

# RAYAC Connection

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Join us this Sunday and help the RAYAC Foundation fundraise in style!

## 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.



**Tickets will be available at the door. Don't miss the last fundraising event of the year!**

## Thank You!

THANK YOU to everyone who contributed \$31,139 to RPAC including these RPAC leaders!

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

Patricia Carey  
Kim Moyer  
Ken Worley

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

Steve Brown  
Lee Garlin  
Dan Scott  
Bill Shanbarger  
Jim Warfield

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

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Greg Clymer  
Adam Flinchbaugh  
Elle Hale  
Tina Llorente  
Tamra Peroni  
Sue Pindle  
Sue Reed  
Drew Smith  
Lori Walker

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

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Bob Argento  
Susan Becker  
Edward Bender  
Brian Berkheimer  
Susan Borrer  
Carolan Bradley  
Peg Bucher  
Suzanne Christianson  
Jeff Cleaver  
Barbara Deardorff  
Casey Dougherty  
Nathan Elfner  
Darvi Emenheiser  
Ron Fimiani  
Debbie Folmer  
Gail Gardner  
Judy Givens  
Michael Hackenberger  
Paul Hayes  
George Herman  
Lisa Hitchen  
Tracy Imhoff  
Michele Jones  
Glenda Kane  
Jennifer Kibler  
Charles Krotzer  
Shane Laucks  
Joseph Mancuso  
Deborah McLaughlin  
Robin Mede-Butt  
David Monsour  
Cinda Nease  
Robyn Pottorff  
Holly Purdy  
Jodi Reineberg  
Selina Robinson  
Michael Sabo  
Richard Smith  
Andrew Spangenberg  
Amanda Stiles  
Shanna Terroso  
Rich Vangel  
Shelley Walter  
Cheryl Yerger  
Julie Zimmerman

Marie Arcuri  
Kevin Barnaba  
Tami Behler  
Dennis Berkebile  
Ellen Biesecker  
John Bowman  
Naomi Brown  
Lisa Calhoun  
Marty Clayton  
Constance Cole  
Chris Dell  
Brenda Drawbaugh  
Wade Elfner  
Melinda Eppolito  
Bridget Floyd  
Amy Fry  
Jane Ginter  
Deborah Goodling  
Terri Harmon  
Judy Henry  
Susan Hilterbrick  
Ray Hoover  
Joshua Jackson  
Anne Kahlbaugh  
Richard Keller  
Heather Kreiger  
Nathan Krotzer  
John Linton  
Cynthia Mann  
Debra McManus  
Sharron Minnich  
MJ Musser  
Tom Pendergast  
Mary Price  
Stacey Raffensberger  
Brenda Riddle  
Jill Romine  
James Savard  
Marty Sowa  
Sam Stein  
Karen Tavenner  
Jason VanDyke  
Donna Walker  
Judith Waltman-Baccon  
Petula Yingling

## Remember to GET OUT and VOTE in the Upcoming Election!



**Tuesday, November 5**

Polls are open from 7:00 am to 8:00 pm

Every vote counts and we encourage all of our members to get out and vote!

RAYAC RPAC is supporting three candidates for York County Commissioner: Doug Hoke, Ron Smith, and Julie Wheeler.

Click [HERE](#) to locate your polling location.



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

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

For an application outlining award and scholarship criteria, contact Shanna Terroso at [shanna@rayac.com](mailto:shanna@rayac.com). Application deadline is December 1, 2019.

You can also submit nominations for REALTOR® of the Year, YPN Award, and the Affiliate Appreciation Award by December 1, 2019. All award winners will be announced at RAYAC's Awards and Installation event.

For more information please visit the [RAYAC website](#).



Invoices for annual dues will be emailed on Monday, November 4th and are due by Thursday, January 2nd, 2020.

## Dues Invoices

RAYAC will be emailing dues invoices to members in early November and payment is due to the Association on January 2. Payment may be made online or by mailing a check to RAYAC. Members may also pay dues in person at the RAYAC office by cash, check or credit card. We cannot accept payment over the phone. We accept Visa, Mastercard, Discover and American Express.

