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## 2010 Commission Summary

78 Saunders

### Residential Real Property - Current

Number of Sales	506	Median	95
Total Sales Price	\$73,826,965	Mean	97
Total Adj. Sales Price	\$73,760,715	Wgt. Mean	91
Total Assessed Value	\$67,187,370	Average Assessed Value of the Base	\$115,019
Avg. Adj. Sales Price	\$145,772	Avg. Assessed Value	\$132,781

### Confidence Interval - Current

95% Median C.I	93.70 to 95.95
95% Mean C.I	94.51 to 98.52
95% Wgt. Mean C.I	88.90 to 93.27

% of Value of the Class of all Real Property Value in the County	49.44
% of Records Sold in the Study Period	6.03
% of Value Sold in the Study Period	6.96

### Residential Real Property - History

Year	Number of Sales	LOV	Median
2009	675	94	94
2008	779	95	95
2007	811	95	95
2006	744	97	97

## 2010 Commission Summary

78 Saunders

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### Commercial Real Property - Current

Number of Sales	47	Median	99
Total Sales Price	\$3,354,640	Mean	108
Total Adj. Sales Price	\$3,354,640	Wgt. Mean	89
Total Assessed Value	\$2,986,330	Average Assessed Value of the Base	\$129,539
Avg. Adj. Sales Price	\$71,375	Avg. Assessed Value	\$63,539

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### Confidence Interval - Current

95% Median C.I	95.20 to 100.96
95% Mean C.I	89.90 to 125.77
95% Wgt. Mean C.I	82.06 to 95.98

% of Value of the Class of all Real Property Value in the County	5.69
% of Records Sold in the Study Period	5.48
% of Value Sold in the Study Period	2.69

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### Commercial Real Property - History

Year	Number of Sales	LOV	Median
2009	58	98	98
2008	68	96	96
2007	74	94	94
2006	71	96	96



## 2010 Opinions of the Property Tax Administrator for Saunders 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 Saunders County is 95% of market value. The quality of assessment for the class of residential real property in Saunders 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 Saunders County is 99% of market value. The quality of assessment for the class of commercial real property in Saunders 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 receiving special valuation in Saunders County is 73%. The quality of assessment for the class of agricultural land receiving special valuation in Saunders 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 Saunders County**

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

#### **Residential**

For 2010, Saunders County conducted a market analysis for the residential class of property. Using primarily sale information, the county identified areas that were outside of the acceptable value range and made valuation changes accordingly. The following are some of the specific assessment actions completed by the county as indicated by the sale analysis and as part of the county's review and inspection cycle:

- The city of Mead was reviewed and land and improvement values were adjusted as a result.
- Subdivisions of Osage Acres, Medlex Sub, and Otoe Ridge, which are all located in the Yutan Subdivision valuation grouping were all reviewed and updated land values and improvement values were established.
- The subdivision of Sycamore Hills in Wahoo was revalued and new land values were established. Wolf's Lake Estates in the Morse Bluff Subdivision valuation grouping also was analyzed using sale information and land values were adjusted.

In addition to the assessment actions reported for particular subclasses, other value changes resulted from the pick-up work of new construction.

## 2010 Assessment Survey for Saunders County

### Residential Appraisal Information

1.	<b>Valuation data collection done by:</b>	
	Appraiser and Staff	
2.	<b>List the valuation groupings used by the County:</b>	
	<b>Valuation Grouping</b>	<b>Assessor Location(s)/Neighborhood(s) included</b>
	01	Ashland City
	02	Ashland Rural Subdivisions
	03	Cedar Bluffs City
	04	Cedar Bluffs Rural Subdivisions
	05	Ceresco City
	06	Ceresco Rural Subdivisions
	07	Colon City
	08	Fremont Rural Subdivisions
	09	Ithaca City
	10	Leshara
	11	Leshara Rural Subdivisions
	12	Malmo City
	13	Morse Bluff
	14	Morse Bluff Rural Subdivisions
	15	Mead City
	16	Mead Rural Subdivisions
	17	Memphis City
	18	Prague City
	19	Rural Res Central
	20	Rural Res East
	21	Rural Res Northwest
	22	Rural Res Southwest
	23	Swedeburg City
	24	Touhy
	25	Valparaiso City
	26	Wahoo City
	27	Wahoo Rural Subdivisions
	28	Wann City
	29	Weston City
	30	Woodcliff Subdivision
	31	Yutan City
	32	Yutan Rural Subs
	33	South Central Rural-Commercial
a.	<b>Describe the specific characteristics of the valuation groupings that make them unique.</b>	
	Each of the towns in the county has a different market as identified by sales in	

	<p>recent years. The specific factors that make the parcels sell differently is primarily the location and relationship to the local economy. The subdivision areas outside of the towns also mark valuation groupings. While these areas may not necessarily have identical markets, the sales information has shown that all subdivisions within the assigned market area are most likely influenced by the nearby town. The county has also established rural residential market areas that are influenced by the proximity to commercial hubs such Lincoln, Fremont, and the Omaha metropolitan area.</p>
3.	<p><b>What approach(es) to value is/are used for this class to estimate the market value of properties? List or describe.</b></p>
	<p>The cost approach is used to estimate value in the residential class.</p>
4	<p><b>When was the last lot value study completed?</b></p>
	<p>Lot value studies are conducted in conjunction with area revaluations.</p>
a.	<p><b>What methodology was used to determine the residential lot values?</b></p>
	<p>The county uses an analysis of vacant residential parcels to establish assessments for the land component of the assessed value.</p>
5.	<p><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></p>
	<p>Yes.</p>
6.	<p><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 vendor?</b></p>
	<p>Depreciation schedules are based on local market information</p>
a.	<p><b>How often does the County update depreciation tables?</b></p>
	<p>Depreciation tables are updated in conjunction with neighborhood revaluations.</p>
7.	<p><b>Pickup work:</b></p>
a.	<p><b>Is pickup work done annually and is it completed by March 19<sup>th</sup>?</b></p>
	<p>Yes</p>
b.	<p><b>By Whom?</b></p>
	<p>The Appraiser and Staff complete pick-up work of new construction.</p>
c.	<p><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></p>
	<p>Yes.</p>
8.	<p><b>What is the County's progress with the 6 year inspection and review requirement? (Statute 77-1311.03)</b></p>
	<p>The county is scheduled to complete a review and inspection of all commercial properties within the 6 year requirement.</p>
a.	<p><b>Does the County maintain a tracking process? If yes describe.</b></p>
	<p>The county maintains a tracking process internally, but annually reports the assessment actions completed and the three year plan of assessment.</p>
b.	<p><b>How are the results of the portion of the properties inspected and reviewed applied to the balance of the county?</b></p>
	<p>The assessor studies the statistics for the subclasses not adjusted and percentage adjustments are applied to ensure all subclasses are valued within the acceptable</p>

	range.
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**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:	506	<b>MEDIAN:</b>	<b>95</b>	COV:	23.88	95% Median C.I.:	93.70 to 95.95
TOTAL Sales Price:	73,826,965	WGT. MEAN:	91	STD:	23.04	95% Wgt. Mean C.I.:	88.90 to 93.27
TOTAL Adj.Sales Price:	73,760,715	MEAN:	97	AVG.ABS.DEV:	13.18	95% Mean C.I.:	94.51 to 98.52
TOTAL Assessed Value:	67,187,370						
AVG. Adj. Sales Price:	145,772	COD:	13.93	MAX Sales Ratio:	339.70		
AVG. Assessed Value:	132,781	PRD:	105.96	MIN Sales Ratio:	26.24		

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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	93	93.70	93.68	91.96	8.50	101.88	41.20	129.20	92.02 to 96.00	132,381	121,731
10/01/07 TO 12/31/07	76	94.52	95.73	92.87	13.35	103.08	26.24	174.88	91.87 to 96.90	139,283	129,347
01/01/08 TO 03/31/08	43	95.71	94.57	90.02	9.54	105.05	62.85	127.92	90.00 to 99.85	156,273	140,675
04/01/08 TO 06/30/08	77	95.06	98.14	92.05	13.57	106.61	55.05	208.60	93.00 to 99.53	152,233	140,128
07/01/08 TO 09/30/08	70	95.26	94.92	85.81	14.88	110.61	48.90	143.40	91.25 to 99.94	172,751	148,237
10/01/08 TO 12/31/08	53	95.84	101.82	91.27	17.63	111.56	52.13	239.43	92.00 to 101.24	135,339	123,519
01/01/09 TO 03/31/09	38	99.72	104.22	97.24	18.79	107.18	45.00	339.70	93.68 to 104.27	138,418	134,594
04/01/09 TO 06/30/09	56	89.22	93.30	90.66	18.23	102.90	47.37	179.50	86.77 to 95.86	141,009	127,843
<u>Study Years</u>											
07/01/07 TO 06/30/08	289	94.56	95.54	91.90	11.32	103.96	26.24	208.60	93.50 to 95.81	143,040	131,454
07/01/08 TO 06/30/09	217	95.33	97.81	90.05	17.26	108.62	45.00	339.70	92.31 to 97.89	149,410	134,548
<u>Calendar Yrs</u>											
01/01/08 TO 12/31/08	243	95.48	97.38	89.54	14.12	108.76	48.90	239.43	93.75 to 97.57	155,173	138,938
<u>ALL</u>											
	506	94.60	96.51	91.09	13.93	105.96	26.24	339.70	93.70 to 95.95	145,772	132,781

**PAD 2010 R&O Statistics**

Base Stat

State Stat Run

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**VALUATION GROUP**

RANGE	COUNT	MEDIAN	MEAN	WGT. MEAN	COD	PRD	MIN	MAX	95% Median C.I.	Avg. Adj. Sale Price	Avg. Assd Val
01	63	95.27	96.18	93.23	10.70	103.16	65.76	179.50	91.66 to 96.73	118,602	110,569
02	54	100.00	93.56	83.83	14.26	111.61	47.37	200.00	89.94 to 100.00	247,742	207,679
03	8	92.22	89.89	81.55	15.18	110.24	61.24	110.55	61.24 to 110.55	76,937	62,738
04	1	81.62	81.62	81.62			81.62	81.62	N/A	216,500	176,700
05	20	94.79	109.56	96.89	21.96	113.07	83.64	339.70	89.19 to 103.46	116,740	113,111
07	1	120.60	120.60	120.60			120.60	120.60	N/A	20,000	24,120
08	29	92.50	93.11	87.84	17.26	105.99	50.40	174.88	78.87 to 99.16	179,013	157,254
09	7	91.59	92.48	89.06	11.60	103.84	71.12	112.20	71.12 to 112.20	51,785	46,118
10	4	109.13	124.91	113.74	38.27	109.82	75.96	205.42	N/A	56,500	64,262
12	1	109.90	109.90	109.90			109.90	109.90	N/A	50,000	54,950
14	13	93.75	92.06	94.39	11.31	97.53	55.05	113.51	84.96 to 105.00	70,186	66,246
15	18	93.34	102.88	96.07	17.64	107.09	48.90	239.43	92.00 to 96.19	103,888	99,801
17	1	96.16	96.16	96.16			96.16	96.16	N/A	25,000	24,040
18	6	90.50	98.28	96.93	14.44	101.39	82.56	138.34	82.56 to 138.34	50,650	49,096
19	28	98.02	99.63	93.82	16.09	106.19	56.88	147.93	91.11 to 109.02	137,574	129,079
20	15	94.08	88.04	86.78	12.41	101.45	59.01	103.54	70.22 to 100.00	222,446	193,041
21	8	95.33	93.72	92.97	18.25	100.81	60.92	129.40	60.92 to 129.40	152,253	141,545
22	5	86.28	91.45	88.71	8.43	103.09	82.77	115.05	N/A	139,600	123,838
23	1	26.24	26.24	26.24			26.24	26.24	N/A	16,500	4,330
25	14	99.91	100.57	99.15	10.28	101.44	80.99	124.67	87.51 to 116.85	99,255	98,407
26	124	94.05	97.42	93.05	12.31	104.70	65.54	167.76	92.22 to 96.53	124,462	115,814
27	2	95.00	95.00	93.75	5.26	101.33	90.00	100.00	N/A	40,000	37,500
28	2	75.63	75.63	72.22	40.50	104.71	45.00	106.25	N/A	18,000	13,000
29	5	110.54	107.25	98.78	41.95	108.58	41.20	208.60	N/A	41,500	40,994
30	34	95.92	93.63	92.79	7.69	100.91	68.44	112.03	90.32 to 99.60	240,679	223,318
31	32	93.90	95.61	95.18	8.87	100.45	73.45	124.33	90.65 to 100.55	123,196	117,263
32	10	93.69	96.87	92.69	7.79	104.51	83.11	135.29	89.20 to 100.00	238,950	221,479
<u>ALL</u>											
	506	94.60	96.51	91.09	13.93	105.96	26.24	339.70	93.70 to 95.95	145,772	132,781

