

# RAYAConnection

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# Celebrating RAYAC's 20th Anniversary RAYAC Annual Meeting

Wednesday, October 4, 2017

## Wyndham Garden York

2000 Loucks Road, York PA 17408

8:00 am - registration

8:45 am - group REALTOR pride photo Wear your REALTOR blue!

9:00 am - breakfast, business meeting with election of 2018 Board of Directors, and dynamic keynote presentation from national speaker **David Knox**.

Registration is FREE; however, no shows will be charged \$25.

Click HERE to register by September 27.



Check out RAYAC's new and improved, mobile-friendly website!

rayac.com

## September

- 4 RAYAC office closed Labor Day
- 5 Hands on Helpers Committee, 9:30 am
- 5 Bab Bingo Task Force, 2:00 pm
- 7 Program Social Committee, 8:30 am
- 7 DR/Manager meeting, 2:00 pm
- 8 New Member Orientation, 8:30 am
- 11-13 PAR Business meetings, Harrisburg
- 11 Housing stats released
- 11 Pre-licensing class: RE Fundamentals begins, 6:00 pm
- 12 Member Communications Committee, 9:30 am
- 12 Community Relations Committee, 1:00 pm
- 14 Board of Directors, 9:00 am
- 18 Bright MLS preview access
- 18 Bright MLS training, time TBA
- 19-20 Designation course: Certified Negotiation Expert II, 8:30 am-5:00 pm
- 19 Affiliate Committee, 9:30 am
- 26 RAYAC Foundation, 10:00 am
- 27 Big Bright Event with Bright MLS training and vendor expo, Heritage Hills, York, times TBA

## October

- 3 Hands on Helpers Committee, 9:30 am
- 4 RAYAC Annual Meeting, Wyndham Garden, York 8:00 am registration, 8:45 am group Realtor pride photo, 9:00 am, meeting begins
- 5 Program Social Committee, 9:00 am
- 5 Bright MLS training, time TBA
- 9 Pre-licensing class: RE Practice begins, 6:00 pm
- 10 Housing stats released
- 10 Member Communications Committee, 9:30 am
- 10 Education Committee, 11:00 am
- 10 Community Relations Committee, 1:00 pm
- 11 CE/COE: Keep Calm & Follow the Rules, 8:30 am
- 12 Bright MLS training, time TBA
- 12 Board of Directors, 9:00 am
- 13 New Member Orientation, 8:30 am
- 16 Bright MLS training, time TBA
- 17 Broker course: Real Estate Law begins, 8:30 am
- 18 StraightTALK: John Maxwell Book Club, 10:00 am
- 19 Paragon freeze date
- 19 Broker course: Real Estate Law, 8:30 am
- 19 Paint Night, 4:30 pm, Pinots Palette, York

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

# Thirsty Thursday

## Thursday, September 14

5:00 -7:00 pm

## The First Post

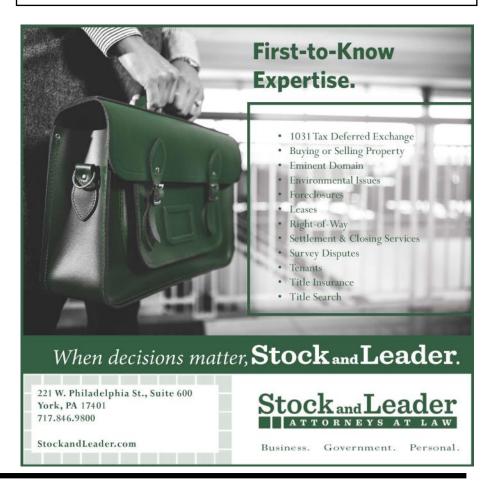
3691 E. Market St., York

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

## Sponsors:

GMH Mortgage
Pillar to Post Inspections
White Rose Settlement Services

Thank you to our sponsors for generously providing gift cards.



#### From the Executive Officer

## Realtors® on the Run!

by Shanna Terroso, RCE, e-PRO

Realtors® on the Run!

I am creating a new ad-hoc group called "Realtors® on the Run!" Will you join me?

The idea is all about gathering my Realtor® friends together for a little fitness and a little fun while supporting our local communities. Each month I will be selecting a 5k race that I will be running in

and encouraging all of my RAYAC friends who want to join me to sign up. You don't need to be a runner to participate. All of the races I will choose will be a Run/Walk. At each race I will take a picture of all of our participants to share on social media. The idea is to encourage more of our RAYAC members to get moving and let's face it, fitness is always more fun when it is with a group of friends.

To go along with this concept I have also created an awesome t-shirt that you can order and wear to show your Realtor® pride during the races. You can purchase the t-shirt at <a href="https://www.customink.com/g/kcu0-00b4-dcm7">https://www.customink.com/g/kcu0-00b4-dcm7</a>.

I'm kicking off the Realtors® on the Run event this October. I will actually be participating in two 5k races because two of our RAYAC offices are coordinating races.

