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LIVING IN | PEEKSKILL, N.Y.

Matching a Dream to a Budget



G. Paul Burnett/The New York Times

THAT ARTSY FEELING

Peekskill, N.Y., slopes down to the Hudson River.

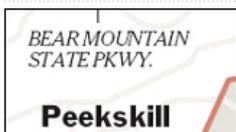
By [ELSA BRENNER](#)

Published: October 16, 2005

FOR Michael and Elizabeth Turbé, newly married and looking for a starter house, Peekskill was just the right fit. "It's suburban here, but not too suburban, and it's a city, but not too big of one," Mr. Turbé said.

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"Even more important," he said, "for people like us just starting out, we were also able to find the kind of place we always dreamed about at a price we could afford."

The couple - he's a software designer and she is an administrative assistant - were first impressed by Peekskill last year when they stopped at a downtown coffee shop on their way to visit relatives in nearby Yorktown. Smitten with Peekskill's Hudson River waterfront, its many historic buildings and the bustling, artsy feeling of the downtown, they picked up several real estate agents' cards on display near the shop's cash register, and the next day, began making phone calls. They moved to the community, in northern Westchester County, last spring.

The Turbés, who had been renting an apartment in the Windsor Terrace section of [Brooklyn](#), are the owners of a three-bedroom, one-bath house with a small front yard and a white picket fence. The 103-year-old home near Peekskill's downtown doesn't have a garage or a driveway, but at \$285,000, it was still the perfect starter home, Mr. Turbé said.

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G. Paul Burnett/The New York Times

A focal point is the Paramount Center for the Arts.

Tucked along a narrow crook in the Hudson, Peekskill, a local shipping port until the middle of the 20th century, is fast losing its gritty reputation and giving way to an influx of residents like the Turbés, who have been priced out of the residential market elsewhere in [Westchester](#) and other [New York City](#) suburbs.

What You'll Find

On the side streets near the downtown, Peekskill looks much like other working-class communities on the East Coast - its shady streets lined with rambling Victorians and modest ranches, its many small parks bustling with mothers and young children.

In the downtown itself, the faded names of manufacturing firms on the outside walls of former factories can still be seen, even as a new generation of occupants - in particular, artists in search of work-live lofts - take up residence in space once used to manufacture hats and underwear.

Mixed in with the rental and co-op lofts downtown are a growing number of shops selling paintings and sculptures, like the Flat Iron Gallery, which also leases work space to artists on its upper floors. Berenice Pliskin, an artist who lives in White Plains, commutes 30 minutes north by car three or four days a week to a studio in the Flat Iron building. "I welcome the company of other artists," said Mrs. Pliskin, a retired teacher who first began working in

Peekskill 12 years ago.

The Flat Iron is part of a state-designated business improvement district downtown, along with the Paramount Center for the Arts, the Hudson Valley Center for Contemporary Art, the Maxwell Fine Arts museum and the Westchester Art Workshop, to name a few. Around the corner, Bruised Apple Books and Past and Present Antiques, along with restaurants and coffee houses, beckon shoppers.

Right along Peekskill's waterfront, the scene changes. Condo development there is increasingly intense, with housing developers like Martin Ginsburg of Hawthorne jockeying for the most advantageous views of the river and Bear Mountain State Park on the opposite shoreline.

"The best word to describe Peekskill's housing stock is eclectic," said Lenni Smith, the manager of Coldwell Banker Perry Kennedy's office in nearby Croton-on-Hudson. Of a total of 6,400 housing units in the city, 2,500 are condos, according to the office of Paul R. Wotzak, the assessor. Another 3,896 units are one-, two- and three-family homes, and the rest (except for four co-op units) are apartments, the office said.

What You'll Pay

The median sales price of a single-family home in Peekskill is \$385,000, far less than the county median, which was \$700,000 in June, according to the Westchester County Board of Realtors. Houses currently on the market in Peekskill include a 90-year-old ranch with two bedrooms and one bath that is listed for \$229,000, and a 49-year-old ranch with three bedrooms and one bath selling for \$364,000.

The median price for condos is \$315,000, with some, like a four-bedroom, three-and-a-half-bath unit built two years ago, selling for as much as \$714,724.

In new construction, Mr. Ginsburg, one of Westchester's most active developers, is building Riverbend, condominium town houses priced at \$312,400 to \$673,900.



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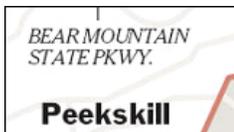
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His firm, Ginsburg Development Companies, is also the designated developer for the mile-and-a-half length of the waterfront. Preliminary plans for the \$200 million project call for about 400 condos - for which prices have not yet been determined - a 500-car garage and restaurants and retailing space on the east side of the railroad tracks.

