



# AREA

ASSOCIATED REALTY OF THE AMERICAS

DECEMBER 2019



## *In This Issue:*

**DEDICATED TO THE GREAT MEMBERS OF AREA  
WHO SERVE TO INSPIRE REALTORS® EVERYWHERE TO DO THEIR VERY BEST!**

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*"All the news that fits."*

*Our members are 110% committed to excellence in our real estate profession. Our mission encompasses: Sharing BEST Practices with our colleagues; treating all referrals with the utmost of care, honesty and integrity; and being involved in organized real estate for the betterment of our profession."*

## A R E A B O A R D

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**Hagan Stone**, Nashville



**Gail Hartnett**  
Boise, ID  
gail@gailhartnett.com  
208-866-1042



## Comments from Gail Hartnett

Hi Gang!

The turkey got stuffed and then we were! Here we are in December and getting ready for the next holidays ~ Christmas ~ Hanukah ~ New Years! And in the life of our Realtor Family, it's the beginning of another year of serving! Serving our members, our industry, our communities and our families.

We are blessed to be part of such an extraordinary group of Realtors® who give so freely of their time, energy and talent to make our association and our world a better place by participating in so many ways.

Let me give a "shout out" to our members who are serving at the highest levels of the National Association of Realtors® in 2020...

What a joy to be with you in San Francisco where our own **Vince Malta** was sworn in as the 2020 National Association of Realtors President! In his words "we turn houses into homes and empty storefronts into businesses. We guide our neighbors through the biggest financial decision they will ever make. And we will help build financial security and vibrant communities through property ownership." Congratulations to **Leslie Rouda Smith** as she was installed as NAR's 2020 First Vice President...

Recognized on stage were AREA members who will be serving as Committee Liaisons on Vince's team this year: **Susan Martin-Phipps, Leil Koch, Shad Bogany, Nate Johnson, Pete Kopf** and **Steve LaRue**.

There are four members who were sworn in as NAR Regional Vice Presidents, Congratulations to **Deborah Baisden, Pat Ohmberber, Kaki Lybbert** and **Angie Tallant**.

Without naming you all, I want to personally thank all of you who are serving as Local and State Presidents, NAR Committee Chairs, V Chairs and members of local, state and national committees, what an honor to be in business with you and how awesome our AREA family is!

This is just the tip of the iceberg on the GIVING SPIRIT of our members as we give back in our communities helping folks in need as we are able to enjoy the Holiday Season.

Love and appreciate you all! Holiday Blessings!

Gail

# Welcome

## OUR NEWEST MEMBERS

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### MICHAEL LANGFORD



Michael, a Burleson native has worked at Orr & Associates since his 2007 graduation from the University of Texas. A 2010 graduate of the Texas REALTORS® Leadership Program, Michael has served on a variety of real estate committees, including the Greater Fort Worth Association of REALTORS® Young Professionals Network and Governmental Affairs Committee, and the Texas Association of REALTORS® Commercial Committee. Michael is a member of the Society of Commercial REALTORS®, the Burleson Area Chamber of Commerce. Michael was the 2015 president of the Greater Fort Worth Association of REALTORS®.

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**Michael Langford**  
*Burleson, TX*  
[michael@orrrealestate.com](mailto:michael@orrrealestate.com)  
817-295-5291

### DEE DEE MILLER



Dee Dee has been a licensed REALTOR® since 1999, having begun her career in Real Estate while living abroad in Guam. As a military wife, Dee Dee is no stranger to moving and having to reinvent herself in a new location. Since 2005, Dee Dee has served and continues to serve on multiple committees at the local, state, and national levels. A past President of the Anne Arundel County Association of REALTORS®, past Treasurer of Maryland REALTORS®, and is currently serving as President-Elect of Maryland REALTORS®.

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**Dee Dee Miller**  
*Severna Park, MD*  
[deedee@inf.com](mailto:deedee@inf.com)  
443-995-2297

### JO JENKINS



Jo has been in Real Estate since 1987 and a Broker since 1995. She was the President of her local Board of REALTORS, President of our State Board of REALTORS and the Vice-President for the National Association of REALTORS of Region 8. Jo has served on many boards throughout the years and donates her time to the Newton Community Schools System, Sacred Heart Church, the United Way, Kiwanis Youth Committee and Newton Chamber of Commerce. And, is the past Chair of the Newton Development Corporation.

