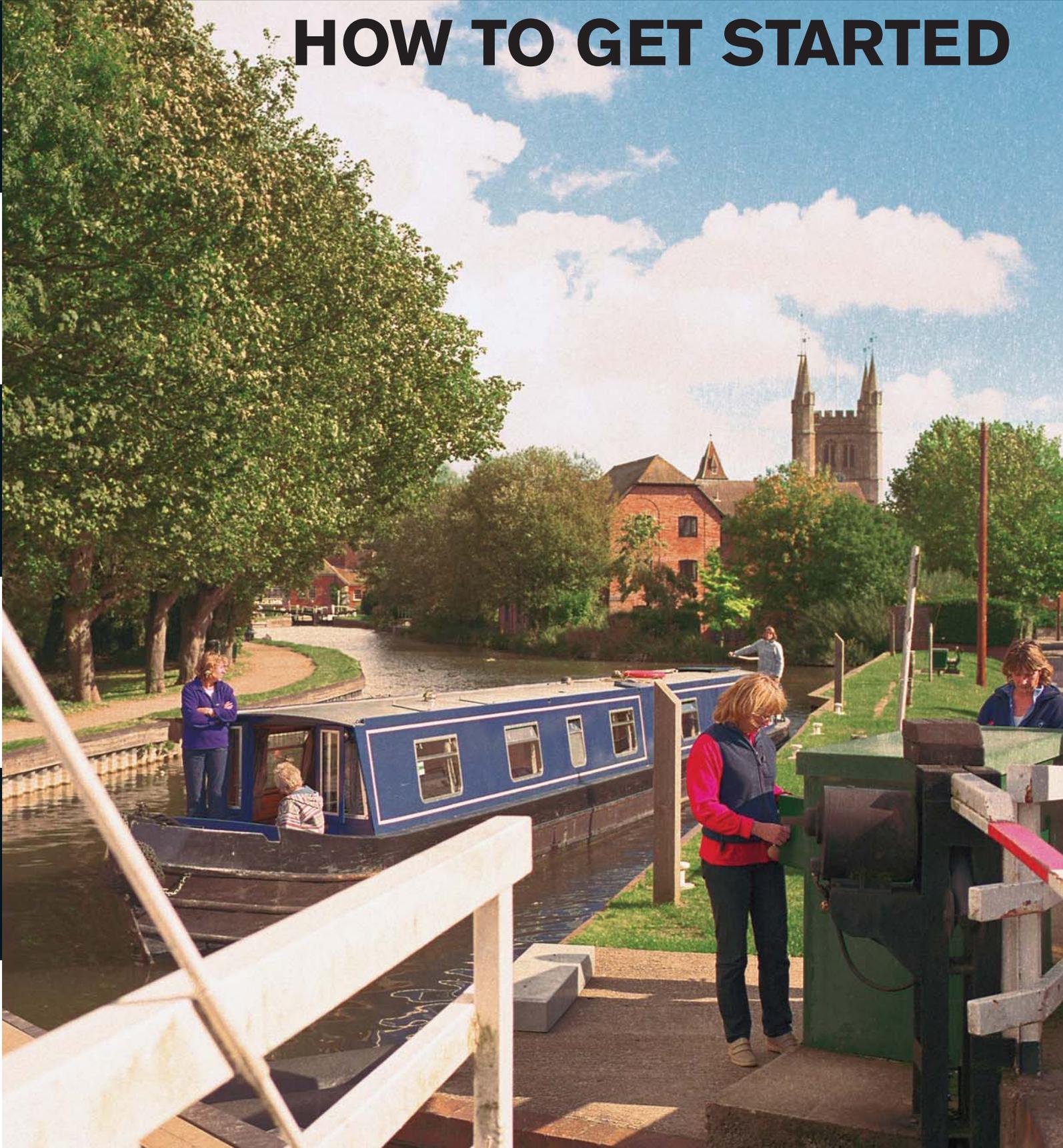


BUYING A BOAT

HOW TO GET STARTED



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By having this pack you've taken the first step to buying a boat to use on the inland waterways.

