



Consumer's RV Buying Guide

Choosing an RV and an RV dealer is not easy! You are bombarded with boasts, mis-leading advertisements, confusing claims and bad information. From low price claims to high pressure sales tactics, how do you find a reputable dealer and your best deal?

You start by reading this guide...

- *5 mistakes RV'ers make – and how to avoid them*
- *Choosing the right RV for you*
- *Setting your RV budget*
- *Buying off the internet – is it your best deal?*
- *What to look for when buying a used unit*
- *What are the 'other' costs?*
- *Towing – what do you need to know?*



5 mistakes people make when buying an RVand how to avoid them

#1 Purchasing the wrong floorplan

When RV owners were asked to list the reasons that they purchased their RV, the number 1 reason was the floorplan. Unfortunately, many people buy before they give it much thought as to the floorplan that would best fit them. This creates a situation where they are trying to trade within the first year and open themselves up to taking a dramatic loss in that first year. To avoid this you would want to make a list of what you will need and want inside the RV. Enclosed in this guide are some questions to help you define the floorplan that would best fit you.

A general rule to keep in mind is the percentage rule: A family with children usually will want a bunkhouse model to avoid having to make up the couch and/or dinette each night for a bed. However, in the case of grandparents that are trying to decide whether they should get a bunkhouse model for the grandchildren or a rear lounge for their comfort. They may want to use the percentage rule – if the grandkids will be staying with them 20% of the time, why give up your comfort 80% of the time by buying bunks. In this case they would use the couch and/or dinette for additional sleeping. By asking some simple questions you can determine which floorplan is best suited for you.

#2 Getting hung-up on the length or weight and sacrificing the floorplan

There is something magical about the 30 ft. length. Many people do not want to tow anything larger than 30'. This has led manufacturer's to get creative when labeling their different models. Many trailers have designation such as 29 RLS or 29 BHS, but that '29' can be very mis-leading. One 29 measures 29'11" from the tongue to the bumper but another measures 35'9". That is a difference of almost *six feet*, yet both are referred to as a 29 xxx! Word of caution, **do not** go by the model designation numbers – look in the brochure for the overall length.

Sometimes when they do not want to tow a trailer longer than 30', they fall in love with a 33' model. Assuming that they are still within their budget and towing capabilities, if they purchase one smaller than they the one they love – they will often be trading within a year or so. As previously discussed this will lead to them taking an unfortunate loss.

#3 Not knowing the correct tow rating for your tow vehicle

Buyers will often rely on the salesperson to tell them whether they can tow the trailer or not. Unfortunately, not all salespeople will keep abreast of all the different components that are used to determine the tow rating. One of the most important pieces of information needed may also be the hardest to determine. That is the gear ratio of the tow vehicle. You will find in this report, how to determine the gear ratio. It goes without saying that you do not want to exceed to towing capabilities of the tow vehicle and so it is generally accepted to keep the unloaded weight of the trailer approximately 1,000 lbs. below the tow rating of the tow vehicle. This will allow you room to load the trailer and still not exceed the tow rating.

#4 Getting confused with all the different models

Often people will look at several different dealers over an extended period of time and they will get confused on what they saw where. They often get frustrated and just purchase one to get the looking over with, thus they may not get the one that is best suited for them. One of the best things that you can do is after looking at RV's at the dealership – write down the top two or three models that you liked and why. Don't skip the why! This will help you to determine what is most important to you. As you continue to look, this will allow you to narrow your focus on the trailers you like the best.

#5 Should you confide in your salesperson

This is a challenging question. Many times people won't want to give too much information to a salesman for fear that they may take advantage of them. A knowledgeable salesperson can be a tremendous source of information, don't be afraid to ask questions. If you have a salesperson that you feel is high pressure or feel like you can not trust them, then either walk away or ask for another salesperson.

The best way to start your RV search is to think about what you want an RV to do for you. Create a picture of you and your family in an RV. Think about what your dream RV vacation would be like. You want to get a clear vision of how it would look to you.

Here are some questions to ask yourself...

How many people will be sleeping in the RV?

Adults _____ Children _____

How will you be using the RV?

Work, weekend camping, extended vacation to one location or a traveling vacation?

What is the tow rating of your tow vehicle? (If you are looking at towable RVs.)

This can be found at www.campinglife.com

What floorplan will work best for you?

Do you want a bunkhouse model for children or grandchildren, or would you prefer large picture windows and lounge chairs.

Would you like a large kitchen, large bath, one slide, multiple slides?

What RV's have you looked at that you liked?

Why?

What RV's have you looked at that you did not like?

Why?

