

RAYAC Connection

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RAYAC Top 10 Member Benefits!

As we come to the end of celebrating RAYAC's 100th year in business, we thought it was a great time to highlight the top member benefits offered to all RAYAC members.

VALUE OF YOUR RAYAC MEMBERSHIP

BY BECOMING A MEMBER OF THE REALTORS ASSOCIATION OF YORK AND ADAMS COUNTIES, YOU HAVE UNLIMITED ACCESS TO INVALUABLE INFORMATION THAT WILL HELP YOU ACHIEVE GREAT SUCCESS IN YOUR REAL ESTATE CAREER!

ANNUAL RAYAC MEMBERSHIP DUES: \$255

| | | | | |
|---|---|---|--|---|
| | | | | |
| MUNICIPAL DATABASE | FOREWARN | RAYAC LEGAL HOTLINE | ADVOCACY | HOA/COA DATABASE |
| <p>Over 100 municipalities in York & Adams Counties have different rules and regulations impacting the real estate industry. RAYAC simplifies access to this information for members. The database includes phone numbers for all utility companies in order to facilitate buyer transactions.</p> <p>COST: Invaluable</p> | <p>A proactive safety and intelligence app that provides solutions to enable real estate professionals to verify identity, search for criminal histories, and validate information provided by potential clients - all from just a phone number or a name.</p> <p>COST: \$240 per year</p> | <p>Talk one-on-one with RAYAC Solicitor Peter Ruth to get information to support your clients.</p> <p>COST: \$150 per call</p> | <p>RAYAC is advocating for your industry in D.C. Harrisburg and locally with our two counties, 22 school districts and 106 municipalities. Legislation matters and RAYAC is having a real impact.</p> <p>COST: Invaluable</p> | <p>Over 200 HOA and COA communities in York and Adams Counties are regularly updated in RAYAC's database, offering members comprehensive information on community rules, such as age restrictions, rental policies, FHA approval, and more.</p> <p>COST: \$1,000</p> |

| | | | | |
|---|---|--|---|--|
| | | | | |
| DISCOUNT TO BRIGHT MLS | MARKET REPORTS | NEWS AND INFORMATION | TECH HELPLINE | REAL ESTATE SCHOOL |
| <p>RAYAC is a shareholder of Bright MLS and all RAYAC REALTOR® members receive a discount in subscription fees.</p> <p>COST: \$216 in savings per year</p> | <p>RAYAC keeps its members up to date with the York and Adams Counties housing market with the release of the monthly reports.</p> <p>COST: \$240 per year</p> | <p>We ensure members stay informed about the latest real estate news through newsletters, blog posts, videos, and our website. Additionally, we offer a weekly recap of local newspapers to keep you updated. If you have questions, we have the answers.</p> <p>COST: Invaluable</p> | <p>If your computer is in need of repair, RAYAC's Tech Helpline's computer experts are here to help! We offer services ranging from spyware removal and virus protection, to software repair and help desk support. Whatever the issue may be, we'll have it fixed quickly to save you time and money.</p> <p>COST: \$100 per call</p> | <p>RAYAC hosts the top real estate school in our community, featuring high-quality classes, including online options, taught by accomplished national instructors. Offerings include Designation Courses, Broker Courses, Continuing Education, Seminars, Training, and New Licensee Education.</p> <p>COST: \$35 member savings with SmartPass</p> |



[REGISTER HERE FOR THE EVENT](#)

RAYAC Partners with Junior Achievement to teach Financial Literacy to Middle School and High School Students in York and Adams Counties

RAYAC is excited to announce a collaboration with Junior Achievement of South Central PA, aimed at imparting invaluable knowledge on financial literacy and the journey to becoming homeowners to high school students.

Educating the future generation of homeowners holds immense importance for all. The National Association of REALTORS® has issued a challenge to place a REALTOR® in every public high school across the country by 2024.

To meet this challenge, RAYAC is joining forces with Junior Achievement. We are actively seeking volunteers for two distinct programs: the [Real Life JA Program](#) tailored for 11th and 12th graders and the [Your Economic Success](#) JA programs designed for middle school students.

To find school locations and programs [please click here.](#)

If you are interested in volunteering please contact jaclyn@rayac.com



RAYAC Foundation \$100 Challenge to Celebrate RAYAC's 100th Anniversary

The RAYAC Foundation has challenged all members to donate \$100 in honor of RAYAC turning 100 years old! You can make a donation by calling the RAYAC office or by dropping off a check to the RAYAC office.

Thank you to the following people that have donated to the challenge so far this year:

Dolly Bailey
Steve Brown
Ellen Brown
Patricia Carey
Brenda Drawbaugh
Wade Elfner
Bridget Floyd
Judy Givens
Jeremiah Good
Teresa Gregory
Connie Kern
Wendy Landis
John Linton

Tina Llorente
Cindy Mann
Rob McGuire
Sharron Minnich
Kim Moyer
Tamra Peroni
Sue Reed
Jodi Reinenberg
Deborah Smith
Rick Smith
Susan Spahr
Selina Robinson

Dan Rodgers
Karen Tavenner
Shanna Terroso
Stacey Trimmer
Bill Tull
Linda Werner
Ken Worley
Cheryl Yerger



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**“This Would Make a Great AirBNB®”
The Intersection of Short-Term Rentals, Municipal Codes, and
Real Estate Licensee Liability**

Very few topics (other than politics) are presently as divisive as the use of short-term rentals (“STR”). For those of you unfamiliar, a STR is a property that is rented out to a non-owner for a term typically less than a month. Viewed as vacation alternatives to hotels, motels, and other more traditional short-term occupancy locations, STRs came to prevalence around 2010.

As STRs grew in popularity, residents of communities began to voice opposition to the STR visitors who were viewed as transients coming into local communities for no other purpose than to party, imbibe in a “home away from home,” and avoid restrictions often imposed at hotels. These complaints led to several municipalities throughout the United States imposing restrictions on STRs, from limiting the number of days per year a property can be rented, to outright bans - often at the encouragement of the local hotel and hospitality industry.

While as of the date of this newsletter, Pennsylvania does not have any state statute prohibiting, limiting, or permitting them, local municipalities have started to address STRs via municipal zoning ordinances. Keep in mind, in York and Adams Counties alone there are 106 different boroughs and townships, including one (1) city, with almost all of them having their own zoning ordinance. In other words, that means theoretically there could be over 100 different ways STRs may be regulated in just 2 of the Commonwealth’s 67 counties. Even more frustrating (especially for those from south of the Mason-Dixon Line), Pennsylvania counties are not typically involved in regulating land use, which decisions are left to the local municipal government.

So how does the ongoing local government battle with STRs impact real estate licensees? The answer really boils down to one simple concept: know what the local regulations allow before making any representations to your clients. Most importantly, overcome the urge to provide an off-the-cuff, unresearched, and uninformed response to pitch a property without first doing your homework.

If you have questions on where to begin to look to get answers to this and other zoning-related questions, start first with RAYAC’s municipal database. Then seek out professional, legal counsel familiar with navigating the various and often intersecting local, state, and federal laws, ordinances, and regulations – like RAYAC’s legal hotline!

Peter Ruth, RAYAC Solicitor

Thank You!

THANK YOU to everyone who contributed
\$38,114 RPAC already in 2023
including these RPAC leaders!

