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## 2010 Commission Summary

### 37 Gosper

#### Residential Real Property - Current

Number of Sales	65	Median	96
Total Sales Price	\$5,488,815	Mean	98
Total Adj. Sales Price	\$5,501,315	Wgt. Mean	94
Total Assessed Value	\$5,165,785	Average Assessed Value of the Base	\$73,295
Avg. Adj. Sales Price	\$84,636	Avg. Assessed Value	\$79,474

#### Confidence Interval - Current

95% Median C.I	93.96 to 98.39
95% Mean C.I	93.05 to 102.63
95% Wgt. Mean C.I	90.17 to 97.63

% of Value of the Class of all Real Property Value in the County	25.88
% of Records Sold in the Study Period	5.66
% of Value Sold in the Study Period	6.14

#### Residential Real Property - History

Year	Number of Sales	LOV	Median
2009	59	95	95
2008	70	93	93
2007	67	95	95
2006	79	93	93

## 2010 Commission Summary

### 37 Gosper

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#### Commercial Real Property - Current

Number of Sales	8	Median	100
Total Sales Price	\$395,000	Mean	103
Total Adj. Sales Price	\$379,000	Wgt. Mean	104
Total Assessed Value	\$392,663	Average Assessed Value of the Base	\$77,600
Avg. Adj. Sales Price	\$47,375	Avg. Assessed Value	\$49,083

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#### Confidence Interval - Current

95% Median C.I	91.89 to 120.63
95% Mean C.I	95.09 to 110.13
95% Wgt. Mean C.I	95.16 to 112.05

% of Value of the Class of all Real Property Value in the County	2.39
% of Records Sold in the Study Period	8.00
% of Value Sold in the Study Period	5.06

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#### Commercial Real Property - History

Year	Number of Sales	LOV	Median
2009	5	100	98
2008	5	100	94
2007	3	94	94
2006	4	97	97



## 2010 Opinions of the Property Tax Administrator for Gosper County

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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 Gosper County is 96% of market value. The quality of assessment for the class of residential real property in Gosper 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 Gosper County is 100% of market value. The quality of assessment for the class of commercial real property in Gosper 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 Gosper County is 69% of market value. The quality of assessment for the class of agricultural land in Gosper County indicates the assessment practices meet generally accepted mass appraisal practices.

Dated this 7th day of April, 2010.



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

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Ruth A. Sorensen  
Property Tax Administrator



## **2010 Assessment Actions for Gosper County**

### **taken to address the following property classes/subclasses:**

#### **Residential**

A physical review of all residential parcels in the county was completed for 2010. The contract appraiser and the deputy did the review work. All parcels were reviewed. The contract appraiser takes new pictures, new measurements where necessary, and corrects any changed or incorrect parcel information. All valuation work, including determination of quality and condition, is completed by the assessor and the deputy assessor.

A sales study was completed, showing that changes needed to be made in Smithfield. A new depreciation table was established. There were no valuation changes made in Elwood, Johnson Lake, or the Rural Acreages, unless a change in the property was made during the physical inspection.

The pickup work was completed by the contract appraiser and the deputy.

## 2010 Assessment Survey for Gosper County

### Residential Appraisal Information

1.	<b>Valuation data collection done by:</b>
	The contract appraiser and the deputy
2.	<b>List the valuation groupings used by the County:</b>
	01   Elwood
	02   Smithfield
	03   Johnson Lake 1, Johnson Lake 2, Bullhead Point
	01   Rural
a.	<b>Describe the specific characteristics of the valuation groupings that make them unique.</b>
	<ol style="list-style-type: none"> <li>1. Elwood and Smithfield are the only communities in Gosper County. Elwood is the larger community with a population over 750, and is located at the intersection of State highway 21 and US highway 283. Elwood contains a variety of retail and services business that residents find desirable in small town. It is also only 20 miles south of Lexington, which provides easy commuting to jobs and shopping centers.</li> <li>2. Smithfield is a much smaller community, population less than 100, with little to no services or retail business. Sales in Smithfield are sporadic and unorganized as is typical for small town markets.</li> <li>3. Johnson Lake is not an incorporated village, but is a community all of its own. The majority of the properties at the lake are homes rather than recreational cabins and are occupied year round. Demand for these properties continues to be strong, as the recreational activity available at the lake continues to be desirable to buyers.</li> <li>4. All properties not located within the villages of Elwood or Smithfield with the exception of those located at Johnson Lake are in the rural valuation grouping. Demand for rural housing in Gosper County remains strong and properties will generally sell better than similar properties located within the villages.</li> </ol>
3.	<b>What approach(es) to value is/are used for this class to estimate the market value of properties? List or describe.</b>
	Only the cost approach is used.
4	<b>When was the last lot value study completed?</b>
	The last lot value study was completed in 2007.
a.	<b>What methodology was used to determine the residential lot values?</b>
	For Elwood and Smithfield, values were applied to lots based on the width of the lot. For example, all lots 1-25 ft wide are given a set "lot value", all lots 26-50 ft wide are assessed differently, etc. At Johnson Lake, lot values are established by neighborhood. Areas that are located along the lakefront are valued higher than

	those that are not, size is not considered a factor when establishing lot values at the lake.
5.	<b>Is the same costing year for the cost approach being used for the entire valuation grouping? If not, identify and explain the differences?</b>
	The same cost schedule is used for the entire class and is updated every other year.
6.	<b>Does the County develop the depreciation study(ies) based on local market information or does the County use the tables provided by their CAMA vender?</b>
	The county develops depreciation based on local market information.
a.	<b>How often does the County update depreciation tables?</b>
	New depreciation tables are developed every other year when the costing tables are updated, a sales study is completed during the years that a costing updated has not been completed, and depreciation is adjusted if warranted.
7.	<b>Pickup work:</b>
a.	<b>Is pickup work done annually and is it completed by March 19<sup>th</sup>?</b>
	Yes
b.	<b>By Whom?</b>
	The contract appraiser and the deputy complete the pickup work.
c.	<b>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?</b>
	Yes
8.	<b>What is the County's progress with the 6 year inspection and review requirement? (Statute 77-1311.03)</b>
	A county wide physical inspection was completed for 2010.
a.	<b>Does the County maintain a tracking process? If yes describe.</b>
	The entire class is inspected in one year.
b.	<b>How are the results of the portion of the properties inspected and reviewed applied to the balance of the county?</b>
	Because the county reviews the entire class at once, this is not an issue.

**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

(!: AVTot=0)  
(!: Derived)

NUMBER of Sales:	65	<b>MEDIAN:</b>	<b>96</b>	COV:	20.13	95% Median C.I.:	93.96 to 98.39
TOTAL Sales Price:	5,488,815	WGT. MEAN:	94	STD:	19.69	95% Wgt. Mean C.I.:	90.17 to 97.63
TOTAL Adj.Sales Price:	5,501,315	MEAN:	98	AVG.ABS.DEV:	11.51	95% Mean C.I.:	93.05 to 102.63
TOTAL Assessed Value:	5,165,785						
AVG. Adj. Sales Price:	84,635	COD:	12.05	MAX Sales Ratio:	182.75		
AVG. Assessed Value:	79,473	PRD:	104.19	MIN Sales Ratio:	25.90		

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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
<u>Qrtrs</u>											
07/01/07 TO 09/30/07	9	95.00	99.37	94.88	7.36	104.73	89.99	138.06	92.28 to 98.84	79,777	75,694
10/01/07 TO 12/31/07	7	98.32	98.30	99.07	3.12	99.22	93.96	105.41	93.96 to 105.41	84,920	84,126
01/01/08 TO 03/31/08	4	96.47	97.49	95.90	4.55	101.66	91.80	105.23	N/A	100,875	96,734
04/01/08 TO 06/30/08	8	94.49	94.35	88.55	8.48	106.55	72.65	110.18	72.65 to 110.18	97,250	86,115
07/01/08 TO 09/30/08	20	95.97	100.87	93.74	17.43	107.60	60.06	182.75	90.91 to 104.05	88,845	83,285
10/01/08 TO 12/31/08	8	93.81	97.50	96.97	8.93	100.54	84.46	124.64	84.46 to 124.64	61,062	59,214
01/01/09 TO 03/31/09	3	69.73	68.39	70.08	39.98	97.59	25.90	109.54	N/A	64,325	45,078
04/01/09 TO 06/30/09	6	106.01	104.96	99.30	7.18	105.70	90.97	119.98	90.97 to 119.98	91,500	90,857
<u>Study Years</u>											
07/01/07 TO 06/30/08	28	95.37	97.40	94.07	6.35	103.54	72.65	138.06	93.67 to 98.72	89,069	83,785
07/01/08 TO 06/30/09	37	96.35	98.17	93.76	16.21	104.70	25.90	182.75	91.22 to 103.77	81,280	76,210
<u>Calendar Yrs</u>											
01/01/08 TO 12/31/08	40	94.96	98.55	93.28	12.77	105.65	60.06	182.75	91.80 to 98.53	86,172	80,381
<u>ALL</u>											
	65	95.58	97.84	93.90	12.05	104.19	25.90	182.75	93.96 to 98.39	84,635	79,473

