

Chapter 6

HOUSING ELEMENT

Introduction

Housing is a major component in the makeup of the physical community and is one of the most revealing indicators of the social community. Houses represent people and suggest that people have common interests in a place. Historically, the focus of a community was its religious and/or economic interests which were often reflected in the type and arrangement of the community's housing. In the small village, for example, it was not uncommon to find houses clustered around the community church or structures of local industry. Even today, the design, size, and location of houses are telling indicators of the values and economic profile of the citizenry and also reflect the historical development of the community.

Gig Harbor's development was primarily associated with its fishing and boat building industries which prompted housing developments for local workers near the waterfront. The resulting arrangement of housing and industry created a small town character which is still prevalent in the city's harbor area.

That character quickly changes near the outer edges of the city where increased growth pressures have resulted in a more metropolitan development pattern including commercial centers near freeway interchanges supported by sprawling pods of isolated housing developments. This is a reflection of the changes which have taken place since Gig Harbor's early development and its current tendency to serve as a bedroom community to the surrounding metropolitan area.

Such changes have not been entirely welcome by long term residents of the area. Many residents, as well as surrounding neighborhood associations, have struggled to retain a rural identity despite population increases at the regional level. Gig Harbor's population is small compared to Tacoma, its closest neighbor, but regional growth pressures have forced the City of Gig Harbor to consider ways to retain its small town character while meeting the housing demands of an increasingly diverse population.

These growth allocations are designated in VISION 2040 as the regional growth strategy set forth by Puget Sound Regional Council. Small cities are expected to accommodate eight (8) percent of the allocated Puget Sound regional growth. Over time, some faster growing small cities may grow into larger cities and assume a greater role in accommodating the regional growth allocations.

The City has identified a number of components which will be incorporated into its housing policies including the following:

- a) Identifying the existing housing stock
- b) Determining housing preferences and demand
- c) Identifying housing types acceptable to the community
- d) Compliance with GMA County-wide fair share housing policies
- e) Implementing strategies to meet housing goals

These are more fully addressed in the following analysis, projections and policies.

EXISTING HOUSING STOCK

At first glance Gig Harbor appears to be predominantly composed of single family homes. From the standpoint of area, this assumption is correct. There are currently 775 acres of R-1 (single family) zoned parcels in the city compared to 85 acres of multi-family zoned R-2 & R-3 property. However, the actual unit count between multi-family and single family dwellings is more evenly distributed.

In 2010, 3,825 residential units comprised Gig Harbor's housing stock. (Source: 2010 U.S. Census) This total included 2,095 single family homes and 1,712 multi-family dwellings. The proportion of single family has increased from about 48 percent in 1993 prior to adoption of the first Growth Management comprehensive plan to about 59 percent in 2000 and fell to 54 percent in 2012. Multi-family units remain as a significant portion of the total housing stock. Although the development of multi-family units will continue as allowed, the single family character of the community has been maintained. It should be recognized, however, that most multi-family units are located near the City's fringe - an area not typically associated with the City's historic character. Moreover, where multi-family housing has encroached into the harbor basin, it has been the target of criticism due to imposing scales and designs.

EXISTING DEMOGRAPHIC CHARACTERISTICS

The City's 2007-2011 demographic profile includes the following, based upon the American Community Survey, and is in comparison with the State of Washington (WA) and Pierce County (PC), WA. Representing close to 1% (7,128) of the Pierce County population during the 2007-2011 timeframe.

Gig Harbor is a community with:

- More seniors aged 75 and older (12.1%); but fewer young individuals under 5 (3.4%) and aged 5-17 (14.6%).
- More females (53%) than males (47%).
- A less ethnically-diverse population with more Whites (91%) than Pierce County (76%) and WA State (79%).
- Fewer individuals with a Hispanic/Latino origin (6.8%) than Pierce County (8.9%) and WA State (10.9%).
- A higher median household income (\$62K) than Pierce County (\$59K) and WA State (\$59K).
- Fewer individuals living below 100% of the Federal Poverty Level (10%) than Pierce County (12%) and WA State (13%).

GOAL 6.1: MAINTAIN AND PROTECT THE SCALE AND CHARACTER OF EXISTING NEIGHBORHOODS

6.1.1. Encourage infill

Encourage infill of existing residential neighborhoods with housing types, designs, and sizes similar to prominent and/or historical structures.

