

<p><b>In the next 5 years, how will the boat be used?</b></p> <ul style="list-style-type: none"> <li>Exclusively day trips with friends and family aboard</li> <li>Mostly day trips, occasional long weekend</li> <li>Weekend refuge – a getaway with some weekend trips</li> <li>Several long trips each year (at least a week)</li> <li>Retiring – cutting the docklines and heading off!</li> </ul>	<p>Be honest – keep it to 5 years. Do you own a business where you entertain? Or maybe you are close to retirement and know you will be heading out cruising. The reasons many boat owners sell within 5 years is their needs change – some get a bigger boat, others smaller. Still others get out of boats altogether. Try not to buy a boat that is a compromise for your current needs just because you think it will fit your needs 5 years from now, it probably won't</p>
<p><b>Who will be with us?</b></p> <ul style="list-style-type: none"> <li>We will almost never have guests</li> <li>We expect dinner/cocktail guests, but rarely overnight</li> <li>We have kids who will often accompany us</li> <li>We will do a lot of day trips with many friends/family/clients aboard</li> </ul>	<p>Do you really need that second stateroom? Many buyers of single-stateroom boats do not want to “encourage” long term guests (they can always sleep on a the settee, right?). Do both staterooms really need to have their own head? Do the staterooms need to be separated – one on each end of the boat? Do you need a office space? If you do a lot of entertaining, a sedan layout works well whereas a pilothouse tends to isolate the captain.</p>
<p><b>Balancing time:</b></p> <ul style="list-style-type: none"> <li>We are retired – we'll be gone for weeks/months at a time</li> <li>We plan to take extended trips but not “open-ended” cruising</li> <li>We have commitments at home (kids, parents, business, etc) and won't take more than an occasional long trip</li> <li>We work regular jobs and only have scheduled vacation time.</li> <li>Realistically, if we spend a long weekend a month we're lucky</li> </ul>	<p>Deciding how to allocate precious resources (time/money) is difficult with boats because there is so much emotion tied up with them. The dream may be to sit at a deserted anchorage, but how willing are you to sever shoreside connections? If you are a regular working stiff, or going cruising but have children/grandchildren at home or maybe elderly relatives who you will need to return to periodically, perhaps a faster boat will let you maximize your time. When things change, you can then buy the ocean-going trawler of your dreams.</p>
<p><b>Desire</b></p> <ul style="list-style-type: none"> <li>We want to cross an ocean</li> <li>We don't mind spending overnight at sea</li> <li>We don't mind being out of sight of land</li> <li>It's the destination, not the journey</li> <li>It's the journey, not the destination</li> </ul>	<p>Big, beefy ocean-going trawlers are beautiful, but they are expensive and slow. If you are coastal cruising, you may not need a hefty trawler (sportfishers are the most common boat in Cabo San Lucas). Be mindful of physical restrictions – draft and height restrict many locations. Most boats see fewer than 100 hours of use each year – if you are planning more, quiz yourself hard because you'll be the exception. Most folks only want to run a few hours a day, not days on end.</p>
<p><b>Activities – what will we do when we cruise?</b></p> <ul style="list-style-type: none"> <li>Read – solitude</li> <li>Cook/eat/party</li> <li>Hobbies – writing</li> <li>Sightseeing – exploring – adventuring - shopping</li> <li>Physical activities – hiking, bicycling, etc.</li> <li>Water activities – diving, fishing, kayaking, etc</li> </ul>	<p>Many are seeking an outlet from a hectic life. “I want to sit at anchor and read” is a common thought (have you always been a reader?). Is there a comfortable place for everyone to sit and lounge? Is the lighting good? Is there a comfortable place for everyone to sit and lounge? Is the lighting good? Is there a comfortable place for everyone to sit and lounge? Is the lighting good? Is there a comfortable place for everyone to sit and lounge? Is the lighting good?</p>
<p><b>Accessibility – how easy must it be to get on/off the boat</b></p> <ul style="list-style-type: none"> <li>Hate to admit it, but we're not very agile</li> <li>We have a dog who needs to be able to get on/off</li> <li>One of the crew has a physical handicap</li> </ul>	<p>Motoryachts have huge interiors – but getting on and off the boat is difficult. How difficult is it to launch the dinghy? Think about loading/unloading two weeks of provisions. Do you hate the up/down of some boats?</p>
