

RAYAC Connection

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The Affiliate Trade Show is Right Around the Corner!

If you have not done so already, be sure to [REGISTER](#) for the Affiliate Trade Show! The event is FREE to all REALTOR® members, but registration is required.

The event will take place on Thursday, April 11th from 1-4 pm at Heritage Hills Golf Resort.

Following the trade show portion, there will be a panel discussion featuring Melinda Eppolito from Remace and Steve Johnson from Homechek discussing the differences between appraisers and inspectors. Sharon Hykes from White Rose Settlement Services will moderate the discussion.

The [York County Economic Alliance](#) will also share a brief presentation on real estate projects that they currently have taking place in the City of York.

This is an event that you do not want to miss!



Thank You!

THANK YOU to everyone who contributed **\$18,512** to RPAC including these RPAC leaders!

Governor's Club

(\$500-\$999.99)

Steve Brown
Patricia Carey
Jim Warfield

Capitol Club

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Dolly Bailey
Dave Bode
Adam Flinchbaugh
Elle Hale
Sue Pindle
Bill Shanbarger
Drew Smith

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Marie Arcuri	Susan Becker
Tami Behler	Edward Bender
Dennis Berkebile	John Bowman
Peg Bucher	Suzanne Christianson
Barbara Dearthoff	Chris Dell
Casey Dougherty	Brenda Drawbaugh
Nathan Elfner	Wade Elfner
Melinda Eppolito	Debbie Folmer
Judy Givens	Deborah Goodling
Judy Henry	George Herman
Joshua Jackson	Michele Jones
Glenda Kane	Richard Keller
Jennifer Kibler	Shane Laucks
John Linton	Tina Llorente
Cynthia Mann	Deborah McLaughlin
Debra McManus	Robin Mede-Butt
Robyn Pottorff	Mary Price
Holly Purdy	Brenda Riddle
Selina Robinson	James Savard
Marty Sowa	Amanda Stiles
Jason VanDyke	Donna Walker
Shelley Walter	



Pennsylvania
Association of
Realtors®

UPDATES from the Real Estate Commission and PAR and an Upcoming Panel Discussion!

BPO Update

In January 2019, the Real Estate Commission released proposed guidelines for performing BPO's. These regulations must be voted on, and approved before they can take effect. The Commission will next meet in May, so the regulations will remain in draft form at least until then. Once approved, BPO's can be performed, after the prerequisite education has been completed.

The Real Estate Commission requested that comments and suggestions to the proposal be submitted by March 1, 2019, so they could re-evaluate, and include any changes based on those comments. Our understanding is that one area receiving many comments is whether the initial education period should be 3 hours, or 7 hours. Once the proposal is finalized, and approved, RAYAC will offer a course based on the approved guidelines.

Seller's Disclosure Overhaul

Recently, several member volunteers met at PAR to review common questions, and decide whether the Seller's Property Disclosure statement needs an update. Read more here:

<https://www.parealtor.org/justlisted/seller-disclosure-overhaul/>

Straight Talk: Lender Panel

Join us for a Q&A session with six of the area's most experienced lenders. They will help guide you through the process, present information on specialized programs, and answer your specific questions about a variety of lending and mortgage topics.

Date: May 2, 2019

Time: 9:00 am - 11:00 am

Location: RAYAC office (901 Smile Way, York)

Sponsored by: CGA Law Firm.

Cost: \$10.

[REGISTER](#) Today!



April RAYAC Store Special

Enter to win this blue Realtor Stainless Steel Bottle worth \$15 with a minimum \$5 purchase in the RAYAC Store through April 30, 2019.



Board of Directors Summary

March 14, 2019

Action Items

- The board reviewed a request to waive a salesperson fee and the request was denied.
- Based on recent events, the board approved a motion to put a Social Media Policy into place.

Reports

- The Bright task force will continue to meet to discuss improvements that need to be made to Bright MLS.
- Various board members shared updates regarding committees that they are involved with.

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Membership News

New Members

Suneela Arora, House Broker Realty, LLC
 Tiffany Bankert, Berkshire Hathaway (CD)
 John Brunner, Exit Strategy Solutions, LLC
 Tiffany Deal, Keller Williams (Y)
 Trina Grimm, Fales Realty
 Todd L Hale, Howard Hanna Real Estate (Y)
 Kara Rae Hammann, Coldwell Banker
 Andrew F Herr, Lancaster Appraisal Group, Ltd.
 Denise Newnam, Berkshire Hathaway (SH)
 Sean Patterson, Berkshire Hathaway (G)
 Charles (Mike) Rostron, Berkshire Hathaway (W)
 Karen Shreiner, Berkshire Hathaway (E)
 Jennifer Smith, Berkshire Hathaway (H)
 Connie Staub, New Beginnings
 Adrienne R Taukulis, Exit Results Realty
 Amanda Watroba, Boxtly

