

# RAYAC Connection

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## NAR Settlement Changes

### Key Practice Changes Effective August 14, 2024.

#### **Prohibition of Compensation Offers on Bright MLS**

Compensation offers will no longer be permitted on Bright MLS. However, consumers can still pursue compensation offers off-MLS through negotiation and consultation with real estate professionals.

#### **Written Agreement Requirement for Buyer Agents**

Agents working with buyers must enter into a written agreement before touring a home. To support the implementation of this requirement, NAR provides resources such as "[Written Buyer Agreements 101](#)," which offer tips and clarity emphasizing consumer choice.

#### **Mandatory Client Disclosure Form for Bright MLS**

Starting August 14th, Bright MLS will require the use of a client disclosure form. This form ensures that the required NAR disclosures are presented to clients and helps clarify marketing options and MLS rules for both buyers and sellers. The form will become mandatory in August, and you [can download it here](#).

#### **PAR Forms Updates**

The Pennsylvania Association of REALTORS® (PAR) released drafts of the upcoming form changes on July 1, 2024. You can access the drafts and comprehensive guidelines [HERE](#).

PAR has also provided an overview of these changes in an article available on their [website](#).

These updated forms will be available in your forms libraries starting August 1st. To help you prepare, PAR is offering training webinars. We highly recommend signing up for one of these [webinars](#).

#### **NAR Resources**

For detailed information on the upcoming practice changes as a result of the NAR Settlement Agreement, visit [NAR's FAQ](#) at [facts.realtor](#). Additionally, you can stay informed by watching NAR's latest legal update video: "[NAR's Upcoming Practice Changes and Recent DOJ Engagement](#)."

#### **Fact sheets on what the practice changes mean for homebuyers and home sellers.**

These resources-one for [sellers](#) and one for [buyers](#)-outline what buyers and sellers should expect after Aug. 17 and the value agents who are REALTORS® provide to consumers in these transactions.



### RAYAC Summer Hours

The RAYAC office will have adjusted summer hours starting Tuesday, May 28th until Friday, August 30th, 2024.

The office will be open:

**Monday - Thursday:**  
8:30 am - 4:00 pm.

**Friday:** 8:30 am - 3:30 pm

---

## 2025 Board of Director Candidates


Mark Carr,  
Berkshire Hathaway




Brenda Drawbaugh,  
Berkshire Hathaway



Dave Hyson,  
Howard Hanna



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Jeff Selby,  
Keller Williams



Jessica Shelley,  
Howard Hanna



Roxanne Whitaker,  
Keller Williams



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### Connie Kern

Senior Mortgage Loan Officer  
NMLS #: 480617

717.968.1017  
ckern@fultonmortgagecompany.com

### Cindy Nolt

Senior Mortgage Loan Officer  
NMLS #: 404208

717.572.5310  
cnolt@fultonmortgagecompany.com

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## Thank You!

THANK YOU to everyone who contributed  
**\$28,818** to RPAC already in 2024  
including these RPAC leaders!

### **Crystal R (\$2,500)**

Kim Moyer

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

Steve Brown  
Nathan Elfner

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

Martin Heaps

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

Bob Aldinger  
Dolly Bailey  
Gregg Clymer  
Adam Flinchbaugh  
Tina Llorente  
Tamra Peroni  
Stella Raffensberger  
Bradley Shafer  
Kenneth Worley

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

Marie Arcuri  
Gina Baum  
Bobby Behler  
Ed Bender  
Brian Berkheimer  
Mark Carr  
Jennifer Clemens  
Chris Dell  
Bridget Floyd  
Tereasa Forbes  
Lora Foster  
Judd Gemmill  
Lisa Hartlaub  
Josh Jackson  
Michele Jones  
Jennifer Kibler  
Scott Kopp  
Bobbi Laucks  
John Linton  
Deborah McLaughlin  
Robin Mede-Butt  
Cinda Nease  
Mary Price  
Stacey Raffensberger  
Mark Roberts  
Christina Rosensteel  
Cynthia Sarver  
Brittani Snyder  
Donna Troupe  
Jason VanDyke  
Shelley Walter  
Julie Wheeler  
Roxanne Whitaker

Gerald Austin  
Susan Becker  
Tami Behler  
Dennis Berkebile  
John Bowman  
Suzanne Christianson  
Barbara Deardorff  
Casey Dougherty  
Debbie Folmer  
Cynthia Forry  
Michelle Gemmill  
Judy Givens  
Judy Henry  
Susan Johnston  
Glenda Kane  
Lynn Knapko  
Nathan Krotzer  
Diane Lawrence  
Cindy Mann  
Debra McManus  
Ashley Motter  
Robyn Pottorff  
Holly Purdy  
Brenda Riddle  
Selina Robinson  
Gayle Sanders  
Deborah Smith  
Kristyn Stouch  
Stephen Turner  
Richard Vangel  
Linda Werner  
Michael Wheeler  
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## RAYAC Housing Snapshot

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

### June 2024 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 457 homes were sold in Adams County through June 2024, which is a 8% decrease from this time last year. In York County 2,622 homes were sold during the first six months of the year, a 2% increase from 2023.

