

RAYAC Connection

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Let's Kick Off the New Year in Style

2015 Awards & Installation Breakfast

Thursday, January 22, 2015

Out Door Country Club
1157 Detwiler Drive, York

8:30 am—registration, gourmet coffee bar and red carpet photos

9:00 am—breakfast and event begins

- ✪ 2014 President Paula Musselman turns the gavel over to 2015 President Brian Berkheimer.
- ✪ 2015 officers and directors will be installed.
- ✪ RAYAC awards several members for their service to the association, the real estate profession and the community.

Join us for some old Hollywood glam. Don't worry, it's business attire - no tuxes or gowns needed this early in the morning. Seating is limited for this star-studded event, so [register online](#) today! We're sure this event will sell out prior to the January 12th deadline.

We are still accepting more affiliate sponsors for \$100. Contact Marissa Bankert at (717) 843-7891 or marissa@rayac.com to get more exposure for your business.

CALENDAR

January

- 1 RAYAC office closed
- 5 Deadline for annual dues payment before late fees are assessed
- 7 Hands on Helpers, 9:00 am
- 7 City Living Task Force, 9:30 am
- 8 Board of Directors, 9:00 am
- 8 Program Social, 12:30 pm
- 8 Community Relations, 1:00 pm
- 9 New Member Orientation-Module III, 8:30 am
- 14 Foundation Fundraising Ideas, 10:00 am
- 15 MLS Committee, 8:30 am
- 15 Member Communications, 9:30 am
- 21 Affiliate Committee, 8:30 am
- 22 Installation & Awards breakfast, 8:30 am, Out Door Country Club, York
- 23 New Member Orientation-Module I, 8:30 am
- 26-28 PAR Business Meetings, Harrisburg
- 28 RAYAC Foundation, 10:00 am

February

- 5 Program Social, 9:30 am
- 6 New Member Orientation-Module II, 8:30 am
- 11 Wednesday Wind Down/RPAC Trivia Night, 5:00-7:00 pm, Heritage Hills
- 12 Board of Directors, 9:00 am
- 12 Community Relations, 1:00 pm
- 18 Affiliate Committee, 8:30 am
- 19 MLS Committee, 8:30 am
- 19 Member Communications Committee, 9:30 am
- 20 New Member Orientation-Module III, 8:30 am
- 25 PAR Professional Standards Training, Harrisburg

March

- 3 Affiliate Networking Event, York
- 4 Appraisal class, 8:30 am
- 4 City Living Task Force, 9:30 am
- 5 Program Social, 9:30 am
- 5 Ethics by Example, 1:00 pm, Hanover
- 6 New Member Orientation-Module I, 8:30 am
- 6 Blood Drive, 10:00 am
- 11 Broker course - Day 1, 9:00 am
- 12 Appraisal class, 8:30 am
- 12 Board of Directors, 9:00 am

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

There is NO WWD in January.

Join us for a combined Wednesday Wind Down & RPAC Trivia Night Wed., Feb. 11 at Heritage Hills

5:00 - 7:00 pm Wednesday Wind Down with sponsors:
CGA Law Firm
PeoplesBank
The Bathtub Doctor

Trivia starts at 6:00 pm.

\$60 donation to RPAC to enter a team of 4.

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Contact Shanna Terroso at 843-7891 or shanna@rayac.com for more details or to register a team.

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Expert Mortgage Originators (left to right): Kim Amberman, Ed Leckrone, Pat Joseph, Fiona Eyster, and Rich Lowry

Board of Directors Summary - December 11, 2014

Treasurer's Report - Treasurer Tony Thomas reported that income shows us in the black. December expenses and pre-paids will be taken care of by year-end. Realtor dues and affiliate dues are above budget.

Action Items

- Directors appointed the last committee chair for 2015. Selina Robinson will chair the Hands On Committee.
- Directors approved several changes to the lockbox rules and regs—lockbox box approval and hold harmless agreement for listing agents to use with all sellers; affiliate member agreement to use the lockbox system; permission to lease or sub-lease the lockbox from a Designated Realtor; and vacant listings also now require showing appointments. (Rules and regs and all forms can be found on the member side of rayac.com under Documents and Policies-Sentrilock.)

Solicitor's Reports - Solicitor Hast reported he is working on a reporting form for teams. It also covers marketing and advertising requirements. He is also working on CE for the upcoming RESPA changes.

