

RAYAC Connection

Remember ...

If you signed up for the Spring Networking & Education Event, we'll see you April 5 at the Out Door Country Club!

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RAYAC Launches New Marketing Campaign

RAYAC recently launched its “Let a REALTOR light the way” marketing campaign. The campaign started in March and will run through the end of September. It features six different messages for digital billboards and ads aimed at home buyers and sellers in York and Adams counties.

Additionally, we will be using the new ads in print form and on RAYAC’s website. We have a new pop-up banner to take to events and we also updated RAYAC’s REALTOR brochure explaining why consumers should work with a REALTOR. All of the marketing materials lead consumers to a special landing page on RAYAC’s website to track engagement from the ads.

“After six months of planning and designing the campaign, the Community Relations Committee is pleased with the finished product,” stated Michele Jones, chair of the committee. “Committee members provided valuable input to get to this point.”

At the March Board meeting, directors previewed the marketing materials. Tony Thomas, 2016 RAYAC President stated, “This is a great benefit for our REALTOR members. The campaign is professional and conveys important messages to the public.”

Stay tuned ... we will be sharing artwork and 10 second video ads that you may use on your own websites and social media outlets.

April

- 1 New Member Orientation-Module I, 8:30 am
- 2 Spring Fling, 5:00 pm, UAW Union Hall, 3562 Gillespie Drive, York
- 5 Affiliate Networking & Education Event, 9:00 am, Out Door Country Club, 1157 Detwiler Drive, York
- 6 CE: Financing in the Brave Old World, 8:30 am
- 6 CE: Using the Right Form, 1:00 pm
- 6 Hands on Helpers Committee, 9:00 am
- 6 Lockbox Training, 2:00 pm
- 7 Program Social Committee, 9:30 am
- 7 Golf Committee, 12:00 noon
- 7 Foundation Board meeting, 1:00 pm
- 12 CNE I Designation course, 8:30 am
- 12 Community Relations Committee, 1:00 pm
- 13 CNE I Designation course, 8:30 am
- 14 Board of Directors, 9:00 am
- 15 New Member Orientation-Module II, 8:30 am
- 18 Brokers course-Residential Property Management, 9:00 am
- 19 CE: Residential Real Estate 101, 8:30 am
- 20 CE: Anatomy of an Appraisal, 8:30 am, Gettysburg
- 20 CE: Zapping Zillow & Tripping Up Trulia, 1:00 pm, Gettysburg
- 20 Affiliate Committee, 9:00 am
- 20 Lockbox training, 2:00 pm
- 21 CE: Working with Today's Buyers, 8:30 am
- 21 Golf Committee, 12:00 noon
- 21 CE: Working with Today's Sellers, 1:00 pm
- 21 MLS Committee, 8:30 am
- 21 Member Communications, 10:00 am
- 25 Broker course, 9:00 am
- 26 PAR Forms Update, 2:00 pm
- 27 Coffee & Conversations, Ragged Edge, Gettysburg, 9:00-11:00 am
- 29 Broker course, 9:00 am
- 29 New Member Orientation-Module III, 8:30 am

May

- 2 Broker course, 9:00 am
- 3 CE: Best of the Legal Hotline, 8:30 am
- 3 CE: 10 Costly Mistakes, 1:00 pm
- 4 Hands on Helpers Committee, 9:00 am
- 4 Lockbox training, 2:00 pm
- 5 Program Social Committee, 9:30 am

Meetings are held at the RAYAC Office, 901 Smile Way, unless otherwise noted.

Thirsty Thursday



May 19, 2016

5:00-7:00 pm

John Wright Restaurant

120 N. Front St., Wrightsville

Thank you to the host for generously providing free appetizers and a cash bar for this networking event.

Sponsors:

ABCO

American Property Examiners

GMH Mortgage

Open.Tours

Thank you to our sponsors for generously providing gift card prizes.

Share some flip flop love ~ bring new flip flops to Thirsty Thursday ~ any size or color!

We are collecting flip flops for Servants, Inc. to take to Guatemala. The person who donates the most flip flops will win a \$25 gift card to John Wright.



