Buying a Property in France

Our Complete Guide

www.my-french-house.com
France is widely acknowledged to be one of the most beautiful countries in Europe.

Its laid back way of life, famed cuisine, favourable climate, rich culture and buoyant holiday rental market make it one of the most popular choices for British and overseas investors looking for property abroad.

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 busy professionals seeking a ‘lock up and go’ holiday home in a lively location. The country’s health system is ranked as one of the best in the world making it a sensible choice at any stage in life.

For most of our clients, buying their French property is about securing a sound investment with a safe buying process, while enjoying their new lifestyle for years to come. Whatever your motivation for buying property in France this essential guide contains all the important information you need plus useful insider tips from our team of French property experts.

This guide is designed to give you all the information you need to help your property buying adventure run as smoothly and successfully as possible.

Our 5 Top Tips!

- Work out your preferred area and budget
- Do your homework
- Be realistic about your requirements and expectations
- Properties do sell, secure yours by making an offer
- Don’t forget to use this guide!

Watch out for more Top Tips throughout this guide...
Starting your Search

Most buyers begin their French property hunt on the internet where they can quickly become overwhelmed by the huge volume of homes available. Save time and money by having a plan of action.

Location, Location, Location...

Location is the most important factor for anyone to consider when buying a property. Your own perfect location in France will depend on your reason for buying and your priorities.

WHERE? France offers plenty of diversity, 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 Paris, Toulouse, Nice and Montpellier to the escapism of its peaceful rural landscapes. Do as much research as you can about what each area has to offer before narrowing 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 one of the more popular tourist areas.

BETTER WEATHER - The sun shines in the South of France almost continually between March and October and the country as a whole generally enjoys a milder climate than the UK. Purchase south of the Loire river 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 properties whereas those hoping to find work or with school age children may need a property within easy reach of large towns and good transport links.

 PRICES - Property prices vary widely from region to region. Be prepared to pay more in ex-pat hotspots such as the Cotes d’Azur, the Tarn, Dordogne and Provence compared to less well known areas.

Top Tip

Be clear about your budget – deciding how much you want to spend is just as important as knowing where you want to live and what type of property you need.

Watch out for more Top Tips throughout this guide...
The Perfect Property

Understanding your priorities will help you find your perfect property. Create a realistic wish list to define your requirements. Try to keep to 5 points for each and be ready to compromise a little.

Must Have – List all the essentials your property will need to have including minimum number of bedrooms, bathrooms and garden size.

Nice to Have – These are the added extras that would make a property more appealing to you. These might include outbuildings, a swimming pool and countryside views.

No-No – Don’t forget to list the things that would make a property unsuitable for you, for example houses without gardens or isolated locations.

Top Tip

Be realistic – a country house with no neighbours and lots of land might sound idyllic but be prepared to take the car for shopping and services.

Watch out for more Top Tips throughout this guide...
Planning Your Viewing Trip

Preparing to visit France to view your shortlist of properties is very exciting and should be meticulously planned to make the most of the time available and your money. 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 and a chance to sample a little French life.

Before You Go…

Draw up a Viewing List – Ideally you should aim to visit two to four properties a day (we’d say 5 maximum), 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 busy 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 nearby.

Remember – Sunday visits are a definite NO NO – this is still very much a day of rest in France.

Work Out the Finances – Unless you are a cash buyer you’ll need to investigate mortgages and rates before setting off. 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 buy. Consider obtaining an agreement “in principle” from a French lender so that you can make an offer if you find the right house.

Have your Euros Ready – Registering with a currency exchange company at an early stage will make it easier to arrange your deposit transfer when you return after a successful 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 company to use.

Are you ready? – have everything in place before you leave so you’re in a position to make an offer if you have a ‘coup de coeur’ for a property that ticks all the boxes.

Watch out for more Top Tips throughout this guide...
Trip Checklist

Don’t Forget to Take:

- **A valid ID card or Passport** for you and your family
- **Credit Cards** - Visa, MasterCard and American Express cards are widely accepted
- **Cash** - We recommend you purchase some Euros prior to setting off
- **Travellers' cheques** - Some people prefer to take a mix of travellers’ cheques and cash
- **Tickets** - Remember your plane, ferry and train tickets
- **Official documents** - You may need copies of the following: proof of address, marital status (marriage certificate or divorce papers), birth certificates, proof of employment and references and bank account details just in case you spot your ideal property and want to make an offer.
- **Health** - French pharmacies sell most common healthcare items but it’s useful to have a basic kit with paracetamol, sun cream, insect repellent, plasters, and any regular medications you might need. More importantly, remember to take your European Health Insurance Card (EHIC). It’s free and can be very useful if you become ill while in France.

! **Remember** – Everything shuts on Sundays and Bank Holidays in France so if you plan to arrive on a Sunday you may want to pack some provisions to see you through the first night.

Top Tips...

