

Maine's Real Estate and Builders RESOURCE GUIDE

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HOME IMPROVEMENT LOANS

VARIABLES TO CONSIDER WHEN
DOWNSIZING IN RETIREMENT

OUTDOOR FURNITURE
BUYERS GUIDE

YEARLY MARKET OVERVIEW

HOW TO BOOST HOME
VALUE BEFORE SELLING

**THE MAINE
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**"THE BEST OF
BOTH WORLDS"**

Spring / Summer 2026

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RESOURCE GUIDE



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Home Value...

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Home Improvement Loans

A Smart Way to Fund Your Next Project

Homeownership and projects go hand in hand — from necessary repairs to exciting changes that make your space more ‘you’ while possibly adding value to your home. Whether you’re replacing a roof, upgrading your heating system, adding a deck or tackling a bathroom remodel, home improvement loans can be a practical and flexible way to finance your goals without draining your savings.

What Is a Home Improvement Loan?

A home improvement loan is a type of financing specifically designed to cover projects that enhance, repair or upgrade your home. Many home improvement loans are built for smaller projects and quicker turnaround.

How Home Improvement Loans Work

One of the biggest advantages of these loans is their simplicity. In many cases, the process is designed to be streamlined and homeowner friendly.

Instead of navigating a lengthy traditional loan process, borrowers often only need to provide:

- A contractor bid, and/or
- A materials list for the project

From there, lenders review qualifications such as credit profile and debt-to-income ratios to determine eligibility.

Faster Funding Than Traditional Financing

Timing matters— especially when dealing with urgent issues like heating or roofing. Many home improvement loan programs offer very quick turnaround times, with funding sometimes possible in just a few days.

This makes them ideal for homeowners who:

- Need to address urgent repairs
- Want to lock in contractor availability
- Prefer not to delay seasonal projects

When a Home Improvement Loan Makes Sense

A home improvement loan may be the right choice if you:

- Have a clear project plan and budget
- Want fast funding
- Prefer not to use home equity or savings
- Need financing for a smaller-scale project

Which one is right for me – secured or unsecured?

It depends on the size of the project you are undertaking. An unsecured home improvement loan lets you borrow a reasonable amount (at Oxford FCU, up to \$25,000) to cover smaller renovations, repairs, and upgrades to your property. For major renovations, a secured loan will allow you to borrow more (up to \$250,000 at Oxford FCU), and will generally offer a lower annual percentage rate.

Final Thoughts: Invest in Your Home with Confidence

Your home is one of your most valuable investments, and maintaining or improving it should be both achievable and stress-free.

Before starting your next project, explore your financing options and choose a loan solution that aligns with your timeline, budget and long-term home goals. Oxford Federal Credit Union can help answer any questions you have.

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The Maine Connection – “The Best of Both Worlds”

Sometimes the best part of real estate isn't the homes... it's the people who walk through the door and unexpectedly become part of your life.

There's something special about certain places in this country—and for us, two of those places are Arizona and Maine.

A few years ago, we met Frankie and Joe through a mutual friend. What started as helping them search for an Arizona vacation home quickly turned into a genuine friendship.. They were living in the Boston area at the time, with a beautiful lake house tucked away in Roxbury, Maine—and before we knew it, they had invited us to come visit them when we were on the East Coast.

In 2023, during one of our Sprinter van road trips, we took them up on that offer... and Maine completely stole our hearts. From the peaceful lakes to the rugged coastline, to the kindest people you'll ever meet—Maine is just one of those places that stays with you. Roxbury ended up being one of our favorite stops of the entire trip, creating a connection to the state that we didn't expect but will always treasure.

Fast forward to early 2025...

We were hosting an open house in Trilogy at Vistancia here in Peoria, Arizona, when an adorable couple, walked in to see our listing. We had a friendly chat as they looked around and within seconds, I recognized their unmistakable New England accents.