New Affiliates

Buyers Eyes Home Inspections
 10 Pinehurst Trail
 Fairfield, PA 173230
 301-676-7097
 Brett Stouter
 stoutertb@hotmail.com

Tailbanger's Pet Resort
 7580 Hill Road
 Dallastown, PA 17313
 717-428-1799
 Barbara Noll

Membership Stats

(as of 3/21)

	2019	2018
Designated REALTORS	120	121
Primary REALTORS	971	918
Secondary REALTORS	68	51
Pending Applicants	9	5
Total REALTORS	1168	1095
Affiliates	103	97
Total Members	1271	1192

Member Changes

Deborah L Billet, McCallister & Myers
 Lloyd Nelson Fernandez, EXP Realty
 Andrew F Herr, Lancaster Appraisal Group, Ltd.
 Philip Hersey Jr., Iron Valley of York County
 Connie Kennedy, Iron Valley of York County
 Kathleen N Lockhart, Cummings & Co Realtors
 Madelyn Lowe, ExecuHome Realty - Hanover
 Holly McCall-Zaminski, Iron Valley of York County
 Linda L Pacy, RE/MAX Quality Service
 Jason L Phillips, Coldwell Banker
 Susan Spahr, Century 21 Core Partners
 Jennifer Staub, Keller Williams (Y)
 Adrienne R Taukulis, Exit Results Realty
 Tawanda S Thomas, Iron Valley of York County
 Tony L Thomas, Iron Valley of York County
 Tonya M Wenschhof, McCallister & Myers
 Andrea John Woods, Coldwell Banker

Affiliate Changes

None

Affiliate Drops

None

Member Drops

Roy L Hanna, Berkshire Hathaway (CD)
 Karey Ridgley, Berkshire Hathaway (G)
 Barbara Sardella, York H-G Properties LLC

New Office/Brokerage

Cummings & Co REALTORS
 17 W Main Street
 New Freedom, PA 17349
 410-823-0033

Office Changes

None

Office Drops

None

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April

- 1 Hands on Helpers Committee, 2:00 pm
- 1 Real Estate Practice Class, 6:00 pm
- 4 Program Social Committee Meeting, 9:30 am
- 9 Member Communications Committee Meeting, 9:30 am
- 9 Designer Bag Bingo Committee Meeting, 11:00 am
- 9 Golf Outing Committee Meeting, 12:00 pm
- 11 Board of Directors Meeting, 9:00 am
- 11 Affiliate Trade Show, Heritage Hills Golf Resort, 1:00 pm
- 12 New Member Orientation, 8:30 am
- 15 Bright Training - New Agents, 9:00 am
- 15 Bright Training - Mapping Class, 11:30 am
- 15 Bright Training - Bright Custom Clinic, 12:30 pm
- 16 Designation Class - ABR, 8:30 am
- 17 Designation Class - ABR, 8:30 am
- 23 Appraisal Class - What Do I Do When?, 8:30 am
- 23 Legislative Breakfast - Out Door Country Club, 8:00 am
- 23 Education Committee Meeting, 11:00 am
- 24 DR/Managers Meeting, 2:00 pm
- 25 RAYAC Book Club, 11:00 am
- 30 Appraisal Class - Did They Change That?, 8:30 am
- 30 Appraisal Class - Oddballs: Pricing Unusual Properties, 1:00 pm

Thirsty Thursday Thursday, May 9

5:00-7:00 pm

John Wright Restaurant

234 N Front Street, Wrightsville, PA

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

Sponsors:

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Thank you to our sponsors for generously providing gift cards.

RAYAC Charity Golf Outing

Thursday, June 6, 2019

Heritage Hills Golf Resort, York

Golf Ball Drop

\$10 ticket or
3 for \$25

3 prizes awarded!

Do not need to be present to win. Tickets available at the RAYAC office.

Proceeds benefit:



to support local housing-related non-profit organizations and the Robert Murphy Disaster Relief Fund.



When: April 23, 2019

Time: 8:00 am

Location: Out Door Country Club

RAYAC is partnering with the York Builders Association for a wonderful opportunity to learn about legislative issues directly from local, state and national legislators.

The event is FREE to anyone who donates \$99 or more to RPAC; otherwise, \$25 per person.

[REGISTER](#) Today!

**RAYAC
Community**

Shred Event

Get rid of old tax and confidential files in a safe and secure manner.

Sat., May 18

10:00 am - 12:00 noon

RAYAC

901 Smile Way, York

HACC Gettysburg Campus

731 Old Harrisburg Road, Gettysburg

This is a drive-through event. NO boxes may be dropped off.

Donations will be accepted for the **RAYAC Foundation** to support housing-related charities in York & Adams Counties and the Robert Murphy Disaster Relief Fund.



For more information visit
rayac.com
or call (717) 843-7891.



