

Chapter III: Housing
ElementHousing Element

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EXECUTIVE SUMMARY

The demand for housing in the future will be accommodated by the adequate supply of land contained within the City’s Urban Growth Area. No immediate deficiency will result from an increased demand for housing.

In addition to ensuring that adequate land capacity will be available to accommodate the expected growth in households, the City must do what it can to ensure diverse housing

HOUSING ELEMENT AT A
GLANCE: SUMMARY OF
CONCLUSIONS

- The average number of people per household will continue to decrease through 204536.
- The plan projects that 4,6592,884 new housing units will be built in Ferndale by 204536.
- There will be an increased demand for elderly housing that promotes independent lifestyles.
- The need for varying housing types will increase, including both detached and attached single-family, as well as multifamily developments. Single-family residential development will remain the predominant form of housing, though multifamily and variations of multifamily development will increase.
- Strong residential neighborhoods. A greater mix of walkable neighborhood commercial and residential (urban villages) will remain the essential be a new component ingredient for a to the vibrant community.
- A greater percentage of residents in Ferndale live below the poverty line than the Washington State average, but a smaller percent live in poverty in Ferndale than the Whatcom County average.
- The lack of access to amenities, recreation, schools, employment, or opportunities to practice sustainable urban agriculture impacts low-income

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Exhibit D

households most dramatically.

- ~~Nearly 1/5 of the City's existing housing stock will be seventy years or older by 2036.~~

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opportunities for all income groups. Although no city can guarantee that the housing built will be affordable to all income groups, cities can plan for and accommodate housing that is more affordable using factors it does control, such as land use regulations. For instance, the City can ensure that it has an adequate amount of land zoned to facilitate the development of affordable housing opportunities, such as smaller lot sizes, townhouses, cottage housing, cluster housing, accessory dwelling units, duplexes, triplexes, small-scale apartments, senior apartments, and single-room-occupancy housing.

In this regard, the City is actively taking steps to increase its capacity to eliminate potential future housing deficits.

~~Though not a requirement of the Growth Management Act, this element also seeks to identify issues that may affect the quality of life of Ferndale residents, such as access to recreational opportunities, how housing design may impact crime, and the ability to grow food or experience the environment in close proximity to housing.~~

Finally, this element also maintains the goal of preserving and promoting strong neighborhoods in which residents care about and invest in their community, participate in community affairs, and engage with one another. ~~These strong neighborhoods represent the essential character and identity of Ferndale.~~ These neighborhoods are and will continue to be the central focus of daily life for Ferndale citizens – and are the vital ingredient in making Ferndale “home.”

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INTRODUCTION

The Housing Element is perhaps the most personal component of the Comprehensive Plan, as it concerns the immediate environment in which residents live and raise their families. The primary goal of the Housing Element is to meet the current and future needs for housing for Ferndale residents. The ability to obtain affordable housing is essential to a stable, healthy, and thriving community. Most housing is not built by cities, but by the private sector. However, cities and other entities, such as lending institutions have a significant role in the supply and affordability of housing. This element focuses on the housing supply and affordability factors that the City can either control or influence.




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PURPOSE AND SCOPE

Figure 1
Population and Housing Units Growth

	2023 DATA	2045 PROJECTED	% CHANGE
 POPULATION	16,762	27,723	+65%
 HOUSING UNITS	5,966	10,625	+78%
 PERSONS PER UNIT	2.68	2.35	-12%

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The Housing Element is designed to help ensure that sufficient land remains available to allow the private marketplace to develop housing at a level that meets consumer demand and is accessible to all income segments of the population. Between 2013 and 2023 Ferndale experienced a 2.6 percent average annual growth rate. Over the next 20~~14~~-year planning period, Ferndale is projected to experience a 2.3~~4.6~~ percent average annual increase in population.

In many ways, the City's housing needs in 2045~~36~~ will differ from the housing needs of the past. A combination of changing planning and legislative requirements, rising housing costs, an aging population, changing housing expectations for younger generations, ~~smaller (on average) household sizes~~ and the overall densification of the community, all mean that housing issues in Ferndale will not be resolved by calculating whether sufficient land is available for housing. Instead of simply calculating overall land area, the Housing Element seeks to establish measurable goals and policies to ensure that housing in

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Ferndale meets the needs of the people who live ~~there~~[here](#).

~~The Housing Element is designed on the following values, which are integrated within the various issues discussed in the element:~~

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The Housing Element of the Comprehensive Plan is used by the City of Ferndale to establish policies and identify appropriate land areas to ensure that housing opportunities in the City are not only sufficient to meet demand at all economic levels, but to support Ferndale residents in their efforts to enjoy a high quality of life. In meeting these objectives, the element is also intended to implement the requirements of the Growth Management Act.

~~The City has determined that the following elements represent an integral part of the planning process for future housing in Ferndale:~~

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Relationship to Plan Elements

The Housing Element is closely linked to the Land Use, Transportation, Capital Facilities, and Utilities Elements of the Comprehensive Plan. ~~The Housing Element goes beyond the number of housing units needed to meet population growth projections.~~ These linked Plan Elements contain important factors to be considered when planning for affordable housing, both ~~to~~ for the citizen and in consideration of long-term costs to the community for streets, utilities, and services. This relationship is illustrated in Figure ~~X3.~~ below:

Figure 2
Housing is Linked to the Land Use, Transportation, & Capital Facilities Elements



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ADEQUATE LAND



Per the City's Land Use Element, the City and its Urban Growth Area are sufficient to support future housing needs.

A series of land use changes intended to permit higher densities and a range of housing options preceded the 2025~~46~~ Comprehensive Plan Update, and the City does not believe a deficit is likely during the planning period. Should growth not meet these density expectations, or should it exceed capacity, modifications in Urban Growth Area boundaries or land use controls will be necessary in the future.

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CAPACITY



Based on the Capital Facilities and Utilities Elements and the completion of projects listed in adopted long-range capital improvement plans, no deficiencies are projected that would reduce or limit the overall housing capacity of the City.

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Housing conditions and housing demand will change between 2025~~52~~ and 2045~~36~~. This section seeks to identify some of the major themes that are expected to present themselves during the twenty-year planning period.

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SINGLE FAMILY DETACHED

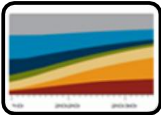


The Land Use Element includes a capacity estimate of overall housing within the City and UGA, projecting that up to 1,5492,392 more single-family units (attached and detached) and 3,1104,918 multifamily units could be constructed by 204536. The City requires significantly higher densities in certain areas of the City. The estimate also does not attempt to project the variations of residential development discussed later in this element, which may blur the lines between single and multi-family multifamily development. As of 2022, the City has the capacity to accommodate another 2,392 single family units and 1,918 multi-family housing units.

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DEMOGRAPHIC TRENDS (INVENTORY AND ANALYSIS)



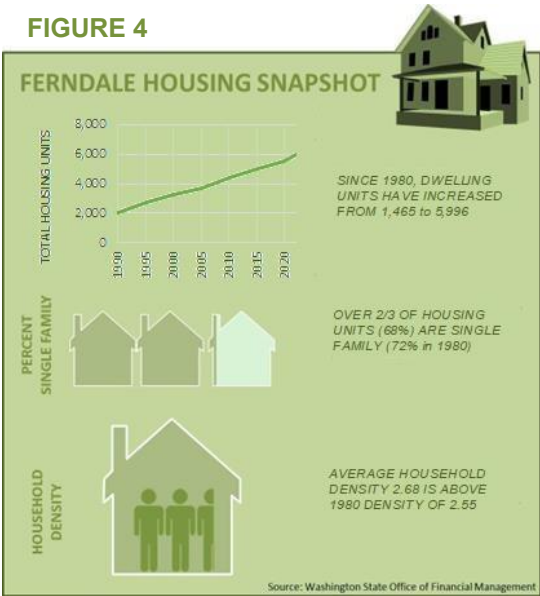
This section includes an inventory of housing types within the City as well as future growth projections and needs within the twenty-year planning period. Where applicable, additional analysis is provided.

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Existing Conditions and Anticipated Housing Trends

FIGURE 4



3,661.

The current (2023²) population of Ferndale is 16,762^{45,790}. As shown in the Housing Snapshot (Figure X) to the left, there are 5,966^{6,428} dwelling units in the City.

The City has been remarkably had remained consistent in terms of household population, maintaining an average population of between 2.49 and 2.78 persons per household since 1980.

This plan anticipates a slight decrease to 2,354⁸ persons per household by 2045³⁶. A total of 4,659^{1,211} new residential units, with a one third^{ninety percent} of these units built as traditional single family detached homes^{uses}, are expected by 2045³⁶—resulting in a total population increase of 10,961.

One purpose of the Housing Element is to establish policy directives for the future of housing in Ferndale. In order to develop these policies, at least a basic understanding of future growth and demographic trends is required^{helpful}.

Future Growth and Demographic Trends

- Ferndale's population will continue to increase, and will require housing accessible
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2022

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at all income levels.

- Ferndale's population is aging and will demand a new supply of appropriate and affordable housing, ranging from multifamily units to group quarters that facilitate aging in place.

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- Following major shifts in the housing market since the 2016 Comprehensive Plan update, affordable home ownership opportunities are limited, especially for households earning less than 160% of median income.
- Low rental vacancy rates County-wide have contributed to rising rental costs in the City. About 57% of Ferndale renter households are housing cost burdened, meaning rent and utilities require more than 30% of household income.
- Sidewalks and other urban amenities that have come to be expected in many areas are not available in all neighborhoods.
- The City is focused on closing gaps between housing along Portal Way and LaBounty Drive and other community assets, such as trails, parks, or schools.
- ~~Housing within the Downtown core is often separated from adequate parking facilities.~~
- While the majority of Ferndale's population is in close proximity to schools and parks, ~~some~~ several of Ferndale's fastest-growing neighborhoods (Douglas Road, LaBounty, and Portal Way, ~~Smith Road~~) are not within walking distance.

