

PART  
ONE

# Buying your next boat

Rupert Holmes explains how to narrow the search and lay the groundwork before buying

**B**uying a boat is a long-term proposition that needs careful thought and preparation. Yet second-hand boats have never been cheaper in real terms and since the economic crunch of 2008, after which many brokerage boats were sold to continental Europe or Scandinavia, there's less pressure on UK moorings.

Granted, if you want a full-service marina in a hugely popular spot it will be pricey, but waiting lists for economically priced moorings that once ran into many years are now a thing of the past for boats under 30ft, even in some Solent locations. Waiting lists can also be surprisingly short





Stephen Kelly/Alamy

even for larger, deep draught vessels.

Try not to get hung up over an exact class or design. Smart buyers know it's more important to focus on the condition and equipment of any boat that makes the short list, especially if you have to work to a budget. And a good boat that's in a convenient location for you may not be a well-known design.

### Compromises

Every boat involves compromise. Even owners who commission their 'perfect' custom yacht can be disappointed by the outcome, despite investing a huge amount of money, enthusiasm and time.

The starting point, therefore, needs to be

the factors on which you can't compromise. This might be shallow draught, stability, standing headroom, or enough berths to accommodate all the family. Having said that, try to keep an open mind and avoid being too prescriptive, as doing so may rule out boats that might be good options.

Next analyse how you plan to use the boat. Will it be family cruising? Club racing? Day sailing with occasional weekends away? Cruising across the Channel, Irish Sea, or Celtic Sea? Or even more prolonged cruising over greater distances?

But don't cast too far into the future – if you plan is to sail longer distances in a decade's time, but are predominately only

able to use a boat now for day sailing and weekends, buy the one that's best for right now.

That may point to a smaller vessel that can visit the myriad of beautiful smaller harbours and estuaries around the coasts of the UK. And if you unexpectedly get time for a longer trip? Spending two nights a week in the most expensive hotel you can find is more comfortable and more cost effective than changing a 28ft boat for a 40-footer.

### Which model?

PBO columnist Dave Selby recommends buying a boat that's well known and of which a large number were built, arguing



that there's a large body of information about such boats. That in turn means someone else will already have figured out the solution to most problems you are likely to have to deal with during your ownership.

However, in another sense there's a limited number of things that might go wrong with a boat, so it's possible to learn from these popular classes and extrapolate that information to other designs. In an era in which much boat buying activity starts with an Internet search, there are fewer searches for lesser known models, so these often change hands at more attractive prices. Widening the search in this way also makes it more likely that you'll find a boat on which a lot

## 'Lesser known models often change hands at more attractive prices'

of attention and money has recently been spent, but is only partially reflected in asking prices.

### Budget

Budget is a critical factor – and the whole process will cost more than you expect. Make sure you add up all the potential upfront costs, and likely annual expenditure, before deciding on a figure you're happy with paying for a boat.

It's worth remembering that some of the most relaxed boat owners you meet are those with relatively small boats who can take unexpected bills in their stride. Conversely, some of the most harried are those who over-extended to buy a larger or younger boat and then found the

**RIGHT** Don't discount less well known brands – you might miss out on a great boat. This Nova 27, for instance, is an unusually spacious and capable yacht by John Westall, who also designed the 505 racing dinghy

**BELOW** Keep your eyes peeled for 'For Sale' boards on boats on moorings or pontoons – you may have missed them during your online search



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potential expenditure running away from their means.

As with any market – whether a builder working on your house, a garage fixing your car or dealer selling you a new one – the marine industry has its share of companies who are keen to upsell to maximise their revenue. This can make it hard to figure out what a minimum realistic level of expenditure is and what are

'luxuries' you might like to buy for the boat but don't need if there's no spare budget. Obviously at the outset it can be difficult to figure out what is essential and what's not, but don't get carried away. If you're unsure of anything it's worth asking for advice on PBO's reader-to-reader forum at [YBW.com](http://YBW.com) where there's a large body of knowledgeable, experienced boat owners.

### Up front costs

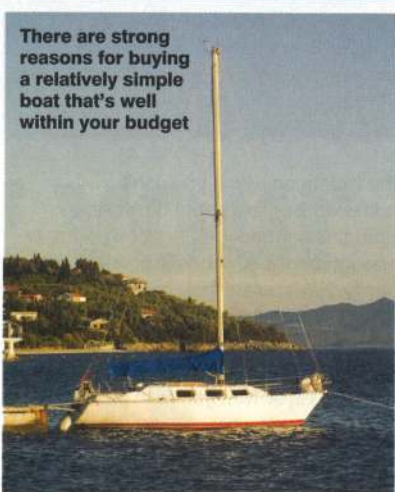
There are a number of upfront costs that will eat into whatever lump sum you have available at the start of the boat buying process. Insurance and moorings, for example, often need to be paid for 12 months in advance. At the most basic

## Your first boat?

There's no point in buying a boat unless you're convinced you have time to sail it regularly, or have significant chunks of time that could be spent on board – even if there happens to be a gap of months between those visits.

