Office of Residential Services

Off-Campus Housing Blueprint
How We Can Assist

We Can

- Provide basic information about off-campus living
- Refer you to other housing resources
- Listen and provide personal advice

We Cannot

- Visit a rental property with you
- Legally advise you on your lease terms
- Intervene between you and your landlord
- Sign any documents
- Serve as a reference on a lease
10 Step Blueprint

1) Get acquainted with TC’s location and NYC neighborhoods
2) Familiarize yourself with the NYC housing market
3) Calculate your budget
4) Make list of what you’re looking for
5) Search 4 weeks ahead
6) Visit all apartments you’re interested in
7) Gather required documents
8) Inspect the apartment and have landlord fix issues
9) Contact moving company, cable/internet/phone, etc.
10) Settle in!
#1 – Where is TC?

Between 120th/121st St.
Broadway/Amsterdam
Morningside Hts
Upper West Side

Near 1 A C B D
#1 – Where is TC?

Morningside Heights

Inwood

Fort George

Washington Heights

Hamilton Heights

Harlem

East Harlem (El Barrio)

Upper West Side

Manhattan Valley

Morningside Heights

Central Park

Carnegie

Yorkville

East Side

Lenox Hill

Upper East Side

Lincoln Square (West Side)

Roosevelt Island

59th Street

72nd Street

96th Street

110th Street

W. 145 St

W. 181 St
#1 – Where is TC?
# Off- vs On-Campus

The Pros and Cons of living Off- vs On-Campus:

<table>
<thead>
<tr>
<th></th>
<th>On-Campus</th>
<th>Off-Campus</th>
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<tbody>
<tr>
<td><strong>Location</strong></td>
<td>Close to campus, walk to class</td>
<td>Transportation + cost of travel</td>
</tr>
<tr>
<td><strong>Security</strong></td>
<td>24 hour security in most buildings</td>
<td>Doorman is more $</td>
</tr>
<tr>
<td><strong>Furniture</strong></td>
<td>Included</td>
<td>Bring your own</td>
</tr>
<tr>
<td><strong>Price</strong></td>
<td>All-in-one cost</td>
<td>Potentially can split expenses</td>
</tr>
<tr>
<td><strong>Utilities</strong></td>
<td>Includes utilities*, cable, Internet</td>
<td>Pay multiple bills each month</td>
</tr>
<tr>
<td><strong>Laundry</strong></td>
<td>In each building</td>
<td>May be off site</td>
</tr>
<tr>
<td><strong>Policies</strong></td>
<td>Student policies</td>
<td>Very few</td>
</tr>
<tr>
<td><strong>Privacy</strong></td>
<td>Most spaces have shared area</td>
<td>More privacy</td>
</tr>
<tr>
<td><strong>Guests</strong></td>
<td>Need to be signed in with limits</td>
<td>No limits</td>
</tr>
<tr>
<td><strong>Pets</strong></td>
<td>Only in select family housing</td>
<td>Some are pet friendly</td>
</tr>
<tr>
<td><strong>Community</strong></td>
<td>Events with TC students</td>
<td>Make your own</td>
</tr>
</tbody>
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*Grant/Sarasota pay electricity charges
#2 – Understanding NYC Housing

**Broker**

- A broker is someone who helps find people apartments
- Some landlords will require you to go through a broker
- Brokers always charge a fee, which is charged on the **annual** total rent
  - If your apartment is $1000/month and there’s a 15% broker’s fee, you will owe $1800 to the broker ($1000 x 12 months x 15% = $1800)

**No Fee Apartments**

- If you want to search yourself, you can find apartments with no fee
- Sometimes No Fee means the landlord pays the broker’s fee
- Usually No Fee apartments are less desirable than those with a fee
#3 – Calculate Your Budget

1) Draft a budget sheet detailing your monthly income + expense
2) Additional expenses: utilities, transportation, cable, moving
3) Factor in renters insurance – protection against loss
4) Size, Location, Cost – any apartment you find will typically only have 2 of these 3 items that you’re happy with

![Average Rent of 1 BR per Neighborhood](chart)

- **Upper West Side**
  - $3,000
  - $2,500
  - $2,000
  - $1,500
  - $1,000
  - $500
  - $0

- **Morningside Heights**
- **Harlem**
- **Washington Heights**
#3 – Sample Budget Sheet

**Outgoing Cash Flow**
- Academic Expenses
- Apartment Expenses
  - Rent
  - Utilities
  - Cable
  - Internet
- Personal Expenses
  - Cell phone
- Transportation Cost
- Flexible spending
  - Social outings
  - Entertainment