WHAT IF: BETTER NEIGHBORHOODS

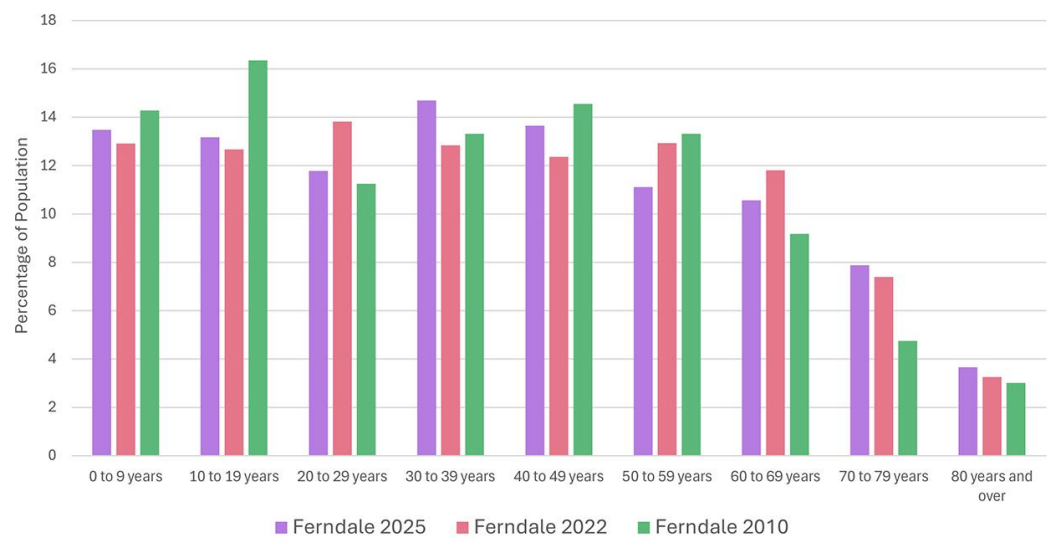
~~At its most basic level, this element seeks to ensure that future housing in Ferndale will serve the needs of future Ferndale residents, allowing them to pursue their individual dreams and lead their lives based on their own terms.~~

~~The City has an important role to play, by ensuring that neighborhoods have access to transportation, recreation, schools, and jobs. The City is also responsible for providing police and fire services, as well as water and sewer.~~

~~The Developer is also responsible for ensuring that the housing they create does not prevent future residents from achieving their goals. This can be accomplished by creating sufficient open space, adequate parking, and safe, attractive and efficient building designs.~~

~~The Resident has the most important job, by maintaining their home and property, as well as taking part in community events and holding their elected officials accountable.~~

Figure 4
Population Distribution by Age Group in Ferndale



Esri Updated Demographics, 2025

Figure 5
Racial Makeup of Ferndale and Whatcom County

RACE OR ETHNIC CATEGORY	FERNDALE		WHATCOM COUNTY	
	2015	2020	2015	2020
Asian	7%	4%	4%	4%
Black or African American	2%	0%	1%	1%
Hispanic or Latino of any race	11%	15%	9%	10%
Other Race	5%	6%	6%	7%
White	76%	75%	80%	78%

US Census Bureau, 2016-2020 American Community Survey 5-Year Estimates (Table DP05); Washington Department of Commerce, 2023

Projected Demographic Shifts-

Demographic changes in Ferndale will have major implications for future housing needs.

Aging population: Like most cities in Whatcom County, Ferndale's median age is gradually increasing. Improved health awareness and technological advances in health care are allowing people to live longer today than in the past. As the aging population moves through retirement, there will be an increased need for assisted living facilities. An increase in "active retirees" who favor smaller homes while still preserving their independence is also expected.

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According to the U.S. Census Bureau, the median age of Ferndale residents is 38.1, an increase of 5.1 years from 2005 levels. The median age of Ferndale residents is younger than Whatcom County (38.7) and the United States (38.8). The average household size in Ferndale contains 2.68 members. This is greater than both the average Whatcom County household size (2.45) and that of Washington State (2.54). The percentage of population by age for Ferndale, Whatcom County and the State of Washington is shown in [Exhibit Figure 4HE-1](#).

Generational Preference: ~~Younger generations have increasingly favored smaller homes and even multi-family residences not only as an affordable alternative to traditional single family development but in some cases as the preferred alternative to a single family lifestyle. Often, the housing choices of the younger generations may overlap with the choices of older generations, prioritizing close proximity of residential housing to dining, shopping, and work. A robust Downtown or mixed use environment is expected to act as a draw for many of these residents.~~

Household Trends: Nationwide, it is projected that over the next four decades the number of one-person households will increase substantially. These one-person households may vary significantly from one another, and will feature individuals across many demographic groups. The land use needs for these households will also vary substantially, but in general the overall building or unit size may decrease from existing levels.

Regional Inventory: Ferndale's housing market is significantly influenced by the housing trends and inventory in Bellingham and surrounding cities. If the inventory of affordable single-family lots in Bellingham is diminished, it is likely that Ferndale will experience increased demand – and vice versa. In recent years, there has not been a decrease in demand for housing, either in Ferndale or surrounding areas, as much like the rest of Western Washington, Whatcom County is dealing with a housing shortage.

~~This is evidenced by the fact that when the inventory of single family residences diminishes in Bellingham, Ferndale often experiences an increase in single family applications. For multi-family development, scarce availability of multifamily residential units in Bellingham tends to increase the rental rates of multifamily development in Ferndale.~~

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COST OF LIVING:

Affordable housing and the cost of living are closely related issues. The percentage of income devoted to housing costs is generally higher than the national average, which creates potential risk to low and even moderate-income households. Traditional housing cost analysis focuses on rent or mortgage payments, but a more accurate measurement considers grocery, utility, transportation and health care costs.

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Put simply, if more efficient, more durable fixtures, heating units, insulation, and other methods of construction are integrated into new structures at the time of development, the cost of living for residents through the life of the structure will be reduced. While this may result in moderately higher costs initially, the net benefit to tenants could be significant. In order to reduce the economic strain on residents, the city can look to methods of easing these costs by reducing the overall cost of housing, in the following areas:

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- **Grocery:** Community organizations such as the Ferndale Food Bank and Mircle Food Network provide free or low-cost groceries. Grocery purchases represent a private transaction with little City control or oversight, beyond establishing land use controls that permit and encourage competition. Maintaining a vegetable garden can reduce household food expenses. The City recognizes this absolute right and permits its use.

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- **Health:** The City does not have direct control over health care, but the promotion of active lifestyles, creation of trails and open spaces, and establishment of bicycle lanes, and utilizing Well City and other programs may reduce these costs.

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- **Transportation:** The City may seek to reduce transportation expenses to households by meeting the transit needs of existing development and encouraging the location of new housing in transit corridors.

- **City Utility Costs:** The City has a Utility Discount Program to offset water, sewer, and storm rates for the bi-monthly utility bill. It offers two tiers of reductions based on the customer's adjusted gross income (AGI) from their most recent tax filing and the number of individuals residing in the household. A customer whose AGI is less than 150% of the Federal Poverty Level (FPL) qualifies for a 30% reduction, while those whose AGI is between 151 and 200% of the FPL qualifies for a 15% reduction. Customers who are actively enrolled in the Whatcom County Property Tax exemption program automatically qualify for a 30% reduction.

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- **Other Utility Costs:** The City does not have direct control of utility billing for private service providers, but may seek to emphasize or require high efficiency construction that will can reduce utility costs including, such as:

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- **Building Methods:** The City may consider adopting additional or alternative building and development codes that emphasize high efficiency development, either as a method to remove obstacles to those applicants who wish to pursue these options, or to raise the bar for all applicants by requiring a higher minimum efficiency level. Building with more

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affordable materials and methods of construction can also help to produce structures at an overall lower cost; however, this should not compromise lasting quality or energy efficiency.

Energy efficient fixtures, such as : Building and retrofitting dwellings to improve energy efficiency can significantly reduce water and electric bills. The upfront costs of investing in efficient heating and cooling systems, low flow bath fixtures, and even solar panels, all of which have the potential to reduce water and electric bills over time, can be recouped in a matter of years.

Furthermore, Puget Sound Energy and Cascade Natural Gas offer rebate programs for the installation of higher efficiency heating systems depending on a home's current heating and energy sources.

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Housing Affordability

According to Esri's Updated Demographics (based on US Census Bureau data), the median house value in Ferndale in 2025⁵² is \$~~454,651~~630,121. This value is significantly higher than that of the United States (\$~~369,949~~368,511), but lower than the median Whatcom County house value (\$~~528,685~~669,612) and that of Washington State (\$~~550,561~~641,336). ~~Exhibit HE- Figure 26~~ illustrates the value of housing in Ferndale compared with housing costs in Whatcom County and in the State of Washington.

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Figure 6
2025 Home Value Distribution (Percent of Homes)

HOME VALUE	FERNDALE	WHATCOM COUNTY	WASHINGTON
Less than \$50,000	0.43	1.55	2.16
\$50,000 to \$99,999	0.96	1.38	1.37
\$100K to \$149,999	0.65	1.04	1.18
\$150,000 to \$199,999	1.84	0.81	1.34
\$200,000 to \$299,999	1.92	2.09	4.54
\$300,000 to \$399,999	5.66	4.84	8.16
\$400,000 to \$499,999	13.59	11.28	13.46
\$500,000 to \$749,999	47.92	39.82	31.44

Esri Updated Demographics, 2025

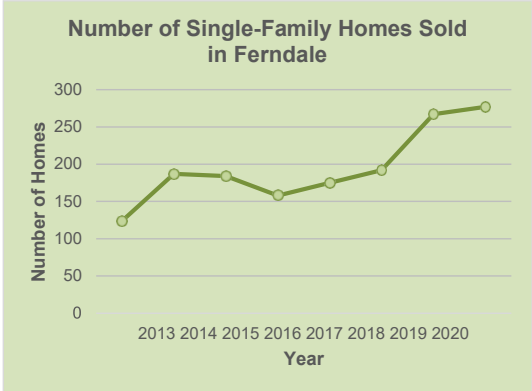
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Exhibit HE-Figure 3X

Housing Costs – Single-Family

Housing values in the Ferndale area have rebounded since the Great Recession from 2008 through 2010. As of 2016, the average home value has returned to pre-recession levels. While housing values have fluctuated due to economic uncertainty, housing values in Ferndale remain slightly less than similarly sized development in Bellingham. In addition, the available single-family housing stock in Ferndale provides a range of alternatives to the Bellingham market, which has become increasingly focused on multifamily development.

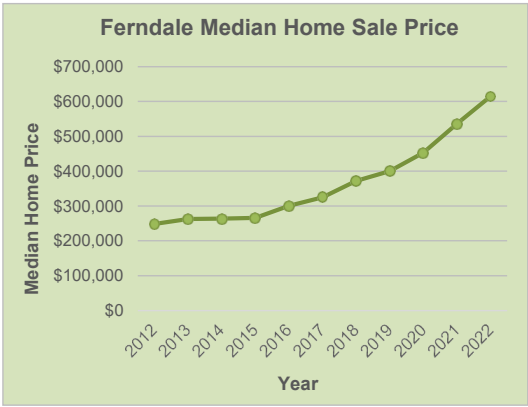


Source: Whatcom County Association of Realtors

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Housing Costs – Multi-Family (Rental)

There are few multi-family multifamily vacancies in Ferndale or in the wider Whatcom County area. The lack of available multifamily units reduced the countywide vacancy rate to 1.3% in March 2018, before dropping to 0.4% in March 2019, and then rebounding to 1.1% by March 2022. The low vacancy rates region-wide have contributed to higher rental costs (\$1,166 March 2022, \$815 March 2014) and have likely reduced cost variations from jurisdiction to jurisdiction. While in 2000, Ferndale's average rent was approximately 95% of the average for Whatcom County as a whole, Ferndale's rents were 87% of Whatcom County's as of 2020.



