

Amos Towers
Enterprises Income Verification (EIV) System
Policy & Procedure
UPDATED FOR HOTMA COMPLIANCE
Effective 1/1/2025

The Income Reports in **EIV** contain the SSNs, full dates of birth, first and last names, and physical addresses of tenant families. This is all very personal information that **must not** be handled carelessly. Therefore, **Amos Towers** realizes that it must be careful not to share this information with anyone who is not authorized to have it.

Privacy Act of 1974 552a (a) Definitions for purposes of this section-(!) the term "agency" means agency as defined in section 552(f) of this title; (2) the term "individual" means citizen of the United States or an alien lawfully admitted for residence; (3) the term "maintain" includes maintain, collect, use or disseminate; (4) the term "record" means any item, collection or grouping of information.

EIV Data may only be disclosed to:

- Private Owners
- Management Agents
- Service Bureaus
- Contract Administrators
- HUD Staff
- HUD Office of Inspector General (OIG) for investigative purposes
- Individual to whom the record pertains and their written desingees

EIV Unauthorized Disclosure

- Will not disclose data in any way that would violate the privacy of the individuals
- EIV Data must not be disclosed (or re-disclosed) to any third parties

Sanctions

Willful disclosure or inspection of EIV Data can result in civil and criminal penalties

- Unauthorized disclosure - felony conviction and fine up to \$5000.00 and/or imprisonment up to five (5) years, as well as civil damages
- Unauthorized inspection - misdemeanor penalty of up to \$1000.00 and/or imprisonment, as well as civii damages

Before accessing the EIV System, all employee users must acknowledge, each time that they sign on, that they understand:

- The conditions of the of the Privacy Act
- They may have access to EIV for official purposes only
- They are subject to civil and/or criminal penalties under the Privacy Act of misuse of information
- There must be a signed consent form (HUD 9887 & 9887A) on file before viewing income data from the individual (every family member 18 or older, whether they have income or not must sign these forms)
- The signed HUD 9887 & 9887A must not be older than 15 months

Tenant's Right to Dispute EIV Data

- An individual has the right to have access to information pertaining to them and to request information be amended
- Disputed information will be verified independently
 1. Tenant must be notified of findings
 2. Management cannot suspend, terminate, reduce or make a final denial of assistance or tenancy until tenant has opportunity to dispute and discuss

EIV Coordinator and User Authorization

When signing the CAAF (Coordinator Access Authorization Form) or the UAAF (User Access Authorization Form), EIV users agree to:

1. The Rules of Behavior
Delineates responsibilities of, and expectations for, individuals with access to the EIV system, which hold users accountable for their actions and responsibilities

Enhances other HUD policies already in place

Application Rules

Safeguard Categories

- Technical
 - I. Must have a valid WASS User ID and password

IDs and Passwords must not be shared;

Must not access system using another's ID!!!!

2. Must provide Management with application access authorization form

Access to data is restricted based on **EIV** role (Coordinator or User);

Access limited based on need to know

3. Access and activity will be monitored and audited by Management

EIV Coordinators must be certified annually;

EIV Users must be certified quarterly (if not certified within 30 days after the end of the current quarter, access to **EIV** is terminated)

Administrative Safeguards:

1. These are the standard operating procedures for use of data from **EIV**

Use employment and income data for processing HUD 50059s only;

Do Not share data with others who do not have a "need to know";

Check to see if the applicant/tenant is receiving assistance under another program at a different location;

Owner approval letters must be on file for each "Coordinator" or "User" and be current;

Periodically (quarterly) review the list of "Users" at each site to see if "User" still has a valid need to access the **EIV** data for that site or project;

Modify or revoke rights as appropriate;

2. Assign Access to ensure that access rights and responsibilities are appropriate

3. Tenant Consent Form on file

4. Destroy **EIV** information that is no longer needed in accordance with HUD Handbook 4350.3 requirements - shred, burn or pulverize

Social Security Benefit (SSA) Reports are to be kept for the term of the tenancy plus (3) three years after tenancy is terminated;

NDNH Reports (National Directory of New Hires) from **EIV** (either electronic or paper) may only be retained for 2 years. Then the information must be destroyed if it contains new hire, wage or unemployment compensation benefit data however any tenant provided documentation, or other third party verification of income, received to supplement the NDNH data must be retained in the tenant file for the term of the tenancy plus three (3) years after tenancy terminated.;

If SSA & NDNH benefits are combined in a single report, the retention requirements for NDNH data reports apply;

Management will make a notation in the tenant file when NDNH data is destroyed. The notation should state that "the NDNH employment and income information obtained from the **EIV** system was used for verification of the employment source and, if applicable, for determining the tenant's income from wages and/or unemployment compensation as well as the date the information was destroyed.

5. Conduct training to ensure that all EIV users receive security training at time of implementation or employment and at least annually thereafter and maintain a record of such training. Communicate security information through the use of posters, security bulletins, discussion groups and distribution of all current EIV information and memos.
6. Detect, deter and report improper disclosures, unauthorized access or security breaches to Supervisor and/or Management.

