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RAYAC members now have FREE access to Inman Select thanks to the association's participation in Bright MLS.

Inman News is the leading resource for what's happening in the real estate industry. From marketing and social media tips to commentary on the latest industry news, Inman helps real estate professionals stay "in-the-know".

Many of Inman's articles are only available behind a login as part of Inman Select. Access to these articles is normally \$199/year, but your access is now FREE as an added benefit of your RAYAC membership and our partnership with Bright MLS!

Inman Select offers you:

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We've done the hard work for you, and activated your Inman Select Account. Follow these instructions to log in:

1. Visit www.inman.com/select
2. Enter your email address that you currently have registered with your MLS
3. Enter your temporary password: **welcome**

P.S. If you already have an existing Inman account, please contact customerservice@inman.com for assistance.

June

- 1 Program Social Committee, 9:00 am
- 5-7 PAR Business Meetings, Harrisburg
- 5 Pre-licensing class: RE Practice begins, 6:00 pm
- 6 Hands on Helpers Committee, 9:30 am
- 7 **RAYAC Office CLOSED for Golf Outing**
- 8 Board of Directors, 9:00 am
- 12 Housing stats released
- 12 MLS Contact Management class, 2:00 pm
- 13 Education Committee, 11:00 am
- 13 Community Relations Committee, 1:00 pm, at Keller Williams Keystone Gettysburg office, 233 Baltimore St., Gettysburg
- 15 MLS Committee, 8:30 am
- 15 Member Communications Committee, 10:00 am
- 16 New Member Orientation-Module II, 8:30 am
- 19 RAYAC Foundation, 9:00 am
- 19 MLS CMA class, 2:00 pm
- 21 Affiliate Committee, 9:00 am
- 26 Intro to Paragon, 2:00 pm
- 30 New Member Orientation-Module III, 8:30 am



July

- 4 **RAYAC office closed - Happy 4th of July**
- 6 Program Social Committee, 9:00 am
- 10 Housing stats released
- 10 Pre-licensing class: RE Fundamentals begins, 6:00 pm
- 12 MLS Contact Management class, 2:00 pm
- 13 Board of Directors, 9:00 am
- 14 New Member Orientation, 8:30 am
- 19 Affiliate Committee, 9:00 am
- 19 MLS CMA class, 2:00 pm
- 20 Member Communications Committee, 10:00 am
- 20 Thirsty Thursday & YPN Social, 5:00 pm, Goofy's ►
- 26 Intro to Paragon, 2:00 pm

August

- 1 Hands on Helpers Committee, 9:00 am
- 3 Program Social Committee, 9:00 am

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

Thirsty Thursday & YPN Social

Thursday, July 20

5:00 -7:30 pm

Goofy's (featuring cornhole tournament!)

5965 York Road, Spring Grove

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From the Executive Officer

NAR Meeting Round Up

by Shanna Terroso, RCE, e-PRO

Each May almost 10,000 REALTORS® ascend to Washington D.C. for the NAR Legislative Meetings. It's quite the event with members passionately discussing issues with their elected officials on legislation impacting our industry. In addition to the legislative piece there is a great deal of debate and discussion on hot topic issues facing REALTORS® across the country. Here is a brief highlight of the meetings.

Project Upstream. The NAR Board of Directors voted to continue its support of Upstream, the technology developed to give brokers and agents a better way to manage their listing data and direct its distribution to MLSs, vendors, and third-party listing aggregators. To find out more about Upstream you can visit <http://www.upstreamre.com/>

ADA Lawsuits Should Be Last Resort. The NAR Board called for legislation requiring that parties who claim violations of the Americans with Disabilities Act (ADA) notify the person or organization responsible for the alleged violation and give them an opportunity to remedy it before filing a lawsuit.

MLS Policy Changes. The NAR Board updated the NAR Lockbox Security Requirements to reflect technology changes, particularly the increasing use of mobile devices. In addition, the Board approved the use of voice-activated services to deliver IDX listing information. Finally, the Board changed the model IDX rules to require that listing brokers be identified in all IDX displays; previously, listing broker attribution was optional.

realtor.com® Luke Glass, executive vice president of Move Inc., told the Board that consumer awareness of realtor.com® is at 88 percent and said that the site now ranks third across the internet (behind just YouTube and Facebook) in terms of how much time users spend per session. Glass also described a variety of innovations, including virtual reality tours, a service that will allow people to get neighborhood information using the camera on their mobile device, and a new resource section that enables members to easily share realtor.com content with consumers.

