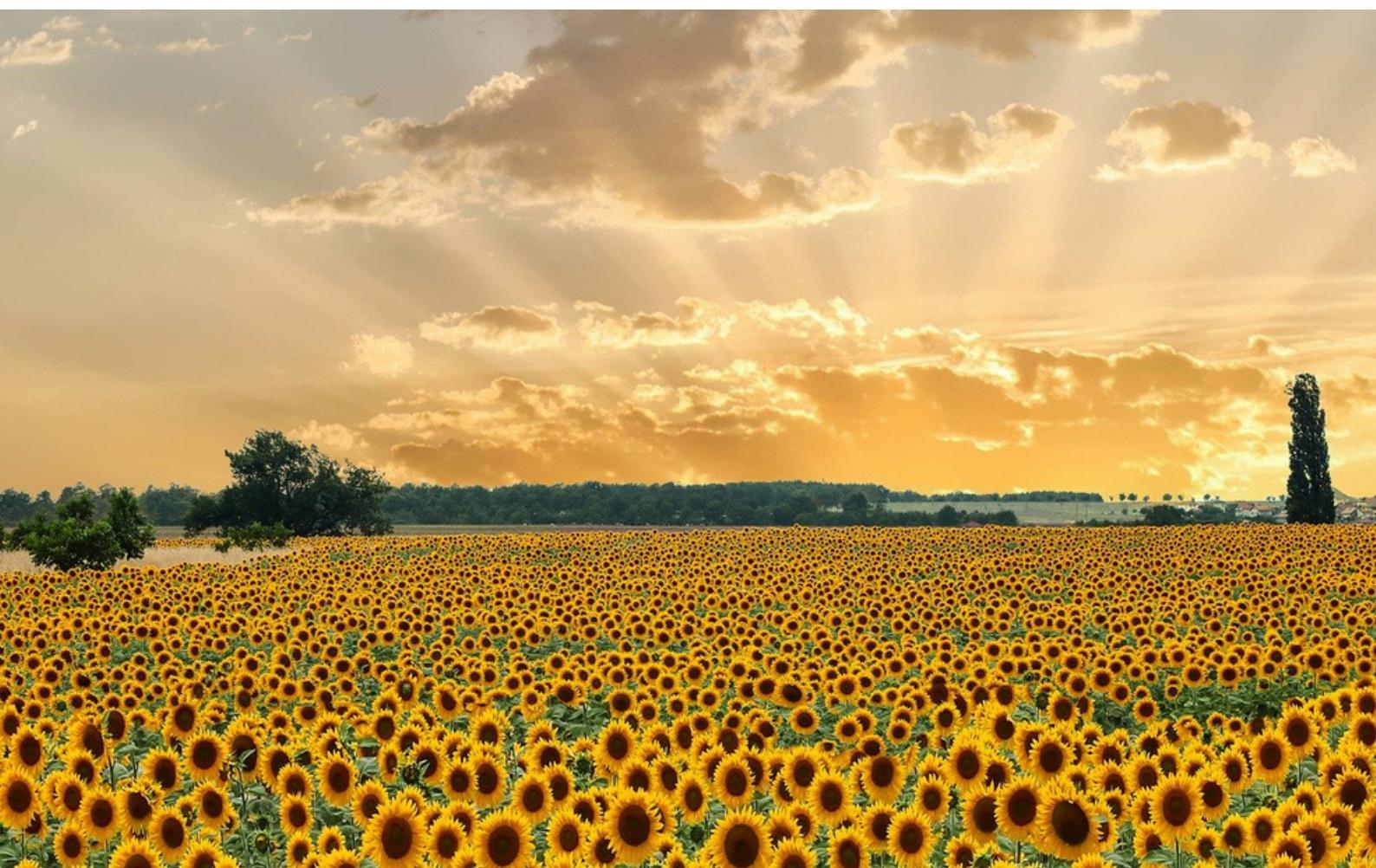




My French  
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**Fine Houses, Chateaux & Estates in France**

Award Winning for French Property



# YOUR PROPERTY BUYING GUIDE

*The Key to Your Dreams*



REAL ESTATE FRANCE

www.my-french-house.com

by MYFRENCHHOUSE.COM Ltd

# The appeal of French living

***France is widely acknowledged as one of the most beautiful countries in Europe***

Its laid-back way of life, phenomenal cuisine, favourable climate, rich culture and buoyant holiday rental market lead it be one of the most popular choices for international buyers and overseas investors seeking property in Europe.