VALUATION GROUP	COUNT	MEDIAN	MEAN	WGT. MEAN	COD	PRD	MIN	MAX	95% Median C.I.	Avg. Adj. Sale Price	Avg. Assd Val
01	19	98.39	98.59	97.66	4.53	100.96	90.91	110.18	93.67 to 101.49	59,838	58,436
02	7	94.48	92.30	92.48	3.73	99.80	84.46	97.80	84.46 to 97.80	43,928	40,626
03	31	95.31	98.27	91.79	14.92	107.06	60.06	138.06	90.97 to 103.77	109,295	100,322
04	8	96.87	99.20	98.86	24.14	100.35	25.90	182.75	25.90 to 182.75	83,590	82,637
<u>ALL</u>											
	65	95.58	97.84	93.90	12.05	104.19	25.90	182.75	93.96 to 98.39	84,635	79,473

STATUS: IMPROVED, UNIMPROVED & IOLL	COUNT	MEDIAN	MEAN	WGT. MEAN	COD	PRD	MIN	MAX	95% Median C.I.	Avg. Adj. Sale Price	Avg. Assd Val
1	32	96.87	99.75	98.17	7.59	101.61	84.46	182.75	93.67 to 98.84	65,107	63,916
2	2	60.45	60.45	35.20	57.15	171.72	25.90	95.00	N/A	14,862	5,232
3	31	95.31	98.27	91.79	14.92	107.06	60.06	138.06	90.97 to 103.77	109,295	100,322
<u>ALL</u>											
	65	95.58	97.84	93.90	12.05	104.19	25.90	182.75	93.96 to 98.39	84,635	79,473

**PAD 2010 R&O Statistics**

Base Stat

State Stat Run

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**PROPERTY TYPE \***

RANGE	COUNT	MEDIAN	MEAN	WGT. MEAN	COD	PRD	MIN	MAX	95% Median C.I.	Avg. Adj. Sale Price	Avg. Assd Val
01	65	95.58	97.84	93.90	12.05	104.19	25.90	182.75	93.96 to 98.39	84,635	79,473
06											
07											
<u>ALL</u>	<u>65</u>	<u>95.58</u>	<u>97.84</u>	<u>93.90</u>	<u>12.05</u>	<u>104.19</u>	<u>25.90</u>	<u>182.75</u>	<u>93.96 to 98.39</u>	<u>84,635</u>	<u>79,473</u>

**SALE PRICE \***

RANGE	COUNT	MEDIAN	MEAN	WGT. MEAN	COD	PRD	MIN	MAX	95% Median C.I.	Avg. Adj. Sale Price	Avg. Assd Val
<u>Low \$</u>											
1 TO 4999	1	95.00	95.00	95.00			95.00	95.00	N/A	4,000	3,800
5000 TO 9999	2	94.63	94.63	94.66	1.01	99.96	93.67	95.58	N/A	6,250	5,916
<u>Total \$</u>											
1 TO 9999	3	95.00	94.75	94.75	0.67	100.00	93.67	95.58	N/A	5,500	5,211
10000 TO 29999	5	110.18	96.41	90.04	26.18	107.08	25.90	138.06	N/A	18,945	17,057
30000 TO 59999	20	101.46	107.81	107.11	12.02	100.65	84.46	182.75	97.51 to 108.24	44,320	47,472
60000 TO 99999	18	93.96	95.57	95.90	7.88	99.66	60.06	132.92	91.22 to 98.39	75,833	72,725
100000 TO 149999	7	98.72	96.83	96.08	6.86	100.77	69.73	105.41	69.73 to 105.41	115,955	111,414
150000 TO 249999	11	89.99	86.26	86.68	8.23	99.52	70.35	96.42	72.65 to 96.35	186,454	161,613
250000 TO 499999	1	90.11	90.11	90.11			90.11	90.11	N/A	276,000	248,701
<u>ALL</u>	<u>65</u>	<u>95.58</u>	<u>97.84</u>	<u>93.90</u>	<u>12.05</u>	<u>104.19</u>	<u>25.90</u>	<u>182.75</u>	<u>93.96 to 98.39</u>	<u>84,635</u>	<u>79,473</u>



**2010 Correlation Section  
for Gosper County**

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**Residential Real Property**

**I. Correlation**

The level of value for the residential real property in Gosper County, as determined by the PTA is 96%. The mathematically calculated median is 96%.

RESIDENTIAL:In determining the level of value for the residential class in Gosper County, both the ratio study and the calculated statistics are considered. The statistics were calculated using a sufficient number of sales and the assessor applies assessment actions to the sold and unsold parcels alike. For these reasons, the calculated statistics can be relied upon to indicate the level of value. The three measures of central tendency are within the statutorily required range and are supportive of each other. It is the opinion of the division that the median is the best indicator of the level of value in Gosper County. Based on the known practices of the assessor it is believed that assessments are uniform and proportionate in the residential class. The qualitative statistics also support that assessment uniformity has been achieved. There is no information to suggest that a non-binding recommendation is necessary.

**2010 Correlation Section  
for Gosper County**

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**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 Gosper County Assessor has worked in the office for 30 years and is very familiar with the taxpayers in the county as well as the realtors, bankers, attorneys, and appraisers that work in Gosper County. The assessor uses these relationships to gather pertinent information regarding sales to aid her in determining whether sales are good, arms length transactions. The assessor began sending a sales verification questionnaire to the buyer of each property this year. Some of the questions asked include whether there was any personal property involved in the sale, how the selling price was established, if the sale was available on the open market and if there was any prior association between the buyers and sellers. Occasionally, when the document is not returned by the buyer or when the buyer's response is incomplete, the assessor will send a questionnaire to the seller of the property.

A review was conducted of the non-qualified sales. The majority of the sales that were excluded from the sales file were substantially changed properties, family transactions, or foreclosures. Based on knowledge of the assessor's verification practices and the reasons given for the exclusion of sales, it is evident that all available arms length transactions have been used in the measurement of the residential class.

**2010 Correlation Section  
for Gosper County**

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**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.

	<b>Median</b>	<b>Wgt. Mean</b>	<b>Mean</b>
<b>R&amp;O Statistics</b>	<b>96</b>	<b>94</b>	<b>98</b>

**2010 Correlation Section  
for Gosper County**

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**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 Gosper County**

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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 Gosper County, which are considered as one part of the analysis of the County's assessment practices.

	<b>COD</b>	<b>PRD</b>
<b>R&amp;O Statistics</b>	<b>12.05</b>	<b>104.19</b>

RESIDENTIAL: The coefficient of dispersion is within the standard range; the price related differential is only slightly above the acceptable standard. The qualitative statistics support that assessments are uniform within the residential class.



## **2010 Assessment Actions for Gosper County**

### **taken to address the following property classes/subclasses:**

#### **Commercial**

A physical review of all commercial parcels in the county was completed for 2010. The contract appraiser and the deputy did the review work. All parcels were reviewed. The contract appraiser takes new pictures, new measurements where necessary, and corrects any changed or incorrect parcel information. All valuation work, including determination of quality and condition, is completed by the assessor and the deputy assessor.

A sales study was completed; there were too few sales to warrant making any adjustments. No valuation changes were made for 2010, except for those that were changed due to the physical inspection.

The pickup work was completed by the contract appraiser and the deputy.

