

2026-27 HOUSING GUIDE

NYU Housing Guide On-Campus vs Off-Campus

A realistic cost and location comparison
for Indian students choosing where to live in NYC.

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On-Campus vs Off-Campus

Both are genuinely viable at NYU — here's the real trade-off

NYU guarantees on-campus housing for first-year students, and geographic diversity is deliberately built into room assignments — you'll likely be placed with roommates from different countries and backgrounds. From your second year, most students choose between staying on campus or moving off, and both are common, realistic paths for Indian students in New York City.

	On-Campus (NYU Residence Halls)	Off-Campus (Private Rental)
Monthly cost	~\$1,050–\$1,700/month (~\$6,300–\$10,000/semester) (Rs. 1.0L–Rs. 1.6L/mo)	~\$550/month (shared/coliving) up to \$4,000–\$6,000/month (East Village, private) (Rs. 0.5L–Rs. 5.7L/mo)
What's included	Electricity, water, gas, Wi-Fi, maintenance, security, shared amenities — usually bundled with a meal plan	Varies by landlord; utilities, Wi-Fi and furnishing are often separate costs you negotiate yourself
Guarantee	Guaranteed for first-years; a \$1,000 reservation payment secures your place by the deadline	No guarantee — you compete on the open NYC rental market
Distance from campus	Walking distance — that's the entire point	Popular areas run ~15–20 km out; expect a genuine daily commute
Popular locations	20+ NYU residence halls across Manhattan and Brooklyn (Tandon first-years go to Brooklyn halls)	Jersey City, Downtown Brooklyn, Long Island City, Bay Ridge, Williamsburg, Roosevelt Island

Conversion used: \$1 = Rs. 95 (indicative rate, August 2026) — rates fluctuate daily.

Off-campus housing is not automatically cheaper. Once you add utilities, furnishing, and a genuine commute (in time and transit cost), a shared off-campus room in Brooklyn or Queens often lands close to on-campus housing once meals are factored in — the real advantage of off-campus is independence and choice of neighbourhood, not necessarily savings.

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Your Real Monthly Budget

And where NYC's Indian community actually lives

Scenario	Monthly (USD)	Monthly (INR)
On-campus (rent + meal plan)	\$1,900–\$2,300	Rs. 1.8L–Rs. 2.2L
Off-campus, shared (Brooklyn/Queens)	\$2,200–\$2,800	Rs. 2.1L–Rs. 2.7L
Off-campus, shared (Manhattan)	\$2,800–\$3,000+	Rs. 2.7L–Rs. 2.9L+

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Where NYC's Indian community actually lives

- **Jackson Heights, Queens** — NYC's largest Indian neighbourhood; genuinely deep grocery and restaurant access.
- **Edison / Jersey City, NJ** — accessible via the PATH train; a large, established Indian community.
- **Murray Hill and 'Curry Hill,' Manhattan** — the closest Indian food hub to NYU's Washington Square campus.

Work rights while you study: F-1 visa holders can work up to 20 hours/week on-campus during term time, and full-time during breaks. NYU on-campus jobs (library, dining, residence halls, offices) typically pay \$16–\$22/hour (Rs. 1,520–Rs. 2,090/hour) — a genuine way to offset either housing choice.

Planning your total budget, including tuition? [See current NYU fees on Shiksha](#). Considering a loan for the gap? [Explore education loan options](#).

Two easy ways to get FREE counselling

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Still deciding where to live near NYU?

Our counsellors help Indian students compare on-campus and off-campus costs realistically, and plan a housing budget that actually matches their visa and loan plan — completely free of cost.

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This guide reflects NYU housing costs and NYC rental market conditions current as of mid-2026, sourced from NYU's official housing pages and third-party student-accommodation sources. Rents, meal plan costs and application deadlines change periodically — always verify current details directly with NYU Residential Life and Housing Services before budgeting. Shiksha Study Abroad is an independent counselling platform.