

COMPLETE GUIDE TO

Buying Property in France

EVERYTHING YOU NEED TO KNOW ABOUT

- ✓ Property viewings, costs & mortgages
- ✓ The property purchase process
- ✓ Property taxes, insurance & utilities



French visas and residency made simple -
everything you need to know to start your life in France

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Where to start with buying a property in France

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Where to start with buying a property in France

Whether you are looking to invest in French real estate, aspire to own a holiday home in France, or plan to move to or retire to France in the future—this beginner's guide covers everything you need to know before buying a property in France.

What considerations do you need to make before moving forward with a French property purchase? How do you arrange a property visit, make an offer, and get the best rates on currency exchange? What do you need to know about French property law, taxes, and mortgages?

We'll walk you through the entire process step-by-step, from starting your property search to picking up the keys.



Buying French Property: The Basics for Foreign Buyers

Purchasing a property in France is actually quite a straightforward process, and thousands of foreign buyers succeed in buying their dream French home each year. That being said, there are many different factors that need

to be taken into account when buying a property in a foreign country. Buying overseas means that you not only need to consider the price, location, and the property itself, but also the legal procedure (which may differ from that of your home country), currency exchange rates, and the language.

If you're just getting started on your property-buying journey, there are four main steps to take before you begin searching for your dream home:

- » **Get a clear idea of what you're looking for:** where in France do you want to buy, and what type of property are you looking for?
 - » **Set your property budget:** consider whether you need a mortgage and whether that will be possible, make sure you have budgeted for fees, taxes, and additional expenses (most notably, notaire's fees, which can account for up to 10% of the property price); and get advice from a currency exchange specialist.
 - » **Do your research:** understand
- the property buying process, make sure you know exactly what you are signing (before you sign anything!), and seek advice on French inheritance laws and estate planning.
 - » **Be prepared:** make sure you have all the necessary paperwork, a mortgage approval in principle, and funds available before you start viewing properties - the French property market moves quickly, and you don't want to miss out on your perfect property by being unprepared.

What's changed since Brexit?

One frequently asked question for UK buyers is how Brexit has affected the buying process in France. The good news is that very little has changed for British buyers as a result of Brexit, at least when it comes to purchasing property. As non-EU citizens, Brits can still buy in France, and nothing has

changed about the buying procedure or legal aspects of buying in France.

The French property market has felt the impact of inflation and increasing interest rates over recent years, and while foreign buyers often bear the brunt of this, none of this is due to Brexit. In fact, British buyers still account for the largest number of non-EU buyers in France and UK residents remain

the most eligible non-EU candidates for a French mortgage, often benefitting from the most favourable rates.



Moving to France after Brexit

Where UK buyers will see the most notable differences is when it comes to travelling to France or moving/retiring to France. Now that the UK has left the EU, British citizens no longer have the right to freedom of movement and can no longer travel freely between France and the UK without limitations.

Post-Brexit, second-home owners must now adhere to the 90/180-day rule, which also applies to the United States, Australia, Canada, and many other non-EU countries. To spend longer than three

months in France, a long-stay visa is required. All non-EU residents will also be subject to the upcoming EES and ETIAS regulations, which are being rolled out across the EU in late 2025 and 2026.

To move to or retire to France, Brits must now apply for a 12-month long-stay visa and meet strict entry requirements, including proof of minimum income, private health insurance, and a permanent address in France.

| FURTHER READING:

- » [Complete Guide to Visas & Residency](#)
- » [90/180-day rule](#)
- » [Temporary long-stay visa](#)
- » [FrenchEntrée's Visas & Residency essential reading guides](#)

Finding Your Perfect French Property

- » Where In France to buy
- » Which type of French property should you buy?
- » Starting your French property search
- » Planning your property viewing trip

Finding your perfect French property

The first step on your journey to buying a French property is defining exactly what your dream house looks like. In France, estate agents tend to cover much smaller areas, and the property market is much more “local” than what you might be used to in your home country. While there are national estate agency chains, local agents will be unlikely to be able to help you with a property search outside



of their locality, and sites like FrenchEntrée and our property partners can be a valuable resource if you’re searching over a larger area or within multiple regions.

It’s essential to have an idea of where you want to buy and what kind of property you are looking for before you start approaching estate agents. Once you’ve decided what you’re looking for, it’s time to start planning your property viewing

| Where to buy property in France

Foreign buyers often come to FrenchEntrée with the question: “where is the best place to buy property in France?” but there is no one-size-fits-all answer - it depends entirely on what you are looking for. While we can’t make the decision for you, we’ll take you through

some of the most important questions and considerations to help you narrow it down.

First of all, it’s important to consider why you are looking to buy property in France and what you intend to use

the property for. Are you looking to purchase a holiday home, relocate to France, or invest in the French property market?

Naturally, the best place to live, work, and raise a family, may not be the most exciting spot for a summer vacation, while the smartest place to invest in French real estate might be a different location entirely. What's most important is that your decision is based on your preferences and needs.

Some things to consider include the following:

- » **Environment and locality:** the climate, topography, sights, and amenities.

- » **Access:** how will you get to and around the location? This may be especially important for French second-home or holiday homeowners.
- » **Property prices:** your budget or investment aims.
- » **Personal preferences:** would you prefer an urban or rural location? Do you want a property in the mountains, along the coast, or close to a major city?
- » **Purpose:** are you buying a house to move into, a holiday home, or an investment property?

France's regions

France is a large country and hugely varied in landscapes and climate, both of which are key factors in choosing where to buy. Mainland France has 13 regions (including Corsica), each of which each of which are split into several different departments, and topography ranging from the mountains of the French Alps to the balmy coastal resorts of the Mediterranean to the river valleys and vineyards of the Loire Valley.

Climate and landscapes

The southern regions are perennially attractive to overseas buyers thanks to their idyllic landscapes and warm climate. Mediterranean beaches, lavender fields, and vineyards characterise the landscapes of the Provence-Alpes-Côte d'Azur and Languedoc-Roussillon regions, both popular with foreign buyers, while the French Alps stretch north to some of Europe's best ski areas.



Along the southern border with Spain, the Pyrenees mountains run through the Midi-Pyrenees and Aquitaine regions, where you'll also find the beach resorts of the Basque Coast and, inland, the verdant hills and charming villages of the Dordogne.

Generally speaking, regions north of the Loire River have a reputation for a more British-like climate (distinct seasons but few extremes), although summer temperatures have been climbing in recent years. The central coastal regions of Pays de la Loire and Brittany offer a good compromise weather-wise, with plenty of sunshine through the summer

months and miles of beaches to choose from. If you're basing your decision on weather, it's worth noting that while the south is famed for its long, hot summers, it's also prone to cold, wet, and windy winters. Be sure to visit your chosen region at different times of year, not just in peak holiday season, before you decide.

City life or rural retreat?

As well as considering which department to start your French property search, another consideration is whether you want to live in the city or the countryside. Both have their advantages, but it's important to be realistic about what is both desirable and practical. Many buyers harbour dreams of a remote rural retreat, but the reality of having to drive 30 minutes to pick up some milk might not quite live up to expectations.

Similarly, a city apartment might be ideally situated for weekend getaways, but urban living often means smaller living spaces, more noise, close-quarters neighbours, and higher crime levels. A good compromise could be a country house within a short distance of a provincial town.

You may already have a favourite destination in mind, but if not, your choice will probably depend on a number of other factors. Let's take a closer look at those.

The best place to buy a holiday home in France

Second-home owners have unique needs to consider when selecting an area to buy. Consider how frequently and at what times of the year you will

be coming to your holiday home. How easy will it be to access your property when you visit? Are there direct ferry, plane, or train links, and how much will it cost you to travel? A far-flung alpine chalet that costs you hundreds of euros in transport and a day of travel time to reach isn't very practical if you plan on using it for weekend breaks throughout the year.

British buyers, for example, often buy properties that lie within a few hours' drive of the Channel ports. Northern regions like Brittany and Normandy have obvious attractions with their easy driving to the ferry ports. For European buyers, cheaper flights are often available to destinations in central and southern parts of France. Toulouse, Nice, Bordeaux, Bergerac, Nantes, and the Poitou-Charentes region are all served by low-cost airlines, but it's important to remember that these airline routes are often most subject to change. Non-European homeowners, on the other hand, may find they have to fly via Paris.

It's also worth thinking about what you plan to do with your property when you are not there. Seasonal or temporary rentals are unlikely to be possible unless you purchase in an area where demand is high. Or if you're leaving your property empty for months at a time,

how secure an area is it in? Do you have neighbours that will keep an eye on the property? Is the region at risk for snow, storms, or floods at certain times of the year, meaning you will need to carry out seasonal maintenance?

Moving or retiring to France

If you're looking to move permanently to France or hope to do so in the future, it's important to factor this into your decision-making. After all, the things that you might look for in a place to live are likely different from a place that you only visit on vacation.

Younger buyers looking to live and work in France may need to live in Paris or large cities like Lyon, Bordeaux, Toulouse, and Marseille in order to maximize job opportunities, while those raising a family might prefer a house in a country town or close to an international school. If you're retiring to France, you might prioritize living in an area with an active expat community.

Those looking to start a gite business or work within the tourism industry (both popular choices for English speakers) might be best choosing a known vacation spot or coastal area. However, be aware that tourist towns can be very different to live in during the off-season. From a business perspective, a busy tourist area can mean a clear target market, but it also means you will have more competition from similar gites or businesses.

Another thing to think about is how easily you will be able to integrate into local life and connect with other expats. Some areas of France, such as the Dordogne, are extremely popular with British expats, while Paris has a

large number of Americans, Australians, and other international expats. Even if you intend to fully integrate into French life, it's always useful to have some expat friends to connect with and share experiences with.

On a Budget? Where to buy the cheapest French property

International buyers have long been attracted to the comparatively low prices of the French property market, but where you buy can have a big effect on the price. If you're on a tight budget, a central Paris apartment or St Tropez villa will likely be far out of your price range (no surprises there!), but there are still many French regions where you can snap up a bargain.

In the south, the Dordogne has long been a favourite among British expats, and the Nouvelle-Aquitaine department is still one of the cheaper areas in France in terms of the property market. There are also bargains to be found in the Occitanie region, while further north, Pays de la Loire and Brittany have been growing in popularity, thanks to their favourable weather and lower property prices.

Properties in the Provence-Alpes-Côte d'Azur and Languedoc-Roussillon regions can be pricey, especially along the coast. However, there are cheaper options to be found inland and buying an older property to renovate in the countryside remains an option for many buyers.