You will notice a wide variety of boats around Britain's rivers, canals and lakes. But when it comes to buying one, the choice can seem daunting. So we've published this guide with advice on how to get started.

It's split into sections covering 'first decisions' and boat buying, important mooring and licensing information, how to finance a boat purchase and safety pointers. Each section has a relevant link to further sources of information.

As with any purchase, the more research you do, the more likely you are to make the right decision. Throughout the guide, we suggest where you can find out more, and show if there is a dedicated factsheet available from the British Waterways (BW) Customer Service Centre  or information available on-line at Waterscape.com . Full contact details for all useful organisations are listed at the end of the guide.



ASK YOURSELF:



These boxes appear throughout the document to prompt you to ask yourself the right questions

BUYING A BOAT

HOW TO GET STARTED

LIFESTYLE

If you've never experienced the inland waterways before, it's a good idea to try out a day-trip or holiday first. Go to Waterscape.com, the on-line guide to leisure on the waterways, for more information .

How many people will use the boat and how often?

The first question you should ask yourself is "how am I going to use my boat?". If it's just for sunny afternoons or the occasional weekend, you may feel a small cruiser would be suitable. If you want to spend more time on your boat, you'll probably appreciate the extra space provided in a narrowboat. Think about other alternatives, for example roomy Dutch barge-style boats or longer cabin cruisers are becoming increasingly popular with people who only want to cruise broader waterways.

What will you use the boat for?

Decide on the extent and quality of the fittings you need. If your cruising plans just involve day trips, maybe all you'll need is somewhere to sit down. But for extended cruises, or residential use, you will probably want some more home comforts. If the thought of living afloat appeals to you, BW produces a useful information sheet, *So you want to live on a boat?* . Alternatively, you could contact the Residential Boat Owners Association for advice.

Where do you plan to take the boat?

The channels, locks and bridges of Britain's waterways were built to many different shapes and sizes, so before choosing a boat you'll need to make sure it's the right dimensions for the canals and rivers you plan to cruise.

If you want to cruise the 'narrow' canals of the Midlands, your boat should be no more than 6ft 10in wide (approx 2.1m) and 70ft long (21m).

The Leeds & Liverpool Canal and some Yorkshire navigations have locks that are 14ft wide (approx 4.2m) but only around 57ft long (17.4m). These can accommodate shorter narrowboats, wider barges, and most river cruisers.

Southern rivers, such as the Thames, Nene and Great Ouse, have wide locks that can generally accommodate small and medium

sized river cruisers, and any narrowboat. The largest river cruisers may only be able to use the downstream reaches. With a more powerful engine, these boats can also cruise tidal, estuary and coastal waters.

Wider stretches of canal such as the Crinan and Caledonian canals in Scotland can accommodate much larger (sea-going) vessels, including yachts and large cruisers.

There is an information sheet showing the dimensions of all BW's waterways, which is available from the Customer Service Centre or at Waterscape.com  .

What if I own a boat already?

If you already own a boat and would like to know how you can use our waterways, go to page 5 for information about the licence that you will need to cruise BW's waterways.

Trailable boats, built of fibreglass or aluminium, can be towed behind your car and launched in any navigation around Britain. These boats also need to be licensed, please see page 5. You can contact the BW Customer Service Centre for a list of slipways you can use around the BW network  .

ASK YOURSELF:

-  Which waterways would I like to cruise?
-  What are their dimensions?

BUYING A BOAT – THE OPTIONS

Modern narrowboats are generally made of steel, although some are made of aluminium, and many older craft are wooden. There are many design options to choose from, an important decision is the stern (the back of the boat):

- With 'traditional' sterns, the cabin extends all the way back to the steering position
- 'Cruiser' sterns have an open space in front of the steering position
- 'Semi-traditional' sterns have an enclosed space, which looks traditional but still gives your crew space to stand

River cruisers are made from fibreglass, well suited to the deeper water and wider locks. Unlike narrowboats, they are available in many different widths.