**STATUS: IMPROVED, UNIMPROVED & IOLL**

RANGE	COUNT	MEDIAN	MEAN	WGT. MEAN	COD	PRD	MIN	MAX	95% Median C.I.	Avg. Adj. Sale Price	Avg. Assd Val
1	428	94.29	96.58	90.31	13.80	106.94	41.20	339.70	93.44 to 95.40	151,707	137,005
2	78	100.00	96.17	96.82	13.63	99.33	26.24	200.00	93.87 to 100.00	113,202	109,601
<u>ALL</u>											
	506	94.60	96.51	91.09	13.93	105.96	26.24	339.70	93.70 to 95.95	145,772	132,781

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Base Stat

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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	502	94.63	96.72	91.14	13.81	106.12	26.24	339.70	93.75 to 96.00	146,350	133,387
06	1	50.40	50.40	50.40			50.40	50.40	N/A	25,000	12,600
07	3	83.88	77.33	79.93	19.99	96.74	48.90	99.20	N/A	89,333	71,406
<u>ALL</u>											
	506	94.60	96.51	91.09	13.93	105.96	26.24	339.70	93.70 to 95.95	145,772	132,781

**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	100.00	100.00	100.00			100.00	100.00	N/A	500	500
<u>Total \$</u>											
1 TO 9999	1	100.00	100.00	100.00			100.00	100.00	N/A	500	500
10000 TO 29999	24	108.40	120.77	116.91	36.56	103.30	26.24	339.70	93.87 to 134.45	21,829	25,520
30000 TO 59999	52	95.97	101.83	100.29	21.61	101.54	41.20	208.60	90.33 to 105.03	44,964	45,094
60000 TO 99999	106	96.64	100.54	99.67	13.91	100.87	47.37	147.99	94.12 to 101.23	80,426	80,158
100000 TO 149999	125	93.87	95.43	95.10	10.52	100.34	67.49	200.00	91.84 to 96.12	123,942	117,871
150000 TO 249999	151	94.48	93.26	93.15	8.39	100.12	60.92	133.33	93.27 to 96.58	192,950	179,728
250000 TO 499999	40	87.32	86.06	85.81	11.90	100.29	56.88	112.03	80.72 to 93.68	304,756	261,511
500000 +	7	60.64	61.72	61.20	10.42	100.85	52.13	75.16	52.13 to 75.16	793,474	485,598
<u>ALL</u>											
	506	94.60	96.51	91.09	13.93	105.96	26.24	339.70	93.70 to 95.95	145,772	132,781



**2010 Correlation Section  
for Saunders County**

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**Residential Real Property**

**I. Correlation**

The level of value for the residential real property in Saunders County, as determined by the PTA is 95%. The mathematically calculated median is 95%.

RESIDENTIAL:In correlating the analyses regarding the residential property in Saunders County, the opinion of the Division is that the level of value is within the acceptable range, and it is best measured by the median measure of central tendency. The median measure was calculated using a sufficient number of sales, and because the County applies assessment practices to the sold and unsold parcels in a similar manner, the median ratio calculated from the sales file accurately reflects the level of value for the population.

Saunders County's assessment practices are considered by the Division to be in compliance with professionally acceptable mass appraisal practices because of the County's assessment efforts. Review of the subclass statistics indicates that all valuation groupings with a sufficient number of sales are valued within the acceptable range. Saunders County has identified 32 valuation groupings in the county and by virtue of the fact that all groupings sufficiently represented by sales have median ratios within the acceptable range, it is assumed that equalization exists within the residential class.

**2010 Correlation Section  
for Saunders 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:A review of the processes used by Saunders County to qualify sales indicates a bias does not exist in the judgments made to assign sales usability. A review of the sales file also indicates excessive trimming has not occurred. The county maintains an internal policy noting that all sales are determined to be arms length unless information is available to the contrary. Buyers and sellers are contacted when necessary to gather additional facts related to the sales. It is the opinion of the Division that the statistics for the class of property have been calculated using all available arms length sales.

**2010 Correlation Section  
for Saunders 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>95</b>	<b>91</b>	<b>97</b>

**2010 Correlation Section  
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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 Saunders 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 Saunders 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>13.93</b>	<b>105.96</b>

RESIDENTIAL: The coefficient of dispersion is within the acceptable range, while the price related differential is slightly outside the acceptable range. This tends to indicate regressivity among assessments. Further analysis conducted by arraying the sale price categories indicates the median measures diminish as the sale prices climb. While a slightly high measure is not a single method to determine the county is out of compliance, it is worthy to note as the county conducts future appraisals. The overall assessment actions demonstrated by Saunders County indicate the quality of assessment is in compliance with generally accepted mass appraisal standards.



## **2010 Assessment Actions for Saunders County**

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

#### **Commercial**

No changes to the commercial and industrial class of property were reported for 2010. The County conducted a market analysis of this class of property and determined the level of value was within the acceptable range for the class and that no individual subclass groupings had sale indication suggesting an adjustment was necessary.

Assessed value changes were made to properties in the county based on pick-up of new and omitted construction.

## 2010 Assessment Survey for Saunders County

### Commercial / Industrial Appraisal Information

1.	<b>Valuation data collection done by:</b>	
	Appraiser and Staff	
2.	<b>List the valuation groupings used by the County:</b>	
	<b>Valuation Grouping</b>	<b>Assessor Location(s)/Neighborhood(s) included</b>
	01	Ashland City
	03	Cedar Bluffs City
	05	Ceresco City
	07	Colon City
	09	Ithaca City
	10	Leshara City
	12	Malmo City
	13	Morse Bluff
	15	Mead City
	17	Memphis City
	18	Prague City
	23	Swedeburg City
	24	Touhy City
	25	Valparaiso City
	26	Wahoo City
	28	Wann City
	29	Weston City
	31	Yutan City
	33	South Central Rural-Commercial
	34	Northeast Rural
	35	Northwest Rural
a.	<b>Describe the specific characteristics of the valuation groupings that make them unique.</b>	
	The county describes locational factors as being the most influential characteristics that make each of the groupings unique. Towns mark the defined areas for valuation groupings and the county contends different market forces exist in each area. The rural commercial areas are influenced by factors such as proximity to the major economic centers of the area.	
3.	<b>What approach(es) to value is/are used for this class to estimate the market value of properties? List or describe.</b>	
	The cost approach is the primary method used to estimate value in the commercial class, however, income information is considered when available.	
4	<b>When was the last lot value study completed?</b>	

	Vacant lots are revalued in conjunction with neighborhood revaluations. Sycamore Hills Subdivision, as an example, had new land values put in place for 2010.
a.	<b>What methodology was used to determine the commercial lot values?</b>
	Vacant commercial lots are valued primarily using market information from vacant lot sales.
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>
	Yes, the same costing year is used for the entire valuation grouping.
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 vendor?</b>
	Depreciation tables are developed using information derived from the market.
a.	<b>How often does the County update the depreciation tables?</b>
	Depreciation tables are updated in conjunction with revaluations of particular areas, which are completed at least once every six years.
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>
	Appraiser and Staff complete pick-up work in the county.
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>
	The county is scheduled to complete a review and inspection of all commercial properties within the 6 year requirement.
a.	<b>Does the County maintain a tracking process? If yes describe.</b>
	The county maintains a tracking process internally, but annually reports the assessment actions completed and the three year plan of assessment.
b.	<b>How are the results of the portion of the properties inspected and reviewed applied to the balance of the county?</b>
	The assessor studies the statistics for the subclasses not adjusted and percentage adjustments are applied to ensure all subclasses are valued within the acceptable range.

**PAD 2010 R&O Statistics**

Base Stat

State Stat Run

Type: Qualified

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

NUMBER of Sales:	47	<b>MEDIAN:</b>	<b>99</b>	COV:	58.17	95% Median C.I.:	95.20 to 100.96	(! : Derived)
TOTAL Sales Price:	3,354,640	WGT. MEAN:	89	STD:	62.73	95% Wgt. Mean C.I.:	82.06 to 95.98	
TOTAL Adj.Sales Price:	3,354,640	MEAN:	108	AVG.ABS.DEV:	28.31	95% Mean C.I.:	89.90 to 125.77	
TOTAL Assessed Value:	2,986,330							
AVG. Adj. Sales Price:	71,375	COD:	28.56	MAX Sales Ratio:	437.50			
AVG. Assessed Value:	63,538	PRD:	121.13	MIN Sales Ratio:	49.25			

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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	4	100.91	93.77	91.77	10.32	102.18	66.69	106.58	N/A	57,000	52,310
10/01/06 TO 12/31/06	4	125.77	189.30	91.55	86.35	206.78	68.17	437.50	N/A	60,325	55,227
01/01/07 TO 03/31/07	3	99.43	109.94	103.63	13.41	106.09	95.20	135.20	N/A	36,666	37,996
04/01/07 TO 06/30/07	8	97.00	98.34	83.91	26.39	117.20	56.00	195.60	56.00 to 195.60	84,480	70,883
07/01/07 TO 09/30/07	5	99.14	90.80	97.84	14.27	92.81	67.06	112.80	N/A	24,710	24,176
10/01/07 TO 12/31/07	5	107.34	99.72	91.96	17.54	108.44	49.25	135.24	N/A	75,650	69,564
01/01/08 TO 03/31/08	2	100.22	100.22	100.12	1.18	100.10	99.03	101.40	N/A	124,750	124,895
04/01/08 TO 06/30/08	7	90.93	110.08	80.14	48.44	137.36	53.50	290.80	53.50 to 290.80	74,000	59,301
07/01/08 TO 09/30/08	3	97.56	101.99	103.81	5.28	98.24	96.48	111.92	N/A	79,400	82,426
10/01/08 TO 12/31/08	2	94.15	94.15	95.44	4.38	98.65	90.02	98.27	N/A	68,500	65,375
01/01/09 TO 03/31/09	2	117.51	117.51	105.93	21.58	110.92	92.15	142.86	N/A	51,500	54,555
04/01/09 TO 06/30/09	2	83.24	83.24	72.27	21.29	115.18	65.52	100.96	N/A	176,000	127,190
<u>Study Years</u>											
07/01/06 TO 06/30/07	19	99.43	118.36	88.53	38.38	133.69	56.00	437.50	70.66 to 106.58	66,060	58,484
07/01/07 TO 06/30/08	19	99.30	101.24	89.31	26.09	113.36	49.25	290.80	68.30 to 107.34	66,805	59,663
07/01/08 TO 06/30/09	9	97.56	99.53	89.32	12.51	111.43	65.52	142.86	90.02 to 111.92	92,244	82,391
<u>Calendar Yrs</u>											
01/01/07 TO 12/31/07	21	99.31	98.53	89.29	20.17	110.34	49.25	195.60	75.00 to 107.34	61,316	54,750
01/01/08 TO 12/31/08	14	97.91	104.66	91.27	25.09	114.67	53.50	290.80	68.30 to 103.87	81,621	74,495
<u>ALL</u>											
	47	99.14	107.83	89.02	28.56	121.13	49.25	437.50	95.20 to 100.96	71,375	63,538

