

# *So you want to buy an* **MGF/TF?**

By Tim Morris



## **So you want an MGF/TF?**

The MGF has been hailed as a modern classic by many motoring commentators virtually since its launch in 1995 and you can now find the Mk I listed in the classic car magazine price guides. There have also been articles in many classic car magazines over the last year so the F is well and truly part of the establishment now. The TF is cantering behind and by association is clinging on to the classic status coat tails as we enter its fifth anniversary year and I'm sure it won't be long before we see listings for these models as well.

There is no better time than now to purchase an original MGF or TF and own a classic car with modern performance and reliability. Prices have now evened off and are at an incredibly affordable level. With this in mind more and more enthusiasts are dipping into the MGF as an everyday sports car and managing to find good usable cars starting below £3000. You can even find cars below the £2000 mark but these are generally to be avoided unless you fancy some challenging restoration.

The car in both 1.8i and VVC variations represents excellent value for money with its modern engineering and easy ride, excellent handling and fantastic styling. So much so that many MG owners are now moving to the F as an attractive alternative to the older models or as an addition to their own MG fleets. Consequently the MGF Register has been

steadily climbing in numbers so that we now have some 2,500 members on our books from within the MGCC. The Register has reflected this rapid increase by organising a wide range of events over the last couple of years. This really started with MGF10 in 2005, a fantastic gathering of over 500 MGF/TFs at Gaydon to celebrate the 10th anniversary and is being continued this year with MGFest07, a major international event to be held at Billing Aquadrome in Northamptonshire on August 3rd-5th where we hope to attract a similar number of cars or even more. With the prospect of a new TF emerging from Longbridge after a two year hiatus, 2007 looks certain to be another landmark year for the F/TF.

So now you really want to fulfil your dreams and put that F/TF on your driveway and to help you, we've asked some MGF/TF owners what they think about the car and their reasons for buying one, and also asked them to tell us about any problems they've encountered along the way. We've scoured the numerous buyers guide to be found in magazines, books and on the internet to bring you a "best of" buyers guide and also asked the MGF Register Technical Advisor, Andy Phillips, for his personal opinions on what to look out for.

## **"Best of" BUYERS GUIDE**

Enter MGF or MGTF on e-bay, Autotrader or Exchange & Mart websites and you'll be

presented with hundreds of cars to choose from. With around 120,000 made the choice is very wide indeed. So what do you need to look for? Andy Phillips recommends sticking to the basics first so the "Usual stuff applies, full service history, high mileage, wear and tear; even panel gaps, signs of previous impacts etc"

## **Engine**

Ask any MGF enthusiast and the first thing they will say is "check the dipstick for mayonnaise." This is not some strange culinary quirk but one of the easiest ways to check for the ubiquitous head gasket failure – some would say that the car should be called HGF instead of MGF, but that is doing it a disservice and there are a lot of urban myths around this subject. Certainly it has been recognised that the K series engine in the F does have a weakness in this area, but this should not be sufficient to put you off buying one. The fault is mainly due to overheating problems caused as the water has a long way to travel from the front of the car to the back. Many cars have now passed the point when failure generally occurs and have had the gasket replaced. Check the bills to see if this has been done to your car but don't worry if it hasn't – there are still plenty of cars that have no problem at all. Check the dipstick under the flap in the boot to check the oil, which should appear clean. If it is coffee coloured or has mayonnaise like sludge on it then it's a good indication of water getting into the oil – generally via an HGF although be aware that the tube does condensate if the car is not used frequently and can give a similar effect. Check the water header tank under the same flap and the water should be clear with just anti freeze colourant – if there are any greasy deposits or sludge in there then you will have a problem.

The engine bays are generally pretty dusty but there should be no oil or dampness in there. Check also the side of the block by peering through the slot under the boot to see if there is any water staining. If the car is over five years old make sure the cambelts have been changed. They should be done at 60,000 miles or five years – this is carried out at the most expensive service and costs over £500.