Source: Redfin Housing Market Data

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Ferndale Income Levels

Median income is defined as the mid-point of all reported incomes. For example, half of all households had higher incomes and half of the households had lower incomes than the mid-point. The median household income in Ferndale in 2025² is ~~\$84,537~~ ~~\$89,480~~. This is ~~slightly~~ lower than the median state income of ~~\$88,312~~ ~~\$100,361~~, but is ~~slightly~~ higher than ~~the national~~ ~~Whatcom County's~~ median income of ~~\$72,432~~ ~~\$79,151~~. ~~Exhibit Figure HE-48~~ illustrates the income range of Ferndale residents compared with residents of Whatcom County and the State of Washington.

Figure 8
Distribution of HH Income as % of Households

INCOME IN 2025	FERNDALDE	WHATCOM COUNTY	WASHINGTON
Median Household Income	\$89,480	\$79,151	\$100,361
Less than \$15000	6.87	9.46	6.94
\$15,000 to \$24,999	2.76	5.45	4.56
\$25,000 to \$34,999	6.61	5.97	4.64
\$35,000 to \$49,999	9.94	10.01	7.56
\$50,000 to \$74,999	14.79	16.56	13.69
\$75,000 to \$99,999	14	12.29	12.42
\$100,000 to 149,999	19.8	16.86	18.57
\$150000 to \$199,999	11.23	9.65	11.94
\$200,000 or more	14.01	13.76	19.68

Esri Updated Demographics, 2025

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While Ferndale’s median household income has remained relatively consistent when compared to state and national averages, the percentage of people earning less than \$35,000 per year (not adjusted for inflation) declined more between 2013 and 2022 in Ferndale (- 52%) compared to Whatcom County (- 38.7%) or Washington State (- 40%).

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Housing Equity

It is an obvious statement that different income household groups can afford different housing prices. It is generally accepted that households that pay more than 30 percent of their gross income in housing costs are in distress.

The U.S. Department of Housing and Urban Development (HUD) uses the following definitions to define income levels:

<u>Group</u>	<u>% of Median Income</u>	<u>Corresponding Household Income levels in Ferndale¹</u>
Extremely low income	Below 30% of median income	Less than \$25,361,843/year
Very low income	Between 31% and 50% of median income	Between \$25,362,844 and \$424,268,740/year
Low income	Between 51% and 80% of median income	Between \$442,269,741 and \$67,630,71,585/year
Moderate income	Between 81% and 95% of median income	Between \$67,634,71,585 and \$859,349,006/year
Middle income	Between 96% and 120% of median income	Between \$859,344,006 and \$1047,444,376/year

¹2022 Household Income Levels are from Esri's Updated Demographics for the City of Ferndale. These
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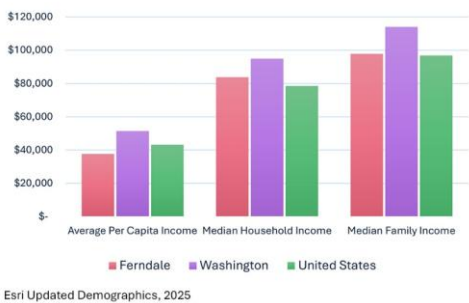
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are slightly lower than the Median Income Limits for a family of 4 for the Bellingham MSA shown in the Summary of Future Housing Needs section.

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Exhibit HE-5 compares local, state and national income and poverty levels:

Figure 9a
Comparison of 2023 Income Levels



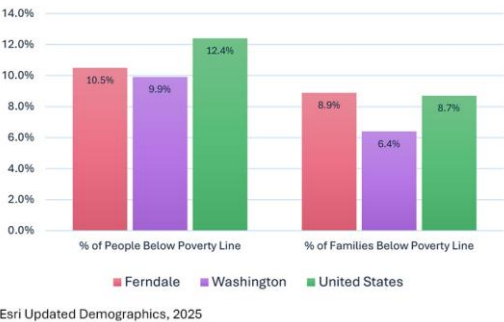
A person who is making \$89,480 a year (the median family income in 2025) is considered to be living in affordable housing if his/her/their monthly payments for housing do not exceed \$2,443 per month. Many people do not make this amount of money in Ferndale. A person who is making \$16.66 per hour (Washington State minimum wage, 2025) and works 40 hours per week earns approximately

\$

32,739 per year, or \$2,728 per month. According to the affordable housing definition, this person's rent and cost of utilities cannot exceed \$866 per month to be considered affordable.

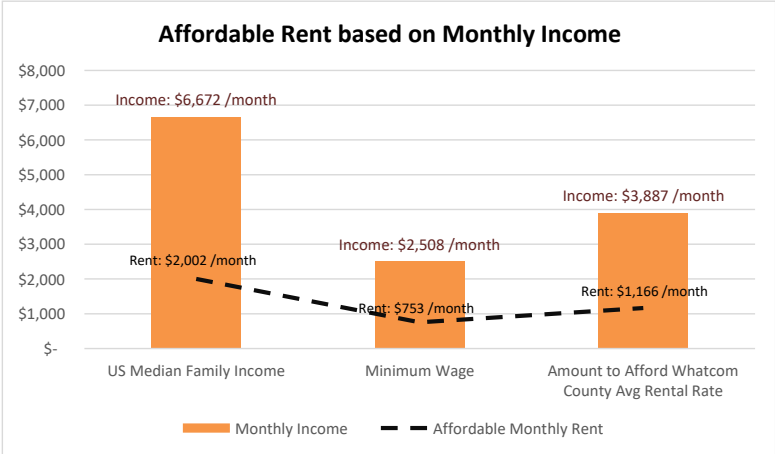
In addition, based on the average county-wide rental rates of \$1,166 per month an individual would need to earn \$46,640 per year to sustain those rates at 30% of overall income. Exhibit HE-6 shows that nearly 57% of Ferndale's renting population does not meet these earning requirements.

Figure 9b
Poverty Levels



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Exhibit HE-~~Figure X6~~



57% of Ferndale renters are housing cost burdened according to US Census Bureau ACS 2020 statistics, indicating that these households have existing housing costs that are above 30% of their monthly income, and this number has likely continued to increase since then. Total household incomes include all households, including homeowners, many of whom can afford well above the average rent but are not renters. Cost burdened renter statistics also include households that may be able to afford the average rent but are paying housing costs that are above average. This can occur for many reasons but is often related to larger households that require larger than average rental units.

Historically, federal and state governments have played primary roles in meeting the housing needs of low-income households. The role of local government, especially those cities (such as Ferndale) that, due to their size do not have full access to programs that may reduce the cost of affordable housing, has primarily been to ensure that adequate land is zoned for a variety of housing choices.

While small local governments may not be able to provide direct financial assistance to low-income households, they can have a significant influence in ensuring that low-income households have access to transportation, schools, recreation, shopping, and jobs.

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²57% of Ferndale *renters* are housing-cost burdened according to US Census Bureau ACS 2020 statistics, indicating that these households have existing housing costs that are above 30% of their monthly income. Nearly 25% of *total* Ferndale households cannot afford the average rental cost based on income levels (see Exhibit HE-4). Total household incomes include all households, including homeowners, many of whom can afford well above the average rent but are not renters. Cost burdened renter statistics also include households that may be able to afford the average rent but are paying housing costs that are above average. This can occur for many reasons but is often related to larger households that require larger than average rental units.

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Further, local government has the ability to reduce certain housing costs by requiring that construction methods do not lead to high utility costs for consumers.

Displacement Risk

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The risk of residential displacement from market forces and changes in zoning regulations are potential factors in Ferndale. The areas in Ferndale that have the highest likelihood of residential displacement risk are those that have older and well-established manufactured home communities. The Portal Way area is home to six of the eleven communities within Ferndale and continues to be one of the fastest growing areas. The same is true for Douglas Road, which has two of the largest communities (eight and twelve acres) and has developed significantly in the last ten years. Additionally, there are two more manufactured home communities on Main Street, east of I-5.

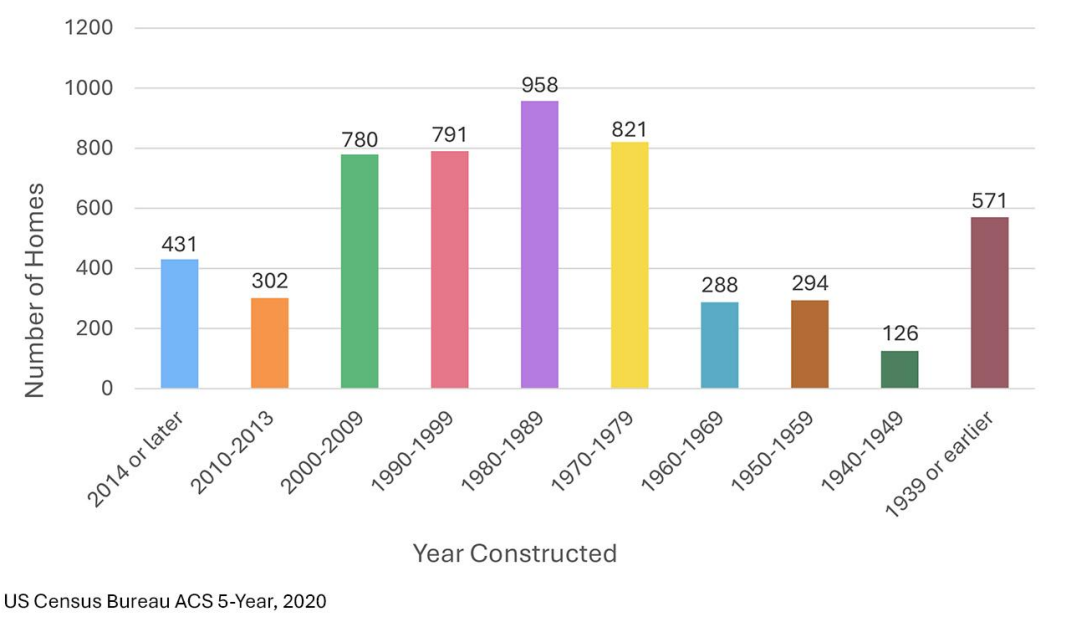
Age of Housing/ Maintenance and Preservation

The age of housing units within an urban area is sometimes indicative of the condition of the overall housing stock, depending on how well the homes are maintained. Whereas well-maintained historic homes and districts can significantly increase property values, poorly maintained older housing can depreciate property values while proving dangerous and unsightly.

Ferndale does not have a great deal of older units. Based on 2020 census data, 3,262 homes in Ferndale have been built since 1980, which is approximately 61% of Ferndale's existing housing stock. ~~Ferndale's relatively new housing stock is quite apparent in comparison with Bellingham's housing supply. 47% of all units in Bellingham were constructed prior to 1940.~~ Ferndale has 571 housing units that were constructed prior to 1940, which represents 10.65% of the City's total housing stock.

Exhibit Figure HE-7.11 shows the age of the housing stock in Ferndale.

Figure 11
Age of Housing in the City of Ferndale



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For the most part, newer homes are located in the northwest section of Ferndale, although new neighborhoods have been developed in the last ten years ~~off of~~ Portal Way, Douglas Road, Smith Road, Church ~~Street~~Road, Thornton Street, and LaBounty Drive. The older homes are generally located in areas near the downtown, especially the area just north of downtown.

