

Written Public Comments to the  
California Housing Finance Agency Board of Directors  
February 20, 2025 Board of Directors Meeting

**From:** [Steve Sonza](#)  
**To:** [feedbacks@cmhura.com](#); [Chris \(NBCUniversal\)](#); [Andrea Montano](#); [Esch, Andrew@CSLB](#); [Lara Zannucchi](#)  
**Subject:** [External] - CalHFA ADU Grant  
**Date:** Friday, February 14, 2025 6:07:21 PM  
**Attachments:** [CN0018241 - Sonza - Closure.pdf](#)

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CAUTION: This email was sent from a non-CalHFA email address. Please do not click links or open attachments unless you recognize the sender and know the content is safe.

Subject: Public Comment - Urgent Need for Enhanced Fraud Protection in Housing Assistance Programs

Dear CalHFA Public Comment Committee:

I am writing this public comment as both a victim of contractor fraud in the ADU Grant Program and as a deeply concerned California resident regarding the protection of future disaster victims, particularly those affected by the recent Los Angeles fires.

As someone who has experienced firsthand the devastating impact of contractor fraud within a CalHFA program, I feel compelled to raise urgent concerns about the protection of vulnerable individuals who will be seeking housing assistance in the wake of recent disasters. My experience with Anchored Tiny Homes and the subsequent handling of fraud complaints reveals critical systemic vulnerabilities that must be addressed before more victims suffer similar exploitation.

Current System Failures:

1. Inadequate contractor vetting processes that failed to prevent fraud
2. Insufficient oversight of fund disbursement
3. Lack of meaningful response when fraud is reported
4. Absence of clear accountability among oversight agencies
5. No effective mechanism to stop fraudulent contractors from continuing operations

My specific case involves the loss of \$91,066.85 in grant and personal funds to Anchored Tiny Homes, a contractor who has now filed for bankruptcy after defrauding multiple families. Despite reporting this fraud to numerous agencies, including:

- Internal Revenue Service
- Sacramento District Attorney's Office
- Sonoma County District Attorney's Office
- State and Federal Attorney General's Offices
- Department of Financial Protection and Innovation
- Local Law Enforcement

No meaningful action has been taken to protect other potential victims or recover stolen funds.

Urgent Concerns for Disaster Victims: The LA fires have left many families vulnerable and in immediate need of housing assistance. These disaster victims will be particularly susceptible to fraud due to:

- Urgent need for housing solutions
- Emotional trauma from loss
- Pressure to act quickly
- Limited resources to vet contractors
- Potential language barriers
- Stress of navigating complex assistance programs

Critical Questions Requiring Immediate Response:

1. What specific measures will CalHFA implement to protect disaster victims from fraudulent contractors?
2. How will the vetting process be strengthened to prevent known bad actors from accessing state funds?
3. What emergency oversight mechanisms will be put in place for disaster-related housing programs?
4. How will CalHFA ensure rapid response to fraud reports to prevent additional victims?
5. What specific protections will be implemented for vulnerable populations (elderly, disabled, non-English speakers)?

Recommended Immediate Actions:

1. Establish a rapid-response team for fraud complaints
2. Implement real-time contractor performance tracking
3. Create an accessible database of contractor complaints
4. Develop emergency oversight protocols for disaster-related programs
5. Institute mandatory fraud prevention training for all program staff
6. Establish direct partnerships with law enforcement agencies

The current situation with Anchored Tiny Homes and MultiTaskr should serve as a warning about the potential exploitation awaiting disaster victims if systemic changes are not implemented immediately. The lack of effective response to known instances of fraud suggests an urgent need for reform before additional state funds are put at risk.

I strongly urge CalHFA to take immediate action to protect future program participants, particularly those seeking assistance after disasters. The lessons learned from the ADU Grant Program failures must inform the development of stronger protections for all California residents seeking housing assistance.

