



For Safer and Smarter Boating

Pre-Search Boat Buying Brainstorming Analysis

What to consider before buying a boat

1. Lifestyle & Primary Use

Identify what you *really* want to do on the water:

- **Fishing** (inshore, offshore, freshwater, fly fishing, trolling)
- **Cruising** (short day trips vs. long weekend trips)
- **Family fun** (swimming, sandbars, dinner cruises, sunbathing)
- **Water sports** (tubing, wakeboarding, skiing, wake surfing)
- **Diving or snorkeling**
- **Overnighting** (cuddy cabin, cabin cruiser)
- **Transportation** (river/bay crossings)
- **A combination of activities**, and which one matters most.



Define your top
3 priorities and
highlight the #1

2. Passengers & Comfort Needs

- Usual number of people on board?
- Any kids or elderly passengers? (need shade, stability, high sides)
- Need a head/toilet onboard?
- Need seating vs. open deck space?
- Pets coming aboard?

3. Where You'll Use It

Your boating environment determines hull type and size:

- Lakes/ivers (calmer water)
- Bays / intracoastal
- Offshore / Gulf / Ocean, and how many miles (under 25, 50, or more)?
- Water depth (shallow draft needed?)
- Typical weather & chop conditions

4. Where the Boat Will Live

This changes everything: size, weight, maintenance, and cost.

- **Towing & storing at home or boat yard**
 - Do you have space?
 - HOA restrictions?
 - Are you comfortable trailering?
- **Marina slip**
 - Cost? Availability?
 - Need shore power?



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- **Dry stack boatyard**
 - Height limit?
 - Weekend/holiday access delays?
- **Lift at home dock**
 - Boat Lift Capacity
 - Tide restrictions
 - Narrow fairway (Tight canal with limited space to maneuver)

5. Towing Requirements (if applicable)

If you plan to trailer:

- What's your vehicle's towing capacity? Check the manufacturer's specs for your specific make, model, and hitch if installed from the factory.
- Max weight you're willing to tow?
 - Boat + engine + fuel + trailer + gear
- Experience launching/retrieving?
- Distance you'll tow regularly.

6. New vs Used

- Budget for new (higher price, warranty)
- Budget for used (cheaper, more inspection needed)
- Comfort level with mechanical issues
- Do you want modern electronics?
- Consider hiring a Marine Surveyor for a used boat

7. Budget & Total Cost of Ownership

Don't just think of the purchase price...

Consider:



Define your real
all-in yearly budget.

- Taxes and annual registration. Check with the Tax Office for specific requirements.
- Marina/dry storage/trailer costs
- Maintenance and repairs. Consider scheduling an annual motor service and hull maintenance, including waxing and buffing. Include servicing the trailer if you have one.
- Fuel burn based on the average motor model consumption.
- Insurance (required for financing and marinas)
- Safety gear & accessories
- Electronics upgrades (GPS, Depth Finder, Radar, EPRB, VHF Radio)
- Annual haul-out & bottom paint (for wet slips)
- Towing service membership (sometimes included with insurance)
- Cost of going out (food, ice, sunscreen, appropriate clothes, water toys, etc.)
- Trailer: Marina or boat lift? Add extra \$\$ for trailer storage



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8. Engine Type Preference

Think about:

- Single vs twin engines
- Outboard vs inboard vs stern drive vs jet drive
- Fuel efficiency
- Reliability & ease of service
- Diesel vs gasoline (for larger boats)
- Motor mechanic vs digital, Bow thrusters, Joystick
- Electric (still niche but growing)

9. Size & Handling

Based on experience and comfort:

- First-time boater? Consider staying under 26 ft.
- Offshore? Likely 21+ ft with deep-V.
- Need walk-around decks for kids?
- Need stability at rest?

10. Hull Type & Performance

Match to your waters & activities:

- Flat Bottom – shallow, stable, rough ride
- Modified V – versatile, can handle choppy waters
- Deep V – handles chop waters, offshore
- Catamaran – stable, smooth, efficient
- Pontoon – comfort, lakes, calm bays
- Tri-hull / Deck boat – stability, family use
- Round bottom/displacement – slow but efficient

11. Fuel Range & Cruising Speed

- Typical trip length?
- Offshore? Need long-range & twin engines.
- Want slow cruising or a fast plane?

12. Required Features & Must-Haves

Write two lists:

- A. Must-Have Features (e.g., T-top, GPS, LiveWell, galley, toilet, hydraulic steering, trolling motor)
- B. Nice-to-Have Features (e.g., upgraded speakers, electronics, underwater lights, sunshade extension)



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13. Maintenance Skill Level

Be honest:

- Do you want a simple, low-maintenance boat?
- Comfortable doing basic maintenance and troubleshooting?
- Want dealer-only service?
- Need a reliable manufacturer with local service centers?
- Mobile service

14. Safety & Training Considerations

- Will you take a boating safety course?
- Will you hire a captain instructor to teach you how to operate the vessel safely? Highly recommended for new boaters or when upgrading to a bigger boat size or from single engines to twins.
- Do you need electronics (Radar, AIS, VHF)? Strongly recommended if you're planning to go offshore or navigate at night.

15. Resale Value & Longevity

- Are you planning to upgrade in a few years? Consider that boats depreciate fast
- Need a brand or model with strong resale value?
- If buying used, does the owner have a good maintenance and boat work record?

16. Timeline

- When do you want the boat?
- Are you flexible?
- Buying in season vs offseason can change price.