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Board of Directors Summary

March 24, 2016

Andy Shemeta, ADS Creative Strategies, gave a presentation to the Board on RAYAC's new consumer marketing campaign.

Action Items

- The Board reviewed a recommendation from the Lockbox Committee to allow the use of One Day Showing Codes. After a very lengthy discussion, the Board sent the recommendation back to the Lockbox Committee for further review and also asked the committee to seek input from brokers and managers.
- The Board changed our financial policy that all checks, regardless of the amount, need two signatures.

Reports

- The Board received an update from the MLS Merger Visioning session on March 22nd. The Board will be asked to pass a resolution for a commitment on moving forward to the next stage in the process, sign a NDA and pay \$1 per primary MLS subscriber in order to begin development of the legal documents. The Board will review the NDA during the April Board meeting.
- The Board received a report from the MLS Committee that they are developing regulations surrounding the use of Auction properties in the MLS with a specific addendum and creating a new property status called Active-Auction. See page 15.
- The Board discussed the new PAR form Buyer's Reply to Inspection and asked the Executive Officer to arrange to have PAR teach a free seminar on the new forms. See page 6.



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From the Executive Officer

106

by Shanna Terroso, RCE, e-PRO

In real estate we know the importance of numbers. Number of bedrooms, number of baths, number of days on market and that all important offering price. One number that sometimes does not get enough attention in York & Adams Counties is 106. There are 106 municipalities in York & Adams Counties. Let me say it again, 106 municipalities. Sometimes when I read that number I think that sounds crazy. This large number can be interpreted as a very good thing, like government is truly in reach of its local citizens. I can absolutely reach out and speak to my elected official when I have a concern. But it can also mean a whole lot of confusion in the real estate industry.

With that many municipalities, there are 106 different sets of rules and regulations that REALTORS need to know. Rules that dictate whether you can put up an open house directional sign. Rules that charge fees to license and inspect rental properties. Rules on stormwater management. Rules on if you need to get a septic certification completed prior to the property transferring hands. All important rules that all REALTORS need to know. With so many different variations out there from 106 municipalities, how can you as a REALTOR know all of those rules and regs? RAYAC has made it easy for you and has created a municipal database that provides a comprehensive snapshot of the real estate-related regulations and ordinances for all 106 municipalities. Everything from taxes, municipal contacts, stormwater management ordinances, SALDOs and the public utility contact information for that municipality can be found by visiting the membership login page of RAYAC.com and clicking on municipal database.

It's one of the best membership benefits you receive as a RAYAC member. I hope you are using this tool frequently.

One tip is to print out the municipal database and hand it to your buyers. It has all the information they need to transfer utilities over to their name, as well as all of the contact information for the municipality. It also lists all of the taxes they will pay living in that municipality, not just real estate taxes, but earned income tax and per capita taxes, too. What a great and easy service to share with your clients and all you have to do is click the print button.

Access the municipal database here:
<http://www.rayac.com/members/login/>

Log in using your MLS user name and password.

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Email: silverwilson@comcast.net

PBS967A

Membership News

New Members

Michael Kushla, Howard Hanna (Sh)
 Lisa Noble, BH Homesale (H)
 Alberto Romero, Green City Realty

Member Changes

Laura Elmore, Riley & Assoc. (Sh)
 Rhonda Fisher, KW Keystone
 Sharon Harris, KW Keystone
 Nathan Olver, BH Homesale (Sh)
 Emily Pooler, KW Keystone
 Sue Reed, KW Keystone
 Jennifer Staub, Selections RE

Member Drops

Wilma Allison
 Carmen Marie Cruz
 Shelley Dende

New Office/Brokerage

None

Office Changes

None

Office Drops

Classic Real Estate

New Affiliates

All Pro Inspections
 250 Stone Jug Road
 Biglerville, PA 17037
 Phone (717) 778-7435
 Fax (861) 866-0879
 allpro.inspections@comcast.net
 Doug Miller

New Affiliates cont.

