Tips Purchasing a Recreational Vehicle (RV)

by LEONARD KONIS

Recreational Vehicle is a $10.4 billion industry. Recreational vehicles are purchased for many reasons, including to travel long / short distances, and a secondary home on wheels. Not everyone may enjoy the comforts or style of living in a RV. Anyone that enjoys driving, being closer to nature, saving money staying in a hotel / motel plus meals, and enjoys sightseeing. Consider first renting an RV before investing money, to understand the lifestyle having a recreational vehicle.

Purchasing an RV is similar to purchasing a house, except on wheels. Purchaser should consider the following, when selecting a recreational vehicle: Driving an RV requires additional skills than driving a car. When backing up, beware of the height of obstacles, behind you, such as overhangs, trees, stumps, which can cause extensive damage. These obstacles may not be visible in vehicle mirrors. Certain Class type of driving license is required. Check with your car insurance company, if there is any additional coverage required driving an RV. Consider the manufacture's reputation and recommendations from publications.

Loans for purchasing recreational vehicles are available through banks, savings and loans, finance companies, credit unions, and RV dealers. Typically these loans range ten to fifteen years, and require at least ten percent down payment. Interest paid on most RV loans are tax deductible, as a home mortgage or second home mortgage. The Internal Revenue Service requirement for tax deduction: RV must have basic sleeping, toilet, and cooking accommodations.

Decide the basic use for the RV, number of passengers, and whether for short or long trips. This should be taken into consideration for purchasing a larger or smaller RV. There are seven basic types of RV's: Class â€˜Aâ€™ motor â€¢ homes are largest of the motorized RVs, for luxury travel. Class â€˜Bâ€™ motor â€¢ homes are small self-contained motor - home: Customized to provide sleeping, eating, and bathroom facilities. Class â€˜Câ€™ motor - homes provide overhead sleeping compartment, easy to drive/park, and Convenient for people with no children. Folding Trailers (Campers): Light weight with sides that collapse for towing and storage. Folding camping trailer with open-air tent camping with sleeping comforts, which are protected from weather conditions. Also, larger campers have options including: Showers, air conditioners, and furnaces. Towable (Travel) Trailers: Design to be towed by a car, van or pickup by means of bumper or frame hitch. Traveling with basic comforts of home, and adaptable for weekend or family vacations. Toy Box Trailers: Provide both cargo capacity and living facility. Perfect for active campers, have motorcycles, four wheelers, snowmobiles or other equipment. Fifth - Wheels: Design to be affixed, and towed by pickup equipment, with special hitch in the truck bed. Also, have two level units, which have the greatest living of all towable RV's. Always check with the dealership or manufacturer the towing or capacity restrictions / requirements.

Average cost for Recreational Vehicles (Information: Yahoo - 'Tips For RV Buyers')

Class "A"	$37,000 - $600,000
Class "B"	$35,000 - $50,000
Class "C"	$30,000 - $60,000
Folding Campers	$4,000 - $11,000
Travel Trailers	$7,000 - $60,000
Fifth Wheels	$37,000 - $75,000

When selecting a recreational vehicle dealer, has been in business for many years, and at the same location.

Contact the Better Business Bureau, regarding complaints against any business selling recreational vehicles. Ask the dealership, for references of satisfied customers, and inquiry how satisfied customers were, with dealership service. Look inside the dealership for any posting of letters of recommendations, and awards earned. Ask the salesperson, if the RV your interested in purchasing, comes with warranties. Most RVs come with a three year/36,000 mile warranty, and one year on components. Always, good idea, purchase an extended warranty. Extended warranty should be underwritten by companies, have "A" rating by AM Best Company, Standard and Poors or other rating company. This insures the credibility of the underwriter. Cost of the extended warranty depends on engine type (Diesel Engines cost more money), engine location, engine manufacturer (Most companies exclude Renault built engines), engine features, and vehicle age/mileage, accessories, and components.

When selecting at an RV, look for Recreational Vehicle Industry Association (RVIA) seal. This displayed on the exterior of motor - homes, travel trailers truck campers, and folding camping trailers. The seal means that manufacturer is an RVIA member, which has self-certified to comply with more then 500 safety specifications including electrical, heating, and fire protection.

When inspecting an RV, check the ceiling for any water stains, which would be a clear indication of water damage. Check the plumbing fixtures for any leaks, and enough water pressure. Carefully examine (preferable with an expert) the generator, electrical, water heater and climate control systems. When evaluating the exterior, examine the roof for any rust and visible drooping. Examine the frame, of the RV to check for bends or welding, which can indicate RV was in a previous accident. Check the drain system for the holding tanks: Easy accessibility, hose storage near dump value area, convenient location for hooking-up in campgrounds, and knowledgeable in the procedure for dumping the holding tanks with each brand of recreational vehicle. When purchasing a used RV, recommend hiring a mechanic to inspect the recreational vehicle.

Always check the owner's manual for recommended manufactures maintenance schedule for recreational vehicle. Listed is average maintenance cost per year for RV. (Information: Yahoo - 'Tips For RV Buyers'). Additional costs maybe considered for electrical, accessories, plumbing, and variety of cleaning supplies.

Class "A"	$800	-	$1,000
Class "B"	$400	-	$600
Class "C"	$600	-	$800
Folding Campers	$100	-	$150
Travel Trailers	$200	-	$400
Fifth Wheels	$300	-	$500

Recreational Vehicle shows are the best way to view the many selections of RV's Comparing the various selections, and being able to ask representatives of manufactures questions. Also, get advise from other owners of RV's. Considering purchasing, a used RV recommend buy "Dummies Guide to Buying a Pre-Loved RV," for good advise. Always, carry tools in the RV for any repair work. The Recreational Vehicle Safety Education Foundation provides, information to RV owners. Package of information, which they provide, regarding propane, weight, tires, towing, electrical, driving, fire, motor fuels, and personal safety for recreational vehicles.

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