Reports

- President Paula reported on the Triple Play Convention, CRS designation criteria changes and that Paula and Brian enjoyed the opportunity to be on-air for WHVR's Feed A Friend marathon that RAYAC sponsored. She also reported that the transaction feedback system should be in place in early 2015.
- Steve Snell reported that he is hopeful the majority of lockboxes will be programmed by the end of the first quarter 2015 to allow usage of the Sentrilock app. Brokers have been notified of the upgrades.
- Brian Berkheimer reported that the AE Search Committee has been busy and he feels confident they will have a recommendation by the January Board meeting.
- Shanna Terroso reported on the new membership system.

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2014 President's Page

Hello RAYAC Association,

This is my last letter and I am writing it with heartfelt thanks to all of you. I have completely enjoyed being RAYAC's 2014 president. From the Awards & Installation breakfast in January to my last Board meeting in December, I have loved every minute of it so much. Honestly, I'm sad to see it end.

Being president requires a lot of time and commitment, but it comes with so many rewards. I will never forget all of the opportunities I had working with you (and laughing with you) throughout the year. Our 2014 events were so amazing and making the Happy video was definitely one of my favorite RAYAC moments. *That was FUN!*



As a York REALTOR, it was great to meet so many members who work in Hanover and Gettysburg - either during office visits or at RAYAC functions. It was also an honor to meet new members at orientation. They are so excited about starting their real estate career. As a seasoned agent, it was a good reminder to me that we were all "the new members" at one point. Let's help these members thrive in this crazy, yet wonderful profession.

Our specialty segment members - Appraisers, Commercial agents and Property Managers (who we sometimes forget are REALTORS too) provide vital real estate services. Our Affiliate members continue to inspire me. They are key partners to keep all of our clients happy and well served in every real estate transaction. With the countless hours I spent at Smile Way, I have to say I could not have made it without the RAYAC staff. They always greeted me with a smile and were right there to help me in any way. We all worked really hard as a team this year - thank you!

Thanks to the RAYAC Foundation, we were also able to make a huge difference in our communities in 2014. Our fund raisers were successful and we funded valuable projects to housing-related organizations throughout our two-county area.

I am extremely grateful for your support and for volunteering your time to make RAYAC the wonderful association that it is. I am also thankful that the association is in great hands next year with Brian Berkheimer at the helm.

Thank you for the memories!

Yours truly,

Madame President Paula



2015 RAYAC President Brian Berkheimer

Is RAYAC Your "Hidden Gem" for 2015?



Prior to the start of each year the RAYAC leadership team, including board members, committee chairpersons and staff, get together for a time of introductions, teambuilding exercises, vision casting, and a general reflection of what went well the current year and what could go better in the years to come. This year's leadership orientation was vastly different than years past, as we spent time visiting a variety of entities in York and Adams Counties; discovering hidden gems that make our communities a unique and special place to live, learn, work, play and own real estate.

The course of the day did not fail to deliver. We certainly did discover some hidden gems; thriving businesses, in most cases flying under the radar of the community at large. More importantly than just visiting, we heard their stories. We heard about their passions for their businesses, their community and the people they serve. We learned about how serving others set the stage for their success. We talked about what it is that makes them leaders.

Perhaps the question for some of our members may be...Is RAYAC your hidden gem for 2015? Are there opportunities for learning, personal and professional growth, camaraderie or service to others that have for one reason or another gone unnoticed? Chances are, if you are reading this, you're already more involved than the majority. Perhaps the challenge to you is to encourage a colleague to be a bigger part of RAYAC, to take full advantage of what membership means. 2015 is a BIG year for our association; change and a renewed spirit, powered by our history of excellence, is on the horizon. I can think of no better time to become involved in YOUR association than now.

The membership was lead well in 2014 by Paula Musseleman. I am thrilled and humbled to become your 2015 president. I will do my best to serve you and to uphold and further the mission statement of RAYAC... there may be less pink, fewer tiaras, but hopefully, not less fun.

Happy
New
Year!



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From the Executive Officer

Another Transition

by Steve Snell, RCE

This month I will begin working with my 31st (and last) association president. I am excited to spend the next half year partnering with Brian Berkheimer. He has big shoes to fill but I've seen enough to know that he can do it. His style is a little different than '14 President Paula but he is articulate, easy-going, thoughtful and deeply committed. I hope the membership knows just how lucky they are to have such leadership.

As I'm sure you all know – if you've paid ANY attention this year – Paula has been a real “trip.” OK that term dates me. She has been energy, creativity and fun. She has also been committed to the business of the association and to the professionalism of our members. What a year you've given us!

