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Financial District Roommates

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Matthew DeSimone and Matthew Murawski, good friends, roomed together during their last two years at the College of the Holy Cross in Worcester, Mass.

When they graduated a year ago, both returned home to the New York area. From northern New Jersey, Mr. DeSimone had a train commute of an hour and a half each way to his office in Midtown Manhattan, where he is an insurance underwriter.

Mr. Murawski's one-way commute to Midtown from Long Island was a quicker 35 minutes. He works at an accounting firm.

Living in the suburbs, both found themselves reluctant to go out after work or to have dinner with friends. If they did, they often did not arrive home until midnight or later.

Weekends were consumed by logistics: If they stayed over in the city with friends, by the time they arose, ate and made their way home, "Saturday was shot," Mr. DeSimone said.

The men, both 23, knew they were compatible roommates and had intended all along to share a city apartment. "I didn't want to move in until we both were working and got our feet down and were making some money," Mr. Murawski said.

By this past winter, they were ready for the hunt. They contacted [Timur Mone](#), a salesman at Platinum Properties who had helped a colleague of Mr. DeSimone's find an apartment in the financial district.

That was their preferred neighborhood, too. They wanted some distance from work. In Midtown, "there's too many people, there's trash everywhere, there's honking cars and that's the last place I wanted to live," Mr. Murawski said. They found the financial district refreshingly quiet at night, and less crowded than other residential neighborhoods.

They told Mr. Mone a one-bedroom would be fine if its living room could be turned into a second bedroom. "We knew we couldn't afford a two-bedroom apartment because they were going for four grand," Mr. Murawski said.

Their budget, which started in the mid-\$2,000s, crept to \$2,800 a month, which Mr. Mone felt was low for a space suitable for two roommates. He decided to show them a range of what was available at their limit and above, “because sometimes \$50 or \$100 a month makes a big difference,” Mr. Mone said.

At 100 Maiden Lane, a converted 1930 office building, the roommates saw a one-bedroom for \$3,295 a month. They liked the light but not the space, and thought the living room was too small to carve into two rooms.

Both liked 2 Gold Street, a 10-year-old rental building diagonally across the street. A one-bedroom was available for \$3,175 a month, and the amenities included a swimming pool. But the building didn’t allow temporary walls. The roommates could have sectioned off part of the living room with a bookshelf, but decided against the idea.

Nearby, at 100 John Street, several units were available in another former office building.

The roommates liked a sunny apartment on a high floor with a terrace, for \$3,175 a month. It was a studio, but a large one, with around 700 square feet, enough space to divide into two bedrooms.

“We were sold with the terrace and the fact we were kind of secluded next to the stairwell in a corner unit,” Mr. DeSimone said. The building was the only one they saw without a gym, but they didn’t mind.

The rent was over budget, but they had the incentive of an extra month free on a 12-month lease, making the rent \$2,931 a month, close enough.

They were able to choose whether to take the first or last month free, and chose the first month, so that they would have some money to spend on furniture. The building paid slightly more than half of the broker fee of 15 percent of a year’s rent; the roommates paid \$2,540. The men split the monthly rent.

The building allowed temporary walls from only one source, the LivingSpace Company, which calls them “pressurized room dividers.” They paid nearly \$2,000.

“We couldn’t really negotiate because there’s only one game in town,” Mr. Murawski said. “Initially, I don’t think we were both happy with the wall,” he added, “but it’s grown on us.”

The wall system, customized to their space, has a gap of around 18 inches at the ceiling and two doorways but no doors.

Each of the resulting bedrooms “is like a big cubicle,” Mr. DeSimone said. They have cubicles at work, so “it is something we are not unused to.”

The wall setup does not do much to muffle noise. “Sometimes the shower makes a screeching sound” in the morning that wakes the one still asleep, Mr. Murawski said.

The big adjustments: groceries and laundry. Both roommates initially bought too many groceries, glad to have a full-size refrigerator but unaware how quickly cheese and cold cuts go bad.

As for the wash, a laundry room is on the floor below them, and they often use it in the evening. "If you pop the laundry in by 9 or 9:30, we will luckily get it done before they shut the doors on us," Mr. Murawski said.

Parents take note: "I think the days of us bringing home our laundry are ticking down," Mr. DeSimone said.

Meanwhile, both are happy to be untethered from a commuter train schedule.

"I don't have to check the train times anymore and don't have to rush home after work," Mr. Murawski said. "I can leave work at my leisure and be home in 15 minutes. Overall, life has improved."