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2010 Commission Summary

04 Banner

Residential Real Property - Current

Number of Sales	4	Median	97
Total Sales Price	\$312,500	Mean	101
Total Adj. Sales Price	\$312,500	Wgt. Mean	86
Total Assessed Value	\$268,154	Average Assessed Value of the Base	\$31,809
Avg. Adj. Sales Price	\$78,125	Avg. Assessed Value	\$67,039

Confidence Interval - Current

95% Median C.I	N/A
95% Mean C.I	41.84 to 159.38
95% Wgt. Mean C.I	N/A

% of Value of the Class of all Real Property Value in the County	1.92
% of Records Sold in the Study Period	4.30
% of Value Sold in the Study Period	9.06

Residential Real Property - History

Year	Number of Sales	LOV	Median
2009	7	100	76
2008	6	100	84
2007	7	93	93
2006	8	54	54

2010 Commission Summary

04 Banner

Commercial Real Property - Current

Number of Sales	0	Median	0
Total Sales Price	\$0	Mean	0
Total Adj. Sales Price	\$0	Wgt. Mean	0
Total Assessed Value	\$0	Average Assessed Value of the Base	\$21,357
Avg. Adj. Sales Price	\$0	Avg. Assessed Value	\$0

Confidence Interval - Current

95% Median C.I	N/A
95% Mean C.I	N/A
95% Wgt. Mean C.I	N/A
% of Value of the Class of all Real Property Value in the County	0.12
% of Records Sold in the Study Period	0.00
% of Value Sold in the Study Period	0.00

Commercial Real Property - History

Year	Number of Sales	LOV	Median
2009	0	100	0
2008	0	100	0
2007	0	100	0
2006	0	100	0

2010 Opinions of the Property Tax Administrator for Banner County

My opinions and recommendations are stated as a conclusion based on all of the factors known to me regarding the assessment practices and statistical analysis for this county. See, Neb. Rev. Stat. §77-5027 (R. S. Supp., 2005). While the median assessment sales ratio from the Qualified Statistical Reports for each class of real property is considered, my opinion of the level of value for a class of real property may be determined from other evidence contained within this Reports and Opinions of the Property Tax Administrator. My opinion of quality of assessment for a class of real property may be influenced by the assessment practices of the county assessor.

Residential Real Property

It is my opinion that the level of value of the class of residential real property in Banner County is 100% of market value. The quality of assessment for the class of residential real property in Banner County indicates the assessment practices meet generally accepted mass appraisal practices.

Commercial Real Property

It is my opinion that the level of value of the class of commercial real property in Banner County is 100% of market value. The quality of assessment for the class of commercial real property in Banner County indicates the assessment practices meet generally accepted mass appraisal practices.

Agricultural Land or Special Valuation of Agricultural Land

It is my opinion that the level of value of the class of agricultural land in Banner County is 70% of market value. The quality of assessment for the class of agricultural real property in Banner County indicates the assessment practices do not meet generally accepted mass appraisal practices.

Dated this 7th day of April, 2010.



A handwritten signature in cursive script that reads "Ruth A. Sorensen".

Ruth A. Sorensen
Property Tax Administrator

2010 Assessment Actions for Banner County

taken to address the following property classes/subclasses:

Residential

Assessment actions taken to address the residential property class for 2010 included the physical review of all improvements within Range 55 West.

2010 Assessment Survey for Banner County

Residential Appraisal Information

1.	Valuation data collection done by:
	Assessor and staff
2.	List the valuation groupings used by the County:
Valuation Grouping	Assessor Location(s)/Neighborhood(s) included:
10	Harrisburg—all parcels within the village of Harrisburg and its environs.
80	Rural—all remaining parcels within the County.
a.	Describe the specific characteristics of the valuation groupings that make them unique.
	The geographic location of the residential parcels. Since the valuation via the cost index is the same, they could perhaps be combined (with the exception of the Home Site and Farm Site). The two valuation groupings are separated for use of the Tax List.
3.	What approach(es) to value is/are used for this class to estimate the market value of properties? List or describe.
	Replacement Cost New, minus depreciation.
4	When was the last lot value study completed?
	Approximately four years ago, when a series of lots had sold.
a.	What methodology was used to determine the residential lot values?
	Market value as indicated by the sale price.
5.	Is the same costing year for the cost approach being used for the entire valuation grouping? If not, identify and explain the differences?
	Yes, the 2007 cost index is used for the aforementioned valuation groupings.
6.	Does the County develop the depreciation study(ies) based on local market information or does the County use the tables provided by their CAMA vendor?
	The County uses the tables provided by the CAMA program, and the Assessor then calculates depreciation based on the few residential sales. The Assessor found that the CAMA program usually has a higher depreciation than the final result of the Assessor's calculation by the market.
a.	How often does the County update depreciation tables?
	Depreciation tables are updated when the CAMA program is updated.
7.	Pickup work:
a.	Is pickup work done annually and is it completed by March 19th?
	Yes—all pickup work is completed by March 19 th .
b.	By Whom?
	The Assessor and her staff.
c.	Is the valuation process (cost date and depreciation schedule or market comparison) used for the pickup work the same as the one that was used for the valuation group?

	Yes, the process is the same for both pickup work and the overall valuation groupings.
8.	What is the County's progress with the 6 year inspection and review requirement? (Statute 77-1311.03)
	The County is currently half finished with the inspection of the entire county. That means that there are three more years to complete: the County cycles the inspection to each Range (the County has six ranges, 53, 54, 55, 56, 57 & 58) and one range is done per year.
a.	Does the County maintain a tracking process? If yes describe.
	Each year as one Range is completed the inspection information is noted on the property record cards.
b.	How are the results of the portion of the properties inspected and reviewed applied to the balance of the county?
	New additions are put on as discovered. The remaining residential is not percentage adjusted—all property is re-calculated by cost when the CAMA program is updated.

PAD 2010 R&O Statistics

Base Stat

State Stat Run

Type: Qualified

Date Range: 07/01/2007 to 06/30/2009 Posted Before: 02/15/2010

NUMBER of Sales:	4	MEDIAN:	97	COV:	36.72	95% Median C.I.:	N/A
TOTAL Sales Price:	312,500	WGT. MEAN:	86	STD:	36.94	95% Wgt. Mean C.I.:	N/A
TOTAL Adj.Sales Price:	312,500	MEAN:	101	AVG.ABS.DEV:	26.82	95% Mean C.I.:	41.84 to 159.38
TOTAL Assessed Value:	268,154						
AVG. Adj. Sales Price:	78,125	COD:	27.53	MAX Sales Ratio:	147.77		
AVG. Assessed Value:	67,038	PRD:	117.25	MIN Sales Ratio:	59.84		

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DATE OF SALE *	COUNT	MEDIAN	MEAN	WGT. MEAN	COD	PRD	MIN	MAX	95% Median C.I.	Avg. Adj. Sale Price	Avg. Assd Val
____Qrtrs____											
07/01/07 TO 09/30/07	1	87.75	87.75	87.75			87.75	87.75	N/A	95,000	83,358
10/01/07 TO 12/31/07	1	147.77	147.77	147.77			147.77	147.77	N/A	42,000	62,062
01/01/08 TO 03/31/08											
04/01/08 TO 06/30/08	2	83.46	83.46	69.93	28.30	119.34	59.84	107.08	N/A	87,750	61,367
07/01/08 TO 09/30/08											
10/01/08 TO 12/31/08											
01/01/09 TO 03/31/09											
04/01/09 TO 06/30/09											
____Study Years____											
07/01/07 TO 06/30/08	4	97.41	100.61	85.81	27.53	117.25	59.84	147.77	N/A	78,125	67,038
07/01/08 TO 06/30/09											
____Calendar Yrs____											
01/01/08 TO 12/31/08	2	83.46	83.46	69.93	28.30	119.34	59.84	107.08	N/A	87,750	61,367
____ALL____											
	4	97.41	100.61	85.81	27.53	117.25	59.84	147.77	N/A	78,125	67,038

VALUATION GROUP	COUNT	MEDIAN	MEAN	WGT. MEAN	COD	PRD	MIN	MAX	95% Median C.I.	Avg. Adj. Sale Price	Avg. Assd Val
RANGE											
10	2	127.43	127.43	128.57	15.97	99.11	107.08	147.77	N/A	39,750	51,108
80	2	73.80	73.80	71.22	18.91	103.62	59.84	87.75	N/A	116,500	82,968
____ALL____											
	4	97.41	100.61	85.81	27.53	117.25	59.84	147.77	N/A	78,125	67,038

STATUS: IMPROVED, UNIMPROVED & IOLL	COUNT	MEDIAN	MEAN	WGT. MEAN	COD	PRD	MIN	MAX	95% Median C.I.	Avg. Adj. Sale Price	Avg. Assd Val
RANGE											
1	4	97.41	100.61	85.81	27.53	117.25	59.84	147.77	N/A	78,125	67,038
____ALL____											
	4	97.41	100.61	85.81	27.53	117.25	59.84	147.77	N/A	78,125	67,038

PROPERTY TYPE *	COUNT	MEDIAN	MEAN	WGT. MEAN	COD	PRD	MIN	MAX	95% Median C.I.	Avg. Adj. Sale Price	Avg. Assd Val
RANGE											
01	4	97.41	100.61	85.81	27.53	117.25	59.84	147.77	N/A	78,125	67,038
06											
07											
____ALL____											
	4	97.41	100.61	85.81	27.53	117.25	59.84	147.77	N/A	78,125	67,038