## 2010 Assessment Survey for Gosper County

### Commercial / Industrial Appraisal Information

1.	<b>Valuation data collection done by:</b>
	The contract appraiser and the deputy.
2.	<b>List the valuation groupings used by the County:</b>
	01 Elwood and the surrounding rural area
	02 Smithfield and the surrounding rural area
	03 Johnson Lake
a.	<b>Describe the specific characteristics of the valuation groupings that make them unique.</b>
	<p>1. Elwood is the largest community in Gosper County, and is located at the intersection of State highway 21 and US highway 283. Its location somewhat increases commercial activity within the town; however the market is small with little activity each year. Elwood contains a variety of service and a few retail businesses. Any rural commercial properties located outside Elwood would be considered part of the Elwood valuation grouping.</p> <p>2. Smithfield is a much smaller community, population less than 100, with little to no services or retail business. There are generally no commercial sales in Smithfield, and those that do sell are most likely to be vacant buildings, etc. Any rural commercial properties located outside Smithfield would be considered part of the Smithfield valuation grouping.</p> <p>3. Johnson Lake is not an incorporated village, but is a community all of its own, with several convenience stores, restaurants, bait shops, etc. Again there is little sales activity at the lake, however, historically sales would show that the market is influenced by the lake and is not comparable to the market found in Elwood.</p>
3.	<b>What approach(es) to value is/are used for this class to estimate the market value of properties? List or describe.</b>
	Only the cost approach is used.
4	<b>When was the last lot value study completed?</b>
	The last lot study was completed in 2007.
a.	<b>What methodology was used to determine the commercial lot values?</b>
	For Elwood and Smithfield, values were applied to lots based on the width of the lot. For example, all lots 1-25 ft wide are assessed a set lot value, all lots 26-50 ft wide are assessed differently, etc. At Johnson Lake, lot values are established based by neighborhood. Areas that are located along the lakefront are valued higher than those that are not.
5.	<b>Is the same costing year for the cost approach being used for entire valuation grouping? If not, identify and explain the differences?</b>
	The same cost schedule is used for the entire class and is updated every other year.

6.	<b>Does the County develop the depreciation study(ies) based on local market information or does the County use the tables provided by their CAMA vender?</b>
	Depreciation studies are developed using local market information.
a.	<b>How often does the County update the depreciation tables?</b>
	New depreciation tables are developed every other year when the costing tables are updated, a sales study is completed during the years that a costing update has not been completed, and depreciation is adjusted if warranted.
7.	<b>Pickup work:</b>
a.	<b>Is pickup work done annually and is it completed by March 19<sup>th</sup>?</b>
	Yes
b.	<b>By Whom?</b>
	The contract appraiser and the deputy complete the pickup work.
c.	<b>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?</b>
	Yes
8.	<b>What is the Counties progress with the 6 year inspection and review requirement? (Statute 77-1311.03)</b>
	A county wide physical inspection was completed for 2010.
a.	<b>Does the County maintain a tracking process? If yes describe.</b>
	The entire class is reviewed during the same year. Entries are made on the property record cards when each property is inspected.
b.	<b>How are the results of the portion of the properties inspected and reviewed applied to the balance of the county?</b>
	The entire class is reviewed in the same year.

**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

(!: AVTot=0)

NUMBER of Sales:	8	<b>MEDIAN:</b>	<b>100</b>	COV:	8.76	95% Median C.I.:	91.89 to 120.63
TOTAL Sales Price:	395,000	WGT. MEAN:	104	STD:	8.99	95% Wgt. Mean C.I.:	95.16 to 112.05
TOTAL Adj.Sales Price:	379,000	MEAN:	103	AVG.ABS.DEV:	6.50	95% Mean C.I.:	95.09 to 110.13
TOTAL Assessed Value:	392,663						
AVG. Adj. Sales Price:	47,375	COD:	6.52	MAX Sales Ratio:	120.63		
AVG. Assessed Value:	49,082	PRD:	99.04	MIN Sales Ratio:	91.89		

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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
<u>Qrtrs</u>											
07/01/06 TO 09/30/06	1	120.63	120.63	120.63			120.63	120.63	N/A	62,000	74,792
10/01/06 TO 12/31/06											
01/01/07 TO 03/31/07											
04/01/07 TO 06/30/07	2	94.93	94.93	95.43	3.20	99.48	91.89	97.97	N/A	50,750	48,429
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	1	97.38	97.38	97.38			97.38	97.38	N/A	18,000	17,529
07/01/08 TO 09/30/08	1	97.21	97.21	97.21			97.21	97.21	N/A	37,000	35,969
10/01/08 TO 12/31/08											
01/01/09 TO 03/31/09	1	101.33	101.33	101.33			101.33	101.33	N/A	65,500	66,370
04/01/09 TO 06/30/09	2	107.24	107.24	106.47	1.24	100.72	105.91	108.57	N/A	47,500	50,572
<u>Study Years</u>											
07/01/06 TO 06/30/07	3	97.97	103.50	104.98	9.78	98.58	91.89	120.63	N/A	54,500	57,216
07/01/07 TO 06/30/08	1	97.38	97.38	97.38			97.38	97.38	N/A	18,000	17,529
07/01/08 TO 06/30/09	4	103.62	103.26	103.03	3.85	100.22	97.21	108.57	N/A	49,375	50,871
<u>Calendar Yrs</u>											
01/01/07 TO 12/31/07	2	94.93	94.93	95.43	3.20	99.48	91.89	97.97	N/A	50,750	48,429
01/01/08 TO 12/31/08	2	97.29	97.29	97.27	0.09	100.03	97.21	97.38	N/A	27,500	26,749
<u>ALL</u>											
	8	99.65	102.61	103.61	6.52	99.04	91.89	120.63	91.89 to 120.63	47,375	49,082

VALUATION GROUP	COUNT	MEDIAN	MEAN	WGT. MEAN	COD	PRD	MIN	MAX	95% Median C.I.	Avg. Adj. Sale Price	Avg. Assd Val
01	7	101.33	103.38	104.30	6.75	99.12	91.89	120.63	91.89 to 120.63	48,857	50,956
02	1	97.21	97.21	97.21			97.21	97.21	N/A	37,000	35,969
<u>ALL</u>											
	8	99.65	102.61	103.61	6.52	99.04	91.89	120.63	91.89 to 120.63	47,375	49,082

STATUS: IMPROVED, UNIMPROVED & IOLL	COUNT	MEDIAN	MEAN	WGT. MEAN	COD	PRD	MIN	MAX	95% Median C.I.	Avg. Adj. Sale Price	Avg. Assd Val
1	8	99.65	102.61	103.61	6.52	99.04	91.89	120.63	91.89 to 120.63	47,375	49,082
<u>ALL</u>											
	8	99.65	102.61	103.61	6.52	99.04	91.89	120.63	91.89 to 120.63	47,375	49,082

**PAD 2010 R&O Statistics**

Base Stat

State Stat Run

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TOTAL Sales Price:	395,000	WGT. MEAN:	104	STD:	8.99	95% Wgt. Mean C.I.:	95.16 to 112.05
TOTAL Adj.Sales Price:	379,000	MEAN:	103	AVG.ABS.DEV:	6.50	95% Mean C.I.:	95.09 to 110.13
TOTAL Assessed Value:	392,663						
AVG. Adj. Sales Price:	47,375	COD:	6.52	MAX Sales Ratio:	120.63		
AVG. Assessed Value:	49,082	PRD:	99.04	MIN Sales Ratio:	91.89		

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**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	8	99.65	102.61	103.61	6.52	99.04	91.89	120.63	91.89 to 120.63	47,375	49,082
04											
ALL	8	99.65	102.61	103.61	6.52	99.04	91.89	120.63	91.89 to 120.63	47,375	49,082

**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 \$											
10000 TO 29999	2	102.98	102.98	103.27	5.43	99.71	97.38	108.57	N/A	19,000	19,621
30000 TO 59999	3	97.21	95.69	95.90	2.08	99.78	91.89	97.97	N/A	46,166	44,275
60000 TO 99999	3	105.91	109.29	108.93	6.07	100.33	101.33	120.63	N/A	67,500	73,531
ALL	8	99.65	102.61	103.61	6.52	99.04	91.89	120.63	91.89 to 120.63	47,375	49,082

**OCCUPANCY CODE**

RANGE	COUNT	MEDIAN	MEAN	WGT. MEAN	COD	PRD	MIN	MAX	95% Median C.I.	Avg. Adj. Sale Price	Avg. Assd Val
384	1	120.63	120.63	120.63			120.63	120.63	N/A	62,000	74,792
386	1	108.57	108.57	108.57			108.57	108.57	N/A	20,000	21,714
406	1	105.91	105.91	105.91			105.91	105.91	N/A	75,000	79,431
410	3	97.97	98.89	99.44	1.34	99.45	97.38	101.33	N/A	47,500	47,234
468	1	91.89	91.89	91.89			91.89	91.89	N/A	42,500	39,053
472	1	97.21	97.21	97.21			97.21	97.21	N/A	37,000	35,969
ALL	8	99.65	102.61	103.61	6.52	99.04	91.89	120.63	91.89 to 120.63	47,375	49,082



**2010 Correlation Section  
for Gosper County**

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**Commerical Real Property**

**I. Correlation**

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

COMMERCIAL:There is insufficient market information in Gosper County; the calculated statistics are not reliable indicators of the level of value or quality of assessment. The assessor attempts to include all arms length transactions in the commercial sales file; however, the sample is too small to be representative of the population. The assessor is diligent in completing the review work and updates the costing and depreciation tables on a biannual basis. There is no information to suggest that the level of value and quality of assessment are not acceptable. There will be no non-binding recommendation.

