

# KANSAS CITY ART INSTITUTE OFF CAMPUS HOUSING GUIDE

KCAI is located in a historic residential neighborhood called Southmoreland. While Southmoreland is convenient for student renters, it is advisable to take time to do research and ask questions before signing a rental agreement. There are good apartments, and there are some to avoid. The Kansas City Art Institute wants you to have a living experience that supports your success as a student. We want you to move in with confidence. Your living situation should not distract you from your academic pursuits. No matter where you live, you must play an active role in your personal safety and in fulfilling your responsibilities as a renter. We encourage you to use this guide as a resource to ensure you find a place that is right for you.

When looking at listings for apartments/houses to rent near KCAI, there are specific areas to look for. Two major art museums are located on either side of the campus; therefore the KCAI neighborhood is often referred to as “the art gallery area.” Other nearby neighborhoods within a 1.5 mile radius of KCAI are listed as follows: Plaza/Brush Creek, West Plaza/State Line, Roanoke, Westport, Valentine, UMKC/Rockhurst area. Some of our students who have transportation live in the following neighborhoods which are about 3-5 miles from the campus; Brookside, Shawnee Mission, Union Hill, River Market area, West Bottoms, Crossroads and Hyde Park.

This guide and other resources are available to assist you with your search.

## Beginning Your Search

At least a month before you're ready to move into a new property, we recommend you take some time to look for housing options. It is not ideal to wait until the last minute to start your search as there can at times be unexpected delays. It is best to make initial inquiries by phone before visiting a property. Set up as many appointments as possible with property managers so that you can make the best use of your time and see the full range of options. Managers usually know about 30 days in advance what they will have available. Sometimes they cannot predict what they will have available, so be cautious about inquiring too early. Property managers typically will not reserve units. Many KCAI students share apartments or houses, and working through this process with a roommate can be helpful. People who arrive late and plan to live alone may have a difficult time finding a place, and it can get quite expensive when you have fewer options.

## Renting Preview

Be prepared to fill out credit applications. It is not unusual to be charged an application fee of \$25–\$50. Also, having a co-signer is often required for students, so be sure to have the name, address, etc., of someone who would be willing to co-sign the application and the lease for you. If you are asked to complete a credit application by the management company or the rental agent, be sure to request a copy after all the signatures are affixed. Make sure you qualify to apply before you pay the application fee. (If your application is not approved, your fee is not refunded). Before you sign, ask how long the application process will take. Usually 2-3 business days is standard. Look at several places before making a decision. Ask questions and trust your instincts – if the place doesn't appear fresh and clean, and you don't have a good feeling about it, then it is not right for you. Since KCAI is located in the midtown area, prices are generally reasonable, but conditions and reputability of management vary greatly. Your priorities as you search should be: security, appearance, amenities, comfort, cost, parking, good climate-control, etc. Please review the lists found later in this guide.

## The Lease

The lease you may be asked to sign will vary. It is our experience that landlords will add clauses that will allow them to enter your leased premises. It is also standard for there to be clauses stating that they have to give you 24 hours notice before entering your premises, unless it is an emergency situation (serious leakage, fire, etc.). A landlord may promise this or that, but if this promise is not written into the lease at the time of signing, the landlord has no obligation to follow through. If the landlord agrees to change or add items to the lease, make sure he or she initials these additions/changes. The landlord must give you your signed copy of the lease. Do not leave without photocopies of everything. Before you sign the lease, READ IT. All of it. Make sure you have satisfied your priorities. The lease is a legal document, and if you break it, there are definite ramifications. It is not easy to get out of a lease. Breaking the lease will result in the loss of your security deposit and, possibly, several months' rent. Typically you will be required to sign a 12-month lease, although there are some properties near campus that have 9 month leases available to students, or you may have a month-to-month option. This means that you can give your landlord 30 days notice at any time, but remember that they can do the same to you. It is wise to get all the terms in writing. Notice to vacate a month-to-month agreement must be given 30 days in advance.

## Security Deposit

You will be asked to pay a deposit, which may be as much as one month's rent. Get a receipt. Some leases will state you cannot use the deposit to pay the last month's rent. Make sure the lease you sign describes the time, terms and conditions for the return of your deposit. The deposit should be returned within 30 days after you vacate the premises, and the management company will usually want to inspect the property for damages before you leave. Missouri law requires the landlord: (1) to notify the tenant of date and time of inspection of premises. Tenant has a right to be at the inspection, and (2) to return full amount of the deposit or furnish tenant with a written itemization of the damage for which deposit is being held. All this must be done within 30 days of termination of the lease.

## The Fair Housing Act Protects Renters

The Fair Housing Act of 1968 prohibits anyone from treating people of a legally protected class less favorably in the sale, rental or financing of housing. The Fair Housing Act makes it illegal to refuse anyone housing on the basis of race, color, sex, religion or national origin, etc. The act also protects those with physical and mental disabilities, pregnant women and people with children (unless the housing is designated specifically for older residents). A prospective tenant may be legally refused, however, for a bad credit rating or other legitimate reason.

If you suspect discrimination, you may file a report with the US Department of Housing and Urban Development (HUD) by calling 800-669-9777. You can learn more with a copy of HLTD's free publication Fair Housing: It's Your Right (Item 567Z, free). It discusses what the act covers, when certain exemptions apply and how complaints are investigated. It also includes Housing Discrimination Complaint Form. To order a copy, send your name and address to: Consumer Information Center Department, 567Z Pueblo, CO. 81109.

