

CHECKLIST · MISSOURI

# Moving to Missouri Checklist: The First 30 Days

Find your county first. Then, in order: insurance, inspection, tax statement, title and registration, utilities, school and the city earnings tax.

## SHORT ANSWER

In Missouri everything starts with one question: **which county is your address in?** The county values your house and your car and the county sends the bill, the county recorder of deeds issues the marriage license, and the tax receipt that lets you renew your plates comes from the county. **Kansas City, Missouri spans four counties on its own and sits on the state line**, with another city of the same name in the neighboring state. The only firm deadlines in your calendar: **10 days for the USCIS address report**, **5 days** for immigration court, and **30 days** for the vehicle title and registration.

## Find your county first, because the rule changes with it

| TASK                                                       | WHO HANDLES IT                                                                                           |
|------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|
| Valuing real estate and vehicles                           | The <b>county assessor</b>                                                                               |
| Property tax bill and collection                           | The <b>county collector</b> . No separate bill comes from the city                                       |
| Paid tax receipt or statement of non-assessment for plates | The <b>county</b> , and for Kansas City, Missouri that can be Jackson, Clay, Platte or Cass              |
| Marriage license                                           | The <b>county recorder of deeds</b> , not a county clerk and not a court                                 |
| Birth and death certificates                               | The <b>state vital records bureau</b> or one of 115 local public health agencies                         |
| Driver license and vehicle registration                    | The <b>state</b> : Department of Revenue license offices and Highway Patrol examination stations         |
| Water, sewer and trash                                     | The <b>city</b> ; in Kansas City, Missouri the city's own water utility and the city's own trash service |
| Electric and natural gas                                   | <b>State-regulated private companies</b> , by address                                                    |
| Schools                                                    | <b>Neither city nor county</b> : independent school districts                                            |
| Income tax                                                 | The <b>state</b> , plus in some cities <b>the city's own earnings tax</b>                                |

The boundaries of Kansas City, Missouri reach into **Cass, Clay, Jackson and Platte** counties, and the city's own public works page carries geographic information system corner coordinate sets for all four, so the city confirms it itself. Most of the city, downtown included, is in Jackson County, **but the research could not**

**determine which addresses fall on the Clay, Platte or Cass side**, so we print no neighborhood list: check your own parcel. The counterexample is **St. Louis**: an independent city, not part of St. Louis County, which performs for itself what counties do elsewhere; an address "in St. Louis" and an address "in St. Louis County" go to **different offices**. Columbia is in Boone County; Bridgeton and Chesterfield are in St. Louis County, not in the city of St. Louis. **Before you rent or buy, learn two things in writing: the county of the address and the school district.**

## The first ten days

| TASK                                                                                       | DETAIL                                                                                                                                                                                                                               |
|--------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> <b>USCIS address report (Form AR-11)</b>                          | <b>10 days.</b> Through your online USCIS account: <a href="https://uscis.gov/addresschange">uscis.gov/addresschange</a> . A and G visa holders and Visa Waiver visitors are exempt                                                  |
| <input type="checkbox"/> <b>Update the address on every pending application separately</b> | <b>AR-11 does not do this for you.</b> Go through each case one by one and keep both confirmations                                                                                                                                   |
| <input type="checkbox"/> <b>A pending case in immigration court</b>                        | <b>5 days</b> , and on the court's own form, not the USCIS form. Do not mix the two deadlines                                                                                                                                        |
| <input type="checkbox"/> <b>Electric and gas accounts</b>                                  | With the state-regulated companies; see the table below                                                                                                                                                                              |
| <input type="checkbox"/> <b>Water account</b>                                              | With the city. <b>No same-day service</b> : at least 24 hours is needed, excluding Saturdays, Sundays and city holidays                                                                                                              |
| <input type="checkbox"/> <b>Forward your mail</b>                                          | <a href="https://moversguide.usps.com">moversguide.usps.com</a> , but do not rely on forwarding: USCIS notices are sometimes not forwarded                                                                                           |
| <input type="checkbox"/> <b>Library card</b>                                               | Free, no late fines, no Social Security number anywhere in the card requirements, and <b>the card works on both sides of the state line</b> . Sign up online and borrow three items right away; a verified account rises to 75 items |