Realtors Property Resource® About 98 percent of multiple-listing services now provide data to Realtors Property Resource® (RPR®), according to RPR® CEO Dale Ross. About 700,000 real estate professionals now use RPR® on an annual basis, and 158,000 "power users" tap the service regularly.

NAR Financials. NAR dues will remain at \$120 for 2018, with \$40 of this amount allocated for REALTOR® Party programs. NAR membership stands at 1.23 million and NAR forecasts 1.24 million in 2018.

If you get the chance to attend the meetings next year, even just for the day, I highly recommend it!

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Board of Directors Summary

May 11, 2017

Action Items

- Directors approved an amendment to the Lockbox Rules and Reg as noted. Part G: "In the event a key card holder fails to pay any assessed fines following termination of Lockbox privileges, such assessments shall become the responsibility of the Designated REALTOR® in such key card holder's office."
- Directors tabled a recommendation from the MLS Committee to send sold data to REALTOR.com until the June meeting.
- Directors are reaching out to associations in Maryland who went from an association-owned MLS to a regional MLS to get their feedback on membership value and suggestions on non-dues revenue prior to the association's strategic planning session.

Reports

- Directors received reports on the Strategic Plan progress, MLS Committee, Bright MLS, Leadership Development Committee and Political Affairs Committee.
- NAR Legislative Meetings in Washington, DC - Deborah Goodling, Ken Worley and Shanna Terroso will be attending the sessions, plus Kim Moyer will attend the meeting with Congressman Scott Perry.

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Membership News

New Members

Michele Buckley, Howard Hanna (Y)
Carolyn Chandler, RE/MAX Quality Service

Laura Cooley, Berkshire Hathaway Homesale Services (CD)

Jacob Coy, Berkshire Hathaway Homesale Services (W)

Ian Freiert, Realtyka, LLC

Brenda Franz, Howard Hanna (S)

Brandon Gething, Century 21 Core Partners

Tobie Groft, RE/MAX Quality Service

Victoria Kuchtiak, ERA Preferred

Glen Mann, Coldwell Banker Residential Brokerage (YM)

Julia Pierce, House Broker Realty

Gail Schuchart, Berkshire Hathaway Homesale Services (H)

Member Changes

John Tod Berry, Jr., ExecuHome Realty (H)

Samantha Eckenrode, Berkshire Hathaway Homesale Services (CD)

Laura Heyt-Adams, Berkshire Hathaway Homesale Services (E)

Michael Kushla, II, Yorktowne Property Shoppe

Paul Leash, Berkshire Hathaway Homesale Services (Q)

Heather Lighty, ExecuHome Realty (H)

John Lindemulder, ExecuHome Realty (H)

Deborah Morgan, Century 21 Core Partners

Jonathon Reynolds, ExecuHome Realty (H)

Jamie Roden, ExecuHome Realty (H)

Roxanna Smith, Berkshire Hathaway Homesale Services (E)

Kayla Sterling, Howard Hanna Real Estate (Y)

Member Drops

Shari Harris Lineberger

New Office/Brokerage

ExecuHome Realty
 141 Broadway, Suite 230
 Hanover, PA 17331
 Phone 443-632-3000
 Fax 443-632-9336
 Nicholas Schiaffino, Broker

Yorktowne Property Shoppe, LLC

550 W. King St.
 York, PA 17401
 Phone 717-827-7368
 Bradley Leber, Broker

Office Changes

Keller Williams Keystone York
 new address:
 1620 S. Queen St.
 York, PA 17403

Office Drops

None

Membership Stats

(as of 5/20)

	2017	2016
Designated REALTORS	131	123
Primary REALTORS	854	932
Secondary REALTORS	56	
Pending Applicants	25	16
Total REALTORS	1066	1071
Affiliates	97	94
Total Members	1163	1165

New Affiliates

None

Affiliate Changes

None

Affiliate Drops

None



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We Need YOU! LAST CALL for Leaders

We know there are a lot of REALTOR® members out there with great leadership qualities or REALTORS® who want to enhance their leadership skills. Whichever one you are, RAYAC has some awesome opportunities for you!

Leadership York

Expand your leadership skills and your networking circle with this nine month leadership training program. RAYAC has been sending members through this program for years and everyone who has completed the series finds it to be incredibly worthwhile. [Click here](#) for more details on Leadership York. If you are interested in applying for a scholarship for Leadership York, contact Shanna Terroso at shanna@rayac.com by **June 16**.



