

FAQ'S

WHY WORK WITH EXPERIENCED HOUSEBOAT BROKERS?

Although not the most frequent question, this is by far the most important question.

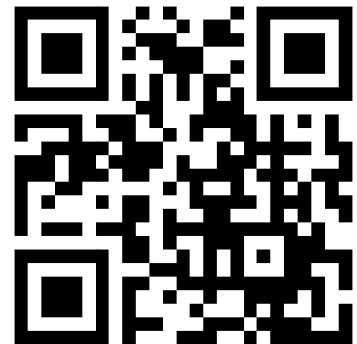
With over 30 years of combined experience selling all types of residential properties, we have learned that purchasing a houseboat is a complex, unusual transaction that is EXTREMELY different than purchasing a residential property. We live on a Seattle houseboat and have been selling houseboats and floating homes for over a decade, and it has taken that long to learn how to do it well.



**Avoid that "Sinking" Feeling.
Work with experts at Special**

IMPORTANT THINGS TO CONSIDER WHEN PURCHASING A *HOUSEBOAT;

- There are five different types of Floating Residences. Knowing the difference is important.
- There are many City Regulations for Floating Residences. We are EXTREMELY familiar with these regulations.
- Houseboats (& other floating properties) are strictly regulated in Seattle.
- Houseboats in Seattle must be licensed Floating On-Water Residences.
- Understanding how the moorage is held is critically important.
- Houseboat maintenance is different from land-based properties.
- Houseboat and floating home sales utilize specialized transaction forms.
- There are different hull types that greatly affect durability & maintenance.
- Insurance for houseboats is specialized and there are limited providers.
- Special Agents Houseboats has (copyrighted) specialized purchase and sale forms designed & reviewed by Real Estate and Maritime Attorneys.
- Houseboats are also licensed as vessels and require specialized closing processes.
- Houseboats have a unique inspection process with requirements unlike those in a residential sale.
- Houseboats Sellers are not required to provide seller disclosure. Buyers should require this.
- Deferred maintenance could cost unknowing buyer tens of thousands of dollars, or worse!
- Houseboats have specialized systems that only experienced brokers would know.
- Houseboat stability can be a significant issue. Understanding wind and wave effects is critical.
- Resources needed for a houseboat purchase are unusual. We have a large database including;
 - Surveyors (inspectors)
 - Divers
 - Marine Specialists
 - Boatyards
 - Towing services
 - Houseboat Closing Specialists
 - Houseboat Lenders
 - Maritime Attorneys
 - Houseboat Construction Specialists



Scan for complete FAQ

ARE THERE DIFFERENT WAYS TO LIVE ON THE WATER?

Yes, there are a number of ways that you can live on the water. Most of these require verification from the City of Seattle Department of Construction and Inspections. For the purpose of simplicity in these FAQ's we will focus on **houseboats, also known as Floating On-Water Residences**. We at Special Agents handle ALL types of floating properties, including houseboats (FOWRs), house-barges, Vessels with Dwelling Units, and floating homes. (We also handle land based properties!) We do not handle the Sale or Purchase of Recreational Vessels. NOTE that there are variations on the requirements based on the type of floating property you are purchasing.

- Floating On-Water Residence
- House-barge
- Vessel with Dwelling Unit
- Floating home
- Recreational Vessels

CAN I BUILD A NEW HOUSEBOAT IN SEATTLE?

Simple answer; NO. However, you can replace an existing Floating On Water Residence – with restrictions.

CAN I ENLARGE MY HOUSEBOAT?

Yes, with restrictions. There are square footage limitations and you cannot increase over-water coverage. You must obtain a shoreline exemption permit to do this.

CAN I SELL MY HOUSEBOAT WITHOUT A PLAQUE?

We will not list a houseboat without a plaque, however, we are aware some have been sold without plaques. A houseboat in Seattle must have a Floating On-Water Residence plaque, or it may be subject to a Notice of Violation and potential fines.

IS THERE A DEADLINE FOR GETTING A HOUSEBOAT PLAQUE?

There is no hard and fast deadline, however, DCI has indicated that it may be contacting those that do not have the plaque.

DO I NEED TO NOTIFY ANYONE IF I MOVE MY HOUSEBOAT?

Yes, you are required to notify DCI if your houseboat has moved within 60 days of the change of location.

DO I NEED TO NOTIFY ANYONE IF I SELL MY HOUSEBOAT OR PURCHASE A HOUSEBOAT?

Yes. If you are selling your houseboat or are buying a houseboat, you must coordinate with each other to assure that notification of new ownership goes into the city within 60 days of the closing of the sale. You can report a relocation at the same time if the houseboat was moved to accommodate the sale.

