

6 Housing

6.1 Introduction

Housing is an important component of the community in Gig Harbor and is impacted both by historical development and future growth needs. The city originated as a small town devoted to fishing and boat building, and as such Gig Harbor's housing initially developed to support these local industries and fostered a close-knit, small-town atmosphere. This character remains evident in The Harbor area today, where our maritime heritage continues to influence the local housing landscape.

As Gig Harbor has transitioned into a bedroom community within the growing Puget Sound region, the challenge now is to manage new development while preserving the unique small-town feel that residents value. The growing population has led to more suburban-style development on the city's outskirts, including more sprawling housing developments and intensive developments near economic centers. This shift has broadened housing options in the city but also reflects a move away from the historical patterns of development. Balancing growth pressures with the desire to retain Gig Harbor's distinctive character is a primary policy concern, so that ongoing growth can respect and celebrate the city's heritage and community values.

To address these changes in need, the Housing Element of the Gig Harbor Comprehensive Plan outlines strategies to accommodate future growth while maintaining and enhancing the city's livability and character and provide diverse housing options that is available for all economic segments of the community now and in the future. This includes a diverse range of housing—market-rate, moderately priced, and affordable housing for low- and extremely-low income households—as well as emergency housing and permanent supportive housing for vulnerable and housing insecure community members. As per the requirements under RCW [36.70A.070\(2\)](#), this Element must include the following:

- An inventory and analysis of existing and projected housing needs, including units for moderate, low, very low, and extremely low-income households, emergency housing, emergency shelters, and permanent supportive housing.
- Provisions for housing preservation, improvement, and development, including middle housing options.
- The identification of sufficient land capacity for various housing types, including housing needs of all economic segments.
- Programs and actions needed for housing availability, including funding gaps and regulatory barriers.
- Actions to address and undo current and historical issues with racially disparate impacts, displacement, and exclusion in housing.
- Anti-displacement policies that consider historical and cultural communities and low-income households.

This Element includes the following discussions on the housing context in Gig Harbor:

- Historical growth and housing targets.

- Characteristics of the current housing stock in the city.
- Historical production trends for housing and expected capacity to meet future needs.
- A discussion of racial equity and the potential for housing displacement.

This section provides a summary of this information, with more details included in the Housing Technical Appendix A to the Comprehensive Plan.

6.2 Housing in Gig Harbor

6.2.1 Historical Growth and Housing Targets

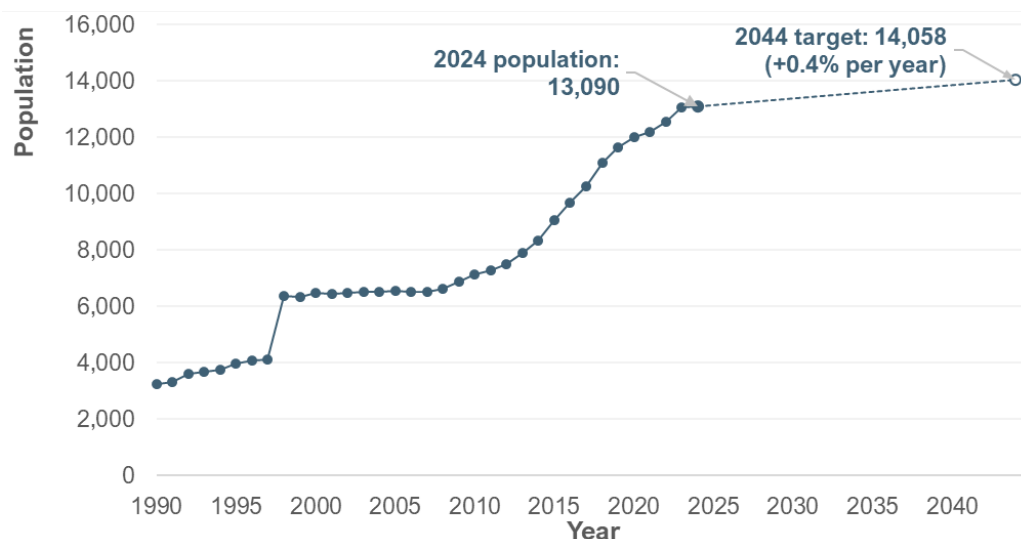
Under the Growth Management Act, the city is required to plan to the housing targets necessary to address projected growth over the next 20 years. These targets include the following:

- Overall growth targets to meet general needs for population growth.
- Housing to meet the needs of different economic segments of the population, as determined through the Pierce County CPPs.
- Housing to meet special needs in the city for households and individuals that are usually housing insecure, including permanent supportive housing (PSH) and emergency housing capacity.

These targets are drawn from the Pierce County CPPs for Pierce County, with the specific housing targets provided as part of Pierce County [Ordinance 2023-22s](#).

The following exhibits describe the housing targets and historical trends for the population and housing in Gig Harbor. Exhibit 6-1 provides the historical population of the city and expected growth to 2044 under the current targets.

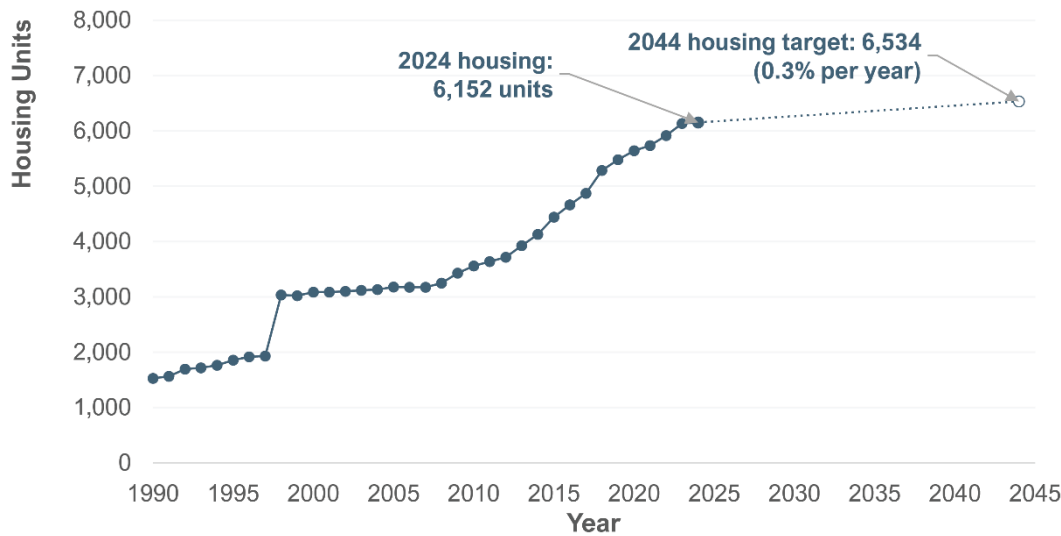
Exhibit 6-1. Current and Projected Gig Harbor Population, 1990–2044.



Sources: WA Office of Financial Management, 2024; Pierce County, 2023.

Exhibit 6-2 includes similar historical information but provides this for the number of homes in Gig Harbor and the expected construction necessary to meet growth targets by 2044.

Exhibit 6-2. Current and Projected Gig Harbor Housing Units, 1990–2044.



Sources: WA Office of Financial Management, 2024; Pierce County, 2023.

Exhibit 6-3 provides a breakdown of 2044 housing targets by household income based on Area Median Income (AMI) for Pierce County, and includes details on targets by housing types. Exhibit 6-4 provides a chart that highlights these targets and includes additional targets for emergency and permanent supportive housing.

These charts break down the goal for new housing as shown in Exhibit 6-2 above, and include different classifications by household income categories:

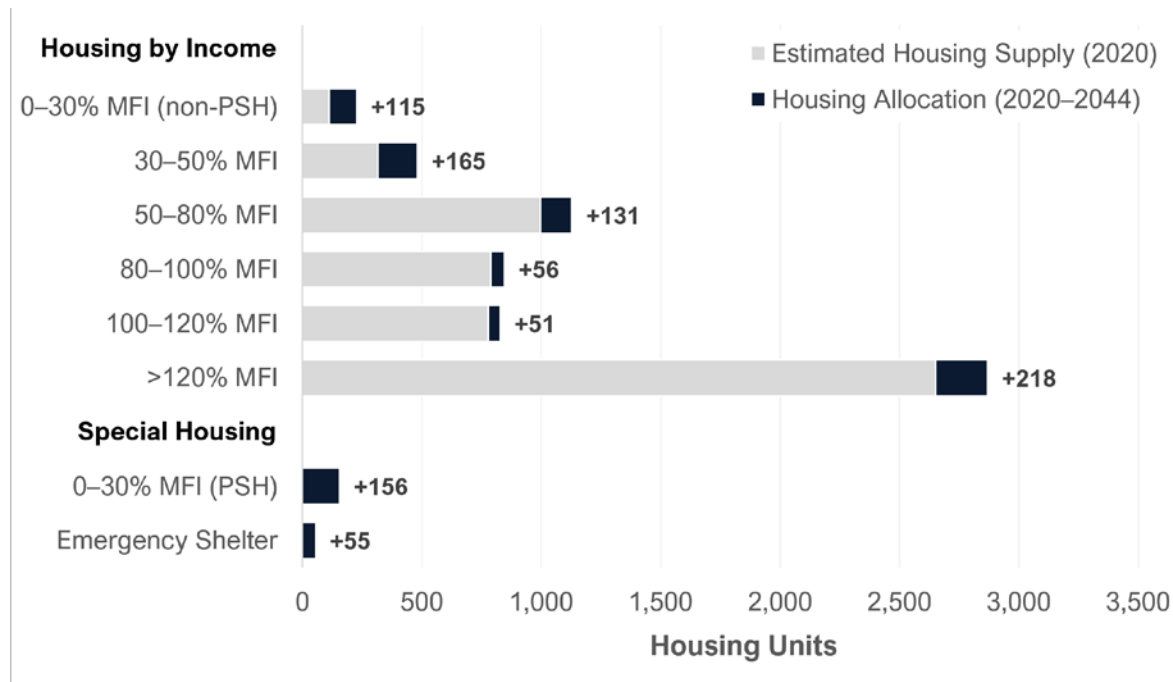
- **Extremely low income**, making 30% or less of Area Median Income (AMI);
- **Very low income**, making 30–50% of AMI;
- **Low income**, making 50–80% of AMI;
- **Moderate income**, making 80–120% of AMI (divided between above and below median; and
- **Higher income** households making above 120% AMI.

In this context, “area median income” (also known as “median family income”) represents the projected median income for a family of four in Pierce County. This is adjusted by household size and is the typical measure of income used for housing policy in the US. Under guidelines for compliance with the GMA, the city needs to demonstrate that it can meet the needs of different income levels in the community with different types of housing that will likely be affordable for households.

Exhibit 6-3. Gig Harbor Housing Growth Targets with Housing Types Needed, 2020–2044.

Target Category	Target Increase	Net Change, 2020–2024	Remaining, 2024–2044	Type of Housing
Extremely low-income (0–30% AMI)				
<i>Permanent supportive housing</i>	+156	+2	+565	Low- and mid-rise apartments that include rental assistance and supportive services for residents, often serving as rapid re-housing for chronically homeless individuals.
<i>Other housing units</i>	+115			
Very low-income (30–50% AMI)	+165			
Low-income (50–80% AMI)	+131	+10	+97	Low- and mid-rise apartments and condos, including ADUs.
Moderate-income (80–100% AMI)	+56			
Moderate-income (100–120% AMI)	+51			
Higher income (120% or more)	+218	+500	-	Low-density detached single-family homes
Total Housing Units	+892	+512	+662	

Sources: Pierce County, 2023; WA Department of Commerce, 2023; WA Office of Financial Management, 2024.

Exhibit 6-4. Gig Harbor Housing Needs by Income Level and Allocation, 2020–2024.

Source: Pierce County, 2023.

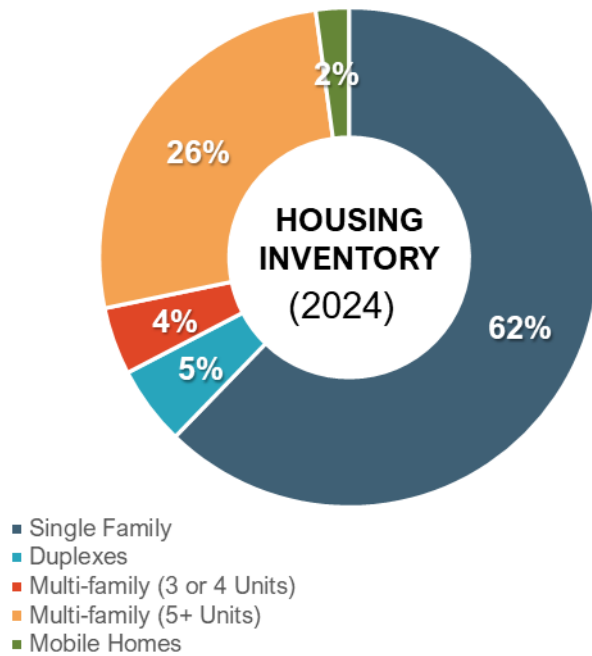
Based on this information about housing needs, we can reach the following conclusions to guide policy:

- **Modest population growth is expected for Gig Harbor under identified targets.** Under the housing targets adopted by Pierce County, a net increase of 892 housing units is required to meet housing growth targets within the 2020–2044 period. As statistics from the Office of Financial Management (OFM) have suggested that about 510 housing units were built between 2020 and 2024, this leaves around 382 housing units over the next 20 years (about 19 units per year) to meet the base targets alone (without considering the distribution according to affordability).
- **Additional residential development will be needed to achieve housing to provide for the needs of lower-income households.** While the absolute target for housing growth will be easily achieved based on trends, a concern is that middle housing and especially multifamily housing targets will also need to be met. Based on OFM calculations, meeting the requirements of housing types by income categories will require the development of an additional net 662 units of middle and multifamily housing types. This may require discussions with the County regarding changes to the overall housing allocations, as achieving these targets strategically could exceed current growth targets for the city.
- **Coordination will be necessary to identify how to achieve special housing targets.** Aside from the general targets, action will also be needed to address emergency shelters, transitional housing, emergency housing, and permanent supportive housing (“STEP” housing) and supportive services. This is important as this type of housing is not well represented in the city in 2024 and will need to be planned to mitigate the issue of homelessness in Gig Harbor.

6.2.2 Current Stock and Development Trends

Characteristics of current housing stock and recent development in Gig Harbor are summarized in this section. Exhibit 6-5 provides a breakdown of the current housing stock in Gig Harbor as of 2024:

Exhibit 6-5. Gig Harbor Housing Inventory by Type, 2024.

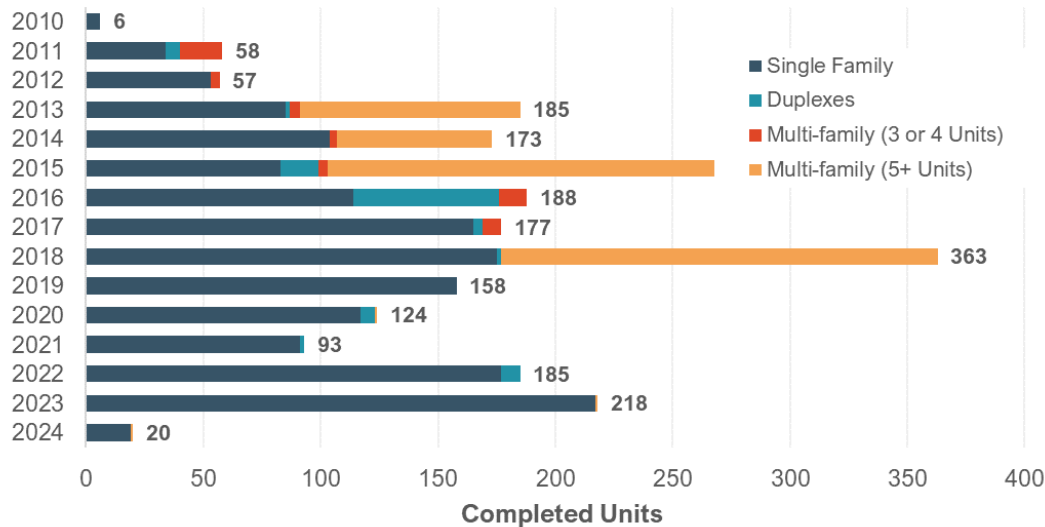


Sources: WA Office of Financial Management, 2024; Pierce County, 2023.

For the city's current stock of housing, single-family housing comprises the majority of homes, including about 62% of the housing stock. Smaller middle housing such as plexes amount to about 9% of this total, with multifamily housing consisting of 26%. Note that mobile homes are found in the city as well and include about 2% of the total housing; this can be important as these housing types are often a source of affordable housing and can require protection.

Exhibit 6-6 presents new housing developed in Gig Harbor each year from 2014 to 2024:

Exhibit 6-6. Gig Harbor Housing Completed by Type, 2010–2024.