The first race will be on Saturday, October 7<sup>th</sup> at 9:00 a.m. This is the Run 4 the Sun race dedicated to children with cancer. The race will start at the Berkshire Homesale Realty office at 1680 Kenneth Road in York. You can get a RAYAC team discount if you register by September 7<sup>th</sup>. It's only \$20 and includes a Run 4 the Sun t-shirt. You can register online for this race at <a href="https://www.homesale.com/run-4-the-sun/register">https://www.homesale.com/run-4-the-sun/register</a> and use the promo code

RAYAC for the discount.

The second race will be on Saturday, October 14<sup>th</sup> at 9:00 a.m. This the Heritage/ERA Preferred Properties Race that benefits MDA. The race will be held at the Hillside Medical Center at 250 Fame Ave., Hanover. Please contact me for the registration brochure for this race.

The plan is to register for any race you would like to participate in with me, buy a t-shirt if you like and we can get fit together! I am also adding in a personal bonus. If you participate in 10 or more races from now until December of 2018, I will give you a Realtor® water bottle as a thank you.

Hope to you see you in sneakers soon!

## A renovation loan can help your clients see the potential in a fixer-upper.

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## **Board of Directors Summary** August 10, 2017

#### **Action Items**

- Directors approved a recommendation from the Lockbox Task Force to proceed with a lockbox conversion/exchange in December to upgrade to the Bluetooth boxes.
- Directors approved a recommendation from the Leadership
  Development Committee outlining new criteria for the various awards
  presented by the association and to add a new award, Young
  Professional of the Year, to encourage younger members to participate
  with RAYAC.

#### Reports

Directors received a report from the Community Relations Committee with updates on the Let a Realtor Light the Way digital marketing campaign and from Board liaisons on the Education, Hands on Helpers, Golf Outing, Affiliate, RAYAC Foundation, YPN, Community Relations, Program Social, Building Task Force and RPAC committees.

# Important DR/Manager Meeting

Thurs., Sept. 7 2:00 p.m. RAYAC

Valerie Stephan from Bright MLS will be attending the meeting to share updates for managers on the MLS transition, plus there will be other important topics discussed.

Please RSVP as seating is limited. Call 717-843-7891.





## **Membership News**

#### **New Members**

Dana Beck, House Broker Realty Jeremy Christian, Tri Corner Realty Randell Jackson, McCallister & Myers Gregory Jean, York H-G Properties Creelyn Kinard, Cavalry Realty David Leister, Berkshire Hathaway (W) Laury O'Neill, Keller Williams

Keystone (Y)

Nada Seidon, Keller Williams Keystone (Y)

Blake Shaffer, Bennett Williams Realty Allyson Smith, Berkshire

Hathaway (G)

Colleen Wildasin, House Broker Realty Michael Wildasin, House Broker

Justin Willits, Bennett Williams Realty

#### Member Changes

Carmen Banzaca, Howard Hanna (Y) Brett Barrett, ExecuHome Realty (H) Anatoliy Brown, American Eagle Jackie Dodson, Berkshire Hathaway (CD)

Gloria Harbold, New Beginnings Steven Kohler, Berkshire Hathaway (W)

Kenneth Lenhart Jr., Southern Management Rentals

Dylan Madsen, Coldwell Banker (Westminster)

Patricia Nolan, ExecuHome Realty (H) Julia Pierce, House Broker Realty Barbara Roberts, Riley & Associates Eugene Shaffer Jr., Elite Property Management

Patrick Stambaugh, New Beginnings John Streving, New Beginnings Elisha Sutherland, Yorktowne Property Shoppe

## **Member Drops**

Jessica Carson Jacob Coy Jennifer Faure Patricia Manalli-Seitz

## **New Office/Brokerage**

None

## Office Changes

#### Office Drops

People's Choice Realty LLC

#### New Affiliates

Supreme Lending 3413C Concord Road York, PA 17402

Phone: 717-599-0556 Fax: 717-714-2214

Rvan Scott

Ryan.scott@supremelending.com

## **Affiliate Changes**

#### Affiliate Drops

Membersh	ip Sta	ts
(as of 8/2	20)	
	2017	<u>2016</u>
Designated REALTORS	128	126
Primary REALTORS	902	961
Secondary REALTORS	60	
Pending Applicants	14	23
Total REALTORS	1104	1110
Affiliates	99	93
Total Members	1203	1203



## Meet the 2018 Board Candidates

As voted on at the 2016 annual meeting, the Leadership Development Committee presented its slate of directors for member approval at the 2017 annual meeting. The slate should include four candidates; however, this year's slate consists of three candidates. There is one vacancy on the slate because no more than 50 percent of the board composition can be from one brokerage. The Leadership Development Committee will address the vacancy and make a recommendation to the Board of Directors at the January 2018 meeting as outlined in RAYAC's Bylaws.

