

LIVING ON YOUR OWN.



Off-Campus
Student Services
University of Missouri

Check out our website to get even more information!

offcampus.missouri.edu

Come see us at 2500 MU Student Center (CSI),
email us at offcampus@missouri.edu or call 573-882-1753

What's Inside?

INTRODUCTION

- Step 1 Get To Know Columbia 1
- Step 2 Determine What Housing You Can Actually Afford 6
- Step 3 Do Your Property Research 9
- Step 4 Take The Final Steps 17
- Step 5 Move Into Your New Apartment 23
- Step 6 Get Settled Into Your New Place 26
- Step 7 Prepare For The Move Out 41
- Additional Considerations 44
- Resources & Worksheets 52



INTRODUCTION

Congratulations on your new housing venture!

Don't know where to start? We've got you covered! We have set up our magazine so you can easily navigate the steps associated with determining the perfect place for you to live! Each step includes a(n):

- Explanation of why the information is important for you to know
- List of things to consider or questions you want to make sure to answer for yourself
- Description outlining helpful information for that section

We obviously don't expect you to become an expert after reading our magazine, but it will definitely help prepare you for your housing journey. As always, we want to encourage you to set up an individual appointment with a member of our staff (**using MU Connect**). We can answer any questions you have about any of the steps mentioned in this publication and offer additional resources to aid in your off-campus experience! Happy reading!



STEP 1:

Get To Know Columbia

How do you know where you want to live if you don't know ABOUT where you're living or moving to? Now, you are not expected to be an expert on all things Columbia, but you should be informed about what areas are more popular, what amenities are nearby, and more importantly, where you would feel most comfortable living!

THINGS TO CONSIDER:

- What types of living arrangements are available in Columbia?
- What types of properties exist in Columbia?
- What areas have the most access to grocery stores and shopping?
- Do you know of an area that you would prefer to live in?
 - For what reasons?
- - Are there any other areas in Columbia that can offer the same benefits?

TYPES OF LIVING ARRANGEMENTS

There are two different types of leasing options in Columbia. **Most undergraduate students gravitate toward the individual lease option.** This option allows you to be the only person on your lease, and you are responsible for only your portion of the rent and utilities, if they are included. Most apartments who offer an individual lease usually have an overabundance of 3 or 4 bedroom units along with a wide variety of amenities.

Important to note: These apartments are primarily advertised at a rent cost “per person” or “per bedroom.” For example: rent for a 4 bedroom, 4 bathroom unit might be \$480 per person.

The second leasing option is a joint lease. Typically, graduate students and professionals prefer this type of housing. This is where everyone signs one lease, and all parties are liable for rent and utilities in the event that one roommate cannot pay their portion of the bills. Consequently, these apartments or houses are advertised at a rent cost “per unit”. For example: rent for a 3 bedroom duplex might be \$900 per unit; which is \$300 per person (3) or \$450 per person (2).

The skinny: Individual and joint leases are available in a variety of housing options. Typically, you will find individual leases offered for more “apartment style” living and joint leases available for a wider variety of housing (e.g. houses, townhomes, condominiums, etc). Individual leases are a good starting point if you have never lived off campus before and don't have potential roommates in mind. They provide added security if you are living with unfamiliar people in the same apartment. It is important to know that individual leases are usually more expensive per person, versus a joint lease. However, what is best for your situation depends on your individual preference and needs.



OFF-CAMPUS HOUSING OPTIONS



Houses

- Can be rented as a whole or separated into apartments
- Neighbors may be permanent residents and may have children or be elderly
- Generally have joint leases as opposed to individual leases
- Typically require you to set up utilities on your own

Locations:

East Campus, West Campus, and in various locations in Columbia



Apartment Buildings

- Multiple units in close proximity
- Independent living environment
- Owned by smaller property management companies or single landlords

Locations:

Downtown, East Campus, West Campus, North, South



Apartment Complexes

- Most plentiful style of housing in Columbia
- Many individual leasing options available
- High volume of residents may mean reduced quiet space, limited parking availability, and a large amount of visitor traffic in the building
- May offer more amenities

Locations:

South, East, West, Downtown

When looking for a new place to live, it is important to consider the variety of housing that is available. This is an excellent way to eliminate housing that will not suit your needs. Columbia has many housing options that offer unique living experiences.



Townhomes

- Usually include large common areas such as living and dining rooms
- Do not have units above or below
- For sale or rent by owner or property management companies

Locations:

North, South, East, West



Condominiums

- Usually for sale rather than for rent
- Usually offer more amenities than traditional apartments
- Individual condo styles may vary from others in the same location

Locations:

North, South, East, West



Duplexes

- Separation of a house with apartment-style living
- Usually have backyards, great for pets
- Often located a few miles away from campus

Locations:

North, South, East, West

LOCATION, LOCATION, LOCATION...

For most people, location is everything.

Whether you are seeking a place within walking distance of campus or you are willing to commute, it is necessary to familiarize yourself with the neighborhood, as different parts of Columbia offer various resources and amenities. If east or west campus is your target location, it is imperative you take the time to walk or drive around these areas to see if it is a good fit for your lifestyle. There is usually a high demand for locations closer to campus which means you will need to start your research early. If you welcome the opportunity to commute to campus, you have a wide variety of housing options. Factors we recommend for you to consider are city bus schedules, campus shuttle schedules, parking, safety, and proximity to things you deem important.

North Columbia

- Housing is generally less expensive
- Offers a variety of living options (individual and joint leasing)
- Close to some restaurants
- Convenient access to Hwy 63 and 1-70
- About 10-15 minutes to campus and downtown Columbia

Downtown Columbia

- Within walking distance to campus (less than 10 minutes)
- Close to a lot of restaurants
- About 5-6 minutes from grocery stores
- A variety of shopping is available
- Close to two large hospitals in Columbia

West Columbia/Near Columbia Mall

- Offers a variety of housing options
- Offers more 1 & 2 bedroom housing options
- Closest in proximity to the most shopping opportunities
- Close to a lot of grocery options
- Quick access to 1-70
- About 10 minutes from campus and downtown Columbia

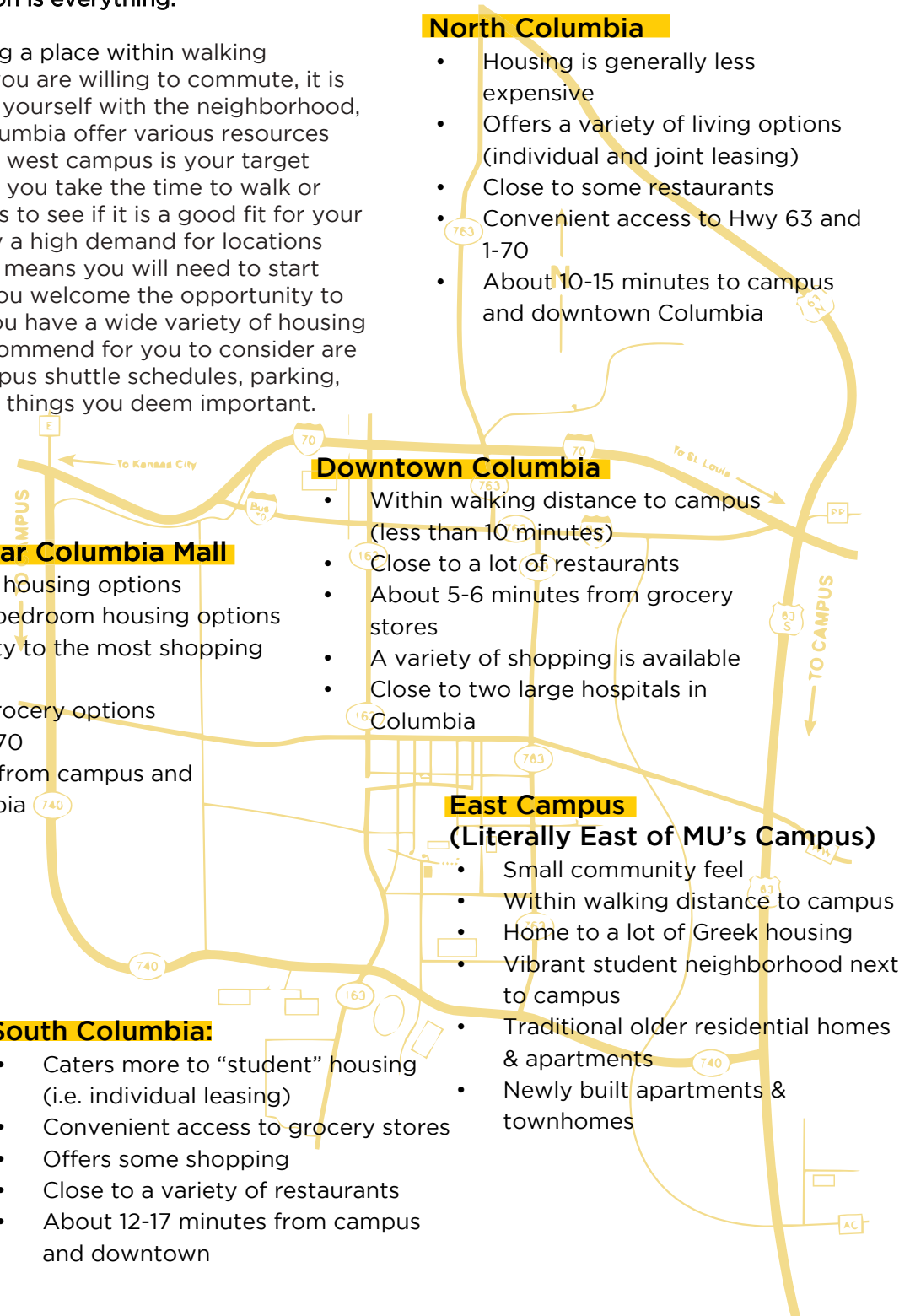
East Campus

(Literally East of MU's Campus)

- Small community feel
- Within walking distance to campus
- Home to a lot of Greek housing
- Vibrant student neighborhood next to campus
- Traditional older residential homes & apartments
- Newly built apartments & townhomes

South Columbia:

- Caters more to "student" housing (i.e. individual leasing)
- Convenient access to grocery stores
- Offers some shopping
- Close to a variety of restaurants
- About 12-17 minutes from campus and downtown





LIVE 365 AT MIZZOU

At Mizzou, we make living on campus **year-round** easy so that you don't have to worry about your success inside or outside of the classroom.

Live with us year-round and you'll have easy access to:

- **GAINING IN-STATE RESIDENCY**
- **STUDENT EMPLOYMENT**
- **AFFORDABLE SUMMER HOUSING**
- **FLEXIBLE CONTRACTS**

*Learn more about year-round housing at Mizzou by calling us at **573-882-7275**.*

STEP 2:

Determine What Housing You Can Actually Afford

Check out our
budget worksheet
on pg. 56!



Having more financial independence is an exciting time! It's important to realize the habits you develop and practice around spending can drastically impact your future. Two of the best and most basic habits to develop early on are: making a budget and tracking spending. The use of these habits, even partially, can make a huge difference for your financial well-being, especially when it pertains to housing.

Budgeting & Expense Tracking

- Lets you decide where your money should go.
- Shows your true spending & saving practices.
- Helps you make positive financial decisions.
- Helps you avoid harmful financial surprises.

THINGS TO CONSIDER

Where is your money coming from – Job Income, Financial Aid, Parental Assistance, Savings...?

Questions to ask yourself: How much do I get, how regular is it, how long will it last, when can I expect it?

What are your regular bills –Debt Payments, Services, Subscriptions, Insurance...?

Questions to ask yourself: Who are they owed to, what are they for, how much are they monthly, when do they get paid?

How much do you want to set aside for– Emergencies, Spring Break, Study Abroad, Holidays...?

Questions to ask yourself: What is this money for, how much do I need, when will I need it?

What do you need/want to spend money on – Food, Transportation, Entertainment, Shopping...?

Questions to ask yourself: What do I realistically spend money on regularly that's not a bill, what are my vices, what do I enjoy doing, what are my needs?

When considering the affordability of living off campus, considerations such as where your friends live or the newest housing

development are lower priority than the costs involved. Once you figure out your basic budget, see how much is left for off-campus expenses such as those detailed on the following page. Use affordability as a guide to make your decision and avoid the consequences of over extending yourself, such as having to drop out of college or ending up homeless.

USING STUDENT FINANCIAL AID AS A RESOURCE

If you are intending to use a Student Aid refund check to assist with payment of off-campus housing expenses, we recommend you contact Student Financial Aid at **573-882-7506** to guide you through the timeline of disbursement and get an estimate of your potential refund. After you have solidified the source of your income, you are now able to calculate your income and expenses for the year. You can start creating your budget using our handy worksheet on page 56 (the personal budget worksheet).

OFFICE FOR FINANCIAL SUCCESS

If you would like assistance developing a personal budget, contact the Office for Financial Success to schedule a free, private, confidential, in-person meeting to make a custom budget that meets your needs. You can schedule online at OFSMizzou.org or email them at FinancialSuccess@missouri.edu.





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- Resort Style PoolA
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STEP 3:

Do Your Property Research

PRO TIP: Before you begin this process:

Understand how each property fits within your budget. This is an extremely important step, as the worst thing you could do is move off campus and not have enough money to cover all of your expenses.

Would you buy a house based solely on what you found on the internet and without comparing it to other similar homes? NO! You would want to tour the house and make a decision only after you have deemed the place suitable. Make sure you apply this same principal to renting!

Having researched properties allows you to make an informed decision about where you would like to live. Not doing research, on the other hand, forces you to accept what you get (you don't want this). For your benefit, we have provided you with a Property Research Worksheet (page 60-61) to utilize when you are searching for your new place. A brief description of each category is described below.

THINGS TO CONSIDER:

- What type of living arrangement are you seeking, individual leasing or a joint lease?
- What living options are within your price range?
- Are you planning to have roommates?
- Will you drive, bike, walk or take a bus to campus?
- What are your "must haves" in an apartment?
- What are the rules and fees surrounding parking on and off campus?

HOW FAR IS THE PROPERTY FROM MU?

Consider how far you are comfortable living from campus and determine what housing exists within these confines. In addition to proximity to campus, you might also want to look at the area these properties are located in (see Step 2) and determine if it is in your desired area. An easy way to do this is finding the address of the property and entering it into Google Maps. You can find nearby shopping, eateries and other resources that might be important to you.

HOW MANY BEDROOMS?

If you are seeking more than one bedroom, will you live with roommates? If you are considering roommates, are you looking for an individual lease or joint lease?

FINDING ROOMMATES

The vast majority of students choose to live with roommates during their time off campus. This helps keep rent and utility costs down, and they're great to have around when you're homesick. It is common for students to desire roommates but not have anyone in mind to room with. If you're in this situation, you're not alone! Many apartment complexes provide roommate matching services, and there are opportunities for students to find roommates online through our Orgsync discussions and Facebook group. Any roommate you consider should be both reliable and respectful of how you choose to live.

PRO TIP: Make sure you have a good idea of their habits (e.g., sleeping, studying, and cleanliness) before agreeing to live together. It is very important for you to understand that you and your roommate(s) are entering into a legally binding contract when you sign your lease.

WHAT LENGTH OF LEASE WILL YOU NEED?

