

# Portland 04101

ZIP code · ME · Maine · Cumberland County · Portland

BUYER'S MARKET

**\$712K**

MEDIAN SALE PRICE

**-6.8%**

1-YR CHANGE

**188**

SALES (12 MO)

**\$673K**

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 37 / 100



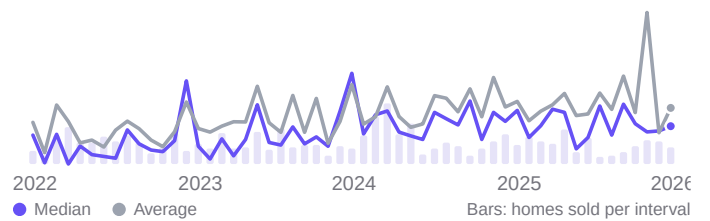
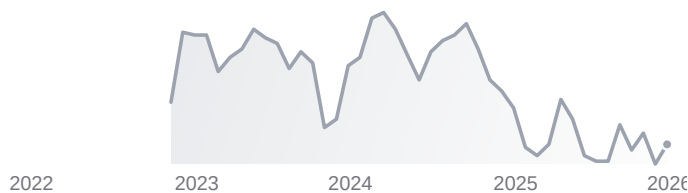
## MARKET TRENDS (5 YEARS)

Market temperature (0-100)

37 / 100

Sale prices

Median \$740K · Average \$885K

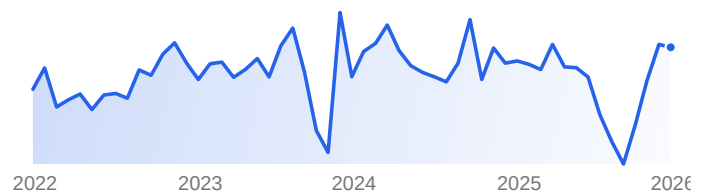
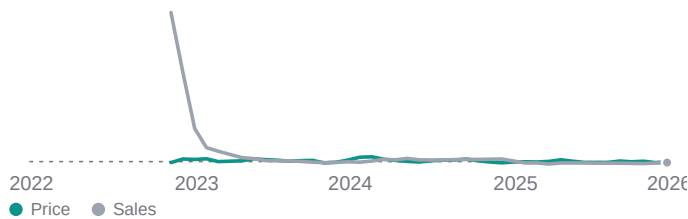


Growth (year over year)

Price -6.8% · Sales -13.0%

Price per square foot

\$614/ft²

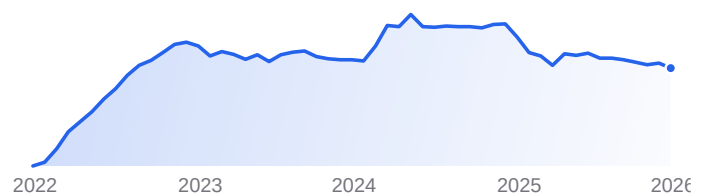
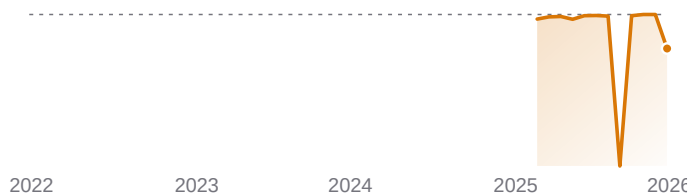


Sale premium vs estimated value

-6.4%

Annual turnover (share of homes sold)

