

# RAYAC Connection

You **NEED** to know the new HUD-1 and RESPA changes that are coming August 1st. Join us:



## RAYAC Mid Year Meeting Thursday, June 11

**HUD-1 & RESPA Changes in a Nutshell**  
by Frank J. McGovern, CLTP, VP, Northeast Underwriting Counsel, Title Resources Guaranty Company

**Gettysburg Hotel**  
One Lincoln Square, Gettysburg  
11:30 am-1:30 pm - \$10 per person includes lunch  
[Register online](#) by June 4.

Menu - Caesar Style Salad, Parmesan Crusted Chicken, Herbed Orzo and Vegetables. If you would like to request the vegetarian option of Grilled Vegetable Ravioli, please contact Marissa Bankert by June 4 at [Marissa@rayac.com](mailto:Marissa@rayac.com) or (717) 843-7891 ext. 108.

## 20th Annual RAYAC Charity Golf Outing

Thursday, June 4  
**Heritage Hills Golf Resort**  
2700 Mount Rose Avenue, York

- ✦ Registration, contests, lunch 10:30 am
- ✦ Shotgun start 12:00 noon
- ✦ Beer, Wine & Good Times package 3:00-5:00 pm
- ✦ Dinner approximately 5:30 pm



*It's going to be a great day on the course benefitting the RAYAC Foundation!*

# CALENDAR

## June

- 1-3 PAR Business meetings, Harrisburg
- 2 Golf Committee, 11:00 am
- 3 Appraisal class, 8:30 am
- 3 Hands on Helpers, 9:00 am
- 4 RAYAC Charity Golf Outing, Heritage Hills Golf Resort
- 8 Budget Finance, 11:00 am
- 9 Political Affairs Committee, 2:00 pm
- 10 Ethics by Example, 1:00 pm, Gettysburg College
- 10 Wednesday Wind Down, 5:00-7:00 pm, Seven, New Freedom ►
- 11 RAYAC Board of Directors, 9:00 am, Gettysburg Hotel
- 11 RAYAC Mid Year meeting, 11:30 am, Gettysburg Hotel
- 16 City Living Task Force, 12:00 noon
- 16 MLS Walk-In class, 2:00 pm
- 17 CE class - RESPA, 1:00 pm
- 18 MLS Committee, 8:30 am
- 18 Member Communications, 9:30 am
- 19 RAYAC office closed - United Way Day of Action
- 23 RAYAC Foundation, 1:00 pm
- 24 New Member Orientation-Module II, 8:30 am
- 25 MLS Contact Management class, 2:00 pm
- 26 New Member Orientation-Module III
- 30 MLS CMA class, 2:00 pm

## July

- 1 Hands on Helpers, 9:00 am
- 2 Program Social, 9:30 am
- 3 RAYAC office closed
- 9 RAYAC Board of Directors, 9:00 am
- 9 Community Relations, 1:00 pm
- 10 New Member Orientation-Module 1, 8:30 am
- 15 Affiliate Committee, 8:30 am
- 16 MLS Committee, 8:30 am
- 16 Member Communications, 9:30 am
- 24 New Member Orientation-Module II, 8:30 am

## August

- 5 Hands on Helpers, 9:00 am
- 6 Program Social, 9:30 am
- 6 City Living Sub Committees, 1:00 pm
- 6 Charity Bowlathon, 6:00 pm, Suburban Bowlerama

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

Join us for  
**Wednesday  
 Wind Down**  
**Wed., June 10**  
**5:00-7:00 pm**

**Seven,**  
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*Plan to join the fun!*

**Wednesday  
 Wind Down**

**There is no  
 Wednesday Wind  
 Down in July.**

**See you August 12  
 at the Roosevelt  
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# Board of Directors Summary - May 21, 2015

## Treasurer's Report

Treasurer Cindy Mann reported that REALTOR dues and MLS fees are above budget and that expenses are in line with the budget to date.

## Action Items

- Directors approved adding Shanna Terroso, Brian Berkheimer, Cindy Mann and Doug Clark as signatories to the bank account. Shanna Terroso and Cindy Mann will be added as signatories to the investment accounts. Credit card administrator will be Shanna Terroso.
- Directors approved an MLS Committee recommendation to share RPR data with Greater Harrisburg. (See page 10.)
- Directors approved several revisions to the bylaws— some that are mandated by NAR and others that will go to the membership for a vote at the annual meeting. Look for a complete list of proposed changes coming to your inbox.

## Other Business and Reports

- Directors submitted names of members who might be interested in serving on RAYAC's Board of Directors and a luncheon was held immediately after the meeting to talk with potential candidates.
- Peter Ruth reported the first CE class on RESPA changes went well and that the next one is scheduled for June 17.
- Steve Snell gave an update on RAYAC's new strategic plan and progress to date.
- Shanna Terroso provided a maternity leave plan for the directors. Steve Snell is being asked to oversee the Strategic Plan during Shanna's leave.
- RAYAC representatives recently met with Adams County Commissioners and members of the Assessment Office (See page 9.)
- Several members gave reports from the NAR Mid Year meetings and discussed Amy Fry earning her Masters in Real Estate from NAR, Dr. Yun's presentation, President roundtable discussions on member communications, Project Upstream, Coming Soon listings, and others. Project Upstream is not a national MLS, instead it is a national input system from RPR with information going to multiple outlets to make it easier for the members.
- Cindy Mann thanked the Board for her Leadership York scholarship. She learned a lot from the training program and appreciated the opportunity to attend.

