

# RELOCATION GUIDE

## PHILADELPHIA SUBURBS



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real



NEW VIDEOS WEEKLY

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# WELCOME TO THE PHILADELPHIA SUBURBS



As a Realtor who has spent decades helping families find their homes here, I can tell you that the Philadelphia suburbs—affectionately known as the “Collar Counties”—are unlike any other region in the country. When clients relocate from New York, Washington D.C., or even downtown Philadelphia, they’re almost always looking for the same things: top-tier schools, a bit of green space, and a better quality of life.

***But they’re also universally worried about the same thing: sacrificing the culture, energy, and convenience of city life.***

This is the conversation where I get to lean back and smile. The magic of this region is that it’s not a compromise; it’s a lifestyle upgrade. You’re not just moving to a “suburb.” You’re moving to a rich cultural tapestry of historic stone farmhouses, vibrant, walkable downtowns, and serene neighborhoods, all while maintaining incredible access to one of the world’s great cities. This guide is designed to help you understand the unique character of our four main counties—Bucks, Montgomery, Chester, and Delaware—and help you imagine what your life could look like here.

# MORE THAN YOUR AGENT: A NEIGHBOR WHO KNOWS THE WAY HOME

I'm Jim, and for over a decade, I've specialized in helping families make one of the biggest decisions of their lives: relocating to the Philadelphia suburbs.

But this isn't just my profession; it's personal. I was born and raised in Pipersville, went through Central Bucks schools, and now I'm raising my three children in Chalfont. After four years in the DC area, my wife and I came back because we wanted our kids to grow up with everything this region offered us.

I focus on Bucks and Montgomery Counties, where I've spent a decade helping families navigate the real trade-offs: commute times versus lot sizes, walkable boroughs versus suburban neighborhoods, and how Pennsylvania's tax structure compares to what you're leaving behind.

*I give you the straight facts, not a sales pitch.*



Beyond real estate, I coach my kids' football, baseball, and basketball teams and create YouTube content about relocating here. When I tell you about Peace Valley Park or what it's really like to live in Central Bucks versus Council Rock, I'm speaking from lived experience.

This guide represents the insight from a lifetime in this region and a decade helping families find the right place to build their lives.

# REGIONAL OVERVIEW

The greater Philadelphia region is a unique blend of urban access and rural tranquility. What truly sets us apart is our history. Many of our most desirable towns today are not new, master-planned communities. They are the original 19th-century “railroad suburbs,” villages that were purpose-built around their train stations. This historic DNA is the reason we have so many towns with authentic, walkable main streets. We didn’t have to invent “new urbanism”; we just had to preserve what was already here.

This creates a lifestyle where you can live in a community that feels like a small town, with a strong sense of local identity, yet still be a 30 minute train ride from Center City. Life here is lived across all four distinct seasons, with a ***deep connection to history and a strong focus on community.***



## GEOGRAPHY & COMMUTING

The region's infrastructure is one of its greatest assets. Think of it as a hub-and-spoke system with Philadelphia at its center.

**SEPTA Regional Rail:** With 13 lines and over 150 stations, it's one of the largest commuter rail systems in North America, connecting all four suburban counties to the city.

**Major Highways:** The Schuylkill Expressway (I-76) is the primary route into the city. I-95 runs north-south to New York and Wilmington. The Blue Route (I-476) connects the suburbs, and US-202 is a major business and tech corridor through Chester and Montgomery Counties.

**Proximity:** Most suburbs, especially in Delaware and Chester counties, are remarkably close to Philadelphia International Airport.

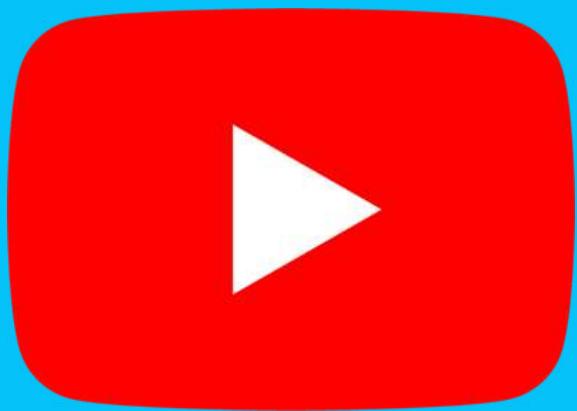


## ECONOMY & JOB CENTERS

While Philadelphia is a major economic engine, it's not the only one. Many residents have a "reverse commute" or a suburb-to-suburb commute. Major job centers are clustered in suburban hubs like King of Prussia, Conshohocken, and the pharmaceutical and tech corridors along US-202. This diverse economy means you'll find residents commuting to Philadelphia, to an office park in Malvern, or even to adjacent markets like Wilmington, Delaware, or Princeton, New Jersey.

