

RAYAC Connection

VOTE!

If you can't attend the annual meeting, stop by the RAYAC office by October 10 to place your absentee ballot for directors.

BOARD CANDIDATES



◀ Marie Arcuri



Mark Carr ▶



◀ Brenda Riddle



John P. Wiga ▶



◀ Cheryl Yerger

Important Deadlines

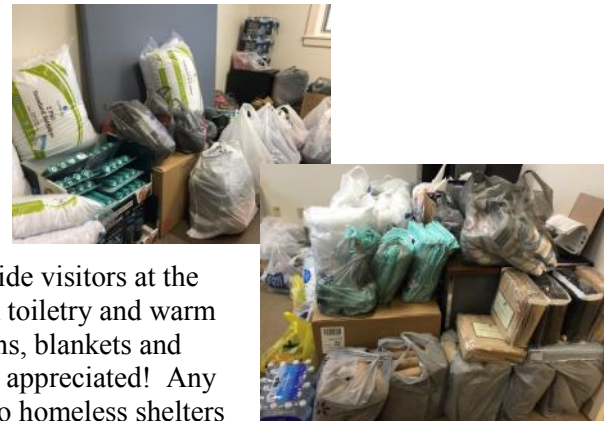
- OCTOBER 3** Deadline for MLS payment before late fees and disruption in service. See more details on page 9.
- OCTOBER 5** Deadline to register for RAYAC's annual meeting. See more details on pages 6-8.

Helping the Homeless

Thanks to a total team effort, RAYAC is reaching out to one of our community's most vulnerable populations - the homeless. The Hands on Helpers Committee is organizing a Homeless Outreach Project on October 18 at Asbury United Methodist Church, York with Bell Socialization Services and a variety of service providers and government organizations. Vital services will be provided to homeless individuals and families during this first-ever event.

The association strives to serve individuals on all rungs of the housing ladder. NAR recently addressed the needs of homeless individuals and held a national symposium on this topic. RAYAC was awarded a \$2,000 grant from NAR to help fund the Homeless Outreach Project.

Thank you to the Community Relations Committee for coordinating a very successful homeless kit drive for this year's REALTORS Reach Out project. RAYAC members and offices responded in an extremely generous way to provide visitors at the Homeless Outreach Project with toiletry and warm weather items, towels, washcloths, blankets and pillows. Your support is greatly appreciated! Any leftover kits will be distributed to homeless shelters throughout York and Adams Counties.



It's not too late to volunteer at the event. There are many different ways to help. If interested, contact Beth Izzo at 717-843-7891 ext. 110 or beth@rayac.com.

October

- 3 Payment due to RAYAC for MLS invoice.
- 4 Community Relations & Hands on Helpers Committees assemble homeless kits, 1:00 pm
- 5 Deadline to register for the Annual Meeting.
- 5 Hands on Helpers Committee, 9:00 am
- 5 Lockbox training, 2:30 pm
- 5 Grievance Committee, 3:30 pm
- 6 Program Social Committee, 9:30 am
- 6 RAYAC Foundation, 11:00 am
- 11 Education Committee, 11:00 am
- 11 MLS Walk-In, 2:00 pm
- 11 New Pre-Licensing course begins, 6:00 pm
- 12 RAYAC Office Closed
- 12 Annual Meeting, Wyndham Garden, York, 8:00 am registration, meeting starts at 9:00 am
- 13 Board of Directors, 9:00 am
- 13 Special bylaws voting session for those who cannot attend the annual meeting, 2:00 pm
- 13 MLS Contact Management class, 2:00 pm
- 14 New Member Orientation-Module III, 8:30 am
- 17 Hands on Helpers Committee, Homeless Outreach Project set-up, 1:00 pm, Asbury United Methodist Church, 340 E. Market St., York
- 18 Homeless Outreach Project, 8:00 am volunteers/providers arrive, doors open at 9:00 am, Asbury United Methodist Church, 340 E. Market St., York
- 19 Affiliate Committee, 9:00 am
- 19 MLS Walk-In, 2:00 pm
- 19 Lockbox training, 2:30 pm
- 20 CE: National USPAP class, 8:30 am
- 20 MLS Committee, 8:30 am
- 20 Member Communications Committee, 10:00 am
- 20 MLS CMA class, 2:00 pm
- 26 StraightTalk: It's All About the Money Honey, 1:30 pm
- 27 MLS Advanced class, 2:00 pm
- 28 New Member Orientation-Module I, 8:30 am

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

Thirsty Thursday

November 17, 2016

5:00-7:00 pm

The theme is Thankfulness.

Seven Sports Bar & Grill

14 E. Franklin St., New Freedom

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



We're having a canned food drive.

Please bring a canned good to help someone in need.

