Relocation Guide
Greater Portland
2012

And the Communities of Southern Maine

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Maine Home Connection | Keller Williams
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Welcome to the Greater Portland Region
Southern Maine

Congratulations! You have just made that important first step toward your exciting new life in Southern Maine. The greater Portland region extends from Biddeford and Kennebunkport in south to Westbrook and Gorham in the west and along the northern coast to Harpswell. This beautiful area encompasses the communities of Falmouth, Cumberland, Yarmouth, Cape Elizabeth, Scarborough and Freeport, among others. Casco Bay and the Atlantic Ocean extend southwest to northeast along our shores and have played (and continue to play) an important role in our social, cultural and economic development.

Easily accessible by car, plane and train, greater Portland is an excellent location. It is only two hours from Boston by car or rail. The Portland International Jetport offers daily flights to many popular US cities.

The greater Portland area offers activities for every age group and interest imaginable. Whether your passion is strolling along the Old Port Shops, jogging around Back Cove, the local nightlife, professional sporting events, hiking, sailing, skiing, golfing or the arts - this guide will help you discover all that Maine has to offer.

Today the Biddeford – Portland metro region is home to more than 500,000 residents. Our economy continues to grow and attract new business, while helping existing companies to thrive and prosper. Maine and the communities of greater Portland is a safe, healthy and enjoyable place to live and raise a family.

The following pages include demographics for several local cities and towns. Additional economic, historical, educational, business, environmental, geographic, educational and recreational information is available online:

MaineHomeconnection.com/MaineOverview

City and town data is updated in this report as of August 2011:

Portland
South Portland
Falmouth
Cape Elizabeth
Scarborough
Biddeford
Old Orchard Beach

For a complete review of Portland neighborhoods and the surrounding communities, visit the special online feature at MaineHomeConnection.com/LocalCommunities.
Maine Counties
A Large & Diverse State

When Maine entered the Union in 1820 there were 240 incorporated towns in the state. Today there are nearly 500 municipalities in the state.

In general, municipalities in Maine are organized in one of two forms of government: the direct, town meeting form of government where the legislative body of the community is the town meeting, or the representational form of government where the legislative body of the community is the town or city council.

Local government in Maine provides many essential services to the citizens of the community. These services include road construction and maintenance, solid waste disposal, water utilities and waste water treatment, police and fire protection and emergency rescue, land use planning and building inspection, welfare, and public education for grades Kindergarten through 12.

Details of each county are available online at MaineHomeConnection.com.
A Tour of Maine
South to North

The Southern Gateway

Less than an hour by car from Boston, York County - Maine’s southernmost shire - is by far its most visited region. It’s also the state’s fastest-growing county, experiencing a development boom that’s only likely to continue with the widening of the Maine Turnpike and recent return of passenger rail service in the form of the new Amtrak Downeaster. The towns of Kittery, Old Orchard Beach, and Parsonsfield sit at the corners of the roughly triangular county, and each characterizes the diversity of the region. Kittery is known as the home of Portsmouth Naval Shipyard and myriad factory outlets, and is the state’s principal gateway. The sleepy, rural town of Parsonsfield is in the foothills of the western mountain region and, like many of the communities on York County’s northwestern flank, its forested knolls are still dotted with pastures and farms. There are also several developed lakes and ponds, sites of summer camps and cottages, in the area. Old Orchard Beach, with its beach, pier, and amusement park rides has an allure unlike any other in Maine, attracting thousands of visitors, many from French-speaking Québec, with its carnival atmosphere.

Many more thousands flock to the long white sand beaches of the Yorks, Ogunquit, Wells, and the Kennebunks. Mark Twain once quipped that it would be difficult to throw a brick in the Yorks and not hit a postmaster. It’s still true - the town is divided into a handful of distinct villages with their own services: York, York Harbor, York Beach, and Cape Neddick, each of which has its own waterfront.

Ogunquit is probably best known for its three-mile beach, considered by many to be Maine’s finest stretch of sand. Brimming with tourists come July, Ogunquit gained fame early in the twentieth century as both art colony and summer resort - today it functions more as the latter with its gift shops, inns, condominiums, and large hotels, but the presence of the former can still be felt. Ogunquit’s neighbor to the north, Wells, is also a busy summer community and its many antique shops and used bookstores make it popular with shoppers of the rare and unique. Much of the large Rachel Carson National Wildlife Refuge, acres and acres of salt marshes and stretches of woods, sits in Wells.

The profile of nearby Kennebunkport was first raised when George H.W. Bush was elected president and has again found itself in the news with the presidency of George W. Bush. Tourists are again flocking to Walker’s Point, the Bush family’s impressive summer compound, but more come to the neighboring towns of Kennebunkport and Kennebunk for their beaches, inns, scores of shops, impressive Colonial architecture, and historic small-town ambiance.

With their robust Franco-American heritage, the twin cities of Biddeford and Saco constitute the industrial and population centers of York County - although they also include the summer colonies of Camp Ellis and Biddeford Pool. Inland, Sanford is one of the state’s fastest-growing communities, and the Berwicks and the Eliots are residential, riverside communities that house many who work at the shipyard and in New Hampshire.
Greater Portland

Portland, Maine’s largest city and its cultural and commercial center, is the hub of Cumberland County, the state’s most populous region. Including its suburbs - which range from Scarborough in the south to Freeport in the north, and North Windham in the northwest, Portland is the largest metropolitan area north of Boston, expanding outward every year. But Cumberland County still has nearly as many rural residents as it does city dwellers.

Founded in 1632, Portland has several historic neighborhoods and a number of buildings of architectural interest. Many of these are congregated in the city’s West End, in the neighborhoods near Maine Medical Center, the state’s largest hospital. Congress Street anchors the city’s downtown, running from one end of the L-shaped peninsula in Casco Bay to the other. It begins on Munjoy Hill in a residential area near the Eastern Promenade, where there is a park and beautiful views of the bay, and descends to become a commercial and retail district downtown. Congress Street has enjoyed a bit of a boost lately thanks to some new stores, new restaurants, and the continued prosperity of many arts establishments located here. Portland City Hall, home of Merrill Auditorium and the Portland Symphony Orchestra, sits at one end of the city’s official Arts District, and the Portland Museum of Art anchors the other. Only a few blocks separate the downtown from the Old Port, a historic waterfront quarter with boutiques and specialty shops, restaurants, and nightclubs, which is popular with tourists and Mainers alike. Ferries leaving Portland’s waterfront provide access to the Calendar Islands in Casco Bay, which have a number of summer homes and many year-round residents, and a huge ocean-going vessel departs regularly from Portland for Nova Scotia.

The cities that border Portland - South Portland and Westbrook are Cumberland County’s second and third-largest urban areas, the former known for its ever-growing shopping mall (the largest north of Boston), its bustling commercial port, and its family-friendly neighborhoods, the latter for its imposing paper mill and comfortable new subdivisions. Beyond them are Gorham, a commuter town and home of a campus of the University of Southern Maine, and Scarborough, which claims the state’s largest saltwater marsh, a wildlife sanctuary beloved by birders, and has some of Greater Portland’s nicest stretches of beach. Beyond South Portland is craggy Cape Elizabeth, which, like Falmouth Foreside to the north, is full of beautiful homes on the water and is where many of the city’s top-level executives opt to live.

Unlike larger cities, Portland offers easy access to green countryside and open space. Within a twenty-minute drive of the city, Cumberland, Pownal, and North Yarmouth have few businesses and large rural tracts, though they have seen building booms in the past decade. Gray, with its neat downtown, and New Gloucester, with its historic Shaker colony at Sabbathday Lake, have agricultural traditions that continue to this day.

North of Portland, Yarmouth is a pleasant waterfront community with a pretty downtown and frontage on the Royal River. Better known is the shopping mecca of Freeport, home of L.L. Bean and the blocks of factory outlet stores that surround it. Brunswick, where Route 1 and Interstate 95 diverge, bills itself as the gateway to Maine’s midcoast. Many shopping centers have sprung up here during the past decades, catering to the families of the aviators at Brunswick Naval Air Station, among others, but thanks to Bowdoin College and its 1,700 students, Brunswick’s downtown remains vibrant. A highly regarded liberal arts school, Bowdoin adds youthful vitality to the community and offers many amenities to local residents, from health-club memberships to lectures and concerts.
The towns of North Windham, Raymond, Bridgton, Naples, and Casco make up the Sebago Lakes region, a much-visited recreational area with a large summer population on the northwestern edge of Greater Portland. Small towns in the off-season, these villages bustle during summer when scores of cottagers return to the lakes. The hills begin to roll here, making the area seem far from Portland’s cobbled streets.

**Western Mountains Region**

Two counties make up the western mountains region - Oxford and Franklin - and they extend from Porter, a tiny agricultural town near the New Hampshire state line, up to Gorham Gore, an unorganized township on the Québec border. The lofty peaks and deep lake valleys of the region attract the most tourist dollars in Maine outside of Acadia and the south coast, but most visitors to the western mountains come in the fall to see the area’s dazzling foliage (some of the best in the state) and in the winter to ski at nationally known resorts like Sunday River and Sugarloaf/USA. Summer camps, lakeside cottages, and the Appalachian Trail are popular spots when the snow melts.

The village of Fryeburg, along the Saco River, serves as the base for excursions down the Saco, one of the most frequently paddled waterways in the state. This historic little town is also the home of the Fryeburg Fair, Maine’s largest agricultural celebration, and Fryeburg Academy, arguably the state’s most cosmopolitan prep school. To the northeast lie Norway, Oxford, and South Paris, three towns that form the commercial hub of Oxford County. South Paris especially has some outstanding old buildings - virtually every home in the village of Paris Hill is on the National Register of Historic Places. Much of the rolling country surrounding these towns is quiet and rural, filled with lakes and high hills.

Bethel and Rangeley are widely associated with skiing, thanks to their proximity to Sunday River, Saddleback Mountain, and Sugarloaf/USA. Not far from the stunning notches, rivers, and trails of the Maine section of White Mountains National Forest, the small town of Bethel is also home to Gould Academy, a private school. Famous for its fishing and boating, Rangeley, and its upscale neighbor Oquossoc, is surrounded by expansive lakes and ponds and is the site of another of the state’s more popular state parks. Near Sugarloaf, Kingfield has a charming old downtown that sits along the pretty Carrabassett River.