6.1.2. Develop design guidelines

Develop guidelines which define how larger multi-family structures may be designed to reflect the massing and scale of smaller existing structures.

GOAL 6.2: ENCOURAGE HIGH DENSITY HOUSING WHICH MAINTAINS GIG HARBOR'S HISTORIC VISUAL CHARACTERISTIC AS A SINGLE FAMILY COMMUNITY

6.2.1. Identify areas where small lot sizes are appropriate

- a) Develop maximum lot sizes for single family homes, e.g, 5,000 - 7,000 square feet.
- b) Allow zero lot line development on smaller lots to retain optimal use of private yard areas.

6.2.2. Minimize appearance of multi-family structures

Avoid high and visually prominent concentrations of multi-family structures on major thoroughfares and boulevards.

- a) Require increased setbacks from street edge with landscaped green space oriented to both the public and residents of the multi-family units. The walled "compound" look as seen from the street should be avoided.
- b) Define stepped height standards which require lower building heights nearer the street edge, and stepping up away from the street.
- c) Identify areas of high-density housing throughout the City to avoid over-concentration in one area.
- d) Retain multi-family structures near the fringe of established single-family neighborhoods or in strategic locations where larger structures will not abruptly alter the single family character.
- e) To the extent possible, incorporate single family design into multi-family housing through the following design techniques:
 - i. Unit clustering and separation
 - ii. Variation in unit design
 - iii. Modulation of facade and roof lines.
 - iv. Avoidance of "book-matched" or symmetrical designs on duplexes and larger units.

6.2.3. Reward acceptance of density with corresponding benefits

High-density areas should be associated with increased areas of open space and other amenities to the public and home owners.

EXISTING HOUSING CONDITIONS

The City is fortunate in that there are no significant areas of blight or decay. On the contrary, there are strong signs of revitalization, particularly in the basin area. A number of older homes along Harborview Drive have been renovated and enlarged and it is expected that these efforts will result in similar activities in the balance of the basin area. Interest in revitalizing these homes can be attributed to the increased value of view properties and to the obvious preference many people have for the area's small town character.

GOAL 6.3: ENCOURAGE MAINTENANCE AND/OR ADAPTIVE REUSE OF EXISTING STRUCTURES FOR RESIDENTIAL USE.

6.3.1. Provide renovation incentives

Allow retention of existing heights and setbacks of historic structures which are renovated for residential use (e.g, do not apply standard "50% clause" requiring demolition of structure if more than 50% of structure is effected in renovation).

6.3.2. Provide financial incentives

Identify fees that might be waived for repair or renovation work as an incentive.

6.3.3 Sponsor clean-up campaigns

Provide regularly scheduled clean-up help and trash collection in neighborhoods.

As blight is almost non-existent in Gig Harbor, there is little reason for an extensive survey of housing conditions at this time. A more pressing need is to identify the types of housing units in Gig Harbor, how these are allocated among the population, and how these reflect the current and future demand of housing.

ALLOCATION OF HOUSING

It is assumed that all persons residing within the City of Gig Harbor are housed. However, the allocation of housing by economic status is not immediately apparent. Homes in Gig Harbor typically demand a high price due to a strong market demand but may currently be occupied by long term residents of limited economic means. For example, many of Gig Harbor's senior citizens may be living in houses with market values far greater than either their current mortgages or original purchase prices would indicate. The 1990 census indicates that the median value of an owner-occupied home in Gig Harbor was \$142,000 while the median value of a home in 2000 was \$215,400. In 2010 the median value was \$421,800, this value is over 6.5 times the median household income (values taken from the 1990, 2000 and 2010 Census for City of Gig Harbor). The fact that property values have increased at a greater rate than income is an issue for the community.

Table 1: Home Values to Income Ratio			
Year	1990	2000	2010
Home value	142,000	215,400	421,800
Value/Income	4.3	5	6.66

As the City's population ages and as market trends remain strong, it is expected that the current allocation of housing according to economic status will change considerably. Gig Harbor is already showing signs of gentrification in the basin area, and even homes outside the view basin are demanding higher prices than many current residents could afford were they to purchase them on today's market. Maintaining the existing supply of affordable housing will therefore be difficult if current market trends continue.

GOAL 6.4: MAINTAIN A "NO NET LOSS" POLICY TOWARD AFFORDABLE HOUSING UNITS

6.4.1. Discourage demolitions

Discourage demolition of existing smaller houses which have a reasonable potential for being salvaged.

