

# The New York Times

## NYT REAL ESTATE

LIVING IN | CRESTWOOD, N.Y.

### Old World in a Big City



James Estrin/The New York Times

This circle at Hollywood Avenue and Kennedy Place, near the Church of the Annunciation, is designed to slow traffic in Crestwood, which one resident calls "an 'Ozzie and Harriet' kind of neighborhood."

By ELSA BRENNER

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WHEN Mary Theresa McCombe was growing up in Crestwood, a tidy 415-acre pocket of well-tended colonials, Tudors and Victorian single-family homes in a leafy neighborhood just west of the Bronx River in Yonkers, she often tarried on her way to and from school to admire one particularly stately Tudor perched on a double lot.

"To me, it was just such a beautiful home," she said, "and I marveled at it."

Today Ms. McCombe, a retired accountant, and her husband, John, the president of a money management firm in Manhattan, live in that four-bedroom three-and-a-half-bath house, which they bought nine years ago for \$700,000. They moved in with their three sons, now 17, 19, and 21, and Ms. McCombe's parents still live nearby in the three-bedroom one-and-a-half-bath colonial she grew up in.

It is not atypical for children to return to Crestwood to raise their own families. This tight-knit community of a little over 3,000 people has the kind of wholesomeness that inspires Ms. McCombe, for one, to describe it in terms of midcentury television, complete with rosy depictions of suburban life. "It's still that way in Crestwood," she said, describing the place as "an 'Ozzie and Harriet' kind of neighborhood."

Elizabeth McFadden, the past president of the Crestwood Historical Society, remains an active member even though she now lives in the Riverdale section of the Bronx. She defines Crestwood as "the kind of place that hugs you." It is the sort of slow-traffic community where children can ride their bikes to friends' homes, or take off for Richard W. Schultze Memorial Park for a pick-up game of ball, without parents' worrying about their safety.

One reason for that comfort level is Crestwood's focal point, the Roman Catholic Church of the Annunciation - whose Annunciation primary school enrolls most local children. The school serves as "the glue of the neighborhood," according to one alumnus, Joe Houlihan, who grew up in Crestwood and today is a partner in the Bronxville real estate firm Houlihan & O'Malley Real Estate Services.

Taffy Williams, the church's organist and music director, also heads a homeowner association, which she says grows and shrinks depending on residents' concerns about particular issues. One of these has been nonviolent crime, in particular car thefts and the occasional break-in. Ms. Williams acknowledged the strong presence of the church but described it as a mixed blessing. She and her husband, Tom, a civil engineer who commutes to Manhattan, bought a Cape Cod 14 years ago for \$200,000 and have been renovating it gradually ever since. She described Crestwood as an "Old World type of parish community that is very special but not perfect."

"Most everyone living here is Catholic," Ms. Williams said, adding that she wished for a little more religious diversity. "Everyone in Crestwood knows each other, which some people find a little too close-knit."

There used to be two synagogues in the area serving a Jewish population in Crestwood, she recalled, but many of those residents left in the late 1980s, when Yonkers was in the throes of a federal school desegregation lawsuit and Paideia School 15, Crestwood's public school, closed for several years. It did not reopen until 1998.

## **WHAT YOU'LL FIND**

Crestwood is part of Yonkers, the state's fourth-largest city. It lines the eastern flank of that sprawling, rough-and-tumble, highly diverse municipality, although it shares the 10707 ZIP code with Tuckahoe, a smaller, wealthier, more homogeneous community just east of the Bronx River in the town of Eastchester.

That postal affiliation enhances home values and lends Crestwood a cachet, said Margot Bennett, who owns a real estate agency in Yonkers.

Turning west off the Bronx River Parkway on Scarsdale Road, one encounters the Asbury Crestwood United Methodist Church, built in the 1860s of marble from the Tuckahoe quarries. On the warren of Crestwood streets embracing both Asbury (about 150 parishioners) and Annunciation (about 1,500), there is not a stoplight or even a blinking light, although speed bumps and gracefully planted roundabouts keep the traffic in the neighborhood from picking up too much speed.

Streets mostly have sidewalks, and historic homes are interspersed with newer Capes, ranches and colonials. Among the former are the Italianate Diamond-Brennan home, built in 1890, and the Julia B. Ward house, a brick Victorian built about the same time. Old and new alike, homes are impeccably maintained, and this time of year their landscaped properties are festooned with Halloween decorations. The neighborhood has no commercial center of its own.

## **WHAT YOU'LL PAY**

There are 21 houses on the market, ranging in price from \$399,000 to \$799,000. In the last 12 months, the median sale price was \$566,750, according to the Westchester-Putnam Multiple Listing Service; houses took an average of 170 days to sell. Five years ago the median was \$619,500, and the average time on the market was 146 days.

There are a handful of two-family homes, but no co-ops or condos.

Supporting her contention that the Tuckahoe ZIP code - like a Bronxville ZIP code elsewhere in Yonkers - pushes values above those typical in the city at large, Ms. Bennett notes that ads often promote "sought-after Crestwood." This summer, she said, a three-bedroom one-and-a-half-bath Tudor in Crestwood sold at \$575,000, while a comparable home in Mohegan Heights, with a Yonkers address, sold at \$475,000. In a better market several years ago, some houses in Crestwood sold for \$1 million or more, said Rick Schramm, a sales agent at Houlihan & O'Malley.