## The first thirty days: car, license and school

| TASK                                                                         | DETAIL                                                                                                                                                      |
|------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> <b>Missouri insurance</b>                           | 25/50/25, <b>plus mandatory uninsured motorist coverage</b> (\$25,000 per person, \$50,000 per accident). A quote without it is not a legal Missouri policy |
| <input type="checkbox"/> <b>Safety inspection, if required</b>               | At a station licensed by the Highway Patrol, fee capped at <b>\$12</b> , certificate valid <b>60 days</b>                                                   |
| <input type="checkbox"/> <b>Statement of non-assessment from your county</b> | A newcomer who owned no vehicle in Missouri on the January 1 assessment date gets this, and must get it <b>before</b> registering                           |
| <input type="checkbox"/> <b>Vehicle title and registration</b>               | <b>30 days.</b> Missing it costs \$25 on the 31st day, rising by \$25 every 30 days to \$200. The registration fee runs on <b>taxable horsepower</b>        |

| TASK                                                              | DETAIL                                                                                                                                                                                                                            |
|-------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> Examination station, then license office | The tests are <b>free and need no appointment</b> , and no proof of address and no Social Security number is asked at the test; both are asked at the license office. <b>No number of days is published for a new resident</b>    |
| <input type="checkbox"/> School enrollment                        | Two proofs of residency, <b>dated within the last 30 days and in the parent's name</b> ; the only bill types accepted are water, gas and electric. Start the immunizations today, because "in progress" documentation is accepted |
| <input type="checkbox"/> City earnings tax withholding            | Talk to your employer. If you live in the city and work outside it, <b>usually nobody withholds</b> and the filing stays with you                                                                                                 |

## Electric, gas and water: three separate regimes

| SERVICE                       | PROVIDER                                                            | REGULATED BY THE STATE COMMISSION? |
|-------------------------------|---------------------------------------------------------------------|------------------------------------|
| Electric                      | <b>Evergy Metro, Inc.</b> , doing business as Evergy Missouri Metro | <b>Yes</b>                         |
| Natural gas                   | <b>Spire Missouri Inc.</b>                                          | <b>Yes</b>                         |
| Water and sewer               | <b>KC Water</b> , a city department                                 | <b>No</b> , municipal utility      |
| Stormwater                    | KC Water, a separate line on the same bill                          | No                                 |
| Trash, recycling, bulky items | The <b>city</b> , through 311 or the city app                       | No                                 |

- **With regulated companies the grounds for refusal are a closed list.** The Missouri Public Service Commission residential rules enumerate the reasons a company may refuse service, and **failing to provide a Social Security number is not on that list**. We write that as a negative finding from reading the whole list, not as an explicit statement by the regulator. A refusal must also be **in writing**, must explain how you can satisfy the requirement, and must tell you **you may complain to the Public Service Commission**. The rules: [Public Service Commission residential rules](#).
- **For someone with no credit file, the way out is written into the regulation.** If you lack sufficient credit history to establish a credit rating, you are **deemed** to have established an acceptable credit rating if you meet **any one** of these: you own or are buying a home; you have been regularly employed full time for at least one year; **you have a regular source of income**; or you can supply adequate references from a commercial credit source. The third is within reach in a newcomer's first month.
- **A deposit may not be required because of national origin or source of income.** The regulation names race, sex, creed, national origin, marital status, age, number of dependents, source of income, disability and geographical area of residence. If a deposit is required, **ask to pay it in installments**; interest accrues and it comes back after twelve billing months of prompt payment, and if the account closes the balance is refunded within 21 days. In November, December and January a reconnection deposit can be spread over **six months**.
- **The gas company settles the question in one sentence:** its start-service page says that if you do not have a Social Security number, or do not wish to provide it, a deposit will be applied to your account. So

**no number does not mean no gas, it means a deposit**, and that deposit is subject to the caps, interest and refund rules above.

- **The research could not find whether the electric company asks for a number or what it accepts instead.** We found no published rule of its own; raise the commission regulation above when you open the account. And we are not writing "a passport is enough in Missouri": Michigan's regulator enumerates acceptable documents and a passport is on that list, whereas **Missouri's regulator publishes no list of acceptable documents**. Missouri's protection is **structural**, not document-based.