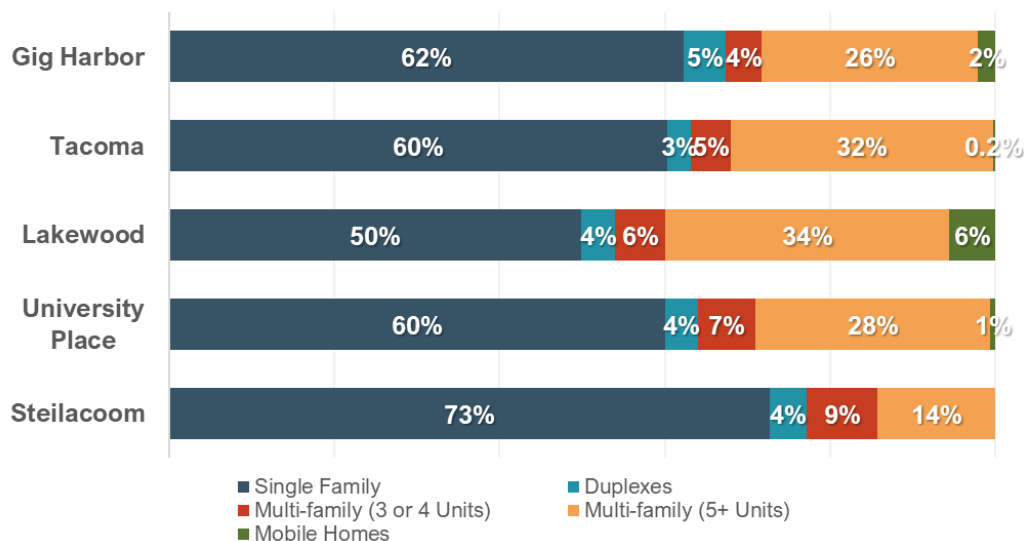


Sources: WA Office of Financial Management, 2024; Pierce County, 2023.

Although there were some significant completions of multifamily housing between 2013 and 2018 in Gig Harbor, about 70% of housing developed since 2010 has been single-family housing, with housing developed after 2019 consisting of single-family with a small amount of duplex development.

Exhibit 6-7 compares the breakdown by type to proportions found in other communities in Pierce County:

Exhibit 6-7. Proportion of Housing Stock by Type, Gig Harbor and Nearby Communities, 2024.

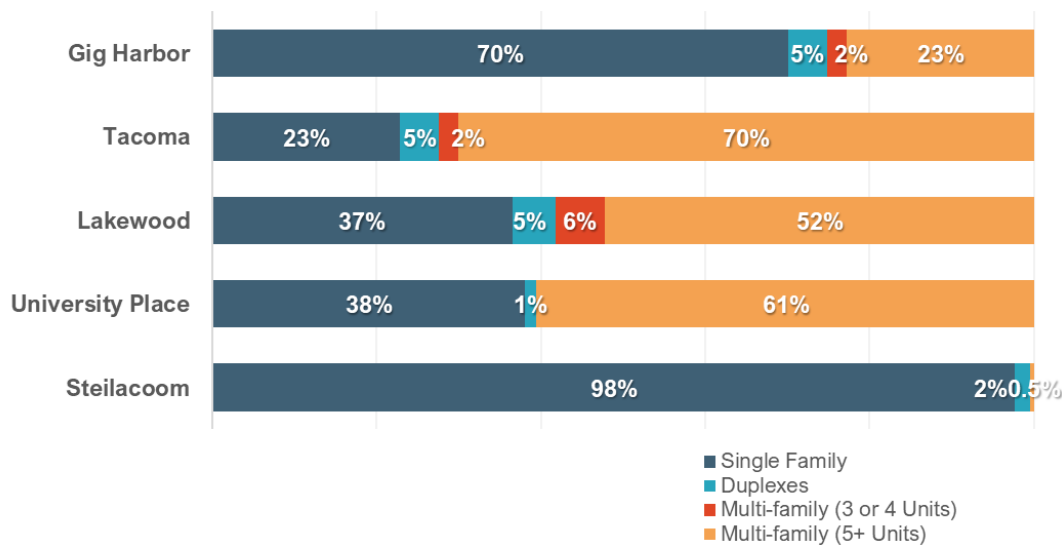


Sources: WA Office of Financial Management, 2024; Pierce County, 2023.

As noted above, about 62% of Gig Harbor’s housing stock is comprised of single-family housing. This is comparable to Tacoma and University Place (60% of total housing). However, Steilacoom has a greater proportion of single-family housing (73%), while Gig Harbor has less housing as single-family (50%). While the proportion of multifamily housing with five or more units is smaller than most communities, middle housing with two to four units is comparable to the 8–13% of total housing found in other communities.

Exhibit 6-8 compares the proportion of total housing developed over this period for other communities in Pierce County.

Exhibit 6-8. Housing Completed by Type, Gig Harbor and Nearby Communities, 2010–2024.



Sources: WA Office of Financial Management, 2024; Pierce County, 2023.

This highlights that much of the recent growth in housing in Gig Harbor has been with single-family housing types. For communities such as Lakewood and University Place, new multifamily development has amounted to 50–60% of new units since 2010, while only 23% of new units in Gig Harbor have been multifamily. Additional residential development targeting lower household incomes will be necessary for meeting future growth targets, as highlighted previously. However, as indicated from recent development trends, this will require a significant change from construction that has occurred since 2019.

6.2.3 Market Trends and Affordability

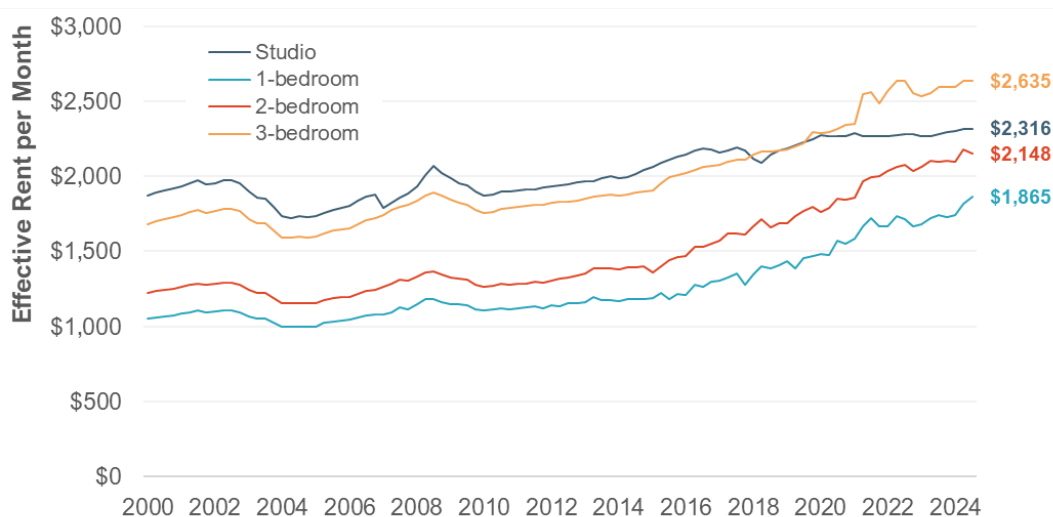
In addition to housing production, a greater understanding of the trends involved with the prices and affordability of housing can be important to determine policy needs and potential areas of concern in both the short and long term.

Exhibit 6-9 provides a breakdown of rents in Gig Harbor by unit size from 2000 to 2024, and Exhibit 6-10 describes the trends of the ratio between rents and local median family income adjusted by household size from 2012 to 2024 (with estimated values used for 2023 and 2024). Exhibit 6-11 includes estimates of rent growth for Gig Harbor and Pierce County since 2000.

According to these statistics, studio apartments have seen much higher rents, both in absolute dollars and as a proportion of median family income for Pierce County. This is due to the newer vintage of these units, although rents for these units have declined over time. Conversely, other units with one to three bedrooms have remained constant with some recent estimated declines in the ratio between rent and income. This suggests that generally these units are becoming more affordable in aggregate when compared to previous years, but note that this does not show the full distribution of households.

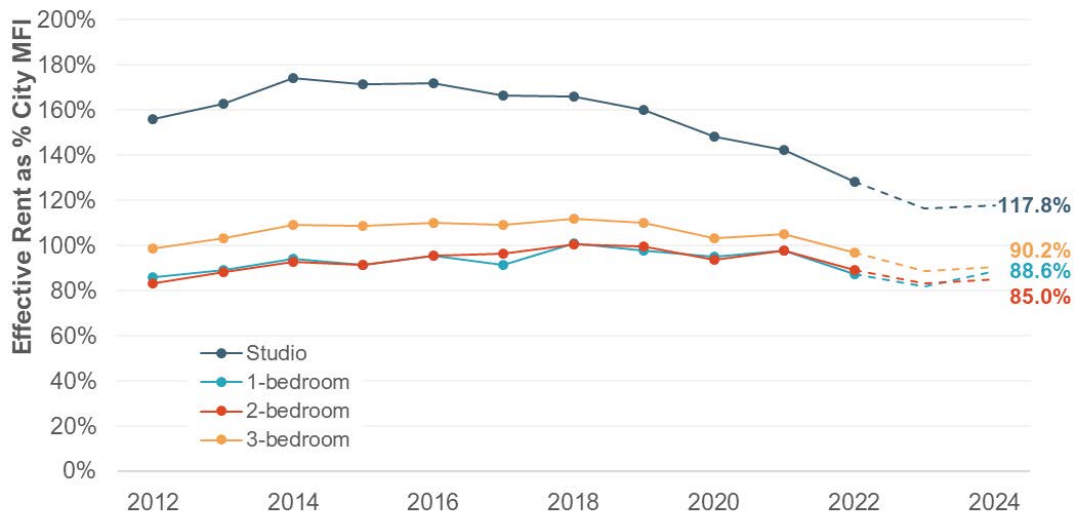
Rent increases year over year are also informative to review. Major decreases in rents have not taken place since 2009/2010. With the exception of peaks in 2021 and declines in 2023, rents over the past nine years have generally increased at about 2–5% per year.

