

FLOATING TIMES

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The Floating Homes Association Newsletter

February/March 2002

The Real Estate Market: 2001

— Howard Myers

I have relatives in upstate New York who can buy a very nice 3 bd. 2 ba. home for \$75,000, or an elegant home for \$100,000 to \$150,000.

The average sold price of homes in Marin County was \$757,523 in 2001! This is an increase over the year 2000 of only 4.8%. Sales in the low and medium ranges of the market kept prices up in Marin. Homes in the over-\$1,000,000 range accounted for almost all of the slower increase in values.

The number of sales in the County in 2001 was lower than 2000 by 19%. I think we went into this recession with high demand for housing pent up by fear of the economic downturn while enticed by the lower interest rates. People get conservative in a recession, and those who decided to take the plunge often bought a couple or so steps below the price level they might have in a more promising economy. So prices in the under-\$1,000,000 range maintained well. Throughout the year multiple offers on well-priced homes were frequent.

Loan rates for land homes went to a 30-year low and I think that helped to keep the market going. But floating homes had no help from lenders. I mentioned earlier that people are conservative in financial decisions during economic downturns. If you had a choice of buying a floating home for \$400,000 with an 80% loan (\$320,000) at 9% or 9.5% interest with a \$650 per month berth fee (loan and berth fee payment approximately \$3,284 per mo.) or, for the same payment every month buy a \$625,000 land home, you might be a bit torn. That is also more than \$200,000 in equity increasing in value every year! Many buyers walk away from floating homes because of the higher loan rates and the ever-increasing berth fees.

The Floating Home Market

The data used in the report below is reported by the Bay Area Real Estate Information Services (BAREIS), the company that has replaced the old Multiple

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The Year of the Permits?

— Larry Clinton

At the FHA Annual Meeting in February, Supervisor Annette Rose said she expected the permit renewal application for Waldo Point Harbor to clear the County approval process and to be presented to the Bay Conservation and Development Commission by May 10. The Kappas application is to be filed with the BCDC by April 1, and the Yellow Ferry permit is proceeding accordingly. FHA President Suki Sennett stressed that it will be important for the community to show support for each of these applications as they move through the approvals process. She also noted that the FHA provided an \$8500 grant to help pay for consultants to WPH's Harbor Equity Group. The work these consultants did on the WPH Environmental Report will benefit the other marinas as well, since they can use the existing EIR in their own permit applications.

Supervisor Rose also indicated that land has been acquired for a parking area in Tam Junction for eventual shuttle service to Muir Woods which will relieve traffic congestion on Mt. Tamalpais. She also provided an update on the legal complications surrounding the proposed sale of the Gateway Center in Marin City, and noted that revitalization of the shopping center will be delayed until the sale is completed.

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Firefighter Bruce Shumaker provides fire prevention tips. PHOTO: LARRY CLINTON

2001: Good Year, Bad Year

— Suki Sennett

2001 was a very good year for the FHA and a very bad year for the world and our country.

In response to the national crisis, the FHA Board has proclaimed 2002 as the "Year of the CERT". Community Emergency Response Training is designed to aid citizens in helping themselves and their neighbors to cope with natural and other disasters. Public safety services will be sorely taxed during major disasters such as earthquakes or terrorist attacks.

To date, 17 residents have been certified and a number of people signed up at the Annual meeting. The Board's goal is to certify at least 2 residents from each dock in all five houseboat marinas. The FHA will reimburse the \$25 fee to all residents who complete the class and become certified. The next CERT class, specially focused on our unique needs, is scheduled for two Saturdays, March 30 and April 6 from 9:00 AM to 2:00 PM at the Marin City Fire Department. For questions about CERT training classes, call Marling Mast at 331-1953. Marling, by the

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PRESIDENT'S MESSAGE

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way, is Chair of the Emergency Preparedness Committee and is doing an incredible job in coordination.

2001 was a good year for the FHA. Membership was at record high of 79%. The Annual Floating Homes Tour generated over \$27,000, allowing the FHA to increase support for locally based non-profits with donations of \$3,000 each for the Friends of the Marin City Library and the Sausalito Schools Foundation. This year, the Sausalito Historical Society received a \$1000 donation. Tour proceeds keep our membership dues at an affordable \$20. The tour enhances our visibility to the greater community, including local and state level decision-makers who will ultimately decide the future of the pending permit applications for Waldo Point Harbor, Kappas and Yellow Ferry Harbor.

