

THE MONTHLY CONNECTION

THE MAINE LIFE
YOU'LL LOVE

*Making Maine Home: Life, Homes,
and Community*

Your Guide to Living,
Buying + Exploring
Maine This Month

+ Market Insights
You Can Actually
Use

2025 November
v.110



Maine Home Connection
Residential Brokerage

Hello There

NOVEMBER

Hi November!

The leaves are turning, the air is crisp, and Mainers are settling into the season. Whether you're raking your yard, curling up by the fire, or planning your next Maine getaway, we've got stories and tips to make your month memorable.

What's popular this month

#207Beerweek

November 1-9

Maine's Largest Vintage Market

November 9

USM Annual Craft Show

November 15-16

Gardens Aglow

November 15- Jan 3rd

Comedian Bob Marley

November 28

Try Something New

Mini Bar Golf

Portland's first indoor 18 hole mini golf course and sports bar!

Btone FITNESS Portland

New Pilates Studio

World of Flavors Tour

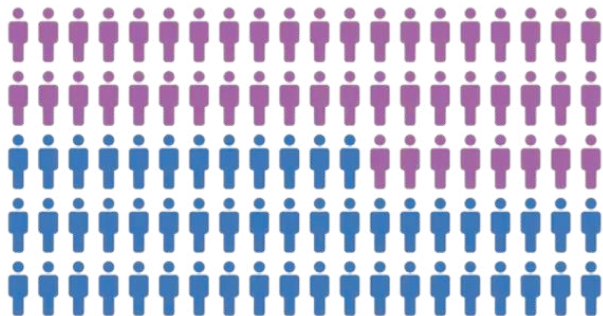
Maine Day Ventures

GUIDE TO LIVING + BUYING



Your Guide to Living, Buying + Exploring Maine This Month

52/100



November Fast Fact

52 out of 100 Mainers start preparing their homes for winter as early as November. And honestly... can you blame them?

The snow has been known to fly by Halloween around here! From checking the furnace to sealing up drafts, we know a thing or two about staying warm and ready when the cold comes knocking

data retrieved from Maine Housing Report 2025



2025-26 WINTER OUTLOOK

Chill Snow Repeat



Learn + Prepare

[Winterization Home Preparation Company](#)

[Winter Vehicle Survival Kits](#)

[Stock up on Firewood](#)

[Add Insulation to your attic](#)

[Consider Adding a Generator](#)

[Stock the Pantry](#)

[Shop Local for winter gear](#)

[Check for Winterizing Rebates](#)

Cumberland County *October Statistics*



Single Family

\$595,000

↑ 4.4%

Median Price YTD



Single Family

2,694

↑ 9.7%

Number of Sales YTD



Single Family

9 Days

↑ 26.8%

Median Days on Market



Month of October 2025 vs Prior Year Single Family



Stats



Sold

338 Pending ↓ 27.3%
694 For Sale ↑ 32.2%

362 Units ↑ 6.8%
\$622,500 ↑ 11.2%

Condo Corner

October YTD Sales

2025
566

2024
552

October YTD Prices

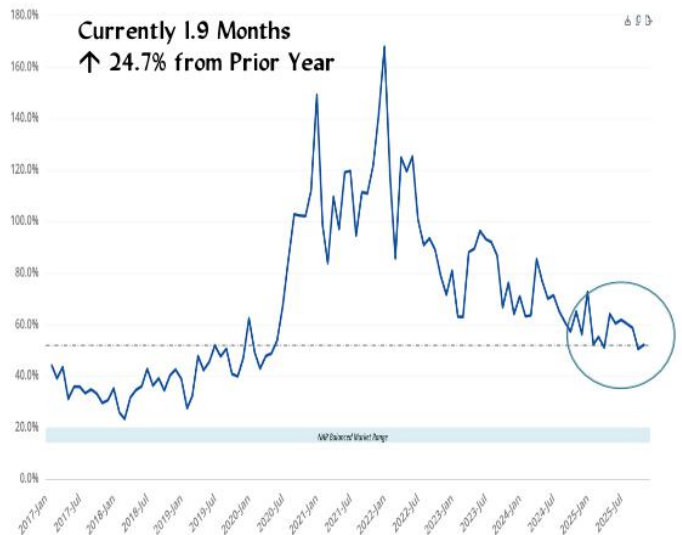
2025
\$505,450

2024
\$527,750

Monthly Unit Sales ↑ 52.6%

Monthly Prices ↑ 8.5%

Inventory Absorption Rate



The Absorption Rate is the total units sold divided by the end of period active listings, representing the odds to sell.