<p><b>True or false</b></p> <ul style="list-style-type: none"> <li>Buying used means you're buying someone else's problems</li> <li>Our boating area has weather extremes that keeps us indoors</li> <li>I hate the up/down of some boats</li> <li>I love to tinker. I finish one project before I start another</li> <li>I am mechanically inclined</li> <li>I have specific requirements (e.g. galley up/down, separate staterooms, fishing access, etc.)</li> </ul>	<p>Think hard before you buy a project boat (“just needs a little TLC...”). It could take two or more years before it's in decent shape, all the while you are paying slip fees and insurance – without full use, plus the unknown cost of repairs. A boat in better shape may be a better buy, even if it's a bit smaller than the project boat. Exterior woodwork (including teak decking) is beautiful but expensive and time consuming to maintain. Plan on several days a year for brightwork, or paying someone \$1000's. Some folks love flybridges, others never use them. If you have strong feelings about a specific configuration (galley up/down), don't compromise.</p>
<p><b>Self-sufficiency</b></p> <ul style="list-style-type: none"> <li>We like to cook</li> <li>We don't mind cooking but usually end up going out to eat</li> <li>Cooking? We only make reservations.</li> <li>We will mostly go to other marinas</li> <li>When we use the boat, we will anchor-out much of the time</li> <li>We are happy to anchor out all the time as long as the shore power cord stays connected</li> </ul>	<p>Most folks don't change their lifestyle too much, even when they head out cruising. Even though anchoring out sounds romantic, humans are social creatures. Unless you really crave solitude and are an incredible wall-flower, you will probably spend a lot of time in marinas. People rarely drink less and eat differently when cruising, in fact some cruisers are perfectly happy with a refrigerator, microwave, and a cell phone to make dinner reservations. Be honest about what type of person you are – if you don't like cooking, cruising will not miraculously turn you into Julia Childs.</p>
<p><b>Risk – how robust must the boat be?</b></p> <ul style="list-style-type: none"> <li>Hey, if it can cross an ocean, certainly it can cross the bay!</li> <li>I don't want to be out of sight of land</li> <li>I want redundant everything</li> <li>I am confident I can fix almost anything</li> <li>Hey, if it breaks, I'll just call Vessel Assist!</li> </ul>	<p>Guys love to dream of heading off to distant lands – it's in the DNA (think Huck Finn). Some couples have difficulty synchronizing their cruising desires – one wants to cross oceans, the other is happy to fly down and meet the boat in port. Some folks say “I want the stoutest boat possible; if it can cross an ocean it can certainly handle anything I'll be in!” Some want redundant everything. While this “belt &amp; suspenders” approach is certainly true, even modestly constructed boats are more capable than all but the heartiest mariners. An alternative may be to invest in your seamanship skills. It's easier than ever to avoid bad weather – get a weather fax (\$1500) and learn how to use it. Simple equipment means less maintenance, repair, and more time cruising. Do you really need that watermaker?</p>
<p><b>Cost</b></p> <ul style="list-style-type: none"> <li>We are looking at boats well within our budget</li> <li>We've been looking at boats at the very limit of our budget</li> <li>What's a budget?</li> <li>Our kids are smart – they'll get scholarships..</li> <li>We have budgeted ongoing costs of marina fees, insurance, taxes and a few other things</li> <li>The interest is tax deductible, the more we spend, the cheaper!</li> </ul>	<p>Have you considered all the costs? Used boats require 20% down. Customer/semi-custom boats often require full payment before you take delivery (most do it with a second mortgage). Have you considered survey costs? Maintenance? Transient fees? Annual haul-outs? Unforeseen costs (blown engine)? Upgrades? New dishes/linens? The first year of owning a boat is typically incredibly expensive. Many buyers of used boats overestimate the functionality of installed equipment, only to find it's near the end of it's useful life and needs to be replaced (Radar's with hoods are bothersome). It may be cheaper to buy a bare-bones boat.</p>