

**YOUR GUIDE TO HANDLING YOUR**

# **FRENCH ESTATE AGENT**

**THE INSIDER'S STRATEGY FOR  
TAKING BACK CONTROL**



**2026  
edition**

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Your guide to managing your  
French estate agent

*The insider's strategy for taking back control*



*First published by Uzège TD 2025*

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*First edition*

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## You can't avoid listing agents



*Montagnac, Dordogne €1.2m*

*Navigating the French property market means you can't avoid dealing with real estate agents. However, you can transform this necessity into a strategic advantage by understanding their role and motivations. The majority are dedicated professionals*

*operating within a competitive system. Yet, sometimes their best efforts may not fully align with your specific needs, making it essential for you to be thoroughly prepared and proactive.*

When you are house hunting, remember a fundamental truth: the agent's fiduciary duty is to the seller. Their goal is to present a property in its best light to secure a sale. While legally bound to avoid misinformation, their enthusiasm might sometimes overshadow minor drawbacks. It's your job to look beyond the surface.

If you are selling, the dynamic shifts. You hold the power to select the agent who will represent your interests. Choose someone who commits to clear, consistent communication, providing regular updates and comprehensive feedback from viewings, especially if you are managing the sale from abroad.

Throughout any transaction, assert your position confidently. Do not hesitate to ask detailed, probing questions. Leverage technology, using translation apps to ensure nuance is never lost. Secure clear, documented answers on all key points. With one of life's most significant financial decisions at stake, remember that agents are in the service industry. A successful partnership requires mutual respect, but also your informed and persistent oversight to ensure your objectives remain the top priority.

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## About this guide



*Picauville, Normandy €81,000 (renovation project)*

*Tempted by stunning listings on international portals without addresses, many foreigners sign up with English-speaking French agents, only to drown in mismatched properties and evasive calls—rarely succeeding. Sellers often stumble too, unsure where to start.*

*This guide reveals the market's realities: agent structures, vague listings, overpricing pitfalls, and proactive strategies for selecting, managing, or hiring buyer's agents to buy or sell confidently.*

## Is this the guide for you?

If you're considering purchasing a property in France, especially if you're not fluent in French, it can be tempting to sign up with an English-speaking real estate agent (or ten) and hope for the best.

Many people start their search for a property in France this way. They come across a beautiful property on an international property portal, fill out a form, and receive a few more photos, but never an address. Then their inbox gets flooded with links to more listings that supposedly match their criteria, and they receive phone calls from listing agents (or are they sales rep from marketing platforms?). Eventually, they call some of the agents to plan a trip to visit some of these properties, already envisioning themselves enjoying their dream property. While this approach may work out for some lucky individuals, it's usually not successful.

Or you might be looking to sell a French property but you don't know where to start.

This guide will help you prepare and implement your French real estate project, and give you tips on how to select the right agents for you, or how to manage them.

## What you will find in this guide

This guide gives you a practical, insider's overview of how the French real estate market really works—whether you are buying or selling. It begins by explaining why dealing with real estate agents in France is unavoidable, and why their legal obligation to represent the seller means

buyers must stay proactive, informed, and prepared. You'll learn how the industry is structured, the difference between licensed brokers and commercial agents, and how portals, marketing platforms, and national franchises fit into the ecosystem.

The guide clarifies what French agents *do not* provide—such as buyer representation, inspections, or detailed property information—and shows you how to compensate for these gaps with smart questions, research, and methodical preparation. It also breaks down how listings work, why they are often vague, why addresses are hidden, and why some properties stay overpriced for months or years.

You'll find step-by-step strategies for choosing and managing agents, organizing your search, planning viewings, negotiating offers, and understanding commissions, fees, and the “bon de visite.” For sellers, the guide covers pricing, valuations, selecting the right agent, structuring contracts, and avoiding common misconceptions about foreign buyers.

Overall, this guide equips you to navigate French real estate with clarity, confidence, and realistic expectations.

\* \* \*

## Takeaways



*Ballaison, Haute-Savoie €695,000*

*This guide aims to help you be prepared to work with French real estate agents. Here's a brief overview of the guide's content, along with key points to remember.*

## There is no alternative: be prepared to deal with agents

If you're a foreigner exploring the French real estate market, your choices are quite restricted. Due to language and cultural disparities, you'll have to engage with French real estate agents. It's crucial to recognize this and be well-prepared. This guide is designed to support you in this process.

## Choose your agent

When it comes to buying or selling property in France, make sure to pick agents who have experience dealing with foreigners, are based locally within the area you're interested in (within a 20-mile radius), and are fluent in English (or have a good working proficiency in the language).

## If you are house hunting

Select the listing agents who take the time to understand your requirements when making a purchase. Once you've established a good rapport with an agent, nudge him to work with other local agents to broaden the scope of your search. By designating him as your main point of contact, you provide an incentive for him to prioritize your needs.

