THE FLOATING RESIDENCE
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The State of the Floating Residence Market

Housing Pressure, Marina Scarcity, and the Emerging Case for Life on the Water

MARKET INTELLIGENCE REPORT | MAY 2026

A strategic analysis of floating living as housing-adjacent infrastructure, lifestyle economics, and residential decision intelligence.

KEY TAKEAWAYS

Executive Findings

Floating residences are not a single market. They represent a fragmented set of residential systems shaped by vessels, marinas, local rules, climate, infrastructure, and user expectations — each interacting to determine feasibility.

■ **Marina Scarcity**	Infrastructure is the primary bottleneck. Purchasing a vessel does not create a right or practical pathway to residential moorage.
■ **Financial Complexity**	Costs shift from land and mortgage structures toward moorage, insurance, maintenance, depreciation, and operational risk.
■ **Selective Viability**	The most credible market lens is selective viability within specific geographic and infrastructure conditions — not mass housing replacement.
■ **Pacific Corridor Priority**	The BC-to-California corridor offers the strongest first deep-dive geography, combining housing pressure, maritime culture, and regulatory complexity.
■ **International Caution**	Dutch floating urbanism should be treated as emerging experimentation — not proof of scalable housing solutions transferable globally.
■ **Structured Intelligence**	Marina rules, vessel suitability, livability, regional risk, and financial feasibility must be evaluated together as an integrated system.

> ***"Floating residence feasibility emerges from the interaction of multiple systems — not from the vessel alone."***

EXECUTIVE SUMMARY

Executive Summary

A Sector at an Inflection Point

Floating residence living occupies an unusual position within the broader housing conversation. Long associated with recreational boating, luxury yachting, or countercultural lifestyles, life on the water has historically remained fragmented, poorly categorized, and largely overlooked as a serious area of housing analysis.

Structural Drivers Are Shifting

Housing affordability pressure, remote work flexibility, rising waterfront real estate values, demographic downsizing, and growing interest in alternative living arrangements are reshaping how some individuals evaluate residential life. In select coastal and waterfront markets, floating living is increasingly being explored not solely as a lifestyle experiment, but as a practical housing consideration.

Deep Fragmentation Persists

The sector operates within a fragmented ecosystem shaped by marina scarcity, local regulations, financing constraints, insurance complexity, vessel suitability, climate exposure, infrastructure limitations, and significant regional variation. There is no single floating residence market. Conditions differ substantially between urban marina systems and inland houseboat communities; regulated liveaboard environments and informal arrangements; luxury yacht residency and affordability-driven liveaboard living.

The Analytical Objective

This report does not advocate for floating living universally. Nor does it romanticize life on the water. The objective is to establish a more rigorous framework for evaluating the sector and to position floating residences as a specialized, housing-adjacent category that warrants structured analysis — covering structural market drivers, marina and liveaboard system fragmentation, financial and lifestyle feasibility, regional differences, vessel suitability, and the emerging role of floating residences within broader housing and waterfront conversations.

WHY FLOATING RESIDENCES MATTER NOW

Why Floating Residences Matter Now

Floating residences are entering the housing conversation at a moment when traditional residential assumptions are under pressure across many high-demand markets.

The Structural Backdrop

The dominant housing path — rent, save, purchase, build equity, then downsize or relocate — has not disappeared, but it has become harder to execute across many coastal markets. Elevated home prices, higher borrowing costs, rising insurance premiums, property tax pressure, and persistent rental cost burdens have changed the financial calculation for a meaningful segment of households.

Remote and hybrid work have simultaneously expanded residential flexibility for a subset of workers whose jobs can be performed away from a fixed office. According to Pew Research Center (January 2025), a significant share of remote workers indicate they would seek alternative employment if required to return to a fixed office setting — signaling durable structural flexibility in where some households can realistically locate.

What Floating Living Actually Changes

The appeal of floating living is not simply that it can be less expensive than owning a conventional home. In some markets it may be; in others, total cost of ownership can be underestimated once slip fees, insurance, maintenance, haul-outs, financing limitations, and vessel depreciation are considered.

