A FREE GUIDE FOR MARYLAND BUYERS

Moving north

What to know before buying in York County, Pennsylvania. The mechanics, not the opinions.

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SECTION 01

Two things to say plainly, before anything else.

I'm licensed in Pennsylvania only. If you're living in Maryland and buying here, that's exactly the move I work on. If you also need to sell your house in Maryland, that's a licensed Maryland agent's job, and I'm glad to refer you to someone good.

Everything in here is general information, not legal or tax advice. Rates and rules change, and they vary by municipality. Verify anything that affects your budget with your lender, your title company, or the county before you rely on it.

The county line changes more than your commute

Most people I talk to start this process braced for a compromise. You have a number. You know what that number does where you are now. You've already decided what you're going to give up.

Then the rules change on you, and not in the ways you expected.

This guide is the list of things that are structurally different about buying in Pennsylvania. Not opinions about neighborhoods. The mechanics. The stuff that shows up on your settlement sheet or in your basement, and that nobody warns you about until it's already happening.

SECTION 02

Transfer tax works differently, and it's real money.

Pennsylvania charges a realty transfer tax of 1% of the value to the Commonwealth. Almost every municipality adds another 1%, which gets split between the town and the school district. So in most of York County you're looking at 2% total.

Here it's customary for buyer and seller to split it down the middle, but that's custom, not law. It's negotiable, and in a slower market it's one of the first things to move.

What that means practically: on a $300,000 house at the typical 2%, that's $6,000 in transfer tax, and you'd normally expect to bring roughly $3,000 of it to the table.

Two things worth knowing. The local rate isn't identical everywhere, so check the specific municipality rather than assuming. And the tax is calculated on total consideration, which can include debt you assume, not just the sale price.

> DO THIS
>
> Ask your lender to show you transfer tax as its own line when you're comparing houses across municipalities.

SECTION 03

Your property tax bill arrives in pieces.

In Pennsylvania you're not getting one annual bill. You're getting county, municipal, and school district taxes, each set by a different body with its own millage rate, on their own schedules. The school district portion is usually the largest by a wide margin.

The part that catches people: two houses that look identical, half a mile apart, can carry meaningfully different tax bills because they sit in different townships or different school districts. The road doesn't tell you. The listing might not either.

Two houses on the same road can also sit in different taxing bodies, so the only reliable answer comes from the parcel record rather than from the listing sheet.

> DO THIS
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> Before you write an offer, look up the actual assessed value and the current millage for that specific parcel. York County's assessment office is the source. Don't estimate from the listing.

SECTION 04

The homestead exclusion, which almost nobody tells new buyers about.

Pennsylvania has a homestead and farmstead exclusion that reduces the assessed value used to calculate your school taxes on your primary residence.

It isn't automatic. You have to apply, through the county assessment office, and the statewide deadline is March 1 for the year you want it to start. It's free to file. Once you're approved you generally don't reapply every year.

Miss it and you wait until the next cycle.

> DO THIS
>
> Put this on your calendar the week you close. It's the single most commonly missed thing for people buying their first house in Pennsylvania.

SECTION 05

Well and septic are normal here.

If you're coming from a Maryland suburb, this is the section to read twice, and not because anything here is a problem.

Large parts of York County outside the boroughs are on private well and on-lot septic. Not because a house is rural or unusual. Because that's how the area is built. Plenty of people here have been on well water for thirty years and wouldn't trade it. It just means a couple of extra inspections, and a couple of things worth knowing about the house you're buying.

Septic

There's a separate septic inspection, and who pays for it and for a pump-out is part of the negotiation. Ask when it was last pumped, where the tank and field are, and whether there's a record of repairs or a replaced component. Systems installed in the last couple of decades are built to different standards than the older ones, so the age of the system tells you a lot. Maintained well, a septic system is unremarkable to live with.

Well

Water testing is its own inspection. Ask what's being tested for, not just whether it passed, and look at flow rate alongside water quality. Ask where the well is and how old the pump and pressure tank are. Treatment equipment is common and normal here, so a softener or a filter in the basement isn't a red flag, it's a house that's been looked after.

SECTIONS 06 AND 07

How the house is heated.

