

**YOUR GUIDE TO PURCHASING**

# **FRENCH PROPERTY**

**BUYING WITH CONFIDENCE: THE  
TRIED-AND-TESTED METHOD**



**Pierre Guillery**



PIERRE GUILLERY

# Your guide to purchasing French property

*Buying with confidence: the tried-and-tested method*



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I

## You need a method

*When you're ready to take the leap, there's only one method that truly works for buying property in France. Developed by a French, bilingual, US-educated real estate professional with 15 years of frontline experience, this guide delivers a clear reality check, a battle-tested blueprint for action, and the structured method you need to succeed with confidence and clarity.*

*Let's start with some hard facts and stories of people who've done it before you.*



1

Take my word for it



*Paris (2022 pop. 11 million)*

3

*Before we plunge into the heart of the matter, let's get a few things straight—think of these as the non-negotiable truths you'll want to remember at all times. Because if there's one thing I've learned after 15 years of helping people navigate the French real estate market, it's that preparation is your best friend, and winging it is your worst enemy.*

What is this guide, anyway?

Let's call it what it is: part **survival manual**, part **reality check**, and part **method**.

Yes, you'll find the usual suspects here—laws, planning permissions, building regulations, and a sprinkle of negotiation and tax advice. But unlike those dry, cookie-cutter guides that promise to make everything “easy,” this one won't insult your intelligence. Because there's no such thing as “easy” when you're dropping a small fortune on a stone house in Provence or a farmhouse in Brittany.

What you *will* find in this guide:

- **A method**—because, let's face it, most people start by scrolling through listings like it's real estate porn. *Wrong move*. You need to start with the *why* (you want to move), then the *what* (new lifestyle you are looking for) then the *where* (you want to live) and *only then* the *how* (you go about doing it). I've seen it all, and this method? It's battle-tested.
- **The truth about French real estate agents**—some are good, some are not, a number aren't professional enough, and most are somewhere in between. I'll tell you how to spot

the difference.

- **How to rent (or be rented to)**—because you might need a place to crash while you’re house-hunting, or you might want to rent out your future French pad.
- **Urban myths about French real estate, debunked**—no, the French system isn’t *out to get you*, but it is different. And yes, horror stories happen—but usually because someone skipped their homework.
- **The French system, decoded**—because if you’ve ever bought a house in your home country, you’ll quickly realize that France plays by its own (well, different) rules. And no, “common sense” doesn’t always translate.

This isn’t a guide for dreamers who think they’ll waltz into a village, fall in love with a crumbling château, and live happily ever after. This is for people who are ready to roll up their sleeves, ask the hard questions, and—most importantly—listen.

Who am I to tell you all this?

Fair question. I’m the guy who’s been assisting people for 15 years—a registered, insured French real estate broker with a master’s degree, a bilingual education, and a healthy dose of skepticism.

I’m not some “international real estate guru” who churns out guides on Sweden, Turkey, and Croatia (because, let’s be honest, how could anyone be an expert on *all* of those?). I’m not a grumpy retired expat who bought a house in Dordogne 20 years ago and now dispenses wisdom on Facebook like it’s gospel.

I’ve spent time in those expat groups, trying to help. I’ve also

spent time correcting the same myths over and over again, only to be met with, “*But that’s not how it was for ME!*” (spoiler: your experience isn’t universal.) Eventually, I stopped. Life’s too short to argue with people who think their one anecdote trumps actual expertise.

So, no, I don’t have all the answers. But I *do* know the French market, the legal pitfalls, and the cultural quirks. And I’ve helped enough people—some who listened, some who didn’t—to know what works and what doesn’t.

## Is this guide for you?

If you’re here, you’re probably somewhere on your “Journey to France”—that winding, sometimes exhilarating, sometimes infuriating road from “*Wouldn’t it be nice to have a place in France?*” to “*We’re signing the papers next week.*”

This journey? It can take years. If you’re a year out from buying, you’re already cutting it close (because once you find *the* place, it’s 4-6 months of paperwork, negotiations, and bureaucratic hurdles). If you’re earlier in the process, this guide will give you the lay of the land—so you can avoid the potholes and detours.

And if you’re the type who thinks, “*I’ll figure it out as I go,*”—well, good luck. But maybe keep reading anyway.

\* \* \*

## A piece of advice

Here's my strong recommendation, especially if you're in that final stretch—the year where you're scouting properties, crunching numbers, and preparing to part with a significant chunk of your savings: Get help.

I know, I know—it sounds self-serving. After all, I *am* someone you could hire. But hear me out: Would you represent yourself in court? Perform your own surgery? Probably not. So why would you think of spending hundreds of thousands of Euros in a foreign legal system, in a language you might not speak fluently, without a guide?

I once considered buying a place on the Greek island of Naxos. I did my homework, I researched, I even attempted to learn how to speak Greek. But when it came down to it? I wouldn't have dreamed of diving in without a bilingual, local expert by my side. Because here's the thing: Greece is not my home country. The rules are different there. The culture is different. The language? Well, unless you're fluent, you're playing with a handicap. The same is true for you in France.

So, unless you're a glutton for stress (or legal trouble, or overspending), seriously consider this: Don't go it alone.

Ready? Let's start the journey.

No fluff. No false promises. Just the method, the truths, and—if you're lucky—a few hard-earned shortcuts. Because buying a house in France should be an adventure, not a nightmare. And with the right approach, it can be.

\* \* \*

## 2

Learn from those who did it



*The coastal town of Roscoff in Brittany (2022 pop. 3,400)*

*Let's start with this truth: Buying a house in France is not a transaction; it's an odyssey. It's a mix of romance and reality checks, of grand visions and gritty details, of serendipity and spreadsheets. It's the kind of adventure that begins with a daydream—perhaps over a glass of wine, or after one too many episodes of A Year in Provence—and ends with you holding a set of keys, standing in a centuries-old stone house, wondering how the hell you got there.*

But here's the thing: The journey matters as much as the destination.

And if you're reading this, you're likely somewhere on that winding road—whether you're still googling “best regions in France for expats” or already deep in the trenches of *compromis de vente* paperwork.

So, before we dive into the *how-to* of French real estate—before we talk about notaires, negotiation tactics, or why you should never, *ever* skip reading the *diagnostics*—let's ground ourselves in reality. Let's talk about real people. People like Jack and Patty, Mike and Sarah, Julie, and Emma and Jack (yes, another Jack—apparently, it's a prerequisite for buying in France). Their stories are different, but the themes are universal: preparation, patience, and the occasional curveball.

\* \* \*

Their stories

## Jack and Sandy from California: the decorator and the 11 sellers

Jack and Sandy's love affair with France began 35 years ago, when Sandy studied in Aix-en-Provence. Decades later, retired and itching for adventure, they decided to turn their annual pilgrimages into something permanent. Their first idea? Shared ownership. A week in a co-owned property quickly cured them of that notion. "*We wanted freedom,*" Sandy said, "*not a timeshare schedule.*"

So, they set their sights on Uzès (where I am based). But here's where things get interesting: They tried to go it alone first. They rented a *gîte*, wandered through listings, and hit a wall—literally and figuratively. Traditional agents weren't listening. They were frustrated. And then, in a twist of fate, their Australian *gîte* owner handed them a copy of (first version of) *my* guide for foreign buyers.

Fast forward through 8 houses, 2 apartments, and a lot of wine-fueled discussions, and they found *the* house in Arpaillargues—a 200 m<sup>2</sup> stone beauty with a small olive tree in the courtyard. The catch? It had 11 sellers. Yes, *eleven*—an entire ancestral family, one of whom was born in the house and still lived next door. Negotiations went smoothly, but the real adventure began after the purchase: 14 months of renovations, €200,000, and a decorator's vision brought to life.

Then, life threw them a curve ball. Jack's health declined, and they had to sell. Eighteen months on the market. A dedicated website. A Zoom call with four people across two continents. And finally, a sale to Lily and Sheila, two teachers from Vermont who fell in love with the house—and the story behind it.

The lesson? Even the best-laid plans can change. Flexibility,

local connections, and a willingness to adapt are key.

### Mike and Anna: a tale of two dreams

Mike is a London insurance executive—precise, structured, and not one to jump in blind. Anna is warm, thoughtful, and had a very clear vision of their “dream house.” Their brief? Either a townhouse with a garden or a sprawling mas with a pool. Opposite ends of the spectrum.

They hired me after a grueling hour-long interview (“*How do you handle negotiations? What’s your success rate?*”). I passed the test. Six weeks later, we were driving through the countryside between Nîmes and Avignon, Mike handing me the keys to his rental car. “*You drive,*” he said. “*You know the roads.*” Trust established.

Three days and seven viewings later, they were torn between two properties: a €750,000 fixer-upper and a €1.4 million turnkey mas. They chose the latter. The deal was sealed in 10 days.

And then, six months later, the house caught fire. A vintage motorcycle in the garage. Smoke damage. €190,000 in repairs. Eight months of coordination with insurers, contractors, and a very stressed couple in London.

The lesson? Buying the house is just the beginning. Post-purchase support—whether it’s renovations, repairs, or just knowing who to call—can be just as crucial as the search itself.

## Julie: the woman who let ChatGPT choose

Julie, a 44-year-old American, was burned out. Paris had been too much—too noisy, too fast, too *everything*. She needed calm. So she asked ChatGPT for recommendations. The AI suggested 10 cities. She narrowed it down to three: Sarlat-la-Canéda, Antibes, and Uzès.

*“I didn’t know Uzès,”* she admitted. *“But ChatGPT chose well.”*

Six months later, she was strolling through the Wednesday market, sipping coffee at La Fille des Vignes, and preparing for her Halloween party with 10 new friends. No regrets. Just sun, silence, and the slow, sweet rhythm of life in the Gard.

The lesson? Sometimes, the best decisions come from unexpected sources. But even AI can’t replace boots on the ground. Julie’s story is a reminder that exploring, experiencing, and immersing yourself in a place is the only way to know if it’s *the one*.

## Emma and Jack from Texas: the methodical dreamers

Emma and Jack didn’t just *dream* of France. They studied it. For four years, they took trips—Brittany, Alsace, Occitanie—each time narrowing down their criteria. They read forums, followed expat blogs, and learned the hard way that French estate agents don’t always play by the rules they expected.

In Pézenas, they found their stone house with a walled garden, overlooking vineyards. But not before they made every rookie mistake in the book: trying to negotiate outside the agency system, trusting overly enthusiastic agents, and underestimating the importance of local relationships.

The lesson? Preparation is power. Emma and Jack’s story is

a masterclass in how to research, how to build trust with local agents, and why patience isn't just a virtue—it's a necessity.

\* \* \*

## The common thread

These stories aren't just anecdotes. They're roadmaps. Each one highlights a critical part of the journey:

- Jack and Sandy show the importance of flexibility and local expertise—and how even the best plans can pivot.
- Mike and Anna prove that trust and post-purchase support matter just as much as the search.
- Julie reminds us that sometimes, you just have to leap—but not without exploring first.
- Emma and Jack demonstrate that methodical research and relationship-building can turn a dream into reality.

## What comes next?

If these stories resonate, you're in the right place. The rest of this guide is your toolkit. We'll dive into:

- How to define your “why” and “where” (because starting with listings is like building a house without a foundation).
- The realities of French real estate agents (the good, the bad, and the *completely clueless*).
- Negotiation tactics that actually work (hint: it's not about lowballing).

- The legal and financial maze (notaires, taxes, and why you *really should* get a bilingual lawyer).
- Renovations, rentals, and the art of turning a house into a home.

Because here's the truth: Buying a house in France is equal parts magic and logistics. And with the right approach, you can have both.

Ready to start your own story? Let's begin.

\* \* \*

# 3

## Organize your journey



*Montpellier in Occitanie (2022 pop. 310,000)*

*If you're reading this, you've already decided—or you're this close to deciding—to buy a house in France. Congratulations. You're about to embark on probably one of the most exciting, frustrating, rewarding, and occasionally baffling adventures of your life. But before you dive head-first into property listings or start daydreaming about your future life in a stone farmhouse, pause. Because here's the hard truth: Most people start in the wrong place.*

I've spent 15 years helping people navigate French real estate—on Facebook groups, forums, and in real life. And I've seen the same mistake again and again: People ask for advice on where to buy before they've figured out why. They get bombarded with opinions—“Oh, you must live in the Dordogne!” or “Provence is overrated, try the Lot!”—and end up more confused than when they started. Here's the reality: No one else can tell you where to live. Not a Facebook group. Not an estate agent. Not even an AI chatbot. Because the right place for you isn't about what's popular—it's about what aligns with your life, your values, and your vision.

So, let's start at the beginning. Not with *where*, but with *why*. This is the most important chapter of the guide!

\* \* \*

## Deciding the “why” (the foundation of your search)

Your future lifestyle is the only compass you need. Because you’re not just buying a house; you’re buying a life. And that life will look *very* different depending on who you are, what stage of life you’re in, and what you truly want.

Ask yourself:

- Are you still working? If so, do you need proximity to an airport, reliable internet, or a coworking space?
- Are you retired? Then maybe walkability, healthcare access, and a vibrant local market matter more.
- Do you have kids? Schools, extracurricular activities, and other families nearby will be non-negotiable.
- What hobbies or social life do you envision? Are you a hiker? A foodie? A history buff? A digital nomad?

Your answers will shape your criteria. And without clear criteria, you’ll waste time, money, and energy looking at places that don’t fit.

\* \* \*

## The method (from daydream to decision)

This isn’t simply about making a pros-and-cons list. It’s about digging deep to understand what you *really* want—not what you *think* you should want.

### *Step 1: Define your non-negotiables*

What *must* your new life in France include? What would make you miserable if it were missing?

- **Must-haves:** Proximity to a train station? A garden? A strong expat community?
- **Nice-to-haves:** A pool? A view? A wine cave?
- **Absolutely-nots:** Near a highway? In a tourist hot spot? Without high-speed internet?

### *Step 2: Envision your ideal day*

Close your eyes. It's a Tuesday morning in your new French life; what does it look like?

- Are you sipping coffee at a café, chatting with the owner in French?
- Are you hiking in the Alps, followed by a long lunch at a mountain refuge?
- Are you working from a sunlit home office, then picking up fresh bread for dinner?

This isn't a fantasy—it's your blueprint.

### *Step 3: Talk it through*

If you're moving with a partner or family, this step is critical. I've seen too many couples where one person falls in love with a village, only for the other to realize—*after* the purchase—that they hate it.

- **Discuss:** What does each of you *need* to feel at home?
- **Compromise:** Maybe you want a bustling town, and your partner wants solitude. Can you find a village with both?
- **Test:** Rent for a month in your top contenders. Live the life before you commit.

\* \* \*

## The blueprint (moving with a meaning)

[Adapted from Prisca Weems' "France is Calling" framework – take the *Alignement assessment* in Part 4].

Buying a house in France isn't just a real estate transaction. It's a life redesign. And if you don't approach it that way, you risk ending up with a beautiful home in a place that doesn't fit *you*.

Here's how to align your inner vision with your outer reality—in 5 stages:

### *Stage 1: The whisper – when France calls your name*

This is where it starts: A feeling. A quiet voice saying, "*There's more for me.*"

Signs you're in this phase are:

- You find yourself scrolling French property listings *for fun*.
- You daydream about markets, cafés, and a slower pace.
- You feel restless in your current life, like you're *meant* for something else.

The mistake: Dismissing it as impractical. The move: Listen.

Ask:

- *What is this longing really about?*
- *If I didn't have to justify this to anyone, what would I admit I want?*

### *Stage 2: Exploration – clarity before commitment*

Most people skip this. They jump into property searches before they've clarified what they *actually* want. Result? A gorgeous house in a place that doesn't suit them.

What to do instead:

- Research regions.
- Define your ideal day.
- Test the waters: Rent in your top contenders for a month.

The mistake: Letting logistics (budget, visas) override your values. The move: Align your outer choices with your inner truth.

### *Stage 3: Decision – commit with courage*

You've done the inner work. Now it's time to act. But fear won't disappear—clarity just gets louder. How to know you're ready:

- You've visited your top areas *in person*.
- You've talked it through with your partner/family.
- You've accepted that no decision is risk-free.

The Mistake: Waiting for “perfect” timing (it doesn’t exist).  
The Move: Set a deadline. Book your exploration trip. Start the visa process.

#### *Stage 4: Landing – Arrival as a threshold*

You’ve moved! But now you feel... disoriented. That’s normal. You’ve left behind more than a country—you’ve left a *version of yourself*. What to Expect:

- Culture shock (even if you love France).
- Identity shift (who are you now?).
- The “Now What?” phase.

The mistake: Trying to recreate your old life. The move: Let France teach you a new rhythm:

- Create rituals: Morning walks, market visits, long lunches.
- Build belonging slowly. It’s not about being accepted—it’s about being *present*.

#### *Stage 5: Integration – thriving, not just surviving*

This is where the magic happens. You’re no longer just *living* in France—you’re thriving in it. Signs you’re here:

- You feel at home—not because France changed, but because *you* did.
- You contribute to your community (even in small ways).
- You realize: *This is who I came here to be.*

The mistake: staying in your expat bubble. The move: keep evolving. Ask:

- *What am I here to give—not just receive?*
- *How can I keep growing, even as I settle in?*

\* \* \*

The exploration (find the “where” that fits your “why”)

Your big picture

What your ideal environment: city, town, or countryside?

France offers radically different lifestyles depending on where you land. Here’s a quick breakdown:

Environment	Lifestyle	Best for	Watch out for
Large city (Paris, Lyon, Bordeaux)	Fast-paced, cultural, international	Professionals, urban lovers, foodies	Expensive, noisy, less “authentic”
Mid-sized city (Toulouse, Montpellier, Nantes)	Vibrant but manageable, good amenities	Families, remote workers, students	Can still feel urban, traffic
Small town (Uzès, Pézenas, La Baule)	Walkable, community-focused, charming	Retirees, artists, slow-living seekers	Limited nightlife, fewer services
Rural village (Dordogne, Cévennes, Morvan)	Quiet, nature immersion, traditional	Nature lovers, solitude seekers	Relative isolation, constrained healthcare, fewer expats
Coastal (Brittany, Côte d’Azur, Atlantic)	Beach life, tourism, seasonal energy	Sun-seekers, sailors, holidaymakers	Expensive, crowded in summer, windy winters

**Pro Tip:** If you're torn between two environments (e.g., town vs. countryside), rent in both for a month. There's no substitute for living it.

\* \* \*

Desk exploration (narrowing down your search)

*Step 1: Zoom in on 3-4 départements*

There are 90 départements in continental France alone. You don't need to explore them all. Use your criteria to narrow it down to 3-4 options:

- Why départements? They're large enough to offer variety (urban/rural, coast/inland) but small enough to research thoroughly.
- Example: If you love history and wine, Bordeaux (Gironde) and Tours (Indre-et-Loire) might make your list. If you want mountains, Haute-Savoie or Ariège could be contenders.

Tools to use:

- Google Maps: Plot your shortlist and explore virtually.
- Wikipedia: Check population sizes, local industries, and climate data.
- Tourism office websites: Look for photos, events, and practical info.
- Facebook groups/forums: Search for expat experiences in

your target areas.

### *Step 2: Budget reality check*

Because your budget will dramatically affect your options.

- **Example:** A renovated *longère* (farmhouse) in central Brittany might cost €200,000, while the same house with a sea view jumps to €650,000+.
- **Rule of thumb:** If your max budget is €350,000, don't waste time exploring Deauville or Saint-Tropez.

**Pro Tip:** Use SeLogger or Leboncoin to filter by budget and see what's *actually* available in your price range.

### *Step 3: Plan your exploration trip.*

This trip isn't a vacation—it's a **reconnaissance mission**. Your goal: Visit as many places as possible to get a *feel* for each. How to do it right:

- **Time:** Allocate 1/2 day per village/town. Any less, and you won't get a sense of it.
- **Logistics:** Book hotels (not Airbnbs)—you're not here to relax, you're here to evaluate.
- **Route:** Map out drives between areas (account for getting lost!).
- **Notes:** Keep a journal. Trust me—after Day 3, every village will blur together.
- **Café Test:** Sit at a café terrace and ask: “*Could I (we) live here?*”

What to avoid:

- Overbooking viewings. At this stage, you're scouting *areas*, not house hunting yet.
- Ignoring your gut. If a place feels "off," it probably is.
- Relying on estate agents yet. They'll push properties before you're ready.

\* \* \*

AI as relocation assistant (the good, the bad, and the reality check)

When the algorithm can help you

AI tools like ChatGPT are everywhere in the relocation world. And for good reason: They're brilliant at the early stages.

- **Overwhelmed by choices?** AI can narrow down regions based on your criteria (sunshine, expat communities, budget).
- **Stuck in analysis paralysis?** It can generate a shortlist in seconds.
- **Need a starting point?** It's a neutral sounding board—no bias, no hidden agenda.

Example: Julie, the American burned out on Paris (whom we met earlier), asked ChatGPT for a calm town with culture and good weather. It suggested Uzès, in northern Occitanie near

Avignon. She visited, fell in love, and moved. “ChatGPT chose well,” she told reporters. But here’s the catch: AI gives you a map—not the terrain.

Where AI falls short (and where you need a human)

1. **Lack of nuance:** AI might suggest Uzès for its “expat community,” but it won’t tell you that community skews retired and 60+. If you’re a 40-year-old remote worker, that matters. It can’t warn you that the “charming” apartment you found online is cold in winter because it’s on the ground floor or that the landlord is a nightmare.
2. **Hyper-local reality:** AI knows average rent prices—but not that your dream village has no fiber internet or that the bakery is closing. It can’t sense the *vibe* of a place. (Is it welcoming? Cliquey? Touristy?)
3. **Bureaucracy blind spots:** France’s paperwork is a cultural sport. AI can list required documents—but it can’t help when your *préfecture* official interprets the rules differently. Example: A couple in Spain relied on AI for their rental contract, only to find it wasn’t registered properly—costing them €1,000+ to fix.
4. **The Human touch:** AI can draft a polite email in French—but it won’t build rapport with a landlord or the notaire. Relationships matter in France. A local expert knows who to call, how to negotiate, and when to push back.

## The hybrid model (AI + human expertise)

The best use of AI:

- Early-stage research (narrowing regions, generating check-lists).
- Quick answers (“*What’s the average cost of living in Montpellier?*”).
- Overcoming paralysis (“*Give me 3 towns with good schools and sunshine.*”).

When to bring in a human:

- Before you sign anything. (Contracts, leases, purchase agreements.)
- When you need nuance. (“*Is this village right for my family?*”).
- For bureaucracy. (Visas, taxes, notaire negotiations.)

**Pro Tip:** Use AI to start your search. Use a human to finish it.

\* \* \*

## Overcoming the 3 biggest barriers to taking the leap

Barrier 1: “I’m waiting for the perfect time”

The myth: “*Once the kids finish school... After I save more... When work slows down...*”

The reality: The perfect time doesn’t exist.

Example: Jason and Emily waited for their daughter to finish

school *and* Jason's bonus to come through. Two years later, they realized they'd been waiting for a mirage. They moved anyway—and thrived.

How to Break Free:

- Ask: *“If not now, when?”*
- Set a date. Even if it's 18 months away, start planning around it.
- Accept imperfection. Life won't pause for your move—so don't let it stop you.

Barrier 2: “I need to eliminate every risk”

The myth: *“If I just research enough, I can avoid all mistakes.”*

The reality: Mistakes are part of the process.

Example: A family lost €1,600 on a rental deposit when homeschooling laws changed. But the forced school enrollment led to lifelong friendships.

How to Break Free:

- Build a cushion (financial and emotional) for surprises.
- Reframe “mistakes” as part of the adventure.
- Remember: You've handled curve balls before. You'll handle these too.

Barrier 3: “I Need to Find the Best Option”

The myth: *“There's a perfect village/house/region out there—I just have to find it.”*

The reality: The “best” is a moving target. What matters is what's right for you.

Example: Karen spent 2 years researching every corner of France—only to realize she was exhausted. She picked Burgundy, ticked most of her boxes, and hasn't looked back.

How to Break Free:

- Focus on your non-negotiables (not someone else's idea of "perfect").
- Ask: "*What kind of life do I want to live?*" (Not: "*What's the best deal?*")
- Accept "good enough." Many places will work. Pick one and make it yours.

\* \* \*

Get on with it – your action plan

*Step 1: Budget first*

- Coastal vs. inland? Prices vary dramatically. (Example: Brittany's coast is 3x pricier than its interior.)
- Use tools like SeLoger or Meilleurs Agents to gauge realistic prices.
- Add 10-15% to your budget for fees (notaire, taxes, agent commissions).

### *Step 2: Desk exploration*

- Narrow to 3-4 départements.
- Use Google Maps, Wikipedia, and tourism sites to “visit” virtually.
- Join Facebook groups for expat insights (but **after** you’ve done your homework).

### *Step 3: Organize your exploration trip*

- Book hotels (not Airbnbs)—you’re here to evaluate, not vacation.
- Allocate ½ day per village/town.
- Take notes. (Trust me—you will forget.)
- Sit at a café and ask: “*Could I (we) live here?*”

### *Step 4: Contact listing agents (but not for viewings yet)*

- Find 2-3 bilingual agents in your target areas.
- Give them your *detailed* criteria (must-haves, deal breakers, budget).
- Ask for a few listings to gauge reality vs. online photos.

### *Step 5: Plan your viewing trip*

- Book appointments in advance—agents’ calendars fill up.
- Limit to 3-4 properties/day. (More = decision fatigue.)
- Be ready to return. Only 30-50% of buyers find their home on the first trip.

### *Step 6: Rent before you buy (if possible)*

- Test-drive your top choice with a 1–3 month rental.
- Live the daily rhythm—not just the holiday version.

### *Step 7: Practice your French*

- Bureaucracy is easier when you can communicate clearly.
- Take lessons (even basic ones) **before** you arrive.

\* \* \*

## The house is just the beginning

Buying a property in France isn't the end goal. It's the first step into a new way of living.

Some people will tell you it's all about the house. They're wrong. It's about the life you build inside it. So take your time. Do the inner work. And when you're ready—when you've aligned your *why* with your *where*—then, and only then, start looking.

Because the right house in the wrong place is just a building. But the right place? That's where your new life begins. Ready to start? Your journey to France isn't just about buying a house—it's about designing a life. And that starts right now.

