

**September 2009**

**LOCATION, LOCATION, LOCATION - The most important 5 things in a property purchase!**

**1. First and Most Important Step**

Make a list of what you would like to find in the area you buy a property to include:

Weather – whilst all of France will offer a climate with different seasons, some areas offer more sunshine and longer summers in the South whilst the Northern départements have similar weather to the South of England.

Sports and hobbies – if you enjoy perhaps golf, tennis, water sports, wind-surfing, sand-surfing white water rafting, walking, skiing, fishing, horseriding then there will be certain areas that are likely to offer a wider choice of these activities and a landscape to suit them. It is possible in France to be within striking distance of sea and ski if you would like to do both, depending on the season. If you perhaps have more sedentary interests such as bridge, you will also find clubs or meetings for this. If being able to see original versions (ie in English) of films as they are released then check the area to see if this is possible.

Shopping – if meandering around shops or markets is one of your pleasures then choose a location within striking distance of a major town, with lots of pretty villages or small towns surrounding it which will offer daily and weekly markets so that you have all the different types of shopping close by.

Architecture – if you are keen to find a property of a certain style then this should be on your list so that you can check where these types of buildings are available.

Accessibility - availability of transport by road, rail and air may be important to you if you intend using your property for short trips throughout the year and even if you are intending living there permanently you might like to check that your family and friends will be able to get there easily. Transport within the area might be of interest to you if you prefer not to drive too much but generally a car is really necessary in France to make some journeys in many areas, as public transport is not so available.

If food is important to you and buying local produce you might be more interested in certain areas that produce perhaps foie gras cheese, fruit, wine etc.

Landscape, are you looking for flat areas, hills or mountains or to be by the coast?

Last but not least, your budget will have to be taken into account, as you may not be able to find what you want at the price you want to pay in all areas. If you are intending to raise a mortgage, now is the time to contact a mortgage broker or bank to confirm how much you can borrow so that you don't waste your time looking at properties in the wrong price bracket.

## **2. Second Step**

Make another list – this time listing your minimum requirements for the actual property – i.e. how many bedrooms, approximate size, whether you want an apartment, cottage, house, villa or chateau etc Do you want a balcony, terrace, garden or more land. Would you prefer new or resale or something really old. Are you prepared to do a certain amount of work or a total renovation or would you prefer to buy something you could immediately live in and perhaps redecorate later. Do you want to be on a development or in a residential street with neighbours or totally isolated? Would you like to be able to walk to shops and amenities?

At the same time as making this list, it is a good idea to make another list of things that you definitely don't want - perhaps to end up with three columns – essential, would be nice and don't want.

## **3. Third Step**

Call an agency to advise you as you can best find out all this information by chatting to a well-informed agent who deals with most of France, and I happen to think Latitudes would be an extremely good choice! If you run through your list with them they will have the knowledge and experience to give you a good overview of the various areas and to tell you, which areas will offer what you are looking for

and give you some idea of prices in those areas. They will be able to send you a selection of property details that area available within your price range in the areas that might suit you.

You can also look through the internet for general tourist information on the areas. Having managed to accumulate some information on the areas you will then be in a position to make your first selection of areas – you hopefully will not have more than 3 or 4 departements to choose from but within these departements there maybe several areas you want to investigate.

#### **4. Fourth Step**

Collect and review property details, are they what you expected and would like, are you getting as much accommodation etc and required within the property, are some areas offering you more for your money. Do take account of the actual position of the properties within the areas you have chosen. As with the UK and almost anywhere in the world, you will always be paying more for a better location, in fact much of the value of a property is attributed to its position so that if you have wonderful views or proximity to village with shops, or are situated amongst other beautiful properties or just happen to be in one of the more popular sections of the areas then the prices are likely to be higher for similar properties, but by the same token they will always hold their value better than those is not as good locations and will always be easier to sell when necessary – the old adage of 'location location locations – the three most important points when buying a property' really is true, buy the best location you can afford – it is better to buy the worst house in the best road than the best house in the worst road – you can always improve the property but cant do anything about the position.

Once you have reviewed the selection available talk to your agent, give them your views and opinions as with this feedback it will enable the agency to further research suitable properties for you in advance of a viewing trip.

#### **5. Fifth Step**

A trip to view is now essential.

If, after this initial research, you have come up with an overall favourite area then I would definitely suggest that you 'blitz' this area first. If you are lucky enough to find a property in the area you have chosen then it will be unnecessary to trail around France further – which will cost more money which you would be better putting towards your property. If, however, after looking at everything available in that area, you have not seen anything that would tempt you, you

should seriously think about looking in another area and possibly giving up on the first area – it maybe that what you have in mind just doesn't exist there for reasons of architecture, price or proximity of suitable amenities – you really don't want to turn your search into looking for a needle in a haystack – i.e. for something that is not generally available-.

It is probably best to spend around a week looking for properties as this is just long enough to get the feel of the area as well as time for seeing plenty of properties. If you are going to cover a fair amount of ground and see lots of properties you need to have your trip planned for you very carefully by an agent who knows the area and has traveled from village to village so that it can be planned to allow sufficient time for you to meet local agencies, view properties and view and experience the area plus allowing the right amount of traveling time between viewing appointments.

Do bear in mind that French agencies do work on a fixed appointment system and will be keeping themselves available for you at the given time. Do your best to arrive on time and give them the time required to discuss your requirements and make further suggestions of properties that may have just come onto the market. It is likely that you might change your requirements slightly as you view properties so don't hesitate to tell them of any changes, as it will save both you and the agent some time. Do remember that things don't always go 100% to plan, for example, vendors who promised to be in when the agent arrives can forget, people can be ill etc – they will all be doing their best but sometimes we expect more.

You need to have enough time to appreciate the various villages and areas that you visit, to see the landscape, visit the tourist offices and see what is available in the area, enjoy staying in the area in different villages to experience breakfast in one village, lunch in the next and perhaps dinner and bed in the next – in this way covering a lot of ground and seeing a lot of places to help you get to know the area generally. I have traveled around France a great deal over the years and am always surprised that on arriving in a village I am immediately able to decide if I like it there or not by just walking around the streets and soaking up the atmosphere, seeing the architecture and layout. – very much like walking into a property when often you make an instant decision as to whether you could live there or not as you walk through the front door.

Should you fall in love with a property then you should immediately let the agent know of your interest so that you can proceed to purchase if you wish.

If you would like more information on buying a property in France,  
please contact <mailto:sales@latitudes.co.uk>.