

FLOATING TIMES

VOL. XX No. 2

The Floating Homes Association Newsletter

April/May 2005



President Stan Barbarich with Katherine Boschetto, FHA Member of the Year

PHOTO: EMILY RIDDELL



Our quite dapper new supervisor, Charles McGlashan, was congratulated on his victory

PHOTO: DAVID ENGLISH

Shuttle Bus trial proposed for Manzanita & Marin City

By Kristin Shannon, Legal Committee

Muir Woods tourist shuttle busses at Manzanita and Marin City are back on the county's agenda; the goal is to start a pilot on June 1st when the tourist season opens.

The shuttle bus idea began as part of the huge CTMP megaproject (Comprehensive Transportation Management Plan) co-developed by the National Park Service, Marin County, and Caltrans. The FHA helped put together a 15-community coalition stretching from Stinson to Sausalito to assess the

CTMP proposals and offer constructive advice.

The key piece of advice was "first evaluate the need, and then design a solution." Sounds simple? "But the US Park Service skipped the first task — to determine how many visitors Muir Woods can handle without damage to the environment," said FHA President Stan Barbarich. "Instead they planned a multi-story parking lot for 800 cars adjacent to us BEFORE knowing exactly how many visitors make sense for Muir

(CONTINUED ON PAGE 2)

FHA ANNUAL MEETING REPORT

By Stan Barbarich

By all accounts, the FHA Annual Meeting and Member Party was a big success. The meeting portion was kicked off by an "optional" informational update on the WPH construction plan, led by Ric Miller. Apparently this is a topic of interest for many folks in multiple harbors, as the room was full for this portion. Ric gleaned a fair amount of information from the harbor about their current timetable. In a nutshell, they told Ric that they are working diligently on securing the needed building permits (not to be confused with the county and BCDC permits, already granted). They are prioritizing the work on the parking lots, so as to resolve the flooding problems as soon as possible. Obtaining the needed permissions from the different entities involved, including the county and PG&E, is not simple, because, for example, the county does not want to pay to raise Gate 6 Road, and PG&E has some problems with raising the transformer that serves Issaquah and Kappas. The current best hope is to have the lots raised by September.

(CONTINUED ON PAGE 2)

PRESIDENT'S MESSAGE

CONTENTS

Shuttle Bus Trial	1
President's Message.....	1
Door Prizes	2
Floating Home Safety.....	3
New Cert Leader.....	3
Floating Home Insurance.....	3
Insuring Unique Loss	5
Artists of Issaquah Event.....	5
Real Estate Market	6
Tides 101	7
Riding the High Tide.....	8
Dock Talk	10
Earth Day Cleanup	11
Classified Ads	11
Key Contacts	12

PRESIDENT'S MESSAGE

(CONTINUED FROM PAGE 1)

Stay tuned for more on this subject.

Our new Supervisor and BCDC Commissioner, Charles McGlashan, attended, giving us the chance to welcome and congratulate him on his victory. He spoke briefly, reiterating his intention to work closely with FHA to improve our little corner of Marin. He also informed us that our precincts provided him with the highest margin of votes of all the precincts in the district. He appreciates our support, as we appreciate his, and it looks like we can anticipate a cordial and productive working relationship, which will be of great benefit during the upcoming permit process for Kappas and Yellow Ferry, and the subsequent construction period for each harbor.

The balance of the meeting was taken up with the important topic of the Floating Homes Tour. It had been looking for a while like this important fundraising and public relations tool might not happen this year, due to a lack of volunteer support from the community. However, after an excellent discussion led by Katherine Boschetto, who successfully organized the last tour, it became clear that we could, indeed, expect community support for another big tour this fall. A number of folks offered their homes, and others offered to volunteer. Additionally, there was excellent support for doing some mini-tours, which would encompass just a few homes, for a few hours, and only require a few volunteers. So, it was decided to proceed with plans for both types of tours, with the understanding that they would only go forward if sufficient support actually materialized, which means enough people being willing to open their homes, as well as volunteer to actually plan and operate the tours. You can expect to receive a call for volunteers, and we do hope that you will be willing to give a bit of your valuable time to allow this important activity to continue! Mark your calendar: October 9th is the date of the next big tour.

And, in accordance with the understanding of how important the tour is to our community, and in recognition of the wonderful job that she has done in organizing and producing the tour, Katherine Boschetto was named FHA Member of the Year. Please join the Board of Directors in thanking Katherine for all her hard work on our behalf in the past, as well as being so willing to do it all again for this year's tours.

And, as always, the Member Party, which followed the meeting, was a big success, with a big turnout, good food and fun entertainment. We'll do it all again next year!

