Volume 48, Issue 6, June 2022



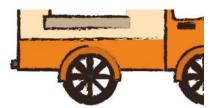
# RAYAConnection

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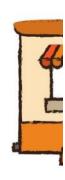
# Mark Your Calendars for the 2nd Annual RAYAC Food Truck Event!











COME JOIN US FOR THE ANNUAL

# FOOD TRUCK EVENT AT THE RAYAC OFFICE

Thursday, June 16, 2022 11:00 am - 6:00 pm 901 Smile Way, York, PA 17404

#### **Participating Vendors:**

Mr. Bill's Seafood Bubble WOW Waffle Bricker's French Fries On My Grinds Blazing Swine BBQ J&J Famous Eats

Stoney's Burgers and Fries

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

**Sponsored by: Cross Country Mortgage** 

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

All RAYAC members will receive a \$5 food voucher to use towards any food truck.

#### Thank You!

THANK YOU to everyone who contributed \$25,956 RPAC already in 2022 including these RPAC leaders!

# Sterling R (\$1,000)

Steve Brown Tamra Peroni

#### Governor's Club (\$500-\$999.99) Capitol Club (\$250-\$499.99)

Bob Aldinger Dolly Bailey Gregg Clymer Adam Flinchbaugh Rick Keller Tina Llorente \$99 Club

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

Jackie Altland Jerry Austin Gina Baum Susan Becker Tami Behler Dennis Berkebile John Bowman Barbara Deardorff Casey Dougherty Nathan Elfner Bridget Floyd Tereasa Forbes Jeff Garber Liz Hamberger Judy Henry Michele Jones Jenny Kibler Nathan Krotzer Cindy Mann Debra McManus Sharron Minnich Robyn Pottorff Holly Purdy Brenda Riddle Jill Romine Cynthia Sarver Deborah Smith Kayla Sterling Shanna Terroso

Jason VanDyke

Roxanne Whitaker

Cynthia Yanushonis

Julie Wheeler

Marie Arcuri DanYelle Batts Jonathan Bausman **Bobby Behler** Ed Bender Brian Berkheimer Patricia Carey Chris Dell Brenda Drawbaugh Melinda Eppolito Debbie Folmer Lora Foster Judd Gemmill Martin Heaps George Herman Glenda Kane Scott Kopp John Linton Deb McLaughlin Robin Mede-Butt Cinda Nease Mary Price Jodi Reineberg Selina Robinson Christina Rosensteel James Savard Brittani Snyder Kristyn Stouch Donna Troupe Richard Vangel Michael Wheeler

Ken Worley

# **Board of Directors Summary** May 12, 2022

## **Reports:**

- RAYAC Office Champions- members of medium to large offices are champions of RAYAC to act as liaisons between RAYAC and the rest of the membership. This will help with communications, participation, and professionalism.
- PAR Business Meetings will take place June 6th-8th. Formal meetings are the 6th & 7th at Harrisburg Hilton and the 8th will be a "Hill Day" at the Capitol in Harrisburg.

#### **Action Items:**

• RAYAC Professionalism Award - The idea is to positively portray professionalism with positive reinforcement.





Join us for RAYAC's Summer Social on Wednesday, July 20th at 5:00 PM at the Out Door Country Club.

Enjoy networking with our RAYAC members and delicious hors d'oeuvres. A cash bar will be available.

Thanks to our sponsors First American Home Warranty, M & T Bank and White Rose Settlement Services for making this event possible.

The event is free but registration through the Membership Portal is requested.

Please click here to register.

# **FULTON BANK COMMUNITY COMBO**

The Fulton Bank Community Combo purchase mortgage offered by Fulton Mortgage Company is a flexible, affordable option designed to meet a diverse range of financial and family needs – including homebuyers who have limited funds for a down payment or face unique circumstances.