'**Dutch barges**' are wide steel craft. They provide more spacious accommodation than a narrowboat, often with an enclosed wheelhouse, for maximum comfort while underway. However, their cruising range is restricted as their width and height makes them too big for narrow canals. More information on boat types, on-board facilities and how the interiors are organised is contained in *How to Buy a Boat for Canal or River*, a very helpful guide produced by the Canal Boatbuilders Association. Waterway books and monthly boating magazines also include lots of useful information, in the form of reviews, pictures and advertisements by boat-builders and brokers. Waterway and inland boating festivals are a great opportunity to see and go on board different types of boat. Check Waterscape.com or the waterways press for details of these events .

ASK YOURSELF:

- What type of boat do I want?
- Will the boat fit the waterways I plan to cruise?
- Will the boat suit my lifestyle?

NEW OR SECOND-HAND?

New boats are generally built to order, so you can specify the features you want. Second-hand boats are much cheaper, but maintenance is likely to cost more. You will need to have the boat surveyed before committing to a purchase. Go to Waterscape.com or BW's Customer Service Centre for an information sheet listing approved surveyors .

NEW BOATS

Most new boats, particularly narrowboats, are built to order with few opportunities to buy from stock.

Many builders are recognised for a particular type of boat. Some build very traditionally; others may use unusual materials or craft techniques. There is a wide range of fit-outs, enough to suit every budget. With the exception of fibreglass river cruisers built from existing moulds, almost all inland boats are hand-crafted, and take many weeks to complete.

Don't expect to get afloat as soon as you've made your decision!

Buying new usually means you'll have a choice of layout, colour scheme, fixtures and fittings. The boat will be built to the standards of the EU's Recreational Craft Directive (RCD); it will have a plate fitted, known as a 'CE Mark', and you will receive an RCD Declaration of Conformity (DoC), that immediately qualifies it for a waterway

licence. You should check that your builder is aware of RCD and essential safety requirements. The DoC lasts for four years, after which you will need to obtain a Boat Safety Certificate.

You should inspect several builders' work before making your decision, perhaps by visiting a boat show. Discuss your requirements in detail with your chosen builder, and agree a delivery date and price. Be prepared to visit the builder at regular intervals during the work.

The British Marine Federation (BMF) offers a standard form of contract that represents industry best practice. It is designed to protect both the customer and boat builder, documenting the stages which the purchaser has paid for and owns. We strongly recommend that you insist on this contract.

NEW – DIY

Not everyone wants to buy a ready-to-use boat. If you are a DIY enthusiast, you might prefer to buy a partly-built narrowboat which you complete and fit out yourself.

You can buy a narrowboat shell, comprising the steelwork and nothing more. It will generally be painted in primer, with bearers fitted for the chosen engine. The stern tube, propeller and window openings will be in place. 'Sailaway' boats are similar, but with the engine already fitted. BW and some other navigation authorities will license the boat for one year on the basis of a document provided by the boatbuilder known as an 'Annex 3 declaration'. If the fitting-out is completed by the end of that year, then the navigation authority will accept the full RCD DoC routinely. If fitting out is NOT completed by the end of the first year, the authority

will require it to successfully undergo a Boat Safety Scheme (BSS) examination, (for more details see page 6), in order to license the boat for the second year onwards. The Directive does not apply to boats built for own use, provided that you do not resell the boat within five years. However, such a boat will still have to pass a BSS examination before it is allowed on the water.

ASK YOURSELF:

- Have I spoken to a number of boat builders and visited them?
- Have I checked out the possibility of a stepped payments plan with my boat builder?
- Have I found out how long it will take to build my new boat?
- Have I listed all fixtures and fittings I want?
- Have I checked that it will be built to the EU's Recreational Craft Directive standards?

SECONDHAND BOATS

Private sales

Buying a secondhand boat is a good way to get more features for your money. As well as saving money, you can get afloat within days, without waiting for your ideal boat to be built.