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

We're here for

from start to close



Bill Hoyer III

VP, Residential Mortgage Originations

717.880.9945

bhoyer@unioncommunitybank.com



Jennifer Augustyniak

Senior Mortgage Originator Mortgage Originations

717.870.3195

jaugustyniak@unioncommunitybank.com



Fred Baber

Senior Mortgage Originator Mortgage Originations

717.698.2452

fbaber@unioncommunitybank.com





From the Executive Officer

Your Vote Matters

by Shanna Terroso, RCE, e-PRO

Fall is here. The weather is cooler, apple orchards and pumpkin patches are vibrant throughout York and Adams Counties, football season is in full swing and we're in the middle of a contentious presidential campaign. You would have to be completely unplugged to be unaware that we're smack dab in the middle of election season. We are all being inundated with TV commercials, social media posts and political yard signs. It seems everyone is asking for your attention and your valuable vote. I realize the cliché of "your vote matters" can sometimes fall on deaf ears during all of the election hype. But at RAYAC this year, your vote matters more than ever before. The association is about to embark on one of the largest decisions we have ever made - whether to merge our MLS system with MLS Evolved. The power of this decision is in your hands and your vote will truly have an impact. You will be making the decision on the future of the largest tool for your industry.

To ensure you are making an informed decision, here is a [link to a recorded webinar](#) with all of the latest merger details. There will not be a formal MLS merger presentation at the annual meeting. We have provided many opportunities at town hall meetings, office visits, videos, webinars, etc. for you to become informed on this topic. There will be an opportunity for you to ask questions at the meeting before you cast your vote.

Let's get a record breaking turnout for the annual meeting. Of course I'm counting on you be part of this important election, but I also hope you take a true interest in the other association business, enjoy the camaraderie and networking among REALTOR and Affiliate members and soak in Terry Watson's keynote presentation. I've seen Terry several times at NAR events. He's a real dynamic speaker and we are very fortunate to have Terry join us.

Please register for the annual meeting by October 5th. You may [register online](#) (under events for the meeting or vote only), call the RAYAC office at 843-7891 or add your name to your office sign-up sheet. I hope to see you on October 12th!

P.S. Please sign up for a 2017 committee by November 1. See page 23 for the committee form.

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Board of Directors Summary

September 8, 2016

Action Items

- Directors approved the 2017 budget as presented by the Budget Finance Committee.
- Directors approved a recommendation to submit the bylaws change to remove Article XIX - Multiple Listing to the membership for vote.

Treasurer's Report

The association will have a surplus this year primarily from staff changes. The Budget Finance Committee will meet to review the plans to reduce the tax impact.

Reports

- There were many progress reports on the association's Strategic Plan.
- There was an update from Program Social Committee on the annual meeting plans.

Old Business

There was discussion about the lockbox one day codes.

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Membership News

New Members

Carmen Banzaca, Coldwell Banker
Residential Brokerage (YorkQ)
Steven Beam, Century 21 Dale (Y)
Debra Copas, Berkshire Hathaway
Homesale (D)
Jessica Engle, Berkshire Hathaway
Homesale (E)
Douglas Good, Jr., Keller Williams
Keystone (Y)
Eric Latsha, Keller Williams
Keystone (Y)
Deborah Leib, Berkshire Hathaway
Homesale (H)
John Weikert, Berkshire Hathaway
Homesale (H)
Stacey White, ERA Preferred
Properties

Member Changes

James Bick, Country Home Real Estate
Sandra Bouras, Coldwell Banker
Residential Brokerage (YorkM)
Vickie Butler, C21 Dale Realty (Y)
Daney Carrasquillo, Country Home
Alanda Goshert, House Broker Realty
Terri Matlock, Berkshire Hathaway
Homesale (G)
Jerry Riggelman, House Broker Realty

Member Drops

Mark Fonti
Ahmed Islam
Kenneth Lenhart
Steven Marsh
Owen McCreight
Mary Morris
Brenda Riggs

New Office/Brokerage

None

Office Changes

None

Office Drops

None

New Affiliates

All American Termite/Pest Control
128 2nd St.
Highspire, PA 17034
717-939-5492
allamericantermiteandpestcontrol.com
Rick Nauss
rnauss@verizon.net

GRW Home Inspection LLC

84 Zions View Rd.
Manchester, PA 17345
717-500-1040
Garry Waltersdorff

Remembrances by Kevin Photography

200 Morningstar Ct.
Hanover, PA 17331
410-565-5742
www.rememberancestudios.com
Kevin Strack
rememberancephoto@aol.com

Membership Stats

(as of 9/20)

	<u>2016</u>	<u>2015</u>
Designated REALTORS	126	123
Primary REALTORS	831	849
Secondary REALTORS	54	
Pending Applicants	<u>23</u>	<u>14</u>
Total REALTORS	1040	986
Affiliates	<u>96</u>	<u>92</u>
Total Members	1136	1078

Affiliate Changes

None

Affiliate Drops

None

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LAST CHANCE!

Register for RAYAC's Annual Meeting

It's a Diamond Celebration!



Featuring national keynote speaker
Terry Watson

Wednesday, October 12

Wyndham Garden, 2000 Loucks Road, York
8:00 am registration, 9:00 am-12:00 noon meeting

Important RAYAC business!

- ◆ Elect directors.
- ◆ Vote on proposed bylaws changes.
- ◆ Vote on the MLS merger.

[Click here](#) (under RAYAC events) **Deadline to register is October 5.**
REALTORS free; however, no-shows will be billed \$25.
Affiliates get one free registration; additional attendees are \$25.

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Preview Any of These MLS Merger Resources Before the Annual Meeting

- [Watch the latest webinar](#) to learn the latest updates on the MLS merger.
- [Click here](#) for an updated FAQ.
- [Read the details](#) of the service agreement.
- See a list of [pros and cons](#) prepared by the Board of Directors.
- Visit the [MLS Evolved website](#).
- Visit the [MLS Merger Resource page](#) on rayac.com for additional MLS.

