

# RAYAC Connection

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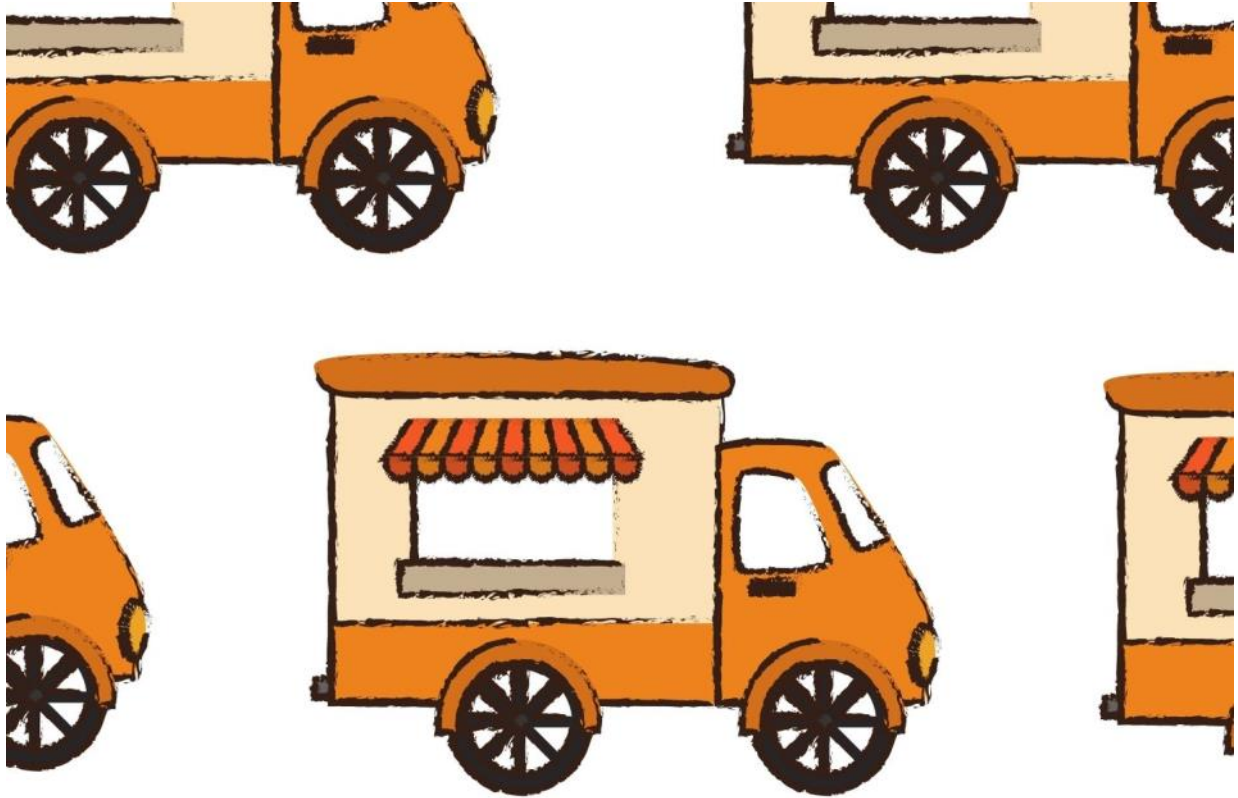
## The Annual RAYAC Charity Golf Outing is Only A Couple Weeks Away—Take Two!



**Tuesday, July 13, 2021**  
**Heritage Hills Golf Club**  
**2700 Mount Rose Ave.**  
**York, PA 17402**  
**Registration: 8:00 am**  
**Shotgun Start: 10:00 am**

**There are still sponsorship opportunities available!**

**Click [HERE](#) for details.**



COME JOIN US FOR THE FIRST-EVER

# FOOD TRUCK EVENT AT THE RAYAC OFFICE

Thursday, July 15, 2021

11:00 am - 6:00 pm

**All RAYAC members will receive a \$5 voucher**

**This event is open to the public, so be sure to  
bring your family and friends!**

**10% of the revenues raised throughout the event will be  
donated to the RAYAC Foundation!**

## Thank You!

THANK YOU to everyone who contributed  
\$20,759 to RPAC already in 2021  
including these RPAC leaders!

