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New Michigan laws crack down on deed fraud scammers

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Warming centers, respite spots are open across Detroit

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Cover Photo: Jacavia Moore, 30, center, of Jackson, Mississippi, sits with her daughter Kelani Moore, 2, in their apartment at Commonwealth Village on Wednesday, Oct. 2, 2024, in Jackson, Mississippi. Credit: Ryan Garza, Detroit Free Press

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Letter from the Managing Editor:

Dear readers,

Detroit is headed for a new political landscape. This fall, city voters will decide a slate of nine City Council members, seat a new police commission and – for the first time in a decade – are guaranteed to elect a new mayor.

But what won't ever change is BridgeDetroit's commitment to empowering Detroiters with the news, resources and events they need to thrive and stay informed.

BridgeDetroit has much in store this year to guide city voters through the 2025 campaign season.

Our ambitious plans begin with the rollout of "Detroit Next," a new podcast collaboration between BridgeDetroit and Detroit is Different.

The YouTube channel, featuring BridgeDetroit Executive Advisor and Pulitzer Prize-winning journalist Stephen Henderson and BridgeDetroit Reporter Malachi Barrett, aims to ensure Detroiters are aware of what's at stake in this election and have what they need to make informed decisions about the people they choose to represent them and the city.

Detroiters can also count on hearing from us and seeing us in their communities. We will be conducting surveys, creating essential voter guides and hosting candidate meet-and-greets, debates and other election-related events with our partners. And we'll be coming to you, offering events in the different districts of the city.

We are thankful to the Detroiters who have put their faith in us to carry out this important work. It will be a busy election season and BridgeDetroit will be there every step of the way.

Sincerely,



Christine Ferretti
Managing Editor, BridgeDetroit



NEWS FOR DETROITERS



Families sign up at a table during a block party at their apartment complex at Commonwealth Village on Monday, September 30, 2024, in Jackson, Mississippi. Photos by Ryan Garza, Detroit Free Press

Moms are getting cash each month to ease financial troubles. Does it work?



By Nushrat Rahman

This story also appeared in the **Detroit Free Press**.

What happens when families have extra cash on hand each month — no strings attached?

Hundreds of moms in two different cities are finding out.

Flint, Michigan and Jackson, Mississippi, may be separated by more than 900 miles, but their similarities have driven a new approach to fighting child poverty.

Both have high rates of poverty. In Flint, 41% of people live below poverty, and 26% in Jackson. Tens of thousands of residents in the majority Black cities have also dealt with dire water crises within the last decade alone.

Both states have initiatives — one new and the other longstanding — to ease the economic hurdles families face, as prices for the basics remain high. In Michigan, the Rx Kids program launched this year to provide \$7,500 in total to Flint moms, during and after pregnancy. In Mississippi, the Magnolia Mother's Trust has been around since 2018. The program, meant for low-income Black mothers living in subsidized housing, offers Jackson moms \$12,000 all together.

The programs — often referred to as guaranteed income or cash transfer — are among dozens across the country experimenting with providing direct cash payments to people with the greatest need, like expectant moms and low-income mothers.

There's evidence that extra cash in hand can ease financial hardships for families, such as the Child Tax Credit — a tax break for eligible families with kids — and how its pandemic-era expansion had cut child poverty in about half.

As research continues, Michigan is a hotbed for the latest experiment. Michigan lawmakers in June approved a tranche of money for Rx Kids to expand beyond Flint. If poverty is defined as the lack of income, then cash assistance is the most straightforward way to alleviate poverty and can be an “instant solution” to that problem, said Mary Bogle, a principal research associate with the Washington, D.C.-based Urban Institute. It's a means toward financial stability, so families don't have to worry about rent and instead get their kids into school, she said.

“Guaranteed income is a platform for success,” Bogle said.

‘It gave me a peace of mind’

When Shaquille Washington was homeless for three months, she slept in the park with her young son, sometimes on a bench and other times in a gym.

Her mom — her “big boss” — died in 2017. Washington found herself homeless as she reeled from grief and let her apartment go. Her son remembers little of that time aside from memories of bus rides, she said.

Washington, a mom of two, vowed that her kids will never know homelessness.

“They'll only experience homelessness by choice because the foundation that I'm trying to lay out for them is going to work,” Washington, 31, said. “I'm not going to say it should work. It's going to work.”

The walls of Washington's home at the Commonwealth Village apartments in Jackson are filled with pictures and mementos of her mother and grandmother. A heart-shaped necklace, with a picture of her mom, sits around Washington's neck. “My angel,” it says.

Both women were central figures in her life. Her grandmother took her in after she became homeless, moving from Texas to

Mississippi to be with Washington. When her grandma died just a few years after her mom, Washington fell into a depression. Washington found out she was pregnant with her daughter that same year.

“I was literally going through my whole pregnancy by myself,” she said.

After setbacks and back-to-back losses, in 2021 Washington found out she had been selected for Magnolia Mother's Trust, a program specifically for low-income families led by Black moms living in subsidized housing, like Commonwealth Village.

She almost did a cartwheel from the relief.

Washington received \$1,000 a month throughout 2022. The additional cash gave her financial stability, helping her stock up on the basics — diapers, clothes, shoes and a car — and save. She threw a baby shower and got maternity pictures.

“I had diapers stacked up to the top of my closet, and my pantry, full of diapers, wipes. I didn't have to get nothing literally for a whole year,” she said.

She felt like a supermom because she was able to buy her son what he wanted. And when he asked for something at a store, and she said ‘no,’ it wasn't because she couldn't afford it.

“It gave me a peace of mind, mentally, that I was gonna be okay,” she said.

Do guaranteed income programs work?

Magnolia Mother's Trust came about after the organization under which it operates, Springboard to Opportunities, heard from residents about the day-to-day realities of their lives, like struggling with transportation and paying for extracurricular activities for children.

These were barriers that could be resolved with money, said Aisha Nyandoro, CEO of Springboard to Opportunities, who launched the program.