Besides tourism, the main industry in the western mountains remains pulp and paper. There are large paper mills in Rumford and Jay, and much of the land in both counties is still owned by paper companies.

Farmington, the region’s commercial center, is dominated by a lively University of Maine campus, which is consistently listed among the best small public liberal arts colleges in the nation. Nearby is Weld, site of Mount Blue State Park, a popular hiking and camping spot.

**The Midcoast**

Anchored by the historic shipbuilding communities of Bath to the west and Waldoboro to the east, the counties of the southern midcoast - Sagadahoc and Lincoln - form one of the state’s tiniest, yet most picturesque, regions. All of the midcoast’s population centers are located on or very near Route 1, which runs roughly parallel to the coast and provides the region’s economic and cultural backbone.
Formerly a mill town and bedroom community to Brunswick, Topsham sits just off Route 1 along the Androscoggin River at the point where it converges with Merrymeeting Bay, one of the largest confluences of rivers in the East and a body of water rife with birds. Topsham still has quiet neighborhoods of fine old homes, but increasingly it is becoming a retail center to rival Brunswick. The rural communities of Bowdoin and Bowdoinham, with few stores and much open space, lie just north of Topsham.

Not far to the east is Bath, home of Bath Iron Works, a century-old shipbuilding yard dependent on defense contracts and one of the state’s largest private employers. Perched on the bank of the Kennebec, Bath’s well-preserved downtown provides services to the residents of the peninsula and island hamlets of Arrowsic, Robinhood, Georgetown, and Popham. Some of the finest Federal architecture in Maine can be found by driving Bath’s neighborhood streets, once the home of wealthy ship captains and shipping magnates. The city celebrates its long and proud tradition of boatbuilding at the highly regarded Maine Maritime Museum.

Wiscasset and Damariscotta, a bit farther along Route 1 to the northeast, are the economic and social centers of Lincoln County, hubs for the many small towns along the harbors, inlets, and islands that reach out to sea from Route 1.

Once an important shipbuilding center, Wiscasset now bills itself as “the prettiest village in Maine,” and can make an argument for its claim with block after block of beautiful old sea captains’ homes overlooking the tidal Sheepscot River. Today it’s known for its fun downtown, a tidy mix of antique shops and restaurants, and for the defunct Maine Yankee power plant, the state’s sole nuclear facility. The towns immediately inland—Alna, Dresden, and Whitefield are rural, riverside communities of gently rolling countryside.

Damariscotta, like Wiscasset, is also defined by a river. It even takes its name from the sleepy waterway that loops south from Damariscotta Lake through the Great Salt Bay and out to sea. The community has many handsome old homes and a postcard-pretty downtown, lined with red-brick shops overlooking the town landing. Damariscotta and the coastal villages of Pemaquid, Christmas Cove, New Harbor, and Round Pond to its south, have increasingly become a haven for retirees, as well as longtime summer residents.

One of Maine’s most famous summer playgrounds, Boothbay Harbor, is located on a peninsula between the Sheepscot and Damariscotta rivers. Tourism is Boothbay Harbor’s bread-and-butter industry, but lobstering and deep-sea fishing play important roles as well. Among the earliest settled places in Maine, Boothbay is now home to many excursion vessels, restaurants, boutiques, and inns.

**The Penobscot Bay Area**

The grand expanse of Penobscot Bay forms the eastern horizon for the coastal towns of Knox and Waldo counties. Fittingly, the sea is still the basis of the region’s prosperity, bringing tourists, yachts, lobsters, and fish to the many communities that hug the bay. Overflowing with travelers in the summer, Route 1 runs parallel to the shore and is the most populous corridor in Knox and Waldo counties. It connects all of the larger towns and is the focus of shopping, dining out, and recreational activity.
At the southern end of Knox County, Thomaston’s tidy main street is lined with graceful white Federal and Colonial homes. Its compact downtown is flanked by Montpelier, the reconstructed estate of General Henry Knox, George Washington’s secretary of war.

Up the road, Rockland calls itself the "Lobster Capital of the World," and the hardy fishing port makes a strong case for itself with its fleet of lobster boats and bustling commercial waterfront. But the home of the annual Maine Lobster Festival is also a burgeoning arts and retail community. It’s the site of the Farnsworth Museum, which has an exceptional collection of Maine art and is home to the Wyeth Center - the largest facility devoted to the works of that famed art clan. With a new public boardwalk constructed by credit-card giant MBNA, Rockland is also the homeport of most of the Maine windjammer fleet and provides access by state ferry to the bay’s populated islands - Vinalhaven, North Haven, and distant Matinicus. Due south of town, Port Clyde is the mainland link to the famed artist’s colony on rugged Monhegan Island. Several tiny harbor hamlets - Owls Head, Tenants Harbor, and Spruce Head are located on the peninsulas that jut into the bay.

Two of Maine’s prettiest harbors, Rockport and Camden, are north of Rockland along Route 1. Full of beautiful seaside homes that cluster around a V-shaped inlet, Rockport is home to the Maine Photographic Workshops, an internationally known photography school, as well as the Center for Maine Contemporary Art (formerly Maine Coast Artists), a noted arts organization and gallery that sponsors shows by both established and up-and-coming art talents.

Camden is dominated by Mount Battie and Mount Megunticook, two high hills that loom over the sea like Scandinavian peaks and make up Camden Hills State Park, one of Maine’s busiest state parks. Clustered in the red-brick downtown that rings yacht-filled Camden Harbor are many restaurants and boutiques that cater to the tourist trade in the summer but, unlike many resort communities in Maine, also stay open year-round.

Lincolnville, Camden’s northerly neighbor, is divided into halves - Lincolnville Beach and Lincolnville Center. The former is the site of a ferry that connects the large island of Islesboro and its many year-round residents to the mainland. Lincolnville Beach has a few inns and three restaurants just off its small swath of sand. The center of town lies three or four miles inland, in a very rural area dotted with lakes, ponds, and hiker-friendly hills.

Beyond Lincolnville and its low-profile neighbor, Northport, is Belfast, shiretown of Waldo County. Popular with back-to-the-landers in the seventies, Belfast still has a funky vibe, with an over-the-top art deco movie house, crunchy food co-op, noted theater troupe, and various coffee shops and eateries. And it has enjoyed a remarkable boom in the past decade with the arrival of banking titan MBNA, which now employs some 2,000 people here to service its credit-card empire. Some of Maine’s finest architecture can be found in Belfast’s quiet neighborhoods and in the two or three blocks of Victorian commercial buildings that comprise the downtown.

The inland towns of Knox and Waldo counties are Maine’s answer to Vermont’s rolling green countryside. Blue ponds lie in the hollows of the hills, and small farms dot the landscape. Union, Hope, and Appleton have sizable blueberry barrens, Winterport is a quiet commuter town just south of Bangor on the tidal Penobscot River, and the popular Lake St. George State Park brings many to Liberty.
Central Maine

Two of the state’s largest and most important rivers - the Androscoggin and the Kennebec - give their names to the counties of central Maine. A great portion of the state’s population - and economic and political activity - lies in the belt that follows I-95 and the Maine Turnpike from the twin cities of Lewiston and Auburn, through the Augusta-Gardiner area to Waterville and Winslow. If you venture far from the highway, however, the landscape quickly turns to farms and fields, lakes, and ponds.

By Maine standards, Lewiston-Auburn is a truly urban community and has nearly as many residents as Portland, a statistic that always seems to surprise people in southernmost Maine. In fact, Lewiston is the state’s second-largest city, Auburn is the fourth, and they are closely entwined both economically and socially. Lewiston is known primarily for its sizable Franco-American community, its textile mills, and Bates College, a fine liberal arts school that plays a large cultural role in the city. L-A has been enjoying something of a renaissance of late as increasing numbers of businesses have set up shop because of the twin cities’ advantageous location - almost equidistant from Portland, Brunswick, and Augusta.

Also well situated is Maine’s state capital; Augusta sits on the Kennebec about an hour north of Portland and an hour and a half south of Bangor. It was chosen as the hub of politics because of its central location (in terms of population rather than geography), and with its busy shopping plazas, restaurants, and UMaine campus, it serves as the economic and cultural center of the region. Just south of Augusta is Hallowell, known for its historic brick downtown and the lovely old homes on its leafy hillside streets.

North of Augusta along the river is Waterville, Kennebec County’s second city and an economic and cultural center in its own right. The city rose to prominence as a mill town, but its claim to fame today is the highly regarded Colby College, which brings 1,600 students to the city.

West of I-95 is the Belgrade Lakes region - a scenic group of lakes, ponds, and streams that have been developed as a summer colony - and the hillside apple farms of Monmouth, Wayne, and Readfield.

Northern Maine

Geographically, northern Maine probably begins north of the 46th Parallel, but population becomes increasingly sparse north of Bangor, the state’s third-largest city. Encompassing the fabled North Woods, the counties of Somerset, Piscataquis, Penobscot, and Aroostook dominate the state in terms of area but have relatively few residents outside of the Bangor-Brewer region. Aroostook (aka The County) alone is larger than the states of Rhode Island and Connecticut combined.

The three principal industries of this region are logging, tourism, and agriculture. Despite major upheavals in the paper industry that have resulted in mill closings and land sales of millions of acres, the counties of Somerset, Piscataquis, and Penobscot continue to bank on the industry’s future. Logging is also important to Aroostook, as are potatoes grown in vast fields along the Canadian border.
During the nineteenth century, Bangor was the lumber-shipping capital of the world, and it remains both a principal entryway into the North Woods and its economic, cultural, and population center. The Queen City hugs the west bank of the Penobscot River, and just as its history is closely tied to this mighty waterway, so is its future, with a major development planned for the revitalized waterfront. Bangor has many fine homes that still stand in various neighborhoods; buildings of architectural distinction are also collected in the residential Broadway area and the West Market Square Historic District. The Bangor International Airport - boasting one of the longest runways on the East Coast - is located minutes from downtown. On the city's north side are dozens of retail outlets in plazas and the Bangor Mall that serve as the center of commerce for much of northern Maine.

Across the Penobscot lies Brewer, an industrial city closely allied with Bangor economically and socially. Once a center for shipbuilding, Brewer's economy today is reliant upon the pulp and paper industry and other local manufacturing.

