

Written Public Comment for  
January 28, 2025  
California Housing Finance Agency  
Board of Directors Meeting

**From:** [steve sonza](#)  
**To:** [feedback](#); [Chmura, Chris \(NBCUniversal\)](#); [Esch, Andrew@CSLB](#)  
**Subject:** [External] - Subject: Public Comment for January 28, 2025 Board Meeting - ADU Grant Fraud Victim  
**Date:** Sunday, January 26, 2025 3:09:55 PM  
**Attachments:** [1099.jpg](#)  
[this is me Steve Sonza.pdf](#)  
[Multitasker.pdf](#)

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Dear CalHFA Board of Directors,

I am submitting this comment for the January 28, 2025 board meeting regarding urgent concerns about CalHFA grant fraud involving multiple ADU contractors.


I am a disabled veteran (100% disabled due to PTSD and memory loss) who received a \$40,000 CalHFA grant for an ADU project. This grant was misappropriated by Anchored Tiny Homes, who took the funds but never performed any construction. Despite never receiving or benefiting from these funds, I have received a 1099-G (Form #003505) showing this as taxable income.

I am not alone in this situation. Recent NBC investigations have revealed that nearly 100 San Diego County homeowners have been victimized by Multitaskr, another ADU contractor, with lawsuits totaling more than \$15 million in claims. Similarly, numerous Bay Area homeowners have been defrauded by Anchored Tiny Homes. Both companies have taken grant money and construction loans while leaving homeowners with empty backyards and massive debt.

I urge the board to address:

1. Immediate assistance for grant recipients who have been defrauded by these contractors
2. Tax liability relief for victims who never received their grant funds
3. Enhanced protections and contractor vetting for future grant recipients
4. Coordination with state regulators and law enforcement to prevent similar schemes

As a victim of this fraud, I request that the board take action to help those of us facing tax liability for stolen grant money.

My contact information: Steven Sonza 

Thank you for your consideration of this urgent matter.

CORRECTED (if checked)

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. CALIFORNIA HOUSING FINANCE AGENCY MS-955 500 CAPITOL MALL SACRAMENTO, CA 95814 (800) 669-1079		1 Unemployment compensation \$	OMB No. 1545-0120 Form <b>1099-G</b> (Rev. March 2024) For calendar year <b>2024</b>	<b>Certain Government Payments</b>
PAYER'S TIN 68-0181576		2 State or local income tax refunds, credits, or offsets \$	4 Federal income tax withheld \$	
RECIPIENT'S name STEVEN SONZA		3 Box 2 amount is for tax year	6 Taxable grants \$ 40000.00	<b>Copy B For Recipient</b> This is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.
RECIPIENT'S TIN [REDACTED]		5 RTAA payments \$	8 If checked, box 2 is trade or business income <input type="checkbox"/>	
Account number (see instructions) 003505		7 Agriculture payments \$	9 Market gain \$	
		10a State	10b State identification no.	

Form 1099-G (Rev. 3-2024)

(keep for your records)

www.irs.gov/Form1099G

Department of the Treasury - Internal Revenue Service

### Instructions for Recipient - 1099-G (2024)

**Recipient's taxpayer identification number (TIN).** For your protection, this form may show only the last four digits of your TIN (SSN, ITIN, ATIN, or EIN). However, the issuer has reported your complete TIN to the IRS.

**Account number.** May show an account or other unique number the payer has assigned to distinguish your account.

**Caution: Identity Theft (IDT).** If you suspect that you are a victim of IDT, do not report the incorrect amount shown in box 1 of Form(s) 1099-G on your tax return. Go to [www.irs.gov/idtheftunemployment](http://www.irs.gov/idtheftunemployment) for more information.

**Box 1.** Shows the total unemployment compensation (UC) paid to you in the calendar year reported. Combine the box 1 amounts from all Forms 1099-G and report the total as income on the UC line of your tax return. Except as explained below, this is your taxable amount. If you made contributions to a governmental UC program or to a governmental paid family leave program and received a payment from that program, the payer must issue a separate Form 1099-G to report this amount to you. If you itemize deductions, you may deduct your contributions on Schedule A (Form 1040) as taxes paid. If you do not itemize, only include in income the amount that is in excess of your contributions.

