

FLOATING TIMES

VOL. XXI No. 3

The Floating Homes Association Newsletter

May/June 2006



JULY 4TH IS FAST APPROACHING!

Have you ordered your official Humming Toadfish hat or T-Shirt yet? Call Debby Ludwig, 289-0434 before Memorial Day. No sales on the 4th this year, so don't wait! And have you marked your calendar? Start humming everyone! This will be a parade to remember!!!



The Humming Toadfish get ready!

PHOTO BY DEBBY LUDWIG

Fourth Annual Art Show



Issaquah residents celebrate the success of the fourth annual art show. Story and more photos on page 5.

Reassessment of Marin County Floating Homes

By Stan Barbarich

As many of you know, a number of floating homes received a reduction in property tax for the 2004 tax year. There has been a lot of discussion and speculation throughout the community as to how and why changes were made, and a fair amount of misinformation has been circulated. A number of people have reported that they called or wrote the assessor's office, to inquire about why they did not receive a reduction and they reported receiving a variety of explanations. This generated more confusion and questions, so it was requested that FHA try to help sort out the facts and inform the community.

FHA officers and board members were kindly invited to meet with senior members of the Office of the Assessor-Recorder. They spent a lot of time with us to help us understand what had taken place. They were extremely forthcoming and patient, and did their best to provide us with a detailed explanation of what they did, how they did it and why. We came to understand that this was an extreme-

(CONTINUED ON PAGE 2)

PRESIDENT'S MESSAGE

CONTENTS

Humming Toadfish Band.....	1
President's Message.....	1
Alarming!.....	2
New Home Loan Lender	2
Water you doing here?.....	3
CERT class scheduled.....	4
Proposed tax legislation	4
Artists of Issaquah show	5
Historic Photograph.....	6
Classified Ads	7
Key Contacts	8

ALARMING!

Recently, as we read in many of the local papers, fire completely gutted one of our Sausalito houseboats. The residents barely escaped with their lives and all their personal belongings were destroyed. This frightening incident should remind us all to install smoke alarms on every level of our houses and outside all sleeping areas. Check the alarm batteries frequently. Some suggest once a month, others suggest testing them at least twice a year. Perhaps you could do this when you change your clocks or pay your property taxes. Having an appropriate number of multipurpose fire extinguishers (labeled "ABC") placed throughout the house is a good idea as well. And, finally, be sure you have alternative escape routes planned from each area of your house.



PRESIDENT'S MESSAGE

(CONTINUED FROM PAGE 1)

ly complex assessment process, which had to be done in a timely manner to meet their tax-bill deadline and which was based on the information they had on hand. I will not try to repeat every detail provided in our meeting, rather I will summarize the county's motivation for the reassessment and the basic methodology they used. I will try to keep my explanation of this complex process as straightforward as possible, within the confines of condensing a several-hour meeting into a few paragraphs.

What motivated this whole reassessment project? The Assessor's office states that they undertook this review to improve consistency in floating home assessments. In this context, and much like assessments for manufactured homes, the Assessor's office wanted to take into consideration many relevant value factors, other than the sales prices of floating homes.

This was a truly pro-active effort on their part, based on their desire to see floating homes assessed fairly, in a manner consistent with the realities of the differences between floating homes and land-based homes.

Which brings us to the process that took place for all the County's floating homes, and my very simplified explanation of what that process was. Two senior staff members proceeded to analyze all the floating homes. They used the information they had on file about each home, including, among other factors; sales prices, age, size, condition, and so forth.

Additionally, they used information provided by floating homebuilders on what it actually costs to build homes and hulls, as well as information from the State Board of Equalization, to calculate a new estimated value for each home. After taking into account all the relevant factors, and, if legal assessment rules allowed it (including

Prop. 13), and also considering statutes of limitations, a home's assessment may have been reduced. Then, when appropriate, refunds or revised bills were issued, depending upon whether that year's taxes had already been paid or not.

In addition to considerations of the complexity of assessing the home itself, some homeowners had questions relating to the pass-through of a pro-rata share of their marina's tax bill to berth holders, giving rise to questions about possible double taxation. The Assessor explained that floating homes and the berths/marinas are separately assessed.