Just a few minutes drive out of the Bangor-Brewer area the landscape turns to farms and woods. The only other sizable communities in the area are Orono, home of the University of Maine, the flagship state university, and Old Town, known internationally for its canoes and also the site of a Penobscot Indian Reservation and a paper mill. UMaine is the largest school in Maine, with 11,222 students, and its Maine Center for the Arts brings world-class entertainment to the area. The university has traditionally excelled in men's ice hockey, women's basketball, and baseball, making it a source of pride among sports fans across Maine.

Other important communities in northern Maine include Skowhegan, a brawny paper-mill town not far from Waterville; Dover-Foxcroft, on a diagonal between Bangor and Moosehead Lake; Greenville and Rockwood, which provide services to the many visitors to massive Moosehead Lake; Millinocket, a mill town just outside the state's largest wilderness area, Baxter State Park; Houlton and Presque Isle, centers of the potato industry; and Fort Kent, the commercial center of the French-speaking St. John Valley and site of a small UMaine campus.

The Down East Coast

Hancock County, home of Mount Desert Island and Acadia National Park, has the longest coastline of any county in the state - if you take into account all its nooks and crannies. So it's no surprise that its most important industries are related to the sea - tourism and commercial fishing. Like its eastern neighbor, Washington County, Hancock is also blanketed by forests and blueberry barrens that blaze red in the autumn.

At the mouth of the Penobscot River, Bucksport marks the western boundary of Hancock County. It faces Fort Knox, one of the state's largest old stone and earthworks forts, across the water, and is dominated by an imposing paper plant visible from miles away. On spectacular peninsulas reaching southeast from Bucksport are Castine, with its towering old elms, rich history, picture-perfect downtown, and Maine Maritime Academy; Deer Isle, home to a colony of artisans and crafters; Stonington, a fishing village with a beautiful harbor and terraced downtown; and Blue Hill. Located beneath the small rise that gives the town its name, Blue Hill is a sweet village of venerable homes and artsy boutiques that overlooks a protected ocean inlet.
Nearby are the villages of Penobscot, Brooklin, and Surry, each of which is a small town with interesting architecture and fantastic views.

The gateway to Acadia, Ellsworth is Hancock County’s shiretown, best known for the plazas and strip malls that stretch for several miles down Route 1 and Route 3. One of the most visited of the nation’s parks, Acadia National Park, on Mount Desert Island, is a breathtaking combination of rounded mountains and crashing surf. Most of these visitors end up in Bar Harbor, with its myriad bed-and-breakfasts, shops, and restaurants. Several of the island’s other communities, such as Somesville, Southwest Harbor, and Northeast Harbor, also attract sizable populations of summer residents and shoulder-season visitors.

East of Ellsworth, traffic tails off and a quiet descends, making the Sunrise Coast - as it is called - as different as can be from Acadia. The little towns that Route 1 passes through on its journey east - Milbridge, Cherryfield, Addison, Columbia Falls, and Jonesport - are known for their fishing fleets and blueberry barrens. Calais is a border town on the St. Croix River and also abuts the Moosehorn National Wildlife Refuge, an important wildlife sanctuary for breeding birds. Machias is home to a University of Maine campus and has an angular old downtown perched above Bad Little Falls. Eastport is the nation’s easternmost city (not to be confused with Lubec, which is the easternmost town), and is a hub of the fishing industry and an important deep-water shipping port. The humpbacked island upon which Eastport sits gives most of the homes in the salty little city extraordinary views of Passamaquoddy Bay, and its brick downtown - where entire buildings sell for the price of a new Mercedes - has “potential” written all over it, just waiting to be discovered.
Portland is an old seacoast town. It is also a funky city filled with galleries, one-of-kind boutiques and shops, and incredible restaurants serving everything from New England clam chowder, lobster rolls and Maine seafood to nouveau cuisine.

Portland is the banking capital of northern New England, home to major international law firms, import/export companies and modern high-rise office buildings located in historic districts with centuries old architecture.

Portland stands as one of the few working waterfronts left in the United States, acting as New England’s largest tonnage seaport and second largest fishing port.

Portland is also the second largest oil port on the East Coast and the largest foreign transit tonnage port in the United States! Portland is Maine’s largest city with 66,000 full time residents; however it swells considerably if one includes annual visitors and part-time residents.

The Portland region is the economic engine of Maine. The area offers an incredible quality of life, a vibrant economy, and a safe place to raise children. Portland has frequently been cited as one of America’s top cities to live, work, and visit. It is also a city of distinct neighborhoods and offers many housing options from in-town, tree-lined streets and refurbished condos (many with water views) to larger homes (and lots) only a few miles from the Old Port.

**Local Area Information**

Population (2010) | 66,194
Area | 27.7 sq miles
City mil rate (effective rate) | $18.28 per $1,000
Median Home Sale price (2011) | $219,000
Median household income | $45,540
Per pupil expenditures | $8,972
Valuation (2010) | $7,440,850,000
Cost of Living Index | 110%
% Single Family Homes | 60%

**Police / Fire**

Emergency | 911
Police Non-Emergency | (207)-874-8479

**City Hall**

389 Congress Street, Portland, ME 04101
(207) 879-0300 • [www.portlandmaine.gov](http://www.portlandmaine.gov)

**Superintendent of Schools**

196 Allen Avenue, Portland, ME 04103
(207) 874-8100 • [www.portlandschools.org](http://www.portlandschools.org)

**Library**

5 Monument Square, Portland, ME 041001
(207) 871-1700 • [www.portlandlibrary.com](http://www.portlandlibrary.com)
South Portland

Portland’s neighbor across the Fore River, South Portland is Maine’s fourth largest city. It is home to the Portland International Jetport, Fairchild Semiconductor, National Semiconductor, Wright Express and the states largest indoor mall – The Maine Mall. The city also features a wide mix of residential neighborhoods, including several along the ocean.

Incorporated in 1898, the city has played a major role in the history of the region and the country. Situated strategically at the entrance to Portland Harbor, it has a long shipbuilding history. In WWII Liberty Ships were constructed at what is today a marina and residential condominiums.

South Portland’s current waterfront includes a commercial ship repair facility, marinas and a yacht club and a nationally recognized maritime museum. Adjacent to Southern Maine Community College, South Portland has some of Maine’s most beautiful sand beaches that are enjoyed by residents and visitors year-round.

South Portland is an easy commute to Portland and offers both older restored homes near the ocean as well as several new developments and pre-existing homes in a wide price range.

Local Area Information

Population (2010) 25,021
Area 13 sq miles
City mil rate (effective rate) $16.10 per $1,000
Median Home Sale price (2011) $197,000
Median household income $53,714
Per pupil expenditures $8,782
Valuation (2010) $3,844,400,000
Cost of Living Index 106%
% of Single Family Homes 63%

Police / Fire
Emergency 911
Police Non-Emergency (207) 799-5511

City Hall
25 Cottage Road, South Portland, ME 04106
(207) 767-3201 • www.southportland.org

Superintendent of Schools
130 Wescott Road, South Portland, ME 04106
(207) 871-0555 • www.spsd.org

Library
482 Broadway, South Portland, ME 04106
(207) 767-7660 • www.southportlandlibrary.com

Regional Chamber
60 Pearl Street, Portland, ME 0410
(207) 772-2811 • www.portlandregional.com
Falmouth

Falmouth, originally including present day Portland, is one of the oldest communities in southern Maine. This fast growing community offers a mix of housing options, businesses and industry sites. You will also find both farmland and waterfront views. Falmouth encompasses 32 square miles and is home to growing several retail areas that attract shoppers from neighboring towns. The town of Falmouth includes the neighborhood of Falmouth Foreside, which stretches along the coast with elegant homes and cottages.

Another area, West Falmouth (adjacent to the Maine Turnpike), is rural, rolling farmland with centuries-old homesteads. Banknorth and Hanaford have taken advantage of this convenient location with a processing center and a state-of-the-art retail food center in the area. Falmouth is the fourth-fastest growing town in Maine that was first settled in the 1600s and received its first recognition as a town in 1658.

Falmouth’s schools are ranked as some of the best in the state, in addition to an excellent community education department.

Other attractions in Falmouth include the harbor and town landing, indoor and outdoor ice-skating facilities, many parks and recreational facilities and three golf courses – Woodlands CC, Falmouth CC and Portland CC.

Local Area Information

<table>
<thead>
<tr>
<th>Population (2010)</th>
<th>11,185</th>
</tr>
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<tbody>
<tr>
<td>Area</td>
<td>32 sq miles</td>
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<tr>
<td>City mil rate (effective rate)</td>
<td>$12.92 per $1,000</td>
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<tr>
<td>Median Home Sale price (2011)</td>
<td>$419,625</td>
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<tr>
<td>Median household income</td>
<td>$94,097</td>
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<td>Per pupil expenditures</td>
<td>$7,121</td>
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<tr>
<td>Valuation (2010)</td>
<td>$2,195,200,000</td>
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<tr>
<td>Cost of Living Index</td>
<td>140%</td>
</tr>
<tr>
<td>% of Single Family Homes</td>
<td>87%</td>
</tr>
</tbody>
</table>

Police / Fire

Emergency: 911
Police Non-Emergency: (207) 781-2300

Town Hall
271 Falmouth Road, Falmouth, ME 04105
(207) 781-5253 • www.town.falmouth.me.us

Superintendent of Schools
51 Woodville Road, Falmouth, ME 04105
(207) 781-3200 • www.falmouthschools.org

Library
5 Lunt Road, Falmouth, ME 04105
(207) 781-2351 • www.falmouth.lib.me.us
Scarborough

Eight miles from Portland, Scarborough is both a diverse residential area and a booming business locale. The town itself stretches from the sandy beaches of Pine Point and Higgins Beach all the way across the largest salt marsh in Maine to rural West Scarborough. The fifty-four square mile town contains six distinct villages.

Scarborough is Maine’s second fastest growing community with 36 percent residential growth in the past 10 years. Recent new house and condominium construction has given the town’s 17,000 residents plenty to choose from when the time comes to find a home.

Scarborough is located within close proximity to I-295 and the Maine Turnpike and is home to several commercial and industrial areas located within easy access to Portland and other major New England markets.

Scarborough’s mix of business opportunities and residential beauty make the town an optimal place to live and work.

