



NCPAC



North Carolina Professional Appraisers Coalition
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Established by Congress as the Center of Appraisal
Education and Research

The North Carolina Professional Appraisers Coalition

The Scope

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Please monitor your email for 2024-2025 NCPAC Membership Dues Invoices.

What is the cost of becoming an NCPAC member? The cost is \$100 per year for general membership.

What are the benefits of being an NCPAC member?

The North Carolina Professional Appraisers Coalition (NCPAC) was established to serve and protect the collective interests of professional appraisers in North Carolina. NCPAC encourages the advancement of professional appraisal practice and promotes high-quality services by offering several benefits to its members, including but not limited to the following:

- **Offering a Peer Review Committee to assist with difficult assignments and provide guidance if members must appear before the NCAB.**
- Providing each member with a copy of the Student Manual for the 7-Hour USPAP course.
- Leading the way in providing transparency for NCAB meetings by streaming them live on Facebook and YouTube, with recordings available for convenient viewing. **NCPAC** President Stephen Craddock initiated this effort. Previously, attending these meetings in person could require up to a seven-hour drive and an overnight stay for many members traveling from remote areas like the mountains or the coast.
- Continued development and maintenance of a system for sharing information through newsletters, the Internet, personal contacts, periodic group meetings, and other available means.
- Identifying and disseminating representative views of its appraiser members on matters of shared interest, including but not limited to changes in **USPAP**, the **NC Appraisers Act**, **NCAB** rules, and appointments to the **NCAB**.
- Representing the views of its members to the **NC Legislature**, **NCAB**, federal appraisal oversight agencies, and other entities that impact professional appraisal practices in **North Carolina**.
- Securing group discounts for goods and services commonly used by appraisers.
- Providing a website and a monitored Facebook bulletin board for member use.
- Offering a public website with a directory of all **NCPAC** members.
- Ensuring that leadership team members attend NCAB meetings to take notes and help respond to any emerging issues.
- Retaining an attorney to counsel and represent **NCPAC** before the NCAB, the NC Legislature, and The Appraisal Foundation (TAF) as needed.
- Hosting an Annual Conference and Business Meeting to provide opportunities for education, networking, and professional development.
- Representing **NCPAC** at the state and federal levels due to our sponsorship of The Appraisal Foundation and the active participation of numerous volunteers.

One of NCPAC’s co-founders, Past President, and current Board member, Doug Winner, helped create and support the **NCPAC Library Project**. This project maintains a written collection of appraisal-related materials at the NCAB, available as a reference for any appraiser. This resource is particularly valuable for those working on retrospective assignments.



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NCPAC sends a representative to the Association of Appraiser Regulatory Officials (AARO) meetings. Our AARO representative attends these meetings and speaks on behalf of **NCPAC** and appraisers, addressing national issues that arise.

Through our local **NCPAC** chapters across the state, we provide opportunities to meet and engage with other local appraisers, fostering discussions on important topics within the profession.

NCPAC offers a pathway to becoming a **Coalition Designated Appraiser (CDA)** for both Residential and Commercial appraisers. The CDA Designation Program is available through the North Carolina Professional Appraisers Coalition (**NCPAC**) online. [CDA Designation Program - The North Carolina Professional Appraisers Coalition \(NCPAC\) - Online](#)

By attending the **NCPAC** conference and participating in the **CDA** tour, we hope you've gained insights into the diverse aspects of the state, including the influence of industry, nature, and farming on housing and employment. This experience can help appraisers relate these influences back to their own local markets and practices.

NCPAC-designated appraisers (CDA) can now be recognized through the **National Association of Realtors (NAR)** with their designation as either a **General Accredited Appraiser (GAA)** or **Residential Accredited Appraiser (RAA)**. We are also exploring additional designation opportunities!

As a **Partner of The Appraisal Foundation (TAF)**, with a seat on **The Advisory Council (TAFAC)**, **NCPAC** ensures that the average appraiser's voice is heard on a national level. **NCPAC** actively participated in "Vision 2030," TAF's long-term planning initiative. As part of the "Group of 40," a team of advisors composed of trustees, association representatives, and senior staff, we provided critical input regarding the current professional environment and the future of the appraisal profession.

Without the continued support from our members' dues, **NCPAC** would not be able to sustain these important efforts and advocate on behalf of appraisers at both state and national levels.

NCPAC maintains its position as a **Partner of The Appraisal Foundation (TAF)** and holds a seat on **The Advisory Council (TAFAC)**.

NCPAC is now an authorized Continuing Education (CE) provider in North Carolina and will begin scheduling live CE classes throughout 2025.