Most properties in Columbia operate on a year-to-year lease basis (12 months). However, some properties offer shorter lease terms such as 6-month and 9-month leases. It is important to research this information instead of assuming an apartment will offer what you are looking for. If you are unsure, ask the leasing manager of the apartment you're considering.

FURNISHED OR UNFURNISHED?

Do you require furniture to already be in your apartment? Or would you prefer to purchase or rent your own? Either way, this information is helpful to find out as some apartments offer both options while others just offer one or the other.

CABLE, INTERNET & ALL-INCLUSIVE PACKAGES

Are you looking for an all-inclusive property where there is just one monthly bill you receive? If so, it is helpful to search for which properties offer a utility package, and if an additional fee is required for this or if it is included in the rental price. Also, some properties provide cable and internet free of charge. Again, if this is of interest to you, or if you simply want to compare prices across apartments, you can often find this information on the property's website or by calling their leasing office.

INVESTIGATE APARTMENT UTILITY COSTS

Utility costs can vary depending on where you plan to live. It is a good practice to research what previous tenants have paid, so there are no surprises when you move in. If utility costs are extremely high, this might be an indication that the apartment is less energy efficient. It's also good to have this information in hand before you tour to supplement any questions you may have. You can utilize the City of Columbia's website to find historical usage data for rental units for the past three years: (go to como.gov and search for "utility usage data").

PRO TIP: Keep in mind that your apartment may require natural gas to power appliances that don't run on electricity. For example, many heaters and kitchen stoves run off of natural gas. It is important to know what appliances run on each power source, and be sure to know where your gas shut off and breaker box are! Ask the property manager if you are unable to determine if an appliance is gas or electric.

WHAT LAUNDRY OPTIONS ARE OFFERED?

Do you have a preference for where your laundry is done? If not, it is helpful to compare this information across apartments. Does your apartment come with a washer and dryer? Is there a laundry facility in the apartment complex or will you be responsible for purchasing your own washer and dryer? Investigating how much these services typically cost should be done before signing a lease.

PET POLICIES?

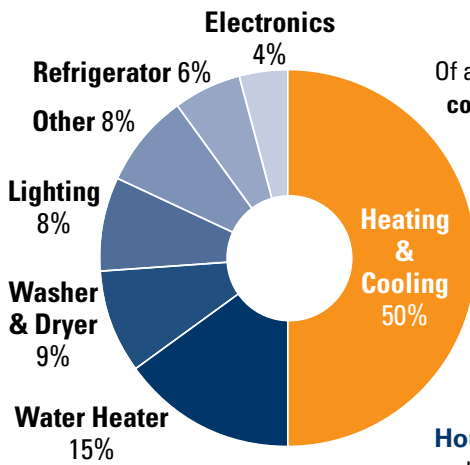
If you have pets, or plan to acquire a pet, investigate whether or not the apartments you are looking at will actually allow pets. Most properties have strict policies when pets are involved and it is helpful to determine upfront if any deposits or fees will be charged for having your pet live with you. Keep in mind that if your pet causes damages you will be held financially responsible for those costs when you move out.

DISABILITY ACCESS?

If you require assistance with a disability, inquiring about what accommodations can be made with regards to your living situation is a must. The types of accommodations vary depending on the specific apartment, but this information is readily available should you have the need to investigate.

Would you like to save money on electric bills?

Don't waste energy (and money!) heating and cooling your empty apartment. When you're away, set the thermostat up more in the summer and down more in the winter.



Of all the ways we use electricity to make our homes more livable, **heating and cooling uses the most energy.** Improving how you heat and cool your house will lower your energy bills. How much energy is needed to keep your space comfortable depends on **the weather, your house,** and how you use **your thermostat.**

Weather: Extremes in weather conditions make it hard to keep a house at a constant temperature. Since Missouri weather ranges from below zero degrees in the winter to above 100 degrees in the summer, we must prepare for spikes in energy use year-round.

House: Sufficient insulation, windows and doors that seal well, and well-maintained and efficient air conditioners and furnaces all contribute to lower energy bills. Contact us for a free energy audit of your space for more ways to save energy and money.

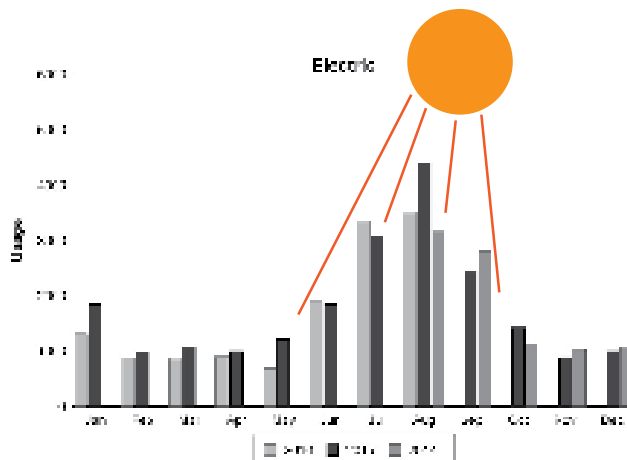
Thermostat: We recommend setting the thermostat at 78 in the summer and 68 in the winter. But do what you can; each degree can save up to 5%. If you will be away for 4 hours or more, change the thermostat to 84 & 60 degrees.

Search "rental utility data" on CoMo.gov to check previous utility bills on properties you might rent.



Columbia Water & Light's

utility bill now has a graph that shows electric usage for up to the past 3 years. Electric rates are charged by tiers—the more energy you use each month, the more you pay for each kilowatt hour. Saving energy keeps you in the cheaper tiers.



This customer has higher bills in the summer, when the electric air conditioner is running. Customers who also heat with electricity will see another "peak" when winter weather makes the furnace run more.

NEED HELP FINDING THE RIGHT PLACE TO CALL HOME?

You have options!

Check out our online Housing Search!

Visit offcampus.missouri.edu/search for a searchable database of local rental properties. This handy tool is also available in the GoMizzou App under "Student Living."

Attend our housing fairs!

Off-Campus Student Services hosts housing fairs twice annually – once during the spring semester and once during the fall semester. Each fair includes more than 40 local property managers and property owners, and provides a "one-stop-shop" for rental information (and tons of free giveaways)! More information about housing fairs and other OCSS events can be found online at offcampus.missouri.edu/events.

Schedule a consultation with the housing experts (us)!

We can help guide you in the right direction and provide options specific to your individual needs and budget!



RESEARCHING PROPERTY SAFETY

When exploring the safety of a neighborhood, there are a few resources at your fingertips. One reliable resource for safety information is the City of Columbia's website (como.gov). This resource will provide information on all dispatch records for the Columbia Police Department, which will give insight into the types of activities the police are responding to in different neighborhoods. Also, the University of Missouri Police Department, or MUPD, provides information about on campus crime and other safety reports on their website (mupolice.missouri.edu). When searching for a potential property it is important that you always place your safety first! Never visit a property on your own, always bring a friend. If you feel uncomfortable at any time, leave the property at once and report to the police any suspicious behavior.

VIEWING A PROPERTY

Finding an apartment that looks nice and seems to fit all of your needs is only half the battle.

The other half involves actually going to see the properties you have identified in person. When you have decided on one or two of the locations you are interested in, the next step is to contact the property owner and request to view the apartment. Some apartment complexes may welcome you to stop in during business hours while others would prefer an appointment. Some property owners may ask you and your potential roommates to fill out a rental application prior to seeing their property.

Some properties may even require a small fee for viewing a property. The application and fee is to ensure that the potential tenant is in fact serious about renting the property and actually eligible to sign a lease.

Note: Please make sure you always read these documents carefully, as some properties offer online rental applications and they are sometimes tied to a lease.

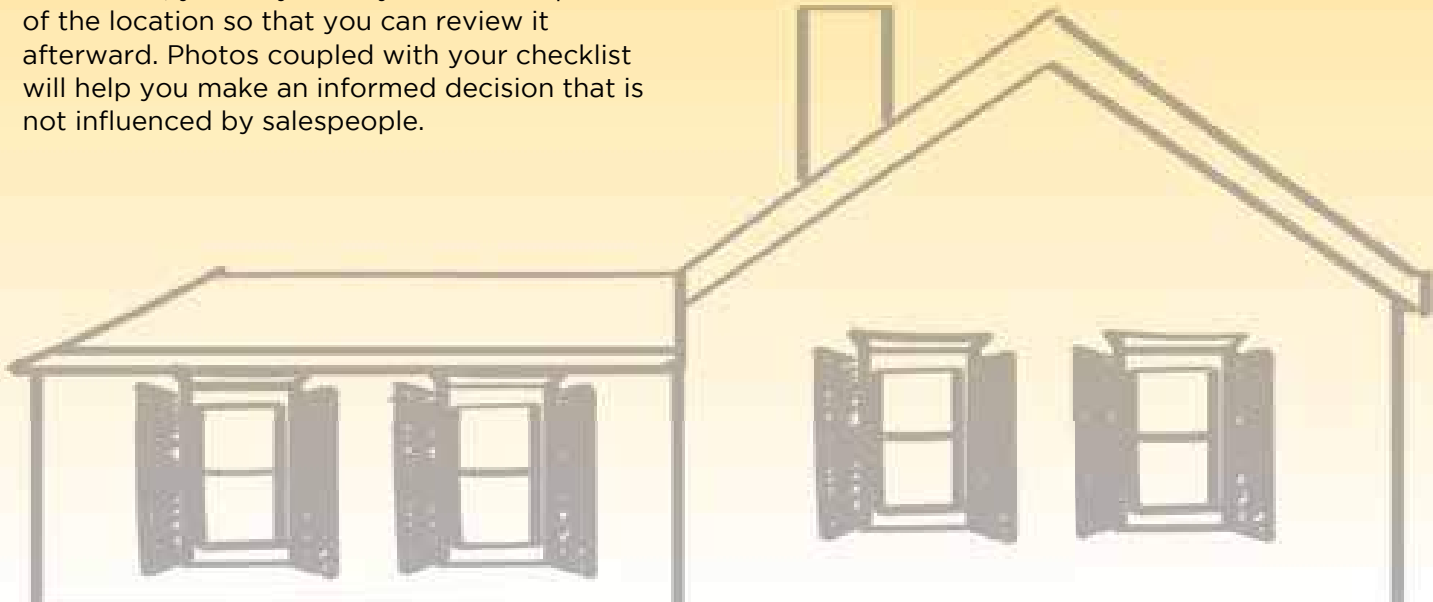
When viewing a property, understand that you are evaluating the property on several levels:

- The surrounding area
- The street where the building is located
- The actual building where the apartment is located (this can vary depending on the type of housing you choose)
- The property itself

It is always recommended that you be prepared to ask questions. With that in mind, we have provided you with a Property Comparison Checklist (pg. 60-61) to use as a guide when you tour.

In addition, you may ask if you can take pictures of the location so that you can review it afterward. Photos coupled with your checklist will help you make an informed decision that is not influenced by salespeople.

- It is highly recommended that you do not sign a lease at the first visit. Many property owners just want to rent their properties and are not terribly concerned with you taking time to think it over. Never sign a lease without feeling 100% comfortable with your decision!



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Affordable, Quiet AND Close to MU Campus
1 & 2 bedroom apartments starting at \$500/month
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Consider Your Transportation & Parking Needs

Shuttle Services

Living outside of walking distance from MU does not leave you stranded from the university. There are shuttles at several student-friendly apartments that transport students to and from the campus. This service is an amenity that should be taken advantage of. On average, these shuttles pick up and drop off every 30 minutes. Some shuttles operate for more than one apartment complex; therefore, pick up and drop off may take longer than 30 minutes. Be sure to find out what time the shuttle starts and ends in order to accommodate your class schedule.



Go COMO Columbia's Public Transit

Go COMO buses take students to campus, shopping and entertainment

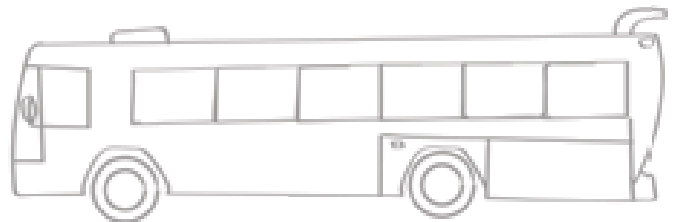
By Amanda Capua, Marketing Specialist, Public Works Department, City of Columbia

Using public transportation is great for the environment and your bank account. What's more, you have access to the entire City! Go COMO is Columbia's city-wide bus system, and it gives most everyone living in off campus

housing access to MU's campus, Downtown and everywhere in-between! The bus runs from 6:30 a.m.-7 p.m. Monday-Friday and 10 a.m.-7 p.m. on Saturdays. With routes traveling throughout the City, the opportunities to take part in everything Columbia has to offer are endless!

The Go COMO mobile app makes riding the bus easier than ever! The app features live tracking, so you can see where all the buses are in real time and even have an estimated time of arrival for each bus stop. It is the perfect tool that allows you to find the closest bus stop, know when the next bus will arrive and see service alerts for your bus route all in one place.

Visit GoCOMOTransit.com to find out what bus routes serve your area and see schedule information. Call 573-874-2489 for individual trip planning from our customer service team. Follow @GoCOMOTransit on Facebook and Twitter for the latest news and service updates!



CAMPUS PARKING

Mizzou provides on-campus daytime parking for a fee through its website, parking.missouri.edu. Shuttles run from commuter lots to campus from as early as 5 a.m. to midnight, Monday through Friday and noon to midnight on Saturday and Sunday during the fall and spring semesters when classes are in session. Overnight parking permits are available for MU students in Lot SG4 near the Hearnes Center. Metered parking also is available; however, students should be aware that visitor parking lots (Hitt Street Visitor Lot, north of the Mizzou Student Center; and CG2, south of the Gaines/Oldham Black Culture Center) are restricted lots until 3 p.m., when they open for student parking. Parking on campus is enforced campus wide from 7 a.m. to 6p.m. Monday through Friday; Residential Life and MU Health Care areas are enforced 24/7.

Parking & Transportation

Turner Avenue Parking Structure, Level 2

Phone: 573-882-4568

Email: mu_parking@missouri.edu

Web: parking.missouri.edu

CITY PARKING

There are downtown monthly, quarterly and annual parking options available in City of Columbia garages and lots. To apply for a permit, visit Public Works, Third Floor, City Hall, 701 Broadway between 8 a.m. and 5 p.m., Monday through Friday.

Metered city parking is enforced 8 a.m. to 7 p.m. Monday through Saturday. Metered parking is free on Sundays and garages are free on Saturday and Sunday.



SAME ROAD SAME RULES SAME RIGHTS

BIKE SMART



- Be predictable: use hand signals to let others know when turning
- Stop at stop signs and traffic lights
- Yield to pedestrians and vehicles
- Don't pass cars on the right side, especially when they're stopped at intersection
- Biking on sidewalks in the downtown district is illegal
- Avoid the door zone! Give yourself a buffer when passing parked vehicles
- Bike in the same direction as traffic
- See and be seen. Use lights at night with a front facing white light and rear facing red light
- Don't bike with headphones on and don't talk on your phone while you bike

BIKE RESOURCE CENTER

A weekly event (weather permitting) where we:

Educate students about bike safety

Provide information about the rules of the road and safe riding

Repair bikes for free and refer students to local bike shops if necessary

Looking for something to do in Columbia?

