

PANDEMIC RESPONSE ACCOUNTABILITY COMMITTEE

# Semiannual Report to Congress

APRIL 1, 2025 - SEPTEMBER 30, 2025



# Message from the Chair

I'm pleased to share the Pandemic Response Accountability Committee's (PRAC) fall 2025 Semiannual Report to Congress, which outlines actions taken by the PRAC over the past six months to advance the government's ability to prevent and detect fraud in federal programs.

Recognizing the success of the PRAC model, in July 2025, the One Big Beautiful Bill Act (Public Law 119-21) extended the PRAC's sunset date until September 30, 2034, expanded our jurisdiction to programs funded in the bill, and provided \$88 million in funding to support our anti-fraud efforts.

I thank Congress and, in particular, the Members of our oversight committees—the House Committee on Oversight and Government Reform, the Senate Committee on Homeland Security and Governmental Affairs, and House and Senate Appropriations Subcommittees on Financial Services and General Government—for their bipartisan leadership and continued support of the PRAC. We welcome opportunities to continue working with Congress and oversight partners to identify additional opportunities to use the PRAC's advanced technologies and data analytics to mitigate fraud risks.

This report covers the PRAC's accomplishments from April 1, 2025—September 30, 2025. Notable accomplishments from this reporting period include:

- The predictive risk model our data scientists built for the Pension Benefit Guaranty Corporation Office of Inspector General (OIG), which to date has led to \$261.9 million in civil and administrative recoveries.
- The PRAC Fraud Task Force's investigation into pandemic-related fraud schemes, including PRAC analytics support in the Blueacorn

fintech case. The PRAC's graph analytics, social network analysis, and lender due diligence model helped uncover a broader conspiracy, expanding the investigation from 210 to 1,596 potential subjects and increasing the estimated loss from \$13.6 million to \$111.5 million. The investigation ultimately led to guilty pleas by the company's co-founders in connection with thousands of fraudulent loan applications totaling nearly \$300 million.

- The issuance of two Fraud Prevention Alerts and Chapters Four and Five of our *Blueprint for Enhanced Program Integrity*.

Additionally, as of October 2025, the PRAC's investigative support to more than 50 federal law enforcement and OIG partners led to over 1,200 pandemic-related investigations, with over 24,000 subjects and a potential fraud loss of \$2.5 billion.

I'm proud of what the PRAC has accomplished since our creation in 2020. We have demonstrated that a data-driven approach can enhance transparency, accountability, and program integrity across government programs. With an expanded mandate and the continued support of Congress and our oversight partners, we look forward to continuing to add value to better protect taxpayer funds.



**The Honorable Michael E. Horowitz**  
Acting Chair, PRAC  
Inspector General, Federal Reserve Board  
and Consumer Financial Protection Bureau

# Contents

Message from the Chair	ii
Highlights	1
Background	2
PRAC Accomplishments	3
<b>Part One</b> –Oversight Products	4
<b>Part Two</b> –Investigating Fraud	7
<b>Part Three</b> –Our Data Analytics Successes	10
<b>Part Four</b> –Promoting Transparency	12
Appendix A: Abbreviations and Acronyms	13
Appendix B: Hotline Data	14

# Highlights

## PRAC Initiatives

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**3**

PRAC-led or -coordinated reports  
with 10 Offices of Inspectors General



**2**

Fraud Prevention Alerts  
that uncovered

**\$80 Billion+**

in potential fraud



**\$261.9 Million**

in civil and administrative recoveries for  
the Pension Benefit Guaranty Corporation  
Office of Inspector General



**7**

Investigations supported by  
our data analytics center



**8**

PRAC speaking engagements

## PRAC Fraud Task Force

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**50+**

Task Force Agents from  
16 Offices of Inspectors General



**9**

Civil settlements



**124**

Subjects charged to date



**74**

Sentencings



**\$40 Million+**

in monetary recoveries



**131**

Years of prison time

# Background

Established in March 2020 by the Coronavirus Aid, Relief, and Economic Security (CARES) Act, the PRAC is a Committee of the Council of the Inspectors General on Integrity and Efficiency (CIGIE).

Established within the executive branch by the Inspector General Act of 1978, as amended, CIGIE is an independent entity that includes more than 70 statutorily created federal Inspectors General (IGs).