NCPAC members can post to the job board on the NCPAC website. Whether you're a trainee or appraiser looking to affiliate with a firm or a firm seeking new candidates, this is a valuable resource. Several positions are currently available!

NCPAC has negotiated an exclusive member benefit with OREP Insurance. Members of **NCPAC** will receive an additional \$50,000 in Discrimination Claim Coverage at no extra cost as part of their OREP E&O insurance. This enhanced coverage is provided solely to **NCPAC** members. [NCPAC Member Benefit: Enhanced Coverage - OREP Insurance for Professionals](#)

Through **NCPAC's** position on the **Board of Governors for the National Association of Appraisers (NAA)**, we've secured a 15% discount for **NCPAC** members on any CE courses taken through Appraiser eLearning for the next year. This offer is only available to **NCPAC** members. Contact us at ncpac@live.com to receive your discount code!

Recognizing the influx of new trainees entering the profession, NCPAC is offering free membership to all new trainees for their first membership cycle going forward.

1. Presidents Corner

Meet the New NCPAC President: Linda Nelson

I'm honored to introduce myself as the new president of the North Carolina Professional Appraisers Coalition (**NCPAC**). With years of experience in the appraisal industry and a strong commitment to **NCPAC's** mission, I'm excited to lead our organization into a new era of innovation, advocacy, and growth.

A Seasoned Leader in the Appraisal Industry

I bring over a decade of professional experience in real estate, appraisals, and education to my role as president. Throughout my career, I've been dedicated to maintaining the highest standards in the appraisal profession while fostering an environment of collaboration and continuous learning.



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Before stepping into this position, I was actively involved in NCPAC, contributing to key initiatives. As the former president-elect, I had the privilege of working closely with our leadership, playing a significant role in important projects, and attending TAFAC and AARO meetings across the country, where I met with industry leaders to help shape the future of appraising.

Vision for the Future

As NCPAC’s new president, I’m eager to strengthen our community by focusing on education, advocacy, and innovation. My primary goals include:

- **Expanding Educational Resources:** Education is a passion of mine, and I’ll continue to ensure our members have access to the tools, training, and learning opportunities they need to stay ahead in this rapidly evolving industry.
- **Strengthening NCPAC Membership:** I’m committed to growing our membership, bringing in new voices, ideas, and insights. By welcoming fresh perspectives, we can strengthen our coalition and enhance the value we provide to all members.
- **Driving Advocacy:** I’m deeply committed to ensuring that our voices are heard in legislative and regulatory discussions, advocating for policies that reflect the realities of our profession.
- **Embracing Technological Change:** As technology becomes more integrated into our work, I will guide our members in responsibly adopting these solutions while ensuring the human element remains a vital part of the valuation process.

A Commitment to NCPAC’s Community

My leadership will be defined by my commitment to you, the members of NCPAC. I’m here to listen, build strong relationships, and ensure our coalition continues to meet the needs of our community. I’m also deeply grateful to Steven, the outgoing president, for laying a strong foundation for us to build on, and the help of key people who helped me get to where I am today.

Looking Ahead

With me at the helm, NCPAC is ready to face new opportunities and challenges. Together, we will continue to promote excellence

in appraising, embrace innovation, and advocate for the future of our profession.

Linda Nelson NCPAC President 2024-2025

2. NCPAC Annual Conference and Business meeting.

2024 NCPAC Conference: Our 2024 Conference is complete! Due to extenuating circumstances we had to go Virtual this year.

Our new Officers and Board Members for 2024-2025 are as follows:

NAME	POSITION
Linda Nelson	President 2024-2025
Dana Murray	Vice President
TBD	President Elect 2025-2026
Rebecca Braun	Secretary
Trey Such	Treasurer
Mark Sessions	Board
Jaime Norman	Board
Monica Long	Board
David McGonagle	Board
Richard Glidewell	Board
Joseph Leahy	Board
Jacob Turner	Board
Sandra Gibby	Board
Steven Craddock	Immediate Past President
Graham Smith	Former Past President



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New faces include:

Rebecca Braun – Secretary



Rebecca Braun is a Certified Residential Appraiser based on the Southeastern coast of North Carolina. She is the founder of the Appraisal Trainees Learning Together Facebook group, which has grown to over 3,500 members. As a dedicated professional, she is an active member of the North Carolina Professional Appraiser Coalition (NCPAC), the South Carolina Appraiser Coalition (SCPAC), and the National Association of Appraisers (NAA).

Believing that knowledge is power, Becky is passionate about sharing her expertise with prospective appraisers, guiding them through the intricacies of the appraisal process. She is a proud graduate of the University of Wisconsin-Whitewater, where she earned a degree in Public Relations and Communication, which she credits for her effective communication and outreach skills.