If you have any questions, please contact Doug Clark at [doug@rayac.com](mailto:doug@rayac.com) or 717-843-7891 ext. 111.

RAYAC's fees for 2020 are unchanged.

NAR dues	\$150	<u>RAYAC dues</u>	<u>\$225</u>
NAR public image campaign	\$ 35	Total	\$560*
PAR dues	\$150	<i>*does not include optional RPAC contribution</i>	



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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MEMBERSHIP APPRECIATION DAY

We are so thankful  
for our members!

Stop by the RAYAC office for a free  
breakfast of coffee and donuts and a free  
lunch of hot dogs and hamburger bbq!

**WEDNESDAY • NOVEMBER 6 • 10 AM**  
**901 SMILE WAY, YORK, PA 17404**

Act quickly to sign up for a free  
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Plus receive 10% off your RAYAC  
store purchase while you are here.

A special thank you to **McLean  
Mortgage Corporation** for  
sponsoring the event.

[REGISTER HERE](#) to select a time slot for your headshot!

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# YPN Power Panel

Wednesday, November 20

12:00 pm – 2:00 pm

StraightTALK has partnered with the YPN Committee to bring you another wonderful power panel session! A panel of top-notch agents will discuss their practices for real estate success and answer your questions. Come hear from Lisa Calhoun, Josh Jackson, Dylan Madsen, Kim Moyer, and Holly Purdy.

The cost is \$10 and a light lunch will be provided.

A special thank you to our sponsors, Sue Reed and Daniel Scott with Cross Country Mortgage.

[REGISTER TODAY!](#)

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# Thirsty Thursday

Thursday, November 21

5:00–7:00 pm

## Seven Bar & Grill

14 E. Franklin Street, New Freedom, PA 17349

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

### **Sponsors:**

**BB&T**

**CGA Law Firm**

*Thank you to our sponsors for generously providing gift cards.*



# RAYAC WANTS YOU!

## Sign Up for a Committee

Every attempt will be made to include you with your preference.  
Fax to RAYAC (717) 854-0720 or email to [cathy@rayac.com](mailto:cathy@rayac.com).

Name \_\_\_\_\_

Company \_\_\_\_\_

Phone number \_\_\_\_\_

E-mail \_\_\_\_\_

### Limited Vacancies for 2020 for REALTOR Members:

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

**Grievance** - 2 vacancies for 3 year term, 1 vacancy for 2 year term, only one committee member from an office can serve on the committee, 5 years experience necessary. *Meets as needed. Required to attend PAR training in early Spring.* Serves as a "grand jury" that reviews arbitration requests and ethics complaints for possible Professional Standards hearing.

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

### Limited Vacancies for 2020 for REALTOR & Affiliate Members:

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

### Unlimited Vacancies for 2020 for REALTOR & Affiliate Members:

**Affiliate Committee (for Affiliate members only)** *Meets several times per year.* Plans annual Affiliate Trade Show and Networking event and oversees other affiliate member opportunities.

**Bag Bingo Task Force** - *Meets as needed.* Oversees all details of the designer bag bingo fund raiser for the RAYAC Foundation. Task force members also volunteer at the event.

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

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

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

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

**Hands on Helpers Task Force** - *Meets as needed.* Identifies and participates in local community service projects including the Homeless Outreach Project.

**Lockbox Committee** - *Meets as needed.* Evaluates lockbox system and related policies, rules and regulations. Holds preliminary hearing for alleged violations.

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

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

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

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

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

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



# Board of Directors Summary

## October 10, 2019

### Action Items

- The board approved 5 RAYAC members and 2 alternates to serve on PAR's Board of Directors for 2020.

### Reports

- There was a roundtable report from all of the 2019 Committees and current committee work progress.

### Strategic Decision

- The Board reviewed current progress on strategic goal #4 Improving communities through REALTOR® value and public awareness.