The price of a boat will reflect its condition and specification. Unless you are adept at DIY, you should buy the best-maintained boat you can afford. As before we strongly recommend having the boat surveyed. You should also check that spares are still available for the engine and other key components. Whatever you choose, maintenance costs will inevitably be higher than with a new boat.

Unlike cars, boats don't come with log books or registration documents, though some may come with proof of ownership in the form of a bill of sale. Do your research carefully to ensure you are buying from the legal owner. It is also important to note that, in general, moorings are not transferable, and will require a separate contract to the purchase of a boat. For more information on moorings please see page 4.

There are no published price guides for secondhand boats: they will vary according to the age and size of the boat, the hull-builder's reputation and the quality of interior and exterior fittings. Adverts in the waterways press will give you a good indication of current prices.

Broker sales

Many second hand boats are sold by marinas or other brokers, who will often exhibit them together in one place. They produce detailed reports on each boat, much like an estate agent would. They can often arrange insurance, finance, transport and surveys for you.

A good broker will ask the vendor for a detailed craft background, including its financial situation, but they cannot guarantee the information supplied by the vendor is accurate. Therefore it is important you check all details.

When a sale is agreed between the broker and the buyer, a deposit is paid by the buyer. This is typically around 10%, 'subject to survey'. If your survey suggests that the boat is materially unsatisfactory, the deposit will normally be refunded. A boat more than four years old, should have passed a Boat Safety Scheme examination within the last four years. If it does not have a valid pass certificate or RCD declaration, make sure you know the extent of the work required.

ASK YOURSELF:

- Have I looked at the waterways press and checked brokerages to get an indication of current prices?
- Do I understand that in most cases the boat won't come with its current mooring?
- Does the boat have a valid Boat Safety Scheme certificate?
- Have I had it surveyed?
- Have I compared prices?

BOAT & TIMESHARE SCHEMES

Shared ownership

Specialist companies organise dedicated 'shared ownership' schemes. Typically, they will organise the purchase of a boat by up to 12 owners. Each owner then has rights to several weeks holiday each year. You will pay an initial fee for the purchase of the boat, then an annual maintenance fee. The shares can be resold individually.

We strongly recommend that you buy your share through a reputable specialist, who will take care of the licence, moorings, maintenance, and insurance, as well as allocating the time slots to individuals. Unless you know your potential co-owners very well, you should be wary of entering into informal boat share agreements.

Timeshare

Narrowboat timeshare schemes work in a similar way to traditional foreign holiday timeshares, in that you buy the rights to a week's boating holiday every year for a certain period. Your share may not be linked to one particular boat.

Timeshare companies often operate boats from several bases, so you can enjoy a holiday in a different part of Britain each

year. In addition, you may be able to exchange your week's boating holiday for another timeshare holiday abroad.

Hire boat sponsorship

Some hire fleets offer opportunities for you to 'sponsor' a hire-boat. In this arrangement, your boat will be part of the company's fleet for several years, during which time you will have some rights to holidays. After this period, the boat is yours to keep.

- ASK YOURSELF:**
- Would I like to have a part share in a boat with around 12 other people?
 - Would I like to cruise on a different boat each time?
 - Would I like to cruise a different stretch of waterway each year?
 - Would I like the freedom to swap with other types of holiday?
 - Am I happy to have my boat initially used as a hireboat?

MOORINGS

Have you secured a suitable mooring?

Finding a permanent mooring is very important for boat owners. Unless you're planning to cruise continuously around the waterways, you are legally required to have a place where you can keep the boat while you're not using it for cruising.

Finding a mooring should be a priority **before** you decide to buy. Waiting lists are commonplace so don't assume you'll get your first choice. If you're buying a second-hand boat, existing mooring rights rarely come with the boat, with the exception of certain Residential sites.

A boat owner with a BW mooring is not entitled to pass on the mooring to you. Always consult the local BW office yourself if you want to take over the mooring. This will only be possible where no waiting list exists.

Fortunately, there are many permanent mooring sites around the network, ranging from outposts beside towpaths or farmer's fields through to fully serviced marinas.

