

FREE  
GUIDE

# PONTOON BUYER'S CHEAT SHEET

Built from 1,200+ owner reviews across the top pontoon forums

- Which brands owners love — and the 2 to avoid at any price
- The formula that exposes underpowered "boat show specials"
- Inspection checklists and word-for-word negotiation scripts

## WHAT'S INSIDE:

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**PontoonHQ.com**

By Mike Callahan | Real owner data. No dealer bias. No manufacturer advertising.

# Brand Satisfaction Scorecard

This data comes from 1,200+ owner reviews across PontoonForums, The Hull Truth, and Club Bennington. Dealers won't tell you this. Boating magazines won't publish it because these brands advertise with them.

## TOP 3 BRANDS BY OWNER SATISFACTION

BRAND	SCORE	WHY OWNERS LOVE IT	BEST FOR	WATCH OUT FOR
#1 Bennington	94%	Best build quality in segment. Weld quality praised. Best resale value. Fewest warranty issues first 3 years.	Long-term owners, quality over price.	Premium pricing. May charge above MSRP.
#2 Manitou	91%	V-Toon hull gives tritoon-level handling on standard pontoon. Best rough water performance at price.	Performance-focused buyers.	Smaller dealer network. Harder to service.
#3 Harris	88%	Excellent mid-range value. Better standard features than competitors. Strong dealer support.	First-time buyers wanting quality.	Resale not as strong as Bennington.

### WARNING: SOUTH BAY

**Warranty complaint rate: HIGH**

Flooring delamination within first 2 years. Weld quality inconsistencies. Upholstery degradation faster than expected.

*"Looks beautiful at the boat show. Falls apart by year three." — Forum owner*

**Verdict:** Attractive entry pricing hides build quality issues that show up after warranty expires.

### WARNING: TAHOE PONTOONS

**Warranty complaint rate: ABOVE AVERAGE**

Engine mount issues on some models. Electrical gremlins across multiple model years. Customer service response time consistently rated poorly.

*"The price point is tempting but I wish I had spent the extra \$3,000." — Forum owner*

**Verdict:** The low entry price is real. So are the hidden costs in years 2 and 3.

Learn more at [PontoonHQ.com](http://PontoonHQ.com):

-> [Full Pontoon Brand Comparison \(all 15 brands rated\)](#)

-> [Used Pontoon Buying Hub — complete buying guide](#)

## PAGE 2 OF 12 The HP-to-Weight Formula

The "boat show special" trap catches thousands of buyers every year. A dealer puts an attractive price on a boat with an undersized engine. It feels fine on the demo ride with 2 people. Then you load it with 6 passengers and it bogs down below 15 mph.

### Total boat weight includes:

- Dry boat weight (from spec sheet)
- Full fuel tank (gas weighs 6 lbs per gallon)
- All passengers (use 175 lbs per person)
- All gear (coolers, tubes, anchors, etc.)

### REAL WORLD EXAMPLE

22-foot pontoon dry weight	2,200 lbs
Full fuel tank (30 gallons)	180 lbs
6 passengers at 175 lbs each	1,050 lbs
Gear and coolers	200 lbs
<b>TOTAL LOADED WEIGHT</b>	<b>3,630 lbs</b>

**Minimum HP =  $3,630 \div 25 = 145$  HP**

**A 90HP engine on this boat is a boat show special.**

**A 115HP engine on this boat will struggle fully loaded.**

**A 150HP engine is the minimum for comfortable performance.**

### THE TRITOON ADJUSTMENT

Tritoons create more drag than standard pontoons. **Add 15% to your minimum HP calculation for any tritoon.**

**$3,630 \text{ lbs} \div 25 = 145 \text{ HP} \times 1.15 = 167 \text{ HP}$  minimum A 200HP engine is the right choice for a loaded tritoon.**

### WHAT TO ASK THE DEALER

- "What is the dry weight of this boat with the standard engine?"
- "What is the fuel capacity?"
- "What is the maximum HP rating for this hull?"

**Red flag:** If the dealer cannot answer these questions immediately, that is a warning sign. Any reputable dealer knows these numbers cold.