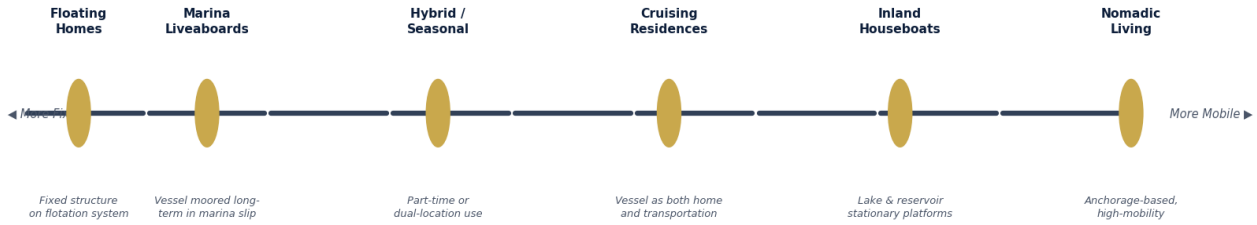
The more important point is that floating living changes the *structure* of the housing decision. It separates shelter from land ownership. It reintroduces mobility into residential life. It can reduce or alter the amount of capital required to access certain waterfront environments. It also forces prospective residents to evaluate housing not only as an asset, but as an *operating system* — one that includes the vessel, the marina, the regulatory environment, the climate, surrounding services, the maintenance ecosystem, and the resident's tolerance for complexity.

WHAT COUNTS AS A FLOATING RESIDENCE?

What Counts as a Floating Residence?

One of the central challenges in analyzing floating living is definitional. The sector lacks standardized terminology, consistent classifications, and clear distinctions between recreational boating, residential marina use, floating homes, and nomadic vessel-based lifestyles. These distinctions are not semantic — they shape financing, insurance, regulation, utility access, maintenance burden, mobility, weather exposure, and long-term livability.

EXHIBIT 1 | Floating Residence Typology Spectrum



Marina-Based Liveaboard Vessels

A person resides primarily aboard a boat located within a marina or harbor system. The vessel may remain largely stationary or be used periodically for cruising. Common platforms include sailboats, trawlers, motor yachts, catamarans, and converted recreational vessels. The vessel functions as residence, transportation asset, and marine infrastructure simultaneously.

Floating Homes

Generally semi-permanent residential structures constructed atop flotation systems and connected to dock infrastructure and utilities. Often closer in character to compact waterfront housing than recreational boating, though legal treatment varies substantially by jurisdiction.

Houseboats

A term used inconsistently across regions. It may refer to navigable residential vessels, floating cabins, or inland lake and reservoir systems designed more for stationary occupancy than open-water performance.

Nomadic and Cruising-Based Floating Living

In this model, the vessel functions as both housing and transportation, introducing additional variables including navigation competency, anchorage access, weather routing, fuel costs, maintenance logistics, and international or regional regulations.

Hybrid and Seasonal Models

Hybrid models blur distinctions between primary residence, second home, remote-work base, and recreational asset — including seasonal marina residency, part-time urban waterfront living, and dual-location lifestyles.

COMMON MISCONCEPTIONS

Common Misconceptions About Floating Living

Public discussion of floating living is frequently shaped by simplified assumptions. Correcting those assumptions is essential to evaluating the sector with appropriate rigor.

Misconception 1	**Boat living is always cheaper** In some markets it can reduce initial capital outlay, but the total cost structure typically includes moorage, liveaboard fees, insurance, maintenance, haul-outs, depreciation, and system upgrades. Neither systematically cheaper nor more expensive — the structure of costs is simply different.
Misconception 2	**Any marina allows liveaboards** Most marinas do not automatically permit residential occupancy. Liveaboard status may be capped, licensed, informal, waitlisted, or outright prohibited. The liveaboard-eligible slip is often the scarcest asset in the ecosystem.
Misconception 3	**A beautiful boat equals a good residence** Residential suitability depends on systems, layout, insulation, storage, ventilation, maintenance access, climate fit, and marina compatibility — factors that rarely appear in listing photographs.
Misconception 4	**Floating homes, houseboats, and liveaboards are interchangeable** They differ materially in mobility, legal status, financing, infrastructure, and lifestyle requirements. Conflating them leads to poorly calibrated research and ill-suited purchase decisions.
Misconception 5	**Floating living is a housing solution at scale** The more defensible interpretation is selective viability within specific geographic and infrastructure conditions — not mass substitution for conventional housing. Marina capacity, regulatory constraints, and geographic dependency all impose hard limits.

MARKET FRAGMENTATION

The Market Is Fragmented

Unlike traditional housing markets, which operate within relatively standardized systems of zoning, financing, taxation, and residential infrastructure, floating residences exist across overlapping and often inconsistent regulatory, operational, and geographic environments.

There is no unified floating residence market in the United States. The sector functions as a patchwork of marina systems, harbor districts, municipal regulations, state environmental frameworks, private ownership structures, and regional boating cultures.

Rules governing liveaboard residency vary substantially between states, counties, municipalities, harbor districts, and individual marinas. Some marina systems formally permit liveaboard residency through licensing programs or capped allocations. Others prohibit full-time residential occupancy entirely.

Financing and insurance add further complexity. Traditional residential mortgage structures were not designed for floating residences, and marine lending depends on variables such as vessel age, condition, survey results, navigational classification, and lender specialization.

