

Navigating Your Tax Obligations as New Full-Time RV Travelers

This report provides guidance on the federal and state tax filing requirements for an elderly couple who have recently transitioned to a full-time RV lifestyle after selling their home in Texas. It addresses the implications of their Texas domicile, the use of a Missouri mailing address for pension income, a temporary stay and gambling winnings in Colorado, and other relevant tax considerations.

1. Navigating Your Taxes as Full-Time RVers: A Guide for Your New Lifestyle

Transitioning to a full-time RV lifestyle brings newfound freedom but also introduces complexities to tax planning, particularly concerning where one is considered to be "living" for tax purposes. Understanding the distinction between "domicile" and "residency" is paramount.

- **Understanding Your Tax Home: Domicile vs. Residency**

- Why Domicile Matters for RVers:

For individuals who travel extensively, such as full-time RVers, the concept of "domicile" is critical. Domicile refers to one's legal permanent home—the place an individual intends to return to, even after prolonged absences.¹ It is distinct from "residency," which can be more temporary and often relates to physical presence in a location.¹ While an individual can have multiple residences, they can only have one domicile at any given time. This distinction is fundamental because domicile primarily impacts state-level taxation, such as income and estate taxes, as well as other legal matters like voting rights and estate planning.¹ For full-time RVers, correctly establishing and maintaining a domicile in a tax-favorable state is a key financial strategy.

- Establishing and Maintaining Your Texas Domicile (Key actions and evidence):

Given the couple's lifelong history in Texas, this provides a strong foundation for their Texas domicile. However, with the sale of their physical home, a traditional anchor for domicile, it becomes essential to deliberately establish and document other ties to Texas that are consistent with an RV lifestyle. Texas is an attractive domicile state due to its absence of a state income tax.⁴ Key actions to solidify and maintain Texas domicile include:

- **Texas Mailing Address:** Utilizing a Texas-based mail forwarding service, such as those offered by Escapees RV Club in Livingston, Polk County, can provide a stable physical address for legal and official correspondence.⁶

- **Driver's Licenses and Vehicle Registrations:** Obtaining and maintaining Texas driver's licenses and registering all vehicles (including the RV) in Texas are crucial indicators of domicile.⁸ New Texas residents are generally required to update these within 30-90 days.¹⁰
- **Voter Registration:** Registering to vote and actively participating in Texas elections demonstrates civic ties to the state.⁸ Mail forwarding addresses can often be used for voter registration purposes by RVers.¹⁰
- **Banking and Financial Relationships:** Establishing and using bank accounts with Texas-based financial institutions reinforces financial ties.⁶
- **Professional Services:** Engaging Texas-based professionals such as doctors, dentists, attorneys, and accountants can further demonstrate an intention to make Texas one's permanent home base.¹
- **Estate Planning:** Updating wills, trusts, and powers of attorney to reflect Texas law and jurisdiction is a significant step in declaring Texas as one's permanent legal home.⁶
- **IRS Address:** Officially changing the address on file with the IRS to the Texas address using Form 8822, Change of Address, is an important administrative step.¹⁵
- **Affidavit of Domicile:** Some RVers choose to file an Affidavit of Domicile, a notarized statement declaring Texas as their home, which can be filed with the local court in their chosen Texas county.⁸

The lifelong Texas residency before commencing RV travel provides a robust historical basis for the Texas domicile claim. However, the sale of their fixed home means that proactive and consistent demonstration of ongoing Texas ties through these alternative means is now more critical than ever to benefit from Texas's tax advantages.

Table 1: Key Actions to Establish and Maintain Texas Domicile as an RVer

Action	Why It's Important for Domicile	Documentation to Keep
Texas Driver's License/ID	Strong indicator of primary state identification.	Copy of license/ID.
Texas Vehicle/RV Registration	Shows vehicles are based and taxed in Texas.	Registration documents, insurance cards.

Texas Voter Registration	Demonstrates intent to participate in Texas civic life.	Voter registration card, record of voting.
Texas Mailing Address (Mail Forwarding)	Provides a consistent physical address in Texas.	Agreement with mail forwarding service, mail received at this address.
Banking in Texas	Establishes financial ties to the state.	Bank statements from Texas accounts.
Professional Relationships (TX)	Doctors, lawyers, accountants in TX show community integration.	Receipts, correspondence with Texas professionals.
Estate Planning Documents (TX Law)	Indicates intent for Texas law to govern personal affairs.	Copies of wills, trusts, powers of attorney reflecting Texas jurisdiction.
IRS Form 8822 (Change of Address to TX)	Official notification to federal government of Texas address.	Copy of filed Form 8822.
Physical Presence & Community Ties in TX	Spending some time in TX & local connections strengthen claim.	Logbook of days in TX, membership cards (clubs, church), receipts from TX activities.

* **The Missouri Mailing Address: Implications and Precautions:**

Using the children's Missouri address for receiving mail, including pension checks, is understandable for convenience. However, it's important to recognize that a mailing address in a state with an income tax, like Missouri, can be one of several factors that state tax authorities consider when evaluating residency or domicile, particularly if other ties to the declared domicile state appear weak or if new connections are formed in the mailing address state.[17, 18]

While a mailing address alone typically does not establish domicile, directing a significant income stream like pension payments to a Missouri address creates a more tangible link to Missouri than general mail forwarding. This could potentially invite scrutiny from the Missouri Department of Revenue if the couple's Texas domicile is not clearly and actively maintained and documented. Missouri has its own residency rules and taxes the income of its residents.[19, 20] If Missouri were to successfully challenge their Texas domicile and deem them Missouri residents, their pension income could become subject to Missouri tax. Therefore, robust evidence of Texas domicile is crucial to counter any potential misinterpretation arising from the Missouri mailing address.