### Lisa Myers, Coldwell Banker

Realtor®, would love to get designations over the next 5 years

On what RAYAC committees or task forces have you served? Three terms on Golf Committee, Lockbox Committee and Bowl-a-thon Committee

What did you do professionally before real estate? Estate planning and insurance family business

Family – Son Zachary Merisotis (25), Daughter Zoe Hoover (23) and Daughter Zhara Merisotis (15)

Community service – I used to be very active with Jaycee's when I was in my 20's, at church, just moved in September so looking to get active in community service.

Name one thing people would be surprised to know about you. That I ran a family business for 18 years.

Why do you think someone should vote for you to be on the Board of Directors? I know the market and many of the agents in York and Adams Counties.

What issues or programs would you like to see implemented or amended by the Board of Directors? Bright MLS. I would like to see more Broker classes and/or designation classes.

What are the critical issues facing the real estate industry? Zillow trying to by-pass agents. That's why we need to support RPAC with issues to support our industry.

## Mary Price, Berkshire Hathaway

Associate Broker, GRI, e-Pro

On what RAYAC committees or task forces have you served? Board of Directors, MLS and Habitat

What did you do professionally before real estate? Restaurant Manager. My Father was the original owner/operator of McDonald's in Hanover Gettysburg & New Oxford.

Family – Married with 2 grown daughters, a stepson, and 7 grandchildren

Community service – Volunteer at my church and work-related fund raisers.

Name one thing people would be surprised to know about you. I live on a cattle farm near Codorus State Park.

Continued on next page.





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Why do you think someone should vote for you to be on the Board of Directors? I have 30+ years selling experience and 20+ years managerial experience in real estate. I will bring both viewpoints to the table.

What issues or programs would you like to see implemented or amended by the Board of Directors? Take important issues to the general membership.

What are the critical issues facing the real estate industry? Communication. Our agents and customers are being challenged daily to cypher through multi forms of communication. As agents, we must become more savvy at interpreting information and stream line it to our customers.

## John P. Wiga, RE/MAX Patriots

Associate Broker, GRI

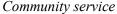
On what RAYAC committees or task forces have you served?

Forms Committee – I was part of the team that introduced using PAR forms to RAYAC thereby eliminating the need for custom documents as well as joining the rest of Pennsylvania in using PAR forms.

Grievance Committee – currently serving

What did you do professionally before real estate? Construction Contractor

Family – Wife, Paula who has worked with me in real estate for the past 24 years; son, John J. Wiga who is a licensed Realtor® working with Square Realty & Property Management as a Property Manager; daughter, Courtney with husband Kraig Reinhold; son, John Kreuer with wife Samantha, 4 grandchildren, Kolton, Kendyl, Greyson, Carson and a grandson, Klayton, on the way.



Served on the Leadership Team, Finance Team, Men's Ministry, Security Team and Usher Team at my church of 25 years, Gateway Church International in Hellam.

Served on the Board of Directors for The Father's Workshop, a non-profit organization that provided opportunities for fathers, newly released from prison, to be reintroduced into the family environment.

Name one thing people would be surprised to know about you. We took a tour through shark alley in Cape Town, South Africa.

Why do you think someone should vote for you to be on the Board of Directors? I am a team player and can contribute in moving an organization forward. With 24 years of real estate experience in south central Pennsylvania, I know what it takes to successfully run a real estate business by passing on to others what has been invested in me.

What issues or programs would you like to see implemented or amended by the Board of Directors? I have a passion to see the successful merger of our MLS with the larger MLS consolidation. I believe that this will allow us to serve our clients better by erasing perceived boundaries, but also position the Realtor® community to compete with our ever-growing internet competition.

What are the critical issues facing the real estate industry?

Realtor® safety continues to be a critical issue that grows ever more serious with each day.

Condo and Home Owner Associations that place an undue burden on the homeowners as they try to market their homes for sale.



## KNOW MORE. DO MORE.



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



The SMARTPASS is for sale on the <u>RAYAC</u> <u>Member Portal</u> 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 9/1/17 and 5/31/18 at no extra cost. *The more classes you take, the more you save!* 

Click HERE for additional SMARTPASS details.

## Fall 2017/Spring 2018 CE Schedule

We purposely kept the fall CE schedule light so you had plenty of time to attend training for the new Bright MLS system, but check out these great upcoming CE topics! The entire class schedule will be on our <u>website</u> soon.

Real Estate Essentials (New Licensee Required Course)

Juggling 101: Surviving the Circus Act

Residential Real Estate 101 (New Licensee Required Course)

Cyber Threats, Liability and Security: Would You Like to Play a Game?

Pennsylvania Real Estate Transactions: Disclosures, Contracts and Addendums

Universal Design, Smart Houses and You

Smart Growth for the 21st Century

Commercial Real Estate 101 (New Licensee Required Course)

It's Not a Big Deal ... Until It Is

Market Like a Rock Star on a Roadie's Budget

The REALTORS® Essential Technology Tool Box

Mysteries, Myths and Screw-Ups

Inspections & Contingencies: Delving Into Things

Why Do Appraisers Do What They Do?

