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DEPARTMENT OF REVENUE

**2026 REPORTS AND OPINIONS
OF THE PROPERTY TAX ADMINISTRATOR**

HOWARD COUNTY



Jim Pillen, Governor

April 7, 2026

Commissioner Keetle :

The 2026 Reports and Opinions of the Property Tax Administrator have been compiled for Howard County pursuant to [Neb. Rev. Stat. § 77-5027](#). This Report and Opinion will inform the Tax Equalization and Review Commission of the level of value and quality of assessment for real property in Howard County.

The information contained within the County Reports of the Appendices was provided by the county assessor pursuant to [Neb. Rev. Stat. § 77-1514](#).

For the Tax Commissioner

Sincerely,

A handwritten signature in black ink that reads "Sarah Scott".

Sarah Scott
Property Tax Administrator
402-471-5962

cc: Neal Dethlefs, Howard County Assessor

Table of Contents

2026 Reports and Opinions of the Property Tax Administrator:

- Certification to the Commission
- Introduction
- County Overview
- Residential Correlation
- Commercial Correlation
- Agricultural Land Correlation
- Property Tax Administrator's Opinion

Appendices:

- Commission Summary

Statistical Reports and Displays:

- Residential Statistics
- Commercial Statistics
- Agricultural Land Statistics
- Table-Average Value of Land Capability Groups
- Special Valuation Statistics (if applicable)

- Market Area Map
- Valuation History Charts

County Reports:

- County Abstract of Assessment for Real Property, Form 45
- County Abstract of Assessment for Real Property Compared to the Prior Year
- Certificate of Taxes Levied (CTL)
- Assessor Survey
- Three-Year Plan of Assessment
- Special Value Methodology (if applicable)
- Ad Hoc Reports Submitted by County (if applicable)

Introduction

Pursuant to [Neb. Rev. Stat. § 77-5027](#) the Property Tax Administrator (PTA) shall annually prepare and deliver to each county assessor and to the Tax Equalization and Review Commission (Commission) the Reports and Opinions (R&O). The R&O contains statistical and narrative reports informing the Commission of the certified opinion of the PTA regarding the level of value and the quality of assessment of the classes and subclasses of real property in each county. In addition, the PTA may make nonbinding recommendations for class or subclass adjustments to be considered by the Commission.

The statistical and narrative reports in the R&O provide an analysis of the assessment process implemented by each county to reach the levels of value and quality of assessment required by Nebraska law. The PTA's opinion of the level of value and quality of assessment in each county, is a conclusion based upon all the data provided by the county assessor and information gathered by the Nebraska Department of Revenue, Property Assessment Division (Division) regarding the assessment activities in the county during the preceding year.

The statistical reports are developed using the statewide sales file that contains all transactions as required by [Neb. Rev. Stat. § 77-1327](#). From this state sales file, a statistical analysis comparing assessments to sale prices for arm's-length sales (assessment sales ratio) is prepared. After analyzing all available information to determine that the sales represent the class or subclass of real property being measured, inferences are drawn regarding the level of assessment and quality of assessment of that class or subclass of real property. The statistical reports contained in the R&O are developed based on standards developed by the International Association of Assessing Officers (IAAO).

The analysis of assessment practices in each county is necessary to give proper context to the statistical inferences from the assessment sales ratio studies and the overall quality of assessment in the county. The assessment practices are evaluated in the county to ensure generally accepted mass appraisal techniques are used and that those methods will generally produce uniform and proportionate valuations.

The PTA considers the statistical reports and the analysis of assessment practices when forming conclusions for both the level of value and quality of assessment. The consideration of both the statistical indicators and assessment processes used to develop valuations is necessary to accurately determine the level of value and quality of assessment. Assessment practices that produce a biased sales file will generally produce a biased statistical indicator, which, on its face, would otherwise appear to be valid. Likewise, statistics produced on small, unrepresentative, or otherwise unreliable samples, may indicate issues with assessment uniformity and assessment level; however, a detailed review of the practices and valuation models may suggest otherwise. For these reasons, the detail of the PTA's analysis is presented and contained within the Residential, Commercial, and Agricultural land correlations of the R&O.

Statistical Analysis:

Before relying upon any calculated statistical measures to evaluate the assessment performance of the county assessor, the Division teammates must evaluate whether the statistical sample is both representative of the population and statistically reliable.

A statistically sufficient reliable sample of sales is one in which the features of the sample contain information necessary to compute an estimate of the population. To determine whether the sample of sales is sufficient in size to evaluate the class of real property, measures of reliability are considered, such as the coefficient of dispersion (COD) or the width of the confidence interval. Generally, the broader the qualitative measures, the more sales will be needed to have reliability in the ratio study.

A representative sample is a group of sales from a larger population of parcels, such that statistical indicators calculated from the sample can be expected to reflect the characteristics of the sold and unsold population being studied. The accuracy of statistics as estimators of the population depends on the degree to which the sample represents the population.

Since multiple factors affect whether a sample is statistically sufficient, reliable, and representative, single test thresholds cannot be used to make determinations regarding sample reliability or representativeness.

For the analysis in determining a point estimate of the level of value, the PTA considers three measures as indicators of the central tendency of assessment: the median ratio, weighted mean ratio, and mean ratio. The use and reliability of each measure is based on inherent strengths and weaknesses which are the quantity and quality of the information from which it was calculated and the defined scope of the analysis.

The median ratio is considered the most appropriate statistical measure to determine a level of value for direct equalization, which is the process of adjusting the values of classes or subclasses of property in response to an unacceptable required level of value. Since the median ratio is considered neutral in relationship to either assessed value or selling price, adjusting the class or subclass of properties based upon the median measure will not change the relationships between assessed value and level of value already present in the class of property. Additionally, the median ratio is less influenced by the presence of extreme ratios, commonly called outliers, which can skew the outcome in the other measures.

The weighted mean ratio best reflects a comparison of the fully assessable valuation of a jurisdiction, by measuring the total assessed values against the total of selling prices. The weighted mean ratio can be heavily influenced by sales of large-dollar property with extreme ratios.

The mean ratio is used as a basis for other statistical calculations, such as the Price Related Differential (PRD) and Coefficient of Variation (COV). As a simple average of the ratios, the mean ratio has limited application in the analysis of the 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.

The quality of assessment relies in part on statistical indicators as well. If the weighted mean ratio, because of its dollar-weighting feature, is significantly different from the mean ratio, it may be an indication of disproportionate assessments. Assessments are disproportionate when properties within a class are assessed at noticeably different levels of market value. The coefficient produced by this calculation is referred to as the PRD and measures the assessment level of lower-priced properties relative to the assessment level of higher-priced properties. The PRD range stated in IAAO standards is 98% to 103%. A perfect match in assessment level between the low-dollar properties and high-dollar properties indicates a PRD of 100%. The reason for the extended range on the high end is the recognition by IAAO of the inherent bias in assessment. The IAAO Standard on Ratio Studies notes that the PRD is sensitive to sales with higher prices even if the ratio on higher priced sales do not appear unusual relative to other sales, and that small samples, samples with high dispersion, or extreme ratios may not provide an accurate indication of assessment regressivity or progressivity, appraisal biases that occur when high-value properties are appraised higher or lower than low-value properties in relation to market values.

The Coefficient of Dispersion (COD) is a measure also used in the evaluation of assessment quality. The COD measures the average absolute deviation calculated about the median and is expressed as a percentage of the median. A COD of 15% indicates that half of the assessment ratios are expected to fall within 15% of the median. The closer the ratios are grouped around the median the more equitable the property assessments tend to be.

Nebraska law does not provide for a range of acceptability for the COD or PRD; however, the IAAO Standard on Ratio Studies establishes the following range of acceptability for the COD:

General Property Class	Jurisdiction Size/Profile/Market Activity	COD Range
Residential improved (single family dwellings, condominiums, manuf. housing, 2-4 family units)	Very large jurisdictions/densely populated/newer properties/active markets	5.0 to 10.0
	Large to mid-sized jurisdictions/older & newer properties/less active markets	5.0 to 15.0
	Rural or small jurisdictions/older properties/depressed market areas	5.0 to 20.0
Income-producing properties (commercial, industrial, apartments,)	Very large jurisdictions/densely populated/newer properties/active markets	5.0 to 15.0
	Large to mid-sized jurisdictions/older & newer properties/less active markets	5.0 to 20.0
	Rural or small jurisdictions/older properties/depressed market areas	5.0 to 25.0
Residential vacant land	Very large jurisdictions/rapid development/active markets	5.0 to 15.0
	Large to mid-sized jurisdictions/slower development/less active markets	5.0 to 20.0
	Rural or small jurisdictions/little development/depressed markets	5.0 to 25.0
Other (non-agricultural) vacant land	Very large jurisdictions/rapid development/active markets	5.0 to 20.0
	Large to mid-sized jurisdictions/slower development/less active markets	5.0 to 25.0
	Rural or small jurisdictions/little development/depressed markets	5.0 to 30.0

A COD under 5% indicates that the properties in the sample are either unusually homogenous, or possibly indicative of a non-representative sample due to the selective reappraisal of sold parcels. The IAAO utilizes varying upper bounds for the COD range to recognize that sample size, property type, variation of property ages and market conditions directly impact the COD. This chart and the analyses of factors impacting the COD are considered to determine whether the calculated COD is within an acceptable range. The reliability of the COD can also be directly affected by extreme ratios.

The confidence interval is another measure used to evaluate the reliability of the statistical indicators. The PTA primarily relies upon the median confidence interval, although the mean and weighted mean confidence intervals are calculated as well. While there are no formal standards regarding the acceptable width of such measure, the range established is often useful in determining the range in which the true level of value is expected to exist. Pursuant to [Neb. Rev. Stat. §77-5023](#), the acceptable range is 69% to 75% of actual value for agricultural land, except for taxes levied to pay school bonds passed after January 12, 2022 for which the acceptable range is 44% to 50% of actual value. For all other classes of real property, the acceptable range is 92% to 100% of actual value.

Analysis of Assessment Practices:

A review of the assessment practices that ultimately affect the valuation of real property in each county is completed. This review is done to ensure the reliability of the statistical analysis and to ensure generally accepted mass appraisal techniques are used to establish uniform and proportionate valuations. The review of assessment practices is based on information provided by the county assessors in Assessment Surveys and Assessed Value Updates (AVU), along with observed assessment practices in the county.

To ensure county assessors are submitting all Real Estate Transfer Statements, required for the development of the state sales file pursuant to [Neb. Rev. Stat. §77-1327](#), a random sample from the county registers of deeds' records is audited to confirm that the required sales have been submitted and reflect accurate information. The timeliness of the submission is also reviewed to ensure the sales file allows analysis of up-to-date information. The sales verification and qualification procedures used by the county assessors are reviewed to ensure that sales are properly considered arm's-length transactions unless determined to be otherwise through the verification process. Proper sales verification practices ensure the statistical analysis is based on an unbiased sample of sales.

Comparison of valuation changes on sold and unsold properties is conducted to ensure that there is no bias in the assessment of sold parcels and that the sales file adequately represents the population of parcels in the county.

Valuation groups and market areas are also examined to identify whether the groups and areas being measured truly represent economic areas within the county. The measurement of economic areas is the method by which the PTA ensures intra-county equalization exists. The progress of the county assessor's six-year inspection and review cycle is documented to ensure compliance with [Neb. Rev. Stat. § 77-1311.03](#) and also to confirm that all property is being uniformly listed and described for valuation purposes.

Valuation methodologies developed by the county assessor are reviewed for both appraisal logic and to ensure compliance with generally accepted mass appraisal techniques. Methods and sales used to develop lot values, agricultural outbuildings, and agricultural site values are also reviewed to ensure the land component of the valuation process is based on the local market and economic area.

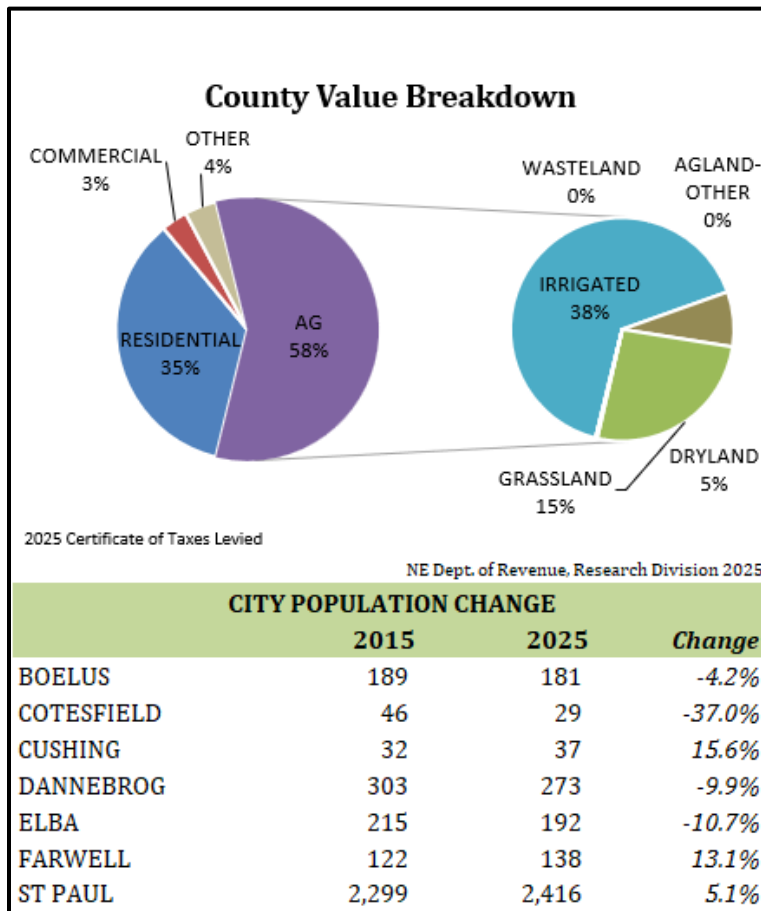
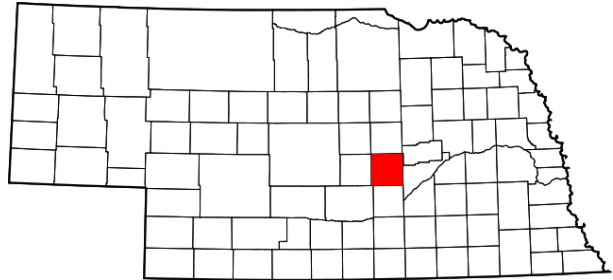
Compliance with statutory reporting requirements is also a component of the assessment practices review. Late, incomplete, or excessive errors in statutory reports can be problematic for property owners, county officials, the Division, the Commission, and others. The late, incomplete, or excessive errors in statutory reporting highlights potential issues in other areas of the assessment process. Public trust in the assessment process demands transparency, and assessment practices are reviewed to ensure taxpayers are served with such transparency.

Comprehensive review of assessment practices in each county is conducted throughout the year. When practical, if potential issues are identified, they are presented to the county assessor for clarification and correction, if necessary. The county assessor can then work to implement corrective measures prior to establishing assessed values. The PTA's conclusion that assessment quality either meets or does not meet generally accepted mass appraisal techniques is based on the totality of the assessment practices in the county.

**Further information may be found in Exhibit 94*

County Overview

With a total area of 569 square miles, Howard County has 6,572 residents, a slight population increase over the 2020 U.S. Census.¹ The report indicates that 78% of county housing is owner occupied and 95% of residents occupy the same house as in the prior year.¹ The average home value in the county is \$186,185.²



The majority of the commercial properties in Howard County are located in and around the county seat of St. Paul. The most current information available from the U.S. Census Bureau shows there are 176 employer establishments with a total employment figure of 1,076. This represents a 2% decrease in total employment from 2022-2023.¹

Agricultural land contributes the majority of value to the county's overall valuation base. A mix of grass and irrigated land makes up a majority of the agricultural land in the county. Howard County is included in both the Central Platte and Lower Loup Natural Resource Districts (NRD).

¹ *QuickFacts Howard County, Nebraska.* (n.d.). U.S. Census Bureau Quick Facts: United States. Retrieved March 3, 2026, from <https://www.census.gov/quickfacts/fact/table/howardcountynebraska>

² *Average residential value.* (2025). 2025 Average Residential Value, Neb. Rev. Stat. § 77-3506.02. Retrieved March 3, 2026, from <https://revenue.nebraska.gov/sites/default/files/doc/pad/homestead/2025%20Average%20Res%20Value.pdf>

2026 Residential Correlation for Howard County

Assessment Practices & Actions

The Department of Revenue, Property Assessment Division (Division) annually conducts a comprehensive review of assessment practices in each county. The review examines the integrity of the sales data provided to the Division for its ratio studies, as well as the more subjective aspects of the assessment process. The portions of the review that most significantly influence determinations of assessment quality are described herein, along with the assessment actions taken by the county assessor in the current assessment year.

The sales qualification and verification processes were reviewed to determine if all arm's-length sales are made available for measurement purposes. The sales usability rate for the residential class is below the statewide average. The rate of return of sales questionnaires is low. The assessor contacts the buyer, seller, or agent by phone to aid in the verification of sales that are not obviously non-arm's-length and provides documented reasons for all sales that are disqualified. The review revealed that no apparent bias exists in the qualification determination and that all arm's-length transactions have been made available for measurement purposes.

Valuation groups are reviewed to ensure that economic differences are adequately identified and stratified. The Howard County Assessor uses six valuation groups within the class. Valuation Group 1 is the largest town within the county. Valuation Group 2 consists of the small towns. Valuation Groups 7, 9 and 11 include the rural residential. Rural is separated according to each agricultural market area due to distinct characteristics and differences in those market areas. Market Area 1 is near Grand Island; a higher populated town in Hall County that is progressive and rapidly developing in businesses and educational opportunities. Market Area 2 includes gradually growing subdivisions and limited small-town businesses. Market Area 3 includes small towns with minimal growth and few available commercial businesses. Valuation Group 13 includes all properties in the subdivision of the Lake of the Woods.

The six-year inspection and review cycle of the county assessor was examined and is in compliance with statutory requirements. Residential properties are valued by the county assessor and office staff, including pick-up work and revaluations. The county assessor provides a notice in the local newspaper prior to review. The inspection includes new pictures and measurements if needed. Review of the interior or further information from the property owner is requested if available.

The county assessor has a written methodology on file.

2026 Residential Correlation for Howard County

2026 Residential Assessment Details for Howard County						
Valuation Group	Assessor Locations within Valuation Group	Depreciation Table Year	Costing Year	Lot Value Study Year	Last Inspection Year(s)	Description of Assessment Actions for Current Year
1	St. Paul	2021	2024	2021	2021	
2	Boelus, Cotesfield, Cushing, Dannebrog, Elba, St. Libory & Farwell	2022	2024	2022	2022	Lowered the economic adjustment in Dannebrog (10%) and Farwell (5%).
7	Market Area 7100 Rural	2024	2024	2024	2024	Lowered economic adjustment by 10%
9	Market Area 7200 Rural	2023	2020	2024	2023	
11	Market Area 7300 Rural	2022	2020	2024	2022	
13	Lake of the Woods	2023	2020	2021	2023	
<p><u>Additional comments:</u> Pick-up work was completed and placed on the assessment roll.</p> <p>* = assessment action for current year</p>						

Description of Analysis

The statistical sample in the residential class consists of 118 sales. All three measures of central tendency and the qualitative measures are within the acceptable range.

Review by valuation group shows that the sample represents five of the six valuation groups. Two of the valuation groups has an insufficient number of sales for individual analysis. However, four valuation groups have a median within the acceptable range and qualitative statistics that support uniformity.

Valuation Group 9 consists of a small sample of 5 sales, with a median below recommended range. The measures of central tendency do not closely correlate and range around the median is 73-102%, indicating that the median cannot be relied upon. A substat of Valuation Group 9 can be found in the appendix of this report.

Review of the 2026 County Abstract of Assessment for Real Property, Form 45 compared with the 2025 Certificate of Taxes Levied Report (CTL) indicates that the sales file and the abstract changed at similar rates.