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

Steve Brown

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

Sue Reed

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

Bob Aldinger  
Dolly Bailey  
Gregg Clymer  
Adam Flinchbaugh  
Tina Llorente  
Ken Worley

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

Wendy Allen	Jackie Altland
Marie Arcuri	Gian Baum
Susan Becker	Tami Behler
Ed Bender	Dennis Berkebile
Ellen Biesecker	John Bowman
Lisa Calhoun	Marty Clayton
Barbara Deardorff	Chris Dell
Casey Dougherty	Brenda Drawbaugh
Nathan Elfner	Melinda Eppolito
Bridget Floyd	Debbie Folmer
Teresa Forbes	Judd Gemmill
Jeff Garber	Mike Hackenberger
Judy Henry	George Herman
Michele Jones	Anne Kahlbaugh
Glenda Kane	Rick Keller
Jenny Kibler	Scott Kopp
Nathan Krotzer	Shane Laucks
John Linton	Cindy Mann
Deb McLaughlin	Debra McManus
Robin Mede-Butt	Sharron Minnich\
Cinda Nease	Robyn Pottorf
Mary Price	Holly Purdy
Jodi Reineberg	Brenda Riddle
Selina Robinson	Christina Rosensteel
Jim Savard	Andrew Spangenberger
Kayla Sterling	Roxanne Stevens
Shanna Terroso	Donna Troupe
Jason VanDyke	Richard Vangel
Donna Walker	Reid Weinbrom
Julie Wheeler	Michael Wheeler
Julie Zimmerman	

## RAYAC Member Benefit

One of the many perks of being a RAYAC member is that you have access to our Notary Service.

If you have any documents that need to be notarized, please contact [Doug Clark](#) to set up an appointment to come to the office.

The RAYAC office hours are Monday - Thursday,  
8:30 am - 5:00 pm and Friday, 8:30 am - 4:00 pm.



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## Board of Directors Summary June 10, 2021

### Action Items

- A Diversity, Equity and Inclusion committee will now be offered at RAYAC.
- The Board approved an additional payment to pay down the principal mortgage balance.
- Amendments to the bylaws were approved. Those amendment changes will now be forwarded to the members for their approval on October 6, 2021.

### Reports

- PAR Seller's Property Disclosure Statement new release is today, July 1st. On July 2nd, a new Appraiser Addendum will be released as well.
- Hands on Helpers committee will be volunteering at the York County Food Bank on Tuesday, July 27th from 4-7 pm.

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**Connie Kern**  
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**Andy Berryman**  
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# Membership News

## New Members

Tyler Bowser, Keller Williams  
 Reagan Butt, Berkshire Hathaway (H)  
 Danielle Capato, Century 21 Core Partners  
 Jennifer Frye, Berkshire Hathaway (D)  
 Heather Farace, Berkshire Hathaway (H)  
 Blaise K Fisher, EXP Realty  
 Meagan Hartzell, Keller Williams  
 Barbara Herndon, Next Step Realty  
 Jasmine F Jones, Real Broker  
 Tonya Keener, Century 21 Core Partners  
 Jacob R Kistner, Iron Valley  
 Louis Robert Kistner, Iron Valley  
 McKenzie Krout, Coldwell Banker  
 Rebecca E Leader, Rock Commercial  
 Brianna Marie Lindstrom, Rock Commercial  
 Francesco Messina, Inch & Co  
 Patten Mills, Rock Commercial  
 Justin Plourde, Century 21 Core Partners  
 April Pritchard, EXP Springwood  
 Georgiana C Reimold, Iron Valley  
 Kristy L Shirk, Howard Hanna  
 John Throgmorton, Berkshire Hathaway (CD)  
 Alexia White, EXP Springwood  
 Carrie A Wilburn, Century 21 Core Partners  
 Dustin Wilkes, Berkshire Hathaway (H)  
 Allison Wilson, Coldwell Banker

