Ohio Woman and Two Sons Charged with Conspiracy to Defraud the IRS and Pandemic-era Programs of More Than $5M

Monday, July 13, 2026

For Immediate Release
U.S. Attorney's Office, Northern District of Ohio

CLEVELAND – Three Lorain County residents, a mother and her adult sons, have been charged with conspiring for more than five years to defraud the IRS and several taxpayer-funded programs established to assist small business owners during the pandemic.

A federal grand jury returned an indictment charging Junera Holt Sr., 55, and her sons, Divante Holt, 32, and Richard Henry, 35, with:

- Conspiracy to Commit Wire Fraud
- Wire Fraud
- Aiding and Assisting in the Preparation of False Tax Returns
- Conspiracy to Commit Mail Fraud, Wire Fraud, and Bank Fraud

Additionally, Junera Holt was charged with:

- Filing a False Tax Return
- Aggravated Identity Theft
- Bank Fraud

Henry was additionally charged with:

- Bank Fraud
- Engaging in Monetary Transactions in Criminally Derived Property

According to allegations contained in court documents, defendants orchestrated two conspiracies to submit fraudulent applications and claims in efforts to seek more than $5 million in government funds. These methods included obtaining both tax refunds and COVID-19 pandemic stimulus funds through identity theft, the use of shell entities, and numerous misstatements.

In the tax fraud conspiracy, between 2019 and 2024, the conspirators are alleged to have filed numerous false claims with the IRS in their own names and in the names of shell entities and identity theft victims. They are alleged to have claimed approximately $1,533,395.

It is also alleged that the defendants engaged in a wide-ranging conspiracy to obtain COVID-19 pandemic stimulus funds, primarily unemployment insurance benefits for those who lost their jobs due to the pandemic. The amount of funds alleged to have been fraudulently sought was approximately $3,273,455.

Additionally, allegations contained in the indictment outline that in 2021 the defendants submitted fraudulent loan applications seeking at least $337,645 in U.S. Small Business Administration (SBA) Paycheck Protection Program (PPP) loans for purported small businesses—funds intended to help small businesses to continue to employ their workers during the pandemic.

This investigation was led by the Internal Revenue Service Criminal Investigations and the Department of Labor's Office of Inspector General-Office of Investigations.

Assistant United States Attorneys **Stephanie Wojtasik** and **Erica Barnhill** for the Northern District Ohio are leading the prosecution.

The Department of Justice has created the National Fraud Enforcement Division. The core mission of the Fraud Division is to zealously investigate and prosecute those who steal or fraudulently misuse taxpayer dollars. Department of Justice efforts to combat fraud support President Trump's Task Force to Eliminate Fraud, a whole-of-government effort chaired by Vice President J.D. Vance to eliminate fraud, waste, and abuse within Federal benefit programs.

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Updated July 13, 2026