Now that you have your own picture of what your RV looks like, put it in writing. Take a piece of paper and write down exactly what you want your RV to have. Create two lists: List one should include all the items that the RV must have. These items are all 'needs' and cannot be compromised. List two would be the features you want your RV to have but there could be some compromise if necessary.



Congratulations, you have just created a mission statement for purchasing your RV. And that's important because with a defined mission statement to refer to, you have a solid basis for making wise decisions.

Now that you have a detailed list of what you need and want your RV to have, determine what type of RV best fits your picture. Do you think a motorhome, travel trailer, fifth wheel, or pop-up, would work best for you? A basic rule of thumb is, if you plan on spending the majority of the time traveling on the road, a motorhome makes sense. Conversely, if you spend the majority of the time in RV parks, the more sense a towable RV makes.

Here's a rundown of the basic types of RVs available:



Class A Motorhomes

Built from the ground up on a Frame Rail Chassis, these motorhomes are often the “elite” of RVs. Available with gas or diesel power, Class A's are usually between 25' and 45' in length. They generally range from \$75,000 to \$400,000



Class B Motorhomes

Class B motorhomes or van campers are built on a conventional van chassis complete with body. B's are generally smaller than the other motorhomes. One great advantage is that it could be used as a second-car-and-RV combination. They are usually between 17' and 23' in length and range from \$45,000 to \$90,000



Class C Motorhomes

Also known as mini-motorhomes, C's are built on a specially designed chassis with a conventional van cab. C's usually have a cab over bunk. Many folks feel that driving a C is more familiar due to the conventional cab and lower riding height. Typical sizes are between 20' to 31' and range from \$45,000 and \$120,000



Fifth Wheels

The term “fifth wheel” refers to the type of towing hitch used to pull these trailers. A fifth wheel hitch uses a design similar to a tractor-trailer. Noted for superior towing performance, fifth wheels are the RV of choice for most full-time and extended-time RVers. Sizes range from 19' to 40' and from \$20,000 to \$100,000.



Travel Trailers

Travel Trailers are the most popular of the towable RV's. They are available to fit the tow capabilities of many of today's SUV's, vans and pickups. Sizes generally range from 17' to 36' and from \$10,000 to \$100,000.



Hybrid / Expandable Travel Trailers

Hybrids are a cross between fold-downs and travel trailers. They offer the amenities of a travel trailer with the expandable ends of a fold-down. The ends can be a 'tent' end or solid wall end. Typically extending from 20' to 28' in length when open, they range from \$12,000 to \$25,000.



Folding Camping Trailers

Also known as pop-ups or fold-downs, typically extending from 17' to 28' in length when open; today's pop-up can provide nearly every feature of a full size travel trailer including shower, hot water and air-conditioning. Yet they will fold down for easy towing and storage. Many models are able to be stored in a garage. They will generally range from \$5,000 to \$20,000



Park Trailers

Park trailers are generally used for 'permanent' camping at one location. They can come with some residential styled amenities, bay windows, patio doors, etc. Generally they are 35' to 40' in length and range from \$30,000 to \$60,000



Sport Utility Trailers

Also known as toy haulers, they are great for carrying your 'toys' with you. Toy haulers are available in fold-downs, hybrids, travel trailers, fifth wheels and motorhomes. There is a wide variety of sizes and prices depending on what you are looking for.



Truck Campers

Truck campers are designed to fit into the bed of a pick-up truck. They can come fully equipped with a bathroom, kitchen, generator, etc. They generally range from \$10,000 to \$30,000



RV weight terms every owner should know

Gross Vehicle Weight Rating (GVWR)

This is the rating of the axle(s) and tires used to measure the carrying capacity of the trailer. **It is not what the trailer actually weighs.** It is the maximum permissible weight of the vehicle when fully loaded for travel including the vehicle, personal belongings, liquids, etc.



The larger the axle capacity in relation to the weight of the camper allows for more cargo to be safely carried but does not increase the actual weight of the camper.

For example:

GVWR (2-3500 lb axles)	7000 lbs	(2-5000 lb axles)	10000 lbs
Minus UVW (trailer weight)	- 5000 lbs		-5000 lbs
CCC (cargo carrying capacity)	2000 lbs		5000 lbs

The weight of the camper did not change, only the cargo capacity changed.

Unloaded Vehicle Weight or Dry Weight (UVW)

The weight of the trailer as built at the factory. The UVW does not include personal belongings, fresh water, LP gas, or after market accessories.

Cargo Carrying Capacity (CCC)

The difference between the Gross Vehicle Weight Rating and Unloaded Vehicle Weight with full water and LP gas. This is the maximum permissible weight of personal belongings that can be added.



Hitch Weight or Tongue Weight (TW)

The amount of weight pressing down on the vehicle's hitch or 5th wheel connection when the trailer is fully loaded for travel.

