

RAYAC Connection

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Don't Forget to Sign up for the Annual YPN Cornhole Tournament

RAYAC YPN CORNHOLE TOURNAMENT

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THURSDAY, SEPTEMBER 26

5:00 PM

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**2019 RAYAC
Annual Business
Meeting**

COME LISTEN TO TERRY WATSON TAKE YOUR
BUSINESS TO THE NEXT LEVEL!

DATE: OCTOBER 17 | REGISTRATION: 8:00 AM

MEETING: 9:00 AM | LOCATION: WYNDHAM GARDEN

FREE TO RAYAC MEMBERS

Thank You!

THANK YOU to everyone who contributed \$21,475 to RPAC including these RPAC leaders!

Sterling R

(\$1,000)

Ken Worley

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Patricia Carey
Lee Garlin
Jim Warfield

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Dolly Bailey
Dave Bode
Adam Flinchbaugh
Elle Hale
Tamra Peroni
Sue Pindle
Sue Reed
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 Deardorff | 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 |
| MJ Musser | Robyn Pottorff |
| Mary Price | Holly Purdy |
| Brenda Riddle | Selina Robinson |
| James Savard | Marty Sowa |
| Amanda Stiles | Jason VanDyke |
| Donna Walker | Shelley Walter |



Homeless? Facing the possibility of being homeless?

Benefit assistance

Job services

Health screenings

Homeless Outreach Project

Housing assistance

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Assistance to obtain a birth certificate

Thursday, October 24

9:00 am to 2:00 pm

Asbury United Methodist Church
340 E. Market St., York PA 17403

Questions, call 717-843-7891.

Sponsored by the REALTORS
Association of York & Adams Counties,
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Meet the 2020 Board Candidates

Ed Bender, Howard Hanna

Realtor®

How long have you been a REALTOR® member? 33 years.

On what RAYAC Committees or task force have you served? President 1992 Board of Directors, Treasurer, MLS Chair, RPAC, Ombudsman, Lock Box, Budget Finance.

What did you do professionally before real estate? I was a production supervisor at the Pfaltzgraff Company.

Please describe your family: I am married to Linda, a Physical Therapist at York Hospital, I have a daughter named Kiley who just married and is living in Maryland, and a son Eddie owns a graphic design business in Gainesville FL.

Community Service: Past President of the Quarterback Club of York, an organization that raises funds for college scholarships.

Name one thing people would be surprised to know about you: I have my lifeguard certification from the Red Cross, although I never worked as a guard.

What issues or programs would you like to see implemented or amended by the Board of Directors? Nothing comes to mind at this point.

What do you believe are the critical issues facing the real estate industry? The assault on our industry by website providers demanding MLS information and using it against us.

Melinda Eppolito, Remace LTD.

How long have you been a Realtor® member: Since March, 1996

On what RAYAC Committees or task force have you served: Government Affairs (2015 to present), Spring Fling (3 years), Lockbox Task Force, Appraiser Liaison, Appraiser Ombudsman, Hands on Helpers (2019) and MLS Committee for about nine years before Bright.

What did you do professionally before real estate: I was a Regional Sales Manager.

Please describe your family: Son who is 26 years old and two Newfoundland's.

Community Service: York Suburban Communities that Care Board, Variety Show Committee York Suburban Communities that Care for 10 years, Past President of York Suburban Ice Hockey Club, Volunteered at Dreamwrights, Volunteered for TAFE, Former Board member of RAYAC, 2007 Leadership York Alumni, Volunteered for 2019 Lehman Center Annual Auction.

Name on thing people would be surprised to know about you: I have two very large dogs, Newfoundland's. People are surprised that I have such large, hairy, drooly dogs!

What issues or programs would you like to see implemented or amended by the Board of Directors: Nothing stands out to me at the moment as a top priority. As an Appraiser member, I would like to be part of the conversation within our membership.



Continued from the previous page.

What do you believe are the critical issues facing the real estate industry: Bifurcated appraisals and appraisal waivers, Zillow and other internet companies buying and selling real estate instead of local knowledgeable Realtors®, and student loan debt inhibiting younger buyers.

Nathan Krotzer, RE/MAX Pinnacle
Realtor®

How long have you been a REALTOR® member? 10 years.

On what RAYAC Committees or task force have you served? City Living Taskforce, Technology Taskforce.

What did you do professionally before real estate? Political Science Student at York College of Pennsylvania.

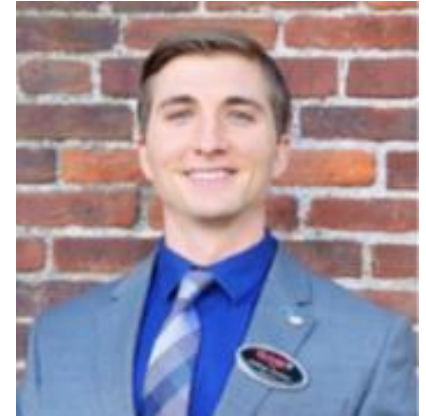
Please describe your family: I work with my father, mother, and older sister, Aubri. My father, Charlie is a Realtor® and served on the Board previously. I have an identical twin brother as well, Austin, who teaches at West York. I have a wife, Bethany, and we have 2 children: a son, Benjamin, who is almost 2, and a daughter, Annabelle, who turns 5 on our 9th wedding anniversary.

Community Service: I am a Rotarian with the Club of Eastern York County where we raise funds and otherwise serve the local community with particular attention to the students of Eastern York School District. Other service includes the many years I served as a volunteer coach, and my role as the Soccer Coordinator and webmaster for Hellam Recreation.

Name one thing people would be surprised to know about you: I still hold the program indoor & outdoor high jump record at York College of Pennsylvania.

What issues or programs would you like to see implemented or amended by the Board of Directors? I have no specific agenda, but aim to serve the interest of its members. I'm admittedly still learning about everything that RAYAC does and, if elected, will look for an opportunity to apply my experience and unique perspective as a team leader, as a millennial, as an agent servicing multiple counties, and as an aspiring associate broker.

