# State University of New York College of Optometry STUDENT HOUSING GUIDE

## **SUNY Housing Committee**

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The material contained here is offered as a starting point for students in need of housing. The information is based on input gathered from our students; therefore, the College does not recommend or endorse any of the apartments, brokers, or locations. The College's staff and Housing Committee will offer advice and assistance based upon the

feedback we have received over the years. As the potential tenant, it is your responsibility to do the legwork and evaluate each option for yourself.

#### **SUNY HOUSING INFORMATION**

Finding a convenient and affordable apartment in New York City can take time and effort, as well as patience and persistence. We at the college understand the stress involved in moving to a new city. Getting settled in, while beginning a new program can be very challenging. We hope this brochure will assist you in looking for and choosing a place to live while outlining the types of decisions you will need to make as well as the types of assistance that are available. The search for an apartment may seem overwhelming but, with very few exceptions, first-year students enter their first day of classes settled in an apartment, ready to concentrate on their studies, and even learn to enjoy the city. Remember, most of our students come from outside of New York City and over half are from outside of New York State.

#### **UTILIZE YOUR RESOURCES**

The SUNY Housing Committee is available to incoming students from now throughout the summer. The purpose of this committee is to provide information that will better your understanding of the apartment search process in New York City. In the process, we will help shape your approach to finding an apartment. One of the first steps in your search is to find a roommate. You have been sent a questionnaire to get to know your classmates, which includes information about your living habits, likes, and needs. The questionnaire has been found to be an excellent source for matching people with suitable roommates. Soon after the information is collected, the housing committee will share the responses of your peers with you. It is then up to the student to contact other students from the list to look for potential roommates. Throughout the summer, the Office of Student Affairs and the Housing Committee are available to provide advice, and any other resources/assistance you may need.

#### **Housing Panel:**

SUNY has a few Housing Panels to assist students.

During Admitted Student Day on April 17th 2020, the Housing Committee will have a presentation to help students learn more about the city and the housing process. The panel with consist of students living in different boroughs who will share information about their experiences, their neighborhood, and answer any additional questions. Additionally, SUNY sponsors a "Lease Signing Weekend" (scheduled for Friday, July17th) in which students will get a similar Housing Panel experience. This is around the time when students come to start looking for apartments and to sign August 1st leases. We encourage students to stay a handful of days to ensure you and your roommates are able to find an apartment you love. Some students choose to stay up to a week.

We also encourage you to **contact your roommate candidates ahead of time** and establish a plan for looking for an apartment. **Contacting brokers and scheduling appointments AHEAD of time to see apartments is highly encouraged so you don't show up without a place to start.** You likely will not be able to do this more than a day or two before you begin your search, as the available listings change rapidly and brokers usually do not plan appointments more than a day or so in advance. We <u>highly encourage you to have all your roommates present</u>. You will be able to make decisions a

lot easier and faster with everyone present. Looking for apartments in New York City is an experience that is very different from other cities, turnover for apartments is **incredibly** rapid in New York City. Once you find a suitable apartment you will most likely be asked to put down a deposit and one month's rent within the same day. Many think July is a little late, but again NYC has a high turnover rate, and apartments are not listed more than a few weeks before the start of a lease.

**Big Sibling**: In addition to the Housing Day, SUNY also has a "Big Sibling Program" in which incoming students are assigned an upper-class who can help him/her adjust to life in the city and the SUNY curriculum. Closer to the beginning of the school year, you will be hearing for your Big Sibling. You will receive more information on that in the near future.

<u>Websites/Apps:</u> Most apartments available for rent beginning in August will usually be on the market no sooner than July. With the timing of Housing Day, you should be able to maximize your time in New York City. Start looking online in the beginning June so you can get a better understanding of apartments and rent prices in neighborhoods you like and surrounding areas. If you are looking for a roommate, it is beneficial to look online and familiarize yourself with the market far sooner to help you create a concrete budget and list of priorities for your apartment and neighborhood. You want to convey these to potential roommates to make sure most of these line up **before** Lease Signing Weekend.

http://streeteasy.com/nyc/rentals http://www.padmapper.com http://www.zillow.com http://www.renthop.com http://www.mlx.com/

#### Other Resources:

During your housing search, it can be helpful to research a little deeper into the history of the apartment, landlord, or management company to ensure that apartments are really as good as they seem. Here are a couple of newer resources that can help with this.

