Bayview Floating Homes Association FAQs

Q: Are floating homes the same as houseboats?

A: No. Floating homes have no form of propulsion or steering and are permanently attached to docks with chains. They are also hooked up to sewer, power and water from the shore. They are literally a home that floats!

Q: Can the purchase of a floating home be financed through a traditional lender?

A: No. Floating homes are not considered real property. They are treated as personal property and are also very unique to just a few communities around the country. Traditional lenders do not lend on the purchase of a floating home since they are not real property. To purchase a floating home, you'll need cash or a private financing arrangement such as seller financing. Even though they are considered personal property, a floating home owner still has to pay property tax.

Q: Can I move my floating home?

A: Yes, but you'd have to have to find another marina and that new marina would have to have an open spot to place you in. If the home will be utilizing water and bathrooms, it must be connected to a sewer system.

Q: Where does the solid waste from the floating homes go?

A: Each floating home has a holding tank and a macerator pump. When the tank reaches a certain level, the pump is triggered on and the waste gets pumped to the shore via the marina sewer lines where it is connected to the city sewer.

Q: Can you live in a floating home year round?

A: Yes, with certain conditions. As long as the floating home has an adequate source of heat to keep water pipes from freezing. It would also be advised to ensure the home's plumbing lines are able to withstand low temperatures. However, most floating homes are used as summer vacation homes, so the vast majority of owners winterize their homes during the cold months.

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Q: Can a floating home tip over?

A: Yes, it is possible. There are many factors that affect this likelihood however. Snowload is the biggest contributing factor. The height of the home, integrity of the flotation system and pitch of the roof that holds this snow can make it top heavy in winter conditions. Owners must ensure they remove as much snow as possible from the roof during heavier snowfall. It also helps to keep heat on at a low temp to help with snowmelt.

Q: What kind of flotation do the floating homes have?

A: Originally floating homes were small one story fishing cabins and were built on a foundation of large cedar logs. Over the course of many years, people have added second levels and had to add additional types of flotation, including Styrofoam, plastic barrels, and plastic totes. These systems need to be maintained and monitored to ensure the home stays stable.

Q: Do floating home owners pay moorage?

A: Moorage would depend on where a floating home is located. But, if it is in a marina, there is probably a monthly moorage just like a boat owner would pay. Some floating home owners purchased memberships in private clubs or HOAs and their moorage was included in that purchase. Generally, water, sewer and garbage are included in this amount. Utilities such as electricity or WiFi are paid separately by individual owners.

Q: What other costs may be associated with owning a floating home?

A: In addition to monthly moorage to the marina, there are property taxes, an annual Submerged Land Fee paid to the State of Idaho, homeowner's insurance (the marinas require this), electricity and other utilities as desired (phone line, Wifi, TV, etc)

Q: Can I build a new floating home?

A: No, the state has grandfathered in these current existing floating homes and will not allow new sites to be built. However, an existing floating home may be remodeled, added on to or taken down to the floating foundation and rebuilt without increasing the current footprint (the space it takes on the water). This means a smaller home can be made taller, but not wider or longer. Keep in mind these remodels should be done with an experienced contractor who understands the physics and engineering needed for a floating home to be well balanced.