* **Potential Challenges to Domicile (e.g., extended stays elsewhere, audit triggers):**

Full-time RVers must be aware of actions that could inadvertently undermine their chosen domicile or attract the attention of tax authorities in other states. Common "red flags" that might trigger a residency audit include spending more than 183 days in any single state other than the domicile state, establishing significant financial or social ties in another state (such as owning property, business activities, or children in local schools), or maintaining a former home in a high-tax state.[3, 18, 21] Some states are particularly assertive in pursuing individuals they believe should be classified as residents, especially if it involves a move from a high-tax state to a no-tax or low-tax state.[21, 22]

Although Texas is considered an "easy" state to establish residency in, primarily due to its lack of state income tax [16], this does not automatically shield individuals from the tax laws of other states. If the couple's travel patterns lead them to spend a substantial amount of time in another state (e.g., more than the common 183-day threshold), or if they develop significant connections there, that state could attempt to assert residency and taxing rights based on its own criteria.[3, 18] The burden of proof typically falls on the taxpayer to demonstrate non-residency in the challenging state and continued domicile in their declared state.

Therefore, meticulous record-keeping is essential. This includes maintaining a detailed log of travel, noting the number of days spent in each state, and preserving all documentation that supports their Texas domicile.[3, 23] This diligence is the best defense against potential challenges to their domicile status.

2. Federal Income Tax Requirements

Regardless of their mobile lifestyle, the couple remains subject to U.S. federal income tax laws. Several aspects of their recent life changes have specific federal tax implications.

- Do You Need to File a Federal Tax Return? (Thresholds for seniors, married filing jointly)

The Internal Revenue Service (IRS) sets annual gross income thresholds that determine whether an individual is required to file a federal income tax return. These thresholds vary by filing status, age, and whether one is claimed as a dependent. For individuals aged 65 or older, the thresholds are slightly higher. Table 2: Federal Filing Thresholds for Seniors (Married Filing Jointly - Tax Year 2024)

(Based on IRS information for the 2024 tax year, typically filed in 2025)

Filing Status	Gross Income Threshold to File
Married Filing Jointly (both spouses < 65)	\$29,200
Married Filing Jointly (one spouse 65 or older)	\$30,750
Married Filing Jointly (both spouses 65 or older)	\$32,300

Source: [24, 25]

Given their income sources, which include pension payments, proceeds from the sale of their home, and gambling winnings, it is highly probable that their gross income will exceed these thresholds, necessitating the filing of a federal income tax return (Form 1040 or Form 1040-SR for seniors).

- Reporting the Sale of Your Texas Home (The Section 121 Exclusion)

A significant financial event is the sale of their longtime Texas home. Fortunately, federal tax law provides a substantial exclusion for capital gains from the sale of a primary residence, commonly known as the Section 121 exclusion.

- **Exclusion Amount:** Married couples filing jointly may be able to exclude up to \$500,000 of the capital gain from the sale of their main home from their income.²⁶ A capital gain is the profit realized from selling the home for more than its adjusted basis (typically the original cost plus certain improvements).
- **Ownership and Use Tests:** To qualify for this exclusion, the taxpayers must meet both an ownership test and a use test. This generally means they must have owned the home and lived in it as their main home for at least two of the five years immediately preceding the date of sale.²⁶ These two years do not need to be continuous, and the ownership and use periods can be different two-year periods within the five-year window.²⁸ Given that the couple lived in their Texas home their entire lives before selling it, they should easily meet these requirements. The fact that they sold their *only* home to embark on RV travel strongly supports the characterization of the sold property as their "main home" at the time of sale, simplifying this aspect of the qualification.²⁶
- **Reporting the Sale:** Even if the entire gain is excludable, the sale must be reported on their tax return if they receive Form 1099-S, "Proceeds From Real Estate Transactions," from the closing agent.²⁶ If the gain exceeds the \$500,000 exclusion (which is unlikely given typical home appreciation unless it was an exceptionally high-value property or had a very low basis) or if they do not qualify for the full exclusion for some reason, the taxable portion of the gain must be reported on Schedule D (Form 1040), "Capital Gains and Losses," and Form 8949, "Sales and Other Dispositions of Capital Assets".²⁶

- How Your Pension Income is Taxed Federally

Pension payments are generally considered taxable income for federal purposes.³² The portion of the pension that is taxable can depend on whether they made any after-tax contributions to the pension plan during their working years. However, most traditional pension plans are funded with pre-tax dollars, meaning the distributions are fully taxable upon receipt.³²

The pension payer will issue Form 1099-R, "Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.," each year. This form will report the total pension payments received during the year and the taxable amount. Federal income tax is typically withheld from pension payments unless the recipient elects otherwise by submitting Form W-4P,

"Withholding Certificate for Periodic Pension or Annuity Payments," to the pension payer.³³

- Taxing Your \$10,000 Casino Winnings (Form W-2G and reporting)

All gambling winnings are considered fully taxable income by the IRS and must be reported on the federal tax return, regardless of the amount or whether it's from a Native American casino.³⁴

- **Form W-2G:** For a \$10,000 casino win, the payer (the casino) is required to issue Form W-2G, "Certain Gambling Winnings".³⁴ This form reports the amount of the winnings and any federal income tax withheld. The casino sends a copy of this form to the IRS. This direct reporting to the IRS means that there is no way to avoid reporting this income; the IRS matching system will likely identify any discrepancies if the income is not included on the tax return.³⁷
- **Reporting:** Gambling winnings are reported on Line 8b of Schedule 1 (Form 1040), "Additional Income and Adjustments to Income".³⁴
- **Withholding:** For winnings over \$5,000 from sources like sweepstakes, wagering pools, or lotteries, or if the winnings are at least 300 times the amount of the bet, federal income tax is typically withheld at a flat rate of 24%.³⁴ This withholding would be indicated on Form W-2G.
- **Deducting Losses:** If they have gambling losses, these can be deducted as an itemized deduction on Schedule A (Form 1040). However, gambling losses are only deductible up to the amount of gambling winnings reported as income. They cannot deduct a net gambling loss (i.e., losses exceeding winnings).³⁴ Accurate records of both wins and losses are necessary to claim this deduction.