First Alliance Home Mortgage
 2701 Eastern Blvd.
 York, PA 17402
 Phone (717) 755-4400
 Fax (717) 755-0001
 www.fahmloans.com
 Amy Cooley

First National Bank
 1803 Mt. Rose Ave.
 York, PA 17403
 Phone (724) 981-6000
 Shawnee Hoff

Affiliate Changes

360 Tours of York address change to
 2390 Hartford Road
 York, PA 17403

Membership Stats

(as of 3/20)

	<u>2016</u>	<u>2015</u>
Designated REALTORS	124	120
REALTORS	914	785
Pending Applicants	<u>17</u>	<u>18</u>
Total REALTORS	1055	947
Affiliates	<u>91</u>	<u>84</u>
Total Members	1146	1031

Affiliate Drops

None

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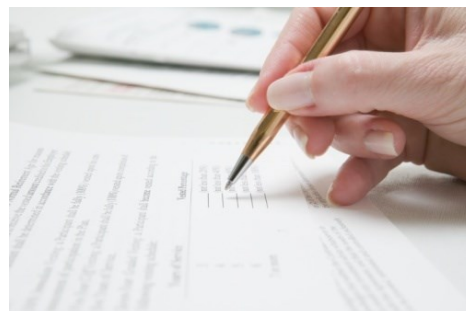
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PAR Standard Forms Update

RAYAC is hosting a FREE training session to learn all about the recent PAR forms revisions. Please attend this event on:

Tuesday, April 26
2:00 PM
RAYAC Classroom



Presenter - *Desiree Brougher, Esq., PAR Standard Forms Manager*

At its January business meeting, the Pennsylvania Association of REALTORS Standard Forms Committee approved the release of 12 standard forms. The forms are designed to assist REALTORS and their clients manage inspections, repairs in an 'as is' sale, short sales, buyer financial information, manufactured home sales, and vacant land sales. This session will acquaint you with these new or revised forms and field your questions as well.

Seating is limited. [Register online today](#) (under events).



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Did You Know? Title Insurance Rate Hike Coming

Pennsylvania's title insurance rates are increasing by 12.1% on May 1, 2016. The last increase from the Title Insurance Rating Bureau of Pennsylvania was nearly four years ago. The new rates will apply to all transactions as of May 1, 2016.

[Click here](#) for a rate calculator (rates will be updated closer to the effective date) or [click here](#) for the Title Insurance Rating Bureau's website.

MLS Merger Info All in One Place

Now you can find a wide variety of resources about the possible MLS merger all in one place. There is a special page set up on the member side of RAYAC.com with the following merger information:

- Latest video update from Tony Thomas and Shanna Terroso
- Town hall meeting video featuring representatives from TREND & Powerpoint presentation
- Town hall meeting video featuring Shanna Terroso & Powerpoint presentation
- Merger FAQ
- MLS Evolved website
- RAYAC member benefits

[Click here](#) to access the merger resources. Log in using your MLS or Affiliate user name and password.



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Case #1-15: Obligation to Advise Client on Market Value

Originally Case #2-1. Revised and transferred to Article 7 as Case #7-19 May, 1988. Transferred to Article 1 November, 1994.)

Client A went from his hotel to REALTOR® B's office and advised that he formerly lived in the community, and had kept his home as an income property after he moved away. The house had been vacant for several months and he had decided to sell it. He asked if REALTOR® B could drive him to look at it. As they inspected it, Client A stated that he would be happy to get \$80,000 for it. REALTOR® B listed it at that price and after a few days it was sold to Buyer C.

Six months later, Client A was in town again. Hoping to recover a box of old photographs he had left in the attic, he called on Buyer C, whom he had met at settlement. When he arrived he found that Buyer D then lived in the house. He expressed some surprise that Buyer C had sold it so soon, and learned that Buyer D paid \$140,000 for it. Astonished, Client A then made some inquiries as to market values and learned that he had grossly under priced his house when listing it with REALTOR® B. He went to the Board of REALTORS® office and filed a complaint against REALTOR® B charging him with unethical conduct in not having advised him as to the property's fair market value.

