

How to Buy a Classic Car – In 3 easy stages – James Ruppert

1. First choose your Classic

You know what you like, but can you really afford it? More importantly can you afford to cope with it? Are you willing to get your hands dirty, or are you prepared for a garage to fix any problems? If you are after a four door saloon then a budget of £2000 buys both a tidy Morris Minor and also a great big XJ6. Fuel consumption, parts prices and mechanical complexity are all wildly different. Obviously an XJ6 takes a lot more looking after than a simple Morry Minor. It is also a good idea to try and drive the classic of your dreams; you might quickly change your mind. Buying a classic may be something you do with your heart, but don't lose your head in the process. Consider the following.

Set a Budget

Only you know what you can afford to spend, or borrow. Use classic car magazine price guides and real adverts to see what on average your classic costs to buy. Ideally hold 10% back to cover any unexpected. Calculate running costs by looking at miles per gallon figures. Get insurance quotes, classic cars can be covered on cost effective limited mileage policies. Talk to owners about how costly the classic is to run, see Join the Club.

Join the Club

A huge resource of expertise are found in owner's clubs. Not only will they have some the best looked after cars for sale, they have huge amounts of knowledge when it comes to buying and running their classic. They often have cheap insurance and parts schemes. Find their number in a classic car magazine.

Ask the Family

If you are intending to carry your loved ones around in the classic, ask their opinion too. Do they like it, is it too noisy, will they all fit in and will it fit into your garage?

Get an Anorak

No really, buy some books on your classic read magazines and become a classic car bore. You can never know too much.

2. Start Searching for your Classic

Advertisements

These are everywhere. In newsagents windows, local papers, classic car magazines and on the Internet. Classics can turn up everywhere often because not every seller thinks that their car is a classic. Find out as much as possible on the telephone so that you don't have a wasted journey. Try these questions:

- Why are you selling?
- How often do you use it/how many miles in the last year?
- How long have you owned the car?
- Is there any rust, or body damage?

- what work/repairs have been carried out and do you have receipts:

Listen carefully to the answers, is the seller being vague, evasive or uncooperative? If you like the sound of the answers then make arrangements to view the classic at the sellers home.

Auctions

Not a place for the novice classic car buyer. There are undoubtedly some spectacular bargains, but you can't inspect, or drive the classic fully and you will be bidding against professionals. Get carried away and you could pay too much for a very poor example. It is worth bearing in mind that the hammer price will be plus commission 5-15%, plus Vat.

Dealers

Established classic car dealers don't want to rip buyers off. They have a reputation to think of and are often passionate enthusiasts themselves. Certainly buying from a specialist in the classic marque you are after can yield the best examples. Sure, you pay more than buying privately but the car must be exactly as described and if there are any problems you have many more legal options. Owner's Clubs can usually recommend a good dealer.

3. How to Check a Classic

Is it real?

No really, rebuilding ordinary models to look like rare or more sporting versions is easy as many bodyshells from Porsches to Minis were shared anyway. This is where your anorak research comes in handy. There are excellent reference books on sale; an owner's club member can also help as will a specialist dealer/restorer. Getting expert help is always wise, but even a novice classic car buyer can make a common-sense evaluation of the vehicle.

Bodywork. Look for rust on the sills (below doors), around headlamps, door bottoms, floors. From a distance does the paint colour look consistent, or touched up? Are the panels smooth, or rippled and dented. Chrome that is bubbling may be expensive to repair, or impossible to replace. **Sum Up:** Poor bodywork is the most expensive area to put right on a classic. If the body is rotten, avoid.

Interior. Condition is important because replacement can be expensive. With popular classics like MGBs and some Jaguars almost everything is available new, or reconditioned, but some classics especially European ones will be more of a problem. Look for tell tale stains suggesting water leaks around sunroofs and windows. **Sum Up:** Do your homework. A shabby interior can also be a good bargaining point.

Engine: Ideally start it from cold. Be suspicious if the classic is already warmed up, there could be cold start problems. Otherwise if it starts easily then the battery, starter motor and ignition system are probably fine. Lift the bonnet, the engine should be clean, but not too clean, sometimes that is done to disguise neglect or oil leaks. Are there oil leaks on the floor where the classic is usually parked? Look at dipstick, does the oil look clean and honey like, or black,

neglected and far more: Start the car and listen for clicks, clatters and rumbles. These may need investigation by an expert. When the engine is hot turn it off and start again to see if there are any hot start problems. **Sum Up:** Engines can be replaced, or overhauled, but some are more expensive and complex than others. If in doubt consult an expert.

Gearbox: Check for wear by changing quickly up and down a manual gearbox. Third to second gear may be difficult to engage suggesting wear. Accelerate hard in each gear. If the gear lever jumps into neutral then it is seriously worn. Listen out for whines on the higher, 2, 3, 4, 5 gears. Overdrive if fitted must work properly. Automatics should be relatively smooth and silent and the gearbox oil should look fairly clean and not burnt. **Sum Up:** Gearbox rebuilds can be expensive, especially automatics.

Finally: Make sure you drive the classics for a good hour, listening out for strange noises and odd behaviour. Check that all the electrical switches work and look carefully at the paperwork for proof of service history and any restoration work. Only then if you are happy with the classic, sign a basic contract agreeing to purchase subject to an expert's inspection. They could save you a fortune.