I want to express my gratitude to all those leaders I've worked with in this staff-volunteer partnership. I have worked with many DIFFERENT presidents. Their needs, strengths and styles have been quite varied, but they've **all** been dedicated servants of our REALTOR membership. Some of those 31 have retired, a few have moved on to other occupations and several have died, but many remain members of the association and some have recommitted every year to continue serving even after their year at the association helm.

Some members seem to believe that the important business services provided by RAYAC just appear. But most of you know that it doesn't happen that way. At every level, REALTORS are responsible for decisions that translate into tools and services for you. In between listing or selling a home, appraising a property, leasing a shopping center or managing property, some people are doing the work for you. They do not do it for recognition. But it doesn't hurt. Unfortunately they hear from some members only in the form of complaint. Say thanks even if you don't always agree with every decision they make.

While the association staff is dedicated to preventing leadership roles from being more consuming than necessary, there is no doubt that some roles, especially that of the presidency, take time away from their business and their families. There is, of course, some compensation: opportunities for expanding one's business network, honing one's skills, and a convention or two . . . AND a sense of being of service, of making a difference, of charting our collective direction.

I am indebted to them. Heeding my own advice: “**THANKS.**” You know who you are.



Thank You Stock and Leader!

A big thank you goes to Stock and Leader for donating \$1,000 to the RAYAC Foundation in December. What a nice holiday surprise! We truly appreciate your generous donation.

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Membership News

New Members

Adam Benzel, Country Home
 Lindsey Duncan, Keller Williams
 Keystone
 Macklin Farquhar, CB Residential
 Brokerage (York Q)
 Dane Purdy, Re/Max Quality Service

Member Changes

Dylan Bauer, White Rose Property
 Management
 Elva Benjamin, Re/Max of Gettysburg
 Judy Forry, Howard Hanna (Y)
 Alycia Hays, Re/Max of Gettysburg
 Cami Miller, Bennett Williams
 Marsha Smith, Re/Max of Gettysburg

Member Drops

Steve Billet
 Tina DeFuso
 Melisa Miller
 Thomas Miller
 Harry Nizer
 Clinton Pettey
 Margaret Taughinbaugh

New Office/Brokerage

White Rose Property Management
 630 Loucks Mill Road, Ste. 3
 York, PA 17403
 Phone (717) 650-1388

Office Changes

None

Office Drops

None

New Affiliates

None

Affiliate Changes

None

Affiliate Drops

Dominion Pest Control

Membership Stats

(as of 12/15)

	<u>2014</u>	<u>2013</u>
Designated REALTORS	117	120
REALTORS	818	785
Pending Applicants	<u>10</u>	<u>9</u>
Total REALTORS	945	914
Affiliates	<u>92</u>	<u>89</u>
Total Members	1037	1003

REMINDER!

Association dues invoices were emailed on December 3 and payment is due to RAYAC by January 5. After that date, late fees will be assessed. If you have any questions, please contact Doug Clark at (717) 843-7891 or doug@rayac.com.

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Legislative Link

On December 16, 2014 the United States Senate adjourned sine die. This marked the formal end of the 113th Congress meaning any legislation not enacted must be reintroduced in the 114th Congress which will begin on January 6, 2015.

The end of the “Lame Duck” session had mixed results for REALTORS®. Shockingly, the United States Senate failed to renew the Terrorism Risk Insurance Act (TRIA). This alarming failure to act before adjournment could stall commercial real estate development around the country. The Senate missed an opportunity to approve a six year reauthorization of the Terrorism Risk Insurance Act that passed the U.S House of Representatives with overwhelming bipartisan support. The bill died when Senators were unable to reach a unanimous consent agreement which would have allowed the bill to proceed.

Despite this temporary set-back, REALTORS® will work closely with Congress in 2015 to swiftly reenact TRIA and provide much needed certainty to the commercial market.

Congress did enact a series of tax extensions. The “Mortgage Forgiveness Tax Relief Act” is included in the package approved by the U.S. House and Senate and is now headed to the President’s desk for signature into law.

The Mortgage Debt Cancellation Relief Act expired on December 31, 2013. This provision waives income tax on mortgage debt forgiven in a short sale or a workout for principal residences. If Congress would not have taken action to extend this relief, distressed homeowners would have had to pay tax on “phantom income” from forgiven debt. Despite significant market recovery, more than 6 million homeowners or 13% of all homeowners with a mortgage are still “under water.” Congressman Scott Perry was a supporter of the extension.