What do you believe are the critical issues facing the real estate industry? I believe the most critical issue facing the real estate industry is that the value real estate agents bring to the table is under attack. The big lead generation companies have made bold moves that undermine our value. In some cases, agents are running a business dependent on these companies. I believe we need to become more skilled professionals in generating our own leads and providing value to our clients.



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The RAYAC Foundation is currently accepting grant applications from housing related charities throughout York and Adams Counties. Last year, the Foundation awarded over \$46,000 to local charities and \$2,500 to the American Red Cross to help aid flood relief efforts in York County.

If you know of a charity that could benefit from the RAYAC Foundation, please have them contact Jaclyn Eriksen (Jaclyn@rayac.com) for a grant application. *All applications are due by September 16, 2019.*

One of the grant recipients from last year was the Margaret E. Moul Home. They were happy to share what their organization was able to do for their residents with the funds that the RAYAC Foundation awarded them.

"Thanks to a generous grant from the RAYAC Foundation, residents at the Margaret E. Moul Home "got their hands dirty" this summer by planting in new wheelchair-accessible garden boxes. The Margaret E. Moul Home, located at 2050 Barley Road, York, is just one of three facilities in Pennsylvania that provides long term care to adults with neuromuscular impairments such as cerebral palsy, spina bifida, and multiple sclerosis. The Home's mission is to help residents achieve the highest desired level of independence and to live an optimal quality of life. To learn more, make a donation or become a volunteer, please visit www.margaretemoul.org" - Shannon Berwager



Board of Directors Summary

August 8, 2019

Action Items

- Deborah Goodling and Kim Moyer were appointed as trustees of the Legal Action Fund.
- A Code of Ethics task force was appointed and this task force will approve the curriculum for non-Association schools that wish to provide ethics training.

Reports

- Ed Bender, Melinda Eppolito and Nathan Krozter are the appointed candidates for the 2020 Board of Directors.
- A RAYAC cheerleader has been selected from each office, and they will notify members of their specific offices of upcoming RAYAC events.
- RAYAC will post a tech tip on social media every Tuesday.
- The Fall CE course schedule has been released and the SmartPass is being offered again.

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Membership News

New Members

Lisa Gorman, Berkshire Hathaway (D)
Brent Jackson, Country Home Real Estate
Shane Knisley, Berkshire Hathaway (W)
Linda Leedom, Berkshire Hathaway (E)
Ian Lichty, Berkshire Hathaway (E)
Victoria Wood-Pressley, Keller Williams
Terry Sears, Apex Appraisal Associates
Brittani Snyder, Berkshire Hathaway (W)
Colleen Erin Thompson, Century 21 Dale
Megan Turner, Coldwell Banker
Christopher Way, EXP Realty

Member Changes

Robert Biancuzzo, Berkshire Hathaway (W)
Ernestina Paola Glace, Keller Williams
 Keystone
Laura Heydt-Adams, Keller Williams Keystone
Jayda Miller, EXP Realty
Tasonja Mungro, Iron Valley Real Estate
Debra Robertson, Coldwell Banker
Rebecca J Witzig, Berkshire Hathaway (E)

Member Drops

Brenda D Billet, Rock Commercial
Lori Caruso, Miller & Assoc Real Estate
Paul M Gibbs, PMG Appraisals
Paul A Leash, Berkshire Hathaway (D)
Sarah Salerno, Tri Corner Realty LLC
Tyler Smith, Rock Commercial
Dana Winn-Levitt, Berkshire Hathaway (S)
Marilyn A Wojcik, Berkshire Hathaway (G)

New Office/Brokerage

None

Office Changes

None

Office Drops

None

New Affiliates

Tri-M Home & Building Inspections
 1060 Oak View Lane
 Hellam, PA 17406
 717-869-2443

Affiliate Changes

None

Affiliate Drops

None

Membership Stats

(as of 8/22)

| | <u>2019</u> | <u>2018</u> |
|---------------------|-------------|-------------|
| Designated REALTORS | 124 | 122 |
| Primary REALTORS | 1015 | 955 |
| Secondary REALTORS | 72 | 63 |
| Pending Applicants | <u>23</u> | <u>16</u> |
| Total REALTORS | 1234 | 1156 |
| Affiliates | <u>108</u> | <u>106</u> |
| Total Members | 1342 | 1262 |

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September

- 5 Program Social Committee Meeting, 9:30 am
- 9 RAYAC Safety Event, 9:00 am
- 9 Hands on Helpers Committee Meeting, 2:00 pm
- 10 RPAC Phone a Friend, 12:00 pm
- 10 Staging Class, ASP, Designation, 9:00 am - Day 1
- 11 Staging Class, ASP Designation, 9:00 am - Day 2
- 11 YPN Committee Meeting, 10:30 am
- 11 Community Relations Committee Meeting, 1:00 pm
- 12 Board of Directors Meeting, 9:00 am
- 13 New Member Orientation, 8:30 am
- 17 Member Communications Committee Meeting, 9:30 am
- 17 Designer Bag Bingo Committee Meeting, 11:00 am
- 19 Negotiation Designation Class - Day 1, 8:30 am
- 19 Negotiation Designation Class - Day 2, 8:30 am
- 23 RAYAC Foundation Grant Review Meeting, 9:00 am
- 23 Bright Training - New Agents Class, 9:00 am
- 23 Bright Training - Managing Listings & Sellers, 11:30 am
- 23 Homesnap Training, 2:00 pm
- 26 Real Estate Essentials Class, 8:30 am
- 26 YPN Cornhole Tournament, Goofy's, 5:00 pm

Educate Real Estate Clients about how to Avoid Wire Fraud

By: Mike McGee

There was a 166% increase in the amount of money lost due to real estate wire fraud between 2017 and 2018, according to the [FBI's](#) Internet Crime Complaint Center. In addition, financial losses due to Internet-enabled theft, fraud and corruption in the United States totaled \$149 million.