2002 will be a defining year for determining our own future. As a community we must continue to send a strong message to the County and BCDC that we are united in support of the Waldo Point Harbor Community Development Plan (CDP) as well as the Kappas and Yellow Ferry Harbor permit renewal applications. They offer the least environmentally impacting, the least disruptive and the quickest solutions to over 31 years of unrest and uncertainty. Gary Giacomini, our legal/political consultant, calls the CDP a product of "miracle workers". Never before has he seen "a non-applicant awarded preferred plan designation". In order to demonstrate community unity, it is essential that we reach or exceed our record 79% membership again in 2002.

In 2001, my State of the FHA talk at the Annual Meeting ended with a quote from the movie "All About Eve"- "Hang on to your seat belts, it's going to be a bumpy ride." I could have ended this year's speech the same way. This year, while closer than ever to reaching our common goal of obtaining permits for our three marinas, it is essential that we continue to demonstrate our support by joining FHA and showing up in force at the up-coming County Planning Commission Special Meeting for the WPH application and subsequently at the Board of Supervisors.

Let's not forget that we are miracle workers.

REAL ESTATE

(CONTINUED FROM PAGE 1)

Listing Service, managing listing information and gathering the market data. It has taken them a year or so to get up and running on the data gathering side, but they seem to be doing pretty well now and the information is mostly reliable. I am, however, in conflict with them on year 2000 data. They reported 20 sales of floating homes in 2000 while I confirmed 21. They report an average sale price of \$304,325, and I get \$346,929. I believe I'm right. The 2001 data seems okay.

As with land homes in 2001, the number of closed sales of floating homes was down from the year 2000. Fifteen were reported sold in 2001, 21 (my count) in 2000. Keep in mind that these are small numbers to speculate or project trends.

The average sale price in 2001 was \$351,133, barely a 1.2% increase over the year before. Not a big increase, but after all we are supposed to be in a recession! In a



Snow covered Mt. Tam on January 28.

PHOTO: DEBBI HANDLER

recession aren't home prices supposed to go down? Well, not really in Marin County. More on that later.

There was quite a price spread in 2001. The range was from \$148,000 to \$629,000. Two sales, one for \$148,000 and one for \$160,000, pulled the averages down. Two homes sold for over \$600,000 and tugged averages up. Most sales were in the \$300,000 to \$400,000 range. Oddly, nothing in the \$500,000 range. Sale prices jumped from \$425,000 to \$620,000 with no sales between.

Compared to the 3 hectic years before, 2001 was a quiet year with moderate sales activity and price increases. What will the new year bring?

Where Are We Going?

So far I don't think it's been much of a recession. Unemployment nationally has

gone nowhere as high as in the last recession. Locally, in Marin, it's still not quite 4%. We went into the recession with high demand for housing, and I think that demand is still high but suppressed. I think land home sales will increase in number this year unless interest rates rise substantially. My feeling is that we are going into a period of moderate economic fluctuation and will not see the dramatic increases in prices of real estate and floating homes that occurred in the last three years, although I could easily be wrong. There is still suppressed demand for homes in Marin and the inventory of homes is low, especially for floating homes, with only 9 for sale right now. I think buyers will gradually become more confident in the economy and sales and prices will increase unless some kind of disaster strikes. In a couple or so years we will likely be in another crazy upward spiral. Prices are not likely to go down. In this respect Marin is different from other places where people can expect prices to go down in a recession and not go up dramatically when things improve.

Different Why and How?

We all know that Marin as a piece of geography is one of the most remarkable locations in the world. Marin also has very little land to build on. More than 75% is park land or otherwise protected from development. Demand for housing here cannot be satisfied with new construction as in many areas. This is especially the case in southern Marin where demand has been highest.

In support of these remarks, let's go back 35 years to 1966.