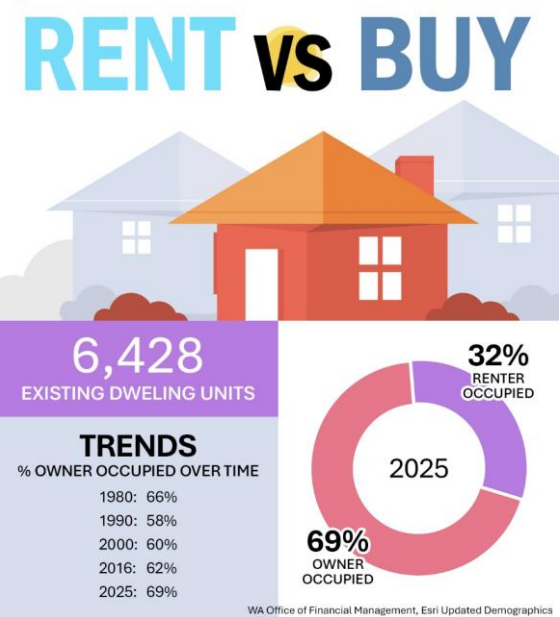
Approximately 44% of all housing in Ferndale was built between 1950 and 1990, the period in which nearby Cherry Point industries were established and Ferndale's growth accelerated. While the majority of the residential structures built during this time were built to a high standard, many of them will exceed their useful life within the twenty-year planning period. As a result, it is likely that there will be opportunities for additional infill development or reconstruction on existing lots within some of these neighborhoods by 2045~~36~~.

Condition of Housing

For the most part, the housing stock in Ferndale is in good condition. The City has very little concentration of substandard housing, which is typically found in older urban areas.~~h~~However, houses in poor condition do exist in isolated areas within the City. While significant variation exists, homes constructed between 1945 and 1980 are more likely to see an increased need for maintenance over the course of the planning period to avoid a decline into substandard housing.

The Whatcom County Assessor's Office provides information related to housing construction quality, which is a good indicator of housing condition. The Assessor's data indicates that the quality of the overall housing stock is average to above average citywide. There are a few areas, however, where the condition of housing is less than average. Two such areas of note are the area immediately north of downtown and the central core area. There are also scattered pockets of substandard housing located along the Portal Way corridor. ~~The City is aware of the housing condition in these areas.~~ Preventing existing affordable housing stock from deteriorating is a key to retaining existing affordable housing.

Figure 12



**Owner/Renter Occupied
Dwelling Units**

As shown in Figure 12, the percentage of owner-occupied housing stock has remained relatively stable over time. The City projects that the percentage of renter-occupied housing will increase by 2045.

HOUSING MIX

**Single-Family
family Dwelling Units**

There are currently 4,057 single-family residences in the City. Lot sizes vary widely. Many of the larger lots located in neighborhoods established prior to the 1990s, and smaller lots located in those neighborhoods established since then. Smaller lots are generally located near the downtown area. Larger lots are concentrated in the western portion of the City.

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~~especially along Church Road. This The~~ area ~~in along Church Road in~~ particular is one of high real estate value, due in part to the views of Mt. Baker and the surrounding countryside that

are available from that area, as well as the larger lot sizes. Since 2013, the City has changed zoning to encourage and accommodate greater density. Strategies have included upzoning, establishing minimum densities for certain zones, passing ordinances focused on accommodating different housing types such as aAccessory dDwelling uUnits and duplexes, and establishing a mixed ~~use-commercial~~

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zones that can accommodate housing alongside other uses. This has resulted in an increase in housing construction in Ferndale, yielding over 900 residential units from 2013 to 2022. In 2014, the City adopted “lot averaging” requirements in order to allow increased flexibility and higher densities. These regulations have succeeded in both respects and over time will likely reduce the variability of lot sizes throughout the City.

~~Multi-family~~ Multifamily Dwelling Units

The Office of Financial Management considers ~~multi-family~~ multifamily development to be two or more housing units, apartments, and condominiums. The bulk of the ~~1,499~~ 1,723 ~~multi-family~~ multifamily housing units are located near the downtown area, north of the downtown area and along Main Street. All of these units are within walking distance of downtown Ferndale, or are near the bus route operated by the Whatcom Transportation Authority (WTA). Multiple multifamily developments are now also located along Portal Way, and the southern portion of LaBounty Drive. While Portal Way does have bus access, as well as walking distance to some amenities, though both are limited, LaBounty Drive has no bus stops and little access to amenities within walking distance.

~~A few units are also scattered along Portal Way, just east of the freeway. All of these units are within walking distance of downtown Ferndale, or are near the bus route operated by the Whatcom Transportation Authority (WTA). Most multi-family dwelling units are located in the RM 1.5 zone.~~

Group Quarters

In Ferndale, there are two group quarters facilities: ~~Heritage House Assisted Living~~, ~~Avista Senior Living~~ and ~~the~~ Malloy Place 2 Adult Family Home. Together they have the capacity to house approximately 60 residents. ~~No additional group quarters were built between 2016 and 2022.~~ To facilitate opportunities to age in place, the City must accommodate a variety of housing types, including more group quarters.

City of Ferndale – Comprehensive Plan
DRAFT -December 2025November-
2022

Figure 6



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Manufacturedobile Homes

There are an estimated 41847
manufacturedmobile homes inside the city (April 20245). All but 307 manufactured homes are
located within eleven~~ten~~ manufactured home communities~~home parks or villages.~~
~~communities~~~~parks~~ are ~~One~~Two manufactured home

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[community](#) is located on [Aldergrove Road](#); ~~two are located on~~ Douglas Road; two are located on Main Street; two [are located](#) on Trigg Road, and four are located on Portal Way.

Special Needs Populations

There are many people in Ferndale who require housing that is directly linked to supportive services and/or is designed to accommodate physical disabilities, some for a limited time and others on a permanent basis. The private market, for the most part, does not meet the housing and service needs of these groups, especially if they are low-income. ~~However, T~~he need [for housing services](#) is independent of a person's income; rather, it is typically necessary due to a crisis or disabling condition. Unfortunately, many people who are permanently disabled usually fall into the very low-income category due to the limitations of their disability.

Subsidized Housing

Included in Ferndale's [5,066,428](#) housing units are a limited number of subsidized housing units. These subsidized units are typically owned by private non-profit agencies and reserved mostly for the elderly, physically disabled, or those with other special housing needs. ~~In addition, several households were renting~~ [Renting](#) using Whatcom County Housing Authority Section 8 vouchers [is also a possibility](#). A household with a Section 8 voucher can live anywhere in the county. The tenant pays 30 to 40 percent of their income toward the rent and HUD pays the remainder – up to a certain limit. Tenants are encouraged to pay no more than 30 percent of their income, but are permitted to pay up to 40 percent if necessary to obtain suitable housing.

The demand for both subsidized housing and vouchers far outstrips the housing supply. Individuals ~~making application~~[looking](#) for subsidized housing are typically on a waiting list for ~~1½ to 2~~[one and a half to two](#) years.

In addition to subsidized rental housing, Whatcom Skagit Housing (WSH) self-help homes have become an important part of the single-family residential community. There are approximately ~~378~~[220](#) Self-Help Homes inside Ferndale, 145 of which were built between 2005 and 2015. ~~In 2020, Between 2020 and 2024,~~ WSH built 10 homes in Ferndale Village, and ~~bought lots to build~~[built](#) 41 homes in Malloy Village, ~~of which at least 8 have been completed~~. Self-Help Homes are built with assistance from the U.S. Department of Agriculture, in a co-op method where the buyers of the homes in the area team up to help each other build the homes, thus cutting down on construction costs. The program

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provides an opportunity

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for home ownership for a segment of the population who otherwise would not be in a position to purchase a home.

Kulshan Community Land Trust (KCLT), another community organization, has acquired eight acres off Thornton Street, west of the Thornton Overpass, with the intention to create 50 permanently affordable homeownership units in Ferndale. The development responds directly to regional housing needs, emphasizing housing affordability, density, and sustainable community design. Homes within Thornton Village will incorporate energy-efficient building practices and are intended to be accessible to households earning low to moderate incomes. The project leverages partnerships with local government and state funding sources to ensure long-term affordability and aligns with community objectives for promoting inclusive growth, housing stability, and equitable access to homeownership

SUMMARY OF FUTURE HOUSING NEEDS

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Ferndale Housing by Family Area Median Income						
Income Band	2020 Family Income Values ³	2019 Household Population	2020 Rentership Units	2020 Ownership Units	2020 Permanent Housing Supply	2023-2045 Housing Units Needed**
0 - 30%	\$0 - \$26,200	1,035	197	--	197	1,262
0-30% PSH*	\$0 - \$26,200					492
30 - 50%	\$26,200 - \$42,650	1,590	265	288	552	1,053
50 - 80%	\$42,650 - \$68,250	1,890	941	389	1,330	303
80 - 100%	\$68,250 - \$86,300	1,655	218	671	889	250
100 - 120%	\$86,300 - \$103,560	6,495	45	629	674	355
120%+	\$103,560+		42	1,868	1,910	944
Total		12,665	1,708	3,845	5,553	4,659
Emergency Housing Needs (beds needed)						76

* Permanent Supportive Housing, this term is defined in the Growth Management Act at RCW 36.60A.030(31)
**2045 Net New Housing Needed generated using Washington Department of Commerce Housing for All Planning Tool (HAPT)

Exhibit HE-8

Ferndale Housing by Family Area Median Income							
Income Band	2020 Family Income Values ³	2019 Households	2020 Rentership Units	2020 Ownership Units	2020 Permanent Housing Supply	20454-Projected-Permanent Housing-Needed	20454-Net New-Housing-Needed
0-30%	\$0-\$26,200	1035	197	--	197	1,261TBD ²	1,753TBD ²
30-50%	\$26,200-\$42,650	1590	265	288	552	492TBD ²	1,053TBD ²
50-80%	\$42,650-\$68,250	1890	941	389	1330	1,053TBD ²	303TBD ²
80-100%	\$68,250-\$86,300	1655	218	671	889	250TBD ²	250TBD ²
100-120%	\$86,300-\$103,560	6495	45	629	674	355TBD ²	355TBD ²
120%+	\$103,560+		42	1868	1911	944TBD ²	944TBD ²
Total		12665	1708	3845	5553	4,659TBD ²	4,659TBD ²
Emergency Housing Needs							76

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**The 2044 Projected Permanent Housing Needed and 2044 Net New Housing Needed will be determined as part of the periodic review and update of the Comprehensive Plan in 2025 using the Washington State Department of Commerce's Housing for All Planning Tool (HAPT). The projected permanent housing need by income for Ferndale will be developed in close coordination with Whatcom County and the other cities within the County.*

³2020 Family Income Values are from US Department of Housing and Urban Development's Median Income Limits for a family of 4 for the Bellingham MSA. These are slightly higher than the Ferndale Household Median Income limits shown in the Housing Equity section.

