

# RAYAC Connection

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## Celebrate Fair Housing Month This April!

Each April, we observe **Fair Housing Month** to commemorate the passage of the landmark **1968 Fair Housing Act**, which prohibits discrimination in housing. This month serves as a powerful reminder of our ongoing commitment to fostering equitable opportunities and expanding access to homeownership for all.

**REALTORS® are encouraged to take part in the following Fair Housing Month events:**

### NAR's Fair Housing Month Facebook Live Event

**April 10** | **1 p.m. EST** | **Live on NAR's Facebook**

Join the National Association of REALTORS® as we celebrate the anniversary of the Fair Housing Act and recommit to making homeownership accessible to everyone. Journalists **Louise Story** and **Ebony Reed** will discuss their award-winning book *Fifteen Cents on the Dollar*, followed by an expert panel on the future of fair housing and technology. We'll also recognize NAR's **2025 Fair Housing Champions**—three REALTORS® making a real impact in their communities.

### PAR Monthly Webinar: Lessons Learned from *Long Island Divided*

**April 15** | **10:00 a.m.**

In 2019, a groundbreaking undercover investigation exposed widespread fair housing discrimination by REALTORS® in Long Island, New York. Join **PAR President Bill Lublin** and **journalist Bill Dedman** as they break down how the investigation was conducted, reveal key findings, and discuss the types of discriminatory practices that were uncovered.

Let's work together to ensure fair housing for all—this month and every month.

[Register Here](#) for NAR's Fair Housing Facebook Live Event.

[Register Here](#) for the PAR Monthly Webinar.



# RAYAC AFFILIATE TRADE SHOW

**DATE:** THURSDAY, APRIL 10, 2025

**TIME:** 11:00AM - 1:30 PM

**LOCATION:** WYNDHAM GARDEN, YORK

**THEME:** PAWS AND PROPERTIES - THINK ABOUT HOW IMPORTANT IT IS TO FIND THAT PERFECT HOUSE AND YARD FOR YOUR FAVORITE FUR BABY!

**COST:** FREE FOR ALL RAYAC REALTOR MEMBERS, BUT PLEASE REGISTER AHEAD OF TIME.



**[REGISTER TODAY!](#)**

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## Pennsylvania Annual Reporting Requirement for Businesses

The Commonwealth of Pennsylvania now requires most domestic and registered foreign business entities to file **Annual Reports** with the Department of State. Previously, Decennial Reports were required only every ten years. This change ensures business information remains current. Most importantly, this requirement is completely separate from the Federal BOI reporting required in the CTA.

### Who Must File?

Any entity that was previously required to file Decennial Reports, including, but not limited to, business corporations, nonprofit corporations, LLPs, LPs, LLLPs, LLCs, professional associations, business trusts, and foreign registered associations operating in Pennsylvania.

### Filing Deadlines:

- **Corporations** – June 30
- **LLCs** – September 30
- **All Others** – December 31

### Report Requirements:

Each filing must include the entity name, jurisdiction, registered office, at least one governor/director/member/partner, principal officers' names and titles, principal office address, and entity number.

### Filing Process:

1. Search for the entity on the [PA Department of State website](#)
2. Confirm/update information
3. Pay the \$7 filing fee (waived for nonprofits)
4. Download a summary

### Penalties for Noncompliance:

Failure to file in 2025 or 2026 will result not result in the termination, cancellation, or dissolution of the entity; however, in 2027, failure to file will result in an administrative termination, cancellation, or dissolution.

RAYAC encourages you to consult your legal counsel and tax professionals to ensure compliance with these reporting requirements.

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## The RAYAC Foundation Presents \$25 in 2025

The RAYAC Foundation is challenging all RAYAC members to donate \$25 to the RAYAC Foundation in 2025. The RAYAC Foundation supports housing related charities throughout York and Adams Counties and there is a great need in our community. If each member donated \$25 in 2025 we would be able to raise over \$30,000. That amount of money would be life changing for so many organizations that do incredibly important work in our area.

You can make a donation by writing a check to the RAYAC Foundation and either mailing it to the office or dropping it off, or you can call the RAYAC office (717-843-7891) and make a donation over the phone.

