

# Houseboats: A Beginner's Guide | What are houseboats?

A houseboat is not a standard watercraft or bigger private yacht. Houseboats are made mainly for residences on the water, instead of as a transport watercraft. Houseboats can have different propulsion systems depending on their dimensions. A houseboat has an electric motor or several electric motors.



Examples of Modern Houseboats

## Types of Houseboats

The three major houseboat manufacturers – **Thoroughbred, Stardust and Sumerset** – are all located in Monticello, KY. Slip rental fees include freshwater connections and other utilities such as shore power, pumps, cables, garbage collection and more. These fees vary, but a good example is that a 24-foot by 90-foot slip at Safe Harbor Beaver Creek Marina in Monticello costs about \$8,300 a year, and they are preferably paid in advance. In terms of hidden costs, older boats can cost a lot more. The fixed costs you can expect are, of course, mortgages and insurance, which can cost up to \$200 a month, but that's about as much as a normal parking.

## Houseboat Rentals (Try before you buy)

During high season you can expect to pay only \$2k to \$15k for a luxury boat, which can accommodate up to 12 people. In low season you should expect that the prices are only half as high. This is an important point to consider before buying a houseboat. **Hired Boat Ownership:** The ownership of rented boats is one of the most frequently used properties and is used by many people around the world. When you rent a boat, you can use the boat for a certain period of time and decide from there.

## Pre-Owned Houseboats

You can find pre-owned houseboats on the internet valued anywhere from \$15,000 to \$1.5 million. If you know what you're doing, you can save a lot of money by buying a used houseboat. If you're not a boat expert, you might want to pay a bit more and get a warranty on something that probably works or won't break. It's not mandatory by law, but it's a good idea to do it because it protects you and your houseboat. There are people who do not have enough money to buy a houseboat. If they have the money, they might want to live with their best friends or share their houseboats with siblings or relatives.

Houseboats vary in dimension from 20-some feet to approximately 90-plus feet, so it's difficult to give a typical cost of a brand-new houseboat. Expect a number around \$750,000 for the premium one and around \$250,000 for midrange versions. Keep in mind, you can live aboard a houseboat year-round, so their rates show that. They set you back as much as a residence would.





## Financing A Houseboat

Wait..., before you buy, **check that HIN before you get in!** The boat-alert.com database will search multiple databases for hidden problems in the boat history.

Depending on the size of the houseboat, the cost may be higher than you would expect, so be prepared. [Ship insurance policies](#) cover houseboats, but costs vary so you need to check.

In the United States, you will have to pay taxes on the purchase of the houseboat. This will vary depending on the type of boat, whether your boat is motorized or not, and the State you are in. If the boat has an engine, you have to pay VAT in many parts of the world. Insurance: If you own a houseboat, the government says you need insurance in most places.

If you meet IRS rules and live full-time on your houseboat, you may be able to deduct loan interest, just as you can deduct mortgage interest on a home on land. Moving a large houseboat around the country can cost between \$10,000 and \$30,000. If you buy a houseboat in another state, you have to bring it with you, and you have to dig deep into your pocket to pay for transportation.

Slide rental costs usually consist of freshwater connections. However, various other items are needed like coast power, drain, wire, and garbage solutions. This adds up to \$400 a month.

In regards to hidden expenses, the older the watercraft, the much more hidden costs there are. From pain to pipes, they can add up so keep a repair budget.

## Houseboat Ownership

There are many houseboat communities across the country, including Lake Cumberland in Kentucky, Lake Powell in Arizona and Lake Travis in Texas. Houseboating is a particular lifestyle that revolves around the community, and most houseboaters dock in a single place. If you use your houseboat only part of the time, you need to find a boat storage facility to keep your boat safe when it is not in use, or you can build a permanent berth for your houseboat.

## What is it like living Aboard A Houseboat

You need storage space in addition to your houseboat. The amount of movement you feel depends on the style and size of the houseboat and your dock position. If you need many square meters, a houseboat may not be right for you. Maintenance: A boat requires more maintenance than a house, including mechanical and all kinds of maintenance.

If your houseboat is in a marina, you can consider a pet, especially a dog that needs exercise. If your boat is anchored in the surrounding water, you do not have to have a pet. There are exceptions, but pets do not thrive on a houseboat.

It's essential to keep in mind that not all marinas enable liveaboards on houseboats, so before you choose to live entirely on a houseboat, it is smart to first find a location to place it.

If you chose to park your houseboat in a freshwater environment that can be subject to freezing weather you will have to buy de-icing bubblers that do not allow water to ice up around the hull of our watercraft. Deep-sea is a harsher atmosphere, yet it's much less likely to ice up like freshwater.

## Popular places for houseboats in the United States

Check out these locations for house boats:

- Sausalito, Calif.
- Union Lake, Seattle
- Tomahawk Island, Portland
- Austin, Texas
- San Diego, Calif.
- Lake of the Ozarks, Mo
- Chickamauga Lake, Chattanooga, Tenn.
- Lake Cumberland, KY

## Driving A Houseboat

While the typical boat is a large yacht, a houseboat is designed to be both a home on the water and a means of transport. Houseboats are generally the largest vessels to be built, and most of their emphasis is on comfort, equipment and habitat, rather than its efficiency as a boat. Driving a houseboat is like driving a car, but with a few important differences.

### A Final Note

Houseboats are an attractive idea for boaters who dream of living on the water. The party crowd tends to use pontoon boats, anglers prefer bass boats with center consoles, and when pure, unadulterated relaxation is the goal, a houseboat is the ultimate choice. Take a closer look, and if you cross paths with a modern houseboat, you may see something you did not expect. It's not the tin can with the roof and worn carpet you've become accustomed to over the years. Many boaters realize that houseboats have more to offer and much more to do.

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