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**Jo Jenkins**  
*Newton, IA*  
[jojenkins@realestateconcepts.net](mailto:jojenkins@realestateconcepts.net)  
641-521-0302

### MARION PROFFITT



A native Californian, Marion attended both the University of California at Berkeley and UCLA, became a REALTOR in 1992 and has enjoyed continuing her education in Real Estate with several designations including ABR, CNHS, GREEN, E-PRO, RSPS, CRS-PRO, SRES, as well as being a Certified Mediator and C2EX Endorsed. She was 2011 President of her local Board and has enjoyed serving as a C.A.R. State Director and NAR Director on various committees. Married to her husband Mike for thirty-nine years, they are now enjoying living in Aptos close to her children/grandchildren.

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**Marion Proffitt**  
*Aptos, CA*  
[proff@earthlink.net](mailto:proff@earthlink.net)  
909-921-6426

# Welcome

## OUR NEWEST MEMBERS

### MERCEDES (MERCY) DUENAS



Mercy, originally from Tucson, Arizona, knows from a lifetime of experience how rewarding life can be for an expatriate in Mexico. Her father worked for the US Foreign Service where they lived in Rio de Janeiro, Brazil and later to Tegucigalpa, Honduras. Since 1994 Mercy has been very involved in real estate in Guadalajara. She is a member of AMPI, and an International member of the NAR, the National Association of Realtors® in the USA. She is a CIPS, ABR, CNE, TRC. She represents investors, buyers and sellers Mercy loves sharing her knowledge on Mexico real estate and has trained other real estate agents, both in the USA and in Mexico.

**Mercy Duenas**  
*Guadalajara, Jalisco Mexico*  
mercytrilenium@gmail.com  
(+52) 333-952-1796



**THE NEW TAX CODE IS VERY FAVORABLE TO COMMERCIAL REAL ESTATE OWNERS** that own, acquire new property or renovate existing facilities. It is not uncommon that 20% of the purchase price of a newly purchased building or interior renovation project can be written off in the first year...if a cost segregation depreciation method is used.

#### WHAT IS COST SEGREGATION?

Cost Segregation is an application by which commercial property owners can accelerate depreciation and reduce the amount of taxes owed. This savings generates substantial cash flow that owners often use to reinvest in the business, purchase more property, apply to their principal payment, or spend on themselves.

#### HOW DOES COST SEGREGATION WORK?

Cost Segregation Services, Inc. (CSSI®), an experienced and qualified company, performs the engineering-based cost segregation study on your property. The study accelerates the depreciation of your building/renovation components into shorter depreciation categories such as 5-, 7-, 15-year rather than conventional 27.5- and 39.5-year schedules.

These 5-,7-, 15-Year items now qualify for expensing in the first year under Bonus Depreciation Rules. Five and 7-year items might include decorative building elements, electrical for dedicated computer equipment, and carpet. Fifteen year items might include site utilities, landscaping and paving.

This engineering-based cost segregation study results in a much higher depreciation expense and significantly reduced taxable income for the property owner. Best of all, the U.S. tax code states cost segregation can be applied to categories of buildings purchased or built since 1986, including renovations, and there is no need to amend your tax returns.

**For further information, direct from the pros, please contact**  
Vice-President David Deshotels, (Baton Rouge),  
deshotelsd@costsegserve.com;  
or Na'Varo Johnson (San Francisco) expertmgmtpros@gmail.com.

It's Not Too Soon to Plan for the 2020 RETREAT

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Did you know that the very first AREA Retreat took place in Tucson, Arizona and featured a wonderful bus tour and barbecue at historic, Tubac, Arizona. AREA was, then, an informal group but several of those who attended have since become long term members. That event was followed by our first two formal Retreats, which were called conventions back then, both held in Denver. It was there that Hans Hansson attended his first meeting with the group. Seattle followed suit and on that occasion, Jay West played an important role while introducing us to the opportunities, which abound in Mexico. And so, we come to our 14th. Each and every one, which preceded this upcoming event, distinct and memorable. And now, it's time for Cleveland, hosted by the king of La Bamba, Seth Task, and "it will be a doozy", according to Gail Hartnett, our cheerleader emeritus and chair of our advisory board. Registration is open and you can

save a bundle by registering prior to February, 2020. And, yes, \$159 per night is the correct ... and it's at the Westin, nonetheless; just a stone's throw from the Rock and Roll Hall of Fame, where we will be doing some serious partying during, the chocked full of relevant information, at the event.