The CARES Act identifies IGs from nine agencies as statutory members of the PRAC. The Chair can designate additional IGs to serve on the Committee from any agency that receives pandemic funds or is involved in the federal government's response to the COVID-19 pandemic. The IGs serving on the Committee continue to perform their IG duties.

The PRAC is composed of 18 IGs (see PRAC Membership below). As of September 30, 2025, we are staffed by a full-time Executive Director, 28 employees, 40 contractors, and two detailees, all distributed across several strategic directorates. We promote transparency and provide Congress and the public with objective, reliable information at [PandemicOversight.gov](https://PandemicOversight.gov) about the \$5 trillion in pandemic relief dollars. We also work with IGs to recommend program improvements, refer matters for criminal investigations, and identify misspent funds for recovery.

In July 2025, the One Big Beautiful Bill (OB BB) Act (P.L. 119-21) amended the CARES Act to extend the PRAC's sunset date until September 30, 2034, expanded the PRAC's jurisdiction to include programs funded in the OB BB Act, and appropriated \$88 million in no-year funding to the PRAC.

## PRAC Membership

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### Department or Agency OIG

Department of Justice  
U.S. Agency for International Development  
Department of Agriculture  
Department of Defense  
Department of Education  
Department of Health and Human Services  
Department of Homeland Security  
Department of Housing and Urban Development  
Department of the Interior  
Department of Labor  
Department of Transportation  
Department of the Treasury  
Department of Veterans Affairs  
Federal Deposit Insurance Corporation  
National Science Foundation  
Small Business Administration  
Treasury Inspector General for Tax Administration  
U.S. Postal Service

# PRAC Accomplishments

The PRAC was established to serve the American public by promoting transparency and facilitating coordinated oversight of the federal government’s COVID pandemic response and associated spending. We aim to serve as the eyes and ears of the American public, monitoring the government’s pandemic response spending and reporting accessible, timely, accurate, and comprehensive data that can be translated into actionable insights.

In July 2020, we released our Strategic Plan for 2020 through 2025. The plan identified four goals to carry out our mission and vision:

- Promote coordinated, comprehensive oversight.
- Prevent and detect fraud, waste, abuse, and mismanagement.
- Promote transparency.
- Ensure effective and efficient PRAC operations.

We present our key accomplishments during this reporting period that align with these goals.

