
DRIVING AND CARS

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DRIVING IN LOUISIANA

Requirements for Louisiana Drivers - omv.dps.state.la.us

1. Drivers License - You must have a United States drivers license to drive. To get a license visit the main OMV office and bring two forms of identification (passport, license from your country, school id, birth certificate, etc.) and a piece of mail you have received showing your Louisiana address. Be prepared for a written exam, driving exam and vision test. (You can practice driving before you have a license, but there must be a licensed driver in the vehicle.)
2. Car insurance - If you own a car, you must have proof of automobile insurance in that car, filed in your name, on the day of purchase or before. There are many automobile insurance companies, so compare prices and quotes for three companies before selecting one. Louisiana has one of the highest car insurance rates in the country; the average monthly premium is about \$200 per month.
3. Registration - You must register the car within 40 days of purchase or moving to Louisiana. Bring your license, car insurance, another form of identification, your car title, the car bill of sale, current registration from the previous owner, an odometer disclosure statement, and proof of finance (how you paid for the car) to the main OMV office. First time car registration will cost approximately \$75 plus a 9 percent (%) tax on the sale price of the car. Biannual (every two year) renewal of the registration will cost approximately \$45, and is based on the value of your car.
4. Inspection - Inspection allows the state to know that your car is in good driving condition. Bring your car an approved inspection station (a gas station or mechanic with an orange state inspection sign) with your driver's license, current registration and insurance. The cost is \$18 per year.
5. Understand and obey traffic laws - In order to receive a driver's license you will study traffic laws, but don't forget them once you start driving. Frequently forgotten rules: Give at least 3 feet of space to a person on a bicycle, stop for a person on a crosswalk if you can do so safely, always wear your seatbelt, never drive with a child who is not in a car seat (up to 4 years, booster seat up to 6 years) do not drive faster than the posted speed limit.
6. If a police car with lights on pulls up behind you - Pull over when it is safe and if he stops behind you, roll down your window to talk. He will ask for your license and car registration, and then may issue a warning or ticket. If you do not understand, tell him respectfully, and ask him to write it down.

Louisiana Office of Motor Vehicles (OMV) Main Office
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BUYING A CAR

If you choose to buy a car, buying used can save you many thousands of dollars on both the purchase cost and the insurance costs compared to a new car. The following steps can guide you in your purchase of a used car:

1. Research

1) Go to a public library or purchase a copy on-line of the "2012 Consumer Reports Used Car Buying Guide" (Data for 2002-2011 Cars/Trucks). Read through this guide to learn many important things about buying a used vehicle.

- a. Things to consider when buying a vehicle
- b. Makes (Ford, Toyota, etc.) & Models (F150, Corolla, etc.)
- c. Reliable Models & Used Cars to Avoid
- d. Reliability history of many Makes & Models (repairs that may be necessary)
- e. Pricing for used vehicles

2) Other resources that provide reliable information on the vehicles, including price ranges:

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|--------------------------|--|-------------------|
| a. Kelly Blue Book (KBB) | kbb.com | Dealer Emphasis |
| b. NADA | nadaguides.com | Dealer Emphasis |
| c. Edmunds | edmunds.com/used-cars/ | Consumer Emphasis |

3) Test drive the vehicle models you are considering.

- a. Ask a friend to let you drive their car for a few minutes
 - b. Stop by a dealership and ask to test drive one of their used cars. Be courteous to the salesperson when they try to sell you the car - That is their job. Listen to what they have to say and ask any questions you may have, but let them know that you are just looking for now.
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2. Where to Purchase a Used Vehicle

1) Individuals who list the vehicle in the newspaper or on Craig's List

- a. Buying from an individual can be a good way to buy a vehicle, but you must be careful because some people are not honest.
- b. The Advocate theadvocate.kaango.com/browse/autos-for-sale-or-lease/902/
- c. Craig's List batonrouge.craigslist.org/cta/

2) Small Car Lots

- a. Avoid buying a used vehicle from a small car lot. Many of these places buy vehicles at auctions for very little money, make minor needed repairs and then sell them to people. They typically will not guarantee the vehicles they sell.
- b. Many of these lots are on Florida Blvd and Airline Hwy in Baton Rouge

3) Dealerships

- a. A car dealership is a business that sells new or used vehicles, based on a dealership contract with an automaker (e.g. Ford, Chevrolet, Honda, Toyota, etc.). It also provides maintenance services and sells parts for vehicles.
 - b. Certified Used Car --- Automobile manufacturers take late-model used vehicles (less than five years old), put them through a rigorous inspection process, attach an extended warranty and sell them at a premium to the used-car-buying public.
 - c. Examples --- Robinson Brothers Ford, Team Toyota, Richards Honda, Brian Harris Chevrolet, All Star Nissan, etc.
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3. Find out the History of the Vehicle