The suburbs are no longer just "bedroom communities." They have evolved into self-contained cultural and economic hubs where you can live, work, and find sophisticated dining and entertainment without ever needing to go into the city.





# EXPLORE THE PHILLY SUBURBS WITH JIM!

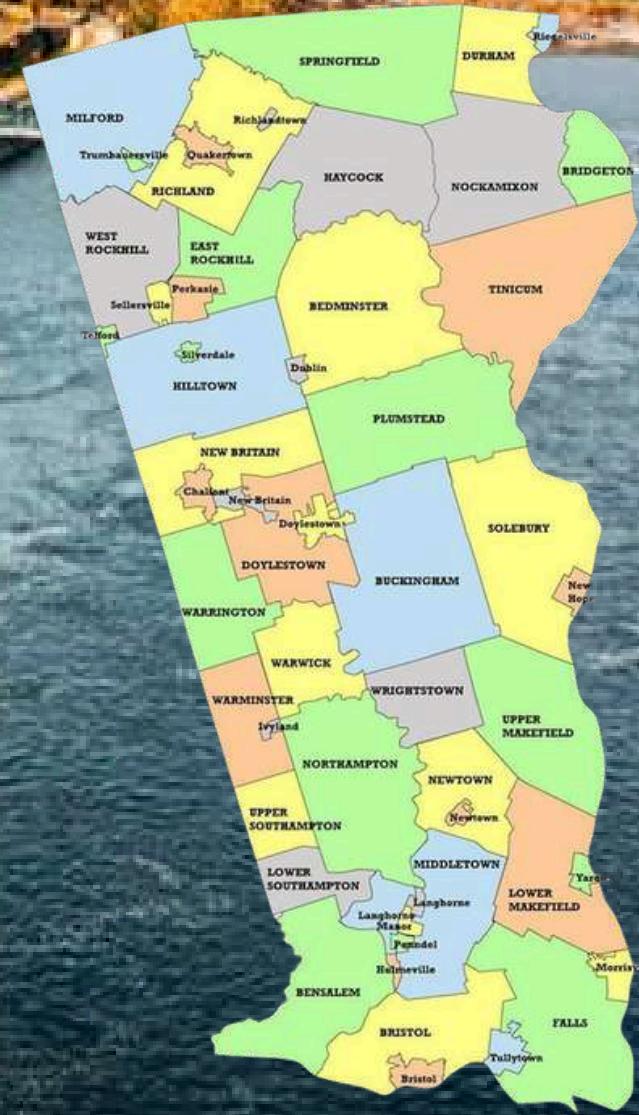


# BUCKS COUNTY

## HISTORIC CHARM & ARTISTIC SOUL

If the suburbs have a soul, you'll find it in Bucks County. This county perfectly embodies the rural beauty and urban convenience blend—rolling countryside, winding roads past 18th-century stone farmhouses, and a creative, independent spirit. It attracts buyers from Philadelphia and New York seeking tranquility without sacrificing access.

The lifestyle here is deeply connected to land and history. Find classic stone-wall farmhouses with original fireplaces and wide-plank floors. People move here for evenings by the hearth, heirloom gardens, and space for horses. You're not just buying a home; you're buying into a curated lifestyle.



## POPULAR TOWNS TO KNOW

**Doylestown:** The county seat and a walker's paradise (Walk Score of 96). This quintessential small-town downtown features independent boutiques, restaurants, and a cultural district with the Mercer Museum, Michener Art Museum, and restored County Theater. Big-time amenities with a welcoming, small-town feel and excellent Central Bucks schools.

