

Department of Justice
U.S. Attorney's Office
District of Rhode Island

FOR IMMEDIATE RELEASE

Wednesday, December 21, 2022

North Providence Woman Sentenced for Defrauding the Federal Housing Administration, Business and Unemployment COVID Relief Programs

PROVIDENCE – A North Providence woman convicted of defrauding multiple publicly-funded programs was sentenced on Tuesday to eighteen months in federal prison for making false statements when applying for a Federal Housing Administration (FHA)-backed mortgage, a Small Business Association (SBA) loan, and for fraudulently applying for government-funded COVID unemployment benefits, announced United States Attorney Zachary A. Cunha.

In March 2022, Juliana Martins, 53, admitted to a federal judge that, while simultaneously on federal supervised release for her role in a stolen identity and refund scheme, as well as state probation for an unrelated 2014 conviction for forgery and counterfeiting, Martins applied for an FHA-guaranteed loan. As part of the application process, she provided false explanations about gaps in her employment history, claiming that she was unemployed due to a “family emergency,” when in fact she had been incarcerated and serving an earlier federal sentence. claiming she was Martins also failed to disclose the fact that she was subject to a \$385,533 federal restitution order.

Following the application, Martins and a co-borrower were issued an FHA-insured mortgage in the amount of \$265,109.

Additionally, Martins admitted that in July 2020, she submitted a fraudulent application for a Small Business Administration (SBA) low-interest COVID-related Economic Injury Disaster Loan (EIDL), falsely claiming that she was an independent contractor in the health service business, and that her business had been impacted by the pandemic. Finally, Martins admitted that she fraudulently applied for and received COVID-related unemployment insurance benefits in April 2020, while she was in fact employed as an office manager. In total, Martins received over \$40,000 in COVID relief benefits to which she was not entitled.

Martins pleaded guilty on March 2, 2020, to making a false statement on a loan application and theft of government property. Martins was sentenced on Tuesday by U.S. District Court Chief John J. McConnell, Jr., to eighteen months in prison and three years of federal supervised release. The defendant was ordered to pay restitution totaling \$43,537.

The case was prosecuted by Assistant U.S. Attorneys G. Michael Seaman and Sandra R. Hebert.

The matter was investigated by the U.S. Department of Housing and Urban Development - Office of Inspector General; U.S. Department of Labor – Office of Inspector General; FBI; and Rhode Island State Police, with the assistance of the Rhode Island Department of Labor and Training Unemployment Insurance Fraud Unit.

Rhode Islanders who believe their personal identification has been stolen and used to fraudulently obtain unemployment benefits are urged to contact the Rhode Island State Police at financialcrimes@risp.gov or the FBI Providence office at (401) 272-8310.

On May 17, 2021, the United States Attorney General established the COVID-19 Fraud Enforcement Task Force to marshal the resources of the Department of Justice in partnership with agencies across government to enhance efforts to combat and prevent pandemic-related fraud. The Task Force bolsters efforts to investigate and prosecute the most culpable domestic and international criminal actors and assists agencies tasked with administering relief programs to prevent fraud by, among other methods, augmenting and incorporating existing coordination mechanisms, identifying resources and techniques to uncover fraudulent actors and their schemes, and sharing and harnessing information and insights gained from prior enforcement efforts. For more information on the Department's response to the pandemic, please visit <https://www.justice.gov/coronavirus>.

Anyone with information about allegations of attempted fraud involving COVID- 19 can report it by calling the Department of Justice's National Center for Disaster Fraud (NCDF) Hotline at 866-720-5721 or via the NCDF Web Complaint Form at: <https://www.justice.gov/disaster-fraud/ncdf-disaster-complaint-form>.

###

Topic(s):
Financial Fraud

Component(s):
[Federal Bureau of Investigation \(FBI\)](#)
[USAO - Rhode Island](#)

Contact:
Jim Martin (401) 709-5357

Press Release Number:
22-176

Updated December 21, 2022