At the hearing, REALTOR® B's defense was that he had not been asked to put a price on the house, but had accepted agency on the basis of a price set by the client; that the client had stated he "would be happy" to get \$80,000 for it; that he was glad to get a listing that would move quickly in the market; that he had done nothing unethical since he had not bought it himself; and that while he had honestly pointed out to the buyer that the house was a bargain, he had made no effort to induce relatives or business associates to buy it.

On questioning, he conceded that after looking at the house with Client A, he realized the property was being listed at about half its fair market value, but insisted that was his client's business; that different owners have different reasons for selling and pricing their property, but acknowledged that Client A had not indicated that he needed a quick sale or that he would make any price concession.

The Hearing Panel pointed out that brokers have no hesitation in advising clients that properties are overpriced when this is the case, and they are obligated to be equally candid in providing their best judgment to clients when properties being offered for sale are obviously underpriced.

The panel concluded that in view of the wide discrepancy between the owner's asking price and the property's market value, which REALTOR® B conceded was apparent to him, it was REALTOR® B's obligation as an agent to advise his client that the house was worth considerably more, especially since it was apparent that Client A had been away from the community for years and was out of touch with local values. The Hearing Panel found REALTOR® B in violation of Article 1.

Printed from National Association of REALTORS® Code of Ethics and Arbitration Manual 2016.

Thank You Spring Fling Sponsors



There's going to be a big party on April 2 at the RAYAC Foundation's Spring Fling. The event wouldn't be possible without the financial support of our generous sponsors below.

Find out how much money was raised at Spring Fling on RAYAC's Facebook page and in next month's newsletter.

Adams Electric Cooperative
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2016 CLASS SCHEDULE

For more details on each class and to register, go to: <https://mdweb.mmsi2.com/york/>

Mondays, 4/18, 4/25, 5/2 & Wednesdays, 5/11 & 5/18:	Broker Course: Residential Property Management , 30 hours CE and 2 required broker credits. (Location: RAYAC) 9:00am-3:00pm
April 6, 9:00am-12:30pm: 1:00pm-4:30pm:	Financing in the Brave, Old World , 3.5 hours real estate CE. (Location: RAYAC) ** Well over half way full Use the Right Form at the Right Time , 3.5 hours real estate CE. (Location: RAYAC) ** Almost full
April 12 & 13, 8:30am-5:00pm:	Designation Course: Certified Negotiation Expert I , 15 hours real estate CE and 1 broker credit. (Location: RAYAC) Click HERE to register
April 19, 8:30am-4:30pm:	Residential Real Estate 101 , 7 hours real estate CE. Mandatory class for new licensees. (Location: RAYAC)
April 20, 8:30am-12:00pm: 1:00pm-4:30pm:	Anatomy of an Appraisal , 3.5 hours real estate CE. (Location: Hilton Garden Inn-Gettysburg) *Sold out! Zapping Zillow and Tripping Up Trulia , 3.5 hours real estate CE. (Location: Hilton Garden Inn-Gettysburg) *Only 1 seat left!
April 21, 8:30am-12:00pm: 1:00pm-4:30pm:	Working With Today's Buyer , 3.5 hours real estate CE. (Location: RAYAC) * Over half way full Working With Today's Seller , 3.5 hours real estate CE. (Location: RAYAC) * Over half way full
April 28, 8:30am-4:30pm:	Real Estate Essentials , 7 hours real estate CE. Mandatory class for new licensees. (Location: RAYAC)
May 3, 8:30am-12:00pm: 1:00pm-4:30pm:	Best of the (Legal) Hotline , 3.5 hours real estate CE. (Location: RAYAC) Top 10 Common Costly Mistakes in a Residential Agreement of Sale , 3.5 hours real estate CE. (Location: RAYAC)

Featured Class

BROKER COURSE: RESIDENTIAL PROPERTY MANAGEMENT

Mondays, 4/18, 4/25, 5/2 & Wednesdays, 5/11 & 5/18, 2016

9:00 AM - 3:00 PM | \$350 | RAYAC

This 5-day course satisfies 2 of the core education credits necessary to obtain a Pennsylvania Broker's license. It also provides 30 real estate continuing education credit hours. Some of the topics covered: responsibilities and qualifications necessary for a property manager; evaluating the physical condition of the property; the management agreement; fiscal management of the asset, including development of a budget, collection of income, and insurance; managing single family properties, apartment buildings and condos; and residential leases. *Textbook is included and will be available the first day of class. Lunch will be provided each day.*

