



MAINE HOMEBUYER & RELOCATION PLAYBOOK

Everything You Need to Know About Buying a Home in Maine

JARROD MALLON
REALTOR® | STARTPOINT REALTY

207-632-5516
jarrod@jarrodmallon.com

PerfectMaineHome.com



Whether you are local or coming from away. Welcome.



My name is **Jarrod Mallon**, and I am a REALTOR® with **StartPoint Realty**, serving Southern & Midcoast Maine since 2012. Some of my clients are already here in Maine, ready to make their next move. Others are coming from Massachusetts, Connecticut, New York, or beyond, navigating a market they are still getting to know. Either way, I bring the same thing to every search: local knowledge, honest guidance, and zero pressure. I am not here to sell you a house. I am here to help you find the right one for you.

LOCAL EXPERTISE

Deep knowledge of Greater Portland, Midcoast, Southern, and Central Maine communities.

HONEST GUIDANCE

Straightforward advice on market conditions, pricing, and what to expect. No spin, no pressure.

YOUR TIMELINE

Whether you're looking to move in 6 weeks, 6 months, or 6 years, I am here to help guide you.



What makes this state worth putting down roots in.

Whether you are already here or thinking about making the move, there is a reason Maine keeps pulling people in and holding on to them. It is hard to explain until you have felt it yourself: the way the light hits the harbor at dusk, the way a Saturday can stretch from a farmers market to a mountain trail without ever feeling rushed. Here is what makes Maine worth calling home.



SLOWER PACE OF LIFE

No one here is in a hurry, and that is the point. Traffic, congestion, and the constant noise of dense city living fall away quickly.

FOUR GENUINE SEASONS

Brilliant fall foliage, snowy winters, wildflower springs, and warm coastal summers. Maine gives you all of it, fully and beautifully.

STRONGER SENSE OF COMMUNITY

Neighbors know each other here. Town meetings still happen. Local businesses thrive. There is a realness to daily life that is increasingly rare.

LOWER DENSITY LIVING

More land, more space, more quiet. Whether you want a cape in a village or 10 acres in the woods, Maine has room for you.

NATURAL BEAUTY EVERYWHERE

4,500 miles of coastline, millions of acres of forest, 6,000 lakes and ponds. The outdoors is not a destination here. It is your backyard.

REMOTE WORK FLEXIBILITY

Maine has quietly become one of the top remote work destinations in the Northeast. Fast cable or fiber internet now reaches most communities.

BETTER WORK/LIFE BALANCE

Maine's pace simply allows for more of it. Less commute, less noise, more time for the things that matter.

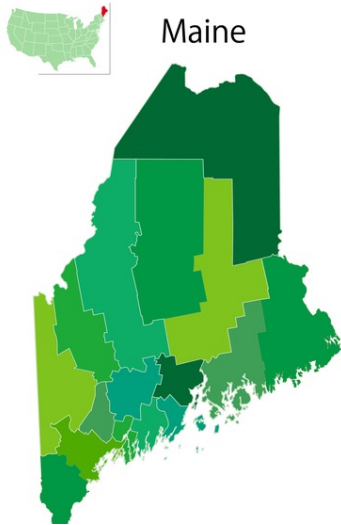
AUTHENTIC NEW ENGLAND CHARACTER

Historic downtowns, working waterfronts, local farms, and independent restaurants. Maine resists the generic, and it shows.

Happy to talk through what Maine lifestyle fits you best. Reach out anytime.

Finding the area that fits your lifestyle.

Maine is not one place. It is seven different worlds layered on top of each other. The right region depends entirely on how you want to live.



GREATER PORTLAND

Best for: Professionals, families, foodies, arts lovers

One of America's most celebrated small cities, Portland offers a nationally recognized restaurant scene, walkable waterfront, thriving arts culture, and surrounding towns like Falmouth, Cape Elizabeth, and Scarborough for buyers who want more space.

SOUTHERN MAINE COAST

Best for: Beach lovers, commuters, retirees

York County runs from Kittery to Kennebunkport along Maine's most accessible coastline. Strong proximity to Boston and Portsmouth makes it a top corridor for commuters and retirees. Kennebunk, Wells, York, and Ogunquit each have their own distinct character.

MIDCOAST MAINE

Best for: Artists, remote workers, nature lovers

From Brunswick and Bath through Damariscotta, Rockland, and Camden, working lobster boats, world-class galleries, historic downtowns, and a deep sense of community. This region draws buyers who want authenticity over convenience.

LAKES REGION

Best for: Outdoor enthusiasts, families, second homes

Sebago Lake, Bridgton, and Harrison offer four-season living with exceptional outdoor access: skiing, boating, hiking, and snowshoeing. More land, lower prices, and a quieter pace, while still being 45-60 minutes from Portland.