Downtown Cleveland water front featuring the Rock and Roll Hall of Fame with the Westin Hotel in the background.

# Never Give Up! Always Believe!

BY STEPHANIE TRAGER

*The following article was written by Stephanie Trager, daughter of Diana Bull and sister, Staci, whose son, Elan, came down with a mysterious and, apparently incurable disease in early 2017. Diana and Staci reached out to their real estate friends, asking for prayers for his recovery. Stephanie takes it from here.*

We were on a snowboarding trip, Elan woke up on 2017 New Year's Day and said he was too tired to hit the slopes with his friends. It was a day that is permanently etched into my brain — the beginning of Elan's health severely deteriorating.

Elan, age 14, never went back to junior high. On February 3rd, 2017, he woke up and was too weak to hold his head up or walk and he was having trouble talking. Terrified, we rushed him to the ER. After eight days and many tests, they sent us to UCLA. They were stumped and labeled it "Chronic Fatigue Syndrome." We later had several visits to the Stanford children's hospital.

Elan spent the rest of seventh and eighth grade with a home hospital tutor. She attempted to homeschool him, but he was too tired to sit up and had too much brain fog to even do simple math.

Many people prayed continually for Elan, especially my Mom's and sister's Realtor family. I want to thank them all for their prayers and personal outreaches, which helped our family sustain our faith and resolve during the entirety of this unforeseen event.

We saw many, many doctors. The only labs that ever came up positive, after massive testing, were Bartonella and Babesia - bacterial infections that "might" be causing his symptoms and the possibility of Lyme Disease. Three months and three heavy duty antibiotics later, there was still no improvement. We would not give up!

We found a clinic in Cyprus, Europe, that was having excellent results with mystery illnesses." Elan and I went there June 1st, 2018.

Elan had many treatments, including 10 Pass ozone - taking out 1/4-1/2 liter of blood at a time and infuse it with medical grade ozone and then return it to his body. They repeated this process 9 times in a session. He also had massive amounts of nutritional and homeopathic IV's and a very strict diet with almost no carbohydrates. There was fasting, major liver cleanses, detoxification treatments, magnetic therapy, and physical therapy.

Thanks to that clinic, Elan gradually got his health back over the next year.

Three months ago, Elan finally was healthy enough to attend regular school for the first time in almost three years. He was accepted into a very competitive Entrepreneurship Academy and he is loving it. Elan just completed his first season of water polo!



ELAN TRAGER DECEMBER 2016



ELAN TRAGER 2018

## This is Elan's essay he wrote to apply for the National Honor Society.

"There is nothing that we can do for you. The sooner you learn to embrace your disability, the better off you will be."

This hit me like a ton of bricks. I had been spending 20-22 hours a day in a wheelchair struggling to learn sentences while in a deep brain fog. This was my life for the past sixteen months, after this devastating declaration from the Chief of Neurology at Stanford.

Before I contracted this illness, my life was full. I had been seventh grade and was accepted into the advanced jazz band as the drummer. I just received the Student of the Month award (1 of 1900 students!). I as a competitive soccer player. trained daily for months. I had been actively enrolled in PILOT (a Student led leadership program where we created and implemented community service projects) . After I got over the shock of the Stanford news, I decided that I was not going to let a doctor, even one of such authority, determine my future.

After many failed treatments, we found a promising clinic in Europe. I spent 6 weeks hooked up to IV's, 8 hours a day. I took a full year after coming home to regain my health, but I am now finally healthy.

"Our character is the result of conduct." I am very proud of the way I navigated this challenging obstacle. I faced it head on head on and with an optimistic attitude and fierce determination. I am now more committed than ever to achieve success in all areas of my life!, from school- to sports, to serving my community. I have enormous gratitude for the second chance I have been given. I have developed a deep appreciation for being alive and for so many small things in life that often get taken for granted!