2026 Residential Correlation for Howard County

Equalization and Quality of Assessment

A review of the statistics with sufficient sales, along with all other information available, and the assessment practices suggest that assessments within the county are valued within the acceptable range and are therefore considered equalized. The quality of assessment of the residential property in Howard County complies with generally accepted mass appraisal techniques.

VALUATION GROUP						
RANGE	COUNT	MEDIAN	MEAN	WGT.MEAN	COD	PRD
1	76	96.06	95.75	95.20	10.33	100.58
2	23	93.37	90.86	89.06	15.67	102.02
7	13	92.10	88.61	86.23	14.68	102.76
9	5	76.00	84.12	84.15	16.50	99.96
13	1	94.05	94.05	94.05	00.00	100.00
____ALL____	118	95.48	93.50	91.86	12.07	101.79

Level of Value

Based on analysis of all available information, the level of value for the residential property in Howard County is 95%.

2026 Commercial Correlation for Howard County

Assessment Practices & Actions

The Department of Revenue, Property Assessment Division (Division) annually conducts a comprehensive review of assessment practices in each county. The review examines the integrity of the sales data provided to the Division for its ratio studies, as well as the more subjective aspects of the assessment process. The portions of the review that most significantly influence determinations of assessment quality are described herein, along with the assessment actions taken by the county assessor in the current assessment year.

The sales qualification and verification processes were reviewed. The sales usability rate for the commercial class is below the statewide average. The county assessor contacts the buyer, seller, or agent by phone to aid in the verification of sales that are not obviously non-arm's-length and provides documented reasons for all sales that are disqualified. The review revealed that no apparent bias exists in the qualification determination and that all arm's-length transactions have been made available for measurement purposes.

There are three commercial valuation groups in Howard County. Valuation Group 1 is the largest town within the county. Valuation Group 2 consists of small towns with limited trade and business. Valuation Group 3 includes the rural commercial in the county, where parcels tend to be agricultural businesses.

The six-year inspection and review cycle of the county assessor is examined. Commercial properties are valued by the county assessor and office staff, including pick-up work and revaluations. The county assessor remains in compliance with statutory requirements.

2026 Commercial Assessment Details for Howard County						
Valuation Group	Assessor Locations within Valuation Group	Depreciation Table Year	Costing Year	Lot Value Study Year	Last Inspection Year(s)	Description of Assessment Actions for Current Year
1	St. Paul	*2025	*2024	*2025	*2025	
2	Boelus, Cotesfield, Cushing, Dannebrog, Elba, St. Libory & Farwell	*2025	*2024	*2025	*2025	
3	Rural	*2025	*2024	*2025	*2025	
<u>Additional comments:</u> Pick-up work was completed by the assessor and staff and placed on the assessment roll. * = assessment action for current year						

Description of Analysis

The statistical sample in the commercial class consists of 15 sales. Two of the three measures of central tendency are within acceptable range; the mean is high. The COD is within the acceptable range; the PRD is high. The PRD, mean and weighted mean are impacted by two extreme low dollar sales; there is not a clear regressive pattern in the sample.

2026 Commercial Correlation for Howard County

Review by valuation group shows that the sample represents two of the three valuation groups. Only, one of the two valuation groups has a sufficient number of sales for individual analysis. All three measures of central tendency of Valuation Group 1 is within recommended range. The PRD is within acceptable range. The COD is low, however, the reappraisal of the small sample included updated depreciation and land models. The statistics represent the county assessor's valuation model that was established using few commercial sales and is not an indicator of assessment quality.

The 2026 County Abstract of Assessment for Real Property, Form 45 Compared with the 2025 Certificate of Taxes Levied Report (CTL) shows that the abstract increased 22%, the sales in total increased 36%. The difference is due to two sales that increased significantly more than others, removal of these two sales demonstrates the sales increased 24%. A significant change to Valuation Group 1 was expected in the completed reappraisal due to a continuing downward trend in the previous assessment years.

Equalization and Quality of Assessment

The review of the assessment practices by the county assessor supported that commercial property assessment in Howard County comply with generally accepted mass appraisal techniques and are uniformly assessed.

VALUATION GROUP						
RANGE	COUNT	MEDIAN	MEAN	WGT.MEAN	COD	PRD
1	11	98.63	99.41	98.21	03.59	101.22
2	4	101.89	131.60	99.84	33.30	131.81
____ALL____	15	98.63	107.99	98.25	11.80	109.91

Level of Value

Based on analysis of all available information, the level of value for commercial property in Howard County is 99%.

2026 Agricultural Correlation for Howard County

Assessment Practices & Actions

The Department of Revenue, Property Assessment Division (Division) annually conducts a comprehensive review of assessment practices in each county. The review examines the integrity of the sales data provided to the Division for its ratio studies, as well as the more subjective aspects of the assessment process. The portions of the review that most significantly influence determinations of assessment quality are described herein, along with the assessment actions taken by the county assessor in the current assessment year.

The agricultural sales usability rate for Howard County is near the statewide average. All arm’s-length transactions were utilized for measurement purposes. The county assessor contacts the buyer, seller, or agent by phone to aid in the verification of sales that are not obviously non-arm’s-length and provides documented reasons for all sales that are disqualified.

Three agricultural market areas are used in Howard County for analyzing agricultural sales. The market areas are determined based on river boundaries and common geographical characteristics. Although separate market areas are identified, the same value is currently being applied to all areas. The county assessor is actively monitoring the market for changes.

The county assessor is in compliance with the six-year inspection and review cycle. The county assessor and office staff review all agricultural improvements. Although there are special valuation applications on file, there is no information that suggests a non-agricultural influence exists in the market. All sales and surrounding areas are reviewed.

2026 Agricultural Assessment Details for Howard County						
		Depreciation Tables Year	Costing Year	Lot Value Study Year	Last Inspection Year(s)	Description of Assessment Actions for Current Year
AG OB	Agricultural outbuildings	2023	2020	2019	2023	
AB DW	Agricultural dwellings	2023	2020	2019	2023	
<u>Additional comments:</u>						
Pick-up work was completed by the assessor and staff and placed on the assessment roll.						
* = assessment action for current year						

2026 Agricultural Correlation for Howard County

Market Area	Description of Unique Characteristics	Land Use Reviewed Year	Description of Assessment Actions for Current Year
7100	The southern portion of the county, sandy soil characteristics.	*2025	Irrigated land 18-19% increase Dryland 13-15% increase Grassland 12% increase Waste land 20% increase
7200	The western portion of the county, silty soil characteristics.	*2025	
7300	The north and east portion of the county, sandy and silty soil characteristics.	*2025	
Additional comments: * = assessment action for current year			

Description of Analysis

The statistical sample for the agricultural class includes 31 qualified sales. All three measures of central tendency are within the acceptable range; the COD supports the median as the indicator of the level of value.

Review of sales by market area indicates two of the three market areas are outside the acceptable range; however, all market areas are valued with the same schedule of values, and most contain small sample of sales. The statistics of the overall sample should be solely relied upon.

A review of each class by 80% Majority Land Use (MLU) indicates that there are a sufficient number of sales in irrigated land and grassland, with medians within the acceptable range. The dryland class consists of one sale; the sample is too small to rely on the median for measurement purposes. A study of surrounding agricultural values shows that Howard County's values are comparable in irrigated land, grassland and dryland.

A review of the 2026 County Abstract of Assessment for Real Property, Form 45 Compared with the 2025 Certificate of Taxes Levied Report (CTL) shows the value changed consistent with the reported actions of the county assessor.

Equalization and Quality of Assessment

Agricultural land values are equalized at uniform portions of market value; all values have been determined to be acceptable and are reasonably comparable to adjoining counties. Agricultural improvements are equalized and assessed at the statutory level. The quality of assessment of agricultural property in Howard County complies with generally accepted mass appraisal techniques.

2026 Agricultural Correlation for Howard County

80%MLU By Market Area						
RANGE	COUNT	MEDIAN	MEAN	WGT.MEAN	COD	PRD
<u>Irrigated</u>						
County	12	69.93	70.04	69.36	10.05	100.98
7100	7	68.63	68.94	67.55	10.75	102.06
7200	4	74.10	73.88	73.88	05.86	100.00
7300	1	62.36	62.36	62.36	00.00	100.00
<u>Dry</u>						
County	1	60.98	60.98	60.98	00.00	100.00
7100	1	60.98	60.98	60.98	00.00	100.00
<u>Grass</u>						
County	8	69.94	73.06	67.15	22.52	108.80
7100	6	69.94	74.61	68.38	22.82	109.11
7300	2	68.43	68.43	63.90	22.07	107.09
<u>ALL</u>	31	71.57	72.51	70.43	14.38	102.95

Level of Value

Based on analysis of all available information, the level of value of agricultural land in Howard County is 72%.

2026 Opinions of the Property Tax Administrator for Howard County

My opinions and recommendations are stated as a conclusion based on all of the factors known to me regarding the assessment practices and statistical analysis for this county. See, Neb. Rev. Stat. § 77-5027 (R.R.S. 2011). 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 these 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.

Class	Level of Value	Quality of Assessment	Non-binding recommendation
Residential Real Property	95	Meets generally accepted mass appraisal techniques.	No recommendation.
Commercial Real Property	99	Meets generally accepted mass appraisal techniques.	No recommendation.
Agricultural Land	72	Meets generally accepted mass appraisal techniques.	No recommendation.

***A level of value displayed as NEI (not enough information) represents a class of property with insufficient information to determine a level of value.*

Dated this 7th day of April, 2026.



Sarah Scott
Property Tax Administrator

APPENDICES

2026 Commission Summary for Howard County

Residential Real Property - Current

Number of Sales	118	Median	95.48
Total Sales Price	\$29,808,825	Mean	93.50
Total Adj. Sales Price	\$29,808,825	Wgt. Mean	91.86
Total Assessed Value	\$27,383,572	Average Assessed Value of the Base	\$147,652
Avg. Adj. Sales Price	\$252,617	Avg. Assessed Value	\$232,064

Confidence Interval - Current

95% Median C.I	92.97 to 97.26
95% Wgt. Mean C.I	88.63 to 95.09
95% Mean C.I	90.69 to 96.31
% of Value of the Class of all Real Property Value in the County	26.49
% of Records Sold in the Study Period	3.51
% of Value Sold in the Study Period	5.52

Residential Real Property - History

Year	Number of Sales	LOV	Median
2025	116	95	95.16
2024	125	94	94.33
2023	139	95	94.79
2022	158	97	97.28

2026 Commission Summary for Howard County

Commercial Real Property - Current

Number of Sales	15	Median	98.63
Total Sales Price	\$7,980,900	Mean	107.99
Total Adj. Sales Price	\$7,980,900	Wgt. Mean	98.25
Total Assessed Value	\$7,840,983	Average Assessed Value of the Base	\$176,006
Avg. Adj. Sales Price	\$532,060	Avg. Assessed Value	\$522,732

Confidence Interval - Current

95% Median C.I	96.71 to 101.74
95% Wgt. Mean C.I	96.98 to 99.51
95% Mean C.I	89.77 to 126.21
% of Value of the Class of all Real Property Value in the County	3.63
% of Records Sold in the Study Period	3.89
% of Value Sold in the Study Period	11.54

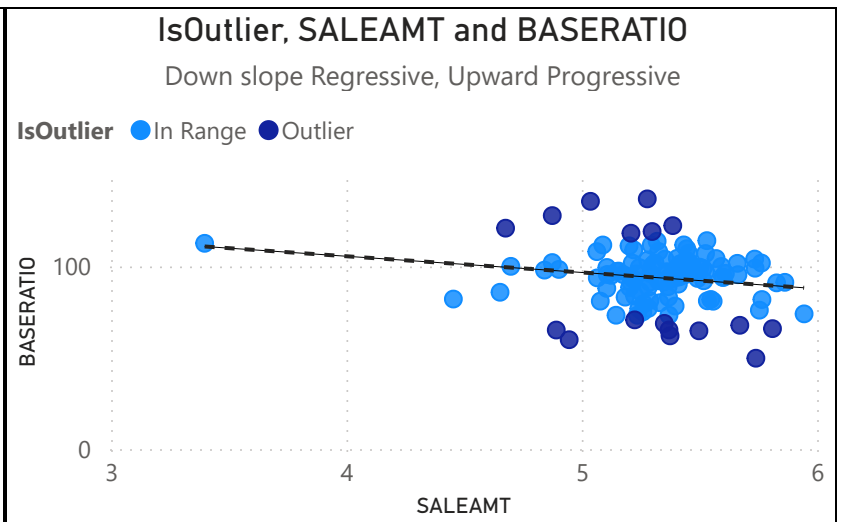
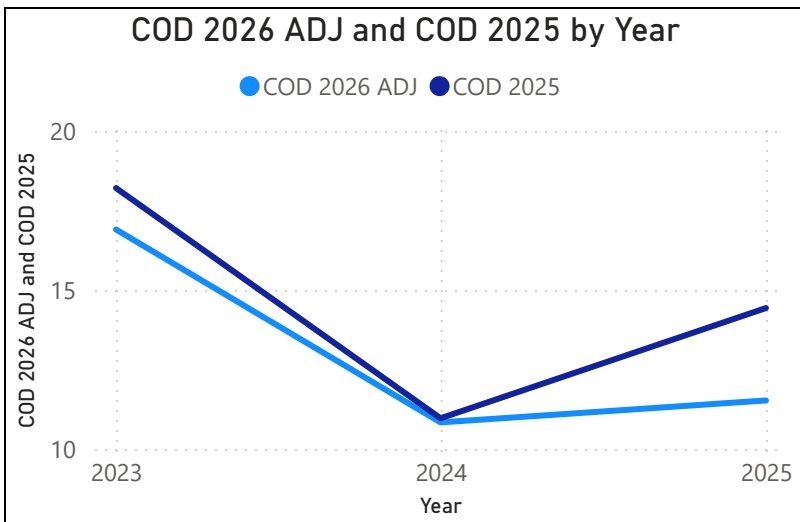
Commercial Real Property - History

Year	Number of Sales	LOV	Median
2025	27	94	93.65
2024	12	100	94.79
2023	20	98	97.89
2022	20	99	98.53

Howard Residential Preliminary Stats Comparison To R&O Stats

VAL GRP	Count	Median			Mean			Weighted Mean		
		R&O Statistics	Preliminary Statistics	Percent Change	R&O Statistics	Preliminary Statistics	Percent Change	R&O Statistics	Preliminary Statistics	Percent Change
1	76	96.05	95.83	0.23%	95.75	95.25	0.52%	95.20	94.55	0.68%
2	23	93.37	79.30	17.75%	90.86	83.07	9.38%	89.06	81.40	9.42%
7	13	92.10	83.04	10.91%	88.61	80.23	10.45%	86.23	77.80	10.84%
9	5	76.00	76.00	0.00%	84.12	83.93	0.23%	84.15	84.05	0.12%
13	1	94.05	91.79	2.46%	94.05	91.79	2.46%	94.05	91.79	2.46%
Total	118	95.48	93.54	2.08%	93.50	90.71	3.07%	91.86	88.77	3.48%

VAL GRP	Count	COD			PRD			MIN			MAX		
		R&O Stats	Prelim Stats	Percent Change	R&O Stats	Prelim Stats	Percent Change	R&O Stats	Prelim Stats	Percent Change	R&O Stats	Prelim Stats	Percent Change
1	76	10.33	10.20	1.27%	100.58	100.74	-0.16%	61.94	61.94	0.00%	136.92	136.92	0.00%
2	23	15.67	21.33	-26.54%	102.02	102.05	-0.03%	59.84	27.00	121.66%	135.59	135.59	0.00%
7	13	14.69	14.09	4.20%	102.76	103.12	-0.35%	49.70	47.21	5.27%	108.10	97.94	10.37%
9	5	16.50	16.24	1.56%	99.97	99.86	0.11%	67.72	67.72	0.00%	101.84	101.81	0.04%
13	1	0.00	0.00	0.00%	100.00	100.00	-0.00%	94.05	91.79	2.46%	94.05	91.79	2.46%
Total	118	12.06	13.74	-12.18%	101.78	102.19	-0.39%	49.70	27.00	84.10%	136.92	136.92	0.00%



**47 Howard
RESIDENTIAL**

PAD 2026 R&O Statistics (Using 2026 Values)

Qualified

Date Range: 10/1/2023 To 9/30/2025 Posted on: 1/31/2026

Number of Sales : 118
 Total Sales Price : 29,808,825
 Total Adj. Sales Price : 29,808,825
 Total Assessed Value : 27,383,572
 Avg. Adj. Sales Price : 252,617
 Avg. Assessed Value : 232,064

MEDIAN : 95
 WGT. MEAN : 92
 MEAN : 94
 COD : 12.07
 PRD : 101.79

COV : 16.65
 STD : 15.57
 Avg. Abs. Dev : 11.52
 MAX Sales Ratio : 136.92
 MIN Sales Ratio : 49.70

95% Median C.I. : 92.97 to 97.26
 95% Wgt. Mean C.I. : 88.63 to 95.09
 95% Mean C.I. : 90.69 to 96.31

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DATE OF SALE *										Avg. Adj. Sale Price	Avg. Assd. Val
RANGE	COUNT	MEDIAN	MEAN	WGT.MEAN	COD	PRD	MIN	MAX	95%_Median_C.I.		
<u>Qrtrs</u>											
01-OCT-23 To 31-DEC-23	19	94.38	92.18	88.55	16.90	104.10	59.84	127.78	73.98 to 111.23	267,089	236,504
01-JAN-24 To 31-MAR-24	12	95.45	94.36	93.72	08.20	100.68	76.00	122.29	85.81 to 96.64	262,108	245,648
01-APR-24 To 30-JUN-24	13	96.77	93.80	93.72	06.40	100.09	73.25	102.39	88.90 to 100.12	267,717	250,892
01-JUL-24 To 30-SEP-24	16	96.28	94.74	94.97	08.15	99.76	65.18	111.74	88.48 to 101.45	225,406	214,066
01-OCT-24 To 31-DEC-24	10	99.74	100.41	88.63	22.84	113.29	49.70	136.92	78.26 to 135.59	195,900	173,625
01-JAN-25 To 31-MAR-25	11	97.40	95.26	94.97	12.51	100.31	65.12	119.06	73.20 to 112.60	217,523	206,571
01-APR-25 To 30-JUN-25	23	94.05	89.52	91.33	11.20	98.02	61.94	113.72	76.97 to 98.97	282,891	258,356
01-JUL-25 To 30-SEP-25	14	95.99	93.10	90.70	10.64	102.65	67.72	108.10	81.83 to 104.27	260,268	236,061
<u>Study Yrs</u>											
01-OCT-23 To 30-SEP-24	60	95.54	93.65	92.30	10.58	101.46	59.84	127.78	91.72 to 97.93	255,114	235,467
01-OCT-24 To 30-SEP-25	58	95.24	93.35	91.41	13.62	102.12	49.70	136.92	91.10 to 98.97	250,034	228,544
<u>Calendar Yrs</u>											
01-JAN-24 To 31-DEC-24	51	95.83	95.52	93.27	10.84	102.41	49.70	136.92	92.10 to 97.94	239,042	222,954
<u>ALL</u>	118	95.48	93.50	91.86	12.07	101.79	49.70	136.92	92.97 to 97.26	252,617	232,064

VALUATION GROUP										Avg. Adj. Sale Price	Avg. Assd. Val
RANGE	COUNT	MEDIAN	MEAN	WGT.MEAN	COD	PRD	MIN	MAX	95%_Median_C.I.		
1	76	96.06	95.75	95.20	10.33	100.58	61.94	136.92	93.89 to 99.28	232,300	221,143
2	23	93.37	90.86	89.06	15.67	102.02	59.84	135.59	78.26 to 97.94	162,761	144,959
7	13	92.10	88.61	86.23	14.68	102.76	49.70	108.10	73.98 to 104.40	465,346	401,287
9	5	76.00	84.12	84.15	16.50	99.96	67.72	101.84	N/A	392,900	330,609
13	1	94.05	94.05	94.05	00.00	100.00	94.05	94.05	N/A	396,500	372,891
<u>ALL</u>	118	95.48	93.50	91.86	12.07	101.79	49.70	136.92	92.97 to 97.26	252,617	232,064

