

OFFICE OF INSPECTOR GENERAL PALM BEACH COUNTY



"Enhancing Public Trust in Government"

Redacted per §119.071(5)(f)1, F.S.

Investigative Report

2021-0002

False Representations on CARES Act Rental Assistance Applications

September 28, 2021



John A. Carey Inspector General

OFFICE OF INSPECTOR GENERAL PALM BEACH COUNTY

INVESTIGATIVE REPORT 2021-0002

DATE ISSUED: SEPTEMBER 28, 2021



Inspector General Accredited

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SUMMARY

WHAT WE DID

On December 15, 2020, the Palm Beach County (County) Community Services Department (Community Services) referred a complaint to the Palm Beach County Office of Inspector General (OIG) concerning application to the County Coronavirus Aid, Relief, and Economic Security (CARES) Act-Coronavirus Relief Fund Rental, Utilities,

and Food Assistance Program (Program).

landlord.

contacted Community Services and alleged that

"forged [his] signature" on COVID assistance documents in order to

receive rental assistance funds. He further alleged that and her co-tenant, were fully employed and had no lapse in income. According to

saved the money and purchased a home.

Based upon our initial review of applications, accompanying documents, and Program guidelines, the OIG initiated an investigation of the following allegations:

Allegation (1): provided false information in her rental assistance applications.

Allegation (2): had more than \$5,000 in liquid assets in checking, savings, and cash card balances at the time of her application for rental assistance; therefore, she did not meet the eligibility requirements for the Program.

Property photographs and personal identifying information of an applicant for or a participant in a federal, state, or local housing assistance program for the purpose of disaster recovery assistance for a presidentially declared disaster are confidential and exempt. Section 119.071(5)(f)1., F.S.

Our office reviewed rental assistance applications and the supporting documentation she submitted to the County; the Program guidelines and eligibility requirements; and financial records. We also

and County personnel.

WHAT WE FOUND

Allegation (1) is supported. We found that submitted falsified documents to the County in support of her rental assistance applications.

Allegation (2) is supported. We found that on the date of her first rental assistance application, bank accounts had a total balance of

\$12,668.42, which exceeded the \$5,000.00 maximum threshold for Program eligibility.

The rental assistance payment to resulted in Identified Costs¹ of \$10,000.00, which should reimburse to the County.

We found sufficient information to warrant referring our findings to the State Attorney's Office for a determination of whether the facts arise to a criminal act under section 817.03, Florida Statutes.

We also found sufficient information to warrant referral of our findings to the United States Attorney's Office for a determination of whether they constitute a violation of Title 18, Chapter 47, section 1001, United States Criminal Code.

WHAT WE RECOMMEND

We make one recommendation; that the County seek reimbursement of \$10,000 in issued funds from

¹ Identified costs are costs that have been identified as dollars that have the potential of being returned to the entity to offset the taxpayers' burden.

BACKGROUND

The CARES Act

On March 1, 2020, Florida Governor Ron DeSantis directed the State Health Officer to issue a public health emergency in the State of Florida due to the COVID-19 pandemic. On March 13, 2020, Palm Beach County Mayor Dave Kerner declared a state of emergency in the County due to COVID-19.

On March 27, 2020, the President signed the CARES Act² into law. The CARES Act allocated \$2.2 trillion in



economic relief to individuals, businesses, and governments affected by COVID-19. State governments were allocated a total of \$139 billion based on their populations (as measured by the U.S. Census Bureau in 2019), with no state receiving less than \$1.25 billion. Florida received a total of \$8.328 billion, with \$261,174,832 of that total provided to Palm Beach County.

On May 15, 2020, the Palm Beach County Board of County Commissioners dedicated \$40 million of the approximately \$261 million allocated to it for "Emergency Mortgage, Rental and Utility Assistance." Community Services administrated the Rental Assistance portion of this funding.

CARES Act Coronavirus Relief Fund Rental, Utilities, and Food Assistance Program Guidelines

The Program was designed to utilize CARES Act funds to provide rental and utility assistance to eligible County residents who experienced loss of income, reduction in hours, or unemployment as a direct result of the COVID-19 pandemic. The Community Services website explained that in order to be eligible for the Program,

- Applicant must reside within the corporate limits of Palm Beach County.
- Applicant(s) must meet gross annual incomes not exceeding 140% of Area Median Income (AMI) limits prior to COVID-19 established by HUD for the jurisdiction of Palm Beach County, FL.
- Applicant(s) must have documentable information to evidence loss of income, reduction in hours, or unemployment because of the COVID-19 pandemic that contributed to the missed rental payments.
- Applicant (s) must have less than \$5,000 in liquid assets in checking, savings, and cash card balances.

² The legislation is the largest economic stimulus package in U.S. history, amounting to 10% of total U.S. gross domestic Product.

