

THE REGION RELOCATION GUIDE

Relocating to

# Philadelphia

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CENTER CITY · CHESTNUT HILL · MAIN LINE · BUCKS, DELAWARE & MONTGOMERY COUNTIES

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WELCOME

# A move this size deserves a clear map.

Relocating means making large decisions about a place you may not yet know well. This guide is meant to shorten that distance.

It covers where people tend to settle in the Philadelphia region, what the numbers look like, how the process works from first conversation to first night at home, and what to handle in your first weeks. It is built to be read in about fifteen minutes. It points you toward the right questions rather than burying you in answers.

Philadelphia rewards a little local knowledge. The historic core is compact and walkable, and the region around it ranges from village-scale suburbs to estate settings. Which one fits depends on how you live, not on a ranking.

Read it, narrow the field, and then let’s talk through what is left.

## Cesar Morales Perez

GLOBAL REAL ESTATE ADVISOR

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LOCAL DEPTH

### Center City to the Main Line

Society Hill, Old City, Rittenhouse, Chestnut Hill and the surrounding suburbs.

THREE LANGUAGES

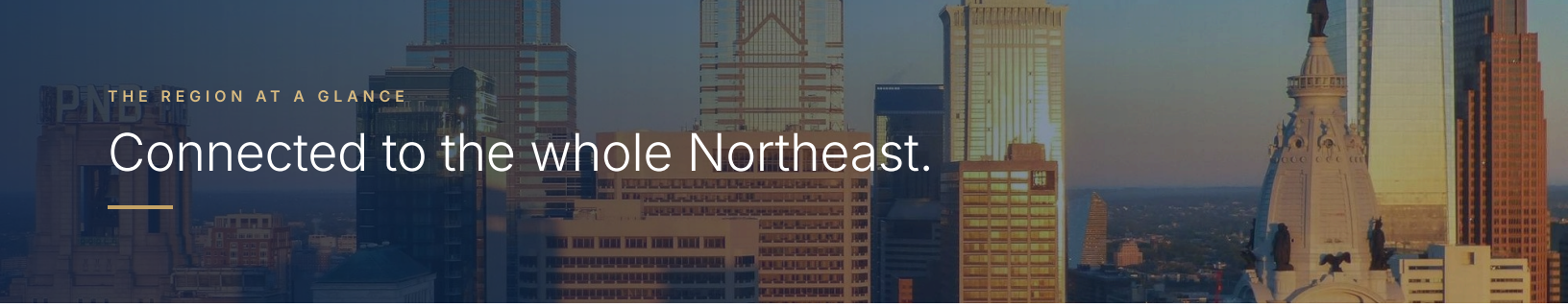
### English, Spanish, Italian

Clear communication for buyers relocating from across the Americas and Europe.

A GLOBAL NETWORK

### Sotheby’s International Realty

Your move connects to advisors where you are leaving, so both ends are coordinated.



THE REGION AT A GLANCE

# Connected to the whole Northeast.

Philadelphia sits at the center of the Northeast Corridor, which makes it unusually easy to keep ties to the place you are leaving.

**130+**

nonstop destinations from Philadelphia International Airport, about 10 miles from Center City.

**30th Street**

Station, where Amtrak's Northeast Regional and Acela routes stop between Boston and Washington.

**90 miles**

to New York City, and about 140 miles to Washington, D.C.

**5 counties**

linked to Center City by SEPTA Regional Rail, from the Main Line to Bucks County.

## LIVING IN THE CITY

- Walkable neighborhoods with dining, culture and parks close at hand
- Historic rowhouses, prewar and modern condominiums, new construction
- Subway, trolley, bus and Regional Rail within reach of many addresses
- City wage tax applies to residents (see page 6)

## LIVING IN THE SUBURBS

- More space, private grounds and a quieter pace
- Village centers on the Main Line and in Bucks County
- Regional Rail commuting, or a car for most daily trips
- No city wage tax; local taxes vary by municipality

Distances are approximate. Sources: Visit Philadelphia; SEPTA. Details on page 11.