## Member Changes

Erin L Aspito, Re/Max Patriots  
 Dina M Aubel, Re/Max Patriots  
 Ashlea Brehm, Keller Williams  
 Macklin Farquhar, Re/Max Patriots  
 Victoria Gerst, Re/Max Patriots  
 Justin G Hovetter, Iron Valley  
 Susan I Johnston, Re/Max Patriots  
 April Krodel, Re/Max Patriots  
 Brianna Marie Lindstrom, Rock Commercial  
 Daniel A Mohler, Re/Max Patriots  
 Tyler Rose, Iron Valley  
 Paul J Schultz, Re/Max Patriots  
 Nancy Waite-Howington, Re/Max Patriots

## Member Drops

Tiffany Bankert, Berkshire Hathaway (CD)  
 Merrian Louise Barr, Keller Williams  
 John Corsa II, Keller Williams  
 Stephanie R Elzinga, Green City Realty LLC  
 Deborah L Hess, House Broker Realty  
 Kelly Shaw, Iron Valley

## New Office/Brokerage

None

## Office Changes

None

## Office Drops

None

## New Affiliates

PNC Wealth Management  
 4242 Carlisle Pike  
 Camp Hill, PA 17011  
 717-725-1205

## Affiliate Changes

None

## Affiliate Drops

None

## Membership Stats

(as of 6/21)

	2021	2020
Primary REALTORS	1210	1123
Secondary REALTORS	90	73
Pending Applicants	28	32
Total REALTORS	1328	1228
Affiliates	94	99
Total Members	1422	1327



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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

## Association Staff

### Shanna Terroso

RCE, e-PRO, Executive Officer  
Ext. 106

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

### Mireya Carlsen

Director of Professional  
Development  
Ext. 109

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

### Doug Clark

Business & Finance Director  
Ext. 111

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

### Jaclyn Eriksen

Public Relations Director  
Ext. 110

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

### Deb Kottmyer

Clerk (PT)

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



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**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  
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# Monthly Housing Statistics



## RAYAC Housing Snapshot

A review of the residential real estate market in York & Adams Counties

### May 2021 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 464 homes were sold in Adams County through the end of May 2021, a 15% increase from 2020. In York County 2,573 homes were sold during the first five months of 2021, a 29% increase from last year.

The median sales price in Adams County was \$235,000 a 10% increase from 2020. The median sales price in York County was \$210,000, a 12% increase from last year.

“The spring real estate market for 2021 continues to be a fast moving market. The demand for a home purchase is widespread. That combined with historically low inventory levels has led to multiple offers on properties and increases in home sale prices,” said Tina Llorente, 2021 RAYAC President.

*\*\*Please note - Last year at this time the Pennsylvania Administration had shut down in-person real estate activity through mid-May. Some of the big jumps in the month to month are a reflection of that shut down.*