What you need to know – before you tow

Knowing how much weight your vehicle can safely tow is very important - *before you purchase an RV*. There are several things you will need to know about your vehicle in order to determine what it is capable of towing.

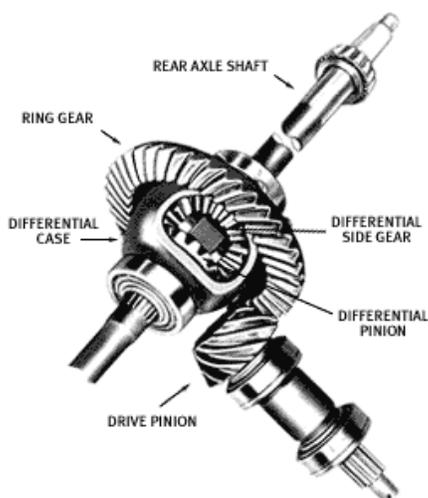
The two most important would be the engine size and rear axle ratio. Other factors could include whether the vehicle is a short bed or long bed truck, 2 wheel drive or 4 wheel drive, regular cab, club cab or crew cab, as well as the size of tires could play into the towing capabilities.

More often than not, it is the rear axle ratio that most people do not know. So here is some information on axle ratios and how to determine what yours is.



The importance of the rear axle ratio

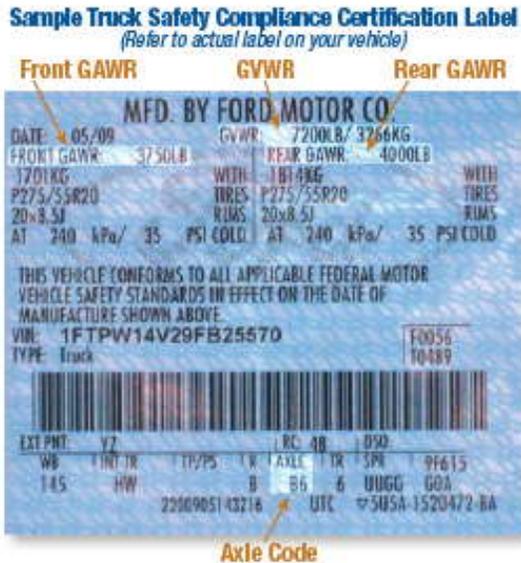
On rear wheel drive vehicles, the rear axle ratio is an important part of successful towing. It is the ratio of turns of the small pinion gear to the ring gear on the rear axle.



A gear ratio that has a lower number, ie: 3.08, 3.23, 3.31 etc. results in lower engine rpm and better fuel economy. But it won't be as good for acceleration, climbing hills or towing a trailer. Conversely a gear ratio with a higher number, ie: 3.73, 3.92, 4.10 etc. will give you better acceleration, climbing hills and towing trailers but results in lower fuel economy

How to find your vehicles axle ratio

For *Ford* there is a label on the driver's side door that will list a 2 digit axle code. Use the chart adjacent to find your axle ratio.



<i>Ford axle codes</i>			
	Axle ratio	Non-limited slip axle	Limited slip axle
Super Duty	3.73	37	3L
	4.10	41	4N/4W
	4.30	43	4L
	4.88	48	8L
F-150	5.38	53	5L
	3.31	27	----
	3.55	19	H9
	3.73	26	B6
Ranger	4.10	25	B5
	3.55	95	R5
	3.73	86/96	F6/R6
	4.10	87/97	R7/R8
Explorer	3.55	45	----
Sport Trac	3.73	46	----
Expedition	3.31	15	----
	3.73	16	H6
E-Series	3.55	29/39	----
	3.73	24/34	B4/C4
	4.10	22/32/52/56/82	B2/C2/E2/E6/F2
	4.56	83	F3

For *Chevrolet*, the label is usually located in the glove compartment. There are a series of three digit codes that will give you the axle ratio.

SERVICE PARTS IDENTIFICATION				DO NOT REMOVE						
3GNEC12057Sample				130	JZKK1G	CC10936				
AE7	AG1	AJ1	AL0	AP8	AT5	AU3	AXP	A31	BVE	B30
B41	B5R	CJ3	C49	C5W	DF5	DH6	DK8	DL8	DT3	EN4
EV4	GT4	H9	KG3	KUP	K34	LMG	MSL	M30	NP5	NU5
NZ4	N93	QAN	RO0	R4Y	R6K	R6P	R9N	SAF	SLM	TLI
T74	T96	UE1	UJ6	UK3	UQ3	US8	VGD	VK3	VR4	VXS
V43	V73	X88	YD3	YD5	YD6	YE9	YF5	ZVL	ZW7	ZW9
ZY1	ILS	ISZ	16U	19D	191	6SN	7SN			
BC/CC	U	213M								19D

Chevrolet / GM trucks axle codes

GU6.....	3.08
GU5.....	3.23
GU6.....	3.42
GT4.....	3.73
GT5.....	4.10
G80.....	locking rear end

Use this chart to locate the corresponding code and axle ratio.



