

ripe

Buying a
MOTORHOME
on a  **Budget**



Contents



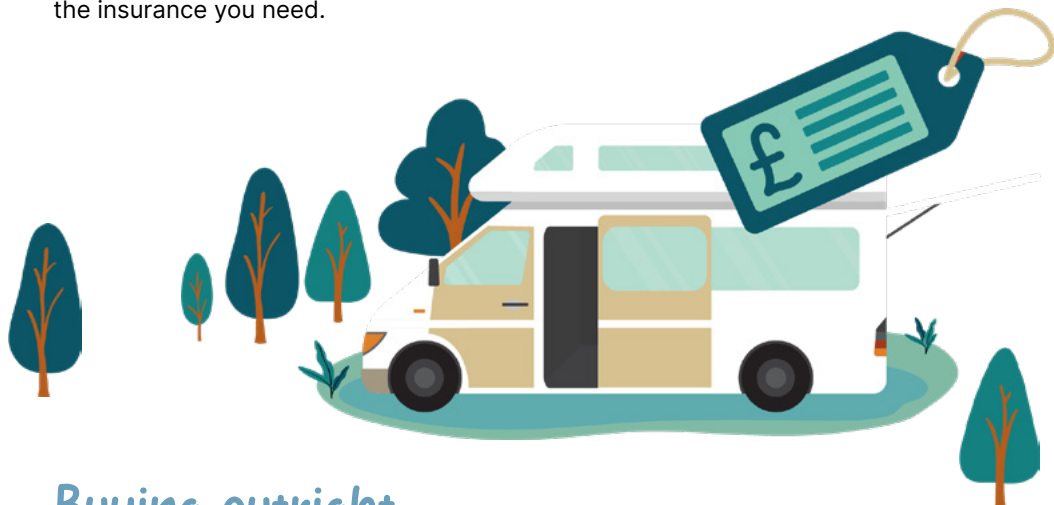
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1. Average cost of a motorhome

Deciding on a budget is easier when you know the average cost of buying and maintaining your ideal motorhome.

There's a lot to consider when buying a motorhome, such as your chosen payment method, the type of motorhome you want, the level of maintenance it requires, and the insurance you need.



Buying outright

Purchasing a brand-new motorhome outright can cost upwards of **£100k**, making some as expensive as bricks-and-mortar homes. But the cost depends on the type of motorhome you choose, as well as the make and model. Certain brands and specifications can increase the price.

For example, you'll pay much more for a [Mercedes coachbuilt motorhome](#) (£113,820)* than a [Ford pop-top panel van](#) (£44,995)*.

The average cost of a new motorhome in the UK is between **£47,000*** and **£80,000***, according to [NimbleFins](#).

A budget of **£20-30k** could get you a gently-used motorhome if you know what to look out for, but they are usually difficult to insure compared to newer models.

Financing

Calculating an average cost of financing a motorhome isn't easy as it's determined by multiple factors, including your:

- ✓ credit score
- ✓ job
- ✓ income
- ✓ the duration of the finance
- ✓ the required amount of finance
- ✓ the APR (annual percentage rate)
- ✓ your deposit



[Pegasus Finance](#) has an online calculator at the bottom of its motorhome finance page that gives you an instant illustration of monthly payments based on the amount you wish to borrow, the duration of the loan, and an **APR of 8.9%**.

We tried this out for a loan of **£20,000 over 15 years** and got an estimated monthly payment of **£201.67*** and a total repayable amount of **£36,299.75***.

So, in this case, the cost of purchasing a motorhome through finance would be **£16,299.75*** in interest on top of the initial price of the vehicle. But you would pay **£201.67*** monthly instead of buying it outright.

Whether you're financing a new or used motorhome, make sure you thoroughly research and compare loan providers' rates and T&Cs before making a decision.

* the information is correct as at 19/09/23

Hidden costs

It's easy to overlook some of the perhaps 'less obvious' costs when you're excited about buying a motorhome.

Here are a few hidden costs associated with getting your holiday home adventure-ready so that you can factor them into your budget.

Road tax

Road tax is one of the biggest annual costs to consider when buying a motorhome, especially if you're shopping on a budget and need to be cautious of your spending.

Factors such as the motorhome's age, weight, and value determine this cost. You can learn more about the different tax rates on the [GOV.UK website](#).

Typically, motorhomes weighing 3,500kg or less cost:

- ✓ **£200 per year (engine under 1549cc)**
- ✓ **£325 per year (engine over 1549cc)**

You can also read up on the [new rules](#) affecting motorhomes registered between 1 April 2017 and 11 March 2020. These aim to ensure that CO2 emissions are tracked for as many new motorhomes as possible and therefore you will be charged more if this information isn't available.

