


New EIV Income Validation Tool (IVT)



New EIV Income Validation Tool (IVT) Report

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What is the IVT Report?

- Introduced in PIH Notice 2018-18
 - Effective 10/26/18
- Replaces the Income Discrepancy Report
- Was developed in response to an OIG audit that found a large number of PHAs failed to have policies and procedures to monitor the Income Discrepancy Report quarterly and therefore did not verify or resolve reported income discrepancies

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What is the IVT Report?

- Will be updated monthly
- Is ranked along with EIV as the Highest (Mandatory) verification technique in the HUD Verification Hierarchy

Level	Verification Technique	Ranking
6	Upfront Income Verification (UIV), using HUD's Enterprise Income Verification (EIV) system and the Income Validation Tool (IVT) (not available for income verifications of new applicants)	Highest (Mandatory)

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What will the IVT Report Do?

- Provide tenant income and wage, SS/SSI benefit, and unemployment compensation info
- Provides a comparison between the tenant reported income on the 50058 to income or benefit info received from HHS-NDNH and the SSA

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How will the IVT Report Help PHAs?

- PHAs will be able to search the IVT Report which will include income info for HoHs and family members
- PHAs will be able to determine the degree of tenant unreported or underreported income and take action pursuant with PHA policies to resolve the discrepancy

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How will the IVT Report Help PHAs?

- Will facilitate and enhance PHAs ability to identify tenant unreported or underreported income during annual and interim reexams
- Will assist PHAs in reducing administrative and subsidy payment errors, fraud, waste, and abuse

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PHAs Must

- Review the EIV Income and IVT Reports during mandatory and interim reexams of family income and/or composition
- Review the IVT Report for multiple subsidy payments

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IVT Features

- | | |
|-----------------------------|------------------------------|
| • Enhanced Search | • Excludes Income |
| • Name | • Full-time student (code E) |
| • Last 4 of SSN | • Live-in aides (L) |
| • DoB | • Youth under 18 (Y) |
| • Development Name and Code | • Tenants paying flat rents |

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EIV & IVT Info for Each Housing Member

- | | |
|-------------------------|---------------------------------|
| • Personal identifiers: | • Identity verification status: |
| • Name | • Pending |
| • DoB | • Verified |
| • SSN | • Deceased |
| | • Failed |

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EIV & IVT
Info for Each Housing Member

- Employment Information:
 - New Hire Information
 - Employer name, address, employer identification number of current and past employers
 - Quarterly earnings

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EIV & IVT
Info for Each Housing Member

- Quarterly Unemployment Compensation - Social Security Benefit Information:
 - Social Security (SS) Benefits
 - Dual Entitlement (SS benefits under another person's SSN)
 - Supplement Security Income (SSI)
 - Medical Data

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EIV & IVT
Info for Each Housing Member

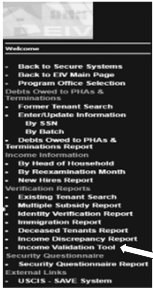
- Disability Status and Onset Date
- Identity Verification Status
- Indicator of possible multiple rental subsidy
- Indicator of debt and/or termination information from another PHA

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IVT Report




- IVT allows PHAs to quickly identify instances of discrepant income that can be questioned during the annual or interim reexamination

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IVT Report Homepage

May take a minute to populate... will see this page during processing

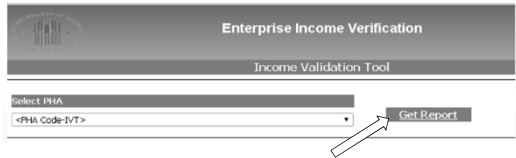


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IVT Report Homepage

- Select PHA from the drop down
- Click "Get Report"



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IVT 3 Report Screens

- Head of Household Report
- Household Members Report
- Employment Income & History Report

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Quarters

January – March
April – June
July – September
October - December

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Head of Household Report

Income Validation Tool - Household Level

INCOME VALIDATION TOOL - Unreported Income by Household

Filter by Program Type: (AQ) | Filter by Unreported Income: Greater than or equal to: 0.000

Development Code: (AQ) | Unreported Income: 0.000

ESR: | First Name: | Last Name: | Date of Birth: |

ABWV - Unreported Income Summary as of 7/15/2017

Program Type	Total Households Evaluated	Total Disrupt Households	% of Disrupt Households	Reported 2009-10 Income from all Taxpayers	Total Unreported Income	% of Unreported Income
Non-Target (Public Housing)	9,127	1,274	13.95%	\$33,022,305	\$40,376,500	54.61%
	5,750	750	13.04%	\$19,947,040	\$21,272,953	10.61%

