



RACHEL ANDERSON
— CENTRAL MAINE HOMES —

2026
EDITION

A RELOCATION GUIDE · WATERVILLE, AUGUSTA & THE LAKES

MOVING TO CENTRAL MAINE? START HERE.

A candid, town-by-town guide to choosing where to live in Central Maine—based on your lifestyle, priorities and budget.

For anyone ready to find the part of Central Maine that feels like home.



Rachel Anderson, REALTOR® · Broker

143 Silver St., Waterville, ME 04901

WELCOME

START WITH THE RIGHT TOWN



Central Maine isn't one place. This is a collection of 19 towns, two small cities, and dozens of distinct communities shaped by lakes, farmland, village centers, and rural roads. They are not interchangeable. This guide offers a candid, town-by-town look at which area may best fit your lifestyle, priorities, and budget.

I was born in Waterville, raised in the rural Larone area of Fairfield Center, spent 27 years in Benton, and now call Winslow home with my husband, Chad, and our dog, Keya. I've lived in several of these communities myself, and I know how different they can feel—even when they're only a few miles apart.

Rachel Anderson, REALTOR®

Broker · Coldwell Banker Plourde Real Estate

Serving Central Maine since 2002 · 900+ properties sold



WHAT'S INSIDE

- | | | | | | |
|---|------------------------------------|---|----------------------------|---|-------------------------------|
| 1 | The question everyone asks first | 2 | Coming from another state? | 3 | How to choose your town |
| 4 | The 19 towns, area by area | 5 | What surprises newcomers | 6 | Lake camps, wells, and septic |
| 7 | Mistakes to avoid when moving here | 8 | Your moving timeline | 9 | What a good move looks like |

You'll also find a one-page relocation checklist to print and keep, plus an easy way to reach me when you're ready to talk.



CHAPTER 1

THE QUESTION EVERYONE ASKS FIRST



Almost every buyer moving here asks some version of the same question:

“What's the best town in Central Maine for my budget and lifestyle?”

It's the right question. Central Maine isn't one place, and the communities I serve are not interchangeable. Waterville isn't Winslow. Sidney isn't Oakland. Lakefront isn't rural acreage. A farmhouse isn't new construction.

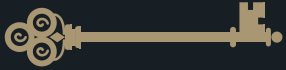
This guide walks through all five, town by town, and includes the things people often wish they had understood before moving: mud season, private camp roads, private wells, and why not every lake camp can become a year-round home.

Read it with a map open. By the end, you should have a shortlist of two or three towns—and a much clearer sense of what matters most to you.

For most people moving to the Waterville area, “the best town” comes down to five things:

- 1 A home you can comfortably afford
- 2 A commute that works for your daily life
- 3 Shopping and healthcare within reasonable reach
- 4 Reliable utilities and everyday services
- 5 The right balance of privacy and community

COMING FROM ANOTHER STATE?



The money goes further.

\$645,000

Massachusetts
median single-family
price, April 2026

\$580,000

New Hampshire
record median, July
2026

\$365,000

Kennebec County
median, June–August
2026

\$251,250

Somerset County
median, June–August
2026

Sources: The Warren Group, May 2026 · New Hampshire Association of Realtors, August 2026 · Maine Listings, August 2026.

Prices here are rising, not standing still. Kennebec County's median rose 10.36% over the June–August 2026 quarter, roughly four times the statewide pace, while still sitting about \$60,000 below the Maine median of \$424,550 (Maine Listings, August 2026). You get value, but don't expect 2019 prices.

Property taxes vary a lot from town to town. Current mill rates, in dollars per \$1,000 of assessed value:

\$10.92

Oakland, after its 2026
revaluation

\$14.50

Winslow

\$15.02

Augusta, preliminary;
revaluation underway

\$17.84

Waterville

Always compare the actual tax bill on the specific house; a revaluation can change it.

Heating is a real line in the budget. Many homes here heat with oil, propane, or wood, and heating fuel is one of the costs that pushes long-time owners to leave. Ask for the past year's heating costs on any home you're serious about.