Rental Assistance Applications

The County accepted applications electronically on the Community Services Online System for Community Access to Resources and Social Services (OSCARSS). OSCARSS required applicants to upload certain supporting documentation, including identification, a rental lease agreement, and a



balance statement. Per the balance statement form, the balance statement was to be completed by the applicant's landlord or property manager, and was to reflect the amount of rent owed by the applicant.

Applications were assigned to a Community Services reviewer. The reviewer reviewed whether the applicant submitted all required information and whether the submission had discrepancies. If information was missing or if information submitted was inconsistent, the reviewer would return the application to the applicant, noting missing or inconsistent items. If applicants met the income guidelines and submitted appropriate documentation, and their landlord had registered or was in the process of registering with the County as a vendor, the reviewer would send the application for supervisory review. Thereafter, the application was submitted to Community Services fiscal personnel, and then to the County Clerk & Comptroller's Office for payment processing.

Applicants had to check a box next to 13 certifications, affirmations, and acknowledgements.

Included among those certifications were the following:

- This application is a result of a Temporary Loss of Income due to the current Corona-virus (COVID-19) outbreak.
- I further certify that I have read, the above information and, to the best of
 my knowledge and belief, the information is accurate and has been properly
 recorded. Additionally, I understand that I am responsible for the accuracy
 of the information provided and that said information will be used as a basis
 for determining my eligibility for services. I also understand that any
 falsification or misrepresentation of this information is just cause for
 denial of services and prosecution for fraud. [Emphasis added]

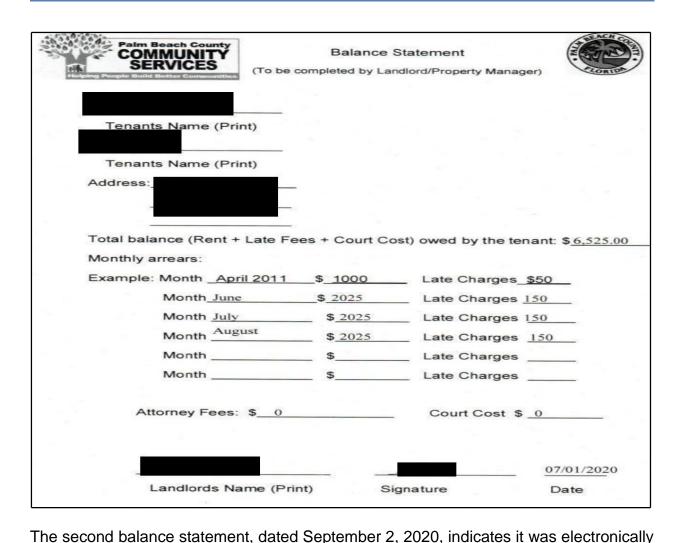
The final page of the application required the applicant's digital signature.

Upon the approval of applications for rental assistance, the County paid funds directly to the applicant's landlord. In order to be paid, the landlord had to register as a vendor with the County. If not already registered, the County sent the landlord a link to a portal to complete the vendor registration process.

to OSCARSS application 27107.

ALLEGATIONS AND FINDINGS Allegation (1): provided false information in her rental assistance applications. **Governing Directives:** Palm Beach County CARES Act- Coronavirus Relief Fund Rental, Utilities, and Food Assistance application and program guidelines. Finding: The information obtained **supports** the allegation. **Rental Assistance Applications** County records show electronically signed and submitted her first rental assistance application, number 27107, into the OSCARSS system on August 3, 2020, and her second application, number 48379, on November 12, 2020. The second application was returned for additional information and re-submitted on November 14. 2020. Application 27107 was assigned to Community Services case reviewer Felisha Spence. On August 15, 2020, an email was sent to requesting that she upload a water bill, a current lease, and a copy of her social security card. The application was processed by a supervisor on August 18, 2020. The OSCARSS application system contains two separate balance statements for I August 3, 2020 application. On August 3, 2020, a balance statement dated July

1, 2020 with the letters handwritten above the landlord's signature line was uploaded



on that date. A rental assistance payment of \$5,800 was issued to landlord, landlord, on September 9, 2020.

