Rosetta Stone- IFQAF® Federal Statutory Relevance Map

IFQAF® asserts no independent law-enforcement authority and does not itself "enforce" any statute below. Its function is evidentiary and translational: it converts physical-infrastructure verification data into the specific legal and regulatory vocabulary already used by the federal agencies and statutes that do have enforcement authority — the cross-reference layer connecting ground-truth facts to the applicable federal framework, so referral and enforcement are faster and evidence-ready rather than reconstructed after the fact.

Companion document to the IFQAF® one-pager. Entries are marked as directly evidenced in Sierra Ranches project documents, or categorically applicable to the fact pattern generally.

I. Banking & Financial Institution Law

Federal Reserve Act — Regulation W (Affiliate Transactions), §§ 23A/23B (12 U.S.C. §§ 371c, 371c-1) — Flags bonding/guaranty arrangements between a developer and its own affiliated surety, as at Sierra Ranches, for referral to the Federal Reserve.

Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) (12 U.S.C. § 1833a; Title XI appraisal standards, 12 U.S.C. § 3331 et seq.) — Civil penalty and referral pathway for federally-affected financial fraud; Title XI governs the appraisal integrity IFQAF® verification data speaks to directly.

Bank Fraud (18 U.S.C. § 1344) — Applies where falsified as-built or bonding documentation is used to obtain financing from a federally insured institution.

Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. § 5301 et seq.) — Establishes the systemic-risk and consumer-finance oversight architecture IFQAF® verification certificates are designed to feed.

II. Constitutional & Civil Rights Law

Civil Action for Deprivation of Rights (42 U.S.C. § 1983) — Vehicle for constitutional claims (1st, 4th, 5th, 13th, 14th Amendments) against state or local actors acting under color of law — applies to agency/municipal conduct, and public-private actors under the enterprise theory.

Administrative Procedure Act (Federal) (5 U.S.C. § 551 et seq.) — Governs FEDERAL agency proceedings only — applicable to the confirmed USACE §401§404 permit action and FEMA LOMR-F determinations, not to the VAB or SFWMD ERP process, which are state/county proceedings.

Florida Administrative Procedure Act (Ch. 120, Fla. Stat.) — The correct due-process framework for the VAB and SFWMD ERP proceedings themselves — both the ERP's own "Notice of Rights" and the VAB petition cite Ch. 120 (Sections 120.569, 120.57, 120.68), not the federal APA. Listed here to keep state and federal due-process claims from being conflated.

III. Mortgage & Consumer Finance Law

Truth in Lending Act (TILA) (15 U.S.C. § 1601 et seq.) — Governs accuracy of credit terms and disclosures tied to collateral value.

Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. § 2601 et seq.) — Governs settlement-service disclosures; implicated where infrastructure defects are undisclosed at closing, and directly referenced in the VAB petition's § 1014 referral basis.

Home Mortgage Disclosure Act (HMDA) (12 U.S.C. § 2801 et seq.) — Data-integrity framework for mortgage-market reporting that verified collateral data supports.

Consumer Financial Protection Act (Dodd-Frank Title X) (12 U.S.C. § 5481 et seq.) — CFPB's core unfair/deceptive/abusive acts authority over mortgage origination and servicing.

Interstate Land Sales Full Disclosure Act (15 U.S.C. § 1701 et seq.) — Federal anti-fraud and marketing-disclosure statute for developers selling lots/homes — directly implicated by infrastructure misrepresentation in sales materials.

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IV. Securitization & Capital Markets

Securities Act of 1933 (15 U.S.C. § 77a et seq.) — Registration and anti-fraud provisions applicable to offerings backed by mortgage collateral.

Securities Exchange Act of 1934 (15 U.S.C. § 78a et seq.) — Anti-fraud authority (§ 10(b)/Rule 10b-5) over trading in MBS/CDO instruments containing defective collateral.

Investment Company Act of 1940 (15 U.S.C. § 80a-1 et seq.) — Governs pooled investment vehicles that may hold mortgage-backed instruments tied to unverified infrastructure.

V. Government-Sponsored Enterprises & Housing Finance

Federal Housing Enterprises Financial Safety and Soundness Act (12 U.S.C. § 4501 et seq.) — FHFA's safety-and-soundness authority over Fannie Mae/Freddie Mac — the natural home for an IFQAF® certification gate on PUD-backed pools.

National Housing Act (12 U.S.C. § 1701 et seq.) — FHA mortgage insurance program; collateral-verification relevance parallels the GSE case.

VI. Flood Insurance

National Flood Insurance Act (42 U.S.C. § 4001 et seq.) — Governs NFIP-backed policies; implicated by flood-zone remapping caused by the missing drainage infrastructure.

Flood Disaster Protection Act of 1973 (mandatory purchase) (42 U.S.C. § 4002 et seq.; § 4012a) — Requires flood insurance on federally-related mortgages in Special Flood Hazard Areas — directly triggered by the Sierra Ranches AH remapping and the LOMR-F case numbers documented in the VAB petition.

Biggert-Waters Flood Insurance Reform Act of 2012 (amends 42 U.S.C. § 4001 et seq.) — Current NFIP rate-setting and mapping framework.

VII. Insurance (Federal Touchpoints)

McCarran-Ferguson Act (15 U.S.C. §§ 1011–1015) — Confirms insurance regulation is primarily reserved to the states; federal law reaches insurance mainly at the systemic-risk and NFIP layers noted above — included for completeness, not as an enforcement hook.

Federal Insurance Office Act (Dodd-Frank Title V) (31 U.S.C. § 313) — Monitors systemic risk in the insurance sector and coordinates federal insurance policy.