Risk & Representation

15 Things Real Estate Licensees Should Not Do

Drilling Down With RPR

RPR Data and Investors

WIIFM: Finding the Middle Ground

When Good Agents Go Bad

Commercial Forms & Foibles: Uses, Abuses, and Mistakes

## KNOW MORE. DO MORE.



## **Sharpen Your Negotiation Skills!**

Sign Up for the Certified Negotiation Expert II Designation Class

September 19 & 20

 $8{:}30~am$  -  $5{:}00~pm$  at RAYAC

15 hrs. PA Real Estate CE & 1 PA Elective Broker Course

Instructor: Mike Walker

- Achieve better results and protection for your clients.
- Learn advanced negotiation techniques for buyer's agents and master email negotiations in real estate.

The class is offered in partnership with the Real Estate Negotiation Institute (RENI). Register through the RENI website <u>HERE</u>.



October 18 10:00 am at RAYAC FREE

Come hear Dolly Bailey and Adam McCallister talk about RAYAC's new book club and the author, John Maxwell, and his motivational books. You'll get to learn about the first book we'll be reading and how it can improve both your personal and professional life. Click <a href="HERE">HERE</a> for more information.





Like what you hear at this introduction session? Then register for the 5-day Book Club event.

## **Next Pre-Licensing Class at RAYAC**

Real Estate Fundamentals Starts Monday, September 11 6:00 - 9:30 pm

For more details, click HERE.

Contact Stephanie Kennedy at 717-845-3487 or <a href="mailto:stephanie@rayac.com">stephanie@rayac.com</a> with any education questions.

# 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 <a href="www.rayac.com">www.rayac.com</a> to see this information on our website. Click <a href="HERE">HERE</a> 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 Waiting lis	st only!
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

## **Bluetooth Lockboxes Available at RAYAC**

RAYAC is sold out of the Gen I and II boxes and is only selling the SentriLock Bluetooth lockboxes now. The Bluetooth boxes are \$96, plus tax.

As announced in August, RAYAC will have a SentriLock lockbox upgrade and exchange in early December 2017. Representatives from SentriLock will come to the RAYAC office to meet with Brokers, Managers, Agents and Appraisers who have Gen I, Gen II and Next Gen lockboxes assigned to them that have been used since January 1, 2016. During the meetings, these Gen I, Gen II and Next Gen boxes will be exchanged for a new Bluetooth lockbox *at no cost to the Realtor*.

The primary reason for this upgrade and exchange is because the 13 year old lockboxes have been failing at an increased level and are no longer under warranty.

The benefits of the Bluetooth boxes are:

- Mobile Access
- Instant Showing Notification
- Enhanced Battery Life
- Data Integration to RPR and Homesnap
- Listing Assignment
- Agent Safety
- Easier Access for Out of Area Agents

IMLS #1760; Equal Housing Opportunity; PA Licensed Mortgage Lender #44857

If you have a defective box or a box that has not been used since January 2016, you may bring it to RAYAC and replace it with a Bluetooth box for a discounted rate of \$76, plus tax.

Stay tuned for more details on the upgrade and exchange. If you have any questions, please contact Doug Clark at 717-843-7891 ext. 111 or doug@rayac.com.







## **Practicing Professionalism**

## **Lockbox One Day Code Rules and Regulations Enforcement**

When RAYAC rolled out the use of the SentriLock One Day Codes in June 2016, the goal was to provide an option for neighboring Realtors® to enter properties without having RAYAC members meet them at the listing. At that time we announced the corresponding rules and regulations for using the One Day Codes. Over the past year, our focus was on educating members on the process.

Unfortunately, we are starting to see violations to the rules. We encourage members to read the rules and regulations again and abide by them. In instances where the rules are being ignored, cases will be forwarded to the Lockbox Committee for review that could result in potential fines.

Click HERE to review the Lockbox Rules and Regulations.

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

## 2018 Magnetic Calendars are in the **RAYAC Store!**



Start your client mailings with these three attractive designs - only \$.50 per calendar and includes envelopes.

## **Protecting Your Investment**

Buying or Selling - Knowing the **Condition of Your Home** is a Wise Decision!

Our home inspection business has been providing services for 16 years.

Services provided are:

- General or pre-sale inspections
- Wood destroying insect inspections
- Septic inspections, pump & well, water analysis, radon testing and FHA.

Convenient scheduling and same day emailed reports.



Contact: Duane "Silver" Wilson 717-577-8740

Email: silverwilson@comcast.net

## Superheros Raised Nearly \$5,800 for RAYAC Foundation

Thanks to the efforts of the annual charity bowl-a-thon superheros, the RAYAC Foundation is nearly \$5,800 closer to its \$50,000 goal. RAYAC would like to thank all of the sponsors, bowlers and volunteers who made the August 18th fund raiser a success!

Red Pin Sponsor & Teams - PeoplesBank ▶

#### Perfect Game Sponsors & Teams

ABCO
Fulton Mortgage
GMH Mortgage
Homesale Settlement
Pillar to Post
Prime Lending
RMS
Supreme Lending
Union Community Bank
York Traditions Bank
White Rose Settlement Services

#### Teams

Berkshire Hathaway-Cinema Drive
Berkshire Hathaway-East York (2 teams)
Berkshire Hathaway-West York
Coldwell Banker (2 teams)
ERA Preferred Properties

Re/Max Quality Service





See more photos from the event on RAYAC's Facebook page.

