

I am frequently asked my opinion about DVC, particularly about making the decision to purchase, whether it should be resale or direct from Disney, et cetera. I always write quick responses to people, but have decided to put some of my thoughts down into this FAQ of sorts. If it helps you, all the better. If it does not, ignore it and pretend you never heard from me! ☺

Some quick thoughts:

- **DVC or resale?** There is a “reservation window” to consider. A DVC member has the opportunity to make reservations 11 months ahead of time at the “home resort” – the resort into which the points were purchased. If a member wishes to make a reservation at a non-home resort, that member must wait until 7 months before the vacation. It is becoming harder, as more people come into DVC, to get a place at the 7 month reservation window. If you want to stay anywhere particular, especially at high demand times/seasons, it would be best to purchase where you wish to stay so that you have an 11 month reservation window. That is the main reason for purchasing resale. Because if you purchase direct from Disney, you can only make an initial purchase at the location(s) that are presently on sale. I think I heard that Saratoga Springs has sold out or will sell out soon, so that would leave Animal Kingdom Villas. So, if you want to stay somewhere else fairly regularly, you would want to pursue resale.
- **Will DVC benefit me anywhere?** Buyers should purchase only if they are planning to spend their time at the DVC locations. If someone is making a DVC purchase with the hopes of trading their ownership out for rent in other timeshares such as Interval International, they may find that they will lose a lot in the process. They often do not get the trade/deal that they want. If they get a place, they trade away more points than worth the trade (example, they trade away points for a 2 bedroom Disney and only get a 1 bedroom somewhere else.) Additionally, if purchasing DVC to stay at other Disney hotels or to use for Disney Cruise Line, a person would be money ahead simply looking for rent deals or discounted vacation times and pay cash rather than trade out points along with a reservation fee. Right now, Disney charges a \$95 transaction fee for using DVC points at their other non-DVC hotels at Walt Disney World or on the cruise line.
- **Where should I buy?** Potential buyers should go to Disney and spend time at the different areas rather than buying “the best deal.” For myself, all my points are at the Boardwalk because that is where I stay 90% of the time. I love the area because it is a close walk to Disney's Hollywood

Studios and to EPCOT. Other people do not like that area at all, preferring a Downtown Disney location at Saratoga Springs. So, make sure you take the chance to view all the locations and decide what is best for you. There are a lot of "experts" out there who would like to tell you what is best for you. However, you are the only person who knows what you like! Go with your preferences, not someone else's.

- **How many points should I purchase?** In determining how much to buy, you want to ask yourself the following questions:
 1. Where do I want to stay.
 2. How long will my average stay be?
 3. What type of accommodation (Studio, One Bedroom, Two Bedroom, Grand Villa) would I prefer?
 4. How many vacations will I take each year?
 5. What time of year will I plan to go?

Look through the point charts for the amount of points needed for unit, time of year, and length of stay(s). That will give you a good idea about the number of points you would want to purchase.

- **Buying resale.** If you choose to purchase resale, decide where you want to be, how much you are willing to pay, and pounce when you see something you like. Resale inventory usually does not stay listed very long because DVC moves rather quickly.
- **Can I afford my purchase?** When planning a purchase, make sure that you will be able to purchase outright or meet mortgage payments on it. You do not want to lose what you purchased. In figuring the affordability factor, make sure that you figure in your annual maintenance fees as well.

I hope this gives you some of the information you need to make a decision.

Have a Disney day!

Mike