PROPERTY TYPE *										Avg. Adj. Sale Price	Avg. Assd. Val
RANGE	COUNT	MEDIAN	MEAN	WGT.MEAN	COD	PRD	MIN	MAX	95%_Median_C.I.		
01	117	95.53	93.88	92.66	11.75	101.32	59.84	136.92	93.37 to 97.26	250,075	231,711
06	1	49.70	49.70	49.70	00.00	100.00	49.70	49.70	N/A	550,000	273,340
07											
<u>ALL</u>	118	95.48	93.50	91.86	12.07	101.79	49.70	136.92	92.97 to 97.26	252,617	232,064

**47 Howard
RESIDENTIAL**

PAD 2026 R&O Statistics (Using 2026 Values)

Qualified

Date Range: 10/1/2023 To 9/30/2025 Posted on: 1/31/2026

Number of Sales : 118
 Total Sales Price : 29,808,825
 Total Adj. Sales Price : 29,808,825
 Total Assessed Value : 27,383,572
 Avg. Adj. Sales Price : 252,617
 Avg. Assessed Value : 232,064

MEDIAN : 95
 WGT. MEAN : 92
 MEAN : 94
 COD : 12.07
 PRD : 101.79

COV : 16.65
 STD : 15.57
 Avg. Abs. Dev : 11.52
 MAX Sales Ratio : 136.92
 MIN Sales Ratio : 49.70

95% Median C.I. : 92.97 to 97.26
 95% Wgt. Mean C.I. : 88.63 to 95.09
 95% Mean C.I. : 90.69 to 96.31

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SALE PRICE *

RANGE	COUNT	MEDIAN	MEAN	WGT.MEAN	COD	PRD	MIN	MAX	95%_Median_C.I.	Avg. Adj. Sale Price	Avg. Assd. Val
Low \$ Ranges											
Less Than 5,000	1	112.60	112.60	112.60	00.00	100.00	112.60	112.60	N/A	2,500	2,815
Less Than 15,000	1	112.60	112.60	112.60	00.00	100.00	112.60	112.60	N/A	2,500	2,815
Less Than 30,000	2	97.35	97.35	84.55	15.68	115.14	82.09	112.60	N/A	15,500	13,106
Ranges Excl. Low \$											
Greater Than 4,999	117	95.43	93.34	91.86	12.02	101.61	49.70	136.92	92.97 to 97.04	254,755	234,024
Greater Than 14,999	117	95.43	93.34	91.86	12.02	101.61	49.70	136.92	92.97 to 97.04	254,755	234,024
Greater Than 29,999	116	95.48	93.44	91.87	11.99	101.71	49.70	136.92	92.97 to 97.26	256,705	235,839
Incremental Ranges											
0 TO 4,999	1	112.60	112.60	112.60	00.00	100.00	112.60	112.60	N/A	2,500	2,815
5,000 TO 14,999											
15,000 TO 29,999	1	82.09	82.09	82.09	00.00	100.00	82.09	82.09	N/A	28,500	23,396
30,000 TO 59,999	3	99.99	102.23	102.48	11.69	99.76	85.81	120.89	N/A	47,500	48,677
60,000 TO 99,999	7	97.93	87.27	85.81	20.91	101.70	59.84	127.78	59.84 to 127.78	79,214	67,971
100,000 TO 149,999	12	96.41	97.98	97.30	10.63	100.70	73.23	135.59	87.94 to 108.05	127,263	123,820
150,000 TO 249,999	48	92.44	92.65	92.40	13.26	100.27	61.94	136.92	86.07 to 96.77	198,841	183,722
250,000 TO 499,999	36	96.74	96.21	95.64	07.33	100.60	64.69	114.07	94.24 to 100.12	325,148	310,966
500,000 TO 999,999	10	86.39	83.43	83.06	16.15	100.45	49.70	103.97	65.89 to 101.81	630,400	523,625
1,000,000 +											
ALL	118	95.48	93.50	91.86	12.07	101.79	49.70	136.92	92.97 to 97.26	252,617	232,064

RESIDENTIAL IMPROVED

Type : Qualified

Number of Sales :	5	Median :	76	COV :	19.53	95% Median C.I. :	N/A
Total Sales Price :	1,977,000	Wgt. Mean :	84	STD :	16.43	95% Wgt. Mean C.I. :	N/A
Total Adj. Sales Price :	1,964,500	Mean :	84	Avg. Abs. Dev :	12.54	95% Mean C.I. :	63.72 to 104.52
Total Assessed Value :	1,653,047						
Avg. Adj. Sales Price :	392,900	COD :	16.50	MAX Sales Ratio :	101.84		
Avg. Assessed Value :	330,609	PRD :	99.96	MIN Sales Ratio :	67.72		

What IF

DATE OF SALE *

RANGE	COUNT	MEDIAN	MEAN	WGT.MEAN	COD	PRD	MIN	MAX	95% Median C.I.	Avg.Adj.SalePrice	Avg.AssdValue
<u>Qrtrs</u>											
10/01/2023 To 12/31/2023											
01/01/2024 To 03/31/2024	1	76.00	76.00	76.00	100.00	76.00	76.00	76.00	N/A	569,000	432,456
04/01/2024 To 06/30/2024	1	101.84	101.84	101.84	100.00	101.84	101.84	101.84	N/A	205,000	208,780
07/01/2024 To 09/30/2024											
10/01/2024 To 12/31/2024											
01/01/2025 To 03/31/2025											
04/01/2025 To 06/30/2025	2	87.52	87.52	96.25	16.33	90.93	73.23	101.81	N/A	360,250	346,754
07/01/2025 To 09/30/2025	1	67.72	67.72	67.72	100.00	67.72	67.72	67.72	N/A	470,000	318,304
<u>Study Yrs</u>											
10/01/2023 To 09/30/2024	2	88.92	88.92	82.85	14.53	107.33	76.00	101.84	N/A	387,000	320,618
10/01/2024 To 09/30/2025	3	73.23	80.92	84.99	15.51	95.21	67.72	101.81	N/A	396,833	337,270
<u>Calendar Yrs</u>											
01/01/2024 To 12/31/2024	2	88.92	88.92	82.85	14.53	107.33	76.00	101.84	N/A	387,000	320,618
<u>ALL</u>											
10/01/2023 To 09/30/2025	5	76.00	84.12	84.15	16.50	99.96	67.72	101.84	N/A	392,900	330,609

VALUATION GROUP

RANGE	COUNT	MEDIAN	MEAN	WGT.MEAN	COD	PRD	MIN	MAX	95% Median C.I.	Avg.Adj.SalePrice	Avg.AssdValue
9	5	76.00	84.12	84.15	16.50	99.96	67.72	101.84	N/A	392,900	330,609
<u>ALL</u>											
10/01/2023 To 09/30/2025	5	76.00	84.12	84.15	16.50	99.96	67.72	101.84	N/A	392,900	330,609

RESIDENTIAL IMPROVED

Type : Qualified

Number of Sales :	5	Median :	76	COV :	19.53	95% Median C.I. :	N/A
Total Sales Price :	1,977,000	Wgt. Mean :	84	STD :	16.43	95% Wgt. Mean C.I. :	N/A
Total Adj. Sales Price :	1,964,500	Mean :	84	Avg. Abs. Dev :	12.54	95% Mean C.I. :	63.72 to 104.52
Total Assessed Value :	1,653,047						
Avg. Adj. Sales Price :	392,900	COD :	16.50	MAX Sales Ratio :	101.84		
Avg. Assessed Value :	330,609	PRD :	99.96	MIN Sales Ratio :	67.72		

What IF

PROPERTY TYPE *

RANGE	COUNT	MEDIAN	MEAN	WGT.MEAN	COD	PRD	MIN	MAX	95% Median C.I.	Avg. Adj. Sale Price	Avg. Assd Value
01	5	76.00	84.12	84.15	16.50	99.96	67.72	101.84	N/A	392,900	330,609
06											
07											
<u>ALL</u>											
10/01/2023 To 09/30/2025	5	76.00	84.12	84.15	16.50	99.96	67.72	101.84	N/A	392,900	330,609

RESIDENTIAL IMPROVED

Type : Qualified

Number of Sales :	5	Median :	76	COV :	19.53	95% Median C.I. :	N/A
Total Sales Price :	1,977,000	Wgt. Mean :	84	STD :	16.43	95% Wgt. Mean C.I. :	N/A
Total Adj. Sales Price :	1,964,500	Mean :	84	Avg. Abs. Dev :	12.54	95% Mean C.I. :	63.72 to 104.52
Total Assessed Value :	1,653,047						
Avg. Adj. Sales Price :	392,900	COD :	16.50	MAX Sales Ratio :	101.84		
Avg. Assessed Value :	330,609	PRD :	99.96	MIN Sales Ratio :	67.72		

What IF

SALE PRICE *

RANGE	COUNT	MEDIAN	MEAN	WGT.MEAN	COD	PRD	MIN	MAX	95% Median C.I.	Avg. Adj. Sale Price	Avg. Assd Value
Less Than 5,000											
Less Than 15,000											
Less Than 30,000											
<u>Ranges Excl. Low \$</u>											
Greater Than 4,999	5	76.00	84.12	84.15	16.50	99.96	67.72	101.84	N/A	392,900	330,609
Greater Than 15,000	5	76.00	84.12	84.15	16.50	99.96	67.72	101.84	N/A	392,900	330,609
Greater Than 30,000	5	76.00	84.12	84.15	16.50	99.96	67.72	101.84	N/A	392,900	330,609
<u>Incremental Ranges</u>											
0 TO 4,999											
5,000 TO 14,999											
15,000 TO 29,999											
30,000 TO 59,999											
60,000 TO 99,999											
100,000 TO 149,999	1	73.23	73.23	73.23		100.00	73.23	73.23	N/A	140,000	102,528
150,000 TO 249,999	1	101.84	101.84	101.84		100.00	101.84	101.84	N/A	205,000	208,780
250,000 TO 499,999	1	67.72	67.72	67.72		100.00	67.72	67.72	N/A	470,000	318,304
500,000 TO 999,999	2	88.91	88.91	89.03	14.52	99.87	76.00	101.81	N/A	574,750	511,718
1,000,000 +											
<u>ALL</u>											
10/01/2023 To 09/30/2025	5	76.00	84.12	84.15	16.50	99.96	67.72	101.84	N/A	392,900	330,609

RESIDENTIAL IMPROVED - ADJUSTED

SUMMARY OF ADJUSTED PARAMETERS FOR CALCULATION FROM USER FILE

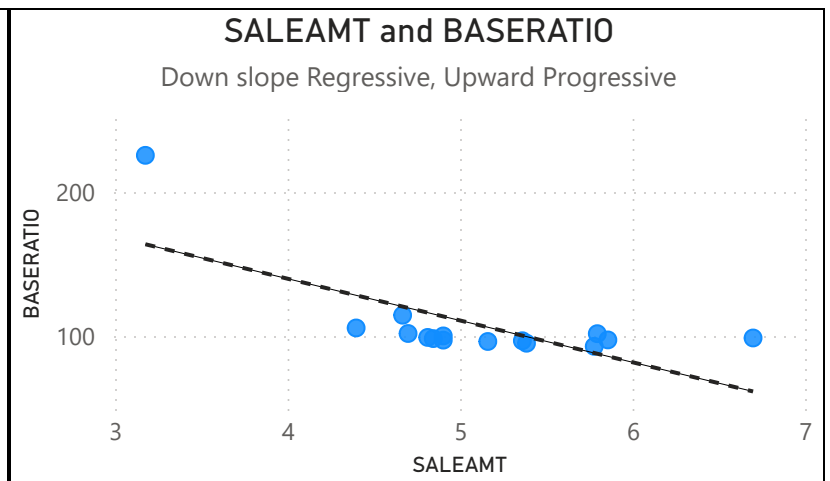
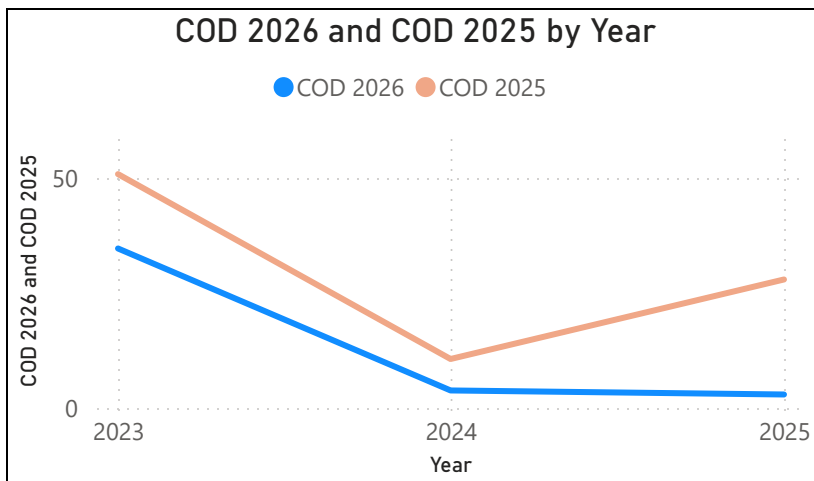
Strata Heading	Strata	Change Value	Change Type	Percent Change
VALUATION GROUP	9	Total	Increase	0%

What IF

Howard Commercial Preliminary Stats Comparison To R&O Stats

VAL GRP	Count	Median			Mean			Weighted Mean		
		R&O Statistics	Preliminary Statistics	Percent Change	R&O Statistics	Preliminary Statistics	Percent Change	R&O Statistics	Preliminary Statistics	Percent Change
1	11	98.63	69.88	41.14%	99.41	74.31	33.77%	98.21	72.17	36.08%
2	4	101.89	88.00	15.78%	131.60	111.25	18.29%	99.84	82.60	20.88%
Total	15	98.63	80.84	22.00%	107.99	84.16	28.31%	98.25	72.40	35.70%

VAL GRP	Count	COD			PRD			MIN			MAX		
		R&O Stats	Prelim Stats	Percent Change	R&O Stats	Prelim Stats	Percent Change	R&O Stats	Prelim Stats	Percent Change	R&O Stats	Prelim Stats	Percent Change
1	11	3.58	24.08	-85.12%	101.22	102.97	33.77%	92.82	32.72	183.67%	114.43	94.28	21.38%
2	4	33.30	36.29	-8.23%	131.80	134.69	18.29%	97.14	77.80	24.86%	225.47	191.20	17.92%
Total	15	11.80	26.70	-55.80%	109.92	116.24	28.31%	92.82	32.72	183.67%	225.47	191.20	17.92%



47 Howard
COMMERCIAL

PAD 2026 R&O Statistics (Using 2026 Values)

Qualified

Date Range: 10/1/2022 To 9/30/2025 Posted on: 1/31/2026

Number of Sales : 15
Total Sales Price : 7,980,900
Total Adj. Sales Price : 7,980,900
Total Assessed Value : 7,840,983
Avg. Adj. Sales Price : 532,060
Avg. Assessed Value : 522,732

MEDIAN : 99
WGT. MEAN : 98
MEAN : 108
COD : 11.80
PRD : 109.91

COV : 30.47
STD : 32.90
Avg. Abs. Dev : 11.64
MAX Sales Ratio : 225.47
MIN Sales Ratio : 92.82

95% Median C.I. : 96.71 to 101.74
95% Wgt. Mean C.I. : 96.98 to 99.51
95% Mean C.I. : 89.77 to 126.21

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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>											
01-OCT-22 To 31-DEC-22											
01-JAN-23 To 31-MAR-23											
01-APR-23 To 30-JUN-23											
01-JUL-23 To 30-SEP-23	2	161.09	161.09	97.55	39.97	165.14	96.71	225.47	N/A	115,700	112,862
01-OCT-23 To 31-DEC-23	2	97.22	97.22	97.31	04.53	99.91	92.82	101.62	N/A	612,500	596,012
01-JAN-24 To 31-MAR-24											
01-APR-24 To 30-JUN-24	2	100.38	100.38	100.20	01.35	100.18	99.02	101.74	N/A	57,500	57,614
01-JUL-24 To 30-SEP-24	3	97.28	102.95	98.21	05.92	104.83	97.14	114.43	N/A	282,167	277,106
01-OCT-24 To 31-DEC-24	1	98.20	98.20	98.20	00.00	100.00	98.20	98.20	N/A	70,000	68,739
01-JAN-25 To 31-MAR-25	1	98.63	98.63	98.63	00.00	100.00	98.63	98.63	N/A	5,000,000	4,931,251
01-APR-25 To 30-JUN-25	2	97.52	97.52	96.23	02.61	101.34	94.97	100.06	N/A	161,500	155,415
01-JUL-25 To 30-SEP-25	2	100.89	100.89	97.57	04.66	103.40	96.19	105.58	N/A	85,000	82,937
<u>Study Yrs</u>											
01-OCT-22 To 30-SEP-23	2	161.09	161.09	97.55	39.97	165.14	96.71	225.47	N/A	115,700	112,862
01-OCT-23 To 30-SEP-24	7	99.02	100.58	97.81	04.40	102.83	92.82	114.43	92.82 to 114.43	312,357	305,510
01-OCT-24 To 30-SEP-25	6	98.42	98.94	98.45	02.53	100.50	94.97	105.58	94.97 to 105.58	927,167	912,782
<u>Calendar Yrs</u>											
01-JAN-23 To 31-DEC-23	4	99.17	129.16	97.35	34.68	132.68	92.82	225.47	N/A	364,100	354,437
01-JAN-24 To 31-DEC-24	6	98.61	101.30	98.43	03.81	102.92	97.14	114.43	97.14 to 114.43	171,917	169,214
<u>ALL</u>	15	98.63	107.99	98.25	11.80	109.91	92.82	225.47	96.71 to 101.74	532,060	522,732

VALUATION GROUP	COUNT	MEDIAN	MEAN	WGT.MEAN	COD	PRD	MIN	MAX	95%_Median_C.I.	Avg. Adj. Sale Price	Avg. Assd. Val
1	11	98.63	99.41	98.21	03.59	101.22	92.82	114.43	94.97 to 101.74	709,491	696,796
2	4	101.89	131.60	99.84	33.30	131.81	97.14	225.47	N/A	44,125	44,056
<u>ALL</u>	15	98.63	107.99	98.25	11.80	109.91	92.82	225.47	96.71 to 101.74	532,060	522,732

**47 Howard
COMMERCIAL**

PAD 2026 R&O Statistics (Using 2026 Values)

Qualified

Date Range: 10/1/2022 To 9/30/2025 Posted on: 1/31/2026

Number of Sales : 15
 Total Sales Price : 7,980,900
 Total Adj. Sales Price : 7,980,900
 Total Assessed Value : 7,840,983
 Avg. Adj. Sales Price : 532,060
 Avg. Assessed Value : 522,732

MEDIAN : 99
 WGT. MEAN : 98
 MEAN : 108
 COD : 11.80
 PRD : 109.91

COV : 30.47
 STD : 32.90
 Avg. Abs. Dev : 11.64
 MAX Sales Ratio : 225.47
 MIN Sales Ratio : 92.82

95% Median C.I. : 96.71 to 101.74
 95% Wgt. Mean C.I. : 96.98 to 99.51
 95% Mean C.I. : 89.77 to 126.21

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PROPERTY TYPE *

RANGE	COUNT	MEDIAN	MEAN	WGT.MEAN	COD	PRD	MIN	MAX	95%_Median_C.I.	Avg. Adj. Sale Price	Avg. Assd. Val
02	2	95.05	95.05	95.25	02.35	99.79	92.82	97.28	N/A	660,000	628,661
03	13	99.02	109.98	98.84	12.98	111.27	94.97	225.47	96.71 to 105.58	512,377	506,435
04											
<u>ALL</u>	<u>15</u>	<u>98.63</u>	<u>107.99</u>	<u>98.25</u>	<u>11.80</u>	<u>109.91</u>	<u>92.82</u>	<u>225.47</u>	<u>96.71 to 101.74</u>	<u>532,060</u>	<u>522,732</u>

