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# Ferndale, WA eviction risk: Moderate

Whatcom County · Population 15,999 · Ranked #150 of 637 in Washington · Nationally in the 68th percentile

**Ferndale, WA** scores **5.1/10** on the Eviction Risk Score — the moderate tier. The score blends nine independent sub-scores covering local, regional, and state political climate; economic stress; supply constraint; rent-control risk; eviction-process difficulty; tenant-organizing strength; and housing-court bias. Every input is sourced from public data — Census ACS, MIT Election Lab, BLS, and the state landlord-tenant statute — with no synthetic estimates.

EVICITION RISK SCORE · 2026
POLITICAL LEAN

5.1 / 10

Dem  
 +24.9% margin

MODERATE

Timeline <b>171d</b> filing → judgment	Cost range <b>\$8.8-19.5k</b> legal + lost rent	Average rent <b>\$1,477</b> 33% stretched on rent	Renters 32% of households
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## The score in one paragraph

At **5.1/10**, Ferndale sits in the **moderate** tier. Eviction proceedings move at a reasonable pace and the legal framework favors timely lease enforcement when properly documented. Continue standard screening protocols and stay current with state statute revisions, particularly any post-COVID just-cause expansions.

## 9-axis sub-score breakdown Higher = more tenant-protective conditions

SUB-SCORE	VALUE	DISTRIBUTION
Local political climate	7.8	
Regional political climate	7.8	
State political climate	6.0	
Economic stress	5.6	
Supply constraint	7.7	
Rent-control risk	7.9	
Eviction-process difficulty	5.3	
Tenant-organizing strength	7.2	
Housing-court bias	6.6	
Primary Eviction Risk Score	5.1	9-axis mean

## How Ferndale compares

Ferndale, WA [5.1](#)

Whatcom County [5.2](#)

Washington average [5.7](#)

US national average [5.3](#)

**Ferndale scores 5.1/10** — that's roughly in line with the US national average (5.3) and ranks **#150 of 637** covered places in Washington. Nationally, 67.5% of cities score lower than this one.

## Demographics & economic context

Population	15,999
Renter share of households	32.4%
Average gross rent	\$1,477 / month
Average household income	\$83,839 / year
Share of income spent on rent	32.7%
Poverty rate	10.5%
Unemployment rate	4.0%
2024 county presidential margin	+24.9%

Of every 100 households in Ferndale, roughly **32** rent. The typical renter household earns \$83,839 a year and pays \$1,477 a month in rent — equivalent to **33%** of average household income. HUD classifies any household spending more than 30% of income on housing as "cost-burdened" and more than 50% as "severely cost-burdened" — Ferndale sits **above the cost-burdened threshold**.

## Eviction cost & timeline detail

Estimated all-in eviction cost (low)	<b>\$8,774</b>
Estimated all-in eviction cost (high)	<b>\$19,480</b>
Lost-rent share of total (typical)	~60-75%
Court filing + summons service fees	\$385 - \$610
Sheriff lockout fee	\$145 - \$200
Attorney fees (contested cases)	\$1,500 - \$5,000+
Typical timeline (filing → judgment)	<b>171 days</b>
Post-eviction turnover (cleaning, repairs, re-leasing)	+30-60 days
Tenant-prevailing outcome rate	44.4%

In a typical eviction in Ferndale, **lost rent is the dominant cost driver** — accounting for 60–75% of total expense. At the city's average rent of \$1,477/month ( $\approx$  \$49/day), every day of vacancy during the eviction process costs the landlord roughly \$49. A 171-day filing-to-judgment timeline followed by a 30-day turnover means 201 days of vacancy — \$8,419 in lost rent alone, before any other cost.

## Washington statute snapshot

Governing statute	RCW § 59.18 (Residential Landlord-Tenant Act)
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Just-cause eviction required	<b>Yes</b> (statewide)
Rent cap formula	7%+CPI, max 10%
Typical uncontested timeline (high)	60 days
Typical contested timeline (high)	150 days

## Per-axis detail — what each sub-score actually measures

The Eviction Risk Score is an arithmetic mean of nine independent 0-10 sub-scores. Each is measuring something different about the local landlord-side legal and political environment. Below is what each one is and what Ferndale's value reflects.