Thank you to the following people who have donated so far:

**Patricia Carey**  
**Teri Conklin**  
**Thomas Coyne**  
**Wade Elfner**  
**Tereasa Forbes**  
**Cynthia Forry**  
**Karena Foss**  
**Judy Henry**  
**Gregory Jean**  
**Connie Kern**  
**Wendy Landis**

**Tina Llorente**  
**Robin Mede-Butt**  
**Sam Miller**  
**Kim Moyer**  
**Cynthia Nolt**  
**Lisa Pavey**  
**Mary Price**  
**Cindy Sarver**  
**Linda Werner**  
**Stephanie Werner**  
**Ken Worley**



---

## **RAYAC Board of Directors Adopts New Strategic Plan**

The RAYAC Board of Directors has officially adopted a new strategic plan to guide the association's direction and priorities in the years ahead. As part of this initiative, RAYAC has updated its mission statement to reflect its continued commitment to serving both its members and the broader community:

**“To be the voice for real estate, advocate for real property rights, foster professional excellence and support the success of our members.”**

The updated strategic plan outlines four key goals that will drive the association's work:

- 1) Engagement and Value** – RAYAC is a recognized and respected partner both to members and to the communities where they live and work.
- 2) Advocacy and Influence** – RAYAC advocates for private property rights and REALTOR® interests.
- 3) Professionalism** – RAYAC promotes professionalism and the standards of excellence.
- 4) Organizational Excellence** – RAYAC is a robust association with sound operations, finances, professional staff, and volunteer leadership.

A full copy of the strategic plan can be found by [clicking here](#).

# RAYAC'S FOOD TRUCK EVENT

Location: 901 Smile Way, York, PA 17404



**MAY 8, 2025**

11:00 AM – 2:00 PM

Sponsored By:  
CMG Home Loans

**7 FOOD TRUCKS:**

7 Spices  
Bricker's French Fries  
Bubble Wow Waffle  
Kona Ice of Adams County  
Mr. Bill's Seafood  
Stone's Burgers & Fries  
Tom's Traveling Beverages

## Bright MLS Classes

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



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Senior Mortgage Loan Officer  
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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

#### Teresa Myers-Gudknecht

Mortgage Loan Officer  
NMLS #: 1674656

717.916.6160  
tgudknecht@fultonmortgagecompany.com

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## Thank You!

THANK YOU to everyone who contributed \$23,373 to RPAC already in 2025 including these RPAC leaders!

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

Kim Moyer

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

Steve Brown  
Nathan Elfner

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

Deborah McLaughlin

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

Bob Aldinger  
Dolly Bailey  
Gregg Clymer  
Lora Foster  
Lisa Hartlaub  
Glenda Kane  
Tina Llorente  
Ken Worley

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

Allison Altman  
Susan Becker  
Ed Bender  
Iva Berkebile  
Suzanne Christianson  
Jennifer Clemens  
Casey Dougherty  
Debbie Folmer  
Cynthia Forry  
Michelle Gemmill  
Liz Hamberger  
Joshua Humer  
Susan Johnston  
Nathan Krotzer  
Cindy Mann  
Robin Mede-Butt  
Miky Philson  
Holly Purdy  
Brenda Riddle  
Selina Robinson  
Cynthia Sarver  
Deborah Smith  
Kristyn Stouch  
Jason VanDyke  
Shelley Walter  
Julie Wheeler  
Petula Yingling

Marie Arcuri  
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Judy Henry  
Josh Jackson  
Jennifer Kibler  
John Linton  
Debra McManus  
Ashley Motter  
Mary Price  
Jodi Reineberg  
Mark Roberts  
Gayle Sanders  
Jeffrey Selby  
Brittani Snyder  
Donna Troupe  
Richard Vangel  
Linda Werner  
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# Monthly Housing Statistics



## RAYAC Housing Snapshot

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

### February 2025 Housing Statistics

The REALTORS® Association of York & Adams Counties (RAYAC) reports that a total of 132 homes were sold in Adams County in February 2025, a 4% increase from 2024. In York County 699 homes were sold during the first two months of 2025, which is a 7% increase from this time last year.

The median sales price in Adams County was \$323,000, a 10% increase from 2024. The median sales price in York County was \$269,900, a 3% increase from last year.