Table 3: IRS Form W-2G Reporting Thresholds for Common Gambling Winnings

Type of Gambling	IRS Reporting Threshold for Form W-2G Issuance
Bingo or Slot Machines	\$1,200 or more (not reduced by wager)
Keno	\$1,500 or more (reduced by wager)
Poker Tournament	More than \$5,000 (reduced by wager or buy-in)

Sweepstakes, Wagering Pools, Lotteries	\$600 or more if winnings are at least 300 times the wager; or >\$5,000 generally
Other Gambling (if winnings are 300x wager)	\$600 or more

Source: [34, 36, 37]

A \$10,000 win from a casino would clearly meet the threshold for Form W-2G issuance.

- **Potential Federal Deductions and Credits:** Several deductions and credits may be available to help reduce their federal tax liability.
 - Can Your RV Be Considered a Home for Tax Deductions?
Yes, an RV can qualify as a "home" for certain tax deductions if it contains basic living facilities: sleeping quarters, cooking facilities (kitchen), and a toilet.³⁸
 - **Mortgage Interest Deduction:** If the RV loan is secured by the RV itself (meaning the RV serves as collateral for the loan), and the RV qualifies as either their primary or secondary residence, the interest paid on that loan may be deductible as home mortgage interest.³⁹ This deduction is only available if they choose to itemize deductions on Schedule A (Form 1040) instead of taking the standard deduction. For mortgage loans taken out after December 15, 2017, the deduction is limited to interest paid on up to \$750,000 of qualified residence loan debt (\$375,000 if married filing separately).⁴¹ It is crucial to understand that itemizing deductions is only advantageous if the total of all itemized deductions (including RV mortgage interest, state and local taxes up to the cap, medical expenses exceeding the AGI threshold, and charitable contributions) is greater than their standard deduction amount. For 2024, the standard deduction for those married filing jointly where both spouses are 65 or older is \$29,200 plus an additional \$1,550 for each spouse, totaling \$32,300.²⁵ If their itemized deductions do not exceed this amount, they will use the standard deduction, and the RV mortgage interest will provide no separate tax

benefit.

- **State and Local Taxes (SALT):** If they pay any state or local personal property taxes on the RV (this varies by jurisdiction, though Texas does not impose such a tax on RVs ⁴²), these could be included as part of the State and Local Tax (SALT) deduction. This deduction is currently capped at \$10,000 per household per year (\$5,000 if married filing separately).⁴³ This cap also applies to property taxes paid on their former home for the portion of the year they owned it. The timing of their home sale and RV purchase within the tax year will affect the allocation of any deductible property taxes and mortgage interest.
- **Medical Expense Deductions for Seniors:**
Taxpayers can deduct the portion of their unreimbursed medical and dental expenses that exceeds 7.5% of their Adjusted Gross Income (AGI).⁴⁴ This deduction is claimed on Schedule A if they itemize. For seniors, eligible expenses can be numerous and may include:
 - Payments to doctors, dentists, surgeons, and other medical practitioners.
 - Prescription medications.
 - Health insurance premiums, including amounts paid for Medicare Part A (if applicable), Part B, Part D, and supplemental (Medigap) policies.
 - Qualified long-term care services and premiums for qualified long-term care insurance contracts (subject to limits).
 - Eyeglasses, contact lenses, hearing aids, and artificial teeth.
 - Transportation costs primarily for and essential to medical care.
 - Home modifications made for medical reasons, such as installing ramps or grab bars, if they don't add to the value of the property.⁴⁴
- **Credit for the Elderly or the Disabled:**
This nonrefundable tax credit is available to certain taxpayers who are age 65 or older, or who are under 65 but retired on permanent and total disability and have taxable disability income.⁴⁶ Eligibility is also subject to income limitations.

Table 4: Eligibility for Credit for the Elderly or Disabled (Married Filing Jointly - Based on 2022/2023 data, confirm for current year)

Scenario	Adjusted Gross Income (AGI) Limit	Nontaxable Social Security, Pension, Annuity, or Disability Income Limit

One spouse qualifies (65+ or disabled)	\$20,000	\$5,000
Both spouses qualify (and at least one is 65+)	\$25,000	\$7,500

Source: [47, 48] Note: IRS Publication 524 is no longer updated; information is now in Schedule R instructions. [49] These figures are illustrative and should be verified for the specific tax year.

The credit is calculated on Schedule R (Form 1040). The actual credit is 15% of a base amount that is reduced by certain nontaxable income and a portion of AGI exceeding certain thresholds. [47] If their income falls within these limits, this credit could reduce their tax liability.

3. State-Level Tax Obligations

Navigating state tax laws is a primary concern for full-time RVers. Establishing a clear domicile and understanding the rules of states visited is crucial.

