U.S. Department of Housing and Urban Development

Office of Public and Indian Housing (PIH)

RHIIP

RENTAL HOUSING INTEGRITY IMPROVEMENT PROJECT

What You Should Know About EIV

A Guide for Applicants & Tenants of Public Housing & Section 8 Programs

What is EIV?

The Enterprise Income Verification (EIV) system is a web-based computer system that contains employment and income information of individuals who participate in HUD rental assistance programs. All Public Housing Agencies (PHAs) are required to use HUD's EIV system.

What information is in EIV and where does it come from?

HUD obtains information about you from your local PHA, the Social Security Administration (SSA), and U.S. Department of Health and Human Services (HHS).

HHS provides HUD with wage and employment information as reported by employers; and unemployment compensation information as reported by the State Workforce Agency (SWA).

SSA provides HUD with death, Social Security (SS) and Supplemental Security Income (SSI) information.

What is the EIV information used for?

Primarily, the information is used by PHAs (and management agents hired by PHAs) for the following purposes to:

1. Confirm your name, date of birth (DOB), and Social Security Number (SSN) with SSA.
2. Verify your reported income sources and amounts.
3. Confirm your participation in only one HUD rental assistance program.
4. Confirm if you owe an outstanding debt to any PHA.
5. Confirm any negative status if you moved out of a subsidized unit (in the past) under the Public Housing or Section 8 program.
6. Follow up with you, other adult household members, or your listed emergency contact regarding deceased household members.

EIV will alert your PHA if you or anyone in your household has used a false SSN, failed to report complete and accurate income information, or is receiving rental assistance at another address. ***Remember, you may receive rental assistance at only one home!***

EIV will also alert PHAs if you owe an outstanding debt to any PHA (in any state or U.S. territory) and any negative status when you voluntarily or involuntarily moved out of a subsidized unit under the Public Housing or Section 8 program. This information is used to determine your eligibility for rental assistance at the time of application.

The information in EIV is also used by HUD, HUD's Office of Inspector General (OIG), and auditors to ensure that your family and PHAs comply with HUD rules.

Overall, the purpose of EIV is to identify and prevent fraud within HUD rental assistance programs, so that limited taxpayer's dollars can assist as many eligible families as possible. EIV will help to improve the integrity of HUD rental assistance programs.

Is my consent required in order for information to be obtained about me?

Yes, your consent is required in order for HUD or the PHA to obtain information about you. By law, you are required to sign one or more consent forms. When you sign a form HUD-9886 *(Federal Privacy Act Notice and Authorization for Release of Information)* or a PHA consent form (which meets HUD standards), you are giving HUD and the PHA your consent for them to obtain information about you for the purpose of determining your eligibility and amount of rental assistance. The information collected about you will be used only to determine your eligibility for the program, unless you consent in writing to authorize additional uses of the information by the PHA.

Note: ***If you or any of your adult household members refuse to sign a consent form, your request for initial or continued rental assistance may be denied. You may also be terminated from the HUD rental assistance program.***

What are my responsibilities?

As a tenant (participant) of a HUD rental assistance program, you and each adult household member must disclose complete and accurate information to the PHA, including full name, SSN, and DOB; income information; and certify that your reported household composition (household members), income, and expense information is true to the best of your knowledge.

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Remember, you must notify your PHA if a household member dies or moves out. You must also obtain the PHA's approval to allow additional family members or friends to move in your home **prior** to them moving in.

What are the penalties for providing false information?

Knowingly providing false, inaccurate, or incomplete information is ***FRAUD*** *and a* ***CRIME***.

If you commit fraud, you and your family may be subject to any of the following penalties:

1. Eviction
2. Termination of assistance
3. Repayment of rent that you should have paid had you reported your income correctly
4. Prohibited from receiving future rental assistance for a period of up to 10 years
5. Prosecution by the local, state, or Federal prosecutor, which may result in you being fined up to $10,000 and/or serving time in jail.

Protect yourself by following HUD reporting requirements. When completing applications and reexaminations, you must include all sources of income you or any member of your household receives.

If you have any questions on whether money received should be counted as income or how your rent is determined, **ask your PHA**. When changes occur in your household income, **contact your PHA immediately** to determine if this will affect your rental assistance.

What do I do if the EIV information is incorrect?

Sometimes the source of EIV information may make an error when submitting or reporting information about you. If you do not agree with the EIV information, let your PHA know.

If necessary, your PHA will contact the source of the information directly to verify disputed income information. Below are the procedures you and the PHA should follow regarding incorrect EIV information.

Debts owed to PHAs and termination information reported in EIV originates from the PHA who provided you assistance in the past. If you dispute this information, contact your former PHA directly in writing to dispute this information and provide any documentation that supports your dispute. If the PHA determines that the disputed information is incorrect, the PHA will update or delete the record from EIV.

Employment and wage information reported in EIV originates from the employer. If you dispute this information, contact the employer in writing to dispute **and** request correction of the disputed employment and/or wage information. Provide your PHA with a copy of the letter that you sent to the employer. If you are unable to get the employer to correct the information, you should contact the SWA for assistance.