- **-RentLogic:** A google chrome plugin that grades NYC apartments (A–F) based upon their health and safety record. The grades are based on physical inspections and public data from city agencies. This is a powerful tool, as sometimes listings can be deceptively polished, but have a less than stellar history.
- **-Whoseyourlandlord.com:** A platform dedicated to reviews of landlords and property management companies.
- **-SUNY Optometry Housing Group:** Request to join the SUNYO student housing group on Facebook, where students post about open apartments and rooms.

#### THINGS TO THINK ABOUT

**Cost:** Manhattan rent is very expensive compared to other cities. The average student will pay anywhere from \$1100-\$1400/month for their share of a 2-4 bedroom converted apartment. Studios run anywhere from \$1500+/month. A lot of Manhattan apartments

are "converted apartments," or "flex," which means they were originally built as a 1, 2, or 3-bedroom apartment, but a wall has been built in the living area to add another room. This reduces rent for all tenants, but also means there's limited or no space for a living room. You may also find apartments large enough to be converted, but before you sign the lease, you need to receive the <u>landlord's permission</u> to convert it. For example, rent on Roosevelt Island is slightly lower than Manhattan. The apartments are very spacious and may have facilities, such as a gym that is included in the rent. Rent in Queens and Brooklyn run from \$900-\$1200+/month for their share of a 2-3 bedroom apartment with a full living room, dining room, etc. Studios and 1-bedrooms range anywhere from \$1200+/month. Subways are very convenient and run frequently to these boroughs. All of the prices above are an estimate of rent based on information our current students have provided.

**Security:** A doorman building (usually in Manhattan, Long Island City and Roosevelt Island) provides additional safety, as well as intercoms/locked entrances. These apartments tend to have higher rent and may or may not seem necessary depending on where you are living in Manhattan.

**Size:** Due to the high cost of living in NYC, most students find that space is a secondary consideration after cost. Apartments in Manhattan are generally smaller than those in the boroughs (Roosevelt Island, Queens, and Brooklyn).

**Location:** Rent can be substantially lower if you are willing to travel/commute farther. Manhattan is busier, more expensive, and a little noisier than the other boroughs (Roosevelt Island, Queens, and Brooklyn). However, commuting time to school is usually less than the other boroughs. While in optometry school, you will have a hectic schedule that requires many long days. Therefore, it may be worth your while to pay the extra money in order to cut down the commuting time. The boroughs tend to have lower rent, quieter neighborhoods, but some also longer commuting time to school. *Keep in mind that an "unlimited ride" subway pass is \$128.00/month, and some students are able to study on the subway rides to and from school.* 

We will have a panel of students on Admitted Student Day that will share their experiences living in different boroughs. Manhattan streets and avenues are laid out in a grid-like fashion. "Avenues" run North and South, with First Avenue being on the east side and Eleventh Avenue on the west side. "Streets" run East and West, with street numbers increase from south to north. Living within walking distance of school is more expensive, but allows students to save on a monthly subway pass. Additionally, it is a bit harder to study during the walk, the fresh air can be quite nice.

Sharing Apartments: Considering the expensive prices of real estate in NYC, many students tend to share apartments to lower the cost of rent. However, 2 and 3-bedroom apartments are expensive too. What many SUNY students do is divide rooms or put up additional walls in the living room, turning it into an extra room. Remember, you will have to get permission from the landlord to put up a wall. The point is, do not limit yourself to only looking at 1 or 2-bedroom apartments. The price usually says a lot about the size so look at apartments within your price range and see if you can be creative. Another thing that should be mentioned is that often, you may find an apartment which is great for three, but there are only two of you. Since it has been a trend in the past that finding roommates has been a lot easier than finding an apartment, we would suggest you go ahead and grab the apartment while you can, then find a third roommate. This can be done by reaching out to more students on from the Getting To Know You Survey,

posting on the Class of 2024 Facebook Page, or the SUNY-O Housing Facebook page. Your housing representative is also a great resource!