With so many diverse regions to choose from, France attracts buyers from all walks of life, from young families looking for open space or couples seeking a warmer climate in retirement to professionals seeking a lock up and go holiday home in a lively location.

The health system is ranked as one of the finest in the world, making it a sensible choice for families at any stage in life. For most of our clients, buying their French property is about securing a sound investment while enjoying their new lifestyle for years to come.

Whatever your motivation, our essential buying guide contains all the important information you need, plus useful insider tips from our team of French property experts to help your property buying adventure run as smoothly and successfully as possible.

## Our Top 3 Tips

- Work out your preferred area, budget and timeline
- Do your homework and own research, it's crucial
- Be realistic about your criteria and expectations



# **Expert advice throughout**

## ***Buying French property just got easier***

my-french-house, is a fully independent family run business, we believe that buying your French property should be a straight forward affair. It's for this reason that we work hard to provide a service that makes finding your dream house in France as easy as possible.

We know and understand these life changing family decisions require immaculate timing; and with the ongoing pandemic, it's never been more important to have expert advice and friendly guidance on your side, backed by English support.

Our network of bilingual real estate agents and *immobiliers* throughout France has been carefully selected based on their expertise and experience of the French property market. They are all fully licensed in compliance with French laws, are passionate about property and the areas they live in. Their local knowledge, connections and level of service is second to none, we have worked with some for more than 17 years!

- ***As a member, you will see extra images of most of our properties***
- ***Save your preferred properties and start building your shortlist***
- ***Make notes and compare your saved properties to review/share***
- ***Setup and receive alerts of new properties matching your criteria***
- ***Enjoy our smart search tools, converters, expert tips and guides***



**Register today to kick start your search**



# Plan your French 'escape'

**We help turn your dream come reality**

Since 2004, we have helped many many families successfully purchase their dream home in France. Our aim is to make the purchase of your dream French house as smooth as possible. This is how it works ...

## **Discovering your Criteria**

Our local agents are waiting to show you round the best properties that suit your criteria. All you need to do is let us know the properties you want to visit, the desired date along with your detailed search criteria and budget.

## **Planning your Viewings**

Property viewing is exciting but can become very expensive if not organised efficiently, particularly as international travel is limited due to the pandemic. We'll ensure that you make the most of your visit and that you see a number of properties during your trip while staying safe during these exceptional times.

## **Putting your Offer Forward**

When it comes to making an offer, this can be difficult if you don't speak French and don't understand the rules. This is where our agents and experts come in; we'll make your offer to the vendor and we'll get the ball rolling for you.

## **How Much is the Deposit?**

There's no deposit to pay until the compulsory searches have been completed and the 10-day cooling off period has expired, after you signed the  *compromis de vente*. Only at this stage will you be asked (by the Notaire) to pay the deposit, usually 10% of the total purchase amount, direct to his *cabinet*, inclusive of all legal fees.

## **Concluding a Smooth Purchase**

Once your offer has been accepted, you will be accompanied through the process by the team and our bilingual agents in France. This means that you'll be clear every step of the way until completion.



# Start your search today

## With an effective Plan of Action

The reality of finding the perfect property can be quite overwhelming – France has an abundance of fabulous properties across a large area, so the best starting point is to work out your requirements and timescales.

Before you start to look at specific properties, it is best to narrow down the locations you would like to relocate to. **Location** is the most important factor when buying a property. Your reasons for buying and your priorities can help you to narrow down your options.