Instructor: Mike Perry

"Mike was a fabulous instructor and very knowledgeable." - Mendy Mendenilla Janke

"Due to Mike Perry's vast experience as an active agent, his case studies of actual experiences enhance his presentation."
- Margie Sue Krom

"Mike uses his own experiences to clearly give examples of the why and how to use his courses and materials." - Carolyn Boyle

"Mike Perry knows the material, teaches it well, and makes it interesting." - John LeCates

RAYAC Leadership

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CB Residential Brokerage,
854-9242

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Savvy, YCLC
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Seth Hueter, '16, York City Savvy,
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Kim Moyer, '17, GRI
BH Homesale, 757-7811

Tamra Peroni, '18, York City
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Dianne Redding, '16, GRI
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April Showers



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in April will be put into a drawing
to win a

REALTOR umbrella.

Winner will be pulled on April 29.

RAYAC Office Hours

Monday - Thursday
8:30 a.m. to 5:00 p.m. *

Friday
8:30 a.m. to 4:00 p.m.

* On Tuesday mornings the office opens at 10:00 a.m. because of a staff meeting.

Phone
(717) 843-7891

Fax
(717) 854-0720

Association Staff

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Development
Ext. 109, stephanie@rayac.com

Deb Kottmyer
Clerk (PT)
deb@rayac.com

Thirsty Thursday Recap

Thank you to our host:
Rocks Lounge at C&D Bar & Grill

Thank you to our sponsors:
BB&T
Lakeside Title
Top Dawg Inspections

Congrats to the gift card winners:
Dolly Bailey
Carolyn Boyle
Paula Musselman
Jeff Selby
Kristyn Stouch
Mindi Weikert-Kauffman



The St. Patrick's Day Thirsty Thursday was a hit and we even had some leprechauns stop by! Congrats to Bill Shanbarger who won the extra gift card for wearing green.

Thank you to everyone who supported the 50/50. Bob Aldinger was the winner and he graciously donated most of it back to the RAYAC Foundation. Many thanks, Bob! A record \$414 was collected for the foundation ... that's a nice pot of gold!

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February Sold 2016 MLS Statistics by School District

<u>School District</u>	<u># Sold</u>	<u>Dollar Volume</u>	<u>Avg. Sale Price</u>	<u>Median Sale Price</u>
York County				
Central	32	\$5,668,105	\$177,128	\$149,250
Dallastown	32	\$4,870,389	\$152,200	\$157,450
Dover	18	\$3,388,934	\$188,274	\$193,750
Eastern	17	\$2,093,577	\$123,152	\$114,000
Hanover	11	\$1,106,748	\$100,613	\$107,600
Northeastern	14	\$2,211,487	\$157,963	\$169,537
Northern	4	\$228,900	\$114,450	\$114,450
Red Lion	26	\$4,049,355	\$155,744	\$149,770
South Eastern	14	\$2,639,900	\$188,564	\$176,750
South Western	20	\$3,796,771	\$189,839	\$151,000
Southern	17	\$4,545,110	\$267,359	\$249,900
Spring Grove	16	\$2,738,969	\$171,186	\$158,400
West Shore	15	\$2,132,400	\$177,700	\$167,500
West York	29	\$4,089,730	\$141,025	\$140,000
York City	31	\$1,096,704	\$35,378	\$25,900
York Suburban	22	\$3,150,350	\$143,198	\$141,625
York Total	313	\$47,807,429	\$152,739	\$140,000
Adams County				
Bermudian Springs	11	\$1,508,509	\$137,137	\$160,000
Conewago Valley	16	\$2,483,326	\$155,208	\$137,900
Fairfield	5	756,030	\$151,206	\$165,000
Gettysburg	17	\$3,241,900	\$190,700	\$175,000
Littlestown	8	\$1,094,633	\$136,829	\$155,250
Upper Adams	4	\$652,900	\$163,225	\$172,450
Adams Total	61	\$9,737,298	\$159,628	\$156,000

