

RAYAC Connection

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Installation & Awards Breakfast

honoring 2018 RAYAC officers, directors and award winners



President Ken Worley, Vice President Heather Kreiger, Secretary Tamra Peroni and Treasurer Cindy Mann

Tuesday, January 16, 2018

9:00 am , registration begins 8:30 am

Out Door Country Club

1157 Detwiler Drive - York, PA 17404

\$10 per person. Register online or call RAYAC 717-843-7891.
Registration deadline January 9.



December

- 1 RAYAC Foundation meeting, 9:00 am
- 4-7 Triple Play, Atlantic City, NJ
- 4 Pre-licensing class: RE Practice, 6:00 pm
- 6 Bright training for Appraisers, 10:00 am
- 6 Leadership Development Committee, 2:00 pm
- 7 Program Social Committee, 9:00 am
- 7 Union Home Mortgage 203K financing class, 10:00 am
- 8 New Member Orientation, 8:30 am
- 9 New York City Bus Trip, leaves RAYAC at 7:00 am, returns at 11:00 pm
- 12 CE: Residential Real Estate 101, 8:30 am
- 12 Member Communications Committee, 9:30 am
- 12 Education Committee, 11:00 am
- 12 Community Relations Committee, 1:00 pm
- 13 Volunteer/Affiliate Appreciation event, 2:00 pm
- 14 Board of Directors, 9:00 am
- 14 Search & Share Listings with Bright MLS, 9:30 am
- 14 Customize Your Search & Client Connections with Bright MLS, 11:00 am
- 14 Manage Your Listings with Bright MLS, 1:00 pm
- 18 RAYAC Foundation check presentations, 10:00 am
- 19 RAYAC office closes at 1:00 pm for staff holiday party
- 25 RAYAC office closed
- 26 RAYAC office closed
- 29 RAYAC office closes at 12:00 noon

January

- 1 RAYAC office closed
- 4 RAYAC leadership event for Board of Directors and Committee Chairs, 10:00 am
- 5 Hands on Helpers Committee, 9:30 am
- 9 Member Communications Committee, 9:30 am
- 9 Golf Committee, 11:00 am
- 9 Community Relations Committee, 1:00 pm
- 12 New Member Orientation, 8:30 am
- 16 Installation & Awards Breakfast, 9:00 am, Out Door Country Club, York
- 18 CE class: Cyber Threats Liability and Security: Would You Like to Play a Game?, 8:30 am
- 24 Appraisal CE: National USPAP, 8:30 am (snow date Jan. 30)

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

2018

Thirsty Thursday

Dates

Save the dates now.

Watch for locations and sponsors in future newsletters.

March 15


May 17

July 19

September 20

November 15

If interested in becoming a sponsor, contact Shanna Terroso at 717-843-7891 or shanna@rayac.com.



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From the Executive Officer

A Heartfelt Thank You

by Shanna Terroso, RCE, e-PRO

Thanksgiving has come and gone along with its delicious leftover stuffing. The holiday flew by much like the entire year of 2017. Before we gather round to watch the ball drop in Times Square, I wanted to share my thanks with everyone at RAYAC.

I'm so thankful for the passionate members of RAYAC. This past October marked a milestone in the association's history books with the conversion to Bright MLS. It has not been a smooth or perfect conversion. Everyone has rolled up their sleeves and dug into learning a new system. Despite the challenges, and there are many, what has been evident is the passion our members have for this industry and the clients they serve. To you, I extend a heartfelt thank you for your tireless dedication to this profession.

I'm thankful for the philanthropic nature of the RAYAC membership. November also marked a month where REALTORS gave back to the community in a big way. The Hands on Helpers Committee pulled off the second Homeless Outreach Project. Many of our offices generously donated items to this event to hand out to those members of our community who are most at need. The RAYAC Foundation raised over \$50,000 to support housing related charities in York & Adams Counties and disaster relief efforts. Kudos to the Spring Fling, Golf Outing, Bowl-a-thon and Bag Bingo task forces who raised so much money on behalf of the Foundation.