**PAD 2010 R&O Statistics**

Base Stat

State Stat Run

Type: Qualified

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AVG. Assessed Value:	63,538	PRD:	121.13	MIN Sales Ratio:	49.25			

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**VALUATION GROUP**

RANGE	COUNT	MEDIAN	MEAN	WGT. MEAN	COD	PRD	MIN	MAX	95% Median C.I.	Avg. Adj. Sale Price	Avg. Assd Val
01	8	98.65	103.56	99.68	7.18	103.89	93.24	142.86	93.24 to 142.86	100,587	100,268
03	3	135.24	172.32	139.72	49.26	123.33	90.93	290.80	N/A	8,416	11,760
05	2	78.00	78.00	71.79	28.21	108.64	56.00	100.00	N/A	43,945	31,550
07	2	84.43	84.43	88.67	20.57	95.22	67.06	101.79	N/A	22,500	19,950
09	1	75.00	75.00	75.00			75.00	75.00	N/A	5,000	3,750
13	1	49.25	49.25	49.25			49.25	49.25	N/A	80,000	39,400
15	1	95.20	95.20	95.20			95.20	95.20	N/A	60,000	57,120
18	4	176.95	231.65	181.30	47.98	127.77	135.20	437.50	N/A	11,575	20,985
25	4	99.22	88.96	90.32	12.73	98.49	53.50	103.87	N/A	91,250	82,412
26	19	97.56	90.93	83.72	14.42	108.60	63.84	112.80	68.23 to 106.58	84,289	70,569
31	1	100.02	100.02	100.02			100.02	100.02	N/A	99,000	99,020
33	1	68.30	68.30	68.30			68.30	68.30	N/A	135,000	92,200
<u>ALL</u>	<u>47</u>	<u>99.14</u>	<u>107.83</u>	<u>89.02</u>	<u>28.56</u>	<u>121.13</u>	<u>49.25</u>	<u>437.50</u>	<u>95.20 to 100.96</u>	<u>71,375</u>	<u>63,538</u>

**STATUS: IMPROVED, UNIMPROVED & IOLL**

RANGE	COUNT	MEDIAN	MEAN	WGT. MEAN	COD	PRD	MIN	MAX	95% Median C.I.	Avg. Adj. Sale Price	Avg. Assd Val
1	44	99.09	108.80	88.75	29.79	122.58	49.25	437.50	93.24 to 101.40	74,628	66,235
2	3	99.43	93.67	101.34	10.59	92.43	75.00	106.58	N/A	23,666	23,983
<u>ALL</u>	<u>47</u>	<u>99.14</u>	<u>107.83</u>	<u>89.02</u>	<u>28.56</u>	<u>121.13</u>	<u>49.25</u>	<u>437.50</u>	<u>95.20 to 100.96</u>	<u>71,375</u>	<u>63,538</u>

**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	47	99.14	107.83	89.02	28.56	121.13	49.25	437.50	95.20 to 100.96	71,375	63,538
04											
<u>ALL</u>	<u>47</u>	<u>99.14</u>	<u>107.83</u>	<u>89.02</u>	<u>28.56</u>	<u>121.13</u>	<u>49.25</u>	<u>437.50</u>	<u>95.20 to 100.96</u>	<u>71,375</u>	<u>63,538</u>

**PAD 2010 R&O Statistics**

Base Stat

State Stat Run

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AVG. Assessed Value:	63,538	PRD:	121.13	MIN Sales Ratio:	49.25			

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<b>SALE PRICE *</b>											Avg. Adj.	Avg.
RANGE	COUNT	MEDIAN	MEAN	WGT. MEAN	COD	PRD	MIN	MAX	95% Median C.I.	Sale Price	Assd Val	
<u>Low \$</u>												
1 TO 4999	1	437.50	437.50	437.50			437.50	437.50	N/A	4,800	21,000	
5000 TO 9999	4	165.42	174.16	173.68	41.74	100.28	75.00	290.80	N/A	5,062	8,792	
<u>Total \$</u>												
1 TO 9999	5	195.60	226.83	224.23	52.97	101.16	75.00	437.50	N/A	5,010	11,234	
10000 TO 29999	6	118.50	116.02	117.83	24.84	98.47	67.06	158.30	67.06 to 158.30	20,750	24,450	
30000 TO 59999	9	99.43	95.69	93.26	8.53	102.61	56.00	112.80	90.02 to 106.58	40,098	37,395	
60000 TO 99999	16	96.28	89.18	88.66	13.43	100.58	49.25	107.44	66.69 to 102.51	77,418	68,638	
100000 TO 149999	7	99.03	88.05	87.09	15.57	101.10	68.17	111.92	68.17 to 111.92	121,357	105,695	
150000 TO 249999	3	97.92	89.30	89.61	9.75	99.65	70.66	99.31	N/A	157,000	140,690	
250000 TO 499999	1	65.52	65.52	65.52			65.52	65.52	N/A	285,000	186,740	
<u>ALL</u>	47	99.14	107.83	89.02	28.56	121.13	49.25	437.50	95.20 to 100.96	71,375	63,538	

<b>OCCUPANCY CODE</b>											Avg. Adj.	Avg.
RANGE	COUNT	MEDIAN	MEAN	WGT. MEAN	COD	PRD	MIN	MAX	95% Median C.I.	Sale Price	Assd Val	
(blank)	7	99.43	126.63	73.05	57.32	173.35	53.50	290.80	53.50 to 290.80	63,714	46,544	
297	1	96.48	96.48	96.48			96.48	96.48	N/A	83,200	80,270	
302	1	49.25	49.25	49.25			49.25	49.25	N/A	80,000	39,400	
325	1	68.30	68.30	68.30			68.30	68.30	N/A	135,000	92,200	
336	1	98.27	98.27	98.27			98.27	98.27	N/A	90,000	88,440	
344	3	68.23	78.81	77.23	15.56	102.05	68.17	100.02	N/A	116,333	89,840	
346	1	67.06	67.06	67.06			67.06	67.06	N/A	17,000	11,400	
350	1	158.30	158.30	158.30			158.30	158.30	N/A	16,500	26,120	
352	2	94.98	94.98	98.22	4.26	96.70	90.93	99.03	N/A	75,000	73,665	
353	10	102.42	108.31	101.63	17.09	106.58	56.00	142.86	97.92 to 135.24	59,214	60,178	
386	2	100.36	100.36	100.16	1.04	100.19	99.31	101.40	N/A	139,750	139,980	
406	7	102.51	98.94	97.82	9.07	101.14	66.69	112.80	66.69 to 112.80	58,785	57,504	
420	1	63.84	63.84	63.84			63.84	63.84	N/A	93,000	59,370	
442	4	99.68	183.01	109.23	86.91	167.55	95.20	437.50	N/A	34,450	37,630	
459	1	93.24	93.24	93.24			93.24	93.24	N/A	95,000	88,580	
528	4	91.09	88.03	85.25	8.45	103.26	70.66	99.30	N/A	94,750	80,775	
<u>ALL</u>	47	99.14	107.83	89.02	28.56	121.13	49.25	437.50	95.20 to 100.96	71,375	63,538	



**2010 Correlation Section  
for Saunders County**

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**Commerical Real Property**

**I. Correlation**

The level of value for the commercial real property in Saunders County, as determined by the PTA is 99%. The mathematically calculated median is 99%.

COMMERCIAL: A general overview of the statistics indicates the level of value for commercial property is within the acceptable range. Saunders County analyzes the commercial property in the context of valuation groupings that primarily represent different towns in the county. The county annually analyzes the groupings of commercial properties and reappraisals are completed based on market indication and by cyclical schedules to revalue. A review of the statistics suggests the primary valuation grouping representing the town of Wahoo is within the acceptable range, as is the overall level of value for the county.

**2010 Correlation Section  
for Saunders 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:A review of the processes used by Saunders County to qualify commercial sales indicates a bias does not exist in the judgments made to assign sales usability. A review of the sales file also indicates excessive trimming has not occurred.

The county maintains an internal policy noting that all sales are determined to be arms length unless information is available to the contrary. Buyers and sellers are contacted when necessary to gather additional facts related to the sales. The county appraisal staff reviews parcels as necessary to gather additional information on the commercial sales. It is the opinion of the Division that the statistics for the class of property have been calculated using all available arms length sales.

**2010 Correlation Section  
for Saunders 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>99</b>	<b>89</b>	<b>108</b>

**2010 Correlation Section  
for Saunders 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 Saunders 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 Saunders 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>28.56</b>	<b>121.13</b>

COMMERCIAL:Both the coefficient of dispersion and price related differential are outside the acceptable range. The commercial class of property in Saunders County is made up of several small town commercial districts. The diversity in types of properties and variability in real estate transfers is the primary cause of excessive quality statistics. The quality statistics in the much more stable market of Wahoo are remarkably better. The fact that the county reviews and inspects the commercial properties regularly is a general indicator that the quality of assessment in the commercial class is acceptable.

**Agricultural or Special  
Valuation Reports**

## **2010 Assessment Actions for Saunders County**

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

#### **Agricultural**

For the 2010 assessment year the county conducted a market study of the agricultural class of property. Using unimproved agricultural sales and sales from the uninfluenced counties of Butler and York the county increased the irrigated values five percent for the special value area located outside of the Todd Valley. The county also increased the value for wetland parcels to \$1,000 per acre in all areas.

The county also worked throughout the year to review rural improvements in the county. The result of this review was new values for outbuildings in many areas. In addition to the mentioned assessment actions, other value changes resulted from the pick-up work of new construction and remodels based on building permits filed in the county.

## 2010 Assessment Survey for Saunders County

### Agricultural Appraisal Information

1.	<b>Valuation data collection done by:</b>
	Appraisal Staff
2.	<b>Does the County maintain more than one market area / valuation grouping in the agricultural property class?</b>
	Yes. The county has 2 special value areas and has identified five market areas representing differences in the influenced market.
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 county reviews sale information and identifies common characteristics of the parcels. Similar parcels are grouped together.
b.	<b>Describe the specific characteristics of the market area / valuation groupings that make them unique?</b>
	The agricultural areas are created based on the productivity and soil type. One area consists of the Todd Valley area in the county which is made up of highly productive land that is mostly irrigated. The remainder of the county is grouped into the other market area which represents less productive soils and land use that is primarily made up of dryland and grassland.
3.	<b>Agricultural Land</b>
a.	<b>How is agricultural land defined in this county?</b>
	Agricultural Land in the County is defined by statute 77-1359
b.	<b>When is it agricultural land, when is it residential, when is it recreational?</b>
	The county considers a parcel agricultural if it is primarily used for the production of an ag product, residential if the parcel is not being used for ag and has a primary residence, and it is recreational if it is not used for ag and has a seasonal dwelling.
c.	<b>Are these definitions in writing?</b>
	Yes
d.	<b>What are the recognized differences?</b>
	Differences in use of parcel and existence of dwelling.
e.	<b>Are rural home sites valued the same as rural residential home sites?</b>
	Yes
f.	<b>Are all rural home sites valued the same or are market differences recognized?</b>
	Market differences have been recognized from the sales analysis based on proximity to the major economic areas in the region. The East and Central market areas carry a \$28,000 value for the first acre, while the Southwest is valued at \$23,000 for the first acre. The Northwest area, which is furthest from the influences of Lincoln and Omaha, has the lowest value site value at \$18,000
g.	<b>What are the recognized differences?</b>
	The recognized differences are primarily based on proximity to the major cities in the areas such as Lincoln, Fremont, and the Omaha metropolitan area.