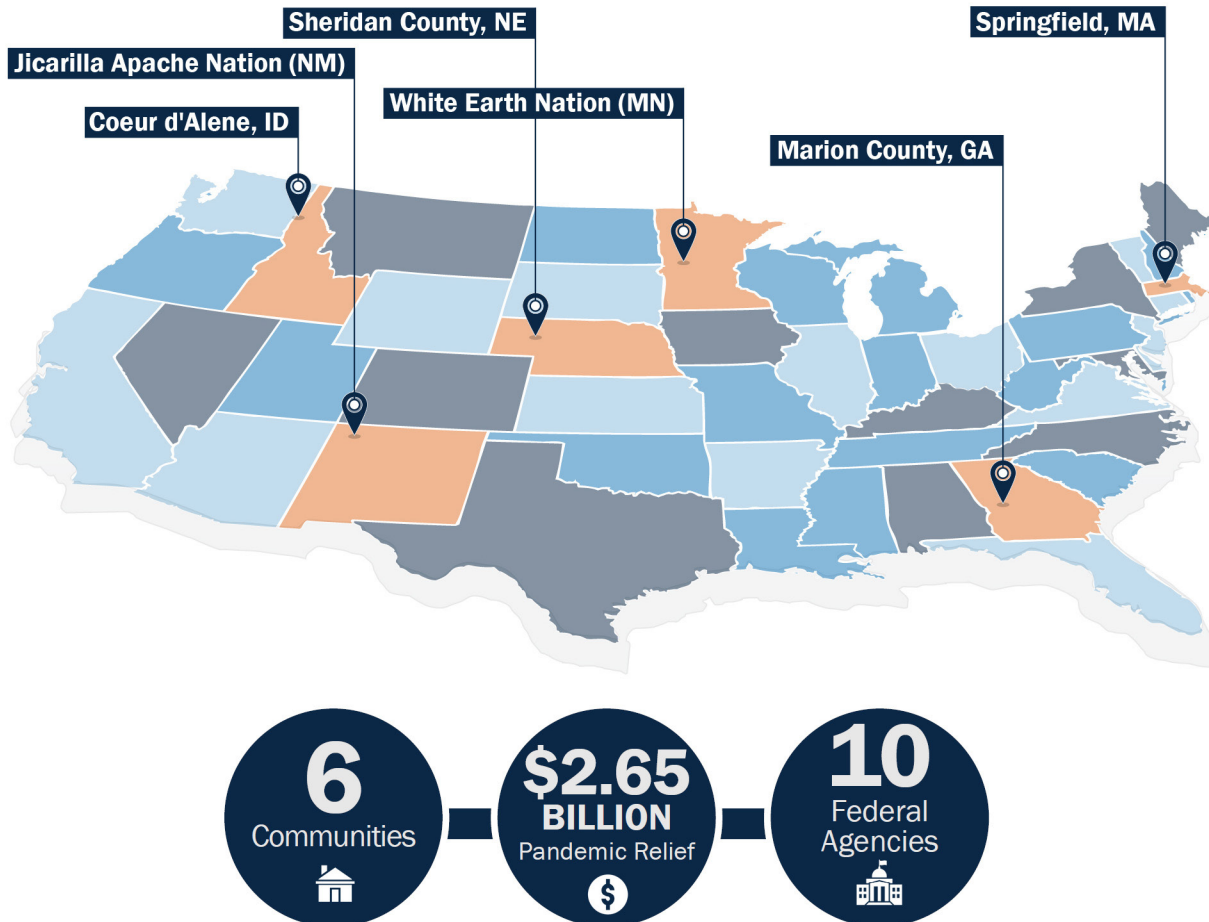
# Part One – Oversight Products

Our efforts this reporting period included the publication of three oversight products.

## Focus on Communities

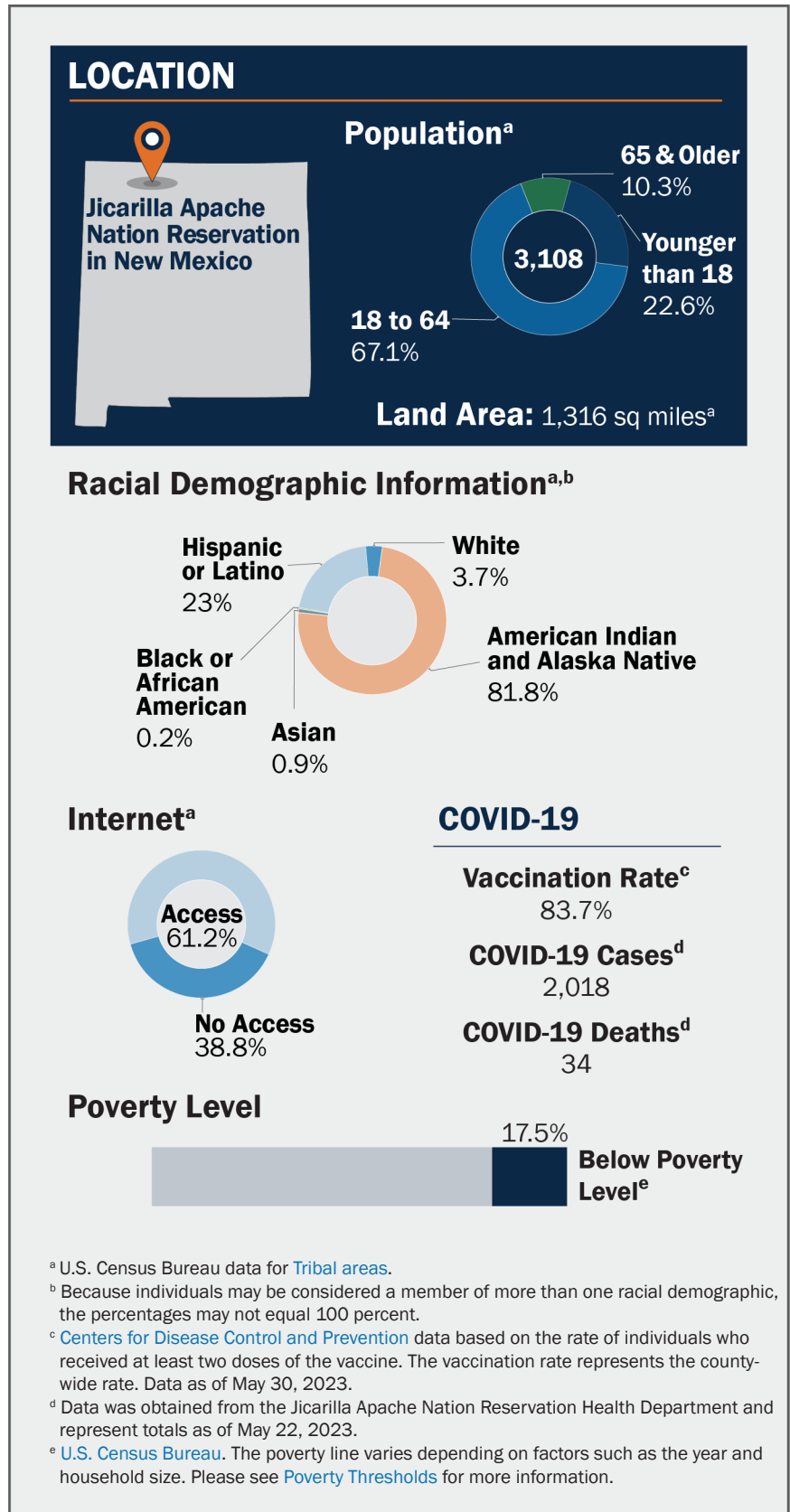
In March 2024, we issued [Pandemic Relief Experiences: A Focus on Six Communities](#), which summarized the observations of our coordinated oversight work with 10 of our PRAC member OIGs examining how six communities used the emergency relief funds.