OSCARSS reflects that application 48379 was submitted November 12, 2020. On November 13, 2020, an OSCARSS system-generated email was sent to stating her application was being returned because she needed to provide her lease agreement. The application was re-submitted on November 13, 2020, and returned to again on that same date, along with an email stating the balance statement and the lease had conflicting information regarding late fees. The application was resubmitted on November 14, 2020, and accepted by the case reviewer on that date. The system also reflects that landlock November 14, 2020 application contains a balance statement dated November 12, 2020 with the signature

Palm Beach County COMMUNITY SERVICES		Statement andlord/Property Manager)	OR TOP
Tenants Name (Print)		A	
Tenants Name (Print)			
Address:			
8-			
Total balance (Pont + La	eta Face + Court C	ant) award by the target & C.	50.0
Monthly arrears:	ite rees + Court Co	ost) owed by the tenant: \$ 6,4	150.00
THE STATE OF THE S	2011 \$ 1000	Late Charges \$50	
		Late Charges 100	
Month Octobe	r \$_2050	Late Charges 100	
Month Novem	ber \$_2050	Late Charges 100	
Month	\$	Late Charges	
Month	\$	Late Charges	
Attorney Fees: \$		Court Cost \$	
		2445	
the state of the s		11/12/2	020

The application was processed by a supervisor on November 16, 2020, and a rental assistance payment of \$4,200 was made to ______ on November 25, 2020.

OIG Review of Employment

asserted that she lost her employment on April 1, 2020 application documents included a Notice of Monetary Determination from the Florida Department of Economic Opportunity, Reemployment Assistance Program dated July 21, 2020, showing that was awarded unemployment benefits beginning April 5, 2020. bank records showed weekly direct deposits from her former employer, Project and Property, until April 9, 2020, at which point those payments ceased.

Emails from Felisha Spence

Ms. Spence was the Community Services Reviewer assigned to August 3, 2020 application. She provided the OIG emails reflecting conversations she had with both and August 18, 2020 8:30 AM email from Ms. Spence to stated, in part:

"Please be advised that your application has been accepted. Rent assistance was accepted for June, July and August totaling \$5,800 (maximum assistance)... The vendor registration link (sic) sent to ... Please reply back confirming the receipt of this message."

An August 18, 2020 11:11 AM email from to Ms. Spence stated, in part: "... I also sent the email we received. Can you please let me know if/when he responds. He's very hard to get to respond to anything and he's already been a handful on other matters regarding terms of our lease..." A September 2, 2020 10:20 AM email from to Ms. Spence stated, in part: "...I am in receipt of your email but I am not sure what you mean in regards to a balance statement that I have sent to PBC. Besides my attorney I have not sent any items at all to PBC or to anyone in this regard...[Emphasis added] Until we were contacted by you we were not aware of the Tenants being affected by Covid... " A September 2, 2020 10:53 AM email from Ms. Spence to stated, in part: "The document attached what (sic) was uploaded by the applicant. I will submit a memo to by (sic) Fiscal department regarding the late fees being \$100 so the processing can continue... The payment is made to the landlord using the information from the vendor registration..." Attached to the email was a pdf file of a "Balance Statement" document, dated July 1, 2020, and the letters handwritten above the landlord's signature line. In a September 2, 2020, 12:22 PM emailed reply to Ms. Spence, wrote the following: Felisha I wanted to make sure I let you know that I did not send this document nor is that my signature on the document. [Emphasis added] I just want to make sure that is clear. Thank you On September 2, 2020 at 12:25 PM, Ms. Spence replied to as follows:

"The applicant uploaded it so I was not aware. Would you like me to proceed with processing the application or deny it? Please advise." On September 2, 2020 at 1:22 PM, sent an email to Ms. Spence stating, in part: "Here is the signed form you requested" Attached to the email was a pdf file of a "Balance Statement" dated September 2, 2020, and a handwritten signature which appears to read **** in the space for the landlord's signature. Payments to On September 9, 2020, County check number 000000003199104, in the amount of \$5,800, was issued to NuView IRA Inc FBO 2020, County check number 000000003215139, in the amount of \$4,200, was issued to NuView IRA Inc FBO Records as IRA. Both are reflected in County records as rental payments on behalf of NuView IRA records provided to OIG by I confirmed that the checks were electronically deposited into his account. Interview of stated and her co-tenant resided at a property owned by land trust, which is held in the name, "NuView IRA FBO ." has had multiple issues with including her cancelling rent checks she sent to NuView. said that on July 1, 2020, forged his signature on a document, and submitted it with an application to a County COVID Assistance Program first became aware of the matter when he was contacted by the County regarding vendor registration. He was told that had submitted a document that had filled out and signed told the OIG that when he advised the County personnel that he did not sign any such document, the County personnel produced a balance statement document with his signature forged. said he was then told that needed assistance with her rent and was asked whether he wanted to help or stop the process. He agreed to allow the process to move forward, but said he would only do it one time. It was his understanding that there were no employment issues, but rather that was simply not paying rent. completed and signed electronically the balance statement for application. He was sent a link to complete the vendor registration and the balance

statement. He stated received \$5,800 in assistance from the program, which

was directly deposited into NuView IRA.