Leadership Hanover

Leadership Hanover has been training local leaders for a few years and program participants agree that it's a valuable resource to enhance your career. [Click here](#) for more information on the Leadership Hanover program. If you are interested in applying for a scholarship for Leadership Hanover, contact Shanna Terroso at shanna@rayac.com by **June 16**.



Leadership Hanover
Develop the leader in you.

RAYAC Board of Directors

RAYAC is looking for several talented leaders to serve on the Board of Directors. If you are interested or would like more information about what is involved with being a director, please contact Shanna Terroso at shanna@rayac.com by **June 30**.

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RAYAC's 22nd Annual Charity Golf Outing

Wednesday, June 7 at Heritage Hills Golf Resort

- Registration starts at 8:00 am with hot breakfast buffet and special contests.
- Shotgun start at 10:00 am.

Thank you to our Premier Sponsor and all of our generous sponsors for making this outing a success for the RAYAC Foundation.



Golf is SOLD OUT. **Tickets for the Mini Golf/Beer Tasting Event are still available.**
Contact Beth Izzo at 717-843-7891 ext. 110 or beth@rayac.com for details.

JUNE

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Lockbox Payment Due July 3

Lockbox invoices were emailed to members with lockbox access on May 31. You may pay your invoice online, by mail or in person at the RAYAC office. **Payment is due to RAYAC by July 3.**

Lockbox Access Options for Neighboring REALTORS®

One Week Free Access

In April, RAYAC announced a new option to offer a free keycard and one free week access for our neighboring REALTORS®. It is our sincere hope that by providing this incentive, we will get additional keycard subscribers thereby reducing the number of requests you receive to meet at a property, to create one day codes and to minimize the use of combo boxes.

If you have a reciprocal member contact you about property access, feel free to share this option with them and refer them to RAYAC for more details. This is only available for licensed real estate agents.

One Day Codes

If the showing agent opts for the one day code, you will still need to complete the forms necessary to authorize the one day code, and generate the code. **RAYAC cannot create the one day code.** The form must also be submitted to Doug Clark at RAYAC within two business days.

Complete Sentrilock information is available on RAYAC's homepage www.rayac.com under Sentrilock - Lockbox Access. If you have any questions about RAYAC lockbox access, please contact Doug Clark or Laura Bender at 717-843-7891.



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RAYAC Leadership

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

Tamra Peroni, '18, York City Savvy, SRES
BH Homesale, 757-7811

Brenda Riddle, '19, York City Savvy, SRES, BH Homesale,
757-7811

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

Tony Thomas, '17, York City Savvy, CB Residential Brokerage,
854-9242

Cheryl Yerger, '19, ABR,
BH Homesale, 757-7811

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Pre-Licensing Classes at RAYAC

Real Estate Practice

Starts Monday, June 5	6:00 - 9:30 pm
Wednesday, June 7	6:00 - 9:30 pm
Saturday, June 10	9:00 am - 2:00 pm
Monday, June 12	6:00 - 9:30 pm
Wednesday, June 14	6:00 - 9:30 pm
Saturday, June 17	9:00 am - 2:00 pm
Monday, June 19	6:00 - 9:30 pm
Wednesday, June 21	6:00 - 9:30 pm

Real Estate Fundamentals

Starts Monday, July 10 6:00 - 9:30 pm

For more details, [click here](#) or contact Stephanie Kennedy at 717-845-3487.

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Sign Up for Code of Ethics Class, Now Approved for CE!

The new NAR Biennial Code of Ethics training cycle began January 1, 2017 and ends December 31, 2018. RAYAC and the Real Estate School of York & Adams Counties will help you easily meet this requirement by providing 8 opportunities to take the Code of Ethics course entitled, "Keep Calm & Follow the Rules." **Not only are we providing 8 dates, but the course is also approved for 3.5 hours of PA Real Estate Continuing Education AND covers the new State Real Estate Commission continuing education requirement of having a course on SREC Rules and Regulations. Check both requirements off your list with one course at RAYAC!**

Members who join RAYAC in 2017 and 2018 are exempt due to ethics content in New Member Orientation curriculum.

Questions? Contact Stephanie Kennedy at stephanie@rayac.com or 717-843-7891 X109.

Visit www.rayac.com to see this information on our website. Click [HERE](#) to register for a course.

