

The New York Times

REAL ESTATE

A Dress Designer Picks Borough Park

The Hunt

By JOYCE COHEN JULY 6, 2017



Hazel Teo grew up in Kuala Lumpur, Malaysia, and later spent four years in Los Angeles earning a degree at the Fashion Institute of Design and Merchandising.

After graduation, she had the chance to freelance in New York as a dress designer and stylist. A friend and classmate from Boston had a similar plan, so the two decided to room together. They focused on Brooklyn where Ms. Teo had a few friends.

“We tried to look in Williamsburg, but even the smallest two-bedrooms were way out of my budget,” said Ms. Teo, 25.

So, the roommates hunted for a cat-friendly two-bedroom for \$2,500 a month in or near Bushwick “It was kind of our age group,” Ms. Teo said. Ms. Teo’s cat, Trouble, stayed temporarily with the friend’s family in Boston. Ms. Teo sought help from Kimberley Krueger, a saleswoman in the Park Slope office of the Corcoran Group, who was listing a \$2,500 two-bedroom.

That one rented quickly, but the roommates settled on a three-bedroom in a small rowhouse near Bushwick Avenue. The third bedroom could be a studio, holding their sewing machines, dress forms and work tables.

The monthly rent was \$2,400, but it was advertised as \$2,200, which was the “net effective rent” for a 12-month lease with one month free. Ms. Teo preferred to pay the same amount each month. “We requested that the net effective rent be amortized over the course of the lease,” Ms. Krueger said. The landlord agreed.

But at the last minute, Ms. Teo’s friend decided to return to Boston. Now, she was on her own. Having had a bad roommate experience before, she didn’t want to risk a random roommate. “Being put in the same unit with someone that I don’t know scares me a little bit,” she said. “It has to be someone that I’m close to or someone I’ve met more than a couple of times.”

So she began hunting for a studio or one-bedroom. Her budget was around \$1,800. She considered an alcove studio in Bedford-Stuyvesant. The rent was advertised at \$1,745. But that, too, was a “net effective rent.”

Ms. Krueger again tried to negotiate for the same amount to be paid each month. “Usually the free rent comes out on the back end of the lease to ensure that the tenant stays for the full tenancy,” she said. “I can understand how some tenants feel ‘net effective rent’ could be a little misleading,” she said. Some listings emphasize the payment situation “so people are aware rather than blindsiding them, but it is not a perfect system.”

This landlord would not agree to spread the cost evenly over the lease term. Ms. Teo wasn’t interested. “In those free months, I would spend more than I should,” she said. “I didn’t want that scenario. I would rather pay consistently. It felt annoying because it was advertised falsely.”

Ms. Teo saw an ad online for the Hamilton, a new rental building in Borough Park on the border of Sunset Park. “I can deal with prewar, but personally I would prefer a more modern environment,” she said. As it happened, she had a work meeting in the area the very next day with a client having a dress made. As she walked past, Ms. Teo recognized the building. She went in and was shown three units.

Reluctant to pay a few hundred dollars more for a one-bedroom — “the only difference was that there was a wall,” she said — she chose the least expensive one, a studio for \$1,850. “What they told me was exactly what I got,” she said. “There was no beating around the bush, no hidden agenda and no fine print.”

Ms. Teo arrived last winter. As a foreigner with a freelance income, she used [Insurent](#) as a guarantor. Her furniture came from Ikea. For other necessities, she shopped at Target at the Atlantic Terminal Mall, requesting an Uber car to transport her home with her bags. A young man arrived in a car. They got to talking.

Later, she and her Uber driver — by now her boyfriend — drove to Boston to retrieve Trouble the cat.

Ms. Teo's only complaint is that smoke from neighbors wafts in. "The smell travels through the vents, especially now in the summer when you close your windows and turn on the ventilation," she said. Though she overlooks a commercial thoroughfare, Fort Hamilton Parkway, the traffic and sirens are masked by the air conditioning. In her neighborhood, the pokey N train is the sole subway option. "If you want to go out at night to Williamsburg, you have to go to the city, transfer and go back to Brooklyn," Ms. Teo said. "Or you could take an Uber."

Email: thehunt@nytimes.com

A version of this article appears in print on July 9, 2017, on Page RE4 of the New York edition with the headline: A Dress Designer Triumphs Over the Fine Print.

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