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 <p><b>Connie Kern</b> Mortgage Loan Officer NMLS #: 480617 717.968.1017</p>	 <p><b>Andy Berryman</b> Senior Mortgage Loan Officer NMLS #: 144458 717.295.4728</p>

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# Membership News

## New Members

**Kelly Blessing**, Howard Hanna  
**Kenneth Edward Bowen**, Long & Foster  
**Brandi Brillhart**, Remace  
**Samantha Dunn**, Howard Hanna  
**Lavelle Eaton**, Keller Williams Keystone York  
**Stephanie Eldridge**, Country Home  
**Savannah Heim**, Howard Hanna  
**Carmen Ibrahim**, EXP Realty  
**Frederik Ijff**, Country Home  
**Kurt Jones**, Keller Williams Keystone York  
**Sandra W Langhirt**, Re/Max Quality Hanover  
**Thomas Madden**, Iron Valley  
**Nathanael Marah**, Country Home  
**Angela Meraklis-Lyons**, Country Home  
**Terrie Myers**, Keller Williams Keystone York  
**David Telp**, Coldwell Banker

## Member Changes

**Robert Biancuzzo**, Re/Max Patriots  
**Tina Fortino-Kemp**, Coldwell Banker  
**Judd Gemmill**, Berkshire Hathaway (E)  
**Michelle L Gemmill**, Berkshire Hathaway (W)  
**Tracy Imhoff**, Berkshire Hathaway (E)  
**Richard A. Keller, Jr.**, Keller Williams Keystone York  
**Renee Lloyd**, EXP Realty  
**Clay Lupton**, Iron Valley  
**Chase A McGowan**, Property Management Unlimited  
**Annemarie Orndorff**, Berkshire Hathaway (E)  
**Steven R Rasmussen**, Keller Williams Keystone York  
**Thaddeus C Smyser**, Coldwell Banker  
**Roxanne Whitaker**, Keller Williams Keystone York  
**Petula Yingling**, Keller Williams Keystone York

## Member Drops

**Sara Frank**, Re/Max Quality Hanover  
**Janet Gates**, Berkshire Hathaway (G)  
**James Jacoby**, Berkshire Hathaway (H)  
**Joyce H Kain**, Berkshire Hathaway (W)  
**Carolyn B McFeaters**, Howard Hanna  
**Marsha McMaster**, Berkshire Hathaway (H)  
**David Thomas**, Berkshire Hathaway (H)  
**Carolyn Webster**, Berkshire Hathaway (E)

## New Office/Brokerage

None

## Office Changes

**Re/Max Gettysburg**  
 302 York Street  
 Gettysburg, PA 17325

## Office Drops

None

## New Affiliates

**Guaranteed Rate**  
 3920 Market Street  
 Camp Hill, PA 17011  
 215-253-8248

**Key Estates Warranty**  
 5300 Derry Street  
 Harrisburg, PA 17111  
 866-394-5135

## Affiliate Changes

None

## Membership Stats

(as of 10/22)

	<u>2019</u>	<u>2018</u>
Designated REALTORS	128	123
Primary REALTORS	1042	976
Secondary REALTORS	73	65
Pending Applicants	<u>1</u>	<u>17</u>
Total REALTORS	1244	1181
Affiliates	<u>111</u>	<u>108</u>
Total Members	1355	1289