As of 2025, international buyers are starting to get more adventurous in terms of where they buy and we highly recommend searching outside of the typical second-home hotspots. Not only will property prices likely be more favourable, but the local lifestyle is often more authentically French.

| Where to buy a property in France: How to decide

To help you decide where to buy a property in France, make a list of all the above aspects that are important to you. Decide which are non-negotiable (proximity to a port or airport, for example) and which are desirable but not essential (for example, a beachfront property vs a property within a short drive of the coast). This can help you narrow in on what's most important to you. Even if you've fallen in love with a particular area, this is a good exercise to do to ensure it really meets your needs.

If you're still unsure about where to buy, consider planning a few visits or property-hunting trips to different regions of France. If you can, visit at different times of year (tourist regions, in particular, can be very different out of season) and spend some time exploring the different neighbourhoods and provinces. You could even rent a property or holiday home in the area to give you a feel for it before committing to buying.



| What Kind of French Property Should You Buy? Chateau, Gite, Farmhouse?

French real estate comes in many shapes and sizes. Perhaps you dream of a farmhouse renovation in the heart of Provence, an alpine chalet, or buying an old French château to convert into a gîte? Perhaps your ideal type of French property is one you hadn't even thought of.

What type of French property are you looking for?

There are many decisions to make when purchasing a property in France, but the house itself surely has to be one of the most important! Many first-time buyers in France have a strong idea of what they are looking for, but it pays to think

carefully about your preferences and whether they truly match your needs.

Once you've narrowed down where in France to buy and worked out your budget, it's time to be more specific about your requirements. Are there extras that are important to you, such as a swimming pool, a garage, or a large

garden? How much land do you want?

Don't just think about the features you'd like; consider what type of French property would work best for you. If you're visiting on vacation for a couple of weeks at a time, you don't want to

spend all your time on maintenance. Similarly, while it can be tempting to buy a property with plenty of land, the upkeep could be challenging if you don't have the time and equipment.

Buying a property to renovate in France

A popular choice for foreign buyers in France is to purchase an old property with the aim of renovating or rebuilding. There are a huge variety of old properties to buy in France—barns, farmhouses, stables, historic châteaux—and there are many success stories of expat buyers transforming these into cosy gîtes, luxurious chambre d'hôtes, or characterful holiday homes.

But before you let your imagination get ahead of you, take time to consider if renovating an old property is really for you. Old properties can be a minefield of potential problems from dodgy rooves and dangerous wiring, not to mention damp and mould, and more serious structural issues. There is a huge difference between a property that needs a lick of paint and one that essentially needs rebuilding from the ground up.

It's important to assess the time, budget, and skills that it will take to carry out these repairs and renovations. Some things to consider are: will you need to apply for planning permission, and is this likely to be approved? How much will the work cost, and how long will it take? Will the property be habitable before or during the renovations taking place? Who will you hire to do the work? How will you communicate with builders and artisans (especially if you don't speak

good French), and who will oversee the work if you are not there? If you plan to carry out the work yourself, do you have the skills to do so? How much will the materials cost?

If purchasing an old property, it might be a good idea to have a building or structural survey carried out before you buy, or at least organise a visit from a local builder who can offer estimates for time and cost.

Investing in French property

Buying French property as an investment is another popular choice among overseas buyers. French real estate can be an attractive proposition, especially if you have the budget to buy in key tourist areas or the knowledge to invest in areas of growth.

Popular places to invest in property in France include Paris, Provence, and the Côte d'Azur, although these are also some of the priciest regions to buy property. Alternatively, look at upcoming cities such as Bordeaux, Nice, Nantes, and Lyon, or purchase along the west coast, anywhere from Biarritz to Brittany.

Purchasing a French ski property

Ski properties are another popular type of French property for investors and second-home owners, whether in the French Alps or the Pyrenees. While

ski properties don't always have the easy access points of city and coastal properties (especially for British buyers travelling by ferry), mountain residences have the bonus of being a year-round vacation spot. While beach resorts can shut down completely outside of peak season, many winter ski resorts also have a summer season, when hiking, mountain biking, and golf become the activities of choice.

Things to consider when purchasing ski property in France include proximity to airports, access to ski slopes and winter activities (and the types of ski slopes available), the altitude, whether or not you want to be within a ski resort town or more remote, and the après-ski scene.

Buying a new build home in France

Buying a new build home in France has a lot of advantages, not least the security and peace of mind that comes with a brand-new property. Buying off-plan means you'll benefit from reduced notaire's fees, a 10-year guarantee on structural faults, and of course, you'll get to decorate your new home to your individual tastes.

If you're looking for a countryside residence, however, a new build might not be the way to go—new property developments are generally restricted to coastal areas and cities.

Buying a mobile home in France

If you're looking for an affordable holiday home or a temporary base when moving to France, a mobile home could be a smart option. Mobile homes offer excellent value, and although you will have to pay an annual rental fee,

it can still be a far cheaper option than purchasing a property.

Perhaps the biggest appeal of a mobile home is the chance to own a holiday home in some of France's most sought-after postcodes. Mobile homes are parked on residential holiday parks, many of which can be found by beach resorts, in popular tourist areas, or close to regional attractions. You might not be able to afford a beachside apartment along the Côte d'Azur, but you might be able to afford a mobile home within a short drive of the beach.

Staying at a holiday park has heaps of other benefits, including all-year security and surveillance; on-site amenities such as restaurants, bars, and swimming pools; a community of other holiday-makers; and English-speaking staff.

Purchasing a leaseback property in France

For those looking at investing in property in France, especially by buying a new build, another option to consider is the French leaseback scheme. When you purchase a leaseback property, you buy a property and lease it back to a rental company to let it out. The company will rent out the property for a number of years, and you will have a guaranteed rental income for the term of lease.

The benefits? Not only can you expect returns of between 3% to 6%, but at the end of the contract, the French government will refund the 20% VAT (TVA) on the initial purchase of the property.

| Starting your French property search

Most French properties are sold through estate agents or realtors, known in France as 'agences immobilières', and the majority of overseas buyers choose this option for their purchase. Although there are agency fees involved, it does pay to use a professional service, and it can be especially reassuring to those unfamiliar with the French property market.

Other options include buying from a private seller, at property auctions, or via a local notaire, but this can be more difficult if you are not based in France or do not speak French. Most properties are advertised online these days, as well as in local newspapers and property magazines, but naturally, the best place to start your French property search is by browsing [FrenchEntrée's property listings](#) or connecting with one of our partners.



Using an estate agent for your French property search

Most towns and villages throughout France will have several estate agents or realtors, but it's important that you choose a reputable agent. Make sure they are a member of a registered body such as FNAIM, SNPI or UNPI—this should be displayed in their office.

Although you are not obliged to use a single realtor, it's not generally advised to use multiple estate agents, especially if you are looking within a small search area. Local agents often speak amongst each other and may be wary of clients who they don't see as being serious candidates for a sale. A better approach would be to narrow it down to one or

two estate agents in the area and be honest with them about meeting with other agents.

Give your estate agent as much information as possible to enable them to help with your search. Be realistic about your budget (factoring in all the extra costs and fees), provide as many details as possible about your search criteria (especially any must-haves or deal-breakers), and offer as much insight into your likes and dislikes as possible. The more they know about what you are looking for, the more they will be able to help with your search and keep you in mind when a new property becomes available.

Another important factor for many foreign buyers is the language. Depending on where in France you are looking to buy, you might be able to find local agents that speak English. Otherwise, it could be useful to employ the services of a property advisor or translator.

Buying from a private seller

More and more sellers are opting to sell properties privately in France, and recent estimates indicate around 40% of annual sales are carried out privately. The most obvious benefit to buying from a private seller is that there are no estate agency fees, and being as every property sale is dealt with via a notaire, there is little to worry about in terms of the legal sales procedure (just be sure to make all payments and sign all contracts through your notaire). For foreign buyers, the main obstacle to buying privately is the language barrier, so it can be worth finding an English-speaking Notaire (you can search for your local representative at [Notaires](#)

[of France](#)) or working with a translator.

Another obstacle is finding properties for sale. In France, many private sellers use websites such as [Leboncoin](#) to advertise. Alternatively, [FrenchEntrée's property listings](#) include many private sales, including many from anglophone sellers.

All French property sales are required by law to pass through a notaire, and because of this, your local notaire can be a mine of information. Don't hesitate to contact a local notaire and let them know about your property search criteria.

Notaires often advertise private properties for sale in the region and can also advise you on your property search, prices, new build projects, and any planned changes in the area (a new train line or school being built, for example).

Buying French property at auction

Property auctions, known as 'vente à la bougie', are not as popular in France as they are in many other countries. However, they do occur, most notably for sales of public buildings or state-owned properties, repossessed properties, or by private sellers looking for a quick sale.

Auctions include public sales and judicial auctions, and are often advertised by notaires, or in local and national newspapers. You can also search online for French property auctions at [Encheres-Publiques](#) or [Paris Notaires](#).

| Planning your property viewing trip

Once your French property search is underway and you've started to make a list of potential properties, the next step is to start organising your house-hunting trip.

Are You Ready to Starting Visiting French Properties?

Planning a property viewing trip to France is an exciting undertaking. This is the part where the dream of buying a house in France starts to become a reality, but with so many aspects to think about, it can be hard to know where to start.

The first step is to be sure that you are ready to buy. Organising viewings if you are not ready to buy is not only a waste of time for the buyers and estate agents but you will certainly be disappointed if

you find your perfect French house and lose the opportunity to buy it due to lack of planning.

Have you considered the cost of buying a French house, enquired about a French mortgage, and thoroughly read this Beginner's Guide? Have you discussed your options with a foreign currency advisor and set up an account? Property sales in France can move quickly, so you want to be ready to make an offer, and you will need your 10% deposit ready to go.

Organising a property visit in France

Property viewings in France must be booked in advance—don't expect to just walk into an estate agents or realtors (known as 'agences immobilières' in France) and ask to view a property. Many agents do not hold the keys to the properties, so same-day viewings are not always possible.

If you're spending several weeks in France at a time or taking regular trips throughout the year, it might be possible to visit estate agents and book appointments during your visit. However, if visiting on a week or two-week trip, it's essential to plan ahead and pre-book house viewings before you arrive in France. Once you've made your shortlist of properties, you can either contact the estate agents directly to set up a visit

or work with a property advisor to book appointments on your behalf.

Plan property visits wisely

When organising a property viewing trip to France, try to give yourself as much time as possible. While it's tempting to cram as many viewings as possible into your trip, you want to be able to give each property the time it deserves. Property visits can be tiring, and by the end of the day, it's easy to forget aspects you liked about previous houses or skip asking key questions.

