

# **Saline County Assessor**

## **3 Year Plan of Assessment**

### **June 15, 2025**

Pursuant to Nebraska 77-1311.02, the county assessor shall, on or before June 15 each year, prepare a plan of assessment which shall describe the assessment actions the county assessor plans to make 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. The plan shall be presented to the county board of equalization on or before July 31 each year. The county 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 on or before October 31 each year.

### **Real Property Assessment Requirements**

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

Assessment levels required for real property 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 land and horticultural land which meets the qualifications for special value under 77-1344.

State of Nebraska laws do not provide acceptable ranges for the Coefficient of Dispersion (COD) or the Price Related Differential (PRD); however, the IAAO Standards on Ratio Studies use the following:

The COD should be less than 15 for residential properties and less than 20 for agricultural land and horticultural land as well as commercial properties.

The PRD range is 98% to 103%.

## Record Count

According to Saline County's Abstract of Assessment, there are 6,015 residential records; 775 commercial records; 14 industrial records; 89 recreational properties and 3,957 agricultural records of which 2,821 are unimproved. According to our CAMA system, we have 11,348 records total.

## 2025 Level of Value and Assessment Statistics

According to the Reports and Opinions of the Property Tax Administrator and Findings and Orders by Tax Equalization and Review Commission (TERC), Saline County's Level of Value and Assessment Statistics are as follows:

<u>Property Class</u>	<u>Level of Value</u>
Residential	97%
Commercial	96%
Agricultural	72%

## Office Staff

Saline County Assessor's office staff consist of the assessor, deputy assessor and 1 full-time clerical/lister.

The Assessor, Deputy Assessor and one staff member presently hold their State of Nebraska Assessor's certificate, and all have attended the mandatory educational classes to maintain their certificate. All certificate holders must complete IAAO Course 101 – Fundamentals of Real Property Appraisal and IAAO Course 300 – Fundamentals of Mass Appraisal within the first four years of assuming the office. All certificate holders must obtain 60 hours of approved continuing education within each four-year period.

## Software/Mapping

Saline County Assessor's office utilizes the CAMA system, MIPS Assessment. The Marshall & Swift cost manuals are used to estimate the replacement costs of the residential, commercial and agricultural improvements during the reappraisal process.

The office maintains a cadastral mapping system for name changes, property splits and new subdivisions. The cadastral maps are dated 1984. Saline County also implemented a GIS mapping program in 2003.

Saline County has worked with EagleView (Pictometry) and currently has updated imagery which was flown during the spring of 2025.

## **2024 Assessment Actions for 2025 Tax Year**

### **Residential:**

For 2025, we completed all pickup work of new construction and remodeling of properties. This includes, but is not limited to new construction, additions, alterations, updating or tearing down structures.

In order to be in compliance with the State of Nebraska's six (6) year inspection review cycle, we contracted with MIPS to conduct a physical on-site inspection and review of the residential properties in Crete City, Wilber City, DeWitt Village and Tobias Village. This included an on-site inspection of the property using the current property record card to verify measurements, classifications and conditions of the existing improvements. If there was a discrepancy, a new measurement was taken and noted. They also listed new improvements and removed any old buildings. New photos were taken. New cost tables from the Marshall Swift manual were implemented along with new depreciation schedules. Lot values were adjusted based on recent lot studies completed. Property record cards and sketches were updated.

We conducted a thorough sales verification and analysis process of all eight communities within the county. This analysis is completed by compiling residential sales that have occurred during the two year study period (10/1/2022 – 9/30/2024) as established by the Nebraska Dept. of Revenue. Through this analysis, it was determined that a percentage adjustment was needed on the improvements in various communities to comply with the statutory measures of value. Dorchester +20%, Friend +10%, Swanton +30%, Western +30%, Cabins +15%, Acreage 4505 and Rural Residential Market Area 1 +25% and Acreage 4510 and Rural Residential Market Area 2 +18%. All rural residential site acres were adjusted.

Permits are inspected by office staff/lister. Entered and reviewed by office staff/listers and reviewed by the Assessor.

Sales reviews are completed by the Assessor.

### **Commercial:**

We completed all pickup work of new improvements on commercial properties. Permits were completed by Stanard Appraisal, Inc. Information was entered by Assessor and reviewed by Assessor and Stanard Appraisal, Inc.

We conducted a thorough sales verification and analysis process of all eight communities within the county. This analysis is completed by compiling commercial sales that have occurred during the three-year study period (10/1/2021 – 9/30/2024) as established by the Nebraska Dept. of Revenue. Through this analysis, it was determined that all commercial properties were in compliance, therefore, all values were affirmed and unchanged.

