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Top Tips to get you past the Finishing Line when Buying a Property in France

As with many things in life, you can make finding and buying a property in France easy or difficult, you can enjoy the search process or make it worrying and hard work, you can make it a research project or a practical search – this is how I would advise you to proceed so that it is enjoyable, fun and you end up with a purchase that is financially safe and secure without any present or future problems.

Deciding your requirements

Before you start your search, it is a good idea to come up with 3 lists to help you and Latitudes:

1. **Must have** – e.g. minimum number of bedrooms/bathrooms, garden, isolated etc.
2. **Would like** – e.g. sea views, pool, number of bedrooms, in a village
3. **Definitely unacceptable** – e.g. no garden, isolated, in a village

Come to a decision about what you are looking for and the reason and purpose for buying a property in France. It will save you a huge amount of time if you make these decisions and discuss them with your partner, spouse or family before you start searching.

Once you know what you will be using the property for, how you will be using it and who you would like to use it, it will be a lot easier to decide on the type of property you require.

Things to think about carefully include:

- What you will use the property for – holidays, weekends, letting out, pure investment, long term stays or as a permanent home. Will it be a place to get away from it all or a family holiday home to accommodate your whole family. This will give you an indication of the minimum size you need to have and the general layout that would suit you.
- When doing this do take account of the weather in the area you are buying – if you are going to be in the South of France which offers sunshine almost from March to October, then bear in mind that the living room area may not be as important as the outside area, the terrace and garden will be where you are going to do much of your living. A covered terrace may not seem very important when you are

looking at properties in the UK but when you are in the South of France and wish to eat outside on most days, it is really quite important.

- Think about the size of the garden. It is tempting to ask for as much land as you can get but remember that you will be responsible for looking after that land, not allowing it to become overgrown and perhaps a fire hazard etc. Decide on what would be necessary for your own comfort and pleasure. Bear in mind that if you are using it as a second home you may not feel like spending the time you have there mowing lawns and pulling out weeds from acres of land.
- Where you would like to be situated – consider the weather, activities available, countryside, mountains, town or coast, isolation or close to amenities, sophisticated or a more simple lifestyle.
- Do you have any hobbies that you would like to follow in France, such as golfing, fishing, country walks, tennis and even eating in good restaurants or people watching from a sunny café. Take care to establish that the area you are choosing can offer facilities for these.
- Take account of the ages of your children or grandchildren so that you make sure that the area provides suitable entertainment for them. If you have animals, cats, dogs, horses etc. then include what they require on your must have list.
- If you don't want to drive in France, or don't want to drive very much, then make sure to choose areas where there is good public transport - not always the case in France where in rural areas there is often no public transport at all. If you don't drive you should consider buying in a village with shops and amenities but this will sometimes limit the style of the property as it is more likely that homes in or on the edge of villages will not have acres of land surrounding them.
- Take note that not all villages in France have shops or any amenities, a village may be just a group of houses so make this clear when requesting details.
- If you do buy in a rural village or small town without any public transport, then if you don't want to drive, be aware that you will be totally stuck in that one village and surrounding area and also consider how you will get to the property from train stations, airports or ports and check out the costs of taxis as they can be expensive.
- You may have reasons to need to be away from neighbours, such as playing a musical instrument or late night music, dogs that bark or purely that you don't want to hear a sound or don't want to be overlooked - this should go down on your 'must have' list but please explain your thinking to us so that we understand and can perhaps suggest other approaches for you.

- Consider the journey to and from the property. If you are going to be coming and going often you will not want a long and arduous journey which will gradually put you off going. Depending on where in the UK you live and how many times a year you intend to go, choose areas of France that offer direct flights from a nearby airport in the UK, TGV stations or ferry ports that have ferries from UK ports that you can reach easily. Even if you are going to live permanently in the property or for months at a time, you may like to consider that if you want friends and family to visit you often, the journey needs to be reasonably easy and not too expensive.

Style and condition

Buying a property in France is something that you really want to do so you may have definite ideas on what style of property you would like. You need to decide on whether you want a recent or brand new property or an old character property and when making this decision to consider the pros and cons of new and old.

Be aware of the style of character properties available in the area of your choice – for instance it is no good deciding that it must be a stone property in an area that doesn't have stone properties, or a colombages longere where there are none.