**Where?** France offers plenty of diversity, ranging from the dramatic mountain landscapes of the Alps and Pyrenees to the yacht lined coasts of the Riviera; the urban chic of cities such as Toulouse, Nice, and Lyon to the escapism of its peaceful rural landscapes. Do as much research as you can about what each area has to offer and narrow down your options.

**Why?** Second home hunters usually buy within reasonable reach of ferry ports or airports for easy weekend getaways. Those relocating for a new life in France may have to consider how close their new home is to shops, schools, employment and other everyday services. If you intend to use the property for rental income you will probably want to buy in a tourist area.

**Better Weather!** The sun shines in the south of France almost continually between March and October, and the country generally enjoys a milder climate than the UK. Purchase south of the Loire for long summers and mild winters.

**Improved Lifestyle.** One of France's biggest attractions is its gentle pace of life. Many buyers actively seek out remote rural and country properties whereas professionals with school age children may need a property within easy reach of large towns and good transport links.



**Prices** - Property prices vary from region to region. Be prepared to pay more in expat hotspots such as the Dordogne, the Loire Valley and Provence compared to less well-known areas.

It is **crucial to know your budget**. How much you want to spend and how much money you need to renovate / improve a property is important as knowing where you want to live in.

# Your property ‘idéale’

Understanding your priorities will help you find your French property. Create a wish list to define and refine your requirements – be realistic! Try to keep to five points for each wish and be prepared to compromise a little.



Establishing your '**must have**' options will help you focus on properties that fulfil your minimum number of bedrooms, transport link options and outdoor spaces.

By writing down your '**nice to have**' options you can compare and see whether a property that meets all your 'must have' requirements have the scope to make it your dream home.

It's important to **be realistic**; a rural house with land and no neighbours might sound idyllic but you'll need to drive to shops and amenities.

It is also very important to work out what you don't want. Regardless of how pretty a property is, if you need good transport links and it's in the middle of nowhere, you are going to find yourself very frustrated very soon after moving.

We often ask clients to imagine that 'perfect postcard picture' in their mind; may it be a cottage with blue shutters and a pool, a 'rustic' stone property with views, a French Château with plenty of history and a long private drive or a practical a lock up and leave village holiday home. Draw it, sketch it, paint it .... and email it to us!



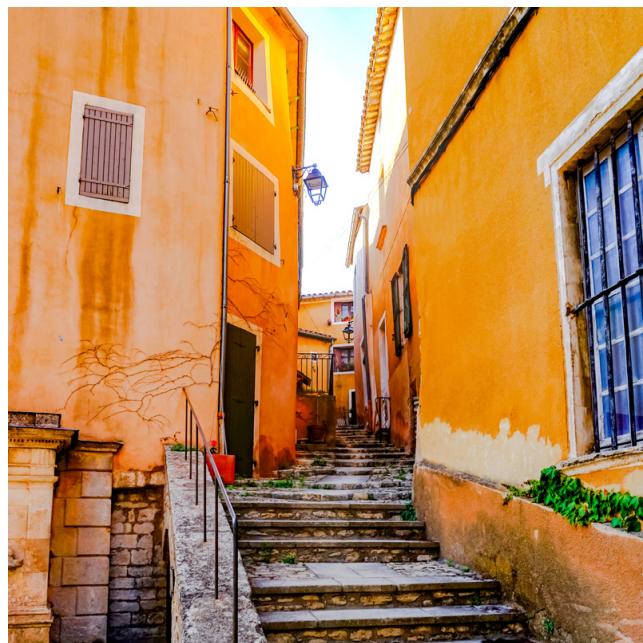
# Your viewing trip

Preparing to visit France to view your shortlist of properties is exciting and should be carefully planned to make the most of the available time. The ideal viewing trip will last between four to ten days - long enough to give you a feel for your chosen area without leaving you too exhausted. This should also give you an opportunity for second viewings if needed.