Household Level Statistics

Head of Household ESR	Effective Date	Member First Name	Member Last Name	Development Code	Development Name	Member Date of Birth	Reported Income as of 6/30/16	Unreported Income	Total Unreported Income	% of Unreported Income	Household Count	Household Count
xxx-xx-4568	11/17/2014	*	OSPREY, NA	NA		9/18/1963	\$15,574	\$74,556	\$23,052	69.25%	2	2
xxx-xx-5678	10/14/2014	*	TRICE, ALONSO, NA	ALONSO HEALTH		11/20/1984	\$16,400	\$12,932	\$19,532	59.94%	3	4
xxx-xx-4777	11/17/2014	*	MUNOZ, NA	NA		6/23/1964	\$27,921	\$10,036	\$50,055	57.25%	3	1
xxx-xx-4567	11/17/2014	*	MUNOZ, NA	NA		1/9/1981	\$0	\$42,876	\$42,876	100.00%	2	1
xxx-xx-4567	11/17/2014	*	MUNOZ, NA	NA		12/12/1975	\$15,539	\$35,392	\$26,694	51.97%	2	

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Social Security Tab

Income Validation Tool - Employer Level

INCOME VALIDATION TOOL - Unreported Income at Employer Level

Member Earnings History as of: 7/11/2017

SSN	Member First Name	Member Last Name	Effective Date	Data Extract Date	Annual Income Reported on Form 5055	Annualized Income Reported by SSA and IRM	Wage Income (Current Quarter + Prior Quarter)	SSA Income (Current Quarter + Prior Quarter)	Unemployment Benefits (Current Quarter + Prior Quarter)
xxx-xx-4274	x	MLRPOF	9/1/2014	7/18/2017	\$37,081.00	\$58,826.00	\$44,413.00	\$0.00	\$0.00

Wage Income Social Security Income Unemployment Benefits

Social Security Income

* No data returned for this view. This might be because the applied filter excludes all data.

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Unemployment Benefit Tab

Income Validation Tool - Employer Level

INCOME VALIDATION TOOL - Unreported Income at Employer Level

Member Earnings History as of: 7/11/2017

SSN	Member First Name	Member Last Name	Effective Date	Data Extract Date	Annual Income Reported on Form 5055	Annualized Income Reported by SSA and IRM	Wage Income (Current Quarter + Prior Quarter)	SSA Income (Current Quarter + Prior Quarter)	Unemployment Benefits (Current Quarter + Prior Quarter)
xxx-xx-4274	x	MLRPOF	9/1/2014	7/18/2017	\$37,081.00	\$58,826.00	\$44,413.00	\$0.00	\$0.00

Wage Income Social Security Income Unemployment Benefits

Unemployment Benefits

Pay Start Date	Pay End Date	Income Amount
		\$0.00
Total		\$0.00

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Finding a Income Discrepancy

- If the EIV Income or IVT Report reveals an income source that was not reported or was a “substantial” difference ($\geq \$2,400$), PHAs are required to:
 - Discuss the income discrepancy with the tenant
 - Request the tenant to provide any documentation to confirm or dispute the unreported or underreported income and/or income sources;

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Finding a Income Discrepancy

- If the tenant is unable to provide Level 4 documentation to resolve the income discrepancy, the PHA is required to request Level 3 verification and any information necessary to resolve the income discrepancy;
- If applicable, determine the tenant's underpayment of rent due to unreported or underreported income, retroactively; and
- Take any other appropriate action as directed by HUD or PHA's administrative policies

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No Dispute of EIV Income & IVT Reports

- Required Tenant File Documentation:
 - Current acceptable Level 4 verification and/or documentation;
 - Level 3 verification (if necessary); and
 - Current copy of the 50058

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No Dispute in EIV Info/Level 4 Example

- PHA is conducting a 2019 reexamination
- Mary Jones reports she is employed at ABC Company
 - EIV Income and IVT Reports show quarterly wages from ABC Company for the full year of 2017, and first two quarters of 2018
 - Last years (2018) reexamination reflects wages from ABC Company
 - No other income information on the EIV Income and IVT Reports

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No Dispute in EIV Info/Level 4 Example

- Since no disparity between the tenant-reported income and the EIV Income and IVT Reports, the PHA may streamline income verification process by:
 - Requesting Ms. Jones to provide two current consecutive pay stubs received within the last 60 days of the interview or request date to calculate the annual income

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Disputed EIV Income & IVT Reports

- If there is a discrepancy in either the EIV Income or IVT Report, or the 50058 is not current or inconsistent and/or Level 3 verification for the disputed info is not clear
- PHAs **must** maintain copies of the following in the tenant files:
 - The EIV Income and IVT Reports;
 - Income verification; and
 - A corrected 50058

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Dispute in EIV Info/No Level 4 Example

- PHA is conducting a 2019 reexamination
- Bob Miller reports contributions from sister as only source of income
 - EIV Income and IVT Reports shows quarterly wages from XYZ Company for full year of 2017 and first two quarters of 2018
 - No other income information on the EIV Income and IVT Reports
 - Last year's (2018) reexamination reflects no wage info and the only source of income as the contributions from sister

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Dispute in EIV Info/No Level 4 Example