Learn more at [PontoonHQ.com](https://PontoonHQ.com):

-> [How to Avoid the Boat Show Special — full guide](#)

-> [Used Pontoon Buying Guide — step by step](#)

# Used Boat Inspection: The Tubes

**Most Important Check.** Tube problems are expensive — some are catastrophic. This check takes 10 minutes and can save you \$10,000+.

## THE SWOOSH TEST

1. With the boat on the trailer, rock it firmly side to side.
2. Listen for swooshing or sloshing sounds from inside the tubes.
3. Swooshing = water inside the tube = a serious structural problem.
4. A dry tube makes no sound when rocked.

## THE TEARAWAY PAD CHECK

Tearaway pads are structural connection points between the tubes and the deck frame. Look underneath the deck at the front and rear of each tube.

WHAT TO LOOK FOR	WHY IT MATTERS
Separated, cracked, or missing pads Rust staining at connection points Any visible gap between pad and tube	<b>Failed pads allow water into the tube.</b> <b>\$3,000-\$8,000 repair per tube.</b> <b>Tritoon: \$9,000-\$24,000 total.</b>

## TUBE INSPECTION CHECKLIST

- Rock the boat — no swooshing or sloshing sounds in tubes
- All tearaway pads intact and tight at connection points
- No rust staining at any tube connection point
- No visible dents, cracks, or welds on tube exteriors
- All drain plugs present and undamaged
- Tube end caps sealed with no separation

**Learn more at PontoonHQ.com:**

- > [How to Fix Swooshing Water in Pontoon Logs](#)
- > [Pontoon Tearaway Pad Check — what to look for](#)
- > [Complete Used Pontoon Inspection Guide](#)

# Used Boat Inspection: The Engine

## VISUAL ENGINE CHECK (before starting)

- [ ] Check engine oil — should be clean amber, not milky or black
- [ ] Check gear lube in lower unit — milky appearance means water intrusion
- [ ] Look for corrosion on battery terminals and wiring connections
- [ ] Check fuel line connections for cracks or brittleness
- [ ] Inspect propeller for dings, cracks, or bent blades
- [ ] Ask when water pump impeller was last replaced

## THE COLD START TEST

**[!] CRITICAL: Ask the seller to NOT start the engine before your inspection.**

A cold start tells you everything. A seller who pre-warms the engine is hiding something.

GOOD COLD START (PASS)	BAD COLD START (FAIL)
Starts within 2-3 seconds of cranking Runs smoothly with no misfires Water flows from tell-tale within 30 seconds No excessive smoke after warmup	Hard to start — requires multiple attempts Rough idle that does not smooth out White or blue smoke after warmup No water from tell-tale or weak flow

## ENGINE INSPECTION CHECKLIST

- [ ] Cold start performed in your presence — not pre-warmed
- [ ] Starts quickly and idles smoothly within 30 seconds
- [ ] Water flows from tell-tale — confirms cooling system working
- [ ] No unusual smoke after engine reaches operating temperature
- [ ] WOT RPM within manufacturer recommended range
- [ ] Lower unit gear lube is clear — milky = water intrusion
- [ ] No visible corrosion on engine, wiring, or connections
- [ ] Service records reviewed — no records = higher risk

Learn more at PontoonHQ.com:

-> [Complete Used Pontoon Buying Guide](#)

-> [Used Pontoon Buying Hub](#)

## Electrical, Deck, and Trailer

### WIRING AND ELECTRICAL

Pontoon wiring problems are common, expensive, and dangerous. "Rats nest" wiring in forum discussions means exactly what it sounds like.

- [ ] Battery compartment wiring is neat and organized — no rats nest
- [ ] No spliced or taped wires visible — amateur repairs are a red flag
- [ ] All navigation lights working — required by law
- [ ] Bilge pump operational when activated
- [ ] All electronics functional — GPS, fish finder, stereo
- [ ] No corrosion visible on battery terminals

### DECK AND STRUCTURE

- [ ] Walk every inch of the deck — no soft spots or flex underfoot
- [ ] Check carpet or flooring for water staining underneath edges
- [ ] All furniture mounting bolts tight with no rust
- [ ] Gate hinges and latches open and close smoothly
- [ ] Railing welds — no cracks or separation at connection points
- [ ] Bimini top frame — no bent or cracked aluminum arms
- [ ] Bimini top fabric — no tears, no UV degradation (chalky texture)