Crestwood property taxes, though, are lower. The average on a four-bedroom 2,400-square-foot house is \$14,000 a year, versus \$22,000 in Tuckahoe.

## **WHAT TO DO**

Over the summer William and Maria Chwalkowski paid \$575,000 for a three-bedroom two-bath Tudor in Crestwood and, with their 11-year-old son, moved from Rockland County. One reason was to be closer to Mr. Chwalkowski's job as an information technology specialist for a Manhattan travel firm.

Almost the first thing the family did was become involved in the youth sports programs at Schultze park. Mr. Chwalkowski became a board member of the Westchester Youth Organization, which offers tennis lessons.

The importance of sports in local life was clear starting in the '60s, when a group called the Hillcrest Lakers began to offer soccer, basketball, baseball and other sports to boys and girls 5 to 18.

For shopping and dining, most Crestwoodians, as they often refer to themselves, travel west to Central Avenue in Yonkers, or to Bronxville and Tuckahoe. Watering holes include Stephen's Green in Tuckahoe, a family-owned restaurant and bar named after a park in Dublin. There is also Piper's Kilt in Eastchester, which specializes in hamburgers, one of them called the Bronx Bomber.

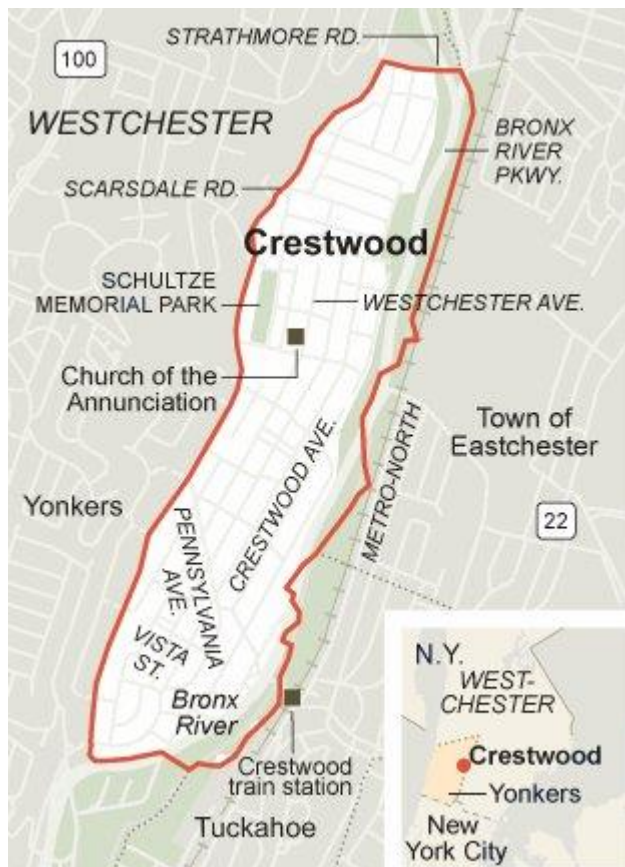
## **THE SCHOOLS**

Crestwood is in the Yonkers Public Schools system, which has 26,500 students in 40 schools. Paideia School 15 runs through eighth grade, with an enrollment of about 575 students from different parts of Yonkers.

But the majority of children in Crestwood attend the Annunciation School, a parish school within the Archdiocese of New York. Enrollment is about 510; the school runs through Grade 8. This is the inaugural year for its prekindergarten class. Tuition starts at \$4,870. After graduation, Annunciation students go on to parochial schools like Fordham Preparatory School in the Bronx, for boys, or the Ursuline School in New Rochelle, for girls. Annual tuition at each school is almost \$16,000.

On state tests, 92 percent of fourth-graders at Annunciation met or exceeded standards for English, 89 percent for math, according to Maureen Noonan, the principal. That compares with 55 percent in English and 40 percent in math at Paideia. But Michael J. Shapiro, who is starting his second year as Paideia principal, says scores in English have improved since last year.

As for SAT averages, for Yonkers as a whole last year, they were 428 in math, 431 in reading and 427 in writing, versus 514, 497 and 489 statewide.



## THE COMMUTE

The walk from most parts of the neighborhood to the Crestwood Metro-North Railroad station in the village of Tuckahoe across the Bronx River Parkway takes at most 15 minutes. During rush hour, the ride to Grand Central Terminal takes about 35 minutes, although the 6:33 a.m. train gets to Midtown in only 26. A round-trip bought at the station for travel during peak hours costs \$18.50; a monthly is \$204.

## THE HISTORY

The Asbury Methodist Church of Crestwood, one of the oldest in the country, was named for Francis Asbury, who arrived in the area in 1771 and formed the local Methodist Society. Early meetings were in members' homes. In 1797 the Sherwood Chapel was built in Crestwood, on the land of Moses and Tamer Sherwood. By 1865, the chapel had moved across the street and served residents of Tuckahoe as well as Yonkers. The oldest gravestone in the cemetery adjacent to the church dates to 1800.