

# How do I get ready for my housing search?

You're almost ready to start your housing search! Take some time to learn more about the different types of rental housing, and gather needed documents and information.

## Rental Housing Types

There are five major types of housing that you may want to apply for - read below to learn about each of these. Know that sometimes your ideal housing situation will not be available to you right away. The more types and opportunities you are open to, the more successful you're going to be with your search. [You can use the worksheet in our Finding Home guide to keep track of the types of housing you want to apply for.](#)

**Market rate rental housing is housing that has a cost in line with similar housing in the same area.** There typically are no restrictions on who can rent it. Market rate housing can include houses, multi-family homes, and apartments. It will be hard to afford market rate housing on your own if your income is limited, but finding a roommate or renting a room in someone's home could be an option.

**Affordable housing is housing that rents for less than other properties in the area.** It is usually restricted to people who have low or moderate income, though the amount of rent you pay typically does not change if your income does. Many affordable housing opportunities begin with lotteries. Rooming housing can also be a source of affordable housing. Some affordable housing is especially for older adults or people with disabilities, while other options are for anyone who meets income eligibility rules.

**Subsidized housing is private housing where the renter has a subsidy to help pay for rent.** Housing vouchers are a major kind of housing subsidy. With a housing voucher, people with low to moderate income pay a part of that income each month towards rent. The remainder of the rent is paid by a local housing authority or regional administering agency.

**Public housing is housing that is owned by the local housing authority or regional administering agency.** Like subsidized housing, public housing is limited to people with low and moderate income who pay part of that income to rent each month.

**Supportive housing is housing that comes with services that help a person stay in their home and live as independently as possible.** Supportive housing is usually restricted to people with disabilities or older adults.

## Needed Documents and Information

Before you start your search, take some time to gather needed information and documents. This includes a photo ID, information about your income and rental history, and a list of people who can vouch for your ability to be a good tenant. [You can use the worksheet in our Finding Home guide to make sure you have everything you need!](#)



## Your Credit

**Your credit history probably be checked during the housing search process.** Housing authorities, landlords, and other housing providers may use your credit history to help determine if you'll be a reliable tenant. Because of this, it's good to check your credit report and credit score, and work to resolve any issues that you discover. You can use the links below to learn more.

### **Credit, Loans, and Debt**

[www.consumer.ftc.gov/credit-loans-debt](http://www.consumer.ftc.gov/credit-loans-debt)

### **Credit Reports and Scores**

[www.consumerfinance.gov/consumer-tools/credit-reports-and-scores/](http://www.consumerfinance.gov/consumer-tools/credit-reports-and-scores/)

## Your Criminal Record

**It's also likely that your criminal record will be checked during your housing search.** Information that prospective landlords will have access to includes offenses that you've been charged with and have not yet been resolved, and may include offenses that you have been convicted of (depending on when the conviction happened and the nature of the offense). If you think you may have criminal charges, it's a good idea to get a copy of your Criminal Offender Record Information (CORI). If you have past charges on your record, you can explore sealing or expunging your record. You can use the links below to learn more.

### **CORI Frequently Asked Questions**

[www.mass.gov/info-details/cori-frequently-asked-questions](http://www.mass.gov/info-details/cori-frequently-asked-questions)

### **Seal Your Criminal Record**

[www.mass.gov/seal-your-criminal-record](http://www.mass.gov/seal-your-criminal-record)

### **How to Expunge Your Criminal Record**

[www.mass.gov/expunge-your-criminal-record](http://www.mass.gov/expunge-your-criminal-record)

### **additional Massachusetts Criminal Offender Record Information (CORI)**

[www.mass.gov/massachusetts-criminal-offender-record-information-cori](http://www.mass.gov/massachusetts-criminal-offender-record-information-cori)

