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Your Emigration Guide: **FRANCE**



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Editor: David Fuller

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2 EDITOR'S INTRODUCTION



Population:

67,128,000

Area:

643,801 km²

Population density:

116 people per km²

Capital:

Paris

Largest city:

Paris

Currency:

Euro

Average property price (per m²):

13,639 Euros

(Source: Global Property Guide)

Average annual salary:

26,687 Euros

(source: Eurostat)

As Britain's closest continental neighbour, it's no real surprise that France has long been a popular destination for Brits looking to start a new life in a different country.

The proximity has undoubtedly been one of the initial reasons why a life across the Channel first started to appeal to so many Brits. As cheaper global flights have served to make the world a smaller place, France still remains a hugely popular destination for British expats.

The latest Office of National Statistics data shows that after Spain and Ireland, France is the most popular European location for Brits living abroad. Officially, almost 200,000 British-born people live in the country – although given the fact that many UK expats, for one reason or another, choose not to register with the local authorities when they move there, the actual number is likely to be far higher.

Of course, this figure doesn't even take into account the hundreds of thousands of Brits that own a property somewhere in the country. With this in mind, it's not unfair to suggest that at certain points of the year, the number of British residents who reside across the Channel will easily exceed half a million.

Location aside, there are plenty of reasons that France remains so popular with British expats. There is the benefit of enjoying the world-renowned French cuisine on a daily basis and, if you're of that persuasion, some of the world's finest wines.

There is the fact that the country offers something to suit every lifestyle taste. From the bright lights of Paris (one of the world's truly great cities) to the rolling countryside of the central regions; from the climate and idyllic lifestyle on offer in Southern France to the stunning Alpine and Pyrenees mountain landscapes... quite simply, France has somewhere that will appeal to young families, retirees and everyone in between.

What's more, the advent of low-cost flights into regional airports over the past 15 years has opened up areas of France that were once largely ignored by everyone save the French themselves. Consequently, this has led to substantial parts of the country, where lifestyle costs are still very low and properties can be purchased at next to rock bottom prices, now becoming easily accessible to expats. (It's worth noting, though, that some properties in such areas will often require plenty of renovating, after which the initial price may not end up looking quite so cheap!).

Of course, as with living anywhere, a life in France is not without its drawbacks. During the recent global financial crisis there is little doubt that the French economy struggled in a big way, even more than the UK's. During this period many Brits (the non-retired in particular) did return home.

However, by the end of 2015, the economic picture in France had started to improve and at the start of 2016 many regions were once again reporting an influx of British expats. The charms on offer across the Channel, it seems, are still very much cherished by Brits looking for a new life abroad.

David Fuller
Editor

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Euro vs. British Pound Sterling - What to expect in 2016

The starting gun has been fired for Britain's potential exit from the European Union and Sterling has been battered by the news. A lot has been made of the fall in the value of the Pound. Those who wish for continued UK membership of the EU club cite it as a hint of what would happen if we left but it is much more an indicator of what uncertainty does to financial markets than any comment on Britain's exit. (Brexit to use the current news-speak.)

Sterling slipped on the announcement that David Cameron had done everything he could to reform EU rules and slipped again when Boris Johnson added his rumbustiousness to the 'Out' campaign. Things have quietened a little since then as a more considered debate rages over the merits of membership or otherwise.

In the meantime, the European Central Bank has cut the cost of borrowing and increased the cost for banks that deposit funds with the ECB. These measures are designed to boost lending and therefore activity within the eurozone, but there is not a lot of evidence that this will have the desired effect.

The fact that Britain is a valuable member of the club means an exit would damage all members and the GBP-EUR exchange rate is merely a reflection of the relative strength and weakness of the two parties involved. The Sterling – Euro rate isn't a one-way bet even if the UK moves towards Brexit.

Whatever the outcome of the EU referendum, Halo Financial is prepared to go the extra mile to ensure you get the best GBP-EUR rate for your money. Our currency experts will help you navigate through the foreign exchange process ensuring your money transfer happens as fast and as seamlessly as possible, so you can concentrate on enjoying your new life in France. With over 10 years' experience, we have helped thousands of customers emigrate and have been commended for our customer service with a 99% Gold Merchant Status rating on Feefo.com, the global feedback engine.

For Further Information

If you have an enquiry please call +44 (0) 20 7350 5474 or visit www.halofinancial.com for the latest up-to-date news on the currency markets and how you can get the best exchange rate.