4.	<b>What is the status of the soil conversion from the alpha to numeric notation?</b>
	The county has rolled the conversion and completed entry on each parcel individually.
a.	<b>Are land capability groupings (LCG) used to determine assessed value?</b>
	Yes
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>
	Physical inspection, FSA maps, AgriData aerial imagery, taxpayer notification, etc.
6.	<b>Is there agricultural land in the County that has a non-agricultural influence?</b>
	Yes
a.	<b>How is the County developing the value for non-agricultural influences?</b>
	The county has analyzed sales from similar counties that are uninfluenced. The difference between the two represents the value for the influence.
b.	<b>Has the County received applications for special valuation?</b>
	yes
c.	<b>Describe special value methodology</b>
	The county uses rental information to arrive at income projection and capitalizes the income to estimate a value. The county also uses sales from Eastern Butler County to estimate values for Market Area 1 and uses sales of uninfluenced land in York County to estimate values for Market Area 2. A reconciliation of these estimates produces the final value.
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>
	Appraiser and Staff
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>
	Cyclical process has been established and is set to be completed within six years. Currently the county is reviewing land use in the various parts of the county.
a.	<b>Does the County maintain a tracking process?</b>
	Yes
b.	<b>How are the results of the portion of the properties inspected and reviewed applied to the balance of the county?</b>

	Subclasses outside the range are trended to reflect the same relative relationship to market.
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# Saunders County 2010 Analysis of Agricultural Land--Market Area 1

Comp County	IRR Rate	IRR Rent EST	% IRR ACRES	DRY Rate	DRY Rent EST	% DRY ACRES	GRASS Rate	GRASS Rent EST	% GRASS ACRES
Butler	6.97%	29,792,695	34.48%	4.22%	19,695,055	46.44%	3.16%	2,280,755	16.20%
Seward	7.09%	31,579,581	40.12%	5.01%	14,722,465	38.38%	4.52%	2,475,516	18.30%
Cuming	6.26%	11,351,988	14.95%	4.42%	34,947,973	71.81%	4.46%	1,766,554	8.58%
Colfax	6.06%	16,303,891	28.37%	4.27%	15,944,117	53.37%	5.21%	2,075,574	15.60%
Dodge	6.17%	23,854,251	35.23%	4.07%	21,805,372	53.77%	5.21%	830,498	4.97%

  

	RATE Correlated	2010 EST Rent	% ACRES	2010 ABST. Value	Indicated LOV	EST Value
Irrigated	7.10%	8,263,122	13.54%	80,133,387	68.85%	116,382,000
Dry	4.50%	20,548,226	68.61%	336,626,745	73.72%	456,627,244
Grass	4.00%	2,061,769	15.70%	36,189,990	70.21%	51,544,225
TOTALS		30,873,117	97.85%	452,950,219	72.52%	624,553,469

## Saunders County 2010 Analysis of Agricultural Land-- Market Area 2

Comp County	IRR Rate	IRR Rent EST	% IRR ACRES	DRY Rate	DRY Rent EST	% DRY ACRES	GRASS Rate	GRASS Rent EST	% GRASS ACRES
York	8.11%	66,667,922	79.00%	5.69%	5,743,102	13.03%	5.63%	950,353	6.86%
Polk	8.04%	42,432,770	65.56%	7.24%	6,699,000	19.17%	4.28%	1,555,938	14.53%
Hamilton	8.61%	66,018,739	81.98%	4.80%	2,640,546	8.31%	5.22%	1,103,693	8.21%
Fillmore	7.77%	54,025,604	63.73%	4.95%	9,246,290	25.92%	4.71%	1,184,892	7.80%

	RATE Correlated	2010 EST Rent	% ACRES	2009 ABST. Value	Indicated LOV	EST Value
Irrigated	8.00%	14,078,168	57.64%	128,165,464	72.83%	175,977,100
Dry	5.50%	5,913,651	38.30%	78,902,916	73.38%	107,520,927
Grass	4.20%	123,165	3.52%	2,146,166	73.19%	2,932,500
TOTALS		20,114,984	99.46%	209,214,643	73.04%	286,430,527

2010

## Methodology for Special Valuation

### Saunders County

The State Assessment office for Saunders County submits this report pursuant to Title 350, Neb. R. & Regs., Reg-11-005.004. The following methodologies are used to value agricultural land that is influenced by market factors other than purely agricultural or horticultural purposes. The following non-agricultural influences have been identified: Residential and Recreational. The office maintains a file of all data used for determining the special and actual valuation. This file shall be available for inspection at the State Assessment office for Saunders County by any interested person.

#### **A. Identification of the influenced area:**

The assumption is made that there are few true agricultural sales in Saunders County. There are five market areas. There are two separate and distinct areas of special valuation for Saunders County.

Special valuation Area 1 is the entire county except Area 2 which is Todd Valley. Area 1 has less productive soils. Area 1 has some irrigation but it is limited in both quality and quantity. Area 1 has some pasture grass, CRP and hay production. However, most of the land is row crop production.

Area 2 is Todd Valley. Todd Valley is the old Platte River bed. This silted-in area has created an excellent agricultural production area. The Todd Valley area wanders throughout the county and is totally surrounded by the other market areas in our county. Topographically, Todd Valley is mainly a flat area consisting of better quality soils with unlimited irrigation. Area 2 consists of mostly row crop production of corn and soybeans.

#### **B. Describe the highest and best use of the properties in the influenced area, and how this was determined:**

Residential acreages, rural suburbs and recreational usage are the highest and best use of properties in Saunders County. There are several highways connecting the county to Lincoln, Omaha and Fremont. Highways 77, 63 and 92 run through these areas making it easily accessible for outside residential use. The Platte River provides opportunities for recreational uses such as fishing, boating and hunting. This conclusion was determined by analyzing sales.

#### **C. Describe the valuation models used in arriving at the value estimates, and explain why and how they were selected:**

Comparable sales of farm ground from uninfluenced counties was considered as the most accurate and reliable method of special valuation for Saunders County.

**D. Describe which market areas were analyzed, both in the County and in any county deemed comparable:**

Comparable sales for Area 1 were analyzed from the eastern side of Butler County. East Butler resembles the majority of Area 1 with similar soil profiles, limited irrigation availability and land management techniques.

Comparable sales for Area 2 were analyzed from York County's Area 2. The soil profile, crop production and irrigation use are well matched.

**E. Describe any adjustments made to sales to reflect current cash equivalency of typical market conditions. Include how this affects the actual and special value:**

No adjustments were made to sales for any reason.

**F. Describe any estimates of economic rent or net operating income used in an income capitalization approach. Include estimates of yields, commodity prices, typical crop share:**

We have not studied rents for these properties because typically actual income information is not readily available to this office. What appropriate information has been received by this office has been inconclusive.

**G. Describe the typical expenses allowed in an income capitalization approach. Include how this affects the actual and special value:**

We have not studied the income approach for these properties because typically actual income information is not readily available to this office. What appropriate information has been received by this office has been inconclusive.

**H. Describe the overall capitalization rate used in an income capitalization approach. Include how this affects the actual and special value:**

We have not studied the income approach for these properties because typically actual income information is not readily available to this office. What appropriate information has been received by this office has been inconclusive.

**I. Describe any other information used in supporting the estimate of actual and special value. Include how this affects the actual and special value:**

No other information was used.

Cathy Gusman  
Assessment Administration Manager  
For Saunders County

Terry Kubik  
State Appraiser  
For Saunders County

**Agricultural or Special  
Valuation Correlation**

## **2010 Correlation Section**

### **For Saunders County**

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#### **Special Valuation of Agricultural Land**

##### **I. Correlation**

The level of value for special valuation in Saunders County was developed by capitalizing the estimated agricultural rental income in each of the two market areas within the county. The capitalization rate for this process was developed based on market information from uninfluenced counties that were considered comparable to each market area. The estimated value produced by the income approach was verified against the weighted average selling price of the comparable counties to the two market areas in Saunders County. Significant differences exist in production capability and rental rates between the two market areas. Analysis of the two market areas separately produces a measurement that recognizes the market characteristics inherent in an uninfluenced agricultural land market.

Based on this analysis it is the opinion of the Division that the overall level of value of Agricultural Special Valuation in Saunders County is 73 percent.



<b>Total Real Property</b> Sum Lines 17, 25, & 30	<b>Records : 15,495</b>	<b>Value : 1,952,605,047</b>	<b>Growth 20,408,206</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>	476	5,088,560	234	5,713,820	449	20,704,820	1,159	31,507,200	
<b>02. Res Improve Land</b>	4,224	78,854,210	1,115	64,891,090	1,674	84,249,150	7,013	227,994,450	
<b>03. Res Improvements</b>	4,309	323,290,510	1,155	159,457,580	1,741	221,713,750	7,205	704,461,840	
<b>04. Res Total</b>	4,785	407,233,280	1,389	230,062,490	2,190	326,667,720	8,364	963,963,490	12,935,119
<b>% of Res Total</b>	57.21	42.25	16.61	23.87	26.18	33.89	53.98	49.37	63.38
<b>05. Com UnImp Land</b>	114	4,449,390	15	356,120	16	938,180	145	5,743,690	
<b>06. Com Improve Land</b>	579	10,904,300	55	1,871,100	43	2,132,610	677	14,908,010	
<b>07. Com Improvements</b>	588	71,523,530	70	11,911,430	54	6,927,920	712	90,362,880	
<b>08. Com Total</b>	702	86,877,220	85	14,138,650	70	9,998,710	857	111,014,580	3,412,560
<b>% of Com Total</b>	81.91	78.26	9.92	12.74	8.17	9.01	5.53	5.69	16.72
<b>09. Ind UnImp Land</b>	0	0	0	0	0	0	0	0	
<b>10. Ind Improve Land</b>	0	0	0	0	0	0	0	0	
<b>11. Ind Improvements</b>	0	0	0	0	0	0	0	0	
<b>12. Ind Total</b>	0	0	0	0	0	0	0	0	0
<b>% of Ind Total</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>13. Rec UnImp Land</b>	0	0	2	82,350	15	546,310	17	628,660	
<b>14. Rec Improve Land</b>	0	0	1	30,000	4	437,610	5	467,610	
<b>15. Rec Improvements</b>	0	0	1	37,010	11	254,830	12	291,840	
<b>16. Rec Total</b>	0	0	3	149,360	26	1,238,750	29	1,388,110	0
<b>% of Rec Total</b>	0.00	0.00	10.34	10.76	89.66	89.24	0.19	0.07	0.00
<b>Res &amp; Rec Total</b>	4,785	407,233,280	1,392	230,211,850	2,216	327,906,470	8,393	965,351,600	12,935,119
<b>% of Res &amp; Rec Total</b>	57.01	42.18	16.59	23.85	26.40	33.97	54.17	49.44	63.38
<b>Com &amp; Ind Total</b>	702	86,877,220	85	14,138,650	70	9,998,710	857	111,014,580	3,412,560
<b>% of Com &amp; Ind Total</b>	81.91	78.26	9.92	12.74	8.17	9.01	5.53	5.69	16.72
<b>17. Taxable Total</b>	5,487	494,110,500	1,477	244,350,500	2,286	337,905,180	9,250	1,076,366,180	16,347,679
<b>% of Taxable Total</b>	59.32	45.91	15.97	22.70	24.71	31.39	59.70	55.12	80.10

Schedule II : Tax Increment Financing (TIF)

