

The Tri-State Tax & Moving Guide

Taxes, Closing Costs & Moving Across Maryland, Delaware & Pennsylvania

Smart Moves Start with Michael



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One Region. Three States. Three Sets of Rules.

Around here, a 20-minute drive can change your taxes, your closing costs, and your DMV deadline. This guide is the quick lay of the land for anyone buying, selling, or moving across Maryland, Delaware & Pennsylvania — with the official links to verify everything.

	Maryland	Delaware	Pennsylvania
Transfer tax at closing	0.5% state + county transfer & recordation taxes	3–4% combined, customarily split buyer/seller	1% state + local (commonly ~1% more; some cities much higher)
Property tax	Middle of the pack	Generally the lowest of the three	Generally the highest — school district can swing it dramatically
Income tax	Graduated state PLUS county income tax — heaviest combined	Graduated up to 6.6%; retiree-friendly exclusions	Flat 3.07% + local earned income tax in most places
Sales tax	6%	0% — none	6% (higher in Philadelphia & Allegheny County)
New-resident deadline	License & vehicle within 60 days	License & vehicle within 60 days; vehicle document fee	Tightest — vehicle title/registration within 20 days

Every line above is unpacked on the pages that follow — and linked to the official source on page 6.



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Maryland & Delaware

Maryland

Closing: 0.5% state transfer tax (0.25% for qualifying first-time MD buyers, paid by the seller) plus county transfer & recordation taxes.

Property tax: Middle of the pack — the Homestead Credit caps assessment jumps on your primary home.

Income tax: Graduated state tax PLUS a county income tax — the heaviest combined of the three.

Sales tax: 6%.

New residents: MD license & vehicle registration within 60 days.

Delaware

Closing: The expensive one — 3–4% combined realty transfer tax, customarily split buyer/seller; a first-time buyer credit can trim the buyer's share.

Property tax: Generally the lowest of the three.

Income tax: Graduated up to 6.6%; retiree-friendly exclusions.

Sales tax: 0% — none.

New residents: License & vehicle within 60 days; vehicle document fee applies.

Pennsylvania — and the Paycheck Question

Pennsylvania

Closing: 1% state transfer tax + local transfer tax (commonly ~1% more; some cities much higher).

Property tax: Generally the highest — and the school district can swing the bill dramatically.

Income tax: Flat 3.07% + local earned income tax in most places.

Sales tax: 6% (higher in Philadelphia & Allegheny County).

New residents: Tightest deadline — vehicle title/registration within 20 days.

Live in one state, work in another?

Maryland and Pennsylvania have a wage reciprocity agreement — generally only your home state taxes your paycheck. Delaware has no such deal with either, so expect nonresident returns and credits. Set up payroll withholding with HR **before** the move, and confirm the details with a tax professional.

The Address-Change Checklist

USPS mail forwarding does **not** update these — each one is separate:

- ☐ Driver's license, vehicle title & registration, inspection/emissions
- ☐ Auto & homeowners insurance — re-quote at the new address, rates shift by state and ZIP
- ☐ Voter registration & E-ZPass (one E-ZPass account works across all three states)
- ☐ Utilities — electric, gas, water, trash; MD, DE & PA all let you shop your energy supplier
- ☐ Payroll withholding, banks, and school enrollment through your new district



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Verify With the Official Sources

Rates and rules change. These are the official government pages — tap any line to open it.

Maryland MVA — New Residents

<https://mva.maryland.gov/your-mva-guide/new-maryland-residents>



Delaware DMV

<https://dmv.de.gov/>



PennDOT — Moving to Pennsylvania

<https://www.pa.gov/agencies/dmv/resources/relocation/moving-to-pennsylvania>



Maryland Comptroller — Income Tax

<https://services.marylandcomptroller.gov/taxes/en/maryland-income-tax-rates-and-brackets?id=...>



Delaware Division of Revenue — Personal Income Tax

<https://revenue.delaware.gov/frequently-asked-questions/personal-income-tax-faqs/>



Pennsylvania Dept. of Revenue — Personal Income Tax

<https://www.pa.gov/agencies/revenue/resources/tax-types-and-information/personal-income-tax>



MD Homestead Tax Credit

<https://dat.maryland.gov/realproperty/Pages/Maryland-Homestead-Tax-Credit.aspx>



USPS Official Change of Address

<https://www.usps.com/manage/forward.htm>



Tri-State Resource Library

Every link goes to the official source. Rates and rules change — verify on the linked page. Tap any entry to open it.

MARYLAND

Comptroller of Maryland

File, pay, refunds, credits
www.marylandcomptroller.gov/

MD Individual Income Tax

Rates, residency, filing
www.marylandtaxes.gov/individual/income/index.php

SDAT — Assessments & Taxation

Assessments, appeals, credits
dat.maryland.gov/

SDAT Real Property Search

Look up any MD property record
sdatt.dat.maryland.gov/RealProperty/

MD Homestead Tax Credit

Caps taxable assessment jumps — file once
dat.maryland.gov/realproperty/pages/maryland-homestead-tax-credit.aspx

Cecil County Property Tax

Bills, due dates, county rates
www.cecilcountymd.gov/369/Property-Tax

MVA — New Maryland Residents

License + title/registration within 60 days
mva.maryland.gov/your-mva-guide/new-maryland-residents

