

RBD FASTCLASS – EIV REPORTING REQUIREMENTS

For Customers of Ross Business Development, Inc.



Ross Business Development, Inc.

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Ross Business Development, Inc.
3134 Shumard Way
Marietta, GA 30064
770-424-1806
www.rbdnow.com
onlinetraining@rbdnow.com

Disclaimer

The material contained in this document is not comprehensive of the continually emerging issues surrounding policies in The Multifamily Housing industry. In addition, the handbook guidance is derived from The HUD Handbook 4350.3 Rev 1 Change 4 released in August 2013 and in December 2013 and subsequent notices and memos from HUD.

These materials were updated 8/2022.

The reader should understand that these materials are not designed for, nor should be relied upon, as a source of legal guidance or as a final authority with respect to any particular circumstance.

Ross Business Development makes no warranty of merchantability or fitness for a particular purpose or any other warranty of any type with regard to these materials. Owners and management should seek competent legal advice in developing and carrying out housing policies and procedures.

We have been diligent in our efforts to provide comprehensive and accurate regulatory instruction; Ross Business Development shall not be responsible for errors or inaccuracies.

EIV REPORTING REQUIREMENTS

The most common findings issued as part of the Management & Occupancy Review are related to HUD’s Enterprise Income Verification System (EIV). The most common findings are:

- ✧ Failure to review EIV Reports as part of certification
- ✧ Failure to review the reports after Move-in, Initial Certification or the addition of a new member
- ✧ Failure to review required reports when creating an Interim Recertification
- ✧ Failure to properly address discrepancies

This FASTClass was created to provide our customers with a summary of the EIV Reporting requirements. We also provide a FASTFacts document which is available on our Resources Page.

<https://www.rbdnow.com/resources/noticeforms>.

This class and the RBD FASTFact document were created using guidance available in [HH 4350.3 Change 4 Exhibit 9-5](#) which was issued in 2013.

Let’s see what you already know.

Class Exercise – The EIV Reports

The following Class Exercise determines your understanding of HUD’s requirements for the EIV Reports Review.

Owner/agents must describe how they use the EIV Reports in the property EIV Policy. You may run the reports more frequently than HUD requires, but you may not run them less frequently than HUD requires.

Do you know HUD’s requirements?

Report Name	Master File Report?	Must Produce and Review the Report
Income Summary Report	<input type="checkbox"/> N <input type="checkbox"/> Y	<input type="checkbox"/> Optional <input type="checkbox"/> Before MI <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> AR/IR <input type="checkbox"/> 90 Days After MI
Existing Tenant Search	<input type="checkbox"/> N <input type="checkbox"/> Y	<input type="checkbox"/> Optional <input type="checkbox"/> Before MI <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> AR/IR <input type="checkbox"/> 90 Days After MI
Income Detail	<input type="checkbox"/> N <input type="checkbox"/> Y	<input type="checkbox"/> Optional <input type="checkbox"/> Before MI <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> AR/IR <input type="checkbox"/> 90 Days After MI
Income Discrepancy	<input type="checkbox"/> N <input type="checkbox"/> Y	<input type="checkbox"/> Optional <input type="checkbox"/> Before MI <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> AR/IR <input type="checkbox"/> 90 Days After MI
No Income on 50059	<input type="checkbox"/> N <input type="checkbox"/> Y	<input type="checkbox"/> Optional <input type="checkbox"/> Before MI <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> AR/IR <input type="checkbox"/> 90 Days After MI
Identity Verification	<input type="checkbox"/> N <input type="checkbox"/> Y	<input type="checkbox"/> Optional <input type="checkbox"/> Before MI <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> AR/IR <input type="checkbox"/> 90 Days After MI
Multiple Subsidy	<input type="checkbox"/> N <input type="checkbox"/> Y	<input type="checkbox"/> Optional <input type="checkbox"/> Before MI <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> AR/IR <input type="checkbox"/> 90 Days After MI
Deceased Tenant	<input type="checkbox"/> N <input type="checkbox"/> Y	<input type="checkbox"/> Optional <input type="checkbox"/> Before MI <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> AR/IR <input type="checkbox"/> 90 Days After MI
New Hires	<input type="checkbox"/> N <input type="checkbox"/> Y	<input type="checkbox"/> Optional <input type="checkbox"/> Before MI <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> AR/IR <input type="checkbox"/> 90 Days After MI
No Income from HHS/SSA	<input type="checkbox"/> N <input type="checkbox"/> Y	<input type="checkbox"/> Optional <input type="checkbox"/> Before MI <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> AR/IR <input type="checkbox"/> 90 Days After MI

Notes: _____

THE EXISTING TENANT SEARCH



The only EIV Report used prior to move in is the Existing Tenant Search. This report provides information about applicants who are currently receiving HUD assistance so that owner/agents can take necessary steps to avoid dual subsidy.

