

The *Scope*

Quarterly Newsletter of the North Carolina Professional Appraisers Coalition

2026 CONFERENCE IN REVIEW

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“From the Factory Floor to the Final Report”

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LEADERSHIP

Meet NCPAC President Jacob Turner

Jacob Turner, who served as President-Elect during the past year, was announced as NCPAC President for the 2026–2027 term.

Jacob is a staff appraiser with AgCarolina Farm Credit, where his valuation work focuses on animal facilities, vacant acreage and other specialized agricultural assets.

Prior to joining AgCarolina, he worked with Andy Piner & Associates, an Eastern North Carolina appraisal firm specializing in a wide range of commercial real estate, including office, retail, industrial, agricultural, multifamily and other income-producing properties.

Jacob currently resides in Kinston, North Carolina, with his wife, Eliza Turner.

Jacob is honored to serve as President and is committed to ensuring that NCPAC continues to be a valuable resource for its members while building on the momentum of the past year.

Jacob Turner

President, North Carolina Professional Appraisers Coalition

Looking Ahead to 2026–2027

by **Jacob B. Turner, CDA, President, NCPAC**

It is an honor to serve as President of the North Carolina Professional Appraisers Coalition for the 2026–2027 term.

NCPAC begins this new year with strong momentum following a successful annual conference, continued growth in membership and a number of programs designed to provide greater value to appraisers across North Carolina.

As President, one of my priorities will be to help ensure that NCPAC continues to be a valuable resource for its members. That means continuing to support education, professional development, communication and opportunities for appraisers to connect with one another and with the broader appraisal profession.

The strength of NCPAC comes from the people who are willing to participate. Our officers, Board of Directors, committee members, instructors, volunteers and members all play an important role in moving the Coalition forward.

I would also like to thank the entire NCPAC leadership team for the time, effort and commitment they contributed during the 2025–2026 term. The progress made over the past year reflects the work of many people, and I look forward to building on that foundation with our incoming officers, Board of Directors and committees.

There is a great deal happening in the appraisal profession, and NCPAC will continue working to keep our members informed, engaged and connected.

I appreciate the opportunity to serve and look forward to the year ahead.

Jacob B. Turner, CDA
President, NCPAC

NCPAC – Building Better Appraisers. Together.
#BuildingBetterAppraisers #StrongerTogetherNCPAC

A Year of Building, Learning and Moving Forward - Together! By Dana Murray, CDA, RAA, MNAA

As my term as President of NCPAC comes to a close, I have spent some time looking back at what we set out to accomplish and, more importantly, what we were able to build together.

This year was never about any one person or one initiative. It was about making NCPAC more useful, more visible and more connected to the appraisers we serve across North Carolina.

Building Better Communication

One of our goals this year was to make sure NCPAC members had access to timely information that directly affects their work.

We launched the **NCPAC Weekly Appraiser News Brief**, focused specifically on national, regional and North Carolina news affecting the appraisal profession. Rather than asking members to search through multiple sources each week, we worked to identify the developments that mattered most and bring them together in one place.

We also continued *The Scope* as NCPAC's quarterly newsletter and increased the frequency of member communications throughout the year. Our goal was simple: members should hear from NCPAC throughout the year, not just when it is time for the annual conference.

Building Better Appraisers

Education remains one of NCPAC's most important responsibilities.

During the past year, NCPAC provided continuing education to **111 students across North Carolina**. With USPAP and Fair Housing & Bias among the major educational requirements facing appraisers this year, those courses became a central part of our statewide education effort.

We also created a new **Mentorship Program**, chaired by **Katie Brown**, designed to connect experienced appraisers with those who may benefit from additional guidance. The mentors are not acting as supervisory appraisers. Instead, they serve as experienced professionals who can answer questions, provide perspective and help less experienced appraisers work through the many challenges that arise in professional practice.

As the profession began preparing for UAD 3.6, NCPAC also worked to provide education and information to help members understand the changing reporting environment. Through webinars, industry partnerships and continued updates, we have tried to make sure North Carolina appraisers have access to the information they need as these changes move into everyday practice. We also provided NCPAC members with graphic handouts they could share with Realtors explaining the changes coming with UAD 3.6.

Building a Stronger Coalition

We also spent the year working to strengthen NCPAC itself, and that effort showed in our membership. **NCPAC membership increased by 16% during the year**, giving the Coalition a broader base of appraisers to serve, represent and engage.

We expanded relationships with education providers, software companies, insurance providers and other appraisal-industry partners. Those relationships created new opportunities for member education, discounts, sponsorships and professional resources.

We continued to support the CDA designation, expanded outreach to newer appraisers and worked to make NCPAC more welcoming to trainees and appraisers moving into higher license levels.

We also remained engaged with organizations and regulatory bodies that influence our profession at the state and national level. Whether the issue involved appraiser qualifications, standards, UAD 3.6, appraisal policy or other changes affecting working appraisers, NCPAC continued working to make sure North Carolina appraisers had a voice in the conversation.

Perhaps just as important, more members became involved in the work of the Coalition. Board members, committee members and volunteers stepped forward to help with education, communications, membership, mentorship, sponsorships and conference planning. That involvement is what makes an organization stronger over the long term.

Moving Forward Together

The 2026 Annual Conference was a fitting way to close the year.

What began as an idea for a stronger, more hands-on conference grew into two days of education, networking and practical experience. Attendees participated in classroom education, toured the Champion Homes manufacturing facility, learned more about manufactured housing construction and spent time with fellow appraisers, instructors, regulators and industry partners.