Community Shred Event

Get rid of old tax and confidential files in a safe and secure manner.

Saturday, May 18

10:00 am - 12:00 noon

RAYAC - 901 Smile Way, York

HACC Gettysburg Campus - 731 Old Harrisburg Road, Gettysburg

DO

- Bring old tax records, confidential files or any personal information that you would like to be shredded for privacy reasons.
- You may bring papers in file folders.
- Papers/files may contain staples, rubber bands or paper clips.
- You may bring items in boxes. Boxes will be returned to you.
- Be prepared to wait. This is a drive-through event. There may be lines and we appreciate your patience. You will stay in your vehicle, in line until you are at the mobile shredding truck. There is no need to get out of your vehicle. Volunteers will take the items to be shredded from your vehicle.
- You are welcome to watch your items be shredded.

DON'T

- DO NOT bring items that can be recycled instead of shredded, i.e. magazines, catalogs, newspapers, promotional flyers, etc.
- DO NOT bring files with metal binding. Please remove the metal binding before you attend the shred event.
- DO NOT bring metal hanging files.
- DO NOT bring CDs, DVDs or plastic items.
- DO NOT drop off any boxes at the shredding sites. This is a drive-through event.

Donations will be accepted for the **RAYAC Foundation** to support housing-related charities in York & Adams Counties and the Robert Murphy Disaster Relief Fund.

Contact the REALTORS Association of York & Adams Counties at (717) 843-7891 if you have any questions about the Shred Event.

RAYAC Leadership

President

Heather Kreiger,
ROCK Commercial, 854-5357

Past President

Ken Worley
BH Homesale, 757-7811

Vice President

Sue Pindle
RE/MAX Quality Service,
632-5111

Secretary

Brenda Riddle
BH Homesale, 757-7811

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

Mark Carr, '19
BH Homesale, 757-7811

Bridget Floyd, '21
CB Residential, 854-9242

Elle Hale, '21
CB Residential, 854-9242

Tina Llorente '21
Re/Max Patriots, 840-4848


Lisa Merisotis Myers, '20
CB Residential, 854-9242

Mary Price, '20, GRI, e-PRO
BH Homesale, 633-7300

Selina Robinson, '20
BH Homesale, 235-9050

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Bright MLS Monthly Statistics

REALTORS® Association of York and Adams Counties
(RAYAC)



Analysis by Jonathan J. Miller, Miller Samuel

• The price and sales trend indicators of the two counties that comprise the RAYAC coverage area moved in opposite directions. York County price trend indicators and sales moved higher as Adams County indicators slipped from year-ago levels respectively.

York County Overall Monthly Core Metrics	Feb-19	MOM%	Jan-19	YOY%	Feb-18
Average Sales Price	\$187,122	-1.9%	\$190,808	8.1%	\$173,158
Average Price Per Square Foot	\$98	1.0%	\$97	12.6%	\$87
Median Sales Price	\$170,000	-1.7%	\$172,900	3.3%	\$164,600
Number of Sales	357	7.2%	333	2.0%	350
Median Cumulative Days on Market	52	62.5%	32	-3.7%	54
Average Days on Market (Previous)	74	42.3%	52	0.0%	74
Average Listing Discount (Previous)	2.5%		2.2%		2.4%
Sold Price/List Price	97.5%		97.8%		97.6%
Total Sales Volume	\$66,802,667	5.1%	\$63,538,928	10.2%	\$60,605,432
Total Listing Inventory	1,497	-7.1%	1,612	-39.5%	2,473
New Listing Inventory	548	-10.5%	612	-5.8%	582
Months of Supply	4.2	-12.5%	4.8	-40.8%	7.1
Adams County Overall Monthly Core Metrics	Feb-19	MOM%	Jan-19	YOY%	Feb-18
Average Sales Price	\$186,492	-10.9%	\$209,244	-0.4%	\$187,151
Average Price Per Square Foot	\$102	-1.9%	\$104	-1.9%	\$104
Median Sales Price	\$175,000	0.6%	\$173,950	-0.6%	\$176,000
Number of Sales	57	-20.8%	72	-1.7%	58
Median Cumulative Days on Market	46	-8.0%	50	-6.1%	49
Average Days on Market (Previous)	60	-25.0%	80	-24.1%	79
Average Listing Discount (Previous)	2.0%		2.6%		3.2%
Sold Price/List Price	98.0%		97.4%		96.8%
Total Sales Volume	\$10,630,042	-29.4%	\$15,065,591	-2.1%	\$10,854,779
Total Listing Inventory	355	-7.8%	385	-43.0%	623
New Listing Inventory	94	-23.0%	122	-34.3%	143
Months of Supply	6.2	17.0%	5.3	-42.1%	10.7

Bright MLS Monthly Statistics

REALTORS® Association of York and Adams Counties
(RAYAC)