Crystal R (\$2,500)

Kim Moyer

Sterling R (\$1,000)

Steve Brown
Patricia Carey
Nathan Elfner
Josh Jackson

Governor's Club (\$500-\$999)

James Warfield
Ken Worley

Capitol Club (\$250-\$499.99)

Bob Aldinger
Dolly Bailey
Gregg Clymer
Annemarie Cook
Adam Flinchbaugh
Rick Keller
Tina Llorente
Tamra Peroni
Stella Raffensberger
Sue Reed
Bradley Shafer
William Shanbarger
Stephen Turner
Reid Weinbrom

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

Jackie Altland
Marie Arcuri
Erin Aspito
Susan Becker
Tami Behler
Dennis Berkebile
Ellen Biesecker
Mark Carr
Jennifer Clemens
Chris Dell
Brenda Drawbaugh
Ronald Fimiani
Debbie Folmer
Cynthia Forry
Jeff Garber
Judd Gemmill
Michael Hackenberger
Terri Harmon
Martin Heaps
Katie Horne
Susan Johnston
Glenda Kane
Scott Kopp

Allison Altman
Bob Argento
Gina Baum
Bobby Behler
Ed Bender
Brian Berkheimer
John Bowman
Suzanne Christianson
Barbara Deardorff
Casey Dougherty
Melinda Eppolito
Bridget Floyd
Tereasa Forbes
Lora Foster
Michelle Gemmill
Judy Givens
Brenda Hahn
Lisa Hartlaub
Judy Henry
Bobbi Hughes
Michele Jones
Jennifer Kibler
Nathan Krotzer

Wendy Landis
Terra Little-Taylor
Cindy Mann
Deb McLaughlin
Robin Mede-Butt
Ashley Motter
Miky Philson
Mary Price
Holly Purdy
Neil Reichart
Brenda Riddle
Selina Robinson
Christina Rosensteel
Cindy Sarver
Heather Saylor
Rick Smith
Kayla Sterling
Shanna Terroso
Dave VanArsdale
Richard Vangel
Linda Werner
Michael Wheeler
Carrie Wilburn

John Linton
Joe Mancuso
Rob McGuire
Debra McManus
Sharron Minnich
Cinda Nease
Robyn Pottorff
Patty Price
Stacey Raffensberger
Jodi Reineberg
Mark Roberts
Jill Romine
Mike Sabo
Jim Savard
Deborah Smith
Brittani Snyder
Kristyn Stouch
Donna Troupe
Jason VanDyke
Shelley Walter
Julie Wheeler
Roxanne Whitaker
Petula Yingling



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OP ED: AGENT COMMISSIONS' POSSIBLE NEW WORLD: A STEP BACKWARD FOR FAIR HOUSING

By [Amit Kulkarni](#)

The United States real estate market is actually the envy of the world. The U.S. boasts the *world's* most orderly, efficient and equitable housing market—and many other countries are attempting to emulate it.

Our system's efficiency is driven in large part by agents and brokers competing aggressively, while also sharing their listing information with each other—and with the public—on an impartial basis. The local companies offering multiple listing systems (MLSs) around the country facilitate that process, while also giving brokers and their clients the option to offer to pay a finder's fee—sometimes called a commission split—for the buyer's broker. In turn, the real estate finance system has created relatively efficient processes for buyers to obtain loans, and for the costs of their real estate agent representation to be paid by the seller out of the transaction.

Unfortunately for the United States real estate consumer, this system is under attack by misguided lawsuits that allege the equitable, efficient, and highly competitive real estate marketplace in this country actually was created to artificially inflate commissions.

The first one of these cases, in Missouri federal court, recently concluded trial with the Missouri jury handing down a verdict in favor of the plaintiffs, a verdict we feel risks adversely affecting the ability for minorities and people of color to participate in the housing market.

After the conclusion of that first trial, the lead attorney for the plaintiffs was interviewed on CNBC, touting that homeowners were victims of a “rigged system,” and that compensation in real estate is different from any other industry—statements we found misleading and disingenuous.

Neither is correct.

Click [HERE](#) to read the rest of the article.



Profile of Home Buyers and Sellers Draws National Media

The National Association of REALTORS® released its *2023 Profile of Home Buyers and Sellers* this morning, garnering coverage in a wide range of national media outlets, including [CNN](#), [Bloomberg](#) and [The Washington Post](#).

The annual report, which NAR has been conducting since 1981, covers demographics, preferences, and experiences of recent buyers and sellers across the United States. Data was collected from a nationally representative sample of home buyers who purchased a primary residence in the 12-month period between July 2022 and June 2023.

This year's report shows that reliance on real estate professionals remains strong. Although 100% of respondents said they used the internet in the home search process, a vast majority—89% of both buyers and sellers—said they worked with a real estate professional on their sale or purchase. Only 5% of sellers cited the “agent’s commission” as an important factor in choosing their agent: Reputation of the agent, whether the agent was “honest and trustworthy,” and knowledge of the neighborhood ranked as the most important factors.

Household annual income among buyers was 22% higher than last year, an indication that high sales prices and rising interest rates have eroded lower-income households’ ability to purchase a home. Among buyers who financed their purchase, the median down payment amount was also up. In this year’s report, it was 8% for first-time buyers, 19% for repeat buyers, and 15% for all buyers.

After several years of losing share in the homebuying market, first-time buyers are making headway. They made up 32% of the market, according to this year’s report—still below the historical rate of 38% but notably higher than last year’s rate of 26%.

As in past years, buyers and sellers report satisfaction with the service provided by their real estate professional. Ninety percent of buyers said they would definitely (75%) or probably (15%) use their agent again or recommend their agent to others. Eighty-seven percent of sellers said they would definitely (73%) or probably (14%) recommend their agent for future services.

Read additional highlights of the report in REALTOR® Magazine’s [“12 Trends That Explain Your Clients’ Real Estate Journey.”](#)



NATIONAL
ASSOCIATION of
REALTORS®

THANK YOU 2023 RAYAC LEADERS!

Thank you to the following RAYAC members for stepping up and leading the association this year!

2023 RAYAC Officers

Reid Weinbrom - President
Jason Phillips - Vice President
Jennifer Clemens - Secretary
Ed Bender - Treasurer

2023 RAYAC Foundation Officers

Roberto Berlingo - President
Wendy Landis - Vice President
Patricia Carey - Treasurer

2023 RAYAC Directors

Brian Berkheimer
John Birkeland
Casey Dougherty
Tereasa Forbes
Cynthia Forry
Martin Heaps
Paula Musselman
Simon Overmiller
Brad Shafer
Tony White

2023 RAYAC Foundation Directors

Teresa Gregory
Connie Kern
Selina Robinson
Stacey Trimmer
Lisa Warner-Vaught
Cheryl Yerger

2023 Committee Chairs

| | |
|------------------------|---------------------------------|
| Affiliate | Dean Shearer |
| Bowlathon | Paula Musselman |
| Budget Finance | Ed Bender |
| Community Relations | Nathan Krotzer |
| Consumer Protection | Katie Horne |
| DEI | Jason Phillips & Teresa Gregory |
| Education | Paula Musselman |
| Golf Outing | Stacey Trimmer & Marty Sowa |
| Grievance | Bob Stambaugh |
| Hands on Helpers | Selina Robinson |
| Leadership Development | Patricia Carey |
| Lockbox | Marty Sowa |
| Political Affairs | Kim Moyer & Pat Carey |
| Professional Standards | Wade Elfner |
| Program Social | Jen Clemens & Wendy Landis |
| YPN | Carman Banzaca |

Thank you!

RAYAC extends a special thank you to

**2023 RAYAC
President
Reid Weinbrom**



Thank you to the following members whose term on the Board of Directors expires at the end of this month. We truly appreciate your service to RAYAC.

**Brian Berkheimer
Simon Overmiller
Brad Shafer
Tony White**

Membership News

New Members

Amanda Andreone, EXP Realty Philadelphia
Kara Andrews, Berkshire Hathaway (H)
Zachary Berkheimer, Berkshire Hathaway (G)
Jason Berno, EXP Springwood
Lisa Naylor Blouse, White Rose Realty
Christopher Capato, Century 21 Core Partners
Emmanuel De La Cruz, Coldwell Banker York
Omar Elhasany, Real Broker
Christine Emma, Iron Valley York
Tara Foehlinger, Berkshire Hathaway (CD)
Christopher Hager, Berkshire Hathaway (CD)
Alexandra Georg, Keller Williams Keystone
Jacob L Heiland, Sites Realty, Inc
Kelly Hilton-Bey, Century 21 Core Partners
Tracy Kistner, Iron Valley York
Sophia Matsangakis, Coldwell Banker York
David Mckeag, Berkshire Hathaway (W)
Melanie Miller, Keller Williams Realty Partner
David E Mizenko, Howard Hanna
Conor Salmon, Re/Max Gettysburg
Joshua Sharp, Howard Hanna York
Layla Shelleman, Re/Max Gettysburg
Elizabeth Warren, Pinnacle Real Estate Sales
Savannah Yingling, Keller Williams Keystone Hanover