DODGE

**2010 MODEL YEAR
DODGE RAM 1500 SLT
CREW CAB 4X4**

With *Dodge* it becomes a little more challenging. If you still have the original window sticker you can usually find the information listed as so...

If you do not have the original sticker the best bet would be to call your local Dodge dealer, give them the VIN number and they should be able to tell you the axle ratio.

*Side note:
20" wheels may result in lower towing capabilities.*

PRICE INFORMATION

MANUFACTURER'S SUGGESTED RETAIL PRICE OF THIS MODEL INCLUDING DEALER PREPARATION

Base Price: \$ 34,240

DODGE RAM 1500 SLT CREW CAB 4X4

Exterior Color:Bright Silver Metallic Clear Coat Exterior Paint

Interior Color:Dark Slate/Medium Graystone Interior Colors

Interior:Premium Cloth 40/20/40 Bench Seat

Engine:5.7-Liter V8 HEMI MDS VCT Engine

Transmission:5-Speed Automatic 345RFE Transmission

STANDARD EQUIPMENT (UNLESS REPLACED BY OPTIONAL EQUIPMENT)

FUNCTIONAL/SAFETY FEATURES

26-Gallon Fuel Tank
Advanced Multistage Front Air Bags
Supplemental Side Curtain Front and Rear Air Bags
Tire Pressure Monitoring Display
Electronic Stability Control
Anti-Lock 4-Wheel-Disc Brakes
Electric Shift-on-the-Fly Part Time Transfer Case

205MM Heavy Duty Front Axle
3.55 Axle Ratio

Heavy Duty Engine Cooling
Heavy Duty Transmission Oil Cooler
Speed Control

Remote Keyless Entry
Sentry Key Theft Deterrent System
Power Locks
Power Accessory Delay
Variable Intermittent Windshield Wipers
Locking Tailgate

INTERIOR FEATURES

Air Conditioning
Media Center 130 CD/MP3 Radio
SIRIUS Satellite Radio
1-Year SIRIUS Radio Service
For More Information, Call 888-539-7474
6 Speakers

Audio Jack Input for Mobile Devices
40/20/40 Split Bench Seat
Rear Folding Seat
Rear Power Sliding Window
Rear Underseat Compartment Storage
Power Windows w/Front One-Touch Up and Down Feature

Instrument Cluster with Display Screen
Temperature & Compass Gauge
Traveler/Mini Trip Computer
Tilt Steering Column
12-Volt Auxiliary Power Outlet
Front and Rear Floor Mats

EXTERIOR FEATURES

17" x 7.0" Aluminum Wheels
P265/70R17 BSW All Season Tires
Full-Size Spare Tire
Tire Carrier Winch
Automatic Headlamps
Halogen Headlamps
Fold-Away Power Heated Mirrors
Tinted Glass Windows
Trailer Tow Wiring with 4-Pin Connector
7-Pin Wiring Harness

PRICE INFORMATION (contd.)

OPTIONAL EQUIPMENT

Premium Cloth 40/20/40 Bench Seat \$ 900
Power Lumbar Adjust
Front Center Seat Cushion Storage
Rear 60/40 Split Folding Seat
115-Volt Auxiliary Power Outlet
Power 10-Way Driver Seat
Customer Preferred Package 26G
Big Horn Regional Package \$ 2,400

Automatically-Dimming Exterior Mirrors
20" x 8.0" Aluminum Wheels

P275/60R20 BSW All Season Tires

Bright/Bright Billets Grille
Leather-Wrapped Steering Wheel
Steering Wheel Mounted Audio Controls
Dual Rear Exhaust
Rear View Auto-Dim Mirror
Overhead Console with Universal Garage Door Opener

Exterior Mirrors with Supplemental Signals
Exterior Mirrors Courtesy Lamps
Halogen Quad Headlamps
Manual Fold-Away Power Heated Mirrors
"Big Horn" Badge

Sun Visors with Illuminating Vanity Mirrors
Fog Lamps

Full-Size Restricted Use Spare Tire
Locking Lug Nuts

5.7-Liter V8 HEMI MDS VCT Engine \$ 1,310

Electronically Controlled Throttle \$ 75
32-Gallon Fuel Tank \$ 525

20" x 9.0" Aluminum Chrome Clad Wheels

P275/60R20 OWL All Season Tires \$ 335
Class IV Receiver Hitch \$ 245

Under Rail Box Bedliner \$ -750
Big Horn Regional Package Discount \$ -750

DESTINATION CHARGE \$ 900

TOTAL PRICE: * \$ 40,180

Tow vehicle weight terms

Gross vehicle weight rating (GVWR)

This is the maximum that your truck/car may weigh including actual weight of the vehicle, driver and all passengers, fuel, cargo and the tongue weight of any towed trailer.