This report must be reviewed before OAs approve any new move-in. The resident file must contain a copy of this report for all household members starting January 31, 2010. There are two exceptions:

1. EIV was not available from April 16, 2010 through June 20, 2010 and
2. New residents who are exempt from the SSN disclosure requirements.

When you reference HH 4350.3 R1, C4, Paragraph 4-7-D, note that Change 4 indicates that the *Existing Tenant Search* **must be completed** for **ALL** members of the applicant’s household. This includes children and live-in aides.

This also includes a requirement to review the Existing Tenant Search when a new member is added to an existing household.

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EIV MASTER FILE REPORTS

Certain EIV reports must be produced and reviewed on a regular basis. These reports allow the owner/agent to monitor residents’ compliance with reporting requirements. These reports are:

- **Identity Verification**
 - The **Failed Pre-Screening Report** – at least monthly
 - The **Failed Verification Report** – at least monthly
- The **Multiple Subsidy Report** – at least quarterly
- The **Deceased Tenant Report** – at least quarterly
- The **New Hires Report** – at least quarterly

You may maintain a paper or electronic version of the EIV Master File.

Many owner/agents maintain the Master File by month. We recommend storing the information by report type. HUD does not have a rule either way. Many of our customers currently have an EIV Master File for:

- ❖ 2019
- ❖ 2020
- ❖ 2021

They are currently “working” the 2022 reports. At the end of 2022, the owner/agent will destroy the 2019 Master File and start working on the 2023 Master File.

The Master Files will be purged after three years in accordance with HUD’s current data purge/destruction policies.

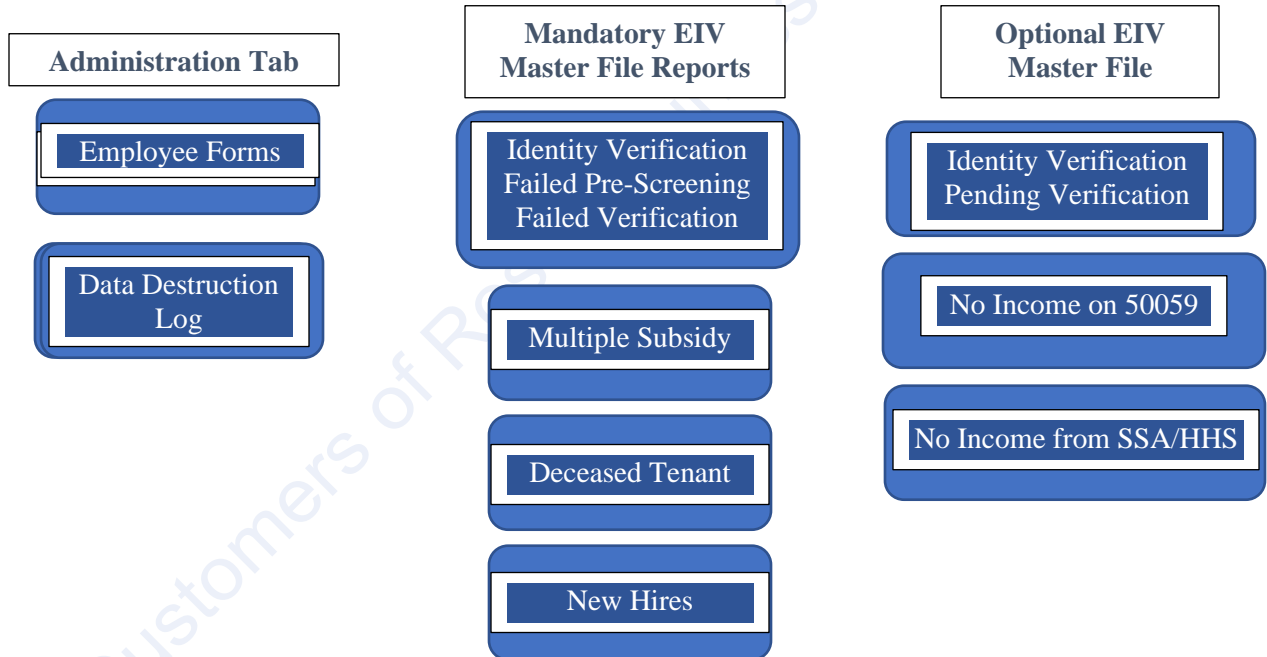
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We recommend owner/agents set up Master File binders (paper or electronic) and incorporate the following tabs in the binders:

- **Master File – Admin – We do not purge these forms**
 - EIV MOR Checklist
 - Staff Forms –
 - EIV UAAF, CAAF, ROB
 - TRACS ROB (if desired)
 - Cyber Awareness Training Certificates
- **EIV Policies – We do not purge these forms**
 - EIV Use Policy
 - EIV Security Policy
 - Data Destruction Log
- **Identity Verification Reports – Purged after three years**
 - Failed Pre-Screening
 - Failed Verification
 - Pending Verification (optional)
- **Multiple Subsidy– Purged after three years**
- **Deceased Tenant– Purged after three years**
- **New Hires– Purged after three years**
- **Zero Income (optional) – Individual Tenant Files are reviewed and purged 3 years after tenancy ends**



Owner/agents must also maintain detailed information about discrepancy investigation and resolution in the resident file. This includes notices, notes, verification documents and corrected certifications.