The conference also demonstrated something that I believe has been true throughout this year: **NCPAC is at its best when people are willing to contribute their time, knowledge and energy to something larger than themselves.**

As I transition into the role of Immediate Past President, I want to thank everyone who helped make this year possible. Thank you to our officers, Board of Directors, committee chairs, committee members, instructors, sponsors, industry partners and volunteers. Most of all, thank you to the members who attended classes, participated in webinars, came to the conference, read our communications and continued to support NCPAC.

None of the progress we made this year happened because of one person. It happened because people stepped forward, shared ideas, accepted responsibilities and worked together to move the Coalition forward.

I am proud of what we accomplished during the past year, but I am even more encouraged by what comes next.

Jacob Turner and the 2026–2027 leadership team inherit an organization with strong momentum, growing membership, active programs and a growing list of opportunities to serve North Carolina appraisers. I look forward to supporting Jacob and the new leadership team as they build on that foundation and take NCPAC into its next chapter. The work continues.

Building better communication. Building better appraisers. Building a stronger Coalition.

And continuing to move forward, together.

Dana L. Murray, CDA, RAA, MNAA
Immediate Past President
North Carolina Professional Appraisers Coalition

Building Better Appraisers – Together!

2026 Conference in Review

From the Factory Floor to the Final Report

NCPAC's 2026 Annual Conference brought appraisers from across North Carolina together in Holly Springs for three days of education, networking, industry updates and hands-on learning.

The conference opened Wednesday evening with a welcome reception and continued Thursday with seven hours of classroom continuing education led by **Scott Cullen of Solomon Adjustment Calculator** and **Isaac Peck of OREP**. Thursday evening included NCPAC's Distinguished Founder Recognition, dinner, a UAD 3.6 presentation from **Sean Murphy of Freddie Mac**, sponsor spotlights and the conference raffle.

Friday shifted the focus from the classroom to the field with a four-hour continuing education visit to the **Champion Homes manufacturing facility in Lillington**. Attendees observed both the active construction process and completed model homes, then returned for an afternoon course on manufactured and modular housing led by **Brad Lovin** and **Hazel Stephenson**.

Across the two conference days, attendees completed **14 hours of continuing education** covering contributory value and adjustment support, liability and emerging appraiser risk, manufactured housing construction and the differences between manufactured and modular homes.

The conference also gave members an opportunity to connect directly with instructors, regulators, industry representatives, sponsors and fellow appraisers from around the state.

More than a series of classes, the 2026 conference was designed to connect appraisal theory with real-world practice. From adjustment support and liability concerns to UAD 3.6 and a firsthand look at factory-built housing, the program focused on issues appraisers are facing in their work today.

*That approach was captured in this year's conference theme: **From the Factory Floor to the Final Report***

2026 Conference by the Numbers

50+ Registrations

Appraisers and industry professionals from across North Carolina came together in Holly Springs for the 2026 Annual Conference.

3 Days

Welcome reception Wednesday, September 30 through the conclusion of conference programming Friday, October 2.

14 Hours of Continuing Education

Four hours with Scott Cullen, three hours with Isaac Peck, four hours at Champion Homes with Plant Manager Jason Norris and the Champion Homes team and three hours of manufactured and modular housing education provided by Brad Lovin and Hazel Stephenson.

4 CE Sessions

Contributory Value, Emerging Appraiser Risk, the Champion Homes Plant Tour and Manufactured and Modular Housing.

1 Working Manufacturing Plant

Attendees toured Champion Homes in Lillington to observe the construction process firsthand and compare completed homes at different quality levels.

3 Distinguished Founders Recognized

M. Curtis West, Archibald H. A. “Baldy” Williams and Douglas G. “Doug” Winner.

1 Freddie Mac Guest Speaker

Sean Murphy provided attendees with a timely UAD 3.6 update, including discussion of the temporary exception process announced by the GSEs the day before.

9 Conference Sponsors and Partners

Three Gold Sponsors, two Silver Sponsors, three Bronze Sponsors and NCMHA as Conference Partner.

1 Stronger Coalition

Appraisers, instructors, sponsors, industry representatives and NCPAC leadership coming together to learn, connect and strengthen the profession.

NCPAC – Building Better Appraisers. Together.

Welcome Reception

With input from Jacob Turner

NCPAC officially kicked off the 2026 Annual Conference with a welcome reception on Wednesday evening at the Hampton Inn & Suites in Holly Springs.

The reception gave attendees an opportunity to reconnect with fellow appraisal professionals, meet conference speakers and sponsors and spend time together before the formal education program began the following morning.

NCPAC provided Mellow Mushroom pizza, appetizers and beverages for those in attendance. The relaxed setting gave members and guests time to network, catch up with longtime colleagues and meet new faces from across the state.

The evening helped set the tone for the conference ahead by creating exactly the kind of professional connection NCPAC works to encourage throughout the year.

It was a simple start to the event, but an important one: good food, good conversation and an opportunity for North Carolina appraisers to spend time together before two full days of education and conference activities.



Education Focused on Adjustment Support, Liability and Emerging Risk

With input from Stephanie Forloines

Thursday's conference program opened with four hours of continuing education led by **Scott Cullen, CR, MNAA**, creator of the Solomon Adjustment Calculator.