Gross axle weight rating (GAWR)

This is the amount of weight that each axle is capable of supporting.

Gross combined weight rating (GCWR)

This is the maximum amount of weight of both the tow vehicle and the towed vehicle combined including the driver, passengers, fuel and all cargo.

Maximum tow weight

This is the total weight the truck/car is rated to pull. The trailer's unloaded vehicle weight (UVW) plus all personal gear, water, lp gas, battery, etc. The general rule is to keep the weight of just the trailer at 800-1,000 lbs. below the tow rating. This will leave room for personal gear, water, lp gas, battery, etc.

Tongue weight or Pin weight

This is the amount of weight pressing down on the hitch. Travel trailers have tongue weight (also known as hitch weight) which is usually 10-15% of the total weight of the trailer. Fifth wheels have 'pin' weight which usually runs 15-25% of the total weight

Trailer Tips

Towing a trailer can be demanding on your vehicle, trailer and you. Follow some basic guidelines and tow more safely.

Loading your trailer

- For optimum handling – load approximately 60% of your cargo in front of the axles and 40% behind
- Load should be balanced from side-to-side to optimize handling and tire wear
- Loads should be firmly secured to prevent shifting during cornering or braking

Driving with an automatic overdrive transmission

With some automatic overdrive transmissions towing in hilly conditions may cause excessive shifting between overdrive and the next lower gear

- To eliminate this condition and achieve steadier performance, overdrive can be locked out
- If excessive shifting does not occur, use the overdrive to optimize fuel economy
- Overdrive may also be locked out to obtain engine braking on downgrades
- When available, select Tow/Haul mode to automatically eliminate unwanted gear search and to help control speed when going downhill

Turning

- When taking a turn – be sure to swing wide enough to allow the trailer to avoid curbs and other obstructions

Backing up

- Back up slowly, with someone spotting to guide you
- Place one hand at the bottom of the steering wheel and move it in the direction you want the trailer to go
- Make small steering movements – slight movement of the steering wheel results in much greater movement at the rear of the trailer

Driving with cruise control

- When driving uphill with a heavy load, significant speed drops may cancel the cruise control
- Resume manual control with the accelerator until the terrain levels off

Controlling trailer sway

Trailer sway often results from improper weight distribution, excessive speed or overloading. Speed is often a major contributor to trailer sway, so you need to slow the vehicle down – braking, however, could lead to a jackknife situation.

To control sway:

- Hold the steering wheel as steady as possible
- Release the accelerator (but do not apply the brakes unless absolutely necessary)
- Apply the electric trailer brakes (if equipped) by hand, hold until the sway condition stops

Setting your RV purchase budget



There are different factors when calculating your budget. Are you going to pay cash from your savings or are you going to finance your purchase?

Someone that will be paying cash from a savings account already knows how much money they have to be able to spend and therefore their budget. The main problem here could be fitting the right RV into your budget.

Many people do choose to finance their RV purchase. Someone that will be financing has to first determine their target monthly payment and from there can calculate the price range they should be looking in.

RV financing may have the benefit of providing tax deductible interest to your tax return. RVs are considered second homes and the interest may be deductible as long as you aren't already deducting interest on two homes. For more information, see an accountant and refer to IRS Publication 936. Also, if you're in business or want to start one, owning a RV can be a huge tax advantage.

If you're planning to finance, you will be working with several areas of budget concern. Your primary concern is the monthly payment and

My RV Purchase Budget

Desired mo. payment _____
Divide by \$11 (towable) _____
or \$ 9 (motorized) _____

Multiply by \$1,000 = _____

This is a rough idea of how much you will finance to get the desired monthly payment

Finance amount _____

Down payment amount + _____

= _____

Divide by your tax rate
(7% - divide by 1.07) _____

Subtract any hitch work
and other dealer fees - _____

approx. RV price = _____

This is the approximate price of RV you should look for to stay in budget

then the initial investment or “down-money” required. The total selling price, the financing rate, and the term of the loan are also very important.

How much of an initial investment will you need? Most RV financing sources require a down payment in the 10% to 20% range. There are some that offer programs with no money down.



It is best to consider the maximum amount you would be comfortable putting down, and set your budget based on that amount. Possible credit considerations are Bankruptcy, Slow Pay, etc. These issues may have an impact on your ability to finance. Check with a qualified RV finance manager for assistance.

