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REAL ESTATE HOMES

# How Do Full-Time RVers Get Mail or Pay Taxes? 'You Can't Just Fly by the Seat of Your Pants.'

Life on the road might seem more carefree than living in a house, but everyday logistics don't always come as easy

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After Covid-19 decimated the hotel industry and caused closures throughout the nation, Wendy Heineke, 55, found herself at a crossroads. With 35 years of experience, she resigned from her position as a senior vice president at a hotel real-estate investment trust, sold her house in Maryland and hit the road full time in a 42-foot luxury motor coach with her fiancé, Jimmie Steinberg, 53, a serial entrepreneur.

The first year was uneventful, and the couple had “an amazing experience” in the \$635,000 RV, Ms. Heineke said, traveling 16,000 miles criss-crossing the country. But then they faced an unexpected challenge.

The couple had paid \$5,500 in March 2022 to reserve a spot at an RV resort in Webster, Fla., hoping to move their rig to a warm location for the winter. A month before their lease was scheduled to start, the lot owner defaulted, refusing to honor their lease.

“It was very stressful,” Ms. Heineke said. “We had to find something for the winter, but Florida was filling up.”

Locating a new spot was no easy task. There are currently 1.6 million RV campsites in the U.S. and a record 11.2 million households own RVs, according to 2021 data from the RV Industry Association, a trade group. About 400,000 of those RV owners are considered full-time RVers, many of whom chase warm temperatures and reserve their spots many months in advance.

Ms. Heineke and Mr. Steinberg, who usually move every five to seven days, solved their problem by purchasing a lot at an RV resort in Foley, Ala., where they'll spend winters. The lot, which cost \$250,000, includes a small “casita” with indoor and outdoor kitchens and a shower.

Full-time RV living can seem like a dream, especially since the increase in remote working makes it a viable option for more people than in previous decades. But full-time RVers face logistical challenges that homeowners don't. Mail service, health insurance and even reliable internet service, vital for those with full-time jobs, sometimes require creative solutions. Avoiding interpersonal conflict and

maintaining the peace when multiple humans and pets live 24/7 in small spaces is a necessity. Those who make a go of it have one thing in common, says Ms. Heineke. “You have to be a pre-planner in order to do this,” she said. “You can’t fly by the seat of your pants.”

Dylan Houston has been a nomad since 2019. Mr. Houston, 38, and his wife, Ava Waits, 36, have been living full time in a RV since they hit the road three years ago for a three-month trip and never came back.

“We both worked remotely, and we loved to travel,” said Mr. Houston, who leads customer support for a software company. “The magic of waking up somewhere new makes even the worst days at work better. You’re scratching the itch for discovery and exploration.”

They upgraded their RV a few times before purchasing their current rig about 18 months ago—a 35-foot-long 2001 Safari Zanzibar motor coach that cost \$35,000. The couple now shares just 240 square feet with their two dachshunds, Melon and Boomer, and their son, Koa, born in July in Tucson, Ariz.

The two camped at an RV resort in Tucson until Dec. 27 and are currently in New Mexico, with plans to head to Utah in the near future. Although Washington state is their legal domicile—the place they intend to permanently live and ultimately return to—they are on the road full time, spending about two weeks in each location they visit and often staying free on public land, which allows them to reduce their monthly living expenses to about \$1,200. Medical records for Koa’s routine appointments will be forwarded in advance to local pediatricians.

Mr. Houston said the couple plans to be on the road full time for another three to five years and then, when Koa approaches school age, they’ll decide where to put down roots. But they feel no pressure to do so. “This is not camping,” he said. “We have space to spread out as a family. We have an ice-maker, the biggest fridge you can get in an RV, internet service, videos, TV. Whatever we need to feel normal, we have. This doesn’t feel temporary.”

State income taxes are another issue nomadic full-timers may encounter. According to Stefi N. George, a tax attorney at Akerman LLP in New York City, there is a common misconception among RVers that liability for paying state income taxes doesn’t kick in unless you spend at least six months in a particular state.