FHA Annual Meeting Door Prizes

And the winners are:

Chuck Green, All Marin Painting donated a Waterstreet Ace Hardware \$25 gift certificate - won by Shannon Hartnett

Rachelle Dorris, Frank Howard Allen Realtors donated two yacht tours - won by Tiffany Rosenberg and Dave Hodges

Bayside Cafe donated a \$25 Lunch - won by Paul Fappiano

Howard Meyers, Peg Copple Realtors donated a \$125 gift certificate for dinner at Caprice - won by Marti Rousch

Bank of Marin donated a \$100 Savings Bond - won by Linda Buckle

Diane Chute, Sadler and Co. donated a gift basket - won by Katy Lomas

Dan Goodman, H2O Tours donated a harbor tour - won by Bill Crandell

Michelle Affronte, Laurel Ave. Realtors donated a gift basket - won by Karen Mortensen

Ric Miller, Panoramic Prints donated a framed print on canvas - won by Pam Bousquet; and four sets of note cards -

won by Jane Clinton, Andy Lomas, Kristin Shannon and David West

Remede Salon & Spa donated a soak, massage & steam bath - won by Natasha Kimmell

Experience Salon & Spa donated an organic custom facial - won by Constance Will

Mike's Bike's donated a bike tune up - won by Floyd Hunter

Co-Op Center Federal Credit Union donated a Canon Digital camera - won by John Buckle; and a portable DVD player - won by Alex Kinias

Alex Kinias, Avon donated a gift basket - won by David



The Goodman-Schuster Quartet entertained with great jazz at the Annual Dinner
PHOTO: EMILY RIDDELL

SHUTTLE BUS

(CONTINUED FROM PAGE 1)

Woods. This put the cart before the horse, er, bus and showed a total lack of concern for their mandate to protect our parklands."

When CTMP planners did not take the advice, the 15 communities turned down the project last December. As a result, the CTMP is now dead, after \$6 million in spending (including \$2 million in studies). On March 1st, County Supervisors voted to abandon the CTMP, and proceed on their own with incremental solutions. The County and the Park Service got an "amicable divorce."

Part of the "divorce" is to split \$1.3 million in federal funding with the parks.

■ The park service is supposed to use part of its share to do the long-sought "capacity" study on how many visitors are appropriate for Muir Woods. However, with no public or county oversight for this, many communities wonder if the study will be credible.

■ The County will use part of its money for a pilot shuttle bus service. This can be done on a fast track because only a limited environmental review is required.

While we want to help solve the tourist congestion issues, the FHA wants to be sure that any pilot program serves the needs of our residents. It is crucial that we help design it. We don't need any more surprises. When the County abruptly built the new Park & Ride on the East side of Manzanita, we were told that ended any plans for a bus depot. But at a Marin City meeting on March 3rd we heard that both Marin City and the Manzanita Park & Ride are on the table.

At the same meeting, our new Supervisor, Charles McGlashan, was candid about past mistakes, and spoke of his strong commitment to seek and respect community input. He asked the 15-community coalition (The Mt Tam Task Force) to help provide a "vision for the parklands" along with oversight for the park service.

Floating Home Safety

By Debby Ludwig

I am happy to introduce myself as the FHA Emergency Response Chairperson for 2005. I am following the irreplaceable Marling Mast, who has done spectacular work over the last 3 years in this area and who will be mentoring me as I learn the "ropes" (possible pun intended).

As a new floating home owner, I will be relying on some of the masters of our community, collecting and reporting their advice and accumulated wisdom regarding the care and safety of our unique environment. I feel fortunate to be given this opportunity to learn and understand more about the complexities and obligations of living on the water, and hope these articles will lead to consideration and discussion. As there is always more than one way to tackle an issue, we will at times find altering, maybe even conflicting ideas presented by our most "seasoned" floating home veterans. But having been here a very short time, I have found that we are a spirited and diverse bunch, and generally run toward, not away from, lively discussions regarding our community. I like that about us!

Please feel free to send me ideas, comments, helpful hints, and sources for future articles. My email address is drludwig@mindspring.com.

Top Ten Spring Safety Ideas:

1. Inspect lines for fraying or wearing against any object as well as the ring brackets connecting those lines to your houseboat. If the rings are rusted to the point of thinning or scaling, have them professionally inspected and replaced, if necessary, or substituted with cleats. If they look OK, lubricate the rings with some boat/trailer axle grease available at marine supply stores.

2. If you have zinc anodes installed on your hull exterior, hose them off during low tide. Keeping them free of marine debris will cause them to work more effectively.

3. Monitor the pilings around your floating home. If your lines are connected to the pilings with tires, watch to see that the tire moves freely on the length of the piling and isn't caught in notches or holes that have developed as a result of the dietary preferences of our resident sea life. Especially with short lines (6 feet or less), stuck tires can create disastrous downward pull on the houseboat. Grease your piling tires with the same boat/axle lubricant discussed in item #1.