Farmer's Market

Bike Trails: visit gocolumbiamo.com/ParksandRec/Trails

KNOW YOUR RIGHTS

1. Harassment of a bicyclist is a Class A misdemeanor. To file a complaint, call 573-874-7652 (automated phone menu) or 573-442-6131 (non-emergency police dispatcher).

2. If you're in an accident: Contact the police. Ensure your statement is heard, not just the motorist.

3. Register your bike with MUPD or the City of Columbia. This will help determine ownership of your bike if it is stolen.

STEP 4:

Determine the Final Steps

Now that you have narrowed down your options, it is time to decide on which property you will call your home. Before you actually sign your lease, it is important for you to understand some critical aspects of the lease signing process and various fees associated with it.

THINGS TO CONSIDER:

- What will your application fees costs?
- Do you have to pay a security deposit?
- Do you have to pay non-refundable fees such as a redecoration fee?
- Do you need a cosigner or guarantor? Who will this be?
- Do you understand the lease and rental terminology?
- Do you understand your rights and responsibilities as a renter?

APPLICATION FEES

As stated above, some properties may charge fees to cover the cost of applicant credit checks and other screening measures upfront. These fees typically are between \$25-\$35, but the amount depends on where you plan to rent. It is important to note that these funds should not be making a property owner any money; this is only used to cover the costs previously mentioned. If you are faced with an extremely large amount, it is okay to ask for a list of what the fee will be covering!

SECURITY DEPOSITS

Most property owners require a deposit at the time of signing the lease. This deposit is money that the property owner collects as security against property damage, unclean conditions, and unpaid rent. The amount may vary; it is often equal to one month's rent, but it cannot exceed two month's rent in the state

of Missouri. It is important to note that some properties do not require a security deposit, however, they WILL charge you for damages or any other required costs outlined in the lease at the end of the lease term. You should read your lease to be aware of the details of what your security deposit will cover or what you will be charged when you move out.

PRO TIP

Security Deposit Moving In & Out:

- Take photos of damage when you move in. If the damage was not fixed prior to moving in, take pictures of it when you move out. This is an extremely important step, as it provides you proof of the condition of the property.
- In Missouri, an itemized list of what is being withheld from your deposit, is required to be mailed within 30 days of the date you moved out.
- It is also required that you be notified of the date and time for the check-out process. If at all possible, set this up 30 days before you move out and do the walk-through with the property owner/manager.

DETERMINE WHO YOUR CO-SIGNER(S) WILL BE

In many cases, full-time students are required to have co-signers. In the state of Missouri a co-signer is someone who signs the lease in addition to the student. This means that the co-signer agrees to:

- have the property owner check his/her credit
- guarantee that the tenant complies with the rental agreement
- guarantee the payment of rent

By having a co-signer on the lease, a property owner has the ability to collect payment if you default on your rental payments. Most students have a parent or guardian as a co-signer. However, it can be anyone who is willing and earns in excess of 5-6 times the amount of the monthly rent of the property.

International Students: If you are an international student, the requirements may be different for you. Typically, to satisfy the co-signer requirement, international students are instead required to pay 2 months' rent in advance. As the amount varies from place to place, you will need to consult with each property for specific information.

UNDERSTAND YOUR LEASE

A lease is a written agreement between a tenant (the person renting) and a property owner. This agreement offers both the tenant and the property owner protection of the property and well-being of tenants. **When a lease is signed by both parties it becomes a binding legal contract.** If you default on any portion of your lease, you can be sued! This can cost a great deal of time and money, so be sure to do your part in fulfilling the terms of the lease.

Written leases are the most secure way to rent any property. During your lease term (e.g., 5, 6, 9, 10 or 12 months), your property owner cannot raise your rent, rent the apartment to anyone else, or ask you to leave (unless he/she would like to evict you).

Make sure you follow these tips when you're signing your lease:

- Read the lease very carefully.
- Do not sign the lease or any agreement until every passage is fully clear to you.
- Keep copies of all documents you have signed.
- Leases are negotiable contracts and you have the right to omit undesirable portions of the lease if both parties are in agreement.

- Any changes to the lease must be made in ink. Make sure both parties have initialed and dated the changes.
- Never sign more than one lease. You will be required to pay all rent wherever you sign. This is not a suitable way to temporarily hold a property.
- **Remember, this document is legally binding!**

Regardless of where you end up renting, you have rights as a tenant. Your lease protects your rights, as well as your property owner's rights, so it is critically important to **READ YOUR LEASE** before you sign it so you understand all of your expectations upon move-in, while living there, and when you move-out.

UNDERSTAND YOUR RIGHTS AND RESPONSIBILITIES AS A RENTER

Tenant rights are often an unclear and aggravating subject for most first time renters. This is a perfect opportunity for you to educate yourself on your rights and responsibilities as a tenant. Make sure you are aware of what you can and cannot do when living in an off-campus location.

A Tenant should:

- Pay rent on time.
- Keep the property clean and free from damage.
- Pay for damages resulting from their own negligence, or the negligence of a guest or pet.
- Refrain from taking on additional occupants or subleasing without the property owner's written permission.
- Allow the property owner to enter the premises to make needed repairs and inspections.
- Follow ALL provisions of the lease.

A Property owner should:

- Make sure the property is livable and complies with all building and housing codes.
- Make and pay for timely repairs due to ordinary wear and tear, or in cases of emergency that affect the tenant's living situation.
- Refrain from turning off a tenant's water, electricity, or gas.
- Provide written notice to tenants when ownership of the property is transferred to a new property owner.
- Not unlawfully discriminate.
- Not raise rent or change any other lease provisions without giving the tenant proper notice (generally one month's written notice from the date rent is due unless the lease says otherwise).

CONSULTING WITH A LAWYER

If at any time before signing your lease, you feel confused and/or overwhelmed, talk to your property owner and ASK QUESTIONS! Having an open dialogue is always helpful! However, if your potential property owner/manager is not providing you with enough clarity, know that there are legal experts available to help you:

Student Legal Education:

- Schedule an appointment using MU Connect
- 573-882-5543

Mid Mo Legal Services:

- 573-442-0116
- mmls.org



Off-Campus Living Rights & Responsibilities

By Leigh Kottwitz

Neighborhood Services Manager with the City of Columbia Community Development Department

The City of Columbia has a number of regulations in place meant to protect the quality of life for you and others who call our city home. Becoming familiar with these rules can help you and your neighbors.

Your rights as a student living off campus:

- You have the right to live in a rental unit with a current Certificate of Compliance issued by the City of Columbia. The certificate is evidence that the unit has been registered with the City and inspected for safety and maintenance. You can ask your property owner to see the current certificate or contact the City of Columbia's Office of Neighborhood Service to verify the unit's compliance.
- If you have a property maintenance issue that is not being addressed in a timely manner by your property owner, you have the right to file a tenant complaint with the City. After you have filed the complaint, a city inspector will visit your unit, document any issues and give your property owner a deadline to make the repairs. Always talk with your property owner first and give them an opportunity to fix the problem, and don't withhold rent due to a maintenance issue.

Your responsibilities:

- **Two's a party, three's a crowd and 10 or more can cost you!** A social gathering of 10 or more people on residential property that results in certain crimes happening at the site of the gathering, on neighboring property, or on an adjacent street is considered a nuisance party with a minimum fine of \$500 per person.
- **Keep the exterior of your property clean:** Loose trash must be picked up or the leased tenants/owner of a property are

subject to ticketing by the Police.

- **Know your trash day.** Bagged trash cannot be placed on the curb earlier than 4:00 p.m. the day prior to scheduled pick-up day. This lessens the time the trash can be scattered by animals or the wind. Failure to comply with this rule may result in a \$50 trash out early fee.
- **Don't put a couch or recliner on the porch.** Furniture manufactured for indoor use may not sit outside longer than 48 hours if it can be viewed from someone off the property.
- **Car talk:** Unlicensed and/or inoperable vehicles are subject to towing, whether they are in the street or on private property. Parked vehicles may not block driveways and sidewalks or be parked in the yard. Vehicles may not park on a city street longer than 24 consecutive hours.
- **Get in the zone:** Don't break the City's zoning laws by allowing too many people to live in your unit. Overcrowding leads to increased traffic, noise and trash, which can affect others in your neighborhood. No more than three unrelated people can live together in R-1 and some PUD zoning and no more than four may live together in other zoning districts. Zoning violations can result in criminal charges.

The City of Columbia is a resource that can help you have a successful tenant experience and also help answer your questions about City services and regulations. The Office of Neighborhood Services regulates rental housing and can be reached at 573-817-5050.

The City's website - **www.como.gov** - is also a great source for information and a place for you report problems. Happy renting!



Office of Student Accountability & Support

University of Missouri

We're here to help you!

STUDENT LEGAL EDUCATION

Preventative legal education and legal consultations for a small fee.

- Wills or power of attorney
- Property damage and personal injury
- Traffic tickets
- Landlord-tenant issues

CARE COORDINATOR

We help you identify your immediate needs, provide you with the appropriate resources and help you develop your own action plan.

- Crisis management
- Property or housing complaints
- Roommate conflicts & mediation
- Navigating campus or community resources

ACCOUNTABILITY

We know mistakes happen and want to provide students an opportunity to learn and grow as a result. We hold students accountable for their actions on or off campus and provide education and resources with the goal of helping students be successful at Mizzou and beyond.

Schedule a meeting at
accountability.missouri.edu

1. Login to MU Connect and click on "Services"
2. Search for "Office of Student Accountability & Support"
3. Choose a Staff member and schedule an appointment by clicking "Schedule here"

G206 MU Student Center
573-882-5543
accountability@missouri.edu

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4730

STEP 5:

Move into your New Apartment

Welcome to your new home! It is tempting to try to get settled when you are moving in, but before you get to that point, there are a couple of things you need to do first! In this section, we will help you learn how to appropriately inspect your place upon move-in and your options for setting up utilities.

THINGS TO CONSIDER:

- Do you know what to do and look for during the move-in process?
- Do you have a working camera and place to securely store pictures?
- Do you know what to do if you have concerns on walk-through day?
- Do you know how to set up your utilities?

PROPERLY CHECK YOUR PLACE

Taking the time up front to inspect your place will benefit you in the long run. Two months after you move in you won't look at a mark on the wall and ask yourself, "Did I do this or was this here when I moved in?"

- **Schedule a check-in time with your property owner.** Find out exactly what is expected of you when you move into your new place. This is a good opportunity for you to take pictures of the place prior to moving any of your belongings into the apartment. It is important for you and your property owner to both agree on any discrepancies before you move in.
- **Come prepared for your walk through and make sure that everything is in good condition.** Always, ALWAYS fill out an apartment condition checklist before moving your things into a new unit. This document protects you from paying for damage that you didn't cause. You can use the Property Condition Checklist (pages

68-69) in this magazine as a guide, in the event that your property owner doesn't provide you with one.

- **Be as specific and thorough as possible when you are documenting damages.** Don't just say, "There is a mark on the wall above the fireplace." Say, "There is a six inch mark above the left side of the fireplace." It would be best if you took a picture as well, and be sure to provide your property owner with a copy. If you are moving in to a furnished place, take a close look at the furniture also.

Property owners are not out to charge you for damages you didn't cause, but if you did not document the damages in the walk-through, then they are going to assume you caused the damage. If you do a good job inspecting your place on the front end, and take care of it throughout your lease, then you will have a better chance of getting back a majority of your security deposit.

Also consider the following during your initial move-in:

- Ask your property owner/manager to show you the location of the fuse or breaker box.
- Have them show you where the water shut off is located (in case of an emergency, such as a broken pipe).
- Find out where you should go in the event of a tornado.
- Introduce yourself to your neighbors. Having friendly interactions with your neighbors will increase your enjoyment and safety during your stay. It also makes for a safer environment if neighbors can look out for each other. For more tips on being a good neighbor, see (pages 20 & 27).

- Write your names on (or inside of) your mailbox! If your name is not on or in your mailbox, you might not receive all of your mail. You may wish to only put your last name on the mailbox in order to protect your privacy and safety. Additionally, make sure to change your address with the post office (and request forwarding of your mail to the new address) and update this information in myZou.

SET UP YOUR UTILITIES

Don't forget to set up your utilities before you move in! Make sure you know who services your new place (e.g., City of Columbia, Boone Electric, Ameren) and which utilities you will need to set up (e.g., electricity, water, trash, sewer and gas). You have a couple of options:

- **Open a new account:** To set up a brand new account, some companies offer online set up or you can call their office directly. When opening a new account, you will be required to pay a deposit (usually around \$160-\$175) that can be paid upon set up, or added to your first month's bill.

- **Transfer your existing account:** If you have already established an account at your current apartment, you might be able to transfer your services. You will need to call your utility company to see if they are able to service your new apartment, and if so, you can request an end date for your current place and a new start date for your new place. There is a small transfer fee associated with this option, however, you won't have to worry about paying a brand new deposit!

***Refer to page 55 for contact information for the different providers.**

PURCHASE SUPPLIES

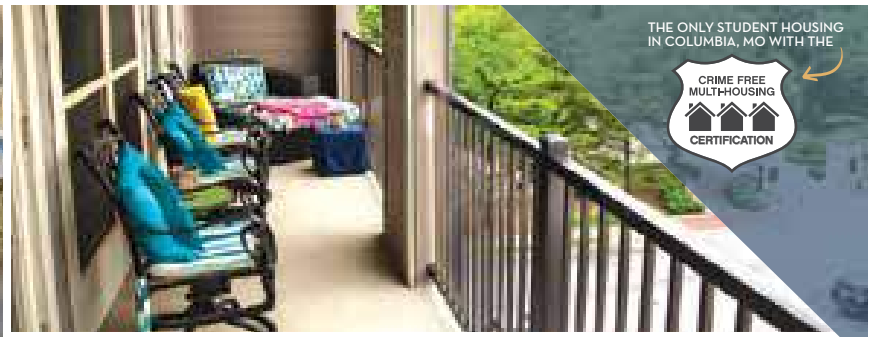
You might also want to consider making sure you have the household essentials on hand! It's never fun to get caught in an emergency situation on move in day! We have provided a checklist to assist you when shopping for your move-in supplies on page 66-67.



Hi, Mom and Dad!
You're Tigers, too!

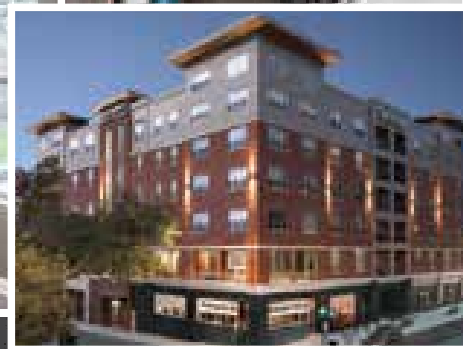
Toll-free: 888-631-1098
Web: parents.missouri.edu
Email: parents@missouri.edu
Facebook: [MizzouParentsAndFamilies](https://www.facebook.com/MizzouParentsAndFamilies)

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LIVEATBROOKSIDE.COM/DOWNTOWN ·



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LARGER BEDROOMS

Downtown offers the largest 1, 2, 3 and 4 bedroom options with private bathrooms, optional utility and furniture packages including queen size beds.