## Affiliate Drops

None

## Real Estate Law

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# November

- 4 Real Estate Law: Broker Class, 8:30 am
- 4 Member Communications Committee Meeting, 9:30 am
- 4 Hands on Helpers Committee Meeting, 2:00 pm
- 4 RE Fundamentals starts, 6:00 pm
- 5 Affiliate Committee Meeting, 9:30 am
- 5 Program Social Committee Meeting, 11:30 am
- 6 Member Engagement Day, 10:00 am
- 13 What Do I Do When Class, 8:30 am
- 13 YPN Committee Meeting, 10:30 am
- 13 Community Relations Committee Meeting, 1:00 pm
- 14 Advertising & Property Management Class, Hanover Country Club, 8:30 am
- 14 Board of Directors Meeting, 9:00 am
- 14 Oddballs: Pricing Unusual Properties, Hanover Country Club, 1:00 pm
- 15 New Member Orientation, 8:30 am
- 18 Homesnap Training, 2:00 pm
- 19 Social Media Bootcamp, 10:00 am
- 19 Social Media Bootcamp, 1:00 pm
- 20 YPN Power Panel, 12:00 pm
- 21 Thirsty Thursday, Seven Bar and Grill, 5:00 pm
- 22 DR/Managers Meeting, 10:00 am
- 25 Bright Training, Intro to Bright, 9:00 am, WEBINAR FORMAT
- 25 Bright Training, Custom Clinic-CMA, 11:30 am, WEBINAR FORMAT
- 28 Happy Thanksgiving, RAYAC OFFICE CLOSED
- 29 RAYAC OFFICE CLOSED

## RAYAC HOLIDAY CLOSINGS

Thursday, November 28  
CLOSED

Friday, November 29  
CLOSED

Tuesday, December 24  
CLOSED

Wednesday, December 25  
CLOSED

Tuesday, December 31  
CLOSE at 12:00 noon

Wednesday, January 1  
CLOSED

## "Locally Owned and Operated"



### FULL SERVICE

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- Well Mechanical Testing

### INSPECTIONS INCLUDE

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- "Housemaster Cloud Report Delivery"
- "Buyer Benefits Package of Savings Offers"
- "Limited Repair Reimbursement Guarantee"

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**Barbara Livelysberger**  
Mortgage Loan Originator  
NMLS ID: 587706  
Phone: 717.339.5015



**Barb Guise**  
Mortgage Loan Originator  
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Phone: 717.339.5008

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## RAYAC Leadership

### President

**Heather Kreiger '20**  
ROCK Commercial, 854-5357

### Past President

**Ken Worley '19**  
BH Homesale, 757-7811

### Vice President

**Sue Pindle '21**  
RE/MAX Quality Service,  
632-5111

### Secretary

**Brenda Riddle '19**  
BH Homesale, 757-7811

### Treasurer

**Cindy Mann, CDPE '19**  
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**  
Century 21 Core Partners  
718-0748

**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

**John P. Wiga, '20, GRI**  
Re/Max Patriots, 840-4848

**Cheryl Yerger, '19, ABR,**  
BH Homesale, 757-7811



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The Awards and Installation event will be held on Thursday, January 16th at 9:00 am at the Outdoor Country Club.

The 2020 Officers and Directors will be officially inducted!



## Annual Meeting Highlights

Congratulations to the newly elected directors!

**Ed Bender**  
**Melinda Eppolito**  
**Nathan Krotzer**

RAYAC dues and fees are unchanged again for 2020.  
See dues breakdown on page 3.

National keynote speaker Terry Watson gave a great presentation and had everyone in the room laughing!  
Check out [Terry's website](#).

RPAC Sweepstakes winners were:

Apple Watch - Patricia Carey  
Ring Doorbell - Tina Llorente  
\$500 Amazon gift card - Bill Shanbarger  
Smart TV - Paul Hayes

Free Realtors dues winner -Richard Vangel  
Free Affiliate dues winner - Metro Public Adjustments

See photos from RAYAC's Annual Meeting on [RAYAC's Facebook page](#).

## 25 Years in the Business!

Are you getting ready to celebrate your 25th year in the real estate business? If so, we want to help you celebrate this milestone. Please let Shanna Terroso know by Friday, December 15th if this marks your 25th year in the business. You can email Shanna at [shanna@rayac.com](mailto:shanna@rayac.com).





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# RAYAC Helps Homeless Individuals and Families

RAYAC and Bell Socialization Services partnered with a wide variety of service providers, volunteers and area businesses to host the fourth Homeless Outreach Project on Thursday, October 24th at Asbury United Methodist Church, York. Over 70 volunteers were paired with 172 homeless visitors ranging in ages to meet with service providers and receive assistance obtaining replacement IDs and birth certificates. Day care services, shampoo and haircuts, breakfast and lunch, flu shots, and supply kits were also provided. Asbury United Methodist also opened its Men's Clothing Closet for the guests.