- ✔ Arranage travel insurance for everyone in your group before you go.
- ✔ Mobile phones - Ask your provider whether you have an international option allowing you to make and receive calls abroad.
- ✔ Remember to pack a European travel power adaptor for charging your mobile phone, tablet device, electric shaver, etc.
- ✔ If driving, don’t forget your driving licence and check your cover with your insurance company. Consider European breakdown cover too.
- ✔ Remember your French road maps, if you have them, and Satnav users will need to load the appropriate European road data.
- ✔ Shops are usually closed on Sundays and Bank Holidays and tend to close at lunchtime and re-open at 2 or 3pm on other days, with the exception of some supermarkets.
- ✔ If you want to call abroad from a French phone box we highly recommend you buy a phone card (Télécarte) on arrival as few coin telephone booths remain. These can be purchased from any Tabac (tobacconist/newsagent).
- ✔ When calling the UK, dial 0044 and the UK number without the 0 in the prefix number.

Watch out for more Top Tips throughout this guide...
What to Ask...

**Boundaries** - Check the boundaries of the house, any dependent buildings, walls and land and ask about public rights of way. 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 and amenities are there? Where is the nearest golf course? 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?

**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 the North of France or the mountains. For those who require internet access, ask if the property has ADSL broadband.

**Property 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.

**Sun** - Lots of people move to France in the hope of escaping the UK’s cloudy skies so make sure your new property will benefit from the French sunshine. 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.

**Etiquette** - Make an effort to speak a little French, shake hands, 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.

---

**Top Tip**

Talk to the agent – make sure 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 being sought is realistic and you’ll be missing out all the local expertise a professional bilingual agent can offer.

---

Watch out for more Top Tips throughout this guide…

www.my-french-house.com
Need to Know...

**Surveys** – The seller must provide certain compulsory certificates and reports at his own cost. 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.

**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 fees, which will be in the region of 5% of the sale price.

**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.

**Top Tip**

Don’t forget the fun stuff - make the most of your viewing trip by stocking up on the cheaper food, wine, spirits, tobacco and local produce you enjoyed while you were there.

Watch out for more Top Tips throughout this guide...
Making an 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 7 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.

Important! The law forbids a seller or agent to ask for a deposit at the time an offer to buy is made.

Signing the First 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.

Paying a 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.

Top Tip

Don’t lose out - get in before someone else does. When you find Your Dream Home, don’t hesitate to make an offer, especially if you know it’s the right place for you.
4. 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 currency exchange agency will be able to provide this confirmation. You also need to have a valid household and contents insurance policy in place. This is a compulsory requirement upon completion.

5. 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 begins!

Top Tip

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.
Everyday Essentials of Living in France

Taxes - Your property will be subject to a local property tax called ‘taxe fonciere’ and a ‘tax d’habitation’, which is similar to the UK council tax. These are calculated by the local authority and charged annually. When buying a property, that year’s taxes will be split pro-rata between buyer and seller on completion.

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 need a top-up insurance policy as well.

Schools - State education in France is well funded and generally of a good standard. You also have the option of private and international schools. The local Mairie should have all the information you need about local schools 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 decide to settle in France permanently you will have three months to exchange your British number plates for French ones and secure French car insurance cover.

Pensions - If you plan to retire to France you will be pleasantly 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 implications.

Pets - Pet passports have made it easy for people to take their pets with them when travelling. Make sure you have the correct paperwork with you and check the latest regulations with the French Ministry of Agriculture before you leave the UK as certain animals will require special import permits.

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.

Top Tip - Be organised and practical, but perhaps most important of all, enjoy searching for your Dream Home in France. OH YES, and don’t forget to take this Essential Guide!
Essential A to Z

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, completion contract.

Agent Immobilier - An estate agent.

Attestation - Confirmation that a transaction has taken place/certificate.

Bon de Visite - A form signed by the person viewing a property to confirm that they have visited it with a specific agent.

Bon pour Achat - OK to buy.

Carte de Séjour - French resident permit (No longer required for E.U. Nationals.)

Carte Professionnelle - A licence to work within a profession that is regulated e.g. French estate agents.

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

Co-propritét - A residence, complex or building which is split up into separate and physically distinct apartments, i.e. a block of flats or development of houses in which all the owners own a share of the freehold. A co-ownership.

Dépôt de Garantie - A deposit.

Droit de pré-emption - The right to pre-empt, i.e. of the authorities to purchase a property in priority to the proposed purchaser.

Etat Civil - Personal information provided by the buyer of a property for inclusion within the compromis.

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 but not litigation.

Plan de Masse - A plan of the site.

Préfecture - 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 - Tax Included.

TVA - French equivalent of VAT (Value Added Tax). Presently 19.6%.
About Us

Successfully selling properties since 2004, my-french-house.com Ltd. is an independent company whose aim is to make the process of finding and buying French property as smooth and stress free as possible.

From the start of your search, to arranging viewings, making an offer and beyond, we are on hand to guide you through each stage of the purchase process with invaluable help.

All our properties are listed at the same price as they are in France, we do not charge anything extra. We simply receive a referral fee from our partners for a successful purchase. All our agents speak English and together we can guide you through the whole process.

We are a member of the Association of International Property Professionals and are committed to providing you with a top quality of service throughout.

Keeping up with the market, property prices and preparing your viewing trip couldn’t be simpler. Start today by browsing through our selection of 1,000s of properties for sale.

We look forward to helping you find your Dream Home in France.

A bientot …

Patrick JOSEPH
Owner of My-French-House.com Ltd
Member of the Association of International Property Professionals

Contact us
Phone: 0845 123 5885 (local rate call - UK only)
Phone: +44 (0) 113 216 4066
Email: info@my-french-house.com
Website: www.my-french-house.com