A simple way to approximate the price of RV you should be looking at is to divide your target monthly payment by either \$11 for towables and \$9 for motorhomes. (These figures are based on typical financing and will give you a general rule of thumb.)

For example: you are looking for a travel trailer and you want your payments to be no more than \$280 mo. Take \$280 and divide that by \$11, which equals \$25.45, now multiply that by 1,000 and your approximated amount financed would be \$25,454.

Next take the amount financed and add to it the amount that you are comfortable putting down on your purchase. You now have your total purchase price. To derive the price of just the RV, take your total purchase price and divide it by your sales tax rate (7% would be – divide by 1.07). After that subtract any hitch work needed and any other dealer fees. Your resulting number is a good ball park figure of what price RV to look for.

One other consideration: trade-ins. What you will need to keep in mind is that dealers will generally only allow NADA wholesale on a trade off their bottom line. If you do not know the dealer’s bottom dollar, you will not know what they are actually giving you for your trade. The best advice I can give you is to go to www.nada.com and look up your trade. Take the base low book with NO options and this should be close to what a dealer will actually allow for your

trade. This number will allow you to decide whether it is better for you to trade or to sell your RV yourself.

Another thing to consider is called negative equity or upside down money. This is when you owe more on your trade than a dealer will give you on trade for it (remember we are talking 'real' dollars allowed for your trade, which is generally going to be NADA wholesale). What you will need to do in order to stay in budget is to subtract the negative equity amount from the price of RV amount. This will keep the amount to finance the same.

Buying off the internet – is it your best deal?

That will be dependant on your objectives. If your primary objective is price only, you will often find a better price on the internet but a low price may not be your best deal.

Dealers often will be willing to sell for a lower price to someone that is not in their marketing area because after they collect their profit they do not have to deal with any service issues that arise. The situation that occurs is that your local dealer may not want the service headaches if they didn't get the sale, leaving you 'searching' for service.

The RV industry is quite different from the auto industry with RV dealers having to fight to get paid for warranty service work. It will often take 3 months to collect 60-80% of the service bill, which is why some dealers will refuse to do warranty work on RV's that they did not sell. Some dealers will charge the customer the full amount and then reimburse them the amount received from the manufacturer.

Another consideration is transportation, How far will you have to travel to pick it up and how long will that take. Those costs should also be factored in.

If it is to be delivered – you will usually be required to pay for the unit in full prior to it being shipped. What happens if it is not up to your satisfaction when you see it for the first time? What about damage, if any occurs in transit?

So...is buying off the internet your best deal? Only you can decide that but, don't forget to factor in service and transportation into the equation.

What to look for when buying a used unit.

The first and foremost thing to look for is water leaks! Inspect the ceiling, inside cabinets, sidewalls, walk the floor looking for water stains or soft spots. Open the outside storage areas and inspect the flooring. Get on the roof, check the sealant, vents, etc. and feel for soft spots.

If possible, you want to see the refrigerator getting cold, the air conditioner blowing cold or furnace blowing hot. Check the stove, power converter, and awning.

Ask the owner when the last time was that they cleaned and re-sealed the roof, packed the wheel bearings, and checked the brakes.

If possible, check the LP gas system for leaks and proper pressure as well as the water system for leaks. Also inspect the tires for tread wear and sidewalls for weather checks.



Used RV Pre-Buy Inspection Checklist:



1. **Check the propane system.** Check the tank, the hoses, and the regulator for leaks. Check for proper gas pressure
2. **Check the condition of the house batteries.** The house batteries hold the charge that powers your lights and other items when you're not connected to shore power. Are they properly topped off with water, and do they hold a charge?
3. **Check to make sure the refrigerator works on both propane and electricity.** It should automatically switch from electric to gas when you unplug your shore power. Repairs can be costly so run this little test before you finalize the purchase.
4. **Check the furnace and air conditioning equipment.** These can be expensive units to repair, and you'll want to ask for a little discount if these aren't working correctly. It's not enough that the fan runs...make sure furnace burner lights and you can feel warm air. Let the air conditioner run until you feel cold air.
5. **Does the toilet hold water?** If the RV has been sitting for a period of time the seal in the toilet may have dried out. Add a little water to the toilet and see if it holds water for more than 15 minutes. Keep in mind that the water in the toilet is what holds back the fumes trying to escape from the black water holding tank.
6. **Check for soft spots in the flooring** especially in the bathroom and kitchen areas. These could be symptoms of a much larger problem. The unit may have leaky supply pipes or drains that are causing the wood to rot.
7. **Check the skin on the outside** of the RV. If fiberglass, look for bubbles. Although cosmetic, you're probably dealing with delamination. Check the corner seams for signs of trouble.
8. **If the RV has a gas engine,** then carefully inspect the engine records. A good owner will have kept receipts of all engine maintenance. It would even behoove you to have the engine looked over by a trusted mechanic.
9. **Finally, do a THOROUGH walk-through.** Open and close everything. Turn everything on and off. Be suspicious and take notes as you walk through the rig, and at least you'll go into the purchase with your head up.