The rules encourage manufacturers to record this on the vehicle's [conformity certificate](#) by charging motorhome owners a lower road tax rate if they purchase vehicles sold with this information.

If your motorhome has a CO2 figure on its certificate, you could pay **£165** annually. But you could pay up to **£295** if it doesn't – so consider this when purchasing a new motorhome.

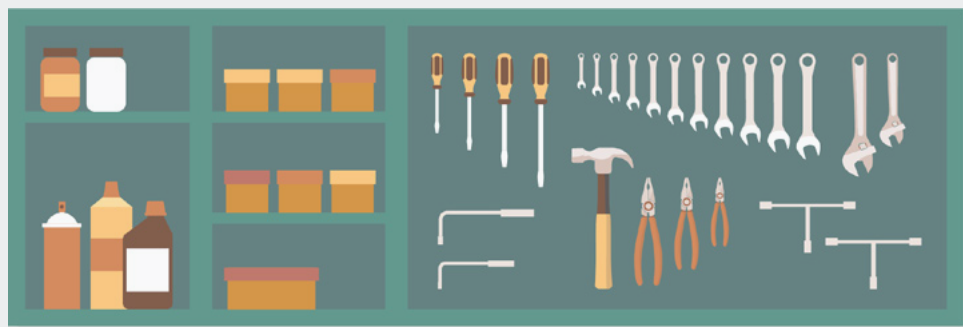
Servicing

A basic service on a motorhome can cost anywhere between **£200-300**, including VAT, depending on the make, model, and labour costs at your chosen garage.

Since motorhomes vary greatly in design, access to the fuel and pollen filters can be difficult for mechanics, so they often cost more to service than your average motor vehicle.

Full services can cost **upwards of £500**, so adding this to your annual maintenance budget is a good idea.





General vehicle maintenance

It's recommended that you change your [motorhome's tyres](#) every six years for maximum safety. At around **£160** each, this would cost **£640** every six years (equivalent to **£106.66** annually).

You may also want to arrange an annual [habitation check](#) to ensure the safety of yourself and your family whilst staying in your motorhome.

The inspection involves a specialist engineer checking things such as:

- ✓ **ventilation**
- ✓ **gas systems**
- ✓ **fire hazards**
- ✓ **water systems**
- ✓ **electrical systems**
- ✓ **damp**
- ✓ **bodywork**

This typically costs around **£200** and can help maintain your motorhome's overall value and saleability, alongside your warranty if it's new.

[Goboony](#) estimates that the annual cost of maintaining your vehicle ranges from **£350-650**. But remember, there are many variables at play.

Storage

Not everyone who owns a motorhome has somewhere to store it.

If you've got a driveway or secure garage to park your motorhome, that's fantastic. But if not, finding a storage facility could be another hidden cost.

You can search the [CaSSOA website](#) to find an approved storage facility. There are over 450 across the UK, so you should be able to find a location close enough to your home address.

According to [Horton Common](#), the average UK annual storage yard cost is **£400-500**.



When do you need a specialist driving licence?

A quick glance at the reverse side of your photocard licence will reveal the vehicles you can drive, but if you own the older-style paper licence, they should be listed on the front.

If you don't have your licence to hand, you can also check whether you require a specialist licence to drive your chosen motorhome by remembering when you passed your test.

- ✓ If you passed your test **before 1 January 1997**, you are automatically able to drive C1 category vehicles with a MAM (maximum authorised mass) between 3,500kg and 7,500kg
- ✓ If you passed your test **after 1 January 1997**, you can drive category B, B1 and BE vehicles as standard (including those weighing up to 3,500kg and a towing trailer of up to 3,500kg)



If you passed after 1 January 1997

If you fall into the after 1 January 1997 group and wish to buy a C1 category motorhome, you'll need to sit a theory test comprising of three sections:

- ✓ a multiple choice test
- ✓ a hazard perception test
- ✓ a case study



This costs **£60** in total.

You'll also need to pass a [practical test](#), which [costs £115](#) on weekdays and **£141** during evenings, weekends and bank holidays.

So, the overall cost of getting qualified to drive a larger motorhome is roughly between **£175-£201**.

Insuring your motorhome

A specialist motorhome insurance policy can protect your vehicle against theft and fire damage.

It can also cover you and your passengers for personal injury and protect you against third-party claims if you're involved in a traffic accident and damage another person's property.

