



# UNDERSTANDING RIVER LIFE ON A FLOATING HOME

## NAVIGATING THE WATERS:

### *YOUR COMPREHENSIVE GUIDE TO BUYING A FLOATING HOME*

The allure of waterfront living in the Pacific Northwest, particularly in the vibrant river-centric cities of Portland, Oregon, and Vancouver, Washington, captivates many. The dream of waking to serene water views, enjoying direct access to nature and recreation, and becoming part of a unique, close-knit community is a powerful draw. This vision often includes a floating home, a distinctive housing choice that offers an unparalleled connection to the rhythms of the Columbia and Willamette Rivers.

However, the path to owning a floating home is as unique as the lifestyle itself, filled with specific considerations, regulations, and financial nuances that differ significantly from traditional land-based real estate. This guide is designed to be your calm, comprehensive, and expert companion on this journey. It aims to demystify the process, illuminate the critical details, and empower you with the knowledge needed to make an informed decision. The choice to pursue a floating home is deeply personal, often blending aspiration with practicality; this document seeks to honor that by providing a clear-eyed view of both the dream and the essential groundwork required to achieve it.

## UNDERSTANDING FLOATING HOMES:

### *BEYOND THE BASICS*

Before diving into the market, it's crucial to grasp what a floating home is—and isn't. The terminology can be confusing, and the structural realities are foundational to everything that follows, from financing to lifestyle.

## DEFINING A FLOATING HOME:

### *KEY CHARACTERISTICS AND DISTINCTIONS (VS. HOUSEBOATS)*

A **floating home** is, at its core, a legally permitted, stationary dwelling that floats on the water. These structures are designed for year-round residential living and are permanently moored in a designated slip, typically within a larger floating home moorage or marina. Unlike their mobile counterparts, floating homes do not have their own means of propulsion; while they can be moved by towing, they are not considered vessels.

A key characteristic is their connection to municipal utilities. Most floating homes are directly hooked up to city water, sewer, and electrical services, much like a house on land. This permanence distinguishes them significantly from houseboats. They can range dramatically in size, from cozy 400-square-foot cottages to expansive multi-story residences exceeding 2,000 square feet, offering a variety of living experiences.

The distinction between a **floating home** and a **houseboat** is a common point of initial confusion, often fueled by popular culture, such as the charming waterside dwelling in "Sleepless in Seattle," which many culturally refer to as a houseboat but aligns more with floating home characteristics if permanently moored and utility-connected. Strictly speaking, a houseboat is a self-propelled marine vessel designed or modified for use as a dwelling and is capable of navigating on its own. Think of a houseboat as an RV for the water, often with self-contained systems for utilities and waste, while a floating home is more analogous to a condominium in terms of its fixed location and shared moorage services. This difference impacts everything from financing and insurance to taxation and lifestyle.

To clarify these differences, consider the following comparison:

FEATURE	FLOATING HOME	HOUSEBOAT
<b>Propulsion</b>	None; permanently moored, can be towed	Self-propelled, capable of navigation
<b>Mooring</b>	Permanent slip in a moorage/marina	Can be moored in recreational marinas or anchorages; designed for mobility
<b>Utilities</b>	Typically permanent connections to municipal services (water, sewer, electric)	Often self-contained systems; "quick release" connections if any
<b>Legal Status</b>	Dwelling, personal property (structure), sometimes with real property (slip)	Marine vessel
<b>Primary Use</b>	Stationary residential living	Residential living with option for travel/cruising
<b>Financing</b>	Specialized, limited lenders; can be similar to real estate if slip is owned	Typically vessel loans, more like RV financing
<b>Taxation</b>	Property tax on dwelling; potentially on slip if owned. No sales tax on resale.	Sales tax on purchase; no ongoing property tax, but vessel registration fees
<b>Typical Size</b>	Varies widely, can be large and multi-story	Generally smaller, often one or two bedrooms
<b>Primary Appeal</b>	Stable waterfront living, community, full home amenities	Mobility, freedom to roam, self-sufficiency

Understanding these fundamental distinctions is the first step in navigating the floating home market effectively.

# THE ANATOMY OF A FLOATING HOME:

## CONSTRUCTION AND FLOTATION



The defining feature of a floating home is, naturally, its ability to float. This is achieved through a specialized foundation known as the float. Historically, these were often constructed from large, naturally buoyant logs, such as cedar. Today, common float materials include logs, durable foam encased in concrete, or robust, air-filled plastic barrels or pontoons. The integrity and material of the float are paramount, influencing the home's stability, longevity, insurance eligibility, and financing prospects. Concrete floats, for instance, are often preferred for their durability and lower maintenance over time.

Resting atop the float are stringers—substantial beams, typically made of wood or steel – which distribute the home's weight and provide the structural base upon which the house itself is built. This construction method creates an essential air space between the home's floor and the water's surface, akin to a crawl space in a land-based house. This gap allows for air circulation, which is crucial for preventing dampness and maintaining the underside of the structure.

Above this specialized foundation, the construction of a floating home can be quite similar to that of a traditional home on land. However, careful attention must be paid to weight distribution to maintain balance and proper flotation. Any significant additions or heavy interior features, such as a grand piano, might necessitate supplemental flotation support beneath that area. The materials and design must also consider the unique marine environment, with its potential for moisture and movement. The condition of this entire system—float, stringers, and the home's connection to them—is a primary focus of the specialized inspections required when purchasing a floating home.

## A BRIEF HISTORY OF FLOATING HOMES IN THE PORTLAND METRO AREA

Floating homes are not a recent novelty in the Portland and Vancouver region; they are woven into the historical fabric of these river cities. The practice of living on the water dates back to the mid-1800s, when some early Oregonians built ramshackle structures on lashed-together logs, partly to avoid property taxes. These early "houseboats," as they were often called, were rudimentary and bore little resemblance to the regulated and often sophisticated floating homes of today.