No two first-time buyers are alike, so be wary of anyone offering dogmatic advice. The considerations for someone with minimal sailing experience, for instance, will be very different to those of someone who's spent lots of their spare time around boats.

It used to be said that it was best to start small and then work your way up to larger vessels. However, today a boat can be set up with efficient sail handling systems that can be operated by one person without leaving the cockpit. In addition, today's designs are invariably easier to manoeuvre in tight spaces than older long keel yachts. That means larger



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boats than might previously have been viable can be considered for first-time ownership, especially if you're prepared

to pay a relatively modest cost for own-boat tuition to help get the hang of a new vessel.

Having said that, a fairly simple boat that's easily affordable and doesn't have complex systems can be a good introduction to ownership. Maintenance is probably one of the biggest worries for first-time owners. How much will it cost? How long will it take? What if anything catastrophic goes wrong? These questions certainly point to buying a simple, well looked after and recently upgraded boat that's well within your budget. They are also the reason that many boats change hands at what might initially appear to be surprisingly low prices – however appealing it might appear, relatively few people of working age are in a position to take on what could be a major project and costs can quickly mount up.

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level, third-party insurance can cost less than £100, even for 30-40ft yachts, although an all-risks racing policy covering longer-distance sailing may be well over £1,000 for a boat valued at £40,000-£50,000.

Many smaller and older boats, particularly those valued below £5,000, are insured third party so change hands without a survey. However, you need to be very sure of being able to assess any problems with the structure of the boat, from hull stiffening, keel attachment, integrity of a cored deck, rudder problems or chainplates. A survey, even on a low-value vessel, can therefore help to give peace of mind. Costs vary from

around £15-£20 per foot, plus travel, often with a minimum fee equating to a boat length of around 25/26ft (so for example, a survey on a 20ft boat may cost the same as for a 25-footer). In addition, a haul-out may be needed for a survey, or a launch for a sea trial to confirm the engine and other systems work as they should. Equally, if the boat is laid up ashore you'll also need to factor in the cost of a couple of coats of antifouling.

Beyond that, other upfront costs tend to vary with the amount of maintenance a boat has undergone. It's widely recognised in the industry that the average time taken to sell a boat is close to a year, so bear in mind the engine may be overdue for an annual service.

For twin-engine motoryachts, where replacement engines may account for a significant proportion of the overall value, an engineer's report, which includes sending away oil samples for analysis, is a sensible precaution.

The standing rigging on many sailing boats may have no paper chain back to show when it was last replaced. Given that

**Sailing clubs can offer low cost moorings and in some cases inexpensive storage ashore. Here bilge keelers prepare for going ashore at Portchester Yacht Club**

riggers recommend renewing standing rigging on a 10-15 year basis, this cost may also need to be factored in. Ballpark figures range from around £800 for a smaller boat, up to a couple of thousand or more for a 40-footer depending on the size of boat, but it would be worth discussing this with a local rigger. In any case, a full rig inspection by a rigger is a sensible move, as surveyors tend to only inspect the elements of a rig they can see from deck level. At around £80-£120 it's an affordable one too.

The batteries on many boats may also be reaching the end of their life. Unless they've been recently replaced, factor in a cost for these as well. Prices vary from around £100 for a conventional wet cell leisure battery to £350 or more for gel or AGM types of around 100Ah capacity. Even if this expenditure doesn't need to be made the year you buy the boat, there's a good chance of needing to replace batteries within a couple of years.

**Upgrades**

If you're anything like me, few boats will be fitted out and equipped exactly as you would like. In addition, owners who are contemplating a future sale are less likely to invest in replacing dated gear than they would if intending to keep the boat for the longer term.

Most practical boat owners can happily manage with one or two smallish projects, but they still need to be costed. If more work is needed be careful of the amount of time that might be involved.

The cost of making improvements is



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**ABOVE** There's little point in buying a boat set up for long-distance cruising if in the next ten years you'll be restricted to weekend and occasional holiday sailing

**RIGHT** Tidal moorings are by far the most cost effective



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such that you'll rarely see a return on that expenditure, just as servicing and repairing a middle-aged car won't increase its value, but is simply part of the essential annual expenditure. This means it's often worth paying a significant premium for a boat that has been really well looked after and has a lot of recent new gear. You may not get that additional money back when you come to sell, but the overall long term cost of ownership will almost always be lower.

