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## **LEMON AID – TIPS FOR CAR BUYERS**

There's no doubt about it: we don't simply own our automobiles, we develop a relationship with them. From giving them nicknames to fussing over their weekly wash, we spend more "quality" time with our cars than we do with many of our relatives. However, when it comes to the process of purchasing a motor vehicle – whether new or used – the experience can be both daunting and excruciatingly painful. But there is a way to ease the way. Before embarking on your next car purchase – even before you go window-shopping and risk falling for a heart-breaker – a little bit of planning and research can go a long way toward ensuring that the road you and your next car travel together will not be a rocky one.

### **FIRST STEP: DO YOUR HOMEWORK!**

#### Define and Prioritize Your Needs – Create Your Own "Car Profile"

In order to prepare for a vehicle purchase, you need to know what you're looking for, before you start looking. And a good first step in that direction is to create a "Car Profile" for yourself: identify what you need, what you want, and then identify the kind of car that will best mesh the two.

Under the "what you need" category, identify the kind of driver you are (Heavy on the gas? Slow and steady?), the kind of driving you do (Lone highway commuter? Busy city carpooler?), and any special activities your vehicles are normally tasked with performing (Hauling a boat? Weekend nursery or gardening center trips?). Then identify the vehicle features that best fit those needs. If you have to navigate busy, congested thoroughfares that require frequent merging and maneuvering, you might not

want a four-cylinder subcompact. Don't know much about engines, or cars in general? A trusted adviser or some general background research can be critical.

Under the "what you want" category, consider the features of your present vehicle that you have enjoyed (maybe that center console cupholder?), the features you know you don't want again (how on earth will you ever get last week's chocolate sundae treats for the soccer team out of the beige upholstery??), and any features you may have wished for along the way. Don't forget to include the basics, such as color and style preferences.

Then review each of your lists, prioritize them, and mesh them together to create your personal "Car Profile." Be sure it is a realistic list with enough information to guide you in the right direction. Be it a sporty SUV with a tow package or a stately sedan that gets great gas mileage in the city, you need to know what you're looking for *before* you begin looking.



Research, Research, Research!

Now that you have identified what you want, how do you find it? Don't just focus on a single manufacturer's vehicles; focus on your profile, and hit the books.

First: find out what is available. Your local library is a good, and economical, place to start. Begin your search with a buyer's guide – both *Consumer Reports* and *Consumers' Digest* publish yearly buying guides that contain handy, comprehensive reviews of the year's new vehicles. Check with the reference librarian for more options. Even if you're looking for a used vehicle, your library should have access to back issues, and *Consumer Reports* also provides used car ratings in its annual automotive issue that are based on consumer input.

Next: make a list. With your Car Profile in hand, look over the buyer's guides to identify the models that are potentially a good fit with your profile.

Made your list? Now check it twice. Just because you've identified the models that might work for you doesn't mean you're ready to start test-driving. There is a wealth of information available that you should review before committing to the time and effort of a test drive; you just need to know where to look, and what you are looking for.

- Reliability/Performance ratings. There are a number of organizations that test new vehicles, and publish the results of those tests. Some also collect and publish reliability information on used vehicles. For model-specific information, look at:

- Consumer Reports: [www.ConsumerReports.org](http://www.ConsumerReports.org)
  - Consumers' Digest: [www.consumersdigest.com](http://www.consumersdigest.com)
  - Edmunds: [www.edmunds.com](http://www.edmunds.com)
  - JD Power: [www.jdpower.com](http://www.jdpower.com)
  - MotorTrend: [www.motortrend.com](http://www.motortrend.com)
  - Road and Travel Magazine: [www.roadandtravel.com](http://www.roadandtravel.com)
  - Car and Driver Magazine: [www.caranddriver.com](http://www.caranddriver.com)
  - Cars.com: [www.cars.com](http://www.cars.com)
  - ConsumerGuide Automotive: [www.auto.consumerguide.com](http://www.auto.consumerguide.com)
- Safety ratings. For defect, recall and crash test information on specific models, be sure to check these sites:
    - NHTSA (National Highway Traffic Safety Administration): [www.nhtsa.gov](http://www.nhtsa.gov) and [www.safercar.gov](http://www.safercar.gov) .
    - IIHS (Insurance Institute for Highway Safety): [www.iihs.org](http://www.iihs.org)
  - Service bulletins issued by manufacturers. Service bulletins are issued by manufacturers for a variety of reasons, and represent the manufacturer's solution to various issues discovered with specific models. These are available on the NHTSA website, and can not only assist you in identifying potential problem vehicles, but can also guide you to specific issues to focus on during a test drive.
  - Online forums. An online search for any make and model vehicle is likely to lead you to a forum where owners of those vehicles may alternatively glorify or vilify their cars. These comments can also be a good resource for identifying issues that you should look for during a test drive. But remember, different people have different sensibilities, and what might drive one person crazy won't even be noticed by another: one man's 'clunk' is another man's ... well, you get the idea.

Last: narrow your choices. Now you're ready to choose which vehicles to test drive. Be sure to include several choices, because you never know what the test drive will show. You also want to leave yourself with back-up options, in case your top choice is unavailable or ends up outside your price range.