CLOSE TO CAMPUS

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We're opening a brand new fitness center for residents at our downtown location. Now working out is more convenient than ever. Coming Fall 2018!

tour today!

825 ELM STREET, SUITE 201, COLUMBIA, MO · CALL: 573.298.4457 · TEXT: 573.815.7328

STEP 6:

Get Settled Into Your New Place

Moving can be a stressful time for many college students. Typically, strenuous travel, coordination, and heavy lifting are involved. These are normal stressors in the moving process, but often there are issues many students are not prepared to handle in addition to the normal stress of moving. Keep reading to learn more!

THINGS TO CONSIDER:

- Do you know your rights and responsibilities as a renter?
- How do you plan to keep yourself and your belongings safe?
- Are you aware of the common ways fires are started in rental properties?
- Do you know when your trash day is?
- Is your Renter's Insurance active?



MU Values

Being a Good Neighbor

Welcome to the neighborhood! As Mizzou students living off campus, it can be difficult to acclimate to life away from home and out of the residence halls. Here are a few tips you can use to help your new neighborhood feel a little more like home.

Model the behavior you would like to see from others. You don't want to be woken up in the middle of the night if you have a test at 8 a.m. the next day. The same is true for your neighbors. They might have work or class in the morning, have young children or be elderly.

Adopt a positive and solution-driven approach to resolving conflicts. Whether you're facing a conflict with a neighbor or butting heads with your roommate, following this simple rule will help you find a constructive and practical way to address the problem. Need help handling a conflict? Contact Off-Campus Student Services at 573-882-1753 or email offcampus@missouri.edu to schedule a consultation.

Take time to learn more about a background or culture you aren't familiar with to expand your perspective and interpersonal skills. Mizzou and the City of Columbia have diverse populations. Take time to get to know your neighbors and find shared interests. Fostering friendships and positive relations enhances our overall health and may lead to new experiences or networking opportunities you didn't expect.

Always remember to say please and thank you. Kindness has a ripple effect that extends far beyond the initial recipient. Treating others with respect and consideration can be as simple as being polite, no matter the setting. Set an example and be the best Tiger you can be!

DISCOVER new friends and neighbors

RESPECT your neighborhood

Take **RESPONSIBILITY** for your actions

Practice **EXCELLENCE** in all things



Division of Inclusion,
Diversity & Equity
University of Missouri

diversity.missouri.edu

PROPERTIES IN COLUMBIA

All prices are listed per person/bedroom, use them as a guide....

Property	Address	Phone	Bedrooms	Lease	Rent (starting)	Website
Aspen Heights	3600 Aspen Heights Pkwy	573-309-4040	2,3,4	12	\$369.00	myaspenheights.com
Bengal Ridge	400 W Old Plank Road	573-815-7362	2,3	12	\$299.00	bengelridge.com
Brookside Downtown	825 Elm Street	573-815-7381	1,2,3,4	12	\$699.00	liveatbrookside.com/downtown
Campus Lodge	2900 Old Hwy. 63 S.	573-443-2950	3,4	10, 12	\$409.00	campuslodgecolumbia.com
Campus View	301 Campusview Drive	573-203-4333	2,4	10,12	\$345.00	livecampusview.com
Grayson Cottages	2400 East Nifong Blvd	573-256-5700	2,3,4	12	\$499.00	graysoncottages.com
Midtown by Brookside	1221 E. Walnut Street	573-256-0070	2, 4	11.5	\$529.00	liveatbrookside.com/midtown
The Arch	3200 Rock Quarry Road	573-256-1128	2,3,4	6, 10, 12	\$365.00	thearchcolumbia.com
The Den	1412 Grindstone Plaza Dr.	573-442-3105	2, 4	6, 10, 12	\$505.00	thedencolumbia.com
The Lofts	308 South 9th Street	573-443-4521	Studio, 1, 2, 3	12	\$525.00	loftsofcolumbia.com
The Reserve at Columbia	2500 Old Hwy. 63 S.	573-256-7344	2,3,4	5, 10, 12	\$380.00	reserveatcolumbia.com
Todd Student Living	601 South Fifth Street	573-474-2500	2,3,4	12	\$749.00	toddliving.com
Townhomes by Brookside	400 W Old Plank Road	573-815-7377	2,3,4	12	\$349.00	liveatbrookside.com/townhomes
U Centre	625 S. Fourth Street	573-514-7782	2,4	12	\$764.00	americancampus.com/student-apartments/mo/columbia/u-centre-on-turner

*Please note, this is not a comprehensive list of all properties available in Columbia. Rent rates may vary depending on specials or time of the year.

All prices are listed per unit, use them as a guide....

Property	Address	Phone	Bedrooms	Lease	Rent (starting)	Website
Forest Village & Woodlake	3001 S. Providence Rd.	573-443-4526	2	12	\$650.00	studentlivingcolumbia.com/forestvillagewoodlake

Set up a Consultation for More Options

Please set up a consultation to see more options not listed on the previous page. Follow these steps to schedule your meeting using MU Connect:

1. Go to <http://muconnect.missouri.edu>
2. Select “Login Direct” or “Login through Blackboard” to MU Connect
3. Click “My Success Network” on the left side of the screen
4. Type “**Off-Campus**” in the search bar
5. Click Off-Campus Student Services title to find members to schedule with
6. Scroll Down to find members to make an appointment
7. Click schedule appointment links to view our calendars
8. Once you schedule your meeting you will receive a confirmation email.



Keep Your Home & Vehicle Safe

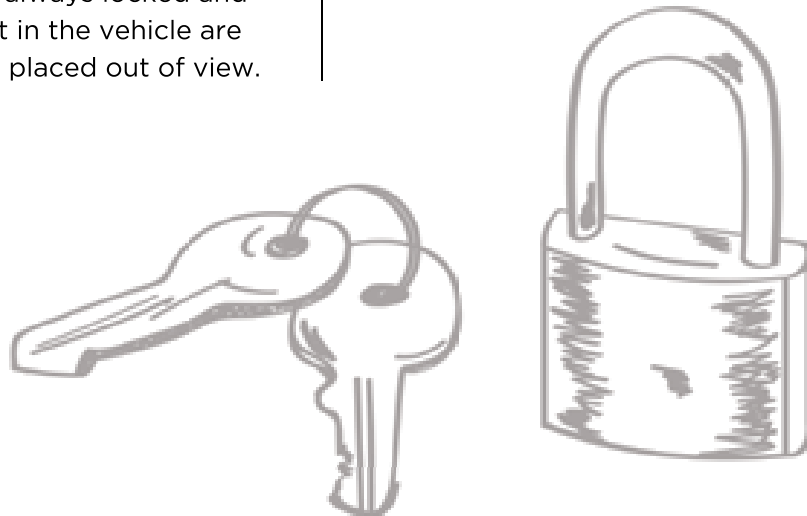
By Amy Bishop

- Report all crime and any suspicious activity to the Columbia Police Department (911).
- Keep your doors and windows locked at all times, especially when you are alone, sleeping, or when the apartment is unoccupied (even if you only leave for a few moments).
- When someone knocks on your door, determine who is on the other side before opening it. Have repair or service personnel show official identification and confirm their presence with the person requesting the service. Delivery persons should remain outside to await the person requesting the delivery.
- Be sure you have blinds or curtains on your windows to discourage people from looking in. Always keep your windows covered at night.
- All outdoor lighting fixtures should be in working condition. Report any broken or improperly functioning lights to your property owner/manager immediately.
- Place valuable items out of sight and in locked areas.
- Make sure your car is always locked and that any valuables left in the vehicle are locked in the trunk or placed out of view.
- Make a list of your valuables - Computers, stereos, jewelry, etc... Take photos of the items, list their serial numbers and descriptions. Check with law enforcement about engraving your valuables through Operation Identification. This information will be helpful for insurance purposes in case something happens.

More information about Crime Free Programs can be found online at **COMO.GOV** Contact the Columbia Police Department Crime Free Housing Programs Coordinator at **573-874-7426**.

GUARD AGAINST BURGLARY

- If you return home and something looks questionable such as a slit screen, a broken window or an open door, do not go in. Call the police from a neighbor's house or a public phone.
- At night, if you think you hear someone breaking in, leave safely if you can, then call the police. If you can't leave, lock yourself in a room with a phone and call the police. If an intruder is in your room, pretend you are asleep.



SECURE YOUR PLACE

Whether you are going home during an extended University break, or are just leaving town for a couple of days, the following tips are ways to increase the security of your Columbia residence:

- Be sure there is good lighting around all doors, especially those doors not visible from the street.
 - Lock sliding doors, and place a wooden or metal bar in the track of the doors.
 - Do not hide spare keys in places outside.
 - Arrange for a neighbor whom you trust to watch over your house or keep your valuables while you are away.
 - Take anything of value home with you. Don't leave any valuable items near windows.
 - Take pictures of any valuables in case they are stolen.
- Make sure all windows are secure and close your curtains and blinds.
 - Stop mail and paper delivery to your address.
 - Place your lights, radio, or TV on a pre-programmed timer. They can be purchased for under \$10 at department stores.
 - Contact the Columbia Police Department and request a WIP (watch in passing). Provide them with the following information: your name, address, when you will be leaving, when you will return, a contact number, whether or not there will be cars in the driveway and what types, and if there will be lights on in the house. Please let them know if someone will be stopping by to feed any pets, water the plants, and/or collect mail.

Take these steps to protect your vehicle:

- Lock your car.
- Never hide a spare key in or on the outside of a vehicle. Roll up windows completely.
- Remove keys from ignition.
- Park as close as possible to an open business.
- Do not leave valuables in open sight. Place valuables in the trunk if possible.
- Always park with the wheels turned toward the curb.
- If you have a garage, use it and lock the garage door.
- When going out of town, if possible, remove the distributor cap or coil wire.
- Never leave your car running while it is unattended.
- Do not leave your registration inside your vehicle, but carry it with you.
- Important identification papers or credit cards should never be left in a glove compartment.
- If your car is stolen before it can be listed as stolen you must have your license plate number and/or vehicle identification number.

Off-Campus Fire Safety

By Joel Pauley, Assistant Fire Marshal

According to the U.S. Department of Education, there are approximately 20.5 million students enrolled in 4,100 colleges and universities across the country. Since the 2000 academic year, 94% of the campus-related fire fatalities have occurred in off-campus housing where approximately two-thirds of students live.

There are five common factors in a number of these fires:

- Unattended cooking
- Missing or disabled smoke alarms
- Careless disposal of smoking materials
- Impaired judgment from alcohol consumption
- Upholstered furniture fires on decks and porches

WHAT TO LOOK FOR IN YOUR OFF-CAMPUS HOUSING...

Before you sign the lease, take a tour of the actual apartment/house you are looking into. While the “model” units look nice and inviting, they do not show what you are walking into your first day at a new place.

Pre-sign checklist

Do the doors lock and unlock easily?

In an emergency you do not want to waste time with a difficult door

Do the windows lock and unlock easily?

Just like the doors, you do not want to waste valuable time trying to open a stubborn window. You always want two ways out and a window might be your best secondary option.

Are the smoke detectors operational?

Go around and test them. After ten years, the entire unit should be thrown out and replaced.

Install new batteries at the beginning of each semester.

Are there gas supplied appliances? (Furnace, water heater)

If the answer is yes, does the unit have functioning CO detectors? Carbon Monoxide is colorless, odorless, and deadly. A functioning CO detector will alert you of a CO emergency before you notice something is wrong.

Carbon Monoxide (CO) is a colorless and odorless gas. Proper installation, operation, and maintenance of fuel-burning appliances in the home are the most important factor in reducing the risk of CO poisoning. Purchase a CO detector in order to protect yourself from poisoning. Detectors can be found in stores that have home improvement departments.

THE INITIAL SYMPTOMS OF CO POISONING ARE SIMILAR TO THE FLU (BUT WITHOUT THE FEVER). THEY INCLUDE:

- Headache
- Fatigue
- Shortness of breath
- Nausea
- Dizziness

If you suspect that you are experiencing CO poisoning, get fresh air immediately. Leave the home and call for assistance from a neighbor's home. You could lose consciousness and die from CO poisoning if you stay in the home. For more information contact the U.S. Consumer Product Safety Commission.

What is the condition of the furnace?

A poorly operating heating system will encourage residents to use other means to heat the structure. Sometimes this leads to space heaters too close to combustibles or using the oven as a heating source. Both of these can be disastrous.

Is the living unit on an upper floor?

Sometimes a second way out might not be as easy on the 2nd or 3rd floor. What do the stairs look like? Are they outside or inside?

What is the parking situation?

An overcrowded parking lot or driveway is not only annoying, but can also cause delays for emergency responders. Fire and EMS personnel bring a lot of equipment with them. If they can't get in then they can't help you.

WHAT TO LOOK FOR ONCE YOU FIND A PLACE TO LIVE:

1. **Are any of the roommates smokers?** Even if someone smokes outside there is still an increased risk for fire. Extinguish all smoking materials thoroughly.
2. **Put out candles and incense when unattended.** Consider using a candle warmer instead of lit candles.
3. **Is there a fire extinguisher readily available?** Apartments are required to have at least one in every unit or in a common space within 75' travel distance. If you are in a house has the landlord provided one for you? If not, they can be picked up at any hardware store.
4. **Where is the extinguisher located?** Make sure you place the extinguisher in an area that is easily accessible. If you don't feel comfortable fighting a fire, then get out. Placing an extinguisher under the kitchen sink might require you to go through the fire to get the extinguisher...never a good idea.
5. **Do not leave food unattended on the stove or in the microwave.** Keep your cooking

area clean and uncluttered.

6. **Are you or your roommates messy?** Having a roommate that doesn't pick up after themselves is one of the "joys" of going to school. Unfortunately fire sees all of this mess as added fuel. It could also make getting out of the residence more difficult for yourself during an emergency.
7. **Are there enough outlets for your electrical devices?** If you must use a multi-plug adapter, make sure it is a power strip with built in surge protection and don't plug one adapter into another one. Also, make sure you plug anything that requires a lot of electricity, like refrigerators or coffee makers, directly into the wall (without the use of an extension cord).
8. **Plan your escape routes in case fire does strike.** Always plan for two ways out. Do not block doors or exits.



Let's Talk Trash ... & Recycling!

HOW IT WORKS:

IF YOU LIVE IN A HOUSE...

When is your collection day?

- You can visit the City's Solid Waste website or download the phone app, COMO Recycle and Trash, to determine your collection day and get weekly reminders.
- Curbside recycling and trash pickup begins at 7:30 a.m. It is a violation of a City Ordinance to place trash at the curb prior to 4:00 p.m. the night before your trash pickup day.

Is there a collection bin?

- No. All trash material should be stored in black bags, recycling in blue or clear bags, and fiber recycling in a cardboard box or paper bag.

Do you want to receive free trash and recycling bags?

- Visit the City's Solid Waste website to find more information.
- como.gov/utilities/solid-waste/curbside-residential-collection

IF YOU LIVE IN A APARTMENT...

Where are the trash and recycling dumpsters?