### TRAILER

- [ ] Trailer frame — surface rust acceptable, structural rust is not
- [ ] All trailer lights working — brakes, turn signals, running lights
- [ ] Bearings spin smoothly with no grinding or heat
- [ ] Winch strap in good condition — no fraying
- [ ] All bunks or rollers support the boat evenly
- [ ] Trailer registration is current

#### Learn more at PontoonHQ.com:

- > [Pontoon Wiring Rats Nest — how to fix it](#)
- > [Visual How-To: Pontoon Covers and Storage](#)
- > [Seasonal Maintenance Checklist](#)

## The 7 Dealer Red Flags

What dealers say versus what it actually means. Memorize these before you walk onto any lot.

1	<b>They say:</b> "This engine is perfect for this size boat." <b>It means:</b> Check the HP-to-weight formula yourself. "Perfect" from a dealer means it makes the boat affordable and the commission attractive.
2	<b>They say:</b> "She runs great — I took her out myself last week." <b>It means:</b> A pre-warmed engine hides cold start problems. Always insist on a cold start in your presence.
3	<b>They say:</b> "A little surface rust is totally normal on these." <b>It means:</b> Surface rust on a trailer frame is normal. Rust at weld points on the pontoon tubes is a serious structural concern. Location matters everything.
4	<b>They say:</b> "The previous owner was a doctor — only used it a handful of times." <b>It means:</b> Low hours do not equal good condition. A boat that sat unused for 3 years with no winterization is in worse shape than one used regularly and properly maintained.
5	<b>They say:</b> "We just had it fully serviced." <b>It means:</b> Ask for the service receipt. If they cannot produce it, the service did not happen or was minimal. A real receipt lists every item performed with parts and labor costs.
6	<b>They say:</b> "This price won't last — I have two other people looking at it." <b>It means:</b> Classic pressure tactic. A boat that is genuinely in demand does not need a pressure sales pitch. Walk away from any seller who rushes you.
7	<b>They say:</b> "You can always upgrade the engine later." <b>It means:</b> Re-powering a pontoon costs \$8,000–\$20,000. If the boat needs a bigger engine to perform correctly, that cost belongs in the purchase price negotiation now — not later.

Learn more at PontoonHQ.com:

-> [Used Pontoon Buying Guide — full process](#)

-> [How to Avoid the Boat Show Special](#)

PAGE 7 OF 12 **The Negotiation Script**

**THE OPENING MOVE**

Never give the first number. Always ask:

***"What is the best you can do on the price?"***

This forces them to move first. Whatever number they give is your new ceiling.

**FOR EACH DEFECT YOU FOUND, SAY THIS:**

***"I noticed [specific issue]. I got a quote from [type of shop] and the repair runs \$[amount]. I would need to factor that into the price."***

*Specific beats vague every time. "The carpet is worn" gets you nothing. "The carpet has water staining underneath suggesting moisture intrusion — re-decking runs \$800-\$1,200" gets you a price reduction.*

**NEGOTIATION VALUE BY FINDING**

FINDING	NEGOTIATION VALUE
Propeller damage (bent blade)	\$150–\$400 reduction
Bimini top needs replacement	\$300–\$800 reduction
Carpet or flooring replacement needed	\$800–\$2,500 reduction
Water pump impeller overdue	\$200–\$400 reduction
Battery needs replacement	\$150–\$300 reduction
No service records available	\$500–\$1,500 reduction
Engine runs rough or hard to start	\$1,000–\$3,000 reduction
<b>Tube swoosh sound detected</b>	<b>WALK AWAY</b>

**THE WALK AWAY LINE**

***"I appreciate your time. This is not going to work at this price for me. If anything changes please feel free to reach out."***

Then leave. Sellers who would not budge call back 30-40% of the time within a week.

