

# Fair Housing Summit

## April 21st & 22nd, 2021

### Featured Speakers:

Rep. Anna Eskamani

Stella Adams

David Baade

Christie Bhageloe

Joseph Cordova

Darryl Foster

Fred Freiberg

Katherine Hanson

Marissa Hoffman

Anuj Kumar

Alexandria Lippincott

Natalie Maxwell

C.J. Miles

Andrea Mosley

Jodi Peña-Castaldi

Rose Ramirez

Erika Recek

Veronica Robleto

Joseph St. Angelo

Eric Sublett

Deb Thorpe

Ed Voci



# Thank you!

Thank you to Community Legal Services of Mid-Florida, Inc., Florida Legal Services, Inc., and Three Rivers Legal Services, Inc. for hosting the 2021 Fair Housing Summit.

Thank you to City of Orlando, U.S. Department of Housing and Urban Development, and Orange County FL Government for their involvement in the 2021 Fair Housing Summit.

Thank you to Disability Rights Florida for providing our ASL interpreters for the 2021 Fair Housing Summit.

Thank you to our planning committee of Teresa Adams, Christie Bhageloe, Michelle Boyea, Joseph Cordova, Sheila Hamilton, Katherine Hanson, Jeffrey Hussey, Marissa Hoffman, Andrea Mosley, Yetzenia Negrón, Erika Recek, Joseph St. Angelo, and Michelle Wargo for their hard work and dedication to the 2021 Fair Housing Summit.



# April 21st

Time	Session/Event
8:45-9:00am	Early Login, Meet & Greet
9:00-9:10am	Intro to Conference & Team
9:10-10:00am	FHA Basics 101 - English (David Baade) (Spanish may be offered via separate link by Veronica Robleto)
10:10-11:00am	Reasonable Accommodations (Andrea Mosley)
11:10am-12pm	Mortgage/Lending (Stella Adams)
12-12:30om	Lunch
12:30-1:20pm	DV & Sexual Harassment (Erika Recek)
1:30-2:20pm	Emotional Support Animals (CJ Miles)
2:30-3:20pm	Administrative Proceedings (Katherine Hanson)
3:30-3:55pm	Pandemic & Outreach (Joseph Cordova, Marissa Hoffman, and Jodi Peña-Castaldi)
3:55-4:00pm	Adjourn

# April 22nd

Time	Session/Event
8:45-9:00am	Early Login - Day 2 Intro
9:00-9:50am	Big Data & Disparate Impact (Eric Sublett)
10:00-10:50am	Keynote Speaker (Representative Anna Eskamani)
11:00-11:50am	Implications Under HUD's Harassment Rule (Alexandria Lippincott)
12:00-12:50pm	Panel Discussion (Lunch) - Deeper Dive Darryl Foster - Testing Anuj Kumar - Schools/Community Rose Ramirez - Civil Rights Investigator Joseph St. Angelo (Moderator)
1:00-1:50pm	Fair Housing Testing (Fred Freiberg)
2:00-2:50pm	Re-Entry (Natalie Maxwell & Deb Thorpe)
3:00-3:50pm	Federal Court Proceedings (Ed Voci)
3:50-4:00pm	Closing & Adjourn



# Stella Adams

Stella Adams is a civil rights professional with over 20 years of experience with civil rights enforcement. Most recently, Stella served as the chief of equity and inclusion for the National Community Reinvestment Coalition. She has worked tirelessly to provide equal access and equal opportunity to all. Her specialties include: Fair Housing Investigations, Fair Lending Investigations, Fair Housing Policy, Fair Lending Policy, Mortgage Fraud Investigations, Analysis of Impediment studies, Foreclosure Prevention/Loss Mitigation, Civil Rights Education and Advocacy.

Stella is a nationally recognized expert on the Fair Housing Act and its implementing regulations. Stella is cited in "The Financial Crisis Inquiry Report: Final Report of the National Commission on the Causes of the Financial and Economic Crisis in the United States for publicly warning financial regulators of "the danger that non-traditional mortgages posed to the economy".

Stella is the Founder and CEO of SJ Adams Consulting; a full-service civil rights research and consulting firm located in Durham, NC. S J Adams Consulting provides a broad range of services to non-profit community based organizations, government and industry to assist them in meeting their fair housing, fair lending, diversity or environmental justice goals. These services include Fair Housing/Lending audits, Fair Housing Planning, Research, Mystery Shopping, Civil Rights Investigations, Mortgage Fraud Investigations, Compliance Programs, Training Programs, and Independent Assessments.

S J Adams Consulting is dedicated to the creation of equal housing opportunity and equal access to financial services for all citizens regardless of race, color, religion, sex, national origin, marital status, familial status, disability or source of income.



