

YouTube Video Transcript

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ever thought about packing your bags and moving into the Controlled Chaos that is New York City today I'm revealing the top 10 things I wish someone had told me before moving here I moved to New York in October of 2011 and I didn't think it would be that big of an adjustment growing up across the Hudson in North Jersey boy was I wrong and I was a much different person back then in my 20s and single now I'm married a dad and almost 40 and you really gained some perspective in all that time the first thing I wish I knew was that your friendship won't last I didn't realize it then but New York is one of the most transient places on Earth you'll have friends come and go through your life like a subway train just coming through the station some lasting longer than others in the first 5 years living in the city of the dozens of friends I made only one still lives here even my twin brother who was my first roommate for 8 years he doesn't live here anymore I wish I could have savored some of those moments with a lot of these friends for just a little bit longer has had some deeper conversations just one more beer together you don't have to live below 14th Street in Manhattan when I first moved here I fell into the Trap that so many 20s somethings fall for and that's thinking the center of the universe is Lower Manhattan while I don't necessarily regret the decision I think I sacrificed a lot spending a ton on rent living in a very small apartment to accomplish that my priorities were not in the right place you do not have to live within a 5minute walk of 50 bars to have the New York experience I also think a city's changed a lot in the last decade you can find many of the same things in every neighborhood you're looking for a Ramen spot beer of tacos a beer garden it's just about everywhere if you're moving to New York and you're a 20 or 30s something year old single person you don't have to live in Greenwich or East Village or low E side or even Manhattan to have the same experience that I had and that is one thing I'm certain of this is one of the sneakiest things that most newcomers to New York don't think about and that's taxes you see living in this city has an extra tax burden you not just paying New York state tax but you are paying a New York City tax on your income All City residents income no matter where it is earned is subject to New York City personal income tax non-residents of New York City are not liable for New York City personal income tax even if you live here just 6 months you still have to pay extra taxes is and this rate varies from 3 to 3.8% so if you're single and make \$150,000 a year you pay \$56 a year in city tax in addition to the \$8,400 you're paying the state for a grand total of \$1,120 of state and city tax at the end of the year now if you live across the Hudson in Hoboken New Jersey it's a little bit cheaper your state tax rate would be \$736 with no city tax you'd save \$675 a year to live 10 minutes away by PATH train but then again you're living in Jersey so is it worth it tell me I would never get an apartment in New York without this one thing and if you've never lived in a global City this might sound a little bit strange but if you have you'll understand my last

apartment in the village where I lived for 9 years every single window in there stared directly at another building and would never again rent an apartment where the room I spend the majority of my time does not have a view of the street or at least a backyard because it can actually take a toll on your mental health not knowing what's going on out there it's like being backstage or Broadway's best show and never actually seeing the performance I could only tell if it was raining if I could hear the raindrops on my air conditioner outside so the next time you look at an amazing apartment that's been sitting vacant for a week and hasn't been snatched up check what the views are like and if you don't have a view you may have your answer and that's something I would never sacrifice again and you'll be shocked how often you will run into Apartments like this especially in Manhattan there's more fulfilling things to do than party and look I get it if you move to New York and you're young you want to go out you have so much night life at your fingertips and I may have taken it to a little bit of an extreme my first year now I lived 1 minute from bleer street but in hindsight I think I would have spent more time learning the culture of the city I don't know going to things like openhouse New York or going to museums more often there's a lot more resources now on the internet than when I moved here as well there's so many Instagram accounts you can find cool things going on you don't just have to go to bars all the time and spend all your money cuz believe me going out a lot is a very expensive hobby here I would have been more knowledgeable on renting realities now many newcomers to the city don't realize the Leverage they have as a tenant if they're paying on time and not causing disturbances I recall a conversation I had with my building manager after the first year when they wanted to raise my rent \$100 hello hey how are you look I just got the notice in the mail you want to raise the rent \$100 look I was thinking we've been really good tenants this year could you keep the rent the same that's funny you know why that's funny because if I put your apartment up tomorrow I would have a line down the block looking to rent it but nice try okay I understand thank you this is how I would have responded to him if he had messed with me like that but nice try okay yeah I mean I understand but if you want to get a new tenant in you're going to have to spend time painting the place you're going to have to pay your Brokers you're going to have to go through all those processes why don't we just meet at \$50 more a month now the landlord may have still said no to that but if he said yes I would have saved \$600 that year instead said my rent went up \$100 every single year and I never fought it once here's another one most people don't know about the landlord must paint occupied apartments in multiple dwellings every 3 years I never requested a repaint in 9 years living there and it was the least I could have done the least I could have asked for after all of those rent hikes I would have brushed up on stuff like that and it's all listed on the tenants rights and responsibilities page on the nyc.gov website I want some Shake Shack bad dude I don't know about you thinking about it they get a single Shack Burger thank you oh it smells good one thing I wish I knew before moving to New York was how good Shake Shack was this is the original Madison Square Park I've just got to say hits a spot every single time resiliency is Key New Yorkers are tough but you probably already knew that had a bad date oh well was a lot a lot of single people here didn't get your dream apartment there'll be 50 more listings tomorrow lost your job create your own that's what I did with this YouTube channel resiliency is something that runs in the tap water here you're going to meet a lot of resilient people a lot of inspiring people and it can definitely motivate you and it wasn't something that I really thought about or realized when I first moved here you can eat around the world now everybody knows about New York's famous restaurants and the Michelin star stuff and we're talking Beyond pizza hot dogs Bagels the obvious foods but just by doing this