I'm thankful for the dedicated volunteer leadership of RAYAC. This has been a unique year. The RAYAC Board of Directors never complained over the length of meetings and were always willing to attend additional meetings on important topic matters including three in November alone. They have devoted lots of hours, passionately debated and always had the membership's best interest at heart. A special thank you goes out to Deborah Goodling our 2017 RAYAC President for her leadership. I cannot miss the opportunity to thank all of our 2017 chairpersons. Their names are listed on page 5. Without their leadership and guidance at the committee level we could not be the great association we are today.

Last but certainly not least, I'm thankful for the RAYAC staff. They have gone above and beyond this year in their commitment to the association with additional responsibilities as we prepared for the MLS conversion. Many of them worked countless hours in the evenings and on the weekends to get the job done. I'm truly grateful for each and every one of them.

I hope you will all take the time during the hustle and bustle of the holiday season to reflect and give thanks for the blessings in your life.

P.S. If you need to work off those holiday treats, join me at the next REALTORS® on the Run race on Saturday, December 2nd at 9:00 AM. The YWCA of York's Girls on the Run Celebratory 5K is being held at the Dallastown Intermediate School. Hope to see you in sneakers soon!

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Board of Directors Summary

November 9, 2017

Action Items

- Directors approved the appointment of 2018 committee chairs.
- Directors approved the appointment of 2018 committee liaisons.

Reports

Directors received reports on:

- Bright MLS - issues and updates.
- SentiLock - upgrade and exchange is postponed until February.
- NAR Convention attendees Deborah Goodling, Ken Worley and Cindy Mann.

Solicitor's Report

Peter Ruth also attended the NAR Convention and reported on wire fraud. He said Realtors are targets for fraud because they are the nexus for the entire transaction. Realtors need to educate clients that they are not going to ask for wiring instructions. According to the FBI, if wire fraud is reported within the first 72 hours there is a good chance of getting the money back. After 72 hours, there is basically zero chance of getting the money back.

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 Scott Martin NMLS #: 615778 717.891.8463	 Kay Beard NMLS #: 663793 717.614.5707

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THANK YOU 2017 RAYAC Leaders!

Thank you to the following RAYAC members for stepping up and leading the association this year.

2017 RAYAC Officers

Deborah Goodling- President
Ken Worley - Vice President
Cindy Mann - Treasurer
Heather Kreiger - Secretary

2017 RAYAC Foundation Officers

Paula Musselman - President
Bill Hoyer - Vice President
Bob Aldinger - Secretary/Treasurer

2017 RAYAC Directors

Marie Arcuri
Jerry Austin
Mark Carr
Ray Hoover
Kim Moyer
Tamra Peroni
Brenda Riddle
Karen Tavenner
Tony Thomas
Cheryl Yerger

2017 RAYAC Foundation Directors

Michele Jones
Sam Miller
Rob Myers
Tamra Peroni
Stacey Trimmer

2017 Committee Chairs

Affiliate	Melissa Kline
Bowlathon	Stacey Trimmer
Budget Finance	Cindy Mann
Community Relations	Michele Jones
Consumer Protection	Katie Horne
Education	Paula Musselman
Golf Outing	Bill Hoyer & Sam Miller
Grievance	Bob Stambaugh
Hands On Helpers	Selina Robinson
Leadership Development	Tony Thomas
Lockbox	Marty Sowa
Member Communications	Donna Moyer
Membership Involvement	Karen Tavenner
MLS	Steve Brown
New Revenue Task Force	Cindy Mann
Political Affairs	John Linton
Professional Standards	Sue Pindle
Program Social	Elle Hale & Brenda Riddle
Spring Fling	Stacey Trimmer
YPN	Kayla Sterling

Thank You!

RAYAC extends a special thank you to

2017 RAYAC President Deborah Goodling



and ALL 2017
volunteers for a
great year!

Thank you to the following members whose term on the Board of Directors expire at the end of this month. We truly appreciate your service to RAYAC!