Although it may sound very appealing to buy a property to restore, do keep in mind your capabilities in this respect. If you have never tackled anything more challenging than changing a light bulb then don't be tempted to take on plumbing, roofing and electrical works. You can be sure it will be no easier in a 'foreign' country. Do bear in mind that these works may cost more than you expect in France so try to get estimates or a rough idea of costs before you proceed to purchase.

Off-plan property

You should also consider whether buying a property off-plan would suit you. The main point to consider is the timescale involved as many of these properties will not be ready to use for perhaps 18 months. This might suit you well or be really inconvenient. It is possible occasionally to find new properties that are almost completed so it is worth enquiring and stating your timescale.

Timescale

Timescale generally is another important issue to consider – although it is not always possible to find the house in the time you would like it is good to set realistic targets as to when you would like to buy and then make sure you leave yourself enough time in the year to make several trips to France rather than holiday all over the world and try to fit it in - if this is the year you would like to buy then arrange all your holidays around the area you are searching – hopefully you will end up spending some of them in your own property.

How much can you afford

The final decision to make is what price you can afford. Are you going to buy with cash, take a loan on your property in the UK or a mortgage on the French property. You should speak to a mortgage broker specializing in mortgages for French properties to discuss your position, which will help you make the best decision. How much you can borrow depends on your income and outgoings and they will be able to give you a quotation to show how much your payments would be over different periods of time.

It is essential that you do this prior to spending time looking and dreaming only to find that you can't afford a property you would like to buy or possibly that you could afford to spend more for very little extra monthly cost so that you could find what you want more easily. Mortgage brokers in the UK are governed by the Financial Services act and as such you are protected from any mis-selling and misunderstanding that could occur when dealing direct with the French banks direct.

So once you have decided:

- What size of property and garden,
- The condition of the property,
- Whereabouts in France,
- The position in respect to towns and villages, coast, town or country,
- How much you will have available

you are about ready to contact Latitudes so we can send you a selection of suitable properties followed by making viewing arrangements for you when you are able to visit France.

Legal advice

You might also like to think about appointing a solicitor at this time, perhaps to discuss the way to purchase, especially if you have unusual family set-ups that are not the norm. There are always solutions but it is best to arrange things correctly before you start. I would always recommend that if you are going to take separate legal advice that you get it from the best qualified people you can – there are several solicitors who are qualified in France and the UK and are UK based that would be ideal as they can look at the subject from the points of view of both countries.

Selling your house in the UK

If you need to sell a property in the UK in order to be able to purchase in France I would advise that you get it valued in order to ascertain what budget you will have available. You will not be able to purchase a property in France subject to the sale of your property in the UK so before you spend a great deal of money making trips to France to view properties and perhaps find something that you fall in love with, I would advise placing the property on the market and getting as far as accepting an offer first. The law in the

UK allows that you can pull out at any time so that if you then visit France and find that you don't like what you see and change your mind, you can always pull out of your sale before exchange of contracts.

Websites are useful to give you an idea of what you can expect for your budget in the area of your choice but if you contact Latitudes our expertise can save you time by searching for you and save your money by making your trip worthwhile and arranging viewing itineraries that are feasible and comfortable in order that you see as many properties as possible during your time in France but still leaving time for you to appreciate the area and your surroundings which are just as important as the property itself.

When you register with Latitudes do tell us as much as possible about your requirements so that we are in the best position to send properties that will suit you. Although it is tempting just to choose properties from websites and rush off and see them, you will save a lot of time and aggravation if you allow us to assist you in planning your viewing itinerary.

A good UK agent such as Latitudes will, at the point of making appointments for you, check that the properties are all available, will ask any further questions you might have about the properties and will know the time and distances involved between French agents and areas so that you are not continually late for appointments due to miscalculation of time and distance. We will pass on all details of your requirements as well as the properties you may have chosen to view so that our French partner agencies will be in a position to offer similar properties that may come onto the market just before your arrival.

Take note: French property details are not as full as we would expect in the UK so it is difficult to totally base your viewings on them to exclusion of everything else. You will find it more efficient to arrange to view the properties and leave time for the French agent to show you any additional properties.

Also take note that the purchasing procedure in France means that a property can be seen and the contract signed on the same day so that it is not always possible to inform you that a property is sold before you arrive – Latitudes will check on making the appointment and you will have the French agency's number so that if you wish, you can call ahead of your appointments to check up the day before.