So naturally, I asked, “Where are you from?”

“Maine,” Jodi said.





We lit up and started sharing our story—how we fell in love with Maine, how Roxbury was our favorite stop, and how we can't wait to go back for another visit. All of a sudden, they literally stopped in his tracks and said, "Did you just say Roxbury, Maine?!" Jodi continued to say, "I grew up in that area and spent all of my summers at Roxbury Pond as a kid." Just like that, we started sharing the stories and memories of Roxbury Pond, and the connection was instant.



Since then, we've not only helped them find their Arizona vacation home—we've built another incredible friendship. We've since visited them at Jodi's lake house in Mount Vernon, Maine. We are already planning annual trips to Maine to spend time with them, as well as Frankie, Joe and their new baby and our extended family in Portsmouth and the Boston area.

And that's when it really hit us...

We're not just helping people move—we're helping bridge two places we now love deeply.

Arizona and Maine may be completely different landscape, but they share something important: amazing people, a strong sense of community, and places you're proud to call home.

So, if you know anyone in Maine dreaming about sunshine, golf courses, and desert sunsets—we're here to help make that transition seamless (and maybe gain a few more lifelong friends along the way).

You never know when a client will turn into a lifelong friend... but we're pretty sure if they're from Maine and looking for a home in Arizona, we're about to become besties.



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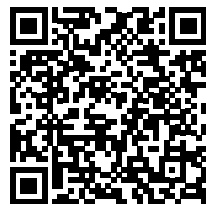
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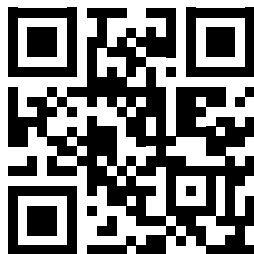
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Variables to consider before downsizing a home in retirement

Aspiring to save money in retirement makes perfect sense. Once professionals call it a career and are no longer drawing a paycheck, cutting back on expenses can be a sound decision that ensures seniors won't outlive their money. And housing remains a significant expense, even for retirees who own their homes and no longer have monthly mortgage payments to make.

Many retirees seeking ways to save money consider downsizing their homes. According to the National Association of Realtors, 12 percent of people between the ages of 60 and 69 who move indicated their home was too large, and that percentage grows among movers between the ages of 70 and 78 (16 percent) and those who move after turning 79 (18 percent). Downsizing a home in retirement can seem like an ideal means to saving money after calling it a career, but individuals pondering such a move should consider a number of variables before putting their homes up for sale.



Analyzing Costs

Downsizing may help retirees lower their property tax obligations, reduce their utility bills and lower their monthly mortgage payments (for those who are still paying off a mortgage on their current homes), but that does not mean moving will not incur new expenses that render such savings moot. Expenditures like closing costs, real estate commissions, moving-related expenses and capital gains taxes can quickly add up. In addition, retirees who currently do not pay homeowner's associ-

ation fees may be subjected to such fees when moving into a new home, and those fees can be substantial and hard to avoid. Indeed, recent data from the U.S. Census Bureau indicated that 71 percent of new constructions in the western and southern United States were built in communities with homeowner's associations. Prior to downsizing, current homeowners should calculate all of the costs related to relocating, including anticipated HOA fees, to see if downsizing is to their financial benefit.



Adjusting and adapting

Downsizing will require an adjustment period and a willingness to adapt. Retirees may have an emotional attachment to their current homes, and leaving that behind can be a difficult adjustment. Adapting to life in a new community also can be challenging, particularly if retirees are moving from areas where there are no restrictions regarding their properties to communities where homeowners' associations must approve of any changes to properties. Moving also may require finding new health care professionals, which can be a particularly difficult adjustment for retirees who have spent years building a strong rapport with their current health care team.

Downsizing a home might be a pathway to more financial freedom for many retirees. Seniors considering such a move can consider a number of variables to determine if moving is in their best interest.