SALE PRICE *

RANGE	COUNT	MEDIAN	MEAN	WGT.MEAN	COD	PRD	MIN	MAX	95%_Median_C.I.	Avg. Adj. Sale Price	Avg. Assd. Val
<u>Low \$ Ranges</u>											
Less Than 5,000	1	225.47	225.47	225.47	00.00	100.00	225.47	225.47	N/A	1,500	3,382
Less Than 15,000	1	225.47	225.47	225.47	00.00	100.00	225.47	225.47	N/A	1,500	3,382
Less Than 30,000	2	165.53	165.53	112.37	36.22	147.31	105.58	225.47	N/A	13,250	14,889
<u>Ranges Excl. Low \$</u>											
Greater Than 4,999	14	98.42	99.60	98.22	03.46	101.41	92.82	114.43	96.19 to 101.74	569,957	559,829
Greater Than 14,999	14	98.42	99.60	98.22	03.46	101.41	92.82	114.43	96.19 to 101.74	569,957	559,829
Greater Than 29,999	13	98.20	99.14	98.20	03.17	100.96	92.82	114.43	96.19 to 101.62	611,877	600,862
<u>Incremental Ranges</u>											
0 TO 4,999	1	225.47	225.47	225.47	00.00	100.00	225.47	225.47	N/A	1,500	3,382
5,000 TO 14,999											
15,000 TO 29,999	1	105.58	105.58	105.58	00.00	100.00	105.58	105.58	N/A	25,000	26,395
30,000 TO 59,999	2	108.09	108.09	107.85	05.87	100.22	101.74	114.43	N/A	48,250	52,039
60,000 TO 99,999	4	98.61	98.61	98.60	00.95	100.01	97.14	100.06	N/A	73,750	72,714
100,000 TO 149,999	1	96.19	96.19	96.19	00.00	100.00	96.19	96.19	N/A	145,000	139,478
150,000 TO 249,999	2	95.84	95.84	95.82	00.91	100.02	94.97	96.71	N/A	236,450	226,560
250,000 TO 499,999											
500,000 TO 999,999	3	97.28	97.24	97.30	03.01	99.94	92.82	101.62	N/A	648,333	630,807
1,000,000 TO 1,999,999											
2,000,000 TO 4,999,999											
5,000,000 TO 9,999,999	1	98.63	98.63	98.63	00.00	100.00	98.63	98.63	N/A	5,000,000	4,931,251
10,000,000 +											
<u>ALL</u>	<u>15</u>	<u>98.63</u>	<u>107.99</u>	<u>98.25</u>	<u>11.80</u>	<u>109.91</u>	<u>92.82</u>	<u>225.47</u>	<u>96.71 to 101.74</u>	<u>532,060</u>	<u>522,732</u>

47 Howard
COMMERCIAL

PAD 2026 R&O Statistics (Using 2026 Values)

Qualified

Date Range: 10/1/2022 To 9/30/2025 Posted on: 1/31/2026

Number of Sales : 15
 Total Sales Price : 7,980,900
 Total Adj. Sales Price : 7,980,900
 Total Assessed Value : 7,840,983
 Avg. Adj. Sales Price : 532,060
 Avg. Assessed Value : 522,732

MEDIAN : 99
 WGT. MEAN : 98
 MEAN : 108
 COD : 11.80
 PRD : 109.91

COV : 30.47
 STD : 32.90
 Avg. Abs. Dev : 11.64
 MAX Sales Ratio : 225.47
 MIN Sales Ratio : 92.82

95% Median C.I. : 96.71 to 101.74
 95% Wgt. Mean C.I. : 96.98 to 99.51
 95% Mean C.I. : 89.77 to 126.21

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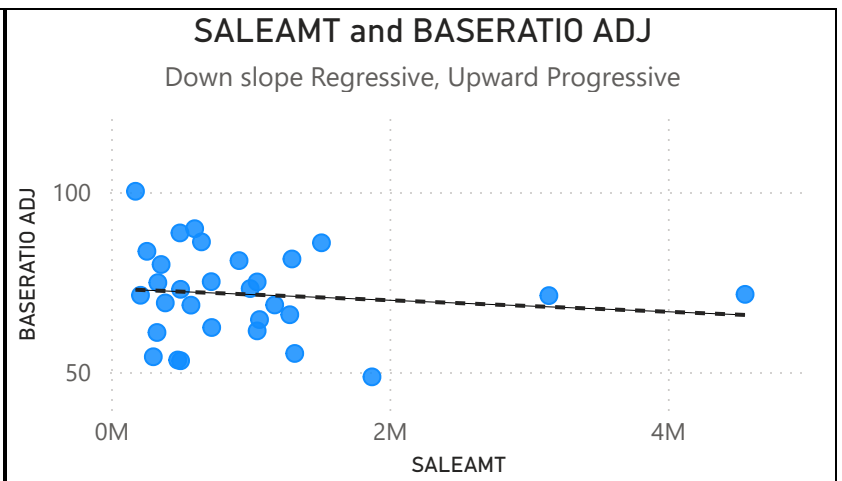
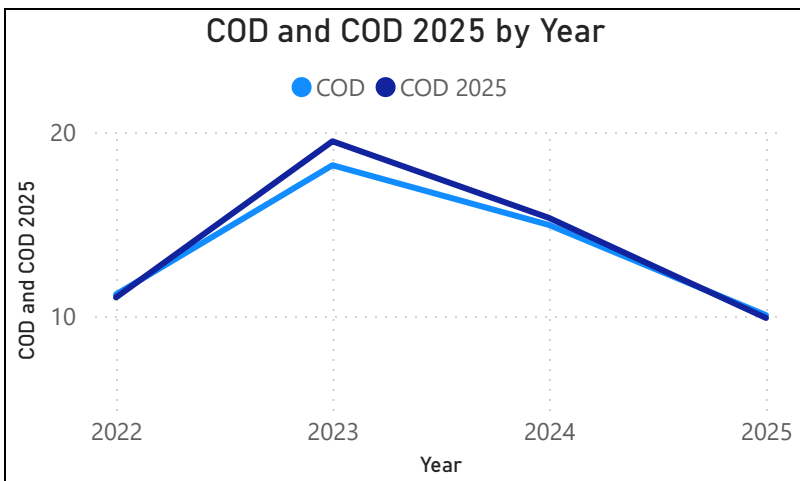
OCCUPANCY CODE

RANGE	COUNT	MEDIAN	MEAN	WGT.MEAN	COD	PRD	MIN	MAX	95%_Median_C.I.	Avg. Adj. Sale Price	Avg. Assd. Val
300	2	99.23	99.23	97.61	02.54	101.66	96.71	101.74	N/A	139,950	136,605
304	1	225.47	225.47	225.47	00.00	100.00	225.47	225.47	N/A	1,500	3,382
326	1	99.02	99.02	99.02	00.00	100.00	99.02	99.02	N/A	65,000	64,360
344	3	101.62	104.08	101.38	05.98	102.66	96.19	114.43	N/A	272,167	275,929
352	2	95.05	95.05	95.25	02.35	99.79	92.82	97.28	N/A	660,000	628,661
353	1	94.97	94.97	94.97	00.00	100.00	94.97	94.97	N/A	243,000	230,779
442	1	97.14	97.14	97.14	00.00	100.00	97.14	97.14	N/A	80,000	77,708
451	1	98.63	98.63	98.63	00.00	100.00	98.63	98.63	N/A	5,000,000	4,931,251
472	1	98.20	98.20	98.20	00.00	100.00	98.20	98.20	N/A	70,000	68,739
528	1	100.06	100.06	100.06	00.00	100.00	100.06	100.06	N/A	80,000	80,050
999	1	105.58	105.58	105.58	00.00	100.00	105.58	105.58	N/A	25,000	26,395
<u>ALL</u>	15	98.63	107.99	98.25	11.80	109.91	92.82	225.47	96.71 to 101.74	532,060	522,732

Howard Agricultural Preliminary Stats Comparison To R&O Stats

MARKET	Count	Median			Mean			Weighted Mean		
		R&O Statistics	Preliminary Statistics	Percent Change	R&O Statistics	Preliminary Statistics	Percent Change	R&O Statistics	Preliminary Statistics	Percent Change
7100	16	69.92	60.76	15.09%	72.26	62.60	15.43%	69.03	59.04	16.91%
7200	10	77.44	66.29	16.82%	77.23	66.10	16.85%	77.66	66.29	17.16%
7300	5	62.36	53.70	16.12%	63.89	55.73	14.63%	64.56	55.93	15.43%
Total	31	71.57	62.03	15.38%	72.51	62.62	15.80%	70.43	60.39	16.62%

MARKET	Count	COD			PRD		
		R&O Statistics	Preliminary Statistics	Percent Change	R&O Statistics	Preliminary Statistics	Percent Change
7100	16	16.33	17.11	-4.51%	104.68	106.02	-1.26%
7200	10	7.25	7.59	-4.53%	99.45	99.71	-0.26%
7300	5	17.03	17.36	-1.85%	98.95	99.64	-0.69%
Total	31	14.38	14.62	-1.67%	102.95	103.68	-0.70%



47 Howard
AGRICULTURAL LAND

PAD 2026 R&O Statistics (Using 2026 Values)

Qualified

Date Range: 10/1/2022 To 9/30/2025 Posted on: 1/31/2026

Number of Sales : 31
Total Sales Price : 29,042,840
Total Adj. Sales Price : 29,042,840
Total Assessed Value : 20,454,938
Avg. Adj. Sales Price : 936,866
Avg. Assessed Value : 659,837

MEDIAN : 72
WGT. MEAN : 70
MEAN : 73
COD : 14.38
PRD : 102.95

COV : 18.26
STD : 13.24
Avg. Abs. Dev : 10.29
MAX Sales Ratio : 100.20
MIN Sales Ratio : 48.65

95% Median C.I. : 65.91 to 79.86
95% Wgt. Mean C.I. : 66.29 to 74.57
95% Mean C.I. : 67.65 to 77.37

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DATE OF SALE *											Avg. Adj. Sale Price	Avg. Assd. Val
RANGE	COUNT	MEDIAN	MEAN	WGT.MEAN	COD	PRD	MIN	MAX	95%_Median_C.I.			
<u>Qrtrs</u>												
01-OCT-22 To 31-DEC-22	3	71.31	75.68	73.30	11.18	103.25	65.91	89.81	N/A	699,186	512,527	
01-JAN-23 To 31-MAR-23												
01-APR-23 To 30-JUN-23	1	100.20	100.20	100.20	00.00	100.00	100.20	100.20	N/A	176,000	176,352	
01-JUL-23 To 30-SEP-23	1	81.40	81.40	81.40	00.00	100.00	81.40	81.40	N/A	1,300,000	1,058,166	
01-OCT-23 To 31-DEC-23	4	66.60	69.24	65.62	14.10	105.52	55.15	88.63	N/A	1,014,678	665,800	
01-JAN-24 To 31-MAR-24	1	86.14	86.14	86.14	00.00	100.00	86.14	86.14	N/A	650,000	559,928	
01-APR-24 To 30-JUN-24	2	60.95	60.95	61.64	12.50	98.88	53.33	68.57	N/A	526,803	324,724	
01-JUL-24 To 30-SEP-24	1	54.23	54.23	54.23	00.00	100.00	54.23	54.23	N/A	304,000	164,864	
01-OCT-24 To 31-DEC-24	7	79.86	80.08	79.61	10.47	100.59	60.98	100.20	60.98 to 100.20	629,519	501,138	
01-JAN-25 To 31-MAR-25	4	74.00	70.52	72.33	09.96	97.50	53.13	80.94	N/A	689,184	498,477	
01-APR-25 To 30-JUN-25	6	70.21	65.99	67.01	08.45	98.48	48.65	72.96	48.65 to 72.96	1,864,933	1,249,764	
01-JUL-25 To 30-SEP-25	1	61.42	61.42	61.42	00.00	100.00	61.42	61.42	N/A	1,050,000	644,937	
<u>Study Yrs</u>												
01-OCT-22 To 30-SEP-23	5	81.40	81.73	77.57	12.97	105.36	65.91	100.20	N/A	714,712	554,420	
01-OCT-23 To 30-SEP-24	8	66.57	67.41	66.56	15.91	101.28	53.33	88.63	53.33 to 88.63	758,290	504,680	
01-OCT-24 To 30-SEP-25	18	73.07	72.22	70.33	11.93	102.69	48.65	100.20	62.36 to 79.86	1,077,943	758,078	
<u>Calendar Yrs</u>												
01-JAN-23 To 31-DEC-23	6	75.02	76.43	70.42	18.20	108.53	55.15	100.20	55.15 to 100.20	922,452	649,620	
01-JAN-24 To 31-DEC-24	11	75.09	74.80	76.12	14.96	98.27	53.33	100.20	54.23 to 86.14	583,112	443,837	
<u>ALL</u>	31	71.57	72.51	70.43	14.38	102.95	48.65	100.20	65.91 to 79.86	936,866	659,837	

AREA (MARKET)											Avg. Adj. Sale Price	Avg. Assd. Val
RANGE	COUNT	MEDIAN	MEAN	WGT.MEAN	COD	PRD	MIN	MAX	95%_Median_C.I.			
7100	16	69.93	72.26	69.03	16.33	104.68	53.13	100.20	60.98 to 88.63	771,781	532,732	
7200	10	77.44	77.23	77.66	07.24	99.45	65.91	86.14	69.19 to 85.89	880,327	683,667	
7300	5	62.36	63.89	64.56	17.03	98.96	48.65	83.52	N/A	1,578,214	1,018,913	
<u>ALL</u>	31	71.57	72.51	70.43	14.38	102.95	48.65	100.20	65.91 to 79.86	936,866	659,837	

47 Howard
AGRICULTURAL LAND

PAD 2026 R&O Statistics (Using 2026 Values)
Qualified
Date Range: 10/1/2022 To 9/30/2025 Posted on: 1/31/2026

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Avg. Assessed Value : 659,837

MEDIAN : 72
WGT. MEAN : 70
MEAN : 73
COD : 14.38
PRD : 102.95

COV : 18.26
STD : 13.24
Avg. Abs. Dev : 10.29
MAX Sales Ratio : 100.20
MIN Sales Ratio : 48.65

95% Median C.I. : 65.91 to 79.86
95% Wgt. Mean C.I. : 66.29 to 74.57
95% Mean C.I. : 67.65 to 77.37

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95%MLU By Market Area

RANGE	COUNT	MEDIAN	MEAN	WGT.MEAN	COD	PRD	MIN	MAX	95%_Median_C.I.	Avg. Adj. Sale Price	Avg. Assd. Val
_____Irrigated_____											
County	5	71.22	74.45	73.03	10.97	101.94	62.36	88.63	N/A	1,368,180	999,214
7100	3	71.22	76.16	72.38	09.37	105.22	68.63	88.63	N/A	1,605,801	1,162,254
7200	1	81.40	81.40	81.40	00.00	100.00	81.40	81.40	N/A	1,300,000	1,058,166
7300	1	62.36	62.36	62.36	00.00	100.00	62.36	62.36	N/A	723,500	451,143
_____Dry_____											
County	1	60.98	60.98	60.98	00.00	100.00	60.98	60.98	N/A	330,445	201,491
7100	1	60.98	60.98	60.98	00.00	100.00	60.98	60.98	N/A	330,445	201,491
_____Grass_____											
County	8	69.94	73.06	67.15	22.52	108.80	53.13	100.20	53.13 to 100.20	334,963	224,925
7100	6	69.94	74.61	68.38	22.82	109.11	53.13	100.20	53.13 to 100.20	323,731	221,375
7300	2	68.43	68.43	63.90	22.07	107.09	53.33	83.52	N/A	368,661	235,576
_____ALL_____	31	71.57	72.51	70.43	14.38	102.95	48.65	100.20	65.91 to 79.86	936,866	659,837

80%MLU By Market Area

RANGE	COUNT	MEDIAN	MEAN	WGT.MEAN	COD	PRD	MIN	MAX	95%_Median_C.I.	Avg. Adj. Sale Price	Avg. Assd. Val
_____Irrigated_____											
County	12	69.93	70.04	69.36	10.05	100.98	55.15	88.63	62.36 to 75.02	1,176,042	815,723
7100	7	68.63	68.94	67.55	10.75	102.06	55.15	88.63	55.15 to 88.63	1,250,652	844,779
7200	4	74.10	73.88	73.88	05.86	100.00	65.91	81.40	N/A	1,158,612	856,018
7300	1	62.36	62.36	62.36	00.00	100.00	62.36	62.36	N/A	723,500	451,143
_____Dry_____											
County	1	60.98	60.98	60.98	00.00	100.00	60.98	60.98	N/A	330,445	201,491
7100	1	60.98	60.98	60.98	00.00	100.00	60.98	60.98	N/A	330,445	201,491
_____Grass_____											
County	8	69.94	73.06	67.15	22.52	108.80	53.13	100.20	53.13 to 100.20	334,963	224,925
7100	6	69.94	74.61	68.38	22.82	109.11	53.13	100.20	53.13 to 100.20	323,731	221,375
7300	2	68.43	68.43	63.90	22.07	107.09	53.33	83.52	N/A	368,661	235,576
_____ALL_____	31	71.57	72.51	70.43	14.38	102.95	48.65	100.20	65.91 to 79.86	936,866	659,837

Howard County 2026 Average Acre Value Comparison

County	Mkt Area	1A1	1A	2A1	2A	3A1	3A	4A1	4A	WEIGHTED AVG IRR
Howard	7100	6,000	6,000	5,450	5,300	4,850	4,700	4,450	4,350	5,097
Howard	7200	6,000	6,000	5,450	5,300	4,850	4,700	4,450	4,350	5,453
Howard	7300	6,000	6,000	5,450	5,300	4,850	4,700	4,450	4,350	5,449
Sherman	1	6,325	6,325	6,095	6,095	5,875	5,875	5,750	5,743	5,978
Valley	1	5,792	5,792	5,792	4,978	4,709	4,709	4,148	4,148	5,240
Greeley	1	5,350	5,350	5,340	5,340	5,250	5,250	5,200	5,200	5,242
Merrick	1	6,200	6,150	6,000	5,700	5,300	5,200	4,700	4,000	5,782
Hall	1	7,240	6,970	5,277	5,261	5,161	5,104	4,705	4,713	6,284
Buffalo	1	7,958	7,943	7,679	7,492	5,804	7,000	6,513	6,512	7,344

County	Mkt Area	1D1	1D	2D1	2D	3D1	3D	4D1	4D	WEIGHTED AVG DRY
Howard	7100	3,000	3,000	2,850	2,850	2,700	2,500	2,400	2,400	2,705
Howard	7200	3,000	3,000	2,850	2,850	2,700	2,500	2,400	2,400	2,628
Howard	7300	3,000	3,000	2,850	2,850	2,700	2,500	2,400	2,400	2,693
Sherman	1	n/a	2,525	2,390	2,390	2,260	2,260	2,135	2,135	2,259
Valley	1	n/a	2,425	2,425	2,425	2,375	2,375	2,375	2,210	2,358
Greeley	1	n/a	2,065	2,050	2,025	2,015	1,990	1,765	1,600	1,828
Merrick	1	2,900	2,850	2,900	2,700	2,600	2,400	2,300	2,250	2,696
Hall	1	2,855	2,866	2,445	2,445	2,155	2,155	1,925	1,935	2,499
Buffalo	1	2,860	2,859	2,670	2,669	2,480	2,470	2,320	2,320	2,549

