

LDF, ACLU of Michigan, National Consumer Law Center, and Michigan Poverty Law Program File Class Action Fair Housing Lawsuit Against Vision Property Management for Targeting Black Homebuyers in Home Purchase Scheme

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Detroit - Today, the NAACP Legal Defense and Educational Fund, Inc. (LDF), the American Civil Liberties Union of Michigan (ACLU), the National Consumer Law Center (NCLC), and the Michigan Poverty Law Program filed a federal class action lawsuit against Vision Property Management (Vision). The lawsuit was filed on behalf of financially challenged Detroit- and Flint-area residents to whom Vision promised a path to homeownership but are now trapped in contracts structured to fail. Vision primarily targeted Black consumers for its home purchase scheme, the lawsuit argues.

“Our complaint includes detailed allegations about how Vision operated almost exclusively in Black neighborhoods, profiting from communities that were hit hardest in the housing crisis and thwarting attempts to build wealth in the Black community,” said **Jennifer A. Holmes, assistant counsel at LDF**. “Our lawsuit seeks to remedy the damages caused to communities of color throughout the Greater Detroit region as a result of Vision’s practices.”

As detailed in the lawsuit’s 109-page complaint, Vision purchased approximately 1,000 foreclosed homes in Black neighborhoods, many of them dilapidated, and failed to invest in making those homes livable. Vision then sold many of these homes under contracts that obscured the true cost of buying and repairing the home. The terms of the contracts made it difficult for buyers to achieve homeownership while also allowing Vision to avoid responsibility for upkeep while would-be homeowners poured their money into making the homes livable.

“From Inkster to Flint to Ann Arbor to Detroit, Vision marketed to primarily Black, low-income people with high-interest land contracts for homes that were over-priced and in poor condition,” said **Bonsitu Kitaba, ACLU of Michigan deputy legal director**. “People who signed contracts with Vision were saddled with all the repairs, upkeep, insurance and taxes - all the responsibilities that come with homeownership - with none of the rights.”

“The harm Vision’s practices have caused to communities and people of color shows that vigorous enforcement of federal civil rights and consumer protection laws are needed now more than ever,”

said **Sarah Bolling Mancini, staff attorney at the National Consumer Law Center**. “This is not the moment to abandon the goals of fair housing and safe lending. In the wake of the Coronavirus crisis, the need for strong federal and state protections will be even greater.”

There is a long history of housing and credit discrimination in Detroit and surrounding areas. For years, housing companies have targeted Black communities for predatory lending schemes using deceptive terms. The long-term consequences have proven devastating, a massive reversal in minority homeownership rates and an erosion in Black wealth accumulation. These schemes, combined with the deeply concerning recent rollback of civil rights protections in the housing and financial sectors, have unjustly prevented many people of color from achieving long-term economic security.

“It is time to eliminate the predatory schemes that have exploited our Black communities. We commit to standing shoulder-to-shoulder with members of low-income communities of color who for too long have been targeted by unscrupulous predatory lenders,” said **Lorray Brown, managing attorney and consumer law attorney at the Michigan Poverty Law Program**.

Read the filed complaint [here](#).