Jacob Turner – Board Member



Jacob Turner is a Certified General Appraiser who is currently employed at AgCarolina Farm Credit. Jacob earned his Bachelor of Science Degree in Business Administration/Economics from the University of North Carolina at Wilmington (UNCW) and holds previous commercial appraisal experience at a local firm in Greenville, N.C. Jacob and his wife Eliza Turner live in Kinston, N.C.

2025 NCPAC Conference: The 2025 NCPAC Conference location will be in the Charlotte NC area in OCT 2025 more information will be provided as planning continues.

2026 NCPAC Conference: The 2026 NCPAC Conference location is being proposed for the Outer Banks of NC in Oct 2026 (this is due to missing the area in 2024 and all of the planning is completed).



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and the advancement of the profession.

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3. Article

What's New at the VA? A Q&A with its Chief Appraiser By Isaac Peck, Publisher Working Real Estate Magazine

Since 1944, the Department of Veterans Affairs (VA) has held a unique role in helping eligible veterans, active service members and family survivors build, buy or refinance a home. Its financing programs work by guaranteeing that originating lenders will be partially protected from losses if borrowers fail to repay their mortgages. In its history, the VA has backed more than 25 million loans.

The advantage of veteran home loans is that they may offer better terms than traditional financing, with nearly 90 percent of VA-backed loans made without a down payment, according to the VA. In a record-setting 2020, the VA issued guarantees totaling more than \$375 billion, which accounted for 12 percent of all single-family home mortgages issued that year, according to the Congressional Budget Office.

In addition to being a favorable avenue to homeownership for eligible veterans, the VA is also known throughout the valuation community for respecting the work of appraisers. As market uncertainty and headwinds persist, *Working RE* reached out to James Heaslet, chief appraiser at the VA, to get his thoughts on several topics specific to the VA and the profession at large. Heaslet is a retired Marine Corps veteran and a second-generation appraiser who began his valuation career as a trainee at his father's office in 2007.

In the following Q&A, we asked Heaslet for an update on some of VA's programs and initiatives, including the Assisted Appraisal Processing Program (AAPP), as well as steps the VA has taken to address bias in appraisals and its role on the Interagency Task Force on Property Appraisal and Valuation Equity (PAVE). Here's what he had to say:

Question: Can you give us an update on the VA's AAPP program?

Heaslet: The Assisted Appraisal Processing Program was launched Jan. 1, 2020, to lead the industry in developing an appraisal program that enables VA to better serve veterans in rural areas, reduce appraisal processing turn times and encourage individuals to join the appraisal profession. Under AAPP, the appraisal report, which is required for a VA home loan, may be completed

based solely on information gathered by a person contracted with the VA fee panel appraiser. The AAPP has been instrumental in providing flexibility to reach rural areas with limited numbers of local appraisers. New appraisers are trained through AAPP which benefits all homebuyers and homeowners in rural areas. Because VA believes this program adds much value to its home loan program, VA extended the policy on Jan. 1, 2024, to sustain the benefit, especially to rural areas with fewer onsite appraisers.

The data shows that the AAPP did have a positive impact on the appraisal process, with Notices of Values (NOVs) raising in three subsequent calendar years. According to VA records, in calendar year 2020, 11,455 NOVs were issued. In 2022, 19,321 were issued. In 2023, 14,249 NOVs were issued, with a reduction most likely following the market trend. As far as average appraisal turnaround time, in Q2 FY2024, it was 6.8 days nationwide, down from 9.2 days in FY2022.

For more information about AAPP, including guidance and requirements, [see VA Circular 26-19-31](#).

Question: What steps is the VA taking to address discrimination and bias in appraisals?

Heaslet: VA is part of the [PAVE](#) Task Force, which President Biden announced on June 1, 2021, as part of the White House initiative to advance racial equity and support for underserved communities through the Federal Government. It's composed of 13 federal agencies and co-led by the U.S. Department of Housing and Urban Development and the White House Domestic Policy Council. VA implemented guidance from the Task Force to "strengthen its efforts in eliminating discriminatory practices in the appraisal process."

Actions being taken by VA include adding oversight procedures to detect potential discriminatory bias in appraisal reports, and encouraging training in appraisal bias, fair housing and fair lending for all VA Fee Panel appraisers and lender-approved staff appraisal reviewers. VA also maintains a toll-free number for SARs [staff appraisal reviewers] to use if potential discriminatory bias is identified.

For more information, see [VA Circular 26-23-05](#).



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Question: What role does the VA play on the PAVE Task Force?

