Norway, Maine: the COD set against the State and industry red-flag tests

The firm's sales ratio study for the revaluation (87 sales), tested one line at a time against the IAAO Standard on Ratio Studies, the IAAO Standard on Verification and Adjustment of Sales, Maine Revenue Services Rule Chapter 201, 36 M.R.S. §327 and the transfer records. Prepared 5 November 2026 for norwayparcelreview.org.

INFORMATION ONLY. THIS IS A DATA COLLECTION, NOT A LEGAL SERVICE AND NOT LEGAL ADVICE. A "flag" below means a published test is tripped on the public record; it is a question for the Town, its assessors and Maine Revenue Services, not a finding that any value is wrong or that anyone acted improperly. It does not say whether to file anything or what any property is worth.

1. The number

The firm's one-page report (run 22 Aug 2026) prints an Average Deviation of 4 (391 / 87) and a Quality Rating of 4. Recomputed from the 87 printed ratios: **COD 4.48**, median 1.00, PRD 1.002, ratios from 0.78 to 1.12. By the firm's printed classes: Rural Residential (nonwaterfront) 61 sales, COD 4.03; Waterfront 10, COD 5.07; Commercial and Industrial 2; and 14 sales with the class left blank (COD 5.95). The Town certified the roll to the State at 1.0000.

2. The red-flag tests

Each row names the published test, what it looks for, what the record shows, and the result. "Cannot test" means the record needed is not public.

Test and source	What it looks for	Norway on the record	Result
COD floor — IAAO Standard on Ratio Studies (2013), Table 1-3 note	A COD below 5.0 "may indicate sales chasing or non-representative samples."	COD 4.48 overall; 4.03 for the 61-sale residential class. Only the 10-sale waterfront class (5.07) reaches the floor.	FLAG
Sample excludes usable sales — IAAO Standard on Verification and Adjustment of Sales; Rule 201 §3	Sales left out of a study should be excluded for a stated, documented reason, applied the same way to every sale.	The study prints no exclusion list and no reasons. Twenty-five qualifying sales in the Town's transfer records are not in it; the Town's 9 October answer referred the working sales file to the firm. See section 3.	FLAG
The excluded sales tell a different story — IAAO Table 1-3 note	If sales kept in a study are far tighter than sales left out, the sample may not represent the roll.	The 51 study sales matched to the State's transfer file have COD 4.50 at committed values. 21 improved, single-parcel sales in the same window that pass this site's own screen are not in the study: median 1.22, COD 17.51. Together: COD 11.55.	FLAG
Minimum sample per class — MRS Rule Ch. 201 §3	At least eight samples in each class; appraisals added where sales fall short.	Commercial and Industrial 2; mobile homes (518 parcels) and multi-family (94) not printed as classes; 14 sales carry no class, so the split cannot be tested. No appraisals listed.	FLAG
Class segregation — Rule 201 §4	Classes studied separately when class ratios differ by more than ten points.	Printed-class medians 0.985 to 1.01: inside the trigger. The report does not state how sales were assigned to classes.	WATCH
Untested class — IAAO Standard on Ratio Studies §4 (strata)	Every major stratum of the roll should be tested.	Vacant land: 707 parcels, zero sales in the study by its filter. North Pond shorefront was repriced on 12 and 91-parcel tables with no printed sale behind them (see the North Pond article).	FLAG
Median level — IAAO Table 1-3; 36 M.R.S. §327	Median 0.90 to 1.10; State minimum 70%.	Median 1.00; certified ratio 1.0000 against a State valuation of $939.1M for a $1,326.2M gross roll.	NO FLAG (median); WATCH (State valuation)
Vertical equity — IAAO Table 1-3 (PRD 0.98–1.03)	Expensive and inexpensive property assessed at the same level.	PRD 1.002.	NO FLAG
Quality rating ceiling — 36 M.R.S. §327 / MRS practice	COD above 20 loses State reimbursement.	4 as printed.	NO FLAG

Test and source	What it looks for	Norway on the record	Result
Sales period and time adjustment — IAAO Standard on Ratio Studies §4.5	Sales dated well before the valuation date should be time-adjusted, and the method stated.	Sales run 17 Jan 2025 to 30 Jul 2026 against a 1 April 2026 valuation date, including sales four months after it; no time-adjustment method is printed.	WATCH
Sales verification — IAAO Standard on Verification and Adjustment of Sales; contract art. XXII	Each sale screened for arm's length, and the screening documented; the contract requires the ratio and COD "computed in the manner suggested by Maine Revenue Services."	No screening record produced; the Town says the working sales file is the firm's.	CANNOT TEST
Classification on the card — Rule 201 §4 (class definitions)	A reader should be able to tell which class a parcel is in.	Class left blank on 14 of 87 sales; no separate class for mobile homes or multi-family.	FLAG
Method documentation — 18-125 CMR ch. 208 §.02(E)(2); contract art. X, XX	At completion the firm delivers all schedules "and documentation of methods and procedures"; the contract makes them the Town's property.	Schedules published; no written criteria for land-table assignment, grade, condition, obsolescence or the $35,000 site charge; the Town has not requested the firm's files under art. XX.	CANNOT TEST (not produced)