Magnolia Mother's Trust set out to provide \$1,000 a month for a year with no strings attached for Black mothers living in federally subsidized affordable housing, along with \$1,000 per child into college savings accounts.

“We wanted to make sure that not only were we shifting the narrative on cash. We were also shifting the narrative on how we talk about mothers, and we were shifting the narrative specifically on how we talk about Black mothers within this country,” Nyandoro said. “And we wanted to name that because of sexism,



Above: Shaquille Washington, 31, of Jackson, Mississippi holds a necklace with a photo of her mother Beverly Washington-Brown while talking about her in her apartment at Commonwealth Village on Tuesday, Oct. 1, 2024, in Jackson, Mississippi



Above: Brooklyn Washington, 3, gets a snack from the refrigerator as her mother Shaquille Washington, 31, braids the hair of Jordyn Hardin, 9, in her apartment at Commonwealth Village on Tuesday, Oct. 1, 2024, in Jackson, Mississippi.

racism and capitalism, Black mothers within this country are some of the most financially vulnerable because of the policies and systems that we put in place and that we have allowed to continue to be perpetuated.”

Since it launched, Magnolia Mother’s Trust has supported more than 400 moms. The most recent cohort wrapped up in September and Springboard to Opportunities will select the next group of mothers by mid-December. The first payments are slated to go out in January.

A study published last year found that mothers enrolled in the program were less likely to report difficulty paying for food, compared to moms who weren’t receiving the extra cash. They were more likely to own their own vehicle and afford gas. They were able to save and not rely so much on high-interest borrowing. At the time, mothers in both groups dealt with effects of the pandemic, including increased food costs and unemployment.

Researchers point out “the unconditional cash transfers did not impact labor participation or have discernible effects on family planning” and “there was also no evidence that the mothers used the money for frivolous purchases.”

Cash assistance programs — if big enough — can reduce poverty, said Irwin Garfinkel, co-founding director of the Columbia Population Research Center and the Center on Poverty and Social Policy. The best example of that was the expanded Child Tax Credit in 2021. The credit increased from \$2,000 to \$3,600 for kids under six and \$3,000 for other eligible children under 18. Families were also able to receive half of their 2021 Child Tax Credits in monthly payments instead of waiting for tax filing season.

“It cut child poverty by nearly a half and once we eliminated it, child poverty doubled. So, all the gains were lost when we eliminated the program,” Garfinkel said.

Cash supplements are not a new concept, though guaranteed income programs have gained traction in cities across the country, from Louisville to Ann Arbor. Since 2017, 150 such programs have been announced across the country, according to the Economic Security Project. Proponents say it provides a cushion for strapped families.

‘I’m not lazy’

Money wouldn’t bring back Jacavia Moore’s mother, who died in 2019, and it wouldn’t bring peace or happiness, but it would still mean something for the 30-year-old single mom. She wants to be a part of the Magnolia Mother’s Trust. The program would help her buy her children more clothes and wash them.

“It can bring about a lot of things that you can’t just snap a finger and get. If I was to get blessed with that and save up every month, I would be able to have at least \$1,500 for a deposit — to move in a home,” she said at a neighborhood block party in late September.

Before Moore came to the Commonwealth Village apartments in 2022, she was homeless for several months, living out of a hotel, a shed, with a friend and her father. She was pregnant without a steady place to sleep at night.

Now, she’s in a three-bedroom apartment with her two young children, ages 2 and 4, one of whom has autism, and her sister.

“We’re just trying to make it,” she said at her home in early October.

Moore — who has been working since she was 15 years old and took a break when she was pregnant with her daughter — doesn’t have reliable transportation to get to a job, although she’s been applying for work.

She had to drop out of high school because she had to work to provide for her family while her mom was sick with heart and kidney failure. That’s when she said her childhood ended. She worked all sorts of jobs since then, in hospitality and fast food chains.

“I’m not lazy,” she said.

With \$20M boost, Flint experiment expands in Michigan

Magnolia Mother’s Trust and Rx Kids are trying to shift the conversation around cash assistance. Stigma associated with welfare and public assistance has been linked to poor health, especially among Black and Hispanic mothers.

“There are no restrictions on how moms spend their money, we are empowering and trusting families to make decisions that best fit their needs,” Dr. Mona Hanna, director of Rx Kids and associate dean of public health at the Michigan State University College of Human Medicine, said earlier this year.

Rx Kids leaders distinguish it from universal basic income, recurring cash payments that are not targeted, and guaranteed

income, which provide no-strings-attached cash payments that are often geared toward people with the greatest needs. Instead it’s a child cash transfer program, Hanna said, built on evidence from other countries.

Moms in Flint, where the program first launched in January, spend their “cash prescriptions” — a \$1,500 lump sum during pregnancy and then \$500 a month for the first year of the infant’s life — on baby supplies, food, rent, utilities and transportation, Hanna said.

Rx Kids received a \$20 million state budget allocation, from the federal Temporary Assistance for Needy Families (TANF) program, to expand beyond Flint to Kalamazoo and communities in Wayne County and the eastern Upper Peninsula. The Kalamazoo Rx Kids program, announced earlier this year, is slated to launch in early 2025.

The programs in both Flint and Kalamazoo rely on a combination of public and philanthropic dollars, from funders like the Charles Stewart Mott Foundation, Stryker Johnston Foundation and the Kalamazoo Community Foundation. Rx Kids does not have income requirements and needs philanthropic funds to make it available to moms, in areas it is slated to launch, regardless of their income, program leaders have said.

The Kalamazoo version is designed to help 840 babies, covering the more than 800 expected to be born in 2025 in the city. About 28% of people in Kalamazoo under 18 are living below poverty.

Rx Kids is raising money to launch the program in other parts of the state. So far, organizers have garnered nearly \$4 million for a program in the eastern Upper Peninsula (including Alger, Chippewa, Luce, Mackinac and Schoolcraft) and need another \$2 million a year. Communities in Wayne County are also expected to be a part of

Rx Kids. Dearborn, for instance, needs \$8 million a year for the full version of the program.