“Many people don’t know or understand the rules,” she said. “And some states don’t even know how to interpret their own rules under this new normal of remote work.”

Ms. George said that while every state has different rules on what triggers state income taxes to be due, some states tax RVer income even if they are technically domiciled in a nontax state like Florida or Texas. Other states may claim an RVer is liable for state income taxes even if that person works for just one day in that state or if they only work online. That is why she suggests that RVers consult a tax adviser before embarking on a nomadic lifestyle and then review their situation periodically because tax laws in a particular state may change over time.

Mr. Houston said he relies on his employer to manage any necessary withholding and reporting for state income taxes. He said the company is fully remote and uses an outside contractor for human resources and payroll management, and he consults with a CPA as well.

“Traveling in an RV may not be harder than living in a home full time, but it is different,” said Georgianne Austin, a spokeswoman for Escapees RV Club, a membership organization and support network for RVers. “It may seem like a lot to figure out, but once you get established, it just becomes second nature.”

One issue that can stop a full-time RV lifestyle in its tracks is a broken-down rig. Repairs and maintenance of an RV can often take days, if not weeks, due to a shortage of qualified RV technicians, according to Brett Davis, president and chief executive officer of National Indoor RV Centers, a full-service RV retailer that offers sales and service. Finding technicians to service a rig requires extensive planning. “There are as many RV technicians today as there were in 1998 even though the industry has exploded,” he said. “And the complexity of these coaches is far greater today.”

Although they have had few issues with their rig, Ms. Heineke and Mr. Steinberg have already planned to have warranty work performed by the manufacturer. In March, Mr. Steinberg will drive 900 miles from their RV resort in Alabama to Decatur, Ind., to drop the coach off for a few weeks. He’ll then return to Alabama, where the couple will stay in their studio-style casita until the RV is ready, and then he’ll repeat the trip.

Anne Klumpp, 51, who is retired from a 25-year career in the wine industry, refers to herself as an estate manager. “We travel full time and move every two to four weeks, so every time we move, I have to research where the grocery store is, transfer prescriptions to the nearest Walgreens, make an appointment at a different groomer for the dog, research dentists and make medical appointments.”

Ms. Klumpp lives in a 2015 Entegra Aspire, a 44-foot-long Class A motor coach, with her husband, Brian Klumpp, 49, who works full time as a risk manager for a tech startup. The two paid \$210,000 in 2019 to buy the vehicle used, but a current model would cost \$627,000. They have all the comforts of home: plenty of space to work, a fireplace, a full-size residential refrigerator, a king-sized bed, a washer/dryer, four televisions and 1½ bathrooms.

The couple are members of Escapees, so they use the club’s mail-forwarding service. Since Mr. Klumpp needs strong and reliable internet service for his job, they invested in a Starlink satellite system, paying \$599 for the dish and \$135 per month. They also have cellphones on two separate carriers. Health insurance is provided by Mr. Klumpp’s employer.

Originally from Michigan, the couple sold their house and a 35-foot sailboat to pursue Mr. Klumpp’s dream to live a nomadic lifestyle. Now domiciled in South Dakota, which has no state income tax, they “chase 70 degrees,” Ms. Klumpp said, planning their trips to enjoy perfect weather wherever they are. They recently installed a solar-power system and upgraded to lithium batteries in the RV so they can spend more time off the grid, rather than in campgrounds.

And although the couple is living full time in less than 400 square feet, along with their mini Australian labradoodle, Skipper, there are few conflicts. Ms. Klumpp gets up early, walks the dog and enjoys a cup of coffee by herself, while Mr. Klumpp stays up late at night and has personal time then.

“If you don’t have a good relationship with your spouse before you live the RV lifestyle, you might not want to live the lifestyle,” she said. “Challenges will only magnify in a small space.”