So, this answers all the questions, right? Well, maybe not. As you can see, the Assessor has spent a lot of time reviewing each floating home assessment on a case-by-case basis. The complex variables related to each home led to a specific assessment for each, and these variables may have led to the different explanations reportedly received by different homeowners. According to the Assessor, the explanations received may have been appropriate, based on each different case-by-case factual situation.

In the end, we are unable to answer all the questions, but, hopefully, this has shed some useful light on the process.

All we can say is, if you did not receive a reduction in your tax bill and you want to understand why not (even if you called before and feel that you did not receive a satisfactory explanation), please call the Assessor's office at 499-7215 between 9 and 4 to ask for an explanation. Say that you have a question about floating home assessments and your call will be directed to a staff member who is fully familiar with the subject and who can answer your questions. Please inform FHA (you can send me an email) of the outcome of your inquiry, and we will then follow up, as needed, using the information you provide to us.

Sterlent Credit Union Now Lending on Floating Homes

by Larry Clinton

Sterlent Credit Union is now accepting members of the Floating Home Association into its field of membership.

Bryant Lewin, who developed competitive floating home loan programs for a previous credit union, has consulted with Sterlent to tailor a loan program to our community. Sterlent now offers purchase or refinance loans on both owner occupied and second homes. The loans are amortized over 30 years, but due in 5, with a fixed five-year rate currently at 7.5%. The credit union will lend up to 80% of the survey valuation of the home, and will consider loans on homes with plywood pontoons, as well as concrete hulls.

Additionally, Sterlent is offering special rates on home equity loans and lines of credit. As a member, you'll get an additional .75% off current rates, making your variable rate as low as 6.75% APR (annual percentage rate) to start. And, they will waive the one-time \$10 membership fee for FHA members.

Sterlent has five branches throughout the Bay Area, including one in Sacramento. Members also have access to over 25,000 CO-OP ATMs and 2,000 shared branches at no extra charge. Or you can conduct all your transactions online with eBanking and pay all your bills online with ePay (free online Bill Pay).

A full-service financial institution, Sterlent also offers a wide range of products and services, including checking accounts, savings, secured and non-secured loans, all competitively priced. As a member of The Floating Homes Association your family is also eligible for these services.

To learn more about the loans and other products available to you or to apply for a loan, call a Sterlent Loan Officer at 1-866-783-7536, ext. 237. For more information about Sterlent Credit Union, visit their website at www.sterlentcu.org or phone 1-866-783-7536.

Rates, APRs, terms, and conditions are subject to change, and we are in a rising interest rate market, so if you're thinking of applying for a loan, this is a good time to call.

Water you doing here? by the Dinghy Dame

Well, this month Lewis Shireman stepped up to the bat and told me his story. I wondered about Shire so got the old Websters out and blew off the dust. Hmm...Shire...a county in England where there's a lot of hunting. Nope! A large strong draft horse. Well, that kinda fits, but Lewis isn't brown with white markings, so that's out (unless Michael Jackson gives him his secret potion!).

Lewis told me that one Daniel Schurmann came over here in 1775 at the age of 19 as an indentured servant. (I hope it doesn't run in the family!) He joined the Pennsylvania Militia to get rid of that status and was given a land grant south of Harrisburg after the war. The name means blacksmith, and was apparently translated to Shireman, thus Lewis and all the other little Shiremans. There still is a Shireman's town in Pennsylvania, and Lewis once journeyed there in hopes that he could get a T-shirt with his name emblazoned on it, but...he came back disappointed.

Lewis was born in San Diego, but says he never lived there. Rather, he grew up in Morro Bay during his grammar school years, in Modesto for High School, and ended up at U.C. Riverside pulling a double major in Political Science and Theater, which seems a dichotomy, until you meet Lewis. Then it all makes sense.

Marriage number one, and two kids later, he ended up in the Bay area...went to Berkeley to complete his degree in Political Science and to add one in Computer Science. That's when he went to work as a computer operator/programmer for Pacific Telephone and Telegraph.

It was around this time that Lewis became an anti-war demonstrator and a self-proclaimed draft dodger. (That's odd...he just had a terrible cold. Must be he didn't dodge them all!) He became involved with the Peace and Freedom Party and was the party's candidate for State Treasurer running against Big Daddy Unruh. He got over 180,000 votes and 2.7 percent of the total, which kept the party running! He interjected that "One of the things I like most about living in the docks, is that I've met a number of people who claim to have voted for me...as far as they remember." And then he chuckled as only Lewis can do!