Scott Cullen of Solomon Adjustment Calculator presents Contributory Value

Cullen's course, **Contributory Value**, focused on one of the most closely examined areas of residential appraisal practice: developing and supporting adjustments.

The course explored contributory value as the amount a property component contributes to the value of the property as a whole and emphasized the importance of isolating the effect of individual variables when analyzing market reaction. Cullen tied that concept to sensitivity analysis, including paired data and grouped data analysis, and discussed how those methods can be used to develop more defensible adjustment conclusions. Cullen treated sensitivity analysis as a fundamental tool and emphasized the need for adequate sample size and caution when applying paired or grouped data techniques.

The presentation also examined recognized quantitative and qualitative methods used in appraisal analysis, including paired data, grouped data, secondary data, statistical analysis, cost-related adjustments and trend analysis. Cullen connected those methods to USPAP's requirement that appraisers be aware of, understand and correctly employ recognized methods and techniques necessary to produce credible assignment results. He also emphasized the importance of documenting the analysis well enough that the appraiser's reasoning and conclusions can be supported from the workfile.

A significant portion of the discussion centered on the relationship between cost and contributory value, including marginal cost, economic age-life depreciation and the use of depreciated cost as a tool for supporting adjustments. Cullen also addressed practical adjustment issues such as concessions, market conditions and the analysis of individual elements of comparison within the sales comparison approach. His discussion organized the adjustment process around transactional adjustments, depreciated cost and contributory value, helping connect the sequence of analysis to the final adjustment conclusions.

Thursday afternoon shifted from adjustment support to professional risk.

Isaac Peck of OREP presented the three-hour course **The New Liability Landscape: AI, UAD 3.6, and Emerging Appraiser Risk**.



Peck's program examined the changing liability environment facing appraisers, including board complaints, lender buybacks, discrimination claims, artificial intelligence, UAD 3.6, desktop and hybrid assignments and reliance on third-party data.

Peck discussed real-world claim and complaint scenarios and emphasized that emerging risks are increasingly connected to technology and changes in appraisal reporting. His presentation addressed the expanded data requirements associated with UAD 3.6 and the potential for additional data fields and reporting requirements to create new opportunities for error, inconsistency and later scrutiny. He stressed the importance of distinguishing information that is observed, reported, estimated or independently verified.

Artificial intelligence received particular attention. Peck stressed that the appraiser remains responsible for the content of the appraisal report regardless of whether AI or another technology assisted in producing it. His presentation also addressed AI confidentiality, workfile documentation under AO-41 and the need to independently verify AI-generated information before relying on it. He emphasized that AI should be treated as a tool rather than an authority and that appraisers should be able to reproduce, explain and defend any AI-assisted analysis they use.

The afternoon session also covered desktop and hybrid assignments, with an emphasis on verifying third-party information, maintaining control over the appraisal report and ensuring that the available data and scope of work are sufficient to produce credible assignment results. Peck also addressed buyer reliance and the risk created when consumers treat an appraisal as though it were a home inspection, warranty or guarantee of property condition.

Peck concluded with practical guidance on board complaints, claims reporting and understanding the exclusions and reporting requirements contained in professional liability insurance policies. He encouraged appraisers to review not only what their E&O policy covers, but also what it excludes,

including provisions involving AI, discrimination claims, professional-services definitions and claims-reporting requirements.

Together, the two Thursday courses approached appraisal risk from different directions. Cullen focused on building stronger support for the appraiser's analysis, while Peck focused on protecting the appraiser when that analysis, reporting process or professional judgment is challenged.

Annual Membership Meeting

With input from Jacob Turner

2026–2027 Leadership Takes Office

The NCPAC Annual Membership Meeting was held on **Thursday, October 1, 2026**, following the day's conference education sessions.

Don Rodgers of the North Carolina Appraisal Board opened the meeting with an update on the appraisal profession and current activities affecting North Carolina appraisers.



Don Rodgers of the North Carolina Appraisal Board updates NCPAC Members

NCPAC Treasurer Trey Such then reviewed the Coalition's financial position and presented the proposed budgets for the 2026–2027 and 2027–2028 fiscal years.



NCPAC Treasurer Trey Such presents the proposed budgets

Outgoing President **Dana Murray** followed with a brief review of the Education Committee’s activities during the past year. NCPAC provided continuing education to **111 students across North Carolina**, with **USPAP** and **Fair Housing & Bias** serving as featured mandatory courses during the year. Murray also reviewed activity surrounding the 2026 Annual Conference, including conference expenses and the overall conference budget.

Following the reports and discussion, the membership voted to approve the proposed budgets for **2026–2027** and **2027–2028**.

The meeting then moved to election results and the transition to NCPAC’s 2026–2027 leadership team. **Timothy M. “Mark” Sessions** was re-elected to the Board of Directors, while **Landon Phillips** and **Kyle Peacock** were elected as new directors.

The newly elected officers and directors were sworn in following the announcement of the results.

2026–2027 NCPAC Officers

President: Jacob Turner

President-Elect: Trey Such

Vice President: Katie Brown

Secretary: Linda Nelson

Treasurer: Graham Smith

Immediate Past President: Dana Murray, 2025–2026

Former Past President: N/A, 2024–2025

NCPAC Board of Directors

NCPAC has eight Director Member positions. Each position carries a two-year term with no consecutive term limits.