Ideally, meet with just one or two agents in a day, and plan to visit two or three properties, but definitely no more than five. Factor in the size, location, and travel time. Visiting five 2-bed apartments in a city neighbourhood might be easily doable. On the other

Finding your perfect French Property

hand, viewing a château conversion in the heart of the countryside followed by a remote farmhouse a 2-hour drive away will take much longer! It's also worth leaving time to explore the neighbourhood and surroundings, especially if you find a serious contender.

When booking flights or travel to France, consider adding a spare day or two onto your trip in case you want to revisit properties before making your decision. It can also be wise to avoid visiting in peak season or during French school holidays. Agents will often be less busy and therefore have more time for your viewings, and less traffic means you will be able to get around quicker.

Visiting a French property: our top tips

You will likely be asked to sign a “Bon De Visite” by your estate agent before visiting a property—this is common practice for a property viewing in France, so don't be alarmed. This contract states that the estate agent showing the property to you will be responsible for the sale in the event that you decide to purchase. Its purpose is to protect against the viewing party purchasing the same property through a different estate agent or trying to undercut the agent by purchasing directly from the buyer.

Property visits can take anything from an hour to several hours, depending on the size of the property and land. Make sure you dress appropriately, with suitable footwear and clothing for the weather. Bring some water and snacks, too, especially if you are visiting multiple properties in one day.

Before the visit, write down any key questions you want to ask or things to look for—it's easy to get swept up in the excitement of a new house and forget even the most important details.

During the visit itself, it's a good idea to take notes and photos, but don't spend all your time focusing on the details. Make sure you get a good feel for the property, too and imagine what it would be like to live there or holiday there, including at different times of the year.

Be honest with your agent about things you like and dislike. This is important information that they can use to help you find a more suitable property, so it's not in your interest to hide your thoughts or say you like it just to be polite.

Finding your perfect French property

With the right planning and preparation, your house-hunting trip should go smoothly, but the real reward of a successful property viewing in France is finally finding that dream property. So, what happens now? Organising a second visit is a good idea, especially if you still have unanswered questions, and this is also the time to explore the surrounding area if you haven't done so already.

But once you are sure that this is the property for you, don't be afraid to make an offer—property sales can move quickly in France, and you don't want to miss out.

Setting Your Property Budget

- » The Cost of Buying a House in France
- » Currency exchange: the key to maximising your budget

Setting your property budget



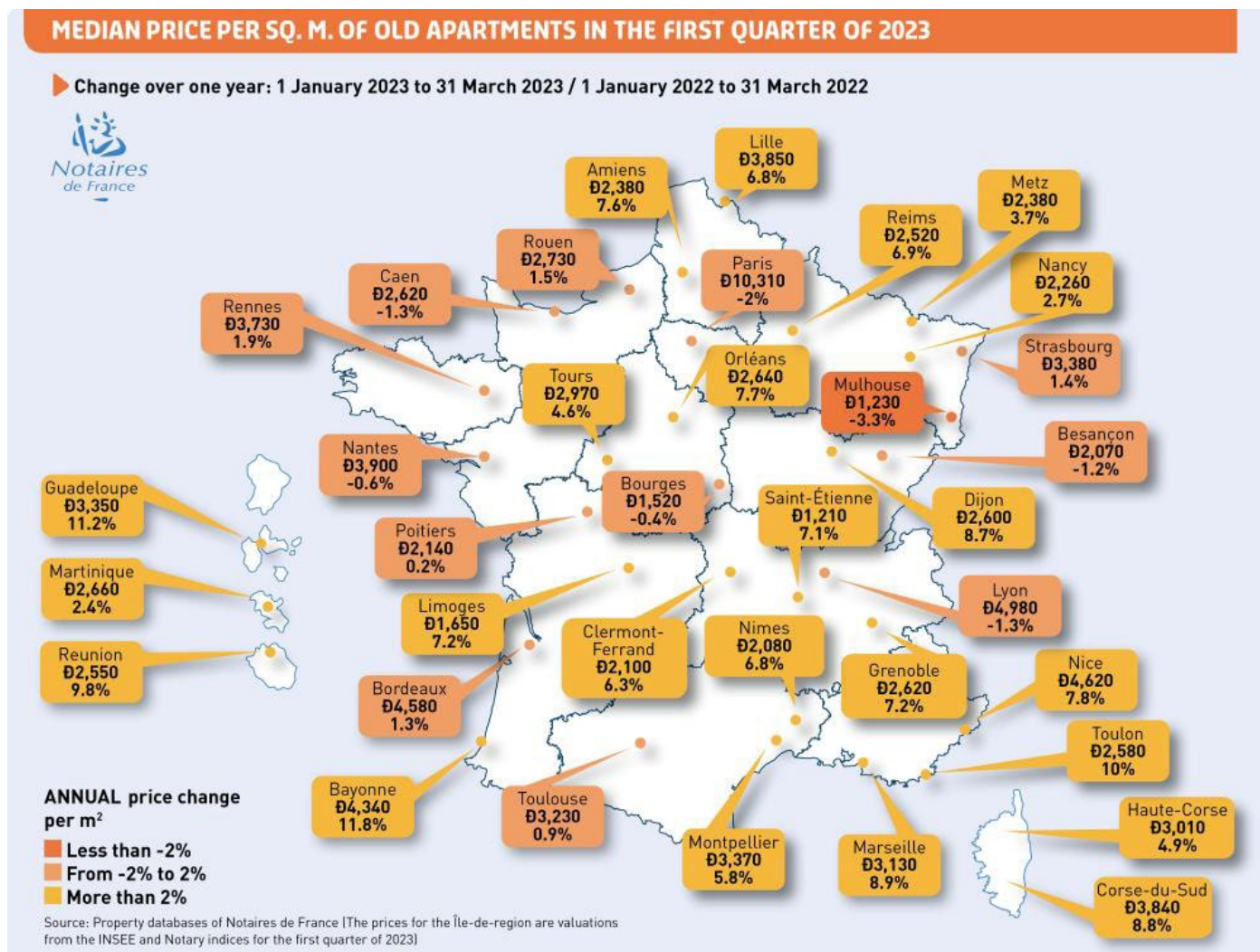
How much can you really expect to pay when buying a house in France? What hidden costs, fees, and taxes should you be aware of? How can you monitor currency exchange rates and use a currency exchange specialist to maximise your budget? Let's break down the cost of buying a property in France.

| The cost of buying a house in France

France has long been known for its low house prices, and although this is still true in comparison to the UK and US property markets, it still depends very much on where and what you are looking to buy. The last five years, in particular, have seen a lot of changes in the French property market. After a noticeable boom in demand for rural properties during the 2020 pandemic, soaring interest rates and a tightening of the mortgage market over the following years soon brought prices falling again, making it very much a buyer's market once again. Through 2024, interest rates on mortgages began to come back down, and banks increased lending to non-resident buyers, which were all good signs for both local and foreign buyers. In 2025, the property market and mortgage rates have largely stabilised, although it remains far more dynamic than it was pre-pandemic. Property

prices are creeping back up in most regions, and access to mortgages is the best it's been since the pre-pandemic years, although there has been a notable drop in the new build market.

One key downside for foreign buyers is the shift against second-home owners, especially in saturated regions and holiday zones, which goes hand in hand with tightened regulations and higher taxes on short-term rentals. In certain areas where there is a shortage of primary residences and long-term rentals, second-home owners are now facing property tax hikes and even occasionally, bans on the purchases of second homes. These are mostly local rather than national changes, however, and there remain many areas where foreign investment is welcome. Consider this your cue to broaden your search and explore new areas of France.



Notaires of France published the above map to show the rise in median selling prices on existing properties in the first quarter of 2023, which gives some idea of prices. Note, though, that these are based on city rather than rural properties.

How to know if the price is right and when to make an offer

There are a number of factors to consider when assessing the price of a property. The age and condition of a property, proximity to sights and amenities, land rights, and the local neighbourhood of a property can all influence the price. Take a look at what similar properties have sold for in recent years and the prices of current

properties on the market, and ask the advice of your estate agent, notaire, or property advisor. Ultimately, the most important thing is deciding on the right property and the right price for you.

Many buyers successfully negotiate the price of their French property, and it is always worth putting forward a well considered offer. However, don't expect to bag a huge reduction—most properties still sell for close to the asking price and making an offer considerably less than the asking price can sometimes cause offence in France, essentially putting an end to negotiations. France's property market has been far more dynamic in the years post-pandemic, so it's more important than ever to stay

Setting your property budget

up to date with the latest developments and regional market trends been on the market long.

When it comes to making an offer, it's a good idea to talk to your estate agent or notaire. Ask them how long the property has been on the market, why the owners are selling, and whether or not they think they would be open to negotiations. They will know the region, property, and sellers, and should be able to advise on whether an offer is a good idea and, if so, help you decide upon a suitable figure.

Setting Your Budget: What's the Real Cost of Buying a Property in France?

Deciding on your budget is the first thing you should do when embarking on your journey to buy a French property, but it's not just the property price that needs to be taken into account. In France, it's the buyer that pays all the fees when purchasing a property, and these can be quite considerable. Make sure you account for all of these in advance and deduct them from your initial budget when property searching.

Let's take a look at the different fees and taxes involved in a French property purchase.

French Estate Agency Fees and Commission

If you purchase your French property through an estate agent, expect to pay agency fees/commission of around 6-10% of the property price. Oftentimes these fees are included in the listed price, but it's important to confirm that this is the case. Typically a listed price will be marked as FAI (Frais d'Agence Inclus) or HAI (Honoraires d'Agence

Inclus) if the fees are included.

These fees obviously don't apply if you are purchasing through a private seller.

Notaire's Fees

All property purchases in France are conducted through a notaire, and the buyer is also responsible for paying the notaire's fees. This is a legal requirement, and the fees apply to any property, whether bought privately or through an agency. Fees are typically between 6% and 8% depending on the property's value and whether there is a mortgage involved, but they can occasionally be more, so be sure to check.

Notaire's fees are rarely included in the listed price, so it's important to factor them in. Ask your estate agent for an estimation before making an offer on the property.

VAT or TVA on a French Property Purchase

VAT is not charged on the property itself, assuming that it is more than five years old. New-build properties, however, are subject to VAT, so be sure to add 20% to the list price. Most prices will show whether or not the VAT has been added-HT or 'hors taxes' means that the taxes are not included, while TTC or 'toutes taxes comprises' means taxes are included. If in doubt, it's always best to ask.

20% VAT (TVA) will also be added to any fees and services involved in your property purchase, including estate agent's and notaire's fees. Typically this will already have been added to the quoted price, but it's always worth double-checking.