> ***"A prospective resident may encounter outdated information, anecdotal guidance, or a listing that obscures the more important question: where can the vessel actually be lived aboard legally and sustainably?"***

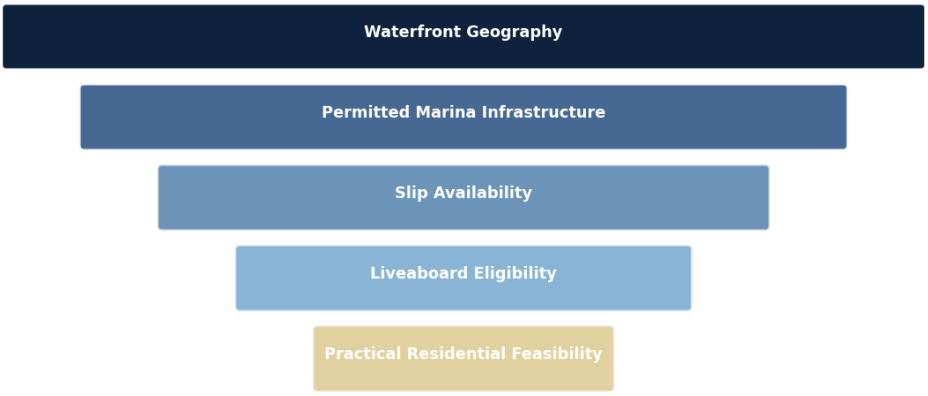
THE INFRASTRUCTURE BOTTLENECK

The Infrastructure Bottleneck

Marinas, Slips, and Residential Scarcity

The limiting factor in floating residence living is often not the vessel itself — it is infrastructure. A prospective buyer may be able to acquire a vessel relatively quickly. Securing suitable long-term residential moorage can be significantly more difficult. In many regions, the marina — not the boat — becomes the true scarce asset.

EXHIBIT 2 | The Infrastructure Bottleneck



The scarce asset is residential moorage — not the vessel.

Marina supply is constrained by finite shoreline, environmental permitting, high construction costs, competing waterfront land uses, public access priorities, ecological protection, and local political opposition. Even where marinas exist, residential occupancy is frequently limited by formal caps, lease conditions, municipal agreements, or operating policies.

The presence of a marina alone does not imply liveaboard feasibility — a distinction that is frequently misunderstood by prospective buyers entering the market for the first time. Residential viability narrows at each successive layer of infrastructure, regulation, and operational access.

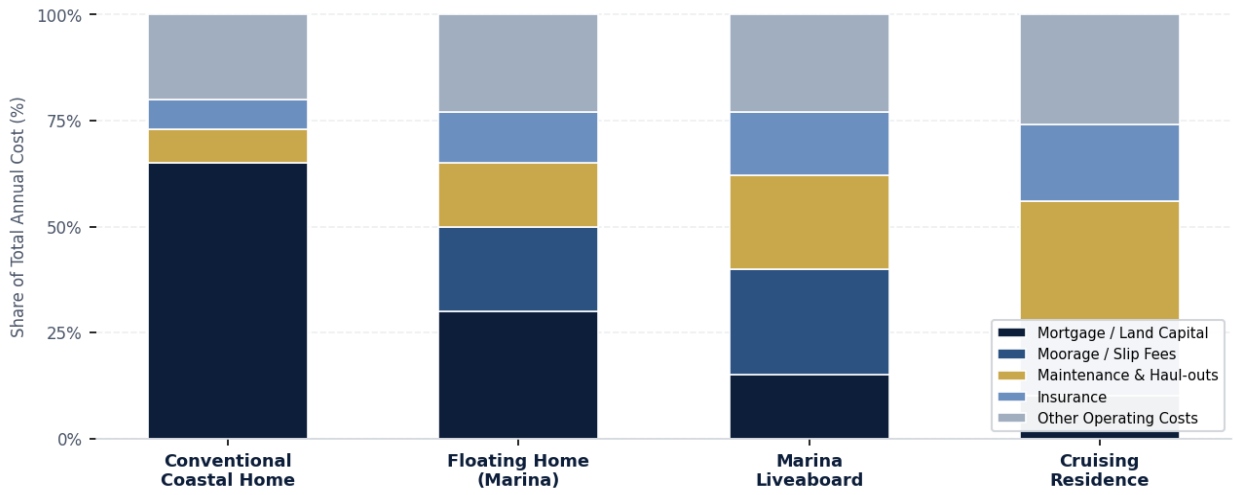
THE FINANCIAL CASE

The Financial Case

Housing Costs, Capital Allocation, and Floating Residence Economics

Financial discussions surrounding floating living are often oversimplified. Public narratives frequently frame life on the water as either a dramatically cheaper alternative to conventional housing or an inherently expensive luxury lifestyle. In practice, neither characterization is universally accurate.