# Next fundraiser Designer Bag Bingo!

Chance to win 23 designer handbags

Saturday, November 11 Dover Community Building

Tickets now available! \$25 in advance \$30 at the door

Call RAYAC 717-843-7891 to reserve your ticket or sponsor a bag.



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## RAYAC Leadership

**President** 

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

Vice President

Ken Worley, '18 BH Homesale, 757-7811

<u>Secretary</u>

Heather Kreiger ROCK Commercial, 854-5357

Treasurer

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

**Solicitor** 

Peter Ruth, Esq. Stock & Leader, 846-9800

**Directors** 

Marie Arcuri, '19, SRES, CSP CB Residential Brokerage, 854-9242

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

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

# Featured Member Benefit Homesnap Pro App



As a direct result of the consolidation that formed Bright MLS, you can now search listings in RAYAC, Keystone, Greater

Harrisburg, Sussex, TREND and MRIS, in one app, on your mobile device or tablet.

Using the Homesnap Pro app, powered by Bright MLS, you can view the same agent-only information you would see when

searching the MLS. Plus, you can:

- Schedule showings right from the app
- Communicate with clients instantly on any listing
- Run a quick CMA for buyers and sellers
- Learn more about agents you're working with.

Homesnap (and RPR) is also integrated with the SentriLock app. This member benefit offers robust mobile resources to you and your clients.



Mortgage solutions to help get your clients home.

- · Conventional, FHA and VA
- USDA Rural Housing
- Construction Loans
- · First-Time Homebuyer Programs
- Grant and Closing Cost Assistance Programs

Contact one of our loan officers to learn more.





Connie Kern NMLS#: 480617 717.968.1017





Kay Beard NMLS #: 663793 717.614.5707

Fulton Mortgage Company
Fulton Bank, N.A.

fultonmortgagecompany.com

Fulton Bank, N.A. is a Member FDIC. Subject to credit approval.



## We're Collecting Supplies for Homeless Kits Again

The Community Relations Committee is asking members to collect items including toiletries and warm weather supplies to make kits for homeless individuals and families. The supplies will be distributed at the Homeless Outreach Project on November 2 and remaining items will be shared with local homeless shelters.

Committee members reached out to offices to collect specific items for the supply kits so check with your office for suggested donations.

We are collecting:

Toilet paper Toothbrushes
Granola bars Deodorant
Cleansing wipes Diapers
Shaving cream Blankets
Scarves Socks

Toothpaste Disposable razors Feminine hygiene items Hats



Plus, we are making packets specifically for children this year including crayons, coloring books, small stuffed animals, toothbrushes, toothpaste, hand sanitizer, tissue packs, socks, hats and gloves.

Please take a photo of your office with your donations and email it to <a href="beth@rayac.com">beth@rayac.com</a> before you drop off your donations to RAYAC by the September 29th deadline. If you need items to be picked up, contact Beth Izzo at 843-7891 ext. 110 or <a href="beth@rayac.com">beth@rayac.com</a>. In advance, thank you for your generosity to help those in need!

## **Volunteers Needed for Homeless Outreach Project**

RAYAC is reaching out to our community's most vulnerable population - the homeless. The Hands on Helpers

Committee is organizing a Homeless Outreach Project on November 2 at Asbury United Methodist Church, York with a number of community partners. The event will offer vital services to homeless individuals and families all under one roof.

The association strives to serve individuals on all rungs of the housing ladder.

The Hands on Helpers Committee is looking for volunteers to perform a variety of tasks during the event:

- Prepare and serve food
- Accompany visitors throughout the event
- Check bags and hand out supply kits
- Help complete paperwork to order birth certificates
- Set up, tear down, etc.

If you would like to volunteer, please contact Beth Izzo at 717-843-7891 ext. 110 or beth@rayac.com.



#### **RAYAC Office Hours**

#### Monday - Thursday

8:30 a.m. to 5:00 p.m.

#### Friday

8:30 a.m. to 4:00 p.m.

#### Phone

(717) 843-7891

#### Fax

(717) 854-0720

#### **Association Staff**

#### **Shanna Terroso**

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#### Deb Kottmyer

Clerk (PT) deb@rayac.com

## **MLS Invoices**

Thank you for being a RAYAC MLS subscriber. RAYAC emailed its final MLS invoice to members on September 1 and **payment is due to RAYAC by October 2.** Any payment received after October 2 will incur a \$10/day late fee.

This invoice covers your RAYAC MLS access through October 23 and Bright MLS access through December 31, 2017.