## **NEXT STEP: HIT THE STREETS!**

Don't underestimate the importance of the test drive: this is where all of your hard work can really pay off. But be sure that the test drive meets your needs, and not those of the salesperson. Here are some tips:

- Arrive at the dealership with plenty of time to inspect and test drive your target vehicles; you don't want to be rushed.
- Don't let anyone else rush you. Even if it's nowhere near the end of the day, the salesperson may be in a hurry to get you to the negotiating table. Don't let it happen. Take whatever time you need to get a realistic feel for how each vehicle operates and performs.
- Before or after the test drive, open and close the doors, hood and trunk. Walk around each vehicle, paying attention to the paint, the fit of the trim, the condition of the engine compartment and undercarriage. Look under floor mats or loose carpeting. If the vehicle is used, you want to pay particular attention to any evidence of body work that might indicate an accident history, or evidence of water damage (such as rust, corrosion, sediment or water marks) that might indicate exposure to flood waters.
- Before you start the test drive, identify and operate everything within reach: lights, wipers, sound system, climate-control system. Where is the horn? How are the brights turned on? Automatic window washer? Master window control? Cup holders? Navigation system? You're testing not only the operation of these features, but also their placement and the quality of the 'hardware.'
- Use all of your senses when inspecting a vehicle, not just your sense of sight. Do you smell mold or mildew from the carpets or the climate-control system? Does the paint finish feel rough? Do you hear rattles from the doors, or a knock in the engine?
- What route does the test drive normally take? Does it include both city and highway driving? You want your test drive to include the type of driving you usually do on a day-to-day basis. If possible, take the car along the route you most frequently drive.
- Drive the vehicles the same way you drive your own vehicle. If the salesperson encourages you to change the way you drive, find out why. Unless you're willing to make those changes permanently, you may want to consider another vehicle.
- Ask questions. If you get answers that are not satisfactory, or that promise improvement after a "break-in" period, or that assure you an alignment

will fix everything, think twice about making a commitment to purchase; it may be safest to assume that what you see - or feel - will be what you get.

## **BEFORE YOU SAY 'I DO'**

Think you're ready to make a commitment? Before you decide to tie the proverbial knot, or at least before you begin negotiations, there are a couple more steps you might want to take:

- At the top of the list, if you are considering a used car, should be a vehicle check through the National Motor Vehicle Title Information System (NMVTIS). This system, which currently includes vehicle and title information from 36 states, will eventually enable individuals "to access and verify key automobile titling information" on a nation-wide basis. How do you know if the vehicle you're considering has been stolen, been declared to be a "lemon," or has salvage, flood or accident issues? Visit [www.nmvtis.gov](http://www.nmvtis.gov) to find out how to check. Be sure to have the vehicle's VIN (Vehicle Identification Number).
- The attorney general's office, motor vehicle agency or consumer protection agency of your state may identify vehicles that have been repurchased under the state's "lemon law" on the agency web site. Some of the IALLA member states provide this information. You can find more information about this by clicking on this link [http://www.ialla.net/law\\_contacts.htm](http://www.ialla.net/law_contacts.htm)
- You may also want to utilize one of the commercial companies that provide vehicle history information. A vehicle history report can give you information about a used car's service history, as well as information relating to salvage, flood or accident issues. Remember, however, that these sources are not failsafe as the information you get from these services may be inaccurate or incomplete. Note that a fee likely will be charged for the information.

Carfax ([www.carfax.com](http://www.carfax.com))

AutoCheck ([www.autocheck.com](http://www.autocheck.com))

- If you are buying a used car, you should hire an expert to look over the vehicle. Much like a home inspection when you're buying a house, a vehicle inspection by a good mechanic can identify problems that might be serious, but not be obvious to the non-expert.
- A warranty repair history or service history can tell you a lot about a car, whether new or used. For a new car, you can find out how long the vehicle has been "sitting" at the dealership, whether any repairs or after-market accessories

have been added, and whether the vehicle has needed any repairs. For a used car, you can find out how diligent the owner has been about servicing the vehicle, as well as any problems that have been experienced.

While the steps outlined above cannot guarantee you a problem-free ride, they can help you avoid some of the “roadblocks” other consumers have run into. Happy motoring!



Additional sources:

“The Car Handbook” from the Minnesota Attorney General’s Office. This publication, as well as a number of other helpful consumer information brochures, is available on the Minnesota Attorney General’s website, [www.ag.state.mn.us](http://www.ag.state.mn.us).

The Georgia Office of Consumer Affairs’ website, [www.consumer.georgia.gov](http://www.consumer.georgia.gov), has a publication on Buying a New or Used Car, with helpful tips and links to other web sites of interest.

The Wisconsin Department of Transportation publishes a buyer’s guide, available at <http://www.dot.wisconsin.gov/safety/consumer/car/wisebuys.htm>.

The “Consumer Law Guide” from the Maine Attorney General’s office addresses new and used car purchases, as well as other consumer issues, and is available at [www.maine.gov/ag/consumer](http://www.maine.gov/ag/consumer).

If you are considering leasing rather than buying, the Federal Reserve Board has a “Keys to Vehicle Leasing” publication at <http://www.federalreserve.gov/pubs/leasing/> which provides information on leasing vs. buying, understanding lease terms and how to calculate the lease rental charge.