- 1) Checking the available history of the vehicle can provide you with information on past accidents, registrations, or possible theft. Note: these reports may not be complete or accurate! Consider these reports only as additional information in making a decision to buy a vehicle. Good dealerships will provide you with a Carfax on their pre-owned vehicles
- 2) Find the VIN --- Vehicle Identification Number (A 17-character unique code)
 - a. Dashboard on the driver's side of the vehicle --- Stand outside the vehicle on the driver's side and look at the corner of the dashboard where it meets the windshield.
 - b. Driver's side door post --- Where the door latches when it is closed.
- 3) Check the VIN online using one of the following

a. Carfax	carfax.com	\$39.99
b. InstaVIN	instavin.com	\$6.99

4. Questions to Ask the Seller Before Purchase

Ask if the seller has any maintenance records for the vehicle. A well maintained vehicle is likely to be a better vehicle to purchase. Additional questions to ask:

- 1) Have you owned and driven this vehicle since it was new?
- 2) Why are you selling the vehicle?
- 3) How many miles has it been driven?
- 4) What is the vehicle's condition? (Interior & Exterior)
- 5) Has it been in an accident?

5. Carefully Inspect the Vehicle

Do not purchase a vehicle without looking at all of it very carefully. Walk away if the seller objects to your inspection!

- 1) Remember that most used vehicles are not in perfect condition.
- 2) Test drive on the highway to gauge acceleration and handling.
- 3) See the checklist provided on the last two pages of this document.
- 4) What you are looking for are:
 - a. Anything that would prevent you from purchasing the vehicle (i.e. Engine or Transmission Problems, Cracked Windshield, Impolite or Pushy Seller, etc.)
 - b. Problems identified will cost too much to repair
 - c. Items that you can live with or repair yourself that you can mention during negotiations, which may help you to drive the selling price down.
- 5) Consider having a mechanic inspect the vehicle -- ask for a Used Car Inspection. This will cost approximately \$150 at most mechanics, but the knowledge could protect you from buying a car that requires hidden repairs.

6. Before you Start to Negotiate the Purchase Price

- 1) Know the maximum amount you are willing to pay for the vehicle, and always be prepared to walk away from negotiations if the seller is unwilling to meet your price.
- 2) Do not get emotionally attached to the vehicle. Do not let the seller see that you are very interested in the vehicle.
- 3) Make Arrangements with Your Vehicle Insurance Provider for Insurance
 - a. They will want to know the Make, Model, Year and VIN for the vehicle you are buying

- b. They will create an account for you in the event you purchase that vehicle
 - c. Be sure to write down their phone number so that you can call them from the dealership
 - d. They will fax insurance information to the dealership one you purchase the car, or they may be able to email the paperwork directly to you.
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7. Negotiating the Purchase Price

- 1) If you're shopping as a couple, make sure you both know the maximum price you will pay and what questions you will be asking. When one person gets up to walk out, the other must get up too!
 - 2) Make an offer. Most dealers build about 20% gross margin into the used car's asking price. That means they ask for 20% more than what they paid for it. So offer 15% below the asking price.
 - a. EXAMPLE: List price for used vehicle is \$5995 (100%). The seller may have paid about \$4796 (80%) for the vehicle. So your first offer should be something like \$5095 (85%). Your second offer should be something like \$5395 (90%).
 - 3) After making an offer don't say anything more and politely wait for the salesman to speak. He will probably say stuff like --- "I can't sell that car for that amount!"; "You're getting a great deal at that price!"; etc. Politely tell him that you have been watching the used car market and have a good understanding of what used cars are worth. You also understand that they need to make a profit, but the closer they can get to that wholesale price, the more likely you will buy it.
 - 4) The salesperson may act insulted. He will likely go to the back to talk with his manager, which is a normal part of the process. He is going to try to make you feel like you are preventing him from making any profit and he's doing everything he can to bring the price down. Don't let guilt or obligation get to you. This is simply how they do business. You want to buy a car; he wants to sell one. If he doesn't like your offer, he won't take it.
 - 5) You can also point out things that you noticed during your inspection that makes the car less desirable. Dealers want to move the cars off the lot, the faster the better. Point out that the car doesn't have a working CD player, has a big tear in the seat, etc.
 - 6) If he counter offers with a higher number, ask for 10% below the asking price. If he counters again, thank him for his time and get up to leave. He may ask you to wait so that he can ask his manager one last time. He may come back and say that the manager has agreed to your price or ask you to come up just a little more. If your last offer was your maximum, tell him you are sorry, but that was your best price for that car. He may then say that it is a deal. A profit is a profit, no matter how slim it is!
 - 7) Turn down dealer add-ons. If you're buying a used car from a dealer, they may try to sell you a bunch of add-ons like rust proofing or detailing. Just say no.
 - 8) Be ready to walk away. In any negotiation, be ready to walk away. Be flexible in your choice and don't get too attached to one car. Remember, there are plenty more vehicles for sale.
 - 9) If at any time during the negotiating process the salesperson becomes pushy, aggressive, intimidating or disrespectful, get up and immediately leave the dealership! You do not want to do business with anyone who treats their customers that way!
 - 10) "Confessions of a Car Salesman" Updated for 2009:
edmunds.com/car-buying/confessions-of-a-car-salesman-updated-for-2009.html
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8. Extended Warranty or Gap Insurance