The cover you choose is up to you, but third-party liability is the minimum cover you need to legally drive your motorhome on UK roads.

It's not easy to give an average cost for motorhome insurance. As with car insurance, there are many variables at play, such as:

- ✓ **the age and price of your motorhome**
- ✓ **your personal circumstances (e.g. age, driving experience)**
- ✓ **security measures (e.g. lockable garage, alarms)**
- ✓ **where you live**
- ✓ **additional drivers**
- ✓ **annual mileage**
- ✓ **no claims bonus**



Since you're buying a motorhome on a budget, here are a few tips for making your cover as cheap as possible:

- ✔ **security** – using wheel clamps, alarms, trackers, and other security measures can help bring the cost down ([Secured by Design](#), the official police security initiative is a useful resource)
- ✔ **parking** – storing your motorhome on a driveway, inside a lockable garage, or within a secure storage facility is favourable to insurers
- ✔ **extra qualifications** – undertaking an [advanced driving qualification](#) could help you save money on your insurance

You can find out more about [specialist motorhome insurance here](#).



Because everyone's individual requirements for insurance are different, providing you with a definitive cost is tricky. But it is something you will need to budget for. To get a better idea of the cost, you can get a [quick online quote](#) based on your specific requirements, where you can also take advantage of our **10% premium discount**. [Find out more](#).

2. How to choose the right motorhome

Different types of motorhomes

PANEL VANS

Average price range (new): £40k-£70k

Panel vans are the smallest and most affordable form of motorhome. They begin life as a complete van and are later converted into campervans, setting them apart from larger coachbuilt motorhomes by having less space.

There are two types – **fixed high-top** and **elevating roof**. The latter has less space onboard but is easier to manoeuvre due to its increased aerodynamics.

Many insurers don't cover self-build campervans, as it's difficult to regulate work carried out by individuals. However, at Ripe, we can still arrange [specialist motorhome insurance](#) if your campervan has a DIY interior or if you decide fitting out your own vehicle is better for your budget.



PROS

- ✓ more affordable
- ✓ easy to drive
- ✓ better fuel economy

CONS

- ✗ less living space
- ✗ less storage onboard
- ✗ elevating roof models aren't as insulated as fixed high-top models

COACHBUILT MOTORHOMES

Average price range (new): £70k-£100k

These models are most associated with the word 'motorhome' in the UK.

They begin life as a chassis cab from an engine manufacturer (just the driver's compartment with a chassis attached) and are later transported to a converter who builds the shell around the cab.

Two types are available on the market – **low profile** and **overcab**. The latter has an overhang on the driver's compartment containing either an overcab bed or extra storage.



PROS

- ✓ ample storage
- ✓ larger models are ideal for families
- ✓ low-profile models are easier to manoeuvre and have lower fuel consumption

CONS

- ✗ cost more to buy and run than smaller motorhomes
- ✗ have a higher fuel consumption than smaller motorhomes
- ✗ larger models are harder to manoeuvre compared to panel vans

A-CLASS MOTORHOMES

Average price range (new): £100k-£150k

A-class motorhomes are the king of the road. Not only are they huge, but they are the most high-end models on the market, usually sporting luxurious interiors.

But their running costs are significantly higher than those of smaller motorhomes, from fuel and general maintenance to the increased site fees associated with pitching such a large vehicle.

You'll also need to pay to upgrade your licence if you aren't permitted to drive category C1 vehicles.



PROS

- ✓ ideal for large families or friend groups
- ✓ have plenty of storage
- ✓ provide a luxury camping experience

CONS

- ✗ not budget-friendly
- ✗ difficult to drive and manoeuvre
- ✗ require additional driving tests

Want to learn more about the different types of motorhomes?

[You can read our more in-depth guide here.](#)

Buying new vs used motorhomes

It's easy to assume that purchasing a used motorhome is the best choice when shopping on a budget, but the answer isn't so straightforward.

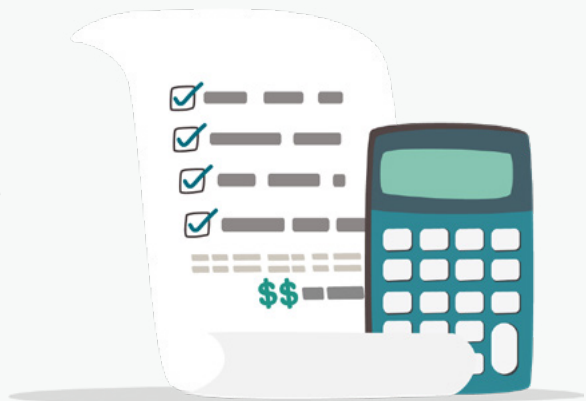
Of course, the outright cost is usually much lower, but the following factors can cost you just as much in the long run:

- ✓ **repairs and maintenance**
- ✓ **changing mod cons and features that are already installed**
- ✓ **insurance**

Newer motorhomes are easier to insure, saving you money if the worst happens, such as a fire or theft. They can have some teething issues, as with new houses, but you will typically get more years out of them than older models.