Heat

Natural gas isn't run everywhere in the county, so you'll see oil, propane, electric, and heat pumps, sometimes more than one in the same house. Each carries a different monthly cost, and heat pump equipment in particular has changed a great deal in the last ten years, so a newer system is a different animal than one from the nineties. If it's oil, ask the age and location of the tank, above ground or buried.

None of this is a strike against a house. It's a list of things you may find, and each one is worth understanding before you own it rather than after.

Section 07 · Radon is a standard test here

Central Pennsylvania has significant radon levels, and testing is routine in this market rather than exotic. It's a naturally occurring gas that comes up through the ground and collects in basements and lower levels.

It's tested with a device placed in the house for a set period. If levels come back high, mitigation is a system that vents it out, and it's usually a manageable cost rather than a deal-killer.

> DO THIS
>
> Include the radon test. Don't waive it to look competitive.

SECTION 08

What actually happens at settlement.

In Pennsylvania, settlement is typically handled through a title company. You'll hear "settlement" more often than "closing," and the process may feel different from what you're used to.

The disclosure paperwork is different too. Pennsylvania uses its own seller property disclosure statement, and the agency disclosure forms are specific to PA.

You may also find inspection contingency timelines and how they're negotiated here feel tighter or looser than what you're accustomed to, depending on where in Maryland you're coming from.

DO THIS

Ask early who's conducting your settlement and what they'll need from you. Ask your lender whether anything about an out-of-state buyer changes their timeline.

SECTIONS 09 AND 10

The commute, honestly.

If you're keeping a job in the Baltimore area, drive it before you buy. Not on a Sunday afternoon. On a weekday, at the hour you'd actually be driving it.

I-83 is the spine of this. Traffic behaves very differently at 7am than it does at 11am, and the difference between two towns twenty minutes apart on a map can be much larger than twenty minutes in practice.

Some people split the difference with a park and ride. Some decide the drive is fine three days a week and unbearable five. You won't know which one you are until you've done it.

> DO THIS
>
> Drive it once, at the real hour, before you fall in love with anything.

Section 10 · Search Pennsylvania directly

Most people start their search on the same app they've been using at home, with saved searches and filters built around a different market. The app keeps resurfacing what it already knows about you. The inventory you haven't seen is the entire point of the move.

> DO THIS
>
> Set up a fresh search against Pennsylvania listings, with new filters that reflect what you actually want here rather than what you'd settled for there. If your must-have list was built around a compromise, it may not be your must-have list anymore.

SECTION 11

A different kind of house.

York County housing stock skews older than a lot of Maryland suburban inventory. Beautiful old brick and real woodwork, and also plaster walls, systems replaced in stages by different people, and work that was done decades ago without anybody pulling a permit.

PARK STREET, SOUTHERN YORK COUNTY · AN OLDER HOUSE, BROUGHT FORWARD

I spent about twenty years in property management, investor relations, and running remodel projects before I ever sold a house, and my family runs a contracting business. An older house isn't a worse house. It's a house where knowing what you're looking at is worth more.

Questions worth asking on anything built before 1980

- What year did the roof go on, and is there paperwork?
- Was the addition permitted?
- What's the electrical service, and is any of it original?
- Where does the water go when it rains?

That last one costs more than people think, and it's the subject of a whole separate conversation.

SECTION 12

Your first-week checklist.

- [ ] **File the homestead exclusion**
  With York County Assessment. Deadline is March 1.
- [ ] **Confirm all three tax bills**
  County, municipal, and school, and when each one is due.
- [ ] **If you're on septic, schedule a pump**
  If there's no recent record of one.
- [ ] **If you're on well, log the equipment**
  Note the pump and pressure tank age, and set a testing reminder.
- [ ] **Find your shutoffs**
  Main water shutoff and electrical panel, before you need them.
- [ ] **Walk the perimeter in the first hard rain**
  Watch where the water goes.
- [ ] **Update your address with PennDOT**
  And register your vehicles.

QUESTIONS

Ask me the one you're sitting on.

If you're somewhere in this process and something in here raised a question, ask me. I'd rather answer it now than have you find out the expensive way later.

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