

Office of Residential Services

Off-Campus Housing Blueprint

A photograph of a classical building entrance with a pediment and columns, overlaid with green text. The building features a central entrance with a pediment containing a crest and the year '1900'. The entrance is flanked by two sets of stone steps with metal railings. To the left, there is a large arched window. To the right, there is a smaller arched window and a signpost. The overall scene is brightly lit, suggesting a sunny day.

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

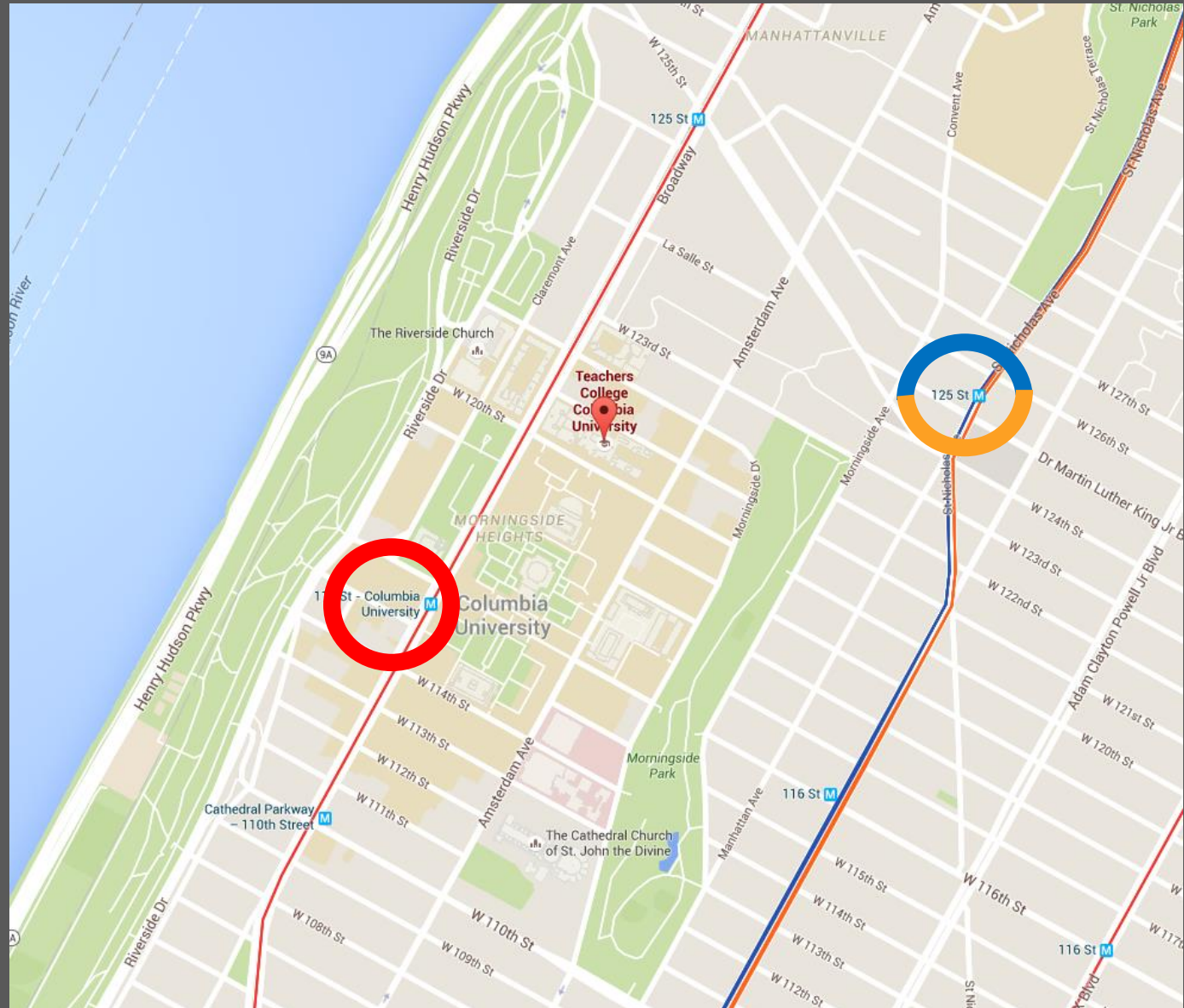
- 1) Get acquainted with TC's location and NYC neighborhoods
- 2) Familiarize yourself with the NYC housing market
- 3) Calculate your budget
- 4) Make list of what you're looking for
- 5) Search 4 weeks ahead
- 6) Visit all apartments you're interested in
- 7) Gather required documents
- 8) Inspect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

#1 – Where is TC?