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

The Community Relations Committee thanks all of the Realtor® and affiliate offices that donated items for the kits and to those that made monetary donations. It is truly a team effort to make this event happen, and we are so appreciative to everyone for their continued support.

The United Way awarded the Homeless Outreach Project with a generous donation to help with the cost of ID's and Birth Certificates. Because of their generous donation, we were able to issue ID's and birth certificates to 111 people in need. This will now help them with applying for jobs and obtaining employment.



Thank you to the following service providers for showcasing the extensive human service, employment, education and medical services available in our community –Bell Socialization Services, Inc, Contact Helpline/PA 211, Covenant House, Education for Children & Youth Experiencing Homelessness, Express Employment Professionals, Family First Health, FedEx Ground, Holiday Hair, Healthy Community Network, Lehman Center, LifePath York, MidPenn Legal Service & the York County Bar Association, NAMI York - Adams Counties PA, PA Career Link York County, The Restful Touch, UPMC, Valley Youth House, York Area Housing Group, York City Bureau of Health, and York-Adams EI Program.

For more pictures from the event, please visit the [RAYAC Facebook page](#).

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## The RAYAC Foundation is excited to bring you a brand new concession stand!

Next time you are in the RAYAC office, stop by the kitchen area and check out the new concession stand we have created just for you! Every item is \$1 and all proceeds benefit the RAYAC Foundation. This area will always be fully stocked with your favorite drinks and snacks! If there is anything you are craving and would like to have offered in the snack area, let us know! Happy snacking!



# Bright MLS Monthly Statistics

REALTORS® Association of York and Adams Counties  
(RAYAC)



Analysis by Jonathan J. Miller, Miller Samuel

- All price trend indicators in both counties increased year over year. Sales trends in York County surged as sales in Adams County slipped over the same period.

<b>York County Overall Monthly Core Metrics</b>	<b>Sep-19</b>	<b>MOM%</b>	<b>Aug-19</b>	<b>YOY%</b>	<b>Sep-18</b>
Average Sales Price	\$219,503	12.0%	\$196,042	8.7%	\$201,959
Average Price Per Square Foot	\$105	2.9%	\$102	4.0%	\$101
Median Sales Price	\$194,250	5.7%	\$183,850	6.4%	\$182,625
Number of Sales	558	-6.1%	594	19.7%	466
Median Cumulative Days on Market	18	5.9%	17	-30.8%	26
Average Days on Market (Previous)	43	7.5%	40	-10.4%	48
Average Listing Discount (Previous)	1.8%		1.5%		1.6%
Sold Price/List Price	98.2%		98.5%		98.4%
Total Sales Volume	\$122,482,826	5.2%	\$116,449,122	30.1%	\$94,112,886
Total Listing Inventory	1,366	-16.1%	1,628	-27.0%	1,870
New Listing Inventory	846	15.3%	734	30.8%	647
Months of Supply	2.4	-11.1%	2.7	-40.0%	4.0
<b>Adams County Overall Monthly Core Metrics</b>	<b>Sep-19</b>	<b>MOM%</b>	<b>Aug-19</b>	<b>YOY%</b>	<b>Sep-18</b>
Average Sales Price	\$231,780	1.8%	\$227,766	4.0%	\$222,925
Average Price Per Square Foot	\$118	5.4%	\$112	5.4%	\$112
Median Sales Price	\$219,700	2.2%	\$214,900	7.7%	\$204,000
Number of Sales	106	-16.5%	127	-0.9%	107
Median Cumulative Days on Market	31	24.0%	25	-26.2%	42
Average Days on Market (Previous)	64	28.0%	50	-8.6%	70
Average Listing Discount (Previous)	1.8%		2.2%		2.2%
Sold Price/List Price	98.2%		97.8%		97.8%
Total Sales Volume	\$24,568,679	-15.1%	\$28,926,282	3.0%	\$23,852,994
Total Listing Inventory	383	-20.7%	483	-23.2%	499
New Listing Inventory	208	37.7%	151	54.1%	135
Months of Supply	3.6	-5.3%	3.8	-23.4%	4.7