In 1966 the average sale price of a home in Marin was \$31,910. That 1966 figure doubled in 9 years when in 1975 the average sale price was \$64,215. That figure was doubled just 4 years later to \$137,925. It took 9 years for that figure to double to \$282,432 in 1988. Now that figure proved tough to double. It took 11 years! However, in that 11 years we had the recession of the early 1990s that put the most downward pressure ever on Marin properties in 35 years.

In 1990 prices had reached an average of \$379,581. In 1991 they dropped 1.2% to \$374,980. Really shocking, right? Well, it gets worse! In 1992 the average "plunged" again 1.4% from the year before. Then in 1993 prices went up 2.83% and price increases accelerated until 1999 (11 years)

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The Floating Handyman

Watch out for Les Liaisons Dangereux!

One very common minor indulgence is that automatic ice dispenser on your refrigerator door. But that nifty little gadget on your refrigerator door is a houseboat hazard! IT CAN SINK YOUR HOME!

I know whereof I speak. My wife, Lynn, and I returned from a Christmas week in Arizona to find dripping carpets, curdled hardwood flooring and downstairs wall and ceiling damage. And terror of terrors: UGLY, BLACK MOLD!! The

grand total for repairs is not tallied yet, but the final score may reach above \$20,000.00. We had fallen victim, quite literally, to one of those liaisons dangereux.

Paying a return visit to the bowels of our boat I was able to clock the dripping that arrived in the bilges after saturating wood, ceiling, walls and carpets: About a drop a minute. It had been dribbling for months. We hadn't noticed it. After Christmas, we noticed!

I grabbed the phone and the redoubtable Michael Petersen (Mr. Pump-a-Turd to most of you), came on his SECOND VISIT to a water problem in our boat in a few months. By then I had figured that the water was coming from behind the fridge. We pulled it out from the wall and cut off the water feed. The dripping was coming from a tiny plastic tube which takes water from the main copper supply pipe up the back of the refrigerator to the ice maker. Michael observed, "The plastic tube gets dry and brittle because a lot of heat is generated behind a fridge, especially in these built-in models." Once that little tube is brittle, it is only a matter of time before it cracks. Then, every time our ice machine calls for water it leaks. According to Michael, you should have that tiny riser tube examined and possibly replaced every year, particularly with the hot-backed built-in models, although nowhere in the refrigerator instructions does it say so.

Mike did a quick fix but I called the refrigerator repairman to replace the offending tube. The first thing out of the repairman's mouth when he set eyes on our

predicament was, "Oh yeah, the ice-out-the-door model. Wouldn't have one myself. I see four, five of these a week."

After our problem, we found plenty of frozen tales of terror circulating on the docks. One of the best (or worst, depending on your point of view) happened right on our dock, Kappas West, a few boats down from us years before we got here. It seems there were some high winds and rough



Lance helps workman from Jordan Environmental, Inc. to repair damage.

water and the floating home in question pitched a bit. The refrigerator broke loose and slid across the floor, severing the ice machine water feed line. This wasn't little plastic tube capillary stuff, this was a copper tube water artery pouring H₂O into the boat. The

water free-flowed for hours filling the houseboat and putting it at such a list that it was about to take on water through the windows and sink. Help arrived in the nick of time to stop the leak and pump the boat. Unfortunately, I had heard no such cautionary tales before our date with disaster.

Getting back to the water-weary refrigerator repairman, here's what he recommends: First and foremost: DON'T BUY ONE IN THE FIRST PLACE! If you really must have such a model, here is what he advises:

1. Check and/or replace the plastic water riser tube regularly.

2. Have the plumber make you a large copper pan to go under the fridge. The front edge, being soldered to the side edges, can break away and bend flat so you can roll the fridge out to work on it. Then you roll it back, bend up the front edge again and re-solder. Simple, huh?

3. In the center of the above-mentioned pan, install a drain with a pipe leading under the floor and out the side of your boat. That way, if you do spring a leak it drains easily.

Kerstan Williams, a West Kappas veteran, recommends another precaution. He has installed a simple ball-joint cut off valve just outside his boat. Before he leaves for a weekend or a week, he cuts off the water to the houseboat. Ditto for the gas line, while

you are at it. Anything happens while you are away, the boat is not going to suffer any major fresh water or gas leaks. The valves will cost you \$7.00 apiece at Sausalito's own Waterstreet Hardware.