## If you are selling a property

First you should reach out to local agents for their expertise in setting an asking price. Remember, it's important to make your own decision and not let others sway you. Then, once you've gathered the valuation estimates, choose the agent who you feel the most at ease with and grant them an exclusive contract for an initial 3-month period. This contract should also include the condition that they collaborate with 3 or 4 other

listing agents (whether they are local, national, or international) and actively follow up within the initial 3-month period.

## The agent works for the seller

Remember, listing agents are hired by, and work for the sellers, not the buyers. Also, keep in mind that the agents you're dealing with may not have the ability to negotiate fees or manage relationships with the sellers. These responsibilities are usually handled by their boss, the licensed broker.

## Listings are vague, so ask questions

Keep in mind that the unique features of French real estate listings, such as being brief on details and heavy on exaggeration, as well as omitting the property location, are a result of market norms and historical practices that discourage exclusive agreements among sellers. It's important to recognize this context and approach each listing with a thorough checklist of questions to ensure you gather all necessary information for making an informed decision. Don't hesitate to press the listing agents for answers to your inquiries.

## How much are you ready to pay?

It doesn't really matter who covers the commission because ultimately, the agent's fee is deducted from the sale proceeds, which are paid by the buyer. As a buyer, it's important to determine your budget for a property and use that amount as your starting point for negotiations, regardless of the amount of the seller's agent's fees.

## You are under no obligation

Just a friendly reminder, listing agents who try to convince you that visiting a property and showing interest in buying means you're obliged to close the purchase with them are simply not telling the truth. In France, you have the freedom to choose who you want to work with in the real estate market.

## Agents are in the service industry

Real estate agents in France, like in any other country, are in the service industry. It's important that they listen to your needs and requirements at all times. When you're selling, the listing agent is your representative, and their behavior should reflect that. They should take the time to understand your property, address all your initial questions, explain their marketing strategy, and provide consistent updates. When you are selling, even though they legally represent the seller, the listing agent should strive to excel in sales while assisting you in making the best decision for yourself.

Real estate is a challenging field, but it's their chosen profession. If they can't meet these expectations, they might want to consider a different career - and you might want to consider finding a different agent.

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## The French real estate landscape



*Tregunc, Brittany €995,000*

*Navigating the French property market means understanding its unique structure, which differs significantly from systems like the US MLS. Key practices such as open houses and detailed location data in listings are largely absent. The industry is fragmented, with a mix of licensed brokers and independent commercial agents, all operating without a centralized listing service. Crucially, agents almost exclusively represent the seller, leaving buyers to manage their own inspections, negotiations, and due diligence. This guide demystifies the French real estate landscape, outlining what to expect and how to operate effectively within its distinct framework to protect your interests.*

## Things you won't find in France

Due to the structure of the market, professional regulations and work practices, French real estate is different. Generally, you will find that in France there are:

- **No multiple-listing service (MLS):** France lacks a unified, member-controlled, centralized listing service that compiles all property data in one place for complete market transparency. This fragmented system makes it more difficult for buyers to get full visibility as the same property can be posted on multiple regional/local listing platforms by different agents. Buyers have to work with multiple agents across different areas to try and obtain comprehensive property information.
- **No property location information in listings:** because agents are wary of enabling other listing agents (or prospective buyers) to contact sellers directly.
- **No open houses:** open houses in the traditional sense where properties are open for public walk-through viewings are not a

standard practice in the French real estate market. Viewings in France require scheduling private appointments directly with the listing agent or seller.

- **Not much fee negotiations:** real estate agent fees are generally not negotiable when buying or selling property in France. Rather it's common practice for fees to be a strict non-negotiable percentage.

## The structure of the industry

When you step into a French estate office, it's uncommon to come across a licensed real estate agent. Most of the time (around 75%), you'll be greeted by an independent commercial agent who works under contract with the licensed agent and operates solely on commission. Occasionally (about 15% of the time), you may encounter a salaried employee of the licensed real estate agent. In France there are about 26,000 real estate agencies employing over 82,000 people (2021).

### Not all agents are licensed brokers

Property professionals in France are subject to strict regulations. Those participating in real estate transactions must possess a license known as "carte professionnelle" in accordance with a 1970 law ("loi Hoguet") to ensure that the public is safeguarded from unlicensed and unqualified individuals. In order to acquire this license, brokers must fulfill certain educational criteria (like holding a degree in law, economics, or business), demonstrate relevant experience, and obtain professional liability insurance. There are about 20,000 licensed brokers in France.

### Different types of real estate agents

## Traditional real estate agencies

Many real estate agencies in France operate as franchisees of well-known national brands. This allows them to benefit from shared training, marketing, and online structures. Occasionally, they may also share their property listings, although this is not very common. Some of these brand names include ORPI, Century21, L'Adresse, and La Forêt Immobilier.