Member Changes

Justin M Busse, Coldwell Banker York
John Cummings, Iron Valley York
Maria Ferrante, EXP Realty
Nicholas Angelo Feudale, Keller Williams Central PA
Jared D Gettel, Keller Williams Keystone
Scott A Gingrich, Keller Williams Central PA
Kelly L Grothouse, Real Broker LLC
Melissa Guyer, Real Broker LLC
Jennifer L Kline, Iron Valley York
Holden Loring, Inch & Co
David E Mizenko, Howard Hanna Shrewsbury
Eric Myers, Iron Valley York
Susan L Pierce, Southern Management Rentals
Joshua M Rinier, Country Home Real Estate
Stephen J Sheffer, Coldwell Banker Realty
William Stevens, Century 21 Home Advisors
Patricia Wise, Re/Max Patriots
Victoria Adriane Wood-Pressley, Keller Williams Central PA

Member Drops

Brandon Ayala, EXP Realty Philadelphia
Danielle Bordenkircher, Real Broker LLC
Andrew S Chock, McCallister Myers & Assoc.
Reed W Christine, McCallister Myers & Assoc.
Amanda Corbett, Re/Max Patriots
Cynthia Michelle Richardson, Berkshire Hathaway (SH)
Karen H Shreiner, Berkshire Hathaway (E)
Cheryl Young, Keller Williams Keystone

New Office/Brokerage

None

Office Changes

Coldwell Banker
 2451 Kingston Court
 York, PA 17402

Office Drops

None

Affiliate Changes

None

New Affiliates

None

FairHaven Completion

Christine Emma, Iron Valley York
Tara Foehlinger, Berkshire Hathaway (CD)
Alexandra Georg, Keller Williams Keystone

Membership Stats

(as of 11/21)

| | 2023 | 2022 |
|--------------------|-------|-------|
| Primary REALTORS | 1258 | 1256 |
| Secondary REALTORS | 132 | 124 |
| Pending Applicants | 30 | 10 |
| Total REALTORS | 1420 | 1390 |
| Affiliates | 94 | 106 |
| Total Members | 1,514 | 1,496 |

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RAYAC Office Hours

Monday - Thursday

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Friday

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

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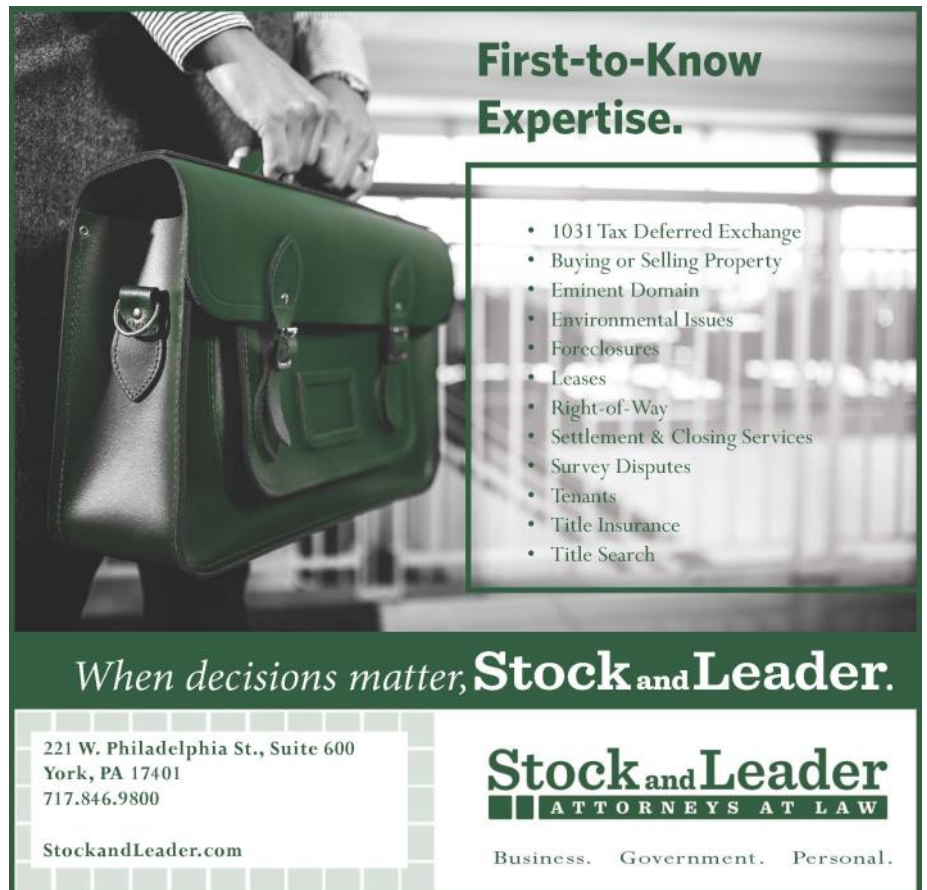
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RAYAC Professionalism Award

RAYAC members can now nominate RAYAC Realtor members outside of their own brokerage for outstanding professionalism using our simple survey.

After a nomination has been made, the last three agents the nominee completed transactions with, will be emailed a link to a questionnaire to rate the nominee.

Nominees who receive high remarks 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!](#)



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Working in a Post Burnett Trial Verdict: Resources and Guidance for REALTORS®

An eight-person jury in Kansas City, Missouri recently returned a verdict against NAR and other corporate defendants in the case of Burnett v. NAR et al.

NAR stands by the fact that its guidance for local MLS broker marketplaces ensures consumers get comprehensive, equitable, transparent and reliable home information and that brokerages of any size, service or pricing model get a fair shot at competing.

NAR will continue to focus on our mission to advocate for homeownership and always put consumer interests first.

This matter is not close to final, as NAR will appeal the jury's verdict. It will likely be several years before this case is finally resolved.

As the case continues to evolve and more lawsuits are filed, we have compiled a list of resources below for you to use in working with your clients.

[From the Desk of the RAYAC Exec-The NAR lawsuit and what it means to You.](#)

[Statement from NAR President Tracy Kasper on Case of Burnett v. NAR et al.](#)

[Burnett FAQ](#)

[Competition.REALTOR](#)

[179 Ways Agents Are Worth Every Penny](#)

[The Realtor® Difference: How to Communicate Your Value](#)

[Reminder of Broker Compensation in Light of NAR Lawsuit](#)

[How Real Estate Compensation Works](#)



Thankful For Our Members Event Recap

Thank you to everyone that attended RAYAC's Thankful for Our Members Event at Wyndridge Farms. Special thanks to our sponsors **CMG Home Loans** and **White Rose Settlement Services** for making the event possible. This was a great event to end out the year! We hope everyone has a fantastic holiday season!





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Monthly Housing Statistics



RAYAC Housing Snapshot

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

October 2023 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 869 homes were sold in Adams County in October 2023, a 17% decrease from 2022. In York County 4,520 homes were sold during the first ten months of 2023, which is a 19% decrease from this time last year.

The median sales price in Adams County was \$281,000, which is nearly the same as this time last year. The median sales price in York County was \$265,000, an 8% increase from last year.

"As we continue to keep our eyes on the real estate market, we are seeing that housing prices have remained steady in Adams County, while prices continue to rise in York County. Even with the number of home sales down in both counties, homes listed within certain price ranges are selling quickly, and we are still seeing those homes being presented with multiple offers." stated Reid Weinbrom RAYAC 2023 President.

