



So you want to buy a house in France?

By Mick and Mal Brown



An Introduction.

We have to start by saying this has been one of the best experiences we have shared in our lives and have recommended to many of our friends to do similar. To-date, half a dozen others have taken up the challenge. But before you charge off with your chequebook, you'll need to do some good research. A good book on the subject is 'Buying a Home in France' by David Hampshire'.

If your command of French is poor or non-existent then you will need to take some lessons. Using a phrase book will not be sufficient since these will not cover the terminology required to understand or be understood effectively. Alternatively, as we did, use the services of friends who have lived in France and who know their way around!

Where to buy

France is a big place and there are so many areas that are completely different from each other that you will need to visit before you buy. The house which is subject of these articles is situated in Tarn et Garonne in the commune of Bourg de Visa. This is farming country and with the nearest village being 6km away you will need a car to go anywhere. That Having been said, everything is just twenty minutes away.

We chose this area after numerous holidays in France covering the length and breadth of the country. You will know when "the place" feels right, but make sure you visit the region in the winter months when the area will be different than it is in July and August. Again research is essential and looking at the statistics regarding the weather will prepare you as to what to expect during the winter months.

What to buy.

In the area where we made our purchase, there are two types of farmhouses; one built with the local stone and one built using mud bricks. I would strongly recommend the stone construction which when renovated will last a life-time and need little outside maintenance. The mud brick construction needs specialist help and ongoing maintenance can be problematic.

In the three photographs of our property you can see the three buildings on the site, the main house, the studio flat and swimming pool area and the garage. These are now finished and the photos

should give you a good idea on what the finished article can look like. There are however many variations with properties for sale and many may have had some previous work done on them.

Ours was a shell, and in later articles you will see just how basic it was. Starting from this position does allow you to create a finished house as you want it to be, but obviously at a cost and after a considerable amount of time. We saw many "half finished" restorations and they can be a problem on two counts. Firstly some of the work previously done was not to a good standard. Often, people had started their renovation attempts with a lot of enthusiasm but with little knowledge and insufficient funds. Secondly they had priced their so-called partial restoration into the asking price, resulting in an over- expensive asking price, particularly where much of the work would have to be redone.

There are of course many smaller houses available in villages and towns that do not have large gardens and these too can provide excellent holiday homes for you and your family. Properties like these have lower maintenance requirements and with the local people in closer proximity, security of your property is less of an issue.

How to buy.

We bought our property via an *Agent Immobilier* (an estate agent) and there are many English agents or people that speak English who can advise on the many aspects of buying the property and French law as it relates to house purchase.

In this and following articles we hope to share with the reader our experiences in buying, restoring an older property and living in France. This is not intended to be a definitive guide and the reader should assume their own responsibility for checking out the specific detail relating to the law, taxes etc.

