

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF LOUISIANA

UNITED STATES OF AMERICA * CRIMINAL NO. 18-11
v. * SECTION: "E"
TIFFANY RICHARDSON *
* * *

FACTUAL BASIS

The defendant, **TIFFANY RICHARDSON** (hereinafter, the "defendant" or "**RICHARDSON**"), has agreed to plead guilty as charged to the Bill of Information now pending against her, charging her with disaster fraud, in violation of Title 18, United States Code, Section 1040. Both the Government and the defendant, **RICHARDSON**, do hereby stipulate and agree that the following facts set forth a sufficient factual basis for the crimes to which the defendant is pleading guilty. The Government and the defendant further stipulate that the Government would have proven, through the introduction of competent testimony and admissible, tangible exhibits, the following facts, beyond a reasonable doubt, to support the allegations in the Bill of Information now pending against the defendant:

The Small Business Administration ("SBA") is an independent agency of the United States federal government. The SBA is generally known for the financial support it provides to small businesses. The SBA also provides personal and business disaster assistance in the aftermath of Presidentially declared disasters. Disaster declarations are "official notices recognizing that specific geographic areas have been damaged by floods and other acts of nature, riots, civil disorders, or industrial accidents" as authorized by the Robert T. Stafford Disaster Relief and Emergency Assistance Act ("the Stafford Act").

MR
OR

Upon a Presidential disaster declaration, an applicant must first register with the Federal Emergency Management Agency (“FEMA”), an agency of the United States under the Department of Homeland Security (“DHS”), to obtain a registration number. Application for assistance can be completed online for all types of SBA disaster assistance loans as well as by U.S. mail or in person. To be eligible for SBA disaster assistance loans, applicants must be located in a declared disaster area.

On May 27, 2013, President Obama declared the tornadoes and severe storms that impacted the State of Oklahoma a federal disaster (FEMA – 4117 – DR, SBA # 13586, #13587, OK – 00071). As a result, residents in the impacted areas were eligible to apply to the SBA for low interest disaster loans to repair damage to their primary residences and businesses.

On May 30, 2013, the SBA received an application from “Benny Firstly,” requesting funds to repair the applicant’s rental property located at 1233 Malcapine Street, Moore, Oklahoma. The telephone number (XXX)XXX - 4898, email address tiff_diva@yaoo.com, and address of P.O. Box 422, Chalmette, LA, were provided in the application.

On October 24, 2013, a person identified as “Ms. Firstly” individually signed an SBA loan Authorization and Agreement and Note for a \$20,900 loan and submitted the documents to the SBA Processing and Disbursement Center in Fort Worth, Texas.

As a result of this SBA application, on October 30, 2013, and on November 20, 2013, the SBA disbursed the total sum of \$20,900 to the applicant at the address described above.

As per its custom, the SBA retroactively investigated the claim and first discovered that the address in Moore, Oklahoma, on the application was not a residence. Extensive investigation by SBA-Office of Inspector General (“OIG”) and DHS-OIG determined that the phone number,

Handwritten signature and initials, possibly "CR" or "OR", in the bottom right corner of the page.

email address, and P.O. Box used in the SBA disaster relief application belonged to defendant **RICHARDSON**, a Chalmette resident, who never owned or rented property in Moore, Oklahoma, during the time period in question. Further investigation revealed that the actual Benny Firstly is a New Orleans, Louisiana, resident in ill health who has likewise never lived in Oklahoma, he does not know **RICHARDSON**, nor has he ever authorized her to use his name or act as an agent for his affairs. It should be further noted that a person using the name "Benny Firstly" also applied for FEMA assistance in connection with this disaster as well as other disasters in Arkansas, Mississippi, Michigan, and California. The same email address, phone number, and physical address that were used in the SBA application at issue were also used for these FEMA applications, with the same address and contact information belonging to **RICHARDSON**.

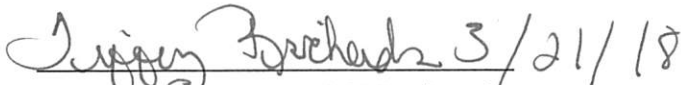
Examination of bank records further shows that **RICHARDSON** was the actual recipient of the \$20,900 in disaster relief funds from the SBA and she thereafter knowingly used the funds for personal expenditures and not for the intended SBA disaster relief.


The above facts come from an investigation conducted by, and would be proven at trial by credible testimony from Special Agents from SBA, SBA-OIG, DHS, DHS-OIG, SBA and DHS business records, and witnesses with knowledge of the facts set forth above. The parties also agree


Handwritten initials or signature, possibly "OR" or "JR", located in the bottom right corner of the page.

that at all material times herein, the events described in this factual basis occurred within the Eastern District of Louisiana.

READ AND APPROVED:


TIFFANY RICHARDSON (Date)
Defendant


MAURA DOHERTY (Date)
Attorney for Defendant


EDWARD J. RIVERA (Date)
Assistant United States Attorney