In addition to the mortgage forgiveness provisions that will help distressed homeowners there are also provisions affecting commercial property investors who made transactions during 2014. The legislation also includes one-year extensions of the 15-year depreciation schedule for leasehold improvements and the deduction for improvements to energy efficient commercial buildings.

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Meet Your RAYAC 2015 Leaders

Happy New Year! With the New Year comes a new leadership team for RAYAC. The following REALTORS (shown left to right) are officers of the association:



President Brian Berkheimer, Vice President Tony Thomas, Secretary Deborah Goodling, and Treasurer Cindy Mann

The following REALTORS will serve on RAYAC's board of directors:

**Jerry Austin
Judy Givens
Michele Jones
Kim Moyer
Bill Shanbarger**

**Wade Elfner
Seth Hueter
Paula Musselman
Dianne Redding
Karen Tavenner**

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Mediation Process

- Time limit: There is no time limit to file for Mediation but within two years is recommended
- Purpose: To recoup monetary damages
- Fee: Each party must pay \$175.00
Of the \$175 fee, \$35 is non-refundable. If we cannot get the other party to respond (through correspondence), the mediation process cannot go forward. In that case, the initiator will receive \$140 back. If the parties resolve the complaint or the initiator withdraws it before the mediator is appointed, the parties will receive \$140 back. Once the mediator has been appointed there is no refund.

If both a Mediation and an Ethics Complaint are filed, the Mediation process will be handled first.

In a real estate transaction dispute, the PAR Agreement of Sale binds Buyers and Sellers to mediate before initiating litigation. If others are named, their participation is voluntary.

Most often our mediations involve a buyer reporting that a defect was not disclosed which now needs to be repaired or replaced. Estimates or receipts are required to back up the monetary claim.

During the mediation conference, the mediator tries to encourage the parties to agree on a dollar figure. Success rate is approximately 60%. If no agreement can be reached, then the parties are free to litigate.

STEPS

1. RAYAC sends mediation paperwork to initiator.
2. Initiator completes paperwork and returns it along with \$175.00 mediation fee to RAYAC.
3. RAYAC sends Mediation paperwork, including a copy of initiator's complaint, to responding party.
4. Responding party has 20 days to complete paperwork and return it along with \$175.00 mediation fee to RAYAC.
5. When all paperwork and fees are collected, RAYAC assigns an attorney as Mediator and notifies the parties. Parties have five days to object to assigned Mediator.
6. If no objection by parties, RAYAC sends the Mediation file to Mediator.
7. Mediator contacts the parties and schedules mediation conference. Mediation is usually held in the Mediator's office.

If you have any questions, please contact Ann Marie Staub at annmarie@rayac.com or Cindy Alleman at cindy@rayac.com or by calling the RAYAC office (717) 843-7891.

Appraiser CE for 2015

Check out this line up to complete your Appraiser CE by the June 30, 2015 deadline.

- **Appraising in the Internet Age: Bullet Proof Your Appraisals Using RPR and Other Tools**
Melanie McLane, Instructor - Offered March 26 and May 6
- **Developing Reliable Sales Comparison Adjustments & Residential Architecture since 1945**
Bob Heiserman, Instructor - Offered January 21 and April 23
- **Dirt, Bricks, and Lies: Land, Construction, and Common Misconceptions**
Melanie McLane, Instructor - Offered May 27
- **Guidelines for Measuring a House & Review of PA Appraisers Certification Act**
Bob Heiserman, Instructor - Offered March 17 and June 3
- **National USPAP**
Melanie McLane, Instructor - Offered March 4 and April 14
- **Stop Appraisal Complaints in Their Tracks**
Michelle Bradley, Instructor - Offered February 24, March 12 and April 28

The complete schedule is available and you may register for any of these classes [online](#). Contact Allison Meckley at allison@rayac.com or (717) 843-7891 if you have any questions.