**New Hope:** The county's artistic, eclectic community on the Delaware River. Nationally recognized for its arts scene, Main Street features specialty shops, riverside dining, and the famed Bucks County Playhouse. **9**

## COMMUTING & ECONOMY



While it feels a world away, Doylestown is at the end of a SEPTA Regional Rail line, and the whole county offers convenient driving access to Princeton, New York, and Philadelphia. The economy is heavily service-based. The largest employers are not corporate parks but the "Eds and Meds" that serve the community, including Doylestown Hospital, Saint Mary Medical Center, and the highly-regarded public school districts themselves, like Central Bucks and Council Rock.



**Bucks County is home to more historic covered bridges than any other county in Pennsylvania, with 12 remaining bridges dating back to the 1800s, making it a photographer's dream and a living testament to our region's craftsmanship.**

# MONTGOMERY COUNTY

## THE MAIN LINE & MODERN HUBS

When people picture the Philadelphia suburbs, they are often thinking of Montgomery County. This is the region's most established and affluent suburban core, home to a "who's who" of top-rated school districts, upscale shopping, and prestigious, established neighborhoods. The lifestyle here is professional and can be faster-paced, attracting executives and families who *prioritize education and generational stability*.

This county is a place of "Main Line prestige", a term that refers to the string of wealthy, historic suburbs built along the original "Main Line" of the Pennsylvania Railroad. These towns are a testament to old money and a refined, yet rustic, culture. But MontCo also has a modern, corporate side, anchored by the massive King of Prussia Mall and major employment centers in Blue Bell and Conshohocken.



## POPULAR TOWNS TO KNOW

**Lower Merion:** The heart of Main Line prestige. Ardmore offers upscale amenities including Suburban Square, one of the nation's first outdoor shopping centers. It combines A+ schools, beautiful historic homes, and walkability to shops and the train.

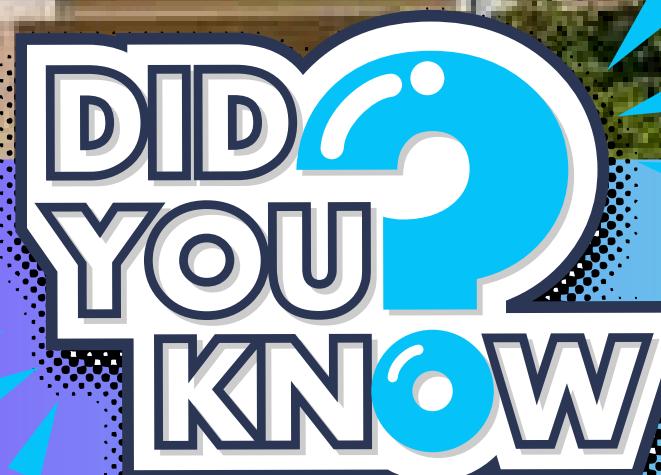
**Ambler:** A city-lover's suburb with a vibrant, walkable downtown packed with breweries, diverse restaurants, a historic theater, and independent shops. The tight-knit community hosts year-round events like Restaurant Week, Arts and Music Festival, and Oktoberfest.

**Conshohocken:** A major draw for young professionals seeking incredible access. It sits on the Schuylkill River Trail with its own train station and easy access to I-76, making it one of the easiest commutes to Center City.

## COMMUTING & ECONOMY



Access is a primary feature. Montgomery County sits at the nexus of the region's most important highways: the Schuylkill Expressway (I-76), the Blue Route (I-476), and the Pennsylvania Turnpike (I-276). It is a massive economic engine in its own right, home to pharmaceutical giants like Merck and financial services leaders like SEI Investments.



***The Philadelphia suburbs are home to 15 of Pennsylvania's top 25 ranked school districts, with Lower Merion and Tredyffrin-Easttown consistently ranking in the top 1% nationally. This concentration of educational excellence is unmatched anywhere else in the state.***

# CHESTER COUNTY

## SCENIC LANDSCAPES & BOOMING BOROUGHS

Chester County is where history meets modern living. It's a place of *breathtaking rolling hills and picturesque landscapes*, one of Pennsylvania's three original counties founded by William Penn. Its identity is famously tied to its equestrian culture. This is horse country, defined by sprawling farms, polo clubs, and a deep-rooted equestrian tradition.