Sincerely, MAJ Steve P. Sonza (RET) [REDACTED]

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Break-Background email and case information.

California Housing Finance Agency  
500 Capitol Mall, Suite 1400  
Sacramento, CA 95814

Re: ADU Grant Program Misappropriation of Funds - Response to CalHFA Correspondence  
Case Reference: [REDACTED]

Dear CalHFA Officials:

I write in response to your recent correspondence regarding the ADU grant and associated matters concerning Anchored Tiny Homes and Envoy. Upon careful review of your response, several matters of grave concern require immediate attention and thorough investigation.

Documentation of Predevelopment Expenditures:

I hereby submit that your determination regarding the appropriate expenditure of grant funds warrants immediate reconsideration. In my possession are verifiable documents demonstrating that subcontractors who performed predevelopment work, purportedly paid through grant disbursements, remain uncompensated. This material discrepancy necessitates a comprehensive audit of all claimed expenditures, including:

- Complete itemization of all predevelopment expenses
- Verification of payments to subcontractors
- Authentication of all submitted invoices

- Substantiation of services rendered

Chronological Documentation of Events:

For the record, the following timeline has been established:

- Initial loan application: November 28, 2023
- Loan closure: February 21, 2024
- Initial disbursement: \$34,722.19 (March 12, 2024)
- Secondary disbursement: \$56,284.66 (March 12, 2024)
- Contractor negotiation of funds: \$91,066.85 (March 15, 2024)

Evidence of Misappropriation:

Your assertion that Anchored Tiny Homes "spent the ADU Grant money on plans and designs" is directly contradicted by substantial evidence in my possession. The documentation reveals:

1. Verifiable instances of unpaid subcontractors despite representations to the contrary
2. Material discrepancies between submitted invoices and actual services rendered
3. Systematic misrepresentation of expenditures across multiple project components

Systemic Deficiencies:

The third-party vetting process, conducted by Land Gorilla, failed to identify or prevent this malfeasance. This systematic failure, coupled with your acknowledgment of multiple allegations against various contractors, indicates a critical breakdown in program oversight.

Required Remedial Actions:

I formally request that CalHFA undertake the following measures:

1. Conduct a forensic audit of all documentation submitted by Anchored Tiny Homes
2. Provide comprehensive documentation substantiating the purported appropriate use of grant funds
3. Implement enhanced verification protocols for contractor disbursements
4. Institute immediate protective measures for other potential victims
5. Facilitate active cooperation with law enforcement agencies in pursuit of criminal prosecution

Legal Obligations and Fiduciary Responsibility:

As a state agency entrusted with the administration of public funds, CalHFA bears a fiduciary responsibility to ensure proper disbursement and oversight of grant monies. The current situation demands more than mere interdepartmental information sharing; it requires decisive action to address apparent criminal conduct.

I await your detailed response addressing these specific concerns and outlining concrete measures CalHFA will implement to prevent further misappropriation of public funds.

Respectfully submitted,

Steve P. Sonza



cc: Department of Financial Protection and Innovation

Department of Consumer Affairs  
Contractor State Licensing Board  
Department of Justice  
Consumer Financial Protection Bureau

----- Forwarded message -----

From: **Complaint Resolution Department** <[complaintresolutiondepartment@calhfa.ca.gov](mailto:complaintresolutiondepartment@calhfa.ca.gov)>

Date: Fri, Feb 14, 2025, 3:30 PM

Subject: CalHFA ADU Grant

To: [steviesonz@gmail.com](mailto:steviesonz@gmail.com) <[steviesonz@gmail.com](mailto:steviesonz@gmail.com)>

Dear Major Sonza,

Thank you for reaching out to CalHFA about your ADU grant and the issues you are having with Anchored Tiny Homes and Envoy.