Learn more at PontoonHQ.com:

- > [Complete Used Pontoon Buying Guide](#)
- > [Avoid the Boat Show Special](#)
- > [Buying Guide Hub](#)

# Prop Selection Quick Reference

The Rule That Changes Everything:

**Every 1 inch of pitch change = 150–200 RPM change in the opposite direction.**

ENGINE / USE CASE	PITCH	DIAMETER	BLADES	MATERIAL	TOP PICK
115HP Pontoon — Cruising	13–15"	13.5–14"	3	Aluminum	Solas Amita 3
115HP Pontoon — Tubing/Towing	11–13"	13.5–14"	4	Aluminum	Solas Amita 4
150HP Tritoon — Cruising	14–15"	14.25–14.5"	3	Stainless	Mercury Enertia
200HP Tritoon — Performance	14–17"	14.5–15.25"	3	Stainless	Yamaha SWS II
<b>200HP Tritoon — Towing (heavy)</b>	<b>13–15"</b>	<b>14.5–15.25"</b>	<b>4</b>	<b>Stainless</b>	<b>Mercury Rev 4</b>

### [!] TRITOON TOWING WARNING

Do NOT run 19-21 inch pitch on a loaded tritoon under towing conditions. A 200HP tritoon over 3,000 lbs will not turn this pitch at WOT under towing load. Drop to 15-17 inch pitch for towing use regardless of what the manufacturer baseline suggests.

### THE WOT TEST — DO THIS BEFORE BUYING ANY USED BOAT

1. Load the boat with your typical passenger weight.
2. Run at wide open throttle on flat water.
3. Record your engine RPM on your phone.
4. Compare to manufacturer's recommended WOT range.

**Below minimum RPM** -> Pitch too high OR engine has a problem

**Hitting rev limiter easily** -> Pitch too low

**Middle of RPM range** -> Correctly propped

Learn more at PontoonHQ.com:

-> [Universal Propping Chart — interactive selector](#)

-> [90HP Propping Guide](#)

-> [115HP Propping Guide](#)

-> [150HP Propping Guide](#)

-> [200HP Propping Guide](#)

# Bimini Top Buyer's Guide

*"Amazon garbage" — what forum members call cheap Bimini tops after they fail in year 2.*

## WHAT FAILS ON CHEAP TOPS

COMPONENT	CHEAP VERSION	QUALITY VERSION
<b>Fabric</b>	Cheap polyester Fades and chinks in 2 seasons	Sunbrella marine-grade Lasts 5–10 years
<b>Frame</b>	Thin aluminum Collapses in wind or heavy rain	1"+ diameter aluminum Reinforced connection points
<b>Fittings</b>	Plastic buckles Crack in UV exposure	Stainless steel Lasts the life of the boat

## WHAT TO BUY INSTEAD

- Sunbrella or equivalent marine-grade fabric
- 1-inch minimum diameter aluminum frame
- Stainless steel fittings and hardware
- UV-resistant thread (regular thread degrades before the fabric)
- Taylor Made or Carver brand for replacements
- Pontoon-specific fitment — not universal fit
- Full boot cover included to protect when stored

## SIZING YOUR BIMINI

**Measure before ordering:** Frame width at widest point | Frame length front to rear | Number of bows  
 A 3-bow frame provides better rain coverage than 2-bow. A 4-bow is ideal for boats 22 feet and longer.

- Learn more at [PontoonHQ.com](http://PontoonHQ.com):
- > [Amazon Bimini Stainless Upgrade Guide](#)
  - > [Best Pontoon Cleaners Reviewed](#)
  - > [Simtex Seat Stain Removal Guide](#)
  - > [Handy Hints and Gadgets Directory](#)

# Docking and Handling Guide

Wind-sailing is when a pontoon catches crosswind and gets blown sideways while docking. It is one of the most frustrating handling problems a pontoon can have — and you can test for it before you buy.

## WHY SOME PONTOONS WIND-SAIL

<b>Freeboard height</b>	More boat above waterline = more wind surface to catch
<b>Tube spacing</b>	Wider spacing = more stable and better wind resistance
<b>Engine HP</b>	More power = more authority to fight crosswind with thrust
<b>Hull design</b>	Performance hulls like Manitou's V-Toon handle wind significantly better

## THE PRE-PURCHASE WIND TEST

1. Cut the engine to idle during your water test.
2. Turn the wheel hard to one side.
3. Observe how quickly the bow swings with or against wind.
4. Try docking at an unfamiliar slip if possible.
5. Ask the seller to watch you dock — their reaction tells you something.

