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City commissioner and family got questionable COVID-19 loans, records show

By LISA J. HURIASH SOUTH FLORIDA SUN SENTINEL | JUN 12, 2021 AT 8:30 AM

NORTH LAUDERDALE — A city commissioner and members of her extended family received COVID-19 relief money for businesses they don't appear to own, records show.

North Lauderdale City Commissioner Regina Martin, her brother-in-law and her niece-in-law collected \$100,000 in all from the federal Paycheck Protection Program, records show.

Records from the Small Business Administration, which oversaw the program meant to help keep small businesses afloat during the pandemic, show:

- Martin received a \$20,000 PPP loan in July, using a code earmarked for insurance agencies and brokerages. She received a second \$20,000 loan in February, using a code earmarked for tax preparation services. In paperwork for both loans, she reported being the sole employee.
- Martin's brother-in-law, Andre Archat, received a \$20,000 loan in July. The code used was for insurance agencies and brokerages.
- Jazzmine Archat, who is Andre Archat's daughter and Martin's niece by marriage, received a \$20,000 PPP loan in July, using a code for short-term lodging in the travel industry. She received a second \$20,000 loan in April, using a code for "personal services."

The problem: Martin doesn't work in insurance or tax preparation and isn't licensed as an insurance agent in Florida, despite getting a loan intended for an insurance business and another for tax preparation.

Financial disclosures she submitted to the city show her only employment outside North Lauderdale City Hall is at The Embassy Academy, a K-12 school. On her [City Hall profile](#), she lists herself as the senior pastor at Embassy Church of South Florida, founder and operator of Embassy College and The Embassy Academy.

On her loan applications, she used the home address of Tamarac City Commissioner Marlon Bolton as a business address.

In Andre Archat's case, he doesn't own a business in an insurance category as his loan listed. He told the South Florida Sun Sentinel the loan was supposed to be for his marketing consulting group called Innov8. He says someone at SBA must have made a mistake. A spokeswoman for SBA declined to comment.

Jazzmine Archat doesn't own a travel-related business as listed in her loan. Her father said both loans were supposed to be for her business JazzG, where she works as a cosmetologist doing "lashes." She does not have a cosmetology license, which the state requires for lash work.

When reached on Facebook Messenger on Thursday and asked about the loan for the travel industry, Jazzmine Archat wrote: "That's public information. Whatever is online is all you need to know."

She declined to comment on either business loan, writing: "I don't owe anyone an explanation on my business except the government and they have received all the paperwork that they needed."



North Lauderdale City Commissioner Regina Martin, her brother-in-law and her niece-in-law collected \$100,000 from the federal Paycheck Protection Program, records show. (City of North Lauderdale/Courtesy)

She said multiple family members have received loans: “We are all entrepreneurs. We all have businesses and families that we provide for as well as other [people] that work with/for us.”

Martin also declined to comment.

“I have no comment for you, OK?” Martin said Wednesday when reached on her cellphone.

The loan amounts are usually reserved for high-income earners, experts say.

David Goldweitz, a CPA at Miami-based Fiske & Co. who deals with PPP loans, said the maximum amount a self-employed person without any employees could receive is \$20,833. But to get it, a person would have to earn a \$100,000 gross income using a formula to cover 2½ months’ payroll.

Martin’s application reported her as the only employee. Neither of the Archats reported any employees.

The [Red Broward online news site](#) was the first to report that Martin used the home address of Tamarac City Commissioner Marlon Bolton as her business addresses.

Bolton hung up on a reporter on two occasions when asked why Martin used his home address, and he did not address the question in two follow-up emails after each call.

The [Sun Sentinel first reported in April](#) that Bolton's church received a \$25,300 loan on May 1, 2020, and another \$11,000 on March 3, 2021, as part of the COVID-19 stimulus package, according to the federal SBA. For each loan, 12 employees were reported.

Under Florida law, employers must provide workers' compensation insurance for their employees, but the state says the church provided no record of having the employees, as is required, or any record of his asking for an exemption. Bolton has declined to comment about the discrepancy with state records to be eligible for the federal loans. A spokesman for the Florida Department of Financial Services said [a review has since been launched](#).