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Original Citation

Hippisley-Cox, Charles (2014) Why Buying a House in France Still Represents the Best Overseas Property Option. *Building Engineer*, 89 (5). pp. 26-28. ISSN 0969-8213

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building engineer

May 2014

the journal of the chartered
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WHY BUYING A HOUSE IN FRANCE STILL REPRESENTS THE BEST OVERSEAS PROPERTY OPTION

By Charles Hippisley-Cox

Introduction

It is estimated that about five million people in the UK are considering buying a property abroad and as baby boomers cash in their assets this number is likely to increase. Congestion charges, relentless taxation, disillusion with politics, and not least a stream of television programmes have started an irreversible southward migration into warmer climes. Despite the current strength of the Euro, French property continues to represent excellent value for money and plenty of opportunities to explore the delights of restoring an older property.

Why France?

Despite the current availability of cheap flights to far-flung places, the close proximity of France remains the best long-term option for a second home or complete re-location. Ferry crossings and the excellent system of roads make Northern France by far the best option in terms of convenience whilst keeping an eye on our carbon footprints.

Scenically, the regions at the French side of the western ferry routes offer the best opportunities with plenty of rural and semi-rural property available after three or four generations of gradual de-population. The coastal areas are quite expensive, but there are plenty of tempting bargains further inland.

Brittany and Normandy have become very popular as holiday locations and increasingly as a place for permanent migration. The coastal resorts on the Manche peninsula remain popular with both French and British tourists but it is more remote rural areas that present the greater attraction for most people considering the move. Within three hours of Cherbourg and Caen it is possible to drive into the attractive rolling uplands of the the Alpes Moncelles and the considerable charm of Le Parc Naturel Régional Normandie-Maine straddling the southern boundary of the Normandy region.

Brittany remains a popular option but higher ferry prices and longer travel distances combine to reduce the convenience that Basse-Normandie will always offer.

Once the decision to buy in France has been made, the next important stage is to undertake a number of visits to identify a region or hopefully a department that appeals. Not only should travel times be a factor but also the following should influence the decision making:

- the type of scenery
- the building type
- the immediate locations rural/urban/semi urban
- amount of land etc.

There are two classic mistakes that usually result in either disappointment or at least frustration. Firstly there is the mistake of taking on too large a 'project'. Materials and labour costs are high and DIY by long-distance can soon become a chore rather than a pleasure. Expert advice is often in short supply especially whilst looking for property and unless a mortgage is required a lot of properties change hands for cash often without an appropriate



It is best not to over-tidy buildings in France

survey to determine approximate restoration costs. Too many fall casualty to the attraction of a huge romantic ruin and holidays working on old buildings soon cease to be therapeutic!

The other mistake is to buy a property that is either too remote or has too much land. Prospective purchasers often glaze-over and lose all common sense when tempted by the intoxicating combination of size and space that both seem irresistibly cheap. Isolation and the desire to 'retreat' is often a strong motivation for buying in France but the novelty of having to tackle huge over-grown lawns makes the novelty soon wear thin.

Small easily manageable houses in semi-rural or semi-urban situations are actually much more sensible as holiday homes, but the temptation of large 'projects' is very difficult to resist and mistakes will no doubt continue to be made.



It's important not to be too ambitious and to avoid the temptation of large properties with lots of land



Spectacular medium-sized properties are available and in need of some TLC

Finding a house

The internet has become quite useful as a way of becoming familiar with the sort of buildings that might be available in your chosen region. Bear in mind that many websites leave sold 'eye candy' buildings as bait to attract new customers.

Some agents have websites in both English and French and once the area/region has been chosen it is quite easy to subscribe to local property newspapers and to be added to mailing lists.

In France it is common for Notaires (Solicitors) to have a range of properties for sale as well as the more conventional Estate Agents (Immobiliers). It is advisable to pre-arrange a number of scheduled appointments to view some properties on the first visit although it is more advisable to plan for perhaps three visits before making a decision even if it risks losing a couple of buildings that initially attract.

The art of compromise

There are often contradictions in what prospective purchasers are looking for. For example, 'convenience' vs 'privacy' and 'panoramic views' vs 'snugly nesting'. It is important to realise that there will need to be some compromise especially as almost everyone has a similar 'wish list'. Fortunately at the moment rural France has plenty of buildings to offer although increasing demand, particularly from the British, has doubled prices over the last eight years. In comparison to the UK, French property still represents good value and is likely to remain a good investment as demand is unlikely to decrease.



Small towns offer great potential for really integrating

The mechanics of the process

It is fair to say that there is plenty of scope for negotiation with regard to the asking price. It is very difficult to accurately value properties especially with so many variables and the English are usually prepared to pay more than the French, particularly for buildings in disrepair.

Once an offer is accepted the Notaire (who may be a local solicitor recommended by the Estate Agent) will prepare a contract known as a *Compromis de Vente*. A 10% deposit is expected when the contract is signed. After 14 days the deposit is non-refundable.

The Notaire is responsible for the preparation of contracts and the gathering of a huge heap of documentation with regard to the boundaries, taxation issues, and guarantees for work carried out (which will include mandatory surveys for lead paintwork, asbestos and certificates for timber treatment etc).

Once the documentation is prepared a date is set for the transfer of money (to the solicitor) and for the final signing by both vendors and buyers.

Finding local artisans

No matter how competent the DIY skills might be there are certain tasks that will inevitably use local tradesmen. The training of artisans in France is very thorough and tradesmen are extremely keen on maintaining high standards and a good reputation. This means that the work is as much as 35% more expensive than in the UK and there is often a long wait for the craftsmen with the best reputation. Once a quote or '*devis*' is signed there is a legal obligation for the work to be carried out at the cost provided. There can be a long wait after the signing of a *devis* before the work is undertaken and a few telephone calls may need to be made to get the work started.