atated another direct deposit in the amount of \$4,200, was made into the
stated another direct deposit, in the amount of \$4,200, was made into the NuView IRA account from the County on or about December 4, 2020. He said he never signed or approved any balance statement or other documents regarding this transaction.
stated that purchased a home in December 2020. He believes that she used the money she had saved from not paying rent as a down payment to purchase that home. He said that stopped paying rent in April 2020 and told him she did not have to pay, using the COVID-19 pandemic as an excuse.
Interview of Felisha Spence
Ms. Spence stated that on August 3, 2020 application, in the space for the landlord's email address, it states Ms. Spence corresponded with via email and thinks May have received the link for the landlord to register as a vendor.
Ms. Spence had several email exchanges with there was a discrepancy between the late fee listed on the lease and the late fee indicated on the landlord's balance sheet, and asked for clarification. She also told him that she had noticed that the vendor registration email had been sent to the wrong email address and asked if he needed the link re-sent. Ms. Spence believes that must have agreed to move forward with application; otherwise, she would not have proceeded. Ms. Spence has had such situations occur on other occasions.

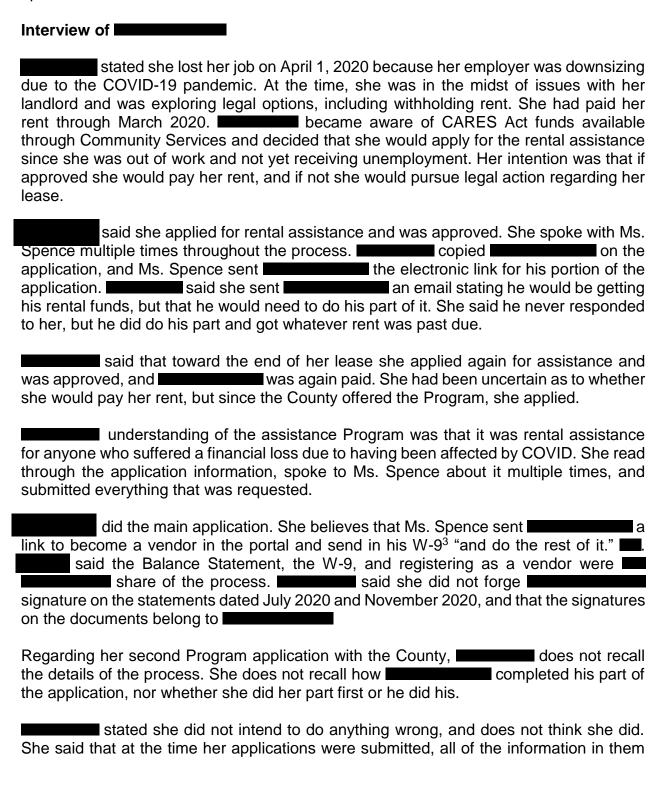
Ms. Spence said Community Services has had applicants who have registered themselves as a vendor, pretending to be a landlord. She further stated that this assistance program allowed for applicants to print the balance statement off the website, complete it, and submit it. She said the applicants were supposed to take it to the landlord for completion, but some have not actually done so.

OIG Interview of County Information Systems Services Integrator Dicky Komalan

Ms. Komalan explained to the OIG that there were two ways to include a balance statement with an application. Either the applicant could upload a hard copy of a balance statement or a link could be sent directly to the landlord to allow the landlord to register for a County vendor code and input the the tendant's past due rent information. The system then created a balance statement based on the information the landlord entered. The system-generated balance statement had the "Electronically signed by" label at the bottom to show the landlord's name, whereas the version of the form that would be uploaded had a space at the bottom for the landlord's signature.

Ms. Komalan further explained it would have been impossible for a landlord to have independently uploaded a balance statement to an application [Emphasis added], because the applicant was required to log in with a password in order to upload

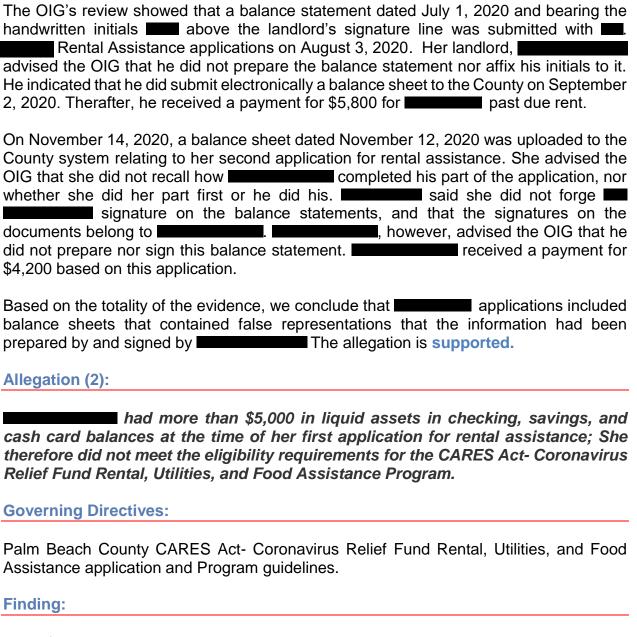
documents. No one other than the applicant and Community Services personnel could upload documents.