Diagnostic and Buildings Surveys

Diagnostic surveys are legally required to be carried out on a French property at the time of the sale, and these are one of the few expenses that are covered by the seller. However, if you choose to hire a surveyor to carry out building or structural surveys, or elect to have a builder or architect look over the property, this will be at your own expense.

Additional Fees for Foreign Property Buyers

As a foreign buyer, you might find that you want to use your own legal representative or seek advice on property ownership and French inheritance law from a legal advisor or French law specialist. You may also require the use of a professional translator to translate legal documents and contracts (which will all be in French) into English. The FrenchEntrée directory has listings of English-speaking specialists in all of these areas.

If you used a property finder or property advisor to help with your property search and planning your French property viewing trip, many of these also charge a fee. Add to this the costs of travel and accommodation for multiple viewing trips to France, and the extra costs quickly add up. It's a good idea to make a list of all the associated

costs before you start property hunting, especially if you are on a tight budget.

Currency Conversion: Get the Best Rate for your French Property Purchase

Possibly the biggest consideration for foreign buyers investing in French property is that of currency conversion. Currency exchange rates fluctuate, and transfer fees can quickly add to the cost of buying a property in France, especially if you don't plan ahead.

As a buyer, you will need to have a 10% deposit ready to pay to the notaire in order to sign the initial Compromis de Vente. You will also need to transfer the rest of the balance to the notaire before the signing of the final Acte de Vente, just a few months later. If mortgages are involved, either in France or in your country of origin, the need for a long-term currency conversion strategy is even more important. Which brings us to...

| Currency exchange: the key to maximising your budget

If you are purchasing a French property and have funds in a non-Euro currency, getting the best rates on currency exchange in France should be one of your top priorities. So, how can you get the best exchange rates and protect against currency fluctuations?

How Currency Rates Affect French Property Buyers and Owners

You might be used to exchanging your holiday cash at the local Bureau de Change or making international payments using your Mastercard, but if you're purchasing a French property, it pays to use a currency exchange specialist. Securing the best currency rate on a large purchase amount could save you potentially thousands, and fees and charges can quickly add up when using a regular bank. On the other hand, failing to lock in an exchange rate or buying at a time when the exchange rate is working against you could even

make the difference between being able to afford your dream property or not.

When you're dealing with large purchases, such as buying a property in France, the constant fluctuations in currency exchange rates suddenly become a big deal. Losing a few pounds or dollars off your spending money probably isn't going to ruin your holiday, but making the same mistakes on a property purchase is a whole other matter. Property sales in France can move quickly, so you want to be ready to make an offer, and you will need your 10% deposit ready to go.

How much does your French property really cost?

For foreign buyers looking to buy property in France, it's important to recognise that the actual cost of the property will always be determined by the exchange rate you receive. Consequently, your budget will also be determined by the rate you exchange at.

For example:

- » If you were to purchase a French property at €200,000 and the exchange rate was **EUR/USD = 1.2500**, the actual cost would be **US\$250,000**
- » If you were to purchase a French property at €200,000 and the exchange rate was **EUR/USD = 1.500**, the actual cost would be **US\$300,000**

That same property just cost you an **extra \$50,000** because the exchange rate changed!

It's also important to remember that the figures you will see quoted on financial reports and on currency conversion websites such as XE.com refer to the market rate or interbank rate. This is the best possible currency exchange rate, available only to select banks and trading institutions trading on the global FX market.

Following these rates is important because they tell you what the market is doing and how strong your currency is against the Euro (the stronger it is, the better rate of exchange you'll get). However, this won't be the actual exchange rate you will receive when you change your money.

Don't make the mistake of thinking that if the market rate is EUR/USD = 1.2500, you will be able to purchase at this

rate. The commercial exchange rate offered by banks and currency exchange specialists always includes a markup, so the actual exchange rate you will receive will be the market rate + the markup. There will also typically be transfer fees or charges added to your currency exchange transaction.

These mark-ups vary considerably between banks, exchange houses, and currency exchange specialists, which is why you will see many different exchange rates offered across the commercial market at any one time. Fees and charges can also vary greatly, and the rates and fees you pay may also be affected by the amount you have to transfer, when you transfer it, and the type of contract you use. This is why it's so important to make an educated choice about **where** you exchange your money as well as **when**.

If all this sounds complicated, think of it like this: the figure you need to be most concerned with is the amount you will pay in your domestic currency (including all fees and charges) for the desired amount in Euros.

So, if you need to make a payment of €25,000 for a deposit on a property, how much will you pay the bank or currency exchange specialist in US\$, £, or AU\$ (or other currency)? This will be the actual cost of the payment.

Tracking currency exchange rate fluctuations

Now we've established the importance of securing the best possible exchange rate, the next question is how. We'll talk about where to find the best exchange rates in a moment, but let's first look at

when the best time is to transfer funds. The obvious answer is to keep an eye on the currency exchange rates and transfer your money when your currency is at its strongest. But of course, it's not *quite* that easy!

Holding off on transferring money when exchange rates are historically low might be a smart move, as is deciding to make the most of a good rate and make a large transfer. But waiting too long in the hope that the rates will move in your favour can be risky.

There are many different factors that can affect exchange rates, including economic data and predictions, government debt, national interest rates, recession, national and international political situations or policy changes, and the perceived stability or instability of a currency. They may even be affected by unforeseen events such as a natural disaster or a pandemic that impacts the economy.

The Forex market is so vast and complex that even expert currency advisors can often miss the mark or get caught out by unforeseen events. That doesn't mean you shouldn't listen to the experts or follow currency news, but it does mean you should never rely too heavily on predictions.

Ultimately, the best time for you to buy will depend largely on three factors: your budget, your timeline, and the market conditions. The smartest decision is the one that works for you, taking into account these factors. There's no point holding out on a better exchange rate in order to save £2,000 if that means

missing out on your dream property while you wait! Similarly, if you're just looking and not planning to buy until next year, there would be little point in exchanging your money straight away unless there was a historically high exchange rate that was unlikely to ever come up again.

It's highly recommended to consult a foreign exchange expert who can weigh

up the risk vs reward for your individual financial situation and advise you on how best to proceed. In the meantime, keep an eye on the exchange rates and stay up-to-date on the latest trends and developments by signing up for our [free weekly currency update newsletter](#) in association with our partners at [Moneycorp](#).



Exchanging currency: Banks vs. Currency Exchange Specialists

Now, let's take a look at where to transfer your money. When transferring large sums of money, you will need to arrange to transfer funds through either a bank or a currency exchange specialist. Generally speaking, high-street banks tend to offer less competitive rates and charge higher fees, although this is not always the case. Some banks charge fees per transaction (which can be quite high), and there are sometimes hidden fees and charges that aren't immediately obvious. Be sure to check exactly what you have to pay before agreeing to the exchange.

A second option is to use a currency exchange specialist. These specialists may offer more competitive rates and typically charge lower fixed fees, as well as providing a range of different services. The reason for this is in the name—being as they specialise in currency exchange and make large purchases of foreign currencies, they benefit from the best rates and savings that they can pass onto you.

The Benefits of Using a Currency Broker

There are many benefits to setting up a foreign currency account with a currency exchange specialist such as FrenchEntrée's trusted partner, Moneycorp.

Better exchange rates

Price comparisons often show that brokers offer a 3-4% saving against high-street banks. On larger purchases, that equates to thousands in potential savings.

Planning and flexibility

Currency brokers offer products such as forward contracts that allow you to fix the exchange rate or services such as rate tracking to ensure you seize the moment when rates are most favourable. They also have competitive options for long-term payment plans.

Expertise and guidance

Currency specialists live and breathe foreign currency exchange. That means they know the market inside out and have likely dealt with many foreign

buyers, expats, and second-home owners in a similar position to you. As a customer, you'll benefit from personal support and guidance on when to buy, when to wait, and how best to plan for future payments.

Speed and convenience

Currency specialists often use the latest technology, allowing you to make transfers at the click of a button. With everything available online (or via a quick telephone call), you can organise your transfers wherever you are in the world. While some banks do have similar

transfer options available, making a regular overseas transfer from your personal bank account is likely to take far longer.

Security and peace of mind

Opting for a currency exchange specialist such as Moneycorp means you can be sure that your money is in safe hands. Being regulated by the Financial Conduct Authority (FCA) means they are required to safeguard customer funds held overnight (or longer) into segregated client accounts.

Plan ahead to get the best exchange rate

Planning ahead is the key to securing the best rate on your currency exchange transactions. You might not be able to control the exchange rates or have a crystal ball to predict the future, but there are ways to 'fix the exchange rate' and protect yourself against fluctuations. Here are some of the currency exchange options you might want to make use of.

Spot Contracts

A spot contract is the current market price for changing one currency directly for another for immediate delivery, as opposed to a date in the future. This is the best way to seize the opportunity when exchange rates swing in your favour, and your transfer will be made immediately.

Relying on a spot contract for a property purchase could be risky, however, as you'll be tied to the current rate when you need to make your transfer.

Rate Tracking and Market Orders

If you have a more flexible timeline, a smart choice could be to set up a market order to track a rate. You decide

the exchange rate you would be happy with, and when the rate is reached, your funds will be automatically purchased for you, ensuring you don't miss out.

Forward Contracts

Forward contracts allow you to take advantage of a favourable exchange by 'fixing the exchange rate' for a future exchange. You put down a deposit, and the agreed-upon rate will be kept for up to two years (depending on the length of the contract). Whenever you are ready to make your transfer within that timeframe, you will benefit from that original rate.

This is a popular choice for property buyers as it provides a fixed amount for your property budget and alleviates

the worry of fluctuating exchange rates. You could take advantage of a strong exchange rate at the beginning of your property hunting journey or take out a forward contract once you've found your property to ensure the price is fixed during the months of finalising the sale.

Don't be too quick to take out a forward contract, though remember you will be tied to the chosen rate even if the current exchange rate is even better!

Regular Payment Plans

Regular payment plans are ideal if you have monthly bills or mortgage repayments to pay or are receiving income or a pension from overseas. Making automatic transfers takes all the hassle out of making payments, and there are also options to fix the exchange rate for extra security over the payment amounts.

Buying a French house: the legal process

- » French Property Law: Your Step-by-Step Guide to the Purchase Process
- » Diagnostic Surveys
- » French inheritance considerations
- » Acte de Vente
- » Notaires
- » Compromis de Vente

Buying a French house: the legal process



Buying a property in France is no small undertaking, and even if you have already bought a house in your own country, there will undoubtedly be differences in French property law and the buying process. Not to mention that everything will be in French!