Roommates: Everyone will receive copies of the Getting to Know You student questionnaires before Admitted Students Day. The questionnaires are meant not only to help you get to know your classmates, but also to give you an idea of with whom you may want to room. It is up to you to contact and get to know your roommate candidates. Your class Facebook page, along with the SUNY-O Housing Facebook page are also great ways to connect with other students. Outside of SUNY there are also other facebook groups of people looking for roommates! The more people you can talk to and inquire about their likes and dislikes, the more likely you are of finding a roommate with whom you will enjoy living. We strongly urge you to contact some of your classmates and get to know them in the months prior to housing day. Whether or not you choose to come to the Lease Signing Weekend, we strongly advise you to look for apartments together. You will be able to make decisions a lot faster and easier with all of you present.

Brokers and fees: Brokers are real estate agents that will take you to different apartments and help you find an apartment that fits your needs. There are brokers in all the boroughs and especially in Manhattan. The fee for a broker is usually equivalent to 1-2 month's rent of the apartment they find for you. The fee is usually only 1 month's rent for brokers in Queens and Brooklyn. This fee is separate from what you pay the landlord. This may seem fairly expensive, but for some students it may be worth it if they plan on staying at the apartment for several years or if they are not having any luck. You should only have to pay the fee, IF they find an apartment suitable for you. Brokers often have you sign paperwork before showing apartments. Make sure you do not sign an agreement with the broker to pay a fee even if an apartment is not found! Some broker's can also be negotiated with.

Brokers are not always necessary. It depends on the type of apartment you are looking for and how much time you have to look for an apartment. Many students have found apartments, online that rent directly from landlords. These apartments are termed "NO FEE" or "NO BROKER." Additionally large skyrises often do not require a broker/broker fee. These buildings often have leasing offices within them. Most students have found brokers to be really helpful and worth the fee. However, it is always good to beware of brokers if you can, especially in NYC. If you decide to work with a broker, you can occasionally find reviews for them online and by using apps like Yelp. This can also be a good way to vet a broker or management company before working with them.

Apartments with no brokers: Ideally, everyone would like to find an apartment without using a broker. Some ways of doing this are looking on the internet and in local newspapers. As stated above, these apartments are termed "NO FEE" apartments and are usually rented directly from the landlord. Then, there is the good old-fashioned way of just walking around until you find an apartment you like. We do not encourage this method unless you plan to spend an extended amount of time in NYC because most landlords have day jobs and may be difficult to contact right away. This may be effective in larger and more high end buildings, often found in Manhattan as they often have a small leasing office within them. Potential tenants are able to walk in and ask at the front desk about available units and will be guided from there.

It is also difficult to judge the quality of an apartment based on the exterior, especially in NYC. The most popular ways of looking for apartments have been through the internet, apps, and word-of-mouth from upper-class students.

**Sublet Apartments:** 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. Instead of moving out of the apartment, this person may choose to sublet it to another person. This means that someone else (a "subtenant") can live in this apartment and use the furniture and kitchenware until the original tenant returns. You can also sublet an unfurnished apartment. Subletting is very common in New York City, but you should be cautious if you decide to sublet. A subtenant's rights are not as clear as those of a primary tenant. You should be sure that you are dealing with a reliable person and that you, too are reliable. A reliable tenant follows legal procedures when subletting an apartment to you.

To sublet an apartment to you, the tenant must first obtain permission from the landlord. In general, a landlord is obligated to give permission unless he can prove that you would be a "bad" subtenant. For example, the landlord may require information about you and your ability to pay the rent. Generally, you will pay the rent to the tenant, who will then forward the rent to the landlord. Another item a landlord may request from the tenant 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, and 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.

The conditions of the tenant's lease cannot be changed while he/she is away without his/her consent.

If you are subletting a furnished apartment, the primary tenant is allowed to charge you more than 10% above the legal rent (This can be verified by looking at the primary lease.) You will probably have to pay a security deposit of 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. The money should be deposited into a savings account at the bank and returned to you when you vacate the apartment IF the tenant's home and furnishings have been left in good condition.