### Local political climate

7.8

2024 county presidential margin (MIT Election Lab, 2020 fallback). Reflects the local electorate's lean — strong-Dem counties tend to support stronger tenant ordinances; strong-Rep counties tend to favor faster, landlord-neutral eviction processes.

### Regional political climate

7.8

Population-weighted average of surrounding counties in the same metro area. Local rent-control fights almost always cluster regionally — adjacent counties with the same political lean produce coordinated policy waves.

### State political climate

6.0

Statewide presidential margin + legislative chamber composition. The state legislature controls preemption (whether cities CAN pass rent control), eviction notice periods, and just-cause requirements.

### Economic stress

5.6

Census ACS poverty rate combined with BLS LAUS unemployment. High economic stress correlates with higher eviction filing rates because rent-payment problems track joblessness more reliably than any other single signal.

### Supply constraint

7.7

Renter share × average gross rent. Constrained markets (low vacancy, high rent) produce both higher rent-burden and more aggressive tenant organizing, both of which raise eviction risk.

### Rent-control risk

7.9

National percentile of rent burden. Cities at the top of the rent-burden distribution are the most likely targets of new rent-stabilization ordinances within 1-2 legislative cycles.

### Eviction-process difficulty

5.3

Coded reading of state landlord-tenant statute: notice periods, response window, available defenses, just-cause coverage, mandatory mediation. Higher = longer, more procedural, more dismissal-prone.

### Tenant-organizing strength

7.2

Renter share weighted by political lean. Cities with majority-renter populations and tenant-friendly politics produce active tenant unions that escalate individual disputes and lobby for stronger protections.

### Housing-court bias

6.6

State-weighted disposition data + appellate posture. Some state housing courts apply procedural rules strictly against landlords (dismissals for minor notice defects); others apply them strictly against tenants.

## Quick answers

What is the eviction risk score for Ferndale?

**5.1/10** — Moderate tier. The score is the arithmetic mean of nine sub-axes covering political climate (local, regional, state), economic stress, supply constraint, rent-control risk, eviction-process difficulty, tenant-organizing strength, and housing-court bias. Inputs are public ACS 2023 5-year data, 2024 county presidential margins (MIT Election Lab; 2020 fallback), BLS LAUS unemployment, and a coded reading of the Washington landlord-tenant statute.

How long does an eviction take in Ferndale?

Filing to judgment runs roughly **171 days** for a standard case. All-in cost runs **\$8,774-\$19,480** per case — that's legal fees, lost rent, sheriff lockout, plus post-eviction turnover. Contested cases (where the tenant files an Answer) add another 30-60 days. Cases where a tenant raises a habitability defense or files an appeal can run 4-6 months total.

What share of Ferndale households rent?

**32.4%** of households are renter-occupied (ACS 2023 5-year, table B25008). About **33%** of average household income goes to rent at the city's average gross rent of **\$1,477/month** (ACS table B25064).

Is Ferndale a landlord-friendly market?

Lower-risk tier (**5.1/10**). Default-judgment frequency is high when notices are served properly. Tenant-side appeals are rare, and the statute provides a clear path from notice to lockout.

What does "stretched on rent" mean?

HUD defines a household as "cost-burdened" if it spends more than 30% of income on housing, and "severely cost-burdened" above 50%. Ferndale's value of **32.7%** measures the city-wide average from Census ACS 2023 5-year table B25071 (gross rent as a percentage of household income). The higher this number, the more financially fragile the average renter household, and the more likely a missed paycheck cascades into a rent default.

Who is this report for?

Landlords evaluating a market for an acquisition, property managers underwriting an existing portfolio, investors comparing submarkets, tenants researching their rights, and journalists/researchers covering local housing policy. Every number is reproducible from public sources cited at the back of this report. **No legal advice is provided** — consult a licensed attorney in Washington for guidance specific to a particular property or dispute.