- a) Consider fee waivers for building permits to renovate or repair existing houses.
- b) Consider high demolition permit fees with the proceeds applying toward other affordable housing programs in the Gig Harbor area.
- c) Support "existing use" tax assessment as opposed to taxation based upon speculative highest and best use.

6.4.2. Mitigate effects of gentrification

Compensate market "sell up" of units (i.e., gentrification) with a corresponding supply of land available for affordable replacement units.

- a) Solicit the help of local real estate community to identify the number of units which sell for more than 30% of their previous purchase price or value.
- b) Assure that there is sufficient land area zoned for affordable-type development to compensate for loss of affordable units and for account for projected need.

6.4.3 Monitor and assess the success in allocating the countywide housing needs to accommodate the 20-year population in conjunction with the County process established.

- a) In 2020, fund a housing needs assessment in coordination with the local housing authority that includes the following:
 - i) Analysis of housing needs for City residents based on age and special needs.
 - ii) An estimate of housing needs by income groups.
 - iii) Policy recommendations to increase rental affordability.

This assessment will provide additional information regarding housing needs for the 2023 Major Periodic Review of the Comprehensive Plan.

- b) Support the development and ongoing operations of supportive housing with appropriate services for people with special needs throughout the county and region.

HOUSING AFFORDABILITY

The median monthly housing costs for the City of Gig Harbor are estimated at \$1,314, based upon the 2009-2013 American Community Survey 5-year estimate.

Income Characteristics.

The ability to find suitable housing is determined by both the availability of housing¹ and the income level of the householder. The following table indicates the income characteristics of Gig Harbor residents:

Table 2 - Gig Harbor 2012 Income Characteristics

Household* income	Percent of households
<\$10k	9.7%
\$10k - 14.9k	3.4%
\$15k - 24.9k	7.5%
\$25k - 34.9k	5.8%
\$35k - \$49.9k	12.7%
\$50-74.9k	18.3%
\$75-99.9k	10.3%
\$100-149.9k	15.4%
\$150k+	16.9%
Gig Harbor Median Income (2012): \$63,269	

Source: 2008-2012 American Community Survey
 *Average household size for this survey is 2.12
 The 2010 census data shows the vacancy rate to be about 12.7%

In addition to the income characteristics identified in Table 2, the Economic Development Element discusses the top three industry employers based upon the Bureau of Labor Statistics. These are identified in Gig Harbor as Retail, Health Care and Social Assistance, and Accommodations and Food Services. The annual average wages are as follows:

Top Industry Employers	Annual Wage Averages for Pierce County
Retail	\$29,972
Health Care and Social Assistance	\$48,853
Accommodations and Food Services	\$17,215

2013 Washington State Employment Security Department Annual Averages

Cost Burdened Households

¹ The vacancy rate in the city is about 12.7% according to 2010 Census data.

For planning purposes, a household is considered cost burdened when its income is less than 95% of the median income level, and its housing cost is more than 30% of its income. The following matrices indicate that at least 30% of homeowner households and 46.4% of renter households were cost burdened in 2012.

Table 3 – Cost Burdened Households

Owner Occupied Households (Total: 1,857)					
% Income Spent on Housing	Income ranges				
	<\$20k	\$20-34.9k	\$35-49.9k	\$50-74.9k	\$75k+
Pop. in bracket	7.40%	6.30%	12.50%	12.90%	60.90%
<20%	0	0.50%	3.80%	7.00%	40.90%
20-29%	0	1.80%	2.10%	1.20%	12.60%
30%+	7.40%	3.90%	6.70%	4.60%	7.40%
Renter Occupied Households (Total: 1,482)					
% Income Spent on Housing	Income ranges				
	<\$20k	\$20-34.9k	\$35-49.9k	\$50-74.9k	\$75k+
Pop. in bracket	24.00%	12.50%	12.60%	24.20%	19.60%
<20%	0.00%	0.00%	0.00%	4.80%	13.00%
20-29%	1.80%	1.50%	7.00%	12.50%	6.00%
30%+	22.30%	11.00%	5.50%	7.00%	0.60%

Financial characteristics 2008-2012 American Community Survey 5-year estimates

As Tables 2 and 3 indicate, the Gig Harbor community is composed of a broad range of household income and there is an unmet need for affordable housing for current residents. The challenge is to ensure existing affordable housing as well as ensuring additional opportunities for the lower end of the economic spectrum.