Local Area Information

Population (2010) 18,919
Area 54 sq miles
City mil rate (effective rate) $13.03 per $1,000
Median Home Sale price (2008) $329,000
Median household income $62,369
Per pupil expenditures $6,023
Valuation (2010) $3,531,150,000
Cost of Living Index 114%
% of Single Family Homes 84%

Police / Fire
Emergency 911
Police Non-Emergency (207) 883-6361
Fire Non-Emergency (207) 883-4542

Town Hall
259 Us Route 1, Scarborough, ME 04074
(207) 730-4000 • www.scarborough.me.us

Superintendent of Schools
259 Us Route 1, Scarborough, ME 04074
(207) 730-4100 • www.scarborough.k12.me.us

Library
48 Gorham Road, Scarborough, ME 04074
(207) 883-4723 • www.library.scarborough.me.us

Chamber
60 Pearl Street, Portland, ME 04101
(207) 772-2811 • www.portlandregional.com
Cape Elizabeth

Cape Elizabeth is a spectacular coastal jewel with gorgeous state parks and stunning views of Casco Bay and Portland. Locally known as the Cape, it is a 97 percent residential town with the most parkland and permanently open space in Cumberland County.

Cape Elizabeth began as part of Portland but became its own town in 1765. Its long history becomes apparent on scenic drives through neighborhoods perched on cliffs overlooking the Atlantic Ocean. The Cape is also home to Crescent Beach State Park and to the nation’s first lighthouse, Portland Head Light, located in historic Fort Williams State Park.

Located at the tip of the promontory, the Headlight still guides ships large and small into the safety of Portland Harbor. 401 years later, John Smith and Samuel de Champlain, who originally charted the promontory, would be proud of their discovery!

Cape Elizabeth is justly proud of its exceptional public school system, the largest employer in the town. Its students regularly rank at the top in statewide academic achievement testing.

Local Area Information

<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
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<td>Area</td>
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<tr>
<td>Median household income</td>
<td>$98,333</td>
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<td>Per pupil expenditures</td>
<td>$6,392</td>
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<tr>
<td>Valuation (2010)</td>
<td>$1,942,000,000</td>
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<tr>
<td>Cost of Living Index</td>
<td>132%</td>
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<tr>
<td>% of Single Family Homes</td>
<td>92%</td>
</tr>
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</table>

Police / Fire

- Emergency: 911
- Police Non-Emergency: (207) 767-3323
- Fire Non-Emergency: (207) 799-6409

Town Hall

320 Ocean House Road, Cape Elizabeth, ME 04107
(207) 799-5251 • www.capeelizabeth.com

Superintendent of Schools

320 Ocean House Road, Cape Elizabeth, ME 04107
(207) 799-2217 • www.cape.k12.me.us

Library

6 Scott Dyer Road, Cape Elizabeth, ME 04107
(207) 799-1720

Chamber

60 Pearl Street, Portland, ME 04101
(207) 772-2811 • www.portlandregional.com
Biddeford with a population of 22,000 persons is Maine’s 6th largest City. Located along the I-95 corridor, the City is conveniently situated some 15 miles south of Portland and 90 miles north of Boston.

Settled in the early 1600’s, Biddeford and its sister City of Saco, have a long and rich history as the commercial center of York County. Once a textile center of world prominence, Biddeford’s economy today is a diverse mix of manufacturing, technology, and serviced-based companies and institutions - many of whom conduct business in the City's business and industrial parks. Anchoring the City's economic base are two of Maine’s truly dynamic institutions: the award-winning Southern Maine Medical Center and the University of New England (UNE) – both of whom are experiencing impressive growth.

In terms of natural features, Biddeford’s 30 square miles of land area is as astoundingly beautiful as it is richly diverse! The downtown area is urban in its density and fabric with numerous historic commercial buildings, churches, textile mills, and homes. Just a few miles to the east of the City center is the magnificent coastline with long stretches of sandy beaches.

The quality of life for Biddeford residents is further enhanced by the availability of an outstanding array of community facilities including a modern regional hospital, schools and colleges, library and cultural facilities, and numerous parks and recreational facilities which appeal to all interests.

Local Area Information

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<td>Area</td>
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<td>City mil rate (effective rate)</td>
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<tr>
<td>Median Home Sale price (2011)</td>
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<td>Median household income</td>
<td>$42,429,954</td>
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<td>$6,989</td>
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<td>Valuation (2010)</td>
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<td>Cost of Living Index</td>
<td>110</td>
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<tr>
<td>% of Single Family Homes</td>
<td>48%</td>
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</table>

Police / Fire

- Emergency: 911
- Police Non-Emergency: (207) 767-3323
- Fire Non-Emergency: (207) 282-5127

Town Hall

205 Main Street Biddeford, ME 04005
(207) 284-9307 • [http://www.biddefordmaine.org](http://www.biddefordmaine.org)

Superintendent of Schools

205 Main Street, Biddeford, ME 04005
(207) 284-4181 • [http://www.biddschools.org](http://www.biddschools.org)

Library

70 Main St - Biddeford, ME 04005
(207) 799-1720 • [www.mcarthurpubliclibrary.org](http://www.mcarthurpubliclibrary.org)
Old Orchard Beach

For over 100 years, Old Orchard Beach has remained high on the list of most popular summer resorts on the East Coast. With its seven miles of fine sand beaches, seaside amusement park, family and fine dining restaurants, numerous lodging options (including hotels, motels, bed & breakfasts and family campgrounds), and 396 foot pier boasting over 20 shops and boutiques, Old Orchard Beach continues to attract tourists from all over the United States, Canada and abroad.

Located just south of Scarborough Old Orchard Beach starts at Pine Point Beach in Scarborough, and ends at Camp Ellis where the Saco River flows into the Atlantic Ocean. Old Orchard Beach's 9,000 residents enjoy a friendly small town atmosphere and the convenience of municipal services normally associated with larger cities.

The cities of Biddeford, Saco and Scarborough are immediate neighbors, offering a variety of services and shopping. The Southern Maine Medical Center in Biddeford provides quality medical care for the region. In nearby Prout’s Neck is the Winslow Homer studio where the artist worked at the turn of the century. New England's largest salt marsh is off Route 9 in nearby Scarborough providing guided walks and canoe tours. A few miles north is Portland, Maine’s largest city, with a full array of stores, shops, and dozens of galleries and restaurants. The Old Port is a showcase for artists, musicians, actors and craftsmen, and its waterfront has bloomed into a business and shopping center.

Local Area Information

| Population (2010) | 9,349 |
| Area | 7.6 sq miles |
| City mil rate (effective rate) | $13.40 per $1,000 |
| Median Home Sale price (2011) | $174,900 |
| Median household income | $45,770 |
| Per pupil expenditures | $7,201 |
| Valuation (2008) | $1,575,350,000 |
| Housing Permits (2009) | 45 |
| % of Single Family Homes | 50% |

Police / Fire

Emergency 911
Police Non-Emergency (207) 934-4911
Fire Non-Emergency (207) 934-4911

Town Hall
1 Portland Avenue, Old Orchard Beach, ME 04064
(207) 934-5714 • www.oobmaine.com

Superintendent of Schools
90 Beach Street, Old Orchard Beach, ME 04064
(207) 285-4505 • www.rsu23.org

Library
27 Staples Street, Old Orchard Beach, ME 04064
(207) 934-4351 • www.ooblibrary.org
Kennebunkport

Kennebunkport is an astoundingly picturesque town in York County, Maine. The town centre is located along the Kennebunk River, approximately one-half mile from the mouth of the river on the ocean. Historically a fishing village, in recent decades the town has become a popular seaside tourist destination with a small district of souvenir shops, art galleries, seafood restaurants, hotels, inns, and bed & breakfasts.

Kennebunk is located on the Southwesterly coast of Maine just 90 miles north of Boston and 25 miles south of Portland. There are three distinct villages, with easy access to beautiful sandy beaches.

Kennebunk is rich with tradition and history. Rolling hills and a wide array of open spaces make our town a truly unique and special place. Originally an agricultural and shipbuilding settlement, Kennebunk has evolved into a favorite destination for travelers worldwide.

So whether you are a visitor or a resident, Kennebunk is a wonderful place to be and provides a quality of life that is second to none!

Local Area Information

| Population (2010) | 9,349 |
| Area | 7.6 sq miles |
| City mil rate (effective rate) | $13.40 per $1,000 |
| Median Home Sale price (2011) | $174,900 |
| Median household income | $45,770 |
| Per pupil expenditures | $7,201 |
| Valuation (2008) | $1,575,350,000 |
| Housing Permits (2009) | 45 |
| % of Single Family Homes | 50% |

Police / Fire

| Emergency | 911 |
| Police Non-Emergency | (207) 934-4911 |
| Fire Non-Emergency | (207) 934-4911 |

Town Hall

1 Portland Avenue, Old Orchard Beach, ME 04064
(207) 934-5714 • www.oobmaine.com

Superintendent of Schools

90 Beach Street, Old Orchard Beach, ME 04064
(207) 285-4505 • www.rsu23.org

Library

27 Staples Street, Old Orchard Beach, ME 04064
(207) 934-4351 • www.ooblibrary.org

Monthly Home Sales

Graph showing monthly home sales from 2008 to 2011.
Maine real estate sales in 2011 continued a trend of transition. For the most part prices in many communities demonstrated signs of improvement while declines in volume moderated, especially over the second half of the year.

Across the state total single family home sales in 2011 were 9,908 representing a decline of 3.7% from the previous year. The median price of $165,000 was down 2.4%.

In Southern Maine Cumberland County recorded 2,520 home sales reflecting a 9.5% decrease from 2010 levels while pricing remained relatively flat, declining a marginal 0.4%. In York County single family home sale declined only 2.7% while pricing was down 1.8%.

Each month throughout 2011 yielded great volatility in sales statistics, and in most cases it was difficult to determine whether overall improvements in the market were actually being achieved. As the year progressed, however, it became clear that price levels were stabilizing and sales volume was steadily improving. And this was happening against a backdrop of a wild swings in the DOW, high US unemployment, a European Euro crisis and an overall lack of confidence in the global economy – not the best environment for improving home sales.

The greater Portland area is the largest real estate market in Maine, and the city of Portland represented 22% of all single family and condo sales in Cumberland County. This percentage has remained basically unchanged for the last several years, even with the growth in many of the surrounding communities.