YouTube channel I have gotten the opportunity to explore different cultures through their food and that's something I never would have been able to do unless I had amazing friends taking me on things like a Bengali food crawl now I was somebody that grew up being afraid of hot spicy food but that does not have to Define you you can always change in my 30s I started to get into spicy stuff and now I absolutely love it so let New York inspire you you can eat around the world so easily here and it's something that I really took for granted my first few years and didn't care about and now I'm all in find your neighborhood spots first in a city with Endless Options finding a local spot where everyone knows your name is invaluable whether it's a coffee shop a diner a small store having that familiar place to go where the staff recognized is you it makes you feel like you live in a much smaller city or town for example I had a bodega around the corner for me in the village and I went there enough where they would know my sandwich order before it even came out of my mouth I'm talking about that kind of familiarity and I don't think I sought that out as quickly as I should have if you move to New York get to know those local neighborhood businesses first you can find nature in New York now when I first moved here I thought the extent of my nature would be Washington Square Park or a beautiful Park like this Madison Square Park but boy was I wrong after you know seeing places like Prospect Park in Brooklyn wave Hill in the Bronx I have been absolutely Blown Away by the sheer beauty of this city it's just not something that tourists really go out of their way to look for but I think it's so important for locals and newcomers to experience it getting away from the urban jungle and the cityscapes or what ever your neighborhood looks like so important and I'll add just weekend getaways every couple of months if you can afford it so good for your mental health I've got some bonuses and this first one pretty obvious cost of living I didn't realize just how expensive it was living in New York until many years later when other expenses started to sneak in like you know even Child Care \$2500 to \$3,000 a month for daycare pair \$25 to \$30 an hour to get a babysitter I always joke with people that unless I'm going to Switzerland which I did once I generally feel a lot wealthier anywhere else I travel but New York I think I got so used to the high cost of living here that going somewhere and spending I don't know 12 to \$15 for an entree even has begun to feel cheap the cost of living I think I underestimated it just a little bit I didn't realize how important it was to learn to cook when I moved here now when I was single and living with my twin brother for eight years we actually would alternate cooking and the amount of money that we saved even cooking three to four dinners a week well I think it was a lot and many people don't realize if you can just learn to cook simple stuff it will save you a fortune on door Dash Uber Eats and going out to restaurants nonstop you need to embrace change now now when I used to travel a lot more I would always joke that when I got back to the Village there would be at least one restaurant that just happened to close so remember what it said about losing a lot of your friends the same thing is going to happen with some of your favorite businesses over the course of time it's just the nature of New York and how expensive it is for businesses and restaurants to survive don't get too attached to your favorite restaurant because it might not be there when you get back from your next vacas now the know what mistakes to avoid when moving here you might be wondering what's the real price tag of living in New York City well in this video we break down the cost of eating breathing and living in this Metropolis head here next