Most moorings are provided by private companies or boat clubs, but many towpath moorings on canals are managed by BW's local offices. An extensive searchable database is available on Waterscape.com .

Moorings are usually priced according to boat length. Rates also vary according to location, facilities and demand: for example, London prices are considerably higher than in rural parts of Northern England.

When you are on the move and looking for overnight stopping places, you may moor up beside canal towpaths free of charge (usually for upto 14 days). There may be a small fee on some rivers, such as the Thames.

If you are planning to cruise continuously around the waterways, without staying permanently at any single place, you'll need to follow the Mooring Guidance for Continuous Cruisers included in this pack. In summary, continuous cruisers must be engaged in a genuine progressive journey

(a cruise) around the network, or a significant part of it. You must not stay moored in the same neighbourhood or locality for more than 14 days (unless special reasons prevent onward movement). It is your responsibility to satisfy BW that you keep to the rules. You can also access this information on Waterscape.com .

- ASK YOURSELF:**
- Can I get a mooring in my desired location?
 - Have I thoroughly checked this out and secured a berth?

LICENCES, INSURANCE & SAFE BOATING

Licence your boat

Your boat needs a licence to use the canals and rivers. This allows you to keep the boat on the waterways to which it applies.

BW manages over 2,000 miles of canals and rivers. You can buy a licence for all our waterways, or for river cruising only. Full details are available at

www.britishwaterways.co.uk/license-it

 Details for BW

licences can also be obtained from the BW Customer Service Centre. A boat licence application form is in this pack.

For England and Wales, British Waterways' long-term licences are available for periods of three, six or twelve months. Like road tax, it's more economical to buy a twelve month licence than multiple shorter period ones. Shorter term licences (one month, one week or one day) are available for boats which are trailed or visiting from neighbouring navigations. There is also a Waterway Explorer Licence, which allows 30 days' use of BW's waterways within 12 months of its issue date – and the days do not need to be consecutive.

There is a separate licence for the Scottish canals, as well as short term visitor licences. If you are buying an already licensed boat second-hand, the owner can ask us to transfer the licence to you, but only if it is fully paid. The original owner must pay off any outstanding direct debit instalment payments first. Do not assume that because the boat is displaying a licence that it is fully paid.

Before you can get a licence, you need to provide evidence that your boat meets the Boat Safety Scheme standards, has the necessary third party insurance policy, and complies with mooring requirements. A standard pleasure boat licence does not allow you to hire out your boat to others, or to use it for any commercial purpose.

Boaters wishing to cruise the rivers Thames, Nene, Great Ouse and Medway must register with the Environment Agency, the navigation authority for these rivers. It issues separate licences for the Thames, the Medway, and the Anglian rivers. Visitor licences are available for boats from other waterways. A special Gold Licence covers all BW and Environment Agency waters, and allows you to travel freely on both authorities waters for a whole year. More information is available from the BW Customer Service Centre and licences are available to buy online from Waterscape.com .

The Broads Authority administers the rivers and lakes of the Norfolk and Suffolk Broads, and issues its own licences.

There are several other smaller navigation authorities, such as those which administer the River Wey, the Basingstoke Canal, the Warwickshire Avon and the Bridgewater Canal. Waterscape.com lists contact details of these , and you can also find out

more from the Association of Inland Navigation Authorities.

What does your licence include?

A BW boat licence will include use of:

- the waterways as specified in your choice of licence
- free use of BW water points
- free use of BW rubbish and Elsan (chemical toilet) disposal units
- use of BW facility blocks (toilets and in a few places showers and laundry)
- a copy of the boater's handbook

The following list shows the very basics you will still need to buy:

- a BW key to access facility blocks, open swing bridges and other boater facilities (£5)
- a handcuff key that opens anti-vandal locks (check with the waterways you will be cruising on to see if you need one of these using the address list in the back of this pack) (£5)
- electricity cards to enable you to hook up your boat's 240 volt system if it has one, or to re-charge batteries etc. these are available from local waterway offices
- a windlass, to open the locks
- maps or guide books to help you navigate the waterways

Unpowered boats and canoes

Members of the British Canoe Union have free access to BW's waterways for their canoes. Otherwise, canoes and unpowered boats must be licensed. Please contact the BW Customer Service Centre to check which licence will be best for you, and for an information sheet listing slipway locations around the network .