- **Texas: Your Domicile State**

- **Reaffirming Texas Domicile: Best Practices:** As discussed in Section 1, consistently demonstrating intent to remain Texas domiciliaries is vital. This involves maintaining Texas driver's licenses, vehicle registrations, voter registration (and voting in Texas, possibly by mail if absent ¹²), utilizing Texas banking services, and using a Texas mail forwarding service address (like those offered by Escapees RV Club in Livingston) for official purposes.⁶ The choice of a well-established mail forwarding service in a specific Texas county, such as Polk County for Escapees members, can offer practical, non-tax advantages that further solidify their Texas connection. For instance, Polk County has recognized procedures for handling jury duty summons for RVers who are members of Escapees, simplifying a common civic obligation.⁷
- **No Texas State Income Tax: Benefits for Home Sale, Pension, and**

Gambling: The primary advantage of Texas domicile is that Texas does not impose an individual income tax.⁴ This means:

- The capital gain from the sale of their Texas home is not subject to any Texas state income tax, regardless of the amount.
- Their pension income is not taxed by Texas.
- The \$10,000 in gambling winnings is not taxed by Texas.
- **Sales Tax on Your RV Purchase:** The RV has already been purchased. Sales tax on vehicles is a complex area, generally due in the state of purchase or registration, with rules varying if the vehicle is bought in one state and immediately registered in another.⁵¹ Texas does have a state sales tax.⁵ If they purchased and registered the RV in Texas, they would have paid Texas sales tax. If purchased elsewhere and brought to Texas for registration, they might have owed Texas use tax or received credit for sales tax paid to another state. Since this is a past transaction, no immediate action is needed, but it's part of the overall financial picture of RV ownership.
- **Other Texas Considerations for RVers:**
 - **Vehicle Registration:** They must keep their RV and any other vehicles registered in Texas. Fees are typically based on vehicle weight.⁵³ New residents have 30 days to register their vehicles in Texas.¹¹
 - **Voting:** As Texas domiciliaries, they have the right and responsibility to vote in Texas elections. They can register using their Texas mail forwarding address and can typically vote by mail if they are absent from their county of residence during election periods.¹²
 - **Jury Duty:** Texas domiciliaries are subject to jury duty summons in their county of legal residence. As noted, specific services like Escapees in Polk County may have established procedures to help members manage jury summons while traveling.⁷
- **Missouri: The Mail Forwarding State**
 - **Determining Your Missouri Residency Status (Likely Non-Resident):** Missouri defines a **resident** for tax purposes as an individual domiciled in Missouri, or someone not domiciled in Missouri but who maintains a permanent place of abode in the state AND spends more than 183 days of the tax year in Missouri.¹⁹ A **non-resident** is an individual who is not a resident. Based on their full-time RV travel and established Texas domicile, they are almost certainly Missouri non-residents. Their children's home, used as a mailing address, does not constitute their "permanent place of abode" for tax purposes.

- **Missouri Taxation of Pension Income Received at a Missouri Address:** For Missouri non-residents, only income derived from Missouri sources is subject to Missouri income tax.²⁰ Generally, pension income is sourced to the recipient's state of domicile at the time of receipt. Federal law (the State Taxation of Pension Income Act of 1995, P.L. 104-95) prohibits states from taxing most types of retirement income of individuals who are not residents or domiciliaries of that state. Therefore, as Texas domiciliaries, their pension income should *not* be taxable by Missouri, even though the checks are mailed to a Missouri address. The physical location of the mailbox does not change the source or taxability of the pension for a non-resident. However, it is important to be aware that if the pension payer only has the Missouri address on file and is not clearly informed of the couple's Texas domicile, there is a small risk that the payer might mistakenly report the income to Missouri in a way that implies Missouri residency, or even (though less likely for out-of-state pensions) withhold Missouri tax. Proactive communication with the pension payer, providing them with the Texas domicile address for tax reporting purposes (if their system allows for a separate tax address from a mailing address) and ensuring the Form W-4P reflects their non-Missouri status, is advisable to prevent potential administrative complications.
- **Missouri Filing Requirements (If any):** Missouri non-residents are required to file a Missouri income tax return (Form MO-1040 with Form MO-NRI, Net Income by State for Nonresidents) if they have Missouri-sourced income exceeding \$600.⁵⁵ Since their pension income is not considered Missouri-sourced, and assuming they have no other income earned from Missouri sources, they likely have no obligation to file a Missouri tax return. The low \$600 Missouri-sourced income threshold for non-residents means that if they were to engage in any income-generating activities while physically present in Missouri (e.g., part-time work, selling crafts), they could easily trigger a filing requirement. This underscores the need for vigilance regarding any work performed in states they visit. If Missouri income tax were ever incorrectly withheld from their pension, they would need to file a Missouri non-resident return to claim a refund of that withholding.⁵⁵
- **Colorado: The Temporary Stay and Gambling Win**
 Their three-month stay in an RV park in Colorado and the \$10,000 casino win there have specific Colorado tax implications.
 - **Your Status in Colorado (Likely Non-Resident):** Colorado defines a **resident** as an individual domiciled in Colorado, or someone who maintains a

permanent place of abode in Colorado AND spends, in aggregate, more than six months (183 days) of the tax year in Colorado.⁵⁷ A **part-year resident** is someone who moved into or out of Colorado during the year with the intent to change their domicile. A **non-resident** is an individual who does not meet these criteria but may have Colorado-sourced income.⁵⁷ Their three-month stay in an RV park for leisure does not establish Colorado domicile or residency. They are considered Colorado non-residents who received income from Colorado sources (the gambling winnings).