\* \* \*



## II

### Context & action

*After deciding why and where you want to move to (or purchase a vacation home), it's time to dive into reality.*

*French house hunting involves unique challenges: navigating listing agents (essential intermediaries), understanding administrative procedures, managing legal requirements, and handling financial matters. These are tasks you'd normally complete effortlessly at home, but now they're in French, within an unfamiliar system. Success requires patience, preparation, and adaptability.*



4

## Administrative France



*Limoges, Nouvelle Aquitaine (2022 pop. 130,000)*

*If you're serious about buying a house in France, you will need to wrap your head around how the country is organized administratively. This isn't just bureaucracy for bureaucracy's sake—it's the framework that governs everything from property taxes to planning permissions. And trust me, you don't want to learn this the hard way.*

## Understanding the French administrative structure

### The commune (your future hometown)

The commune (“municipalité”) is the basic building block of French administration. Think of it as your township—whether it's a tiny hamlet or a bustling city.

- Under 5,000 inhabitants? It's officially a village.
- Between 5,000 and 25,000? That's a *petite ville* (small town).
- Over 25,000? Now you're talking *ville* (city).

Why does this matter? Because the size of the commune affects everything from local services to property taxes. A rural commune might have no supermarket but lower taxes, while a small town offers more amenities but higher costs.

**Pro tip:** Some communes are made up of hamlets—tiny clusters of houses with no central village. If you're dreaming of a secluded stone cottage, make sure you know whether it's walkable to a boulangerie or if you'll need a car for every baguette run. Most of the time, you will need a car, though.

## Communauté de communes (the power of collaboration)

Communes don't operate in isolation. Many band together into a "communauté de communes"—a grouping that pools resources for things like waste collection, public transport, and economic development. In urban areas, they are called "communauté d'agglomération."

Why should you care?

- Shared services mean better infrastructure (think: recycling centers, school buses, cultural events).
- Joint planning affects zoning laws, building permits, and even broadband access.

**Pro tip:** If you're eyeing a property in a tiny village, check which communauté de communes it is par of.

## Départements and regions (the bigger picture)

France is divided into 101 départements, which are grouped into 13 regions:

- Départements handle local administration—think road management, and some taxes.
- Regions focus on bigger-picture stuff like transport networks, economic development, and education.

Why this matters for you:

- Taxes vary by communes and by département.
- Climate and landscape change dramatically from region to

region.

- Local customs and dialects can feel like different countries (because, historically, they often were).

**Pro tip:** If you're torn between two regions, rent in both for a month. There's no substitute for living the daily rhythm.



*13 administrative regions*

\* \* \*

## The French legal system (what you're stepping into)

France operates under a civil law system, rooted in the Napoleonic Code (established in 1804). This isn't just legal jargon—it's the foundation of property rights, contracts, and even family law in France. The key features of the French legal system are:

1. **The Napoleonic Code** (Code Civil): This is the Bible of French law. It structures everything, from property ownership, contracts to marriage, and inheritance.
2. **Hierarchy of Laws**: Constitution (top dog). Laws passed by Parliament. Decrees and regulations (from the government and local authorities).
3. **The Code de l'urbanisme**: Big deal for home buyers, as it defines what you can and can't do with your property—from renovations to renting it out. The *Code de l'urbanisme* is part of French statutory law and follows the codification tradition initiated by Napoleon, but it is a **modern administrative code**, not a direct descendant of the *Code civil*. It is part of France's legal framework, just like other specialized codes.

Why does this matter?

- Local rules (like zoning laws) trump your personal preferences. That dream of painting your shutters bright pink? Check the PLU first (more on that later).

- Contracts are king. Unlike common law systems (like the US or UK), French contracts are less about precedent and more about what's written down.

**Pro Tip:** Always get a bilingual notaire (and/or lawyer) to review contracts. Never sign anything you don't fully understand.

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## French urban planning (the rules of the game)

French urban planning is centralized in theory but locally enforced in practice. That means national laws (le “*Code de l’urbanisme*”) set the big-picture goals (sustainability, climate adaptation), but your local commune decides how those goals play out on the ground in its PLU (“*plan local d’urbanisme*”).

The local zoning and planning document aka PLU (your new best friend, or worst enemy)

Every commune has a Plan local d’urbanisme (PLU)—a detailed rulebook governing:

- What you can build (height, materials, style).
- Where you can build (zoning for residential, agricultural, commercial).
- How you can renovate (yes, sometimes even the color of your shutters can be regulated).

Why the PLU matters to you:

- Want to add a pool? The PLU might say no (and any case will always require that you file for a permit).
- Dreaming of a loft conversion? Check if there is no restriction in adding livable areas.
- Planning to rent out your place on Airbnb? Some communes ban short-term rentals in certain zones – although that is rarely specified in PLUs (yet).

**Pro tip:** Ask the mairie (town hall) for a copy of the PLU before you buy – or check it online as the law says all PLUs should be available this way. Ignorance isn't an excuse—if you break the rules, you'll be the one paying to fix it.

### Fighting urban sprawl (and why it might affect you)

France is serious about stopping urban sprawl. Recent laws (like the 2021 Climate and Resilience Law) aim to:

- Halve land artificialization by 2031 (that means fewer new builds on greenfield sites).
- Encourage “densification”—building up, not out.
- Protect agricultural land from being gobbled up by developments.

What this means for buyers:

- New builds are getting harder to approve in rural areas.
- Renovating existing properties is often the easier (and cheaper) option.
- If you're buying land, check if it's already zoned for construction—or if you'll face a battle to get permission.

**Pro tip:** If you're set on a brand-new home, look for already-approved plots in urbanized zones.

## Historic preservation

France takes its historic heritage seriously. If your dream home is in a protected area called “secteur sauvegardé” or within 500 meters of a listed building (and many are), you'll face extra rules on:

- Possible restrictions on exterior changes.
- Materials (local stone only, please).
- Even interior renovations (if the building is classified).

Why this matters:

- Renovations can get expensive if you're forced to use traditional methods/materials.
- But... it's also what keeps French villages and small towns so damn charming.

**Pro tip:** If you're buying an old property, budget extra for “authentic” repairs—and hire an architect who specializes in historic buildings.

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## Taxes and utilities

## Taxes (inevitable but manageable reality)

Property taxes in France are local, meaning they vary by commune and département. Here's what you'll face:

1. **Frais d'enregistrement** (stamp duty, transfer tax): Mainly local (commune, département, région) taxes as well as the notaire's fee [more on that later].
2. **Taxe foncière** (property tax) – Annual, based on the rental value of your property.
3. **Taxe d'habitation** (residence tax) – Annual, has been phased out for primary residences (irrespective of nationality), but still applies to second homes in some areas.
4. **Impôt sur les plus-values** (capital gains tax) – If you sell for a profit, expect to pay up to 34% if you have owned the property as a second home for less than 6 years.

**Pro tip:** Ask the notaire for a tax estimate before you buy. Some départements are cheaper than others.

## Utilities: who's running the show?

- Electricity: Mostly EDF (Electricité de France, public), but private providers like Engie are also options.
- Gas: EDF again, and Engie (formerly GDF Suez) and other smaller players.
- Water & sewage: Handled by local authorities or private companies. SPANC (non-collective sanitation public service, a local body) inspects septic systems—critical if you're buying rural.

**Pro tip:** No more walk-in offices. Almost everything is online or phone-based—so brush up on your French (or find an English-speaking helpline).

\* \* \*

## Foreign ownership (the rules or lack thereof)

### No restrictions

France welcomes foreign buyers with open arms. No citizenship required, no special permits—just money and a notaire. Unless you're from Russia and a some other blacklisted countries.

### Some fine print

- EU citizens: Can live in France indefinitely (thanks, Schengen!).
- Non-EU citizens: Need a long-stay visa (and eventually, residency). Check online and possibly with your nearest French consulate.

**Pro tip:** If you're non-EU, start the visa process early. Some visas (like the long-stay visitor visa) take 3 or 4 months to approve.

\* \* \*

## Knowledge is power (and saves money)

Buying a house in France isn't just about finding the right property—it's about understanding the system you're stepping into. The more you know upfront, the fewer surprises you'll face down the line.

So:

- ✓ Research your commune's PLU before you buy.
- ✓ Get a bilingual notaire to guide you through contracts and taxes.
- ✓ Visit in all seasons—what's charming in summer might be isolated in winter.
- ✓ Budget for hidden costs—taxes, renovations, and the inevitable bureaucracy.

Because at the end of the day, France isn't just a place to live—it's a way of life. And the better you understand the rules, the smoother your transition will be. Now, let's get you that dream home. 🏡

\* \* \*

5

## Working with estate agents



*Douai, northern France (2022 pop. 39,000)*

*If you're a foreigner looking to buy property in France, one thing is almost guaranteed: at some point, you will have to work with a listing agent. Even if you prefer to navigate the process on your own, the reality is that most properties—especially the most interesting ones—are marketed exclusively through these agents.*

It's essential to understand one key truth: listing agents work for the seller, not for you. Their role is to showcase the property, negotiate the best possible price on behalf of the owner, and secure a sale. They are not there to advise you as a buyer or safeguard your interests.

That doesn't mean you can't use them to your advantage. By understanding how they operate—their motivations, the way listings function, and where their incentives lie—you can approach viewings and negotiations with clarity and confidence. Knowledge is your leverage: it allows you to navigate the market strategically, spot opportunities, and avoid common pitfalls that many foreign buyers fall into.

\* \* \*

## Registered broker or “mandataire”?

Property professionals are strictly regulated in France. Individuals or companies who are involved in the sale and purchase of real estate must hold a license called a “carte professionnelle” – as set out in the 1970 law (“loi Hoguet”) which was enacted to protect the public from uninsured and unqualified professionals.

To obtain the *carte*, the agent must meet specific education requirements (such as a degree in law, economics or business), have relevant experience and take out professional liability insurance.

Very few estate agents in France are on a salary. Hence when you walk into a typical estate agency in France, most of the time you will meet a “*mandataire*”, who is an agent commercial working on commission only. That’s because licensed agents (registered brokers) can mandate others under an agent commercial (agency) agreement.

This has also enabled the creation of nationwide networks of such *mandataires* (such as Optimhome, I@D or CAPI) where a single *carte* holder is contracted to thousands of agents commerciaux across France.

## Uneven professionalism

Within that context, a growing concern has been the low education, training or supervision requirements for *agents commerciaux*. *Carte* holders don’t have real incentives to spend money training agents commerciaux who are not their employees. A somehow recent law (Alur, 2014) is set to change that. However, buyers should be aware of the very wide spectrum of expertise and knowledge in the industry.

Also, French real estate professionals are much like agents the world over. Some good, some bad; some professional, some less; some honest and some not so. Be wary.

## Listing agents or property finders

Property buyers should be aware that by law French estate agents are intermediaries (“commerçants”) who bring together two parties to accomplish a sale, but who have no fiduciary obligations to either party – nor do they have to negotiate the best price on either party’s behalf.

When they walk into a French estate agency as prospective buyer, most people expect the estate agent to advise them regarding fairness of the asking price and whether there’s anything wrong with the property. However, they should think more of this agent as representing the vendor, lining up prospective buyers and getting the best possible price for the property.

Although some agents might honestly think that they can represent both parties’ interests at the same time, it is highly unrealistic – in the same way that a lawyer cannot represent both parties in a contract negotiation without a conflict of interest. At the end of the day, although they are both licensed real estate professionals, listing agents and property finders are two very distinct professions. Because the tasks required to help a seller find a buyer are very different from those required to help a buyer find his dream home.

\* \* \*

## What’s different in France?

## No multiple listing service (MLS)

There is no completely unified MLS (multiple listing service) in France. There are some small groups of agencies who work together and call themselves « MLS »; however, the amount of properties that are marketed by these mini-MLS systems is less than 10 percent of all the properties on the market.

## 30% FSBO

About 30% of the sales and purchases of property in France takes place directly between buyers and sellers with the aid of a French notary. There are no agents or agency fees involved. Real estate agents are only responsible for about 50% of property sales. Notaires are responsible for a further 10% to 15%. The rest are sold “entre particuliers” meaning between buyer and seller without the help of a third party or at auction.

## Mandat exclusif or simple?

The French word for a listing agreement is a “mandat de vente.” A “mandat exclusif de vente” is when one agency has the exclusive right to market the property. Approximately 10% of properties for sale with an agency in France use the “mandat exclusif de vente” type of listing agreement. The remaining approximately 90% of listings with agencies are called a “mandat de vente sans exclusivité” or a “mandat simple.”

A mandate simple is a listing agreement where the owner has signed a listing agreement with multiple agencies at the same time, and the owner also retains the right to market and sell the

property directly to buyers. Because so many properties with agencies are “mandat simple” you might find the same property is, in fact, listed with several agencies at different prices.

### A steep transfer tax

When you buy a property in France, you need to have a French notaire manage the transaction. The notaire charges the buyer a fee, which in essence a stamp duty, and a large portion of which is the property transfer tax that goes to the French local government called “département”. Currently, the total cost of « notaire fees » is approximately 8 percent of the purchase price, regardless of the value of the property. A €1 million purchase equals €80,000 in notary fees. The only exception to this rule is that the notary fees for brand-new property purchases are reduced.

### Language & terminology

Most of real estate offered for sale, whether it is privately offered or offered by an agent, is advertised in the French language — so you need to understand the French real estate advertising terminology. Google and other translation services help a lot these days.

### Don't expect the address

It is very rare for a French listing agent to give a client (or another agent) the address of a property before they see the property with said client or agent. French agents typically set up a meeting place close to the property, and then take the clients

to the property. Therefore, you will rarely never find a French property address indicated on a French real estate website.

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## Traditional, listing agents

Whether *carte* holders (registered brokers) or agents commerciaux (mandataires), and however they define their roles, « immobiliers » are hired by the vendor to market their property and sell it at the highest possible price.

They have no obligation to point out to prospective buyers the negative sides of a property or its surroundings, and in the end their loyalties clearly lie with vendors. They only will get new sale mandates locally if their reputation is good, and they obtain high prices for vendors. Their time is spent taking on new homes on their books and showing their own portfolio to potential buyers.

They can show you properties in the portfolio of some of their colleagues – but they won't know much about them. Some agents share properties and commissions with other agents (they call it “interagence”) – but most don't.

Prospective buyers therefore have to contact countless agencies to access all of the listings. Of course this is only possible if you speak French, as most agents don't speak enough English.

Also, because owners are not obligated to sell only via the estate agencies they list with, the property details provided by listing agents remain vague to ensure that house hunters cannot find the property without the agent. This makes it very hard to obtain more details without viewing a property.

## 5 things you should check

1. **Language:** Test the agent's proficiency with the English language. Some French agents speak English but most don't - although most of the ones you are likely to want to deal with will. Cultural differences are perhaps more difficult to bridge;
2. **Registration:** Check that the agent is properly registered (both as a business and as an estate agent) and runs an ethical operation. He has to hold a 'Carte Professionnelle' and (usually) belong to a professional association, such as FNAIM, SNPI or UNPI. If you find an agency online, make sure you ask for their registration number, and if they are a member of one of these associations;
3. **Customer orientation:** Make sure that the agent is proactive, responsive & on your wavelength. Many French agents are not as responsive as you might hope, so it is important to test each agent you consider working with. If you ask a question, you want an answer without having to ask twice. It is important to find an agent who is both proactive, responsive and on your wavelength, especially if you are contacting him from several time zones away;
4. **Experience:** How long has the agency been in business? You really need an agent who has been around for a while and has experience working with foreign buyers. You want an agent who knows his local area, understands the market, and knows whose tail to twist to get things done. An immobilier typically focuses on a small area, so make sure you deal with the best one in your search;
5. **After sales:** Check that the agent will stay with you until the end... and beyond. A good agent does not up and leave the

minute the final contract is signed (and his fee is booked). He offers to help you further in terms of opening a bank account, finding a builder, doctor, schools – whatever you need.

### Tips about using a listing agent

- Remember that by law the listing agent's fees are included in the offered price – first confirm this, and the percentage involved (which is unregulated). There is always some room for negotiation in this area;
- Build in extra time to your schedule to give the agents a chance to get to grips with what you're really looking for. Because only by showing you a few properties will an agent get to fully understand your needs;
- Be focused in your search – going to loads of agents is not the best approach. Work with those you feel comfortable with and can best meet your needs;
- Remember that no two houses are alike so be prepared to be flexible: thinking about what you are prepared to compromise on in advance will be helpful;
- Don't expect to turn up on an agent's doorstep and have them take you to 10 houses. Call or visit each agent first to arrange appointments;
- Don't let listing agents bully you into visiting properties that are clearly off-brief. They will all have a few properties that they're having difficulty selling – and may be keen to show you those first.

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## Using a property finder

Buyers often think that listing agents are their only option in France and that each agent has access to the entire market. But not any longer.

Buyer's agents (or property finders) worldwide are property experts who can help to save prospective buyers time, stress and money. In recent years property finders have become increasingly popular in France too, especially for people who don't have time to visit the country looking for a property. Because if you live abroad and don't speak the language, the advantages of the service are even clearer. Especially in France :

- Where estate agents do not display a lot of information on their websites making property details vague, at best, for potential buyers, and;
- Which arguably has more micro-markets than anywhere else. Hence buyers can benefit from having a local expert on their side to recommend the best areas, and which to avoid.

## Qualifications and contract

Like all real estate agents, property finders are required to hold a carte professionnelle. But where they differ from traditional (listing) agents is that they work purely on behalf of the buyer. They do not take on any property listings. Contractually, property finders work via a search mandate agreement (mandat de recherche) under loi Hoguet, and never share in the listing agent's fee.

## What they do

A good property finder is your **real estate consultant** and will assist you from the start of the search to well after your purchase. He is on « your » side; he has total liberty to search out property from any source and will take a totally independent view of all the properties available. As you are paying him, he is in your corner as your personal consultant. He will also offer access to properties marketed only informally - even approaching homeowners directly, encouraging them to sell :

- **Selection:** Property finders should have access to close to 100% of the market; including private sales and off-the-books listings, and they have relationships with listing agents – so they are well positioned to select properties that meet your criteria;
- **Viewing trip:** A property finder will pre-visit properties on your behalf and send you detailed reports with photographs and pre-discuss each property with you – usually on the phone. He will prepare detailed documents to help on your viewing trip or even organize all the information online for a better client experience;
- **Due diligence:** A property finder will do the due diligence that will allow the buyer to know all the facts before putting in an offer. He will list how much comparable properties have fetched, and look more broadly at the area, researching information such as flooding risks, changes to local planning legislation and future developments. This will help you to be sure you want to buy and to decide how much to bid;
- **Negotiations:** A good buyer's agent will also haggle over the price for you. He will be thinking more with his head,

whereas the client will follow his heart. In the negotiations, the property finder will always try to reduce the listing agency fee;

- **Legals:** A property agent will assist you during the legal process: he will help you understand the contracts (more in Chapter 5 here), make sure that they contain the appropriate clauses, be with you during the meetings with the notaire – ensuring that all t's are crossed and i's dotted – in French;
- **After-sales:** To help you with any need that may arise after the purchase, a good property finder maintains a network of high-end service providers such as architects; house sitting services, home managers, interior designers and property lawyers.

### The cost of using a property finder

Property finders charge a consultancy fee to their customers, often negotiated in advance as a flat fee. The fee can be up to 3.5% of the total budget – depending on the complexity of the search. Some customers are more comfortable with a percentage fee of the price of property. Under all scenario, the property finder's fee should easily be offset by the savings he will be able to generate on behalf of his customers.

### Interviewing a property finder

When hiring a search agent the following points might be useful to consider:

- **Language:** check whether they are based in France and speak fluent French;

- **Licence:** check that are in possession of (or work under) a *carte professionnelle*;
- **Ask for English-speaking** references;
- **Process:** Make sure the agent visits properties on your behalf, and will send you detailed reports with photos and analysis;
- Ask if they can help you obtain financing, recommend reliable lawyers, financial experts or structural surveyors;
- Ask how long after the purchase they will be available to assist you.

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## No free lunch

### *Real estate portals*

Some online-only agencies call themselves “home finders” or “house hunters.”

Primarily aimed at foreign buyers, they advertise their services as free. In reality, they are a marketing tool for listing agents, and they receive a cut of the vendor agency’s fee when a client they bring in buys a property.

The fact that they share in the commission probably means that the vendor fee is inflated accordingly, and the buyer ends up funding the spread. More importantly, because they hardly know the properties they advertise, sales reps for those portals usually can’t give proper advice to buyers and cannot represent them throughout the purchase.

### *“Free” search agents*

Some estate agents market themselves as « buyer’s agents », saying that they can do a “free search” for buyers because they share the commission of the listing agent.

What they will do is review their portfolio of listed properties, and check with their contacts to see if they have anything suitable. But no more. Obviously, this restricts the number of properties that the property finder can show you, and also diminishes their independence when negotiating on your behalf. House hunters can be lulled into the idea that in such cases the agent is working exclusively for them. This is **not** the case.

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## FAQ about estate agents

### *What about private sales?*

It is said that some 50% of property transactions are made in France via private sales, although foreign buyers tend to prefer the security blanket that using an agent or property finder offers. While buying privately avoids the need to pay agency fees, I would only recommend this route if you have good French language skills and a thorough understanding of the process, or alternatively the assistance of a solicitor or additional advisor to help you through the various stages of the transaction - in French.

### *Should I use an estate agent?*

French estate agents have a duty to provide professional assistance and guidance throughout the buying/selling process, including liaison with notaires. Using a registered estate agent is your guaranty in France that you will have legal recourse in case something goes wrong. Most overseas buyers in France buy via estate agents, as they are more likely to encounter someone who speaks English. Obviously, only if your French is good enough should you attempt to handle your property search on your own. But remember that listing agents work primarily for house sellers—not buyers like you.

### *Can I choose my agent?*

Absolutely. Remember that the same property is usually handled by lots of different listing agents. If you like one agent better than another (whatever the reason may be) you are free (by law) to choose which one you wish to work with. You should know that you are not bound to stick with the listing agent who has shown you a specific property first. Also, some listing agents will ask you to sign a « bon de visite »: this is for their own protection against indelicate buyers who may try to get in touch directly with property owners (or the other way around).

### *Who pays the commission?*

French law states that the commission is deducted from the sale's price by the notaire at the time of the final agreement. That's why some people say that the buyer pays the agent's fee. But in truth, it is the seller who hires the listing agent – and

who pays for his professional services out of the sales proceeds. Obviously, if you choose to hire a buyer's agent, you will have to pay their fee.

When you're selling, the fee the buyer pays your agent isn't your main concern. You're more interested in knowing the net amount you'll get from the sale.

As a buyer, you should focus on how much you are willing to pay the house – and not worry about how the agent gets. Buyers should decide how much they are willing to pay for a specific property, regardless of the seller's intended use of the funds (which could be as varied as retirement savings, helping their children, compensating the photographer, or paying the real estate agent).

### *Should I use a property finder?*

The reason you may choose a property finder over working with traditional listing agents is that you need real hard advice to help you conduct your purchase—and you should never forget that traditional (listing) agents don't work for you.

With hundreds of estate agents in any given area (and tens of thousand in France), buyers don't need help accessing properties – but whittling the numbers down takes time. A property finder might go and see 10 houses then tell the buyer that 8 are rubbish, and only two are worth viewing.

### *Are property finders only for people with large budgets?*

Many people assume that the paid buyer's agent service is only for clients with higher budgets, but professional property finders will take on clients with all budgets as long as their

wish list seems realistic – which is established during a no-commitment first meeting or phone conversation.

*Can I get help to complete a private sale?*

Most good property finders (whether they are consultants or registered real estate agents) will be happy to discuss with you a consultancy assignment by which they would help with some of the things you cannot do alone to close a private sale. Ask!

On the sellers' side (what agents never do – and why)

I rarely list properties myself, since my focus is on representing buyers. Yet understanding how listings work—what drives them, how agents earn their commissions, and what their limitations are—usually gives prospective buyers a much clearer view of the entire market landscape.

Also, after so many years in the business some of my past customers come back to me and ask me to help them sell the property I found them years ago. Obviously everybody wants to pick a listing agent who will be “the most motivated to sell the house” – as we think this “motivation” will cause the agent to get the best price. But unfortunately, the very business model of estate agents in France makes this unlikely.

Why agents can't afford customized marketing

To be profitable, a real estate agent needs to maintain an inventory of at least 50 sales contracts, then minimize the marketing spend for each contract and wait for inquiries to come in. It's a numbers game.

This is because the unique characteristics of each property are often overshadowed by the competitive landscape—where typically three or four agents may list the same property—and broader market uncertainties. Given these factors, there is limited opportunity for tailoring a sales strategy since the actual profit margin per signed contract is relatively slim. While a 5% commission on a million-euro property may yield 50,000€, this amount is reduced when spread across all the other contracts in the inventory that don't convert to sales. This model is shaped by the financial framework set by law.

### What “standard marketing” really means

By “customization of the sales strategy,” I’m referring to going beyond the standard three-part (and largely automated) marketing process. This standard process generally includes:

- Automated uploading of listing information to all online distribution platforms the agency works with.
- Emailing listing details to prospects who have shown interest in similar properties (a step not all agents take).
- Using social media channels to post the listing—a strategy employed by only a few agents.

### The consequences for the industry - and for you

The end result is a decline in industry standards. Most agents think, “Why should I do more than the agent next door if no one else goes beyond the basic marketing package?”

Another consequence is that, when showing a property, most agents who haven't spent enough time on site are far less

effective than they would be if they truly knew the property. This knowledge would come from spending more than the bare minimum time required to secure the sales contract. In other words, agents often lack a deep understanding of the properties they're presenting—which is a real disservice to the sellers who are paying them for this expertise.

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## House hunting & negotiations



*Lourmarin, south Luberon in Provence (2022 pop. 1,200)*

*Navigating the French property market requires moving beyond a simple listed price to determine your realistic budget. Your “true purchase maximum” (TPM) is the essential figure that accounts for all hidden costs, from notaire fees and stamp duty to essential renovations and agent commissions. This chapter will guide you through calculating your TPM with practical examples, then show you how to use it as a powerful tool for negotiation. You will learn to make a confident, informed offer, understand the legal nuances of the French buying process, and ultimately secure your dream home without compromising your financial comfort or facing unwelcome surprises.*

## Work out your true budget

From your set budget, you need to work out your realistic budget: your TPM (“true purchase maximum”). You need to consider all the things that traditional agents assume you know – but you usually don’t (at least the first time around). Such as:

- **Stamp duty:** purchase fees and taxes are an important item: budget 8% of the price paid to the seller – excluding any agents’ fees or the cost of furniture you could be buying from the seller;
- **Refurbishing:** Even in the perfect house, you will want to make a few adjustments: redo the kitchen, get a paint job in the living room or modernize the upstairs bathroom. Depending on the size of the house, you should set aside €20,000 to €50,000;
- **Swimming pool or garden:** If the house you like doesn’t have a swimming pool, you should set aside €30,000 to

allow you to put one in – or just €5,000 to modernize the one that might be there;

- **Agents:** If you choose to use a property finder, their fee will come on top of the price paid at the notaire. Try and negotiate a flat fee so you know exactly what you should budget for (without having to get a calculator every time). Remember that the seller's agent fee is including in the price paid at the notaire.

