# HOUSING RESOURCES: WHERE TO LOOK



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# MENU

- <u>NATIONAL HOUSING</u>
   <u>RESOURCES</u>
- HOUSING RESOURCES IN
   PHILADELPHIA
- HOUSING RESOURCES IN
   OTHER CITIES
- HOUSING RESOURCES
   ABROAD/LONDON





# NATIONAL HOUSING RESOURCES

- <u>Sublet.com</u> This apartment rental service serves as a venue to list apartments, sublets, roommates & houses for rent directly from the Owners. You are able to learn about renters insurance, find moving companies and sublets for the summer.
- Intern Candidate Housing Provides affordable temporary housing. This online resource is free to Interns & Co-Ops who work for participating employers.
- <u>Craig's List</u> Available in many metropolitan areas, the housing section of Craig's List allows you to see a list of sublets and temporary housing.
- <u>NakedApartments.com</u>. Connect with landlords and brokers to find apartments.
- <u>ApartmentGuide.com</u>. Search thousands of apartments, photos, and floorplans from communities nationwide.
- <u>ApartmentList.com</u>. Search apartments using a detailed map.
- <u>Apartments.com.</u> Free search for apartments across the country.
- <u>ApartmentRatings.com</u> Listings ratings of apartments across the country.
- <u>EasyRoommate</u>. Apartment listings across the country.
- Houses for Rent Free listings of rentals.





# NATIONAL HOUSING RESOURCES

- <u>Roommates.com</u> Find roommates across the country.
- <u>Padmapper.com</u> compiles apartment listings from many websites and displays them on an interactive map.
- <u>MetroRoommates.com</u> Search rommate listings across the country.
- <u>Rentspeed.com</u> free leading national rental site for finding houses for rent, condos, townhouses, and apartment rentals.
- <u>Roomorama</u> online marketplace for short-term rentals.
- <u>Zumper</u> Free map-based search for home & apartment rentals, with real-time updates. Also available on iOS & Android.
- <u>Trulia.com</u> provides national real estate information with detailed graphical neighborhood data.
  - <u>Trulia's Rooms for Rent</u> national listings of rooms for rent in shared spaces, broken out by city.
- <u>HotPads</u>
- <u>2nd Address</u> Furnished rentals in San Francisco, LA, NYC and Chicago.
- Zillow Rental and sales
- VeryApt National





### HOUSING RESOURCES IN PHILADELPHIA

- Office of Off-Campus Living The Office of Off-Campus Services at the University of Pennsylvania assists students, faculty and staff at all stages of their off-campus living experience.
- <u>Villanova Summer Intern Housing Program</u>. Housing available at Villanova University during the summer.
- Pennlets Subletting made simple, just for Penn students and alumni.
- <u>Subltter.com</u> Another subletting site for Penn students and alumni.
- <u>4wallsinPhilly</u> Smart renters start here.
- <u>Philly Apartment Company</u> Work with a Leasing Consultant to find your ideal neighborhood and apartment quickly. It's free!
- <u>ABODO Apartments</u> lists local universities and colleges

on an interactive map, so that students can easily find housing near their internship.





- <u>Atlanta</u>
- <u>Boston</u>
- <u>Chicago</u>
- Los Angeles

- New York City
- <u>San Francisco</u>
- <u>Washington, DC</u>
- Additional City Resources





#### ATLANTA

- <u>Emory University Summer Intern Housing</u> <u>Program</u>. Convenient, affordable summer housing for interns who want to live in the Atlanta area.
- <u>Emory University Off-Campus Finder</u>. Lists apartments for rent around the Atlanta area.
- <u>ApartmentGuide.com</u>.Apartments in the Atlanta area.
- VeryApt Atlanta

### BOSTON

- <u>Suffolk University</u>, located in the heart of downtown Boston, offers affordable summer housing to students traveling to Boston for internship and co-op opportunities.
- <u>Boston University Off-Campus Housing Finder</u>. Listings for apartments in Boston.
- <u>BostonApartments.com</u>.Apartment listings in Boston.
- <u>New England Premiere Summer Intern's Boston</u> <u>Neighborhood Guide</u>.
- VeryApt Boston