Sales reviews are completed by the Assessor.

### **Agricultural:**

For 2025, we completed all pickup work of new construction and remodeling of properties. This includes, but is not limited to new construction, additions, alterations, updating or tearing down structures.

Land classification adjustments were made when reported by landowner, local Natural Resource Districts (NRD) or observed by office staff. Farm Service Agency (FSA) maps were requested of the landowner when adjustments were recognized for accurate classifications.

The Assessor conducted a thorough analysis of agricultural sales by land classification groups and market areas. This analysis is completed by compiling agland sales that have occurred during the three-year study period (10/1/2021 – 9/30/2024) as established by the Nebraska Dept. of Revenue. Each qualified sale is placed in the respective market area based on location of the property. The sales are then broken down into acres within the respective land classifications. Each market area is tested by itself to determine if it falls between the statutory guidelines. The three market areas are then compiled into one final spreadsheet to determine if “county-wide” we still fall within the statutory guidelines and if there is a need for change. For 2025, this analysis showed that various classes of dryland needed to be increased by +8% in market area 1. Various classes of dryland needed to be increased by +25% and various classes of irrigated needed to be decreased by -5% in market area 2. In market area 3, various classes of dryland needed to be decreased by -5% and various classes of irrigated needed to be increased by +20%.

Implemented site values for the land associated with the solar farms and wind farms. This converted the land associated with these types of projects from being assessed as agland at 75% of the market value to non-agricultural land which is 100% of the market value.

Area 1: Dry land class 1D1 and 1D increased from 4100/acre to 4470/acre. 2D1 and 2D increased from 4025/acre to 4350/acre. 3D1 and 3D increased from 3795/acre to 4100/acre. 4D1 and 4D increased from 3625/acre to 3915/acre. Irrigated land classes 1A1 and 1A remained at 5265/acre. 2A1 and 2A remained at 4310/acre. 3A1 and 3A remained at 4255/acre. 4A1 and 4A remained at 4090/acre.

Area 2: Irrigated land class 1A1 and 1A decreased from 5700/acre to 5415/acre. 2A1 decreased from 5600/acre to 5320/acre. 2A decreased from 5500/acre to 5225. 3A1 decreased from 5100/acre to 4845/acre. 3A decreased from 4900/acre to 4655/acre. 4A1 decreased from 4500/acre to 4275/acre. 4A decreased from 4300/acre to 4085/acre. 1D1 increased from 3700/acre to 4625/acre. 1D increased from 3600/acre to 4500/acre. 2D1 increased from 3550/acre to 4440/acre. 2D increased from 3450/acre to 4315/acre. 3D1 increased from 3300/acre to 4125/acre. 3D and 4D1 increased from 3200/acre to 4000/acre. 4D increased from 3150/acre to 3940/acre.

Area 3: Irrigated land class 1A1 increased from 6200/acre to 7440/acre. 1A and 2A1 increased from 6085/acre to 7300/acre. 2A increased from 6020/acre to 7225/acre. 3A1 increased from 5745/acre to 6895/acre. 3A and 4A1 increased from 5015/acre to 6020/acre. 4A increased from 4785/acre to 5740/acre. Dry land classes 1D1 and 1D decreased from 3870/acre to 3675/acre. 2D1 decreased from 3555/acre to 3375/acre. 2D decreased from 3510/acre to 3335/acre. 3D1 decreased from 3445/acre to 3275/acre. 3D and 4D1 decreased from 3400/acre to 3230/acre. 4D decreased from 3250/acre to 3090/acre.

## **Assessment Plan for Residential Properties**

The Saline County Assessor's office will continue to work with the local communities in regard to obtaining building permits on new construction/remodel or destruction of improvements. The Assessor's office also obtains building permits from Saline County Planning/Zoning office. With the additional tools of ConnectExplorer and ConnectAssessment, the office plans to utilize these programs to determine areas of new construction.

The office will continue to review and analyze the real estate transactions.

### **2025 work for 2026 Assessment year**

The Saline County Assessor's office has contracted with MIPS to complete the on-site inspections/analysis of the residential properties of Swanton and Western. The on-site inspection includes using the current property record card to verify measurements, classifications and conditions of existing improvements. If a discrepancy is found, a new measurement will be taken and noted. New improvements will be listed and items removed will be noted that they are gone. New photos will be taken. A lot study will be completed for Swanton and Western. Updated Marshall & Swift costing will be implemented on the improvements. A sales study will be completed and adjustments in the economic depreciation will be applied, if found it is needed to maintain an acceptable level of value. This project has been paid for out of the budget year ending June 30, 2025.