## Methodology

The primary Eviction Risk Score is computed as the arithmetic mean of nine sub-scores, each independently normalized to a 0-1 national percentile against the universe of 31,828 covered US cities, then multiplied by 10. Each sub-score is capped at [1.0, 10.0] before averaging to keep the headline number from being dragged to extremes by a single outlier axis.

$$\text{score} = (S_{\text{local}} + S_{\text{regional}} + S_{\text{state}} + S_{\text{economic}} + S_{\text{supply}} + S_{\text{rent-control}} + S_{\text{eviction-process}} + S_{\text{tenant-org}} + S_{\text{court-bias}}) \div 9$$

## REPRODUCIBILITY

Every input is sourced from a public dataset cited in the source registry below. To reproduce Ferndale's score from scratch, pull the city's ACS variables from [data.census.gov](https://data.census.gov) (place GEOID), the county presidential margin from MIT Election Lab's CSV, and the state statute from the cited code section. The full computation lives at [evictionriskmap.com/methodology/](https://evictionriskmap.com/methodology/) and the per-city payload is available as JSON at [evictionriskmap.com/api/v1/cities/{id}.json](https://evictionriskmap.com/api/v1/cities/{id}.json).

## CONFIDENCE & UNCERTAINTY

ACS 5-year estimates for places with population under ~25,000 carry meaningful margins of error — we suppress the score entirely for places under 5,000 and add a wide confidence band for places 5,000–25,000. Presidential margins use county-level returns (the most granular level published consistently for every US county) so they uniformly under-represent within-county political variation in large metros. The eviction-process sub-score is a coded reading of statute text; it does not attempt to measure within-state judicial variation.

## Source registry

SOURCE	COVERAGE	VINTAGE
US Census ACS 5-year (B17001, B19013, B25008, B25064, B25071)	Poverty, income, renter share, rent, rent burden	2023
US Census Gazetteer	Place + county geometry, FIPS codes	2024
MIT Election Lab	County presidential margin	2024 (2020 fallback)
BLS Local Area Unemployment Statistics	City-level unemployment rate	Latest available
Washington landlord-tenant statute	Notice periods, just-cause, rent caps, timelines	2026 reading
HUD cost-burden thresholds	30% / 50% income-on-rent benchmarks	Codified
NGP-EvictStats scoring formula	9-axis Eviction Risk Score	Current production version

## Disclaimer

This report is informational only. The Eviction Risk Score is descriptive of measurable inputs (Census demographics, voting history, statute structure) — it is not a prediction for any individual property, tenant, or dispute. It does not constitute legal, financial, or investment advice. Eviction outcomes depend heavily on case-specific facts (notice service quality, tenant defenses, judicial assignment) that no aggregate score can capture. Before taking any action on a specific property or tenancy, consult a licensed Washington attorney.

All public-source citations above are non-exclusive: anyone can reproduce the Eviction Risk Score by pulling the same source data and applying the methodology published at [evictionriskmap.com/methodology/](https://evictionriskmap.com/methodology/). NextGen Properties publishes EvictionRiskMap.com as a free research tool; we do not sell the underlying data and we do not warrant the score's fitness for any particular purpose.

## ABOUT NEXTGEN PROPERTIES

NextGen Properties is a licensed real estate brokerage and full-service property-management firm. We own and operate a portfolio of single-family rentals and small multifamily buildings across the West and South, and we publish **EvictionRiskMap.com** as a free research tool for landlords, tenants, and investors evaluating local rental markets. Our team blends 20+ years of operational landlord experience with original data work — we ingest, validate, and combine public datasets (US Census ACS, BEA, Princeton Eviction Lab, CDC SVI, FRED) so customers can underwrite a market in minutes rather than weeks.

### WHAT WE DO

Full-service property management for landlords (leasing, maintenance, accounting, legal coordination) · Pre-purchase market diligence reports for investors · Free public risk data and methodology at [evictionriskmap.com](https://evictionriskmap.com)

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