What preparation you need to do when arranging your viewing trip and what to do if you find the property of your dreams

If you are serious about buying a property in France you will need to set aside some time to make some viewing trips and if you are working that will mean using some or most of your holiday entitlement to go to France.

If you have a property to sell before being able to buy then make sure you get it valued and on the market immediately. It is not possible to buy in France subject to the sale of a property but it may be possible to negotiate with a vendor if your property sale is in solicitor's hands. It may be best to wait until at least the sale is proceeding here before spending time and money looking in France.

There are ways around this, for instance taking a mortgage which could be repaid as soon as your property is sold. In light of the exchange rate at present this could be useful as you would not have to change much currency and would just have to find the smaller repayments whilst we wait – hopeful that the exchange rate improves. Even if you have the money in the bank you may find that the cost of the mortgage compared with the interest in the UK that you are getting means that it is economical to proceed with a mortgage.

Ideally a serious viewing trip should be for not longer than a week as after 6 days of viewing properties I believe you get 'bamboozled' by all that you have seen as well as finding it extremely tiring. If you are going to combine it with a holiday then I always suggest that you view first and leave the last few days or week to relax. This can work well as it gives you time to think away from the properties and yet you are still in close proximity to be able to revisit any that stand out.

If you are intending using a solicitor or getting a mortgage then it is a good idea to get in touch with these people prior to your trip. If you are going to use a solicitor, then we recommend using a dual-qualified solicitor, i.e. one that has qualifications in both France and the UK. He will then be able to advise you on the contract, and on your personal circumstances as it affects you in France and in the UK. If you are not going to employ a well-qualified solicitor then you may be happy to rely on the notaire who will advise you on the contract and all issues connected to inheritance if you ask him to do so – if there is a language problem then our agent will assist with the translation or a translator can be employed for the meeting at very little cost. The notaire is much better qualified than a person who is bilingual and has just a law degree.

Considering a mortgage

It is also a good idea if you haven't already done so, to contact a mortgage broker. They will be able to tell you what amount you can sensibly borrow and how much the repayments will be etc so that when you are in France you don't waste time looking at properties that may be beyond your budget. It will also speed up the mortgage process if you have provided him with the information he is going to require to make your application.

Foreign currency

At present it is also an extremely good idea to contact a currency company to register and perhaps discuss what they think is likely to happen regarding

the exchange rate. You might consider changing all or part of your money now or buying forward. This can save you a considerable amount of money if there is a lot of movement and will at least mean that the price you agree in Euros will be the price you pay – rather than buying Euros at a later date to find the rate has changed and your sterling does not buy as many Euros as it had done when you agreed the price.

A good currency company can also assist if you have lodged some money with them by immediately sending through your deposit to secure a property.

Organising your trip

Once this is all organized you need to book your travel tickets, flights, ferry, car hire etc. In much of France it is essential to have a car as not many areas have good public transport and in order for you to be able to see the area well it is better to be able to drive into the smaller villages and hamlets and out into the countryside. If you want to do your visit by public transport you will probably have to double the time you spend in France allowing days for travel which can make it expensive. If you are looking in a city such as Nice, Marseille, Bordeaux, Paris, Montpellier etc. then a car is unnecessary.

It is a good idea to have a mobile phone with you that will work in France so that you are able to let people know if you are running late or need to cancel and even more importantly, so that our French agents can reach you if something new that would suit you comes up just after you have seen them or the opposite, a property is sold the day before you arrive.

Make sure you take a map of France and of the region you are going to – you can buy this when you arrive if necessary – as it is good to get the feel of where you are in relation to other towns and landmarks..

If you have a list of appointments that have been made for you, take more than one copy of it with you so that if you lose it or leave it somewhere you are not left high and dry not knowing where you are supposed to go next – at worst phone Latitudes in the UK and we will arrange to get another copy to you or text you addresses etc.

Do take your appointments seriously – the agency in France will have set aside the time for you and perhaps given up other appointments.

Having contacted Latitudes to receive details of properties you will now be in a position to choose what you want to see. Bear in mind that

you cannot meet with more than 2 agencies each day, one in the morning and one in the afternoon, and that if you have chosen a number of properties from one agency it is likely to take the whole day. Especially when they are more rural areas, many of the properties are up to an hour in

any direction from the agency and you may not be able to see more than 3 or 4 properties in a day if this is the case.

