

Navigating a Housing Search

A Quick Guide about What to Expect, What to Ask, and How to Budget

Apartment and Housing Costs

Navigating the apartment search as a student can be a stressful and financially draining experience. When planning, it's important to understand all the potential costs involved.

Common Costs

Expense	Description	Cost*
Application Fee	An application fee is often required to cover the cost of a background and credit check. Some landlords will apply this value to your first month's rent, if you are accepted.	\$25-100 One-time
Security Deposit	A security deposit is paid at move in and can be as high as a month's rent. This deposit is generally refundable, so long as the apartment is left in good condition at move out.	Up to one month's rent
First Month's Rent	Most apartments require first month's rent at move-in or shortly before.	One month's rent
Last Month's Rent	Some apartments require you to pay your last month's rent before you move in.	One month's rent
Pet Deposit	Many apartments require an additional deposit if you have a pet.	\$200-\$500 One-time
Pet Rent	You may pay an additional monthly fee to have pets in your apartment.	\$10-\$60/ month
Utility Connection Fees	If your landlord requires you to set up your own account with a utility company, there is often a one-time fee to turn gas, electric, or cable on.	\$20-40 One-time
Utilities	Utilities may include gas, electric, cable, internet, trash, and/or water services. Some utility bills will stay consistent month to month (like cable) and some will vary (like gas and electric).	Varies, paid monthly
Parking Pass	Many apartments include parking in the monthly rent, but others do not. You may be required to pay a monthly fee to park your car in the lot.	Varies, paid monthly
Renters' Insurance	Renters' insurance insures your personal property in cases of damage or theft. Landlords often require renters' insurance at move in. Some landlords require each roommate to carry their own policy.	\$12-\$25/ month
Onsite gym/pool memberships	While many apartments include amenities like pools, common areas, and gyms in their rent, some do not. You may be required to pay a monthly fee to access these amenities.	Varies, paid monthly

* All costs are estimates and will vary by apartment. Review your lease and ask your landlord for specific values.

Questions to Ask When Renting

Financial

- What is the monthly rent? (It's important to reconfirm this number verbally and in writing)
- Is there an application fee? How much? Is that fee applied to the first month's rent?
- Is there a security deposit? How much?
- What charges are due at signing or move in?
- Are there any specials or discounts going on right now?
- Are any utilities included? If so, which ones?
- If utilities are not included, what do they generally cost for units of this size?
- What forms of payment do you accept? Are there any processing fees?
- What is the penalty to terminate the lease early?
- Is subleasing allowed? If so, what does that process look like?

Unit

- Is this the unit I will be renting? If not, is it possible to see that unit?
- Does this unit have central air and heating?
- Is there an elevator?
- Can I hang things on the wall? Can I paint?
- Is there a dishwasher?
- Is there a garbage disposal?
- Is there a microwave?
- Is the stove gas or electric?
- Are there adequate outlets and do they all work? (You can bring a wall charger to test them!)
- When was the unit last updated?
- How is the shower water pressure? (Feel free to run the shower and any faucets while touring!)



Parking

- Is parking included?
- Is it street parking or off street parking? If off street, is it gated?
- How many parking spots are allocated to each unit?
- Are parking spots assigned? If not, does the lot get full?
- Is guest parking available?

Pets

- Do you allow pets? If so, are there any restrictions on breed or size?
- Is there a pet fee? If so, is it a one-time pet fee or a monthly pet fee?

General

- Is there laundry in the unit or at the complex? What does it cost? Does it use quarters or cards?
- How are maintenance needs handled?
- How long is the lease?
- Do you have a preferred renters' insurance company?
- How far in advance will I need to make the decision to renew?
- Could I review a copy of the lease?
- Have you had any problems with bugs in the apartment?
- What is the overnight guest policy?

Building a Moving Budget

Self Moving Expenses	Estimate	Actual
Truck Rental		
Mileage/Gas		
Food and Drink		
Packing Materials (Boxes & Tape)		
Apartment Expenses		
Application Fee		
First Month's Rent		
Last Month's Rent		
Security Deposit		
Pet Deposit/Fee		
Renters' Insurance (1st month)		
Utility Connection Fees		
Getting Settled Expenses		
Furniture		
Cleaning Supplies		
Kitchen Supplies		
Groceries		

Tips for Moving Day

- **Pack a Moving Essentials Box.** Include toilet paper, trash bags, soap, paper towels, a phone charger and water bottle. You'll likely be using these items frequently!
- **Take Pictures.** Take pictures of your apartment before you move in. Make special note of any damages. You will need proof that these pre-date you if there is a dispute during the move out process.
- **Plan for Meals.** No one wants to build Ikea furniture when they are hangry. Plan for snacks and meals throughout the day to avoid short tempers.