The engine itself should start easily, idle at around 850rpm when warmed up and should accelerate freely – the K series loves high revs





**Far left:** The 'official' last of the line MGTf seen at Silverstone 06.

**Left:** It is safe to say that no two MGTf/TFs are exactly the same as this photo from Silverstone last year illustrates.

**Below left:** New TF owner Emily Morris checking for mayonnaise on the dip stick.



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and there should be no flat spots or misfires. Simply replacing plugs and leads can often rectify misfires.

The lengthy coolant pipes that run down the centre of the car should be checked – they can corrode and lead to water leakage and overheating problems and ultimately you are back to MGTf again. Later TFs have a low level coolant warning light and kits are now available for about £60 to fit one to older models to give warning of coolant loss.

The exhaust is short and does not generally cause problems, but can get damaged as it is slung fairly low at the back. Some cars have the cat removed and a bypass pipe fitted (usually cars with replacement sports exhausts). Beware: this could lead to MOT failure.

The PGI gearbox is pretty robust but can be notchy until the engine is warmed up a bit. Occasionally the gear cables can break but they are difficult to physically check when viewing a car. Whining in fourth or fifth indicates an imminent gearbox failure.

The F/TF has two fans, one on the radiator and another on the drivers side air pod. Run the car and let it idle to see if both fans cut in correctly. The temperature gauge should not go higher than just below half way.

### Bodywork & Wheels

Bear in mind that this is first and foremost a sports car and will have been driven fairly hard

and fast. Consequently you'll be lucky to find one in pristine condition and expect to pay a premium if you do. Many may have had accidental detours through the occasional hedge so watch out for bad panel fits and overspray particular on the hood, exhaust and wheel liners.

Andy points out some occasional problems with the boot lid: "There are two issues here, one is cambering caused by over tightening of the black luggage rack and the other is caused by the later style half tonneau cover – the bootlid sits high along the rear edge. In the case of the former, the only cure is replacement of the bootlid. In extremis it can cause leaks, but this is rare. Generally it is limited to a minor camber in the lid causing a slight loss to the aesthetics of the car – no big deal. The original hood cover (half tonneau) was replaced fairly early on with a new design with a tab that tucks into the bootlid. If it is ill-fitted then it can jam in the panel join and this can lever the back of the bootlid up. This can be resolved with some minor adjustment on the boot hinge fixing bolts and is again nothing to worry about."

Wheels can corrode particularly on the inside and the paint bubble up, so check carefully underneath the brake dust. Also check for rim damage indicating a tough life. Tyres can wear on the outer edges indicating poor tracking or incorrect ride height – it is advisable to get the four wheel alignment carried out as the car can

be a bit finicky unless set up properly. Goodyear FIs are fitted to a lot of cars and have been known to have faults, so check tyres particularly on the inside for bubbles or splitting.

### Lighting

Rear lights are often replaced by aftermarket "Lexus style" ones in various guises. They are a matter of taste and don't usually cause problems. The front headlamps do suffer a little however as Andy explains: "On an F the lights become dimmer as time progresses. This is caused by oxidation of the inner headlamp bowl (not the outer one) and it is a result of heat from the bulb. Fitting higher-powered bulbs will speed the process up. The lamps can be disassembled and re-silvered, or you can replace them with new – either way the silver coating needs sealing before fitment or it will happen again in the future. TF lamps suffer from condensation; this is generally not too much of a problem, although it is annoying when you have spent ages cleaning your pride and joy only to find your photos marred by fogged up headlamps. Condensation should clear after a few minutes with the lights on; if not then it may be symptomatic of a further issue."

### Rust

As a rule the F is not too troubled with rust, but do check the following areas :- Bootlid seam between upper and lower seams, lower sills at



Clockwise from below: Emily making sure the hood is not jamming or torn; checking the footwell carpet for dampness; Gerry Hiorn's 'Goldenwheels' is a good example of extreme modification.



seam with rear wing, front sub frames are lightly painted and can damage easily, water coolant pipes, sills for stone chip damage, wishbones at front, floor behind seats (under carpets) rear shock absorber mounting points can split.