For 2011 the median price of a single family home in Portland remained unchanged from 2010, which is a major improvement over the last several years and the median price of a condo was up 11.4%. Although unit sales improved over the second half of the year, single family homes sales were down 6.9% in total, falling below the 400 unit level for the first time since 1997. The peak year remains 2006, when 570 homes were sold.

Inventory levels continued to remain high, with a year end absorption rate of nine months across all price ranges.

**Middle & Luxury Market Faces Challenges**

In 2011 the sale of higher priced homes retrenched from 2010, although there was improvement in the second half of the year. For the full year there were 548 single family homes sold at prices $500,000 or greater compared to 586 in 2010. In Cumberland County sales of such properties were down 4.9%. 
Sales of homes priced above $1,000,000 were also lower in 2011 compared to 2010, as only 119 properties were sold, reflecting a decrease of 10.5%. The median price, however, was up marginally .4% to $1,300,000. In this luxury segment there continues to be a significant amount of competition as there were 456 similarly priced single family homes on the market at year end. As is characteristic of Maine, 75% of these homes have “owned” waterfront and 55% are directly on the ocean.

**Affect of Foreclosures & Short Sales**

Although exact numbers are somewhat difficult to obtain, sales of bank owned properties (foreclosures and short sales) represented approximately 14% of the total in 2011. Although below the national average, this was, and continues to be, a drag on overall home pricing. In Cumberland County the impact was less, as these properties represented only 10.8%; In York County it was 17.9%.

As reported by RealtyTrac, at year end 1 in every 579 homes across the US had received a foreclosure notice. At year end a comparable figure in Maine was 1 in every 1,471.

Finally, inventory continues to remain high in nearly all Maine towns. Sellers are faced with not only prices that are pre-2005 levels, but intense competition among those homes that do go under contract. The absorption rate, which measures the amount of inventory on the market and how long it will take to sell a home, still exceeds six months in most towns and cities.

According to government data, home prices peaked nationally in the second quarter of 2005. The rate of appreciation began slowly dropping until it turned negative in the summer of 2007 for the first time in 13 years. In 2005 the median sale price in Cumberland County was $250,000 and has continued to decline to its current level of $224,900 – the lowest point of the last six years, reflecting a cumulative decrease of 10.4%.

**Local Information Available**

As always, real estate continues to be extremely local and very specific. Towns, neighborhoods, school districts and specific home types all vary considerably in this difficult market. Understanding the differences is critical to any buying or selling decision.

In addition to the summary report below, we will be update sales for all property types on our website monthly. If you would like a customized report specific to your needs and location, just let us know.

All sales data is compiled from the Maine Real Estate Information System (MREIS).
# Selected Towns & Cities

## 2011 Sales Results - Cumberland & York Counties

<table>
<thead>
<tr>
<th>City or Town</th>
<th>Type</th>
<th>Units Sold</th>
<th>Med Price</th>
<th>Avg Price</th>
<th>Med DOM</th>
<th>Avg DOM</th>
<th>% Change 2011 vs 2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Portland</td>
<td>SF</td>
<td>373</td>
<td>219</td>
<td>250</td>
<td>60</td>
<td>90</td>
<td>(6.8) NC</td>
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<tr>
<td></td>
<td>Condo</td>
<td>189</td>
<td>215</td>
<td>234</td>
<td>77</td>
<td>105</td>
<td>(20.9) 11.4</td>
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<td>South Portland</td>
<td>SF</td>
<td>208</td>
<td>197</td>
<td>223</td>
<td>45</td>
<td>73</td>
<td>(9.6) (3.9)</td>
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<td>Condo</td>
<td>43</td>
<td>172</td>
<td>202</td>
<td>109</td>
<td>220</td>
<td>(25.7) 6.8</td>
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<tr>
<td>Cape Elizabeth</td>
<td>SF</td>
<td>115</td>
<td>383</td>
<td>450</td>
<td>52</td>
<td>107</td>
<td>(4.9) (0.5)</td>
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<td>Condo</td>
<td>14</td>
<td>299</td>
<td>324</td>
<td>31</td>
<td>109</td>
<td>(26.3) 27.1</td>
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<td>Scarborough</td>
<td>SF</td>
<td>195</td>
<td>329</td>
<td>352</td>
<td>73</td>
<td>103</td>
<td>(1.0) 3.1</td>
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<tr>
<td></td>
<td>Condo</td>
<td>33</td>
<td>221</td>
<td>259</td>
<td>62</td>
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<td>Falmouth</td>
<td>SF</td>
<td>136</td>
<td>413</td>
<td>452</td>
<td>72</td>
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<td>(8.1) 15.8</td>
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<td>18</td>
<td>247</td>
<td>289</td>
<td>35</td>
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<td>Old Orchard</td>
<td>SF</td>
<td>61</td>
<td>175</td>
<td>192</td>
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<td>205</td>
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<td>28.6 (3.3)</td>
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<td>Freeport</td>
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<td>284</td>
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<td>12</td>
<td>233</td>
<td>235</td>
<td>77</td>
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<td>SF</td>
<td>93</td>
<td>300</td>
<td>341</td>
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<td>278</td>
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<td>(18.2) (2.8)</td>
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<td>SF</td>
<td>82</td>
<td>329</td>
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<td>212</td>
<td>213</td>
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<table>
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<th>County</th>
<th>Type</th>
<th>Units Sold</th>
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<th>Med DOM</th>
<th>Avg DOM</th>
<th>% Change 2011 vs 2010</th>
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<tbody>
<tr>
<td>Cumberland</td>
<td>SF</td>
<td>2,520</td>
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<td>286</td>
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<td>York</td>
<td>SF</td>
<td>1,662</td>
<td>207</td>
<td>268</td>
<td>88</td>
<td>133</td>
<td>(2.7) (1.9)</td>
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<tr>
<td></td>
<td>Condo</td>
<td>326</td>
<td>205</td>
<td>226</td>
<td>97</td>
<td>185</td>
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Download prior and current year homes sales statistics. If you do not find what you are looking for, we can prepare custom reports.

View reports at: Maine Home Sales Reports Archive
Maine Real Estate Reports
2011 Sales Results - Cumberland & York Counties

Cumberland County

Single Family Homes Sales: 2009 - 2011

York County

Single Family Homes Sales: 2009 - 2011
Buying a Home in Maine
Protecting Your Interests

As a potential buyer, you have more options than ever before in the home-buying process. Today, you can search for real estate online at any time of the day. Property information can be e-mailed to you in seconds, and virtual property tours allow you to preview homes from remote locations.

While the power of these new technologies provides new search options and greater flexibility, many buyers fail to take full advantage of one of the best new developments in the real estate business: **Buyer Representation**.

Working with a Buyer Representative today does not mean incurring additional expense during the buying process. Buyer Brokers are compensated entirely by the sellers in all normal commission agreements in the local MLS. Buyers get all the benefits of representation, but pay none of the costs.

Working with an experienced and knowledgeable broker during the buying process does not mean giving up your freedom nor does it limit your options. The truth is that active representation only enhances your search, providing you with expanded real-time market information and exclusive services.

The broker you choose can have a great impact on your search, your negotiations, and ultimately, on the quality and value of your real estate investment.

We believe informed and educated consumers make the best choices for themselves. Accordingly, we view our role as consultants protecting the interests of our clients, rather than salespeople. In this consultant role we listen to our clients and we strive to provide the best information and market data available. We never put pressure into any decision or situation, but seek to provide the space and objectivity to assist our clients in making the “best” decision.

As buyer’s representatives, our job is to protect the financial interests of our clients, so we pay careful attention to property pricing, investment potential, market data, inspection items, financing details and more.

Our focus is to provide first-class buyer services to a select number of clients. We believe in the quality of our client relationships, rather than in the numbers. To provide great service, we customize a plan for working together that best meets the demands of busy schedules or special needs.

Sometimes, that may mean simply providing property addresses of new listings for “drive-bys.” Other times it may mean special showing arrangements and times. Whatever your property needs may be we strive to provide top-notch service.

We not only want to be your Realtors, we want to be the Realtors you tell your friends about. A great deal of our business is referral-based from satisfied clients, which we consider to be a great compliment. We would appreciate the opportunity to serve you.
About Us

A Team of Committed Professionals

We created MaineHomeConnection because of our firm belief that there exists a genuine connection between people, their neighborhoods, their homes and the quality of their lives. Connecting people and their dreams, through their homes, allow us in some small way to give something back to the community. Service is essential to our success - service that sets a new standard.

Our approach to buying & selling real estate is to provide our clients with products and services that give them a competitive advantage in the market. We introduced the Maximum Exposure Marketing Program as a new way to sell homes. It combines the very best in new technology, innovative marketing and uncompromising service that yields results that can be measured – setting the standard in Southern Maine.

When it comes to buying a new home, first and foremost we start by listening to your special wants, needs and dreams. We make every effort to ensure that we provide you with the information you need to make good decisions about neighborhoods, schools and community resources. Only with this intimate understanding do we show you properties. It is with this detailed process in mind that we created and implemented our Premier Home Buying Program.

Business Experience & Real Estate Expertise

Laura Sosnowski, a native of Chicago IL, but a long-time Maine resident, has a passion for helping people. Whether it was as an owner of her own florist shop in Atlanta or in her current role as a Realtor®, she has always been committed to unyielding personal service. As a Realtor®, Laura has demonstrated a willingness to challenge the status quo. Her dramatic success is clear evidence that the market requires a constant influx of new ideas and approaches.

Michael Sosnowski is a consummate business professional. His career spans over fifteen years of international sales & marketing experience with several fortune 500 companies. He brings to Real Estate a level of marketing skill uncommon in the local market. His commitment to new technology and innovative marketing has resulted in many satisfied clients.

Our team has consistently ranked in the top 10 in the entire state of Maine for sales and our office includes a complete staff of professionals, including our personal assistant, a full-time receptionist, marketing consultant, legal services and mortgage representatives.

One of the earliest steps in the relocation and home buying process is becoming familiar with the local housing market so that you can make informed decisions about where to buy and what type of home you can get for your money. As your local Realtor you can be assured of obtaining all the necessary area information regarding schools, taxes, housing values and trends - many times often before you even arrive in Maine. If you are not selective in demanding a Realtor experienced in relocation, you could end up with a more inexperienced or even part-time agent who may want to jump right into the home showing phase before you’ve even gotten acclimated to the area.
Founded in 1983, Keller Williams Realty International now ranks as the third largest real estate franchise organization in the United States, with a total of 73,000 North American associates.

