages and Benefits from EIV Data:	\$2,616.38	\$6,492.56
Amount of Annual Income Discrepancy:	(\$2,616.38)	<b>(\$6,492.56)</b>
Amount of Monthly Income Discrepancy:	(\$218.03)	(\$541.05)
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.

start | Inboxes - Microsoft O... | 1 Reminder | HUD-EIV:Income Inf... | Household Exceeds ... | Microsoft PowerPoin... | 10:20 AM

# What the data on the Income Discrepancy Report represents:

- EIV information is not considered to be conclusive proof if a tenant challenges that it is not current or complete.
  - One factor is time lag in the collection of SSA and NDNH data. In such cases, the employment information, including the “new hires” information will help the O/A research the tenant’s income.

# What the data on the Income Discrepancy Report represents: (cont'd)

- **Prorating Actual Income**

- When the period of income includes a Period of Income Start Date that coincides with income reporting quarters:
  - the income is simply added for those quarters.
- In those cases where an income record overlaps the start or end of the period of consideration:
  - the income will be prorated, based on the following calculation.

# What the data on the Income Discrepancy Report represents: (cont'd)

- **Prorating Actual Income (cont'd)**

- First Quarter income = (quarter income value / period of time) \* length of time in period.
  - For example, if the income is within the period of consideration for 2 or 3 months, the calculation would be (quarter income value / 3 months) \* 2 months.
- Sum the quarter income that occurs within the period of consideration. This should be 3 quarters of data.
- Add the final quarter of income data. Quarter income = (quarter income value / period of time) \* (length of time considered).

# What the data on the Income Discrepancy Report represents: (cont'd)

- **Calculating Income Discrepancies**

- Once projected and actual income data has been captured, the discrepancy evaluation process begins.

- EIV conducts two separate evaluations during the Income Discrepancy Report generation process.
- The outcome determines whether or not the results should be included in the Income Discrepancy Report.

# What the data on the Income Discrepancy Report represents: (cont'd)

- **Discrepancy Analysis**

- Once the income discrepancy calculations are completed, EIV analyzes the results to determine whether an Income Discrepancy Report should be generated.
- The analysis compares the results to a pre-defined EIV system value – Discrepancy Cutoff.

# What the data on the Income Discrepancy Report represents: (cont'd)

- **The Discrepancy Cutoff Variable**

- This establishes the monetary value that the calculated discrepancy must exceed in order for the household to be included in the Income Discrepancy Report.
  - By default, this value is set to -\$2,400. This means that the discrepancy between the actual annual income value and the projected income must be at least \$2,400 or greater in order for a discrepancy report to be generated.
    - The \$2,400 is based on the requirement that tenants must report to the O/A when the family's income cumulatively increases by \$200 or more per month.

# What the data on the Income Discrepancy Report represents: (cont'd)

- **Example:**

- If the projected income for a household was \$10,000 but the actual income was \$14,000, the difference of \$4,000 is greater than the established cutoff value of \$2,400, qualifying it to appear on the report.
- If the projected income for a household was \$10,000 but the actual income was \$12,000, the difference of \$2,000 is less than that of the established cutoff value of \$2,400, disqualifying it from appearing on the report.

# Summary Report

EIV - Monthly Reports By Household Summary - Microsoft Internet Explorer

File Edit View Favorites Tools Help

**Summary Report** Income Report Income Discrepancy Report

**Head of Household Identifiers**

Name: [Redacted]  
Social Security Number: [Redacted]  
Date of Birth (mm/dd/yyyy): [Redacted]  
Contract Number: [Redacted]  
Project Number: [Redacted]  
Project: [Redacted]  
Unit Address: [Redacted]  
Next Re-certification Date: 03/01/2008  
Tenant Data from Form 50059 as of: 09/19/2007  
Most Recent Type of Action: IR-Interim Recertification  
Effective Date: 06/01/2007

**Family Members**

Member SSN	Member First Name	Member Last Name	Date of Birth	Age	Relationship	Identity Verification Status
***-**-****	LATOLYA	[Redacted]	XX/XX/1983	24	Head of Household	Verified
***-**-****	MICHAEL	[Redacted]	XX/XX/2002	5	Child	Verified
***-**-****	MIQUELLE	[Redacted]	XX/XX/1999	8	Child	Failed

The month and day values in the Date of Birth field have been masked for security reasons.

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

start | Inboxes - Microsoft O... | 1 Reminder | HUD-EIV:Income Inf... | EIV - Monthly Repor... | Microsoft PowerPoin... | 10:17 AM

# Failed Verification Report

The screenshot shows a web browser window titled "EIV - Failed Verification Report By Contract - Microsoft Internet Explorer". The address bar shows the URL: <https://hudapps.hud.gov/eiv/thirdpartyincome/errorreportscontract.jsp>. The page content includes a navigation menu with "HUD Home", "MF Housing", "EIV Home", "Search", and "Email". The main heading is "Enterprise Income Verification". Below this, there are links for "Income Information >> By Subsidy Contract >> Report Summary >> Failed Verification Report".

The report is titled "Failed Verification Report by Contract". It contains the following information:

Contracts	[Redacted]
Re-certification Month	March
Households with Errors	1

Below this, it indicates "1 - 1 of 1 Households". There are two tabs: "Failed Verification Report" (selected) and "Download Data". The report details for the household are as follows:

HOH SSN	HOH Name	Project Number	Member SSN	Member Name	Error Description
[Redacted]	LAT [Redacted]	[Redacted]	[Redacted]	MIQU [Redacted]	Verification failed - SSN not found in SSA records [Redacted]

A callout bubble with a light blue background and a black border points to the "Error Description" column. The text inside the bubble reads: "There may need to be corrections at the site level as indicated by the error description above."

The browser's taskbar at the bottom shows several open applications: "Inbox - Microsoft Out...", "EIV - Failed Verificatio...", and "Microsoft PowerPoint...". The system clock shows "10:26 AM".

# Failed Verification Report

- This report identifies household members who failed the SSA identity match due to invalid personal identifiers – incorrect SSN, date of birth or last name, as well as, identifies deceased household members.
  - O/As need to confirm with the affected tenant that his/her SSN, date of birth and/or last name are correct in TRACS. O/As should have third party verification or documentation to support the tenant's personal identifiers and the accuracy of the TRACS data. O/As must correct any incorrect information that may be in the TRACS system.
- If the information in TRACS is accurate, the O/A should encourage the tenant to contact the SSA to correct any inaccurate data in their databases.

Reference the EIV User Manual for Multifamily Housing posted on the EIV Website for Error Descriptions and Explanations.