- 80% First Mortgage combined with up to a 20% Second Mortgage\*
   \* Matching rate and term for both mortgages
- · No Private Mortgage Insurance (PMI)



Sam Miller
Mortgage Sales Manager
NMLS #: 467645
717.968.6676
spmiller@fultonmortgagecompany.com
fultonbank.com/mortgage/samuelmiller



Connie Kern
Senior Mortgage Loan Officer
NML5 #: 480617
717.968.1017
ckern@fultonmortgagecompany.com
fultonbank.com/mortgage/conniekern





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

# **Membership News**

#### **New Members**

Kent Anderson, Country Home Bryce W Atkinson, Northrop Realty Nicholas Bostic, Real Broker LLC Elena Casterline, Berkshire Hathaway (E) Ian M Clayton, Realty One Group Generations

Darren Diaz, Berkshire Hathaway (E) Joseph N Dickerson Jr., Coldwell Banker Kira Harris, EXP Realty Grace Henning, Coldwell Banker

Erica Isennock, Cummings & Co Duane Johnston, Century 21 Dale Jessica Pare, Country Hone Jasmine Ramos, Inch & Co. Brittany Schaale, Realty One Group Generations

**Kenneth Charles Scoggins,** Re/Max 1st Class

**Teresa Maria Simms,** Berkshire Hathaway (E)

Mary E Sloat, Iron Valley
Tyarra Toomey, House Broker Realty

## **Member Changes**

Clarissa Avery, Coldwell Banker Nicholas Bair, Prime Home Real Estate, LLC

Jennifer Behr, EXP Realty
Reagan Butt, Berkshire Hathaway
Jennifer Fissel, House Broker Realty
Jennifer Fitze, Berkshire Hathaway Bel Air
Melissa Guyer, House Broker Realty
Jennifer Hays, Howard Hanna
Robert A Head, Keller Williams
Jillian A Johnson, House Broker Realty
Maryanne Juris, Berkshire Hathaway (W)
Chadd Miller, Realty One Group
Generations

Ryan O'Hara, Keller Williams Carolyn Shoop, Streett Hopkins Real Estate Michael Warren Shue Jr., Keller Williams Tracey E Smith, EXP Realty William Weeber. Coldwell Banker

## **Member Drops**

Claudia Amspacher, Berkshire Hathaway Calvin Henning, Howard Hanna Clarence E Hopkins III, Coldwell Banker Lee J Kennedy, Berkshire Hathaway (E) Cindy Krug, Re/Max Quality Jennifer M Marshall, Keller Williams Megan Placek, Berkshire Hathaway (SH) Christina F Shepherd, Coldwell Banker Paula Springer, Coldwell Banker Patrick K Stambaugh, New Beginnings Realty Services

# New Office/Brokerage

None

# **Office Changes**

None

# **Office Drops**

Non

#### **New Affiliates**

None

# **Affiliate Changes**

None

## **Affiliate Drops**

Non

# **Membership Stats**

(as of 5/21)

(as of 3/21)				
· ·	2022	<u>2021</u>		
Primary REALTORS	1242	1193		
Secondary REALTORS	114	84		
Pending Applicants	14	24		
Total REALTORS	1370	1301		
Affiliates	98	94		
Total Members	1468	1395		



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Residential and Commercial Real Estate

Settlements | Closings | Title Insurance | Landlord | Tenant

## **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 <a href="mailto:shanna@rayac.com">shanna@rayac.com</a>

#### Mireya Carlsen

Director of Professional Development Ext. 109 mireya@rayac.com

#### Doug Clark

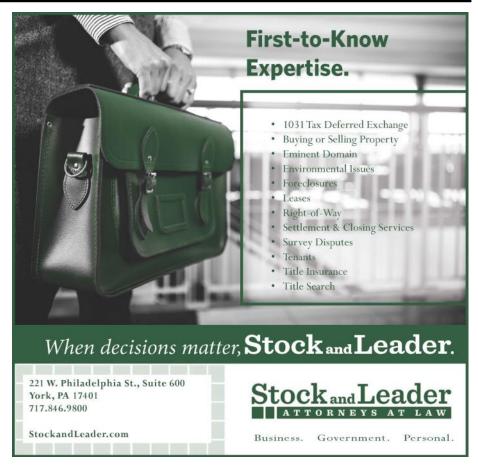
Business & Finance Director Ext. 111 doug@rayac.com

#### Jaclyn Eriksen

Public Relations Director Ext. 110 jaclyn@rayac.com

#### Deb Kottmyer Clerk (PT)

deb@rayac.com







Tom Lutz 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 717.891.0685



Shawn Kelly Sr. Loan Officer NMLS#135170 717.542.5005



Let's Talk! 2555 Kingston Rd. Suite 230, York, PA 17402 | 717.925.2350 Guild Mortgage Company; NMLS #3274; Equal Housing Opportunity; www.nmlsconsumeraccess.org

# **Lots of Leadership Opportunities**

We know there are a lot of REALTOR® members out there with great leadership qualities or REALTORS® who want to enhance their leadership skills. Whichever one you are, RAYAC has some awesome opportunities for you!