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customer quote from **feefo** 

4 FRANCE REGIONAL ROUND-UP

Normandy

Located in the North-west of France and bordering the English Channel to the north, Normandy was one of the first French regions to become particularly popular with British expats, largely due to its close proximity to the UK. While the climate of Normandy is not all that different from Britain's, the region's picturesque rocky coastline and rolling inland countryside (not to mention its relative closeness to Paris) have continued to ensure that Normandy remains a popular location. Historic Rouen, one of Europe's largest cities during Medieval times and situated beside the River Seine, is probably the region's best known location, while Caen is also popular. The areas in or close to these two cities are likely to be where the majority of expats who need to work to live will choose to settle. The region is also home to France's second-largest seaport, Le Havre, while Cherbourg is another of Normandy's major towns.

Brittany

Like neighbouring Normandy, Brittany has also enjoyed a long association among British expats, largely due to its location. In addition to its gorgeous 2,700-kilometre long coastline and lush green countryside, it's worth noting that the southern coast of Brittany tends to be a degree or two warmer than its neighbour all year round. In spite of this, the majority of expat communities are still found towards the north of the region, perhaps unsurprisingly not too far from the seaports which offer direct ferry links to the UK. Roscoff and Morlaix, which are both located in the Finistere department, are home to two of the region's largest expat communities. With more than 13,500 Brits said to live in the region, you can expect to bump into another English speaking person no matter where you eventually settle.

Aquitaine

The South-Western region of Aquitaine is best known for being home to the Dordogne – a name as synonymous with British expats in France as the Costa del Sol is in Spain. Sometimes nicknamed 'Dordogneshire', there is little escaping the fact that it has a UK expatriate population without equal in France. Given the area's warm climate, wonderful architecture, beautiful scenery and, until fairly recently, cheap property prices, it's not at all difficult to see the area's appeal. The Dordogne covers a huge area, and while some towns may have British expat populations of around 10% or more, there are still plenty of villages and towns where there are hardly any Brits at all.

Provence

It was the Peter Mayle book *A Year in Provence*, and its subsequent TV adaptation in the early 1990s, that was responsible for transforming rural Provence from a well-kept secret enjoyed by only a handful of British expats, into one of the most popular expat locations in France. Today, figures show that almost 12,000 Brits live in Provence. Yet in spite of this, the region has managed to somehow retain a traditionally French feel. Located in the Southeast, Provence extends from the left bank of the lower Rhône River on the west to the Italian border on the east, with the Mediterranean Sea to its south. Overlooked by the dramatic mountains of the Alps, and dotted with unspoiled medieval villages clustered among the olive groves, Provence is widely regarded as one of the most scenic areas of the country. The region is also home to the country's second-largest city in terms of population, Marseille. It's really not hard to see why Mayle's memoirs of life in Provence struck a chord with so many.

Poitou-Charentes

With some areas in this region, such as La Rochelle, enjoying on average more than 2,400 hours of sunshine a year, it's little surprise that Poitou-Charentes in the west of France has become such a sought-after expat destination, particularly among Brits. It is estimated that around 33% of the region's total foreign population is British, many of whom are drawn to Poitou-Charentes, not only by its climate, but in search of a slice of traditional French rural life. The pace of life in this region is still decidedly gentle and a relaxed lifestyle is almost a given. Boasting miles of sandy beaches along its Atlantic coastline as well as quaint seaside towns, and the ubiquitous rolling countryside inland for which France is famed, Poitou-Charentes is now the second most popular region in France for British expats. The introduction of widespread low-cost flights from British airports to Poitiers and Limoges has also undoubtedly helped to boost the region's appeal, as has the fact that Paris can be reached from La Rochelle in just under two hours via TGV (France's high speed rail network). Aubeterre-sur-Dronn, Ruffec and Confolens also have particularly noticeable British expat communities.

Midi-Pyrénées

The largest region in France, the Midi-Pyrénées is a predominantly rural area with most of the population confined to its larger cities – Toulouse being the largest. Located in the south of France, bordering Spain to the south and the central regions of Auvergne and Limousin to the north, the sheer size of the Midi-Pyrénées region means that it has no distinct geographical landscape. The northern reaches, like much of central France, consist of acre upon acre of unspoiled, rural countryside, while the southern departments are overlooked by the picturesque Pyrénées mountain range which separates Spain and France. Although the region is home to some of the country's most popular ski resorts, and therefore winters can be cold in the mountainous parts, much of the Midi-Pyrénées boasts some of France's best weather. Indeed, with an average of 2,000 hours of sunshine a year, this is one of the sunniest regions in France and temperatures in excess of 25°C are recorded on 60 to 80 days of the year over most of the region's territory. Official figures show that just over 13,000 Brits have settled permanently in the Midi-Pyrénées region of France.