With that in mind, I recently talked with [Chuck Nowicki](#), president of the [Pennsylvania Land Title Association](#). Nowicki has more than 40 years of experience in the title industry and is currently an associate in a title agency and runs a real estate settlement company.

Nowicki noted that education is key to protecting clients during the real estate transaction. His top suggestions for Realtors® include:

- **Invest in an encrypted email service.** Free email services can make you and your clients vulnerable and you could be held liable for the breach.
- **Communicate with clients before a transaction happens about the dangers of emailed wiring information.**
- **Remind clients to communicate directly with the title company** and make sure they have the correct contact information. They should verify all information and NEVER use information provided in an email, especially wire transfer information, unless they've verbally verified it with the company.

For more information, watch my interview with Nowicki. For a detailed list of safeguards, visit the [Pennsylvania Land Title Association's website](#). In addition, NAR has created the [Data Security and Privacy Toolkit](#) as a resource for Realtors®. If you or a client have been affected by wire fraud, you should [file a complaint with the FBI's IC3](#).

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Barbara Livelsberger
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Stock & Leader, 846-9800

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Bright MLS Monthly Statistics

**REALTORS® Association of York and Adams Counties
(RAYAC)**



Analysis by Jonathan J. Miller, Miller Samuel

• The number of sales for the two counties that comprise the RAYAC coverage area showed divergent trends with York rising 2.7% and Adams seeing a 2.4% decline respectively from the year-ago period. Price trend indicators for York moved higher while Adams trends showed mixed results.

| York County Overall Monthly Core Metrics | Jul-19 | MOM% | Jun-19 | YOY% | Jul-18 |
|--|---------------|-------------|---------------|-------------|---------------|
| Average Sales Price | \$209,584 | 3.4% | \$202,733 | 5.4% | \$198,807 |
| Average Price Per Square Foot | \$102 | 0.0% | \$102 | 5.2% | \$97 |
| Median Sales Price | \$190,000 | 2.7% | \$185,000 | 5.6% | \$179,900 |
| Number of Sales | 566 | -1.2% | 573 | 2.7% | 551 |
| Median Cumulative Days on Market | 18 | 20.0% | 15 | 20.0% | 15 |
| Average Days on Market (Previous) | 43 | 0.0% | 43 | 4.9% | 41 |
| Average Listing Discount (Previous) | 1.6% | | 1.3% | | 1.5% |
| Sold Price/List Price | 98.4% | | 98.7% | | 98.5% |
| Total Sales Volume | \$118,624,378 | 2.1% | \$116,165,975 | 8.3% | \$109,542,463 |
| Total Listing Inventory | 1,751 | 6.1% | 1,651 | -30.5% | 2,519 |
| New Listing Inventory | 794 | -2.6% | 815 | 0.8% | 788 |
| Months of Supply | 3.1 | 6.9% | 2.9 | -32.6% | 4.6 |
| Adams County Overall Monthly Core Metrics | Jul-19 | MOM% | Jun-19 | YOY% | Jul-18 |
| Average Sales Price | \$236,233 | 1.5% | \$232,854 | 0.5% | \$235,099 |
| Average Price Per Square Foot | \$121 | 9.0% | \$111 | 2.5% | \$118 |
| Median Sales Price | \$209,000 | 5.7% | \$197,800 | -0.7% | \$210,500 |
| Number of Sales | 121 | 17.5% | 103 | -2.4% | 124 |
| Median Cumulative Days on Market | 28 | 64.7% | 17 | -9.7% | 31 |
| Average Days on Market (Previous) | 57 | 3.6% | 55 | 9.6% | 52 |
| Average Listing Discount (Previous) | 1.6% | | 2.2% | | 2.6% |
| Sold Price/List Price | 98.4% | | 97.8% | | 97.4% |
| Total Sales Volume | \$28,584,190 | 19.2% | \$23,983,939 | -1.9% | \$29,152,214 |
| Total Listing Inventory | 510 | 10.2% | 463 | -16.0% | 607 |
| New Listing Inventory | 161 | 1.9% | 158 | 11.8% | 144 |
| Months of Supply | 4.2 | -6.7% | 4.5 | -14.3% | 4.9 |

Bright MLS Monthly Statistics

REALTORS® Association of York and Adams Counties
(RAYAC)