#### CHICAGO

- <u>Summer Housing in Chicago</u>. Located in downtown Chicago.
- <u>University of Chicago Campus Housing</u>. Affordable housing for interns who want to live in the Chicago area.
- <u>The School of the Art Institute of Chicago</u> <u>Housing</u>. Summer housing located in the heart of Chicago.
- <u>Domu</u> Chicagoland Apartments, Where landlords and tenants connect.
- <u>Chicago Tribune</u> Apartments and Condos.At
- VeryApt Chicago

#### LOS ANGELES

- <u>UC Irvine Summer Housing</u>. Located at the University of California, Irvine.
- UCLA Community Housing Office. Lists apartment buildings for rent around UCLA.
- <u>Westside Rentals</u> Los Angeles Apartments.
- <u>VeryApt Los Angeles</u>





#### **NEW YORK CITY**

- <u>92Y Residence</u>: An iconic cultural institution, the 92nd Street Y offers short and long-term stays with free gym membership, free maid and bed linen service, 24 hour security, and access to some of the best of 92nd Street Y's concerts, lectures and classes just an elevator ride away.
- <u>Compass</u> Rentals and sales in New York City
- NYU Summer Housing Summer Housing at NYU.
- <u>Columbia Summer Housing</u>. Housing available for non-Columbia students working as interns in the New York City metropolitan area for the summer.

- <u>Educational Housing Services</u> Quality, affordable living spaces with other students in New York. Want to know what a #summer in #NYC with @EHSNYC is like? Contact an #EHSNYC campus ambassador via Twitter <u>here</u> or Facebook <u>here</u>. EHS has a new program to offer reduced rates at two of its residences to students who are Pell eligible. Use this <u>link</u> to request more information.
- <u>Fashion Institute of Technology</u> Summer Housing at the Fashion Institute of Technology in New York City.
- <u>New York Hostels</u> Listings of Hostels around New York City.



#### NEW YORK CITY (CONT.)

- <u>NYC Housing Listings</u> Listings of Apartment Resources in New York City.
- <u>NYU Summer Housing</u> Housing for Summer Interns in NYC.
- International House Summer housing at The International House in NYC.
- <u>NYU Law Housing</u> Summer Housing at NYU Law

- <u>RentHop</u> Search NYC Apartments and Listings by Location. Also have listings for Boston and Chicago.
- <u>CityRealty</u> New York City apartments for rent and for sale.
- VeryApt New York





#### SAN FRANCISCO

- <u>University of San Francisco Rental Resources.</u> Apartment listings in San Francisco.
- <u>Bay Area Rental Guide</u>. Apartment listings in and around San Francisco.
- InternMatch Summer Intern Housing Guide from InternMatch.
- <u>Rent in San Francisco</u> San Francisco apartment rentals and houses for rent.

### WASHINGTON, DC

- <u>American University</u> Intern housing is now available at American University for the spring semester for visiting interns, offering quality accommodations in an ideal location at competitive prices.
- <u>Washington Intern Student Housing (WISH)</u>. Temporary, fully furnished intern housing on Capitol Hill. Students can acquire accommodations in shared or private rooms in townhouses and apartments within walking distance of public transportation, DC attractions, and House/Senate Office Buildings. Housing is also available for fall and winter months.
- <u>Catholic University of America</u> Summer Housing in Washington, D.C.
- <u>George Washington Housing Program</u> Housing for Interns during the summer.





#### ADDITIONAL CITY RESOURCES

- North Carolina State University includes intern housing for those with internships near the Research Triangle Park in Raleigh, which is home to many organizations such as IBM, Credit Suisse, Cisco Systems, GlaxoSmithKline, and the Department of Justice.
- <u>UMoveFree.com</u> largest apartment leasing company in the state of Texas.
   Includes rentals in Austin, Dallas, and Houston.



# HOUSING RESOURCES ABROAD/LONDON

• <u>TransitionsAbroad.com</u> - List of Accommodations & Articles on Living Abroad.

