



FLORIDA HOUSING CORPORATION

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## **Office of Inspector General**

**Investigative Report**

**140520-01**

**November 19, 2015**

**Chris Hirst, Inspector General**

Enhancing Public Trust in Florida's Affordable Housing

**Office of Inspector General  
Investigative Report  
Case Number 140520-01**

**INTRODUCTION**

On May 28, 2014, the Florida Housing Finance Corporation's (Florida Housing) Office of Inspector General (OIG) received an email from the Hardest Hit Fund (HHF) management requesting that the OIG review a questionable residency letter submitted by HHF applicant Marc Perez. The letter was sent to the HHF Advisor Agency, City of Tampa, to support the residency status of the applicant's oldest son.

The OIG initiated an investigation based on the information provided.

**ALLEGATIONS**

It is alleged that Marc Perez committed fraud by providing a false document relating to his HHF application and the residency status of his son. The HHF Advisor manual, as of June 2012, requires applicants to report the income of the borrower, co-borrower, borrower's spouse, and any other adult household members. If supported, the allegation would constitute a violation of federal and/or state laws, including:

- Title 18, United States Code, §1001, False Statements;
- Section 817.03, Florida Statutes (F.S.), Making false statements to obtain property or credit;
- Section 817.545, F.S., Mortgage Fraud; and
- Section 837.06, F.S., False Official Statements.

**EXECUTIVE SUMMARY**

The Office of Inspector General conducted interviews and reviewed significant documentation/records relating to the allegations. As a result of the investigation, the Office of Inspector General determined that the allegation of fraud by providing a false document against Mr. Perez was **Supported**.

**COMPLAINANT INTERVIEW**

On September 2, 2014, the Office of Inspector General conducted a telephone interview with Denise Papajorgji, HHF Advisor for the City of Tampa. The following represents actual and paraphrased statements made by the complainant:

Ms. Papajorgji was the assigned HHF advisor for Mr. Perez. She stated that on his application, Mr. Perez had listed four dependents ages 25, 23, 15, and 13. Ms. Papajorgji stated that as a matter of routine, she would request documentation and/or explanations for the adult dependents listed on the applications. She explained that Mr. Perez provided an adequate explanation to support the residency of his oldest daughter. However, the requested documentation that she received regarding Mr. Perez's 23-year-old son indicated that his son was living away while attending school.

Ms. Papajorgji reported that somewhere between April 10 and April 21, 2014, Mr. Perez mailed her the enrollment letter to support the claim of his son's attendance at Everest College. Ms. Papajorgji



stated that she thought the enrollment letter appeared to have been altered and/or falsified. She uploaded the letter into Counselor Direct on April 22, 2014. However, after uploading the letter, she called the registrar's office at Everest College. During the call, she was informed that the enrollment letter had been altered and that there was no record of Mr. Perez's son attending the college. In addition, the individual who had signed the enrollment letter had not been employed at the college for the last two years.

Ms. Papajorgji stated that she went to her supervisor, Luis Silva, Residential Services Coordinator, and to HHF program management regarding her concerns. After consulting with HHF program management, she indicated that her supervisor called Mr. Perez to inform him that he was not eligible for the program. Ms. Papajorgji recalled Mr. Silva informing her that during their phone conversation, Mr. Perez did not question the decision to cancel his application. Mr. Perez has not contacted the City of Tampa since the phone call.

### DOCUMENTATION/RECORDS ANALYSIS

A review of an undated enrollment letter with the Everest College letterhead (Exhibit 1) was completed. The letter appears to have been altered and was then provided by Mr. Perez to his HHF Advisor in order to support the education and residency status of his son.

A review of Mr. Perez's HHF application (Exhibit 2) was completed. The application shows that Mr. Perez had reported his household type as single head of household and that he reported his family size as five with four dependents. He did not report income for of his dependents.