Analysis by Jonathan J. Miller, Miller Samuel

| York County By School District | Jul-19 | MOM% | Jun-19 | YOY% | Jul-18 |
|--|-----------|--------|-----------|--------|-----------|
| Central York School District (Median) | \$185,000 | -22.9% | \$239,900 | -14.4% | \$216,000 |
| Central York School District (Closed Sales) | 57 | 46.2% | 39 | 3.6% | 55 |
| Dallastown Area School District (Median) | \$203,500 | -3.3% | \$210,400 | -9.9% | \$225,875 |
| Dallastown Area School District (Closed Sales) | 56 | -1.8% | 57 | -9.7% | 62 |
| Dover Area School District (Median) | \$179,000 | 7.9% | \$165,950 | 15.5% | \$155,000 |
| Dover Area School District (Closed Sales) | 34 | 30.8% | 26 | -8.1% | 37 |
| Eastern York School District (Median) | \$167,500 | -2.3% | \$171,500 | 8.1% | \$154,995 |
| Eastern York School District (Closed Sales) | 18 | 5.9% | 17 | 38.5% | 13 |
| Hanover Public School District (Median) | \$127,300 | -9.0% | \$139,900 | -20.4% | \$160,000 |
| Hanover Public School District (Closed Sales) | 18 | 63.6% | 11 | 5.9% | 17 |
| Northern York County School District (Median) | \$235,000 | -9.4% | \$259,500 | -11.3% | \$265,000 |
| Northern York County School District (Closed Sale) | 25 | 47.1% | 17 | 0.0% | 25 |
| Northeastern School District (Median) | \$194,900 | 21.8% | \$160,000 | 9.9% | \$177,400 |
| Northeastern School District (Closed Sales) | 25 | -13.8% | 29 | -34.2% | 38 |
| Red Lion Area School District (Median) | \$190,500 | -15.3% | \$225,000 | -2.3% | \$194,950 |
| Red Lion Area School District (Closed Sales) | 38 | -15.6% | 45 | -20.8% | 48 |
| South Eastern School District (Median) | \$246,950 | -2.2% | \$252,450 | 37.2% | \$180,000 |
| South Eastern School District (Closed Sales) | 22 | -15.4% | 26 | -24.1% | 29 |
| South Western School (Median) | \$190,000 | -6.1% | \$202,359 | -7.8% | \$205,983 |
| South Western School (Closed Sales) | 35 | -23.9% | 46 | -20.5% | 44 |
| Southern York County School District (Median) | \$259,900 | -4.6% | \$272,500 | 7.4% | \$242,000 |
| Southern York County School District (Closed Sale) | 33 | 10.0% | 30 | 37.5% | 24 |
| Spring Grove Area School District (Median) | \$205,665 | 4.1% | \$197,500 | 18.2% | \$174,000 |
| Spring Grove Area School District (Closed Sales) | 41 | 2.5% | 40 | 17.1% | 35 |
| West Shore School District (Median) | \$225,000 | -0.8% | \$226,800 | 14.2% | \$197,000 |
| West Shore School District (Closed Sales) | 38 | -11.6% | 43 | 8.6% | 35 |
| West York Area School District (Median) | \$152,500 | -7.0% | \$164,000 | 5.2% | \$144,900 |
| West York Area School District (Closed Sales) | 32 | 10.3% | 29 | -22.0% | 41 |
| York City School District (Median) | \$69,500 | 13.0% | \$61,500 | 2.2% | \$68,000 |
| York City School District (Closed Sales) | 29 | -9.4% | 32 | 3.6% | 28 |
| York Suburban School District (Median) | \$185,555 | 13.5% | \$163,450 | 15.8% | \$160,250 |
| York Suburban School District (Closed Sales) | 41 | 28.1% | 32 | 36.7% | 30 |
| Adams County By School District | Jul-19 | MOM% | Jun-19 | YOY% | Jul-18 |
| Bermudian Springs School District (Median) | \$209,500 | 23.2% | \$170,000 | -10.8% | \$234,900 |
| Bermudian Springs School District (Closed Sales) | 17 | 142.9% | 7 | -19.0% | 21 |
| Conewago Valley School District (Median) | \$173,000 | -8.9% | \$189,900 | -10.0% | \$192,125 |
| Conewago Valley School District (Closed Sales) | 31 | 24.0% | 25 | -27.9% | 43 |
| Fairfield Area School District (Median) | \$222,000 | -9.8% | \$246,000 | 7.2% | \$207,000 |
| Fairfield Area School District (Closed Sales) | 15 | 200.0% | 5 | 36.4% | 11 |
| Gettysburg School District (Median) | \$267,400 | 9.1% | \$245,000 | 18.8% | \$225,000 |
| Gettysburg School District (Closed Sales) | 28 | -9.7% | 31 | -3.4% | 29 |
| Littlestown Area School District (Median) | \$227,450 | 18.8% | \$191,450 | 11.0% | \$205,000 |
| Littlestown Area School District (Closed Sales) | 18 | 12.5% | 16 | 38.5% | 13 |
| Upper Adams School District (Median) | \$275,300 | 40.5% | \$196,000 | 73.1% | \$159,000 |
| Upper Adams School District (Closed Sales) | 10 | 11.1% | 9 | -9.1% | 11 |

REQUEST

ATTENTION Agents: When entering multi-family units into Bright MLS, please be sure to include the rental prices for each unit.

RAYAC has officially joined Instagram!

Search **rayac_realtors** and be sure to follow us and stay up to date with all of the events taking place at the Association!



Instagram



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RAYAC Safety Event

Monday, September 9, 2019

9:00 am - 12:00 noon

RAYAC Classroom

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Light breakfast will be served

September is REALTOR® Safety Month!

RAYAC is offering a multi-faceted program to help you learn more about staying safe. Our event includes information on personal/professional safety, online safety, and a self-defense demonstration! Cost is \$10.

Don't miss this timely and informative session!



To register, visit your Member Portal at www.rayac.com

Presenters:

Cyber Security:

Brett M. Woodburn, Esq.

Personal/Professional Safety:

Paula Musselman

Self-Defense Instructor:

Sensei Tony Abel



Earn your ASP® Designation

Accredited Staging Partner® RE Agent

For Real Estate Agents who want to ADD to their success.

Know someone who wants to have a Home Staging Business?

Tell them about our 3 Day ASP® Stager Business Course!

STAGED HOMES

.COM

THE WORLD STANDARD IN STAGING EDUCATION



Before & After
Professional Home Staging



SET YOURSELF and YOUR LISTINGS APART FROM YOUR COMPETITION!

REALTORS® - Learn how to use Home Staging as a KEY LISTING and MARKETING TOOL and gain MORE business! Get every Seller to say YES to staging their house.

Get Listings SOLD faster and for more \$\$!

*50% of Buyers state they are willing to pay MORE for a house that is Staged and over 80% of Buyers say it is easier for them to visualize the house as their home when it is Staged!**

STAGERS - Learn how to establish, market, manage and maintain a Successful business. Earn income from your Creative Talent!

All students learn:

- How best to communicate with Clients
- Proven staging techniques
- Market trends and statistics. And MUCH MORE!