DOES MY HOUSE-BARGE, VESSEL WITH DWELLING UNIT, OR FLOATING HOME NEED A PLAQUE?

Yes. All of these types of floating properties must be verified with the Seattle Department of Construction and Inspections (DCI).

DOES MY RECREATIONAL VESSEL NEED A PLAQUE?

No, however, the line between a Vessel with Dwelling Unit and a Recreational Vessel is not clear.

IS FINANCING AVAILABLE FOR HOUSEBOATS?

Currently there is one lender that will finance houseboats. Please contact us for more information.

DEFINITIONS

• FLOATING ON WATER RESIDENCE (FOWR) (COMMONLY REFERRED TO AS HOUSEBOAT)

A floating structure other than a floating home that: (i) Is designed or used primarily as a residence on the water and has detachable utilities; and (ii) whose owner or primary occupant has held an ownership interest in space in a marina, or has held a lease or sublease to use space in a marina, since a date prior to July 1, 2014. **NOTE: No new houseboats (floating on-water residences) are allowed in Seattle waters after July 1, 2014.**



• HOUSE BARGE

As you can see from the picture below, House-Barges are virtually indistinguishable from Floating On-Water Residences. However, there are very important differences in how they are taxed. Seattle's Shoreline Master Plan defines a house barge as a vessel that:

1. Is designed and used for navigation but lacks a means of self-propulsion and steering equipment or capability (for example, it is designed and used for navigation by towing); and
2. Has been continuously moored and used for residential purposes at a recreational marina within the City of Seattle since July 1, 1990 or earlier.



- VESSEL WITH DWELLING UNIT (VDU)

No pictures are included here. Originally a Vessel with Dwelling Unit was a houseboat that was brought into Seattle between July 1, 2014 (date specified as cutoff for Floating On-Water Residences), and June 15th, 2015 (date the Seattle Shoreline Master Plan became effective). The regulations appear now to be interpreted differently. We recommend contacting a maritime attorney if you have questions regarding this.

- FLOATING HOME

Structures supported by flotation system—logs, concrete with Styrofoam or air filled barrels. NOT classified as vessels. Regulated as residential structures, subject to building codes. Permanently attached to utilities (water, sewer, electricity). Although capable of being moved, they are typically never moved, except to be towed into place. Floating homes must be located in designated floating home sites. **NOTE: No new floating home sites are allowed in Seattle Waters**



- RECREATIONAL VESSELS

Includes: Sail Boats, Cabin Cruisers, Trawlers, Tugs, Motor Yacht Cruiser, Multi-hulled Power boat, Sport Fishing Boat

Excludes: shanty boats and houseboats, such as those manufactured by Destiny Yachts, Harbormaster, Adventure Craft, Harbormaster, Fantasy or Gibson, Atkin and Company and East Coast Houseboats;



- WATERFRONT

This is a home, condo, floating home or houseboat that borders the water. Careful though, some waterfront properties do not have a view of the water even if they are on the water.

- LIVEABOARD

Liveaboards are people that live on the water. They may live on houseboat style vessels or other vessel shapes (permanently, or semi-permanently). Liveaboard vessels come in all shapes and sizes. Many marinas permit a limited number of liveaboards and frequently there is a waiting list for liveaboard slips. Exercise caution when purchasing a boat in a marina to use as a liveaboard. If the boat was not previously permitted as a liveaboard, you may not be able to live aboard at its current location.



Seattle Floating On Water Residence (FOWR)

Vessel with Dwelling Unit

House Barge

Floating Home

Moored legally in Seattle **prior** to July 1, 2014.

Moored legally in Seattle **between** July 1, 2014 and June 2015. Was not in Seattle prior to July 1, 2014.

Has been continuously moored and used for residential purposes within the City of Seattle since June 1990.

A single-family dwelling constructed on a float that is moored, anchored, or otherwise secured in Seattle waters.

Designed primarily as a residence. May or may not have steering and propulsion.

May be designed primarily as a residence, however must have steering and propulsion.

Designed and used for navigation but lacks a means of self-propulsion and steering equipment or capability (for example, it is designed and used for navigation by towing)

Floating homes are required to be located in approved “floating home moorages”

Includes houseboats

Includes houseboats with steering and propulsion.

After June 2015, may be converted to a Floating On Water Residence, at owner’s option..

Must have direct connections to sewer and water utilities.

No new Floating On Water Residences allowed in Seattle after July 1, 2014.

No new Vessels with Dwelling Units in Seattle Waters **AFTER** June 2015.

No new house barges are permitted.

