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REAL ESTATE

A Realistic Renter in Central Harlem

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The Hunt
By JOYCE COHEN

For her first year at Mercy College, Miriam Oedegaard lived in a dorm at the main campus in Dobbs Ferry, N.Y. She planned to continue most of her studies at Mercy's Manhattan campus near Herald Square, and wanted her own place in the city. Her budget was tight — no more than \$1,500 a month, including utilities. Ms. Oedegaard, 24, who is from Norway, is studying television and radio production, and older than most undergraduates. Her education was delayed

because of spinal surgery for scoliosis, followed by complications leading to a second surgery. For a few years, she said, “my back was pretty much all I was thinking about.”

Once past that, she decided to attend Mercy, which recruits international students. Norway encourages study in the United States, providing loans that cover tuition and living expenses.

Ms. Oedegaard's summer project was to find a place of her own. She stayed with a college friend whose family lives in Ridgewood, Queens. “I was really lucky because I didn't have to do couch surfing or spend money on a hotel,” she said.

She was eager for help with the hunt. “I thought it would be easier to have someone experienced, to avoid being scammed,” she said. “You come from a different country and you're always afraid someone's going to rip you off.” She emailed a few real estate agents who seemed to have suitable online listings. “I am looking for something as cheap as possible,” she wrote — \$800 to \$1,500, anywhere in Manhattan. “I am not looking for anything bigger than I need.”

As a foreign student who is not allowed to hold a paying job, she offered proof of her Norwegian financing, adding that she “might not be the most desirable client” because of her budget and lack of income. Daniel Scott, a salesman at Bond New York, replied. “Daniel filled me in pretty quick,” Ms. Oedegaard said. “He said, ‘\$800 is not going to be possible.’”

But both thought that \$1,500 was doable if they focused on Central Harlem, a neighborhood that appealed to Ms. Oedegaard. For her budget, said Mr. Scott, who took her apartment hunting for a day, “her expectations were shockingly realistic.” A one bedroom in a walkup building on West 141st Street, for \$1,400 a month, showed her “what I could prepare myself for,” she said. It had narrow rooms and a kitchen in the living room, but nevertheless seemed too large.



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“I don’t need that much space because it is only me, and that went in the ‘maybe’ pile because that was too expensive,” as she would still have needed to pay for utilities, she said. On West 146th Street, a bit east of Jackie Robinson Park, she saw an attractive one bedroom, with new appliances and a sunny living room. Though the \$1,450 a month rent made her uncomfortable, she was pleasantly surprised by the place. “I was prepared to see rundown apartments,” she said, and those she visited were not.

She and Mr. Scott continued to nearby West 147th Street, where a sunny one bedroom with a separate kitchen rented for an even better monthly price of \$1,375. Ms. Oedegaard loved it, and started decorating it in her head. The final stop was a studio for \$1,295 a month in a large lowrise building in the West 130s. She liked it, but decided the one bedroom was a better bet at \$1,375. The extra space would be useful if more than one relative or friend visited at a time. She prepared her application, erroneously assuming she could use her mother, who works for an American company, to guarantee her rent. But the landlord wasn’t keen on an overseas guarantor. She offered an additional security deposit, but that did not fly, either. The situation “took me down a peg or two,” she said. By the time she learned her application had been declined, the nice studio was gone.

Now she feared the lack of an American guarantor would be a hindrance. But Mr. Scott had a solution — **Insurent**, a company that acts as a guarantor. The building with the studio was a client of Insurent. “If the landlord accepted **Insurent**, then that would be the only qualification she would need,” he said. Now, all that was necessary was a vacancy.

“For a week, there was nothing on the market I could find her,” Mr. Scott said. But then a similar studio in the building in the West 130s arose, slightly pricier, at \$1,350. The square room was clean and cozy, with one big closet, a kitchen against one wall and two windows facing the street. “A huge asset for an apartment in New York is when there’s nothing awful about it,” Mr. Scott said. In early summer, Ms. Oedegaard signed a oneyear lease, and paid the Insurent fee (80 percent to 120 percent of a month’s rent). Her broker fee was 15 percent of a year’s rent, or \$2,430. “Most people seem very cringey about having to spend money” on fees, Mr. Scott said, but “Miriam had planned for the money she would allocate.” Her furniture came from Ikea. “Everyone in Norway uses Ikea,” she said. “I basically grew up putting Ikea furniture together.” She is content with her “little hole in the wall,” she said. “It’s nice for one person.” She learned how to use a gas stove and, after looking up instructions online, fixed the running toilet when the chain fell off.

“The toilets here are easier than back home,” she said. Thanks to her, three Norwegian friends have recently moved to a threebedroom in the neighborhood, which she finds well situated and lively. “It’s always people in the streets, but I kind of like that,” she said.

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