# Bright MLS Monthly Statistics

REALTORS® Association of York and Adams Counties  
(RAYAC)



Analysis by Jonathan J. Miller, Miller Samuel

York County By School District	Sep-19	MOM%	Aug-19	YOY%	Sep-18
Central York School District (Median)	\$185,000	7.9%	\$171,450	-7.6%	\$200,248
Central York School District (Closed Sales)	302	420.7%	58	556.5%	46
Dallastown Area School District (Median)	\$214,950	19.4%	\$180,000	13.2%	\$189,900
Dallastown Area School District (Closed Sales)	58	23.4%	47	52.6%	38
Dover Area School District (Median)	\$185,011	8.9%	\$169,900	8.9%	\$169,900
Dover Area School District (Closed Sales)	35	-14.6%	41	-5.4%	37
Eastern York School District (Median)	\$200,450	48.2%	\$135,250	44.7%	\$138,500
Eastern York School District (Closed Sales)	16	33.3%	12	77.8%	9
Hanover Public School District (Median)	\$199,900	33.3%	\$150,000	42.8%	\$140,000
Hanover Public School District (Closed Sales)	17	-19.0%	21	-10.5%	19
Northern York County School District (Median)	\$279,000	19.2%	\$234,000	19.2%	\$234,000
Northern York County School District (Closed Sale)	33	32.0%	25	43.5%	23
Northeastern School District (Median)	\$172,500	-5.7%	\$183,000	-5.7%	\$183,000
Northeastern School District (Closed Sales)	30	3.4%	29	30.4%	23
Red Lion Area School District (Median)	\$187,950	8.6%	\$173,000	4.5%	\$179,900
Red Lion Area School District (Closed Sales)	54	63.6%	33	134.8%	23
South Eastern School District (Median)	\$239,150	-0.4%	\$240,000	-2.4%	\$245,000
South Eastern School District (Closed Sales)	22	-8.3%	24	4.8%	21
South Western School (Median)	\$215,000	4.9%	\$204,900	4.1%	\$206,573
South Western School (Closed Sales)	47	20.5%	39	56.7%	30
Southern York County School District (Median)	\$219,900	-27.2%	\$302,000	-23.8%	\$288,500
Southern York County School District (Closed Sale)	23	21.1%	19	64.3%	14
Spring Grove Area School District (Median)	\$182,950	-4.5%	\$191,500	6.4%	\$172,000
Spring Grove Area School District (Closed Sales)	24	-38.5%	39	-22.6%	31
West Shore School District (Median)	\$212,500	1.2%	\$209,950	3.7%	\$205,000
West Shore School District (Closed Sales)	39	30.0%	30	56.0%	25
West York Area School District (Median)	\$152,350	5.8%	\$143,950	6.6%	\$142,900
West York Area School District (Closed Sales)	28	-17.6%	34	-3.4%	29
York City School District (Median)	\$68,278	-1.0%	\$69,000	0.0%	\$68,250
York City School District (Closed Sales)	28	47.4%	19	55.6%	18
York Suburban School District (Median)	\$186,000	3.3%	\$180,000	6.3%	\$175,000
York Suburban School District (Closed Sales)	37	8.8%	34	37.0%	27
Adams County By School District	Sep-19	MOM%	Aug-19	YOY%	Sep-18
Bermudian Springs School District (Median)	\$215,000	-12.2%	\$244,750	-12.2%	\$244,750
Bermudian Springs School District (Closed Sales)	9	-25.0%	12	-25.0%	12
Conewago Valley School District (Median)	\$181,945	9.9%	\$165,538	10.3%	\$165,000
Conewago Valley School District (Closed Sales)	34	0.0%	34	36.0%	25
Fairfield Area School District (Median)	\$219,900	4.2%	\$211,000	5.2%	\$209,000
Fairfield Area School District (Closed Sales)	11	-26.7%	15	37.5%	8
Gettysburg School District (Median)	\$223,500	4.0%	\$215,000	4.0%	\$215,000
Gettysburg School District (Closed Sales)	22	-24.1%	29	0.0%	22
Littlestown Area School District (Median)	\$249,750	38.8%	\$179,900	44.0%	\$173,450
Littlestown Area School District (Closed Sales)	20	17.6%	17	66.7%	12
Upper Adams School District (Median)	\$161,450	-21.8%	\$206,500	-21.8%	\$206,500
Upper Adams School District (Closed Sales)	4	-66.7%	12	-60.0%	10