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2015 Events & Important Dates

<p>January</p> <p>5 - Dues payment due 22 - Awards and Installation Breakfast 26-28 - PAR Business Meetings, Harrisburg</p>	<p>July</p> <p>1 - Lockbox payment due</p>
<p>February</p> <p>11 - Wind Down & RPAC Trivia Night</p>	<p>August</p> <p>TBD - Bowlathon</p>
<p>March</p> <p>2 - MLS invoice out 3 - Affiliate Networking Event in York 6 - Blood Drive 9-10 - PAR Public Affairs Seminar 24 - RAYAC Strategic Planning Session TBD - Spring Fling</p>	<p>September</p> <p>1 - MLS invoice out TBD - Affiliate Networking Event in Hanover/Gettysburg (week of Sept. 21st) 28-30 - PAR Business Meetings, Harrisburg</p>
<p>April</p> <p>2 - MLS payment due TBD - Legislative Breakfast</p>	<p>October</p> <p>1 - MLS payment due 6 - RAYAC Annual Meeting</p>
<p>May</p> <p>11-16 - NAR Mid-Year Meetings, DC 27 - Dr. Lawrence Yun, NAR speaks at Economics Club TBD - Annual Shred Event</p>	<p>November</p> <p>3-16 - NAR Convention TBD - Affiliate Appreciation Event</p>
<p>June</p> <p>1 – Lockbox invoice out 1-3 - PAR Business Meetings, Harrisburg 4 - RAYAC Golf Outing 30 - Deadline to complete Appraisal CE TBD - RAYAC Mid-Year Meeting in Gettysburg</p>	<p>December</p> <p>1 - Dues invoice out 31 - Deadline to complete Ethics by Example</p>

RAYAC Leadership

President

Brian Berkheimer

ERA Preferred Properties,
633-6261

Vice President

Tony Thomas, York City Savvy
Keller Williams, 755-5599

Secretary

Deborah Goodling, York City
Savvy
York Property Management,
846-7368

Treasurer

Cindy Mann, CDPE
CB Residential Brokerage,
757-2717

Solicitor

William Hast, Esq.
Stock & Leader, 846-9800

Directors

Jerry Austin, '17, GRI

Wade Elfner, '15, CRS, GRI
Century 21 Dale, 848-6163

Judy Givens, '16
Howard Hanna, 846-6500

Seth Hueter, '16, York City Savvy
BH Homesale, 757-7811

Michele Jones, '15
Keller Williams, 755-5599

Paula Musselman, '15, York City
Savvy, BH Homesale, 757-7811

Kim Moyer, '17, GRI
BH Homesale, 757-7811

Dianne Redding, '16, GRI
BH Homesale, 633-7300

Bill Shanbarger, '15, CRS, GRI
ERA Preferred Properties,
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Karen Tavenner, '17, ABR, SRES
Re/Max Quality Service, 632-5111

Kudos to Dave Keech

Dave was among 63 recipients of 2014 National Commercial Award winners recognized at NAR's REALTORS Conference & Expo. Dave was also honored locally as RAYAC's 2014 Community Service Award winner for his extensive community involvement. Congratulations, Dave! Very well deserved!



Affiliate Networking Event in York

Mark your calendar for Tuesday, March 3 for a morning networking and educational event sponsored by RAYAC's Affiliate members. Complete details will be shared soon.

Office Visits and Training

Would you like RAYAC staff to visit your office to provide association updates and/or training for your agents? If so, contact Marissa Bankert at Marissa@rayac.com or (717) 843-7891.

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Football Mania January Newsletter Contest

What team will win the Super Bowl?



Tie breaker - name three NFL quarterbacks who have January birthdays and put them in order from youngest to oldest.

Email your entry by January 31 to Beth Izzo at beth@rayac.com or fax to 854-0720. The winning entry may choose from a \$10 Rutter's, Sheetz or RAYAC Store gift card. All entries will be put into the year-end drawing for free 2016 local dues.

Name _____

Winning Super Bowl Team _____

Tie-breaker:

Quarterback #1 _____

Quarterback #2 _____

Quarterback #3 _____

Congratulations to **Kathy Trimmer**, year-end newsletter contest winner of free local dues! Reminder - all entries throughout the year are placed into the year-end drawing, so you have many chances to win!



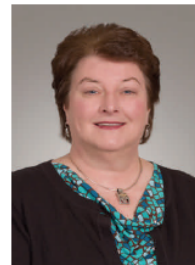
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Shawnee Hoff
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Sharon Palma
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Ethics by Example

- All RAYAC association members are required to attend an Ethics by Example class by December 31, 2015.
- NAR's online ethics course will not be accepted this cycle.
- Ethics by Example does not provide continuing education credit.
- Members who joined RAYAC in 2014 or join in 2015 are exempt due to ethics content in orientation curriculum.