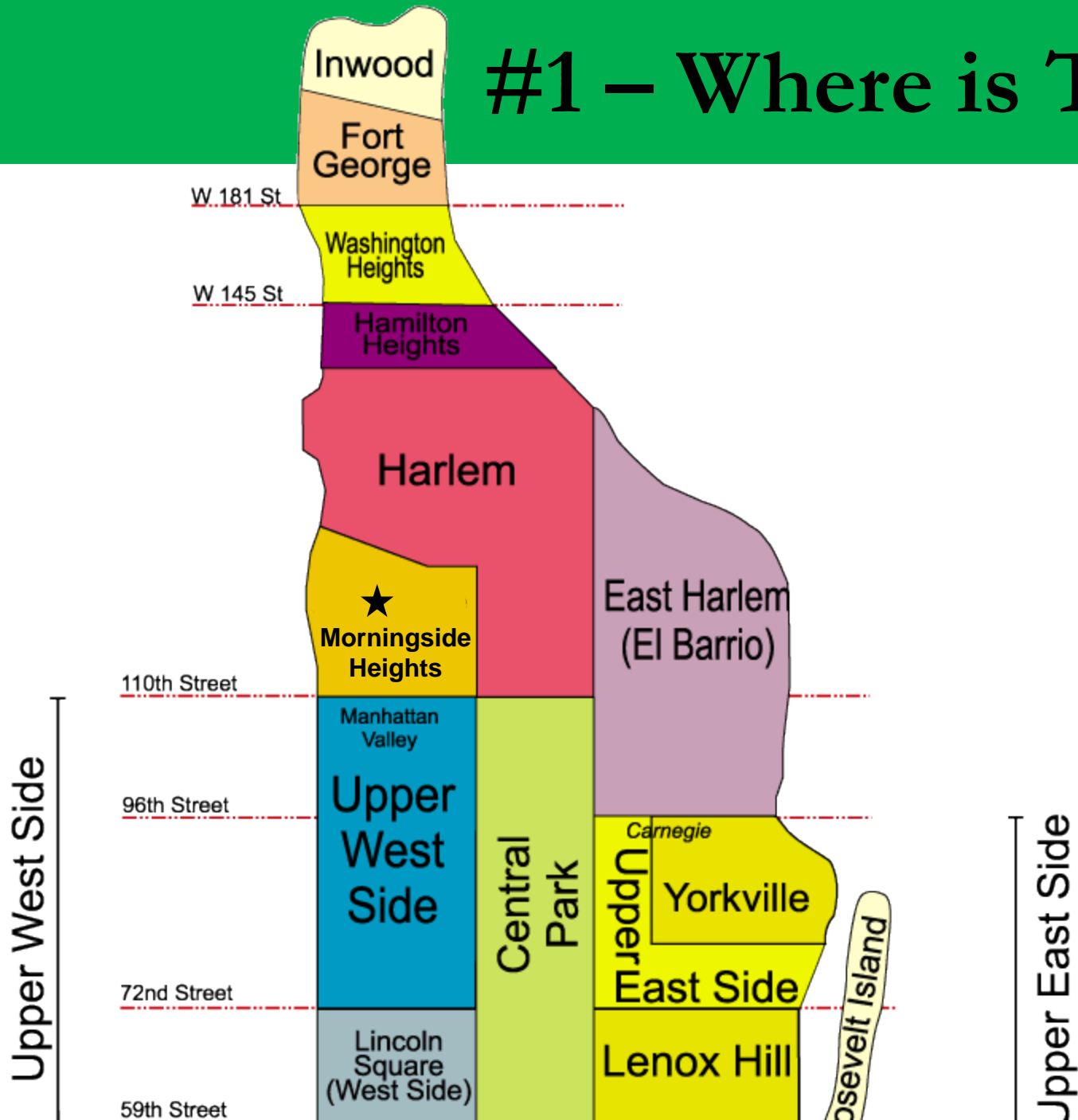
Between
120th/121st St.
Broadway/
Amsterdam