2017 Schedule

Date	Time	Location	Cost
March 8, 2017	8:30 AM – 12:00 PM	Wyndham Garden, York	\$40
October 11, 2017	8:30 AM – 12:00 PM	RAYAC Classroom	\$40
November 15, 2017	1:00 PM – 4:30 PM	Southeastern Adams Volunteer Emergency Services, Hanover	\$40

2018 Schedule

Date	Time	Location	Cost
March 22, 2018	1:00 PM – 4:30 PM	Wyndham Garden, York	\$40
April 11, 2018	8:30 AM – 12:00 PM	Southeastern Adams Volunteer Emergency Services, Hanover	\$40
April 26, 2018	1:00 PM – 4:30 PM	RAYAC Classroom	\$40
May 17, 2018	8:30 AM – 12:00 PM	Wyndham Garden, York	\$40
November 14, 2018	8:30 AM – 12:00 PM	RAYAC Classroom	\$40

May Thirsty Thursday Recap

Thank you to our host:
John Wright Restaurant



Thank you to our sponsors:
American Property Examiners
Community Settlement
First Alliance Home Mortgage

Congratulations to our gift card winners:

Bob Aldinger
Jackie Altland
Eric Axe
Donna Gibellino
Paula Musselman
Marty Sowa

Congratulations to the RAYAC Foundation 50/50 winner. Judy Givens won \$177 and donated \$50 back to the RAYAC Foundation. Thank you, Judy!

Park Clean Up Day



A group of volunteers from RAYAC recently cleaned up Renaissance Park in the City of York. Volunteers weeded, planted flowers and mulched flower beds along Princess Street to get the park in tip-top shape for summertime visitors who enjoy the park. Volunteers brought perennials from their homes to add more color and beauty to the park. Special thanks to **Salem Spring Landscaping** for donating additional plants and mulch.

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Mortgage Loan Originator

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Practicing Professionalism

Think you might be facing a procuring cause issue?

The *Procuring Cause Arbitration Worksheet* from the National Association of REALTORS® is a great guide in helping you decide if you might have an arbitration issue on your hands. As the Professional Standards Administrator for RAYAC, I'm often asked for my opinion on potential arbitration issues, which unfortunately I'm unable to give. I know it can be frustrating when you are looking for a definite answer, but no one other than a panel of your peers from the Professional Standards Committee can tell you for sure if you are procuring cause, which only happens after going through the arbitration hearing process.

As you can see from the *Procuring Cause Arbitration Worksheet*, there are quite a few things to consider when reviewing a procuring cause issue. It's lengthy, but also thorough. Arbitration Hearing Panels often use this worksheet during the executive session to sift through the evidence, testimony, and facts of the arbitration case. I hope that it also helps make the issue clearer for you should the situation arise.

Don't ever hesitate to reach out to me with any questions about the arbitration or ethics complaint process. I'd be happy to chat with you!

[Click HERE](#) for the *Procuring Cause Arbitration Worksheet*.

Stephanie Kennedy

Director of Professional Development
717-843-7891 ext. 109
stephanie@rayac.com

Upcoming Events

Mark Your Calendar NOW!

Thursday, November 2 **RAYAC Homeless Outreach Project**

Offering vital services to local homeless men, women and children. LOTS of volunteers are needed. Contact Beth Izzo to find out more details at 717-843-7891 ext. 110 or beth@rayac.com.

Saturday, November 11 **Designer Handbag Bingo** **for the RAYAC Foundation**



Here are a couple of great bags you could WIN!!!

Watch for more details soon.

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Email: silverwilson@comcast.net

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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

Shanna Terroso
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shanna@rayac.com

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laura@rayac.com

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rhonda@rayac.com

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Ext. 110
beth@rayac.com

Stephanie Kennedy
Director of Professional
Development
Ext. 109
stephanie@rayac.com

Deb Kottmyer
Clerk (PT)
deb@rayac.com

Save the DATE!

RAYAC Annual Meeting

Wednesday, October 4

9:00 am

Wyndham Garden, York

featuring keynote speaker

David Knox

David Knox is an internationally recognized authority on real estate pricing, selling and negotiating.