**Finding a mooring**

The cost of short-term moorings can be eye-watering, so never be tempted to commit to buying a boat before you know where you'll keep it. Yet prospective purchasers with no experience of boat ownership may have little knowledge of where to look, beyond the well known marina operators that have sufficient revenue to fund lots of publicity.

Of course, if you're lucky enough to be able to keep the boat close to where you live, you'll probably have a good idea of all the options locally, even if figuring out who's responsible for different sets of moorings in a larger harbour or estuary may require a bit of sleuthing.

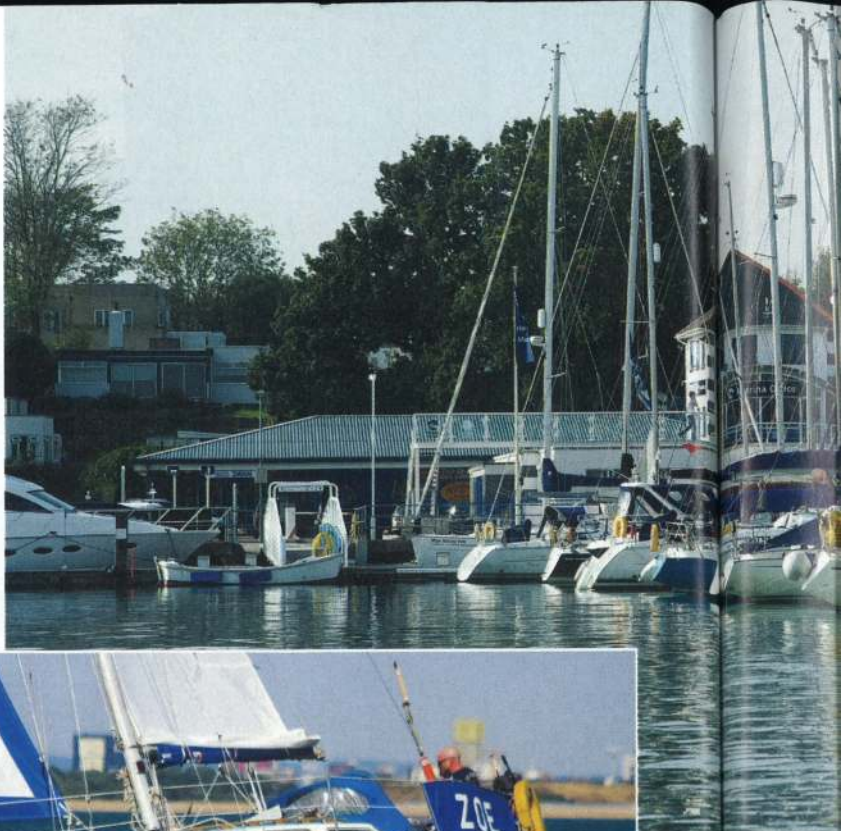
Don't forget to include sailing clubs, boat yards and local authorities in your enquires. There are hundreds of boatyards, as well as sailing, yacht and fishing clubs around the country that have long-standing rights to lay moorings. In the case of clubs these can be by far the cheapest available, with annual prices starting from little more than the cost of a couple of weeks in a marina visitor's berth.

In some locations you can rent space in which to lay your own mooring. This is often a very cost-effective option, but many insurance policies require mooring tackle to be professionally laid and maintained. That generally means engaging a third party operator to carry out this work.

If you live inland, your options might be wider, so allow yourself time for sufficient research. Even if you live on the coast, you may find significantly cheaper options

**RIGHT** Full-service marinas in popular areas continue to be expensive, but it's worth taking time to explore other options.

**BELOW** It's worth seeking out a well looked after boat like this Contessa 28 that's had money recently spent on equipment



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well within an hour's drive.

Tidal swinging moorings for a 30ft boat can be found for under £500 per year, and without waiting lists, even on the south coast. However, this will obviously limit your search to boats with lifting or twin keels (or multihulls) that can take the ground. It's worth noting that the available moorings may be those furthest from where a dinghy can be launched, but don't be too deterred by this – in most cases you can join a waiting list for a more convenient location and therefore move progressively to better spots. Paying for walk-ashore access tends to increase costs significantly, although marinas with

tidal restrictions tend to have lower rates than those with all-tide access.

**Getting the boat home**

Of course, the wider the area you search, the more chance you have of finding the perfect boat – but this can add significantly to costs. As well as increased travel expenditure you also have to get the vessel home. In some cases that's straightforward – a small bilge keeler can go on a flat-bed trailer or truck at surprisingly economic prices.

However, deliveries by sea are notorious for exposing weaknesses in a vessel's systems. Professional delivery skippers are pretty good at sussing these out in advance – and at making temporary repairs to complete the passage.