**2010 Correlation Section  
for Gosper County**

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**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 Gosper County Assessor has worked in the office for 30 years and is very familiar with the taxpayers in the county as well as the realtors, bankers, attorneys, and appraisers that work in Gosper County. The assessor uses these relationships to gather pertinent information regarding sales to aid her in determining whether sales are good, arms length transactions. The assessor began sending a sales verification questionnaire to the buyer of each property this year. Some of the questions asked include whether there was any personal property involved in the sale, how the selling price was established, if the sale was available on the open market and if there was any prior association between the buyers and sellers. Occasionally, when the document is not returned by the buyer or when the buyer's response is incomplete, the assessor will send a questionnaire to the seller of the property.

There are very few commercial sales in Gosper County each year. The few non-qualified commercial sales were excluded because they were substantially changed, centrally assessed properties, or family transactions. Based on knowledge of the assessor's verification practices as well as the reasons given for the disqualification of sales, it is evident that all available arms length transactions have been used for the measurement of the commercial class.

**2010 Correlation Section  
for Gosper County**

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**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.

	<b>Median</b>	<b>Wgt. Mean</b>	<b>Mean</b>
<b>R&amp;O Statistics</b>	<b>100</b>	<b>104</b>	<b>103</b>

**2010 Correlation Section  
for Gosper County**

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**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 Gosper County**

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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 Gosper County, which are considered as one part of the analysis of the County's assessment practices.

	<b>COD</b>	<b>PRD</b>
<b>R&amp;O Statistics</b>	<b>6.52</b>	<b>99.04</b>

COMMERCIAL: The qualitative statistics are within the acceptable range, and would seem to indicate assessment uniformity; however, the sample is too small to place reliance on the calculated statistics.

**Agricultural or Special  
Valuation Reports**

## **2010 Assessment Actions for Gosper County**

### **taken to address the following property classes/subclasses:**

#### **Agricultural**

A physical review of all agricultural parcels in the county was completed for 2010. The contract appraiser and the deputy did the review work. All parcels were reviewed. The contract appraiser takes new pictures, new measurements where necessary, and corrects any changed or incorrect parcel information. All valuation work, including determination of quality and condition, is completed by the assessor and the deputy assessor.

The pickup work was also completed by the contract appraiser and the deputy assessor.

The market values were considered and studied by the assessor. A decision was made to consolidate areas 3 and 1, as there have been too few sales in area 3 to defend a difference in value. For 2010, there are only two market areas in Gosper County area 1 and area 4.

The assessor worked closely with the department to identify comparable sales that were used to expand the sales file to address the shortage of new year sales present in Gosper County's sales file.

A sales study was completed using sales from the new market areas and the expanded sales file. Adjustments in value were made where warranted.

- Market Area 1 received a 12% increase in irrigation, a 9% increase in dry land, and an 11% increase for grassland.
- Market Area 4 received a 42% increase in irrigated lands, a 3% increase for dry land, and an 8% increase for grassland.

## 2010 Assessment Survey for Gosper County

### Agricultural Appraisal Information

1.	<b>Valuation data collection done by:</b>
	The contracted appraiser and the deputy assessor.
2.	<b>Does the County maintain more than one market area / valuation grouping in the agricultural property class?</b>
	Yes
a.	<b>What is the process used to determine and monitor market areas / valuation groupings? (Neb. Rev. Stat. § 77-1363) List or describe.</b> 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.
	The market areas were developed based on topography, soil type and access to water for irrigation. A sales study is completed yearly to monitor the market areas.
b.	<b>Describe the specific characteristics of the market area / valuation groupings that make them unique?</b>
	<p>Market area 1 is generally flatter, with rich farmland. Irrigation is easily accessible and well depths are shallow. There are currently no irrigation restrictions.</p> <p>Market area 4 is rougher terrain, with lower quality soils classification. Well depths can be extreme; there are currently no water restrictions, except in one township of area 4. However, it is not always possible for irrigators to pump a sufficient amount of water for their crops in this area, making it less desirable than area 1. Grassland is the majority land use in area 4.</p>
3.	<b>Agricultural Land</b>
a.	<b>How is agricultural land defined in this county?</b>
	<p style="text-align: center;">Standards for Agricultural/Horticultural Parcels and Standards for Residential/Commercial Parcels</p> <p><u>Agricultural/Horticultural Parcels</u></p> <p>Agricultural parcels and horticultural parcels consist of land used for the production of agricultural products such as grain and feed crops; forages and sod crops; animal production including breeding, feeding, or grazing of cattle, horses, swine, sheep, goats, bees or poultry; or horticultural products such as fruits, vegetables, flowers or ornamental plants, seeds, grasses, trees, and other horticultural crops.</p> <p><u>Residential Parcels</u></p> <p>Parcels of land under and directly surrounding residential buildings and their outbuildings that are primarily used for residential purposes not for agricultural, horticultural or commercial purposes within a village or established rural subdivision.</p>

	<p><u>Acreage Parcels</u></p> <p>Parcels of land under and directly surrounding residential buildings and their outbuildings that are primarily used for residential purposes outside of an established village or rural subdivision.</p> <p><u>Commercial Parcels</u></p> <p>Parcels of land under and directly surrounding commercial buildings and their outbuildings, used primarily for commercial purposes not for agricultural, horticultural or residential purposes.</p> <p><u>Recreational Parcels</u></p> <p>Parcels of land directly surrounding recreational areas (such as lakes or canals) that are primarily used for recreational, residential, or commercial purposes. These parcels may be deeded or leased lots and are not used for agricultural or horticultural purposes.</p>
b.	<b>When is it agricultural land, when is it residential, when is it recreational?</b>
	Defined in the policy in section A above
c.	<b>Are these definitions in writing?</b>
	Yes, see section A
d.	<b>What are the recognized differences?</b>
	The primary use of the parcel is the determining factor in classifying land.
e.	<b>How are rural home sites valued?</b>
	A land value is established using sales of unimproved residential acreages. A cost factor is added that includes a value for electricity, septic tank, and a well. The cost factor comes from the Marshall and Swift manual, and is depreciated at 50% for all sites.
f.	<b>Are rural home sites valued the same as rural residential home sites?</b>
	Yes
g.	<b>Are all rural home sites valued the same or are market differences recognized?</b>
	All rural home sites are valued the same
h.	<b>What are the recognized differences?</b>
	n/a
4.	<b>What is the status of the soil conversion from the alpha to numeric notation?</b>
	The soil conversion was implemented for 2010.
a.	<b>Are land capability groupings (LCG) used to determine assessed value?</b>
	The assessor primarily considers land use when establishing value for agricultural parcels, however, because market prices will vary with the slope of the land, there is a hierarchy of values recognized for the land capability groupings.
b.	<b>What other land characteristics or analysis are/is used to determine assessed values?</b>
	n/a
5.	<b>Is land use updated annually?</b>
	Yes

a.	<b>By what method? (Physical inspection, FSA maps, etc.)</b>
	Discovery through information collected from the NRD's, tax payers, and some physical inspection. Land use maps are reviewed when they are available from the FSA; the assessor believes that new FSA maps will be available in 2010.
6.	<b>Is there agricultural land in the County that has a non-agricultural influence?</b>
	The assessor believes that there is most likely land in the county with non-agricultural market influence; however there is currently insufficient sales data to identify the influences.
a.	<b>How is the County developing the value for non-agricultural influences?</b>
	Currently there is no value associated with non-agricultural influences because of the lack of sales data; the assessor will continue to monitor ag land sales for such influence.
b.	<b>Has the County received applications for special valuation?</b>
	No
c.	<b>Describe special value methodology</b>
	n/a
7	<b>Pickup work:</b>
a.	<b>Is pickup work done annually and is it completed by March 19<sup>th</sup>?</b>
	Yes
b.	<b>By Whom?</b>
	The contract appraiser and the deputy complete the pickup work.
c.	<b>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?</b>
	Yes
d.	<b>Is the pickup work schedule the same for the land as for the improvements?</b>
	Yes
8.	<b>What is the counties progress with the 6 year inspection and review requirement as it relates to rural improvements? (Neb. Rev. Stat. § 77-1311.03)</b>
	A county wide physical inspection was completed for 2010.
a.	<b>Does the County maintain a tracking process?</b>
	The entire class was reviewed for the same year. A notation is made on the property record card when each individual property is reviewed.
b.	<b>How are the results of the portion of the properties inspected and reviewed applied to the balance of the county?</b>
	Because the entire class is reviewed in one year, there is no concern regarding equalization.



