

# The New York Housing Process

## WHAT KIND OF HOUSING ARE YOU LOOKING FOR?

In a large and densely populated city like New York, finding a comfortable place to live is the first step to survival in the big city. Getting settled in safe and affordable housing can be an important factor in enjoying your life in New York. The metropolitan area offers a diverse array of housing options from which to choose, but your search for housing can be a challenging and sometimes complicated process. This section is designed to advise and assist you in this process, 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 you should consider is the types of housing available:

- Temporary Housing and Residences
- Dormitories and University Housing
- 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 are conducting your search. Regular hotels are expensive, but there are other 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 for even longer. 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, fax or email first—you will save time and energy!**

## College and University Housing

Many 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. Many residence halls are 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.

There is no better way for a newly arrived student to adjust to life in New York City than to live with other students. Many newcomers report that living in campus housing provides a sense of community that can otherwise be hard to find upon first arrival to New York City. Living in a residence hall, at least during your first year, can help you feel more at home in your new surroundings.

Keep in mind, however, that some New York City campuses do not have sufficient housing for all their 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 in New York City. Be sure to keep yourself knowledgeable and updated about your university's housing process.

## Renting a Room in a Private Home

Local residents occasionally rent an extra room in their home or apartment to students at a nearby campus. Usually the room will be furnished with a bed, dresser and desk, but it 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 inquire whether they keep 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 isn't the right situation 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 (apartment, loft, house, etc.) that has already been rented by another person or persons, and 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. 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, on and offline, and in many newspaper classified ads. Please exercise care before meeting anyone alone or paying money.

## Subletting an Apartment

You may choose to sublet an apartment from a tenant who temporarily leaves the city and plans to return to the same apartment after a period of time. 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 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. You should be sure that you are dealing with a reliable person and that you, too, are reliable. Above all, you should be certain that the apartment you choose can be sublet on a legal basis. A sublet that does not comply with the law may be grounds for eviction of both you and the primary tenant.

A reliable tenant follows legal procedures when subletting his apartment to you. To sublet an apartment, the tenant must first obtain permission from the landlord. In general, a landlord is obligated to give his permission unless he can prove 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.

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

1. the condition of the apartment and its furnishings
2. the duration of the sublet
3. your responsibilities as a subtenant.

Be sure to keep a copy of the sublease for your records.

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 and telephone messages.

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.
- If you are subletting an apartment, the primary tenant is not allowed to charge you more than 10% above the legal rent. (This can be verified by looking at the tenant's lease.)

- You will probably have to pay a security deposit of from 50% to 100% 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. This money should be deposited into a savings account at the bank and returned to you when you vacate the apartment provided that you have left the tenant's home and furnishings in good condition.

For more information on how to sublet your own apartment, see page 51.

## Renting Your Own Apartment

Having your own apartment is probably one of the ultimate New York experiences. Although it can be a frustrating, time-consuming process to find an apartment, most long-term residents prefer this option because it provides maximum freedom, space and privacy. There are no rules about guests and you can decorate your space however you like!

Looking for your own apartment requires patience and determination. Most people find that they must look at many apartments before they find one that they like and can afford. In searching for your own apartment, you may encounter obstacles such as expensive rents, high broker fees and enormous competition, especially in Manhattan. You will need to be persistent and even aggressive about following up 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 that 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 or previous landlord, professors, family friends and/or relatives), documenting your financial resources, and submitting to a credit check (proof that you have a history of paying your bills on time). There is often a small, non-refundable fee for processing an application / credit check. 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. **Insurent** is a company that can provide a guarantee to a landlord on your behalf for a fee. (<http://insurent.com/>)

**Note:** If you do not have a guarantor in the U.S., your landlord may require a larger security deposit from you.

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

1. Checkbook / travelers' checks for any required fees or deposit
2. Photo ID (passport or driver's license)
3. Credit application information  
(name, address and phone number of references and guarantor)
4. Bank account information (account numbers and recent statements, if available)
5. Verification of income

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ALL OVER THE WORLD GET THE  
NYC APARTMENT THEY WANT.**



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## Checklist For Selecting Housing

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

- 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?
- Is it in a convenient location? Consider access to transportation and necessary services like shopping, laundry, etc.
- How noisy is the apartment? Traffic noise or nearby trains, schools, hospitals, or fire stations can all make for a noisy location.
- How many flights of stairs will you have to climb if there is no elevator? Will a great view compensate for extra physical labor?
- Is the ventilation adequate? Does the apartment receive sunlight for at least part of the day?
- Is the closet and storage space adequate?
- What kind of bathing facilities does the apartment have?
- 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?
- Do a stove and refrigerator come with the apartment? Are both in good working order?
- Are utilities (gas, electric) included in the rent or are they paid separately?
- 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*,<sup>1</sup> before you get the keys. It is also a good idea to take pictures of any defects in the apartment.)

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<sup>1</sup>A return receipt provides a green postcard with the recipient's actual signature by mail or a proof of delivery letter arriving as a PDF attachment that includes an image of the recipient's signature by e-mail.