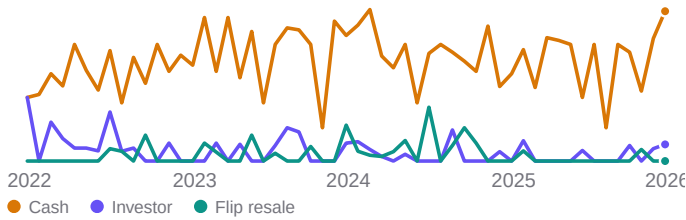
4.8%



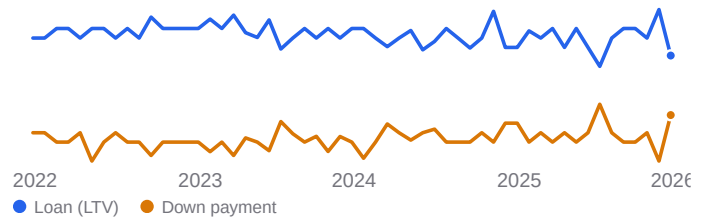
## BUYERS & OUTCOMES

### Buyer mix

Cash 64% · Investor 7.1% · Flip resale 0%



### Financing (share of purchase price) Loan (LTV) 66% · Down payment 34%



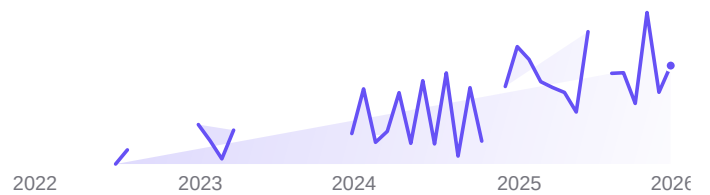
### Sellers who sold at a gain

60%



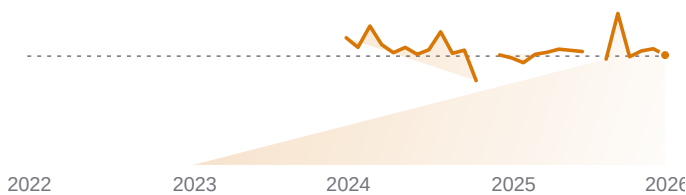
### Typical hold before selling

2.7 yrs



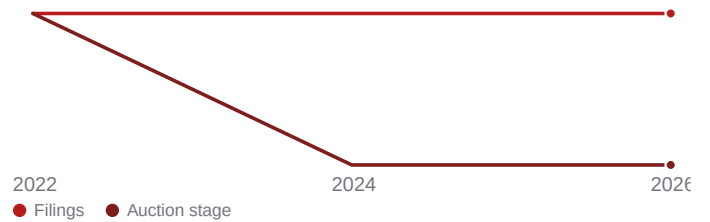
### Median annualized return at resale

+0.8%



### Preforeclosure filings

Filings 1 · Auction stage 0



## HOUSING STOCK

|                    |           |
|--------------------|-----------|
| Homes              | 3,893     |
| Median value (AVM) | \$673K    |
| Median size        | 1,403 ft² |
| Median bedrooms    | 2         |
| Median year built  | 1910      |
| Single family      | 17%       |
| Condos             | 56%       |

## EQUITY & OWNERSHIP

|                               |      |
|-------------------------------|------|
| Equity rich (LTV 50% or less) | 67%  |
| Underwater (LTV 125% or more) | 1.0% |
| Owner occupied                | 43%  |
| Company owned                 | 19%  |
| Median loan-to-value          | 34%  |

Typical ownership tenure

**9.8 yrs**

## COMMUNITY

|                                  |                    |
|----------------------------------|--------------------|
| Population                       | <b>19,646</b>      |
| Density                          | <b>5,816 / mi²</b> |
| Median household income          | <b>\$65K</b>       |
| Average household income         | <b>\$92K</b>       |
| Crime index (US avg 100)         | <b>162</b>         |
| Air pollution index (US avg 100) | <b>90</b>          |
| Earthquake index (US avg 100)    | <b>88</b>          |
| Homes occupied                   | <b>90%</b>         |
| Bachelor's or higher             | <b>34%</b>         |
| Poverty rate                     | <b>14.9%</b>       |
| Unemployment                     | <b>0.8%</b>        |
| Average temp                     | <b>46°F</b>        |
| Annual precip                    | <b>46 in</b>       |
| Sunshine                         | <b>57%</b>         |

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.