Jerry Austin
Kim Moyer
Karen Tavenner
Tony Thomas

Membership News

New Members

David Bowers, Howard Hanna (Sh)
 Marvin Clenner, Berkshire Hathaway (E)
 Cynthia Forry, Berkshire Hathaway (H)
 Alicia Galpin, Southern Management Rentals
 Jennifer Goodyear-Counts, Country Home
 Shane Laucks, Berkshire Hathaway (CD)
 Kelly MacGregor, Re/Max Quality Service
 Christopher Moore, Country Home
 Zane Roberts, TruAdvantage
 John Sipling, Berkshire Hathaway (H)
 Maria Spanakis, Berkshire Hathaway (W)
 Irma Stevens, Berkshire Hathaway (Sh)
 Nicole Wolf, Berkshire Hathaway (H)
 Andrew Woods, TruAdvantage

Member Changes

Maria Accardo, Keller Williams Keystone
 Lauren Houseknecht, House Broker Realty
 Lorene Jones, Brokersrealty.com
 Curtis Perago, Curtis Richard Perago SP

Member Drops

Tobie Groft
 Gary Myers
 Sandra Rotz
 Malena Sanders
 Roxanna Smith

New Office/Brokerage

Curtis Richard Perago SP
 10 Eastern Blvd.
 York, PA 17402
 Phone 717-817-4793
 Fax 717-313-0333

Office Changes

None

Office Drops

None

New Affiliates

None

Affiliate Changes

None

Affiliate Drops

None

Membership Stats

(as of 11/20)

	2017	2016
Designated REALTORS	128	131
Primary REALTORS	918	833
Secondary REALTORS	59	60
Pending Applicants	9	25
Total REALTORS	1114	1049
Affiliates	102	96
Total Members	1216	1144

RAYAC Holiday Closings

Tuesday, December 19
 CLOSE at 1:00 pm

Monday, December 25
 CLOSED

Tuesday, December 26
 CLOSED

Friday, December 29
 CLOSE at 12:00 noon

Monday, January 1
 CLOSED

RAYAC Staff Door Decorating Contest

When you visit the RAYAC office December 5-18, be sure to check out the staff door decorating contest and vote for your favorite door.



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RAYAC Helps Homeless Individuals and Families

RAYAC and Bell Socialization Services partnered with a wide variety of service providers, volunteers and area businesses to host the second Homeless Outreach Project on November 2 at Asbury United Methodist Church, York. Over 70 volunteers were paired with 66 homeless visitors ranging in age from 18 to 68 to meet with service providers and receive assistance obtaining replacement IDs and birth certificates. Day cares services, shampoo and haircuts, breakfast and lunch, and supply kits were also provided. Asbury United Methodist also opened its Men's Clothing Closet for the guests.



RAYAC's Hands on Helpers committee thanks everyone involved for their kindness, compassion and respect to our homeless guests. It was nice to see Realtors® and affiliates come together to make a difference in the lives of others.

The Community Relations Committee thanks these RAYAC offices for donating items for the Realtors® Reach Out Project to make homeless kits for the event - All Ameridream Real Estate, Bennett Williams, Berkshire Hathaway Homesale Services, Century 21 Core Partners, Century 21 Dale Realty, Coldwell Banker Bigham, Coldwell Banker Residential Brokerage, Country Home Real Estate, Country Home Real Estate Advantage, ERA Preferred Properties, House Broker Realty, Howard Hanna Real Estate, Joseph A. Myers Real Estate, Keller Williams Keystone, McAllister & Myers, Miller & Associates Real Estate, Mountain View Realty, New Beginnings Real Estate, RE/MAX of Gettysburg, RE/MAX Patriots, RE/MAX Quality Service, REMACE LTD, Riley & Associates and Southern Management Rentals.



Thank you to the following businesses for their valuable donations to this event - Big Apple Bagels, Caring Company/First Presbyterian Church, Central Family Restaurant, Fulton Mortgage Company, Maple Donuts, Sam's Club, Shaw Orchards, United Way of York County, Walmart and Weis Markets.

Thank you to the following service providers for showcasing the extensive human service, employment, education and medical services available in our community – ACCESS York/Victim Assistance Center of YWCA of York, Asbury United Methodist Church, Bell Socialization Services, Inc., Bellamanna Ministries, City of York Human Relations Commission, Contact Helpline/PA211, Covenant House, Crispus Attucks, Education for Children and Youth Experiencing Homelessness, Family First Health, Family First Health Caring Together Program, Happy Hearts Preschool, Healthy Community Network, Holiday Hair (White Street), LifePath Christian Ministries, Mid Penn Legal Services, PA CareerLink York County, The Lehman Center, The Salvation Army, Valley Youth House, York Adams Early Intervention/Mental Health Intellectual Disabilities, York County Bar Association/Foundation, and York County Human Services Division.