So, if your budget is €500,000, here is how you should allocate it: house improvements: €30,000, exteriors: €10,000, property finder: €17,000. Which leaves:  $€500,000 - (€30,000 + €10,000 + €17,000) = €443,000$ . Divide by 1.08 to account for the stamp duty (8%) and calculate your “true purchase maximum” (TPM):  $€443,000/1,08 = €410,000$ .

... and then adjust

Obviously, you will need to adjust this computation with your own “search & comfort“ factors. For example, you may decide that you are happy to buy a property in need of renovation. In this case you will need to increase the home improvement budget drastically. If you are ready to tackle a (pretty serious) 1-year project without structural work, you might budget €180,000 for 180 sq.m (€1,000/sq.m). Under this scenario, your true purchase maximum becomes:  $[€500,000 - (€180,000 + €17,000)] / 1.08 = €271,000$ .

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## Understanding French listings

Foreign buyers are often surprised to discover that French property listings seldom offer the level of clarity or detail they may be accustomed to in the UK or the US. While language barriers are less of an issue today—most agents provide bilingual listings, and online translation tools perform reliably—the real challenge lies not in understanding the words, but in understanding the system behind them.

### The problem of vague and incomplete information

One of the first frustrations prospective buyers encounter is the scarcity of essential details. Many listings omit information such as precise location, property layout, floor plans, or even exact surface areas. Photographs are frequently limited and may avoid showing the front of the house entirely. Virtual or 360° tours, common in other markets, remain the exception rather than the rule.

This lack of transparency isn't an accident. It stems from the structure of the French brokerage industry, where only around 15% of properties are listed exclusively with a single agent. Most sellers sign with several agencies at once—sometimes three, four, or more. These agencies compete for the same buyer, often at different advertised prices depending on their commission structure. The result is a fragmented environment in which agents deliberately avoid disclosing details that could enable a buyer to identify the property independently or approach another agent offering it.

## What is going on? (the multi-agency factor)

Because sellers can sign with as many agents as they wish, a single property may appear simultaneously on national networks, international platforms, niche agencies specialising in English-speaking clients, and the local village agent. Each agency may publish slightly different information—different photos, different wording, even different asking prices.

To make matters more confusing, sellers are also free to advertise privately on sites such as **LeBonCoin**, in parallel to the agents. This creates a chaotic ecosystem where the same house can be presented in multiple ways, often without the crucial information you need to make a decision.

The net effect is intentional opacity. Vague location descriptions (“close to amenities,” “charming village in the region”), scarce photos, and poetic but ambiguous property descriptions are not stylistic choices—they are defensive measures designed to protect an agent’s commission and deter rival agents or direct approaches from buyers.

## Property portals (useful tools, imperfect solutions)

Despite these complexities, France does offer an impressive range of property portals that help centralise the search process. The major platforms include **LeBonCoin**, **SeLogger.com** or **Bien’ici**. For higher-end properties, buyers often consult **Belles Demeures** or **Lux Résidences**. International sites such as **Rightmove** and **Green-Acres** are widely used by UK and US buyers and provide helpful English-language overviews.

These portals allow you to filter by region, price, number of bedrooms, and other criteria. Most offer email alerts for new

listings. However, it is essential to remember that these portals are marketing channels; the information posted there is only as accurate as the agent who supplied it.

Always cross-check details directly with the listing agent, and do not hesitate to request missing information such as:

- Floor plans
- Heating and cooling systems
- Exact surface areas (habitable, total, and outbuildings)
- Age and condition of the roof
- Type and condition of windows and insulation
- Drainage system (especially in rural areas)
- The **precise** location or at least the name of the village

Persistence is not a nuisance in France—it is a necessity.

### Practical guidance

For foreign buyers, the safest approach is to begin your search with a structured checklist of questions tailored to your expectations. Ask specifically about elements that matter to you: flooring, appliances, structural features, garden size, outbuildings, heating type, and so forth. When agents avoid giving details—especially on location—continue to insist politely. Even a small hint (“five minutes from X,” “on the outskirts of Y”) can be enough to narrow your search area.

Because the French system is designed primarily to protect the seller and the agent, not the buyer, an increasing number of international purchasers choose to work with a **buyer’s agent** or **property finder** who acts exclusively on their behalf. Because a dedicated buyer’s representative can pre-screen properties,

challenge vague listings, obtain missing information, and negotiate directly in your interests. While this comes at a cost, it can significantly reduce stress and prevent costly mistakes.

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## Seasonality

The best time to buy in France isn't about the season — it's about your readiness.

### Another real estate myth

Let's start with the myth. In Anglo-American markets, people tend to pull their listings off the market after October. They assume buyers hibernate until April — that no one looks at houses during the cold months.

But in France, and most notably in the South of France, this logic simply doesn't apply. The market here — especially in the most desirable areas like Uzès, the Luberon, or the Riviera — is powered by international demand, and particularly by high-net-worth buyers who are not dictated by school calendars or rainy weekends. What changes here is not so much *price* — it's *competition*.

During spring, the market feels busy: lots of listings, lots of buyers, lots of energy - but also lots of pressure. Homes get snapped up quickly, buyers rush decisions, and bidding wars do happen. Then, when summer and winter roll around, something interesting happens: the pace slows, and the field clears. Agents have more time for serious clients, sellers become more open

to negotiation, and the best-prepared buyers often land the smartest deals.

In other words, the best opportunities aren't always when the sun shines brightest.

## What actually drives timing

Now, if seasonality doesn't matter much, what *does* determine when you should buy?

Three things: your paperwork, your finances, and your personal goals.

- Let's start with **paperwork** — especially if you're from the UK and planning to spend more than 90 days at a time in France. Since Brexit, you need a long-stay visa, and that process can take months. So your “property timeline” isn't about the weather — it's about when your **visa or residency** permit comes through.
- Then, there's financing. If you need a mortgage from a French bank, you're looking at several months of processing. And if you're paying in pounds or dollars, exchange rates can have a *huge* impact on your final price. Locking in a good rate can save you thousands — and that's an opportunity that has nothing to do with whether it's January or June.
- Finally, there's **motivation** — not yours, but the seller's.

In France, the fiscal year ends December 31st, and for some owners, that's a big deal. Sellers often want to close a deal before year-end for tax or inheritance reasons. So the last quarter — when many buyers think it's too quiet — is often when you'll find the most motivated sellers.

So instead of asking, “What’s the best month to buy?”, ask yourself:

“Am I ready — administratively, financially, and emotionally — to act when the right opportunity presents itself?”

### A closer look at the seasons

Still, let’s quickly map out what each season means here on the ground.

- **Spring** (March to May): Lots of new listings, lots of competition, and often a feeling of “rush.” Great for choice — but not necessarily for negotiation.
- **Summer** (June to August): Things slow down. Many properties are under contract, agents are busy finalizing deals — but if you’re patient, you can negotiate well.
- **Autumn** (September to November): This is what I call the “serious season.” Less noise, fewer tourists, and vendors who are motivated to complete before year-end.
- **Winter** (December to February): The quietest time of year — but also the most strategic. Sellers who keep their homes listed in winter are serious, and agents have time to focus on you. You can also see properties under realistic conditions: is it damp? well-insulated? noisy when windows are closed? These are the things that matter for long-term living.

Winter viewings may not be glamorous, but they’re often the most revealing — and the most rewarding.

## Takeaway

In my professional opinion (IMPO) the best time to buy isn't when the market says go — it's when *you* are ready.

When your visa paperwork is in progress. When your financing is secured. When you've spent time on the ground and you know what lifestyle you want. If you wait for a "perfect" season, you'll likely find yourself competing with everyone else who waited too. But if you prepare quietly and move during the "off months," you'll find the agents attentive, the sellers realistic, and the process far less stressful.

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## Making an offer

### Price ranges & listed prices

Your TPM ("true purchase maximum") will help you decide which properties to visit. Say your TPM is €410,000. You can safely assume that no property sells for the asking price – so you can factor in a negotiation margin. But how much? Generally, the answer depends on the type of property:

- **When the property is close to what everybody is looking for** (say: stone, 160 sq.m house with a garden and a pool, minutes from the shops, walk-in condition), don't expect to be able to knock much off the asking price. 2% is probably the most you can hope for. But properties like that are few and far between;

- **When the property requires a lot of work** – for an old house which has not been lived in for 20 years (since the grandparents passed away, for example), solid but in which everything needs updating and/or replacing; or when the property has been on the market for a long time (a year) – it is usually possible to aim for substantial discount from the asking price.

What is the maximum you are willing to pay?

It is important to keep in mind that given the French context, listed prices are only *wishes* expressed by the sellers. As such, they are starting points in the exploration process – but they don't reflect market value.

In theory you should put the listing price aside while you visit the property. You should think about the opportunity hard, do your own valuation, come back and see the house after hours – and only when you have taken everything into account, decide how much you would be willing to pay.

This exercise will help you walk away from a house that “looks & feel really good” but doesn't really meet all the criteria – unless you can get it the “good” price. And no more. Because everything has a price...

Let's define what an offer is in France

An offer in France—what we call an *offre d'achat*—is a written proposal by a buyer to purchase a property at a specific price. That sounds a lot like what you do in the US or UK, right? But here's the key difference: in France, once the seller signs that offer, in essence you are already legally bound.

That's right—if the offer includes all the key elements of the sale (who's buying, who's selling, the property description including land registry plot number, and price & conditions), and the seller signs it without making changes, it's considered a binding agreement. Not just a handshake or a starting point, but something that French courts may treat as a *done deal*.

Compare that with the US or the UK, where you might negotiate back and forth with counteroffers before signing a proper purchase contract—or the UK, where nothing's binding until exchange. In France, that signature can lock things in earlier than many expect.

## Offers must be firm and clear

Now, for an offer to be considered binding in France, it must be:

- **Firm:** no “ifs” or “maybes.” You can't say, “I'll buy if I sell my house” or “if I get a loan.” That bit about the possibility of a mortgage comes later in the *compromis*.
- **Detailed:** The offer must name the property, the price, and any key conditions like financing.

Otherwise, it's just considered an invitation to negotiate, not a legally binding offer.

So, what about negotiation?

Here's something important: **All** offers are negotiable. Sellers can respond with a counteroffer, just like in the UK or US. If they do, the original offer (listed price) is no longer valid—it's like a fresh round of bidding. And when multiple buyers send offers

at the same time, the seller isn't obligated to accept the first one. They can pick the best offer—just like in a bidding war in London or New York.

In some sought-after areas, sometimes buyers even go over asking price to compete. Sound familiar?

### Only a notaire should finalize the deal

This is absolutely key: the offer must be turned into a formal contract called a *compromis de vente*. And IMPO only a notaire—the French public official with legal authority—should do that.

Now, by law registered real estate agents in France (like me) can write preliminary contracts. But should they? In my opinion: Absolutely not. It's legal, but it's risky. This is complex legal territory. One wrong clause, and the deal could fall apart—or worse, land you in court. And I say this as someone with 15 years of experience—although I hold a masters' degree, I never, ever draft a *compromis de vente* myself. I always send the signed offer to a notaire to have it drafted properly.

So, remember that agents can help negotiate, write, and transmit offers. That's their job. But when it's time to make it official, in my strong professional opinion, the notaire is the only one who should lock it in.

### Takeaway

Buying in France isn't wildly different from the UK or US - until it is. That critical moment when an offer becomes binding? Well, it happens earlier than many expect. Which is good for you as a buyer I guess, right? So:

- Negotiate smartly,
- Get your detailed offer in writing,
- Let your agent help craft it,
- And always—always—send it to a notaire to finalize.

It's not just good advice. It's how you protect yourself—and your dream of a life in France.

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## Negotiating your dream home

It is expected

My central belief is simple: everything is negotiable. And that's true here in France. Sellers almost always expect negotiation. The asking price (or listed price)—“*le prix affiché*”—is usually more of an opening statement than a final demand.

That said, negotiation in France has a particular rhythm. It's polite, often understated, and usually logical. Coming in too aggressively can put a seller off. Instead, you succeed with reason, timing, and knowledge. Which brings us to the three golden variables: power, time, and information.

- **Power in negotiation** isn't about who has the most money—it's about perception. In French property, your power often comes from your position as a buyer. If you're well-prepared, with your financing secured, you have real leverage. Sellers and agents respect buyers who can act quickly. But here's a cultural nuance: if you gush too much

about how perfect a house is, you weaken your hand. In France, agents and owners are watching closely. If they sense you're emotionally hooked, they'll be less flexible. So: admire the view, yes, but keep a poker face.

- **Time is the second great factor.** Whoever controls the clock controls the deal. Let me share a quick story. One of my clients fell in love with a small farmhouse outside Uzès. The owners were an elderly couple who had already reserved an apartment in Montpellier. They were under pressure to close fast. We used that time pressure to our advantage, and my clients secured the property for 12 percent below asking—saving over €40,000. On the other hand, I've also seen property sellers who weren't in any rush at all. They preferred to wait years for 'their price.' In those cases, patience pays less, and sometimes the best move is simply to walk away."
- And then **there's information**—the most powerful tool. The more you know, the stronger your hand. In France, buyers have access to resources like the DVF database of past sales. That lets you compare asking prices to real, closed transactions. It's a reality check, because sometimes sellers base their price on sentiment: 'This was my grandfather's vineyard, it's worth a fortune!'

## Tactics and mindset

Another key point is uncovering the seller's motivation. Are they divorcing? Downsizing? Moving abroad? Every reason tells you something about how flexible they might be.

Here's example: A Parisian family was selling a holiday home in the Cévennes mountains north of Nîmes. We discovered they

hadn't visited in two years and were really tired of paying annual taxes on it. With that knowledge, we offered 15% below asking, and the sellers accepted right away. Why? Because their real priority wasn't maximizing price—it was cutting their losses and moving on.”

Now, what practical tactics work best in France?

- **Start lower.** Offering 5 to 10% under asking is very normal. Moreover, if the property's been on the market for years.
- **Never accept the first counteroffer.** It's part of the dance—two or three rounds are expected.
- **Trade don't just give.** If you raise your offer, ask for something in return—repairs, included furniture, or an earlier closing.
- **Use silence.** After making your offer, let the silence sit. The French are masters of the pause, and it often works to your benefit.

Above all, keep the right mindset. Negotiation here is not a battle. It's more like a conversation, sometimes even a ritual. Sellers want to feel respected. If you remain calm, polite, and patient, you'll often secure better terms than someone barging in aggressively.

## Negotiating with a listing agent

Buyers should remember that it is not a good idea to disclose any information to the listing agent that could be used to their disadvantage during the negotiations.

Be aware that when you are negotiating to buy, you are negotiating with both the seller and the listing agent (who will

always reduce their commission to get the sale). You need to beat the price down very hard indeed, as the seller will have an idea of the minimum they will accept, and the estate agent will have a minimum commission they will take. Listing agents may not admit to this (even if you ask), but that is in fact how it works.

Because agents commerciaux get a bonus if they are both selling and listing, be wary if they are trying to persuade you one property is better than another. Because it may be true, or it may be a double commission for them.

Remember that very often listing agents feel highly uncomfortable with very aggressive offers. Here is why: even if they have told the seller that their house was overpriced, it is long forgotten. That was 18 months ago when they signed the mandat de vente. In the end, they agreed to take the property on at too high a price. And now, you are asking them to present and defend an offer way lower than anything that had been discussed in the past. Complicated... So, you need to be ready to nudge the agent – including make sure he has indeed presented the offer to his client because I have heard agents refusing to present an offer – saying that they would rather sell the house to somebody else, later...

### What if the seller backs out?

So, you've made an offer, the seller accepted it... and then they change their mind?

In theory, if they accepted your firm offer in writing (*offre d'achat* or *pre-compromis* document), without changes, they're legally committed. But in practice? It depends on the fine print—and how clear your offer was. Courts may rule that the

seller wasn't really bound if they had unanswered questions or if financing terms weren't clear. So: clarity, clarity, clarity.

Also, you would need to decide how much time and possibly money you want to invest in a legal battle to enforce that endorsed offer. But the whole idea of that *pre-compromis* document is to set things into stone, to make sure that nobody backs out!

### Can you lose your house to overbidding?

You may have heard about people having their dream property snatched away by a competitor with a higher bid, just before exchange of contracts – after they already had invested time and money to prepare their purchase.

Gazumping is common in Australia or in the UK (in 2017 it happened for 3.6% of offers), where it is called gazumping (from a Yiddish term meaning “overcharging”). It is only possible in countries where there's no binding sales agreement until actual exchange of contracts.

Strictly speaking gazumping is not possible in France. French law is protective of buyers: once the *compromis de vente* has been signed by the parties, the seller can only pull out of the sale if they pay a 10% penalty (and risk being taken to court if they bulge).

However, the period after a verbal price agreement and before the initial sales contract could be dangerous because sellers' agents have a strong incentive (as in: their fee) to find a buyer who can make a higher offer before the *compromis de vente* is signed. To reduce this risk drastically, and protect you during that period, it is really a good idea to sign an official offer (“offre d'achat”) or letter of intent.

## Beyond price

Don't forget—negotiation is about more than money. You can discuss timing for the *compromis de vente*, the move-out date, or which fixtures and fittings stay. I've had clients walk away not only with a lower price, but also with a fully furnished kitchen, antique wardrobes, all the gardening equipment, and even a wine cellar stocked for their first year in France. These extras can represent thousands of euros in hidden value. So always ask the question: what else can we include?

When buying property in France, you can negotiate—on price, on terms, on timing, even on furniture. Your leverage comes from three things: power, time, and information.

With the right mix of patience, curiosity, and calm confidence, you'll not only save money but also feel in control of the process. And remember, negotiation isn't about manipulation. It's about participation—about shaping the outcome so that both sides can move forward satisfied.

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## Can you buy a house for under €200,000?

Yes (but with trade-offs)

You can absolutely buy property in France for under €200,000—but forget Parisian apartments or Riviera villas. This budget opens doors to charming village houses (2–3 bedrooms, around 100 sq. m), renovation projects with solid bones, modest stone farmhouses, or apartments in smaller towns. The key is

knowing where to look and being realistic about compromises. Budget-friendly regions include Occitanie (Gard, Aude, Tarn, Lozère), Limousin, Creuse, Burgundy, inland Brittany, and Auvergne. Even near Provence, in northern Occitanie, villages like Saint-Hippolyte-du-Fort or Bessèges offer surprises.

### Watch out for hidden costs

Buying at this price requires caution. Many properties need significant renovation: €30,000 for wiring and plumbing, €30–80,000 for roofs. Remote locations mean limited access to hospitals, airports, or expat communities. Always get building inspections. Remember, notaire fees add ~8% to sale prices—so budget accordingly.

### How to find your gem

Look beyond major portals like SeLoger. Connect with local or buyer's agents who know hidden opportunities. Act quickly on good deals, define your non-negotiables (garden? move-in ready?), and stay flexible about villages or fixer-uppers.

### Why properties stay overpriced for months or years

#### Seller mindset: emotion over logic

Sellers often overvalue homes due to emotional attachment, personal memories, or investments made. They set prices based on financial needs rather than market reality, fearing they'll "leave money on table." Many ignore professional valuations, instead listening to friends or relying on inaccurate online tools.

In France particularly, sellers are frequently “delusional” about property worth, especially for renovations. Some simply aren’t hurried, “fishing” for dream-price buyers even if it takes years.

### Listing agent incentives: winning listings

Agents sometimes intentionally overvalue properties to secure listings, especially in competitive markets. They’re often rewarded for acquiring properties rather than completing sales. After winning listings, they gradually “condition” sellers toward price reductions. In France’s complex market with multiple agencies listing identical properties, agents hope uninformed buyers will pay premiums, perpetuating this costly cycle.

### Q&A about making an offer

*Q: Can I back out after my offer has been accepted by the seller – but the compromis not signed yet?*

A: Yes you can. Again, until the compromis is signed, you can do whatever you want. Typically, you would want to do that if you discover some previously undisclosed potentially troublesome elements about the property.

*Q: Can I back out after the seller signs the compromis?*

A: You’ll get a 10-day cooling-off period once the compromis is signed. During that time, you can withdraw without penalty. After that, you’re committed.

*Q: Can I make an offer with conditions, like getting a mortgage?*

A: Technically, you can do that at the *compromis de vente*, which can include suspensive clauses like financing. Now, you applying for a mortgage is an important part of the offer – well, to the seller it is. So yes, you should disclose it when you make your offer.

*Q: Do I need a lawyer?*

A: Not necessarily. The notaire, who is a lawyer himself, handles the legal side and protects both parties. But if you're unsure, especially if you're not fluent in French, hiring an English-speaking specialized lawyer might be a smart move. I can recommend some if you need!

*Q: Can I offer below the asking price?*

A: Yes. The asking price is just that—a starting point. Sellers might negotiate or counter.

*Q: What if another buyer makes a higher offer after mine?*

A: Until a *compromis* is signed, the seller can change their mind and accept another offer. That's why moving quickly to the notaire and the *compromis* is crucial.

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## Inspection & valuation



*Colmar, Alsace (2022 pop. 60,000)*

*Valuing a private home in France is a complex challenge, primarily due to the scarcity of reliable public statistics. Given this opacity, securing an accurate valuation is critical. For buyers, this means you should never enter into negotiations without one. For sellers, it demands a readiness to be flexible on price.*

## How much is this house worth?

### Define your valuation objective

The first step is to clarify your purpose. The reason for your valuation will dictate the required level of rigor and the best method to use. Common objectives include:

- **Buying or selling:** To inform your offer or listing price.
- **Obtaining a Mortgage:** To satisfy bank requirements for a loan.
- **Inheritance & estate planning:** To establish asset value for division or gifting.
- **Taxation:** To calculate property wealth tax (*impôt sur la fortune immobilière*) or contest official tax values.
- **Insurance:** To ensure adequate coverage.
- **Legal disputes:** For official proceedings such as a divorce.

### The fundamentals of property value

It's important to remember that property valuation is not an exact science, but a methodological framework adjusted for a property's unique characteristics. Unless it's a new building in a block of identical apartments, every property is unique. The

primary factors influencing value are:

- **Location & desirability:** Proximity to amenities, transportation, schools, and the overall appeal of the neighborhood.
- **Size & condition:** Square footage, number of rooms, and the state of repair or need for renovation.
- **Market conditions:** Current trends, including supply, demand, and seasonal fluctuations.
- **Legal & zoning factors:** Any usage restrictions, planning permissions, or outstanding legal obligations.

Your valuation options

With the fundamentals in mind, here are the primary methods for obtaining a valuation in France.

*Professional valuers (“experts immobiliers”)*

A professional valuer provides a formal assessment conducted according to strict methodologies, often required by banks, judges, or for legal processes like inheritance or divorce. The key considerations are:

- **Regulation:** In France, *experts immobiliers* are trained professionals, but they are not government-licensed. Their credentials typically come from private certification bodies.
- **Cost:** This is a premium service, with fees often starting at a minimum of €2,000. I recommend this option only when a formal, certified valuation is legally or institutionally mandatory.

### *Real estate agents*

Most agents in France offer free or low-cost valuations, especially if you are considering selling with them. Their estimate is based on local market knowledge and recent comparable sales. The key considerations are:

- **Best For:** Sellers needing a quick, market-oriented estimate to set a listing price.
- **The Caveat:** The quality can vary significantly, as not all agents receive formal training in valuation techniques. The adage “you get what you pay for” always applies.

### *Online valuation Tools*

These websites use algorithms and public market data (including the government’s transaction database) to provide instant estimates. The key considerations are:

- **Use Case:** Excellent for obtaining a rough, preliminary estimate or for cross-referencing other valuations.
- **Major Limitation:** These tools cannot account for your property’s specific condition, unique features, or layout. They provide a general range, not a precise value.

### *The notaire: a common misconception*

While *notaires* have access to national sales databases, it is a misconception that they provide formal valuations. Their role is primarily legal. They typically rely on the valuations provided by sellers or agents and are not trained to assess a property’s

physical condition or market-specific nuances. Estimating value is not their responsibility.

## My analytical method

In my practice, when assisting clients with assessing a property's value, I employ a rigorous, analytical method. This involves:

- Gathering all available data, including floor plans.
- Establishing a base value per square meter for the area.
- Calculating a gross value with adjustments for surface area.
- Factoring in location, view, and unique features.
- Assessing rental income potential (if applicable).
- Comparing the adjusted value with recent, comparable sales data.

This multi-faceted approach provides a well-supported and realistic valuation to guide your buying or selling decision.

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## My valuation method

Here is the analytical approach that I take:

1. **Surfaces:** Ask the seller for sketch/floor plans (with room dimensions), or draw them yourself if they are not available;
2. **Base value per sq.m (m<sup>2</sup>):** Obtain a rough estimate of the

value in the area depending on the type of property (stone, recent built, architect house, good location, etc.). Ideally, you would use price information from the recent sale of a comparable property;

3. **Gross value:** Compute a room-by-room value: multiply the surface of each room by the base value per sq.m and multiply by a weight ratio for each type of surface: 100% for habitable rooms, 50% for verandas and outbuilding that can be converted, 30% for garages and sheds, 15% for dilapidated buildings. Add to obtain gross value;
4. **Adjustments:** Adjust for: location (distance from the local town – as the first-ring villages tend to be more in demand –, views, etc.), neighborhood (roads, traffic noise, tranquility, etc.), features in the house (French ceilings, old fireplace, etc.). Each adjustment reduces or increases the gross value;
5. **Cash flow value:** Calculate the rental income the property could generate if offered as a vacation rental, deduct services charges and taxes, and divide by your expected rate of return to obtain the cash flow value;
6. **Comparables:** Compare with “comparable properties” in the appropriate area (which could be the village itself or the whole of the local area depending on the type of property). It would be better if you have recent transaction information, but prices of listed properties are useful too.

In the end, you will always add your “non-objective” bit – some call it “coup de coeur”. But it is important to start from an analytical basis.

The valuation exercise is also a very useful tool in the negotiation process – as sellers will usually not have the resources

to dispute it. Although having a documented valuation won't prevent them from arguing about the price, it will put you in a stronger position.