**Before You Go... Draw up a Viewing List**  
Ideally you should aim to visit two to four properties a day, all of which should lie within a manageable radius of one another. This should leave enough time to investigate the surrounding area and its amenities.

**Don't Leave it Too Late** - Contact us 2-3 weeks in advance, especially in the summer months or around school holidays, so that we can discuss your requirements, criteria and budget. We can then begin to finalise dates and viewing arrangements with the owners, as well as sourcing other suitable properties. Remember, Sunday visits are a definite no-no - this is very much a day of rest in France.

**Sort Out Your Finances** - Unless you are a cash buyer, you'll need to investigate mortgages. After spending time and money on a viewing trip the last thing you want is to see your dream property snapped up by someone else because you're not in a position to act. We recommend obtaining an agreement "in principle" from a French bank so that you can make an offer if you find the right house, beware lenders criteria are very strict.



**Secure your Euros Early** - Registering with a currency exchange company at an early stage will make it easier to arrange your deposit transfer when you return from your viewing trip. You will also be able to learn about the options available to help you save 1000's of euros and compare exchange rates before deciding which fx provider you want to use to transfer your funds for now and future regular payments.



Aim to have everything in place before you leave so if you find your dream home you are in a position to make an offer!

# What to ask?

**Boundaries** - Check the boundaries of the house, any dependent buildings, walls and land and ask about public rights of way or if any is rented out. It's also worth asking if there are any conditions attached to outside areas such as woodland as there is sometimes a legal requirement to maintain these.

**Local Amenities** - Ask the same questions as you would at home: How far is the nearest airport or ferry terminal? What public transport is there and how often does it run? What local shops, schools and amenities are there? Where is the nearest golf course or petrol station? etc

**Drainage** - Is the property connected to local water and sewage services? If not, does the property have a clean supply of its own and a well-maintained septic tank? Does it need to be updating, or replaced?

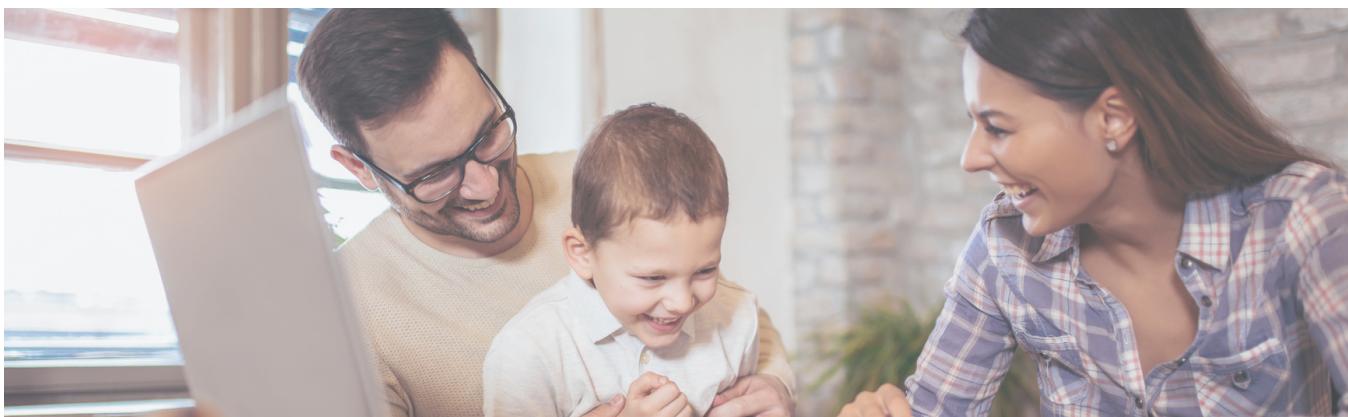
**Gas, Electricity and Internet** - What mains services are linked to the property? This will have an impact on running costs. Depending on where you're buying you may want to ask how the house is heated, particularly in northern France or the mountains. For those who require internet access, ask if the property has ADSL broadband or cable.

