



Memorandum



Miami-Dade County Office of the Inspector General
A State of Florida Commission on Law Enforcement Accredited Agency
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To: Nathan Kogon, Director
Department of Housing and Community Development

From: Felix Jimenez, Inspector General 

Date: August 25, 2026

Subject: Three Arrests Made in Connection with Scheme to Defraud Miami-Dade County's Emergency Rental Assistance Program, Ref. IG24-0009-I and 26-0014-I

Two joint investigations by the Miami-Dade County Office of the Inspector General (OIG) and the Miami-Dade State Attorney's Office (SAO), resulted in the felony arrests of Ricardo Navarro, Dominic Cunningham, and Shirlisa Owens. Mr. Navarro, Mr. Cunningham, and Ms. Owens were charged in two separate cases and are alleged to have stolen monies from Miami-Dade County's Emergency Rental Assistance Program (ERAP).

The County's ERAP, administered by the Department of Housing and Community Development (HCD), used federal funding to provide emergency rental assistance to Miami-Dade residents experiencing financial hardship due to the COVID-19 pandemic. The County committed additional funds to expand the program in 2022. Funds awarded under the ERAP were to be used to pay rent and/or utilities. ERAP applicants were required to provide, among other things, an attestation of household income and/or loss, the total of rental arrearages, and photo identification.

Mr. Navarro, Mr. Cunningham, and Ms. Owens were each charged with one count of Organized Scheme to Defraud (Over \$20,000), in violation of Florida Statute 817.034, a second-degree felony, and one count of Grand Theft (Over \$20,000) in violation of Florida Statute 812.014, a second-degree felony. The charges in Mr. Navarro's case stem from his submission of false information and fraudulent documents to HCD purporting to be a landlord seeking rent arrears in connection with ERAP applications. Mr. Navarro received \$23,000 in ERAP funds.

In a similar but separate scheme, Mr. Cunningham purported to be a landlord and Ms. Owens a tenant in their fraudulent ERAP submissions to HCD. Their scheme involved using a homesteaded property address without the property owner's knowledge or consent resulting in the denial of the owner's Homestead Tax Exemption. The Property Appraiser's Office was contacted by the property owner who was then referred to the OIG

for investigation. Mr. Cunningham received \$21,900 in ERAP funds. Mr. Navarro was arrested on August 13, 2026, in Monroe County by the Monroe County Sheriff's Office. Mr. Cunningham and Ms. Owens were arrested on August 26, 2026.

The OIG appreciates the assistance of HCD, and its law enforcement partners, the Miami-Dade State Attorney's Office and the Monroe County Sheriff's Office.

cc: Honorable Katherine Fernandez Rundle, State Attorney
Honorable Tomas Regalado, Property Appraiser
Sheriff Rick Ramsay, Monroe County Sheriff's Office
Geri Bonzon-Keenan, County Attorney
Jess M. McCarty, First Assistant County Attorney
Yinka Majekodunmi, Commission Auditor
Basia Pruna, Clerk of the Board