"We are pleased to share that in the first two months of the year, both York and Adams Counties experienced an increase in home sales and median sale prices compared to 2024," said 2025 RAYAC President Selina Robinson. "However, as we enter the spring home-buying season, uncertainty remains high, and low inventory continues to pose a challenge. Excluding new construction, only 312 existing homes are currently for sale in York County, with inventory levels at just half of what they were in 2019, before the pandemic. Buyers and sellers are closely monitoring mortgage rate trends, and any declines could prompt movement from those waiting on the sidelines.

**RAYAC Statistics by School District  
2025-2024 (January 1-February 28) Comparison**

School District	2025 Median Sale Price	2024 Median Sale Price	% Change	2025 Number Sold	2024 Number Sold	% Change
<b>Adams County</b>						
Bermudian Springs	\$317,500	\$293,000	8%	12	9	33%
Conewago Valley	\$259,900	\$268,000	-3%	29	29	0%
Fairfield	\$370,000	\$315,000	17%	17	9	89%
Gettysburg	\$374,000	\$337,500	11%	43	36	19%
Littlestown	\$300,000	\$270,000	11%	23	30	-23%
Upper Adams	\$304,500	\$221,500	37%	8	14	-43%
<b>Total Adams County</b>	<b>\$323,000</b>	<b>\$292,500</b>	<b>10%</b>	<b>132</b>	<b>127</b>	<b>4%</b>
<b>York County</b>						
Central York	\$274,950	\$316,250	-13%	49	58	-16%
Dallastown	\$300,000	\$273,911	10%	57	64	-11%
Dover	\$267,605	\$264,500	1%	37	40	-8%
Eastern York	\$210,000	\$228,000	-8%	23	29	-21%
Hanover	\$260,000	\$234,250	11%	33	24	38%
Northeastern York	\$285,000	\$264,450	8%	41	28	46%
Northern York	\$326,000	\$322,500	1%	21	18	17%
Red Lion	\$272,500	\$270,000	1%	40	43	-7%
South Eastern	\$387,500	\$325,000	19%	30	37	-19%
South Western	\$325,000	\$285,300	14%	95	65	46%
Southern York	\$318,990	\$323,990	-2%	30	31	-3%
Spring Grove	\$319,717	\$285,000	12%	51	39	31%
West Shore	\$328,750	\$272,500	21%	48	34	41%
West York	\$221,000	\$202,900	9%	38	35	9%
York City	\$150,000	\$116,000	29%	59	67	-12%
York Suburban	\$240,000	\$234,900	2%	47	43	9%
<b>Total York County</b>	<b>\$269,900</b>	<b>\$261,301</b>	<b>3%</b>	<b>699</b>	<b>655</b>	<b>7%</b>



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### APRIL

April 2, 2025	10:00 AM	Eastern Time (US & CA)	Register >
April 16, 2025	02:00 PM	Eastern Time (US & CA)	Register >

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## RAYAC Leadership

### President

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

### Vice President

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

### Secretary

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

### Treasurer

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

### Solicitor

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

### Past President

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

### Directors

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

**Mark Carr, '27**  
Berkshire Hathaway, 757-7811

**Brenda Drawbaugh, '27, ABR**  
Berkshire Hathaway, 757-7811

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

**Dave Hyson, '27**  
Howard Hanna, 846-6500

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

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

**Roxanne Whitaker, '27, AHWD,  
C2EX, SFR**  
Keller Williams, 334-4565



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# Membership News

## New Members

**Haley Couch**, Keller Williams Keystone  
**Linda M England**, Berkshire Hathaway (H)  
**Lovette Gordy**, Northrop Realty  
**Victoria J Henderson**, Lime House LLC  
**Taylor Hertig**, Howard Hanna York  
**Carter Kagarise**, Keller Williams Keystone  
**Kristie Matthai**, Berkshire Hathaway (E )  
**Quiana Paul**, Keller Williams Keystone  
**Amy Pennewell**, Iron Valley York  
**Cleevenson Sanon**, Coldwell Banker York  
**Isaiah Shickley**, Keller Williams Keystone  
**Jamie Stanard**, Howard Hanna York