PAD 2010 R&O Statistics

Base Stat

State Stat Run

Type: Qualified

Date Range: 07/01/2007 to 06/30/2009 Posted Before: 02/15/2010

NUMBER of Sales:	4	MEDIAN:	97	COV:	36.72	95% Median C.I.:	N/A
TOTAL Sales Price:	312,500	WGT. MEAN:	86	STD:	36.94	95% Wgt. Mean C.I.:	N/A
TOTAL Adj.Sales Price:	312,500	MEAN:	101	AVG.ABS.DEV:	26.82	95% Mean C.I.:	41.84 to 159.38
TOTAL Assessed Value:	268,154						
AVG. Adj. Sales Price:	78,125	COD:	27.53	MAX Sales Ratio:	147.77		
AVG. Assessed Value:	67,038	PRD:	117.25	MIN Sales Ratio:	59.84		

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SALE PRICE *

RANGE	COUNT	MEDIAN	MEAN	WGT. MEAN	COD	PRD	MIN	MAX	95% Median C.I.	Avg. Adj. Sale Price	Avg. Assd Val
Low \$ _____	_____										
Total \$ _____	_____										
30000 TO 59999	2	127.43	127.43	128.57	15.97	99.11	107.08	147.77	N/A	39,750	51,108
60000 TO 99999	1	87.75	87.75	87.75			87.75	87.75	N/A	95,000	83,358
100000 TO 149999	1	59.84	59.84	59.84			59.84	59.84	N/A	138,000	82,579
ALL	4	97.41	100.61	85.81	27.53	117.25	59.84	147.77	N/A	78,125	67,038

**2010 Correlation Section
for Banner County**

Residential Real Property

I. Correlation

The level of value for the residential real property in Banner County, as determined by the PTA is 100%. The mathematically calculated median is 97%.

RESIDENTIAL:Assessment actions taken to address the residential property class for 2010 included the physical review of all improvements within Range 55 West. There were only four residential sales that occurred during the two-year timeframe of the sales study. Two were from the valuation group 10 (indicates Harrisburg) and two were from the valuation group 80 (the rural residential portion) of the County. Due to this extremely small sample size and lack of additional statistical evidence (in fact a discussion of the three measures of central tendency and the measures of quality of assessment for such a small sample would be meaningless), it cannot be shown that the County has not complied with the required level of value or the recommended quality of assessment for the residential property class.

**2010 Correlation Section
for Banner County**

II. Analysis of Sales Verification

Neb. Rev. Stat. 77-1327(2) provides that all sales are deemed to be arms length transactions unless determined to be otherwise under professionally accepted mass appraisal techniques. The county assessor is responsible for the qualification of the sales included in the state sales file.

The Standard on Ratio Studies, International Association of Assessing Officials (2007), indicates that excessive trimming (the arbitrary exclusion or adjustment of arms length transactions) may indicate an attempt to inappropriately exclude arms length transactions to create the appearance of a higher level of value and quality of assessment. The sales file, in a case of excess trimming, will fail to properly represent the level of value and quality of assessment of the population of real property.

The Division frequently reviews the procedures used by the county assessor to qualify sales to ensure bias does not exist in judgments made. Arms length transactions should only be excluded when they compromise the reliability of the resulting statistics. In cases where a county assessor has disqualified sales without substantiation, the Division may include such sales in the ratio study.

RESIDENTIAL: The Division's review of the procedures used by the Banner County Assessor to qualify sales reveals that a questionnaire is sent to both the buyer and the seller of all residential, commercial and agricultural parcels that exhibit documentary tax stamps. Those that are returned (estimated at approximately 50% to 60%) are evaluated to determine qualification for the sales study. For the portion of sales that do not produce a response, the Assessor and her staff rely on both personal and taxpayer knowledge to further aid in the qualification process. It is the Assessor's practice to deem these sales as qualified, unless verified information is discovered to the contrary.

**2010 Correlation Section
for Banner County**

III. Measure of Central Tendency

There are three measures of central tendency calculated by the Division: median ratio, weighted mean ratio, and mean ratio. Since each measure of central tendency has strengths and weaknesses, the use of any statistic for equalization should be reconciled with the other two, as in an appraisal, based on the appropriateness in the use of the statistic for a defined purpose, the quantity of the information from which it was drawn, and the reliability of the data that was used in its calculation. An examination of the three measures can serve to illustrate important trends in the data if the measures do not closely correlate to each other.

The IAAO considers the median ratio the most appropriate statistical measure for use in determining level of value for direct equalization; the process of adjusting the values of classes or subclasses of property in response to the determination of level of value at a point above or below a particular range. Since the median ratio is considered neutral in relationship to either assessed value or selling price, its use in adjusting the class or subclass of properties will not change the relationships between assessed value and level of value already present within the class or subclass of properties, thus rendering an adjustment neutral in its impact on the relative tax burden to an individual property. Additionally, the median ratio is less influenced by the presence of extreme ratios, commonly called outliers. One outlier in a small sample size of sales can have controlling influence over the other measures of central tendency. The median ratio limits the distortion potential of an outlier.

The weighted mean ratio is viewed by the IAAO as the most appropriate statistical measure for indirect equalization. The weighted mean, because it is a value weighted ratio, best reflects a comparison of the assessed and market value of property in the political subdivision. If the distribution of aid to political subdivisions must relate to the market value available for assessment in the political subdivision, the measurement of central tendency used to analyze level of value should reflect the dollars of value available to be assessed. The weighted mean ratio does that more than either of the other measures of central tendency.

If the weighted mean ratio, because of its dollar-weighting feature, is significantly different from the median ratio, it may be an indication of other problems with assessment proportionality. When this occurs, an evaluation of the county's assessment practices and procedures is appropriate to discover remedies to the situation.

The mean ratio is used as a basis for other statistical calculations, such as the price related differential and coefficient of variation. However, the mean ratio has limited application in the analysis of level of value because it assumes a normal distribution of the data set around the mean ratio with each ratio having the same impact on the calculation regardless of the assessed value or the selling price.

	Median	Wgt. Mean	Mean
R&O Statistics	97	86	101

**2010 Correlation Section
for Banner County**

IV. Analysis of Quality of Assessment

In analyzing the statistical data of assessment quality, there are two measures upon which assessment officials will primarily rely: the Coefficient of Dispersion (COD), and the Price Related Differential (PRD). Whether such statistics can be relied upon as meaningful for the population depends on whether the sample is representative.

The COD is commonly referred to as the index of assessment inequality. It is used to measure how closely the individual ratios are clustered around the median ratio and suggests the degree of uniformity or inaccuracy resulting in the assessments. The COD is computed by dividing the average deviation by the median ratio. For example, a COD of 20 means half of the ratios are 20 percent above or below the median. The closer the ratios are grouped around the median, the more equitable the assessment of property tends to be. Conversely, if the dispersion is quite large, there is a large spread in the ratios typically indicating a large spread around the median in the assessment of property, which results in an inequity in assessment and taxes. There is no range of acceptability stated in the Nebraska statutes for the COD measure. The International Association of Assessing Officers recommended ratio study performance standards are as follows:

Single-family residences: a COD of 15 percent or less.

For newer and fairly homogeneous areas: a COD of 10 or less.

Income-producing property: a COD of 20 or less, or in larger urban jurisdictions, 15 or less.

Vacant land and other unimproved property, such as agricultural land: a COD of 20 or less.

Rural residential and seasonal properties: a COD of 20 or less.

Mass Appraisal of Real Property, International Association of Assessing Officers, (1999), p. 246.

In unusually homogeneous types of property low CODs can be anticipated; however, in all other cases CODs less than 5 percent may be indicative of non-representative samples or the selective reappraisal of sold parcels.

The PRD, also known as the index of regression, is a measurement of the relationship between the ratios of high-value and low-value properties to determine if the value of property has any influence on the assessment ratio. It is calculated by dividing the arithmetic mean ratio by the weighted mean ratio. The PRD provides an indicator of the degree to which high-value properties are over-assessed or under-assessed in relation to low-value properties. A PRD of 100 indicates there is no bias in the assessment of high-value properties in comparison to low-value properties. A PRD greater than 100 indicates the assessments are regressive, which means low-value properties tend to have a higher assessment ratio than high-value properties. The result is the owner of a low-value property pays a greater amount of tax in relation to value than the owner of a high-value property. Conversely, a PRD less than 100 indicates that high-value properties are over assessed in relation to low-value properties.

There is no range of acceptability stated in the Nebraska statutes for the PRD measure. The Standard of Ratio Studies, adopted by the International Association of Assessing Officers, July,

**2010 Correlation Section
for Banner County**

2007, recommends that the PRD should lie between 98 and 103. This range is centered slightly above 100 to allow for a slightly upward measurement bias inherent in the PRD.

The PRD is calculated based on the selling price/assessed value in the sales file. This measure can be misleading if the dollar value of the records in the sales file is not proportionate to the dollar value of records in the population.

Mass Appraisal of Real Property, International Association of Assessing Officers, (1999), p. 247.

The analysis in this section displays the calculated COD and PRD measures for Banner County, which are considered as one part of the analysis of the County's assessment practices.

	COD	PRD
R&O Statistics	27.53	117.25

RESIDENTIAL: An analysis of quality of assessment for the residential property class is not possible based on the sample of four qualified sales. Therefore, lacking any further statistical evidence it cannot be assumed that Banner County has not complied with quality of assessment for residential property.

