



OHIO AUDITOR OF STATE  
**KEITH FABER**









CLERMONT METROPOLITAN HOUSING AUTHORITY  
CLERMONT COUNTY

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# OHIO AUDITOR OF STATE KEITH FABER



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Clermont County  
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To the Board of Commissioners, Executive Director, and Finance Director:

## **Background**

The Auditor of State (AOS), Special Investigations Unit (SIU) conducted a criminal investigation and special audit of the Clermont Metropolitan Housing Authority (the Authority) predicated on information received alleging the former Executive Director was making and authorizing personal purchases with Authority funds.

In January 2019, SIU received a request for assistance from the United States Department of Housing and Urban Development Office of Inspector General based on a complaint they received. It was alleged the former Executive Director, Timothy Holland, made personal purchases on the Authority's credit card and had an Authority contractor performing services at his personal residence.

After the information obtained from interviews, a search warrant, and preliminary examination of Authority expenditure and credit card records was considered, a special audit was declared by the Auditor of State.

This engagement was conducted in accordance with the [Auditor of State Special Investigations Unit, Quality Standards](#).

## **Suspects**

Mr. Holland was hired by the Authority on June 1, 2012 as the Executive Director. On July 22, 2019, Mr. Holland was placed on administrative leave and was subsequently terminated by the Authority on September 9, 2019.

Knipp Builders, LLC, owned by Randy Knipp, was a contractor used by the Authority during Mr. Holland's tenure as Executive Director. Knipp Builders, LLC registered with the Secretary of State of Ohio on July 3, 2008.

## **Schemes**

As the Authority's Executive Director, Mr. Holland led the planning, organizing, staffing, direction, and control functions of the Authority, including supervising management and control of the Authority's internal and external financial operations. Due to a lack of policies and oversight by those charged with governance, Mr. Holland perpetrated the following schemes impacting the period July 3, 2017 through September 18, 2019 (the Period).

### ***Authority Payments for Goods and Services Personally Benefitting the Executive Director***

The Authority had a credit card account with a credit card assigned to Mr. Holland. We reviewed the Authority's credit card statements, non-payroll disbursements, and supporting documentation obtained from the Authority or from vendors and identified numerous personal purchases made by Mr. Holland at vendors including but not limited to Amazon, Best Buy, Home Depot, L.L.Bean, and Sirius XM. Mr. Holland also made personal purchases for fuel and lodging at hotels while traveling for personal reasons.



Additionally, Mr. Holland used Authority funds to purchase goods and services for an Authority office which he referred to as the “man cave”. Goods purchased included but were not limited to a piano, game/dining table, television, and other high-end furnishings. The labor for the “man cave” was performed by Knipp Builders, LLC.

During the Period, the Authority paid for goods and services totaling \$86,929.76 personally benefitting Mr. Holland.

#### *Authority Payments to Knipp Builders, LLC for Personal Services*

Mr. Holland requested Mr. Knipp perform work at his personal residence and Mr. Knipp added the cost of the work performed to Authority invoices which were billed to and paid by the Authority. The costs associated with the personal services performed by Knipp Builders, LLC totaled \$18,746.00.

### **Findings**

Based on the special audit procedures and investigation, the Auditor of State confirmed the allegations that Mr. Holland misappropriated Authority expenditures through improper use of the Authority’s credit card and collusion with Knipp Builders, LLC, an Authority contractor, who performed services at his personal residence, over a span of two years.

We issued \$105,675.76 in findings for recovery for misappropriated expenditures during the Period. The full details of the findings for recovery are located in the Appendix.

### **Prosecution**

At the conclusion of the special audit and investigation, a prosecution packet was presented to the United States Attorney’s Office Southern District of Ohio.

#### *Knipp Builders, LLC*

On November 12, 2024, Knipp Builders, LLC entered a plea of guilty to a Misdemeanor Information on one count of Making a False Report or Statement to and for the Department of Housing and Urban Development, a misdemeanor, in violation of 18 U.S.C. § 1012. The Honorable Judge Stephanie K. Bowman sentenced Knipp Builders, LLC to two years of probation, 100 hours of community service, ordered restitution totaling \$18,746.00, a \$20,000.00 fine, and a special assessment of \$125.00.