Over time, as communities formed and regulations evolved, the term "floating home" gained prominence to describe these more permanent, stationary dwellings. The Portland metropolitan area now boasts one of the largest and most established collections of floating homes in the United States, primarily situated along the Columbia River, the Willamette River, and the Multnomah Channel. This rich history means that buying a floating home here is not an investment in a fleeting trend, but in a long-standing and unique aspect of Pacific Northwest living. This heritage has also shaped the development of specific building codes and community structures that govern floating home life today.

# THE FLOATING LIFESTYLE:

## *DREAMS AND REALITIES ON THE WATER*



The decision to buy a floating home is often driven by a desire for a lifestyle that is deeply intertwined with the natural environment and a strong sense of community. However, this unique way of living comes with its own set of practicalities and potential challenges.

## THE UNMISTAKABLE PERKS:

### *"PERMASTAYCATION," NATURE, AND RECREATION*

One of the most significant attractions of floating home living is the constant, intimate connection with the water. Residents enjoy ever-changing waterfront views and immediate access to a host of recreational activities, from kayaking and paddleboarding right off their decks to fishing for salmon or setting sail from their "front yard". This ease of access to watersports is a major lifestyle enhancer for many.

Beyond recreation, there's a profound connection with nature. Daily life is punctuated by sightings of local wildlife—ducks, herons, and even visiting sea lions become familiar neighbors. Residents often report a heightened awareness of celestial events, from the nuances of sunrises and sunsets reflecting on the water to the quiet rise of the moon. This proximity to the natural world is widely believed to reduce stress, foster a sense of calm, and inspire creativity, contributing to a happier and healthier way of living. Many describe the experience as a "permastaycation," where everyday life feels like an ongoing holiday. An added practical benefit for some is the absence of traditional yard work.

Imagine a Portland resident, a graphic designer named Sarah. She starts her mornings with coffee on her deck, watching rowers glide by on the Willamette. After work, she might take her kayak out for a peaceful paddle, or simply enjoy the shifting colors of the sunset over the water. This representative scenario encapsulates the daily magic that draws many to this lifestyle.

## COMMUNITY AND CONNECTION:

### *LIFE ON THE DOCKS*

Floating home moorages often cultivate a strong sense of community, distinct from typical land-based neighborhoods. The shared docks and walkways serve as communal arteries, leading to more frequent and spontaneous interactions with neighbors. Many residents find these connections to be a rewarding part of the lifestyle, with anecdotes of dockside cocktail parties and neighbors looking out for one another being common.



Many moorages are organized with homeowners associations (HOAs) or similar community structures that manage common areas, organize social events, and uphold moorage rules. While this close-knit environment is a significant draw for many, the proximity also means that individual preferences for privacy and quiet must be balanced with the communal nature of dock life.

## PRACTICAL CONSIDERATIONS AND POTENTIAL CHALLENGES

While the idyllic aspects are compelling, a realistic understanding of the practicalities and potential challenges is essential. The very nature of living on water brings unique considerations:

- **Motion and Stability:** Floating homes are generally stable, but they can gently sway or rock due to strong winds, currents, or the wake from passing boats, especially if "no wake" rules are disregarded. For individuals prone to vertigo or severe motion sickness, this could be problematic.
- **Access and Mobility:** Navigating ramps and docks can be challenging, particularly during inclement weather like rain, snow, or ice. Carrying groceries, laundry, or other items from the parking area to the home can be a significant physical effort, sometimes involving a considerable walk. This is an important factor for those with mobility concerns.
- **Proximity and Privacy:** The close quarters inherent in many moorages mean that neighbors are often just a few feet away. This can lead to reduced visual and auditory privacy compared to single-family homes on land. Issues like secondhand smoke from a neighboring deck can also become sources of tension if not managed respectfully.
- **Maintenance:** Floating homes often require more diligent and specialized maintenance than traditional houses. The float itself needs periodic inspection and potential upkeep, and the home's exterior and systems are constantly exposed to the marine environment.
- **Utilities and Services:** While most homes are connected to municipal services, the quality and speed of internet access can vary between moorages. Some moorages may not have access to natural gas, relying instead on propane or all-electric systems.
- **Moorage Rules and Restrictions:** Life in a moorage is governed by a set of rules that can significantly impact lifestyle. These often include restrictions on pets (e.g., limits on size, breed, or number; some moorages may not allow dogs at all), rentals (short-term rentals like Airbnb are almost universally prohibited, and many moorages also restrict long-term rentals), and smoking on common docks. Fire safety is a paramount concern, leading to strict rules.
- **Weather Extremes:** The open environment of a river means exposure to the elements. Strong winter winds, particularly on the Columbia River near Gresham, can create brisk conditions. In freezing temperatures, exposed water pipes leading to the homes are vulnerable to freezing, requiring preventative measures by homeowners.
- **Minimalist Mindset:** The combination of potentially limited interior space and the effort required to transport belongings to the home often encourages a more minimalist approach to possessions.

Acknowledging these challenges is not meant to deter, but to ensure that prospective buyers approach this unique housing option with a comprehensive understanding. These are not insurmountable obstacles but rather factors to be thoughtfully considered and planned for, ensuring a better fit between the lifestyle and the individual. For example, the near-universal prohibition on short-term rentals is a critical financial consideration for anyone contemplating a floating home as an income-generating property.

# THE FINANCIAL VOYAGE:

## *COSTS, FINANCING, AND VALUE OF FLOATING HOMES*



The financial aspects of buying and owning a floating home are distinct, involving unique lending practices, ongoing fees, and market dynamics. A clear understanding of these factors is crucial for a smooth journey.