On the subject of les liaisons dangereux, by the way, Michael Petersen also recommends you have a look at the hot and cold water feed lines into your clothes washer. They are probably merely rubber. These lines are under some pressure and should be replaced with stainless steel braided flexible hose. Five feet of it, all you will likely need, costs you \$10.00 at Waterstreet. You can put it in yourself or Michael will install it. And while you are at it, have him put in your ball joint cutoffs (\$30-\$35) as well. That means you could help insure your house against washer and ice machine damage for less than \$100.00. A C-note versus a \$20,000 plus repair bill. Not a bad bet.

A post script to disaster: My insurance company, Red Shield, and their adjuster, John Ratto, stood behind us, took the heat and did a great job of helping us put our life back together.

—Lance Belville

New Directors for September 29 Tour

Pat Coleman and Janet Barton have generously volunteered to head the 2002 Floating Homes Tour Committee.

Janet, her husband Justin and their daughter Victoria moved to 49 Liberty about a year and a half ago from Antibes, France. Pat moved to this community 4-1/2 years ago, and now lives at 65 Liberty, which she has named the Second Last Chance.

Pat and Janet have already begun assembling the planning committee for this year's tour, which is scheduled for Sunday, September 29.

As tour volunteers, Pat and Janet have learned that along with great public relations,

the tour serves to help the floating homes community support education in Sausalito, our libraries, and other charities. "Come and join us," they say to all their neighbors. "Volunteers have the best day of all." To volunteer for the tour planning committee, or to work on the day of the tour, call 332-1916.



Pat Coleman and Janet Barton on the deck of the Second Last Chance. PHOTO: LARRY CLINTON

Water You Doing Here?

I was paddling around in a quandary this month looking for my next interview,



Don Bennett at home on Liberty Dock.

PHOTO: DONNA LUNSFORD

when I heard someone espousing Give me LIBERTY or give me death! Turns out it was Don Bennett professing the love of his dock! He seemed like an interesting character and pleasantly agreed to a quizzing.

Don has lived 20 years in our community, having moved here when Liberty was still D Dock. He told me that names for the new pier were submitted to the yard and his choices were Dickory Dock and Donald Dock, but Liberty prevailed.

But...I'm getting ahead of myself. Don hails from Oklahoma, where the wind comes sweepin' down the plain. So in 1959, when he was transferred to Monterey from an Army base in Texas, he was elated. It was short lived, though. He studied Czech for one year, only to be sent to Germany where he started doing special services.

Don came back to the Bay Area in 1963 because "it was the hippest place in the world....and still is." He lived in the city and in Oakland for a while, and liked it, but felt that it was "unnatural to have that many things living in any one place...even ants."

Don would look out at the water and watch the sailboats and think to himself, "What are they doing out there, lookin' like a bunch of sea gulls gettin' wet?" And then someone asked him to go sailing on a 1914 yawl. It was his first sail and within 6 months he had a Triton rigged for single hand, and sailed every day. He brought the Triton to Sausalito and lived on it part time, but found it too difficult to get himself, his bicycle, and his string bass on and off the boat. So he started looking for a floating home. He also had a great

cabin in Mill Valley and a shop in the city, which he still has, but that's another story.

With the help of his friend Rodger March, Don designed the home he now lives in. It wasn't until it was completed, however, that Don realized that he had built himself another cabin. And he loves it! It is filled with musical instruments and clocks of all kinds, many of which chime or cuckoo on the quarter hour. He says he "can't sleep without 'em."

Soon after Don moved into his new floating home, he realized that he wasn't sailing anymore, and that "the whole point was to be on the water." So he gave up his Triton. He loves where he is. He can look out at Mt. Tam or over at the Co-Op, which to him is a vestige of what once was here on our waters.

Don says that he is retired now, but I see his life as a work in progress. When he first came here he built architectural models and prototypes for advertising agencies. He also built many mandolins. Even now he creates the occasional mandolin, string bass or guitar. Larry Clinton asked me if Don made a lot of lute doing this. I told him that if he said he did, then he was a lyre. (Boooooo)

Don does not own a television because as an improvisational musician, he can't improvise with TV. "When it was black and white," he says, "one could improvise the color, but now...you can't even do that."

