

NH Mosaic Equalization System Overview

The NH Mosaic Equalization system is used to electronically conduct the annual assessment-to-sales ratio studies conducted by the DRA. This software was developed in conjunction with the Mosaic Parcel Map System software which contains the tax maps and assessing information for all municipalities within New Hampshire. This software enables all municipalities to electronically file their assessment information on a web-based platform and utilizes sales and assessment information provided by the county registries, municipalities' CAMA systems and Form PA-34, [Inventory of Property Transfer](#).

The NH Mosaic Equalization system:

1. Receives the sales from the county registries daily and includes the following information:
 - Tax Stamp
 - Sale Price (calc from tax stamp)
 - Deed Recording Date
 - Sale Date
 - Registry Book & Page Number
 - Buyer Name
 - Seller Name
 - Deed type (if available)
2. Retrieves the following from the municipality's CAMA data base:
 - Current and Prior Year Assessments: 2022 & 2023
 - Property Type (See attached Property Code list)
 - Acreage; Lot Size
 - Tax Map & Lot Number
 - Building Type & Size
3. Attaches the PA-34 for each sale, if available. The PA-34:
 - Verifies known sale information
 - Adds information such as deed type, seller & buyer address, etc.
 - Adds information regarding the inclusion & exclusion of the sale
4. Allows the user to enter the Mosaic Parcel Map System and see the parcel and the property record information for the sale. Each municipality has access to their respective Mosaic Parcel Maps.

Training

Assistance is available by contacting the Equalization staff at (603) 230-5096 or equalization@dra.nh.gov. Tutorials are available on the DRA website at <https://www.revenue.nh.gov/mun-prop/property/eq-mosaic/index.htm> including:

- Mosaic Property Tax Equalization Reference Guide
- Property Tax Equalization Quick Help Sheets
- Training Videos

System Instructions

To log onto the system, go to: ratiostudy.org. If you do not already have credentials to work on the system contact support at support@axiomnh.com or by calling 1 (888) 508-8179 for credentials. **Don't forget to upload your 2023 CAMA database when it is final.**

Instructions for Municipal Assessment Data Information

The NH Mosaic Equalization System (Equalization System) provides municipalities with all the sales that occurred throughout the year. There are sales that do not qualify for the ratio study and have already been excluded. These sales are classified as “PRE-EXCLUDED.” Sales that may be eligible for the ratio study are classified as “UNVERIFIED.” Municipalities must match each unverified sale to the correct CAMA database record. Once sales are matched, information from the CAMA database will automatically be transferred into the Equalization System. Do not provide assessment information for pre-excluded sales.

For all unverified sales, municipalities must provide:

1. The 2022 and 2023 assessments for every unverified sale. This includes sales an assessing official may have determined were not arm’s length or has had a revaluation. There are no exceptions.
2. The reason(s) for any assessment change(s) greater than \$5,000 in the notes section. For example, improvements, garage added, not separately assessed (NSA), land only in 2022, land and building in 2023. Exclusion codes cannot be used to explain the changes.

If your municipality has performed a revaluation (full, statistical, cyclical, or partial) make sure this is noted clearly on the Municipal Assessment Data Certificate.

3. Notification if the property is enrolled in Current Use:
 - Provide the ad valorem assessment, what the property would be assessed if it were not in current use, if available, in the assessed value space.
 - Provide the current use assessed value and the notation “CU” in the notes section.

Using current use assessments when calculating ratios for sales will result in incorrect equalization ratios. Therefore, it is extremely important that we know which sale properties are in current use and what the ad valorem value is for those sales, if available.

4. A Property Code: Property codes are provided for each property type. If you have a property type, neighborhood, etc. that you would like stratified separately, please call this office for a special code. For example, some municipalities have requested codes for islands, lake access, etc. If you were assigned a special code in 2022, you may still use that code.
5. An Explanation: If a sale is to be excluded, please refer to the Exclusion Codes and instructions provided. An exclusion code with “Yes” in the explanation column requires a specific explanation such as family sale or auction, etc. “Unqualified sale” or “not arm’s length” are not valid explanations.
6. A copy of any documentation regarding the circumstances of a sale that you believe the DRA should consider when determining the validity of the sale. An example of such documentation may include a copy of a municipal sales questionnaire filed by either the grantor or grantee or a multiple listing service (MLS) document.

Review the information and verify that the information retrieved from the CAMA System is correct.