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April Sold 2017 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	37	\$7,280,518	\$196,771	\$163,000
Dallastown	52	\$10,179,721	\$195,764	\$172,162
Dover	21	\$3,225,026	\$153,573	\$138,500
Eastern	9	\$1,270,009	\$141,112	\$130,000
Hanover	12	\$1,606,689	\$133,891	\$139,293
Northeastern	34	\$6,407,470	\$188,455	\$186,950
Northern	23	\$6,167,300	\$296,413	\$287,200
Red Lion	44	\$8,175,895	\$185,816	\$169,950
South Eastern	11	\$1,904,299	\$173,118	\$170,000
South Western	25	\$4,924,105	\$196,964	\$215,000
Southern	15	\$3,540,000	\$236,000	\$219,500
Spring Grove	35	\$6,408,375	\$183,096	\$169,900
West Shore	33	\$7,397,410	\$225,926	\$191,000
West York	33	\$5,211,883	\$157,936	\$144,900
York City	42	\$2,555,745	\$60,851	\$44,500
York Suburban	37	\$6,476,551	\$175,042	\$151,410
York Total	463	\$82,730,996	\$176,926	\$161,500
Adams County				
Bermudian Springs	10	\$1,708,100	\$170,810	\$159,775
Conewago Valley	31	\$5,049,665	\$162,892	\$146,000
Fairfield	6	\$1,203,600	\$200,600	\$210,450
Gettysburg	22	\$4,997,400	\$227,155	\$219,250
Littlestown	16	\$3,344,200	\$209,013	\$195,950
Upper Adams	10	\$1,460,375	\$146,038	\$137,500
Adams Total	95	\$17,763,340	\$186,983	\$162,900

York County MLS Statistics Monthly Comparison

YORK CO. Monthly Comparison	4/16 TOTAL	4/17 TOTAL	16-17 % CHANGE	4/16 MEDIAN SOLD PRICE	4/17 MEDIAN SOLD PRICE	16-17 % CHANGE	4/16 AVG. SOLD PRICE	4/17 AVG. SOLD PRICE	16-17 % CHANGE
Total sold/settle	476	463	-3%	\$154,700	\$161,500	+4%	\$167,699	\$176,926	+6%
Co-broke	352	367	+4%	\$155,000	\$163,950	+6%	\$168,041	\$179,710	+7%
In house	124	97	-21%	\$151,250	\$159,947	+6%	\$166,729	\$166,335	0%
New	859	820	-5%			Active	1,811	1,592	-12%

York County MLS Statistics Year to Date Comparison

YORK CO. Year to Date Comparison	1-4/16 TOTAL	1-4/17 TOTAL	16-17 % CHANGE	1-4/16 MEDIAN SOLD PRICE	1-4/17 MEDIAN SOLD PRICE	16-17 % CHANGE	1-4/16 AVG. SOLD PRICE	1-4/17 AVG. SOLD PRICE	16-17 % CHANGE
Total sold/settle	1,530	1,590	+4%	\$147,000	\$157,250	+7%	\$159,287	\$171,704	+8%
Co-broke	1,156	1,236	+7%	\$148,000	\$156,000	+5%	\$159,290	\$170,906	+7%
In house	374	354	-5%	\$144,450	\$159,947	+11%	\$159,279	\$174,490	+10%

Adams County MLS Statistics Monthly Comparison

ADAMS CO. Monthly Comparison	4/16 TOTAL	4/17 TOTAL	16-17 % CHANGE	4/16 MEDIAN SOLD PRICE	4/17 MEDIAN SOLD PRICE	16-17 % CHANGE	4/16 AVG. SOLD PRICE	4/17 AVG. SOLD PRICE	16-17 % CHANGE
Total sold/settle	82	95	+16%	\$174,950	\$162,900	-7%	\$186,026	\$186,983	+1%
Co-broke	64	69	+8%	\$176,750	\$179,900	+2%	\$192,294	\$193,010	0%
In house	18	26	+44%	\$153,450	\$150,650	+11%	\$163,739	\$170,986	+4%
New	199	146	-27%			Active	498	419	+16%

Adams County MLS Statistics Year to Date Comparison

ADAMS CO. Year to Date Comparison	1-4/16 TOTAL	1-4/17 TOTAL	16-17 % CHANGE	1-4/16 MEDIAN SOLD PRICE	1-4/17 MEDIAN SOLD PRICE	16-17 % CHANGE	1-4/16 AVG. SOLD PRICE	1-4/17 AVG. SOLD PRICE	16-17 % CHANGE
Total sold/settle	285	331	+16%	\$162,000	\$163,000	+1%	\$173,085	\$182,460	+5%
Co-broke	206	228	+11%	\$161,000	\$169,450	+5%	\$173,521	\$190,424	+10%
In house	79	103	+30%	\$162,000	\$154,800	-4%	\$171,948	\$164,833	-4%

Master the MLS with FREE Paragon Training

MLS Contact Management

Monday, June 12 and Wednesday, July 12 - 2:00-3:30 pm

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 Comparative Market Analysis

Monday, June 19 and Wednesday, July 19 - 2:00 - 3:30 pm

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.

