Henderson v. Vision Property Management, LLC

U.S. District Court Eastern District of Michigan

Co-Counsel: National Consumer Law Center (NCLC), NAACP Legal Defense Fund, American Civil Liberties Union (ACLU) Michigan, and Michigan Poverty Law Program

This class-action lawsuit was filed in the U.S. District Court for the Eastern District of Michigan. The lawsuit alleges the Defendants violated federal and state civil rights and consumer protection laws by targeting low-income families in predominantly Black communities in the Detroit, Michigan area through an unfair and deceptive home purchase scheme. The complaint alleges that Vision marketed its product as a pathway to homeownership, yet many consumers in these contracts were evicted and lost all of their investment in the homes.

Plaintiffs

Ms. Rhonda Henderson

Ms. Roberta Faulks

Ms. Rachel Church

Download the Complaint (PDF)

Download Plaintiff Profiles (PDF)

Press Release

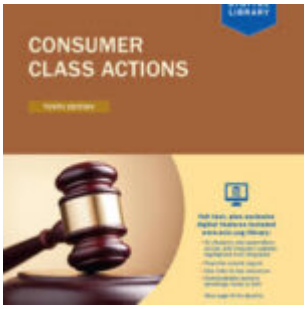
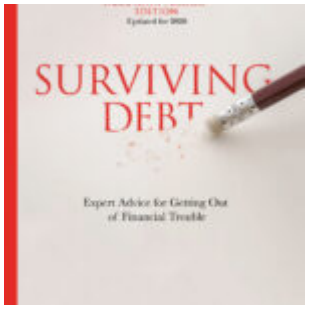
Related Links

- *Horne et al. v. Harbour Portfolio et al,* Unites States District Court for the Northern District of Georgia: Suit was brought by the Atlanta Legal Aid Society on behalf of 22 African-American residents representing 16 household. The action asserted claims of discriminatory targeting for abusive credit terms in home purchase “contract for deed” transactions extended by Harbour Portfolio.
  Horne et al v. Harbour Portfolio et al. Second Amended Complaint (N.D. GA)
  Horne et al v. Harbour Portfolio et al. Third Amended Complaint (N.D. GA)
  Opposition to Defendant Harbour’s Motion to Dismiss Second Amended Complaint
  Opposition to Defendant NAA’s Motion to Dismiss Second Amended Complaint
  Order on Motion to Dismiss Second Amended Complaint (N.D. GA)

- NCLC Report: Toxic Transactions: How Land Installment Contracts Once Again Threaten Communities of Color, July 2016
- NCLC Racial Justice and Equal Economic Opportunity Project
- NCLC Racial Justice webinars
- NCLC Guide for Homebuyers: Tips for Getting a Safe Mortgage You Can Afford
- CFPB: Buying a House: Tools and Resources for Homebuyers

Related NCLC Publications

Attorneys: Mortgage Lending (chapter 10) || Home Foreclosures (chapter 12) || Credit Discrimination || Consumer Class Actions



Consumers: Surviving Debt