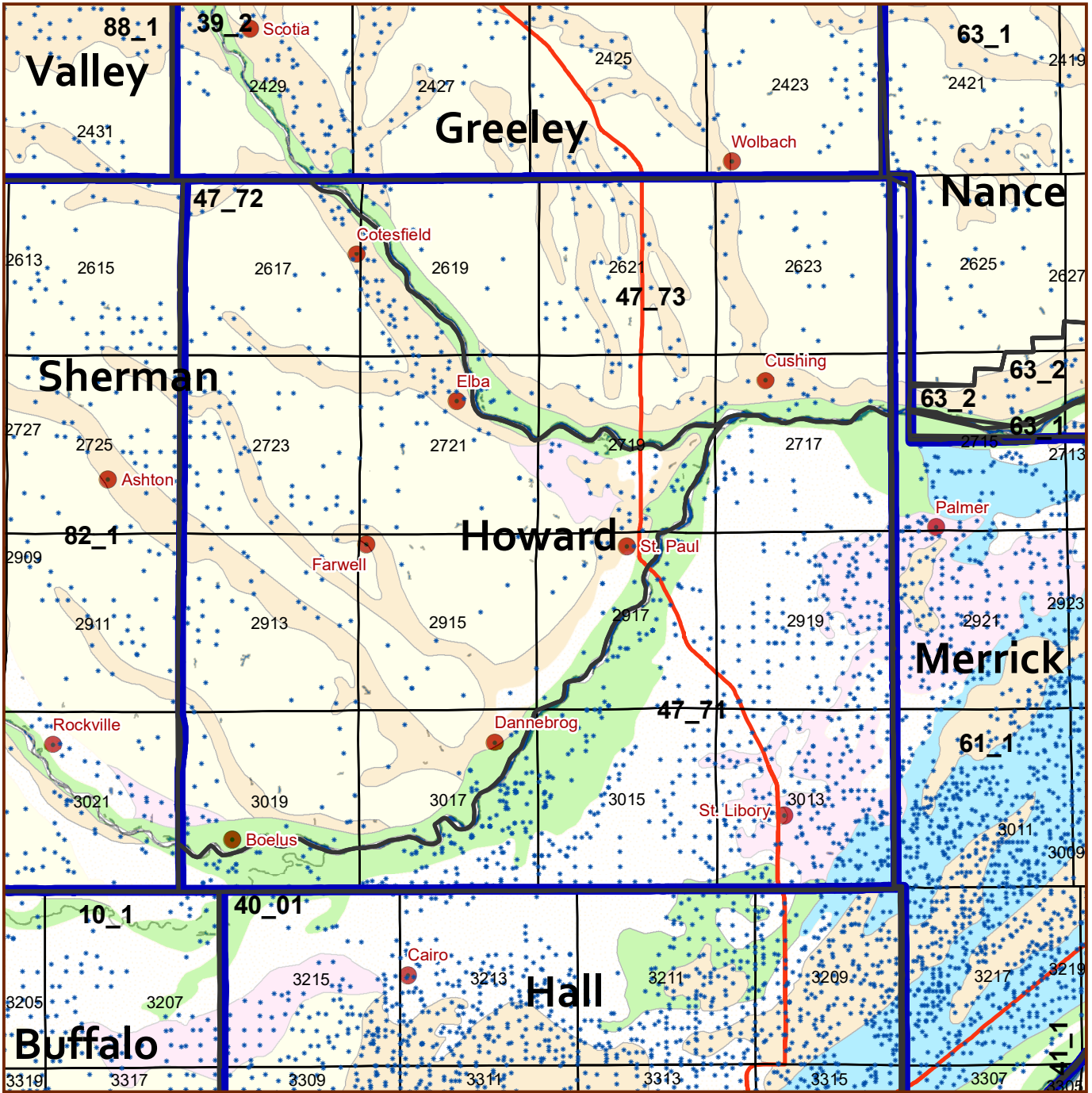
County	Mkt Area	1G1	1G	2G1	2G	3G1	3G	4G1	4G	WEIGHTED AVG GRASS
Howard	7100	2,400	2,400	1,600	1,600	1,600	1,600	1,600	n/a	2,120
Howard	7200	2,400	2,400	1,600	1,600	1,600	1,600	1,600	n/a	1,727
Howard	7300	2,400	2,400	1,600	1,600	1,600	1,600	1,600	n/a	1,659
Sherman	1	2,055	2,055	1,965	1,965	1,795	n/a	n/a	1,065	1,955
Valley	1	1,790	1,790	1,626	1,612	1,626	1,617	960	977	1,605
Greeley	1	1,300	1,280	1,260	1,240	1,220	1,200	n/a	1,161	1,219
Merrick	1	2,178	2,000	1,965	1,804	1,718	n/a	1,527	1,200	2,022
Hall	1	1,529	1,529	1,455	1,452	1,380	1,380	1,335	1,335	1,490
Buffalo	1	2,090	2,088	2,045	2,015	1,983	1,940	1,905	n/a	2,019

County	Mkt Area	CRP	TIMBER	WASTE
Howard	7100	2,273	n/a	1,200
Howard	7200	1,640	n/a	1,236
Howard	7300	1,847	n/a	1,253
Sherman	1	2,100	n/a	90
Valley	1	1,403	1,455	325
Greeley	1	1,293	n/a	400
Merrick	1	1,580	500	547
Hall	1	n/a	n/a	596
Buffalo	1	1,786	760	540






Source: 2026 Abstract of Assessment, Form 45, Schedule IX and Grass Detail from Schedule XIII.

CRP and TIMBER values are weighted averages from Schedule XIII, line 104 and 113.

HOWARD COUNTY



Legend

-  Market_Area
-  County
-  Registered_WellsDNR
-  geocode
-  Federal Roads

**Soils
CLASS**










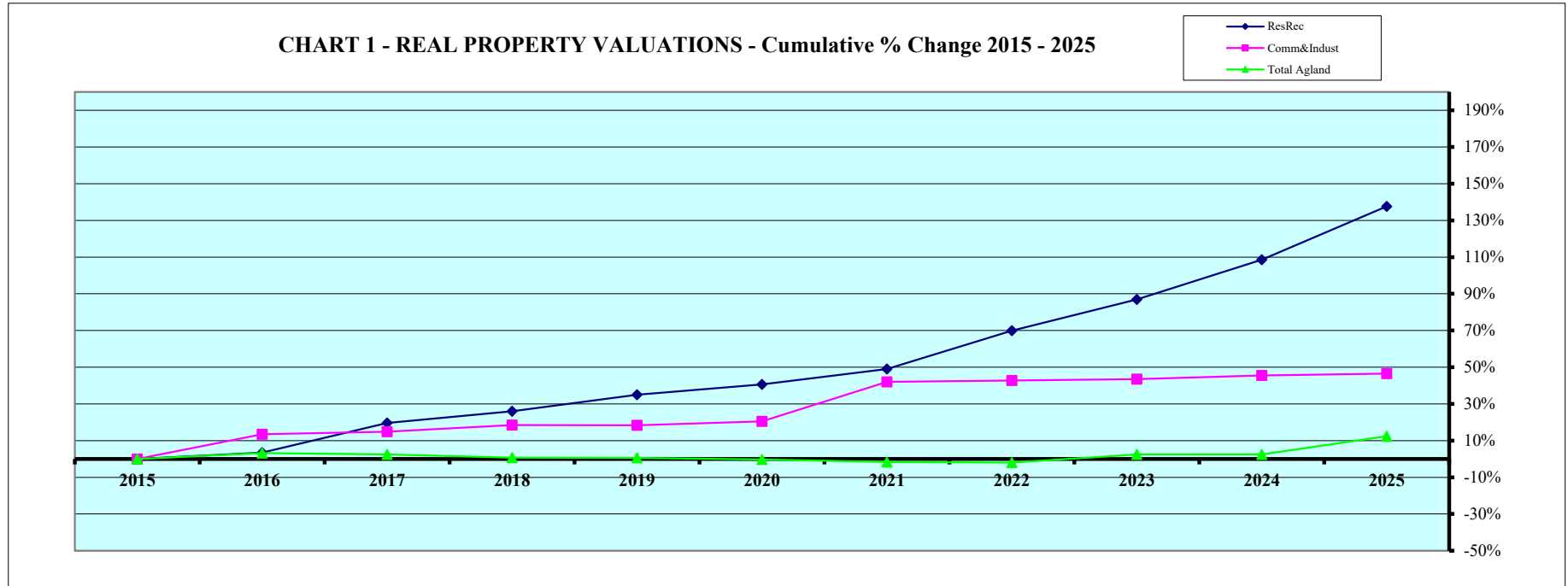
-  Excessive drained sandy soils formed in alluvium in valleys and eolian sand on uplands in sandhills
-  Excessively drained sandy soils formed in eolian sands on uplands in sandhills
-  Moderately well drained silty soils on uplands and in depressions formed in loess
-  Well drained silty soils formed in loess on uplands
-  Well drained silty soils formed in loess and alluvium on stream terraces
-  Well to somewhat excessively drained loamy soils formed in weathered sandstone and eolian material on uplands
-  Somewhat poorly drained soils formed in alluvium on bottom lands
-  Moderately well drained silty soils with clay subsoils on uplands
-  Lakes

CHART 1 - REAL PROPERTY VALUATIONS - Cumulative % Change 2015 - 2025



Tax Year	Residential & Recreational ⁽¹⁾				Commercial & Industrial ⁽¹⁾				Total Agricultural Land ⁽¹⁾			
	Value	Amnt Value Chg	Ann.%chg	Cmltv%chg	Value	Amnt Value Chg	Ann.%chg	Cmltv%chg	Value	Amnt Value Chg	Ann.%chg	Cmltv%chg
2015	204,444,175	-	-	-	37,395,066	-	-	-	866,831,944	-	-	-
2016	211,522,217	7,078,042	3.46%	3.46%	42,445,569	5,050,503	13.51%	13.51%	894,949,900	28,117,956	3.24%	3.24%
2017	244,532,836	33,010,619	15.61%	19.61%	42,935,611	490,042	1.15%	14.82%	888,295,102	-6,654,798	-0.74%	2.48%
2018	257,600,841	13,068,005	5.34%	26.00%	44,308,548	1,372,937	3.20%	18.49%	873,283,535	-15,011,567	-1.69%	0.74%
2019	275,995,470	18,394,629	7.14%	35.00%	44,248,624	-59,924	-0.14%	18.33%	871,576,502	-1,707,033	-0.20%	0.55%
2020	287,531,968	11,536,498	4.18%	40.64%	45,052,230	803,606	1.82%	20.48%	864,756,150	-6,820,352	-0.78%	-0.24%
2021	304,521,644	16,989,676	5.91%	48.95%	53,095,859	8,043,629	17.85%	41.99%	852,465,029	-12,291,121	-1.42%	-1.66%
2022	347,272,617	42,750,973	14.04%	69.86%	53,396,469	300,610	0.57%	42.79%	849,713,543	-2,751,486	-0.32%	-1.97%
2023	382,105,349	34,832,732	10.03%	86.90%	53,685,977	289,508	0.54%	43.56%	887,938,641	38,225,098	4.50%	2.43%
2024	426,387,597	44,282,248	11.59%	108.56%	54,418,932	732,955	1.37%	45.52%	888,223,581	284,940	0.03%	2.47%
2025	485,854,537	59,466,940	13.95%	137.65%	54,789,795	370,863	0.68%	46.52%	974,356,971	86,133,390	9.70%	12.40%

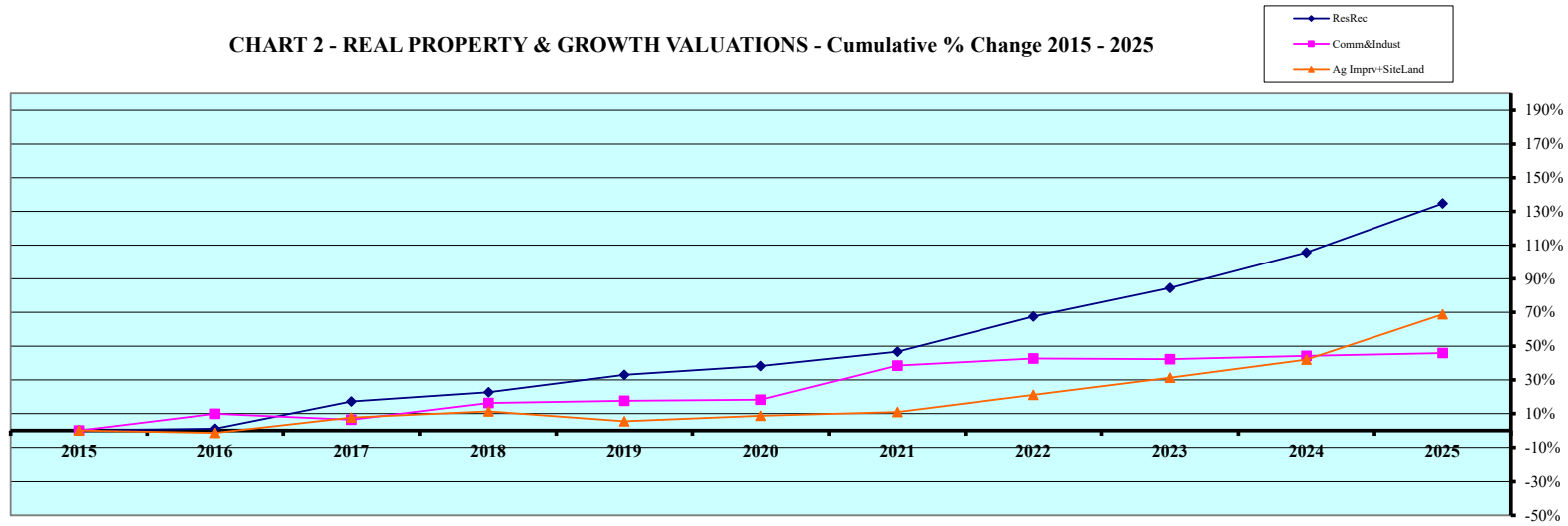
Rate Annual %chg: Residential & Recreational **9.04%** Commercial & Industrial **3.89%** Agricultural Land **1.18%**

Cnty# **47**
County **HOWARD**

CHART 1

(1) Residential & Recreational excludes Agric. dwelling & farm home site land. Commercial & Industrial excludes minerals. Agricultural land includes irrigated, dry, grass, waste, & other agland, excludes farm site land.

CHART 2 - REAL PROPERTY & GROWTH VALUATIONS - Cumulative % Change 2015 - 2025



Tax Year	Residential & Recreational ⁽¹⁾						Commercial & Industrial ⁽¹⁾					
	Value	Growth Value	% growth of value	Value Exclud. Growth	Ann.%chg w/o grwth	Cmltv%chg w/o grwth	Value	Growth Value	% growth of value	Value Exclud. Growth	Ann.%chg w/o grwth	Cmltv%chg w/o grwth
2015	204,444,175	3,712,607	1.82%	200,731,568	--	--	37,395,066	148,974	0.40%	37,246,092	--	--
2016	211,522,217	4,853,424	2.29%	206,668,793	1.09%	1.09%	42,445,569	1,318,709	3.11%	41,126,860	9.98%	9.98%
2017	244,532,836	4,891,657	2.00%	239,641,179	13.29%	17.22%	42,935,611	3,134,538	7.30%	39,801,073	-6.23%	6.43%
2018	257,600,841	6,789,868	2.64%	250,810,973	2.57%	22.68%	44,308,548	815,533	1.84%	43,493,015	1.30%	16.31%
2019	275,995,470	4,073,266	1.48%	271,922,204	5.56%	33.01%	44,248,624	271,376	0.61%	43,977,248	-0.75%	17.60%
2020	287,531,968	4,942,872	1.72%	282,589,096	2.39%	38.22%	45,052,230	846,064	1.88%	44,206,166	-0.10%	18.21%
2021	304,521,644	4,489,538	1.47%	300,032,106	4.35%	46.76%	53,095,859	1,289,800	2.43%	51,806,059	14.99%	38.54%
2022	347,272,617	4,541,555	1.31%	342,731,062	12.55%	67.64%	53,396,469	71,166	0.13%	53,325,303	0.43%	42.60%
2023	382,105,349	4,824,977	1.26%	377,280,372	8.64%	84.54%	53,685,977	506,654	0.94%	53,179,323	-0.41%	42.21%
2024	426,387,597	5,869,376	1.38%	420,518,221	10.05%	105.69%	54,418,932	506,318	0.93%	53,912,614	0.42%	44.17%
2025	485,854,537	6,014,770	1.24%	479,839,767	12.54%	134.70%	54,789,795	242,042	0.44%	54,547,753	0.24%	45.87%
Rate Ann%chg	9.04%	Resid & Recreat w/o growth				7.30%	C & I w/o growth				1.99%	

Tax Year	Ag Improvements & Site Land ⁽¹⁾						Ann.%chg w/o grwth	Cmltv%chg w/o grwth
	Agric. Dwelling & Homesite Value	Ag Outbldg & Farmsite Value	Ag Imprv&Site Total Value	Growth Value	% growth of value	Value Exclud. Growth		
2015	66,436,653	35,119,980	101,556,633	2,837,793	2.79%	98,718,840	--	--
2016	66,531,323	34,967,929	101,499,252	1,392,750	1.37%	100,106,502	-1.43%	-1.43%
2017	76,146,290	35,354,794	111,501,084	2,122,806	1.90%	109,378,278	7.76%	7.70%
2018	79,474,142	35,782,607	115,256,749	2,103,044	1.82%	113,153,705	1.48%	11.42%
2019	74,439,541	34,620,960	109,060,501	1,918,499	1.76%	107,142,002	-7.04%	5.50%
2020	76,830,051	35,233,432	112,063,483	1,572,555	1.40%	110,490,928	1.31%	8.80%
2021	78,336,059	36,367,486	114,703,545	1,972,153	1.72%	112,731,392	0.60%	11.00%
2022	83,761,431	41,746,093	125,507,524	2,449,825	1.95%	123,057,699	7.28%	21.17%
2023	89,776,271	45,715,087	135,491,358	2,119,261	1.56%	133,372,097	6.27%	31.33%
2024	95,483,100	52,965,684	148,448,784	4,161,297	2.80%	144,287,487	6.49%	42.08%
2025	107,960,637	66,344,329	174,304,966	2,832,788	1.63%	171,472,178	15.51%	68.84%
Rate Ann%chg	4.97%	6.57%	5.55%	Ag Imprv+Site w/o growth		3.82%		

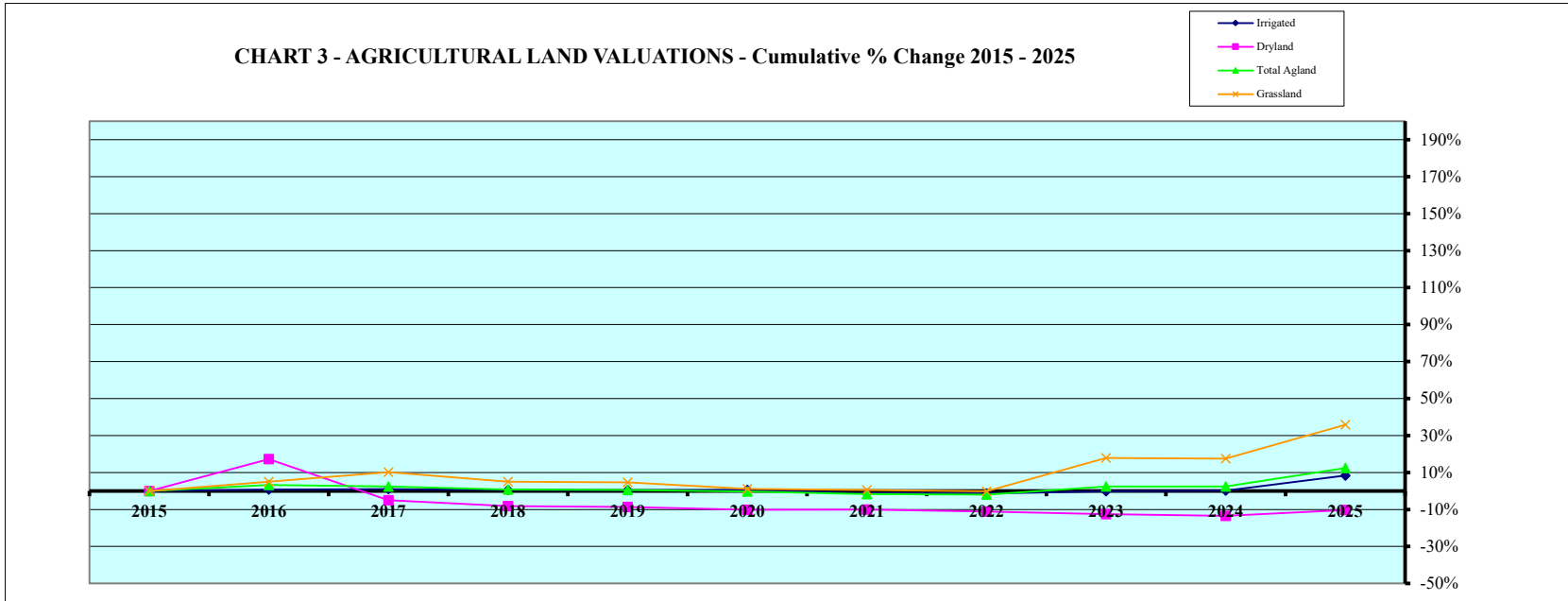
(1) Residential & Recreational excludes AgDwelling & farm home site land; Comm. & Indust. excludes minerals; Agric. land includes irrigated, dry, grass, waste & other agland, excludes farm site land. Real property growth is value attributable to new construction, additions to existing buildings, and any improvements to real property which increase the value of such property. Sources: Value; 2015 - 2025 CTL Growth Value; 2015 - 2025 Abstract of Asmnt Rpt. Prepared as of 02/24/2026