Once the work gets started it is usually undertaken quickly and efficiently although it is common for contractors to be pulled off site to another job especially on Fridays!! The trades are still clearly demarcated and it is sometimes difficult to synchronise work that

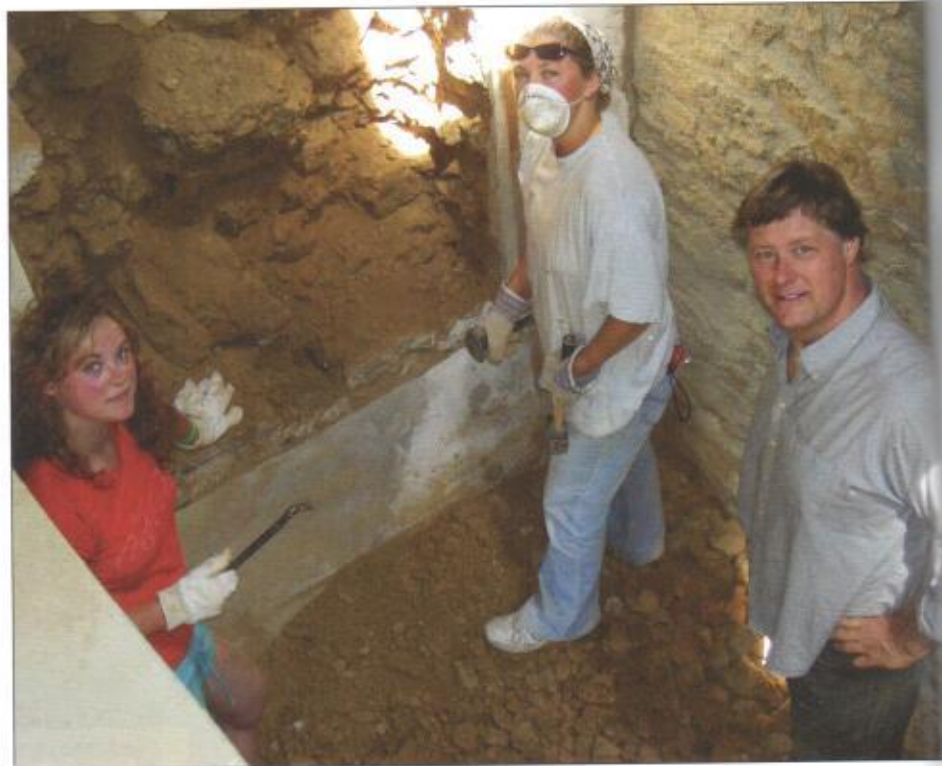
needs to happen in an integrated fashion such as wiring and plastering. Another good reason for using proper registered workers is that the cost of improvements can be written off against capital gains tax should you sell the property later. Incidentally, there are severe taxes when properties are 'turned round' and sold within two years to prevent speculative activity.

Materials and philosophy

One of the reasons that renovation work is so expensive in France is the cost of the materials which can be as much as 30% more than in the UK. The labour costs are also high especially when using the qualified artisans. Materials are widely available and are usually of high quality especially native hardwoods such as oak and chestnut. There has been something of a DIY boom in France partly driven by British property owners but it seems that even small towns have two or three places for buying supplies. This has also helped local artisans who used to have to travel large distances to fetch materials.

The French have a different philosophy when it comes to the renovations of old buildings. The approach is very much based on 'modernisation' and there has been relatively little interest in vernacular craft skills until the last ten years. For example, very few stone masons use lime putty and thatchers have to be brought over from England. The local maire is very powerful in each community and is responsible for granting permission for small-scale building works. No matter how insignificant work might seem it is always worth having a preliminary discussion with the local maire in person. Substantial alterations and extensions are normally dealt with by local government at Department level where plans are required rather like the system in the UK.

France has relatively few buildings 'listed' to be of national importance with the exception of Churches, Castles, Palaces etc. Most vernacular buildings are only protected if in an area of significant character such as within the designated parcs nationaux and parcs naturels régionaux where certain types of materials, shutters, windows and even paint colours are sometimes mandatory.



Working on buildings can be fun for all the family!

The entente cordiale

Despite the longstanding historical rivalry with France there is a deep respect for the British especially in Northern France where the memory of the two world wars seems to be deeply engrained. It is true to say that it is appropriate for English people to at least try to speak in French and, however humble, the efforts are appreciated.

In Normandie and most of Brittany there are plenty of rural buildings available and the local population are generally pleased to see new life being brought to the old buildings. As a rule the young French prefer the comforts of new-build and are happy for the eccentric English to repair the older houses.

In the Parc Naturel Régional Normandie-Maine the wealthy of Paris have started buying small old buildings as maisons secondaire where they can spend 'le weekend'. Property prices at the east end of the park are considerably higher being within 1½ hours of the capital.

Despite the potential pitfalls and disillusion that can result from an over-romantic approach, the benefits of being able to relax and enjoy France far outweigh any difficulties. With some careful planning and commonsense thinking the risks can be reduced to a minimum.

It is likely that the opportunities for buying property in Northern France will continue for the next four years but rising prices driven by the 'baby boomers' may make it an increasingly difficult proposition.

Biography

Charles Hippisley-Cox is a Senior lecturer in Building Conservation and has nearly thirty years of experience working with historic buildings. He studied Architecture at Sheffield and worked in local government and for English Heritage. He taught at Bournemouth University in the award-winning Department of Conservation Science before taking up his post at Huddersfield University (currently THE University of the Year). Charles is a member of CABE, CIAT and IHBC.



Watching a project taking shape is very satisfying