#### THE WATER UTILITY WRITTEN EXCEPTION, AND THE DOCUMENT IT NAMES

- The city water utility lists the situations in which additional documentation may be needed to set up service, and **first on that list is this: the customer does not have a Social Security number or declines to provide one**. So declining and not having are treated the same.
- **And the acceptable documents are named:** a valid government-issued photo identification, meaning a US passport or passport card, a permanent resident card or alien registration document, **a driver license or identification card issued by a federal, state or local domestic or foreign government agency**, a US military identification, or a military dependent identification card. A driver license or identification card issued by a foreign government appears there explicitly.
- Residential service carries a **flat \$110.00 security deposit**, which appears on the first bill; pay it by the bill due date to avoid a shutoff.
- **A tenant is not responsible for a prior occupant's debt.** The exception: if the account is locked or water was shut off for theft of service, no new account is opened.
- **Start, stop and transfer notices have to be in writing.** The city tries to act on verbal instructions but accepts no liability for doing so; put it in writing and keep a copy. Apply through the city portal, at **816-513-1313**, or in person at **4800 E. 63rd Street, Kansas City, MO 64130**. Details: [kcwater.us moving or new service](https://kcwater.us/moving-or-new-service).

## The shutoff ban: a winter calendar and a daily temperature test

- **The winter calendar.** Missouri's Cold Weather Rule runs from **November 1 through March 31** and, in the regulation's own words, takes precedence over other rules on providing heat-related service during that window.
- **A season-independent daily temperature test.** If the home is heated by gas or electric, that service may not be discontinued for nonpayment to any residential user, apartment tenants included, **on any day when the local National Weather Service forecast, between 6 a.m. and 9 a.m., predicts the temperature will drop below 32 degrees Fahrenheit in the following twenty-four hours**. The same ban covers following days when the company could not reconnect.
- **You have to read the two together:** there is no protection on a mild October day outside the calendar window, but if an unexpected freeze arrives in October, no shutoff can happen that day. **The ban does not protect you every day**, so if bills start to pile up, do not put off calling the company.
- The pre-winter notice process is heavy and in your favor: between November 1 and March 31 the company must mail notice **at least ten days** before a proposed shutoff, make renewed contact within the **96 hours** before it, and attempt contact at the moment of the shutoff. Every notice must explain that financial

assistance exists; the regulation names the federal **LIHEAP** program and the federal **Energy Crisis Intervention Program**.

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## Getting around: the bus is paid and cashless, the streetcar is free

- **The bus became paid on June 1, 2026**, after years of being free, so every older guide is wrong. A single ride is **\$2.00** (\$1.00 reduced), a day pass \$4.00, a week \$20.00, 30 days \$62.50. **Fare capping applies**: if you tap the same contactless payment method every time, you pay no more than \$4.00 a day, \$20.00 a week or \$62.50 a month.
  - **The bus takes no cash**. A contactless Visa, Mastercard or Discover credit, debit or prepaid card, a phone wallet linked to a contactless card, the operator's app, or a physical fare card. **American Express is not accepted**.
  - **For someone with no debit card and no smartphone there is one cash counter in the city**: the **East Village Transit Center, 13th Street and Charlotte, Kansas City, Missouri**. The second point is on the Kansas side: **Wyandotte County Fleet Campus, 5033 State Ave., Kansas City, Kansas, 913-573-8351**. The agency says further locations will be announced in the fall of 2026. A physical pass **stays dormant until the first tap**, so buying a monthly pass early costs you no days.
  - **The streetcar is still completely free**, and do not mix the two up. The operator's own headline says it runs every day and is always free; the line is **5.7 miles with 30 stops**, every 10 to 15 minutes at peak, seven days a week. The streetcar stays inside Kansas City, Missouri and does not cross into Kansas.
  - **A passport is among the identification documents accepted for the reduced fare card**, so you can get that card without a Missouri license if you meet the age or income test. The airport route **229** is published as weekday service, so **we promise no weekend airport bus**. Fares: [ridekc.org/fares](https://ridekc.org/fares).
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## The city has its own income tax, and the refund form has two traps

- Kansas City, Missouri levies its own **earnings tax** at **1 percent**, and the city says it is paid by "every person and business that lives or works in Kansas City, Missouri". **Residents pay on everything, everywhere**, even if they work outside the city; **nonresidents pay only on income earned inside the city limits**.
- Normally this never troubles you: your employer withholds, and by the city's own test **you need not file if box 19 of your W-2 equals 1 percent of box 1**.
- **But for someone who lives in the city and works outside it, usually nobody withholds**. The city's sentence is that if you are a resident but do not work somewhere within Kansas City, Missouri, your employer **may agree** to withhold the tax, and you should speak with them. So this item is your responsibility: if nobody withholds, you file and pay it yourself.
- **First trap: if any part of a day is spent in the city, that day does not count as out of town**. A nonresident who works in the city claims back tax withheld for full days spent outside it on **Form RD-109NR**, and the city's wording is exactly this: if any portion of a day was worked within Kansas City, Missouri, that day is not considered worked outside the city.
- **Second trap: your employer has to sign the form**. The city's sentence is that nonresident taxpayers completing Form RD-109NR must obtain their employer's signature and attach supporting documentation. You cannot complete this form on your own.