Presenter:

Melanie McLane

Date	Time	Location	Price
Thursday, March 5, 2015	1:00 – 4:30 pm	Guthrie Memorial Library, Hanover	\$10
Wednesday, April 15, 2015	8:30 am – 12:00 pm	Holiday Inn, York	\$20
Wednesday, June 10, 2105	1:00 – 4:30 pm	Gettysburg College, Gettysburg	\$20
Wednesday, September 16, 2015	8:30 am – 12:00 pm	Class for Appraisers only - RAYAC	\$10
Wednesday, September 16, 2015	1:00 – 4:30 pm	Holiday Inn, York	\$20
Tuesday, October 13, 2015	1:00 – 4:30 pm	Guthrie Memorial Library, Hanover	\$20
Thursday, November 5, 2015	8:30 am – 12:00 pm	Holiday Inn, York	\$50

Ethics by Example Registration Form - payment must accompany registration

Online registration is encouraged or mail the form below. To receive a reminder prior to the class, please provide an e-mail address.

Name _____

Date and Price _____

Office (include branch) _____

Email _____

PAYMENT POLICY: Payment must accompany registration. REFUND POLICY: Cancellations made less than 3 business days prior to the date of the course and “no-shows” will not receive a refund or credit. **RETURNED CHECK POLICY:** If a check is returned by the bank for any reason, there will be a \$25.00 processing fee.

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

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MLS Systems Mgr.

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Allison Meckley, Director of Professional Development

Ext. 104, allison@rayac.com

Deb Kottmyer, Clerk (PT)

deb@rayac.com

December *Wednesday*

Wind Down Recap

Thank you to our host:

Arooga's, Hanover

Thank you to our sponsors:

360 Tour Designs of Southern PA

Freedmont Mortgage

Lakeside Settlement

Congratulations to our

winners:

Chris Dell

Steve Rasmussen

Mike Sabo

Karen Tavenner

Ken Worley

Petula Yingling

50/50 winner - Robin Mede-Butt



Returns for 2015

Now that the holidays are over, who isn't ready for Spring? Be on the lookout for details of the 2015 Spring Fling.

Last year's event sold out and there will only be 200 tickets available again this year. So when it's announced, don't wait to order your tickets. Ticket prices remain \$30 per person. Sponsorships are also available for \$100. Contact Marissa Bankert at Marissa@rayac.com or (717) 843-7891.

Website of the Month

As we start a new year, we should all be charting our path. What do we want to accomplish in 2015? Do we want to have more sales this year? Do we want to develop better relationships with our clients? Do we want to balance work and family time better?

Check out this website for lots of business tips to get you on the right track for the new year.

www.entrepreneur.com

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Serving Adams, Cumberland, Dauphin, Franklin, Lancaster and York counties

11/1/14 - 11/30/14 Sold 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	33	\$6,115,797	\$185,327	\$148,450
Dallastown	38	\$6,676,050	\$175,686	\$160,650
Dover	22	\$3,801,589	\$172,800	\$171,200
Eastern	16	\$2,135,700	\$133,481	\$119,950
Hanover	15	\$1,773,198	\$118,213	\$119,708
Northeastern	13	\$1,892,401	\$145,569	\$143,600
Northern	9	\$2,064,000	\$229,333	\$196,000
Red Lion	25	\$3,682,200	\$147,288	\$129,900
South Eastern	12	\$1,759,195	\$146,600	\$131,900
South Western	31	\$5,960,598	\$192,277	\$175,000
Southern	15	\$2,449,244	\$163,283	\$155,000
Spring Grove	20	\$3,410,270	\$170,514	\$174,635
West Shore	8	\$1,345,600	\$168,200	\$175,500
West York	23	\$2,977,700	\$129,465	\$129,900
York City	15	\$823,699	\$54,913	\$30,000
York Suburban	16	\$2,629,400	\$164,338	\$147,850
York Total	311	\$49,496,641	\$159,153	\$145,000
Adams County				
Bermudian Springs	5	\$1,094,340	\$218,868	\$237,940
Conewago Valley	19	\$3,507,980	\$184,631	\$185,000
Fairfield	8	\$1,905,800	\$238,225	\$231,450
Gettysburg	28	\$6,111,551	\$218,270	\$206,450
Littlestown	11	\$2,037,800	\$185,255	\$219,900
Upper Adams	4	\$644,900	\$161,225	\$152,450
Adams Total	75	\$15,302,371	\$204,032	\$190,000

