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Buy in Brittany for 75,000 Euros

Brittany is a great area to search for a property that is reasonably priced, £75,000 will still buy you a good property and because of its peninsula shape it is probable that most properties will be within an hour of the coast, if not less. The nearer to the coast that you go the more expensive properties are likely to be. You are likely to find a selection of pretty cottages both old and recent, some may require some work. Houses situated in a village without gardens may also be of interest and new off-plan property might offer you a good solution as you will be buying something that will have a 10 year guarantee plus the fact that the new properties are very low maintenance.

Buying something that requires a lot of work will mean having to find more money and normally costs are higher than expected, if you are happy to do some work to the property, make sure it is quantifiable before you go ahead.

As an example you could buy a detached house with enclosed garden of approximately a quarter of an acre and living space of 100m² including 4 bedrooms which is approximately ten minutes from Josselin or a 1 bedroom apartment within 1 km of the beach.

Buying off-plan would mean that you pay in stage payments whilst the property is being built which might give you the possibility of saving a little more towards the property so that 2 bedrooms might be possible.

Whilst the Euro is strong it should be remembered that it makes for a safe place to invest your money. You may like to consider taking a mortgage as rates in France are lower and it would mean that you would not need to change so much currency at this point in time but could repay the mortgage at any time in the future should the Euro weaken so that your sterling would buy more Euros.

When you have agreed the purchase, or even before it will be important that you speak to currency companies to get their opinion on the future rates and may well be worth changing your money now to fix a rate. Some currency companies offer the possibility of fixing a future rate by lodging 10% with them.

You should also bear in mind that property prices for resale properties may be a little more negotiable so that it will definitely be worth trying a lower

offer. I would suggest that you make a viewing trip as soon as possible to see if you will be satisfied with the properties you can buy with your budget as this is a good time of year to purchase. Property owners tend to put their properties on the market in Spring or Autumn so that you will get the best choice.