Do you have insurance?

To obtain a BW cruising licence, you need to provide proof that your boat has third party insurance for at least £1,000,000. This will safeguard the owner or person in charge of the boat from claims made against them for injury or damage. You may choose to take out a comprehensive policy to cover your own boat and crew.

Boat insurance is often cheaper than car insurance, but will vary according to the age and type of boat. You can find specialist marine insurers using the directory at Waterscape.com, adverts in the waterways press, or from your chosen marina or broker.

Insurance may be required for boats based on non-BW waterways. You should contact the relevant navigation authority for the latest details.

Is your boat safe?

The Boat Safety Scheme examination is like a boating version of the MOT. Every four years you'll need to ask an authorised examiner to check the boat's installations and components. It will need to meet the minimum necessary requirements to help prevent the risks of fires, the spread of fire, explosions or pollution. The test includes criteria for boat systems such as electrical and gas installations, inboard/outboard engines, appliances, ventilation and fuels. See the BSS mini-guide included in this pack for more detail.

The examination covers ventilation and flues, so that the examiner can advise owners on details relating to the personal safety of the crew. All the standards and the checks are detailed in the BSS Essential Guide or can be read or downloaded from www.boatsafetyscheme.com

Examinations are required for boats on most inland waters including BW and Environment Agency waters. Unpowered and open boats with outboard motors and with no gas, electrical or fuel systems are exempt.

- ASK YOURSELF:**
- Have I got the right licence?
 - Will it be more cost effective to buy a Gold Licence?
 - Have I remembered boat insurance?
 - Have I proof that my boat meets the minimum safety standards?
 - Am I familiar with the Boat Safety Scheme and what it means?

FINANCE

Owning a boat involves long-term commitment for its' upkeep, mooring and licensing. The normal way to buy a new boat is to put down an initial deposit, then make 'staged' payments when each section of the boat is complete. For example, you might pay a deposit, a 'stage one payment' when the hull is complete, a

'stage two payment' when the engine is installed, and a final payment on completion. You should make sure that these payments are clearly documented and agreed within your contract, your contract should be the BMF standard contract, (see page 2).

To pay for your boat, you can arrange

a personal loan from a bank or building society, or a marine mortgage from a specialist broker. Several finance companies offer deals for boat buyers: see the listings at Waterscape.com, or adverts in the waterway press.

EMERGENCY INFORMATION

What to do in an emergency

Boating is generally a safe and pleasant past-time, but sometimes an emergency can happen. BW encourages boaters to report any problems they have or encounter to their local waterway office (see the list of our waterway offices in the back of this pack). If you see something that requires an emergency response, for example, a wall has collapsed or a boat is sinking, then you can call the BW emergency number 0800 47 999 47, which is operated 24-hours, 7 days a week.

Can I always get access to the whole of the network?

BW cares for and maintains a 2,000-mile, 200-year-old network, so there's always work to be done to keep the waterways safe and navigable. Each winter we publish a stoppage programme of planned works, listing when and where there will be closures. This programme is updated throughout the winter and Waterscape.com regularly make any updates or you can request a copy from the BW Customer Service Centre (this will not show updates

that happen throughout the winter period). Sometimes emergency works will be necessary at other times, and if this happens, BW will endeavour to inform all local boatyards, marinas etc as well as putting notices along the waterway to warn customers. Before you start a journey you can also use the BW Canalphone lines to check if there are any stoppages or restrictions in your area. The numbers are: BW Canalphone North 01923 201401 and BW Canalphone South 01923 201402.