<u>Click HERE</u> to pay online with a credit card. We accept American Express, Discover, MasterCard and Visa. You are also welcome to pay your invoice at the RAYAC office with cash, check or credit card. The RAYAC office is open:

Monday-Thursday 8:30 am-5:00 pm Friday 8:30 am-4:00 pm

Please note: You will receive an invoice from Bright MLS in early January. Bright MLS invoices subscribers on a quarterly basis.

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





Please note these important dates for the conversion to Bright MLS!

**September 18** - Preview access to Bright MLS begins

**September 27** - Big Bright Event at Heritage Hills Golf Resort

October 19 - RAYAC MLS goes to "read only" mode

October 23 - Power up on Bright MLS

Watch for more details coming to you directly from <u>Bright MLS</u>.



The Sky's the Limit at this annual four-day event. It includes:

- 100 education sessions, featuring nationally recognized speakers and industry experts, who discuss timely topics and critical issues of value to REALTORS®.
- Meet 23-time gold medalist
   Michael Phelps who will address the group at the general session.
- Sal Giunta, Medal of Honor recipient, shares his heroic tale during the inspirational program.
- Attend the celebrity concert featuring **John Fogarty**.
- 400+ industry vendors at the expo, which present the latest innovative tools just for real estate professionals.
- Unlimited networking and referral-building opportunities, including special events, networking lounges and the expo show floor.

Get complete details **HERE**.

## **York Homebuyers Assistance Program Update**

LHOP is proud to offer a new York Homebuyers Assistance Program (YHAP) and housing counseling services under contract with the County and City of York. Founded in 1994, the Lancaster Housing Opportunity Partnership (LHOP) is a community benefit 501(c)(3) organization created by county and municipal government, business and civic leaders focused housing affordability for low to moderate income people. LHOP strives to cultivate partnerships and make the dream of home-ownership more attainable for low to moderate income first time home-buyers through counseling, education and financial assistance. They look forward to working collaboratively with so many partners in the community.

After attending a pre-purchase homebuyers workshop, eligible households purchasing a home in York County outside of the City may receive up to \$5,000 of down payment and closing cost assistance and up to \$7,000 in the City of York. Pre-purchase homebuyer education classes are being set up around the City and County and will be announced soon. Marysol Carino, Director of LHOP's York Housing Opportunity Center stated, "We strive to provide resources and assistance as we advocate and work with families of the great community of York to achieve their American dream of homeownership. We look forward to working with the wonderful and many Realtors and lenders to assist people in achieving this dream."

LHOP staff is available to discuss and provide training on the new YHAP program. To find out more information and documents on YHAP and counseling services offered by LHOP at the York Housing Opportunity Center at 116 N. George St., York from Monday-Friday 8:30 am -5:00 pm or call 717-827-4334. They can also be reached by e-mail at <a href="mailto:yhap@lhop.org">yhap@lhop.org</a> or visit their website, <a href="http://www.lhop.org/york-housing-opportunity-center/">http://www.lhop.org/york-housing-opportunity-center/</a>.



## July Sold 2017 MLS Statistics by School District

School District	# Sold	Dollar Volume	Avg. Sale Price	Median Sale Price	
York County					
Central	60	\$13,132,085	\$218,868	\$195,000	
Dallastown	60	\$11,631,850	\$193,864	\$167,500	
Dover	36	\$5,712,138	\$158,671	\$148,650	
Eastern	19	\$4,569,644	\$240,508	\$219,500	
Hanover	18	\$2,612,795	\$145,155	\$128,950	
Northeastern	24	\$4,612,502	\$192,188	\$184,500	
Northern	17	\$4,425,376	\$282,318	\$242,900	
Red Lion	36	\$6,607,050	\$183,529	\$165,000	
South Eastern	32	\$7,902,900	\$246,966	\$220,000	
South Western	53	\$10,774,775	\$203,298	\$195,000	
Southern	36	\$7,498,802	\$208,300	\$220,750	
Spring Grove	ring Grove 27		\$204,900	\$181,500	
West Shore	35	\$8,107,876	\$181,521	\$174,997	
West York	37	\$6,249,300	\$168,900	\$161,500	
York City	33	\$1,738,891	\$52,694	\$55,200	
York Suburban	40	\$8,193,514	\$204,838	\$178,450	
York Total	564	\$109,600,166	\$190,985	\$175,000	
<b>Adams County</b>					
Bermudian Springs	12	\$2,529,900	\$210,825	\$144,000	
Conewago Valley	23	\$3,950,849	\$171,776	\$169,900	
Fairfield	9	\$1,832,300	\$203,589	\$193,000	
Gettysburg	21	\$4,479,850	\$213,326	\$219,000	
Littlestown	15	\$2,960,300	\$197,353	\$180,000	
Upper Adams	7	\$846,050	\$120,864	\$92,000	
Adams Total	87	\$16,599,249	\$190,796	\$180,000	