	Urban			SubUrban		
	Records	Value Base	Value Excess	Records	Value Base	Value Excess
18. Residential	25	27,900	702,760	0	0	0
19. Commercial	7	2,996,770	25,634,820	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	25	27,900	702,760
19. Commercial	1	20,540	58,460	8	3,017,310	25,693,280
20. Industrial	0	0	0	0	0	0
21. Other	0	0	0	0	0	0
22. Total Sch II				33	3,045,210	26,396,040

Schedule III : Mineral Interest Records

Mineral Interest	Urban		SubUrban		Rural		Total		Growth
	Records	Value	Records	Value	Records	Value	Records	Value	
23. Producing	0	0	0	0	0	0	0	0	0
24. Non-Producing	0	0	0	0	0	0	0	0	0
25. Total	0	0	0	0	0	0	0	0	0

Schedule IV : Exempt Records : Non-Agricultural

	Urban Records	SubUrban Records	Rural Records	Total Records
26. Producing	376	168	322	866

Schedule V : Agricultural Records

	Urban		SubUrban		Rural		Total	
	Records	Value	Records	Value	Records	Value	Records	Value
27. Ag-Vacant Land	1	53,540	414	40,782,570	4,118	441,204,470	4,533	482,040,580
28. Ag-Improved Land	0	0	142	22,089,350	1,463	214,763,160	1,605	236,852,510
29. Ag Improvements	17	38,450	149	15,813,260	1,546	141,494,067	1,712	157,345,777
30. Ag Total							6,245	876,238,867

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	101	106.00	2,715,000	
33. HomeSite Improvements	0	0.00	0	104	105.00	13,522,800	
34. HomeSite Total							
35. FarmSite UnImp Land	0	0.00	0	13	24.00	73,500	
36. FarmSite Improv Land	0	0.00	0	116	310.37	998,670	
37. FarmSite Improvements	17	0.00	38,450	134	0.00	2,290,460	
38. FarmSite Total							
39. Road & Ditches	0	0.00	0	0	757.40	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	7	7.00	171,000	7	7.00	171,000	
32. HomeSite Improv Land	1,099	1,145.90	28,137,200	1,200	1,251.90	30,852,200	
33. HomeSite Improvements	1,140	1,136.50	120,260,267	1,244	1,241.50	133,783,067	4,060,527
34. HomeSite Total				<b>1,251</b>	<b>1,258.90</b>	<b>164,806,267</b>	
35. FarmSite UnImp Land	257	1,139.68	2,289,450	270	1,163.68	2,362,950	
36. FarmSite Improv Land	1,286	4,021.65	12,110,900	1,402	4,332.02	13,109,570	
37. FarmSite Improvements	1,391	0.00	21,233,800	1,542	0.00	23,562,710	0
38. FarmSite Total				<b>1,812</b>	<b>5,495.70</b>	<b>39,035,230</b>	
39. Road & Ditches	0	8,668.73	0	0	9,426.13	0	
40. Other- Non Ag Use	0	0.00	0	0	0.00	0	
41. Total Section VI				<b>3,063</b>	<b>16,180.73</b>	<b>203,841,497</b>	<b>4,060,527</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	10	705.18	538,790	10	705.18	538,790

Schedule VIII : Agricultural Records : Special Value

	Urban			SubUrban		
	Records	Acres	Value	Records	Acres	Value
43. Special Value	0	0.00	0	495	32,233.39	54,716,380
44. Recapture Value N/A	0	0.00	0	495	32,233.39	87,946,940
	Rural			Total		
	Records	Acres	Value	Records	Acres	Value
43. Special Value	5,302	382,602.94	580,031,690	5,797	414,836.33	634,748,070
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	1,105.00	11.26%	2,709,620	15.41%	2,452.14
46. 1A	712.42	7.26%	1,619,350	9.21%	2,273.03
47. 2A1	2,307.65	23.51%	5,141,150	29.25%	2,227.87
48. 2A	1,617.51	16.48%	3,033,150	17.25%	1,875.20
49. 3A1	68.00	0.69%	112,140	0.64%	1,649.12
50. 3A	298.00	3.04%	411,800	2.34%	1,381.88
51. 4A1	3,651.46	37.20%	4,485,360	25.52%	1,228.37
52. 4A	56.69	0.58%	66,250	0.38%	1,168.64
<b>53. Total</b>	<b>9,816.73</b>	<b>100.00%</b>	<b>17,578,820</b>	<b>100.00%</b>	<b>1,790.70</b>
<b>Dry</b>					
54. 1D1	1,267.68	1.81%	2,910,060	2.84%	2,295.58
55. 1D	3,420.35	4.88%	7,167,850	7.00%	2,095.65
56. 2D1	17,384.87	24.82%	35,440,910	34.63%	2,038.61
57. 2D	6,309.10	9.01%	11,087,810	10.83%	1,757.43
58. 3D1	473.88	0.68%	714,830	0.70%	1,508.46
59. 3D	2,298.82	3.28%	2,835,990	2.77%	1,233.67
60. 4D1	37,829.63	54.02%	41,096,080	40.15%	1,086.35
61. 4D	1,049.04	1.50%	1,100,390	1.08%	1,048.95
<b>62. Total</b>	<b>70,033.37</b>	<b>100.00%</b>	<b>102,353,920</b>	<b>100.00%</b>	<b>1,461.50</b>
<b>Grass</b>					
63. 1G1	25.90	0.00%	23,570	0.25%	910.04
64. 1G	511.92	4.10%	458,320	4.94%	895.30
65. 2G1	1,116.36	8.95%	1,299,740	14.01%	1,164.27
66. 2G	1,168.46	9.36%	1,080,010	11.64%	924.30
67. 3G1	234.00	1.88%	166,760	1.80%	712.65
68. 3G	712.84	5.71%	635,200	6.85%	891.08
69. 4G1	5,146.83	41.25%	4,035,120	43.50%	784.00
70. 4G	3,561.18	28.54%	1,578,100	17.01%	443.14
<b>71. Total</b>	<b>12,477.49</b>	<b>100.00%</b>	<b>9,276,820</b>	<b>100.00%</b>	<b>743.48</b>
<b>Irrigated Total</b>	<b>9,816.73</b>	<b>10.44%</b>	<b>17,578,820</b>	<b>13.57%</b>	<b>1,790.70</b>
<b>Dry Total</b>	<b>70,033.37</b>	<b>74.47%</b>	<b>102,353,920</b>	<b>79.02%</b>	<b>1,461.50</b>
<b>Grass Total</b>	<b>12,477.49</b>	<b>13.27%</b>	<b>9,276,820</b>	<b>7.16%</b>	<b>743.48</b>
<b>Waste</b>	<b>1,715.31</b>	<b>1.82%</b>	<b>311,760</b>	<b>0.24%</b>	<b>181.75</b>
<b>Other</b>	<b>0.00</b>	<b>0.00%</b>	<b>0</b>	<b>0.00%</b>	<b>0.00</b>
<b>Exempt</b>	<b>974.14</b>	<b>1.04%</b>	<b>0</b>	<b>0.00%</b>	<b>0.00</b>
<b>Market Area Total</b>	<b>94,042.90</b>	<b>100.00%</b>	<b>129,521,320</b>	<b>100.00%</b>	<b>1,377.26</b>

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	0.00	0.00%	0	0.00%	0.00
47. 2A1	0.00	0.00%	0	0.00%	0.00
48. 2A	0.00	0.00%	0	0.00%	0.00
49. 3A1	0.00	0.00%	0	0.00%	0.00
50. 3A	0.00	0.00%	0	0.00%	0.00
51. 4A1	0.00	0.00%	0	0.00%	0.00
52. 4A	0.00	0.00%	0	0.00%	0.00
53. Total	0.00	0.00%	0	0.00%	0.00
<b>Dry</b>					
54. 1D1	0.00	0.00%	0	0.00%	0.00
55. 1D	0.00	0.00%	0	0.00%	0.00
56. 2D1	0.00	0.00%	0	0.00%	0.00
57. 2D	0.00	0.00%	0	0.00%	0.00
58. 3D1	0.00	0.00%	0	0.00%	0.00
59. 3D	0.00	0.00%	0	0.00%	0.00
60. 4D1	4.00	100.00%	4,020	100.00%	1,005.00
61. 4D	0.00	0.00%	0	0.00%	0.00
62. Total	4.00	100.00%	4,020	100.00%	1,005.00
<b>Grass</b>					
63. 1G1	0.00	0.00%	0	0.00%	0.00
64. 1G	0.00	0.00%	0	0.00%	0.00
65. 2G1	0.00	0.00%	0	0.00%	0.00
66. 2G	12.00	57.14%	10,920	74.29%	910.00
67. 3G1	0.00	0.00%	0	0.00%	0.00
68. 3G	0.00	0.00%	0	0.00%	0.00
69. 4G1	9.00	42.86%	3,780	25.71%	420.00
70. 4G	0.00	0.00%	0	0.00%	0.00
71. Total	21.00	100.00%	14,700	100.00%	700.00
<b>Irrigated Total</b>					
Irrigated Total	0.00	0.00%	0	0.00%	0.00
<b>Dry Total</b>					
Dry Total	4.00	16.00%	4,020	21.47%	1,005.00
<b>Grass Total</b>					
Grass Total	21.00	84.00%	14,700	78.53%	700.00
<b>Waste</b>					
Waste	0.00	0.00%	0	0.00%	0.00
<b>Other</b>					
Other	0.00	0.00%	0	0.00%	0.00
<b>Exempt</b>					
Exempt	0.00	0.00%	0	0.00%	0.00
<b>Market Area Total</b>					
Market Area Total	25.00	100.00%	18,720	100.00%	748.80

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

Market Area 2

Irrigated	Acres	% of Acres*	Value	% of Value*	Average Assessed Value*
45. 1A1	30,979.04	63.06%	87,231,250	67.82%	2,815.82
46. 1A	634.59	1.29%	1,668,680	1.30%	2,629.54
47. 2A1	6,958.92	14.17%	17,676,840	13.74%	2,540.17
48. 2A	1,181.85	2.41%	2,853,060	2.22%	2,414.06
49. 3A1	5,705.36	11.61%	12,975,660	10.09%	2,274.29
50. 3A	252.50	0.51%	443,840	0.35%	1,757.78
51. 4A1	3,376.11	6.87%	5,721,510	4.45%	1,694.70
52. 4A	39.00	0.08%	48,570	0.04%	1,245.38
53. Total	49,127.37	100.00%	128,619,410	100.00%	2,618.08
<b>Dry</b>					
54. 1D1	17,120.91	52.45%	46,970,920	58.04%	2,743.48
55. 1D	1,196.65	3.67%	3,105,090	3.84%	2,594.82
56. 2D1	5,006.93	15.34%	12,332,250	15.24%	2,463.04
57. 2D	1,851.10	5.67%	4,390,030	5.42%	2,371.58
58. 3D1	3,318.75	10.17%	7,292,400	9.01%	2,197.33
59. 3D	503.13	1.54%	869,530	1.07%	1,728.24
60. 4D1	3,505.20	10.74%	5,764,800	7.12%	1,644.64
61. 4D	137.00	0.42%	206,740	0.26%	1,509.05
62. Total	32,639.67	100.00%	80,931,760	100.00%	2,479.55
<b>Grass</b>					
63. 1G1	312.88	0.00%	386,320	16.34%	1,234.72
64. 1G	149.48	4.98%	146,430	6.19%	979.60
65. 2G1	221.08	7.36%	156,000	6.60%	705.63
66. 2G	626.78	20.87%	618,590	26.16%	986.93
67. 3G1	296.72	9.88%	206,340	8.73%	695.40
68. 3G	233.50	7.77%	178,370	7.54%	763.90
69. 4G1	859.92	28.63%	570,640	24.13%	663.60
70. 4G	303.29	10.10%	101,680	4.30%	335.26
71. Total	3,003.65	100.00%	2,364,370	100.00%	787.17
<b>Irrigated Total</b>					
Irrigated Total	49,127.37	57.64%	128,619,410	60.67%	2,618.08
<b>Dry Total</b>					
Dry Total	32,639.67	38.30%	80,931,760	38.18%	2,479.55
<b>Grass Total</b>					
Grass Total	3,003.65	3.52%	2,364,370	1.12%	787.17
<b>Waste</b>					
Waste	460.62	0.54%	85,620	0.04%	185.88
<b>Other</b>					
Other	0.00	0.00%	0	0.00%	0.00
<b>Exempt</b>					
Exempt	12,821.87	15.04%	0	0.00%	0.00
<b>Market Area Total</b>					
Market Area Total	85,231.31	100.00%	212,001,160	100.00%	2,487.36