# No Income Report

**Enterprise Income Verification** HUD Home MF Housing EIV Home Search Email

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

**No Income Report by Contract**

Contracts	[REDACTED]
Re-certification Month	February
Households With No Income	1

1 - 1 of 1 Households

<b>No Income Reports for Contract:</b> [REDACTED]	
[REDACTED]	[REDACTED] VE

1 - 1 of 1 Households

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

Done Local intranet 12:31 PM

# What the data on the No Income Report represents:

- This report is a listing of tenants who passed the identity match against SSA's records but no employment or income information was received from the match against either the SSA or NDNH records.
- In addition to there not being information in the SSA or NDNH databases, there are various other reasons why this could occur, e.g., no longer a current HUD-50059 in TRACs, and would require further investigation by the O/A.

# New Hires Report

HUD-EIV:Income Information - By Reexamination Month - Microsoft Internet Explorer

Address: https://hudapps.hud.gov/eiv/thirdpartyincome/mf\_newhiresreportscontractssummary.jsp

**Enterprise Income Verification** HUD Home MF Housing EIV Home Search Email

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

**New Hires Report Summary**

Contracts : [REDACTED]  
 Re-certification Month: March  
 Period Reviewed: 09/18/2007 - 03/16/2008  
 Households with New Hires: 2  
 Members With New Hires: 2

[Download in Excel](#)

1 - 2 of 2 Households

[Print-Friendly Version](#)

**Detail Reports**

HOH SSN	HOH Last Name	HOH First Name	HOH DOB	Member First Name	Member Last Name	Contract Number	Project Number	Unit Address
[REDACTED]	[REDACTED]	LYA	08/07/1983	LATONIA	ER	[REDACTED]	7	[REDACTED]
[REDACTED]	[REDACTED]	A	02/27/1985	NIVIA	ER	[REDACTED]	7	[REDACTED]

1 - 2 of 2 Households

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

start | Inbox - Microsoft Out... | HUD-EIV:Income Info... | Microsoft PowerPoint ... | Local intranet | 10:28 AM

# What the data on the New Hire's Report represents:

- Employment information on tenants who have started new jobs.
- Report is updated monthly.
- Most employers report information on new hires to their state within 30 days of the hire date, therefore, an O/A may know within 60 days whether a tenant has started a new job.
- O/As may be, but are not required to be, proactive in outreaching to their tenants to report the income changes so that rent adjustments can be made in a timely manner, thus eliminating /reducing the amount of retroactive rent repayments.

# By Project Number

The screenshot displays the 'Enterprise Income Verification' web application. The page title is 'EIV - Monthly Report by Project Number - Microsoft Internet Explorer'. The address bar shows the URL: <https://hudapps.hud.gov/eiv/thirdpartyincome/monthlyreportsproject.jsp>. The page features a red header with the title 'Enterprise Income Verification' and navigation links for 'HUD Home', 'MF Housing', 'EIV Home', 'Search', and 'Email'. Below the header, the page is titled 'Income Information >> By Project Number'. A search form is present with the following fields:

- Enter a Project Number: [Redacted]
- Select Re-certification Month: March
- Go button

Below the search form, a 'Monthly Report Summary' table is displayed. The table has the following structure:

Report Type	Number of Households	Number of Members
Income Report	6	7
Income Discrepancy Report	2	--
Failed Verification Report	1	1
No Income Report	0	0
New Hires Report	2	2

The left sidebar contains a navigation menu with the following items:

- Welcome YVETTE N VIVIANI
- Back to Secure Systems
- Income Information
  - By Subsidy Contract
  - By Project Number
  - By Head of Household
- Verification Reports
  - Existing Tenant Search
  - Multiple Subsidy Report
  - Identity Verification Report
  - Deceased Tenant Report
- User Manual
- Get Acrobat Reader

The taskbar at the bottom shows the following open applications: 'start', 'Inbox - Microsoft Out...', 'EIV - Monthly Report ...', and 'Microsoft PowerPoint ...'. The system clock shows 10:31 AM on a local intranet.

Report Types under By Project will be the same as Report Types under By Subsidy Contract tab.

# By Head of Household

EIV - Monthly Reports by Household - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <https://hudapps.hud.gov/eiv/thirdpartyincome/monthlyreportshousehold.jsp> Go Links

## Enterprise Income Verification

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

Income Information >> **By Head of Household**

### Monthly Reports By Household

Head of Household SSN:	<input type="text"/> - <input type="text"/> - <input type="text"/>
Enter:	<input checked="" type="radio"/> Contract Number <input type="radio"/> Project Number
<input type="text"/>	

Welcome **YVETTE M VIVIANI**

- Back to Secure Systems

**Income Information**

- By Subsidy Contract
- By Project Number
- By Head of Household

**Verification Reports**

- Existing Tenant Search
- Multiple Subsidy Report
- Identity Verification Report
- Deceased Tenant Report

User Manual

Get Acrobat Reader

start

Inbox - Microsoft Out... EIV - Monthly Report... Microsoft PowerPoint ...

Local intranet 2:37 PM

# Summary Report

EIV - Monthly Reports By Household Summary - Microsoft Internet Explorer

Address: https://hudapps.hud.gov/eiv/thirdpartyincome/mf\_householdsummary.jsp

## Enterprise Income Verification

HUD Home MF Housing EIV Home Search Email

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

Welcome YVETTE M VIVIANI

- Back to Secure Systems
- Income Information
  - By Subsidy Contract
  - By Project Number
  - By Head of Household
- Verification Reports
  - Existing Tenant Search
  - Multiple Subsidy Report
  - Identity Verification Report
  - Deceased Tenant Report
- User Manual

Adobe Get Acrobat Reader

**Summary Report** | Income Report | Income Discrepancy Report

### Head of Household Identifiers

Name:	[REDACTED]
Social Security Number:	[REDACTED]
Date of Birth (mm/dd/yyyy):	XX/XX/1983
Contract Number:	[REDACTED]
Project Number:	[REDACTED]
Project:	[REDACTED]
Unit Address:	[REDACTED]
Next Re-certification Date:	03/01/2008
Tenant Data from Form 50059 as of:	09/19/2007
Most Recent Type of Action:	IR-Interim Recertification
Effective Date:	06/01/2007

### Family Members

Member SSN	Member First Name	Member Last Name	Date of Birth	Age	Relationship	Identity Verification Status
***-**-4	[REDACTED]	[REDACTED]	XX/XX/1983	24	Head of Household	Verified
***-**-3	[REDACTED]	[REDACTED]	XX/XX/2002	5	Child	Verified
***-**-8	[REDACTED]	[REDACTED]	XX/XX/1999	8	Child	Failed

The month and day values in the Date of Birth field have been masked for security reasons.

