Classes/Types of Small Passenger Vessels:
If a vessel carries any passengers for hire (they pay anything to ride) the captain/master must be licensed and in all but one case the vessel must be inspected and certified by the U. S. Coast Guard. Failure to comply with any part of the regulations carries severe penalties. See 46 CFR114.400 for the definition of passenger for hire. There are several different classes of passenger vessels that we will cover in this post.

Six-Pack: Vessels that carry six or fewer passengers are uninspected but their captain must hold at least an Operator of Uninspected Passenger Vessel (OUPV or six-pack) license. These vessels have to meet certain minimum requirements detailed in 46 CFR24 to 28 but they are not inspected annually by the Coast Guard as all other passenger vessels are. You have to take the operator's word that the boat is in full compliance with all the requirements of the CG safety guidelines. If you have ever been charter boat fishing you may have noticed that boats carry either 6 or fewer passengers or 15 or so more but nothing in between. There isn't much reason to have a seven or eight passenger boat. It would have to be inspected every year ($300 fee) and meet stringent requirements shown below so why bother. Typically passenger vessels are just not practical to design, build, and operate for between 7 and 15 or so.

T-Boats: Vessels that carry over 6 but less than 150 passengers are classified as T or Subchapter T boats. Their master must hold a Master's license of the correct tonnage/area (25, 50, 100, 150 or 200 Tons, (see vessel operator license requirements in a later post), the vessel must meet the subchapter T (46CFR175 to 185) requirements, and must be inspected and recertified every year. These vessels must have a current certificate of inspection (COI) prominently posted where it is clearly visible to the passengers. As a passenger the COI is your assurance that the vessel meets the Coast Guard safety criteria. T-boats must have bilge pumps, and similar safety equipment (see equipment and requirements for vessels) not required on six pack boats. Almost all T-boats must have at least one deckhand in addition to the master to help safely handle the boat and its passengers. There are minimum crew training requirements (training for vessel crew in a later post) in areas like fire and man overboard recovery.

K-Boats: Vessels that carry more than 149 passengers or more than 49 passengers on overnight voyages are classified as K or Subchapter K boats. Their master must hold a master's license (see vessel operator license requirements in a later post) of the appropriate tonnage/area. These vessels must meet still more stringent equipment requirements (see 46CFR114 to 122) like redundant bilge and fire pumps, no wooden hulls or superstructure, and must have a Mate or Senior Deckhand (see deckhand requirements) capable of getting the vessel safely back to the dock if the master is incapacitated. K-Boats and above must also have an approved vessel and facility security plan and conduct security training, drills, and exercises. On these vessels, on a certain percentage cruises all boarding passengers must be screened prior to being allowed aboard the vessel. There are other security procedures that must be followed including restricted areas on the vessel and/or facility. K-Boats generally range from 300 to 500 passengers. Again there is not much justification for a 160 passenger boat under United States rules.

H-Boats: Vessels that exceed 100 Gross Registered Tons (see GRT in a later post) are classified as H or Subchapter H vessels. They must comply with still more stringent equipment and training requirements (see 46CFR70 to 80) such as monthly crew training (see training for vessel crew in a later post).

OUPV and T-Boats are based on the number of passengers carried. The maximum number of passengers that can be safely carried depends on space (length of rail, square footage, fixed seating see 46CFR176.113, and vessel stability criteria (stability for passenger vessels in a later post).