## **Leadership York**

Expand your leadership skills and your networking circle with this nine month leadership training program. RAYAC has been sending members through this program for years and everyone who has completed the Series finds it to be incredibly worthwhile. Click here for more details on Leadership York. If you are interested in applying for a scholarship for Leadership York, contact Shanna Terroso at <a href="mailto:shanna@rayac.com">shanna@rayac.com</a> by June 3.

## **Leadership Hanover**

Leadership Hanover has been training local leaders for a few years and program participants agree that it's a valuable resource to enhance your career. <u>Click here</u> for more information on the Leadership Hanover program. If you are interested in applying for a scholarship for Leadership Hanover, contact Shanna Terroso at <u>shanna@rayac.com</u> by June 3.

#### **RAYAC Board of Directors**

RAYAC is looking for several talented leaders to serve on the Board of Directors. If you are interested or would like more information about what is involved with being a Director, please contact Shanna Terroso at <a href="mailto:shanna@rayac.com">shanna@rayac.com</a> by June 24.

# **Sentrilock Billing**

Sentrilock lockbox invoices were emailed to everyone on Wednesday, June 1st. The invoice needs to be paid by **Friday**, **July 1**, **2022**. This will give you lockbox access until June 30, 2023.

RAYAC Member Lockbox Dues - \$159.00 Non RAYAC Member Lockbox Dues - \$238.50

All lockbox invoices can be paid through the Member Portal.





# **Monthly Housing Statistics**

# **RAYAC Housing Snapshot**

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

# April 2022 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 348 homes were sold in Adams County in April 2022, which is the same as this time last year. In York County 1,949 homes were sold during the first four months of 2022, which is a 1% decrease from this time last year.

The median sales price in Adams County was \$265,270, a 13% increase from 2021. The median sales price in York County was \$226,000, an 8% increase from last year.

"A lack of inventory continues to be an issue driving the home buying market. For the first time this year, the number of home sales is slightly less than the same time period last year in York County. As interest rates have risen over 5% and home sale prices continuing to escalate, our concern is housing affordability. According to statistics compiled by the National Association REALTORS®, purchasing a home is 55% more expensive than a year ago." said Elle Hale, 2022 RAYAC President.

RAYAC Statistics by School District 2022-2021 (January 1-April 30) Comparison								
Adams County		V.						
Bermudian Springs	\$260,000	\$234,900	11%	34	33	3%		
Conewago Valley	\$215,000	\$193,000	11%	86	103	-17%		
Fairfield	\$275,000	\$262,000	5%	33	35	-6%		
Gettysburg	\$285,250	\$255,000	12%	104	84	24%		
Littlestown	\$274,950	\$250,750	10%	62	56	11%		
Upper Adams	\$245,000	\$227,450	8%	29	38	-24%		
Total Adams County	\$265,270	\$235,000	13%	348	349	0%		
York County					Ī			
Central York	\$244,900	\$217,450	13%	155	164	-5%		
Dallastown	\$250,000	\$230,000	9%	181	164	10%		
Dover	\$239,900	\$195,000	23%	105	99	6%		
Eastern York	\$226,500	\$165,500	37%	61	76	-20%		
Hanover	\$195,000	\$177,500	10%	103	93	11%		
Northeastern	\$241,500	\$242,200	0%	141	120	18%		
Northern York	\$325,000	\$260,100	25%	73	100	-27%		
Red Lion	\$229,900	\$204,900	12%	143	137	4%		
South Eastern	\$285,000	\$249,900	14%	85	66	29%		
South Western	\$247,000	\$236,500	4%	149	200	-26%		
Southern York	\$317,470	\$257,400	23%	83	81	2%		
Spring Grove	\$270,000	\$240,000	13%	137	127	8%		
West Shore	\$259,000	\$240,000	8%	101	109	-7%		
West York	\$172,900	\$155,000	12%	117	91	29%		
York City	\$110,000	\$90,000	22%	214	186	15%		
York Suburban	\$215,100	\$224,900	-4%	101	147	-31%		
Total York County	\$226,000	\$209,250	8%	1949	1960	-1%		