The median sales price in Adams County was \$319,900, a 16% increase from 2023. The median sales price in York County was \$270,000, a 4% increase from last year.

“Over the past month, Adams County achieved a new record with a median home sale price of \$319,900, marking a 16% increase from the previous year. Similarly, York County experienced a 4% rise in median home sale prices, reaching \$270,000, the highest ever recorded in the county. Both counties have seen a slight uptick in inventory levels, and York County sold 532 homes in June, the highest monthly sales in 22 months. The market is quite nuanced, with some homes selling quickly while others take a bit longer. It is more important than ever for buyers and sellers to work with a real estate professional,” stated Jason Phillips, 2024 RAYAC President.

RAYAC Statistics by School District						
2024-2023 (January 1-June 30) Comparison						
School District	2024 Median Sale Price	2023 Median Sale Price	% Change	2024 Number Sold	2023 Number Sold	% Change
<b>Adams County</b>						
Bermudian Springs	\$291,500	\$275,000	6%	42	49	-14%
Conewago Valley	\$268,000	\$238,000	13%	103	126	-18%
Fairfield	\$345,000	\$287,500	20%	37	34	9%
Gettysburg	\$369,990	\$329,900	12%	159	161	-1%
Littlestown	\$305,000	\$274,000	11%	77	75	3%
Upper Adams	\$229,500	\$277,750	-17%	39	52	-25%
<b>Total Adams County</b>	<b>\$319,900</b>	<b>\$275,000</b>	<b>16%</b>	<b>457</b>	<b>497</b>	<b>-8%</b>
<b>York County</b>						
Central York	\$273,000	\$283,000	-4%	228	233	-2%
Dallastown	\$285,000	\$277,950	3%	218	236	-8%
Dover	\$275,000	\$255,000	8%	183	153	20%
Eastern York	\$254,000	\$237,950	7%	100	74	35%
Hanover	\$234,000	\$229,000	2%	109	123	-11%
Northeastern	\$293,750	\$270,000	9%	138	152	-9%
Northern York	\$347,500	\$308,500	13%	90	94	-4%
Red Lion	\$275,000	\$265,000	4%	186	200	-7%
South Eastern	\$326,250	\$335,000	-3%	134	128	5%
South Western	\$296,164	\$290,500	2%	275	213	29%
Southern York	\$345,660	\$336,000	3%	108	121	-11%
Spring Grove	\$285,000	\$299,990	-5%	161	149	8%
West Shore	\$300,000	\$289,000	4%	155	150	3%
West York	\$245,000	\$205,000	20%	124	158	-22%
York City	\$135,850	\$130,000	5%	272	249	9%
York Suburban	\$260,000	\$265,500	-2%	141	140	1%
<b>Total York County</b>	<b>\$270,000</b>	<b>\$260,000</b>	<b>4%</b>	<b>2622</b>	<b>2573</b>	<b>2%</b>