## Gosper County 37

### 2010 Analysis of Agricultural Land

#### Proportionality Among Study Years

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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	Area 1	Area 4
07/01/06 - 06/30/07	26	9	17
07/01/07 - 06/30/08	14	7	7
07/01/08 - 06/30/09	7	4	3
Totals	47	20	27

##### Added Sales:

Study Year	Total	Mkt 1	Mkt 4
7/1/06 - 6/30/07	0	0	0
7/1/07 - 6/30/08	6	0	6
7/1/08 - 6/30/09	14	3	11
	20	3	17

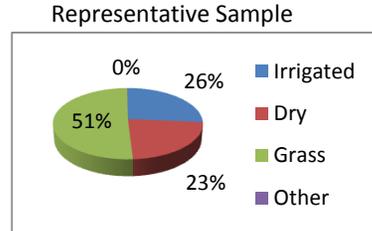
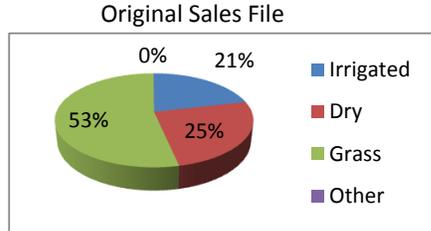
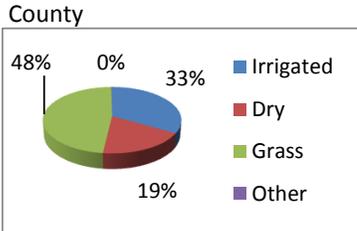
##### Final Results:

Study Year	County	Area 1	Area 4
07/01/06 - 06/30/07	26	9	17
07/01/07 - 06/30/08	20	7	13
07/01/08 - 06/30/09	21	7	14
Totals	67	23	44

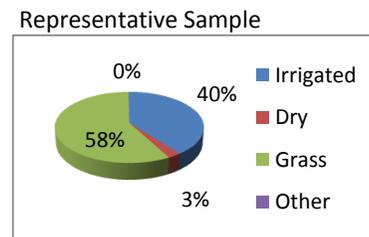
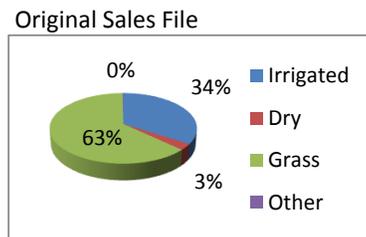
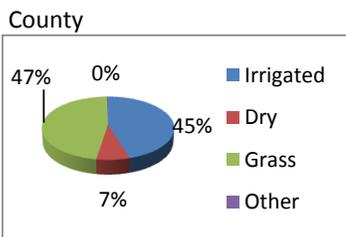
## Representativeness by Majority Land Use

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.

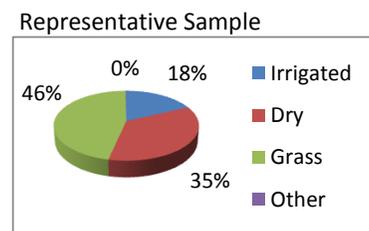
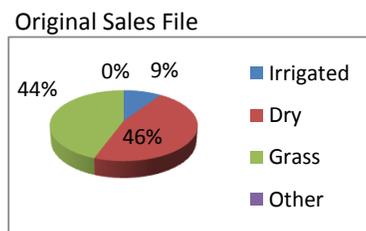
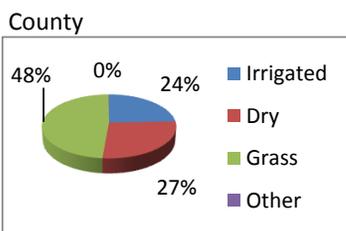
Entire County			
	county	sales file	Sample
Irrigated	33%	21%	26%
Dry	19%	25%	23%
Grass	48%	53%	51%
Other	0%	0%	0%



Mkt Area 1			
	county	sales file	sample
Irrigated	45%	34%	40%
Dry	7%	3%	3%
Grass	47%	63%	58%
Other	0%	0%	0%



Mkt Area 4			
	county	sales file	sample
Irrigated	24%	9%	18%
Dry	27%	46%	35%
Grass	48%	44%	46%
Other	0%	0%	0%



## Adequacy of Sample

	County Total	Mrkt Area 1	Mrkt Area 4
Number of Sales - Original Sales File	47	20	27
Number of Sales - Expanded Sample	67	23	44
Total Number of Acres Added	3612	450	3163

## Ratio Study

### Final Statistics

County # sales	67	Median	69%	AAD	13.60%
		Mean	70%	COD	19.59%
		W. Mean	68%	PRD	102.05%

Market Area 1 # sales	23	Median	69%	AAD	15.39%
		Mean	71% <td>COD</td> <td>22.18%</td>	COD	22.18%
		W. Mean	70% <td>PRD</td> <td>100.92%</td>	PRD	100.92%

Market Area 4 # sales	44	Median	70%	AAD	12.67%
		Mean	69% <td>COD</td> <td>18.22%</td>	COD	18.22%
		W. Mean	66% <td>PRD</td> <td>103.97%</td>	PRD	103.97%

### Preliminary Statistics

Median	64%	AAD	14.91%
Mean	63%	COD	23.37%
W. Mean	68%	PRD	93.28%

Median	63%	AAD	15.08%
Mean	62%	COD	24.12%
W. Mean	61%	PRD	101.59%

Median	66%	AAD	14.82%
Mean	64%	COD	22.56%
W. Mean	57%	PRD	112.30%

## Majority Land Use

95% MLU	Irrigated		Dry		Grass	
	# Sales	Median	#	Median	# Sales	Median
County	12	67.09%	0	N/A	14	69.78%
Mkt Area 1	10	69.10%	0	N/A	6	69.19%
Mkt Area 4	2	62.73%	0	N/A	8	70.15%

80% MLU	Irrigated		Dry		Grass	
	# Sales	Median	#	Median	# Sales	Median
County	17	64.52%	6	69.54%	19	69.71%
Mkt Area 1	11	69.36%	0	N/A	6	69.19%
Mkt Area 4	6	62.18%	6	69.54%	13	69.84%

**Agricultural or Special  
Valuation Correlation**

## 2010 Correlation Section

### For Gosper County

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#### Agricultural Land

##### I. Correlation

The level of value for the agricultural land in Gosper County, as determined by the PTA is 69%. The mathematically calculated median is 69%.

##### AGRICULTURAL LAND:

Gosper County recognizes two market areas. In 2009, three different market areas were used; for 2010, the assessor combined two of these areas. After discussing the market area characteristics with the assessor and analyzing the agricultural land in the area, it appears that the market area lines are appropriately drawn.

An analysis of the agricultural sales file in Gosper County was conducted. The distribution of sales among the three years of the study period was considered. In market area one the sample contained more sales in the first two years of the study period than it did in the last year. Market area four had a significantly larger number of sales in the oldest year than it did in either the second or third years; because Gosper County has experienced a rapidly increasing agricultural market, it is probable that measurements produced from these samples would be skewed toward the year with the largest number of sales. In order to achieve a uniform measurement, the samples were expanded.

Further analysis was conducted to determine if the sample was representative of the population and adequate for measurement. In both market areas the portion of irrigated, dry and grass were not similar to the portion found in the county, indicating that the sample was not representative of the population. The samples were expanded to improve representation. Upon analyzing the sample for adequacy, it was determined that the sample is large enough for use in the ratio study.

