

# World of Allianz

## House ahoy! Living on water

[Floating house](#) / Von [Frank Stern](#) / © Photos/Video  
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No one can escape demographic change - not even harbors and marinas. A growing number of berths remain empty because modern-day skippers would rather sit on a park bench than put to sea. The shrinkage has dire consequences for port operators. A recent trend, however, might help them stay afloat.

Plenty of ports along the Baltic coast are no longer running at full capacity as a result of ageing boat owners," says Ulf Baither. "However, in spite of sinking berth revenues, port operators are expected to maintain sanitary facilities, supply points and upkeep docks to be business as usual." This was the case in Kröslin a couple of years back. However, Kröslin is also an example of how to give the waterfront a new lease of life, not least thanks to Floating House, a company run by Baither.

The Berlin-based enterprise took the first floating holiday homes to water in 2002 in the small fishing village off the coast of the Peene estuary, with the aim of attracting more paying customers to the village and its port. The risk paid off – 16 water properties are now docked in the Kröslin port. And not just there. The concept has since been copied across the whole of Germany. Floating House alone launches between ten and 15 floating homes a year, covering the area from the Baltic coast all the way to Xanten on the Rhine. The houses are insured with Allianz Esa. And demand is growing.

According to Baither, one of the two managing directors of Floating House, Germany has enough underused bodies of water, unused facilities and vacant plots of land with potential to be used by owners or tourists. This very potential can be unlocked with the help of houseboats or floating homes. "And still, project ideas often fall by the wayside as a result of various authorities wrangling over responsibility." And even though in the meantime, he and his colleagues developed some routine in dealing with various administrative units, Baither emphasizes that getting all the approvals required needs stamina.



### **Highways and roads have to be closed in order to transport the prefabricated houseboats to their final berths**

It took almost four years from the first application to the start of construction for a project on lake Goitzsche in Saxony-Anhalt. A look at the map reveals that the lake is on the outskirts of Bitterfeld, during East German times infamous for its chemical plants and open-pit coal mines. Faced with a growing risk of terrorism, many Germans are now choosing staycations over holidays abroad. But Bitterfeld, really? "The region doesn't exactly have a reputation as a tourist paradise," Baither admits. "Still, those who do venture out here, don't need long to get convinced of its virtues. What was once a massive brown coal mine that went on for miles has become a dreamlike water sports area." A perfect spot for Baither's water castles.

In the two-story model home, which is anchored right next to the little marina in lake Goitzsche prospective customers can get a feel of what it's like to live on the edge of the former coal mine. 140 square meters of living space, a total weight of 140 tons – and a price tag of 350,000 euros. If the bedroom overlooking the lake, the underfloor heating and the roof terrace have whetted the visitors' appetite, they can rent one of the solid Floating House holiday homes on the opposite end of the lake. Nine houseboats and ten floating homes with a permanent water and electricity supply, built on concrete pontoons, which require next to no maintenance, should be ready for occupancy by the end of next year.

Floating House has also dropped anchor on the banks of Rhine and Mosel. As the construction of a floating housing complex began in Xanten am Rhein two years ago, 60 percent of water houses sold within the space of four weeks, Baither says. At Allianz Esa, which insures everything navigating on lakes and rivers – from dinghies to hotel ships – they have witnessed a constant rise in demand for insurance cover for houseboats and floating homes in recent years. "However, long-winded approval procedures have also put a handbrake on the progress of insurance business in this field," explains Stefan Franke, responsible for commercial inland waterways transport and sales at Allianz Esa.



**Floating homes in Kröslin harbor on the Baltic Sea**



**Fortified river banks in inner city areas, ports and former military compounds situated on water are all suitable locations for floating homes**



**The pontoons, made from reinforced concrete, require next to no maintenance and is almost unsinkable**



**Town harbor of Ribnitz-Damgarten on the Baltic Sea**



**Floating homes in Kröslin harbor on the Baltic Sea**



**Fortified river banks in inner city areas, ports and former military compounds situated on water are all suitable locations for floating homes**

Ten years ago, the Allianz subsidiary entered the market as the first German insurance company to offer a special product called Floating Home, a combination of marine hull, building and home contents insurance. "An all round-protection, the kind you won't get anywhere else," says Franke. Insurance is provided for every kind of damage from storms (the most common cause of damage), burglary and fire, rescue costs and liability damage. Allianz Esa has also developed insurance solutions to cover the transport of pontoons and houseboats to their berths and in the event holiday homes lose rent as a result of damage. The company now insures over 100 floating homes across the whole of Germany. The most luxurious of these bobs about on the waters of Hamburg. Price tag: 760,000 euros.

"There is no bobbing. It's not so easy to get 140 or more tons into motion," says Berlin born and bred Ulf Baither. He should know – after all, the model home on lake Goitzsche, its concrete pontoons alone weighing in at 80 tons, is both his office and, occasionally, a place to crash whenever he has to show customers and guests (sometimes as many as 250 a day) around his water kingdom at the weekend. Before the rush begins, he normally goes for a spot of paddling before jumping into the water from the terrace to cool off. "This lake is a true gem," says Baither.

While Londoners who can no longer afford to rent or buy a house onshore are now struggling to find a spot on the city's canals, and the Dutch are already using settlements on water to brace themselves for climate change, floating housing in Germany still has the air of exclusivity. And yet, this form of living could become a real alternative for some cities – and that's in the not too distant future.

"There are university towns in North Rhine Westphalia or in southern Germany that are already struggling to accommodate all their college students," explains Baither. "In areas like these,

floating student halls could do their bit to ease the housing market." Floating House is currently working on developing a suitable concept. "We are in the process of testing the idea," says Baither. "Let's see what the feedback is."



**Unlike floating houses, houseboats are not stationary and can be equipped with either a petrol or an electric engine**

However, the Floating House co-CEO has already experienced first-hand that even once you've got the approval of all imaginable authorities and the last hurdle seems to have been cleared, surprises cannot be ruled out. Once the access road leading the visitors to the holiday home complex on lake Goitzsche was completed, the city of Bitterfeld sold a plot of land to a camp site owner, failing to realize that the plot also included part of the access road. Even before the ink on the signatures had a chance to dry, the new owner had already shut down the street. Since then, it has only been possible to reach the complex via a bumpy forest road. "That's really something you have to see for yourself," says Baither with a chuckle. "No one will take your word for it."