Services are more spread out. Central Maine feels central on a map, but specialized medical care, major shopping, or a night out can mean 30 to 45 minutes of driving on dark, winding two-lane roads.

Coming home to Maine after years away? A lot has changed. Inventory is growing (Maine Association of Realtors, September 2026), prices set a statewide record of \$436,000 in June 2026 (Bangor Daily News, July 2026), and 30-year mortgage rates are forecast to stay in the low-6% range through 2027 (Fannie Mae, spring 2026). What you remember paying is not what the market looks like now.



CHAPTER 3

HOW TO CHOOSE YOUR TOWN



- 1 Budget:** start with your pre-approval, then add taxes and heating. A lower price in a higher-tax town can cost more each month than a higher price in a lower-tax one.
- 2 Commute:** drive it at rush hour and in bad weather before you commit. I-95 runs through Waterville, Fairfield, Clinton, Sidney, and Augusta; Routes 3, 9, 32, and 202 serve the lake towns.
- 3 Shopping and healthcare:** know where your hospital, pharmacy, and grocery store are. The main hospital campuses are in Waterville (MaineGeneral Thayer) and Augusta. Northern Light Inland Hospital in Waterville closed in May 2025, and primary care has a waitlist (MaineGeneral's Thayer campus reported a 4,200-person primary-care waitlist; Morning Sentinel, April 2026). Get on a doctor's list as soon as you know you're coming.
- 4 Services and utilities:** town water and sewer, or private well and septic? Curbside trash, or a trip to the transfer station? Plowed town road, or a private camp road? High-speed internet at that exact address? Every one of these changes from road to road, not just town to town.
- 5 Privacy and community:** in-town neighborhoods give you sidewalks and neighbors close by; rural roads give you acreage, dark skies, and quiet. Decide which one you're actually shopping for before you start touring.

THE 19 TOWNS, AREA BY AREA



Prices are recent medians or typical values from the named source and month. Small towns have very few sales, so one sale can swing a number; we'll pull fresh numbers from the MLS for any town you're serious about.

THE WATERVILLE HUB

WATERVILLE

Median \$271,895, up 7.1%, 39 days on market (Redfin, 3 months to Aug 2026)

The most affordable in-town option, with a walkable downtown, Colby College, the Paul J. Schupf Art Center, the Waterville Opera House, and more than \$200M in downtown investment. Waterville Public Schools (AOS 92).

Trade-off: the highest mill rate on this list, \$17.84.

WINSLOW

Median \$289,808 (Redfin, 3 months to Aug 2026; small sample)

Just across the Kennebec River from Waterville, a lower \$14.50 mill rate, the same AOS 92 school partnership, and Pattee Pond.

Trade-off: the Carter Memorial Bridge is closed eastbound (Waterville to Winslow) from September 11 through late fall 2026.

OAKLAND

Median \$299,837 (Redfin, 3 months to June 2026; only 7 sales)

Next to Waterville, with frontage on Messalonskee Lake, East Pond, and McGrath Pond, and RSU 18 (Messalonskee High School). Its first revaluation in 30 years dropped the mill rate to \$10.92.

FAIRFIELD

Median \$253,332, up 14.6% (Redfin, 3 months to Aug 2026)

A value town on I-95 with MSAD 49 (Lawrence High School).

Trade-off: PFAS has been found in many private wells here; well testing and disclosure are part of every purchase.

BENTON

Rural and acreage buyers a short drive from Waterville; MSAD 49; Kennebec Water District.

Very few recent sales; we'd pull current comps.

CLINTON

Zillow home value index \$259K for ZIP 04927 (August 2026)

Farm, land, and homestead properties with I-95 access; MSAD 49.

CHINA LAKE TO AUGUSTA



CHINA LAKE AND THE EASTERN TOWNS

CHINA

Median \$424,500, 54 days on market (Movoto, August 2026)

Home to most of China Lake, about 3,939 acres; RSU 18, or Erskine Academy in South China.

Trade-off: China isn't walkable; the hospital, shopping, and services are in Waterville and Augusta.

