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## THE HUNT

# Moving On From Post-College Mode

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Tina Fineberg for The New York Times

The bedrooms in this inexpensive condo in Greenwood Heights were tiny; A co-op in Riverdale seemed nice, but there were questions about financing; A two-bedroom near Fordham University was dingy, though easy to fix; Erin and Lou Cicalese moved into their home last month after sprucing it up.

By [JOYCE COHEN](#)  
Published: June 10, 2007

**AS newlyweds planning for a baby, Erin and Louis Cicalese wanted to buy a two-bedroom home in a normal, stable middle-class neighborhood.**

“We felt we were priced out of the city and we felt we were priced out of the suburbs, and we kind of flip-flopped between the two,” Ms. Cicalese said. They spent a year hunting, wondering where they would ever fit in.

The two, who met as students at [Fordham University](#) in the [Bronx](#), were renting a small two-bedroom in Park Slope, [Brooklyn](#). They were eager to leave. The rent was rising to \$1,560 a month. Their bedroom overlooked the noisy Prospect Expressway. There was a tiny galley kitchen.

“We had been eating off of coffee tables for way too long,” said Ms. Cicalese, 26, the director of recruitment and public

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relations at Mother Cabrini High School in Washington Heights. “We wanted a place to sit down and have a nice dinner.”

They also felt out of place in the neighborhood, which bordered Sunset Park and was filled with “recent, recent college grads who didn’t seem to work,” she said.

“They just seemed to go to art classes and bars,” and stumbled home drunk from the subway in the early morning, she said. The two were tired of “the post-college flophouse apartment life,” added Mr. Cicalese, 27, a theology teacher and bowling coach at Xavier High School near Union Square.

“We had a little money from our wedding and were good about saving,” he said. If they scrimped, they could afford a place in the low \$300,000s. “We were complete neophytes, both of us, to the whole process,” he said.

They began their hunt nearby, at the Abby Court condominium on 21st Street in Greenwood Heights, as the northern edge of Sunset Park is sometimes called. Ms. Cicalese ignored the fact she would have the same horrible three-train commute that put her in a sour mood but, “I don’t know, you just get crazy,” she said.

The \$299,000 price for a two-bedroom seemed low. “We thought maybe we were stumbling on a deal, but no sirree,” Ms. Cicalese said. Each bedroom had less than 70 square feet. One had no closet.

They considered an unremarkable condo in Crown Heights. This one was four flights up, with no laundry facilities and a \$330,000 price. They concluded they were priced out of even ungentrified areas of Brooklyn.

Prices were similarly high for two-bedrooms in bad condition in Washington Heights, which at least was close to Ms. Cicalese’s job. But for the same money, in northern [Westchester](#), they could buy a whole house.

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“We wanted to see everything in our price range in the area,” Ms. Cicalese said. “It had something to do with being newly married. Your life is changing. You don’t know where you fit in financially or emotionally.”

They liked a lovely small house in Cortlandt Manor, in Westchester County, selling for around \$335,000.

“I at some point convinced myself you couldn’t avoid a long commute,” Ms. Cicalese said, even as her great fear was that, every night, they would arrive home for dinner grumpy, fall into bed, “and that would be our lives.” They would need to replace their car, an unreliable 10-year-old Volkswagen Golf donated by her cousin Annie.

What’s more, Westchester County was utterly foreign. “I realized there is nothing here that I know — not one person I know, not one street name I know,” said Ms. Cicalese, who is originally from Merrick, on [Long Island](#). Her husband is from Philadelphia.

They knew they would be miserable spending so much money or living so far away. It was imperative to narrow their hunt, focusing on places that were cheaper and closer. Some turned up in the Bronx.

In Riverdale, they fell for a co-op listed at \$229,000 where the agent at the open house emphasized that the building required only a 10 percent down payment. When they decided to make an offer, they had no idea how to proceed. So they called one of Ms. Cicalese’s colleagues, Matthew Bizzarro, the director of community service programs at Mother Cabrini. He is also an agent at Stein-Perry Real Estate.

They were reprimanded by the listing agent for doing so. “Since we went to the open house, we thought it was O.K. to loop Matthew in, and that was kind of a no-no,” Ms. Cicalese said.

But Mr. Bizzarro gathered more information, including the

fact that while the building would take 10 percent, it was unlikely a lender would provide financing under such conditions. There were other oddities, including a listing price that kept fluctuating. “That was a terrible, terrible experience,” Ms. Cicalese said. She called it “the Riverdale heartbreaker.”

Weary and discouraged, they decided to abandon the hunt for the time being. But Mr. Bizzarro had a co-op to show them, in an Art Deco building in the Bedford Park section of the Bronx, just blocks from Fordham. The listing price for a two-bedroom was \$200,000.

The online photos looked dismal. They almost canceled their appointment to see it, but Mr. Bizzarro was a friend, so they dragged themselves over. They found 1,000 square feet of drab carpet and yellow walls.

“It was dingy, but that was basically the only thing wrong,” Ms. Cicalese said. And dingy was easy to fix. “We looked at it and kind of lingered,” she said. “And then we thought, ‘Wow, we could do 20 percent on this because the asking price is so low.’ ”

The two initially offered \$160,000 but quickly raised their bid. They bought their new home for \$180,000. Maintenance is \$565 a month.

Though the Riverdale heartbreaker turned them off to the co-op process — they were concerned about being scrutinized by a board and selling in the future — Mr. Bizzarro convinced them that a co-op purchase in a stable building protected their investment. “The worst part was getting all your paperwork together and every piece of financial history you have,” Mr. Cicalese said.

The Cicaleses moved into their new home last month after removing the carpeting, refinishing the floors and painting the walls. The only disadvantage is the small 1950s kitchen, which they plan to redo.

Now, Ms. Cicalese drives to work, no longer returning each evening in a bad mood. The two have an actual dining table for meals. Even their cat, Dottie, with room to run, has become more playful. Though they will probably move to a bigger, more permanent place at some point, they feel they have at last moved on from post-college mode, into a real home, one that “makes having a future family feasible,” Mr. Cicalese said.

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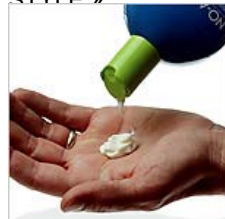
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