

Guide for everybody who wants to buy a home in France

Sponsored by

IMMOGO!

Houses in France For Sale By Owner

Foreword

Dear reader,

For centuries, France has been a symbol of pristine nature, high culture and culinary sophistication. It is a country that many people dream of. Still there are relatively few who actually take the leap.

Learning French in the nude

Personally, I fell in love with France during my teenage years, when I holidayed every summer at a large naturist resort on the Atlantic coast. Hanging out and chatting with a whole group of naked youngsters every day on the huge wide beach, playing volleyball in between, and in the evening, first getting ready-made meals (plats cuisinés) from the campsite's caterer, then playing volleyball some more, and finally going to the disco 'Auboulaba'. There were a couple of years when during our holiday my father would drive the entire 1300 km back and forth to Amsterdam to work for a few weeks, so we could stay at the campsite for six full weeks. In the buff on that beach I learned to speak French much better than between the boring snobs at my much too posh highschool.

From holidaymaker to immigrant

What was true for me is true for many Dutch people. Our love for France largely stems from the happy, insouciant holiday feeling. We have come to know France as a place to laze around, visit museums, go hiking or skiing. And to eat good food, of course. But whether we got to know the real France during all those holidays? I don't think so. The perception gap between holiday destination and permanent residence is too big.

Since January 2001, I've been living full-time in Burgund. During these more than 20 years as an immigrant, I have experienced both pleasant surprises and bitter disappointments. In any case, my view of France has become a lot more realistic.

All beginnings are difficult

Many of the unexpected turns in our French life - especially in the first few years - had to do with ignorance. The housing market, the mentality, the school system, the rules... it's all drastically different from the Netherlands. When we came here, the internet was still in its infancy, especially where real estate was concerned. And although today we still don't have anything comparable to the Dutch national housing site 'Funda', you can now find much more useful information online about moving to and living in France.

An objective view of the housing market

So although there are quite a few existing sources, I thought it would be nice to do my bit, especially in the field of the housing market. Also because much of the online information is written and/or sponsored by the real estate industry. I have the necessary experience in real estate practice, partly because I bought and sold about eight houses (three of which for our family), but also because I have a 'For Sale By Owner' real estate site, Immogo. Running this site gave me a lot of exposure to the rules around the property market in general and brokerage in particular. The French real estate association FNAIM once took me to court (I won

on appeal) and I even worked for while as an largely unsuccessful 'agent commercial' for a real estate chain. So I know the ropes in the housing market.

Take advantage of my mistakes!

As a typical expert by experience, I have made a lot of silly mistakes. As a result, I am sure I can now help you find your way in the property quagmire. If only to prevent you from making the same mistakes I made.

This guide aims to help you take the very first steps towards owning your own home in France. From orientation to actually concluding the sales contract. The guide is really 'Dutch'... down-to-earth and direct. I encourage you to let go of romantic notions during crucial decision moments and think carefully about practical matters such as location, budget, monthly costs and accessibility. This way, you create a stable basis for all the choices that come your way. This will make your search easier and increase your chances of success.

Moreover, with my tips on the housing market, you can save thousands of euros while searching, negotiating and buying a house in France.*

Anyway... enjoy the process. And good luck making your French dream come true!

*Gregor Hakkenberg van Gaasbeek
Tournus, 2024*

**PS: You downloaded this guide for free, but of course it does have some value. Using my tips about comparing and negotiating, you can save thousands of euros! Just like on my housing site Immogo, the same applies here: 'Pay what you want'.*

You can show your appreciation for my work and advice with a financial contribution by entering an amount that seems reasonable on the following page:

<https://paymentlink.mollie.com/payment/Xa6bwGgo26vgwAjMegl6j/>

Do it right now!

Unless you think this guide is 100% worthless, of course.

Then just don't pay anything.

Table of Contents (clickable)

<i>Introduction.....</i>	<i>5</i>
<i>Where do you want to live?</i>	<i>6</i>
Populair regions with their advantages and disadvantages.....	6
Types of houses per region.....	7
Countryside, village, town or city?	16
<i>Finances.....</i>	<i>18</i>
Defining your budget	18
The costs surrounding the acquisition of property in France	19
Renovation, taxes and other charges	20
<i>What exactly are you looking for?.....</i>	<i>23</i>
Make a list with clear criteria	23
Setting your priorities	24
<i>The property market and search strategies.....</i>	<i>25</i>
In-depth rational research	25
Online platforms, estate agents and notaries	25
Smart searching with filters	27
<i>Visiting and comparing.....</i>	<i>29</i>
Organising visits	29
Ask the right questions	30
Take notes and photos.....	30
Make a checklist and build a file.....	31
<i>Searching and buying – the role of the real estate agents.....</i>	<i>33</i>
What is the role of the agent and who pays her?	33
How to buy a house without an estate agent?	34
Exception: really good (buying) agents	35
<i>Negotiating and making an offer</i>	<i>36</i>
Assessing the value of a house on your own	36
The negotiation process and the role of the estate agent.....	38
Record the offer to buy, including model form.....	39
Offre d’achat	40
<i>Preliminary deed and final deed</i>	<i>41</i>
What is a compromis de vente?	41
What does a compromis de vente contain?	41
Obligatory technical reports.....	42
Termination clauses as risk management	42
The transfer, insurances and contracts.....	44
<i>Epilogue.....</i>	<i>45</i>
<i>Resources and useful sites.....</i>	<i>46</i>
<i>Checklist home viewings</i>	<i>47</i>

Introduction

Looking for and buying a house in France is an exciting undertaking. The process is already pretty complicated for the French themselves, let alone for foreigners. But of course it can be done. I myself have bought eight houses in the last 20 years - living in France - and sold six of them again. So you could call me an expert by experience.

Incidentally, I did not make a profit on all those transactions, so in terms of commercial advice, I am of no use to you. But that's not what this guide is about anyhow. I am writing this book to help you make a success of your own personal journey looking for a house in France. Explaining how best to go about it, what to look out for and what can go wrong (and right).

So whether you dream of a cosy cottage in the countryside or a chic flat in the heart of Paris, this guide gives you a broad introduction to the French housing market. With the key ingredients for success in both your search journey and the purchase process.

Before each stage of your search, read the chapters corresponding to it. This will allow you to navigate the French property market fairly smoothly and confidently.

Ready for your journey of discovery through the French property market?

Allons-y!

Male or female?

Just a technical point. French estate agencies are chock-full of women and female sellers. To avoid constantly assuming that house selling is a purely male business, I occasionally let the various people involved change sex. Thus, in this guide, an estate agent or a salesperson is sometimes 'he' and sometimes 'she'. Within one chapter, of course, the gender does not change, as that would get a bit too confusing.

Where do you want to live?

Populaire regions with their advantages and disadvantages

For me personally, moving to France (in 2001) happened more or less on a whim. We were visiting friends in southern Burgundy, loved it, looked at some estate agents' windows and decided to swap our overpriced house near Amsterdam for something much cheaper in the small village of La Chapelle-Thècle.

The idea was: I could work via the internet, we had some reserve from the surplus value of our Dutch house and well, it was just an adventure. The children were too young to decide and young enough to adapt, so there was nothing stopping us.

Now I realise that with such a huge decision, one could perhaps be a little more careful. For instance, we could have looked around a bit in other parts of France first, to see if there might be nicer places. And instead of blindly opting for a house as remote as possible, we could have moved closer to a city.

I can imagine that you would prefer to get off to a calmer start and think carefully beforehand about where exactly you want to live and why. Therefore, in this chapter, I will give you an overview of various regions in France and their positive and less positive aspects. Also, I will discuss the different types of houses in different parts of France and, finally, I talk about the distinction between living in the city, in a village and in the countryside.

Types of houses per region

An acquaintance who is wheelchair-bound due to MS had his estate agent sell him a house where the ground floor could be made completely level after a lot of complicated work. To do this, they had to excavate one part and backfill another, and the driveway also had to be radically redone. All that, while a few kilometres away there were legions of 'maisons bressanes' for sale, all elongated farmhouses with at least 200m² of level ground floor. He could have moved in with his wheelchair after some minor renovations.

I just mean to say that it can be useful to think carefully in advance about what kind of house you want and adjust your search strategy and area accordingly. If you absolutely want a stone house, do not choose a region with predominantly wooden chalets. If you are looking for an affordable stately home, stay away from the regions around the main cities, where such 'maisons de maître' are only for sale at the highest price.

In case you don't know exactly what you can find in your favourite region, you can turn to [leboncoin.fr](https://www.leboncoin.fr), where you will find a wide range of properties for sale, listed by region. Or check with local estate agents, who have a thorough knowledge of the market in their area. Incidentally, there are also non-real estate agents who help with house searches. In Burgundy, for example, My Project Burgundy by Marit Grotenhuis, who will look for you and can also do viewings to avoid you having to make many useless house visits.

In this chapter, you will find a global overview of the different regions of France with some explanation of the type of property you will find there. Of course, you should take this with a grain of salt, as exceptions prove the rule. But in general, it might help you make a good choice.

What kind of houses are there anyway?

Before we dive into the regions, I would like to take a quick look at the types of houses you can find in France. This is also to familiarize you with the terms you may come across in the online ads.

Bergerie

A bergerie is a former sheep shed (berger = shepherd) converted into a home. These are often quite large and sturdy houses with a ground floor and a (hay) attic, built of thick stone walls and with large beams. They are often located somewhere far from civilisation, making them popular for conversion into (holiday) homes. Bear in mind that there is not always water and electricity, nor is a sewage connection possible. So if you want to renovate an old bergerie yourself, you'll have to arrange all that too.

Longère

These are former farmhouses, elongated buildings usually with one floor and an attic on top, just like the Bergerie. A bit similar to our farms, with a living area and stables under one gable roof. The stables usually on the north side and the dwelling on the south. This kept the living area warmer in winter and the stables cooler in summer.

Ferme or fermeette

Actually no different from longère. A farm or farmstead. If it says 'fermette', it is usually a relatively small property, and the barn is separate from it. In some regions, such houses are

built with beams and bricks (ferme à colombages or half-timbered farmhouse). This is true, for example, of the Ferme Bressane. You could dismantle it if necessary and rebuild it a few hundred metres away. With this kind of colombage houses, count on a lot of insulation work, because they are not really draught-proof.

Living like a century ago

Speaking of fermette... for the first 15 years of my stay in France, I lived in the Bresse, where, in addition to my job as a copywriter, I bought, refurbished and sold some cottages with a handyman from my village. One of those houses was a 'ferme bressane', occupied until recently by an old farmer. A bit of an eccentric, who often drunkenly wandered through the village and one night had driven into the little river Sône Vive, bike and all. So that's how the house came up for sale. When we bought it, the good man had been dead for a few years and the little farmhouse was just short of ruin. The old man had lived the last years of his life in one small room, where he had installed a makeshift stove, without proper smoke extraction, because the walls and ceiling were covered with a thick, tarry layer of soot. In that little room, a naked bulb hung from the ceiling and there was also a simple tap with only cold water over a bucket. No shower, no toilet. I understood from the neighbours that he used the stable for his conveniences. When he still had cows, he just squatted among the animals, later he did it in a corner. Manure is manure, shall we say.

We bought the house with an acre of land for a pittance and my partner made it completely habitable, including a bathroom and a septic tank. So that shortly afterwards we were able to sell it at a nice profit.

But all in all, it was quite an eye opener. That there are apparently still people living in rural France who get by with cold running water as their only 'luxury'. My neighbours in the village were like that too. When I went to get acquainted with a big bag of tulip bulbs as a gift, I found a man in the old homestead, aged 60-70 or so, with two women of different ages. The eldest was his mother, so I assumed the youngest elderly person was his wife. But when I suggested this, they laughed a lot. No, it was his sister. 'Nous sommes tous des célibataires!' she cackled happily.