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

Done Local intranet 2:39 PM

# Eliminate Tenant Receipt of Multiple Rental Assistance

- Use Existing Tenant Search for all Applicants
- Use Multi-Subsidy Report for current participants
- TRACs databases search for repeat SSN showing up in MFH programs

# Deceased Tenant Report

*What to do if there is a match!!*

- Confirm with next of kin and/or emergency contact person
- Update family composition in TRACS
- Process a HUD 50059 to terminate tenancy if deceased is single
- Take any other actions in accordance with Handbook 4350.3 REV-1 policy

# Accessing the Existing Tenant Search

[Welcome KEVIN GARNER](#)

- [Back to Secure Systems Income Information](#)
- [By Subsidy Contract](#)
- [By Project Number](#)
- [By Head of Household Verification Reports](#)
- [Existing Tenant Search](#) ←
- [Multiple Subsidy Report](#)
- [Identity Verification Report](#)
- [Deceased Tenant Report User Administration](#)
- [Coordinator Access Requests](#)
- [User Certification](#)
- [User Certification Report](#)
- [User Maintenance](#)
- [User Expiration Report](#)

Click on Existing Tenant Search Link  
To Access Report

# Accessing the Existing Tenant Search

- Type in SSN and Click “*Get Report*”
- Both MFH and PIH databases are searched
- Report displays information on current tenants as reported in TRACS *and* PIC

# Existing Tenant Search Results

HUD-EIV Existing Tenant Search - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <https://hudapps.hud.gov/eiv/ExistingTenantSearchReport/ExistingTenantSearchOH.action>

**MEIV**

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

Welcome **KEVIN GARNER**

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

[Printer-Friendly Version](#)

**PIH Tenant Match Results : 0 match found.**

No match found in PIH programs

**MF Tenant Match Results : 1 match found.**

SSN:	<input type="text"/>
HOH SSN:	***-**-5883
HOH First Name	TAWNJA
HOH Last Name	<input type="text"/>
Contract Number	MA06E000018
Project Number	<input type="text"/>
Subsidy Type	Section 8
50059 Type Of Action	Annual Recertification
50059 Effective Date	10/01/2007

**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.

start | Inboxes - Microsoft Outlook | HUD-EIV Existing Te... | http://player.cbsradi... | Microsoft PowerPoin... | Local intranet | 10:54 AM

# Multiple Subsidy Report (Summary)

Multiple Subsidy Search Page - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address [https://hudapps.hud.gov/eiv/reports/multisubsidy/multisubsidysearch\\_OH.jsp](https://hudapps.hud.gov/eiv/reports/multisubsidy/multisubsidysearch_OH.jsp) Go Links >>

## Enterprise Income Verification

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

Verification Reports >> Multiple Subsidy Report >> Report Selection

### Multiple Subsidy Report

Enter a Contract Number or Project Number to search tenants receiving multiple subsidies Or Select to get list of All Contracts or Projects with Tenants receiving multiple subsidies.

Enter a Contract Number:

Enter a Project Number:

List All Contracts:

List All Projects:

Search within MF only

Search within MF and PIH

*The user may search the PIH and MFH Programs to identify individuals receiving Multiple Rental Subsidy*

Local intranet

start | Inbox - Microsoft Ou... | Multiple Subsidy Sea... | http://player.cbsradi... | Microsoft PowerPoin... | 10:58 AM

# Multiple Subsidy Report (Detailed)

EIV - Multiple Subsidy Summary Report - Microsoft Internet Explorer

Address: https://hudapps.hud.gov/eiv/reports/multisubsidy/multisubsidysearch\_OH

## Enterprise Income Verification

HUD Home MF Housing EIV Home Search Email

Verification Reports >> Multiple Subsidy Report >> [Report Selection](#) >> Multiple Subsidy Report Summary

### Multiple Subsidy Report Summary

Contract Number:	CT26M000101
Members Receiving Multiple Subsidies:	2
Search Criteria:	Within PIH and MF Programs

[Printer-Friendly Version](#)  
[Download in Excel](#)

1 - 2 of 2 Members

Summary Reports		Detail Reports	
Member SSN	Member Last Name	Member DOB	Member Subsidy Count
	BROWN	10/09/2006	2
	CARMICHAEL	02/11/1987	2

1 - 2 of 2 Members

Note: This report identifies household members that potentially may be receiving multiple subsidies.  
Confidential Privacy Act Data. Civil and Criminal penalties

*These individuals may be receiving multiple Subsidies!*

Done Local intranet 11:05 AM

# Multiple Subsidy Report (*Detailed*)

EIV - Multiple Subsidy Detail Report - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Refresh Home Search Favorites

Address [https://hudapps.hud.gov/eiv/reports/multisubsidy/multisubsidysearch\\_OH](https://hudapps.hud.gov/eiv/reports/multisubsidy/multisubsidysearch_OH) Go Links >>

- Identity Verification Report
- Deceased Tenant Report
- User Administration
  - Coordinator Access Requests
  - User Certification
  - User Certification Report
  - User Maintenance
  - User Expiration Report
- Audit Reports
  - User Session & Activity
  - Tenant Data Access

User Manual  


**Summary Reports** **Detail Reports**

**Member Information**

Member SSN	[REDACTED]
Member Last Name	BROWN
Member DOB	10/09/2006
Count of Subsidies	2

**Household Information of Households Where BROWN Receives Subsidy**

Member First Name	SAVANA
HOH SSN	[REDACTED]
HOH Last Name	CARMICHAEL
Subsidy Type	Section 8
Relationship for the Member	Child
Contract Number	CT26M000101
Project Number	01744102
50059 Effective Date	10/01/2007
Certification Type	Annual Recertification
Unit Address	[REDACTED]

Member First Name	SAVANA
HOH SSN	***-**-2788
HOH Last Name	CARMICHAEL
Program Type	Public Housing
Relationship for the Member	Other youth under 18
PHA Code	SC002
Project Code	SC002002
50058 Effective Date	10/01/2007
Type of Action	Annual Reexamination
Unit Address	[REDACTED]

**Member Information**

Member SSN	[REDACTED]
Member Last Name	CARMICHAEL

start | Inbox - Microsoft Out... | EIV - Multiple Subsidy... | http://player.cbsradi... | Microsoft PowerPoint ... | Local intranet | 11:13 AM

## Multiple Subsidy Report

Suppose there is a Match?...*Then What?*

- Advise the tenant of the discrepancy
- Give tenant opportunity to explain and/ or provide documentation
- Take action in accordance with Handbook 4350.3 REV-1 policy

# Deceased Tenants Report (Access)

**EIV - Welcome Page - Microsoft Internet Explorer**

File Edit View Favorites Tools Help

Address <https://hudapps.hud.gov/eiv/legalnotice.jsp> Go Links >>

## Enterprise Income Verification

HUD Home MF Housing EIV Home Search Email

Welcome KEVIN GARNER

### EIV Announcement EIV v8.0

Announcement Date: 03/17/2008

**SSA data posted.**

Data from the March match against SSA has been posted. For PIH, that includes the following states: AR, AZ, CA, CO, CT, MA, MN, MS, MT, NM, OK, OR, PA, RQ, SC, WA, WI. For MF Housing, that includes the recertifications due in the following months: December, January, February and March. New program participants and tenants with major changes in status also would have been included.

