New York State Housing Finance Agency

641 Lexington Avenue, New York, NY 10022
(212) 688-4000 • Fax: (212) 872-0789

PRISCILLA ALMODOVAR
President/Chief Executive Officer

To: All Federally –Assisted Housing Companies and Owners, Managing Agents and Multifamily Site Managers of Section 236 De-Coupled Properties

From: Daniel E. Murphy, Vice President
Housing Portfolio Management

Subject: Change of Submission Process for Form HUD-93104 – Monthly Report of Excess Income – Effective September 1, 2008

Date: July 1, 2008

This is to advise you that HUD is changing the reporting and collection process related to Section 236 Excess Income from paper to an electronic internet site operated by the Department of Treasury:

https://Pay.gov/paygov/

After August 31, 2008, use of the above website will be mandatory for all excess income reporting and payments for both insured and non-insured mortgages. However, owners and agents may elect to begin using Pay.gov immediately.

Please see attached Memorandum and Suplemnatal User Instructions issued by Beverly Miller, Director, Office of Asset Management at HUD.

If you have any questions, please call Robert Rosado, Assistant Vice President at 212-872-0324.

Daniel E. Murphy, Vice President

attachments

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
WASHINGTON, DC 20410-8000

OFFICE OF HOUSING

June 16, 2008

MEMORANDUM FOR: All Multifamily Hub Directors
All Multifamily Program Center Directors
All Multifamily Operations Officers
All Multifamily Directors of Project Management

FROM: Beverly J. Miller, Director, Office of Asset Management, HTG

SUBJECT: Change of Submission Process for Form HUD-93104 Monthly Report of Excess Income – Effective September 1, 2008

As part of HUD's implementation of the Government Paperwork Elimination Act, the Department is changing reporting and collection processes related to Section 236 Excess Income from paper to an electronic Internet site operated by the Department of Treasury:

https://Pay.gov/paygov/

The change is effective for all reporting periods after August 31, 2008. However, owners and agents may elect to begin using Pay.gov immediately.

In March 2008, the Office of the Chief Financial Officer (OCFO) sent a letter to multifamily project management agents regarding this change. To avoid confusion, your office should **immediately inform** project owners, management agents and State HFA's of the changed reporting venue. After August 31, 2008, use of the Pay.gov (**https://Pay.gov**) site will be mandatory for all excess income reporting and payments for both insured and non-insured mortgages. This memorandum supersedes my earlier guidance dated July 31, 2007 and titled "Change of address for submission of Form HUD-93104, Monthly Report of Excess Income." Attached to this memorandum is a form letter (with enclosures) to be used to notify multifamily project owners.

The OCFO spearheaded this initiative. The content of the existing Form HUD-93104 was altered to remove data inputs not required in a digital format. For example, the HUD lockbox and return addresses are absent since they are not required when submitting on-line.

Where excess income is owed, ALL payments must be made on-line immediately after completing and submitting the Excess Income report. Once the Form HUD-93104 is submitted on-line, the user is taken to a second screen to process the payment electronically. It is important to note that if immediate payment in full is not made on-line, the previously created form will not be saved and the owner's record will not reflect that a Monthly Report of Excess Income was submitted.

The electronic processing of payments requires the submitter to provide the routing number of their financial institution and their account number when making a payment from the project bank account. The website provides a **HELP** function that provides answers to most Pay.gov Frequently Asked Questions as well as contact information for any customer day-to-day questions or concerns. A facsimile of the Home Page is attached.

In cases where the local HUD field office has granted the owner the authority to retain all or a portion of excess income, the amount of the retained amount must be entered on-line 2. "Less amount retained for HUD-approved purposes."

Owners may also use Pay.gov to remit past due excess income amounts. If payment(s) are for amounts owed from prior reporting periods, owners must enter the original reporting period on the on-line Form HUD-93104 submitted. In other words, an on-line Form HUD-93104 must be submitted for each reporting period after August 31, 2008, and a separate on-line Form HUD-93104 must be submitted for any payment related to a prior reporting period. As is the case now, owners must provide copies of each Form HUD-93104 to the appropriate HUD field office. These may be printed by the submitter after they file on-line.

An attachment to the form letter to the multifamily project owners includes instructions for use of Pay.gov. In addition, the Department of Treasury has set up a test web site which project managers, owners, etc., may use to familiarize themselves with the process. The Internet address is: https://qa.Pay.gov/paygov. This site mirrors what is on the live submission site.