Lewis Shireman

PHOTO BY DINGHY DAME

Lewis eventually quit the phone company, got custody of his two boys, and became a single dad and a self-employed computer consultant, which he still is today. He then moved to Sonoma, spent 11 years there married to his second wife, and became involved with the Independent Computer Consultants Association. He soon became the local chapter president. He was three years on the National board, and Treasurer for a few years. Sounds like Lewis's days are numbered...

Never having lived more than 10 miles from the Pacific Ocean, Lewis moved here in '95 with wife number three and got involved with the F.H.A. He was treasurer for approximately 3-4 years and he is now the administrative coordinator for the F.H.A. so he is still doing the book keeping. He said that he "wants to go firmly on record...that the first year he and his wife Debbi got involved with the Floating Homes Tour, the maximum attendance was 1,730 and they turned away over 200 people." Apparently it has been said that there were over 2,000 in attendance. And Lewis knows his figures! (He's looking at them all the time!)

As far as what he is doing here, he said, he "loves the scenery, but the people are what makes the community."

Lewis currently lives on Arques, where

he gets the benefits of the floating home community as well as the city of Sausalito. Four years ago Larry Clinton introduced him to the Sausalito Players, which is a play reading group. He loves it, and has directed *A Thousand Clowns* as well as *Harvey*. He is currently producing *Is There Life After High School?* He really doesn't know, because he hasn't seen *American Graffiti*, which was based on George Lucas's life in Modesto where he went to high school. (at the same time that Lewis did!) He will see it one of these days, he says. He had a minor roll in *Prelude To A Kiss*, but prefers the directing part of it.

He is joining the Sausalito Lions Club, and is looking forward to getting back into our regular community in the next few months. Lewis, who is still hoofin' that road to peace and freedom, says, "All I want is a kitchen, a separate entrance, to be warm and not to hear the neighbors all the time." He would also like one bedroom. So if anyone out there has a space to rent, let him know! You can find him sitting on his favorite barstool at the No Name on a Sunday afternoon listening to his favorite music...and sipping a glass of red wine, and dreaming...like Dorothy in *The Wizard of Oz*.... "I wanna stay here! I wanna stay here! I wanna stay on a houseboat!!!" Let's hope he can!

CERT Training is scheduled

A houseboat oriented CERT emergency response training class will be given on Saturday and Sunday, June 3 & 4. This training, usually \$25.00 for individuals and \$35.00 for two people living at the same address, is free for FHA members. (FHA yearly membership is only \$20.) The two-day class will be located at the Marin City Fire Station. If you interested in getting this invaluable training, please contact Jon Sibaila (seadancer48@hotmail.com) or your CERT Dock Captain or your FHA Dock Representative for registration.

CERT Captains

A DockT. J. Nelson
Issaquah Dock.....Jon Sibaila
Commodore.....Richard Kiiski
Gate 6-1/2Joan Lisetor
E. KappasRon Moreland
W. KappasLance Bellvue
LibertySteve Frish
MainTony Williams
Yellow FerryShannon Hartnett
South 40Ryan Phelan

Proposed new legislation affecting property taxes on floating homes

In an effort to give the same protection to floating homeowners that is already enjoyed by mobile/manufactured homeowners, there is a new bill making its way through the state legislature. Current law makes it illegal for counties to tax the space that mobile home owners rent for purposes of living in that home. Unfortunately, this law specifically excludes floating homes from the same protection, making it possible that a floating homeowner could be subject to double taxation, because the marina is already being taxed.

The Marin County Assessor feels that this is unfair, and that the law should be amended to give the same protection to floating homeowners. The Assessor therefore has found a sponsor for legislation to correct this unfair situation. If you would like to enjoy this protection, you need to support the bill by writing to your state representatives, asking that they vote for the



Neighbors responded with emergency help when the Esperanzas sank on South 40

PHOTO BY FLO HOYMAN

bill, and encourage your neighbors to do the same.

So, if you want this protection, send a letter, and do it today, so you don't forget. Ask that your representative vote for this bill: AB 3075

CURRENT BILL STATUS

<http://www.assembly.ca.gov/acs-frameset2text.htm>

MEASURE:

A.B. No. 3075

AUTHORS:

Committee on Revenue and Taxation (Klehs (Chair), Canciamilla, Chu, Jones, and Lieber).