## Member Changes

**Stacy Dillon**, ExecuHome Realty - Hanover  
**Brandy D Lease**, Home and Farms Real Estate  
**Cheyenne Leib**, Iron Valley York  
**James Michael Little Jr.**, Berkshire Hathaway (G)  
**Renee M Lovell**, Homes and Farms Real Estate  
**Barbara Catherine Merkey**, Iron Valley York  
**Belinda Messimer**, Coldwell Banker York  
**Nayely Pena**, Keller Williams Keystone  
**Angelica Ramos**, Iron Valley York  
**Hermann Saint-Cloud**, Keller Williams Keystone  
**Jeffrey D Selby**, Iron Valley York  
**Natasha R Slavens**, Real Broker, LLC  
**Andrew Thompson**, Iron Valley York  
**Miwon Susan Trone**, Iron Valley York  
**Seth Trone**, Iron Valley York  
**Juan Esteban Vazquez Jr.**, Coldwell Banker York  
**Carl Wildasin**, Keller Williams Keystone

## Member Drops

**Catherine M Aguilar**, Berkshire Hathaway (W)  
**Justina Bodle**, Inch & Co Property Management  
**Jason Michael Fortino**, Keller Williams Hanover

## New Office/Brokerage

None

## Office Changes

None

## Office Drops

None

## Affiliate Changes

None

## New Affiliates

None

## Affiliate Drops

None

## Membership Stats

(as of 3/21)

	2025	2024
Primary REALTORS	1209	1215
Secondary REALTORS	141	117
Pending Applicants	9	17
Total REALTORS	1359	1349
Affiliates	76	81
Total Members	1,435	1,430



## RAYAC Office Hours

### Monday - Thursday

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

### Friday

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

### Phone

(717) 843-7891

### Fax

(717) 854-0720

## Association Staff

### Shanna Terroso

RCE, 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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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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## 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 9

Article 9 of the NAR Code of Ethics states the following:

*REALTORS®, for the protection of all parties, shall assure whenever possible that all agreements related to real estate transactions including, but not limited to, listing and representation agreements, purchase contracts, and leases are in writing in clear and understandable language expressing the specific terms, conditions, obligations and commitments of the parties. A copy of each agreement shall be furnished to each party to such agreements upon their signing or initialing.*

**This Article has everything to do with contracts.**

Article 9 requires that all agreements are in writing, and copies are provided to all parties. This includes keeping any updates current through the use of written extensions and amendments. It also includes explaining the contract terms and making sure that your client understands them.

We have received complaints because proper paperwork was either not received or not understood by the complainant. By providing accurate documentation and explaining it to all parties involved, you can keep your transaction on track and running smoothly AND stay out of trouble!

## NAR Consumer Guide

NAR is pleased to share the latest installment in our "Consumer Guide" series on seller concessions.

This resource covers the most common types of seller concessions, rules for when and where to offer them, and how they can facilitate a successful transaction for both homebuyers and sellers.

As a reminder, the guides in this series are available for download in both English and Spanish on [facts.realtor](https://facts.realtor).

Please allow a few days for the Spanish version of the latest resource to be translated and uploaded.

For ease of reference, below is a running list of the resources published to date:

[NEW: Homeowners Association](#)

[Marketing Your Home](#)

[Property Taxes](#)

[Preparing to Sell Your Home](#)

[Steps Between Signing and Closing on a Home](#)

[Listing Agreements](#)

[Fair Housing](#)

[Multiple Listing Services](#)

[Seller Concessions](#)

[Why Am I Being Asked to Sign a Written Buyer Agreement?](#)

[Open Houses and Written Agreements](#)

[REALTORS'® Duty to Put Client Interests Above Their Own](#)

[What Veterans Need to Know About Buying a Home](#)

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## 2025 RAYAC Charity Golf Outing

**Date:** Thursday, June 5, 2025

**Time: Registration:** 8:00 AM, **Shotgun:** 9:00 AM

**Location:** Heritage Hills Golf Resort



All proceeds benefit the RAYAC Foundation. The RAYAC Foundation supports local housing related charities throughout York and Adams Counties. Since its inception in 2006, the RAYAC Foundation has awarded well over \$100,000 to organizations throughout our community!

Click [HERE](#) to review the sponsorship document.