Let's see how this works in an example:

- The property is advertised as a 170 sq.m stone village “mas” (meaning: an old farmhouse located in a village), a 1-car garage built 20 years ago, a 60 sq.m barn that could be converted, and an impeccably maintained walled half-an-acre (2,000 sq.m) garden with a vegetable garden, but no swimming pool. The mas is in a village 3 km from the local town center, with a local road in front of the garden – and a walking path into the town in the back. Here is the valuation exercise :
- Surfaces: as is mostly the case for older properties, there is no floor plan available. But you can always decide to use rough measurements, room by room;
- Base value per sq.m: 3 km away from the town, stone mas, a bit of work required – the spread is €2,000€ to €2,700. So you use €2,000 to be safe (and as the mas will require a bit of refreshing);
- Gross value: On the ground floor: kitchen and living room (30 sq.m each), 20 sq.m-utility room and 8 sq.m full bathroom, and 30 sq.m garage. On the first floor: a 10 sq.m full bathroom and 4 nice-sized (17 sq.m) bedrooms. And the 60 sq.m barn: just wall and a roof – but very nice. Hence:  $([30 + 30 + 20 + 8 + 10 + (17 \times 4)] \times 2,000 \times 100\%) + (30 \times 2,000 \times 30\%) + (60 \times 2,000 \times 50\%) = (166 \times \text{€}2,000) + (30 \times \text{€}600) + (60 \times \text{€}1,000) = \text{€}332,000 + \text{€}18,000 + \text{€}60,000 = \text{€}410,000$ ;
- Adjustments: distance from Uzès +3%, lack of features (as

the interior is bit blend): -1%, road noise (the local road is also the bus-to-school road): - 1%, and 25-mn walk to Uzès: +2%: Hence: €410,000 x (1 + [3% - 1% - 1% + 2%]) = €422,300.

\* \* \*

## How solid is that house (property inspections)

Navigating the physical condition of a French property requires a clear understanding of the legally mandated reports and the optional, but highly recommended, deeper inspections. This guide will help you distinguish between the two and outline your legal protections.

The legal starting point: the technical diagnostic file (DDT)

In France, sellers are legally required to provide a *Dossier de Diagnostic Technique* (DDT). This file consolidates reports on specific areas:

- Energy Performance (*DPE*)
- Presence of Lead, Asbestos, or Termites
- Condition of Electrical and Gas Installations
- Certain Environmental Risks (e.g., noise, flood risk)

Key points to remember:

- The *notaire* will require this file to finalize the sale.

- While you should always review it, the DDT offers a limited, regulatory snapshot. It identifies specific hazards but does not assess the property's overall structural integrity.
- Consider this a mandatory starting point, not a comprehensive evaluation.

### The value of a professional survey

The profession of a “surveyor,” as understood in the UK or US, is not standard in France. However, obtaining a deeper inspection is both possible and highly advisable.

Your options for a deeper inspection are:

- English-speaking surveyors: A growing number of British-trained surveyors in France offer services tailored to anglo-phone buyers.
- Local artisans: A trusted builder, roofer, or electrician can provide cost-effective insights and preliminary repair estimates for specific areas.
- Structural engineers: Essential if you suspect issues with load-bearing walls or foundations.

The timing is crucial: Always aim to conduct these inspections before you sign the *compromis de vente* (preliminary sale agreement). If time is short, your *notaire* must include a “clause suspensive” in the contract, making your purchase conditional on a satisfactory survey.

### *Your legal shield: protection against hidden defects*

French law provides robust protection for buyers against “*vices cachés*”—significant, pre-existing flaws that were not apparent during the sale and that you would not have accepted.

#### **What qualifies as a hidden defect? The defect must be:**

1. Not obvious: Undetectable through a reasonable, non-expert inspection.
2. Pre-existing: Present before the sale was finalized.
3. Severe: It must render the property unfit for its intended use or significantly diminish its value (e.g., major structural faults, chronic damp, serious infestation).

#### **Your Recourse and timelines: If a hidden defect is discovered, you can, through the courts:**

- Cancel the sale for a full refund.
- Keep the property and claim a substantial price reduction.
- You typically have two years from the date of discovery to take legal action.

#### **Builder’s insurance and seller clauses**

- 10-year decennial insurance (*Garantie décennale*): For defects related to the construction or major renovation of the property, the builder’s mandatory 10-year insurance covers issues affecting structural integrity. Your *notaire* should provide the proof of this insurance.
- “Non-Guarantee” clauses for private sellers: A private seller

may try to include a clause limiting their liability for hidden defects. However, this clause is void if they knowingly concealed the issue. Professional developers and builders cannot use these clauses at all.

\* \* \*

### My recommended approach

To ensure our clients make informed decisions, we follow a rigorous process:

1. **Review the DDT:** We start by thoroughly analyzing the mandatory diagnostic file.
2. **Engage an artisan:** For any property of serious interest, we bring in a trusted artisan to conduct an initial assessment.
3. **Determine next steps:** Based on their feedback, we decide if a full structural survey or engineer's report is needed.
4. **Inform your offer:** We obtain preliminary repair estimates, allowing you to make a competitive yet realistic offer that accounts for any necessary work.

Adopting this proactive strategy is the most effective way to protect your investment and negotiate with confidence.

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8

## Notaires & contracts



*Grenoble, French Alps (2022 pop. 157,000)*

*Once you have found a and agreed a price, you should sign a letter of intent. From then on, the actual contract process is handled by a notaire – under the careful watch of your agent. Because as not all notaires are equally diligent, it pays to read all the fine prints before the day of the signing.*

## Notaires

The role of notaire is pretty unique to France. Notaires are public officials with a role that blends legal expertise and a quasi-judicial function. They are appointed by the state and have a duty to serve the public impartially – and they also collect taxes!

French notaries draft and authenticate contracts, especially those related to property sales, marriage contracts and wills. Their primary function is to ensure that documents are legally sound and properly executed in accordance with French law and tax regulations. So, the role sits somewhere between a notary and a solicitor.

In contrast, lawyers (in French they are called “avocats”) represent clients in court, provide legal advice, and handle litigation.

The system of notaries in France has deep historical roots, in the Roman system thousands of years ago, and it was significantly formalized in 1804 by Napoleon, when he introduced a standardized legal system. His “Code Napoleon” sets clear rules and procedures for legal matters and establishes the notaire as a key player in the country’s legal system.

This system helps streamline legal processes and provides a reliable method for handling important legal transactions. This

Code is still the foundation of the French legal system to this day.

It is a civil law Code – which is distinct from Common law. Civil law is codified in a systematic and comprehensive manner. The legal principles and rules are primarily found in written codes and statutes. Civil law systems are associated with continental Europe with many countries influenced by Napoleon in a legal sense, like Belgium for example.

Notaires vs. common law lawyers

*Notaires: impartial public officials*

French and Belgian notaires are state-appointed public officials, not private practitioners. They serve all parties impartially in real estate transactions, ensuring legal compliance rather than advocating for one side. Notaires draft, authenticate, and oversee property sales, conducting due diligence and guaranteeing documents are legally binding. Their signature and seal give transactions official status. They're essential and mandatory in French property deals, regulated by professional bodies like the *Chambre des Notaires*.

*US/UK lawyers: client advocates*

American attorneys and British solicitors are private practitioners who represent and advocate for their clients' interests. In real estate transactions, they negotiate on behalf of buyers or sellers, aiming for the best outcome for their client specifically. Their involvement is less standardized and not always required. They focus on client advocacy rather than impartial oversight,

operating in a more diverse, client-centric legal landscape.

## Why you need a notaire

Most of the time you meet a notaire when you are buying or selling property. In fact, you cannot complete a property purchase without the involvement of a notaire.

There are 4 reasons why notaires are central to the property transaction process in France: legal authenticity, due diligence, registration and taxes.

1. Firstly, the notaire ensures that the sale contract is legally binding and properly executed. They authenticate the transaction. That's legal certainty and protection for both parties.
2. Then, the notaire conducts thorough checks on the property, including verifying ownership, checking for any encumbrances, and ensuring that all legal requirements are met.
3. Also, the notaire is responsible for registering the property transfer with the French land registry, which is essential for the buyer to officially own the property.
4. And finally, the notaire handles the payment directly to the tax authorities of applicable taxes and fees related to the property transaction, ensuring that all financial aspects are correctly managed.

## Notaires don't work "for you"

About property transactions, let's clarify an important thing here! French notaries don't "act" for you, and they won't give you any legal advice unless you specifically ask for it. Rather, they serve as a "neutral party" when it comes to guaranteeing the validity of contracts and registering the sale.

So, if you want someone representing your personal interests specifically, someone to look over legal documents and offer you individualized advice – then you will need to hire another notaire or lawyer for this purpose!! As a matter of fact, you can choose your own notaire in addition to the other parties' notaire in a single transaction – and it will not cost anymore!

Another frequently misunderstood fact about French notaries within the property-buying process is the so-called "notary fee," which can run into thousands of euros. Because despite its name the notaire does not keep all of this fee. He only keeps 10% of it to pay for his services, and he acts as a tax collector for the rest, passing 90% of it to the French Treasury. So, you need to know that in truth this fee is really a form of property tax, similar to stamp duty in the United Kingdom!

As a matter of fact, you also need to know that pretty much all the fees charged by French notaries are set by the government through a regulated fee structure. For example, standard fees to draw up a will range from €113 to €136.

Now! beyond property transactions, you will need a notaire to "formalize" the contract if you decide to draw up a marriage contract or prenup before getting married or signing a civil partnership, or in matters of estate planning and inheritance. You may also use a notaire to draw up a will or a power-of-

attorney, or if you are adopting a child.

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## Contracts

The notaire usually receives “letter of intent” (*offre d’achat*) signed by both parties and starts collecting all the information required to draft the contracts. He will check each party’s rights to buy or sell the property, conduct a search in the land registry to see whether there are any third parties with a claim on the property and ensure that there are no pre-emptive rights on the property.

Prior to the signing of the contracts, the notaire will read out the terms of the contract aloud to all parties and explain what is not clear. After completion, he will give a copy of the contract to both buyer and seller but keep the original deed, along with the mortgage registry. They will oversee the transferring of funds and ensure that all the taxes and fees are paid in full.

There are two key documents you will need to sign to buy a property in France: the *compromis de vente* (provisional sales agreement) and the *acte authentique* (full contract).

### L’offre d’achat (letter of intent)

Once you have struck a verbal deal, you should confirm your offer in writing with a letter of intent (written in French). The letter should:

- Specify all details of both sellers and buyers: names (indi-

vidual or SCI), DOB, registered addresses, etc.

- Describe precisely the property, (with the plot number as indicated in the land registry),
- Detail the agreed price and timeframe for completion,
- Include any conditions that you wish to include in the *compromis*, and any details agreed with the vendor.

When that letter is counter-signed by the seller, you have the essence of the deal. That signed letter should be presented to the notaire, who will make it happen.

### Le *compromis de vente* (pre-sales contract)

The *compromis de vente* is an important document as it sets out the main terms of the agreement between buyer and seller. Normally the buyer pays a deposit on signing the agreement, which is held by the notaire. The agreement must be signed by both parties and is a legally binding agreement – the only “get out” is if one of the obligations in the conditional clauses (“conditions suspensives”) is not met.

The *compromis* includes a date when the *acte authentique* is expected to be signed. (Note that this is not legally binding and is really used as a target date which both parties aim for). For the notaire to draw up the agreement, you need to provide your passport, marriage papers and divorce papers. If you are getting a mortgage, you also need paperwork with details of the loan.

## Le dépôt de garantie (deposit)

It is customary (but not compulsory) for the buyer to pay a deposit at the time of signing the compromis. Although the amount of this deposit can be negotiated between the parties, it is usually 5% of the agreed purchase price, and often 10% for lower purchase prices (under €250,000). The deposit is paid to the notaire (who keeps it in escrow) within 10 days of the compromis signing - meaning you can actually sign the compromis without having paid the deposit.

Following a recent change in the law, the notaire can charge the parties (the buyer ends up paying this) for the cost of drawing the compromis - usually 400€. And finally, if the parties want to the agreement to be fully notarized (as opposed to private “sous seing privé”), a typical €125 filing fee applies.

## Les conditions suspensives (subject-to clauses)

A *condition suspensive* is one which, if not fulfilled, allows the buyer to withdraw from the contract.

For example if you wanted to have a survey carried out on the property, you could have a “condition suspensive” written into the contract so that if anything untoward was revealed by the survey, you could withdraw from the contract. Some conditions suspensives are essential. For example if the purchase of your French property is dependent on the sale of another property, then you must have a condition which allows you to withdraw if you are unable to sell the first property. Another situation is where a loan or mortgage is necessary for the purchase: you can stipulate the amount, duration and interest rate of the loan you require (that’s the law). If you are unable to obtain the loan, with

the appropriate condition suspensive, you may then withdraw from the contract.

In theory there is no limit to the number of “conditions suspensives” that could be inserted in a contract provided if the parties agree. However, notaires will make sure that they are carefully drafted, and to be valid they must concern something that is beyond the will of the parties.

### Les diagnostics (compulsory technical surveys)

All required by law, the lead, asbestos, termites (although there are no termites in Uzège...), gas, electricity and energy reports are grouped together in a single report known as the Technical Diagnostic File (“dossier de Diagnostic Technique”). It is the obligation of the seller to commission and pay for up-to-date (less than a year old) reports, to be attached to the *compromis de vente*. The notaire ensures that the law is complied with. Property vendors with swimming pools are obliged to commission a report on the safety features of the pool.

### Cooling-off period

Once the *compromis* is signed, you (the buyer) have a 10-day cooling-off period. During this time, you can withdraw from the sale without having to provide any explanation, nor incurring a penalty. Once the cooling-off period is over (and the deposit amount has been received by the notaire), the contract becomes binding on both parties.

## Searches

After the compromis is signed and becomes binding, the notaire begins the legal process which includes the searches on the property: land registry rights to ownership, boundaries and rights of way.

To ensure that you have undisputed ownership of the property, the notaire will obtain a 30-year origin of title. It is important to know that in France the searches do not include looking at any private planning permissions that may exist near your house. To ensure your future neighbor is not about to build a new house next to your boundary, you should visit the local townhall (mairie) and ask to see the “plan local d’urbanisme (PLU)” as well as about any recent planning application – or ask the agent to obtain this information for you.

Local authorities have the right by law to preempt the purchase of a property - but has no legal means of doing so before the occurrence of a private sale. For all properties, la mairie is notified of an upcoming sale, and tells the notaire about its lack of intent to purchase. For farming land, a special-purpose (very French) entity exists, called SAFER, which can preempt the sale of farming land, to resell it to farmers. But, whereas mairies usually react quite quickly, SAFER always takes its time. So you can speed the process up down to a few days, by paying a “service charge” of about €200.

## “Décompte”

The notaire will also prepare a detailed account of the monies you should wire to him to enable the purchase, called the « décompte. » Study it carefully.

## L'acte authentique (the closing contract)

Five to nine weeks after the signature of the compromis, the notaire will advise you of the proposed date to sign the full contract – called the “acte authentique” or “acte de vente”. Try to attend the signing of the completion document, or arrange a power of attorney. Make sure to view the property on the day of the signing. The final contract has a clause saying, “Sold as seen on signing date”, so you need to know that the property is exactly as you expect it to be, and not with floors, walls or windows missing!

You will receive the actual deed to the property only six months after the purchase – for administrative reasons. But you will get an « attestation » from the notaire the day of the signing, so you have a proof of your ownership.

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## Logistics

### Ownership and tax structure

Once you have decided to buy, you must decide which ownership structure is suitable for you. This can be decided on between contract and completion (acte authentique) but you will need a suitable clause in the contract in case the names that eventually go on the final conveyance deed are different to those on the contract.

Aside from the purchase contracts, you may have concerns about your situation with regards to inheritance law, residency

issues, income and capital gains tax or other legal and tax issues – in which case you need to consult an English-speaking legal adviser who specializes in French property law.

### What about translation?

All the documents you will be asked to sign will be in French, and often contain legal terms that you may be unfamiliar with. You may find a notaire who speaks some English, and some agents offer translations of the *compromis de vente*. If you are uncertain about any aspects of the contract, you can obtain a professional translation either within France or in your home country. Ask the agent if they can recommend an independent translator (and remember to add the translation fees on top).

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### FAQ about legals

#### What are the specificities of French law?

The French legal system is based on civil law – meaning that it is codified, and it originates from Roman law. In contrast, the English legal system of “common law” is in general terms, based on jurisprudence or case law.

The main feature of the common law system is that everything is permitted that is not expressly prohibited by law. When making a decision in the “common law” system, court judges are largely bound by the rules and other doctrines developed by earlier courts. The legal system of England is also in force in

approximately 80 countries formerly part of, or influenced by, the former British Empire, from Australia to Brunei.

On the other hand, a civil law system (largely based on Roman law) is more prescriptive. In terms of a contract, for example, even if the clause is not expressly written down but is contained in the pertinent contract law code, it will apply. Therefore there is less of an emphasis on setting out all the clauses to the contract since the restrictions covered by law will apply even if they are not expressly mentioned.

### When am I truly committed?

Preliminary negotiations may create binding obligations as from the point at which an agreement on the price has been reached. An abrupt termination of negotiations may give rise to a claim for damages – especially if you have made your offer in writing.

However, technically you are only fully committed after you have received from the notaire, by registered mail, a copy of the signed *compromis de vente* (provisional sales agreement) and ten business days have elapsed. Until the end of the 10-day period, French consumer protection law allows you to back out without any explanation or financial penalty (you have to do so by registered mail to the notaire).

### Can I get my own notaire?

This may seem strange to foreign buyers, but most of transactions in France are handled by a single notaire. The estate agent usually recommends a local notaire.

If you feel unsure about this, you are entitled to appoint your

own notaire. This will not cost you any more money, as the two notaires (yours and the seller's) will split the fee between them. Additionally, you can choose to get independent legal advice to help you with the purchase (e.g. from a non-French solicitor) – but you will be liable for their fees in addition to the notaire's fees.

Can I get an English-speaking notaire?

Yes. Some French notaires speak English – but not necessarily well enough to be able to explain a legal contract. So you may think of hiring a British national qualified as a notaire. Ask your agent.

How long does it take?

The whole process should take no more than three or four months from making the offer to signing the final contract (“*acte authentique*”).

Do I need to be there in person to sign the contracts?

Not necessarily. You can organise powers of attorney. This is better done when you are in France, directly with the notaire. But it can also be done after you have left, via local notaires (in Roman law countries like Switzerland, or Belgium) or via French consulate in other territories. A fee usually applies, between €200 and €1,000. Nowadays, you can also sign remotely with most notaires.

## What is an SCI?

An SCI (Société civile immobilière) is a property company. Although it can be used to minimise succession tax by gifting shares to your children during your lifetime, they are usually used by a group of unrelated people to purchase a property as co-owners. An SCI is meant to be non-trading; therefore it is not the right solution if you are planning to run gîtes or chambres d'hôtes as a business (for more than a 18 weeks a year).

From a UK or US tax perspective, being a director of an SCI (and therefore having free use of a property in France for holidays) can mean you could become liable for income tax on the assessed benefits in kind. Taking professional advice is essential.

## What about inheritance issues?

The best way of making sure your foreign assets end up in the hands of your chosen beneficiaries is to ensure you have a properly drafted will which is (critically) the product of notaire opinion and professional cross-border advice.

In France, there are laws which govern how you must leave your property when you die, colloquially known as 'forced heirship'. For example, under French law you cannot simply leave all your assets (including the family home) to your spouse when you die, a set proportion must be inherited by your children.

However since 2015, European law allows forced heirship rules to be bypassed in certain circumstances. In essence you can now elect for the laws of your nationality to apply to how you leave your assets. This means if you are British, you simply need to have a will in which you formally 'elect' the laws of the UK region

with which you are most closely connected – be it England and Wales, Scotland or Northern Ireland.

But you are not able to opt out of French succession tax and be warned – there can be substantial indirect tax consequences of making an election – so make sure you take qualified cross-border advice before making an election. **IMPO discussing your specific situation prior to purchase is essential.**

### Owning a property in France after Brexit

For British nationals dreaming of a French home, Brexit has introduced new practicalities, but it hasn't closed the door. Understanding the changed rules is key to a smooth experience.

Firstly, your right to own property remains unaffected. You can still buy, sell, and own real estate in France freely. The primary changes concern your right to reside in the property and the financial implications.

If you wish to spend more than 90 days in any 180-day period in France, you must apply for a long-stay visa. This requires proving sufficient financial resources and comprehensive health insurance. For those not seeking permanent residency, this 90/180-day rule now dictates the rhythm of your stays.

Financially, Brexit has solidified the UK's status as a 'third country' for tax purposes. This significantly impacts inheritance. While EU succession regulations no longer apply, France's forced heirship rules now typically govern your estate. This means a portion of your French assets must, by law, pass to your children, potentially overriding the terms of an English will. Seeking expert Franco-British legal and tax advice is now essential to navigate this complex area.

Furthermore, transferring funds for purchase or ongoing

costs now involves international currency exchange, subject to fluctuating rates and potential bank charges.

In essence, the romance of a French home remains, but it now demands more meticulous planning regarding residency, taxation, and inheritance to turn the dream into a sustainable reality.

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## Money matters



*Toulouse, Nouvelle Aquitaine (2022 pop. 505,000)*

*Moving beyond the purchase price is essential, as the true cost of French property ownership is found in your TCO, or Total Cost of Ownership. This critical calculation encompasses all mandatory one-time fees—notaire fees, stamp duty, and agent commissions—which can add over 8% to the price. Furthermore, it projects the ongoing annual expenses of taxes, insurance, and maintenance. This chapter provides a detailed breakdown of these visible and hidden costs, from the initial compromis to yearly upkeep, ensuring your budget is fully prepared for both the acquisition and the long-term reality of owning a home in France.*

## Compute your TCO (total cost of ownership)

### The purchase (or transfer) tax

Also known as the “notaire’s fee” is a global term used to describe the legal costs of the purchase, which include taxes to be paid on the purchase (stamp duty), the notaire’s expenses and the notaire’s own remuneration. Unlike the agent’s commission, those fees are paid by the buyer and are fixed by the State—about 8% of the purchase price for an existing property. Exact rates vary in each “département”. You can get a specific estimate of the costs online[1]. In addition, the buyer also pays the costs of the Land Registry searches carried out by the notaire, to the tune of a few hundreds of euros.

The purchase tax is levied on the purchase price itself – but excluding any furniture and excluding estate agent’s commission. If you (the buyer) take a mortgage out (which will be secured on the property in France) to finance the purchase, the notaire

also receives a fee for the formalities involved in registering the mortgage as a charge on the property

### *A quiet shift in French closing costs*

France has recently implemented a nuanced but significant change to its “frais de notaire” (notarial fees). While the notaire’s own professional fees remain stable, the portion of these costs representing transfer taxes is set for a potential increase. This reform, embedded in the 2025 state budget, is designed to grant local departments greater fiscal autonomy and bolster their finances, directly impacting the closing costs for purchasers of resale properties across the country.

- **The new localized tax landscape:** Effective April 1st, 2025, each French department now holds the option to increase its “droits de mutation” (real estate transfer taxes) by up to 0.5 percentage points. This could raise the top rate from 4.5% to 5.0%. The adoption of this increase is a local decision; departments may implement it immediately, delay until January 2026, or forgo it entirely. Crucially, the applicable tax rate is determined on the day the final deed of sale (“Acte de Vente”) is signed, making the timing of the closing a potential factor in the total cost. A signature date just weeks apart could place an identical purchase under different tax burdens.
- **Exemptions and direct financial impact:** A key protection exists for a specific group of buyers. First-time purchasers of a principal residence, or those who haven’t owned a property in the last two years, will continue to benefit from the 4.5% rate for the next three years, even if their

department adopts the higher rate. This exemption shields many, including a large number of North American expats, from the immediate impact. For all other buyers, the financial consequence is direct. On a €500,000 apartment in a department that adopts the 5.0% rate, the transfer tax would rise from €22,500 to €25,000—a €2,500 increase. For a €1.5 million property, the additional cost would be €7,500.

- **Navigating the reform:** This reform does not affect new-build properties, which retain reduced closing costs, nor does it alter the transparency rules for notarial services. For buyers preparing for a purchase in 2025 or 2026, the path forward is clear: proactive inquiry is essential. Engage your notaire early to confirm whether your target department has adopted the increase, what rate applies to your anticipated signing date, and—vitaly—if you qualify for the first-time buyer exemption. This simple step ensures financial clarity and preserves the renowned legal certainty and buyer protection that define the French real estate transaction system.

## The listing agents' fees

By law, offered prices must include the listing agent's fee: the offered price should be followed by the letters FAI (« frais d'agence inclus »), and the ad should mention the full monetary cost of the commission. For example, an offered price of “€590,000 including a commission of €33,000 TTC (inclusive of VAT)” means that, should €590,000 be the price paid at the notaire, the seller will get €557,000, the agent will get €27,500 (5%) and the French Treasury will get €5,500. Agents' fees

(“commissions d’agence”) are not dictated by law. They are freely negotiated between the estate agent and the seller, and may go as high as 7% (subject to VAT) of the “prix net vendeur” (net price to the vendor). They are usually between 3% (online agents and mandataires) to 6% (full service, luxury agents). As a buyer, you need to remember that you should incorporate the agent’s fee in the negotiation process, and that agents are often ready to reduce their fee to facilitate a sale.

What do you pay – and when?

If you don’t like numbers and figures, just remember this takeaway. When you see a house you like, multiplying the listing price by 1.08 to 1.12 will get you an estimate of the real total cost if you were to actually buy it. In other words, the “other costs” usually amount to about 10% of the cost of the house itself.

In my opinion, you should apply this rule of thumb to all listings. To be safe, always multiply the asking price by 1.2 and check if it fits within your budget. Simple!

Here is the breakdown for you, with all the costs you cannot avoid, and also some possible additional costs.

### *Step 1: Compromis*

- It all starts with the asking price, which by law includes the agent’s fee.
- You may decide you need to hire a surveyor to provide a thorough review of the property’s condition beyond the mandatory diagnostics. Of course, such a survey is not an obligation, so its cost is yours whether you decide to buy the house or not.

- You will also pay to have the pre-sales agreement called “*compromis*” drafted by the notaire, although some notaire may not charge for this.
- You’ll pay for the costs of land registry and mortgage checks organised by the notaire in the pre-sales agreement.
- If you choose to use one, you will pay a translator to help you understand legal documents, though some notaire have bilingual staff.

Within ten days of signing the *compromis de vente*, you’ll need to provide a deposit of 5% to 10% of the purchase price, which is refundable if the sale falls through, unless you decide later to withdraw from the process after the ten days.

Typically, the deposit is 10% for properties under €300,000 and 5% above – but there is no set rule, and everything is negotiated by the parties and the notaire is not involved.

After you have signed the *compromis*, you may also consider hiring an architect or interior designer for any planned renovations.

## Step 2: Closing

Before closing, you’ll receive a “statement of account” from the notaire, detailing all fees including the “notaire’s fee.” The sale will only proceed if all the payments outlined in this statement have been received by the notaire’s accountant on the day of signing.

If you are coming from outside the Eurozone (for example the UK or the US), you’ll need to cover the cost of exchanging and transferring your money into Euros.