#### *Timothy Holland*

On October 25, 2023, Mr. Holland was indicted by the United States Southern District grand jury on two counts of Federal Program Theft.

On July 5, 2024, Mr. Holland entered a negotiated plea of guilty to one felony count of Federal Program Theft, in violation of 18 U.S.C. § 666(a)(1)(A).

On April 30, 2025, the Honorable Judge Matthew W. McFarland sentenced Mr. Holland to four months in prison, three years of supervised release upon release from imprisonment, 100 hours of community service, ordered restitution totaling \$86,929.76, and a special assessment of \$100.00.

The exit conference was waived by the Authority; however, the Board of Commissioners and Management were given five days to respond to this special audit report. A response was not received from the Authority.

KEITH FABER  
Ohio Auditor of State



Tiffany L. Ridenbaugh, CPA, CFE, CGFM  
Chief Deputy Auditor

June 2, 2025



# **APPENDIX**

## **SCHEDULE OF FINDINGS FOR RECOVERY**





# APPENDIX

## FINDINGS FOR RECOVERY – PARTIALLY REPAID UNDER AUDIT

### *Authority Payments Personally Benefitting the Executive Director*

**Ohio Rev. Code §§ 9.21(A) and (F)**, states, in part, not later than three months after the effective date of this section, the legislative authority of a political subdivision that holds a credit card account on the effective date of this section shall adopt a written policy for the use of credit card accounts. Otherwise, a legislative authority shall adopt a written policy before first holding a credit card account. The use of a credit card account for expenses beyond those authorized by the legislative authority constitutes misuse of a credit card account. An officer or employee of the political subdivision or a public servant as defined under section 2921.01 of the Revised Code who knowingly misuses a credit card account held by the legislative authority violates section 2913.21 of the Revised Code.

**Authority Personnel Policy Manual, Section 3.13 (B)** states “No employee shall use or permit the use of any individual, funds, or property under his or her official control, direction, or custody, or of any funds or property of the Housing Authority, for a purpose which is, or to a reasonable person would appear to be, for the private benefit of an employee or any other person.”

During the Period, the Authority did not have a credit card policy. Due to a lack of credit card policy and lax oversight by those charged with governance, Mr. Holland used Authority funds to purchase goods and services for his personal benefit totaling \$86,929.76.

### *Authority Payments to Knipp Builders, LLC*

**Authority Personnel Policy Manual, Section 7.02 (B)** states “Employees shall not solicit nor accept anything of value, whether in the form of service, loan, gift, gratuity, or promise from any person, firm, or corporation which is interested directly or indirectly in any manner whatsoever, in business dealings with the Housing Authority. This prohibition also applies to any person, firm, or corporation currently doing business with the Housing Authority.”

Mr. Holland colluded with an Authority contractor, Knipp Builders, LLC, to perform work at his personal residence with costs totaling \$18,746.00.

### *Finding for Recovery Conclusion*

On November 12, 2024, Knipp Builders, LLC was ordered to pay restitution totaling \$18,746.00 in the United States District Court, Southern District of Ohio, Case Number: 1:24-cr-00067. On April 30, 2025, Mr. Holland was ordered to pay restitution totaling \$86,929.76 in the United States District Court, Southern District of Ohio, Case Number: 1:23-CR-00104 (1).

In accordance with the foregoing facts and pursuant to Ohio Rev. Code § 117.28, a Finding for Recovery for public property which has been converted or misappropriated is hereby issued against Timothy Holland, in the amount of \$86,929.76, and Knipp Builders, LLC, in the amount of \$18,746.00 in favor of the Authority.

On November 12, 2024, Knipp Builders, LLC made full restitution to the Authority by issuing a cashier's check in the amount of \$18,746.00.



# OHIO AUDITOR OF STATE KEITH FABER



## CLERMONT METROPOLITAN HOUSING AUTHORITY SPECIAL AUDIT

CLERMONT COUNTY

### AUDITOR OF STATE OF OHIO CERTIFICATION

This is a true and correct copy of the report, which is required to be filed pursuant to Section 117.26, Revised Code, and which is filed in the Office of the Ohio Auditor of State in Columbus, Ohio.



Certified for Release 7/22/2025

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This report is a matter of public record and is available online at  
[www.ohioauditor.gov](http://www.ohioauditor.gov)