#### **GETTING TO KNOW THE NEIGHBORHOODS**

#### Downtown Manhattan (everything south of 23<sup>rd</sup> St)

- The Village originally and still famous for its Bohemian residents. This area has beautifully redone brownstones and townhouses. It is also famous for its European style cafes, off-Broadway theaters, jazz and folk clubs, Washington Square Park, and Union Square. East and West Village is home to a lot of New York University students.
- **SoHo** "**So**uth of **Ho**uston" (pronounced How-stun) is characterized by large prewar factories, warehouses, and renovated lofts. It is now noted for many galleries, cafes, and clothing stores.
- **Gramercy Park** located in upper teens and low 20's and from Fifth Avenue eastward to Second Avenue. It's a beautiful residential area that includes charming shops and restaurants.
- Little Italy New York began as a city of immigrants and little Italy is but one of the larger microcosms throughout the city dedicated to preserving its heritage. Little Italy begins around Mulberry Street and has spread to Houston, Bowery,

- and Canal Street. Its restaurants, coffeehouses, and bakeries are famous for providing a taste of Italy.
- Chinatown originally began around Mott Street and Pell Street has now
  extended to several streets and avenues surrounding Canal Street (its
  heart). Chinatown captures the spirit of the Far East and has the largest
  overseas community of Chinese in the world. Chinatown is known for its shops
  and excellent and usually inexpensive cuisines.
- **Financial District** located in the southern tip of Manhattan, is best known for its high rise office buildings. It is home to Wall Street, the Stock Exchange, South Street Seaport, and Battery Park. Contrary to its name, Financial District is actually one of the more inexpensive places to live in Manhattan.
- Alphabet City located east of East Village, is named after its avenues A to D.
   This area is known for its eclectic mix of restaurants and bars, but is also somewhat difficult to get to by subway, making it a less popular neighborhood for students to reside in.
- Midtown extends from east to west between 34<sup>th</sup> Street to 59<sup>th</sup> Street. Most of New York's famous stores, Broadway theaters, Empire State Building, United Nations, Madison Square Garden, Times Square, Penn Station, Grand Central Station, and Rockefeller Center all fall within its boundaries.

#### **Uptown Manhattan (everything north of 59th St)**

- Central Park- one of the most distinctive landmarks of uptown Manhattan and stretches from 59<sup>th</sup> St. to 110<sup>th</sup> St. Central Park is 800 acres of beautiful haven that is home to several bodies of water, many movie scenes, outdoor concert venues, the Central Park Zoo, Boathouse, ice-skating rinks in the winter, and festivals in the summer. There are plenty of activities like biking, jogging, sunbathing, team sports, boat rowing, rollerblading, and anything else you can think of
- Upper East Side- between Fifth Avenue to York and includes streets from 60's to 90's. This is probably one of the more expensive sections of NYC with many luxurious buildings and boutiques located in this area. Museum Row is between 70<sup>th</sup> and 103<sup>rd</sup> and is home to the Metropolitan Museum of Art, Whitney, Guggenheim, Cooper-Hewitt and Frick. Also located here is the Gracie Mansion on 88<sup>th</sup> Street, the mayor's official residence.
- **Upper West Side** extends along Central Park from 59<sup>th</sup> Street to 90's. It is famous for the Lincoln Center of Performing Arts and is home to many co-op buildings, townhouses, cafes, and cosmopolitan restaurants.
- Harlem, Columbia University, Washington Heights, and Inwood- located from about 97<sup>th</sup> St. and north between Amsterdam Ave. and Lexington Ave., these areas are known for its colleges, notable churches, historical landmarks, and excellent food. The rent in these areas is usually less expensive than downtown Manhattan and apartments are usually more spacious.

#### Roosevelt Island

Home to many community ballparks and basketball courts and is a very peaceful, quiet neighborhood. It is a 15-30 minute commute to school and apartments, although rent is comparable to Manhattan, tend to be very spacious with views of the Manhattan skyline. The Island is home to many families and is a popular jogging spot for students because of its small size (3 mile circumference). Transportation to Roosevelt Island is heavily

dependent on the F line and the Roosevelt Island tram, so sometimes weekend travel is not as convenient.