These people were 'Darbyists' a departure from Anglicism with a very literal interpretation of the Bible text. Once a week they went to the neighbouring village to pray with like-minded people, but otherwise they just worked. A few cows, some chickens, rabbits and a vegetable garden. Up early and out with the chickens. No television, no radio. That was their whole life. They had never been further than the village seven kilometres away, either. I asked if they might want to travel after retirement. Travel? Well no, no idea where they would have to go then. But thank you very much for the tulips!

Apparently, there are still quite a lot of people in France who never actually leave their village, who have few luxuries and who do not need them at all. Rather ironic that after their death, their houses are sold to bon vivants who are looking for adventure far from home, and who therefore read this guide.

Mas

This is another farm, albeit mainly in the south, what the French call 'Le Midi'. 'Mas' in langue d'Oc is the word for 'maison'. Their thick stone walls keep these houses pleasantly cool. This makes them popular renovation properties.

Maison de vigneron

Wine farms are very interesting to convert into holiday homes, as they usually (at least for us in Burgundy) consist of two floors, plus a cellar and an attic. The living area is on the first floor, with a staircase from the sometimes closed courtyard to a nice shaded veranda. Beyond that are then the living quarters, with, if lucky, light from the back. Downstairs are the workrooms where the grapes were pressed and the wine fermented in barrels. It is usually pleasantly cool there. The same goes for the cellar, of course, if there is one. In the attic, you can then make extra living space, for example the bedrooms.

Manoir

Again, this is a farm, although a manor is the domain of the manor. So these are large farms with a main building for the gentleman farmer and his family, smaller cottages for the servants and farm workers and, of course, the necessary outbuildings and buildings.

Maison de maître

Another step above the manor comes the 'house of the master', the mansion or country house that originally belonged to the landed gentry or wealthy bourgeois. They were sometimes holiday homes or hunting lodges with at least a dozen rooms and surrounding outbuildings, estates and woods. Sometimes these maisons de maître have so much allure that they are locally called 'le château'.

Bastide

A special form of manoir or maison de maître is the bastide, found mainly in the South. They have Mediterranean architecture with stone walls and red roof tiles, and are often surrounded by walled gardens, vineyards and estates. A bastide often has something sturdy about it, and was also often inhabited by several families at once, living there together almost autarkically.

Château

A real château, of course, comes in all shapes and sizes. From a small fortress with defence towers to the huge showy castles in the Loire Valley. And everything in between. A château can be interesting for renting out gîtes or chambres d'hôte, but bear in mind that it requires a huge initial investment to bring them up to the highest standard and that heating costs are not negligible. Also because the French preservation of monuments (Architectes de France) is quite strict when it comes to replacing single for double glazing and insulating external walls if they are lined inside with authentic panelling.

Maison de village

Until here, we talked about detached houses of all shapes and sizes. When we speak of a 'maison de village', it can be either detached or a terraced house. In any case, it is a house(s) within the built-up area of a village or town. It usually does not have much outdoor space, i.e. a garden up to around 1000m². I myself live in a 'maison de village' with a 40m² patio garden behind it.

Moulin

Having your own mill is every man's wet dream. This applies especially to a mill in France, because there it is almost always a water mill. Sometimes the moulin has a big wheel next to it, sometimes the driving gear is inside or half under the building. But the house is always on a river or stream. You can usually control the water flow of the canal that drives the wheel with a lock somewhere upstream. Mills are charming, but you have some extra work because of all that water under and along the house. Also because, as the owner of some moulins, you are responsible for water management. You are therefore the lockkeeper. There are often several outbuildings for storage of the products once made there. Sometimes you can get permission to use the causeway to generate your own electricity. Be sure to have that checked out well in advance, so you won't be disappointed afterwards.

Chalet

A chalet is a wooden house with a steep roof (because of the snow), mostly found in mountainous regions. I say 'cottage', but a chalet can also take on manor-like proportions, with a dozen bedrooms, a sauna and dedicated ski cellars. Some hotels in winter sports areas are entirely chalet-style.

Périgourdine and other regional houses

I mentioned the Ferme Bressane earlier. There are many other types of houses named after the region where they are located. Such as the Périgourdine in Périgord, the Quercynoise in Quercy, the Bouguignonne and the Bordelaise. These are all stone houses with their own typical regional architecture. Outsiders are the Vosgesienne in the Vosges, with timber-framed walls and thatched roof, and the Basco-Landaise, with wooden facades, timber framing and red roof tiles. Anyway, if you search in these regions you will come across them.

So much for the different houses. In the following, I would like to go into more detail about the different regions and areas of France with their advantages and disadvantages, as well as the nature of the real estate on site. Of course, if you know the region well, you'll tell me that I'm far from complete or even dead wrong, as exceptions prove the rule. But in general, this overview might still help you somewhat to make the right choice.

Paris and Île-de-France:

- Advantages: As the world's capital of 'Oh-la-la', Paris offers a vibrant cultural scene, excellent infrastructure and plenty of employment opportunities. The region is well connected, with easy access to international airports and high-speed trains. Real estate in Paris has proved to be a very good investment in recent decades, with potential for sky-high rental income or hefty profits from future resale.

- Disadvantages: Initial property prices in Paris and Île-de-France (Paris including the suburbs around it) are much higher than those in other regions of France. The market is so strained that it is a challenge to find affordable options at all. Space is simply limited, especially within the Ring Road, the famous and for passing motorists, notorious Boulevard Périphérique. So when you enter the Parisian housing market, you must already have a sizable budget to succeed. Furthermore, Paris is of course a busy city, with both very rich and very poor neighbourhoods. Not a place you go to live for your peace and quiet. Incidentally, if you really absolutely definitively want to work in Paris, you can find some more affordable

housing at half an hour to an hour by train. Commuting by car I would not recommend.

-House types: In the capital and the surrounding Île-de-France region, you will find a diverse range of housing. Paris offers a mix of historic flats, in a style known as 'haussmannien', with characteristic high ceilings and minute details. The city also has flats and penthouses in modern buildings. In the surrounding suburbs, you will find a variety of townhouses and family homes, often with gardens or courtyards. Unfortunately, houses and flats in Paris are quite pricey (read: unaffordable). But then again, you'll actually live in Paris!

French Riviera (Côte d'Azur):

- Advantages: The French Riviera has beautiful Mediterranean beaches, luxury cities like Nice, Cannes and Saint-Tropez and a mild climate. The region offers a fashionable lifestyle with chic restaurants and shops and a vibrant nightlife. The Côte d'Azur attracts a cosmopolitan crowd and real estate there is a value-saving investment.

- Disadvantages: Property prices on the French Riviera can be quite high, especially in prime locations, near the sea and beaches. The region's popularity creates fierce competition on the property market. The success of AirBnB and the rising rates for rental flats and holiday homes has only incited higher prices for owner-occupied properties. Moreover, certain areas are chock-full of tourists during the summer months, in a game of musical chairs for a spot on the best terraces. You have to love those crowds. Incidentally, further from the coast and to the West you can still find cute holiday bungalows for around four to five hundred thousand euros, but you need to be lucky.

- House types : The chic Riviera is known for its luxury villas, bungalows and flats. Along the coast you will find beautiful houses with Mediterranean architecture, a swimming pool and breathtaking sea views. These are also the most expensive houses, of course. The region also offers elegant flats in Belle Époque buildings or modern residences with amenities such as swimming pools and private beaches. You can sometimes still find reasonably priced flats in such residences. In the hinterland, you might be able to happen upon some more affordable charming Provençal-style houses surrounded by lush greenery. With all these options, the further from the sea, the lower the price. But on the whole, there are no really cheap houses on the Côte d'Azur.

Provence

- Advantages: Provence offers picturesque landscapes, charming villages and a restaurant scene with exquisite and, it seems, very healthy cuisine. The region offers a relaxed pace of life, a rich cultural heritage and a strong sense of community. It is an ideal choice for those seeking a quiet, idyllic rural lifestyle. Provence also has the advantage of typical French appeal, with immense vineyards on the one hand and rhythmic rows of lavender plants as far as the eye can see on the other. And on top of that, many picturesque villages where alpinopette men play pétanque in the square, 'petit rouge' in reach and baguette under the arm. Well, I exaggerate a little.

- Cons: In popular areas of Provence, such as the Lubéron or Saint-Rémy-de-Provence, prices for owner-occupied houses can soar. And in the quieter areas, further from the major population concentrations, villages sometimes have limited

amenities, which means you have to travel to bigger cities for the bigger or specialist shops or complex healthcare.

- House types: In the picturesque region of Provence, you will discover a variety of house types. Traditional Provençal farmhouses (mas) exude rustic charm with their stone walls, terracotta roofs and spacious interiors. The region also has charming village houses, often built with local stone and with fine architectural details. There are also modern villas that combine contemporary design with the beauty of the Provençal countryside. Do keep in mind that you are here in the South, where it gets quite hot. So pay attention to the insulation value of the house. A modern bungalow with large windows facing south might not be as pleasant as an old farmhouse with smaller windows and 2.5 feet thick walls.

Normandy

- Advantages: Normandy is known for its fishermen-populated coastal towns, beautiful, sometimes raw landscape and important historical events in World War II. Like the beaches where the Allies landed! The region is a reasonably affordable choice for property purchases, with a wide range of charming cottages and farmhouses. There are good connections to Paris, making the region also accessible for weekend breaks or commutes. Normandy is easily accessible from the Netherlands via western motorways (you don't have to go via Paris!). Rouen, for example, is about 5.5 hours' drive from Utrecht, and only 5 hours from London! Many English tourists choose Normandy because of its historical background and, of course, because it is relatively close via the 'Chunnel'. In connection with Brexit, the housing market was shaken up considerably in 2022, but that seems to be calming down somewhat.

- Disadvantages: The climate in Normandy can be changeable, with cooler temperatures and more rainfall than in the southern regions of France. After all, you are dealing with a maritime climate, and thus less hot summers and wetter winters. Although the region has many tourist attractions, it does not offer the same high-quality amenities and entertainment options as larger cities or coastal areas. But if you're looking for peace and quiet, Normandy is therefore a great choice.

- House types: Normandy offers a range of property options, especially in rural and coastal areas. Traditional white-plastered half-timbered houses (maison à colombages) are typical of the region. Along the coast, you will find cottages by the sea and on the beach, perfect for those who want to get away from it all. Normandy also offers renovated farmhouses and country houses with spacious gardens. Especially now that part of the English market has dropped due to Brexit, you can find some nice bargains in this part of France.

North-East (Elzas, Lorraine)

- Advantages: The north-eastern region offers a unique blend of French and German influences. The area is known for its picturesque vineyards, charming villages and rich historical heritage. Property prices are often more affordable compared to more popular regions. And it is not that far from the Netherlands, which in the case of a holiday home again saves on net relaxation time. The Ardennes are nearby and you're in Germany and Switzerland in no time.

- Disadvantages: The climate in the north-east is cooler, with considerably colder winters and more precipitation. While the region has its own charm, it may not offer

the same level of amenities or international accessibility as some other regions in France. It is not what you would call 'mundane'. Connections to Paris and other major cities are not optimal.

- House types: The north-eastern region of France, with the departments of Alsace and Lorraine, offers a unique mix of French and German influences. In Alsace, you will find picturesque half-timbered houses, large and tall farmhouses with balconies full of flowers. The cities of Strasbourg and Colmar offer a mix of historic flats and mansions, often decorated with colourful facades. In Lorraine, you will find a variety of houses, including Art Nouveau- and Art Deco-style mansions in Nancy.

Vendée

- Advantages: Located on the Atlantic coast, the Vendée offers beautiful sandy beaches, charming coastal towns and a relaxed way of life. It is known for its sunny climate, making it an attractive destination for beach lovers. The region also has a rich cultural heritage and is home to historical sites such as the Puy du Fou theme park. The Vendée is also one of the most popular regions to live in among the French themselves, according to research by the Figaro.