Cnty# 47
County HOWARD

CHART 2

NE Dept. of Revenue, Property Assessment Division

CHART 3 - AGRICULTURAL LAND VALUATIONS - Cumulative % Change 2015 - 2025



Tax Year	Irrigated Land				Dryland				Grassland			
	Value	Value Chg	Ann%chg	Cmltv%chg	Value	Value Chg	Ann%chg	Cmltv%chg	Value	Value Chg	Ann%chg	Cmltv%chg
2015	590,929,597	-	-	-	86,263,975	-	-	-	187,217,417	-	-	-
2016	595,421,815	4,492,218	0.76%	0.76%	101,119,138	14,855,163	17.22%	17.22%	196,632,837	9,415,420	5.03%	5.03%
2017	596,946,008	1,524,193	0.26%	1.02%	82,000,812	-19,118,326	-18.91%	-4.94%	206,348,232	9,715,395	4.94%	10.22%
2018	594,339,718	-2,606,290	-0.44%	0.58%	79,211,328	-2,789,484	-3.40%	-8.18%	196,515,487	-9,832,745	-4.77%	4.97%
2019	593,663,937	-675,781	-0.11%	0.46%	78,834,496	-376,832	-0.48%	-8.61%	195,861,740	-653,747	-0.33%	4.62%
2020	594,461,323	797,386	0.13%	0.60%	77,445,938	-1,388,558	-1.76%	-10.22%	189,317,394	-6,544,346	-3.34%	1.12%
2021	583,279,300	-11,182,023	-1.88%	-1.29%	77,578,998	133,060	0.17%	-10.07%	188,200,980	-1,116,414	-0.59%	0.53%
2022	582,751,507	-527,793	-0.09%	-1.38%	76,659,272	-919,726	-1.19%	-11.13%	186,944,913	-1,256,067	-0.67%	-0.15%
2023	590,095,260	7,343,753	1.26%	-0.14%	75,424,301	-1,234,971	-1.61%	-12.57%	220,723,379	33,778,466	18.07%	17.90%
2024	591,834,924	1,739,664	0.29%	0.15%	74,664,087	-760,214	-1.01%	-13.45%	219,924,437	-798,942	-0.36%	17.47%
2025	640,317,239	48,482,315	8.19%	8.36%	77,374,612	2,710,525	3.63%	-10.30%	254,264,675	34,340,238	15.61%	35.81%

Rate Ann.%chg: Irrigated **0.81%** Dryland **-1.08%** Grassland **3.11%**

Tax Year	Waste Land ⁽¹⁾				Other Agland ⁽¹⁾				Total Agricultural			
	Value	Value Chg	Ann%chg	Cmltv%chg	Value	Value Chg	Ann%chg	Cmltv%chg	Value	Value Chg	Ann%chg	Cmltv%chg
2015	2,075,534	-	-	-	345,421	-	-	-	866,831,944	-	-	-
2016	1,531,119	-544,415	-26.23%	-26.23%	244,991	-100,430	-29.07%	-29.07%	894,949,900	28,117,956	3.24%	3.24%
2017	1,388,259	-142,860	-9.33%	-33.11%	1,611,791	1,366,800	557.90%	366.62%	888,295,102	-6,654,798	-0.74%	2.48%
2018	1,389,360	1,101	0.08%	-33.06%	1,827,642	215,851	13.39%	429.11%	873,283,535	-15,011,567	-1.69%	0.74%
2019	1,389,850	490	0.04%	-33.04%	1,826,479	-1,163	-0.06%	428.77%	871,576,502	-1,707,033	-0.20%	0.55%
2020	1,671,004	281,154	20.23%	-19.49%	1,860,491	34,012	1.86%	438.62%	864,756,150	-6,820,352	-0.78%	-0.24%
2021	1,558,634	-112,370	-6.72%	-24.90%	1,847,117	-13,374	-0.72%	434.74%	852,465,029	-12,291,121	-1.42%	-1.66%
2022	1,500,234	-58,400	-3.75%	-27.72%	1,857,617	10,500	0.57%	437.78%	849,713,543	-2,751,486	-0.32%	-1.97%
2023	1,492,184	-8,050	-0.54%	-28.11%	203,517	-1,654,100	-89.04%	-41.08%	887,938,641	38,225,098	4.50%	2.43%
2024	1,595,813	103,629	6.94%	-23.11%	204,320	803	0.39%	-40.85%	888,223,581	284,940	0.03%	2.47%
2025	2,128,025	532,212	33.35%	2.53%	272,420	68,100	33.33%	-21.13%	974,356,971	86,133,390	9.70%	12.40%

Cnty# **47**
County **HOWARD**

Rate Ann.%chg: Total Agric Land **1.18%**

CHART 4 - AGRICULTURAL LAND - AVERAGE VALUE PER ACRE - Cumulative % Change 2015 - 2025 (from County Abstract Reports)(1)

Tax Year	IRRIGATED LAND					DRYLAND					GRASSLAND				
	Value	Acres	Avg Value per Acre	Ann%chg AvgVal/acre	Cmltv%chg AvgVal/Acre	Value	Acres	Avg Value per Acre	Ann%chg AvgVal/acre	Cmltv%chg AvgVal/Acre	Value	Acres	Avg Value per Acre	Ann%chg AvgVal/acre	Cmltv%chg AvgVal/Acre
2015	590,882,003	137,029	4,312			86,822,326	37,766	2,299			186,797,297	157,772	1,184		
2016	595,399,864	137,603	4,327	0.34%	0.34%	102,324,301	43,620	2,346	2.04%	2.04%	195,869,698	152,711	1,283	8.33%	8.33%
2017	596,812,268	137,979	4,325	-0.04%	0.31%	82,325,258	34,863	2,361	0.66%	2.71%	206,087,066	160,708	1,282	-0.02%	8.31%
2018	594,364,306	138,224	4,300	-0.59%	-0.28%	79,193,771	34,462	2,298	-2.68%	-0.04%	196,323,368	160,858	1,220	-4.83%	3.08%
2019	593,852,318	138,791	4,279	-0.49%	-0.77%	78,774,117	34,293	2,297	-0.04%	-0.08%	195,834,125	160,470	1,220	-0.01%	3.08%
2020	596,941,405	138,859	4,299	0.47%	-0.31%	77,525,501	34,289	2,261	-1.57%	-1.65%	189,319,491	159,885	1,184	-2.97%	0.01%
2021	583,288,570	139,301	4,187	-2.60%	-2.90%	77,692,122	34,422	2,257	-0.17%	-1.82%	188,067,002	158,821	1,184	0.00%	0.01%
2022	582,460,921	140,221	4,154	-0.80%	-3.67%	76,852,938	34,025	2,259	0.07%	-1.75%	186,972,442	157,919	1,184	-0.01%	0.00%
2023	590,095,260	140,672	4,195	0.99%	-2.72%	75,415,245	33,836	2,229	-1.32%	-3.05%	220,711,559	157,515	1,401	18.35%	18.35%
2024	591,848,474	141,135	4,193	-0.03%	-2.75%	74,697,301	33,513	2,229	0.00%	-3.05%	219,954,387	157,089	1,400	-0.07%	18.26%
2025	640,731,378	141,659	4,523	7.86%	4.89%	77,150,463	33,120	2,329	4.51%	1.33%	254,627,810	156,893	1,623	15.91%	37.08%

Rate Annual %chg Average Value/Acre: 0.81%

-1.17%

3.15%

Tax Year	WASTE LAND (2)					OTHER AGLAND (2)					TOTAL AGRICULTURAL LAND (1)				
	Value	Acres	Avg Value per Acre	Ann%chg AvgVal/acre	Cmltv%chg AvgVal/Acre	Value	Acres	Avg Value per Acre	Ann%chg AvgVal/acre	Cmltv%chg AvgVal/Acre	Value	Acres	Avg Value per Acre	Ann%chg AvgVal/acre	Cmltv%chg AvgVal/Acre
2015	2,093,722	2,763	758			289,969	387	750			866,885,317	335,717	2,582		
2016	1,529,521	1,993	768	1.31%	1.31%	238,241	318	750	0.00%	0.00%	895,361,625	336,244	2,663	3.12%	3.12%
2017	1,390,009	1,808	769	0.17%	1.48%	1,616,291	781	2,070	176.02%	176.02%	888,230,892	336,139	2,642	-0.77%	2.33%
2018	1,381,112	1,790	772	0.33%	1.82%	1,827,641	757	2,414	16.60%	221.84%	873,090,198	336,092	2,598	-1.69%	0.60%
2019	1,389,850	1,802	771	-0.02%	1.80%	1,826,479	756	2,417	0.14%	222.30%	871,676,889	336,112	2,593	-0.17%	0.43%
2020	1,668,738	2,174	768	-0.47%	1.32%	1,860,491	762	2,440	0.95%	225.35%	867,315,626	335,968	2,582	-0.46%	-0.03%
2021	1,552,634	2,022	768	0.04%	1.36%	1,847,117	741	2,493	2.16%	232.38%	852,447,445	335,307	2,542	-1.52%	-1.55%
2022	1,500,234	1,956	767	-0.15%	1.20%	1,857,617	744	2,497	0.16%	232.92%	849,644,152	334,866	2,537	-0.20%	-1.74%
2023	1,498,184	1,954	767	-0.01%	1.19%	2,198,867	841	2,613	4.65%	248.42%	889,919,115	334,818	2,658	4.76%	2.93%
2024	1,599,308	2,095	764	-0.41%	0.77%	204,320	393	520	-80.10%	-30.65%	888,303,790	334,225	2,658	0.00%	2.93%
2025	2,138,025	2,077	1,030	34.84%	35.88%	272,420	393	693	33.33%	-7.54%	974,920,096	334,142	2,918	9.78%	12.99%

47
HOWARD

Rate Annual %chg Average Value/Acre: 1.18%

(1) Valuations from County Abstracts vs Certificate of Taxes Levied Reports (CTL) will vary due to different reporting dates. Source: 2015 - 2025 County Abstract Reports
Aglnd Assessment Level 1998 to 2006 = 80%; 2007 & forward = 75% NE Dept. of Revenue, Property Assessment Division Prepared as of 02/24/2026

CHART 4

CHART 5 - 2025 County and Municipal Valuations by Property Type

Pop.	County:	Personal Prop	StateAsd PP	StateAsdReal	Residential	Commercial	Industrial	Recreation	Agland	Agdwell&HS	AgImprv&FS	Minerals	Total Value
6,475	HOWARD	67,031,299	10,689,598	24,211,287	470,284,232	54,789,795	0	15,570,305	974,356,971	107,960,637	66,344,329	0	1,791,238,453
cnty sectorvalue % of total value:		3.74%	0.60%	1.35%	26.25%	3.06%		0.87%	54.40%	6.03%	3.70%		100.00%
Pop.	Municipality:	Personal Prop	StateAsd PP	StateAsd Real	Residential	Commercial	Industrial	Recreation	Agland	Agdwell&HS	AgImprv&FS	Minerals	Total Value
181	BOELUS	69,943	275,263	5,448	7,377,731	0	0	1,136,442	0	0	0	0	8,864,827
2.80%	%sector of county sector	0.10%	2.58%	0.02%	1.57%			7.30%					0.49%
	%sector of municipality	0.79%	3.11%	0.06%	83.22%			12.82%					100.00%
29	COTESFIELD	12,969	279,199	675,271	1,196,539	0	67,963	38,346	0	419,160	28,617	0	2,718,064
0.45%	%sector of county sector	0.02%	2.61%	2.79%	0.25%			0.25%		0.39%	0.04%		0.15%
	%sector of municipality	0.48%	10.27%	24.84%	44.02%		2.50%	1.41%		15.42%	1.05%		100.00%
37	CUSHING	200,579	287	81	1,002,001	0	0	27,890	0	465,190	0	0	1,696,028
0.57%	%sector of county sector	0.30%	0.00%	0.00%	0.21%			0.18%		0.43%			0.09%
	%sector of municipality	11.83%	0.02%	0.00%	59.08%			1.64%		27.43%			100.00%
273	DANNEBROG	309,494	795,418	24,603	13,634,990	0	0	1,594,450	0	0	0	0	16,358,955
4.22%	%sector of county sector	0.46%	7.44%	0.10%	2.90%			10.24%					0.91%
	%sector of municipality	1.89%	4.86%	0.15%	83.35%			9.75%					100.00%
192	ELBA	264,731	441,928	453,596	7,441,382	0	0	1,390,508	0	238,027	19,950	0	10,250,122
2.97%	%sector of county sector	0.39%	4.13%	1.87%	1.58%			8.93%		0.22%	0.03%		0.57%
	%sector of municipality	2.58%	4.31%	4.43%	72.60%			13.57%		2.32%	0.19%		100.00%
138	FARWELL	787,634	46,783	13,151	4,934,898	0	0	1,267,970	0	0	0	0	7,050,436
2.13%	%sector of county sector	1.18%	0.44%	0.05%	1.05%			8.14%					0.39%
	%sector of municipality	11.17%	0.66%	0.19%	69.99%			17.98%					100.00%
2,416	ST PAUL	3,025,636	2,171,761	1,577,840	157,541,980	0	0	36,322,373	0	19,050	0	0	200,658,640
37.31%	%sector of county sector	4.51%	20.32%	6.52%	33.50%			233.28%		0.02%			11.20%
	%sector of municipality	1.51%	1.08%	0.79%	78.51%			18.10%		0.01%			100.00%
	%sector of county sector												
	%sector of municipality												
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	%sector of municipality												
	%sector of county sector												
	%sector of municipality												
3,267	Total Municipalities	4,670,986	4,010,640	2,749,990	193,129,526	0	67,963	41,777,982	0	1,141,427	48,567	0	247,597,079
50.45%	%all municip.sectors of cnty	6.97%	37.52%	11.36%	41.07%		#DIV/0!	268.32%		1.06%	0.07%		13.82%

47 HOWARD

Sources: 2025 Certificate of Taxes Levied CTL, 2020 US Census; Dec. 2024 Municipality Population per Research Division NE Dept. of Revenue, Property Assessment Division Prepared as of 02/24/2026

CHART 5

Total Real Property Sum Lines 17, 25, & 30	Records : 6,459	Value : 1,890,369,234	Growth 8,917,914	Sum Lines 17, 25, & 41
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Schedule I : Non-Agricultural Records

	Urban		SubUrban		Rural		Total		Growth
	Records	Value	Records	Value	Records	Value	Records	Value	
01. Res UnImp Land	142	1,699,868	0	0	856	49,817,645	998	51,517,513	
02. Res Improve Land	1,344	25,717,691	0	0	871	30,818,499	2,215	56,536,190	
03. Res Improvements	1,329	167,316,015	0	0	974	214,759,943	2,303	382,075,958	
04. Res Total	1,471	194,733,574	0	0	1,830	295,396,087	3,301	490,129,661	5,792,908
% of Res Total	44.56	39.73	0.00	0.00	55.44	60.27	51.11	25.93	64.96
05. Com UnImp Land	49	843,062	0	0	5	478,707	54	1,321,769	
06. Com Improve Land	280	5,999,416	0	0	39	4,775,886	319	10,775,302	
07. Com Improvements	283	46,792,310	0	0	49	11,249,310	332	58,041,620	
08. Com Total	332	53,634,788	0	0	54	16,503,903	386	70,138,691	1,061,158
% of Com Total	86.01	76.47	0.00	0.00	13.99	23.53	5.98	3.71	11.90
09. Ind UnImp Land	0	0	0	0	0	0	0	0	
10. Ind Improve Land	0	0	0	0	0	0	0	0	
11. Ind Improvements	0	0	0	0	0	0	0	0	
12. Ind Total	0	0	0	0	0	0	0	0	0
% of Ind Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13. Rec UnImp Land	0	0	0	0	26	4,177,271	26	4,177,271	
14. Rec Improve Land	0	0	0	0	32	7,088,283	32	7,088,283	
15. Rec Improvements	0	0	0	0	32	5,590,210	32	5,590,210	
16. Rec Total	0	0	0	0	58	16,855,764	58	16,855,764	42,623
% of Rec Total	0.00	0.00	0.00	0.00	100.00	100.00	0.90	0.89	0.48
Res & Rec Total	1,471	194,733,574	0	0	1,888	312,251,851	3,359	506,985,425	5,835,531
% of Res & Rec Total	43.79	38.41	0.00	0.00	56.21	61.59	52.00	26.82	65.44
Com & Ind Total	332	53,634,788	0	0	54	16,503,903	386	70,138,691	1,061,158
% of Com & Ind Total	86.01	76.47	0.00	0.00	13.99	23.53	5.98	3.71	11.90
17. Taxable Total	1,803	248,368,362	0	0	1,942	328,755,754	3,745	577,124,116	6,896,689
% of Taxable Total	48.14	43.04	0.00	0.00	51.86	56.96	57.98	30.53	77.34

Schedule II : Tax Increment Financing (TIF)

	Urban			SubUrban		
	Records	Value Base	Value Excess	Records	Value Base	Value Excess
18. Residential	23	343,162	8,424,963	0	0	0
19. Commercial	2	127,504	265,712	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	23	343,162	8,424,963
19. Commercial	0	0	0	2	127,504	265,712
20. Industrial	0	0	0	0	0	0
21. Other	0	0	0	0	0	0
22. Total Sch II				25	470,666	8,690,675

Schedule III : Mineral Interest Records

Mineral Interest	Records	Urban Value	Records	SubUrban Value	Records	Rural Value	Records	Total Value	Growth
23. Producing	0	0	0	0	0	0	0	0	0
24. Non-Producing	0	0	0	0	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. Exempt	140	0	310	450

Schedule V : Agricultural Records

	Urban		SubUrban		Rural		Total	
	Records	Value	Records	Value	Records	Value	Records	Value
27. Ag-Vacant Land	6	242,297	0	0	1,726	691,848,391	1,732	692,090,688
28. Ag-Improved Land	0	0	0	0	939	489,070,845	939	489,070,845
29. Ag Improvements	0	0	0	0	982	132,083,585	982	132,083,585

30. Ag Total				2,714	1,313,245,118
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Schedule VI : Agricultural Records :Non-Agricultural Detail

