

Here are some commonly asked questions about living on boats and houseboats.

Q. How many people live aboard boats in the UK?

A. It is difficult to know the exact number as many do not live on permanent residential moorings but at the last reported estimate it is thought that around 22,000 people live aboard boats in the UK.

I would think it is more than this now.

Q. Is it cold in the winter living on a boat?

A. Most residential boats have some form of heating system, solid fuel stoves are popular and larger boats have central heating systems just like houses.

Having a good heating system will keep you nice and warm in the winter and as boats are generally smaller the cost of running the heating is cheaper.

Q. What is the best type of boat to live on?

A. There is no best type as each person will have their own idea of what a suitable boat would be for them.

Some types of boats are popular, these include narrowboats, dutch barges and purpose built static houseboats. Sign up for our free newsletter to get a free report about types of boats

suitable for living aboard.

Q. Is living on a boat cheaper than living in a house?

A. It can be and often is but this is not always the case. The good thing about living on a boat is that there is something for everyone. If you want to live cheaply there are plenty of cheap boats for sale and moorings that are reasonably priced. If you want a more luxurious live you could buy a million pound super yacht and moor it at the best marina.

Then of course there is everything in between. So it can be cheaper, it depends on what you want out of the lifestyle.

Q. What about receiving mail? How does that work?

A. If you have a proper residential mooring that is accessible the postman may deliver to your boat.

If you live in a marina then mail will most likely be delivered to the marina office. There are other options such as PO Boxes and accommodation addresses but receiving mail will largely depend on you mooring.

Q. Do I need a licence for a boat?

A. Many boats that are moored and used on rivers and canals will require a licence. These are issued by the local waterways authority responsible for that waterway. If you are a residential boater you may also need a residential licence but this is not always the case and depends on your mooring.

Q. Do boats need an MOT like a car?

A. On most waterways you will be required to have your boat tested for safety. This test is carried out under the Boat Safety Scheme and when passed the certification lasts for 5 years before you need to be tested again. This is a good scheme and does save lives.

Q. Isn't a boat too small to live on? I would never get all my belongings into the space.

A. Compared to houses, boats are generally smaller and this is one thing you will need to adjust to.

There are small boats with little space but there are also large boats that have similar space to a flat or a house.

Stowing your belongings can be a challenge but not impossible with some creative thinking.

Q. What is it like living on a boat?

A. A liveaboard lifestyle is different things to different people and that is what is so great.

Liveaboards are a diverse bunch of people that all have one common interest, their love of boats and the water.

For these reasons it's difficult to say what it's like until you experience it first hand.

I love it, being close to the water and having the freedom to move my home wherever I wish gives me a great deal of choice.

So what's it like? The best way to answer this is to say "It's a different lifestyle".

If you want to know why then take some time to read the rest of this website.

Q. I have pets, how would they cope living on a boat?

A. Many liveaboard boaters have pets aboard their boats and they cope very well.

Many years ago sailing ships would have a cat aboard to keep down the rats. Of course we do not have rats aboard our boats now but cats still cope well aboard boats.

Dogs can be bigger than cats so will take up space but again they cope very well and the water is no problem as dogs are natural swimmers.

Q. Can you get a mortgage on a boat?

A. You can get a mortgage on a boat but it is becoming very difficult to do this. There are some companies that specialize in marine finance. See our post about Marine Finance for details.