Exhibit 6-9. Gig Harbor Effective Rents by Unit Size, 2000–2024.



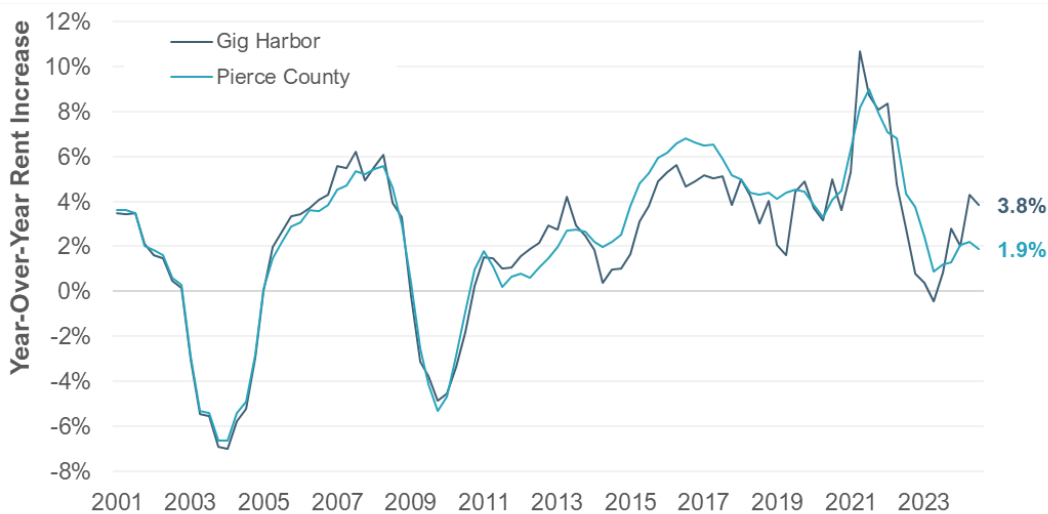
Source: CoStar, 2024.

Exhibit 6-10. Ratio of Gig Harbor Effective Rents to County Median Income, 2012–2024.



Sources: CoStar, 2024; US HUD AMI estimates, 2024.

Exhibit 6-11. Year-Over-Year Rent Increases, Gig Harbor and Pierce County, 2001–2024.

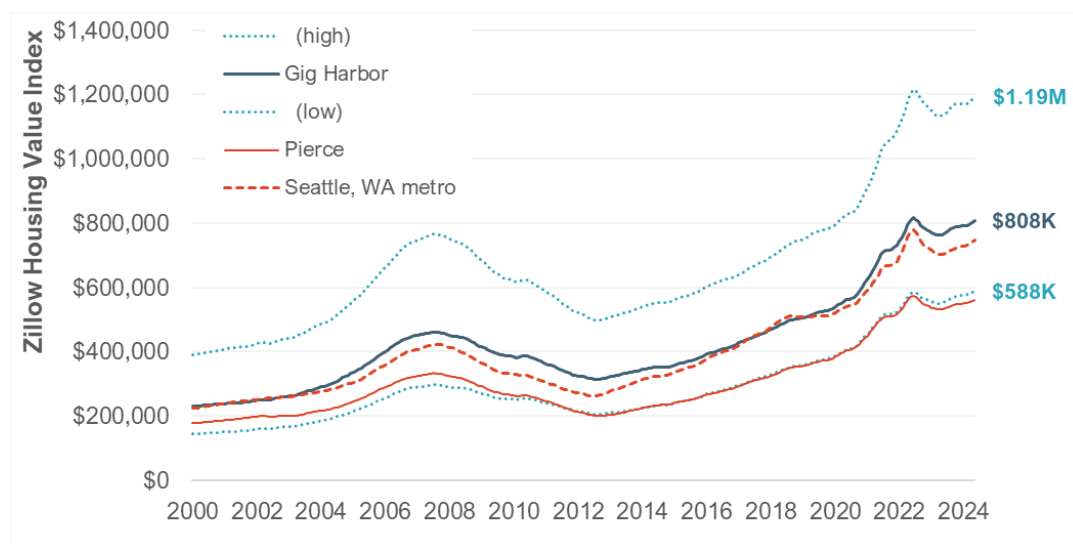


Source: CoStar, 2024.

According to data from the US American Community Survey and HUD, the total percentage of renting households that are housing cost burdened in Gig Harbor (paying at least 30% of their income on housing) increased from 44% to 52%. This included an increase in the proportion of households that are cost burdened, although the proportion of severely cost-burdened households paying over half their income on housing remained at around 25% of all renters.

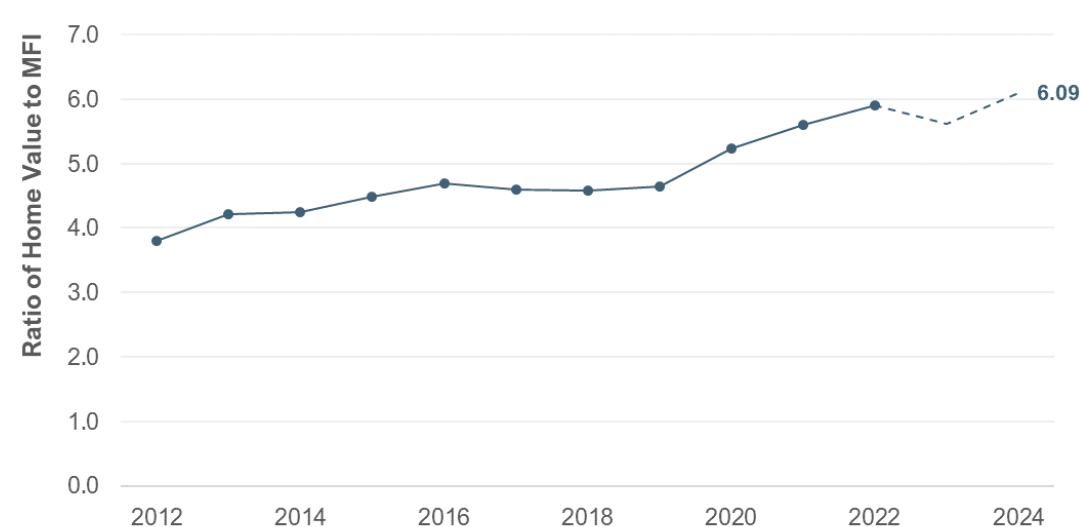
For owner-occupied housing, Exhibit 6-12 presents estimates of prices indexes for housing in Gig Harbor and Pierce County, and Exhibit 6-13 provides the trends for the ratio between median home prices and area median income:

Exhibit 6-12. Zillow Housing Value Index (ZHVI), Gig Harbor, 2000–2024.



Sources: CoStar, 2024; US HUD AMI estimates, 2024.

Exhibit 6-13. Ratio of ZHVI to County Median Family Income, Gig Harbor, 2012–2024.



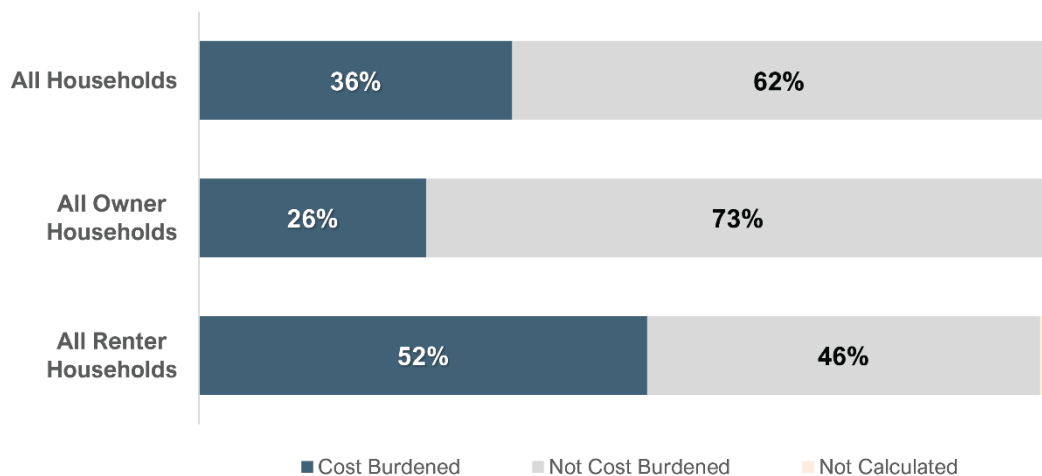
Source: CoStar, 2024; US HUD AMI estimates, 2024.