Announcing Agent Safety Lockbox Feature!

This new feature is called the Agent Safety feature and was designed to proactively promote safety. This new, straightforward and automated function will allow users to keep their regular processes to access Agent Safety. After opening a lockbox via the SentiSmart™ Mobile App, agents will be prompted to confirm they are safe. If for some reason, the agent cannot confirm their safety, the system will automatically communicate that status and their location to their designated emergency contact(s) to inform them of the agent's status.

Agent safety is a priority for SentiLock, so offering a solution that can provide both the agent and their families with a greater peace of mind makes these updates very worthwhile.

This opt-in service will officially be released on October 12th, 2016. To access this new feature, users will simply need to visit Settings in the SentiSmart™ Mobile App to turn on the service and designate emergency contacts that should be notified. To learn more about SentiLock products and features, visit [sentrilock.com](#).



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SAMPLE BYLAWS VOTE BALLOT for ANNUAL MEETING

This bylaws change is to page 16 Article XI – Officers and Directors Section 4. Election of Officers and Directors.

“(a) The Leadership Development Committee shall select one candidate for each place to be filled on the Board of Directors. One of the candidates selected shall be from an office/branch located in Hanover or in Adams County; one shall be from an office/branch located in other areas of York County, excluding Hanover. The remaining two candidates shall be selected regardless of the location of their office/branch. The Committee should endeavor to assure that the Board of Directors represents not only geographical diversity but also reflects the various specialties within the association’s REALTOR® membership. All nominees must have been a member in good standing of the association for a minimum of 3 consecutive years. Any member who served a full term on the Board of Directors shall not be eligible to serve on the Board of Directors until three years have lapsed from the expiration of their last term. It is also recommended, but not required, that all nominees be a member on at least one REALTOR® association committee or task force within the last five (5) previous years. The report of the Leadership Development Committee shall be provided to each Member eligible to vote at least sixty (60) days preceding the election. Additional candidates for director may be placed in nomination by petition signed by at least five (5)% of the REALTOR® Members eligible to vote. The petition shall be filed with the Executive Officer at least fifteen (15) days before the election. The Executive Officer shall send notice of such additional nominations to all REALTOR® Members eligible to vote before the election.

(b) The election of Directors shall take place at the Annual Meeting. The election shall be by ballot. The ballot shall contain the names of all candidates who, pursuant to the provisions of this section, are eligible to receive votes. If the slate of candidates is unopposed, the Secretary can be directed to cast a unanimous ballot upon duly approved motion.”

Do you agree with this bylaws change?

➤ _____ YES _____ NO

This bylaws change is to page 21 Article XIV – Committees Section 1(c).

Leadership Development Committee: This committee shall consist of seven (7) REALTOR® members. The chairperson shall be a past president of the Association. Members of the committee shall be past presidents of the Association who shall serve two-(2)-year staggered terms. The immediate past president of the Association shall be appointed to serve a two-(2)-year term. Members of the committee shall be prohibited from nominating themselves for any positions being considered.

Do you agree with this bylaws change?

➤ _____ YES _____ NO

This bylaws change is to page 23 Article XIX – Multiple Listing.

- _____ **YES, I vote in favor of RAYAC’s MLS merging with the regional MLS Evolved therefore I approve the bylaws change.**
- _____ **NO, I do not vote in favor of RAYAC’s MLS merging with the regional MLS Evolved therefore I do not approve the bylaws change.**

As of January 1, 2018 Article XIX – Multiple Listing will be removed, contingent upon the RAYAC Board of Director’s and legal counsel’s receipt, review, and approval of an acceptable Multiple Listing Services Agreement between RAYAC and MLS Evolved, Inc.

RAYAC Leadership

President

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

Vice President

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

Secretary

Heather Kreiger,
ROCK Commercial, 854-5357

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

Brian Berkheimer '16, SRES
ERA Preferred Properties,
633-6261

Judy Givens, '16
BH Homesale, 757-7811

Ray Hoover, '18, SRES
RE/MAX Quality Service, 632-5111

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

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

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

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

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

Ken Worley, '18
BH Homesale, 757-7811

MLS Payment Reminder

MLS payment is due to RAYAC by October 3. Late fees of \$10 per day will be added through October 10. Please submit payment to avoid a disruption in service.

You may pay [online](#), by credit card (American Express, Discover, MasterCard or Visa) or print a copy of the invoice to mail with a check. Of course, you are welcome to pay your invoice by cash, check or credit card at the RAYAC office. If you have any questions, please contact Doug Clark at 843-7891 ext. 111 or doug@rayac.com.

Going, Going, GONE

Gen II lockboxes are on clearance for \$30 plus tax until they are gone. We only have 200 Gen II boxes remaining. These boxes are not under warranty and all sales are final. RAYAC will ensure lockboxes have fresh batteries and are in working condition at time of sale. Contact [Doug Clark](#) at 843-7891 ext. 111 to order your supply today.



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Classroom Pre-licensing Schedule

Real Estate School of York & Adams Counties now has pre-licensing classes available in a classroom setting, in addition to its online offerings. The school you've come to trust and value for your continuing education will provide the same quality education to your potential new licensee candidates.