CENTER CITY NEIGHBORHOODS

# Five addresses, five ways to live.

Within about two square miles, the historic core offers distinct streetscapes and housing types. These are the neighborhoods Cesar knows best.

## Society Hill

HISTORIC · RESIDENTIAL

Colonial and Federal-era rowhouses on brick-paved streets, with garden squares and some of the city's best-known architecture. Much of it is a designated historic district, so exterior changes follow review rules.

## Old City

LOFTS · GALLERIES

Converted warehouse lofts, historic buildings and new residences close to the Delaware River waterfront. A strong fit for people who want character and a short walk to restaurants, galleries and the historic sites.

## Rittenhouse Square

PARK · PREWAR

Organized around one of the city's original public squares. Prewar and modern high-rise condominiums, townhouses and the city's densest mix of dining and shopping.

## Fitler Square

QUIET · RESIDENTIAL

A calmer residential pocket of townhouses and tree-lined blocks, with the Schuylkill River Trail nearby and Rittenhouse a short walk east.

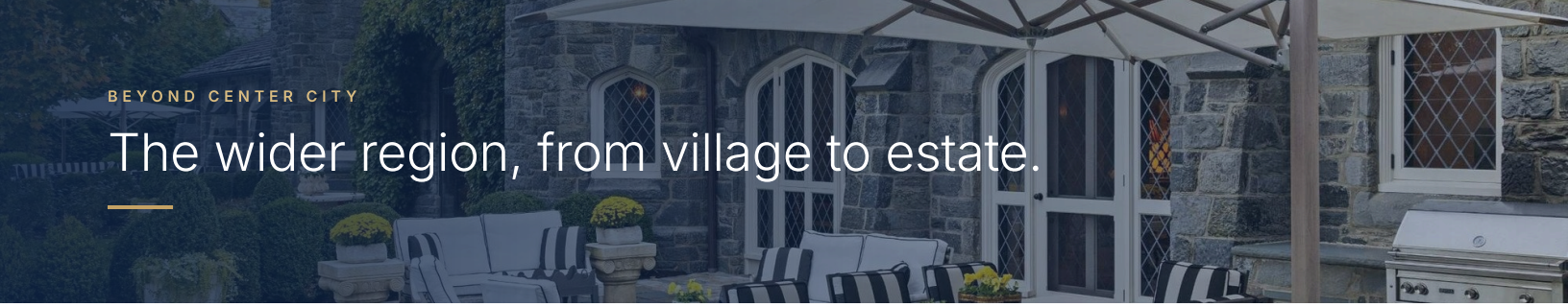
## Washington Square West

ROWHOUSES · CONDOS

A mix of rowhouses and condominiums beside the theaters, restaurants and medical campuses of central Philadelphia, with Washington Square as its green anchor.

WHAT TO ASK BEFORE YOU BUY

For condominiums: monthly fees, what they cover, and move-in rules. For older homes: inspection findings and any historic-district requirements. We build both questions into every Center City search.



BEYOND CENTER CITY

# The wider region, from village to estate.

Many relocating households start in Center City and widen the search once they know what space and routine they want.

## Chestnut Hill

IN THE CITY

A village-scale neighborhood at the city's northwest edge, with a walkable Germantown Avenue, stone houses and direct access to the Wissahickon. Two Regional Rail lines reach Center City. It is inside the city limits, so city taxes apply.

## The Main Line

MONTGOMERY · DELAWARE

The string of suburbs west of the city that grew along the historic railroad, including Ardmore, Bryn Mawr and Wayne. Walkable town centers, established residential streets and larger properties further out. Regional Rail serves the corridor.

## Montgomery & Delaware Counties

SUBURBAN

A wide range of communities, from older streetcar suburbs to newer subdivisions. Housing types, taxes and commute options differ by municipality, so the details matter more than the county name.