That's why it's essential that you understand the legal process and requirements before you make any decisions—or sign anything. Here's what you need to know.

| French Property Law: Your Step-by-Step Guide to the Purchase Process

From making an offer and signing contracts to understanding French inheritance law—this is your step-by-step guide to the purchase process.

Step 1: Making an Offer on a French Property

Once you've found a French property and are ready to move forward with a purchase, the first step to take is to contact the selling agent and make an offer. Do your homework first—make sure that you have accounted for agent's fees, notaire's fees, and other expenses before deciding on a price that you are happy with. This stage of

the proceedings is also the time to ask to see the plans of the property and its land (plans cadastrés).

Step 2: Signing the Compromis de Vente

Once your offer has been accepted and you have agreed on the sale price, the next step is to sign the Compromis de Vente. The Compromis de Vente is

typically the first document you will sign when buying a property in France. It's a written contract of the sale agreement, the purpose of which is to set out the main terms of the agreement between the buyer and the seller.

IMPORTANT! The Compromis de Vente is a **legally binding document, for both the seller and the buyer.** That means it is imperative you understand what you are signing and are sure about your purchase before you sign.

The Role of the French Notaire

The Compromis de Vente is signed with a notaire, who is responsible for the legal proceedings of all French property sales. Under French property law, all sales must be handled by a French notaire, and they charge a fee - usually between 7% and 8.5% of the net property price (the cheaper the property, the higher the percentage).

In France, the notaire is required by law to act impartially, and it is typical for one notaire to represent both the buyer and the seller during the property purchase. This may seem strange to UK or US buyers, but the vast majority of transactions in France are handled this way. However, if you feel unsure about this, you are entitled to appoint your own notaire, and in some cases, this might be recommended - for example, you may wish to appoint an English-speaking notaire. This won't cost you any more money, as the two notaires will split the fees between them, but it can be a less efficient way

of handling the purchase and may slow down the process.

Additionally, if you wish, you can take independent legal advice in France or in the UK to help you with the purchase (e.g. from a non-French solicitor). You will, of course, be liable for their fees as well as the notaire's fees, but their advice could be invaluable.

Signing the Compromis de Vente

It's essential that you understand every aspect of the Compromis de Vente as it sets out all the key terms of your purchase. Don't hesitate to ask the notaire to explain any details that you are uncertain of, and remember that you maintain the right to appoint your own legal advisor or an English translator. While some notaires do speak English, the contract you will sign will be in French, so it's recommended that you see an English translation or have the services of an English-speaking adviser.

All points within the agreement are important, but particular attention should be focussed on the price and



costs, the details regarding the title and land registry information, the provisional conditions and 'Clauses Suspensives' (more about these in a moment), and the declarations made by the vendor.

What is in the *compromis de vente*?

The format of a *Compromis de Vente* may vary, but all *Compromis de Ventes* should state clearly the key points of the agreement, including:

- » Details of the purchaser and seller (as a buyer, you will need to provide "Civil Status" information, including your full names, contact details, professions, birth and marriage certificates, passport copies, and details of ex-husbands and wives with relevant divorce certificates)
- » Confirmation of the name and ownership "Title" details of the property
- » A description of the property, including the map and reference of the plot as it is recorded in the Land Registry of your local the Commune
- » The price agreed (sometimes furnishings and fittings may be negotiated as a separate amount)
- » The deposit agreed (usually 10% to be held typically by the Notaire or, in some cases, the agent)
- » The circumstances under which the deposit may be forfeited
- » Some declarations by the vendor about the property
- » Some obligations of the purchaser in buying the property
- » Arrangements for surveys or inspections of lead, asbestos and termites
- » Provisional conditions and Clauses Suspensives - these will include certain standard conditions (e.g.

that there are no other claims to the Title or that the searches conducted by the Notaire's office do not reveal any problems). The buyer may also request additional Clause Suspensives be added.

- » Full details of the estate agent's fees and provision for legal fees
- » Various declarations by both purchaser and vendor about their ability to complete the contract
- » Statements describing what happens if either side fails to complete his part of the bargain, e.g. penalty clauses
- » The target completion date (note this is not definitive or guaranteed and can be changed by agreement between purchaser and seller, or if the notaire has not completed his work for any reason)
- » Inventory of items to be included in the price

Adding a Clause Suspensive or Conditional Clause to the *Compromis de Vente*

Before you sign the *Compromis de Vente*, you might want to add a '*clause suspensive*' to the contract. '*Clauses suspensives*' permit you to withdraw from the purchase under certain circumstances, so it is important to give this some thought before you sign the *Compromis de Vente*. You can add any clauses you like to the contract, provided, of course, that the vendor is willing to accept them.

If you are obtaining a mortgage, the notaire will automatically include this fact as a conditional clause in the contract. This means if your mortgage provider turns you down or refuses to lend on the property, you are not

Buying a French house: the legal process

obliged to go ahead with the purchase. Other typical clauses you might include are: ensuring that you are able to obtain planning permission or ensuring that certain works or repairs are carried out.

You should discuss these clauses very carefully with your agent and with the notaire at the time of making the offer. Many problematic purchases or disputes could have been avoided if the purchasers had introduced clauses to protect themselves at this stage. You may also wish to seek independent advice from a legal advisor who specialises in international property purchases.

What is a Promesse de Vente?

In some situations, you may come across a Promesse de Vente (or a Promesse Unilatérale de Vente). This is quite a different contract as it is only the seller who enters into an obligation, not the buyer.

As the property buyer, you are effectively acquiring an option to buy the property at an agreed price, and it prevents the seller from selling to any other party for a period of time, usually between two to three months. As the buyer, you pay a sum in consideration for this “freeze”. You can then decide whether or not to exercise this option, and you can just let the time elapse.

If you decide against proceeding with the purchase of the property, the seller gets to keep the money paid to reserve the property, but you, as the buyer, are under no further obligation in regards to going ahead with the purchase or compensating the seller.

If there was a conditional clause included in the contract that was up to the seller to fulfil and hasn't been achieved, then you, as the buyer, are

entitled to get back the money that you paid for the option.

In theory, a Promesse de Vente is enforceable and obligates the seller to sell the property at the agreed price if the buyer decides to exercise the option, but in practice, the court is rarely, if ever, going to force the sale and will rather demand compensation in the form of a lump sum plus interest from the seller to the buyer. In all other respects, such as the cooling-off period and conditional clauses, the Promesse de Vente is similar to the Compromis de Vente.

Step 3: Pay the Deposit

Once the Compromis de Vente is signed by both parties, it is returned to you, the buyer, and you then have a 10-day cooling-off period. During this time, you can withdraw from the sale without penalty, but the vendor cannot. Once the cooling-off period is complete, the contract is binding on both parties, and then the deposit is due.

The deposit is usually 10% of the net purchase price but can sometimes be less. The Compromis de Vente is now a binding contract (subject to the clauses suspensives), and if you withdraw, you could lose your 10% deposit.

Step 4: Building and diagnostic surveys

Once the Compromis de Vente is signed, the Notaire will carry out the process of checking records and documentation regarding the property and land. Three to four months is generally allowed for this process, but it is possible to move more swiftly if both parties are agreed and the Notaire is able to conduct documentation searches without delays.

This is also when the compulsory

Diagnostic Surveys are carried out on the house. The notaire is responsible for ensuring that these take place and they are paid for by the seller.

Diagnostic Surveys

Here's a list of the compulsory and recommended DDT surveys that must be carried out on a French property by law:

Energy Performance Rating (Diagnostic de performance énergétique or DPE)

Energy efficiency reports are compulsory for all house sales in France and provide information regarding the level of insulation and other factors affecting heating bills, as well as greenhouse gas emissions. The report estimates the consumption of energy of a building based on the amount of electricity used (measured by kWh/m²) and the quantity of greenhouse gas emissions (measured in Kg of CO₂/m²), and makes suggestions on how to improve the building to reduce these. The energy rating is displayed on all advertisements of properties for sale (similar to fridge energy-rating stickers). From 2025, all official Energy reports will include a QR code, allowing you to verify its validity on the Ademe (Agence de la transition écologique) website."

"Energy Audit for "thermal strainer" properties (Audit énergétique en cas de vente d'un bien immobilier dit « passoire thermique »)

From January 1st 2025, an additional audit is required for all E, F, and G rated buildings, classed as "thermal strainers". The report should detail works required to be carried out on the property to bring it up to a B energy rating; proposed works may be in several stages, but the initial steps must increase the property's energy rating by at least two levels.

Waste Water Drainage (Assainissement Non Collectif)

The wastewater drainage report includes septic tank drainage, which is obligatory when selling a home with a Fosse Autonome or individual Fosse Septic installations. It identifies if an installation conforms to present regulations and functions correctly. If the installation does not conform, the buyer has one year following the date of purchase to carry out any necessary work.

The government organisation Services Publics d'Assainissement Non Collectif (SPANC) is charged with the responsibility of examining all private foul water drainage installations. SPANC have a statutory obligation that the drainage is inspected approximately every four years, regardless of whether a house is for sale or not. There is a small charge for this.

Termites, Fungal and Insect Larvae Related Damage (Termites/Etat Parasitaire)

Depending on a property's location and how old it is, the notaire will advise or instruct the seller to have this report done. The report is mostly concerned with woodwork and related problems. The section on termites is only obligatory in a few restricted areas; however, completing the Etat Parasitaire section is recommended for all buildings over 25 years old.

Asbestos (Amiante)

An Asbestos report is compulsory for all houses granted planning permission before July 1997. This will list any products which contain or may contain asbestos and will provide general advice as to the ways of dealing with it. If found, specialist removal and disposal may be required.

Lead (Plomb)

A Lead report is compulsory for houses built prior to 1 January 1949. It does not cover lead plumbing (although it should mention it), but it will cover lead paintwork. It identifies if lead is present and at what sort of levels it can be found.

Gas (Gaz) and Electricity (Electricité)

The Gas Diagnostic Certificate is compulsory for gas installations over 15 years old to identify any safety issues with the gas system. The seller must provide the buyer with information on electrical safety issues, and any installation over 15 years old must be inspected.

Natural Risks and Pollution” (État des risques et pollutions)

A notaire can advise if a property is located in an area at risk of being flooded, subject to landslides or other natural dangers, e.g. seismic or earthquake, as well as coastal properties at risk of shoreline retreat. A recent addition to this is the obligation to list properties located within a wildfire risk zone, where strict land and undergrowth clearance obligations are in place. This report is there to advise the buyer of the risks and responsibilities of owning a property in the area - however, it will not state whether or not a property has been affected by these conditions or not..

Certificate of Surface Area (Loi Carrez)

This (also known as the Carnet d'information du logement or CIL in French) is only required if selling a flat in a “shared” property (Copropriété),

and it serves to indicate the size of the property being purchased.