As shown with the Zillow Housing Value Index (ZHVI), median housing prices in Gig Harbor have increased since 2012–2013 after property prices recovered post-recession. This has consistently been higher than the county median, but close to the median for the Seattle metro area. Overall, median housing prices have increased by 160% from the low in prices seen in October 2012, and the ratio between value and median family income has increased from below 4 in 2012 to over 6 times income by 2024. This highlights both a rapid increase in housing prices overall, as well as a significant increase when compared to household incomes.

But what does this mean for housing affordability for populations at risk of housing instability? Exhibit 6-14 provides the proportion of households in Gig Harbor in 2020 that are considered “housing cost burdened”, where they are paying more than 30% of their income on housing. As indicated below, this includes 36% of all households, with over half of renters experiencing high housing costs relative to their income.

This can mean different things, depending on whether households rent or own. For those that own their own homes, this can mean that some households are “house poor” – they are paying a substantive amount of their income for a mortgage and associated housing costs at the beginning of ownership, with the expectation that they will accumulate housing wealth over time and through increases in income and refinancing their costs may go down. In other cases, households with retirees and fixed incomes may own their own homes, but may be faced with substantive costs associated with utility rate increases, home repairs, and other expenses.

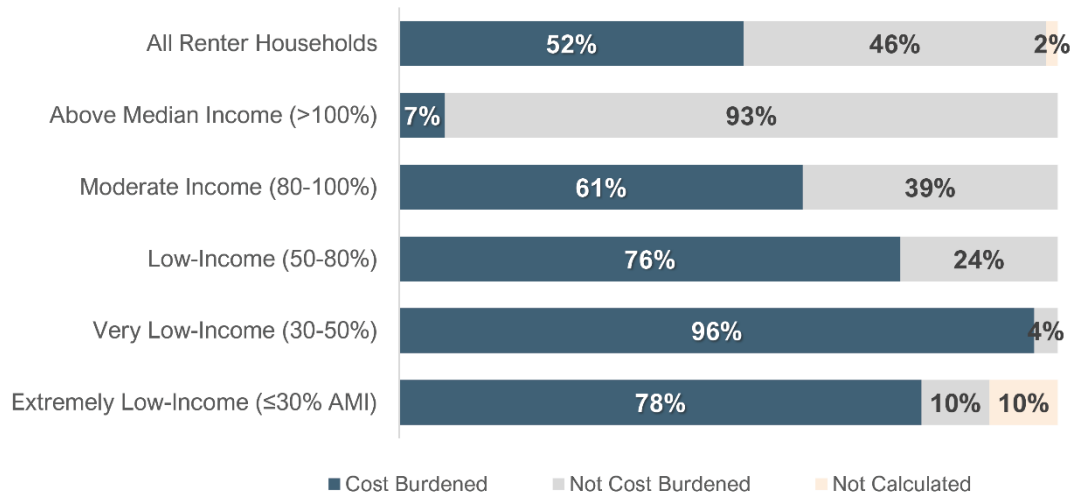
Exhibit 6-14. Housing Cost Burden by Tenure, Gig Harbor, 2020.



Source: US HUD Comprehensive Housing Affordability Strategy (CHAS) data, 2016–2020.

While renters may be affected by higher utility costs (which are considered part of housing expenses), many lower-income households will also be faced with higher costs for renting related to their incomes. Exhibit 6-15 provides estimates of housing cost burdens for renters based on their household income:

Exhibit 6-15. Rental Housing Cost Burden by Household Income Category, Gig Harbor, 2020.



Source: US HUD Comprehensive Housing Affordability Strategy (CHAS) data, 2016–2020.

This information highlights that for lower-income households, finding appropriate and affordable housing is challenging. While only 7% of households making above median family income are cost-burdened, almost all households considered “very low-income” (earning between 30 and 50% of AMI) are paying high housing costs related to their income. This is strongly related to outcomes in mental and physical health outcomes, and many of these households may be older on fixed incomes that do not own their own homes, or disabled and are unable to work. Addressing these needs through housing policy is an important concern.

6.2.4 Racially Disparate Impacts and Displacement

Racially disparate impacts in housing in Washington State are typically rooted in a historical context of discriminatory practices, such as redlining and restrictive covenants, which have led to persistent inequities in housing access. Many of these practices have denied minorities and low-income households' opportunities for homeownership, resulting in economic and racial disparities even beyond disparities found with household wealth and income.

Washington has made changes to the Growth Management Act under [HB 1220](#) to require local governments to address racially disparate impacts in housing. In part, this has been focused on requirements that mandate Comprehensive Plans to actively plan for and accommodate affordable housing for all income levels. However, cities must also shift from a passive to an active approach to identify and address any policies and regulations that continue to contribute to racially disparate impacts, displacement, and exclusion. This may include considerations of plan elements and components of city code that limit affordable housing development in certain areas.

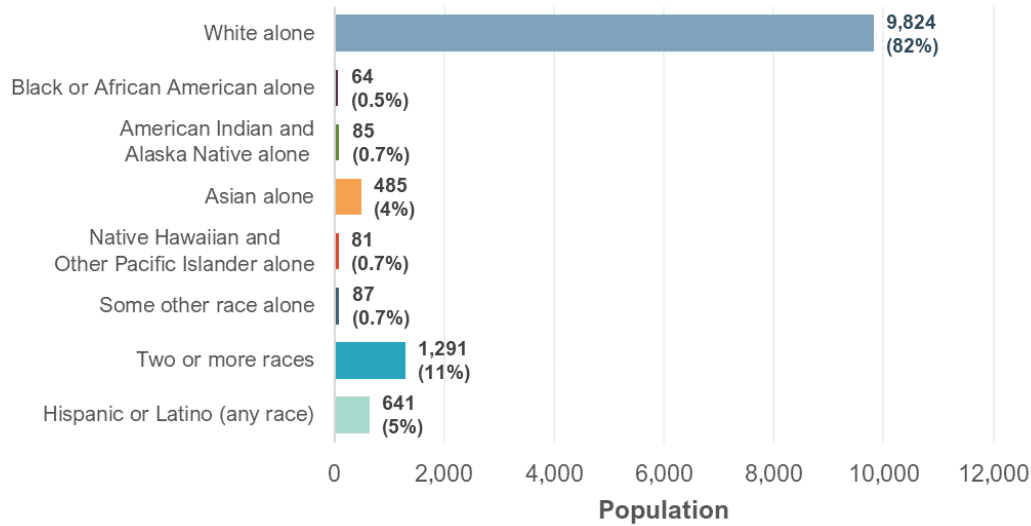
In addition to historical patterns of exclusion, there are also concerns that people may be forced out of their homes and neighborhoods or pressured to move by different trends. Displacement often takes three different general forms:

- **Economic displacement** occurs when households can no longer afford to live in their homes due to rising housing costs, such as rent increases or higher property taxes. For example, a family may have to move because their rent has doubled over the past year, or a homeowner might sell their house because they cannot afford the increased property taxes. This type of displacement is driven primarily by economic forces and can disproportionately affect low-income households.
- **Physical displacement** happens when residents are forced to move due to actions like eviction, property acquisition, rehabilitation, or demolition. An example of physical displacement is tenants being evicted because the building is being converted into luxury apartments, or a community being displaced due to the construction of a new highway. This form of displacement is often a direct result of development projects or changes in property ownership and use.
- **Cultural displacement** occurs when residents feel compelled to leave because the cultural or social fabric of their community has changed, making them feel out of place. For instance, long-term residents might move out of a neighborhood that has become gentrified and now caters to a different demographic, or a cultural community might disperse due to the closure of local businesses and institutions that served as cultural hubs. This type of displacement affects the social and cultural dynamics of a community, leading to a loss of cultural identity and support networks.

These types of displacement can have profound and lasting impacts on individuals and communities, disrupting social networks, access to resources, and cultural continuity. Addressing and mitigating displacement is a key focus of equitable housing policies.

