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Best Affordable Suburbs: Northeast

With a little digging, you can find a value community anywhere—even in the most expensive part of the country

by [Maya Roney](#)

Exorbitant prices. Cramped living spaces. High property taxes. Why would anyone want to live in the Northeast?

Indeed, the high cost of life has left many Northeasterners gazing South and West to the promised land of longer summers and more-for-less real estate. If this sounds like you, consider this before taking off: There are still suburbs in the Northeast that offer decent schools, low crime, and a strong sense of community—all at an attainable price tag.

All this—and you can still live as close as a 20 minute drive from your dream job in Boston, New York, or Philadelphia. You can enjoy the recreational offerings of these historic cities, the cultural diversity of the neighborhoods in and around them, and the natural beauty of the nearby Atlantic coast. Like it or not, you will even have four seasons.

Looking primarily at schools, crime, home prices, and cost of living, BusinessWeek.com and Portland (Ore.)-based Web site Sperling's Best Places identified 18 suburbs of the Northeast's biggest cities that offer the best ratio of quality to cost. Most of these places have better-than-average schools and lower-than-average crime rates. The average secondary test score index on our list is 111.4, and the violent crime index is 55 (with 100 being average for the state and country, respectively).

ECONOMIC AND LIVABLE

What these places don't have are blocks lined with million-dollar homes. Such scenery is commonplace in the region, which has the highest median home price in the U.S., at \$265,900 vs. the nation's \$212,800, according to the National Association of Realtors. (Note: The NAR includes Virginia and West Virginia—we do not.) The Northeast also encompasses much of the nation's luxury home market—half of the top 10 states with the greatest number of \$1 million-plus homes are in the region, including New York, New Jersey, Connecticut, Massachusetts, and Maryland (see BusinessWeek.com, 4/2/07, "[Luxury Home Super States](#)").

"The prices of affordable places are going to be higher here in the Northeast than in places like the Midwest and South," says Bert Sperling, president and founder of Sperling's Best Places and co-author of *Best Cities to Raise Your Family* (Wiley). "But we also wanted to choose livable places, hence the higher price tag."

Even so, no suburb on our list has a median home price passing \$671,000 (Norwood, N.J.) or a cost of living index over 188.8 (also Norwood), with 100 being the national cost-of-living average. To put this in perspective, New York City has a cost-of-living index of 256.2, while Paw Paw, W. Va., a town of less than 600 people with an average household income of around \$25,000, has an index of 70.9. The average median home price on the list is \$377,635, and the average cost-of-living index is 131.

BUSINESS HUB

Does it all sound too good to be true? Ask the residents of Coraopolis and Moon Township, Penn. (they share the same zip

code), located just 15 to 20 minutes outside Pittsburgh. "Let me put it this way: I'm 58 years old, I've lived here all my life, and I have absolutely no desire to go anywhere else," says Sam Marcocci, a local Realtor at Prudential Preferred Realty in Moon Township.

Many corporations call Moon home: FedEx Ground ([FDX](#)), Nova Chemicals ([NCX](#)), and the consumer division of GlaxoSmithKline ([GSK](#)) are headquartered here. The main campus of Robert Morris University is also located in Moon, feeding much of the economy in the area.

The median home price in Coraopolis and Moon Township is \$165,500, yet the secondary test score index is 124 and the violent crime index just 32. "Anytime I get people that are coming in from Florida, California, or New Jersey, they are kind of like amazed at what they can get here," Marcocci says.

EDUCATION ADVANTAGE

Nashua, N.H. (which is suburban in appearance and often considered a Boston suburb), has appeared on numerous best-places lists. No wonder. The median home price here is \$302,300, violent crime is virtually nonexistent, and the schools are top-notch.

"I have to tell you that we frequently have clients come in that have special education needs, and Nashua meets those needs," says Sandra Ziehm, owner of Harmony Real Estate in Nashua and a school-board member. Ziehm estimates that the annual school budget is well over \$100 million, and kids with disabilities aren't the only ones who benefit. The high schools offer programs in subjects such as cosmetology and television, and have state-of-the-art TV studios and planetariums on site. Nashua's secondary test score index, at 118.1, is well above average.

Nashua also has plenty to offer in terms of entertainment, including great restaurants, shopping, and a symphony orchestra. If you're really picky, Boston is less than an hour's drive away. And now could be a good time to buy real estate in the area. "It's the best time," says Ziehm. "Prices have dropped here. We're in a soft market, and it needs to be soft."

Still thinking about trading in your house for a bigger one in North Carolina? Do it for the weather, if you must. But if it's quality living at affordable prices you're after, the Northeast may surprise you.

[Click here](#) to see our list of the 20 Best Affordable Suburbs in the Northeast U.S.

For more best affordable suburb ideas, see Maya Roney's [blog](#).

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