

**IN THE UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

<b>UNITED STATES OF AMERICA</b>	:	<b>CRIMINAL NO. 15-</b> _____
<b>v.</b>	:	<b>DATE FILED:</b> _____
<b>MARIA HOUCK</b>	:	<b>VIOLATIONS:</b>
	:	<b>18 U.S.C. § 1341 (mail fraud - 12 counts)</b>
	:	<b>18 U.S.C. § 641 (conversion of government</b>
	:	<b>funds - 1 count)</b>
	:	<b>42 U.S.C. § 408(a)(4) (Social Security</b>
	:	<b>fraud - 1 count)</b>
		<b>Notice of forfeiture</b>

**INDICTMENT**

**COUNTS ONE THROUGH TWELVE**

**(Mail Fraud)**

**THE GRAND JURY CHARGES THAT:**

**INTRODUCTION**

At all times relevant to this indictment:

1. The Social Security Administration (“SSA”), an agency of the United States, administered certain government benefit programs, including the Retirement and Survivor’s Insurance (“RSI”) benefit program, pursuant to Title 42, United States Code, Sections 401-433.

2. The RSI program was an earned-right program funded through Social Security wage taxes. When an individual worked, that individual paid taxes on his or her wages into the Social Security trust fund. If that individual paid sufficient Social Security taxes to earn

sufficient “credits,” as that term was defined for purposes of the Social Security Act, he or she, or eligible dependents, including spouses, were eligible to receive retirement benefits upon reaching a certain age.

3. RSI payments continued until the individual died.

4. The mother of defendant MARIA HOUCK, known to the grand jury and identified herein as “Y.D.,” received RSI benefits during her lifetime. No other individual was entitled to the benefits designated for Y.D. The SSA provided these benefits through a paper check, which was mailed to Y.D. via the U.S. Postal Service.

5. The Department of Veterans Affairs (“VA”), an agency of the United States, by and through the Veterans Benefits Administration, administered certain service-related benefit programs, including a pension plan for service members, their widow/ers, and/or child(ren), pursuant to Title 38, United States Code, Sections 1501-42.

6. These pension benefits continued until the qualified individual died.

7. Y.D. was married to an individual identified herein as D.D., and Y.D. received Dependency and Indemnity Compensation benefits subsequent to D.D.’s death. No other individual was entitled to the benefits designated for Y.D. The VA provided these benefits through a paper check, which was mailed to Y.D. via the U.S. Postal Service.

8. Y.D. died on or about June 14, 2005.

9. Neither SSA nor the VA has record that they were timely notified of Y.D.’s death and continued to issue RSI and VA benefits via paper check mailed through the U.S. Postal Service.

### **THE SCHEME TO DEFRAUD**

10. From in or about July 2005 through in or about August 2012, defendant

## **MARIA HOUCK**

devised and intended to devise a scheme to defraud the SSA and the VA and to obtain money from the SSA and the VA in the form of benefit payments intended for Y.D. by fraudulently converting to her own use the government checks intended for Y.D. that defendant MARIA HOUCK was not entitled to receive.

11. It was the object of the scheme described in paragraph 10 for defendant MARIA HOUCK to receive approximately \$62,876 in SSA payments intended for D.Y., and \$110,354 in VA payments intended for D.Y., that she was not entitled to receive.

### **MANNER AND MEANS**

It was part of the scheme that:

12. Prior to the death of Y.D., Y.D. resided with defendant MARIA HOUCK, and received her SSA and VA benefits via paper check.

13. Subsequent to the death of Y.D. on or about June 14, 2005, the SSA and VA continued to mail paper checks representing the benefits due to Y.D., to Y.D. at the defendant MARIA HOUCK's address on Grant Avenue in Cherry Hill, New Jersey.

14. Subsequent to the death of Y.D., defendant MARIA HOUCK forged the signature of her mother, Y.D., on the back of the SSA and VA benefit checks, and also endorsed the checks with defendant HOUCK's name. Defendant HOUCK deposited the SSA and VA benefit checks intended for Y.D. into defendant HOUCK's PNC bank account by depositing the checks at a PNC branch located in Tinicum, Pennsylvania, within the Eastern District of Pennsylvania.

15. From in or about July 2005 through in or about August 2012, defendant MARIA HOUCK received, negotiated, and wrongfully converted to her own use, SSA and VA

benefit checks payable to her deceased mother, Y.D., in a total amount of approximately \$173,230.

16. In or about August 2012, defendant MARIA HOUCK stopped negotiating the SSA and VA benefit checks intended for her deceased mother, Y.D.

17. On or about the following dates, in Philadelphia, in the Eastern District of Pennsylvania, the District of New Jersey, and elsewhere, defendant

**MARIA HOUCK,**

having devised and intending to devise this scheme, for the purpose of executing the scheme and attempting to do so, knowingly caused to be placed in an authorized depository for mail, matter to be sent by the United States Postal Service, according to the directions thereon, benefit checks from the Social Security Administration and the Department of Veterans Affairs, Philadelphia, Pennsylvania, the items described below, each mailing constituting a separate count:

<u>COUNT</u>	<u>DATE OF CHECK</u>	<u>DESCRIPTION OF MAILING</u>
1	June 3, 2010	Check payable to Y.D. in the amount of \$913 from the SSA in Philadelphia, PA to HOUCK's residence in Cherry Hill, NJ.
2	April 1, 2011	Check payable to Y.D. in the amount of \$913 from the SSA in Philadelphia, PA to HOUCK's residence in Cherry Hill, NJ.
3	July 1, 2011	Check payable to Y.D. in the amount of \$913 from the SSA in Philadelphia, PA to HOUCK's residence in Cherry Hill, NJ.
4	December 2, 2011	Check payable to Y.D. in the amount of \$913 from the SSA in Philadelphia, PA to HOUCK's residence in Cherry Hill, NJ.
5	February 3, 2012	Check payable to Y.D. in the amount of \$946 from the SSA in Philadelphia, PA to HOUCK's residence in Cherry Hill, NJ.
6	August 3, 2012	Check payable to Y.D. in the amount of \$946 from the SSA in Philadelphia, PA to HOUCK's residence in Cherry Hill, NJ.
7	July 1, 2011	Check payable to Y.D. in the amount of \$1,400 from the VA in Philadelphia, PA to HOUCK's residence in Cherry Hill, NJ.
8	December 1, 2011	Check payable to Y.D. in the amount of \$1,400 from the VA in Philadelphia, PA to HOUCK's residence in Cherry Hill, NJ.
9	February 1, 2012	Check payable to Y.D. in the amount of \$1,449 from the VA in Philadelphia, PA to HOUCK's residence in Cherry Hill, NJ.
10	May 1, 2012	Check payable to Y.D. in the amount of \$1,449 from the VA in Philadelphia, PA to HOUCK's residence in Cherry Hill, NJ.
11	June 1, 2012	Check payable to Y.D. in the amount of \$1,449 from the VA in Philadelphia, PA to HOUCK's residence in Cherry Hill, NJ.
12	August 1, 2012	Check payable to Y.D. in the amount of \$1,449 from the VA in Philadelphia, PA to HOUCK's residence in Cherry Hill, NJ.

All in violation of Title 18, United States Code, Section 1341.

**COUNT THIRTEEN**

**(Conversion of Government Funds)**

**THE GRAND JURY FURTHER CHARGES THAT:**

1. Paragraphs 1 through 4, and 8 through 16 of Counts One through Twelve of this indictment are realleged here.

2. Beginning in or about July 2005 through in or about August 2012, in the Eastern District of Pennsylvania, the District of New Jersey, and elsewhere, defendant

**MARIA HOUCK,**

knowingly converted to her own use money of the United States in excess of \$1,000, that is, approximately \$62,876 in SSA payments intended for Y.D., who was deceased, and which defendant MARIA HOUCK was not entitled to receive.

In violation of Title 18, United States Code, Section 641.

**COUNT FOURTEEN**

**(Conversion of Government Funds)**

**THE GRAND JURY FURTHER CHARGES THAT:**

1. Paragraphs 5 through 16 of Counts One through Twelve of this indictment are realleged here.

2. Beginning in or about July 2005 through in or about August 2012, in the Eastern District of Pennsylvania, the District of New Jersey, and elsewhere, defendant

**MARIA HOUCK,**

knowingly converted to her own use money of the United States in excess of \$1,000, that is, approximately \$110,354 in VA payments intended for Y.D., who was deceased, and which defendant MARIA HOUCK was not entitled to receive.

In violation of Title 18, United States Code, Section 641.

**COUNT FIFTEEN**

**(Social Security Fraud)**

**THE GRAND JURY FURTHER CHARGES THAT:**

1. Paragraphs 1 through 4, and 8 through 16 of Counts One through Twelve of this indictment are realleged here.

2. Beginning in or about August 2005 and continuing through in or about August 2012, in the Eastern District of Pennsylvania, the District of New Jersey, and elsewhere, defendant

**MARIA HOUCK,**

in a matter within the jurisdiction of the Social Security Administration ("SSA"), an agency of the executive branch of the United States, knowingly and willfully concealed the death of Y.D. by failing to report that Y.D. was deceased, which would have stopped the SSA benefit payments that were being issued to Y.D., so that defendant MARIA HOUCK could fraudulently secure the SSA benefit payments intended for Y.D.

In violation of Title 42, United States Code, Section 408(a)(4).

**NOTICE OF FORFEITURE**

**THE GRAND JURY CHARGES THAT:**

1. As a result of the violations of Title 18, United States Code, Sections 1341 and 641, set forth in Counts One through Fourteen of this Indictment, defendant

**MARIA HOUCK**

shall forfeit to the United States of America:

(a) any property, real or personal, that constitutes or is derived from proceeds traceable to the commission of such offense; including but not limited to the sum of \$173,230.

2. If any of the property subject to forfeiture, as a result of any act or omission of the defendant:

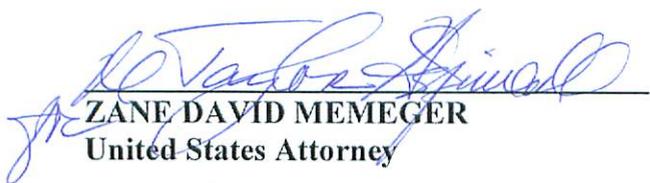
- (a) cannot be located upon the exercise of due diligence;
- (b) has been transferred or sold to, or deposited with, a third party;
- (c) has been placed beyond the jurisdiction of the Court;
- (d) has been substantially diminished in value; or
- (e) has been commingled with other property which cannot be divided without difficulty;

it is the intent of the United States, pursuant to Title 28, United States Code, Section 2461(c), incorporating Title 21, United States Code, Section 853(p), to seek forfeiture of any other property of the defendant(s) up to the value of the property subject to forfeiture.

All pursuant to Title 28, United States Code, Section 2461(c), and Title 18,  
United States Code, Section 981(a)(1)(C).

**A TRUE BILL:**

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**GRAND JURY FOREPERSON**

  
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**ZANE DAVID MEMEGER**  
United States Attorney