EXHIBIT 6 | Illustrative Cost Structure by Residence Type
(Normalized share of annual total cost — not absolute values)



Note: Illustrative breakdown based on normalized annual cost shares across residence types. Actual figures vary substantially by region, vessel type, marina, and individual circumstances.

A Different Capital Structure

A floating residence functions more accurately as an alternative housing and capital allocation model with a distinct operating cost structure. In most cases, the resident owns or finances the vessel while leasing access to waterfront infrastructure through marina slip agreements. This separates the economics of shelter from land ownership — potentially allowing access to desirable waterfront environments at lower initial capital outlay than conventional waterfront real estate.

Cost Categories Shift, Not Disappear

Operating expenses may include marina slip fees, liveaboard surcharges, insurance, vessel maintenance, haul-outs, bottom cleaning, mechanical servicing, pump-out systems, electrical upgrades, corrosion management, and weather-related maintenance. Unlike conventional residential real estate, many vessels depreciate over time — this does not invalidate the financial case for floating living, but it changes the framework through which value should be evaluated.

The Value Proposition Reframed

For some residents, the value proposition centers less on asset appreciation and more on lifestyle alignment, mobility, reduced housing footprint, waterfront access, or alternative capital deployment opportunities. Floating residences should not be framed as an escape from housing costs — they represent an alternative structure with a different balance between asset ownership, operational expense, mobility, maintenance burden, and lifestyle utility.

LIFESTYLE FEASIBILITY

The Lifestyle Feasibility Case

Floating residence living is often evaluated through aesthetics before practicality. Long-term feasibility depends far less on visual appeal than on compatibility between the resident, the vessel, the marina environment, and the surrounding region.

Climate and Weather Exposure

Climate is one of the most underestimated variables in floating residence feasibility. Temperature variation, humidity, storm exposure, wind, daylight, and winterization requirements materially affect livability. A vessel configuration well-suited to the temperate Pacific Coast may be poorly adapted for winter Great Lakes conditions or hurricane-season Gulf exposure.

Space, Storage, and Daily Function

Floating residences generally operate within smaller spatial footprints than conventional homes, creating both simplicity and constraints. Daily functionality — laundry, refrigeration, internet access, mail, parking, shore access, and workspace configuration — often becomes more determinative of satisfaction over time than the initial novelty of waterfront living.

Maintenance as a Lifestyle Variable

Maintenance is not merely a cost category. It is a lifestyle variable. Marine systems operate in corrosive, high-moisture environments, requiring ongoing awareness of electrical systems, plumbing, coatings, engines, fittings, and structural condition. Residents who underestimate this operational reality consistently report greater dissatisfaction with the floating lifestyle over time.

Remote and Hybrid Work Compatibility

Remote and hybrid work may increase the potential audience for floating living, but work-from-water feasibility depends on internet reliability, marina infrastructure, noise exposure, workspace ergonomics, transportation access, and utility stability — variables that differ substantially between marina systems and regions.

> ***"The central lifestyle question is not whether floating residences are inherently better or worse than conventional housing — it is whether they are compatible with the specific needs and tolerances of the individual resident."***

VESSEL SUITABILITY

Vessel Suitability and Regional Fit

One of the most common misconceptions surrounding floating residences is that vessel selection is primarily aesthetic or preference-based. In reality, vessel suitability is highly contextual — determined by the intersection of regional conditions, marina requirements, climate exposure, and long-term habitability.

From Recreation to Residence

When used as a primary or long-term residence, the vessel becomes shelter, utility system, transportation platform, climate-management environment, and operational infrastructure simultaneously. A vessel optimized for occasional weekend use may be poorly suited for long-term residential occupancy. Residential suitability depends on interior layout, insulation, ventilation, storage capacity, tank systems, shore power compatibility, heating capability, and maintenance accessibility.

