Agenda

The topics covered today will include:
• The Housing Registry and other OCHA resources
• Morningside Heights and other neighborhoods
• Room and Apartment Rents near Columbia
• How to Find Available Apartments
• Tips for Success - OCHA Registry
• Timing the Search
• Renting an Entire Apartment vs. an Apartment Share
• Applying for the Apartment and Qualifying
• Safety
• Q & A
OCHA (Off-Campus Housing Assistance)

What can OCHA do for you?

OCHA Housing Registry
Counseling
Roommates

OCHA
401 West 119th Street
(corner of Morningside Drive)
212-854-2773 ocha@columbia.edu
Counseling

Get One-on-One Counseling through one of our cooperating real estate/relocation agencies:

http://facilities.columbia.edu/housing/cooperating-real-estaterelocation-agencies

Or through the OCHA office.
Where is Columbia?
Morningside Heights

Columbia is located in Morningside Heights. The boundaries of Morningside Heights are from 110 – 125 Streets (south to north), and From Morningside Drive to Riverside Drive (east to west).

Aerial Map of Morningside Heights courtesy of www.morningside-heights.net
Neighborhoods Beyond Morningside Heights

- Because of the housing demand from a large student population, you may need to look beyond Morningside Heights to find an apartment.

- Typically, areas north will have lower rents and areas south will have higher rents.
Columbia is located on the #1 train line

- The #1 train is the only train that stops right at Columbia, at 116 St. and Broadway. If you can’t live in Morningside Heights, live close to the 1 train for an easy commute.

- Along the #1 train line, lower rents can be usually found north of Morningside Heights in these neighborhoods:
  - Harlem
  - Washington Heights
  - Inwood
  - Riverdale
What does it cost to rent an apartment or a room near Columbia?

• **Entire Apartment** - In Morningside Heights monthly rents for an Entire Apartment start at:
  
  Studios $1500
  1 Bedroom $2200
  2 Bedroom $2600

• **Apartment Share** - If your budget is less than $1500/month, consider an Apartment Share (renting a private bedroom in someone else’s apartment).

  Apartment Shares range from $1000 – 1500, typically.
How to Find Available Apartments

Brokers vs. Looking on your Own

Why Use a Broker and Pay a Fee?
• Efficient
• Knowledgeable about the market
• Access to more apartments

Is it Possible to Look On My Own?
No need to use a broker. You can look on your own using these resources:
• OCHA Housing Registry
• Other Online Resources - Street Easy, Naked Apartments, New York Times, Craig’s List, Village Voice, NY Bits, and Zillow

Ask to see a broker’s business card
About the OCHA Registry

Why use the Registry?

• Only Columbia students and affiliates can search the Registry.

• Many listers in the area prefer renting to Columbia affiliates

• Most apartment listings in the Registry through brokers offer a discounted fee.

• Search the Roommates section of the Registry. Create your own Roommate Profile and describe what you are looking for.
How to Search the OCHA Registry

Here is the link: http://ocha.facilities.columbia.edu

If you already have a UNI (University Network ID) and password:

• Click on "Columbia Community Member". Log in with your UNI and password. On the first visit you will answer a few questions to set up the account before you search.
• Click on Rentals tab to start searching.

If you do not yet have a UNI to log in:

• Click on "Guest Account". Answer a few questions to set up the account.
• E-mail your proof of affiliation (i.e. an acceptance or offer letter from Columbia) to ocha@columbia.edu, or fax it to 212-854-5333. The Guest Account will remain pending until we receive the proof of affiliation.
Tip #1 – Last Updated

Keep checking the OCHA Registry for new listings throughout the day. Sort by “Last Updated”.

Tip #2 – Save Search for Email Updates

Select Search Filters then Save Search
How soon can I start searching?

• Begin your search between 2 – 4 weeks before you want to move in.

• Be here in person to see an apartment before you rent it.

How long will it take me to find an apartment?

• Once you are here, typically 3 – 5 days.

• Landlords will accept the first qualified applicant that applies and will expect the lease to start immediately.

• August is the busiest month of the year.
Qualifying for the Apartment

The following are landlord requirements:

**On your own (or with a roommate):**
- Combined annual income = 40 times the monthly rent. i.e.: for a $2000/month rent, your annual income should be $80,000/year.
- Good credit (they will run a credit report).

**With a U.S. Guarantor:**
- New York, New Jersey, Connecticut preferred.
- Annual income = 80 times the monthly rent. i.e.: for a $2000/month rent, their annual income should be $160,000/year.
- Good credit (they will run a credit report).

**Pre-Payment of Rent:**
- If you don’t have a U.S. guarantor, then you may be asked to pre-pay the year’s rent up front.

**Apartment Share:** Most apartment share listers don’t ask for financials. They already have the apartment, with an extra bedroom for you.
Applying for the Apartment

What You Will Need
You or your guarantor will need to submit the following financial paperwork:

- Letter from employer or accountant verifying current annual income
- Recent tax return (first 2 pages)
- Recent bank statements
- W2 or recent pay stubs
- A photo ID

Payment at Lease Signing
Will need to pay with bank-certified funds (i.e.: bank check, certified check, money order, etc.).

Delays with money wires
It can take 7 business days for international money wires to clear and 3 – 5 business days for U.S. money wires to clear.
Renting An Apartment Share

An **Apartment Share** is when you rent a private bedroom in someone else’s apartment and share the common space.

**Consider an Apartment Share if:**
- If you don’t qualify to rent an entire apartment
- Your budget is less than $1500/month

**Two Suggestions for Protecting Yourself:**
- Confirm the room is being offered by the primary tenant or owner of the apartment. Ask to see paperwork to verify their identity (i.e.: a lease or ownership papers, a photo ID).
- Make a written Roommate Agreement which will address:
  - Dates, rent, and security deposit
  - Utilities included with rent
  - Policy with visitors and overnight guests
  - Sharing of cleaning
  - Kitchen privileges
  - Return of deposit

**Clarifying terminology: Sublets vs. Apartment Shares**
What about Safety?

What is the neighborhood like at night?

After viewing an apartment in the daytime, go back at different times of day and night and consider the following:

- Does the front door lock securely? Is it well-lit?
- Who is going in and out of the building?
- Is the building on a quiet side street or on a busy main avenue?
- Are there any 24-hour stores nearby or are businesses closed at night?

Try to speak with a current tenant in the building about their experience living there.
Additional Rental Advice

• Make sure you have a place to stay for as many as 5 days, which you may need to find an apartment.

• See the apartment before renting it.

• Don’t wait too long for responses. Be sure to leave messages and keep looking.

• Have a U.S. cell phone

• Dogs
Don’t hesitate to contact the OCHA office with any questions or concerns. We are here to help you.

212-854-2773

ocha@columbia.edu