2010 Assessment Actions for Banner County

taken to address the following property classes/subclasses:

Commercial

For assessment year 2010, there were only two commercial properties in Range 55W—the café and the “junkyard.” These were physically reviewed by the Assessor.

2010 Assessment Survey for Banner County

Commercial / Industrial Appraisal Information

1.	Valuation data collection done by:
	The Assessor's staff.
2.	List the valuation groupings used by the County:
	The Assessor believes that the valuation groupings would be by occupancy code, since there are only eight commercial properties within the County.
a.	Describe the specific characteristics of the valuation groupings that make them unique.
	Occupancy code—therefore, the commercial use of the property.
3.	What approach(es) to value is/are used for this class to estimate the market value of properties? List or describe.
	Only Replacement Cost New information minus depreciation.
4	When was the last lot value study completed?
	In 2007
a.	What methodology was used to determine the commercial lot values?
	For the café and “junkyard,” the Home Site value was used; for the radio towers and other commercial, the “Farm Site” value was used.
5.	Is the same costing year for the cost approach being used for entire valuation grouping? If not, identify and explain the differences?
	Yes, but since there are only eight properties, and only two are the same occupancy code.
6.	Does the County develop the depreciation study(ies) based on local market information or does the County use the tables provided by their CAMA vendor?
	The Assessor uses the CAMA depreciation, treating the improvements like farm outbuildings (construction type, etc.).
a.	How often does the County update the depreciation tables?
	Only when the CAMA program is updated.
7.	Pickup work:
a.	Is pickup work done annually and is it completed by March 19th?
	There is typically no commercial pickup work in Banner County.
b.	By Whom?
	N/A
c.	Is the valuation process (cost date and depreciation schedule or market comparison) used for the pickup work the same as the one that was used for the valuation group?
	N/A
8.	What is the Counties progress with the 6 year inspection and review requirement? (Statute 77-1311.03)
	Two of the eight commercial properties are found within Range 55, and these will be reviewed this year.

a.	Does the County maintain a tracking process? If yes describe.
	By Range—for assessment year 2010, five of the eight commercial properties (approximately sixty-three percent) have now been reviewed.
b.	How are the results of the portion of the properties inspected and reviewed applied to the balance of the county?
	No percentage adjustments are made to the balance of the commercial properties, since there are no qualified commercial sales.

PAD 2010 R&O Statistics

Base Stat

State Stat Run

Type: Qualified

Date Range: 07/01/2006 to 06/30/2009 Posted Before: 02/15/2010

NUMBER of Sales:	0	MEDIAN:	0	COV:	0.00	95% Median C.I.:	N/A
TOTAL Sales Price:	0	WGT. MEAN:	0	STD:	0.00	95% Wgt. Mean C.I.:	N/A
TOTAL Adj.Sales Price:	0	MEAN:	0	AVG.ABS.DEV:	0.00	95% Mean C.I.:	N/A
TOTAL Assessed Value:	0						
AVG. Adj. Sales Price:	0	COD:	0.00	MAX Sales Ratio:	0.00		
AVG. Assessed Value:	0	PRD:	0.00	MIN Sales Ratio:	0.00		

Printed: 03/24/2010 13:56:46

DATE OF SALE *

RANGE	COUNT	MEDIAN	MEAN	WGT. MEAN	COD	PRD	MIN	MAX	95% Median C.I.	Avg. Adj. Sale Price	Avg. Assd Val
____Qrtrs____	_____										
07/01/06 TO 09/30/06											
10/01/06 TO 12/31/06											
01/01/07 TO 03/31/07											
04/01/07 TO 06/30/07											
07/01/07 TO 09/30/07											
10/01/07 TO 12/31/07											
01/01/08 TO 03/31/08											
04/01/08 TO 06/30/08											
07/01/08 TO 09/30/08											
10/01/08 TO 12/31/08											
01/01/09 TO 03/31/09											
04/01/09 TO 06/30/09											
____Study Years____	_____										
07/01/06 TO 06/30/07											
07/01/07 TO 06/30/08											
07/01/08 TO 06/30/09											
____Calendar Yrs____	_____										
01/01/07 TO 12/31/07											
01/01/08 TO 12/31/08											
____ALL____	_____										
	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A	0	0

PROPERTY TYPE *

RANGE	COUNT	MEDIAN	MEAN	WGT. MEAN	COD	PRD	MIN	MAX	95% Median C.I.	Avg. Adj. Sale Price	Avg. Assd Val
02											
03											
04											
____ALL____	_____										
	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A	0	0

SALE PRICE *

RANGE	COUNT	MEDIAN	MEAN	WGT. MEAN	COD	PRD	MIN	MAX	95% Median C.I.	Avg. Adj. Sale Price	Avg. Assd Val
____Low \$____	_____										
____Total \$____	_____										
____ALL____	_____										
	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A	0	0

**2010 Correlation Section
for Banner County**

Commerical Real Property

I. Correlation

The level of value for the commercial real property in Banner County, as determined by the PTA is 100%. The mathematically calculated median is 0%.

COMMERCIAL:No commercial sales occurred during the three year sales study period. Thus, no statistical evidence is available to suggest that Banner County is not in compliance with the level of value or recommended quality of assessment for the commercial property class. Assessment actions for assessment year 2010 did include the physical review of the only two commercial properties in Range 55W: the cafe and the "junkyard."

**2010 Correlation Section
for Banner County**

II. Analysis of Sales Verification

Neb. Rev. Stat. 77-1327(2) provides that all sales are deemed to be arms length transactions unless determined to be otherwise under professionally accepted mass appraisal techniques. The county assessor is responsible for the qualification of the sales included in the state sales file.

The Standard on Ratio Studies, International Association of Assessing Officials (2007), indicates that excessive trimming (the arbitrary exclusion or adjustment of arms length transactions) may indicate an attempt to inappropriately exclude arms length transactions to create the appearance of a higher level of value and quality of assessment. The sales file, in a case of excess trimming, will fail to properly represent the level of value and quality of assessment of the population of real property.

The Division frequently reviews the procedures used by the county assessor to qualify sales to ensure bias does not exist in judgments made. Arms length transactions should only be excluded when they compromise the reliability of the resulting statistics. In cases where a county assessor has disqualified sales without substantiation, the Division may include such sales in the ratio study.

COMMERCIAL: The procedures used by the Banner County Assessor to qualify commercial sales will be a reiteration of those stated in the residential correlation section: a questionnaire is sent via mail to both the buyer and the seller of all residential, commercial and agricultural parcels that exhibit documentary tax stamps. Those that are returned (estimated at approximately 50 to 60%), are evaluated to determine qualification for the sales study. For the portion of sales that do not produce a response, the Assessor and her staff rely on both personal and taxpayer knowledge to further aid in the qualification process. It is the Assessor's practice to deem these sales as qualified, unless verified information is discovered to the contrary.

**2010 Correlation Section
for Banner County**

III. Measure of Central Tendency

There are three measures of central tendency calculated by the Division: median ratio, weighted mean ratio, and mean ratio. Since each measure of central tendency has strengths and weaknesses, the use of any statistic for equalization should be reconciled with the other two, as in an appraisal, based on the appropriateness in the use of the statistic for a defined purpose, the quantity of the information from which it was drawn, and the reliability of the data that was used in its calculation. An examination of the three measures can serve to illustrate important trends in the data if the measures do not closely correlate to each other.

The IAAO considers the median ratio the most appropriate statistical measure for use in determining level of value for direct equalization; the process of adjusting the values of classes or subclasses of property in response to the determination of level of value at a point above or below a particular range. Since the median ratio is considered neutral in relationship to either assessed value or selling price, its use in adjusting the class or subclass of properties will not change the relationships between assessed value and level of value already present within the class or subclass of properties, thus rendering an adjustment neutral in its impact on the relative tax burden to an individual property. Additionally, the median ratio is less influenced by the presence of extreme ratios, commonly called outliers. One outlier in a small sample size of sales can have controlling influence over the other measures of central tendency. The median ratio limits the distortion potential of an outlier.

The weighted mean ratio is viewed by the IAAO as the most appropriate statistical measure for indirect equalization. The weighted mean, because it is a value weighted ratio, best reflects a comparison of the assessed and market value of property in the political subdivision. If the distribution of aid to political subdivisions must relate to the market value available for assessment in the political subdivision, the measurement of central tendency used to analyze level of value should reflect the dollars of value available to be assessed. The weighted mean ratio does that more than either of the other measures of central tendency.

If the weighted mean ratio, because of its dollar-weighting feature, is significantly different from the median ratio, it may be an indication of other problems with assessment proportionality. When this occurs, an evaluation of the county's assessment practices and procedures is appropriate to discover remedies to the situation.

The mean ratio is used as a basis for other statistical calculations, such as the price related differential and coefficient of variation. However, the mean ratio has limited application in the analysis of level of value because it assumes a normal distribution of the data set around the mean ratio with each ratio having the same impact on the calculation regardless of the assessed value or the selling price.

	Median	Wgt. Mean	Mean
R&O Statistics	0	0	0

**2010 Correlation Section
for Banner County**

IV. Analysis of Quality of Assessment

In analyzing the statistical data of assessment quality, there are two measures upon which assessment officials will primarily rely: the Coefficient of Dispersion (COD), and the Price Related Differential (PRD). Whether such statistics can be relied upon as meaningful for the population depends on whether the sample is representative.