Noise (Diagnostic Bruit)

Properties located close to an airport or within an “airport noise exposure area” must also provide a report detailing the noise levels.

Building surveys

Building surveys are not usually done in France, but surveyors do exist, and you can have a full UK/US-type survey carried out if you wish. Many French buyers do not bother with a survey but may take out a registered builder's opinion on the property. You should discuss the available options with your agent when first deciding to buy the property. Surveys can be carried out before signing the Compromis de Vente, or you could insert a ‘clause suspensive’ to give you the option to back out of the sale if it doesn't meet certain requirements.

Step 5: Decide on your inheritance provision

Before moving on to the final steps in the purchase process, you should take advice on your inheritance provision. Whatever your nationality, the inheritance of your property is subject to French law, and the provision made has to be included in the house-buying contract at the time of purchase - you can't change this later.

The Different Options for French Property Ownership

There are three ways in which two or more persons buying a property in France can hold the property. Let's take

a closer look at each one.

Owning a French Property En Indivision

“En indivision” is the most common way to purchase a property in France, and it’s the option that the notaire will generally choose to insert in the purchase deed unless specifically instructed otherwise by the buyers.

Essentially it’s a joint ownership, equivalent to a ‘tenancy in common’ under English law. Two or more people can own the property, each holding a set share of the property—for example, a married couple paying equal shares may opt to own the property 50%-50%, while another couple, contributing different sums to the property purchase might split the property purchase 60%-40%. (Note that this percentage will also affect the resulting percentage of the property that would be passed down to each spouse’s children, including those from previous marriages).

Inheritance laws concerning ‘En Indivision’ properties

Owning a French house ‘En Indivision’ means that on the death of one of the parties, a percentage of their share of the French property will pass to the deceased’s children, who will then become joint owners with the surviving party. Historically, this has led to situations in which inheritors have forced a surviving spouse to sell the property in order to claim their inheritance. Even in more amicable situations, it still means that all joint owners can have a say in decisions regarding the property, including if and when to sell.

Thankfully, there are rules in place now that serve to protect the surviving

spouse, but this can still cause problems, especially in larger families or those including multiple children from previous marriages. In cases where a couple wish for the entire property to pass to the surviving spouse, the couple can also enter into a French Marriage Contract or Régime de communauté universelle, which is drawn up by a notaire.

This means that the children will still be entitled to their inheritance, but only when both parents are deceased. It does not, however, make provisions for children outside of the current marriage, and while not impossible, many notaires will not allow a marriage contract in these circumstances.

There are two other ways to protect the surviving spouse. One is to make provisions for this in your Will, as previously mentioned. Another is to purchase the property “En Tontine” (as detailed below).

Buying “En indivision” is not only an option for married couples or those in a civil agreement or PACS. However, under French law, inheritance tax is not applicable to assets passing between spouses. For this reason, many couples purchasing ‘En Indivision’ do opt to marry or enter into a PACS.

Owning a French Property En Tontine

The second way of owning a French property is “en tontine”. That is approximately the same as persons owning a property as “joint owners” under English law (where the English property passes on the first death automatically to the survivor). Under tontine ownership, the entire property passes on the first death to the survivor absolutely.

Buying a French house: the legal process

The disadvantage of owning the property “en tontine” is in relation to the amount of French inheritance tax (“droits de succession”) payable on the deaths of the owners. On occasion, this type of ownership can significantly increase the amount of droits de succession depending on the personal circumstances of the owning couple (as high as 60% in some cases). This is particularly the case with high-value properties and where either or both of the parties have a child or children from a previous marriage.

Owning a French Property as a Company

The third way of owning a property in France is under the structure of a property-owning “partnership”. The most popular of these is called a “Société civile immobilière” or SCI, but a commercial company such as a “SARL de Famille” could also be an option in certain cases where the property is being used to earn an income.

An SC is not appropriate for people who plan to live in the French property as their main residence. It’s usually recommended for persons buying more expensive properties due to the increased annual costs and bureaucracy

associated with such a structure.

French Property Ownership: What You Need To Know

If all this sounds complicated, it’s because it is! French inheritance law and inheritance taxes can be a minefield, and it’s essential that you fully understand the implications of the ownership option that you choose.

This is especially true in situations where an unmarried couple or group of individuals wish to purchase a property, where substantial assets are concerned, or in marriages where one or both parties have children from previous marriages.

When purchasing your French property, your notaire will be able to advise you on your options. However, they are unlikely to be able to advise on aspects relating to international property ownership and inheritance laws. That’s why it’s highly recommended to seek advice from a legal professional before moving ahead with your property purchase.

Step 6: Transfer the payment

The completion date shown in the

Compromis de Vente is a target date that will allow you to plan removals, funds transfer, etc. However, the date will need to be re-confirmed as completion draws nearer. During the period between signing the



Compromis de Vente and signing the Acte de Vente, it is advisable to keep in touch with your agents and the notaire to keep a check on progress. Don't rely on them to keep you informed about what is happening.

You need to transfer the balance of your payment to the notaire's account in plenty of time for the completion date (the date when the Acte de Vente will be signed). This date should have been agreed upon with the vendor via your agent or legal representative, and it is important that you meet the deadline. If you miss the completion date, you could lose both the house and your deposit. This transaction may also involve your mortgage lender, who must ensure that the money for completion is in the notaire's account in plenty of time. No

transaction will be complete until all payments have been cleared in the notaire's account.

Step 7: Sign the Acte de Vente

The Acte de Vente is the final legal step in your French property purchase, and it will be signed at the notaire's office with both the buyer and the seller present.

What's in the Acte de Vente?

Much of the same information is covered in the Acte de Vente contract as in the Compromis de Vente. Differences include the fact that the Acte de Vente has a fuller description of the property, details of mortgage loans, details of insurance policies, and reports of the aforementioned diagnostic surveys.

French Mortgages

- » Eligibility & conditions
- » French Mortgage types
- » Choosing a French Mortgage Lender
- » Applying for a French mortgage

French Mortgage



Many buyers will choose to finance their property purchase with a French mortgage, but the eligibility criteria can be strict for international buyers. Here's what you need to know.

| French Property Law: Your Step-by-Step Guide to the Purchase Process

The French mortgage market has undergone a lot of changes over the past five years, with lending criteria tightening post-pandemic and inflation causing interest rates to soar. By 2025, interest rates have come back down, albeit not to pre-pandemic rates, and the market has started to open back up again, especially to international buyers.

French mortgage lenders are historically very conservative when it comes to granting mortgage financing, and loan-to-value (LTV) rates and eligibility criteria will vary depending on your country of residence and your personal situation. With this in mind, this guide will help you decide whether a French mortgage is a viable option.

Should you take out a French mortgage?

The first decision to make is whether or not you need a French mortgage in

the first place. Unless you are looking to purchase a property outright, foreign buyers have two main options available to them. You can either take out a French mortgage on the property, or you

can remortgage your existing home in your own country, thereby freeing up the equity to purchase your French property outright.

Note that only French banks and lenders are able to arrange a mortgage secured against a French property. It is not possible, therefore, to take out a UK, American, or other mortgage on a French property.

There are advantages and disadvantages to both options. Taking out a French mortgage means you will be buying the property in Euros, which ensures the value of your mortgage will always be relative to the value of your property. For buyers from countries outside the Eurozone, this is a critical factor to consider. If the value of the Euro was to drop dramatically, you could be left with a mortgage that far exceeds the actual value of your French property, leaving you in a difficult situation if you choose to sell. French mortgages also typically offer lower interest rates than UK and American mortgages, and long-term, fixed rates are available, making them an attractive choice.

However, remortgaging might be an option for those who want to avoid the risk of currency fluctuations over the term of the mortgage or who want to benefit from a favourable exchange rate at the time of purchase. Remortgages can be a simpler option and mean you won't have to deal with additional paperwork and monthly payments in two different countries. For those who don't meet the criteria to secure a French mortgage (more on that in a minute), they may also be the only option available.

Even if you have sufficient funds to purchase the property outright,

it might be worth considering a French mortgage. Taking out a Euro mortgage can help avoid the pitfalls of unfavourable exchange rates, potentially reduce French income tax and wealth tax liabilities, and allow for smarter investment choices in your home country.

How the Exchange Rate Affects Your French Mortgage

Another important factor that foreign buyers need to take into account is that of currency exchange. If you take out a French mortgage, you will be making your monthly payments in Euros. If the majority of your assets and revenue are in Sterling, US or Australian dollars, or another international currency, this means that the actual amount you pay each month will vary depending on the exchange rate. There's no way around this for international buyers, but there are ways to protect yourself from sudden changes by setting up a currency exchange account with a company such as Moneycorp (for more on this, see the previous chapter on setting your property budget).

French mortgage eligibility and conditions

French banks and lenders tend to be conservative and low-risk, so the barrier to entry is quite high for a French mortgage, especially for foreign buyers. To have your mortgage approved, you will need to present a strong financial profile and meet a number of criteria. Similarly, mortgage terms and conditions for foreign buyers vary from those available to French residents.

What are the typical French mortgage terms for foreign buyers?

» In the third quarter of 2023, expect

In 2025, expect a minimum loan of €150,000 for UK and EU buyers and €250,000 for other international buyers (including buyers from the United States and Canada). Most banks will not consider a mortgage loan lower than this amount for non-residents buyers from the United States and Canada). Most banks will not consider a mortgage loan lower than this amount for non-residents.

- » The maximum LTV is 85% (although 75-80% is more likely) for EU nationals, and this includes British buyers post-Brexit. For American, Australian, and other non-EU Nationals, the maximum LTV is 75%. 100% mortgages are only available to French tax residents.
- » This means that a British buyer would need a minimum deposit of 20-25%, while an American or Australian buyer would need to put down at least 75%.
- » Mortgage protection life insurance is typically required.
- » Loan durations are typically a minimum of six years. New regulations introduced in 2022 set the maximum mortgage term at 25 years.

French Mortgage Eligibility Criteria

The biggest factor in determining your eligibility for a French mortgage is your financial situation. Unlike many foreign mortgages, French lenders do not carry out credit checks on potential borrowers. They do, however, require extensive documentation to prove your financial situation, and you will need to meet certain criteria.

Age limits: Most lenders in France will only approve a mortgage until the eldest borrower is 75 years old. While it's quite

possible for over-60s to secure a French mortgage, there may be additional terms attached. Older borrowers will likely be entitled to a shorter loan duration, and additional insurance premiums would also be required. Banks are typically more cautious of self-employed borrowers, so expect to be asked for company accounts and tax returns showing a minimum of three years of stable income. Higher loan amounts with a lower LTV are more likely to be considered.