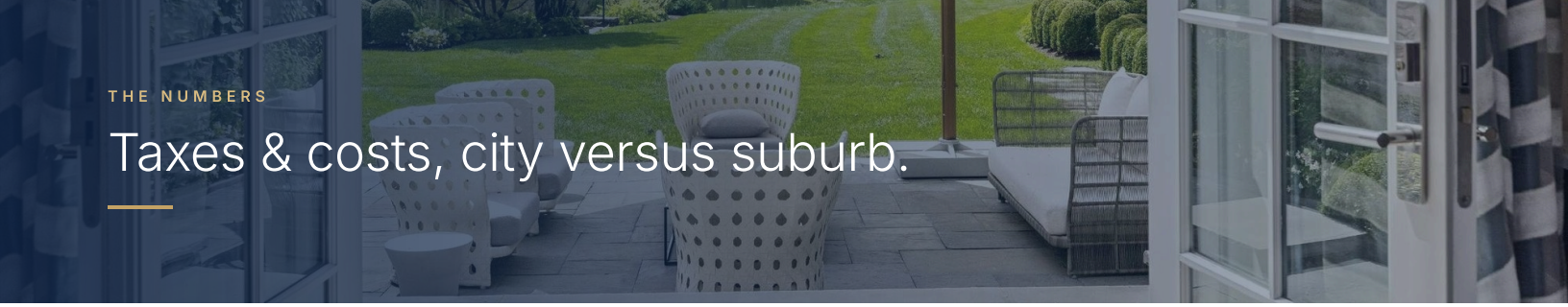
## Bucks County

VILLAGES · COUNTRYSIDE

River towns, historic villages and open land northeast of the city. Doylestown is reachable by Regional Rail; much of the county is easiest with a car.

CITY OR SUBURB? CHECK THE BOUNDARY

Whether an address sits inside Philadelphia determines your wage tax and the transfer tax on your purchase. Some well-known neighborhoods, including Chestnut Hill, are in the city. We confirm this for every property before you fall in love with it.



THE NUMBERS

# Taxes & costs, city versus suburb.

The right comparison is total cost of living and ownership, not any single line. These are the items that differ most.

| | PHILADELPHIA | SURROUNDING SUBURBS |
|---|---|---|
| Realty transfer tax | 4.578% total on the sale price: 1% state plus 3.578% city. | Commonly 2% total: 1% state plus 1% local. Some municipalities differ. |
| Wage tax | Residents pay 3.735% on all wages, wherever earned. Non-residents who work in the city pay 3.425%. | No city wage tax for residents. A local earned income tax applies, typically around 1%. |
| State income tax | Pennsylvania flat rate of 3.07%, the same in the city and the suburbs. | |
| Property tax | One combined city and school rate, roughly 1.4% of assessed value. Owner-occupants can apply for a $100,000 homestead exemption, worth up to $1,399 a year. | Set by county, municipality and school district, so it varies widely from one town to the next. |

EXAMPLE · $1,000,000 PURCHASE IN PHILADELPHIA

## $45,780

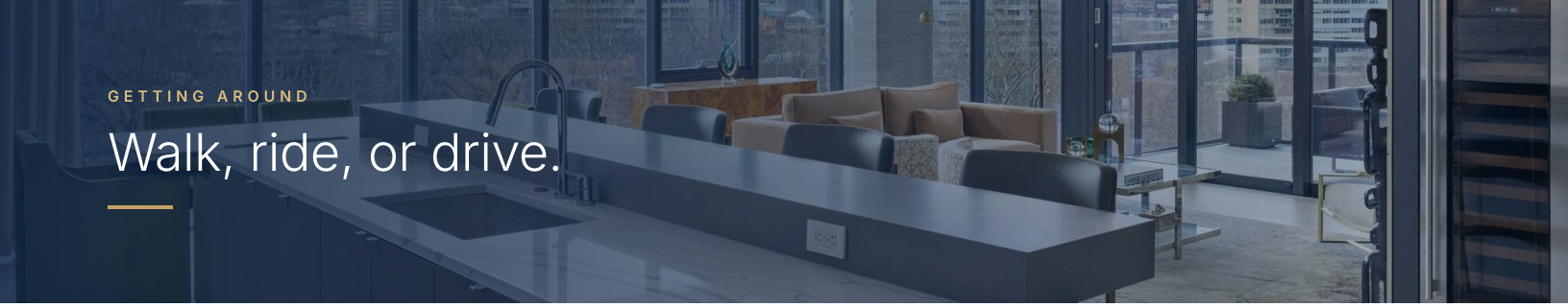
Total transfer tax at 4.578%. If split evenly, as is customary, about $22,890 each.