Heaslet: As a federal housing agency and a member of the PAVE Task Force, VA wholly embraces efforts to promote transparency, foster collaboration and support the enforcement of fair housing laws, and is committed to government-wide efforts to identify, investigate and eliminate all instances and forms of discriminatory bias.

Two processes that are unique to the VA Home Loan program are the Tidewater Initiative and Reconsideration of Value, both which allow appraisers to request additional sale information prior to the appraisal being completed to assist when relevant sales are not typically available. Furthermore, these two processes challenge low VA appraisals, ensuring that veterans get the most out of their home loan benefit.

Question: What updates or changes has VA made with respect to the items listed in HR 7735?

Heaslet: The Improving Access to the VA Home Loan Benefit Act of 2022 became law on December 27, 2022. The act requires VA to "update regulations, requirements and guidance related to appraisals for housing loans guaranteed by the VA." VA submitted a report to Congress with recommendations for improving appraisal timeliness. VA is currently reviewing the process to identify ways to further streamline the appraisal recruitment. An update was made to the [va.gov](https://www.va.gov) website to provide a list of counties where appraisers are in high demand.

VA is also in the process of updating the Assisted Appraisal Processing Program rulemaking to remove the provision currently allowing lenders to "opt-out" of this program, as it is beneficial for the entire industry to promote the training of new appraisers. As far as Minimum Property Requirements (MPRs), a review is currently being conducted of all comments received from an Advance Notice of Proposed Rulemaking on VA's MPRs that closed on Feb. 9, 2024.

Question: Has VA considered a uniform measuring standard, such as ANSI (American National Standards Institute)?

Heaslet: The simple answer is "no." However, appraisers follow established industry practices, and these are monitored by the state agencies that license appraisers.

Question: What improvements is the VA planning to its appraisal process?

Heaslet: Key enhancements to the appraisal system will include improved appraisal tracking features.

Question: What changes to MPRs is the VA considering? When might we expect a decision on those?

Heaslet: VA issued an Advance Notice of Proposed Rulemaking seeking public input on potential changes to the Minimum Property Requirements on Dec. 11, 2023. VA collected comments through Feb. 9, 2024. We're currently reviewing and cataloging the comments to determine next steps.

Question: In what states and localities is the VA looking for more appraisers?

Heaslet: There are several counties across the nation that have been identified as "High Demand Counties" due to a shortage of available appraisers. To help bring more appraisers to the areas that need it, a link to a downloadable PDF of the counties can be found [here](#). VA encourages all who are eligible to apply.

Question: Anything else to add on VA home loans and appraisals?

Heaslet: It's important to VA that our appraisers have all the resources, tools and information available to support them in doing an exceptional job for our veterans.

Some appraisers have the misconception that because they are on the VA approved panel, VA will protect them if legal action is initiated against them by a borrower or lender in relation to the appraisal process. While the appraisers are eligible to receive appraisal requests from VA and provide property appraisals for VA to guarantee mortgages, individual appraisers are responsible for claims made against them. So, while VA does not require its appraisers to carry errors and omissions insurance, and it may never be needed, it may be worthwhile to consider.

To learn more about the VA loan program, visit their website [here](#).

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About the Author

Isaac Peck is the Publisher of *Working RE* magazine and the President of OREP Insurance, a leading provider of Appraiser E&O insurance that includes additional Discrimination Claim Coverage for appraisers (many programs exclude this important coverage). OREP serves over 10,000 appraisers with comprehensive E&O coverage, competitive rates, and 14 hours of free CE for OREP Members (CE not approved in IL, MN, GA). Visit www.OREP.org to learn more. Reach Isaac at isaac@orep.org or (888) 347-5273. CA License #4116465.

A Special Thank You goes out to our 2024 Conference Sponsors:



4. Upcoming Appraisal Industry Meetings:

Industry Advisory Council (IAC) Meeting: October 10-11 2024 - Dallas, TX .

The Appraisal Foundation (TAF) Board of Trustees: October 24-26 2024 - Denver, CO.

Association of Appraiser Regulatory Officials (AARO) Fall Meeting: October 28-30 2024 - Boston, MA. We plan to have NCPAC members in attendance to ensure that appraisers voices are heard and that the AMC's and Lenders are not the only viewpoint being offered.

The Appraiser Qualifications Board (AQB) Virtual Public Meeting: November 7 2024 - To register for this event click here: https://us02web.zoom.us/webinar/register/WN_sl_QQZxdR6Wyu0-gjAYEg

The Appraisal Foundation Advisory Council (TAFAC)

Meeting: November 18-19 2024 Arlington, VA

The Council to Advance Residential Equity (CARE) Meeting:

November 18-19 2024 Arlington, VA.