RAYAC Statistics by School District 2021-2020 (January 1-May 31) Comparison						
School District	2021 Median Sale Price	2020 Median Sale Price	% Change	2021 Number Sold	2020 Number Sold	% Change
<b>Adams County</b>						
Bermudian Springs	\$232,950	\$238,200	-2%	52	52	0%
Conewago Valley	\$198,500	\$167,950	18%	128	100	28%
Fairfield	\$271,000	\$224,900	20%	40	39	3%
Gettysburg	\$252,000	\$237,000	6%	116	109	6%
Littlestown	\$256,500	\$211,950	21%	79	72	10%
Upper Adams	\$225,000	\$174,900	29%	49	32	53%
<b>Total Adams County</b>	<b>\$235,000</b>	<b>\$213,450</b>	<b>10%</b>	<b>464</b>	<b>404</b>	<b>15%</b>
<b>York County</b>						
Central York	\$225,450	\$186,200	21%	214	162	32%
Dallastown	\$233,500	\$199,900	17%	218	179	22%
Dover	\$199,900	\$185,000	8%	141	125	13%
Eastern York	\$173,500	\$175,000	-1%	102	71	44%
Hanover	\$185,000	\$155,950	19%	128	74	73%
Northeastern York	\$240,250	\$195,000	23%	138	136	1%
Northern York	\$274,950	\$256,000	7%	120	73	64%
Red Lion	\$204,800	\$188,950	8%	172	144	19%
South Eastern	\$261,000	\$238,500	9%	106	82	29%
South Western	\$235,000	\$221,000	6%	258	156	65%
Southern York	\$263,200	\$265,250	-1%	108	124	-13%
Spring Grove	\$239,950	\$195,000	23%	168	141	19%
West Shore	\$236,000	\$220,000	7%	138	133	4%
West York	\$156,000	\$145,000	8%	132	107	23%
York City	\$94,700	\$80,000	18%	246	152	62%
York Suburban	\$219,950	\$189,900	16%	184	129	43%
<b>Total York County</b>	<b>\$210,000</b>	<b>\$187,000</b>	<b>12%</b>	<b>2573</b>	<b>1988</b>	<b>29%</b>

Statistics compiled from Bright MLS.

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## Best of the Legal Hotline: Frequently Asked Questions on Four Standard Forms

PAR's [Legal Hotline](#) attorneys held a [webinar](#) discussing frequently asked questions on standard forms, specifically, [Seller's Property Disclosure](#), [Appraisal Contingency Addendum](#), [Price Escalation Addendum](#) and [COVID-19 Property Access Notice](#).

The [updated Form SPD](#) is being released today. According to Brian Carter, staff attorney, the revisions are based on member feedback and not due to any changes in the law. If you already have a disclosure form filled out for a listing, there will be no need to update the file with the new form, Carter said.

Read the entire article [HERE](#).

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## End of Summer Bash

The RAYAC Foundation will be hosting an End of Summer Bash at Balla Cloiche Vineyards in Stewartstown. Make sure to mark your calendars now for **Thursday, September 9, 2021**. The event will be held from 5:00 pm - 9:00 pm. More details to come, so stay tuned, but we promise this will be an event you do not want to miss!



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## RAYAC Store

Don't forget that the RAYAC Store has a variety of items for sale. It is a one stop shop for all of your real estate related business needs. Check out some of the latest signs we have in stock. We even have your dog loving clients in mind!



---

## Holiday Hours

The RAYAC office will be closed on **Monday, July 5, 2021** for the Fourth of July Holiday.

The office will reopen on Tuesday, July 6th at 8:30 am.

Have a safe and happy holiday!





## RAYAC Leadership

### President

**Tina Llorente** '22, ABR,  
City-Savvy, AHWD, C2EX, CRS  
Keller Williams Keystone,  
555-5599

### Vice President

**Elle Hale**, '21, YCLC, AHWD, PSA,  
ASPRE, C2EX, e-PRO, SRS  
Century 21 Core Partners  
718-0748

### Secretary

**Melinda Eppolito** '22  
Remace LTD, 843-5104

### Treasurer

**Ed Bender**, '22, GRI  
Howard Hanna, 846-6500

### Solicitor

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

### Directors

**Patricia Carey**, '21, GRI,  
City-Savvy, e-PRO  
Berkshire Hathaway, 757-9487

**Bridget Floyd**, '21  
CB Residential, 854-9242

**Nathan Krotzer**, '22, City-Savvy  
Re/Max Pinnacle, 295-1515

**Al Oussoren**, '22  
Re/Max Quality, 632-5111

**Simon Overmiller**, '23  
Iron Valley Real Estate, 316-8777

**Brad Shafer**, '23  
Sites Realty, Inc, 334-4674

**Reid Weinbrom**, '23  
Keller Williams Keystone, 755-5599

**Tony White**, '23  
Berkshire Hathaway, 757-7811



## From the Executive Officer

### Why Hasn't Anybody Done Something About That?

*by Shanna Terroso, RCE, e-PRO*

This is a question that I receive more times than I can count as the RAYAC Chief Executive Officer. When I hear that question, the famous Lily Tomlin quote comes to mind. "I often wondered why somebody doesn't do something about that. Then I realized I was somebody."