## **York County MLS Statistics Monthly Comparison**

YORK CO. Monthly Comparison	6/16 TOTAL	6/17 TOTAL	16-17 % CHANGE	6/16 MEDIAN SOLD PRICE	6/17 MEDIAN SOLD PRICE	16-17 % CHANGE	6/16 AVG. SOLD PRICE	6/17 AVG. SOLD PRICE	16-17 % CHANGE
Total sold/ settle	568	564	0%	\$172,000	\$175,000	2%	\$187,134	\$190,985	2%
Co-broke	443	462	-4%	\$172,990	\$175,000	1%	\$185,674	\$190,531	3%
In house	125	102	-18%	\$172,000	\$174,950	2%	\$188,593	\$193,091	2%
New	788	796	1%			Active	1,878	1,739	-7%

## York County MLS Statistics Year to Date Comparison

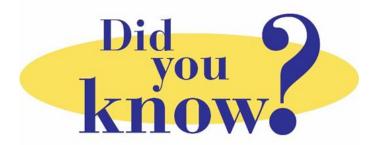
YORK CO. Year to Date Comparison	1-7/16 TOTAL	1-7/17 TOTAL	16-17 % CHANGE	1-7/16 MEDIAN SOLD PRICE	1-7/17 MEDIAN SOLD PRICE	16-17 % CHANGE	1-7/16 AVG. SOLD PRICE	1-7/17 AVG. SOLD PRICE	16-17 % CHANGE
Total sold/ settle	3,228	3,355	4%	\$159,000	\$165,000	4%	\$172,972	\$180,008	4%
Co-broke	2,488	2,635	6%	\$159,900	\$165,000	3%	\$171,927	\$178,492	4%
In house	740	720	-2%	\$155,500	\$166,700	7%	\$172,972	\$185,558	7%

## **Adams County MLS Statistics Monthly Comparison**

ADAMS CO. Monthly Comparison	7/16 TOTAL	7/17 TOTAL	16-17 % CHANGE	7/16 MEDIAN SOLD PRICE	7/17 MEDIAN SOLD PRICE	16-17 % CHANGE	7/16 AVG. SOLD PRICE	7/17 AVG. SOLD PRICE	16-17 % CHANGE
Total sold/ settle	108	87	-19%	\$190,000	\$180,000	-5%	\$207,984	\$190,796	-8%
Co-broke	81	68	-16%	\$190,000	\$180,000	-5%	\$204,675	\$194,879	-5%
In house	27	19	-30%	\$181,085	\$173,000	-4%	\$217,912	\$176,184	-19%
New	184	166	-10%			Active	566	426	-25%

## **Adams County MLS Statistics Year to Date Comparison**

ADAMS CO. Year to Date Comparison	1-7/16 TOTAL	1-7/17 TOTAL	16-17 % CHANGE	1-7/16 MEDIAN SOLD PRICE	1-7/17 MEDIAN SOLD PRICE	16-17 % CHANGE	1-7/16 AVG. SOLD PRICE	1-7/17 AVG. SOLD PRICE	16-17 % CHANGE
Total sold/ settle	650	623	-4%	\$170,000	\$174,000	+3%	\$185,192	\$189,740	+2%
Co-broke	468	461	-1%	\$175,000	\$177,780	+2%	\$186,859	\$194,349	+4%
In house	182	162	-11%	\$163,700	\$160,950	-2%	\$180,904	\$176,625	-2%



Did you know you are already receiving benefits from Bright MLS? AND, that RAYAC provides one location where you can find everything you need to know about the upcoming Bright MLS Conversion:

Click here: BRIGHT MLS CONVERSION RESOURCE PAGE



# FREE access to Inman Select is one early benefit of RAYAC'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 FREE as an added benefit of RAYAC's membership and partnership with Bright MLS!

Start viewing Inman Select content now - Follow these instructions to log in:

Visit www.inman.com/select; select login - You already have an activated Inman Select Account!!

Enter the email address you currently have registered in RAYAC's Paragon MLS

Enter the temporary password: welcome

If you already have an existing Inman account, please contact <u>customerservice@inman.com</u> for assistance.

## **Great Tips from RPR App**



If you haven't already downloaded the RPR app, be sure to do it today. Learn 8 RPR tips including how to build a CMA on the fly, save properties for quick access later, swipe property in list view for shortcuts, and more by clicking here.

## **Thank You RPAC Leaders!**

THANK YOU to everyone who contributed \$23,082 toward the 2017 goal of \$30,000! Special thanks to these RPAC leaders.

## **Sterling R (\$1,000)**

Patricia Carev

#### **Governor's Club**

(\$500-\$999.99) Steve Brown

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

Bob Aldinger Christine Barrick Lee Garlin Sue Pindle

Dolly Bailey Ken Worley

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

Maria Accardo Susan Becker Ed Bender Brian Berkheimer John Bowman Lisa Calhoun Christine Dell Casey Dougherty Nathan Elfner Melinda Eppolito Peggy Fink Jeffrey Garber Judy Givens Teresa Gregory Judy Henry Glenda Kane Jennifer Kibler John Linton Cindy Mann Linda Messinger Tammy Mullen Mary Price Stacey Raffensberger Susanne Reed Jill Romine Ross Stanard Kayla Sterling Shanna Terroso John Swords Richard Vangel Lori Walker

John P. Wiga

Marie Arcuri Tami Behler Dennis Berkebile Ellen Biesecker Marguerite Bucher Barbara Deardorff Jackie Dodson Brenda Drawbaugh Wade Elfner **Bob Estill** Debbie Folmer Jane Ginter **Deborah Goodling** Diane Hagarman Ray Hoover Richard Keller Margie Krom Tina Llorente Robin Mede-Butt Erika Mueller Robyn Pottorff Holly Purdy Dianne Redding Brenda Riddle Sherri Rose Sam Stein Roxanne Stevens Amanda Stiles Jason VanDvke Donna Walker Shelley Walter Petula Yingling

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"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."