GOOD HANDLING	BAD HANDLING
Responds predictably to steering Bow does not swing dramatically at idle Holds position reasonably in light wind Reverse creates backward motion	Bow swings rapidly when power is cut Wind catches boat sideways on approach Hard to hold straight in crosswind Reverse creates sideways drift

<p><b>Learn more at PontoonHQ.com:</b></p> <ul style="list-style-type: none"> <li>-&gt; <a href="#">Pontoon Wind-Sailing and Docking — full guide</a></li> <li>-&gt; <a href="#">Tritoon vs Pontoon in Rough Water</a></li> <li>-&gt; <a href="#">Stop Pontoon Fuel Burping</a></li> </ul>
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# Brand Quick Reference Card

BRAND	QUALITY	VALUE	RESALE	WHO IT'S FOR
Bennington	●●●●●	●●●●●	●●●●●	Long-term owners, quality first
Manitou	●●●●●	●●●●●	●●●●●	Performance-focused buyers
Harris	●●●●●	●●●●●	●●●●●	First-time buyers, solid quality
Sun Tracker	●●●●●	●●●●●	●●●●●	Entry-level, calm water only
Crest	●●●●●	●●●●●	●●●●●	Mid-range buyers, good value
Barletta	●●●●●	●●●●●	●●●●●	Quality-focused, newer brand
Sylvan	●●●●●	●●●●●	●●●●●	Budget-conscious buyers
Tahoe	●●●●●	●●●●●	●●●●●	Entry price only — see warnings
South Bay	●●●●●	●●●●●	●●●●●	AVOID — see build quality warnings

## NUMBERS TO KNOW BEFORE ANY PURCHASE

HP minimum formula	Total weight ÷ 25
Tritoon adjustment	Add 15% to minimum HP
Pitch rule	1 inch pitch change = 150–200 RPM change
Tube repair cost	\$3,000–\$8,000 per tube
Re-powering cost	\$8,000–\$20,000 depending on engine
Full re-deck cost	\$3,000–\$8,000

Learn more at PontoonHQ.com:

- > [Full Pontoon Brand Comparison](#)
- > [Bennington](#)
- > [Barletta](#)
- > [Harris](#)
- > [Crest](#)
- > [Sun Tracker](#)
- > [Lowe](#)

PAGE 12 OF 12 **Pre-Purchase Sign-Off Checklist**

**Print this page.** Take it to every boat inspection. Do not hand over money until every box is checked.

- TUBES AND STRUCTURE**
- Swoosh test passed — no water sounds in tubes
  - All tearaway pads intact at connection points
  - No rust staining at any tube connection
  - No visible damage to tube exteriors
  - All drain plugs present and undamaged

- ENGINE**
- Cold start performed in your presence
  - Starts quickly and idles smoothly
  - Water flows from tell-tale within 30 seconds
  - No unusual smoke after warmup
  - WOT RPM within manufacturer range
  - Lower unit gear lube clear — not milky
  - Service records reviewed and verified

- ELECTRICAL AND WIRING**
- No rats nest wiring — connections organized
  - All navigation lights working
  - Bilge pump operational
  - All electronics functional
  - No corrosion on battery terminals

- DECK AND STRUCTURE**
- No soft spots or flex on deck
  - No water staining under flooring edges
  - All furniture and railings tight
  - Bimini top acceptable condition
  - All gate hinges and latches functional

- TRAILER**
- No structural rust on trailer frame
  - All trailer lights working
  - Bearings spin smoothly
  - Winch strap in good condition

- PAPERWORK**
- Title is clean — no liens
  - Title matches seller's ID
  - Registration is current
  - HIN matches title

- PRICE CHECK**
- NADA value researched
  - 3 comparable listings reviewed
  - Inspection findings documented
  - Fair market price established before offer

**SIGN-OFF RECORD**

Date tested: \_\_\_\_\_ Browser/Device: \_\_\_\_\_

Test email used: \_\_\_\_\_ Tester: \_\_\_\_\_

All items checked: YES / NO      Signature: \_\_\_\_\_

- Learn more at PontoonHQ.com:**
- > [Complete Used Pontoon Buying Guide](#)
  - > [Tritoon vs Pontoon — which is right for you](#)
  - > [Buying Guide Hub — all resources](#)
  - > [Maintenance Hub](#)