TOPIC

Property taxation.

Fourth Annual Artists of Issaquah Show a great success!

By Emily Riddell

The fourth annual Artists of Issaquah Show got off to a great start as crowds began arriving precisely at 11:00 am. For the next six hours about 500 patrons visited the five venues on Issaquah Dock and the six venues on Liberty dock. Liberty Dock joined the show for the first time this year, creating a much larger event.

The artists thank the media for great publicity: Marin IJ Calendar, Chronicle Calendar, Marin Scope and Sausalito Chamber of Commerce.



Richard Mickley and some of his sculpture



Thomas Ludlum displayed his turned-wood bowls.

The artists on Issaquah Dock were:

- Barbara Duncan - painting
- Tomas Ludlum - wooden bowls
- Lisa Manthe - painting
- Sandra McLeod - painting
- Richard Mickley - sculpture
- Ric Miller - photography
- Emily Riddell - photography
- Jon Sabaila - jewelry
- Sandra Schlessinger - photography
- Annie Sutter - watercolors
- Jim Woessner - painting



The artists on Liberty Dock were:

- Annie Corson - Ceramic Glaze
- Malia Dailey - photography
- Jim Erhart - Sculpture
- Emma L. Hasa - Collage
- Sonia Lovewell - Photography
- Dana Price - Mosaic
- Stuart Sheldon - Abstract painting
- Nora Stratton - Photography and sculpture
- Susan Trott - Sculpture and painting
- Michael Venera - Photography
- Elaine West - Photography and painting



Malia Dailey and Barbara Duncan



Liberty artists Nora Stratton and Dana Price

Do you have information or a story about this historic photo? If so, the Floating Times wants to hear it. Please contact the editor at barblynn@mcn.org, or write Floating Times Editor, c/o Floating Homes Association, P. O. Box 3054, Sausalito, CA 94966.



Photo from the collection of Muriel Kifer

Lynn, not sure what to do here

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FLOATING HOME LOANS Bank of Marin is the preferred local lender for floating home loans. Call Rich Ugarte at 415-884-7791 or come into the Sausalito or Strawberry branch and experience Bank of Marin's genuine personal

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SERVICES

RBRA Harbor Administrator	Bill Price	289-4143
	Cell: 971-3919, bprice@co.marin.ca.us	
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	Miller, Ric	331-6116
	ric@floatinghome.com	
Kappas Residents (KHA) Liaison	Moreland, Ron	332-2429
	ron@morelandonline.com	

Website: www.floatinghomes.org

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A Dock	Champe, Sally	331-1505	sallychampe@sbcglobal.net
- Alternate	Ponek, Jo Ann	331-5702	jponek@webtv.net
Commodore	Adams, Terry	332-5428	terry@nobhillensembles.com
- Alternate	Kiiski, Richard	332-5428	kiiski@earthlink.net
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- Alternate	Macey, Malinda	332-0501	
East Kappas	Vieten, David	332-7927	spookbone@sbcglobal.net
- Alternate	Tuescher, Ed	331-8183	etuescher@sbcglobal.net
Gate 6 1/2	Clinton, Larry	332-6196	click@dipsymusic.com
- Alternate	Grekin, Roy	332-6861	grekinr@derm.ucsf.edu
Issaquah	Ludwig, Debby	289-0434	drudwig@mindspring.com
- Alternate	Lester, Lynn	332-4678	llester@earthlink.net
Liberty	West, Elaine	331-8188	epwest@scif.com
- Alternate	Diedrichs, Peggy	331-0444	peggy@strausmilk.com
Main Dock	Williams, Tony	332-6296	tony@wolfisland.net
- Alternate	Thuesen, Janet	332-6591	arkatype@comcast.net
- Alternate	Huson, Peter	332-6240	peterhuson@cs.com
Mays Harbor	Wantuch, Liz	847-1978	drwantuch@sbcglobal.net
South Forty	Hoylman, Flo	332-1043	flohoy@aol.com
- Alternate	Sherwood, Jack	332-1043	jjsherwood@aol.com
West Kappas	Bambery, Richard	971-9939	jugs5847@aol.com
- Alternate	Hicks, Gail	331-2271	gail_hicks@hotmail.com
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- Alternate	Levy, Debra	332-1803	ccmginc@earthlink.net

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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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