

Gray 04039

ZIP code · ME · Maine · Cumberland County · Gray

BALANCED MARKET

\$454K

MEDIAN SALE PRICE

-7.3%

1-YR CHANGE

130

SALES (12 MO)

\$502K

MEDIAN VALUE (AVM)

Market temperature

Balanced market · 41 / 100



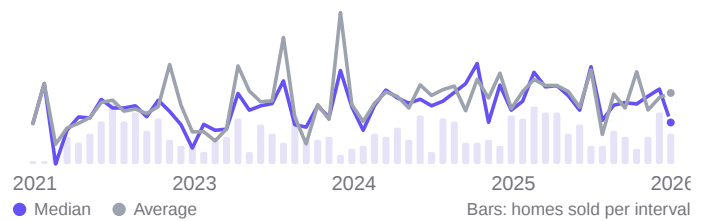
MARKET TRENDS (5 YEARS)

Market temperature (0–100)

41 / 100

Sale prices

Median \$365K · Average \$497K

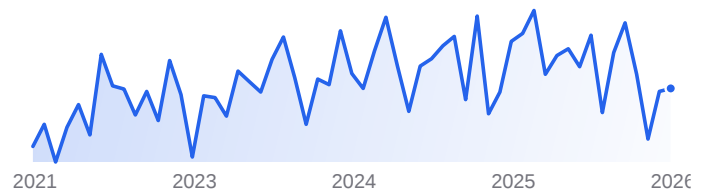
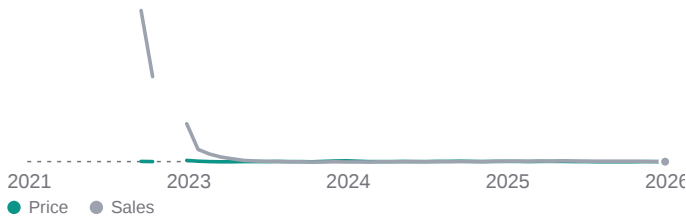


Growth (year over year)

Price -7.3% · Sales -3.7%

Price per square foot

\$264/ft²

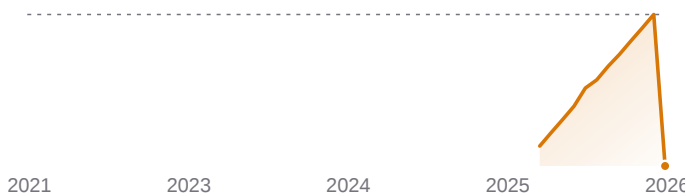


Sale premium vs estimated value

-5.3%

Annual turnover (share of homes sold)

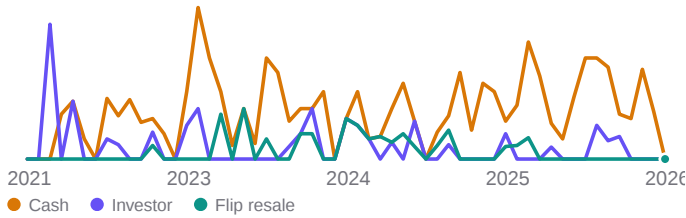
3.5%



BUYERS & OUTCOMES

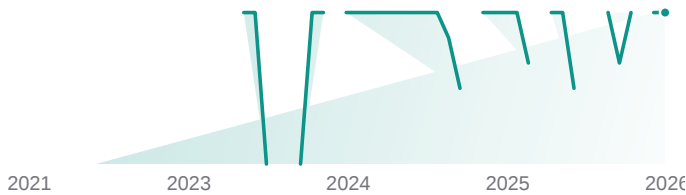
Buyer mix

Cash 0% · Investor 0% · Flip resale 0%



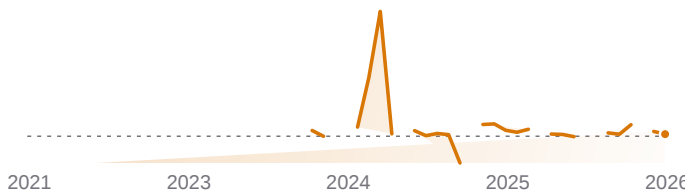
Sellers who sold at a gain

100%

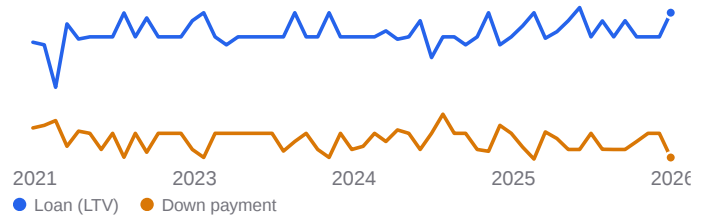


Median annualized return at resale

+5.2%

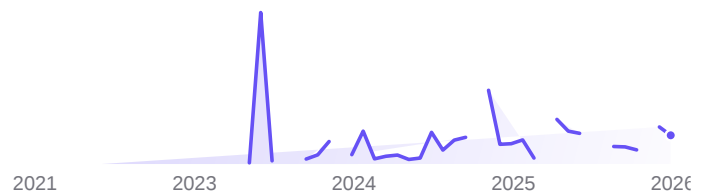


Financing (share of purchase price) Loan (LTV) 95% · Down payment 5.0%



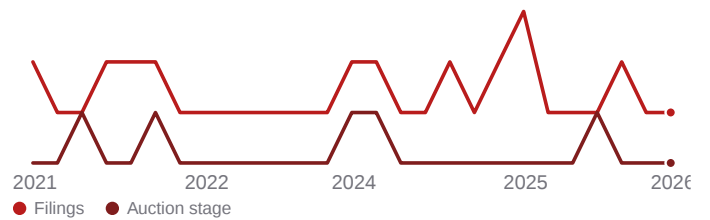
Typical hold before selling

1.9 yrs



Preforeclosure filings

Filings 1 · Auction stage 0



HOUSING STOCK

Homes	3,756
Median value (AVM)	\$502K
Median size	1,488 ft²
Median bedrooms	3
Median year built	1988
Single family	85%
Condos	2.0%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	64%
Underwater (LTV 125% or more)	1.0%
Owner occupied	61%
Company owned	9.5%
Median loan-to-value	41%

Typical ownership tenure

17.0 yrs

COMMUNITY

Population	8,188
Density	194 / mi ²
Median household income	\$107K
Average household income	\$119K
Crime index (US avg 100)	89
Air pollution index (US avg 100)	95
Earthquake index (US avg 100)	90
Homes occupied	88%
Bachelor's or higher	34%
Poverty rate	3.4%
Unemployment	0.9%
Average temp	45°F
Annual precip	47 in
Sunshine	57%

Market metrics are derived from recorded arms-length deeds through July 2026. Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.