Be sure to complete the Municipal Assessment Data Certificate and upload or mail it to this office when you have completed and released the assessment information to the DRA. This form must be signed by a majority of the Board of Selectmen/Assessing officials.

No ratio shall be set prior to the receipt of the Municipal Assessment Data Certificate

Municipal Assessment Reporting for Equalization Statutory Authority and Glossary

Statutory Authority	RSA 21-J:3 VIII, Requires municipal officials to report assessment information; RSA 21-J:9-a, Equalization Procedure; RSA 21-J:13 IX Rulemaking authority.
Administrative Rules	Rev 2800 Equalization of Assessment For Each Town, City, and Unincorporated Place Within the State
Ad Valorem Value	The valuation of property prior to any adjustment for Current Use (RSA 79-A), Conservation Restriction Assessment (RSA 79-B), or exemptions.
Arm’s Length Transaction	(1) A sale between a willing buyer and a willing seller that are unrelated and are not acting under, duress, abnormal pressure or undue influences. (2) A sale between two unrelated parties, both seeking to maximize their positions from the transaction.
Assessing Officials	The municipal assessors or selectmen. See RSA 75:1 (selectmen), RSA 41:2-g (elected assessors) and RSA 48:16 (city assessors) for statutory authority and duties.
Assessment	The gross local assessed value of a property prior to any adjustments for exemptions such as elderly, blind or disabled.
Coefficient of Dispersion	The C.O.D. is a measure of assessment equity and represents the average percentage deviation from the median ratio. A C.O.D. will be calculated for the entire sample and for each stratum.
Current Use Assessment Conservation Restriction Assessment	The value of the property assessed in accordance with RSA 79-A Current Use Taxation or RSA 79-B Conservation Restriction
Cyclical Revaluation Rev 601.16	“Cyclical revaluation” means the process of combining a full statistical revaluation of the entire municipality with a cyclical inspection process.
Equalization Year	October 1, 2022, to September 30, 2023.
Full Revaluation Rev 601.24	“Full revaluation” means the revaluation of all taxable and nontaxable properties in a municipality, with a complete measure and listing of all taxable and nontaxable properties to occur at the same time of the establishment of the new base year, to arrive at full and true value as of April 1. The term includes “full reappraisal” and “full reassessment.”
Full Statistical Revaluation Rev 601.25	"Full statistical revaluation" means the process of a revaluation of all taxable and nontaxable properties in a municipality, using existing property data, to arrive at full and true value as of April 1. The term includes “statistical update” and “statistical reassessment.”
Manufactured Housing	For equalization purposes, "manufactured housing" means any structure, transportable in one or more sections, which, in the traveling mode, is 8 body feet or more in width and 40 body feet or more in length, or when erected on site, is 320 square feet or more, and which is built on a permanent chassis and designed to be used as a dwelling with or without a permanent foundation when connected to required utilities, which include plumbing, heating and electrical heating systems contained therein. Manufactured housing as defined in this section shall NOT include pre-site built housing or modular housing as defined below. (RSA 674:31) Use Property Code 17 or 18 For equalization purposes, "pre-site built housing" means any structure designed primarily for residential occupancy which is wholly or in substantial part made, fabricated, formed or assembled in off-site manufacturing facilities in conformance with the United States Department of Housing and Urban Development minimum property standards and local building codes, for installation, or assembly and installation, on the building site. Pre-site built housing or modular housing shall NOT include manufactured housing, as defined above. (RSA 674:31-a) Do Not Use Property Code 17 or 18

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<p>Partial Update/Partial Revaluation Rev 601.38</p>	<p>“Partial update” means the process of analyzing market sales throughout the entire municipality to identify and implement needed value changes to the affected areas, or classes of property, to bring those properties to the municipality’s general level of assessment utilizing the existing base tax year and providing an addendum to the existing USPAP compliant report. The term includes “partial revaluation.”</p>
<p>Price-Related Differential</p>	<p>The P.R.D. measures vertical inequities (differences in appraisal of low-value and high-value properties). A P.R.D. will be calculated for the entire sample and for each individual stratum.</p>
<p>Ratio</p>	<p>The assessment divided by the sale price equals the ratio for a single property. The mean, median and weighted mean are calculated using all of the individual sales in a sampling.</p>
<p>Strata</p>	<p>(Stratum, sing.) A class or subset of the population being studied. For example: residential land or manufactured housing.</p>