

# A comprehensive approach to financial solutions



Be  
stronger  
than  
before



## TB Mosaic Financial specializes in navigating the financial components of grant management, compliance, reimbursement, data management, and payments.

The TB Mosaic Financial (TB Mosaic) team provides confidence that applicant data is gathered and stored and that governments are complying with their grant allocation. We optimize the funding received to survive the audit process. Our team utilizes a systematic approach to monitoring programs for identifying items such as anomalous application volume, identity theft, fraudulent documentation, and processing activities.

assistance is required to support and provide guidance on best practices for navigating these risks. Our experienced team walks clients through the case management process, identifying areas of weakness in technology, application portal processes, and document collection and verification requirements, such as identity verification through different means.

Our process is powered by advanced data applications and industry-leading customer relations solutions, allowing us to deliver premier services to grant administrators with risk management, compliance, independent validation and verification, research, and more.



Identified and quarantined over

# 37K

applications for potential FWA within the Emergency Rental Assistance Program (ERAP)

### A comprehensive approach

With the ever-changing nature of disasters, there is an increase in fraud, waste, and abuse (FWA) and other financial concerns. Government

TB Mosaic completed sheltering work order tracking and validation for more than 1,000 Floridians affected by Hurricane Ian.



Performed full audit and bank/data system reconciliation of more than 1.2 million unique transactions totaling over

# \$1.4B

in Emergency Rental Assistance

### A powerful alliance

TB Mosaic offers a holistic, innovative approach, expanding on Tidal Basin's service offerings. Our services extend across all components of grants management – partnering with clients and communities beyond disasters so they are stronger than before.





# TB Mosaic Services

## Grants Management Financial Consulting

TB Mosaic draws on over 20 years of grant management experience to implement industry-leading management tools and organization structure to ensure efficient and complete financial tracking. Specific services include:

- Financial Systems Implementation
- Financial Data Structuring and Collection
- Real-Time Data Aggregation and Analysis with Generative Reporting
- Costs/Expense Tracking (single client) (i.e., FEMA Public Assistance)
- Payments Management and Reconciliation (distribution projects)
- Preparation and Submission of Grant Financial Components

## Post Grant Reconciliation and Audit Support

Our team provides post-grant support for systems, data, and payment reconciliations paired with audit response preparation and project closeout. We verify data integrity across multiple systems, prepare reports for compliance adherence, provide system migration solutions, and respond to audit findings and data reporting. Specific services include:

- Data and Systems Reconciliation
- Financial Audit Support

## Independent and Third-Party Compliance Review

We assess program policies, procedures, and systems to ensure grant requirements are met. Our team utilizes advanced data sampling methods to analyze grant-related transactions and processes, validating the integrity and accuracy of program financial data. Customized risk metrics for each unique program, including analyzing a strategic population, ensure we can accurately assess the program compliance while maintaining a limited scope.

TB Mosaic also addresses all program compliance issues that are quantified and categorized in clear, real-time data reporting consistent across all program channels. Specific services include:

- Data Sampling
- Reporting

## Fraud, Waste, and Abuse (FWA) Risk Management and Analysis

Because FWA prevents grant programs from achieving their maximum desired impact on communities, TB Mosaic specializes in helping program managers implement processes and tools for identifying and minimizing program impacts related to FWA. We utilize a systematic approach to monitor programs for incidents such as anomalous application volume, identity theft, fraudulent documentation, and processing activities. We provide an approach based on industry experience, lessons learned, and technology tools to help your program achieve its maximum potential. Additional service offerings include

- Data-Driven Assessments
- Case Management Assessment
- Timeline Disruption / Milestone Pace vs. Cost
- Real-Time Systems Analysis and Solutioning Options

## Budgeting Services through Legislative / Project Forecasting

Budgets require preparation, foresight, and transparency. TB Mosaic offers budgeting solutions for clients across all scopes of work. Our team acts as an extension of your finance team to assist with your specific needs and concerns, ensuring your budget fits into any project/program plan.

## Research Services

TB Mosaic comprehensively evaluates scopes, perspectives, risks, and costs to provide clear insights that drive decision-making. We use targeted analysis for non-compliant or incorrect data, explaining cause and effect relationships within processing, efficiencies, or financial outcomes. We formulate metrics for enhanced oversight of program process and flow. Our team supports the following services related to research:

- Forensic Data Review / Accounting
- Financial Systems Consulting
- Cost Benefit Analysis
- Utility Programs – Rebate / Deployment / Efficiency
- Gap Analysis
- Business Interruption Loss
- Insurance Claim Adjusting / Support
- Independent Verification & Validation (IV&V)



## Project Experience

### Alaska Department of Commerce, Community, and Economic Development (DCCED)

#### Internal Auditing and Program Monitoring for CDBG-DR/CDBG-MIT

In collaboration with Tidal Basin's Housing and Community Development team, we supported the following:

- Accounting Organization
  - Invoice / Expense Validation and Consolidation
  - Grant Compliance
- Auditing / Reporting
  - Reconciling costs/expenses (single client), i.e., FEMA Public Assistance (PA)
  - Post Reimbursement Auditing

### Florida Department of Children and Family Services (DCF)

#### Emergency Rental Assistance Program (ERAP)

As part of the Tidal Basin's Housing and Community Development team, TB Mosaic administered the statewide \$1.6 billion rental and utility assistance program for low-income households impacted by the COVID-19 Public Health Emergency. The program, known as OUR Florida, fully utilized the State's ERA1 and ERA2 allocations. The administration of this grant required several financial components facilitated by Tidal Basin's Enterprise Solutions teams.

### Florida Department of Emergency Management (FDEM)

#### Hurricane Ian Non-Congregate Sheltering Program

As part of the Tidal Basin team, TB Mosaic supported the program management office (PMO) and provided homeowner recovery services to assist the citizens of Florida impacted by Hurricane Ian. We provided accounting organization, data aggregation and analysis, and compliance/reporting services to support the financial recovery of the State of Florida.

### Massachusetts Housing Partnership (MHP)

#### Homeowner Assistance Fund (HAF) Program

As part of Tidal Basin's Housing and Community Development team, TB Mosaic provided services to administer the State of Massachusetts' \$178 million HAF Program funded by the U.S. Treasury. We implemented services including reporting, underwriting and decisioning, quality control, application, document intake and management, payment processing, technology solutions, and call center support.

For more information on our program support, contact us today.



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