

**The New York Times**

January 11, 2009

THE HUNT

# Combing the Boroughs

By [JOYCE COHEN](#)

WITH her [Brooklyn](#) rent rising even as rents were falling elsewhere, Chloe Sowers figured she could find a better deal than the one she had.

For two years, Ms. Sowers had lived on Water Street in Dumbo, in a nice two-bedroom with a great view. But the rent, which began at \$2,400 a month, was scheduled to rise to around \$2,800. Heat wasn't included.

In the second bedroom, she had a series of roommates, who usually stayed for a few months. "There were other places they could rent for less," she said. And there was another deterrent, as she noted in her [Craigslist](#) ad seeking roommates: her father slept on the living-room couch.

Ms. Sowers, 34, a native of [Tampa](#), Fla., studied computer engineering at the University of South Florida, worked as a Web developer in Orlando and was transferred to New York nearly five years ago. When she rented the Dumbo apartment, "it was still the bubble days," she said, and the rent seemed reasonable.

Last spring, Ms. Sowers was laid off. With computer work being outsourced, she worried that any job she had would always be at risk.

But she has an entrepreneurial mind-set, and assumed that self-employment would give her more control over her finances. "I was always a worker bee until I read a few books," she said, including the best-seller "Rich Dad, Poor Dad," which advocates financial independence through passive investment

income. “It is not the type of thing you would be exposed to growing up poor,” she said. “It is kind of eye-opening.”

She now does Web development from home, and owns five houses near Charlotte, N.C., that she rents out. “I make modest income,” she said.

Last spring, her long-divorced father, Joseph Sowers, 55, formerly a computer programmer, arrived from [Florida](#) to work as a stockbroker. His home base was the living room. “I’ve always slept on the couch,” he said. “I guess it’s strange.”

After his arrival, Ms. Sowers had to lower the rent to attract roommates. Her most recent roommate, Marie Tan, 21, paid \$900 a month. “I didn’t mind at all” having him there, Ms. Tan said. “He was unobtrusive and was a very nice person.”

Ms. Sowers’s lease was expiring in the fall. With the softer market, she knew she could rent a two-bedroom, with heat included, for several hundred dollars less than she was paying in Dumbo.

“It might not be a newer building,” she said, “but it’s cheaper. If you can save money on rent, you can apply that toward other things.”

At first, she hoped to take advantage of economies of scale. A three-bedroom, with a relatively low price per bedroom, would work for her, her cat, her father and Ms. Tan. She wasn’t particular about the neighborhood, but she preferred an elevator. Ms. Sowers, a fan of alternative transportation, gets around on an electric foot scooter. (She hopes to start a scooter-importing business.)

Using the Yahoo Pipes application, Ms. Sowers set up an RSS feed to receive listings only for units in pet-friendly elevator buildings with a price of less

than \$900 per bedroom. “I had to create a little sub-pipe to do the arithmetic,” she said.

In the fall, she almost rented a sunny three-bedroom for around \$3,400 on West 107th Street near Central Park. The agent advertised it as a five-bedroom, noting that there was a home office and a living room where a wall could be added. This would allow for additional roommates.

**But the management company required proof of income that equaled or exceeded 45 times the monthly rent, or more than \$150,000. Otherwise, Ms. Sowers would need a guarantor. The management company noted that she could buy a lease guarantee from [Insurent.com](https://www.insurent.com), which for a fee assumes the risk from tenants who don't meet their landlord's stringent financial requirements.**

The agent also said a ramp for her scooter could be installed on the outside steps. “I asked them to double-check” with the management company, Ms. Sowers said, “because that’s how brokers are, and they said, ‘Oh, no, we can do that only if you’re handicapped.’ ”

She decided instead to find a less expensive place for just her and her father. The Century, a 600-unit building on Netherland Avenue in the Riverdale section of the [Bronx](#), was lovely and modern and “like a city in itself,” she said. But “it took forever to get there,” she added. “Plus, you had to hike up that hill unless you take the bus.”

At \$1,450 or so, the apartment wasn’t a bargain, either. The amenities — including a private health club with a pool, tennis courts and basketball courts — cost extra. (Building residents pay \$880 a year for a basic membership, but a membership including year-round tennis is \$2,000.)

Ms. Sowers turned to a \$1,090 one-bedroom in a midrise building in Flushing, [Queens](#). After she left a \$20 application fee, her messages to the management office were never returned. “I don’t know if they were just running a scam and collecting application payments,” she said.

Her roommate, Ms. Tan, told her that rents were especially low in [Staten Island](#). So Ms. Sowers decided to hunt there.

By now she was tired of Craigslist. A three-bedroom for \$3,000 a month with an incentive of one free month would be advertised for \$2,769, which is the “net effective rent” on a 12-month lease if the cost is spread over 13 months.

“I figured, does anyone use the newspaper anymore?” Ms. Sowers said. Maybe she would be missing something if she didn’t. She circled an ad for a one-bedroom for only \$999 in the St. George neighborhood of Staten Island.

The apartment was old, big and just blocks from the ferry terminal. In the fall, she and her father moved in. He took the couch.

“Her standards are higher than mine, I guess,” Mr. Sowers said.

Ms. Tan found a Staten Island place of her own. It’s just \$400, but requires a trip on the Staten Island Railway.

Ms. Sowers’s new place, with heat included, is so toasty warm that “you have to open a window to cool down,” she said. “It is not one of those refurbished apartments with granite everything. The cabinets are really old, and they don’t close at all, and the sink was leaking. But I thought maybe I would live here for a year and invest the money saved in my businesses.”

*E-mail: [thehunt@nytimes.com](mailto:thehunt@nytimes.com)*