



FEATURE ARTICLE FROM ALWAYS BEST CARE

Live Your Dream: Owning an RV

Many retired people dream of buying an RV—a recreational vehicle—and traveling around the country. Being able to carry around your own home is attractive: you don't have to pay for lodging or eating out; you can camp in some of the most beautiful places in the country. But RVers themselves warn that there are a lot of hidden costs, as well as inconveniences.

RVing is its own lifestyle, with its own clubs (which provide advice and camaraderie), websites and even language. "Workamping," for example, is working while on the road, while "boondocking" is camping where there aren't campsites and amenities; pulling off the road in the National Forest or Walmart parking lots ("blacktop boondock") are popular choices.

But before you enter this close-knit world, you need to ask yourself some questions: is this for vacations or full-timing (as RVers refer to selling your house and using your RV as your home)? Do you want the RV just for warm weather or for all year (which could necessitate having things like a heater)? What kind of RV do you need? Most importantly, will an RV's costs outweigh its benefits?

Types of RVs

Recreational vehicles can include everything from tent trailers to large motorhomes that have kitchens, bathrooms (with showers), air conditioners and even wine coolers.

Motorhomes (Winnebagos, for example) combine vehicle and living quarters, and are what most people think of when they hear RVs. They range from the largest and most luxurious (Class A) to the smaller (Class B and C).

Towables include travel trailers, fifth wheels (trailers that have a gooseneck front section that extends over the bed of the pick-up truck tow vehicle) and pop-up campers. Pop-ups are the least expensive but won't provide any protection from heat or wind. Fifth wheels tend to have more living space and are easier to tow than trailers.

Truck campers, which sit in the back of pick-up trucks, have the advantage of providing truck usage when not carrying the camper but can be difficult to drive in strong winds and difficult to secure to the truck.

Balancing Pros and Cons

Each type of RV has pros and cons as far as expense, maintenance and comfort. Besides the initial cost of buying an RV, there are many expenses you may not think about when your eyes are focused on the pleasures of the open road.

“The actual cost of owning a RV is quite high but does not offset the sheer pleasure of going where I want and when I want and sleeping in my own bed and not having to pack and unpack clothes,” commented one RVer on *RV Forum Community* about “The true cost of owning an RV, 5'er or trailer.” “That being said, I would probably have a heart attack if I calculated the true cost of going so I am not going to do it.”

“An RV is not a good investment,” wrote another RVer. “They are expensive to buy, expensive to keep, and you'll never get anywhere near what you paid for it when you sell. If you have the money, they are a wonderful way to see the country and build memories with your family. My parents had a truck/camper rig and towed a ski boat. We went camping all over California, and I will never forget the good times we had together.”

Average prices for a motorhome range from \$50,000 for a Class C motor home to about \$120,000 for a Class A (according to RVBasics.com, quoted in *The Nest*). Campers and towables, of course, will be less. Used RVs can be had for \$10,000 to \$100,000. Although renting an RV can be expensive—around \$100 a day—many RVers and others recommend trying one out before you buy; it's a good way to see if you're compatible with the RV lifestyle or if you should go back to staying at maintenance-free resorts.

Any costs need to be weighed against the expense of traveling without an RV: vacation lodging, plane fares and eating at restaurants, to name the biggest. When determining whether owning an RV makes financial sense you need to know how much you will use it. If only a few times a year, the cost of an expensive RV might not be worth it; if you travel six months of the year, you could break even on your purchase in a short amount of time.

“Something that is different about a motorhome on the road is the extremely expensive cost of breaking down and having to be towed back somewhere, then being stuck in a shop for several days,” writes an RVer on the forum website. “The tow fees, motel bills, etc., can be a real shock. There are various insurance plans for that, and I think that's something to consider. Remember that down time, the time you cannot live in the motorhome for any reason, can be very exasperating and expensive.”

Maintenance Costs

Upkeep on an RV can be expensive. It includes:

- Fuel costs (average 5 to 15 mpg for gas for a motorhome)
- Insurance
- Licensing and registration fees
- Camping fees, averaging \$25 a night
- Routine and unexpected maintenance costs
- Roadside assistance plan
- Tire repair and replacement
- Engine and drive-train repairs
- Road-hazard expenses, such as towing
- Off-season storage fees. Most cities will not allow you to store your RV on your property, which means you will need to pay between \$50 and \$100 per month in a storage facility.

One big expense is the tow vehicle or small vehicle to be towed. Many who buy a motor home like to attach a smaller car, so they can take short trips (such as into town) without the hassle of negotiating narrow city streets and small parking lots in a big rig. In fact, just learning to drive a motorhome can be an adjustment. And, those preferring a towable vehicle might need to upgrade to a higher-performance car plus some kind of tow hitch.

Besides the costs, there are other issues to consider. An RV has lots of maintenance, such as winterizing the tanks in the fall and purifying those same tanks in the spring. On the road, you will need to dump your sewage tank every few days.

Of course, the nonmonetary advantages of having your own home as you travel are many. One is being able to take your pets (instead of searching for hotels and motels that allow pets).

But two of the biggest benefits cited by RVers are the freedom and ability to explore the country, and go where your heart (and maybe relatives) leads you. The other is the social relationships: the camaraderie among RVers, the impromptu shared meals and conversations at RV parks and campgrounds, which can lead to long-lasting friendships.

“I do have to echo the sentiments of others, though, about the intangible value of meeting some very interesting and nice people, seeing some great places, and having what appears to be tremendous freedom,” concludes an RVing couple. “That, in itself, is a powerful intoxicant, and we all know what the misuse of intoxicants can lead to.”

Resources

The Internet has many informal websites, that is, from people who are RVers themselves and love to share information —everything from how to fix an engine to recipes from the road. One of the most comprehensive is RV Lifestyle Experts <http://www.rvlifestyleexperts.com>, but other suggestions can be found in “Sources” at the end of this article.

www.RVNetlinx.com, a good site for information on almost every manufacturer's RV club, also provides a list of campground directories with links. Many general RV websites recommend campsites, such as ones that are convenient or scenic, for example.

One good resource is joining a membership club, which can provide a social organization, technical assistance, emergency services, mail and message services, campground discounts and a clearinghouse for information about RVing. Along with clubs for owners of specific RV brands and special interest groups (such as singles or motorcycle owners), there are many multipurpose clubs to join, which charge a nominal fee.

One of the bigger ones is The Good Sam Club, which has a membership of over 1.5 million members and offers benefits and services, a monthly magazine, rallies, local chapters and campground and service providers' discounts. Two others are the Escapees RV Club and FMCA (Family Motor Coach Association).

Sources

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