CENTRAL MAINE

Best for: Value seekers, families, remote workers

Augusta, Waterville, and Skowhegan offer some of the most affordable housing in the state. Central Maine sits within reach of the coast, the mountains, and Portland, without the price tags that come with any of them.

DOWNEAST & ACADIA

Best for: Those seeking solitude and authentic Maine

Bar Harbor, Ellsworth, Blue Hill, and the Bold Coast draw visitors from around the world to Acadia National Park. Full-time living here is a true lifestyle commitment: quieter, more remote, and deeply beautiful.

NORTHERN MAINE & THE COUNTY

Best for: Those seeking true wilderness, agricultural roots, and off-the-grid living

Aroostook County is the largest county east of the Mississippi, with vast potato farms, dense forest, and genuine frontier character. Presque Isle, Houlton, and Fort Kent offer remarkably affordable land and homes for buyers willing to embrace true rural life far from the amenities of southern Maine.

Not sure which region is right for you? I can help you narrow it down based on commute, schools, and lifestyle.

Things Maine homebuyers are often surprised by.

Maine real estate has its own personality, and the more you know going in, the smoother your experience will be. Whether you are a first time buyer, a longtime Maine resident upgrading to a different community, or arriving from out of state, these are the things that most often catch buyers off guard. No alarm, just honest preparation.

Wells & Septic Systems

Many Maine homes rely on private wells and on site septic systems. Neither is a red flag, but both require proper inspection. I will make sure you understand exactly what you are buying before you commit.

Winter Is Real Here

Maine winters are beautiful, and they require preparation. Snow removal, a winter-ready vehicle, and heating system maintenance all matter more here than in most places you may have lived before.

Internet & Cell Service Vary

High-speed cable and fiber internet reaches most communities now, but not all. If remote work is a priority, I always verify internet availability for specific properties before we go too far down the road.

Seasonal Roads & Camps

Maine has many seasonal camps and cottages that are not suitable for year-round living, typically found near a body of water. Some roads are privately owned and not plowed or maintained year-round. Charming in summer, complicated in January. Worth knowing upfront.

Heating Fuel

Oil is the dominant heating fuel in Maine, though natural gas is available in some towns and cities, and propane is also common. Electric heat pumps are an increasingly popular supplement or replacement. Budget for annual fuel delivery and understand that costs vary seasonally.

Older Housing Stock

New England homes have character, and age. Homes from the 1800s and early 1900s are common. Knob and tube wiring, old plumbing, and original windows are things inspections surface. Age means knowing what you have, not avoiding it.

Coastal vs. Inland Living

Being ten miles from the coast and being on the coast are very different in lifestyle, home prices, and maintenance. Flood zones, wind exposure, and salty air all factor in. I can walk you through all of it.

Homestead Exemption

Maine offers a Homestead Exemption that reduces the assessed value of your primary residence by \$25,000, lowering your annual property tax bill. You must be a permanent Maine resident and have owned the home for at least 12 months to qualify. It is one of those benefits that is easy to miss if nobody tells you about it.

Have a specific question about a property, area, or process? Reach out. I am happy to help.

Local or from away, the approach is the same.

Every buyer I work with gets the same thing: someone in their corner who knows the market, tells the truth, and stays focused on their goals, not a transaction. Whether you live ten minutes from the home you are buying or ten states away, here is what working together actually looks like.

1

MLS Search Setup

The moment a home matching your criteria hits the market, you will know. I set up automatic alerts tailored to your exact search: price, location, style, and any must-haves you give me. Speed matters in Maine's market.

2

Virtual & In-Person Showings

Local buyers get same day showings when timing is tight. Out of state buyers get detailed video walkthroughs. I narrate what photos miss: the street, the neighbors, the lot, the mechanical room. You see what I see.

3

Town & Neighborhood Guidance

Not sure which town is right? I help buyers narrow down 'Maine' to the specific communities that match their commute, schools, lifestyle, and budget. This alone saves most buyers months of research and dead ends.

4

Market & Pricing Analysis

Before any offer, I run a full comparable sales analysis so you know exactly where a property stands in the current market. No guessing, no overpaying, no leaving money on the table.

5

Inspection Coordination

I work with a trusted network of Maine-experienced inspectors and coordinate everything on your behalf, remote or local. You will have a full picture of any property before you commit to it.

6

Trusted Vendor Network

From lenders to title companies to contractors and movers, I have relationships with people who do excellent work. I am happy to share my list with any client, at any stage of the process.

7

Offer Strategy & Negotiation

Maine's market rewards clean, well-constructed offers. I help you craft terms that are competitive without being reckless, and I negotiate hard on your behalf through every step that follows acceptance.