	Urban			SubUrban			Growth
	Records	Acres	Value	Records	Acres	Value	
31. HomeSite UnImp Land	0	0.00	0	0	0.00	0	
32. HomeSite Improv Land	0	0.00	0	0	0.00	0	
33. HomeSite Improvements	0	0.00	0	0	0.00	0	
34. HomeSite Total							
35. FarmSite UnImp Land	1	3.80	19,950	0	0.00	0	
36. FarmSite Improv Land	0	0.00	0	0	0.00	0	
37. FarmSite Improvements	0	0.00	0	0	0.00	0	
38. FarmSite Total							
39. Road & Ditches	0	0.00	0	0	0.00	0	
40. Other- Non Ag Use	0	0.00	0	0	0.00	0	
	Rural			Total			
	Records	Acres	Value	Records	Acres	Value	
31. HomeSite UnImp Land	21	21.00	735,000	21	21.00	735,000	
32. HomeSite Improv Land	564	585.00	20,475,000	564	585.00	20,475,000	
33. HomeSite Improvements	576	0.00	92,184,348	576	0.00	92,184,348	1,549,985
34. HomeSite Total				597	606.00	113,394,348	
35. FarmSite UnImp Land	45	157.39	1,012,341	46	161.19	1,032,291	
36. FarmSite Improv Land	844	4,007.22	27,101,483	844	4,007.22	27,101,483	
37. FarmSite Improvements	953	0.00	39,899,237	953	0.00	39,899,237	471,240
38. FarmSite Total				999	4,168.41	68,033,011	
39. Road & Ditches	2,151	5,615.60	0	2,151	5,615.60	0	
40. Other- Non Ag Use	72	286.45	272,398	72	286.45	272,398	
41. Total Section VI				1,596	10,676.46	181,699,757	2,021,225

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	3	583.00	1,212,688	3	583.00	1,212,688

Schedule VIII : Agricultural Records : Special Value

	Urban			SubUrban		
	Records	Acres	Value	Records	Acres	Value
43. Special Value	0	0.00	0	0	0.00	0
44. Market Value	0	0.00	0	0	0.00	0
	Rural			Total		
	Records	Acres	Value	Records	Acres	Value
43. Special Value	7	107.02	346,568	7	107.02	346,568
44. Market Value	0	0	0	0	0	0

Schedule IX : Agricultural Records : Ag Land Market Area Detail

Market Area 7100

Irrigated	Acres	% of Acres*	Value	% of Value*	Average Assessed Value*
45. 1A1	4,946.97	10.45%	29,681,820	12.30%	6,000.00
46. 1A	3,882.08	8.20%	23,292,480	9.65%	6,000.00
47. 2A1	3,044.14	6.43%	16,590,622	6.88%	5,450.02
48. 2A	14,931.25	31.54%	79,135,630	32.79%	5,300.00
49. 3A1	3,258.98	6.88%	15,806,107	6.55%	4,850.02
50. 3A	1,055.37	2.23%	4,960,239	2.06%	4,700.00
51. 4A1	12,554.84	26.52%	55,869,110	23.15%	4,450.01
52. 4A	3,671.67	7.76%	15,971,822	6.62%	4,350.02
53. Total	47,345.30	100.00%	241,307,830	100.00%	5,096.76
Dry					
54. 1D1	52.54	0.63%	157,620	0.70%	3,000.00
55. 1D	1,307.66	15.71%	3,922,986	17.43%	3,000.00
56. 2D1	762.75	9.16%	2,173,868	9.66%	2,850.04
57. 2D	2,068.68	24.85%	5,895,842	26.19%	2,850.05
58. 3D1	1,375.76	16.53%	3,714,552	16.50%	2,700.00
59. 3D	336.20	4.04%	840,500	3.73%	2,500.00
60. 4D1	168.63	2.03%	404,712	1.80%	2,400.00
61. 4D	2,251.31	27.05%	5,403,144	24.00%	2,400.00
62. Total	8,323.53	100.00%	22,513,224	100.00%	2,704.77
Grass					
63. 1G1	10,356.96	22.95%	24,856,704	25.96%	2,400.00
64. 1G	19,092.55	42.31%	45,822,124	47.85%	2,400.00
65. 2G1	4,153.47	9.20%	6,645,552	6.94%	1,600.00
66. 2G	4,465.28	9.89%	7,144,453	7.46%	1,600.00
67. 3G1	5,750.19	12.74%	9,200,306	9.61%	1,600.00
68. 3G	22.27	0.05%	35,632	0.04%	1,600.00
69. 4G1	1,286.04	2.85%	2,057,664	2.15%	1,600.00
70. 4G	0.00	0.00%	0	0.00%	0.00
71. Total	45,126.76	100.00%	95,762,435	100.00%	2,122.08
Irrigated Total	47,345.30	46.39%	241,307,830	66.83%	5,096.76
Dry Total	8,323.53	8.15%	22,513,224	6.23%	2,704.77
Grass Total	45,126.76	44.21%	95,762,435	26.52%	2,122.08
72. Waste	1,053.73	1.03%	1,264,476	0.35%	1,200.00
73. Other	218.45	0.21%	233,220	0.06%	1,067.61
74. Exempt	323.65	0.32%	709,340	0.20%	2,191.69
75. Market Area Total	102,067.77	100.00%	361,081,185	100.00%	3,537.66

Schedule IX : Agricultural Records : Ag Land Market Area Detail

Market Area 7200

Irrigated	Acres	% of Acres*	Value	% of Value*	Average Assessed Value*
45. 1A1	25,376.75	32.26%	152,260,500	35.49%	6,000.00
46. 1A	18,441.40	23.44%	110,648,400	25.79%	6,000.00
47. 2A1	3,630.45	4.61%	19,786,020	4.61%	5,450.02
48. 2A	7,068.34	8.99%	37,462,202	8.73%	5,300.00
49. 3A1	228.88	0.29%	1,110,075	0.26%	4,850.03
50. 3A	7,653.41	9.73%	35,971,027	8.38%	4,700.00
51. 4A1	9,959.29	12.66%	44,318,986	10.33%	4,450.01
52. 4A	6,308.27	8.02%	27,441,177	6.40%	4,350.03
53. Total	78,666.79	100.00%	428,998,387	100.00%	5,453.36
Dry					
54. 1D1	97.16	0.61%	291,480	0.70%	3,000.00
55. 1D	3,873.46	24.48%	11,620,380	27.95%	3,000.00
56. 2D1	565.29	3.57%	1,611,119	3.87%	2,850.08
57. 2D	1,400.16	8.85%	3,990,533	9.60%	2,850.05
58. 3D1	273.86	1.73%	739,422	1.78%	2,700.00
59. 3D	2,583.68	16.33%	6,459,200	15.53%	2,500.00
60. 4D1	4,311.95	27.25%	10,348,680	24.89%	2,400.00
61. 4D	2,716.50	17.17%	6,519,602	15.68%	2,400.00
62. Total	15,822.06	100.00%	41,580,416	100.00%	2,628.00
Grass					
63. 1G1	8,268.11	14.45%	19,840,944	20.08%	2,399.70
64. 1G	753.54	1.32%	1,808,496	1.83%	2,400.00
65. 2G1	19,207.03	33.56%	30,731,254	31.11%	1,600.00
66. 2G	21,488.76	37.54%	34,382,019	34.80%	1,600.00
67. 3G1	6,676.58	11.67%	10,682,528	10.81%	1,600.00
68. 3G	12.10	0.02%	19,360	0.02%	1,600.00
69. 4G1	829.14	1.45%	1,326,624	1.34%	1,600.00
70. 4G	0.00	0.00%	0	0.00%	0.00
71. Total	57,235.26	100.00%	98,791,225	100.00%	1,726.06
Irrigated Total					
	78,666.79	51.56%	428,998,387	75.22%	5,453.36
Dry Total					
	15,822.06	10.37%	41,580,416	7.29%	2,628.00
Grass Total					
	57,235.26	37.51%	98,791,225	17.32%	1,726.06
72. Waste	725.39	0.48%	896,559	0.16%	1,235.97
73. Other	135.99	0.09%	71,124	0.01%	523.01
74. Exempt	528.33	0.35%	1,062,020	0.19%	2,010.15
75. Market Area Total	152,585.49	100.00%	570,337,711	100.00%	3,737.82

Schedule IX : Agricultural Records : Ag Land Market Area Detail

Market Area 7300

Irrigated	Acres	% of Acres*	Value	% of Value*	Average Assessed Value*
45. 1A1	5,873.08	37.92%	35,238,480	41.75%	6,000.00
46. 1A	2,718.31	17.55%	16,309,860	19.33%	6,000.00
47. 2A1	1,155.92	7.46%	6,299,790	7.46%	5,450.02
48. 2A	1,265.49	8.17%	6,707,097	7.95%	5,300.00
49. 3A1	58.59	0.38%	284,164	0.34%	4,850.04
50. 3A	504.68	3.26%	2,371,996	2.81%	4,700.00
51. 4A1	1,652.07	10.67%	7,351,746	8.71%	4,450.02
52. 4A	2,260.04	14.59%	9,831,231	11.65%	4,350.03
53. Total	15,488.18	100.00%	84,394,364	100.00%	5,448.95
Dry					
54. 1D1	39.84	0.39%	119,520	0.44%	3,000.00
55. 1D	4,187.93	41.09%	12,563,790	45.78%	3,000.00
56. 2D1	525.85	5.16%	1,498,690	5.46%	2,850.03
57. 2D	308.97	3.03%	880,579	3.21%	2,850.05
58. 3D1	84.02	0.82%	226,854	0.83%	2,700.00
59. 3D	489.85	4.81%	1,224,625	4.46%	2,500.00
60. 4D1	2,119.85	20.80%	5,087,640	18.54%	2,400.00
61. 4D	2,434.96	23.89%	5,843,904	21.29%	2,400.00
62. Total	10,191.27	100.00%	27,445,602	100.00%	2,693.05
Grass					
63. 1G1	3,716.98	7.02%	8,920,759	10.15%	2,400.00
64. 1G	201.27	0.38%	483,048	0.55%	2,400.00
65. 2G1	5,460.33	10.31%	8,736,530	9.94%	1,600.00
66. 2G	23,853.53	45.04%	38,165,648	43.43%	1,600.00
67. 3G1	18,835.28	35.56%	30,136,448	34.29%	1,600.00
68. 3G	874.15	1.65%	1,398,640	1.59%	1,600.00
69. 4G1	21.01	0.04%	33,616	0.04%	1,600.00
70. 4G	0.00	0.00%	0	0.00%	0.00
71. Total	52,962.55	100.00%	87,874,689	100.00%	1,659.19
Irrigated Total	15,488.18	19.61%	84,394,364	42.17%	5,448.95
Dry Total	10,191.27	12.90%	27,445,602	13.71%	2,693.05
Grass Total	52,962.55	67.05%	87,874,689	43.91%	1,659.19
72. Waste	328.55	0.42%	411,810	0.21%	1,253.42
73. Other	21.00	0.03%	0	0.00%	0.00
74. Exempt	56.07	0.07%	54,952	0.03%	980.06
75. Market Area Total	78,991.55	100.00%	200,126,465	100.00%	2,533.52

Schedule X : Agricultural Records :Ag Land Total

	Urban		SubUrban		Rural		Total	
	Acres	Value	Acres	Value	Acres	Value	Acres	Value
76. Irrigated	35.40	211,827	0.00	0	141,464.87	754,488,754	141,500.27	754,700,581
77. Dry Land	3.00	9,000	0.00	0	34,333.86	91,530,242	34,336.86	91,539,242
78. Grass	2.00	1,520	0.00	0	155,322.57	282,426,829	155,324.57	282,428,349
79. Waste	0.00	0	0.00	0	2,107.67	2,572,845	2,107.67	2,572,845
80. Other	0.00	0	0.00	0	375.44	304,344	375.44	304,344
81. Exempt	0.00	0	0.00	0	908.05	1,826,312	908.05	1,826,312
82. Total	40.40	222,347	0.00	0	333,604.41	1,131,323,014	333,644.81	1,131,545,361

	Acres	% of Acres*	Value	% of Value*	Average Assessed Value*
Irrigated	141,500.27	42.41%	754,700,581	66.70%	5,333.56
Dry Land	34,336.86	10.29%	91,539,242	8.09%	2,665.92
Grass	155,324.57	46.55%	282,428,349	24.96%	1,818.31
Waste	2,107.67	0.63%	2,572,845	0.23%	1,220.71
Other	375.44	0.11%	304,344	0.03%	810.63
Exempt	908.05	0.27%	1,826,312	0.16%	2,011.25
Total	333,644.81	100.00%	1,131,545,361	100.00%	3,391.47

Schedule XI : Residential Records - Assessor Location Detail

<u>Line#</u> <u>Assessor Location</u>	<u>Unimproved Land</u>		<u>Improved Land</u>		<u>Improvements</u>		<u>Total</u>		<u>Growth</u>
	<u>Records</u>	<u>Value</u>	<u>Records</u>	<u>Value</u>	<u>Records</u>	<u>Value</u>	<u>Records</u>	<u>Value</u>	
83.1 7100	22	2,809,809	15	3,313,045	20	5,980,110	42	12,102,964	576,156
83.2 7200	25	3,179,191	22	1,975,014	24	4,719,790	49	9,873,995	1,472,487
83.3 7300	7	1,553,537	6	874,703	6	886,014	13	3,314,254	0
83.4 Lake Of The Woods	35	946,275	75	3,807,500	75	17,425,720	110	22,179,495	27,929
83.5 Multi Lot (7100)	87	5,270,275	55	1,920,800	61	20,146,568	148	27,337,643	1,324,853
83.6 Multi Lot (7200)	88	5,235,768	64	2,240,000	70	19,099,004	158	26,574,772	250,765
83.7 Multi Lot (7300)	4	174,533	4	140,000	4	1,233,185	8	1,547,718	7,139
83.8 Rural	2	91,800	1	35,000	34	1,426,272	36	1,553,072	0
83.9 Single Lot (7100)	276	16,522,972	268	10,130,889	282	71,550,620	558	98,204,481	610,701
83.10 Single Lot (7200)	258	14,617,522	226	8,356,717	254	49,162,480	512	72,136,719	401,534
83.11 Single Lot (7300)	57	3,255,252	54	2,143,160	61	10,595,324	118	15,993,736	11,031
83.12 Small Town	116	568,995	579	5,944,827	582	50,979,336	698	57,493,158	392,272
83.13 St Paul	47	1,468,855	878	22,742,818	862	134,461,745	909	158,673,418	760,664
84 Residential Total	1,024	55,694,784	2,247	63,624,473	2,335	387,666,168	3,359	506,985,425	5,835,531

Schedule XII : Commercial Records - Assessor Location Detail

<u>Line#</u>	<u>Assessor Location</u>	<u>Unimproved Land</u>		<u>Improved Land</u>		<u>Improvements</u>		<u>Total</u>		<u>Growth</u>
		<u>Records</u>	<u>Value</u>	<u>Records</u>	<u>Value</u>	<u>Records</u>	<u>Value</u>	<u>Records</u>	<u>Value</u>	
85.1	7100	0	0	1	1,664,248	1	601,773	1	2,266,021	0
85.2	7200	2	356,050	2	830,001	2	756,068	4	1,942,119	0
85.3	Rural	2	121,350	23	2,057,732	28	7,148,983	30	9,328,065	362,059
85.4	Small Town	28	128,763	127	840,692	134	8,122,168	162	9,091,623	7,718
85.5	St Paul	22	715,606	166	5,382,629	167	41,412,628	189	47,510,863	691,381
86	Commercial Total	54	1,321,769	319	10,775,302	332	58,041,620	386	70,138,691	1,061,158

Schedule XIII : Agricultural Records : Grass Land Detail By Market Area

Market Area 7100

Pure Grass	Acres	% of Acres*	Value	% of Value*	Average Assessed Value*
87. 1G1	10,244.50	23.02%	24,586,800	26.06%	2,400.00
88. 1G	18,676.44	41.97%	44,823,460	47.52%	2,400.00
89. 2G1	4,125.77	9.27%	6,601,232	7.00%	1,600.00
90. 2G	4,416.44	9.92%	7,066,309	7.49%	1,600.00
91. 3G1	5,728.94	12.87%	9,166,306	9.72%	1,600.00
92. 3G	22.27	0.05%	35,632	0.04%	1,600.00
93. 4G1	1,284.29	2.89%	2,054,864	2.18%	1,600.00
94. 4G	0.00	0.00%	0	0.00%	0.00
95. Total	44,498.65	100.00%	94,334,603	100.00%	2,119.94
CRP					
96. 1C1	112.46	17.90%	269,904	18.90%	2,400.00
97. 1C	416.11	66.25%	998,664	69.94%	2,400.00
98. 2C1	27.70	4.41%	44,320	3.10%	1,600.00
99. 2C	48.84	7.78%	78,144	5.47%	1,600.00
100. 3C1	21.25	3.38%	34,000	2.38%	1,600.00
101. 3C	0.00	0.00%	0	0.00%	0.00
102. 4C1	1.75	0.28%	2,800	0.20%	1,600.00
103. 4C	0.00	0.00%	0	0.00%	0.00
104. Total	628.11	100.00%	1,427,832	100.00%	2,273.22
Timber					
105. 1T1	0.00	0.00%	0	0.00%	0.00
106. 1T	0.00	0.00%	0	0.00%	0.00
107. 2T1	0.00	0.00%	0	0.00%	0.00
108. 2T	0.00	0.00%	0	0.00%	0.00
109. 3T1	0.00	0.00%	0	0.00%	0.00
110. 3T	0.00	0.00%	0	0.00%	0.00
111. 4T1	0.00	0.00%	0	0.00%	0.00
112. 4T	0.00	0.00%	0	0.00%	0.00
113. Total	0.00	0.00%	0	0.00%	0.00
<hr/>					
Grass Total	44,498.65	98.61%	94,334,603	98.51%	2,119.94
CRP Total	628.11	1.39%	1,427,832	1.49%	2,273.22
Timber Total	0.00	0.00%	0	0.00%	0.00
<hr/>					
114. Market Area Total	45,126.76	100.00%	95,762,435	100.00%	2,122.08

Schedule XIII : Agricultural Records : Grass Land Detail By Market Area

Market Area 7200

Pure Grass	Acres	% of Acres*	Value	% of Value*	Average Assessed Value*
87. 1G1	8,248.51	14.51%	19,793,904	20.17%	2,399.69
88. 1G	753.29	1.33%	1,807,896	1.84%	2,400.00
89. 2G1	19,084.88	33.58%	30,535,814	31.11%	1,600.00
90. 2G	21,359.10	37.58%	34,174,563	34.82%	1,600.00
91. 3G1	6,553.55	11.53%	10,485,680	10.68%	1,600.00
92. 3G	12.10	0.02%	19,360	0.02%	1,600.00
93. 4G1	829.14	1.46%	1,326,624	1.35%	1,600.00
94. 4G	0.00	0.00%	0	0.00%	0.00
95. Total	56,840.57	100.00%	98,143,841	100.00%	1,726.65
CRP					
96. 1C1	19.60	4.97%	47,040	7.27%	2,400.00
97. 1C	0.25	0.06%	600	0.09%	2,400.00
98. 2C1	122.15	30.95%	195,440	30.19%	1,600.00
99. 2C	129.66	32.85%	207,456	32.05%	1,600.00
100. 3C1	123.03	31.17%	196,848	30.41%	1,600.00
101. 3C	0.00	0.00%	0	0.00%	0.00
102. 4C1	0.00	0.00%	0	0.00%	0.00
103. 4C	0.00	0.00%	0	0.00%	0.00
104. Total	394.69	100.00%	647,384	100.00%	1,640.23
Timber					
105. 1T1	0.00	0.00%	0	0.00%	0.00
106. 1T	0.00	0.00%	0	0.00%	0.00
107. 2T1	0.00	0.00%	0	0.00%	0.00
108. 2T	0.00	0.00%	0	0.00%	0.00
109. 3T1	0.00	0.00%	0	0.00%	0.00
110. 3T	0.00	0.00%	0	0.00%	0.00
111. 4T1	0.00	0.00%	0	0.00%	0.00
112. 4T	0.00	0.00%	0	0.00%	0.00
113. Total	0.00	0.00%	0	0.00%	0.00
<hr/>					
Grass Total	56,840.57	99.31%	98,143,841	99.34%	1,726.65
CRP Total	394.69	0.69%	647,384	0.66%	1,640.23
Timber Total	0.00	0.00%	0	0.00%	0.00
<hr/>					
114. Market Area Total	57,235.26	100.00%	98,791,225	100.00%	1,726.06