We understand that there have been several allegations regarding fraudulent or unprofessional conduct on the part of several contractors/ADU builders. While we do not investigate this kind of claim ourselves, we do work closely with the Department of Financial Protection and Innovation, the Department of Consumer Affairs, the Contractor State Licensing Board, the Department of Justice, and the Consumer Financial Protection Bureau. When people let us know about fraud or other illegal activities, we gather relevant information and share that information with organizations are equipped to investigate.

We don't get to know the results or even the existence of any investigations that may result. Also, we only have authority and control over the ADU grant and the rules for how the grant is spent. We don't have authority or control over other aspects of financing or construction of an ADU project.

Our management team sent your situation to our appeals and exceptions committee, and they have reviewed your ADU grant package with Envoy. Both the team and committee found that Anchored spent the ADU Grant money on plans and designs, which is a permissible use of the grant funds. The documents include an invoice for plans and appear to show that you signed off on the design plan and the draw request for the ADU Grant funds. We understand that Anchored Tiny Homes may have misused a lot of money for your project; the signed paperwork shows that the ADU grant portion of the money was not misused. Unfortunately, that means we can't do anything further on your behalf because we don't have enforcement or fiscal authority past the application and use of the ADU grant.

We also understand that you are planning on cancelling your construction loan with Envoy. If that happens then Envoy would need to return the full amount of the grant to us. Nonetheless, if you decide to do that, upon receipt of the grant funds CalHFA will issue you a revised 1099-G for zero dollars.

We know this is not the outcome that you desire, and we are sorry that we cannot provide more assistance. Some resources that may be able to help include the National Housing Law Project ([NHLPL | Advancing Housing Justice](#)) and Legal Services of Northern California ([Homepage | Legal Services of Northern California](#)).



Complaint Resolution Department

California Housing Finance Agency

Single Family Lending MS 955

[500 Capitol Mall, Ste 1400](#)



January 15, 2025

Steve Sonza  
[REDACTED]  
[REDACTED]

**RE: Complaint Against: ENVOY MORTGAGE LTD**  
**Complaint Number: [REDACTED]**

Dear Consumer,

The Consumer Services Office of the California Department of Financial Protection and Innovation (DFPI) has received the response to your complaint regarding Envoy Mortgage LTD. A copy of the response is enclosed for your records.

At this point, the DFPI is closing your complaint file. Please understand that this does not mean your concerns do not have merit. The DFPI provides a service by requiring its licensees to respond to consumer complaints in writing. But, in general, the DFPI cannot intervene on behalf of individual consumers in any particular case. The Department brings consumer protection actions when we find patterns of deception, misrepresentation or unfair business practices of statewide interest.

Please know that your complaint is valuable to the Department because it alerts our office to issues that might not otherwise be brought to our attention. We will retain your complaint in our files, and this information may provide important documentation for our use on behalf of all California consumers. If we require any additional information, we will reach out to you.

If the circumstances of your complaint make it advisable to consult an attorney, the California courts website at [www.courts.ca.gov](http://www.courts.ca.gov) provides information about free and low-cost legal help that you may find useful.

Thank you again for your complaint. Should you have any additional questions, please contact our office at 1-866-275-2677.

Sincerely,

Consumer Services Office  
Department of Financial Protection and Innovation

**From:** [Lara Zanzucchi](#)  
**To:** [feedback](#)  
**Subject:** [External] - Fwd: Subject: Public Comment for January 28, 2025 Board Meeting - ADU Grant Fraud Victim  
**Date:** Monday, January 27, 2025 7:41:25 PM  
**Attachments:** [1099.jpg](#)  
[this is me Steve Sonza.pdf](#)  
[Multitasker.pdf](#)

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**CAUTION:** This email was sent from a non-CalHFA email address. Please do not click links or open attachments unless you recognize the sender and know the content is safe.

Hello CALFHA,

I am writing to submit my talking points for tomorrow's meeting.

