

THIS BOATING LIFE:

NEW BOAT NEW CHOICES

Alex Whittaker examines some key decisions we must make when choosing a new boat to buy

It seems that the lockdown crisis has heightened the desire to own a boat. Eager first-timers, keen to get out on the water, are spending money. They are besieging UK boat dealerships by phone, email and facetime. New and second-hand boat sales are booming, and that horrible word 'staycationing' is beginning to gain some force. Anecdotally, I have seen better-off boating friends hanging on to their larger cabin boats as 'seaside accommodation' while simultaneously buying brand-new smaller 'fun' boats. For those of us of more modest means, trailing our compact boats overland to the Med may be off the menu for

a while. So all this has put home boating within the UK firmly back in our sights. I reckon that we will see record numbers of British families on the water after lockdown, which I wholeheartedly applaud.

Bigger may not be better

Any boat is much better than no boat. Also, the truth is, a bigger boat is only incrementally better than a smaller boat. Often, the smaller the boat, the more immediate the fun. So bigger is not always better. However, in this article we have to make choices, so we will pass over dinghies, skiffs and very small craft, lovely as they are.

Key choices

Here are the key choices we made with our own boats, and I will include a bit of our rationale:

- Inland or sea boat?
- RIB or hard-hull boat?
- Open boat or boat with accommodation (cabin, cuddy, etc.)?
- Trailer boat or boat on a berth or mooring?
- Outboard or inboard (maybe electric soon)?

Options

Choosing a boat is a very personal thing, and you have probably already

Buying your boat is just the beginning of purchasing all the necessary cruising and trailing accessories, so it makes sense to factor these in from the outset.



narrowed down your choices. The majority of new boaters are not made of money, and it is highly unlikely that most would be unable to afford a large new boat as a first venture. For our purposes, anything over 25ft is in the larger category, and the closer you get to 30ft, the greater the likelihood of needing twin engines - not to mention increased annual fees.

Sweet spot

So, many new boaters might be considering a first boat up to 25ft, and often one on a trailer. Our experiences as a boating family brought us to a similar conclusion. After many years of trailer boating, we came to the decision that while our initial 17ft outboard trailer boat was a very good starter craft, the 'sweet spot' for our particular trailer boat usage was a 20-footer with an inboard engine. That was a while ago, but it is by no means out-of-date advice. Despite all the glossy lifestyle adverts, we should remember that only a fraction of the boats on sale today will be brand-new purchases. There is a huge second-hand reservoir of good

Often, the smaller the boat, the more immediate the fun. So bigger is not always better.

boats out there. Mind you, with the currently fashionable resurgence of outboard power, we would now probably also look at a recent outboard 20-odd-footer. If we could afford it, of course ...

Some thoughts

We all have to make our own decision over which type of boat would satisfy our desires. We have always opted for cabin or cuddy trailer boats, with practical enclosed foredecks, and some basic 'weekender' accommodation below. Though we loved glossy bowriders,

TOP: Open boat or boat with accommodation? Your choice.

RIGHT: Small boats are big fun, highly portable and cheaper to run!

Nifty Scandi boats like this Finnmaster pack a lot of boat into a small package.



hugely capable open RIBs and affordable open boats, as family boaters with Mum, Dad and two kids aboard, we always preferred the shelter and comfort of a boat with accommodation. More adventurous families, of course, will make their own choices. Mind you, the wider market in the UK seems to reflect a broadly similar perception to our own. Our local marinas are chock-a-block with cabin craft, French pêche-promenades (practical 'fish and cruise', upright cabin boats) and a sprinkling of those natty and rather capable Scandi hardtops. There are surprisingly few open boats, RIBs or bowriders in our marina. (One could argue that such craft are more likely to reside elsewhere, especially if they are trailer boats.) As well as preferring accommodation, we

Where you keep your boat has a big influence on your total annual costs, and of course on how you may use your vessel.

always thought having a toilet aboard was important - as was the ability to take an unexpected green 'un over the bow with not too much bother. Overall, we found that storage, and all the clutter of day cruising, is much more easily handled with a cuddy or a cabin.

