

The Hunt

# An Urban Alternative

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ENTICED by notions of buying a home to grow into, Erica Brembos and her husband, Satya Maganti, thought about getting a big house and a big yard in the suburbs of northern [New Jersey](#). After all, Ms. Brembos said, it was “common wisdom” that people got “more space for your money in the suburbs.”

On Monroe Street, a duplex condo has an open layout and a balcony.

Ms. Brembos, a native of Neptune, N.J., and a graduate of the Parsons School of Design, works as the creative resources director for the Parenting group of magazines. She was renting a studio in Riverdale, the [Bronx](#) (an affordable “single girl in the city kind of place,” she says), when she and Mr. Maganti, a native of Mumbai, India, met online.

He had a pharmacy degree when he arrived in New York in 2000 for graduate studies in management information systems at [Baruch College](#). He lived first in Jersey City and later rented a small one-bedroom apartment on the Upper East Side. He works as a project manager for a technology consulting firm.

Three years ago the two, who are now in their early 30s, moved together to a two-bedroom in the [Gotham](#), a high-rise rental building in Jersey City. Mr. Maganti, already familiar with the neighborhood, knew they could afford a spacious apartment there. The rent was around \$2,450 a month.

When the couple married two years ago, “we were thinking about buying only in the abstract,” Ms. Brembos said. But Mr. Maganti, who grew up in a low-rise apartment building, harbored dreams of buying. “In India, it’s regarded very highly to have your own place,” he said.

Last spring, with housing prices low, the couple went house-hunting in several northern New Jersey towns for a house with a yard suitable for a vegetable garden.

But then they considered commuting costs, including train tickets and parking. Because their work hours differ, they might even have needed a second car. Mr. Maganti has colleagues with two-hour commutes. “Nobody said they enjoyed their commute,” he said. “What they did say was they enjoyed where they lived.”

The couple also had mixed feelings about the upkeep of a house.

In the end, suburban living seemed too complicated. “We were trying to wedge all this stuff in, and we came to our senses when we started poking around at condos just to compare,” Ms. Brembos said. “The vegetable garden started to look not so appealing.”

They decided instead on “urban New Jersey,” along the Hudson River, planning to find a condominium in the \$600,000s with abundant space indoors and out.

In Jersey City, Ms. Brembos said, they saw odd layouts and high prices. They saw more viable possibilities in Hoboken, and Mr. Maganti preferred the feel of it anyway.

An enormous grassy backyard was the draw at a three-bedroom brick condo on Monroe Street, listed at \$629,900, but the lack of a parking spot was a problem. “Parking in Hoboken is touchy,” because of the area’s density, said their agent, Lindsey Brown of Halstead Property New Jersey in Hoboken. “You can circle the block for 20 minutes sometimes.” (That house later sold for \$612,000.)

Nearby, on Madison Street, they loved a two-bedroom stucco town house with a three-car garage. It was pricey, at \$699,000. “So therefore we had to be logical,” Mr. Maganti said. “I am a little bit of an emotional buyer, and Erica is my voice of reason.” (That one sold for \$695,000.)

They had trouble scheduling a visit to another condo on Monroe Street — this one listed at \$649,000 — because the seller was ill.

Ms. Brembos finally saw it while her husband was working. “I wasn’t 100 percent sure he would like it,” she said, “but I liked it a lot.” The duplex had two bedrooms, a den and three bathrooms, though she wasn’t crazy about the spiral staircase.

And the balcony was “not the dream outdoor space we thought we would want, but the other things balanced it out,” Ms. Brembos said. Besides, parking was now more important than outdoor space, and there was a parking space beneath the building.

As for Mr. Maganti, “it took me a while to see the potential in the apartment,” he said. “Lindsay said that very seldom do you see a place where there is no wasted space and such a nice open layout.” So, last fall, the two bought the apartment for \$615,000. Monthly maintenance is just over \$500; yearly taxes are around \$9,500.

Now, they revel in their 1,500 square feet. “You are not scooting around furniture or whatever we all had to do when we lived in the city,” Ms. Brembos said. The balcony is large enough for chairs and a container garden. It’s tough, however, to navigate the spiral staircase with a laundry basket.

Problems with upkeep have been unavoidable. The two weren’t prepared for the many projects their new home involved, like plumbing and heating repairs and painting. “Those were the things we really sweated about the first few times, and now we laugh about them,” Ms. Brembos said. They are nearing the end of a dusty and nerve-racking kitchen renovation.

One thing they had neglected to consider was noise. Their upstairs neighbors had a baby who cried in the night. That family moved, but the new neighbor is a young woman who seems to walk in high heels. In many ways it's noisier.

"We talked it out and said this is the one price we pay to have this great apartment," Ms. Brembos said. "I am always of the mind to see how much you can tolerate before you start complaining."

They have dropped the idea of the suburbs, at least for now. Ms. Brembos said she couldn't imagine what would make her want to move farther out and commute.

Mr. Maganti has his eye on a few Hoboken homes with even more space and bigger yards, and "where, if luck were to be with me in the next couple of years," he wouldn't mind moving eventually.

"Erica is very content, and I'm a little bit of a restless soul," he said. "I am curious about what the suburban lifestyle is like. I wouldn't mind moving to the suburbs if they had [high-speed rail](#)."

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