Social benefits

Another variable that merits consideration is the impact that moving can have on seniors' social lives. The World Health Organization reports that more than one in 10 seniors experiences loneliness, which can adversely affect their physical and mental health and potentially reduce their life expectancy. Retirees currently living in communities in which they are socially active should weigh the effects of leaving that social network behind. Retirees also can weigh the benefits of moving to 55 and over communities where they will be surrounded by people at a similar stage in life, and how living in such developments may improve their social lives.





Outdoor furniture buyers' guide

Outdoor living is growing by leaps and bounds. According to The Spruce, 62 percent of homeowners planned to invest in their outdoor spaces in 2024, believing these areas would enhance their happiness. However, not everyone is using their outdoor living areas to their potential.

A 2024 survey by the International Casual Furnishings Association indicated that only 18 percent of consumers were using their outdoor living spaces as much as they desired. Ninety-four percent mentioned they would spend more time outdoors after updating their spaces. Common upgrades included lighting, decorative elements and, of course, furniture - with lounge chairs and chaises topping homeowners' desires.

When seeking out new outdoor furniture, shoppers should keep the following buying guidelines in mind.

Determine the size of your space

Before buying anything, it's essential to measure the space. This will give you an idea of how much area you have to fill. A big furniture set can overrun a small living area. Conversely, having too little furniture or items that are diminutive in nature can be swallowed up by a large space.

Consider the surface material

You'll need to adjust your purchases according to what is underfoot. Furniture stability and weathering can be affected if there is grass underneath. A more stable surface like concrete or pavers should be beneath furnishings.

Think about the climate

Certain materials will hold up better in different weather conditions. In hot and dry climates, you want heat-resistant materials like synthetic wicker or aluminum. If it's rainy and humid, teak, synthetic resin, pow-





der-coated steel, and eucalyptus are good options. If the furniture will remain out in cold or snowy conditions, teak and treated metals offer superior endurance.

Establish your budget

Shop around to determine prices and then set your budget accordingly. Mix high and low priced items to balance budgets. For example, you can splurge on a durable teak table and pair it with synthetic wicker chairs, which are a mid-range seating option.

Select durable fabrics

No matter the climate, choosing weather-resistant fabrics with UV protection will alleviate fading and degradation from the sun. Furniture that features removable and washable covers also offers convenience when it comes time to clean.

Invest in storage

Consider the shape and size of the furniture and then plan accordingly for storage. Invest in covers for rainy and wintry seasons. Otherwise, select modular furniture that can be moved indoors to sheds or garages.

Add creature comforts

Incorporate outdoor rugs and decorative lighting to make the spaces seem cozy. Side tables offer places to keep drinks or set a book down. Also, don't overlook the extra comfort that privacy screens and throw pillows can bring to outdoor living spaces.

The right outdoor furniture can set a scene for beautiful, comfortable and well-considered outdoor enjoyment.



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Yearly Market Overview



In 2025, out-of-state buyers accounted for approximately 30% to 31% of all home purchases in Maine.

This figure has remained consistent with 2024 levels, even as the overall number of real estate transactions in the state increased by 4.78% to a total of 15,133 units during the year.

Key Statistics for 2025

- **Out-of-State Buyer Share:** Held steady at roughly 31%, according to reports from Maine Listings.
- **In-State Buyer Share:** Local Maine residents continued to make up the majority of the market, accounting for approximately 69% of sales.
- **Top Origin States:** Massachusetts remained the leading source of out-of-state interest, followed by New Hampshire and Florida.
- **Market Growth:** Despite the high percentage of out-of-state interest, the market showed signs of balancing as inventory rose for multiple consecutive months toward the end of 2025.