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## 2015 RAYAC President *Brian Berkheimer*

June is upon us, and like other years, as a REALTOR, it's the time we recognize that the year is already half over. It comes quickly, ironically, as if without warning. Maybe many of you are like me; you start to crunch the numbers, look at your goals, size up how this year compares to other years, speculate on the next six months, and ultimately come to the proud conclusion you'll ring the new year in with your head held high, or perhaps you'll need to buckle down to avoid a crash landing into the next cycle. It's a crazy ride we REALTORS have chosen.

This year has been a bit different for me as RAYAC President. I'm half way through this gig... and I've learned a few things about myself. Some good. Some not so good. I've felt empowered, I've felt supported, I've felt tremendously proud of you all and our organization as a whole, but on the flip side there have been moments where I have felt gravely inadequate. I've often felt that any one of you could be doing a better job at this "el president" thing, as I've been affectionately dubbed by my cubicle neighbors here at the office, than I am. Let that serve as a call to those considering serving RAYAC. Your best is all anyone can expect of you.

May has been a tremendous month of opportunity for our members. We've had the midyear NAR meetings and tradeshow in Washington DC. Some of our members were there. Did you know that there is no charge to attend? You didn't? It's five days jam-packed with information and education to help you succeed in your business. Mark your calendar for 2016. Take advantage of your dues dollars. Just this morning, RAYAC partnered with YCEA Economics Club to bring NAR Economist Dr. Lawrence Yun to our very own York to address our joint membership. Did you know Dr. Yun has been named as among the Most Influential Real Estate Leaders in the country by INMAN News? RAYAC is working hard to bring value to your membership. Please jump in and claim the rewards.

As June comes and goes, our Association, too, sizes up our halfway mark, and like my own year, it also is quite different than all the rest. It's in June that we wish Steve Snell well in his retirement. He has been an incredible leader, educator, and supporter here at RAYAC. There are those who believe that loyalty is rare in the times we live. Regrettably, I would probably agree. Steve has certainly been that to us. Thank you hardly seems enough, but it will have to do. Thank you, Steve!



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From the Executive Officer

# Looking Back & Moving On

*by Steve Snell, RCE*

When I look back on all the changes that have occurred since I accepted the position of Executive Officer of the association back in 1985, it is breathtaking. There have been huge changes in technology, changes in the law, changes at the industry level and changes within our local association.

- In 1985, there were two levels of membership. The term REALTOR only applied to brokers. All other members were REALTOR ASSOCIATES with more limited rights and authority.
- All REALTORS worked for the seller – as either the listing agent or as a sub-agent.
- Although our MLS system had become computerized, it was simply a mainframe that, along with all the telephone modems, took up a whole room at the York association's offices.
- From that mainframe, we generated a master for printing MLS listing books twice a month. No results or searches were computerized.
- There were no Continuing Education requirements for maintaining a license.
- In 1985 we were still 12 years away from the merger of the York County and Hanover-Adams County Boards of REALTORS.
- Of course there was no Internet so prospective buyers needed a full, in-person tour of properties; driven of course by the REALTOR chauffeur.
- There were full membership meetings with a program every month and the York association's Board of Directors met twice a month!

During those 30 years, some things have *come and gone*, including the Real Estate Weekly publication, official MLS photographers who took all property pictures, the "Comp Services" program for our appraisers, huge printed tax maps, etc. Even the official association ADC atlas (map books) have been replaced by GPS.

On the personal level, we've lost many of the leaders who provided our association's direction, vision and energy. Some have died and others enjoy retirement. Only a few remain.

None of the 1985 association's staff remains employed here (although some approach – or in one case exceeds – the 20 year mark).

The point of listing all these changes is not purely nostalgia, although I have been prone to it as I approach the end of my career. It is really to say that change will continue. That's a no-brainer, just like the TV commercial that always ends with "everybody knows that". However, I'm not sure it prepares all of us to really accept that fact. You must be nimble and flexible. You must be open and keep your antenna up. But you must also be discerning. Not all change is good. Not all new ideas will succeed.

I urge you to trust the leadership of Shanna Terroso and the association's talented, dedicated staff. I urge you to accept the hard work and vision provided by your board of directors. That team of staff and volunteer leaders only has your interests at heart. Have faith in their motives, have faith in their insight. They can guide you through the constant barrage of change.

**Thank you** for letting me walk with you for the past 30 years. I won't lie; it has had some challenges but the opportunities for growth, for doing something genuinely meaningful and for working with such wonderful people has been absolutely tremendous. I wish **you** and the association well. I'll be watching from the sidelines.