- Disadvantages: Although the Vendée offers a picturesque coastal lifestyle, it can have a larger influx of tourists during the summer months. Some areas slightly further from the coast can be quieter, but then to reach larger cities or transport hubs you may have to make a longer journey. So pay attention to the accessibility of cities when buying a house.

- House styles: The Vendée region, known for its Atlantic coastline, offers a mix of property styles. Properties on the coast include modern villas and flats, often designed to take advantage of stunning ocean views. Inland, you will find charming stone houses in the countryside, along with renovated farmhouses that showcase traditional Vendée architecture. The region also offers a selection of village houses, perfect for those looking for a sense of community. Incidentally, every year the Vendée is in the top ten 'départements' where the French themselves are the happiest.

Dordogne

- Advantages: The Dordogne is a popular choice for those seeking the quintessential French countryside. It offers picturesque landscapes, charming villages and medieval castles. The area is known for its local cuisine, including foie gras and truffles, and outdoor activities such as canoeing and hiking. With some luck, you can still find a beautiful old property here, for example in the Périgord.

- Cons: Although the Dordogne offers a quiet and authentic lifestyle, it may not offer the same level of employment or infrastructure as larger cities. Some areas are so remote that you have to travel considerable distances for certain important amenities or services. The Dordogne is quite popular, even with the British, so house prices can be quite high, especially in the Northern and Western parts.

- House types: The Dordogne region offers a variety of traditional and distinctive house types, like the 'Périgourdines' with steeply pitched, sloping roofs and local limestone walls. These are very popular with newcomers, because with their large stone chimneys, dormer windows, and sometimes towers or turrets they are so charmingly French. The interiors often feature exposed wooden beams and stone fireplaces, making for an even more bucolic and romantic experience. In the Northern part of Dordogne and the Périgord there are quite a lot of British

immigrants. Then of course you have your huge Farmhouses that used to belong to rich land owners, and the smaller stone cottages, with thick stone walls, rustic interiors. They often have a cozy, intimate feel with a focus on outdoor living spaces like gardens or courtyards. Closer to the towns and cities you might find relatively modern villa's, with a contemporary design. They are typically built to blend in with the surrounding landscape. And of course the Dordogne boasts quite a few 18th and 19th century 'maison de maître' as well as a good share of châteaux in all variations.

Aquitaine

- Advantages: The Aquitaine region, now part of the larger Nouvelle-Aquitaine region, is known for its varied landscapes, from beautiful sandy beaches along the Atlantic coast to Bordeaux vineyards and the rolling hills of the Dordogne. The area offers a mix of cultural, outdoor and culinary experiences, making it a sought-after location for both holiday homes and permanent residence.

- Cons: The popularity of the region, especially areas like Bordeaux and the Dordogne, means that property prices can be quite a bit higher compared to some other regions. Especially if viticulture is possible, land prices shoot up. In some areas, tourism can increase to disturbing levels during the summer months.

- House types: The Aquitaine region (now part of Nouvelle-Aquitaine), which includes the famous wine region around Bordeaux, offers several real estate options. The city of Bordeaux itself has elegant flats in historic buildings and modern residences. In the surrounding countryside are vineyards and castles, ideal for wine lovers and those seeking a quiet lifestyle. The region also offers traditional stone farmhouses and mansions with charming architectural features. In the wine villages, you will still find the so-called 'maisons vigneronnes' with the living quarters on the first floor. On the ground floor are then the 'caves' where the wine was stored. Given climate change, it might be interesting to create cool living quarters down there. However, because of the high acreage prices in the wine region, houses are relatively expensive there.

Loire Valley

- Advantages: A UNESCO World Heritage Site, the Loire Valley is known for its magnificent castles, rich, fertile and wooded countryside and world-famous vineyards. A peaceful and tranquil setting, with charming towns and villages along the River Loire. The region is ideal for those looking for a quieter pace of life, surrounded by natural beauty.

- Cons: Basically, the same applies here as to the other more rural areas of France. Just that serene and picturesque also means that you are further away from amenities that you do find in the city. Vast forests are less pleasant if they are between your home and the nearest hospital. So pay attention to the accessibility of services and amenities when looking for a house in the Loire Valley.

- House types: The Loire Valley is known for its fairytale castles and picturesque landscape. The region offers a variety of properties, including grand castles that exude opulence and history. There are also quaint stone cottages and manor houses in the peaceful countryside. In addition, historic mansions can be found in the picturesque towns of the Loire Valley, which offer a mix of historic heritage and modern living.

Burgundy

- Advantages: Burgundy or Bourgogne, famous for its wine production, offers a serene and idyllic lifestyle. The region has picturesque landscapes, vineyards and historic towns like Beaune and Dijon. The town of Tournus (my hometown!) is also worth a diversion. Burgundy is known for its gastronomy, making it popular with wine lovers, foodies, epicureans and other epicureans. A part of Southern Burgundy popular with the Dutch is the 'Morvan'. Very green and hilly and with a large Dutchman density.
- Disadvantages: The housing market in Burgundy can be competitive, especially in sought-after areas. Some villages have limited amenities and access to larger cities or transport hubs may require a longer travel time. Proximity to a TGV station can overcome this. A disadvantage of the Morvan is that it is so green for a reason. It rains there relatively often. Less chance of homesickness for the Dutch: although the landscape is rolling, the weather is just like home.
- House Types: Burgundy offers an array of charming homes. The region is richly served with traditional stone farmhouses and manor houses, often surrounded by vineyards or rolling hills. These houses showcase the rustic beauty of Burgundy with their wooden beams, fireplaces and characterful interiors. You will also find elegant mansions in historic cities like Beaune and Dijon. There is a stark price difference between houses in the wine region and those in the much flatter farmland of, say, La Bresse, east of the river Saône. Especially in the regions outside the wine region, like in the Bresse and in the Morvan, you will find even cheaper cottages. The same goes for town houses in some smaller towns with only a few thousand inhabitants but all the amenities. I know of cases of slightly dilapidated but spacious urban houses from the 17th century being sold for less than 50,000 euros. With still a lot of work to make them inhabitable, of course!

Or else... somewhere else!

Of course, there are many more regions in France worth exploring, each with its own unique charm and characteristics. I haven't mentioned the Wild West of Brittany, for instance, with its rugged landscapes and cliff coasts. Nor the (occasionally quite chic and therefore expensive) French Alps and the mountains of the Massif Central, where you can also ski in winter! What counts is your personal preference, lifestyle and budget when choosing the right region to buy a house. Take the time to explore different regions, visit them in person if possible and consult local experts to better understand the specific pros and cons of each area.

Tip: renting temporarily

Once you have found a region that seems attractive (let's say a radius of at most 50km around a particular city) perhaps go there to rent for a while first. A 'normal' long term rental is usually difficult to find, because there is strong rental protection in France and home owners don't want to go out on a limb with a foreign tenant. They ask very strong proof of income and several months payment in advance. However, outside of the main season, you can find AirBnB cottages with monthly rental for relatively low prices. Offering you the opportunity to get acquainted with the locals and discuss with other expats about what it's like to live there permanently. What's more, the locals may even be able to help you find your new home in the area!

And as for the house types...

You probably know what style you prefer. Each region has its own architectural style and charm. If you don't know exactly what you can find where, ask the local real estate agents or check out [leboncoin.fr](https://www.leboncoin.fr) (section 'Immobilier'), where you will find a wide range of properties for sale, listed by region. Incidentally, there are also non-real estate agents assisting with house searches. In Burgundy, for example, there is [My Project Burgundy](#) by Marit Grotenhuis, who will search for you and can also do viewings to avoid you having to make many useless trips for house visits.

Countryside, village, town or city?

Foreigners who want to move to France often dream of a remote house on a hill with endless, wide views over hilly meadows dotted with cows and hay bales and preferably a lake, plus some mountains in the background. La Campagne!

This was also true for us when we started looking for a house in France in 2001. We looked at the (then just paper) map and tried to spot an area with as much green space and as few red dots of urban development as possible. We found exactly that, and bought a partly to be renovated 'Ferme Bressane' with 200 m² of living space on 2.5 acres of land smack dab in the middle of nowhere, at least 15 kilometres away from Louhans, the nearest sizeable town.

Very idyllic and all that. What we didn't realise, is that our children would have to take a bus to school every day. And that for every dastardly little errand you needed motorized transportation. OK, there was a bakery in our village and even a café. But for toilet paper, we had to get our asses into the car and drive 20 minutes to the nearest town! Especially when the children got bigger and had to go to a school even further away, these distances became more and more objectionable. And then there were all the social activities. Twenty minutes' drive to singing lessons, aikido classes and the dance school. Too far away to drive back home in between. I have spent a lot of time in my car, writing and reading on my laptop, waiting for the return trip. At a certain point I was pondering the acquisition of a chauffeurs' cap. Taxi!

The moral of this story: don't idealise the countryside. Sure, lots of space and unobstructed views are amazing, and the dark nights far from the city provide unforgettable experiences. But if you also want to live a bit practically, keep an eye on the distances to the basic necessities. Every human life goes through different stages and a remote cottage is not ideal for every stage.

Think carefully about where you want to live and what consequences this will have. The location you choose - in the countryside, near built-up areas, in a village proper or in a city - will significantly affect your daily life. Keep the following criteria in mind:

Living in the countryside:

Living in the countryside offers a peaceful and idyllic lifestyle away from the hustle and bustle of the city. You have a closer connection with nature and can enjoy the beauty of the landscape and long nights outside, gazing up at the endless Milky Way. Still, when choosing a home, do keep in mind the distance to essential amenities like smaller shops, supermarkets, health centres, schools. Living in rural areas may require longer travel distances to access these amenities. A 15-minute drive for a baguette and two croissants is only fun the first couple of times. Before

you buy a house in the countryside, try to find out what the available transport options are. Are there good road links or public transportation networks nearby? Does a bus run at all? Consider whether you have access to reliable transport for commuting or shopping.

Living near a city:

Choosing a house near a city or town combines the tranquillity of rural living with the convenience of essential amenities nearby. So again, assess proximity to shops, supermarkets, medical facilities, schools and recreational facilities. Another advantage of living near a city is that you can become a member of the local community, attend events and activities, create social bonds. Living near a city generally offers better accessibility to transport networks. If you live near a city, at least you will not have to travel long distances for small essentials. Regardless, check out available transport options, including public transport, road links and train connections.

Living in a city:

If you choose a house or flat in the centre of a city or sizeable town, you benefit from a lively atmosphere and a wide range of amenities. With easy access to shops, restaurants, entertainment venues and cultural institutions. Daily shopping can be done a short distance from your home, usually on foot. Cities often have well-developed infrastructure, including reliable public transport systems, schools, healthcare and other essential services. In short, living in a city offers numerous opportunities for social interactions and a sense of community. You can participate in local events, join a club or neighbourhood group, making contacts and building a vibrant social life. On the other hand, of course, city air is less clean, nights less dark and life more hectic. Many foreigners come to France precisely to escape the city. But living in the countryside also takes quite a bit of getting used to.

When deciding on the location of your home, think carefully about your lifestyle preferences, daily needs and future plans. Try to find the right balance between the tranquillity of the countryside, the convenience of living near a city and the close proximity of urban amenities in a city centre.

Finances

Defining your budget

Before you even think of starting your search for a house in France, you should of course consider your budget. Not only the amount you are willing to pay for the house itself, but also all kinds of additional costs. Because a house that *just* fits your budget but still needs a lot of work is a recipe for disaster.