Rebecca “Becky” Johnson

Newly elected in 2025, 1st term, 2nd year

Timothy M. “Mark” Sessions

Re-elected in 2026, 4th term, 1st year

James T. “Jamie” Norman

Re-elected in 2025, 4th term, 2nd year

Stephanie Forloines

Newly elected in 2025, 1st term, 2nd year

David J. McGonagle

Re-elected in 2025, 2nd term, 2nd year

Joseph “Joey” W. Leahy

Re-elected in 2025, 2nd term, 2nd year

Landon Phillips

Newly elected in 2026, 1st term, 1st year

Kyle Peacock

Newly elected in 2026, 1st term, 1st year

NCPAC thanks each of these members for their willingness to serve and looks forward to their leadership during the coming year.



Passing the Gavel and swearing in NCPAC's 2026-2027 leadership into their new positions!

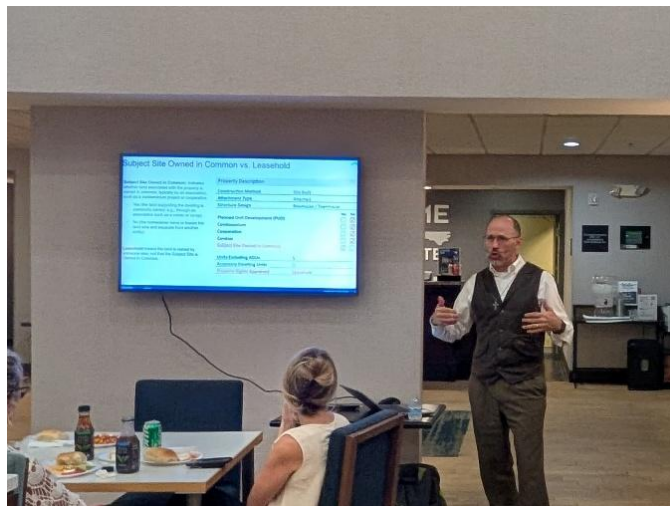
Thursday Evening Program

Dinner, UAD 3.6, Sponsor Spotlights and Raffle

Thursday evening began with NCPAC's **Distinguished Founder Recognition**, honoring **M. Curtis West**, **Archibald H. A. "Baldy" Williams** and **Douglas G. "Doug" Winner** for their roles in creating and building the Coalition. A full feature on the recognition and the history behind it appears elsewhere in this issue.

Following the founder recognition, attendees gathered for dinner and additional time to visit with fellow appraisers, instructors, sponsors and industry representatives.

Guest Speaker - Sean Murphy of Freddie Mac on UAD 3.6



Sean Murphy of Freddie Mac explaining UAD 3.6

After dinner, **Sean Murphy of Freddie Mac** addressed attendees on **UAD 3.6 and the transition to the new Uniform Residential Appraisal Report**.

Murphy discussed the broader move toward more structured appraisal data, expanded property reporting and the practical changes appraisers should expect as the new reporting environment moves into production.

His presentation was especially timely because **Fannie Mae and Freddie Mac had announced the day before, September 30, a temporary exception process for certain lenders that were not prepared to meet the November 2 UAD 3.6 implementation date**. Murphy explained that the mandate itself had not been eliminated, but eligible lenders could request an exception from the GSEs on a case-by-case basis.

For attendees who had seen the announcement only hours earlier, the presentation provided an opportunity to hear directly from Freddie Mac about what the exception meant and how it fit within the broader UAD 3.6 rollout.

Murphy also answered questions from attendees about the transition and the changing appraisal-reporting environment, adding the GSE perspective to the technical, workflow and liability issues discussed elsewhere during the conference.

The evening then moved to brief presentations from NCPAC's **Gold and Silver Sponsors**. Sponsors introduced their products and services and offered to help attendees better understand how their tools work, what they are designed to do and how they may fit into an appraiser's workflow.

The conference raffle closed out the evening.

Prizes included an **11-inch Apple iPad**, a **Turtlebox magnetic speaker**, **NCPAC ballcaps**, **gift cards**, **cutting boards**, **grilling tools** and **AgCarolina Farm Credit hats**. Conference instructor **Scott Cullen** also donated a **one-year subscription to the Solomon Adjustment Calculator**.



The evening combined fellowship, industry information, sponsor access and a little fun to close out a full day of conference activities.

Honoring NCPAC's Founders

Recognizing the People Who Helped Build the Coalition

One of the most meaningful moments of the 2026 Annual Conference was the presentation of NCPAC's **Distinguished Founder Recognition**, recognizing the people who created the organization.

In early 2002, three North Carolina appraisers began discussing the need for an organization that would represent professional appraisers and give appraisers a stronger collective voice.

Those conversations led to the formal founding of the **North Carolina Professional Appraisers Coalition on June 11, 2002.**

The three founders were **M. Curtis West, Archibald H. A. "Baldy" Williams and Douglas G. "Doug" Winner.**

They believed appraisers were stronger when they worked together, shared information and supported one another. They also believed the profession needed an organization focused specifically on the interests of North Carolina appraisers.

That idea became NCPAC.

Each of the three founders contributed in different ways. Each continued serving the organization after its founding and each was later recognized as an NCPAC Life Member.

More than twenty-four years after NCPAC was founded, the 2026 Annual Conference provided an opportunity to recognize each of them specifically for the role they played in creating and building the organization we are part of today.

M. Curtis West - Founder and First President **August 30, 1944 – May 2, 2023**

M. Curtis West was one of the three appraisers whose discussions in 2002 led to the creation of NCPAC and served as the Coalition's first President.