# Membership News

## New Members

Michael Barton, Commercial/Industrial Appraisers  
Jaison Bloom, BH Homesale (Cinema Drive)  
Lisa Bresnahan, Howard Hanna (York)  
Colin Cameron, BH Homesale (Han)  
Brenda Heckener, C21 Dale (York)  
Catherine Heiss, Country Home (York)  
Amanda May Hoover, BH Homesale (West)  
Alex Krynock, REMACE  
Lynn Lauver, Joseph A Myers RE  
James Marshall, CB Res. Brok. (Gburg)  
Kelly Mula, BH Homesale (Cinema Drive)  
Rhonda Robinson, CB Bigham  
Cassandra Selby, CB Res. Brok. (Gburg)  
Travis Shaffer, BH Homesale (West)  
Benjamin Shaw, Keller Williams Keystone  
Andrew Spagnuolo, BH Homesale (Cinema Drive)  
Susan Spahr, BH Homesale (West)  
Graham Will, Keller Williams Keystone  
Ernest Woodard, Howard Hanna (Shrew)

## Member Changes

David Hyson, C21 Core Partners  
Kathleen Merani, BH Homesale (Shrew)  
Eveyn Pechart, ERA Pref. Prop.  
Daniel Press, C21 Dale (York)  
Cheryl Yerger, BH Homesale (Dallastown)

## Member Drops

Don Archer  
Candace Ferguson  
Jennifer Schaff

## New Office/Brokerage

PMG Appraisals  
225 East Locust Lane  
York, PA 17406  
518-222-4567  
pmgappr@roadrunner.com  
Paul Gibbs

## Office Changes

Michele Best, Broker, Best Appraisal Group  
Steve Goodling, Broker/Owner, Susquehanna Valley Home Appraisers  
Cheryl Yerger, Office Manager, BH Homesale (Dallastown)

## Office Drops

None

## New Affiliates

None

## Affiliate Changes

CGA Law Firm new contact  
Kim Brenner-Zirkle  
Kbrenner-zirkle@cgalaw.com

## Affiliate Drops

None

## Membership Stats

(as of 5/15)

	<u>2015</u>	<u>2014</u>
Designated REALTORS	124	118
REALTORS	827	795
Pending Applicants	<u>18</u>	<u>12</u>
Total REALTORS	969	925
Affiliates	<u>85</u>	<u>94</u>
Total Members	1054	1019

## RAYAC Office Closings

The RAYAC office will be closed on the following dates:

- **Friday, June 19** for United Way Day of Action
- **Friday, July 3** for 4th of July holiday

## Protecting Your Investment

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## Legislative Link



**Carbon Monoxide Detectors in York City Rental Properties:** York City Council recently passed an ordinance requiring the installation of Carbon Monoxide Detectors in rental properties. The ordinance was passed in response to a recently enacted state law known as the Carbon Monoxide Standards Alarm Act which requires carbon monoxide detectors in multi-family dwellings. RAYAC worked with City Council prior to its adoption to amend language in the ordinance that was more stringent than state statute. The ordinance also clearly indicates both landlord and tenant responsibilities in the care and maintenance of the CO detectors. RAYAC was successful at adding in language to the ordinance that clarifies that any fines or re-inspection fees that are created as a result of the tenant's failure to uphold their responsibilities would be assessed on the tenant not the property owner.

**Property Tax Reform:** In a bi-partisan vote of 105-86, the state House passed House Bill 504 and sent it over to the Senate. This bill proposes to shift taxes and when fully implemented would raise state income and sales taxes to lower school property tax bills by \$4.2 billion in the first year of full implementation. The plan is estimated to provide between 37 and 70 percent reduction in residential school property tax bills. Commercial property owners would see some tax relief as well. The bill proposes to raise the state's 3.07 percent personal income tax to 3.7 percent and the state's 6 percent sales tax to 7 percent but doesn't change the base of items subject to the tax.

**Urban Affairs Committees:** Both the Senate and House Urban Affairs Committees have been very busy in the last several weeks. We've seen movement on the following bills:

- **House Bill 341** (Gingrich, R-Lebanon) - would amend Title 68 (Real & Personal Property) to require property owners to disclose the condition, if known, and the location of all storm water facilities, including a statement disclosing whether ongoing maintenance of the storm water facilities is the responsibility of the property owner or the responsibility of another person or entity. This bill passed the House and is currently in the Senate for consideration. PAR supports this bill.
- **House Bill 447** (Saylor, R-York) - would amend the Landlord and Tenant Act to state that if the deceased tenant is the sole tenant of the residential unit, the executor of the estate of a tenant who dies during the term of a residential lease shall have the option to terminate the lease upon 14 days written notice to the landlord. This does not relieve the tenant's estate of liability for rent money or any other debt incurred prior to the date of termination of the lease, including damages to the premises and any expenses the landlord may incur as a direct result of the tenant's death. This bill passed the House and is currently in the Senate for consideration. PAR supports this bill.
- **House Bill 616** (Gillespie, R-York) - sets up a process for local governments to develop micro-enterprises in downtown business communities. The bill is designed to fight blight, through the re-use of buildings in downtowns, and to move people from social programs to employment. This has not been considered by the House Urban Affairs committee. PAR is currently working with Rep. Gillespie on this bill.
- **House Bill 648** (Harhai, D-Westmoreland) - would establish a program to provide grants to municipalities to establish code enforcement programs and to hire code enforcement personnel to assist municipalities in reducing blight. PAR is working with Rep. Harhai to amend the limit of inspections at point of sale.
- **House Bill 792** (Killion, R-Delaware) - would use revenue from the Realty Transfer Tax (RTT) to provide funding for the Housing Trust Fund (HTF). There will not be an increase in the RTT, nor will it pull revenue out of the General Fund. If the amount of RTT increases over the amount budgeted for the Fiscal Year 2014-15, 40 percent of the increase will go to the HTF and 60 percent will go to the General Fund. The HTF will be capped at \$25 million per year. PAR does not have a position on this bill.
- **Senate Bill 482** (Brewster, D-Allegheny) - would provide a new funding mechanism to give counties a funding source to fight blight and deal with abandoned properties. This legislation would place a fee, not to exceed 10 percent, on the final sale price of a property sold at a judicial sale. The funds raised from this fee would be used solely for demolition and property rehabilitation purposes for that specific county where the fees are administered. PAR opposes this bill.
- **Senate Bill 486** (Argall, R-Berks) - would allow counties to apply a fee through the Recorder of Deeds office of up to \$15 for each deed and mortgage recorded to be used for a demolition program. This legislation would change the Record of Deeds Fee Law to add an additional fee on each deed and mortgage recorded to be used strictly for demolition within that county. PAR opposes this bill.