Figure 1. Six Locations Selected for Review



# Jicarilla Apache Nation Reservation in New Mexico

We issued an [individual report](#) on the Jicarilla Apache Nation Reservation, the last report of six locations, and one of two Tribal locations we visited. The Jicarilla Apache Nation Reservation has a population of 3,108 and a land area of 1,316 square miles that includes parts of Rio Arriba and Sandoval counties in New Mexico. The Tribal Government is located in the town of Dulce. The Jicarilla Apache Nation Reservation recipients, including the Tribal Government, small businesses, health services, and individuals, were awarded \$80 million from 42 federal pandemic relief programs and subprograms from March 2020 to September 2021. This report provides a closer look at how 10 programs and subprograms from six federal agencies helped Tribal leaders respond to and ease the effects of the pandemic on the community.



## Blueprint for Enhanced Program Integrity

We also published Chapters Four and Five of the *Blueprint for Enhanced Program Integrity (Blueprint)*:

- [Chapter 4](#), “The Whole-of-Government Approach,” is intended for the oversight community, Office of Management and Budget, the Administration, and agency heads. This chapter focuses on how state, local, and federal governments worked together during the pandemic to share solutions for reducing increased challenges.
- [Chapter 5](#), “Cross-Cutting Projects,” provides the oversight community with actionable insights, tips, and lessons learned on how to collaborate when developing joint oversight projects. This chapter focuses on vision, planning, execution, and reporting processes for cross-cutting projects.

# Part Two—Investigating Fraud

## Hold Wrongdoers Accountable

The PRAC Fraud Task Force continues to be a critical investigative component in the government’s fight against fraud in pandemic programs. For example, to date, our work has led to 124 subjects being charged and over \$40 million in restitution, seizures, forfeitures, civil settlements, and voluntary repayments.

We are a member of the Department of Justice’s (DOJ) International Organized Crime Intelligence and Operations Center, Organized Crime and Drug Enforcement Task Force Fusion Center (IOC-2), and the National Unemployment Insurance Fraud Task Force, which enables us to engage in case deconfliction and share and receive investigative intelligence. Our data analytics team serves as a key contributor for both the PRAC Fraud Task Force and DOJ’s COVID-19 Fraud Enforcement Task Force (CFETF). Our advanced analytics tools incorporate multiple pandemic program data sources to uncover suspicious network activity and identify indicators of potential fraud. Our data analytics tools are critical assets used by law enforcement to root out issues like identity theft and fraud that cross program and agency boundaries. To date, the PRAC has provided investigative support to more than 50 federal law enforcement and OIG partners on over 1,200 pandemic-related investigations, with over 24,000 subjects and a potential fraud loss of \$2.5 billion.

The collaboration among the PRAC Fraud Task Force, CFETF, our data scientists, and our partners continues to deliver results with successful investigations leading to arrests, convictions, and sentences.