**Incoming Cash Flow**
- Scheduled monthly salary
- Part-time job income
- Scholarship
- Loans
- Grant
- Other

**TOTAL**

**TOTAL**
#4 – What Are You Looking For?

Make a check-list of what you are looking for in an apartment

- Number of bedrooms/bathrooms
- Doorman
- Elevator or walk-up building (X)
- Central air
- Security
- Appliances
- Utilities included and not included (X)
- On-Site Laundry
- Length of lease - 1 year, 9 mo. etc
- Trash disposal (who takes care of this)
- Recycling
- Security Deposit needed
- Brokerage fee
- Monthly Rent
- Application/Credit Check fee
- Building manager lives on site
- Proximity to schools (If you have children) (X)
- Proximity to restaurants (X)
- Closest transportation means (X)
- Safety of neighborhood
- When is the apartment available
- Monthly maintenance fee
- Proximity to TC campus
- Is there adequate ventilation/windows
- Pet policy and is a fee required
- Termination - Type of notice and when?
- Can you add your own locks to the door
- Noise (Neighborhood and building)
- Safety (deadbolt on doors, intercom system, peep-hole)
- Lease renewal clause
- Can rent be increased without notice
#4 – Types of Apartments

**Apartment**

1 bedroom apartment is private unit with separate bedroom and living room

**Studio**

One-room space with full bathroom. Kitchen may be separate room on one wall of studio

**Share**

2-4 bedroom apartments have private bedrooms with shared living room and bathroom
#5 – When to Search

Leases Start 1\textsuperscript{st} or 15\textsuperscript{th} of the month.

Generally search no more than 4 weeks ahead.

It typically takes 3-5 days to find an apartment.
#5 – Apartment Hunting

**Online Resources**
- Street Easy
- Craigslist
- Naked Apartments
- NY Times
- Zillow
- Pad Mapper

**Columbia Off-Campus Housing Assistance (OCHA)**
- Office to help you find an apartment – your #1 resource
- Database of available rooms – Housing Registry
- Roommate search amongst other Columbia students
- They also have relationships with brokers
#6 – Visiting Apartments

How to Visit

1. Look at the unit in person - never trust pictures
2. Take pictures so you can review them later
3. Visit with a friend to get a second opinion
4. Don’t sign or give money unless you are certain
5. Ask questions
6. Is it right for you?
What Landlords May Require

1. Tenant earns 40-50x monthly cost of unit
2. Letter from employer or previous landlord
3. Rent application
4. Credit check, paystubs, bank statements, or proof of income
5. Security deposit to be held until you move out
Credit Check

1. Run on most applicants for credit history, may cost fee
2. **Bad**: high account balances, missed payments, collections
3. **Good**: many accounts, low balances, consistent payments

What if You Have No Credit? – Get a Guarantor (Co-Signer)

1. May be required if you have no income
2. Guarantor is legally obligated to pay if you cannot
3. Will require proof of income, usually 80x monthly rent
4. If not a relative, landlord may require local residency

International Student or No Guarantor?

1. Without guarantor you may have to pay 6-12 months up front
2. Sublet or apartment share is a good option
#7 – Sublet

Obtaining a Sublet or Apartment Share

1. Good option for international students, those with no guarantor in the US, or those with budget < $1500/month

2. Confirm the person offering you the space is on the lease (ask to see the lease and their photo ID)

3. Make a written roommate agreement to agree on:
   - Dates of occupancy, rent, security deposit
   - Utilities included
   - Policies about visitors, cleaning, etc

4. Be careful, as your legal rights as a subletter are minimal
#7 – The Lease

**Lease**

1. Read entire lease word for word
2. Focus on length of lease, amount to pay, when to vacate, and how to pay
3. Have someone else read it
4. Fix repairs before signing
5. Ask for a copy

**Do Not Sign If:**

1. Landlord has access to apartment without notice
2. You plan to leave before the end of the lease
3. You have not seen the actual apartment
4. There are still details to be worked out
#8 – Apartment Inspection

Do a Unit Inspection Upon Signing Lease

1. Take notes on anything that is missing or damaged
2. Take pictures for your records
3. Make sure all appliances work
4. Check that toilet flushes, faucet works, drains aren't clogged
5. Ensure Smoke Detector works & Fire Extinguisher is present
6. Inspect for evidence of leaks
7. Check that window guard is installed correctly
8. Ensure radiator is working in preparation for winter weather
#9 – Preparing to Move

1. Find a reputable moving company. Watch them load and unload your belongings.
2. Call utility/cable company 3 weeks in advance to schedule an appointment.
3. Look at parking to unload your belongings.
4. Contact ConEdison to set up electricity. www.coned.com
#10 – Getting Settled

Now That You Have a Home

1. Redo your budget now that you know your rent
2. Get to know the neighborhood – grocery store, drug store, etc
3. Meet your neighbors
4. Decorate one room at a time
5. Map out your commute to TC
6. Sit back and relax!
Good Luck!

Reach out to us with questions

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