RAYAC Statistics by School District
2023-2022 (January 1-October 31) Comparison

| School District | 2023 Median Sale Price | 2022 Median Sale Price | % Change | 2023 Number Sold | 2022 Number Sold | % Change |
|---------------------------|------------------------|------------------------|-----------|------------------|------------------|-------------|
| Adams County | | | | | | |
| Bermudian Springs | \$284,900 | \$285,000 | 0% | 91 | 118 | -23% |
| Conewago Valley | \$249,900 | \$238,000 | 5% | 221 | 259 | -15% |
| Fairfield | \$325,000 | \$282,500 | 15% | 71 | 92 | -23% |
| Gettysburg | \$349,990 | \$305,990 | 14% | 273 | 311 | -12% |
| Littlestown | \$275,000 | \$274,200 | 0% | 135 | 184 | -27% |
| Upper Adams | \$274,950 | \$235,000 | 17% | 78 | 77 | 1% |
| Total Adams County | \$281,000 | \$279,900 | 0% | 869 | 1041 | -17% |
| York County | | | | | | |
| Central | \$280,000 | \$260,610 | 7% | 405 | 502 | -19% |
| Dallastown | \$280,000 | \$256,000 | 9% | 397 | 525 | -24% |
| Dover | \$256,590 | \$240,000 | 7% | 288 | 304 | -5% |
| Eastern York | \$242,400 | \$232,000 | 4% | 147 | 174 | -16% |
| Hanover Public | \$229,000 | \$206,000 | 11% | 181 | 266 | -32% |
| Northeastern | \$294,900 | \$259,990 | 13% | 267 | 357 | -25% |
| Northern York | \$325,000 | \$346,750 | -6% | 167 | 238 | -30% |
| Red Lion | \$265,000 | \$245,000 | 8% | 332 | 410 | -19% |
| South Eastern | \$330,000 | \$310,000 | 6% | 217 | 243 | -11% |
| South Western | \$300,000 | \$264,900 | 13% | 402 | 437 | -8% |
| Southern York | \$330,000 | \$330,000 | 0% | 201 | 251 | -20% |
| Spring Grove | \$285,000 | \$275,000 | 4% | 263 | 380 | -31% |
| West Shore | \$310,000 | \$266,250 | 16% | 305 | 312 | -2% |
| West York | \$210,000 | \$200,000 | 5% | 269 | 232 | 16% |
| York City | \$127,500 | \$119,200 | 7% | 435 | 536 | -19% |
| York Suburban | \$264,500 | \$235,000 | 13% | 244 | 318 | -23% |
| Total York County | \$265,000 | \$245,000 | 8% | 4520 | 5576 | -19% |

RAYAC Leadership

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

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

Tony White, '23
Berkshire Hathaway, 757-7811

RAYAC Holiday Hours

Wednesday, December 20, 2023
RAYAC Office Closes at 12:30 pm for the Staff Holiday Party

Monday, December 25, 2023 **CLOSED**

Tuesday, December 26, 2023 **CLOSED**

Friday, December 29, 2023
RAYAC Office Closes at Noon

Monday, January 1, 2024 **CLOSED**

Holiday Hours...



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At times, the distinction between what is deemed professional or unprofessional can be subjective.

Therefore, the RAYAC Education Committee has formulated the following Pro Tips (derived from NAR's Pathways to Professionalism) to provide clarity and address any potential confusion.

Click on the links below to find the best tips in our series.

[A Promise Made is a Promise Kept](#)

[Be a Negotiator](#)

[Be Prepared from Soup to Nuts](#)

[Dates Matter](#)

[Did you Provide Your Showing Feedback Today?](#)

[Dress for Success](#)

[How to Respectfully Reject a Homebuyer's Offer](#)

[Know Your Contracts and Forms](#)

[Settlement Tips](#)

[Social Media Etiquette](#)

[The Power of Saying I Don't Know](#)

[The Vitality of Punctuality and Deadlines](#)

[The Significance of Showing Respect and Courtesy Among REALTORS](#)

[Understanding Seller's Disclosure](#)

[What Does it Mean to Be Ethical?](#)

RAYAC Is Now Taking Applications for Various Awards and the 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 towards a designation or broker course. For an application outlining award and scholarship criteria, contact Shanna Terroso at shanna@rayac.com.

If you know someone deserving of the REALTOR of the Year Award and the YPN Award, please send those nominations to shanna@rayac.com.

Application deadline is December 1, 2023. Both award winners will be announced at RAYAC's Awards and Installation event.



2024 REALTOR® Membership Dues

RAYAC emailed dues invoices to members on Monday, November 6, 2023 and payment is due to the Association on January 4, 2024.

RAYAC Local Dues: \$255

Pennsylvania Association of REALTOR® Dues: \$150

National Association of REALTORS® Dues: \$156

National Association of REALTORS® Special Assessment for the Consumer Advertising Campaign: \$45 (NAR raised their dues \$6 annually).

Total 2024 REALTOR® Dues: \$606*

**does not include optional RPAC contribution*



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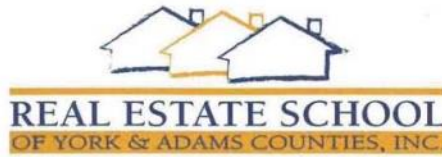
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RAYAC Course Catalog Winter - Spring 2024

License Renewal - What You Need to Know

All real estate licensees must renew their licenses by May 31, 2024. Before you can do this, you must complete 14 hours of continuing education.
All REALTOR members must complete 2.5 hours of Code of Ethics training by 12/31/24 in order to keep their REALTOR status.

Agents renewing for the first time: MUST take two 2 module courses, General Module and either Residential or Commercial Module, depending on what you practice.

Returning Agents: The PA Real Estate Commission has mandated that 3 of your 14 hours must be in the topics of Agent vs. Broker Responsibilities. Our course "Practice Safe, Legal Real Estate by Following RELRA" fulfills this requirement.

NOTE: This year, the Commission-mandated course and the Code of Ethics requirement DO NOT overlap, so you must take each class separately.

Hanover & Gettysburg agents: We will hold 14 hours of CE classes in Hanover on March 27 and April 24, 2024, including the mandatory and Ethics classes (details inside).

Commercial agents: We will hold 14 hours of CE classes next March-April, including Ethics for Commercial agents, Commercial Leases, Commercial Contracts, and 1031 classes.

ZOOM Classes: We will hold over 14 hours of CE classes via Zoom webinar during January & February, including the mandatory and Ethics classes.



The Smart Pass for Continuing Education is back!

Take unlimited 3.5 and 7 hour courses for just \$125. Available for purchase to RAYAC members through February 28, 2024, it will you save \$35 on your CE requirements. May be used on classes held through May 31, 2024.

Some restrictions apply, see flyer in this catalog for more information and details on how to purchase.

Required Continuing Education Classes

REQUIRED FOR NEW AGENTS (renewing your license for the 1st time)

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. Agents who must complete these modules are exempt from taking the Commission's 2024 mandatory course.

If a license is/was issued between December 1, 2021 and November 30, 2023, you must complete these modules in order to meet the Commission renewal requirement.

If a license is issued between December 1, 2023 and February 28, 2024, you must renew your license by May 31, 2024, but are exempt from the CE requirement.

General Module: Topics include: duties of licensees, closing costs for buyers and sellers, the Agreement of Sale and its addenda, title reports, zoning, agency relationships, and environmental concerns.

Winter-Spring Class Dates:

January 17 from 8:30 am—4:30 pm via Zoom webinar (Casey Dougherty)

April 3 from 8:30—4:30 pm in the RAYAC Classroom (Barbie Miller)

Residential Module : Topics include: the Uniform Construction Code and zoning, environmental issues, land development and types of construction, home inspections and warranties, mortgage information, foreclosures and short sales, fair housing, and the agreement of sale.

Winter-Spring Class Dates:

February 13 from 8:30 am—4:30 pm via Zoom webinar (Melanie McLane)

May 1 from 8:30—4:30 pm in the RAYAC Classroom (Danielle Winn)

Commercial Module: Topics include: the letter of intent, the commercial agreement of sale, leases and clauses, environmental issues, property management, 1031 exchanges, tenant fit out, floor measurement and load factors, and zoning issues.

Spring Class Date: March 6 from 8:30 am—4:30 pm in the RAYAC Classroom (Jim Helsel)

Online Option:

<https://yorkadams.leaponline.com/online-education/pennsylvania/real-estate/sales-license/post-licensing/>

Required Continuing Education Classes

COMMISSION-MANDATED COURSE

Required for All Agents NOT Renewing for the 1st time

Returning Agents: The PA State Real Estate Commission has mandated that 3 of your required 14 hours of CE must be in the topics of Agent vs Broker Responsibilities.

Our course “Practice Safe, Legal Real Estate by Following RELRA” fulfills this requirement.

Practice Safe, Legal Real Estate by Following RELRA

This is the **mandatory course** required to renew your license in 2024. In addition to a brush-up on RELRA, you may come away shaking your head about how egregious some of the violations that come before the Commission really are. We’ll apply both common sense and RELRA to typical activities in which licensees engage, so you can do business, make money, and stay out of trouble!