³ A Form W-9 is an IRS form used by entities to provide their Taxpayer Identification Number.

was true and correct. She further said that when she completed her application she read the Program guidelines and FAQs, and "It seemed pretty straightforward".

OIG Conclusion



The information obtained **supports** the allegation.

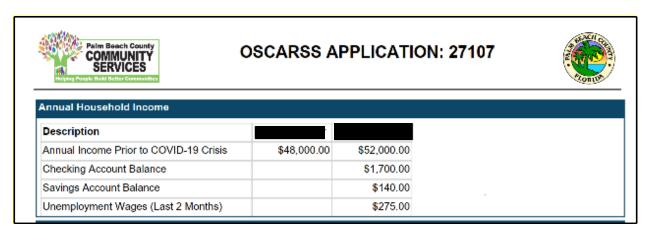
Financial Disclosures on her OSCARSS Application

The OIG contacted Palm Beach County Information Systems Services (ISS) and obtained the electronic verification dates for applications and uploaded supporting documents.

ISS told the OIG that the original date of submission for application number 27107 was August 3, 2020, and the original date of submission for application number 48379 was November 12, 2020. This August 3, 2020 submission date is reflected on her application:

Palm Beach County COMMUNITY SERVICES Helping People Build Better Communities	OSCARSS APPL	ARSS APPLICATION: 27107	
		08/03/2020	
Print Name		Submitted Date	

In that application, disclosed a checking account balance of \$1,700.00 and a savings account balance of \$140.00:



A bank statement for the period from June 10, 2020 through July 9, 2020 relating to a checking account held jointly with with an ending balance of \$1,820.48 was uploaded to application number 27107 on August 3, 2020. Although the application stated that the balance of that joint checking account on August 3, 2020 was \$1,700.00, the actual balance of the account was \$2,102.06.

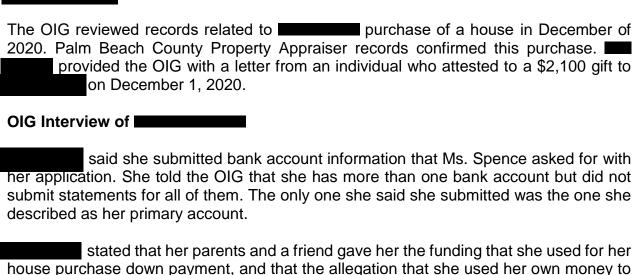
Additionally, the application stated that on August 3, 2020, also had a savings account with a balance of \$140.00. The actual balance of the savings account held jointly with was \$163.02.

Bank Records

The OIG reviewed records that revealed on August 3, 2020, had multiple bank accounts with balances, as follows:

Type of Account	Ownership of Account	Balance on August 3, 2020
Checking	Sole	\$10,403.34
Checking ⁴	Joint	\$2,102.06
Savings	Joint	\$163.02
Total		\$12,668.42

House Purchase



OIG Conclusion

purchase a house is not true.

OIG review of records shows that on August 3, 2020, at the time of her submission of her first rental assistance application bank account balance exceeded the \$5,000.00 maximum threshold under the program's guidelines, making her ineligible to receive the benefit of \$5,800.00 in rental assistance paid to her landlord on September 9, 2020.

While stated that she did not have a balance above \$5,000 in her collective bank accounts, she admitted that she only disclosed one of her bank accounts. While the account she disclosed had a balance under \$5,000, collectively, her bank accounts had a balance of \$12,668.42 on that date.

The allegation is supported.

⁴ This account corresponds with the bank account uploaded in support of her Program application.

IDENTIFIED COSTS

Identified Costs: \$10,000.00

Finding	Description	Identified Costs
1	False representation on balance sheet	\$4,200.00
2	Exceeded Program's financial requirements	\$5,800.00
	Total Identified Costs	\$10,000.00

ACKNOWLEDGEMENT

The Inspector General's Investigations Division would like to thank the Palm Beach County Community Services Department staff and Information Systems Services staff for their cooperation throughout this investigation.

RECOMMENDED CORRECTIVE ACTION

The OIG recommends that the County seek reimbursement from \$10,000.00 in issued funds.

RESPONSE FROM MANAGEMENT

Pursuant to Article XII, Section 2-427 of the Palm Beach County Code, Community Services was provided the opportunity to submit a written explanation or rebuttal to the findings and recommendation as stated in this Investigative Report within ten (10) calendar days. On September 24, 2021, Community Services provided the following response:

The County concurs with the IG recommendation included in OIG Investigation 2021-0002. The County will consider pursuing action to recoup the \$10,000 or other actions to remedy issues associated with this application.