# Practicing Professionalism

## How to File an Ethics Complaint

Many difficulties between real estate professionals (whether REALTORS® or not) result from misunderstanding, miscommunication, or lack of adequate communication. If you have a problem with a real estate professional, you may want to speak with them or with a principal broker in the firm. Open, constructive discussion often resolves questions or differences, eliminating the need for further action. If, after discussing matters with your real estate professional or a principal broker in that firm, you are still not satisfied, you may want to consider filing an Ethics Complaint or utilizing RAYAC's Ombudsman Program.

### How Does the Ethics Complaint Process Work?

Time limit: Must be filed within 180 days of the time that the alleged offense and facts relating to it "could have been known by the complainant in the exercise of reasonable diligence" or within 180 days after the conclusion of the transaction, whichever is later.

Fee: None.

Complainant must complete an Ethics Complaint form and cite which article(s) of NAR's Code of Ethics have been violated and explain why they felt the articles were violated. Supporting documentation relating to the complainant's case i.e. contracts, settlement statement, etc. should also be included in their submission of the Ethics Complaint form.

The Grievance Committee acts as a grand jury and reviews the ethics complaint to determine if the allegations made, taken as true, might support a violation of the Article(s) cited in the complaint. If the Grievance Committee determines the complaint warrants a full hearing, the case is forwarded to the Professional Standards Committee. This does not mean they have decided the Code of Ethics has been violated. Rather, it means they feel that if what the complainant alleges is found to have occurred by the Professional Standards Hearing Panel, that panel may have reason to find that a violation of the Code of Ethics occurred. (That can be interpreted as a method of weeding out those complaints which even if valid do not rise to the level of an ethics matter.)

The Professional Standards Hearing Panel is comprised of 3 volunteer REALTOR® members. The Ethics Hearing will proceed similar to a court hearing. The Complainant attends the hearing and will be expected to present their case. They have the right to have legal counsel present and to call witnesses.

There is no monetary gain for the Complainant. If the REALTOR® is found in violation of the Code of Ethics, the REALTOR® will be sanctioned. That can range from a simple letter of warning to fines up to \$15,000, depending upon the severity of the violation. The association does not have the ability to revoke a license!

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# Strategically Speaking

*This is a monthly update on the progress of RAYAC's Strategic Plan that was adopted April, 2015.*

One of the goals of RAYAC's newly enacted strategic plan is:

**RAYAC MLS has thorough, accurate, user-friendly data, is responsive to subscribers in their respective market areas and users see the value and relevance of the MLS in their business.**

In order to achieve this goal, an objective was determined in the quest for accurate data, to analyze assessment data being received by Adams County to determine accuracy and to improve process.

At the Adams County Assessment office there has been a lag time between the date of sale transfers and when the assessment records are being updated. In some instances the delay has been as long as six months. RAYAC staff members and the MLS Chairman met with all three of the Adams County Commissioners and Adams County Assessment Director to discuss our concerns. It was a fruitful discussion and RAYAC representatives stressed the importance of up-to-date information in the assessment records. The Adams County Commissioners agreed with RAYAC's concerns and agreed to develop a goal of working towards having the sales transfer data be updated in the assessment records within one month. RAYAC will continue to monitor the situation for improvement.

[Click here](#) to view the entire strategic plan.

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# MLS News

## Data Sharing with Greater Harrisburg

The REALTORS® Association of York & Adams Counties and the Greater Harrisburg Association of REALTORS® have expanded their MLS data sharing agreement to the Realtors Property Resource's (RPR) database. For years RAYAC and GHAR/CPML have shared MLS data in separate databases using Paragon. Now RPR allows members of each association to access each other's data in the RPR environment. This sharing began Thursday, May 28<sup>th</sup> and will allow members from each Association MLS complete data sharing within their individual RPR account. This is one step in the progressive cooperation between the two separate MLSs to enhance the data sharing arrangement.

## About RPR

Realtors Property Resource, LLC® (RPR®), a wholly owned subsidiary of the National Association of REALTORS®, is an exclusive online real estate database providing REALTORS® with the analytical power to help their clients make better informed decisions while increasing efficiency in the marketplace. For more information about RPR, visit: <http://blog.narrpr.com>. If you need assistance setting up your RPR account, please email [rhonda@rayac.com](mailto:rhonda@rayac.com) for help.

## New MLS Report

Since the Associated Docs "link" in Paragon can now be emailed, a new report has been created. This report is named CUSTOMER w/DOCS and can be found in the Reports DETAILS Folder.