**Testing plans.**

Several attendees at the TRACS Industry Conference expressed interest in participating in the upcoming testing of EIV 8.1. We promised to post the dates.

The first round of integration testing for EIV 8.1 opens on Wednesday March 26 and runs until noon on Monday March 31st. The second round of integration testing opens on Wednesday April 2 and until noon on Monday April 6. We do not recommend volunteers to test in the later rounds because there is little opportunity to change the system at that point. All testing must be on HUD computers because the test environment is accessible only through the HUD intranet.

### Attention !!

Next User re-certification is due by 4/29/2008 12:00AM, EST 04/30/2008

### Timeout Notice!

Your EIV Session will time out after thirty (30) minutes of inactivity, closing the session and logging you off the system. The page that was active at the time the session timed out will continue to display. Before you can perform another system function, after a time out occurs, you will be prompted to log on again.

### 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..

### Deceased Tenant Report

User Manual

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start | Inbox - Microsoft O... | EIV - Welcome Pag... | http://player.cbsra... | Microsoft PowerPoi... | Local intranet | 11:35 AM

# Deceased Tenant Report (Detailed)

EIV - Deceased Tenant Report - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Address <https://hudapps.hud.gov/eiv/reports/deceased/hqdeceasedverReport.jsp>

**Enterprise Income Verification** HUD Home MF Housing EIV Home Search Email

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

Deceased Tenant Report	
Region	HQ
Re-Certification Month	All

Deceased Tenant Report Statistics	
Number of households with deceased members	3,638
Percentage of households with deceased members	00.28%
Members Deceased	3,644
<ul style="list-style-type: none"> <li>Members deceased less than 1 year</li> </ul>	2,995
<ul style="list-style-type: none"> <li>Percentage of members deceased less than 1 year</li> </ul>	82.19%
<ul style="list-style-type: none"> <li>Members deceased more than 1 year</li> </ul>	260
<ul style="list-style-type: none"> <li>Percentage of members deceased more than 1 year</li> </ul>	07.14%
<ul style="list-style-type: none"> <li>Members deceased more than 2 years</li> </ul>	36
<ul style="list-style-type: none"> <li>Percentage of members deceased more than 2 years</li> </ul>	00.99%
<ul style="list-style-type: none"> <li>Members deceased more than 3 years</li> </ul>	29
<ul style="list-style-type: none"> <li>Percentage of members deceased more than 3 years</li> </ul>	00.80%
<ul style="list-style-type: none"> <li>Members deceased more than 4 years</li> </ul>	74
<ul style="list-style-type: none"> <li>Percentage of members deceased more than 4 years</li> </ul>	02.03%
<ul style="list-style-type: none"> <li>Members deceased with no deceased date</li> </ul>	250
<ul style="list-style-type: none"> <li>Percentage of members deceased with no deceased date</li> </ul>	06.86%

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

Done Local intranet 11:41 AM

# **EIV CASE STUDIES**

# CASE STUDY 1 - SMITH

- George Smith reported to the O/A that his only income is \$942.00 per month from social security. He also reported that he does not pay his Medicare insurance premium himself but that it is paid by the state.

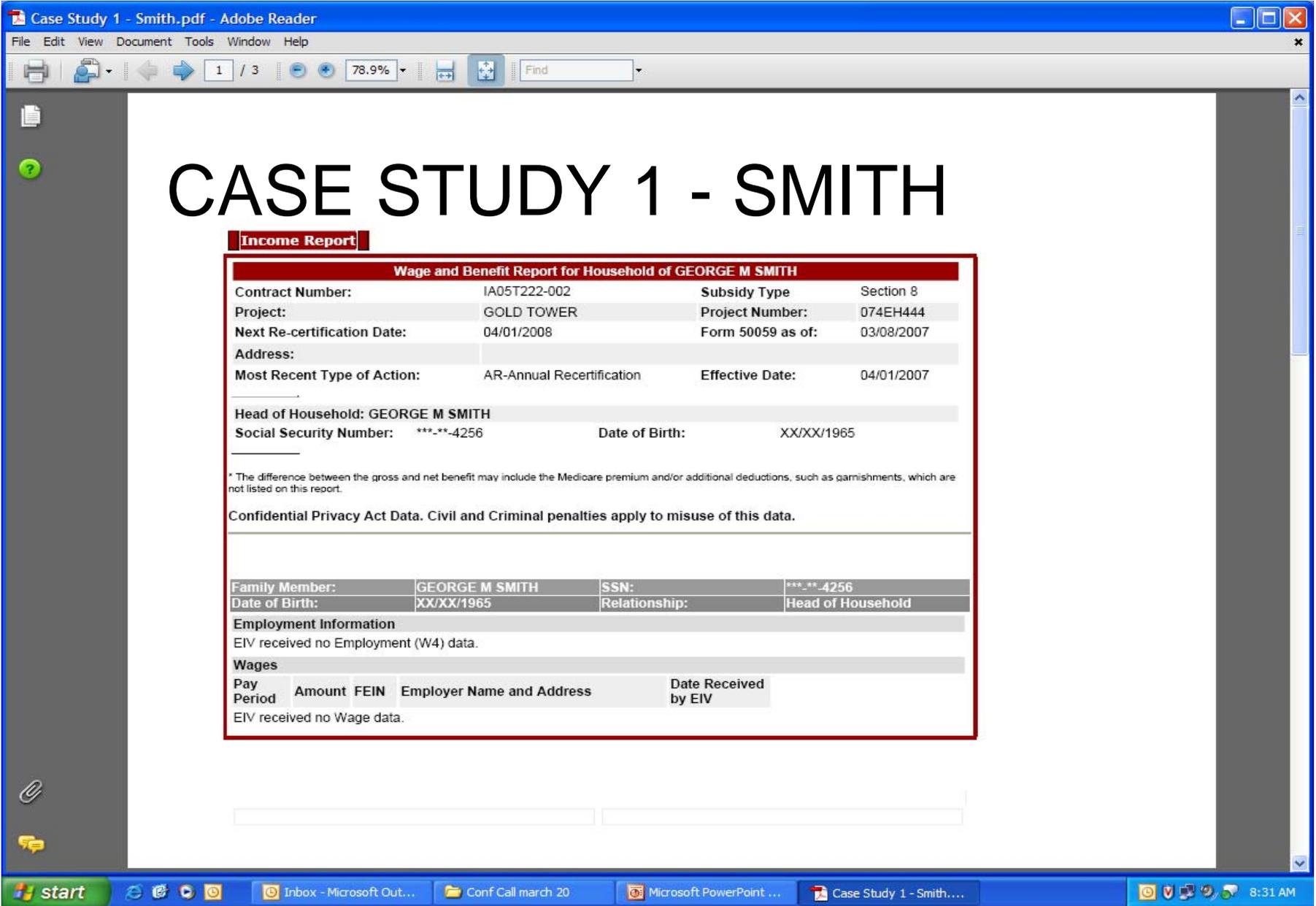
# CASE STUDY 1 – SMITH Cont'd.