Thank you in advance for your cooperation. If you have any questions regarding the reporting changes, e-mail Rudy V. McKinney, Accounting Monitoring and Analysis Division (AMAD), OCFO, at rudy.v.mckinney@hud.gov.

If you have general questions regarding this memorandum, please contact Clint Bradley at (202) 402-8118.

Attachments

Attachment 1

Field Office Letterhead

Multifamily Project Owner
Address

Dear___Owner's Name____,

On September 1, 2008 (or immediately at your option), reporting and processing of Form HUD-93104 Monthly Report of Excess Income will become electronic through a secured Internet site operated by the Department of Treasury:

https://Pay.gov/paygov

The content of the existing Form HUD-93104 was altered to remove data inputs not required for on-line submissions. For example, the HUD lockbox address and return address are absent as they are not required when submitting on-line.

In March 2008, HUD's Office of Chief Financial Officer notified approximately 1500 parties, who in the past had submitted excess income reports and/or payments to the excess income lockbox, of the coming changes. This letter announces the implementation of the mandatory switch to digital reporting and collections. Enclosed is a summary of basic user instructions.

The on-line submission requires that the period for which excess income is owed must be noted. ALL payments must be made on-line immediately after completing and submitting the Monthly Report of Excess Income, Form e-HUD-93104. Once the Form HUD-93104 is submitted on-line, the user is taken to a second screen to process the payment electronically. **Note**: If immediate payment in full is not made on-line, the previously created Form e-HUD-93104 will not be saved and the owner's record will not reflect that a Monthly Report of Excess Income was submitted.

The electronic processing of payments requires the submitter to provide the routing number of their financial institution and their account number when making a payment from the project bank account. The website provides a **HELP** function that provides answers to most Pay.gov Frequently Asked Questions as well as contact information for any customer day-to-day questions or concerns. A facsimile of the Home Page is enclosed.

In cases where the local HUD field office has granted the owner the authority to retain all or a portion of excess income, the amount of the retained amount must be entered on-line 2. "Less amount retained for HUD-approved purposes."

Owners may also use Pay.gov to remit past due excess income amounts. If payment(s) are for amounts owed from prior reporting periods, it is imperative that the original reporting period be entered on the Form HUD-93104 being submitted on-line. In other words, an on-line Form HUD-93104 must be submitted for each reporting period after August 31, 2008. A separate on-line Form HUD-93104 must be submitted for any payment related to a prior reporting period. As is the case now, owners must provide copies of each Form HUD-93104 to the appropriate HUD field office. These may be printed by the submitter after they file on-line.

Thank you in advance for your cooperation. If you have any questions regarding the reporting changes, e-mail Rudy V. McKinney, Accounting Monitoring and Analysis Division (AMAD), OCFO, at rudy.v.mckinney@hud.gov.

Hub or PC Director

cc: Management Agent

Enclosures

Supplemental User Instructions for **Pay.gov**[1]
for Filers of Electronic Form HUD-93104 (e-HUD-93104)

Where Pay.gov is Located

Pay.gov is located at http://Pay.gov/pay.gov. It is accessed by your computer's internet browser at this site. It must be used by owners required to submit Form HUD-93104, Monthly Report of Excess Income. While the system can be used before October and can be used without registering, frequent users should register. Starting October 1, 2008 you may register to use Pay.gov.

Registration Recommended

Any Multifamily project owner that has to use Pay.gov should register. Registration will allow the system to populate certain fields for subsequent submissions and allows you to save partial reports for completion later. Any multifamily project owner that has to use Pay.gov may register. Registration begins at the bottom of the Pay.gov page by clicking on the click here to register. The Department of Treasury provides a protocol for the rules of behavior which must be acknowledged and accepted to be a registered user. Once this is done, the user is asked to provide identifying information and passwords. Completing this will allow the owner/user registered access for your company. Once you complete this registration, you will then be provided with a user name (generally some version of your name). You will then login when you need to use Pay.gov.

Login in and Access to Form e-HUD-93104

By being a registered user and logging in you will then go to a screen labeled User Center. This allows you to access Form e-HUD-93104, through Forms under Find Forms. Choose by agency. This will take you to A - Z Index of U.S. Government Departments and Agencies. Choose the letter **H** and select HUD from the next page. Select Monthly Report of Excess Rental Income-Section 236 Projects (Form HUD-93104)

Completing Form e-HUD-93104[2]

The electronic form is a facsimile of Form HUD-93104 and contains the elements needed to complete the reporting. The user will be prompted when information is entered in an incorrect format.