## PURCHASE PRICE INSIGHTS:

### *WHAT TO EXPECT IN PORTLAND AND VANCOUVER*

The cost of purchasing a floating home in the Portland and Vancouver metro areas can **vary dramatically**, from listings under \$100,000 to luxurious, custom-built homes exceeding \$1.5 million or more. It's a common misconception that floating homes are always a less expensive alternative to land-based properties. While this may have been true in the past, today, well-maintained floating homes in desirable locations can command prices comparable to, or even higher than, traditional houses on land.

Several factors influence the price of a floating home. The **condition of the float** is paramount; homes with compromised floats, often those listed at very low prices (e.g., under \$150,000), are typically cash-only purchases because lenders will not finance them. Other key factors include the home's size, age, overall condition, quality of construction, and amenities. **The location within the moorage** also plays a role, with end slips or those offering unobstructed views often commanding a premium. Crucially, whether the **slip is owned or rented** significantly impacts value and sale price.

## THE CRITICAL DIFFERENCE:

### *OWNED SLIPS (HOA/CO-OP) VS. RENTED SLIPS*

A fundamental distinction in the floating home market is the nature of slip occupancy: whether the slip is owned as part of a cooperative (co-op) or homeowners association (HOA), or if it is rented from a moorage owner. This choice has profound implications for cost, security, and the nature of the investment.

With an **owned slip**, the homeowner typically purchases the floating home structure along with a share or membership in the entity that owns the moorage (the docks, underlying water lease, and common areas). This is often treated more like real property. Owners in this arrangement pay monthly HOA fees, which cover common expenses such as maintenance of docks and common areas, shared utilities (water, sewer, garbage), and often the property taxes for the commonly owned land or slip. Approximately half of the floating homes in the Portland area are in owned-slip moorages.

Conversely, with a **rented slip**, the homeowner owns the floating home structure (which is considered personal property) but pays a monthly rent to the moorage owner (an individual or a company) for the right to occupy the water space.

The ongoing costs differ significantly. Monthly HOA fees for owned slips in the Portland area typically range from about \$195 to over \$500, with an average around \$350. Monthly slip rent for rented slips generally falls between \$600 and \$800, but can exceed \$1,100 depending on the moorage and location.

Beyond cost, slip ownership generally offers greater long-term security and control. Owners have a stake in the moorage and are less vulnerable to displacement if a moorage owner decides to sell or repurpose the facility. Owning the slip also means that any appreciation in the value of the slip itself accrues to the homeowner, in addition to the value of the structure. Renting a slip, while potentially involving a lower initial buy-in for the moorage component, can offer less security against future rent increases or changes in moorage ownership or policy. This decision is one of the most critical a floating home buyer will make, impacting both their financial outlay and their long-term stability on the water.

## SECURING A LOAN:

### *NAVIGATING THE NICHE FINANCING MARKET*



Financing a floating home is one of the most significant hurdles for many prospective buyers due to its specialized nature. The lending landscape is quite different from that of traditional real estate.

A primary challenge is the limited number of lenders. In Oregon, typically only two or three financial institutions offer loans specifically for floating homes; most conventional banks and mortgage companies do not. Among those known to provide such financing in the Portland area are Trailhead Credit Union and Banner Bank.

A crucial requirement is the down payment. Lenders for floating homes almost universally require a minimum cash down payment of 20% of the purchase price. Government-backed low down payment programs such as FHA or VA loans are not applicable to floating home purchases. This substantial upfront cash requirement significantly influences who can access this market.

Loan products available can include fixed-rate terms (often 20 or 30 years), purchase loans, refinancing options, and even Home Equity Lines of Credit (HELOCs) specifically for floating homes (offered by Trailhead Credit Union) or custom construction loans (offered by Banner Bank). Historically, interest rates for floating home loans could be 1.5 to 2 percentage points higher than those for conventional land-based homes, though some lenders, like Banner Bank, state they offer competitive rates.

The classification of floating homes often contributes to these financing complexities. They are frequently treated as "personal property" (the structure itself) rather than "real estate" in the traditional mortgage lending sense, especially if the slip is rented. This limits the availability of standard mortgage products.

Furthermore, a notable segment of the floating home market, particularly homes priced under \$150,000 or those with significant float deficiencies, must be purchased with cash as they will not qualify for financing. Given these intricacies, working with a real estate agent who specializes in floating homes is highly recommended, as they can provide invaluable guidance on navigating the financing process. The unique financial hurdles mean that prospective buyers must have a strong financial position and be prepared for a more constrained lending environment.

## ONGOING EXPENSES:

### *MOORAGE FEES, PROPERTY TAXES, AND INSURANCE*

The purchase price and mortgage are only part of the financial picture. Owning a floating home entails a unique set of ongoing expenses that must be carefully budgeted:



- **Moorage/HOA Fees:** As previously detailed, these monthly payments cover the slip (if rented) or common area maintenance and services (if slip is owned via an HOA). These fees, ranging from approximately \$190 to over \$1,000, typically include water, sewer, garbage service, parking, and upkeep of docks and shared facilities.
- **Property Taxes:** The application of property taxes can differ. If the slip is rented, property taxes are generally paid only on the assessed value of the floating home structure itself, which may result in lower property taxes compared to a land-based home of similar value. If the slip is owned as part of an HOA or co-op, the HOA dues often cover the property taxes for the underlying land or slip interest, with the homeowner still responsible for taxes on the dwelling.
- **Insurance:** Standard homeowner's insurance does not cover floating homes. Specialized **floating home insurance policies** are required, and these can be more complex and potentially more expensive. Coverage levels vary (e.g., "Broad" vs. "Basic"), and eligibility can depend on the home's age, the type and condition of its float, and may require a marine survey, especially for older homes.
- **Maintenance:** Floating homes demand consistent maintenance due to their unique environment. This includes upkeep of the float itself, the home's exterior exposed to weather and water, and all onboard systems. Regular **dive inspections** of the float are recommended every three to five years, adding to long-term maintenance costs.

