



The Texas Department of Motor Vehicles Smart Buyer Series

Recreational Vehicles

Smart Buyer – Tips for Buying a Recreational Vehicle

Overview

Many Texans enjoy traveling the open highways to take advantage of the many natural wonders and outdoor activities the state and this country have to offer. Those who like to engage in these activities will often purchase a recreational vehicle, also known simply as an “RV.” RVs are commonly of two types --- motor homes or coaches and towable recreational vehicles (TRVs), also known as “travel trailers.” RV manufacturers and dealers offer a wide variety products and features with prices ranging from a few thousand dollars to hundreds of thousands of dollars.

Tips for Purchasing a Recreational Vehicle

When considering the purchase of a recreational vehicle:

- Research the recreational vehicles (RVs) available in your price range
- Rent the RV model you are interested to try it out
- List desired features and options for your purchase
- Determine the total cost of your purchase
- Find an appropriate loan to finance your purchase
- Find a reputable dealership
- Inspect the RV carefully before buying
- Negotiate the price and get all terms in writing
- Understand the warranty
- Sign the sales contract and retain a copy
- Be certain the RV is fully covered by insurance

You will also want to familiarize yourself with the types of RVs available, and take note of additional considerations for RV ownership and use.

Research the Motor Home or Towable Recreational Vehicle (TRV) Of Interest

Thorough research is essential to making the right RV purchase. For the same reason you do not buy a home without doing your homework, you should not purchase your recreational living space without researching the products that are available, the options, the upkeep, the reputation of the builder and seller, and the pricing. The best decisions are made only with research, research, research.

Good sources of information on motor homes and TRVs include [RV Buyers Guide](#), [RV Trader](#), and [Consumers Digest](#). If you consult the TxDMVs Lemon Law Annual Report, you will also be able to find out which manufacturer of TRVs and Motor Homes have had complaints filed against them. The report provides categories by line make and model.

Rent the Motor Home or TRV You Are Interested in to Test Compatibility

Renting the motor home or TRV you may eventually purchase is like a “test drive”. Examine features such as the number of bedrooms, type of bathrooms (three-piece or four), counter and storage space, and the functionality of appliances.

List Desired Features and Options for Your Purchase

Once you have had your “test drive”, determine what features you found essential and those features that would be nice to have, but not essential. Once you have done that, determine the costs of the essential features and the options.

Determine the Cost of Your Purchase

Once you have determined which model you may want, and the options you may want to add, estimate the total retail price and determine if the RV is affordable for your family. Possible sources for determining the retail price of the line-make and model of choice may be checking with RV dealerships, attending RV shows in your area, and reviewing manufacturer websites.

Find an Appropriate Loan for Your Purchase

Qualifying for an RV Loan can be more difficult than a car loan. It can be similar to buying a house, depending on the cost of the RV. The length of financing terms can last as long as 15 years. Many RV lenders will allow you to put down as little as 10%, but you may be advised to put down as much as 20%, if possible. The reason for this is that you may find yourself “upside down”, as the vehicle may depreciate 20% in the first year. RV dealers may have financing arrangements with a number of lenders; however, it may be prudent to check with banks and credit unions to get the best rate.

Find a Reputable Dealership

Check the dealer's reputation. You can find a dealer's rating, complaint history and customer reviews all in one place with the [Better Business Bureau](#). Check that the motor vehicle dealer is licensed with the Texas Department of Motor Vehicles at txdmv.gov/dealers.

Inspect the RV Carefully Before Buying

Check the inside and outside of the RV. Test the operation of the electrical appliances and all outlets. Check all seals, pipes, the engine, the undercarriage, and test the operation of any slide outs. Check to see if any daylight comes through any seams in the RV. Bring a small, bright flashlight with you to examine the seams and other parts of

the RV. If a motor home, test-drive the unit. If a towable, make sure your vehicle can handle the load and how much the towing system that will have to be attached to your car or truck will cost.

Negotiate the Price and Get All Terms in Writing

If you have done your research, you will know what the price range for the unit will be and how much you can afford. Be careful to not be focused on the salesperson's representation of the monthly payment. You could end up paying more than you want over the life of the loan. Once the final price and terms is agreed upon between the parties, get it IN WRITING.

Understand the Warranty

Make sure you understand the warranty terms. Know what is covered. Ask questions. Most new RVs come with a one-year warranty on the entire unit but some features on a RV may be covered by a separate warranty. For instance, the appliance and air-conditioning unit on a RV may have their own warranty.

Sign the Sales Contract and Retain a Copy

The sales contract represents the terms of the entire purchase. Make sure it is signed by all parties and that there are no blank spaces on the document.

Be Certain the RV Is Fully Covered By Insurance

Assuming you are financing the purchase, it will be a requirement that the RV be fully covered by insurance. Shop to make sure you are getting the best deal by checking with competing companies. Check with the [Texas Department of Insurance](#) or the [Office of Texas Insurance Counsel](#) for more information.