[Click here](#) to get class schedules and other helpful education information. For more information, contact Stephanie Kennedy at 717-845-1422 or Stephanie@rayac.com.

Fall Appraiser Continuing Education

Thursday, October 20

8:30 am - 4:30 pm National USPAP * Required Class*
\$106.80 lunch provided *Instructor: Melanie McLane*

Tuesday, November 2

8:30 am - 12:00 pm Technology and the Appraiser
\$40 *Instructor: Melaine McLane*

Tuesday, November 2

1:00 pm - 4:30 pm Communicating the Appraisal
\$40 *Instructor: Melanie McLane*

Monday, November 14

8:30 am - 4:30 pm He Who Has the Money Sets the Rules
\$80 lunch provided *Instructor: Michelle Bradley*

Thursday, December 8

8:30 am - 4:30 pm FHA's New Appraiser's Handbook:
Learn It to Protect Your Liability
\$80 lunch provided *Instructor: Michelle Bradley*

Tuesday, December 13 (snow date Dec. 15)

8:30 am - 12:00 pm So Sue Me! - Or Not. Review of PA Appraisers Certification Act
\$40 *Required Class*
Instructors: Melanie McLane & Brett Woodburn

Tuesday, December 13 (snow date Dec. 15)

1:00 pm - 4:30 pm Zapping Zillow: Valuation in the Internet Age
\$40 *Instructor: Melanie McLane*

See details for these classes and the full 2016-17 line up [here](#). Any questions, contact Stephanie Kennedy at 717-845-3487 or Stephanie@rayac.com.

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November 4 and 11 from 8:00 am - 5:00 pm.

[Click here](#) for complete details and to register.



October 26, 1:30-3:30 pm

It's All About the Money Honey

Presenter: Scott Sides, RBC Wealth Management - \$10

December 6, 1:30-3:30 pm

Real Estate Photography: Lighting and the Law

Presenters: John Beatty, Open.Tours & Peter Ruth, Stock and Leader \$10

February 7, 1:30-3:30 pm

New Year, New You - Unleash Your Leadership Mojo

Presenter: Jamie Bowman, Dynamic Directions - \$10

[Click here](#) preview event details and register online (under events).

Coming Soon!

Broker Course: Appraisal 101 (Valuation of Residential Properties)

Tuesdays November 1, 8, 15 & 22 - 8:30 am - 5:00 pm

30 hrs. real estate CE/2 core broker credits - \$350

Instructor: Melanie McLane

Accredited Staging Professional Designation

November 16 & 17, 8:30 am - 4:30 pm

14 hrs. CE - \$295

Instructor: Karen Mendenhall, ASPM

Check out the [Real Estate School of York & Adams Counties website](#) for more information or contact Stephanie Kennedy at 717-845-3487 or Stephanie@rayac.com.

Practicing Professionalism

What are the Advantages of Mediation over Arbitration and Litigation?

Mediation is less adversarial than arbitration or litigation. The arbitration process produces a decision imposed upon the parties whether they like it or not. With mediation, the parties will optimally settle their differences by consensus rather than by the decree of a hearing panel.

Mediation is more likely to allow the parties to maintain their former relationship. By achieving a “win-win” result through mediation, all of the parties should feel that they are getting fair treatment. This should optimally preserve or even improve relationships between the parties and make it easier for REALTORS® to work amicably with each other in future transactions.

Mediation is quicker and less expensive than arbitration. Because of the less confrontational process involved, mediation takes less time and effort. In addition, under the new NAR requirements, mediation will be offered to members free of charge, except for a nominal filing fee. If the association determines that it must hire an outside professional mediator, the association, not the participating parties, will bear the cost of the mediation.

Mediation is more flexible than arbitration. Mediation provides a casual forum in which the parties can design a creative resolution to their dispute. They have a vested interest in the successful outcome of the mediation and may be more likely to comply with the settlement than if the decision is imposed on them. If the parties cannot reach a settlement, arbitration is still available to them.

Please contact Stephanie Kennedy at 717-843-7891 ext. 109 with any questions or to read the full article on mediation from Realtor.org, [click here](#).



What's the secret to earning more money in real estate? Attending the 2016 REALTORS Conference & Expo in Orlando. Attendees make two times the average real estate income, so you'll be networking with some of the most successful pros in the industry!

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Are You Celebrating a Silver Anniversary in Real Estate in 2017?

If you are celebrating your 25th anniversary as a REALTOR in 2017, please contact Shanna Terroso at shanna@rayac.com by December 1. We want to recognize you at RAYAC's Awards and Installation event on January 12, 2017.

Now Taking Applications for RAYAC's Prestigious Community Service Award and Steve Snell Educational Excellence Award

- If you or someone you know makes a difference in our community through exemplary volunteer service, please complete an application for RAYAC's Community Service Award.
- Apply for the \$500 Steve Snell Educational Excellence Award to be used toward a designation or broker course.

For an application outlining award and scholarship criteria, contact Shanna Terroso at shanna@rayac.com. Applications are due to RAYAC by November 1. Both award winners will be announced at RAYAC's Awards and Installation event on January 12, 2017.