York County MLS Statistics Monthly Comparison

YORK CO. Monthly Comparison	2/15 TOTAL	2/16 TOTAL	15-16 % CHANGE	2/15 MEDIAN SOLD PRICE	2/16 MEDIAN SOLD PRICE	15-16 % CHANGE	2/15 AVG. SOLD PRICE	2/16 AVG. SOLD PRICE	15-16 % CHANGE
Total sold/settle	266	318	+20%	\$139,900	\$140,000	0%	\$152,523	\$152,739	0%
Co-broke	194	231	+19%	\$147,500	\$138,000	-6%	\$154,386	\$148,500	-4%
In house	72	82	+14%	\$114,000	\$159,950	+40%	\$147,605	\$164,683	+12%
New	631	599	-5%			Active	1,984	1,822	-8%

York County MLS Statistics Year to Date Comparison

YORK CO. Year to Date Comparison	1-2/15 TOTAL	1-2/16 TOTAL	15-16 % CHANGE	1-2/15 MEDIAN SOLD PRICE	1-2/16 MEDIAN SOLD PRICE	15-16 % CHANGE	1-2/15 AVG. SOLD PRICE	1-2/16 AVG. SOLD PRICE	15-16 % CHANGE
Total sold/settle	545	632	+16%	\$137,500	\$144,000	+5%	\$149,701	\$180,146	+20%
Co-broke	415	480	+16%	\$139,000	\$142,700	+3%	\$150,923	\$187,534	+24%
In house	130	152	+17%	\$116,149	\$147,250	+26%	\$145,837	\$156,816	+8%

Adams County MLS Statistics Monthly Comparison

ADAMS CO. Monthly Comparison	2/15 TOTAL	2/16 TOTAL	15-16 % CHANGE	2/15 MEDIAN SOLD PRICE	2/16 MEDIAN SOLD PRICE	15-16 % CHANGE	2/15 AVG. SOLD PRICE	2/16 AVG. SOLD PRICE	15-16 % CHANGE
Total sold/settle	53	61	+15%	\$170,000	\$156,000	-8%	\$211,129	\$159,628	-24%
Co-broke	33	45	+36%	\$170,000	\$150,000	-12%	\$186,058	\$157,178	-16%
In house	20	16	-20%	\$175,200	\$167,500	-4%	\$252,496	\$166,519	-34%
New	121	110	-9%			Active	545	502	-8%

Adams County MLS Statistics Year to Date Comparison

ADAMS CO. Year to Date Comparison	1-2/15 TOTAL	1-2/16 TOTAL	15-16 % CHANGE	1-2/15 MEDIAN SOLD PRICE	1-2/16 MEDIAN SOLD PRICE	15-16 % CHANGE	1-2/15 AVG. SOLD PRICE	1-2/16 AVG. SOLD PRICE	15-16 % CHANGE
Total sold/settle	112	113	+1%	\$167,500	\$155,000	-7%	\$193,524	\$164,271	-15%
Co-broke	67	78	+16%	\$169,900	\$152,250	-10%	\$186,806	\$163,011	-13%
In house	45	35	-22%	\$157,000	\$165,000	+5%	\$209,481	\$167,080	-20%

Auction Property Update

Starting April 2016

The MLS Committee and RAYAC Board of Directors have addressed the many concerns raised by members regarding auctions and have established the following procedure for entering auction properties in the MLS. Because Auction properties are individually unique and there are different types of auctions, the inclusion of auction properties in the MLS requires proper disclosure. The MLS Committee has created an ACTIVE-Auction Status, and developed a Disclosure of Auction Requirements Form that is to be entered in the Associated Docs for all auction property submissions.

This new property status will be available to begin using the first week of April. The status still needs to be added in Paragon ... so watch for it. It can begin to be used as soon as it is available. Official transition will begin April 11, but can be and is encouraged to be, started anytime. Please review any of your current Auction listings and prepare them for their new status by adding the proper Disclosure of Auction Requirements Form and removing any auction information in the Agent Remarks.