# LAST CALL!

## Board of Director Candidates

If you are interested in becoming a candidate for RAYAC's Board of Directors, contact Steve Snell for an application. Steve can be reached at (717) 843-7891 ext. 112 or [steve@rayac.com](mailto:steve@rayac.com). **Deadline is June 15.**

## Leadership York Scholarship

If you are interested in applying for RAYAC's scholarship to attend Leadership York's Leadership Training Program, contact Steve Snell at (717) 843-7891 ext. 112 or [steve@rayac.com](mailto:steve@rayac.com). **Deadline is June 15.**





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# Let the Good Times Roll!

# Annual Charity BOWL-A-THON

**Thursday, August 6**

5:00 pm - registration and small games of chance fun  
6:00-8:00 pm - bowling

**Suburban Bowlerama**

1945 South Queen Street, York

Now accepting sponsors and teams!

See the complete event brochure on [www.rayac.com](http://www.rayac.com).



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Check out what past students say about this course! [Click here](#) or click on the photo.

**June 17**

### **Get Real About RESPA & Risk**

1:00-4:30 pm @ RAYAC, \$45  
Approved for 3.5 hrs. of Real Estate CE.

The RESPA changes will be here before you know it. Don't wait to educate yourself on all the important changes occurring on August 1, 2015.

A panel of attorneys including Bill Hast, Peter Ruth, Tim Ruth, and Christopher Ryder will cover all the important points of RESPA that you need to know NOW.

The class will also review important risk factors such as storm water management, use of drones, fair housing violation language, lead-based paint disclosure requirements, etc.

**June 3**

### **Review of PA Appraisers Certification Act\*/Guidelines for Measuring a House**

8:30-11:30 am @ RAYAC, \$35/1:00-4:30 pm @ RAYAC, \$40  
Both classes approved for Appraiser and Real Estate CE

**\* This is a required class and the last one offered for the year. Don't miss out!**  
(Register separately for two classes; however, if you take both classes lunch is provided.)

**REMINDER! Appraisal certification deadline is June 30, 2015. [Register today!](#)**

Contact Stephanie Kennedy at [Stephanie@rayac.com](mailto:Stephanie@rayac.com) or (717) 843-7891 ext. 109 if you have any questions.

# Want to feel like a young, care-free college student?

Attend the June 10th *Ethics By Example* class on the beautiful Gettysburg College Campus.

1:00 PM - 4:30 PM ~ \$20.00

Click [HERE](#) to register.

Skipping class is highly frowned upon, but we'll overlook the sweatpants! 😊

## Ethics By Example Remaining Classes

Course Code	Date	Time	Location	Price
COE091615A	Wednesday, September 16	8:30 am – 12:00 pm	Class for Appraisers only - RAYAC	\$10
COE091615	Wednesday, September 16	1:00 – 4:30 pm	Holiday Inn, York	\$20
COE101315	Tuesday, October 13	1:00 – 4:30 pm	Guthrie Memorial Library, Hanover	\$20
COE110515	Thursday, November 5	8:30 am – 12:00 pm	Holiday Inn, York	\$50

- 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.

Click [HERE](#) to register.

### Commercial REALTORS -

**NAR's online ethics course will be accepted this cycle for Commercial REALTORS only.**

To access this course, visit [www.realtor.org](http://www.realtor.org). Select "Code of Ethics Training" from the Education tab. You will need your NRDS ID. The course is free and you have 30 days to complete. Please note, there is an online test at the end of the course. Passing score is 75% or higher.

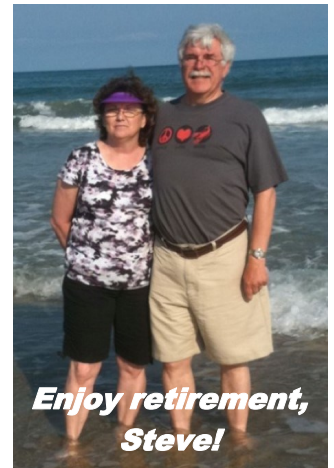
**Upon successful completion of the course, please forward your completion email to [stephanie@rayac.com](mailto:stephanie@rayac.com).**

# Newsletter Contest

## Steve Snell Retirement Trivia Questions

At the end of this month, RAYAC Executive Officer Steve Snell retires after a long, successful and dedicated career with the association. **Please complete these questions about Steve and email your answers to [beth@rayac.com](mailto:beth@rayac.com) or fax to (717) 854-0720 by June 30.** 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. Congratulations to our April winner **Daney Carasquillo** and May winner **Carolyn Boyle!**

Name \_\_\_\_\_



- Executive Officer Steve Snell retires at the end of June after \_\_\_ years of service.  
A. 10      B. 20      C. 25      D. 30
- Before joining the association, Steve's previous career included:  
A. Teaching high school social studies    B. Selling business equipment    C. Selling real estate    D. All of the above
- Steve enjoys traveling and has a trip to \_\_\_\_\_ planned shortly after his retirement.  
A. Yellowstone    B. Lancaster    C. Gettysburg    D. Hershey
- This will be the first year in 25+ years that Steve will not travel to \_\_\_\_\_ with his family this summer.  
A. Florida      B. Maine      C. North Carolina    D. California
- When approached to purchase \_\_\_\_\_ back in the late 80's for the association office, Steve initially had no idea why the board would need this.  
A. A copy machine    B. A fax machine    C. Computers      D. Internet service
- Steve is a strong believer in getting involved and giving back to the community.  
Yes      No
- Steve is interested in and takes an active role in politics, so much so that he served as a school board member and ran for Pennsylvania House of Representatives in Lancaster.  
Yes      No
- Who served as President of the York County Board of REALTORS when Steve was hired to succeed Tom Mills as Executive Officer?  
A. Nancy Fox      B. Mark Saunders    C. Russ Malehorn    D. Ed Bender
- Under Steve's leadership, our local association was the first in the state to:  
A. Hire a Government Affairs Director      B. Develop and use a Sellers Disclosure Form  
C. Form a foundation for charitable giving    D. Have casual Fridays
- Under Steve's leadership, our local association was the first in the country to:  
A. Eliminate the listing books    B. Have weekly board meetings    C. Adopt ethics training    D. Use a computerized MLS