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2017 Magnetic Calendars

Five new designs available in the RAYAC Store!



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Get a jump start on your client mailings now!

USDA's Upfront and Annual Fees are Getting Smaller

Great news for buyers seeking a USDA loan. The upfront guarantee fee is dropping from 2.75% to 1% and the annual fee is decreasing from .5% to .35% as of October 1. If you have questions, please contact a lender or visit the [USDA website](#).

Possible Increase for Radon Fees

The DEP has notified Certified Radon Service Providers that the Environmental Quality Board is seeking to increase fees for certified radon service providers by 50% and introduce a \$50 fee for each newly installed active radon mitigation system or each passive system that is subsequently activated. If approved, this will result in additional expenses that will be passed on to consumers. Stay tuned for final details.

Save the Date - Charity Golf Outing

RAYAC Charity Golf Outing

Wednesday, June 7, 2017

Heritage Hills Golf Resort

Watch for details in early 2017.



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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
RCE, e-PRO, Executive Officer
Ext. 106
shanna@rayac.com

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doug@rayac.com

Rhonda Elliott
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Congratulations Corner!

This is a new feature for the newsletter to highlight the accomplishments of our RAYAC members. If you have exciting news of a wedding, birth, graduation, award, designation, etc. to share, please contact Beth Izzo at beth@rayac.com or 843-7891 ext. 110.

Congratulations to the following members for their recent good news!

Deena Pace - earned the SRS (Seller Representative Specialist) designation from NAR.

RAYAC Foundation - awarded \$2,000 for flood clean-up efforts to Ellicott City, MD (EC Partnership).



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Sam Miller
NMLS #: 467645
717.968.6676



Connie Kern
NMLS #: 480617
717.968.1017



Scott Martin
NMLS #: 615778
717.891.8463



Kay Beard
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717.614.5707

Fulton Mortgage Company
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Fulton Bank, N.A.

fultonmortgagecompany.com

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TEAM RAYAC Scored at the Fall Affiliate Networking & Education Event

Thank you to the following affiliate partners for showcasing their products and services to help REALTORS take their transactions to the end zone. Special thanks to Duane Wilson, Wendy Landis, Pat Schell, Tony Thomas, Emily Ivy and Melissa Kline (left to right in photo below) for a very informative Affiliate Panel Presentation.



See more photos on [RAYAC's Facebook Page](#).

Abstracting Co of York County
 Advantaclean-Lower Susq.
 American Property Examiners
 Caliber Home Loans
 Fulton Mortgage
 GMH Mortgage Services LLC
 Merani Construction LLC
 Myclosing LLC
 NicMar Water
 PeoplesBank
 Pillar to Post Inspections
 Precision Inspections & Radon
 Real Estate Exposures
 S.A.F.E. Inspection Services
 State Farm-Tricia Melnichak
 Stock and Leader
 The Bathtub Doctor
 The Glatfelter Agency
 The Virtus Group LLC
 Union Community Bank
 York Traditions Bank

Thirsty Thursday Recap

Thank you sponsors:
 Community Settlement
 Gordon Brown & Assoc.
 Homechek
 Union Community Bank

Thank you host:
 Oak at Heritage Hills

**Thank you for donating
 back to school supplies!**



Congratulations to our winners:

Jackie Altland	Deborah Goodling
Katie Horne	Joe Mancuso
Cindy Mann	Brenda Riddle
Jeff Stofko	

\$105 was raised in the 50/50 for the RAYAC Foundation. Congratulations to the 50/50 winner John Runge.



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August Sold 2016 MLS Statistics by School District

<u>School District</u>	<u># Sold</u>	<u>Dollar Volume</u>	<u>Avg. Sale Price</u>	<u>Median Sale Price</u>
York County				
Central	58	\$12,792,855	\$220,566	\$202,450
Dallastown	62	\$12,387,588	\$199,800	\$176,550
Dover	36	\$6,538,443	\$181,623	\$171,566
Eastern	18	\$3,484,349	\$193,575	\$162,137
Hanover	17	\$2,533,000	\$149,000	\$157,000
Northeastern	28	\$4,601,050	\$164,323	\$158,250
Northern	24	\$5,930,500	\$231,536	\$238,750
Red Lion	51	\$7,978,008	\$156,432	\$153,500
South Eastern	26	\$4,960,050	\$190,771	\$219,450
South Western	42	\$7,353,155	\$175,075	\$168,000
Southern	21	\$4,617,380	\$219,875	\$205,000
Spring Grove	42	\$8,049,146	\$191,646	\$190,427
West Shore	45	\$8,230,406	\$177,109	\$179,900
West York	41	\$5,644,326	\$137,666	\$139,500
York City	52	\$1,644,827	\$31,631	\$10,500
York Suburban	30	\$5,677,050	\$189,235	\$151,950
York Total	593	\$102,422,133	\$170,380	\$161,750
Adams County				
Bermudian Springs	15	\$2,850,580	\$190,039	\$189,000
Conewago Valley	35	\$6,311,783	\$180,337	\$165,000
Fairfield	12	\$2,136,567	\$178,047	\$194,750
Gettysburg	35	\$8,432,947	\$240,941	\$235,000
Littlestown	17	\$3,835,325	\$225,607	\$199,500
Upper Adams	14	\$2,485,940	\$177,567	\$167,450
Adams Total	128	\$26,053,142	\$203,540	\$188,500