Regional Trends

While the statewide average was about 30%, certain areas saw higher concentrations of “from away” buyers. Real estate experts noted that Southern Maine, particularly coastal areas and Cumberland County, often experience faster sales and higher price points driven by this out-of-state demand

Yes, 2025 was a notable year for Maine real estate, characterized by a nearly 5% increase in total statewide



home sales and a 3.85% rise in the median sales price to \$405,000. While 13 of Maine’s 16 counties saw an increase in sales, the market showed significant regional variation.

Here is a breakdown of 2025 home sales by specific Maine counties based on year-end data:

Top Performing Counties (Sales Volume):

- **Cumberland County:** Remained the most active and expensive market, with sales increasing by over 8% and the median sales price climbing to \$590,000.
- **Lincoln County:** Experienced the highest growth in sales, with a roughly 18%-19% jump compared to 2024.
- **York County:** Recorded an increase in sales alongside continued price growth.
- **Midcoast Region (Knox, Lincoln, Waldo, Hancock):** Generally saw strong performance, with some areas seeing sales up more than 15%.

Counties with Decreased Sales

Only three counties saw a decline in the number of homes sold in 2025:

- **Androscoggin County:** Sales dropped by more than 7%.
- **Franklin County:** Sales decreased by just under 2%.
- **Knox County:** Sales decreased by just under 2%.

Price Trends by County

- **Highest Median Price:** Cumberland County (\$590,000).
- **Lowest Median Price:** Aroostook County (\$168,000), noted as the only county with a median below \$200,000.
- **Highest Price Growth:** Oxford County saw the highest price growth at nearly 8%.
- **Price Decreases:** Franklin, Knox, and Sagadahoc counties saw slight dips in median prices.

2025 Context

Realtors reported that 2025 was a better year for buyers than the immediate post-pandemic years, as more homes were listed and inventory began to recover, allowing some homes to stay on the market longer. However, demand remained high, preventing any significant price drops.

Top towns to live in Maine include coastal favorites like Cape Elizabeth (top schools, Portland proximity) and York (historic charm), along with vibrant cities like Portland (dining, job market) and suburban options such as Scarborough. These towns offer a high quality of life, ranging from bustling coastal hubs to quiet communities with easy city access.

Top Places to Live in Maine:

- **Cape Elizabeth:** Renowned for top-rated schools, ocean views at Fort Williams Park, and a safe, tight-knit community near Portland.
- **Portland:** Maine's largest city is ideal for urban living, featuring a thriving waterfront, diverse dining, and a strong job market.
- **York:** A historic seaside town (dating to 1624) with iconic beaches, a family-friendly vibe, and an easy commute to New Hampshire and Boston.
- **Scarborough:** A fast-growing town with numerous beaches, easy access to Portland, and a mix of suburban and rural, coastal lifestyles. - Falmouth: Offers an affluent, quiet atmosphere with large properties, popular for boating and its close proximity to Portland. - Bangor: Known as the "Queen City," it offers a more affordable, vibrant city feel closer to the state's central and northern recreational areas. - Brunswick: A welcoming, central coastal town with a mix of culture, arts, and strong community engagement.

Factors to Consider:

- **Housing Costs:** Coastal towns like Cape Elizabeth and Falmouth tend to be more expensive, while areas further inland or in smaller cities may be more affordable.



- **Commuting:** Towns like South Portland, Scarborough, and Cape Elizabeth provide the best access to Portland's urban job market.
- **Coastal vs. Inland:** Coastal towns (Bar Harbor, York) offer unmatched scenic beauty but often experience heavy tourist traffic in summer, whereas inland towns provide a quieter lifestyle

When buying a home, avoid telling your Realtor your maximum budget, desperate timelines, or that you absolutely love a property, as this limits your negotiating power and may lead to higher purchase prices. Keep financial details, such as exact bank balances or total income, between you and your lender.

Key Things to Keep to Yourself:

- **Maximum Budget:** If you say you can afford \$500k, an agent might only show you \$500k homes, even if you'd be happy with a \$450k home.
- **Urgency/Timeline:** Disclosing a strict deadline (e.g., job transfer, lease end) can reduce your leverage in negotiations.