Looking at the EIV Income Report:

1. Can the O/A use the EIV Income Report as third party verification and for calculating the tenant's income?
2. Does EIV show any income other than social security?

# CASE STUDY 1 – SMITH Cont'd.

3. What amount would be used to calculate annual income?
4. Would the Supplemental Medical Insurance amount of \$96.40 be included in annual income?
5. Would the \$96.40 be included as a medical expense?



# CASE STUDY 1 - SMITH

## Income Report

Wage and Benefit Report for Household of GEORGE M SMITH			
Contract Number:	IA05T222-002	Subsidy Type	Section 8
Project:	GOLD TOWER	Project Number:	074EH444
Next Re-certification Date:	04/01/2008	Form 50059 as of:	03/08/2007
Address:			
Most Recent Type of Action:	AR-Annual Recertification	Effective Date:	04/01/2007
Head of Household: GEORGE M SMITH			
Social Security Number:	***-**-4256	Date of Birth:	XX/XX/1965
* The difference between the gross and net benefit may include the Medicare premium and/or additional deductions, such as garnishments, which are not listed on this report.			
Confidential Privacy Act Data. Civil and Criminal penalties apply to misuse of this data.			
Family Member:	GEORGE M SMITH	SSN:	***-**-4256
Date of Birth:	XX/XX/1965	Relationship:	Head of Household
Employment Information			
EIV received no Employment (W4) data.			
Wages			
Pay Period	Amount	FEIN	Employer Name and Address
			Date Received by EIV
EIV received no Wage data.			

# CASE STUDY 1 – SMITH (CONT'D)

**Unemployment Benefits**  
EIV received no benefit data.

**Social Security Benefits**

Verification Data		Benefit History		
Payment Status Code:	C - Current payment status (except railroad payment)	<b>Date</b>	<b>Gross Benefit</b>	
Date of Current Entitlement:	1/2002	12/2007	\$942.00	Benefits paid
Net Monthly Benefit if Payable:	\$942.00	12/2006	\$921.00	Benefits paid
		12/2005	\$891.00	Benefits paid
		1/2005	\$856.00	Benefits paid
		12/2004	\$833.00	Benefits paid
		9/2004	\$811.00	Benefits paid
		7/2004	\$811.00	Benefits not paid
		12/2003	\$811.00	Benefits paid

Payee Name and Address: George M Smith  
111 10<sup>th</sup> St  
Dallas IA 52501

**Lump Sum**

Date	Amount
11/01/2007	\$0.00

**Dual Entitlement**  
EIV received no benefit data.

**Medicare Data**

Verification Data	Premium	Buy-in	Buy-in Start	Buy-in Stop
Payee Name and Address:	Hospital Insurance: \$0.00	N	Not Available	Not Available
	Supp. Med. Insurance: \$96.40	Y	02/01/2001	Not Available

# CASE STUDY 1 – SMITH (CONT'D)

Verification Data		Payment History of Net Benefits Paid			
		Date	Federal Amount	State Amount	Type of Payment
Payment Status Code:	N01 - Non-pay - Countable Income exceeds Title XVI federal benefit rate				
Alien Indicator:	A				
SSI Monthly Assistance Amount (Current):	\$0.00				
State Supplement Amount (Current):	\$0.00				
Payee Name and Address:	George M Smith 111 10 <sup>th</sup> St Dallas IA 52501				

Disability	
Disability:	Yes
On-set Date:	08/01/2001

Report Date: 03/11/2008

\* The difference between the gross and net benefit may include the Medicare premium and/or additional deductions, such as garnishments, which are not listed on this report.

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

# CASE STUDY 2 – SMITH

- George Smith reported to the O/A that his only income is \$815.60 per month from social security. He also reported that he pays \$96.40 for his Medicare premium.

# CASE STUDY 2 – SMITH Contd.

## Looking at the Income Report

1. Can the O/A use the EIV Income Report as third party verification and for calculating the tenant's income?
2. Why is his Supplemental Medical Insurance higher than the amount of \$96.40 he reported he pays for Medicare?

# CASE STUDY 2 – SMITH Contd.

3. Would the O/A need to obtain any further information from Mr. Smith?
4. Would the O/A need to obtain any additional third party verifications?

# CASE STUDY 2 - SMITH

## Income Report

Wage and Benefit Report for Household of GEORGE M SMITH			
Contract Number:	IA05T222-002	Subsidy Type	Section 8
Project:	GOLD TOWER	Project Number:	074EH444
Next Re-certification Date:	04/01/2008	Form 50059 as of:	03/08/2007
Address:			
Most Recent Type of Action:	AR-Annual Recertification	Effective Date:	04/01/2007
Head of Household: GEORGE M SMITH			
Social Security Number:	***-**-4256	Date of Birth:	XX/XX/1965
* The difference between the gross and net benefit may include the Medicare premium and/or additional deductions, such as garnishments, which are not listed on this report.			
Confidential Privacy Act Data. Civil and Criminal penalties apply to misuse of this data.			
Family Member:	GEORGE M SMITH	SSN:	***-**-4256
Date of Birth:	XX/XX/1965	Relationship:	Head of Household
<b>Employment Information</b>			
EIV received no Employment (W4) data.			
<b>Wages</b>			
Pay Period	Amount	FEIN	Employer Name and Address
			Date Received by EIV
EIV received no Wage data.			