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Population Growth

Ferndale had a very small population that saw little change in the early to mid-1900s. The 1950s saw an increase primarily due to the Conoco-Phillips refinery that is located west of the eCity. With the completion of Interstate 5 in 1976, as well as the opening of the BP refinery at Cherry Point and Alcoa Intalco Works, Ferndale’s population saw significant growth. BP and Alcoa brought numerous jobs to the area, creating a massive job market. The interstate linked Ferndale with the rest of Western Washington, making it easier to commute to and from Bellingham and other nearby communities. In the 10-year period from 1970 to 1980, Ferndale’s population grew at a staggering rate of 78%. The population rate in the 1990s slowed

Exhibit HE Figure X9

Year	Total Population	Population Net Increase	Percent Increase
1910	691	-	-%
1920	759	68	10%
1930	752	-7	-10%
1940	717	-35	-50%
1950	979	262	37%
1960	1442	463	50%
1970	2164	722	33%
1980	3855	1691	78%
1990	5398	1543	40%
2000	8758	3360	62%
2010	11210	2452	28%
2015	12920	1710	15%
2020	15048	2128	16%
2022	15970	922	6%
2025	17020	1972	12%

Source: US Census, Washington State Office of Financial Management

to a more sustainable rate of 38%, or 3.84% per year. From 2010 to 2020, Ferndale was home to 14.1% of countywide population growth, and continues to grow at a similar rate. this proportion is anticipated to remain similar in the coming decades.

Past population growth can be summarized by the following Census population numbers for Ferndale, beginning in 1910 (Exhibit XHE-9).

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FLEXIBILITY



As has been documented in this element, the City of Ferndale anticipates that historic housing trends will need to change in order to accommodate future population demand. The traditional suburban ~~single-family~~single-family detached development will still remain an ~~major~~ element of the landscape, but will be supplemented by a variety of other housing types.

In addition to a description of the various housing types that may be developed in Ferndale (and there are certainly more than what are listed here), this section seeks to discuss the geographic area in which these housing types may be located, the mix of housing choices (and in some cases land uses), and the basic design configurations of various housing options.

There are ~~two~~three ~~primary~~major strategies to accommodate future housing growth: The first strategy is infill development, focusing on areas within existing neighborhoods, and in and around the downtown core. ~~The second strategy is development within “greenfield” areas that have not yet been developed, this which includes areas that are not developed within the City and UGA, and higher density housing choices within and around the Downtown core, which may be considered as a subset to infill development.~~

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INFILL DEVELOPMENT

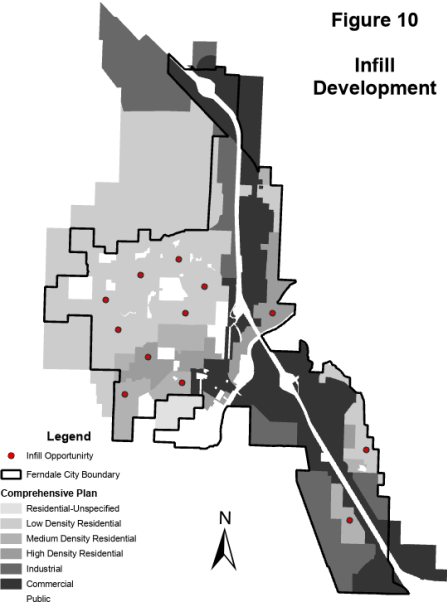
The concept of infill development encourages development in the interior portions of the City, where development already exists in addition to facilitating development in other

parts of the City. Infill development is the opposite of urban sprawl. Urban sprawl spreads out across the landscape and consumes vast quantities of land. Instead of spreading development along the City's periphery, infill development focuses on keeping the City's overall development pattern compact using vacant and underutilized land within the interior of the City. Infill development can also lower the cost of development and the cost of providing infrastructure because it is already provided for in the City, as shown in Figure 7.

This Plan seeks to facilitate development throughout the City, while adding new development in harmony with existing neighborhoods.

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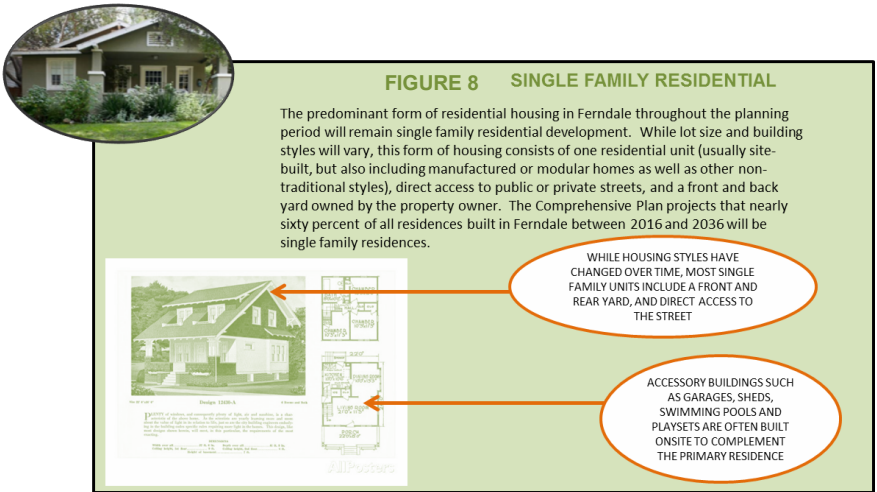
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Infill does not limit the growth of a community. Instead, the Plan focuses growth to those locations that are desirable, where it is in the public interest to grow, and where future growth options can be exercised. This Plan seeks to facilitate development throughout the City, while adding new development in harmony with existing neighborhoods. By promoting infill development, the plan does not compromise public open space or environmental protection; instead, it strengthens the form of the community while attempting to decrease the cost of serving new and existing development.

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Existing Neighborhoods: The majority of the City’s residential neighborhoods consist of detached single-family residences, the majority of which have been constructed within the last fifty years and are expected to remain in place throughout the planning period. ~~One of the most important goals of any comprehensive plan is to retain the character of existing, sustainable neighborhoods—rather than develop plans to radically transform these neighborhoods simply to accommodate future growth.~~



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The City anticipates that future infill development within existing residential neighborhoods and subdivisions will consist of the following: Accessory Dwelling Units (ADUs) or “mother-in-law suites,” the re-subdivision of existing developed or undeveloped lots, the development of remaining undeveloped lots with single-family residences, and the establishment of duplexes or attached single-family residences on existing or new lots. None of these

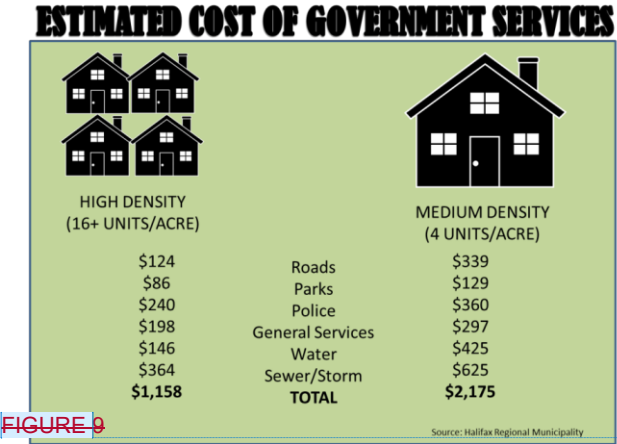
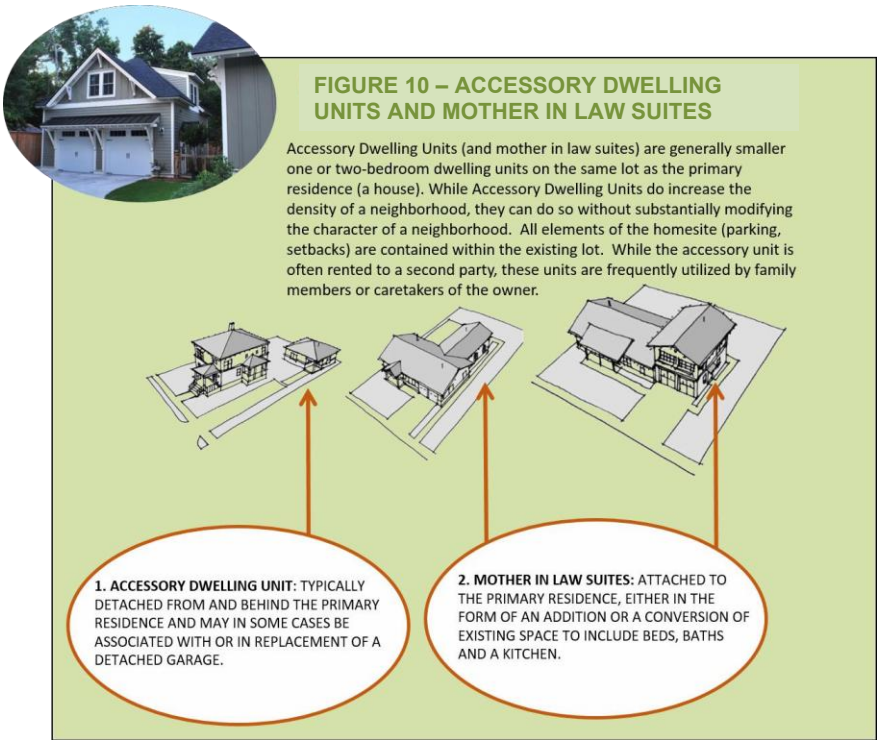


FIGURE 9

development These types of development are not expected to depart significantly from the existing housing forms experienced in these neighborhoods. The future of the vast majority of Ferndale's single-family neighborhoods will not be in the form of large multi-family multifamily apartment buildings, rather the likeliest change will be the addition of ADUs. This is due to the new state legislation, which permits two ADUs per single-family lot, resulting in up to three units per lot. In fact, many of the changes within existing neighborhoods will likely be initiated by existing older residents who take steps to age in place within their current home.

Accessory Dwelling Units:



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Zero Lot Line, Attached ~~Single-Family~~Single-family, Townhouses:

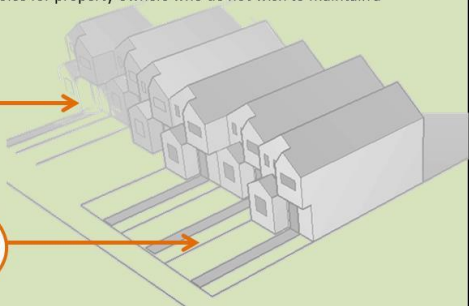


FIGURE 11 – ZERO LOT LINE/ ATTACHED SINGLE FAMILY, TOWNHOUSES

Zero Lot Line, or Attached single family units share a common property line and as a result utilize less land area than a conventional detached single family residence. While these units are often more affordable than a conventional residence, they may also be a preferred choice for property owners who do not wish to maintain a larger property

ZERO LOT LINE DEVELOPMENTS ARE TYPICALLY BUILT IN GROUPS OF TWO, WHEREAS TOWNHOUSE DEVELOPMENT MAY CONSIST OF A MUCH LARGE NUMBER OF ATTACHED UNITS.