Reach out to [Jaelyn@rayac.com](mailto:Jaelyn@rayac.com) with any questions.



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## RAYAC Board of Directors Summary

Meeting Date: March 13, 2025

### Action Items and Highlights:

- **Meeting Minutes:** The Board approved the minutes from the January meeting.
- **Treasurer's Report:** Treasurer John Birkeland presented the financial report. Membership numbers remain consistent with the same period last year, and investment accounts are performing ahead of last year's pace.
- **Strategic Plan:** The Board adopted the 2025–2027 Strategic Plan.
- **Cyber Security:** A new Cyber Security Policy was approved.
- **Social Media Policy:** The Board amended the RAYAC Facebook and Social Media Group Policy.
- **Short-Term Rentals:** The Board adopted a new Short-Term Rental Policy Statement, as recommended by the Political Affairs Committee.
- **Member Compliance:** The Board discussed a new member who is currently non-compliant with completing the required new member orientation.
- **Dues Waiver Request:** A request to waive a dues late fee was denied.
- **Professional Standards:** The Board affirmed the decision of a recent Professional Standards Ethics Hearing.
- **Operational Updates:**
  - The association is in the process of transitioning to a new payroll service provider.
  - RAYAC is currently beta testing the latest version of its association management software, Relevate 1.

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### New Homebuyer Assistance Program in Adams County

The Adams County Economic Alliance is offering Adams County residents an interest-free loan of \$10,000 towards down payments or closing costs on the purchase of a home in Adams County. With no interest, and no monthly payments required, the \$10,000 loan is designed to be repaid whenever the home is eventually sold or refinanced.

In order to qualify for the interest free loan, the buyer needs to meet the following criteria:

\*At least one person in the household must be employed by an Adams County Employer

\*They DO NOT need to be a first-time homebuyer.

\*The buyer must occupy the property as a permanent full-time resident.

\*Projected Household Income, expected in the next 12 months may not exceed the following limits.

Family of 1: \$72,492

Family of 2: \$83,232

Family of 3: \$93,672

Family of 4: \$101,040

Family of 5: \$112,320

For a complete list of guidelines please [click here](#).

For more information or to apply for the program, please contact Brady Rodgers at [brodgers@adamsalliance.org](mailto:brodgers@adamsalliance.org) or 717-334-0042, extension 104.



**REAL ESTATE SCHOOL**  
OF YORK & ADAMS COUNTIES, INC.



901 SMILE WAY, YORK, PA 17404 • 717.845.3487 / FAX 717.854.0720 / WWW.RAYAC.COM

## RAYAC Education Info Sheet 2025 — 2027

### WHAT YOU NEED TO KNOW

#### Real Estate Licensees:

14 hours of continuing education must be completed by May 31, 2026

#### Newly-licensed Agents:

Must complete (2) Module courses by May 31, 2026

#### Association Members:

NAR Triennial Code of Ethics AND Fair Housing training  
must be completed by December 31, 2027

### REQUIRED REAL ESTATE CE FOR THE 2026 LICENSE RENEWAL CYCLE

For the 2024—2026 license renewal cycle, the PA State Real Estate Commission mandated  
TWO separate requirements - all returning licensees MUST complete the following:  
(3) hours of Agency AND (2) hours of Fair Housing

### REQUIRED NAR COURSES FOR THE 2027 COE CYCLE

NAR has also mandated TWO educational requirements for all REALTOR members for the  
2025—2027 Code of Ethics cycle:  
(2.5) hours of Code of Ethics training (Current) AND (2) hours of Fair Housing (NEW)

### NOTE: Fair Housing Courses

All Fair Housing courses offered by RAYAC will be approved to meet **both** the Real Estate  
Commission **AND** the NAR Fair Housing requirements!

You will still have to take a separate class to fulfill the Code of Ethics requirement.



