CHAPTER 1

Chapter 1: The Thirty Thousand Pound Drive Home

The moment the money leaves and does not come back

There is a particular silence that happens about four miles from the dealership. The van is yours. The tank is half full because they filled it as a gesture. Your wife is reading the handbook out loud and laughing at the bit about the toilet cassette. And somewhere behind you, in an office you will never see again, a man is entering a figure into a computer that represents what your motorhome is actually worth now that it has left his forecourt.

That figure is not the one on your invoice. It never was.

I remember the drive home with ours. We stopped in a lay-by outside Kendal and made tea in the van, on our own hob, for the first time. It felt like the best money we had ever spent. It took me another eighteen months to understand what had happened to roughly a third of it while the kettle was boiling.

This is not a con. Nobody lied to you. The gap between what you pay and what the trade would give you an hour later is a normal, structural feature of the market, and it has a shape you can learn. I call it **the Forecourt Gap**, and the whole purpose of this book is to put you on the right side of it.

> The Forecourt Gap is the distance between the price you agree and the price the trade would offer you the same afternoon. You cannot abolish it. You can choose how wide it is before you sign.

Why good, careful people lose most of it in the first weekend

The men and women who lose the most money on motorhomes are not reckless. They are the opposite. They research for months, they read every review, they compare engines and payloads and shower trays. Then they lose thirty thousand pounds because they researched the wrong thing.

Here is the uncomfortable arithmetic. Industry guides put typical UK motorhome depreciation at roughly 10% a year, with the rate slowing noticeably the longer you own the vehicle[22]. Ten per cent sounds survivable. On a £70,000 new coachbuilt it is £7,000 in the first year, and the first year is usually the worst one, not the average one. Nobody stands on the forecourt doing that sum, because the conversation is about layouts and awnings.

Meanwhile the market moved underneath everybody. On the MotorhomeFun forum, sellers have reported being told flatly by dealers that used prices are "dropping like a stone" after the post-COVID peak, and are openly debating whether to sell now or ride out the correction. Another long-running thread on the same forum argues that asking prices still look inflated against actual condition, with members comparing dealer windscreen prices to what private sales really achieve. Those are not analysts. They are owners with a van on the drive and a decision to make.

Trade commentary for 2026 says the same thing more politely: the market has stabilised after the post-pandemic spike, but values are now far more sensitive to specific vehicle flaws such as damp or a non-compliant engine[17]. Owners who bought new at peak prices in 2021 and 2022 are reported to be taking above-average depreciation as oversupply pushes used values down across every age band[40].

So the careful buyer loses money in three ways, usually in the same weekend.

First, by buying the wrong age. He buys the van where someone else's loss has not yet been taken.

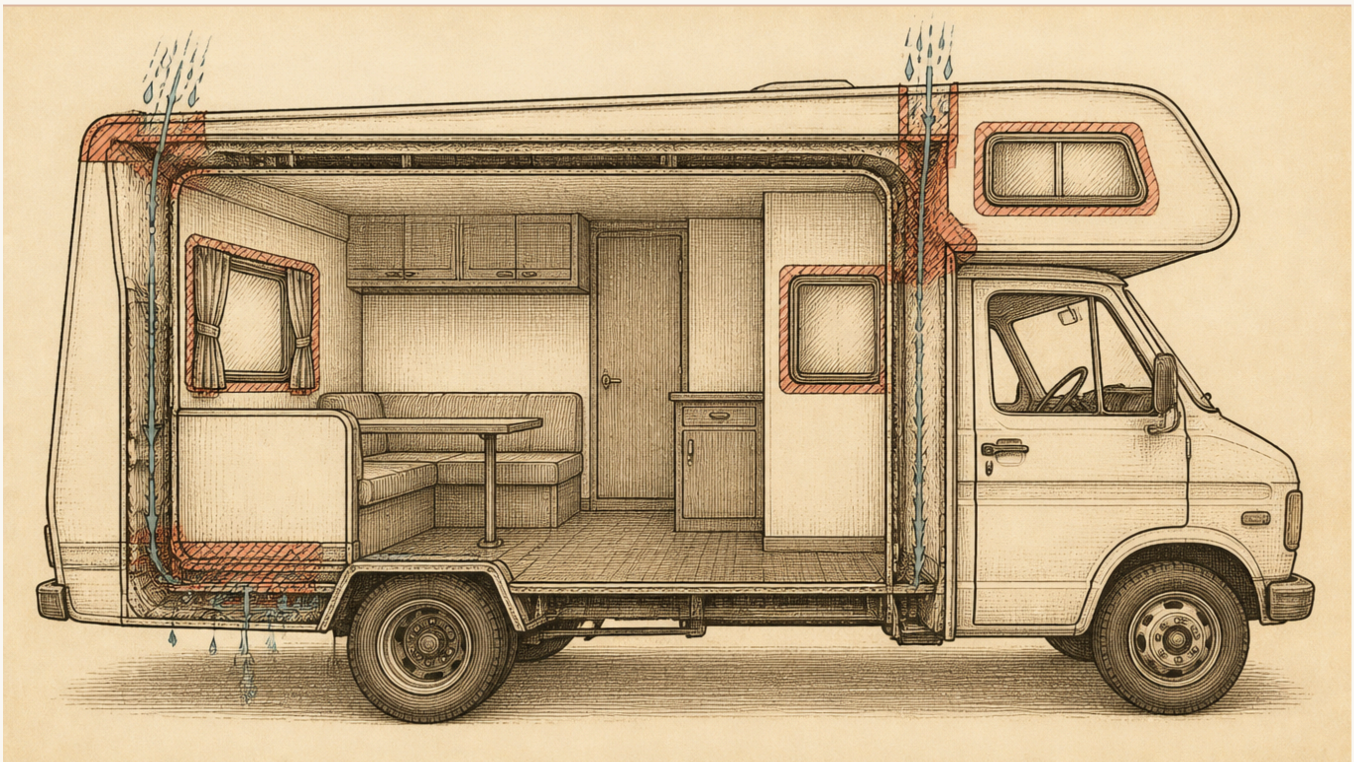
Second, by buying the wrong engine standard. London's ULEZ requires diesels to meet Euro 6, which means most pre-2016 diesel motorhomes are non-compliant and face a £12.50 daily charge[22]. Expanding Clean Air Zones have created a visible price premium for compliant vans, with older diesels now falling faster than the historic norm[17]. You are not just buying an engine. You are buying, or forfeiting, the list of people who will be allowed to buy it from you.