A comprehensive budget should account for all these elements to provide a realistic understanding of the total monthly and annual cost of ownership.



# TYPICAL ANNUAL MAINTENANCE COSTS:

## PLANNING FOR LONG-TERM CARE

Owning a floating home demands proactive budgeting for ongoing maintenance due to the constant exposure to marine elements. Generally, homeowners should anticipate annual maintenance costs ranging from \$1,200 to upwards of \$6,000, depending on home size, age, float type, and materials used.

Typical expenses include periodic exterior repainting, sealing, or weatherproofing (\$500–\$2,500 every 2–4 years), repairs and replacements to docks and connections (\$300–\$1,500 annually), and routine servicing of onboard systems such as electrical, plumbing, and HVAC (\$400–\$1,500 annually). Additionally, professional dive inspections, recommended every three to five years, typically cost around \$750 each occurrence. Establishing and consistently contributing to a dedicated maintenance fund can mitigate surprises and sustain the long-term value of your floating home investment.

**Table: Estimated Ongoing Monthly/Annual Costs for Floating Home Ownership**

EXPENSE CATEGORY	ESTIMATED COST RANGE (Monthly unless specified)	NOTES
<b>Mortgage (Principal &amp; Interest)</b>	Varies based on loan amount, interest rate, term	Specialist lender required
<b>Moorage Fee / HOA Dues</b>	\$190 – \$1,000+	Covers slip rental or common area services (water, sewer, garbage, dock maintenance, parking)
<b>Property Taxes</b>	Varies; potentially lower on structure if slip is rented	If slip owned via HOA, dues may cover slip/land tax
<b>Floating Home Insurance</b>	Varies significantly; potentially higher than standard	Specialized policy required; depends on home age, float, coverage level
<b>Utilities (not in moorage fee)</b>	Electricity, gas/propane (if applicable), internet	Some utilities may be individually metered and billed
<b>Maintenance Fund (Recommended)</b>	\$100 – \$500+	For ongoing repairs, painting, system upkeep, etc.
<b>Dive Inspection Fund (Amortized)</b>	\$20 – \$40 (approx. \$750 every 3–5 years, amortized monthly)	For periodic professional float inspection

This table illustrates the various recurring costs, emphasizing the need for thorough financial planning beyond just the initial purchase.



## INVESTMENT PERSPECTIVE: *RESALE VALUE AND MARKET TRENDS*

The investment potential of a floating home is a nuanced topic. Unlike mobile homes, which often depreciate, well-maintained floating homes, particularly those with owned slips in desirable moorages, can and do appreciate in value. The scarcity of new moorage development, a factor noted in legislative findings in other states with floating home populations, can contribute to the value retention and growth of existing slips and homes.

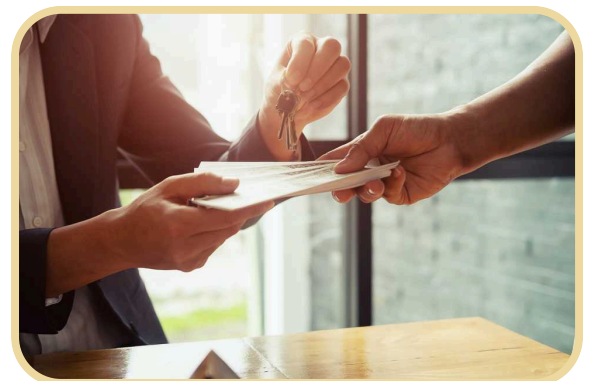
However, the market for floating homes is more niche than that for traditional single-family residences. Appreciation may not be as rapid or predictable. Factors influencing resale value include the overall health of the general real estate market, the ongoing desirability of the floating home lifestyle, the condition and type of the float (concrete floats generally hold value better), the quality and rules of the moorage, and, critically, the limited supply of available slips.

Local market reports for the Portland area provide insights into trends. For example, the September 2024 report highlighted a wide range of sales prices, from \$15,000 (likely a cash sale for a home needing extensive float work or relocation) to \$1,950,000. The report also noted that floating homes, on average, tend to take longer to sell than homes on land, which is an important consideration for liquidity.

Prospective buyers should consider their **long-term goals**. If the primary objective is rapid financial appreciation, other types of real estate might be more aligned with that goal. However, for those seeking a unique lifestyle combined with a potentially stable, albeit specialized, asset, a floating home can be a rewarding investment, especially when an owned slip is part of the purchase. The key is to differentiate these permanent dwellings from mobile assets like houseboats, which are more prone to depreciation.

## DUE DILIGENCE AND REGULATIONS: *ESSENTIAL KNOWLEDGE FOR BUYERS*

Purchasing a floating home requires a heightened level of due diligence, particularly concerning inspections, insurance, and a complex web of local and moorage-specific regulations.



# CRITICAL INSPECTIONS:

## *THE FLOAT, THE HOME, AND WHAT TO LOOK FOR*

Inspections are a non-negotiable and particularly critical phase of buying a floating home, more so than for many land-based properties. There are typically two main inspections:

**The Float Inspection:** This is arguably the most crucial. A specialized dive inspection is conducted by a qualified professional who examines the condition of the home's entire flotation system from beneath the water. This includes checking the logs or concrete pontoons for integrity, the condition of the stringers, the adequacy of flotation (especially ensuring it can support the home's current and intended load), and the security of connections to the mooring slip.

The cost for a float inspection is typically around \$750. Skipping this inspection is strongly discouraged, as unidentified float issues can lead to exorbitant repair costs, potentially reaching tens or even hundreds of thousands of dollars. Lenders will not provide financing if the float is deemed to be in poor condition.

**The Home Inspection:** Similar to a traditional home inspection, this covers the habitable structure itself—roof, walls, windows, electrical systems, plumbing, HVAC, and interior finishes. However, the inspector should also be knowledgeable about issues specific to marine environments, such as potential moisture intrusion or wear from the elements. A home inspection for a floating home generally costs around \$350.