- **Colorado State Tax on Gambling Winnings (Including winnings from Native American casinos):** Colorado taxes income derived from Colorado sources, and this includes gambling winnings earned within the state, even for non-residents.⁵⁸ The fact that the winnings occurred at a Native American casino does not exempt a non-tribal member from Colorado state income tax on those winnings.⁵⁹ While Colorado's tribal-state gaming compacts may address state oversight and fees from the tribes, the individual winnings of patrons are generally subject to state income tax if sourced within the state.⁶¹ Colorado has a flat state income tax rate, which was 4.4% for the 2023 tax year (filed in 2024).⁵⁸ The casino should have issued a Form W-2G for the \$10,000 win, which will also be reported to the IRS and the Colorado Department of Revenue.³⁴
- **Colorado Filing Requirements (Form 104PN):** As non-residents with Colorado-sourced income (the \$10,000 gambling win), they are required to file a Colorado Individual Income Tax Return (Form DR 0104).⁶⁴ Along with this, they must complete and attach the Part-Year Resident/Nonresident Tax Calculation Schedule (Form DR 0104PN).⁵⁸ The Form 104PN is used to determine the portion of their total income that is subject to Colorado tax. The calculation begins with their federal taxable income; then, specific income items are allocated to Colorado if they were earned from Colorado sources or during any period of Colorado residency (which does not apply here for residency).⁵⁸ The gambling winnings will be specifically allocated as Colorado-source income on this form. This process ensures that Colorado only taxes the income actually earned in or sourced to Colorado. The necessity of starting with federal taxable income figures for the Colorado non-resident return means that their federal return must be substantially completed before they can accurately prepare their Colorado return.
- **Sales/Use Tax or Local Lodging Tax for RV Park Stays:** Their three-month stay at an RV park in Colorado may have subjected them to state and/or local

sales taxes and potentially specific lodging taxes. Colorado has a state sales tax (2.9%), and many counties and municipalities impose their own local sales taxes and often a separate lodger's tax on short-term accommodations, which can include RV park fees.⁶⁷ These taxes are typically collected by the RV park operator at the time of payment and remitted to the appropriate tax authorities. The couple should review their receipts from the RV park. Generally, they would not have a separate filing obligation for these taxes unless the park failed to collect them.

Table 5: State Tax Treatment Overview for Non-Residents

Tax Aspect	Texas (as Domiciliaries)	Missouri (as Non-Residents with MO Mailing Address)	Colorado (as Non-Residents with CO Gambling Win)
State Income Tax Rate	None	Graduated rates (0% to 4.8% for 2024) ²⁰	Flat rate (4.4% for 2023/2024) ⁵⁸
Taxation of Pension for Non-Residents	N/A (No income tax)	Not taxable by MO (sourced to TX domicile) [P.L. 104-95]	Not taxable by CO (sourced to TX domicile)
Taxation of Gambling Winnings for Non-Residents	N/A (No income tax)	Not taxable by MO (if winnings not from MO source)	Taxable if winnings from CO source ⁵⁹
Primary Residency Test Highlights	Intent-based, demonstrated by various ties ¹	Domicile, or >183 days + permanent abode in MO ¹⁹	Domicile, or >6 months + permanent abode in CO ⁵⁷

4. Summary of Your Tax Filing Checklist

To ensure compliance, the following is a checklist of key tax forms and actions:

- **Key Federal Forms and Actions:**
 - File Form 1040 (or Form 1040-SR for seniors).

- Report the sale of the Texas home. If a Form 1099-S is received, the sale must be reported even if all gain is excluded. If any gain is taxable or if a 1099-S is issued, use Schedule D (Form 1040) and Form 8949.²⁶
- Report all pension income as shown on Form 1099-R.
- Report the \$10,000 in gambling winnings on Schedule 1 (Form 1040), line 8b, based on Form W-2G received from the casino.³⁴
- If itemizing deductions, complete Schedule A (Form 1040) for:
 - Medical expenses exceeding 7.5% of AGI.
 - State and local taxes (SALT) paid, up to the \$10,000 limit (this could include property taxes on the former home for part of the year).
 - RV mortgage interest, if the RV qualifies as a primary or secondary home and the loan is secured.
 - Gambling losses, but only up to the amount of reported gambling winnings.
- If potentially eligible for the Credit for the Elderly or the Disabled, complete Schedule R (Form 1040).⁴⁶
- Ensure Form W-4P is accurately on file with the pension payer to reflect desired federal income tax withholding.³³
- If not already done, file Form 8822, "Change of Address," with the IRS to officially list their Texas domicile address.¹⁵
- **Key State Forms and Actions:**
 - **Texas:**
 - No Texas state income tax return is required.⁵
 - Continue to actively maintain and document Texas domicile (e.g., keep vehicle registrations current⁵³, maintain Texas driver's licenses, vote in Texas¹²).
 - **Missouri:**
 - Likely no Missouri income tax return is required, as pension income is not Missouri-sourced for a Texas domiciliary, and there is no other apparent Missouri-sourced income exceeding the \$600 non-resident filing threshold.⁵⁵
 - If Missouri state income tax was somehow mistakenly withheld from pension payments (check Form 1099-R), file a Missouri Non-Resident Return (Form MO-1040 with Form MO-NRI) to claim a refund.⁵⁵
 - Retain all documentation supporting Texas domicile in case the Missouri Department of Revenue makes any inquiries due to the pension checks being mailed to a Missouri address.

- **Colorado:**
 - File a Colorado Non-Resident Income Tax Return (Form DR 0104) along with the Part-Year Resident/Nonresident Tax Calculation Schedule (Form DR 0104PN) to report the \$10,000 in gambling winnings.⁵⁸
 - Pay any Colorado income tax due on the gambling winnings.

The interconnectedness of federal and state tax filings is significant. For instance, the Colorado non-resident return (Form 104PN) explicitly uses figures from the federal return as its starting point.⁵⁸ Therefore, an error in calculating federal income or deductions can directly lead to an incorrect Colorado tax calculation. Accuracy at the federal level is foundational for correct state filings. Furthermore, by correctly filing a non-resident return in Colorado and reporting only the Colorado-sourced gambling income, the couple affirmatively declares their non-resident status. This act of compliance with Colorado's specific sourcing rules implicitly supports their claim of Texas domicile, as it demonstrates an understanding and adherence to multi-state tax principles.