# Queens - Astoria, Sunnyside, Woodside, Long Island City, Elmhurst, Jackson Heights, Flushing)

These areas are all boroughs of Queens and are usually a 20-45 minute commute to school. Rent in these areas is substantially lower than Manhattan and apartments are very spacious. Queens is home to a mix of communities ranging from Greek to Jamaican to Chinese. Most SUNY students that do not live in Manhattan reside in Queens because of the affordable rent, short walks to the subway station and close proximity to school (it's directly across the East River). If you are looking to live in more quiet, suburban-like neighborhoods with excellent food, Queens is for you!

#### Brooklyn - Williamsburg, Brooklyn Heights, Park Slope, Bayside

The commute is longer, ranging from 30-60 minutes because it is southeast of school. However, Brooklyn is known for its community of up-and-coming artists, galleries, cafes, and bars. Brooklyn is also home to the Botanical Gardens and Prospect Park. Brooklyn apartments also tend to be similar to Queens in terms of size and proximity to the subway. The rent is a little less than Manhattan prices but a little more than Queens.

#### THE SEARCH BEGINS

**Turnover rate:** Things are very fast paced in Manhattan and life in NYC is always moving at a rapid rate. As soon as apartments come on the market, they are in very high demand and are taken up quickly. This is what we mean by "fast turnover." Often times, decisions need to be made about apartments *on the spot*: if you wait a day or two for something better, the first one may be gone. This makes it all the more difficult. So, just keep in mind that if you decide you like an apartment you see, you need to act quickly. Although the quick turnover rate may appear to be very frustrating, it also has its good points. You may miss out on an apartment one day, but an even better one may come onto the market the next day. If you are not happy with anything you are seeing, do not panic because new apartments become available every day. If you decide to hire a broker in your apartment search, the same rules apply: just because a broker promises that they will take the apartment off the market for you, do not assume that it is yours until you have paid a deposit and signed a lease. Other brokerage companies may show the same apartment as well, and you also run the same risks of it being taken before you can make a move.

#### What to Bring in your Apartment Search:

- **Checkbook**: be prepared to put down about <u>at least 2 month's rent</u>, which may be first month's rent and damage/security deposit equivalent to one month's rent.
- **Guarantor information:** <u>proof of financial status</u> of someone who will be responsible for your payments if you cannot make them. In many cases, especially in Manhattan, guarantors are a must when the renters are students.
- Credit Check: bring information regarding your own financial status and how you intend to pay for rent. This is usually in the form of an official letter issued by Vito Cavallaro (Financial Aid) by emailing him at <a href="mailto:vito@sunyopt.edu">vito@sunyopt.edu</a>. The letter will state your status as a professional student at SUNY Optometry and the amount of financial aid you are eligible to receive or how much financial aid you are receiving. This is usually sufficient for landlords in addition to your guarantor. (See "Documents You'll Need" for a complete list of what to bring.)

• **Tax Forms:** Your most recent taxes are often requested in addition to the tax forms of your guarantor to verify incomes.

**Time:** The time it takes to find a suitable apartment varies from student to student. Some students get very lucky and others may encounter more difficulties. We suggest staying at least 2-3 days to look for apartments. If you do some research ahead of time and make appointments for when you are in NYC, you will be able to maximize your time here. Keep in mind NYC apartments tend to be smaller and more expensive than other cities, so you may have to be creative with your space and realistic in your expectations.

