Introduction

From picturesque Mediterranean towns on the Côte d’Azur and sunlight dappled Parisian squares, to blissfully peaceful Provencal villages and ski resorts in the rugged Alps, we all have an idea about our ideal French hideaway.

But when it comes to buying property in France, there’s often a feeling of being overwhelmed by the choice. Certainly, a lot can be said for the lifestyle. We’ve probably all pictured it at some point – spending lazy days sitting on the veranda on a warm summer’s evening, a glass of Château de something in one hand and a baguette in the other... Overly romantic? Perhaps.

But there’s a reason an estimated 20,000 Britons pack up and relocate to France every year. For those of you who are looking to make the move, or perhaps purchase a holiday home, this guide will shed light on some of the processes and pitfalls you need to be aware of.
Britain’s decision to leave the EU has left many concerned about their options when it comes to buying property in Europe. However, non-EU nationals are not prevented from buying and selling property in France. At the moment we know:

There will be no immediate changes until the UK leaves the EU – the UK is scheduled to leave the EU by the end of March 2019.

You will still be able to buy property in France as a non-EU national. However French Euro mortgages may only provide 60-65% of the purchase price, rather than the 80% that’s available to EU nationals.

Capital gains tax and local taxes are the same in France for both non-EU and EU residents alike.

The Brexit vote hasn’t prevented British nationals purchasing property in France either. If anything Brexit actually created an upsurge in demand, with many estate agents reporting a spike in British buyers looking to relocate to France.

*Interesting Fact:* In France, you get a minimum of five full weeks of paid vacation every year. Workers also benefit from a standard 35 hour week, generous statutory benefits and four paid days off for weddings.
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Choosing a Location

Where to Begin?

France is large, diverse in terms of geography and climate, and has a housing market with a serious amount of variety. So to keep things nice and simple we’ve distilled the regions down to several key features - including climate and geography.

The general rule of thumb is that the south is hotter and, on average, more expensive than the north – with Paris being the most expensive city in all of France. Let’s begin!

South West

Oceanic, warm with longer summers than the UK (25-30 degrees Celsius) and mild winters.

The South West includes extremely popular buying areas such as the Dordogne, Poitou Charentes, Gironde and Gers, with properties towards the Atlantic coast generally being cheaper than those closer to the Riviera.

Poitou Charentes, halfway down the coast, is extremely sunny and is characterised by its vineyards, fields of sunflowers and stunning beaches.

Geography: Around the South West coast of France the land is predominantly flat, with long stretches of beautiful fine sand beaches and some marshland. Moving inland, the landscape becomes more agricultural, with gentle hills and beautiful rolling plains towards the Midi Pyrénées. This is rural France at its absolute best!
South East

Mediterranean climate with ample sun all year round. Somewhat mild and rainy from October to April.

Some of France’s more luxurious and exclusive properties can be found in the South East of France, particularly in the French Riviera. Nice and Cannes have plenty going on and are famed for their resorts and casinos.

If the hustle and bustle isn’t up your street, perhaps you’d consider a quieter, more serene village further inland, or in one of the coastal fishing towns - think Menton, Cap Ferrat, or Beaulieu.

Properties within Languedoc-Roussillon are notably expensive (7th most expensive overall in France), whilst Saint-Jean-Cap-Ferrat has the most expensive prices per square metre in the world. If you’re a frequent flier, Beziers is well connected by air, and places like Lodeve and Pezenas are already very popular with those emigrating from the UK.

Geography: There is a great deal of geographical variety here, from Mediterranean beaches and the lavender fields of Provence to snowy Alpine peaks and sleepy villages in pristine national parks.

North West

The climate in the North West of France is almost like a sunnier version of Cornwall, with Vannes having sunshine on par with Toulouse (in the South of France).
A rule of thumb is that housing in the North of France is generally cheaper than in the South. But this can of course vary to a significant degree.

