

50

steps to buying a



Buying a new boat should be one of the most enjoyable experiences in your life. Make sure it doesn't turn sour with our essential 50-point checklist

The chance to own your own narrowboat should be a dream come true. A new boat, built to your own specifications, intended for anything from a full-time floating home to a weekend bolt-hole... for many would-be purchasers, this really is a 'once in a lifetime' opportunity.

But with so much emotion wrapped up in the purchase of your new boat, it is essential to make sure the process is as secure as possible. This is doubly true now that asking prices can touch or even exceed £150,000.

Narrowboat purchases can go wrong on occasion, just as with any comparable purchase like an overseas holiday home, a house extension or a sea-going boat. A number of medium-sized boat-builders have ceased trading within the last 12 months.

It is never possible to entirely prevent failure, but this checklist will help you avoid the pitfalls. As a first principle, you should make sure you have done as much research as possible: read *WW*, scour the Internet, and buy every book you can (not least *WW*'s own *Inland Boat Owners' Book*). The extra time and money will be as nothing when you're buying an £80,000 boat that might take six months to build.

These 50 points are for people buying a new, fully-fitted boat. You will need to take different precautions if you're buying a second-hand boat, a share in a boat, or (of course) fitting out a sailaway or shell yourself. We haven't highlighted specific matters of design, such as trad/semi-trad/cruiser sterns, steel vs aluminium, or gas vs gas-free – these are matters for you to

decide when inspecting others' craft, again with the help of a book such as the *WW Guide to Narrowboat Planning*.

One final point remains: you're more likely to have a successful purchase if you are a good customer. Just as a minority of boat-buyers have horror stories about unscrupulous builders, so, too, will builders occasionally tell you about the customer

who wanted the windows moved after the shell was cut, or who cancelled an order after all the materials had been ordered and the workshop booked. A healthy, respectful relationship between customer and builder will maximise your chance of getting the boat you want, on time, on budget.

And most of all – do enjoy buying your boat.

Start your boat-buying by visiting a show, such as the Crick Boat Show.



Getting started

- 1 Hired a boat (and not just in high summer)
- 2 Budgeted for everything to check you can afford it (see details of running costs in the *Inland Boat-Owners' Book*)
- 3 Bought a waterway system map (Inland Waterways Association, 01923 711114)
- 4 Obtained the British Waterways starter pack (call 01923 201120, or visit www.waterscape.com/boating/starterpack)
- 5 Obtained 'How to buy a boat for canal or river' from the Canal Boatbuilders Association (call 01784 473377, or e-mail postroom@britishmarine.co.uk)
- 6 Satisfied yourself that buying a new boat is right for you, as opposed to secondhand or shared ownership

Boat design

- 7 Bought, and read, the *Inland Boat-Owners' Book* and *Guide to Narrowboat Planning* (from *WW*, 01283 742970)
- 8 Checked that your length and beam will fit the waterways you want to cruise (anything over 57ft x 7ft will face some restrictions; more at www.waterscape.com)
- 9 Decided whether you are best served by a bespoke or off-the-peg boat (bearing in mind the cost, and the date by which you want the boat)
- 10 Considered how your design will affect resale value

- 11 Compared against other features and designs in monthly *WW* boat reviews
- 12 Satisfied yourself that you can live with your intended layout (will you resent having to assemble a double bed every night?)
- 13 Considered how safety considerations might affect your design (should you go gas-free?)
- 14 Written out a list of absolute requirements
- 15 At this point – get on the moorings waiting list. Use the adverts in *WW*, listings in this publication and details from navigation authorities to find and choose your mooring. Most moorings have waiting lists, so it is essential that you get on the list as early as possible.

Choosing a builder

- 16 Visited at least one boat show, bringing your list of requirements with you
- 17 Drawn up a shortlist of at least three builders
- 18 Visited all the yards and met the proprietors
- 19 Asked if open days are staged, and if so attended one
- 20 Checked that the builder has experience of everything you want on your boat
- 21 Spoken to other owners (including recent ones and those having boats built at the moment)
- 22 Inspected at least one of their previous boats, noting design features you like and those you don't



Make sure you have identified suitable moorings early in the buying process.