This pastoral identity is more than just a pretty view; it's an active conservation tool. The horse country lifestyle, with its large estates and dedication to preserved acres, has created a natural barrier to over-development. This ensures that the open space and natural beauty that draws people here is protected for generations. But Chester County isn't just rural; it's also home to some of the most dynamic, revitalized, and **perfect small towns in the entire country**.



# POPULAR TOWNS TO KNOW

**West Chester:** The county seat that The Philadelphia Inquirer called one of the world's most perfect small towns. Its brick-lined streets feature award-winning restaurants, shopping, and events like the annual Chili Cook-Off. Cosmopolitan yet family-friendly with great schools.



**Phoenixville:** The region's ultimate comeback story. This former steel town is now Pennsylvania's brewpub capital with a thriving restaurant scene. Its walkable downtown features the historic Colonial Theater and sits at the junction of French Creek and the Schuylkill River Trail.



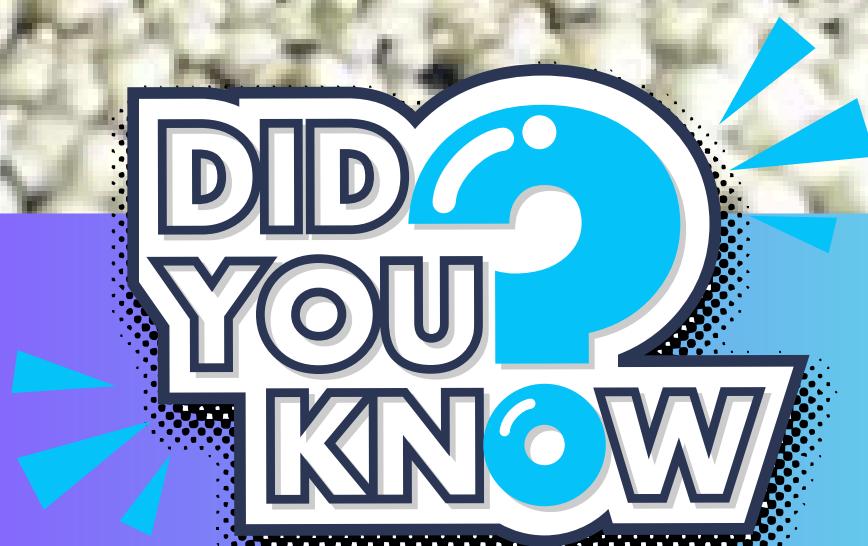
**Kennett Square & Malvern:** Kennett Square is the charming Mushroom Capital of the World, and Malvern is a growing Main Line hub with a stellar reputation.



## COMMUTING & ECONOMY

While the Main Line in Montgomery County is defined by "old money," Chester County's boroughs are defined by new energy. They are the new frontier for the walkable lifestyle. The county is also a massive employment center, home to corporate giants like **Vanguard**, **QVC**, and **Bentley Systems**, with easy commutes to Wilmington and Philadelphia.





***Kennett Square produces over 500 million pounds of mushrooms annually—more than half of the entire U.S. mushroom crop—earning its title as the "Mushroom Capital of the World." The annual Mushroom Festival draws over 100,000 visitors each September.***

# DELAWARE COUNTY

## TRADITION & TRANSFORMATION



This is the county I most often have to explain to newcomers, and I do so with great affection. "Delco," as it's universally known, is one of the most popular and diverse counties in the region, but it is not one-size-fits-all.

***Delco is a county of proud, strong-knit communities and incredible contrasts.***

It's home to some of the region's grittiest, most blue-collar towns, with a reputation for being tough and unpretentious. At the exact same time, it contains some of the state's most affluent, upscale suburban, and premier Main Line communities. When you move here, you are choosing one of its very distinct sub-regions: the Main Line (Radnor), the academic enclaves (Swarthmore), the "everybody's" borough (Media), or the traditional industrial towns.

## POPULAR TOWNS TO KNOW

**Media:** The county seat, famously known as Everybody's Hometown. This 0.8 square mile walkable downtown has a classic trolley running down State Street, a fantastic restaurant scene including the annual Dining Under the Stars event, and its own SEPTA rail stop.

