

10 Top Tips to buy a House in France

Contributed by Nick Cahill

If you've ever dreamed about owning your own holiday home in France, here are some tips to help you out.

1. Do your research on the Internet first. There are thousands of sites with French properties for sale and information about the house buying process in France. I spent 5 years looking on the Internet before I bought, but because of the background knowledge I had gained about what was available for what price, the first visit I made to view properties I bought one.
2. Use all your holiday breaks to explore different regions to find out which region you are interested in, and then to find out which areas in that region you prefer. France has a huge variety of scenery, and climate, so you will need to experience some of it at first hand to make an informed decision. It also gives you a great excuse to have lots of holidays in France.
3. Think very carefully about the type of location you want. A lot of people, especially from Britain where the house prices are so high, dream of affording a house in the countryside with lots of land and spectacular views, but remember, the downside of that is that you have to use your car to get everywhere. If part of the pleasure, for you, of a French holiday is to visit restaurants for a meal accompanied by a bottle of wine then this could be a problem. The legal limit for drink driving is a lot lower in France than it is in Britain.
4. When you are ready to start seriously looking at French properties, go in the middle of winter. This will help to dispel any romantic notions you may get whilst surveying a picturesque ruin on a dreamy summer day of how much fun it's going to be doing it up. Also, as a supplementary benefit, the fares tend to be lower at that time of year.
5. Before you go, make a list of your criteria, consult it while you're there, and try to stick to it. This will help you to remain objective whilst viewing. We made a list of two parts. The first part contained our absolute criteria such as maximum price, driving time from the nearest ferry port, structural condition, and location, and the second part contained features we would like to have but that we didn't consider to be crucial. By sticking to the list we ended up rejecting some properties that we fell in love with but which would have been an absolute nightmare as a restoration project, and bought a property that we hadn't been immediately attracted to but which had matched our list exactly. The list kept us from letting our heart rule our head.
6. Unlike in Britain, French estate agents or agence immobilier normally have their fees paid by you, the purchaser. Don't assume because of this that they are working for you. They have been engaged by the vendor and they are in business to sell property. Where they may be able to help you is in how much to offer for a house you are interested in. It is common in Normandy, and this may be true across France, for the vendor to indicate a minimum price he is prepared to accept. If the property has been on the market for some time he may be prepared to sell at this price so it is worth asking the immobilier about the minimum price.
7. You, as the purchaser, will also have to pay the notaire's fees. The notaire is like a solicitor, but again, although you will be paying his fees, don't assume he is working for you. He isn't. Although he will have been appointed by the vendor, the notaire, in fact, represents the French state and is impartial between the vendor and the purchaser. If you would like to appoint your own notaire under the French system you may do so, and they should then share the work and the fees.
8. Open a French bank account as soon as possible and transfer some money to it using a currency draft in euros, obtainable from your high street bank in Britain. You can then use this money for your expenses when you are in France. When the time comes to transfer the bulk of the funds to pay for your house in France, use a specialist foreign exchange company, you are likely to get far better value on exchange rate and commission than if you use a high street bank.
9. If you are looking for a really cheap property head inland towards the centre. At the time of writing this article average French house price rises for 2005 to 2006 were between 8% & 9%, however, the more perennially popular regions, (like Normandy, Brittany, Provence, etc) have experienced house price inflation of almost double that amount.
10. The most common initial contract is the compromis de vente. This contract is binding on both parties, (after a 7 day cooling off period for the purchaser), subject to certain conditional clauses which may be inserted by either party, the most common being that the purchaser can raise a mortgage on the property. If either party pulls out of the transaction for a reason other than the conditions not being met they are liable to lose their deposit. The final contract is called the acte de vente and states that the property is sold as it exists on the day of signing, so, if possible, you should visit it on the way to the signing at the notaire's office to check that nothing has changed. Once you have signed the acte de vente that French holiday home is yours.

So to sum up, do plenty of initial research, decide upon an area and explore it comprehensively, and be aware of who is representing your interests and who isn't. But the most important thing, in my opinion, is to stick to your list of criteria. You should also get proper paid legal advice if you are purchasing in France. The free information I am presenting here

is based on my personal experience and is in no way expert advice to be relied on in your purchase.

Nick Cahill runs a company selling custom made furniture, TheCoffeeTable.co.uk He successfully purchased a holiday home in France 4 years ago & is currently renovating the property. If you would like to learn more about how to buy a house in France and read about some of the author's personal experiences, visit his website at: [Buying a House in France](#).