# David Baade

David Baade is the President/CEO of the Fair Housing Continuum, Inc., an organization committed to the elimination of discrimination in housing. As the President of the Continuum, he is continuously called upon to perform unique tasks requiring community involvement and awareness of economic and cultural value systems. His areas of responsibility include enforcement of the Fair Housing Act through systematic testing procedures, investigation of alleged housing discrimination, and assisting community leaders develop fair housing strategies.

Mr. Baade retired from the United States Navy after 21 years in the submarine force. He is a former staff member of the Defense Equal Opportunity Management Institute. He has over 30 years of experience as a Trainer/Facilitator/Instructor and has provided equal opportunity and organizational development training for military, civilian, and international organizations at all levels.



# Christie Bhageloe

Director, Statewide Training Initiative

Christie is a Florida native and a proud triple Gator who graduated from the University of Florida with a B.A. in 2001, M.A. in 2003, and a J.D. in 2010.

Christie was the grateful recipient of Florida Bar Foundation Summer Fellowships during law school, which solidified her commitment to work in public interest law after graduation. In the first few years following graduation, she worked for Community Legal Services of Mid-Florida (CLSMF) and the 9th Circuit Public Defender's Office, with a focus on veterans advocacy. In 2012 Christie was selected to lead the Veterans Advocacy Project at CLSMF and expanded the project to all 12 counties that CLSMF serves. She was honored to serve veterans and help them obtain the benefits they earned through their military service. Christie joined Florida Legal Services in 2019 and is excited to energize current public interest attorneys through innovative trainings and inspire the next generation of advocates through outreach to law students. Christie serves on the Executive Council of the Public Interest Law Section of the Florida Bar as well as the Military Affairs Committee. She is accredited by the Veterans Administration and is admitted to practice before the federal Court of Appeals for Veterans Claims.



# Joseph Cordova

Project Manager, FHA Education & Outreach Initiative

Joseph is an attorney with Florida Legal Services and serves as the Project Manager for its FHA/HUD Education & Outreach Initiative. As an attorney, Joseph has worked with communities throughout north Florida, providing legal 'Know Your Rights' presentations and related community lawyering services to community advocate programs, vulnerable populations, and regional organizations. Joseph worked as an Equal Justice Works Fellow from 2018-2020 and was the 2018 Helen Gibel Blechman Memorial Community Service Award recipient. As the FHA project manager, his work focuses upon helping members of the housing community understand Fair Housing rights and access legal remedies for identified violations.





# Anna Eskamani

Anna is a bold fighter for Florida families and every day people. Born and raised in Orlando, she's the daughter of working class immigrants who came to this country in search of the American Dream. Anna went to public schools in Orange County and then to the University of Central Florida where she earned dual degrees as an undergrad and graduate student. She is now getting her PhD in Public Affairs, works in the nonprofit sector, and is proud to be the State House Representative for District 47 in the Florida Legislature.

A bridge builder, Anna ran for office for the first time in 2018, flipping her legislative seat and making history as the first Iranian-American elected to any public office in Florida. In 2020 she won her re-election by an overwhelming majority and has been championing critical issues like economic justice, environmental protection, equality for all, funding for public schools and support of arts and culture. She's been a leading voice in carrying Florida through the COVID19 pandemic too, using her own salary to help families in need. A track record of kind sacrifice, endless hard work, and iron-clad values, Anna is known across the state and nation as a leader who is unbothered, unbossed, and committed to the people of Florida.



# Darryl Foster

Darryl A. Foster, Sr. is an Equal Opportunity Specialist/GTM/GTR for Region IV, FHEO, HUD. Darryl has worked for HUD since March 2020 and currently serves as a GTM/GTR for the FHIP Branch.

Prior to coming to HUD, Darryl worked as an investigator for the Florida Commission on Human Relations. He has worked in the civil rights field for more than 20 years, including 15 years at the U.S. Department of Justice, Civil Rights Division, where he held positions as a Civil Rights Analyst, Equal Opportunity Specialist (Fair Housing Testing Coordinator) and Supervisory Equal Opportunity Specialist (Supervisor, Fair Housing Testing Program). Mr. Foster also served in the United States Marine Corps for 10 years.

In his current position, he is responsible to the management of 10 FHIP grants and also serves as the SME for fair housing testing matters for Region IV, FHEO.