- 1) Should you get an Extended Warranty? Probably not! For more information read Edmund's "Five Questions To Ask Before You Say Yes to an Extended Warranty" www.edmunds.com/auto-warranty/five-questions-to-ask-before-you-say-yes-to-an-extended-warranty.html
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9. What Happens When You Purchase a Vehicle

- 1) Sign a Purchase Agreement with the seller or dealer, in the presence of a notary. A notary is an official witness for paperwork and will have a small fee.
- 2) Contact Your Vehicle Insurance Provider for Proof of Insurance
- 3) Go to the Office of Motor Vehicles (OMV) Bring your license, car insurance, another form of identification, your car title, the car bill of sale, current registration from the previous owner, an odometer disclosure statement, and proof of finance (how you paid for the car) to the main OMV office.
 - a. First time car registration will cost approximately \$50 and will include the vehicle license plate. Biannual (every two year) renewal of the registration will cost approximately \$45, and is based on the value of your car.
 - b. Pay State Sales Tax (9%)
 - c. Sign Title -- Transfer ownership to you, cost \$18.
 - d. Pay for other fees.
 - e. Be prepared to pay by cash or check.

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Used Car Appendix

<http://www.dmv.org/buy-sell/used-cars/used-car-work-sheet.php>

Because private sellers are not bound to the same strict oversight as dealerships, you, to protect yourself, must adopt a scrupulous mindset when inspecting a used vehicle of interest. To help you discern if the vehicle is worthy of buying, bring the following items with you for inspecting the vehicle:

- A notebook and pen for notes and recording the VIN, mileage and asking price
- Paper towels for checking the engine oil
- A small flashlight for looking under the vehicle for leaks and corrosion
- A small magnet for detecting concealed body work
- A CD for testing the vehicle stereo
- If possible, an Auto History Report
- Inspection checklist (detailed below)

Exterior

- Windshield free of cracks
- Body panel colors match
- Magnet adheres to all steel body panels
- Fresh paint job (if yes, it could be to conceal rust)
- Seams where the trunk and hood close are properly aligned
- Seams where doors and fenders meet are properly aligned
- Free of body scratches and dents
- Windshields wipers and blades in good condition and fully functional
- Headlights and directional lights intact and fully functional

Tires

- Tires are a reputable brand name (Michelin, Bridgestone, Goodyear)
- Tires are all of the same make
- Tires are free of any cuts, bubbles or cracks
- Tread worn evenly (uneven wear indicates alignment and suspension problems)
- Spare tire inflated, jack and lug wrench on vehicle and fully functional

Engine

- Free of fluid or oil leaks
- Oil filler neck not coated with thick, black deposits
- Battery terminals free of corrosion
- Oil dip stick free of dark black oil (old oil or bad engine) or whitish brown foam (coolant leak)
- Free of smoke and odors while engine is running
- Exhaust pipe emissions are neither blue (indicates engine burns oil) or black (indicate excessive oil consumption)

Suspension

- Vehicle rests level and all corners respond the same when bouncing
- When bouncing the vehicle's corners, no creaking noises are made (drive with open windows and music and air conditioning off to hear everything)

Interior

- Seats unworn and free of cracks
- All doors and Trunk open and close freely
- Lacks a heavy scent of air freshener (may indicate something is being concealed)
- All gauges work
- No dashboard warning lights remain illuminated (No Check Engine, ABS, etc. lights after starting)
- Stereo works
- Heater & Air Conditioner works
- Windshield wipers work & Windshield wiper fluid dispenses properly
- All seats equipped with functional seat belts & Adjust properly
- Power windows operate properly
- Sunroof opens and closes properly (if applicable)
- Vehicle alarm works (if applicable)
- Trunk and driver-side door lock and unlock with key
- Hazard lights and headlights, and bright lights function properly

Frame

- No signs of crumpling or straightening inside the trunk
- Frame holes just inside outer edge clean and free of scratches

Automatic Transmission

- Transmission fluid looks clean, not dirty or gritty (no indicates possible internal transmission problem)
- Transmission neither slips nor delays when driving

Manual or Standard Transmission

- Each gear shifts smoothly
- No grinding noises when in reverse

Brakes

- Vehicle steers straight and does not pull to one side when applying brakes
- Parking brake engages and disengages freely
- No grinding noises when applying brakes

Steering

- Vehicle does not drift to one side when steering straight
- Vehicle is stable; no shaking or vibrating
- No resistance, clicking or clunking in the steering wheel when turning

Miscellaneous

- Vehicle owner's manual located in the glove compartment
- Instructions included for any accessories
- Review available service and repair records
- Check title to be sure it is clear and is not a "Reconstructed Vehicle"

Other Insights

- Don't feel rushed while inspecting
- Use any flaws against the asking price