**Etiquette** - Make an effort to speak a little French, say '*bonjour*' when you arrive and '*au revoir*' when you leave. If you're planning renovation work and want to take a builder or architect with you to a second viewing it's polite to mention this to the owner and make them aware of your intentions.

**Sun** - Many people move to France in the hope of escaping the UK's cloudy skies so make sure the property will benefit from the sun. Find out what way the garden is facing and in hilly areas make sure you're not in a dip or shady slope that misses out on the best of the day's sunshine.

**Taxes** - There are two types of taxes, tax d'habitation and tax fonciere. They are both paid annually at the beginning of the year and need to be paid on a pro-rata basis on completion.

**Talk to the agent** - ensure you discuss your intended offer with the agent. They may have spoken to the owner about how much they would be willing to accept. Don't be tempted to buy a house direct from the owner – you'll have no way of knowing if the price is realistic and you'll be missing out all the local expertise a trained bilingual agent has to offer.



# Useful to know

**So you have now found your perfect property, that's wonderful news! Before submitting your offer make sure you understand the roles of the Notaire public, the SAFER, about French mortgages or how insurance contracts and inheritance work in France.**

**Surveys** - The seller must provide compulsory certificates and reports at his own cost *before* signing the pre-contract. These will cover things such as lead, asbestos, termites (depending on area), energy performance and what is known as a SPANC (Service Public d'Assainissement Non Collectif) report which will indicate whether the septic tank meets the latest environmental hygiene standards. Mortgage providers in France rarely insist on a structural survey.

**French Mortgages & Currency Transfers** - One of the biggest mistake people make is to wrongly assume mortgages are easy to obtain in France... They are not, the banks lending criteria are very strict, especially with Brexit and the pandemic. If you've not yet researched this, then visit our mortgage page on the website, or contact us to talk to our finance specialists. We can also assist with your currency FX requirements when buyers require euros to settle the deposit for a purchase.

**Insurance in France** is compulsory - In France health, home, pets and car insurance are compulsory for all people, of all ages. And French residents must be covered for Civil Responsibility Insurance as it's considered that an accident can happen anywhere or anytime; and it's everyone responsibility to fix and repair any damage that may have occurred, it's a duty.

**The Role of the Notaire** - In France a Notaire handles most of the conveyancing tasks commonly carried out by a solicitor in the UK. These include local searches and the drawing up and exchange of contracts. He will also collect any taxes due. The Notaire acts on behalf of both seller and purchaser but it is the buyer who pays his legal fees, which will be in the region of 5% of the sale price and require to be added to the total buying costs of the property.

**SAFER & Pre-Emption Rights** on Rural Properties - The laws on property ownership in France depend on the type of property you are buying and the amount of land it comes with. If the property has more than one hectare of land ( 2 acres and a half) it's very likely that you will hear about the SAFER that may step in and purchase the property instead, on the grounds of its potential local agricultural benefits.

**Inheritance Law** - French inheritance laws generally take precedence over UK law for any property owned in France and specify that the estate of a deceased person is shared between his or her children. It's a good idea to seek specialist legal advice if this is likely to cause an issue, particularly where a property will be jointly owned.



Make the most of your trip by sampling the local specialties, wines and markets.  
Be mindful of the new rules if you plan to bring anything back into the UK.



# What's new in 2021

## Buying property in France after Brexit

As of 1 January 2021, European rights will no longer apply within the UK and the free movement of people is no longer applicable between the EU and the United Kingdom.

If you wish to visit France for up to 90 days then you will not need a visa and very little has actually changed due to Brexit, although certain aspects such as driving in France, bringing your pets, French and travel insurance, etc... have changed and it is worth checking these before you plan your visit. If, however, you wish to remain in France for longer than 90 days, you will need to apply for a visa. There are two visa options for anyone wanting to stay less than 12 months these include:

- Long stay visitor visa – this permits an individual to live and work in France. It is usually issued for a period of 1 year.
- Temporary long stay visa – this is for anyone intending to stay in France for between 3 and 6 months in a year. This is ideal for anyone who does not wish to be classed as a French resident.