However, the key point for us was that we could also cruise, or take a long weekend away, and stay out on the water as long as the weather allowed. Such a trailer boat also allowed us to move our asset wherever we liked across the country. We could also control our berthing or storage costs, especially over the winter. This latter point has always been important to us, since our family income was aligned with the national average. When we got more adventurous and trailed our sports boats overland to the Med behind the family car, the boat's cuddy was ideal to sleep in at the French motorway services. Whenever we went to Windermere or Tremadoc Bay for a weekend, we slept aboard, thereby cutting out any family accommodation costs. As for outboard or inboard power, we have owned and liked both, but

modern high-tech outboards are in a class of their own in terms of performance - and cost. However, the 'sweet spot' for us was a 21ft cuddy, which had the power to ski and a proper bathing platform (an area usually restricted with an outboard boat), and which also had the luxury of a third sun pad across the inboard engine box. This meant that three adults could sunbathe at anchor off Anglesey, or in the Med. Only two could sunbathe comfortably on our previous outboard boat. Also, our inboard boat had its heavy V6 petrol engine positioned much lower, which we felt gave it an easier motion. In terms of petrol costs, we found this usually turns out not to be your biggest issue as an owner. The average boat engine does not run much more than 50 hours per season. So if you can google your 'intended's' gallons per hour online, you can easily work out the outline figure of your projected annual fuel cost. We have never spent much more than £1,500 per season, mainly because we tend to travel at a fast but economical cruising speed, instead of blasting about at wide open throttle. In our experience, most such sports boats are happy at the 20-odd-knots setting. Going only slightly above such cruising revolutions really does burn the juice, so beware!

Tow vehicle

Do your research first and do not let your tow vehicle become a hidden cost of boat ownership. Our first two trailer boats were easy to tow behind the existing family car. However, when we bought our current 24ft trailer boat, we had to factor in the cost of a much bigger, heavier, more powerful tow vehicle to match. You do not want to buy a new boat only to discover that your existing family car is not up to it. Consult the RYA website for up-to-date boat-towing advice. The gross

RIGHT: You will have to hunt through the boatyards and classifieds for your dream boat.

A 'project boat', no matter how fine a prospect, is rarely a good starter boat.

If you can find one, the rare Sealine S23 is a magnificent first cruiser.

A slick American cuddy like this Regal is a superb all-round family boat.



vehicle weight (GVW) or maximum authorised mass (MAM) tells you how much your vehicle or a trailer can legally weigh in order to be used on the road, while the gross train weight (GTW) or gross combination weight (GCW) is the total permitted weight of the vehicle, the trailer and everything it's carrying. You may find these figures on your trailer's chassis plate, in your car handbook and sometimes on the V5C registration certificate.

Check that your existing family car will do as your tow vehicle.



Berthing options

Where you keep your boat has a big influence on your total annual costs, and of course on how you may use your vessel. Here are some of the alternatives available:



Choose your marina carefully: the right one can really enhance your boating life.

1. Marina berth

This is the most convenient option and gives direct pontoon access to your boat, which most family crews prefer. Marina berths are far from cheap, though; indeed, they are usually the dearest option. However, as hinted at above, you might mitigate the full annual cost by taking your boat home on your

trailer for the winter. If it is a bigger boat unsuitable for your front path, winter dry storage on the hard is possible, and might be cheaper. A marina berth may be used all year (if you can afford it) and also presents a very sociable option, especially if you choose a marina with a pub, shop and hotel on site. A marina berth remains a good family choice.

Do your research first and do not let your tow vehicle become a hidden cost of boat ownership.



Dry stack is an increasingly popular alternative to a mooring or a marina berth.

2. Dry stack

This is a useful modern way of accessing your boat and is usually cheaper than a marina berth. Your boat is stored on a huge rack, and

when you ring ahead, the staff prepare the boat for you and put it in the water. After your return from your boating trip, they pull it out, pressure-wash it and put it back on the rack. Most dry rack operators will also allow you to work on your boat in a special place.



RIBs are rightly popular first boats and can take you almost anywhere.

Being out on the water with the whole family is the best fun you will have.



3. Mooring

This might be a river mooring or even a mud berth. These will be cheaper than a marina or dry stack but of course are far less convenient. If it is an all-tide floating mooring, you will need a serviceable dinghy with a motor to access your boat. We have always viewed this as the 'hair shirt' option and avoided it like the plague.

4. Boat sharing club

This is a relatively recent development in the market, designed to give you access to a shared boat perhaps for less money and fewer hassles than owning one outright.

'Staycationing' will make UK destinations like Weymouth even more popular.



Naturally, with so many offers in the market, the only way to find out about these alternative forms of boat access is to directly investigate them yourself.

but as a bare minimum you must know the rules of the road, the port-to-port passing rule and what to do when you encounter another vessel at sea. For instance, if that

In the UK you can buy a boat, put it on the water and cruise away with no government licence, authorisation or proof of competence.

vessel is approaching from your starboard hand, let her proceed as the 'stand-on vessel', then wait to pass under her stern. These days there are lots of magazine articles, books and channels on YouTube

LEFT: Mrs Whittaker gently reminding me to take a marine band VHF aboard.

BELOW: American brand Chaparral make excellent trailerable cuddies.