### **You may want to file a complaint if you have:**

- Been given warning to sell your home because different racial/ethnic groups were moving into the neighborhood.
- Had a rental or sales agent discourage you from seeking housing in a certain neighborhood or show you only one area even though you wanted to see others.
- Been required to withstand a credit check or produce a co-signer, while others did not.
- Been required to provide a larger down payment or accept a high interest rate than other buyers.
- Been quoted a high sale or rental price or a higher security deposit price than other tenants or neighbors.
- Had an owner, manager or real estate agent deny the availability of housing to you or the opportunity to see housing when it was available to others.

If you think you have been discriminated against in a housing matter, call one of the agencies listed below. The 1988 Fair Housing law now allows individuals up to one year from the alleged act of discrimination to file a complaint.

- Housing and Urban Development Office of Fair Housing and Equal Opportunity | 1103 Grand Avenue, Room 1102 Kansas City, MO, 64106 | 913-551-6993
- Consumer Protection Better Business Bureau of Greater Kansas City | 816-421-780
- Human Relations & Citizens' Complaints (Missouri Residents Only) | Jackson County | 816-881-3670

## Questions to Ask the Manager or Agent

- Who manages the building?
- Is there an on-site manager?
- Who do you call when something doesn't work?
- What time frame can you expect repairs to be made?
- Do they recommend/require tenant requests for repairs to be in writing?
- What utilities is tenant responsible for?
- Are pets allowed?
- Does the monthly rent go up if you add more roommates, or does it stay the same?
- Is smoking allowed in the unit/on the premises?
- If necessary, can you sublet over the summer to someone else?
- Are there other students from KCAI living in the building?  
*This is important to your personal safety. You might also be able to ask fellow students how they feel about the building/management.*

## Amenities/Utilities Checklist

- Do the doors to the building and to the apartment lock well?
- Is there a secured entry system at front and back entrances?
- Are there deadbolts on the entrance doors to the apartment?
- Do the windows open, close and lock?
- Are there screens and mini-blinds on all of the windows?
- Are there at least two exits from the apartment and/or from the building?
- Are the hallways well lit? *If it is an apartment building.*
- Who controls the heat/AC?
- Is there pest control? How often?
- Do the sinks/toilets drain properly? *Turn on the water and flush the toilet.*
- Do all the appliances work properly?
- Are there smoke alarms? (Missouri law requires smoke alarms.)
- If parking is provided, are there enough spaces for all the tenants with cars?
- Are there laundry facilities in the unit, on site, or not available?
- Is the general appearance fresh and clean?
- When you drive by the building at night, is the building well lit, and does the entrance appear locked and secure?

## Renter's Insurance

Renter's insurance is worth the modest cost. If you have car insurance, ask your insurance company about multi-policy discounts - you may be able to save some money. Landlords may not be responsible for any of your personal items that are lost or damaged on/in their property.

## Utilities

When you rent a property, whether it is an apartment or house, in most instances you will have to get some or all the utilities turned on. You will need to call the utility companies a week in advance to give them your address and let them know when you'll need your utilities turned on, or changed over to be in your name. In some instances, there is an initial set-up fee involved.

**Missouri Gas Energy**  
missourigasenergy.com  
New service: 816-756-5252

**Kansas City Power & Light (KCPL)**  
kcpl.com  
New service: 816-471-5275

**Google Fiber**  
KCAI is in a fiberhood!  
Check your address for service availability:  
fiber.google.com

## Listings

[CLICK HERE](#) for a list of apartments in the immediate area.

[CLICK HERE](#) for a list of KCAI students seeking/wishing to be sought as roommates.

# BUDGETING WORKSHEET



## MONTHLY INCOME

the estimated/average amount you receive via work pay, allowance, etc. each month

\$

## MONTHLY EXPENSES

### FOOD

list the estimated/average amount you spend on food, dining out, etc. each month

\$

### CLOTHING

list the estimated/average amount you spend on buying new clothes, laundry, etc. each month

\$

### TRANSPORTATION

list the estimated/average amount you spend on gas, car maintenance, travel expenses, etc. each month

\$

### MEDICAL EXPENSES

list the average amount you spend on doctor visits, medication, etc. each month

\$

### LOAN/TUITION

list the estimated amount you spend on loan repayments, tuition installments, etc. each month

\$

### SCHOOL SUPPLIES

list the estimated/average amount you spend on books, art supplies, etc. each month

\$

### PERSONAL

list the estimated/average amount you spend on body/skin, hair, sundries, etc. each month

\$

### ENTERTAINMENT

list the estimated/average amount you spend on streaming services, subscriptions, etc. each month

\$

### OTHER EXPENSES

list the estimated/average amount you spend on credit card payments, personal loans, etc. each month

\$

## TOTAL MONTHLY EXPENSES

add the above monthly expenses

\$

## REMAINING INCOME

subtract total monthly expenses from monthly income | this is what is left to cover housing expenses

\$

## HOUSING EXPENSES

RENT

\$

PHONE/INTERNET

\$

GAS

\$

CABLE/SATELLITE

\$

ELECTRICITY

\$

RENTER'S INSURANCE

\$

WATER

\$

OTHER

\$

## TOTAL HOUSING EXPENSES

add the above housing expenses

\$

## REMAINING MONEY

subtract total monthly housing expenses from remaining income | this is the amount you have left

\$