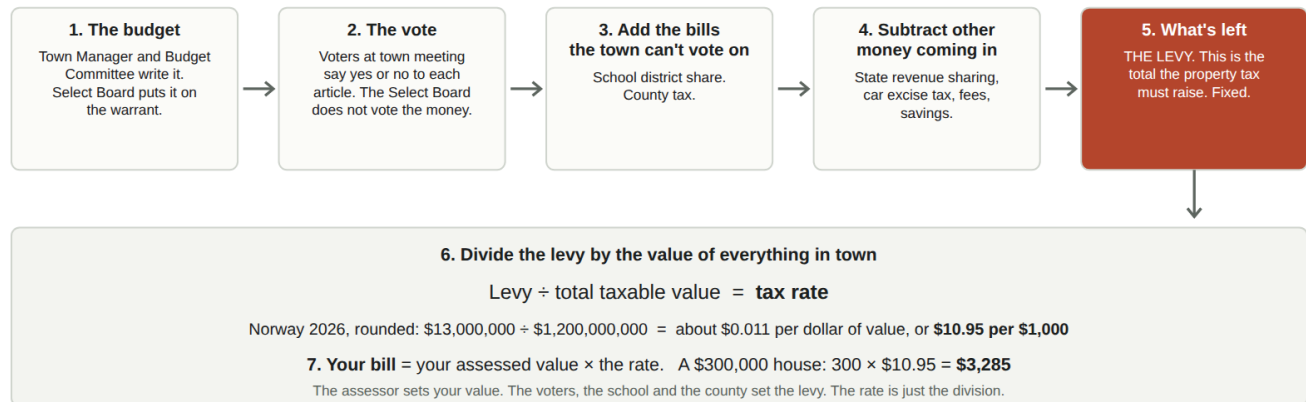


How the Budget Becomes Your Property Tax

Seven steps, one division problem, and the one thing most people get backwards.

The short version. The town decides how much money it needs. That number is the **levy**. The levy gets split among every property in town according to what each one is worth. **The budget decides how big the pie is. The assessor decides how big your slice is.**



Step by step

1. Somebody writes a budget. In Norway the Town Manager drafts it. The Budget Committee and the Select Board go through it line by line and say what they recommend. Then the Select Board signs a *warrant* — a list of questions called articles, one for each thing the town wants to spend money on — and posts it at least seven days before town meeting.

2. The people vote. At town meeting, voters say yes or no to each article. This is the part most people get backwards: **the Select Board does not vote to spend the money. You do.** Anything not on the warrant cannot be voted on that night.

3. Two bills get added that the town can't vote down. The school district (SAD 17) sets its own budget, and Norway pays its share. Oxford County sets its budget, and Norway pays its share. Both arrive as bills.

4. Other money gets subtracted. The State sends revenue sharing. Car registrations bring in excise tax. There are fees and permits, and sometimes savings from last year. All of that pays part of the bill before property tax is touched.

5. What's left is the levy. Spending, plus school, plus county, minus other money. That is the amount property taxes have to raise. It is a fixed number. In 2026 Norway's is about \$13 million. The assessor may add a small cushion, up to 5%, to cover refunds.

6. The levy is divided by the value of the whole town. The assessor adds up the assessed value of every taxable property in Norway — about \$1.2 billion in 2026. Levy divided by total value gives the **tax rate**. That is all a "mil rate" is: the answer to a division problem. Nobody votes on it.

7. Your bill is your value times the rate. A house assessed at \$300,000 at \$10.95 per thousand pays \$3,285. A house assessed at \$150,000 pays half that. The rate is the same for everyone. What differs is the value the assessor gave you.

Why a revaluation doesn't raise the town's money — but can raise yours

When every property in town is revalued, the total value changes but the levy does not. If the total doubles, the rate falls by half, and the town collects exactly the same \$13 million. Norway's rate went from about \$20 per thousand to about \$11 for exactly this reason.

So a revaluation can't change how much the town raises. It can only change **who pays what share**. If your value went up more than the town's total, your bill went up. If it went up less, your bill went down — even though the rate fell for everyone. Two neighbors with the same house on the same street should get the same value; if they don't, one is paying part of the other's bill.

	Who decides	Can you appeal it?
How much the town spends	The voters, at town meeting, article by article	Only by voting, or by petition for an article
The school and county shares	The school district and the county	Through their own budget votes
The levy	Nobody — it's the arithmetic of the three lines above	No; it is a result, not a decision
The value of your property	The assessor (in Norway, a hired firm)	Yes. Abatement request within 185 days of commitment, then the Board of Assessment Review, then court
The tax rate	Nobody — $\text{levy} \div \text{total value}$	No; change the levy or the values and it changes by itself

What to check on your own bill. Not the rate — that is the same for everyone. Check the **value**. Ask the town for your property record card. Make sure the square footage, the number of rooms, the condition and the year built are right. Compare your value to what houses like yours actually sold for. If it is wrong, you have 185 days from the date of commitment to ask for an abatement, and you do not need a lawyer to ask.

Sources: Maine Revised Statutes Title 30-A §§2521–2524 (town meeting and the warrant); Title 36 §§708–712 (assessment and commitment), §710 (overlay), §753 (collector's warrant), §§841–844 (abatement and appeal); Maine Revenue Services, Property Tax Bulletin No. 10. Norway figures are rounded from the firm's 2026 Proposed Values (rate 10.95 per \$1,000) and the Town's 2025–2026 commitment (rate 20.38). This is general information, not legal advice.