All students earn a full year membership in The International Association of Home Staging Professionals® (IAHSP®) - a \$175 value

*Profile of Home Staging – NAR® - March 2019

Register NOW to reserve your spot!
Space is limited! Call 800-392-7161 or go to
www.Stagedhomes.com today!

CERTIFICATION

2 Day ASP-RE® REAL ESTATE AGENT

Sept. 10th-11th, 2019

9:00 AM - 5:30 PM

YORK

York & Adams Counties
901 Smile Way, York, PA 17404

INVESTMENT

Agent Investment: \$295

(REALTORS® stay for 2 Days)

USE CODE ACTNOW to save \$45.00

3 DAY ASP®

**Professional Home Stager
Business Course**

Investment: \$1795.00

Grants Available for 3 day Course

Call for more info!

Sept. 10th-12th

9-5:30 PM DAILY

REGISTRATION

Register Online at
www.Stagedhomes.com
or call 1-800-392-7161

TRAINER

Sandy Earnhart, ASPM®,
IAHSP-PREMIER, CASPT®

Cancellation/No Show Policy

Stagedhomes.com has a policy of no refunds on paid registrations. Students can be moved to a future class or our online webinar if the dates and times do not work out. If you are unable to attend, please call 800-392-7161 or notify us via email courses@stagedhomes.com and you will be moved in to the next available course.

HOMESNAP APP IN PERSON TRAINING



CLICK HERE TO REGISTER!
RAYAC

901 Smile Way, York, PA 17404

September 23 @ 2pm

November 18 @ 2pm

FREE Branding for Agents who attend

REGISTER TODAY!



Bright Classes at RAYAC – September 23, 2019

Whether you're just getting started, or you're a more experienced agent who just wants to brush up and learn some new tips, you will benefit from attending our Bright training classes. Offered every month, this is your chance to keep up with the latest information, and bring your toughest questions.

Intro to Bright MLS

9:00 am – 11:00 am

Objectives:

- Designed for beginners, this session will help you learn how to set up the Bright system, and contact Bright management and support. Topics include Search, and the Basics of Emailing.

Managing Listings & Sellers

11:30 am – 1:00 pm

Objectives:

- Learn how to add & edit listings, how to copy a listing, Status & DOM, the MORE Button, My Hit Counters & Reverse Prospecting, and Market/Listing Performance Reports.

For additional questions, 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 Fall 2019

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

New Agents: must complete (2) Module courses by May 31, 2020 for license renewal

Association Members: NAR Biennial Code of Ethics training must be completed by December 31, 2020

Real Estate, Broker/Designation, & Ethics Classes

Real Estate Continuing Education

See the last page of this catalog to find out how to save money with the SMARTPASS!

| | | |
|--------------------------|--|--------------------------|
| Tuesday, October 8, 2019 | Oddballs: Pricing & Valuing Unusual Properties | Cost: \$40.00 |
| 8:30 AM - 12:00 Noon | Instructor: Melanie McLane | 3.5 hours Real Estate CE |

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 unusual properties is a challenge for appraisers and agents alike. Appraisers are charged with valuing a property in terms of definitions of fair market value, which usually includes 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 - we will explore the use of portfolio lenders, and how this often applies to oddballs. Come get some great tips for how to price the oddballs in your world!

| | | |
|--------------------------|----------------------------|--------------------------|
| Tuesday, October 8, 2019 | Understanding Assessments | Cost: \$40.00 |
| 1:00 PM - 4:30 PM | Instructor: Melanie McLane | 3.5 hours Real Estate CE |

How do tax assessments work in Pennsylvania? In this class, you 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.

REQUIRED FOR THE 2020 RENEWAL CYCLE

For the 2018—2020 license renewal cycle, the Pennsylvania State Real Estate Commission has mandated that all licensees complete 2 hours of education in the area of Advertising, and 1.5 hours in the area of Property Management, before renewing their licenses in 2020.

The RAYAC course Advertising & Property Management meets this Real Estate Commission requirement.

In addition, it meets the NAR Biennial Ethics requirement, which is due by December 31, 2020

| | | |
|--------------------------|--|--------------------------|
| Monday, October 14, 2019 | COE: Advertising & Property Management | Cost: \$ 40.00 |
| 8:30 AM - 12:00 Noon | Instructor: Melanie McLane | 3.5 hours Real Estate CE |

Complete ALL your mandatory course requirements in one 3.5 hour course!

In this required class, we will review the Pennsylvania State Real Estate Commission rules and regulations, as well as Federal laws, such as Regulation Z, HUD guidelines, social media, and what agents must do to comply with these laws. We will also review RELRA regulations regarding requirements to manage property in Pennsylvania, and review Fair Housing guidelines. In addition, we will correlate state laws, regulations, and the responsibilities agents have to the REALTOR® Code of Ethics.

This course will provide the mandatory 2 hours of review of real estate advertising guidelines, both from RELRA and other regulators, and the required 1.5 hours of review of RELRA regarding property management. The NAR mandatory Code of Ethics training has also been incorporated into this class.

| | | |
|--------------------------|--------------------------------------|--------------------------|
| Monday, October 14, 2019 | Drilling Down with RPR (Residential) | Cost: \$40.00 |
| 1:00 PM - 4:30 PM | Instructor: Melanie McLane | 3.5 hours Real Estate CE |

Learn how to use the technology available through the REALTORS® Property Resource (RPR), an AVM available to agents, to not just price a property, but to understand neighborhood trends. At the end of the course, students will be able to: identify the resources found in the RPR tool for residential use; correlate the questions consumers have about real estate, neighborhoods, schools, etc. with the data available in RPR; understand how to use RPR as a tool to answer consumers' questions and provide better service; incorporate into their practice the use of RPR as a tool for buyers and sellers.

| | | |
|------------------------------|----------------------------|------------------------|
| Wednesday, November 13, 2019 | What Do I Do When? | Cost: \$80.00 |
| 8:30 AM - 4:30 PM | Instructor: Melanie McLane | 7 hours Real Estate CE |

Ever wonder how to handle an unusual situation? This course is designed to provide answers to situations that students might experience, whether on the listing side, or the selling side. Topics include: what should you do when you suspect coercion or fraud, when you 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? Does the business need to be combative? Join us for a lively, interactive class about how to best protect yourself, your clients, and remain in compliance with laws, regulations and USPAP. Lunch is included.