I'm here to tell all of you that you are a somebody that can do something. So you have an issue with another Realtor® member and you think they are doing something unethical or even a violation of the real estate licensing laws in Pennsylvania.

What are your options?

1) Talk to your Broker. As a start off with every conversation like this, I personally believe a conversation Broker to Broker with the activity that is occurring can do wonders. It's less formal, there are no policy hoops to jump through and a peer to peer discussion can do wonders to resolve a sticky situation less contentiously.

2) Talk to an Ombudsman. RAYAC has an ombudsman program set up in order to facilitate dialogue and resolution to an issue without going through the Ethics Complaint Process. The Ombudsman cannot determine if a violation has occurred but rather they act as facilitators when a concern is raised to develop a resolution to this issue. If the Ombudsman process is not successful the complainant always has the right to file an ethics complaint.

3) File an Ethics Complaint. The Ethics Complaint is a formal process that we take quite seriously here at RAYAC. We have a step by step guide on how that process works on our website: <https://rayac.com/have-a-problem/>

4) File a Complaint with the Real Estate Commission. Despite the myth that is out there, RAYAC does not have the authority to take someone's real estate license. The only entity who can do that is the real estate commission. If you believe someone is acting in violation of the Pennsylvania Real Estate licensing laws you have the capability to lodge a complaint with the Department of State <https://www.pals.pa.gov/#/page/filecomplaint>

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## Continuing Education Classes Coming to RAYAC!

Our continuing education classes will begin this fall, so we wanted to share some important information with you:

**Fair Housing Mandate:** RAYAC will be offering the class “Fair Housing and the Real Estate Agent” – it will cover the Real Estate Commission requirement for 3.5 hours of continuing education in the area of Fair Housing topics, and it will also fulfill your NAR Ethics requirement, due by 12/31/21.

**SmartPass:** At this time, we are not able to offer the SmartPass for Education, based on current limited classroom capacity. Once our capacity increases, we’re hoping to make the SmartPass available again. Please note that if you pay full price for any classes, and we introduce the SmartPass after that, we will apply any payment you previously made towards the cost of the SmartPass, and refund any difference above the cost of the SmartPass back to you.

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## Landlord Liability for Harassment

Failing to protect a tenant from known discriminatory harassment can result in liability for the landlord under the Fair Housing Act, said a federal appellate court. The case involved harassment and abuse of an elderly tenant based on her sexual orientation.

Read a full summary of the case [here](#).

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## Diversity, Equity and Inclusion Committee

The RAYAC Board of Directors has approved the creation of a Diversity, Equity and Inclusion Committee. The committee mission is: “To promote, educate and support equal opportunity and diversity among members and consumers in real estate throughout our two-county area.” The committee will meet periodically via zoom and/or in person. If you are interested on serving on the committee please reach out to [shanna@rayac.com](mailto:shanna@rayac.com)

---

## Bright MLS Policy Update

Wednesday, July 21<sup>st</sup> at 10:00 AM via zoom

Bright MLS Policy Update

Join us via zoom as we host Kurt Miller, Bright MLS Director of MLS Policy, who will give an update on the top compliance infractions in Bright MLS and how you can avoid making them.

[REGISTER HERE](#)

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## Pre Licensing Classes to be Held LIVE in the RAYAC Classroom Once Again!

