



2329 Fairview East

Seattle, Washington 98102

Phones: EA 5-1132 or EA 9-1517

Number 15

Newsletter

July 21, 1965

SURVEY REVEALS LOW INCIDENCE OF HOUSEBOAT FIRES: Information supplied by the owners of 237 individual houseboats indicates a very low incidence of fire losses for floating homes and their contents. The mail survey, conducted by our Fire Insurance Committee, headed by Robert Brown, reported total fire losses of \$14,010.00 of which \$9,060.00 was to the structures and \$4,950.00 was to the contents. The survey covered a seven-year period which would indicate annual fire losses of some \$2,000.00. Some who responded said they had not owned their floating homes for that long a time while others said they have owned a floating home for more than 20 years.

On June 18th all houseboat owners were mailed a letter with an addressed postal card asking these four questions: (1) Have you had a houseboat fire in the past seven years? (2) Amount of loss to building & contents? (3) Do you own your own houseboat? (4) Are you interested in fire and windstorm insurance? The letter explained that this information is being sought to find the answers to the following questions:

1. What has been our houseboat experience in regard to fire losses over the past seven years? (The Seattle Fire Department does not have this information.)
2. Are enough of us interested in group buying to bring about lower rates and better coverage?

The survey was suggested by a Seattle insurance brokerage firm which believes that by concentrating our insurance buying power we could bring about equitable rates and better coverage. Although houseboats are not equipped with motive power--have semi-permanent moorages readily accessible to the fire department and are connected to city light and water, insurance firms classify them as "vessels" and charge the high maritime rate. Many houseboat owners complain of arbitrary cancellations of policies. As a result, houseboats pay from \$12.20 to \$14.00 (one reported paying \$25.00) per \$1,000.00 per year for straight fire insurance and much more for extended coverage (wind and wave damage) when it can be bought at all. These rates are several times those paid on residences ashore.

Owners of 214 of the 237 houseboats said THEY ARE interested in fire and extended coverage insurance at fair rates. Only 23 said they are not interested. "This is exactly the kind of information we need and we are pleased at the response," Bob Brown told the Executive Committee June 14th. The matter is now under discussion with the brokerage firm and the results will be reported when available. As we would like to have the survey to be as representative as possible, those who have not returned their cards are urged to do so. In the future we will have complete and official information on floating home fire losses. Beginning the first of this year, the Seattle Fire Department set up a separate statistical category for houseboats. In the past houseboat fires have been lumped together with other dwellings.

+ + +

IMPROVEMENT & BEAUTIFICATION PLAN FOR LAKE UNION OUTLINED: Clayton Young, architect and planner retained by the Lake Union Association, has prepared a definitive improvement and beautification program directed at Westlake North in particular and the Lake Union and Portage Bay area in general. Mr. Young's proposals were outlined at the first annual meeting of the newly organized Lake Union Association June 29th in the Elks Club.

A key point in the program, illustrated by colored sketches and photographs, calls for steps to preserve the sweeping North-South view of the lake from Westlake North and Valley Streets (between the Navy Armory and Surfside 6 restaurant) to the old gas plant property which will eventually be converted into a City park. Mr. Young said it is a "must" that the Westlake-Valley Street area "should be kept free from building and developed with a boundary of trees on each side to create a dramatic frame northward". He urged that the historic sailing ship WAWONA be given a permanent berth in Lake Union.

Mr. Young also presented the following suggestions for the Association to consider and work out a schedule of priorities. Many of these should be of particular interest to our Association.

- a. Clean up debris, land-side and water-side, with City cooperation.
- b. Plant trees to define Westlake North and enhance it.
- c. Preserve and frame the major vistas of the lake.
- d. Improve eyesores with a little thoughtful renovation.
- e. Create entrance portals into the parking areas of the major tenanted properties, such as office buildings and marinas.
- f. Repave and properly drain the parking areas where necessary.
- g. Organize the parking to secure greater and more orderly parking areas.
- h. Improve the entrance to houseboat moorages.
- i. Install significant night lighting, not only on Westlake North, but on the water side of buildings and marinas, which can be observed by travelers on the east side of the Lake and on the Freeway.
- j. Create a permanent hard-edge of large rocks or cement bulkheads at raw water-lines for neatness and to prevent erosion.
- k. Move strenuously for underground wiring in the future.
- l. Establish a continuing Planning Committee with a long-range view to define the goals and the priority thereof, and to determine what kind of activity is desirable for Lake Union and work towards securing the gradual elimination of undesirable conditions.
- m. Plan an annual gala celebration for Lake Union.

(Note: The above program has been referred to our Association's standing "Improvement & Beautification Committee" for recommendations as to how best we can participate and cooperate with the Lake Union Association of which we are a member. The chairman of our Committee is R. J. Dike, architect and engineer. Those who have suggestions or who wish to serve on this Committee can contact Mr. Dike (evenings) EA 3-9082.)

At the annual meeting Ralph Alden (Marina Mart) was elected president to succeed Stan Gallup. John Franco was re-elected secretary. President Esther Carhart of our Association and Mark Freeman, executive committee member, serve as Trustees of the Lake Union Association.

* * *

HONEST! SEATTLE MAGAZINE WILL PUBLISH A HOUSEBOAT FEATURE: In the June 24th issue of the NEWS LETTER we announced that SEATTLE MAGAZINE would publish an article on Seattle's Houseboat Colony in its July issue. We were wrong--by one month. Publication schedules are subject to change, but we are now assured that the feature, with the swinging title "The Fascinating Saga of Our Floating Home Fleet," will positively be in the August issue due on the newsstands late this month. It was written by Artis Palmer. That is not all. As an extra bonus the issue will carry a pictorial feature on Mr. and Mrs. James Reinhardt's brand new floating home at 2822 Boyer Avenue East. Mr. Reinhardt, an architect, designed and built (for the most part) the unusual houseboat using styrofoam for basic flotation.

* * *

NEWS NOTES FROM HERE & THERE: The Fourth of July fireworks display presented by Seattle Elks Lodge No. 92 was seen by thousands on Queen Anne Hill, Capitol Hill and the North End, the densely populated areas which form a natural amphitheater around Lake Union. The Executive Committee has written the Lodge our thanks saying in part that the display "has done more than anything in the past to draw favorable attention to Lake Union." ...Mayor Braman has appointed, and the City Council has confirmed, State Rep. Jonathan Whetzel as a member of the Planning Commission. Mr. Whetzel, a former houseboat resident, is also president of the Citizens Planning Council and has long shown a lively interest in the problems of our inland waters...Our office has a new deck (skirted and painted) as well as an ornamental night light...Keeping a mailing list reasonably accurate requires cooperation from all hands. When you move please let us know.

* * *

FLOATING HOMES ASSOCIATION
2329 Fairview Avenue East
Seattle, Washington 98102