

RAYAC Connection

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Introducing the RAYAC Professionalism Award

RAYAC has established a new recognition program, the RAYAC Professionalism Award. RAYAC's Professionalism Award is an impartial, peer-to-peer based program that recognizes REALTOR® members for their professional and ethical behavior during transactions. RAYAC members are able to nominate RAYAC REALTOR® members for outstanding professionalism using the simple form below, at any time throughout the year.

How does the program work?

- 1) RAYAC members can nominate RAYAC REALTOR® members outside of their own brokerage for outstanding professionalism using our simple survey.
- 2) After a nomination has been made, the last three agents the nominee completed a transaction with, will be emailed a link to a questionnaire to rate the nominee.
- 3) Nominees who receive high marks from their peers will be recognized.

The Professionalism Award will be awarded on a quarterly basis in January, April, July, and October.

Recipients will receive recognition on RAYAC's website, rayac.com, and on the Association's social media channels. They will also be emailed a digital marketing package that they can use to promote their business.

The digital marketing package will include:

A personalized graphic that can be used on social media, websites, email signatures, and wherever they market their business, as long as it is not modified in any way.

[Nominate a RAYAC member today!](#)



2023 Board of Director Candidates

John Birkeland,
Rock Commercial



Carmen Banzaca,
Keller Williams



Jennifer Clemens,
Berkshire Hathaway



Cynthia Forry,
Berkshire Hathaway



Thank You!

THANK YOU to everyone who contributed
\$30,794 RPAC already in 2022
including these RPAC leaders!

Crystal R (\$2,500)

Wade Elfner

Sterling R (\$1,000)

Steve Brown
Patricia Carey
Tamra Peroni

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

Kenneth Worley

Capitol Club (\$250-\$499.99)

Bob Aldinger
Dolly Bailey
Gregg Clymer
Adam Flinchbaugh
Teresa Gregory
Rick Keller
Tina Llorente

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

Jackie Altland
Jerry Austin
Gina Baum
Susan Becker
Tami Behler
Dennis Berkebile
Ellen Biesecker
Barbara Deardorff
Casey Dougherty
Nathan Elfner
Bridget Floyd
Tereasa Forbes
Jeff Garber
Liz Hamberger
Judy Henry
Susan Johnston
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
Cynthia Yanushonis

Marie Arcuri
DanYelle Batts
Jonathan Bausman
Bobby Behler
Ed Bender
Brian Berkheimer
John Bowman
Chris Dell
Brenda Drawbaugh
Melinda Eppolito
Debbie Folmer
Lora Foster
Judd Gemmill
Martin Heaps
George Herman
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
Julie Wheeler
RoxanneWhitaker

RAYAC Foundation Crab Raffle

The RAYAC Foundation will be hosting a crab raffle to benefit housing-related charities in York and Adams Counties.

Tickets are available at the RAYAC office. You can purchase one ticket for \$5 or five tickets for \$20.

There will be three winners. First place wins a bushel of crabs and second and third place winners each win a half bushel of crabs.

Tickets will be sold until Thursday, September 15th and the winners will be announced via Facebook Live on Friday, September 16th from S&S Produce and Crabhouse.

Call Jaclyn at the RAYAC office for more details.

717-843-7891.



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Connie Kern

Senior Mortgage Loan Officer
NMLS #: 480617

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PAR RELEASES UPDATED AGREEMENTS OF SALE:

What you need to know about the changes

By: RAYAC Solicitor Peter Ruth

As many licensees are already aware, PAR has released revised Agreements of Sale for commercial, residential, manufactured housing, vacant land, and new construction for use beginning July 1, 2022. While not identical, all of the changes focus on the financing section of the contracts and aim to accomplish the same goal of providing clarity to these sections.

Most of the confusion the changes seek to address stems from the waiver of the financing contingency. On the prior residential form, this was the very first portion of the financing paragraph. Many licensees did not understand (nor apparently read the entire language of the contract) that when a buyer waived the financing contingency, the buyer is still permitted to obtain a loan to finance the purchase. Not only that, but the seller must still allow the lender's representative, appraisers, and/or inspectors into the property.