The COD is commonly referred to as the index of assessment inequality. It is used to measure how closely the individual ratios are clustered around the median ratio and suggests the degree of uniformity or inaccuracy resulting in the assessments. The COD is computed by dividing the average deviation by the median ratio. For example, a COD of 20 means half of the ratios are 20 percent above or below the median. The closer the ratios are grouped around the median, the more equitable the assessment of property tends to be. Conversely, if the dispersion is quite large, there is a large spread in the ratios typically indicating a large spread around the median in the assessment of property, which results in an inequity in assessment and taxes. There is no range of acceptability stated in the Nebraska statutes for the COD measure. The International Association of Assessing Officers recommended ratio study performance standards are as follows:

Single-family residences: a COD of 15 percent or less.

For newer and fairly homogeneous areas: a COD of 10 or less.

Income-producing property: a COD of 20 or less, or in larger urban jurisdictions, 15 or less.

Vacant land and other unimproved property, such as agricultural land: a COD of 20 or less.

Rural residential and seasonal properties: a COD of 20 or less.

Mass Appraisal of Real Property, International Association of Assessing Officers, (1999), p. 246.

In unusually homogeneous types of property low CODs can be anticipated; however, in all other cases CODs less than 5 percent may be indicative of non-representative samples or the selective reappraisal of sold parcels.

The PRD, also known as the index of regression, is a measurement of the relationship between the ratios of high-value and low-value properties to determine if the value of property has any influence on the assessment ratio. It is calculated by dividing the arithmetic mean ratio by the weighted mean ratio. The PRD provides an indicator of the degree to which high-value properties are over-assessed or under-assessed in relation to low-value properties. A PRD of 100 indicates there is no bias in the assessment of high-value properties in comparison to low-value properties. A PRD greater than 100 indicates the assessments are regressive, which means low-value properties tend to have a higher assessment ratio than high-value properties. The result is the owner of a low-value property pays a greater amount of tax in relation to value than the owner of a high-value property. Conversely, a PRD less than 100 indicates that high-value properties are over assessed in relation to low-value properties.

There is no range of acceptability stated in the Nebraska statutes for the PRD measure. The Standard of Ratio Studies, adopted by the International Association of Assessing Officers, July,

**2010 Correlation Section
for Banner County**

2007, recommends that the PRD should lie between 98 and 103. This range is centered slightly above 100 to allow for a slightly upward measurement bias inherent in the PRD.

The PRD is calculated based on the selling price/assessed value in the sales file. This measure can be misleading if the dollar value of the records in the sales file is not proportionate to the dollar value of records in the population.

Mass Appraisal of Real Property, International Association of Assessing Officers, (1999), p. 247.

The analysis in this section displays the calculated COD and PRD measures for Banner County, which are considered as one part of the analysis of the County's assessment practices.

	COD	PRD
R&O Statistics	0.00	0.00

COMMERCIAL: There were no commercial sales that occurred during the last three years of the sales study period. Thus, there is no available statistical evidence to suggest that Banner County's quality of assessment does not meet the recommended standards for the COD and the PRD.

**Agricultural or Special
Valuation Reports**

2010 Assessment Actions for Banner County

taken to address the following property classes/subclasses:

Agricultural

For assessment year 2010, the Assessor continued work on land use verification, and after reviewing the expanded sales data for her County, she made the following changes: the dry land class was raised, as was the grass land class (including the sloped 4GMT subclass); shelterbelt and waste subclasses also were raised to closer match 75% of the market.

2010 Assessment Survey for Banner County

Agricultural Appraisal Information

1.	Valuation data collection done by:
	The Assessor and her staff.
2.	Does the County maintain more than one market area / valuation grouping in the agricultural property class?
	The County has no identified agricultural market areas, but examines LCG's by class (irrigated, dry and grass).
a.	What is the process used to determine and monitor market areas / valuation groupings? (Neb. Rev. Stat. § 77-1363) List or describe. Class or subclass includes, but not limited to, the classifications of agricultural land listed in section 77-1363, parcel use, parcel type, location, geographic characteristics, zoning, city size, parcel size and market characteristics.
	Primarily by land use and the accompanying soil conversion for Land Capability Groupings.
b.	Describe the specific characteristics of the market area / valuation groupings that make them unique?
	Land use—irrigated, dry and grass.
3.	Agricultural land:
a.	How is agricultural land defined in this county?
	Banner County defines agricultural land as meeting the following criteria: <ul style="list-style-type: none"> 1. Income is derived from the use of the land, whether by animal or crop production. 2. Land is enrolled in a federal or state program whereby payments are received for removing such land from agricultural production. 3. Land is leased to another person for agricultural use. 4. The parcel is occupied by a person who owns or operates other land that qualifies as agricultural land.
b.	When is it agricultural land, when is it residential, when is it recreational?
	A small parcel owner is sent a questionnaire asking for the criteria that would apply for the rural agland classification. If no reply is received, the parcel is classified as rural residential as of March 19 th of each year, if it is determined that the use is not recreational. Owners will be notified that they may be asked to provide documentation to support their requested classification.
c.	Are these definitions in writing?
	Yes
d.	What are the recognized differences?
	The primary use of the land. The agricultural definition is contained in 3a above. Recreational land use is defined as: <ul style="list-style-type: none"> 1) The primary use of the land must be recreational. Leasing land during hunting season for limited periods of time does not classify the land as recreational. 2) Commercial production of fish (even if on-site fishing is allowed does not change

	<p>the classification to recreational.</p> <p>3) Commercial production of game animals or birds also will not be classified as recreational land.</p> <p>4) Hunting preserves are classified as recreational if that is the primary use. This will be calculated on a percentage basis—the time actually leased as a hunting preserve versus time used for cattle production, etc.</p> <p>5) There are no acreage limitations as to size.</p>
e.	How are rural home sites valued?
	There is a standard value for the first acre (home site) and then a per acre value for remaining acres.
f.	Are rural home sites valued the same as rural residential home sites?
	Yes
g.	Are all rural home sites valued the same or are market differences recognized?
	They are valued the same, since there are not observable market differences.
h.	What are the recognized differences?
	None that the Assessor has observed.
4.	What is the status of the soil conversion from the alpha to numeric notation?
	The soil conversion was implemented in assessment year 2009.
a.	Are land capability groupings (LCG's) used to determine assessed value?
	Yes, in conjunction with the overall land class.
b.	What other land characteristics or analysis are/is used to determine assessed values?
	None
5.	Is land use updated annually?
	For 2010, the Assessor used the Agri-Data program to begin the review of land use, and then sent a copy of the map and a questionnaire to one-third of the land owners (alphabetically to try to eliminate sending requests to a taxpayer every year for different sections). The landowners are asked to sign a certificate stating either that the maps are correct or that corrections designated on the maps need to be made. This will be done each year (and land use will take approximately three years to complete).
a.	By what method? (Physical inspection, FSA maps, etc.)
	By Agri-Data maps, and the returned questionnaires of land owners.
6.	Is there agricultural land in the County that has a non-agricultural influence?
	Not that can be clearly defined at this point.
a.	How is the County developing the value for non-agricultural influences?
	N/A
b.	Has the County received applications for special valuation?
	No
c.	Describe special value methodology?
	N/A
7.	Pickup work:
a.	Is pickup work done annually and is it completed by March 19th?
	Yes
b.	By Whom?

	The Assessor and her staff
c.	Is the valuation process (cost date and depreciation schedule or market comparison) used for the pickup work on the rural improvements the same as what was used for the general population of the valuation group?
	Yes, all improvements are valued using the same Replacement Cost Index.
d.	Is the pickup work process the same for the land as for the improvements?
	No, land use is one-third per year, whereas the improvements are physically inspected one-sixth per year.
8.	What is the county's progress with the 6 year inspection and review requirement as it relates to rural improvements? (Neb. Rev. Stat. § 77-1311.03)
	Land use is currently one-third complete; improvement inspection and review is one-half completed at this time.
a.	Does the County maintain a tracking process?
	Alphabetically by land owners.
b.	How are the results of the portion of the properties inspected and reviewed applied to the balance of the county?
	These are corrected when discovered via the County Board if this is after March 19 th .

Proportionality Among Study Years

The following tables represent the distribution of sales among each year of the study period in the original sales file, the sales that were added to each area, and the resulting proportionality.

Preliminary Results:

Study Year	County
7/1/06 - 6/30/07	18
7/1/07 - 6/30/08	13
7/1/08 - 6/30/09	18
Totals	49

Added Sales:

Study Year	Total
7/1/06 - 6/30/07	1
7/1/07 - 6/30/08	4
7/1/08 - 6/30/09	1
Totals	6

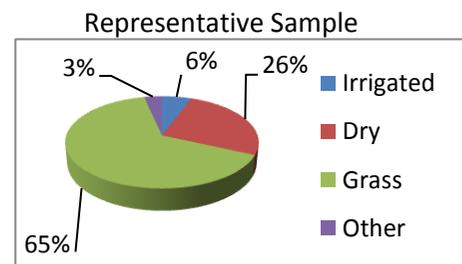
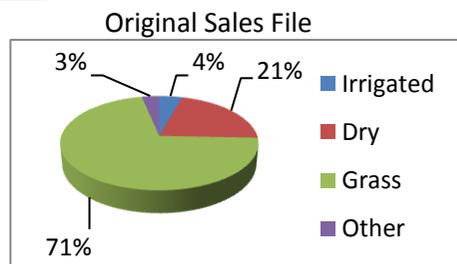
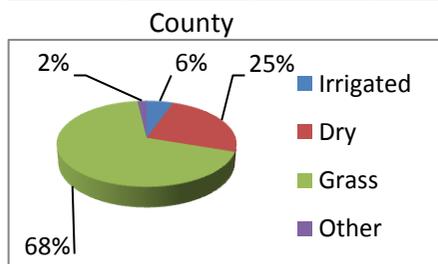
Final Results:

Study Year	County
7/1/06 - 6/30/07	19
7/1/07 - 6/30/08	17
7/1/08 - 6/30/09	19
Totals	55

Representativeness by Majority Land Use

The following tables and charts compare the makeup of land use in the population to the make up of land use in both the sales file and the representative sample.