## Bright Classes at RAYAC – November 25, 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.

### Bright Custom Clinic - CMA

11:30 am – 1:00 pm

#### Objectives:

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

***NOTE: This month, these classes will be held remotely, available in a webinar format. They will not be held in a physical location.***

For additional questions, please contact Mireya Carlsen at [mireya@rayac.com](mailto:mireya@rayac.com)

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## Social Media 101 for Real Estate

**Tuesday, November 19, 2019**

RAYAC Office - 901 Smile Way, York, PA 17404

10:00 AM to 12:00 PM or 1:00 PM to 3:00 PM

**Designed exclusively for real estate professionals, topics will include:**

- Getting the most out of social media for your real estate business
- How to leverage top social media channels like Facebook, LinkedIn, and Twitter (even YouTube Video Tours!) to create clients for life
- Why Content is key to driving engagement and sales!
- Internet and website marketing
- How to get the most bang for your buck with social media marketing
- Integrating social media into your website

**[REGISTER TODAY!](#)**



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OF YORK & ADAMS COUNTIES, INC.



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

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 and regulations. Lunch is included.

#### ATTENTION APPRAISERS— 2020 USPAP IS HERE!

Tuesday, January 21, 2020

National USPAP

Cost: \$117.10

8:30 AM—4:30 PM

Instructor: Melanie McLane

7 hours Appraisal & RE CE

This required course will bring appraisers 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 2020-2021 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.

## **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.

**NOTE: We will be offering classes in both Hanover and Gettysburg in the spring, so watch for those dates to be released by the end of the year!**

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 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 requirement.

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

### **Code Of Ethics: Advertising & Property Management**

**OFFERED TWO TIMES ON DECEMBER 4th at RAYAC:**

**8:30 AM - 12:00 Noon**

**1:00 PM - 4:30 PM**

**3.5 hours Real Estate CE**

**Instructor: Melanie McLane**

**Cost: \$ 40.00**

### **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.

### **Spring Dates:**

**February 11, 2020 from 8:30 AM—12:00 Noon, at the Wyndham Garden Hotel**

**March 17, 2020 from 1:00 — 4:30 PM, in the RAYAC Classroom**

**April 7, 2020 from 1:00—4:30 PM, in the RAYAC Classroom**

**May 21, 2020 from 8:30 AM—12:00 Noon, in the RAYAC Classroom**

Additional Ethics training classes will be offered in Fall 2020.

## REQUIRED FOR NEW AGENTS

Real Estate Essentials (General Module)

Cost: \$80.00

8:30 AM - 4:30 PM

Instructor: Mike Perry

7 hours Real Estate CE

Spring 2020 Dates: March 11 and April 14

**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

Spring 2020 Dates: March 25 and April 30

**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 Helsel

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—WINTER 2019

### Real Estate Finance (Broker Elective)

December 3, 5, 10, 12, 17, 19, 2019

30 hours Real Estate CE/2 Broker credits

9:00 AM—2:00 PM

Instructor: Mike Perry

Cost: \$395.00 (lunch included)

Working on your Broker's license? Real Estate Finance is one of the elective courses required to complete your educational requirements. Topics include:

Sources of Mortgage Funds, Government Influences in the Financial Market, Anatomy of Real Estate Finance Instruments, Alternative Instruments of Real Estate Finance, Defaults, Foreclosures & Redemptions, and Mortgage Placement Procedures.