Intro to Paragon

Monday, June 26 and Wednesday, July 26 - 2:00-3:30 pm

Register [online](#) (under events tab) to sign up for any of these classes.

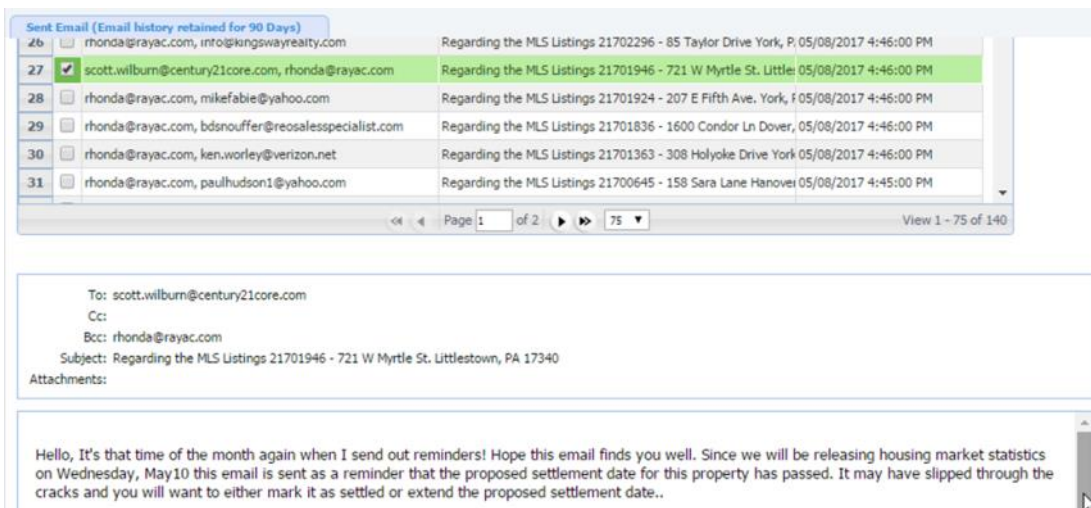


Do you know how to find an email you have sent to a client from Paragon?

ANSWER: Any email you have sent in the past 90 days is tracked and can be found in Paragon. The way to do that is to go to **CONTACTS** and select "**Sent Items**" under the Contact Resources column.



FIND THE EMAIL YOU WANT TO VIEW AND SELECT IT BY CHECKING THE BOX NEXT TO IT... then scroll down the screen to view the message. If you do not click on the box and click on the email itself, a new message will open up - not the message you are trying to view.

