YOUR GUIDE TO BUYING FROM ANYWHERE

The Pittsburgh Relocation Buyer's Playbook

A strategic guide to choosing a community, evaluating a home, and buying with confidence



SHARON ST. CLAIR

HOWARD HANNA REAL ESTATE SERVICES

TOP 1% OF REALTORS NATIONWIDE

PITTSBURGHRELO.COM | 724-503-0014

START WITH A STRATEGY

Relocating Changes the Buying Process

The best home is only the right home when the location, timing, condition, and financial picture work together.

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1 Community comes first

School districts, taxes, commute routes, walkability, and housing styles can change within a short drive.

2 Distance changes decisions

Virtual tours, local context, document review, and trusted vendor coordination become essential when you cannot be here for every step.

3 Pittsburgh homes require context

Older construction, steep terrain, municipal differences, tunnels, and bridges can affect both daily life and property decisions.

4 Preparation creates leverage

A clear plan allows you to act confidently when the right home appears - without rushing past important risks.

You are not simply buying a house.

You are choosing how Pittsburgh will work for your life.

MEET YOUR ADVISOR

Hi, I’m Sharon St. Clair

Strategic representation grounded in contracts, condition, negotiation, and undivided loyalty.



1. **Top 1% of Realtors nationwide**
2. **Former attorney at the Philadelphia Stock Exchange**
3. **Former owner of an award-winning home inspection company**
4. **Certified Expert Negotiator**
5. **Black Swan negotiation trained**
6. **Certified Home Stager**
7. **GUILD Elite marketing designation**
8. **Fiduciary representation - no dual agency**

The home you buy matters.

The guidance behind how you buy it matters more.

Sharon’s role is to help you understand your options, protect your position, and make decisions with confidence - from the first conversation through closing.


SECTION 1
THE NEW REALITY
What Changed in Real Estate
(And What It Means for You)
Recent industry changes are reshaping the way real estate works. Here's what you need to know.
BUYERS MAY NOW PAY THEIR AGENT
Agent compensation is no longer automatically offered by the seller. Buyers and their agent will discuss and agree on compensation.
REPRESENTATION AGREEMENTS ARE REQUIRED
Buyers will sign a written agreement with their agent outlining the services provided and the terms of representation.
COMPENSATION IS NEGOTIATED
Compensation is not set by the MLS. It is negotiated and agreed upon between you and your agent upfront—openly and transparently.
This isn't a disadvantage— it's transparency.
MORE CLARITY
You'll know exactly what services your agent provides and what they cost.
STRONGER REPRESENTATION
A clear agreement means your agent is fully committed to your goals.
BETTER CONVERSATIONS
Upfront discussions lead to better understanding and better results.
BETTER OUTCOMES
When everyone is aligned, you can move forward with confidence.
My priority is simple:
To protect your interests and guide you every step of the way—clearly, honestly, and strategically.
NEW RULES. SAME MISSION. YOUR BEST INTEREST.

SECTION 2

DO YOU NEED AN AGENT?

Can You Buy Without an Agent?

Yes. Should You? That Depends.

Every buyer has a choice. The question is—do you want to take on the risk and complexity alone, or have an experienced advisor guiding you every step of the way?

WITHOUT AN AGENT

YOU MANAGE CONTRACTS
You're responsible for the fine print, deadlines, and legal protections.

YOU MANAGE INSPECTIONS
You coordinate, schedule, and interpret—hoping you don't miss anything.

YOU MANAGE NEGOTIATIONS
You handle the back-and-forth, the strategy, and the leverage—often without all the information.

VS.

WITH THE RIGHT AGENT

RISK IS REDUCED
I protect your interests, identify red flags, and help you avoid costly mistakes.

STRATEGY IS STRUCTURED
I create a clear plan tailored to your goals and the current market.

OPPORTUNITIES ARE IDENTIFIED
I have the market insight, connections, and experience to uncover the right opportunities for you.

MY ROLE IS SIMPLE:

I'm Your Advisor, Not a Salesperson.

My priority is you. I offer honest guidance, clear communication, and strategies that put your best interests first.



YOUR GOALS come first. Always.

YOUR QUESTIONS are important. Always.

YOUR CONFIDENCE is my mission. Always.

THE RIGHT GUIDANCE CHANGES EVERYTHING.

RELOCATION ADVANTAGE

Why Local Representation Matters More From a Distance

When you cannot be present for every showing, inspection, or appointment, your agent becomes your eyes, ears, and local advocate.

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1 Context beyond the listing

Understand the street, topography, commute pattern, municipal boundaries, and nearby development - not just the photographs.

2 Purposeful virtual tours

See flow, condition, noise, natural light, deferred maintenance, and details that listing photos may not reveal.

3 Local coordination

Connect with proven lenders, inspectors, contractors, title professionals, and other resources when distance makes logistics harder.

4 A plan for fast decisions

Establish priorities, limits, and offer strategy before the right home appears, so urgency does not replace judgment.

