

The New York Times

May 26, 2010

A Veteran Goes House-Hunting on the G.I. Bill

By JOYCE COHEN

THOUGH Willie Holmes had been traveling back and forth to New York for a few years, primarily for modeling jobs, he had little knowledge of the city's housing market — just vague impressions from his New York friends, most of whom lived in Harlem.

After six years in the Army, he was ready to relocate to New York, in order to further his modeling career and attend graduate school.

His friends encouraged him to hunt for a place in Harlem, with its relatively low rents, but Mr. Holmes nixed that idea. Harlem was badly situated for him, since he would be attending school way out in Brooklyn. "I would prefer to be comfortable than to live in a place to save money," he said.

Mr. Holmes, 25, who has five older sisters, spent some of his teenage years living in subsidized housing with his mother and three of her grandchildren. "We lived in an apartment without air-conditioning, so it was always hot," he said. "It was in the worst part of town."

After high school, he joined the Army, "to elevate my standard of living," he said. While serving, he received a degree in health-care management. "I wanted to help and not to kill," he said.

Most recently, living in a basement apartment in Maryland, he "saved up everything and cut frivolous spending" to make sure that he could afford the move, he said. He worked as a personal trainer as well as a physical therapy technician, helping amputees.

In March, Mr. Holmes arrived for an eight-day apartment hunt, staying with a friend in the Bronx. The G.I. Bill, which provides educational benefits for veterans, includes a housing allowance based on factors like the college's ZIP code and the veteran's length of service. Mr. Holmes, who is pursuing a graduate degree in health service administration at a program given at Fort Hamilton Army Base in Bay Ridge, Brooklyn, receives \$2,751 a month for housing. If a veteran's housing expenses are less than the allowance, the student still receives the full amount, according to Jo Schuda, a spokeswoman for the Department of Veterans Affairs. The allowance is granted for the length of time the veteran is enrolled, or up to 36 months.

Mr. Holmes intended to spend somewhere in the low \$2,000s on a rental. He wanted a place convenient to Manhattan, for his modeling work, and to the R train, for class in Brooklyn.

He hoped for a one-bedroom in an elevator building with a doorman and a gym. “I didn’t want to feel like I felt when I was living in government housing,” he said. “I planned for a long time not to have to go back to that.”

Beyond that, he didn’t want to live on a high floor. “If anything goes wrong, I want to be able to take the stairs,” he said. And the bedroom needed to be large enough for a queen-size bed. “I am 6-2, so I didn’t want to have to sleep in a small bed. I did enough of that in the Army. We slept in twin-size bunk beds with wool blankets.”

The first real estate agent he contacted showed him tiny tenement-style places in the East Village for around \$2,500 a month.

He insisted that the agent steer clear of unsuitable apartments. “I had to get stern,” he said. “He told me this is New York living and you have to get used to it. He rattled my nerves a little bit.”

Another agent showed him some nicer places in Brooklyn, including a Brooklyn Heights one-bedroom for a little less than \$2,000 a month. But the management company told him not to bother applying because his finances would keep him from being approved.

The pattern was typical. Mr. Holmes kept hearing that he needed a job that earned him 40 or more times the monthly rent. “I was denied so many times,” he said. “My credit score is great — I never even paid a bill late — but none of that seemed to matter.”

Other buildings required six months of prepaid rent.

He developed a beef with real estate agents. “I didn’t feel they were telling my story the right way,” he said. “They made it seem as if I was on some government program that could be cut at any point, as if I was on welfare or unemployment.”

Then Mr. Holmes met Patrick Skeeters of Citi Habitats, who had the listing for an \$1,800 Murray Hill studio. “I thought it was in a centrally located area,” Mr. Holmes said. For some, maybe, but not for him. Mr. Skeeters suggested the financial district and showed Mr. Holmes some buildings there.

He especially liked 90W at 90 Washington Street, but he couldn’t afford the one-bedrooms, and he felt that the studios were cramped.

“Willie was frustrated,” Mr. Skeeters said. “I said, ‘Tell me exactly what’s going on here.’ ” And when Mr. Holmes did, Mr. Skeeters said, “It is going to be a challenge.” He had never before worked with a renter on the G.I. Bill.

Mr. Holmes returned to Maryland empty-handed, but also with an assurance from Mr. Skeeters that he would get an apartment.

To circumvent the income requirement, Mr. Skeeters suggested Mr. Holmes check out [Insurent](#), a service that guarantees leases so that reluctant landlords will rent to people who do not meet their financial standards. The company will provide a lease guarantee to anybody who has good credit, said Jeffrey L. Geller, Insurent's chief operating officer.

Mr. Holmes fell into the category of people who don't work but still have cash coming in, Mr. Geller said. He also had savings and a good credit score.

The Brooklyner, a new high-rise rental on Lawrence Street in Downtown Brooklyn, was on the list of buildings that use Insurent's services. Mr. Holmes checked it out online, and he especially liked the fact that the gym didn't cost extra. Mr. Skeeters, whose turf is generally Manhattan, went to see it personally.

Typically at the Brooklyner, the income requirement is 36 times the monthly rent, and a renter must have good credit, said Ingrid Di Lisio, the leasing agent.

Mr. Holmes paid the Insurent fee, which is 75 to 80 percent of a month's rent, and rented a sunny one-bedroom, not on a high floor. His rent is \$2,290, but he received two months free on a 13-month lease, reducing the cost per month to \$1,938. (The building paid Mr. Skeeters's fee.)

The rent concession at the Brooklyner has since shrunk, and is now one month free on a 12-month lease or two months free on a 24-month lease, Ms. Di Lisio said. The high-rise, with nearly 500 units, is about one-third rented.

Mr. Holmes found moving day a hassle. He and a friend, in a rented U-Haul, followed its global positioning system, but the suggested route was blocked. They spent so much time driving around that Mr. Holmes was late for his lease-signing. But he was grateful that the building was all set up with dollies and moving equipment.

He gets a kick out of the building's hotel-like feel. "They have coffee in the morning," he said. "I don't drink coffee, but it is still cool to have it." As for the doormen, "I have no idea how they remember who lives here," he said. "They all know my name." Sometimes friends join him for workouts in the gym.

He doesn't plan to bring his car to New York until the building's garage opens, probably by early fall. "I am told something about the sweeping of the streets," he said, "and I don't know a whole lot about that."