**Box 2.** Shows refunds, credits, or offsets of state or local income tax you received. It may be taxable to you if you deducted the state or local income tax paid on Schedule A (Form 1040). Even if you did not receive the amount shown, for example, because (a) it was credited to your state or local estimated tax, (b) it was offset against federal or state debts, (c) it was offset against other offsets, or (d) you made a charitable contribution from your refund, it is still taxable if it was deducted.

If you received interest on this amount, you may receive Form 1099-INT for the interest. However, the payer may include interest of less than \$600 in the blank box next to box 9 on Form 1099-G. Regardless of whether the interest is reported to you, report it as interest income on your tax return. See your tax return instructions.

**Box 3.** Identifies the tax year for which the box 2 refunds, credits, or offsets shown were made.

**Box 4.** Shows backup withholding or withholding you requested on unemployment compensation, Commodity Credit Corporation (CCC) loans, or certain crop disaster payments. Generally, a payer must backup withhold on certain payments if you did not give your TIN to the payer. See Form W-9 for information on backup withholding. Include this amount on your income tax return as tax withheld.

**Box 5.** Shows reemployment trade adjustment assistance (RTAA) payments you received. Include on the "Other income" line of Schedule 1 (Form 1040).

**Box 6.** Shows taxable grants you received from a federal, state, or local government.

**Box 7.** Shows your taxable Department of Agriculture payments. If the payer shown is anyone other than the Department of Agriculture, it means the payer has received a payment, as a nominee, that is taxable to you. This may represent the entire agricultural subsidy payment received on your behalf by the nominee, or it may be your pro rata share of the original payment. See Pub. 225 and the Schedule F (Form 1040) instructions for information about where to report this income. Partnerships, see Form 8825 for how to report.

**Box 8.** If this box is checked, the amount in box 2 is attributable to an income tax that applies exclusively to income from a trade or business and is not a tax of general application. If taxable, report the amount in box 2 on Schedule C or F (Form 1040), as appropriate.

**Box 9.** Shows market gain on CCC loans whether repaid using cash or CCC certificates. See the Schedule F (Form 1040) instructions.

**Boxes 10a-11.** State income tax withheld reporting boxes. **Future developments.** For the latest information about developments related to Form 1099-G and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/Form1099G](http://www.irs.gov/Form1099G).

**Free File Program.** Go to [www.irs.gov/FreeFile](http://www.irs.gov/FreeFile) to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.

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RECIPIENT'S name STEVEN SONZA		3 Box 2 amount is for tax year	6 Taxable grants \$ 40000.00	<b>Copy 2</b> To be filed with recipient's state income tax return, when required.
RECIPIENT'S TIN [REDACTED]		5 RTAA payments \$	8 Check if box 2 is trade or business income <input type="checkbox"/>	
Account number (see instructions) 003505		7 Agriculture payments \$	9 Market gain \$	
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Form 1099-G (Rev. 3-2024)

www.irs.gov/Form1099G

Department of the Treasury - Internal Revenue Service



**SAN DIEGO COUNTY**

# San Diego homeowners stuck with massive debt from uncompleted ADU projects

Lawsuits against a Chula Vista contractor total more than \$15 million in claims

By **Alexis Rivas** and **Mike Dorfman** • Published January 2, 2025 • Updated on January 7, 2025 at 12:39 pm

NBC Universal, Inc.

Nearly 100 San Diego County homeowners say a local ADU contractor took out enormous construction loans under each of their names for work that in most cases never started. NBC 7 Investi

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Nearly a hundred San Diego County homeowners say a local ADU contractor took out enormous construction loans under each of their names for work that in most cases never even started. The



The CEO of Multitasker, Jose Frausto, has not responded to repeated calls, emails and an in-person visit to his home by NBC 7 Investigates. We asked Frausto to explain how his company spent millions of dollars worth of construction loans. The company's office building in Chula Vista has removed any signage of Multitasker and appears closed. State regulators have suspended Multitaskr's license while they investigate the complaints lodged against it.

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Multitaskr's former office location in Chula Vista now

Some of the lenders are working with homeowners of Multitaskr clients are making thousands of dollars never got.

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“It’s expensive already to live here in San Diego,” said Sinthia Garcia. “Let alone being able to have to pay monthly for a house I don’t have.”