Curtis was a Certified General Appraiser and appraisal instructor who devoted much of his professional life to appraisal education. He founded **Appraisal Schools by M. Curtis West** and served the profession both through education and through his involvement with NCPAC.

During the Coalition's formative years, Curtis also served in other leadership capacities, including Treasurer, helping establish the organizational foundation needed for a new statewide professional association.

His contribution continued long after NCPAC's founding, and he was recognized as an **NCPAC Life Member in 2011.**

Curtis passed away on May 2, 2023. His Distinguished Founder Recognition was presented posthumously in appreciation of his leadership and the role he played in creating an organization that continues serving North Carolina appraisers today.



Award presented by James Norman to Curtis West's Son

Archibald H. A. “Baldy” Williams - Founder, Educator and Advocate

Archibald H. A. “Baldy” Williams was another of the three appraisers whose conversations led to the formation of NCPAC.

Baldy’s influence on the profession extended well beyond his role as a founder. Through **Triangle Appraisal School** and his work in appraisal education, he helped train and influence generations of North Carolina appraisers.

He also became a strong advocate for appraisers and for NCPAC at both the state and national levels. His service included involvement with **The Appraisal Foundation Advisory Council**, where he served as Chair in 2015.

Baldy’s combination of education, professional involvement and advocacy reflects many of the values upon which NCPAC was founded: appraisers helping appraisers, sharing knowledge and working together to strengthen the profession.

He was recognized as an **NCPAC Life Member in 2012**.



Award presented by Graham Smith to “Baldy” Williams

Douglas G. “Doug” Winner - Founder, Past President and Builder of NCPAC

Douglas G. “Doug” Winner was the third member of the group whose discussions resulted in NCPAC’s founding in 2002.

At the organization’s formation, Doug served as **Vice President and Secretary** and later continued serving NCPAC as President, Director and in other leadership capacities.

His contributions were especially important in helping develop programs that became part of the Coalition’s identity. Doug was involved in the development of the **Coalition Designated Appraiser program**, NCPAC chapters and the **NCPAC Library Project**.

His service also extended beyond North Carolina. Doug served on The Appraisal Foundation Advisory Council’s **Emerging Issues Committee** and later served as its Chair, helping strengthen NCPAC’s involvement with national appraisal organizations and issues affecting the profession.

Doug was recognized as an **NCPAC Life Member in 2018**.



Award presented by Laura Gourlay to Doug Winner

A Lasting Legacy

NCPAC did not begin with a building, a large staff or an established statewide network. It began with three appraisers who believed North Carolina appraisers needed a stronger collective voice and that the profession would benefit when appraisers worked together.

More than twenty-four years later, that idea continues.

NCPAC provides education, professional development, industry information, advocacy and opportunities for appraisers across North Carolina to connect with and support one another.

The **Distinguished Founder Recognition** gave the Coalition an opportunity to formally acknowledge where that work began.

To M. Curtis West, Archibald H. A. “Baldy” Williams and Douglas G. “Doug” Winner, NCPAC extends its sincere appreciation for the vision, leadership and service that helped create the Coalition we continue to build today.



Doug Winner & Baldy's Son Chris



Jacob Turner, Becky Johnson, Doug Winner

NCPAC Annual Awards

Recognizing Exceptional Service to the Coalition

The 2026 Annual Conference also included presentation of two of NCPAC's most significant member recognitions: the **Andy Ledford Award** and **Life Member Award**.

Andy Ledford Award

The **2026 Andy Ledford Award** was presented to **Laura Gourlay** in recognition of continued service to NCPAC above and beyond the normal expectations of participation.

Laura's contributions have included developing and teaching NCPAC's **Disaster Appraising** course, helping arrange the disaster-area tour in Western North Carolina during the 2025 Asheville conference and assisting with NCPAC's educational programs in a number of other ways.

She also offered to help Dana Murray as he began teaching USPAP and stepped in to teach scheduled classes while he was recovering from surgery.

Those efforts reflected the qualities the Andy Ledford Award is intended to recognize: a willingness to serve, teach, help others and support the profession when needed.



Award Presented by President Dana Murray to Laura Gourlay

Life Member Award

The **2026 Life Member Award** was presented to **Sandra Gibby** in recognition of more than two decades of service and involvement with NCPAC.

Sandra has served on the **NCPAC Board of Directors**, served as **Secretary for two separate two-year terms** and remained a consistent participant in the Coalition and its annual conferences through much of NCPAC's history.

Her professional service has also extended beyond NCPAC through involvement with the **Committee of 100** and work representing appraisers within the **Carolina Smokies MLS**.

Sandra's recognition was not based on a single accomplishment, but on many years of service, leadership and continued commitment to the Coalition and the appraisal profession.

Recognizing Those Who Serve

Both awards recognize something essential to NCPAC's success: members who are willing to contribute their time, experience and leadership for the benefit of others.

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FRIDAY • OCTOBER 2, 2026

From the Factory Floor to the Final Report

Champion Homes Factory Tour: Seeing Manufactured Housing From the Inside Out

With input from **Linda Nelson** and **Stephanie Forloines**

Friday's conference program delivered the most hands-on education of the event, beginning with a four-hour continuing education visit to the **Champion Homes manufacturing facility in Lillington**.



NCPAC Tour Group assembles outside the Champion Homes Manufacturing Plant

The tour gave attendees an opportunity to see factory-built housing at multiple stages of construction and to compare those production methods with completed homes. For appraisers, that meant seeing many of the structural, mechanical and finish components that are normally concealed by the time a home is inspected in the field.