## Networks of commercial agents

This has allowed the formation of networks in which one licensed agent is connected to numerous commercial agents specializing in real estate throughout France, all operating under a well-known brand that is heavily promoted nationwide. These commercial agents typically work from home and can be easily located through their property listings. Networks such as Optimhome, I@D, Propriétés-privées or CAPI are examples of this setup, with 1 in 5 real estate agents in France being a member of such a network. Similarly, some English-speaking agencies like Leggett or Green Acres have expanded using a similar approach.

## Real estate portals

Some online portals market themselves as “home finders” or “house hunters” targeting foreign buyers, offering free services. However, they are not really “agents,” and usually are not licensed to practice real estate. They actually work as a marketing tool for listing agents, receiving a portion of the listing agency’s fee when a client they refer buys a property. These sites often have sales representatives who lack knowledge about the properties they advertise, making it difficult to provide proper advice to buyers and represent them effectively during the purchase process. Despite some online opinions, it is improbable

that these marketers inflate listing fees to benefit from the commission, leaving buyers to cover the difference.

## Things you shouldn't expect from French real estate agents

When house hunting in France, be aware that because of the legal organization of the French residential real estate industry, there are some important things you cannot expect from French real estate agents:

- **Representation:** In France, real estate agents typically represent the interests of the seller, not the buyer. They are legally obligated to work in the best interests of the seller who has hired them. As a buyer, you'll need to look out for your own interests or hire your own buyer's agent;
- **Property inspections:** French agents are not required to arrange inspections or provide reports on the condition of the property. It's up to the buyer to hire their own inspectors to evaluate the home's structure, systems, etc.;
- **Negotiation on your behalf:** While some agents may provide advice, they cannot directly negotiate the price or terms on your behalf as a buyer's representative. You'll need to handle negotiations yourself.
- **In-depth neighborhood knowledge:** Agents focus on marketing properties, not necessarily having comprehensive knowledge about schools, amenities, crime rates in every neighborhood.
- **Holding money in escrow:** There is no formal escrow process in France. The notary handles transfer of funds during the sale.
- **Full property measurements:** Agents often just list the surface area provided by the seller without verifying exact measurements.

## Not all professionals

Up until 2014, there was a growing concern about the lack of education, training, and supervision requirements for commercial agents in real estate. Licensed real estate agents, brokers, had little motivation to invest in training these agents who were not their employees. However, with a new law in place, things have been improving, largely due to the widespread use of online training.

Buyers and sellers should be proactive in verifying property details, arranging their own inspections, and negotiating directly with sellers. It's crucial to carefully select a real estate agent to work with, as professionals in the French real estate industry vary in expertise and integrity, just like in any other country.

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## Listings in France



*Paris, €650,000*

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*French real estate listings often baffle foreigners with their vagueness—no addresses, scant details, and heaps of hype—making it tough to picture the property without a visit. This stems from non-exclusive agent mandates, where sellers list with multiple agencies (and even private sites like Le Bon Coin) to maximize chances, prompting agents to obscure info and protect commissions. Popular portals like SeLoger and international ones like Rightmove aggregate these listings, but overpriced properties linger for years due to seller emotions and agent incentives. Read on to understand the “why” behind the frustration, from market norms to case studies, and arms you with ideas to extract vital details like location and condition from elusive agents.*

## Understanding real estate listings

### Reading the listings

For most listings, you will find an English version and if not, Google will do a decent job at translating them for you. So learning French to “comprehend” real estate listings, or deciphering French listing jargon is no longer a real issue.

### French listings are too vague

The 2 main characteristics of real estate listings in France are:

- The lack of property location and;
- The limited factual information about the property and its surroundings, usually compensated by a lot of hyperbole.

Unfortunately, the limited information provided, often lacking floor

plans or 3D tours, makes it difficult for potential buyers to fully visualize the property without physically visiting. Having access to these resources, along with photos, would greatly benefit those who are unable to visit in person, such as foreign buyers or those living out of the area - a common situation for many house hunters today.

## What the hell?

To understand why, take the time to read the following.

Only a small percentage, around 15%, of property listings are exclusively signed with one agency. Instead, most sellers choose to list their property with multiple agents on a non-exclusive basis.

Let me paint a picture for you: the first listing contract is signed with a commercial agent who has a national network and heard about the house being for sale from the gardener. The second contract is with the cousin of the neighbor's mother, who recently became a sales agent with a network that focuses on English-speaking clients. Lastly, the seller signs a contract with a well-known local agency in the nearest market town. And if the property doesn't sell quickly, the seller may sign up even more agents. This is why you often see the same property listed on various websites, sometimes at different prices due to each agency having its own commission scale. Ultimately, only the agent who successfully sells the property will receive a commission. In this non-exclusive context, all agents are competing for the opportunity to earn that commission.

And that's not all. Sellers have the option to sell their house privately, without having to pay any commission if they find a buyer. They can list it on platforms like Le Bon Coin or other similar websites.

## Self-preservation

This is why the listing details are often vague, without any address or photos of the front of the house. Sometimes, they even provide the wrong town or village. This is done to prevent you from finding the house on your own and contacting the seller directly, which would result in the agency losing out on the commission. It also prevents other agents from recognizing the house and trying to get a listing mandate from the seller. From an objective standpoint, agents act rationally by investing minimal time in learning about the property they are selling and being protective of the listings they have obtained.