UNLIKE DUPLEXES, WHICH DEPEND ON AT LEAST ONE RENTAL TENANT, ATTACHED UNITS ALLOW FOR FULL OWNERSHIP OF THE BUILDING AND PROPERTY (ARROW IDENTIFIES PROPERTY LINES)

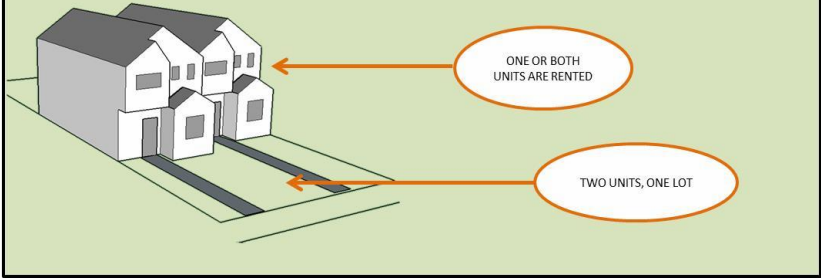


Duplex:



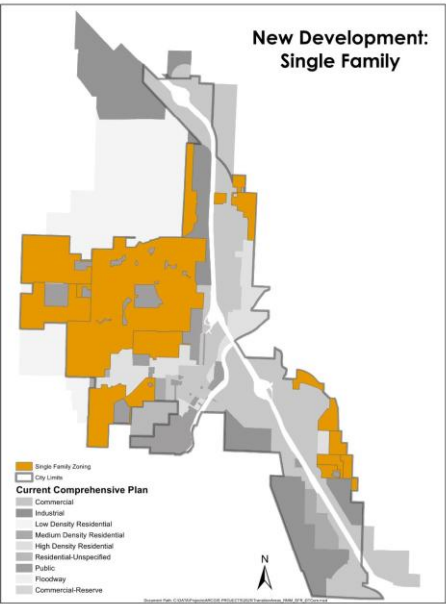
FIGURE 12 – DUPLEXES

Duplex units are two single family units on the same piece of property, typically attached by a common wall, attached garage or other structural components. As the two residences are on one piece of property, at least one unit is rented, while the property owner may live in the second unit or may choose to rent both units.



NEW DEVELOPMENT

New Development – ~~Single-Family~~Single-Family Zones:



The vast majority of new growth within established ~~single-family~~single-family zones will be the development of existing vacant or lightly- developed properties of ~~half-~~^{1/2} acre or larger. This development will consist primarily of ~~single-family~~single-family detached development.

While the basic future land use will remain consistent with historic development, future residential subdivisions are expected to utilize land more efficiently, through a combination of smaller lots, street widths that are comparable with demand, integrated wetlands, and stormwater elements, ~~and more.~~

~~In 2014, the City of Ferndale removed decades old regulations requiring relatively large “minimum lot size” requirements, allowing increased flexibility to avoid sensitive areas while maintaining urban densities. These c~~Changes to the development code over the last

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decade to allow more flexibility has
increased the actual development
potential of the City without
increasing the densities that were
already allowed per the City's
existing regulations.

While single-family lots will likely continue to include single-family detached housing, the increased allowance of two ADUs per lot, in addition to the primary residence, has the possibility of creating a change to the perceived traditional single-family lot. ADUs may be detached or attached, which could result in more duplexes or triplexes in these zones.

As part of required compliance with Washington State stormwater regulations, the City has also sought to decrease

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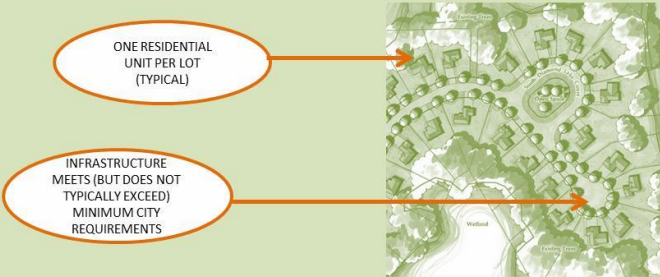
impervious surfaces by reducing required street widths, thereby returning additional land for development or preservation purposes.

Conventional ~~Single-Family~~ Single-Family Development:

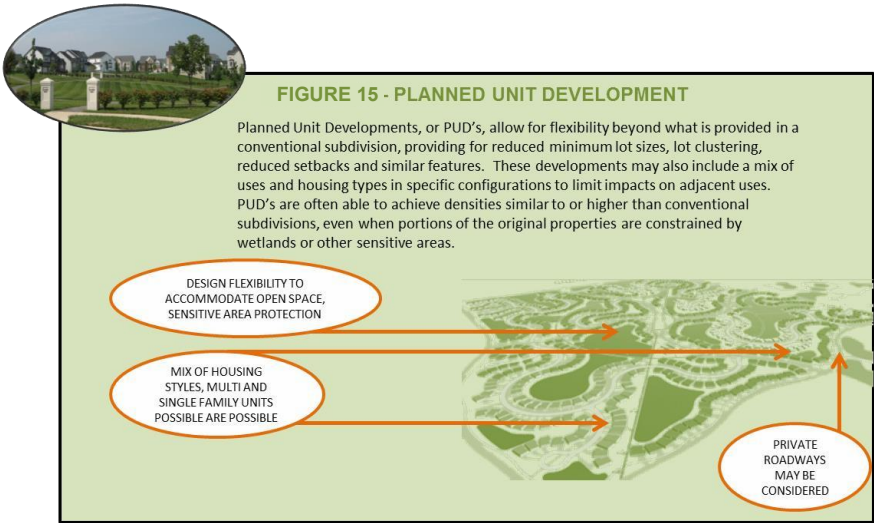


FIGURE 14 – CONVENTIONAL SINGLE FAMILY DEVELOPMENT

Conventional single family development assumes that the majority of lots will be first created through a subdivision process and later developed with single family residences and accessory uses (garages, gardens, sheds, playsets) to suit the resident's tastes. Lots within these subdivisions typically include front and backyards for open space as well as sufficient on-site parking for residents and visitors. These lots may also include stormwater facilities such as raingardens or bioswales.



Planned Unit Development:



Cottage Housing:



FIGURE 16 – COTTAGE HOUSING

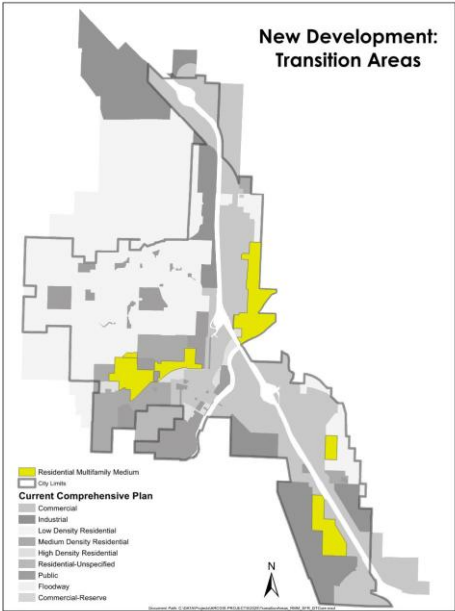
Cottage housing, or postage stamp/ bungalow courts, allow single family detached units to share common open areas and parking. Individual structures are typically owned by the resident, along with a small area around the house itself. The remaining lot area is owned in common by all residents, who share responsibility for maintenance. These developments may increase densities by 25% or more above traditional single family development while retaining substantial open space and protecting sensitive environmental areas.

- ALLOWS HIGHER DENSITIES THAN TYPICAL SINGLE FAMILY, GENERALLY REDUCES HOMEOWNER RESPONSIBILITIES
- SEPARATELY OWNED STRUCTURES, COLLECTIVE OWNERSHIP OF COMMON AREAS (COMMUNITY OPEN SPACE OR CLUBHOUSES ARE COMMON)



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NEW DEVELOPMENT – TRANSITION AREAS (PORTAL WAY,
LABOUNTY, WEST MAIN):



Properties along Portal Way, LaBounty Drive and Main Street west of Washington Avenue have been designated for high density residential uses that may be used as a buffer or transition area between ~~single family~~ single-family and mixed-use or commercial development. In addition to duplexes, cottage housing and mixed density ~~Planned Unit Developments~~ Planned Unit Developments, which are shared between ~~single family~~ single-family and transition areas, the following housing forms will likely be the dominant type of development in these areas (though they may not be applicable to all zones):

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Townhouses:

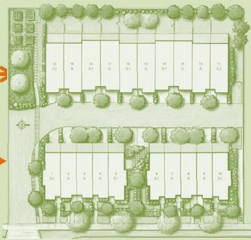


FIGURE 18 – TOWNHOUSES

Similar to single family attached development, townhouses are self-supporting but attached structures that are built on individual lots. While townhouses may be rented or used as condominiums, the structures and the land that they are built on are often owned by the residents themselves. The ability to own the land and structure provides independence and creates equity that may not be possible in a rental environment. Townhouses may take a variety of forms and may consist of as little as three units to dozens of units. Townhouses may also do an excellent job of engaging with the adjacent street and creating higher densities without departing significantly from single family architectural styles.

COST EFFECTIVE
ENTRY INTO HOME
OWNERSHIP,
ATTRACTIVE,
DOWNSIZING OPTION

INDIVIDUAL UNITS
ARE TECHNICALLY
SEPARATE
STRUCTURES.



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Triplex and Fourplex:



FIGURE 19 – TRIPLEX AND FOURPLEX

Structures containing three or four units are historically the most common type of multifamily development in Ferndale. These structures may take the form of townhouse development (without lot lines separating the units), or may stack units in a two-story configuration.

THREE AND FOUR-UNIT
MULTIFAMILY DEVELOPMENTS
ARE TYPICALLY EASIER TO
FINANCE THAN LARGER
DEVELOPMENTS

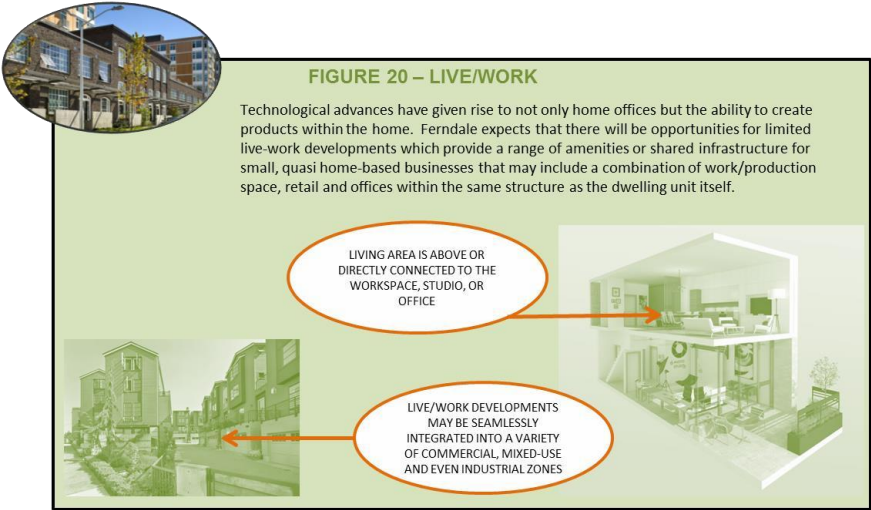
ARCHITECTURAL STYLES AND
CANFIGURATION VARY
DRAMATICALLY

THREE AND FOUR-UNIT
MULTIFAMILY
DEVELOPMENTS ARE OFTEN
ESTABLISHED IN GROUPS,
WITHIN MULTIFAMILY
SUBDIVISIONS



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Live/Work:



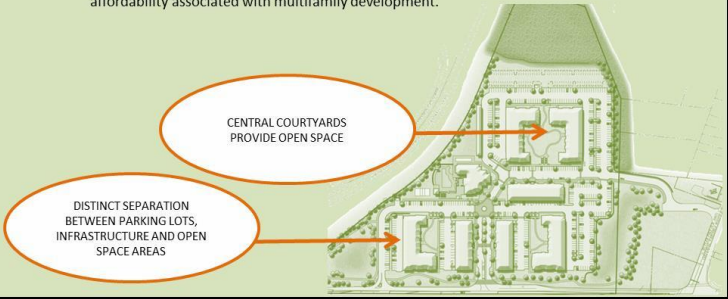
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Courtyard Apartment:



FIGURE 21 – COURTYARD APARTMENT

Courtyard apartments combine the general form of multifamily apartments or condominiums with the shared open space of cottage housing. In this type of development, residential units often surround a central courtyard or open area that is separated from the public right of way to create private space and a village atmosphere. This configuration tends to promote familiarity with other tenants and families within the development while retaining the relative affordability associated with multifamily development.