To make the experience more useful and allow attendees to move safely through the active manufacturing facility, participants were divided into **small groups of approximately 8 to 10 people**. Jason Norris, Plant Manager for the Champion Homes Lillington facility, helped lead the tour as the groups moved through the production process. Other attendees toured the completed model homes, then the groups rotated so everyone could experience both the manufacturing plant and the finished product.

The manufacturing tour began at the very start of the process, where attendees saw the **chassis and floor system being assembled upside down**.

With the floor assembly inverted, the bottom subfloor was installed while ductwork, plumbing and other components were run within the floor system. Attendees were able to see how those concealed systems were positioned before the assembly was turned upright. The floor system was then flipped over so the top subfloor could be installed and construction could continue.

Champion Homes representatives explained that the Lillington facility is one of the relatively few plants that uses this upside-down production sequence for portions of the chassis and floor assembly.

For appraisers accustomed to seeing only the completed home and its foundation or support system, this part of the tour was particularly valuable. The group was able to see the relationship between the chassis, floor structure, mechanical systems and other components before those elements disappeared beneath flooring and finished surfaces.

Another memorable part of the process was the installation of **vinyl sheet flooring**.

Large rolls of flooring were installed across the entire floor system before interior walls, cabinetry, appliances or fixtures were put in place. Seeing the flooring applied across the open floor assembly provided a clear example of how production sequencing in a factory environment can differ from conventional site-built construction.

From there, attendees followed homes through successive stages of framing, insulation, electrical work, drywall, cabinetry, flooring, fixtures, appliances, exterior finishes and quality control.

Champion Homes representatives told attendees that a home can move from the beginning of production to completion in approximately **three days**. They also explained that approximately **80% to 90% of factory-built construction occurs indoors** and that homes move through more than **25 production stations**.

That controlled environment protects materials from weather exposure and allows specialized crews to perform specific tasks as each home moves through the plant. It also provides opportunities for inspection and quality control throughout the construction process rather than waiting until the home is substantially complete.

The amount of work performed **in-house** was another notable part of the tour.

Rather than functioning simply as an assembly location for finished components, the plant included areas where materials and components were fabricated, prepared and staged for installation.

Attendees saw cabinetry and other elements being built or prepared within the facility before being incorporated into homes moving along the production line.

That organization made the manufacturing process easier to understand. Instead of a series of unrelated construction activities occurring at one job site, specialized crews repeatedly performed specific tasks at designated stages while the home itself moved through the plant.

For appraisers, the opportunity to see the process before the home was finished was particularly important.

Attendees could see framing, insulation, floor systems, ductwork, plumbing, electrical components, structural connections and other systems that would ordinarily be hidden during a typical appraisal inspection. Seeing those components firsthand provided a much clearer understanding of how the homes are constructed and how different materials and construction choices are incorporated into the finished product.

At the same time, the second group toured **completed model homes**.

That portion of the program provided an opportunity to compare different materials, finishes, features and overall quality levels. The completed models included large kitchens, islands, stainless-steel appliances, upgraded cabinetry, decorative lighting, fireplaces, built-ins, upgraded flooring and other features many buyers commonly associate with traditional site-built housing.

The contrast between the manufacturing floor and the completed models was one of the strongest parts of the experience.

Attendees could first see how individual components and materials were incorporated during production, then walk through finished homes and observe how those choices affected appearance, finish and perceived quality.

Champion representatives explained that the company offers more than **2,000 home plans across North America**, ranging from approximately **400 square feet to more than 2,300 square feet**, with buyers able to select among different floor plans, finishes, features and other options.

The group also learned about the continued evolution of manufactured housing design.

Champion representatives discussed the company's development of **two-story HUD Code manufactured housing**, including the New Horizon, described as a three-bedroom, 2.5-bath home of approximately 1,700 square feet. The design uses a removed second-floor chassis and a smaller building footprint intended in part for applications such as urban infill.

That discussion challenged some of the traditional assumptions many appraisers may still carry about manufactured housing.

The manufactured homes entering the market today may differ considerably from the homes many appraisers encountered earlier in their careers. Exterior appearance, interior finishes, floor plans, amenities and overall quality can vary substantially, making it increasingly important to analyze the actual property rather than relying on preconceived ideas about the housing type.

The tour also reinforced the importance of **proper identification and classification**.

Attendees reviewed the distinction between HUD Code manufactured homes and modular homes, including the role of the HUD certification label, manufacturer's data plate, serial number and other identifying information used in appraisal reporting.

That distinction becomes increasingly important as factory-built homes become more sophisticated in appearance. A completed manufactured home may resemble modular or site-built housing closely enough that appearance alone is not a reliable method of identification.

For appraisers, the larger lesson was that manufactured housing should never be analyzed simply by the label attached to the housing type.

The appraiser still has to consider the **actual quality, condition, features, construction, market acceptance, competitive alternatives and, most importantly, the actions of buyers and sellers in the particular market.**

Champion Homes representatives also stated that the company has built more than **3 million factory-built homes**, illustrating the scale of a housing segment that remains particularly important in North Carolina and across much of the country.

The final portion of the production tour followed homes through final inspection and preparation for transportation.

That provided another useful appraisal perspective by showing where factory construction ends and site work begins. The discussion distinguished factory completion from transportation, installation, utility connections, close-up work and final setup at the property.