## RAYAC Leadership

### President

**Jason Phillips, '25**  
Coldwell Banker, 854-9242

### Vice President

**Selina Robinson, '26**  
Berkshire Hathaway, 235-9050

### Secretary

**Jennifer Clemens '25**  
Iron Valley, 316-8777

### Treasurer

**Ed Bender, '24, GRI**  
Howard Hanna, 846-6500

### Solicitor

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

### Past President

**Reid Weinbrom**  
Keller Williams, 755-5599

### Directors

**Allison Altman, '26, AHWD**  
Inch & Co, 904-4500

**John Birkeland, '25, CCIM**  
Rock Commercial, 854-5357

**Carolyn Boyle, '26, ABR, CRS, GRI,  
SRES, C2EX, RENE**  
Re/Max Quality, 632-5111

**Casey Dougherty, '24, GRI,  
e-PRO, CRS**  
Sites Realty, LLC, 334-4674

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

**Cynthia Forry, '25**  
Berkshire Hathaway, 633-6261

**Martin Heaps, '24**  
Howard Hanna, 235-6911

**Adam McCallister, '26**  
EXP Realty, 1-888-397-7352

**Paula Musselman, '25, ABR, CRS,  
SRES, SRS, YCLC**  
Berkshire Hathaway, 757-7811



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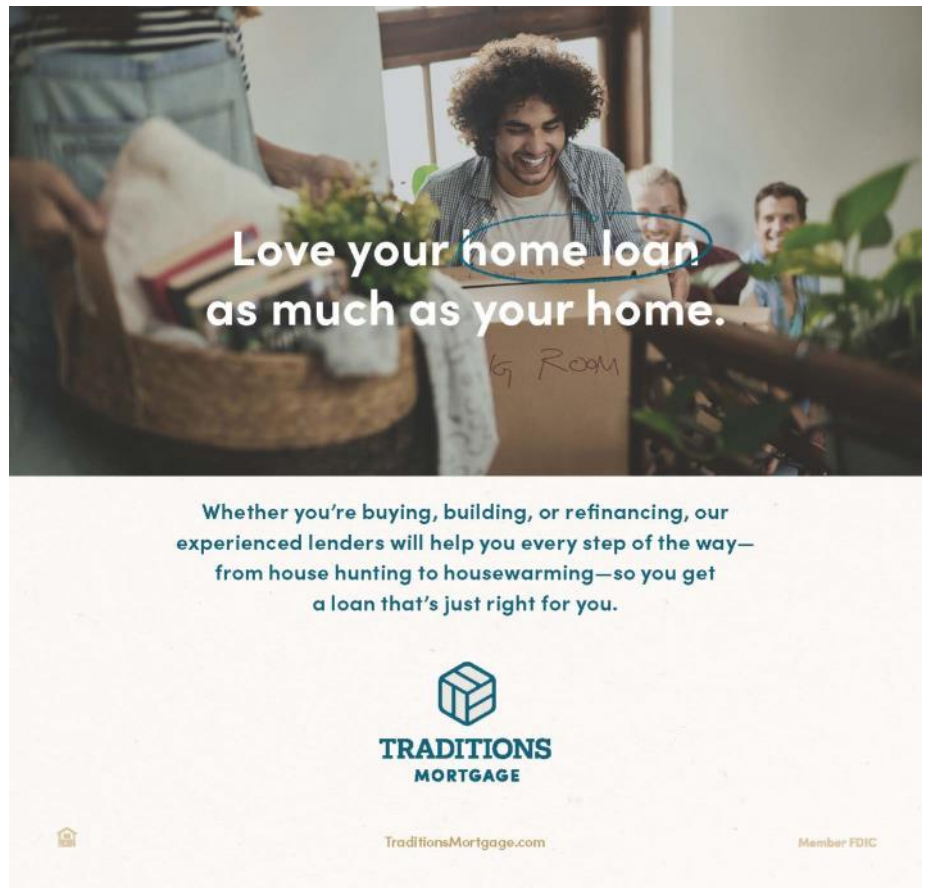
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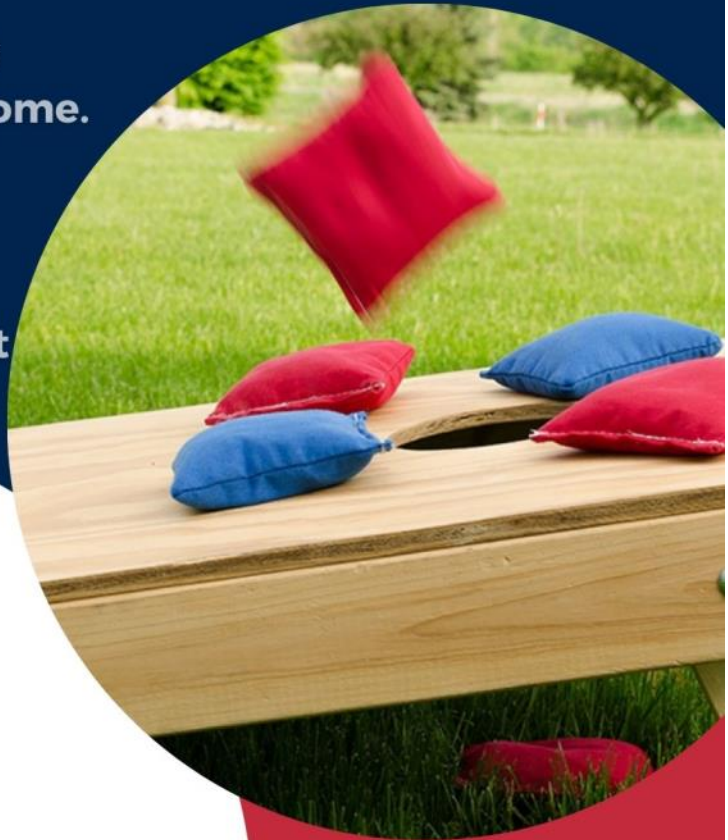
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# YPN Cornhole Tournament