Income: All borrowers in France must pass very strict debt-to-income ratios. France is unique in that there is a legal requirement that your financial liabilities—including any other mortgages, rental expenses, or other loans you have—must not total more than 35% of your gross household income. Lenders also tend to favour foreign buyers who have some liquidity, in cash ISAs or savings, rather than having all their financial resources tied up in assets.

Employment status: French banks definitely favour those with a steady income and permanent employment. However, there are still options for self-employed candidates and business owners. If you're self-employed, expect to be asked to provide a minimum of 3 years of activity with a turnover that meets the income requirements and a stable business model. Banks are typically more cautious of self-employed borrowers, so expect to be asked for company accounts and tax returns showing a minimum of three years of stable income. Higher loan amounts with a lower LTV are more likely to be considered.

Insurance requirements: Typically, borrowers are required to take out a life insurance policy equal to 120% of the mortgage amount. Many lenders

will also ask to see adequate property insurance and may also require additional insurance for borrowers over the age of 60.

The property: French lenders also place a lot of emphasis on the property itself, most notably the probability (and potential speed) of a resale. Newer properties in popular or up-and-coming real estate areas make excellent candidates for a French mortgage. On the other hand, a remote rural property in a very poor state of repair would be considered a much higher risk for a lender. A property such as this, combined with a non-resident buyer and a less-than-solid financial profile, could definitely lead to an application being rejected.



Types of French Mortgages

While re-mortgaging and releasing equity is possible in France, it is not as easy as in the UK and other countries, and can be costly. For most French buyers, a mortgage is a one-time deal. That's why it is essential to choose the right type of French mortgage at the time of your property purchase.

It's important that you fully understand

the details of the loan agreement, too. Many French mortgages are favourable for foreign buyers, but some conditions may be different from what you are used to in your country of residence.

Interest-Only Mortgages

Interest-only mortgages are a popular and cost-effective option, especially for buy-to-let and investment properties. However, while this is an option in France, they are only approved in rare situations, especially for foreign buyers.

Full-term interest-only mortgages are even rarer. Where they are available, potential borrowers will invariably be asked to prove that they have other property and financial assets to the value of 120% or 150% of the loan amount.

Instead, most lenders are only willing to offer interest-only financing over an initial phase of the overall term, before the facility reverts to capital and interest repayment. To take a 20-year mortgage as an example, this could mean two years of interest-only followed by 18 years of repayment, or it could mean a more even split of 10 years each.

Repayment Mortgages

The vast majority of French mortgages are traditional, fixed-term repayment loans. These generally benefit from lower rates and can be arranged over a term of anything from 6 years up to 30 years.

The market offers three types of repayment mortgages: variable rate, fixed-rate and capped rate.

Variable-Rate Mortgages

Variable-rate repayment mortgages are typically tied to one of the EURIBOR base rates - this is the 'European Inter-Bank Offered Rate' and is the Eurozone's equivalent to the LIBOR. The rate which applies to your variable mortgage will therefore depend on movements in the EURIBOR index.

It is important to note that a rate rise may not necessarily result in your monthly instalments increasing, as you may be used to with other foreign mortgages. It is more common in France that the monthly payments remain the same, but the overall term of your mortgage will be lengthened or shortened accordingly. In cases where interest rates drop, you may benefit by paying off your mortgage earlier than expected; in cases where interest rates rise, you may find yourself taking longer than hoped to pay off your mortgage.

One notable advantage of this kind of mortgage for foreign borrowers is that they tend not to penalise overpayments. Providing you are making a lump sum that is over 10% of the loan amount; most banks are happy to accept capital payments and allow you to end the mortgage before the agreed term. This can be tempting for foreign buyers and investors, allowing you to pay off your mortgage when exchange rates are most beneficial.

Fixed-Rate Mortgages

The most popular repayment mortgages on the French market have rates that are fixed for the duration of the term. Foreign borrowers may be pleasantly surprised to see how low these rates can be, given the level of financial security that they guarantee.

This kind of mortgage means minimum

risk from a financial point of view, as you can be certain of your monthly outgoings and term length. Although interest rates are typically slightly higher than variable-rate mortgages, they are still often low compared with foreign mortgage rates.

However, some fixed-rate mortgages do impose penalties for overpayments or redeeming credit within the fixed-rate term. If you are likely to want to make one-off lump sum payments on your mortgage or pay off your mortgage before the end of the term, it's important to understand if and when these penalties apply.

As in other countries, there are also fixed-rate mortgages available, which secure the rate for a first term only (typically between 2 to 5 years), after which the mortgage becomes variable.

Choosing a French Mortgage Lender

If you are considering purchasing a French property using a French mortgage, there are two options. You can approach the French banks directly, or you can use the services of an independent French mortgage broker.

Mortgage lenders include France's national banks (LCL, BNP-Paribas, and CIC) and mutual banks (Crédit Agricole, Crédit Mutual, Caisse d'Epargne, and Banque Populaire), as well as La Banque Postale. Each have different lending criteria and types of mortgage products available, but options can be extremely limited for those whose circumstances differ from what French banks consider the norm - such as being self-employed or being tax resident in a non-European jurisdiction.

Using a Mortgage Broker in France

Employing the services of an independent French mortgage broker can be a smart choice for foreign property buyers, especially if your situation differs from the norm. Mortgage brokers provide you with access to the entire market and will be able to find the most suitable mortgage product for your individual circumstances. A broker may also provide you with access to discounted rates and products that are not available when approaching the lenders directly.

Another big advantage of using a mortgage broker is that they will be able to advise you on how best to approach your mortgage application, increasing the chances of your mortgage being approved.

Applying for a French Mortgage

Although you cannot request an official mortgage offer before signing the Compromis de Vente (the initial sales contract) on your French property, it is often possible to obtain an agreement in principle (AIP) for your French mortgage in advance. Not only will this give you a good idea of how much you can borrow and some peace of mind that your mortgage will be approved, but it can also stand you in good stead for negotiating on your chosen property once you've found it.

Mortgage applications can be time-consuming, taking as long as 12-14 weeks from initial enquiry to the release of funds. It is worth investing the time upfront to make sure your finances are packaged together in the most attractive and transparent way for French bank analysts and underwriters. You will only get one shot at the application, so don't

leave anything to chance.

Expect to be asked to provide a number of documents, including:

- » Your passport(s), marriage certificate (if applicable), and proof of residence
- » Proof of main and supplementary income (for self-employed borrowers or business owners, this includes audited finances from the last three years)
- » Bank statements from the previous three months and tax returns
- » Copies of current mortgage or rental agreements
- » A state of assets form
- » The Compromis de Vente
- » Life Insurance certificate or application

Owning a Second Home in France

- » Eligibility & conditions
- » French Mortgage types
- » Choosing a French Mortgage Lender
- » Applying for a French mortgage

Owning a second home in France



So, you've had your French mortgage approved, signed the Acte de Vente on your purchase, and are now the owner of a house in France—congratulations! So, what happens now? Whether you are using your property as a holiday home or moving to France to live—

What homeowner's taxes do you need to pay? Which home insurance should you choose? How do you set up the gas, electricity, and water at your French home? What legal responsibilities or maintenance tasks should be on your to-do list as a French homeowner?

| Moving into your French home

Your journey to French homeownership doesn't end when you pick up the keys—there's plenty to do in those first weeks and months after your property purchase, for example:

- » Taking out French homeowner insurance
- » Paying your French property taxes (Taxe Foncière and Taxe d'Habitation)
- » Setting up utilities and paying your household bills
- » Undertaking legal responsibilities for maintaining your property and land

French Home Insurance

In France, all property owners and renters have a legal responsibility to take out home insurance with a minimum of Third Party or Civil Liability Insurance (*responsabilité civile propriétaire*). This covers you if something happens on your property or land that accidentally damages or causes injury to a third party (a tree falling on a neighbour's fence, for example, or a leak between apartments). If you've bought a property, you will likely already have been asked for details of your home insurance policy by your notaire or French mortgage provider.

There are several different insurance options and insurers available, but the most common policy is a multi-risk home and contents insurance. These contracts typically cover repairs and rebuilds in the case of a fire, natural disaster, burglary, or unforeseen events such as storms, burst pipes, or floods. Most multi-risk policies will also include the aforementioned civil liability insurance, and policies are typically quite affordable, with annual premiums starting from around €170.

Holiday home insurance

If your property is a second home or holiday home and will be vacant for long periods of time, you must discuss this with your insurer to ensure you are covered. All home

insurance policies in France have a maximum period of time that the home can be left empty—often, this is a little 30 days, and it is unlikely to be more than 90 days. If you go over this, you will not be able to claim on your insurance.

Holiday home insurance policies are available from some insurers. To lower your insurance premium, you might consider additional security measures such as installing security cameras, fencing in your property, or adding an alarm system. Insurance companies will be able to advise you on your options.

French Property Taxes

All homeowners in France are subject to property taxes, the most notable of which are the *Taxe foncière*, a land tax payable by the owner of the property, and the *Taxe d'habitation*, which is only applied to second homes.

The *Taxe foncière* is payable annually and is calculated based on the rental value of the property and land, and a regional tax rate set annually by your commune. This tax is payable on both primary and second residences and is the responsibility of the owner, regardless of whether you live in the property, rent it out, or use it as a



holiday home. You must pay this tax whether or not you are resident in France.

As of 2023, the Taxe d'habitation is only payable on second homes that are not permanently rented out. In areas where there is a known property shortage, known as a 'zone tendu' in France, taxe d'habitation rates can be raised up to 60%, so this is something to be aware of - your estate agent will be able to advise you if this is the case for your property.

Property owners will also likely have to pay the Taxe d'Enlèvement des Ordures Ménagères (TEOM), or refuse collection fee, payable to the local commune in exchange for waste collection services. This is typically included in your Taxe Foncière bill and may be recharged to the tenant in the case of renting the property.

As of 2022, homeowners no longer need to pay the annual TV licence or contribution à l'audiovisuel public (CAP).

Both property taxes are billed in the fall (Sept/Oct) and must be paid by a specified date, usually in October (taxe foncière) and November (taxe d'habitation). Most billing and payments now take place online.

Setting up electricity, gas, and water

Before you move into your French property, you will need to set up the utilities and/or transfer any existing gas, electricity, and water contracts into your name. This is a good time to shop around for the best tariffs and find the most suitable supplier for you, so don't feel you must go with the same utility provider as the previous occupant or those suggested by your notaire.