# Fred Freiberg

Fred Freiberg serves as the Executive Director for the Fair Housing Justice Center (FHJC), a regional civil rights organization based in New York City that he co-founded in 2004. Prior to 2004, Mr. Freiberg worked for the Civil Rights Division of the United States Department of Justice where he directed a national testing program that he helped to establish in the Division's Housing and Civil Enforcement Section in 1992. Mr. Freiberg was a founder and the first Executive Director of the Metropolitan Milwaukee Fair Housing Council from 1977-1981. For seven years, Mr. Freiberg worked as a private consultant providing technical assistance and training to public and private fair housing enforcement agencies across the United States. From 1999 to 2002, Mr. Freiberg was retained by the Urban Institute to manage the testing in two national research projects. He supervised the testing in a national research study of mortgage lending practices and directed the field implementation for the third and largest national study of housing discrimination conducted in the United States.

Mr. Freiberg is considered one of the nation's leading experts on the use of testing as an investigative tool for enforcing civil rights laws. He has supervised and/or participated in thousands of testing investigations involving rental housing, real estate sales, new construction, nursing homes, mobile homes, places of public accommodation, and mortgage lending institutions. Mr. Freiberg's professional activities for fair housing span over four decades during which time he has testified in dozens of fair housing cases, published articles on fair housing, and received numerous awards for his accomplishments in the fair housing field. Mr. Freiberg is also the Executive Producer of an award-winning fair housing documentary entitled *A Matter of Place* released in 2013. In 2016, he appeared in "A House Divided," an episode from the EPIX Original docu-series called *America Divided*. From 2016-2019, he consulted with Newsday on the largest investigation into real estate practices conducted by any media outlet in the nation. He is featured in the resulting Newsday story "Long Island Divided" and appeared in the related video documentary *Testing the Divide*.



# Katherine Hanson

Katherine Hanson is a Senior Staff Attorney with Disability Rights Florida where she focuses her practice on disability rights and housing law. Prior to joining DRF, Katherine was the Co-Director of Jacksonville Area Legal Aid, Inc's Fair Housing Unit where she practiced fair housing, landlord tenant and consumer law. Katherine was a 2018 recipient of the National Consumer Law Center's Rising Star Award.



# Marissa Hoffman

Marissa Hoffman serves as an Advocate for the Fair Housing Unit at Community Legal Services of Mid-Florida (CLSMF), a legal aid law firm located in Central Florida. Marissa earned her Bachelor of Arts in English from The University of Akron, Ohio in 2015. Marissa later earned her Juris Doctor from the University of Denver Sturm College of Law in 2019. During her time at the University of Denver Sturm College of Law, Marissa was recognized for her work in public service. She earned the Stephen H. Diamond Scholarship for Public Service, a summer stipend for Public Interest work, and Marissa was awarded the Public Good Distinction upon graduation.

Marissa is a dedicated to serving under-represented clients and speaking out for the public good. She is proud to work with the fair housing team to protect and preserve clients' civil rights in their housing under the federal and state Fair Housing Acts. Marissa is also passionate about environmental and animal rights advocacy. In her spare time, you can find her playing with her miniature-dachshund, Macklin, or tending to her many houseplants.



# Anuj Kumar

Anuj Kumar is an Associate Professor and Matherly Professor of Information Systems at the Warrington College of Business, University of Florida. He holds a Ph.D. in Information Systems from Heinz School of Information Systems and Management, Carnegie Mellon University. He also holds a Bachelor's degree in Mechanical Engineering and a Master's degree in Thermal Engineering from the Indian Institute of Technology, India, and a Master's degree in management from the Indian Institute of Management, India.

Professor Kumar research focuses on understanding how information technology affects the behavior of organizations, individuals, and the interactions between them. Specifically, his research has examined the role of information technology in three areas - (1) Omnichannel customer behavior in technology-mediated multi-channel operations, such as retail of traditional goods (apparel and home goods), digital goods (digital movies and music), and after-sales services in the insurance sector. (2) The economic value of online product recommendation networks in e-commerce. (3) How technology in shaping our society, such as remedying education with the use of technologies. To answer these questions, Professor Kumar has designed natural, quasi-natural, and large scale randomized experiments in real-life field settings.

Professor Kumar has been awarded the ISS Sandra A. Slaughter INFORMS Early Career Award in 2018 for his research in the area of Information Systems. His research has also received several competitive research grants from the Marketing Science Institute and Wharton Customer Analytics Initiative and his papers have received best paper awards from INFORMS-Industries Association awards and Workshop of Information Systems and Economics. His research has been mentioned in popular media outlets such as The New York Times, 74 million.org, and Total Retail. Professor Kumar has been invited to give a TEDx talk in Boston Bio hub on his research on online school ratings and segregation in America. His research has been published in top tier journals like Management Science, Information Systems Research, Manufacturing & Service Operations Management, and Management Information Systems Quarterly



# Alexandria Lippincott

A civil rights attorney with the U.S. Department of Housing and Urban Development since 1998, Alexandria Lippincott works primarily with the Fair Housing Act. Ms. Lippincott is a trial attorney in Headquarters, where she assists HUD's Office of Fair Housing and Equal Opportunity with developing fair housing discrimination cases, litigates, drafts regulations and guidance, develops and provides trainings, and works with HUD's fair housing attorneys around the nation.