4. Use the edge of a coin to check for wood dry rot on decks or floating docks. If the coin easily makes an indentation, think about having the area professionally inspected.

5. Are you concerned about salt residue on the surface of your floating home? Where it makes your windows look less than lovely, it is actually GOOD for your houseboat, protecting the siding from mold and dry rot. Fresh water devastates wooden boats – salt water does not! Power washing is necessary before exterior painting or finishing, but is generally not needed otherwise.

6. Throw some salt water on your floating dock to protect it.

7. Remember that where your hull may look messy with all those marine critters who have taken up residence there, barnacles, mussels, and other members of our unique eco-system actually filter and clean the water.

8. In order to reduce rot on our decks and dock, raise plants that may have slipped from their platforms and are now sitting directly on the wood surface.

9. Dump out all containers of "standing water." This is the environment that mosquitoes require to grow and we all want to be vigilant against West Nile Virus on the docks.

10. Dispose of fire hazards! Fire is our greatest threat on the docks, so newspapers, trash, etc. need to be tossed. Also, don't keep a stockpile of paint, varnish, thinners, and gasoline as these are both highly flammable and combustible. You cannot (by law) dispose of these materials in the dumpsters, but the dump in San Rafael will take these materials.

New CERT District 11 Leader

By Marling Mast

I am happy to introduce Jon Sibaila, our new CERT District 11 Leader. As District Leader Jon, who is CERT certified, will coordinate the activities of all our CERT Captains and individual dock CERTs. Jon attends the Southern Marin CERT meetings and keeps CERT personnel apprised of their doings. He will also work with fire personnel in line of command to call up CERTs in the event of disaster.

Jon lives on Issaquah dock. With his wife, Kathleen Hunter, he has been an invaluable member of the community, boarding his kayak at all hours, tying off ropes, and providing many other emergency services to his neighbors. He is invigorated, energetic and inspired. I feel confident that this will be a good change.

Floating Home Insurance

By Ron Moreland

If you are having problems getting insurance on your floating home, join the club. Unfortunately, obtaining insurance on floating homes has at times been difficult and always expensive. Over the years insurance companies willing to insure our homes have come and gone. Recently, one of our three major insurers, ACE, went. So if you have insurance with ACE now, it will not be renewed. This leaves us with two insurers, Red Shield and the California FAIR Plan. There are significant differences between the coverage offered by each and an even more significant difference in their cost.

Generally speaking the Red Shield offers more coverage, but the cost to obtain this coverage means paying almost twice the premium. So it makes sense for you to read more to find out the differences.

For those of you who don't know, the FAIR Plan is a State run insurance program that provides insurance for homeowners and small businesses in "bad" areas where standard insurers provide little or no property insurance. Thanks to the FHA, the Sausalito area floating homes are perma-

(CONTINUED ON PAGE 4)

CERT - Community Emergency Response Training Classes 2005

CERT training benefits not only you and your family but your community as well. Learn about emergency preparedness, disaster first-aid and triage, fire prevention and suppression techniques, light search and rescue, and how to handle utilities in emergencies. Advanced classes will be given in 2005 for certified trainees.

Visit www.southernmarinfire.org to find out more about the CERT program and the latest class information.

CERT Class Schedule - 2005

June 4 and 11
Saturdays 9 AM to 2 PM

October 22 and 29
Saturdays 9 AM to 2 PM

Cost
Individuals \$25
Two Family Members 35

Call 389-4138 for information

FLOATING HOMES INSURANCE

(CONTINUED FROM PAGE 3)

nently part of the FAIR Plan's territory. Any California insurance broker can obtain a policy for you through the FAIR Plan. Insurance through Red Shield can only be purchased through a limited number of insurance brokers.

The FAIR Plan's rates are less than one-half of Red Shield's, but the coverage provided is less and you must purchase sepa-

rate personal liability coverage. I strongly suggest that you obtain quotes from both Red Shield and the FAIR Plan, then decide which option is best for you using the following table. Please keep in mind we have only tried to highlight the major differences as this is not a complete comparison.

So what do I think about the differences between these insurers? Easily the biggest difference is the lack of sinking coverage under the FAIR Plan. While our community has experienced few sinkings due to salt-

water leaks, there have been a number of sinkings due to fresh water (plumbing) leaks. Only you can decide if the cost difference is worth getting this valuable coverage. Another big difference is the lack of theft coverage under the FAIR Plan, but theft has not been a major problem on the docks so far. Also keep in mind that neither insurer provides a significant amount of coverage for fine arts and jewelry. If you want to insure those things, you need to buy a separate policy.