GOAL 6.5: PRESERVE GIG HARBOR AS A PLACE TO LIVE FOR PEOPLE OF ALL OCCUPATIONS, INCOMES AND ABILITIES.

To ensure adequate provisions of existing and projected housing needs for all economic segments of the community, a variety of housing types, sizes and values should be available. Housing should accommodate for each income group, individuals, single parents, small and large families as well as disabled individuals and seniors. Furthermore special housing accommodations should be allowed and encouraged for general needs.

6.5.1. Accommodate group housing

Develop standards for senior citizen, foster care facilities, and group housing arrangements as permitted uses in designated zones.

- a) Consider defining maximum family size of unrelated individuals sharing a housing unit according to the ability of the structure to accommodate more persons:

- i. Are there sufficient numbers of bedrooms to avoid overcrowding.
 - ii. Is there adequate parking to meet the needs of licensed drivers within the facility.
- b) Redefine density standards to allow for higher numbers of single room occupancy units (SRO's) and increased numbers of beds in senior or group housing complexes.

6.5.2. Encourage accessory units

Provide incentives to single family homeowners to build accessory units on their property, e.g, reduction or waiver of city fees.

6.5.3. Address the relationship between employment and housing

The adopted 2030 total employment target for Gig Harbor according to the Pierce County 2014 Buildable Lands Report is 9,954. Our 2010 total employment estimate is 9,155 and from development currently underway 500 estimated jobs will be added bringing us to just under 200 jobs short of our 2030 goal. The Economic Development Element has further information on the relationship between employment and housing.

6.5.4. Allow the transfer of City owned property for affordable housing needs

Appropriate properties owned by the City of Gig Harbor should be considered to address affordable housing needs.

MEETING THE HOUSING DEMAND

Required number of units

To determine whether the City’s residential capacity is sufficient to accommodate the growth target, the population increase must be translated into households. The Pierce County 2014 Buildable Lands Report shows that Gig Harbor had a total of 3,560 housing units in 2010 and will have a total housing unit need of 5,431 by 2030.

Table 4 - Housing Unit Needs

2010 Total Housing Units¹	2030 Total Housing Units Needed²	Additional Housing Needed (2010-2030)	Displaced Units	Total Housing Units Needed
3,560	5,431	1,871	89	1,960

1. 2010 Census.

2. Adopted by Pierce County Ordinance No. 2011-36s.

Existing Residential Capacity

An additional 1,871 units will be needed to accommodate the forecast growth between 2010 and 2030. As redevelopment occurs, 88 units are expected to be displaced resulting in a total need of 1959 units. Table 5 shows the City’s remaining residential capacity by zoning district.

Table 5 – Existing zoned capacity

Zoning District	Housing Capacity
R-1	975
R-2	805
R-3	13
RB-1	23
RB-2	291
MUD	271
PCD-RLD	644
PCD-RMD	466
B-2	0
Total Housing Capacity	3,488

Source: Pierce County Buildable Lands Report 2014

The zoned capacities reflected in Table 5 include vacant lands and underdeveloped parcels. In calculating capacity for underdeveloped lands, there is a presumption that existing units will be displaced. These units are deducted from the capacity to arrive at the total number of units that could be accommodated under the existing development standards. The capacity shown in the table does not reflect all potentially developable or redevelopable land in the City. The analysis includes an assumption that a percentage of both vacant and underdeveloped land will not be available for development prior to 2030.

According to the analysis above, available capacity is sufficient to accommodate the forecasted growth including available land in each land-use category. (This can accommodate government-assisted housing, housing for low-income families, manufactured housing, multifamily housing, group homes, and foster care facilities but only in appropriate zones.) The existing capacity provides an excess cushion of 30 percent above the projected need.

Identifying the Affordable Housing Gap

It is evident from Tables 1 & 3 that many single family homes are unaffordable to a significant portion of Gig Harbor's current households. A household at the City's 2010 median income of \$63,269 could pay a monthly payment of approximately \$1,580, or a maximum mortgage of about \$232,513, to be under the 30% cost burdened household status. This shows that the average 2010 household is cost burdened by the average 2010 household cost of \$421,800. It is evident that this either excludes a large portion of the community from homeownership or cost-burdens these households.