You should know that only 20% of the so-called notaire’s fee

actually goes to the notaire; the rest of the money goes to pay local and regional taxes, so that is a tax similar to the stamp duty in the UK. This total stamp duty amounts to 8% of the price paid for the property not taking into account the agent's fee and any furniture.

### *Other things*

- Note that you can hire your own notaire at no extra cost. Meaning that there will be two notaire working on the same deal: yours and the seller's. And there is no additional cost because notaire share the government-set fee which is based on the transaction amount.
- The statement of account sent to you just prior to closing will include your portion of the annual property tax, prorated from the day of purchase to the end of the year.
- And if you buy an apartment in a shared building like a condominium, you will be responsible for your share of the co-ownership fees for the remainder of the year.
- You will also need to pay for home insurance: don't forget because the notaire will verify before closing.
- If you deem it necessary, you'll pay for a translator during the closing process.
- Utilities set up, such as water, electricity, and telecom, don't usually required any upfront payment.
- To set up utilities, you'll need a French bank account. Be aware that some banks require a deposit of up to €10,000 for non-residents.
- If you're taking out a mortgage, you'll be responsible for all associated costs, including the lien on the house to protect the lender. These are typically paid upfront.

- You may choose to hire a lawyer or solicitor, possibly bilingual, to review the notaire's work.

Moving your furniture will also be an additional expense.

[Note that all costs, except for the price of the house and any furniture and notaire fee, are subject to a 20% value added tax, which is included in any quoted price.]

### A typical breakdown

Here is a list of the estimated costs of buying a property listed at **€350,000**:

- Price paid to the seller: €324,100
- Listing agent's fee: €21,600
- Value added tax (VAT) on the agent's fee: €4,300. It's a tax so it's paid to the French Treasury.
- Administrative costs: €1,000.
- Your share of the property tax: €400.
- Stamp duty: €20,700 (which is also paid to the Treasury).
- Notaire's fee: €5,200.
- Home insurance: €900 for a 150 sq.m house.
- Currency exchange: €2,500.

So the total of the mandatory costs comes to about €381,000 for this €350,000-listed property.

## Extra services

Here are details of the costs of extra services you might have to purchase:

- A full property survey by a British-registered surveyor could cost you fifteen hundreds to €3,000.
- Translating a *compromis* could cost you up to a thousand Euros if you use a court-registered translator, but... nothing if you use ChatGPT.
- And a simultaneous translator during closing could cost you around €500.
- Finally, moving your furniture could cost you €5,000 for a full house or... just the cost of hiring a truck if you do it yourself!

\* \* \*

## Is it possible to get a mortgage?

Is real estate financing possible in France for non-residents? That's a question I get increasingly often. The resounding answer is yes. While the path has its complexities, understanding the landscape, requirements, and process can turn this ambition into a achievable reality.

## Borrower eligibility

The first hurdle is understanding who can borrow and from which institutions. The good news is that eligibility is broad. According to industry experts, almost anyone can apply, regardless of nationality, with the current exception of individuals from financially blacklisted countries. This inclusivity means British nationals, Americans, Australians, and many others are all potential candidates for a French property loan.

However, the challenge lies not in your passport, but in finding a willing lender. The French banking sector is not universally open to non-resident borrowers. Many local branches may be unfamiliar with the specific procedures, and it is not uncommon for an individual banker to be unaware that their own institution has a dedicated non-resident lending department. This underscores the importance of targeting the right banks from the outset. Specialist French lenders known to entertain such applications include institutions like Caisse d'Épargne and CIC. Furthermore, it is often fruitful to explore banks in neighbouring countries such as Belgium or Switzerland, which, due to their international clientele, can be more experienced and sometimes more flexible in their lending criteria for non-residents. Success in this initial phase often depends on finding a specific, knowledgeable banker rather than just the right bank.

## Core conditions and financial hurdles

Once a potential lender is identified, applicants must meet a set of non-negotiable financial conditions. These are the pillars upon which a successful application is built.

*Substantial personal contribution:*

The most significant condition is the requirement for a substantial personal deposit. Banks typically require a minimum of 30% of the property's purchase price to be provided by the buyer. This is not merely a cash transfer; the funds must often be deposited into a blocked, interest-bearing account with the lending bank as collateral. For a €500,000 property, this means proving access to €150,000. This upfront investment significantly de-risks the loan for the bank.

*Strict debt-to-income ratio*

Even though these are property-secured loans, they are legally structured as conventional consumer loans under French law. This brings into play the strict French debt-to-income rule, which caps a borrower's total monthly debt repayments at 35% of their total monthly income. For example, if you have a monthly income of €7,000, your combined loan payments for this and any other debts cannot exceed €2,450. This rigid calculation can be a major hurdle for self-employed applicants or those with variable incomes.

*Mandatory loan insurance (assurance emprunteur)*

Securing loan insurance is compulsory. This policy protects the bank in case of the borrower's death or incapacity. This step can present a significant obstacle, as many insurers impose age limits, often requiring the policy to terminate before the borrower reaches the age of 75 to 80. Consequently, a 60-year-old applicant would likely be limited to a 15 or 20-year loan term,

affecting affordability.

## Navigating the process

The journey from application to approval is a marathon, not a sprint. It demands organization, patience, and often, professional guidance.

The process is notoriously document-intensive. As a non-resident, you will need to provide comprehensive proof of identity, proof of address, and detailed proof of income and assets. Crucially, any document not in French must be accompanied by a certified translation. The application then undergoes several stages: pre-approval, compliance checks, insurance underwriting, and final confirmation. From start to finish, a timeline of three to four months is standard.

Given these complexities, the single most impactful decision an applicant can make is to engage a broker who specialises in non-resident financing. These experts possess the crucial knowledge of which banks are currently active in this niche market and how to present an application for the best chance of success. Their services typically cost around 2% of the loan amount, a fee that is often negotiable and is frequently outweighed by the time, stress, and potential pitfalls they help avoid.

**Real-life examples illustrate this well.** Sarah, a British national, utilised a broker to secure a loan with Caisse d'Epargne for her Provençal villa, depositing her 30% contribution as required. Conversely, Carlos, a Brazilian entrepreneur with an irregular income, faced challenges with the strict debt ratio. His broker was instrumental in structuring his application to demonstrate financial consistency, ultimately securing financ-

ing through a more flexible Swiss bank.

In conclusion, while securing financing as a non-resident requires navigating a specialised and demanding process, it is entirely feasible. Success hinges on three key elements: understanding the strict financial conditions, preparing for a lengthy and detailed administrative process, and, most importantly, partnering with a skilled broker who can act as your navigator through the intricate French banking landscape. With the right preparation and expert help, the keys to a French property are within your grasp.

\* \* \*

## Minimize your risk to get your money across

Viewing currency exchange merely as a necessary last step is a missed opportunity – or a real risk. My advice is to engage a specialist, you build an active strategy for financial protection, significant cost savings, and transactional security. For any non-euro buyer, it is an indispensable component of a successful French property acquisition.

### Transfer of funds

At the time of the *compromis de vente*, you need to arrange transfer of funds to pay the deposit of (usually) 10% of the net purchase price.

Plan ahead of the *acte authentique* to transfer the balance of your payment (in Euros) to the notaire's account in time for the signing date. The house will not become yours until all the funds

required (including mortgage funds) for the house purchase and all associated fees have been sent to the notaire's bank account.

For buyers using US dollars, British pounds, or other non-euro currencies, the process of acquiring a French property involves a critical, often overlooked step: currency conversion. The price of your dream home is fixed in euros, but your funds are not. Navigating this exchange efficiently is not just a logistical task—it is a strategic financial decision that can save you thousands and protect you from market volatility. This section details why proactive currency management is essential for a cost-effective and secure international transaction.

### Don't use your high-street bank

Many buyers assume their high-street bank is the simplest option for international transfers. This is often a costly misconception. Banks frequently add substantial hidden markups to their exchange rates and charge high transfer fees, which can dramatically inflate the cost of your property purchase on a large transaction.

Specialist currency brokers exist to minimize these expenses. By operating on slimmer margins and specializing in high-value transfers, they consistently offer more competitive exchange rates and lower, more transparent fees. The savings achieved by using a specialist can be significant, often amounting to 2-4% of the total transaction value compared to a bank. On a €500,000 property, this translates to €10,000-€20,000 retained in your pocket. This makes engaging a currency specialist one of the most impactful financial decisions you can make in the buying process.

## Beyond the conversion, cut your exchange risk

The most fundamental role of a currency service is to convert your funds from your home currency into the euros required for the purchase. However, the critical factor is the *exchange rate*—the price at which this conversion happens. These rates fluctuate constantly due to global economic forces, meaning the cost of your house in pounds or dollars can change daily.

### *The risks are real*

If your funds originate from come from a non-euro country, beware that exchange rates can put your purchase in real danger. We strongly advise you to buy insurance against this risk from specialized currencies dealers. Use a foreign exchange company to transfer the funds for your purchase. This will normally give you a much better deal than using a high street bank.

**Here's an example.** At some point in the past, each dollar bought €0.85. So to buy €10,000, you needed \$11,800. Within two months, the rate had dropped to €0.80 - so suddenly, the cost of buying the same €10,000 had jumped to \$12,500. That's a \$700 hike. Apply that to the purchase of a €400,000 home: that's a \$28,000 price change (7%).

### *Buy some protection, get insurance*

In financial terms, the volatility introduces significant financial risk. A negative shift in the rates between signing the preliminary contract (*compromis de vente*) and the final completion could increase the cost of your property by tens of thousands. This is where specialized currency services provide a crucial

advantage over standard banks. **To get protection**, you should buy a forward contract from one of them. You buy an option allowing you to buy the euros you will later need at the time of completion (hence “forward”) at the exchange rate of the day you buy the option. By doing so, you “lock in” the exchange rate – and make the risk described above disappear. The cost of this protection is built-in the exchange rate offered by service providers.

They offer tools like **forward contracts**, which allow you to lock in an agreed-upon exchange rate for a future date, typically for a small deposit. By securing your rate at the time of the *compromis*, you guarantee the final amount you will pay in your home currency, insulating your budget from market swings and providing invaluable peace of mind.

## Ensuring a smooth and compliant transaction

The practicalities of transferring a six or seven-figure sum across borders are complex. Currency exchange services streamline this process, handling the logistics to ensure your funds arrive securely and on time in the recipient’s French bank account. This reliability is paramount for meeting the strict payment deadlines outlined in your property sale agreement.

Furthermore, international real estate purchases are subject to rigorous financial regulations designed to prevent money laundering and fraud. Reputable currency services are experts in this compliance landscape. They will guide you through the necessary documentation and reporting requirements, ensuring your fund transfer is fully transparent and adheres to both international and French legal standards. This expert guidance mitigates the risk of your payment being delayed or frozen

by regulatory bodies, ensuring a smooth and legally sound conclusion to your purchase.

\* \* \*

## Taxes

### Taxe d'habitation

It is a residence tax, which you must pay if you own a property and live in it yourself or have it available for your use or rent it out on short-term lets (where properties are rented out long-term, the tenant pays). Taxe d'habitation is determined by local and county councils and is spent on community services by your local municipality. It is owed by the household living in the property on 1st January each year, whether it is an owner or tenant, or by the owner if vacant.

The tax is based on a notional rental value for the property multiplied by the tax rate fixed in the locality. The rental value is assessed by the land registry (cadastre) to which you must send notification of any improvements or changes to the property within 90 days. You may have heard that in October 2017, the French government has enacted a law to reduce drastically the taxe d'habitation – but this only applies to primary residences.

### Taxe foncière

It is a land tax, due by the owner of the property irrespective of who occupies it. The tax is divided into two parts: tax on buildings (taxe foncière sur les propriétés bâties) and tax on

land (*taxe foncière sur les propriétés non bâties*). The latter is no longer levied locally and is levied nationally instead. The tax on buildings is paid on any property that is habitable, whether or not it is occupied. If you sell a property part-way through the year the tax is apportioned by the notary dealing with the sale.

Both taxes apply to non-residents as well as residents. Demands are sent annually (from September each year). The amount must be paid by a specified date, usually in October (*taxe foncière*) and November (*taxe d'habitation*) but varies from place to place. Failure to pay on time incurs a 10% penalty.

## Wealth tax

The *Impôt sur la Fortune Immobilière* (IFI) is a French wealth tax that applies to both residents and non-residents who own real estate in France valued above €1.3 million as of January 1 each year. For foreign owners, only French-based properties—whether held directly, through companies, or via trusts—are included in the taxable base. The tax is household-based, meaning all jointly-owned or family-held French real estate must be considered, including property held by minor children. The IFI features progressive rates ranging from 0.5% to 1.5%, with certain exemptions such as a 30% deduction for a main residence, though this is typically not applicable to non-residents unless they relocate to France. Owners must file an IFI declaration alongside their French tax return, even if they do not receive any rental income from the property. Failure to declare can lead to significant penalties as French authorities use international data-sharing to identify non-compliance.

## Capital gains tax

When you come to sell your property, the capital gain is taxed at the current flat rate of 19% (with a linear reduction of 6% from year 6), and subject to social levies at the rate of 17.2% (with a taper relief from the 6th year). For profit exceeding 50,000€, an additional fee of 2 to 6% (depending on the amount of profit after application of a deduction) applies. The amount of tax will be deducted by the notaire at the time of the signing of the sale of your property and paid directly to the French Treasury.

\* \* \*

## Running costs

If your reason for buying a house in France is to move there permanently, you may wish to compare the costs of services, utilities and taxes in the country you are leaving for those in France. If you are buying the property as a holiday home, whether to rent out for part of the time or not, then these expenses need to be considered as part of the extra ongoing costs of owning a property in France.

The main expenses (including taxes) are:

- **Taxe d'habitation:** See above. Depending on the “commune” (they are not managed in the same way...). Estimated cost: €5/8 per sq.m/year;
- **Taxe foncière:** See above. Depending on the commune, and on whether or not the property has a swimming pool. Estimated cost: €6/10 per sq.m/year;

- **Home insurance:** It is not only sensible to have your French property insured, but it is also mandatory. You have to have house insurance in place as soon as the property passes into your name. As with most countries, the actual cost of insurance will vary according to factors such as the size, number of habitable rooms, condition of the building, etc. Estimated cost: depending on insured €2/5 per sq.m/year;
- **Electricity:** If the property is connected to mains electricity, it will be on a metered supply and payable quarterly, or through a monthly direct debit. Estimated cost: depending on house equipment, and whether or not the house has air conditioning: €8/12 per sq.m/year;
- **Gas:** If the property is connected to mains gas, it will be on a metered supply and payable quarterly, or through a monthly direct debit. Estimated cost: depending on house equipment: €7/11 per sq.m/year;
- **Sewage:** If your French property is isolated, and not connected to mains drainage, you will need to factor in to your ongoing expenses the cost of having your “fosse septique” emptied, usually about once every four years. Estimated cost: €200;
- **Water:** Paid to the commune twice yearly, this is the equivalent of the water rates elsewhere. Water is metered, so part of that element of the charge is variable. Estimated cost: €2/4 per sq.m/year

All in all: €350 + €30/50 per sq.m. One might also want to pay a caretaker who would overlook the property on behalf of foreign owners (monthly fee: from €150 to €400) and a gardening service to look after the exteriors (monthly fee: from €50 to €150).

Running (yearly) costs usually average around **2 to 3% of the cost of a property** – depending on the range of services required. For a 180 sq.m worth €400,000, the total on the low end of the spectrum comes to  $€350 + (180 \times €40) = €7,550$ , or €630 per month.

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## Renting your house

An increasing number of foreign buyers come to realise that the cost of maintaining their French house is not unsubstantive, and that the property could actually pay for itself – through vacation rentals. It is quite possible that Airbnb is responsible for this new awareness. You could decide that this option makes sense for you too.

### How much can we rent it for?

The revenue potential of your property will depend on many factors. They are usually the same that apply to the purchase of a home (location, size, garden, etc.), and include more specific elements:

- **Multifamily potential:** if the property can be rented to two families at the same time, it will rent for more and the marketing will be easy (as these properties are hard to find);
- **Safety issues:** if the swimming pool is clearly separated from the house, people will feel more at ease – even if the fence you have to put up is not so nice looking;

- **Is the property photogenic?** Vacationers make their decisions primarily based on pictures. If the house is better looking than the next, it will rent for more and more often. Of course, you can make your house pretty – and you should use a professional to take the pictures.

As an example: in the Uzège area, in the south of France near Avignon, in 2024:

- A nice looking 4-bedroom mas (c. 200 sq.m) with pool, enclosed garden less than 15 minutes from Uzès in the south of France could rent for up to €2,500 per week in July and August (less during the spring and autumn);
- A 1-bedroom flat in the old city with a balcony could rent for up to €800/€1,000 per week – but could be rented out during the winter too, when older visitors (not interested in swimming pools...) come and want to stay for a few months rather than a few weeks.

The above price points are just estimates, and you would need to talk with specialists to assess the exact potential of your property. However, suffice it to say that on average you could be able to recoup the running costs of your property by renting it out a few weeks – should you decide to do it.

How can I rent when I am not around?

Obviously, you will need to hire dedicated professionals to organize the rental logistics on your behalf. Those professionals are increasingly available in Uzège (and in the south of France in general). Very often they are foreigners who have settled

down in France and therefore know your language (they all speak English), and have put together a team of all the people required to maintain your house too.

The cost of those professionals can go up to 25% of rental revenues. You can also enter into a year-long contract – so your “house sitters” would look after both your house and guests (paying or not).

*Is it legal?*

Please note that unless you intend to rent your house all-year round, you will not require any authorization to do so and the tax impact will be minimal or even null. **The best will be to hire an accountant with the appropriate expertise.**

FAQ about money matters

*Should I negotiate on my own?*

Negotiation is not for the faint hearted. Especially when it is done in a foreign language, via a third party (the agent) whom you barely know and may have a different agenda. So no, it doesn't make sense for the average person to negotiate the purchase of the French home on their own. That's probably also true in your home country. That's why you should consider hiring a professional to work with you – either a property finder or a lawyer. Don't expect the notaire to have anything to do with negotiations.

### *When do I pay money to the notaire?*

You pay a deposit of up to 10% of the value of the property at the time of the signing of the compromis de vente. The pay the balance just before the closing – as the sale can only be completed after you have paid the full amount to the notaire's account.

### *How do I contact the tax authorities?*

Don't worry, they will find you! All tax authorities and some utilities are kept informed automatically about your purchase – thanks to automation of administrative processes and Big data. You will receive your “avis d'imposition” in the mail – and you can set up an online account to pay taxes in the future – which is very often useful when you live abroad.

### *What are the maintenance costs?*

You should budget 2/4% of the value of the property -inclusive of local taxes and utilities. Obviously, the final tally depends on the services you require and on the chores you will choose to do yourself.

### *Can I rent my property?*

Yes – thanks to Airbnb this will be easy. You will need to hire dedicated professionals to help manage the process of the estate when you are no around. But in the end, renting (even a few weeks) could very well help make the house pay for itself.

*How do I open a bank account?*

Opening a French bank account is required after of just before you complete the purchase. For example: without one, you will not be able to open accounts with most utilities. Most banks will require that you have a property in France – and an address – to open a bank account. You will need to provide proofs and documents of all sorts – the first one being a letter of good standing from your bank at home. The process is a bit tedious, but very doable – especially if you ask your agent to assist.

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[1] <https://www.immobilier.notaires.fr/fr/frais-de-notaire>

10

## Renovating a house



*Dijon in Bourgogne (2022 pop. 160,000)*

*Renovating a house in France is one of the most rewarding paths to creating the home you truly want—yet it is also the step that intimidates foreign buyers the most. Many arrive hoping to find a move-in-ready property, only to discover that good houses are scarce, competition is strong, and compromises quickly pile up. Renovation then becomes a strategic alternative: a way to buy smarter, personalize the space, and often achieve far better value. But it is not a decision to take lightly. France has its own rhythms, its own planning rules, and a very particular building culture. Projects take time, budgets must be respected, and the right professionals matter more than anything else.*

## Renovate or buying “turn-key”

Many foreigners arrive in France with a specific vision of their “dream house”: stone façades, sun-filled rooms, a generous kitchen, perhaps an olive tree outside the window. After visiting dozens of properties, most buyers come to the same realisation: the perfect house **rarely exists ready-made**. Renovation then becomes not a compromise, but a strategic decision.

Given the limited supply of high-quality, move-in-ready homes, many buyers adjust their budget: instead of spending everything on the purchase, they split it—perhaps **€400,000–€500,000 for the house and €100,000–€200,000 for improvements**. This often delivers better value and allows them to create a home that truly matches their lifestyle.

Renovations can increase the market value of a property, though rarely in a speculative way; they’re more about **protecting long-term resale value** and creating a personalised living

space.

## What kind of renovation

Renovation in France ranges from cosmetic refreshes to complex structural undertakings. Broadly, projects fall into three categories:

- **Small renovation ( $\approx$  €500/m<sup>2</sup>):** Refreshing floors, repainting, minor cosmetic repairs, light cleaning. Ideal for buyers who want to improve comfort without changing layouts.
- **Medium renovation ( $\approx$  €1,000/m<sup>2</sup>):** New kitchens, renovated bathrooms, replacement of windows, new plumbing/electrics, partition walls. Typically the sweet spot for making a property modern, functional and comfortable.
- **Large renovation ( $\approx$  €1,300/m<sup>2</sup> and up):** Structural changes, roof replacement, deep infrastructure updates, extension work, major reorganization of interior spaces. Requires the most preparation, planning permissions, and professional oversight.

Don't forget the exterior: landscaping, façades and swimming pools. Many buyers underestimate the importance (and cost) of completing the outdoor environment, but architects insist that a project isn't truly finished without it.

## How long will it really take?

Almost every renovation project suffers from unrealistic expectations. The greatest danger to a renovation is self-imposed deadlines such as "We want to move in by Christmas." This

pressure forces shortcuts, breaks the builder's concentration, and paradoxically leads to slower results.

Renovation projects follow a natural sequence—planning, costing, demolition, infrastructure, finishing—and cannot be rushed without consequences. A wise mindset is: It will take the time it needs.

## Why you should not do it yourself

DIY renovation in France is rarely a good idea unless you are already a skilled tradesperson. Renovating while abroad or juggling a job is exhausting and leads to delays, mistakes, cost overruns and serious stress. Even French buyers avoid DIY for the same reasons.

Beyond skill issues, older French properties have quirks—humidity pockets in walls, irregular stones, old timber beams—that require professional assessment. Attempting to “learn as you go” can create structural or legal problems down the line.

## Finding and choosing the right professionals

Your success depends on your team. Finding trustworthy builders, electricians, plumbers and—very often—an architect is essential.

## Why an architect is invaluable

Architects in France do far more than design beautiful spaces. Their role includes:

- Anticipating risk (humidity, shifting stones, hidden struc-

tural loads)

- Managing budget through careful pre-project studies (“études”), the only reliable way to avoid extra costs
- Navigating planning rules (PLU, heritage restrictions, declarations, building permits)
- Overseeing builders and preventing “dead costs” from mistakes, clashes between fittings, or re-work
- Helping identify whether a project is financially viable before buying the property

For buyers abroad, one professional overseeing the whole process can protect both budget and sanity.

Where to find reliable tradespeople

- Word-of-mouth among expatriates.
- Recommendation by the selling agent or your buyer’s agent.
- Local architects who often collaborate with real estate agents
- Reputable French companies with proper insurance (including 10-year structural guarantee).

Never start work without **written estimates**, clear plans, and confirmation of insurance coverage.

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Questions & Answers

### *How do I find the right renovation property in France?*

Look beyond the property portals (Leboncoin, Green-Acres) and speak with local mayors, neighbours, and especially local architects or builders who often know about properties not yet officially on the market.

### *What should I check before buying a “project house”?*

- Condition of the roof (a major cost if repairs are needed)
- Presence of humidity in walls, ceilings and floors
- Deep cracks (superficial cracks are less concerning)
- Condition and proximity of essential services (water, electricity, sewage)
- True structural condition—diagnostic surveys do *not* cover this in France

Buyers often engage an architect for a pre-purchase survey to estimate costs, identify risks and determine a fair price.

### *How do I avoid going over budget?*

Preparation is everything. Budget overruns almost always stem from insufficient planning, incomplete studies, or unrealistic expectations. Old properties hide surprises, but architects know where to look and can anticipate them.

### *How long should I expect a renovation to take?*

A medium project typically takes several months; a full structural renovation can extend to a year or more. Rushing invites mistakes and delays. Space your timeline generously.

### *Do I need a building permit?*

Not always.

- Interior work → often no declaration
- Work affecting façade, roof or surface → Déclaration Préalable
- Extensions → Permis de Construire
- Historic or protected zones → additional approvals and restrictions apply
- Local rules are governed by the PLU, and an architect can help interpret them.

### *How do I choose what to renovate first?*

Start with structure, safety, humidity control and services. Then prioritise the rooms where you spend most time—kitchen, bathrooms, living areas. And reserve around 20% of the budget for the exterior.

### *Can I get grants or tax incentives?*

Possibly. Grants exist for:

- Energy efficiency

- Renovation of historic buildings
- Certain rental-oriented renovations (Action Logement scheme)
- Check with the local mairie for specifics.

*Will the renovation increase the value of my property?*

Most renovations help protect resale value, especially in sought-after areas or when targeting the holiday rental market. But don't expect large profits—focus on comfort, lifestyle and long-term value.