*From Elan and our Entire Family, Thank you Members of AREA for your very thoughtful concern and prayers.*

*Love, Diana and Staci*



ELAN TRAGER NOVEMBER 2019



**Miriam Dunn**  
*Scarsdale, New York*  
 miriam@  
 nyrelocation.com  
 914-523-8638



**Andrea McKey**  
*Baton Rouge, Louisiana*  
 andrea.mckey@  
 coldwellbanker.com  
 225-241-2800

BY MIRIAM DUNN & ANDREA MCKEY  
 NOMINATING COMMITTEE

## WHAT IS THE NATIONAL HERITAGE AWARD?

It is a way to create publicity for yourself by identifying an historical site, residence, church or other such property that, heretofore, has not received such a distinction from any other source and then, have a National Award presented to you for them at the annual AREA Retreat. This then will be covered by the local media via press releases and social media postings in order to provide positive publicity for you, thus, distinguishing you for the care and concern you have for your community.

The following Nomination has been received by us from Peter Patout of New Orleans, who, over the years has made numerous other such nominations. We thank Peter and all who participate. (By the way, it does not have to be your listing, as is the case with Peters. Just that special property that should be known to the world and approved by the owner for submission.)

Please be sure to send your nominations for this wonderful honor to them.

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*late-19th century*

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## Six Reasons AREA Loves its Affiliation with American Home Shield

AHS warranty, in 2014, won the Best in Service Award and has continued to sweep the To- Rated Award 5 consecutive years from 2015-2019.

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THEY SAY WE'RE NOT LIKE OTHER REAL ESTATE GROUPS.  
WE SAY, THEY'RE RIGHT.



ASSOCIATED REALTY OF THE AMERICAS

A T T H E P I N N A C L E



REALTORS  
PROPERTY  
RESOURCE



## RPR: Qualified Opportunity Zones

CHICAGO (August 1, 2019) – Realtors Property Resource® (RPR), a nationwide data resource and a wholly-owned subsidiary of the National Association of REALTORS® (NAR), is pleased to announce the addition of Qualified Opportunity Zones (QOZ) to its platform. This powerful data layer will allow REALTORS® to use RPR’s map interface to analyze and search for properties within the 8,700 Opportunity Zones throughout the U.S.

Created in 2017 as part of the Tax Cuts and Jobs Act, the purpose of the federal government’s QOZ program is to drive economic growth through long-term investments in economically disadvantaged communities. Designated as “Opportunity Zones”, these areas present opportunities for real estate investment and development by offering tax incentives to investors.

“With the Opportunity Zone initiative poised to transform American communities that have long been shunned by investors, NAR has developed resources to help facilitate and expedite investments in these areas. As our work continues, REALTORS® are committed to ensuring Americans can take full advantage of this valuable new initiative”, said Joseph Ventrone, NAR Vice President, Federal Policy and Industry Relations.

Through RPR, REALTORS® will search a geographic area, then choose to display the Opportunity Zones layer, which will then reveal shaded areas that qualify.

REALTORS® can then analyze all properties that fall in the Opportunity Zone, review economic and demographic statistics for the area, and create reports for investors about the buying potential. They will also be able to reach out to residents and business owners in the area about selling advantages through RPR’s recently launched Mailing Labels feature.

“These Opportunity Zones encourage private investment into low-income communities, with the intent of stimulating economic growth and job creation,” said Bob Turner, NAR’s 2019 Commercial Liaison and RPR Advisory Council Member. “Residential practitioners will notice homes that fall within Opportunity Zones gain a boost to their marketability because of increased attention, while Commercial practitioners will likely see properties once being skipped over turn into desirable investment opportunities.”

Under the program, taxpayers who reinvest capital gains from a previous sale into a fund for investing (called “Opportunity Funds”), are eligible to defer paying taxes on those gains, and can potentially reduce their tax liability by 10 – 15% (based on the amount of time they hold the investment). Additionally, if the investment is held for at least ten years, any appreciation on it is tax-free.