Rhône-Alpes

As the region's name suggests, the Rhône-Alpes is a region dominated by the famous Alps mountain range. Bordering Italy and Switzerland to the east, the majority of expats who choose to settle here do so in the world renowned Alpine ski resorts of Courchevel, Meribel, Val d'Isere and Chamonix. Be warned, though, anyone planning to head to these areas will need deep pockets, as some of the country's most extravagant properties (and property prices) are to be found here. Perhaps for this reason, the region's largest city (and second only to Paris in terms of metropolitan area) Lyon, is also a popular spot for expats. Lyon is home to approximately a third of the total six million residents who live in the Rhône-Alpes region and is regarded as the epicentre of French gastronomy. Other major towns in the region include St Etienne, Grenoble and Annecy. Aside from the Alps, the region is perhaps best known for the two rivers which flow through it – the Rhône and Saone which both converge at Lyon. While the region is home to a similar number of British expats as the Midi-Pyrénées, here they tend to be focussed on the aforementioned resorts. Therefore, large swathes of the Rhône-Alpes (typically the non-mountainous parts) remain untouched by tourists and expats alike.

Paris

Paris is by far and away the country's main expat hub. Around 40% of the country's immigrant population reside in the Greater Paris region (known as Île-de-France) and figures from the National Institute for Statistics and Economic Studies estimate that almost one in five of the city's residents are immigrants. This includes approximately 21,000 Brits. While one of the main reasons for Paris's popularity is down to simple economic facts, this is where a majority of the country's job opportunities are to be found. The capital's well-deserved reputation as a cultural hot-spot is also a major draw, particularly for international business professionals or well-off singletons. Of course, Paris's lifestyle benefits come at a price. The capital is easily the most expensive place to live in France (unless you want to join the really well-heeled in an exclusive Alpine mountain retreat) and the flip side to this is that salaries in the city are also far higher than those in other regions. Being an international capital city, English (and other major languages) are spoken widely throughout. This is another reason why so many expats feel comfortable settling in, or at least close to, Paris.

6 ESSENTIAL INFORMATION

Residency

Due to the EU's freedom of movement pact, if you are planning to move to France as an EU citizen then there is no need to apply for a specific visa. As long as you can provide proof that you can support yourself financially, and not be a burden on France's welfare state, then deciding to live in France should not be an issue. However, in order to live in the country and enjoy the same benefits as any other French resident – including those pertaining to healthcare, employment and your child's education – it is worth applying for a *carte de séjour*. This is a resident's card which you will be given when you register with your community's *Mairie* (town hall). To register as a resident, you will often need ID – such as an EU passport and proof of your new address. You should ideally register as a resident within three months of arriving to live in the country.

If you are a non-EU resident planning to live and work in France, you will most likely need to qualify for an EU Blue Card. To qualify for this you will need to have higher professional qualifications, such as a university degree, and an employment contract or a binding job offer which offers a salary higher than the average for the same position.

If you are a spouse or partner of a French citizen, then you will be required to prove you have 'reasonable prospects' of staying permanently in that country. In other words, the onus is on you to prove that your relationship is genuine.

Healthcare

The public healthcare system in France is largely funded by workers, who contribute a portion of their income towards the social security system known as *Securite Sociale*. There are three main public healthcare insurance funds in France that you can pay into, but the country's

main healthcare system/fund, and arguably the one that most expats should and will join, is the *CMU* scheme (*Couverture Maladie Universelle*) – which covers around 84% of the population. However, it is essential to note that expats who move to France with no intention to work or who have taken early retirement will not be eligible to join the public healthcare system in France until they have either lived in the country for five years or reached retirement age – 62. In this instance, an expat will need to seek private insurance (there is no great divide in terms of quality or public healthcare in France – in terms of quality or waiting times).

To register for public healthcare insurance you will need to present proof of employment, proof of self-employment or the necessary retirement-related forms (E-106 or E-121), along with your passport and your proof of residence at your local social security office – known as *CPAM* or *Caisse Primaire d'Assurance Maladie*.