- **Extreme Enthusiasm:** Saying "I love this house" or "I'll pay whatever it takes" can be used against you in price negotiations.
- **Personal Finances:** Avoid sharing your credit score or precise financial statements; only provide a pre-approval letter amount.
- **Low-balling Intention:** Telling your agent you want to make an extremely low offer on a home you adore can backfire.
- **"No Rush" Status:** Stating you have all the time in the world might cause an agent to prioritize other, more active clients.

What to Say Instead:

- **Budget:** Give a price range below your actual maximum.
- **Timeline:** Express that you are looking for the right home but are ready to move quickly if needed.
- **Interest:** Mention that you like the house, but want to look at comparable sales first to ensure it is priced right.

A Look Inside Greater Portland's Crew 33

In the heart of Windham and the greater Portland Area. Crew 33 LLC has built a reputation that goes far beyond construction. Known for quality craftsmanship, the company is equally recognized for its strong values and deep commitment to the people it serves.

Founded and led by Harold Erickson, Crew 33 LLC is a full-service construction company specializing in everything from frame to finish Carpentry. Ranging from remodels to custom builds, decks, and more. Each project is approached with precision, pride, and professionalism.

Harold built the company through hard work and determination, That same dedication is reflected in the many sub contractors who show up every day not just to build homes, but to provide for their families and lead by example. Their shared values create a culture of teamwork, trust, and respect on every job site.

Deeply rooted in the community, Crew 33 proudly sponsors local sports teams, while Harold gives his time coaching Football, basketball and baseball. More than building structures, Crew 33 is committed to building our youth and creating lasting relationships for years to come!



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How to boost home value before selling

People considering buying or selling a home are facing a unique market. The real estate market has been in flux for several years, and high interest rates have made it more expensive to borrow.

The Mortgage Bankers Association is projecting that 30-year mortgage rates will level out to 6.5 percent for the foreseeable future. That means that people who have been waiting for changes in the real estate market could be disappointed, and hesitant buyers may finally just bite the bullet and buy even if mortgage rates are not where they hoped they'd be in 2025. Homeowners with properties they are considering listing for sale would be wise to make certain changes that will help garner the best prices from buyers.

Make kitchen and bath improvements

The kitchen is the heart of many homes. Real estate agents may recommend that homeowners make minor to moderate kitchen upgrades like resurfacing cabinets, upgrading counter tops and changing fixtures or hardware to give the room an overhaul.

Homeowners also should look to bathroom updates as smart investments that can improve home value. Katie Severance, author of *The Brilliant Home Buyer*, characterizes kitchens and baths as “money rooms” that add the most value to a home.

Declutter the home

Homeowners should clean out items they no longer need. De-cluttering can make a space feel bigger, which is beneficial in a market where open concept floor plans remain popular among home buyers.



When buyers walk through a prospective home, they want to envision themselves living there, something that is more easily done if the home isn't overrun with the current homeowner's belongings.

Get to painting

Painting a home is a cost-effective renovation with a lot of oomph. Freshly painted rooms appear clean and updated, says HGTV, and that can appeal to buyers. Homeowners should choose neutral colors to accommodate the widest array of potential buyers.



Improve the landscaping

The exterior of a home is the first thing potential buyers will see as they roll up to view a property or look at a listing online. Homeowners should start by evaluating and enhancing the landscaping. Ensure the lawn is well-maintained and add plants that provide color without a lot of maintenance.

Expand usable space

Homeowners can think about adding to the usable space in a home. This translates into finishing basements or attics or even converting garages to rooms. Or it may involve adding a three-season room.

Homeowners can consider a number of improvements to increase the resale value of their properties.



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Home interior trends on the rise

Trends that seem ubiquitous one day can seemingly vanish before the sun rises again just 24 hours later. That's especially true in the digital age, when overnight celebrities and viral videos can be on the tips of everyone's tongue before being forgotten entirely when the next online sensation emerges in an increasingly rapid news cycle.