Subject to building codes and other specific restrictions

Meets CITY and STATE definition of Floating On Water Residence.

May be legal outside of Seattle waters, depending on local SMP regulations.

There are currently 34 authorized house barges in Seattle waters.

May be replaced. Has remodeling restrictions – Height, footprint, and square footage.

May not be replaced after June 2015.

Can be expanded. Has the same restrictions as a FOWR.

NO PLAQUE
RECREATIONAL VESSELS
Is legally moored in Seattle
Designed primarily as a recreational vessel.
Excludes houseboats.
Allowed both before and after July 1, 2014 and after June 2015
Does not meet CITY or STATE definition of Floating On Water Residence. These are Recreational Vessels.
No Replacement or Remodeling restrictions.

HOUSEBOATS ON THE MULTIPLE LISTING

While floating homes and moorage were able to be listed on the Northwest Multiple Listing Service (NWMLS), houseboats listings were removed from the NWMLS in March of 2013. Although houseboats had been listed (inappropriately) on the NWMLS for decades, they were removed because most houseboats are vessels and selling a vessel required a Vessel Dealer License. Most Real Estate Brokers are not licensed Vessel Dealers. For some time, **Special Agents Houseboats** was the only licensed Vessel Dealer specializing in houseboat sales and listed houseboats for sale on Seattle-Houseboat.com, SpecialAgentsRealty.com, and on LakeUnionLiving.com. We understood that this limited the market for the sale of a houseboat and made it difficult for people not familiar with our company to locate houseboats for sale.

Working with the Department of Licensing, the Washington Realtors Association and the Real Estate Commission, we at Special Agents Houseboats worked to get a bill passed that allowed Floating On Water Residences to be sold by licensed Real Estate Brokers. This bill allows them to once again be listed on the NWMLS. The bill was passed in 2015 and went into effect July 24th, 2015.

PURCHASING A HOUSEBOAT IS QUITE DIFFERENT THAN PURCHASING A HOME ON LAND.

We live aboard a dual stern paddlewheel vessel on Lake Union – *The KevLin*; so we have been through the process. Additionally, we have helped a large number of people dive into this lifestyle, so we are quite familiar with the steps involved in a houseboat purchase. We, like most people who purchase a houseboat for the first time, were very surprised at what was involved. We did not have the assistance of an experienced agent and did many things wrong during the process, some of which were costly later on.

The KevLin (Kevin & Linda) is a 1260 square foot, 2 bedroom, 2 bath home with all the necessary amenities for a busy professional **PLUS** no lawn to mow! The benefits of living on the lake are mostly obvious (million dollar views!), but additionally, there are lifestyle improvements. Our time off work consists of hopping in the runabout and heading to a restaurant located on the lake for dinner, or BBQ'ing and hanging out with friends on the dock. Maybe a workout by walking, kayaking, or biking around the

Burke Gilman trail, or simply enjoying a glass of wine on the deck while taking in the ever changing sites and sounds of the lake.

Okay, well there are some drawbacks too (for us, the benefits FAR outweigh the drawbacks);

- Space is usually at a premium. If you need lots of square feet, then a houseboat is probably not for you. On a boat, it is all about the square inches! You will probably need a storage space in addition to your houseboat.
- Boats move. Houses do not. You will feel motion on the lake. The amount of motion you will feel is dependent on the style and size of houseboat, as well as your dock location.
- Maintenance – boats require maintenance – typically more than a house and may include more mechanical type maintenance.
- You will probably not be able to run 220 volt appliances, so some concessions are required – i.e. 110 volt washer/dryer
- Some houseboats will not have washer/dryers – shop for what you want.
- You may be using propane & will make occasional trips to fill the tanks.
- Black water is toilet waste and you must have it pumped by one of the lake pump-out services. Unlike most boats, some houseboat vessels have grey water tanks and may require additional pump-outs.
- Houseboats are like homes, they need regular maintenance and depending on the hull material you will also need to be hauled out to maintenance the hulls.

SOUND APPEALING?

Marinas have a limited number of liveaboard rental spaces available and there can be very long waiting lists to get a space. Exercise caution when purchasing a liveaboard. You must have permission from the marina to liveaboard and will most likely pay an additional liveaboard fee. **NOTE: Buying a houseboat does NOT guarantee that the slip will transfer to the new owner.**

If you have additional questions please email or call:

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**** It is strongly recommended that you use licensed Real Estate Broker that has expertise with houseboats when buying or selling a houseboat. If you have questions, call Linda (206) 419-0065 or Kevin (206) 915-3766 or shoot us an email: Linda@SpecialAgents.net or K@SpecialAgents.net**