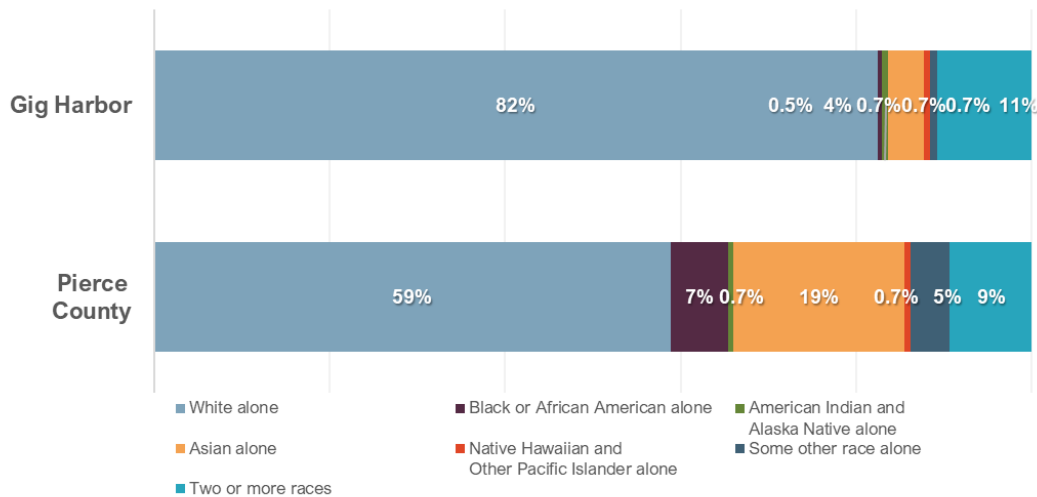
The following data provides a summary of major considerations with racially disparate impacts, displacement, and other patterns of exclusion. Exhibit 6-16 provides a breakdown of the race and ethnicity of individuals in Gig Harbor in 2022, and Exhibit 6-17 compares this breakdown by race with Pierce County as a whole. Exhibit 6-18 presents a dot density map of population by race/ethnicity from the 2020 Census to indicate the distribution of residents.

Exhibit 6-16. Race/Ethnicity of Individuals in Gig Harbor, 2022.

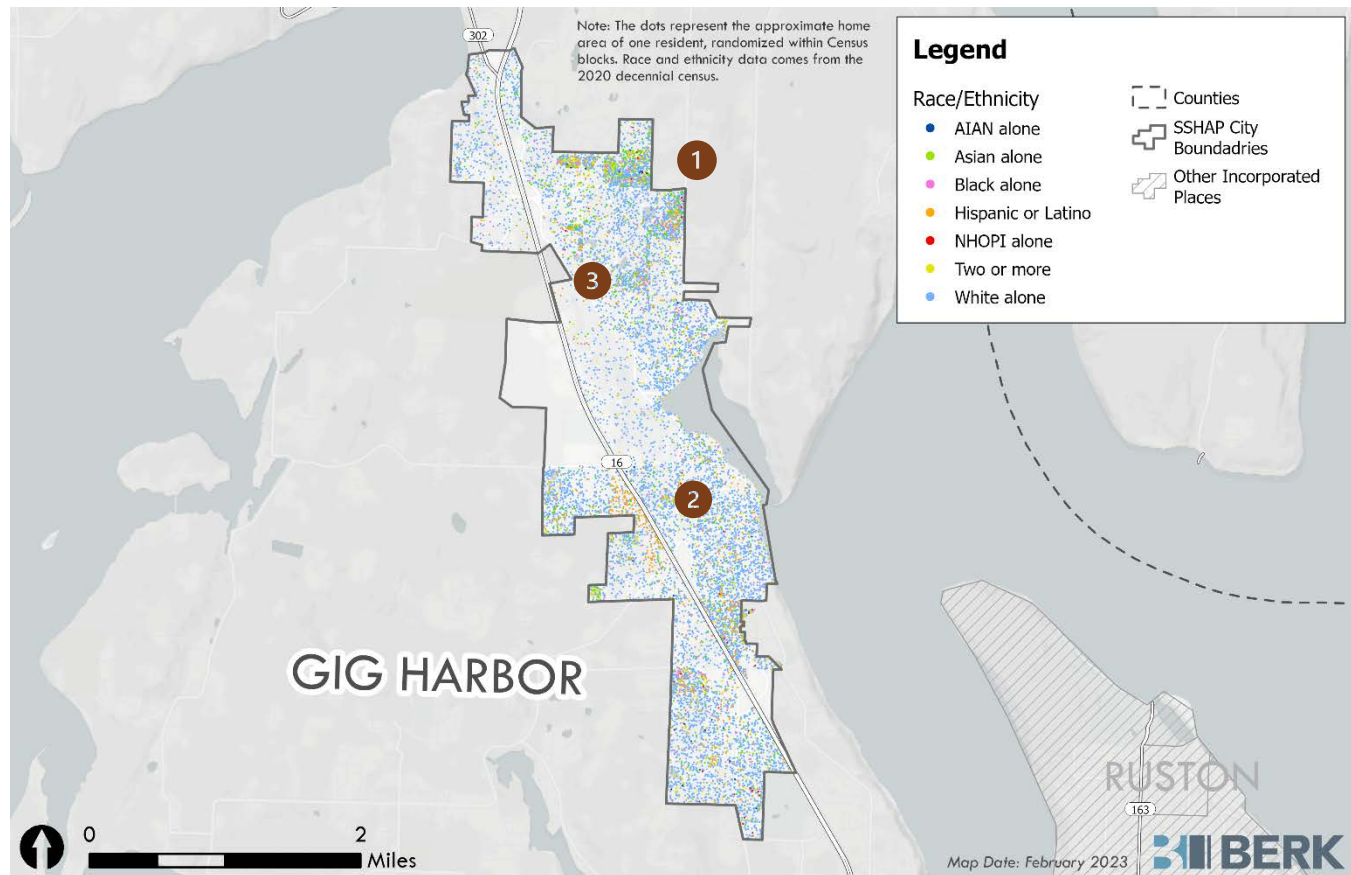


Source: US Census Bureau, 2018-2022 American Community Survey 5-Year Estimates.

Exhibit 6-17. Race of Individuals in Gig Harbor and Pierce County, 2022.



Source: US Census Bureau, 2018-2022 American Community Survey 5-Year Estimates.

Exhibit 6-18. Density Map of Race and Ethnicity, 2020.

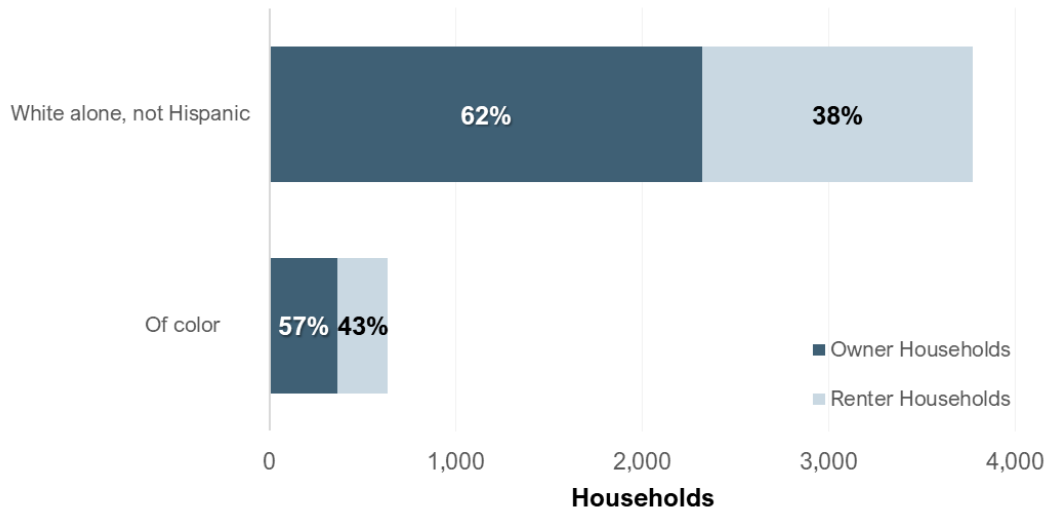
Note: AIAN = American Indian or Alaskan Native; NHOPI = Native Hawaiian or Other Pacific Islander (Census-defined categories).

Source: U.S. Decennial Census, 2020; SSHAP Racial Equity Analysis, 2023.

Although only 59% of Pierce County identifies as white, around 82% of the population of Gig Harbor identifies in this way. While there is a much higher proportion of “two or more races” in Gig Harbor than the county (11% versus 5%), these proportions plus the small size of the city mean that identifying trends with exclusion and potential displacement within the city can be challenging. The distribution provided in the map also highlights that there are differences in where households are located by race in the city.