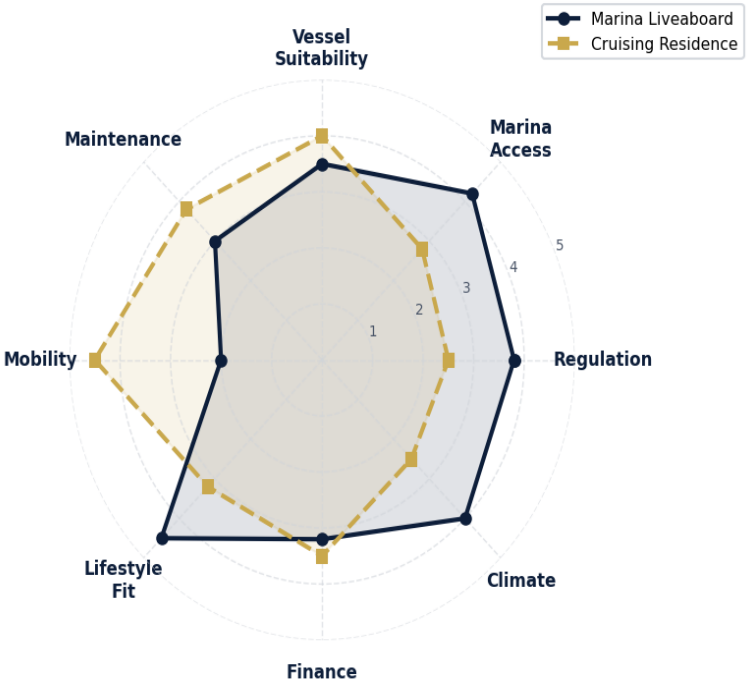
Regional Conditions Shape Suitability

The Pacific Northwest may favor enclosed pilothouse vessels, trawlers, and weather-capable liveaboard platforms. California's temperate coastal markets may support a broader range of sailboats, catamarans, and motor yachts — though slip scarcity can limit feasibility regardless of vessel suitability. Hurricane-exposed regions introduce insurance, storm preparation, haul-out, and risk-management considerations that materially affect vessel selection criteria.

The Vessel Age Consideration

Older vessels can appear financially attractive, but age can materially affect financing availability, marina acceptance policies, insurance terms, and maintenance requirements. Purchase price alone is rarely an adequate measure of long-term feasibility — operational condition may matter far more than nominal market value.

EXHIBIT 3 | Floating Living as a Systems Decision (Illustrative Profiles)



Illustrative comparison of key decision dimensions across two common floating residence configurations. Scores are indicative, not prescriptive.

THE EVALUATION FRAMEWORK

The Floating Residence Evaluation Framework

Floating residence decisions involve housing economics, marina infrastructure, vessel systems, climate exposure, regional regulation, maintenance feasibility, mobility requirements, and lifestyle compatibility. Traditional residential frameworks rarely account for these variables adequately, and conventional boating evaluations often overlook them entirely.

EXHIBIT 4 | The Floating Residence Evaluation Framework

Floating Livability Score

Evaluates the overall long-term practicality of floating living within a specific region and marina environment, including climate stability, access to services, transportation, walkability, utility reliability, and operational comfort.

Marina Residence Index

Evaluates the residential viability of marina systems, including liveaboard policy stability, slip availability, waitlist conditions, infrastructure quality, security, utility access, parking, transportation proximity, and maintenance ecosystem support.

Vessel Habitability Rating

Evaluates whether a specific vessel type and configuration is suitable for residential occupancy, considering interior function, storage, ventilation, climate resilience, systems access, maintenance feasibility, and work-from-home compatibility.

Nomadic Water Living Assessment

Evaluates floating lifestyles involving mobility, regional movement, or cruising-based residence, including navigation practicality, anchorage systems, weather exposure, fuel considerations, and maintenance logistics.

These frameworks are not scientific certifications or universal rankings. They are structured evaluation models designed to organize complexity and improve decision-making consistency within a fragmented, information-poor market.