**Swarthmore:** The quintessential American college town, anchored by Swarthmore College's stunning campus. The tree-lined neighborhoods feature beautiful architecture, highly-rated public schools, and an independent downtown.

**Radnor:** A premier Main Line community highly sought-after for its nationally-ranked schools, comfortable neighborhoods, and access to the scenic Radnor Trail.



## COMMUTING & ECONOMY

Delco's location is a huge asset. It's the gateway to Philadelphia International Airport and Wilmington, thanks to the intersection of the Blue Route (I-476) and I-95. Its economy is anchored by major employers like Boeing, the renowned universities (Villanova and Swarthmore), and the corporate headquarters of Wawa.

# EVERYDAY LIFE

## What does life actually *look* like here?

Weekdays blend school runs, community time, and a commute that might only be a few days a week in our hybrid world. But weekends are when the suburbs truly come alive.

Life is built around **community and family**. Spring brings hikes at Valley Forge or visits to Longwood Gardens. Summer means Dining Under the Stars in Media and local festivals. Fall is apple picking at Linvilla Orchards, rides on the West Chester Railroad, and high school football games. Winter brings Dickens festivals and town tree-lightings.

Connection happens organically. You'll meet neighbors at PTA meetings, on the sidelines of youth sports, and at town events. This is a place where neighbors know each other and community is built through shared, family-centric traditions.



# SCHOOLS & EDUCATION

For most families I work with, schools are the number one reason for moving here. Many are leaving Philadelphia's uncertain public school system. The suburbs offer some of the finest public schools in the nation, and families view the higher property taxes as excellent value compared to \$40,000+ per child for city private schools.

## PUBLIC SCHOOL POWERHOUSES

**Tredyffrin-Easttown (Chester Co.):** Perennially ranked among the top districts in the state and nation, driving home values in Wayne and Berwyn.

**Lower Merion (Montgomery Co.):** The #1 district in its county and one of Pennsylvania's oldest and wealthiest, known for incredible resources, low class sizes, and vast programs.

**Other Standouts:** Radnor, Central Bucks, Council Rock, Wissahickon, and West Chester Area.

This excellence creates a self-reinforcing cycle: high-achieving families move to these districts, reinforcing performance and driving up home values. The resulting property taxes fund the very excellence that attracted families in the first place.

## PRIVATE, PAROCHIAL, AND FRIENDS SCHOOLS

The area also has a deep tradition of private education. Beyond parochial schools, the Philadelphia region is home to some of the nation's best "Friends Schools". This Quaker tradition offers a third way for parents—it's a specific, values-driven education that provides immense academic rigor but in a progressive, community-focused environment that prizes fit over a high-pressure burn-out culture.

This educational ecosystem is further enriched by the presence of respected colleges and universities, such as Villanova, Swarthmore, West Chester, Bryn Mawr, and Haverford, which lend an academic air to the entire region.

# HOUSING & NEIGHBORHOODS

## ARCHITECTURAL STYLES

The Stone Colonial



Country Estate



Borough Homes



New Construction



# THE GREAT DIVIDE: BOROUGH VS NEIGHBORHOOD

**The Walkable Borough:** This is the new suburban dream. Towns like Doylestown, Media, Ambler, Phoenixville, and Ardmore are hot and have seen a huge increase in demand. Buyers are city-lovers who are intentionally trading a large lot for the ability to live in a community, not a cul-de-sac. They want to walk to dinner, the coffee shop, the park, and the train station.



**The Suburban Neighborhood:** This is the more traditional layout: beautiful single-family homes on larger lots, more privacy, neighborhood amenities (like a community pool), and a lifestyle built around the car for errands and activities.



# EMPLOYMENT & ECONOMY

The Philadelphia suburbs are not a bedroom community; they're a massive employment center with one of the most stable and diverse economies in the nation.

The economy is anchored by Eds and Meds: healthcare and education. Employers like the **University of Pennsylvania Health System**, **Thomas Jefferson University**, **CHOP**, **Penn**, and **Villanova** are recession-proof anchor institutions providing a constant base of high-paying jobs. This economic stability supports our stable housing market.