HANOVER & GETTYSBURG MEMBERS!
ATTEND FALL CLASSES AT THE HANOVER COUNTRY CLUB!

Complete **half** of your educational requirements in Hanover! We will hold a day of classes on November 14, 2019, including the RAYAC course which covers both the required NAR Biennial Code of Ethics training , **AND** the topics mandated by the Real Estate Commission for license renewal this cycle. Earn 7 of your 14 required CE hours.

Classes will be held at the Hanover Country Club, 200 Water Street, Abbottstown.

| | | |
|-----------------------------|--|--------------------------|
| Thursday, November 14, 2019 | COE: Advertising & Property Management | Cost: \$ 40.00 |
| 8:30 AM - 12:00 Noon | Instructor: Melanie McLane | 3.5 hours Real Estate CE |

Complete ALL your mandatory course requirements in one 3.5 hour course!

In this required class, we will review the Pennsylvania State Real Estate Commission rules and regulations, as well as Federal laws, such as Regulation Z, HUD guidelines, social media, and what agents must do to comply with these laws. We will also review RELRA regulations regarding requirements to manage property in Pennsylvania, and review Fair Housing guidelines. In addition, we will correlate state laws, regulations, and the responsibilities agents have to the REALTOR® Code of Ethics.

This course will provide the mandatory 2 hours of review of real estate advertising guidelines, both from RELRA and other regulators, and the required 1.5 hours of review of RELRA regarding property management. The NAR mandatory Code of Ethics training has also been incorporated into this class.

| | | |
|-----------------------------|--|--------------------------|
| Thursday, November 14, 2019 | Oddballs: Pricing & Valuing Unusual Properties | Cost: \$40.00 |
| 1:00 PM - 4:30 PM | Instructor: Melanie McLane | 3.5 hours Real Estate CE |

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 unusual properties is a challenge for appraisers and agents alike. Appraisers are charged with valuing a property in terms of definitions of fair market value, which usually includes 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 - we will explore the use of portfolio lenders, and how this often applies to oddballs. Come get some great tips for how to price the oddballs in your world!

REQUIRED FOR NEW AGENTS

Thursday, September 26, 2019 Real Estate Essentials (General Module) Cost: \$80.00

8:30 AM - 4:30 PM Instructor: Mike Perry 7 hours Real Estate CE

REQUIRED FOR ALL NEW AGENTS: This is one of the two required 7-hour courses that all agents licensed after 12/1/17 must complete. Topics include: duties of licensees, closing costs for buyers and sellers, the agreement of sale and addenda, title reports, zoning, agency relationships, and environmental concerns. This class fulfills the Real Estate Commission requirement for agents renewing their licenses for the first time. Lunch included.

Wednesday, October 23, 2019 Residential Real Estate 101 (Residential Module) Cost: \$80.00

8:30 AM - 4:30 PM Instructor: Melanie McLane 7 hours Real Estate CE

REQUIRED FOR NEW RESIDENTIAL AGENTS: This is the second required course for agents licensed after 12/1/17 (who are doing primarily residential work). Topics covered include: the Uniform Construction Code and zoning, environmental issues, types of construction, land development, home inspections and warranties, mortgage information, foreclosure and short sales, fair housing, and the agreement of sale. Lunch included.

Wednesday, March 18, 2020 Commercial Real Estate 101 (Commercial Module) Cost: \$80.00

8:30 AM - 4:30 PM Instructor: Jim Helsen 7 hours Real Estate CE

REQUIRED FOR NEW COMMERCIAL AGENTS: This is the second required course for those agents licensed after 12/1/17 who primarily do commercial work. Topics covered in this course include the letter of intent, the commercial agreement of sale, environmental issues, leases and clauses, property management, 1031 exchanges, tenant fit out, floor measurement and load factors, and zoning issues. Lunch included.

License Renewal Information

The current license renewal cycle started on June 1, 2018 and runs through May 31, 2020. All licensees must complete 14 hours of continuing education by May 31, 2020 in order to renew their licenses.

For this current cycle, the PA Real Estate Commission has mandated that, of those 14 hours, 2 hours must be in the area of Advertising, and 1.5 hours must be in the area of Property Management.

New Agents: All agents renewing their licenses for the first time are required by the PA Real Estate Commission to complete 2 seven-hour courses. The first course, required for **ALL** agents, is the General Module. The second required class is **EITHER** the Residential Module, **OR** the Commercial Module, depending on which type of real estate you practice. Each course is approved for 7 hours of Real Estate CE, so that would complete the 14 hour renewal requirement. Agents who must complete these modules are exempt from the Real Estate Commission mandate to take education in the areas of Advertising/Property Management.

If a license is/was issued between December 1, 2017 and November 30, 2019, the agent must complete the modules to meet the CE requirement for renewal.

If a license is issued between December 1, 2019 and February 29, 2020, the agent must renew their license by May 31, 2020, but will be exempt from the CE requirement.



BROKER/DESIGNATION/CERTIFICATION COURSES—FALL 2019

Accredited Staging Professional (ASP Designation)

September 10 & 11, 2019

14 hours Real Estate CE

8:30 AM—5:00 PM

Instructor: Sandy Earnhart

Cost: \$295.00 (lunch included)

We've partnered with StagedHomes.com to bring you this 2-day course which earns you the designation that gives you the best marketing edge over your competitors. Objectives include:

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.

You will also receive 1 year complimentary membership in the International Association of Home Staging Professionals®. To register, visit www.stagedhomes.com. NOTE: This course does **NOT** offer Broker licensure credit.

