



Yes, you can buy a detached home in a friendly neighbourhood in Metro Vancouver for \$100,000. There's no lawn—hell, no land—and you better hold on when the storms blow. It's life in a floating home



RICKI WILLING sets up a folding "Open House" sign outside, then efficiently breezes up the stairs of the threestorey, two-bedroom floating home, opening windows and neatly laying out feature sheets and business cards.

It's a sunny Sunday in Ladner, but while her neighbours mill along the concrete docks at a holiday pace, stopping to chat about the flowering planters, the resident swans' new goslings, or their weekend home renos, Willing is working—and hard.

One of a handful of Lower Mainland realtors to specialize in floating homes, Willing has four open houses today alone—and they promise to attract the usual mishmash of professional couples, empty nesters, retirees, and single women, all of them entertaining, if only fleetingly, the idea of living literally on the water.

Willing steps around a pair of sitting ducks as she heads for the next property, pointing out the unobstructed views to the ocean the pricier homes at the end of the dock enjoy, the benches where residents can watch glowing

Cast Away





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sunsets, glass of wine in hand, and, bobbing between two homes, the seemingly innocuous cedar log that likely came in on a Fraser River freshet, a rise in water levels caused by June's heavy rain.

"We have to watch out for stuff like this, because when the river is higher, it picks up debris on the sides," she says. "The other day we had a log that was so big, it got lodged underneath the ramp—if it goes under someone's house and then the tide drops, it can act like a great big lever."

Having a massive log put your house on a tilt is not a worry for most Lower Mainland homeowners—nor is your house breaking free from its moorings, a hazardous shift in the weight distribution of your appliances, riverbed silt accumulation, or otters, beavers, and raccoons nesting in your floatation system. Divers are probably not on your list of emergency phone numbers. SINCE THE 1800s, when early settlers built log houses on log floats, the idea of living on local bodies of water has captivated—many South Coasters dream of one day taking the plunge; very few actually do. In the 1960s, '70s, and '80s, some local floating home communities developed a reputation as squats and hippy havens, but many of the houses, like their owners, have matured and developed more expensive tastes.

Randy Congdon and his wife Grace wanted a change of scenery when they left their Surrey subdivision and bought a strikingly modern Ladner float home by local architect Daniel Evan White that features red cedar-covered walls, Italian tile floors, a stunning spiral staircase, panoramic views through floor-toceiling glass, and a boat slip outside the side door—as well as a spherical master bath that looks like a West Coast spin on Woody Allen's Orgasmatron. "My wife went on MLS and started looking for waterfront—and here we've got waterfront, back, sides, and most days, from the top too. And always on the bottom, we hope," says the retired CP Rail manager. Nearby, the couple's two papillons bark emphatically.

Equally dramatic was the shift in lifestyle, which now includes watching eagles, seals, and tug boats, volunteering on community projects-Congdon jokingly calls himself "the shitmeister" because he takes care of the on-site wastewater-treatment plant-and hosting neighbourhood parties. Other owners open their doors for book clubs, knitting nights, and knot nights; recently, 18 of them took a boat trip to Thetis Island. "Somebody said when you come through the gate, it's like stepping back into the '50s," says Congdon. "In Surrey we didn't know any of our neighbours; here we know all of them."





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Willing agrees—and as she descends the ramp toward yet another open house, she gets a friendly ribbing for a typo in one of her ads that accidently listed her own unit. "What's going on, Rick? You moving?" asks husband Gary. "Somebody said there's going to be a divorce this afternoon," yells a neighbour as laughter bounces through the complex. "I said, 'What time?'"

Her reasons for moving were serious, however. Eleven years ago, Gary fell gravely ill with tonsil cancer and was unable to work for over a year. So they sold their house and moved onto a float home—something he'd always wanted to do.

"The sunsets are amazing, and it's on the flight path for the snow geese. So you're out in nature, and you get the movement of the float homes, which is subtle but very relaxing—and I think it was very healing for Gary," Willing says, "because he was really, really ill, and 10 years later he's still here."

As with most romantic notions, however, pesky realities tend to intrude, and Willing is quick to point them out to prospective buyers. The water around floating homes has a way of claiming car keys, sunglasses, cellphones, patio furniture, planters, and even the occasional house cat that gets an inadvertent dip. And rather than leading to little more than skinned knees and a bruised ego, a trip and fall can provide a sobering—and soaking—wake-up call to those who don't watch their step.

Because of their inherent hazards, and because there are few places to play, floating home communities are almost completely void of children; Grant's Landing in Langley doesn't even allow kids under 12. As with boats, storage is limited (note to bargain hunters: Willing says this leads to fantastic garage sales), some people get seasick, and depending on which community you choose the marina can even force you to relocate to a different berth.

And then there's the weather. Without shelter from trees or other buildings, homes bear the brunt of storms that blow in hard, jostling some enough to send their owners to dry land until they pass and pitilessly punishing those whose exteriors aren't perfectly sealed.

"In the summer, it's the next best thing to being in Maui, and the community is wonderful. But the bloody wind drives me absolutely crazy," says Gail Cretelli, an avid gardener who has lost plants ("tonnes" of them, she says), several patio umbrellas, and even potted trees to the gusts that thunder through like thieves.

"One day it looked like we had been broken into, because all the closet doors were open and everything was a





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shambles—but it was just a huge, huge storm that happened after we left for work," she recalls. On another night, a vacant house broke free of its moorings, prompting locals to stage a midnight rescue mission by using ropes to rein in the home as it floated down the inky black river. "That," she says, "was a night to remember."

PERHAPS THE MOST sobering aspect of float home ownership is the cost. Many have a deceptively low price tag: less than \$100,000 can get you a 600-square-foot detached home at Grant's Landing in Langley, but they come with hefty moorage fees of \$800 or more per month, as well as insurance rates that are double or triple the norm for houses on terra firma. To boot, all mortgages must be CMHCinsured, no matter how big the down payment, and banks charge higher rates for float home mortgages.

In Coal Harbor, most of the handful of remaining floating homes sell for half a million or more-not bad given the posh prices in the area, but the house itself is the only thing you own, and the number of float homes has dwindled to six. (The current houses are grandfathered, but no new homes may be added and the City of Vancouver has no plans to relax those regulations.) In North Vancouver's popular Mosquito Creek Marina, Spirit Trail Ocean Homes-a rare new floating home development on Squamish territory-boasts luxurious one-, two-, and three-bedroom houses with price tags of \$425,000 to \$625,000 on top of moorage fees of \$795 to \$995 a month.

In Ladner's side-by-side Canoe Pass and West-Del villages, which are strata properties, prices include title to a "water lot" and a garage, as well as ownership of the home, which means buyers pay steeper prices upfront but a strata fee of \$365 replaces the sky-high moorage costs elsewhere.

Still, details be damned. Many dream, and Willing's cellphone regularly lets out its folky guitar tone, signalling the endless stream of hopefuls. Some ponder the idea for years, appearing and reappearing at open houses, while others, many of whom never knew the communities existed, fall in love at first sight and put down big bucks for a taste of life on the sea.

"Last night we went out crabbing on our boat when Gary came home from work, then we went over to Steveston, picked up some friends, did a nice little tour along the river, brought them back here, and at 10 p.m. we were outside cooking crab," Willing says. "There really is something magical about it." VM