Most healthcare in France will come at a price. Emergency procedures and treatments aside, you will have to pay for any treatment or consultations at the time you receive it. However, if you subscribe to *Securite Sociale* then you will be reimbursed around 70% on most costs, typically around ten days after you have paid the initial cost.

It is worth noting that it is totally up to you when it comes to which doctor or medical practice you choose to visit – be they private or public, so this may help you find an English speaking doctor or practice if you don't speak French. While many GPs, hospitals and clinics adhere to an agreed price of treatment (set by the Ministry of Health and known as *Tarif de Convention*), some do not – these are known as non-conventionne and they can charge what they like.

Education

School in France does not become compulsory for children until the age of 6, when they start to attend primary school (known locally as either Ecole primaire or Ecole élémentaire), so many parents choose to send their children to a type of pre-school/kindergarten known as Ecole Maternelle.

Primary education in France lasts between the ages of 6 to 11. After finishing primary school children move onto secondary school, which in France is typically split into two: Collège (middle school) for those aged between 11-15 and then lycée (high school) for those aged between 15 and 18.

In collège, children are given a broad education which tends to focus on key subject areas including French, science and maths. During this time they are working towards obtaining a national diploma – Brevet des collèges (commonly known simply as 'Brevet'). The diploma that acts as a solitary all-round qualification which is based on a student's performance in all subjects rather than how they perform in each individual subject. It is made up of a mixture of coursework and exams, with all marks obtained in the final year of collège going towards the qualification.

Upon finishing collège, children then move onto lycée where they will work towards obtaining a baccalauréat (often shortened simply to 'bac'). The bac is the qualification that all those who are hoping to go on to higher education (definitely university) will need to obtain in order to do so. Like the Brevet, the bac is an all encompassing qualification.

It is possible for children in France to leave school at 16 (after the first year of lycée) without receiving their bac. In

fact, recent statistics show that just under 80% of recent school leavers stay on to complete lycée and therefore achieve their baccalauréat.

There are a wide range of school options available in France, including public, faith-based and private schools. Obviously if your child does not speak French then this will be a concern when choosing a school for your offspring. Some public schools, especially in the larger towns and cities or areas which receive a large number of expats, do offer language initiation classes (CLN or CILN), which may help your young ones settle. Some Secondary schools in larger cities may even offer a Section Internationale (international section), which is a curriculum geared toward teaching French to non-Francophone students in an attempt to integrate them into the French system. Another option to consider is sending them to an international language school (although, like private and faith-based schools these are almost certain to charge you). Ultimately much will depend on the age of your child – the younger they are, the more likely they are to pick up the language quickly.

Cost of living rankings

Two cities in France feature in Mercer's annual cost of living index, which ranks 207 cities worldwide in order of most expensive by measuring the comparative cost of over 200 items in each location. These items include transport, food, clothing, household goods, the cost of housing and entertainment.

This is how the cities ranked in 2015 (the figures in brackets are where they were placed in 2014):

Paris – 43rd (27th)
Lyon – 147th (125th)

8 FRANCE CULTURE

A brief look at some cultural aspects associated with France.

History

France has a long, rich history with evidence of human habitation in the country dating back to over 40,000 years ago and written records existing from as far back as the Iron Age. France has undergone many transformations during its long history, from forming the bulk of the region known to Romans as Gaul to centuries of wars with England. These wars lasted from medieval times through to the Napoleonic Wars and at times left different parts of the country that today make up modern-day France under the rule or control of its old enemy. Like Britain, Portugal and Spain, France sort to expand its empire by colonising other territories in the 16th and 17th centuries. While French colonisation began in the Americas, it was in North and West Africa that France had much of its colonial success.

Much of the formation of modern-day France can be traced back to the Revolution in the 18th Century which led to the long-established monarchy being overthrown and replaced instead by a Republic ruled by an Emperor. A monarchy was briefly re-established in the mid-19th Century, before being replaced by the Second Republic and since 1871 an elected President has been the French Head of State. Following the Second World War, like many countries in Western Europe France opened its doors to mass immigration in an attempt to rebuild the country. This led to many immigrants from Europe and, in particular, France's African colonies arriving to live in the country. Today immigrants from Algeria and Morocco still make up the largest proportion of immigrants living in the country.