## Property portals

Property portals serve as advertising platforms for listing agents, who sign up to have their properties automatically uploaded and listed on their agency's website as well as on the portals. These portals are incredibly helpful for individuals searching for a house, as they gather all the available options in a specific area and send regular updates directly to your email inbox.

## French portals

The online real estate market is dominated by large businesses often owned by major media companies like Groupe Figaro from France or Axel Springer from Germany. The most popular portal, Le Bon Coin, attracts around 50 million real-estate focused visitors annually. Other key players include SeLoger.com (14 million), Logic-Immo.com (10 million), Bienici.com (6 million), AVendreALouer (5.5 million), PAP.fr (5 million), Figaro Immo (formerly Explorimmo, 3 million), and MaisonsEt Appartements.fr (700,000). For luxury properties, Lux Residence and

Belles Demeures are also top choices.

## International portals

The biggest global platforms showcasing French properties are headquartered in the United Kingdom, mainly because of the enduring fascination of British citizens with French real estate. Some of these include Rightmove, the leading UK real estate website featuring various foreign properties, including those in France; French-property.com, French Property Shop (linked to the organizers of annual French property exhibitions in London), and Green-acres, which despite its name, is actually French owned. These platforms can make your property search easier - just keep in mind that they serve as marketing tools for the agents listing the properties.

## Why do some properties stay overpriced for months or years?

Several factors explain why properties are repeatedly listed at prices far above market value, both in France and elsewhere. This pattern is driven by a mix of seller psychology, agent incentives, and market dynamics.

## Emotional attachment and misjudgment

Sellers often overvalue their homes due to emotional attachment, personal memories, or significant investments they've made in the property. This emotional bias clouds their judgment, making it difficult to accept objective market valuations.

Many sellers listen to friends, family, or neighbors rather than real estate professionals, further skewing their expectations.

## Financial needs and fear

Some owners set high prices based on their own financial needs (e.g., funding a new home), not the market reality. They fear “leaving money on the table” and would rather risk not selling than accept a lower price.

## Unrealistic Comparisons and Online Estimates

Sellers may rely on inaccurate online tools or compare their property to others that are not truly similar, leading to inflated expectations<sup>14</sup>.

## How agents justify listing properties at inflated prices

Estate agents often justify listing properties at inflated prices using several arguments and strategies, shaped by market dynamics, client expectations, and their own business incentives.

## Securing the listing

Agents sometimes promise higher prices to win a seller’s business, especially when competing with other agents for the same property. Sellers are often drawn to the agent who suggests the highest potential sale price, even if it’s unrealistic.

## Appealing to seller emotions

Many sellers are emotionally attached to their homes and believe their property is worth more than comparable homes. Agents may play into these emotions, justifying a higher price by highlighting unique features or sentimental value, even if the market doesn’t support it.

## Using past market peaks or selective comparisons

Agents may reference prices achieved during previous market highs or use selective comparisons with neighboring properties that sold at premium prices, rather than current market realities, to justify a higher listing price.

## Lack of market knowledge

In some cases, agents may not have a strong grasp of local market conditions and genuinely believe the higher price is attainable, rather than intentionally misleading the seller.

## Market research

Some agents and sellers justify a high price as a way to “test the market,” hoping that a rare buyer may be willing to pay a premium. If there’s no interest, they plan to reduce the price later.

## Seller pressure

Agents often face pressure from sellers who are convinced their property is worth more. Rather than risk losing the listing, agents may agree to the seller’s desired price and hope to negotiate reductions later.

## Creating buyer competition

In hot markets, some agents may use pricing strategies (sometimes even underpricing) to generate competition, then use claims of high offers to push buyers higher. However, the reverse—overpricing—can also be used to signal exclusivity or justify negotiation room.

## Industry Perspective

While many agents are aware that overpricing leads to longer selling times and eventual price reductions, the practice persists due to the competitive nature of the business and the psychology of sellers. Trade bodies and experienced agents often warn that this strategy usually backfires, resulting in properties selling for less than market value after prolonged exposure.

So, agents justify inflated prices to win listings, appeal to emotions, or respond to seller pressure, but these justifications rarely benefit the seller in the long run.

## Four case studies

Buyers in France frequently encounter properties that have been on the market for years at unrealistic prices, especially in rural or renovation-heavy segments. Sellers often refuse to negotiate, even when presented with reasonable offers, and agencies rarely challenge these expectations directly.

Some agents and sellers admit in forums and interviews that the French market is rife with “speculation” and “fantasy pricing,” with sellers holding out for windfall offers that rarely materialize.