RESPONSE FROM

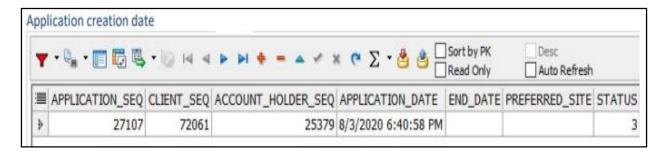
Pursuant to Article XII, Section 2-427 of the Palm Beach was provided the opportunity to submit a written explanation or rebuttal to the findings as stated in this Investigative Report within ten (10) calendar days. Her written response is attached to this report as Attachment 'A'

OIG RESPONSE TO

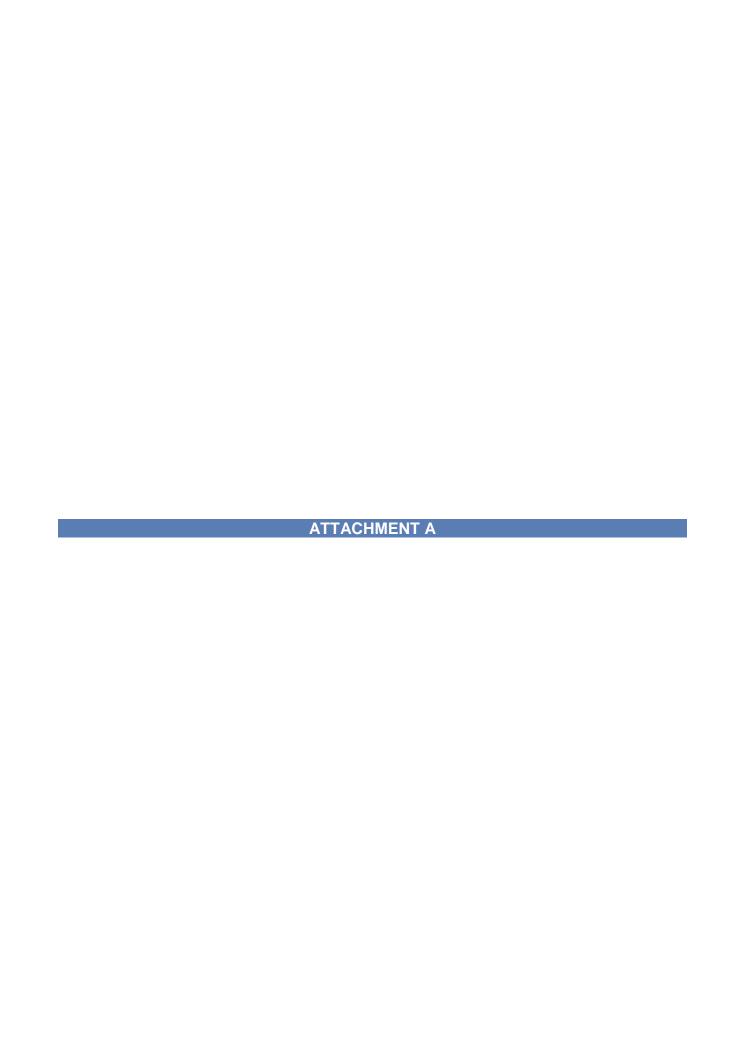
After receipt of response, the OIG interviewed multiple County ISS employees and re-examined the computer logs for application. We confirmed that:

- 1. August 3, 2020. It was also created on that date. It was not submitted prior to that date and then resubmitted on August 3.
- 2. did not upload any documents now associated with her applications prior to August 3, 2020.

ISS provided the OIG with the computer log for that original submission:



This Investigation has been conducted in accordance with the ASSOCIATION OF INSPECTORS GENERAL Principles & Quality Standards for Investigations.



Gentlemen,

Following the email of the draft sent to me this morning and my subsequent phone conversation with Mr. Dyckman, I have had a chance to put my emotions, reaction and being completely blindsided off for a second and would like to formally respond to the Allegations of as he reported them to the County and ultimately, your office.

As indicated in your email, the allegations that you investigated were:

Allegation (1): provided false information in her rental assistance applications.

Allegation (1) is supported. We found that submitted falsified documents to the

County in support of her rental assistance applications.

Allegation (2): had more than \$5,000 in liquid assets in checking, savings, and cash card balances at the time of her application for rental assistance; therefore, she did not meet the eligibility requirements for the Program.

Allegation (2) is supported. We found that on the date of her first rental assistance application, bank accounts had a total balance of \$12,668.42, which exceeded the \$5,000.00 maximum threshold for Program eligibility.