Approved for 3.5 hours Real Estate CE, meets Real Estate Commission mandate. Cost: \$40

Class Dates:

January 10 from 8:30 am—12:00 noon via Zoom webinar (Melanie McLane)

February 7 from 1:00 pm—4:30 pm via Zoom webinar (Melanie McLane)

March 28 from 8:30 am—12:00 noon at the Wyndham Garden York (Melanie McLane)

April 24 from 8:30 am—12:00 noon at South Hills Golf Club Hanover (Melanie McLane)

May 2 from 1:00 pm—4:30 pm in the RAYAC Classroom (Danielle Winn)

Online Option: “Broker and Licensee Responsibilities”

RAYAC is partnered with The CE Shop to provide online continuing education. The CE Shop has released their version of the Commission-mandated class. Here is the link to access it:

<https://yorkadams.licenseschool.com/pennsylvania/real-estate/continuing-education>

Required Ethics/Continuing Education Classes

NAR Mandatory Ethics Training Requirement - Due by December 31, 2024

New Members: If you attended New Member Orientation in January 2022 or later, you completed your Ethics training for this cycle during that Orientation class.

Returning Agents: Options appear below:

COE: Advertising, Social Media & the Agent

In this course, we'll discuss the protected classes, and how agents can advertise within the laws that govern them, as well as other laws, including Regulation Z and RESPA. We will also cover the use of social media for advertising. Melanie McLane. Approved for 3.5 hours Real Estate CE, and 2.5 hours Code of Ethics training. Cost: \$40

Class Dates:

January 10 from 1:00 pm—4:30 pm via Zoom webinar
February 7 from 8:30 am—12:00 noon via Zoom webinar
April 24 from 1:00 pm—4:30 pm at the South Hills Golf Club, Hanover

COE: REALTORS Breaking Bad (Ethics for Commercial Agents)

Understand the Code of Ethics from a Commercial perspective. This class covers the basics of the NAR Code of Ethics and real estate licensing laws, as well as the enforcement process. Finally, you'll discuss over a dozen commercial case studies. Jim Helsel. Approved for 3.5 hours Real Estate CE, and 2.5 hours Code of Ethics training. Cost: \$40

Class Date: April 10 from 8:30 am—12:00 noon in the RAYAC Classroom

COE: Multiple Offers: Keeping it Legal, Ethical, and Sane

This course will discuss the legal and ethical issues of multiple offers, as well as the agent's fiduciary duties to clients. The NAR Code of Ethics, and state law will be discussed as well as compared and contrasted. Melanie McLane. Approved for 3.5 hours Real Estate CE, and 2.5 hours Code of Ethics training. Cost: \$40

Class Date: April 25 from 1:00 pm—4:30 pm in the RAYAC Classroom

COE: Our Promise of Professionalism

This course includes sections of the NAR COE, as well as current RELRA regulations regarding practices, procedures and professionalism of licensees. Review the evolution of the COE and how those principles tie into the requirements of RELRA and the PA Real Estate Commission Rules and Regulations in protecting consumers. Danielle Winn. Approved for 3.5 hours Real Estate CE, and 2.5 hours Code of Ethics training. Cost: \$40

Class Date: May 2 from 8:30 am—12:00 noon in the RAYAC Classroom

Other Options:

NAR Online: No cost (no CE credit); or \$29.95 (3 hours CE credit):

<https://www.nar.realtor/about-nar/governing-documents/code-of-ethics/code-of-ethics-training>

PAR Triple Play: You **must** provide your completion certificate to mireya@rayac.com to receive credit

Attention: Hanover/Gettysburg Agents!

We are pleased to bring you 14 hours of continuing education in Hanover next spring. This includes the course required by the Real Estate Commission due by May 31, 2024, the mandatory Ethics course due by December 31, 2024, as well as 7 hours of elective classes too.

New Venue: South Hills Golf Club, 925 Westminster Avenue, Hanover PA 17331

Class Dates: March 27, 2024 and April 24, 2024

Cost: \$40/class, each class approved for 3.5 Real Estate CE

March 27 from 8:30 am—12:00 noon: Normal or Crazy: What's Next?

The market has shifted, and will continue to keep shifting. What worked before won't always work in this ever-changing marketplace. The real estate industry is being affected by outsiders, such as corporations buying real estate, and dot.com businesses, seeking to get a piece of the pie. The landscape keeps on shifting. Artificial intelligence is permeating businesses of all kinds. What is the skill set an agent needs to navigate this market?

March 27 from 1:00 pm—4:30 pm: Pricing or Pandering: Market Realities

This course will help agents price properties in a changing market. Agents are encountering sellers who recall the overheated market of 2021-22, with multiple offers guaranteed for almost every listing. Today's market is different, and some of those sellers have not yet adapted to these changes. The temptation to pander to sellers is there, but that will almost always end badly for both the agent and the seller. In this course, we will discuss pricing, and the discussions agents need to have with sellers during the listing and sales process.

April 24 from 8:30 am—12:00 pm: Practice Safe, Legal Real Estate by Following RELRA

This is the **mandatory course** required to renew your license in 2024. In addition to a brush up on RELRA, you may come away shaking your head about how egregious some of the violations that come before the Commission really are. We'll apply both common sense and RELRA to typical activities in which licensees engage, so you can do business, make money, and stay out of trouble!

April 24 from 1:00 pm—4:30 pm: COE: Advertising, Social Media & the Agent

Both the Federal Fair Housing Law and the PA Human Relations Act have revised and expanded their definitions of gender, which is a protected class. In this course, we'll discuss all protected classes, and how agents can advertise within those laws, and other laws, including Regulation Z and RESPA. We will also cover the use of social media for advertising. In addition to 3.5 hours of Real Estate CE, this course is also approved for 2.5 hours NAR Ethics training.

Attention: Commercial Agents!

We are thrilled to be able to offer you 14 hours of continuing education next spring, including an Ethics for Commercial Agents course, commercial contract and leasing classes, and an updated course on 1031 exchanges. You will still have to take the Commission-mandated course called, "Practice Safe, Legal Real Estate by Following RELRA," but you can choose from the following for the rest of your 10.5 hours:

March 26 from 8:30 am—12:00 noon: Navigating Commercial Contracts

The goal of this class is to remove the mystery of preparing Commercial Contracts. First, we will review just what a contract is and how it needs to be filled in to be legal and enforceable. Then, we will look at Letters of Intent and how and why to use them; we will go over the most common provisions of a Commercial Contract, and discuss in some detail the due diligence that should be completed during the feasibility period of a commercial transaction. You will leave with the knowledge you need to explain the agreement to a customer/client, determine how long due diligence periods should be, and be better able to prepare a solid and binding contract, without practicing law! Cost: \$40, approved for 3.5 hours Real Estate CE. Linda Olson.

March 26 from 1:00 pm—4:30 pm: Successful Commercial Lease Negotiations & Prep

The purpose of this class is to learn how to successfully negotiate leases for your commercial-tenant clients. More specifically, you will learn how to determine the tenants' needs and how to collect information on and to evaluate potential sites. We will review the most common terms and conditions incorporated into most leases and you will learn which of those clauses, when negotiated, will result in the most favorable final terms and conditions for your client. Finally, we will discuss how to review a lease and how to fill-in a tenant- and property-specific lease. Cost: \$40, approved for 3.5 hours Real Estate CE. Linda Olson.

April 10 from 8:30 am—12:00 pm: COE: REALTORS Breaking Bad (Code of Ethics)

Understand the Code of Ethics from a Commercial perspective. This class covers the basics of the NAR Code of Ethics and real estate licensing laws, as well as the enforcement process. Finally, you'll discuss over a dozen commercial case studies. In addition to 3.5 hours of Real Estate CE, this course is also approved for 2.5 hours NAR Ethics training. Cost: \$40, approved for 3.5 hours Real Estate CE. Jim Helsel.

April 10 from 1:00 pm—4:30 pm: 1031 Exchanges & Tax Reform

This class gives you the knowledge you need to prepare and present estimated cost statements for both buyers and sellers. You will also review legal requirements for preparation and presentation to clients and consumers, hold an in-depth discussion of all common fees and costs associated with the sale and purchase of real estate, and will address all variations, including, but not limited to, FHA financing, VA financing, USDA financing, and cash transactions. Cost: \$40, approved for 3.5 hours Real Estate CE. Margo McDonnell.