## Legislative Link 🗪



We need your help to drive messages to Members of Congress urging them to support H.R. 2874, "The 21st Century Flood Reform Act."

H.R. 2874 reauthorizes the NFIP and makes a number of critical improvements to the NFIP including increased

funds for mitigation activities, caps on overall premium increases, improved claim and mapping processes, as well as removing hurdles for more private market participation in the flood insurance market. Reauthorization of the NFIP will help over 5 million homeowners in 22,000 communities around the country, so it is critical Congress acts now.

If Congress fails to take action to reauthorize the NFIP, it will expire by September 30, 2017.

Let's send as many messages as possible and reauthorize the NFIP! Click HERE to contact your representative.



## Invest in RPAC. **Protect Your Industry.** Win One of Four Great Prizes.



\$99 Ticket

Samsung 55" 4k Smart HDTV

\$50 Ticket

\$500 Amazon Gift Card

\$25 Ticket

iPad Mini 16 gb

\$15 Ticket

Amazon Echo Dot







## **Upcoming RAYAC Events**

## Something for everyone!

## **OCTOBER**

- 4 Annual Meeting featuring keynote speaker David Knox\*
- 18 StraightTALK Intro to John Maxwell RAYAC Book Club\*
- 19 Paint Night Enjoy a relaxing evening painting with friends\*



- 2 Homeless Outreach Project We will be collecting donations again this year to help homeless individuals for our REALTORS Reach Out Project.
- 7 StraightTALK Legal Truth with Peter Ruth\*
- 11 Designer Bag Bingo Chance to win 23 beautiful designer handbags while raising money for the RAYAC Foundation. Tickets now available!
- 14 StraightTALK YPN Masterminds session\*



## **DECEMBER**

9 **NYC Bus Trip -** Enjoy a day in the Big Apple to shop, sightsee, see a Broadway show and more. Seating is limited so reserve your space today!\*

For details, call RAYAC 717-843-7891or visit <a href="www.rayac.com">www.rayac.com</a> Register online for events noted with \* - <a href="https://mdweb.mmsi2.com/york/">https://mdweb.mmsi2.com/york/</a>

## 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. 5 Stock and Leader - ad pg. 2

#### **Builders**

**High Performance Homes** Merani Construction York Builders Association

#### Home Improvement/Repairs

AdvantaClean-Lower Susquehanna **Basement Waterproofing Solution** Bleecker St. Development C.A.R.E. Property Services Dale Miller & Son Septic Nicmar Water S.W.A.T. Environmental of PA The Bathtub Doctor

#### **Home Warranties**

First American Home Warranty

#### Inspectors

pg. 11

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. 16 George Forney Home Inspection

**Gettysburg Home Inspection GRW Home Inspection LLC Home Land Septic Consulting** Homechek Inc **Homepro Home Inspections** HomeRite Inspections

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

1<sup>st</sup> 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. 14 **GMH Mortgage Services LLC** Heritage Valley Federal Credit Union Home Point Financial Homebridge Financial Services - ad pg. 4 Homesale Mortgage, LLC M & T Bank Mortgage Division Members 1<sup>st</sup> Credit Union Mortgage Network

#### Lenders continued

Movement Mortgage Peoplesbank, A Codorus Valley Co PrimeLending - ad pg. 3 Residential Mortgage Services - ad pg. 11 Santander Bank Supreme Lending **Union Community Bank** Union Home Mortgage Wells Fargo Home Mortgage York Traditions Bank - ad pg. 15

## Media, Marketing & **Photography**

360 Tour Designs Southern PA Atlas Rubber Stamp & Printing Media One PA **Real Estate Exposures** Remembrances by Kevin Photography

#### **Pest Control**

All American Termite/Pest Control Lynn Pest Management

## Surveyors/Engineers

Gordon L Brown & Assoc., Inc.

#### Title/Settlement Co.

Abstracting Co. of York County Anchor Abstracting Co. Inc. Community Settlement LLC **Complete Closing Services Even Par Settlement Services** Guardian Transfer Corp. Homesale Settlement Services Lakeside Title Company MYclosing - ad pg. 13 **Preferred Service Settlements Quality Service Settlements** Real Estate Settlement Co

**White Rose Settlement** 

Services - ad pg. 17

Yorktowne Settlement Co - ad pg. 4



**HouseMaster Home Inspections** - ad

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