5. Important Recommendations and Next Steps

Navigating taxes in this new chapter requires diligence and proactive planning.

- **Record Keeping for RVers:**
Meticulous record-keeping is arguably the most critical habit for full-time RVers to develop for tax purposes. Good records are essential for accurate tax preparation and are the best defense in the event of any inquiry or audit from state or federal tax authorities.
Key documents and information to maintain include:
 - **Travel Log:** A detailed log of dates and locations, specifically noting the number of days spent in each state. This is vital for defending domicile status and addressing any state's residency claims based on physical presence.³
 - **Income Records:** All Forms W-2G (gambling), 1099-R (pension), 1099-S (home sale), and any other income statements.
 - **Expense Receipts:** All receipts for potentially deductible expenses, especially medical costs, RV loan interest statements, any property taxes paid on the RV (if applicable and itemizing), and records of gambling wins and losses.³⁴
 - **Domicile Support:** Copies of Texas driver's licenses, vehicle/RV registrations, voter registration cards, Texas bank statements, receipts from Texas businesses (including mail forwarding service), insurance policies showing a Texas address, and any correspondence with Texas entities.²
 - **Home Sale Documentation:** The closing statement from the sale of the

Texas home, records of the original purchase price, and receipts for any capital improvements made over the years (to accurately calculate the home's basis and the gain on sale).

- **Tax Returns:** Copies of all federal and state income tax returns filed.

The first year of full-time RVing after such significant life changes (selling a home, becoming mobile) is a foundational period for tax purposes. Establishing correct patterns of documentation, income reporting, and state tax filing from the outset will prevent complications and potential errors from compounding in future years.

- **When to Consider Professional Tax Advice:**

Given the new complexities introduced by the full-time RV lifestyle, the sale of a home, multi-state travel, and specific income events like gambling winnings, consulting with a qualified tax professional is highly recommended, particularly for this first transitional tax year. A tax advisor experienced in issues pertinent to RVers and multi-state taxation can provide personalized guidance to:

- Ensure the Texas domicile is properly established and documented to withstand potential challenges.
- Accurately report the home sale, maximizing the Section 121 exclusion.
- Correctly prepare the Colorado non-resident return for the gambling winnings.
- Determine if any Missouri filing is necessary or if proactive steps should be taken regarding the pension mailing address.
- Identify all applicable federal deductions and credits.
- Offer advice on record-keeping strategies tailored to their mobile lifestyle.

Engaging professional help can provide peace of mind and help avoid costly errors or missed opportunities.¹

Beyond federal and state income taxes, it's also prudent to be aware that extended stays in various localities might expose them to other, less common taxes or fees, such as specific RV park taxes or, in some jurisdictions (though generally not in Texas, Florida, or South Dakota for RVs ⁴²), personal property taxes on the RV. Maintaining awareness by asking questions at RV parks and local visitor centers about any local obligations is a good practice.

6. Disclaimer

This report is intended to provide general information based on the circumstances described by the user and current interpretations of tax law as of the date of this report. Tax laws and their interpretations are subject to change and can vary based on specific facts and circumstances. This information should not be construed as

definitive legal or tax advice and is not a substitute for consultation with a qualified professional tax advisor who can review the couple's complete financial situation and provide personalized guidance.

Works cited

1. Where do you live? Domicile for Full-Time RVers - Escapees Mail Service, accessed June 5, 2025, <https://escapeesmailservice.com/domicile-for-full-time-rvers/>
2. Easiest State to Establish Residency: Top 5 in 2025, accessed June 5, 2025, <https://blog.savvynomad.io/easiest-states-to-establish-residency/>
3. Changing Your Domicile - Fiduciary Trust Company, accessed June 5, 2025, <https://www.fiduciary-trust.com/insights/changing-your-domicile/>
4. taxfoundation.org, accessed June 5, 2025, <https://taxfoundation.org/location/texas/#:~:text=Texas%20Tax%20Rates%2C%20Collections%2C%20and%20Burdens&text=Texas%20does%20not%20have%20a,n,tax%20rate%20of%208.20%20percent.>
5. Texas and TX State Individual Income Tax Return Information - eFile.com, accessed June 5, 2025, <https://www.efile.com/efile-texas-income-tax-return-file-tx-state-taxes-form-refund/>
6. Establishing Domicile in Texas: Why, How, and Where - Escapees RV Club, accessed June 5, 2025, <https://www.escapees.com/blog/establishing-domicile-in-texas-why-how-and-w-here>
7. Escapees Mail Service - Home - escapeesmailservice.com, accessed June 5, 2025, <https://escapeesmailservice.com/>
8. Establishing Domicile as a Full-Time RVer - RecPro, accessed June 5, 2025, <https://recpro.com/blog/establishing-domicile-as-a-fulltime-rver/>
9. Establishing Residency in Texas for Tax Purposes [2025], accessed June 5, 2025, <https://blog.savvynomad.io/become-texas-resident/>
10. Texas Domicile & Residency - escapeesmailservice.com, accessed June 5, 2025, <https://escapeesmailservice.com/domicile-residency/texas/>
11. Vehicle Title and Registration Information for New Texans - TxDMV.gov, accessed June 5, 2025, <https://www.txdmv.gov/sites/default/files/body-files/ChecklistForNewTexans.pdf>
12. Texas Voting Information - Vote 411, accessed June 5, 2025, <https://www.vote411.org/texas>
13. Voting while unhoused | Vote.gov, accessed June 5, 2025, <https://vote.gov/guide-to-voting/unhoused>
14. The Ten Commandments of Texas Domicile - Escapees RV Club, accessed June 5, 2025, <https://www.escapees.com/blog/ten-commandments-texas-domicile>