All the waiver means is that if the buyer is unable to obtain the loan and is otherwise unable to consummate the transaction due to lack of funds, the buyer is likely in default under the terms of the contract. Most importantly, the buyer is not able, and never has been able, to terminate the contract due to the inability to obtain financing, even when the financing contingency has been elected. The seller is the only party who can terminate the agreement if the buyer has not provided a written commitment from the lender by the commitment date (all facts well known to all licensees who attended the author's Contracts or Best of the Hotline continuing education classes).

Secondly, even when licensees understood this aspect of the waiver, if a buyer elected to obtain financing but waive the financing contingency, more often than not the buyer did not complete the remaining sections of the financing paragraph. Many of the provisions of the financing paragraph could be relevant for a buyer in this situation, but confusion with the form prevented its full and proper use.

The revisions have placed "Buyer Financing" at the beginning of paragraph 8. As the new contract indicates, regardless of whether the buyer has elected the financing contingency, if the buyer obtains financing for the purchase of the property, the terms that follow apply. These include the timeline within which buyer will make a formal application for the loan, what happens if the lender requires repairs to the property, the seller's requirement to provide access to the lender's representatives, and the buyer's prohibition from providing false information to the lender.

If the buyer would like to make its offer contingent upon obtaining financing, the buyer will make that election in paragraph 8(F). Thereafter, the buyer will disclose the type of loan product upon which the contingency is based, as well as subject themselves to the terms of subparagraphs 1 through 4.



THE LEGAL CORNER

REALTOR EMERITUS PROGRAM

The REALTOR® Emeritus program is a special membership status honoring those REALTORS® who have maintained their membership for 40 years or more. Emeritus members receive a certificate and pin to show their status, payment of National Association, Pennsylvania Association and RAYAC dues are waived for the remainder of their membership, and they are exempt from the Code of Ethics Training requirement.

In 2020, NAR had instituted that there needs to be a service requirement of at least one year of service at the NATIONAL level in order to be recognized as a REALTOR® Emeritus. Service at the state or local level will not be considered. Please note, service is defined as serving as an officer, director, committee member, federal political coordinator, or president's liaison.

Starting in 2020, RAYAC recognizes members who have reached a local REALTOR® Emeritus status. These members will have reached 40 years or more of membership status and given one year of service to RAYAC in the form of a committee, taskforce or board member. The local REALTOR® Emeritus will receive their local RAYAC dues waived for the remainder of their membership.

If any member believes they have achieved 40 years of REALTOR® membership and would like to apply for the National REALTOR® Emeritus or Local REALTOR® Emeritus, please contact shanna@rayac.com.



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Membership News

New Members

Beau Ambrose, Iron Valley
Andrea Francina Bixler, Keller Williams
Jennifer Breneman, Keller Williams
Jamie Britton, Iron Valley
Vincent Caropreso, Keller Williams
Michael Cooper, Berkshire Hathaway (E)
Sharon Devine, Howard Hanna
Brittany Ford, Century 21 Core Partners
Diane Geesey, Coldwell Banker
Kelly Grothouse, Berkshire Hathaway (SH)
Roxana Ziscay-Guerra, Coldwell Banker
Brett Miller, Coldwell Banker
Brandon Nase, Coldwell Banker
Ashley Shanks, Bennett Williams Realty
Thomas Reustle, Jr., Keller Williams
Teresa Sims, Berkshire Hathaway (W)
Kayla Warner, House Broker Realty