Among her contributions to the field of fair housing enforcement, Ms. Lippincott, working with colleagues in Region III, secured a \$1.2 million damages and civil penalties award against a white supremacist in *HUD v. Wilson*, charged HUD's first case on maternity leave mortgage insurance discrimination, *HUD v. MGIC*, served on the HQ team that drafted HUD's Harassment Rule, Quid Pro Quo and Hostile Environment Harassment and Liability for Discriminatory Housing Practices Under the Fair Housing Act, and, more recently, collaborated on the creation of a series of trainings and materials on Preventing and Addressing Sexual and Other Discriminatory Harassment in Housing. Ms. Lippincott is a member of the Maryland Bar.



# Natalie Maxwell

Director of Advocacy & Litigation  
Three Rivers Legal Services, Inc.

Natalie N. Maxwell is the Director of Advocacy & Litigation at Three Rivers Legal Services, Inc. She has experience litigating a variety of civil rights cases, including disability rights, housing rights, housing discrimination and special education in federal and state trial courts and administrative hearings. She regularly conducts legal skills and substantive law trainings for lawyers, paralegals and law students as well as community education for lay audiences in Florida and nationally. Natalie is a member of The Florida Bar, the U.S. Northern, Middle and Southern District Courts of Florida and the Eleventh Circuit Court of Appeals. She received a B.S. and B.A. in 2002 from the University of Florida and a J.D. in 2005 from the American University, Washington College of Law.





# C.J. Miles

C. J. Miles is the Deputy Director for the Fair Housing Continuum, Inc., an organization committed to the elimination of discrimination in housing. C. J. has worked for the Fair Housing Continuum, Inc. since September 1995. He is retired from the United States Army where his last duty assignment was as a staff member of the Department of Defense Equal Opportunity Management Institute, Patrick Air Force Base, FL. Mr. Miles has more than 35 years of experience as a Trainer/Facilitator and has provided equal opportunity and organizational development training for military, civilian and international organizations at all levels. As Deputy Director, Mr. Miles is continuously called upon to perform unique tasks requiring community involvement and awareness of economic and cultural value systems. His areas of responsibilities include enforcement of the Fair Housing Act through systemic testing procedures, investigations of alleged housing discrimination, fair housing education and outreach, and assisting community leaders develop fair housing strategies.



# Andrea Mosley

Andrea Mosley is a housing and consumer Staff Attorney at Three Rivers Legal Services (TRLS).

She has been litigating cases in the consumer, housing, and fair housing for the past nine years.

Prior to her time at TRLS, Andrea was the Managing Attorney of Fair Housing Programs at Community Legal Services of Mid-FL, Inc. (CLSMF), a Solo Practitioner for several years and an Assistant Public Defender for the Ninth Judicial Circuit. Andrea was born and raised in Connecticut. She went to Quinnipiac University School of Law in Hamden, Connecticut. Her first job, directly out of law school, was as an Assistant Public Defender. The skills she learned in that position, serve her to this day. She has extensive jury trial, bench trial and administrative hearing experience. As a Solo Practitioner, her practice always centered around consumers and tenants. As a direct result of her childhood experiences, she has a passion for advocating on behalf of the marginalized and disenfranchised. She is also an artist who loves to swim, ride her motorcycle and spend time with her five dogs.



# Jodi Peña-Castaldi

Jodi relocated to Florida from Michigan in 1997 and has lived in West Volusia for the past 11 years. A HUD Housing Counselor for the past 29 years, Jodi advocates to preserve, create and sustain affordable housing. Jodi currently serves as the Manager of Community Initiatives of Community Legal Services of Mid-Florida, working with the communities they serve to build and maintain partnerships, to assist with the mission of treating their clients holistically.



# Rose Ramirez

Rose Ramirez is a highly regarded fair housing and civil rights expert working extensively across the U.S. with a variety of corporations to provide further access to resources, such as housing, for underserved communities. As a first generation Mexican American, she is a civil rights advocate to her core and committed to fighting for equal access to essential resources for BIPOC.