One final thought. You'll never find the perfect used RV travel trailer, fifth wheel or motorhome, but you can minimize the hidden expenses by going through the checklist.

RV Interior

- Interior
- Is there enough storage?
 - Is the kitchen table big enough?
 - How clean is the chair / sofa?
 - Are the mattresses in good condition?
 - Is there enough room for everybody to sleep?
- Bathroom
- Is it big enough?
 - Are the toilet and vanity in good working order?
 - Is there an exhaust fan? Does it work?
 - Is there a medicine cabinet?
 - Check the condition of the shower floor (make sure there's no cracks and step in to make sure to shower floor is firm).
- Floor
- Check the condition of all carpet and flooring.
 - Check for soft spots on the floor (indicating water leaks).
- Leaks
- Check in cupboards for signs of previous water leaks.
 - Look for warped or stained walls and ceiling – sure signs of previous water leaks.
 - Check for "soft spots" around windows, vents and along the floor.
 - Look under sinks for signs of previous water leaks.
- Ceiling
- Look for water stains and sagging
- Walls
- Check interior walls, bathroom, shower, closets, for firmness
- Windows
- Are the window screens in good condition?
 - Do the windows all open and close properly?
- Entry Door/s
- Is the door sound? No sign of water leaks.
 - Check door hinges for excessive wear.
 - Does the door close properly without slamming?
 - Is there a deadbolt lock? does it work? Is there a Key?
- Air conditioner
- Run the air conditioner for at least 15 minutes to make sure the air gets cold.

- Refrigerator Does it stay cold using both propane and electric?
 Is the freezer icy cold?
 It takes several hours for the refrigerator to get really cold but you should know after an hour if it's working.
- Stove/Oven condition? Are the oven and stovetop burners in good working
- Furnace Start the furnace and be sure that it is working smoothly.
 Is the thermostat working properly?
- Microwave Does it work?
- Water heater Is the water heater working properly?
- Lighting Are any of the light fixture covers damaged?
 Do the lights work properly?
- Latches Are all cabinet and drawer latches working properly?
- Exhaust fans Do the overhead vent fans work?
 Does the stove vent fan work?
- Propane Check the hoses for cracks / damage.
 Inspect the LP tanks for damage / excessive rust.
 Check the dates to determine expiration.
Portable LP cylinders must be re-certified at 12 years of age.
- Water Is there a filter in the water inlet?
 Is the water pump working properly?
 Try all the water faucets
 Check for leaks around the water pump, water heater and under sinks



RV Exterior

- Appearance
- General Appearance –
 - Are there dents, dings, scratches or stains? Fading paint?
 - Are there rusted areas?
 - Check for loose screws. If they won't tighten it may be a sign of dry-rot
- Roof
- Check for punctures and cracks in roof seams. On rubber roofs a little chalking is okay as long as the rubber seems to be resilient.
 - Check for loose screws on metal trim where the roof material meets the side wall.
- Awning
- Does the awning open & close easy?
 - Does the fabric/vinyl roll seem straight?
 - Is the fabric or/vinyl in good condition?
 - Are the awning support arms straight and otherwise in good condition?
- Holding tanks
- Add water and check for leaks. Check the fresh water and both gray and black waste water tanks.
 - Are the dump valves working properly?
 - Inspect the sewer hose and all seals.
- Tires
- Check the tires for wear and cracking (sun damage).
- Battery
- Check battery electrolyte level. A low level is a sign of neglect.
- Rear ladder
- Check the looseness and possible leakage
- Exterior compartments
- General Appearance - Are there dents, dings, scratches or stains?
 - Are they dry and clean, with no rusty areas inside?

Don't forget the other costs

Insurance

Rates are generally significantly lower than those of comparably priced auto insurance rates since RVs usually spend far fewer miles on the road each year. For a very rough "guesstimate" of annual insurance rates for planning purposes, multiply 1% to 1½ % times the selling price. The result is a rough (usually high) idea of annual insurance cost.



Maintenance

All RVs require maintenance. This is one of the most important things you must do to protect the value of your RV. Ask for a suggested maintenance schedule. Estimate the cost per year and budget for it. Then get it done! Maintenance costs will usually fall between 1% and 2% of the selling price and will increase as the unit ages.