Become an expert in all things financial, while fulfilling your Broker licensing requirements.



### Accredited Staging Professional (ASP Designation)

Instructor: Bette Vos

Cost: \$295.00 (lunch included)

March 3—4, 2020

14 hours Real Estate CE

8:30 AM—5:00 PM

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](http://www.stagedhomes.com). **NOTE:** This course does **NOT** offer Broker licensure credit.

To register, please visit the Registration tab at [www.rayac.com](http://www.rayac.com). For additional information or questions about Broker licensure requirements, please contact Mireya Carlsen at [mireya@rayac.com](mailto: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](mailto: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

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# Inspection Contingency Review

Article by: Desiree Brougher, Esq.

The inspection contingency in the [Standard Agreement for the Sale of Real Estate](#) (PAR Form ASR) is one of the most frequent topics for the [PAR legal hotline](#).

The election, performance and ensuing negotiations make up a procedure that – it seems – has become so commonplace that many licensees don't know what to do when something out-of-the-ordinary occurs. Here's a list of answers to common misunderstandings about Paragraph 13.

The contingency period itself is the number of days inserted in Paragraph 13(A), or 10 days if left blank. **During this timeframe, the buyer must do two things:** 1) conduct the elected inspections *and* 2) decide whether and how to proceed with the purchase of the property based on the results of those inspections. Not only must the inspections be completed, but the buyer's decision is due to the seller by the last day of the contingency period, along with a copy of the inspection reports. **An early response by the buyer does not end the contingency period;** the seller isn't "on the clock" for a response until after the last day of the contingency period.

The negotiation period only applies if the buyer submits a written corrective proposal. If the buyer chooses to negotiate, the parties are "locked in" to negotiations based on that request for the number of days provided (5 if not specified). The **buyer cannot withdraw or amend their proposal, nor terminate the agreement, until after the end of the negotiation period.** For example, assume the buyer has asked for five things in a written corrective proposal, but two days into the negotiation period, the seller's initial response is to offer a price reduction instead. The buyer can **not** immediately terminate the contract upon receiving that response. The text of section 13(B)(3)(a) explicitly states that the parties are to use that time to negotiate but does not give the buyer any additional right to terminate.

Termination only comes back into play in the next section, which states that if the **negotiation period ends with no written agreement** in place, the buyer then has a choice to accept the property or to terminate the agreement.

It's worth noting that the functioning of the inspection contingency has changed over the years. We hear from a fair number of members who explain an understanding of this clause that may have been right under prior versions of the form but is not correct today. Given the importance to the transaction, and the apparent confusion in the marketplace, it's probably a good idea to take some time to do a careful read of this paragraph as a refresher, and to take a look through the Guidelines for Preparation and Use as well.





**From the Executive Officer**

## Seller's Property Disclosure

*by Shanna Terroso, RCE, e-PRO*

As many of you know, I started a new video series this year called *From the Desk of the RAYAC Exec*. I thought it would be helpful to compile all of the questions I receive from members on a daily basis, and turn them into video tutorials so that everyone can receive the answers to these important questions. Occasionally, I will have a guest with me that will help bring more information to the table and share their perspective on certain topics. I recently sat down with RAYAC's solicitor, Peter Ruth and we reviewed the Seller's Property Disclosure. Peter and I review a lot of important information and I think this would be a great video for you to keep on file and refer to for when you receive questions about the property disclosure.

[You can watch the video here](#), and as always, please feel free to reach out to me with any questions, and if you ever have any topics you would like me to review in my monthly video, please send those ideas my way!



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## RAYAC Office Hours

### Monday - Thursday

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

### Friday

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

### Phone

(717) 843-7891

### Fax

(717) 854-0720

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### Deb Kottmyer

Clerk (PT)

[deb@rayac.com](mailto:deb@rayac.com)

## 2020 Calendars Have Arrived!

Be sure to stop by the RAYAC store to stock up on calendars. They are the perfect gift to distribute to your clients, and they are only 50 cents apiece!



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Pillar to Post Home Inspection

Pillar to Post Inspections

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