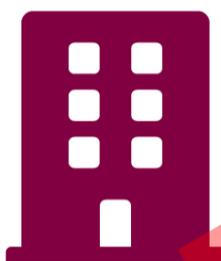


## CHAPTER THREE

# FINDING A HOME

## WHAT KIND OF HOUSING ARE YOU LOOKING FOR?



Your first major goal is finding a place to call home. Although the search for housing can be a challenging and sometimes complicated process, stay positive! The metropolitan area offers a diverse array of safe and affordable housing options, so you're sure to find something that fits your needs. Those needs vary from person to person, and you should do your best to prioritize your own before you start searching.

This information is presented to advise and assist you, but remember that ultimately you are the best judge of your own housing needs and which situation will work best for you. As you get started, the first thing to consider are the types of housing available. In this section, you'll find a detailed description of each of the housing situations listed below:

- Temporary housing and residences
- Dormitories and university housing
- International student housing and homestay residences
- Renting a room in a private home
- Apartment shares
- Subletting an apartment
- Renting your own apartment

### TEMPORARY HOUSING AND RESIDENCES

Be aware that it can take some time to find a suitable place to live, especially in New York's tight housing market. You will probably need a temporary place to stay while you conduct your search. Hotels are expensive, but they aren't your only options. If you are a student, your first step should be to

check with your international student advisor or campus housing office to ask if there is an affordable facility near your school where you can stay until you locate permanent housing. If you already have friends or family in the New York area, discuss the possibility of staying with them before you arrive.

Other temporary housing options include YMCAs, youth hostels and the temporary residences that are listed in the [Appendix](#). These places provide rooms for anywhere from one night to one month, and some even offer longer arrangements. If you are interested in staying in a residence on a longer-term basis, you can look into the residences listed in the [Appendix](#) as well. Many of these residences fill up very quickly, so you should make arrangements for your stay well in advance.

Always call or email first—you will save time and energy!

## **COLLEGE AND UNIVERSITY HOUSING**

Most colleges and universities provide residence halls for their students. Usually both single and shared rooms are offered, as well as a variety of services, such as meal plans, laundry facilities and TV or study lounges. Residence halls are usually coeducational, but single-sex residences or floors may be available. Choosing university housing is a good solution if you want to move in quickly and live in a ready-made community with other students. It also enables you to avoid the responsibilities of signing a lease, and furnishing and maintaining an apartment.

Many newcomers report that living in campus housing provides a sense of community that can otherwise be hard to find upon first arrival. Living in a residence hall, at least during your first year, can help you feel more at home in your new surroundings. However, whether or not you live in a residence hall, One To World's programs can enhance this sense of community outside of residential life by connecting you to international students at 70 other colleges and universities. Visit our event calendar online at [one-to-world.org/site/315/International-Students/Program-Calendar](https://one-to-world.org/site/315/International-Students/Program-Calendar) to learn more.

Keep in mind, however, that some campuses do not have sufficient housing for all the students who request it. If you are interested in this option, you will need to act quickly and reserve a room well in advance of arriving at your school. Be sure to keep yourself knowledgeable and updated about your university's housing process.

## **INTERNATIONAL STUDENT HOUSING AND HOMESTAY RESIDENCES**

In some cases, there are off-campus housing centers that specifically cater to international students and scholars who are staying for an extended period of time. Built like college and university housing, international student housing residences offer a good solution if you hope to move in quickly. Additionally, community mixers or cultural and social events may allow you to meet other residents within the center who are from different countries.

Another reason to consider this option is that many of these housing centers are nonprofit organizations, which means the money collected goes back towards achieving the organizations' particular goals.



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- Programs like the Women's International Leadership program and I-House Innovation Labs offer mentorship and skills-building
- Legacy cultural events like the All Nations Festival showcase the breadth of experience and talent in the House

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**International House**, or **I-House** ([www.ihouse-nyc.org](http://www.ihouse-nyc.org)), near Columbia University's campus on the Upper West Side, is a nonprofit organization and one of the most well-known graduate student housing centers and international community residences in New York City. Rooms at I-House are in high demand and you must submit an application if you would like to live there.

**Educational Housing Services**, or **EHS** ([www.studenthousing.org](http://www.studenthousing.org)), is another nonprofit organization that houses students, similar to I-House. One of EHS's draws is its varied selection of buildings in prime locations, such as Brooklyn Heights, the Upper East Side, and Midtown East and West.

