

PRESS RELEASE

Ringleader of Payment Protection Program Fraud Scheme Sentenced to Five Years in Prison

Friday, May 2, 2025

For Immediate Release

U.S. Attorney's Office, Southern District of Florida

MIAMI – Raisha Kelly, 44, of Loxahatchee, FL was sentenced to sixty months in prison followed by three years of supervised release and ordered to pay \$443,895 in restitution by United States District Court Judge Federico A. Moreno. The sentence follows Kelly's conviction for conspiracy to commit wire fraud and wire fraud.

Kelly recruited and conspired with multiple individuals to submit Payment Protection Program (PPP) loan applications that falsely and fraudulently misrepresented that the applicants had sole proprietorship businesses, and the amount of annual revenue received by these purported sole proprietorship businesses. In support of these applications on behalf of each individual, Kelly submitted falsified tax returns. Kelly orchestrated this scheme in return for a 25 percent kickback from the loan applicants. Kelly concealed her involvement in the scheme by creating a series of "dummy" email accounts for herself and each of the applicants—all to entirely disguise her own involvement in the false and fraudulent application. Kelly also applied for her own PPP loans in which she also falsely and fraudulently misrepresented the amount of income her own business received. At trial, it was proven that the defendant made approximately \$106,649 as a result of orchestrating this conspiracy involving thirteen individuals.

U.S. Attorney Hayden P. O'Byrne for the Southern District of Florida; Acting Inspector in Charge Steven L. Hodges of the U.S. Postal Inspection Service (USPIS), Miami Division; Special Agent in Charge Amaleka McCall-Brathwaite, U.S. Small Business Administration Office of Inspector General (SBA OIG), Eastern Region; and Special Agent in Charge Mathew Broadhurst of the U.S. Department of Labor Office of Inspector General (DOL-OIG), Southeast Region, made the announcement.

USPIS, SBA-OIG, and DOL-OIG investigated the case.

Assistant United States Attorneys Daniel Bernstein, Eduardo Gardea Jr., and Gabrielle Charest-Turken prosecuted it.

In March 2020, the Coronavirus Aid, Relief, and Economic Security (“CARES”) Act was enacted. It was designed to provide emergency financial assistance to the millions of Americans suffering the economic effects caused by the COVID-19 pandemic. Among other sources of relief, the CARES Act authorized and provided funding to the SBA to provide Economic Injury Disaster Loans (“EIDLs”) to eligible small businesses, including sole proprietorships and independent contractors, experiencing substantial financial disruptions due to the COVID-19 pandemic to allow them to meet financial obligations and operating expenses that could otherwise have been met had the disaster not occurred. EIDL applications were submitted directly to the SBA via the SBA’s on-line application website, and the applications were processed and the loans funded for qualifying applicants directly by the SBA.

On May 17, 2021, the 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>.

On September 15, 2022, the Attorney General selected the Southern District of Florida’s U.S. Attorney’s Office to head one of three national COVID-19 Fraud Strike Force Teams. The Department of Justice established the Strike Force to enhance existing efforts to combat and prevent COVID-19 related financial fraud. For more information on the department’s response to the pandemic, please click <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>.

Related court documents and information may be found on the website of the District Court for the Southern District of Florida at www.flsd.uscourts.gov or at <http://pacer.flsd.uscourts.gov> under case number 24-cr-20079.

###

Contact

Public Affairs Unit

U.S. Attorney's Office

Southern District of Florida

USAFLS.News@usdoj.gov

Updated May 2, 2025

Topics

CORONAVIRUS

DISASTER FRAUD

MORTGAGE FRAUD

Component

[USAO - Florida, Southern](#)