

## **EIV Data**

The Upfront Income Verification obtained through HUD's EIV (Enterprise Income Verification) system will only be used to verify a tenant's eligibility for participation in HUD's rental assistance program and to determine the level of assistance the tenant is entitled to receive. Data obtained through EIV system will be verified third-party only when the EIV data indicates a substantial income discrepancy and the tenant disputes the EIV information. In these cases, the SHA will request written third party verification, [24 CFR 5.236(3)(I)]. The SHA will verify the effective dates of new and terminated income sources. The SHA may not take any adverse action based *solely* on EIV data. Once the SHA has verified and validated the income discrepancy, the SHA will calculate the tenant retroactive rent due and initiate a repayment agreement and/or other corrective action.

Valid income discrepancies are those where the tenant failed to disclose an income source and/or under reported the amount of income that was effective as of the interview date of a mandatory re-examination of income; and/or the tenant failed to report a change of increase in an income source and/or income amount as required by the SHA's interim re-examination policies.

Invalid income discrepancies are those discrepancies that are not a result of tenant error. These discrepancies may occur as a result of CHA error; and/or incorrect EIV data.

The SHA will accept verification of eligibility information in the following order of preference:

### **Upfront Income Verification (UIV / EIV)**

The SHA will use UIV procedures to obtain verification of tenant-reported (unreported or underreported) income. Types of Income that may be verified through UIV:

- Gross Wages and Salaries (Including overtime
- pay, commission, fees, tips, bonuses, and
- other compensation for personal services)
- Unemployment Compensation
- Welfare Benefits
- Social Security Benefits (including Federal and
- State benefits, Black Lung benefits, and dual
- benefits)
  - Social Security
  - Supplemental Security Income (SSI)

### **Written Third Party Verification**

Written verification by a third party is always preferred. The SHA will also accept Third Party Verification from reputable online systems, including EIV a which may verify employment income or other sources of regular income.

### **Oral Third Party Verification**

Independent verification of income and/or expenses by contacting the individual income/expense source(s) supplied by the Applicant/Participant, via *telephone* or in-person visit. SHA staff will document in the tenant file, the date and time of the telephone call, the name of the person contacted and telephone number, along with the confirmed verified information.

This verification method is commonly used in the event that the independent source does not respond to the SHA's faxed, mailed, or e- mailed request for information in a reasonable time frame, i.e., ten (10) business days.

The SHA will also use *telephone verifications* when a written third party verification is incomplete or unclear.

### **Verification by Applicant/Participant supplied documents.**

The SHA will review documents submitted by the Applicant / Tenant when: (i) the information requested does not require Third-Party Verification (for example rent receipts, canceled checks for rental payments, Lease agreements and monthly utility bills) or (ii) third-party fax or telephone verification is impossible. BHA may copy documents into the Applicant's file or list the documents and the information contained in them.

### **Verification by Applicant/Participant certification.**

With the approval from the Administrator or his/her designee, the SHA may choose to accept a signed certification / affidavit from an Applicant regarding housing and employment history only an applicant / tenant when verification by a third party or verification by documents is impossible to obtain.