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**title: “The Street-Legal Cart Buyer’s Cheat-Sheet”**  
**subtitle: “The whole buying decision, on one page —**  
**from The Golf Cart Showdown”**

# The Street-Legal Cart Buyer's Cheat-Sheet

From [The Golf Cart Showdown](#) — the neutral authority on street-legal golf carts.  
No brand pays for rank.

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## 1. LSV or golf cart? This is the only distinction that matters.

A **Low-Speed Vehicle (LSV)** is a federally defined, street-legal class. A **golf cart** is not. Everything else is marketing.

|                  | LSV / NEV                               | Golf cart                      |
|------------------|-----------------------------------------|--------------------------------|
| Top speed        | 20–25 mph                               | ~15 mph                        |
| Street legal?    | <b>Yes</b> — roads posted $\leq 35$ mph | No — course / private property |
| VIN & title      | <b>Yes</b>                              | No                             |
| Federal standard | <b>FMVSS No. 500</b> (49 CFR 571.500)   | ANSI Z130.1                    |

If it can't be titled, registered, and insured as a road vehicle, it is not an LSV — no matter what the window sticker says.

## 2. The factory-LSV equipment checklist (FMVSS No. 500)

A real factory LSV leaves the line with **all** of these. Walk the cart and check them off:

- ☐ Headlamps, tail lamps, stop lamps, reflectors
- ☐ Front **and** rear turn signals
- ☐ Rear-view mirror(s)
- ☐ A windshield

- ☐ A parking brake
- ☐ Seat belts at every seat
- ☐ A **17-character VIN** + a Manufacturer's Certificate of Origin (MCO)

No VIN, no MCO → not a factory LSV. A dealer “street-legal package” adds equipment but is **not** the same as factory certification.

### 3. Five questions that catch a bad deal

1. **“Is this a factory-certified LSV, or a dealer conversion?”** — The two carry very different legal weight.
2. **“What’s the VIN, and can I see the MCO?”** — A real LSV has both.
3. **“What’s the governed top speed?”** — Under 20 mph means it isn’t an LSV as sold.
4. **“Lithium or lead-acid — and what’s the battery warranty?”** — This is the biggest hidden cost. Lead-acid packs age out in ~4 years; lithium usually outlasts the cart.
5. **“Can it be legally registered in my county?”** — Rules narrow below the federal level. Confirm before you buy.

### 4. Don’t overpay for the battery mistake

- **Lithium (LiFePO<sub>4</sub>):** ~2,000–5,000 cycles, ~80–100% usable capacity, no maintenance. Best for a cart you’ll keep.
- **Lead-acid:** cheaper up front, ~300–600 cycles, ~50% usable, needs watering. Fine for low-mileage or short-hold use.

Over a 5-year hold, lithium usually wins on total cost even though it costs more up front.

### 5. Before you sign — run the numbers

- **True 5-year cost:** [golfcartshowdown.com/tools/cost-of-ownership](http://golfcartshowdown.com/tools/cost-of-ownership)
- **Gas vs electric, battery replacement, financing:**  
[golfcartshowdown.com/calculators](http://golfcartshowdown.com/calculators)
- **Current best carts, by division:** [golfcartshowdown.com/best-street-legal-golf-carts](http://golfcartshowdown.com/best-street-legal-golf-carts)
- **Is it legal in your Florida county?** [golfcartshowdown.com/street-legal/florida](http://golfcartshowdown.com/street-legal/florida)

*The Golf Cart Showdown verifies every spec, price, and law against the original source, with a date. This sheet is general guidance, not legal advice — confirm street-legal status with your state and county before you rely on it.*