ACTIVE-AUCTION Property Status Defined:

Auctions are a method of selling real estate in a public forum through competitive bidding. All auction properties submitted to the MLS must be under a valid exclusive listing agreement. Auction properties may, or may not, be able to be shown or inspected by prospective bidders. Auction properties may or may not be occupied and must be disclosed in the following manner:

1. Auction listings are to be entered only in the **ACTIVE-AUCTION Status** and additionally identified using **Feature Code AY-8 Subject to Auction**.
2. Public Remarks - **No reference to auctions or auction websites is allowed in public remarks.**
3. Agent Remarks - **Must say *See Associated Documents for Auction Information. No other auction or contact information is allowed in the agent remarks.**
4. A **MLS Disclosure of Auction Requirements Form** ([available here](#) and in Paragon MLS Docs) must be completed and uploaded to the Associated Docs. The "Public Box" in Associated Docs must be unchecked to the document cannot be emailed.

NOTE: For more information on real estate auctions, contact the NATIONAL ASSOCIATION OF REALTORS® Auction Dept. at 312.329.8268 or email auctions@realtors.org

FREE Paragon Training

MLS Walk In

Wednesday, April 13

2:00-3:00 pm

No registration required. Get your MLS questions answered. Bring your laptop, smartphone or tablet - or use our equipment for hands-on help.

MLS Contact Management

Tuesday, April 19

2:00-3:30 pm

Registration required. Enter your client's information into the MLS; create saved searches that meet your client's criteria, create automatic email notifications, and set up a webpage through Paragon's Client Connect.

MLS CMA - Comparative Market Analysis

Wednesday, April 27

2:00 - 3:30 pm

Registration required. This class will show you how to create a CMA brochure including a CMA search, create reports, add a subject property, insert adjustments to comparables, graphs, etc.



Call the RAYAC office at (717) 843-7891 or register [online](#) (under events tab) to sign up for these classes.



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CONVERSATIONS ~~AND~~ COFFEE

WEDNESDAY, APRIL 27

FREE and open to all RAYAC members!

9:30-11:30 am at Ragged Edge, Gettysburg

No need to register, just stop in.



Do you have questions about RAYAC?

Get some answers over a cup of coffee.




How can the Association help you?


Have a casual conversation to get the resources you need.



Learn about committees, Board candidacy, MLS merger updates, golf outing and more from:

Brian Berkheimer, Rhonda Elliott, Ray Hoover, Bill Hoyer, Sharon Hykes, Michele Jones, Sam Miller, Paula Musselman and Shanna Terroso.


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Leaders of the PAC!

Thank you to all members who support RPAC especially these RPAC leaders. So far in 2016, RPAC raised \$20,992. Our goal is \$28,000.

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Capitol Club

(\$250-\$499.99)

Bob Aldinger

Dolly Bailey

Christine Barrick

Peggy Fink

Bridget Floyd

Lee Garlin

Ken Worley

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(\$99-\$249.99)

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Barbara Deardorff

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Casey Dougherty

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Richard Keller

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Susan Becker

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*Contributions are not deductible for income tax purposes. Contributions to RPAC are voluntary and are used for political purposes. The amount suggested is merely a guideline and you may contribute more or less than the suggested amount. You may refuse to contribute without reprisal and the National Association of REALTORS® or any of its state associations or local boards will not favor or disfavor any member because of the amount contributed. 70% of each contribution is used by your state PAC to support state and local political candidates. Until your state PAC reaches its RPAC goal 30% is sent to National RPAC to support federal candidates and is charged against your limits under 2 U.S.C. 441a; after the state PAC reaches its RPAC goal it may elect to retain your entire contribution for use in supporting state and local candidates.

Legislative Link

Licensing Home Inspectors

House Bill 1421 would require all home inspectors to be licensed in Pennsylvania. Currently, Pennsylvania law requires home inspectors to be members of the American Society of Home Inspectors (ASHI) or the National Association of Home Inspectors (NAHI). The home inspection report is relied upon heavily in the real estate transaction, however, if a home inspector fails to report an issue to a homeowner, there is little or no recourse available. This legislation will set statewide standards for the profession of home inspecting and standards for the home inspection report. Home inspectors have met with Representative Helm and Representative Kortz and PAR is supporting their efforts.

