

Legal Aid to Vision: "We won't stand for it"

Non-profit sues property management company over predatory contract

YOUNGSTOWN - Community Legal Aid has filed a lawsuit against Vision Property Management.

The lawsuit, filed today in Mahoning County Court of Common Pleas, represents five Legal Aid clients who have entered into what Legal Aid describes as “predatory rent-to-own contracts” with the South Carolina real estate company.

Legal Aid’s complaint alleges 18 counts of illegal activity against Vision and its various shell companies, including fraud and what the non-profit calls a “pattern of corrupt activity.”

“They repeatedly targeted people who wouldn’t qualify for a traditional home loan,” said Steven McGarrity, Legal Aid’s executive director. “They knew our clients couldn’t afford all the financial obligations in their contracts.”

According to the complaint, Vision purchased the properties in question for between \$550 and \$5,200. They purchased these properties after they were foreclosed, and often after they sat vacant for a period of time, eventually selling them to Legal Aid’s clients for much more than they were worth.

“In some cases, they resold the properties for 35 times more than they were worth,” McGarrity explained. “This was the heart of their business model - to make quick money while making our community poorer.”

The lawsuit alleges that Vision pressured Legal Aid’s clients into signing rent-to-own contracts and paying down-payments to purchase properties quickly, sometimes without even getting to see them first. They then were required to pay not only monthly payments on the properties, but also pay for taxes, insurance, and unpaid utility bills, which Legal Aid points out are requirements by law for landlords to pay.

In addition, all of the properties in the suit were deemed uninhabitable - meaning they had significant damage that needed repaired before considered safe for people to live in them. Missing or damaged utility lines and infrastructure, unsafe foundations, sewage back-ups, and collapsed ceilings are among some of the damages listed in the complaint.

“They knew our clients couldn’t afford to cover the costs of these repairs,” McGarrity said. “In one of our client’s cases, the property was so badly neglected, the City of Youngstown tore it down only a week after he took possession. And no one from Vision disclosed to him anywhere throughout the process that it was on the list to be demolished.”

While the non-profit hopes the lawsuit will hold Vision and its subsidiaries financially responsible for their actions, it goes deeper for McGarrity.

“Our clients deserve their day in court,” he said. “They (Vision) caused real hurt to real people in real neighborhoods. They should pay for that.”

He also said he hoped the suit sends a message to any other company thinking about similar tactics.

“We won’t stand for it,” he said.

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