

Your perfect French home could be on the market - so what are you waiting for? This stunning six-bedroom townhouse is in Yvernois (details overleaf)



Do you have a bad attack of FOMO (fear of missing out)? Might next year, the next house, a different location actually be better? There may be some truth in that but consider this: the house itself is only part of the dream. It is the place that will allow you to enjoy this thrilling, challenging and rewarding experience of a new lifestyle in France. And if you are in a position to fulfil the dream yet choose to put it off, all that happens is you push the rewards of your new lifestyle further down the road.

Solid planning could be key to giving you the knowledge, security and confidence to push ahead with your search and step over the line into homeownership. You might be looking for a holiday home for you and the family or a longer term, more permanent move.

The basic principles are the same: you need to know what you are looking for and how you see your lifestyle evolving, how much you want to spend and - with exchange rates - what that might buy you.

Then you need to do the really fun part of deciding what type of property you want and where. France is a vast space

Make your move - you'll be glad you did!

You're close - so close - to making the property dream come true. What's stopping you? **Julie Savill** explains how to confidently take that final step to starting your French adventure

and identifying your preferred area first will ensure any viewing trip is more structured and successful. Remember, a great house in a location that doesn't work for your lifestyle is never going to work long term.

WHERE TO CHOOSE?

The area you select has to offer all you need to enjoy your dream home and new life in France. You might find it useful to start by answering a few basic questions:

● **Do you need a train station nearby?** Many people overlook this but lots of charming pretty towns have a station, which opens up all sorts of possibilities for you to visit other areas without driving. If you are buying a property

with holiday options, it gives your guests more freedom too.

● How close to an international airport do you want to be?

What works for you and your family? How many days a week do they fly to your preferred UK airport? Are flights all year round or just seasonal?

● **What does your perfect town need to offer you for daily facilities?** List what you really want easy access to. You might be happy to drive to the large supermarket, but want to be able to walk to a small local shop, café, bakery or bar. Do you need to be near a hospital or doctors? This might be important if you have any current health conditions.

● **Do you want to be part of a community?** What does the

community demographic need to look like for you to settle quickly? Lots of other incomers? A purely French community might be good for your language skills but challenging in the early years.

If you can, use your answers to these questions to narrow down your choices to your preferred one or two towns and then focus your search within a 10-15km circle of these; it will make your house search so much easier, give you more time on each visit and help you buy on the viewing trip.

How do you make the most of viewings? To maximise what you get out of your planned viewing trip to find that dream home, good preparation well in advance is the key. This can



€165,000

LIMOUX, AUZE

Right in the heart of a pretty village, this charming, spacious house over three floors has a barn and large garage. The climate is Mediterranean and there's easy access to skiing and hiking. Limoux and Carcassonne are just a short drive away.



€215,000

ST-CLAUD, CHARENTE

Beautifully presented three-bedroom house in the centre of a village: this property has an enclosed garden and a second house for renovation. It is within cycling/walking distance of the neighbouring village, which has a bakery and restaurant.



€250,000

RIBERAC, DORDOGNE

This traditional three-bedroom 'longère' has some wonderful features including open and flexible living spaces, cosy fireplaces, a pool and summer kitchen, and views of rolling countryside. It's situated in a quiet spot just 6km from the town centre.



€295,000

MAGNAC-LAVAL, HAUTE-VIENNE

Situated in a pretty hamlet, this charming five-bedroom, four-bathroom property offers great living accommodation and potential rental income. It comes with mature gardens, a pool, gym, workshop, garage and barn. Immaculately presented throughout.

save you a lot of time while you're in France and really help you nail down the right houses to view – and more importantly the right area.

There are key things to get in place so you are in a good position to move ahead quickly when you find the right place.

MONEY, MONEY, MONEY!

We know, we know, it's the thing that's key to the purchase and the thing people least like talking about. But if you don't nail down a few figures, how do you know if you are looking in the right price band?

The first question to ask yourself is how are you funding

the purchase? Do you have the funds in the bank? Is your UK house sold or up for sale? If you're taking out a loan or mortgage, do you have an offer in place? Good agents with the best houses will want these details, as will their vendors.

If your aim is to make an offer on a house on the viewing trip, bring as much information with you as you can. If it's a cash purchase, bring a bank statement to prove your funds are in place, if you're getting a loan, bring the offer letter. This all helps to present you and your offer as serious and will make agreeing a deal easier.

A last word on money, if you are moving your funds between

currencies, do you know what the current rates are and how to protect your money from a sudden fall in value?

BOOKING VIEWINGS

When you start your internet search, you may contact many agents for house details, more information or to discuss a visit. Take this opportunity to find one you feel comfortable working with.

Entrust your trip to the agents who communicate quickly with you, answer your questions and know their properties. This will ensure the viewing trip is set up well and, if there are any changes while you're there, they can be dealt

with quickly and effectively. If you're looking in a couple of different areas of France, a larger agency with a good network could help save you time having to explain yourself over and over again.

Choose an agent that can really assist you with every part of your move: mortgages, visas if needed, insurance, removals and so on. A single point of contact can make things easier. Look for a full-service agency that will take care of every aspect of your move, leaving nothing to chance and letting you enjoy the process. More excitement, less stress!

And while we are talking about agents, of course, you can ▶



€350,000

JARNAC, CHARENTE

This attractive open plan house with downstairs bedroom and double garage is approached via its own driveway with electric gates. A large terrace with lovely views provides access to the heated pool. With easy access to Angoulême, it's in a great spot.



€545,000

SAINTE-S, CHARENTE-MARITIME

Just a 15-minute drive from the centre of Cognac, this five-bedroom stone property has large, light-filled reception rooms, a downstairs guest suite, a 12x6m pool, lovely gardens and great views. Rail links are in Cognac and it's 45 minutes to the beach.



€692,000

ST-SAVIN, VIENNE

Although recently renovated, this unique townhouse retains original features including marble fireplaces and wooden floors. Overlooking the River Garstemp, the house has six bedrooms, four shower rooms and an independent apartment.



€3.9m

MONFLANQUIN, LOT-ET-GARONNE

Not your typical holiday home, but if you are hoping to move to France permanently and have a business project in mind, this property could be perfect. It's an amazing ensemble offering complete privacy, and surrounded by 68ha of land.

still choose to go the private purchase route. You'll need to be confident dealing with vendors, possibly in French, and then negotiating to get a price that is fair for both of you.

Once you get to an agreed deal, it's worth remembering that a round 60% of private sales fall through during the contract stage and an experienced agent will have a better chance of a sale concluding successfully.

Try not to view more than three or four properties in a day. A rushed schedule will mean you might miss

things about properties and remember, the houses could easily be an hour apart.

Give yourself an extra day at the end of your trip to second-view your favourites. And enjoy the moment. This should be the best day of your trip as you come close to making an offer on your dream home.

RED LINES

Don't fall into the trap of viewing houses that are way over your maximum budget, hoping for a low offer to be accepted. Prices in France are holding firm and low offers

are unlikely to get agreed and could antagonise the seller. If you see a house that ticks all your boxes, pay what you need to - don't lose it for a few thousand euros.

House buying will always come with some compromise so it pays to consider where, on your list of must-haves, you could concede if the house ticked most of your boxes.

Make plenty of notes when viewing, ask lots of questions. If you want to take your own photos, it is polite to ask the agent or the owner first. This is a big decision; getting as much

information as you can will help it be the right one.

Just think, by next summer, you could be on a sunbed in the garden of your farmhouse, or on a lilo in your own pool thinking about which local bar or restaurant you are going to stroll to this evening. Go on - you know you want to... ■

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