Realistic expectations

Only when you have clarity on your budget can you properly assess which property you can afford. If your budget fits a cosy cottage, there is no point falling in love with a big castle. Determine your financial limits and focus your search on houses that fit. I know, this is all very obvious. Still, complete TV-show concepts are based on the misery of people who fail miserably on a B&B project because they overestimated their financial capabilities (not to mention their craftsmanship and commercial acumen).

Assess affordability

Assessing the affordability of interesting houses is not just about the purchase price of the property. You should also consider additional costs such as renovation, taxes, notary fees, maintenance and insurance. By taking these costs into account, you will be better prepared.

Financing

Determining your budget early and clearly also helps when exploring financing options. Bear in mind: lenders are weary of like customers who don't seem to know exactly the monthly costs they can afford. Uncertainty = risk = rejection. If you know precisely the amount you can bring to the table as a down payment and as a monthly fee, you can approach banks or mortgage brokers with a clear understanding of your own spending power. This increases your chances of securing the necessary financing.

Negotiating power

Knowing the limits of your budget of course comes in hand as well during the negotiation process. When you make an offer, you can confidently present a price that fits your budget, coming across as a serious and well-prepared buyer. This can give you an edge when negotiating with sellers or estate agents. Conversely, when negotiating, you can also more easily say, "Whoa, stop, hold it... this is all I have right now." Then, should the seller not want to drop further, you can end negotiations with your head held high and start looking for another house. See also the chapter on buying and negotiating.

Make an overview of your estate

In short, it is a good idea to clearly define your financial situation at an early stage of your search, taking into account factors such as savings, income, existing debts and any extra funds available for buying a property. Be realistic and consider possible changes in your circumstances, such as future expenses or foreseeable fluctuations in your income. Incidentally, it may be wise to consult with financial advisers or mortgage professionals who can help you navigate the complexities of

budgeting and financing. They can give you valuable insights tailored to your specific situation so that you can make informed decisions about your budget and financing options.

The costs surrounding the acquisition of property in France

If you buy a house in France, you will have to deal with many more costs than just the purchase price. Here is an overview of the main costs you need to consider:

Purchase price

This is the actual price of the property you want to buy. Property prices can vary considerably depending on location, size, condition and supply and demand in the market.

Real Estate Agency fees: Well, actually, usually and officially, the seller pays the real estate agent. But agencies will tell the seller that their services are free, since their fee comes out of an augmentation of the asking price. So this commission (on average around 6% but it can be 4-8% depending on the value of the property) is simply added to the price. For you as a buyer this means that although the agency is defending the rights for the 'ennemy', *you* have to fork over his or her fee. If you manage to buy without a real estate agent, you can negotiate a lower price than the one published in the agencies' ads. There is at least 6% extra wiggle room. Read more about this in the chapter about the agencies in France.

Notary fees: In France, buying a house requires you to use a notary public (notaire). You can use the seller's notary, if she has one, but you can also pick your own. There are no extra costs involved, as the taxes remain the same and the two notaries will have to share their fees. Notary fees, or *frais de notaire*, are the legal and administrative costs associated with the transfer of ownership. These costs are usually around 7 to 8% of the purchase price. However, for older properties or in certain areas, the cost may be lower. In any case, the more expensive the house, the lower (percentage-wise) the cost. Incidentally, the *frais de notaire* include the transfer tax ("Impôt de mutation"). You pay this tax to the government when transferring ownership of property. The rate depends on the type of property and the location, and amounts to 3% to 5% of the purchase price. You can calculate the total notary costs using the special tool on the official notaries' website. There you will also see how much of the total costs the notary can keep for himself. See our page with usefull links in the final chapters of this guide.

Mortgage costs: If you plan to finance the purchase of your home with a mortgage, there may be additional costs associated with the loan, such as application fees, valuation fees and mortgage registration fees. These costs depend on the lender and the loan terms. Once the sale is final, of course, you will have your monthly charges of interest and repayment.

Building insurance: It is compulsory to take out building insurance immediately upon purchase. This protects your home against unforeseen events such as fire, burglary or natural disasters. The cost of building insurance varies, depending on the location of the property, its size and the coverage you choose, among other

things. Most foreign buyers who do not already have their own insurer in France will let the seller's building insurance 'continue'. They simply take out a new contract with the seller's existing insurer. With the advantage that that company already has all the relevant details about the house.

Moving and renovation costs: Don't forget to factor in any additional costs associated with moving, such as hiring movers or transporting your belongings. For a move from the UK, you will easily spend a few thousand euros. A move across the Atlantic is even more expensive, obviously.

Make an overview

We advise you to make a clear overview of all these costs so that you can add them up and figure them in. That way, you will be better prepared for the financial aspects of buying a house in France.

By the way, this information on the financial facets is very general, and intended as a checklist. Actual costs may vary, depending on all kinds of circumstances and the region in which you are buying the house. Above all, consult the relevant professionals, such as notaries and tax advisers, who can give you the right information, tailored to your situation.

Renovation, taxes and other charges

In addition to the initial costs when buying, you might also want to look at the additional costs associated with *owning* a house in France. Be prepared for extra investments in these types of costs:

Renovation and maintenance costs

When budgeting for renovations or maintenance, it is important to consider the condition of the property and any desired upgrades or repairs. Here are a few tips:

- Get professional inspections: Before buying a house, consider hiring a professional inspector to assess its condition. They can identify possible problems or necessary repairs so you can estimate the associated costs. The results of such a survey are useful in negotiations. After all, you can very objectively show how much more you will have to pay after the sale. And your budget is not infinitely elastic, of course.

- Ask for several offers: When planning renovations or repairs, get quotes from several contractors or service providers. This will help you compare prices and choose the best options for your budget. If necessary, consider using a local maître d'œuvre (a project manager) who can streamline the quotation process for you. And who also knows the market prices and can therefore avoid you paying the 'foreigner's rate'.

- Consider an emergency fund: It is a good idea to set aside some money for extra unexpected expenses that may arise during the renovation process. This can help avoid financial strain and ensure you have the means to deal with unforeseen costs. Again, something to consider when budgeting.

- Insulate energy-hungry homes: A house with a poor energy balance (energy label F and G) is hard to sell. As a result, such houses are put up for sale for surprisingly low prices. This leads to attractive offers, especially for very large properties such as maisons de maître (stately mansions or castles with lots of rooms). Bear in mind, however, that you then have to set aside a huge budget for insulating walls and windows and modernising all the facilities around heating, cooling and lighting. If you don't do this, you yourself will not be able to resell the property at a later date. You'll be stuck with a beautiful but very hungry white elephant.

- Extra tip: demand all invoices and the 'garantie décennale' on paper: This is actually a tip for after the sale, but well... If you decide to renovate a secondary home, bear in mind that your investments could lead to extra taxes when you sell at a later date. After all, your house will be worth more, and profits on a second home are taxed in France. It is advisable to hire officially registered construction companies, so you can prove that part of the profit comes from your own investment, and not from appreciation on the market. Construction companies offer a ten-year guarantee on their work, but you can only enforce it and pass it on to the next owner if you have the paperwork to prove it.

Property tax

After the purchase, you will start paying an annual property tax (taxe foncière). The amount is determined by the local authorities and is based on the value, size and location of the house. It is a good idea to enquire about the amount of this tax before buying, as it can be quite steep in some municipalities, reaching well over 2,000 euros per year. That means almost 200 euros extra monthly costs. Ask the estate agent or the seller what the monthly costs are. Incidentally, the property taxes can still increase after the purchase if the seller has built extra rooms or a swimming pool in recent years and 'forgot' to report this to the tax office. When selling, the augmented quality comes to light and the rate of the property tax can then be adjusted upwards.

Homeowners' association fees

If you buy a house or flat that falls under an owners' association or comes with a service contract (for instance a bungalow on a closed park), take into account the associated costs. Here are a few tips:

- Review the documents: Read the association documents carefully, including all the rules and financial statements. If you understand what the costs are and what they cover, this will help you estimate your ongoing expenses.

- Check financial health: Ensure that the association is financially sound and has sufficient reserves to cover maintenance and repairs. A well-stocked reserve fund can prevent or mitigate unexpected extra charges in the future.

- Anticipate possible cost increases: Keep in mind that over time, the costs of an owners association can increase due to rising costs or planned work, such as a roof renovation. Take possible cost increases into account when determining your budget.

Heeding all these tips will help you better figure in the extra costs involved in buying a house in France. Of course, you are free to use all kinds of professionals, such as contractors, tax advisers and property experts. They can give you personal advice based on your specific circumstances. For addresses, see also the section 'Sources and Links'.

What exactly are you looking for?

When we started looking for a house in France in 1999, we drove our estate agent to despair with our vague search criteria. We knew our budget, and it was high enough to keep him motivated, but apart from that our needs were not very clear. Oh yes, we mainly wanted a house in a quiet place, far away from built-up areas. But beyond that? We had no preference for a maison de maître or a renovated farmhouse, and it could also be a bungalow. We hadn't really thought about other criteria.

As a result of this vague approach (there was no real offer on the Internet back then, so it was hard to compare or even to get an inclining of the available homes on the market), we were dragged from hamlet to hovel by the estate agent and saw the most extravagant houses. A huge mansion with a romantic park and an awful lot of work. A small farmhouse with all the furniture still in it, family photos on the buffet and the deceased owner's shoes next to the bed. Plus an attic full of fleas, which were woken up by our footsteps and immediately went on the attack. Oh, and we had also stupidly only engaged one estate agent, so could only draw on his limited portfolio, which meant we missed at least 80% of the offerings in the chosen region.

Anyway, our search was anything but efficient. And in the end, we bought an oversized farmhouse that was actually too close to the road, above our budget and in a totally different style from the cute little properties we visited before.

Make a list with clear criteria

The clearer you know what you are looking for, the easier the search will be. After all, you can then compare every property you visit with your search criteria. Does it check all the boxes? You can also use your list of demands and wishes to search the internet and thus avoid doing all kinds of useless visits. Especially if you go on a 'house hunting holiday', your time is too precious. Check out our 'Questionnaire' for the buyer in the back of this guide, that might give you some ideas.

What criteria?

First of all, you need to think about the maximum you are willing or able to pay. We already discussed this in the chapter above. Beyond that, let your housing needs guide you. Say there are two of you with no children and you are looking for a second home. Is one bedroom enough for you, or should there also be a guest room? And then also two bathrooms? Two toilets? How big should the garden be? Maybe room for a vegetable garden? How much time do you want to spend mowing the lawn? Are you prepared to do some serious home improvement or does the house have to meet a certain level of comfort right off the bat? Do you want an energy-neutral house with solar panels and/or a geothermal system? Do you want high ceilings? Natural stone walls? Does it have to be an old house or are you also open to a new construction?

Consider the location too

Many people absolutely want a nice panoramic view or a house somewhere in a forest, away from the main roads. So you can select on those criteria. Also consider

the distance to the nearest shops, such as a bakery, a butcher and a greengrocer. Supermarkets, a GP surgery, or if there are children: schools and clubs. How far are you willing to drive for a pack of toilet paper or a tube of toothpaste? Don't count too much on that one convenience store with bread-depot the nice elderly couple is running in the village centre. If those lovely people decide to retire and have no successors, you'll have to get in the car for your basic needs after all.

Setting your priorities

Also keep in mind that some criteria are mutually exclusive. The street lights in that handy town(s) no more than 5 minutes away can make the starry sky a lot less dark. Therefore, try to create some hierarchy in your selection criteria. With things that are really 100% mandatory at the top of the list, and the also-rather-fun-to-have-but-not-100%-necessary things somewhere at the bottom.

Use the checklist!

A useful tool for getting your priorities in order is the checklist at the very end of this guide. By the way, you can also get this checklist as a Word document, so you can edit or add items to it yourself. Just send me an e-mail (info@immogo.com) with the subject: "Checklist buying a house" and I'll send it to you.