After 10 months of Zoom classes, we are thrilled to be back in the classroom for pre-licensing classes. Here is the upcoming schedule:

**Real Estate Fundamentals:** July 7, 10, 12, 14, 17, 19, 21, 26

**Real Estate Practice:** August 2, 4, 7, 9, 11, 14, 16, 18, 21, 23, 25

More information is available at: <https://rayac.com/get-your-license/>



### RAYAC Tech Corner

One of the most beneficial member benefits that RAYAC offers is the free Tech Helpline!

You can call the tech helpline with any questions you have Monday - Friday from 9:00 am - 8:00 pm and Saturday from 9:00 am - 5:00 pm. Their number is 1-866-379-2113.

You can also email them at [support@techhelpline.com](mailto:support@techhelpline.com).

Each month the Tech Helpline releases informative articles that pertain to your business.

Please read the article below.

#### Using Instagram Carousel to Boost Your Business, Win More Listings

For real estate, Instagram is a great social platform for agents to expand their network, market properties, and acquire more listings. Predominantly through images, Instagram gives power to agents, teams, and brokerages looking to show off their businesses and listings. Instagram offers a variety of promotional options.

Read the entire article [HERE](#).







## Save the Date

RAYAC will be holding our Annual Meeting on **Wednesday, October 6, 2021** at 9:00 am.

Mark your calendars now!

More details will follow in the coming weeks.



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# Partner and Do Business with RAYAC Affiliate Members!

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[CGA Law Firm](#) - ad pg. 4  
[Stock and Leader](#) - ad pg. 6

## Builders

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Barnett Building Advisors  
Burkentine Real Estate Group

## Home Improvement/Repairs

Basement Waterproofing Solution  
Bleecker St. Development  
C.A.R.E. Property Services  
Dale Miller & Son Septic

## Home Warranties

First American Home Warranty  
Key Estates Warranty

## Inspectors

All Pro Inspections  
Allied Home Inspections Inc  
Amerispec Home Inspection  
American Property Examiners  
BH Home Inspection  
Buyers Eyes Home Inspections, LLC  
Central Penn Radon Inc  
Clear to Close Renovations  
D.M. Shank Home Inspection  
Extra Mile Home Inspection  
Gettysburg Home Inspection  
GRW Home Inspection LLC  
Helping Solutions LLC  
Home Land Environmental  
Homechek Inc  
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Keystone Home Inspection  
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Mike Sheely Home Inspections  
Mirkwood Home Inspections, LLC.  
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The Virtus Group LLC  
Top Dawg Inspections  
Trimmer Home Inspections  
Tri-M Home & Building Inspections

## Lenders

Acadamey Mortgage Corporation  
Bay Capital Mortgage Corp  
BB&T Mortgage  
Caliber Home Loans  
Concierge Mortgage, LLC  
Cross Country Mortgage  
First Alliance Home Mortgage  
[Fulton Mortgage Company](#) - ad  
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Guardian Mortgage  
Heritage Valley Federal Credit  
Union  
Homebridge Financial Services  
Homesale Mortgage, LLC  
McLean Mortgage Corporation  
M & T Bank Mortgage Division  
Moneyline Lending, LLC  
Mortgage Network  
Movement Mortgage  
Northpointe Bank  
PNC Wealth Management and  
Private Banking  
PrimeLending  
[Residential Mortgage Services](#) - ad  
pg. 6  
Union Community Bank

Union Home Mortgage  
[Traditions Mortgage](#) - ad pg. 5

## Media, Marketing & Photography

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## Other

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Center

## Pest Control

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Lynn Pest Management

## Surveyors/Engineers

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## Title/Settlement Co.

Abstracting Co. of York County  
Anchor Abstracting Co. Inc.  
Apple Leaf Abstracting & Settlement  
Bryn Mawr Abstract, Inc.  
Community Settlement LLC  
Even Par Settlement Services  
Homesale Settlement Services  
Madison Settlement Services  
Quality Service Settlements  
Real Estate Settlement Co.  
[White Rose Settlement Services](#) - ad pg.  
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