The legislation would require home inspectors to be licensed by the Department of Labor and Industry. License applicants would have to: have a high school diploma or equivalent; complete a bureau-approved training program; and pass a bureau-approved examination. Existing practitioners will be grandfathered. Renewal requires 16 hours of continuing education.

Register for Legislative Breakfast

Come hear the latest news and updates from York and Adams area legislators at RAYAC's Legislative Breakfast. We are partnering with our friends from the York Builders Association again this year.

Thursday, May 26th

8:00 a.m.

**Out Door Country Club
1157 Detwiler Drive, York**

The event is free for anyone who has contributed \$99 or above to RPAC. Cost is \$25 for non-\$99 club members. To register, contact Shanna Terroso at shanna@rayac.com or (717) 843-7891.

Partner and Do Business with RAYAC Affiliate Members!

This a valuable resource to share with your clients.

Attorneys

Barley Snyder LLC
CGA Law Firm-*ad on pg. 12*
Stock and Leader-*ad on pg. 6*

Builders

Merani Construction
York Builders Association

Inspectors

Absolute Radon Mitigation LLC
Accurate Home & Termite Insp.
All Pro Inspections
Allied Home Inspections Inc
American Property Examiners-*ad on pg. 4*
Amerispec Home Inspection
BH Home Inspection
Central Penn Radon Inc
ESM Ventures LLC
George Forney Home Inspection
Gettysburg Home Inspection
Home-Rite R.E. Inspections
Homechek Inc
Homepro Home Inspections
HouseMaster Home Inspections-*ad on pg. 6*
Lynne Pest Management Co.
Mason Dixon Home Inspection
National Property Inspections
New Leaf Home Inspection
Pillar to Post Home Inspection
Pillar to Post Inspections
Real Services Inc
S.A.F.E. Inspection Services
The Mitigator
The Property Examiners
The Virtus Group LLC
Top Dawg Inspections
Trimmer Home Inspections
Visionspec Home Inspection

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BB&T Mortgage
Bank of America
Bay Capital Mortgage Corp
Caliber Funding, LLC
Citizens/Charter One Bank
First Alliance Home Mortgage
First National Bank
Freedmont Mortgage
Fulton Mortgage
GMH Mortgage Services LLC
Heritage Valley Federal Credit Union-*ad on pg. 17*
Homebridge Financial Services
Homesale Mortgage, LLC
M & T Bank Mortgage Division-*ad on pg. 2*
Members 1st Credit Union
Mortgage Network
Movement Mortgage
Peoplesbank, A Codorus Valley Co-*ad on pg. 3*
Residential Mortgage Services
Union Community Bank-*ad on pg. 9*
Wells Fargo Home Mortgage
York Traditions Bank- *ad on pg. 5*

Title/Settlement Co.

Abstracting Co. of York County
Community Settlement LLC-*ad on pg. 11*
Complete Closing Services
Even Par Settlement Services
Guaranteed Transfer Corp.
Homesale Settlement Services
Lakeside Title Company
Preferred Service Settlements
Quality Service Settlements

Title/Settlement Co. - continued

Real Estate Settlement Co
Stock and Leader-*ad on pg. 6*
White Rose Settlement Services -*ad on pg. 17*
Yorktowne Settlement Co-*ad on pg. 10*

Other Businesses

360 Tour Designs Southern PA
360 Tours of York
ABBA Loss Mitigation
AdvantaClean-Lower Susquehanna
American Home Shield
Atlas Rubber Stamp & Printing
Barrick Insurance
Basement Waterproofing Solution
Dale Miller & Son
First American Home Buyers Protection Corp
Gordon L Brown & Assoc., Inc.
High Performance Homes
Landis Custom Cabinetry & Woodworking
Lynn Pest Management Co.
MYclosing-*ad on pg. 18*
Nicmar Water
Open.tours - *ad on pg. 8*
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