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

Market Area 3

Irrigated	Acres	% of Acres*	Value	% of Value*	Average Assessed Value*
45. 1A1	2,714.02	14.58%	6,577,000	19.54%	2,423.34
46. 1A	1,027.90	5.52%	2,333,620	6.93%	2,270.28
47. 2A1	3,575.12	19.20%	7,885,360	23.43%	2,205.62
48. 2A	4,024.42	21.62%	7,615,520	22.63%	1,892.33
49. 3A1	1,239.00	6.66%	1,874,010	5.57%	1,512.52
50. 3A	326.00	1.75%	446,630	1.33%	1,370.03
51. 4A1	5,462.32	29.34%	6,636,080	19.72%	1,214.88
52. 4A	247.98	1.33%	282,930	0.84%	1,140.94
53. Total	18,616.76	100.00%	33,651,150	100.00%	1,807.57
<b>Dry</b>					
54. 1D1	6,346.98	5.27%	14,230,190	7.99%	2,242.04
55. 1D	6,810.36	5.66%	14,133,300	7.94%	2,075.26
56. 2D1	26,291.81	21.84%	53,483,140	30.04%	2,034.21
57. 2D	11,588.26	9.63%	20,210,670	11.35%	1,744.06
58. 3D1	6,835.05	5.68%	9,820,670	5.52%	1,436.81
59. 3D	976.27	0.81%	1,138,570	0.64%	1,166.24
60. 4D1	59,948.25	49.79%	63,376,460	35.59%	1,057.19
61. 4D	1,593.24	1.32%	1,659,890	0.93%	1,041.83
62. Total	120,390.22	100.00%	178,052,890	100.00%	1,478.96
<b>Grass</b>					
63. 1G1	333.96	0.00%	313,450	1.73%	938.59
64. 1G	1,163.56	4.31%	1,135,250	6.26%	975.67
65. 2G1	1,930.62	7.16%	2,019,510	11.13%	1,046.04
66. 2G	2,133.21	7.91%	1,875,680	10.34%	879.28
67. 3G1	4,121.48	15.27%	2,781,870	15.33%	674.97
68. 3G	440.73	1.63%	451,720	2.49%	1,024.94
69. 4G1	11,700.64	43.36%	7,914,670	43.62%	676.43
70. 4G	5,157.70	19.12%	1,654,000	9.11%	320.69
71. Total	26,981.90	100.00%	18,146,150	100.00%	672.53
<b>Irrigated Total</b>					
	18,616.76	10.96%	33,651,150	14.60%	1,807.57
<b>Dry Total</b>					
	120,390.22	70.85%	178,052,890	77.26%	1,478.96
<b>Grass Total</b>					
	26,981.90	15.88%	18,146,150	7.87%	672.53
<b>Waste</b>					
	3,934.89	2.32%	607,150	0.26%	154.30
<b>Other</b>					
	0.00	0.00%	0	0.00%	0.00
<b>Exempt</b>					
	524.82	0.31%	0	0.00%	0.00
<b>Market Area Total</b>					
	169,923.77	100.00%	230,457,340	100.00%	1,356.24

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

Market Area 3

Irrigated	Acres	% of Acres*	Value	% of Value*	Average Assessed Value*
45. 1A1	0.00	0.00%	0	0.00%	0.00
46. 1A	0.00	0.00%	0	0.00%	0.00
47. 2A1	0.00	0.00%	0	0.00%	0.00
48. 2A	0.00	0.00%	0	0.00%	0.00
49. 3A1	0.00	0.00%	0	0.00%	0.00
50. 3A	0.00	0.00%	0	0.00%	0.00
51. 4A1	0.00	0.00%	0	0.00%	0.00
52. 4A	0.00	0.00%	0	0.00%	0.00
53. Total	0.00	0.00%	0	0.00%	0.00
<b>Dry</b>					
54. 1D1	0.00	0.00%	0	0.00%	0.00
55. 1D	2.00	9.30%	4,150	14.66%	2,075.00
56. 2D1	2.00	9.30%	4,050	14.31%	2,025.00
57. 2D	3.50	16.28%	6,020	21.27%	1,720.00
58. 3D1	0.00	0.00%	0	0.00%	0.00
59. 3D	0.00	0.00%	0	0.00%	0.00
60. 4D1	14.00	65.12%	14,080	49.75%	1,005.71
61. 4D	0.00	0.00%	0	0.00%	0.00
62. Total	21.50	100.00%	28,300	100.00%	1,316.28
<b>Grass</b>					
63. 1G1	0.00	0.00%	0	0.00%	0.00
64. 1G	0.00	0.00%	0	0.00%	0.00
65. 2G1	0.00	0.00%	0	0.00%	0.00
66. 2G	3.00	30.00%	1,700	36.64%	566.67
67. 3G1	0.00	0.00%	0	0.00%	0.00
68. 3G	0.00	0.00%	0	0.00%	0.00
69. 4G1	7.00	70.00%	2,940	63.36%	420.00
70. 4G	0.00	0.00%	0	0.00%	0.00
71. Total	10.00	100.00%	4,640	100.00%	464.00
<b>Irrigated Total</b>					
	0.00	0.00%	0	0.00%	0.00
<b>Dry Total</b>					
	21.50	58.90%	28,300	84.88%	1,316.28
<b>Grass Total</b>					
	10.00	27.40%	4,640	13.92%	464.00
<b>Waste</b>					
	5.00	13.70%	400	1.20%	80.00
<b>Other</b>					
	0.00	0.00%	0	0.00%	0.00
<b>Exempt</b>					
	0.00	0.00%	0	0.00%	0.00
<b>Market Area Total</b>					
	36.50	100.00%	33,340	100.00%	913.42

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

Market Area 4

Irrigated	Acres	% of Acres*	Value	% of Value*	Average Assessed Value*
45. 1A1	815.00	11.23%	1,981,080	15.42%	2,430.77
46. 1A	80.00	1.10%	191,640	1.49%	2,395.50
47. 2A1	471.00	6.49%	1,052,330	8.19%	2,234.25
48. 2A	3,140.03	43.25%	5,652,060	43.99%	1,800.00
49. 3A1	315.59	4.35%	486,180	3.78%	1,540.54
50. 3A	1,380.56	19.02%	2,063,740	16.06%	1,494.86
51. 4A1	956.42	13.17%	1,305,820	10.16%	1,365.32
52. 4A	101.10	1.39%	114,400	0.89%	1,131.55
53. Total	7,259.70	100.00%	12,847,250	100.00%	1,769.67
<b>Dry</b>					
54. 1D1	552.75	3.17%	1,236,860	4.45%	2,237.65
55. 1D	592.15	3.40%	1,279,050	4.60%	2,160.01
56. 2D1	2,287.31	13.12%	4,645,710	16.72%	2,031.08
57. 2D	7,277.37	41.74%	12,150,910	43.74%	1,669.68
58. 3D1	693.53	3.98%	1,054,170	3.80%	1,520.01
59. 3D	2,328.52	13.35%	3,294,760	11.86%	1,414.96
60. 4D1	3,473.69	19.92%	3,882,040	13.98%	1,117.56
61. 4D	230.90	1.32%	233,700	0.84%	1,012.13
62. Total	17,436.22	100.00%	27,777,200	100.00%	1,593.07
<b>Grass</b>					
63. 1G1	44.00	0.00%	40,860	0.51%	928.64
64. 1G	108.37	0.93%	112,730	1.40%	1,040.23
65. 2G1	57.10	0.49%	37,160	0.46%	650.79
66. 2G	3,000.96	25.81%	2,407,690	29.80%	802.31
67. 3G1	326.14	2.80%	362,970	4.49%	1,112.93
68. 3G	2,109.78	18.14%	1,479,220	18.31%	701.13
69. 4G1	4,449.02	38.26%	2,947,900	36.49%	662.60
70. 4G	1,532.11	13.18%	690,400	8.55%	450.62
71. Total	11,627.48	100.00%	8,078,930	100.00%	694.81
<b>Irrigated Total</b>					
Irrigated Total	7,259.70	19.10%	12,847,250	26.09%	1,769.67
<b>Dry Total</b>					
Dry Total	17,436.22	45.88%	27,777,200	56.40%	1,593.07
<b>Grass Total</b>					
Grass Total	11,627.48	30.59%	8,078,930	16.40%	694.81
<b>Waste</b>					
Waste	1,681.76	4.43%	544,870	1.11%	323.99
<b>Other</b>					
Other	0.00	0.00%	0	0.00%	0.00
<b>Exempt</b>					
Exempt	1,469.88	3.87%	0	0.00%	0.00
<b>Market Area Total</b>					
Market Area Total	38,005.16	100.00%	49,248,250	100.00%	1,295.83

## 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	0.00	0.00%	0	0.00%	0.00
47. 2A1	0.00	0.00%	0	0.00%	0.00
48. 2A	0.00	0.00%	0	0.00%	0.00
49. 3A1	0.00	0.00%	0	0.00%	0.00
50. 3A	0.00	0.00%	0	0.00%	0.00
51. 4A1	0.00	0.00%	0	0.00%	0.00
52. 4A	0.00	0.00%	0	0.00%	0.00
53. Total	0.00	0.00%	0	0.00%	0.00
<b>Dry</b>					
54. 1D1	0.00	0.00%	0	0.00%	0.00
55. 1D	0.00	0.00%	0	0.00%	0.00
56. 2D1	0.00	0.00%	0	0.00%	0.00
57. 2D	0.00	0.00%	0	0.00%	0.00
58. 3D1	0.00	0.00%	0	0.00%	0.00
59. 3D	0.00	0.00%	0	0.00%	0.00
60. 4D1	0.00	0.00%	0	0.00%	0.00
61. 4D	0.00	0.00%	0	0.00%	0.00
62. Total	0.00	0.00%	0	0.00%	0.00
<b>Grass</b>					
63. 1G1	0.00	0.00%	0	0.00%	0.00
64. 1G	0.00	0.00%	0	0.00%	0.00
65. 2G1	0.00	0.00%	0	0.00%	0.00
66. 2G	0.00	0.00%	0	0.00%	0.00
67. 3G1	0.00	0.00%	0	0.00%	0.00
68. 3G	0.00	0.00%	0	0.00%	0.00
69. 4G1	34.00	100.00%	19,210	100.00%	565.00
70. 4G	0.00	0.00%	0	0.00%	0.00
71. Total	34.00	100.00%	19,210	100.00%	565.00
<b>Irrigated Total</b>					
	0.00	0.00%	0	0.00%	0.00
<b>Dry Total</b>					
	0.00	0.00%	0	0.00%	0.00
<b>Grass Total</b>					
	34.00	100.00%	19,210	100.00%	565.00
<b>Waste</b>					
	0.00	0.00%	0	0.00%	0.00
<b>Other</b>					
	0.00	0.00%	0	0.00%	0.00
<b>Exempt</b>					
	0.00	0.00%	0	0.00%	0.00
<b>Market Area Total</b>					
	34.00	100.00%	19,210	100.00%	565.00