Funding comes from a combination of philanthropic, federal and corporate dollars, Hanna said. Rx Kids brought in about \$100 million in less than two years, she said.

Relief for a Flint family

Angeline Gordon, a Flint mom of three, spent her cash payments on a crib, bills and groceries. The \$500 a month is a relief as her family relies on only her husband's income and weathers inflation and unexpected bills, she said.

Last fall, Gordon's family moved from Florida to Michigan — where her husband is from — because housing had become unaffordable. Their rent in Bradenton, Florida, jumped from \$1,100 to nearly \$2,000 in almost three years. They ended up buying a home in Flint with their savings.

Gordon found out she was pregnant around the time they moved. She was going to look for a new job but delayed the search after she learned she was expecting. Gordon's pregnancy was high risk. She frequently threw up and lost more than 10 pounds in her first trimester. In the second trimester, Gordon was diagnosed with gestational diabetes.

It was also a financially challenging time, going from two incomes, down to one. Her family declared bankruptcy in January and downsized from two cars to one.

During a prenatal visit, a nurse gave Gordon a flier about Rx Kids. At first, she didn't believe it.

"I was like, well, if this is true, it will help us a lot. Because we start from ... scratch for the baby. We don't have anything for the baby," Gordon, 37, said.

She received \$1,500 in February. After her baby's birth in May, Gordon began receiving the \$500 monthly cash allowance.

"You can really notice a difference," she said. "Without the \$500 extra that we get a month, we might go really behind on even utility bills. With one income coming in the house, still, it's really hard."

Is the Flint program helping families across the city?

In Flint, Rx Kids has distributed about \$4.7 million to more than 1,200 families, as of early December.

Early findings from a survey of more than 112 program participants found that 70% earned less than \$10,000 annually

and 72% reported that the cash in hand helped improve their own health and the health of their babies. Eighty percent of participants said the money helped them become confident parents.

Another survey of Flint and non-Flint moms before and after Rx Kids began looked at maternal wellbeing and financial security for families. More than 1,000 mothers who gave birth at Hurley Medical Center between July 2023 through June 2024 completed the survey. It found that Rx Kids-eligible Flint families from this year were more likely to report having enough of the food they wanted compared to Flint families in 2023.

None of the low-income participants in Rx Kids reported being evicted since childbirth, compared to other groups, according to the survey.

These preliminary findings matter because 59% of people under 18 live below poverty in Flint, according to 2023 American Community Survey data. In Michigan, it's 18%.

Sixty-six percent of Flint households in 2022 fell below the United Way's ALICE threshold, which includes people living in poverty and families earning more than the federal poverty level, but who still don't make enough to afford the basics where they reside.

Expenses only grow for families when a child comes into the picture.

"The cost of having a baby adds up, and income plunges right before babies are born. Moms often have to come out of the workforce and poverty is at its highest spot in the life course at childbirth," Hanna said.

'A step up'

Michelle Howard is among the most recent participants in the Magnolia Mother's Trust program, using the extra cash to buy a car, beds for her children and furniture for her apartment at Commonwealth Village.

Howard's costs essentially outstripped the monthly income she brought in as she juggled tutoring and afterschool programs for her sons, rent payments, groceries, utilities and car insurance.

The extra money helped her spend more time with her kids — talking to them and preparing healthy meals instead of eating on the go — because she was able to quit one of her jobs.

She was able to save money for her sons' college education and for a home down the line — something she wouldn't have been able to do otherwise.

"It's not a crutch," Howard, 36, said. "I think it's a step up."

Homeownership is a goal she shares with Washington, the former Magnolia Mother's Trust mom. As Washington builds up her credit, she wants to eventually buy a house and have enough space for a dog for her children.

"I always wanted to sit down on my back porch and watch my kids play in the backyard," she said in her apartment in early October. "I'm gonna get that. That's what I'm working towards doing. That's my happy ending." 🏠

This story was produced through the New York & Michigan Solutions Journalism Collaborative, a partnership of news organizations and community groups dedicated to rigorous and compelling reporting about successful responses to social problems. The group is supported by the Solutions Journalism Network. The collaborative's Health Equity Solutions Project focuses on potential solutions to challenges in health care.

This story was also produced as part of a series for the USC Annenberg Center for Health Journalism's 2024 Data Fellowship. Photos by Ryan Garza, Detroit Free Press



Caption

Dr. Mona Hanna, the Flint pediatrician who raised awareness and spoke out about the city's water crisis a decade ago, is now the co-director of Rx Kids.



What happens when you give moms and babies \$7,500? Flint is finding out.



By Nushrat Rahman

This story also appeared in the **Detroit Free Press**.

Flint is the city that fights back, says Dr. Mona Hanna. She's the Flint pediatrician who raised the alarm about the city's water crisis.

She's also the co-director of Rx Kids, a program that provides cash to expectant moms mid-pregnancy and the first year of the infant's life. Pregnant mothers get a \$1,500 lump sum and then, after the baby is born, \$500 a month, for a total of \$7,500.

In January, Rx Kids launched in Flint, a city where 59% of those under 18 years old are living below poverty and this year marked a decade since a water supply switch exposed tens of thousands of individuals to lead contaminated drinking water.

"Flint is the city that fought back, that refused to accept the status quo, that said, 'No, we're not okay with poison water.' In that same spirit, Flint is leading the way and saying, 'Hey, we're not okay with our babies growing up in poverty,'" Hanna said.

Rx Kids has so far distributed about \$4.7 million to more than 1,200 families in Flint, as of early December. The program, which does not have income requirements, has a goal to eliminate maternal infant poverty. Hanna said the uptake of Rx Kids in Flint suggests that's working. More than 90% of the babies born in Flint are part of the program, she said.

The program received \$20 million in a state budget allocation to allow it to grow beyond Flint to communities across Michigan. Next up: Kalamazoo.

Both in Flint and Kalamazoo, the programs rely on a combination of public and philanthropic dollars, from funders like the Charles Stewart Mott Foundation, Stryker Johnston Foundation and the Kalamazoo Community Foundation. Rx Kids needs philanthropic funds to make it available to moms, in areas it is slated to launch, regardless of their income, program leaders have said.