Coverage	Red Shield	FAIR Plan
"All Risk" except for excluded items – building	Yes	No
"All Risk" except for excluded items – personal property	No	No
Perils of the sea (excluding tidal waves)	Yes, both building and contents	No
Fire, wind, hail, lightning, aircraft damage, riot, vehicle damage, explosion and smoke	Yes (these perils are included in the "all risk" coverage)	Yes
Vandalism and malicious mischief	Yes	Yes
Theft	Yes	No
Glass breakage	Yes	No
Additional cost to rebuild due to enforcement of building laws	No	Yes (optional coverage)
Accidental discharge or overflow of water from plumbing (owner occupied homes)	Yes	No
Replacement cost – building	Yes	Yes
Replacement cost - contents	Yes, as an option	No
Damage from watercraft	Yes	No
Damage to owned small watercraft	Yes, up to \$1,000	No
Floatation (concrete barge, Styrofoam, fiberglass, etc.)	Limited to 5% of the home value insured and then coverage only provided for damage arising out of fire and collision	No
Debris Removal	Yes	No
Earthquake	Yes, as an option	Yes, as an option
Reimbursement for alternate living expenses while home is being repaired	Yes, as an option	Yes (10% of the building coverage)
Personal Liability	Yes	No (but available at additional cost from other insurers)
Premium payable in installments	No, but premium financing available	Yes, if premium greater than \$250. 40% down and two additional installments of 30% each. \$2.50 per installment.
Personal property covered worldwide	Yes	No

Insuring The Floating Home's Unique Loss Exposures

By William T. Atkins, CPCU, CIC, ARM*

As every floating home owner knows, floating homes offer a fun, alternative lifestyle. They are unique and often eclectic which requires unique, specialized insurance to properly insure them.

Floating Home insurance policies have the appearance of common homeowner policies, and while they share many common features, they are not the same as policies written for land based homes. For example, land based homes are not exposed to hazards such as wave wash, collision, perils of the sea or breaking free of a moorage and colliding with your neighbor.

Floating Home policies also share some features commonly found in boat or yacht policies. This makes sense since they float on water. In fact the Red Shield Floating Home policy is a marine insurance policy, not a homeowner policy.

In this article I will compare some of the important similarities and differences of the Floating Home policy written by Red Shield Insurance Company with a typical homeowner policy. Both cover the dwelling structure and contents. Contents are automatically a part of the Red Shield Special Form policy or can be added to the Basic Form policy.

Homeowners and Floating Home policies both provide personal liability coverage for the named insured, spouse, children under 21 living in the home or up to age 24 if a full time student away at school, and the insured's relatives as long as they live in the home.

There are many more similarities, but I would like to focus on the differences, because this is where misunderstandings sometimes arise.

Homeowners' policies are designed to cover homes built on land. A Floating Home policy is specifically designed to address the unique exposures presented by a home that floats on water. In addition to the home itself, the Floating Home policy covers any closely adjacent floating structures, such as docks or walkways that are owned by the named insured. Pilings, however, are not covered. The Red Shield policy covers stringers, cross beams, and girders that are part of the float, raft or hull, but only for damage caused by fire.

Because floating homes can be moved from one slip to another, it is important to know that the policy will continue to provide coverage only if the floating home is moved within the marina described on the policy declarations and only if the insured reports the move to the company within 30 days of the relocation. This is a very impor-

tant provision because coverage will cease if the insured fails to notify the company of the move or if the home is moved to another marina.

Like many yacht policies, the Floating Home policy contains some coverage provisions unique to marine insurance. One such provision is the "Sue and Labor"

"Land based homes are not exposed to hazards such as wave wash, collision, perils of the sea or breaking free of a moorage..."

clause. This provision states that the insured or the insured's appointed representative may take reasonable and necessary actions (Sue and Labor in marine parlance) to mitigate the threat of an imminent loss to the floating home.

Another unique coverage provision is known as "Perils of the Sea" coverage. This provision provides coverage for damage resulting from perils such as, but not limited to, flood, waves, wave wash, tidal waters or overflow of a body of water,

except for tidal wave also known as tsunami. Also included is damage to the home caused by contact with floating, non-powered, non-manned objects other than watercraft.

It is also important to understand that the Floating Home policy requires that the floating home be maintained in a seaworthy condition. A loss resulting from neglect to maintain seaworthiness is excluded.

Because of limited space this is far from a complete discussion of the unique features of the Floating Home policy. As with all insurance policies, you should carefully read your policy. Virtually every policy contains exclusionary language and deductible provisions.

Your floating home is a valuable asset. Make sure that you have it properly protected. If you have any questions about your Floating Home insurance you should talk to your professional insurance agent. Your agent has unique knowledge to help you insure your floating home.