VIII. Consumer Protection & Marketing

FTC Act § 5 (Unfair or Deceptive Acts or Practices) (15 U.S.C. § 45) — General federal marketing/advertising anti-fraud authority applicable to infrastructure and community-amenity representations in sales collateral.

IX. Federal Fraud & False Statement Statutes

Mail Fraud (18 U.S.C. § 1341) — Applies to falsified as-builts, bond documents, or disclosures transmitted by mail.

Wire Fraud (18 U.S.C. § 1343) — Applies to the same conduct transmitted electronically — directly raised in the VAB petition regarding the BCPA's electronically transmitted resolve offer.

False Statements to Federal Agencies (18 U.S.C. § 1001) — Applies to false certifications made to any federal agency, including CWA §401 certification and the FEMA LOMR-F context — cited in the VAB petition's referral basis.

Misprision of Felony (18 U.S.C. § 4) — Applies where a party with actual knowledge of a completed federal felony (e.g., the sustained OIG survey-falsification finding) conceals it and fails to report — cited in the VAB petition.

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False Statements Affecting a Federally Regulated Financial Institution (18 U.S.C. § 1014) — Applies to false statements in connection with credit decisions by a federally regulated mortgage servicer holding property-tax escrow under RESPA — cited in the VAB petition.

Conspiracy to Defraud the United States (18 U.S.C. § 371) — Applies where multiple actors coordinate to submit or approve falsified federally-relevant records — cited in the VAB petition.

Obstruction of Proceedings Before a Federal Agency (18 U.S.C. § 1505) — Applies to conduct obstructing a pending proceeding before a federal department or agency — cited in the VAB petition.

Racketeer Influenced and Corrupt Organizations Act (RICO) (18 U.S.C. § 1961 et seq.) — Applies to a pattern of predicate acts (e.g., mail/wire fraud) across a development enterprise.

False Claims Act (31 U.S.C. § 3729 et seq.) — Applies where federally backed or federally insured loans are originated or sold based on misrepresented collateral.

X. Environmental Law

Clean Water Act — § 401 (Water Quality Certification) (33 U.S.C. § 1341) — Confirmed on the face of SFWMD Individual ERP No. 06-07569-P, which states it "constitutes certification of compliance with state water quality standards under section 401 of the Clean Water Act."

Clean Water Act — § 402 (NPDES Construction Stormwater) (33 U.S.C. § 1342) — Confirmed via General Condition 4 of the same ERP, referencing the separate NPDES construction stormwater general permit (DEP Form 62-621.300(4)(b)).

Clean Water Act — § 404 (Dredge-and-Fill) (33 U.S.C. § 1344) — Confirmed: the Everglades Mitigation Bank credit-reservation letter (Aug. 18, 2017) cites "U.S. Army Corps of Engineers Permit Number SAJ-2004-01305" tied to the same SFWMD application and Broward County permit governing Sierra Ranches. The underlying USACE permit instrument should still be pulled to confirm its specific terms.

National Environmental Policy Act (NEPA) (42 U.S.C. § 4321 et seq.) — Applies where a federal permit, license, or funding action triggers environmental review — now plausible given the confirmed USACE §404 permit, though whether that permit required an EA/EIS versus a categorically-excluded general permit is not established in the current record.

Endangered Species Act — Scope Note (16 U.S.C. § 1531 et seq.) — Not clearly supported by the current record. The documented vultures are common Florida scavengers (protected only under the Migratory Bird Treaty Act, not ESA-listed), and no ESA-listed species (e.g., wood stork, Everglades snail kite) is documented as present, nesting, or harmed at Sierra Ranches. ESA liability requires a "take" of a specific listed species, not a general decline in bird activity or the presence of scavengers feeding on fish kills. A species survey or observation record naming a specific listed species would change this assessment.

Migratory Bird Treaty Act — Scope Note (16 U.S.C. § 703 et seq.) — Covers most native bird species including the documented vultures, but as currently interpreted requires an intentional or direct "take" (killing/capturing) of birds — not merely habitat conditions attracting scavengers to fish carcasses. Would apply if bird mortality, not just fish mortality, is documented.

XI. Federal Tax Law — Scope Note

Ad valorem property tax (N/A — state/local law (e.g., Fla. Stat. ch. 194–200)) — Property-tax assessment and appeal is not federal law; no federal tax statute governs county VAB proceedings. Listed here to be explicit about scope rather than overstate federal reach.

Mortgage Interest Deduction integrity (26 U.S.C. § 163(h)) — Relevant only if inflated collateral values feed into federally deductible interest calculations.

SALT Deduction Cap (26 U.S.C. § 164(b)(6), as modified by the One Big Beautiful Bill Act of 2025) — An overassessed property tax bill produces a larger itemized SALT deduction and, at the margin, less federal revenue collected — but only where the taxpayer itemizes, and only where household MAGI is below the ~$600,000 level at which the 2025–2029 $40,000 cap phases back down to the $10,000 floor. A systemic-policy observation, not a benefit to a petitioner seeking to lower their own assessed value.

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Tax Evasion / Fraud and False Statements (26 U.S.C. §§ 7201, 7206) — Applies only if federal tax fraud is separately and specifically implicated — not by the property-tax dispute itself. Could apply to private entities.

This map is offered as a cross-reference standard, not a claim of jurisdiction: IFQAF® organizes verification evidence along the lines each statute already requires so that the agencies with actual enforcement authority — the Federal Reserve, HUD/FHFA, SEC, DOJ, EPA/USACE, FTC, and FEMA among them — can act on evidence that is pre-structured to their own legal standards.

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