Case Study 2 - Smith.pdf - Adobe Reader

File Edit View Document Tools Window Help

2 / 3 78.9% Find

# CASE STUDY 2 – SMITH (Cont'd)

**Unemployment Benefits**  
EIV received no benefit data.

**Social Security Benefits**

Verification Data		Benefit History	
Payment Status Code:	C - Current payment status (except railroad payment)	Date	Gross Benefit
Date of Current Entitlement:	1/2002	12/2007	\$942.00 Benefits paid
Net Monthly Benefit if Payable:	\$815.60	12/2006	\$921.00 Benefits paid
		12/2005	\$891.00 Benefits paid
		1/2005	\$856.00 Benefits paid
		12/2004	\$833.00 Benefits paid
Payee Name and Address:	George M Smith 111 10 <sup>th</sup> St Dallas IA 52501	9/2004	\$811.00 Benefits paid
		7/2004	\$811.00 Benefits not paid
		12/2003	\$811.00 Benefits paid

**Lump Sum**

Date	Amount
11/01/2007	\$0.00

**Dual Entitlement**  
EIV received no benefit data.

**Medicare Data**

Verification Data	Premium	Buy-in	Buy-in Start	Buy-in Stop
Payee Name and Address:	Hospital Insurance: \$0.00	N	Not Available	Not Available
	Supp. Med. Insurance: \$126.40	Y	02/01/2001	Not Available

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Case Study 2 - Smith.pdf - Adobe Reader

File Edit View Document Tools Window Help

3 / 3 78.9% Find

# CASE STUDY 2 – SMITH (Cont'd)

**Supplemental Security Benefits**

Verification Data		Payment History of Net Benefits Paid			
		Date	Federal Amount	State Amount	Type of Payment
Payment Status Code:	N01 - Non-pay - Countable Income exceeds Title XVI federal benefit rate				
Alien Indicator:	A				
SSI Monthly Assistance Amount (Current):	\$0.00				
State Supplement Amount (Current):	\$0.00				
Payee Name and Address:	George M Smith 111 10 <sup>th</sup> St Dallas IA 52501				

**Disability**

Disability:	Yes	On-set Date:	08/01/2001
-------------	-----	--------------	------------

Report Date: 03/11/2008

\* The difference between the gross and net benefit may include the Medicare premium and/or additional deductions, such as garnishments, which are not listed on this report.

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

start | Inboxes - Microsoft Out... | Conf Call march 20 | Microsoft PowerPoint ... | Case Study 2 - Smith... | 8:41 AM

# CASE STUDY 3 - STOLK

- It is time for Jerry Stolk's annual recertification. Jerry reported to the O/A that he works at Kohl's Department Store and earns approximately \$17,000 per year.
- Jerry brought in his pay stubs for the previous 4 weeks (gross pay - \$385.75; \$390.60; \$365.24; \$370.49).

# CASE STUDY 3 - STOLK

1. Can the O/A use the data in EIV as third party verification?
2. Since the income reported in EIV is approximately 6 months old, should the owner obtain third party verification from Kohl's?
3. How would you calculate Jerry's income?

Case Study 3 - Stolk.pdf - Adobe Reader

File Edit View Document Tools Window Help

1 / 2 78.9% Find

# CASE STUDY 3 - STOLK

**Income Report**

**Wage and Benefit Report for Household of JERRY L STOLK**

Contract Number:	NM06I000025	Subsidy Type	Section 8
Project:	PARK PLACE APTS	Project Number:	
Next Re-certification Date:	04/01/2008	Form 50059 as of:	05/11/2007
Address:			
Most Recent Type of Action:	MI-Move-In Certification	Effective Date:	04/20/2007

Head of Household: JERRY L STOLK

Social Security Number:	***-**-8585	Date of Birth:	XX/XX/1983
-------------------------	-------------	----------------	------------

\* The difference between the gross and net benefit may include the Medicare premium and/or additional deductions, such as garnishments, which are not listed on this report.

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

Family Member:	JERRY L STOLK	SSN:	***-**-8585
Date of Birth:	XX/XX/1983	Relationship:	Head of Household

**Employment Information**

Hire Date	Hire State	FEIN	Employer Name and Address	Date Received by EIV
EIV received no Employment W4 data				

**Wages**

Wage Type	Wage Rate	Wage Period	Wage Amount

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# CASE STUDY 3 – STOLK (Cont'd)

Pay Period	Amount	FEIN	Employer Name and Address	Date Received by EIV
Q3 of 2007	\$4,662.00	48-0817333	Kohl's Department Stores N56W17000 Ridgewood Drive Memphis TN 38008-6000	02/16/2008
Q2 of 2007	\$4,062.00	48-0817333	Kohl's Department Stores N56W17000 Ridgewood Drive Memphis TN 38008-6000	02/16/2008

**Unemployment Benefits**  
EIV received no benefit data.

**Social Security Benefits**  
EIV received no benefit data.

**Dual Entitlement**  
EIV received no benefit data.

**Medicare Data**  
EIV received no benefit data.

**Supplemental Security Benefits**  
EIV received no benefit data.

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# CASE STUDY 4 - JONES

- Jeannie Jones moved into Jacks Apts. On May 25, 2007. She reported that her only income was social security and that was all the income the O/A reported on her HUD-50059
- EIV generated an Income Discrepancy Report indicating that Jeannie had unreported or underreported income in excess of \$2,400

# CASE STUDY 4 – JONES Contd.

Reviewing the income report:

1. Do you think that Jeannie had unreported or underreported income?
2. How did you arrive at your conclusion?
3. Based on the EIV income data should the owner obtain a third party verification from Marriott Hotel Services? If so, why?

# CASE STUDY 4 - JONES

## Income Report

Wage and Benefit Report for Household of JEANNIE K JONES			
Contract Number:	GA22T801001	Subsidy Type	Section 8
Project:	JACKS APTS	Project Number:	
Next Re-certification Date:	05/01/2008	Form 50059 as of:	01/11/2008
Address:			
Most Recent Type of Action:	MI-Move-In Certification	Effective Date:	05/25/2007
Head of Household: JEANNIE K JONES			
Social Security Number:	***-**-0777	Date of Birth:	XX/XX/1942
* The difference between the gross and net benefit may include the Medicare premium and/or additional deductions, such as garnishments, which are not listed on this report.			
Confidential Privacy Act Data. Civil and Criminal penalties apply to misuse of this data.			
Family Member:	JEANNIE K JONES	SSN:	***-**-0777
Date of Birth:	XX/XX/1942	Relationship:	Head of Household
<b>Employment Information</b>			
EIV received no Employment (W4) data.			
<b>Wages</b>			

# CASE STUDY 4 – JONES (Cont'd)

Pay Period	Amount	FEIN	Employer Name and Address	Date Received by EIV
Q2 of 2007	\$1,678.00	52-1052576	MARRIOTT HOTEL SERVICES INC PO BOX 283, MINNEAPOLIS MN 62266-0283	01/18/2008
Q1 of 2007	\$8,307.00	52-1052576	MARRIOTT HOTEL SERVICES INC PO BOX 283, MINNEAPOLIS MN 62266-0283	01/18/2008
Q4 of 2008	\$5,524.00	52-1052576	MARRIOTT HOTEL SERVICES INC PO BOX 283, MINNEAPOLIS MN 62266-0283	01/18/2008
Q3 of 2008	\$5,566.00	52-1052576	MARRIOTT HOTEL SERVICES INC PO BOX 283, MINNEAPOLIS MN 62266-0283	01/18/2008
Q2 of 2008	\$5,480.00	52-1052576	MARRIOTT HOTEL SERVICES INC PO BOX 283, MINNEAPOLIS MN 62266-0283	01/18/2008
Q1 of 2008	\$4,878.00	52-1052576	MARRIOTT HOTEL SERVICES INC PO BOX 283, MINNEAPOLIS MN 62266-0283	01/18/2008
Q4 of 2006	\$5,267.00	52-1052576	MARRIOTT HOTEL SERVICES INC PO BOX 283, MINNEAPOLIS MN 62266-0283	01/18/2008