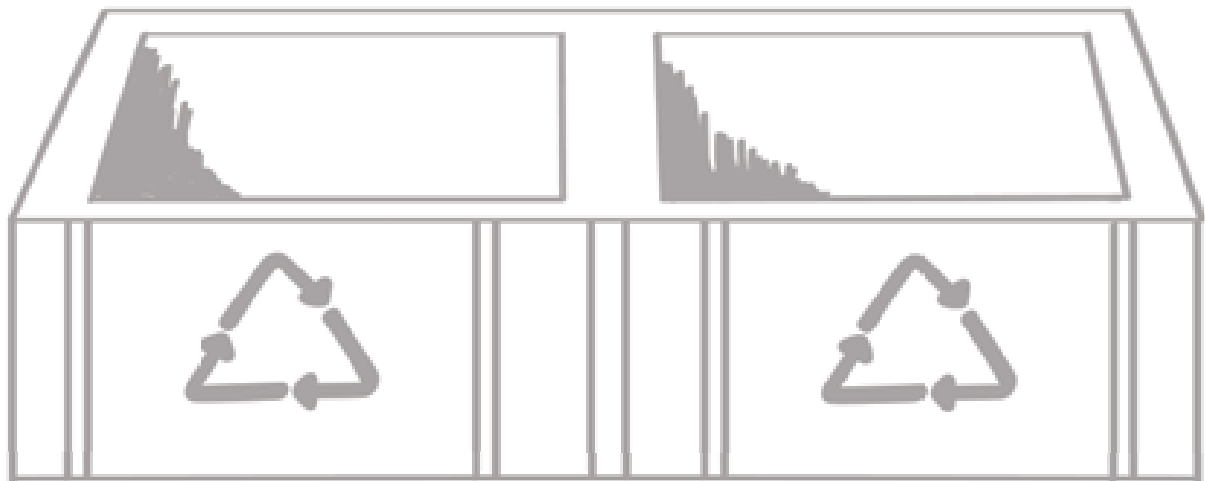
- Multiple trash dumpsters are located through-out the apartment property.
- A large recycling dumpster is available on the property if the landowner joined the free Apartment Recycling Program.
- Ask your landlord if they joined the program or find a list of participating locations on the next page.

Can I still recycle if my landowner refuses to join the program?

- Yes. There are Recycling Drop-off Centers located throughout the city.
- The centers are open 24/7 and can be used by any house or apartment resident.
- You can find a map of recycling centers on the City's website.
- gis.gocolumbiamo.com/recycling

COLUMBIA RECYCLES

- como.gov/utilities/solid-waste/multi-family



Apartment Recycling Program 7

- Ash Street Place Apts.
- Ashland Manor
- Aspen Heights
- Boulder Springs
- Briarcrest Apartments
- Broadway Apartments
- Broadway Village
- Campus Lodge
- Columbia Crossing Condos
- Copper Beech
- Courtyard Apartments
- Dalclifton Apartments
- Eastgate Apartments
- Apartment Recycling Program
- Forest Village/Woodlake
- Four Winds Village
- Foxfire
- Grindstone Canyon
- Hanover Village
- Heather Ridge
- Hyde Park
- Katy Place
- Kelly's Ridge
- Lake Broadway
- North Hampton Apartments
- Providence Hill
- Smithton Condos
- Spencer's Crest
- Stephens Park/ Lakewood Apartments
- Grayson Cottages
- The Den
- The Domain
- The Greens & The Links
- The LYFE at Missouri
- The Pointe at Rock Quarry
- The Reserve
- Tiger Village
- University Heights

Why You Need a Renter's Insurance Policy

By Sara Watson, Student Legal Educator

Many leases are requiring renters to have their own insurance coverage. If you don't provide proof of your own coverage, you might be charged a monthly fee for a renter's policy offered by a company that your property complex has partnered with to provide coverage.

You need to REVIEW your lease carefully to determine what it says about renter's insurance policies.

Common Myths about renter's insurance:

1. My landlord has property insurance, so I don't need it

While it is true most landlords or property owners do have insurance, this typically only covers the structure or building, not the contents in the building. Your landlord's insurance NEVER covers you or your property.

2. I don't have enough property to need insurance

A common misconception is that you don't own enough stuff to need insurance coverage. If you walked from room to room, you might be surprised at what you have invested in your personal property. A renter's policy doesn't just cover big items like TVs, computers and gaming systems, it covers all of your personal property. For example, in a bedroom in addition to the TV and computer, you have a closet full of clothes and shoes that would probably add up to more than you expected.

Renter's insurance can cover a variety of damages, such as, fire, theft or even broken appliances or electronics. What a policy covers and how much it covers will vary from plan to plan. There are numerous companies that offer

renter's insurance policies and some even offer valuation calculators to assist you evaluating your insurance needs.

3. Renter's insurance only covers personal property

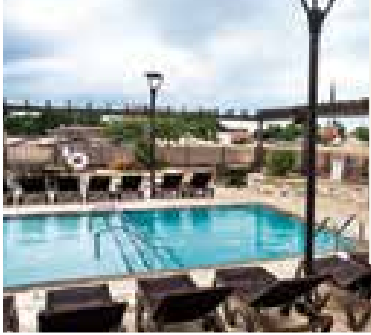
Renter's policies cover personal property, as well as liability protection. So, if you have friends over and someone slips and breaks their leg on your wet floor, would you be able to pay their medical expenses? What about damage to the property if a gathering gets a little out of control? If you left water running in a bathtub and it leaked through the floor to your downstairs neighbor, would you have the funds to replace anything damaged?

How do I start looking for renter's insurance?

1. Ask your current automobile insurer. Some companies offer multi-line discounts if you have automobile and a renter's policy.
2. Shop around from provider to provider. You can typically get quotes online to compare pricing and coverage.
3. Ask your rental agency. Some larger complexes offer renter's insurance through a partnership with an insurance provider.

Student Legal Education is part of the Office of Student Accountability and Support located in G206 of the MU Student Center. We offer legal education and can review leases prior to signing a lease or if you are having issues with a current lease.

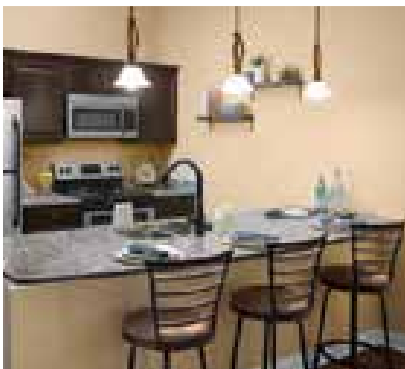
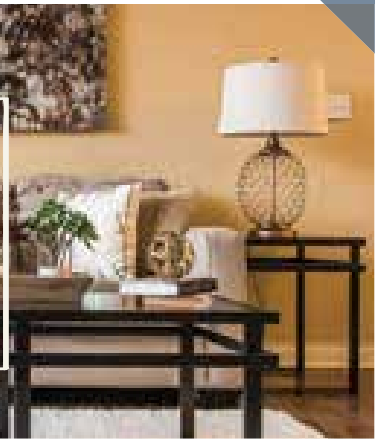
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Getting your place ready for the winter

Before leaving for winter break, ensure your place is ready for the winter. We have put together some tips so you can rest easy knowing that your housing will be safe from the cold over break.

- If you haven't already turned on your heat, now is the time to do so. You may smell dust burning off. Don't be alarmed by the smells, unless there is a clear indication of a fire, in which case call 911.
- **LEAVE YOUR HEAT ON!** This ensures that your pipes won't freeze if the inside temperature of your house or apartment gets too cold. To save money, turn down your thermostat cooler than you would normally keep your place. Turning your heat off completely will likely lead to busted water pipes, and your belongings may be ruined as a result. A common recommendation is to set your thermostat no lower than 60 degrees.
- Unplug all unnecessary appliances. Consider cleaning out your fridge and unplugging it to save extra money (Make sure you leave the door open to prevent mold). Plus you will start the spring semester with a clean fridge!
- **Disconnect any water hoses** - if a garden hose is left connected, ice can form and pressure can build up in the water lines inside your home.
- Make sure to throw out all unwanted perishable foods to guard against insects and rodents.
- If your place is drafty, consider purchasing a window insulation kit which stops draft and energy loss.
- Ensure your smoke detectors and sprinklers

are in good working condition, and **remove all fire hazards.**

- Let your property owner know that you're leaving for an extended period of time. They
- may be willing to check on your house or apartment to make sure all pipes remain unfrozen.
- Go online to USPS website and **request your mail service be stopped or forwarded** to a different address during the time you will be away.

As always, safety remains a top concern for students over winter break. The following tips will help deter thieves and keep your stuff safe.

- **Take all valuable belongings.** You don't want to give thieves a reason to be interested in your place by leaving TVs, computers or jewelry.
- **LOCK ALL DOORS AND WINDOWS.** This may seem obvious, but it is easy to forget about an unlocked window and thieves will prey on your mistake. Ensure that all locks are locked including your garage door.
- **Close all curtains and blinds!** Don't make it easy for people to see into your place. If you don't have curtains or blinds, consider hanging a blanket over your windows.
- Invest in a light timer that turns on a lamp on and off after certain hours. You want to give the illusion that you're home.
- Look into renter's insurance. Even your best efforts may not keep thieves at bay, so consider purchasing renter's insurance which can be as low as \$10 a month. Your personal belongings will be covered in the event of a fire, break in or water damage.



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Prepare for the Move Out

As the lease term draws to a close, many students are packing up to leave Columbia, while others are looking for a short-term sublease to get them through the summer. Whether you are headed halfway around the world to study abroad, staying here in Columbia, or camping out in your parents' basement, it's important to arrange the timely termination or transfer of your lease before you leave town. Failing to do so can result in excess fees, complicated litigation, and terrible headaches. With that in mind, Off-Campus Student Services teamed up with Student Legal Education to provide you with some "Pro Tips" for lease termination and subleasing.

THINGS TO CONSIDER:

- Does your property owner allow subleasing or a re-let of their property?
- Do you plan to sublease your apartment?
- Do you know the fees and provisions associated with subleasing?
- Did you take the steps necessary to get the majority of your security deposit back?
- Are you planning to donate your unwanted items when you move out?

PLANNING FOR THE END OF YOUR LEASE

- **Know the terms of your lease before attempting to sublease**, because some property owners charge a hefty fee for subleasing or don't allow it at all. While the procedures regarding subleasing and the transfer of deposit money between the property owner, lessee, and sub-lessee should be clearly written in the lease, it is sometimes unclear or buried within dense legal terminology. If you aren't sure, schedule a consultation with Student Legal Education (sls.missouri.edu) for assistance with deciphering your lease.

- **Take the time to get to know your sublesser!** Keep in mind that if you do sublease, you are still ultimately responsible for the lease. If the person to whom you have subleased fails to uphold the terms of the lease you could end up paying for their mistakes.
- Finally, **KNOW YOUR RIGHTS**. Tenants are protected by the law in much the same way as property owners. For instance you have the right to receive your deposit check in-hand, or an explanation of why you are not being refunded, within 30 days of the last day of your lease. This gives your property owner time to assess any damage to your apartment and to process your refund, if any. Failure to refund deposits in a timely fashion can result in litigation against the property owner
- More information about tenant rights and responsibilities can be found at the Missouri Attorney General's Office, or at ago.mo.gov.

THE KEY TO GETTING BACK YOUR SECURITY DEPOSIT

Within 30 days from the date the lease ends, the property owner is required to either return your full security deposit or give you a written list of reasons why part or all of the security deposit was withheld. The property owner may retain all or any portion of the deposit to cover any damages or charges for which you are liable under the lease. The property owner may also retain all or any portion of the deposit if you break the lease agreement. The most sure way you can know exactly how much of your deposit you are getting back is to thoroughly understand and abide by your lease terms. This way you know what costs you are responsible for and there are no surprises when you get ready to move out!

MOVE-OUT TIPS:

- ALWAYS be present when the property owner inspects your apartment on move-out to avoid being charged for any stains or damages that were present before you moved in. If your property owner doesn't offer a checkout inspection when you move out you have the right to request one and to be present during the walk through. You can also use our checklist on pages 68-69. It is important that you take good pictures of your property at move in and move out to show that the property was clean and in good repair when you left.
- Do not leave any furniture or belongings behind. Property owners can and will charge you to remove it!
- Make sure you clean your apartment before you leave...even if your property owner is getting it professionally cleaned. You don't want to give any indication of poor maintenance of the property!
- Make sure you tell your property owner where you will be staying during the 30 days after the tenancy ends, so the security deposit can be sent to the appropriate location.

Remember, you may file a lawsuit asking for double the amount wrongfully withheld, if your property owner fails to comply with the laws stated above.

GETTING RID OF YOUR STUFF

As you're preparing to move out, you might realize that you've accumulated a bunch of stuff. While you may need to take some things with you when you move, you may not have any use for other items. Remember that you don't want to leave these things in your apartment, as your property owner will charge you for having to remove them. Here are some alternatives:

- **Sell your stuff:** There are plenty of ways to get cash for your unwanted items. Some methods may require more work than others, it just depends on how much effort you're willing to commit. Consider:
 - Asking underclassmen if they need specific items
 - Using an online platform to advertise your things (there are a few groups on Facebook)
 - Don't forget about your unused books!
- **Donate your stuff:** Why not make a difference and donate your unwanted items to those in need? After all, you didn't want the stuff anyway! You can
 - Give it to underclassmen in need
 - Donate your items to Tiger Treasures on campus! Go here for more information: sustainability.missouri.edu/programs.tigertreasures/
 - Donate it to other local non-profits or community centers such as Salvation Army or Goodwill



PLANNING YOUR MOVE

When moving to your new place it is important to stay organized so that you can have a stress free move. Follow these tips for the best possible move, whether it is across campus or to a new city.

Final Preparations for Moving

2 Months

- Create a folder for all important documents (Lease, contracts, etc)
- Decide what to move and what to toss
- Make arrangements with a moving service if necessary

1 Month

- Get packing supplies (boxes, tape, labels)
- Begin cleaning out any closets or drawers that contain items that are rarely used
- Fill out a “change of address” form at the local post office or website
- Contact your utility companies and set a date for disconnection
- Request a refund of deposits

2-3 Weeks

- Begin packing items you do not use regularly and progress to the more frequently used items
- Remove all items that you don't want to take with you
- Return all borrowed items and collect any items that you have lent out
- Set up a check-out appointment with the property owner- so that you get your deposit back in a timely manner

1 Week

- Finish the majority of all packing a couple of days before your move date
- Pack essential items such as toiletries and clothing in a separate bag
- Confirm with landlord on the exact time and date of your move.
- Confirm final moving details with friends or the moving company

PRO-TIP: Ask for help
Know a friend with a truck or SUV? See if they are willing to help you move!