Third, by buying water. This is the one that empties wallets quietly. A habitation check advertised from about £179.95 plus VAT can flag ingress early, while stripping and repairing water-damaged bodywork at workshop rates of roughly £60 to £100 an hour produces bills of several thousand pounds, sometimes over £5,000 (Happy Camper Group, 2026; Practical Motorhome, 2025).

The cheapest hour you will ever buy

On damp, the community is blunter than any dealer will be. Prospective buyers of older vans are told repeatedly on MotorhomeFun that damp, not mileage, is the deal-breaker, and to walk away rather than try to negotiate on a wet vehicle.

> Moisture meter readings are commonly read as **0–15% dry, 15–20% a warning zone needing a re-check within about three months, and above 20% active ingress requiring remedial work**[33].



What this book will and will not do for you

Let me be straight about the promise, because you have had enough vagueness for one month.

This book will not tell you which motorhome to buy. Anyone who does that from a distance, without standing in front of the vehicle with a torch, is selling something. It will not make you a mechanic, and it will not teach you to weld an outrigger.

What it will do is hand you the arithmetic and the vocabulary that the man across the desk already has.

You will learn to work out, at your own kitchen table, what your chosen van will be worth in 2029, before you buy it. You will learn to read an advert the way a trade buyer reads one, and to see what the photographs have been arranged to hide. You will learn to pull a vehicle's MOT history free of charge and read it as a confession rather than a certificate. You will learn where the depreciation curve has already flattened, so the heavy loss has been taken by a stranger instead of by you.

You will also learn the running costs nobody puts in the brochure. A motorhome under 3,500kg with an engine over 1,549cc is taxed at £375 a year in 2026, while one over 3,500kg falls into a far cheaper class at around £165[9]. Average UK motorhome insurance is reported at roughly £598 a year, with most policies between about £233 and £977[5]. Those numbers belong in your decision, not in a nasty envelope in March.

Your first exercise, tonight. Open the six adverts you already have. Write each asking price on paper. Beside it, write 10% of that figure, then 10% again, then 10% again. That third column is a rough sketch of what three years of ownership costs you in value alone, before a single litre of diesel. Look at which van still makes sense once that column exists.

KEY TAKEAWAYS

Bottom Line: the loss is predictable, which means it is negotiable.

- Write the three-year depreciation column beside every asking price before you view anything, using roughly 10% a year as your starting sketch[22].
- Check the engine's emissions standard before you check the layout, because Euro 6 status sets a ceiling on who may legally buy it from you later.
- Treat any moisture reading above 20% as a reason to leave, not a reason to haggle[33].
- Budget £179.95 plus VAT for a habitation check on any van you are serious about, and accept losing that fee on a van you reject.
- Add tax and insurance to the purchase decision now, not after the first bill lands.

That gives you the shape of the problem. It does not yet give you the advantage. Because the real question is not what you do not know about motorhomes. It is what the man across the desk knows that you have never been shown, and what happens to the conversation the moment you prove you know it too.