Applying for a homestay residency, where you would live with an American family, is another viable option for housing that may also provide unique cultural enrichment opportunities.

Similar to university housing, these options are very popular, and centers like I-House and other homestay residency opportunities may not have the space or resources to accommodate everyone requesting their services. Inquiring and acting quickly before you arrive to New York City will improve your chance of securing this housing option, should you be interested.

## **RENTING A ROOM IN A PRIVATE HOME**

Local residents occasionally rent out an extra room in their home or apartment to students at a nearby campus. The rooms are usually furnished with a bed, dresser and desk, but may or may not include a private bath. You might also have permission to use the kitchen. For information about renting a room in a private residence, contact your school's Off-Campus Housing office to ask if they maintain a list of such accommodations, or check notices posted on campus bulletin boards.

Though relatively inexpensive, this type of living situation requires careful consideration. Remember that you may have to adjust your lifestyle to accommodate the person or family with whom you will be living. For instance, if you are a smoker and the owner of the house doesn't allow smoking, then this house might not be a good match for you. On the other hand, you may find that you have much in common with your new "family" and this could be the start of a rewarding friendship. The best way to avoid major problems is to get to know your prospective housemate(s) before you make the decision to rent the room. Think about your needs and the specific circumstances very carefully before you make your decision.

## **APARTMENT SHARES**

A share refers to a situation in which you move into a space, such as an apartment, loft or house, that has already been rented by another person or persons, and you agree to divide the responsibilities and payment of rent and bills. You may or may not have your name added to the lease or be asked for a deposit. This is one of the most popular housing options among students and young professionals in New York City. As with any roommate situation, it is important to discuss any expectations you might have and agree on ground rules at the beginning. One benefit of moving into a share situation is that there might be more flexibility concerning how long you agree to stay. With an apartment lease, by contrast, you must take responsibility for a complete year's rent even if you will be leaving after nine months. Again, the best place to start this process is with your college's Off-Campus Housing office.

Notices of shares can also be found posted on campus bulletin boards, online and off, and in many newspaper classified ads. Exercise caution before meeting anyone alone or handing over any money.

## **SUBLETTING AN APARTMENT**

Subletting an apartment from a tenant who temporarily leaves the city and plans to return to the same apartment after a period of time may be a short-term option to secure housing. For example, an actor living in New York may get a temporary three-month job in Hollywood. Instead of moving out of his or her apartment, the tenant may choose to sublet it to another person. This means that someone else, a subtenant, can live in the original tenant's apartment and use all the furniture and kitchenware until the primary tenant returns.

This is very common in New York City, but you should be cautious if you agree to sublet an apartment. A subtenant's legal rights aren't always as clear as those of a primary tenant. During a sublet, the original tenant takes full responsibility for all obligations under the lease, continues to pay the rent to the landlord, and reserves the right to reoccupy the apartment. Be sure that you are dealing with a reliable person and that you, too, are reliable. Above all, be certain that the apartment you choose can be subleased on a legal basis. A sublet that does not comply with the law may be grounds for eviction (i.e., the legal removal) of both you and the primary tenant.

A reliable tenant follows legal procedures when subletting their apartment to you. To sublet an apartment, the tenant must first obtain permission from the landlord. In general, a landlord is obligated to grant permission unless it can be proved that you would be an unsuitable subtenant. For example, the landlord may require information about you and your ability to pay the rent. Generally, you will pay rent to the tenant, who will then forward the rent to the landlord.

The landlord may request that the tenant and subtenant provide a copy of the sublease. The sublease is a written contract that states:

- The condition of the apartment and its furnishings;
- The duration of the sublet; and
- Your responsibilities as a subtenant.

Always insist on signing a sublease before paying any rent or putting down a security deposit to the primary tenant. Be sure to request a copy of the signed sublease for your records. You can find examples of sublease agreements by state at [eforms.com/rental](https://www.eforms.com/rental) and selecting the desired state and form.

The primary tenant should remove all valuable items from the apartment before you move in. If it is a short-term sublet, the tenant should make specific arrangements with you about mail delivery.

### **Other points to remember about subletting:**

- While the primary tenant is away, the conditions of his/her lease cannot be changed without his/her consent.