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## RAYAC Course Catalog Spring 2025

### Appraisal, Broker, Designation, & Code of Ethics Classes

#### License Renewal—What You Need to Know

- NAR Training: REALTOR members must complete 2.5 hours of Ethics AND 2 hours of Fair Housing education by December 31, 2027
- Real Estate Licensees: 14 hours of continuing education must be completed by May 31, 2026 for license renewal (includes PA Real Estate Commission mandates: 3 hours of Agency & 2 hours of Fair Housing education)
- Appraiser Licensees: 28 hours of continuing education must be completed by June 30, 2025 for license renewal

### Appraisal Classes

National USPAP

Cost: \$150.20 \*

Instructor: Melanie McLane

7 hours Appraisal & RECE

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

\* **NOTE:** This year, a new USPAP handbook has been added to the required course materials. The class price increase reflects the cost of this additional book. This handbook **DOES NOT** replace the USPAP manual, which is still required. All students **MUST** have their own copy of the current manual in order to receive class credit.

USPAP Class with **NEW** USPAP Handbook and Student Manual: \$150.20

Required USPAP 2024-2025 Manual: \$79.50

If you need a copy of the 2024-2025 USPAP Manual, please contact Mireya Carlsen at mireya@rayac.com, or go directly to the AppraisalFoundation.org to purchase one. You can either use a hard-copy manual or a virtual copy. The cost for each is the same: \$79.50.

#### Class Dates:

June 10, 2025 from 8:30 am—4:00 pm in the RAYAC Classroom

## Appraisal Classes

### American Homes: Construction, Style & Architecture

Cost: \$80.00

Instructor: Melanie McLane

7 hours Appraisal CE

This course will discuss the construction, style and architecture of homes and other buildings throughout the US. You will learn to identify the architectural styles and time period, as well as materials used, and how homes were constructed. Many buyers and sellers don't realize that history helps to sell their home, as well as a knowledge of how and when the house was built. You will explore the actual style and construction of American homes, beyond the "does it fit in the box?" descriptions for Fannie Mae, and be able to clearly define the architectural styles and features of a house, and date it based on construction, materials used, and architectural details. We will spend time discussing changes made to buildings over time, which can be confusing when trying to date and place the home.

#### Class Dates:

May 20, 2025 from 8:30 am—4:00 pm in the RAYAC Classroom

### Diving into Forms & Requirements

Cost: \$80.00

Instructor: Melanie McLane

7 hours Appraisal CE

The topics covered in this course include changes to UAD, upcoming forms changes, GSE requirements, making market based adjustments in a variety of ways, review of different requirements for different types of loans, foreclosure and short sale assignments, creating a strong appraisal.

#### Class Dates:

May 21, 2025 from 8:30 am—4:00 pm in the RAYAC Classroom

### The Changing Landscape of Appraisals

Cost: \$80.00

Instructor: Melanie McLane

7 hours Appraisal CE (incl 2 hours PA Law)

This course will cover the mandatory 2 hours of PA state law, review of PAREA and how it changes appraisal training for new appraisers, HUD and Fannie Mae issues, including settlement of Fair Housing with HUD, Fannie and HUD's position on Interested Party Contributions, appraisers, underwriters, and the use of AI in the writing and review process, TILA and how it affects reporting of deficiencies in appraisals, a discussion of current issues appraisers have with lenders and underwriters, reconsideration of Value by GSEs, finding new clients in private work, specific considerations for tax assessment, divorce, estate, and estate planning work, including engagement letters and work files.

#### Class Dates:

June 9, 2025 from 8:30 am—4:00 pm in the RAYAC Classroom



## YORK CITY LIVING CERTIFICATION

**Living and working in the City of York provides a unique opportunity not found outside of the city. By earning this certification, you will know about everything York has to offer, and can better assist your clients in selecting a home within the City of York.**

***A terrific slate of speakers will provide updates on the latest projects, businesses and artistry that are happening downtown.***

### **Day 1: An introduction to the City of York (CGA Law Firm)**

Speakers include the Police Commissioner, YCEA, Downtown Inc, Royal Square Development, and the Human Relations Commission. Concludes with a Downtown Walking Tour, and lunch at the York Central Market.