The property market and search strategies

Now that you have your budget, needs, requirements and preferences in place, it is time for the exciting phase of searching and identifying potential homes in your preferred region in France. A process of targeted research through various sources and of making an ever narrower selection. All for that perfect property where you can really feel at home. Allons-y!

In-depth rational research

To be well prepared and to avoid entering the housing market like a headless chicken, you can take several steps, all falling under the heading 'research'. Researching the wide offer in your desired region will give you insight into trends, property values and market conditions. With this knowledge, you can set realistic expectations and make informed decisions about prices and negotiations.

Identify suitable neighbourhoods and municipalities

By researching different neighbourhoods or village centres, you will gain insight into their characteristics, amenities and proximity to essential facilities such as schools, shops, health centres and transport. This allows you to narrow down your search to areas that match your lifestyle preferences and requirements.

Browse property adverts

Through house websites, estate agent sites and local adverts, you will get a general idea of what is available for sale. You will gather valuable information on property types, features, sizes, prices and availability, giving you a good understanding of what's on the market and in which direction to look (and also where not to look).

Compare prices and estimate values

By researching similar properties in the area, you can compare prices, assess market value and identify potential opportunities or overpriced offers. It helps you make informed decisions about the fairness of the asking price and the potential for future appreciation.

Online platforms, estate agents and notaries

Online platforms, or 'property sites', offer a convenient and comprehensive way to search for houses in France. Here are a few popular platforms worth exploring:

French property sites

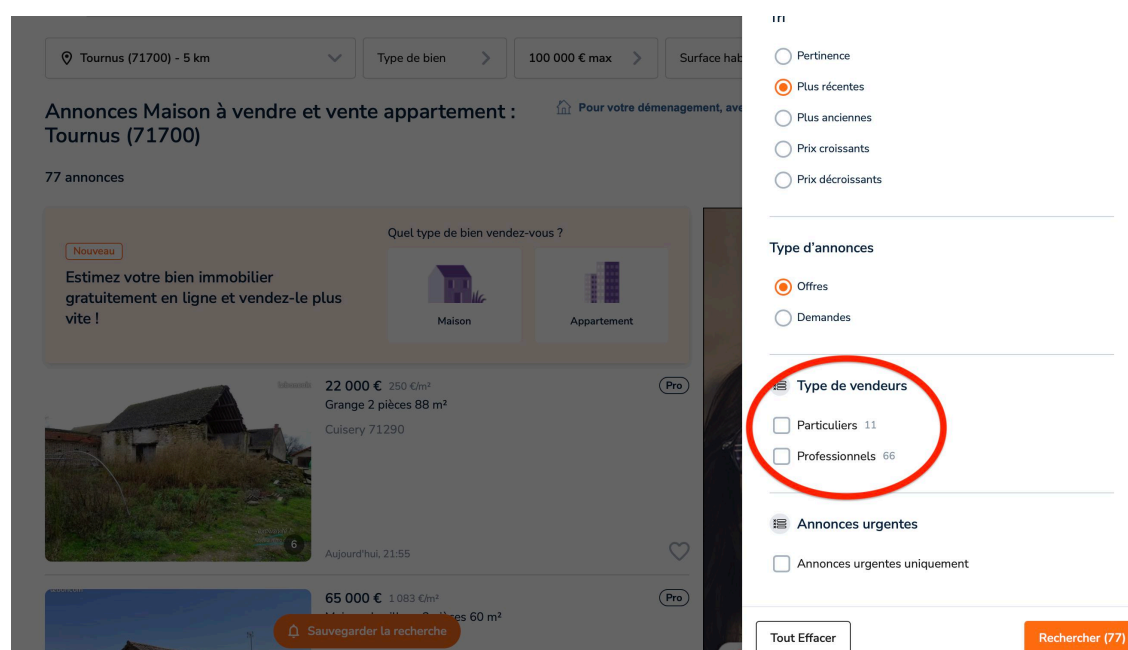
Platforms such as Seloger and Logic-Immo show a wide range of property listings across France. You can filter properties there based on location, property type, price range and other criteria. These platforms often offer detailed property descriptions, photos and contact details of the sellers. Bear in mind that the lion's share of houses on these types of platforms are offered by estate agents. This means that the owner's asking price is increased by - on average - 6% brokerage commission.

International platforms

Foreign-based real estate portals like Green-Acres, French-Property.com, Rightmove and Zoopla have a wide range of properties for sale in France. These portals often offer search filters, virtual tours and interactive maps to help you narrow down your search. But again..., you will also find mostly houses from estate agents here.

LeBonCoin.fr

Leboncoin.fr deserves special mention. The name means something like 'the right spot' and with Leboncoin you start by picking a region. It offers a wide range of properties from both private individuals and estate agents. With the possibility of using filters to view only private ads and thus 'bypass' estate agents, as you can see below.



Immogo.com

This is my own site, so of course it is wonderful and near perfect. Immogo is an international site where you'll find many houses from foreigners who want to move within France or who are returning to their home country. The offer is not as large as with the competitors, but well presented, often with much better text and more photos than with estate agents. And because these are often houses owned by British, Dutch and Belgian sellers, they are renovated and furnished to a more Northern taste. Moreover, dealing with English-speaking sellers makes the whole process much easier. And finally, because Immogo is strictly 'For Sale By Owner', there are no agency fees!

Estate agents:

A more traditional way to go house hunting is with the assistance of an estate agent. There are several big and important chains, such as:

- Century 21: With offices throughout France, Century 21 is a leading estate agency with a wide selection of properties and expertise in the local market.

- Laforêt: Laforêt is another established estate agency with a strong presence across France. They offer a range of services and have a variety of properties on their website.
- Orpi: Orpi is a network of independent estate agents across France. They offer a diverse selection of properties and comprehensive assistance throughout the buying process.

By the way, I once read a survey by French consumer association Que Choisir, which showed that the small regional estate agencies (mom & pop stores) score a lot better in expertise and service than the big chains. This is mainly due to the fact that the family firms are much better established in their own region, and the owner is actually a registered real estate agent. The big chains employ a lot of amateur estate agents who do not have their own 'carte professionnelle' and who find selling quickly more important than providing service or insight in the pros and cons of a house.

Estate agents can guide you through the property search, arrange viewings and provide information about the local market and specific regions. The disadvantage of French estate agents is that they have no insight into the overall market. They will initially try to sell only the houses in their own portfolio. If you want more choice, you need to work with several estate agents at the same time. And, of course, keep an eye out for the alternative (and cheaper) ways to a new home in France.

Notaries

Not many people realize that notaries also have the right to play 'broker'. At 3-4%, they charge a bit less commission (or 'negotiation fees' as they call it) but their ads are usually nothing to write home about either: brief and poorly illustrated. The notaries have their own national real estate site: www.immonot.com, but this only lists the houses that the notary has been mandated to sell by their clients. A small percentage of the total market, which usually also overlaps with the estate agents' offerings.

Smart searching with filters

The sites of estate agents as well as the more general property sites all have search filters. In these, you enter where the house should be located, how many bedrooms you need, how much land should be included and whether or not there should be a swimming pool. And when you want to keep horses for instance, it would be nice if there are enough outbuildings or stables, plus a few acres of enclosed pasture land. The most important tip for searching with filters is: start wide and then zoom in. First choose the region and price and see how much offer remains. If there are too many, progressively add filters. Be especially careful with filters that define certain categories. For example, if you search on 'villa' or 'farmhouse', you won't see any other ordinary houses. While some farmhouses can be just as beautiful as a villa. The image below shows some of the more general filters of LeBonCoin.fr.

Use keywords

I mentioned horses... most sites also have a keywords option. On the English version of the international sites you can just enter words like 'horses' or 'paddock' to see all houses where these words appear in the description. Also consider using the French version of the site, with keywords in French. For example, with 'equestre' you can unearth estates with equestrian services. And why not get creative with keywords and be surprised by entering, for example, 'geothermal', 'water reservoir', 'fish pond' or 'vegetable garden'. You never know what might pop up.

TIP: use [deepl.com](https://www.deepl.com) for translating your keywords in French

Enquiries before viewings

Using these resources, you can proactively contact the owners or estate agents for more information before scheduling viewings. Do not hesitate to ask silly or awkward questions and seek clarification to ensure that the properties you have found online really meet your requirements and preferences. It is in everybody's interest to make sure you don't undertake the journey to a particular house for nothing.

Build a file per property

Combining online platforms, estate agents, [leboncoin.fr](https://www.leboncoin.fr), [Immonot.com](https://www.immonot.com) and [Immogo.com](https://www.immogo.com) in your property search will give you a wide and diverse range to explore. Remember to document everything thoroughly, bookmark interesting offers (or note the links in an offline file) and take notes as you gather information. Build a file for each property to help you effectively compare and evaluate the diverse offerings on the housing market. The questionnaire/check list in the last pages of this booklet can be a useful tool.

Have fun searching!

See also the 'Resources and useful sites' page, at the back of this guide.

Tous les filtres ✕

Catégorie

Ventes immobilières >

Type de bien

☐ Maison 178

☐ Appartement 0

☐ Terrain 37

☐ Parking 0

☐ Autre 3

Prix

Minimum €

Maximum €

Surface habitable

Minimum m²

Maximum m²

Type de vente

☐ Ancien 203

☐ Neuf 13

☐ Viager 2

Surface du terrain

Minimum m²

Maximum m²

Pièces

1 2 3 4 5 6 7 8+

Visiting and comparing

During viewings, it is important to keep realising that not everyone is as nice and honest as you are. People simply lie to get their way. And even the most professional and service-oriented estate agents are also just people who like to sell the house for their clients and make money.

My personal experiences in this area are disconcerting. The first house we bought (this was in the early days of the internet and guide like this were not available online) involved a Dutch estate agent who was really only concerned with selling. We didn't have a clue. We thought he was there to advise us concerning all facets of the purchase process. But in the end, he only wanted one thing: to sell, and preferably as dear as possible.

The roof he declared healthy turned out to be rotten, which we found out when we wanted to insulate it. We had to replace about 70% of the rafters. The septic tank was clogged and in need of replacement from the very first week. And behind the hill close to our house was a cross-country field where the local youth went crazy on their motorbikes every Sunday. Moreover, when we asked the nice estate agent whether the price could be reduced, he told us with a straight face that bargaining was not common in this region. We trusted his words, but the seller could not believe his eyes when we came in with a bottle of champagne. And when he learned that we were willing to pay the asking price without any negotiation, he practically fell off his chair. We paid about 15,000 euros too much. But this we only realised later. The feeling of being cheated was one of the main reasons I started Immogo.

The moral of this story: be critical and believe only what you can check for yourself. Do research, climb into the attic, poke the beams with a screwdriver or pocket knife, talk to neighbours about possible noise nuisance and research if there are any current and future (construction) activities in the neighbourhood. Definitely don't take at face value what the estate agent tells you and... negotiate like your life depends on it!

Organising visits

Anyhow... it stands to reason that if you are serious about looking for your dream house in France, it is important to be well prepared. Here are the main logical steps for viewing interesting properties.

Contact the estate agent or owner

You can do this by phone or email. Be clear and concise in your communication to ensure a quick response. Preferably ask very specific questions. Through the information forms on my site Immogo I regularly see requests like 'Please send us more information'. Such a broad request is difficult to fulfill by the seller. You have seen the ad and are basically interested. What else exactly do you want to know before you decide that a viewing is worthwhile? Don't forget to give your own contact details and any preferred dates for the visit.

Plan ahead

Arrange viewings well in advance, especially if you are coming from a different location. This enables coordination and planning with the estate agent or owner and

ensures (more or less, this is France) that the property is available for viewing when you arrive.