Advertising & Sponsorship Opportunities for Affiliate Members

Newsletter Ads

There are three sizes to meet every budget. Sign up today to be included in RAYAC's monthly newsletter for all of 2018.

Digital Ads

Digital ads can appear in the following emails that are sent to all RAYAC members - over 1,000 people.

- ⇒ Newsletter (1st of each month)
- ⇒ Housing statistics (10th of each month)
- ⇒ E-connection (15th of each month)
- ⇒ What's Happening at RAYAC (every Friday)

Sponsorships

Show your support of the association and/or the foundation by sponsoring any of the following opportunities:

- ⇒ Monthly president video
- ⇒ New member orientation
- ⇒ StraightTALK sessions
- ⇒ RAYAC News Briefs
- ⇒ Thirsty Thursdays
- ⇒ RAYAC Foundation events - Spring Fling, Golf Outing, Bowl-a-thon and Designer Bag Bingo

Watch for details coming early 2018 on the Spring Affiliate Trade Show and Mixer.

RAYAC's Affiliate members are also encouraged to attend events and get involved in committees to network and form relationships with other RAYAC members. Call the RAYAC office at 717-843-7891 to find out more about any of these opportunities.

RAYAC Featured Member Benefit



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Save \$\$\$ on Your Real Estate CE



The SMARTPASS is for sale on the [RAYAC Member Portal](#) under the “EVENTS” section for \$125. SMARTPASS holders will save \$35 on their mandatory 14 hours of CE, AND are eligible to take additional 3.5 hour and 7 hour CE classes between now and 5/31/18 at no extra cost. *The more classes you take, the more you save!*

Click [HERE](#) for additional SMARTPASS details.

2017/2018 CE Schedule

December 12	8:30 am	Residential Real Estate 101 <i>(New licensee course)</i>	7 hrs, PA RE CE	RAYAC	\$80
January 18	8:30 am	Cyber Threats, Liability and Security: Would You Like to Play a Game?	7 hrs. PA RE CE	RAYAC	\$80
January 24 <i>* snow date January 30</i>	8:30 am	Appraiser CE: National USPAP	7 hrs. PA RE CE & 7 hrs. Appr. CE	RAYAC	\$106.80
February 21 <i>* snow date February 28</i>	1:00 pm	Pennsylvania Real Estate Transactions: Disclosures, Contracts and Addendums	3.5 hrs. PA RE CE	RAYAC	\$40
March 1	8:30 am	Real Estate Essentials <i>(New licensee required course)</i>	7 hrs. PA RE CE	RAYAC	\$80
March 6	8:30 am	Juggling 101: Surviving the Circus Act	3.5 hrs. PA RE CE	RAYAC	\$40
March 6	1:00 pm	Universal Design, Smart Houses, & You	3.5 hrs. PA RE CE	RAYAC	\$40
March 7	8:30 am	Smart Growth for the 21st Century	4 hrs. PA RE CE	RAYAC	\$40
March 12	8:30 am	Commercial Real Estate 101 <i>(New licensee required course)</i>	7 hrs. PA RE CE	RAYAC	\$80

View the entire class schedule on our [website](#).
For more questions, contact Mireya Carlsen at 717-845-3487 or Mireya@rayac.com.

KNOW MORE. DO MORE.



Next Pre-Licensing Class at RAYAC

Real Estate Practice

Starts Monday, December 4

6:00 - 9:30 pm

For more details, click [HERE](#).

Designation: Accredited Staging Professional Class Returns to RAYAC

March 13 & 14, 2018

8:30 am - 5:00 pm

14 hours PA RE CE

\$303.95 lunch provided

Instructor: *Karen Mendenhall*

We've partnered with StagedHomes.com to bring you this 2-day course where you will earn the designation that gives you the best marketing edge over your competitors. The course from StagedHomes.com is specifically designed for licensed real estate agents who want to list and sell more homes through the benefits of ASP® Home Staging. The ASP® Real Estate Agent Home Staging training course objectives are to:

- Effectively communicate the benefits of staging with your sellers.
- Create a more powerful listing presentation.
- Understand the criteria of ASP® Home Staging and learn staging concepts and ideas.
- Better price your staged listings.
- Create a more value added service.
- Participate in an occupied or vacant home staging exercise.