### The PRAC Fraud Task Force

The PRAC’s Fraud Task Force brings together 50+ agents from 16 member OIGs to: enhance our ability to coordinate investigations, exchange information about fraud schemes that we have identified, and share resources that enable agents to support investigations across the IG community. This task force and other federal law enforcement agencies use our data analytics to uncover patterns, irregularities, and red flags that point to potential fraud.

## PRAC Fraud Task Force Cases

### Defendants Indicted for SBA Loan Fraud Scheme

On August 10, 2025, two defendants were indicted on charges related to a Small Business Administration (SBA) loan fraud scheme involving multiple businesses they owned and operated in Virginia, Maryland, and Washington, D.C. According to the indictment, the defendants submitted false and fraudulent Paycheck Protection Program (PPP) and Economic Injury Disaster Loan (EIDL) applications that inflated employee counts and payroll expenses, failed to disclose other affiliated businesses, and reported false revenues. Through these false representations, the defendants obtained five PPP loans and three EIDL loans totaling \$941,306.

**Lead PRAC TF Investigative Agency:** U.S. Agency for International Development OIG

**Other Investigative Partners:** U.S. Bankruptcy Court and PRAC Investigative Services

### Defendant Ordered to Pay \$2.1 Million to Resolve Civil Fraud Allegations

On September 9, 2025, a court entered a consent judgment against a defendant and his business in the amount of \$2.1 million to resolve allegations under the False Claims Act and related statutes. A DOJ OIG investigation found the defendant misused EIDL funds to purchase real estate and failed to disclose prior felony convictions in loan modification documents. The defendant used more than \$1.2 million in disaster loan funds to purchase personal real estate and signed false certifications to the SBA. The consent judgment, which did not constitute a

determination of liability, resolved claims of false statements and misuse of federal loan proceeds.

**Lead PRAC TF Investigative Agency:** DOJ OIG

**Other Investigative Partners:** SBA OIG and PRAC Investigative Services

### Defendant Sentenced for CARES Act Loan Fraud Scheme

On September 18, 2025, a defendant was sentenced to one year and two months in prison, followed by three years of supervised release, and ordered to pay \$2,134,900 in restitution for theft of government funds. The defendant obtained more than \$2.1 million in PPP and EIDL funds and converted nearly all of the proceeds for personal use, including transfers to personal bank and cryptocurrency accounts. The defendant falsely certified that the funds were used for permissible business expenses and sought loan forgiveness under false pretenses. The defendant's brother and cousin were also convicted in related cases involving similar SBA loan fraud schemes totaling more than \$3.8 million.

**Lead PRAC TF Investigative Agency:** National Aeronautics and Space Administration OIG

**Other Investigative Partners:** United States Secret Service, West Virginia State Police–Bureau of Criminal Investigations; West Virginia State Auditor's Office, Public Integrity and Fraud Unit; and PRAC Investigative Services

## Defendant Sentenced for EIDL Fraud Scheme

On September 9, 2025, a defendant was sentenced to 60 months of probation and ordered to pay \$948,120 in restitution for fraudulently obtaining EIDL funds under the CARES Act. The investigation determined that between June 2020 and November 2021, the defendant received \$1,869,900 in EIDL disbursements and transferred \$140,000 to a personal bank account for personal use. The defendant previously pleaded guilty to one count of wire fraud in February 2025.

**Lead PRAC TF Investigative Agency:** Department of Transportation OIG

**Other Investigative Partners:** Department of Homeland Security Investigations and PRAC Investigative Services

## Defendant Sentenced for Identity Theft and SBA Loan Fraud Scheme

On August 24, 2025, a defendant was sentenced to 60 months in prison, five years of supervised probation, and ordered to pay restitution of \$930,853.74 for wire fraud and aggravated identity theft. The investigation revealed the defendant used the names and identities of other individuals and businesses without consent to apply for fraudulent PPP and EIDL funds. The defendant submitted multiple applications containing false information about company operations, finances, and ownership, ultimately obtaining more than \$1.5 million in pandemic relief funds.