If you maintain an electronic version, the EIV information must be stored in an encrypted, password protected directory and access must be limited to those staff authorized to have access to EIV.

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THE INCOME REPORTS

When reviewing income information, owner/agents will be viewing any of the following reports.

- 1) Income Summary Report (*required at AR/IR until all household members are verified*)
- 2) Income Report (Detail)
- 3) Income Discrepancy Report

These reports must be reviewed:

- 1) Within 90 days of transmission of the move-in or addition of a new household member
- 2) As part of each Annual Recertification
- 3) As part of each Interim Recertification

Your EIV Use Policy must explain when and why you review these reports as described above. Also, if you are going to review the reports at other times, then you must describe when and why you would run the income reports.

Owner/agents can run income reports by HOH Social Security Number. You will see all the required certification reports for the residents.

Income Information

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

Verification Reports

- Existing Tenant Search
- Multiple Subsidy Report
- Identity Verification Reports
- Deceased Tenants Report
- New Hires Report

User Access Request

- Authorization Form

External Links

- USCIS - SAVE System

Security Exam

- Security Exam Report

Enterprise Income Verification
HUD Home MF Housing EIV Home Search Email

Income Information >> By Head of Household >> Summary Report

Printer-Friendly Version
Print-All

Summary Report
Income Report
Income Discrepancy Report
Certification Page

Head of Household Identifiers						
Name:	ROBERT RICHARDS					
Social Security Number:	***.-**-1111					
Date of Birth (mm/dd/yyyy):	XX/XX/1955					
Contract Number:	GA111111					
Project Number:	111111					
Project:	MAGNOLIA GARDENS					
Unit Address:	1 MAGNOLIA DRIVE, ATLANTA GA 30330					
Next Re-certification Date:	03/01/2020					
Tenant Data from Form 50059 as of:	04/05/2019					
Most Recent Type of Action:	MI-Move-In Certification					
Effective Date:	03/05/2019					
Household Members						
Member SSN	Member First Name	Member Last Name	Date of Birth	Age	Relationship	Identity Verification Status
***.-**-1111	ROBERT	RICHARDS	XX/XX/1955	60	Head of Household	Verified

The Certification Page is not required.

However, you may want to use the certification page when working with an Independent Public Accountant (IPA) who is completing the HUD Financial audit.

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Or

You can run income reports for an entire contract or project and select a certification month. In this instance, you will see all income reports for each certification month, but they will have to be printed separately.

Enterprise Income Verification

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

Income Information >> By Contract Number

Select One or More Contracts:

GA1111 MAGNOLIA GARDENS

Select Re-certification Month:
All

Monthly Report Summary

Contract(s)	GA1111	
Re-certification Month	All	
Report Type	Number of Households	Number of Members
Income Report	134	165
Income Discrepancy Report	16	
No Income Reported on 50059	4	138
No Income Reported by HHS or SSA	2	3
New Hires Report	28	28

If you get a message stating that no 50059 record was found, either:

- 1) The most recent certification has not been accepted in TRACS or
- 2) The Social Security Number is wrong

Enterprise Income Verification

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

Income Information >> By Head of Household >> Summary Report

A current form 50059 record was not found for Social Security Number : 266430000

You must find out why EIV cannot find the 50059 data. If the EIV User does not investigate and resolve the TRACS issues, the user is skipping an important step in the review process.

For additional training explaining the requirements surrounding HUD’s Enterprise Income Verification System, visit our OnDemand Training page at <https://www.rbdnow.com/ondemand-training>.

Classes include:

[EIV Existing Tenant Search & the EIV Master File](#)

[EIV Income Reports &](#)

[EIV Preparing for the Management & Occupancy Review](#)

RBD FASTClass – EIV Reporting Requirements

To purchase

EIV Policies

EIV Notices &

EIV Checklists

Visit our RBD FASTForms Page <https://www.rbdnow.com/fast-forms>.

Policies and Forms can be purchased as part of a FASTForms Package, a FASTForms Bundle or individually.

SUMMARY

This RBD FASTClass provides basic information about HUD's EIV Reporting Requirements for HUD's Multifamily Housing programs.

Owner/agents will be reviewed for compliance with these requirements during the Management & Occupancy Review.

Thanks for attending this class!

RBD FASTClass – EIV Reporting Requirements

APPENDIX A – CLASS EXERCISE

Class Exercise – The EIV Reports

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for the EIV Reports Review.

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