By the end of the morning, attendees had followed the construction process from the earliest chassis and floor assembly through finished homes ready to leave the factory.

As Linda Nelson summarized following the tour:

“We cannot properly analyze something we do not understand.”

That idea captured much of what made the Champion Homes visit valuable.

Appraisers went into the facility expecting to learn more about how manufactured and modular homes are built. They came away with a clearer understanding of the construction process, the concealed systems they rarely get to see, the range of quality available in today's market and the extent to which factory-built housing continues to evolve.

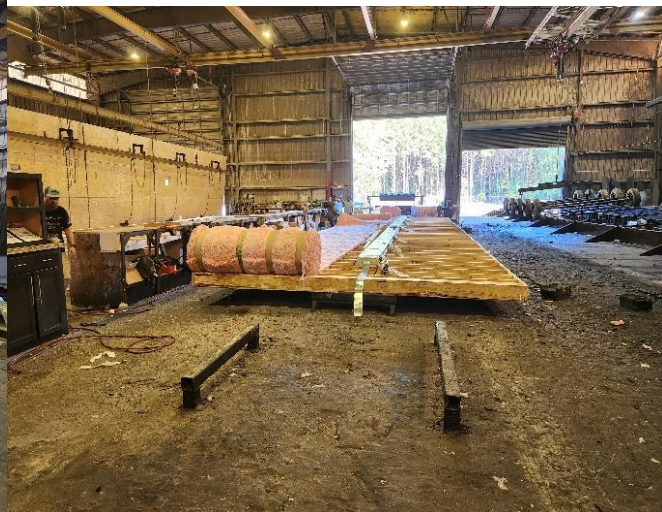
There was simply no substitute for seeing the process firsthand.

The experience also brought the 2026 conference theme to life in the most literal way possible:

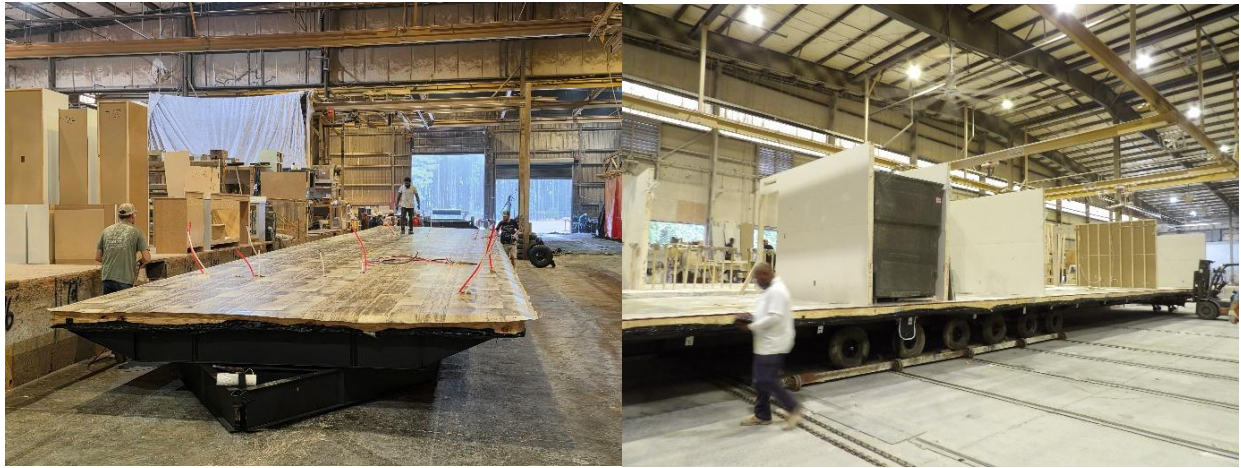
From the Factory Floor to the Final Report



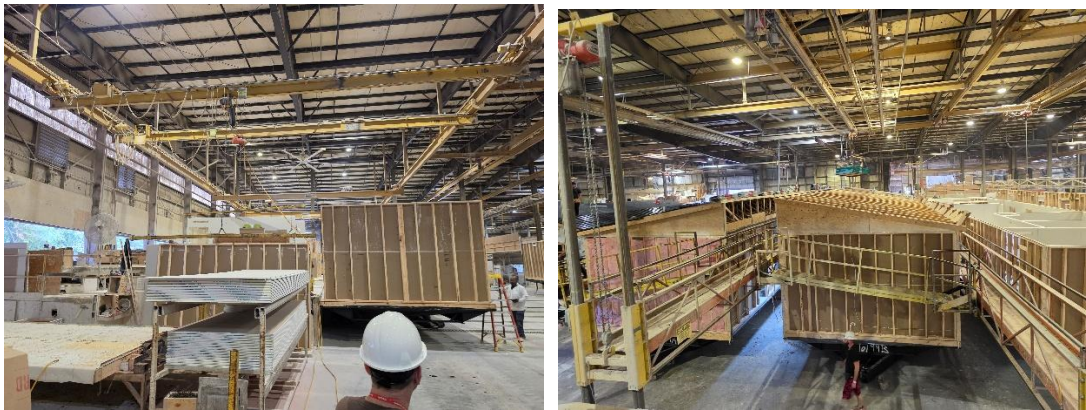
NCPAC Members prepare to tour the Champion Homes Manufacturing Plant



The chassis and floor system are shown early in production. Attendees observed the floor assembly inverted while the bottom subfloor, ductwork, plumbing and other concealed components were installed before the assembly was turned upright and construction continued.