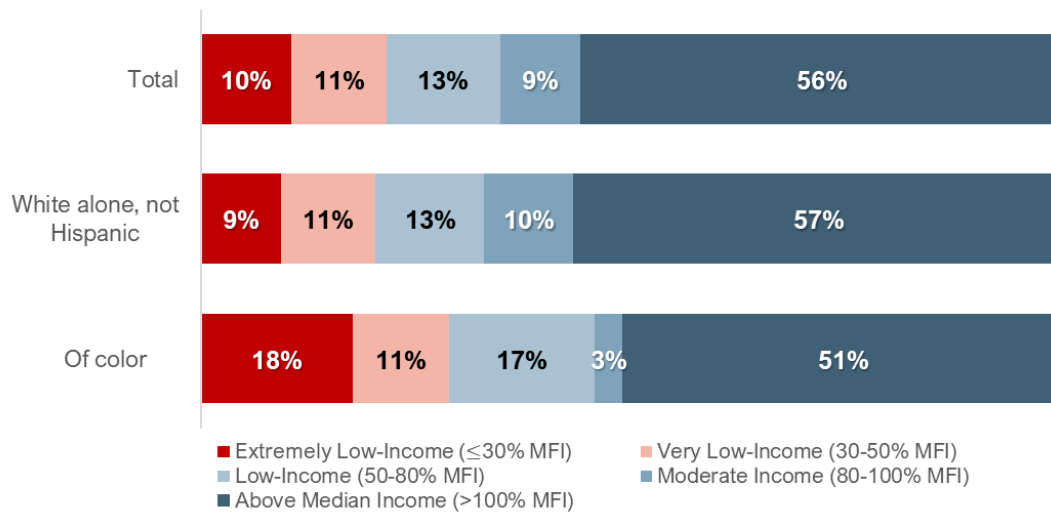
When examining the housing market, there are some notable differences by race. Exhibit 6-19 presents the breakdown of white households versus households of color by tenure (renter/owner) in 2020, and Exhibit 6-20 includes the proportion of white households versus households of color by income category in 2020. Exhibit 6-21 includes the proportion of white renter households versus renting households of color by cost burden in 2020.

Exhibit 6-19. Households by Tenure and White/POC, 2020.

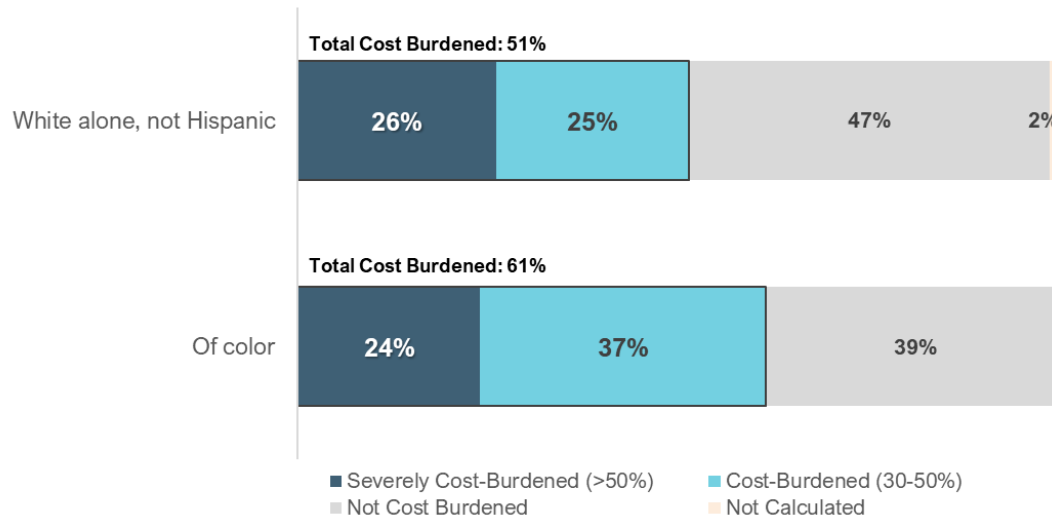


Source: US HUD Comprehensive Housing Affordability Strategy (CHAS) data, 2016–2020.

Exhibit 6-20. Households by Income Category and White/POC, 2020.



Source: US HUD Comprehensive Housing Affordability Strategy (CHAS) data, 2016–2020.

Exhibit 6-21. Renter Households by Housing Cost Burden and White/POC, 2020.

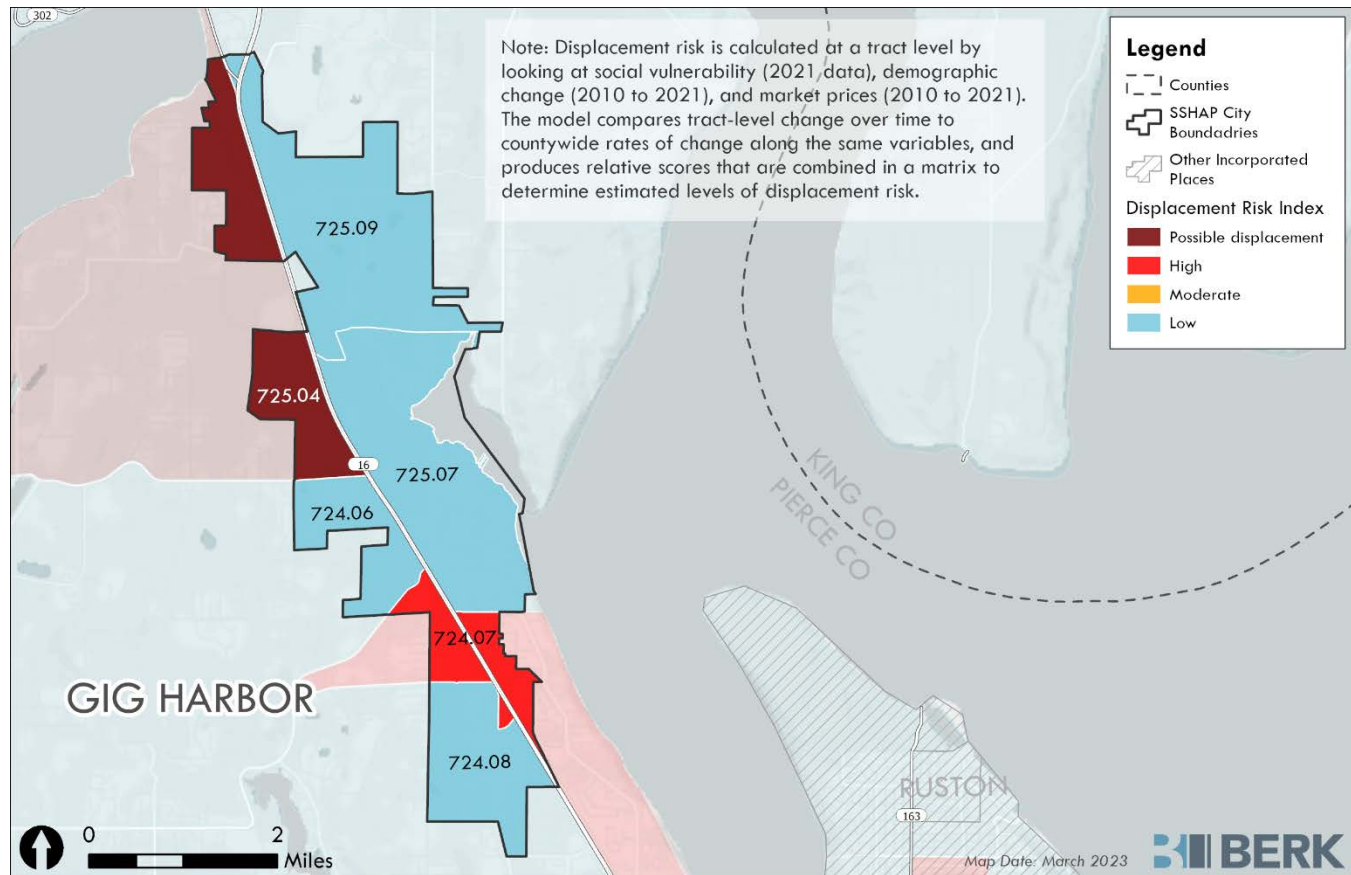
Source: US HUD Comprehensive Housing Affordability Strategy (CHAS) data, 2016–2020.

From the data provided below, households of color are more likely to be renters than white households (43% versus 38%), are more likely to be extremely low-income (18% versus 9%), and are more likely to be paying more than 30% of their income on rent (61% versus 51%). Because of the small number of households of color, this is subject to some uncertainty, but there are signs that some issues in housing may need to consider racial disparities in their solutions.

One of the concerns with racial disparities is that groups of people that have experienced historical inequities in the housing market over time may now be vulnerable to different negative impacts in the housing market. In particular, one major concern is with displacement, where people are priced out of the city as the costs of housing increase, and are often forced to live further away from their employment and social connections or to live in housing that may not be appropriate for their situation.

Exhibit 6-22 provides the results of a Displacement Risk Index calculation for Gig Harbor developed by the South Sound Housing Affordability Partners (SSHA3P). This is intended to highlight by census tract where major risk factors for displacement exist in the city and may need to be addressed, and includes several types of data to evaluate displacement risk:

- The overlap between displacement risk and areas with larger concentrations of BIPOC households;
- Social vulnerability indices that highlight several factors associated with vulnerability to displacement, defined as quintiles for target populations;
- Socio-demographic factors associated with changes in BIPOC populations and households under 80% of AMI; and
- Market factors, including rent levels and property appreciation rates.

Exhibit 6-22. Displacement Risk Index, Gig Harbor, 2021.