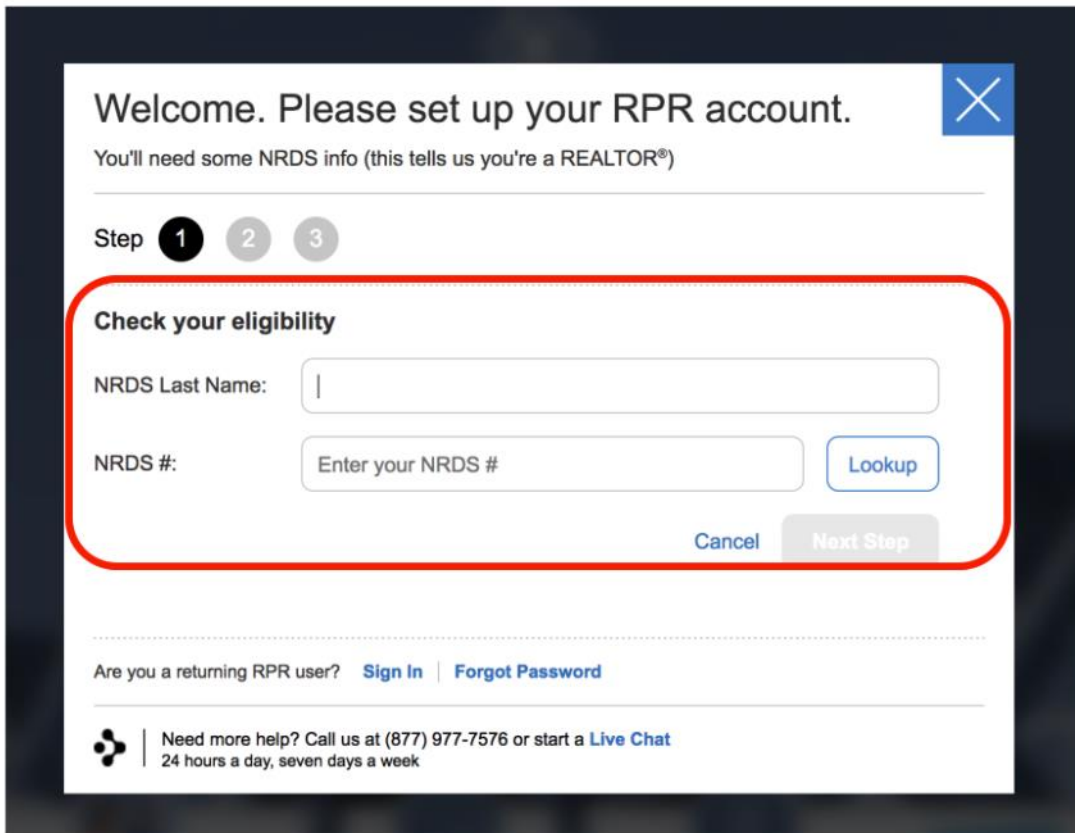
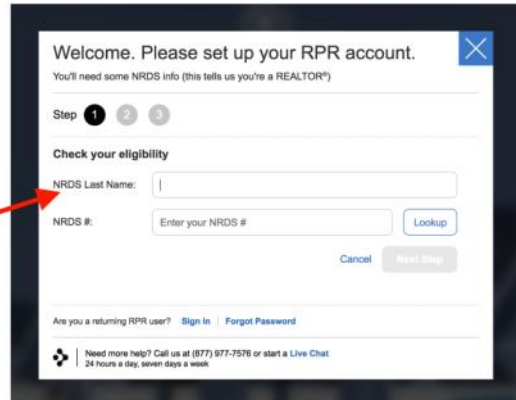
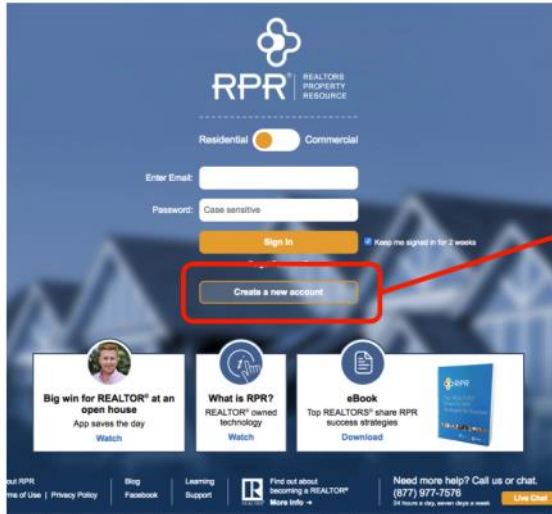




RPR®

REALTORS
PROPERTY
RESOURCE

RPR now has a redesigned login page in addition to new account creation and password reset processes. The login page now also houses additional resources such as REALTOR® success stories and eBooks. The homepage also features a toggle that switches between Residential and Commercial modes.



Continued on next page

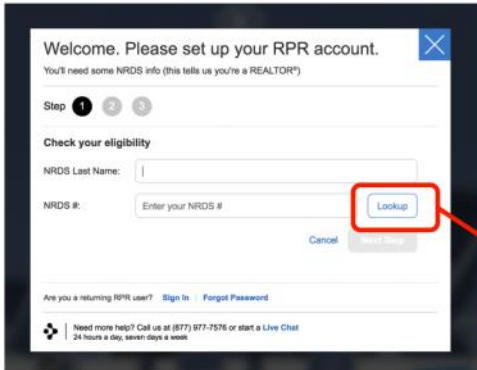
Find Your NRDS ID

Look up your NRDS ID by entering your name and e-mail address or license number. Or, your NRDS ID is also printed [mailing label](#) and on your NAR Membership Identification card.

Who has a NRDS ID Number

The following NAR membership categories have NRDS ID numbers:

- REALTOR®
- REALTOR® Associate
- Institute Affiliate (CCIM, CRE, IREM, RLI, SIOR)
- CIPS Network
- Association Staff
- Student
- National Affiliate
- Academic



Lookup NRDS ID by Name and E-mail Address (Recommended)

Last Name:

E-mail Address (in NRDS):

Lookup NRDS ID by Name and License Number

Last Name:

Real Estate License Number:

(no dashes)

Welcome. Please set up your RPR account. Confirm your basic info and set your password

Step 1 2 3

Your name: (As you want it to appear on your reports)

First Name: Last Name:

Your login info:

Primary Email:

Enter Password:

Password strength Good ⓘ

Confirm Password:

[← Previous](#)

Need more help? Call us at (877) 977-7576 or start a [Live Chat](#) 24 hours a day, seven days a week

Thank You RPAC Leaders!