	Entire County		
	county	sales file	Sample
Irrigated	6%	4%	6%
Dry	25%	21%	26%
Grass	68%	71%	65%
Other	2%	3%	3%



Adequacy of Sample

	County Total
Number of Sales - Original Sales File	49
Number of Sales - Expanded Sample	55
Total Number of Acres Added	3465

Ratio Study

Final Statistics

County # sales **55**

Median	70%	AAD	14.35%
Mean	73%	COD	20.39%
W. Mean	67%	PRD	109.73%

Preliminary Statistics

Median	63%	AAD	14.18%
Mean	65%	COD	22.49%
W. Mean	25%	PRD	264.90%

Majority Land Use

95% MLU	Irrigated		Dry		Grass	
	# Sales	Median	#	Median	# Sales	Median
County	1	98.21%	9	68.89%	10	68.79%

80% MLU	Irrigated		Dry		Grass	
	# Sales	Median	#	Median	# Sales	Median
County	4	57.26%	10	69.11%	14	70.23%

**Agricultural or Special
Valuation Correlation**

2010 Correlation Section

For Banner County

Agricultural Land

I. Correlation

The level of value for agricultural land in Banner County, as determined by the PTA is 70%. The mathematically calculated median is 70%.

AGRICULTURAL LAND:

As the accompanying tables and graphic charts will illustrate, Banner County had forty-nine sales occur during the three-year timeframe of the 2010 sales study. Of these, eighteen occurred within the first year of the sales period, thirteen fell within the middle or second year of the study, and the remaining eighteen occurred between July 1, 2008 and the cut-off period of June 30, 2009. While the first and the latest year of the sales study are balanced, the second or middle year of the study is significantly under-represented. This under-representation could result in a time bias, that could be remedied by the inclusion of comparable sales imported from the counties contiguous to Banner County—with the additional need to maintain the close Majority Land Use balance that already exists between the population (County use by land class) and the sample (use as indicated by the Sales File).

Six comparable sales were “borrowed” from counties contiguous to Banner County that were physically located no more than seven miles from Banner’s County line (in order to mitigate the possibility of heterogeneous topography, soil types, etc.). Of the six comparable sales, one occurred during the first year of the sales study, four fell within the middle or second year, and the final sale occurred during the latest year of the study period. Thus, the possible time bias is eliminated by having the sales count of all three years of the study period fall within ten percent (rounded) of each other (19 sales in the first year, 17 in the second year, and 19 within the third or latest year). Likewise, the importation of comparable sales (using the adjusted sale price compared to Banner County’s 2010 values per acre) maintained the balance of the Majority Land Use composition between the population (County) and the sample (Sales File) within 3%.

The resulting statistical profile is as follows: both the median and the arithmetic mean fall within IAAO recommended range at 70% and 73%, respectively. The aggregate or weighted mean is at 67%, the COD is at 20.39 and the Price-Related Differential is at 109.73. Further, there is only one irrigated sale, but ten MLU 95% grass sales with a median of 68.79% (69% rounded). The nine MLU 95% dry sales have a median of 68.89% (69% rounded).

Since two of the three measures of central tendency are within acceptable range, Banner County has met the requirements for the level of value for agricultural land. Of the two measures of assessment uniformity, only the coefficient of dispersion is within IAAO recommended range. Regarding the assessment quality ratios, the COD indicates that the assessed to adjusted sale-

2010 Correlation Section

For Banner County

price ratios (on average) fall within a reasonable distance of the median measure of central tendency. The price-related differential, however, is roughly seven-points above the recommended range and could suggest assessment regressivity.

Since the MLU 95% dry and grass classes are within acceptable range, no non-binding recommendations will be made for agricultural land within Banner County.

2010 Correlation Section

For Banner County

II. Analysis of Sales Verification

Neb. Rev. Stat. 77-1327(2) provides that all sales are deemed to be arms length transactions unless determined to be otherwise under professionally accepted mass appraisal techniques. The county assessor is responsible for the qualification of the sales included in the state sales file.

The Standard on Ratio Studies, International Association of Assessing Officials (2007), indicates that excessive trimming (the arbitrary exclusion or adjustment of arms length transactions) may indicate an attempt to inappropriately exclude arms length transactions to create the appearance of a higher level of value and quality of assessment. The sales file, in a case of excess trimming, will fail to properly represent the level of value and quality of assessment of the population of real property.

The Division frequently reviews the procedures used by the county assessor to qualify sales to ensure bias does not exist in judgments made. Arms length transactions should only be excluded when they compromise the reliability of the resulting statistics. In cases where a county assessor has disqualified sales without substantiation, the Division may include such sales in the ratio study.

AGRICULTURAL LAND:

The Division's analysis of Banner County's sales review and qualification process reveals that a questionnaire is sent to both the buyer and seller of all residential, commercial and agricultural property in which the recorded transactions (F521) have documentary tax stamps. It is estimated that approximately one-half (or slightly more) of the questionnaires are returned. This information is utilized in determining whether or not the sale is to be qualified for use in the sales study. For those transactions that do not produce a returned questionnaire, the Assessor and her staff utilize personal and other knowledge to aid in the qualification process. In the final analysis, a non-verified sale is assumed to be qualified, unless data to the contrary is discovered.

2010 Correlation Section

For Banner County

III. Measures of Central Tendency

There are three measures of central tendency calculated by the Division: median ratio, weighted mean ratio, and mean ratio. Since each measure of central tendency has strengths and weaknesses, the use of any statistic for equalization should be reconciled with the other two, as in an appraisal, based on the appropriateness in the use of the statistic for a defined purpose, the quantity of the information from which it was drawn, and the reliability of the data that was used in its calculation. An examination of the three measures can serve to illustrate important trends in the data if the measures do not closely correlate to each other.

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The weighted mean ratio is viewed by the IAAO as the most appropriate statistical measure for indirect equalization. The weighted mean, because it is a value weighted ratio, best reflects a comparison of the assessed and market value of property in the political subdivision. If the distribution of aid to political subdivisions must relate to the market value available for assessment in the political subdivision, the measurement of central tendency used to analyze level of value should reflect the dollars of value available to be assessed. The weighted mean ratio does that more than either of the other measures of central tendency.

If the weighted mean ratio, because of its dollar-weighting feature, is significantly different from the median ratio, it may be an indication of other problems with assessment proportionality. When this occurs, an evaluation of the county's assessment practices and procedures is appropriate to discover remedies to the situation.

The mean ratio is used as a basis for other statistical calculations, such as the price related differential and coefficient of variation. However, the mean ratio has limited application in the analysis of level of value because it assumes a normal distribution of the data set around the mean ratio with each ratio having the same impact on the calculation regardless of the assessed value or the selling price.

	Median	Wgt.Mean	Mean
R&O Statistics	70%	67%	73%

2010 Correlation Section

For Banner County

IV. Analysis of Quality of Assessment

In analyzing the statistical data of assessment quality, there are two measures upon which assessment officials will primarily rely: the Coefficient of Dispersion (COD), and the Price Related Differential (PRD). Whether such statistics can be relied upon as meaningful for the population depends on whether the sample is representative.

The COD is commonly referred to as the index of assessment inequality. It is used to measure how closely the individual ratios are clustered around the median ratio and suggests the degree of uniformity or inaccuracy resulting in the assessments. The COD is computed by dividing the average deviation by the median ratio. For example, a COD of 20 means half of the ratios are 20 percent above or below the median. The closer the ratios are grouped around the median, the more equitable the assessment of property tends to be. Conversely, if the dispersion is quite large, there is a large spread in the ratios typically indicating a large spread around the median in the assessment of property, which results in an inequity in assessment and taxes. There is no range of acceptability stated in the Nebraska statutes for the COD measure. The International Association of Assessing Officers recommended ratio study performance standards are as follows:

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Income-producing property: a COD of 20 or less, or in larger urban jurisdictions, 15 or less.
Vacant land and other unimproved property, such as agricultural land: a COD of 20 or less.

Rural residential and seasonal properties: a COD of 20 or less.

Mass Appraisal of Real Property, International Association of Assessing Officers, (1999), p. 246.

In unusually homogeneous types of property low CODs can be anticipated; however, in all other cases CODs less than 5 percent may be indicative of non-representative samples or the selective reappraisal of sold parcels.

The PRD, also known as the index of regression, is a measurement of the relationship between the ratios of high-value and low-value properties to determine if the value of property has any influence on the assessment ratio. It is calculated by dividing the arithmetic mean ratio by the weighted mean ratio. The PRD provides an indicator of the degree to which high-value properties are over-assessed or under-assessed in relation to low-value properties. A PRD of 100 indicates there is no bias in the assessment of high-value properties in comparison to low-value properties. A PRD greater than 100 indicates the assessments are regressive, which means low-value properties tend to have a higher assessment ratio than high-value properties. The result is the owner of a low-value property pays a greater amount of tax in relation to value than the owner of a high-value property. Conversely, a PRD less than 100 indicates that high-value properties are over assessed in relation to low-value properties.