I would like to speak during public comments. My questions are as follows:

Anchored Tiny Homes, Multitaskr, ADUWorks and several other large scale contractors are currently being invested by several agencies for fraud. They took consumers money and never built the ADU they were contracted to build. I am a victim of Anchored Tiny Homes where they solicited the full \$40k from me upfront. I subsequently paid taxes on this grant as though it was income only to have it stolen.

In light of the multi-million dollar frauds that have occurred in the ADU space, what if anything is CalFHA doing to study, ameliorate, and prevent future thefts of public funds?

- 1) What is CalFHA doing to track loss of these funds to frauds? How much of grant disbursement were spent properly and how many tax payer dollars went directly to scammers?
- 2) What is CalFHA doing to aid victims of this theft? Tax relief? Reissuing of grants? A recovery fund? An acknowledgement of the problem? Anything?
- 3) What does CalFHA plan to do to prevent these types of crimes from happening in the future?
- 4) Is CalFHA working with other agencies such as law enforcement or regulatory bodies to report these crimes? In the case of Anchored Tiny Homes, the Contra Costa DA, the Sacramento DA, the FBI, and the US Trustees are currently investigating. Why has CalFHA stayed silent?

I represent 1 of at least 1000 victims of Anchored Tiny Homes. Many of those 1000 like me received the CalFHA grant only to have it stolen while paying taxes on it as though its income.

I request immediate and urgent follow up on these concerns, that CalFHA audit the use of these grants, study the scope of the issue, present findings to the public, and furthermore work with law enforcement to prosecute these individuals for theft of public funds. Finally, I request that policies both internal and legislative be put in place to aid victims and prevent this

from occurring in the future.

These frauds are active and ongoing. There is a pervasive sickness in our state and local laws that seems to allow contractors to defraud builders of ADUs while targeting their grant funds.

I spoke on this issue in the last meeting. I was told there would be follow up and specifically that I would receive communication via email. This never happened. I sincerely hope this will not be the outcome for tomorrow's meeting. If it were to be the case, my next step would be to report CALFHA to its parenting body for inaction.

I look forward to timely follow up.

Thank you,

Lara Zanzucchi

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From: **steve sonza** <[steviesonz@gmail.com](mailto:steviesonz@gmail.com)>

Date: Mon, Jan 27, 2025 at 6:57 PM

Subject: Fwd: Subject: Public Comment for January 28, 2025 Board Meeting - ADU Grant Fraud Victim

To: <[Lara.Zanzucchi@gmail.com](mailto:Lara.Zanzucchi@gmail.com)>

----- Forwarded message -----

From: **steve sonza** <[steviesonz@gmail.com](mailto:steviesonz@gmail.com)>

Date: Sun, Jan 26, 2025, 3:08 PM

Subject: Subject: Public Comment for January 28, 2025 Board Meeting - ADU Grant Fraud Victim

To: <[feedback@calhfa.ca.gov](mailto:feedback@calhfa.ca.gov)>, Chmura, Chris (NBCUniversal)

<[Chris.Chmura@nbcuni.com](mailto:Chris.Chmura@nbcuni.com)>, Esch, Andrew@CSLB <[andrew.esch@cslb.ca.gov](mailto:andrew.esch@cslb.ca.gov)>

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.

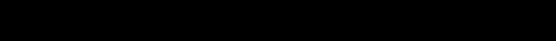
I am not alone in this situation. Recent NBC investigations have revealed that nearly 100 San Diego County homeowners have been victimized by Multitaskr, another ADU contractor, with lawsuits totaling more than \$15 million in claims. Similarly, numerous Bay Area homeowners have been defrauded by Anchored 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.



January 15, 2025

Steve Sonza  
7200 Roxanne Ln  
Rohnert Park, California 94928

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**Complaint Number:** [REDACTED]

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Thank you again for your complaint. Should you have any additional questions, please contact our office at 1-866-275-2677.

Sincerely,

Consumer Services Office  
Department of Financial Protection and Innovation