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[1] Please also make use of the Help feature, particularly Frequently Asked Questions, on the web site in the left hand menu column.

[2] By registering, frequent users can use the save form feature for forms that they have started, but not yet completed.

For field entry enter:

- FHA Number for Project Number
- Employer ID Number for Management agent TIN
- Employer ID Number for Owner TIN, and
- A new requirement, enter the Contact e-mail address

Note: By submitting the Form-HUD-93104, you are certifying to its correctness which is equivalent to signing the paper form. You are saying that "I certify that the information on this form is true and complete." The certification is made with the warning that: "HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 101, 1010, 1012; 31 U.S.C. 3729 3802)."

Use the PDF preview at the bottom of the page before printing. Before submitting, print a copy of the completed form and send it to your HUD project manager. Note: You cannot submit from the PDF preview page; you must close the preview page and return to the Form HUD-93104 to complete the submission.

When the form is completed, you press the submit button. If you have amounts due, you will be automatically taken to a payment screen.

Completing the Required Payment

Screen 1

The first payment screen has several fields that must be completed. The system will populate certain fields from the Form e-HUD-93104 and will assign a payment date. This is the date funds will be withdrawn from your account. Unlike the paper form, the Form e-HUD-93104 requires payment at the time it is submitted.

Explanations for the fields presented are on the electronic screen. The required fields are noted by an asterisk (*). If you are missing required information you will be prompted to supply it.

Also, note that in specifying the account type you have four options: Personal Checking, Personal Savings, Business Checking and Business Savings. You should be using Business Checking or Savings from the project. The account number is entered twice, once originally and once to confirm.

The Pay.gov system checks for viable bank routing information. *[NOTE: If you are testing the system using the test site, please use the test routing number 122003396.]*

Screen 2

The second screen displays the routing and other payment information you entered on Screen 1. To obtain an email confirmation of the complete payment transaction; you will need to enter and

confirm your email address. You will also need to authorize and accept the disclosure language. The final step is to submit payment using the button at the bottom of the page.

Screen 3

The third screen is a confirmation screen which allows you to print a copy of your submission. It has the all important payment information including the date when the bank account will be charged for the payment.

Completion Acknowledgement

If the form is completed correctly, the system produces a Tracking ID. Tracking IDs are accessible to the registered user, and there is a duplicate feature which will allow access to previously filed forms for registered users only.

Submitted Forms Management and Reports

Registered users returning to Pay.gov after a prior session can log on and can access previously submitted forms by going to forms list "submitted." Once there, begin the process of changing fields for new information for a new month by using the duplicate feature for previously submitted forms.

Previously submitted forms all have unique Tracking IDs and can be sorted (for explanation of how each sort works, see Help with Sorting on web site) by:

- Pay.gov Tracking ID date
- Form Name
- Form Number
- Amount Paid
- Form Status
- Payment Status

Excerpted from https://pay.gov/paygov/
2008-05-30

03/17/2008
ATTENTION RRBLINK USERS: Welcome to Pay.gov, the official Website for making online payments as well as filling out and submitting online forms to government agencies. A free service provided by the U.S. Department of the Treasury, Pay.gov allows federal payments to be made electronically. This service now includes quarterly Railroad Unemployment Insurance Act (RUIA) payments and submission of Employer's Quarterly Report of Contributions under the RUIA (Form DC 1). To learn more about Pay.gov, click on the Frequently Asked Questions link on the left. To make a RUIA payment and submit Form DC 1, log in using your user name and password on the left and select Private from the forms list. To make RUIA payments only, click on Find Public Forms by Agency Name on the left and click on R for Railroad Retirement Board.

Information for Government Agencies

What is Pay.gov?

Pay.gov can be used to make secure electronic payments to Federal Government Agencies. Payments can be made directly from your bank account or by credit/debit card.

How Do I Make a Payment?

Find the Agency Form you need to fill out.
Complete the required information and submit the Form.
Enter payment information and Submit your payment.

What Federal Agencies Can I Pay?

Agency List

Should I Register?

Will you use Pay.gov often?
Do you want to save your Profile?
Do you track your payments or set up recurring payments?
Click here to Register

Frequently Used Forms

SBA Payments
Borrower and Lender Payments.
US Customs and Border Protection
Pay Excise Taxes, apply for CDSOA Distribution.
US Courts
Pay a violation notice received on Federal property.
Department of Justice
DAOG/CDCS Accounts
All other Forms