Member Changes

Judith A Albright, Berkshire Hathaway (W)
Erin L Aspito, Inch & Co.
George D Bergdoll, Berkshire Hathaway (W)
Naomi Brown, SVN Latus
Justin M Busse, McCallister Myers & Associates
Andrew S Chock, McCallister Myers & Associates
Beth I Close, Iron Valley
Rebekah Coup, Berkshire Hathaway (E)
John Cummings, Iron Valley
Sharon L Emenheiser, Iron Valley
Janet Freund, Berkshire Hathaway (PenFed)
Monti D Jones, Berkshire Hathaway (SH)
Jennifer L Kline, Iron Valley
Lindsay McAllister, Berkshire Hathaway (SH)
Ivetta V McCauley, Country Home Real Estate
Karin Negron-Caraballo, Berkshire Hathaway (SH)
Jessica Okronley, Berkshire Hathaway (SH)
Jessica S Pare, Berkshire Hathaway (E)
Mikyong C Philson, Berkshire Hathaway (SH)
Jodi L Reineberg, Berkshire Hathaway (SH)
Thomas J Reustle Jr., Berkshire Hathaway (W)
Ronald D Rhodes, Berkshire Hathaway (E)
Gayle K Sanders, Berkshire Hathaway (E)
Rebecca M Schor, Berkshire Hathaway (E)
Paul J Schultz, Iron Valley
Jabbar Sease, Coldwell Banker
Benjamin Shaw, McCallister Myers & Associates

Bill E Strain, McCallister Myers & Associates
Donna M Troupe, Berkshire Hathaway (SH)
Gregory Troupe, Berkshire Hathaway (SH)
Stanley R Watson, Howard Hanna
Jeffrey Wells, Berkshire Hathaway (W)
Crystal Wever, Berkshire Hathaway (SH)
Roxana Ziscay-Guerra, Coldwell Banker

Member Drops

Nicholas Bair, Prime Home Real Estate, LLC
Matthew M Czaus, Rock Commercial
Angela M Giddings, Iron Valley
Tamela J Horne, Century 21 Dale
Michael D Lantry, Iron Valley
Kathleen N Lockhart, Cummings & Co
Karin R Miller, Mountain View Realty
Herbert Stevenson Jr., Country Home Real Estate
Sydni A Walsh, Keller Williams

New Office/Brokerage

None

Office Changes

None

Office Drops

None

Affiliate Changes

None

Affiliate Drops

None

New Affiliates

Caruso Homes On Your Lot
18 Carlisle Street
Gettysburg, PA 17325
240-495-1938

Dethlefs Pykosh & Murphy
2550 Kingston Road
York, PA 17402
717-975-9446

Mutual Settlement
14843 Sprague Road
Strongsville, OH 44136
440-826-0000

Membership Stats

(as of 7/21)

	<u>2022</u>	<u>2021</u>
Primary REALTORS	1237	1235
Secondary REALTORS	114	92
Pending Applicants	<u>16</u>	<u>12</u>
Total REALTORS	1367	1339
Affiliates	<u>103</u>	<u>98</u>
Total Members	1470	1437

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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Jaclyn Eriksen

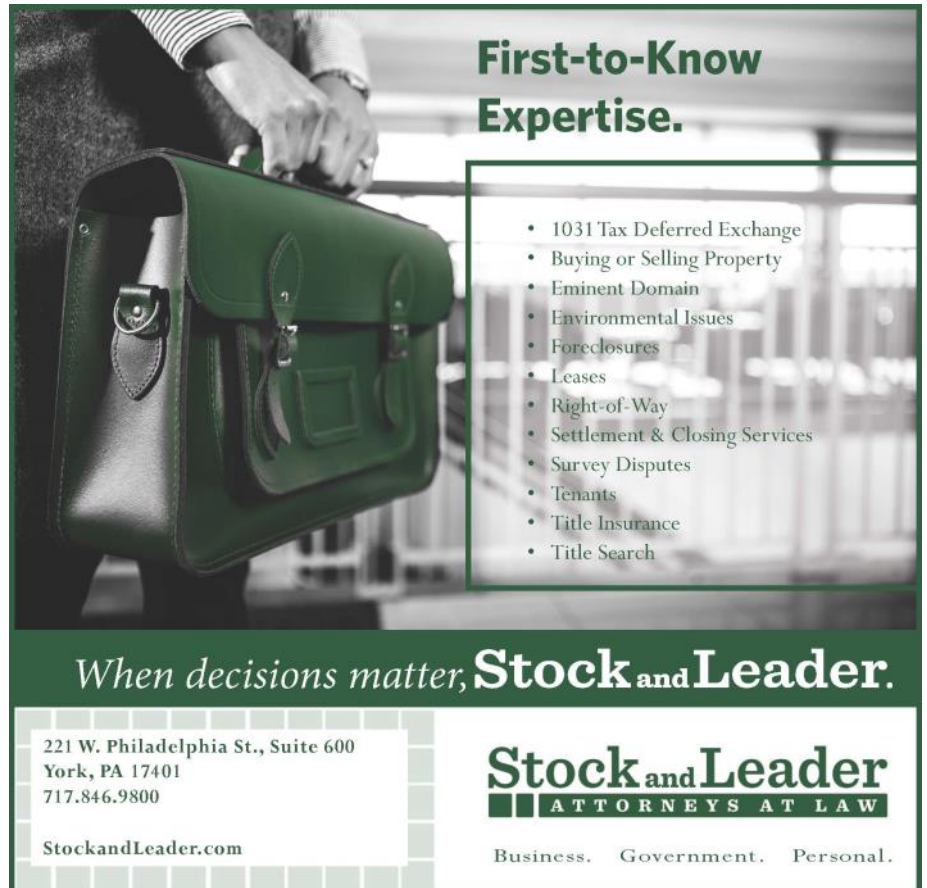
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Realtors®**