Electricity

You should notify your electricity provider a minimum of two days before moving into your property (ideally a week or more before) and request a meter reading (relevé de compteur) and a start date for your electricity contract. This can be done over the phone or online, and you'll need to provide your address and property details, move-in date, and PDL number (Point de Livraison - the 14-digit meter number found on your electricity meter and electricity bills). Expect to pay a small set-up fee.

If you are connecting a new build property to the grid for the first time, you will need to contact [Enedis](#) to request a meter connection (demande de raccordement).

Electricity tariffs and suppliers

The state-owned [EDF](#) (Electricité de France) is France's largest electricity supplier and (along with [Engie](#)) is the only supplier to offer state-controlled regulated tariffs (tarifs réglementés). However, there is now a wide choice of electricity providers in France, many of which offer competitive market-based prices (tarifs de marché) or green energy solutions. It's highly recommended to shop around and find the best deal to suit your needs.

Electricity in France is supplied (and priced) based on the power supply required (options for domestic properties typically range from 3kVA up to 36kVA) and the type of tariff (many suppliers offer both a basic tariff, as well as Peak/Off-peak and Tempo tariffs, where rates vary depending on the day or time).

While many French homeowners still

choose EDF, it's important to note that there is no mandatory engagement period for electricity contracts in France, and you are free to switch electricity providers at any time without incurring any fees or needing to give a reason.

Gas

Many French properties still use gas as a primary or secondary energy source, and there are three options available. Connecting to the mains gas network (gaz de ville) is the easiest option, but this is mostly available to those with properties close to cities or large towns. Rural properties with a suitable outbuilding may also have a gas tank installed, with suppliers delivering gas to the property as required. The final option for small-usage consumers (for example, powering a gas cooker) is to purchase bottled butane or propane gas.

France's largest gas supplier is state-owned Engie, but, as with electricity suppliers, there are many other gas suppliers on the market, so it's worth looking around for the best deal.

Heating

There are several different options for heating your French property, and which you choose will depend on a number of factors, including the size and location of your property, the cost and efficiency, and ecological considerations. Many older rural properties still rely on gas or oil central heating systems, while some smaller well-insulated homes and apartments may have electric central heating.

However, there is a shift towards more ecological and sustainable heating systems in France, and new legislation introduced in 2021 prioritises biomass, heat pumps, and solar heating for new build properties. Around one in four new

homes now opt for a wood- or pellet-burning stove (poêle à bois or poêle à granulés) or boiler, and the French government is currently offering grants to property owners looking to replace gas, electric or oil central heating systems with a heat pump (pompe à chaleur).

Water

Mains water is provided by one of three companies depending on your location - [Saur](#), [Veolia](#), or [Suez](#), and is overseen by the local Mairie. Water is charged by the cubic meter, and rates are set by the commune. If you own a rural property with land, you may also have a well or spring (source d'eau), in which case you are entitled to use the water from this as a primary or secondary water source.

Phone, TV and Internet

France's historic telecoms provider is Orange who still controls the phone lines in most regions and remain the largest provider of TV, internet, and landline phone services. In some regions of France (particularly in more remote rural areas), you may find Orange are the most reliable option for your broadband internet connection. However, those closer to large towns and cities will find many different options to choose from.

Package deals that combine all three services (and perhaps your mobile phone contract and cable TV subscriptions, too) tend to be the most popular (and best value) options available. Most are payable via a monthly subscription fee (abonnement) and require a minimum 12-month engagement period, so it's important to find the right deal for you before you sign up.

Paying Your Utility Bills in France

The easiest way to pay your bills in France is by setting up a direct debit (prélèvement) from a French bank account. Typically, this is organised by your supplier at the time of opening your utility account. You will need to provide ID, your French bank RIB, and sign a form mandating the supplier to set up the direct debit from your bank.

Alternatively, some utility providers will also allow payments by card or cheque.

French home maintenance, land, and security

As a homeowner in France, there are certain responsibilities and maintenance tasks that you will need to carry out in order to maintain your property and land. Some of these may also be legal requirements.

We've laid out some of the basics below, but for any further questions or advice about your rights and responsibilities, it's a good idea to visit your local Mairie (town hall) before moving into your new home. The Mairie will be able to advise you on many aspects of local life, property laws, and planning permission, as well as being your first port of call for any complaints, queries, or requests concerning your local community.

Garbage Disposal and Recycling

Most properties benefit from some kind of waste collection service, which is overseen by the Mairie. In France, there are often strict rules over waste disposal and recycling, with separate collection dates and times for general household waste and recyclable waste and regulations for disposing waste at your local déchetterie (tip or recycling centre).

Sewage Treatment Systems and Septic Tanks (Fosse Septiques)

There are around 5 million rural properties in France that are not connected to the mains sewage system. As an owner of one of these properties, you have a legal responsibility to install and maintain a fosse septique or sewage treatment system that meets the official standards. Your sewage treatment system is subject to inspections by the "SPANC" (public service of non-collective sanitation) every four years (or at least every ten years), and you must carry out any repairs or upgrades to ensure your system meets the current standards.

Land Maintenance and Boundaries

If you are planning to buy French property with land, it's a good idea to obtain the plans cadastraux (the title plans) for your property prior to purchasing (your local Mairie or notaire will be able to organise this for you). This will give you an idea of your property boundaries and any public access paths, rivers, water sources, or public land that lie within it. There may also be laws concerning access or maintenance that you are obliged to follow - your Mairie will also be able to advise on this. For example, if access to a neighbour's property or right of way is through land that you own, you are legally required to allow them access, known as a 'droit de désenclavement'.

The type of land is important too - if you purchase land designated as 'agricultural land', for example, it may be more difficult (or even impossible) to obtain planning permission if you later desire to build a swimming pool, garage, or other building.

Gardens, boundary walls, and fences

In the instance where your property or garden adjoins those of your neighbours, both parties have a responsibility to maintain the boundary walls, hedges, or fences that separate their properties. Trees and bushes that are two meters high or more must be kept at least 2 meters from your neighbour's property; for smaller bushes, this is reduced to 50 cm.

There are strict rules concerning the boundaries of properties and the placement and type of boundary fences, walls, or hedges you may wish to erect too. Disputes between neighbours over boundaries are quite common, so it's a good idea to talk to your neighbour and check the guidelines with your Mairie before carrying out any building works.

French properties must be fitted with at least one smoke detector (ideally more), and you should check it periodically to ensure it is functioning correctly. All gas or oil boilers in France should be serviced once a year, and all chimneys must be swept at least once a year - both of these services must be carried out by a registered tradesman.

For apartment owners or some housing blocks, there are often associated monthly charges (charges mensuelles) payable by all owners or renters in the building. These cover things such as garden maintenance, elevator servicing, and other general tasks, and must be paid by all homeowners or tenants.

Swimming Pools

If you have a swimming pool on your property, you are legally required to install, maintain and use an approved security device on your pool. This may be a suitable barrier, a reinforced pool cover, a pool shelter, or a drowning alarm, and it must be fitted by an approved company to meet the legal standards.

Home Maintenance Requirements

There are also several legal requirements for household maintenance in France, and while many of these are rarely monitored, they are nonetheless good practices for all homeowners. Failure to meet these standards may also violate the terms of your home insurance, meaning you would not be covered in the event of a fire, flood, or other disasters.

Your French property buying checklist

Your French property buying checklist



From embarking on your French property search to signing the final Acte de Vente: this checklist is the ultimate to-do list for buying a property in France! this checklist is the ultimate to-do list for buying a property in France!



| Before you start looking for a French Property

- ☐ Decide where in France you want to buy
- ☐ Ideally, visit the area several times, including at different times of the year. Explore the localities and narrow down your search to the specific locations that fit your needs
- ☐ Decide on the type of property you want to buy
- ☐ Establish your budget for buying a property in France

- ☐ Make a list of requirements for your ideal property - include deal-breakers as well as factors that are desirable but not essential
- ☐ Do your research—read this guide and check out the Essential Reading articles on the FrenchEntrée website. Familiarise yourself with the buying process, and learn from our real-life stories of French home buyers



| Launching your French property search

- ☐ Search the [FrenchEntrée property database](#) and create a shortlist of suitable properties
- ☐ Talk to your estate agent or property advisor, and be honest about your needs, preferences, and limitations
- ☐ If you're based in France, you can also contact your local notaire, who can advise of any suitable properties
- ☐ Narrow down your potential properties and decide on those you would like to visit
- ☐ Organise your viewing trip to France and book appointments in advance to meet with the estate agent and visit potential properties
- ☐ Consult a mortgage advisor and get an agreement in principle for your French mortgage
- ☐ Set up your foreign currency account with our partners at [Moneycorp](#) for the most competitive rates on currency exchange and consider a forward contract to protect future payments



| When visiting a potential French property

- ☐ Read our article on common property pitfalls and bring a list of essential questions with you to ensure you don't forget anything
- ☐ View your property with a critical eye and note down any areas of concern as you visit each room
- ☐ Take a walk around the property, land, and surroundings—consider access, setting, and neighbours

| Buying a house in France: before you sign

- ☐ Decide whether you want to carry out any building or structural surveys on the property—now's the time to have a builder or architect take a look and offer estimates on renovation needs or desires
- ☐ Visit the local Mairie and ask to see the plans of the property. Enquire about planning permissions or land rights where applicable
- ☐ Make an offer on the property through your agent or notaire, and make sure you have accounted for all additional fees
- ☐ Discuss any 'clauses suspensives' or provisional conditions that you may want to add to the Compromis de Vente, for example, that building work is carried out or that you receive planning approval

| Buying a property in France: the buying process

- ☐ Sign the Compromis de Vente, adding any necessary 'clauses suspensives'
- ☐ After the 10-day cooling-off period, pay your deposit
- ☐ Carry out any building or structural surveys on the property if you have not already
- ☐ Seek advice on your inheritance provision from a legal advisor that specialises in French law
- ☐ For joint owners or couples, inform your notaire of your ownership preference—the default ownership structure will be "En indivision" unless you request otherwise
- ☐ Keep in touch with your notaire or estate agent throughout the process to ensure everything is going to plan—don't wait for them to keep you updated
- ☐ Transfer the balance of your payment to the notaire's account for the agreed-upon date
- ☐ Set up key accounts in advance, including house insurance, utilities, and a French bank account
- ☐ Organise your trip to France to sign the final contracts or arrange for a power of attorney to sign it in your absence
- ☐ Attend your final viewing appointment with your notaire—be sure to confirm that the house is how you agreed, ensuring any fittings or fixtures that you agreed upon have been left in the property or any required building works have been completed
- ☐ Sign the Acte de Vente with your notaire, collect your keys... and voila!

Congratulations!

You are now officially a French
property owner!

How can becoming a FrenchEntrée + or VIP Member

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