Don loves life in his pod on Liberty Dock. He finds Liberty more solitary than most and says that "if you wanna be, you can be in your own place and not be bothered."

It took Don Bennett a long time to get here, he says, and he has lived here longer than anyplace else. Like most of us, he intends to stay.

You can find Don playing in a duo at Saylor's Landing every Thursday. Catch him then. You won't be disappointed!

— *The Dinghy Dame*



In case you were wondering what the Dinghy Dame looks like, here's a recent mug shot. PHOTO: DEBBI HANDLER

Down Home Party

Hundreds of FHA members and guests enjoyed the annual membership party at the Bay Model following the annual meeting. Chief party-er Ted Sempliner put on a spread of American comfort food, including meat loaf with gravy and a great baked potato bar with all the toppings. Plenty of alternatives were available for non meat-eaters, too, including a mushroom walnut loaf and veggie platters.

Wine, beer and soft drinks flowed freely, as did oldies tunes from the smokin' Medicine Ball Band, which brought lots of folks to the dance floor.



FHA'ers got down & funky to the Medicine Ball Band.

PHOTO: LARRY CLINTON

More CERTifications

Several more FHA members have signed up for a Community Emergency Response Training class on March 30 and April 6. The FHA's goal is to have at least two CERT-trained residents on each dock. At this writing, more trainees are needed for Mays Harbor, Commodore, and A Dock. The FHA continues to offer to reimburse residents who sign up for future trainings, so individuals from those docks are encouraged to contact Marling Mast at 331-1953 for further information.

In future issues of the Floating Times, we'll include CERT preparedness checklists which every household can use to be prepared for a future emergency.



Is floating homes resident Cyra McFadden's best seller *The Serial*, her hilariously funny satire of late 1970's Marin "probably most responsible for the stereotype of Marin"? Despite Cyra's objections, that's what a recent Chronicle article entitled

"Marin Lambasted over its Taliban" asserts. The article quotes Cyra saying that Marin today is characterized by the search for money and status instead of enlightenment given the price of a home soaring above \$600,000. "The stereotype of the land of hot tubs

and soul searching is a vision of Marin that is caught in a time warp. It's amazing to me that we are stuck with an image to the extent that we are. We're certainly being misrepresented." If you haven't read *The Serial* you are in for a treat. Buy a copy and decide for yourself ... Cort Mast of East Pier is offering original musical compositions on his web-

site: www.sausalitomusic.com. Cort uses a computer sequencing program to create his smooth jazz and New Age music. Check out "Sausalito Summer" which Cort will be sending to smooth jazz stations around the country ... Proof that Otis Redding wrote



Cort Mast at his musical computer, drawing inspiration from his wife Marling's paintings.
PHOTO: MARLING MAST

his fabled hit song Dock on the Bay on Main Dock may be found in Chronicle music critic Joel Selvin's book *San Francisco: The Musical History Tour* (Chronicle Books, 1996, \$12.95). Selvin also says that Dino Valente wrote "Get Together" while living on the Becky Thatcher (located next to South Forty

Pier); Bob Dylan "spent an evening writing songs" on the late Shel Silverstein's boat on Liberty Dock, and the ferryboat *Charles Van Damme*, whose remains, a weather-beaten wheelhouse and giant paddlewheel are in the Gates Co-op parking lot, was where Steppenwolf and Moby Grape got their start. Maybe we should start working on getting

National Historic Landmark status! That would calm down BCDC. Amazon.com has the book, soft cover - \$12.95 ... Did you see the Bay Area Backroads program on Sausalito, which aired February 2 during our Annual Meeting? A substantial portion of the program was devoted to the floating homes community. If you'd like a tape of the show, the FHA has some available for \$5 each. There's also a small quantity of Marin Express discount books and Tidelines calendars available. Call 331-3999 to order ... Former FHA President Doug Lawrence has started a new consulting business, Obedience Training for Computers. Find out more at www.douglaslawrence.com or 328-4957.