Additional Considerations

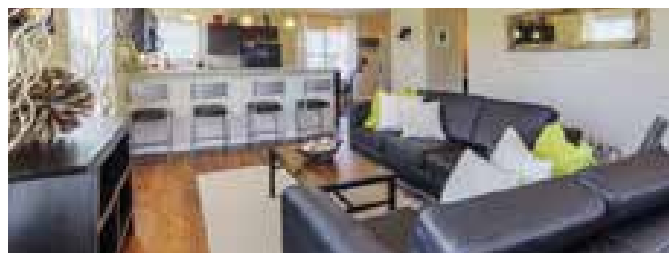
ESTABLISHING RESIDENCY IN MISSOURI

There are many reasons for students to seek residency in Missouri, with the primary reason being access to the reduced rates associated with in-state tuition. Missouri residency requires that you live and work in Missouri for at least 12 consecutive months immediately prior to the semester for which you are requesting residency. There are also several requirements that must be met in order to document your residency - each application is approved individually, on its own merits, by the Residency Department in the Office of the Registrar. For a list of the requirements and more information about obtaining residency, visit **registrar.missouri.edu/residency/** or contact the Residency Department at (573) 882-7881 or **residency@missouri.edu**. Please keep in mind that you should contact the Residency Office prior to attempting to petition for residency to

get the most current and complete information about this process. Additionally, changing your residency status may also affect your financial aid award, so please contact Student Financial Aid at **(573) 882-7506** prior to filing your petition.

UNDERSTANDING COLUMBIA LAW

Laws are different everywhere, so make sure you are familiar with those specific to Columbia, Missouri. Keeping city ordinances in mind while residing in Columbia will keep police officers from knocking on your door and it will keep you from appearing in Municipal Court. Below are some of the more common ordinances pertaining to renters, but you can find a complete list at the City of Columbia's website (go to como.gov and search for "code of ordinances").



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City Ordinances

by Amy Bishop

On behalf of the Columbia Police Department and the Office of Neighborhood Services, I would like to welcome you to Columbia. Jason McClintic is the officer assigned to the Office of Neighborhood Services, it is his responsibility to work with tenants, property owners and neighborhoods. He keeps property owners informed concerning legal violations of their tenants. He assist tenants with disagreements with property owners. He also works with the neighborhood and their associations to keep the integrity of their neighborhoods. Two ordinances that apply to residents are:

Occupancy Ordinance 22-184:

This ordinance requires your property owner to disclose the zoning for the unit you are renting either through the lease or by signing a separate disclosure. The zoning laws regulate how many people can live in your unit and violating the zoning law can land you in front of a judge. Over occupancy leads to greater traffic, trash, noise and possibly safety issues for occupants. The general rule of thumb is no more than four unrelated occupants may live together in a unit but know that there are some areas where only three unrelated occupants can live together. If there are related occupants living together where occupancy may exceed the allowed limits, please feel free to ask if you will be in compliance with our codes.

“Nuisance Party” ordinance 16-302:

It shall be unlawful for any person having the

right to possession of any residential premises, whether individually or jointly with others, to cause or permit a social gathering on the premises to become a nuisance party. “Nuisance party” is a social gathering of ten or more people on residential property that results in any of the following occurring at the site of the gathering, on neighboring property or on an adjacent public street:

- Unlawful sale, furnishing, possession or consumption of alcoholic beverages
- Violation of any of the provisions of Article III of this chapter (noise)
- Fighting
- Property damage
- Littering
- Outdoor urination or defecation in a place open to public view
- The standing or parking of vehicles in a manner that obstructs the free flow of traffic
- Conduct that threatens injury to persons or damage to property
- Unlawful use or possession of marijuana or any drug or controlled substance
- Trespassing
- Indecent exposure
- Setting off fireworks
- Discharging firearms

Each tenant can be arrested for violating this ordinance; the fine for violating this ordinance starts at **\$500 per tenant.**



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Columbia Grocery Stores

ALDI

- 807 Business Loop 70 W
- 1000 E Green Meadows Road

A&Y Global Market

- 15 North 4th Street

Clovers Natural Market

- 2100 Chapel Plaza Court
- 2012 East Broadway

Columbia Center for Urban Agriculture

- 1207 Smith Street

Gerbes

- 1729 West Broadway
- 2900 Paris Road
- 205 East Nifong

Hong Kong Market

- 3510 Interstate 70 Drive SE STE D

Hy-Vee

- 405 East Nifong Boulevard
- 3100 West Broadway
- 25 Conley Road

KEA International Market

- 705 Vandiver Drive

Lee's Market

- 700 Cherry Street

Los Cuates Latin Store

- 2908 Paris Road

Los Tres Hermanos

- 601 Business Loop 70 W

Lucky's Market

- 111 South Providence Road

Mari's

- 1210 East Prathersville Road

Mosers Discount Foods

- 705 Business Loop 70 W
- 900 North Keene Street
- 4840 Rangeline

Natural Grocers

- 400 N Stadium Boulevard

Rolwing Foods

- 3403 Beech Cove Court

Root Cellar

- 1023 East Walnut Street

Schnucks

- 1400 Forum Boulevard

Tiger Mart

- 8650 North Highway VV

Walmart

- 1201 Grindstone Parkway
- 3001 West Broadway
- 415 Conley Road

World Harvest International & Gourmet Foods

- 3700 Monterey Drive





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Columbia Child Care

A Discovery Zone Child Care

- 62 East Hackberry Boulevard 65202
- (573) 443-5795

A Good Start Preschool and Learning Center

- 101 N Grace Lane 65201
- (573)-814-2689

A World of Discoveries Daycare

- 701 Washington Avenue, 65201
- (573) 397-7305

Academy of Early Childhood Learning

- 3210 S Providence 65203
- (573) 441-0101

Academy of Early Childhood Learning East

- 9 Dorado Drive, 65201
- (573) 441-0888

Apple School

- 5155 South Providence Road 65203
- (573) 449-7525

Big Steps Early Learning Center

- 3309 Brown Station Road 65202
- (573) 474-3292

Bright Start Academy East

- 3250 Bearfield Road 65201
- (573) 447-0005

Bright Start Academy West

- 4300 Rainbow Trout Drive 65203
- (573) 447-3400

Carousel Playschool

- 2601 West Broadway 65203
- (573) 445-5777

Child Development Center

- 1112 East Broadway 65201
- (573) 443-7677

Children's House Montessori

- 915 Tiger Avenue 65201
- (573) 443-2825

Christian Chapel Academy

- 3300 South Providence Road 65203
- (573) 874-2325

Columbia's Finest Child Development Center

- 3900 White Tiger Lane 65202
- (573) 499-4466

Columbia Kindercare

- 2416 West Ash Street 65203
- (573) 445-9488

Discovery Days Preschool

- 204 South 9th Street 65201
- (573) 875-4886

Down to Earth Preschool

- 201 East Old Plank Road 65203
- (573) 441-0656

End of The Rainbow

- 2505 Old 63 South 65201
- (573) 442-7979

Garden Gate School

- 107 Park Hill Avenue 65203
- (573) 444-1438

Green Meadows Preschool

- 1000 West Green Meadows Road 65203
- (573) 449-3359

Kindercare Learning Center

- 2416 West Ash Street 65203
- (573) 445-9488

Little Miracles Daycare

- 2337 South El Centro Court 65201
- (573) 499-1598

Little One's Day Out

- 3201 Interstate 70 Drive Northwest 65202
- (573) 445-2661

Luke's Treehouse Child Care/Preschool

- 4146 East Reynosa Drive 65201
- (573) 999-0637

Nanny's Early Childcare Center

- 404 McBaine Avenue 65203
- (573)-441-1293

Nora Stewart Nursery School

- 505 E Ash Street 65201
- (573)-449-5981

Palmer Daycare

- 3802 Mint Julep 65202
- (573) 443-2758

Precious Hearts Learning Center

- 2700 North Ballenger Lane 65202
- (573) 474-2073

Ready Set Learn Early Childhood Learning Center

- 2601 North Stadium Boulevard 65202
- (573) 446-7757

Rock Bridge Child Development

- 102 Sieville Avenue 65203
- (573) 443-5711

Sprout Academy Preschool

- 600 Silvey Street 65203
- (573) 881-1674

Stephens College Childrens School

- 1400 Windsor Street 65201
- (573) 876-7262

Tiger Tots Child Development

- 1609 Paris Road 65201
- (573) 441-0919

Trinity Lutheran Child Learning Center

- 2201 Rollins Road 65203
- (573) 445-1014

Turn the Page Child Development Center

- 205 Highview Avenue 65203
- (573)-874-6868



Resources

CAMPUS RESOURCES

Campus Directory Information: 573-882-2121

ACADEMIC RESOURCES:

Disability Services

- disabilitycenter.missouri.edu
- 573-882-4696 or 573-234-6662 (VP)

Office of the University Registrar

- registrar.missouri.edu
- 573-882-7881

Student Success Center

- success.missouri.edu
- 573-882-6803

The Learning Center

- learningcenter.missouri.edu
- 573-882-2493

The Writing Center

- writingcenter.missouri.edu
- 573-882-2496

EMERGENCY SERVICES & HOTLINES:

MU Cares Crisis Resource Line

- 573-882-3970

MU Police Department (MUPD)

- mupolice.missouri.edu
- 573-882-7201

Financial Resources:

Office for Financial Success

- ofsmizzou.org
- 573-882-2173

Office of Cashiers

- cashiers.missouri.edu

- 573-882-3097 (accounts)

Student Financial Aid

- financialaid.missouri.edu
- 573-882-7506

HEALTH & COUNSELING SERVICES:

Counseling Center

- counseling.missouri.edu
- 573-882-6601

Psychological Services Clinic

- psychology.missouri.edu
- 573-882-4677 (no emergency services)

Student Health Center

- studenthealth.missouri.edu
- 573-882-7481

STUDENT SUPPORT SERVICES:

Asian Affairs Center

- asia.missouri.edu
- 573-882-6902

Campus Dining Services

- dining.missouri.edu
- 573-882-FOOD (3663)

Gaines/Oldham Black Culture Center

- gobcc.missouri.edu
- 573-882-2664

International Center

- international.missouri.edu
- 573-882-6007

LGBTQ Resource Center

- lgbtq.missouri.edu
- 573-884-7750

Multicultural Center

- multiculturalcenter.missouri.edu
- 573-882-7152

New Student Programs

- newstudent.missouri.edu
- 573-884-9868

Office for Civil Rights, Title IX & ADA

- civilrights.missouri.edu
- 573-882-3880

Parent and Family Relations

- parents.missouri.edu
- 573-882-5539

Office of Student Accountability and Support

- accountability.missouri.edu
- 573-882-5543

Relationship & Sexual Violence Prevention (RSVP) Center

- rsvp.missouri.edu
- 573-882-6638

Residency Department

- admissions.missouri.edu/residency
- 573-882-7881

Residential Life

- housing.missouri.edu
- 573-882-7275

Student Legal Education

- sls.missouri.edu
- 573-882-9700

Stuff to Do

- stufftodo.missouri.edu
- 573-882-3780

Tiger Pantry

- tigerpantry.missouri.edu
- 573-882-3780

Truman's Closet

- msa.missouri.edu/auxiliaries/trumans-closet/

Veterans Center

- veterans.missouri.edu
- 573-884-4383

Wellness Resource Center

- wellness.missouri.edu
- 573-882-4634

Women's Center

- womenscenter.missouri.edu
- 573-882-6621

Transportation

Parking & Transportation

- parking.missouri.edu
- 573-882-4568

S.T.R.I.P.E.S.

- stripes.missouri.edu
- 573-442-9672

CITY OF COLUMBIA RESOURCES

Directory Assistance: 1-411

Cable TV

CenturyLink

- centurylink.com
- 573-886-3336

Charter Communications

- charter.com
- 888-438-2427

Mediacom

- mediacomcable.com
- 573-443-1535 or 855-633-4226

CITY OF COLUMBIA, BOONE COUNTY, & MISSOURI STATE RESOURCES

Attorney General Consumer Protection Hotline

- 1-800-392-8222

Attorney General's Office

- ago.mo.gov
- 573-751-3321

More Resources

Boone County Tenants Association

- 573-882-7670

Building & Site Development

- 573-874-7474

Columbia Chamber of Commerce

- 573-874-1132

Columbia Citizens Police Review Board

- gocolumbiamo.com/Council/Commissions/description.php?bcid=14

Columbia City Hall and Information Desk

- gocolumbiamo.com
- 573-874-7111

Columbia Human Rights Commission

- gocolumbiamo.com/Human_Rights

Columbia Parks and Recreation

- 573-874-7460

Columbia Post Office

- 573-876-7829

Columbia Volunteer Information

- gocolumbiamo.com/Volunteer

Daniel Boone Regional Library

- dbrl.org
- 573-443-3161

Department of Housing and Urban Development

- hud.gov

Department of Motor Vehicles

- dor.mo.gov/motorv
- 573-474-4700

Missouri Commission on Human Rights labor

- mo.gov/mohumanrights

Office of Neighborhood Services

- (573) 817-5050

- como.gov/community-development/neighborhoods

Voter Registration

- sos.mo.gov/elections
- 573-751-4936

Weather Information (daily)

- 573-442-5171

EMERGENCY NUMBERS

911

Boone County Sheriff

- 573-875-1111

Columbia Fire Department

- 573-874-7391

Columbia Police Department

- 573-442-6131 (Call first, Non-emergency)

Community Action Team

- 874-7714
- 874-7731
- 874-7713

Crime Free Programs Coordinator

- 573-874-7426

Crime Stoppers

- 573-875-8477

Mid-Missouri Crisis Line

- 1-800-395-2132

Missouri State Highway Patrol

- 573-751-3313

RAINN National Hotline (connects to nearest crisis hotline)

- 1-800-656-HOPE (4673)