#### List of Universities in London that offer housing:

- Queen Mary and Westfield College East End
- London Metropolitan University: Arcade Halls Holloway Road
- London School of Economics Holborn, Bloomsbury, Bankside, Butler's Wharf, Clerkenwell
- University College London Bloomsbury (just north of the British Museum)
- International Students House Great Portland Street
- <u>King's College</u> The Strand (Covent Garden)
- <u>City University London</u> Clerkenwell, Islington





# **TIPS FOR RELOCATING**

- Apartments
- Transportation
- <u>Money</u>

- Health Insurance
- Other Things to

<u>Remember</u>





- What to Consider
- Payment
- <u>Lease</u>
- <u>Roommate(s)</u>

- <u>Utilities</u>
- <u>Homeowner's or Renter's</u> <u>Insurance</u>
- <u>Moving in</u>





#### WHAT TO CONSIDER

- Transportation how long will your commute take?
- Parking how available it is and how much it will cost?
- Noise any place near public services (police stations, fire stations, hospitals) will be noisy. Also, you may want to choose an apartment facing an alley. Apartments on busy streets in metropolitan areas can be very noisy.
- Tour the area and talk with people who live there.
- Buildings with a doorman cost more, but the doorman will do little things for you like hold your dry-cleaning, accept packages, etc.

#### PAYMENT

- Usually, first month's rent and security deposit will be required.
- Security deposit make sure it's saved in an Interest Bearing Account, so you can get it back with interest.
- You will need proof of wages/offer letter/references/credit check/copy of a bank statement.
- Talk to your bank about your situation because they will waive fees, and be aggressive about it. Tell them that you're in transition.







#### LEASE

- Be sure you know the length of your lease.
- Make sure everything works and that the apartment is clean, repainted and fixed before moving in. This includes the air conditioner, heat, appliances, hot water, leaks and windows. If something is broken, be sure to get it in writing that it will be fixed.

### ROOMMATE(S)

- The person who signs the lease is ultimately responsible for paying the lease, no matter what.
- Your credit score may be hurt if you fail to pay your rent on time.
- Subletting means lending out a living space to someone not on the lease. There is no legally binding contract involved, so the subletter can be kicked out at any time.





### UTILITIES

- Generally include electricity, gas, phone, cable, and internet. What you are responsible for paying (versus what the landlord covers) should be stipulated in your lease.
- Make arrangements to have services turned on when you arrive.
- Most utilities require a deposit if you have not used them before.

### HOMEOWNER'S OR RENTER'S INSURANCE

- Landlords may require tenants to carry renter's insurance; this will be stipulated in your lease.
- Insurance is recommended if you have valuable possessions.





### **MOVING IN**

- Check for restrictions on move-in days. Some places forbid people from moving in on weekends, for example.
- If moving into a city, investigate the parking situation. You may need a permit to reserve a space outside your building for convenience.







### TRANSPORTATION

#### PUBLIC

- If you plan to commute by bus, trains or subway, do some trial runs before your first day.
- Find out how easy it is to catch a cab, and how much time it takes to get to the airport.

#### CAR

- Registration find out how many days will it take to register in a new state.
- License you will need a new license if you want residency in that state. Register your car where you spend most of your time.
- Inspections some places will require inspections.
- Insurance it is your car that is insured by auto insurance, not you. Therefore, friends may drive your car.





- <u>Taxes</u>
- <u>W-4</u>
- Pay Yourself First
- Student Loans
- 401(k) and 403(b)
- <u>Matched 401(k) and 403(b)</u>

- Credit Cards
- <u>Employee Stock Purchase</u> <u>Plan</u>
- Flexible Spending
   <u>Accounts</u>





#### TAXES

- Grad students' income can be taxed.
- <u>www.4nannytaxes.com</u> can tell you how much you will pay per month in taxes depending on your location and salary.
- City tax you will pay more if you live in a larger city like New York.