Prepare a viewing itinerary

If you plan to view several properties during your visit to the region, prepare an itinerary to optimise your time and travel logistics. Consider the locations, distances and duration of each viewing so that you have enough time to thoroughly view each property. Above all, don't plan too tightly. You might just want to walk around somewhere for half an hour to experience the surroundings of a property. Depending on distances, I would aim for a maximum of one house per half-day period. Or at most two if they are close to each other. It's best to go to the viewings in your own car, so you don't have to adapt to the estate agent's whims and pace.

Ask the right questions

Before the viewing, make a list of questions to ask the estate agent and the owner. Inquire about specific details of the house, such as its condition, recent renovations, energy costs, property taxes and ongoing maintenance or repairs. These questions will help you gather essential information and make informed decisions. A fairly complete checklist of questions can be found on the last pages of this guide.

Take notes and photos

Keep a notebook and pen handy to jot down important details during the viewing. Take photos of each room and key features to help your memory and facilitate comparisons when assessing other homes later. By the way, it's a good idea to ask nicely for permission before taking photos, especially in occupied properties.

State of the property and local research

Carefully inspect the condition of the property during the viewing. Look for signs of wear and tear, possible maintenance problems or necessary repairs. Assess the functionality of appliances, plumbing, heating systems and electrical installations. At a later stage, if you are considering buying, you may want to seek professional advice or hire a property inspector for a thorough assessment. For addresses, see also the 'Sources and links' page.

Evaluate the surroundings

Pay ample attention to the surroundings during the viewing. If all goes well, this is where you will have to spend a big part of your life. Not to mention a hefty sum of money. Pay attention to nearby amenities, transport options, noise levels and all possible factors that could affect your experience. Evaluate whether the location matches your lifestyle preferences and requirements. As mentioned, schedule some time for a quiet walk in the immediate area and in the nearest village centre. If you are with an estate agent, you can possibly give her time off until the next viewing, so that you can really 'sample' the area without any distractions.

Visualise yourself in the space

Imagine how the property would suit your lifestyle and personal preferences. Think about the layout, the size of the rooms, the natural light and the overall atmosphere. Visualise how you would arrange your furniture, decorate the space and make it your own. If it doesn't quite fit, that doesn't have to be a disaster. Perhaps with relatively simple modifications (adding a veranda, tearing down a separation wall or creating extra rooms in the attic) you can make the house perfect for your needs.

Ask about the fixed costs

No matter how charming and picturesque (or stately and magnificent) a house may be, it is unsuitable if heating costs, property taxes and insurance exceed your budget. Ask about these costs so you can estimate what monthly expenses you will have to face. This can be a real deal breaker, which is best discovered early on.

Trust your instincts

This may sound a bit ethereal, but a house really should suit you, in terms of layout, but also in terms of atmosphere. Listen to your gut feeling. Does this feel like a place where you can feel at home and that you will enjoy for years? When in doubt, walk away. Or maybe put the house on the back burner for a while and let it simmer. Maybe you can come back later to soak up the atmosphere once more.

Ask for additional information

If you have any questions or want additional information after the viewing, don't hesitate to contact the estate agent or owner. Ask for relevant documents or clarification on specific aspects. Dare to ask, if only to put to bed any unfounded concerns you may have.

Go back!

If you have a house listed as 'potentially interesting' but there are still ifs and buts, feel free to ask for another visit. You could possibly bring family or friends with specific expertise. Or someone who speaks French very well and can help with conversation with the owner. Or even make an appointment for a visit with a building inspector. Such a repeat visit could provide just the information that tips the scales from 'maybe' to a resounding 'yes'. Or 'no', of course. But at least then you'll know.

Make a checklist and build a file

After all these tips and 'assignments', you might be starting to understand a little yourself what the biggest challenge in the search and viewing process is: keeping an overview. After about five houses, everything starts to blend a bit. Did you see that ugly kitchen in the nice house with the pond? Or was that pond with the ugly house with the nice kitchen? I'm exaggerating, of course, but you know what I mean. I advise you to make use of the checklist of questions to ask the owner included in this guide. Not only to make sure you don't miss any information, but also because you can use the answers to look back later to clear your mind. Make a file for each house with all the relevant (and possibly more emotionally charged) information and add photos as a reminder. I added a score bar at the very top of

the checklist. You can grade each house, so that with all the files side by side, you can see at a glance which properties you can dismiss off the bat and which are worth revisiting.

And remember... Even if that French house never comes and sellers and estate agents are left empty-handed, at least you have a nice memento of all your fascinating and entertaining property trips.

Searching and buying – the role of the real estate agents

Personally, I have only bought a house once with 'support' from an estate agent. My very first house in France. That experience was reason enough to set up Immogo: a site that allows owners to sell their house in France without an estate agent. No matter how professional and useful a real estate agent can be for sellers... when it comes down to it, she (or he) is frequently more of a hindrance for the buyer.

What is the role of the agent and who pays her?

The French estate agent charges 4 to 8% of the selling price. That quickly runs into the thousands of euros. Even if the seller pays her, a €200,000 property will cost an extra €10,000 just because the agent wants 5% commission. As a buyer, you have no interest in paying estate agents' fees. You do not have a contract with the estate agent, who basically represents the other party. She is not going to help you get the price down. Nor will she look for technical arguments to strengthen your negotiation position. The good ones notwithstanding, the French estate agent does not work for you. So why should you pay her?

The notary recovers the estate agent's fees from the seller

What complicates matters is that for houses you find (online or locally) through the estate agent, the estate agent's commission is almost always included in the published sale price. When the sale closes, you pay the price for the house including the estate agent's fee. The total amount is paid via the notary into a suspended escrow account. The estate agent in France is completely uninvolved with this transaction. In principle, she does not even have to be present! Only after the total amount is received, the notary 'recuperates' the agency commission from the seller, so to speak, and then gives it to the estate agent.

The seller pays the French broker

In other words, unless otherwise agreed at the start of the contact, it is the *seller* who pays the estate agent. You may argue that this is neither here nor there because the buyer has to cough up the total amount. True. But if legal problems arise, for example because parties have sneakily tried to conclude the sale behind the estate agent's back, then the seller is contractually responsible. So the seller will face any ensuing lawsuit.

The truth lies in the middle

The seller has an obligation to pay his estate agent, but the buyer has to cough up the extra amount. On balance, they pay the estate agent together because the commission comes at the expense of the buyer's budget as well as the seller's profit. In other words: the estate agent simply reduces the negotiation margin.

Sometimes the buyer pays the brokerage fees anyway

There are estate agents who pass on the costs to the buyer. If this is the case, it should be clearly stated in their advertisements, including the ones in their shop window. It seems annoying for the buyer to have to pay these fees, but actually it is more advantageous. I mean: those costs are there anyway. If they are included

in the purchase price, you will be charged around 8% transfer tax and notary fees over these fees. If a €200,000 house with 5% costs goes on the books for €210,000, you pay 8% of €10,000 is about €800 tax on the costs, since they are hidden in the purchase price. If it is clear from the start that you as the buyer are the one charged with those costs, you can deduct them from the purchase price before tax. A saving of €800... that will buy you a very nice housewarming party!

How to buy a house without an estate agent?

Another way to save estate agent fees is to try and do business entirely without an estate agent and keep the transaction strictly between private buyer and seller. You can do this by avoiding estate agency windows and by using mainly public sources, such as online classifieds and special sites for private 'For Sale By Owner' (FSBO) property for sale, like Immogo. If you are house hunting in France, the very first place to look is at www.LeBonCoin.fr. There you will find a wide range of offers. At LeBonCoin, you can click the 'Particuliers' tab to view only offers from private sellers. The 'tri' tab is for sorting the results, by 'most recent' or 'price', for example. You will notice that there are many more houses sold through estate agents than direct offers from private individuals on there. But remember that some houses are put online by one private individual and two or even three estate agents. So scroll on and check carefully whether you can find the same house for less, or under 'particulier'. The online asking price may be the same, but if the owner is selling directly, you can deduct the agency fees even before negotiations. Of course, you should also check Immogo.com, where all French houses are also described in English. On Immogo you will find a lot of houses from British or Dutch sellers. These non-french owners often have similar tastes and preferences as you might have. At Immogo, estate agents are not at all allowed to advertise, so all the properties on there are for sale directly by the owner. FSBO.

Never try to circumvent the estate agent afterwards

Like many French people do while house hunting, you can try to bypass the estate agent by establishing contact directly with the owner. Online, or if you find the house somewhere 'in the wild', through neighbours or the town hall. Bypassing is OK. However, it is something entirely different to try and circumvent the estate agent *after* she has shown you a property. When you find a house through an estate agent and visit the property with her, it is very bad form to try and do business with the owner behind her back. After all, the estate agent has done her job. She advertised the property, you found the house on her site, she showed you the house... then it is only natural that you and the seller also let the estate agent take care of the buying process and pay her commission. The deliberate, retrospective sidelining of the estate agent is improper, and also prohibited by law!

Why do estate agents exist at all?

Ah, now there's a trick question. When you consider how little added value some estate agents offer to buyers, you would think that the estate agency profession has no right to exist. Yet every medium-sized village has more estate agents than bakeries. This is because every seller does need several estate agents. In other countries – like the Netherlands – you can reach all buyers in one go via a single estate agent and the national housing site. A completely transparent market. In

France, however, the market is so opaque that as a seller, you have to call in several estate agents to widely promote your house.

Property for sale through different sources

Many sellers therefore put their house up with two, three or even more estate agents. Plus as a private individual, on one or more property sites. As a result, you may come across the same house several times on one site. For example, twice through different estate agents and once directly from the private individual. And then also at different prices. Here, let me give you an example, found on Le Bon Coin:

[Monreseau-immo.com](https://monreseau-immo.com)



238 000 € 1 190 € le m²

À partir de 1269 € / mois

Ferme

7 pièces • 3 chambres • 200 m² • Terrain 1 866 m² • Box

Centre Ville à Tournus (71700)





[Top Immobilier](https://top-immobilier.com)



225 000 € 1 607 € le m²

À partir de 1200 € / mois

Maison

5 pièces • 3 chambres • 140 m² • Terrain 1 866 m² • Box

Peripherie à Tournus (71700)





You can also see here that the living area and number of rooms differ greatly. The 'expensive' estate agent apparently counted the barn as living space. Moreover, this clever salesperson places the house in the centre of Tournus, where it is obviously not.

Of course, in such a case, you contact the cheapest estate agent or, even better, the private owner, because you know that with a direct purchase, you have 5% more room to negotiate. This phenomenon also means that if you find an interesting house on an estate agent's site, it is worth looking a bit further. Search the classified sites by keywords in the offer, the region and the price, compare the photos, play detective. Who knows, you might find the same property with an even cheaper estate agent or For Sale By Owner. A very easy way to save thousands of euros.

Exception: really good (buying) agents

I wrote somewhere above: "With the exception of the good ones: the French estate agent doesn't work for you". But fortunately there really are some excellent estate agents. That is, intermediaries who take their role seriously and try to serve both

parties equally well. Such an estate agent aims to sell the property at a fair price for all parties. She will not try to hide the disadvantages or defects of a house, but will outline the reality in all candour. Such an estate agent doesn't want to milk the deal financially either, but genuinely wants you to be able to buy a house you can be happy in. I know a few of those rare pearls in my own region. But unfortunately, when looking for a house in France, you will have to find out for yourself, by trial and error, whether the estate agent you have engaged has your interest at heart or only wants to sell her (or his) own portfolio.

Call in a buying agent of your own?

Yes, smart, you can do that too, of course. Hire someone who is 100% on your side and who can help you search, view and negotiate to bring in your dream home. The only problem is that in France such buying agents are extremely rare. You just have to be lucky enough to find one in your chosen area. For addresses of buying agents and buying coaches, check the 'Sources and links' page.

