

ADDITIONAL INFORMATION

Finding Housing

The most pressing issue is deciding where to live and how to go about finding an off-campus apartment, roommates, or livable on-campus housing. First, some general guidelines:

- Classes for the spring semester begin January 19th, so you should try to sign a lease beginning January 1 or January 15. You should begin your housing search by the beginning of December if you plan to live in the Rutgers area. Definitely try to have a place secured by the middle of December, at the latest.

- The best resource for finding off-campus housing is the Rutgers Off-Campus Housing Service. Their web address is <http://ruoffcampus.rutgers.edu> (you can also search Rutgers web sites for “off-campus housing”). You are also able to call the Off-Campus Housing Office with any questions at 732-445-5737.

- Some resources in searching for housing can be found through classified ads at <http://bit.ly/2nyec7d>

- Another new site that has just cropped up featuring privately owned apartment units throughout New Brunswick is www.RUliving.com

- The Daily Targum is Rutgers' daily school paper, which has an on-line version, featuring classified listings:
<http://www.dailytargum.com/page/classifieds#http://dailytargum.campusave.com//check-domain.php?domainID=27>

- Listed at the end of this letter are some of the local apartment complexes, many of which are not included on the Rutgers web site.

- If you go through a realtor, make sure that there is no fee involved. I generally recommend steering clear of apartment-finding services for this area – most charge nearly \$100 and may only have one or two listings for Highland Park/New Brunswick.

Other things to keep in mind

- *Seriously consider sharing an apartment with a roommate.* This is really the most affordable off-campus option as you live paycheck to paycheck on your graduate student budget. Most of the two- and three-bedroom apartments around are quite comfortable and spacious. Be prepared for higher rents than you may be used to. The cost of living in general is higher on the East Coast, and this includes rent. Also, be sure to ask any prospective landlord about utility prices; these can vary depending on whether the landlord includes water and heat in the rent or if they use gas, electric, or fuel oil for heat.

- Many landlords ask for 1½ months' rent as security in addition to the first month's rent, so make sure you have enough money in your account to cover the expense. Some landlords in this area require that the deposit or rent money be in the form of certified checks or money orders. Be prepared to set up a bank account during your visit in case your landlord requires this kind of payment. More information about banks follows in this letter. Additionally, when thinking about initial setup costs, do not forget to figure in student fees (~\$450/semester), student health insurance (~\$340/year, one-time fee), and books (~\$450/semester).

- Be sure to investigate apartments in converted houses – these are generally cheaper than apartment complexes. The Rutgers Off-Campus Housing Service is a good place to check, but you can also walk around the neighborhood you are interested in and look for “For Rent” signs, notices in shops, etc.

Locations:

Highland Park: Highland Park is the most popular place for graduate students to live; it is mostly residential with many quiet, tree-lined side streets. If you do not own a car, Highland Park is your best option because there is a supermarket within walking distance. Rent for a studio apartment can range from \$1000-\$1200. One-bedroom apartments are usually \$1200-\$1500; two-bedroom, \$1350-\$1500.

New Brunswick: New Brunswick is a small city with a bit of a more urban neighborhood feel. It is more economically and ethnically diverse than Highland Park, and offers a wider range of housing prices and options. Many undergraduates live in an area near the fraternities and bars on Easton Avenue. If you're looking for a quieter neighborhood, try the area by the Alexander Library and Buccleuch Park by the College Avenue campus, or closer to the Douglas College campus. It is worth noting that the privately owned Rockoff Hall apartments are located one block from the Bloustein School on the corner of New St. and George St. These are newer dorm-style units and can offer a reasonably priced option at a great location. Their phone # is 888-356-3003 or go to Rockoffhall.com.

Piscataway, Somerset, and North Brunswick: These towns are mostly residential, and are a 10-20 minute commute by car to campus. Rents vary, though are mostly on par with New Brunswick or even a bit lower.

Metuchen, Edison: These towns are accessible by train. They are very similar to Highland Park, with comparable rents.

Princeton: Half an hour away by train, bus, or car. Calm, residential neighborhoods, more shops and restaurants within walking distance than Highland Park or New Brunswick, though in general the town is slightly more upscale. Rents are on par with Highland Park or New Brunswick.

Hoboken and Jersey City: Both have the advantage of being just across the river from Manhattan, and both are accessible to New Brunswick by train (NJ Transit and PATH). Commuting time to campus is about an hour. Hoboken is more expensive and more gentrified

than Highland Park or New Brunswick. Jersey City is a little bit less expensive than Hoboken and rents can be comparable to Highland Park.

New York or Philadelphia: If you *must* live in a big city, New York is an hour away by train or bus; Philadelphia is an hour and a half to two hours by train. New York is very expensive; Philadelphia is relatively cheap. Another place to find housing in New York is the Park Slope area of Brooklyn, where a lot of history grad students tend to gravitate. The Park Slope Food Coop has lots of announcements about sublets, studios, and shares. It is located on Union Street, between 6th and 7th avenues, and the phone number is 718-622-0560. While you have to be a member of the coop to shop, word has it that the general public can use the message board—just go straight up the stairs when you enter, rather than turning left to enter the store. Uptown Manhattan also has a few affordable neighborhoods, as does the Bronx. Another upcoming area of New York inhabited by a younger demographic is the Williamsburg section of Brooklyn. It's relatively close to downtown NYC and some portions of it are only 1 or 2 subway stops out of Manhattan on the L train (Bedford or Lorimer subway station stops).