York County MLS Statistics Monthly Comparison

YORK CO. Monthly Comparison	8/15 TOTAL	8/16 TOTAL	15-16 % CHANGE	8/15 MEDIAN SOLD PRICE	8/16 MEDIAN SOLD PRICE	15-16 % CHANGE	8/15 AVG. SOLD PRICE	8/16 AVG. SOLD PRICE	15-16 % CHANGE
Total sold/settle	423	593	+40%	\$170,000	\$161,750	-5%	\$200,236	\$170,380	-15%
Co-broke	312	471	+51%	\$171,173	\$159,900	-7%	\$208,234	\$162,886	-22%
In house	111	122	+10%	\$164,900	\$179,600	+9%	\$167,992	\$197,982	+18%
New	802	747	-7%			Active	2,360	1,848	-28%

York County MLS Statistics Year to Date Comparison

YORK CO. Year to Date Comparison	1-8/15 TOTAL	1-8/16 TOTAL	15-16 % CHANGE	1-8/15 MEDIAN SOLD PRICE	1-8/16 MEDIAN SOLD PRICE	15-16 % CHANGE	1-8/15 AVG. SOLD PRICE	1-8/16 AVG. SOLD PRICE	15-16 % CHANGE
Total sold/settle	3,283	3,797	+16%	\$151,315	\$171,789	+14%	\$165,358	\$159,900	-3%
Co-broke	2,500	2,937	+17%	\$154,900	\$170,593	+10%	\$165,806	\$159,900	-4%
In house	783	860	+10%	\$145,000	\$175,874	+21%	\$163,927	\$158,000	-4%

Adams County MLS Statistics Monthly Comparison

ADAMS CO. Monthly Comparison	8/15 TOTAL	8/16 TOTAL	15-16 % CHANGE	8/15 MEDIAN SOLD PRICE	8/16 MEDIAN SOLD PRICE	15-16 % CHANGE	8/15 AVG. SOLD PRICE	8/16 AVG. SOLD PRICE	15-16 % CHANGE
Total sold/settle	91	128	+41%	\$193,500	\$203,540	+5%	\$192,153	\$188,500	-2%
Co-broke	49	83	+70%	\$193,700	\$196,239	+1%	\$197,012	\$175,000	-11%
In house	42	45	+7%	\$188,737	\$217,007	+15%	\$186,483	\$197,500	+6%
New	165	143	-15%			Active	645	519	-20%

Adams County MLS Statistics Year to Date Comparison

ADAMS CO. Year to Date Comparison	1-8/15 TOTAL	1-8/16 TOTAL	15-16 % CHANGE	1-8/15 MEDIAN SOLD PRICE	1-8/16 MEDIAN SOLD PRICE	15-16 % CHANGE	1-8/15 AVG. SOLD PRICE	1-8/16 AVG. SOLD PRICE	15-16 % CHANGE
Total sold/settle	640	780	+22%	\$170,000	\$188,221	+10%	\$188,876	\$175,000	-7%
Co-broke	397	552	+39%	\$172,000	\$188,266	+9%	\$187,950	\$175,000	-7%
In house	243	228	-6%	\$167,500	\$188,113	+12%	\$190,388	\$170,250	-11%

Master the MLS

with FREE Paragon Training

MLS Contact Management

Thursday, October 13

Wednesday, November 9

2:00-3:30 pm

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

Register [online](#) (under events tab) to sign up for this class.

MLS CMA - Comparative Market Analysis

Thursday, October 20

Monday, November 14

2:00 - 3:30 pm

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

Register [online](#) (under events tab) to sign up for this class.

MLS Advanced

Thursday, October 27

Wednesday, November 30

2:00 - 3:30 pm

Registration required. This class will teach you advanced searching, tax records, Geojet and more.

Register [online](#) (under events tab) to sign up for this class.

MLS Walk In

Tuesday, October 11

Wednesday, October 19

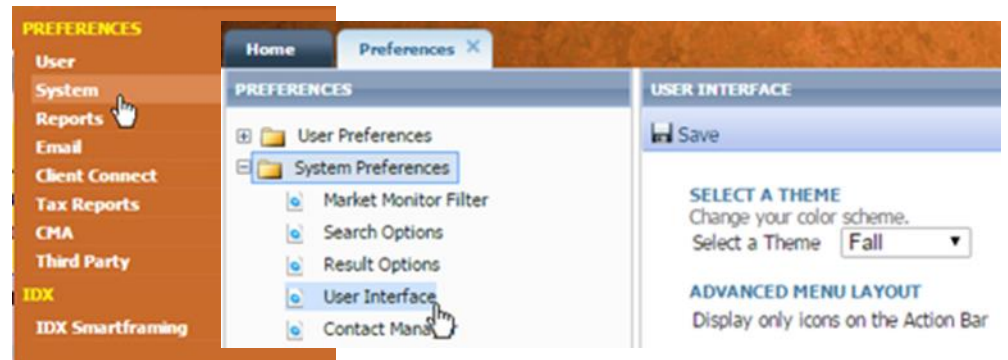
2:00-4:00 pm

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



Did you know you can change the appearance of your Paragon MLS Screen for fun? There are multiple "themes" available to select from under PREFERENCES". Select PREFERENCES from your Paragon Home

Page > System > User Interface > Select a Theme.