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## Renovation Readiness Checklist for Foreign Buyers in France

### 1. Before You Start Looking

- Define your maximum budget (purchase + renovation combined)
- Decide what level of renovation you are open to:
  - Small (€500/m<sup>2</sup>)
  - Medium (€1,000/m<sup>2</sup>)
  - Large/structural (€1,300/m<sup>2</sup> and up)
- Clarify your timeframe and eliminate unrealistic deadlines (“in by Christmas”)
- Prepare mentally for delays, surprises and French administrative processes
- Accept that DIY is not realistic unless you are a qualified

professional

## 2. When Evaluating a Renovation Property

- Inspect the roof; ask when it was last renovated
- Check for humidity in ceilings, walls, floors
- Identify any deep structural cracks in interior or exterior walls
- Assess the condition of:
  - Plumbing
  - Electrical system
  - Windows (note: costly to replace)
- Verify access to essential services (water, electricity, sewage, internet)
- Review the location's PLU (local planning rules)
- Consider whether the property falls in a **protected area** requiring special approvals
- Consult a **local architect** for a pre-buying survey (structure, feasibility, costs, planning acceptance)

## 3. Budgeting & Cost Control

- Obtain detailed written quotations (“devis”) from all contractors
- Reserve 10–20% contingency for unexpected issues (humidity, shifting stones, hidden loads)
- Allocate a specific exterior budget (terrace, façades, garden)
- Prioritise Kitchens + Bathrooms → biggest value impact
- Avoid over-investing in windows unless absolutely necessary

- Expect material price fluctuations (steel, timber, energy-sensitive materials)

#### 4. Legal & Administrative Requirements

- Determine whether you need: No declaration (pure interior); Déclaration Préalable (façade, roof, visible changes); Permis de Construire (extensions, surface increase)
- If in a heritage zone, confirm colours, materials and shutters with the local “Urbanisme” office
- Request a Certificat d’Urbanisme if unclear what is allowed
- Ensure all tradespeople have valid decennial insurance (assurance décennale)
- Never start work without signed contracts and insurance proofs

#### 5. Building Your Team

- Ask for recommendations from expatriates, agents, neighbours
- Speak with local architects—many know off-market renovation opportunities
- Verify every professional’s registration, insurance and references
- Appoint an architect early if:
  - You live abroad
  - You are renovating a complex or historic building
  - You want to avoid budget overruns
- Confirm roles: who manages what, who orders materials, who supervises trades

- Ask for project timelines in writing (even if flexible)

## 6. Project Preparation (“études”)

*(This phase prevents 90% of budget overruns.)*

- Commission detailed architectural studies before work begins
- Review every technical specification: toilets, plumbing pressure, window dimensions, beams, layouts
- Confirm which walls are structural vs. simple partitions
- Decide which original features will be preserved
- Verify feasibility for any structural modifications

## 7. Managing the Work

- Maintain a single project manager if you cannot be on site
- Group work logically to avoid repeated delivery costs (concrete, beams, etc.)
- Avoid “scope creep” (idea inflation) during the build
- Keep regular communication with builders and your architect
- Never force contractors into artificial deadlines that will backfire
- Approve major changes in writing only
- Photograph progress weekly to document decisions and protect yourself

## 8. Interior Finishing

- Prioritise kitchens and bathrooms (best cost-to-value ratio)
- Plan realistic costs for furniture and lighting—don't wait until the end
- Mix furniture sources (IKEA + design pieces + second-hand) to avoid “one-brand” look
- Avoid clutter—don't fill every empty space immediately
- Ensure final plumbing/electrical fittings match technical specs

## 9. Exterior Completion

- Invest in the façade and external walls (don't leave a beautiful interior with a crumbling exterior)
- Plan for terraces, walkways, garden layout, exterior lighting
- Choose plants suited to local climate
- Allocate budget for the garden **before** overspending indoors
- Finish outdoor areas last but plan them from the beginning

## 10. Before You Move In

- Inspect all work with your architect or project manager
- Verify that all invoices match the original quotations
- Collect all guarantees, insurance certificates and product manuals
- Confirm proper functioning of:

- Heating
- Plumbing
- Electrical systems
- Ventilation
- Insulation
- Ensure all modifications are compliant with the local PLU
- Take final dated photographs of all completed work

\* \* \*

# 11

## The psychology of real estate



*Uzès, near the Pont du Gard in Occitanie (2022 pop. 8,900)*

*Understanding the psychology of buying a home, as well as cultural differences, can not only help you feel more confident about your purchase – but it can also help you get a better deal. The content of this chapter applies to the handling of both sellers and agents.*

## Cultural differences

Despite many similarities, there are significant cultural differences between France and the anglophone countries. This list covers the differences most important to remember:

- **Uncertainty:** Uncertainty and ambiguity aren't well tolerated in French society, and many French try to minimize risks and uncertainty by controlling details;
- **Politeness:** Courtesy and politeness are extremely important in French culture. You can gain the trust of the French by following expected standards of politeness;
- **Formality and hierarchy:** French society is more hierarchical than Anglophone societies, and this should be respected and reflected in your communications, by using formal language;
- **Heritage and the English language:** the French are proud of their culture, heritage and language. Begin your communications in French using the « right » phrases before asking the homeowners if he speaks English;
- **Context:** The French assume they hold common knowledge, understanding and norms with others. Therefore the responsibility to learn and follow cultural « rules » falls to you...;
- **Directness:** While still being polite, the French don't hesi-

tate to be direct when something isn't to their liking. This directness can often be interpreted as rudeness. It is not.

## Emotions

### Psychology is everywhere

Property buying comes with far more emotional weight than any other investment we make. But while you can find “technical” advice, considerations about what is going on in both the buyer’s and the seller’s head are routinely ignored.

### Two sides of the brain

People make purchase decisions rooted as much in emotional impulses as logical facts. The brain has two sides, and we often describe ourselves as left-brained (logical and analytical) or right-brained (intuitive, subjective). The truth isn't so black and white: even if you might lean one way or the other, both sides of your brain matter in your thought processes, and certainly in your buying decisions. We're not robots, so we will never make purchase decisions based solely on logical factors, such as economics (cost-benefit ROI analysis) or politics. So you need to be ready to embrace this side of yourself!

\* \* \*

### Do's & dont's

## About yourself

- **Primacy effect:** All studies are conclusive about the power of the primacy effect, the psychological phenomenon that increases the power and influence of the things you see or sense first. In practical terms, this means that how you “step into” a house is crucially important. So you need to be aware of this strong, seemingly natural, urge to judge a property on what may in fact be the wrong criteria;
- **Impressions:** Research shows that staging a home to sell works. So you need to be aware that properties that are well presented will make a better impression on you. But that this doesn’t mean they will be meeting your criteria. That scenario may not happen often in France. But on the contrary, houses full of junk, “dans leur jus” (as some listing agents still say – meaning in their original state) or presented without enough light, or empty, may make a poor impression. But you shouldn’t discount them too quickly;
- **Perceived value:** To a prospective buyer, a newly painted wall can be perceived as added value – even if that new paint job may have only cost 100€ and a few hours of the seller’s time. Superficial things like a room painted in an ugly colour can make people less likely to buy a house — even though fixing such a problem is as cheap as a couple cans of paint. As a buyer, you need to keep that in mind.

## Traps you need to avoid

- **Don’t overlook big expenses.** Most buyers tend to compartmentalize their expenses and do not add up the total cost of everything needed to fix up and furnish the house. That can

lead to making poor choices about how much to pay for a home. When you're getting a house, think about furnishing it. In other words: always keep your TPM ("true purchase maximum") in mind!

- **Don't fall in love.** At no point in the house buying process should you only have one option. It puts you in a vulnerable bargaining position and is rarely an objectively true situation. You should avoid falling in love with a house, as it will limit your ability to negotiate. Try to go into negotiations with at least one other viable option;
- **Beware of long-term price expectations.** Most home buyers have extremely high long-term price expectations. That can lead some people to overpay a bit. So whatever your selling price expectations for the property you haven't yet bought – discount it.

Don't forget the "couple thing"

If you're moving as couples, you both have to agree about the chosen area (and keep that in mind later when you choose a house). I have seen many situations where one partner didn't really agree with the village (or the house) but waited until the last minute to let his opinion known.

What you should do

- **Embrace the lifestyle.** French property buyers need to understand that they are buying more than just a house. You are purchasing a lifestyle, and this concept should remain top of mind throughout the entire process. The first question for any buyer should be about whether this

property will accommodate the local lifestyle they want to live;

- **Use goals - flexibly.** When it comes to property buying, it's important to have a conscious goal in mind and develop a set of criteria, like a spending limit. This logical, rule-based way of thinking is where conscious thought thrives. Then you should give yourself time, allowing the unconscious to form a decision. Ideally sleep on it and check back with yourself to see if an emotional evaluation has formed ;
- **Be prepared to change your mind.** In my experience, a third of buyers alter their core criteria during their first viewing trip. Typically, the size of the garden is the most often "rearranged" criteria (usually the large garden shrinks to a more modest plot). It's important to have done your homework and worked on your list of goals – but it's also important to be flexible when faced with reality ;
- **Sleep on any home buying decision.** Because complicated choices (such as buying a home) are best left to the unconscious. The reason: conscious thought is better at solving simple tasks (like choosing which towels to buy) and unconscious thought (described as thought without attention) is better at solving complex tasks that involve more variables. People are incapable of consciously considering many factors at once, which leads them to put a disproportionate amount of weight on certain elements (like the really fancy laundry room that caught a buyer's eye) and not enough weight on other factors. In other words, people place more emphasis on the attributes that are most plausible and easiest to verbalize ;
- **But don't overthink.** Be very prepared, but don't overthink your purchase. Research shows that when it comes to

complex decision-making, such as buying a property, the more time we spend thinking about it the progressively worse choices we make.

\* \* \*

## Psychology of sellers

How their context influences their behavior

There are a few typical “sellers” scenario. Each has its consequences on the price setting and negotiating process:

- **Splits:** couples separate or divorce. The home they purchased together (whether it be primary residence or vacation home) has to be sold so the co-owners can share the proceeds. If the divorce is amicable, the price is in line with the market, and the negotiation process is not impacted. If not, things can be complicated;
- **Deaths in the family:** more often than not, there a number of heirs who may (or may not) agree on price and timeframe. Usually, those who don't need the cash will tend to aim for unrealistic prices;
- **Going back home, closer to the kids:** foreign owners, who bought their properties 15 or 20 years ago, decide that they get too old to enjoy their French home, and that they want to move back home closer to their kids – and their grand kids. Those sellers are usually less concerned with money, and are looking for a quick sale.

It is useful to recognize as early as possible the context of the sellers in order to use it in the negotiating process.

## How they have set their price

You may think that some sellers have delusions of grandeur, stemming from a failure to grasp that what they want for their home has nothing to do with what it's worth. But instead, sellers are (just like you) all susceptible to loss aversion — the mental quirk by which we feel losses much more sharply than we feel equivalent gains. So they set the price of their property not by what the market will bear, but by what they have paid, and what they feel they “have to” get out.

## Negotiations

Negotiation is not for the faint hearted and is more of an art form that requires skill and experience rather than a science. You don't feel up for it, make sure to get some assistance.

While comparables may be a starting point, the price at which a seller offers a property is often also based on wishful thinking, propaganda and ploy. Buyers, in turn, parry by deconstructing the price. You should aim not merely to assess a dwelling's fair value, but also to plumb a seller's bottom line and vulnerabilities. How a price tracks with similar properties, how large and hasty any reduction is, and even how parsed or rounded a number is — all these are grist for concluding, rightly or not, whether a price is firm, desperate or a sign of painful dealings to come.

## Offers and counteroffers

When looking at the psychology of offers and counteroffers, it can be handy to look toward those with experience. There are no hard and fast rules about how many offers you should make but remember that a quick sale is always attractive to sellers, so try to use this as added value to your offer, if possible.

The listing price has been agonized over, and likely set with a “buffer” for offers. Offers and counteroffers are about finding out what this “buffer” is and shaving off a little more. And of course, some would say that if you’re not making an offer you’re embarrassed about, you’re losing money.

Be careful, though. Too low an offer, and you risk offending the sellers – after all, you are bidding on one of their prized possessions. This can heighten their emotional attachment to a property and make it hard to negotiate further.

Always put yourself in the shoes of the seller before arguing why your offer price is the right one. If possible, construct your case such that the seller’s « feeling of loss » is alleviated by a non-monetary benefit that you are prepared to include in your offer (for example: allowing the seller to rent back the property he is selling you until they have organized their trip back home).

**The bottom line:** Remember that in negotiations you should use your head, not your heart. Although that may not be easy, trying to factor out as much emotion as possible will always help you get a better deal.

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12

## Running a guesthouse



*Lyon in Rhone-Alps (2022 pop. 516,000)*

*“Changer de vie”, going green into the sun; why not carry out a professional activity such as a bed and breakfast or a gîte... This prospect would appeal to more than a third of French people of working age. If you are one of them and your project is to buy a property to run a small hospitality business, you need to ask yourself the right questions.*

## Prepare your project well

Prepare well. Beyond the checklist mentioned in this book, make sure that this type of project is for you.

Because managing a B&B quickly becomes a full-time job (depending on the number of rooms) for 4 or 5 months of the year. You have to welcome guests, clean rooms that have just been vacated, serve breakfasts – and be available pretty much 24 hours a day. This is the spirit of welcoming people at home: it requires certain interpersonal skills, and sometimes patience. Think about this before you start.

Managing one (or more) gîtes is much less demanding. Indeed, the guests who rent the cottages (or apartments) are independent during their stay. You just have to welcome them, then clean and ready the gîte again when they leave. Relationships are also important of course – but you can choose when you want to interact with your customers, and when you want to stay quiet at home.

Also, make sure your partner is on the same page as you. Often the project is set up by a couple, one of whom has a professional activity “outside the home”. However, this type of project is really a team effort – so it’s better to have talked about it beforehand!

Finally, you should know that in most scenarios, you will not

be able to live solely from your hosting activity. In the best case, you will be able to generate a salary (including social security payments) and integrate most of the expenses of the property.

## Gîtes or guest rooms?

In spirit as in law, these two types of accommodation are different and do not present the same constraints.

### Independent or not?

While a gîte is considered to be “furnished tourist accommodation” and as such constitutes an independent accommodation fitted out and equipped, a guest room must be located in the main residence (main building or outbuildings) of the person who rents it. So you have to accept to house strangers in your home.

From a regulatory point of view, a gîte owner does not have to provide hospitality services (such as breakfast or the supply of household linen). However, these are still advisable from a commercial point of view. Conversely, a B&B owner is obliged to offer a certain number of services at no extra cost, including breakfast.

### Capacity

Another important difference is the capacity of each of these accommodations. Unlike a guest house that should not offer more than 5 rooms, the number of tourists likely to be accommodated in each cottage is limited to 15 per night – but you can have several cottages on the same site or estate. On the other hand, as

soon as an accommodation (read: a building) can accommodate more than 15 paying customers, it falls under the legislation for establishments open to the public (ERP) and must meet strict standards in terms of accessibility, safety and firefighting.

### What are the legal obligations?

Apart from a simple prior declaration of rental to be filed with the town hall, there is no regulatory obligation to open a gîte or a bed and breakfast. In other words, except for owners who have voluntarily chosen to apply for a label from a private network, there is no imperative in terms of equipment except of course to respect the characteristics of a decent home. Be careful, however, since March 2014, the ALUR law has made the opening of a furnished rental conditional on prior authorization for a change of use in certain geographical areas, in particular Paris and some cities in the inner.

It should also be noted that the rental (even on a one-off basis) of a B&B constitutes a commercial activity, the operator is normally required to register with the Trade and Companies Register (RCS) and to register with the Centre for Business Formalities (CFE) of the Chamber of Commerce – possibly under the status of auto-entrepreneur[1]. Similarly, if the taxable income generated by their activity exceeds a certain threshold[2], they must join the Social Scheme for the Self-Employed (formerly RSI) as a self-employed worker (TNS). For gîtes, all the owners have to do is apply for registration in the INSEE/SIRENE directory by contacting the clerk of the commercial court of the place where the rented accommodation is located. As for taking out specific insurance, although it is not compulsory, it is strongly recommended.

\* \* \*

## The ideal property

You can buy an existing guest house. If you can't find the property that suits you, you can also create a farm by buying a property to renovate – often a large farmhouse with large areas that put off traditional buyers.

## Property search

To find the right property, do as you would to find any property: start by exploring online sites. But above all, ask the listing agents as soon as you have spotted a property that could be suitable for your guest house project. Because often the guest houses in operation are not presented as such. The reason: real estate agents fear that potential buyers will bypass them if they find the property without them (thanks to “too much” precision in the ad or commercial sites such as Booking.com).

Of course, you can also hire the services of a property hunter who will know exactly where to find what you're looking for – and who will often know the background (and sometimes the owners) of the guest houses for sale.

## Buying an existing guest house

Opportunities exist all across France. Everywhere after ten years of operation, guest house owners are tired and want to move onto another stage of their life.

Buying an existing guest house allows you to buy a “running

business” with its clientele, its reputation, its referencing on the Internet, its equipment – all of which have value. The problem is that very often the owners do not know how to document and prove the reality of their business with proper accounts[3]. This seriously complicates the negotiation. Indeed, the seller wishes to sell the premises and also a business – but for which he does not know how to justify the legal or “accounting” existence.

Documented or not, you are buying a running business. It is therefore very important before making an offer to carry out an audit of the company’s assets (or of the activity if the company does not have a legal existence): understand the business, the marketing tools (and any contracts in place), make an inventory of the equipment, etc. This is some sort of “due diligence.”

## Renovations

You can also buy a large farmhouse and renovate it exactly by hand, organising the “farming” part as you wish. Here too, opportunities exist; they are not very numerous, but they exist.

But you should know that the project will take longer: it takes at least a year to complete a renovation of a certain magnitude – while you can consider buying an existing guest house in 6 months.

In 2024, budget between €2,000 and €2,800 per m<sup>2</sup> for a quality overall renovation (including the exteriors), and also plan the budget to furnish the gîtes you have created.

\* \* \*

## Scenarios and projections

### Financing

*A priori*, the projects to take over (and even more so to create) guest houses or gîtes are financed by the buyers' own funds. Traditionally, bankers do not have a good understanding of the para-hospitality business – and are therefore reluctant to finance it.

But things are changing – no doubt thanks to the explosion of the Airbnb phenomenon throughout France. However, most of the time, despite everything, the possible mortgage amount will be determined and calculated according to your other revenues streams (salaries, pensions, investments) – outside of any future or existing hospitality activity.

Unless you buy an existing hospitality business with proper accounts (over a minimum of 3 years). In this case, you can apply for a business loan. Don't hesitate to organize things in such a way that your professional activity and your private home are (very) well separated. Thus, under certain conditions and with a deposit of 30% or 40%, you can consider borrowing to finance the professional part (estate and/or business).

Whatever the scenario, it is really in your interest to hire the services of a specialized credit broker and/or a hospitality development consultant[4] – knowing that very often the broker will not cost you anything, it is usually the bank that pays!

## Legal structure

Organise your purchase and project in the most legally and tax-efficient way – right from the start. This will allow you to resell under the best conditions (for professional activity) and also to limit capital gains tax.

The classic structure consists of creating an SCI (société civile immobilière: real estate company) which owns the real estate, and which rents the business premises to an operating SARL or SAS. Follow the advice of your accountant and notary (or financial advisor) to calibrate the optimal structure according to your project, your family structure, your financing, etc.

### Scenario 1: 2 guest rooms

The operation of guest rooms in the main residence is the basic scenario. Say the property is a small farmhouse of 180 m<sup>2</sup> with 4 bedrooms, 2 of which are available to paying guests (with access to the swimming pool):

<b>Investment</b>	
Purchase	410.000€
Stamp duty (purchase tax)	33.000€
Refreshment	15.000€
<b>Total</b>	<b>458.000€</b>

The business runs during the tourist season (May to September) with a realistic occupancy rate of 22% (i.e. 11 weeks):

<b>Income statement</b> (projection)	
Price per night	65€
Number of rooms	2
Maximum possible weekly revenue	455€
Nights sold	163
Annual revenue	9.102€
Marketing (10%)	- 910€
Reserve (5%)	- 455€
<b>Net income</b> (before contingent taxes)	<b>7.737€</b>

The income generated must be included in your income to be declared, *a priori* without social security contributions if you are affiliated and covered elsewhere (other professional activity or retirement).[6]

### Scenario 2: one gîte

Another scenario consists of the creation of a 45 m<sup>2</sup> gîte (2 bedrooms, access to the swimming pool) adjoining the main house. The property is a small farmhouse – with a convertible barn in addition:

<b>Investment</b>	
Purchase	460.000€
Stamp duty (purchase tax)	37.000€
Refreshment	35.000€
Pre-marketing (website and brochures)	4.000€
<b>Total</b>	<b>536.000€</b>

The business runs during the extended tourist season (from April to October) with a realistic occupancy rate of 33% (i.e. 17 weeks):

<b>Income statement</b> (projection)	
Price of the week (July and August)	1.600€
Average price of the week (on the season)	1.276€
Number of weeks rented	17,3
Gross annual revenue	22.100€
Marketing (10%)	- 2.210€
Reserve (5%)	- 1.105€
Maintenance (40€/m <sup>2</sup> per year, for 45 m <sup>2</sup> )	- 1.800€
<b>Net income</b> (before contingent taxes)	<b>16.985€</b>

This set-up allows you to generate a more substantial additional income – while requiring less less work on your part because guests are independent and the cleaning is only done when they leave. As in the basic scenario, this income must be included in your income to be declared. You can also create an operating structure (SARL or SAS) to optimize your tax situation by integrating the maintenance costs of the entire property.

### Scenario 3: three gîtes

The last scenario consists of the creation of 3 independent gîtes of 60 m<sup>2</sup> (2/3 bedrooms) each, with a swimming pool separate from that of the main house. The property could be a large converted farmhouse of 500 m<sup>2</sup> of useful space, including 180 m<sup>2</sup> in the main house (which has its own swimming pool), and two barns with a total surface area of 200 m<sup>2</sup> to be converted:

<b>Investment</b>	
Purchase	820.000€
Stamp duty (purchase tax)	65.000€
Refreshment private area	20.000€
Creation of gîtes	327.000€
Commercialization	4.000€
<b>Total</b>	<b>1.236.000€</b>

The business is run during the extended tourist season (from April to October) with a realistic occupancy rate of 33% (i.e. 17 weeks):

<b>Income statement</b> (projection)	
Price of the week (July and August) per gîte	2.200€
Average price of the week (on the season)	1.754€
Number of weeks rented/gîte	17,3
Gross annual receipts/gîte	30.388€
Gross annual revenue (3 gîtes)	91.164€
Marketing (500€/month, 12 months)	- 6.000€
Reserve (5%)	- 4.557€
Salary (1.600€ gross monthly, annualized, charged)	- 36.480€
Maintenance (40€/m <sup>2</sup> /year for 180 m <sup>2</sup> )	- 10.800€
Accounting (200€/month)	- 2.400€
Contingencies (200€/month)	- 2.400€
<b>Net income</b> (before contingent taxes)	<b>32.126€</b>

Under this scenario, you would be running a genuine small business.

If we consider that 50% of the living space in the property is devoted to it, the annual return on the money invested is:  $€32,126 / (€1,236,000 \times 50\%) = 5.2\%$  (taking social security payments into account). If you borrow 300,000€ (50% of the necessary investment) at an annual rate of 1.5%<sup>[7]</sup>, over 15 years, the net income after financial charges drops to 9,640€. But

this debt ratio makes it possible to reduce the necessary initial deposit by 30%.

\* \* \*

[1] Consult a specialized accountant to choose the most appropriate tax status for you according to your context. It can cost you €100: a real investment that is useful to avoid making mistakes.

[2] Ask your accountant for the exact number based on your context.

[3] In 80% of cases in my experience. Logically, the larger the structure, the more the accounting history is available.

[4] Even outside the region – because these professionals have national networks. I have known situations where projects in Uzège are financed by banks at the other end of France.

[5] Property prices in this guide are averages. The same property could cost 650,000€ on the Riviera 310,000€ in the center of Dordogne or Vienne. So please adjust!

[6] Consult with an accountant or tax advisor to determine exactly what your situation is based on your context.

[7] Please adjust for current rate conditions at the time of reading.

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Now you're ready!



*Clermont-Ferrand, Auvergne (2022 pop. 147,800)*

*If you've made it this far, you're no longer just dreaming about France—you're equipped. You've moved from scrolling through idyllic photos of stone farmhouses to understanding the gritty, glorious reality of making one yours. You've been armed with a battle-tested method, a healthy dose of realism, and hopefully, a few stories that made you nod in recognition.*

## The method is your North Star

Let's be crystal clear: the single biggest mistake you can make is to treat this process as a simple transaction.

Buying a property in France is an odyssey. It's a mix of spreadsheets and serendipity, of legal jargon and the simple joy of finding the perfect boulangerie. And the only way to navigate this odyssey without losing your sanity (or your savings) is to follow the method.

Remember the golden rule: "Why" first, "where" next.

This isn't just philosophical fluff; it's your guiding principle. Every year, people plunge headfirst into property listings, fall in love with a charming ruin in a village that has one bus a week, and then wonder why they feel isolated. They bought a house, but they didn't buy a *life*. Your future French life—the Tuesday morning markets, the coffee at the local café, the need for reliable internet or a good hospital—is the only compass you need. Let it guide you.

\* \* \*

## You're now fluent in "French real estate"

You now know that the French system isn't out to get you; it's just... French. It plays by its own rules, from the pivotal role of the notaire (who is a tax-collecting, contract-authenticating public official, not your personal lawyer) to the delightful opacity of property listings, where the best photos are often of the lavender field next door, not the dodgy wiring. You've learned that a *compromis de vente* is more binding than a handshake and that a winter viewing, while less glamorous, can reveal more about a house's character than a dozen sun-drenched summer visits.

You're prepared for the financial chess game. You can compute your TPM ("True Purchase Maximum") in your sleep, factoring in that sneaky 8% in *frais de notaire* and the inevitable €30,000 you'll want to spend making the kitchen your own. You know that negotiating isn't about lowballing, but about understanding the seller's story—the divorcing couple is more motivated than the heir who thinks grand-père's vineyard is worth a fortune based on sentiment alone.

And let's not forget the psychology. You're ready to keep your poker face when you find *the one*, to sleep on the decision, and to remember that a freshly painted wall is a €100 fix, not a reason to overpay by €10,000.

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## The adventure awaits

So, take a deep breath. You have the map. You know the pitfalls and the shortcuts. You understand that this journey takes years, not months, and that patience isn't just a virtue here—it's a necessity. You understand that you're not just buying a building; you're buying a future of long lunches, bureaucratic hurdles you'll eventually laugh about, and the quiet pride of becoming part of a community.

Now, if after all this, your head is spinning just a little at the thought of navigating zoning laws (*PLU*), negotiating with a *mandataire*, and deciphering the *dossier de diagnostic technique*... well, you are a person of excellent and discerning taste.

And for those discerning individuals who think, “*This is all fascinating, but my time is better spent packing and practicing my French than wrestling with a foreign bureaucracy*”—there is a very simple solution.

### **You can always hire me.**

Think of me as your bilingual guide through the French real estate jungle. I've spent 15 years doing this, so you don't have to learn the hard way. I'll be the one asking the awkward questions about the roof, negotiating on your behalf, and ensuring the *notaire* dots every 'i' and crosses every 't'.

Your French adventure awaits. It can be the most rewarding chapter of your life. And with the right method—and perhaps the right guide—it will be.

*À bientôt en France!*

— Pierre Guillery



### III

## Bonus content

*The method is yours. Now, let's build your life. These final chapters are your field guide to thriving in France, covering everything from moving with pets and broadband to LGBT life, rentals, and campsites. This is where your house becomes a home. Let's dive into the vibrant reality of calling France your own.*



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Compromis or promesse de vente?