Unemployment benefit information reported in EIV originates from the SWA. If you dispute this information, contact the SWA in writing to dispute **and** request correction of the disputed unemployment benefit information. Provide your PHA with a copy of the letter that you sent to the SWA.

Death, SS and SSI benefit information reported in EIV originates from the SSA. If you dispute this information, contact the SSA at (800) 772–1213, or visit their website at: www.socialsecurity.gov. You may need to visit your local SSA office to have disputed death information corrected.

Additional Verification. The PHA, with your consent, may submit a third party verification form to the provider (or reporter) of your income for completion and submission to the PHA.

You may also provide the PHA with third party documents (i.e. pay stubs, benefit award letters, bank statements, etc.) which you may have in your possession.

Identity Theft. Unknown EIV information to you can be a sign of identity theft. Sometimes someone else may use your SSN, either on purpose or by accident. So, if you suspect someone is using your SSN, you should check your Social Security records to ensure your income is calculated correctly (call SSA at (800) 772-1213); file an identity theft complaint with your local police department or the Federal Trade Commission (call FTC at (877) 438-4338, or you may visit their website at: http://www.ftc.gov). Provide your PHA with a copy of your identity theft complaint.

Where can I obtain more information on EIV and the income verification process?

Your PHA can provide you with additional information on EIV and the income verification process. You may also read more about EIV and the income verification process on HUD's Public and Indian Housing EIV web pages at: http://www.hud.gov/offices/pih/programs/ph/rhiip/uiv.cfm.

The information in this Guide pertains to applicants and participants (tenants) of the following HUD-PIH rental assistance programs:

1. Public Housing (24 CFR 960); and
2. Section 8 Housing Choice Voucher (HCV), (24 CFR 982); and
3. Section 8 Moderate Rehabilitation (24 CFR 882); and
4. Project-Based Voucher (24 CFR 983)

My signature below is confirmation that I have received this Guide.

Signature **Date**

MASSENA HOUSING AUTHORITY
ENTERPRISE INCOME VERIFICATION POLICY

PURPOSE:
The Enterprise Income Verification (EIV) is intended to provide a single source of income-related data to public housing authorities for use in verifying the income reported by participants in the public housing system.

UTILIZING THE EIV SYSTEM:
The Massena Housing Authority (MHA) will utilize the Department of Housing and Urban Development (HUD) EIV system during the admission and occupancy processes. The MHA will use the EIV system for verification of household income to determine eligibility, admission, annual and interim reexaminations.

The EIV system will assist the MHA by the provision of tenant income from sources but not limited to Social Security, Social Security Disability, SSI, SWICA, Employment, and Unemployment Compensation for each family member. The EIV system will also be used to compare the income amount and the source with that which is recorded on HUD Form 50058, which is maintained in the Public Housing Information Center (PIC) database.

AUTHORIZATION:
All household members of at least 18 years of age are required to sign HUD Form 9886 (Authorization for the Release of Information/Privacy Act Notice) which authorizes HUD and the MHA to obtain income information from various sources. Failure to sign this consent form may result in the denial of eligibility or termination of assisted housing benefits or both.

ERROR REPORTING:
The EIV system was established to reduce errors in income reporting and rent calculations. HUD has determined that when the EIV income data differs from the tenant reported income by at least $200.00 per month, this constitutes a "*substantial difference*."

In cases where the EIV income data is **NOT** substantially different than tenant reported income, the MHA will:

- Use the tenant documents to calculate anticipated annual income if the EIV income is less than the tenant reported income; or,

- Use EIV income data if that information is more current than the tenant documentation, unless the tenant provides acceptable documentation of a change in circumstances.

In cases where EIV income **IS** substantially different from the tenant reported income, the MHA will:

- Request written third-party verification from the income source in question in accordance with 24 CFR 5.236(3)(i).
- Review historical income data and most current verified income data to calculate anticipated annual income.

- Analyze all data and attempt to resolve the income discrepancy.

DISCREPANCY REPORTS:

The MHA will address EIV Discrepancy Reports as follows:

- The MHA will attempt to determine whether the error in the tenant reported income was intentional or unintentional. Intentional false reporting may result in legal action.

- Any discrepancy in information will not be used to deny or terminate assistance to the tenant without independent verification of the information. In all cases the tenant will be given the opportunity to contest the discrepancy.

- If the tenant disagrees with the Discrepancy Report issued by the EIV system, a tenant conference will be scheduled to resolve the dispute. The tenant will be given 15 business days to furnish any mitigating evidence to contest the discrepancy. The MHA will notify the tenant of the proposed action no later than 3 business days after the tenant conference.

- If material facts indicate that the tenant has unreported or under-reported income, a repayment agreement will be executed between the MHA and tenant. If a tenant refuses to enter into a repayment agreement for back monies owed to the MHA due to misrepresentation or refuses to pay the newly calculated rent, termination of assistance will result under the established policies of the MHA.

SECURITY:

The data provided via the EIV system will be protected by MHA officials to ensure that it is only used for official purposes and not disclosed in any way that would violate the privacy of the individuals represented in the system data. The MHA will maintain and destroy security-related records in accordance with MHA's policy and procedures.

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