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## **Office of Inspector General**

Investigative Report

130729-01

December 15, 2014

Chris Hirst, Inspector General

Enhancing Public Trust in Florida's Affordable Housing

**SUMMARY OF INVESTIGATION**  
**FLORIDA HOUSING FINANCE CORPORATION**  
**Office of Inspector General**  
**Investigative Report**  
**Case Number 130729-01**

**How was the complaint initiated?**

The Florida Housing Finance Corporation (FHFC) Office of Inspector General (OIG) received a complaint via the HHF report fraud website regarding Amy Windhorst on July 29, 2013.

**What were the allegations?**

The allegation was that Amy Windhorst, a recipient of Hardest Hit Funds (HHF) did not disclose assets (inheritance) which would have made her ineligible to receive any further HHF assistance.

**Briefly describe the procedures used.**

Our investigative activities included the following:

- Reviewing the HHF file for Ms. Windhorst to include the quarterly touches for the time period in question;
- Corresponding via e-mail and phone with George Minski, legal representative for Amy Windhorst;
- Corresponding with Maria Giannettino, Ms. Windhorst's advisor with SER-Jobs for Progress.

**What were the findings of the investigation as they relate to each allegation?**

The OIG found that Ms. Windhorst had received an inheritance that had not been disclosed during any HHF quarterly touch. Disclosure of the inheritance could have disqualified her from receiving further HHF assistance; therefore, the investigation concluded that the allegation of failure to disclose assets against Amy Windhorst was supported.

Through the OIG's correspondence with Mr. Minski, Ms. Windhorst acknowledged receiving an inheritance; however, she was unaware it could affect her HHF eligibility. After Mr. Minski consulted with Ms. Windhorst, he informed the OIG of her intent to reimburse FHFC for all the funding she had received while participating in the HHF program.

**Describe any disciplinary actions, etc., taken against the individual(s) investigated.**

Ms. Windhorst agreed to repay the full amount of HHF funding that she had received. On October 28, 2013, FHFC received payment from Ms. Windhorst in the amount of \$15,834.24. A satisfaction of mortgage was recorded in Broward County, Florida on 11/14/2013.

The OIG does not recommend any further action against Ms. Windhorst.

In accordance with §20.055(6)(c), F.S, on December 9, 2014, this investigation was coordinated with the Florida Department of Law Enforcement (FDLE) for a possible violation of Section 817.03, F.S. (Making false statement to obtain property or credit) and Section 837.06 F.S. (False Official Statements). On December 11, 2014, FDLE advised that they would not initiate a criminal investigation.

**Investigation initiated by:** Stephanie Allen, Audit Administrator, FHFC

**Supervised by:** Stephanie Sgouros, Inspector General, FHFC

**Completed by:** Justin Evans, Investigator, FHFC

*Anyone who knowingly makes a false statement in writing with the intent to mislead a public servant in the performance of her/his official duty shall be guilty of a misdemeanor of the second degree, per Section 837.06, Florida Statutes.*

**cc:** Steve Auger, Executive Director, FHFC  
David Westcott, Director of Homeownership Programs, FHFC