Purchasing an older motorhome could be costly if you cannot insure it and have an accident.

You could, however, look at gently-used motorhomes to avoid this. Some advantages include that their depreciation is lower than brand new models, and you can find some with higher specifications for a fraction of the price.



Essential features to consider

Whatever your planned lifestyle in your motorhome, having a list of areas that require most of your money and attention is a good way to stay within your budget.

Here's our list of essentials to consider so you don't overlook anything important:

- ✓ **layout** – do you want a space-saving bunk bed layout for your family, or a luxurious island bed space with wardrobes on either side?
- ✓ **storage** – will you travel lightly or pack enough luggage for an entire family?
- ✓ **bathroom** – do you need one for off-grid adventures, or can you save money on your motorhome by using the shared facilities at campsites?
- ✓ **kitchen** – what appliances are essential to you, and how much counter or storage space do you need?
- ✓ **seating** – do you need lots of interior seating for your family, or will you invest in an awning to create more interior space?
- ✓ **freshwater tank** – do you need an onboard tank, or are you happy to use water taps on the go?
- ✓ **entertainment** – can you live without mod cons such as a TV, Wi-Fi, or onboard charging points, or are these non-negotiable?



3. What to look for when buying a motorhome

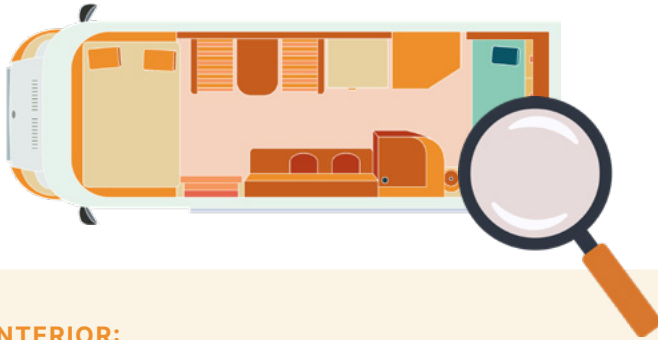
How to inspect a used motorhome

Tight budgets make used motorhomes look more appealing, especially if they're only a few years old and you're making the most of their depreciation. Here are some tips on getting a quality vehicle.

CHECK THE EXTERIOR:

- ✔ examine the exterior walls for dents or water ingress
- ✔ check the windows for cracks or scratches
- ✔ check the paintwork is consistent across each area (retouched paint can indicate a cover-up following an accident)
- ✔ check for oil or coolant leaks
- ✔ check the brakes are in working order
- ✔ examine the tyres thoroughly for splits, cracks or wear
- ✔ examine the chassis and exhaust for rust or corrosion
- ✔ check for DIY areas that could undermine the warranty





CHECK THE INTERIOR:

- ✔ check all appliances are in working order
- ✔ try out the beds to ensure they're the right size and in good condition
- ✔ closely examine floors, walls, and ceilings for abnormal textures
- ✔ check for any musty smells, as this usually means damp is present
- ✔ look underneath the seats and inside of wardrobes and cabinets for signs of damp
- ✔ if there's a bathroom, check that all the sealant is in place around the sink and shower

You can also check the vehicle's history to ensure it hasn't been stolen. You can ask the seller to see the V5C and the VIN, ensure they match up, and run a data check [via the RAC](#) for extra peace of mind.

The motorhome should be roadworthy and come with a valid MOT certificate and a good service history.

It's difficult to spot hidden issues if this is your first time purchasing a motorhome, so consider getting a [pre-purchased inspection](#) from a reputable company for peace of mind.

When is the best time to buy a motorhome?

It's all down to where you look, but the best deals are usually found outside of the peak summer season between **late September** and **mid-March**.

There is typically less demand during these months as people are less likely to holiday when it's colder, so dealerships are more open to lowering prices to increase their sales.

However, you can find bargains year-round if you take your time and compare prices by researching online and visiting multiple dealerships.



Should you buy from a dealer or a private seller?

This depends on how comfortable you feel negotiating with private sellers.