Rx Kids is co-directed by Hanna, associate dean of public health at the Michigan State University College of Human Medicine, and Luke Shaefer, who heads up the University of Michigan's Poverty Solutions initiative.

Recently, the Free Press spoke to Hanna about Rx Kids as the program nears the end of its inaugural year and raises funds to launch in other parts of the state in 2025. The interview was edited for clarity and length.

QUESTION: Can you tell me why you started Rx Kids? What was your personal motivation?

ANSWER: So much of what ails my children that I care for, so much of what makes people sick at a population level, the root cause is poverty. It is widely recognized as a leading social determinant of health.

Why focus on pregnant moms and babies?

Towards the end of pregnancy, moms often have to come out of the workforce. They lose income. Babies are expensive. This is one of the time periods where families have to spend a lot of money on novel things, like car seats and strollers and diapers ... and there's lots of other out of pocket expenses, like medical care. And then once a baby is born, moms are often still out of the workforce. We have no paid leave policies in the United States, which is very anomalous compared to other countries. And then childcare is also very expensive. So this window of pregnancy, infancy is when families are the poorest across the entire life course. And then that's also really the most important period in child development.

What were you seeing as a doctor, as a pediatrician in Flint, that pushed you to start Rx Kids. What are some of those specific moments that motivated you?

It's the kid that comes in with failure to thrive because of inadequate diet. It's a kid that comes in with obesity because they don't have access to healthy food in their neighborhood. It's missed appointments because kids don't have reliable transportation to get to the doctor. ... All of these things, if you peel back and ask, 'why, why, why' can be rooted to poverty. ... When you look at things at a population level — not just at

the individual level — we have so many disparities that are racial and demographic that can also be kind of traced back to poverty.

In what ways did the water crisis — which I know that you were pivotal in calling the alarm on in Flint — impact the decision to start our RxKids in Flint?

The water crisis was fundamentally about poverty, because we were a very poor city and a near bankrupt city that got taken over by the state and we had financial emergency managers running the city. So that was one of the causes besides obviously the lost democracy by being taken over and the water storage and denial of science and crumbling infrastructure. All of these are big lessons that are playing out and have played out ... but since the moment of kind of recognizing and uncovering the water crisis, my work in Flint — as so many folks in Flint — has been about recovery. What can we do to mitigate the impact of this water crisis? And we've done amazing things in Flint. We put in, for example, high quality childcare and expanded Medicaid and nutrition programs and trauma informed services. ... As a community, we have been doing so much to promote the health and development of children. Yet, once again, there's this thing that has been missing in our toolbox, something I wish I had in my doctor's bag, and despite all the goodness that we've been able to do, we haven't been able to address poverty. ... The water crisis has enabled a lot of us to think differently, to refuse the status quo, to not be okay with how things are, but to reimagine how things can be, and not to just think about it, but put it into play.

What are your takeaways from running this program for a year? Anything surprised you? Anything unexpected?

Still a lot of disbelief that we were able to do this. There's a lot of kind of joy from

the families, from really everybody who interacts with this program. I think everybody recognizes how historic this was, to be able to do this thing that has never been done before, that so many people thought wouldn't be possible. There's a lot of sleeplessness because of the desire to to continue to work, to expand the work. Every single day we get communication from somebody who lives somewhere else or another community that wants to do this.

What's next for Rx Kids?

It's the continued expansion, making sure that it is up and running in other low-income Michigan communities. ... We are deep in the weeds of the evaluation, so making sure that we can look at the data and get that data out as quickly as possible, to share our findings, so that we can continue to inform policy, to make an impact in the lives of, once again, children and families all over. 🇺🇸

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Caption: xxx

New Michigan laws crack down on deed fraud scammers



By Olivia Lewis

Mario Lemons received a note on his front door in 2021 informing him that another person owned the home he had recently purchased.

The school principal thought they had the wrong address, or that it was a joke. To Lemons' chagrin, the note was serious.

An out-of-state investor claimed to own the home and had proof of purchase from two years prior. In the timespan between Lemons' and the investor's purchases, someone else had filed a fraudulent document with the county that gave the appearance of a transfer in ownership. Now, Lemons and the investor are involved in court proceedings to determine the rightful owner of the property on the desirable street of West Outer Drive.

Deed fraud is a scam that housing policy advocates say has gone on long enough. Fraudsters, scammers, and charlatans alike have long filed false documentation with the Register of Deeds, knowing that there was no recourse for property owners and renters who may not have dug up the property's ownership history. But the scam should subside after Gov. Gretchen Whitmer this month signed two bills into law that create new safeguards for homeowners and renters. Whitmer, in a news release, called the bill package "commonsense, bipartisan legislation," that will protect homeowners and help everyone "Make it in Michigan."

Wayne County Register of Deeds Bernard Youngblood said the laws are sorely needed because scammers have “eroded the integrity of the (Register of Deeds) database.”

House Bills 5598 and 5599 make filing fraudulent real estate documentation illegal with penalties of three to 10 years imprisonment and up to \$5,000 in fines. Advocates for the legislation said that renters and seniors were most susceptible in the past, but anyone can fall victim to a real estate scam.

Real estate fraud is an issue Youngblood has been fighting for years. In 2005, he joined Wayne County Prosecutor Kym Worthy and then-Sheriff Warren Evans to create a deed fraud taskforce. Since that time there have been over 13,000 inquiries for this type of real estate fraud in Wayne County, according to a Senate Committee summary. Youngblood says Wayne County is a target for housing fraud, given the improving housing costs in Detroit, availability of land contracts, and the high number of seniors. The process of figuring out who is the rightful owner of a property can take months, if not years, and thousands of dollars in legal fees.

In 2020, COVID’s nationwide shutdown encouraged electronic documentation, which allowed homeowners – and fraudsters – to quickly transfer property from one person to another with little verification.