We will complete the on-site inspections/reviews of the Rural Residential properties and rural cabins. The on-site inspection includes using the current property record card to verify measurements, classifications and conditions of existing improvements. If we are unable to access a property due to weather or other factors, such as no trespassing signage, we may rely on the most current aerial imagery. A lot study will be completed for the Rural Residential properties. Updated Marshall & Swift costing will be implemented on the improvements. A sales study will be completed and adjustments in the economic depreciation will be applied, if found it is needed to maintain an acceptable level of value.

Analysis will also be completed within each market area to determine if the boundary lines are still reliable or if there should be adjustments to the market area boundaries.

### **2026 work for the 2027 Assessment year**

In 2026, we will begin an on-site inspection/review of properties in Dorchester and Friend. The on-site inspection includes using the current property record card to verify measurements, classifications and conditions of existing improvements. If a discrepancy is found, a new measurement will be taken and noted. New improvements will be listed and items removed will be noted that they are gone. New photos will be taken. Lot studies will be completed. Updated Marshall & Swift costing will be implemented on the improvements. A sales study will be done and adjustments in the economic depreciation will be applied, if found it is needed to maintain an acceptable level of value. It is currently planned to have this work also contracted out with MIPS to assist with the reappraisal.

### **2027 work for the 2028 Assessment year**

At this time, there is no residential work scheduled to be completed for the 2028 assessment year, unless the statistics show the need for additional review.

### **Assessment Plan for Commercial Properties**

The Saline County Assessor's office will continue to work with the local communities in regard to obtaining building permits on new construction/remodel or destruction of improvements. The Assessor's office also obtains building permits from Saline County Planning/Zoning office.

The office will continue to review and analyze the real estate transactions.

### **2025 work for the 2026 Assessment year**

With the continued need for commercial appraisal experience, the Saline County Assessor's office has contracted with Stanard Appraisal, Inc to complete the on-site inspections/analysis of Crete commercial properties as well as all of the industrial properties in Saline County. The on-site inspection includes using the current property record card to verify measurements, classifications and conditions of existing improvements. If a discrepancy is found, a new measurement will be taken and noted. New improvements will be listed and items removed will be noted that they are gone. New photos will be taken. Lot studies will be completed. Updated Marshall & Swift costing will be implemented on the improvements. A sales study will be done and adjustments in the economic depreciation will be applied, if found it is needed to maintain an acceptable level of value.

## **2026 work for the 2027 Assessment year**

At this time, there is no commercial work scheduled to be completed for the 2027 assessment year, unless the statistics show the need for additional review.

## **2027 work for the 2028 Assessment year**

With the continued need for commercial appraisal experience, the Saline County Assessor's office will plan to contract with a licensed appraisal service to complete the on-site inspections/analysis of DeWitt, Swanton, Tobias and Western commercial properties. The on-site inspection includes using the current property record card to verify measurements, classifications and conditions of existing improvements. If a discrepancy is found, a new measurement will be taken and noted. New improvements will be listed and items removed will be noted that they are gone. New photos will be taken. Lot studies will be completed, updated Marshall & Swift costing will be implemented on the improvements. As sales study will be done and adjustments in the economic depreciation will be applied, if found it is needed to maintain an acceptable level of value.

## **Assessment Plan for Agricultural Properties**

The Saline County Assessor's office annually reviews all agricultural land sales to establish market value for agricultural land. In the review of the sale, the Assessor makes the final determination of which sales are considered arms-length transactions. This information is gathered by the agricultural questionnaire or phone call to the seller, agent or buyer. Analysis is completed in each market area on land value groups (LVG's) to determine if there is any need for value adjustments in the LVG's. Adjustments are made to values when our analysis shows the median outside of the acceptable range.

Analysis is also completed within each market area to determine if the boundary lines are still reliable.

Saline County currently has three market agricultural market areas. Market Area 1 is predominantly dryland, as irrigation is not feasible in the area. The topography is rolling. Market Area 2 has a similar topography to area 1, but ground water is available for irrigation. Market Area 3 is the flattest area of the county and irrigation is accessible.

Saline County will continue identifying Conservation Reserve Program (CRP) ground in the county, by writing follow-up letters to taxpayers who have been identified as having previous CRP contracts with the Farm Service Agency (FSA). A questionnaire will be included asking that the taxpayer provide locations, numbers of acres and contract dates that have been renewed or removed from the program. Maps will also be requested. After receiving the requested information, this data will be entered into a spreadsheet to track the information being returned.