1031 Like-kind Exchanges Offer Benefits to Commercial and Residential Investors

Pennsylvania will finally grant the tax deferral benefit of 1031 like-kind exchanges beginning in 2023. What does that mean for real estate professionals and their clients?

A 1031 exchange allows the seller of business use or investment property to defer the gain when exchanging for another business use or investment property. An exchange is much like the sale of one property followed by the purchase of another linked together by paperwork completed within a certain period of time. What makes the old property and new property “like-kind” is its use, not the property type. Any type of property used in a trade or business or held for investment will qualify for 1031 tax-deferral treatment.

Read the entire article [HERE](#).

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RAYAC YPN CORNHOLE TOURNAMENT

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RAYAC Celebrates its 100th Anniversary and we are Looking for the Winning Logo!

RAYAC is turning 100!! This occasion calls for a special party celebrating this momentous milestone!

RAYAC will be hosting a gala on **Friday, April 14th** at the Valencia Ballroom in Downtown York. More information will follow regarding the details of the evening.

We know we have a lot of creative members at RAYAC, so we are hosting a logo competition.

We are asking members to design a 100 year logo for the event. Once all logos are received, the membership will vote for the winner.

The winner will receive 2 tickets to the 100 Year Gala as well as \$100 towards their favorite charity.

If you are creating a square logo, we ask that the dimensions be 1080x1080, if you are creating a horizontal logo, we ask that the dimensions be 1920x1080.

Please submit your logo designs by **Friday, September 16th.** You can submit them to Jaclyn@rayac.com.



REALTORS Reach Out!

The RAYAC YPN Committee partnered with Freedom Township in Adams County to create their first ever municipal park.

The RAYAC YPN Committee was successful at receiving a \$5,000 placemaking grant from the National Association of REALTORS to make the park project happen.

The park fulfills unaddressed needs of the community and begins to lay the foundation for utilizing parks and recreation as a tool for enhanced quality of life for all county and township residents.

Be sure to check it out when you are in the area!



Monthly Housing Statistics



RAYAC Housing Snapshot

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

June 2022 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 601 homes were sold in Adams County in June 2022, which is a 2% increase from this time last year. In York County 3,220 homes were sold during the first six months of 2022, which is a 1% decrease from this time last year.

The median sales price in Adams County was \$272,500, a 14% increase from 2021. The median sales price in York County was \$240,000, a 12% increase from last year.

“Both York & Adams Counties continue to see double digit increases in the median home sale price. The combination of interest rates rising over 5% and the increases in median home sale price have left some buyers to pause their home search. As such we have seen an ever so slight increase in the inventory levels. In York County the number of homes for sale are just over one month supply and at levels we have not seen since November 2020. That is a good thing and helping to provide more buyers choices in their home buying process.” said Elle Hale, 2022 RAYAC President.