Youngblood said bad actors reached out to consumers electronically, urging them to participate in get-rich-quick investment scams by purchasing cheap, flippable, property in Detroit. People who may have inherited property, but don’t live in the area were at greater risk of the scam, he said. Youngblood said those individuals are more likely to sign off on quit claim deeds because they want to sell a property quickly and don’t have to be present for the transaction.

The register of deeds said he hopes that the threat of punishment for filing fraudulent paperwork will prevent scammers from financially upending homeowners.

“Deed fraud is one the biggest scams that our seniors are facing,” State Rep. Tullio Liberati, D-Allen Park, who sponsored the legislation, said in the governor’s news release. “This type of deception can happen to anyone.

We are strengthening our laws to deter this criminal activity from occurring. We must continue to find ways to protect Michiganders.”

A complex paper trail

Lemons, a longtime Detroit and principal of a Detroit school, said he’s anxious about the possibility of losing the west side home that brought him so much pride and is within five minutes from his job.

“Once I finally got to closing I was so relieved to be done and so excited to have my own home,” Lemons said. “I was very happy. And I remember not even having furniture in my living room that first week and just sitting on the floor and looking out the big, bay window like ‘yo, this is mine.’”

A first-time home buyer, Lemons purchased a conventional mortgage through an FHA loan, which required he obtain title insurance. The title insurance company, Speedy Title and Escrow Services, LLC, of Clinton Township, approved the insurance, leading him to believe that there were no unresolved documents or individuals with a potential stake in the property.

However, Lemons said someone from Detroit Renaissance Fund (DRF), a real estate company based in Delaware, left the note on his door not long after he moved in. Lemons says they spoke over the phone, and that he was told that the investment company owned many homes across the country and purchased the house on West Outer Drive with the intention to rehab it and sell it for a higher price.

DRF had proof of a warranty deed, just like Lemons. According to Lemons, DRF even reached out to his title company once the investment company was made aware that Lemons had purchased the house. The pair have been tied up in litigation for several years, including notices of eviction and requests for back rent.

Lemons said he was fearful of what would become of his living situation when a judge ruled in May that DRF was the rightful owner. He questioned how he ended up in this situation, when he had seemingly done everything correctly throughout the homebuying process.

Lemons’ lawyer has filed an appeal. DRF and its lawyer, Aaron D. Cox, declined to comment for this story.

The history of documents that stand between Lemons and Detroit Renaissance Fund reveal DRF purchased the property for \$60,000 in 2019 through a warranty deed from Blue Oracle Investments. According to the documents, there was “minimal maintenance” and, at one point during DRF’s ownership, the house was “boarded up.”

A complex paper trail of potential ownership followed DRF’s purchase of the property until Mario bought it in 2021.

A quit claim deed shows the property was transferred to Horace Shah in 2020; however, it incorrectly lists DRF as a Florida-based company, not Delaware. Months later, the property was transferred to Ronald Parham for \$1. After that, a warranty deed shows it was sold for \$58,000 in 2020 to Todd Chunn, who, according to court documents, said that at that time “there was no water service on the property, there was not a functioning furnace, and the property was still in poor condition...the building was not liveable.”

Chunn sold the property that same year for \$77,500 to Elevate Investments, Inc., which claimed to have made \$110,000 in property upgrades. Lemons purchased the home from Elevate Investments for \$185,000 in 2021. The home is now estimated to be valued at over \$200,000.

Lemons said he reached out to Speedy Title just after he received the investment company’s note to understand how the title company could have missed the documentation and transfers in ownership. Then, he left a bad review on Google, but has since worked with Speedy Title’s lawyers to maintain his residency.

Youngblood said quit claim deeds are “dangerous documents” because they only require a notary signature to prove transaction of sale. He strongly encouraged property buyers to request a warranty deed from a title company because it guarantees that due diligence was done and that the transfer of the sale is legitimate.

Youngblood said that real estate fraud is so pervasive that some title companies now associate specific areas in Wayne County with risk and won’t approve



Above: xxx

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the insurance. Youngblood was surprised to hear that Speedy Title approved Lemons' purchase when previous documentation showed a quit claim deed was involved in the transaction.

Speedy Title did not return calls from BridgeDetroit.

The Michigan Department of Insurance and Financial Services (DIFS) is the regulatory agency for title companies in the state. In June, a DIFS media representative said that the department does not track data on how often title companies report false or duplicate titles. According to the department, DIFS can investigate fraud claims and revoke licenses or pursue fines against licensed agents or companies selling fake title insurance policies. The state also has an online locator for consumers to look up the licensing status of insurance, financial professionals and companies.

DIFS encourages consumers to use local resources, like the Wayne County Register of Deeds, to protect themselves from scams and to call their local police department to report a crime.

"If there's a person who goes through typical bank financing and they get a mortgage, that mortgage company always requires, and I would always recommend, that people obtain title insurance," said Joon Sung, systemic advocacy director at Lakeshore Legal Aid.

Sung said title insurance provides a safety net to homebuyers because title companies assume the damages should there be any documentation issues. Most of the clients Sung works with are renters who need an advocate when they have rented a property through a person or company that doesn't have legal rights and has most-often forged documents through a quit claim deed.

Sung noted fraud is common in Wayne County due to the number of "unsophisticated buyers" who don't understand the process or can't afford to obtain insurance. He said a significant portion of the area's population can't afford mortgage financing and resort to land contracts instead, a transaction where banks don't typically require title insurance.

Sung also said in some cases bad actors know or have a relationship with the true property owner.

"At some point the true owner is going to receive notification, they're going to receive some strange documents indicating a mortgage transfer for tax reporting purposes," he said. "When they do receive those types of documents they need to reach out and see what's happened. Individuals can search their own properties without charge."

'Going in blind'

Chase Cantrell, executive director of Building Community Value, said homebuyers don't always understand the difference between quit claim, covenant, and warranty deeds to protect themselves and their money.