Analysis by Jonathan J. Miller, Miller Samuel

York County By School District	Feb-19	MOM%	Jan-19	YOY%	Feb-18
Central York School District (Median)	\$185,000	25.0%	\$148,000	12.2%	\$164,950
Central York School District (Closed Sales)	21	-34.4%	32	-41.7%	36
Dallastown Area School District (Median)	\$166,600	-11.4%	\$188,000	-12.3%	\$189,900
Dallastown Area School District (Closed Sales)	37	-5.1%	39	8.8%	34
Dover Area School District (Median)	\$155,000	-22.5%	\$200,000	-8.8%	\$170,000
Dover Area School District (Closed Sales)	19	-17.4%	23	-26.9%	26
Eastern York School District (Median)	\$154,000	2.7%	\$150,000	19.8%	\$128,500
Eastern York School District (Closed Sales)	9	28.6%	7	-10.0%	10
Hanover Public School District (Median)	\$154,000	9.2%	\$141,000	14.1%	\$135,000
Hanover Public School District (Closed Sales)	5	-66.7%	15	-28.6%	7
Northern York County School District (Median)	\$225,500	0.2%	\$224,950	2.3%	\$220,450
Northern York County School District (Closed Sale)	10	-28.6%	14	-44.4%	18
Northeastern School District (Median)	\$150,000	-12.2%	\$170,750	8.7%	\$137,995
Northeastern School District (Closed Sales)	23	15.0%	20	35.3%	17
Red Lion Area School District (Median)	\$162,500	-25.4%	\$217,950	-8.1%	\$176,750
Red Lion Area School District (Closed Sales)	26	18.2%	22	0.0%	26
South Eastern School District (Median)	\$178,000	-14.2%	\$207,500	-14.8%	\$208,950
South Eastern School District (Closed Sales)	13	-18.8%	16	8.3%	12
South Western School (Median)	\$200,000	0.0%	\$200,099	5.0%	\$190,506
South Western School (Closed Sales)	37	42.3%	26	54.2%	24
Southern York County School District (Median)	\$235,040	35.9%	\$173,000	4.2%	\$225,555
Southern York County School District (Closed Sale)	18	5.9%	17	-21.7%	23
Spring Grove Area School District (Median)	\$175,000	-0.2%	\$175,400	-0.3%	\$175,450
Spring Grove Area School District (Closed Sales)	16	-11.1%	18	-20.0%	20
West Shore School District (Median)	\$185,210	-27.3%	\$254,900	2.9%	\$180,000
West Shore School District (Closed Sales)	20	5.3%	19	53.8%	13
West York Area School District (Median)	\$146,000	2.5%	\$142,373	20.7%	\$121,000
West York Area School District (Closed Sales)	27	92.9%	14	17.4%	23
York City School District (Median)	\$84,900	27.7%	\$66,500	71.7%	\$49,450
York City School District (Closed Sales)	16	-20.0%	20	-60.0%	40
York Suburban School District (Median)	\$157,500	-4.1%	\$164,200	-22.2%	\$202,450
York Suburban School District (Closed Sales)	15	-6.3%	16	-31.8%	22
Adams County By School District	Feb-19	MOM%	Jan-19	YOY%	Feb-18
Bermudian Springs School District (Median)	\$154,950	-6.0%	\$164,900	-13.9%	\$180,000
Bermudian Springs School District (Closed Sales)	2	-60.0%	5	-71.4%	7
Conewago Valley School District (Median)	\$155,000	2.0%	\$151,950	-2.8%	\$159,500
Conewago Valley School District (Closed Sales)	17	-5.6%	18	-15.0%	20
Fairfield Area School District (Median)	\$0	-100.0%	\$270,000	-100.0%	\$179,026
Fairfield Area School District (Closed Sales)	0	-100.0%	3	-100.0%	6
Gettysburg School District (Median)	\$170,000	-0.8%	\$171,450	-6.6%	\$182,000
Gettysburg School District (Closed Sales)	17	-22.7%	22	41.7%	12
Littlestown Area School District (Median)	\$213,000	-3.2%	\$220,000	2.4%	\$208,000
Littlestown Area School District (Closed Sales)	12	0.0%	12	20.0%	10
Upper Adams School District (Median)	\$73,000	-47.8%	\$139,950	-52.0%	\$151,950
Upper Adams School District (Closed Sales)	3	-62.5%	8	-25.0%	4

Join the **RAYAC Foundation** and Friends for the



Where: Elks Lodge

223 N George Street, York, PA 17401

When: Saturday April 6, 2019 from 6-10pm

Doors Open @ 5:00pm

Food Served 6:00-8:00 pm

What: All you can eat buffet once again catered by Big Mike's Crabhouse and Grill