Physical Safeguards

1. Designate secure areas by restricting the use of printers, copiers, facsimile machines and maintain controlled access to the areas where they are kept.
2. Secure computer systems and output by storing downloaded **EIV** data in a separate, restricted directory, label CDs containing **EIV** data "confidential: or "For official use only".
3. Lock in a secure place.
4. Make sure that the computer screen is not visible by any unauthorized persons.
5. Do not use a computer in the reception area for **EIV** reports. If you have to do this, reposition your desk or computer to keep the material confidential.
6. Retrieve all computer printouts as soon as they are generated, so that **EIV** data is not left unattended.
7. Printouts should not be removed from the premises to prevent any identity theft.
8. Avoid leaving a computer unattended with **EIV** data displayed on the screen. Lock your computer/Log off/Exit the system when you are leaving your desk or when finished for the day. **EIV** will time-out after 30 minutes of inactivity.
9. The fastest and safest way to log out or "close" **EIV** and WASS is to click on the "X" in the upper right corner of the screen while in **EIV**.

Use of EIV Reports

All reports listed below must be used in accordance with HUD Notice 10-10 and with these policies and procedures.

<u>Report</u>	<u>When To Use</u>	<u>Retention Policy</u>
Summary Report	Annual recertification	Tenant file for term of tenancy plus 3 yrs.
Income Report	Annual recertification	Tenant file for term of tenancy plus 3 yrs.
Income Report-Move-Ins	Within 90 days of move-in	Tenant file for term of tenancy plus 3 yrs.
Income Discrepancy Rp.	Annual recertification	Tenant file for term of tenancy plus 3 yrs.
No Income Report	Recertification for no income tenants	Tenant file for term of tenancy plus 3 yrs.
New Hires Report	At least quarterly	Tenant file for term of tenancy plus 3 yrs.
Existing Tenant Search	Upon processing an application admission	In applicant's file for 3 years, or if accepted, in the tenant's file for term of tenancy plus 3 years.
Multiple Subsidy Report	At least quarterly	Master files for 3 yrs, Tenant, term+ 3 yr
Failed EIV Pre-screening	At least monthly	Master files for 3 yrs, Tenant, term+ 3 yr
Failed Verification Report	Monthly	Master files for 3 yrs, Tenant, term+ 3 yr
Deceased Tenants Report	At least quarterly	Master files for 3 yrs, Tenant, term+ 3 yr

MASTER FILE EIV REPORTS

Identity Verification Reports

1) Failed Pre-Screening Report

This report shows any tenant who failed the identity match and the reason they failed. Management must correct the error before the Social Security Administration (SS) can match and transmit tenant information. This report will be run monthly. Management will verify and correct information on every tenant listed as having failed the pre-screening. Tenant file or a consolidated file will be documented with the report and actions taken.

2) Failed Verification Report

This report shows family members with incorrect Social Security Numbers, date of birth, last name, as well as deceased household members. Management will verify that the documentation in the tenant file matches the tenant's personal identifiers. If an error has occurred, management will make the appropriate correction to the most recent certification. If there are inaccuracies, management will encourage the tenant to contact the Social Security Office to correct the information. Management will document the tenant file or a consolidated file with the report and any measures taken to correct this information.

Must be reviewed monthly and stored in Master File in accordance with HUD retention guidelines

Deceased Tenant Report

Provides information of any current that is listed as deceased with the Social Security Administration. The report will be run at least quarterly. Management will confirm whether or not the person is deceased. Upon verification of death of existing tenant, management will remove the tenant from the household effective the first of the month following death. If deceased tenant is the only member of the household, tenancy will be terminated effective 14 days following death or when the family has removed all tenant's belongings and returned the keys, whichever date is earlier. If an error has occurred and the tenant is living, management will encourage the tenant to contact SSA to correct

the error. The Tenant file will be documented to management's efforts.

Must be reviewed quarterly and stored in Master File in accordance with HUD retention guidelines

Multiple Subsidy Report

This report is used to search within TRACS and Public and Indian Housing to identify individuals who may be receiving multiple subsidies. Management will run this report for all household members or adult members, or only household members over age 18 quarterly. Management will discuss this with the tenant giving them the opportunity to explain any circumstances that created the multiple subsidies. If necessary, an investigation will be made for a current tenant who appears to be receiving multiple subsidies. Depending on the results of the investigation, management may need to take action to terminate a tenant's assistance or tenancy. Tenant file will be documented with the EIV report and the results of the investigation. Note an executed 9887-Notice of Consent is not required prior to running this report.