Depreciation

RVs are depreciating assets. The general rule is that they will depreciate 10% the first year and 5% each year thereafter.

There is a flaw in the common depreciation estimates. First, 10% is not enough of a difference to entice someone to buy a one year old used vs. new. The real number to use would be roughly 25% because the only reason someone would buy a 1 yr. old used vs. new, would be to save money!

Anytime you change RVs (new or used) you can commonly expect depreciation of 20% to 25%. Plan on it. This is one of the biggest reasons why you want to do it right the first time and not have to take a big loss just to correct a mistake caused by buying the wrong RV. Buying the right RV from your mission statement is the best way to keep depreciation to a minimum. Depreciation takes a much smaller bite when it's spread over many years of fun-filled RV adventure.

Service Availability

You will need service! RVs are man-made. They are very complex. Just imagine putting your house on wheels and driving across America's highways. Problems will occur. Be sure you consider where you will get service and where it will be available. Service capacity is strained in many parts of the country, especially in prime season. Be sure you have a place to go for service before you buy. Contrary to common perception, RV dealers are NOT required to provide warranty service for owners who bought their RV elsewhere. Even if they do provide the service, they will have no "goodwill" money available to cover items not covered by the specifics of the manufacturers warranty (the warranty rarely covers all the costs).

It is always best to do business where you will get service. Your selling dealer has a lot more invested in your satisfaction and a lot more to lose if you're not happy. Many RV dealers, especially many high-volume sellers thrive on selling to folks they know they will never service. If you choose to buy far from home be prepared to travel back to the selling dealer for most of your service needs. If you're not willing to do that, don't be surprised to find yourself struggling to get help when you need it. Few service centers have the capacity to handle all the orphaned RV owners in the market today.

How Important Is RV Service?

Have you ever had any problem with your home or any of the homes you've ever owned?

Have you ever had any problem with your car or any of the cars you've ever owned?

Have you ever had any problem with your appliances or any of the appliances you've ever owned?

Of course you have. So why do you want to bet on never having a problem with your RV? Chances are you will need service on your RV at some time or another. Plan on it. Prepare for it. Make warranty, service, and support part of your decision-making process.

Shop and compare the whole package. Compare facilities, experience, training & technical certifications. Know how a problem will be handled when it does occur. Be confident that you will get the support you need before you buy.

Ten reasons to retire in an RV



- 1. Live your retirement dreams.** Are there places you've wanted to visit but never took the time or perhaps didn't have the money to do so? Now you can travel at your leisure and visit all those places. Whether it's visiting national parks, following the Oregon Trail, playing at amusement parks or getting your fill of country western music, it's all there for you.
- 2. Take your house with you:** Instead of having to pack and unpack and hassle with airports or carrying luggage in and out of motels, everything is there. Some RVs come with air or pillow-top mattresses, or you can add your own. Instead of sleeping on a lumpy mattress or too hard one night, then too soft the next, enjoy your own. Your bathroom is clean and you can relax at night on your comfortable sofa or La-Z-Boy recliner.
- 3. Zero yard work and cleaning house is a breeze:** With only a couple of hundred square feet to clean, cleaning house takes just a few minutes. There is no lawn to mow or yard to maintain.
- 4. Stay active:** Most experts agree that staying active prolongs and improves quality of life. Living in an RV provides many ways to stay active physically and mentally. When traveling, you have to stay engaged with life!
- 5. Live less expensively:** An RV is much less expensive to maintain than a house. Nightly campground fees are normally less than property tax and maintenance expenses on a stick house. Many expenses in the RV lifestyle can be controlled so you can cut back in a budget category when needed.



6. Meet new people and make new friends: RVers are very friendly people. Opportunities are constant to meet new people. Get involved with an RV club or at an RV resort and find a whole new community. Working or volunteering as you travel is another way to meet people and make friends.

7. One house, many views: When you get tired of one view, move on to the next. RVing is the ideal way to snowbird. Go where it is cool in the summer and where it is warm in the winter. Change your ocean view to a mountain view in a matter of a few hours.



8. No property taxes: Enjoy home ownership (your RV) without property taxes. Rent an RV space for as long as you want, then move.

9. Have many new experiences: You can actively have so many new experiences and be part of them rather than experience them vicariously on the boob tube. Stand where Lewis and Clark stood on their Voyage of Discovery. Crew for a hot air balloon at Albuquerque. Kayak among whales in Glacier Bay. Hike part of the Appalachian Trail. Or visit historical monuments; an auto tour at Gettysburg makes you feel like you are part of the Civil War.

10. Visit friends and relatives: Visiting friends and relatives in an RV makes visiting so much more fun. Even if you are parked in their driveway, you have your own space. Or, stay at a nearby RV park so you are not instant babysitters!