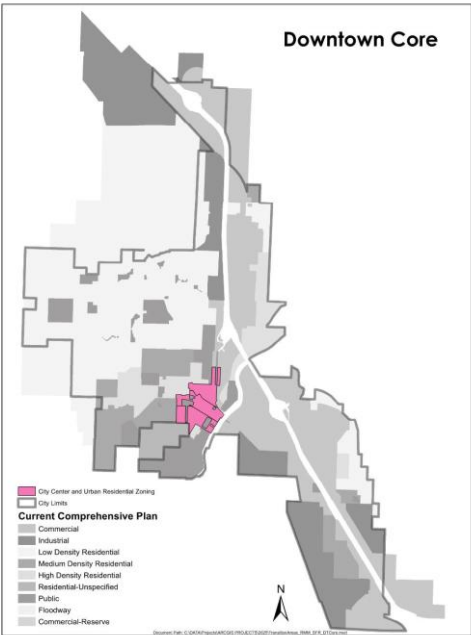


Midrise Apartments:



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DOWNTOWN CORE



Many of the forms of housing development that are anticipated within the transition areas will also be found in the Downtown core, including courtyard and mid-rise apartments, and townhouses, ~~live-work developments,~~ and a limited number of many of those being triplexes and fourplexes. As the Downtown area is expected to retain a more ~~compact~~ and vertical - urban form, lower density development will only be considered in certain circumstances. As described in the Land Use Element, the future success of Downtown Ferndale will depend upon a critical mass of residents within walking distance of the core; ~~stand-alone~~ single-family detached housing developments that do not create additional density do not support this long-range vision.

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Mixed Use:

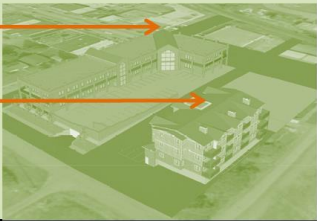


FIGURE 24 – MIXED USE

Perhaps the most distinct housing form within the Downtown core itself will be the low-to-midrise mixed use building, featuring shopping, dining or offices on lower floors and housing above. The community recognizes that a mixed use approach to restoring downtown vibrancy is not unique. In fact, it is a near universal technique used throughout North America, because it works.

The key to actual success depends upon the City’s ability to ensure that new development is a reflection of the unique sense of place that is Ferndale and its downtown – rather than a copy of popular developments in other Puget Sound cities or Bellingham

- DEVELOPMENT COMBINES RESIDENTIAL AND COMMERCIAL USES IN THE SAME STRUCTURE OR ADJACENT STRUCTURES
- ARCHITECTURE REFLECTS FERNDAL HERITAGE, HISTORIC BUILDING MATERIALS, NATURAL ELEMENTS



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HOUSING CHOICE



This plan has described a variety of housing types that currently exist or that may be constructed within the twenty-year planning period. These housing types provide a variety of options for new and existing residents. Invariably, the relative costs of these housing types will create some separation based on wealth, age, family size, or other demographic measurement – where certain housing types may not be available to all people.

This plan seeks to limit the stratification of Ferndale’s housing environment. The different housing options described above are not intended to act as surrogates for class or demographic divisions. Apartments and multifamily living should support a variety of groups, not just the young, the old, or ~~lower income~~the poor. ~~Single family~~Single-family residences should be available to individuals and families at a variety of income levels, and ~~single family~~single-family neighborhoods should be designed to support diverse economic segments.

The City does recognize its limited ability to influence housing choices without offering economic or development incentives, though these abilities may change by the end of the planning period. Until that time, the City is tasked primarily with exploring alternatives, ensuring that land use controls do not act as a barrier to housing choices across economic sectors, and encouraging or requiring that new residential development meet or exceed State requirements for durability, efficiency, and aesthetics.

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SENSE OF PLACE



The Ferndale community has expressed consistent concern that as Ferndale grows, the essential characteristics of the Ferndale community will change and become unrecognizable. Further, there is a concern that new residential developments may lack distinction and that Ferndale will become an anonymous ~~bedroom~~community undistinguishable from any other North American town.

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Sense of Place is an easy concept to define, but difficult to authentically achieve. Forced creations of sense of place through themed environments tend to fail, and the City has

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found that the most successful human environments result by permitting flexibility in development and encouraging or requiring innovation. The City does not intend to permit developments that contain no differentiation between structures and no creativity in design.

Ferndale's sense of place will change over time. This plan is intended to allow those changes to occur organically.

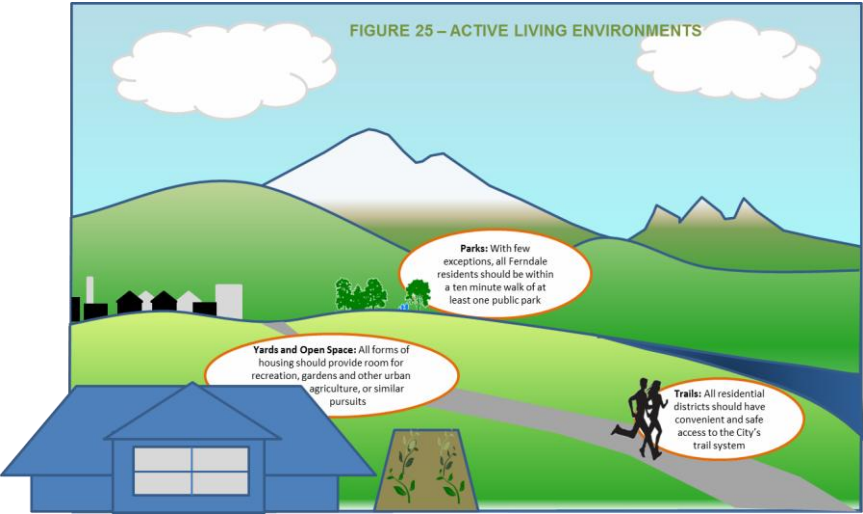
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ACTIVE LIVING ENVIRONMENTS



The City of Ferndale seeks to collaborate with private development to promote physical activity and to ensure that all residents have access to active living opportunities. The City recognizes that these opportunities and activities may take a variety of different forms, and depend on a wide variety of factors.

The City has three primary roles in providing active living environments to its residents: through the coordinated parks and trails system and the City's sidewalks, by establishing land use requirements that ensure that new and existing development is in close proximity and has access to those amenities, and by maintaining and scheduling formal recreation activities such as youth and adult sports, fitness challenges, and more.



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MAINTENANCE OF THE HOUSING ELEMENT

The Housing Element is intended to accommodate and encourage balanced housing growth for all economic segments of society in Ferndale. The goals, policies, objectives and data contained herein will require on-going monitoring and periodic maintenance. Changes will be made as warranted and as allowed under the State of Washington Growth Management Act.

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HOUSING GOALS AND POLICIES

1. The City will work to plan for and accommodate housing affordable to all economic segments of its population, promote a variety of residential densities and housing types, and encourage preservation and improvement of existing housing stock. The City will institute a variety of programs that increase the supply of housing and housing types. ~~while maintaining the essential character of existing neighborhoods.~~

Rationale: Housing access and stability are central to social and economic wellbeing. Pride of ownership, economic resilience, and sense of community are increased when individuals and families are provided the opportunity of a variety of housing options that they can afford. ~~families are given an opportunity to reach the traditional American ideal of home ownership.~~

Policies:

- A. Provide opportunities for a wide range of housing choices affordable to extremely low-income (0 to 30% area median income), very low-income (>30 to 50% area median income), low-income (>50 to 80% area median income) and moderate-income residents (>80 to 120% area median income).
- B. Allow for alternative high-density developments in multifamily zoning that allow for owner-occupied units, zero lot line development, duplex divisions, triplex divisions, townhomes and more.
- C. Allow ~~owner-occupied~~ manufactured home communities and/or subdivisions in the Mixed-Use Commercial (MXD), RS Medium-Single Family Single-Family Dwelling (RS-M) and RS High-Single Family Single-Family Dwelling (RS-H) zones.
- D. ~~The City will~~ Document programs and actions needed to support production of housing for all income levels of the population, and ~~will~~ identify limitations to meeting projected demand.
- E. ~~The City will~~ Encourage housing developers to provide housing that is attractive and affordable to first-time and very low- to moderate-income home buyers.
- F. ~~The City will~~ Seek to use federal and state grant and loan funds to develop housing that is attractive and affordable to first-time and low- to moderate-income home buyers.

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- G. ~~The City will~~ Seek to allow a variety of infill development to increase the housing stock and opportunities for home ownership ~~in all of its residential areas.~~

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- H. ~~The City will~~ explore development and enforcement regulations that ensure affordable housing is not minimally built, improperly maintained, or blight-threatened.
- I. ~~The City will~~ leverage public maintenance and repair projects with the goal of using these projects to advance larger goals related to encouraging density, and improving connectivity, especially in historically disadvantaged neighborhoods, ~~and maintaining and enhancing neighborhood quality.~~

~~2. Provide opportunities for housing that responds to the needs of changing household demographics, such as shared housing.~~

~~Rationale: Extended families, retired persons, and adult children are segments of the population that have housing needs other than single family detached or apartment dwellings.~~

~~Policies:~~

- A. ~~Refine existing Accessory Dwelling Unit (ADU) regulations to reduce the cost of development and remove barriers to ADU development. Revised regulations should be clear and objective, and promote the creation of attached and detached ADUs in single family zones.~~

3.2. Encourage infill development and re-development in existing, older neighborhoods within the City.

Rationale: Development of difficult, passed-over parcels of land affords a special opportunity to provide affordable housing. Existing infrastructure can reduce development costs. Flexibility in development standards can provide further opportunities to provide housing that recognizes the development limitations that often exist on infill properties. New development can bring new vitality to a declining neighborhood. This goal is not intended to exacerbate gentrification and displacement of low-income residents and communities of color.