REGIONAL OUTLOOK

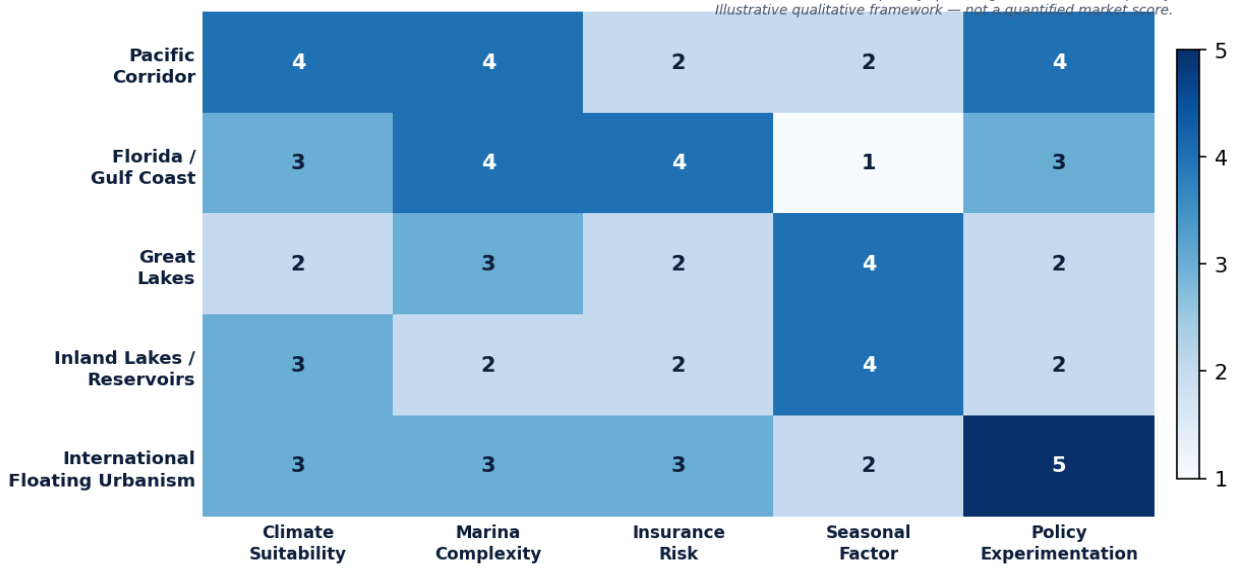
Regional Outlook

Geographic Variability Across Floating Residence Markets

Floating residence feasibility is highly regional. Conditions that support stable long-term floating living in one region may be operationally impractical in another. Geography shapes infrastructure availability, marina culture, weather exposure, insurance dynamics, vessel suitability, maintenance demands, and long-term livability.

EXHIBIT 5 | Regional Feasibility Variables — Qualitative Scan

Scale: 1 = lower relevance/complexity | 5 = higher relevance/complexity
Illustrative qualitative framework — not a quantified market score.



Pacific Northwest

British Columbia, Washington, and Oregon contain mature maritime cultures and protected waterways. The region offers strong floating residence relevance, but moisture, heating, insulation, seasonal daylight variation, and long-term vessel maintenance remain central operational considerations.

California Coast

California combines high coastal housing costs, strong waterfront demand, temperate climates, and severe infrastructure scarcity. Conditions vary materially between Northern California, the Bay Area, the Central Coast, Southern California, and San Diego County. The region represents arguably the highest unmet demand for liveaboard-eligible moorage in the United States.

Florida and the Gulf Coast

Florida and the Gulf Coast contain large boating markets and extensive marina infrastructure, but hurricane exposure, storm preparation requirements, insurance availability challenges, and haul-out logistics create a materially different

feasibility profile than the Pacific Coast.

Great Lakes and Northern Seasonal Markets

Great Lakes markets often operate within seasonal boating cultures, winterization requirements, and shorter occupancy cycles. Climate can fundamentally shape floating residence practicality independent of vessel quality or marina access.

Inland Houseboat and Reservoir Systems

Inland lake and reservoir systems may reduce ocean-weather exposure and support wider residential platforms, but often depend on tourism economies, seasonal infrastructure, reservoir management decisions, and varying utility access.

FLOATING URBANISM

Floating Urbanism and the Future of Waterfront Housing

Global interest in waterfront adaptation, climate resilience, urban density constraints, and alternative infrastructure models has increased attention toward floating architecture and water-based development. This interest warrants careful interpretation.

The Netherlands as a Reference — With Caveats

The Netherlands is among the most visible examples of floating urban experimentation. Dutch planners, architects, and engineers have explored floating homes, amphibious structures, floating neighborhoods, and climate-resilient waterfront design in response to land scarcity, water-management needs, and long-term adaptation pressures. Projects such as Schoonschip in Amsterdam represent engineered infrastructure systems supported by advanced planning environments, water-management expertise, and sustained institutional coordination. Their existence does not imply easy transferability to other regulatory or infrastructure contexts.

Structural Limits on Scale

Floating infrastructure is unlikely to function as a universal solution to housing affordability or urban land scarcity. The sector faces meaningful limitations involving infrastructure cost, regulatory complexity, environmental impact, engineering requirements, marina capacity, and geographic suitability. These limits should be acknowledged explicitly in any honest market assessment.

Environmental Stewardship

Environmental considerations are nuanced. Smaller footprints and adaptive waterfront design may offer benefits under specific conditions, but poorly managed floating infrastructure can create wastewater concerns, fuel-related pollution risks, habitat disturbance, and increased stress on waterways. Responsible floating residence development requires active environmental stewardship, not passive assumption of low impact.

The Credible Interpretation

Floating residences are more likely to evolve as specialized housing-adjacent ecosystems, climate-adaptive infrastructure experiments, premium waterfront niches, or alternative lifestyle environments operating within specific geographic and regulatory conditions — not as replacements for conventional residential supply.

THE NEED FOR FLOATING RESIDENCE INTELLIGENCE

The Emerging Need for Floating Residence Intelligence

One of the clearest conclusions emerging from this analysis is that the floating residence market suffers less from lack of interest than from lack of structured intelligence.