8

Honest Advice

If a home is overpriced, I will tell you. If a neighborhood is not the right fit, I will tell you that too. My job is to help you make a great long-term decision, not just close a transaction.

10 Steps to Your New Maine Home

Whether you are buying your first home, upgrading, downsizing, or making the move to Maine from out of state. The process follows the same broad arc. Here is what to expect from start to keys in hand.

1 START YOUR ONLINE HOME SEARCH

I will set you up on an automatic MLS search so new listings hit your inbox the moment they go live. You can browse active listings anytime at PerfectMaineHome.com. I will also keep an eye out for off-market opportunities and new listings that match your criteria as they come up.

2 TOUR HOMES

Schedule showings for homes that interest you. Local buyers can often get same day showings when timing is tight. Out of state buyers get detailed video walkthroughs so you can get a real feel for a property from afar. I will always give you my honest read on each home we look at.

3 ASSESS FINANCING OPTIONS

If purchasing with cash, have funds readily accessible in a dedicated account. If financing, gather down payment funds and get pre-approved with a lender. You will need a pre-approval letter from a lender to submit alongside an offer. I am happy to recommend a trusted local lender.

4 MAKE AN OFFER

When you find the right home, we will discuss a negotiation strategy based on the situation and put together a strong, clean offer that protects your interests. Price, terms, and timing all matter, and I will make sure we get them right.

5 UNDER CONTRACT

Once your offer is accepted, you will deliver your earnest money deposit (typically 2% to 4%), schedule your inspections, and begin the loan process if financing.

6 DUE DILIGENCE & INSPECTIONS

Complete your home and sewer/septic inspections, and water quality and radon tests. This is the time to complete additional research such as zoning, permits, neighborhood information, and school systems. I will help you work through any negative findings. If a deal-breaker is uncovered during the due diligence period, you can terminate the purchase with no penalty.

7 APPRAISAL

If financing, your lender will order an appraisal to confirm the home's value. Submit all requested documents promptly. Delays here can push back closing timelines.

8 SCHEDULE YOUR MOVE

Arrange movers early, especially if moving in summer, Maine's busiest season. Begin notifying utilities and service providers of your upcoming purchase and set up appropriate accounts.

9 CLOSING DAY

We will perform a final walkthrough at the home prior to closing to ensure the home is in the same condition as at the time of inspection, any repairs that were negotiated have been completed, and the seller's personal belongings have been removed from the property. At the closing, you will sign the settlement documents and collect your keys. This is the day it all becomes real.

10 MOVING IN

Moving is rarely anyone's idea of a good time, but this one should feel different. Welcome to your new Maine home!

I can customize a search based on your lifestyle goals, commute, schools, or any other priority.

Which loan is right for you?

One of the first steps in buying a home is getting pre-approved for a mortgage. A lender will review your income, credit, and assets and tell you exactly how much you can borrow. Here is a quick overview of the most common loan types, followed by five questions worth asking any lender before you commit.

CONVENTIONAL	FHA LOAN	VA LOAN	USDA LOAN
<i>3 to 20% down</i>	<i>3.5 to 20% down</i>	<i>No down payment required</i>	<i>No down payment required</i>
The most common loan type, offered through private lenders. Some first time buyer programs allow as little as 3% down.	Government-backed loans designed for first time buyers and those with lower credit scores. More lenient qualification criteria and lower down payment options.	Exclusively for eligible veterans and active-duty service members. No down payment required in most cases, no private mortgage insurance (PMI).	For rural and suburban buyers with low-to-moderate incomes. Maine has many USDA-eligible areas. Well worth asking your lender about.

5 QUESTIONS TO ASK YOUR LENDER

1. What loan type do you recommend for me, and why?
2. Will my down payment vary depending on the loan I choose?
3. What is both the interest rate AND the APR?
4. Can I lock in my rate, and for how long?
5. What will my total closing costs be, and how are they covered?

I work with several trusted Maine lenders. Happy to make introductions based on your situation.

Protect your investment. Know what you are buying.

Maine homes have character, and sometimes surprises. Older construction, private wells, on site septic, oil heat, and coastal exposure make thorough inspections essential here. Never waive an inspection, and consider every add-on that applies to the property you are buying.