Garcia says she has been paying construction lenders about \$4,000 a month since July for an ADU she should already be living in. The 31-year-old social worker told NBC 7 Investigates she didn’t have many options for affordable housing in the San Diego area.



This ADU project rendering, created by Multitaskr, was included in the contract that Sinthia Garcia signed.

An ADU behind her family's San Ysidro home se  
mother in need of caregiving support. Instead, (

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to cover the monthly loan payments.  
  
“It’s disheartening in a sense that I can’t move f  
essentially.”



Sinthia Garcia (left) and her mother Ana Garcia (right), prepare lunch in their kitchen.

Garcia is one of dozens of Multitaskr clients seeking financial relief through the court system. Her attorney, Masuad Ghulam has four current lawsuits against Multitaskr.

### Local



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"I think that it really could happen to anyone," Gl  
on the internet...that they do all the financing in-  
everything."

/S

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NBC 7 Investigates scoured court records and counted nearly 100 homeowners in San Diego County who have already filed lawsuits against the contractor. The homeowners claim Multitaskr took out cash loans



This animation shows the locations of plaintiffs suing Multitaskr.

In the meantime, state protections offer little relief.

"You're not protected at all by these safeguards that you think would be in place," said Robin Owen, who owns a home in Escondido and a rental property in downtown San Diego.

Owen hired Multitaskr to build an ADU at each c  
\$900,000 under Owen's name. The permits wen  
on either project, and Owen says the company \

d





Robin Owen shows NBC 7 Investigates where an ADU was supposed to be built at his property in San Marcos.

Licensed contractors in California are only required to have \$25,000 of bond insurance. The money is supposed to go to clients when contractors fail to do the work they're hired to do. If more than one homeowner files a claim against a contractor's bond, the clients have to split the payout. However, the average claim against Multitaskr to build a single ADU easily exceeds \$200,000.

"It allows people to be in business," says Katherine White, Chief of Public Affairs for the Contractors State License Board. "The problem is as we move up that bond it makes it trickier for us to vet the process, and for us to allow all the contractors to have this v

It is against the law for a contractor to collect n delivered. A down payment cannot exceed \$1,0 subsequent payments cannot exceed the cost (

While it's illegal for contractors to accept a lump illegal for lenders to give them a bunch of cash

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Financial Protection & Innovation told NBC 7 Investigates that although there is nothing prohibiting lump sum payments in the California Financing Law, depending on the circumstances, some payment



turnus. People can submit complaints online at [dpi.ca.gov/submit-a-complaint](http://dpi.ca.gov/submit-a-complaint).

As part of the suspension of Multitaskr's license, the Contractors State License Board is reviewing eleven complaints. Depending on the outcome of that investigation, information could be referred to the California Attorney General or the San Diego County District Attorney's Office for potential criminal prosecution.

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## NBC BAY AREA RESPONDS

# Disabled vet in North Bay says ADU builder raided his savings account for \$220K

In total, his family is now out more than \$300,000 – and they still have an empty backyard

By **Chris Chmura** • Published August 15, 2024 • Updated on August 16, 2024 at 6:42 pm

*NBC Universal, Inc.*

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A family is grappling with the fact that an ADU developer stole over \$200,000 from them. Chris Chmura reports.

On the couch with his family in Rohnert Park, Steve Sonza is just "Dad." But the medals and plaques on the wall behind them are a reminder he is also "Major Dad."

Sonza served 16 years in the California National Guard and recently retired. He said the decision was based on medical needs – now 100% disabled due to post traumatic stress disorder and memory loss. So, when his family enlisted Anchored Tiny Homes to build a \$330,000-plus accessory dwelling unit (ADU) in the backyard, it seemed smart to link the contractor directly to their bank account – to ensure no payments were forgotten.

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"They actually specify the payment schedule," Sonza said.

The family says they got a state grant for \$40,000, plus a home equity loan for more than \$50,000 to pay Anchored Tiny Homes for initial plans and permits. It was going well, but then, on March 21, three huge, unscheduled and unauthorized bank transfers occurred, Sonza said.

"This is \$100,000 to Anchored Tiny Homes. Then below that, another \$100,000 to Anchored Tiny Homes." And finally, "\$21,000 to Anchored Tiny Homes," he said.