**The author is Division Manager of Red Shield Insurance Company based in Portland, Oregon.*

Issaquah Artists Announce 3rd Art Exhibition

by Jim Woessner

The "Artists of Issaquah" will host their 3rd annual art exhibition on Issaquah Dock, Saturday, April 23rd from 11 a.m. to 5 p.m. This exhibit will showcase over 200 recent works of art from 12 Issaquah artists, including: Barbara Duncan (painting), Mary Lou Jepsen (glass painting), Krista Kielman (painting), Tomas Ludlam (wood turning), Sandi MacLeod (painting), Lisa Manthe (painting), Richard Mickley (sculpture), Ric Miller (photography), Emily Riddell (photography), John Ryan (painting), Annie Sutter (painting), and Jim Woessner (painting). Six houseboats will be open for visitors as venues for the art.

The exhibition serves three primary purposes. The first is to promote a sense of community around individual creativity. Sausalito's tradition as an artists' colony and, in particular, that of the houseboat community will never return; however, this event allows visitors to re-discover Issaquah Dock artists and helps to create community with art as a focus. The second purpose is to provide a venue for dock artists to display and sell their art. Many Issaquah artists are working artists or have art as a second business. The third is to provide financial support for The Imagine Bus Project, which brings an art studio and art teachers to chil-



dren in their Bay Area neighborhoods, including several locations in Marin County. 10% of all art sales are donated to this project.

This is a great event that shouldn't be missed. Last year's event drew 500 visitors. For more information, visit www.floating-home.com/artists or call Jim Woessner at 415-331-3452.

The Real Estate Market and Floating Homes – 2004

As usual, I must state that the data in this article is as reported by the Bay Area Real Estate Information Services (BAREIS), currently the source of our Multiple Listing Service (MLS). Whenever I have to refer to this source, I'm going to use MLS.

"Marin Housing Market Soars" was the February 16, 2005 Independent Journal headline. They were referring to January 2004 median Sale Price (SP) compared to the January 2005 median SP — a 19% increase. The median is the midmost value in the range of SPs. If you use the average sale price, that increase is less dramatic, though still an impressive 14.3%. It would be interesting at some future time to write a short article on the distortions that can arise in certain ways of reporting real estate data. I usually use the mean (average) as reported by the MLS. I think it is more accurate and useful as a reflection of the market and of trends.

Marin Real Estate, 2004

In 2003 the average SP of a home in Marin County was \$817,961.07. In 2004 the average SP increased to \$929,103.00. That is an increase of 13.59% over 2003 sale prices. Note that in 2003 prices went up 13.9% over 2002. Homes, if priced right, typically sold fast. If by chance a home was priced too low it would be overbid up to Market Value in a multiple offer situation. This was especially the case in central and north Marin.

The hottest part of the Marin market was north of us. Corte Madera went up 20.25%; San Rafael went up 22.88%; and Novato went up 17.64%. Sausalito only went up 7.22%; Tiburon went up 11.26%; and Mill Valley went up 10.43%. The reason for this is pretty obvious. Far more home buyers qualify for a purchase of \$500,000 to \$650,000 in Novato or San Rafael than for an \$800,000 to \$1,400,000 home in Sausalito or Mill Valley. Also central and northern Marin work out well for the increasing number of people commuting north to work.

What happened with the Land home market in 2004 was, I think, just a continuation of 2003. Interest rates stayed relatively low and buyers competed for lower priced homes. The competition for lower priced homes has been the most intense feature of the market and I think affected floating home sales.

Last year I mentioned that when we take



By Howard Myers

into account the relatively high berth fees and then the high interest rate of 8 to 8.5%, buyers would conclude rightly that buying a \$400,000 floating home was equivalent to buying a \$600,000 land home with \$200,000 more in equity increasing in value every year. That dynamic changed a little in 2004, and I think it had a remarkable effect of the floating home market.

Floating Homes Sales, 2004

Prior to 2004, the highest number of sales reported by the MLS in one year was in 1997 when 25 sold. In 2003 just 18 were reported sold by the MLS, and they were slow to sell. It seemed the demand was just not there.

Now get ready. In 2004 the MLS reported 39 floating home sales! well over double what sold in 2003 and the largest number ever sold in one year. It is a surprising-

"A lot of floating homes sold and sale prices went up a solid 15.67% over 2003 sales."

ly large number and it mystifies me somewhat. The market was good, far better than 2003, and maybe people decided it was a good time to sell their homes.

So, a lot of floating homes sold and sale prices went up a solid 15.67% over 2003 sales. That increase could be even higher if I were to throw out very low and distorting sales. Sale prices ranged from \$110,000 to \$825,000, with an average SP of \$433,371. I suspect the reason those 39 homes sold as well as they did in 2004 has to do with the demand pressure for lower priced homes, and a little break we got on interest rates.