GENERAL HOME INSPECTION Avg. Cost: \$350 to \$650+ Covers heating, plumbing, electrical, roof, attic, insulation, foundation, and structural components. Always attend in person when possible.	RADON AIR TEST Avg. Cost: \$125 to \$250 Radon is a colorless, odorless gas that occurs naturally in the ground, can seep into homes, and is the second-leading cause of lung cancer in the US. Testing is inexpensive and essential throughout Maine.	WELL WATER TEST Avg. Cost: \$150 to \$350 If the home uses well water, test for contaminants such as bacteria, nitrates, metals, and arsenic. Any hazard can be treated, but you need to test first.	SEPTIC INSPECTION / SEWER LINE SCOPE Avg. Cost: \$350 to \$500+ A septic inspection evaluates the tank, distribution system, and leach field. Critical for any rural and many suburban Maine homes. Homes on municipal sewer systems should have a sewer line scope performed from the home to the main line, which can reveal cracks, blockages, or root intrusion.
---	--	--	--

Common additional inspections that may be recommended following a general home inspection include: pest, mold, chimney, lead paint, asbestos, and oil tank.

INSURANCE TYPES TO KNOW

HOMEOWNERS	Protects against loss from disasters, theft, and accidents.
FLOOD	Mandatory in flood zones when financing; strongly recommended near Maine's coast and rivers.
TITLE	Protects against ownership disputes and title defects. A lender's policy is required when financing. An owner's policy is highly recommended. Both are a one time payment made at closing.

The finish line is closer than it feels.

Closing day is one of the best days in the process, and the days leading up to it require attention. Here is what to expect and what to do so nothing slows you down at the end.

WHAT HAPPENS ON CLOSING DAY

You will sign all necessary documents and pay your remaining closing costs and down payment. The title officially transfers to you and keys are exchanged. Bring a photo ID and your payment: a cashier's check or wire transfer. Expect significant paperwork, and budget about an hour for the signing.

THE FINAL WALKTHROUGH

On closing day we will walk through the property one final time to confirm the seller completed all agreed-upon repairs and that nothing has changed since your offer was accepted. This is your last opportunity to flag anything before you own the home. Take your time.

CLOSING COSTS IN MAINE

Budget 2 to 3% of the purchase price for closing costs. This covers lender fees, title insurance, transfer tax (split between buyer and seller in Maine), prepaid taxes and insurance, and attorney fees. You will receive a Closing Disclosure at least 3 days before closing. Review it carefully and ask questions.

CLOSING CHECKLIST

- ✓ Transfer all utilities into your name (gas, electric, water, internet)
- ✓ Review the Closing Disclosure at least 3 days before closing
- ✓ Wire your down payment funds or obtain a certified bank check
- ✓ Conduct the final walkthrough
- ✓ Bring your driver's license or passport to the closing table
- ✓ Collect your keys and welcome home to Maine!

WHAT CLIENTS ARE SAYING

Real words from real buyers, local and from away.

Reviews verified by Zillow.

"My husband and I have had a lot of experience with realtors, and we can honestly say Jarrod is a superior professional. It is a tough market out there and it is great to have a reliable realtor who listens, who does not push homes that do not make sense, and who follows your lead. He was in our corner all the way."

— Caren F., Lewiston, ME

"Jarrod was extremely responsive throughout the lengthy process. He was patient, persistent, and direct. He showed me probably 50 homes and made himself available on weekends, holidays, and even the day before his wedding. He was in every way basically perfect."

— Brian C., Kennebunk, ME

"With Jarrod's guidance I was able to purchase my new home while on the other side of the country. The entire process was painless. Once I decided on a place, he was in contact with the other agent and I had a video tour the next day. My wife and I are thrilled and could not have done it without him."

— Andrew T., Bath, ME

"Jarrod helped us through both selling and buying. He was patient and understanding, especially considering we had a very particular home in mind that was not easy to find. He appeared to be on call all of the time, which was very convenient and comforting."

— Maia C., Cumberland, ME

"Never once did I feel Jarrod had his own interests in mind. When I chose the right home, he acted aggressively on my behalf and fought for the best possible deal. From the very first showing to checking in after closing, he was nothing but a professional, kind-hearted friend who made the process flow seamlessly."

— Jonathan C., Biddeford, ME

"Jarrod helped us get into a terrific home, made the process almost effortless, and with his great attention to detail made the quick deal work smoothly. Fun guy, great listener, very personable and very responsive. We cannot thank him enough."

— Jenifer W., Scarborough, ME

More reviews at jarrodmallon.com/reviews

THANK YOU FOR REVIEWING THIS GUIDE

LET'S FIND YOUR

Perfect Maine Home

Local buyer or coming from away, I am here to help you every step of the way. Please reach out with any question, at any point in the process.



JARROD MALLON

REALTOR® | STARTPOINT REALTY

PHONE	207-632-5516
EMAIL	jarrod@jarrodmallon.com
WEBSITE	PerfectMaineHome.com

Ready when you are. No pressure, ever.

WE LOVE OUR LOCAL COMMUNITY AND WE KNOW YOU WILL TOO!