Class Schedule at a Glance

Winter 2024:

January 10: 8:30 am—12:00 noon: Practice Safe Legal Real Estate by Following RELRA—Zoom

January 10: 1:00—4:30 pm: Advertising, Social Media & the Agent—Zoom

January 17: 8:30 am—4:30 pm: General Module—Zoom

January 23: 8:30 am—12:00 noon: Pricing or Pandering—Zoom

January 23: 1:00—4:30 pm: Normal or Crazy—Zoom

January 30, February 1, 6, 8: 8:30 am—4:30 pm: Broker Office Management Course

February 7: 8:30 am—12:00 noon: Advertising, Social Media & the Agent—Zoom

February 7: 1:00—4:30 pm: Practice Safe, Legal Real Estate by Following RELRA—Zoom

February 13: 8:30 am—4:30 pm: Residential Module—Zoom

February 22: 8:30 am—12:00 noon: Drilling Down with RPR—Zoom

February 22: 1:00—4:30 pm: Introduction to Bright MLS—Zoom

February 28: 8:30—12:00 noon: Pennsylvania Contracts—Zoom

February 28: 1:00—4:30 pm: Best of the Hotline—Zoom

--- Spring Dates on the Next Page ---

Required Broker Courses:

Real Estate Brokerage & Office Management

January 30, February 1, 6, 8, 2024 from 8:30 am—4:30 pm

30 hours Real Estate CE & 2 Required Broker credits

Cost: \$395 includes lunch

Residential Construction

May 14, 15, 21, 22, 2024 from 8:30 am—4:30 pm

30 hours Real Estate CE & 2 Required Broker credits

Cost: \$395 includes lunch

Certification Course:

Pricing Strategy Advisor (PSA) Certification

March 13, 2024 from 8:30 am—4:30 pm

Cost: \$249 includes lunch, Approved for 7 Hours Real Estate CE

Class Schedule at a Glance

Spring 2024:

March 6: 8:30 am—4:30 pm: Commercial Module (required for new agents)
March 7: 8:30 am—12:00 noon: Handling the Multiple Offer Scenario
March 7: 1:00—4:30 pm: Qualifying Sellers to Sell
March 13: 8:30 am—4:30 pm: Pricing Strategy Advisor (PSA) Certification
March 14: 8:30 am—12:00 noon: Show Me the Money—All About Cost Sheets
March 14: 1:00—4:30 pm: Dodging Dirty Deeds
March 26: 8:30 am—12:00 noon: Navigating Commercial Contracts
March 26: 1:00—4:30 pm: Successful Commercial Lease Negotiation & Prep
March 27: 8:30 am—12:00 noon: Normal or Crazy (Hanover)
March 27: 1:00—4:30 pm: Pricing or Pandering (Hanover)
March 28: 8:30 am—12:00 noon: Practice Safe Legal Real Estate (Wyndham Garden York)

April 3: 8:30 am—4:30 pm: General Module (required for new agents)
April 9: 8:30 am—12:00 noon: AI & ChatGPT for Real Estate—Zoom
April 9: 1:00—4:30 pm: Cybersecurity: How Technology can Ruin Your Business—Zoom
April 10: 8:30 am—12:00 noon: REALTORS Breaking Bad (Commercial Ethics)
April 10: 1:00—4:30 pm: 1031 Exchanges & Tax Reform
April 23: 8:30 am—12:00 noon: Pricing or Pandering
April 23: 1:00—4:30 pm: Normal or Crazy
April 24: 8:30 am—12:00 noon: Practice Safe Legal Real Estate by Following RELRA (Hanover)
April 24: 1:00—4:30 pm: COE: Advertising, Social Media & the Agent (Hanover)
April 25: 8:30 am—12:00 noon: Financing Nuts & Bolts
April 25: 1:00—4:30 pm: Multiple Offers: Keeping it Legal, Ethical, and Sane

May 1: 8:30 am—4:30 pm: Residential Module
May 2: 8:30—12:00 noon: COE: Our Promise of Professionalism
May 2: 1:00—4:30 pm: Practice Safe Legal Real Estate
May 8: 8:30—12:00 noon: Best of the Hotline
May 8: 1:00—4:30 pm: Pennsylvania Contracts
May 13: 8:30—12:00 noon: Agency in Pennsylvania
May 13: 1:00—4:30 pm: Mysteries, Myths & Screw-ups
May 14, 15, 21, 22: 8:30—am—4:30 pm: Residential Construction Broker Class

National Speaker Craig Grant is back with Updated Technology Classes!

Join us as we welcome National Technology speaker Craig Grant back to RAYAC. This year, he has two brand new courses that cover the latest technological issues facing agents today.

Class Date: April 9, 2024

Location: Zoom Webinar

Cost: \$40/class, each class approved for 3.5 Real Estate CE

April 9 from 8:30 am—12:00 pm: AI & ChatGPT for Real Estate

Artificial Intelligence or AI has been around for a long time, but with the emergence of OpenAI's ChatGPT & Dalle-2, MidJourney, Bard, Co-Pilot, plus so many other tools we already use and love like Office, Docs, Canva, Adobe, Grammarly, and more incorporating AI into their offerings, it has finally reached the masses. In this session, we will explore what AI is, how it can be used in your real estate business and everyday life, the legal and ethical implications. By the end of this class, you will be more knowledgeable about this fast-emerging technology to ensure you stay ahead of the curve, and boost your business efficiencies and customer service, all while using these tools in an ethical and compliant manner!

April 9 from 1:00 pm—4:30 pm: Cybersecurity: How Technology can Ruin Your Business

With the increased susceptibility in the real estate industry to Cybercrimes, wire fraud and the stance that the National Association of REALTORS® takes on this, it is critical that agents learn the best methods and set a new standard of practice when handling their clients' sensitive information, especially since that information is revealed in a real estate transaction. With the increased activity, communications, and sharing that occur on the internet and through social media, agents must educate their clients on safety precautions. This course is designed to elevate awareness, assist students in establishing policies and procedures, and raise the level of care offered to the consumer when we promise to protect and promote a client's best interests.

About Craig Grant: As one of the most sought-after national speakers on technology in real estate today, Craig's goal is to take extremely complicated topics and present them in a way that is easy to understand, so the average non-technical person can embrace how much technology can work for them and not against them. He strives to help agents get over their fear of technology. Craig is the CEO of the Real Estate Technology Institute, and is a frequent speaker at NAR conventions, Triple Play, and other industry events.

REAL ESTATE CLASSES

Agency in Pennsylvania

In this class, you will learn how to define agency, create agency relationships, understand the responsibilities of agency, limitations on duty, agency issues, and review required documents and other tools of the trade.

Brett Woodburn

Approved for 3.5 hours Real Estate CE. Cost: \$40

Class Date:

May 13 from 8:30 am—12:00 noon in the RAYAC Classroom

Best of the Hotline

The Legal Hotline provides you the opportunity to learn all about the pitfalls that have plagued other agents. RAYAC Legal Counsel Peter Ruth will discuss the most frequent and problematic questions that hit the Legal Hotline, and helps you navigate the system, so you will stay out of trouble! Keep your finger on the pulse of today's hot issues, and learn the answers to not only the most commonly asked questions, but also to those unusual situations. Learn about current trends occurring in today's market. Peter T. Ruth, Esq.