York County MLS Statistics Monthly Comparison

YORK CO. Monthly Comparison	11/13 TOTAL	11/14 TOTAL	13-14 % CHANGE	11/13 MEDIAN SOLD PRICE	11/14 MEDIAN SOLD PRICE	13-14 % CHANGE	11/13 AVG. SOLD PRICE	11/14 AVG. SOLD PRICE	13-14 % CHANGE
Total sold/settle	328	311	-5%	\$140,000	\$145,000	+4%	\$151,080	\$159,153	+5%
Co-broke	249	234	-6%	\$140,000	\$145,900	+4%	\$150,510	\$160,432	+7%
In house	79	77	-3%	\$137,000	\$135,000	-1%	\$152,876	\$155,268	-2%
New	540	536	-1%			Active	2,456	2,256	-8%

York County MLS Statistics Year to Date Comparison

YORK CO. Monthly Comparison	1-11/13 TOTAL	1-11/14 TOTAL	13-14 % CHANGE	1-11/13 MEDIAN SOLD PRICE	1-11/14 MEDIAN SOLD PRICE	13-14 % CHANGE	1-11/13 AVG. SOLD PRICE	1-11/14 AVG. SOLD PRICE	13-14 % CHANGE
Total sold/settle	3,984	4,110	+3%	\$145,000	\$149,000	+3%	\$158,310	\$162,213	+2%
Co-broke	2,980	3,101	+4%	\$147,700	\$149,900	+1%	\$160,384	\$162,449	+1%
In house	1,004	1,009	0%	\$134,250	\$141,500	+5%	\$152,153	\$161,487	+6%

Adams County MLS Statistics Monthly Comparison

ADAMS CO. Monthly Comparison	11/13 TOTAL	11/14 TOTAL	13-14% CHANGE	11/13 MEDIAN SOLD PRICE	11/14 MEDIAN SOLD PRICE	13-14% CHANGE	11/13 AVG. SOLD PRICE	11/14 AVG. SOLD PRICE	13-14% CHANGE
Total sold/settle	76	75	-1%	\$148,321	\$190,000	+28%	\$174,429	\$204,032	+17%
Co-broke	53	43	-19%	\$148,000	\$187,880	+27%	\$164,410	\$201,627	+23%
In house	23	32	+39%	\$168,000	\$214,950	+28%	\$197,517	\$207,262	+5%
New	120	116	-3%			Active	638	619	-3%

Adams County MLS Statistics Year to Date Comparison

ADAMS CO. Monthly Comparison	1-11/13 TOTAL	1-11/14 TOTAL	13-14% CHANGE	1-11/13 MEDIAN SOLD PRICE	1-11/14 MEDIAN SOLD PRICE	13-14% CHANGE	1-11/13 AVG. SOLD PRICE	1-11/14 AVG. SOLD PRICE	13-14% CHANGE
Total sold/settle	893	825	-8%	\$160,000	\$167,500	+5%	\$175,198	\$183,170	+5%
Co-broke	595	562	-6%	\$159,900	\$176,500	+10%	\$172,408	\$181,846	+5%
In house	298	263	-12%	\$165,450	\$166,000	0%	\$180,769	\$185,999	+3%

MLS News! New Residential Feature Added Y8-Subject to Auction

Y-LISTING TYPE Features

[Check All](#) [Uncheck All](#)

- Y1 - Exclusive Right to Sell
- Y2 - ERS with Prospects Res
- Y3 - Exclusive Agency
- Y4 - Limited Service
- Y5 - MLS Entry Only
- Y6 - Seller Finding Suitable H
- Y7 - Potential Short Sale
- Y8 - Subject to Auction

The NEW selection will be: Y8-Subject to Auction and is found in the Y-LISTING TYPE Features. Please update current auction listings and provide this information on all NEW listings that are involved in the auction process.

Sign Up for Paragon Training

MLS Contact Management

Wednesday, January 14, 2015 - 2:00-4:00 pm

Registration required. Enter your client's information into the MLS; create saved searches that meet your client's criteria, and create automatic email notifications.

MLS Walk- In

Wednesday, January 21, 2015 - 2:00 - 4:00 p.m.

No need to register – Rhonda and Lori will be available to assist you with any questions concerning the MLS. Bring your laptop, smartphone or tablet - or use our equipment for hands-on help.

MLS CMA - Comparative Market Analysis

Wednesday, January 28, 2015 - 2:00 - 4:00 p.m.

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.



Register [online](#) or call the RAYAC office at (717) 843-7891 to sign up for these classes.



Schedule Showings from Your Goomzee App

If you have an iPhone or iPad you can now schedule showings directly from your mobile device. Coming soon to Android. Watch the tutorial on Paragon's home page.