Acres that have been reported and entered into the GIS program will be implemented into the computer assisted mass-appraisal system (CAMA). A market analysis of arms-length sales will be completed in each market area. Adjustments will be made to value when our analysis shows the median outside of the acceptable range.

## **Responsibilities**

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

#### **Prepare annually and file the following Administrative Reports**

- Approve/deny applicants of the Beginning Farmer Exemption (Feb 1)
- Aircraft Information Report (Feb 1)
- Make recommendation on Permissive Exemption applications (Form 451) to the County Board of Equalization (March 1)
- Notify governmental subdivisions of intent to tax property not used for public purpose and not paying in lieu of tax (March 1)
- County Abstract of Assessment for Real Property (March 19)
- Annual Assessed Value Update (March 19)
- Assessor Survey (March 19)
- Amended Homestead Exemption Summary Certificate (May 30)
- Send notice of valuation change to owner of record (as of May 20) of any property whose value increased or decreased (May 31)
- Certify completion of real property assessment roll (June 1) & publish in newspaper (June 6)
- Amend/re-certify Abstract of Assessment, if changes were ordered by TERC (June 5)
- Prepare 3-year plan of assessment (June – July)
- File 3- year plan of assessment with the County Board of Equalization (July 31)
- Reviews the ownership/use of all cemetery real property and reports to the County Board of Equalization (August 1)
- Certification of Values to Political Subdivisions (August 20)
- School District Taxable Value Report (August 20)
- Homestead Exemption Certification of Average Assessed Value of Single-Family Residential property (September 1)
- Complete/certify the tax list (real and personal) and deliver to the county treasurer (November 22)
- Homestead Exemption Tax Loss (November 30)
- Personal Property Tax Loss (November 30)
- Certificate of Taxes Levied Report (December 1)



**Homestead Exemptions** – Homestead Exemption applications are accepted in the office from February 2<sup>nd</sup> through June 30<sup>th</sup>.

**Personal Property** – All depreciable tangible personal property which is used in a trade or business for the production of income, and has a determined life of longer than 1 year, is subject to personal property tax.

Nebraska Personal Property returns are accepted in the office mid-January through May 1<sup>st</sup>, without penalty. Returns filed between May 2<sup>nd</sup> and June 30<sup>th</sup> receive a 10% penalty. Returns filed after June 30<sup>th</sup> receive a 25% penalty.

**Permissive Exemptions** – Permissive Exemption applications are filed in our office November 15 through December 31<sup>st</sup>.

**Taxable Governmental Owned Property** – Annual review of government owned property not used for public purpose, sent notices of intent to tax, etc.

**Centrally Assessed Properties** – Review the valuations as certified by the Department of Revenue, Property Assessment Division. Establish and maintain assessment records and tax billing for the tax lists.

**Tax Districts and Tax Rates** – Maintain school district and other tax entity boundary changes necessary for correct assessment and tax information including the input of tax rates used for tax billing.

**Tax Lists** – Prepare and certify the tax lists to the county treasurer for real property, personal property and centrally assessed properties.

**Tax List Corrections** – Prepare tax list correction documents for the County Board of Equalization's approval.

**County Board of Equalization (CBOE)** – Attend CBOE meetings including meetings for valuation appeals. Prepare documentation for meetings, post meeting notifications in county newspapers, mail final CBOE decisions. When possible, physically review properties that have filed valuation appeals.

**Tax Equalization and Review Commission (TERC) Appeals** – Prepare the information and attend the taxpayer appeals before TERC. Testify in defense of the county's valuation. When possible, physically review properties that have filed valuation appeals.

**Tax Equalization and Review Commission (TERC) Statewide Equalization** – Attend hearings if applicable to the county, testify in defense of the county's valuations, and to implement TERC's orders.

**Tax Increment Financing (TIF)** – Establish and maintain TIF district boundaries for tax billing.

**Rent-Restricted Housing Projects** – Annual review of rent-restricted housing projects filed with the Department of Revenue. Review and analyze the income and expense statements forwarded by the projects. Set valuation of projects using the capitalization rate established by the Rent-Restricted Housing Project Valuation Committee along with the information provided by the housing projects.

I respectfully submit this plan of assessment and request the resources needed to continue with maintaining up-to-date, fair and equitable assessments in achieving the statutory required statistics.

*Brandi Kelly*

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Brandi Kelly, Saline County Assessor

*June 15, 2025*

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