Here are some sample themes you can choose:

Fall ~



Northeast ~



Thank You RPAC Leaders!

Legislative Link

Thank you to all members who support RPAC especially these RPAC leaders. So far in 2016, RPAC raised **\$26,483** toward our goal of \$28,000.

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

Steve Brown Mark Carr
Patricia Carey Steve Johnson

Capitol Club (\$250-\$499.99)

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Dolly Bailey Bridget Floyd
Christine Barrick Lee Garlin
Dave Bode Mike Sabo
Shonna Cardello Ken Worley

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

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Richard Smith Marty Sowa
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Roxanne Stevens Amanda Stiles
John Swords Shanna Terroso
Tony Thomas Rich Vangel
Donna Walker Lori Walker
Shelley Walter James Warfield
Mike Wheeler George Woods
Petula Yingling

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.

Call-to-Action Issued for HB 1437

PAR has issued a call-to-action for House Bill 1437, which proposes to amend the Municipal Property Maintenance Code, to the full state Senate. The bill unanimously passed the House earlier this year. The bill would require that certificates be issued by municipalities who choose to conduct resale code inspections, regardless of the nature of code violation found. The amendment creates a new category of "Temporary Access" certificates that would allow a sale to move forward, but require that substantial code violations be corrected prior to the new owner inhabiting the property. PAR expects the Senate to vote on this bill on Tuesday. [Contact your Senator today!](#)

PAR Provides Testimony on Licensing Home Inspectors

The Pennsylvania Association of Realtors® provided testimony in support of House Bill 1421 (Helm, R-Dauphin), which would license home inspectors, at a House Professional Licensure Committee meeting in the Capitol. Currently, home inspectors are not licensed under Pennsylvania law. The Home Inspection Law regulates certain aspects of home inspections and was created to increase professionalism of the home inspection industry by requiring that home inspectors be members of the American Society of Home Inspectors (ASHI) or the National Association of Home Inspectors (NAHI). "Realtors® support licensing home inspectors to better protect consumers," Mark Mohn, vice chair of PAR's Legislative Committee, told legislators. "For most people, a home is the single largest and most valuable purchase they will make in their lives. Home inspection details and reporting criteria vary vastly and are not standardized. An inspection conducted by an unprofessional inspector could result in costly repairs and health issues for the unsuspecting homebuyer. This means that although the home inspection report is relied upon heavily in the real estate transaction, if a home inspector fails to report an issue to a homeowner, there is little or no recourse available." Currently, 39 other states require home inspectors to be licensed. If passed by the legislature and signed by Gov. Wolf, the legislation will set statewide standards for the profession of home inspecting and standards for the home inspection report.

Source: PAR JustListed; 9/22/2016

CFPB Issues New TRID Proposals

The CFPB has pointed out to lenders that certain exceptions to the general privacy requirements are permitted when it is usual or appropriate to provide the customer's agent with a record of the transaction. "Based on its understanding of the real estate settlement process, the (CFPB) understands that it is usual, appropriate, and accepted for creditors and settlement agents to provide the combined or separate Closing Disclosure as a confirmation, statement, or other record of the transaction, to consumers, sellers, and their agents ..." The proposal, if adopted, will give more formal instruction to lenders on how to modify the Closing Disclosure so that it can be provided to third parties involved in the transaction without revealing the consumer's non-public personal information, or to provide separate Closing Disclosures to each party. For additional information, visit [PARJustListed](#).

Partner and Do Business with RAYAC Affiliate Members!

This a valuable resource to share with your clients.

Attorneys

Barley Snyder LLC

CGA Law Firm-ad on pg. 4

Stock and Leader-ad on pg. 9

Builders

High Performance Homes

Merani Construction

York Builders Association

Inspectors

Absolute Radon Mitigation LLC

All Pro Inspections

Allied Home Inspections Inc

American Property Examiners-ad on pg. 12

Amerispec Home Inspection

BH Home Inspection

Central Penn Radon Inc

ESM Ventures LLC

George Forney Home Inspection

Gettysburg Home Inspection

GRW Home Inspection LLC

Home-Rite R.E. Inspections

Homechek Inc

Homepro Home Inspections

HouseMaster Home Inspections-ad on pg. 17

Lynne Pest Management Co.

Mason Dixon Home Inspection

New Leaf Home Inspection

Pillar to Post Home Inspection

Pillar to Post Inspections

Precision Inspections & Radon

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

Woodside Home Inspections

Lenders

1st Preference Mortgage

ACNB Bank

BB&T Mortgage

Bank of America

Bay Capital Mortgage Corp

Caliber Home Loans

Citizens Bank

First Alliance Home Mortgage

First National Bank-ad on pg. 5

Freedmont Mortgage

Fulton Mortgage - ad on pg. 16

GMH Mortgage Services LLC

Heritage Valley Federal Credit Union-ad on pg. 3

Homebridge Financial Services

Homesale Mortgage, LLC

M & T Bank Mortgage Division

Members 1st Credit Union

Mortgage Network

Movement Mortgage

Peoplesbank, A Codorus

Valley Co-ad on pg. 13

Residential Mortgage Services

Union Community Bank-ad on pg. 2

Wells Fargo Home Mortgage

York Traditions Bank- ad on pg. 6

Title/Settlement Co.