## Interior & Hood

Smell for dampness with the roof up – it shouldn't smell musty. If it does then check more closely for water leaks in the footwells and behind the seats. Hoods on '95–'97 cars are seamed and don't cover the frame fully at the front and can consequently leak. Leaks can occur from the windscreen and via the wing mirror surround. Not all cars leak but a good percentage do – the answer may be to keep it in a garage! The boot can also suffer from water ingress so have a good feel on the boot floor – leaking light seals and boot rubber can let water in.

Andy points out that "Wet carpets are generally curable, but why should you buy a car with issues when there are so many out there to choose from? Passenger footwell carpets getting wet is fairly commonplace, this is caused by a failed foam gasket where the heater air intake meets the bodywork under the bonnet. Bathroom silicone sealant will cure."

Seats can wear but can be restored or replaced and there is little to find fault with regarding the rest of the interior. Alcantara seats can "bobble" through wear and cloth ones stain but they can all be re-upholstered or replaced.

Hoods are easily removed by undoing two clips but should not have holes or tears and the

rear window should be crease/crack free. Be careful when folding the hood to make sure the plastic window doesn't crease – a karate chop is the best method although I've seen various implements from towels to insulating foam pipes being used to protect the curve.

There is another common problem with the hood as Andy explains: "When folding the hood do not be put off if it sticks half way down. This is fairly common on older hoods and is due to the middle bow getting caught under the front panel – pushing it out of the horizontal when folding will solve this, and lubricating the pivot points, or adding additional elastic straps will help too. All parts of the hood can be replaced, so none of the above should be cause to walk away. However, if the hood, when folded stands quite high in the parcel shelf then this is symptomatic of a bent frame and replacing this can be expensive."

## Petrol Smell

A common complaint is a smell of petrol inside the cockpit when the door is first opened. Don't despair if you can smell this on your car as Andy says: "Early cars suffer from this more than later ones do. It is normally either a blocked breather pipe to the petrol tank, a perforated membrane, a faulty filler cap or in a worst case, a perforated tank. Tanks are double skinned and are made of plastic so even with a perforated tank there shouldn't be anything to worry about, but the smell can be disconcerting and sometimes quite overpowering. It can also be tricky to track down and cure. If the car you are

looking at suffers, it may be better to look for another one – there are plenty out there."

## Suspension & steering

The MGF had Hydragas suspension units which replaced conventional springs with a gas/fluid system designed by Alex Moulton and previously used on cars such as the Mini and Allegro. The F was the last production car to use such a system and the TF had a replacement spring and damper system fitted due to production of the spheres ceasing. The units can occasionally fail and leak fluid but spares are still available.

More frequently seen are sagging or lopsided cars, which are due to leaks or simply air bubbles in the system. The fluid is bright green and can be easily spotted if leaking. The ride height can be adjusted using a Hydragas pump – prices for this service can vary from £20 to £80 or you can buy your own pump.

Andy has the following points to make about ride height and suspension: "On Fs, the suspension system is partially fluid filled. This can settle over time resulting in a low ride height that looks great, but does nothing for the tread on your tyres. Pay particular attention to the inner rims of the tyres as they tend to go first on a car with poor suspension alignment caused by incorrect ride height. If the car looks low and is not a Trophy 160 model, then there is a chance the owner is an enthusiast and has fitted lowering knuckles – it is worth asking the question as a low car is not necessarily a car with a problem. Standard ride height should be 368mm +/- 10mm, measured on level ground





MGF Sunstorm with hardtop and a Trophy 160 seen recently at Brooklands.

at the front wheels only from the centre of the wheel vertically up to the underside of the wheel arch. Trophy 160 models should be 348mm +/- 10mm." TFs don't have any particular problem but the ride is slightly harsher than that of the F until you get to the revamped 2005 model which was fitted with a softer ride following customer feedback.