FINAL CHECKLIST

HAVE YOU:

- Decided what type of boat suits your needs?
- Selected preferred waterways to cruise and found out the dimensions?
- Chosen the type of boat that suits both your lifestyle and the waterways you wish to cruise?
- Checked the availability of moorings on your chosen waterway?
- Looked at obtaining an appropriate licence, insurance and Boat Safety Scheme certificate?
- Worked out your finances and made sure you can afford to both buy and run a boat?
- Looked at financial packages available?
- Checked which keys and cards you will need to access the waterways you want to cruise?

Once you have confirmed these, you are ready to buy a boat.

This document is only a brief guide – it's up to you to do the detailed research!

FIND OUT MORE

Navigation authorities

British Waterways (BW)

Customer Service Centre

Willow Grange

Church Road

Watford WD17 4QA

Tel: 01923 201120

Website: www.britishwaterways.co.uk

(for corporate information about BW)

www.waterscape.com

(for information about boating)

Email: enquiries.hq@britishwaterways.co.uk

Environment Agency

National Enquiries Line:

Tel: 08708 506 506

Anglian Waterways: Tel: 01733 371811

River Thames: Tel: 0118 953 5650

River Medway: Tel: 01732 223222

Website: www.environment-agency.gov.uk

Broads Authority

Tel: 01603 610734

Website: www.broads-authority.gov.uk

Port of London Authority (PLA)

Tel: 0207 743 7900

Website: www.portoflondon.co.uk

Association of Inland Navigation

Authorities (AINA)

Tel: 01642 590257

Website: www.aina.org.uk

Waterway and event information

www.waterscape.com

The comprehensive on-line guide to all Britain's rivers, lakes and canals.

Boating organisations

Association of Waterways' Cruising Clubs

Tel: 01689 862046

Website: www.awcc.org.uk

Royal Yachting Association (RYA)

Tel: 023 8062 7400

Website: www.rya.org.uk

The Barge Association (DBA)

Tel: 07000 227437

Website: www.barges.org.uk

Electric Boat Association

Tel: 01491 681449

Website: www.electric-boat-association.org.uk

Inland Waterways Association (IWA)

Tel: 01923 711114

Website: www.waterways.org.uk

National Association of Boat Owners (NABO)

Tel: 0121 475 6273

Website: www.nabo.org.uk

Residential Boat Owners' Association (RBOA)

Tel: 07931 679450

Website: www.rboa.org.uk

Scottish Inland Waterways Association

Tel: 0131 331 3994

Website: www.siwa.org.uk

Trade organisations

Association of Pleasure Craft Operators (APCO)

Tel: 01952 813572

Website: www.canals.com/orgs/apco.htm

Canal Boatbuilders Association (CBA)

Tel: 01952 813572

The Yacht Harbour Association

Website:

www.yachtharbourassociation.com

British Marine Federation (BMF)

Boatline Information Service

Tel: 01784 472222

Website: www.britishmarine.co.uk

Safety and surveys

Boat Safety Scheme (BSS)

Tel: 01923 201278

Website: www.boatsafetyscheme.com

Association of Boat Safety Examiners (ABSE)

Tel: 01928 732444

Website: www.abse.org.uk

International Institute of Marine Surveying (IIMS)

Tel: 023 9258 8000

Website: www.iims.org.uk

Institute of Marine Engineering Science and Technology (IMarEST)

Tel: 020 7382 2600

Website: www.imarest.org/ssg/

Yacht Brokers, Design and Surveyors Association (YBDSA)

Tel: 01420 473862

Website: www.ybdsa.co.uk

Waterway magazines

Canal Boat & Inland Waterways

Tel: 0118 977 1677

Website: www.canalboatmagazine.com

Canal & Riverboat

Tel: 01603 708930

Website: www.canalandriverboat.com

Motor Boats Monthly

Tel: 020 7261 7256

Website: www.mbmclub.com

Waterways World

Tel: 01283 742950

Waterway books are available from Waterscape.com and from the Inland

Waterways Association

(Tel: 01923 711114).



British
Waterways

British Waterways

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waterways, visit www.waterscape.com