Includes Pit Ham, Fried Chicken, Fried Shrimp, Steamed Shrimp, Coleslaw & Baked Mac & Cheese

Beer and Soda Included + 2 Drink Tickets (no BYOB)

Jars, Pull Tickets, & Raffles Dancing and Music All Night

Cost: \$40/ticket Must be 21+ to attend

Sponsors to Date: ACNB Bank, Basement Waterproofing Solutions, BB&T, Brown Appraisers, Bryn Mawr Title, Community Settlement, EGStoltzfus Homes, LLC, Fulton Mortgage Company, Freedmont Mortgage, Gamlet, Inc., GMH Mortgage Services, LLC, Guardian Mortgage, Homechek, Members 1st FCU, People's Bank, Real Estate Exposures, Real Estate Settlement Company, Reistville Builders, The Adam Flinchbaugh Team, The Rick Smith Team, Top Dawg Inspections, Traditions Mortgage, Wheeler, Argento and Moyer Team, White Rose Settlement Services

Contact Shanna Terroso for more information or questions:

shanna@rayac.com or 717-843-7891 X 106





Legislative Link



Private Road Act Legislation Introduced

Rep. Gary Day (R-Lehigh) proposed legislation that would amend the Private Road Act to require homeowners who access their properties through a private roadway to contribute to the maintenance of that road.

House Bill 523 was introduced because new banking regulations would prevent homeowners who access their houses through a private road from obtaining certain loans because they lacked a written agreement for the maintenance of the private road. PAR has heard from Realtors® throughout the state who have experienced challenges with home sales that include a private road way.

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Jack Bowers
Mortgage Loan Originator
NMLS ID: 146254
Phone: 717.339.5203



Barbara Livelsberger
Mortgage Loan Originator
NMLS ID: 587706
Phone: 717.339.5015



Barb Guise
Mortgage Loan Originator
NMLS ID: 631841
Phone: 717.339.5008

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Bright Classes at RAYAC - April 15, 2019

<u>Class</u>	<u>Time</u>
New Agents Class <i>*Learn how to set up the Bright system, how to contact Bright management, and how to search as well as emailing basics.</i>	9:00 am - 11:00 am
Mapping Class <i>*Maximize the use of Auto Email and Concierge Mode to enhance collaboration with clients. *Establish how to collaborate with and monitor Contact activities. *Manage your Portal Notification settings to stay on top of what your clients are doing.</i>	11:30 am - 12:30 pm
Bright Custom Clinic <i>*Come to our Bright Custom Clinic and sit down with a Customer Success Champion to work through the issues that matter the most to you. This hour is an in-person Q&A session where you can use your laptop, or view on a screen how to work with the Bright system in effective and productive ways. Bring your specific questions and trouble spots, and learn how to resolve them during this personalized hour of support.</i>	12:30 pm - 1:30 pm

All classes are held at RAYAC, 901 Smile Way, York PA 17404

To register, please contact Mireya Carlsen at Mireya@rayac.com

Ask your questions LIVE with a trainer: YouTube Hands-on Clinics



Check out Bright's YouTube Channel by [here](#).



901 SMILE WAY, YORK, PA 17404 • 717.845.3487 / FAX 717.854.0720 / WWW.RAYAC.COM

RAYAC Course Catalog—Spring 2019

Appraiser Licensees: 28 hours of continuing education must be completed by June 30, 2019 for license renewal

Real Estate Licensees: 14 hours of continuing education must be completed by May 31, 2020 for license renewal

APPRAISAL, DESIGNATION, & BROKER CLASSES

APPRAISAL CLASSES

Tuesday, April 23, 2019	What Do I Do When?	Cost: \$80.00
--------------------------------	---------------------------	----------------------

8:30 AM—4:30 PM	Instructor: Melanie McLane	7 hours Appraisal & RE CE
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Ever wonder how to handle an unusual situation? This course is designed to provide answers to such situations, whether on the listing and selling side, or the appraisal side. Topics include: what should an appraiser do when they suspect coercion or fraud, when they are threatened, or when the client's requests cannot be met. Should a licensee talk to an appraiser? What information could/should the agent share with an appraiser? Learn how to best protect yourself, your clients, and remain in compliance with laws, regulations and USPAP. Lunch is included.

Tuesday, April 30, 2019	Did They Change That? (REQUIRED PA Law update)	Cost: \$40.00
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8:30 AM—12:00 Noon	Instructor: Melanie McLane	3.5 hours Appraisal CE
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This **required** course will review the rules and regulations of the Pennsylvania State Appraisal Board, and provide the required Law update. Students will learn about disciplinary actions taken and fines imposed by the Appraisal Board against those who violated Dodd-Frank and other laws. Discussion will include AQB standards, and changes made to them, as well as a review of Federal laws affecting appraisals, and the revisions made to Dodd-Frank. This course fulfills the mandatory 2 hour requirement for Pennsylvania Appraiser Board Rules and Regulations.

