

August 2008

Action Plan to Find a French Property

I think it is very sensible to make an action plan as it will save you time and money in the long run.

In brief your plan should cover:

- **Check your budget** – be in a position to purchase before you make a visit
- **Check your requirements** and decide on your budget
- **Collect details from agents and websites** – but check availability
- **Understand the buying process** – agents will explain or read about it.
- **Arrange a few days in France** to view properties.

In order to start your search you will need to be clear as to your budget. If you are going to buy with cash then you will know how much you have available, but if you intend to buy with a mortgage then it is a good idea to speak to a mortgage broker specializing in properties in France to see how much you will be able to borrow so that you don't waste time looking at properties that you cannot afford or possibly miss properties that you could afford.

You need to decide on areas, if you don't have a specific area in mind then make a list of what is important to you, eg weather, sea, mountains, accessibility and any hobbies or activities that you would like nearby. Discuss these with your agent who will advise you the best areas to find what you are looking for.

It is a good idea to make a list of your 'must haves' and 'would likes' ie must have minimum of 3 bedrooms and would like a sea view but not essential etc.

Contact Latitudes French Property Agents who will send you a selection of properties that suit your requirements both by post and email if you wish so that you will be able to discuss them with friends and family to help you decide what you might like to see.

Latitudes will also do some specific research throughout their network of agencies to find the right property for you.

Looking on the website <http://www.latitudes.co.uk> will give you a good indication of what you can expect to find in each area that is within your budget and the website is updated daily.

Check that the services Latitudes offer are what you require - there are no extra costs involved in dealing with Latitudes – who work with their French associated agents and all properties are offered at the same price as in France. They do not make any charges but work on a fixed share of a commission that is included in the price. The benefit is that you will have extra help throughout your purchase, both at home and in France.

Latitudes will assist you throughout your purchase and have bi-lingual staff to do so. They can recommend any other professional services.

If you intend to use a solicitor then ask for recommendations. It is a good idea to speak to them prior to your visit so that should you find a property quickly, you can contact them from France to ask for their help. It is best to use a solicitor who is fully qualified in both France and the UK to get the best advice.

You will need to pay for your property in Euros so it is a good idea to contact a currency exchange company to check the exchange rates and find out what services they offer – many offer free transfers, the possibility of fixing the exchange rate for the future etc. If you register before you go, then you can organize a deposit to be sent whilst you are still in France.

When you have chosen several properties from the selection it is time to arrange a viewing trip and it is easiest for you to ask us to arrange a viewing itinerary to take in all the properties that could be of interest and at the same time the agents will show you anything else that they have on their books that could be of interest to you.

Do take the advice of Latitudes about where to fly to, where to stay etc so that you won't have to drive miles each day just to reach the area where the properties are situated.

I would suggest a viewing trip of 4 – 7 days is the longest you do as it is extremely tiring and there is a limit to how much you can take in – if you are looking in several very different areas then it might be best to target your favourite first and if you don't find a property during this trip then arrange another.

Many people will completely change their ideas as to their requirements after viewing several properties and you should immediately let the agents know if you would prefer to look at something different ie perhaps you thought you wanted an old property with lots of work but having looked think that a property in good order would be more suitable.

I would advise:

- Never go to view just one property – and if you must, then check the day before that it is still available.
- Never arrange to go to more than 2 agencies in one day and then this is only possible if they are within an hour of each other.
- Do leave enough time to look at the villages and surroundings when you are visiting properties – having lunch in the square or an evening meal in the area can give you a better feel of whether you like the area.
- If you find something that you would like then make sure that you let the agent know and perhaps put forward an offer – too many people have lost a property by leaving an agency to think it over without mentioning it to the agent – to find that on their return perhaps later that day, someone else has seen it and put in an offer so that the property is now off the market.