



HOA Rules vs. City Laws: What's the Difference?

Living in a Subdivision with an HOA in Gig Harbor means you follow **two sets of rules**:

1. **Covenants, Conditions & Restrictions (CC&Rs)** – the private rules of your homeowners' association.
2. **Gig Harbor Municipal Code (GHMC)** – the public laws of the City of Gig Harbor.

Understanding how they work together helps everyone keep our neighborhood safe, attractive, and enjoyable.



HOA Covenants, Conditions & Restrictions (CC&Rs)

- **What They Are:**

Private rules created by the developer and enforced by your HOA. They set standards for property appearance, maintenance, and community use.

- **Examples:**

- Exterior paint colors or landscaping standards
- Restrictions on short-term rentals (Airbnb/VRBO)
- Parking limits within the neighborhood
- Fence heights and materials

- **Who Enforces Them:**

The **HOA Board of Directors** (with possible help from a management company).

- The City of Gig Harbor does **not** enforce CC&Rs.
 - Violations are handled through HOA letters, fines, hearings, or legal action if needed.
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Gig Harbor Municipal Code (GHMC)

- **What It Is:**

The **law of the City of Gig Harbor**. These rules apply to all residents and properties within city limits, regardless of HOA membership.

- **Examples:**

- Building permits and construction requirements
- Zoning (what kinds of businesses or homes are allowed where)
- Noise, nuisance, and animal control ordinances
- Parking, traffic, and public safety laws

- **Who Enforces Them:**
The **City of Gig Harbor** through:
 - Code Enforcement Officers
 - Police Department
 - City departments (Planning, Building, Public Works, etc.)
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Key Differences


HOA CC&Rs	City Code (GHMC)
Private contract between homeowners and HOA	Public law adopted by City Council
Enforced by HOA Board	Enforced by City staff, police, or courts
	Imposes conditions of approval on projects or plats
Focused on aesthetics, property use, and community standards	Focused on health, safety, and general welfare
Violations can result in HOA fines, loss of privileges, or legal action	Violations can result in citations, fines, or legal penalties

What This Means for You

- **You must follow both sets of rules.** For example, even if the City allows something, it may still be prohibited under HOA CC&Rs.
 - **Permit approvals are separate.** The City may issue a permit, but that doesn't mean it complies with HOA rules. You need HOA approval as well.
 - **Two enforcement systems.** The HOA cannot enforce City Code, and the City does not enforce CC&Rs.
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Questions?

- **About HOA Rules:** Contact your HOA Board/Management.
 - **About City Code:** Visit www.gigharborwa.gov, visit the Civic Center or call (253) 851-6170.
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 **Together, HOA rules and City codes help preserve property values, safety, and the character of our neighborhood.**