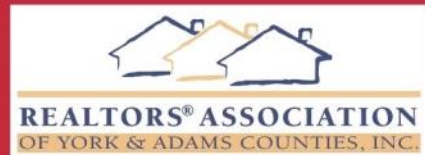
May your cornhole bags  
always find their way home.

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**DATE: THURSDAY,  
SEPTEMBER 12, 2024**  
**TIME: 5:00 PM**  
**LOCATION: GOOFY'S,  
SPRING GROVE**  
**COST: \$10 PER TEAM  
(2 PEOPLE)**

**REGISTER THROUGH THE  
RAYAC MEMBER PORTAL**



[REGISTER HERE](#)

# Membership News

## New Members

**Theresa Bowermaster**, Iron Valley  
**Noushin Hesselbein**, Redfin  
**Thomas N Hesselbein**, Joseph A Myers  
**Stacie Lee Nance**, Cummings & Co

## Member Changes

**Dawn D Bender**, Re/Max Components  
**Carmen Brown**, Coldwell Banker  
**Stephen Carvelli**, S-Broker LLC  
**Sara E Frank**, Re/Max 1st Class  
**Terri Lynn Harmon**, Berkshire Hathaway (E)  
**Cassidy A Hershey**, S-Broker LLC  
**Courtenay A Lesniak**, EXP Realty  
**Vitto J Pasko**, Next Step Realty of PA  
**Jasmine Ramos**, Iron Valley

## Member Drops

**Makenzie A Basile**, Realty One Group Generations  
**Tyler Bowser**, Keller Williams Keystone Hanover  
**Serge H Brice**, Country Home Real Estate  
**Denna Chivers**, Assist-2-Sell  
**David M Darrah**, Keller Williams Keystone  
**Omar M Elhasany**, Coldwell Banker  
**Ashley D Gal**, Berkshire Hathaway (CD)  
**Kelly L Grothouse**, Real Broker, LLC  
**Lora M Holt**, Berkshire Hathaway Penfed  
**Amanda Rae Jackson**, Real Broker, LLC  
**Ramsey T Kenzitt**, Berkshire Hathaway (H)  
**Laura A Kuhns**, Berkshire Hathaway (H)  
**Brendan S Landis**, Century 21 Core Partners  
**Christina Lynn**, Realty One Group  
**James O'Brien**, Keller Williams Keystone  
**Dianne L Redding**, Joseph A Myers  
**Alan J Simeone**, Berkshire Hathaway (SH)  
**Desiree Snider**, Real Broker, LLC  
**Carolyn Sterner**, All Ameridream  
**William Witsik**, Keller Williams Keystone

## New Office/Brokerage

None

## Office Changes

None

## Office Drops

None

## Affiliate Changes

None

## New Affiliates

**Big D Enterprises, LLC**  
 22 Heidelberg Ave,  
 York, PA 17404  
 304-516-7608

## Membership Stats

(as of 07/21)

	<u>2024</u>	<u>2023</u>
Primary REALTORS	1237	1255
Secondary REALTORS	134	116
Pending Applicants	<u>12</u>	<u>7</u>
Total REALTORS	1383	1378
Affiliates	<u>87</u>	<u>96</u>
Total Members	1,470	1,474

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**Shrewsbury Office**  
 12539 Susquehanna Trail S  
 Glen Rock, PA 17327

**YORKTOWNE**  
 SETTLEMENT COMPANY

**717-840-4422**  
**YorktowneSettlement.com**

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## RAYAC Office Hours

### Monday - Thursday

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

### Friday

8:30 a.m. to 3:30 p.m.