Essential kit

Buying your boat is just the beginning of purchasing all the necessary cruising and trailing accessories, so it makes sense to factor these in from the outset. Do not kid yourself you will not need them! A new boat is likely to come with the bare minimum of basic equipment, but a second-hand boat might even come with a whole cruising inventory. The latter can be a significant hidden saving. On our trailer sports boats we had to buy, fit or carry aboard the following basic kit:

- Life jackets
- Lifebuoy
- Ropes
- Fenders
- VHF hand-held radio
- Fish finder / depth sounder
- Chartplotter
- Anchor, chain, rode
- Log (measures speed and miles)
- Road-legal prop cover/bag
- Trailer board and spare car number plate

Note also that we had to get our cars fitted with tow bars for our first two sports boats - a significant cost

In addition, we soon added:

- Torque wrench for the trailer wheel nuts
- Trolley jack for trailer
- Spare trailer bearings
- Spare new trailer wheel and new tyre
- Sailing jackets
- Auto bilge pump
- Safety knife
- Carry-aboard mains power shore power socket
- Power washer
- Outboard bracket for our 'get you home' 4hp outboard

Of course, we eventually bought even more kit, including a spare prop, but the above represents our trailer boat essentials.



The Beneteau Antares 6.8 is a rightly popular pêche-promenade.



like ours expressly dedicated to helping you stay safe and secure on the water. Those sources are an excellent place to start. Back in the day, I did have to gain a Helmsman's Overseas Certificate of Competence (HOCC, now called the 'ICC') in case the French or Spanish marinas we planned to visit demanded it, but of course they never did. Also, no certificate of competence is needed for UK boat insurance. However, once we put our boat all year round in our Welsh marina on the Irish Sea, I thought it prudent to gain an RYA Powerboat Level I and II plus the Coastal Navigation Endorsement. This did not instantly make me safer, or more competent, but it did make me more aware of what could go wrong in a challenging tidal environment. My son soon followed suit and we

As soon as we could afford it, we got our boats compounded, polished and waxed professionally every year.

both valued the experience, which was fun too. I reckon that carefully thinking through our trip, making up a simple list-type passage plan with our paper charts, fuelling up before leaving and thoroughly checking our boat before casting off made a good place to start.

Other significant costs

Your initial finance, or HP interest, is a significant cost, and insurance is a recurring annual expenditure. Our current 24ft mini sports cruiser is kept in a marina, and our insurance comes out at less than £400 p.a. We used to power-wash, then cut and polish our own smaller cuddies.



LEFT: Beneteau Flyer 7 is a great starter cuddy boat from France. **2.** A well-found outboard RIB is an excellent choice of open boat.

INSET: If you need headphones to drive it, it's not a starter boat!



However, it is a chore. As soon as we could afford it, we got our boats compounded, polished and waxed professionally every year. We allow £500 p.a. for this service. This not only keeps the boat smart but it protects our investment for when the time comes to sell the boat on. We used to do our own annual engine servicing, anode replacement and winterising, but lately we have been using Lee, our excellent professional mechanic. We budget about £500-£600 for that too. Obviously, repairs are extra. In our case, regular maintenance has kept the repair bills reasonable, but if you are buying an older boat, you may need to allow for more engine repairs. Such maintenance tasks allow room for savings if you are a handy DIYer. We did not antifoul our trailer boats when we were taking

them to the Med for only a few weeks per year. However, once we put them in Welsh waters all season, and then all year round, naturally we had to take antifouling seriously. These days, this is another annual task we leave to the professionals - £300 seems a reasonable amount. Another cost that is often overlooked is the marina's annual lift out/lift back in/hoist wash fees, which in our case with a 24-footer amount to around £300 pounds a year.

Depreciation

This can be a hidden cost. Putting a figure on boat depreciation is not an exact science. In the past, many of us have bought boats, spruced them up and sold them on for more than we paid for them. We buy our own boats to use them, not to sell them on, so we have kept the last

few for 10 years each. This makes us less worried about depreciation. What we have noticed is that well-respected boats seem to stop losing any significant value after about 10 years. As a family crew, we do not lie awake worrying about depreciation. However, looking after your investment with regular good maintenance will save you money through your period of ownership, and also when the time comes to sell.

Annual ballpark figure

What does all this add up to? Well, as a rule of thumb for 2021, our V8 petrol-powered 24ft sports cruiser costs about £5,500 per annum for its 12 months in the water to cover marina fees, marina hoist charges, antifouling, anodes, engine servicing and hull polishing. Fuel is extra! **PBR**

Another cost that is often overlooked is the marina's annual lift out/lift back in/hoist wash fees, which in our case with a 24-footer amount to around £300 pounds a year.

TOP: Scandi commuter cabin craft are highly versatile family boats.

ABOVE: 1. Inside a typical cuddy of a 20-footer. **Note:** Porta Potti bottom right! **2.** We always fitted an auxiliary outboard bracket for a 'get you home' spare. **3.** A 20ft cuddy on a trailer is a great starter boat.