Food

France enjoys a good worldwide reputation for its cuisine, which for many years has been responsible for influencing taste-buds throughout Europe and the wider world. In fact, French cuisine has actually been declared part of the world's heritage by the United Nations. While dishes such as frogs' legs and snails (not together) may not be to everyone's tastes, it's fair to say that there is far more to French cuisine. Well known chef Guy Savoy, whose two restaurants have amassed five Michelin stars, once labelled France "the foundation of gastronomy for the planet."

Most meals in France consist of three courses: hors d'œuvre or entrée (starter, usually soup), plat principal (main course), fromage (cheese course) and/or dessert. Rather than having a national dish, each different region of France specialises in its own type of cuisine. For example, in northern France many dishes are made around freshly caught seafood, while in some parts of the south poultry or duck dishes tend to be more popular. France is also well renowned for its wide-ranging – and tasty – choices of cheese and specially made breads. Of course, being a multicultural country, other food choices from all around the world are also available. Away from food, France has a long history of being one of the finest wine producing countries in the world – Bordeaux and Burgundy are particularly popular wine growing regions – while only sparkling wines produced in the region of Champagne can be officially named after the region they are from.

Sport

Like in many European countries, football is by far and away the most popular sport in France, with the country's national team long having been viewed as one of the game's major forces. France is also one of the few countries outside of the UK to boast a world class rugby union team – rugby is widely viewed as the country's second national sport. Basketball and handball are also popular team games in France. The sporting event with which the country is most closely associated with is arguably the Tour de France. The annual cycling race draws large crowds to cheer on competitors throughout the country and the race has become one of the most watched sporting events in the world in recent years. Motorsports are also popular in the country, with the 24 Hours of Le Mans undoubtedly the world's best known motor endurance race. Being home to two large mountain ranges – the Alps and Pyrenees – skiing is also fairly popular in the country, while other outdoor pursuits such as sailing, orienteering and, of course, cycling are also widely participated in. For a more relaxed game, boules – a bit like bowls except balls are thrown instead of rolled – is extremely popular throughout the country, and impromptu games take place in villages throughout the nation every single day.

Literature

France has a long and proud literacy history. The first book (a collection of letters by the fifteenth century grammarian Gasparinus de Bergamo) was printed in the country in the late 15th Century by Heynlin's printing press – the first printing press to be established in Paris. Over the years, France has been responsible for producing some of the best known novelists in the world – Voltaire, Honoré de Balzac, Victor Hugo, Alexander Dumas, Émile Zola to name but a few – while French poets have also long been much revered throughout the world. French writers have been awarded more Nobel Prizes in Literature than novelists, poets and essayists of any other country.

Politics

France is governed by a semi-presidential system whereby a President and Prime Minister work alongside each other. The President is the country's overall head of state, and no decisions or laws can be passed without his or her approval. Presidential elections are now held every five and operate under a two-round system of voting – a voter casts a single vote for their preferred candidate, but if no candidate receives an absolute majority (usually half of the overall vote) then a second round is held with the two candidates that received the fewest proportion of votes in the first round being eliminated. The President then hires his own Prime Minister – usually this is someone belonging to his own party, although it does not have to be. In addition to electing a president, every five years French citizens also vote for Members of Parliament (Députés) to fill the 577 member seats – including those in overseas territories – through the same system as that used for Presidential elections. These Députés form the principal house of parliament (the Assemblée nationale). The secondary chamber in French parliament is the Senate – these are officials who are elected by grand electors. Both chambers in French parliament need to agree on any bills or legislation before they are passed for overall approval to the President. France has a multi-party political

system, with the three largest parties currently being Parti socialiste (Socialist Party), Union pour un mouvement populaire (Union for a Popular Movement) and the Front national (National Front). President Francois Hollande and Prime Minister Jean-Marc Ayrault are both members of the Socialist Party.

Language

While unsurprisingly, French is the official language of France, several different dialects and regional languages also exist in the country – such as Breton (in Brittany) and Occitan (a Romanish language spoken in parts of southern France and Monaco). The French are fiercely proud of their language and prefer non-native French speakers to at least try and learn the language if they are choosing to live in the country. Many immigrants who live in France hail from former French colonies where French is still widely spoken as a first language – such as Morocco and Algeria – so immigrant languages do not tend to be heard as prevalently as they are in other Western European nations. Aside from French and other regional variations of the language, Polish, Mandarin and Arabic are the next most spoken languages in the country.