Tuesday, April 30, 2019	Oddballs: Pricing & Valuing Unusual Properties	Cost: \$40.00
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1:00 PM—4:30 PM	Instructor: Melanie McLane	3.5 hours Appraisal & RE CE
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Everyone can price the generic 3 bedroom ranch or 4 bedroom Colonial, but what do you do with an oddball? Oddballs have unusual sizes, lot sizes, features, lack of features, individualized styles and décor, and much more. Pricing and appraising unusual properties is a challenge for appraisers and agents alike. Appraisers are charged with valuing property in terms of definitions of fair market value, which usually include a definition of a "typical buyer". However, many oddball properties do not appeal to "typical buyers". Discussion will include identifying the relevant characteristics of a property, as well as determining the Scope of Work for the assignment. A second challenge is getting mortgage loans approved for these properties - explore the use of portfolio lenders, and how this often applies to oddballs. Come get some great tips for how to appraise and price the oddballs in your world!

Wednesday, May 1, 2019	National USPAP (REQUIRED)	Cost: \$117.10
8:30 AM—4:30 PM	Instructor: Melanie McLane	7 hours Appraisal & Real Estate CE

This **required** course will bring students up to date on the changes in this year's USPAP, help explain how to implement USPAP into daily appraisal practice, and fulfill the Pennsylvania 7 hour USPAP requirement.

Cost includes the required workbook. Students **MUST** have their own copy of the 2018-2019 USPAP Manual, which can be ordered through RAYAC for \$79.50 (includes tax). Students who do not have their own copy will not receive credit for the course. Please contact Mireya Carlsen at Mireya@rayac.com if you would like to order one. Lunch is included.

Tuesday, May 7, 2019	Big Data & the Real Estate Profession	Cost: \$40.00
8:30 AM—12:00 Noon	Instructor: Melanie McLane	3.5 hours Appraisal & RE CE

This course will help students understand what “big data” is, with illustrations from several industries. Topics include understanding the distinction between information and knowledge, so students can make intelligent decisions about the quality of the big data available, and the applicability of that data to everyday practice. The course will also explore the influence of big data on many aspects of personal and professional lives, but specifically as it affects real estate transactions from listing to sales to valuation. Discussion will include the pros and cons of big data, the issues with using it, and the role of agents and appraisers trying to obey the law, while protecting consumers.

Tuesday, May 7, 2019	Universal Design, Smart Houses & You	Cost: \$40.00
1:00 PM—4:30 PM	Instructor: Melanie McLane	3.5 hours Appraisal & RE CE

This course will discuss the basics of universal design, smart houses, and coming trends in real estate construction, as it affects appraisers. The aging of the Baby Boomer population, coupled with advanced technology, is changing both new construction and modifications to existing homes. The pent up demand for new construction following the real estate meltdown and recovery, indicates that there will be an increase in the building of new homes in virtually every market. Appraisers need to identify the features and ascertain how they affect value.

Tuesday, May 28, 2019	Understanding Assessments	Cost: \$40.00
8:30 AM—12:00 Noon	Instructor: Melanie McLane	3.5 hours Appraisal & RE CE

How do tax assessments work in Pennsylvania? In this class, students will learn about the assessment process in PA for both agents and appraisers, and understand how they affect the marketing, sale, and valuation of real estate. The following topics will be discussed: how assessments are completed (including who is responsible, and how often); the difference between mass appraisal and single-property appraisal; the current ‘patchwork’ of assessments in PA, with some counties completing assessments frequently, and others going for years without a reassessment: common-level ratios; how to interpret a current assessed value in the context of the county and the property; the gas industry and its effect on assessment, Clean and Green; the Homestead Exemption; how and when a tax assessment should be appealed; and the impact on value in the marketplace from an assessed value.

Tuesday, May 28, 2019	Hybrid Appraisals—Safe or Sorry?	Cost: \$40.00
1:00 PM—4:30 PM	Instructor: Melanie McLane	3.5 hours Appraisal CE

This course will explore the hybrid appraisal models being embraced by some appraisal management companies, where another party, such as a real estate licensee, will collect data about the house and take photos. This is then passed on to a certified real estate appraiser, who performs a desk-top appraisal using the data provided by the third party. Discussion will include USPAP compliance, whether it's covered by E & O insurance, and whether or not this is just a simpler way to do more appraisals, or something with inherent risk.