# RAYAC Leadership

<u>President</u>

Elle Hale, '22, YCLC, AHWD, PSA, ASPRE, C2EX, e-PRO, SRS Century 21 Core Partners 718-0748

Vice President

**Reid Weinbrom,** '24 Keller Williams Keystone, 755-5599

Secretary

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

**Treasurer** 

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

Solicitor

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

**Directors** 

Melinda Eppolito '22 Remace LTD, 843-5104

**Tereasa Forbes,** '24 Berkshire Hathaway, 334-7636

Alycia Hays, '24 Re/Max Gettysburg, 338-0881

Martin Heaps, '24 Howard Hanna, 235-6911

**Tina Llorente** '22, ABR, City-Savvy, AHWD, C2EX. CRS Keller Williams Keystone, 755-5599

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

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

**Jason Phillips,** '24 Coldwell Banker, 854-9242

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

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



#### From the Executive Officer

Subscribe, Watch and Like!

by Shanna Terroso, RCE, e-PRO

Do you know that RAYAC has a You Tube channel? All those informative

videos that you receive from RAYAC are all housed in one great spot for you to watch and replay at your leisure.

We have over 60 videos on everything from top items you need to know on the Seller's Property Disclosure, how to address the question of how are the schools, when can you put a sign in the yard and the number one Ethics complaint issue.

If you haven't done so already I would encourage you to check us out on You Tube and subscribe to be the first to receive a notification when a new video is released.

Check us out HERE!



- Certified Appliance and Systems Warranty Coverage
- Homeowners Choose Their Own Repair Provider
- True Major Structural Coverage Available
- · Simple, Flexible and Economical
- Wide Range of Appliances and Systems Covered as Standard
- . No Blackout Areas for Coverage



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Sales@KeyEstatesWarranty.com KeyEstatesWarranty.com

# **PAR Webinar on Standard Forms Update**

Join PAR President Christopher Beadling and PAR Attorneys Desiree Brougher and Kacy Clouser as they talk about new changes coming to several PAR <u>standard forms</u>.

Changes to the Mortgage Contingency Paragraph in the <u>Agreement of Sale</u> and the <u>Appraisal</u> Contingency Addendum will be reviewed.

**Date:** Tuesday, June 21 **Time:** 10:00 am **REGISTER HERE** 





# Another Successful Year for the RAYAC Foundation Charity Golf Outing!

RAYAC's Annual Charity Golf Outing was held on Thursday, May 26th at Heritage Hills Golf Resort. The event benefits the RAYAC Foundation which supports housing related charities in York and Adams Counties and the Robert Murphy Disaster Relief Fund. The grand total raised will be announced within the next couple of weeks, so be sure to stay tuned! The Association appreciates the commitment of the committee members, sponsors, golfers, volunteers and Heritage Hills Golf Resort for their roles in making this outing such a success! An extra special thank you goes to our generous sponsors listed below!

**DOUBLE EAGLE Sponsors** - Homechek, Loan Depot, McLean Mortgage, M&T Bank, Union Home Mortgage

GO FOR THE GREEN Sponsors - Community Settlement, Cross Country Mortgage, McLean Mortgage,

Traditions Mortgage

**CHIP IN TO WIN Sponsor** - JA Myers Homes

PUTTING CONTEST Sponsor - Allstate/Bernieri Associates

**DRIVING RANGE Sponsor** - 1st Stop Auto Sales

**CLOSEST TO THE PIN Sponsor** - Petula Millhimes Yingling, Keller Williams Keystone Realty

**LONGEST/STRAIGHTEST DRIVE Sponsor** - White Rose Settlement Services

**BEVERAGE Sponsors** - Berkshire Hathaway Homesale Complete Team, Members 1st FCU, M&T Bank, Premium Appraisals, Realty One Group Generations, Remace, LTD., Stock and Leader

**PHOTO Sponsor** - Yorktowne Settlement Company

**CART Sponsor** - Sue Reed, Cross Country Mortgage

**WINNING TEAMS Sponsor** - Fulton Mortgage Company

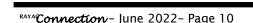
**BREAKFAST Sponsor** - Heritage Hills Golf Resort

**TEE & GREEN Sponsors** - Berkshire Hathaway Homesale Complete Team, Innovations Dance Center, Keller Williams Keystone, Tina Llorente, Keller Williams





Check out more photos from the outing on our <u>FACEBOOK</u> page.