- 23 Asked who will build the shell, and satisfied yourself with their reputation and quality
- 24 Asked around to find the builder's reputation (find local boat clubs at www.avcc.org.uk, and try Internet discussion forums such as groups.google.com/group/uk.rec.waterways, groups.yahoo.com/group/canals-list, and www.canalworld.net/forums)
- 25 Researched company details (use WebCheck at www.companies-house.gov.uk, and read through old magazines to see how long they've been trading)
- 26 Compared prices with others you see in magazines (ask if it's much more, but also be wary if it's much less – genuine "too good to be true" deals are few and far between)

Dealing with your builder

- 27 Checked they use the standard British Marine Federation staged payment contract (or a variation/alternative with which you're 100% happy)
- 28 Arranged meeting in the flesh (not over the phone) to confirm final design
- 29 Drawn up a final plan of the boat layout, using a 1ft-square grid to remove uncertainty about measurements
- 30 Found out what equipment will be fitted (heaters, battery management, etc), checked you're happy with it, and specified alternatives if not
- 31 Discussed whether staged payments for shell/engine/fittings should only become due when builder has fully paid suppliers for them
- 32 Agreed final price, design and exact specification within contract, including materials to be used: making changes later will mean the boat is less likely to be finished on time or budget
- 33 Agreed deposit and schedule of staged payments, each to be made after work is complete (as specified within the contract) – be wary of large deposits, advance payments, and any payments in cash
- 34 Agreed exact transfers of ownership and legal relations – for example, the shell-builder should be a sub-contractor to the boat-fitter. (Is any other work sub-contracted? What if you're buying through a broker/dealer?)
- 35 Agreed a realistic rather than ambitious completion date, allowing for over-runs
- 36 Arranged finance (usually with a marine specialist)
- 37 Considered engaging a surveyor to monitor the build (see the Surveyors listings in this publication)
- 38 Visited regularly throughout the build, including at least one visit 'just passing' without appointment

Accepting your new boat

- 39 Received all Recreational Craft Directive (RCD) documentation and checked for completeness
- 40 Considered getting a Boat Safety Scheme (BSS) examination as well
- 41 Formally accepted boat

Essentials

- 42 Got a mooring
- 43 Bought a licence (usually from British Waterways or the Environment Agency – or a Gold Licence if you want to cruise both networks)
- 44 Got insurance, and checked whether boat contents are covered by your household policy
- 45 Obtained the *Waterways Code*, *Boaters' Handbook* and *Safe & Friendly Cruising* leaflets from BW (01923 201120 or www.waterscape.com/boating)

Finishing touches

- 46 Taken a boat handling course
- 47 Bought cruising guides for your local area (and, of course, a *WW* subscription)
- 48 Joined an association (Inland Waterways Association, National Association of Boat Owners, etc.)
- 49 Bought BW key and handcuff key (both from local boatyards or 01923 201120) . . . and at least three windlasses
- 50 Enjoyed your first cruise!

. . . and an extra ten points if you want to live aboard

- 51 Bought the Residential Boat-Owners' Association's *Living Afloat* booklet (available from the IWA, 01923 711114 or www.iwashop.com)
- 52 Drawn up a detailed budget, including all bills, to check you really can afford it (it's not as cheap as you think . . .)
- 53 Identified a way of 'cutting your losses' and moving back on land if you decide it's not for you after all
- 54 Identified a permanent residential mooring (not just any mooring), or studied the continuous cruising guidelines in depth (from www.waterscape.com/boating)
- 55 Researched common differences between boats used for living aboard and boats for weekend cruising, and incorporated these into your design.
- 56 Checked that all your belongings will fit on a boat – and that it's practical to run them (especially for electricals)
- 57 Spent a week on a narrowboat in the winter
- 58 Resolved the council tax situation with your mooring provider and local council
- 59 For continuous cruisers: resolved doctor, dentist and post-forwarding situations
- 60 Joined the RBOA (www.rboa.org.uk or PO Box 518, Rickmansworth WD3 1WU).
See also our special feature on Living Afloat, pages 22-24.

Revision

Once you've done your research, you should be able to explain what each of these ten terms mean – without consulting any books! Answers are below.

- a** RCD; **b** BSS; **c** BMF; **d** beam; **e** semi-trad; **f** inverter; **g** sacrificial anode; **h** Gold Licence; **i** red diesel; **j** continuous cruising

a Recreational Craft Directive (European regulations for boat-building); **b** Boat Safety Scheme (like the MoT for boats); **c** BMF (British Marine Federation, the trade body which issues the standard boat-building contract); **d** the width of a boat; **e** a stern (back-end) design with sides but no roof; **f** a device for converting 12V/24V DC power into 240V AC mains; **g** a magnesium strip on the outside of a steel boat which reduces corrosion; **h** the annual cruising licence which covers the UK waterways run both by British Waterways (canals, Severn, Trent, Yorkshire Ouse etc.) and the Environment Agency (Thames, Nene, Great Ouse); **i** low-tax fuel for boating; **j** moving continuously around the waterway system without having a permanent mooring.

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