BROKER & DESIGNATION COURSES

Accredited Buyer Representative (ABR Designation)

Tuesday & Wednesday, April 16—17, 2019 from 8:30 AM - 5:00 PM (both days)

Instructor: Melanie McLane

15 hours Real Estate CE/1 Broker credit

Cost: \$349.00 (lunch included)

Are you ready to take the next step in your career and join the ranks of the best in buyer representation? Now is the time to earn the ABR® designation. The goals of this course are to:

- Prepare real estate professionals to thoroughly represent buyer-clients in real estate transactions and provide the quality of service and degree of fidelity to buyers that sellers have customarily enjoyed
- Offer ideas and methods for building a buyer-representation business
- Develop a self-customized tool for conducting a buyer counseling session



Senior Real Estate Specialist (SRES Designation)

Wednesday & Thursday, May 29—30, 2019 8:30 AM - 5:00 PM (both days)

Instructor: Melanie McLane

15 hours Real Estate CE/1 Broker credit

Cost: \$349.00 (lunch included)

Learn how to succeed in one of the fastest growing real estate markets in the country today!

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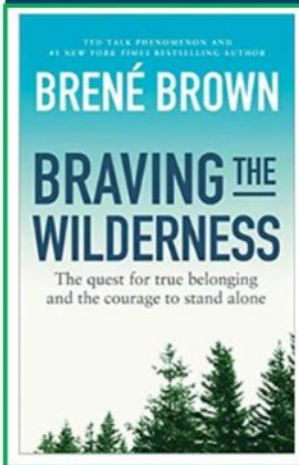
- Become qualified to address the needs of home buyers and sellers age 50 and above
- Demonstrate the necessary knowledge and expertise to counsel these clients through major financial and lifestyle transitions in relocating, refinancing, or selling the family home
- Understand the issues relating to this changing segment of the real estate market

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Register Today! Visit www.rayac.com/book-club



From the Executive Officer

Tales from Setting up a Showing

by Shanna Terroso, RCE, e-PRO

Some of the biggest complaints that come across my desk have to deal with showings. Most of these complaints come from listing agents who are frustrated by buyer's agents who are not reading or following the showing instructions. So, I thought it would be helpful to highlight a few of the items that are frustrating to other agents.

- 1. 24 Hours Notice.** Most listing agents do not place this information in the showing instructions to be difficult. Rather there is a true need to have 24 hours notice before a showing is scheduled. Whether the property is tenant occupied and the landlord is required to give them 24 hours notice, or the senior citizen who needs additional time to make accommodations to leave the house. There are a variety of circumstances which warrant the advance notice for the showing and the listing agent is accommodating their seller's wishes. So please be respectful of those wishes.
- 2. The no show agent.** Nothing makes a seller more frustrated than when they have taken the time to prepare their home for a showing, and then the agent does not show up and never bothers to contact the listing agent to tell them they are not coming. Things come up and schedules can change at the last minute, but that is no excuse for not giving the professional courtesy of a phone call to the listing agent to let them know you will not be conducting the showing.
- 3. Showing up without an appointment.** I can't stress this one enough, you need to have permission to enter a listed property even if the property is vacant. Bottom line, don't show up to a property without permission. On a similar note, even though a property may be under contract, this does not give the buyer's agent permission to enter the property anytime they please, you still need to receive permission from the listing agent.
- 4. Leaving all the lights on and the door unlocked.** It actually surprises me how often I hear from listing agents that the previous agent did not lock the door when the showing was over. This means their sellers are coming back to their house unsecured. My best advice is to leave the property how you found it. If in the rare circumstance the property had all the lights turned on and the front door unlocked, by all means leave the property as you found it. If it were me in that circumstance, I would send a quick text to the listing agent to let them know when I arrived at the house, the door was unlocked so that is how I left it when the showing was complete. However, most of the time that will not be the case, so make sure you are giving the professional courtesy to turn off the lights and secure the house when you leave.
- 5. The showing agent who did everything correctly and still got bit by a dog.** Ok so I'm exaggerating a little, it came close but thankfully no scar! In any event with the transition to Bright MLS, I'm hearing more issues with having lines crossed with Showing Time and showing instructions. As the listing agent, be sure that what you have in the showing instructions in Bright MLS matches up to the instructions you are giving Showing Time. In this case the showing agent followed the instructions in the MLS and received the go ahead from Showing Time. Somehow the wires got crossed and the listing agent wasn't notified by Showing Time. The listing agent didn't know about the showing and didn't tell their sellers, who of course did not secure their very protective dog which led me to write this story. Double check your showing instructions for your listings, especially when you know there are pets involved.

If all of our agents tried to avoid these showing frustrations, it will lead to a more harmonious spring housing season!



Want to make the most out of your rental property? [Click here](#) to learn the best time to list it, thanks to our PARTner TransUnion SmartMove.



Lockbox Firmware Update

The process of updating the Firmware is very simple with the SentiSmart Mobile app. A short tutorial video can be watched at <https://youtu.be/zuMF7lcncCA>. Please note that once you click on "Begin Update", it will take several minutes for the Firmware to upload to the lockbox. This is something you will want to do prior to taking the lockbox to your new listing.