Large rolls of vinyl sheet flooring were installed across the open floor system before interior walls, cabinetry, appliances or fixtures were put in place.



As the home moved through production, exterior walls were installed followed by the roof system.



Windows, siding and other exterior finishes were added during later stages before the home left the plant.



NCPAC members also toured completed model homes to compare materials, finishes, features and quality levels, including 9-foot ceilings, tray ceiling details, soaking tubs and glass-and-tile shower surrounds.

Manufactured and Modular Housing

With input from Rebecca “Becky” Johnson

Following the Champion Homes tour, attendees returned for an afternoon continuing education program on **Manufactured and Modular Housing**, led by **Brad Lovin, Executive Director of the North Carolina Manufactured and Modular Homebuilders Association**, and **Hazel Stephenson, retired Deputy Commissioner with the North Carolina Department of Insurance**.

The two presenters approached the subject from complementary directions. Lovin focused primarily on current manufactured housing statistics, the role of factory-built housing in North Carolina and the differences between manufactured and modular construction. Stephenson provided the historical perspective, tracing the development of manufactured housing regulation nationally and within North Carolina.

A key distinction carried throughout the course was that manufactured homes are constructed in a factory to the federal **HUD Code** and carry a HUD certification label, while modular homes are also factory-built but are constructed to the **North Carolina State Residential Building Code** and carry a Department of Insurance validation stamp.

Manufactured homes are substantially complete when they leave the factory and are constructed on a steel frame, while modular construction offers greater flexibility in building type and can include single-family, multifamily and multistory structures.

The session also demonstrated just how significant manufactured housing is in North Carolina. The state has approximately **456,678 manufactured homes housing about 1.2 million people**. Manufactured homes represent approximately **10.6 percent of the state’s housing stock**, about twice the national rate, and approximately **26 percent of housing in rural areas**.

Affordability was another important part of the discussion. A new manufactured home was reported to average approximately **\$123,300 without land**, compared with approximately **\$405,939 for a site-built home**.

Lovin also reviewed changes in manufactured housing production within the state. Production declined from approximately **40,000 homes in 2000 to about 4,500 in 2008**, before recovering to **12,219 homes in 2025**.

Stephenson then placed the current industry into historical context. Her timeline began in **1969**, when the North Carolina General Assembly first required homes sold in the state to meet a single code and introduced third-party inspections. The federal **HUD Code followed in 1974**, establishing the national construction standard that continues to govern manufactured housing today.

Another milestone came in **1980**, when Congress replaced the term “mobile home” with “manufactured home” throughout federal law.

For appraisers, one of the most practical themes was the importance of **correctly identifying what is actually being appraised**. The course reviewed manufactured-home identification through the HUD label, chassis serial number and interior data plate, while modular homes in North Carolina use a state-issued validation stamp.

That distinction is becoming increasingly important as newer manufactured homes incorporate designs, materials and finishes that can make them more difficult to distinguish visually from modular or site-built construction. The presentation emphasized verification through labels, data plates, serial numbers, foundation information and available documentation rather than relying on appearance alone.

The combination of Lovin’s statistical overview and Stephenson’s historical perspective worked especially well following the morning plant tour. Attendees were able to connect what they had seen during production with the regulatory framework, identification requirements, housing trends and appraisal issues discussed in the classroom.

The session concluded with questions from attendees and provided an informative finish to two full days of continuing education.

It also brought the conference theme to life in the most literal way possible:

From the Factory Floor to the Final Report.

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WITH GRATITUDE

Thank You to Our 2026 Conference Sponsors

Supporting Education, Connection and Professional Growth

The 2026 NCPAC Annual Conference was made possible in part through the support of the companies and organizations that invested in North Carolina’s appraisal profession.

Their sponsorship helped support conference education, hospitality, transportation and other activities throughout the event. Just as importantly, their participation gave attendees direct access to products, services and industry resources that can support their appraisal practices.

NCPAC sincerely appreciates each sponsor for their support of the Coalition and the appraisers we serve.

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Conference Partner

North Carolina Manufactured & Modular Homebuilders Association (NCMHA)



NCMHA played a major role in Friday's manufactured housing program by supporting transportation to and from the Champion Homes facility, providing lunch and helping make the factory-tour experience possible.

NCPAC is grateful to every sponsor and partner that helped make the 2026 Annual Conference a success.

Thank you for supporting NCPAC and helping us build better appraisers, together.

Carrying the Momentum Forward

The 2026 Annual Conference brought together education, professional development, industry updates and the opportunity for appraisers from across North Carolina to spend time learning from one another.

As the conference closes and a new NCPAC leadership year begins, the Coalition will continue building on that momentum through education, member communication, industry engagement and opportunities for appraisers to connect. **We are stronger together, and each of us has an opportunity to step up and make a meaningful contribution to how NCPAC serves and impacts appraisers across North Carolina.**

The appraisal profession continues to change, and issues such as UAD 3.6, evolving technology, professional liability and changing reporting expectations will remain important areas of focus.

NCPAC will continue working to keep members informed and provide practical resources that support credible appraisal practice.

Thank you to everyone who attended the conference, taught a class, sponsored the event, volunteered, served in leadership or otherwise helped make the 2026 Annual Conference possible.

We look forward to seeing you at the next NCPAC event.

NCPAC – Building Better Appraisers. Together.

The Scope

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