5. Appraiser News:

The Appraisal Foundation announced a new scholarship program for PAREA.

The Foundation will fund \$1.22 million over three years to establish the Pathways to Success scholarship, which will be administered by the Appraisal Institute as part of the Appraiser Diversity Initiative. The scholarship is open to all aspiring appraisers and would cover tuition to enroll in a Practical Applications of Real Estate Appraisal (PAREA) module, which fulfills the experience requirement for an appraiser credential. This multi-year scholarship is the second phase of The Appraisal Foundation's Pathways to Success initiative. Starting in 2021, Pathways to Success began as a conditional grant to support bringing a PAREA module to market. As a result of The Appraisal Foundation's \$500,000 investment, the Appraisal Institute brought the first PAREA modules to market in 2023 and celebrated the first graduates earlier this year.

NCPAC is continuing to live stream and record the NCAB meetings for all appraisers who are unable to attend the meetings. You can view the meetings on our NCPAC Facebook page, website – ncpac.us and on YouTube. The next 2 North Carolina Appraisal Board (NCAB) meetings will be 24 Oct 2024 (Virtual) and 10 Dec 2024 (Live). The 2025 meeting schedule has not been announced.

The current appointees to the board are:

Appraisal Board Members	
Mike Warren, Chair	Beaufort
Claire M. Aufrance, Vice-Chair	Greensboro
Sarah J. Burnham	Hickory
Lynn Carmichael	Arden
Darius R. Chase	Waxhaw



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Marcella D. Coley	Boone
Jack C. (Cal) Morgan, III	Wilmington
Viviree Scotton	Chapel Hill
H. Clay Taylor, III	Raleigh

NCAB OPEN FORUM POLICY

The Appraisal Board will have a Public Forum scheduled for each Board meeting. To appear at the meeting, a speaker must:

1. Name the speaker;
2. Identify if the speaker is appearing on behalf of a group or entity;
3. Identify the topic of the speaker’s comments;
4. Limit the comments to five minutes; and
5. Make the request to speak no later than 5:00 pm on the Thursday prior to the Board meeting.

The speaker may not address any pending disciplinary matter or application. If you are requesting that the Board take action on any issue or item, please provide a summary of the requested action in writing when requesting to speak or at the time of the presentation.

Board and staff members will not respond to the speaker during the comments, but may ask for clarification.

The Public Forum will be scheduled at the end of the meeting; however, it may be moved to another time at the direction of the Chairman.

Speakers must maintain a professional demeanor and proper decorum during their comments. Failure to do so may result in the Chairman terminating the speaker’s time for comment.

6. Appraisal Classes:

NCAB - 2024 CE REQUIREMENTS

If you did not renew your license by June 30, 2024, your license is now lapsed. Appraisal Board rules require all trainees, licensed, certified residential, and certified general appraisers to have taken the 2024-2025 version of the 7-hour USPAP Update in order to renew. The late fee is \$10 per month beginning July 1, 2024. The remaining 21 hours of CE are due by May 31, 2025.

Only licensees **originally** registered, licensed, or certified after January 1, 2024, will be exempt from continuing education this

cycle, but not from renewal. Licensees that upgraded will still be required to meet the continuing education requirement.

North Carolina Professional Appraisers Coalition (NCPAC) -800-310-8860 www.ncpac.us

McKissock - 800-328-2008 www.mckissock.com

Triangle Appraisal School - 252-291-1200
www.triangleappraisalschool.com

Hignite Training Service – 252-764-0107 -
www.hignitetrainingservice.com

Appraisal Institute North Carolina Chapter - 336-297-9511 -
www.ncappraisalinstitute.org

American Society of Farm Managers and Rural Appraisers – 303-758-3513 – www.asfmra.org

Appraiser Elearning – 615-965-5705 –
www.appraiserelearning.com

7. NCPAC Chapter Information:

If you have any interest in establishing an NCPAC Chapter in your area please contact NCPAC. President ncpacpresident@gmail.com.

Southern Appalachian Chapter - Covers Macon, Jackson & Swain Counties in NC. Officers – President - Dana Murray, Vice-President – Sandra Gibby, Secretary – Jen Pressley.

8. Job Postings

NCPAC members can now post to the job board on the NCPAC Website if they are a trainee or appraiser looking for a firm to affiliate with or are a firm looking for a new candidate to add to their organization. Do you have a position to fill? Are you looking for a new challenge? Do you want to put your position on the site and have it included in “The Scope”? Go to the NCPAC contact us page - www.ncpac.us/contact-us.html

[Click on the following link to see all of the available jobs!](#)

[NCPAC Member Job Postings](#)