- PHA's actions:
 - Advise Mr. Miller that EIV shows wages from XYZ Company and request him to provide current pay stubs
 - Mr. Miller states he is not employed at XYZ Company and has no pay stubs
 - Because Mr. Miller disputes the EIV info and has not provided documents to support his dispute, request Level 3 verification from XYZ Company

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Dispute in EIV Info/No Level 4 Example

- If the Level 3 verification indicates he is employed at XYZ Company, use information to calculate annual income and retroactive rent
 - Inform Mr. Miller of the retroactive rent and the PHA's requirements for repayment
 - Take all appropriate actions as per PHA policies regarding failure to report income which may include termination of assistance

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Income is not Verifiable Through EIV

- PHAs **must** maintain copies of the following in the tenant file:
 - The current Level 4 verification and/or documentation;
 - Level 3 verifications (if necessary);
 - Copies of the EIV Income and IVT Reports; and
 - A corrected 50058

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**Income Not Verifiable
Through EIV/Level 4 Example**

- PHA is conducting a 2019 reexamination
 - Sharon Duvet reports only source of income is child support and provides last 4 child support payments using Level 4 verification

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**Income Not Verifiable
Through EIV/Level 4 Example**

- EIV Income and IVT Reports shows:
 - A discrepancy and a hire date at the DEF Company effective January 9, 2014;
 - Quarterly wages from DEF Company for full year of 2014, 2015, 2016, and 2017, and the first two quarters of 2018.
 - No other income information on the EIV Income and IVT Reports
- Last year's (2018) reexamination reflects only child support income

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**Income Not Verifiable
Through EIV/Level 4 Example**

- PHA actions:
 - Review the EIV-reported wages with Ms. Duvet
 - Inform Ms. Duvet that EIV shows wages from the DEF Company and request current verification of her pay
 - Ms. Duvet admits that she has been working for DEF Company and that she will provide current pay stubs
 - Advise Ms. Duvet that the PHA will calculate the retroactive rent for the previous years which she did not disclose her employment

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Income Not Verifiable Through EIV/Level 4 Example

- The PHA may use the Level 4 verification and/or documentation to calculate income and rent for the 2019 reexamination
- Calculate retroactive rent using the EIV-reported wages for the years 2014 - 2017
- Request the last pay stub for 2018 or the 2018 W-2 to calculate the retroactive rent for 2018
- Inform Ms. Duvet of the retroactive rent and the PHA's requirements for repayment
- Take all appropriate actions as per PHA policies regarding failure to report income which may include termination of assistance

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Compliance with the IVT Report: Reexaminations

- During mandatory and interim reexaminations, PHAs must:
 - Review the EIV Income and IVT Reports to confirm/validate tenant-reported income;
 - Print and maintain the EIV Income and IVT Reports in the tenant file;
 - Obtain current acceptable Level 4 documentation to supplement EIV info; and
 - Use current Level 4 and/or third-party verification to calculate annual income

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Compliance with the IVT Report: New Admissions (1)

- PHAs are required to:
 - Review the EIV Income and IVT Reports to confirm/validate family-reported income within **120 days** of the IMS/PIC submission date;
 - Print and maintain copies of the EIV Income and IVT Reports in the tenant file;
 - Resolve any income discrepancy with the family within **60 days** of the EIV Income or IVT Report dates

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New EIV Income Validation Tool (IVT)

**Compliance with the IVT Report:
Historical Adjustments (14)**

- PHAs are required to:
 - Review the EIV Income and IVT Reports to confirm/validate family-reported income within **120 days** of the IMS/PIC submission date;
 - Print and maintain copies of the EIV Income and IVT Reports in the tenant file;
 - Resolve any income discrepancy with the family within **60 days** of the EIV Income or IVT Report dates

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**Compliance with the IVT Report:
Interim Reexamination (3)**

- When there is **no** household identified income discrepancy reported on the 50058, the EIV Income, and IVT Reports:
 - PHAs have the discretion to print the EIV Income and IVT Reports to document the tenant file

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**Compliance with the IVT Report:
Interim Reexamination (3)**

- When there **is** an identified income discrepancy reported on the 50058, the EIV Income, and IVT Reports
 - PHAs **must** follow-up with the family and resolve the differences between the reported information using the HUD Verification Hierarchy

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HUD EIV Resources

- EIV Field Office Coordinators list:
 - https://www.hud.gov/program_offices/public_in_dian_housing/programs/ph/rhiip/uivsystem
 - <https://www.hud.gov/sites/dfiles/PIH/documents/EIVFieldOfficeCoordinators.pdf>
 - PHA staff should work with their local EIV Coordinator on any issues/questions that arise about EIV

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HUD EIV Resources

- System issues/questions that cannot be handled by the local EIV Coordinator can be sent to:
 - EIV_Help@hud.gov
 - Staff from the HDQTRS.REAC EIV team will provide a response
- Program questions related to EIV that may require a headquarters response should be sent to:
 - PublicHousingPolicyQuestions@hud.gov

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HUD EIV TEAM


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Questions



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Thank you!

For any class questions or follow-up, please contact:

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