VASSALBORO

Zillow typical value \$342,703 (May 2026), with 26 active listings

Deep inventory for a small town. The west basin of China Lake, Three Mile Pond, and Webber Pond; Vassalboro Community School (K–8, AOS 92).

ALBION

Median \$302,000 (Movoto, August 2026)

Rural and lower-priced, with Lovejoy Pond; MSAD 49; good homestead territory.

PALERMO

Median \$382,450 (Movoto, August 2026)

Borders China and Albion; Sheepscot Pond and Branch Pond; an Erskine Academy sending town.

WINDSOR

Median \$369,000 (Movoto, August 2026)

Rural land within reach of Augusta; home of the Windsor Fair each Labor Day; RSU 12 or Erskine Academy.

AUGUSTA AND SIDNEY

AUGUSTA

Median \$294,805, up 4.0%, 35 days on market (Redfin, 3 months to Aug 2026)

The state capital, with state government and MaineGeneral jobs and more than 1,000 housing units approved since 2024.

Trade-off: a revaluation is underway; home assessments could more than double (Kennebec Journal, May 2026).

SIDNEY

Zillow typical value \$427,189 (August 2026)

The priciest town in the core Kennebec group, with Messalonskee Lake frontage, the New England Music Camp, and RSU 18, between Augusta and Waterville.

THE BELGRADE LAKES AND SKOWHEGAN



THE BELGRADE LAKES AND THE WESTERN TOWNS

BELGRADE AND BELGRADE LAKES

Zillow typical value \$420,584 (July 2026)

Seven waterfront listings at a \$649K median asking price (Redfin, September 18, 2026; asking prices, not sales). RSU 18. Values have been flat, which gives buyers some room to negotiate.

ROME

Median \$636,950, the highest in this area (Movoto, August 2026)

The north ends of Great Pond and Long Pond; high-end waterfront; RSU 18.

SMITHFIELD

Median \$349,450 (Movoto, August 2026)

North Pond and East Pond; Belgrade-region water below Belgrade and Rome prices; MSAD 54.

MOUNT VERNON

Median \$539,900 (Movoto, August 2026)

Borders Rome and sits in both the Belgrade Lakes and Winthrop Lakes regions; RSU 38 (Maranacook).

THE SKOWHEGAN CORRIDOR

SKOWHEGAN

Zillow typical value \$232,224 (June 2026)

The regional service hub, with the new \$75M Margaret Chase Smith Community School and the Skowhegan River Park (whitewater, trails, boardwalk) under construction.

NORRIDGEWOCK

Median \$257,000, days on market down from 69 to 39 (Movoto, August 2026)

The former New Balance factory is being reused, with Maine Grains planning to lease about 50,000 sq ft.

WHAT SURPRISES NEWCOMERS



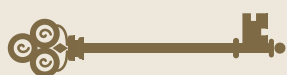
You choose the house for the commute and the space. What surprises you is the life you build around it.

- **The good surprises:** people moving in from more rural places tell me they discover restaurants, scenic walks, the Two Cent Bridge over the Kennebec, lakes and mountains close by, and the cinema and the Opera House. And the seasons; people describe Maine's changing seasons as purely magical.
- People from farther away sometimes expect more to do, then find the “culture” is quieter than they pictured. It's here; you just have to know where to look, and be willing to drive to it.
- **Private camp roads:** many homes off the main routes sit on unpaved private roads, where maintenance and plowing costs fall entirely on the handful of neighbors who use them. Ask who plows, who pays, and whether there's a written road agreement.
- **Mud season:** the weeks between snowmelt and true spring turn unpaved driveways and side roads into deep ruts. Plan on ground clearance, or patience.
- **True darkness and quiet:** away from the main routes there are no streetlights and no highway hum. The night sky is intensely dark, and the silence can feel loud if you're used to city noise.
- **Winter is a real adjustment:** the snow, the cold, and seasonal winds that can be intense. Budget for plowing, heat, and a vehicle that can handle it.
- Black flies, mosquitoes, and ticks. Spring and early summer come with company.
- Businesses close earlier than newcomers expect, and finding an available contractor can take time. Line up your plumber, electrician, and plow service early.
- Rural homes may not have curbside trash pickup; many towns use a transfer station.
- **The things you'll only learn by living here:** directions are given in landmarks and travel time; a “dooryard” is your front yard; “Downeast” doesn't mean what the map says; people drive trucks onto frozen lakes for ice fishing; fiddleheads and smelt fishing are rites of spring; the bright-red hot dogs and the Maine Italian sandwich are their own thing; drivers stop to let you cross; and there seems to be a Dunkin' on every corner.
- And when a big storm hits, don't be surprised if someone shows up with a snowblower.