# **Bright MLS Classes**



## June 2, 2022

Tools to Get Started with Bright MLS, 9:00 am, REGISTER HERE

Bright MLS Search Essentials, 11:00 am, REGISTER HERE

Learn how to avoid the most common Bright MLS violations, 1:00 pm, REGISTER HERE

<u>June 9, 2022</u>
Branding Tips and Tricks, 10:00 am, <u>REGISTER HERE</u>

Finding the Right Home for Your Buyers, 1:00 pm, REGISTER HERE

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(717) 427-4970 1148 W. Elm Ave Hanover, PA 17331



## **Assistance Animal Resource**

PAR developed a flowchart and FAQ page to help REALTORS® provide guidance to landlord clients in how they can best comply with assistance animal laws.

You can download the resource **HERE**.





# Partner and Do Business with RAYAC Affiliate Members!

#### **Attorneys**

Barley Snyder LLC

<u>CGA Law Firm</u> - ad pg. 4

<u>Stock and Leader</u> - ad pg. 5

#### **Appraisers**

AnalytiQ Appraisal Services Maryland Appraisal Company

#### **Builders**

York Builders Association Barnett Building Advisors DR Horton

## **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** - ad pg. 10

#### **Inspectors**

Adler Home Inspections All Pro Inspections Allied Home Inspections Inc 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** Gist Home Inspections Helping Solutions LLC Homechek Inc **HomeRite Inspections** HouseMaster Home Inspections ad pg. 12

Keystone Home Inspection
Mason Dixon Home Inspection
Mike Sheely Home Inspections
Mirkwood Home Inspections, LLC.

National Property Inspections of Palmyra New Leaf Home Inspection Pillar to Post Inspections Precision Inspections & Radon Precise Inspecting LLC Rabe Home Services, LLC Real Services Inc Rife Home Inspections S.A.F.E. Inspection Services **TEK Inspection Company** The Property Examiners The Virtus Group LLC The Mitigator **Top Dawg Inspections Trimmer Home Inspections** Tri-M Home & Building Inspections

#### Lenders

**Acadamey Mortgage Corporation ACNB Bank** Annie Mac Home Mortgage Bay Capital Mortgage Corp Caliber Home Loans Cross Country Mortgage First Alliance Home Mortgage **Fulton Mortgage Company - ad** Gold Star Mortgage Financial Guardian Mortgage Guaranteed Rate Affinity **Guild Mortgage** - ad pg.5 Heritage Valley Federal Credit Union Homebridge Financial Services Homesale Mortgage, LLC Homestead Funding Corp. LoanDepot Members 1st FCU

McLean Mortgage Corporation - ad pg. 11

M & T Bank Mortgage Division

Moneyline Lending, LLC
Mortgage Network
Motto Mortgage Liberty
Movement Mortgage
Northpointe Bank
PrimeLending
Union Community Bank
Tidewater Mortgage
Traditions Mortgage - ad pq. 9

#### Media, Marketing & Photography

360 Tour Designs
Atlas Rubber Stamp & Printing
Hommati 107
Media One PA
Open.Tours
Real Estate Exposures
Vincent and Morgan Real Estate Media

#### Other

Goosehead Insurance LHOP At York Housing Opportunity Center

#### **Pest Control**

All American Termite/Pest Control Lynn Pest Management

# Surveyors/Engineers

Gordon L Brown & Assoc., Inc.

#### Title/Settlement Co.

Abstracting Co. of York County
Anchor Abstracting Co. Inc.
Apple Leaf Abstracting & Settlement
Bryn Mawr Abstract, Inc.
Community Settlement
Even Par Settlement Services
Homesale Settlement Services
Lakeside Title Company
Quality Service Settlements
Mason Dixon Settlement Inc
Watermark Land Transfer
White Rose Settlement Services - ad pg.
2

Yorktowne Settlement Co



901 Smile Way York, PA 17404 Phone (717) 843-7891 Toll-free in PA 1-866-288-9306 Fax (717) 854-0720



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group exclusively for members