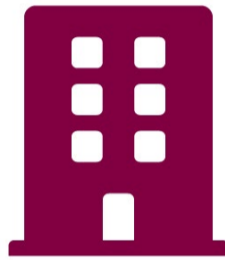


CHAPTER TWO

THE NEW YORK HOUSING PROCESS

WHAT KIND OF HOUSING ARE YOU LOOKING FOR?



In a large and densely-populated place like New York, finding a comfortable place to live is the first step towards survival. 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, 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. There is a section following for each of the types 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 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 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.

Many newcomers report that living in campus housing provides a sense of community that can otherwise be hard to find upon first arrival in 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. However, whether or not you live in a residence hall at the moment, One To World's programs can enhance this sense of community outside of residential life. Visit our event calendar online at one-to-world.org/site/315/International-Students/Program-Calendar to learn more.

Keep in mind, however, that some New York City 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, there may be community mixers or other cultural and social events that will allow you to meet other residents within the center who are from different countries.

International House, or **I-House** (www.ihouse-nyc.org), near Columbia University's campus on the Upper West Side, is 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), is another nonprofit organization that houses students, similar to I-House. One of EHS's draws is the 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.

Americana Homestay (www.americanahomestay.com) is a nonprofit organization that connects international students with local American families who are willing to provide accommodations for them.

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 the provided services. Inquiring and acting quickly before even arriving in New York City can improve your chance of securing this housing option, should you be interested.

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 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, on and offline, and in many newspaper classified ads. Please exercise caution before meeting anyone alone or paying 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 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.

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:

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

Always insist on signing a sublease before paying any rent or a security deposit to the primary tenant. Be sure to request a copy of the signed sublease for your records. Please find an example of a sublease agreement here:

[eforms.com/download/2015/11/new-york-sublease-agreement-template.pdf](https://www.eforms.com/download/2015/11/new-york-sublease-agreement-template.pdf)

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.
- If you are subletting an apartment, the primary tenant is not allowed to add more than 10 percent to the legal rent. This can be verified by looking at the tenant's original lease.
- 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 6 months or longer, it is not unusual to be asked to put down a total of 3 months' rent upon signing a lease. This includes first and last month's rent, plus an additional month as the security deposit. This money should be deposited into a savings account at the bank and the security deposit should be returned to you when you vacate the apartment provided you have left the tenant's home and furnishings in good condition.

For more information on how to sublet your own apartment, make sure to look at the [Your Right to Sublet](#) section.

RENTING YOUR OWN APARTMENT

Having your own apartment is probably one of the ultimate New York experiences, as it offers 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 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 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). 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. 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 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.

WE HELP STUDENTS FROM
ALL OVER THE WORLD GET THE
NYC APARTMENT THEY WANT.



With the **Insurent[®] Lease Guaranty**, international students in New York City are able to easily qualify for and secure the apartment they want. In fact, with the Insurent Lease Guaranty, many international students are able to meet the landlord's requirements and close in less than 24 hours.

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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:

- Checkbook or travelers' 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).
- 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 shopping, laundry, 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 labor? 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 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 (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), before you get the keys. It is also a good idea to take pictures of any defects in the apartment. This will serve as proof that you did not cause any of the damage or defects.

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

WHERE SHOULD YOU BEGIN YOUR SEARCH?



NEW YORK CITY RESOURCES

Another 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. It explains current laws and tenant rights, in addition to providing resources for finding housing.

OFF-CAMPUS HOUSING OFFICE AND UNIVERSITY PORTAL SYSTEM LISTINGS

If you are affiliated with a university, it is always a good idea to see if your school has an Off-Campus Housing office which 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 check their website for updated postings. Be aware that housing listings change frequently, so you should look for recent updates many times a day. Using the Off-Campus Housing office can be one of the most convenient and least expensive ways for students to find housing.

Additionally, if your university uses a Portal System online, you can look for housing listings on the college's listserv on your account. This can be accessed once your university gives you an online ID in affiliation with the institution. Students from within the university are able to post ads for available