True North Shelter Crisis Hotline

- 573-875-1370 or 1-800-548-2480

HOSPITALS AND HEALTH SERVICES

Boone Hospital Center

- 573-815-8000

Columbia/Boone County Health Department

- 573-874-7355

Planned Parenthood Clinic

- 573-443-0427

University Hospitals and Clinics

- 573-882-4141

Women's & Children's Hospital

- 573-875-9000

INTERNET SERVICE

CenturyLink

- centurylink.com
- 573-886-3336

Charter Communications

- 888-438-2427
- charter.com

Mediacom

- mediacomcable.com
- 573-443-1535

Socket

- socket.net
- 573-817-0000

Tranquility Internet

- tranquility.net
- 573-443-3983

UTILITIES

Ameren UE Gas Company

- ameren.com
- 1-800-552-7583

Boone Electric Cooperative

- booneelectric.coop
- 573-449-4181 or 1-800-225-8143

City of Columbia 24-hour utility service and emergency

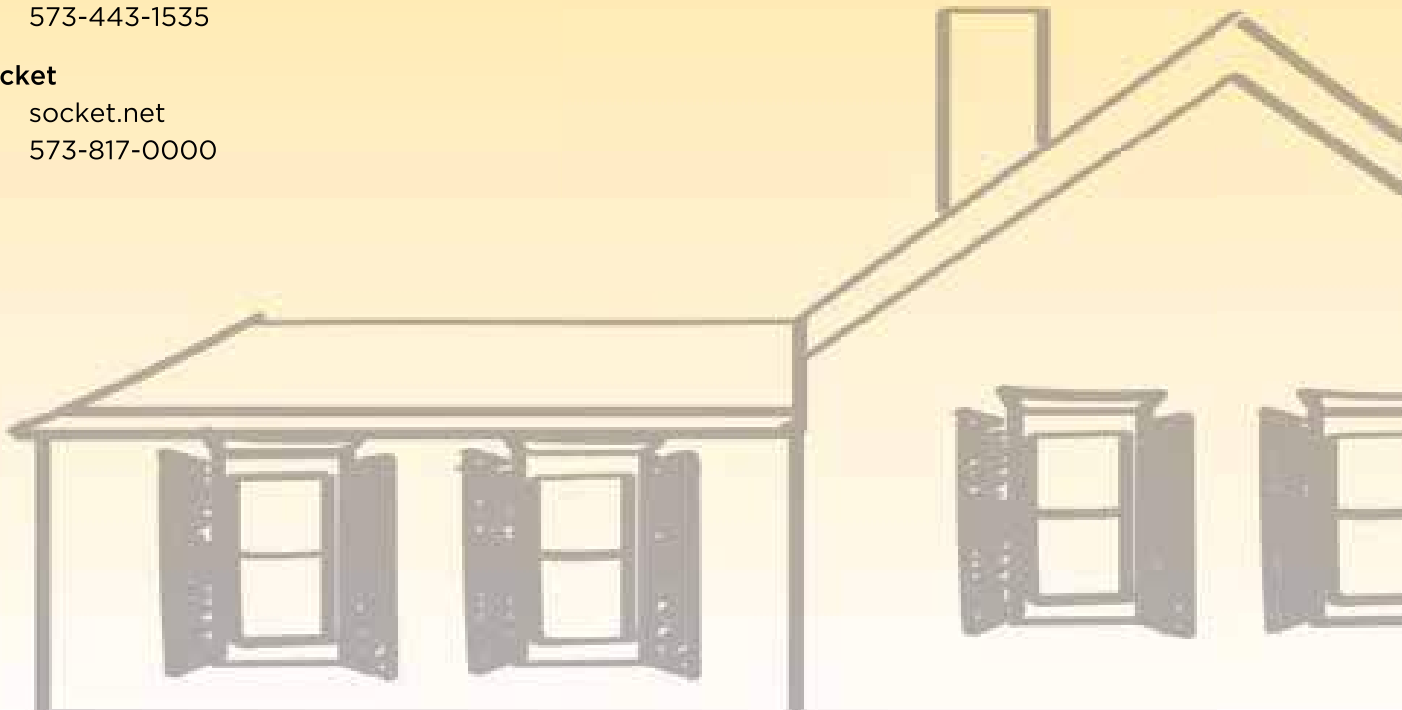
- 573-875-2555 or 573-874-2144

Columbia Water and Light Department

- gocolumbiamo.com/WaterandLight
- 573-874-7325

Public Works Refuse & Recycling Services

- gocolumbiamo.com/PublicWorks/Solidwaste
- 573-874-6291





Monthly INCOME	Amount
Employment	
Family assistance	
Financial Aid	
Other:	
Total Monthly INCOME	

- Step 1: List and add up, all of your income sources
- Step 2: List and add up, all of your expected expenses and savings
- Step 3: Subtract your Total Expenses & Savings from Total Income
- Step 4: If Your Expenses are More than Your Income, Find Ways to Reduce Expenses or Increase Income
- Step 5: Track your spending and compare it to your budget

Monthly EXPENSES	Subtotal	CATEGORY TOTAL
Saving		
Emergency Savings		
Revolving Savings		
Savings Goals		
Food		
Groceries		
Eating out & snacks & beverages		
Entertainment		
Movies, Nightlife, etc.		
Housing		
Rent or Mortgage		
Utilities		
Cable/Internet		
Phone		
Transportation		
Car Payment, Transit Pass		
Maintenance		
Gas / Bus Fair		
Medical		
Health Ins., Co-pays, Prescript		
Personal		
Shopping		
Toiletries		
Hair / Grooming		
Debt Payments		
Credit Card		
Subscriptions, Dues, Memberships		
Gifts, Charity		

	Subtotal	CATEGORY TOTAL
Tuition and Fees		
Other (Anything not listed)		
Total Monthly EXPENSES (Add up all Category Totals)		

Total Monthly Income	
- Total Monthly Expenses	
= Monthly Surplus or Deficit	

Monthly Expense Tracking

Household Budget	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Rent												
Electricity, Water, Trash, Sewer												
Natural Gas												
Renter's Insurance												
Grocery												
Cable Services												
Internet Services												
Car Insurance												
Gas for car												
City Bus Pass												
Cell Phone												
Health Insurance												
Credit Card Payment												
Total												

Notes:

Property Research Worksheet

General Information

Name of Property: _____ Address of Property: _____

Distance from Mizzou (in miles): _____

Number of Bedrooms: _____ Number of Bathrooms: _____

Length of Lease: _____ Individual or Joint Lease: _____

Cost Information

Monthly Rent: _____ Property paid utilities (if any): _____

Property paid cable? _____ Property paid internet? _____

Average cost of utilities not covered? _____

Is furniture included (include costs, if any)? _____

Laundry options (In-apartment, On-site laundry facility, or none?): _____

Recommended utility company? _____ Which appliances? _____

Recommended gas company? _____ Which appliances? _____

Roommate Information

Is roommate matching offered? If so, what is the process? _____

Who are the current tenants (if any)? _____

Other Relevant Information

Are pets allowed (if applicable)? What are the costs? _____

Is there disability Access (if applicable)? _____

Does the property offer shuttle service to campus? What times/days does it run?

Questions To Ask Before You Sign

Going on tours of multiple apartments can be overwhelming. While you may come in with many questions to ask the leasing manager, you may leave forgetting to ask all of them. Take this guide with you on your next tour, and remember to ask the following questions before you sign a lease.

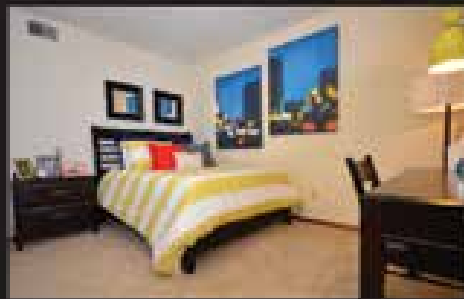
- How do I pay rent?
- Is there a fee if I'm late?
- How often do you rent to students?
- What circumstances permit you to enter my apartment without notice?
- Where do I park?
- Who do I contact and how do I contact that person if something breaks (i.e. an appliance or water pipe)? What if it's in the middle of the night?
- Can I have guests? Where should they park?
- What is your subleasing policy?
- What if I need to move out early?
- What changes can I make to the apartment?
- Are there plans to update this apartment/amenities offered?
- What are some of the major things I need to do upon move out (i.e. paint, clean carpets)?
- Where do I go in the case of a fire, tornado or other emergency?
- Under what circumstances will I not get my security deposit back?



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& WOODLAKE

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LIVING

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Property Comparison Checklist

General	Property 1	Property 2	Property 3
Property Name?			
Monthly rent cost?			
Cost for water, sewer, trash and electricity (extra cost or included)?			
Is the unit furnished?			
Length of lease? Is it negotiable?			
Move-in date? Move-out date?			
Additional storage space?			
Number of bedrooms?			
Size of bedrooms?			
How many closets?			
Number of bathrooms?			
Is roommate matching offered?			
Occupancy limit? Is a co-signer required?			
Can the landlord accept a foreign co-signer?			

Fees	Property 1	Property 2	Property 3
Security deposit cost? Application fee? Leasing Fee?			
Any additional costs or fees not included in rent?			
Late charge for paying rent after due date? Room change fee?			
Lease termination fee?			
Is subleasing allowed? What are the subleasing fees?			
Fee for lost key? Does this require a lock change?			
Are pets allowed? Pet deposit? Refundable? Pet rent?			
Tenant responsible for yard maintenance? Snow removal? Is there a fee?			

Transportation	Property 1	Property 2	Property 3
Distance from campus?			
Cost for parking?			
Is there a shuttle to campus? Shuttle times?			
Near a city bus line?			

Building details	Property 1	Property 2	Property 3
How many windows with working locks?			
Does the building or unit have a security system?			
Is there a peephole?			
Does the front door have a deadbolt? Swipe-key access?			
Is there sufficient lighting outside?			
Is there an elevator? Stairs?			
How many floors on the property?			

Building details	Property 1	Property 2	Property 3
Carpet/wood floor/ tiles?			
Faucet?			
Stove?			
Air conditioning ?			
Heating system?			
Refrigerator?			
Smoke detector?			
Toilet?			
Drains?			
Dishwasher?			
Light fixtures?			

Roommate Matching Questions

It is important that you and your potential roommate(s) are compatible. In this section you will find a list of questions you may not think to ask potential roommates in order to determine your compatibility.

Where to live

- What kind of places are you looking at? (apartment complexes, houses, duplexes, townhomes, etc.)
- What kind of price range are you looking at?
- Are you looking for a group lease or individual lease?
- Will we get cable and internet if not included in rent?
- Who will set up utilities?

Schedules

- Do you work on or off campus?
- Do you have a day time or evening job?
- What time do you usually go to bed?
- Are you a morning person or a night owl?
- Will you be staying over break?
- If some of you will be leaving over break, how will you divide up utilities?

Sleeping arrangements

- Are you a light sleeper? If so, what types of things can you not sleep through (music, lights, talking, cooking)?
- Are you a heavy sleeper? Do you have problems sleeping through an alarm? Will I have to make sure you're up?
- Can friends/significant others spend several nights at our place? How do you feel about multiple overnight guests?

Cleaning/laundry

- Do you consider yourself a messy person? How about a neat freak?
- Should we develop a cleaning schedule? How often do you do laundry?
- Will we share cleaning supplies/laundry detergent?

Food

- Should we share food?
- If we shouldn't share food, are there certain things we can share like seasonings, cooking oils, flour, etc.?
- Do we buy groceries together? Do you cook often or just use a microwave?

Sharing stuff

- Are you willing to share your stuff?
- Can I use your computer, tablet or ipod if I don't own one?
- Can I borrow your clothes?
- If you own a car are you ok with driving your roommate around town?
- Do you like keeping your place warm or cool? What is your ideal temperature?

Parties

- Are you planning to host any house parties? Do you drink? Do you smoke?

Pets

- Are you willing to live with a pet?
- Do you have any allergies to pets?
- If you have a pet, are you a responsible pet owner? Will you keep the apartment clean of hair and animal smells?



On a scale 1-10, how important are the following:

1. Locking the exterior doors: _____
2. Cleaning the kitchen floor: _____
3. Cleaning the bathroom sink, floor and tub: _____
4. Emptying the garbage: _____
5. Doing your laundry: _____

If I offend you, what would you do?

- a) Talk to me
- b) Post on Facebook & twitter
- c) Leave a note on the fridge
- d) Ignore the problem

What is the single most important thing/quality you are looking for in a roommate?

Be sure to get these questions answered BEFORE you sign a lease with someone! There are many things that can pop up throughout the year, and you and your roommates will not always be on the same page.

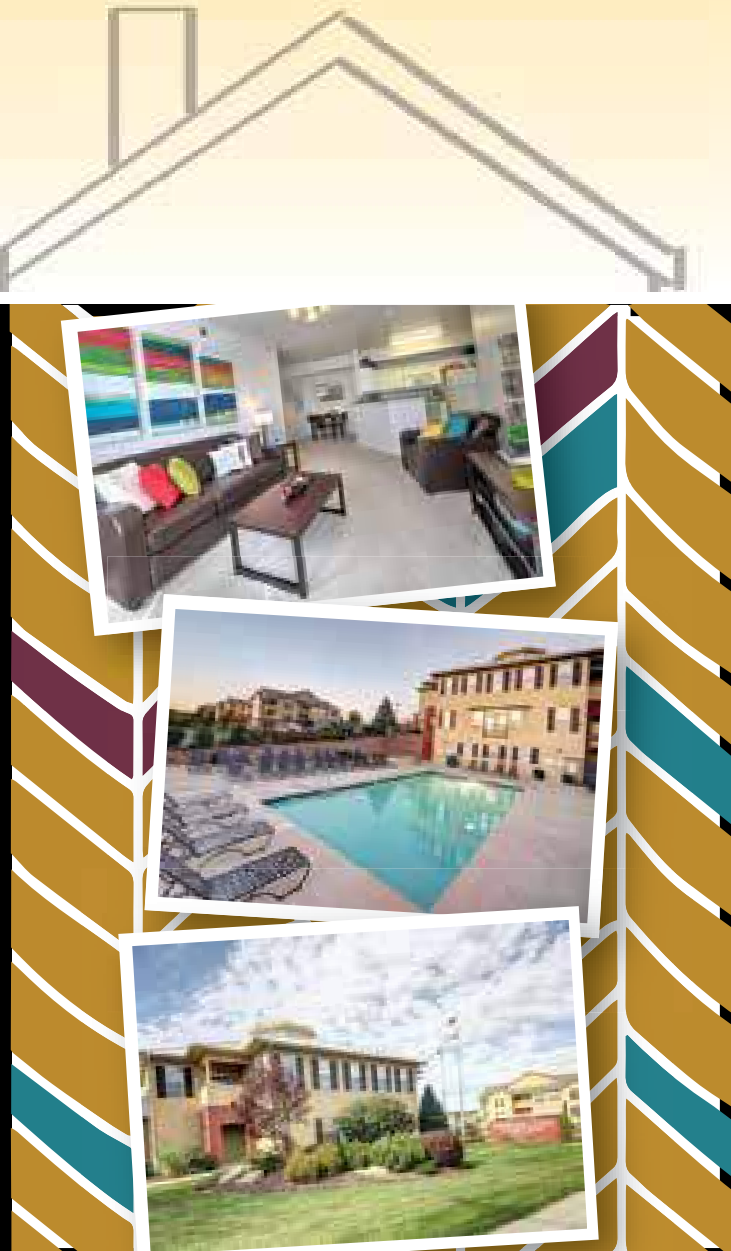
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ROOMMATE CONTRACT

This document is designed to provide co-tenants the opportunity to establish guidelines related to the details of their living arrangements. Users should discuss each section in depth, and each party should be in agreement before signing this document. A Word document of a roommate contract is available at the Off-Campus Student Services website if you'd like to be able to edit with your roommates(s)

This agreement, made on _____ 20____ is a contract between roommates: _____, _____, _____, and _____.

Term or Period of Agreement This agreement is to begin on _____ and will last until _____. We fully understand and accept the rules and responsibilities of this agreement.

Security Deposit The security deposit for the rental premises is \$_____. Each tenant will be responsible for a proportional share in the amount of \$_____. We understand that this amount will be returned, less our share of any amount deducted by the landlord for unpaid rent, and/or damages. We accept responsibility for damages that we, our guests, family, and pet(s) cause and will reimburse our roommate(s) for the part of their security deposit withheld for those damages within 30 days of the date of deduction.

Rent & Bedrooms The total rent amount according to our lease agreement with our landlord is \$_____ per month. The rent will be paid on the ____ day of the month by each tenant and (designate person) _____ will ensure the payments are received by the landlord. In some cases, roommates do not all pay equal shares of rent. Some choose to pay by the size of bedrooms (bigger bedroom=greater cost).

Utilities I promise to pay 1/____ of the deposits and/or hook-up charges for all utilities on time. I promise to pay 1/____ of the monthly utilities (water, gas, electric, cable, and internet).