Approved for 3.5 hours Real Estate CE. Cost: \$40

Class Dates:

February 28 from 1:00 - 4:30 pm via Zoom webinar

May 8 from 8:30 am—12:00 noon in the RAYAC Classroom

Dodging Dirty Deeds

This course is designed to help raise awareness and competence when representing your buyers and sellers. We will review issues with deeds and title that can be discovered well in advance of a real estate transaction in order to minimize loss of time and money for clients and consumers. You will also learn about real property deeds and parcel numbers, the chain of title, forms of ownership and its consequences, and identify discrepancies in legal descriptions, the correct documentation needed for an estate, issues in deeds, and understanding easements. Danielle Winn

Approved for 3.5 hours Real Estate CE. Cost: \$40

Class Date:

March 14 from 1:00 pm—4:30 pm in the RAYAC Classroom

REAL ESTATE CLASSES

Drilling Down with RPR

RPR is an invaluable tool for real estate agents! This course is designed to show you how to use this tool not just to price a property, or conduct a search, but also to understand neighborhood trends, and how to use it for marketing, prospecting, POI's, and map searches and tools. In addition, you'll learn how to set up your profile, run reports, and some handy shortcuts. Casey Dougherty

Approved for 3.5 hours Real Estate CE. Cost: \$40

Class Date:

February 22 from 8:30 am - 12:00 noon pm via Zoom webinar

Financing: Nuts & Bolts

This course is designed to instruct, update, and remind agents of the nuts and bolts of real estate financing. We'll cover and discuss the following: secondary market (Fannie, Freddie), FHA, VA, USDA, and portfolio loans, qualification and the effect of interest rates and credit scores on financing; how to determine if the property fits the loan program; the differences among year-round owner-occupied properties, investment properties, and second homes which do not meet secondary market guidelines; and finally how agents should keep up to date on other local programs, such as first-time buyer closing cost assistance, as well as vetting lenders to determine which lenders are most reliable. Melanie McLane

Approved for 3.5 hours Real Estate CE. Cost: \$40

Class Date:

April 25 from 8:30 am—12:00 noon in the RAYAC Classroom

Handling the Multiple Offer Scenario

The goal of this course is to help agents gain a better understanding of how to properly handle multiple offers both legally and ethically. Many times the agent and client feel overwhelmed by it. We will focus on all aspects of the multiple offers situation. You will leave knowing what are your fiduciary duties to your clients and will be in a position to help them build a plan for success. We will also review the agreement of sale and discuss key paragraphs to focus on during a multiple offer situation. Eric Rehling

Approved for 3.5 hours Real Estate CE. Cost \$40

Class Date:

March 7 from 8:30 am—12:00 noon in the RAYAC Classroom

REAL ESTATE CLASSES

Introduction to Bright MLS

The MLS is a daily-use tool vital for serving the consumer. In this class you will learn both basic and advanced system features to list and sell property to the best of your ability, ensuring your clients and customers receive the best service possible. Students will better understand how to use MLS tools to better service the customer. Learn how to use this tool to your advantage. Casey Dougherty

Approved for 3.5 hours Real Estate CE. Cost: \$40

Class Date:

February 22 from 1:00 - 4:30 pm via Zoom webinar

Mysteries, Myths & Screw-ups

As a licensed real estate attorney, Brett Woodburn has heard it all! He will share with you how to avoid common mistakes with failed transactions, terminating agreements, deposits, teams, written vs. verbal, and other common screw-ups. Brett Woodburn

Approved for 3.5 hours Real Estate CE. Cost: \$40

Class Date:

May 13 from 1:00—4:30 pm in the RAYAC Classroom

Normal or Crazy: What's Next?

The market has shifted, and will continue to keep shifting. What worked before won't always work in this ever-changing marketplace. The real estate industry is being affected by outsiders, such as corporations buying real estate, and dot.com businesses, seeking to get a piece of the pie. The landscape keeps on shifting. Artificial intelligence is permeating businesses of all kinds. What is the skill set an agent needs to navigate this market? Melanie McLane

Approved for 3.5 hours Real Estate CE. Cost: \$40

Instructor: Melanie McLane

Class Dates:

January 23 from 1:00 - 4:30 pm via Zoom webinar

March 27 from 8:30 am—12:00 noon at South Hills Golf Club, Hanover

April 23 from 1:00 pm—4:30 pm in the RAYAC Classroom

REAL ESTATE CLASSES

Pennsylvania Real Estate Contracts

This course covers legal relationships with consumers, a review of real estate contract law, highlights of the Agreement of Sale, addendums to the Agreement of Sale, and the PA Sellers Disclosure Form. Several additional contracts will be reviewed, so don't miss this opportunity to keep up with the most recent contract changes and updates. Peter T. Ruth, Esq.

Approved for 3.5 hours Real Estate CE. Cost: \$40

Class Dates:

February 28 from 8:30 am - 12:00 noon via Zoom webinar

May 8 from 1:00 pm—4:30 pm in the RAYAC Classroom

Pricing or Pandering: Market Realities

This course will help agents price properties in a changing market. Agents are encountering sellers who recall the overheated market of 2021-22, with multiple offers guaranteed for almost every listing. Today's market is different, and some of those sellers have not yet adapted to these changes. The temptation to pander to sellers is there, but that will almost always end badly for both the agent and the seller. In this course, we will discuss pricing, and the discussions agents need to have with sellers during the listing and sales process.

Melanie McLane

Approved for 3.5 hours Real Estate CE. Cost: \$40

Class Dates:

January 23 from 8:30 am - 12:00 noon via Zoom webinar

March 27 from 1:00 pm—4:30 pm at the South Hills Golf Club, Hanover

April 23 from 8:30 am - 12:00 noon in the RAYAC Classroom

Qualifying Sellers to Sell

In a world where sellers may be divorced or divorcing, not the most recent occupant (an executor or power of attorney), or otherwise not a traditional seller, a higher level of due diligence is required to list the property and bring it to closing. The skill sets required of the listing broker and agent are different from those of 25 or even 5 years ago. The objective of this course is to provide students with information and skills to ask the hard questions of the client and to understand the licensee's role and responsibilities in these transactions. Eric Rehling

Approved for 3.5 hours Real Estate CE. Cost: \$40

Class Date:

March 7 from 1:00—4:30 pm in the RAYAC Classroom

REAL ESTATE CLASSES

Show Me the Money: All About Cost Sheets

This class gives you the knowledge you need to prepare and present estimated cost statements for both buyers and sellers. You will also review legal requirements for preparation and presentation to clients and consumers, hold an in-depth discussion of all common fees and costs associated with the sale and purchase of real estate, and will address all variations, including, but not limited to, FHA financing, VA financing, USDA financing, and cash transactions. Danielle Winn

Approved for 3.5 hours Real Estate CE. Cost: \$40

Class Date:

March 14 from 8:30—12:00 noon in the RAYAC Classroom

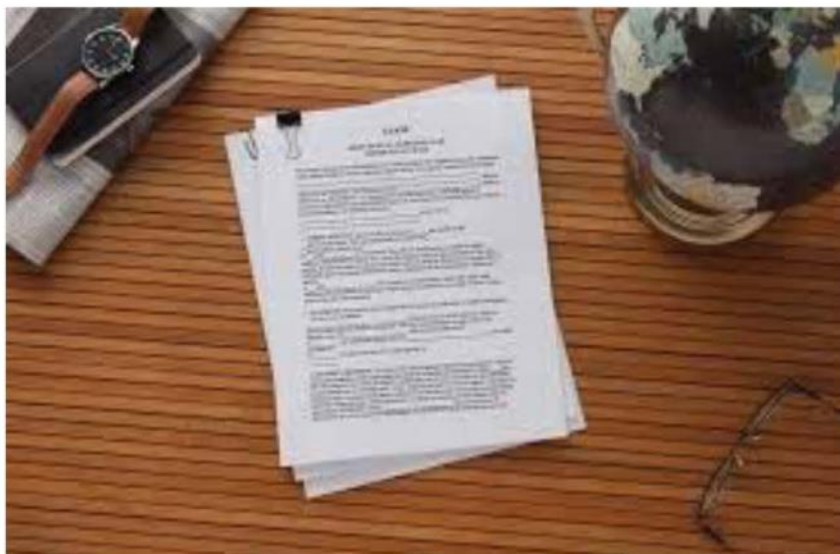
1031 Exchanges & Tax Reform

This class gives you the knowledge you need to prepare and present estimated cost statements for both buyers and sellers. You will also review legal requirements for preparation and presentation to clients and consumers, hold an in-depth discussion of all common fees and costs associated with the sale and purchase of real estate, and will address all variations, including, but not limited to, FHA financing, VA financing, USDA financing, and cash transactions. Margo McDonnell

Approved for 3.5 hours Real Estate CE. Cost: \$40

Class Date:

April 10 from 1:00—4:30 pm in the RAYAC Classroom





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 2022-2024 continuing education requirements.

PLUS - take extra courses at no additional cost. Available for purchase to RAYAC members until February 29, 2024.

HOW DO I GET THE SMARTPASS?

- ❖ You can purchase the SMARTPASS through the RAYAC Member Portal. Click on "Registration," then the option to purchase should appear on the right of the Home Page. (or click on "Events")
- ❖ SMARTPASS holders will save \$35 on their mandatory 14 hours of CE **and** are eligible to take additional 3.5 and 7 hour CE classes held between September 1, 2023 and May 31, 2024 at no extra cost.
- ❖ The more classes you take, the more you will save!