**Lead PRAC TF Investigative Agency:** SIGPR

**Other Investigative Partners:** PRAC Investigative Services

## Defendant Sentenced for Role in \$53 Million SBA Loan Fraud Scheme

On September 3, 2025, a defendant was sentenced to time served and placed on two years of supervised probation after pleading guilty to one count of conspiracy to commit bank fraud. The defendant was also ordered to pay \$243,199 in restitution for his role in a large-scale SBA loan fraud scheme. The investigation revealed that the defendant and other co-conspirators, who operated a network of affiliated recycling companies, submitted at least 29 fraudulent PPP loan applications that inflated payroll expenses and falsified tax records. The scheme resulted in the fraudulent acquisition of millions of dollars in pandemic relief funds.

**Lead PRAC TF Investigative Agency:** Special Inspector General for Pandemic Recovery (SIGPR)

**Other Investigative Partners:** Federal Bureau of Investigation, Federal Deposit Insurance Corporation OIG, and PRAC Investigative Services

# Part Three – Our Data Analytics Successes

The PRAC’s data analytics tools include more than five dozen data sources, with over 1 billion records from public, non-public, and commercial data sources, each with specific rules governing their use. Some of these data sets are shared across the OIG community. For example, we shared SBA nonpublic loan data sets with 47 OIGs and law enforcement agencies as part of our effort to combat fraud detected in the SBA’s PPP and EIDL programs. Further, thanks to the hiring authority provided to the PRAC in the CARES Act, we have been able to attract top data science talent from across the country. Our highly regarded Data Science Fellows program, which detailed 27 data scientists to 14 OIGs to support their pandemic-related data analytics efforts, successfully concluded in September 2025. Our data scientists and our data analytics platform have been instrumental in advancing our efforts to identify improper payments and fraudulent activity in pandemic programs.

Our experience and insights highlight the value of expanding data sharing agreements to better detect and prevent fraud to protect the American public and taxpayer dollars. Our data scientists have developed automated robotic processes for some of the tasks associated with monitoring pandemic relief spending. These processes help identify flags and anomalies, which are then sent to our investigators for a closer look. We have also developed risk models to help OIGs identify high-risk recipients of pandemic funds. The risk flags across various risk models also support lead generation and streamline investigative analysis. Additionally, we have shared code and models (e.g., data transformation scripts, entity resolution code) with 17 OIGs and law enforcement agencies to help accelerate their analytics efforts. We shared the full codebase for the Analytics Center Pilot in the CIGIE GitHub repository to promote broader interagency collaboration, transparency, and reuse across the oversight community. Some of our successes this reporting period include:

- Issuing a [Fraud Prevention Alert](#) in May 2025 highlighting potential income misrepresentations by applicants seeking benefits from multiple federal programs: The analysis focused on individuals who received PPP loans as sole proprietors and the Department of Housing and Urban Development’s (HUD) Housing Choice Voucher or Low-Rent program benefits that require applicants to report their income to HUD. Relying on our subject matter expertise, we used iterative, multi-tiered data analytics techniques to flag over 40,000 instances where PPP applicants may have significantly misrepresented their incomes when applying for more than \$860 million in PPP loans. These insights can inform future fraud prevention and oversight efforts.
- Issuing a [Fraud Prevention Alert](#) in June 2025 highlighting identity fraud risks in pandemic relief programs: We analyzed a sample of applications from SBA’s PPP and EIDL programs and the Department of Labor’s pandemic Unemployment Insurance programs using the Social Security Administration’s (SSA) verification system, and identified nearly 24,000 records with questionable identifying information. Projected across the full set of applications, this suggests 1.4 million potentially invalid or stolen Social Security numbers (SSNs) linked to \$79 billion in relief funds. We demonstrated the critical role that pre-award vetting and advanced analytics can play in protecting taxpayer dollars and enhancing the integrity of federal relief programs.

- Developing two Fraud Prevention Proofs-of-Concept (POCs): The artificial intelligence (AI)/machine learning-powered POCs—one using supervised learning and one using unsupervised learning—apply simulated, retrospective analysis to a sample of approximately 5 million EIDL applications. These POCs estimate the potential dollar exposure tied to applications that would have been flagged for review, demonstrating how advanced analytics can proactively identify high-risk applications and strengthen program integrity.
- Launching a joint initiative with the Federal Communications Commission (FCC) OIG to design and implement risk models and dashboards for three key FCC pandemic relief programs, collectively totaling nearly \$11 billion in funding: This effort integrates FCC program data with our existing data sources and investigative insights to generate risk indicators and support oversight activities. Significant progress has been achieved through ongoing, close coordination with FCC OIG stakeholders. The end-state deliverable will be an interactive dashboard that enables investigators, auditors and investigative analysts to identify and explore potentially risky entities in depth, enhancing the effectiveness of program oversight.
- Using graph analytics to generate investigative leads for the DOJ CFETF and other law enforcement entities, with a focus on leads involving potential fraud rings and/or organized crime activity.
- Using graph analytics to support ongoing pandemic cases for the OIG and law enforcement community with a focus on identifying potential network activity, often resulting in an increased potential fraud amount subject to recovery and higher number of targets.