She works with community organizers, lawyers, executive officers, and project managers to further develop programs focused on combatting housing discrimination. She specializes in corporate social responsibility, fair housing, fair lending, and consumer protection. She has spent years training cities under DOJ consent decrees and leading systemic investigations of housing discrimination throughout the country.

She is a graduate of the University of Florida and currently pursuing her J.D. at American University's Washington College of Law, planning to graduate in 2022.



# Erika Recek

## Director of Survivor Advocacy

Since graduating from the University of Florida in 2007, Erika has spent most of her legal career working in public interest law, ensuring that individuals in vulnerable situations have a voice in the judicial process. She started her career at a legal aid program in Northern Virginia, helping survivors of domestic violence with their legal issues involving orders of protection, family law related matters, housing and consumer law. Upon her return to Florida, she continued her legal career with Community Legal Services of Mid-Florida, where she handled family and housing law matters, and assisted with the management of a multi-county legal helpline. Erika joined Florida Legal Services in 2018 and continues to assist survivors of domestic violence while also engaging in systemic impact advocacy for vulnerable populations. Erika is a member of the Florida Bar, Virginia Bar, and the U.S. Middle District of Florida.



# Veronica Robleto

## Immigrant Rights Paralegal

Veronica has been a lifelong advocate for social justice with a strong background in community organizing around issues of social, racial, and economic justice. She grew up in Palm Beach County and earned a B.F.A. from the State University of New York at Purchase. Prior to joining the FLS team, she worked at the University of Florida, Levin College of Law at the Intimate Partner Violence Assistance Clinic (IPVAC) and helped create the Immigration Clinic that grew out of IPVAC. While at the clinic, Veronica became a Board of Immigration Appeals Accredited Representative which authorized her to give legal advice as it pertains to immigration law and to represent clients in affirmative immigration matters. At FLS she coordinates the Immigrant Family Safety Project which focuses on preventing family separation and providing direct immigration representation to victims of crime. She also works within the Fair Housing Education & Outreach Initiative, where she provides much needed services related to immigrant housing and rights.



# Joseph St. Angelo

Originally from the Bronx, New York, Joseph has been in Florida since 1999. He has spent his legal career as an advocate for the community, focusing on representation of the poor and disenfranchised, ensuring that their voices are heard and their rights are maintained. He has worked for the Office of the Public Defender in Daytona Beach in both the appeals and trial division, dealing with a wide range of criminal and civil matters. It is his pleasure to continue serving the community as a staff attorney with Community Legal Services of Mid-Florida, Fair Housing division, to ensure that people have an opportunity at the quiet enjoyment of their homes without the burden of discrimination. Joseph is a published author with a Bachelor of Arts in Mass Communications. During his time away from the office, Joseph enjoys travel, time spent with his friends and family, theme parks, and the arts, specifically the history of film.



# Eric Sublett

Deputy Director of the National Housing  
Law Project

Eric Sublett is Counsel at Relman Colfax. Mr. Sublett works in the firm's civil rights counseling practice and advises financial institutions on best practices for complying with fair lending laws. Mr. Sublett's practice frequently involves the evaluation of discrimination risk in connection with statistical or machine learning models and he advises clients on how these risks can be identified and mitigated. Prior to joining Relman Colfax, Mr. Sublett worked on fair housing issues as a volunteer attorney with the Connecticut Fair Housing Center. He was also a visiting fellow with the Information Society Project at Yale Law School.





# Deborah Thorpe

Deputy Director of the National Housing  
Law Project

Deborah Thorpe is the Deputy Director of the National Housing Law Project (NHLP). Deborah's work focuses on federal, state, and local policy advocacy to preserve affordable housing and tenants' rights. She provides training and technical assistance to advocates working with low-income tenants and serves as an advisor and editor of NHLP's seminal publication, HUD Housing Programs: Tenants Rights. Deborah has testified before Congress about increasing economic mobility in the Housing Choice Voucher program and improving living conditions for public housing residents. Before she joined NHLP, Deborah was a Senior Attorney at the Law Foundation of Silicon Valley and represented clients with disabilities facing eviction and civil commitment.



# Ed Voci

Ed Voci has held various litigation-related positions in criminal defense, tenant defense, civil rights litigation, housing discrimination, First Amendment, Fourth Amendment, and employment discrimination areas. He has been the lead counsel or co-counsel on scores of housing discrimination cases in Federal Courts, Illinois courts, U.S. Dept. of HUD, Illinois Human Rights Commission, Chicago Commission on Human Relations; jury and bench trials; temporary restraining orders, preliminary and permanent injunctions, damages and attorney fees. Ed Voci has prevailed for plaintiffs in twenty-five consecutive housing race discrimination trials/hearings.

The civil rights attorney and teacher is also an actor and lyricist.