#### W-4

- The government will take out too little or too much.
- You will usually claim 0 or 1 dependents. Claim 1, because you will probably pay an accurate amount. If you claim 0, you will eventually get a refund but the government will hold the money until then.





#### PAY YOURSELF FIRST

 Develop a budget that includes putting a set amount from every paycheck directly into savings. Most online banking sites allow you to set up automatic transfers to savings accounts, making it easier than ever to guarantee that you put the money away.

### STUDENT LOANS

- Check the current rates. They usually change on July 1.
- The cap is the highest amount that you can accrue.
- Know what your grace period is how long you have until your first payment is due after graduation.
- Consolidate your loans (<u>www.financialaid.com</u>)
- Consider paying electronically.





### 401(K) AND 403(B)

- It allows you to save money for retirement without being taxed. Money is taken from your salary and placed in mutual funds provided by your employer.
- Your money grows tax free, but it can't be taken out until age 59; withdrawing early will lead to penalties.
- If you work for the government, you may have a <u>457(b)</u>, and if you work in education you may have a <u>403(b)</u>
- Read more information about <u>401(k)</u>, <u>403(b)</u> and <u>457(b)</u> on the <u>IRS website</u>.

### MATCHED 401(K) AND 403(B)

- Your employer matches the amount of money you put in your 401(k) or 403(b), up to a stated limit
- Be sure to max out the percentage, because your employer is effectively offering you free money by doubling it.
- When you leave your job, your fund stays with you, not your employer.





#### **CREDIT CARDS**

- Try to pay your balance every month. Credit card debt can affect your credit score (FICO score) and that number determines not only your credit limits and eligibility for a loan, but may also be considered in your job application process.
- Get a card with rewards.
- Know the terms of your card, the interest rates and penalties for late payments.
- Having a joint credit card with your parents still builds your credit.

### EMPLOYEE STOCK PURCHASE PLAN

- You can set a part of your salary aside through payroll deduction to purchase the company's stock at a discount.
- Do not use this benefit as a retirement plan.





### FLEXIBLE SPENDING ACCOUNTS

- You choose the amount to be deducted from each paycheck. There is usually a limit on the total amount that can be deducted.
- Deductions are pre-tax, so your taxable income is reduced and you pay lower taxes for the year.
- It can be used to pay medical expenses like deductibles or co-payments.
- If you do not spend the entire balance, it will be lost at the end of each year.





# HEALTH INSURANCE

### TERMS

- Deductible Pay a certain amount before insurance kicks in to pay the rest.
- Co-payment The fee you pay for every doctor's visit or when you have a prescription filled. You may be charged less for generic brand of drugs.
- Premium Monthly payment for insurance
- PCP (Primary Care Physician) The family doctor you have to see before you see a specialist
  - Provides medical services and referrals to specialists.





# HEALTH INSURANCE

### TERMS

- HMO Least expensive, least flexible.
  - You need to contact your PCP, then use the doctors in the HMO.
  - Outside of the HMO, you're on your own.
- PPO most flexible, most expensive.
  - You don't have a main doctor, but a book of preferred providers that you can go to. You
    will pay more outside of the list of preferred providers, but your insurance company will
    pay some of the costs.
- POS (Point of Service plan) Part HMO, part PPO.
  - You must contact your PCP first, then you can go to any doctor in the network. It gives you the flexibility to go to any doctor outside of the network for an added cost.





# HEALTH INSURANCE

### ADVICE

- Get to know your doctor early. Do this when you feel fine, not when you're sick.
- Forward your medical records.
- Get the number for the nearest pharmacy.





# OTHER THINGS TO REMEMBER

### CLOTHING

- Know the dress code before your first day of work.
- Buy most of your wardrobe after your first day of work.

### NETWORKING IN NEW CITIES

- There are regional electronic network groups on the Career Services's Facebook page.
- <u>Penn alumni association with</u> <u>chapters around the world</u>.
- Just like in college, meet people by doing things you like: find an intramural sports league or look into local night school classes.

### **REGISTER TO VOTE!**

- https://www.usa.g
  - ov/register-to-vote