

**Katherine Hanson** 

Katherine Hanson is the Co-Director of Jacksonville Area Legal Aid, Inc's Fair Housing Unit (FHU) where she practices fair housing, landlord tenant and consumer law. Katherine litigates discrimination cases in state and federal court with a focus on using the Fair Housing Act in defense of foreclosure and eviction and she authored a related law review article, Disparate Impact Sex Discrimination in Residential Lending and Mortgage Servicing Based on Sex: *Insidious Evil*. The article was inspired by a common plight – women homeowners were coming to Legal Aid for foreclosure assistance after their husbands had died. They explained that their bank or servicer had either returned their mortgage payments, refused to provide them access to loss mitigation, or both, all because the woman had not signed the note and so was not a "borrower". Katherine and the FHU worked with the University of North Florida to survey foreclosures in Duval County, Florida. The resulting report showed what the FHU had long suspected – women are less likely to sign promissory notes even when they sign the mortgage. As such, the policies of the banks and servicers have a disparate and discriminatory impact on women. Katherine has used this legal theory to overcome these acts of sex discrimination and successfully keep women in their homes. Katherine and the FHU have also helped achieve systemic change for Jacksonville's low-income residents. Most recently, and partially in response to the Zika outbreak, Katherine and the FHU partnered with the Northeast Florida Health Planning Council to produce a Health Impact Assessment to highlight environmental, housing and health inequalities faced by Jacksonville's low-income residents. The FHU then spearheaded an amendment to the local municipal code which now requires screen doors in most rental housing in Jacksonville. Tenants without access to air conditioning, an amenity not required by Florida law, now have a way to cool their homes without exposing themselves to mosquitos and other disease vectors.

Katherine is a graduate of the University of Florida's Department Wildlife Ecology and Conservation and Levin College of Law, has been admitted in the Middle District of Florida, and is the mother of two young boys.