It is also apparent from Table 3 that the City's rental housing stock does not fully provide for all economic segments. However, at the lower end of the income spectrum, market-rate housing may not be an option. Government and non-profit programs may need to provide for the neediest households. The City can also encourage provision of affordable housing through incentives and regulatory strategies. Regulatory strategies may include control of development costs and allowing flexibility to implement creative solutions like reuse of structures, accessory units, manufactured housing, and mixed-use projects.

COUNTY-WIDE FAIR SHARE ALLOCATIONS

The future need for affordable housing in Gig Harbor is based upon the City's assessment of 2010 Census data. County-wide planning policies require that each municipality provide for its fair share of the County's affordable housing needs. This policy is based upon the State Growth Management Act stipulation that all county-wide plans shall ". . . consider the need for affordable housing, such as housing for all economic segments of the population and parameters for its distribution". Accordingly, Pierce County has developed a fair share formula for determining the City's existing and projected need of affordable housing units.

As required by the County Wide Planning Policies, Gig Harbor's affordable housing goal is to allocate 25% of our 2010-2030 growth of 1,871 additional housing units as affordable housing. That equates to 468 permanent, dedicated affordable housing units.

The future need for affordable housing will largely be met through multi-family housing. 39 percent of the City's zoned residential capacity may be developed as multi-family units ranging from duplex to larger-scale structures.

GOAL 6.6: SUPPORT COUNTY-WIDE FAIR SHARE HOUSING ALLOCATIONS

6.6.1. Require fair share housing in new subdivisions or housing developments

Require new subdivisions or developments to provide a "fair-share" allocation of affordable housing within the subdivision or residential developments.

- a) Develop a per-lot formula which identifies the number of required affordable units within a subdivision or housing project.
- b) Assure that impact fees are assessed to encourage affordable housing rather than hinder it.

6.6.2. Allow flexible zoning standards

Consider flexible zoning standards which encourage innovative development of affordable housing units including the following:

- a) Housing units above or connected to commercial shops.
- b) Allowances for Single Room Occupancy (SRO) housing.
- c) Studio apartments.
- d) Accessory apartments.
- e) Parks for full sized and "efficiency" sized manufactured housing units.

6.6.3. Encourage conversions

Encourage the redevelopment of abandoned or blighted structures which could be converted to quality low-income or affordable housing.

6.6.4. Partner with affordable housing organizations

Partner with organizations capable of long-term consistent coordination of housing planning, design, development, funding, and housing management to help meet the affordable housing gap.

6.6.5. Meet County-wide fair share affordable housing allocation

The City, in working with private and public entities, should satisfy the county-wide goal of 25% of our allocated growth with permanent affordable housing units by 2030.

6.6.6. Inclusionary Housing Program

Implement an inclusionary housing program that incentivizes producing and preserving affordable housing in Gig Harbor, in alignment with the adopted goals and policies of the Comprehensive Plan. The inclusionary housing program, at a minimum, should include incentives for the following:

- a) Tax relief for the inclusion of low-income housing units in mixed use or residential developments as allowed by state law.
- b) Site appropriate incentives for accessory dwelling units in existing neighborhoods.
- c) Allow higher density housing, including cottage housing, in preferred areas. Preferred areas include adopted CoLIs, and transition zones between higher intensity uses and single family development.
- d) Additional incentives should include fee waivers from development or permitting costs, expedited permit review, and/or parking reductions.

ADDRESSING HOUSING COSTS

Housing affordability is affected by a number of variables, many of which affect costs relating to the actual purchase or rental of a house or unit. These include land costs, material costs, labor, permit fees, the size of the structure, the design of the structure, infrastructure costs, and market influences. Housing affordability is further affected by after-purchase costs such as utilities, maintenance, taxes, homeowner's association fees (when applicable), insurance and proximity to employment. Many of these costs are directly related to regulatory policies and housing management and can be influenced by regulatory reform and government support for new and innovative management techniques to insure housing is affordable for those of low-income to above moderate income and those in between.

GOAL 6.7: MINIMIZE DIRECT COSTS OF NEW HOUSING CONSTRUCTION

6.7.1. Minimize costs associated with land

Reduce housing costs associated with land through policy reform.

- a) Identify areas where small lots may be allowed or required to accommodate smaller single family houses, patio houses, or townhouses.
- b) Encourage condominium development as a means of providing ownership opportunities.
- c) Provide incentives for increased densities on residential lots or consider density based upon performance standards as opposed to maximum unit allowances.
- d) Provide for the siting of manufactured housing based upon the same performance standards as other single family units, which address minimum/maximum development parcel size, buffering, landscaping and open space.