All graduates gain access to the online Staging University® and receive 1 year complimentary membership in the International Association of Home Staging Professionals®.

To register, visit www.stagedhomes.com.

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

The new NAR Biennial Code of Ethics training cycle and ends December 31, 2018. RAYAC and the Real Estate School of York & Adams Counties will help you easily meet this requirement by providing 5 more opportunities to take the Code of Ethics course entitled, “Keep Calm & Follow the Rules” in 2018. **Not only are we providing 5 more 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? Call Mireya Carlsen at 717-843-7891.

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

Is Someone Watching You During A Showing?

by Peter Ruth, Esq., Stock and Leader

A RAYAC member recently made a hotline call to my office regarding an event that the member described as concerning. The member had just concluded a showing on another member's listing, and as the member was locking the door and returning the key to the lockbox, she received a phone call from the listing agent who asked "so what did your clients think?" The member was stunned and asked "how did you know we had finished the showing?" The listing agent responded that the home had a security system with audio and video real-time streaming and recording. The listing agent had observed the entire showing, room-by-room, and was apparently able to hear every comment the prospective purchasers and the member made about the home. Thankfully the member and her clients did not discuss anything too confidential, but it begs the question, what if they had?

The Pennsylvania Wiretapping and Electronic Surveillance Control Act, 18 Pa. C.S. § 5701, *et seq.*, makes it a felony of the third degree (with some very limited exceptions) to intentionally intercept or procure, or endeavor to intercept or procure, any electronic or oral communication without the communicators consent. In the situation above, what if the member and her clients made a comment that "although I'd be willing to pay the asking price, let's start with an offer below that amount." Would this have been a violation of the Wiretapping Act?

Regardless of the possibly unlawful conduct, it would have placed the seller in a much better negotiating position than the buyer. Listing agents should ask clients whether the home has a security or surveillance system, and whether that system is capable of recording audio, video, or both. If the system can record audio, the agent should advise the client to disable the audio recording prior to any showings. It may also be advisable to have your clients consult with legal counsel to determine whether the use of the home security system could be unlawful. Lastly, consider adding a comment under "Agent's Remarks" on the MLS Listing that the property is under 24/7 video and/or audio surveillance.

In reality, the possible violation of the law must be weighed against the security benefits an in-home camera system can offer, especially when a seller is inviting strangers into that seller's home while that seller is not present. Buyers and their agents should be cautious of making any private comments while in a property. Better yet, operate under the assumption that all showings are being recorded, and only make private comments outside of the home.

So do you still have the feeling you're being watched during the showing? Most likely, you probably are.



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Sr. Loan Officer
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Important Changes to SentiLock's Minimum Password Requirement

As of 1/1/18, members with SentiLock access will need to reset their password to a minimum of six characters, which must include at least one upper case letter, one lower case letter and one numeric value.

The password is used to log into the SentiLock website and the SentiSmart Mobile App. You will no longer be able to use the 4-digit pin number as the password when logging into the website to renew your keycard or any other functions you perform on the website. You can still use the 4-digit pin number to open the lockboxes and perform any functions within the Mobile App.

Get Ready for Sentrilock Upgrade and Exchange

Watch for more details coming soon about the Sentrilock upgrade and exchange on February 20-22. These are the dates to trade in current boxes for the new Bluetooth boxes.

Plus, everyone who has lockbox access will receive an email invitation from SentiLock to attend training on the new boxes and receive a new lockbox key with greater storage capacity.