If you have experience buying other vehicles this way and research what to look out for, you may decide this is the best option since you're shopping on a budget and could get a better deal.

However, if you don't know enough about buying motorhomes this way, you might prefer to buy through a dealership, as this gives you the security of a guarantee or warranty.

Each buying process has its pros and cons, and only you can decide what's best for you. It might be a good idea to try both methods and boost your chances of finding your dream budget motorhome.

How to negotiate with sellers

Haggling can be uncomfortable unless you're experienced in it, but it's certainly worth a try.

Here are a few negotiation tips to help you out:

- ✔ **keep the tone friendly and polite**
- ✔ **be direct when asking for a discount, and start by asking the best price they can give you**
- ✔ **don't let them know your limit, as this keeps them guessing – start much lower than this and gradually increase the amount you're willing to pay**
- ✔ **don't let dealers know you're a cash buyer until you've secured a price, as they usually make more money on finance deals**
- ✔ **let them know you're prepared to agree on a deal on the spot if they can sell you the vehicle at a discount**
- ✔ **avoid haggling for a motorhome you can't afford at full price – this could lead to disappointment or overspending**

Dealers are generally more difficult to haggle with, especially if you're buying a newer motorhome.

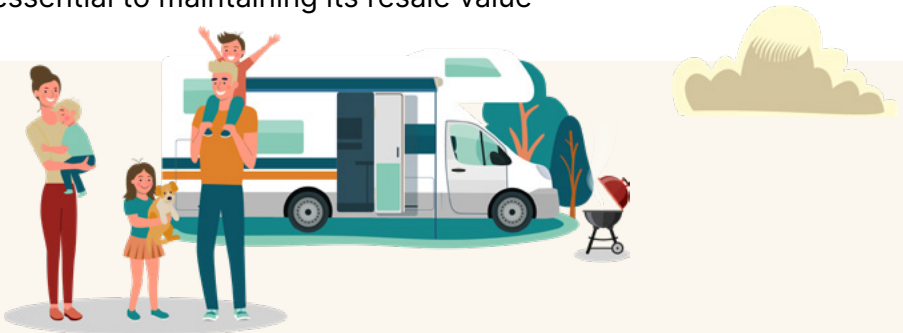
They have big overheads such as staff, insurance and upkeep of their showrooms, alongside profit margins to hit, so they have less wiggle room than private sellers.

If you see a motorhome in a showroom that is already discounted, you may struggle to get the price down further, but it may be worth a try.

Potential resale value consideration

Several factors determine the resale value of your motorhome, including:

- ✔ **depreciation** – the first owners of new motorhomes are the biggest victims of dwindling resale value, but it shouldn't matter if you plan on keeping your vehicle for years to come
- ✔ **chassis make/model** – automatic models typically hold a higher resale value, alongside those designed by more desirable makes (Mercedes would be more expensive than a Ford)
- ✔ **habitation make/model** – the build quality and specification of the habitation will likely be more impressive to prospective buyers on high-end motorhome makes
- ✔ **layout** – fixed-bed layouts and 4-berth motorhomes are typically the most sought-after
- ✔ **refurbishment** – keeping your motorhome up to date by adding valuable features such as heated seats, solar panels, or brand-new furnishings can make it more attractive to future buyers
- ✔ **maintenance** – having annual services and habitation checks and properly winterising your vehicle during the winter months is essential to maintaining its resale value



4. Motorhome maintenance on a budget

To wrap up our guide on buying a motorhome on a budget, here are a few basic DIY maintenance tasks you can perform for under **£150 per year**:

- ✔ **fresh water tank** – [filters](#) should be replaced annually, and the system should be flushed out with a [cleaning agent](#) (around £70)
- ✔ **grey water tank** – they don't usually emit odours, but using a [cleaning solution](#) can prevent this and keep them sanitised (around £10)
- ✔ **black tank** – if you have a cassette toilet, you'll need to deep clean this tank at least twice a year using [specialist cleaning chemicals](#) (around £12)
- ✔ **water heater** – check the [anode rods](#) in case they need replacing (around £12)





- ✔ **roof** – examine it at least four times per year for any damage, particularly around the seals, and use a [cleaning agent](#) to maintain its appearance (around £20)
- ✔ **lights** – check all [bulbs](#) are working before each trip (around £10)
- ✔ **awnings** – give your awnings a [good clean](#) each winter to prevent mould and mildew (around £8)
- ✔ **screen wash** – ensure this is filled before every journey (around £7)
- ✔ **general cleaning** – vacuum and clean the interior of your motorhome to keep it in great condition (using your household cleaning products between trips)



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