Lifestyle

Culture vultures will no doubt be drawn to life in stylish Paris but for many who choose to live in France it is the promise of a laid-back, rural lifestyle that appeals. Much of the central region in France is covered by lush rolling countryside and farmland, and while the once much lauded after dream of buying and renovating a dilapidated farmhouse into a beautiful country abode may no longer be as popular as it once was, an idyllic country lifestyle is still a big draw. The warm climate in the south of France is also a huge draw for many immigrants, while the more adventurous may find much to like in the country's mountainous, snowy regions. As with its food and drink, when it comes to lifestyle, France has something to suit every taste.

10 AVERAGE TEMPERATURES



	January	February	March	April	May	June	July	August	September	October	November	December
Rouen	4	4	7	9	13	16	18	18	15	11	7	4
Roscoff	7	7	9	10	13	15	18	18	15	13	10	7
Bordeaux	7	8	10	12	16	19	21	21	19	15	10	7
Marseille	6	7	10	12	16	21	23	23	20	15	10	7
La Rochelle	6	7	9	11	15	17	20	20	17	14	10	7
Toulouse	6	7	10	12	16	20	22	22	19	15	10	7
Lyon	3	4	7	10	15	18	21	21	17	12	6	4
Paris	5	6	9	12	15	18	21	20	17	13	8	6

(Temperatures are in °C. Jan-Dec)
Source: www.weatherbase.com



11 MOVING YOUR GOODS TO FRANCE



Whether you're moving to France in search of a more relaxed lifestyle or you've made a career move, it is essential that you send your belongings safely and securely onto your new destination.

Having a reliable international removals firm on board is one way to avoid any mishaps along the way. Give yourself plenty of time to research companies that offer the service you require and gather quotes. Whilst many may offer a similar service, or indeed cheaper quotes, it's worth doing your research and choosing international removal companies that are governed by an array of official bodies, which make their service adhere to strict rules and regulations.

You should always look out for the following accreditations before making your final decision:

- FAIM Accreditation, which is only independent Quality Assurance standard for the International Moving Industry.
- Membership of the FIDI Global Alliance, which sets a quality benchmark for its members.
- Membership of the British Association of Removers Overseas Group. BAR OVERSEAS is covered by the I.M.M.I. Advance payment guarantee scheme for your financial protection.

Choosing the right removals company can take some of the steam (and stress) out of the move. Once you have decided which company is going to take care of your move they should take you through each step of the process. If you have moved house before, then much will be familiar – you will be working towards a date, deciding whether to have someone pack for you, or whether you will be doing it all yourself. Reputable companies will assign you a move coordinator who will advise you on the process and dates and timings.

As the moving date moves closer you'll be kept informed of what's happening and when. If you've decided to pack your own belongings, you'll be given professional boxes, material and cartons in which to do this. Remember to give yourself plenty of time to pack up. It's easy to underestimate what you've got to do. If professional packers are completing the process, you'll be given a moving date and they will arrive and make sure everything is safely packed away. They'll give you an inventory of what has gone onto the lorry.

Providing you are an EU member, you will need the following documents to move your belongings to France:

- Passport
- Certificate of residency confirming they have been working and living for more than 12 months in the current country of origin.
- European Certificate or N.I.E number.
- Removal inventory in French
- Valuation form for Shipment Protection Cover
- Purchase receipts (only applicable if you are importing any newly purchased goods)

Check with your international removals firm for exactly what you need to provide.

When shipping your personal belongings to France, the transit time between removal in the UK and arrival at your new home will be approximately three to seven days for dedicated loads and one to three weeks for part load shipments.

Information supplied by Lloyd Gofton of PSS Removals. If you want to find out more about what you should expect when moving belongings to France, visit: www.pssremovals.com

12 PROPERTY

The market

While French properties haven't been reduced to bargain basement prices, it generally remains well under UK averages, with plenty to choose from within a budget and the stronger pound allowing buyers to get more bang for their euro. In fact, not only does France currently offer UK buyers the widest range of finance options in Europe for overseas property, it also offers the lowest available mortgage rates.

According to Notaires de France, the national average house price in France is €156,000 compared with around €354,140 (or £196,829) in the UK*. There are, of course, very wide regional variations, the cheapest including Limousin and Burgundy where the averages are €105,000 and €120,000 respectively. And it's the British who are the biggest buyers, accounting for 32.6% of the total non-resident buyers in France last year. They were especially active in central and western France, where they made up between 70% and 80% of foreign buyers.