Save the dates now! February 20-22



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BH Homesale, 757-7811

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Jerry Austin, '17, GRI
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Mark Carr, '19
BH Homesale, 757-7811

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

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

Thirsty Thursday Recap

Thank you to our host for generously providing free appetizers and cash bar for this networking event:
Seven Sports Bar and Grille

Thank you to our sponsors for generously providing gift cards:

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Movement Mortgage

Congratulations to the winners:

Jenn Goodyear-Counts
Mike Kosko
Glenn Mann
Michelle Outen
Marty Sowa
Roxanne Stevens

Congratulations to 50/50 winner:

Alyssa Lartz



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Practicing Professionalism

Pathways to Professionalism Respect for Property

1. Be responsible for everyone you allow to enter listed property.
2. Never allow buyers to enter listed property unaccompanied.
3. When showing property, keep all members of the group together.
4. Never allow unaccompanied access to property without permission.
5. Enter property only with permission even if you have a lockbox key or combination.
6. When the occupant is absent, leave the property as you found it (lights, heating, cooling, drapes, etc.) If you think something is amiss (e.g. vandalism), contact the listing broker immediately.
7. Be considerate of the seller's property. Do not allow anyone to eat, drink, smoke, dispose of trash, use bathing or sleeping facilities, or bring pets. Leave the house as you found it unless instructed otherwise.
8. Use sidewalks; if weather is bad, take off shoes and boots inside property.
9. Respect sellers' instructions about photographing or videographing their properties' interiors or exteriors.

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Contact:
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Email: dwilson@ape717.com

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LAST CHANCE to Nominate Someone for a RAYAC Award

There are so many RAYAC members who deserve recognition for their service to the association and the community. Now you have the opportunity to nominate a colleague (or yourself) for one of RAYAC's prestigious awards to be presented in January at the Installation and Awards event.

We are now accepting nominations for:

- REALTOR® of the Year
- Community Service Award
- Affiliate Appreciation Award
- *New this year* - Young Professional Award

[Click here](#) to view the criteria and submit a nomination. **Deadline is extended to December 4.**

Apply for the Steve Snell Educational Excellence Award

Apply for the \$500 Steve Snell Educational Excellence Award to be used toward a designation or broker course. **Applications are due to RAYAC by December 4.** For an applications, contact Shanna Terroso at shanna@rayac.com. The award will be presented at the Installation and Awards Event in January.

Are You Celebrating a Silver Anniversary in Real Estate in 2018?

If you are celebrating your 25th anniversary as a REALTOR® in 2018, please contact Shanna Terroso at shanna@rayac.com by **December 4**. We want to recognize you at RAYAC's Installation and Awards event in January.

Let's Hear Some Good News!

We would like to share your good news, so if you got engaged, married, had a baby, earned a new designation, received a promotion, or any other exciting news, please let us know so we can share it with other RAYAC members in the newsletter.

Call or email Beth Izzo at 717-843-7891 or beth@rayac.com. Let's start off the New Year celebrating our successes.

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Phone
(717) 843-7891

Fax
(717) 854-0720

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RAYAC.com Feature Member Transaction Records

As 2017 comes to a close and tax season begins, you may look up your RAYAC transactions on rayac.com.

- Go to rayac.com.
- Click on the “Member Portal” link.
- Login with your website user name and password.
- Go to “My Services”, click on “Previous Year Invoice History”.
- Select the appropriate year in the drop-down box.
- You may print out the transactions for your tax records.

If you have any questions, call the RAYAC office at 717-843-7891.



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Dues Invoices & MLS Fee Reprieve

The RAYAC Board of Directors negotiated with Bright MLS for you to receive 4 months complimentary MLS access. Here is how that will work for primary RAYAC members. You received your annual Realtor® dues invoices for your RAYAC, PAR and NAR Membership on November 30th. While your Realtor® dues are not in any way related to your MLS subscription fees, we wanted to provide you with immediate relief. The total Realtor® dues invoice is \$530; however, you received a \$96 credit on that invoice reducing the amount owed to \$434. Plus, you will not receive an MLS subscription invoice from Bright until March 2018. This a total savings of \$178 for primary RAYAC members. Traditionally the Realtor® dues, as required by our bylaws, need to be paid by January 2nd. In light of the circumstances surrounding Bright MLS, the Board of Directors voted to waive all late fees for Realtor® dues thereby allowing you an additional 30 days to make payment. This is a small token of appreciation for the challenges you have been facing.

Payment may be made online or by mailing a check to RAYAC. Members may also pay dues in person at the RAYAC office by cash, check or credit card. We accept Visa, Mastercard, Discover and American Express.

