
USING ENTERPRISE INCOME VERIFICATION (EIV) SOCIAL SECURITY INCOME INFORMATION

AS THIRD PARTY VERIFICATION

When a tenant reports that he/she is receiving Social Security (SS) or Supplemental Security Income (SSI) benefits and the benefit amount he/she reports receiving agrees with the benefit information in EIV, the owner does **not** need to request that the tenant provide a copy of his/her benefit award letter provided by the Social Security Administration (SSA) or other documentation to supplement the EIV data. **The EIV Income Report containing the SSA benefit information may be used as third party verification.**

For example:

If the tenant reports his/her social security check/deposit is \$600 and he/she pays the Medicare premium and the EIV benefit information supports that the net social security benefit amount paid to the tenant is \$600 and that the tenant pays the Medicare premium, then the owner can use the EIV Income Report as third party verification. The owner/agent will use the **gross** benefit amount from the EIV Income Report for determining the tenant's annual income and **will include** the cost of the Medicare premium as a medical expense.

If the tenant reports his/her social security check/deposit is \$600 and he/she does not pay the Medicare premium and the EIV benefit information supports that the gross and net social security benefit amount paid to the tenant is \$600 and there is a "Y" in the Buy-in column, then the owner can use the EIV Income Report as third party verification. The owner/agent will use the **gross** benefit amount from the EIV Income Report for determining the tenant's annual income and will **not** include the cost of the Medicare premium as a medical expense.

Whenever the SS/SSI benefit information in EIV does not agree with what the tenant reports; when the tenant disputes the SS/SSI benefit information in EIV; or, there is no SS/SSI benefit information in EIV, the owner must obtain third party verification, as discussed in HUD guidance, "**Resolving Income Discrepancies between Tenant-Provided and Enterprise Income Verification (EIV) System Income Data**," located on the Enterprise Income Verification (EIV) System for Multifamily Housing Programs website at: <http://www.hud.gov/offices/hsg/mfh/rhiip/eiv/eivhome.cfm>.