*Marseille (2022 pop. 877,200)*

*Buying property in France involves more than choosing the right home—it also means navigating a legal system with its own logic, traditions, and safeguards. A crucial early step is the pre-contract, the document that frames the entire transaction. What many foreign buyers don't realise is that France uses two different types: the *compromis de vente* and the *promesse de vente*. And while both are perfectly legal, nearly 70% of pre-sale agreements are *compromis*, because they bind both parties equally and offer a balanced, predictable path to completion. Understanding how these two contracts differ—and why one dominates—is essential for protecting your interests from day one.*

Understanding the difference between a *promesse de vente* and a *compromis de vente* is fundamental for anyone engaging with the French property market. Both serve as preliminary agreements, but they organise commitments in radically different ways. More importantly, the choice between them often reflects a subtle—and sometimes not so subtle—balance of power between the parties. What follows is a clear, structured explanation of their mechanics, their real-world implications, and the strategic considerations that should guide both buyers and sellers.

## Promesse de vente

A *promesse de vente* is a unilateral promise in which the seller commits to selling their property at an agreed price while granting the buyer an exclusive option to purchase within a specified timeframe. The buyer pays an *indemnité d'immobilisa-*

tion, typically around 10%, which they forfeit if they withdraw after the mandatory cooling-off period. In practical terms, a promesse operates much like an option contract: it gives the buyer time to investigate the property, secure financing, run feasibility studies, or simply reflect, all while keeping the property off the market.

This structure naturally favours the buyer. They enjoy considerable freedom, since they cannot be forced to complete the sale if circumstances change. For the seller, however, the promesse can be destabilising. They remain fully bound to the transaction while the buyer remains comparatively mobile. The passing of time is often more damaging than the loss of the indemnity itself, especially in markets where timing strongly influences price and demand.

## Compromis de vente

A *compromis de vente* stands at the opposite end of the spectrum. It is a bilateral, binding agreement in which both seller and buyer commit to proceeding with the sale as soon as the contract is signed, subject only to standard *conditions suspensives*, particularly the buyer's ability to obtain financing. The deposit—usually between 5% and 10%—is refundable if these conditions are not met, but once they are satisfied, the compromis becomes almost as binding as the final deed.

This structure provides reassurance and clarity to both parties, which is why the compromis de vente remains the dominant preliminary contract in France. It allows the buyer to secure the property firmly, while giving the seller confidence that the transaction will move forward within the expected timeframe. For all but the most exceptional cases, the compromis offers a

balanced and predictable path toward completion.

## Power and leverage in pre-sale contracts

The choice between a promesse and a compromis rarely happens in a vacuum. It often reflects the respective leverage of the parties. A promesse is attractive to buyers because it limits their exposure and gives them time to manoeuvre. A compromis offers sellers a much firmer foundation. In this sense, the preliminary contract chosen expresses the real distribution of risk and bargaining power.

Professional buyers—developers, marchands de biens, and large investors—know precisely how to use this asymmetry to their advantage. They frequently request a promesse because it offers them a period of exclusivity during which they can evaluate the property without fully committing. The indemnity they risk losing becomes a manageable business expense rather than a deterrent. Ordinary buyers, by contrast, rarely have enough leverage to secure a promesse; instead, they follow the standard compromis route that agencies and notaries favour for clarity and security.

Many private sellers agree to a promesse without fully understanding its implications. They may feel relieved to have a potential buyer or trust the exclusivity period without recognising that exclusivity protects the buyer, not them. When expectations, timing, or personal circumstances are tight, the risks of a promesse become even more pronounced.

## Choosing the right contract

## If you're buying

For a buyer, the promesse de vente offers space to breathe. It is particularly helpful when financing is complex, when the project requires additional due diligence, or when the buyer is managing an international move and appreciates greater flexibility. The ability to withdraw—at a defined and limited cost—can be invaluable.

A compromis de vente serves a different purpose for buyers. It is the contract of commitment. It sends a clear signal of seriousness to the seller and strengthens the buyer's position in competitive markets where vendors favour certainty. Buyers who are confident in their finances and timeline, or who simply want to avoid losing a property to a stronger offer, will find the compromis both reassuring and strategically wise.

## If you're selling

For sellers, the compromis de vente is generally the safer, clearer choice. It confines uncertainty, stabilises the timeline, and aligns both parties toward completion. Sellers who rely on the proceeds of the sale for another purchase, a relocation, or a life transition gain much-needed predictability.

A promesse de vente can still make sense in specific situations—when the buyer offers particularly favourable terms, when the property is difficult to sell, or when the buyer must undertake complex studies before committing. In these instances, a promesse can open the door to a sale that might not otherwise materialise. Still, sellers should enter such arrangements with a precise understanding of the asymmetry they are accepting and with the guidance of a notary who can

protect their interests.

## Takeaways

Ultimately, the distinction between a promesse de vente and a compromis de vente is both legal and strategic. A promesse prioritises the buyer's flexibility, while a compromis distributes obligations more evenly and reassures the seller. The right choice depends on the circumstances of the sale, the urgency of each party, and the confidence they have in the process.

Buyers should think in terms of flexibility versus commitment; sellers should think in terms of certainty versus exposure. When both sides understand the implications, the preliminary contract becomes not just a formality but a tool for managing risk and shaping the outcome of the transaction.

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## Finding mid-term rentals



*Saint-Emilion near Bordeaux (2022 pop. 1,800)*

*For many Americans relocating to France, one of the trickiest questions is simply: Where do I live if I need something between a few weeks and a full-year lease? Whether you're exploring the country before committing to a purchase, waiting for a home sale to close, or just seeking temporary accommodations while settling paperwork, the two-to-six-month rental window can be surprisingly difficult to navigate. Unlike in the United States, France's rental system is highly structured and does not always accommodate this "in-between" timeframe.*

## Why mid-term rentals are complicated

The French rental market is divided into two main types:

1. **Short-term rentals** – hotels, gîtes, and Airbnb are available for days or weeks. They are convenient but become prohibitively expensive for stays of several months.
2. **Long-term rentals (bail classique)** – these are typically one-year minimum leases, with three-year leases common in some cases. Applicants must provide extensive documentation, including proof of income, tax returns, a French guarantor, and often a French bank account.

This leaves a gap for those needing 2–6 months of housing. While it may seem minor, this period is critical. In France, having a permanent or temporary address is often required for visas, bank accounts, health insurance registration, and even basic services such as mail delivery. Without a legal address, many of the essential steps of relocation become more difficult.

Fortunately, solutions exist. Success in finding a mid-term

rental comes from understanding where to look and how the market works.

## Popular solutions for mid-term rentals

Several strategies have proven effective for Americans seeking 2–6-month rentals in France.

### Specialized platforms

A growing number of websites now cater specifically to furnished rentals for one to twelve months. These platforms simplify the process by bypassing many French documentation requirements, making them ideal for newcomers:

- **SabbaticalHomes.com** – originally for academics, now open to anyone.
- **LongtermRentalsinFrance.com** – created by a British couple, focused on southern France.
- **Flatio.com** – popular across Europe, offers 1–12 month stays.
- **Spotahome.com** – city-focused; limited rural options.
- **HousingAnywhere.com** – aimed at students, digital nomads, and expats.

These platforms are particularly useful because they often remove the need for a French guarantor or local tax history, requirements that can otherwise block access to leases.

## Airbnb – but with a strategy

Airbnb is expensive for extended stays if you simply book through the platform. However, a common approach in expat communities is:

1. Book a short-term stay (one month) to secure a base.
2. Contact the host directly upon arrival and negotiate a longer-term rate off-platform.

This can yield substantial savings, especially outside peak tourist seasons. Hosts are often willing to offer discounted monthly rates rather than leaving a property empty or only hosting sporadic weekend bookings.

## The “bail mobilité”

A lesser-known but highly valuable option is the **bail mobilité**, introduced in 2018. Key features include:

- Legal rental contract valid for 1–10 months.
- Intended for students, temporary workers, or people relocating.
- Fully furnished apartments with lighter paperwork requirements.

Not all landlords are familiar with this lease type, but in major cities such as Paris, Lyon, and Montpellier, many agencies can offer it. The bail mobilité provides the security of a legal lease without the bureaucratic burden of the traditional long-term rental.

## Expat and Facebook groups

Social networks remain surprisingly effective for finding mid-term housing. Groups such as *Americans in Paris*, *Living in France*, and regional expat communities often have postings for sublets, furnished apartments, or house-sitting opportunities.

House-sitting platforms such as **TrustedHousesitters** also allow temporary stays without paying rent—covering only living costs in exchange for looking after pets or property. While caution is advised to avoid scams, many newcomers find their first French home through these networks.

## Relocation consultants

For those seeking simplicity, relocation consultants or buyer's agents can manage mid-term rental arrangements. While this service comes at a cost, it saves significant time and stress. Agents can handle searches, liaise with landlords, verify documentation, and sometimes secure off-market options.

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## Step-by-step game plan

1. **Start early** – Two to three months before arrival, research platforms such as Flatio, Spotahome, and SabbaticalHomes to understand availability and pricing.
2. **Book a short-term base** – Reserve 1–2 months via Airbnb or another furnished platform to ensure you land with a secure roof.

3. **Explore and negotiate** – While in France, approach local agencies about the bail mobilité. In-person inquiries are often more effective than emails.
4. **Tap networks** – Join local Facebook groups, engage with other expats, and ask around. Direct connections often yield faster results than listings alone.
5. **Have a plan B** – If your search extends longer than expected, extend your short-term rental while continuing to explore mid-term options.

This layered approach typically allows newcomers to secure a rental for two to six months while minimizing stress and uncertainty.

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## A changing market: Airbnb crackdown

Recent regulatory changes are reshaping the French rental market, with important implications for expats. Restrictions such as the **Loi Le Meur** and local ordinances limit Airbnb rentals to 90–120 nights annually and require owners to compensate for housing taken out of the local long-term pool.

These measures are prompting landlords to return to **traditional long-term leases**. For expats, this is a significant opportunity. Once scarce, stable furnished rentals under the **bail d’habitation principale** (standard one- to three-year leases) are slowly reappearing in major cities.

## Why mid/long-term rentals are becoming more accessible

- **Stability over speculation** – Owners prefer a reliable tenant over fluctuating nightly income.
- **Compliance incentives** – Registration numbers, tax reporting, and verified guarantees make long-term leases simpler to manage legally.
- **Professionalization of agencies** – Modern agencies are increasingly digital, responsive, and accustomed to working with international clients.
- **Financial guarantees** – Tools like **Garantme**, **SmartGarant**, and **Visale** allow foreign tenants to present strong financial backing, leveling the playing field with French nationals.

This shift benefits expats by increasing access to legal, secure rentals without sacrificing flexibility. Properties in previously impossible locations—such as Saint-Germain-des-Prés, Montmartre, or the Marais—are beginning to reappear in the market.

## Tips for expats entering the mid-term rental market

1. **Prepare a strong dossier** – Include proof of income, bank statements, and references.
2. **Secure a guarantor** – French landlords often require one, but professional services can substitute if you don't have a local co-signer.
3. **Demonstrate stability** – Showing your intention to stay at least a year increases your chances of approval.
4. **Engage relocation professionals** – Agents familiar with the local market can negotiate and present your application effectively.

5. **Stay informed on regulations** – Urban rental rules evolve constantly, particularly regarding furnished short-term versus long-term use.

## The bigger picture

The crackdown on short-term rentals is not just a regulatory issue; it is creating a more balanced, professional rental market. For expats, this means:

- Greater availability of mid-term and long-term rentals.
- Improved legal protections under French tenancy law.
- Opportunities to secure properties previously dominated by Airbnb-style rentals.

While France remains bureaucratic, careful preparation, strategic use of platforms, and engagement with professional networks can make mid-term housing far more accessible than many newcomers anticipate.

Finding 2–6 month housing in France is challenging but far from impossible. A combination of specialized platforms, strategic Airbnb use, the bail mobilité, and networking via expat communities provides multiple paths. Regulatory changes are gradually returning long-term rentals to the market, creating new opportunities for expats with proper documentation and planning.

Success comes down to preparation, persistence, and flexibility. By understanding the options, starting early, and leveraging both digital tools and personal networks, Americans relocating to France can secure comfortable, legal housing for the critical “in-between” months, laying the groundwork for a smooth and

enjoyable transition into French life.

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## Moving with your pet



*Pau, Nouvelle Aquitaine (2022 pop. 78,600)*

*Relocating to France with pets is entirely feasible, provided you understand the regulations, prepare the appropriate documentation, and plan the journey with care. Many foreign buyers bring their animals with them when settling into French life, and France is generally a welcoming country for well-behaved pets.*

## Pet travel documentation

France follows EU-wide rules governing the movement of companion animals, and compliance is non-negotiable. Dogs, cats, and ferrets must have an ISO-compliant microchip, and it must be implanted *before* their rabies vaccination. This sequence is strictly enforced, and errors can delay or complicate travel.

For travellers arriving from within the EU, a veterinarian can issue an **EU Pet Passport**, which records vaccinations and treatments and allows free movement across Schengen countries. For arrivals from the United States, United Kingdom, and other non-EU states, an **Animal Health Certificate (AHC)** is required. This document must be signed by an accredited veterinarian within ten days of entry into the EU.

Certain nationalities must comply with additional rules. Dogs entering France from specific countries—including the UK—require documented tapeworm treatment administered within a prescribed timeframe. Because regulations can change, it is wise to verify the most up-to-date requirements before booking transport. As a practical precaution, keep multiple copies of all documentation: one for transport staff, one packed with luggage, and one kept on your person during travel.

## Choosing a travel method: air, sea, or road

Several major carriers accommodate pets, and France is comparatively pet-friendly when it comes to transport options. Airlines such as Air France and KLM allow small pets (under 8 kg including their carrier) to travel in the cabin, while larger animals are transported in temperature-controlled cargo holds designed for live animals.

Where possible, choosing a **direct flight** is strongly recommended. Although more expensive, direct travel avoids the risk of layovers in non-EU countries whose regulations may require quarantine or additional inspections.

For those approaching from the UK, ferry and Eurotunnel crossings offer low-stress alternatives. Eurotunnel's pet check-in process is known for its efficiency, and roadside travel allows for regular breaks, water, and flexibility. Travellers opting for road transport should prepare for long periods in the car by carrying water bowls, protective pads for rest stops, and practical items such as frozen water bottles that thaw gradually during the journey.

## Veterinary care in France

Veterinary care in France is widely available and of high professional standard. Fees are generally lower than in countries such as the United States, with routine consultations typically costing between €40 and €60. Emergency services are common, especially around larger towns and cities.

Culturally, veterinary consultations may feel slightly more formal; French vets are efficient and well-trained but may not engage in the same casual, affectionate approach common in the

US or UK. A distinctive feature of French practice is that many veterinary clinics also sell high-quality pet food and certain medical products directly, reducing the need for separate visits to pet shops.

## Choosing the right region for your pet

Different regions of France suit different types of animals and lifestyles. Active dogs thrive in areas with abundant outdoor access, such as the Alps, the Pyrenees, or the beaches of Brittany. Warmer regions such as Provence or Occitanie provide ideal climates for certain birds, reptiles, and indoor pets but may require extra care during summer heatwaves.

Urban areas—including Paris, Lyon, and Toulouse—offer excellent veterinary services and pet supplies, though some animals may find the density and noise overwhelming. Rural regions provide space and quieter surroundings but may have fewer veterinary clinics within immediate reach. When selecting a home, prospective buyers should consider proximity to a **clinique vétérinaire**, access to outdoor walking areas, and local attitudes toward pets. Some towns and villages actively promote pet-friendly culture, while coastal areas such as Nice even feature dedicated dog beaches.

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## Frequently Asked Questions from new arrivals

## Can I bring pet food into France?

Import rules permit small quantities—typically up to 2 kg—of commercially packaged, EU-approved pet food. Homemade or raw meat products are generally prohibited.

## How can I reduce stress for pets during travel?

For anxious animals, pheromone sprays (such as Feliway) can be effective. Sedatives may be prescribed by a veterinarian, but these should be tested beforehand to ensure proper dosage and effect.

## Are dog parks common?

Formal dog parks exist primarily in cities; in rural or semi-rural France, owners depend on walking trails and open countryside. Strong recall training is essential.

## Do landlords allow pets?

French tenancy rules prevent landlords from imposing blanket “no pets” bans, but informal resistance still occurs. Providing a pet résumé, training records, or offering a symbolic pet deposit can reassure landlords.

## Where can I buy pet medications?

One convenience for pet owners is that French pharmacies often stock frontline treatments, dewormers, calming supplements, and other essentials without requiring a prescription.

MOVING WITH YOUR PET

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## Advice for would-be expats



*Cassis near Marseille (2022 pop. 6,700)*

*For generations, France has been a magnet for outsiders: the romantics drawn to village markets and lavender fields, the seekers of a healthier pace of life, the families escaping pressure-cooker cities, the retirees chasing sunlight and security. Today, the country is experiencing yet another wave of newcomers, particularly from the United Kingdom and the United States.*

But this wave is different from those that came before. These expats are not simply buying holiday homes or seeking the cheapest possible rural paradise. They are reinventing themselves — professionally, socially, emotionally — and choosing France not as an escape, but as a deliberate new chapter.

Yet the real story of life in France is not the one that appears in glossy property shows or Instagram reels of baguettes in wicker baskets. Real expat life here contains immense joy and possibility — but also friction, culture shock, long learning curves, and a quiet vulnerability that many newcomers don't expect. The fantasy of “a simpler life” often collides with bureaucracy, language barriers, loneliness, and a pace of life that can feel maddeningly slow until it becomes strangely soothing.

This chapter attempts to tell the whole story: the reasons people come, the lifestyle they build, the challenges they face (including the often-ignored emotional ones), and why, despite everything, so many foreigners choose France for the long term.

## Why they come

Ask British and American expats why they chose France and the answers cluster around a few recurring themes:

- **Space and beauty.** Rural France offers landscapes that feel untouched by modern commercialism: vineyards stretching over low hills, sleepy medieval towns, dramatic coastlines, and space — glorious, affordable space.
- **Healthcare and stability.** Americans often speak of France as a place where the ground feels more solid, where health-care is accessible, and where politics feel less volatile.
- **Work-life balance.** France’s cultural priority of “living well” — lunches that are actually taken, holidays that are truly holidays — appeals enormously to people from work-driven cultures.
- **The slower rhythm.** For stressed professionals, the French pace is initially shocking, then liberating. Shops shut at lunch, Sunday trading is limited, and no one apologises for it. Life is not meant to be rushed.
- **A better life for children.** Families value the structured school system, affordable childcare, and safe towns where children walk to school.
- **Financial value.** Even with price increases, many regions remain far less expensive than comparable areas in the UK or US.
- **A dream finally acted upon.** Many expats had spent decades holidaying here and reached a point where they wanted to turn their fantasy into their life.

A veteran British expat captured it well: “*We didn’t come to France*

*because we were running away from something. We came because we were running toward something.”*

But as your attached document notes, there are also **Runners**: people who come to France hoping to outrun a stressful life, personal difficulties, or a sense of dissatisfaction. They may still thrive — but their expectations are often more fragile, and the transition can be harder.

## The lifestyle they build

Few expats live the same life they had before. Moving to France forces reinvention, often in surprising ways.

### Urban expats (Paris, Lyon, Bordeaux, Nice)

These newcomers tend to integrate faster. They work in multi-national companies, join bilingual meet-ups, and build mixed French-international circles. Life here resembles their previous city lives, but with better food, better public transport, and a cultural life that is richer and cheaper.

### Rural and semi-rural expats

This is where the great French dream takes place — and where reality hits hardest. In the countryside neighbours matter, the mairie matters, word-of-mouth solves problems faster than Google, local fêtes, associations, pétanque clubs, and school events are where real friendships form.

Many rural expats start micro-businesses or projects: gîtes, chambres d’hôtes, small vineyards, pottery workshops, design consultancies, permaculture farms, renovation blogs, food

tours. These projects become both a livelihood and a source of identity.

## The Expat Network

Across France, from Parisian wine bars to Dordogne markets, expatriate groups provide support far deeper than most newcomers expect. WhatsApp groups, Facebook groups, book clubs, hiking clubs, international women's associations, and bilingual conversation circles provide practical advice, a safety net, emotional support, bureaucratic triage and social life

Expats often say: *"I could not have survived the first year without my expat group."*

## The hard parts (that few people talk about)

There is a crucial truth: expat life is not a 24/7 holiday. And pretending it is makes newcomers feel ashamed when they struggle.

- **Bureaucracy:** France is a world champion in paperwork. Administration is slow, repetitive, and document-heavy. Appointments take weeks or months. Systems contradict each other. Phones go unanswered. But this is survivable — and it improves dramatically once you know the rules.
- **Language:** Language is the single greatest factor in expat success. Not perfection — effort.
- The expats who thrive all share one trait: they try. Those who don't learn French often remain in an expat bubble, dependent and frustrated.

Loneliness: One of the most important themes in your document is expat depression and the emotional cost of moving. Loneliness, loss of identity, distance from family, and the feeling of living between two cultures can be difficult. Many people hide these struggles, which makes them worse. But these feelings are universal — and temporary.

- **The slow pace:** Delivery times, administrative processes, customer service, meal lengths, shop hours — everything moves more slowly. It is a cultural shock for Americans and many British professionals. But those who eventually embrace the rhythm often see their quality of life improve dramatically.
- **Money reality:** Many new arrivals underestimate start-up costs and overestimate how easy it will be to make money. Local jobs are scarce, wages are lower, and businesses take time to build.

## The importance of language

Fluent French is not necessary for survival. But attempted French is essential for belonging. Those who speak even intermediate French (B1–B2) gain access to genuine friendships, jobs, smoother administration, invitations and trust.

The French don't expect foreigners to speak perfectly. But they appreciate the effort deeply. A simple "*Bonjour, excusez-moi...*" before asking a question changes everything. Those who avoid the language often feel stuck, misunderstood, and dependent.

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## Their stories

### The British family who never planned to stay

In 2006, Iain and Jane moved from the UK to the Languedoc with three young children. They planned to stay one year. They have now been in France 17 years. Their first months were hard. They had studied grammar-heavy French, so they could conjugate *venir* in five tenses but not hold a conversation at the bakery. They burned through five months of savings in six weeks. They started businesses — one failed quickly, the other grew into a full-time livelihood. Their children thrived in school and became bilingual. What sustained them were four things: planning, flexibility, humour, and constant effort with the language.

Their biggest surprise? The strength of the community they found in a small village they chose almost randomly. Today their closest friendships, favourite rituals, and their children's entire social world are tied to the place they never planned to stay.

### The American tech worker in Paris

Jason, a software engineer from California, arrived in Paris because of his French wife's job. He expected to feel like an outsider; instead he found a community quickly through school events, bilingual cafés, and tech meetups. But administration drained him. Appointments took weeks. His *carte de séjour* required multiple attempts. Even finding a dentist for his daughter was a struggle. The turning point: he took French classes seriously. Once he began speaking — even awkwardly —

invitations, friendships, and professional opportunities multiplied.

He now says: *“France taught me to slow down. And once I embraced it, everything got easier.”*

## The British retiree in Brittany

When Linda lost her husband, she moved from Yorkshire to a seaside village in Brittany seeking a new start. The first winter was brutal: rain, isolation, and a language she barely spoke. The transformation happened when she joined local associations. She volunteered at village fêtes, planted trees with a community group, and began attending weekly knitting circles. Locals saw her effort — and welcomed her. Today she has an “adopted” French family and a circle of friends she meets weekly.

She says: *“France didn’t just give me a home. It gave me a purpose again.”*

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## Check lists

### 20 things you should know

1. France is not one lifestyle — it is many. Every region is its own world.
2. Language changes everything. Even basic French reshapes daily life.
3. Healthcare is excellent — but paperwork-heavy. Registration under PUMa takes time.

4. Visas matter. Non-EU citizens must plan carefully; requirements differ widely.
5. Life is slower — genuinely slower. Lunch breaks, Sundays, processes... everything.
6. Public transport is superb in cities — weak in rural areas.
7. Children adapt quickly. Schools are structured, safe, and rigorous.
8. Markets are central to life. Fresh food culture is not a stereotype — it's daily reality.
9. Strikes happen. Build flexibility into your schedule.
10. Banking is more formal. Opening accounts can take weeks.
11. Internet can be inconsistent in rural areas. Check fibre availability before signing anything.
12. Houses are smaller — and older. Expect quirks, radiators, no screens, tiled floors.
13. Customer service is formal, not friendly. Politeness and patience go a long way.
14. Vacation culture is sacred. August often shuts down entire towns.
15. Driving can be intense in cities. Rural driving is calm; Paris is not.
16. Work-life balance is real. Leisure is a national priority.
17. Cultural etiquette matters. Always say “Bonjour” — it is the price of entry.
18. Diversity is real. France is far more multicultural than stereotypes suggest.
19. Living here is not like holidaying here. Real life includes grey days, paperwork, and loneliness.
20. But the quality of life is exceptional. Once integrated, many expats never leave.

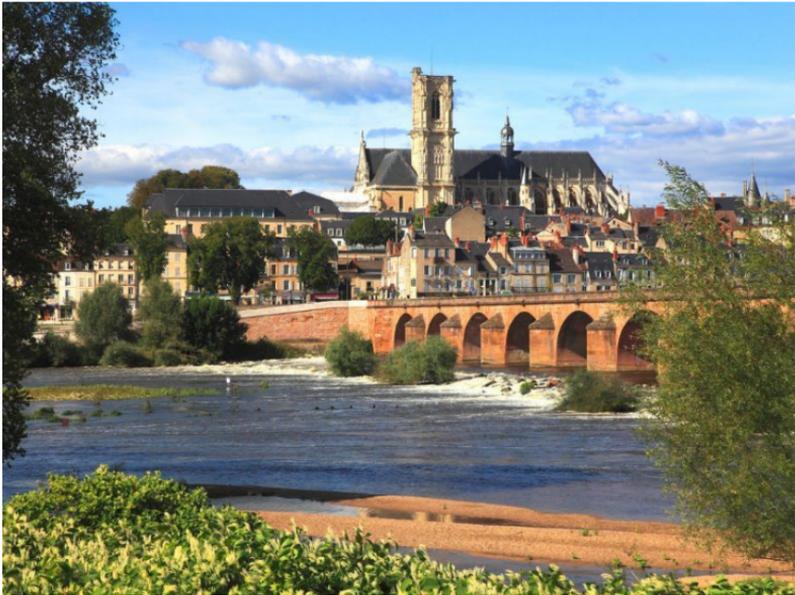
## 10 essential advice points for would-be expats

1. Start French lessons now — seriously.
2. Expect the first year to be emotionally difficult. Normalise it.
3. Have a financial plan — and a Plan B.
4. Investigate regions thoroughly — lifestyle varies more than in the UK/US.
5. Join local associations immediately. Integration requires participation.
6. Accept that things take time. Fighting the slow pace will only exhaust you.
7. Network with locals and expats before arriving.
8. Don't isolate yourself in an expat bubble. Use it as a support, not a refuge.
9. If you have children, use local schools if possible. Their integration becomes yours.
10. Allow yourself to reinvent your identity. That's part of the beauty of moving to France.