Must be reviewed quarterly and stored in Master File in accordance with HUD retention guidelines

New Hires Report

Provides employment information for tenants who have started new jobs within the last six months. Management will run this report consistently for all subsidized tenants at least quarterly. After discussion with tenant, Management will follow-up on any current tenant who has obtain employment since last certification. Management will obtain verification directly from the third-party and will make appropriate rent/subsidy and effective date corrections. If the tenant disputes the information, management will recommend they contact the third-party who provided the information to make corrections to the system. Management will follow the guidance in HUD Handbook 4350.3 REV-1, if fraud is suspected. In addition to repayment of overpaid subsidy, eviction may be necessary. Tenant file will be documented with the new hire report and all correspondence related to the investigation.

Must be reviewed quarterly and stored in Master File in accordance with HUD retention guidelines

Must be reviewed during AR interviews

TENANT FILE EIV REPORTS

When you select Income Reports for a tenant, there are three reports that must be used at the time of Annual Recertification. They are the Summary, Income and Income Discrepancy Reports.

Summary Report at Recertification:

The Summary Report provides a summary of information from the current, active certifications contained in the TRACS file at the time of the income match. It also provides the Identity Verification Status of each household member.

*Reviewed at Annual Recertification (AR)

Income Report (Income Detail):

Contains Social Security benefits, Supplemental Security Income benefits, Dual Entitlement benefits, Medicare premium information, and Disability status from the Social Security Administration (SSA) and New Hires (W-4), quarterly wages, and quarterly unemployment compensation benefits from the National

Directory of New Hires (NDNH).

*Reviewed at Annual Recertification (AR)

*Residents will be required to initial annual income details to indicate agreement with the details provide in the Income Detail report at Annual Recertification (AR)

*OAs are now required to review Income Report within 120 days of Move In Certification to ensure accuracy (previously required within 90 days of Move In)

Management will request that the tenant provide the benefit letter as third-party verification:

- If the tenant disputes the amount of benefits, or
- the benefit data does not agree with what the tenant reported, or
- the data is not included in EIV

If the tenant does not have the letter or it is not dated within 120 days of recertification, the preferred method to obtain the Proof of Benefit Income Letter is to request the information using SSA's web site.

Management may advise tenants on how to obtain updated Proof of Benefit Income Letter.

For New Hire, Wage and Unemployment Compensation: the employment and unemployment income information will be used ONLY as third-party verification of employment and will not be used to calculate income. If the EIV information agrees with the information provided by the tenant:

- it will be used for third-party verification of employment and
- management will request that the tenant provide documentation to support their current income amount.

Third-party verification will be requested directly from the employer:

- If the EIV data does not agree with what the tenant reports, or
- The tenant disputes the data, or
- The information is incomplete (such as no start date), or
- No employment or income information is available in EIV but the tenant reports they are working.

If it is determined that the EIV data does not belong to the tenant:

- The owner will advise the tenant
- Attempt third-party verification from the employer
- Have the tenant certify that the data is invalid and has been wrongly attributed to them
- Advise the tenant to contact the third-party who provided the information and if unsuccessful, the State Workforce Agency to have that employer or agency remove the invalid income information from the records

Tenant files will include the EIV income report, efforts to verify disputed income information, the signed tenant certification that income is disputed, and tenant notification to contact third-parties

and State Workforce Agency.

Income Discrepancy Report/Recertification:

This report shows the differences between EIV and reported income when that amount exceeds \$200. Management will run this report at the time of recertification to resolve any discrepancies. Management will follow-up on every reported income discrepancy included in this report. The tenant file will be documented with the EIV report and verification documentation along with detailed information on the resolution of the reported discrepancy, regardless of whether the discrepancy was found to be valid or invalid. While management investigates and confirms possible discrepancies and errors, no adverse action will be taken based solely on the data in EIV. When the data in EIV is disputed by the tenant or does not match the information provided by the tenant, information will be obtained independently directly from the third-party source. Management will provide the tenant with results and request a meeting to discuss them within 10 days of notification. If it is determined that the tenant is in non-compliance with the lease for knowingly providing incomplete or inaccurate information, the guidance in Chapter 8, Section 3 of the Occupancy Handbook HUD 4350.3 Rev-I will be followed to begin actions to terminate tenancy. Where fraud is suspected, the owner may report this to HUD OIG Office of Investigation. If the tenant has unreported or underreported income, management will go back to the time the unreported or underreported income started not to exceed 5 years. A calculation of rent/subsidy adjustment will be made comparing the actual third-part verified information against the executed 50059s in the tenant file. Management will not collect for unreported or underreported income without historical information (50059s). A record of the calculation of what the tenant should have paid and the amount of rent the tenant was charged will be provided to the tenant and retained in the tenant's file.

*OAs are required to review the Income Discrepancy Report within 120 days of Move In Certification to ensure accuracy (previously required within 90 days of Move In)

When A Family Member Turns 18:

When a family member turns 18 years of age, that family member must come into the office within 30 days after their 18th birthday to sign and date a HUD 9887/9887A. If a tenant turns 18 and has not signed these forms the manager cannot use the EIV Income Reports for that tenant until the form is signed. If the tenant fails to sign the consent forms, the household is in non-compliance with their lease and assistance to and the tenancy of the household may be terminated. Notification form is part of this policy.