After reviewing the land characteristics in and around the county with the assessor, it was determined that Dawson County was comparable to Gosper market area one; Frontier and Furnas Counties were determined to be comparable to market area four. Because the sample was extremely disproportionate in area four, the assessor and the department reviewed the extreme northwestern corner of Harlan County for comparability to area four; it was determined to be comparable as well. These areas are comparable because they contain similar topography, soil content, irrigation potential, and distribution of land use.

After identifying the comparable areas, a list of sales was developed for use in the expansion of the sales file. Sales were chosen that both improved the proportionality and the representation of the sample. Where an excessive number of comparable sales existed, sales were given priority based on their proximity to Gosper County.

In expanding the sample it is prudent to avoid creating a skew in any subclass. Because market area four was extremely skewed, the expansion of the sample corrected the skew for the overall market area, but enlarged the skew in the individual land use subclasses. As a result, the area

## 2010 Correlation Section

### For Gosper County

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four majority land use statistics may not be accurate level of value indicators. The expanded sample is reasonably representative of the county in terms of land use. The assessor used the expanded sample to establish values that were in line with the surrounding comparable counties.

The median, mean and weighted mean are all similar. The weighted mean is slightly outside the acceptable range, but is being pulled down by one high dollar sale. The median is the best indicator of the level of value in the agricultural class. Based on the systematic approach that the Gosper County Assessor uses to assign agricultural land values, it is assumed that assessments are uniform.

Both market areas are at an acceptable level of value. A look at the majority land use statistics for the entire county indicates that irrigated land is below the statutorily acceptable range, and suggests further that irrigated sales in market area four may be impacting this measurement. The irrigated sales in market area four are all from the second and third years of the study period; therefore, this measurement most likely still contains a skew. The Gosper County Assessor increased irrigated land values in area four by 41% for 2010 to achieve values that were in line with the comparable surrounding counties. Based on the assessor's willingness to achieve equalized land values and because the calculated statistics for the majority land use subclasses in area 4 are unreliable, there will be no recommended adjustment to irrigated land in Gosper County.

## 2010 Correlation Section

### For Gosper County

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#### 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 Gosper County assessor has worked in the office for 30 years and is very familiar with the taxpayers in the county as well as the realtors, bankers, attorneys, and appraisers that work in the County. The assessor uses these relationships to gather pertinent information regarding sales to aid her in determining whether sales are good, arms length transactions. The assessor began sending a sales verification questionnaire to the buyer of each property this year. Some of the questions asked include whether there was any personal property involved in the sale, how the selling price was established, if the sale was available on the open market and if there was any prior association between the buyers and sellers. Occasionally, when the document is not returned by the buyer or when the buyer's response is incomplete, the assessor will also send a questionnaire to the seller of a property.

A review of the non-qualified sales was conducted. The majority of the non-qualified sales were substantially changed properties and family sales. Some of the other reasons given for disqualification include combination sales, land exchanges, and properties that have sold twice within the study period. Based on the assessor's explanation of the verification practices and the reasons given for excluding sales, it is evident that all arms length transactions have been used in the measurement of the agricultural class.

## 2010 Correlation Section

### For Gosper County

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#### 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.

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.

	<b>Median</b>	<b>Wgt.Mean</b>	<b>Mean</b>
<b>R&amp;O Statistics</b>	<b>69</b>	<b>68</b>	<b>70</b>

## 2010 Correlation Section

### For Gosper County

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#### 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.

## 2010 Correlation Section

### For Gosper County

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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 Gosper County, which are considered as one part of the analysis of the County's assessment practices.

	COD	PRD
<b>R&amp;O Statistics</b>	<b>19.59</b>	<b>102.05</b>

#### AGRICULTURAL LAND:

The qualitative statistics meet the standards established by the International Association of Assessing Officers, and support that assessment uniformity has been achieved in the agricultural class.



<b>Total Real Property</b> Sum Lines 17, 25, & 30	<b>Records : 2,885</b>	<b>Value : 325,076,672</b>	<b>Growth 1,527,545</b>	<b>Sum Lines 17, 25, &amp; 41</b>
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Schedule I : Non-Agricultural Records

	Urban		SubUrban		Rural		Total		Growth
	Records	Value	Records	Value	Records	Value	Records	Value	
<b>01. Res UnImp Land</b>	73	182,087	0	0	54	894,499	127	1,076,586	
<b>02. Res Improve Land</b>	303	1,249,786	0	0	594	14,111,216	897	15,361,002	
<b>03. Res Improvements</b>	317	19,621,562	0	0	666	47,980,157	983	67,601,719	
<b>04. Res Total</b>	390	21,053,435	0	0	720	62,985,872	1,110	84,039,307	1,185,664
<b>% of Res Total</b>	35.14	25.05	0.00	0.00	64.86	74.95	38.47	25.85	77.62
<b>05. Com UnImp Land</b>	4	17,732	0	0	3	18,200	7	35,932	
<b>06. Com Improve Land</b>	51	257,835	0	0	29	440,393	80	698,228	
<b>07. Com Improvements</b>	53	3,444,246	0	0	37	2,602,769	90	6,047,015	
<b>08. Com Total</b>	57	3,719,813	0	0	40	3,061,362	97	6,781,175	50,777
<b>% of Com Total</b>	58.76	54.85	0.00	0.00	41.24	45.15	3.36	2.09	3.32
<b>09. Ind UnImp Land</b>	1	6,200	0	0	0	0	1	6,200	
<b>10. Ind Improve Land</b>	1	9,035	0	0	0	0	1	9,035	
<b>11. Ind Improvements</b>	2	963,595	0	0	0	0	2	963,595	
<b>12. Ind Total</b>	3	978,830	0	0	0	0	3	978,830	0
<b>% of Ind Total</b>	100.00	100.00	0.00	0.00	0.00	0.00	0.10	0.30	0.00
<b>13. Rec UnImp Land</b>	0	0	0	0	0	0	0	0	
<b>14. Rec Improve Land</b>	0	0	0	0	36	27,000	36	27,000	
<b>15. Rec Improvements</b>	0	0	0	0	38	75,795	38	75,795	
<b>16. Rec Total</b>	0	0	0	0	38	102,795	38	102,795	0
<b>% of Rec Total</b>	0.00	0.00	0.00	0.00	100.00	100.00	1.32	0.03	0.00
<b>Res &amp; Rec Total</b>	390	21,053,435	0	0	758	63,088,667	1,148	84,142,102	1,185,664
<b>% of Res &amp; Rec Total</b>	33.97	25.02	0.00	0.00	66.03	74.98	39.79	25.88	77.62
<b>Com &amp; Ind Total</b>	60	4,698,643	0	0	40	3,061,362	100	7,760,005	50,777
<b>% of Com &amp; Ind Total</b>	60.00	60.55	0.00	0.00	40.00	39.45	3.47	2.39	3.32
<b>17. Taxable Total</b>	450	25,752,078	0	0	798	66,150,029	1,248	91,902,107	1,236,441
<b>% of Taxable Total</b>	36.06	28.02	0.00	0.00	63.94	71.98	43.26	28.27	80.94

Schedule II : Tax Increment Financing (TIF)

	Urban			SubUrban		
	Records	Value Base	Value Excess	Records	Value Base	Value Excess
18. Residential	3	6,450	323,157	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	3	6,450	323,157
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				3	6,450	323,157

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	0	0	0	0	0
24. Non-Producing	0	0	0	0	1	1,413	1	1,413	0
25. Total	0	0	0	0	1	1,413	1	1,413	0

Schedule IV : Exempt Records : Non-Agricultural

	Urban Records	SubUrban Records	Rural Records	Total Records
26. Producing	34	0	225	259

Schedule V : Agricultural Records

	Urban		SubUrban		Rural		Total	
	Records	Value	Records	Value	Records	Value	Records	Value
27. Ag-Vacant Land	2	33,601	0	0	1,315	158,660,555	1,317	158,694,156
28. Ag-Improved Land	0	0	0	0	304	57,549,701	304	57,549,701
29. Ag Improvements	1	84,093	0	0	318	16,845,202	319	16,929,295
30. Ag Total							1,636	233,173,152