CHAPTER 6

LAKE CAMPS, WELLS, AND SEPTIC

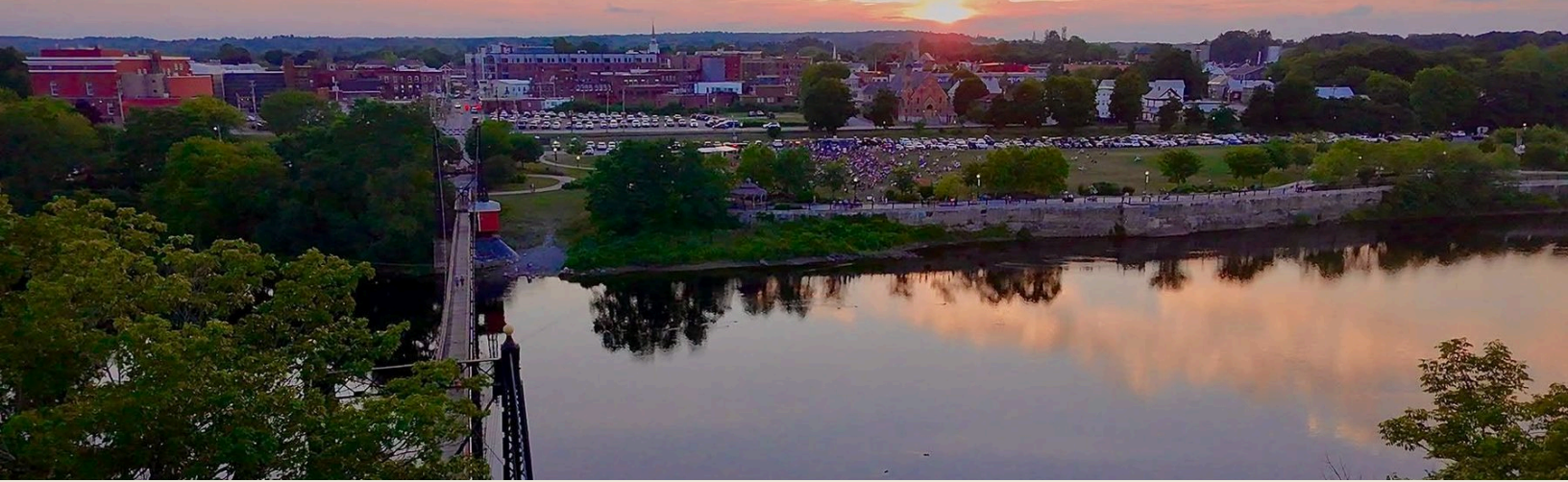


- **Not every lake camp can become a year-round home.** On Maine's shoreland, converting a seasonal home to year-round use needs a seasonal conversion permit from the local plumbing inspector (30-A M.R.S. §4215(2)). That takes a compliant septic system, a code-compliant replacement, or a public sewer connection, and it is never approved with a holding tank.
- **Shoreland rules limit what you can build.** New structures on great ponds must be set back 100 feet from the normal high-water line, and expansion of older, closer buildings is capped (Maine DEP Chapter 1000; towns can be stricter). Don't buy a camp counting on an addition you haven't confirmed.
- **China Lake has a rule most buyers don't know.** The West Basin supplies drinking water to more than 22,000 people; there's no swimming there by law, a buoyed intake zone is closed to all entry, and Water District land around it is off-limits (Kennebec Water District). There's no full public swimming beach on China Lake, so deeded waterfront and association rights matter.
- **Test the well, every time.** About 1 in 10 Maine wells has too much arsenic, and treatment runs about \$4,000–\$5,000 (Maine Monitor, August 2026). Maine CDC recommends testing when you buy, then yearly for bacteria and nitrate and every 3–5 years for arsenic, uranium, and radon.
- **Ask about the lake itself.** Water clarity, invasive plants like milfoil, and algae blooms vary lake to lake, and the lake associations track them. A good waterfront purchase includes that homework.