### Phone

(717) 843-7891

### Fax

(717) 854-0720

## Association Staff

### Shanna Terroso

RCE, AHWD, C2EX,  
Chief Executive Officer  
Ext. 106

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

### Mireya Carlsen

Director of Professional  
Development  
Ext. 109

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

### Doug Clark

Business & Finance Director  
Ext. 111

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

### Jaclyn Eriksen

Public Relations Director  
Ext. 110

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

### Deb Kottmyer

Clerk (PT)

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

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**Kevin Wivagg**  
Sr. Loan Officer  
NMLS#311080  
717.891.1989



**Rob Frey**  
Sr. Loan Officer  
NMLS#147464  
717.891.0685



**Shawn Kelly**  
Sr. Loan Officer  
NMLS#615649  
717.542.5005

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Guild Mortgage Company is not affiliated with the REALTOR® Association of York & Adams Counties.

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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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## Keeping up with the Code – Article 1

Article 1 of the NAR Code of Ethics states the following:

*When representing a buyer, seller, landlord, tenant, or other client as an agent, REALTORS® pledge themselves to protect and promote the interests of their client. This obligation to the client is primary, but it does not relieve REALTORS® of their obligation to treat all parties honestly. When serving a buyer, seller, landlord, tenant or other party in a non-agency capacity, REALTORS® remain obligated to treat all parties honestly.*

Treat all parties **honestly**, regardless of agency or non-agency relationships. This means that your primary obligation is to protect and promote the interests of the client. This includes but is not limited to ideas like not misleading the buyers or sellers, fully disclosing relevant information to all parties, and only allowing access to the property based on the seller's authorization. All offers are to be submitted and the property should remain available for showings until an offer is accepted or the seller waives it in writing.

When we receive an Ethics Complaint at RAYAC, nine times out of ten, the Complainant cites Article 1, because it's general enough to catch many behavioral no-no's. Here are some examples of actual Article 1 violations:

Landlord failed to communicate adequately and provide relevant documentation to tenant.  
REALTOR failed to disclose to seller compensation they might receive from builder.  
REALTOR did not disclose their relationship to the seller and misrepresented the property.  
REALTOR did not explain their role in the transaction, the terms of the sale, or the nature Of services provided.  
REALTOR also failed to protect financial interests of the client.

This is just a small taste of the types of things that are Article 1 violations. To stay out of trouble, make sure you are honest with all parties involved when it comes to information relevant to the transaction and your communication to all parties.

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*South Central PA TEAM*

WENDY LANDIS, NMLS ID# 257320 | ☎ (717) 968-3848

JEREMIAH GOOD, NMLS ID# 1546697 ☎ (717) 825-6149	DAN YOKEMICK, NMLS ID# 2307283 ☎ (717) 968-8897
MIKE LAUCKS, NMLS ID# 141101 ☎ (717) 577-6968	MICHAEL BRIGHTBILL, NMLS ID# 1581410 ☎ (717) 215-7906
BILL TULL, NMLS ID# 659156 ☎ (717) 424-0438	VINCE IADEVAIA JR, NMLS ID# 146851 ☎ (410) 487-9270
KARENA FOSS, NMLS ID# 153948 ☎ (574) 532-2408	VINCE IADEVAIA III, NMLS ID# 1578301 ☎ (410) 236-5026
FELECIA PHILLIPS, NMLS ID# 2240380 ☎ (717) 650-8650	SUSAN WOOD, NMLS ID# 1841465 ☎ (717) 781-7708

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### **Day 1: An introduction to the City of York (Keystone Kidspace)**

Speakers include the Police Commissioner, YCEA, Downtown Inc, Royal Square Development, the Human Relations Commission, and Keystone Kidspace. Includes a Downtown Walking Tour. Lunch included.

### **Day 2: Understanding York City Government's Role (York City Hall)**

Speakers include the Deputy Director of Housing Services, Fire Chief (Codes Enforcement), School Superintendent, Redevelopment Authority, Housing Authority, Rock Commercial, and Tenfold. Concludes with a Downtown Walking Tour, and lunch at the York Central Market.

### **Day 3 (Optional): October 4th: First Friday Happy Hour (location TBD)**

***Join us and become a York City insider!***

Dates: Tuesdays, September 17 & 24, 2024 from 9:00 am—12:30 pm

Locations: Keystone Kidspace & York City Hall

Cost: \$149 (lunch included both days), \$99 if you took the original course

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



## REAL ESTATE SALES

*(Real Estate Sales, 2 required broker credits/30 hours RECE)*

**Are you working on your Broker's license? Real Estate Sales is one of the required Broker electives which counts towards your educational requirements. Course topics include:**

Selecting and Showing Property  
The Transaction Cycle  
Prospecting Techniques  
Listings, Advertising and Marketing  
Qualifying Buyers, Financing the Transaction  
Negotiating Offers and the Closing  
Brokerages of Various Types of Properties and Exchanges

***Take advantage of this opportunity to learn all about Real Estate Sales while completing your Broker's license requirements!***

Dates: December 2, 3, 9, 10, 2024

Time: 8:30 AM - 4:30 PM

Instructor: Danielle Winn

Location: RAYAC Classroom

Cost: \$395 (lunch included)

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

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## Bright MLS Classes



To learn about the training classes being offered from Bright MLS, please click [HERE](#).