**Geography:** The geography of the North West of France is a blend of the coastal and agricultural. Not too dissimilar from the South West of England, this region of France features both sandy beaches and craggy, windswept cliffs.

**North East**

Whilst still being sunnier on average than the UK, the climate of the North East is similar to neighbouring Belgium and Germany, and can get cold in winter.

North East France has a low population density and is a very affordable region to buy in.

Much industry is concentrated here, especially close to the borders, but an excellent motorway network will get you to Paris or the ski slopes in very little time at all. And there is, of course, easy access to the UK via the Channel Tunnel at Calais.

What’s more, there are some beautiful medieval towns and villages scattered around the region, as well as the stunning city of Lille.

**Geography:** The geography of the North East is an undulating mixture of hills, rivers and mountains as you move towards the Vosges. Towards the centre of the region the landscape becomes flatter, and towards the Belgian border there is more industrial activity.

**Interesting Fact:** The food is so good in France that in 2010 French gastronomy as a whole was awarded UNESCO World Heritage Status, simply for being part of the ‘intangible cultural heritage of humanity.’
Central

The centre of France is a land of national parks, small cities and, of course, Paris. It’s here that you’ll find some world-famous names, such as Versailles, the Loire Valley and the Limousin region. If wine is your thing, you’ll be in heaven here, with some of the world’s best grapes growing in the region’s fertile volcanic soils.

Geography: This region is in an area of lowland known as the Paris Basic. Rivers punctuate the region, and you can expect terrain ranging from marshland to highlands as you move to the Massif Central.

Interesting Fact: The most expensive single wine lot was the sale of 114 bottles of DCR Romanee-Conti wines in Hong Kong. They sold for more than 1.45 million EUR to an anonymous buyer – that’s 1,619 EUR a glass!
Choosing a Property

From medieval bastides to chalets in the Pyrenees, there are a lot of options when it comes to picking property in France. One possibility, historically popular with expats, is to save a few pennies on the purchase price by buying and renovating an older property in need of some tender loving care. Here are some of the most popular types of property you’re likely to come across.

**Property Types**

**Château:** A château is a castle, or palace. They don’t necessarily have to be enormous in size to qualify for the status – some are quite small. For a lot of people a château is the dream, but often they are in dire need of renovation. Having the property surveyed before purchase goes without saying so that you have some notion of the likely substantial renovation costs.

**Domaine:** A domaine is essentially an estate, a territory, or large plot of land; so this applies to houses with a significant acreage, or even a group of buildings.

**Fermette/Ferme:** Think rural. These are farmhouses with various outbuildings set in the countryside and built out of stone. Some are actually quite small – hence the term ‘fermette’ – but can be attached to a significant amount of land.

**Maison Bourgeois:** The master’s house. These are typically expensive, have high ceilings, huge windows and multiple floors.
Pavilion: These are detached properties (bungalows) that have been built in the last 50 years. Pavilions have a garage and cellar on the ground floor, a first floor, and a mansard top floor.

Pied a Terre: Translates to ‘foot on the ground’, these are typically apartments or flats in the city.

Bastide: Bastide properties are old, made of stone, detached, and feature practical, square layouts. Whilst rural locations are known for having Bastides they also feature in towns.

Longère: Longères are long rectangular buildings, often farmhouses and typically rural. The name itself literally means ‘rectangular’ in French and a significant number are only single story - although modern renovated versions have the attics converted into first floor accommodation.

Mas: A mas is typically a self-sustaining traditional farmhouse where vegetables, meat, grain, and milk are grown and produced. Mas’s are much sought-after for their renovation potential.

Villa d’architecte: If the house has been built in the last 50 years and looks modern then it is usually labelled as such.
Estate Agents and the Notaire

Whilst you can buy a property privately, it is recommended that you go about the process through a licenced estate agent, known as an ‘immobilier’.

They will then accompany you on each property visit and guide you through the whole buying process.

Expect all prices that you see on estate agent’s windows (and indeed on French estate agent websites) to include their fees, which are normally 5-7%, but can vary.