_____ (designate person) will be the primary account holder for _____ (designate utilities, e.g. gas). This person will be responsible for ensuring payment to the utility company is made prior to the due date, and late charges that may be incurred will be the responsibility of the account holder unless the late payment is due to other circumstances. We strongly recommend that no one person puts all utilities in their name.

_____ (designate person) will be the primary account holder for _____ (designate utilities, e.g. gas). This person will be responsible for ensuring payment to the utility company is made prior to the due date, and late charges that may be incurred will be the responsibility of the account holder unless the late payment is due to other circumstances. We strongly recommend that no one person puts all utilities in their name.

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Moving Out If, for whatever reason, one of the roommates moves out of the dwelling prior to the end of the lease term, he/she will give the other tenants and the landlord a minimum of 60 days written notice. This person will be liable for any rent or utility charges incurred before the end of the lease even if the tenant is no longer on the premises. Exceptions are only valid with provisions in signed lease, landlord approval or any legal mandate. New roommates must be approved by landlord and current roommates, and this is the responsibility of the departing tenant. While the remaining roommates and landlord will have ultimate approval of any new roommate, they understand the need to be reasonable in accepting a replacement roommate. If a new roommate moves in, all roommates and the landlord must approve this change, and the new roommate must sign his/her name to this contract. The new roommate is obligated to pay a deposit equal to the amount described above in the "Security Deposit" section prior to moving in. This money will be paid directly to the departing roommate. A forwarding address of the new tenant, in writing, should be provided for purposes of security deposit disposition. Keep in mind, some landlords will take possession of the new security deposit until the end of the lease term. If moving out of the dwelling and a replacement roommate has not been found, a refund of the security deposit will need to wait until the end of the lease term, or until a replacement roommate is found. Until a replacement roommate signs the lease, and/or the landlord removes the departing roommate from the lease, the departing roommate is not released from certain legal responsibilities to the landlord and/or to the other roommates, including rent and utilities.

Mediation: If any of the roommates breach this contract, all roommates agree to first try to resolve the dispute through mediation. A neutral third party will be mutually agreed upon to act as mediator. Office of Student Accountability and Support offers consultations to individuals or groups of students. A consultation could serve as a great means of mediation for any roommate conflicts. To set up an appointment, visit MU Connect.

House Rules: The following are some areas in which roommates can set rules and determine boundaries. Off-Campus Student Services encourages you and your roommates to develop these rules as a team.

Cleanliness/Cleaning Supplies/Cleaning Responsibilities: Draft rules regarding who is responsible for keeping which rooms clean, or set-up a cleaning schedule. These can include general rules like "shoes must be removed upon entry" or "vacuum once a week."

Parking: If there are a limited number of parking spots, how will you decide who gets to park in these spots? Where should guests park? Noise/Study Times Are there times that are off limits for excessive noise? When are everyone's study hours? What about noise during finals week? Privacy/Guests/Overnight Guests Roommates are entitled to have visitors in their room or apartment, however, it's important not to abuse this privilege. You should set rules about overnight guests, whether they are friends or boyfriends/girlfriends. Discuss the frequency of guests and the duration of their stay.

Smoking/Drinking/Drugs: Openly share your concerns about what is and isn't allowed in the apartment. Can only those of age have alcohol? What about cigarettes and/or other items?

Parties/Entertaining Set ground rules for advance notice, frequency, maximum number of guests, off-limit rooms, parties on weekdays, and morning after clean-up. Should a system be devised for serving alcohol (hand stamps, bracelets, etc.) to avoid serving alcohol to minors?

Roommate 1: _____ Date ____/____/20__

Roommate 2: _____ Date ____/____/20__

Roommate 3: _____ Date ____/____/20__

Roommate 4: _____ Date ____/____/20__

MOVE-IN CHECKLIST

KITCHEN

- Silverware
- Silverware organizer (drawer insert)
- Dishes (e.g. plates, glasses, mugs, bowls, serving platters, etc.)
- Pots and pans
- Toaster or toaster oven
- Microwave
- Coffee maker
- Blender
- Oven mitts/Pot Holders
- Spatulas, ladles, whisks, etc. (and container for countertop storage)
- Dish towels
- Chip Clips
- Cutlery/Cutting boards
- Measuring cups and spoons
- Mixing bowls
- Bottle opener and corkscrew
- Plastic containers for food storage (e.g. Tupperware or Gladware)
- Rolls of aluminum foil, wax paper, plastic wrap, and parchment paper
- Shelf liner
- Zip-top plastic bags of various sizes
- Ice cube trays
- Can opener
- Good, sharp knives (at least one large chef's knife and a small paring knife)
- Colander
- Dish drying rack
- Dish soap and sponges/scrubbers
- Garbage bags/Recycling bags
- Trash and recycling cans

BEDROOM

- Bed
- Pillows
- Mattress and box spring

- Mattress pad
- Sheets and comforter
- Night stand
- Lamp
- Dresser
- Hangers
- Hamper
- Curtains
- Alarm clock
- Desk/Chair
- Full-length mirror

BATHROOM

- Shower curtain (and rings to hold it up)
- Shower curtain liner
- Toothbrush/holder
- Toilet paper
- Toilet brush
- Toilet plunger
- Bath mat(s)
- Air freshener
- Tissues
- Small trash can
- Towel hook
- Towels (bath and hand) and washcloths (be sure to have extras for any guests who spend the night)

TOILETRIES

- Soap (for bath and face)
- Shampoo and conditioner
- Shaving cream/Razors
- Toothpaste
- Brush/Comb
- Hair dryer
- Hair styling products
- Straightner or curling iron
- Contact solution (if applicable)
- Lotion

- Q-tips
- Cotton balls
- Lotion/Moisturizer

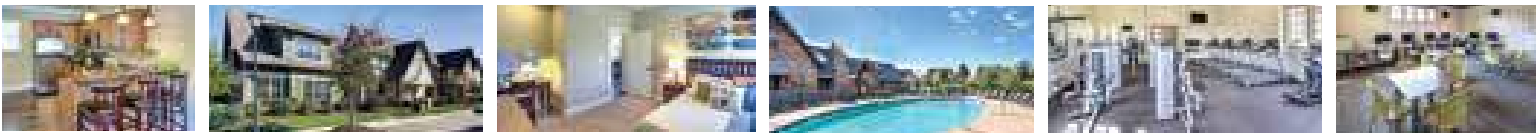
MISCELLANEOUS

- Cleaning supplies (e.g. rags, paper towels, disinfectant spray, air freshener, cleaning spray)
- Laundry soap, fabric softener, stain remover (e.g. Shout)
- A jar of quarters for laundry (if needed)
- Vacuum cleaner
- Small broom and dustpan
- Extension cords

- Surge strips
- Basic tool kit [including screwdrivers (flat and Phillips-heads), hammer (and some small nails), duct tape, box-cutter or X-acto knife, duct tape, pliers, wrench, and masking tape]
- Large plastic bins or other storage containers
- Pens/Pencils
- Paper (for grocery lists, doodles, etc.)
- Flashlight(s)
- Batteries of various types, including backups for your flashlight
- Matches
- Tweezers
- First aid kit



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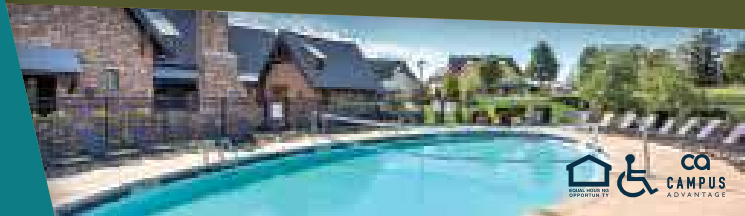
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PROPERTY CONDITION CHECKLIST

Entrance	Move-In Condition	Move-Out Condition
Peephole		
Deadbolt Lock		
Chain Lock		
Living Room/Dining Room	Move-In Condition	Move-Out Condition
Couch		
Chair		
Coffee tables		
Dining Table/Chairs		
Ceiling/Walls/Floors		
Windows/Screens		
Blinds		
Electric Fixtures		
Kitchen	Move-In Condition	Move-Out Condition
Ceilings/Walls		
Floors		
Windows/Screens		
Electric Fixtures		
Cabinets/Shelves		
Drawers/Knobs		
Exhaust Fan		
Garbage Disposal		
Stove/Oven		
Stove/Oven - shelves		
-		
Refrigerator		
Freezer Door, Tray		
Ice Cube Trays (#)		
Light/Veg. Drawer		
Dishwasher		
Sink/Faucets/Stopper		
Countertop		

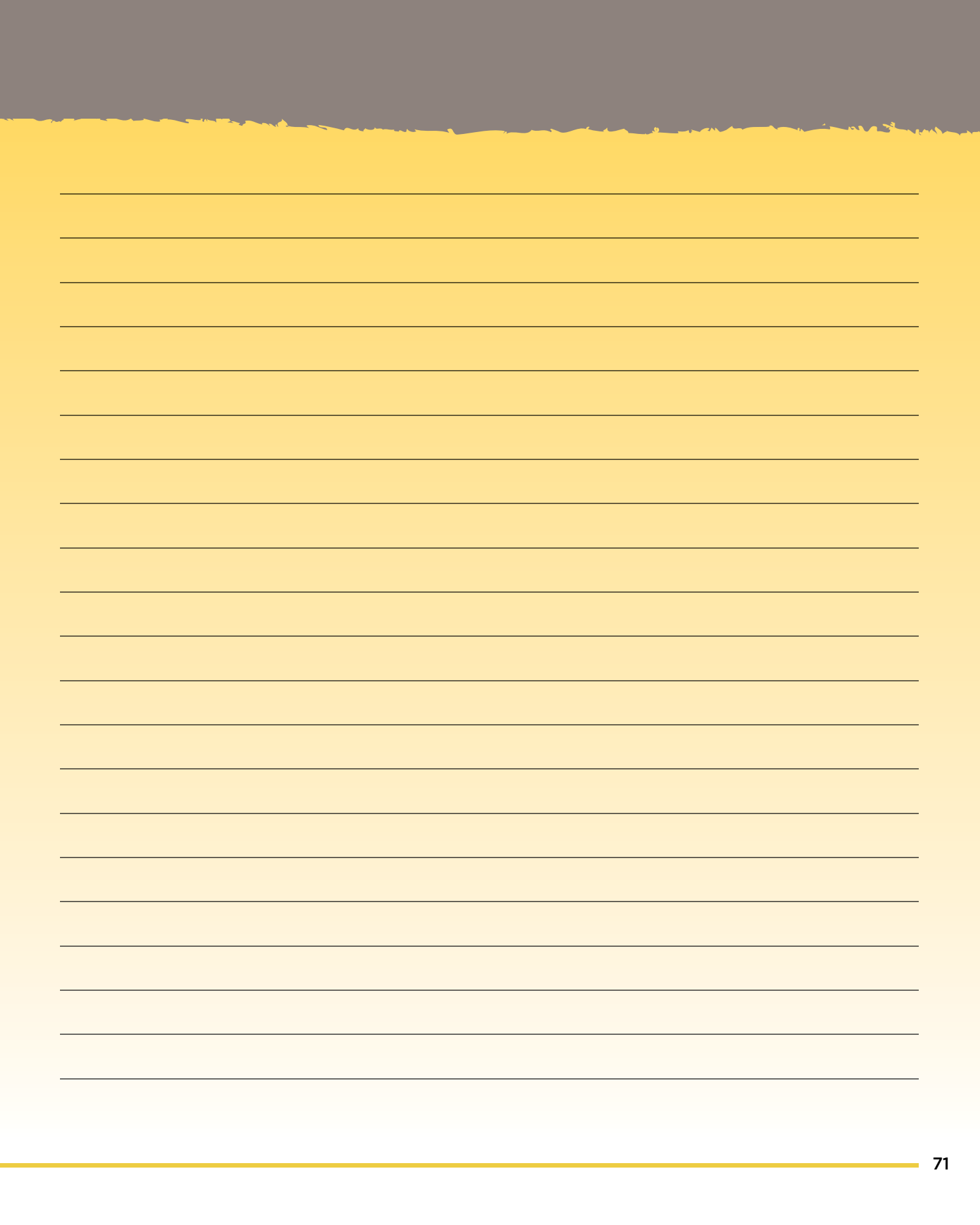
Bedroom(s)	Move-In Condition	Move-Out Condition
Ceiling/Walls		
Floors		
Windows/Screens		
Blinds		
Electric Fixtures		
Closet		
Clothes Rod		
Shelving/Door		
Bathrooms	Move-In Condition	Move-Out Condition
Ceilings/Walls		
Floors		
Windows/Screens		
Electric Fixtures		
Exhaust Fan		
Medicine Cabinet		
Mirror/Shelves		
Linen Closet/Shelves		
Tub/Faucets/Stoppers		
Tub Caulking		
Toilet/Seat		
Towel Bar		
Brush/Soap Holders		
Shower		
Sink		
General	Move-In Condition	Move-Out Condition
Foyer		
Patio/Balcony		
A/C Unit(s)		
Hot Water Heater		
Furnace		
Yard		
Screen Door(s)		
Smoke Detector(s)		
Other Items: (i.e. washer, dryer)		

Move-In/ Move-Out Agreement

Tenant's Name _____ Landlord's Name _____
 Building Name _____ Address _____

Tenant Signature _____ Landlord Signature _____

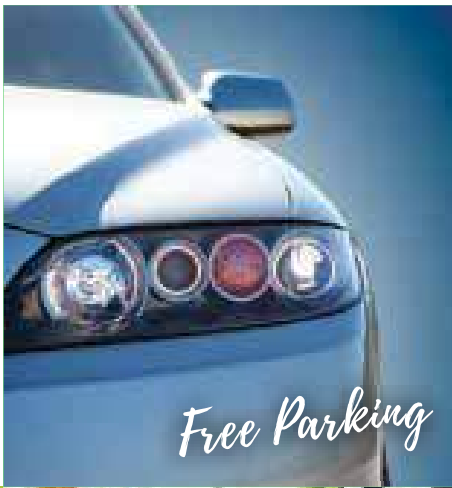
Date: _____





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Free Parking

4 Bedroom | 2 Bathroom



4 Bedroom | 2 Bathroom
PREMIUM



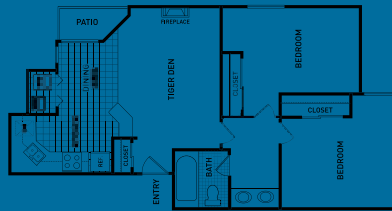
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High speed Wifi



2 Bedroom | 1 Bathroom



STILL LOOKING
FOR A
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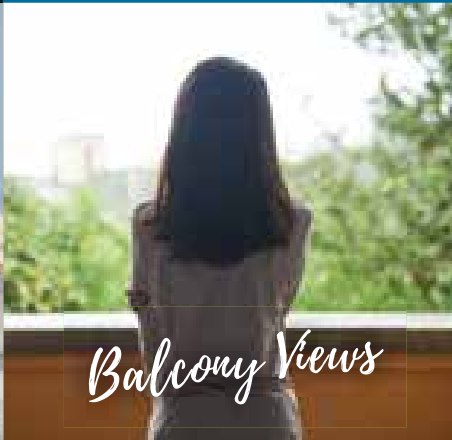
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