If, however, you wish to remain in France for longer than 12 months you will need to apply for French Residency or *Carte de Séjour*. The only thing that has changed following Brexit is that you will need to earn from around €650/month (for a single person) to around €1250 /month and you will need to meet a minimum level of French proficiency.

In reality, moving to France since Brexit occurred hasn't become any more difficult, it just requires a little more admin and organisation – but it will be completely worth it in the end when you're sat on your terrace, in the sun, sipping champagne, eating camembert cheese and listening to the cicadas from your terrace in the lovely and sunny south.



We strongly recommend that you start learning the French language, especially if you are planning to live in France on a long term basis.

# Living in France, the basics

**Healthcare** – France's healthcare system has a global reputation for excellence and since 2000 the Couverture Maladie Universelle (CMU) gives all French residents the right to state healthcare at a relatively low cost. If you relocate to France you will be obliged to apply for affiliation to the state healthcare system or CPAM. Healthcare isn't completely free, however, so you will probably opt for a top-up health insurance policy as well, it's important.

**Schools** - State education in France is well funded and generally of a very good standard. You also have the option of private and international schools. The local Mairie will have all the information you need about local schools, colleges and nurseries.

**Driving** - The first thing you're likely to notice about driving in France is how quiet and uncongested the road network is. If you settle in France permanently you will have three months to exchange your British number plates for French ones and secure French car insurance cover, visit our car insurance page.

**Pensions** - If you plan to retire to France you will be surprised at how few taxes you will pay. However, French residents are liable for tax on worldwide income so even if your pension is drawn in the UK it must be declared in France, although you will not be expected to pay twice. It's advisable to discuss your pension arrangements with a financial advisor *before* moving to France to understand all the potential tax and legal implications, especially after Brexit.

**The French Banking System** - A French bank account is essential if you plan to relocate, work in France or if you require a mortgage and you'll also need it to pay bills if you own a property in France. One of the main differences to be aware of is that in France it is illegal to write a cheque if there are insufficient funds in your account to cover it. Bouncing a cheque can result in your name being blacklisted and you could be prevented from having a credit or debit card and cheque book for up to five years. It's also important to check the bank's charging policy to avoid any unexpected fees for transactions.

**Pets** – Pet passports are no longer valid for dogs, cats and other animals registered in Britain and NI. Pets are able to travel but they will require a little more paperwork. If you are planning to bring your dog, cat, or other pets on your French holiday:

- Your pet must be micro-chipped
- Your pet must be vaccinated against rabies
- You must obtain an animal health certificate (AHC) for your pet, within 10 days prior to travel. This can be obtained from a vet in the country you are travelling from.

On arrival, the entrance process is likely to be similar to what it was previously. You will be asked to present the above documents and scan your pet's microchip. Visit our insurance pages to request a quote.



# The buying process in 5 steps

We've mentioned the importance of sorting out your finances prior to your viewing trip, being mentally prepared to start the journey is equally as important. Don't be afraid to take the plunge, there's less new properties coming to market, so if you don't, someone else will!

## Making your Offer

When you have found your dream property it's important to make an offer to the agent as soon as you can. The agent can then communicate with the vendor on your behalf and hopefully agree the price before you leave. Tell the agent whether you are a cash buyer or if you are buying with a mortgage. Making an offer secures the property at the agreed price but no money exchanges hands at this time and nothing needs to be signed.

You will not be legally bound into any legal contract until the pre-contract has been signed and the 10 days cooling off have expired. However, this will secure your dream property until then and the owner is not allowed to accept offers from other parties. You will be required to supply various legal documents (birth certificate, wedding certificate and a photocopy of your passport), so make sure you have these to hand and they are up to date.

## **Signing the Pre-Contract or "Compromis de Vente"**

This is a contract signed by both the vendor and purchaser to seal the deal and map out the purchase process. A completion date will be set at this stage. From this point the vendor is legally obliged to sell you the property but you still have a further seven days to reflect before you are legally committed to the purchase.