## Websites of the Month

Steve is an extremely charitable person. He is involved with so many activities at his church and in the community. He willingly gives of his time to help others and make a difference in our community. Check out these websites to see some of Steve's favorite organizations and charities.

[Southcentralassembly.org](http://Southcentralassembly.org)

[Unitedway-york.org](http://Unitedway-york.org)

[UUCY.org/social-justice-team.html](http://UUCY.org/social-justice-team.html)

He is a true example of why RAYAC offers a Community Service Award each year. Now's a good time start thinking about other RAYAC members who generously give back to the community and who should be nominated for this award.

# RAYAC Leadership

## President

**Brian Berkheimer**, SRES  
ERA Preferred Properties,  
633-6261

## Vice President

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

## Secretary

**Deborah Goodling**, York City  
Savvy  
CB Residential Brokerage,  
757-2717

## Treasurer

**Cindy Mann**, CDPE  
CB Residential Brokerage,  
757-2717

## Solicitor

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

## Directors

**Jerry Austin**, '17, GRI  
Comm/Ind Appraisers,  
741-5264

**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, SRES, 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,  
633-6261

**Karen Tavenner**, '17, ABR, SRES  
Re/Max Quality Service, 632-5111

# Happy Graduation!

RAYAC congratulates several recent graduates. Way to go ladies!

**Brenda Riddle** and **Cindy Mann** graduated from Leadership York's Leadership Training Program last month. *By the way, both ladies highly recommend applying for this opportunity provided by RAYAC - see page 10.* ►



◀ **Amy Fry** was one of 12 graduates nationwide earning her Master Degree from REALTOR University Graduate School.

**Stephanie Kennedy**, RAYAC's Director of Professional Development, earned her Master Degree from McDaniel College. ►

RAYAC also awarded several scholarships to graduating seniors at local high schools. Watch for the complete list of winners next month.

We know many of you are celebrating this important milestone with loved ones this spring - congratulations!



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## SentriLock Invoices

On June 1, RAYAC will be emailing invoices for annual lockbox access. **Payment is due to RAYAC by July 1.** A late fee of \$20 will be added to any payment received or postmarked after July 1. If payment is not received by July 10, lockbox access will be terminated. If you would like to pay your lockbox invoice online, [click here](#). If you have any questions, please contact Doug Clark at (717) 843-7891 ext. 111 or [doug@rayac.com](mailto:doug@rayac.com).

## Wednesday Wind Down Recap

**Thank you to our host:**  
Arooga's

**Thank you to our sponsors:**  
Lakeside Title  
New Windsor State Bank  
Trimmer Home Inspection

**50/50 winner:** Todd Houston

**Winners:**  
Jackie Dodson  
Judy Givens  
Rob Myers  
Brenda Riddle  
Marty Sowa  
Tawanda Thomas

## Lockbox Updates

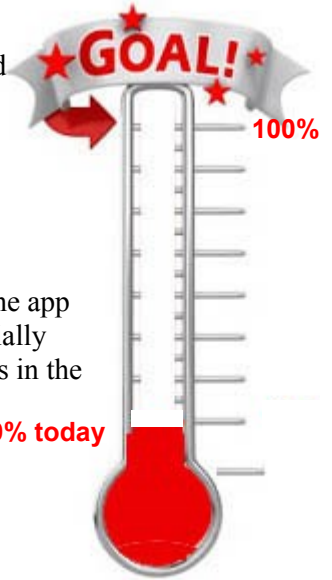
### Conversion Progress

**To date 29% of lockboxes have been updated** to be used with the new SentiSmart lockbox app. In order for the app to be a truly useful tool for members, let's keep this number climbing!

Maryland agents already use the app to access listings so it is especially helpful to update the lockboxes in the southern end of our two counties.

You may download the free SentiSmart app from the App Store or Google Play.

If you have any questions, contact Doug Clark at [doug@rayac.com](mailto:doug@rayac.com) or (717) 843-7891 ext. 111.



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## 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

**Steve Snell**, RCE, Executive Officer

Ext. 112, [steve@rayac.com](mailto:steve@rayac.com)

**Doug Clark**, Business & Finance Director

Ext. 111, [doug@rayac.com](mailto:doug@rayac.com)

**Rhonda Elliott**, RCE, GRI, GREEN, e-PRO

MLS Systems Mgr.