On-Campus Housing

On-campus housing can be an affordable alternative. Living situations range from shared apartments to dorm-like single rooms in large buildings. You will find a map noting the location of all these housing options in the relocation packet. Below are basic summaries of each of the options:

- **Old Gibbons:** Located on the Douglas Campus and housing only women, these house-like buildings provide single rooms, communal bathrooms, and a small kitchen. Occupancy is limited to 12 students per building, and generally provides a good quiet place to study and a supportive environment. On-site parking for residents. The Bloustein School is approximately a 20-minute walk from here. This site is accessible via the free campus shuttle bus.
- **Starkey:** Located on the Cook Campus, Starkey offers apartment-style living (though with the same dorm-style furniture). Most apartments have four single bedrooms, substantial storage space, and a good-sized kitchen, dining, and living area. Accessible to College Avenue by campus bus. On-site parking for residents. The Bloustein School is approximately a 15-minute bike ride from here. This site is accessible via the free campus shuttle bus.
- **Buell:** Same format as Starkey, though located on Busch Campus. Can be isolating especially if you don't have a car and must rely on campus buses. On-site parking for residents. One big plus for the Buell Apartments is that their facilities tend to be newer than those at Old Gibbons and Starkey. The Bloustein School is approximately 20 minute away by bicycle. This site is accessible via the free campus shuttle bus.
- **Family Student Housing:** The ones I've seen feel more like apartment complex than a dorm, except for the ubiquitous industrial furniture. Once again, these apartments are a bit isolated, so a car always helps. There may be a waiting list for this housing, so get in touch with on-campus housing services as soon as possible if you interested in this option.

Finding Roommates (a few options)

On occasion, continuing students post notices throughout the school searching for roommates for the upcoming school year. You are welcome to contact the Office of Student and Academic Services (848-932-2727 or via email at courtney.culler@rutgers.edu) to find out about any such notices.

The Off-Campus Housing Service lists rooms for rent in apartments and houses. When filling out the online search form, make sure to be as general as possible to increase the number of hits you will get back. I suggest checking this list at least once a day, if not more often. There are many respondents for rooms and they go quickly.

Once you find your housing

Utilities: Here are phone numbers for the local utility companies. You may want to call a week or two in advance to arrange for your utilities so that you have access to electricity, phone, gas, etc., when you arrive. Do not forget to figure into your budget possible deposit costs.

Electric & Natural Gas:	PSE&G: 1-800-436-7734
Water:	Middlesex Water Co.: 1-732-634-1500
Cable:	Cablevision: 1-732-297-4946

Banking: The Rutgers Off-Campus Housing Service has materials about local banks and rates. Here are a few of the most popular. Remember that you should establish a bank account here on your apartment-finding visit.

Wells Fargo offers special accounts for students and has an ATM in downtown New Brunswick and Highland Park – also convenient drive-through locations. Highland Park: 104 Raritan Ave, (732-572-4200); New Brunswick, 120 Albany St. Plaza (732-843-4200). There's also a toll-free new accounts line: 1-800-801-0714 (be sure to ask about student accounts).

PNC has convenient ATM machines on campus and throughout the area. They also have student accounts: New Brunswick: 1 Penn Plaza (732 545-2700).

Bank of America, Bank of New York and TD Bank all have locations all within walking distance of the school. (800) 841-4000 (Bank of America).

The Rutgers Credit Union is a good option if you live close to campus – it has few fees (esp. if you take advantage of direct deposit) and requires only a \$25 minimum balance in your savings account and no balance for your checking. Finding no-fee ATMs can be a problem.

<https://www.rutgersfcu.org/home/default.aspx>

Car Insurance: If you are moving from another state, keep your car registered at an address in your home state if at all possible. New Jersey still has the highest car insurance rates in the country (even for good, over-25, and /or married drivers, insurance rates are often \$1200 per year or higher).

Renters Insurance: Low-cost renters insurance is offered through the university. You should receive more information if you sign up for the basic student health insurance plan. You can also contact the Student Insurance Office. Rutgers Info (932-INFO) can give you more information.

Apartment Complexes

All area codes are (848). Check with Off-Campus Housing for a more complete listing.

Highland Park

Adelaide Gardens	100 S. Adelaide Avenue	247-0614
Benner House Apartments	17 Benner Street	846-3574
Cedar Arms/Cedar Lane	00 Cedar Lane	846-0806
Donaldson Park Apartments	319-C Crowells Road	572-1326
Highland Manor Apartments	409 S. 10 th Avenue	572-0253
Highland Montgomery Apts.	140 Montgomery Street	828-7993
Magnolia Gardens	60B Woodbridge Avenue	572-3636
Orchard Associates	277 S. 11 th Street	985-6886
Parktown House Apts.	11 Raritan Avenue	846-4260
Wood Oak Co.	S. 2 nd Avenue	828-4665

New Brunswick

Birchwood Terrace Apartments	272 Hamilton Street	828-5607
Century Apartments	85 Easton Avenue	249-5545
G & A Brookside Apartments	55 Brookside Avenue	246-0446
Brunswick Arms	119 Livingston Avenue	249-4748
Park Lane Apartments	10 Landing Lane	220-8111
Penrose Management Co.	217 Somerset Street	828-4083
Riverwatch Commons	5 Dennis Street	435-0151
Rockoff Hall	290 George Street	888-356-3003
Treetops Apartments	250 Treetop Drive	846-0400