As always, the RAYAC website has a wealth of information concerning lockbox access, one-day codes and general lockbox tools. You can locate this information at <https://rayac.com/sentrilock/>.



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New Law Provides Guidance for Landlords on Tenants with Assistance and Service Animals

Author: Peter T. Ruth



The Assistance and Service Animal Integrity Act, Act 118 of 2018, (the “Act”), in effect as of December 23, 2018, seeks to clarify many of the murky areas associated with tenants requesting a landlord’s accommodation for an assistance or service animal.

The Act adopts the definition of a “service animal” found in the Americans with Disabilities Act of 1990 (“dogs that are individually trained to do work or perform tasks for people with disabilities”). An “assistance animal” under the Act can be any animal, not just a dog, other than a service animal, that works, provides assistance, or lends emotional support to alleviate one or more of an individual’s identified symptoms or effects of a person’s disability. Landlords must remember that neither service nor assistance animals are pets.

The Act allows a landlord to request written, reliable documentation that describes the tenant’s disability, as well as the tenant’s disability-related need that requires the service or assistance animal. Additionally, the landlord cannot be held liable for any injuries that the service or assistance animal may cause to persons or property if the landlord allows the animal on the property as a reasonable accommodation.

Lastly, and most importantly, the Act makes it a summary criminal offense, punishable by a fine not to exceed \$1,000, if a tenant a) drafts his or her own documentation that misrepresents the animal as a service or assistance animal, b) offers a document misrepresenting an animal is an assistance or service animal, or c) attempts to put a collar or harness on an animal to misrepresent that animal as a service or assistance animal. Likewise, it is a third degree misdemeanor for an individual to a) misrepresent the need for, or b) make a materially false statement for the purposes of obtaining documentation for use of, an assistance or service animal.

Although the Act provides some additional means of verifying what can often be a difficult question of assessing an individuals’ disability, and adds repercussions for tenants trying to abuse the situation, landlords must still walk a fine line in evaluating any reasonable accommodation requests from tenants involving a service or assistance animal.

Practicing Professionalism

Case #7-1: Acceptance of Compensation from Buyer and Seller

Buyer A engaged REALTOR® B to locate a small commercial property. Buyer A explained his exact specifications, indicating that he did not wish to compromise. They agreed that if REALTOR® B could locate such a property within Buyer A's price range, he—the buyer—would pay a finder's fee to REALTOR® B.

Two weeks later, REALTOR® B called Buyer A to advise that Seller C had just listed a property with him that met all of Buyer A's specifications except that the listed price was a bit higher than Buyer A wanted to pay. Buyer A inspected the property and liked it, but said he would adhere to his original price range. REALTOR® B called Buyer A three days later to say that Seller C had agreed to sell at Buyer A's price. The sale was made and REALTOR® B collected a commission from Seller C and a finder's fee from Buyer A which was not disclosed to Seller C, REALTOR® B's client.

Several weeks later, Seller C learned about the finder's fee that REALTOR® B had collected from Buyer A and filed a complaint with the Association of REALTORS® charging REALTOR® B with unprofessional conduct. The complaint specified that when REALTOR® B had presented Buyer A's offer at less than the listed price, he, the seller, was reluctant to accept it, but REALTOR® B had convinced him that the offer was a fair one and not likely to be improved upon in the current market; and that REALTOR® B had dwelt at length on certain disadvantageous features of the property in an attempt to promote acceptance of the offer. The complaint charged that REALTOR® B had actually been the agent of the buyer while holding himself out as the agent of the seller. Further, Seller C asserted that REALTOR® B had never mentioned that he was representing the buyer or intended to be compensated by the buyer.

At the hearing, REALTOR® B's defense was that he had served both buyer and seller faithfully; that he had not accepted Seller C's listing until after he had agreed to assist Buyer A in locating a property; and that in his judgment the listed price was excessive and the price actually paid was a fair price.

A Hearing Panel of the Association's Professional Standards Committee, which heard the complaint, concluded that REALTOR® B had acted in violation of Article 7 of the Code of Ethics. His efforts to represent the buyer and the seller at the same time, and the fact that he intended to be compensated by both parties, should have been fully disclosed to all parties in advance.



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the
Date

Thursday, June 20 - 2nd Annual Membership Appreciation Picnic, Cousler Park

Thursday, October 17 - Annual Business Meeting, Wyndham Garden, York

Association Staff

Shanna Terroso

RCE, e-PRO, Executive Officer
Ext. 106

shanna@rayac.com

Mireya Carlsen

Director of Professional
Development
Ext. 109

mireya@rayac.com

Doug Clark

Business & Finance Director
Ext. 111

doug@rayac.com

Jaclyn Eriksen

Public Relations Director
Ext. 110

jaclyn@rayac.com

Cathy Hill

Administrative Assistant
Ext. 100

cathy@rayac.com

Deb Kottmyer

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