Some cars are fitted with electric power steering which can sometimes suffer from misaligned sensors and cause a pull to the left – this can be rectified by a specialist power steering company (£150-£200) or by replacement of the steering column (£900+). The EPAS works best at low speeds. Some owners remove the EPAS fuses as they prefer the feel of the car without it, so check for this.

#### Modifications

Many cars will have been modified in some way, the most common being replacement of the exhaust system, air filters and rear light clusters. Watch out for cars lowered by just letting the Hydragas down as mentioned previously. Of course modifications are down to personal taste so simply judge whether you like the car being offered for sale....or not.

#### Do you want to be special?

When the F was first introduced in 1995 there was only a limited choice available in the form of a 1.8i or the more powerful VVC version. Now there is a wide choice, including several special versions, to choose from. Here you'll find a quick guide to the official UK models

available from the factory. In addition to these you may find other special editions that were put together by dealers or special overseas versions. None of these editions, apart from the Trophy 160, offered increased performance. To make things even more complicated, both the standard F and TF were also offered with differing trim and specification levels known as Sports Packs, Bright Packs or Chrome Packs.

#### 1995 1.8i, VVC

(Only the VVC came with ABS and Power Steering as standard)

#### 1997 Abingdon LE

Finished in Brooklands Green, chrome trim, walnut interior trim, beige leather seats. Limited to 350 1.8i and 150 VVC models.

#### 1999 75th Anniversary LE

Finished in Black with grenadine hood or mulberry red with black hood. Interior trim in grenadine with wood console/air vent surrounds, Minilite style wheels, air conditioning, chrome trim, numbered badge between the seats. Limited to 500 UK models (2000 models were made overall and a silver colour was used for export models only)

1999 MY2000 range with significant changes easily identified by coloured windscreen surround as opposed to the original black.

#### 2000 1.8i 120bhp Steptronic automatic introduced

Constantly Variable Transmission version with

flip knob gear change on the steering wheel.

#### 2000 Millennium SE

Finished in Wedgewood Blue with multispoke alloys, rear spoiler, black leather and ash grey interior, windstop, chrome grill and side pods. 500 cars produced.

#### 2001 Trophy 160

Uprated high powered version of the VVC with front AP brakes and 304mm ventilated discs, eleven spoke alloys, uprated engine, Trophy exhaust, distinctive interior trim colour coded to bodywork, front and rear spoilers, tyre re-inflation device, Trophy leather seats, two new startling colours introduced in Trophy blue and Trophy yellow. 2000 made of which 500 were for the UK market.

#### 2001 1.6i 115bhp version introduced

Entry level MGF with lower capacity.

#### 2001 Freestyle

Final MGF special, similar to Trophy but without the engine tweaks. Available on 1.8, stepspeed and VVC models, finished in Solar Red, Tahiti Blue, Platinum Silver, BRG and Anthracite, multispoke alloys, Trophy style front and rear spoilers, black leather trim, optional colour coded hardtop and metallic/pearlescent finishes.

#### 2002 TF 115, TF120 Steptronic, TF135, TF160

MG TF introduced in four model variations, all with new spring and damper suspension



'UNREGISTERED TFS ARE STILL TO BE FOUND AT GARAGES AROUND THE COUNTRY AND YOU CAN FIND 06 OR 07 PLATES IF YOU LOOK HARD ENOUGH'



**Above:** Nick Axon's MGF at home.

**Right:** Barry Chadwick's TF has appeared in the BBC series *Waterloo Road*.



systems, re designed more aggressive body styling and a wider range of finishes.

## 2002 Sprint SE

Higher spec car at normal price for the TF135 and TF160 only. Finished in Solar Red, X Power Grey, Starlight Silver; Le Mans Green or Trophy Blue. All had gunsmoke alcantra and black leather seats with smokescreen dash and door panels and chrome pack. 600 models built.

