



U. S. Department of Justice

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FOR IMMEDIATE RELEASE

Tuesday, March 21, 2023

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FORMER FLORIDA STATE REPRESENTATIVE PLEADS GUILTY TO WIRE FRAUD, MONEY LAUNDERING, AND MAKING FALSE STATEMENTS IN CONNECTION WITH COVID-19 RELIEF FRAUD

GAINESVILLE, FLORIDA –Joseph Harding, 35, of Williston, Florida, plead guilty today to wire fraud, money laundering, and making false statements in connection with COVID-19 relief fraud. Jason R. Coody, United States Attorney for the Northern District of Florida, announced the guilty plea.

Court documents reflect Harding devised a scheme to defraud the Small Business Administration (SBA) and obtained coronavirus-related small business loans by means of materially false and fraudulent pretenses, representations, and promises, and while executing such scheme, caused wire communications to be transmitted in interstate commerce. Harding also made a false and fraudulent SBA Economic Injury Disaster Loan (EIDL) application, in the name of one of his dormant business entities, that he submitted to the SBA. By this conduct, Harding fraudulently obtained \$150,000 in COVID-19 relief funds from the SBA to which he was not entitled. After obtaining the EIDL proceeds, Harding conducted three monetary transactions each involving more than \$10,000 in fraudulently obtained funds: a transfer to his joint bank account, a payment to his credit card, and a transfer into a bank account of a third-party business entity.

A sentencing hearing is scheduled for July 25, 2023, at 11:00 am, at the United States Courthouse in Gainesville, Florida, before the Honorable United States District Judge Allen Winsor.

Harding faces the following maximum terms of imprisonment for the offenses:

- 20 years: Wire Fraud
- 10 years: Money Laundering
- 5 years: Making False Statements

The investigation was jointly conducted by the Federal Bureau of Investigation, the Internal Revenue Service-Criminal Investigation, the Federal Deposit Insurance Corporation (FDIC) Office of Inspector General, and the Small Business Administration (SBA) Office of Inspector General. The case is being prosecuted by Assistant United States Attorneys Justin M. Keen and David P. Byron.

The United States Attorney's Office for the Northern District of Florida is one of 94 offices that serve as the nation's principal litigators under the direction of the Attorney General. To access public court documents online, please visit the [U.S. District Court for the Northern District of Florida](#) website. For more information about the United States Attorney's Office, Northern District of Florida, visit <http://www.justice.gov/usao/fln/index.html>.

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