### *“Fishing for a Sucker” on the French Riviera (seller perspective)*

Many sellers in the French Riviera, especially those with vacation villas, list their properties at inflated prices with no real urgency to sell. Their strategy is to “fish” for an uninformed or wealthy buyer willing to overpay, often keeping the property on the market for years. These sellers are typically speculators who hope to use the windfall from one high sale to buy multiple other properties at market value. This

practice is widespread, with sellers and agents justifying high prices by referencing other similarly overpriced listings, rather than actual sold prices.

### *The Moulin in Creuse (seller & agent perspectives)*

A seller in Creuse initially listed a moulin for €220,000, far above its true market value. After failing to attract buyers, the price dropped to €175,000. A potential buyer offered €130,000, which the seller verbally accepted, but later rejected after being told of a higher offer. The property remained unsold for over a year, and the seller later insisted on a minimum of €150,000 despite market feedback and professional agent advice that €90,000–€100,000 was realistic. This case highlights both the seller's unrealistic expectations and the agent's reluctance or inability to convince the seller to price appropriately.

### *The Beaulieu-sur-Mer Villa (agent & seller perspectives)*

A luxury property in Beaulieu-sur-Mer was listed for €18 million and sat on the market for years before finally selling for €3.6 million. The listing was kept high due to manipulated square meter data and agents' willingness to "test the market" at an unrealistic price, hoping for an exceptional buyer. Both agents and sellers participated in perpetuating inflated market statistics and misleading pricing, contributing to the property's long stagnation.

### *Overpriced renovation Project (seller perspective)*

In rural France, a seller listed a partly renovated house with major issues (no insulation, unconverted attic, possible new roof needed) at €150,000, plus notaire fees. Local agents and potential buyers agreed the property

was worth only €90,000–€100,000. Despite the lack of interest and clear market feedback, the seller refused to lower the price, convinced of its higher value. The property remained unsold, illustrating how strong emotional attachment and denial of market realities can keep properties overpriced for years.

## What you should do

In order to fully maximize your search for French listings, it is important to inquire about more than just what is mentioned in the listing – from the agent’s own website or from portals.

To ensure that you cover all the necessary details, it is helpful to have a checklist of questions to ask. These questions may include information about the flooring, heating and cooling systems, appliances, the period or year of construction, interior features, windows, attic, roof, garden, and swimming pool.

Additionally, don’t forget to ask the agent about the exact location of the property, or at least the name of the village or neighborhood. You never know, it might just work!

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## Money matters



*La-Salle-des-Alpes €1.12m*

*French real estate agent commissions average 5–6% of the sale price (incl. 20% VAT), ranging from 3–10% and decreasing for higher-value properties—higher than many European markets but similar to the US. Buyers typically cover the fee (despite agents representing sellers), baked into prices, reducing the seller’s net while optimizing your stamp duty on the lower base value. Client-facing agents pocket 25–85% of the net (post-VAT), with independents faring best at 65–85%. Negotiation is rare, locked in by seller-agent contracts, so prioritize buyer-paid listings for transparency and savings.*

## How much do French agents make

Real estate commission rates in France can differ significantly, ranging from 3% to 10% of the property’s purchase price. On average, the commission rate stands at 5.8% (2022), which is relatively high compared to other countries. Interestingly, these rates are comparable to those in the United States. It’s worth noting that the commission percentage tends to be lower for properties with higher values.

Commission rates are not subject to legal regulations, unlike notarial fees. However, it is important to note that the advertised rates must include a 20% value-added tax (VAT). For instance, if you come across a rate of 6% TTC (“toutes taxes comprises”), it means that the agency will actually receive 5% after deducting the VAT ( $6\% - 20\% = 5\%$ ).

## How much does the client-facing agent earn?

Once the buyer has paid the fee to the notaire’s account, the VAT is deducted and paid by the notaire to the French Treasury. This means that a 6% inclusive of VAT fee becomes a 5% exclusive of VAT amount, which is then transferred to the agency’s account. Depending on the

terms of the contract and the specific individual involved, the client-facing sales agent will receive between 25% and 85% of the net fee. The remaining percentage is retained by the licensed agent. Typically, commercial agents who work with a national network receive between 65% and 85% of the net amount, while salaried agents employed by the agency receive only 15% to 35%.

## Can listing agents lower the fee?

The agent's main responsibility is to oversee and facilitate the transaction. However, the fee they charge can significantly impact the negotiation process due to human nature. Occasionally, fees may be lowered at the eleventh hour, but typically there is limited room for negotiation. This is largely because the fee is a predetermined term in the contract signed well before you enter the picture, involving the seller and their listing agent, leaving you as the buyer with minimal influence. Another factor is that the licensed broker, rather than the individual you've been dealing with, is usually the one who has the final say on whether the fee can be reduced.

## Who pays the agent's fee?

While the question of "who pays" may seem ambiguous, the buyer ultimately bears the cost—but smart structuring can optimize tax efficiency. The system is rigid, so buyers and sellers must work within its framework.

## It's complicated

As a registered broker with 15 years of experience, I can clarify how commissions work in French real estate transactions. While the notaire formally states whether the buyer or seller pays the agent's fee, the practical reality is more nuanced.