# Part Four–Promoting Transparency

## Through Our Website

During this reporting period, we continued to expand our innovative AI tool that allows users to submit questions and get answers related to federal programs. We added all audits, evaluations, and inspections published by IGs on Oversight.gov to Chapters one, two, three, and four of our *Blueprint*, and COVID oversight reports published by the Government Accountability Office (GAO). With responses to questions, the AI tool provides citations to the referenced *Blueprint* chapters, GAO reports, and IG reports.

We updated our State and Local Fiscal Recovery Fund (SLFRF) dashboard with Q4 data from the Department of the Treasury. We provided users with the data from our Dashboards and Agency, State, and Program pages on a new [Download the Data page](#). In addition, we initiated building new PPP and SLFRF dashboards.

## PRAC Outreach

We proactively keep the public and key stakeholders informed of our oversight work. The communications team provided regular updates to congressional stakeholders to help inform and support congressional understanding of the PRAC’s contributions in fraud prevention and recovery of federal funds diverted by improper payments and fraud. We shared key insights and findings from Fraud Prevention Alerts and reports through press releases, public newsletters, and other outreach to demonstrate how the PRAC’s analytics capabilities can help agencies detect fraud risks and strengthen program integrity before funds are disbursed. We also published numerous newsletters with updates on pandemic-related fraud schemes and PRAC Fraud Task Force cases.

Our senior leaders and other staff members have provided insights, lessons learned, and demonstrations on the PRAC’s reports and data analytics capabilities through speaking engagements, including presentations for the GAO, SSA, the Association of Government Accountants, and the Association of Certified Fraud Examiners. These engagements centered on topics such as fraud prevention and achieving more effective government oversight.

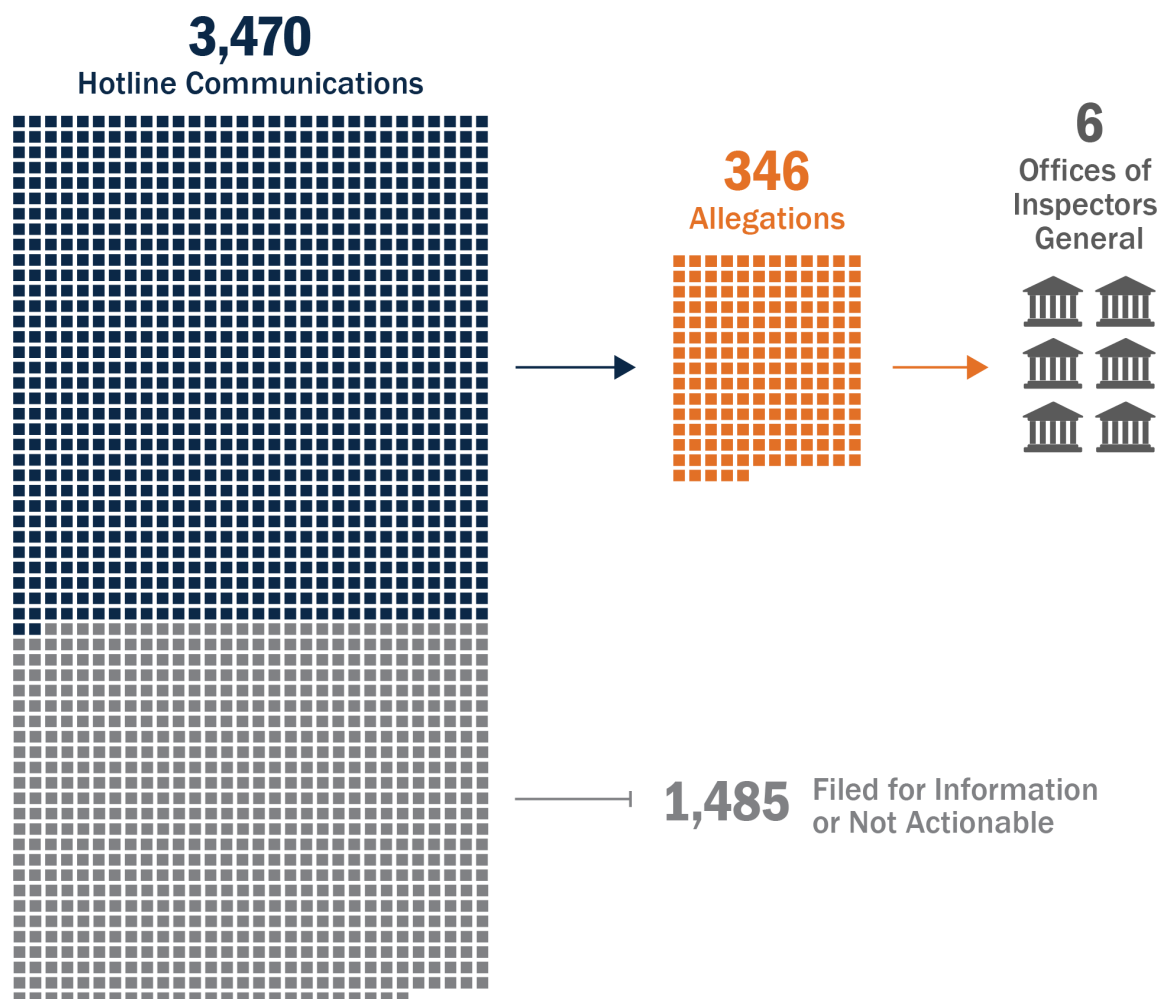
Our unique vantage point allows us to share our insights and lessons learned with other oversight entities at the federal, state, local, and international level to ensure watchdogs can work together to protect American taxpayer dollars. When we share our insights through platforms such as these, we build new ways to ensure that our partners and other stakeholders can approach challenges effectively and support the public as efficiently as possible.