High demand drove up prices everywhere. Lower priced land homes in the

central and northern part of Marin went up 17.64% to 22.88%. The average home in San Rafael went from \$615,000 in 2003 to \$755,721 in 2004. I said earlier that in 2003 buying a \$400,000 floating home was approximately equivalent to buying a \$600,000 land home. Well, that land home has now gone up to \$755,000, and that begins to make our homes an even better looking buy, even with the berth fees and higher interest rates on floating homes.

Add to that a little break we got on interest rates last year — from 8.25% to 8.5% down to 7% to 7.25%. So even though our homes went up during the year 15.67%, our average sale price of \$433,371 was competitive with the central and north county home prices, and our homes are in very desirable Sausalito on the waterfront! That's a good deal! One more factor I suspect was very important was (and is) the sheer shortage of supply. So many buyers were out there that they had to spill over into our part of the market.

What's Next?

I don't remember what year I wrote the first article for the Floating Times, but when I began to search for the year with the highest number of sales prior to 2004, the oldest report I found was for 1995. The average land home SP in Marin County in that year hit an all time high of \$397,069! The average SP for the 11 floating home sales in 1995 was \$153,136. By the year 2000 the average SP of our homes had gone up to \$346,929. We were in the tail end of a recession in 1995, but by 2000 were out of it and moving toward the dot.com bust. But real estate ignored that recession when interest rates stayed low and demand for homes stayed high.

My thinking is that as long as interest rates stay below 6.5% on land homes, that market will hold up and do no worse than flatten out. Also, as long as the low end of the market stays robust, buyers will turn to our homes as a good alternative. Also, current interest rates on floating homes are helping us be competitive. If they go back up, it will slow the market down.

The big question is, "Will there be many floating homes on the Market?" Last year 39 sold, and as of this writing only four are on the MLS. It's possible that after 39 sales last year not many people may want to sell in 2005.

We'll see. I expect to be around next year to let you know.

Good luck to all and have a great year.

TIDES – 101

By Dan Goodman

A boat's progress is influenced by a combination of the vessel's propulsion and the tides acting with – or against it. True – or False?

False. And here's why: the term 'tide' relates to vertical measurement of water height. Current is the horizontal flow of the water. People often get these terms confused: "Oh look! The tide is going out!" Actually the current is 'ebbing' and setting back to sea. As a result the tidal height is falling.

This may seem nitpicking and too technical. Yet, it's interesting that so many residents in the Floating Home community pay little attention to, or care much about, nature's liquid elevator upon which they live. So – sit down class, sharpen your pencils, it's time for some basic information about tides.

THREE TYPES OF TIDES

What causes tides? It's common knowledge the moon and sun are the primary reasons coastal and bay waters rise and fall daily. But the earth's rotation and orbit affect the tidal dynamics as well. There is also more than one kind of tide; in fact there are three types:

- **Semi-diurnal** - such as those in New York. These are two high tides and two lows in a 24 hour period. Each high and low is relatively equal, and occurs around the same times daily.

- **Diurnal** - like those in Pensacola Florida: one high, and one low in a 24 hour period, both roughly equal, and occurring about the same time daily.

- **Mixed Tides** – these are the type experienced here in San Francisco Bay: two highs, and two lows, of unequal height, occurring at DIFFERENT times daily. [Figure #1]

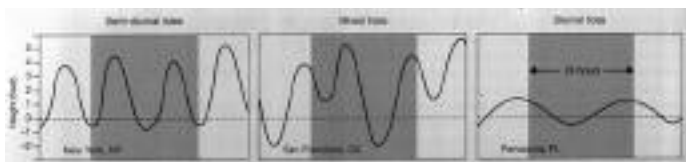


Figure 1.

Why the variation in tides? As the moon travels north and south of the earth's equatorial plane, it causes variations in the daily tidal cycle at any given location. Similar, but smaller effects result from the sun's change in position with respect to the equator. At our latitude – 38 degrees north – the moon's orbital angle is different relative to

that at the equatorial regions. Thus the uneven tidal heights. [Figure #2]

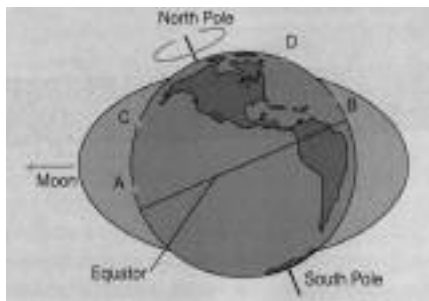


Figure 2.