Morningside Hts
Upper West Side

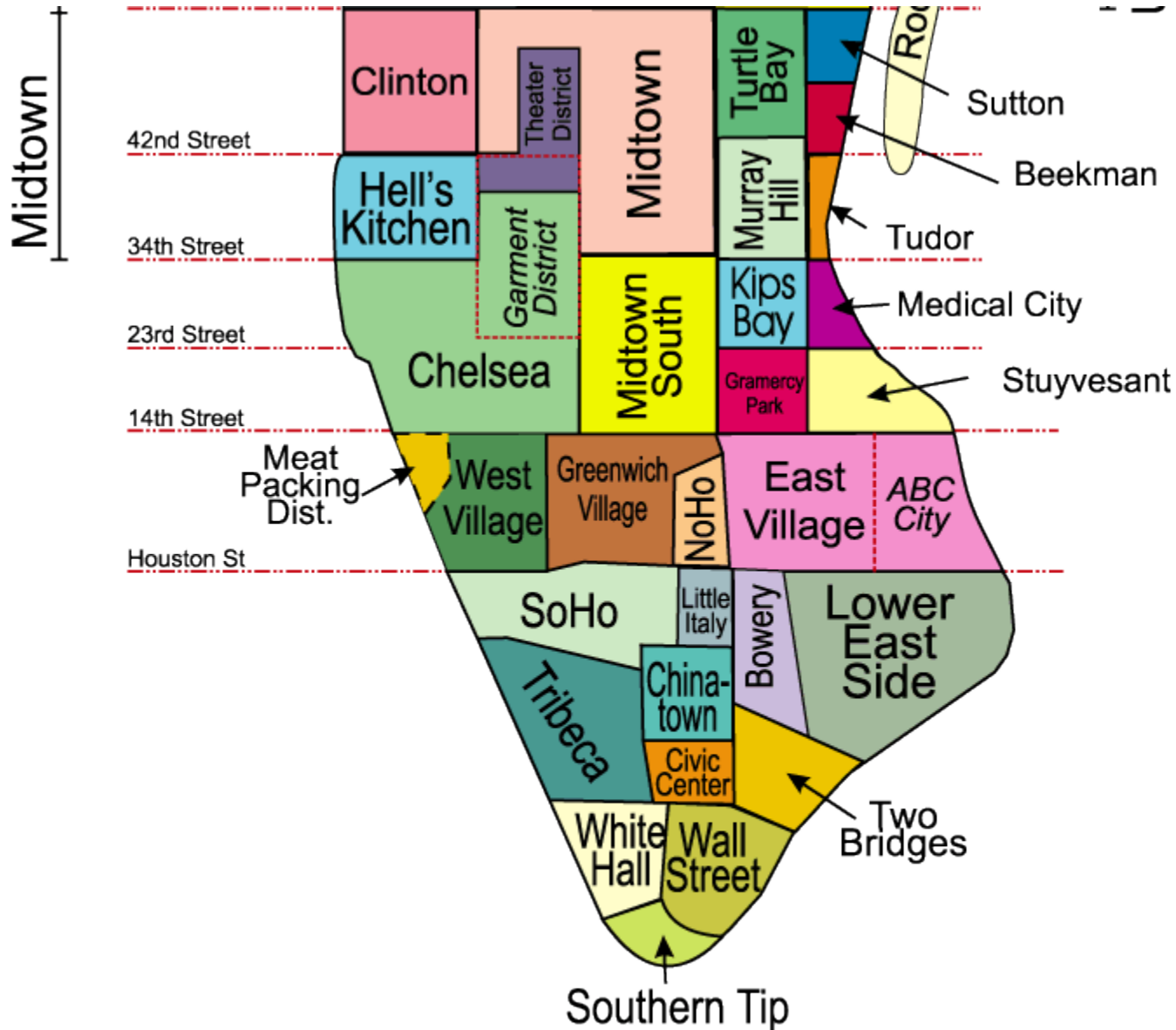
Near 



#1 – Where is TC?



#1 – Where is TC?



Off- vs On-Campus

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

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

*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 \times 12 \text{ months} \times 15\% = \1800)