Our rapid growth trajectory is a result of our unique culture, team spirit and a passionate conviction to serving our clients with the highest standards of integrity and professionalism.

In Maine, Keller Williams ranks as the largest real estate company, with combines sales of over $200 million in 2009. We are proud to be associated with this fine company, after many years with RE/MAX.

Some of the benefits of working with Keller Williams include:

- #1 Market Share in Maine
- Fastest growing real estate company in US
- Winner of the JD Power Service Award 2007 - 2010
- Local office 4th largest in country
- Commitment to agent technology & training
- Automated referral program across North America
- Cooperative marketing programs - Keller Williams Luxury Homes
- Complete administrative support
The Total Home Buying Program

Customized Services

We believe that satisfying the customer is simply the minimum requirement for staying in business. Our team is constantly working to improve our systems, processes and services to go well beyond the standard level of service in the industry.

We have developed a reputation for combining the very best technology available and premier service that provides our clients with an advantage in the market. Premier Home Buying Program is designed to help you in today’s complex market.

Our five-step program includes:

Prior to finding you a home we work with you to identify your needs:

- Meet with you to discuss your needs and desires
- Highlight neighborhoods to determine which are best for you
- Define your interests and needs with the “Home Buyer Questionnaire”
- Explain and review Buyer Agency Relationship
- Assist you in pre-qualifying for mortgage purposes

During the search for the right home, we will:

- Launch our detailed home buying action plan
- Keep you informed of newly listed properties via our automated Client Gateway
- Ensure we are available by all means of communications

At the time of the offer:

- Review the offer and discuss all conditions and amendments
- Represent your interests
- Present the offer and counter offers until we have a conditional agreement

When we have a conditional agreement, we will:

- Ensure all documents are coordinated with your lender
- Assist in choosing a reputable home inspector
- Ensure all conditions are completed in a timely manner

Once we have a firm & binding contract:

- Stay in personal contact with you
- Ensure all documents are prepared for closing
- Follow-up as part of Client for Life program
Deciding Upon a Realtor®

Advantages

When you have decided to buy a home, the services of a qualified real estate professional are of utmost importance.

The ideal Realtor will have a good working knowledge of local real estate market conditions, be prepared to deliver a high standard of service to customers, and a good agent will save you time and money and aggravation.

The advantages of working with a Realtor when buying a home includes:

- Realtors are experienced negotiators who will manage your offers and counter-offers.
- A Realtor is familiar with the neighborhood and can give you information on local real estate values, taxes, utility costs, services and amenities.
- A Realtor is knowledgeable with the entire home purchasing process and can advise you of your legal and financial options as well as recommend appraisal, home inspection and contracting services.
- A Realtor has exclusive access to the Multiple Listing Service (MLS). The MLS system allows an agent to access all properties for sale as they come on the market and short-list the ones that are right for you. This not only saves you the time of driving around or surfing the net, but in a highly active market, it can also save you the frustration of losing out on a home.

And Realtor knows the potential problem areas in a home, future development and traffic patterns in an area, and can guide you away from "lemons."

Should I use a Realtor® to purchase a newly constructed home?

The advantages of having a Realtor assist you in the purchase of a new home are the same as those for purchasing a resale home. A Realtor can provide you with valuable insight into the market, help you find the perfect home quickly, and provide you with expertise in contract writing, negotiation, and closing assistance.

The builder has a professional real estate representative watching out for their interests. You need and deserve expert representation to watch out for your interests.

Buying a new home is a little more difficult and time-consuming than buying a resale. A Realtor can professional guide you through this process. Realtors have considerable information on different area builders, subdivisions, floor plans, building contracts, etc. There is no financial advantage for you to buy directly from the builder. Builders frequently have a “single-price” policy meaning you will be charged the same price whether your interests are represented by an Agent or not.
The Agency Relationship in Real Estate Transactions
Understanding Your Options

Realtors are governed by the legal concept of “agency”. An agent is legally obligated to look after the best interests of the person he or she is working for. The agent must be loyal to that person and fulfill many fiduciary responsibilities. It is important that buyers and sellers understand when an agency relationship exists and when it does not, - and to understand what it means. In real estate, there are 3 different possible forms of agency relationship: **Seller Agency**, **Buyer Agency** and **Dual Agency**. The following descriptions are provided by the Maine Real Estate Association.

**Seller’s Agent**

- When a real estate company is a seller’s agent, it must do what is best for the homeowner.
- A written contract, called a Listing Agreement, establishes seller agency. It also explains services the company will provide, establishes a fee arrangement for the REALTOR’S services and specifies what obligations a seller may have.
- A seller’s agent must tell the seller anything known about a buyer. For instance, if a seller’s agent knows a buyer is willing to offer more for a property, that information must be shared with the seller.
- Confidences a seller shares with a seller’s agent must be kept confidential from potential buyers and others.
- Although confidential information about the seller cannot be discussed, a buyer working with a seller’s agent can expect fair and honest service from the seller’s agent and disclosure of pertinent information about the property.

**Buyer’s Agent**

- A company acting as a "buyer’s agent" must do what is best for the buyer.
- A written contract, called a Buyer Agency Agreement, establishes buyer agency. It also explains services the company will provide, establishes a fee arrangement for the Realtor’s services and specifies what obligations a buyer may have.
- Although confidential information about a buyer cannot be disclosed, a seller working with a buyer’s agent can expect to be treated fairly and honestly.
- Typically, buyers will be obligated to work exclusively with that company for a period of time.
- Confidences a buyer shares with the buyer’s agent must be kept confidential.
**Disclosed Dual Agent**

- Occasionally a real estate company will be the agent of both the buyer and the seller. The buyer and seller must consent to this arrangement in their listing and buyer agency agreements. Under this "dual agency" arrangement, the company must do what is best for both the buyer and the seller.

- Since the company's loyalty is divided between the buyer and the seller who have conflicting interests, it is absolutely essential that a dual agency relationship be established in a written agency agreement. This agreement specifically describes the rights and duties of everyone involved and any limitations to those rights and duties.

**Who's Working for You?**

It is important that you understand for whom the Realtor is working. For example, both the seller and the buyer may have their own agent, which means they each have a Realtor who is working for them.

In some instances buyers choose to contact the seller's agent directly. Under this arrangement the Realtor is working for the seller, and must do what is best for the seller, but may provide many valuable services to the buyer.

A Realtor working with a buyer may even be a "sub-agent" of the seller. Under sub-agency, both the listing agent and the co-operating agent must do what is best for the seller even though the sub-agent may provide many valuable services to the buyer.

If the seller and the buyer have the same agent, this is dual agency and the Realtor is working for both the seller and the buyer.

**Advantages of Buyer Agency with MaineHomeConnection.com**

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<thead>
<tr>
<th></th>
<th>Agent</th>
<th>Non-Agent</th>
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</thead>
<tbody>
<tr>
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</tr>
<tr>
<td>Provide information on taxes and zoning</td>
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<td>Disclose material defects on or about property</td>
<td>Y</td>
<td>Y</td>
</tr>
<tr>
<td>Point out strengths/weaknesses of property</td>
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<td></td>
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<tr>
<td>Give advice as appropriate</td>
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<tr>
<td>Negotiate best price and terms</td>
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<tr>
<td>Provide comparable sales information</td>
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<tr>
<td>Prepare a market analysis</td>
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<tr>
<td>Present price range and suggest strategy</td>
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<tr>
<td>Disclose motivation of seller if known</td>
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<td></td>
</tr>
<tr>
<td>Work in the best interest of the client</td>
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The Home Buying Process
Understanding the Basics

[Diagram showing the home buying process with steps such as Determine Needs & Desires, Select Area, Understanding The Buying Process, Determine Purchase Power, Mortgage Pre-Approval, Preview Homes, Make Offer, Contract Acceptance, Counter Offer, Offer Rejected, Professional Home Inspection, Seller Obtains Compliance & Occupancy Permits (if required), Mortgage Approval, Set Time & Place Of Closing, Hazard Insurance, Pre-Closing Inspection, Contact Utility Company, Closing On Your New Home]
Maine offers some of the most dramatic coastline in all of North America. From rocky cliffs to sandy beaches, Maine’s diversity is spectacular and unspoiled. Only hours from the major metropolitan areas of New England, you can enjoy all the vastness and tranquility that only oceanfront living can offer for prices that are still affordable, especially compared to other parts of the country.

Maine oceanfront real estate varies dramatically in price and location throughout the state. Whether you are interested in ocean front, ocean view or simply ocean access, the possibilities are endless. Sailing, fishing, swimming and much more are available to you. Smell the salt air, enjoy the surf, live the dream!

Maine lakes are one of the major glories of this state - so richly endowed by nature. How many Americans have childhood memories of going to camp on a Maine lake? In fact, there are 5,785 of them that are larger than 1 acre, covering 1,762 square miles! Nearly half of these are classified as “Great Ponds”, meaning larger than 10 acres, a term that dates back to Maine’s colonial days.

These lakes not only provide an unmatched recreational resource for fishing, swimming, canoeing and camping but, more importantly, they provide quiet places of raw beauty.

Determining what is right for you when it comes to waterfront real estate can be difficult. Waterfront and water view properties tend to be expensive and often have other issues associated with them. To help you get a better understanding of where to start, we have put together several features on our website that should get you started in the right direction.

On Our Website:

- Waterfront Overview: MaineHomeConnection.com/WaterfrontRealEstate
- Coastal Maine Maps & Summary: MaineHomeConnection.com/CoastalMaps
- Maine Lakes & Ponds: MaineHomeConnection.com/LakeMapGuide
- Maine’s Rivers & Streams: MaineHomeConnection.com/RiversandStreams
- Casco Bay Islands: MaineHomeConnection.com/CascoBayIslands
- Frequently Asked Questions: MaineHomeConnection.com/WaterfrontFAQs
Getting Connected Locally

MaineHomeConnection.com has long been an online leader in the Southern Maine real estate market, and includes multiple features to assist you in getting familiar with the area, getting details on local communities and conducting a home search from the privacy of your living room.

When it comes to searching for properties in homes, you have several options. First you can use our MLS Search page which allows you to select an area of the state, price range, home type and other special features such as waterfront, garages, fireplaces, etc. You are connected directly to the Maine MLS and can view all properties that match your search criteria.