207.517.3100



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From Record Highs to Subtle Shifts

The Maine real estate market has always moved to its own rhythm — both cyclical and distinctly seasonal. But over the past five years, that rhythm has been remarkably strong. Our small but growing state has outperformed nearly every other in the nation when it comes to home price appreciation.

According to the National Association of Realtors (NAR), from the first quarter of 2020 through the fourth quarter of 2024, home prices in Maine increased by more than 73% — the highest gain in the nation. For comparison, the next four states were Florida (+71%), Montana (+70%), New Hampshire (+68%), and Vermont (+67%).

Maine's exceptional growth is largely driven by limited housing inventory, a steady influx of out-of-state buyers, and continued demand for both primary residences and second homes. This combination has sustained price appreciation even as other markets across the U.S. have begun to normalize.

In short, Maine remains one of the most competitive and resilient real estate markets in the country — a reflection of both its economic stability and its enduring appeal as a place to call home

The Takeaway...

Buyers have shown remarkable resilience—so much so that traditional seasonality has been minimal in recent years. However, as we approach the end of this year, early indicators suggest that trend may be starting to shift.

Selected Towns YTD *October Statistics*

<i>Cumberland County</i>	Units			Median Price		
	2025	2024	%	2025	2024	%
Portland	364	351	3.7%	610,500	595,000	2.6%
South Portland	183	173	5.8%	552,000	535,000	3.2%
Falmouth	146	126	15.9%	1,140,000	1,007,500	13.2%
Cape Elizabeth	102	90	13.3%	1,050,500	943,000	11.4%
Scarborough	205	178	77.0%	761,000	762,500	-0.2%
Cumberland	96	82	17.1%	945,000	790,000	19.6%
Yarmouth	78	69	13.0%	802,500	925,000	-13.2%
Harpswell	93	82	13.4%	837,500	710,500	17.9%
Brunswick	146	145	0.7%	533,000	529,900	0.6%
Freeport	73	71	2.8%	750,000	800,000	-6.3%
Windham	200	202	-1.0%	520,000	479,950	8.3%
Gorham	141	129	9.3%	546,500	539,000	1.4%
Westbrook	144	130	10.8%	457,950	489,500	-6.4%
Standish	110	83	32.5%	498,750	425,000	17.4%
New Gloucester	44	35	25.7%	511,000	552,500	-7.5%

York County

Old Orchard Beach	84	82	2.4%	582,500	592,500	-1.7%
Saco	169	164	3.0%	585,000	565,000	3.5%
Biddeford	133	130	2.3%	510,000	448,650	13.7%
Kennebunk	129	141	-8.5%	805,000	700,000	15.0%
Kennebunkport	70	61	14.8%	1,220,243	1,500,000	-18.7%
Wells	163	138	18.1%	645,000	649,275	-0.7%
Ogunquit	25	27	-7.4%	1,055,000	1,198,000	-11.9%
Sanford	204	197	3.6%	363,950	379,900	-4.2%
Acton	53	46	15.2%	540,000	535,000	0.9%
Berwick	58	58	0.0%	523,000	452,500	15.6%
Buxton	67	69	-2.9%	440,000	449,000	-2.0%

Totals

Maine	12,631	11,946	5.7%	410,000	390,000	5.1%
Cumberland County	2,694	2,456	9.7%	595,000	570,000	4.4%
York County	2,058	1,929	6.7%	540,000	522,500	3.3%

Interest Rates & Economic Indicators

*Breaking it down with Guild Mortgage:
Rudi Ferante*



Even though the Federal Reserve has cut interest rates twice this year, 30-year fixed mortgage rates are still floating above 6%, while a 15-year fixed loan is coming in closer to 5.5% or slightly higher - essentially where they have been stuck since February 2023.