Ext. 102, [rhonda@rayac.com](mailto:rhonda@rayac.com)

**Lori Foltz**, IT Coordinator

Ext. 103, [lori@rayac.com](mailto:lori@rayac.com)

**Ann Marie Staub**, Lead Secretary

Ext. 100, [annmarie@rayac.com](mailto:annmarie@rayac.com)

**Cindy Alleman**, Secretary/ Receptionist & Store Manager

Ext. 101, [cindy@rayac.com](mailto:cindy@rayac.com)

**Beth Izzo**, Public Relations Dir.

Ext. 110, [beth@rayac.com](mailto:beth@rayac.com)

**Shanna Terroso**, RCE, e-PRO, Government Affairs Director

Ext. 106, [shanna@rayac.com](mailto:shanna@rayac.com)

**Marissa Bankert**, Membership Services Director

Ext. 108, [marissa@rayac.com](mailto:marissa@rayac.com)

**Stephanie Kennedy**, Director of Professional Development

Ext. 109, [stephanie@rayac.com](mailto:stephanie@rayac.com)

**Deb Kottmyer**, Clerk (PT)

[deb@rayac.com](mailto:deb@rayac.com)

# SAVE These Important Dates!

## Fall Affiliate Networking & Education Event

Thursday, September 24

Hanover Country Club

200 East Water Street, Abbottstown

*featuring an Ask the Appraiser Panel*

## RAYAC Annual Meeting

Tuesday, October 6

Wyndham Garden, York (formerly Holiday Inn Holidome)

2000 Loucks Road, York

*featuring election of directors, bylaws votes & more to be announced soon*

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## 4/1/15 -4/30/15 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>
<b>York County</b>				
Central	47	\$8,380,063	\$178,299	\$154,900
Dallastown	40	\$7,038,801	\$175,970	\$164,450
Dover	32	\$4,699,990	\$146,875	\$136,900
Eastern	25	\$3,282,100	\$131,284	\$121,900
Hanover	14	\$2,066,800	\$147,629	\$149,900
Northeastern	25	\$3,733,824	\$149,353	\$137,500
Northern	17	\$3,464,900	\$203,673	\$195,000
Red Lion	27	\$3,871,200	\$143,387	\$140,000
South Eastern	13	\$1,965,850	\$151,219	\$153,000
South Western	26	\$4,169,650	\$160,371	\$149,000
Southern	13	\$2,984,911	\$229,609	\$233,250
Spring Grove	20	\$3,017,251	\$150,863	\$132,950
West Shore	19	\$3,453,787	\$193,593	\$179,500
West York	16	\$2,148,600	\$134,288	\$107,000
York City	32	\$1,280,122	\$40,004	\$28,000
York Suburban	24	\$3,666,500	\$152,771	\$143,500
<b>York Total</b>	<b>390</b>	<b>\$58,368,349</b>	<b>\$155,240</b>	<b>\$143,500</b>
<b>Adams County</b>				
Bermudian Springs	8	\$1,506,400	\$188,300	\$133,500
Conewago Valley	20	\$3,323,100	\$166,155	\$145,700
Fairfield	7	\$1,199,800	\$171,400	\$189,900
Gettysburg	9	\$1,514,175	\$168,242	\$147,000
Littlestown	15	\$2,904,350	\$193,623	\$155,000
Upper Adams	9	\$1,262,350	\$140,261	\$120,000
<b>Adams Total</b>	<b>68</b>	<b>\$11,710,175</b>	<b>\$172,208</b>	<b>\$147,000</b>

## York County MLS Statistics Monthly Comparison

YORK CO. Monthly Comparison	4/14 TOTAL	4/15 TOTAL	14-15 % CHANGE	4/14 MEDIAN SOLD PRICE	4/15 MEDIAN SOLD PRICE	14-15 % CHANGE	4/14 AVG. SOLD PRICE	4/15 AVG. SOLD PRICE	14-15 % CHANGE
Total sold/settle	338	390	+15%	\$140,750	\$143,500	+2%	\$160,646	\$155,240	-3%
Co-broke	259	275	+6%	\$146,500	\$147,000	0%	\$163,528	\$153,423	-6%
In house	79	115	+45%	\$128,000	\$131,250	+3%	\$151,198	\$140,409	-7%
New	918	998	+9%			Active	2,311	2,187	-5%

## York County MLS Statistics Year to Date Comparison

YORK CO. Monthly Comparison	1-4/14 TOTAL	1-4/15 TOTAL	14-15 % CHANGE	1-4/14 MEDIAN SOLD PRICE	1-4/15 MEDIAN SOLD PRICE	14-15 % CHANGE	1-4/14 AVG. SOLD PRICE	1-4/15 AVG. SOLD PRICE	14-15 % CHANGE
Total sold/settle	1,171	1,330	+14%	\$140,000	\$140,000	0%	\$154,446	\$152,667	-1%
Co-broke	882	998	+13%	\$142,000	\$145,000	+2%	\$155,832	\$154,643	-1%
In house	289	332	+15%	\$134,995	\$130,000	-4%	\$150,299	\$146,724	-2%

## Adams County MLS Statistics Monthly Comparison

ADAMS CO. Monthly Comparison	4/14 TOTAL	4/15 TOTAL	14-15 % CHANGE	4/14 MEDIAN SOLD PRICE	4/15 MEDIAN SOLD PRICE	14-15 % CHANGE	4/14 AVG. SOLD PRICE	4/15 AVG. SOLD PRICE	14-15 % CHANGE
Total sold/settle	64	68	+6%	\$150,000	\$147,000	-2%	\$174,396	\$172,208	-1%
Co-broke	45	40	-11%	\$149,900	\$151,000	+1%	\$175,204	\$172,332	-2%
In house	19	28	+47%	\$174,500	\$142,500	-18%	\$172,484	\$172,032	0%
New	200	216	+8%			Active	589	598	+2%