Looking for furniture?

- **Thrift Stores:** Visit local thrift stores for affordable buys.
- **Facebook Marketplace & Craigslist:** Review listings for relevant items. Exercise caution when meeting people you do not know.
- **Facebook Buy Nothing Groups:** A global network, join local FB groups to get free, unwanted items from your new neighbors.

Your Home Checklist

Individuals and families often furnish and decorate their homes gradually over months or years. If you are moving out for the first time, here are a few basic items you may consider.

Living Room

- Sofa
- Television (Or just use your laptop!)
- Floor Lamp(s)
- Rug(s)
- End Table and/or Coffee Table

Kitchen

- Dishware (Plates and Bowls)
- Silverware
- Pots and Pans (and Lids!)
- Glassware (Cups and Mugs)
- Knife Set
- Cooking Utensils
- Baking Sheet
- Large Trashcan
- Trashbags
- Oven Mitt
- Aluminum Foil
- Dishwasher Detergent (If dishwasher)
- Leftover Containers
- Microwave (If not provided)
- Toaster
- Coffee Maker
- Pressure Cooker/Rice Maker
- Blender
- Electric Kettle
- Dining Table and Chairs
- Dish Soap
- Hand Towels
- Paper Towels
- Sponges

Don't Forget!

- Laundry Bag
- Laundry Detergent
- Vacuum
- Broom & Dust Pan
- First Aid Kit
- Tool set
- Power Strip

Bedroom

- Bed
- Bedframe
- Bedside Table
- End Table and/or Coffee Table
- Dresser
- Pillows
- Sheets
- Comforter
- Hangers

Bathroom

- Toilet Paper
- Plunger
- Hand Soap
- Hand Towels
- Shower Curtain & Shower Curtain Rings
- Bath Towels
- Personal Toiletries
- Bath mat
- Small Trash Can

Everyone is different, look through this list and take off or add items as you see fit!

Additional Resources

Finding Housing

- **UMKC's Off Campus Housing:** This site brings together apartment listings, roommate matching, sublease opportunities and great renters education resources. Visit <https://offcampushousing.umkc.edu> to learn more.
- **Apartment List:** Apartment List allows you to customize your search based on neighborhood, desired rent, apartment features, and move-in date. Visit <https://www.apartmentlist.com/mo/kansas-city> to learn more.
- **Facebook:** Facebook can be a great place to request recommendations from family and friends about safe and affordable housing opportunities. You may also be able to find apartments through Facebook Groups or Facebook Marketplace.

Managing Roommate Relationships

- **UMKC's Roommate Relationship Advice:** Initially designed for on-campus living, this guide gives great recommendations for roommates in any living situation. Visit <https://info.umkc.edu/housing/student-resources/roommate-relationships/>.
- **20 Good Questions to Ask Potential Roommates:** Asking questions up front can help you and your potential roommates see if you'd be a good fit together. Visit <https://www.apartments.com/blog/20-good-questions-to-ask-potential-roommates>.

Understanding Your Tenant Rights

- **Tenant Handbooks**– Helps you understand the rights and responsibilities of landlords and tenants in your state. Click here to find the [Kansas Tenant Handbook](#) and the [Missouri Tenant Handbook](#).
- **UMKC Self-Help Clinic**– Offered through UMKC's School of Law, you can speak with a volunteer attorney to get advice and support navigating tenant/landlord issues. <https://law.umkc.edu/law-library/public-services.html>

Emergency Housing

- **UMKC Basic Needs Office:** Our Basic Needs office can help you understand your options and find emergency housing. <https://info.umkc.edu/get-involved/food-pantry/basic-needs/>
- **Emergency Shelter Directory:** A [directory](#) of emergency shelters in Kansas City.

Exercise Caution!

Navigating a housing search can be difficult and overwhelming. Throughout your search, it's important to exercise caution. **If it sounds too good to be true, it likely is.** Check reviews, bring a friend for apartment tours, and avoid giving your private information (like a SSN) or making payments until you have seen the apartment and a lease. If find yourself in a difficult position, reach out to a trusted family or friend for help.