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

Market Area 5

Irrigated	Acres	% of Acres*	Value	% of Value*	Average Assessed Value*
45. 1A1	830.42	8.54%	2,022,410	11.88%	2,435.41
46. 1A	273.00	2.81%	644,290	3.78%	2,360.04
47. 2A1	3,402.84	35.00%	7,579,950	44.51%	2,227.54
48. 2A	529.56	5.45%	1,019,530	5.99%	1,925.24
49. 3A1	23.00	0.24%	37,030	0.22%	1,610.00
50. 3A	519.00	5.34%	705,840	4.14%	1,360.00
51. 4A1	4,116.52	42.34%	4,987,860	29.29%	1,211.67
52. 4A	29.00	0.30%	33,350	0.20%	1,150.00
53. Total	9,723.34	100.00%	17,030,260	100.00%	1,751.48
<b>Dry</b>					
54. 1D1	989.70	4.59%	2,246,570	6.86%	2,269.95
55. 1D	731.30	3.39%	1,520,910	4.64%	2,079.73
56. 2D1	6,417.05	29.76%	13,147,040	40.13%	2,048.77
57. 2D	2,037.11	9.45%	3,549,250	10.83%	1,742.30
58. 3D1	61.00	0.28%	88,850	0.27%	1,456.56
59. 3D	1,684.18	7.81%	2,036,420	6.22%	1,209.15
60. 4D1	9,545.26	44.26%	10,063,220	30.71%	1,054.26
61. 4D	99.77	0.46%	111,720	0.34%	1,119.78
62. Total	21,565.37	100.00%	32,763,980	100.00%	1,519.29
<b>Grass</b>					
63. 1G1	5.40	0.00%	4,920	0.44%	911.11
64. 1G	111.79	7.46%	146,050	13.07%	1,306.47
65. 2G1	164.57	10.99%	136,660	12.23%	830.41
66. 2G	375.00	25.04%	309,180	27.66%	824.48
67. 3G1	0.00	0.00%	0	0.00%	0.00
68. 3G	98.74	6.59%	64,010	5.73%	648.27
69. 4G1	574.34	38.34%	404,590	36.20%	704.44
70. 4G	168.00	11.22%	52,360	4.68%	311.67
71. Total	1,497.84	100.00%	1,117,770	100.00%	746.25
<b>Irrigated Total</b>					
Irrigated Total	9,723.34	29.18%	17,030,260	33.33%	1,751.48
<b>Dry Total</b>					
Dry Total	21,565.37	64.71%	32,763,980	64.12%	1,519.29
<b>Grass Total</b>					
Grass Total	1,497.84	4.49%	1,117,770	2.19%	746.25
<b>Waste</b>					
Waste	538.12	1.61%	186,020	0.36%	345.68
<b>Other</b>					
Other	0.00	0.00%	0	0.00%	0.00
<b>Exempt</b>					
Exempt	123.73	0.37%	0	0.00%	0.00
<b>Market Area Total</b>					
Market Area Total	33,324.67	100.00%	51,098,030	100.00%	1,533.34

Schedule X : Agricultural Records :Ag Land Total

	Urban		SubUrban		Rural		Total	
	Acres	Value	Acres	Value	Acres	Value	Acres	Value
<b>76. Irrigated</b>	0.00	0	9,769.97	22,870,890	84,773.93	186,856,000	94,543.90	209,726,890
<b>77. Dry Land</b>	19.74	53,540	19,827.01	34,115,940	242,243.60	387,742,590	262,090.35	421,912,070
<b>78. Grass</b>	0.00	0	3,007.70	1,950,980	52,645.66	37,071,610	55,653.36	39,022,590
<b>79. Waste</b>	0.00	0	696.90	146,940	7,638.80	1,588,880	8,335.70	1,735,820
<b>80. Other</b>	0.00	0	0.00	0	0.00	0	0.00	0
<b>81. Exempt</b>	0.00	0	1,433.24	0	14,481.20	0	15,914.44	0
<b>82. Total</b>	<b>19.74</b>	<b>53,540</b>	<b>33,301.58</b>	<b>59,084,750</b>	<b>387,301.99</b>	<b>613,259,080</b>	<b>420,623.31</b>	<b>672,397,370</b>

	Acres	% of Acres*	Value	% of Value*	Average Assessed Value*
<b>Irrigated</b>	94,543.90	22.48%	209,726,890	31.19%	2,218.30
<b>Dry Land</b>	262,090.35	62.31%	421,912,070	62.75%	1,609.80
<b>Grass</b>	55,653.36	13.23%	39,022,590	5.80%	701.17
<b>Waste</b>	8,335.70	1.98%	1,735,820	0.26%	208.24
<b>Other</b>	0.00	0.00%	0	0.00%	0.00
<b>Exempt</b>	15,914.44	3.78%	0	0.00%	0.00
<b>Total</b>	<b>420,623.31</b>	<b>100.00%</b>	<b>672,397,370</b>	<b>100.00%</b>	<b>1,598.57</b>

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

78 Saunders

	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	947,132,350	963,963,490	16,831,140	1.78%	12,935,119	0.41%
02. Recreational	1,823,100	1,388,110	-434,990	-23.86%	0	-23.86%
03. Ag-Homesite Land, Ag-Res Dwelling	162,296,380	164,806,267	2,509,887	1.55%	4,060,527	-0.96%
<b>04. Total Residential (sum lines 1-3)</b>	<b>1,111,251,830</b>	<b>1,130,157,867</b>	<b>18,906,037</b>	<b>1.70%</b>	<b>16,995,646</b>	<b>0.17%</b>
05. Commercial	107,884,100	111,014,580	3,130,480	2.90%	3,412,560	-0.26%
06. Industrial	0	0	0		0	
07. Ag-Farmsite Land, Outbuildings	37,816,620	39,035,230	1,218,610	3.22%	0	3.22%
08. Minerals	0	0	0		0	
<b>09. Total Commercial (sum lines 5-8)</b>	<b>145,700,720</b>	<b>150,049,810</b>	<b>4,349,090</b>	<b>2.98%</b>	<b>3,412,560</b>	<b>0.64%</b>
<b>10. Total Non-Agland Real Property</b>	<b>1,256,952,550</b>	<b>1,280,207,677</b>	<b>23,255,127</b>	<b>1.85%</b>	<b>20,408,206</b>	<b>0.23%</b>
11. Irrigated	202,975,340	209,726,890	6,751,550	3.33%		
12. Dryland	424,446,250	421,912,070	-2,534,180	-0.60%		
13. Grassland	38,762,470	39,022,590	260,120	0.67%		
14. Wasteland	1,337,470	1,735,820	398,350	29.78%		
15. Other Agland	0	0	0			
<b>16. Total Agricultural Land</b>	<b>667,521,530</b>	<b>672,397,370</b>	<b>4,875,840</b>	<b>0.73%</b>		
<b>17. Total Value of all Real Property</b> (Locally Assessed)	<b>1,924,474,080</b>	<b>1,952,605,047</b>	<b>28,130,967</b>	<b>1.46%</b>	<b>20,408,206</b>	<b>0.40%</b>

**2009 PLAN OF ASSESSMENT  
FOR  
SAUNDERS COUNTY  
By Cathy Gusman and Shawn Abbott**

Plan of Assessment Requirements:

Pursuant to Neb. Rev. Stat. §77-1311.02 (2007), on or before June 15 each year, the assessor shall prepare a plan of assessment, (herein after referred to as the “plan”), which describes the assessment actions planned for the next assessment year and two years thereafter. The plan shall indicate the classes or subclasses of real property that the county assessor plans to examine during the years contained in the plan of assessment. The plan shall describe all the assessment actions necessary to achieve the levels of value and quality of assessment practices required by law, and the resources necessary to complete those actions. On or before July 31 each year, the assessor shall present the plan to the county board of equalization and the assessor may amend the plan, if necessary, after the budget is approved by the county board. A copy of the plan and any amendments thereto shall be mailed to the Department of Revenue, Property Assessment Division on or before October 31 each year.

Real Property Assessment Requirements:

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

Assessment levels required for real property are as follows:

- 1) 100% of actual value for all classes of real property excluding agricultural and horticultural land;
- 2) 75% of actual value for agricultural land and horticultural land; and
- 3) 75% of special value for agricultural and horticultural land which meets the qualifications for special valuation under §77-1344.

See Neb. Rev. Stat. §77-201 (2009).

General Description of Real Property in Saunders County: Per the 2009 County Abstract, Saunders County consists of the following real property types:

	Parcels	% of Total Parcels	% of Taxable Value Base
Residential	<b>8366</b>	<b>54.11%</b>	<b>46.24%</b>
Commercial	<b>862</b>	<b>5.58%</b>	<b>5.55%</b>
Recreational	<b>31</b>	<b>.20%</b>	<b>.12%</b>
Agricultural	<b>491</b>	<b>3.18%</b>	<b>2.82%</b>

Special Value	5733	37.08%	32.42%
Game & Parks	10	.06%	.02%

Agricultural land - taxable acres **404797.58**

Other pertinent facts: *46.75% of Saunders County value comes from agricultural parcels. 74.66% of the agricultural acres are in dry farming, 10.31% is irrigated and 13.20% is in grasslands. The county consists of two smaller cities and 13 villages. The commercial properties are limited to mainly small operations.*

New Property: For assessment year 2009, an estimated **1000** building permits and/or information statements were filed for new property construction/additions in the county.

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

Current Resources:

A. Staff/Budget/Training

1 Assessment Manager, 1 Assessment Assistant, 2 Assessment Clerks, 1 Appraiser II (shared with Dodge County), 1 Appraiser I, 2 Appraiser Assistants.

**The total budget for Saunders County for 2008/2009 was \$409,858. Included in the total is 20,745 dedicated to the TerraScan CAMA/assessment administration package, \$187,715 for appraisal work, and \$76,625 for continuing education.**

The assessor is required to obtain 60 hours of continuing education every 4 years. The assessor has met all the educational hours required. The assessor also attends other workshops and meetings to further her knowledge of the assessment field.

The assessment staff at this time does not have continuing education requirements. The staff has voluntarily taken classes such as Windows, TerraScan user education, as well as IAAO classes.

Along with voluntary educational classes, Appraisers attend classes throughout the year to maintain current licenses.

B. Cadastral Maps

The Saunders County cadastral maps were up-dated in June of 1989. The assessment staff maintains the maps. All new subdivisions and parcel splits are kept up to date, as well as ownership transfers.

C. Property Record Cards

The property record cards in Saunders County were new in 1990. Ownership transfers are no longer being kept up to date on paper property record cards. Changes in the property structures are no longer being kept current on the property record cards. A concentrated effort towards a “paperless” property record card is in effect. Saunders

County Assessment Office went on-line in June of 2006 with the property record information.