When you're the seller, 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. On the other hand, as the buyer, you pay attention to the details because you'll be covering the agent's commission – even though the agent technically represents the seller.

Reasonably, 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). Conversely, sellers also have the freedom to determine the worth they assign to the services rendered by the agent – and hence the how high the fee can be. Because while certain agents may go the extra mile to promote the property, others may simply list it and wait for potential buyers to express interest.

## How commissions are structured

By law, the agent's fee must be included in the property's asking price. For example:

- A property listed at €580,000 FAI (*Frais d'Agence Inclus*) means the buyer pays €580,000 plus ~8% stamp duty (totaling €626,400).
- The seller receives €552,400 (after deducting the agent's fee).
- The agent's commission (typically ~5% incl. VAT) amounts to €23,016, with €4,585 going to the French Treasury as VAT.

## Who really bears the cost?

- From the buyer's perspective: They pay the full price (including the fee) plus stamp duty.
- From the seller's perspective: Their net proceeds are reduced by the agent's commission.

In practice, the buyer is the one transferring funds, but the seller effectively shares the cost by accepting a lower net amount.

## Why the buyer should prefer to “pay” the fee

Structuring the fee as the buyer's responsibility has a fiscal advantage:

- Stamp duty is calculated on the net price (after commission).
- In the example above, 8% duty on €552,400 is lower than on €580,000, saving the buyer money.

## No (much) room for negotiation

The commission structure is determined in the mandat de vente (listing agreement) between the seller and agent—long before a buyer is involved. The French tax authorities strictly enforce this to prevent last-minute adjustments.

## Best practice for buyers

When possible, listings where the buyer “pays” the fee are preferable, as they minimize stamp duty liability without affecting the seller's net proceeds.

YOUR GUIDE TO MANAGING YOUR FRENCH ESTATE AGENT

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Make the agent work for you



*Saint-Rémy-de-Provence, €4.95m*

*The French real estate industry's high turnover means professionals come from diverse backgrounds, with skill levels varying greatly. This guide cuts through the uncertainty to help you find the right professional for your needs. It provides a clear, step-by-step approach for both buyers and sellers, from building a property database and conducting effective visits to understanding your legal rights and negotiating contracts. Your journey to a successful property transaction in France begins with selecting the right partner.*

## Finding the right agent for you

Unfortunately, real estate agents often have a bad reputation among many people. This could be due to personal negative experiences, hearing about others' negative experiences, or simply the belief that being a real estate professional doesn't require any real skills. And to some extent, they may not be entirely wrong. There are indeed agents who lack sufficient experience and may never become true professionals in the field. The real estate industry, both in France and elsewhere, sees a significant turnover, with many agents transitioning from other professions into real estate. These professionals come from diverse backgrounds such as teaching, hairdressing, law enforcement, and photography. Some possess valuable skills, while others may lack the necessary education and training.

However, it's important to note that there are also highly competent and reliable agents in France, just like anywhere else. The key is to find them. In the meantime, this document aims to provide helpful reference points to assist you in your search.

## Select your estate agent

### Can I choose my agent?

Absolutely. Keep in mind that multiple listing agents may handle the same property. If you prefer one agent over another for any reason, you have the freedom (legally) to select the agent you want to work with. Just remember, you are not obligated to continue working with the listing agent who initially showed you a particular property.

### The basic criteria

1. It's essential for you to have a bilingual or proficient English-speaking agent when dealing with real estate transactions. Opting for someone from a reputable agency like Leggett or Agence Newton, which often have British expats turned "mandataires immobiliers" (commercial agents) can ensure smoother communication. While their technical expertise may be limited, having someone who can bridge the language barrier is crucial to avoid any misunderstandings.
2. When it comes to real estate, having a local agent is key whether you're buying or selling. For sellers, local agents within a 10-mile radius are crucial for organizing visits promptly and effectively. On the other hand, buyers need an agent who can provide detailed information beyond just the property itself. So make sure to choose a local English-speaking agent who can dedicate enough time to understand the property well, as they will be the ones representing you on the ground.

## If you are buying

As a foreigner in France, most the time you have to rely on listing agents in order to visit the properties you are interested in. Therefore, when you are ready to begin your house hunting journey, it is important to plan your search carefully and be ready to work alongside these agents throughout the process, as they are essential in helping you find your dream home.

## Subscribe to real estate newsletters

To begin with, make sure to join all the marketing platforms like SeLoger, LeBonCoin, Belles Demeures, or Lux Residence and sign up for their newsletters. Additionally, visit the websites of reputable local real estate agents and subscribe to their newsletters and/or “property alerts”. By doing so, you’ll receive daily updates on all the latest properties available in your desired area directly to your email inbox.

## Build your database of properties of interest

Start by creating a list of properties that match at least 70% of your must-have criteria. Copy and paste the listing details into a spreadsheet and save property pictures for future reference. If you found the listing on a marketing site like SeLoger or LeBonCoin, make sure to visit the original listing on the agent’s website. Don’t forget to jot down the agent’s name and contact information. Keep track of all agents involved as you go through the listings.

