

September 2026 Newsletter

Pennsylvania & Florida real estate market intelligence

A NOTE FROM JIM

September is a decision month. In Pennsylvania, sellers who prepare now can take advantage of the fall market before the holiday slowdown. In Southwest Florida, buyers have more choices and more room to negotiate than they have seen in years. The right move is not the same for every household, but a clear plan makes the next step much easier.

This edition focuses on the opportunities I am seeing across both states: a disciplined fall listing strategy in Pennsylvania, thoughtful negotiation in Florida, and the due-diligence details that matter most when you are relocating, buying a second home, or investing.

As always, I am happy to talk through your situation directly.

Jim Roman

Pennsylvania: Prepare for the Fall Selling Window

Well-priced, well-presented homes in Pittsburgh-area communities continue to attract serious attention. Buyers are more selective than they were a few years ago, which makes preparation and pricing more important than ever.

- Start with a comparative market analysis that reflects current competition, not last spring's headlines.
- Address visible deferred maintenance before photos and showings; buyers are quick to discount homes that feel like projects.
- Use professional photography and a clear launch plan to make the first two weeks on market count.
- If a move to Florida is part of the plan, coordinate sale timing, financing, and the next purchase early.

Southwest Florida: Buyers Have More Leverage

Across many Southwest Florida communities, inventory and longer marketing times are giving qualified buyers more choices. That does not mean every listing is a bargain; it means the strongest offers are built on careful research and complete due diligence.

- Compare recent closed sales, active competition, and days on market before setting an offer strategy.
- Ask for insurance information early, including roof age, wind-mitigation features, and prior claims history when available.
- Use the inspection period to understand the full cost of ownership, including HOA, taxes, insurance, and maintenance.

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- Consider seller concessions or rate buydowns when they improve the long-term monthly payment.

Relocation Corner: Make the PA-to-FL Move Easier

A successful relocation is more than a change of address. It is a sequence of decisions involving timing, housing, taxes, insurance, and lifestyle. The earlier we map the sequence, the more options you keep.

- Decide whether to sell first, buy first, or use a temporary housing plan based on your equity and comfort with timing.
- Visit target communities at different times of day and consider proximity to healthcare, airports, family, and everyday services.
- Build a realistic Florida ownership budget before making an offer; insurance and HOA costs deserve the same attention as the mortgage payment.
- Keep your tax and legal advisors involved when residency, investment property, or a 1031 exchange is part of the move.

September Checklist for Homeowners

Whether you are planning a move this fall or simply keeping options open, these practical steps can put you in a stronger position.

- Request a no-obligation home value review for your Pennsylvania or Florida property.
- Gather recent utility, tax, insurance, and HOA documents so you can evaluate your full ownership picture.
- Create a short list of must-haves and nice-to-haves before touring homes.
- Review your financing options and update your pre-approval before you begin serious negotiations.
- Schedule a conversation about your timeline, even if your move is six to twelve months away.

Featured Resource: Understanding Title Insurance

Title insurance is one of the most misunderstood parts of a real estate closing. It helps protect buyers and lenders from certain ownership issues that may not be obvious in a standard property search. The details and customary practices can differ between Pennsylvania and Florida, so it is worth reviewing early in the transaction.

- Read the full guide: “Understanding Title Insurance in Pennsylvania and Florida” at thejimromangroup.com/blog.

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- Ask questions about title commitments, survey concerns, liens, and closing responsibilities before the final week of your transaction.

READY TO TALK THROUGH YOUR NEXT MOVE?

I serve buyers, sellers, investors, snowbirds, and relocating families across Pennsylvania and Florida. Let's build a clear plan for your next step.