If you have any questions, please contact Doug Clark at doug@rayac.com or 717-843-7891 ext. 111.

RAYAC's fees for 2018 are unchanged. PAR dues increase by \$20.

NAR dues	\$120
NAR public image campaign	\$ 35
PAR dues	\$150
RAYAC dues	\$225
<u>Bright MLS credit</u>	<u>-\$96</u>
Total	\$434*

* plus optional RPAC contribution.

YHAP Program Up and Running

Homebuyer classes and down payment and closing cost assistance is back in business for buyers in the City of York and York County. Lancaster Housing Opportunity Partnership (LHOP) is administering the York Home Buyer Assistance Program with staff and an office in York.

For program details, visit:
www.lhop.org/york-housing-opportunity-center/

116 N. George St. York, PA 17401.
Office hours are Monday-Friday
8:30am-5:00pm.
Phone: 717-827-4334
Fax: 717-814-5987.

Contact info: Marysol Carino at
mcarino@lhop.org. All email and documents are to be sent to
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Still Time to Make Year End Contribution



There's still time to make a year-end, tax-deductible donation to the RAYAC Foundation. Please mail your check payable to the RAYAC Foundation to RAYAC, 901 Smile Way, York PA 17404. You may also make a contribution by credit card at the RAYAC office or by phone. Thank you to these donors!

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For more info on the RAYAC Foundation, visit rayac.com.

The latest fundraiser hosted by RAYAC to benefit the RAYAC Foundation was quite a stylish event. At its first ever designer bag bingo, attendees all hoped to win 23 beautiful designer handbags from Coach, Dooney and Bourke, Kate Spade, Michael Kors and more.

The event raised nearly \$6,000 for local housing-related charities in York and Adams Counties thanks to the generosity of sponsors and attendees. The RAYAC and the RAYAC Foundation extend thanks to the following sponsors:

Special Bag Sponsors:

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Marie Arcuri, Coldwell Banker
Shanna Terroso
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Thank You RPAC Leaders!



Legislative Link

THANK YOU to everyone who contributed **\$29,691** toward the 2017 goal of \$30,000! Special thanks to these RPAC leaders.

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Senate Takes a Stab at Tax Reform

The Senate jumped into the tax reform fray, releasing its own proposal for tax reform. The Senate's proposal, much like the House bill, creates significant headwinds for homeowners and homebuyers, while providing only a temporary cut for middle class homeowners.

What Stays the Same?

Like the House bill, the Senate chose to change the definition for capital gains so that a home seller must have lived in their home for at least five of the prior 8 years. This change would affect 12% to 22% of home sellers, locking in some inventory and potentially changing the trade-up purchase process.

The Senate also proposed to eliminate personal exemptions as the House did, but they chose to increase the child credit to \$2,000 per child. This latter change is more generous than the House's \$1,600 credit per child and \$300 for each parent.

Pouring SALT in the Wound

Unlike the House bill, the Senate chose to eliminate all state and local taxes (SALT) including state and local income and sales taxes as well as state and local real estate taxes. This change will make it more difficult for homeowners to itemize their mortgage interest and when they do, they will face a much lower benefit from homeownership. In a perverse way, only those who can afford very expensive homes will be able to benefit from the real estate provisions of the tax code.

The generous \$24,000 standard deduction for couples who are renter or owners provides little support for renters who move to ownership nor does it guarantee that tax cuts today will be utilized to boost housing affordability in the future. Worse, when this provision expires in 8 years, both groups will be worse off.

Time Does Not Heal All Wounds

Most forecasts are for home prices and mortgage rates to rise in the coming years. A home buying family of four with an income of \$100,000 or less would see a gain, while upper-middle income buyers would face a tax hike. However, in 5 years¹ that tax cut would disappear for nearly all middle-income homebuyers as mortgage rates and prices rise. Finally, after 8 years, the tax cuts and enhanced standard deduction both expire letting virtually no buyers benefit under the plan.

The Senate's proposal reflects many new changes, but retains many facets of the House proposal. While some changes help middle class homeowners today, it appears that the changes quickly wear out and are worse in the future.

For more details on the tax reform plan, visit www.nar.realtor.

*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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