HOW DO I REGISTER FOR COURSES AFTER PURCHASING THE SMARTPASS?

- ❖ You **MUST** purchase the SMARTPASS **BEFORE** registering for classes. You can then register for classes by contacting Mireya Carlsen at mireya@rayac.com at least 48 hours prior to the course date.
- ❖ If you register online, you will be charged for the class.
- ❖ Please note: Late registrations and walk-ins may not be accommodated.

TERMS & EXCLUSIONS

- ❖ The SMARTPASS does not apply to broker courses, designation and certification courses, online courses, or StraightTALK sessions.
- ❖ It is available only for 3.5 hour and 7 hour continuing education courses held between September 1, 2023 and May 31, 2024.
- ❖ If you are registered for a class that has a waiting list, and you have completed your 14 required hours, you may be asked to give up your seat to someone who still needs to complete their class requirements.
- ❖ The SMARTPASS is non-refundable, non-transferrable, and you must be an active member of RAYAC to use it.

KNOW MORE. DO MORE.



REAL ESTATE BROKERAGE & OFFICE MANAGEMENT

(2 required broker credits/ 30 hours CE)

Are you working on your Broker's license? Real Estate Brokerage and Office Management is one of the two required courses needed to fulfill your educational requirements. Course topics include:

Planning and Organizing

Opening an Office

Market Analysis & Growth Patterns

Directing & Theories of Management

Human Resources

Business Ethics

Legal Considerations

Learn the best and most practical skills and techniques for running your own office while completing your Broker's license

Dates: January 30, February 1, 6, 8, 2024

Time: 8:30 AM - 4:30 PM

Instructor: Casey Dougherty

Location: RAYAC Classroom

Cost: \$395 (lunch included)

For more information, or to register, please visit <https://mdweb.mmsi2.com/york/>



RESIDENTIAL CONSTRUCTION

(2 broker required credits/30 hours CE)

Are you working on your Broker's license? Real Estate Construction is one of the core required courses needed to fulfill your educational requirements. Course topics include:

- History & Trends in Housing
- Construction Terminology
- Construction Laws
- Subdividing & Development
- Architecture & Design
- Estimating Costs & Site Preparation
- Building Components & Materials
- Mechanical Systems
- Financing & Marketing New Construction

Understand everything about the real estate construction business while completing your Broker licensing requirements!

Dates: May 14, 15, 21, 22, 2024

Time: 8:30 AM - 4:30 PM

Instructor: Casey Dougherty

Location: RAYAC Classroom

Cost: \$395 (lunch included)

For more information, or to register, please visit <https://mdweb.mmsi2.com/york/>

Start Pricing Homes with Confidence.



Register for the Pricing Strategies: Mastering the CMA course.

The key to competitive home pricing is becoming proficient at comparative market analyses (CMAs).

In the Pricing Strategies: Mastering the CMA course, you will learn how to evaluate the existing real estate market to take the guesswork out of pricing homes.

As the core requirement for the Pricing Strategy Advisor (PSA) certification, this course will enable you to:

- Determine the market-based value range of a home
- Choose the most appropriate comparables for a property
- Compile a CMA report for proper presentation
- Collaborate with appraisers

Take the Pricing Strategies: Mastering the CMA course and become a recognized leader in home pricing.

Visit PricingStrategyAdvisor.org to learn how to earn the PSA certification.

Date: March 13, 2024
Time: 8:30 am – 4:30 pm
Instructor: Melanie McLane

Location: RAYAC Classroom
901 Smile Way, York, PA 17404

Cost: \$249.00
Includes class materials, NAR
REBAC fees, and lunch

Approved for 7 hours RECE

Register through your RAYAC
Member Portal:
<https://mdweb.mmsi2.com/york/>



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Bright MLS Classes

December 7, 2023

Creating a CMA with Bright MLS, 10:00 am - [REGISTER HERE](#).

Proactive Prospecting in Bright MLS, 2:00 pm - [REGISTER HERE](#).



Have You Been in the Business for 25 Years?

If you have been a RAYAC REALTOR member for 25 years please contact [Shanna Terroso](#)!



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South Central PA TEAM

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| MIKE LAUCKS, NMLS# 141101 📞 (717) 577-6968 | MICHAEL BRIGHTBILL, NMLS# 1581410 📞 (717) 215-7906 |
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NMLS# 1820

Board of Directors Minutes

November 9, 2023

Action Items:

- The Board approved the October Meeting Minutes.
- Treasurer Ed Bender gave an update on the association finances. The REALTOR® membership dues invoices were sent on November 6th and payments are due on January 4th. As of the meeting time, \$40,000 in dues had already been paid. The association has still not received the Employee Retention Tax Credit and we have been advised it may not be processed until 2024. The Board approved the Treasurer's report.
- Vice President Jason Phillips presented the slate of 2024 RAYAC Committee Chairs. The board approved the appointment of the 2024 Committee Chairs.
- The board selected and approved the Board Liaisons for each committee in 2024.
- The Board went into Executive Session to discuss a proposal from Bright MLS. After executive session was adjourned, the Board approved the Bright MLS restructuring document.
- RAYAC Solicitor Peter Ruth gave his report. Peter has been conducting office visits to discuss Buyer Agency and other topics. Peter is available to come to more offices, so please reach out to his administrative assistant to schedule a time.

Reports:

The board discussed the NAR Lawsuits and other items that will be covered during RAYAC's Designated REALTOR and Office Managers Meeting.



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Attorneys

Barley Snyder LLC
[CGA Law Firm](#) - ad pg. 5
Dethlefs Pykosh & Murphy
[Stock and Leader](#) - ad pg. 10

Appraisers

AnalytiQ Appraisal Services
CSRB Appraisals, LLC.
Maryland Appraisal Company

Builders

York Builders Association
Barnett Building Advisors
DR Horton
Caruso Homes on Your Lot PA1

Home Improvement/Repairs

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

Home Warranties

First American Home Warranty
[Key Estates Warranty](#) - ad pg. 15

Inspectors

Adler Home Inspections
All Pro Inspections
Allied Home Inspections Inc
American Property Examiners
BH Home Inspection
Buyers Eyes Home Inspections, LLC
Clear to Close Renovations
D.M. Shank Home Inspection
Extra Mile Home Inspection
Helping Solutions LLC
Homechek Inc
HomeRite Inspections
[HouseMaster Home Inspections](#) - ad pg. 38
Mason Dixon Home Inspection
Mike Sheely Home Inspections
Mirkwood Home Inspections, LLC.

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

Lenders

ACNB Bank
Annie Mac Home Mortgage
Bay Capital Mortgage Corp
Beacon Light Mortgage, LLC
Centennial Lending Group
[CMG Home Loans](#) - ad pg. 37
Cross Country Mortgage
EMM Loans
Fairway Independent Mortgage
First Alliance Home Mortgage
[Fulton Mortgage Company](#) - ad pg. 13
Guardian Mortgage
Guaranteed Rate Affinity
[Guild Mortgage](#) - ad pg. 10
Heritage Valley Federal Credit Union
Homesale Mortgage, LLC
Homestead Funding Corp.
Horizon Farm Credit
[LoanDepot](#) - ad pg. 18
Members 1st FCU
M & T Bank Mortgage Division
Moneyline Lending, LLC
Mortgage Network
Movement Mortgage
Northpointe Bank

PrimeLending
Union Community Bank
Tidewater Mortgage
[Traditions Mortgage](#) - ad pg. 3
Media, Marketing & Photography
360 Tour Designs
Atlas Rubber Stamp & Printing
Home Insight 360
Media One PA
Next Door Photos
Open.Tours
Real Estate Exposures
Vincent and Morgan Real Estate Media

Other

Comparion Insurance Agency
Goosehead Insurance
Heaving Load Hauling, LLC
LHOP At York Housing Opportunity Center

[MYclosing, LLC](#) - ad pg. 11

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
Hometown Real Estate Settlements LLC
[Lakeside Title Company](#) - ad pg. 3
Mason Dixon Settlement Inc
Quality Service Settlements
Mutual Settlement
Security Title Guarantee Corporation
Titan Settlement Associates
[White Rose Settlement Services](#) - ad pg. 13
[Yorktowne Settlement Co](#) - ad pg. 6



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