## 2003 Cool Blue SE

Finished in Trophy Blue, Pearlescent, Starlight Silver or Metallic Anthracite. Blue hood, Alcantra upholstery, Momo gear knob, ash grey fascia, six spoke alloys, chrome pack, front fog lights. 600 models built.

## 2003 Sunstorm LE

This edition came standard with a colour coded hard top. TF115, 135 and 160 only. Finished in Raven Black, Nightfire Red and Starlight Silver. Smokestone coloured interior and gunsmoke alcantra/black leather seats, Momo gear knob, AP Racing brakes, black hood, 11 spoke alloys, front fog lamps. 500 models built.

## 2004 80th Anniversary LE

Individually numbered cars on badge between the seats. Finished in Pearl Black, Goodwood Green and Starlight Silver. Black & silver cars came with a burgundy hood and ash grey interior; Grenadine Alcantra and black leather

seats, bright pack finish. Green cars came with a tan hood and tan interior with black alcantra and tan leather seats and a walnut finish. All cars had windstop, eleven spoke alloys with shadow chrome finish and front fog lamps. Special embroidered "1924 MG 2004" logo on both seats and badging on the rear bootlid. 1600 models made.

## 2004 Spark SE

Finished in Sonic Blue, FireFrost Red, Starlight Silver and XPower Grey. Available in TF115, 135 and 160 only. Charcoal grey hood, windstop, gunsmoke and black alcantra seats with embroidered MG logos, alloy effect interior trim, Momo gear knob, chrome pack, fog lights, eleven spoke shadow chrome alloys, AP racing front brakes, Spark logo on rear. 1000 made.

## 2005 MY2005

Significant changes including standard glass screen in hood and softened suspension.

## 2007 TF2 ?

Watch this space.

## Prices

Following the collapse of MGR in 2005 prices went down fairly rapidly, but they now seem to be at a level. The price for Fs can vary significantly from around £1500 for a high mileage early 1.8i to about £7000 for a top condition Trophy 160. Cars can be found cheaper than £1500 but are

generally accident damaged or in extremely poor condition and will need substantial restoration. TFs start around £5000 for a high mileage early 2002 1.8i to about £11,000 for a 2005MY. Unregistered TFs are still to be found at garages around the country and you can find 06 and 07 plated cars if you look hard enough. It remains to be seen what effect the re-introduction of the TF later this year will have on residual prices.

## What the Owners think

Finally we hear about why people buy their MGF/TFs and whether they have had any problems – in fact it seems the problems provide just as much fun and interest as the car does itself and there are endless discussions within the MGF community on the internet concerning them.

## Barry Chadwick

My brother had bought an MGF from new and I was impressed. Once the TF came along I preferred the more aggressive look so bought one. I wanted a TF 160 in Trophy Blue and as low mileage as possible so set out in search of one particularly. Since buying the car I've had absolutely no problems. It's an excellent car and great to drive. The TF has now been fitted with an X-Power spoiler and it has been used in the BBC drama "Waterloo Road" which is a current prime time series running on a Thursday Night at 8pm.





### Nick Axon

I Previously owned an MX5 but wanted a mid-engined car for improved stability. (I wrote off the Mazda!) I also liked the cachet of the MG name. When I went to look at the MGF I particularly checked the engine bay (or as much as I could see of it!) and the general bodywork for rust, scratches etc. Also the hood condition. Since buying it I have had no problems. The car has done 63k with the original head gasket so a close eye is kept on coolant levels etc!

### Andrew Regens

I work as a motor wholesaler to the automotive industry in Australia and deal in semi prestige vehicles. I was looking for an MGB to relive my youth again but came across this VVC almost five years ago. After reading an article on buying an F on (MGF Register Chairman) Rob Bell's website and comparing prices I thought an F for the summer might be the way to go and then sell it for what I paid for it, bearing in mind I bought it at a wholesale price which might be its retail price in a few months time.