PLEASE Understand that I take these allegations very seriously, but they are completely false. In reference to the first allegation; I did not falsify documents. That is simply not true. In reference to the second allegation; It is also, respectfully, inaccurate, I applied in early July 2020 (I believe on or before 7/1/2020) to the County for CARES rental assistance. I took the afternoon off work early to meet with and showed Mr. Dyckman multiple documents, including those bank statements and he said that he had them. I understand what you think your findings were based on the inaccuracy of the dates, but the dates are not correct in your report. This is a huge misunderstanding. I gave you substantial documents that prove the opposite. These are not true, I DID lose my job due to covid and applied in financial hardship and duress before I received the 5 month late wave of backdated Pandemic Unemployment. The state took forever to process my unemployment due to the overwhelming loss in jobs because of COVID. I had no other option than to apply for the assistance. I was home trying to make ends meet, unable to get unemployment, struggling on one income and had three children to shelter and provide for during a terrible worldwide crisis and pandemic. I did not take advantage. My application was submitted on or before July 1st, before those funds ever came and we WERE struggling, when I submitted the application online, I was truthful, I absolutely qualified for the assistance.

- Applicant must reside within the corporate limits of Palm Beach County. (We did qualify)
- Applicant(s) must meet gross annual incomes not exceeding 140% of Area Median Income (AMI) limits prior to COVID-19 established by HUD for the jurisdiction of Palm Beach County, FL. (We did qualify)
- Applicant(s) must have documentable information to evidence loss of income, reduction in hours, or unemployment because of the COVID-19 pandemic that contributed to the missed rental payments. (We did qualify)

• Applicant (s) must have less than \$5,000 in liquid assets in checking, savings, and cash card balances. (We did qualify, On July 1, 2020, when I submitted my application, I did have significantly less than \$5,000 in the banks at the time I filled out the application. With bills due and had no idea if or when my taxes or unemployment would even come. At the time I was calling and emailing Unemployment EVERY SINGLE DAY begging for a response, an answer, anything. I was looking for jobs, applying to so many companies every day.)

Once the funding was approved for the CARES assistance, The rent went directly to the landlord, I did not *SAVE* that as he accused me of to buy my house. It paid him rent, my father and mother helped with my down payment. It's in my Bank statements that you have copies of. These kinds of false accusations could literally ruin my life, career and future and they're not true. I am mortified that this is even being entertained by who clearly falsely accused me and is retaliating for us asking him to make necessary repairs to the house during our lease and threatening to stop payment until he does. I am terrified that accusation could ruin me. I did not do what you're claiming. I did not forge anything he sent these. This makes absolutely no sense.

I submitted my application on or before July 1, 2020 in the middle of the night as I had been working on gathering all of the documents for the application, I had to locate identification documents and was sent back for resubmittal by the staff reviewing it multiple times. Which might explain the issue with the "signed date"... I don't know for sure... She sent me back into the portal multiple times to add a document, a license, social security information, tax information, etc. The dates on the forms from the balance statements reflect that date that I applied. At the time I sent it in, my bank account balances were all accurately represented. I went on the apps while I was online filling out the application to see the balance. My accounts through July did not ever exceed \$5,000. It was more often than not, under 1,000.00 in my PNC accounts. And, until I received the back payment from Unemployment, my USAA account was typically under \$100.00. I applied for the utility assistance in the beginning of July as well when I filled out the form online. After not hearing back from the application, I paid my June FPL bill July 10th (reflected on my PNC account statement) because I was worried it would be disconnected and still hadn't heard back on my application. This proves that these dates are off and not accurate to my submitting the application initially. I was behind a month on rent, so I applied for June, which I was behind, July and August. Giving us the opportunity to get back on our feet.

Later, November 12, 2020 my parents sent me a cashiers check for 5,000.00 towards my home purchase from a bonus my father received at work, because our landlord had started the eviction process illegally and unwarranted. He knew I was leaving but wanted to make sure he put evictions on our records even if it was dismissed, which it was. I had every intention of leaving. He was still harassing us, showing up unannounced almost daily, leaving the gates open for our dogs to get out and lost, leaving the shed ajar, so many times that the police had to be called because he was trying to enter when my children were home alone and a lot of other very unethical and bully like tactics, like illegally turning the power into his name and shutting it off. Later on, Friends gifted me \$2,100 on December 1, 2020 for the remaining balance of the amount needed to complete the purchase on December 3, 2020.

It states in your report *The second balance statement, dated September 2, 2020 (The form is dated 7/1/20), indicates it was electronically signed by on that date. A rental assistance payment of \$5,800 was issued to landlord, on September 9, 2020.* Again, it took WEEKS for the first assistance to even be reviewed by an agent. These dates are off. And, if the county doesn't have accurate ways of representing true timestamps on that, thats terrible to go back and accuse someone of lying later. Maybe there should be a rule based on providing the links with dates on the forms uploaded? There has to be a way to avoid this from happening to anyone else, I wish I did at that time. But, when I had to provide my documents and statements for my mortgage, they require the time and date stamps. The county should seriously consider that requirement to avoid this from happening to someone else.

