

DRAFT

HomeBridge Unit Standards 9.2024

These standards have been developed to make clear the criteria Housing Department staff use to review and approve the use of HomeBridge funding to purchase property as affordable housing in Cambridge.

1. Unit must be a single-family home or condominium.
 - a. There is no maximum or minimum number of units allowed in a condominium development, however, if a unit is in a two-unit condominium association, condominium documents must demonstrate that no assessments, changes to documents, or other decisions impacting the value of the HomeBridge unit can be made without the consent of the owner of the HomeBridge unit.
 - b. HomeBridge may not be used to purchase the following:
 - i. Multi-family homes;
 - ii. Shares of housing cooperatives;
 - iii. Partial interest in a property;
 - iv. Any property that already has an affordability restriction, whether held by the City or another entity;
 - v. Homes sold in a non-arm's length transaction without a waiver. Waivers may be given at the Housing Department's sole discretion. Minimum requirements for a waiver include:
 1. A current appraisal is provided supporting proposed purchase price;
 2. The buyer receives no financial benefit from the sale;
 3. The seller will not occupy the unit after sale unless approved by the Housing Department
 - c. Condominiums in buildings with active litigation, less than 50% owner-occupancy, large pending assessments, significant deferred maintenance, or known condition issues may not be approved;
 - d. To approve a potential purchase using HomeBridge, CDD staff must be provided with the full home inspection report for review and have an opportunity to inspect the unit in person;
 - e. Requirements include but are not limited to:
 - i. No studio units without a waiver;
 1. Waivers may be given if a studio meets the following criteria:
 - a. Functionally a one-bedroom, i.e. separate living and sleeping spaces;
 - b. Meets minimum one-bedroom size requirement;
 - c. Unit is in superior condition and/or has other compensating factors such as size, location, amenities;
 - d. Waiver is solely at Housing Department discretion and is in addition to any waivers needed under Section g. below;
 - ii. No units smaller than the following:
 1. One Bedroom – 500 square feet;
 2. Two Bedroom – 800 square feet;
 3. Three bedroom – 1100 square feet;

4. There is no requirement for the lot or building size, just the unit floor area;
 - iii. No units with all or a significant portion of living space below-grade, even if such space meets code and is legal living space;
 - iv. No units fully or partially in a zone with a flood risk greater than Zone X or requiring flood insurance for the building.
 - v. No units with more than 50% of the condominium unit located within another municipality or where owners do not qualify to attend Cambridge schools or vote in Cambridge elections.
- f. Bedrooms must meet the following requirements, in addition to all code standards for a legal bedroom under the State Sanitary Code:
- i. No bedroom smaller than 80 square feet;
 - ii. Bedrooms without a closet must be at least 90 square feet;
 - iii. Bedroom occupancy must contain a minimum of 100 square feet for two-person occupancy;
 - iv. No bedroom with an external door unless that door opens to an enclosed, secure exterior space;
 - v. Bedroom must have at least one exterior operable window;
- g. Other than f(v) above, a waiver may be granted for any or all the above requirements in e. and f. with approval by the Housing Director or designee;
- i. Waivers will only be granted for units that have compensating factors. Examples of compensating factors include but are not limited to:
 1. Large floor area for unit size
 2. Superior unit condition
 3. Location with few affordable homeownership options
 4. Special amenities, e.g. private outdoor space
- h. A unit that may be converted to a larger bedroom size may be approved for purchase at the program price limit for the larger unit size if the following conditions are met:
- i. Creation of additional bedroom(s) will not detract from the livability or future marketability of the unit in the sole discretion of the Housing Department, including but not limited to:
 1. Any conversion will not eliminate or significantly impact unit living space, including conversion of a dining room to a bedroom;
 2. The new bedroom will meet the bedroom requirements above.
 - ii. Written conversion plans are submitted and approved;
 - iii. A signed contract for the work is submitted and approved;
 - iv. Costs for conversion are reasonable and are borne by either:
 1. The seller or;
 2. The buyer, with no eligibility for capital improvement reimbursement at the time of sale;
 - v. All work will be completed prior to disbursement of the HomeBridge award. Work is subject to inspection by Housing Department staff;

- i. All units with two or more bedrooms must be documented to be free of lead hazards prior to purchase through by providing one of the following:
 - i. Documentation that unit is in a building first constructed after 1978, or;
 - ii. Current lead test showing no lead hazards present as defined in the Massachusetts lead law, or;
 - iii. Letter of full deleading compliance documenting that all lead hazards in unit and any required common area have been remediated.
- j. Property must be in good condition in the sole judgement of Housing Department staff, based on review of a professional home inspection and inspection by Housing Department staff. "Good condition" includes but is not limited to the following:
 - i. All appliances must be in good working condition or replaced prior to sale as documented in a Purchase and Sale Agreement;
 - ii. Plumbing and electrical must not require any immediate repair;
 - iii. No structural issues;
 - iv. Heating, cooling and hot water systems are functional but may be fully depreciated based on standard useful life;
 - v. Flooring must not be significantly damaged or require immediate replacement;
 - vi. Other fixtures, including kitchen cabinets and countertops, toilets, bathtubs, and vanities, must not be damaged beyond normal wear and tear;
 - vii. Ceilings and walls must not have significant holes or cracks;
 - viii. Units must not show evidence of ongoing water penetration or leaks, including water in the basement without a moisture management system in place;
 - ix. In addition to the deleading requirements in section i. above, units must have no outstanding environmental hazards including but not limited to asbestos, mold, pests, or radon without a remediation and/or management plan at the seller's expense as evidenced in the signed Purchase and Sale Agreement.