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## The New York Times

The Hunt

# The \$100 Difference

By [JOYCE COHEN](#)

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THOUGH Mickey Kavanagh needed to move, she had to remain on the Upper East Side, where her dog-walking and cat-sitting business is rooted. “I would rather fit in more animals” than walk farther to reach them, she said.

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At York Avenue Estate, no street views were available.

Tina Fineberg for The New York Times

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A nice apartment on East 81st Street was a fifth-floor walk-up.

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The rent in an elevator building on East 83rd Street was too high.

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Mickey Kavanagh, with Monte, moved in last February.

She also preferred being on a low floor in a walk-up building. “I go up and down so much during the day,” she said. Climbing stairs for a client was one thing, but adding flights for herself was quite another.

Her challenge was finding a suitable place on a tight budget. She could afford to spend only \$1,200 to \$1,400 a month — \$1,500 at the very most.

Ms. Kavanagh, whose given name is Micayla, is originally from Westchester County. She moved often throughout her life, including stints in England and in the South, before returning to New York about four years ago. She rented a studio on East 89th Street for around \$1,400.

She worked as a restaurant manager, a job that was both exhilarating and exhausting. But, after a dozen years, she was ready to give up the long and unpredictable hours. She had always had cats and was drawn to animals, but didn’t want to work with sick ones. So a year ago, she started ByMySide Pet Sitting ([bmysidepetsitting.com](http://bmysidepetsitting.com)).

Last year, she gave up her apartment to move in with her boyfriend. He paid the rent, around \$1,800, on a small one-bedroom on East 73rd Street; she paid for food, utilities and all other household expenses. That arrangement lasted less than a year. In the fall, the couple broke up.

Ms. Kavanagh couldn't wait to leave. "I am definitely the moving-on kind of person," she said.

When she wasn't working, she spent all her time on the hunt for a studio. She hoped to find one without a broker's fee, because so many no-fee apartments were being advertised.

The nicest places, however, tended to carry a fee. "Agents were showing me no-fee apartments they knew I wouldn't take," she said, "and then they would show this beautiful apartment where the fee would have been \$2,400, when they knew I couldn't do it."

She briefly thought about becoming a roommate, but her cat, Monte, a cream-point Himalayan, posed a problem. "People are funny about animals," she said. Potential roommates rarely welcomed pets. "The people may have been nice," Ms. Kavanagh said, but the only ones who would allow Monte tended to have "lots of other animals, like three dogs and a cat."

"I saw some of the most disgusting, dirty, filthy living situations," she added.

Sometimes, the studios she saw were perfectly fine, though impossibly small. Kitchens were tiny, too, and "I cook all the time," she said. She saw her share of badly kept buildings along with "absolutely dark apartments that looked out on a wall or garbage dump."

"Even though New York apartments have one window," she said, that window had to face the street, lest she feel caged in.

Ms. Kavanagh began to wonder what she could do without. Was a shower in the bathroom necessary, or could she make do with one in the kitchen? Did she really need an oven door that opened fully, or was it all right if it bumped into the kitchen wall opposite?

"In a way, you feel a little bit forced to take something," she said. "You start to rationalize things in your own head just because the price is \$1,225."

One winter day, calling about a [Craigslis](#) ad, she reached Diana Muniz, an agent at Mark David Real Estate, who vowed to help. "Maybe they heard the desperation in my voice," Ms. Kavanagh said. Ms. Muniz showed her several apartments in the York Avenue Estate near 79th Street, the city landmark built a century ago as a model tenement project by City and Suburban Homes.

The only available apartments there, although well maintained, had views of a courtyard or interior parking lot. None faced the street.

She disliked a studio on 61st Street between First and Second Avenues, close to the exit ramp of the [Queensboro Bridge](#), because the neighborhood was so noisy and busy.

Typically, as apartment hunters head toward the quiet blocks farther east, they complain about the distance to the subway, Ms. Muniz said, but the same money will afford a nicer apartment on the easternmost blocks.

Sure enough, a place on 81st Street near York Avenue was perfect, except it was a fifth-floor walk-up. Ms. Kavanagh simply couldn't face the stairs. "If I worked in an office all day," she said, "it would be a different story."

In an elevator building on East 83rd Street, also near York Avenue, she hesitated because the rent was higher than she wished to pay, around \$1,600. In a day, the apartment was gone. "Everything I showed her, she was always comparing it to that," Ms. Muniz said. "It was a difficult task finding what she wanted. According to your budget, sometimes you can't be so picky."

There was a big difference even between a \$1,400 apartment and a \$1,500 one, Ms. Muniz said. "That \$100 difference — Mickey really didn't want to pay it, but she realized she had to. Honestly, people want to pay \$1,400 for a \$1,600 apartment, and when they start seeing what they get for their money, it is, like, Ouch!"

By now, Ms. Kavanagh was staying with a friend. "My stuff was in my ex-boyfriend's house; I was schlepping my cat all over the place; it was terrible," she said. "I didn't know what to do."

But a few new listings in her price range trickled in. The last one that Ms. Muniz showed her, on a quiet block near Carl Schurz Park, had no deal breakers. New kitchen appliances were being installed, and the window faced the street. The rent, \$1,495, was as much as she could spend, but the broker's fee was offset by one month's free rent. Relieved, she moved in February.

There's a bonus for Monte. The cat, who is blind — his diseased eyes were removed several years ago — sometimes darted out to play on the carpeted hallway and staircase in Ms. Kavanagh's first New York apartment. "He became the reason I met everyone in my old building," she said.

Her new home happens to have carpeted common areas, too. So Monte again runs out to play on the carpet and rub his neck on the corner stair. "He is really happy," Ms. Kavanagh said.

E-mail: [thehunt@nytimes.com](mailto:thehunt@nytimes.com)