BCV has a curriculum tailored to help property buyers and investors understand the purchase process, the protections each deed may provide, and the importance of title insurance. Over 1,500 people have taken the free, online course and over 400 people have completed the in-person classes. Cantrell said he recommends that buyers work with experienced, professional realtors and secure an FHA lender that will require a warranty deed and insurance.

According to Cantrell, many buyers with quit claim deeds are "going in blind," purchasing with cash, and typically aren't aware of the purchase history of the property. In Detroit, he's seen the deeds commonly used to pass family-owned properties to younger generations, and, in more formal purchases, through entities like the Detroit Land Bank Authority.

The land bank said in a statement that there have been instances where fraudulent deed activity has taken place, which the DLBA "believes is a byproduct to the real estate industry."

"The Detroit Land Bank Authority does not offer education services relative to quit claim deeds," the statement adds.

Cantrell suggested renters inquire about who they are renting property from. He said it's in the interest of any city for the majority of its properties to be owned by residents. BCV conducted a landlord survey in 2022 that revealed most landlords in Detroit are residents and that changes to the city's rental ordinance have supported in-town ownership.

As far as what's considered fair among situations between Detroit residents and out-of-town investors purchasing property in the city, Cantrell said there's a strong desire in Detroit for property owners to be involved in the community.

"I think a lot of people will say 'they're (out-of-town investors) not involved in the community. We don't know who these owners are, they don't care about the future of the community, they don't care if gentrification or displacement happens.' They're only looking at their bottom line without any other connection to what happens to the community that they've decided to invest in," Cantrell said. "And any city that wants to inspire homeownership is for the opposite reasons, right? You want people to feel connected to a place."

A Wayne County judge decided in May that Detroit Renaissance Fund should hold ownership of the West Outer Drive home. Lemons' legal team contested the decision and the appeals process is expected to resolve in April of next year. Lemons said he didn't know this type of fraud existed and was "crushed" after the decision.



"I am still very disappointed, frustrated and somewhat anxious to see what the outcome is going to be," Lemons told BridgeDetroit in November. "Early on in the process I put a lot of faith in the lawyers. (I thought) surely they aren't going to take my home."

He said he isn't convinced that the situation will resolve in his favor and Lemons said he's saving money in case he's forced to move in the spring. Known as a "ride or die Detroiter," Lemons said he felt immense gratitude to be able to work and purchase a home in the city.

Lemons said this situation however may lead him to reconsider purchasing property in Detroit in the future. He's learned how bad actors can take advantage of people and encourages other buyers to be thorough in the homebuying process.

"You can go through the whole process with a warranty deed and title insurance and still be a victim," he said. "And it's not something that you did wrong...I hope people do their due diligence and ask a bunch of questions." 🏠



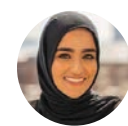
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Kimberly Redigan, a Wayne Metropolitan community agency representative speaks with members of the Detroit community at BridgeDetroit's refugee/immigrant resource fair on October 16, 2024.

Noncitizens can take these steps to protect themselves from deportation

Summary: As Donald Trump takes office again, immigrant advocacy groups and legal representatives are encouraging undocumented residents of Detroit to take steps to protect themselves.



By Nushrat Rahman

This story also appeared in the *Detroit Free Press*.

Immigration lawyers and advocates in Michigan are preparing their clients in the wake of President Donald Trump assuming office again.

Trump promised on the campaign trail to conduct the “largest deportation operation in American history,” and has suggested using local law enforcement and the National Guard to implement that plan.

In 2022, there were 11 million undocumented immigrants in the U.S., including 130,000 in Michigan, according to a Pew Research Center analysis using American Community Survey data. Immigrants who don't have citizenship but who have the legal right to stay in the U.S. may lose authorization if the incoming Trump administration ends or changes policies.

Here are some specific steps that the legal services nonprofit Michigan Immigrant Rights Center (MIRC) recommends noncitizens — which covers a broad spectrum of immigrants who don't have citizenship — can do now:

What to know:

- MIRC says noncitizens can learn their rights and prepare their families. For more information, go to bit.ly/MIRCKYR.
- Ensure the United States Citizenship and Immigration Services (USCIS) has the correct mailing address if there's a pending application. People in removal proceedings, and who don't have representation, can file for a change of address at respondentaccess.eoir.justice.gov/en/forms/.
- Children of noncitizen parents should apply for or renew their U.S. passport. For more information, go to bit.ly/USpassportinformation. People in mixed-status households should secure passports from their countries of origin.
- Legal permanent residents should apply for citizenship now, MIRC recommends.
- Immigrants with work authorization that expires in the next six months should apply for a renewal as soon as possible, the organization says.

Deferred Action for Childhood Arrivals (DACA)

Recipients of Deferred Action for Childhood Arrivals (DACA), a program that delays the deportation of undocumented immigrants who came to the U.S. as children, should submit for a renewal if their DACA status expires within six months, MIRC says.

Temporary Protected Status (TPS)

The federal government grants Temporary Protected Status, or TPS, to people who can't return safely to their home countries. MIRC suggest those with this status to consider whether they are eligible for another immigration status and apply for that if they are.

Immigration Parole

Individuals in immigration parole programs, particularly for Cuba, Haiti, Nicaragua, Venezuela,

Ukraine and Afghanistan, are legally present in the U.S. until their parole ends.

Asylum seekers

People come the U.S. every year seeking protection from persecution for a number of reasons, ranging from race and religion to nationality and political opinion.

Asylum seekers should apply for their first work permit, if they are eligible, even if they do not plan to work, according to the Asylum Seeker Advocacy Project, which MIRC cites. Asylum seekers should renew their work permit if they have a two-year permit that will expire before 2028. They should consider applying for another immigration status, alongside asylum, including for Temporary Protected Status.

For more information from the Michigan Immigrant Rights Center, go to bit.ly/MIRCTipsheet.

Detroit Free Press staff writer Dave Boucher contributed to this report. Contact Nushrat Rahman: nrahman@freepress.com. Follow her on X: [@NushratR](https://twitter.com/NushratR).