RAYAC Statistics by School District
2022-2021 (January 1-June 30) Comparison

School District	2022 Median Sale Price	2021 Median Sale Price	% Change	2022 Number Sold	2021 Number Sold	% Change
Adams County						
Bermudian Springs	\$290,000	\$234,950	23%	64	66	-3%
Conewago Valley	\$225,000	\$210,000	7%	151	155	-3%
Fairfield	\$277,500	\$270,000	3%	54	51	6%
Gettysburg	\$294,945	\$269,900	9%	176	157	12%
Littlestown	\$269,400	\$250,750	7%	108	106	2%
Upper Adams	\$242,500	\$227,450	7%	48	54	-11%
Total Adams County	\$272,500	\$240,000	14%	601	589	2%
York County						
Central York	\$250,500	\$227,000	10%	264	267	-1%
Dallastown	\$252,500	\$239,950	5%	293	278	5%
Dover	\$240,000	\$198,450	21%	165	184	-10%
Eastern York	\$225,750	\$178,000	27%	110	117	-6%
Hanover	\$200,100	\$185,000	8%	163	161	1%
Northeastern	\$253,500	\$244,900	4%	216	185	17%
Northern York	\$335,000	\$275,000	22%	134	146	-8%
Red Lion	\$249,900	\$210,000	19%	241	228	6%
South Eastern	\$299,990	\$264,490	13%	139	131	6%
South Western	\$260,000	\$240,500	8%	253	326	-22%
Southern York	\$320,000	\$269,500	19%	151	144	5%
Spring Grove	\$275,000	\$235,800	17%	239	202	18%
West Shore	\$265,000	\$241,500	10%	167	180	-7%
West York	\$191,750	\$165,000	16%	188	173	9%
York City	\$118,950	\$95,600	24%	320	302	6%
York Suburban	\$234,900	\$219,900	7%	177	219	-19%
Total York County	\$240,000	\$213,900	12%	3220	3243	-1%

RAYAC Leadership

President

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

Vice President

Reid Weinbrom, '24
Coldwell Banker, 854-9242

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

Professionalism Should be Recognized!

by Shanna Terroso, RCE, e-PRO

A few years ago I read a statistic that consumers who have a negative experience at a restaurant will share their story with 10 people. However, if a consumer has a good/great experience at a restaurant they will likely only share that positive dining experience with 3 people. As a society we are much more likely to share negativity than positive praise. Just like in our media outlets, bad news sells.

I have been on a personal mission to share positive praise where I can. When I receive great customer service at restaurants and stores I ask to speak to the manager to let them know how great of an employee they have. I can't tell you the number of times a manager has come over to speak to me with a serious look on their face because they assume they are about to receive a complaint. I love to see how quickly their spirit is uplifted because I'm sharing positive news.

In raising my two boys, my husband and I have read just about every book on positive parenting and for us, it works. Praising positive behaviors in our experience has led to more positive behaviors being displayed. I feel the same way about our REALTOR® members. Too often all I hear about are the problems and the complaints of unprofessional behavior. What we should be doing more of is sharing the stories of the professional who goes above and beyond for the transaction and their clients. These REALTORS® are the ones we should be recognizing and talking about because I know there are many of them. Hopefully in that recognition and sharing it will inspire other REALTORS® to model similar professional behavior.

I am thrilled that RAYAC is launching the Professionalism Award this year. We're hoping that by recognizing and awarding those who exhibit professional qualities as a positive reinforcement approach, this will be an integral piece to the puzzle on improving professionalism in our industry on a local stage.

I hope you will take the time to nominate one of your fellow REALTOR® members you feel is deserving of this award.

Nominate an outstanding professional REALTOR® at <https://rayac.com/rayac-professionalism-award/>



Our summer social was a cool way to beat the heat and mingle with fellow RAYAC members. Congrats to our gift card winners Jacki Altland, Kristal Bassett Posada, Ed Bender, Jen Clemens, Keith Koller, Paula Musselman, Lisa Myers, Bob Stambaugh and Ken Worley.

Steve Johnson won our 50/50 benefitting the RAYAC Foundation and generously donated back his winnings.