So, why aren't mortgage rates falling faster? They follow long-term Treasury yields more closely than the Fed's benchmark interest rate. And right now, those yields remain elevated.

Mortgage rates usually sit one or two percentage points above the yield on 10-year U.S. Treasuries, which serve as a benchmark for mortgage pricing.



Over the past few years, that gap - known as the spread - has ranged between 2 and 3 percentage points and now sits around 2.12%. While it has narrowed, it's still wider than normal, keeping mortgage rates relatively elevated.

In order for [30-year mortgage] rates to get to 5.5%, then the 10-year bond yield would have to go to 3.5%

Buyer **BEWARE** or Buyer **BE** **AWARE?**

When a home's price drops, it doesn't always mean a bargain or a problem, sometimes it's simply timing, strategy, or the market adjusting itself. Taking a moment to understand the "why" behind a reduction can help you feel confident in your next move.

HARNESSING OUR CONSUMER POWER
FOR A SAFE, FAIR, AND
TRANSPARENT MARKETPLACE

BUYER AWARE



Buyer Service Online

Cumberland County Market at a Glance

- 744 active listings
- 269 high-end/luxury homes
- 192 value/entry-level homes
- Median price: \$589,000
- 43% of buyers are shopping below the median

How We Help

- Sellers: Price strategically to attract buyers and avoid unnecessary reductions.
- Buyers: Identify where the best value is and make informed offers.
- Our Edge: Decades of Maine experience + real-time market data.





EXPLORING MAINE

The Roadside Market

Fresh eggs. Homemade sourdough. Veggies and desserts. Maine roadside markets have it all — and more: community. As more Mainers and newcomers look to rural areas, these small stands show what life can be like when neighbors help neighbors. Space to spread out, land to enjoy, and a little bit of Maine magic at every turn.

“We’re seeing **clients prioritize lifestyle over square footage**. People want *trails, community, and authenticity* — that’s what **Maine does best.**”

Support Local

- Green Spark - Cape Elizabeth
- Lavender and Twine - Cumberland
- ChiGoBee Farm - Pownal
- Winter Hill Farm - Freeport
- Chipman Farm - Gray
- Winslow Farm - Falmouth
- Flaherty's Family Farm - Scarb

The Economic Power of Outdoor Fun

Did you know Maine’s outdoor recreation adds \$2.9B annually to the state’s economy? Mainer’s thrive on year-round adventure, accessibility relies on volunteers, donations, and trail mindfulness. Pick up that empty bottle, or drop a buck in the donation boxes. It’s a win-win: so everyone can enjoy Maine’s true beauty—inside and out.



3.7%

That’s the share of
Maine’s economy
that outdoor
recreation supports

Your time outside =
healthier you,
stronger communities

Happy Thanksgiving

- Contrary to the Translator, Ben Franklin did not say the turkey should be the national bird – this is a myth! Franklin did write a letter to his daughter in which he criticized the bald eagle as the national emblem, stating that it looked more like a turkey and that the turkey was a more respectable bird.
- Some sources note that the comparison of the bird may have been a satirical commentary on the aristocratic nature of the Society of the Cincinnati.



MEET THE TRANSLATOR

SMALL GESTURES

Little Things; Lasting Impacts

As the days shorten and Maine's forests and fields settle into winter's quiet, November reminds us to pause and reflect. It's a season to notice the small ways we touch each other's lives. A smile, a helping hand, or a simple note of thanks may seem minor, but these gestures create ripples that reach far beyond what we see

Kindness thrives in everyday moments. As Maya Angelou said,

"Try to be a rainbow in someone's cloud."

Each small act strengthens the connections that turn houses into homes and neighborhoods into communities.



This month, embrace the power of small gestures. Offer a smile, lend a hand, or share a word of encouragement. These acts, though simple, have the power to leave a lasting impact - much like Maine's quiet beauty, steady and enduring.