French estate agents have to operate under something called the ‘Loi Hoguet’ which is their code of conduct and can be subject to tighter regulations than the ones you might find in the UK.

Should you wish to avoid agency fees you can always drive around the area you’re interested in, searching for a sale property that takes your fancy.

The ‘notaire’ is a legal specialist who will draw up all of the contracts and oversee the sale – and all sales have to go through them. As a buyer or a seller, you should choose a notaire you get along with and trust.

Top Tip: ‘A Vendre’ means FOR SALE. Look out for signs saying this, or even just ‘AV’, if you’re out house hunting in France.

Viewing and Surveying

The viewing and surveying process is a bit different in France compared to the one you might be more familiar with in the UK.
Checks are conducted for things like asbestos and lead paint, electrics, gas, and parasites. Many sellers only commission this report after an offer is agreed upon. To avoid wasting time putting an offer on a house that might then be found to be in a state of collapse, you can always hire your own surveyor ahead of making an offer.

**French Property Jargon**

When you’re looking to buy property in France you’re going to run into a variety of words and expressions that you might have trouble deciphering. Any kind of language barrier is likely to add a whole other layer of complexity to an already difficult process.

To make things easier, we’ve included this property jargon guide so you can become ‘au fait’ with the most common phrases.

**Agence Immobilière (Estate Agent)** – Estate agents in France function pretty much the same as their UK counterparts. Just like in the UK, they also work on commission, so be aware that their goal is to push for a sale.

**Année de la Construction (Year Built)** – This phrase is used to describe the year that the building/property was built. It can usually be found in the Dossier de Diagnostic Technique. Knowing the ‘Année de la Construction’ will give you some indication of what to expect in terms of period features and indeed if you need to be concerned about things like asbestos.

**Assurance Habitation (Home Insurance)** – This one is fairly self-explanatory but important to know and indeed have, particularly in certain areas where a cooler climate may lead to more water damage in older French properties.

**Campagne (Countryside)** – There’s not much that can compete with the laidback atmosphere and rustic charm of the French countryside, so you may want to focus on properties that are listed as being à la campagne.
**Chauffage au Gaz/Mazout (Gas/Oil Heating)** – The majority of older stone homes in France can be quite costly to keep warm, so look into what heating system is currently in place and try to get a rough estimate of how much it might cost to run or replace (if it’s a bit on the ancient side).

**Cuisine (Kitchen)** – Some say the heart of their home, the kitchen may get more consideration than other rooms when it comes to picking the right property for you.

**Dossier de Diagnostic Technique (Technical Survey)** – This is the name given to the various reports and surveys that must be undertaken before a property can be sold, it should provide you with an idea of what state a home is in and what work may be needed.

**Fosse Septique/Tout a l’égout (Septic tank/main drainage system)** – Some homes in rural regions are not connected to a mains sewerage system and instead make use of a septic tank.

**Hypothèque (Mortgage)** – Unless you’re able to purchase a property outright, you’ll probably need to take out a mortgage when purchasing property in France.

**Jardin or Jard (Garden)** – Whether you’re planning on enjoying life in the city or the French countryside you’ll probably want a little bit of outdoor space where you can soak up the sun.

**Maison d’amis (Guest House)** – Should you have the extra capital, you may consider purchasing somewhere with a bit of extra space to stick visitors!

**Monument Historique (Listed Building)** – Just like in the UK, if
you purchase a listed building then you may have limited options in terms of making improvements/changes to the property.

**Notaire (Notary)** – As mentioned, the notaire represents the state and handles all property transactions in France. Whilst one may be provided by the seller, you may wish to hire your own.

**Piscine (Swimming Pool)** – What property on the French Rivera would be complete without its own swimming pool?

**T1, T2, F1, F2 etc** – A simple way of describing an apartment (T) or house (F) and the number of rooms (excluding bathroom and kitchen). For example, a listing for a F3 property would be a house with three rooms in addition to the bathroom and kitchen.