SAME PRICE AT A 2% SUBURBAN RATE

## $20,000

Total transfer tax at 2%. If split evenly, about $10,000 each.

New construction: some new homes in the city carry a residential tax abatement. Eligibility and remaining term are property-specific, and a home with an active 10-year abatement is not eligible for the homestead exemption until it expires. Always confirm current rates with your title company, attorney or tax advisor. Wage tax rates are scheduled to decline gradually over the next several years. Figures as of October 2026.



GETTING AROUND

# Walk, ride, or drive.

How you move through a typical week often decides the neighborhood more than the house does.

## On foot

CENTER CITY

The historic core is compact. Many residents handle groceries, dining and daily errands on foot, and some go without a car altogether.

## SEPTA transit

CITY & REGION

The Broad Street Line and Market-Frankford Line, trolleys and buses serve the city. SEPTA Regional Rail connects Center City to suburbs across five counties, including the Main Line, Chestnut Hill and Doylestown.

## By air

PHL

Philadelphia International Airport is about 10 miles from Center City. The SEPTA Airport Line runs from Center City stations to the terminals in roughly 25 minutes.

## By rail

AMTRAK

30th Street Station offers Northeast Regional and Acela service along the corridor from Boston to Washington, with a short trip to Center City.

## By car

SUBURBS & BEYOND

Most suburban households rely on a car for daily trips. In Center City, parking is a separate monthly cost for buildings and homes without it, so we raise it early in the search.

> A USEFUL TEST
>
> Before you commit to a neighborhood, run a real Tuesday through it: the commute, the grocery run, the airport trip. We can map that out with you.



YOUR RELOCATION TIMELINE

# Six steps, from first call to first night.

Timing varies with your move date and financing.

01

WEEK 1

## Start with a conversation

We define your timeline, budget, must-haves and the way you actually live. You leave with a short list of neighborhoods worth your attention.

02

WEEKS 1 – 3

## Line up financing

Get pre-approved so you can move quickly on the right home. If you are selling elsewhere, we coordinate timing with an advisor in that market.

03

WEEKS 2 – 6

## Preview the region

Video tours and neighborhood walk-throughs narrow the field from a distance, then most clients make one focused visit to see the finalists in person.

04

WEEKS 4 – 10

## Search and make an offer

We review the properties and comparable sales, advise on price and terms, and negotiate. Once accepted, the agreement of sale sets the schedule.

05

OFTEN 30 – 60 DAYS

## Agreement to settlement

Inspections, appraisal, title work and final loan approval run in parallel. We coordinate with your lender, inspector, title company and attorney if you use one.

06

SETTLEMENT WEEK

## Move in and settle

Keys, utilities and movers line up with the closing date. The checklist on the next page covers what comes after.



SETTLING IN

# The checklist.

Two short lists: what to arrange before you arrive, and what to handle in the first month.

## Before you arrive

UNTIL SETTLEMENT

- [ ] Bind homeowner's insurance before settlement; your lender will require it
- [ ] Book movers for the settlement date, and ask about truck parking in the city
- [ ] Condominium: reserve the elevator and send the building your insurance certificate
- [ ] Set up electric (PECO), gas (PGW in the city; varies in the suburbs), water and internet
- [ ] Arrange mail forwarding
- [ ] Do a final walk-through before settlement