A review of Mr. Perez's letter of Ineligibility (Exhibit 3) was completed. The letter supports that on May 28, 2014, Mr. Perez was informed that he was ineligible for HHF program funds.

### WITNESS INTERVIEWS

On May 28, 2014, the Office of Inspector General conducted a telephone interview of Heather Angeles Montiel, of Everest College, Brandon Branch. The following represents actual and paraphrased statements made by Ms. Montiel:

Ms. Montiel works in the Registrar's Office at Everest College, Brandon Branch. The OIG inquired about the validity of the enrollment letter for Mr. Perez's son. She stated that the HHF Advisor had contacted her recently about this same issue. Ms. Montiel explained that the original letter appeared to have been scanned and then altered, as it looked like the Sr. was taken out. She also noted that Everest College does not change the font in its letters. Finally, Ms. Montiel stated that she could not find anyone with the social security number referenced in the letter.

### SUBJECT INTERVIEWS

On September 8, 2014 at 10:00 AM, a telephone interview was scheduled to be conducted with Mr. Perez by the Office of Inspector General. However, Mr. Perez did not respond to the telephone call. The OIG made several follow-up attempts to contact Mr. Perez.

In a previous conversation with Mr. Perez on September 5, 2014, Mr. Perez did indicate that he was aware of the letter regarding his son's enrollment status. Mr. Perez also indicated that his son had misled him about going to school.



**FINDINGS/CONCLUSIONS**

It is alleged that Marc Perez committed fraud by providing a false document relating to his HHF application. The allegation was **Supported**. Testimony supports that Mr. Perez sent the letter to his HHF Advisor as proof of the residency status for his son. Testimony also supports that the enrollment letter Mr. Perez submitted was altered and that Mr. Perez's son did not attend the college. However, the OIG could not determine who altered the letter regarding Mr. Perez's son's education status or how the letter was originally obtained.

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 Title 18, United States Code, §1001, False Statements; Section 817.03, Florida Statutes (F.S.), Making false statements to obtain property or credit; Section 817.545, F.S., Mortgage Fraud; and Section 837.06, F.S., False Official Statements. On November 3, 2015, the OIG was advised that the State Attorney's Office in Tampa had decided on January 30, 2015, that they would not be pursuing criminal charges. State Attorney Mark Ober stated the following:

There is probable cause to establish that a fraudulent document was filed in support of Mr. Marc Perez's application. There is insufficient evidence, however, to establish who committed the offense. There is no evidence, based on the synopsis provided, to establish who altered the document, or that Mr. Perez knew the document was altered/fraudulent when he submitted it or when he found out the letter had been altered. Nor does there seem to be any evidence to contradict his statement that his son misled him about going to college.

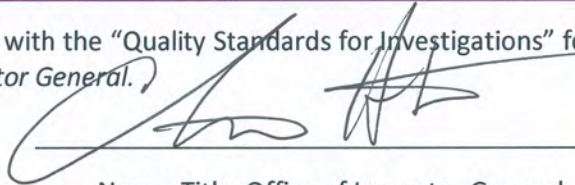
The State has the burden of proving that a crime was committed and that the defendant is the one that committed it, beyond a reasonable doubt. The State is unable to satisfy that burden in this case at this time. If additional evidence is developed, we will be able to reconsider the viability of the charges at that time.

**INSPECTOR GENERAL COMMENTS**

The OIG determined that HHF Program management and the City of Tampa Advisor Agency had taken appropriate action to prevent the funding of Mr. Perez's HHF application, since it contained potentially fraudulent or inaccurate information.


**CERTIFICATIONS**

This investigation was conducted in compliance with the "Quality Standards for Investigations" found within the *Principles and Standards for the Office of Inspector General*.

  
Name, Title, Office of Inspector General

**APPROVALS**

Investigator Separated from Corporation  
Name  
Investigator  
  
11-19-15  
Date

  
Chris Hirst  
Inspector General  
  
11-19-15  
Date