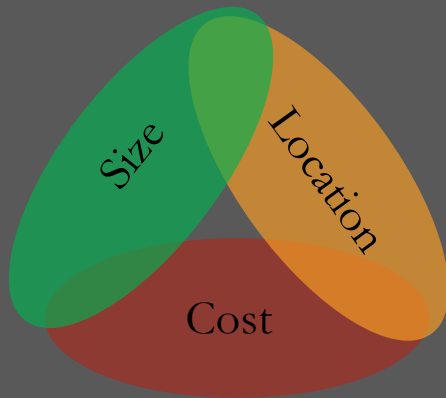
No Fee Apartments

- 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

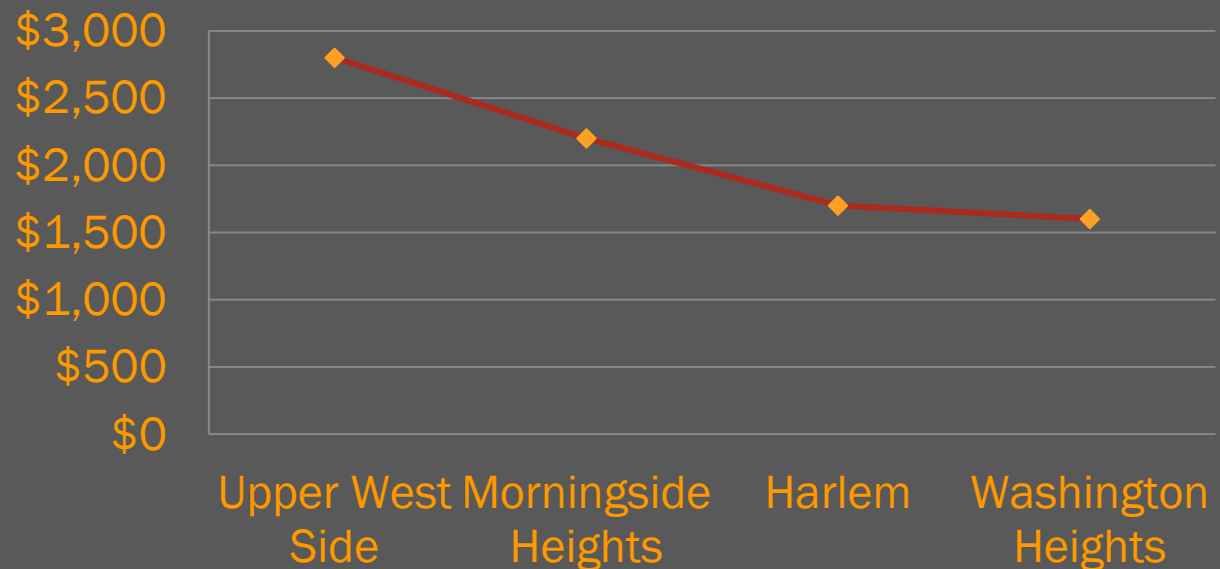


#3 – Calculate Your Budget

- 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



#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

TOTAL

Incoming Cash Flow

- Scheduled monthly salary
- Part-time job income
- Scholarship
- Loans
- Grant
- Other

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
- Central air
- Security
- Appliances
- Utilities included and not included
- 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)
- Proximity to restaurants
- Closest transportation means
- 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 **1st** or **15th**
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?



#7 – Documents

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



#7 – Credit

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

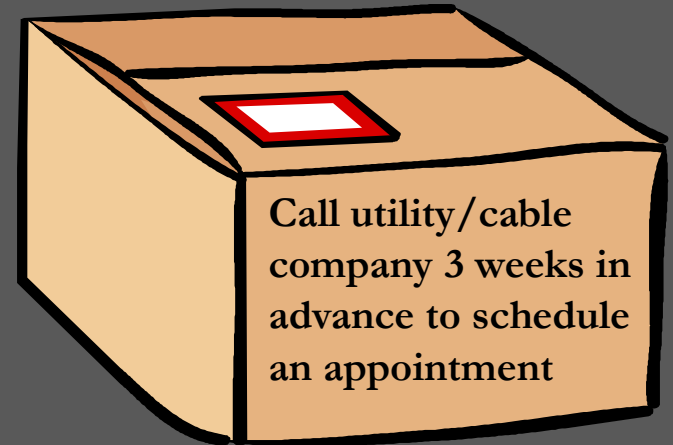
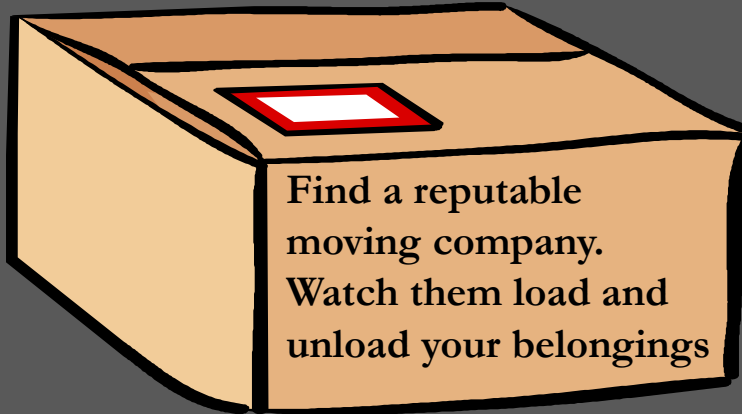
#8 – Apartment Inspection

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




#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!



Office of Residential Services



Good Luck!

Reach out to us with questions

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