All the transactions took place on the same day. In total, more than \$221,000 was transferred to Anchored Tiny Homes' account.

"They took the money from our retirement savings. All of it, essentially," Sonza said. "They drained it."

In Sonza's backyard there has been zero construction. He pointed out the door and said, "This is where it's supposed to be." For their state grant, home loan, and retirement fund, the family has nothing new in the yard. He said they're out \$315,700.



**AUG 13, 2024**

Embattled \$100M 'tiny home' builder is now exploring bankruptcy



**AUG 12, 2024**

Tiny home builder's customers ask: Where did their \$100M go?



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San Jose expanding tiny homes after recent success

Even if Anchored Tiny Homes had started building here, it never should have taken those big, advance payments. The California Contractors State Licensing Board said: “It is against the law for a contractor to collect payment for work not yet completed or for materials not yet delivered.”

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Sonza said he knows that now.

“It’s clear the law was broken,” he said. “Even if it was an accidental blip in [the company’s] system, they have to return the money as soon as they find out.”

Sonza said he repeatedly asked Anchored Tiny Homes for his money back.

“I tried to call and reach out to them,” he said. And what happened? “Nothing.”

Sonza was too patient with Anchored. By the time he gave up and asked his bank to reverse the unauthorized transfers, the bank said it was too late.

“That pains me to hear. That was probably one of the biggest red flags I saw nearing my departure,” said Chris Pace, former Chief Operating Officer at Anchored Tiny Homes.

Today, Pace works for a different ADU company. He says he quit Anchored in part because the company was illegally asking families to pre-pay for future work and materials.

“What was essentially told to me is we’re going to push out invoices to everybody,” he said.

People paid. Lots of them.

Pace's boss, CEO Colton Paulhus, spoke freely on his podcast and elsewhere about how big his tiny home company had grown. He called it "a \$100 million business."

Pace disagreed.

"First and foremost, I don't think there was \$100 million," he said.

Pace claims he saw the company inflate some figures. "There were some sales that would be canceled, but they would still take them and put them as a sale on the books," he said.

Pace says he hasn't filed any reports with law enforcement. But he thinks they should examine the business's books.

"Oh, I think they're going to find a lot of red ink," he said. "I think they're going to find a lot of bad investments."

Pace pointed to questionable spending, like the CEO's podcast: Three people on staff, plus travel expenses to meet social media influencers, he said, for a production that he thinks had no direct connection to the ADU business.

Asked if the podcast was a legitimate business expense, Pace replied: "I don't believe so."

Through a text message, Paulhus denied Pace's allegations. He said payroll was \$1 million a month but didn't answer when NBC Bay Area asked how much he paid himself.

"It was a failed business, and I hate that it happened," Paulhus said. "I feel horrible. I have to carry this for the rest of my life. I'm sick to my stomach."

At Paulhus's Fair Oaks office, there was no one present. However, state records show a new limited liability corporation registered with his name on it.

Contractor Launched LLC filed on July 31 -- just as ATH was imploding. And Hello Builder LLC registered last October. State records show it "formed in Delaware." A bankruptcy attorney said Delaware is widely known to be friendlier to debtors than California.

Paulhus originally told NBC Bay Area the LLC was “nothing.” Then, in another message, “It was an idea to help contractors get business. “

The Sonzas said they were shocked to hear Paulhus has registered other businesses.

“Before he tries again, he should probably fix the issues right now,” Sonza said. “If these guys get away with this, there is something seriously wrong with our system.”

The family is still upset about their empty backyard and their empty savings account and said the company stole from the couple's 4-week-old son.

It's unclear how many unfinished but partially- or fully-paid-for ADUs are sitting in people's backyards, but Pace, the former COO, estimates as many as 400.

The state contractor board says it's investigating. As of Thursday, the CSLB listed 10 consumer complaints. The status of one is newly set to "recommended for legal action." The nine other complaints indicate the state has an ongoing investigation for "probable violation."

Several homeowners said they've also contacted the FBI and district attorneys. One Bay Area district attorney's office says it's looking into the situation.

*If you were a customer, you can share your story with the [NBC Bay Area Responds team](#).*

Nadia Moskop contributed to this story.

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