This winter the Olympic torch came by the floating homes community on the bike path.
PHOTO: LEWIS SHIREMAN

In Memory of Richard Henry

Richard Henry passed away in his Kappas East home in early February. Following is a memorial tribute to Richard from one of his neighbors.

I first moved to Kappas East in April of 1994. My neighbor to my immediate right was Richard Henry. Richard was a long time houseboat resident...although I don't know actually for how long. As a matter of fact, there's actually not a lot of personal details about Richard that I do know. So why is it that I'm writing this tribute? I think because what I did know about Richard was the really important things, the things that really matter.

I know that Richard had two really great kids; 13-year-old Alex, and little 4-year-old Luke. He spent a lot of time with his kids. They'd be racing motorized model cars, flying kites, cruising in their Zodiac or a make shift raft. It was clear that they weren't just

father and sons, but buddies as well.

The other thing I knew about Richard was that he was extremely kind and caring. I think as floating homes residents, we're fortunate to live in a community where, for the most part, we feel a connection to our neighbors and tend to look out for each other. Among all my wonderful neighbors, Richard was at the very top. I don't know how many times over the past years Richard came out in all kinds of weather, day or night to help me unsink and secure my capsized 'putt-putt boat.' He'd call me up laughing and say "Do you know your boat's underwater again?" With that phone call also came Richard to the rescue.

But it wasn't just about my nautical misfortunes. It was also the little things like having backup keys to each other's house, and cat-sitting or house-sitting. And it was the silly phone calls for things like, "Richard I'm at work and I think I left my coffee pot on, can you go to my house and turn it off?" The thing is, no matter how big or small, I knew I could always call on Richard, and

that he was always willing and happy to do whatever he could to help.

Often I feel thankful for the wonderful people in my life, and I mean to let them know how much I appreciate them, but typically I get busy and distracted and never quite get around to it. But this time, I'm so glad because just recently; after the latest tragedy with my 'putt-putt boat,' I gave Richard a nice bottle of wine and a card. The card thanked him for being such a wonderful neighbor and always being there for me, and let him know how fortunate I felt to have him as my neighbor.

So, maybe whether you knew Richard or not, that's something we can take away from his passing. It's always worth it to take the time to appreciate and thank the people who bring a special kindness and light into our lives. You never know when that opportunity will be lost forever.

I will truly miss Richard Henry, and wish him fair winds and smooth sailing.

—Michele Harris

REAL ESTATE

(CONTINUED FROM PAGE 2)

when sale prices averaged \$590,821, and finally doubled the 1988 figure of \$282,431.

How long will it take to double this figure? The average sale price in 2001 is up 28% from the 1999 figure. It's on the way.

As near as I can tell, floating homes behaved a lot like land homes throughout most of this period, but I don't have the organized data to demonstrate it. Also, the sale numbers are always so small one cannot trust year-to-year comparisons. But it's pretty obvious that long-term trends were up, and doubling of floating home values takes place.

The Multiple Listing Data on floating homes does not go back as far as land homes and, as I said reporting was not always so good. But if we look at the last 11 years this is what appears:

Year	Average Sold Price (SP)
1990	\$103,000
1995	153,000
2000	346,929
2001	351,133

The first doubling of the 1990 start year was 1998 when the SP was \$253,024. But note that years 2000 and 2001 were both more than double 1995.

I repeat that the small sale numbers are easily skewed by a couple of very low or high sales. But 11 years of data is not fooling us. That's real.

Lastly, I think we are just beginning to be discovered by the broader buying public. Many people who inquire about buying still don't know what floating homes are and still wonder if we are a temporary phenomenon. There is now, however, only a lingering image of us as a fringe Bohemian subculture at odds with the broader culture. For better or worse, our old image is gradually slipping away.

By the way, last summer some of my relatives from New York stayed with me on my daughter's floating home. I don't think my envy of what they can buy with so little money would in the least compare to their envy of my style of life.

Regards for the year and good luck to all.

ANNUAL MEETING

(CONTINUED FROM PAGE 1)

Joe Nation, assemblymember from Marin, stated that statewide, 2002 will be the Year of the Budget, with the state facing



Chuck Green accepts gift basket door prize from Andre Nguyen of Novato Community Bank.