## Adams County MLS Statistics Year to Date Comparison

ADAMS CO. Monthly Comparison	1-4/14 TOTAL	1-4/15 TOTAL	14-15 % CHANGE	1-4/14 MEDIAN SOLD PRICE	1-4/15 MEDIAN SOLD PRICE	14-15 % CHANGE	1-4/14 AVG. SOLD PRICE	1-4/15 AVG. SOLD PRICE	14-15 % CHANGE
Total sold/settle	223	257	+15%	\$164,900	\$159,900	-3%	\$181,474	\$182,947	+1%
Co-broke	170	155	+9%	\$163,950	\$161,000	-2%	\$180,048	\$175,075	-3%
In house	53	102	+95%	\$178,500	\$155,000	-13%	\$186,049	\$194,910	+5%

# Sign Up for Paragon Training

## MLS Walk- In

**Tuesday, June 16, 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 Contact Management

**Thursday, June 25, 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, create automatic email notifications, and set up a webpage through Paragon's Client Connect.

## MLS CMA - Comparative Market Analysis

**Tuesday, June 30, 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.



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



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# RPAC Leaders

Thank you to all members who support RPAC especially these RPAC leaders! So far in 2015, RPAC raised \$23,903 toward the \$25,000 goal.

## Governor's Club (\$500-\$999.99)

Shonna Cardello

## Capitol Club (\$250-\$499.99)

Bob Aldinger  
Dolly Bailey  
Brian Berkheimer  
Peggy Fink  
Mike Sabo  
Lee Trite  
Kenneth Worley

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

Maria Accardo	Christine Barrick
Susan Becker	Tami Behler
Ed Bender	Ellen Biesecker
Barb Boyer	Dan Boyer
Steven Brown	Patricia Carey
Barbara Deardorff	Chris Dell
Jackie Dodson	Casey Dougherty
Wade Elfner	Melinda Eppolito
Adam Flinchbaugh	Debbie Folmer
Amy Fry	Natalie Fry
Jeffrey Garber	Ken Gerrick
Judy Givens	George Herman
Katie Horne	Glenda Kane
Barbara Kauffman	Richard Keller
Jennifer Kibler	Margie Krom
John Linton	Joe Mancuso
Cindy Mann	Robin Mede-Butt
Linda Messinger	Donna Moyer
Kim Moyer	Erika Mueller
Paula Musselman	Tamra Peroni
Miky Philson	Mary Price
Dianne Redding	Erik Reisser
Brenda Riddle	Sherri Rose
Pat Schell	Bill Shanbarger
Shirley Simpson	Rick Smith
Marty Sowa	Ross Stanard
Sam Stein	Amanda Stiles
John Swords	Shanna Terroso
Richard Vangel	Donna Walker
Shelley Walter	Mindi Weikert-
Petula Yingling	Kauffman

\*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.\*

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### Attorneys

Barley Snyder LLC  
**CGA Law Firm**-ad on pg. 21  
**Stock and Leader**-ad on pg. 2

### Builders

J&A Building and Hardscapes  
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. 6  
Amrispec Home Inspection  
BH Home Inspection  
Central Penn Radon Inc  
George Forney Home Inspection  
Gettysburg Home Inspection  
Home-Rite R.E. Inspections  
Homechek Inc  
Homepro Home Inspections  
**HouseMaster Home Inspections**-ad on pg. 15  
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

1<sup>st</sup> Preference Mortgage  
ACNB Bank  
Bay Capital Mortgage Corp  
Caliber Funding, LLC  
Citizens/Charter One Bank  
Freedmont Mortgage  
Fulton Mortgage  
GMH Mortgage Services LLC  
**Heritage Valley Federal Credit Union**-ad on pg. 3  
**Homebridge Financial Services**-ad on pg. 4  
Homesale Mortgage, LLC  
**M & T Bank Mortgage Division**-ad on pg. 21  
Members 1<sup>st</sup> 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. 11  
Residential Finance  
Residential Mortgage Services  
Santander Bank  
Susquehanna Bank PA  
**Union Community Bank**-ad on pg. 9  
Wells Fargo Home Mortgage  
**York Traditions Bank**- ad on pg. 20  
Vision Mortgage Capital  
  

### Title/Settlement Co.

Abstracting Co. of York County  
Centurion Settlement Group  
**Community Settlement LLC**-ad on pg. 8  
Complete Closing Services

Even Par Settlement Services  
Guaranteed Transfer Corp.  
Homesale Settlement Services  
Lakeside Title Company  
Preferred Service Settlements  
Quality Service Settlements  
**Real Estate Settlement Co**-ad on pg. 9  
**Stock and Leader**-ad on pg. 2  
**White Rose Settlement Services** -ad on pg. 20  
**Yorktowne Settlement Co**-ad on pg. 17

### Other Businesses

**360 Tour Designs Southern PA**-ad on pg. 10  
360 Tours of York  
ABBA Loss Mitigation  
American Home Shield  
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.  
High Performance Homes  
Landis Custom Cabinetry & Woodworking  
Lynn Pest Management Co.  
**MYclosing**-ad on pg. 16  
Nicmar Water  
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