DELAWARE

DE Division of Revenue

Rates 2.2–6.6% · no sales tax statewide
revenue.delaware.gov/

DE Personal Income Tax FAQs

Residency, pensions, nonresident rules
revenue.delaware.gov/frequently-asked-questions/personal-income-tax-faqs/

New Castle County — Taxes

Bills, rates, senior school credit
www.newcastlede.gov/232/Tax-Information-Forms

New Castle County — Assessment

Values, appeals, reassessment
www.newcastlede.gov/181/Assessment

DE Transfer Tax + First-Time Buyer Credit

~4% total split · FTHB saves up to \$2,000
revenue.delaware.gov/first-time-home-buyer-tax-credit/

Delaware DMV

License & vehicle within 60 days · doc fee applies
dmv.de.gov/

Moving to Delaware — Official Guide

Licenses, voting, schools, services
delaware.gov/guides/moving-to-delaware/

PENNSYLVANIA

PA Dept. of Revenue — Income Tax

Flat 3.07% · file free via myPATH
www.pa.gov/agencies/revenue/resources/tax-types-and-information/personal-inc...

myPATH Filing Portal

PA's free online tax filing
mypath.pa.gov/

Chester County Assessment Office

Values, appeals, Common Level Ratio
www.chesco.org/199/Assessment

PA Property Tax / Rent Rebate

Up to \$1,000 for eligible seniors & disabled
www.pa.gov/agencies/revenue

PA Realty Transfer Tax

1% state + local · customarily split
www.pa.gov/agencies/revenue/resources/tax-types-and-information/realty-transf...

PennDOT — Moving to Pennsylvania

Driver's license within 60 days
www.pa.gov/agencies/dmv/resources/relocation/moving-to-pennsylvania

PennDOT — New Resident Vehicles

Title & register within 20 days — tightest deadline
www.pa.gov/agencies/dmv/resources/relocation/motor-vehicle-information-for-n...

FINANCING & FIRST-TIME BUYER PROGRAMS

Maryland Mortgage Program (MMP)

30-yr fixed + down payment assistance
mmp.maryland.gov/

MD DHCD — Homeownership

Umbrella page for MD buyer programs
dhcd.maryland.gov/Residents/Pages/default.aspx

Delaware State Housing Authority

DE loans, down payment help, FTHB credit
www.destatehousing.com/

PA Housing Finance Agency (PHFA)

Keystone loans, K-FIT closing help
www.phfa.org/homebuyers/

USDA Eligibility Map

0%-down USDA — much of Cecil County qualifies
eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do

VA Home Loans

0%-down for veterans & eligible members
www.va.gov/housing-assistance/home-loans/

HUD

FHA loans, counseling, fair housing
www.hud.gov/

MOVING DAY — MAIL, VOTING, TOLLS

USPS Change of Address

Forwards mail — does NOT update DMV or voter reg
moversguide.usps.com/

Register to Vote — Maryland

MD online voter registration
elections.maryland.gov/voter_registration/

Register to Vote — Delaware

Official portal routes to DE's system
vote.gov/register/delaware

Register to Vote — Pennsylvania

Official portal routes to PA's system
vote.gov/register/pennsylvania

E-ZPass Maryland (DriveEzMD)

One transponder works across all three states
driveezmd.com/

E-ZPass Delaware

DE account & tolls
ezpassde.com/

E-ZPass Pennsylvania

PA Turnpike — cashless
www.paturnpike.com/

UTILITIES — SHOP YOUR ENERGY SUPPLIER

Maryland — MD Electric Choice

Official MD PSC shopping site
www.mdelectricchoice.com/

Pennsylvania — PAPowerSwitch

Official PA PUC shopping site
www.papowerswitch.com/

Delaware — Public Service Commission

Most of northern DE is Delmarva Power — confirm options
depsec.delaware.gov/

INSURANCE REGULATORS

Maryland Insurance Administration

Consumer help & licensee lookup
insurance.maryland.gov/

Delaware Dept. of Insurance

Consumer services & rates
insurance.delaware.gov/

Pennsylvania Insurance Dept.

Consumer help & complaints
www.insurance.pa.gov/

SCHOOL REPORT CARDS (OFFICIAL)

Maryland School Report Card

Star ratings for every MD school (MSDE)
reportcard.msde.maryland.gov/

Delaware Report Card

DE school & district performance
reportcard.doe.k12.de.us/

Future Ready PA Index

PA's official school dashboard
futurereadypa.org/

COST-OF-LIVING CALCULATORS

MIT Living Wage Calculator

County-level budget reality check
livingwage.mit.edu/

NerdWallet Cost of Living

City-to-city comparison
www.nerdwallet.com/cost-of-living-calculator

Bankrate Cost of Living

Detailed line-item breakdown
www.bankrate.com/personal-finance/cost-of-living-calculator/

WORKING ACROSS STATE LINES

MD ↔ PA have wage reciprocity — you pay income tax only to your home state on W-2 wages (file MD MW507 / PA REV-419 with your employer). Delaware has NO reciprocal agreements: live in MD or PA but work in DE and you file a DE nonresident return, with a credit at home. Wages only — self-employment or rental income still files where earned.

Moving Across State Lines?

Whether you're crossing the Mason-Dixon line, hopping the Delaware line, or just weighing what a move would really cost — let's talk about your smart move.



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