Legislative Link

THANK YOU to everyone who contributed **\$22,040** toward the 2017 goal of \$30,000! Special thanks to these RPAC leaders.

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In May members of RAYAC and the Greater Harrisburg Association of REALTORS meet with Congressman Perry in Washington D.C. to discuss key REALTOR issues. Shown left to right are Bob Fox, Deborah Goodling, Larry Hatter, Shanna Terroso, Kim Moyer, Tamra Peroni, Lauren Gross and Congressman Scott Perry.

There were three main issues that were addressed with Congressman Perry.

Federal Tax Reform. REALTORS reminded Congressman Perry that tax reform should not dilute the current real estate tax provisions that are vital to housing and our nation's economy. NAR believes that repealing or weakening tax incentives like the mortgage interest deduction and property tax deductions deter homeownership. In addition under the current federal tax reform blue print, middle-income homeowners could be worse off because it limits tax incentives for homeownership. Pricewaterhouse Coopers analysis showed that homeownership families with incomes between \$50,000 and \$200,000 would face tax hikes in the year after enactment. The Pricewaterhouse Coopers study estimates that home values could plunge by more than 10% if tax incentives for homeownership are limited.

National Flood Insurance Program. The NFIP is set to expire on September 30, 2017. The last time there was a lapse in the NFIP it impacted 40,000 property transactions in one month. Pennsylvania ranks 12th in the nation in policies through NFIP. Reauthorization of this program is vital to the real estate industry in our local market.

Secondary Mortgage Market. We explained that REALTORS support responsible reform to Fannie Mae and Freddie Mac. A purely private mortgage market would place the 30 year fixed rate mortgage in jeopardy and would provide benefits to only a select few.

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 pg. 7
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Builders

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York Builders Association

Home Improvement/Repairs

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Basement Waterproofing Solution
Bleecker St. Development
C.A.R.E. Property Services
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Nicmar Water
S.W.A.T. Environmental of PA
The Bathtub Doctor

Home Warranties

First American Home Warranty

Inspectors

Absolute Radon Mitigation LLC
All Pro Inspections
Allied Home Inspections Inc
American Property Examiners - ad
pg. 12
Amerispec Home Inspection
BH Home Inspection
Central Penn Radon Inc
[Extra Mile Home Inspection](#) - pg. 13
George Forney Home Inspection
Gettysburg Home Inspection
GRW Home Inspection LLC
Home Land Septic Consulting
Homechek Inc
Homepro Home Inspections
HomeRite Inspections
[HouseMaster Home Inspections](#) - ad
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Inspectors continued

Mason Dixon Home Inspection
New Leaf Home Inspection
Pillar to Post Home Inspection
Pillar to Post Inspections
Precision Inspections & Radon
Real Services Inc
Rife Home Inspections
S.A.F.E. Inspection Services
The Mitigator
The Property Examiners
The Virtus Group LLC
Top Dawg Inspections
Trimmer Home Inspections
Visionspec Home Inspection

Insurance Companies

The Glatfelter Agency

Lenders

1st Preference Mortgage
ACNB Bank
Bay Capital Mortgage Corp
BB&T Mortgage
Caliber Home Loans
Citizens Bank
Fidelis Mortgage Corporation
First Alliance Home Mortgage
First Capital Federal Credit Union
First National Bank
Freedmont Mortgage Funding
[Fulton Mortgage Company](#) - ad pg. 9
GMH Mortgage Services LLC
Heritage Valley Federal Credit
Union
[Homebridge Financial Services](#) - ad
pg. 11
Homesale Mortgage, LLC
M & T Bank Mortgage Division
Members 1st Credit Union
Mortgage Network
Movement Mortgage

Lenders continued

Peoplesbank, A Codorus Valley Co
[PrimeLending](#) - ad pg. 6
[Residential Mortgage Services](#) - ad pg. 4
Santander Bank
Union Community Bank
Union Home Mortgage
Wells Fargo Home Mortgage
[York Traditions Bank](#) - ad pg. 3

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Anchor Abstracting Co. Inc.
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