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## Opening a rural campsite



*Nevers, Nièvre (2022 pop. 33,200)*

*Many foreign buyers dream of creating a small rural campsite—often a “camping à la ferme”—style setup with a handful of pitches on existing land. In France, this is possible, but rarely as simple as it first appears. The rules involve two separate but interlinked frameworks: planning regulations (zoning) and agricultural status. Understanding both is essential before committing to any project.*

## Zoning in agricultural areas

When a property is located in an agricultural (farming) Zone A under the local planning document (PLU), construction is tightly restricted. The area is reserved for agricultural activity and the buildings that support it. As a general rule:

- Only farm-related buildings—barns, sheds, shelters—may be authorized.
- Residential buildings are *not* permitted unless the farming activity justifies the need for someone to live on site (for example, in certain equine operations involving multiple breeding mares).
- Activities such as beekeeping, small-scale livestock, or vegetable production normally do not justify planning permission for a dwelling.

Some PLUs allow small extensions to existing buildings—often capped at 15% of the current footprint, with an upper limit typically around 50–70 m<sup>2</sup>. These allowances vary significantly between communes and must be checked directly in the PLU. Given the complexity of these documents, many buyers find it

helpful to consult a planning specialist familiar with agricultural zoning.

## Agricultural status: a common misunderstanding

A widespread misconception is that simply keeping animals on agricultural land is enough to be recognized as a farmer. This is incorrect. For planning authorities, the determining factor is whether you are considered a farmer by the MSA (*Mutuelle Sociale Agricole*), the agricultural social security system.

To be regarded as a farmer in legal and administrative terms, an applicant must:

- Be enrolled with the MSA, and
- Meet minimum land-use thresholds, which vary depending on the type of agricultural production and the département.

These thresholds can be difficult to meet for small or hobby-scale projects. Applying through the *Chambre d'Agriculture* is the standard path, but acceptance is not guaranteed. Court cases have challenged the automatic use of MSA affiliation as a planning criterion, but the principle remains widely applied in practice.

For this reason, attempting to obtain agricultural status *solely* to create a campsite is rarely viable.

## Campsites with up to 6 tents: the simplest option

For very small operations—no more than six tents—the French planning code offers a more accessible alternative. Unless the PLU explicitly forbids it, landowners may host up to six

tents on non-buildable land without obtaining formal planning permission, provided that:

1. The total capacity does not exceed 20 guests, and
2. The tents do not include fixed installations such as kitchens or bathrooms.

In other words, these must remain simple camping pitches, not permanent accommodation units. Although formal authorisation is not required, informing the local **mairie** is strongly recommended to avoid misunderstandings and to verify compliance with any local restrictions.

This small-scale model does not require the landowner to be a registered farmer, and the label “à la ferme” is not a protected brand. You may describe the setting as “on a farm” even if you do not operate a full agricultural business.

## Health, hygiene, and practical obligations

While no licence is required for micro-campsites, landowners may still need to comply with basic health and sanitation regulations. These vary by département and may involve:

- waste management requirements,
- water supply considerations, or
- rules covering temporary sanitary facilities.

It is advisable to seek guidance from the **mairie** or the relevant departmental authorities before welcoming guests.

## Start with the PLU—and with the mayor

The Plan local d’urbanisme (PLU) is the governing document that defines what is—and is not—possible on your land. Before developing any plans, read the PLU carefully or have it interpreted by a professional. If the project is not explicitly prohibited, the next step is a conversation with the mayor. Local authorities play a key role in rural planning decisions, and their support (or lack thereof) can significantly influence the outcome of any formal request.

Only after clarifying the PLU and obtaining the mairie’s informal approval should you consider submitting planning applications for ancillary elements such as water, sanitation, or temporary structures.

\* \* \*

## A final word of caution

Setting up a micro-campsite in France is absolutely feasible, but the legal framework—particularly on agricultural land—is more nuanced than many newcomers expect. Attempting to gain agricultural status purely to justify a campsite is unlikely to succeed and may complicate your position unnecessarily. The most realistic solution usually is to:

- Pursue the 6-tent model,
- Ensure PLU compatibility,
- Maintain good communication with the mairie, and
- Seek specialist advice where needed.

## OPENING A RURAL CAMPSITE

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## The broadband reality



*Quimper in Brittany (2022 pop. 63,200)*

*For anyone considering a move to France—whether as a full-time resident or as a second-home owner—reliable, affordable, high-speed internet is no longer a luxury. It is an essential part of modern life, particularly for remote workers, international homeowners, and digitally connected families. Fortunately, this is one area where France performs exceptionally well. The country has become one of Europe’s leaders in fibre-optic deployment, offering fast, stable broadband access not only in cities but across much of rural France.*

## How France became a fiber leader

France’s telecommunications system was once dominated by a single state-run entity, France Télécom. While efficient to a degree and universally accessible, it was only with the company’s privatisation in the early 2000s—and its rebranding as Orange—that genuine competition emerged. New entrants such as Free, SFR, and Bouygues accelerated advancements, pushing France toward one of the most ambitious fibre-optic infrastructure programmes in Europe.

Today, the results are striking. Fiber access is expected to reach 99% of the population by the end of 2025. This expansion has not been limited to major cities or suburban areas; it has extended deep into rural regions, mountain villages, and traditionally underserved areas.

## Speed, reliability, and cost

France's fiber-optic packages offer speeds ranging from 1 Gbps to 8 Gbps depending on the provider and plan. Downtime is comparatively rare, and service quality is consistently high across the main operators. Even more impressive is the price point: many comprehensive packages—including broadband, TV service, landline, and sometimes mobile—range from €30 to €40 per month.

Compared with broadband pricing and availability in the United Kingdom and especially in the United States, the difference is significant. While some parts of rural America still lack broadband entirely, and certain UK postcodes remain without fibre availability, France offers high-speed access even in remote areas—and often at half the price.

## Real-world examples

Foreign buyers relocating to rural France often express initial concern about connectivity in older or more isolated properties. Experience shows, however, that such concerns are usually unnecessary. In the Lot Valley, for example, a buyer working in IT was able to have fibre installed in a small village within weeks of purchase, enabling him to continue consulting remotely at gigabit speeds.

Similarly, families moving to the Cévennes region report substantial savings compared with UK broadband and phone packages, along with significantly faster service. In some mountain areas, where public utilities such as mains water may still be absent, fibre-optic internet has nonetheless already been installed—a telling reflection of national priorities.

\* \* \*

## What buyers need to know

### Fiber availability in small villages

France's rural fibre programme is well advanced. Most villages either already have fibre-optic service or will receive it shortly. Prospective buyers can check availability by entering the property address on a provider's website or by consulting departmental authorities. Listing agents should also be able to confirm the property's status.

### Main providers

The four dominant operators are **Orange**, **Free**, **SFR**, and **Bouygues Telecom**.

- *Orange* remains the most reliable and enjoys the broadest coverage, partly due to its historic ownership of the infrastructure.
- *Free* is known for competitive pricing and flexible contracts.
- *SFR* and *Bouygues* offer bundled services that may appeal to households wanting broadband plus mobile and TV.

### If fiber is not yet installed

Alternatives such as VDSL and 4G home boxes provide excellent speeds, often sufficient for remote work or streaming. With national deployment nearing completion, fibre will reach nearly

all homes within a short timeframe.

## Contracts and requirements

Most broadband providers require a French bank account (IBAN) for billing, especially for long-term contracts. Some may accept foreign payment methods for temporary arrangements, but for property owners, opening a French bank account is generally a standard part of the buying process.

## Service and troubleshooting

Technical support varies by provider, but in general, service interruptions are resolved quickly. Some operators provide English-language assistance, and online chat or email support combined with translation tools can be effective when needed.

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## The Bottom line

France's broadband infrastructure is one of the country's major advantages for foreign buyers. High-speed fibre is widely available, inexpensive, and reliable, even in remote rural settings. For anyone planning to work remotely, maintain international connections, or simply enjoy modern digital life in a French home, the country offers one of the most robust and user-friendly internet ecosystems in the developed world.

If fast and dependable connectivity is on your checklist, you will find that France delivers—consistently and impressively.

THE BROADBAND REALITY

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## LGBT life



*Bourg-en-Bresse, Rhone-Alps (2022 pop. 42,100)*

*France has long been recognized as a champion of individual freedoms, and its vibrant LGBT community is a testament to the country's progressiveness. However, like anywhere else, life as an LGBT person in France comes with its own unique opportunities and challenges.*

## Legal protections: a strong foundation

France offers robust legal protections for LGBT individuals, reflecting its commitment to equality. Same-sex marriage has been legal since 2013, marking a significant milestone in French civil rights. Couples, regardless of gender, enjoy the same rights to adopt children. However, international adoption can sometimes be complex due to restrictions in the child's country of origin.

For transgender individuals, France has made strides in recent years. Changing one's gender marker on official documents no longer requires undergoing surgery or sterilization. Instead, the process involves filing a request with a civil court, supported by evidence of the individual's transition, such as medical or psychological evaluations.

Anti-discrimination laws in France are among the strongest in Europe. They explicitly prohibit discrimination based on sexual orientation and gender identity in employment, housing, healthcare, and public services. Hate crimes are criminalized, with penalties for offenders including imprisonment.

## Celebrating diversity

France's LGBT culture thrives in cities like Paris, Lyon, and Marseille. The capital, Paris, is home to Le Marais, a historic district renowned for its LGBT-friendly bars, clubs, and cultural landmarks. Events such as the annual Marche des Fiertés (Paris Pride Parade) draw tens of thousands of participants and are vibrant celebrations of diversity and acceptance.

Cultural events extend beyond the capital. Lyon, for example, hosts the Ecrans Mixtes Film Festival, showcasing queer cinema. Montpellier, often called the LGBT capital of southern France, organizes its own Pride parade and offers a laid-back Mediterranean vibe that appeals to expats and locals alike.

France also fosters queer art and literature. The Chéries-Chéris Festival in Paris highlights LGBT stories through films from around the world. Throughout the year, smaller events, exhibitions, and community gatherings create opportunities for people to connect and celebrate their identities.

## Relocation challenges

For LGBT individuals and couples considering a move to France, the country offers many advantages, but some challenges require preparation.

### Immigration and residency

France welcomes same-sex couples through its visa and residency programs. If married to a French citizen, the process is relatively straightforward. Civil partnerships (PACS) can also support residency applications, though they don't carry

the same weight as marriage for legal purposes. LGBT asylum seekers escaping persecution in their home countries may apply for protection in France, but the process can be lengthy and demanding.

### Housing and community

While urban areas tend to be inclusive, rural regions may have more conservative attitudes. Expats often find it helpful to research local LGBT resources and communities before relocating. Joining groups like InterNations or local LGBT associations can help newcomers integrate and find support.

### Language and bureaucracy

Although English is spoken in many professional settings, speaking French can be essential for navigating everyday life and the notoriously complex French bureaucracy. For example, interacting with local government offices for marriage, adoption, or legal document changes typically requires proficiency in French.

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### Everyday realities (living authentically)

Daily life as an LGBT person in France largely depends on one's location and community. Major cities like Paris, Lyon, and Bordeaux are bastions of inclusivity, with diverse populations and active LGBT networks. Smaller towns and rural areas

can vary widely in acceptance, though France's strong legal protections provide a safety net.

### *Workplace and Healthcare*

French workplaces, particularly in urban centers, increasingly embrace diversity. Many companies have anti-discrimination policies and support networks for LGBT employees. Public healthcare in France is inclusive, offering access to hormone therapy, gender-affirming care, and HIV prevention (e.g., PrEP) at little or no cost. However, transgender individuals may face longer wait times for specialized services, particularly outside major cities.

### Parenting and education

France's secular school system emphasizes equality and tolerance, though instances of bullying or discrimination can occur. Same-sex couples raising children report that schools in urban areas are more accustomed to diverse family structures. Advocacy groups like SOS Homophobie provide support for families dealing with challenges.

### Intersectionality

For LGBT individuals who are also part of ethnic or religious minorities, experiences can be more nuanced. Discrimination may stem from overlapping identities, requiring added resilience and support from inclusive communities and organizations.

\* \* \*

## Looking ahead: a mixed but promising future

France's LGBT community has come a long way, with legal advancements and cultural celebrations marking significant progress. However, challenges remain, particularly in combating social prejudices and ensuring equal access to resources nationwide.

For expats and locals alike, living as an LGBT individual in France offers opportunities to thrive in a supportive and diverse environment. From navigating the country's rich culture to overcoming bureaucratic hurdles, France remains a beacon of hope for those seeking to live authentically and freely.

Whether you're considering a move to France or simply curious about its LGBT community, the country's blend of progressive laws and vibrant culture make it an inviting place to call home.

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## Glossary



*Menton, near the Italian border (2022 pop. 30,000)*

**Acte Authentique:** The final deed of sale, signed at the notaire's office, which legally transfers ownership.

**Agent Commercial:** The official term for a mandataire; a commercial agent working on commission.

**Bail Mobilité:** A specific 1-10 month rental lease, ideal for those relocating or searching for a property.

**Bon de Visite:** A form an agent may ask you to sign to prove they were the one who showed you the property.

**Bonjour:** "Hello." The essential, non-negotiable first word for every single interaction in France.

**Bouygues, Free, Orange, SFR:** The four main internet and telecom providers in France, offering widespread fibre broadband.

**Cadastre:** The official land registry documenting property boundaries, ownership, and values for tax purposes.

**Capital Gains Tax:** A tax on the profit from selling a property, with reductions for each year you own it.

**Carte Professionnelle:** The mandatory license that all French real estate professionals must hold by law.

**Chambre d'Hôte:** A bed and breakfast; rooms for rent within the owner's main residence.

**Charges:** Service charges or utilities; the recurring costs for a property, like water or building maintenance.

**Communauté de Communes:** A grouping of local communes that pool resources for public services like waste collection.

**Compromis de Vente:** The preliminary sales agreement; a legally binding contract between buyer and seller.

**Conditions Suspensives:** Conditional clauses in the sales agreement; if unmet (e.g., no loan), the sale is cancelled.

**Cooling-Off Period:** A 10-day legal period after signing the initial contract where the buyer can withdraw penalty-free.

**Copropriété:** A condominium; a building with multiple private owners who share common areas and costs.

**DPE (Diagnostic de Performance Énergétique):** The mandatory energy performance certificate for a property, rated A-G.

**Département:** An administrative region in France (like a county), which collects local property taxes.

**Deposit (dépôt de garantie):** Typically 5-10% of the price, paid after the initial contract, held by the notaire.

**Dossier de Diagnostic Technique (DDT):** The bundle of all mandatory technical surveys provided by the seller.

**Expert Immobilier:** A professional valuer used for obtaining a formal, certified property valuation report.

**Fosse Septique:** A septic tank; common in rural French properties not connected to the mains sewage system.

**Frais d'Agence Inclus (FAI):** Means the advertised property price already includes the estate agent's commission.

**Frais de Notaire:** Notaire's fees; primarily a government property transfer tax, not their personal fee.

**Garantie Décennale:** A builder's mandatory 10-year insurance policy that covers major structural defects.

**Gazumping:** When a seller accepts a higher offer after already accepting yours (rare in the French system).

**Gîte:** A furnished holiday rental property, often a cottage, which is a popular small business.

**Impôt sur la Fortune Immobilière (IFI):** A French wealth tax applied to real estate assets exceeding €1.3 million.

**Indivision:** The standard form of co-ownership where all owners have equal rights over the entire property.

**Loi Hoguet:** The 1970 law that regulates French real estate professionals to protect the public.

**Mairie:** The local town hall; your first stop for information on

local planning rules (PLU).

**Mandataire:** A commission-only sales agent, the most common type you will meet at a French agency.

**Mandat de Vente:** The listing agreement signed between a property seller and an estate agent.

**Mandat Exclusif:** An exclusive listing agreement where one agency has the sole right to market the property.

**Mandat Simple:** A non-exclusive listing; the seller can use multiple agents or sell the property themselves.

**Notaire:** A state-appointed legal official who authenticates the sale and ensures its legality.

**Offre d'Achat:** A formal, written purchase offer which can become legally binding if the seller accepts it.

**Plan Local d'Urbanisme (PLU):** The local rulebook governing what you can build or renovate in a commune.

**Préfecture:** A local government office responsible for issuing resident visas for non-EU buyers.

**Procuration:** A power of attorney, allowing someone else to sign the final deed on your behalf.

**SAFER:** A powerful entity with pre-emptive rights to purchase agricultural land to preserve it for farmers.

**SCI (Société Civile Immobilière):** A French property-holding company, often used for inheritance planning.

**Syndic:** The management company that administers a condominium and charges owners annual fees.

**Taxe Foncière:** An annual land tax paid by the owner of a property, regardless of occupancy.

**Taxe d'Habitation:** A residence tax for occupants (being phased out for primary residences).

**True Purchase Maximum (TPM):** Your real budget for the property itself after taxes and renovation costs.

**Urban Sprawl (artificialisation):** New laws aim to halt this, making new builds in rural areas harder.

**VEFA (Vente en l'État Futur d'Achèvement):** The process of buying a new-build property off-plan.

**Vices Cachés:** “Hidden defects”; significant, pre-existing flaws that were not apparent when you bought.

**Viager:** A “lifetime annuity” sale where a buyer pays a monthly sum to an elderly owner for life.

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## IV

### Free assessment tools

*Ready to embark on your Journey to France? Assess where you truly stand—practically and personally.*

*I've created two free tools to give you clarity and confidence.*

***The Alignment assessment** explores your deeper motivations, ensuring this move reflects who you're becoming. **The Relocation readiness check** evaluates your practical progress and identifies priority next steps.*

*Click on the links to complete either assessment online, and receive (free) personalized feedback.*



## The alignment assessment



*Sarlat-la-Canéda, Nouvelle Aquitaine (2022 pop. 8,700)*

*Congratulations on starting your journey toward a life by design, not default. Moving to France is an existential transformation, not just a logistical project. This assessment is the crucial first step: it is your chance to gain inner clarity before diving into property and paperwork.*

Your answers will help us understand your unique “why,” your desired rhythm, and the future self you are becoming. We will then provide a free, personalized report analyzing your alignment, helping you move with intention, insight, and grace. Because the real move begins the moment you decide to live in alignment with yourself.

*You can fill in the questionnaire and obtain a free assessment by [clicking here](#).*

\* \* \*

What first sparked your desire to move to France?

To build a life by design, start with the heart of your “why”.  
Uncover the deepest instinct that is calling you to France.

Write here

Which best describes your current stage in the journey?

Knowing your current momentum allows you to focus on the right next steps: clarity, planning, or integration.

- Just dreaming
- Gathering information
- Actively planning
- Already making the move
- I've moved—but still finding my rhythm

What do you imagine your ideal day in France looks like?

Designing from essence means envisioning a life of rhythm, presence, and connection. Describe the feeling, not just the fantasy. Think in lifestyle terms—slow mornings? Creative work? Nature? Social connection?

Write here

What are 3 non-negotiables you want in your next chapter of life?

These are the core values that must be reflected in your home and region. Prioritize well-being and alignment for your transition. This is for values-mapping and lifestyle design alignment.

Write here

What sort of environment do you imagine yourself in (country, village, town, small city, large city)

The landscape must support your desired rhythm. Matching your inner truth to the right outer environment is key.

Write here

What part of your current life are you ready to leave behind?

Transformation requires letting go. Name the old habits or energy you want to shed to make space for your new self. Name the energy or habits you want to outgrow – this is where the transformation work begins.

Write here

How much do you want to immerse yourself in French culture?

Your answer guides the best location and integration strategy. Be honest about your desire for blending in versus comfort zone.

- I want to blend in completely
- A balance: keep what I love, embrace the new
- I prefer to stay close to my own comfort zone

Who do you feel you're becoming in this next chapter?

Moving abroad is a rebirth. Clarify the identity you are stepping into—wiser, more grounded, or more creative. This opens the door to identity coaching, even in a subtle way.

Write here

If everything went beautifully, what would life in France look like 18 months from now?

This activates visioning for momentum. Describe your thriving future with specific, felt details to guide your choices—key to moving them from indecision to momentum

Write here

## Take the next Step now

Ready to move from dreaming to designing your new French life? The practical process of finding your home must be grounded in the inner work of clarity.

Your journey has already begun. Click below to complete the free Conscious Move Assessment and receive your personalized report detailing your alignment and next best steps for a meaningful transition.

[Click Here to Fill Out Your Questionnaire and Get Your Free Report](#)

## The relocation readiness check



*Angoulême, Nouvelle Aquitaine (2022 pop. 41,400)*

IS YOUR FRANCE RELOCATION PLAN ON TRACK? Find out with

this quick assessment! Feeling overwhelmed by your France relocation plans? I'm here to help. Take 5 minutes to complete my specialized questionnaire covering your family situation, visa plans, preferred regions, property needs, and finances. In return, you'll receive a **free, customized analysis** of your current position and a tailored roadmap highlighting your priority next steps.

After reviewing your responses, I'll invite you to a complimentary video consultation to address your specific questions. Of course, this no-obligation conversation but it will give you clarity and confidence for your French journey.

*You can fill in the questionnaire and obtain a free assessment by [clicking here](#).*

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## ABOUT YOU: CONTEXT & FAMILY SITUATION

Knowing your context helps me provide better advice!

What's your age range?

- 25-35
- 36-45
- 46-55
- 56-65
- 66+

Are you moving:

- Alone
- As a couple
- As a couple with children
- Other

What's your time frame? When do you see yourselves settled in France?

- Within 6 months
- 6-12 months
- 1-2 years
- 2+ years
- Just exploring options at this stage

Any additional info about your context?

Write here

## YOUR VISA SITUATION

Your visa options depend on your nationality and lifestyle goals. It's important to start the process at the right time—not too

early, but not too late. Where do you stand?

Depending on your situation and objectives, what type of visa are you aiming for?

- Tourist visa
- Long-stay visitor visa
- Work visa
- Entrepreneur/self-employed visa
- Retirement visa
- Family reunification visa
- EU citizen (no visa required)
- Not sure yet

Have you started the visa process yet? (selected all that apply)

- Not yet
- Gathered initial information
- Filled in forms online
- Organized a meeting with a French consulate
- Engaged a professional to help with the visa process
- Visa already approved

## CHOICE OF AREA: WHERE DO YOU WANT TO MOVE TO?

Many of you have a clear idea of where you want to settle in France, while others are still exploring this important decision. I would love to know where you stand!

Do you have a clear idea of which areas in France are your initial favorites?

- Yes
- No

Which regions in France are you focusing on? (select all that apply)

- Auvergne-Rhône-Alpes
- Bourgogne-Franche-Comté
- Bretagne
- Centre-Val de Loire
- Corse
- Grand Est
- Hauts-de-France
- Ile-de-France
- Normandie
- Nouvelle-Aquitaine
- Occitanie
- Pays de la Loire
- Provence Alpes Côte d'Azur

## THE RELOCATION READINESS CHECK

Have you already picked a town, or area? If so, please provide it here:

Write here

What criteria are most important to you? (Select all that apply)

- Proximity to the sea
- Proximity to mountains
- Rural setting
- Urban setting
- Access to international schools
- Access to healthcare facilities
- Public transportation
- Expatriate community

Have you started your research? (select all that apply)

- Online research
- Reading books/guides about France
- Talking to friends/connections in France
- Working with a relocation consultant
- No research yet

Have you done field visits to your preferred areas? (select all that apply)

- Yes, one visit
- Yes, multiple visits
- Planned for the near future
- Not yet

## ABOUT THE IDEAL PROPERTY FOR YOU

You probably have an idea of your ideal French home—please share it with me! Many people refine their criteria as they search, which is completely normal. The key is to start!

What lifestyle do you envision in France?

- Primary residence
- Holiday home
- Investment property
- Hosting guests/running a guest house
- Organizing retreats

What type of dwelling are you looking for?

- Modern villa
- Old farmhouse/country house
- Apartment in town
- Townhouse
- Château/historic property

Property characteristics (Select all that apply):

- Garden/outdoor space
- Swimming pool
- Renovation project
- Move-in ready
- Outbuildings/gîte potential
- Views
- Privacy

How many bedrooms do you need?

- 1-2
- 3-4
- 5+

Any other specifics about the ideal property for you?

Write here

## FINANCING

Paying cash gives you a strong advantage as a buyer, but non-residents and foreigners can also obtain a mortgage in France.

Let me know your plans!

Is your financing in place?

- Yes, cash ready to wire
- Partially, some funds available
- No, still organizing finances
- No, I need to sell your current property to fund the purchase

Are you considering a mortgage?

- No, cash purchase
- Yes, from a French bank
- Yes, from a bank in your home country
- Not sure yet

If seeking a mortgage, have you engaged a professional broker?

- Yes
- No
- Considering it

THE RELOCATION READINESS CHECK

Is there anything else you'd like to share about your plans to relocate to France?

Write here

[Click Here to Fill Out Your Questionnaire and Get Your Free Report](#)



## About the Author

I have a French/American education [BSBA (economics) MBA 1988], and I have worked as a options trader, private banker, telecom consultant – in the UK (London, Manchester), Dublin, and Paris. I have been involved in real estate since 2006, I have been working on behalf of property buyers since 2010 and I obtained my real estate licence in 2011. I have also worked in the superyacht industry, liaising between HNW clients and a superyacht owner out of St Tropez.

After a brief stint as a listing agent in 2010, I decided to become a property finder because I wanted to actually help people – not just sell them houses. Given my background as a management consultant, I wanted to be able to provide a real service.

As a buyer's agent trading under the name [Uzès Property Finder](#), my clients are mostly English-speakers looking to buy a vacation home or a place to retire. Budgets range from €300,000 to

over €3 million. I also have some French clients who are mostly interested in buying hospitality (gîtes) properties. Geographically, I am based in Uzès in the south of France but go where my customers send me: mostly in the south of France – which to date has been from Nice (to the east) to Valence (north) to Béziers (to the west). Assignments last from as little 4 months to two years – when my customers' life constraints dictate.

I have long used online tools during the initial stages of search projects with foreign clients located hundreds or thousands of miles away: databases of selected listings or Zoom discussions of property videos shot during selection visits or phone conversations to answer questions. After Covid I realized how I could move a good part of the delivery of my service online, allowing me to expand my reach to more customers. That's the [French Property Coach](#): a coaching service which is like the back-office for your French real estate project, available within a few hours including weekends, to help simplify your life.

**You can connect with me on:**

 <https://www.frenchproperty.coach>

 <https://www.facebook.com/uzespropertyfinder>