Home trends typically benefit from a longer shelf life than viral videos and other fads that originate on the internet, and that's something renovation-minded homeowners should consider when improving their homes. Homeowners preparing to do just that can consider these notable trends, which the online renovation experts at Houzz suggest will be particularly popular in the year ahead.



Rounded furnishings

Houzz noted that gentle curves and rounded edges embody the organic modern styles that many current homeowners love. Rounded dining tables and similarly circular coffee tables may merit consideration among homeowners who want to embrace popular trends.

Arches

Houzz cites arches among the more popular modern trends, and the experts at Better Homes & Gardens note this unique, eye-catching style has been gaining popularity for several years. Better Homes & Gardens suggests that part of the appeal of arched doorways could be their deviation from a more traditional door shape. That uniqueness draws the attention of residents and visitors alike, and Houzz notes that arched windows, cabinets and even millwork details are part of the pivot toward arches.

Stove alcoves

If it's a touch of history homeowners want, kitchen range alcoves might be just the project for them. Range alcoves call an earlier time to mind when wood burning stoves were commonplace. The report from Houzz notes range alcoves immediately draw attention, which undoubtedly adds to their appeal.

Wood for warmth

Homeowners who hear “wood and warmth” might think fireplaces, but Houzz reports that wood elements are being incorporated into interior designs as a means to giving homes a more cozy vibe. Ceiling beams, trim, wall paneling, and cabinetry are utilizing wood to add warmth to a home.

Trends come and go, but home trends typically have more staying power than styles that emerge in other arenas. Homeowners who want to upgrade their home interiors can consider the latest trends and choose those that align with their own personal tastes.



A guide to long-distance moving

Prospective home buyers are widening their home search areas to find new places to live. The National Association of Realtors says the median distance that buyers traveled to their new homes was 50 miles in 2022, which was triple the median distance that most people clocked in the 30 years prior. Still, the NAR 2022 Profile of Home Buyers and Sellers also indicated one-quarter of buyers studied traveled more than 470 miles to find new homes.

Home prices have been historically high in recent years and those prices are not expected to drop anytime soon, so a greater number of people may be looking for homes well outside of their current metro areas. Buying a house far from home base requires some extra know-how, and these tips can help the process.



- Hook up with a local real estate agent early on. Working with a qualified agent can facilitate the process of a long-distance move. As a long-distance buyer, you likely won't be available to drop into a new listing on a moment's notice if you live hundreds of miles away. A local real estate agent can visit homes and present his or her findings, or even provide video walk-throughs so you can see properties in real time. This person also will offer guidance through every step of a real estate transaction.
- Start calling for estimates. Once you've zeroed in on where you would like to move, start pricing out moving companies that can safely transport all of your belongings from point A to point B. Some homeowners prefer using a storage/moving service, particularly if there is a lag between when the current residence is sold and the new one is available. Also, storing items prior means having access to an entirely empty home to make improvements before furniture and other belongings are moved in.
- Make a plan and stick to the schedule. There are a lot of moving pieces to a long-distance move. It is important



to make a task list early on and cross off each job as it is completed to help stay on track. Strongly consider purchasing moving insurance to protect belongings in the move, as many moving companies offer limited insurance, and check to see if your automotive and home insurance plans cover moving.

- Create an inventory and packing system. Itemize all of your belongings and establish a system for packing so that you'll know where each item is. This can help you recognize if any boxes go missing. Also, pack boxes with distance in mind, as things will likely get jostled more so than if they were only traveling down the street.
- Consider moving during the offseason. Lots of people prioritize moving in the spring and summer, particularly if they have children attending school. This is the busiest and most expensive time to move. Moving during less busy times of year to move can cut down on stress and may be more frugal.

These are just some tips to think about when making a long-distance move.

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