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	1	0.00	84,093	0	0.00	0	
38. FarmSite Total							
39. Road & Ditches	0	0.45	0	0	0.00	0	
40. Other- Non Ag Use	0	0.00	0	0	0.00	0	
	Records	Acres	Value	Records	Acres	Value	Growth
31. HomeSite UnImp Land	10	10.00	55,700	10	10.00	55,700	
32. HomeSite Improv Land	224	229.00	1,265,950	224	229.00	1,265,950	
33. HomeSite Improvements	198	202.00	10,543,182	198	202.00	10,543,182	291,104
34. HomeSite Total				<b>208</b>	<b>239.00</b>	<b>11,864,832</b>	
35. FarmSite UnImp Land	17	46.56	28,119	17	46.56	28,119	
36. FarmSite Improv Land	262	885.63	461,957	262	885.63	461,957	
37. FarmSite Improvements	300	0.00	6,302,020	301	0.00	6,386,113	0
38. FarmSite Total				<b>318</b>	<b>932.19</b>	<b>6,876,189</b>	
39. Road & Ditches	0	4,483.03	0	0	4,483.48	0	
40. Other- Non Ag Use	0	0.00	0	0	0.00	0	
41. Total Section VI				<b>526</b>	<b>5,654.67</b>	<b>18,741,021</b>	<b>291,104</b>

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	0	0.00	0	0	0.00	0

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	47,281.84	87.81%	84,627,850	92.00%	1,789.86
47. 2A1	1,831.55	3.40%	2,765,641	3.01%	1,510.00
48. 2A	489.31	0.91%	589,618	0.64%	1,205.00
49. 3A1	2,379.90	4.42%	2,570,293	2.79%	1,080.00
50. 3A	173.34	0.32%	166,407	0.18%	960.00
51. 4A1	558.07	1.04%	440,876	0.48%	790.00
52. 4A	1,128.98	2.10%	829,803	0.90%	735.00
53. Total	53,842.99	100.00%	91,990,488	100.00%	1,708.50
<b>Dry</b>					
54. 1D1	0.00	0.00%	0	0.00%	0.00
55. 1D	5,907.56	69.89%	3,160,555	75.68%	535.00
56. 2D1	361.43	4.28%	171,682	4.11%	475.01
57. 2D	187.72	2.22%	79,782	1.91%	425.01
58. 3D1	1,105.84	13.08%	425,752	10.19%	385.00
59. 3D	52.94	0.63%	20,382	0.49%	385.00
60. 4D1	427.10	5.05%	162,298	3.89%	380.00
61. 4D	409.85	4.85%	155,743	3.73%	380.00
62. Total	8,452.44	100.00%	4,176,194	100.00%	494.08
<b>Grass</b>					
63. 1G1	0.00	0.00%	0	0.00%	0.00
64. 1G	4,391.99	7.86%	2,391,425	10.78%	544.50
65. 2G1	633.80	1.13%	303,441	1.37%	478.76
66. 2G	1,037.21	1.86%	442,015	1.99%	426.16
67. 3G1	1,677.51	3.00%	721,811	3.25%	430.29
68. 3G	127.15	0.23%	58,793	0.27%	462.39
69. 4G1	1,608.85	2.88%	618,127	2.79%	384.20
70. 4G	46,434.61	83.05%	17,650,306	79.56%	380.11
71. Total	55,911.12	100.00%	22,185,918	100.00%	396.81
<b>Irrigated Total</b>					
	53,842.99	45.40%	91,990,488	77.72%	1,708.50
<b>Dry Total</b>					
	8,452.44	7.13%	4,176,194	3.53%	494.08
<b>Grass Total</b>					
	55,911.12	47.14%	22,185,918	18.74%	396.81
<b>Waste</b>					
	360.91	0.30%	10,828	0.01%	30.00
<b>Other</b>					
	35.57	0.03%	4,268	0.00%	119.99
<b>Exempt</b>					
	5,980.22	5.04%	0	0.00%	0.00
<b>Market Area Total</b>					
	118,603.03	100.00%	118,367,696	100.00%	998.02

## Schedule IX : Agricultural Records : Ag Land Market Area Detail

Market Area 4

Irrigated	Acres	% of Acres*	Value	% of Value*	Average Assessed Value*
45. 1A1	0.00	0.00%	0	0.00%	0.00
46. 1A	23,975.15	60.85%	38,360,240	74.84%	1,600.00
47. 2A1	311.04	0.79%	435,456	0.85%	1,400.00
48. 2A	311.91	0.79%	343,101	0.67%	1,100.00
49. 3A1	6,779.61	17.21%	6,610,126	12.90%	975.00
50. 3A	0.00	0.00%	0	0.00%	0.00
51. 4A1	1,508.46	3.83%	1,108,721	2.16%	735.00
52. 4A	6,514.92	16.53%	4,397,583	8.58%	675.00
53. Total	39,401.09	100.00%	51,255,227	100.00%	1,300.86
<b>Dry</b>					
54. 1D1	0.00	0.00%	0	0.00%	0.00
55. 1D	30,718.93	70.04%	15,973,845	76.52%	520.00
56. 2D1	746.46	1.70%	317,249	1.52%	425.00
57. 2D	321.57	0.73%	130,237	0.62%	405.00
58. 3D1	7,926.35	18.07%	3,210,187	15.38%	405.00
59. 3D	0.00	0.00%	0	0.00%	0.00
60. 4D1	2,458.85	5.61%	737,655	3.53%	300.00
61. 4D	1,689.89	3.85%	506,968	2.43%	300.00
62. Total	43,862.05	100.00%	20,876,141	100.00%	475.95
<b>Grass</b>					
63. 1G1	0.00	0.00%	0	0.00%	0.00
64. 1G	5,397.84	6.87%	1,787,482	7.47%	331.15
65. 2G1	723.92	0.92%	239,267	1.00%	330.52
66. 2G	564.19	0.72%	186,183	0.78%	330.00
67. 3G1	4,181.10	5.32%	1,386,695	5.80%	331.66
68. 3G	0.00	0.00%	0	0.00%	0.00
69. 4G1	4,961.52	6.32%	1,492,059	6.24%	300.73
70. 4G	62,722.92	79.85%	18,830,245	78.72%	300.21
71. Total	78,551.49	100.00%	23,921,931	100.00%	304.54
<b>Irrigated Total</b>					
Irrigated Total	39,401.09	24.32%	51,255,227	53.36%	1,300.86
<b>Dry Total</b>					
Dry Total	43,862.05	27.07%	20,876,141	21.73%	475.95
<b>Grass Total</b>					
Grass Total	78,551.49	48.48%	23,921,931	24.90%	304.54
<b>Waste</b>					
Waste	181.20	0.11%	5,436	0.01%	30.00
<b>Other</b>					
Other	47.50	0.03%	5,700	0.01%	120.00
<b>Exempt</b>					
Exempt	0.00	0.00%	0	0.00%	0.00
<b>Market Area Total</b>					
Market Area Total	162,043.33	100.00%	96,064,435	100.00%	592.83

Schedule X : Agricultural Records :Ag Land Total

	Urban		SubUrban		Rural		Total	
	Acres	Value	Acres	Value	Acres	Value	Acres	Value
<b>76. Irrigated</b>	13.00	23,270	0.00	0	93,231.08	143,222,445	93,244.08	143,245,715
<b>77. Dry Land</b>	19.31	10,331	0.00	0	52,295.18	25,042,004	52,314.49	25,052,335
<b>78. Grass</b>	0.00	0	0.00	0	134,462.61	46,107,849	134,462.61	46,107,849
<b>79. Waste</b>	0.00	0	0.00	0	542.11	16,264	542.11	16,264
<b>80. Other</b>	0.00	0	0.00	0	83.07	9,968	83.07	9,968
<b>81. Exempt</b>	0.00	0	0.00	0	5,980.22	0	5,980.22	0
<b>82. Total</b>	<b>32.31</b>	<b>33,601</b>	<b>0.00</b>	<b>0</b>	<b>280,614.05</b>	<b>214,398,530</b>	<b>280,646.36</b>	<b>214,432,131</b>

	Acres	% of Acres*	Value	% of Value*	Average Assessed Value*
<b>Irrigated</b>	93,244.08	33.22%	143,245,715	66.80%	1,536.24
<b>Dry Land</b>	52,314.49	18.64%	25,052,335	11.68%	478.88
<b>Grass</b>	134,462.61	47.91%	46,107,849	21.50%	342.90
<b>Waste</b>	542.11	0.19%	16,264	0.01%	30.00
<b>Other</b>	83.07	0.03%	9,968	0.00%	120.00
<b>Exempt</b>	5,980.22	2.13%	0	0.00%	0.00
<b>Total</b>	<b>280,646.36</b>	<b>100.00%</b>	<b>214,432,131</b>	<b>100.00%</b>	<b>764.07</b>