Maximum tidal ranges occur when the combined gravitational pull of the sun and the moon is at its greatest. Occurring twice a month, these are called 'spring tides.' At the first and third quarters of the moon, the two gravitational forces partially offset each other and the net tidal effect is minimal. These are called "neap tides."

The earth's orbit around the sun is another factor. At perigee during the winter solstice – when the northern hemisphere is farthest from the sun, the sun's mitigating influence on the moon is lessened. That's why we experience extreme high and low tides during the winter. During the summer solstice – when the earth is at apogee – the sun's gravitational pull is maximized, which when combined with a 'spring tide' moon, also creates extreme tidal ranges.

KNEE DEEP IN TIDE

Anyone who's waded through three feet of overflowing Bay water in the dead of winter, during a spring tide and a heavy rainstorm, knows all too well the effects of weather on tides. Low barometric pressure, combined with wind driven rain will affect the maximum height of astronomical, or predicted tides. During spring tides, the additional height can be as much as 4 feet or more over the Golden Gate mean tide datum – the predicted heights in our local tide books. Also, San Francisco Bay is an estuary; the ingress of water comes not only from the ocean but also from the freshwater Delta tributaries. During heavy weather the predicted tides can vary because of this dual action.

TIDAL TOOL KIT

I believe everyone living in the floating home community should have these three things in their "tidal tool kit": a tide book, a

barometer, and a weather radio available inexpensively at Radio Shack or West Marine. Though it may be entertaining to watch the TV meteorologists ruminant and embellish with their colorful graphics, they often fail to provide regional specific current weather information.

National Weather Service [NOAA] radio is a no frills, direct means to receive 24 hour a day, regional specific weather, warnings, and tidal information — especially during the rainy season. A barometer will help you gauge the potential severity of an approaching storm, and along with your trusty tide book (available from the FHA), you'll be able to predict the potential tide heights in your area and take necessary advance precautions.

TIDAL GLOSSARY

Still awake class? Here's a brief glossary of tidal terms:

Low water or low tide - The lowest level reached by a descending tide

Range - the difference between high water level and the following low water, or vice versa

Mean low water - the average height of all low waters at a given place or 'station' over a 19 year cycle or 'era.' Golden Gate is one of many coastal and inland 'stations' used by the National Oceanic and Atmospheric Association [NOAA] for tidal height reference.

Mean high water - the average height of all high waters at a station over a 19 year cycle.

(By the way, after the 19 year 'tidal era' has passed, it starts all over again!)

Mean higher high water - the average height of the higher high waters over a 19 year cycle.

Tidal datum - a reference level from which heights and depths are measured. Tide heights are normally positive, but the height can be a small negative number if the low water level falls below the datum.

Height of tide – at any specified time is the vertical measurement between the surface of the water and tidal datum. Shouldn't be confused with depth of water.

Stand - the point between high and low tide when vertical movement temporarily ceases.

Slack - the point between ebb and flood when horizontal current flow temporarily ceases.

Now that you're tide-savvy, you'll have something to talk about at your next dock party!

Illustrations: Chapman Piloting – Elbert S. Maloney, 63rd Edition

Riding the High Tides of January 2005



Conventional
Transportation



The Great Kayak Race



Alternative Transportation



Photos by:
Flo Hoylman
Ric Miller
Ron Moreland
Emily Riddell
Sandra Schlesinger

Photo editor:
Emily Riddell

No Transportation!





Gate 6 1/2

By Larry Clinton

Gabrielle Moore-Gordon has recently returned from her annual trip to Zimbabwe, where her family has been evicted from its farm, but is still in the country, awaiting the results of parliamentary elections in March. Ruth Webber and Red Raeber have moved to the Redwoods in Mill Valley, but continue to own their houseboat on Gate 6-1/2. They came back for our annual Christmas potluck. Larry Clinton is collaborating with Phil Frank on a chapter about floating homes in a new history of Sausalito that will be published by Arcadia Press and distributed by the Sausalito Historical Society this summer. Photographs were provided by Ric Miller, Emily Riddell and Elaine West.



Tomas Ludlam will be among the 12 Issaquah artists who will display their work in the third annual Artists of Issaquah exhibition on Issaquah Dock, Saturday, April 23rd from 11 a.m. to 5 p.m.

A Dock

By Davia Lehn

A Dock welcomes new residents Tiffany Rosenberg and Matt Zarem. Former New Englanders, Matt and Tiffany met while in school in Boston. Matt came to the Bay Area about 10 years ago and Tiffany, following her true love, arrived a few years later. Matt works as a technical project manager at Autodesk and Tiffany is marketing manager for Zeum in San Francisco.