Your itinerary

Latitudes will advise you about the distances and time involved between agencies in different towns. We have done all these journeys ourselves when we have been to meet and vet the agents, so we know how long the journey will take you.

Avoid putting yourself under so much pressure that by the time you get to the appointment you are so stressed at getting lost, being late or not having had time for lunch that you are no mood to make decisions or consider properties carefully. Remember that in France the pace is slower, presumably one of the reasons you would like to spend more time there, so don't expect your agent to show you things 'on the run'.

Arriving at our French agents

Definite 'Don'ts' on arriving at a French agent are:

- Don't say you have only got an hour, 2 hours etc before your next appointment – wait and see what they have to offer and then if they have more than your time allows, decide whether to put off your next appointment or arrange a second appointment with this agent. The agent will feel that he can't do his job properly if you are rushing off elsewhere and may lose interest in assisting you.
- Don't expect that they will have all appointments made in advance of your arrival – unfortunately too many of us before you didn't turn up or changed their requirements and budget, so many French agents will wait for your arrival and will prefer to run through your requirements again and discuss the properties in order to be sure that they will suit you and not waste your time – although this can take a little time you will develop a rapport with the agent and it will more often than not save you a lot of time.
- It is quite normal that after several days of viewing you may change your ideas a little as far as the type, style, location or condition of the property you would like – do make sure to explain your thoughts and feelings to the agent so that you don't waste time seeing properties that are similar to those you have already discounted.

Definite Do's on arriving at a French agent are:

- Expect the agent to take you to view the properties in their car and use this time to discuss the area and any other questions you might have – it can be extremely useful. They can act as 'tourist guides' to help you know more about the area and its amenities.

- You may be asked to sign a 'bon de visite' which is a form stating that the agent is showing you a certain property or selection of properties. It does not commit you to anything at all and is just a record for the agent, perhaps to show the vendor that he has been working on the property and you can have a copy if you wish.
- If you are out with a French agent over a full day it would be polite to offer to pay for a snack lunch for them– bear in mind they are spending their day working with you and using their petrol etc.
- If you are running late or having difficulty finding the agency, give them a call. If you want to change or rearrange the appointment try not to leave it until the last minute so they have time to rearrange their day too.
- When viewing do give the agent your frank opinion on each property. If it is unsuitable please explain why, so that they don't continue to show you similar properties – though if there is a vendor in the house, do wait until you leave before doing so.

You will also need to consider accommodation for the viewing period. If you are looking over an area and your appointments are more than 30-50kms from each other I would strongly advise changing hotels each night, and at the end of the viewing day driving onto your next area and staying there so that you have the opportunity of an evening meal and perhaps seeing the area at night and you can get up fresh the next day on the spot without having to find your way to a new place.

It is really important to allow some time to see and enjoy the area – how can you decide to buy a property in an area that you haven't even had time to stop and have a meal or even a drink in.

If, on arrival in an area you don't like it, please tell the French agent politely that you would prefer not to visit rather than just not turn up.

However don't judge an area too quickly if you have arrived on a main road or motorway. It is often worth seeing local areas that the agents will know and recommend.

If you see a property you like

Hopefully the time will come when you see a property that you do want to buy. If it is new then no negotiation will be possible and you will proceed by confirming that you would like to reserve whereupon a reservation contract will be prepared for you.

If it is a resale property then you may want to put in a lower offer. Making a

verbal offer is not binding and the agent must then go to the vendor to try to negotiate the price you have offered.

When the offer is agreed a 'compromis de vente' (contract) will be prepared and both parties will need to sign.

You get a 7 day cooling off period on any contract that you sign. You would then need to send your deposit which is normally 10% on a resale purchase and up to 5% on an off-plan purchase.

You may feel more comfortable either calling Latitudes to negotiate on your behalf or coming home before making any offers or decisions. Be aware that properties in France are sold as soon as the first contract is signed and this can happen immediately someone views the property, so if you have found a property that you may want it is essential you declare your interest whilst still in France either to the agent who has shown you the property or to Latitudes who will communicate this to the French agency.

As your purchase progresses Latitudes can be invaluable in answering all the little questions that pop up and will follow the sale with the French agent and your solicitor or notaire to bring it to a happy conclusion.