MISTAKES TO AVOID WHEN MOVING HERE



- 1 **Falling for a house before checking your credit and pre-approval.** It's heartbreaking to lose the right home over a financing issue you could have fixed months earlier.
- 2 **Comparing towns by mill rate alone.** Several towns have just revalued or are revaluing; compare the real tax bill on the real house.
- 3 **Buying sight-unseen from photos.** A listing photo won't show you the camp road in April, the drive to work in January, or the neighbor's field.
- 4 **Assuming a camp can be winterized into a year-round home.** See Chapter 6; it's often not possible.
- 5 **Skipping the well test, the septic inspection, or the look at the foundation and the barn.** Rural Maine homes are wonderful, and they come with systems city homes don't have.
- 6 **Forgetting that condition affects financing.** Some older or rural homes need repairs before a lender will finance them; you want to know that before your offer, not after the inspection.
- 7 **Waiting too long to call.** You don't have to be ready to buy before you reach out; early advice is what prevents these mistakes.



CHAPTER 8

YOUR MOVING TIMELINE



● 6–12 MONTHS OUT

Shortlist two or three towns from this guide. Talk to a lender about pre-approval, and plan the sale of your current home if you're selling first. Visit once if you can, ideally in two different seasons.

● 3–6 MONTHS OUT

Get pre-approved and set your real budget, including taxes, heating, and plowing. Get on a primary-care waitlist. Decide your must-haves: town water or well, paved road or camp road, in town or rural.

● 1–3 MONTHS OUT

Tour in person or remotely, make your offer, and complete the well, septic, and home inspections. Line up insurance and confirm internet at the address.

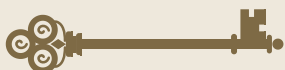
● MOVING MONTH

Closing, utilities, heating fuel delivery, trash (curbside or transfer station), a plow contractor if you need one, and a trip to the town office to register your vehicles.



CHAPTER 9

WHAT A GOOD MOVE LOOKS LIKE



One household I worked with started in Waterville. They pictured a quick commute, easy trips to the grocery store, and evenings at local restaurants; with busy careers, having everything nearby felt like the perfect fit. Their first home in Waterville was exactly that.

Then their needs changed. The rooms that once felt spacious filled up, and they started wishing for a bigger yard, more privacy, and room to spread out.

They still loved Waterville, so they searched close to home, and that led them to Oakland. They found a home with a larger lot, more space, and a lower property tax bill than they'd been paying in Waterville. Taxes depend on the individual property, so they compared the actual bills carefully.

It was the yard that sold them: space for a garden, backyard games, and summer dinners outside, with a little more quiet and privacy. Their favorite Waterville spots were still nearby, and the commute stayed manageable.

Their Waterville home gave them a wonderful beginning. Rightsizing into Oakland gave them room for what came next. That's the point of this guide: the right town isn't the same for everyone, and it isn't always the same for you ten years from now.

YOUR RELOCATION CHECKLIST



6–12 MONTHS OUT

- ☐ Shortlist two or three towns from this guide
- ☐ Talk with a lender about financing options and what to prepare
- ☐ Visit if you can, ideally in two different seasons

3–6 MONTHS OUT

- ☐ Get pre-approved and set your real budget, including taxes, heating, and plowing
- ☐ Research primary-care availability and join a waitlist if needed
- ☐ Decide your must-haves: public or private water, paved or private road, in-town or rural setting

1–3 MONTHS OUT

- ☐ Tour homes in person or remotely and be ready to make an offer
- ☐ Complete home, well, and septic inspections as applicable
- ☐ Line up insurance and confirm internet availability at the address
- ☐ Ask who plows the road, who pays, and whether there is a written road agreement