## Reach out to listing agents and ask questions

As you progress, or at minimum every week, you should reach out to the listing agents. Send emails addressed to the agents by name – with a bit of luck each agent will represent more than one property on your list. Send a list of questions – but not too long. And aim to organise a phone conversation – if the agent speaks a bit of English, or you a bit of French. This process of interacting with agents should help you zoom in on the agents you would rather work with.

## Visit the selected properties

Make sure to create a list of “properties you wish to visit”. It’s important to plan your viewing trip around the appointments you can schedule in advance. Instead of just showing up and making calls from your hotel room, it’s better to confirm all appointments beforehand either through phone or email. This way, you can avoid any last-minute surprises where properties become unavailable without any notice from the agent. If you encounter such a situation and the property is listed with multiple agents, don’t forget to reach out to the others and see if they have the same information.

It’s advisable not to plan more than 4 visits per day, with two in the morning and two in the afternoon. There are a couple of reasons for this. Firstly, there may be unforeseen logistical issues that can disrupt your schedule, especially in an unfamiliar region, so it’s better to be prepared. Secondly, if you visit too many properties in different locations, they may start to blend together and you won’t remember much about each one.

During each visit, make sure to fill in your house visit checklist, take plenty of pictures, and ask any questions you have. If the agents can’t provide a satisfactory answer on the spot, consider following up with

them later.

## Zoom in and go back

Create a short list of your “favorite properties,” the ones that really stood out to you. You should make sure you only “fall in love” with properties that actually meet all your criteria! Consider revisiting these properties on the last day of your visit after you have had a good night’s sleep, and to ask any remaining questions and confirm details. If needed, take some time to think it over before making a decision. And don’t be afraid to risk losing out if the property sells in the meantime. Remember, it’s a big decision, so give yourself the time you need.

## Negotiate and close

After selecting a property, it’s time to make an offer. Typically, this is done through the listing agent. Keep in mind that listing agents represent the seller, not you, the buyer. Therefore, it’s important to take their opinions and advice with caution. Once your offer is accepted and terms are agreed upon, ensure to document everything promptly and have all parties involved sign off on the key details: parties involved, property details, price, conditions, and timeline. Make sure the listing agent involves a notary and provides you with their contact information. While the agent may suggest using a specific notary, you have the option to hire a different one to protect your interests.

Ultimately, keep in mind that listing agents should be there to assist and address any queries about the properties they sell – at every stage. If not, consider finding a different agent.

## “Bon de visite” explained

Certain listing agents may request you to sign “bons de visite” (single-page legal-looking forms) which typically contain the addresses and asking prices of the properties you have visited. By signing these documents, you acknowledge that the agent introduced you to these properties. This is done to protect the agents from property owners who may try to bypass them and negotiate directly with buyers, thus avoiding paying the agent’s commission.

But be cautious of those “bons de visite” that try to mislead you into thinking that you are obligated to use that agent if you decide to buy that specific property. It has been repeatedly confirmed by the courts that signing a bon de visite does not create a contractual relationship or obligation to the agent. The agent’s right to claim a commission solely depends on the contract between them and the seller. Furthermore, the courts have also established that if a seller breaches their contract with the agent, the agent is entitled to compensation from the seller, not from you, even if you have agreed (whether knowingly or unknowingly) to purchase the property under those terms.

You have the freedom to choose who you want to deal with, whether you sign a “bon de visite” or not. Don’t let any listing agents convince you otherwise.

## Hire a buyer’s agent

If you want to organize your search and handle the listing agents effectively, you have a couple of options. One option is to consider hiring a buyer’s agent, although they are not very common in France, except in Paris and the Riviera. Another option is to hire the services of introduction agencies. These agencies work with listing agents and act as your representative, taking care of translation and cultural matters,

as well as sharing the listing agents' fees.

Consider the following points when hiring a search agent:

1. Make sure they are based in France, speak French, and have a *carte professionnelle*.
2. Find out if the agent visits properties on your behalf and provides detailed reports with photos and analysis. If they are a member of the main professional bodies (SNPI, FNAIM, FEI), you can be confident in their services.
3. If they don't charge a fee, inquire about their sharing arrangements with agencies in your region and whether they search for private sales.
4. Ask if they can assist you with financing, recommend reliable lawyers, financial experts, or structural surveyors. Also, ensure they support you until you have the keys to your new home.

## If you are selling

Maybe you have decided to sell your holiday home in France, or you are helping a family member sell theirs.

### Get local agents to help decide a price

Obtain 3 or 4 valuations (“avis de valeur”) from real estate agents, explaining that you need it for estate planning purposes or taxes reasons – without mentioning your intention to sell. This will give you an idea of the average opinion on the bid/ask spread. Next, you'll need to consider the timeframe. If you're in a hurry, set your asking price at the lower end of the spread and aim to sell with 6 to 8 months. If you're not in a rush, go for the higher end and be prepared to wait.