Types of Motor Homes

- **Class A Motorhomes** This is the top tier of motorhomes. These RVs feature top-level amenities, ideal for long distance travel and can house a significant number of occupants traveling in high style.
- It is not unusual to find these RVs outfitted with captain's chairs in the cockpit, a living room with large sofa, dining table and HDTV, complete kitchen with granite countertops, full-size refrigerator, oven, stove, microwave...even a dishwasher. These units include a complete bathroom with real shower and flushing toilet. Many units also offer a washer and dryer. At the rear is the master bedroom with up to a king size bed and plenty of closet space.
- Many Class A's come equipped with slide-outs that can create extra rooms that electrically extend from the street and curb side walls to give you even more space. Plus, some units include large storage compartments below deck (often called the "basement") that provide enough room for anything you might need on a long vacation.
- Class A motorhomes are the most expensive, with prices generally starting at about \$60,000 for a basic model and increasing to customized units with price tags well over \$1,000,000.
- **Class B Motorhomes** More commonly known as "Camper Vans", these RVs offer many of the features and craftsmanship of Class A's, but in a smaller, more maneuverable package. Using a full-size van as its foundation, a Class B motorhome can provide features including a compact bathroom, small kitchen and a TV. Ideal for 2 to 3 travelers and suitable for multi-week trips, the Class B is akin to driving a large SUV.



- **Class C Motorhomes** These units are a cross between Class A's and Class B's. You commonly see Class C motorhomes rolling around the country during the summer since it is a popular unit to rent. Generally easy to drive, yet with enough sleeping room for the family, the C class can range from 20 - 40 feet. Class C features can include slide-outs and these RVs can be a good choice for a long weekend or weeks away from home.
- **Travel Trailers** A big advantage of travel trailers is their lightweight but sturdy construction that makes them towable by standard pickup trucks, SUVs and even some minivans. Travel trailers range in size from mini "teardrop" units of about 12 feet to 33-foot triple axle units. The newest generation models can include designer-grade interiors, slide-outs, bunk beds for occupants, built-in generators and satellite TV.
- Most in this class can sleep up to six persons and prices range from \$7,000 to nearly \$70,000. A major advantage for the travel trailer is that you can leave it at the campsite and take the tow vehicle out to explore. One important consideration is to make sure your towing vehicle can safely pull a fully loaded unit.
- **Fifth-Wheel Trailer** The fifth-wheel trailer gets its name from the large hitch pin that attaches the trailer to a special mount in the bed of a heavy-duty pickup truck. This arrangement makes the fifth-wheel trailer more stable to pull than a comparably sized travel trailer, since a good portion of the fifth wheeler is above the truck's rear axle as opposed to hanging off a trailer hitch behind the truck. The fifth-wheel trailer is also easier to back up into a campsite than a conventional travel trailer.
- Excellent for long distance travel, fifth-wheel trailers can range in size from 18 to 40 feet long. And because of their large size and weight, it's critical that your truck be able to pull the load safely.

Added Considerations

There is more to figuring out when buying an RV. A lot more, such as:

- **Maintenance** Rule of thumb—the bigger the RV, the more that can go wrong. Unless you're handy with a screwdriver and a wrench, maintenance can be expensive. Consider extended service agreements.
- **Towing** Whether you'll be towing your RV or another vehicle behind your motorhome, make sure you have the right vehicle and equipment to do so (such as a trailer hitch).
- **Miles per Gallon** Except perhaps for the pop-up trailer, most RVs excel combining weight and wind resistance. You can expect to get fuel economy between 8 and 20 MPG, depending on the RV you choose.
- **Where to Park** Many homeowner associations don't permit RVs or you may not have space at your house. If so, may need to store your rig at a storage facility for a monthly fee. Check out local storage facility fees for RVs.
- **Cost for Camping** Although you may be able to find some places where you can camp for free, most places where you will camp charge a fee. And in some cases, the daily rate varies according to the size of your RV.
- **Meals** Hungry campers have to eat. Does the RV you're considering offer kitchen options? Will you have to cook over the campfire? Or does your camping crowd like to dine at restaurants outside the campground?
- **Insurance** Same as with maintenance, the bigger the rig, the larger your insurance bill. You should check several insurance companies for the best rate and service BEFORE you buy.
- **Connectivity** If you want to stay connected, you'll have to make sure the RV you're considering can be outfitted with Mobile Internet, Wi-Fi Booster, GPS or Satellite TV.



- **Purchase Prices** Buying an RV is like buying a car—you fall in love with all the features until it comes down to price. Brace yourself for sticker shock.
- **Private Purchase** If buying from a private party, make sure to obtain all contact information from the owner. Inspect the RV carefully, possibly with a mechanic. Check the title history and get the entire purchase in writing.

Contact Us

TxDMV Enforcement Division

P.O. Box 26515

Austin, Texas 78755-0515

512-465-4205

888-368-4689

www.TxDMV.gov

enforcement@txdmv.gov

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