Distance should change the process - not lower the standard.

REPRESENTATION AGREEMENT

What You're Signing

A buyer representation agreement outlines:



HOW YOU ARE REPRESENTED

It defines my fiduciary duty to you and puts your interests first.

HOW COMPENSATION WORKS

It explains how I am paid and ensures there are no surprises.

THE SCOPE OF SERVICES

It details the services, guidance, and expertise you can expect.

You should never sign *something you don't understand.*

CLARITY. TRANSPARENCY. TRUST.

I walk you through every detail—
clearly and transparently.

My goal is simple: to *protect your interests,* guide your decisions, and *help you win.*

Why Most Buyers Start in the Wrong Place



Most buyers begin their search online.

They scroll through listings...

wait until something catches their eye...

and then reach out to an agent.

It feels logical.

But it's backwards.

THE TYPICAL APPROACH

1. **SEARCH ONLINE**
   You browse listings on your own.
2. **FIND SOMETHING YOU LIKE**
   You wait for the perfect home to appear.
3. **CONTACT AN AGENT**
   You reach out after you're already emotionally invested.
4. **TRY TO MOVE QUICKLY**
   You rush to keep up in a competitive market.

By the time most buyers raise their hand, the best opportunities are *already gone.*

Where Buyers Lose Money

(Without Realizing It)



The costliest mistakes in real estate aren't always obvious—until it's too late. Here's what most buyers overlook.

OVERPAYING DUE TO WEAK NEGOTIATION

Without a strategy, it's easy to overpay. The right guidance ensures you pay what the home is worth—not more.

MISSING INSPECTION ISSUES

Problems aren't always visible. Missing issues can lead to thousands in unexpected repairs—and stress.

ACCEPTING POOR TERMS

Unfavorable contingencies, timelines, or responsibilities can cost you flexibility, money, and peace of mind.

NOT UNDERSTANDING FINANCING RISK

Financing isn't just about getting approved. The wrong strategy can jeopardize your deal—or your future.

These mistakes are *costly.*

The right strategy helps you avoid them—so you can buy with confidence and protect your investment.

Where to Start: Preparing to Buy Strategically



The strongest buyers aren't the fastest. They're the most prepared.

THE BUYER READINESS FOUNDATION

1 FINANCIAL CLARITY

Know what you can afford—not just what you can borrow.

2 PRE-APPROVAL

Be ready to act with confidence and credibility.

3 PROOF OF FUNDS

Access opportunities that unprepared buyers never see.

4 STRATEGY ALIGNMENT

Match your goals with what's achievable in today's market.

PREPARED BUYER vs. UNPREPARED BUYER

PREPARED BUYER	UNPREPARED BUYER
Pre-approved	Browsing casually
Financial clarity	Guessing budget
Proof ready	Delays access
Strategic	Reactive

The goal is not to spend more. The goal is to buy right.

Preparation creates leverage. | And leverage creates opportunity.

YOUR BUYING PATH

A Pittsburgh Relocation Process Built Around You

Every step is intentional, and every decision is connected to the goals you established at the beginning.

1. **Consultation**
   Goals, timeline, budget, work location, lifestyle, and concerns.

2. **Community strategy**
   Compare taxes, schools, commute routes, housing, and daily life.

3. **Financial readiness**
   Align pre-approval, cash needs, and a realistic monthly picture.

4. **Search and tours**
   Review homes on and off screen with meaningful local context.

5. **Offer and negotiation**
   Balance price, terms, timing, risk, leverage, and competitiveness.

6. **Inspection through closing**
   Understand findings, manage contingencies, and coordinate the final details.

WHY INSPECTION GUIDANCE MATTERS

Pennsylvania does not issue a state home-inspector license. State law instead establishes qualifications and standards for inspections used under an agreement of transfer. Sharon reads the report closely, seeks clarification when warranted, and helps clients understand how findings may affect strategy.

Source: Pennsylvania Title 68, Chapter 75. This guide is educational and is not legal, tax, lending, or inspection advice.

What Makes an Offer Strong



An offer is more than price.
It includes:

PRICE

The value you offer for the home.

Important, but not the only factor.

TERMS

The conditions of the agreement.

Flexible terms create stronger opportunities.

RISK

The confidence the seller has in your ability to close.

Lower risk feels better than higher price.

TIMING

When you can close and how quickly you can act.

The right timing can make the difference.

A higher price with weak terms can *lose.*

VS.

A well-structured offer with clarity and confidence often ***wins.***

WHAT SELLERS REALLY WANT:

- **CERTAINTY** of closing
- **SMOOTH** process
- **CONFIDENCE** in your commitment
- **RESPECT** for their timeline

Strong offers are strategic, *not just bigger.*

Strategy wins deals.
Preparation creates leverage.

The right offer. The right structure. *The right result.*

SOUTH HILLS ORIENTATION

Three Communities. Three Different Fits.