Schedule XIII : Agricultural Records : Grass Land Detail By Market Area

Market Area 7300

Pure Grass	Acres	% of Acres*	Value	% of Value*	Average Assessed Value*
87. 1G1	3,716.98	7.04%	8,920,759	10.18%	2,400.00
88. 1G	161.66	0.31%	387,984	0.44%	2,400.00
89. 2G1	5,449.24	10.31%	8,718,786	9.95%	1,600.00
90. 2G	23,839.02	45.12%	38,142,432	43.52%	1,600.00
91. 3G1	18,772.11	35.53%	30,035,376	34.27%	1,600.00
92. 3G	874.15	1.65%	1,398,640	1.60%	1,600.00
93. 4G1	21.01	0.04%	33,616	0.04%	1,600.00
94. 4G	0.00	0.00%	0	0.00%	0.00
95. Total	52,834.17	100.00%	87,637,593	100.00%	1,658.73
CRP					
96. 1C1	0.00	0.00%	0	0.00%	0.00
97. 1C	39.61	30.85%	95,064	40.10%	2,400.00
98. 2C1	11.09	8.64%	17,744	7.48%	1,600.00
99. 2C	14.51	11.30%	23,216	9.79%	1,600.00
100. 3C1	63.17	49.21%	101,072	42.63%	1,600.00
101. 3C	0.00	0.00%	0	0.00%	0.00
102. 4C1	0.00	0.00%	0	0.00%	0.00
103. 4C	0.00	0.00%	0	0.00%	0.00
104. Total	128.38	100.00%	237,096	100.00%	1,846.83
Timber					
105. 1T1	0.00	0.00%	0	0.00%	0.00
106. 1T	0.00	0.00%	0	0.00%	0.00
107. 2T1	0.00	0.00%	0	0.00%	0.00
108. 2T	0.00	0.00%	0	0.00%	0.00
109. 3T1	0.00	0.00%	0	0.00%	0.00
110. 3T	0.00	0.00%	0	0.00%	0.00
111. 4T1	0.00	0.00%	0	0.00%	0.00
112. 4T	0.00	0.00%	0	0.00%	0.00
113. Total	0.00	0.00%	0	0.00%	0.00
<hr/>					
Grass Total	52,834.17	99.76%	87,637,593	99.73%	1,658.73
CRP Total	128.38	0.24%	237,096	0.27%	1,846.83
Timber Total	0.00	0.00%	0	0.00%	0.00
<hr/>					
114. Market Area Total	52,962.55	100.00%	87,874,689	100.00%	1,659.19

**2026 County Abstract of Assessment for Real Property, Form 45
Compared with the 2025 Certificate of Taxes Levied Report (CTL)**

47 Howard

	2025 CTL County Total	2026 Form 45 County Total	Value Difference (2026 form 45 - 2025 CTL)	Percent Change	2026 Growth (New Construction Value)	Percent Change excl. Growth
01. Residential	470,284,232	490,129,661	19,845,429	4.22%	5,792,908	2.99%
02. Recreational	15,570,305	16,855,764	1,285,459	8.26%	42,623	7.98%
03. Ag-Homesite Land, Ag-Res Dwelling	107,960,637	113,394,348	5,433,711	5.03%	1,549,985	3.60%
04. Total Residential (sum lines 1-3)	593,815,174	620,379,773	26,564,599	4.47%	7,385,516	3.23%
05. Commercial	54,789,795	70,138,691	15,348,896	28.01%	1,061,158	26.08%
06. Industrial	0	0	0		0	
07. Total Commercial (sum lines 5-6)	54,789,795	70,138,691	15,348,896	28.01%	1,061,158	26.08%
08. Ag-Farmsite Land, Outbuildings	66,097,893	68,033,011	1,935,118	2.93%	471,240	2.21%
09. Minerals	0	0	0		0	
10. Non Ag Use Land	246,436	272,398	25,962	10.53%		
11. Total Non-Agland (sum lines 8-10)	66,344,329	68,305,409	1,961,080	2.96%	471,240	2.25%
12. Irrigated	640,317,239	754,700,581	114,383,342	17.86%		
13. Dryland	77,374,612	91,539,242	14,164,630	18.31%		
14. Grassland	254,264,675	282,428,349	28,163,674	11.08%		
15. Wasteland	2,128,025	2,572,845	444,820	20.90%		
16. Other Agland	272,420	304,344	31,924	11.72%		
17. Total Agricultural Land	974,356,971	1,131,545,361	157,188,390	16.13%		
18. Total Value of all Real Property (Locally Assessed)	1,689,306,269	1,890,369,234	201,062,965	11.90%	8,917,914	11.37%

2026 Assessment Survey for Howard County

A. Staffing and Funding Information

1.	Deputy(ies) on staff:
	1
2.	Appraiser(s) on staff:
	None
3.	Other full-time employees:
	1
4.	Other part-time employees:
	1 - summer help to assist with property reviews
5.	Number of shared employees:
	None
6.	Assessor's requested budget for current fiscal year:
	\$199,832
7.	Adopted budget, or granted budget if different from above:
	same as above
8.	Amount of the total assessor's budget set aside for appraisal work:
	None
9.	If appraisal/reappraisal budget is a separate levied fund, what is that amount:
	None
10.	Part of the assessor's budget that is dedicated to the computer system:
	\$15,380
11.	Amount of the assessor's budget set aside for education/workshops:
	\$5,000
12.	Amount of last year's assessor's budget not used:
	\$300.95

B. Computer, Automation Information and GIS

1.	Administrative software:
	MIPS
2.	CAMA software:
	MIPS
3.	Personal Property software:
	MIPS
4.	Are cadastral maps currently being used?
	No
5.	If so, who maintains the Cadastral Maps?
	None
6.	Does the county have GIS software?
	Yes
7.	Is GIS available to the public? If so, what is the web address?
	Yes howard.gworks.com
8.	Who maintains the GIS software and maps?
	gWorks, assessor, and staff
9.	What type of aerial imagery is used in the cyclical review of properties?
	gworks
10.	When was the aerial imagery last updated?
	2024

C. Zoning Information

1.	Does the county have zoning?
	Yes
2.	If so, is the zoning countywide?
	Yes, adopted 2015

3.	What municipalities in the county are zoned?
	St. Paul, Boelus, Cotesfield, Cushing, Dannebrog, Elba, St. Libory, and Farwell are zoned.
4.	When was zoning implemented?
	1973 for St. Paul and Boelus. 2015 for everything else

D. Contracted Services

1.	Appraisal Services:
	Yes, as needed.
2.	GIS Services:
	gWorks Inc.
3.	Other services:
	None

E. Appraisal /Listing Services

1.	List any outside appraisal or listing services employed by the county for the current assessment year
	Stanard did some commercial in 2026.
2.	If so, is the appraisal or listing service performed under contract?
	Yes
3.	What appraisal certifications or qualifications does the County require?
	Recommendation of the assessor
4.	Have the existing contracts been approved by the PTA?
	Yes, the contract was approved through the Department.
5.	Does the appraisal or listing service providers establish assessed values for the county?
	Yes, on the properties they reviewed.

2026 Residential Assessment Survey for Howard County

1.	Valuation data collection done by:
	Assessor and staff
2.	List and describe the approach(es) used to estimate the market value of residential properties.
	Cost and sales comparison approaches are used to value the residential class in the county.
3.	For the cost approach does the County develop the depreciation study(ies) based on the local market information or does the county use the tables provided by the CAMA vendor?
	A combination of tables provided by the CAMA vendor and depreciation studies based on local market information are used.
4.	Are individual depreciation tables developed for each valuation group? If not, do you adjust depreciation tables for each valuation group? If so, explain how the depreciation tables are adjusted.
	Depreciation tables are developed on a county-wide basis and then modified with economic depreciation developed for individual valuation groups.
5.	Describe the methodology used to determine the residential lot values?
	Sales comparison and availability determine residential lot values.
6.	How are rural residential site values developed?
	A land value is developed with the cost of each of the amenities studied and applied to the land value.
7.	Are there form 191 applications on file?
	No
8.	Describe the methodology used to determine value for vacant lots being held for sale or resale?
	All lots are treated the same; no applications to combine lots have been received.

2026 Commercial Assessment Survey for Howard County

1.	Valuation data collection done by:
	Assessor and staff
2.	List and describe the approach(es) used to estimate the market value of commercial properties.
	All three approaches to value are used for commercial property: sales comparison, income, and cost approaches.
2a.	Describe the process used to determine the value of unique commercial properties.
	Physical inspection, joint review with commercial appraiser, and state sales file query.
3.	For the cost approach does the County develop the depreciation study(ies) based on the local market information or does the county use the tables provided by the CAMA vendor?
	A combination of tables provided by the CAMA vendor and depreciation studies based on local market information
4.	Are individual depreciation tables developed for each valuation group? If not, do you adjust depreciation tables for each valuation group? If so, explain how the depreciation tables are adjusted.
	Depreciation tables are developed on a county-wide bases and modified with economic depreciation developed for each valuation group
5.	Describe the methodology used to determine the commercial lot values.
	Sales comparison

2026 Agricultural Assessment Survey for Howard County

1.	Valuation data collection done by:
	Assessor and staff
2.	Describe the process used to determine and monitor market areas.
	River boundaries, common geographic characteristics, topography, and market characteristics
3.	Describe the process used to identify rural residential land and recreational land in the county apart from agricultural land.
	Through review of 521's, questionnaires and discussions with owner help differentiate agricultural land from recreational and residential land.
4.	Do farm home sites carry the same value as rural residential home sites? If not what methodology is used to determine market value?
	Yes
5.	What separate market analysis has been conducted where intensive use is identified in the county?
	Feedlots are valued the same as farm sites based on a sales study that was done involving three feedlot sales that took place in Howard County.
6.	If applicable, describe the process used to develop assessed values for parcels enrolled in the Wetland Reserve Program.
	Through review of questionnaires, discussions with sellers, buyers, and real estate agents. It is now valued as a flat rate, 1600 per acre based on sales outside of the county, and confirmed with a sale in the county.
6a.	Are any other agricultural subclasses used? If yes, please explain.
	No
	<i><u>If your county has special value applications, please answer the following</u></i>
7a.	How many parcels have a special valuation application on file?
	8
7b.	What process was used to determine if non-agricultural influences exist in the county?
	No information exists that would meet the need for special value. All sales and surrounding areas are reviewed.
	<i><u>If your county recognizes a special value, please answer the following</u></i>
7c.	Describe the non-agricultural influences recognized within the county.
	There are no areas of influence.
7d.	Where is the influenced area located within the county?

	The parcels with applications on file are scattered throughout the county.
7e.	Describe in detail how the special values were arrived at in the influenced area(s).
	Analysis of agricultural sales; parcels are valued as ag land as there is no indication of non-agricultural influence present in the market.

2025 Plan of Assessment for Howard County

Assessment years 2026, 2027, 2028

Date: June 15, 2025

Plan of Assessment Requirements:

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

Real Property Assessment Requirements:

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

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 horticulture land

General Description of Real Property in Howard County

Per the 2025 County Abstract, Howard County consists of the following real property types:

	Parcels	% of Total Parcels	% of Taxable Value Base
Residential	3345	52%	29%
Commercial	384	6%	3%
Agricultural	2702	42%	68%

Agricultural land – value for taxable acres for 2024 assessment was \$974,920,096

Agricultural land is 58% of the real property valuation base in Howard County and of that 66% is assessed as irrigated, 26% is assessed as grass and 8% is assessed as dry.

For assessment year 2025, an estimated 120 permits were filed for new property construction/additions in the county.

For more information see 2025 Reports & Opinions, Abstract and Assessor Survey.

Current Resources

There are currently three full time employees on staff including the assessor. Also, there is one part-time summer help. The assessor and deputy are certified by the Property Tax Administrator.

The certificate holders will continue to keep their certifications current by attending continuing education and obtaining the number of hours required by the Property Tax Division. At least part of these hours will be courses offered by IAAO or the equivalent. The assessor or a staff member will try to attend all the district meetings and workshops provided. Current statutes and regulations will continue to be followed to the best of our ability and the office will keep current on any changes that may be made to them.

The county started a GIS project in 2005, which was greatly needed as Howard County does not have Cadastral Maps. The Howard County Assessor's office is currently working on correcting and completing the county map. GIS Workshop completed our land use conversion prior to January 1, 2010 and also put Howard County Assessor data on line. Our website is <http://howard.gworks.com>. The Howard County Board accepted GIS Workshop's proposal for maintenance for the mapping and the website. With the GIS Workshop completion of the mapping information, maps will be printed in the future when the information is available.

Office Budget for July 1, 2024 – June 30, 2025 was \$192,292. Office Budget for July 1, 2025 – June 30, 2026 is approximately \$199,829.

MIPS is the vendor for the assessment administration and CAMA. Howard County has the GIS mapping on a public website, which has the mapping and assessment information available.

Current Assessment Procedures for Real Property

Real Estate transfer statements are handled weekly. Depending on the number of transfers filed, there is a 2-4 week turnaround time. Ownership changes are made as sales are processed. All Residential, Agricultural and Commercial sales are verified by sales questionnaires by telephone calls to sellers, buyers and realtors involved in the sale. Physical inspections are performed if deemed necessary to confirm any corrections to the parcel information. Most residential sales are inspected and new photos taken if necessary. Six-year cycle review and building permits are checked yearly beginning in July. Pickup work is to be completed by March 1 each year.

2024 Marshall & Swift costing was implemented in 2025 for part of the Residential properties.

It is the goal of the office to review at approximately 20 percent of the properties yearly. Market data is gathered and reviewed yearly.

Ratio studies are done on all the sales after September 30 each year. These studies are used to determine the areas that are out of compliance and need reviewing for the next assessment cycle.

Continual market analysis will be conducted in all categories of properties to ensure that the level of value and quality of assessment in Howard County is in compliance with state statutes to facilitate equalization within the classes and subclasses of Howard County.

By approximately March 1 of each year, ratio studies are run using the newly established values to see if the areas out of compliance will now meet the guidelines.

Notices of Valuation Changes are mailed to the property owners on or before June 1.

Level of Value, Quality, and Uniformity for assessment year 2024:

<u>Property Class</u>	<u>Median</u>	<u>COD</u>	<u>PRD</u>
Residential	95	11.50	102.50
Commercial	94	24.07	103.61
Agricultural Land	74	14.86	101.73

For more information regarding statistical measures see 2025 Reports & Opinions.

Assessment Actions Planned for Assessment Year 2026:

Residential:

All residential pick-up work and building permits will be reviewed and completed by March 1, 2026. A ratio study will be done on all residential properties and adjustments will be made if they are out of compliance. Corrections of listing errors will be done when correct information is obtained.

Commercial:

A physical review of all commercial properties in the county will be completed for 2026. The Commercial appraisal will be done by Stanard Appraisal and Assessor's staff. The review and market study will be completed for adjusting values for 2026. Corrections of listing errors will be done when information is obtained. All pick-up work and building permits will be reviewed and completed by March 1, 2026

Agricultural Land:

A market analysis will be conducted for 2026 and agricultural land values will be assessed by the market values. Corrections of listing errors will be done when correct information is obtained. Also, with changes to irrigated acres or the transfer of irrigated acres will be corrected when the information is obtained. Land use and acres will be reviewed and updated for 2026. The use of agricultural land use for recreational purposes will be reviewed and possibly reclassified as recreational property.

Assessment actions planned for assessment year 2027:

Residential:

A physical review will be completed for the city of St. Paul. A sales study will be completed for the land and improvements. All residential pick-up work and building permits will be reviewed and completed by March 1, 2027. A ratio study will be done on all residential properties and adjustments will be made if they are out of compliance. Corrections of listing errors will be done when correct information is obtained.

Commercial:

A ratio study will be completed for 2027 to see if any commercial properties are out of compliance. Corrections of listing errors will be done when correct information is obtained. All pick-up work and building permits will be reviewed and completed by March 1, 2027.

Agricultural:

A market analysis will be conducted for 2027 and agricultural land values will be assessed by market values and market areas will be reviewed. We will review the land use & acres for the Agland parcels in the county. Corrections of listing errors will be done when information is obtained.

Assessment actions planned for assessment year 2028:

Residential: A physical review will be completed for all improved parcels in Market Area 7300 and all of the small towns in the county. This review will be of all improvements, including homes, garages and outbuildings. A ratio study will be done on all residential properties and adjustments will be made if they are out of compliance. All residential pick-up work and building permits will be reviewed and completed by March 1, 2028. Corrections of listing errors will be done when information is obtained

Commercial:

A ratio study will be completed for 2028 to see if any commercial properties are out of compliance. Corrections of listing errors will be done when correct information is obtained. All pick-up work and building permits will be reviewed and completed by March 1, 2028.

Agricultural Land:

A market analysis will be conducted for 2028 and agricultural land values will be assessed by market values and market areas will be reviewed. Corrections of listing errors will be done when information is obtained. We will continue to do a land use study to update our property record cards with possible changes.

Other functions performed by the Assessor's Office, but not limited to:

1. Appraisal cards are updated yearly. Ownership changes are made as the transfers are given to the assessor's office from the register of deeds and the sales are worked and forwarded to the property tax division electronically on a monthly basis. Splits and subdivision changes are made as they become available to the assessor's office from the county clerk. These will be updated in the GIS system at the same time they are changed on the appraisal cards and in the computer administrative package. Assessor's website is updated daily by gWorks.
2. Annually prepare and file Assessor Administrative Reports required by law/regulation:
 - a. Abstract for Real & Personal property
 - b. Assessor Survey
 - c. Sales information to PAD rosters & annual Assessed Value Update & w/Abstract
 - d. Certification of Value to Political Subdivision
 - e. School District Taxable Value Report
 - f. Homestead Exemption Tax Loss Report

- g. Certificate of Taxes Levied Report
 - h. Report of all exempt property and taxable government owned property
 - i. Annual Plan of Assessment Report
3. Personal Property: administer annual filing of approximately 681 schedules; prepare subsequent notices for incomplete filings or failure to file and penalties applied, as required.
 4. Permissive Exemptions: administer annual filings of applications for new or continued exempt use, review and make recommendations to county board.
 5. Taxable Government Owned Property – annual review of government owned property not used for public purpose, send notices of intent to tax, etc.
 6. Homestead Exemptions: administer approximately 305 annual filings of applications, approval/denial process, taxpayer notifications and taxpayer assistance.
 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.
 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.
 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.
 10. Tax Lists – prepare and certify tax lists to county treasurer for real property, personal property, and centrally assessed.
 11. Tax List Corrections – prepare tax list correction documents for county board approval.
 12. County Board of Equalization – attend county board of equalization meetings for valuation protests – assemble and provide information.
 13. TERC Appeals – prepare information and attend taxpayer appeal hearings before TERC, defend valuation.
 14. TERC Statewide Equalization – attend hearings if applicable to county, defend values, and/or implement orders of the TERC.
 15. Education: Assessor and Appraisal Education – attend meetings, workshops and education classes to obtain required hours of continuing education to maintain assessor certification. The staff of the assessor's office with an assessor's certificate will meet their 60 hours of education in the 4-year period to maintain it.

Conclusion:

The Howard County Assessor's Office will strive for a uniform and proportionate valuing of property throughout the county.

Amendment

Neal Dethlefs
Howard County Assessor
(308)754-4261

February 20, 2026

Re: Special Value for 2026

I have reviewed the Special Valuation parcels for Howard County for the 2026 tax year. We currently have eight parcels.

The highest and best use for these parcels is agricultural. They are not suburban in nature and are not within any town or village's zoning jurisdiction. There are not any residential or commercial influences in regard to value. They are all currently used for agriculture.

They are being valued as agland, based on land use and soil type, which is derived from the three year agland sales file.

The income approach to value does not apply at this time.

Sincerely,

Neal Dethlefs
Howard County Assessor