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

37 Gosper

	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	82,969,542	84,039,307	1,069,765	1.29%	1,185,664	-0.14%
02. Recreational	102,705	102,795	90	0.09%	0	0.09%
03. Ag-Homesite Land, Ag-Res Dwelling	11,939,191	11,864,832	-74,359	-0.62%	291,104	-3.06%
<b>04. Total Residential (sum lines 1-3)</b>	<b>95,011,438</b>	<b>96,006,934</b>	<b>995,496</b>	<b>1.05%</b>	<b>1,476,768</b>	<b>-0.51%</b>
05. Commercial	6,865,203	6,781,175	-84,028	-1.22%	50,777	-1.96%
06. Industrial	978,830	978,830	0	0.00%	0	0.00%
07. Ag-Farmsite Land, Outbuildings	6,687,145	6,876,189	189,044	2.83%	0	2.83%
08. Minerals	1,413	1,413	0	0.00	0	0.00
<b>09. Total Commercial (sum lines 5-8)</b>	<b>14,532,591</b>	<b>14,637,607</b>	<b>105,016</b>	<b>0.72%</b>	<b>50,777</b>	<b>0.37%</b>
<b>10. Total Non-Agland Real Property</b>	<b>109,544,029</b>	<b>110,644,541</b>	<b>1,100,512</b>	<b>1.00%</b>	<b>1,527,545</b>	<b>-0.39%</b>
11. Irrigated	116,604,333	143,245,715	26,641,382	22.85%		
12. Dryland	24,433,015	25,052,335	619,320	2.53%		
13. Grassland	41,804,792	46,107,849	4,303,057	10.29%		
14. Wasteland	16,264	16,264	0	0.00%		
15. Other Agland	9,968	9,968	0	0.00%		
<b>16. Total Agricultural Land</b>	<b>182,868,372</b>	<b>214,432,131</b>	<b>31,563,759</b>	<b>17.26%</b>		
<b>17. Total Value of all Real Property</b> (Locally Assessed)	<b>292,412,401</b>	<b>325,076,672</b>	<b>32,664,271</b>	<b>11.17%</b>	<b>1,527,545</b>	<b>10.65%</b>

**THREE-YEAR ASSESSMENT PLAN  
GOSPER COUNTY**

**June 04, 2009**

**Amended July 28, 2009**

**Amended October 23, 2009**

**Introduction**

Pursuant to section 77-1311, as amended by 2005 Nebraska Legislature, the Assessor shall prepare a Plan of Assessment by June 15 and submit this plan to the County Board of Equalization on or before July 31 of each year. On or before October 31 the Assessor shall mail the plan and any amendments to the Department of Revenue, Property Tax Division.

**2009 Assessment Year**

**Level of Value, Quality, Uniformity**

<b>PROPERTY CLASS</b>	<b>MEDIAN</b>	<b>COD</b>	<b>PRD</b>
Residential	95	6.47	103.07
Commercial	98	6.61	98.21
Agricultural	72	14.02	100.66

**2010 Assessment Year**

**Residential**

1. Pickup work to be completed by March 1, 2010, using **06/08** pricing.
2. Sales ratio studies completed to determine level of value and new depreciation applied if needed.

**Commercial**

1. Pickup work to be complete by March 1, 2010, using **06/08** pricing.
2. Sales ratio studies completed to determine level of value and new depreciation applied if needed.

**Agricultural**

1. Pickup work to be completed by March 1, 2010, using **06/08** pricing.
2. Ratio studies and market area study completed by March 1, 2010 to determine if level of value is correct and whether market areas should be changed and correct if needed.
3. Aerial CD from FSA office will not be flown until the 2010 crop year.

**Other**

The county wide listing project for the 2010 Assessment year will be finished. Any changes found were completed along with the pickup work.

## **2011 Assessment Year**

### **Residential**

1. Pickup work to be completed by March 1, 2011, using **06/10** pricing.
2. Sales ratio studies completed to determine level of value.

### **Commercial**

1. Pickup work to be completed by March 1, 2011, using **06/10** pricing.
2. Complete sales ratio study to determine level of value.

### **Agricultural**

1. Pickup work to be completed by March 1, 2011, using **06/10** pricing.
2. Ratio studies and market area study to be completed by March 1, 2011 to determine if level of value is correct and whether market areas should be changed. Correct if needed.
3. Land use will be updated from the FSA CD flown from the 2010 crop year.

## **2012 Assessment Year**

### **Residential**

1. Pickup work to be completed by March 1, 2012 using **06/10** pricing.
2. Sales ratio studies completed to determine level of value. New depreciation applied, if needed.

### **Commercial**

1. Pickup work to be completed by March 1, 2012, using **06/10** pricing.
2. Complete the sales ratio studies to determine level of value. New depreciation schedules made up if needed.

### **Agricultural**

1. Pickup work to be completed by March 1, 2012, using **06/10** pricing.
2. Market area and ratio studies to be completed to determine the accuracy of market areas and the level of value. Corrections to areas and values completed as needed.
3. No CD for land use will be available from the FSA office.

## **Summary/Conclusion**

Gosper County presently uses the TerraScan CAMA system contracted with the Department of Property Assessment & Taxation. At present, we have no plans to switch to any other system. There are a few problems with this system, but TerraScan seems open to suggestions for improvement and changes.

All of our personal property schedules and real estate records are in both hardcopy and in the computer. We continue to enter all sales into the computer and we use the sales reports generated to compare to our own ratio reports developed on our PC and to sales reports and rosters provided by Property Tax. We also utilize the "what if" program for ag sales.

We acquired a new server from TerraScan in October, 2005 and at this time we are planning to replace the battery backup on the server. A new PC was purchased in March, 2009 since the mother board on the old PC went down. We were advised to purchase new, rather than put that much money into an old computer.

All other functions and duties required by the Assessor's office are performed in a timely fashion.

**2009/10 Budget Request**

Salaries	58,923.42
Telephone	520.00
PTAS/CAMA	4,100.00
Repair	100.00
Mileage	600.00
Dues, Registration	120.00
Reappraisal	12,050.00
Schooling	250.00
Office Supplies	250.00
Equipment	0.00
<b>Total Request</b>	<b>77,314.00</b>

The budget listed above was approved by the Gosper County Board of Commissioners on September 9, 2009.

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Cheryl L. Taft, Gosper County Assessor

July 28, 2009

## 2010 Assessment Survey for Gosper County

### I. General Information

#### A. Staffing and Funding Information

1.	<b>Deputy(ies) on staff</b>
	1
2.	<b>Appraiser(s) on staff</b>
	0
3.	<b>Other full-time employees</b>
	0
4.	<b>Other part-time employees</b>
	0
5.	<b>Number of shared employees</b>
	0
6.	<b>Assessor's requested budget for current fiscal year</b>
	\$77,314
7.	<b>Adopted budget, or granted budget if different from above</b>
	Same
8.	<b>Amount of the total budget set aside for appraisal work</b>
	\$12,050
9.	<b>Appraisal/Reappraisal budget, if not part of the total budget</b>
	n/a
10.	<b>Part of the budget that is dedicated to the computer system</b>
	\$4,100
11.	<b>Amount of the total budget set aside for education/workshops</b>
	\$250
12.	<b>Other miscellaneous funds</b>
	n/a
13.	<b>Was any of last year's budget not used:</b>
	\$1,950.66

#### B. Computer, Automation Information and GIS

1.	<b>Administrative software</b>
	TerraScan
2.	<b>CAMA software</b>
	TerraScan
3.	<b>Cadastral maps: Are they currently being used?</b>
	Yes
4.	<b>Who maintains the Cadastral Maps?</b>
	The assessor

5.	<b>Does the county have GIS software?</b>
	No
6.	<b>Who maintains the GIS software and maps?</b>
	n/a
7.	<b>Personal Property software:</b>
	TerraScan

### **C. Zoning Information**

1.	<b>Does the county have zoning?</b>
	Yes
2.	<b>If so, is the zoning countywide?</b>
	Yes, since 2006
3.	<b>What municipalities in the county are zoned?</b>
	All municipalities are zoned
4.	<b>When was zoning implemented?</b>
	1991

### **D. Contracted Services**

1.	<b>Appraisal Services</b>
	Gene Witte, Hawk Eye, Inc. is hired to assist the deputy with data collection and pickup work. He will not participate in the valuation process.
2.	<b>Other services</b>
	None



# Certification

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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 Gosper County Assessor.

Dated this 7th day of April, 2010.



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

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Ruth A. Sorensen  
Property Tax Administrator



## Valuation History Charts