Real Estate Negotiation Expert (RENE Certification - Broker Elective)

September 19 & 20, 2019

15 hours Real Estate CE/1 Broker Credit

8:30 AM—4:30 PM

Instructor: Melanie McLane

Cost: \$349.00 (lunch included)

Want to sharpen your negotiating skills? The RENE certification gives you the tips and tools you need to be a skillful advocate for yourself and your clients. Learning objectives include:

When and how to negotiate, crafting a strategy for any negotiation, recognizing patterns and tactics being utilized, adjusting your communication style to achieve optimum results with any party in the transaction, successfully applying the principles of persuasion to any negotiation situation, negotiating effectively, whether face-to-face, on the phone or through e-mail and other media.

Real Estate Law (Broker Required)

October 10, 15, 18, 25, 2019

30 hours Real Estate CE/2 Broker credits

9:00 AM—5:00 PM

Instructor: Brett M. Woodburn, Esquire

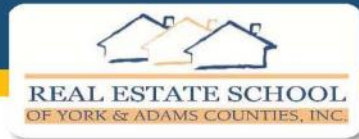
Cost: \$395.00 (lunch included)

Working on your Broker's license? Real Estate Law is one of two courses required to fulfill your Broker licensure educational requirements. Topics include:

Introduction to Law & Legal Systems, Real & Personal Property, Land, Water & Air Rights, Contract Law, The Real Estate Transaction, Leases, Law and the Real Estate Licensee, Law of Agency

Understand real estate law, how it affects your business, and how to remain compliant.

To register, please visit the Member Portal at www.rayac.com. For additional information or questions about Broker licensure requirements, please contact Mireya Carlsen at mireya@rayac.com.



SMARTPASS FOR REAL ESTATE CE

SMARTPASS Unlimited CE for Limitless Knowledge!

TAKE UNLIMITED 3.5 HOUR AND 7 HOUR CONTINUING EDUCATION COURSES FOR ONLY \$125

- ❖ The SMARTPASS is an affordable way to complete your 2018-2020 continuing education requirements, *PLUS* take additional courses you feel would benefit your career.
- ❖ The SMARTPASS is available to all RAYAC primary and secondary members. SMARTPASS holders will save \$35 on their mandatory 14 hours of CE, and can take additional 3.5 hour and 7 hour CE classes during this renewal cycle at no extra cost. The more classes you take, the more you save!

HOW CAN I GET THE SMARTPASS?

- ❖ The SMARTPASS can be purchased until February 29, 2020, through the RAYAC Member Portal under EVENTS, for \$125

HOW DO I REGISTER FOR COURSES AFTER PURCHASING THE SMARTPASS?

- ❖ You **MUST** pre-register by contacting Mireya Carlsen at mireya@rayac.com at least 24 hours prior to the course date. Please note: Late registrations and walk-ins may not be accepted

TERMS & EXCLUSIONS

- ❖ The SMARTPASS can only be used for 3.5 hour and 7 hour continuing education courses held during the current renewal cycle (between September 1, 2019 and May 31, 2020)
- ❖ The SMARTPASS cannot be used for broker courses, designation or certification courses, online courses, or StraightTALK sessions
- ❖ The SMARTPASS cannot be applied to classes that have already been completed
- ❖ The SMARTPASS is non-refundable and non-transferrable

Available for a limited time – get yours today and start saving NOW!

KNOW MORE. DO MORE.



Legislative Link



GOP Lawmakers Pitch Property Tax Elimination in York County

In August, Republican state senators discussed the elimination of school property taxes at a Senate Majority Policy Committee meeting held at Penn State York. Eight state senators were joined by a panel of nine representatives from local school districts and the business community.

RAYAC was fortunate to have a seat at the table with RAYAC Political Affairs Committee Chairman Kim Moyer serving as a panelist. Numerous bills are being discussed by lawmakers, including total elimination of property taxes, exemptions for target groups like seniors, and a tax on retirement income. Overall, the proposals would require an increase in other state revenue streams, such as the sales tax and income tax, to make up the difference.

Proposed RAYAC Bylaws Change

The RAYAC Board of Directors has approved a change to the RAYAC Bylaws outlined below. This change will be presented to the RAYAC membership for approval during the RAYAC Annual Business Meeting on Thursday, October 17th.

Article XIV-COMMITTEES Section 1.

(a.) Budget/Finance Committee: This shall be composed of the Association President; the Association Treasurer; the ~~Multiple Listing Service Committee Chairperson~~; the Association Vice President and ~~two~~ three other persons.



Partner with us to close more deals in 2019 with our First Time Home Buyer Program!

FIRST TIME HOME BUYER PROGRAM

Program Highlights:

- Must be first time homebuyer*
- Fixed Interest Rate
- 30 year loan with no mortgage insurance
- Income limits do apply, 100% or less of the median income for given location
- 6% maximum seller contribution
- All applicants are required to participate in First Time Home Buyer education



John Henry
717-487-4934



Sharon Palma
717-654-7568



Noelle Miller
717-891-4527

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*Borrower must not have had ownership interest in a property in last three years.





From the Executive Officer

Back to School

by Shanna Terroso, RCE, e-PRO

This year was a milestone moment in my family. Our oldest son started Kindergarten and he could not be more excited. After his first official week, I asked him what things he liked most about school. If you are a parent, I'm sure you will not be surprised to hear that riding the bus and recess made the top of the list. But the answer that came next really filled my heart with happiness, "Mommy I love to learn new things." Fingers crossed, I hope he still feels the same way when he is starting 7th grade, because having a love of learning will treat him well in life.

At RAYAC we are preparing for our Back to School Continuing Education season for real estate licensees. Each Pennsylvania Real Estate Licensee needs to complete 14 hours of CE by May 31, 2020. This year there are a couple of things you need to know.

