

UNITED STATES DEPARTMENT OF AGRICULTURE  
RURAL DEVELOPMENT

Rural Business Cooperative Service	601 Business Loop 70 West	(573)876-0976
Rural Housing Service	Parkade Center, Suite 235	FAX (573)876-0977
Rural Utilities Service	Columbia, MO 65203	TDD (573)876-9480

For Administrative Use Only	Missouri RD AN No 1413 (3550 & 1930-C)
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June 12, 2003

TO: All Rural Development Managers and  
Community Development Managers

FROM: Gregory C. Branum  
State Director, Rural Development

SUBJECT: Wage and Benefit Matching for Single and Multi-Family Housing Programs

PURPOSE/INTENDED OUTCOME:

The purpose of this Administrative Notice (AN) is to notify Rural Development Managers and Community Development Managers of the availability of requesting income information from Missouri Employment Security. The requests will be made via the internet by users assigned by the Rural Development Managers. **(See Attachment A)**

COMPARISON WITH PREVIOUS AN:

This AN supplements National AN 3647(1930-C) dated April 17, 2001 which has expired and replaces MO AN 1393 (3550 and 1930-C) dated April 18, 2002.

IMPLEMENTATION RESPONSIBILITIES:

We have signed an Agreement with Missouri Employment Security to obtain Unemployment Insurance Benefit History and Wage Information via the internet on single family housing applicants and borrowers and Rural Rental Housing tenants.

In regard to when and how often requests should be ordered, refer to RD AN 3647(1930-C) dated 4-17-01 **(Attachment G to this AN)**. This AN gives the guidelines as to the percentage of SFH loan applications, supervisory visits, and MFH tenants which should be ordered. Local Offices will submit their requests to the Area Office. See **Attachment H to this AN** as your Guide for ordering requests. Each office should establish an operational file for tracking SFH & MFH wage matching information. Unemployment Insurance Benefit History and Wage Information should not be filed in the individual borrower/applicant's file. They should be filed in a locking file cabinet.

EXPIRATION DATE: September 30, 2000	FILING INSTRUCTION: Preceding Rural Development Inst. 1930-C
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Our agreement with Employment Security provides for the report to be destroyed within one year. After verification of the information, the report does not need to be retained unless there are discrepancies.

The reports provided will contain the following information:

Wage Information – This will show the employer’s name and wages reported during the base period (first 4 of the last 5 completed calendar quarters.)

Unemployment Insurance Benefit History – This will show the eligibility for benefits, amount of weekly benefits, maximum benefit amount, benefit amount balance, and benefit year beginning and ending dates.

The turn around time should be immediately after ordering via the internet. The use of this type of information does not replace Verification of Employment, form RD 1910-5, but should supplement it. In SFH, in addition to wage matching 10 percent of all loan and grant applications, you may also use the information on an as-needed basis if there are questions in regards to income. The local office is responsible for making sure AN 3647 guidelines are met.

For RRH projects, wage matching will be requested for the following situations:

- 1) When conducting supervisory visits, wage matching will be requested on ALL tenants.
- 2) ALL new move-ins (initial tenant certifications) will be wage matched.
- 3) Zero income tenants will be wage matched initially and re-verified on a quarterly basis.

The Area Office is responsible for making sure AN 3647 guidelines are met. A tracking system may need to be maintained in order to support compliance with this AN. If offices need assistance in establishing a tracking system, please contact the housing section for assistance. This will be reviewed during the State Internal Review process.

**The information furnished is strictly confidential and can be released to a third party only upon written approval of the Director of the Missouri Division of Employment Security.**

For Single Family Housing – Use **Attachment B** to notify all applicants of the wage and benefit matching system.

For Multi-Family Housing – Use **Attachment C** to give Notice to Borrowers or Management Agents. **Attachment D** is the Guide Notice to Residents. **Attachment E** is the Guide Record of Inaccurate Information Reported by Tenants Being Resolved with Reimbursement Arrangements. **Attachment F** is the Guide to Notify Borrower or Management Agent of a Potential Wage or Benefit Discrepancy Which Requires Review.