Abstracting Co. of York County

Community Settlement LLC-ad on pg. 4

Complete Closing Services

Even Par Settlement Services

Guardian Transfer Corp.

Homesale Settlement Services

Lakeside Title Company

Preferred Service Settlements

Quality Service Settlements

Title/Settlement Co. - continued

Real Estate Settlement Co

Stock and Leader-ad on pg. 9

White Rose Settlement

Services -ad on pg. 14

Yorktowne Settlement Co-ad on pg. 6

Home Improvement/Repairs

AdvantaClean-Lower Susquehanna

Basement Waterproofing Solution

Bleecker St. Development

Dale Miller & Son Septic

Landis Custom Cabinetry & Woodworking

Lynn Pest Management Co.

The Bathtub Doctor

William F Ault Paving LLC

Other Businesses

360 Tour Designs Southern PA

ABBA Loss Mitigation

All American Termite/Pest Control

American Home Shield

Atlas Rubber Stamp & Printing

Barrick Insurance

First American Home Buyers

Protection Corp

Gordon L Brown & Assoc., Inc.

Media One PA

MYclosing-ad on pg. 7

Nicmar Water

Open.tours - ad on pg. 15

Real Estate Exposures

Remembrances by Kevin Photography

The Glatfelter Agency

Tricia Melnichak - State Farm

Wherley Generations Moving



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Every attempt will be made to include you within your area(s) of preference.
Fax to RAYAC (717) 854-0720 or email to chelsea@rayac.com by: **Nov. 1, 2016.**

Name _____

Company _____

Phone number _____

E-mail _____

Limited Vacancies for 2017 for REALTOR Members:

Consumer Protection - 5 vacancies, 3-year terms, must have representation from a variety of offices, 5 continuous years experience necessary. *This committee usually meets once in the beginning of the year for instruction.* A member of the committee is notified when RAYAC receives a consumer call voicing a concern/complaint. The committee member calls the consumer, listens and discusses the options available if they wish to pursue the matter.

Grievance - 1 vacancy for 3 year term, only one committee member from an office can serve on the committee, 5 years experience necessary. *Meets as needed. Required to attend PAR training in early Spring.* Serves as a "grand jury" that reviews arbitration requests and ethics complaints for possible Professional Standards hearing.

MLS - *Meets monthly.* Limited to 12 members. Each member serves a 3 year term with 4 vacancies each year. Committee structure: Broker, Appraiser and Agent members from varying offices throughout both York and Adams Counties. Establishes and enforces MLS Rules and Policies governing the conduct of the service, subject to Board of Director approval. Authorizes software development, system enhancements and promotes other computerized services.

Professional Standards - 3 vacancies for 3 year terms, only two committee members from an office can serve on the committee, 5 years experience necessary. *Meets as needed. Required to attend PAR training in early Spring.* Conducts all arbitration and ethics hearings in accordance with the policies and procedures of NAR.

Limited Vacancies for 2017 for REALTOR & Affiliate Members:

RAYAC Foundation Board of Directors - 2 board members for 2 year term. May not exceed 4 years of continuous service. *Meets quarterly* (unless otherwise needed). Members are required to participate in at least one other RAYAC Committee which raises funds for the Foundation.

Unlimited Vacancies for 2017 for REALTOR & Affiliate Members:

Annual Golf Outing Task Force - *Meets at least monthly from January to June, more often if needed.* Oversees all details of the outing including recruiting sponsors and planning contests, awards and dinner. Task force members also volunteer at the event.

Affiliate Committee (for Affiliate members only) *Meets several times per year.* Serves as a sounding board for Affiliate members.

Bowlathon Task Force - *Meets as needed.* Oversees all details of the bowlathon. Task force members also volunteer at the event.

Community Relations - *Meets as needed.* Oversees RAYAC's external communications and marketing to the public.

Education Committee - *Meets every other month.* Oversees educational opportunities for RAYAC and the Real Estate School including CE and the new Straight Talk series. Must have taken a course with the school in the last three years.

Hands on Helpers Task Force - *Meets as needed.* Identifies and participates in local community service projects.

Lock Box Committee - *Meets as needed.* Evaluates lock box system and related policies, rules and regulations. Holds preliminary hearing for alleged violations.

Member Communications - *Meets monthly.* Oversees communications with membership including newsletter, email, website, surveys, texts, etc.

Political Affairs/ RPAC - *Meets monthly.* Reviews legislative information and advocates for real estate issues. Raises funds for RPAC and conducts candidate interviews to support candidates who promote real estate and property rights.

Program Social - *Meets monthly.* Plans events and activities which include Installation & Awards Breakfast, & Annual Membership Meeting, Wednesday Wind Downs and other social activities throughout the year. Committee members also volunteer at these events.

Revenue Task Force - *Meets as needed.* Brainstorm new revenue sources for the Association.

Spring Fling Task Force - *Meets as needed.* Oversees all details of this social charity event. Task force members also volunteer at the event.

Young Professionals Network - *Meets as needed.* YPN helps young real estate practitioners become more business savvy by hosting regular networking events, communicating with other YPN members, and sharing tips and tricks.