About valuations: Keep in mind that notaires are not experts in

property valuation; they focus on paperwork and don't physically inspect properties. And avoid seeking out an "expert immobilier" for assistance – it's not worth it. Experts typically focus on legal matters and court cases. Any report they provide won't help in attracting potential buyers – but will cost you 2,000€ or more.

## Choose a local agent

It's crucial to have a local agent on board as the visits hold great significance, and only those within a 10-mile radius can efficiently arrange them to meet the expectations of potential buyers. Moreover, you desire an English-speaking agent from the local area who can dedicate ample time to thoroughly understand the property. After all, they will be the ones conducting the sales process firsthand.

To make a selection, I recommend the following approach: start by searching for candidates online (including those who have provide a valuation), then have phone conversations with them. Once you have narrowed down your options, it would be beneficial to fly to France and personally meet with 2 or 3 potential candidates. This way, you can make a more informed decision. It's important not to rely solely on remote communication.

## Manage the contract

In terms of the contract, I suggest signing an exclusive representation agreement ("mandat exclusif") initially, which can be downgraded to a non-exclusive after 3 months if there hasn't been significant progress, such as generating interesting leads. Once you have chosen an agent, ask them to provide regular updates every two weeks, preferably through phone calls rather than emails. If there hasn't been any progress within 3 to 4 months, it may be necessary to revisit the price issue. Remember,

simplicity is key: lack of movement in terms of calls, visits, and offers often indicates that the price is too high.

### Don't expect foreign buyers to overpay

Don't fall for the misconception that "foreigners will get you the best price." It's not true, and it's outdated thinking from the 1990s. Nowadays, potential buyers search for properties online, compare prices, and analyze market trends. They also consider factors like how long a property has been on the market and how many agencies are offering it. Foreigners, just like locals, are smart and resourceful. They have access to the same information through platforms like Google. So, don't believe that "international networks" have a better chance of finding you a buyer than local agents. In fact, many of these networks rely on partnerships with local agents to source their listings.

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5

Now you are ready



*Daglan, Dordogne €41,000 (renovation project)*

*Buying or selling a property in France can feel like stepping into another world—different rules, different customs, different expectations. But now that you’ve made it to the end of this guide, you’re no longer wandering through that world unprepared. You understand how the French real estate industry is structured, why agents operate the way they do, and how to position yourself so the process works for you rather than against you. That’s already more than most buyers and sellers ever know.*

You now know how to identify the right agents, how to work effectively with commercial agents and licensed brokers, and how to ask the kinds of questions that lead to real, useful answers. You also know how to decode the quirks of French listings, how to approach vague descriptions without frustration, and how to stay grounded when you encounter properties that have been sitting on the market far too long. Instead of feeling misled, you’ll recognise these situations for what they are—and act accordingly.

Whether you’re planning your viewing trip, narrowing down your shortlist, negotiating an offer, or choosing the perfect agent to represent your sale, you now have a clear, structured roadmap. You also understand how commissions work, why fee structures matter, and how to avoid the myths that still circulate about foreign buyers or “special networks.”

Most importantly, you can now approach the entire process with calm, confidence, and a bit of lighthearted realism. France may have its own way of doing things—but you’re prepared, informed, and fully capable of navigating it with ease.

So go ahead: start searching, start asking questions, start planning visits, start dreaming. With the right preparation and the right approach, your French real estate project can be exciting, rewarding, and even fun.

Here’s to the next step in your French adventure.

NOW YOU ARE READY

Bon courage—and bon achat!

\* \* \*



## 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.

### **Working with Prisca Weems**

I first met **Prisca Weems**, the author of *Your Life in France: Moving With Meaning*, when she came to me in 2018 looking for a home in Uzès. What began as a straightforward property search soon revealed a deeper alignment in how we each view the act of moving to France. Prisca approaches relocation as an inner transformation—a deliberate redesign of one’s life shaped by values, vision, and identity—while my own work focuses on the external architecture of that change: the market realities, legal structures, negotiations, and due diligence that turn a dream into a solid, secure purchase. You can find out more at [Life Architecte](#).

As we worked together, it became clear that our two perspectives were in fact two halves of the same journey. Prisca helps people understand who they want to become in France; I help them find the home and environment that make that life possible. Our collaboration grew

naturally from this shared conviction: moving to France is not just about buying property, but about creating a meaningful new chapter. Together, we offer a holistic method—practical, grounded, and deeply human—that supports both the inner shift and the external process required to build a life that truly fits.

We are also building a **trusted network of US and French advisors**—specialists in visas, taxation, housing options, and key regulations—our clients gain precise, timely guidance to make informed decisions and confidently navigate every step of their move. Essentially, we aim to offer a beginning -to-end concierge-type experience.

**You can connect with me on:**

 <https://www.frenchproperty.coach>

 <https://www.facebook.com/uzespropertyfinder>