2010 Correlation Section

For Banner County

There is no range of acceptability stated in the Nebraska statutes for the PRD measure. The Standard of Ratio Studies, adopted by the International Association of Assessing Officers, July, 2007, recommends that the PRD should lie between 98 and 103. This range is centered slightly above 100 to allow for a slightly upward measurement bias inherent in the PRD.

The PRD is calculated based on the selling price/assessed value in the sales file. This measure can be misleading if the dollar value of the records in the sales file is not proportionate to the dollar value of records in the population.

Mass Appraisal of Real Property, International Association of Assessing Officers, (1999), p. 247.

The analysis in this section displays the calculated COD and PRD measures for Banner County, which are considered as one part of the analysis of the County's assessment practices.

	COD	PRD
R&O Statistics	20.39	109.73

AGRICULTURAL LAND:

Of the two measures of assessment uniformity, only the coefficient of dispersion is within IAAO recommended range. The price-related differential is seven-points above the recommended range and could suggest assessment regressivity. The COD indicates that the assessed to adjusted sale price ratios (on average) fall within a reasonable distance of the median measure of central tendency.

Total Real Property Sum Lines 17, 25, & 30	Records : 1,782	Value : 154,301,699	Growth 255,625	Sum Lines 17, 25, & 41
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Schedule I : Non-Agricultural Records

	Urban		SubUrban		Rural		Total		Growth
	Records	Value	Records	Value	Records	Value	Records	Value	
01. Res UnImp Land	26	15,839	0	0	2	5,200	28	21,039	
02. Res Improve Land	44	278,678	0	0	20	271,203	64	549,881	
03. Res Improvements	44	1,426,319	0	0	21	960,954	65	2,387,273	
04. Res Total	70	1,720,836	0	0	23	1,237,357	93	2,958,193	22,190
% of Res Total	75.27	58.17	0.00	0.00	24.73	41.83	5.22	1.92	8.68
05. Com UnImp Land	0	0	0	0	3	3,000	3	3,000	
06. Com Improve Land	2	3,025	0	0	3	8,206	5	11,231	
07. Com Improvements	2	140,476	0	0	4	37,508	6	177,984	
08. Com Total	2	143,501	0	0	7	48,714	9	192,215	0
% of Com Total	22.22	74.66	0.00	0.00	77.78	25.34	0.51	0.12	0.00
09. Ind UnImp Land	0	0	0	0	0	0	0	0	
10. Ind Improve Land	0	0	0	0	0	0	0	0	
11. Ind Improvements	0	0	0	0	0	0	0	0	
12. Ind Total	0	0	0	0	0	0	0	0	0
% of Ind Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13. Rec UnImp Land	0	0	0	0	0	0	0	0	
14. Rec Improve Land	0	0	0	0	0	0	0	0	
15. Rec Improvements	0	0	0	0	0	0	0	0	
16. Rec Total	0	0	0	0	0	0	0	0	0
% of Rec Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Res & Rec Total	70	1,720,836	0	0	23	1,237,357	93	2,958,193	22,190
% of Res & Rec Total	75.27	58.17	0.00	0.00	24.73	41.83	5.22	1.92	8.68
Com & Ind Total	2	143,501	0	0	7	48,714	9	192,215	0
% of Com & Ind Total	22.22	74.66	0.00	0.00	77.78	25.34	0.51	0.12	0.00
17. Taxable Total	72	1,864,337	0	0	30	1,286,071	102	3,150,408	22,190
% of Taxable Total	70.59	59.18	0.00	0.00	29.41	40.82	5.72	2.04	8.68

Schedule II : Tax Increment Financing (TIF)

	Urban			SubUrban		
	Records	Value Base	Value Excess	Records	Value Base	Value Excess
18. Residential	0	0	0	0	0	0
19. Commercial	0	0	0	0	0	0
20. Industrial	0	0	0	0	0	0
21. Other	0	0	0	0	0	0
	Rural			Total		
	Records	Value Base	Value Excess	Records	Value Base	Value Excess
18. Residential	0	0	0	0	0	0
19. Commercial	0	0	0	0	0	0
20. Industrial	0	0	0	0	0	0
21. Other	0	0	0	0	0	0
22. Total Sch II				0	0	0

Schedule III : Mineral Interest Records

Mineral Interest	Records	Urban Value	Records	SubUrban Value	Records	Rural Value	Records	Total Value	Growth
23. Producing	0	0	0	0	76	11,184,575	76	11,184,575	0
24. Non-Producing	0	0	0	0	0	0	0	0	0
25. Total	0	0	0	0	76	11,184,575	76	11,184,575	0

Schedule IV : Exempt Records : Non-Agricultural

	Urban Records	SubUrban Records	Rural Records	Total Records
26. Producing	9	2	7	18

Schedule V : Agricultural Records

	Urban		SubUrban		Rural		Total	
	Records	Value	Records	Value	Records	Value	Records	Value
27. Ag-Vacant Land	0	0	0	0	1,178	85,488,293	1,178	85,488,293
28. Ag-Improved Land	0	0	0	0	372	33,975,244	372	33,975,244
29. Ag Improvements	0	0	0	0	426	20,503,179	426	20,503,179
30. Ag Total							1,604	139,966,716

Schedule VI : Agricultural Records :Non-Agricultural Detail

	Urban			SubUrban			Growth
	Records	Acres	Value	Records	Acres	Value	
31. HomeSite UnImp Land	0	0.00	0	0	0.00	0	
32. HomeSite Improv Land	0	0.00	0	0	0.00	0	
33. HomeSite Improvements	0	0.00	0	0	0.00	0	
34. HomeSite Total							
35. FarmSite UnImp Land	0	0.00	0	0	0.00	0	
36. FarmSite Improv Land	0	0.00	0	0	0.00	0	
37. FarmSite Improvements	0	0.00	0	0	0.00	0	
38. FarmSite Total							
39. Road & Ditches	0	0.00	0	0	0.00	0	
40. Other- Non Ag Use	0	0.00	0	0	0.00	0	
	Rural			Total			
	Records	Acres	Value	Records	Acres	Value	
31. HomeSite UnImp Land	6	6.00	38,000	6	6.00	38,000	
32. HomeSite Improv Land	253	296.50	2,015,478	253	296.50	2,015,478	
33. HomeSite Improvements	260	0.00	15,968,565	260	0.00	15,968,565	228,553
34. HomeSite Total				266	302.50	18,022,043	
35. FarmSite UnImp Land	56	121.89	56,040	56	121.89	56,040	
36. FarmSite Improv Land	349	1,582.04	1,174,315	349	1,582.04	1,174,315	
37. FarmSite Improvements	390	0.00	4,534,614	390	0.00	4,534,614	4,882
38. FarmSite Total				446	1,703.93	5,764,969	
39. Road & Ditches	0	3,171.22	0	0	3,171.22	0	
40. Other- Non Ag Use	0	0.00	0	0	0.00	0	
41. Total Section VI				712	5,177.65	23,787,012	233,435

Schedule VII : Agricultural Records :Ag Land Detail - Game & Parks

	Urban			SubUrban		
	Records	Acres	Value	Records	Acres	Value
42. Game & Parks	0	0.00	0	0	0.00	0
	Rural			Total		
	Records	Acres	Value	Records	Acres	Value
42. Game & Parks	10	2,474.17	474,830	10	2,474.17	474,830

Schedule VIII : Agricultural Records : Special Value

	Urban			SubUrban		
	Records	Acres	Value	Records	Acres	Value
43. Special Value	0	0.00	0	0	0.00	0
44. Recapture Value N/A	0	0.00	0	0	0.00	0
	Rural			Total		
	Records	Acres	Value	Records	Acres	Value
43. Special Value	0	0.00	0	0	0.00	0
44. Market Value	0	0	0	0	0	0

* LB 968 (2006) for tax year 2009 and forward there will be no Recapture value.