IDEAS FROM PILLAR TO POST

# REDUCING INDOOR AIR POLLUTANTS IS KEY TO PREVENTING SICK HOUSE SYNDROME

## SICK HOUSE SYNDROME

### What Is Sick House Syndrome, and What Causes It?

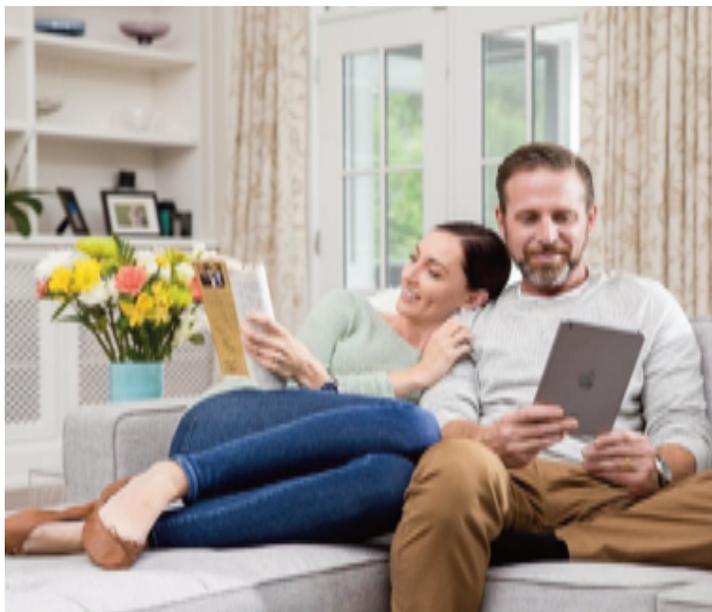
Sick House Syndrome occurs when a house can't "breathe" and rid itself of indoor pollutants, resulting in poor indoor air quality—a "sick house." Inadequate ventilation allows these pollutants to build up, posing potential health risks to the home's occupants. Young children, the elderly, and some chronically ill persons are most susceptible to the effects of Sick House Syndrome. Pets can be affected, too.

Common sources of indoor pollution include tobacco smoke, certain carpeting and flooring materials, furnaces and fireplaces, pressed wood cabinets and furniture, and household cleaning products. In addition, a buildup of moisture can cause mold, which can grow uncontrolled and undetected inside walls, attics, crawlspaces and other areas. Mold spores are released into the air and can also travel throughout the home via heating and cooling ductwork, so what seems like a localized problem can actually be spreading throughout the home.

### How Can Indoor Pollution Be Reduced?

Source control is usually the most effective way to improve indoor air quality. In some cases, eliminating the specific sources of indoor pollution is all that is necessary; for example, removing carpets and repairing faulty furnaces. It's also a good idea to have heating and cooling ducts cleaned every few years.

For many other offending substances, improving ventilation is a key means of decreasing indoor pollution. These include tobacco smoke, cleaning products, and moisture buildup. Many newer homes are so well insulated and sealed that only a very limited



amount of fresh air can get in. In this situation, using attic or window fans and opening windows when weather permits are easy and inexpensive ways to increase ventilation.

Besides particulates and an unpleasant odor, tobacco smoke has another insidious way of affecting a home. Over the years, it can be absorbed by wall, floor, and ceiling materials and may need to be professionally removed. Designating the

home as non-smoking will go a long way toward limiting not only the dangers of second-hand tobacco smoke but also how the smoke affects the indoor air quality.

Asbestos and lead do not normally cause problems if they are undisturbed, but these hazardous substances should be analyzed by a qualified professional to determine if sealing, abatement, or removal is warranted. Whatever the conclusion, these are definitely not DIY projects. Professionals will have the proper training, safety equipment, procedures and disposal methods to safely deal with these substances. The presence of these materials may also need to be included in disclosure forms when selling a home, so special attention is warranted in these situations.

**PILLARTOPOST**

*Silvi Stermasi*  
Assistant Marketing Manager, Pillar To Post Inc.,  
[marketing@pillartopost.com](mailto:marketing@pillartopost.com)

# AREA SALUTES

This is a new and on-going commentary provided by two distinguished AREA members from the East Coast: **Miriam Dunn** of Scarsdale and **Elizabeth Allardice** of Raleigh-Durham, who think that there is a great deal more to our members than simply their wonderful achievements in the world of real estate and as participants in the National Association of REALTORS®. So, each month they will be randomly saluting a particular member of AREA for what they do in addition to managing their real estate careers.