For more news visit
BridgeDetroit.com

Los Defensores de los inmigrantes nos comparten estas medidas.

Acciones a tomar antes de la presidencia de Trump

Los abogados y defensores de los inmigrantes de Michigan, están preparando a sus clientes antes de que el presidente electo Donald Trump asuma el cargo en enero.

Aunque los detalles siguen sin estar claros, Trump prometió durante su campaña, llevar a cabo la "operación de deportación más grande en la historia de Estados Unidos" y ha sugerido utilizar a la policía local y a la Guardia Nacional para implementar ese plan.

En 2022, había 11 millones de inmigrantes indocumentados en los EE. UU., incluidos 130.000 en Michigan, según un análisis del Pew Research Center, que utilizó datos de la Encuesta estadounidense. Los inmigrantes que no tienen ciudadanía pero que tienen el derecho legal de permanecer en los EE. UU. pueden perder la autorización, si la administración entrante de Trump termina o cambia las políticas.

A continuación, el Centro de Derechos de los Inmigrantes de Michigan (MIRC), una organización sin fines de lucro que ofrece servicios legales, recomienda algunos pasos específicos, a los que no son ciudadanos (abarcando un amplio espectro de inmigrantes, que no tienen ciudadanía):

Qué hay que saber:

- El MIRC dice que los no ciudadanos pueden conocer sus derechos y preparar a sus familias. Para más información, visite bit.ly/MIRCKYR.
- Asegúrese de que el Servicio de Ciudadanía e Inmigración de los Estados Unidos (USCIS) tenga la dirección postal correcta, si hay una solicitud pendiente. Las personas en proceso de deportación y que no tienen representación pueden solicitar un cambio de dirección en respondentaccess.eoir.justice.gov/en/forms/.
- Los niños o los padres no ciudadanos deben solicitar o renovar su pasaporte estadounidense. Para obtener más información, visite bit.ly/USpassportinformation. Las personas que viven en hogares con estatus mixto deben obtener pasaportes de sus países de origen.
- Los residentes permanentes legales deben solicitar la ciudadanía ahora, recomienda el MIRC.
- Los inmigrantes con autorización de empleo, que vence en los próximos seis meses deben solicitar una renovación lo antes posible, dice la organización.

Acción Diferida para los Llegados en la Infancia (DACA)

Los beneficiarios de DACA, un programa que retrasa la deportación de inmigrantes indocumentados que llegaron a los EE. UU. cuando eran niños, deben solicitar una renovación si su estatus de DACA vence dentro de los seis meses, dice MIRC.

Estatus de Protección Temporal (TPS)

El gobierno federal otorga el TPS, a las personas que no pueden regresar de manera segura a su país de origen. MIRC sugiere que quienes tienen este estatus consideren si son elegibles para otro estatus migratorio y lo soliciten.

Libertad condicional para inmigrantes

Las personas en programas de libertad condicional para inmigrantes, particularmente para Cuba, Haití, Nicaragua, Venezuela, Ucrania y Afganistán, están legalmente presentes en los EE. UU. hasta que finalice su libertad condicional.



Andre Mitchell, a community engagement coordinator with Freedom House Detroit, goes over resources at the October 16 BridgeDetroit refugee/immigrant resource fair.



Solicitantes de asilo

Cada año, la gente llega a Estados Unidos buscando protección contra la persecución por diversas razones, que van desde la raza y la religión hasta la nacionalidad y la opinión política.

Los solicitantes de asilo deberían solicitar su primer permiso de trabajo, si son elegibles, incluso si no planean trabajar, según el Proyecto de Defensa de los Solicitantes de Asilo, que cita MIRC. Los solicitantes de asilo deberían renovar su permiso de trabajo si tienen un permiso de dos años que expirará antes de 2028. Deberían considerar solicitar otro estatus migratorio, junto con el asilo, incluido el Estatus de Protección Temporal.

Para obtener más información del Centro de Derechos de los Inmigrantes de Michigan, visite bit.ly/MIRCTipsheet.

El redactor Dave Boucher contribuyó a este informe. Póngase en contacto con Nushrat Rahman: nrahman@freepress.com. Sígala en X: @NushratR.

Traducción Carmen Elena Luna



Mockery Zero Proof

Address Line 1

Address Line 2

phone • mockeryzeroproof.com

Hours: Closed Sunday-Tuesday

Wednesday-Thursday: 12 p.m. to 4 p.m.

Friday: 12 p.m. to 6 p.m.

Saturday: 11 a.m. to 6 p.m.

Detroiter opens nonalcoholic bottle shop and bar



By Jena Brooker

A lifelong Detroiter is making a name for herself in the growing sector of nonalcoholic drinks with a zero-proof bottle shop and bar in Detroit's Livernois and Six Mile corridor.

The concept came to Karlyta Williams after she found herself drinking more than ever during the COVID-19 pandemic, ultimately feeling socially disconnected and experiencing poorer physical health. To replace the unhealthy ritual, she began mixing nonalcoholic drinks for herself and sharing them with friends and family and it grew into a mobile nonalcoholic bar business.

At the end of November, Mockery Zero Proof opened up a brick-and-mortar where Williams sells nonalcoholic spirits, wines and beers and small bites as well as products like mocktail glassware, candles, incense and bathrobes.

Williams is crafting mocktails at the small bar and sells nonalcoholic wine flights in the front corner of a building at 7400 W. McNichols.

The opening comes amid a surge in interest in nonalcoholic drinks in Michigan, which according to a new study, is one of five states nationwide to add the most “mocktail,” “virgin,” and “zero-proof” items to menus over the last year. In Detroit, popular bars and restaurants like Keisling, Brix Wine, and Seva offer mocktails. The city is also home to Casamara Club, a canned zero alcohol beer line that distributes to nearly 70 Detroit locations, and approximately 300 others statewide. In Southwest Detroit, Rocky Coronado, owner of the vegan Mexican food truck Nepantla has also been working to turn what was formerly Charlie Clark’s Bar into a sober bar and taqueria.

Williams said she’s seen consistent demand with her mobile drink business over the last three years.