# The buying process ... fin

## Paying the Deposit

Seven days after signing the first contract you will be required to pay a deposit to the Notaire. This is usually in the region of 10% of the sale price. The deposit will only be refunded if your mortgage offer is refused by the bank and you are unable to proceed with the purchase. You may want to consider opening a French bank account whilst you are in the country. You will need valid ID such as a passport or '*carte de séjour*' and proof of address in the form of a utility bill dated within the past three months. Non-French residents will also need to provide a credit card or bank statement which includes address details.

## Signing the Final Contract

It usually takes between six and twelve weeks to complete all the necessary paperwork for a property purchase. When the day of completion arrives, you will be invited to the Notaire's office to sign the '*acte authentique*' (deed of sale) which guarantees the legal transfer of the property. Make sure the total balance of the funds has been transferred to the Notaire and ask for confirmation the money has been received and cleared before you leave. Your private currency exchange agency will be able to provide this confirmation. Remember that you also need to have a valid household and contents insurance policy in place. This is a compulsory requirement upon completion, or you won't get the keys.

## Picking up the Keys

The paperwork is now complete, the vendor had vacated the property and you will be handed the keys. Now - relax and prepare to enjoy your new lifestyle in France. This is where your French adventure truly begins!



It is worth keeping in touch with the vendors after the sale is complete, you may want to ask them things about the property and the area once you've moved in.



# Get 'prêt à voyager'

## Travelling & buying during the pandemic

Covid-19 has added a new layer of challenge to those seeking a new life in France due to border closures. However, once restrictions begin to be lifted travel will slowly become easier, hopefully in time for a French summer.

The market is very busy with french families buying properties in rural spots, escaping crowded cities instead working from home. At the same time, there are fewer properties coming to market as most owners are staying in place.

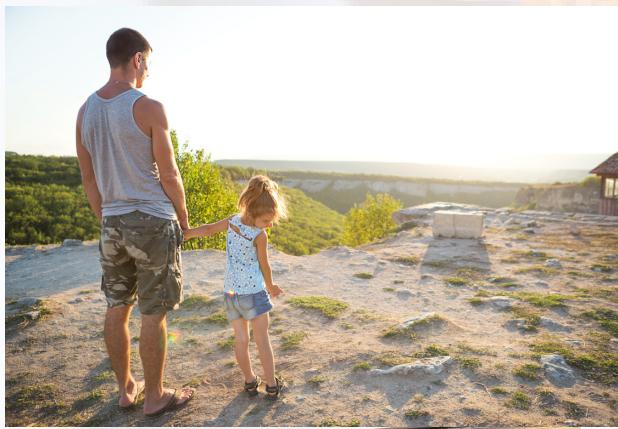
Therefore buyers will need be quick to go out and secure their ideal country retreat as soon as possible. This is especially true for Brits and neighbouring Europeans who can travel by car or by rail, always check the travel advice first. Some French departments have been affected more than others and it is important to check all local regulations before planning to travel to those areas.

Travel advice can change quickly, and some EU countries are working on vaccine passports to allow travel this year, hopefully June. So it is always worth keeping up to date with the latest advice on rules and tests required, both in France and at home for when you return from your French '*escapade*'.

The best places to obtain information is via the official government websites:  
[gov.uk/foreign-travel-advice/france](http://gov.uk/foreign-travel-advice/france)  
[uk.ambafrance.org](http://uk.ambafrance.org)  
[fr.usembassy.gov/covid-19-information](http://fr.usembassy.gov/covid-19-information)

We also suggest you that check airports or train terminals, such as CdG or Eurostar:  
[parisaeroport.fr/en](http://parisaeroport.fr/en)  
[eurostar.com/uk-en](http://eurostar.com/uk-en)





My French  
House



Be organised, sort out your finances and plan early but most important of all, enjoy searching for your Dream Home in France. And don't forget this guide.

# Essential A to Z

## A brief glossary of common terms

### **Abonnement**

The standing charge for supplying a utility/subscription.