15. Selling your home? Find out what you need to know about taxes - IRS, accessed June 5, 2025,
<https://www.irs.gov/pub/irs-utl/OC-SellingyourhomeFindoutwhatyouneedtoknowabouttaxesFINAL9.pdf>
16. How To Change State Residency When You Move - This Old House, accessed June 5, 2025,
<https://www.thisoldhouse.com/moving/how-to-change-state-residency>
17. Your 1040 Mailing Address - Cole & Waxman, accessed June 5, 2025,
<https://colewaxman.com/you-1040-mailing-address/>
18. Moving to a Low-Tax State? Prepare for a Residency Audit - newwayaccounting.com, accessed June 5, 2025,
<https://newwayaccounting.com/2024/10/11/moving-to-a-low-tax-state-prepare-for-a-residency-audit/>
19. What is my residency status for Missouri? - TaxSlayer Support, accessed June 5, 2025,
<https://support.taxslayer.com/hc/en-us/articles/360015706932-What-is-my-residency-status-for-Missouri>
20. Missouri State Income Tax in 2025: A Guide - The TurboTax Blog - Intuit, accessed June 5, 2025,
<https://blog.turbotax.intuit.com/income-tax-by-state/missouri-108619/>
21. Red Flags for Residency Audits of High Net Worth Individuals - Fox Rothschild LLP, accessed June 5, 2025,
<https://www.foxrothschild.com/publications/red-flags-for-residency-audits-of-high-net-worth-individuals>
22. Discover Which States Allow RV Living on Your Property - My Custom Van, accessed June 5, 2025,
<https://mycustomvan.com/what-states-allow-rv-living-on-property>
23. How to Establish Residency Without a Fixed Home | Otium Financial Planners, accessed June 5, 2025,
<https://www.otiumfinancialplanners.com/blog/how-to-establish-residency-without-a-fixed-home>
24. Check if you need to file a tax return | Internal Revenue Service, accessed June 5, 2025, <https://www.irs.gov/individuals/check-if-you-need-to-file-a-tax-return>
25. Publication 554 (2024), Tax Guide for Seniors | Internal Revenue Service, accessed June 5, 2025, <https://www.irs.gov/publications/p554>
26. Topic no. 701, Sale of your home | Internal Revenue Service, accessed June 5, 2025, <https://www.irs.gov/taxtopics/tc701>
27. Texas Capital Gains Tax: What You Need to Know - Insight Wealth Strategies, accessed June 5, 2025, <https://insight2wealth.com/blog/texas-capital-gains-tax/>
28. Understanding Capital Gains Taxes in Real Estate Sales and Using the IRS Section 121 ... - Lucas Real Estate, accessed June 5, 2025,
<https://lucas-real-estate.com/irs121/>
29. Tax Rules Relating to the Sale of a Principal Residence - Marquette Law Scholarly

- Commons, accessed June 5, 2025,
<https://scholarship.law.marquette.edu/cgi/viewcontent.cgi?referer=&httpsredir=1&article=1221&context=elders>
30. Tax considerations when selling a home | Internal Revenue Service, accessed June 5, 2025, <https://www.irs.gov/newsroom/tax-considerations-when-selling-a-home>
 31. 2021 Publication 523 - IRS, accessed June 5, 2025,
<https://www.irs.gov/pub/irs-prior/p523--2021.pdf>
 32. Is Pension Income Taxable? - H&R Block, accessed June 5, 2025,
<https://www.hrblock.com/tax-center/income/pension-tax/>
 33. Pensions and annuity withholding | Internal Revenue Service, accessed June 5, 2025,
<https://www.irs.gov/individuals/international-taxpayers/pensions-and-annuity-withholding>
 34. Gambling Winnings Income Tax - H&R Block, accessed June 5, 2025,
<https://www.hrblock.com/tax-center/income/other-income/gambling-winnings-tax/>
 35. Form W-2G: Certain Gambling Winnings, Guide, and Filing How-Tos - Investopedia, accessed June 5, 2025,
<https://www.investopedia.com/form-w-2g-certain-gambling-winnings-4781793>
 36. IRS Help - Form W2G for Reporting Gambling Winnings - Community Tax, accessed June 5, 2025, <https://www.communitytax.com/tax-form/irs-form-w2g/>
 37. Writing Off Gambling Losses on Your 2023 Taxes - TaxAct, accessed June 5, 2025,
<https://www.taxact.com/tax-information/how-to-deduct-gambling-losses-on-your-taxes>
 38. Can You Claim an RV as Your Primary or Secondary Home Residence? | Cruise America, accessed June 5, 2025,
<https://www.cruiseamerica.com/trip-inspiration/can-you-claim-an-rv-as-your-primary-or-secondary-home-residence/>
 39. 9 RV Tax Benefits and Deductions Explained - Tax Queen, accessed June 5, 2025,
<https://tax-queen.com/9-rv-tax-benefits-and-deductions-explained/>
 40. Deduct interest on my RV loan? - Oregon State Credit Union, accessed June 5, 2025, <https://www.oregonstatecu.com/can-i-deduct-the-interest-on-my-rv-loan>
 41. Navigating Mortgage Interest Deductions: What Homeowners Need to Know | The Farther Outlook, accessed June 5, 2025,
<https://www.farther.com/post/navigating-mortgage-interest-deductions-what-homeowners-need-to-know>
 42. Top 10 Best State to Register Your RV, accessed June 5, 2025,
<https://blackhawkcreekrvpark.com/top-10-best-state-to-register-your-rv/>
 43. Bill limits SALT deductions for some financial and professional services firms - RSM US, accessed June 5, 2025,
<https://rsmus.com/insights/tax-alerts/2025/bill-limits-salt-deductions-for-some-financial-and-professional-services-firms.html>