“I’ve done everything from baby showers to weddings to birthday parties, all that kind of stuff,” she said.

The interest, she said, is from people aiming to be more mindful of their health, wanting to drink less or because they want to be present in a different way but don’t want to miss out on the social experience and ritual of drinking.

“A lot of people who are super into their health and their bodies, this is an option for them and they still get that feeling of having a drink, but they’re not letting go of this thing that they’re really dedicated to,” she said.

The shop operates out of the front corner of a large commercial building owned by Speramus Partners LLC, which is owned by Detroit developers Chase L. Cantrell and Jason Headen. A neighboring 7,000-square-foot space with an indoor

balcony was going to host a taproom before plans fell through with the tenant, Cantrell said.

He said Mockery Zero Proof aligns with the needs of the neighborhood. While Cantrell was redeveloping the building and searching for tenants, he said some residents were concerned about the site hosting a bar when there were already several nearby liquor stores.

“Don’t you understand that there are people in our community that have problems with alcoholism?” he recalled one older resident asking him.

An overconcentration of liquor stores is a concern across the city that residents have raised to City Council members. Detroit currently has 300 more liquor establishments than allowed under Michigan Liquor Control Commission laws based on population size.

Having the nonalcoholic hangout in the building will help balance that out, said Cantrell.

“Super excited for Karlyta. She’s energetic, she’s very knowledgeable about the space, she clearly knows her business and product,” he said. “This is a good balance where we are giving a nonalcoholic option for people –that’s important for the corridor and in response to what residents have told us.”

Cantrell is still looking for tenants for the adjacent 7,000-square-foot space and said that he’s hoping whoever takes it will forge a partnership with Williams.

The grand opening of Mockery Zero Proof was timed for Jan. 2 to coincide with “Dry January,” a public health campaign started in the UK in 2012, that has spread to the United States where people abstain from alcohol for the month. Alcohol use is one of the leading preventable causes of death in the United States where nearly 180,000 people die each year from excessive use, according to the National Institute on Alcohol Abuse and Alcoholism. But even small amounts of alcohol is harmful, health experts say.

At Mockery Zero Proof, Williams said customers shouldn’t expect to feel like they are in a typical bar.

“I didn’t want anyone to walk into the space and in any way, shape or form, think that I was attempting to create this bar atmosphere. I’m not trying to remind you of what you’ve done,” said Williams. “I’m trying to offer you something different.”

Hours are Wednesday -Thursday from 12 p.m. - 4 p.m.; Friday from 12 p.m. - 6 p.m. and Saturday from 11 a.m.- 6 p.m. It is closed Sunday through Tuesday. 🍷

Warming centers, respite spots are open across Detroit

Warming centers and respite spots are available across Detroit for residents seeking a reprieve from frigid temperatures.

The City of Detroit opened warming centers last month with 100 extra emergency shelter beds, providing sleeping accommodations, two meals and showers. City recreation centers and libraries are also available during regular operating hours.

How to get into shelters, warming centers

To get into shelters and warming centers, residents must call the Coordinated Assessment Model, or CAM, the main way for people facing homelessness in Detroit, Hamtramck and Highland Park to access housing help. To reach CAM, they can call the City of Detroit's Housing Resource HelpLine at 866-313-2520, from 8 a.m. to 6 p.m., Monday to Friday.

People can also go to an in-person CAM site at the following locations:

- Cass Community Social Services: 11850 Woodrow Wilson St.; 10 a.m. to 6 p.m., Monday to Friday
- NOAH at Central: 23 E. Adams Ave. (second floor); 9:30 a.m. to 3:30 p.m., Monday to Thursday

CAM provides transportation to shelters, if needed. For more information, go to camdetroit.org.

The recently opened warming centers are Cass Community Social Services (for women and families); Detroit Rescue Mission Ministries (for women and families), and Detroit Rescue Mission Ministries (for single men).

There are currently more than 1,200 shelter and warming center beds. By Jan. 1, the number of shelter beds is expected to reach more than 1,400, according to a news release.

Respite Spots

The Detroit Public Library main library in Midtown is open from 10 a.m. to 6 p.m., Monday, Thursday, Friday and Saturday; 12 p.m. to 8 p.m., Tuesday and Wednesday, and 1 p.m. to 5 p.m. on Sunday. For neighborhood library branch hours, go detroitpubliclibrary.org.

Here is a list of City of Detroit recreation centers and when they are open, according to a news release:

- **Adams Butzel Complex:** 10500 Lyndon; 8 a.m. to 9 p.m., Monday to Friday; 10 a.m. to 6 p.m., Saturday
- **Butzel Family Center:** 7737 Kercheval Ave.; 11 a.m. to 7 p.m., Monday to Friday
- **Clemente Recreation Center:** 2631 Bagley; 1 p.m. to 9 p.m., Monday to Friday
- **Community Center at AB Ford:** 100 Lenox; 9 a.m. to 7 p.m., Monday to Friday; 10 a.m. to 6 p.m., Saturday
- **Crowell Recreation Center:** 16630 Lahser; 1 p.m. to 9 p.m., Monday to Friday
- **Farwell Recreation Center:** 2711 E. Outer Drive; 11 a.m. to 7 p.m., Monday to Friday
- **Heilmann Recreation Center:** 19601 Crusade; 8 a.m. to 9 p.m., Monday to Friday; 10 a.m. to 6 p.m., Saturday
- **Kemeny Recreation Center:** 2260 S. Fort; 8 a.m. to 9 p.m., Monday to Friday; 10 a.m. to 6 p.m., Saturday
- **Lasky Recreation Center:** 13200 Fenelon; 1 p.m. to 9 p.m., Monday to Friday
- **Northwest Activities Center:** 18100 Meyers; 8 a.m. to 9 p.m., Monday to Friday; 10 a.m. to 6 p.m., Saturday
- **Patton Recreation Center:** 2301 Woodmere; 8 a.m. to 9 p.m., Monday to Friday; 10 a.m. to 6 p.m., Saturday

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