Guarantors and Credit Checks: Students are considered a "financial risk" when it comes to the expensive housing in NYC, which is why most landlords ask for a "guarantor"- someone who will be responsible for your rent if you can't make payments. The landlord will have forms for your guarantor to fill out, which will ask for information on their financial status, earnings, credit, etc. Guarantors are typically expected to have a yearly income of 40-80x the monthly rent per person. Multiple guarantors per tenant are typically accepted if necessary to help each tenant reach the 40-80x value. This means you and each of your roommates can have a guarantor. This can vary depending on the building. A guarantor and credit checks will be required regardless of if you use a broker or not. If your guarantor is not with you at the time you sign a lease, we suggest you have a copy of their W-2 form or some official paperwork showing their financial status. It is necessary to come prepared with either your own financial paperwork or a potential guarantor's paperwork. Some landlords (not all) in Manhattan strictly adhere to the policy that your guarantor must earn a minimum of 40-80x times the rent (which seems ridiculous, we know!). In these special cases, you can usually use multiple guarantors, like parents (of all signing roommates), grandparents or family members. Keep in mind that these are special cases, and we want you to be as fully prepared as possible in your apartment search. When you find a suitable apartment. your landlord will run a credit check on you for a fee that ranges from \$25-\$100. This is to ensure that you have good credit history. Some landlords and management companies will accept an official letter from the Financial Aid Office in lieu of a guarantor.

Foreign Students (including Canadian students): In the past, foreign students typically have experienced more difficulty in signing a lease for an apartment in New York, especially in Manhattan. Many landlords or building management companies will require you to have a US citizen or New York state resident as a guarantor for your lease. If you are unable to get a guarantor or you are experiencing difficulty in your search, there are a few alternatives that may interest you. Foreign students in the past have gotten around this by paying the entire year's rent up front. More frequently, foreign students will forgo searching in Manhattan and primarily search in Queens, where landlords are less strict. That being said, there are plenty of Canadians that do find housing in Manhattan, so the key is to just be prepared and well informed. Reach out to your Housing Rep for more specific assistance.

#### What to expect from landlords:

- Receipt for your deposit: insist on this!
- Copy of the lease: read over carefully before you sign! Ask if the rent is *controlled* if you plan to stay more than 1 year.
- Landlord contact information

#### **WEBSITES**

These are just a few websites we found to be helpful in searching for an apartment. There are many more out there that may be beneficial, but this will get you started. Many of the sites ask you what neighborhood you would like. SUNY is in Midtown, so any apartment in midtown will be within walking distance.

#### streeteasy.com

One of the largest sites for listings. It offers many ways to customize your search, including a way to search by apartments near particular subways lines, which can be very helpful when you're considering a daily commute. The app also works very well, so you can continue to look for new listings on-the-go.

#### padmapper.com

This site is one of our favorites. It collects listings from Craigslist, PadLister, Apartments.com, RentalHomesPlus, Rent.com, Airbnb, Apartmentfinder, Realtor.com and RentSocial and allows you to enter search filters to refine your results by size, location and price. It also plots all listings on a map, so it's easier to visualize where each apartment is located in relation to school and the subways.

#### newyork.craigslist.org

Craigslist has apartments listed by the landlords, offered with no fee, as well as those by brokers. The listings are regularly updated. Many SUNY students have found their apartments here and are very happy with their living situation. **Be careful of false postings and scams.** Never send cash to a posting on Craigslist!

#### cityrealty.com

This site has many different listings. The site also contains many great resources such as an apartment renter's guide and neighborhood guide.

#### nytimes.com

Click on real estate and find the "For Rent" apartments. This site is very good at matching you with apartment choices that fit your needs. There is a section of options where you can choose whether you want a gym, doorman, elevator, amenities, etc. Each listing tells you how to contact someone to see the apartment. We also HIGHLY RECOMMEND this one.

#### nofeerentals.com

Website has a number "no fee" listings for apartments in lower Manhattan and Queens. The management company is very student friendly.

#### halsteadproperty.com

This website has a large selection for New York and it lists who to contact to see the apartments. It is one of the better ones. There is a "no fee" option on the site also.

#### citi-habitats.com

The largest real estate firm in NYC has the most number of listings throughout the city. Many listings have pictures so the website will give you an idea of what is available if you decide to use a broker. Their standard fee for Manhattan is 15% of the annual rent.

The following sites have many listings also (mostly for Manhattan), but they require a registration fee to view the listings with the respected contact information necessary. rent-direct.com & sublet.com & apartmentsource.com

Please feel free to contact us via email (sunyohousing@gmail.com) if you have <u>any</u> questions. Remember, we are here to help. Good luck and we look forward to meeting you!

### **SUNY Optometry Housing Committee**

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