- The form uses a **standard work year of 260 days**. The individual return is **Form RD-109** and should not be filed at all if the employer withheld in full. The due date is **April 15**; an extension gives six more months to file **but the refund claim itself must be filed by the original date**. Late filing costs 5 percent a month up to 25 percent, plus 12 percent annual interest. Taxpayer services **(816) 513-1120**, employer withholding accounts **816-513-1135**. Frequently asked questions: [kcmo.gov/earnings-tax](https://kcmo.gov/earnings-tax).

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## Renting, property tax and 311

- **The deposit cap is two months' rent**, the return deadline is **30 days**, a wrongful withholding costs twice the amount withheld, and **your right to be present at the move-out inspection is statutory**. Use it: otherwise you are not a witness to the damage discussion. **Put everything in writing**: verbal notice is not valid in Missouri, neither a notice to vacate nor a rent increase notice, and if you do not give your new address in writing your deposit may never reach you.
- **Do not rely on source-of-income protection**. Missouri forbids its own cities from banning source-of-income discrimination, the reverse of Michigan. Kansas City, Missouri had added source of income as a protected characteristic in housing through ordinance 231019; **but the statutory text could not be read and we do not know whether the ordinance is enforceable today**. We write neither that it is in force nor that it is not; if you are looking for housing with a voucher or assistance income, ask the city's **Civil Rights and Equal Opportunity** department.
- State law also forbids cities from restricting a landlord's ability to request a **credit report, eviction history and criminal record**, so a newcomer with no US credit history does not have the kind of protection Colorado offers. Prepare a cosigner, an offer of prepaid rent or an employer letter, and **ask before signing whether the property is registered in the landlord licensing program**.
- **Property tax covers both the house and the car and arrives on one county bill**: residential property is assessed at **19 percent** of market value and vehicles and other personal property at **33 1/3 percent**, and the rate is written **per \$100 of assessed value**, not as a percentage. Everything looks at what you owned on **January 1**, the bill is due **by December 31**, and **no separate bill comes from the city**. The city's own share is only one slice of the bill; the school district, the county, the library district and other districts add their own rates on top. **There is a conflict here and we are printing it**: a city council record is reported to have set the fiscal 2026-27 total at 1.5073, but the city property tax page still showed tax year 2024 when it was read; we call neither of them "the current rate".
- **Do not count on the brackets for state income tax**: for 2026 all seven brackets are **\$1,348** wide and **everything above \$9,436 of Missouri taxable income is taxed at 4.70 percent**. There is no plan here called "staying in a low bracket".
- **The city service line is 311**, or **(816) 513-1313** from outside the city, weekdays 8 a.m. to 7 p.m. In the city's own words 311 can provide help with city services **in any language**: call and tell the representative which language you speak, and they bring an interpreter onto the line. **But it says "any language" and does not name Turkish**, so we do not promise you a Turkish-speaking representative. The same number is the city water utility's customer line.

#### THE STATE LINE: WHAT CROSSES AND WHAT DOES NOT

- **The only thing that crosses is the bus**, because the operator is a bi-state authority created by a compact between Missouri and Kansas and approved by the US Congress, with a district of Cass, Clay, Jackson and Platte counties in Missouri and Johnson, Leavenworth and Wyandotte in Kansas.
- **What does not cross:** the driver license, vehicle registration, plates, inspection, **the property tax receipt** and the vehicle sales tax, plus tenant rights, utility rules, the school district, health programs and the city earnings tax. **Going to the wrong state's office costs a day.**
- **What crosses in your favor:** the Turkish consulate, the immigration court, the time zone, and **the library card.**
- **Crossing the line is not changing address, it is changing state.** Even a three-mile move changes your license, vehicle registration, health program, taxes and voter and jury records all at once if it crosses the line.
- Many people live on one side and work on the other: **someone living in Kansas City, Missouri and working in Kansas pays the city's 1 percent earnings tax on those Kansas wages too**, and usually nobody withholds it. **We did not research the mechanics of the reciprocal tax credit between Missouri and Kansas** in this round; ask your tax adviser for the detail.



#### TURKISH-SPEAKING IMMIGRATION ATTORNEY IN MISSOURI

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