**Taxe Foncière (Local Tax)** – This tax is paid by the owner of a property to the local tax office. It’s split between a tax on the building and a tax on the land.

While there are many more terms and phases used by the property industry in France, hopefully this guide will equip you to deal with some of the more important or unusual terminology you may encounter whilst searching for that perfect French property.
Taking the Leap

Mortgages

If you need to take out a mortgage to fund your property purchase, investigate your options with several French banks, including those banks that specialise in mortgages for expatriates. Interest rates in France are historically quite low compared to those in the UK and (for the time being at least) you may achieve anywhere up to 85% Loan-To-Value (LTV). It should be noted, however, that some lenders will insist that repayments on such debts account for below 35% of your net personal income.

House Buying Taxes

The type of taxes that you are required to pay for a French house purchase depends on the type of property you’re buying and what region it’s in. The easiest way to find out is to carefully check the description of the property being sold. If it isn’t mentioned in the listing you should ask the estate agent or the seller.

Making an Offer

If you’ve found the property you want and planned your finances – what next? When it comes to making an offer you typically submit one in writing to the agent. If there is no agent, it’s in writing to the owner. Ensure that everyone involved is aware of what exactly is included in the offer and be sure to put some money aside in the budget for taxes and the fees of the notaire.
Making the Exchange

If you’re buying a property in France, you’ll probably need to move money to the nation to fund the purchase – which means engaging with the world of foreign exchange.

If you haven’t had much experience in making currency transfers before, it’s important to bear in mind the fact that exchange rates are highly volatile, and shifts in the exchange rate can have a significant impact on how much your transfer is worth.

You should also be aware that specialist currency transfer providers will offer you more competitive exchange rates than your bank and won’t charge transfer fees, helping you make significant savings. At TorFX we’ve helped more than 55,000 customers save time and money on their currency transfers since 2004. If you need to move money to or from France, we can offer:

- **Bank Beating Exchange Rates**
- **Fast, Free 24/7 Currency Transfers**
- **Personal Account Management**
- **Expert Insight**
Transfer Options

We also offer a range of services that can be tailored to suit your requirements.

Spot Contract
*Good for immediate transfers*

We secure you a bank-beating exchange rate when you need to make an immediate transfer.

Forward Contract
*Good for future international payments*

Budget effectively and protect your funds from negative market movements by fixing an exchange rate for up to two years in advance of making a transfer.

Market Orders
*Good for targeting a specific exchange rate*

**Limit Order** – Target an exchange rate higher than the current rate and we’ll make your transfer automatically if the market reaches that level.

**Stop Loss Order** – Control the risk of an exchange rate suddenly falling by setting a worst-case rate. You can wait for conditions to improve but know your transfer is protected if they worsen.

Find out more about working with TorFX by visiting our website [www.torfx.com](http://www.torfx.com).
Moving Your Belongings to France

Once you’re ready to move to France, how do you go about getting your possessions there? Your three main options are by land, by sea or by air – all have different pros and cons and will incur different costs.

Once you’ve decided, you will need to pick a removal firm. Narrowing down the choices is easier if you ask key questions like:

- How many years of experience do they have?
- Are they members of the British Association of Removers (BAR)? Members of this association must adhere to a strict set of rules and regulations.
- What kind of insurance do they provide? Insurance for such a significant move is always a good idea.
- What size is the organisation? Are they an established outfit or a one-man band operation?

Moving Your Pets

If you have pets that you want to take with you to France, you’ll need to consider French regulations. France requires all pets to have the following:

- An EU pet passport
- Tapeworm treatment
- Proof of rabies vaccination
- A microchip

Worry not, all of these can be easily obtained from your local vet and once these are taken care of, you’re free to bring your furry friend to France.

Finally...

Long before the move, be sure to put together a budget that covers all of the costs involved. That includes transportation, temporary accommodation, and even an allocation for food and drink (including a bottle of wine, of course) for when you arrive!