

Fraud, Waste, and Abuse

Fraud, waste, and abuse (FWA) prevents grant programs from achieving their maximum desired impact to communities. TB Mosaic Financial (Mosaic) specializes in helping program managers minimize the risks associated with FWA incidents.

The Mosaic team utilizes a systematic approach to monitoring programs for incidents such as anomalous application volume, identity theft, fraudulent documentation, and processing activities. We provide a perspective based on industry experience, lessons learned, and technology tools to help your program achieve its maximum potential.

Monitoring Programs

Monitoring fraud, waste, and abuse within government grant programs is necessary to maintain efficiency, ensure compliance during requests for reimbursement, and serve the needs of those for whom the grant was intended.

There are multiple ways in which a program may be affected by fraud, waste, and abuse:

- Unrecoverable funding misallocated to a fraudulent case/application
- Excess/unproductive labor hours spent by project staff to discover, isolate, address, and recover ineligible applications/costs/payments
- Technology system strain based on behavior that may tax system resources and processes

Case Management Solutions

Mosaic reviews case management processes and grant requirements to gain an accurate assessment of how program needs are being met by the technology and data systems deployed to capture and process grant applicants. We utilize a two-pronged approach when viewing these programs:

- **Data Driven Assessment** – Aggregating and sampling program data to gather macro trends and identify outlying behavior/inputs
- **Case Management Assessment** – Process-specific vulnerability assessments to identify any potential models which could be used to infiltrate and scale fraudulent attempts within the program



Enterprise Solutions

TB Mosaic Financial (Mosaic) is a consulting group specializing in navigating the financial component of government grants management.

Mosaic works closely with TB Customer Relations and TB Technology as part of Tidal Basin's Enterprise Solutions to provide a holistic approach to comprehensive, all-hazards emergency management, public programs and consulting solutions.

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Real-Time Data Assessments and Solutions

Mosaic understands the importance of accurate and time-sensitive data analysis paired with appropriate and effective solutions. We ensure submission, behavioral, and processing metrics are monitored for changes on a real-time basis.

Knowing that eligibility documentation review is unique to each grant, Mosaic considers the following to ensure we provide a tailored risk mitigation strategy:

- Pattern analysis and credibility review for document submission
- Bot activity monitoring
- Outliers in program processing activities related to eligibility determinations

Our team offers solutions for identified areas of concern, helping clients find ways of balancing access, efficiency, and legitimacy in a way that keeps the program on budget, on time, and in compliance.

Case Studies

Florida Department of Children and Family Services (DCF) Emergency Rental Assistance Program (ERAP)

Mosaic, as part of the Tidal Basin team, 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 OURFlorida, 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 Recovery

Mosaic, as part of the Tidal Basin team, was hired to oversee the program management office and provide homeowner recovery services to assist the citizens of Florida who were impacted by Hurricane Ian. We provided accounting organization, data aggregation and analysis and auditing/reporting services to support the financial recovery of the State of Florida.



Massachusetts Housing Partnership (MHP) MASS Homeowner Assistance Fund (HAF) Program

Mosaic, as part of the Tidal Basin team, provided services to administer the State of Massachusetts' \$178 million HAF Program funded by the U.S. Treasury. We provided services to implement the program including: reporting, underwriting and decisioning, quality control, application, document intake and management, payment processing, technology solutions and call center.



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



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