### **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, with lunch provided.

### **Day 3 (Optional): First Friday in May Happy Hour (location TBD)**

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

Dates: Thursdays, April 17 & 24, 2025 from 9:00 am—12:30 pm

Locations: CGA Law Firm & 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/>



## **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: April 22, 23, 29, 30, 2025

Time: 8:30 AM - 4:00 PM

Instructor: Melanie McLane

Location: RAYAC Classroom

Cost: \$395 (lunch included)

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



REGIONAL

# INDUSTRIAL, COMMERCIAL, & INVESTMENT CONFERENCE



Sheraton Harrisburg  
Hershey Hotel

## THE WAY WE'LL LIVE NEXT

Drawing on his research and foresight work for Cornell Tech, Climate Alpha, and MIT's Future Urban Collectives Lab, Greg Lindsay explores the urban and real estate implications of our never-normal landscape and explains why the future will be less remote and more human than you might think.



# May 29

## PROGRAM DETAILS

**7:45 a.m.** - Registration  
**8:00 a.m.** - Breakfast & Networking  
**9:00 a.m.** - 12:00 p.m. - Program

## KEYNOTE SPEAKER



**Greg Lindsay**

Generalist, Urbanist,  
Futurist, and Speaker.

## SPEAKERS

### MADRA CLAY

Central Regional Director, PA Department of  
Community & Economic Development

### KALI ALOISI

Outreach Economist, Philadelphia Federal Reserve

Presenting  
Sponsor

**Barley Snyder**  
ATTORNEYS AT LAW

TICKETS **\$25**



# Partner and Do Business with RAYAC Affiliate Members!

## Attorneys

Absolute Mobile Home Closings  
Barley Snyder LLC  
[CGA Law Firm](#) - ad pg. 7  
[Saxton and Stump](#) - ad pg. 12

## Appraisers

Maryland Appraisal Company

## Builders

York Builders Association  
Barnett Building Advisors  
Caruso Homes on Your Lot PA1  
Wertz Construction

## Home Improvement/Repairs

Bleecker St. Development  
C.A.R.E. Property Services  
Dale Miller & Son Septic  
Kearney Home Services, LLC

## Home Warranties

First American Home Warranty

## Inspectors

Absolute Radon Mitigation LLC  
Adler Home Inspections  
ALPHA Home Inspection, LLC  
Buyers Eyes Home Inspections, LLC  
D.M. Shank Home Inspection  
Homechek Inc  
HouseMaster Home Inspections  
Mike Sheely Home Inspections  
Mirkwood Home Inspections, LLC.  
New Leaf Home Inspection  
Precision Inspections & Radon  
ProTec Inspection Services  
Radon Protection Services of  
Gettysburg, Inc.  
Real Services Inc  
S.A.F.E. Inspection Services

TEK Inspection Company  
The Mitigator  
Top Dawg Inspections  
Urban Property Services LLC

## Insurance

Goosehead Insurance  
Michelle L Kreeger, State Farm  
Insurance

## Lenders

ACNB Bank  
Bay Capital Mortgage Corp  
[CMG Home Loans](#) - ad pg. 3  
Cross Country Mortgage  
First Alliance Home Mortgage  
Freedmont Mortgage  
[Fulton Mortgage Company](#) - ad  
pg.6  
[Guild Mortgage](#) - ad pg.12  
Homesale Mortgage, LLC  
Horizon Farm Credit  
LoanDepot  
M & T Bank Mortgage Division  
Moneyline Lending, LLC  
Movement Mortgage  
NEXA Mortgage  
Primary Residential Mortgage, Inc  
[Traditions Mortgage](#) - ad pg. 10

## Media, Marketing &

### Photography

360 Tour Designs  
Atlas Rubber Stamp & Printing  
Home Insight 360  
Real Estate Exposures

## Other

LHOP At York Housing Opportunity  
Merrill Lynch  
Tenfold  
U-Relax Moving Co.

## Pest Control

Lynn Pest Management

## Surveyors/Engineers

Gordon L Brown & Assoc., Inc.  
BL Companies

## Title/Settlement Co.

Anchor Abstracting Co. Inc.  
Apple Leaf Abstracting & Settlement  
Even Par Settlement Services  
Homesale Settlement Services  
Hometown Real Estate Settlements LLC  
[Lakeside Title Company](#) - ad pg. 7  
[Mason Dixon Settlement Inc](#) - ad pg. 13  
MYclosing, LLC  
Quality Service Settlements  
[White Rose Settlement Services](#) - ad pg.  
6  
[Yorktowne Settlement Co](#) - ad pg. 11



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& check out RAYAC's Facebook  
group exclusively for members