Gig Harbor Tracts	Social Vulnerability					Demographic Change			Market Prices			Final Displacement Risk
	Percent Overlap	Renter Quintile	BIPOC Quintile	Median Income Score	Social Vulnerability Score	BIPOC Change	Under 80% AMI Change	Demographic Change Score	High or Low Rent Area - 2015	Appreciation Rate	Market Price Score	
53053072406	18%	1	1	1	3	Increasing BIPOC	Increasing Low Income HHs	Disinvestment	High rent area	High appreciation	Appreciated	Low
53053072407	21%	4	1	2	7	Tracking county change	Decreasing Low Income HHs	Gentrification	Low rent area	High appreciation	Accelerating	High
53053072408	31%	3	1	1	5	Tracking county change	Tracking county change	No	High rent area	Low or mod appreciation	Appreciated	Low
53053072504	8%	2	1	1	4	Tracking county change	Decreasing Low Income HHs	Gentrification	High rent area	High appreciation	Appreciated	Possible displacement
53053072507	100%	4	1	2	7	Increasing BIPOC	Increasing Low Income HHs	Disinvestment	Low rent area	High appreciation	Accelerating	Low
53053072509	64%	2	1	1	4	Increasing BIPOC	Increasing Low Income HHs	Disinvestment	High rent area	High appreciation	Appreciated	Low

Source: SSHAP Racial Equity Analysis, 2023.

According to this analysis, there are two primary areas where displacement may be occurring in the city, as per information from the displacement index. As shown in Exhibit 6-22 northwest Gig Harbor may be experiencing displacement from existing low-density housing because of an influx of higher-income households and gentrification resulting from new development such as a new subdivision on 61st Ave Ct. Another higher risk area for displacement is south of downtown along Highway 16 and near the Tacoma Narrows, which includes a higher proportion of renters and a decrease in in households earning below 80% of AMI from 2010 to 2020, potentially related to rising rent costs.

Additionally, an assessment of the distribution of population indicated three areas labeled on Exhibit 6-18. This included a cluster of residents reported as “Asian alone”, associated with the northeast portion of the city (labelled as “1”), a higher concentration of Hispanic/Latino residents along Highway 16 (“2”), and the Hillcrest Mobile Home Park (“3”). These areas may be sensitive to potential impacts from development pressures, and city policies and programs should work to address any impacts to these locations that may disproportionately impact the residents in these locations.

6.3 Goals and Policies

► HO-1 **Provide for an overall housing supply that supports all economic segments of the population.**

- HO-1.1 Plan for a minimum net increase of 892 housing units between 2020 and 2044.
- HO-1.2 Accommodate the following minimum net housing development targets by household income for 2020–2044, based on area median income (AMI) for Pierce County (adjusted for household size):
 - a) 30% AMI or less: 115 units,
 - b) 30–50% AMI: 165 units,
 - c) 50–80% AMI: 131 units,
 - d) 80–100% AMI: 56 units, and
 - e) 100–120% AMI: 51 units.
- HO-1.3 Plan for the development of 156 units of permanent supportive housing affordable to households earning 30% AMI or less.
- HO-1.4 Support the development of an additional 55 spaces in emergency shelters.
- HO-1.5 Identify funding opportunities and resources such as grants and low-interest loans to preserve, develop, and operate income-restricted affordable housing that will promote access to safe, healthy, and attainable homes.

► HO-2 **Encourage higher density development that respects the scale and qualities of existing neighborhoods.**

- HO-2.1 Encourage infill to provide a range of housing types, designs, and sizes, including accessory dwelling units.
- HO-2.2 In collaboration with the city's Design Review Board, maintain design guidelines that encourage larger residential developments that complement the massing and scale of existing structures in a neighborhood while maintaining the city's distinctive historical and aesthetic characteristics.
- HO-2.3 Support the availability of lots of varying sizes that can accommodate different housing formats.
- HO-2.4 Encourage designs which prioritize private open spaces through zero lot line development, clustered development, cottage housing, and other designs.
- HO-2.5 Promote the distribution of multifamily housing types across the city, focusing on areas where infrastructure and services can adequately support them, such as Centers of Local Importance.
- HO-2.6 Encourage gradual shifts in residential density to support compatibility in housing development.

HO-2.7 Support higher-density residential areas which incorporate open space and other public amenities.

► **HO-3 Encourage maintenance and adaptive reuse to meet housing needs and improve neighborhood quality.**

HO-3.1 Provide development and financial incentives for the renovation of historical structures for residential use.

HO-3.2 Provide financial incentives such as fee reductions or waivers for the maintenance and renovation of existing housing stock, with an emphasis on lower-income housing (80% AMI or below) and affordable housing for seniors and people with disabilities.

HO-3.3 Encourage and support community initiatives focused on neighborhood beautification and clean-up projects to maintain and improve local aesthetics.

► **HO-4 Ensure Gig Harbor is a place for people of all occupations, incomes, abilities, and backgrounds.**

HO-4.1 Promote the preservation of existing housing units that provide affordable options for households through loans, grants, and other programs.

HO-4.2 Provide incentives to encourage the development of income-restricted affordable housing options. This may include:

- a) Multifamily housing property tax exemptions,
- b) Permit fee reductions or waivers,
- c) Impact fee reductions or waivers,
- d) Density bonuses
- e) Reductions to parking requirements, and
- f) Expedited permit review.

HO-4.3 Reduce the risks of displacement from the community by promoting a range of housing types that can provide affordable options to households at risk.

HO-4.4 Adopt tenant protections that support access to safe, affordable, and appropriate housing in the community, and coordinate services to assist displaced residents find alternative housing options.

HO-4.5 Monitor and assess achievements towards affordable housing goals as identified in this Element, the Pierce County Countywide Planning Policies, and the PSRC VISION 2050 Regional Growth Strategy, and provide regular reporting to Council.

- HO-4.6 Prioritize the use of external funding sources such as the Housing Trust Fund, the Community Development Block Grant, HOME Investment Partnership, and other programs to implement housing preservation and development programs.
- HO-4.7 Provide development standards that accommodate housing for seniors and others with special needs, including group housing formats.
- HO-4.8 Allow for flexibility with development regulations, including but not limited to height, density, setbacks, and parking, for senior and special needs housing (e.g., temporary or emergency shelter, permanent supportive housing, etc.). Flexibility not allowed for height in height restricted zones.
- HO-4.9 Encourage the development of accessory units through incentives such as fee waivers, reductions, pre-approved plans, and external funding sources.
- HO-4.10 Promote the use of surplus city property for affordable housing development and encourage the use of surplus land from other government agencies, non-profit organizations and other local institutions for affordable housing.
- HO-4.11 Partner with affordable housing organizations to encourage the development of long-term affordable housing options in the community.
- HO-4.12 Reduce charges and fees for services, such as utility connections, to affordable housing where practical and feasible to address ongoing housing costs and affordability.
- HO-4.13 Support and partner with the Puyallup Tribe of Indians, Squaxin Island Tribe, and Nisqually Indian Tribes in their efforts to provide adequate, affordable, and culturally appropriate housing for Tribal members, both on Tribal lands and within the broader community.
- HO-4.14 Collaborate with regional partners to prevent and reduce homelessness by increasing the availability of affordable housing options and supportive services, including emergency shelters, transitional housing and permanent supporting housing, while addressing the root causes of homelessness through coordinated outreach and assistance programs.
- HO-4.15 Explore the use of inclusionary zoning to include income-restricted affordable units as part of new residential development projects.
- **HO-5 Explore ways to reduce the costs of housing construction to promote new development and meet housing targets.**
 - HO-5.1 Allow for flexible zoning standards that can encourage innovative development, especially for the development of affordable housing options.
 - HO-5.2 Encourage condominium development and unit lot subdivisions, which promote affordable homeownership options.
 - HO-5.3 Explore form-based and performance-based codes as potential options to encourage flexibility with development.

- HO-5.4 Manage manufactured housing under the same standards as other single-family housing units under development regulations.
- HO-5.5 Promote mixed-use development with residential units above ground-floor retail and service uses in CoLLs and other neighborhood service centers.
- HO-5.6 Facilitate the construction of affordable housing units by implementing regulations and standards that allow for flexibility and the optimal use of resources, space, and infrastructure to lower costs, improve functionality, and reduce environmental impact.
- HO-5.7 Provide support for property owners and developers building in the city through policy advocacy, permitting support, and regular coordination on emerging trends and issues.
- HO-5.8 Encourage the use of alternative ownership models, such as cohousing and community land trusts.
- HO-5.9 Minimize infrastructure costs associated with housing development through innovative site design, compact development patterns, and efficient servicing.
- HO-5.10 Review and streamline permit processes and coordinate with other service providers to shorten approval timelines.
- HO-5.11 Explore planned actions and changes in thresholds for housing development under the State Environmental Policy Act to streamline environmental approvals.
- HO-5.12 Investigate the use of a Multifamily Housing Property Tax Exemption program to incentivize market-rate and affordable housing production.