### **Achèvement des fondations**

Foundations laid for a new property.

### **Achèvement des travaux**

Works completed on a new building.

### **Acte Authentique**

The final contract, completion contract.

### **Acte de Vente**

Another term used for the final contract.

### **Agent Immobilier**

An estate agent.

### **Attestation**

Confirmation that a transaction has taken place.

### **Bon de Visite**

A form signed by the person viewing a property to confirm they have visited it with a specific agent.

### **Bon pour Achat**

OK to purchase.

### **Carte de Séjour**

French resident permit (for non EU Nationals)

### **Carte Professionnelle**

A licence to work within a profession that is regulated

### **Certificat d'Urbanisme**

Permission for change of use of a property or outbuildings.

### **Clause Suspensive**

A condition which a contract is subject to; unless and until this is satisfied the contract is not firm or irrevocable.

### **Compromis de Vente**

The first contract of reservation on a property.

### **Co-propriétaires**

The co-owners who are freeholders in a complex or block of apartments and make up a tenants association.

### **Co-propriété - co-ownership**

A residence, complex or building which is split up into separate and physically distinct apartments

### **Etat Civil**

Personal information provided by the buyer for inclusion within the compromis de vente.

### **Facture**

A bill, e.g. a utility bill.

### **HT or Hors taxes**

Tax not included.

### **Lotissement**

A group of plots of land with building permission situated together and sold separately to enable purchasers to build their own houses.

### **Lu et Approuvé**

Read and approved.

### **Mairie**

The town hall - in small towns.

### **Maison de Tourisme**

A tourist office.

### **Notaire**

Legally qualified person and government representative; the only person empowered to convey property in France and collect taxes on conveyed properties. Deals with property and family law.

### **Plan de Masse**

A plan of the site.

### **Prefecture**

The headquarters of the administration, found in the main town of each département. Details like ID cards, driving licences and passports.

### **Procuration**

Power of attorney or proxy.

### **Remise des Clés**

Handing over the keys of an off-plan property.

### **Société Civile Immobilière (SCI)**

A French property holding company in whose name a property may be purchased.

### **Taxe Foncière**

Land or property tax payable by owner.

### **Taxe d'Habitation**

Tax on a residential dwelling payable by the occupier.

### **TTC or Toutes Taxes Comprises**

All Taxes Included.

### **TVA**

French equivalent of VAT (Value Added Tax). Currently 20%.



# Our happy clients say

*Here's a small selection of testimonials from some of our many happy customers*

**my-french-house** was by far the best online guide I found – and I trawled them all – to buying a house in France. It answers all your first questions practically before you've thought to ask. I recommend my-french-house.com to anyone thinking of buying a French property. C. BAUER – Sunday Times

Our French property purchase and move to France were made so easy with the help and assistance of my-french-house.com. They are a committed and professional business – we highly recommend them. S. and L. BROWN

We are very grateful for all your help with the purchase of our new house in France. We think you give a special service, which is rare in this day and age. Thank you again most sincerely. – Robin and Geraldine



# About my-french-house.com Ltd

**my-french-house.com** offers assistance to buyers wishing to find and purchase their dream property in France. Started in 2004, **my-french-house.com** is an independent UK based limited company that aims to make the process of finding and buying your dream property in France as smooth and stress-free as possible.

Our award-winning website is updated daily and lists hundreds of stunning properties for sale across France. We have carefully cultivated a successful network with some of the best French estate agents, notaries, insurance companies, fx and mortgage providers to ensure the purchasing process is as efficient as possible.

From your initial enquiry through to viewings and the purchase of your property, together with our network in the area, we ensure that all aspects of your purchase run smoothly. We are members of the Association of International Property Professionals and are committed to providing the best level of service to all our clients.

All property prices include the estate agent fees and are listed at the same price they are listed in France. There's nothing extra to pay for the service that we provide, visit **my-french-house.com** and get your property search started today. A *bientôt* ...



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