44. Senior Tax Issues: Medical Deductions, Assisted Living & Aging at Home, accessed June 5, 2025, <https://floridaseniorconsulting.com/senior-tax-issues-medical-deductions-assisted-living-and-aging-at-home/>
45. Publication 502 (2024), Medical and Dental Expenses | Internal Revenue Service, accessed June 5, 2025, <https://www.irs.gov/publications/p502>
46. Credit for the Elderly or the Disabled | Internal Revenue Service, accessed June 5, 2025, <https://www.irs.gov/credits-deductions/individuals/credit-for-the-elderly-or-the-disabled>
47. 2022 Publication 524 - IRS, accessed June 5, 2025, <https://www.irs.gov/pub/irs-prior/p524--2022.pdf>
48. What Is the IRS Credit for the Elderly or the Disabled? - SmartAsset, accessed June 5, 2025, <https://smartasset.com/taxes/credit-for-the-elderly-or-disabled>
49. Publication 524 will no longer be revised | Internal Revenue Service, accessed June 5, 2025, <https://www.irs.gov/forms-pubs/publication-524-will-no-longer-be-revised>
50. Taxes on Selling a House in Texas: What to Expect - HomeLight, accessed June 5, 2025, <https://www.homelight.com/blog/taxes-on-selling-a-house-in-texas/>
51. Tax Information Publication TIP - Florida Department of Revenue, accessed June 5, 2025, https://floridarevenue.com/taxes/tips/Documents/TIP_25A01-01.pdf
52. You can't outrun sales tax - Wacky Tax Wednesday - Avalara, accessed June 5, 2025, <https://www.avalara.com/blog/en/north-america/2017/05/cant-outrun-sales-tax-wacky-tax-wednesday.html>
53. Register Your Vehicle | TxDMV.gov, accessed June 5, 2025, <https://www.txdmv.gov/motorists/register-your-vehicle>
54. CCL Jury Information | Comal County, Texas, accessed June 5, 2025, https://www.co.comal.tx.us/cclaw/jury_information_q&a_ccl.htm
55. Nonresidents and Residents with Other State Income - Missouri Department of Revenue, accessed June 5, 2025, <https://dor.mo.gov/taxation/individual/additional-resources/non-residents.html>
56. Individual Income Tax FAQs - Missouri Department of Revenue, accessed June 5, 2025, <https://dor.mo.gov/faq/taxation/individual/general.html>
57. Residency Status - Colorado Department of Revenue, accessed June 5, 2025, <https://tax.colorado.gov/residency-status>
58. Income Tax Topics: Part-Year Residents & Nonresidents - Colorado Department of Revenue, accessed June 5, 2025, <https://tax.colorado.gov/income-tax-topics-part-year-residents-nonresidents>
59. Colorado Non-Resident Tax Filing Requirements: How to Pay Taxes on Out-of-State Income, accessed June 5, 2025, <https://www.thebrecklife.com/blog/colorado-rental-income-tax-guide-for-non-residents/>

60. I won money at an indian casino in colorado. I live in Arizona. Do I need to file a colorado state tax return - TurboTax Support, accessed June 5, 2025, <https://ttlc.intuit.com/community/state-taxes/discussion/i-won-money-at-an-indian-casino-in-colorado-i-live-in-arizona-do-i-need-to-file-a-colorado-state-tax/00/727932>
61. Colorado - American Gaming Association, accessed June 5, 2025, https://www.americangaming.org/wp-content/uploads/2019/07/AGAGamingRegulatoryFactSheet_Colorado-2022.pdf
62. Colorado Gambling Winnings Tax Calculator & Information 2025 - Colorado Sports Betting, accessed June 5, 2025, <https://www.betcolorado.com/how-to-bet-on-sports/gambling-winnings-tax-calculator>
63. About Form W-2 G, Certain Gambling Winnings | Internal Revenue Service, accessed June 5, 2025, <https://www.irs.gov/forms-pubs/about-form-w-2-g>
64. 2024 Book 104, Colorado Individual Income Tax Filing Guide, Full year, part year, and nonresident guide, accessed June 5, 2025, https://tax.colorado.gov/sites/tax/files/documents/DR0104_book_2024.pdf
65. DR 0104PN, 2024 Part-Year Resident/Nonresident Tax Calculation Schedule - Colorado Department of Revenue, accessed June 5, 2025, https://tax.colorado.gov/sites/tax/files/documents/DR_0104PN_2024.pdf
66. DR 0104PN - Part-Year Resident/Nonresident Calculation Schedule - Colorado Department of Revenue, accessed June 5, 2025, <https://tax.colorado.gov/DR0104PN>
67. Consumer Use Tax Guide - Colorado Department of Revenue, accessed June 5, 2025, <https://tax.colorado.gov/consumer-use-tax-guide>
68. Business Tax FAQs - City and County of Denver, accessed June 5, 2025, <https://denvergov.org/Government/Agencies-Departments-Offices/Agencies-Departments-Offices-Directory/Department-of-Finance/Our-Divisions/Treasury/Business-Tax-Information/Business-Tax-FAQ>
69. Short Term Rental Licenses | Clear Creek County, CO - Official Website, accessed June 5, 2025, <https://www.co.clear-creek.co.us/910/Short-Term-Rentals>
70. Short Term Rentals | City of Colorado Springs, accessed June 5, 2025, <https://coloradosprings.gov/str>
71. State Taxes on Gambling Winnings: A 2025 Guide - FileLater, accessed June 5, 2025, <https://www.filelater.com/resources/state-taxes-on-gambling-winnings-a-2025-guide/>
72. Tax Tips for Full-Time RV Living: What You Need to Know - Latch.it's, accessed June 5, 2025, <https://www.latchit.org/post/tax-tips-for-full-time-rv-living>