Alternatively, you can sign up for our Market Watch feature and receive automatic email alerts of all homes that match your requirements the moment that they come available. With this service you get your own personalized website, know as the Client Gateway, which includes all homes that match your predetermined criteria.

For those who are from out-of-state, or know of someone who is considering Maine as a potential place to live, our updated Relocation Services section provides detailed profiles of local communities, school information, recent home sales reports and other local updates.

Connecting Through Social Media

Social media today introduces people quickly. Our diligent efforts are designed to bring people together, helping them get acquainted with the area and the people.

For example, our YouTube channel includes local videos of neighborhoods & communities. Our local blog features stories and articles that focus on southern Maine.

Our Facebook Fan page has over 500 active users!

With Twitter you can connect with over 400 people who can help you get a feel for what going on!
Greater Portland offers outstanding educational opportunities. The University of Southern Maine (USM) is the state’s largest school with campuses in Portland and nearby Gorham. USM offers undergraduate classes in both locations. USM’s School of Business and the Edmund S. Muskie School of Public Service offer students outstanding degree programs in business and politics. The University of Maine School of Law, the only law school in the state, is located at the Portland USM campus.

The Maine College of Art offers undergraduate and graduate programs focusing on the visual arts. Andover College is an excellent source for professional education. The University of New England specializes in health, human and life sciences. The New England College of Osteopathic Medicine offers the state’s only medical degree program.

South Portland is home to Southern Maine Community College and a branch of Bangor-based Husson College. Bangor Theological Seminary, with a campus in Portland, is an ecumenical seminary in the Church of Christ tradition providing theological education for men and women. Saint Joseph’s College is a Catholic liberal arts college in nearby Standish offering a curriculum that provides a humanistic reference from which students can explore contemporary issues, moral values, religious commitments and career opportunities.

Maine’s excellence in education extends to its elementary and secondary schools. The state’s public school systems are consistently ranked in the top ten in the country and Maine exceeds the national average in expenditures per pupil. Other private schools include:

University of New England

UNE is recognized as one of the top-tier comprehensive universities in the Northeast and a leader in the health sciences and liberal arts. Students enjoy a supportive environment at its waterfront campus in Biddeford and historic campus in Portland.

Bates College

Is widely regarded as one of the finest liberal arts colleges in the nation. A 10 to 1 student-faculty ratio makes possible close collaborations in all academic endeavors. Alumni frequently cite the capacities they developed at Bates for critical assessment, analysis, expression, aesthetic sensibility and independent thought.

Bowdoin College

With an enrollment of approximately 1,710 students, Bowdoin is an independent, nonsectarian, coeducational residential, undergraduate liberal arts institution founded in 1794. Study at Bowdoin leads to a Bachelor of Arts degree in one of over 40 departmental and interdisciplinary majors.
Maine Educational System

Maine Learning Results

When the Maine State Legislature adopted the Learning Results in 1996, it established learning standards for all Maine students educated at public expense. The legislation also required that a new system for assessing student progress be established. This assessment system has several components. The State components include the Maine Educational Assessment that is given to students in grades 3-8. Individual student scores are reported in reading and mathematics for all students in grades 3-8, with additional student scores in writing reported at 5 and 8 and science reported at 4 and 8. Another State component is the Maine High School Assessment that is given to students in grade 11. Individual student scores are reported for critical reading, mathematics, writing and science. Local assessment will include a variety of assessments.

The Comprehensive Assessment System is designed to serve three purposes:

- Inform and guide teaching and learning;
- Monitor and hold educational units accountable in achieving the Learning Results; and
- Certify achievement of Maine’s Learning Results.

Beginning with the spring administration in 2006, all Maine high school juniors, including all students in their 3rd year of high school, are required to take SAT tests in critical reading, writing, and mathematics. This new policy encourages all Maine students to engage in instruction and assessment that is intended to raise expectations and to increase readiness for college or other post secondary opportunities; is consistent with the high expectations for student achievement expressed in Maine’s Learning Results; and supports the emerging PreK-16 College Ready Initiative already underway as a joint effort of the University System and the Maine Department of Education. These initiatives are essential to ensure that Maine students are as well prepared as possible to succeed in our increasingly complex state, national and world economy.

On Our Website:

More information on local and state schools and educational services is available online:

MaineHomeConnection.com/MaineEducation

MaineHomeConnection.com/EducationServices
Southern Maine and the Portland area have much to offer! Visit a wide variety of Museums and Galleries from traditional to contemporary - small independent artist owned galleries and nationally recognized museums are all available.

In Portland’s Art District one can experience all the cultural opportunities of any major metropolitan city but on a much more livable scale- The Portland Museum of Art, housing a permanent collection of paintings by Winslow Homer, Renoir, Degas, Monet, Picasso and other Masters; the Maine Historical Society and adjacent Longfellow House; Merrill Auditorium; the Portland Symphony Orchestra; the award winning Children’s Museum of Maine; and Portland Stage Company are all within a ten-minute walk. The city supports a vibrant community of visual and performing artists plus a changing array of exhibits, festivals, concerts and has become well known as an antique shoppers dream.

Dance performances are scheduled by the Portland Ballet Company, which has a repertoire of more than 30 ballets ranging from classic to contemporary. Maine State Ballet, based in nearby Falmouth, also presents ballet in Portland.

The nationally acclaimed Portland Symphony Orchestra, under the direction of Toshiyuki Shimada, performs at Merrill Auditorium. The orchestra offers classical and pops concerts from October through April, plus "Independence Pops" concerts in July and "Magic of Christmas" concerts in December. The Portland Opera Repertory Theatre (PORT) performs grand opera in the city’s Merrill Auditorium during summer and winter. The Portland Concert Association presents dance, opera, musical theater, jazz, and classical music throughout the year. The 1929 State Theatre offers a variety of music performances.

The Portland Museum of Art displays fine and decorative arts dating from the eighteenth century to the present. Featured are works by American artists such as Winslow Homer, John Singer Sargent, Rockwell Kent, Marsden Hartley, Andrew Wyeth, and Hiram Powers, and by such European artists as Auguste Renoir, Henri Toulouse-Lautrec, Edgar Degas, and Mary Cassatt. An extensive glass collection features the work of Louis Comfort Tiffany. The museum’s primary building, designed by I. M. Pei and Partners, strives to capture the quality of “Portland light” for the benefit of the art displayed there. Its neighboring buildings are the McLellan House, which dates from 1801, and the L.D.M. Sweat Galleries, a 1911 Beaux Arts structure; both of these buildings display American paintings and decorative arts.

The Museum of African Culture, formerly the Museum of African Tribal Art, is the only museum in New England devoted exclusively to Sub-Saharan African tribal arts. The art and artifacts of its permanent collection total more than 1,500 items. The Institute of Contemporary Art, located on the campus of the Maine College of Art, showcases new trends in contemporary art. The Salt Gallery exhibit features student and professional work in documentary studies/photography.

The Children’s Museum of Maine offers participatory exhibits for children up to 10 years of age, including a farm, a grocery store, a car repair shop, and a vet clinic. Portland’s smaller museums...
include the Fire Museum, showcasing antique fire-fighting equipment; Maine Narrow Gauge Railroad Company & Museum, which exhibits a parlor car, coaches, and locomotives, also offers 30-minute train rides along Casco Bay; the Portland Harbor Museum (formerly the Spring Point Museum) featuring local history and views of Portland Harbor; and the exhibits of the Maine Historical Society.

**The Museum Art Trail**

On this Trail, all roads lead to treasure: in these seven distinguished museums, as well as in the vibrant communities in which they reside. Welcome to The Maine Art Museum Trail. And Welcome to Wonder.

**Portland Museum of Art**

The Portland Museum of Art is a cultural oasis, boasting works by master European artists Degas, Renoir, Cassatt, and Toulouse-Lautrec; and American artists Winslow Homer, John Singer Sargent, Rockwell Kent, Marsden Hartley, and Andrew Wyeth.

**Exchange Street Gallery**

Featuring the paintings of Portland artist R.N. Cohen depicting scenes of coastal Maine, the Exchange Street Gallery is a great place for a visit, or browse the online gallery.

**Farnsworth Art Museum**

This Rockland, Maine, art museum focuses on Maine’s place in American art. It is home to the new Wyeth Center, devoted to the Maine works of the Wyeth family.

**Maine Arts Commission**

You’re comprehensive guide to the performance, visual, design and media arts in Maine.

**Portland Symphony Orchestra**

The Portland Symphony plays a full schedule of pops and classical concerts. A ticket order form, which may be printed and faxed or mailed, is available online.

**On the Web:**

The greater Portland area includes a sophisticated balance of art, culture, entertainment and outdoor activity. To learn more about the many museums and galleries visit:

Art & Culture Feature  [MaineHomeConnection.com/Arts](http://MaineHomeConnection.com/Arts)

The Gallery Registry  [MaineHomeConnection.com/GalleryRegistry](http://MaineHomeConnection.com/GalleryRegistry)
Portland Area Arts and Culture

The Old Port

Portland’s Old Port shopping district, located in the heart of the downtown peninsula, has been restored to 19th-century splendor, with cobbled streets and beautiful Victorian brick buildings. In the Old Port you will find an eclectic mix of restaurants, microbreweries, art galleries, boutiques, and specialty shops all with amazing views of Casco Bay and the harbor. Portland’s Old Port is one of the most successful revitalized warehouse districts in the country.

At the base of the Old Port are Portland Harbor and the city’s thriving working waterfront, several condo developments, fish markets, and ferry docks. From the downtown area you can also access ferry service to many of the Casco Bay Islands, including Peaks Island, the most populous of the area islands. Relaxing dinner, sunset, or whale-watching cruises can also be arranged during the spring, summer and fall seasons.

Like the rest of Portland, the Old Port is very walkable. The smell of the sea air, the sound of a foghorn, and the chatter of seagulls add to an atmosphere that is undeniably Portland, undeniably Maine.
Maine's economy is perhaps best known for nationally recognized giants like LL Bean, National Semiconductor, Unum and TD Banknorth. But the basis of our economy is small privately owned and operated businesses.

Fishing and agriculture are two critical elements of the state’s economic base. Many communities, including the local towns of Falmouth, Cumberland and Scarborough, are home to a number of small family owned farms. Fishing and lobstering also continue to be family businesses.