Policies:

- A. Provide incentives through flexible zoning techniques, such as zero lot line development or cluster subdivisions on small parcels, when such projects are not incompatible with adjoining uses.
- B. Provide special incentives such as increased density or reduction in parking

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demand for senior housing projects near the Nooksack River, the downtown, or the senior center where the proximity to transit routes and

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services likely used by senior populations would justify a reduced parking need.

- C. Provide opportunities for housing developments in areas that are constrained by environmental factors to realize potential density requirements through clustering, increased height limits, or other flexibilities, while preserving critical areas.

~~C.D.~~ Allow cottage housing developments in a wide range of residential zones to allow for redevelopment and infill within existing neighborhoods.

4.3. Identify and implement policies and regulations to redress racially disparate impacts, displacement and exclusion in existing and planned housing caused by local plans, policies and actions. Commit to ongoing learning and review to implement this goal.

Rationale: Eliminating racially disparate impacts in the existing policies and practices is a priority for Ferndale. The City should encourage periodic review of the programs and regulations to calibrate them with the whole housing market conditions and supply. Regulations, like inclusionary zoning, aims to support housing opportunities for vulnerable populations; however, these regulations could may slow down the overall housing supply, which will ultimately affect housing affordability in the eCity. The City should make every effort to find the balance between such regulations and possibility of creating further barriers.

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Policies:

- A. Ensure goals, policies and development regulations do not discriminate on the basis of race.
- B. Consider use of equity criteria to guide planning and decision making for infrastructure investment.
- C. Identify areas that may be at higher risk of displacement from market forces, including after capital investment decisions or changes to zoning regulations. Review capital investment decisions, changes to zoning, and changes to development regulations to understand how market forces may impact displacement risk. Identify and implement best practices to reduce the risk of displacement.
- D. Develop regulations to preserve low, very low, extremely low, and moderate-income housing.

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- E. Identify and implement incentives and initiatives that promote development that serves all economic segments of the community.
- F. Periodically review housing needs and availability data. Consider inclusionary zoning land use controls and other programs to maintain housing availability and achieve related goals.

5.4. Provide for and encourage the use of pPlanned uUnit dDevelopments to improve the quality of a wide variety of housing projects.

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Rationale: All types of housing can benefit from flexible zoning techniques, such as ~~P~~planned ~~u~~Unit ~~d~~Development and cluster subdivisions. These techniques have the advantage of preserving open space, wetlands and other sensitive areas; they can reduce infrastructure costs; provide for greater opportunities to separate uses when appropriate and provide for mixed-use development when that is appropriate.

Policies:

- A. Continue to evaluate ~~p~~Planned ~~u~~Unit ~~d~~Development regulations to provide increased flexibility beyond the prescriptive subdivision standards and remove barriers to development~~developmentt, such as increase costs associated with required elements.~~
- B. Utilize ~~P~~planned ~~u~~Unit ~~d~~Development regulations to allow for limited experimentation of new housing types, combination of uses, and pilot developments.
- ~~B.C.~~ Planned Uunit Development regulations should be inclusive and incentivize the construction of housing for vulnerable populations.

~~6. Ensure that new housing projects do not detract from existing neighborhoods.~~

~~Rationale: Infill projects, while offering a substantial opportunity for affordable housing, can also adversely impact existing neighborhoods. In order to protect and preserve the character of existing neighborhoods, a case-by-case review of projects based on adopted codes—and where applicable, adopted design standards—should be completed to ensure that appropriate project design and mitigation are provided.~~

~~Policies:~~

- ~~A. Public review of projects should be a requirement of any planned unit development application.~~
- ~~B. Regulations for infill developments should be clear and objective to provide consistent expectations for applicants and neighbors.~~

~~7.5. Require that all housing projects provide appropriate infrastructure and mitigation to ensure that adequate provisions are made for streets, parks, schools, and other public facilities.~~

Rationale: Affordable housing projects should not be built at the cost of decreasing the quality of life for existing city residents.

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Policies:

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- A. Variances from development standards should not be granted in the name of affordable housing when the City will ultimately be responsible for maintaining and/or upgrading substandard infrastructure.
- B. Roads constructed within planned unit developments may not have to meet City street standards if appropriate provisions for private maintenance of roads, drainage systems, and adequate emergency vehicle access are provided.
- C. ~~The City will~~ Explore development and enforcement regulations that ensure housing is not minimally built, improperly maintained, or blight-threatened housing.

8.6. The City will seek to ensure that affordable housing is measured not only by the initial cost of construction or rental rates, but by the actual cost of home ownership and tenancy throughout the lifetime of the structure.

Rationale: If more efficient, more durable fixtures, heating units, insulation, and other methods of construction are integrated into new structures at the time of development, the cost of living for residents throughout the life of the structure will be reduced.

Policies:

- A. ~~The City will~~ Consider adopting building codes which provide alternative methods of construction by utilizing renewable energy resources, green building, and greater efficiency in fixtures, heating, and insulation.
- B. ~~The City will~~ Consider amending development regulations ~~to consider the in relation to the~~ overall cost of residential occupancy, including additional costs associated with inefficient design, access to transportation (including transit), ~~access to~~ recreational opportunities, ~~access to~~ schools, and ~~access to employment~~ opportunities.
- C. ~~The City will~~ Evaluate the costs of maintaining private infrastructure necessitated by Ferndale's development standards, and ~~shall~~ seek to ensure that those costs do not exceed the reasonable ability of the property owner, Homeowner's Association, or tenants to pay for those costs.

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9.7. Recognize that affordable housing projects may not yield the same return on investment for developers as a market-rate development, and identify incentives or other processes to encourage affordable housing.

Rationale: Projects that are geared specifically toward affordable housing can be granted density increases beyond maximum zoning standards, when it can be demonstrated that they are located a convenient distance to transit routes, arterial streets, schools, and parks, and will not adversely impact existing neighborhoods.

Policies:

- A. ~~Amend the Planned Unit Development ordinance to provide density bonuses for affordable housing projects. Continue to evaluate the planned unit development ordinance and its effectiveness of density bonuses for affordable housing projects. this incentive to align with community needs.~~
- B. Work with Washington State legislators to improve the ability of Ferndale and other smaller and mid-sized cities to encourage affordable housing through incentives.
- C. Aggressively pursue State or Federal grants that may provide financial assistance for affordable housing developments.
- D. Variances should never be considered that would reduce the availability of services to residents within affordable housing developments, in the interest of reducing development costs.

40.8. The City will continue to evaluate existing development, infrastructure, and building code requirements in an effort to reduce development costs and time delays without compromising public safety ~~or community character.~~

Rationale: A small city enjoys some advantage in providing timely permit processing over a larger jurisdiction. The City needs to strive to refine its process to ensure the shortest possible review time in recognition that delays cost money, which in turn increases housing costs. ~~The City should pursue a variety of programs, if a project~~

Policies:

- A. Provide clear, well-defined application procedures for applicants to follow.
- B. Outline all developer obligations and responsibilities to potential applicants at the earliest possible stage.
- C. Encourage pre-application meetings to ensure that applicants completely

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understand city standards and review procedures.

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- D. Encourage applicants to hold neighborhood meetings at an early stage in the process to ensure that public review and neighborhood concerns can be incorporated into the design of the project. Seek to reach out to underrepresented groups within the community during engagement processes.
- E. Develop review procedures that can be run concurrently with state and federal permit application procedures.
- F. Avoid complicated regulatory programs that require a large amount of administrative work (i.e., transfer of development rights).
- ~~F.G.~~ The City should pursue a variety of programs consistent with the City's identified housing needs, such as affordable housing programs and public private partnerships, without compromising the feasibility and development timeline.
- ~~G.H.~~ Utilize technology to streamline permit applications, review, and inspections.
- ~~H.I.~~ Reduce the number of public hearings necessary for development review, while providing the public with easy and timely access to all publicly available materials. Materials should be provided in a timely manner so that all community members have an opportunity to review and participate in the process.

44.9. Recognize special needs, transitional or supportive and emergency housing, and emergency shelters, as important and necessary elements of the housing plan.

Rationale: State and federal housing laws require that local governments allow group homes, such as adult family, residential care, and group foster homes in ~~single family~~single-family residential neighborhoods. Beyond this mandate, the integration of smaller special needs housing facilities within neighborhoods provides opportunities for special needs housing to be of a higher quality, lower cost, non-institutional nature, and remain compatible with ~~single family~~single-family residential neighborhoods. Special needs housing includes permanent supportive housing and shelters for people experiencing homelessness.

~~Special Needs Housing~~ Policies:

- A. ~~Amend the provisions of the City zoning code to allow for A~~ adult family and residential care homes ~~in~~ shall be permitted in all ~~single family~~single-family and multifamily zoning districts.

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- B. Add provisions to the City zoning code to allow for larger special needs housing facilities in appropriate location.
- C. Indoor emergency shelters and indoor emergency housing shall be permitted in any zone that allows hotels.

42.10. Identify the appropriate balance of responsibilities between ~~Home Owner~~ Homeowner Associations (HOA's) and the City for the maintenance of infrastructure.

Rationale: Developers have increasingly proposed to use HOA's to manage onsite infrastructure and amenities provided to home-owners, including stormwater facilities and parks, and -City policy requires HOA's to maintain the facilities that do not meet City standards, such as private streets.-

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Policies:

- A. Establish infrastructure requirements that do not unnecessarily burden HOA's with costly maintenance responsibilities.
- B. Ensure that HOA's are appropriately financed at the time of development completion to satisfy their responsibilities for infrastructure maintenance.
- C. Consider the implications of low HOA participation, especially within small HOA's.

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13.11. Encourage ~~multi-family~~ multifamily, residential and mixed-use residential-commercial development in and around the ~~d~~Downtown core in order to establish an in-place employment and customer market and to restore vibrancy to the core.

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Rationale: Providing more housing in and around the downtown core ~~area~~ provides the support necessary for a vibrant business area and promotes the retention and expansion of existing business, while also supporting the development of new businesses.

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- A. Seek to increase densities in and around the Downtown core.
- B. Encourage the conversion of non-conforming single-family residences within the Downtown core.
- C. Identify cost reductions for code-compliant developments within the core, provided that such reductions do not limit the City's ability to provide services, ~~and~~ do not harm the environment, ~~and do not impact adjacent or nearby property owners.~~

14. ~~Proactively address potential blight as a result of lack of maintenance of older housing.~~

- A. ~~Establish and proactively enforce regulations requiring maintenance of properties and structures.~~
- B. ~~Increase inter-department and inter-agency coordination to eliminate nuisance properties associated with drug use or illegal activity.~~

15.12. Ensure that development regulations allowing a variety of housing forms are well known to the development community and the general public.

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Rationale: Using different methods to communicate development types allows the opportunity to reach a broader audience.

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Policies:

- A. Utilize illustrations and non-technical descriptions within development regulations.
- B. Establish a dedicated web presence to describe potential housing types.
- C. Schedule and participate in community meetings and discussions with industry groups to ensure knowledge of City codes.