3. The test that matters most: the sales left out

Norway produced no assessors' sales screen, so this site's own screen stands in: single-parcel transfers of $25,000 or more that its outlier test kept. The State's transfer-tax file for 2025–26 was matched to the committed roll by map-lot. Improved parcels sold 1 January 2025 to 30 July 2026 (the study's window) were divided into the firm's printed sales (matched by map-lot and price; 51 of the 87 fall in the file's date range) and the rest, taking the latest sale per parcel. Ratios are committed 2026 value divided by price:

Group	Sales	Median ratio	COD	Lowest	Highest
Sales the firm put in its study (re-measured at committed values)	51	1.000	4.50	0.89	1.29
Improved single-parcel sales not in the study, passing this site's screen	21	1.218	17.51	0.90	2.11
Both groups together	72	1.021	11.55	0.89	2.11

Map-Lot	Sold	Price	Committed 2026 value	Ratio	Class on this site
029-023	2025-01-16	$1,142,296	$1,229,352	1.08	Commercial / institutional / other
029-066	2025-02-12	$249,000	$360,043	1.45	Multi-family
025-011	2025-03-26	$70,000	$75,864	1.08	Frame house, 2 storey or more
027-076	2025-04-18	$150,000	$208,781	1.39	Commercial / institutional / other
005-025	2025-04-29	$200,000	$313,661	1.57	Frame house, 1 storey
029-049	2025-05-15	$180,000	$219,199	1.22	Frame house, 1 storey
028-002	2025-06-27	$113,400	$184,862	1.63	Frame house, 1 storey
030-134	2025-07-02	$210,000	$267,594	1.27	Frame house, 2 storey or more
008-029	2025-08-19	$300,000	$365,462	1.22	Frame house, 2 storey or more
005-042-003-002	2025-09-03	$250,000	$394,085	1.58	Frame house, 1 storey
020-016-G	2025-10-10	$675,000	$961,412	1.42	Frame house, 1¾ storey
004-009	2025-10-17	$435,000	$587,291	1.35	Frame house, 1 storey
030-131	2025-11-05	$157,000	$331,329	2.11	Frame house, 1½ storey
030-032	2026-01-05	$190,000	$262,914	1.38	Frame house, 1 storey
003-008-003	2026-01-23	$315,500	$284,740	0.90	Frame house, 1 storey
002-049-B	2026-02-12	$730,000	$818,707	1.12	Frame house, 1 storey
013-020	2026-02-27	$535,000	$544,637	1.02	Frame house, 1½ storey
005-110	2026-02-27	$150,000	$164,566	1.10	Mobile / manufactured home

Map-Lot	Sold	Price	Committed 2026 value	Ratio	Class on this site
010-048	2026-03-12	$850,000	$794,134	0.93	Frame house, 1½ storey
006-031-005	2026-03-30	$269,500	$296,487	1.10	Frame house, 1 storey
005-001	2026-05-22	$425,000	$477,764	1.12	Frame house, 1 storey

Read with care. Without the firm's exclusion list, the left-out group can include sales the firm screened out for a reason it did not print (a house built after the sale, a related-party transfer the State did not code as family). What the record shows is that the firm's sales sit at the roll's level and the sales it did not use sit about 22% above their prices, and that the written reason for the difference does not exist in any document the Town has produced.

4. The same firm, four towns

Town (revaluation year)	Sales in study	Printed Average Deviation	COD recomputed	Left-out sales test (this series)
Otisfield (2026)	45 (two reports)	4	4.20	In 3.80 / left out 21.9 (assessors' own usable screen)
Norway (2026)	87	4	4.48	In 4.50 / left out 17.5 (this site's screen)
Bridgton (2025)	142	6	5.47	In 5.45 / left out 18.2 (trimmed, no screen)
Wilton (2026)	64 (2025–26 report)	8	–	–

In all three towns tested, the sales the firm used sit tightly at the roll's level and the sales it did not use sit well above their prices with three to five times the spread. The pattern is the same whether the screen is the assessors' own (Otisfield) or this site's (Norway, Bridgton). It does not by itself show which group better represents the roll; it shows that the choice of sample decides the printed COD, and that no town has produced the document that explains the choice.

5. What the flags mean, and what they do not

A red flag is a reason to ask, not an answer. The questions it points to are these: which sales the firm screened out and why; how sales were assigned to classes, and why 14 carry none; how mobile homes (518 parcels), multi-family (94) and vacant land (707) were tested; and whether the Town will request the working sales file the contract makes its property. The people who can answer are the Town's assessors, the firm, and the Property Tax Division of Maine Revenue Services. Nothing here says a parcel is over-assessed, and an owner who thinks so still carries the burden of proof under 36 M.R.S. §841.

Sources: Sales Ratio Analysis, Norway Reval (J.E. O'Donnell & Associates, 22 Aug 2026), produced under FOAA; the signed revaluation contract (19 Feb 2026); Maine Tax Portal RETTD public lookup, Norway, 2025–2026; the firm's committed 2026 property record cards; the Town's written FOAA answers of 21 Sep, 29 Sep and 9 Oct 2026; IAAO Standard on Ratio Studies (2013) and Standard on Verification and Adjustment of Sales (2020); 18-125 CMR ch. 201 and ch. 208; 36 M.R.S. §§327, 841. Other towns' figures from this project's sites.