Special thanks to our sponsors for making the event possible: **First American Home Warranty, M & T Bank and White Rose Settlement.**



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RAYAC Course Catalog - Fall 2022

Ethics Training: REALTOR members must complete 2.5 hours of Ethics training by December 31, 2024
 Real Estate Licensees: 14 hours of continuing education must be completed by May 31, 2024 for license renewal
 Appraiser Licensees: 28 hours of continuing education must be completed by June 30, 2023 for license renewal

National USPAP 2022—2023

The 2022 - 2023 National USPAP Course is Here!

The recently updated 7-Hour 2022—2023 USPAP class will be offered on September 7, 2022. Even though the Manual hasn't changed since the last cycle, the course has been updated, and if you are planning to renew your Appraisal license by June 30, 2023, you must take this updated course. The great news is, you don't have to buy a new manual!

Wednesday, September 7, 2022	National USPAP	Cost: \$216.60
8:30 AM—4:30 PM	Instructor: Melanie McLane	7 hours Appraisal & RE CE

This required course will bring students up to date on the changes to this year's USPAP, and help explain how to best implement USPAP into daily appraisal practice. Lunch is included.

PLEASE NOTE:

Cost includes the required workbook only. The 2020-2021 USPAP Manual was extended, and is valid until December 31, 2022. All students **MUST** have their own copy of this current manual in order to receive credit for the class.

If you need a copy of the 2020-2021 USPAP manual, please contact Mireya Carlsen at mireya@rayac.com to purchase one.

The SMART PASS for Appraisal is now available to RAYAC members!

For just \$320, you can complete all 28 hours of Appraisal CE with RAYAC. This will save you at least \$35 off the price of paying for each course individually. More details on the following page.



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- ❖ The SMARTPASS is an affordable way to complete your 2022-2023 Appraisal course requirements through RAYAC. SMARTPASS holders will save over \$35 on their mandatory 28 hours of education

HOW DO I GET THE SMARTPASS?

- ❖ The SMARTPASS is available for purchase to RAYAC Members through the RAYAC website Member Portal under "EVENTS" for \$320. Access your portal here: <https://mdweb.mmsi2.com/york/>
- ❖ The SMARTPASS will be available for purchase until February 28, 2023, to all RAYAC Appraiser members

HOW DO I REGISTER FOR COURSES AFTER PURCHASING THE SMARTPASS?

- ❖ You **MUST** pre-register for classes at least 48 hours prior to the class date
- ❖ Contact Mireya Carlsen at mireya@rayac.com to register for classes
- ❖ Please note: Late registrations and walk-ins may not be accepted

TERMS & EXCLUSIONS

- ❖ The SMARTPASS is available only for 3.5 hour and 7-hour Appraisal classes held between September 1, 2022 and June 30, 2023
- ❖ It does not apply to broker courses, designation and certification courses, online courses, real estate continuing education courses, StraightTALK sessions, or courses taken prior to purchasing the PASS
- ❖ SMARTPASS holders who no-show a course will be charged a \$10 fee
- ❖ The SMARTPASS is non-refundable and non-transferrable

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Bright MLS Classes



August 4, 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](#)

August 11, 2022

Manage and Collaborate with Buyers Using Bright MLS , 10:00 am, [REGISTER HERE](#)

Using Market Reports to Educate Your Buyers 1:00 pm, [REGISTER HERE](#)

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Upcoming Events for your Calendar

RAYAC Foundation Bowlathon
Date: Thursday, August 25, 2022
Time: 6:00 pm
Location: Suburban Bowlerama

YPN Cornhole Tournament
Date: Thursday, September 15, 2022
Time: 5:00 pm
Location: Goofy's in Spring Grove

RAYAC Annual Business Meeting
Date: Tuesday, October 25, 2022
Time: 9:00 am
Location: Wyndham Garden in York
Keynote Speaker: [Brian Blasko](#).

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Caruso Homes on Your Lot PA1

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American Property Examiners

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Buyers Eyes Home Inspections, LLC

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Keystone Home Inspection

Mason Dixon Home Inspection

Mike Sheely Home Inspections

Mirkwood Home Inspections, LLC.

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Precision Inspections & Radon

Precise Inspecting LLC

Rabe Home Services, LLC

Real Services Inc

Rife Home Inspections

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The Property Examiners

The Virtus Group LLC

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