This month we feature **Vince Malta** of San Francisco, California.



**Miriam Dunn**  
Scarsdale, NY  
miriam@nyrelocation.com  
914-523-8638



**Elizabeth Allardice**  
Raleigh-Durham, NC  
elizabeth@elizabethallardice.com  
919-624-3423

## 2019 President National Association of REALTORS®

**Vince Malta**, a REALTOR® in San Francisco, California, was inaugurated President of the NATIONAL ASSOCIATION of REALTORS® this month during the National Convention held in San Francisco. Vince is a third-generation REALTOR® and the CEO and broker of Malta & Co., Inc. Vince has been in the real estate business for 44 years and has served the industry in countless roles. On the national level,



**Vince Malta**  
San Francisco, CA  
vincemalta@gmail.com  
415-386-6657

Vince has testified before Congress multiple times on behalf of NAR on issues such as the impact of increasing conforming loan limits, insurance

reform, and housing policy. He has served on the NAR Board of Directors from 2002 to present, and was the 2011 Vice President of Government Affairs.

Since 1988, Vince has been deeply involved with the California Association of REALTORS® (CAR). In 2002 he became an Honorary State Director for Life, and in 2006, CAR elected him President. He was awarded REALTOR® of the Year for the state of California in 2007.

He is a graduate of the University of San Francisco and the University of San Francisco School of Law, an author, who comes from a wonderful family all of whom attended his swearing in ceremony and is married to Julie, who keeps it all together.

AREA Would Like to  
Thank These  
Proud Sponsors  
of the 2019 Retreat





**Dennis Badagliacco**  
*San Jose, CA*  
dennisb@legacyrea.com  
408-218-1800

# Legal Update

with Dennis Badagliacco past Chair of the Legal Advisory Committee of the NAR

**1. RENT CONTROL:** Rent control has been an issue for property owners ever since WW II. For a long time the problem was limited to mainly both East and West coastal areas. Cities, Towns, Counties and States have passed more and more onerous laws limiting the rights of property owners and enhancing the rights of tenants. For the most part, court challenges have floundered for property owners. Governmental agencies pass laws and friendly Local, State and County Courts have upheld the laws. The only hope to challenge rent control has to be an extremely well-funded case which is taken to all courts, with losses for property owners, and finally to the US Supreme Court. Finally, the State of New York passed a law so onerous that a group was formed with a goal of starting with \$1,000,000 and a goal of having \$2,500,000 to take the State law all the way to the US Supreme Court. Washington, D.C, based law firm Mayer Brown is leading the effort and has filed the lawsuit. NAR has provided close to \$250,000 in funding for the first phase of the suit. THIS VERY WELL MAY BE THE CASE PROPERTY OWNERS HAVE BEEN WAITING FOR.

**2. OPPORTUNITY ZONES:** The TCJA provides many benefits for investors in Opportunity Zones. The problem for Realtors has been knowing where all the zones are in a particular are. PROBLEM NO MORE! RPR now has property zones included in the data available for Realtors!

**3. NAR LAWSUIT UPDATE:** In short, the drum rolls on. Rob Han predicts there will be blood over the discovery issue. There does not appear to be an end in sight.

**4. "The Department of Housing and Urban Development** on Friday proposed making changes to the nation's fair housing rules, a move that fair housing advocates claim is part of a Trump administration effort to "gut" federal protections against housing discrimination. HUD announced Friday that it is proposing changes to its interpretation of the Fair Housing Act's disparate impact standard, a rule enacted by HUD during the Obama administration and used as a way to enforce the Fair Housing Act. At its most basic, the updated guidelines revise the current loose, three-step threshold for Fair Housing violations and impose a specific, five-step approach that would require regulators to prove intentional discrimination on the lender's behalf. On a call with reporters, HUD General Counsel Paul Compton said the pending rule changes shift the burden of proof in Fair Housing cases from the defendant, who previously had to show that there was no other way to avoid disparate impact on protected classes, to the plaintiff being required to prove that the defendant's actions had an "arbitrary, artificial and unnecessary impact" on a protected class.