"No act of kindness, no matter how small, is ever wasted." – Aesop



BROKERAGE NEWS



YouTube Updates

Each week new videos are uploaded to our channel, reflecting the Maine lifestyle.



Client Convenience

We've added Direct Pay to our MHC website, making online deposits simpler and faster than ever.

In real estate, success isn't just about selling homes - it's about building trust, relationships and a reputation that lasts.

At Maine Home Connection, success isn't defined by numbers, but by the trust we earn, the relationships we honor and the reputation we uphold with every handshake, every home, every story.

Highlights +



Happenings



1 Get Social.
it's where real estate meets lifestyle, sharing the Maine life one scroll at a time.



3 Informing YOU.

Need a rental? A pet sitter? The best focaccia in town? We share our favorite local finds so you hear it straight from us.



2 QR Stories.

All MHC Listings receive a custom flipbook featuring video, interactive links, and local highlights. Viewable anytime, anywhere.



[@mainehomeconnection](https://www.instagram.com/mainehomeconnection)

**THANK YOU
CURRENT FOLLOWERS**



4 We Brag.

about our agents, wins, and working together to give every client the best experience possible. Big heart, big results, small but mighty team.



**OUR GOAL IS
1,000 FOLLOWERS
BEFORE 2026!**



From Beachfront to Bradbury Mountain

From beachfront escapes to mountain trails, these towns are always on the list. The best part? We don't just cover them—we live in these communities and know them inside and out.



Popular Maine Towns:

[Portland](#) | [South Portland](#) | [Falmouth](#) | [Scarborough](#)
[Yarmouth](#) | [Cape Elizabeth](#) | [Cumberland](#)
[Freeport](#) | [Harpswell](#) | [Old Orchard Beach](#)



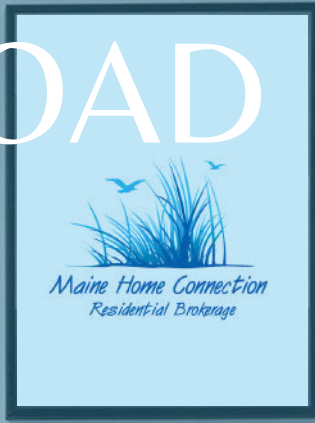
Local Neighborhoods Links:

[Portland Condos](#) | [Willard Beach](#) | [Woodlands CC](#)
[Munjoy Hill](#) | [Pine Point](#) | [Higgins Beach](#)
[Kennebunkport](#) | [Kennebunk](#) [Windham](#) | [Camp Ellis](#)
[Casco Bay Islands](#) | [Find All Open Houses](#)
[All Oceanfront Homes](#) | [All Lakefront Homes](#) | [FAQs](#)
[All Portland Neighborhoods](#) | [Westbrook](#) | [Sebago Lake](#)

Search. FIND. Love

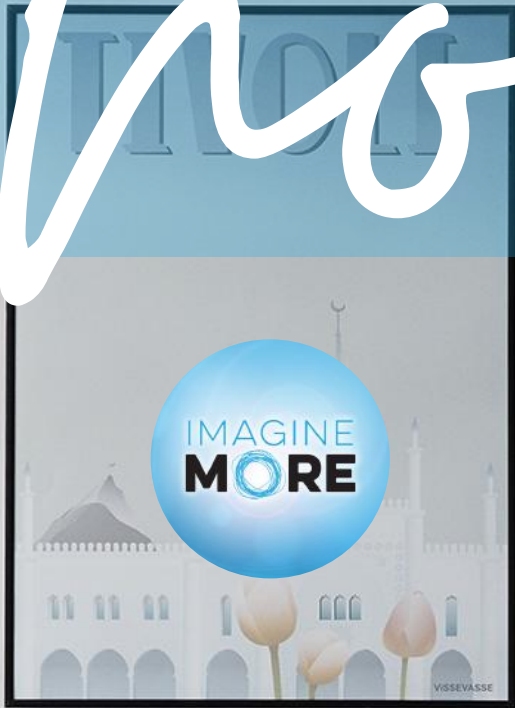


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THE ROAD TO

Home



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