The total cost for these essential inspections is around \$1,100, and this expense is customarily borne by the buyer, regardless of whether the purchase ultimately closes.

Key elements to look for during these inspections include the overall soundness of the float materials (concrete floats are often cited for longevity and lower maintenance compared to older log floats, though newer log floats with steel stringers are also robust), the integrity of the stringers, evidence of sufficient flotation to prevent listing or sagging (especially if heavy items like large appliances or stone countertops are present), signs of moisture damage or wood rot in the structure, and the condition of utility connections.

Depending on the age and type of float, dive inspections are generally recommended every three to five years as part of ongoing maintenance. The thoroughness of these inspections provides critical information about the home's current condition and potential future liabilities, forming a cornerstone of an informed purchase decision.

# INSURING YOUR FLOATING ASSET:

## *SPECIALIZED COVERAGE EXPLAINED*

Insuring a floating home is another area that requires specialized attention. Standard homeowners insurance policies are not applicable; instead, unique floating home insurance policies are necessary. Several agencies in the Pacific Northwest specialize in this type of coverage, such as Hokanson Insurance Agency in Portland and Anchor Marine Underwriters.



Coverage levels can vary. Insurers often offer different tiers, such as a "Broad" coverage (which is preferred and typically available for newer homes or those with recent significant renovations) and a "Basic" coverage. Eligibility for the best coverage often depends on the age of the home (homes under 30 years old, or older homes with substantial recent updates, are more likely to qualify for Broad coverage), the type and condition of the flotation (for instance, some insurers may not offer preferred market coverage for homes with fiberglass-over-wood flotation or those with fewer than three pontoons), and potentially a marine survey for older properties.

Key aspects of coverage include the dwelling itself, personal contents (where policies may offer replacement cost value or actual cash value, the former being more comprehensive but costing more), and liability. Some marinas may require residents to carry pollution coverage, which is typically designed for fuel spills but can be added to a floating home policy on a case-by-case basis for an additional premium. It's important to understand policy limitations: for example, sinking might only be covered if it's the result of a specifically named peril in some policies. Coverage for wreck removal (the cost to remove debris if the home is destroyed) is often a percentage of the dwelling coverage (e.g., 5–10%), which might be insufficient for actual removal costs in a catastrophic event. Additionally, theft of contents may be excluded if the floating home is a secondary residence rather than a primary one.

Given these complexities, prospective buyers must work closely with an insurance agent specializing in floating homes to secure appropriate coverage and fully understand the terms and exclusions of their policy.

## INSURANCE SPECIFICS:

### *COMMON EXCLUSIONS TO CONSIDER*

Understanding exactly what your floating home insurance covers—and crucially, what it does not—is essential to avoiding unwelcome surprises. Typical policies, even with comprehensive ("Broad") coverage, often explicitly exclude sinking unless directly linked to a clearly defined peril such as storm damage or collision. Wreck removal costs—the expense associated with removing a damaged or sunken structure—may be capped at only 5–10% of your insured dwelling amount, potentially insufficient for full removal in catastrophic events. Additionally, theft of personal belongings may be excluded or limited, particularly for floating homes considered secondary residences. Discussing these nuances thoroughly with a specialized insurance agent will ensure your coverage matches your expectations and needs.



# LOCAL RULES OF THE RIVER:

## *PORTLAND, OR AND VANCOUVER, WA/CLARK COUNTY*



Operating and residing in a floating home is subject to a multi-layered regulatory environment, encompassing city, county, and sometimes state rules, in addition to the specific bylaws of the moorage itself.

## *PORTLAND, OR FLOATING HOME REGULATIONS*

The City of Portland has a well-established and detailed regulatory framework for floating homes, primarily outlined in Portland City Code Title 19 (Harbors) and Title 28 (Floating Structures).

The Harbor Master plays a significant role, including designating proper moorage areas, granting written permission for the placement of any floating dwelling, and having the authority to move dwellings if necessary for safety or other reasons.

### **Key requirements under Title 19.16.250 (Floating Dwellings) include:**

- Connection to city running water and mains.
- At least one flush-type toilet on board, connected to an approved sewer.
- Permission from the property owner of the moorage location.
- Written permission from the Harbor Master, designating the location.
- Maintenance of at least one 50-foot garden hose with a spray nozzle connected to city water service for fire safety.
- Compliance with all city building, plumbing, electrical, and fire regulations, subject to inspection.

### **Key requirements under Title 28.05.010 (Regulations Pertaining to Existing Construction) are particularly detailed and address:**

- *Identification:* All floating structures must have a state-issued identifying number plate clearly displayed and corresponding to their moorage location. Moorage operators must maintain updated maps showing structure locations and identifications.
- *Separation Distances:* Complex rules govern the minimum separation required between floating structures. These distances vary based on when the moorage was constructed, the type of structure, and whether a structure is being moved, altered, or added to. For instance, for homes being relocated or with significant additions, a minimum of six feet between exterior walls and four feet between roof/deck projections is often required, though this can be greater in newer moorages.

- *Fire Safety for Reduced Separation:* If structures are closer than these standard separations (but within certain limits), specific fire safety upgrades are mandated. These can include 1/4-inch thick fixed wire-glass windows in steel frames (or 45-minute assembly listed windows), solid core self-closing doors, and interconnected fire alarm systems with exterior alarms. In cases of very close proximity (e.g., less than three feet wall-to-wall), a full automatic sprinkler system might be required.

This prescriptive framework in Portland reflects the long history and density of floating home communities. Compliance is essential for safety and legality, and these regulations can significantly impact plans for renovation, expansion, or relocation of a floating home.