Schedule IX : Agricultural Records : Ag Land Market Area Detail

Market Area 1

Irrigated	Acres	% of Acres*	Value	% of Value*	Average Assessed Value*
45. 1A1	0.00	0.00%	0	0.00%	0.00
46. 1A	2,165.36	8.95%	1,515,752	12.57%	700.00
47. 2A1	1,325.44	5.48%	901,297	7.47%	680.00
48. 2A	7,028.93	29.06%	3,514,465	29.14%	500.00
49. 3A1	243.80	1.01%	119,462	0.99%	490.00
50. 3A	5,336.70	22.06%	2,614,990	21.68%	490.00
51. 4A1	6,281.72	25.97%	2,763,956	22.91%	440.00
52. 4A	1,804.95	7.46%	632,141	5.24%	350.23
53. Total	24,186.90	100.00%	12,062,063	100.00%	498.70
Dry					
54. 1D1	0.00	0.00%	0	0.00%	0.00
55. 1D	27,498.48	23.27%	7,699,573	26.11%	280.00
56. 2D1	10,347.11	8.76%	2,793,732	9.47%	270.00
57. 2D	40,911.71	34.62%	10,637,059	36.07%	260.00
58. 3D1	4,603.60	3.90%	1,150,919	3.90%	250.00
59. 3D	15,868.13	13.43%	3,649,691	12.38%	230.00
60. 4D1	14,386.42	12.17%	2,733,470	9.27%	190.00
61. 4D	4,568.42	3.87%	822,323	2.79%	180.00
62. Total	118,183.87	100.00%	29,486,767	100.00%	249.50
Grass					
63. 1G1	0.00	0.00%	0	0.00%	0.00
64. 1G	13,306.58	4.18%	3,999,034	5.40%	300.53
65. 2G1	5,811.35	1.82%	1,684,102	2.28%	289.80
66. 2G	51,265.25	16.10%	14,254,105	19.26%	278.05
67. 3G1	4,542.50	1.43%	1,168,739	1.58%	257.29
68. 3G	41,933.57	13.17%	10,227,689	13.82%	243.90
69. 4G1	68,876.10	21.63%	15,585,038	21.06%	226.28
70. 4G	132,709.79	41.67%	27,095,803	36.61%	204.17
71. Total	318,445.14	100.00%	74,014,510	100.00%	232.42
Irrigated Total					
Irrigated Total	24,186.90	5.15%	12,062,063	10.38%	498.70
Dry Total					
Dry Total	118,183.87	25.16%	29,486,767	25.38%	249.50
Grass Total					
Grass Total	318,445.14	67.80%	74,014,510	63.71%	232.42
Waste					
Waste	6,271.95	1.34%	188,190	0.16%	30.01
Other					
Other	2,563.33	0.55%	428,174	0.37%	167.04
Exempt					
Exempt	0.00	0.00%	0	0.00%	0.00
Market Area Total					
Market Area Total	469,651.19	100.00%	116,179,704	100.00%	247.37

Schedule X : Agricultural Records :Ag Land Total

	Urban		SubUrban		Rural		Total	
	Acres	Value	Acres	Value	Acres	Value	Acres	Value
76. Irrigated	0.00	0	0.00	0	24,186.90	12,062,063	24,186.90	12,062,063
77. Dry Land	0.00	0	0.00	0	118,183.87	29,486,767	118,183.87	29,486,767
78. Grass	0.00	0	0.00	0	318,445.15	74,014,510	318,445.15	74,014,510
79. Waste	0.00	0	0.00	0	6,271.95	188,190	6,271.95	188,190
80. Other	0.00	0	0.00	0	2,563.33	428,174	2,563.33	428,174
81. Exempt	0.00	0	0.00	0	0.00	0	0.00	0
82. Total	0.00	0	0.00	0	469,651.20	116,179,704	469,651.20	116,179,704

	Acres	% of Acres*	Value	% of Value*	Average Assessed Value*
Irrigated	24,186.90	5.15%	12,062,063	10.38%	498.70
Dry Land	118,183.87	25.16%	29,486,767	25.38%	249.50
Grass	318,445.15	67.80%	74,014,510	63.71%	232.42
Waste	6,271.95	1.34%	188,190	0.16%	30.01
Other	2,563.33	0.55%	428,174	0.37%	167.04
Exempt	0.00	0.00%	0	0.00%	0.00
Total	469,651.20	100.00%	116,179,704	100.00%	247.37

2010 County Abstract of Assessment for Real Property, Form 45 Compared with the 2009 Certificate of Taxes Levied (CTL)

04 Banner

	2009 CTL County Total	2010 Form 45 County Total	Value Difference (2010 form 45 - 2009 CTL)	Percent Change	2010 Growth (New Construction Value)	Percent Change excl. Growth
01. Residential	2,990,418	2,958,193	-32,225	-1.08%	22,190	-1.82%
02. Recreational	0	0	0		0	
03. Ag-Homesite Land, Ag-Res Dwelling	17,596,915	18,022,043	425,128	2.42%	228,553	1.12%
04. Total Residential (sum lines 1-3)	20,587,333	20,980,236	392,903	1.91%	250,743	0.69%
05. Commercial	192,215	192,215	0	0.00%	0	0.00%
06. Industrial	0	0	0		0	
07. Ag-Farmsite Land, Outbuildings	5,351,883	5,764,969	413,086	7.72%	4,882	7.63%
08. Minerals	10,970,670	11,184,575	213,905	1.95	0	1.95
09. Total Commercial (sum lines 5-8)	16,514,768	17,141,759	626,991	3.80%	4,882	3.77%
10. Total Non-Agland Real Property	37,102,101	38,121,995	1,019,894	2.75%	255,625	2.06%
11. Irrigated	11,979,310	12,062,063	82,753	0.69%		
12. Dryland	25,933,316	29,486,767	3,553,451	13.70%		
13. Grassland	63,424,024	74,014,510	10,590,486	16.70%		
14. Wasteland	156,557	188,190	31,633	20.21%		
15. Other Agland	410,679	428,174	17,495	4.26%		
16. Total Agricultural Land	101,903,886	116,179,704	14,275,818	14.01%		
17. Total Value of all Real Property (Locally Assessed)	139,005,987	154,301,699	15,295,712	11.00%	255,625	10.82%

2010 Plan of Assessment for Banner County, Nebraska Assessment Years 2010, 2011, and 2012

Date: June 2, 2009

Plan of Assessment Requirements:

Pursuant to Neb. Laws 2005, LB 263, Section 9, on or before June 15 each year, the assessor shall prepare a plan of assessment (herein after referred to as the "plan") which describes the assessment actions planned for the next assessment year and two years thereafter. The plan shall indicate the classes or subclasses of real property that the county assessor plans to examine during the years contained in the plan of assessment. The plan shall describe all the assessment actions necessary to achieve the levels of value and quality of assessment practices required by law, and the resources necessary to complete those actions. On or before July 31 each year, the assessor shall present the plan to the county board of equalization and the assessor may amend the plan, if necessary, after the budget is approved by the county board. A copy of the plan and any amendments thereto shall be mailed to the Department of Property Assessment and Taxation on or before October 31 each year.

Real Property Assessment Requirements:

All property in the State of Nebraska is subject to property tax unless expressly exempt by Nebraska Constitution, Article VIII, or is permitted by the constitution and enabling legislation adopted by the legislature. The uniform standard for the assessed value of real property for tax purposes is actual value, which is defined by law as "the market value of real property in the ordinary course of trade." Neb. Rev. Stat. 77-112 (Reissue 2003)

Assessment levels required for real property for 2009 are as follows:

- (1) 100% of actual value for all classes of real property excluding agricultural and horticultural land
- (2) 75% of actual value for agricultural land and horticultural land (as amended by LB 968); and
- (3) 75% of special value for agricultural and horticultural land which meets the qualifications for special valuation under 77-1344 and 80% of its recapture value as defined in 77-1343 when the land is disqualified for special valuation under 77-1347.

Reference, Neb Rev Stat 77-201 (R S Supp 2004)

General Description of Real Property in Banner County

Per the 2009 County Abstract, Banner County consists of the following real property types:

	Parcels	% of Total Parcels	Value	% of Taxable Value Base
Residential	65	3.68%	3,039,709	2.18%
Commercial	7	0.40%	200,074	0.14%
Recreational	0	0.00%	0	0.00%
Agricultural	1612	91.33%	124,551,291	89.33%
Mineral Interest - Producing	71	4.02%	11,237,710	8.06%
Game & Parks	10	0.57%	392,557	0.28%
Special Value	0	0.00%		0.00%
	1765		139,421,341	

Agricultural land – taxable acres

Other pertinent facts: county is predominately agricultural consisting of the following sub classes

Irrigation	25,855.29 acres
Dry crop	115,819.55 acres
Grass & CRP	319,194.12 acres
Waste	6,255.74 acres
Other (feedlot & shelterbelt)	2,609.10 acres

Total of 469,733.79.31 acres with a value of 102,361,012

New property: For assessment year 2009, an estimated 4 information statements were filed for new property construction within the county, however 7 parcels were on the pickup list

For more information see 2009 Reports & Opinions, Abstract and Assessor Survey

Current Resources

A. Staff/Budget/Training

Presently have 2 employees – One regular part time employed since February of 2006 and one full time employed since December 2007

The 2009 budget for the assessor's office was \$ plus \$5100 included in Miscellaneous General for Appraisal (which includes pickup work and oil and gas appraisal) Since this is an ex/officio office there are also amounts budgeted in the clerk, clerk of the district court, and election budget for the salaries of employees, etc.

Training – Both employees have attended Class 101 and both employees have passed the assessor's test. Plans are to alternate attending courses in the next year

B Cadastral Maps accuracy/condition, other land use maps, aerial photos

Cadastral maps are in a large book which is updated periodically. Aerial photos with individual mylar overlays containing ownership information, land use, and soil types are approximately 20 years old. The aerial photos are updated as deeds are filed

C Property Record Cards – new cards were prepared for the 2006 year.

For strictly ag land parcels, the land valuation sheets are printed on the new MIPS program and placed behind the property record card in a plastic page protector.

Property Records Cards for parcels with improvements are a manila folder with the property record card imprinted on the front. A listing of each individual building with values for each year is permanently attached to the back of the manila folder. Each building is numbered on the site photo. A small snapshot in a photo sleeve has a corresponding number . This number is also noted on the MIPS improvement printouts and the yearly listing as mentioned.

House sketches, house photos, and farm site sketches have been updated in the MIPS CAMA

D We received a grant for an ESRI software and instructions in August of 2005. At the present time we have the maps and the ownership overlays completed in the GIS program. We have networked the GIS program with the MIPS real estate administrative program. The company that is working with the GIS program has completed the overlays for land use and are attempting to import the new soil conversion.