- 1) For all veteran agents, the Pennsylvania Real Estate Commission is requiring licensees to complete a 2 hour education in the area of Advertising and 1.5 hours in the area of Property Management. RAYAC is offering a class Advertising & Property Management that meets this requirement on October 14th at 8:30 am at the RAYAC Office, and November 14th at 8:30 am at the Hanover Country Club. Bonus - this class will also count towards the completion of the NAR Biennial Ethics training.
- 2) For all of our lovers of learning, RAYAC is offering our popular Smart Pass once again. The purchase of the Pass is the smart thing to do. If you take all of your 14 hours of CE with RAYAC, purchasing the Smart Pass saves you \$35. In addition, you can take UNLIMITED Continuing Education classes at RAYAC. To learn more about the Smart Pass please visit page 23.
- 3) A positive attitude about your CE can change everything. During this time of year, I often hear the grumblings from members saying, "I have to do this and I need to get this done and out of the way as quickly as possible." I would challenge all our members to not see this as a mandate but an opportunity to learn and grow your business. Did you know that the average CEO reads 60 books per year or 5 books a month? Why do they do that? Because they know that knowledge and education are the key to success. The real estate industry is complex and ever changing, so even if you have been in the business 25 plus years, there is always more to learn and more opportunities to grow. I hope you will approach this CE cycle with the attitude of what you can take away from these classes to better serve your clients and increase your business.

Designer Bag Bingo

benefits the **RAYAC Foundation**

to support housing-related charities in York & Adams Counties including homeless shelters, domestic abuse shelters, children's homes and more.

Sunday, November 3, 2019

Dover Community Building

3700 Davidsburg Road, Dover

Doors open at 11:00 am. Bingo starts at 1:00 pm.



*Beautiful handbags from Coach, Dooney & Bourke,
Kate Spade, Michael Kors and more.*

20 games of bingo, 3 special games, 75 board, raffles, door prizes, and **COME HUNGRY**, there will be delicious food for lunch.

Tickets \$25

For tickets call the REALTORS® Association of York & Adams Counties, 717-843-7891.



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

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cathy@rayac.com

Deb Kottmyer

Clerk (PT)

deb@rayac.com

REALTOR® EMERITUS

Have you been a member of RAYAC for 40 consecutive years? If so, you can apply for REALTOR® Emeritus status!

Send an email to Shanna Terroso (shanna@rayac.com) by Monday, September 30, 2019 if you qualify for Emeritus status.



Familiar Faces Guiding Your Clients Home



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Branch Manager
NMLS# 135170
717-891-0685



Diane Leib

Sr. Loan Officer
NMLS# 137018
717-487-4622



Kevin Wivagg

Sr. Loan Officer
NMLS# 311080
717-891-1989



Rob Frey

Sr. Loan Officer
NMLS# 147464
717-873-0753



Shawn Kelly

Sr. Loan Officer
NMLS# 615649
717-542-5005

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Attorneys

Barley Snyder LLC

[CGA Law Firm](#) - ad pg. 7

[Stock and Leader](#) - ad pg. 9

Builders

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

Martin Water Conditioning

Home Warranties

First American Home Warranty

Insurance

McKee Agency-Allstate

Metro Public Adjustment, Inc.

US Health Advisors LLC

Inspectors

Absolute Radon Mitigation LLC

All Pro Inspections

Allied Home Inspections Inc

American Property Examiners

Amerispec Home Inspection

BH Home Inspection

Buyers Eyes Home Inspections, LLC

Capital V Inspections LLC

Central Penn Radon Inc

Clear to Close Renovations

Extra Mile Home Inspection

Gettysburg Home Inspection

GRW Home Inspection LLC

Home Land Environmental

Homechek Inc

Homepro Home Inspections

HomeRite Inspections

[HouseMaster Home Inspections](#) -

ad pg. 5

Mason Dixon Home Inspection

Mike Sheely Home Inspections

National Property Inspections of

Palmyra

New Leaf Home Inspection

Pillar to Post Home Inspection

Pillar to Post Inspections

Precision Inspections & Radon

Precise Inspecting LLC

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

Tri-M Home & Building Inspections

Valjerns, LLC

Lenders

Academy Mortgage Corporation

[ACNB Bank](#) - ad pg. 8

AnnieMac Home Mortgage

Bay Capital Mortgage Corp

BB&T Mortgage

Caliber Home Loans

Concierge Mortgage, LLC

Cross Country Mortgage

Fidelis Mortgage Corporation

First Alliance Home Mortgage

First National Bank

[Fulton Mortgage Company](#) - ad pg. 6

Guardian Mortgage

Heritage Valley Federal Credit

Union

Homebridge Financial Services

Homesale Mortgage, LLC

J.G. Wentworth Home Lending

M & T Bank Mortgage Division

Members 1st Credit Union

Moneyline Lending, LLC

Mortgage Network

Movement Mortgage

Northpointe Bank

Orrstown Bank

[Peoplesbank, A Codorus Valley Co](#)

- ad pg. 23

PrimeLending

[Residential Mortgage Services](#) - ad pg. 26

Union Community Bank

Union Home Mortgage

[Traditions Mortgage](#) - ad pg. 9

Media, Marketing & Photography

360 Tour Designs Southern PA

Atlas Rubber Stamp & Printing

Media One PA

Open.Tours

Parde Photography

Real Estate Exposures

Remembrances by Kevin Photography

Other

TailBanger's Pet Resort, LLC

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

Alternate Avenue, LLC

Anchor Abstracting Co. Inc.

Apple Leaf Abstracting & Settlement

Bryn Mawr Abstract, Inc.

Community Settlement LLC

Complete Closing Services

Even Par Settlement Services

Guardian Transfer Corp.

Homesale Settlement Services

[MYclosing](#) - ad pg. 12

Preferred Service Settlements

Quality Service Settlements

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Watermark Land Transfer

White Rose Settlement

Services

Yorktowne Settlement Co



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& check out RAYAC's Facebook group exclusively for members