Their New England roots drew them to the Sausalito waterfront where they have been rehabbing their new floating home (with the help of Tiffany's interior designer mom from Providence RI). They were not quite prepared for the kayak races in the parking lot this past January -which also happened to be their planned move-in date-but having built their own ocean kayaks, they took to the seas, so to speak. Tiffany loves how the light plays off their bedroom walls in the mornings and the myriad waterfowl that are their neighbors. We welcome them and can hopefully promise "clear skies ahead."

The art of the "salon" has been revived on A Dock. Dan Fontes, an acclaimed muralist and Julie Locchesi, a singer/cantor, have been opening their home once a month to showcase local singing talent. The Friday evening soirees are an opportunity to provide a community-gathering place and a

venue to bolster local artists. Deborah Winter, a Marin county chanteuse, will be

Dan Fontes, acclaimed muralist and Julie Locchesi, a singer/cantor, have been opening their home once a month to showcase local singing talent.

making her second appearance at Dan and Julie's this month. Not quite the free form of the Varda days but a wonderful new tradition in the making. Check your dock bulletin board for upcoming performances.

Liberty Dock

By Janet Barton

Unidentified Floating Objects in Cyberspace:

I started my search engine and was off and hunting for some reference material on Richardson Bay to support a homework assignment for an online writing course that I was taking. Planning to write a story about my daily kayak exercise, I wanted to provide a web link or two for interested

readers to get a taste of the truly awesome experience that we in the floating homes community live on a daily basis.

My footprints started with Google, and from there, I entered Richardson Bay into the engine. Choosing a link titled Richardson Bay by Kayak, the site popped up offering a photographic diary. It was hard to suppress my laughter as I looked at the fourth photo of none other than Liberty Dock's alternate rep, James Mentor and his faithful companion, Yoda with a caption that read "Strange Boat Passing." http://www.geocities.com/m_gvera@sbc-global.net/baybykayak,

Memorial: Peter Castellani

Peter Castellani, the longtime director of audiovisual services at the Moscone Center and co-founder of the Floating Homes Association, died of cardiac failure on December 25, 2004 while visiting his fiancée, Karen Ranweller of Mesa, Arizona. The 48-year-old Castellani had been battling diabetes-related health problems for several years.

In addition to his fiancée, Mr. Castellani is survived by his mother, Edna McEwen, half-brother Paul Castellani, stepsisters Cathy Wright and Susan Jordan, and step-brother, Michael Jordan, all of Florida. Donations in his memory may be sent to the American Diabetes Association.

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Earth Day

Sunday, April 24, 2005

Clean up and beautify
our floating homes community on
April 24th at 11:00 a.m.
Includes cleaning our shoreline,
the bay, walkways, docks, and parking lots.



Meet at 11:00 a.m. at Kappas Green,
the lawn area between Kappas East and West.
Get in your kayak or boat! Get on your boots! Put on your gloves!
We'll supply large plastic bags.

Sponsored by the Floating Homes Association Environmental Committee
Info: Skip & Bonnie Hunter at 331-2997

FHA Voice Mail (415) 332-1916

FHA OFFICERS

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Webmaster	David Lane	425-3934	fha@zenciti.com
Classified Ads	Debbi Handler	331-3999	debbi@icca.org

SERVICES

RBRA Harbor Administrator	Bill Price	289-4143	
		Pager: 458-0833	
San Francisco Baykeeper	Hot Line	567-4401	
Marin County Fire Dept.	Non-emergency	446-4463	
Marin County Sheriff	Non-emergency	332-5422	
Marin County Sheriff	Cellular Emergency Line	472-0911	
Harbor Equity Group (HEG)	Pam Bousquet	331-3614	
WPH Residents (HEG) Liaison	Ric Miller	331-6116	
Kappas Residents (KHA) Liaison	Ron Moreland	332-2429	

Website: www.floatinghomes.org

DOCK REPS and ALTERNATES

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Commodore	VACANT		
East Kappas	Wilford Welch	332-3320	whwelch@attglobal.net
- Alternate	Jim Meek	332-2878	meeckalif@sbcglobal.net
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- 1st Alternate	Peter Huson	332-6240	peterhuson@cs.com
- 2nd Alternate	Janet Thuesen	332-6591	arkatype@comcast.net
Mays Harbor	VACANT		
South Forty	Flo Hoylman	332-1043	flohoy@aol.com
- Alternate	Jack Sherwood	332-1043	jjsherwood@aol.com
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- Alternate	Gail Hicks	331-2271	gail_hicks@hotmail.com
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- Alternate	Carey Chenoweth	332-2265	rowboat@well.com

GOVERNMENT

District 3 Supervisor	Charles McGlashan	499-7331
Assemblymember	Joe Nation	479-4920
San Francisco BCDC		352-3600
FEMA		800-462-9029
Army Corps of Engineers		332-0334
Sausalito Post Office		332-0258

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