Negotiating and making an offer

Once you have your eye on a house you would like to buy, the negotiation game begins. First, try to properly assess whether the asking price is realistic at all. Especially private sellers who do not yet have an estate agent and who have only just started putting their house on the market tend to set their price a bit high. Then it might be useful if you have some inkling of the going rate.

Assessing the value of a house on your own

Negotiating the price of a property can be challenging if you have no idea about its actual worth. Is the asking price reasonable, or does the seller hold an overly optimistic view of the value of their house? If the seller has hired an estate agent, the latter will aim to establish a market-level asking price. But without one, they might not have a clear sense of the property's true value. On the other hand, especially at the beginning of the relationship with a seller estate agents may be willing to entertain the seller's optimistic wishes in order to secure the sales contract, thinking, "If a few potential buyers drop out, I can help the seller see reason and lower the price." All this does not really help you as a buyer.

Official statistics and sales data

In any case, knowledge is power, and you'll do well to determine a realistic price for the property so you can use this information during negotiations. There are several ways to estimate the approximate value of a property without third-party assistance.

You can begin by researching the average selling price per square meter of previously sold properties in the immediate area. This information can be found on websites like <https://immobilier.statistiques.notaires.fr/prix-immobilier> and <https://app.dvf.etalab.gouv.fr>. The former also provides a range of price per square meter for recent sales in the area. The latter is quite detailed but does not work on all browsers. In Safari it won't show the map.

Next, multiply the number of square meters of living space of the property on offer by the average selling price in the area, and you will have an initial price estimate. However, it's important to note that this is a very rough estimate. These averages don't account for various factors such as land size, sun exposure, tranquility, the presence of a swimming pool, and the quality level of the property (whether it's a right mess, nicely refurbished or in almost-new pristine condition). They call it an average price for a reason.

Utilize real estate websites

If you are diligently following this guide, you may have already compiled a comprehensive list of criteria that your dream home should fulfill from an earlier chapter. Armed with this information and using the filters on the sites, you can start searching for similar homes in the area to evaluate their performance in relation to the price per square meter.

The screenshot shows the Leboncoin website interface. At the top, there's a search bar with the text "Rechercher sur leboncoin" and a button "Déposer une annonce". Below the search bar, there are filters for location ("Périgord Vert - 5 km"), type of property ("Type de bien"), price ("Prix"), and habitable surface ("Surface habitable"). A banner for "Annonces Maison à vendre et vente appartement : Périgord Vert" is visible, along with a link to "Offre Vert Electrique d'EDF : contribuez à la transition énergétique". Below the banner, there's a section titled "Quel type de bien vendez-vous ?" with options for "Maison" and "Appartement". The main content area displays three property listings, each with a photo, price, and price per square meter (€/m²) circled in red:

- Listing 1:** Immeuble 9 pièces 252 m², Saint-Pardoux-la-Rivière 24470. Price: 185 500 €, Price per m²: 736 €/m². Today at 21:55.
- Listing 2:** Propriété 3 pièces 65 m², Brantôme en Périgord 24310 Brantôme. Price: 164 850 €, Price per m²: 2 536 €/m². Today at 20:25.
- Listing 3:** Maison 11 pièces 236 m², Brantôme en Périgord 24310. Price: 368 000 €, Price per m²: 1 546 €/m². Today at 20:06.

For instance, consider browsing sales websites like seloger.fr, leboncoin.fr, and, of course, my own site, Immogo.com. Leboncoin (as shown in the image above) and Seloger even conveniently provide the price per square meter. On Immogo, you'll

need to calculate it manually. Keep in mind that these sites display asking prices, not actual selling prices. As a general rule of thumb, you can subtract roughly 10 to 15% to arrive at a more realistic sales price. However, don't forget to factor in an additional 10% because you'll also need to cover notary fees! So on the whole the total costs (and your budget) should more or less match the asking price on these sites.

On these sales platforms, the more professional agents and some of the more intelligent private sellers will meticulously list all the specifications of the house. On Immogo I make sure no home is published without a minimum of information. This enables you to make more accurate comparisons with the house you're interested in buying. There's even a chance you might come across other potential houses this way, but let's not unnecessarily complicate matters.

The negotiation process and the role of the estate agent

If the seller has priced their property per square meter significantly higher than the local average per square meter, you can use this as leverage during negotiations. It's advisable to approach this diplomatically. Without sounding accusatory and excusing profusely for your stupidity in these matters, inquire about the basis for the price difference, such as why her home is 30% more expensive than recently sold homes in the area with similar living space and features.

You might also want to convey your genuine affection for the house, its location, and the tasteful renovations, at the same time explaining that, considering your budget, you need to explore other options. You can mention that you've seen properties on Leboncoin and Seloger that may not be as perfect and stylish but are much more affordable. While it pains you to say it, financially, you simply can't meet the asking price. Chances are, she will understand, especially with the guidance of her estate agent, who is well-versed in market prices. By employing this strategy, you could potentially save thousands of euros! You're welcome ;-). Donations are appreciated. You can pay what you want via [this link](#).

With the agent, keep your cards close to your chest!

Exercise caution here! Make sure to share the same story about your limited budget with the estate agent. If there is an agency involved, they are NOT on your side. Most importantly, undervalue your buying power and refrain from disclosing that you have a more substantial budget. Otherwise, the estate agent, acting on behalf of the seller, may use this information against you during negotiations. He'll tell her: "The buyer has the budget to pay your asking price and they really like your offer, so you don't have to yield."

Getting down to the real negotiation - Prepare a written offer

To move things along and create a clear path in the negotiation process, draft your offer in writing, including the proposed purchase price, your desired closing date, and any specific conditions. Ensure that your offer is clear, concise, and accurately conveys your intentions.

Be flexible and open to counter-offers

Negotiation is a give-and-take process. Anticipate that the seller may not immediately accept your initial offer. Be ready for counter-offers and open to considering alternative terms. Try to be flexible while keeping your priorities in mind.

Haggling is allowed, but with the right tone!

Is haggling appropriate? Absolutely! It's a customary practice, and the seller often expects it. Typically, she has already factored in an additional 10% to the optimistic asking price in her listings. Therefore, if your first offer is about 20% or even 30% lower (depending on the estimated market value), it shouldn't come as a surprise. However, be cautious not to adopt a confrontational approach. In France, it's considered a 'faux pas' to point out alleged defects in the property to drive down the price, unless they are obviously and genuinely significant issues, like a leaking roof or a malfunctioning septic tank, which would require costly repairs.

Avoid saying depreciating things like: "We'll have to completely demolish and replace that awful kitchen." Regardless of how unattractive it may seem, for the seller this kitchen has been the backdrop for countless memorable meals over the years. It's also best not to criticize the interior design or paintwork. Instead, bite your tongue and express your admiration for the beautifully decorated space.

Remember, a bit of flattery goes a long way in France. The more you compliment the house, the stronger your negotiating position. The problem in negotiations should always be your constrained budget, not the quality of the product. So, convey to the seller that you genuinely envision yourself living in their lovely home but, sadly, at the current price, it's just not feasible. Perhaps they can reconsider?

Make use of property inspections and reports if necessary

Especially when dealing with older or historic properties, it's entirely reasonable to seek external assistance and arrange for a technical inspection. If the external consultant identifies problems or necessary repairs, you can use these findings to negotiate a lower price or request that the seller addresses these issues. Again, your budget is limited.

Record the offer to buy, including model form

If the seller verbally accepts an offer that you can live with, immediately nail it down with a written agreement. Put the offer in writing or have her accept your final paper offer with a signature and a date, plus the written-out accepted price. Something like this will suffice initially:

Offre d'achat

[Nom de l'acheteur]
[Adresse de l'acheteur]
[Numéro de téléphone de l'acheteur]
[Adresse e-mail de l'acheteur]

[Nom du vendeur]
[Adresse du vendeur]
[Numéro de téléphone du vendeur]
[Adresse e-mail du vendeur]

[Date]

Objet : Offre d'achat pour la propriété située à *[address of the property]*

Je souhaiterais acquérir votre propriété dans les conditions suivantes :

1. Prix d'achat : *[offer in numbers and written out]*
2. L'achat est soumis à l'obtention d'un prêt immobilier dans un délai raisonnable, généralement *[delay time for demanding a loan in weeks, for instance twelve]* semaines. Si le financement n'est pas obtenu dans ce délai, cette offre sera nulle et non avenue.
3. Inclus dans la vente : La vente comprendra *[here you can fill the outbuildings and any chattel that might be included. If necessary, make a separate list.]*.
4. Date de clôture : Je propose une date de clôture flexible, sous réserve de négociation, généralement prévue pour le *[date on which you would like to plan the signing of the final deed and the transfer of ownership]*.
5. Inspection de la propriété : Cette offre est conditionnelle à une inspection satisfaisante de la propriété par un expert en bâtiment de mon choix.
6. Autres conditions : *[Any other suspensive clauses you might want to add. More about this in the chapter 'Comprois de Vente' below]*.

Bon pour offre d'achat
[Signature de l'acheteur]
[Prénom et Nom de l'acheteur]

Bon pour acceptation offre
[Signature du vendeur]
[Prénom et Nom du vendeur]

By the way, not all these clauses are mandatory. If you don't need a loan, you can drop line 2, for instance.

TIP: translate this document with www.deepl.com, adjust what you want and translate it back to French. The DeepL translation robot is especially good at documents with standard wording, like these judicial contracts.

Preliminary deed and final deed

What is a compromis de vente?

A 'Compromis de Vente' (CdV) literally means 'sales agreement'. We often translate it as 'preliminary contract' but that is a bit misleading. In fact, it is anything but provisional or preliminary. In the CdV, the seller and buyer lay down all the conditions that need to be met to make the final purchase agreement possible. The document serves as preparation for signing the final deed and already *actually already seals the agreement* between buyer and seller. Therefore, the CdV is a real contract: the seller declares that he wants to sell his property to the buyer, who declares that he wants to buy it under the conditions laid down in the CdV.

And according to Art. 1589 of the French Civil Code, "A preliminary sales contract is considered a sale when there is agreement on the property and the price".

In a nutshell: once you sign the CdV, you have bought the house*. This makes it super important to read all the clauses carefully before you sign anything! You can draw up and sign a CdV together with the seller as private individuals. That will then be 100% legally valid. However, it is better to have the CdV drawn up by a notary, who is much more versed in all the legal rules, footnotes and snags surrounding the signing of such a property agreement. I mean, you're not buying a pound of sugar here.

**There is still one way out: after signing the Compromis, you have 10 days (including weekends and holidays!) to back out without needing to explain why. These are the '10 jours de rétractation' instituted by law to help people with buyers remorse. You need to back out officially though, with a registered letter.*

What does a compromis de vente contain?

We distinguish between mandatory details and any voluntarily added clauses.

Mandatory data are:

- personal details of the seller(s) and buyer(s);
- the exact address of the property;
- origin of the property (date of previous deed of sale, name of previous owner);
- detailed description of the property, its technical equipment and condition;
- any mortgages and/or easements;
- technical-diagnostic file (Document de Diagnostic Technique or DDT);
- sale price and estate agent's fees (if any);
- payment terms (with or without mortgage);
- period of validity of the sale commitment;
- deadline for signing the final deed of sale;
- total amount to be paid on transfer;
- any suspensive or resolutive conditions.

In addition, if the property is part of a larger property, for instance when you are buying an apartment in a bigger building, you will need the documents and information about the shared ownership, as well as any details about the owners' association.