## VANCOUVER, WA & CLARK COUNTY CONSIDERATIONS

The regulatory landscape for floating homes in Vancouver and Clark County, Washington, appears structured somewhat differently, with a greater emphasis on the overarching **Shoreline Master Program (SMP)** and general county/city building codes, rather than a dedicated "floating structures" title as seen in Portland.

Clark County's **Shoreline Master Program (SMP)**, last updated in 2020, guides use and development within shoreline jurisdictions. Its goals and policies are integrated into the County's Comprehensive Plan (Chapter 13), and specific use regulations are found in Clark County Code, Chapter 40.460. The City of Vancouver also operates under its own SMP. These programs generally prioritize water-dependent uses and the protection of ecological resources.

Regarding specific permitting for floating homes, **Clark County Code Section 14.06.105.2** lists "Floating structures and floating bridges" as generally exempt from building permits. However, this exemption explicitly **does not apply** to "replacements or remodels of existing floating homes or floating on-water residences." These activities are subject to limitations and requirements detailed in Sections 40.460.630.K.11 and 40.460.630.K.12 of the county code. Additionally, a document from the City of Battle Ground (within Clark County) notes that "floating homes" are exempt from certain multi-family residential building envelope requirements, suggesting they are recognized as a distinct housing type.

General state laws in Washington also address aspects of floating home moorage, rental agreements, and tenant rights, though their specific applicability and enforcement in Clark County would depend on local adoption or ordinances.

While detailed county-level construction and placement regulations for floating homes themselves were not as explicitly available in the provided research as Portland's, it's clear that any work on a floating home, especially remodels or replacements, would fall under county (or city, if within Vancouver city limits) building and shoreline jurisdiction. Buyers in Vancouver or unincorporated Clark County will need to engage with county/city planning and permitting departments to ensure compliance, and the process may differ from Portland's.

## UNDERSTANDING MOORAGE RULES AND BYLAWS

Beyond governmental regulations, each individual floating home moorage has its own set of rules, regulations, and, if structured as an HOA or co-op, bylaws. These moorage-specific rules can significantly impact the day-to-day lifestyle and use of the property, sometimes being more restrictive than city or county codes.



Common areas covered by moorage rules include:

- **Pets:** Restrictions on the number, size, breed of dogs, or outright prohibitions.
- **Rentals:** Short-term rentals (like Airbnb) are almost universally prohibited. Many moorages also restrict or prohibit long-term rentals.
- **Smoking:** Often prohibited on common docks and walkways due to fire risk.
- **Noise:** Quiet hours and general disturbance policies.
- **Appearance and Upkeep:** Requirements for maintaining the exterior appearance of homes and keeping personal property tidy.
- **Boat Mooring:** Rules for mooring personal watercraft alongside the floating home.
- **Safety:** Rules regarding conduct on docks (e.g., no running), life vest requirements for children, BBQ use, and fire prevention.
- **Garbage and Waste Disposal:** Proper disposal of trash and adherence to recycling guidelines.

For example, Kadow's Marina in Vancouver has rules about keeping walkways clear, not using BBQs on docks, and pet conduct; they also state they do not allow live-aboards, though occasional overnight stays are permissible with prior notification. Jantzen Beach Moorage in Portland has detailed rules regarding noise, gate security, trash disposal, pet responsibilities, safety (no fireworks, specific BBQ rules), home appearance, and guest policies. Columbia Crossings (which includes Columbia Ridge Marina) has regulations concerning life vest use for children, boat maintenance standards, electrical cord requirements, and wildlife feeding prohibitions.

**Violation of moorage rules can have serious consequences, potentially leading to fines, eviction from the moorage, or even a forced sale of the floating home.**

Therefore, thorough due diligence includes carefully reviewing and understanding all rules and bylaws of any moorage under consideration. This is as critical as verifying compliance with governmental regulations.



# FINDING YOUR PLACE ON THE WATER:

## *THE SEARCH AND PURCHASE PROCESS*



The journey to acquiring a floating home involves navigating a niche market, understanding diverse moorage communities, and following a specialized purchase process.

## *THE INDISPENSABLE ROLE OF A FLOATING HOME REAL ESTATE SPECIALIST*

Given the unique complexities of floating home transactions—from understanding float integrity and moorage types to navigating specialized financing, insurance, and regulations—working with a **real estate agent who specializes in floating homes is not just advisable, it's practically essential**. A generalist agent, however skilled in traditional real estate, is unlikely to possess the depth of knowledge required for these properties.

Specialists in the Portland and Vancouver markets bring crucial expertise. For instance, agents like Jett Even of Works Real Estate not only sell floating homes but also have a background in their construction and are accredited float inspectors. Karla Divine is another well-known specialist who lives on a floating home herself, offering firsthand experience. Graham Marden of Premiere Property Group has been selling floating homes since 1994, indicating extensive market knowledge.

These professionals can guide buyers through the intricacies of assessing a home's condition, understanding the nuances of different moorages, connecting with appropriate lenders and insurers, and negotiating effectively in this specialized market. Attempting to navigate this without such expertise significantly increases the risk of costly oversights.





# EXPLORING MOORAGES:

## KEY AREAS IN PORTLAND, VANCOUVER, AND SURROUNDING WATERS

The Portland and Vancouver metro area offers a diverse range of floating home moorages, each with its own character, located primarily along the Columbia River (including North Portland's Hayden Island, NE Marine Drive, and areas extending towards Gresham), the Willamette River (notably in the Sellwood and Macadam areas of Portland), and the scenic Multnomah Channel (which winds around Sauvie Island and towards Scappose).

The character of these moorages varies widely. Some are described as "fancy gated communities" with meticulous upkeep and active HOAs, while others possess a more laid-back, "Huck Finn friendly" atmosphere. Some are situated on busy stretches of the river with dynamic city or bridge views, while others are tucked away in quieter channels facing protected natural areas.