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operations in the early 1970's, when shopping malls and television drew people's attentions elsewhere. Before that, though, Ms. Fisher said, "It was a busy place, according to my

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John G. Testa, Peekskill's mayor, said the city is trying to make sure that despite intense development pressures, "the different levels of housing remain balanced in terms of price."

"Peekskill traditionally has been a blue-collar town, and we want the middle class to be able to afford to live here," he said. Housing priced for midlevel income earners - sometimes called work force housing - is being built downtown, Mayor Testa said, adding that Mr. Ginsburg has agreed to set aside 10 percent of waterfront housing at that level, too.

Peekskill has the lowest tax rate in the county, and property owners will not see any increase in their tax bills in 2006, the mayor said. The steady tax rate is in large part a result of all the new retailing and residential development taking place in the city in recent years, said Bernard M. Molloy, president of the Hudson Valley Gateway Chamber of Commerce, which serves Peekskill, Cortlandt and neighboring communities.

"Especially Peekskill tends to attract new businesses because business owners can attract employees who can afford to live where they work," Mr. Molloy noted.

What to Do

"There's something magical about Peekskill," said Linda Jean Fisher, a painter who grew up in Peekskill and now lives in an artist's work-live loft built several years ago in the downtown business improvement district. "There's history here, a strong undertone of creative energy, and so much to do," she said.

The Paramount Center is the focal point of much of the entertainment downtown these days. Built 75 years ago as a 1,025-seat movie palace by Paramount Pictures, it ceased

mother, who was a popcorn girl there in the 50's."

In 1982, a grass roots "Save the Paramount" campaign was started that eventually spawned the current center for the arts, which features live performances - like Joan Baez on Oct. 29 - arts-in-education programs, films and art exhibitions. In the spring, Bernadette Peters performed in a concert to celebrate the 75th anniversary of the theater. Box office figures show that some 50,000 people attend events at the theater each year.

The number of cafes and restaurants has grown exponentially, along with the redevelopment of the Paramount, according to Mr. Molloy of the chamber of commerce.

The city is chock-full of parks. The Turbés, who used to frequent Prospect Park when they lived in Brooklyn, now hang out in DePew Park in Peekskill, where "we watch lots of people from all walks of life playing soccer and sometimes take a ball and play catch ourselves."

At the waterfront, just off Route 9 near the Metro-North Railroad station, residents picnic, fly kites, launch boats off the public ramp or sit on park benches to watch the sun setting over the river.

The Schools

Some potential residents of the city have shied away from Peekskill's public school system because of low standardized test scores and what Judith Johnson, the superintendent of the school district, reported as a 50 percent rate of poverty among the students, as determined by those eligible for free or reduced-price lunches.

"You cannot compare us in scores to high-wealth districts," she said. "We're dealing with different socio-economic circumstances, which is not an excuse, but it is a great challenge for us."

Ms. Johnson said the district has received a \$1.8 million, three-year state grant to increase literacy in the early grades, and a \$3.6 million, four-year grant to enrich the cultural experiences in art, music and dance.

Last year, the average verbal score on the SAT exams was 440 among seniors graduating from Peekskill High School; the average math score on the SAT's was 456. Statewide, the averages were 496 and 510, respectively.

Of the graduating class last year, 47 percent are attending four-year colleges and 43 percent are at two-year colleges, said Joseph Wychunas, the district's assistant superintendent. High-achieving students, Ms. Johnson added, have performed well on state-standardized tests at all levels and have access to advanced placement courses in high school.

Some Peekskill residents send their children to a Roman Catholic parochial school, Our Lady of the Assumption, which teaches pre-k through eighth grade.

The Commute

Trains on the Metro-North Hudson Line take about an hour from Peekskill to Grand Central Terminal. The city has a commuter parking lot for 288 cars, and while the spaces available by the year have sold out, monthly spots are still available. There is also metered parking.

The History

In 1609, Henry Hudson, the English sea captain and explorer, sailed the river on the ship Half Moon, passing by what is now known as Peekskill. Records show the first European to set foot on land was Jan Peck, a resident of New York City, who in the 1640's exchanged manufactured goods with Mohicans living there. The city was named for him, first becoming known as Peck's Kill and later Peekskill.

What We Like

The downtown has plenty of places to eat, stop for a cup of coffee or shop for the works of local artists.

What We'd Change

Some new condo buildings at Riverbend block views of the Hudson, shutting out the sight of an open expanse to all but the few who own units there.

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