- The primary tenant is not allowed to add more than 10 percent to the legal rent. You can verify this by looking at the tenant's original lease prior to subletting.
- You will probably have to pay a security deposit of 50 to 100 percent of one month's rent. This amount may vary depending on the duration of the sublet and the furnishings provided, as well as the condition of the apartment. For a sublet of six months or longer, it is not unusual to be asked to put down a total of three months' rent upon signing a lease: first and last month's rent, plus an additional month's rent as security deposit. The security deposit should be deposited into a savings account at the bank and returned to you when you vacate the apartment, provided you have left the tenant's home and furnishings in good condition.

For information on how to sublet your own apartment, refer to the [Your Right to Sublet](#) section.

## RENTING YOUR OWN APARTMENT

So you're ready to live the dream? Having your own apartment is one of the ultimate New York experiences. You'll enjoy maximum freedom, space and privacy. There are no rules about guests and you can decorate your space however you'd like!

Looking for your own apartment requires patience and determination. Most people find that they must look at many apartments before finding one they like and can afford. During your search, you will encounter obstacles such as expensive rents, high broker fees and enormous competition, especially in Manhattan. You will need to be persistent—even aggressive—about following up on leads and placing phone calls. Once you find something you like and can afford, you must act on it right away. There is no guarantee you will get the first apartment that appeals to you.

Once you have found a suitable apartment, you will have to go through a complicated approval process, which involves filling out an application, providing references from people who can vouch for your reliability (you can ask your international student advisor, an employer, a previous landlord, professors, friends and family), documenting your financial resources and submitting to a credit check (proof that you have a history of paying your bills on time). A small, non-refundable fee for processing an application/credit check must usually be paid. As a newly arrived student, you may not have any credit history and would need to provide a guarantor. A guarantor is a person (in the U.S.) who provides a written statement of agreement to pay your rent in the event that you fail to do so. As mentioned previously in the [No Credit History?](#) section, **Insurent** is a company that can provide a guarantee to a landlord on your behalf for a fee. Visit [www.insurent.com](http://www.insurent.com) for more information. Note: If you do not have a guarantor in the U.S., your landlord may require a larger security deposit from you.

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To be prepared to make a quick decision, bring the following items with you when you go to inspect an apartment:

- Checkbook or traveler's checks for any required fees or deposits;
- Photo ID (passport or driver's license);
- Credit-related information (names, addresses and phone numbers of references and guarantor);
- Bank account information (account numbers and recent statements, if available); and
- Verification of income.

## CHECKLIST FOR SELECTING HOUSING

Here are some things to consider before you sign a lease:

- **Security:** How secure is the building? Is there an intercom system or a doorman? Is the front door securely locked? Is the entryway well lit? How secure is the apartment? If the apartment is on the first or top floor, or is accessible by a fire escape, are there gates on the windows?
- **Convenience:** Is it in a convenient location? Consider access to transportation and necessary services like grocery stores, laundry facilities, etc.
- **Noise:** How noisy is the apartment? Traffic noise or nearby trains, schools, hospitals, or fire stations can all make for a noisy location.
- **Location:** How many flights of stairs will you have to climb if there is no elevator? Will a great view compensate for extra physical exertion? Is the ventilation adequate? Does the apartment receive sunlight for at least part of the day?
- **Space, Facilities, Amenities:** Are the closet and storage spaces adequate? What kind of bathing facilities does the apartment have? Do a stove and refrigerator come with the apartment? Are both in good working order?
- **Wi-Fi and Utilities:** Are the electrical and plumbing working and properly maintained? How many electrical outlets are in each room? Is high-speed internet available in the apartment? How are the utilities billed (gas, electric, water, etc.)? Are any included in the rent, or are they each paid separately?
- **Apartment Quality:** Are there visible physical defects, such as cracked plaster or leaking faucets? If so, write down everything that is wrong and try to get the landlord to sign a written agreement that the defects will be repaired. If he/she refuses, send the list to the landlord via registered mail and request a return receipt before you get the keys. You should also photograph any defects in the apartment;

these images will serve as proof that you did not cause those damage or defects.

- **Painting and Maintenance:** It is standard for landlords to make all necessary repairs and apply a fresh coat of paint inside the apartment between tenants. Some landlords may not do this unless you specifically request it. Also, find out if there is a superintendent or designated maintenance worker you may contact if anything needs to be fixed or repaired, and how best to contact them. Discuss all maintenance projects or needs with your landlord before signing the lease.