Because of the HGF stories I had the system pressure tested within hours of collecting the car. Everything was fine but then eight days later there were tell tale signs of green coolant coming from the right hand side of the head. Yes the head gasket had blown! So after replacing the gasket, cam belts, water pump, belt tensioner, new tyres and brake pads I thought I had better get some value for my money and resorted to plan B, ending up enjoying the car more and more, so much that I still own it now almost five years later.

During the next twelve months and some 25,000km I had fitted a 52mm Throttle Body, K&N filter plus a Miltek exhaust. Later I thought it needed better shocks, the tale of which can now be found on the internet. During this time I have used the car in super sprints, hill climbs auto and motorhous. As some of the speeds are 180kmph+ I had fitted a half rollcage, four point harness and on track days sticky tyres. This all help the lowered suspension and the car is fitted with competition pads plus grooved and slotted discs.

The HGF, my suspension struts falling apart plus two clutches (one at 130000km and the other some 15000km later) have been the only major problems. Considering the kms I travel a year plus the club speed events I think value for money has been excellent. This year I fitted an ATB diff plus I gained a few BHP by fitting go faster stripes!!!

Right: Andy Phillips with Scarlet Fever at this year's Pride of Longbridge Rally

Left: Andrew Regens' stripes add an extra power boost.



I have this past six months rested the car as my main every day car (now with 150000km) and only use twice a week plus weekends. I intend to keep it as my toy. I have also a '70 1275 Midget, which I will sell soon and just play with the F.

Would I buy another? YES, I did, a 1.8 mpi MkII for my wife but after a year she needed a four-door car so I sold the newer car but kept the VVC. I would like a TF 160 but after fitting the LSD I will be keeping it a bit longer.

### Andy Phillips (aka Scarlet Fever)

I've always like MGs, my first one was an MG Montego Efi, and in 1995 I found myself looking for another MG Montego but the Turbo version this time. At the motor show that year I rounded the side of the Rover stand and spotted my first F. There was a red one up on a wall and a BRG one in the middle of the stand that people were queuing to sit in. Does the term love at first sight mean anything to you? I was smitten from the very beginning. But would I fit in one? Let's just say I'm of "significant stature" and following a spell in the queue that day my question was answered – it was a squeeze but success! Now all I had to do was work out how to pay for one!! February 24th 1996 and I collected a shiny red MGF 1.8MPi with 14 miles on the clock. 11 years and 119,000 miles later and I still have it. It's not so shiny and it's not quite so red either these days, but it's still with me and I still enjoy it as much today as I did back then.

It's been a roller coaster ride and no mistake, some real highs like my first trips, in very good

company, to Europe (long may they continue) and it seems like there's always another fun event to attend just on the horizon. Some of the lows include a shattered piston and liner, the perennial struggle with leaks (both externally into the car and from the innards of the car to the outside!) The occasional set of circumstances where my driving skills were no match for the conditions and then there was the rebuild in 2003. My first major project and one that I look forward to for different, age related rather than accident based, reasons in the future.

What is it about these cars that appeals so much? I've thought about this many a time over the years and to this day I still don't have a definitive answer. There are better looking cars out there (not many I grant you!), there are faster cars too, some beat the pants off the F in terms of handling, some make the F seem positively Spartan inside and some are superior in terms of reliability and build quality but they all carry some form of trade off, be it in terms of comfort, price or practicality to me. I suppose the F just does more of the important things well than any of the others – it's a good all rounder and this is something that cannot be said for a lot of cars. Factor in the social side of owning an MG too and it is less a car and more a way of life. Marque loyalty is there as well, but this is less important than the grin on my face when the sun is shining, the hood is down and there is the prospect of a nice twisty road ahead – I suppose that is what matters to me really and is the reason after all those years and miles I still have it – the potential of another drive.