Information exists, but it is fragmented: disconnected marina policies, inconsistent liveaboard regulations, anecdotal online guidance, recreational boating content, incomplete cost assumptions, and highly localized operational realities. Traditional housing markets benefit from comparable sales data, mortgage structures, zoning classifications, inspection protocols, insurance markets, and broadly understood residential expectations. Floating residence markets operate in a fundamentally different information environment.

Experienced marina residents, long-term liveaboards, and marine professionals often possess highly localized operational knowledge that is difficult for newcomers to access. This information asymmetry can lead to decisions based on vessel aesthetics or purchase price rather than broader feasibility — a pattern that creates poor outcomes and reinforces sector misunderstanding.

Floating residence decisions should be treated as systems decisions. Long-term feasibility emerges from the interaction between vessel, marina, geography, regulation, infrastructure, maintenance capacity, financial structure, and personal lifestyle compatibility. As the sector evolves, the ability to evaluate floating living through integrated frameworks, regional intelligence, operational realism, and long-term systems thinking will become increasingly important for individuals seeking to navigate the market responsibly.

CONCLUSION

Conclusion

Floating residences occupy an unusual and often misunderstood position within the broader housing landscape. Historically associated with recreation, luxury boating, or highly niche lifestyles, floating living has remained largely outside mainstream housing analysis despite operating at the intersection of housing affordability pressure, waterfront scarcity, remote work flexibility, demographic downsizing, and alternative residential models.

The sector remains highly fragmented. There is no singular floating residence market. Conditions vary substantially between regions, marina systems, vessel types, regulatory environments, and residential use cases. This fragmentation explains why floating residences are frequently oversimplified in public discourse — lifestyle-oriented narratives often emphasize freedom, minimalism, and mobility while understating marina scarcity, infrastructure limits, maintenance complexity, and regulatory inconsistency.

Yet dismissing floating residences as merely recreational also fails to capture their evolving relevance. For certain individuals, in specific regions and under appropriate conditions, floating living may represent a viable and rational residential alternative within a pressured housing environment.

The more important question is whether, for the right individuals operating within the right systems, floating residences may become an increasingly credible component of the evolving housing landscape. That question is no longer purely theoretical — it is already beginning to emerge along portions of the world's waterfronts.

> ***"For the right individuals, in the right regions, under the right conditions, floating living is no longer a fringe aspiration — it is a legitimate housing systems decision."***

FUTURE RESEARCH SERIES

Future Research Series

This report establishes the foundational market thesis. Subsequent intelligence products should move from broad category analysis into deeper, region-specific and decision-specific research.

01 **Pacific Floating Residence Corridor**

A deep-dive intelligence report covering Vancouver through San Diego — marina systems, liveaboard rules, vessel suitability, housing pressure, and regional feasibility across the primary Pacific Coast market.

02 **Marina Infrastructure and Scarcity Index**

A structured review of slip supply, liveaboard caps, waitlists, utility infrastructure, redevelopment pressure, and residential moorage constraints across major US markets.

03 **Floating Residence Financial Model**

A comparative framework for purchase price, capital outlay, carrying costs, maintenance reserves, insurance, moorage, depreciation, and opportunity cost analysis.

04 **Regional Liveaboard Policy Mapping**

A jurisdiction-by-jurisdiction source base for liveaboard legality, permitting, sanitation rules, vessel age restrictions, and enforcement patterns.

05 **Vessel Habitability Case Studies**

A structured comparison of vessel categories used for long-term residence across climates and marina environments.

06 **Floating Urbanism and Environmental Stewardship**

A focused review of engineered floating neighborhoods, European precedents, sustainability constraints, and responsible waterfront adaptation frameworks.

METHODOLOGY, SCOPE, AND LIMITATIONS

Methodology, Scope, and Limitations

This report is intended as a strategic market analysis of the emerging floating residence sector rather than a technical marine engineering study, legal advisory document, or investment recommendation.

The analysis draws from housing market research, marina and harbor system observations, marine infrastructure considerations, regional liveaboard patterns, alternative housing trends, public regulatory information, and floating residence operational analysis. Because floating residence systems remain highly fragmented and regionally variable, the report emphasizes structural themes and comparative evaluation rather than universal conclusions.

Conditions affecting floating residence feasibility vary substantially across geographic regions, marina systems, climate environments, harbor regulations, vessel categories, insurance markets, and local policies. Prospective residents should conduct independent due diligence specific to their intended region, marina system, and vessel type.

The evaluation methodologies introduced in this report are preliminary analytical frameworks. They are not scientific measurements, regulatory certifications, or universally standardized scoring systems. They are designed to improve comparative analysis and decision-making consistency within a fragmented market environment.