## WHERE SHOULD YOU BEGIN YOUR SEARCH?

### INITIAL RESOURCES

A good place to start your research, in addition to reading this guide, is the website of the New York City Rent Guidelines Board ([www.nycrgb.org](http://www.nycrgb.org)). You'll find detailed explanations of current laws and tenant rights, as well as reliable resources for finding housing.

If you're looking in New Jersey, you can find landlord-tenant information at [www.state.nj.us/dca/divisions/codes/offices/landlord\\_tenant\\_information.html](http://www.state.nj.us/dca/divisions/codes/offices/landlord_tenant_information.html).

### OFF-CAMPUS HOUSING OFFICE AND UNIVERSITY PORTAL SYSTEM LISTINGS

If you are affiliated with a university, see if your school has an Off-Campus Housing office that posts apartment listings from local landlords, notices of sublets or rooms in private homes, and listings for roommates and shares. You will usually need to show your student ID in order to gain access to the office.

Also, be sure to visit their website for updated postings. Housing listings change frequently, so you should check for recent updates many times a day. The Off-Campus Housing office is one of the most convenient and least expensive resources for students trying to find housing.

Many universities have an internal housing portal where students can post housing ads that are only accessible to other students. These kinds of ads offer additional peace of mind as they tend to be reputable leads for vacancies. Typically, you are able to access these systems once your school has assigned you an online ID. Consult your university's website to look into what kind of housing resources they provide,

and how you can access them.

## WORD OF MOUTH

Believe it or not, word of mouth is still one of the best ways to find out about a place to live. The more people you talk to about your search, the more likely it is that someone will give you information that will lead you to what you are looking for—they may even have friends who are looking for a roommate. Expand your network by telling as many people as possible that you are on the hunt for a place to live, which neighborhood(s) you are interested in, and what your price range is. Some housing seekers even print flyers or cards to share with friends and acquaintances to remind them of their search.

## NEIGHBORHOOD RESOURCES

As you conduct your search, don't forget to check notices for apartments on bulletin boards at your own school, at nearby campuses, or in neighborhood stores and cafés. Some schools restrict the use of such bulletin boards to their own students. Off campus, you can often find housing notices on bulletin boards at local supermarkets, restaurants, coffee shops, bus stops, bookstores, copy services or laundromats. You can also use these bulletin boards to post your own notice stating what type of apartment you are looking to rent or share. Your card or flyer should include your name (first name only), a phone number or an e-mail address where you can be reached, and the type of apartment or living situation you are seeking. For personal safety reasons, do not include your full name or the address of your temporary residence.

## INTERNET RESOURCES & SOCIAL MEDIA

In addition to the resources previously mentioned, a number of online housing resources are extremely useful. Browsing them will give you a good idea of what's out there, and might even lead to the right place for you.

Remember, if you are affiliated with a university, the first place you want to look is on your school's website, but here are some valuable public online housing resources and forums:

- [www.apartmentsearch.com](http://www.apartmentsearch.com)
- [www.cityrealty.com](http://www.cityrealty.com)
- [www.nooklyn.com](http://www.nooklyn.com)
- [www.roomiapp.com](http://www.roomiapp.com)
- [www.roommates.com](http://www.roommates.com)
- [www.roomster.com](http://www.roomster.com)
- [www.spareroom.com](http://www.spareroom.com)
- [www.sublet.com](http://www.sublet.com)

However, the most notable resource remains **Craigslist**, where you can find local classifieds and forums

that are moderated for more than 500 cities in over 50 countries worldwide. On [www.craigslist.org](http://www.craigslist.org), you can filter search results for all kinds of housing situation, as well as find items for sale and other community services.

Furthermore, you can download a number of useful mobile apps to stay on top of up-to-date housing listings:

- **Apartments.com** provides real-time availability in its map-based app, with a focus on the amenities that apartment communities offer and the additional fees to expect.
- **Apartment Finder** caters to new renters and budget-conscious tenants.
- **Apartment Guide** provides high-definition photos and floor plans for a deeper look at available spaces.
- **HotPads** includes neighborhood details to help you get a feel for the area around the apartment you're considering.
- **PadMapper** plots apartment listings from multiple sources on an interactive online map.
- **StreetEasy** is one of the largest online real estate market places in the New York metropolitan area. You can search by “no fee” to find apartments that do not have a broker fee.
- **Trulia** streamlines inquiries with its one-click feature, which puts interested renters in direct contact with the property manager.