**Table: Major Moorage Areas & General Characteristics**

MOORAGE AREA	PREDOMINANT WATERWAY	TYPICAL SLIP TYPE (Owned/Rented/Mixed)	GENERAL VIBE/ CHARACTERISTICS	KEY AMENITIES (if known)
Hayden Island / N. Portland Harbor	Columbia River	Mixed (e.g., Jantzen Beach - Owned)	Larger moorages, active, some with HOA structures (e.g., Hayden Bay Marina HOA)	Varies; proximity to I-5, some retail
NE Marine Drive (Portland/Gresham)	Columbia River	Mixed	Can range from smaller to larger moorages, some with views of McGuire Island or Mt. Hood	Access to boating, some with more industrial/commercial surroundings
Sellwood / Oaks Park (Portland)	Willamette River	Often Owned (e.g., Oregon Yacht Club)	Established communities, proximity to city amenities and parks, often scenic	Close to Sellwood neighborhood, Oaks Amusement Park
Macadam Area (SW Portland)	Willamette River	Often Owned (e.g., Macadam Bay Club)	Upscale, often gated, well-maintained	Proximity to South Waterfront, downtown Portland
Multnomah Channel (Sauvie Is./Scappose)	Multnomah Channel	Mixed	More rural, nature-focused, quieter, popular with boaters, can feel more remote	Marinas, some with restaurants, access to recreational areas
Vancouver / Clark County	Columbia River	Mixed	Fewer large, dense floating home moorages compared to Portland; more dispersed	Access to Vancouver waterfront amenities

Some notable moorages include Jantzen Beach Moorage on Hayden Island, the largest in the area with 176 homes and slip ownership, and Columbia Ridge Marina on NE Marine Drive. On the Willamette, Macadam Bay Club and the moorages near Oregon Yacht Club in Sellwood are well-known. The choice of moorage is deeply personal, involving considerations of lifestyle, community feel, rules, fees, and the critical distinction between owning or renting the slip.

## STEP-BY-STEP THROUGH THE BUYING JOURNEY



The process of buying a floating home includes several steps common to all real estate purchases, but with additional layers unique to these properties:

1. **Initial Consultation & Financial Preparation:** The first step is a detailed discussion with a floating home real estate specialist to understand your needs, budget, and the specific nuances of the market. Simultaneously, it's crucial to engage with one of the few specialist lenders to get pre-approved for a loan, understanding the 20% down payment requirement and your borrowing capacity.
2. **Moorage and Home Search:** This involves exploring different moorage communities to find a fit in terms of location, atmosphere, rules, and fees, followed by viewing available homes.
3. **Making an Offer:** Your specialist agent will help craft an offer, considering the unique aspects of floating home valuation and market conditions.
4. **Critical Inspections:** Once an offer is accepted, arranging and reviewing the float inspection and the separate home inspection is paramount. The findings of these inspections can lead to further negotiations, requests for repairs, or a decision to withdraw from the purchase.
5. **Loan Finalization and Appraisal:** The lender will conduct an appraisal, which for floating homes, also considers the moorage and slip situation.
6. **Securing Insurance:** Obtaining a firm commitment for specialized floating home insurance is a necessary step before closing.
7. **Moorage Approval (if applicable):** Some moorages, particularly co-ops or those with HOAs, may have an approval process for new owners/residents, which might include an application or interview.
8. **Closing:** Reviewing and signing all legal documents. The paperwork can be more complex if slip ownership (a share in the moorage corporation) is involved, as opposed to just the purchase of the home structure in a rented slip.

This journey often requires more patience and involves more specialized third parties (divers, specialist insurers, specific lenders) than a typical land-based home purchase.

## EMBRACING THE EMOTIONAL ASPECTS OF A UNIQUE PURCHASE

The decision to buy a floating home is rarely purely transactional; it's deeply intertwined with dreams, lifestyle aspirations, and a desire for a unique connection to the water. It's important to acknowledge the emotional dimensions of this journey.

The process can sometimes feel uncertain or overwhelming due to its specialized nature and the extra layers of due diligence involved. This is normal. A trusted specialist agent can help normalize these feelings and provide steady guidance. Simultaneously, it's important to validate the excitement and the powerful emotional pull that draws individuals to this lifestyle—the "permastaycation" feeling, the closeness to nature, the unique community.

Finding the right floating home and navigating all the steps can take patience and perseverance. The inventory is smaller, and the right fit in terms of home, moorage, and finances needs to align. For those seeking peer insights, online forums like Reddit (where Portland-area floating home residents share experiences) or community groups like FloatingHomeOwners.com can offer valuable perspectives and a sense of connection with others who have navigated or are living this unique life. Addressing these emotional facets helps create a more supportive and realistic approach to the purchase.

## VOICES FROM THE RIVER:

### *LOCAL PERSPECTIVES AND EXPERIENCES*

To truly understand what it means to buy and live in a floating home, hearing from those who have experienced it can be invaluable. While individual experiences vary, common themes emerge.

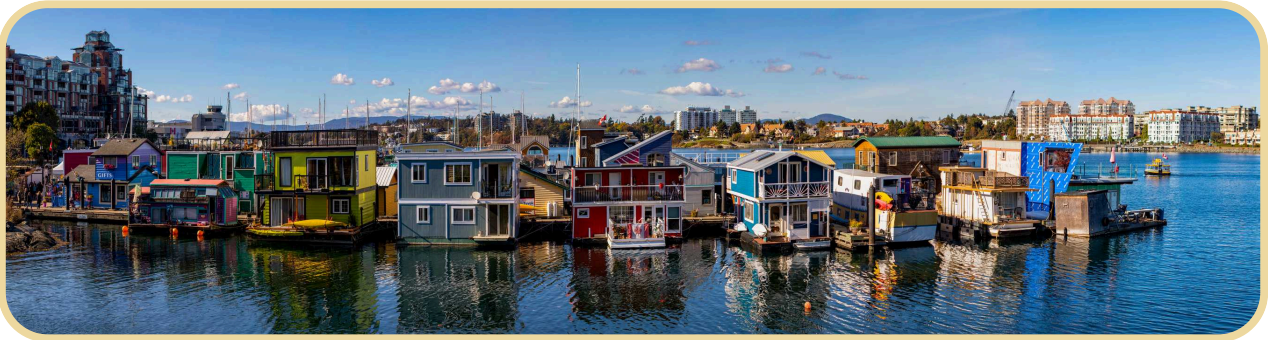
#### **Representative Scenarios of Floating Home Buyers (Clearly labeled as illustrative)**