In the same, it states that OSCARSS reflects that application 48379 was submitted November 12, 2020. On November 13, 2020, an OSCARSS system-generated email was sent to stating her application was being returned because she needed to provide her lease agreement. The application was re-submitted on November 13, 2020, and returned to again on that same date, along with an email stating the balance statement and the lease had conflicting information regarding late fees. The application was resubmitted on November 14, 2020, and accepted by the case reviewer on that date. The system also reflects that November 14, 2020 application contains a balance statement dated November 12, 2020 with the signature Again, it was definitely NOT processed in one day. This is a totally inaccurate representation of the actual time it took to process and the dates that I submitted true representations for. It's just not right. I'm sure if I looked for other people who received the same assistance, they could verify these truths. Perhaps from the date that it was APPROVED then, to the dates that they were PROCESSED, but definitely not the original submission, prior to it being assigned to the case reviewer or the corrections they had requested being processed.

Regardless of what happens with this investigation, I've learned a valuable life lesson through this and will undoubtedly timestamp and date anything I ever print to submit anywhere ever again, as if it is a bank giving a mortgage. And, I will be reaching out to whoever oversees the application processes for the County to suggest the same.

Meeting was a complete nightmare. From the first day I moved into that house, the hot water heater broke as I was taking a shower, he refused to properly fix it, It grounded out and shocked me when I was in the shower and then broke again. Then the AC broke and he did the same, plumbing leaked all over the guest bathroom from a rigged plumbing job under the sink, irrigation broke costing tons in water, it was a nice neighborhood for our children, close to their schools and our friends and family, so we dealt with the nightmare the best we could and tried to just be grateful for what we had and move on. But it was a tense relationship, constantly. He was a slumlord and did whatever he could to collect above market value in rent for a home that he refused any and all repairs on until I threatened to stop paying rent each time. Then he'd fix it with as little effort as possible. In early 2020, I sent legal letters to him for Notices to Cure and similar communication to try to push him to fix things, before I submitted this CARES rental application. He made it very clear he was livid and was going to make my family's life miserable. When a neighbor knew we were struggling pretty badly, after being out of work for months and the Unemployment process taking a huge hit to

their online system processing claims, she suggested I apply online for the Cares assistance for rent to make ends meet until I got back to work. I figured and I told her, I believe that everything happens for a reason, I didn't want to not pay him, so if it was approved, I'd see it as a sign that I needed to let go and let it be until our lease was up and we could move as amicably as possible. It was later approved, so I figured it was what it was and I'd be out of there soon enough... He grew increasingly angry and vengeful and did anything he could to make our lives miserable. Including, but not limited to these accusations. He took the money from this assistance, sent in the forms with his EIN or Social and his information, his signatures. He knew exactly what he was doing. I sent him emails and texts explaining it. Then, he went and did this to retaliate.

I wish I had the courage to reach out to the Governor and local & state representatives to share this story. Brian Mast goes to church with my sister. My mother in law's sister was a local District Representative and will be planning to run again. I knew Sharon Materio for years while she was in office. People should know how inaccurate and inadequate the system is and how the wrong person like can do this to someone with such little effort, because it's even a possibility. I'm entirely too prideful to admit publicly that I asked for help, and further, that it got this involved and thrown out of whack. It's embarrassing, darn near mortifying. I've been hysterical all day thinking that any job whoever pulls my background check could find this, I just applied to PBSO for God's sake... Then, my children's school, my current employer, our boy scout troop, all do background checks...it's completely mortifying. I certainly hope that it's a fixable misunderstanding and I'm justifiably overreacting. This misrepresentation could ruin my life and was definitely not worth asking for the assistance when I needed it, I'd rather have slept in my car than go through this again.

I am honest. I do not lie. I pride myself on having good moral character and integrity in a time where most people don't anymore and raising my kids that way... I was not raised that way. I have no reason to lie. I do right by everyone I can and do my best to help others whenever I can. This time I needed help, put my pride aside and tried my best to accurately represent the situation, in a crisis, with children to care for and now I am being punished for a year now, with these false accusations, from a man who knew it wasn't true from the beginning. It's disgusting and sad that when people really do need help, the system fails them. This is why people end up on the streets. This is why we have more homeless Veterans than homeless drug addicts. The system fails when we have the ability to do better. It is so sad that in this day and age, the world is as much of a mess as it is.. That asking for help when it's available and necessary, is met with something like this... It's just not right.

Thank you for your time in reading this response, I hope that it falls on open ears and open minds to see the truth for what it is. This is definitely resolvable and honestly, avoidable for anyone in the future.

Have a great day,