## FACEBOOK HOUSING GROUPS

If you are on Facebook, some university students create housing groups that function similarly to university campus listservs as sources for house listings. This is a good option to find cheap and frequent listings in your university's local area. Rather than going through university offices to post ads for available housing, students post their ads in these Facebook groups. Students may prefer this method of advertising because of the immediate response they get from others, but listings tend to be for short-term sublets since students want to find occupants quickly. Because of this, joining a Facebook group at the beginning of the year and looking for housing between semesters may yield more long-term placements. [NYC.BK.Apartments](#) is a popular Facebook group that helps connect roommates. [Ghostlight Housing](#) is also a very active Facebook group specifically for performing artists in New York City.

## AVOIDING SCAMS AND FRAUD

While housing websites and apps are the most convenient way to access a wide range of housing options, you should take some important precautions if you decide to go this route. As the popularity of these sites has increased with prospective renters, so has their popularity among those out to scam renters.

As a result of the high-pressure housing process, criminals are able to fool prospective tenants with fake housing postings. Through these scams, they mislead potential renters into sending them money, but don't follow through on their side of the housing process, usually never to be heard from again after they've received your payment. Below you will find a list of more specific tips from Craigslist that you can follow as you navigate your search. See all of the tips on their website here at [www.craigslist.org/about/scams](http://www.craigslist.org/about/scams).

### **Guidelines to Follow:**

- Deal locally with people you can meet in person—follow this one simple rule and you will avoid 99 percent of scam attempts.
- Never wire funds via Western Union, Moneygram or any other wire service—anyone who asks you to do so is a scammer.
- Avoid apartment posts that do not have photos, or where you have seen the same photos on multiple different postings.
- Fake cashier checks and money orders are common. Banks will cash them and then hold you responsible when the fake is discovered weeks later.
- Craigslist (and most other housing forums) are not involved in any transaction, and do not handle payments, guarantee transactions, provide escrow services or offer “buyer protection” or “seller certification.”
- **Never give out financial information** (bank account number, social security number or PayPal info, etc.).
- Never send money before you have a lease that both you and the landlord have signed.
- Do not rent without seeing the apartment first in person.
- Avoid deals involving shipping or escrow services, and know that only a scammer will “guarantee” your transaction.
- Do not allow a background or credit check until you have met with the landlord in person.

### **Personal Safety Tips to Follow:**

- Insist on a public meeting place like a café.
- Tell a friend or family member where you are going.
- Take your cell phone.
- Consider having a friend accompany you.
- Trust your instincts.

## REAL ESTATE BROKERS

Many apartments are rented through real estate agents, or brokers, who charge a fee to find you an apartment. This fee, which is rarely negotiable, can range anywhere from one month's rent to between 10 and 18 percent of the annual rent. For example, for an apartment that costs \$1,000 per month (or \$12,000 per year), a broker's fee of 15 percent would total \$1,800. You would pay this in addition to the first month's rent and the security deposit required by the landlord.

Since cheaper apartments can be hard to find, and brokers earn larger fees on more expensive rentals, a broker may try to persuade you to accept an apartment that is more expensive than you can afford. When working with a broker, be prepared to insist that they only show you apartments that are within or close to your price range.

If you decide to use a broker, make sure the fee is due only after the agency has found an apartment and you have signed a lease. Some agencies charge a referral fee (anywhere from \$100 to \$250) that only entitles you to look at their lists of available apartments, and it is up to you to visit and negotiate for the apartments yourself. Paying for these lists can be risky because there is no guarantee that the listings are exclusive or even up-to-date.

## WHAT DECISIONS DO YOU HAVE TO MAKE?



As you begin to look for housing, you'll need to make a number of decisions. The more planning you can do in advance, the more effective and successful your search will be.

## LOCATION

How far away from your school or work are you willing to live? Your rent could be substantially lower if you're willing to travel a little farther, particularly if your school or office is located in Manhattan. Take a look at subway or bus maps to see what transportation options are available in each area you are considering. You can use Google Maps to estimate how long potential commutes would be.

Manhattan is the commercial and cultural center of the New York metropolitan area; rents here are correspondingly higher than in the outer boroughs or in nearby New Jersey. Convenience is a big factor in housing cost, so the areas that are closest to Manhattan are usually more expensive than those farther from the city. Brooklyn's rise in popularity means some of its neighborhoods are now just as expensive as Manhattan. A number of neighborhoods in Queens are relatively close to Manhattan and