Thank You RPAC Leaders!

Thank you to all members who support RPAC especially these RPAC leaders! So far in 2015, RPAC raised \$9,164.

Capitol Club (\$250-\$499.99)

Bob Aldinger
Dolly Bailey
Brian Berkheimer
Kenneth Worley

\$99 Club (\$99-\$249.99)

Maria Accardo
Christine Barrick
Tami Behler
Ellen Biesecker
Steven Brown
Barbara Deardorff
Amy Fry
Natalie Fry
Judy Givens
George Herman
Glenda Kane
Jennifer Kibler
Margie Krom
John Linton
Robin Mede-Butt
Linda Messinger
Donna Moyer
Erika Mueller
Mary Price
Dianne Redding
Brenda Riddle
Ross Stanard
Donna Walker
Shelley Walter

"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."

RPAC Sweepstakes Changes for 2015

NAR revised its RPAC fundraising sweepstakes rules and as a result, we have a sweet sweepstakes campaign for 2015. The campaign starts with your RPAC contributions made with annual dues and runs through the annual meeting in October, when the winners will be announced.



- ❖ For a **\$25** investment in RPAC, you will get a ticket for an **iPad Mini 16 gb**.
- ❖ For a **\$50** investment in RPAC, you will get a ticket for a **Canon - EOS Rebel T5 DSLR Camera** with 18-55mm IS Lens – Black.
- ❖ For a **\$100** investment in RPAC, you will get a ticket for a **Samsung 55" Smart HDTV**.

For any questions or complete sweepstakes rules and regulations, contact Shanna Terroso at shanna@rayac.com or 717-843-7891.

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Partner and Do Business with RAYAC Affiliate Members!

This a valuable resource to share with your clients.

Attorneys

Barley Snyder LLC
Benn Law Firm
CGA Law Firm-ad on pg. 20
Stock and Leader-ad on pg. 9

Builders

Merani Construction
Poole Construction
York Builders Association

Inspectors

Absolute Radon Mitigation LLC
Accurate Home & Termite Insp.
Allied Home Inspections Inc
American Property Examiners-ad on pg. 8
Amerispec Home Inspection
ASHI Central PA
BH Home -York
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
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

Lenders

1st Preference Mortgage
ACNB Bank
Academy Mortgage
Bay Capital Mortgage Corp
Caliber Funding, LLC
Freedmont Mortgage
Fulton Mortgage
GMH Mortgage Services LLC
Heritage Valley Federal Credit Union-ad on pg. 7
Homebridge Financial Services-ad on pg. 4
Homesale Mortgage, LLC
Integrity Bank
M & T Bank Mortgage Division-ad on pg. 11
Members 1st Credit Union
Metro Bank
Mortgage Network
Movement Mortgage
New Windsor State Bank
Northwest Savings Bank
Orrstown Bank
Peoplesbank, A Codorus Valley Co-ad on pg. 14
Residential Finance
Residential Mortgage Services
Santander Bank
Susquehanna Bank PA
Union Community Bank-ad on pg. 13
Wells Fargo Home Mortgage
York Traditions Bank- ad on pg. 2
Vision Mortgage Capital

Title/Settlement Co.
Abstracting Co. of York County
Apple Leaf Abstracting Co
Centurion Settlement Group
Community Settlement LLC-ad on pg. 3
Complete Closing Services

Guaranteed Transfer Corp.
Homesale Settlement Services
Lafayette Settlement Services
Lakeside Title Company
Preferred Service Settlements
Quality Service Settlements
R.E.I.P.A
Real Estate Settlement Co-ad on pg. 16
Stock and Leader-ad on pg. 9
White Rose Settlement Services -ad on pg. 9
Yorktowne Settlement Co-ad on pg. 8

Other Businesses

360 Tour Designs Southern PA-ad on pg. 3
360 Tours of York
ABBA Loss Mitigation
Atlas Rubber Stamp & Printing
Barrick Insurance
Basement Waterproofing Solution
Busser's Septic Service
Dale Miller & Son
First American Home Buyers Protection Corp
Gordon L Brown & Assoc., Inc.
J&A Building and Hardscapes
Landis Custom Cabinetry & Woodworking
Leffler Energy Co
Lynn Pest Management Co.
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Nicmar Water
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ShIPLEY Energy
Site Design Concepts
Spectrum Home Services of York
The Bathtub Doctor
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& check out RAYAC's Facebook group exclusively for members