**Unemployment Benefits**  
EIV received no benefit data.

**Social Security Benefits**

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# CASE STUDY 4 – JONES (Cont'd)

Lump Sum	
Date	Amount
11/01/2007	\$128.00

**Dual Entitlement**  
EIV received no benefit data.

**Medicare Data**

Verification Data	Premium	Buy-in	Buy-in Start	Buy-in Stop	
<b>Payee Name and Address:</b> JEANNIE K JONES APT 11 2224 24 <sup>TH</sup> AVE JACKS APTS ATLANTA GA	<b>Hospital Insurance:</b>	\$0.00	N	Not Available	Not Available
	<b>Supp. Med. Insurance:</b>	\$96.40	N	Not Available	Not Available

**Supplemental Security Benefits**  
EIV received no benefit data.

**Disability**

# CASE STUDY 5 - SAUNDERS

- It is time for Sandra Saunders annual recertification.
- EIV generated an Income Discrepancy Report indicating that Sandra had unreported or underreported income in excess of \$2,400. The Period of Income for Discrepancy Analysis is 6/1/06 – 5/31/07

# CASE STUDY 5 – SAUNDERS Contd.

- TRACS/HUD-50059 income information for the discrepancy period shows:
  - Interim Recertification effective 7/1/06
    - \$3,690 child support
  - Interim Recertification effective 9/1/06
    - \$3,690 child support
  - Annual Recertification effective 9/1/07
    - \$3,105 child support
    - \$299 other non-wage source

# CASE STUDY 5 - SAUNDERS

## Reviewing the Income Report:

1. Did Sandra have unreported income?
2. How far back should the owner go to calculate the amount of rent Sandra owes?
3. Can the owner take any adverse action against Sandra without discussing this with her?

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# CASE STUDY 5 - SAUNDERS

**Income Report**

**Wage and Benefit Report for Household of SANDRA L SAUNDERS**

Contract Number:	LA080004001	Subsidy Type	Section 8
Project:	JACKS APTS	Project Number:	
Next Re-certification Date:	09/01/2008	Form 50059 as of:	09/11/2007
Address:	630 N 10 <sup>TH</sup> AVE APT 201 01 0201 SHREVEPORT LA 53601		
Most Recent Type of Action:	AR-Annual Recertification	Effective Date:	09/01/2007

Head of Household: SANDRA L SAUNDERS

Social Security Number: \*\*\*-\*\*-1522      Date of Birth:      XX/XX/1984

\* The difference between the gross and net benefit may include the Medicare premium and/or additional deductions, such as garnishments, which are not listed on this report.

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

Family Member:	SANDRA L SAUNDERS	SSN:	***-**-1522
Date of Birth:	XX/XX/1984	Relationship:	Head of Household

**Employment Information**

Hire Date	Hire State	FEIN	Employer Name and Address	Date Received by EIV
01/16/2007	IA	42-1465781	KUM & GO LC 8400 WESTOWN PKWY, SHREVEPORT LA 52268-7709	01/18/2008
06/08/2006	IA	42-6004188	ADAMS CO AUDITOR 10 BENTON AVE E, PO BOX 8, SHREVEPORT LA 52231-0000	01/18/2008

# CASE STUDY 5 – SAUNDERS (Cont'd)

Wages				
Pay Period	Amount	FEIN	Employer Name and Address	Date Received by EIV
Q3 of 2007	\$629.00	42-1465781	*KUM & GO LC PO BOX 283, SAINT LOUIS MO 63166-0283	02/16/2008
Q3 of 2007	\$3,508.00	42-8004186	ADAMS CO AUDITOR 10 BENTON AVE E, PO BOX 8, SHREVEPORT LA 52231-0000	02/16/2008
Q2 of 2007	\$525.00	42-1465781	*KUM & GO LC PO BOX 283, SAINT LOUIS MO 63166-0283	01/18/2008
Q2 of 2007	\$4,076.00	42-8004186	ADAMS CO AUDITOR 10 BENTON AVE E, PO BOX 8, SHREVEPORT LA 52231-0000	01/18/2008
Q1 of 2007	\$801.00	42-1465781	*KUM & GO LC PO BOX 283, SAINT LOUIS MO 63166-0283	01/18/2008
Q1 of 2007	\$2,624.00	42-8004186	ADAMS CO AUDITOR 10 BENTON AVE E, PO BOX 8, SHREVEPORT LA 52231-0000	01/18/2008
Q4 of 2006	\$3,664.00	42-8004186	ADAMS CO AUDITOR 10 BENTON AVE E, PO BOX 8, SHREVEPORT LA 52231-0000	01/18/2008
Q3 of 2006	\$3,324.00	42-8004186	ADAMS CO AUDITOR 10 BENTON AVE E, PO BOX 8, SHREVEPORT LA 52231-0000	01/18/2008
Q2 of 2006	\$1,207.00	42-1411237	JACK I SHARE INC 2723 PLEASANT ST, PLEASANT LA 52201-2137	01/18/2008
Q2 of 2006	\$448.00	42-8004186	ADAMS CO AUDITOR 10 BENTON AVE E, PO BOX 8, SHREVEPORT LA 52231-0000	01/18/2008
Q1 of 2006	\$2,999.00	42-1411237	JACK I SHARE INC 2723 PLEASANT ST, PLEASANT LA 52201-2137	01/18/2008
Q4 of 2006	\$2,148.00	42-1411237	JACK I SHARE INC 2723 PLEASANT ST, PLEASANT LA 52201-2137	01/18/2008

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# CASE STUDY 5 – SAUNDERS (Cont'd)

**Unemployment Benefits**  
EIV received no benefit data.

**Social Security Benefits**  
EIV received no benefit data.

**Dual Entitlement**  
EIV received no benefit data.

**Medicare Data**  
EIV received no benefit data.

**Supplemental Security Benefits**  
EIV received no benefit data.

**Disability**

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# CASE STUDY 5 – SAUNDERS (Cont'd)

Family Member:	JOHN SAUNDERS	SSN:	***-**-1277
Date of Birth:	XX/XX/2005	Relationship:	Child

*EIV received no income or benefits data.*

Report Date: 03/13/2008

\* The difference between the gross and net benefit may include the Medicare premium and/or additional deductions, such as garnishments, which are not listed on this report.

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

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# CASE STUDY 6 - WATERS

- Wally Waters moved in on March 25, 2006 and reported that he had no employment income.
- On December 2, 2006 Wally came in for his recertification interview. At that time the O/A pulled the EIV Income Report that shows in the New Hires section that Wally is working at Walmart.
- Wally reported that he is working at Walmart and said that he would bring in some check stubs.