Obligatory technical reports

With the *compromis de vente*, you also get a whole load of documents concerning the official examinations. As a buyer in France, you are pretty well protected against unpleasant surprises. Several technical reports are mandatory at the sale of a house. For example:

Dossier de Diagnostic Technique (DDT), containing:

- Diagnostic de Performance Énergétique (DPE): Energy Performance Certificate assessing the energy efficiency of the building.
- État des Risques Naturels, Miniers et Technologiques (ERNMT): Report on various risks in the area (earthquakes, hazardous industries, passing chemical transports).
- Diagnostic Amiante: Report that identifies presence or absence of asbestos in the building.
- Diagnostic Plomb (CREP): assesses presence of toxic lead paint.
- Diagnostic Termites: Are there termites in the property? Required only in southern provinces, although with climate change the demarcation line may creep northward.
- Diagnostic Gaz en Électricité: Safety of energy installations.

Certificat de Mesurage Loi Carrez:

This report is compulsory only when selling apartments, stating the exact area of the rooms measured in accordance with the Carrez law. Incidentally, the name has nothing to do with 'mètres carré' or square metres. The law was named after minister Carrez, who coined it.

Certificat d'Assainissement:

This report is required for homes with an individual wastewater system, such as a septic tank.

In addition, other reports may be required depending on the type of building. For instance, in apartment buildings with an elevator you need to receive a technical inspection report of the lift.

Termination clauses as risk management

The funny thing about a *compromis de vente* is its flexibility. Of course, it contains many mandatory standard formulations, mentioned above. But as a buyer, you can basically have any desired condition included in the contract. If you have some really important issues, you can create a made-to-measure 'resolutive condition' (clause *suspensive*). If this clause is not met, the sale will not go through.

Number 1 resolutive condition: the mortgage

The standard resolutive condition included in the CdV has to do with financing. If you finance your purchase (partly) with a property loan or the sale of an existing home, make sure that the obtaining of that loan or the sale of your home are mentioned as a *clause suspensive* in the CdV. That way, if you can't get the mortgage or are not able to sell your old house, you can cancel the contract.

A financing condition generally allows for a maximum waiting period of 60 days. So you have 60 days after signing the CdV to get your financing organized.

The financing condition is basically mandatory in every Compromis de Vente. But if you are a cash buyer and will be able to finance the transaction without a loan, you can also abstain from including this resolutive condition. The notary will then ask you to add a handwritten sentence promising in so many words to waive the financial resolutive clause. Just to be certain all parties know what the deal is.

No manure or furniture

But as mentioned, the CdV is very flexible. If you have agreed very specific terms with the seller, do not rely on his or her memory, but have the terms recorded in the CdV! Here are some tasty examples.

Suppose you buy an old farmhouse and behind the house is a huge manure pile, with all the nuisance (smell, flies) that this entails. Also, the house and barn are filled to the brim with junk, dirty furniture, piles of newspapers and broken tools. As the buyer, you can stipulate in the CdV that the sale will only go through if the dung heap is removed and the premises and grounds are handed over completely empty. So without old furniture, tools and other junk. This puts the onus of cleaning the place on the seller.

In the CdV you agree on a date for signing the final deed. As the buyer, you have the right to go on that day (or the day before) and check on the spot whether the seller has fulfilled her obligations. You can also check whether everything that *did* belong to the house and was sold with it (beautiful antique doorknobs, cast-iron radiators, solar panels), is still there. If not, you can have the sale suspended.

Of course, in this case everyone will get very angry and indignant. The notary and estate agent will try to convince you to sign anyway, but you are fully within your rights and can simply refuse to sign the final deed. Let them get angry at the seller who did not fulfil her obligations! Agree on a new date by which the conditions must be met so the deed can be signed. Or, if you wish, negotiate a compensation for removing the insulting objects, so that the sale can go ahead after all.

In principle, these conditions apply to all matters you consider important. Like, for example, a building permit for a swimming pool or a studio. Or an official quote for replacing the roof. You can stipulate in the Compromise de Vente that the sale will not go ahead if you can't obtain this permit or don't get the quote, without any financial consequences for you as a buyer.

Read and have read

If you, as a foreigner, buy a property without the help of your own buying agent or house hunting coach, you must be extra careful that the selling party or her estate agent won't draw up a Compromis in an overly one-sided way. They may try to omit certain clauses that could protect you as a buyer.

Afwwfull! I know! Right?

Remember: the Compromis de Vente is the most important document when buying a house in France. Too important to leave solely to the seller or his estate agent. The best thing is demand that a legally trained person (i.e. the notary) draws it up. And - especially if your French is not perfect - have it read by a Dutch specialist, to

avoid unpleasant surprises. For instance by Wim van Teeffelen of CompromisdeVente.info or Mikel de Rooij of Hexagone Conseils (see the link list at the back). If they say all is well, you can sign with confidence.

Ten day cooling off period

I mentioned this in a note before, but it is important enough to reiterate. *Once you have signed a promesse de vente or compromis de vente, you as an individual buyer have 10 days in which to cancel your purchase. You can exercise your right to withdraw without giving any reasons and without incurring any penalties.* Keep in mind these are always 10 calendar days, including weekends and holidays.

The transfer, insurances and contracts

The final step in the buying process is signing the Acte Authentique: the deed of sale. For many people, this is a bit of an anticlimax. Basically, it is just a repetition of steps. For all intents and purposes, it is basically the same document as the Compromis de Vente. Now with the additional attraction that you have already transferred the purchase price to the notary's escrow account. After the sale, he can pass the money on to the seller. The process that takes place in the period between the Compromis and the final Deed is rather opaque. The notary completes all the legal procedures to make the sale legal and afterwards gives you a nice folder containing the necessary proof that the house is yours.

Insurance and energy: transferring contracts

At the handover, you will also get a few A4 sheets with a proof of ownership. These documents (one with and one without mention of the purchase price), signed and stamped by the notary, can be used to prove to the insurance company and the bank that the house is now yours, so they can register you. By the way, especially for building and property insurance, it is easiest to continue the seller's insurance with the same company. Just ask her for her insurance contact details (see also the checklist). You can always switch later, when you are more at home in France.

SELECTRA takes care of everything

With a bank account and your new address, you can have the energy contracts transferred into your name. This is easiest to do with specialised companies like SELECTRA. They arrange everything for you and help you find the very best energy, communication and financial contracts in France - in quality and price - at no extra cost to you. After you click on this link to the Selectra registration form, Selectra will ask you for some information: your full name, the address of the property in France, the identification numbers found on your gas and electricity meters (or on old invoices the former occupants can give you) and, if possible, the name of the former occupants. Just to make sure the subscriptions are connected to the right address. The rest will take care of itself, so you will soon be able to quickly and comfortably enjoy your new home in France!

Epilogue

There we are... Hope you have enjoyed reading this guide. If you would like more information on a particular topic, please do not hesitate to send me your question at info@immogo.com. Preferably formulate your question as concretely as possible so that I can give you a clear and unambiguous answer. Questions like, "What about education in France?" for example, are far too broad. Maybe someone else will write a guide on that some day ;-)

If you go searching for a house, also check out my site www.immogo.com, where you can contact private sellers directly, without estate agent fees. And if you're ever in the Tournus area (exit #27 off the A6) and like contemporary figurative art, be sure to stop by Galerie Nakai!

Good luck house hunting... bonne chasse!

PS: You received this guide for free, but of course it does have *some* value. For instance: by using my tips on comparing and negotiating you might save thousands of euros!

Just like on my housing site Immogo.com, the deal here is: 'Pay what you want'. You can show your appreciation for my work and advice with a financial contribution. Simply enter an amount that seems reasonable on the following page, and pay safely on line with Mollie.

<https://paymentlink.mollie.com/payment/Xa6bwGgo26vgwAjMegl6j/>

Do it right now!

Unless you think this guide is 100% worthless, of course. Then just don't pay anything.

Resources and useful sites

Excellent free translations

DeepL - <https://www.deepl.com/translator>

House prices

Through the government: <https://app.dvf.etalab.gouv.fr>

At notaries: <https://immobilier.statistiques.notaires.fr/prix-immobilier>

Help with purchase (in Dutch or English)

Valuator, technical inspector Mikel de Rooij: <https://hexagone-conseils.fr>

Building inspection (Wilm Snellenberg): <https://frankrijkkeuring.nl>

My project in Burgundy (Marit Grotenhuis): <https://www.mp-bourgogne.com>

Help with sales contracts

Wim van Teeffelen (also for business advice): <https://www.compromisdevente.info>

Mikel de Rooij: <https://hexagone-conseils.fr>

Notary fee calculator

<https://www.immonot.com/calcul-frais-acquisition-notaire-achat-immobilier.html>

House sites

Immogo - private sellers only! <https://www.immogo.com>

Notaries public <https://www.immonot.com/>

Leboncoin, the French 'marketplace' <https://leboncoin.fr>

Other house sites, with mainly professional sellers (4 to 8% fees).

<https://French-Property.com>

<https://Green-acres.com>

<https://Rightmove.co.uk>

<https://Huis-en-aanbod.nl>

Transferring energy contracts

SELECTRA (especially for foreigners) - <https://selectra.typeform.com/immogo>

Checklist home viewings

Score: 1 2 3 4 5 6 7 8 9 10

Your name of the property	
Address	
Owner's name	
Owner's phone	
Mail owner	
Phone broker	
Mail broker	
Visit date(s)	
Remarks	

General questions

How long has the house been on the market?	
Are there any recent price changes?	
What is the total living area?	
What is the total area including outbuildings?	
How many bedrooms?	
How many bathrooms?	
How many toilets?	
Additional storage areas, such as a basement, attic or shed?	
How big is the plot?	
Terraces? What orientation (sun/shade)?	
Are there any extras, such as pool, jacuzzi, bocce ball, garden tools?	
How is the house heated?	
Is there air conditioning / climate control system?	
Sewerage or septic tank? Up to standard?	
Other technical facilities: internet, sprinkler system, water softener, well, solar panels...?	

State of the buildings

Are there any known problems with the property, for example with plumbing or electricity?	
What is the age and condition of the roof, windows and other structural elements?	
Have any renovations or upgrades been carried out recently and, if so, which ones?	
Have any renovations been carried out, and is the contractor's 10-year warranty available?	
Has the house been insulated, and if so, how?	
Are there any signs of moisture or water damage, and if so, where?	
Are there any visible or invisible defects that could lead to necessary repairs or renovations in the future?	

Spendings and finances

What are the property taxes and ongoing maintenance costs?	
What are the annual utility charges (water, electricity, gas)?	
Are there common charges or service charges (in case of flat)?	
What are the insurance costs?	
Are there any outstanding debts or liabilities associated with the property?	

Direct neighbourhood and wider area

What amenities and facilities are nearby: shops, schools, health centres and public transport?	
Is the house in a quiet or busy area?	
Are there continuous or occasional noise nuisances, such as a pub, party barn, motocross track, sawmill or other workplace?	
Are there other forms of nuisance, e.g. a pig farmer (smell), transport company (heavy traffic) or noisy neighbours?	
- Are there any development plans or building projects that could affect the area?	
How is the relationship with the neighbours? Do they work at home or away from home, do they have children or pets?	

Motivation and timeline of the seller

- Why is the house being sold?	
- Is there flexibility in the price or negotiating terms?	
- What is the expected timeline for completing the sale and moving into the house?	

Judicial information and documentation

Are there any legal restrictions or easements on the property, such as right of way or multiple owners?	
Is the property's documentation complete, including title deeds, permits and certificates?	
Is the property subject to environmental assessments or inspections?	
With whom is the property insured? Name and contact details insurance.	

Notes and motivation, pluses and minuses:

FIND THIS GUIDE USEFUL? PAY WHAT YOU WANT!

You received this guide for free, but of course it does have some value. Using my tips about comparing and negotiating, you can save thousands of euros! Just like on my housing site Immogo, the same applies here: 'Pay what you want'. You can show your appreciation for my work and advice with a financial contribution by entering an amount that seems reasonable on the following page:

<https://paymentlink.mollie.com/payment/Xa6bwGgo26vgwAjMegl6j/>

Do it right now! Unless you think this guide is 100% worthless, of course. Then just don't pay anything.