Tourism continues to be the states’ single largest industry. Sailing in the summer and skiing in the winter are the mainstays of many towns and small businesses across the state. Additionally, hiking, white water rafting, snowmobiling, and cross-country skiing bring people to the state in each of the seasons. From the beaches to the mountains, Maine has something for everyone.

Companies in the state continue to produce paper and wood products. Bath Iron Works builds ships for the Navy and in Freeport LL Bean continues to ship goods around the world, including its signature product - the Bean Boot (which is still manufactured in Maine), continuing a heritage that is almost 100 years old.

The Bureau of Economic Analysis estimates that Maine’s total gross state product for 2011 was $51.6 billion, up from $50.7 billion in 2010.

Portland Community Chamber

At the end of 2010 the Portland Community Chamber released its first Economic Scorecard. The Scorecard analyzes economic data in defined categories illustrating how Portland is performing economically, particularly as measured against other benchmark cities. As Maine leading business district, there is a committed plan to work with other local communities to create an atmosphere of business development and creation.

The Economic Scorecard details 32 indicators of economic vitality including employment, income, education, housing, taxes and overall affordability. These measures illustrate Portland as it relates to Maine cities, as well as to other benchmark cities around the country. The report shows that the city is making progress in sustaining and growing key economic sectors, and increasing income and education levels but still has challenges to increasing its business and economic development competitiveness particularly around housing and government costs.

Some highlights from The Scorecard include:

- Portland is outperforming its peers on education attainment, tourism and household income, leading to a higher standard of living for Portland residents.

- Portland is lagging behind when it comes to the office vacancy rates, number of employees in city government and the amount of city debt when compared to peer cities

A complete copy of this report is included on the attached Relocation CD.
Greater Portland Property Tax Rates
Equalized Rates

Local government in Maine is primarily supported by local property taxes. Until the early 1950’s, the property tax was the only major tax in Maine. In 1953, the sales tax on retail transactions was enacted, and in 1969, the state’s personal income tax was adopted. Over the last 30 years, neither the sales nor the income tax has come close to generating the governmental revenues generated by the property tax.

During the decade after the economic recession of the late 1980’s, the state’s over-reliance on the property tax became even more pronounced. In Fiscal Year 1997, 44% of the total revenue raised by the state’s three major tax systems was generated by the property tax. In 2009 total property taxes collected were just over $2.0 billion, ranking the state 11th in the nation. 57% of this amount is spent on education – the largest single item in the state’s annual budget.

The personal and corporate income tax generated 30% of that total, and the sales tax generated 26%. This misalignment of burden among the three major taxes was partially addressed by the Legislature in 1998 with the enactment of the property tax Homestead Exemption.

<table>
<thead>
<tr>
<th>Town</th>
<th>Phone</th>
<th>Mil Rate*</th>
<th>Assessment Ratio</th>
<th>Equalized to 100%</th>
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<tbody>
<tr>
<td>Biddeford</td>
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<td>(625-4324)</td>
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*Tax Rates as of 2011/2012
## Greater Portland Property Tax Rates

Equalized Rates - Continued

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<th>Assessment Ratio</th>
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</tr>
<tr>
<td>North Yarmouth</td>
<td>(926-4044)</td>
<td>$13.12</td>
<td>100%</td>
<td>$13.12</td>
</tr>
<tr>
<td>Portland</td>
<td>(874-8486)</td>
<td>$18.28</td>
<td>100%</td>
<td>$18.28</td>
</tr>
<tr>
<td>Raymond</td>
<td>(655-4712)</td>
<td>$10.40</td>
<td>100%</td>
<td>$10.40</td>
</tr>
<tr>
<td>Saco</td>
<td>(282-1611)</td>
<td>$14.42</td>
<td>103%</td>
<td>$13.98</td>
</tr>
<tr>
<td>Scarborough</td>
<td>(883-4301)</td>
<td>$13.03</td>
<td>100%</td>
<td>$13.03</td>
</tr>
<tr>
<td>So. Portland</td>
<td>(767-7604)</td>
<td>$16.10</td>
<td>100%</td>
<td>$16.10</td>
</tr>
<tr>
<td>Standish</td>
<td>(642-3461)</td>
<td>$10.36</td>
<td>100%</td>
<td>$10.36</td>
</tr>
<tr>
<td>Westbrook</td>
<td>(854-9105)</td>
<td>$17.40</td>
<td>100%</td>
<td>$17.40</td>
</tr>
<tr>
<td>Windham</td>
<td>(894-5960)</td>
<td>$13.90</td>
<td>100%</td>
<td>$13.90</td>
</tr>
<tr>
<td>Yarmouth</td>
<td>(846-2401)</td>
<td>$20.28</td>
<td>100%</td>
<td>$20.28</td>
</tr>
</tbody>
</table>

*Tax Rates as of 2011/2012
Customary Closing Costs  
Maine Real Estate

Closing costs in Maine are fairly simple and straightforward. Below is a review of the typical costs paid by both the buyer and the seller.

The State Sales Transfer tax is required to be split evenly by law.

<table>
<thead>
<tr>
<th><strong>Seller</strong></th>
<th><strong>Buyer</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Real estate sales fee</td>
<td>Loan origination fees (Points)</td>
</tr>
<tr>
<td>Document preparation for Deed</td>
<td>Document preparation</td>
</tr>
<tr>
<td>State Transfer Tax*</td>
<td>Application fee (appraisal &amp; credit)</td>
</tr>
<tr>
<td>Loan fees (per contract)</td>
<td>Prepaid interest date of funding + 30days.</td>
</tr>
<tr>
<td>Payoff all outstanding mortgage</td>
<td>Recording charges for buyers documents</td>
</tr>
<tr>
<td>Accrued interest to lender</td>
<td>Inspection fees</td>
</tr>
<tr>
<td>Home warranty (per contract)</td>
<td>MIP (if applicable)</td>
</tr>
<tr>
<td>Any judgments, liens, etc.</td>
<td>Homeowners / Fire insurance</td>
</tr>
<tr>
<td>Any unpaid Homeowner’s dues</td>
<td>Tax pro-ration (from date of purchase)</td>
</tr>
<tr>
<td>Bonds or assessments</td>
<td>Reserves deposited with lenders</td>
</tr>
<tr>
<td>Point (per contract)</td>
<td>Home warranty (per contract)</td>
</tr>
<tr>
<td>Any delinquent taxes</td>
<td>Title examination</td>
</tr>
<tr>
<td></td>
<td>State transfer tax*</td>
</tr>
<tr>
<td></td>
<td>Survey</td>
</tr>
<tr>
<td></td>
<td>Pest inspection (per contract)</td>
</tr>
<tr>
<td></td>
<td>Lenders title policy premiums</td>
</tr>
</tbody>
</table>

* Calculated as $2.20 Per $1,000.00 of sales price, for buyer and seller
Questions & Answers

Will it cost me anything to be represented by a Buyer's Agent?

No, there is no cost to be represented. In local MLS-listed properties, the sellers pay our fee at closing in all normal situations. You receive all the benefits of representation but pay none of the costs. Excluding the transaction fee, there are no hidden fees or costs.

I like to look on my own. Why do I need representation?

Independence is great, but it doesn't always work well in this market. You have to be constantly connected to stay on top of new listings and hot properties. That's what we provide to our clients. Additionally, being represented allows your interests to be protected. By contacting many different listing brokers in the process of conducting your own private search, you have no true representation. In this situation, no one agent can represent you fully. Furthermore, there may be more pressure on each broker to sell you something, as your loyalty is not fixed. There is a great benefit to working with a trusted professional in a relaxed no-pressure environment. A successful working relationship allows for open and honest discussion, steadfastness and consistency.

I don't know if and when I will buy. Does it make sense to have an Agent?

Yes, it is still best to have an agent. It doesn't matter where you are in the buying process, you should be represented. You really cannot make an accurate assessment of today's real estate market from the outside. Working with our team, you are never under any obligation to buy anything nor do you incur any costs.

What are the benefits of working with Michael & Laura and their Team?

We provide consultative services and a no-pressure environment so that you have the time and space to make the best decisions. We are always watching the market and we are right on top of any new listings as soon as they become available. As your buyer agent, we provide you with all the information you need, and represent you fully at every step of the way. In every situation you can count on us to be direct, honest and open. If we think that a property is overpriced or a poor investment, we are going to let you know. Because the great majority of our business is referral-based, we want each and every buyer to have a great experience. We truly enjoy finding that perfect property for our buyers. It's a privilege to help clients reach their goals. We like to take the stress out of the process, and as often as possible, make it fun and enjoyable. We are good at this business — our results and our repeat clients are a testament to our success.

Do I have to sign anything?

Any good relationship requires a commitment of both parties. At some point in the buying process, you will need to sign something, whether it's a Purchase and Sale agreement or an Appointed Agency agreement. We know firsthand that the best working relationships are the ones that are clearly defined and mutually beneficial. As your buyer's representatives, we will put as much energy into our working relationship as you do. At the same time, we will provide you with the space and the time you need to make any decision. You will not be pressured to sign anything.
What if I buy a For Sale by Owner or discount brokerage property?

We include FSBO, discount brokerage and unlisted properties as part of our thorough property search. We pay particular attention to pricing and disclosure on these FSBO properties, and any purchase and sale agreement we prepare on your behalf stipulates that the sellers pay our fee at closing. Discount brokerage properties regularly participate in the MLS, and many FSBO properties advertise broker participation.

I have a house to sell. Is this a problem?

No, in fact as part of the buying process, we can provide you with a market evaluation of your property to let you know how much you can expect to receive from the sale of your home. We can also estimate how long it will take to sell your home. Additionally, we’ll provide you with valuable information about how to approach buying and selling at the same time. In a strong market, you don’t want to sell your home without having a good plan.

Can I work with your team as well as other area brokers at the same time?

No. We have found that the multiple broker situations create too much confusion and conflict. We also do not believe that it serves the best interests of our buyers. We have access to every available property on the market. Some buyers mistakenly believe that if they work with multiple brokers, they will have access to more properties on the market. That’s just not true. We work exclusively for our clients, and we dedicate a great deal of time, energy and information to the process. We have found the best results come from exclusive representation.

What are a buyer’s responsibilities in this Buyer Broker relationship?

Buyers have a responsibility to conduct all real estate discussions and negotiations through our office. Clients should disclose our representation arrangement to other brokers and sales agents at open houses or in the process of obtaining property information.