MOVING MONTH

- ☐ Confirm closing, transfer utilities, and schedule heating fuel delivery
- ☐ Arrange trash service or transfer-station access, and line up a plow contractor if needed
- ☐ Update your address and register vehicles locally when required

Rachel Anderson, REALTOR® · Broker

207-649-2156 · rachel@centralmainehomes.com

CentralMaineHomes.com



RACHEL ANDERSON
CENTRAL MAINE HOMES



COLDWELL BANKER | PLOURDE
REAL ESTATE

MEET RACHEL



I help clients find the right fit for the way they want to live. Rightsizing, to me, is about matching a home to changing priorities. Whether you want more room, less upkeep, a waterfront retreat or second home, or a location closer to the people you love, I bring local insight, thoughtful negotiation, and clear communication to the whole process.

I've been a REALTOR® since 2002, with 24 years and over 900 sales, as a Broker with Coldwell Banker Plourde Real Estate in Waterville. I earned my business degree at the University of New Hampshire and served in the New Hampshire Air National Guard from 1994 to 2006, including Operation Enduring Freedom.

Today I live in Winslow with my husband, Chad, and our dog, Keya, and I stay involved at Winslow VFW Post 8835, where I chair the events committee.



COLDWELL BANKER HONORS

#1 Coldwell Banker Affiliate Agent of the Year for the State of Maine (2006) · President's Elite (2016) · President's Circle (2005, 2006, 2007, 2010, 2011, 2013, 2014, 2015, 2017, 2020, 2021) · Diamond Society (2003, 2012, 2018, 2019, 2025) · Diamond Society Team (2008/2009) · Sterling Society (2024).

Coldwell Banker Plourde Real Estate also named me Broker of the Year in 2005, 2006, 2010, and 2016.

HOW I HELP NEXT



Here's how I help people moving to Central Maine:

- **Financing readiness first**, so you know your real budget before you fall for a house.
- **Potential condition concerns identified early**. After 900+ sales, I know what to watch for during a first walkthrough—from signs of water intrusion and structural concerns to deferred maintenance—so we can ask better questions before you make an offer.
- **Sell-and-buy sequencing**, so your current home and your next move work together.
- **Town-by-town guidance** on taxes, commute, lifestyle, and resale considerations—including the question, “How easy will this be to sell if my plans change?”
- **Rural and waterfront homework**: wells and water testing, septic systems, private roads, shoreland zoning, acreage and surveys, older foundations, and barns.
- **Representation from start to finish**, whether you're here or still hundreds of miles away.

“We had to do a lot of things remotely and Rachel made it very easy. She was always there when we had a question or needed something attended to.”

— Relocation client

You don't need to be ready to buy to reach out. I'd rather talk to you six months earlier, than two weeks too late.

Ready to talk about your move to Central Maine?

rachel@centralmainehomes.com · 207-649-2156 · CentralMaineHomes.com

Instagram [@centralmainehomes](https://www.instagram.com/centralmainehomes) · Facebook [@centralmainehomesllc](https://www.facebook.com/centralmainehomesllc) · YouTube [@CentralMaineHomes](https://www.youtube.com/CentralMaineHomes)

Thank you for reading. When you're ready, I'd be glad to help you find the part of Central Maine that fits you best.



RACHEL ANDERSON
— CENTRAL MAINE HOMES —

Experience is Key.

Rachel Anderson, REALTOR® · Broker

207-649-2156 · rachel@centralmainehomes.com · CentralMaineHomes.com

Instagram [@centralmainehomes](https://www.instagram.com/centralmainehomes) · Facebook [@centralmainehomesllc](https://www.facebook.com/centralmainehomesllc) · YouTube [@CentralMaineHomes](https://www.youtube.com/CentralMaineHomes)



PLOURDE
REAL ESTATE

143 Silver St., Waterville, ME 04901

Each Office Is Independently Owned And Operated. · Equal Housing Opportunity

Prices and statistics reflect the sources and dates cited and may change over time.

Please confirm current information before making decisions.

This guide is provided for general informational purposes and is not legal, tax, or financial advice.