D. Software for CAMA, Assessment Administration, GIS

**The provider for our CAMA and assessment administration is provided by TerraScan. Currently, Saunders County does not have a GIS system. Agridata program is also used to assist with new soil conversion.**

E. Web based – property record information access

**Property record cards are available online.**

Current Assessment Procedures for Real Property:

A. Discover, List & Inventory all property.

**Step 1-Building permits are gathered from all the permitting entities, separated into separate categories (rural, towns, etc), entered into the computer system and a plan of action is developed based on the number and location of each permit.**

**Step 2-A complete review of the readily accessible areas of the improvement is conducted. Measurements and photos are taken; and physical characteristics are noted at the time of inspection.**

**Step 3-Inspection data is entered into the CAMA system, using marshal and swift cost tables; and market data; a value is generated for each property inspected.**

**Step 4-The value generated for each property is compared to similar properties in the area, for equalization purposes.**

**Step 5-Permits are closed and notes are made in the file to roll the value for the following assessment year.**

B. Data Collection.

**All relevant sales are gathered, analyzed, and separated into groupings. These groupings are properties in similar areas with similar characteristics, purchased at similar rates. A study is conducted to determine if there are patterns, or similarities in sales prices etc, market areas are then developed. Once the market area is determined sales data is analyzed to ascertain what aspects of real property affects value. This information is carefully studied and a model is created to assist in determining property values. At the conclusion of the value generation, a ratio study is conducted to measure the viability of the new valuations. Individual property information is gathered in the same manner as properties that have building permits.**

C. Review assessment sales ratio studies before assessment actions.

**Part of market analysis and data collection. Market areas are reviewed on a yearly basis.**

1) Approaches to Value;

**All three approaches are considered when determining market values. The extent each approach is used depends upon the property type and market data available. The cost approach is most heavily relied upon in the initial evaluation process. All relevant sales are gathered, and analyzed to develop a market generated depreciation table. The market approach is used to support the value generated by the cost approach, broken down price per square foot. Commercial properties are valued in a manner similar to residential properties; however each classification is broken down into a value per square foot in the initial stage of valuation. The income approach is used to determine agricultural land values in special value areas, properties under rent restrictions, and used to affirm property values for small downtown commercial shops, apartment complexes and income producing properties that are commonly leased or where lease information is available.**

2) Market Approach; sales comparisons, **See above**

3) Cost Approach; cost manual used & date of manual and latest depreciation study,  
**06/07 for residential and 06/02 for commercial**

4) Income Approach; income and expense data collection/analysis from the market,  
**See above**

5) Land valuation studies, establish market areas, special value for agricultural land

**All relevant sales are gathered, analyzed, and separated into groupings. These groupings are properties in similar areas with similar characteristics, purchased at similar rates. When setting agricultural land values, sales are gathered from the entire county. A study is conducted to determine if there are patterns, or similarities in soil classification, sales prices etc. Market areas are then developed and values generated using sales from each market area. Once the market area is determined sales data is analyzed to ascertain what aspects of real property affects value. This information is carefully studied and a model is created to assist in determining property values. At the conclusion of the value generation, a ratio study is conducted to measure the viability of the new valuations.**

**Special value generation: A study is conducted to determine market rental rates for each market area. This information is compared to the study**

conducted by Bruce Johnson from the University of Nebraska (using land and funds information). Using market rent information a rent value is assigned to each soil classification. A capitalization rate is the supplied by the Department of Revenue. Using this capitalization rate and the market rental rates a value is generated for each property in the market area. At the conclusion of the value generation, a ratio study is conducted to measure the viability of the new valuations.

D. Reconciliation of Final Value and documentation See above

E. Review assessment sales ratio studies after assessment actions. See above

F. Notices and Public Relations

A new valuation notice is mailed to any property that experiences a valuation change on or before June 1 of each year. The protest process then begins. In the beginning of the process, informal meetings are conducted with individual taxpayers to discuss individual property valuations. Information is provided to each taxpayer both written and verbal, explaining current property valuations. Next step in the process, written and verbal communication is presented to the county boards. A portion of those values need to be later defended in an informal court situation at the Tax Equalization & Review Commission. A more in-depth report is supplied for this process and verbal testimony presented defending each property value in question. On occasion written communication or an explanation of a property value is prepared for the Governor's office or a State Senator.

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

<u>Property Class</u>	<u>Median</u>	<u>COD*</u>	<u>PRD*</u>
Residential	94	13.36	104.33
Commercial	98	27.96	116.35
Agricultural Land	N/A	N/A	N/A
Special Value Agland 71		N/A	N/A

\*COD means coefficient of dispersion and PRD means price related differential. For more information regarding statistical measures see 2009 Reports & Opinions.

**Assessment Actions Planned for Assessment Year 2010:**

Permits and information statements for all property classes will be complete. A ratio study for all classes will also be complete for statutory compliance.

**Residential: Review residential parcels in Ceresco, Colon, Leshara, Malmo, Morse Bluff and surrounding sub-divisions as well as the unincorporated areas of Wann, Touhy and Swedeburg and the river corridor.**

**Commercial: Review commercial properties in Ceresco, Colon, Leshara, Malmo, Morse Bluff.**

**Agricultural Land: Review land values for statutory compliance.**

**Special Value – Agland: Review land values for statutory compliance**

**Assessment Actions Planned for Assessment Year 2011:**

**Permits and information statements for all property classes will be complete. A ratio study for all classes will also be complete for statutory compliance.**

**Residential: Review the residential properties in Yutan and Wahoo as well as the surrounding sub-divisions. Review all lake properties.**

**Commercial: Review the commercial properties in Yutan and Wahoo and the surrounding sub-divisions. Review of gravel pits. Review any commercial properties at lake sub-divisions.**

**Agricultural Land: Review land values for statutory compliance**

**Special Value – Agland: Review land values for statutory compliance**

**Assessment Actions Planned for Assessment Year 2012:**

**Permits and information statements for all property classes will be complete. A ratio study for all classes will also be complete for statutory compliance.**

**Residential: Review residential properties in Ashland and the sub-divisions. Begin review of rural residential properties, including homes and outbuildings. It will continue into the 2013 year.**

**Commercial: Review commercial properties in Ashland, Mead, Cedar Bluffs, and the sub-divisions**

**Agricultural Land: Begin review of rural properties, including homes and outbuildings. It will continue into the 2013 year.**

**Special Value – Agland: Verify ag use on agricultural properties.**

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

1. Record Maintenance, Mapping updates, & Ownership changes

**Deeds are received daily from the Register of Deeds office. Sales are updated in the computer and in the cadastral maps. Splits and new subdivisions are also completed in the computer system, cadastral maps updated for ownership and parcel size accordingly. The County Surveyor provides assistance to the office when needed.**

2. Annually prepare and file Assessor Administrative Reports required by law/regulation:
  - a. Abstracts (Real & Personal Property)
  - b. Assessor Survey
  - c. Sales information to PAD rosters & annual Assessed Value Update w/Abstract
  - d. Certification of Value to Political Subdivisions
  - e. School District Taxable Value Report
  - f. Homestead Exemption Tax Loss Report (in conjunction with Treasurer)
  - g. Certificate of Taxes Levied Report
  - h. Report of current values for properties owned by Board of Education Lands & Funds
  - i. Report of all Exempt Property and Taxable Government Owned Property
  - j. Annual Plan of Assessment Report
3. Personal Property; administer annual filing of 1490 schedules, prepare subsequent notices for incomplete filings or failure to file and penalties applied, as required.

**Preprinted personal property returns are mailed each year to those that filed a return the prior year, as well as any new businesses/agricultural equipment owners that are discovered by the assessment office.**

4. Permissive Exemptions: administer annual filings of applications for new or continued exempt use, review and make recommendations to county board.

**Saunders County currently has 92 approved permissive exemption applications on file.**

5. Taxable Government Owned Property – annual review of government owned property not used for public purpose, send notices of intent to tax, etc.

**Reminder notices are sent annually each year to political subdivisions who own property to notify them of their requirements on new or updated contracts for leases they may have.**

6. Homestead Exemptions; administer 830 annual filings of applications, approval/denial process, taxpayer notifications, and taxpayer assistance.

**The Saunders County Board of Equalization annually extends the filing deadline for homestead exemptions as allowed by Nebraska Statute 77-3512.**

7. Centrally Assessed – review of valuations as certified by PAD for railroads and public service entities, establish assessment records and tax billing for tax list.

**Information provided by PAD is reviewed and verified for accuracy in balancing with the county.**

8. Tax Increment Financing – management of record/valuation information for properties in community redevelopment projects for proper reporting on administrative reports and allocation of ad valorem tax.

**Saunders County has 8 Tax Increment Financing projects throughout the county; one in Mead and seven in Wahoo. The projects affect 33 parcels in the county. Currently, one is in bankruptcy, one is partially complete and it does not appear that the project will be completed due to economic factors. One project has not started even though the request for the taxes to be split was requested two years ago.**

9. Tax Districts and Tax Rates – management of school district and other tax entity boundary changes necessary for correct assessment and tax information; input/review of tax rates used for tax billing process.

**The assessor works with both the Treasurer and the Clerk to ensure accuracy.**

10. Tax Lists; prepare and certify tax lists to county treasurer for real property, personal property, and centrally assessed.

**The Saunders County Treasurer and Assessor are not on the same computer systems. A conversion must be done each year with the two vendors for the tax list and tax bills to be completed.**

11. Tax List Corrections – prepare tax list correction documents for county board approval.

**Tax list corrections are prepared and given to the County Clerk to be put on the Board of Equalizations agenda. Assessment manager or representative meets with the Board during the meeting and offers explanation of correction(s)**

12. County Board of Equalization - attends county board of equalization meetings for valuation protests – assemble and provide information.

**A representative from the appraisal staff or the assessment manager sits in on referee hearings at the time of protest. The appraisal staff assists the referees as requested on information needed for protests. Assessor and head appraiser attend the final hearings of all protests, providing any additional information as requested by the Board.**

13. TERC Appeals - prepare information and attend taxpayer appeal hearings before TERC, defend valuation. **The appraiser meets with the County Attorney prior to the hearing to prepare exhibits and work on case matters.**

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

**Appraiser and assessment manager works directly with liaison and applicable staff members from PAD in preparation of evidence to bring forward to the commission.**

15. Education: Assessor and/or Appraisal Education – attend meetings, workshops, and educational classes to obtain required hours of continuing education to maintain assessor certification and/or appraiser license, etc. **Assessment manager is current on education requirements to maintain her assessor certification.**

Conclusion:

With all the entities of county government that utilize the assessor records in their operation, it is paramount for this office to constantly work toward perfection in record keeping.

With the continual review of all properties, records will become more accurate, and values will be assessed more equally and fairly across the county. With a well-developed plan in place, this process can flow more smoothly. Sales review will continue to be important in order to adjust for market areas in the county.

Respectfully submitted:

Assessor signature: Cathy Busman Date: 6-1-2009

## 2010 Assessment Survey for Saunders County

### I. General Information

#### A. Staffing and Funding Information

1.	<b>Deputy(ies) on staff</b>
	-
2.	<b>Appraiser(s) on staff</b>
	1 and 1 appraiser assistant
3.	<b>Other full-time employees</b>
	3
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>
	\$360,373
7.	<b>Adopted budget, or granted budget if different from above</b>
	\$360,373
8.	<b>Amount of the total budget set aside for appraisal work</b>
	\$153,887
9.	<b>Appraisal/Reappraisal budget, if not part of the total budget</b>
	-
10.	<b>Part of the budget that is dedicated to the computer system</b>
	\$21,138 for TerraScan
11.	<b>Amount of the total budget set aside for education/workshops</b>
	-
12.	<b>Other miscellaneous funds</b>
	-
13.	<b>Was any of last year's budget not used:</b>
	No

#### 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>
	Assessor's Office

5.	<b>Does the county have GIS software?</b>
	No
6.	<b>Who maintains the GIS software and maps?</b>
	-
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
3.	<b>What municipalities in the county are zoned?</b>
	Ashland, Cedar Bluffs, Ceresco, Colon, Ithaca, Leshara, Mead, Memphis, Morse Bluff, Prague, Valparaiso, Wahoo, Weston, and Yutan
4.	<b>When was zoning implemented?</b>
	Zoning was originally implemented in 1966, but the comprehensive plan has been updated since originally implemented.

### D. Contracted Services

1.	<b>Appraisal Services</b>
	All appraisal services are completed by staff appraisers.
2.	<b>Other services</b>
	TerraScan is contracted for appraisal and administrative software maintenance. GIS Workshop is contracted for property record access via the county website and Agri Data Inc is contracted for counting the acres of the various soils as the county worked to implement the most recent soil survey from the USDA.



# 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 Saunders 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