

# Public Housing

## Lessen the Burden on Applicants While Minimizing Fraud in Public Housing Assistance

### KEY BENEFITS

**Easy and instant** online verification 24/7

**Confirm** current income and employment

**Uncover** unearned and unreported income

**Understand** applicants' bill payment history

**Minimize fraud risk** by authenticating online applicant

Public Housing Authorities have the challenging mission of helping provide fair, affordable housing and opportunities to achieve self-sufficiency and improving the quality of life for persons of low and moderate income in their jurisdiction. This is not an easy task as they face dramatic reductions in government funding while having to address many challenges to achieve this mission, from maintaining aging housing and modernizing buildings to properly screening applicants while increasing resident access to community, educational and recreational programs.

### Streamline Eligibility Determinations

Equifax can alleviate some of the burden on Housing Authorities by helping streamline HUD eligibility determinations and enhancing the resident screening process. This is done by providing access to the most recent pay date, rate and hours worked of applicants by using the most up to date employment and income data available which is powered by The Work Number® database. We complement this service with IRS Income Verification to help uncover unreported or under reported income and with our credit reports to provide insights to the applicant's bill pay history.

The Work Number, a HUD identified Level 5 verification source\* provides wage data that is more recent than public sources and potentially more trustworthy than tenant-provided paystubs. Supplement public data with current data from a trusted, third-party source with The Work Number's data to help:

- Increase accuracy with instant access to current pay-period data
- Reduce administrative costs (save by eliminating phone calls or mail to employers requesting third-party verification)
- Uncover unearned and unreported income through our IRS Income Verification

Access these services easily and instantly via a user-friendly online system. Improve process workflow by finding applicants quickly even without a Social Security Number (SSN), save, download and print reports in PDF format while providing easier account access management for administrators with Single Sign-On capability.



**EQUIFAX**®



Feel more confident that the user's "claimed identity" is correct — they are who they say they are.

### **Authenticate Applicants and Minimize Fraud Risk**

In today's virtual environment and with identity theft on the rise, Housing Authorities can be prey to fraud and need economical, non-intrusive fraud detection and identity validation solutions. Being able to positively confirm an identity helps ensure the security and authenticity of online applicants to help reduce the risk of fraud. Positively confirming identities without disrupting the applicant's experience may not only streamline the application process but may also lessen the burden on the person applying for housing. Equifax can also authenticate users' devices, email addresses and phone numbers, evaluating whether they belong to the right person, to help detect fraudulent activity and prevent improper payments.

Feel more confident that the user's "claimed identity" is correct — they are who they say they are — and that the information presented to support the application is authentic and belongs to that user. Our far-reaching and comprehensive solution to verify and authenticate individuals uses consistent and objective score-driven policies that incorporate multiple data assets including credit header data, household demographics and more.

Equifax expertise is derived from more than a hundred years in business and from managing more than 800 million consumer identities and more than 88 million businesses worldwide. We have unmatched insight gained through the implementation of identity proofing and fraud prevention systems for government agencies and some of the world's largest financial institutions and other businesses.

### **The Equifax Advantage**

As the largest provider of employer-reported income information, Equifax maintains millions of current employment records from thousands of employers nationwide and helps housing authorities verify applicants' current income and employment instantly. In addition, we can also verify the identity of applicants to help verify they are who they are presenting themselves to be. That's important in an environment where housing applicants are financially challenged and agencies are burdened with limited resources, meeting compliance obligations, and recovering past due rent or rent miscalculations.

Equifax income, employment, credit reports and identity data may be used by agencies in tandem with EIV and other public sector data sources for a more detailed picture of the applicant. Equifax data has become a trusted source for verified information delivering the most-up-to-date and most pay period detail available giving housing authorities a more reliable financial picture of applicants and helping to deliver on their mission of providing quality affordable housing to low-income and no-income individuals and families.

## **CONTACT US**

[gov\\_info@equifax.com](mailto:gov_info@equifax.com)  
[equifax.com/government](http://equifax.com/government)