To make the information more tangible, consider these illustrative scenarios of individuals who might choose a floating home in the Portland/Vancouver area:

- **Scenario 1: The Downsizers Seeking Tranquility.** David and Susan, recently retired, sold their large suburban home. They sought a simpler life with less upkeep but wanted to remain active and connected to nature. A two-bedroom floating home in a quiet Multnomah Channel moorage appealed to them. They valued the community feel, the daily wildlife sightings, and the ability to kayak right from their deck. Their main challenge was finding a home with a float in excellent condition that would meet their lender's requirements, and adjusting to the smaller living space.
- **Scenario 2: The Outdoor Enthusiast/Water Lover.** Alex, a software engineer in their early 30s, is an avid paddleboarder and kayaker. The primary motivation was direct, daily water access without having to transport gear. A modern, smaller floating home on Hayden Island with good internet connectivity was ideal. Alex had to save diligently for the 20% down payment and carefully researched moorage rules regarding pet policies for their dog.
- **Scenario 3: The Creative Professional Seeking Inspiration.** Maria, a freelance writer and artist, was drawn to the unique environment and inspiring views offered by floating homes. She found a charming, older floating home in a Sellwood moorage with an owned slip, which she saw as a long-term investment. She embraced the challenge of renovating it to fit her style, learning about the specific building considerations for floating structures and working closely with contractors familiar with them.

These scenarios, while fictional, synthesize common motivations, priorities, and challenges that real buyers in the Portland and Vancouver floating home market often encounter, reflecting the diverse appeal of this lifestyle.

## INSIGHTS FROM THE PORTLAND AND VANCOUVER FLOATING HOME COMMUNITY



Real-world experiences shared by residents offer a candid look at life on the water. Online discussions and local features reveal several recurring themes:

- **Diverse Communities:** Moorages are home to a wide array of people, from professionals and families to retirees and artists, creating eclectic neighborhoods.
- **The Good and the Quirky:** While a strong sense of community is often lauded, the close proximity can also lead to minor frictions or amusing observations, like "parking trolls" or overly zealous recycling "gnomes" within a moorage.
- **Practical Realities:** tasks like hauling groceries and trash along docks, sometimes a considerable distance. Dealing with winter weather, such as preventing frozen pipes, is a shared concern. The importance of diligent float maintenance is consistently emphasized.
- **Unmatched Lifestyle:** Despite the practicalities, the love for the lifestyle—the stunning sunsets, constant wildlife encounters, and overall sense of peace and connection to the river—is a dominant sentiment.
- **Moorage Governance:** The rules and management of the moorage (HOA or private owner) play a significant role in the living experience, and understanding these dynamics is crucial.

Local media also occasionally highlight unique floating homes and the lifestyle. For example, Portland Monthly featured the iconic "Aqua Star" floating home, detailing its unique design and history. Oregon Home Magazine has also explored the diverse architecture and personal stories within Portland's floating home communities. These perspectives add a layer of authenticity and showcase the established, vibrant culture surrounding floating homes in the region.



# IS A FLOATING HOME YOUR NEXT CHAPTER?

## MAKING AN INFORMED DECISION

Choosing to buy a floating home is a significant decision that goes beyond typical property acquisition. It's an embrace of a unique lifestyle with distinct rewards and responsibilities.

To make an informed choice, it's essential to recap the primary considerations. The pros are compelling: unparalleled waterfront views, direct access to nature and water recreation, a strong sense of community, and often a feeling of being on a permanent vacation.

However, these must be weighed against the cons: the challenges of securing specialized financing (including a substantial down payment), the ongoing need for diligent and sometimes costly maintenance (especially for the float), a complex regulatory environment, the realities of living in close proximity to neighbors, and potential access and mobility considerations.

Financial preparedness is paramount. This includes not only the 20% down payment but also a realistic budget for monthly moorage/HOA fees, specialized insurance, property taxes, and a contingency fund for maintenance and repairs like periodic dive inspections.

Thorough due diligence cannot be overstated—this means comprehensive float and home inspections, a meticulous review of all moorage rules and financials, and an honest assessment of whether the lifestyle truly aligns with one's personal needs, preferences, and tolerances.



For those seriously considering this path, the next steps should involve:

1. **Deep Self-Reflection:** Honestly evaluate if the unique aspects of floating home living—the motion, the close community, the maintenance demands, the regulatory environment—are a good fit for your personality, lifestyle needs, and long-term goals.
2. **Detailed Financial Planning:** Consult with a financial advisor to understand the implications of this type of investment. Engage with a specialist floating home lender early to determine your borrowing capacity and get pre-approved.
3. **Connect with a Floating Home Real Estate Specialist:** Their expertise is invaluable in navigating every stage of the search and purchase process.
4. **Experience Moorage Communities:** If possible, spend time visiting different moorages at various times of day and week to get a feel for their atmosphere and environment.

Ultimately, for those who are well-prepared, well-informed, and truly drawn to the water, owning a floating home in the Portland or Vancouver area can be an immensely rewarding and enriching way of life. It offers a unique opportunity to live in harmony with the river, surrounded by a community of like-minded individuals, in a home that is as distinctive as the lifestyle it supports.