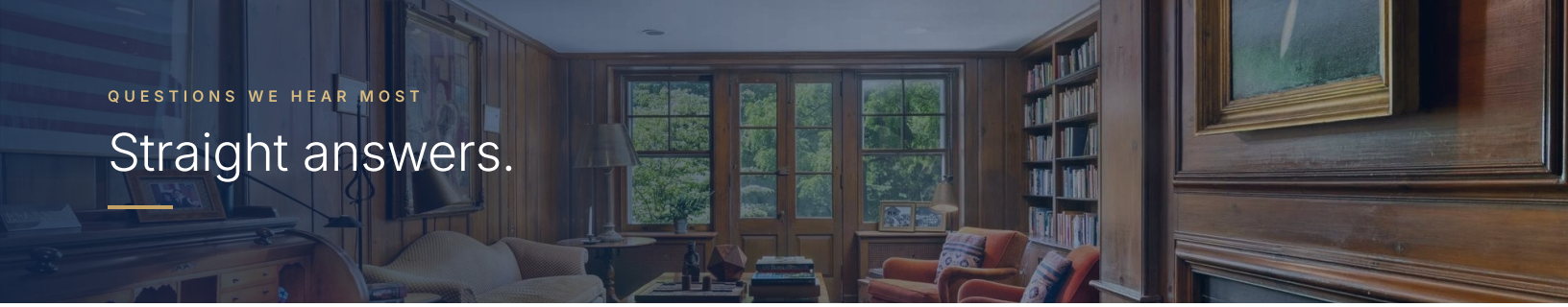
## First month

AFTER YOU ARRIVE

- [ ] Transfer your driver's license and vehicle registration through PennDOT; confirm the current deadline
- [ ] Register to vote at your new address
- [ ] Philadelphia owners: apply for the homestead exemption
- [ ] Tell your employer your new address so local wage tax is withheld correctly
- [ ] Contact your school district or chosen school about enrollment
- [ ] Learn your trash and recycling schedule, and find your local doctors and services

HOMESTEAD DEADLINE

The City of Philadelphia asks owner-occupants to apply by December 1 to receive the exemption on the following year's tax bill. Settling in the fall? Put it on the calendar now.



QUESTIONS WE HEAR MOST

# Straight answers.

## Should I rent first?

Renting for a few months can make sense if you are unsure of the neighborhood. If you already know you want Center City or the Main Line, buying directly saves a second move. We will talk through which applies to you.

## Can I do most of the search remotely?

Much of it. Pre-approval, the shortlist and video tours all happen before you travel. Most clients then make one focused visit to see finalists in person.

## What closing costs should I expect?

Beyond the down payment, buyers pay lender and title fees and, in Pennsylvania, a share of the realty transfer tax. It is customarily split with the seller but is negotiable. Page 6 shows the city and suburban rates.

## Does living in the city change my taxes?

Yes. City residents pay the Philadelphia wage tax on all wages, and the transfer tax on a city purchase is higher. Some well-known neighborhoods are in the city and some are not, so we confirm the boundary for every address.

## What about schools?

Options vary by district and by individual school, and official data is the most reliable guide. Rather than rank schools, we point you to official sources and help you confirm enrollment boundaries for any address you are considering.

## Is now a good time to move?

Conditions differ by neighborhood and price point. Instead of a regional headline, we provide a current snapshot for the specific areas you are considering.

## I am coming from abroad or another state. Can you coordinate both ends?

Yes. Cesar works in English, Spanish and Italian, and the Sotheby's International Realty network makes it possible to connect with advisors where you are leaving.



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## Relocating to Philadelphia? Start with someone who lives here.

Cesar Morales Perez is a Global Real Estate Advisor at Kurfiss Sotheby's International Realty. A Society Hill resident and U.S. Air Force veteran, he helps newcomers find the right neighborhood and the right home, from Center City to Chestnut Hill and the Main Line. Fluent in English, Spanish, and Italian, and backed by the Sotheby's International Realty network, he makes a long-distance move feel clear and well-organized.

YOUR NEXT STEP

Send three things: where you are moving from, when you would like to be settled, and what a good week looks like for you. You will get back a tailored neighborhood shortlist and a cost comparison for your situation.

**Sources.** City of Philadelphia, Department of Revenue (Wage Tax; Homestead Exemption; Property Tax Abatements). Chicago Title, "Variations from 1% Local Transfer Tax," Jan. 21, 2026. EY Tax News, Aug. 4, 2025 (Philadelphia realty transfer tax). Visit Philadelphia (travel and distances). Taxstra (2026 Pennsylvania local tax overview). Rates and programs change; verify before relying on them.

This guide is for general information only and is not legal, tax or financial advice. Information is believed accurate as of October 2026 but is not guaranteed. Consult your attorney, tax advisor or lender about your situation.

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