KEY DEFINITIONS AND TERMINOLOGY

Key Definitions and Terminology

Floating Residence

A broad umbrella term describing residential living systems operating on or directly connected to water-based platforms, including marina liveaboards, floating homes, houseboats, cruising residences, and hybrid occupancy models.

Liveaboard

A person who resides aboard a vessel for an extended period. Status may be formally permitted, conditionally permitted, limited by marina quotas, or prohibited.

Floating Home

A semi-permanent residential structure constructed atop flotation systems and generally connected to dock infrastructure and shore utilities; usually designed for stationary residential use rather than navigation.

Houseboat

A floating residential platform designed primarily for occupancy. The term is used inconsistently and may refer to inland floating residences, recreational floating cabins, or navigable residential vessels.

Slip

A designated marina space used for mooring a vessel. Slip access, pricing, size limits, utility access, and liveaboard eligibility vary significantly by marina system.

Liveaboard Slip

A marina slip formally authorized for residential occupancy under marina or harbor regulations. Not all slips permit liveaboard residency.

Moorage

The arrangement through which a vessel is secured within a marina, harbor, dock, or anchorage environment.

Haul-Out

The process of removing a vessel from the water for inspection, maintenance, repair, or hull servicing. A recurring operational cost and planning requirement for liveaboards.

Pump-Out

The removal of wastewater from onboard marine sanitation systems; central to responsible marina operations and regulatory compliance.

Floating Urbanism

An emerging area of architecture and planning involving floating infrastructure, adaptive waterfront systems, floating neighborhoods, and water-integrated development concepts.

Floating Residence Intelligence

An analytical category focused on evaluating floating living through housing economics, marina infrastructure, vessel suitability, regional feasibility, regulation, and lifestyle compatibility.

ABOUT THE FLOATING RESIDENCE

About The Floating Residence

The Floating Residence is an independent research and advisory platform focused on floating living, marina systems, vessel suitability, waterfront housing analysis, and floating residence decision intelligence.

Its purpose is to help individuals and market participants evaluate floating living as a serious housing, lifestyle, and financial decision — rather than as a romanticized boating narrative. The platform is developing a structured methodology for evaluating floating residence feasibility through the Floating Livability Score, Marina Residence Index, Vessel Habitability Rating, and Nomadic Water Living Assessment.

Web: www.thefloatingresidence.com

SELECTED SOURCES AND RESEARCH BASE

Selected Sources and Research Base

This draft uses selected public sources to support the macro framing. The final publication should expand this section with regional marina documents, harbor codes, rate sheets, liveaboard policies, and primary-source interviews where available.

Harvard Joint Center for Housing Studies

The State of the Nation's Housing 2025. Used for housing affordability, cost burden, home price data, insurance, property tax, and rental cost context.
https://www.jchs.harvard.edu/state-nations-housing-2025

Pew Research Center

Many remote workers say they would be likely to leave their job if they could no longer work from home (January 13, 2025). Used for remote/hybrid work structural context.
https://www.pewresearch.org/short-reads/2025/01/13/many-remote-workers-say-theyd-be-likely-to-leave-their-job-if-they-could-no-longer-work-from-home/

NOAA / Multi-Agency

2022 Sea Level Rise Technical Report. Used for coastal adaptation and sea-level context.
https://earth.gov/sealevel/us/resources/2022-sea-level-rise-technical-report/

Intergovernmental Panel on Climate Change

Special Report on the Ocean and Cryosphere in a Changing Climate. Used for coastal exposure, sea-level rise, and adaptation framing.
https://www.ipcc.ch/srocc/

The Washington Post

In Amsterdam, a community of floating homes shows the world how to live alongside nature (December 17, 2021). Used for Schoonschip / Amsterdam floating home example.

https://www.washingtonpost.com/climate-solutions/interactive/2021/amsterdam-floating-houses-schoonschip/

The Guardian

Living with the water: the Netherlands' floating futures (November 10, 2025). Contemporary overview of Dutch floating housing experimentation. *https://www.theguardian.com/world/2025/nov/10/living-with-the-water-the-netherlands-floating-futures-photo-essay*

DISCLAIMER

Disclaimer

This report is for informational and analytical purposes only. It does not constitute legal, financial, tax, insurance, marine survey, engineering, investment, or real estate advice. Marina rules, liveaboard policies, vessel requirements, insurance availability, financing terms, and local regulations can change and may vary by jurisdiction, marina operator, harbor district, vessel type, and individual circumstances. Readers considering floating residence living should consult qualified professionals — including marine surveyors, legal advisors, insurance specialists, financial advisors, and marina or harbor authorities — before making any purchase, moorage, financing, or relocation decision. The Floating Residence makes no representations regarding the accuracy, completeness, or fitness for any particular purpose of the information contained herein.

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