# CASE STUDY 6 – WATERS Contd.

- Is there any reason that the O/A should request a third party verification directly from Walmart?

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# CASE STUDY 6 - WATERS

**Income Report**

**Wage and Benefit Report for Household of WALLY W WATERS**

Contract Number:	NM660004001	Subsidy Type:	Section 8
Project:	VALLEY VILLA	Project Number:	
Next Re-certification Date:	03/01/2008	Form 50059 as of:	03/11/2007
Address:	115 4 <sup>th</sup> ST SANTA FE NM 56666		
Most Recent Type of Action:	AR-Annual Recertification	Effective Date:	03/01/2007

Head of Household: WALLY W WATERS

Social Security Number: \*\*\*-\*\*-1522      Date of Birth:      XX/XX/1984

\* The difference between the gross and net benefit may include the Medicare premium and/or additional deductions, such as garnishments, which are not listed on this report.

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

Family Member:	WALLY W WATERS	SSN:	***-**-1498
Date of Birth:	XX/XX/1984	Relationship:	Head of Household

**Employment Information**

Hire Date	Hire State	FEIN	Employer Name and Address	Date Received by EIV
Not available	IA	42-1444444	WALMART 666 HWY 134 SANTA FE NM 56667	01/18/2008

**Wages**

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# CASE STUDY 6 – WATERS (Cont'd)

Pay Period	Amount	FEIN	Employer Name and Address	Date Received by EIV
No wages reported by EIV				
<b>Unemployment Benefits</b>				
EIV received no benefit data.				
<b>Social Security Benefits</b>				
EIV received no benefit data.				
<b>Dual Entitlement</b>				
EIV received no benefit data.				
<b>Medicare Data</b>				
EIV received no benefit data.				
<b>Supplemental Security Benefits</b>				
EIV received no benefit data.				

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# **ANSWERS FOR EIV CASE STUDIES**

# Case Study 1 – Smith

1. Can the O/A use the EIV Income Report as third party verification and for calculating the tenant's income?

**ANSWER:** Yes, because the EIV benefit information is the same as reported by the tenant.

2. Does EIV show any income other than social security?

**ANSWER:** No.

3. What amount would be used to calculate annual income?

**ANSWER:** Gross benefit amount of \$942.00

## Case Study 1 – Smith (Cont'd)

4. Would the Supplemental Medical Insurance amount of \$96.40 be included in annual income?

**ANSWER:** No.

5. Would the \$96.40 be included as a medical expense?

**ANSWER:** No. Since it is not included in annual income, it is not included in the medical expense deduction.

## Case Study 2 – Smith

1. Can the O/A use the EIV Income Report as third party verification and for calculating the tenant's income?

**ANSWER:** Yes, because the EIV benefit information is the same as reported by the tenant.

2. Why is his Supplemental Medical Insurance higher than the amount of \$96.40 he reported he pays for Medicare?

**ANSWER:** This is an indication that the tenant has more deductions from his Medicare benefit award, such as Medicare Part D Prescription Drug premiums, garnishments, etc. The O/A would need to discuss this with the tenant. This would require the owner to obtain further third part verification to support the additional deductions.

## Case Study 2 – Smith (Cont'd)

3. Would the O/A need to obtain any further information from Mr. Smith?

**ANSWER:** The O/A would need to discuss this with the tenant, asking the tenant to disclose what additional deductions are withheld from his Medicare benefit award.

4. Would the O/A need to obtain any additional third party verifications?

**ANSWER:** Yes. This would require the owner to obtain further third party verifications to support the additional deductions.

## Case Study 3 - Stolk

1. Can the O/A use the data in EIV as third party verification?

**ANSWER:** Yes. Since the employment source Jerry provided is the same source as what is in EIV, the O/A can use the Income Report in EIV as third party verification.

2. Since the income reported in EIV is approximately 6 months old, should the owner obtain third party verification from Kohl's?

**ANSWER:** The O/A can use the pay stubs provided by Jerry to calculate his income.

3. How would you calculate Jerry's income?

**ANSWER:** Jerry's income can be calculated by adding the gross pay from the four pay stubs together, divide that total by four and multiply the answer by 52 weeks.

$\$385.75 + \$390.60 + \$365.24 + \$370.49 = \$1,512.08$  (total for four weeks)

$\$1,512.08 / 4 = \$378.02$  (average for a week)

$\$19,657.04 =$  Jerry's annual income

## Case Study 4 - Jones

1. Do you think that Jeannie had unreported or underreported income?

**ANSWER:** Yes, she could possibly have unreported income.

2. How did you arrive at your conclusion?

**ANSWER:** Because EIV shows wages from Marriott Hotel Services.

3. Based on the EIV income data should the owner obtain a third party verification from Marriott Hotel Services? If so, why?

**ANSWER:** Yes. The O/A needs to obtain third party verification to find out whether or not Jeannie is still employed there.

There is one clue on the income report that indicates Jeannie is no longer employed there and that is that the Q2 of 2007 wages reported by the employer are approximately one-third of the wages reported for previous quarters. However, this is only a clue, the O/A still needs to obtain the third party verification.

## Case Study 5 - Saunders

1. Did Sandra have unreported income?

**ANSWER:** Yes. In reviewing the income sources disclosed by Sandra and the income reported on the HUD-50059's for the Period of Income for Discrepancy Analysis provided on the Discrepancy Report, there was no employment income disclosed or reported. The EIV Income Report shows that Sandra had income from employment for this same time period.

2. How far back should the owner go to calculate the amount of rent Sandra owes?

**ANSWER:** The O/A will need to verify when Sandra started working at each source of employment shown on the EIV Income Report. The O/A needs to review the HUD-50059s on file for Jeanne to determine when the underreporting of income occurred. It appears in this instance that the error possibly started with the interim recertification effective 7/1/06.

## Case Study 5 – Saunders (Cont'd)

3. Can the owner take any adverse action against Sandra without discussing this with her?

**ANSWER:** No. O/As cannot take any adverse action against the tenant based on the EIV data. The O/A must notify the tenant in writing of the error and identify any information that is believed to be incorrect. The O/A must provide the tenant the opportunity to discuss this with him/her. (See Chapter 8, Paragraph 8-17 of HUD Handbook 4350.3 REV-1, *Occupancy Requirements of Subsidized Multifamily Housing Programs*, for further discussion on the notification requirements.)

## Case Study 6 - Waters

1. Is there any reason that the O/A should request third party verification directly from Walmart?

**ANSWER:** Yes, unless Wally has documentation he can provide that shows the date he started working at Walmart. Note that the “Hire Date” on the Income Report shows “Not available”.

The Hire Date is not required information that an employer must provide the state.