## RAYAC Summer Social Recap

Thank you to everyone that attended the RAYAC Summer Social at Wyndridge Farms. The food was fantastic, and the company was even better. Huge thanks to our sponsors, **Fulton Mortgage** and **White Rose Settlement Services** for making this event possible.



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9:00 AM -  
12:00 PM

# RAYAC'S ANNUAL BUSINESS MEETING

FEATURING OUR KEYNOTE SPEAKER,  
DR. JESSICA LAUTZ, DEPUTY CHIEF  
ECONOMIST AND VICE PRESIDENT OF  
RESEARCH AT THE NATIONAL  
ASSOCIATION OF REALTORS®.

**TUESDAY, OCTOBER 8**

• • • • WYNDHAM GARDEN, YORK







REALTORS® ASSOCIATION  
OF YORK & ADAMS COUNTIES, INC.

RAYAC  
TAKES ON

NYC



## NEW YORK CITY BUS TRIP

Join us on Friday, December 6, 2024 for a day of holiday exploration in NYC!

The bus will depart from the RAYAC office at 7:00 AM. Enjoy a day on your own to discover the festive wonders of the city.

The cost is \$85 per person.

Register through the  
RAYAC Member Portal

[REGISTER HERE](#)

# Partner and Do Business with RAYAC Affiliate Members!

## Attorneys

Barley Snyder LLC

[CGA Law Firm](#) - ad pg. 4

Dethlefs Pykosh & Murphy

[Stock and Leader](#) - ad pg. 9

## Appraisers

Central Penn Appraisals, Inc

Maryland Appraisal Company

SRB Appraisals

## Builders

York Builders Association

Barnett Building Advisors

DR Horton

Caruso Homes on Your Lot PA1

Wertz Construction

## Home Improvement/Repairs

Bleecker St. Development

C.A.R.E. Property Services

Dale Miller & Son Septic

Simply Water Heaters

## Home Warranties

First American Home Warranty

## Inspectors

Absolute Radon Mitigation LLC

Adler Home Inspections

Buyers Eyes Home Inspections, LLC

D.M. Shank Home Inspection

Homechek Inc

HomeRite Inspections

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Mike Sheely Home Inspections

Mirkwood Home Inspections, LLC.

New Leaf Home Inspection

Precision Inspections & Radon

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Gettysburg, Inc.

Real Services Inc

S.A.F.E. Inspection Services

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Top Dawg Inspections

Trimmer Home Inspections

Tri-M Home & Building Inspections

Urban Property Services LLC

## Lenders

ACNB Bank

Bay Capital Mortgage Corp

Beacon Light Mortgage, LLC

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Cross Country Mortgage

Fairway Independent Mortgage  
Corp.

First Alliance Home Mortgage

Freedmont Mortgage

[Fulton Mortgage Company](#) - ad  
pg.3

Guardian Mortgage

Guaranteed Rate Affinity

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Heritage Valley Federal Credit  
Union

Homesale Mortgage, LLC

Homestead Funding Corp.

[Horizon Farm Credit](#) - pg. 14

M & T Bank Mortgage Division

Moneyline Lending, LLC

Movement Mortgage

McLean Mortgage

New American Funding

Northpointe Bank

PNC Bank

Primary Residential Mortgage, Inc

Union Community Bank

Tidewater Mortgage

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## Media, Marketing &

## Photography

360 Tour Designs

Atlas Rubber Stamp & Printing

Home Insight 360

Media One PA

Next Door Photos

Real Estate Exposures

Vincent and Morgan Real Estate Media

## Other

A&M Friendly Movers PA LLC

Big D Enterprises, LLC

Comparion Insurance Agency

Kyle Sparks of Health Markets

Goosehead Insurance

LHOP At York Housing Opportunity  
Center

Michelle L Kreeger, State Farm Insurance

Shelved Ledgers

Tenfold

## Pest Control

Lynn Pest Management

## Surveyors/Engineers

Gordon L Brown & Assoc., Inc.

BL Companies

## 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

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Quality Service Settlements

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