There is no universal “best” community. The right choice depends on the tradeoffs that matter most to you.

UPPER ST. CLAIR

ALLEGHENY COUNTY

- Established suburban setting
- Direct access toward Downtown and the T
- Very limited new construction
- Municipal and school-district taxes matter

MT. LEBANON

ALLEGHENY COUNTY

- Walkable neighborhoods and business districts
- Older housing with architectural variety
- T access and multiple routes toward the city
- Very limited new construction

PETERS TOWNSHIP

WASHINGTON COUNTY

- More recent development and new construction
- Larger geographic footprint
- Different county tax structure
- Commute and daily routes vary by neighborhood

In Pittsburgh, drive time often matters more than mileage.

Tunnels, bridges, school-day traffic, weather, and the route available from a particular neighborhood can change the experience. Compare the actual routes you would use - at the times you would use them.

MAKE THE VISIT COUNT

Your First Pittsburgh Buying Visit

A productive relocation visit is designed to compare daily life, not simply tour the greatest number of houses.

✓ Drive your real commute

Test the route during the time of day you expect to travel.

✓ Compare tax estimates

Ask for a property-specific estimate rather than relying on a broad rule of thumb.

✓ Experience the community

Visit a grocery store, park, business district, and the places you would use routinely.

✓ Tour different housing eras

Compare renovated older homes, original-condition homes, and newer construction.

✓ Look beyond the interior

Notice grading, retaining walls, drainage, exterior condition, and neighboring properties.

✓ Leave room to think

Build time between tours so impressions and important questions are not lost.

The goal is not to see everything.

The goal is to understand what fits.

YOUR PITTSBURGH MOVE STARTS WITH A CONVERSATION

Ready to build your strategy?

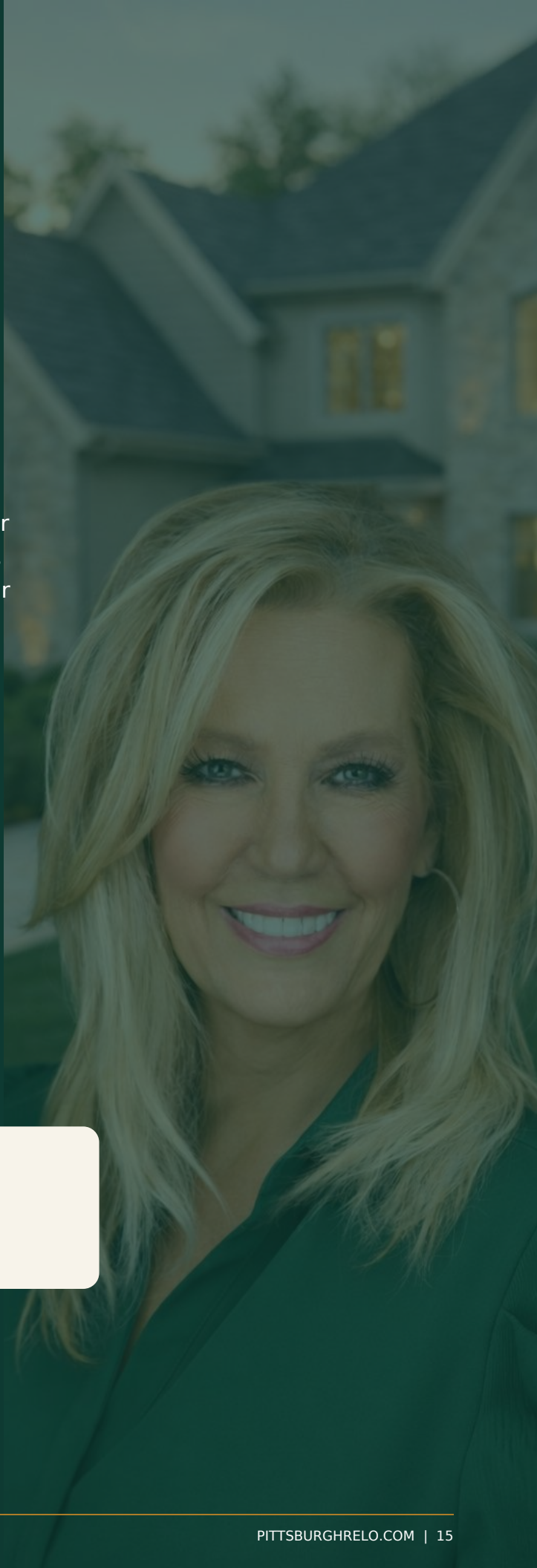
Whether you are ready to begin or still exploring your options, Sharon will help you understand the market, compare communities, and create a plan around your goals.

SCHEDULE A CONSULTATION

PITTSBURGHRELO.COM

724-503-0014

SHARONSTCLAIR@HOWARDHANNA.COM



No pressure. Only strategy.

Clear guidance. Undivided loyalty. A plan built around you.