- e) Establish a "no net loss" policy toward land occupied by affordable housing units.
- f) Identify and retain parcels with the fewest environmental and site constraints for high density and/or affordable housing development.
- g) Allow (or require) utilization of space over commercial structures to be used for residential units.

6.7.2. Minimize high material costs

Identify ways to minimize the costs and volume of materials as suggested in the following examples:

- a) Allow and encourage designs which use the least amount of the more expensive materials (e.g, square houses have less outside wall area than rectangular house of the same square footage, hence, less brick or siding is required; vertical house designs are more cost effective than horizontal designs because they have smaller foundation and roof areas; narrow spans of joists and rafters are more cost effective than wide spans because smaller structural members may be used).
- b) Allow use of substitute materials which provide the same visual quality as natural materials.

6.7.3. Support labor cost-saving opportunities

Support regulations or programs which provide owner/builder opportunities.

- a) Provide advice and information to those desiring to build their own homes.
- b) Encourage financial institutions to provide financing for owner/builders.
- c) Give priority to permit applications of owner builders needing the full building season to complete their project.
- d) Encourage housing co-ops and group efforts (e.g., Farm Home owner/builder programs).
- e) Take advantage of cost savings associated with controlled building techniques, e.g, manufactured or modular housing.

GOAL 6.8: ELIMINATE INCENTIVES TO BUILD LARGER HOMES THAN ARE NEEDED FOR TYPICAL SIZED HOUSEHOLDS IN GIG HARBOR.

The size and value of a house is directly correlated to the size and value of the land. Typically, loan approvals are based upon a cost ratio between the value of the land and the value of the structure. Hence, the higher the land value, the higher the cost of the house must be.

6.8.1. Minimize per-unit land values

Attempt to minimize value of parcels designated for affordable housing to allow for smaller sized affordable units.

- a) Minimize per-unit parcel size by allowing increased density.
- b) Identify areas for affordable housing where the market is least likely to influence land values (e.g., non-view property).

6.8.2. Encourage retention of existing smaller houses

Consider incentives which encourage owners of smaller houses to retain them for affordable housing units.

- a) Tax incentives.
- b) Density incentives on lots with existing affordable units.

GOAL 6.9: MINIMIZE INFRASTRUCTURE COSTS ASSOCIATED WITH HOUSING DEVELOPMENT

The City has adopted standards which specify minimum infrastructure improvement requirements for new developments. It is the City's policy to assure that service levels achieved as a result of adopted standards are not diminished. However, the City also recognizes that comparable levels of service may be achieved through creative site designs and amenity packages which may be more cost effective than conformance to general site development standards.

6.9.1. Consider alternatives

Clearly specify levels of service and benefits to be achieved through adopted standards and give due consideration to alternative proposals designed to achieve the same end.

6.9.2. Promote cost effective designs

The greatest savings of infrastructure costs can be achieved through compact development or expansions of developments with infrastructure already in place. These should be encouraged.

GOAL 6.10: MINIMIZE COSTS ASSOCIATED WITH PERMIT PROCESSING AND APPROVALS BY STREAMLINING TURN AROUND TIME FOR NEW APPLICATIONS FOR AFFORDABLE HOUSING

6.10.1. Provide clear standards for development

Develop and maintain clear development standards regarding site design and building design.

6.10.2. Reduce environmental review time

To the extent possible, perform an area-wide analysis of land characteristics and environmental impacts based upon a predetermined use and density.

GOAL 6.11: PROVIDE ASSISTANCE IN MINIMIZING INDIRECT HOUSING COSTS.

Many costs associated with housing are born after the actual sale of a home and may therefore be considered indirect costs (e.g., utilities, taxes, and maintenance). These contribute to the burden of housing costs and should not be overlooked as a consideration of housing affordability.

6.11.1. Minimize sewer rates for affordable housing

Provide city-rate sewer service to affordable housing units outside the city but within the city's urban growth area.

GOAL 6.12: SEEK FUNDING FOR IMPLEMENTATION OF AFFORDABLE HOUSING

Funding sources include the Housing Trust Fund, and federal subsidy funds such as Community Development Block Grant, HOME Investment Partnership, and other sources to implement housing preservation programs outlined in this element.