PHOTO: DEBBI HANDLER

a \$15 billion shortfall (15% of the overall budget).

Bruce Shumaker, Marin County firefighter, provided some basic fire prevention tips, including:

Always place hot ashes in metal containers; NEVER in plastic or paper bags. Then add water over ashes to extinguish.

Never use extension cords in your home. Power strips are preferable because they contain shut-off fuses. If you must use extension cords, the thicker the cord the better.

When leaving home for long period, turn

- Chuck Green: Large chocolate gift basket from Novato Community Bank
- Kathie Lomas: Dinner for 2 at Caprice from Howard Myers
- Jane Clinton: \$100 Savings Bond from Bank of Marin
- Howard Myers: \$50 gift certificate from Federal Benefits Credit Union
- Joy Dryden: Brunch for 2 at Casa Madrona
- Mike Brinkman: Brunch for 2 at Casa Madrona
- Amy Pertschuk: Dinner at Valhalla from Rachelle Dorris (Frank Howard Allen)
- Bill Crandall: \$10 gift certificate from Bayside Cafe
- Liz Barnes (guest from Petaluma): \$10 gift certificate from Bayside Cafe
- Brent Wolf: \$50 Waterstreet Hardware gift certificate from Chuck Green

2001 Financial Report

Thanks to the most successful open homes tour in FHA history, the association netted better than \$8,000 last year. Here's a breakdown of cash flow for last year:

INFLOWS

Member Dues	7,465
Merchandise	1,559
Tour	38,455
Interest	857
FT Ads	795
Other Income	34
TOTAL INFLOWS	\$49,165

OUTFLOWS

Dock Activities	1,161
Donations	500
Dues Paid	210
FHA Coordinator	4,927
Grants	5,000
Insurance	1,588
Mbr. Mtg/Party	4,673
Merch. Costs	427
Newsletter	2,623
Office Expenses	1,812
Website	390
Tour Expenses	17,231
Website	310
Other Expenses	649
TOTAL OUTFLOWS	\$41,111

TOTAL INC.-EXPS. \$ 8,054

off as much power as possible. Unplug all appliances including TV, VCR and computer. If possible, it's best to just throw the switch at your breaker box.

Suki also extended thanks to Cathy Moreland, who is "retiring" from the treasurer's position she has held since the FHA was formed. Then, your humble editor was surprised and proud to be named Member of the Year.

Just before adjourning to the annual membership party, 10 lucky attendees came up winners in the door prize drawing:

C L A S S I F I E D S

AQUAMAISON Houseboats, concrete barges, transfers and remodels. Reputable, dependable; licensed, bonded. Drafting, engineering, permit apps, competitive rates. Free estimate. Ian Moody, 332-3910.

ARCHITECT + ENGINEERING Houseboat design: new, refurbished or remodeled; stability, energy and structural calcs. Leal Charonnat, Architect. 510-436-3466. 1 Fifth Ave. #1-9, Oakland 94606-5125. www.charonnat.com.

BUYING OR SELLING A FLOATING HOME??? With 18 yrs of waterfront living, I am your neighborhood real estate agent. Rachele Dorris -Frank Howard Allen- 380-4636.

CONCRETE BARGE REPAIRS Kevlar/Epoxy Barrier Coatings. Eight years experience restoring and protecting floating home barges from leaks, cracks, rust and delamination. Wayne Licina @ Subsea Coating Systems 415-331-6333.

CONTRACTOR Floating home repairs since 1976. Remodeling & repairs. Leveling, flotation additions, decks, boat docks & leaks. Licensed, bonded. Lic. #B-548554. FHA member. Robert Morgan 415.531.5146.

DECKS AND RAILINGS Gaco waterproof deck coating, including "Crystal Deck," a multicolored deck coating, & Star Aluminum railings custom-made & installed. Call Warner Hobart at 510-547-6632 for estimates.

FINANCIAL BENEFITS CREDIT UNION the floating home lender - where Directors are floating home owners too! Purchase or refinance. Contact Gail 510-433-9200 or visit our web site at www.fbcu.net.

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