Beyond that, the region is a powerhouse in:

- **Finance & Insurance:** Global headquarters of Vanguard and SEI Investments
- **Pharmaceuticals & Biotech:** Merck anchors a massive life-sciences corridor
- **Corporate & Manufacturing:** Headquarters for Wawa, QVC, and Boeing

Remote and hybrid work has fundamentally changed the commute versus space trade-off. A 90-minute commute from a Bucks County farmhouse is now a manageable one- or two-day event, unlocking the space and lifestyle of Chester and upper Bucks counties.



# COST OF LIVING & TAXES

This is one of the most important "insider" topics I discuss with clients. When comparing Pennsylvania to neighboring states like New Jersey, the cost of living and tax situation can be confusing. I call it the "Pennsylvania Tax Paradox".

On the whole, Pennsylvania generally offers a more affordable cost of living than New Jersey, with slightly lower costs for daily expenses like groceries and utilities. But the tax story is unique, and how it affects you is highly personal.

## Here's the breakdown of the three taxes you must know:

**State Income Tax:** This is the big draw. Pennsylvania has a flat 3.07% individual income tax, one of the lowest in the nation. For high-income earners, this is a massive advantage compared to the progressive tax brackets of New Jersey or New York.

**Property Taxes:** This is the big expense. Pennsylvania has no state-level property tax. Your entire bill is a combination of county, municipality, and (most importantly) school district taxes. These taxes are high and vary significantly by county.

**Local Earned Income Tax (EIT):** This is the "surprise" tax for newcomers. On top of the state tax, your local municipality and school district will levy an Earned Income Tax, typically 1% of your gross earned income. Your employer is required to withhold this.



# So, is PA cheaper?

It depends. A high-earning executive moving to a \$1.5M home in Radnor might save a fortune overall, as their low 3.07% income tax rate more than offsets the high property tax. A retiree on a fixed income with no earned income (so no EIT) but living in that same high-value home may feel the pinch of property taxes more acutely.

My best advice is this: **do not view the high property taxes as a penalty.** View them as a "user fee" for elite public schools. When you compare that annual tax bill to the \$40k-\$50k per child cost of private school, it suddenly looks like one of the best values in the country.



For a detailed comparison of PA vs NJ taxes, housing costs, and everyday expenses, [watch my full breakdown video.](#)

# MOVING & SETTLING IN

Once you've found the perfect home, the transition can feel overwhelming. Here is the practical checklist I give my clients to make it smooth.

## THE PRACTICAL CHECKLIST

I recommend starting the process of setting up utilities about one to two weeks before your move-in day.

- **Electric:** In most of Montgomery, Delaware, and Chester counties, your provider will be PECO. In parts of Bucks County, it may be PPL.
- **Gas:** This is almost always PECO for the suburban counties.
- **Water:** This is the most varied. It will be a local or private provider like Aqua Pennsylvania or a municipal authority like the Chester Water Authority.
- **Civic:** Don't forget to make an appointment at the DMV to get your Pennsylvania driver's license. You can register to vote online, but remember you must be a resident of the state for at least 30 days before the next election, and be sure to check the registration deadlines.



## HOW TO CONNECT & SETTLE IN

This is the "soft" side of moving, but it's the most important. ***How do you find your community?***

**Join a Newcomers Club:** This is my number one tip. The suburbs have a formalized social infrastructure to help you connect. Groups like the Main Line Newcomers Club, the Newcomers Club of the Upper Main Line, and local clubs like Jenkintown's (which has been welcoming people since 1943) are a plug-and-play social life. They are designed for new and established residents and host a huge range of activities like book groups, walking clubs, dining events, and more.

**Go Online:** Join the local Facebook groups and Meetup groups for your specific township or interests.

**Get Involved:** The fastest way to integrate is to get plugged in. Go to the township festivals. If you have kids, join the PTA or sign them up for youth sports. You will have a new circle of friends by the end of the first season.

Welcome to the neighborhood.

**I think you're going to love it here.**

# READY TO MAKE THE MOVE?



You've seen what makes the  
Philadelphia suburbs special.  
*Now it's time to find your place in it.*

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Schedule a Zoom call [here](#)