# Appendix A: Abbreviations and Acronyms

AI	Artificial Intelligence
<i>Blueprint</i>	<i>Blueprint for Enhanced Program Integrity</i>
CARES Act	Coronavirus Aid, Relief, and Economic Security Act
CFETF	COVID-19 Fraud Enforcement Task Force
CIGIE	Council of the Inspectors General on Integrity and Efficiency
COVID-19	Novel coronavirus disease 2019
DOJ	Department of Justice
EIDL	Economic Injury Disaster Loan
FACT	Federal Accountability Committee for Transparency
FCC	Federal Communications Commission
GAO	Government Accountability Office
HUD	U.S. Department of Housing and Urban Development
IG	Inspector General
IOC-2	DOJ's International Organized Crime Intelligence and Operations Center, Organized Crime and Drug Enforcement Task Force Fusion Center
OBBB Act	One Big Beautiful Bill Act
OIG	Office of Inspector General
POCs	Proofs-of-Concept
PPP	Paycheck Protection Program
PRAC	Pandemic Response Accountability Committee
SBA	Small Business Administration
SLFRF	State and Local Fiscal Recovery Fund
SIGPR	Special Inspector General for Pandemic Recovery
SSA	Social Security Administration
SSNs	Social Security numbers

# Appendix B: Hotline Data

Since inception, the PRAC has received most of its hotline complaints through its [electronic complaint form](#). The PRAC's hotline provides an avenue for concerned citizens to report potential fraud, waste, abuse, and mismanagement related to the pandemic response, CARES Act, and other related legislation. During the reporting period, we received 3,470 hotline communications, of which 1,485 were filed for information or not actionable. Out of the remaining hotline complaints, 346 were deemed allegations of fraud, waste, abuse, or mismanagement and referrals were made to six OIGs for review and appropriate action. The remaining hotline communications will continue to be reviewed, processed, and referred accordingly.



## For more information:

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## Visit us at:

[PandemicOversight.gov](https://PandemicOversight.gov)

## Follow us at:



## Report Fraud, Waste, Abuse, or Misconduct:

To report allegations of fraud, waste, abuse, or misconduct regarding pandemic relief funds or programs

please go to the PRAC website at

[PandemicOversight.gov](https://PandemicOversight.gov).



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A Committee of the  
Council of the Inspectors General  
on Integrity and Efficiency