E Web based – property record information access – There are no plans at this time to supply this information through a web site.

Current Assessment Procedures for Real Property

A. Discover, List & Inventory all property.

Since this is an ex/officio office the deeds and Form 521's are processed as they are filed. A copy of the 521 is filed in a notebook with a copy of the deed and agland inventory sheets if applicable. At the time the 521's are processed a form letter is sent to the seller and the buyer requesting information concerning the sale.

Information statements are not filed on a regular basis – discovery of new improvements is usually through personal observation of county officials or other reports

B Data Collection

All parcels were reviewed for the 2005 year. One third of the improvements were physically reviewed for 2009. Photos were taken for any improvements missed in previous reviews and any new improvements.

Market data is obtained from the Form 521 and the questionnaire mailed to buyers and sellers.

C Review assessment sales ratio studies

Market data is entered on an Excel spreadsheet with formulas which figure average selling price, median, COD, and PRD for irrigated, dry crop, grass, CRP, shelterbelts, waste, and sites. All sales (improved sales are used with the value of improvements being subtracted from the assessed value and also the selling price) are used in these computations. With time permitting the above studies are also computed with the unimproved sales only.

D Approaches to Value

- 1 Market approach; sales comparison – Used for agland sales. Have had an increasing number of sales in recent years so that sales comparison approach is more accurate than previous years. Strictly residential sales are still limited. Usually the agland sales where purchaser is actually occupying home are also included in the residential sales for computations.
- 2 Cost approach; cost manual used and date of manual and latest depreciation study- The Marshall Swift costing manual for 2007 available in conjunction with the MIPS CAMA program were used for 2009. Depreciation was figured on the 6 qualified sales and

the current depreciation schedules were checked with these figures.

- 3 Income Approach, income and expense data collection – Because of the wide variety of rental and lease arrangements on agland, this method is not an accurate measure of value. Banner County also has few rental houses available for any kind of an income study.
 4. Land valuation studies, establish market areas, special value – sales are plotted on a large map using different colors for each years sales. This is used to determine if market areas would be appropriate. Banner County does not have zoning at the present time so special value is not a consideration
- E Reconciliation of Final Value and documentation – statements are attached to the property record card explaining the method used for final valuations
- F Review assessment sales ratio studies after assessment actions – New values for the current year are reported on the Assessed Value Update
- G Notices and Public Relations. Change of value notices are sent to every landowner in Banner County irregardless if the value changed or not. In the past we have included a printout of the land valuation groups and acres, value, etc. However, because of a computer problem we not longer do this -a notice is included with the COV telling the landowner that if they so requested we would furnish this information.

Level of Value, Quality and Uniformity for assessment year 2009:

Property Class	Median	COD	PRD
Residential	84%	36.48	87.06
Commercial	no sales		
Agricultural Land	72%	20.72	108.24

*COD means coefficient of dispersion and PRD means price related differential

For more information regarding statistical measures see 2009 Reports & Opinions

Assessment Actions Planned for Assessment Year 2010

Residential--The improvements located in the two east ranges will be reviewed. Since both employees have taken the Basic 101 course and will be taking the Residential quality and condition workshop, the work will probably be done by employees

Commercial--Commercial properties that are located in the east two ranges will be reviewed at the same time as the residential and farm buildings.

Agricultural Land--The local FSA office has closed and most of the farm records are being processed through the Scottsbluff Office. The landowner cooperation in signing the "Affidavit of Identity" to obtain maps was not great. Then the FSA was not real cooperative in getting the maps copied and to us by March 19. As of June 1 we still do not have all the maps that were to be reviewed for 2009. So for 2010 we are going to concentrate on getting the GIS program updated to the point that we can use it for land use checking.

Special Value – Agland - no special value anticipated

Assessment Actions Planned for Assessment Year 2011

Residential--The improvements in the west two ranges will be reviewed. The same data collectors as the previous year

Commercial – Commercial property in the west two ranges will be reviewed at the same time as the rural residential and farm outbuildings

Agricultural Land-

Special Value – Agland – no special value anticipated. Hopefully that agland use check can be done inhouse with the GIS program

Assessment Actions Planned for Assessment Year 2012

Residential – The improvements in the middle two ranges will be reviewed.

Commercial – Commercial property in the middle two ranges will be reviewed at the same time as the rural residential and farm outbuildings

Agricultural Land- See 2010 and 2011

Special Value – Agland – no special value anticipated

Other Functions performed by the assessor's office, but not limited to:

1. Record Maintenance, mapping updates, and ownership changes
2. Annually prepare and file Assessor Administrative Reports required by law/regulation:
 - a. Abstracts (Real & Personal Property)
 - b. Assessor Survey
 - c. Sales information to PA&T rosters and annual Assessed Value Update w/Abstract
 - d. Certification of Value to Political Subdivisions
 - e. School District Taxable Value Report
 - f. Homestead Exemption Tax Loss Report (in conjunction with Treasurer)
 - g. Certificate of Taxes Levied Report
 - h. Report of current values for properties owned by Board of Educational Lands & Funds
 - i. Report of all Exempt Property and Taxable Government Owned Property
 - j. Annual Plan of Assessment Report
- 3 Personal Property; administer annual filing of 270 schedules with a value of 9,739,482, prepare subsequent notices for incomplete filings or failure to file and penalties applied, as required
- 4 Permissive Exemptions: administer 6 annual filings of applications for new or continued exempt use, review and make recommendations to county board.
- 5 Taxable Government Owned Property – annual review of government owned property not used for public purpose, send notices of intent to tax, etc
6. Homestead Exemptions: administer 25 annual filings of applications, approval/denial process, taxpayer notifications, and taxpayer assistance.
- 7 Centrally Assessed – review of valuations as certified by PA&T for railroads and public service entities, establish assessment records and tax billing for tax list.
- 8 Tax Districts and Tax Rates – management of school district and other tax entity boundary changes necessary for correct assessment and tax information; input/review of tax rates used for tax billing process
9. Tax Lists; prepare and certify tax lists to county treasurer for real property, personal property, and centrally assessed.
- 10 Tax List Corrections – prepare tax list correction documents for county board approval

11. County Board of Equalization – attend county board of equalization meetings for valuation protests – assemble and provide information. Since this is an ex/officio office, we also take minutes of the CBOE meeting, and complete the Form 422 and mail to protestor

12. TERC appeals – prepare information and attend taxpayer appeal hearings before TERC, defend valuation

13. TERC State wide Equalization – attend hearings if applicable to county, defend values, and/or implement orders of the TERC

14. Education: Assessor and or Appraisal Education – attend meetings, workshops, and educational classes to obtain required hours of continuing education to maintain assessor certification. The 2 employees have both attended Class 101 and hopefully will attend a measurement class in the next year. Both employees have successfully passed the assessor’s test. The assessor and all employees will take the ESRI classes for the GIS program

Conclusion:

The 2010-2011 budget request will be approximately the same as the previous year. I am going to increase the request for implementing the GIS program so that we can proceed faster with the implementation. However, Banner County is at the statutory limit for budget and with the increase in expense for fuel, repairs, and etc for the road department, I don’t know if this will be approved.

Respectfully submitted:

Assessor’s signature _____ Date:_____

2010 Assessment Survey for Banner County

I. General Information

A. Staffing and Funding Information

1.	Deputy(ies) on staff
	One
2.	Appraiser(s) on staff
	None
3.	Other full-time employees
	None
4.	Other part-time employees
	One
5.	Number of shared employees
	None
6.	Assessor's requested budget for current fiscal year
	\$41,600
7.	Adopted budget, or granted budget if different from above
	Same
8.	Amount of the total budget set aside for appraisal work
	N/A
9.	Appraisal/Reappraisal budget, if not part of the total budget
	\$ 5,600
10.	Part of the budget that is dedicated to the computer system
	None of the Assessor's budget--\$16,000 for the entire County.
11.	Amount of the total budget set aside for education/workshops
	\$ 1,500
12.	Other miscellaneous funds
	N/A
13.	Was any of last year's budget not used:
	Yes, \$6,481

B. Computer, Automation Information and GIS

1.	Administrative software
	New MIPS
2.	CAMA software
	New MIPS
3.	Cadastral maps: Are they currently being used?
	Yes
4.	Who maintains the Cadastral Maps?
	Assessor's staff

5.	Does the county have GIS software?
	In-process
6.	Who maintains the GIS software and maps?
	Assessor's staff
7.	Personal Property software:
	New MIPS

C. Zoning Information

1.	Does the county have zoning?
	No
2.	If so, is the zoning countywide?
	N/A
3.	What municipalities in the county are zoned?
	N/A
4.	When was zoning implemented?
	N/A

D. Contracted Services

1.	Appraisal Services
	Pritchard and Abbott for oil and gas. The real property valuation work is performed "in-house" at present.
2.	Other services
	New MIPS for Administrative, CAMA and personal property software.

Certification

This is to certify that the 2010 Reports and Opinions of the Property Tax Administrator have been sent to the following:

One copy by electronic transmission and one printed copy by hand delivery to the Tax Equalization and Review Commission.

One copy by electronic transmission to the Banner County Assessor.

Dated this 7th day of April, 2010.



A handwritten signature in cursive script that reads "Ruth A. Sorensen".

Ruth A. Sorensen
Property Tax Administrator

Valuation History Charts