However, if you're planning to do it yourself time spent trouble-shooting in harbours en route can also add to costs. For a boat that's a couple of hundred miles from your home port it can be surprisingly easy to spend £1,000-£1,500 in this way – an amount that can be a tangible proportion of the value of a smaller or older boat.

**The initial search**

Once you've narrowed down the choice of the size and style of boat and know what mooring options are available it's time to start looking in earnest at boats for sale. This is the stage at which you stop window-shopping and start getting real.



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Many boats languish on the market for a long time, so it's worth trying to ascertain how well it's currently looked after before travelling a long distance to view





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**ABOVE** There are pros and cons to viewing boats both ashore and in the water

**LEFT** Boats on moorings that need to be accessed by dinghy will require more time for viewing

How do you sift through the thousands of boats available at any one time to find the one that's right for you?

For a start, unless you have very specific and unusual requirements, don't make the search too wide – keeping it to a narrow geographical area will save time, hassle and money. Therefore instead of, say, looking for the best Westery Centaur for £5,000, look for the best 25-27ft bilge keeler within a specific distance of your intended home port.

Most searches start online – there are, for instance, more than 3,000 advertised on [ybw.com/boats-for-sale](http://ybw.com/boats-for-sale). Other popular sites include [Yachtworld.com](http://Yachtworld.com), which includes the listings of most UK brokers, as well as [boats.com](http://boats.com), [apolloeduck.com](http://apolloeduck.com) and [theyachtmarket.com](http://theyachtmarket.com). Owners' association websites are also worth checking.

However, a surprising number of boats are not marketed in an active way. Therefore an old-fashioned physical search, visiting brokers, boatyards and clubs in the area in which you plan to keep your new boat can yield results.

## Own boat tuition

If you're not in the lucky position of having substantial boating experience, or knowledgeable friends to help, then consider having some tuition on your new vessel. This is especially true for those buying a boat for the first time, or those stepping up to a significantly larger vessel.

An experienced mentor on board for a couple of weekends will help identify difficult aspects of sail handling and manoeuvring the new boat. They can

## Advance questions

It's easy to lose a lot of time travelling to see boats that aren't as they are described. Given that a lot of boats advertised have been on the market for a long time it's worth asking a few questions in advance. How long ago were the photographs taken? Are any more recent ones available? When was the boat last regularly used?

If the boat is being sold via a broker, when was the last time they saw the boat? Some brokers are very proactive in this respect; but frustratingly others list boats they have never seen and have no real idea of their condition.

It's also worth asking when the last survey took place. Any such report should be treated with caution, but it can be a good starting point. Maintenance history is useful, even though many owners are guilty of not recording everything that has been done to their boats. Even so, they should be able to tell you when the engine was last serviced and the date of any replacement engine or significant overhaul.

Other interesting questions include how

also highlight potential challenges in certain wind and tide conditions with the vessel's home berth and suggest strategies to cope with these.

On paper these may sound like fairly minor matters, but it can make the difference between a tense and shouty skipper, whose friends and family are reluctant to sail with, and a situation where the whole crew understands what's happening and works together to make stressful situations easy.

long the vendor has owned the boat and why they are selling. It's also worth establishing at an early stage what paperwork there is to prove ownership and VAT paid status, although it's important to recognise that it's not unusual for the original paperwork to have been lost for older and lower-value boats.

A common question is whether it's better to look at a boat that's afloat or one that's ashore. There are pros and cons to both – with a boat ashore it's possible to make an initial assessment of the condition of the bottom of the hull, propeller, skin fittings, rudder bearings and so on. But there are also benefits in buying a boat that's in commission afloat and in regular use.

Any cost differences are likely to be small, whether the boat is ashore or afloat. You'll need to pay for a haul-out to have a boat that's afloat surveyed, but a boat that's ashore will need antifouling and launching. Possibly the biggest difference between a boat that's ashore and one that's afloat is one of convenience. It can be very time-consuming to visit a number of boats that require a dinghy ride out to a swinging mooring, compared to viewing yachts in a yard or marina.

## Buying abroad

If you don't plan to keep your boat in the UK there are many good reasons to buy one that's already in the area in which you plan to sail. This is particularly true for boats in the Mediterranean, which are likely to already be set up for sailing in the sun.

Again, start by figuring out where you want to keep the vessel – costs and accessibility vary widely. After that you can narrow down the search. If you are not fluent at conducting business in the local language a broker who speaks good English can smooth the process.

However, contracts are most likely to be under local laws, so make sure you check out exactly what your obligations are, as well as what protections there are for your deposit and other fund transfers.

## Next month

Rupert Holmes outlines what to look for when viewing the boat, surveys and negotiating the final deal.