Figures from the statistical office of the European Union, aka Eurostat, indicate that house prices fell by 1.2% between July and September 2015, compared with the same period in 2014. The drop was slightly higher according to the Knight Frank Global House Price Index which quotes a 2.9% average decrease over the comparable period.

Market research agency Standard & Poor's, however, expects house prices to remain stable in France over the next year, thanks to ultra-low interest rates, which is good news for anyone thinking of entering the market now. Current market

conditions are, in fact, very good for prospective buyers, with some excellent deals to be made. And there's plenty of room for price negotiation with some very motivated vendors.

Basic mortgage facts

Max 85% loan to value

Max term 25 years

€75,000 minimum loan

Rates from 2.05%

Obtaining finance

There's no getting away from the fact that French lenders have tightened their mortgage eligibility criteria in recent years, but they're still willing to lend to UK buyers, especially if they can prove that they have a sound financial profile.

Mortgage rates are still at historic lows, starting at just 2.05% for a 10-year fixed rate, 2.20% for a variable rate over 10 years, and 2.9% for a 25-year fixed rate. Fixed rates over periods of up to 20 years are popular as it means there are no nasty rate rises over the lifetime of the mortgage. And the best rates are not limited to those with the biggest deposits. Many of these deals are available for mortgages of up to 80% or 85% loan-to-value. Obtaining an 'approval in principle' is recommend. This costs nothing, but will tell you up front about how much you can borrow, and therefore what price range you can realistically consider before committing to anything. It will also prove to vendors that you're serious about buying.

Information supplied by Conti Financial Services:
www.mortgagesoverseas.com

Best buy mortgage rates for property in France

Interest rate	Product type	Max LTV	Repayment Method	Minimum Loan
2.05%	Fixed – 10 years	80%	Repayment	€100,000
2.20%	Variable – 10 years	80%	Repayment	€100,000
2.60%	Capped	60%	Repayment	€100,000
2.90%	Fixed – 25 years	80%	Repayment	€100,000

Source: Conti. Rates correct as at 4/3/16. All product specifications will depend on individual circumstances. The table shows a small selection of the deals currently available and should be used as a guide.



Location: **St Aulaye, Dordogne, Aquitaine**

Number of bedrooms: 4

Features: **Fully renovated, attached barn, 1,382 square metre garden, located approximately 8 kilometres from a market town.**

Price: 140,000 Euros



Location: **Saujon, Charente-Maritime, Poitou-Charente**

Number of bedrooms: 4

Features: **Views over local countryside, 144 square metres of living space, built in 2007, local amenities within walking distance, 1,500 square metres of land.**

Price: 275,600 Euros



Location: **Allevard, Savoie, Rhone-Alpes**

Number of bedrooms: 4

Features: **300 square metres of living space, situated on 600 square metre plot of land, double garage, fully furnished, feature include an original bread oven.**

Price: 695,000 Euros

14 CASE STUDY - TERRY ROBINS



Name

Terry Robins

Originally from

Brighton

Moved to:

Pressignac, Charente
(via Benevent-l'Abbaye and Marsac)

When

2007

Karate instructor Terry Robins made the most of the UK's close proximity to France by dividing his time between the two countries for three years, before deciding his future lay permanently across the Channel.

"My sister and her son came over here permanently in 2004," Terry explains. "We had a guest house in France which she ran until I moved over for good in 2007. I had travelled back and forth for three years to keep my karate clubs running in the UK until I could get someone to run them."

Back in the early noughties, the original plan had been for Terry to open a French training centre for his Karate club. "That plan soon changed and we ended up with the guest house," he recalls. "We found the property on the internet through a French estate agent, looked at a few properties with their help and that was it. The estate agent helped us do everything from the legal stuff to showing us how to open a bank account.

The guest house was located in Benevent-l'Abbaye in the Creuse department of Limousin. After running it for three years they sold it for what Terry describes as "a decent profit."

Their next stop was Marsac, situated around 10 kilometres from the guest house. "With the profit we made, we were able to buy two houses and still be mortgage free," he says.

However, the siblings were still not totally settled just yet. "In 2014 we moved a bit further South to Pressignac in the Charente where we now live," Terry continues. "The Creuse got very cold in the winter it is a lot warmer here."

While Terry is in little doubt that he has enjoyed the last nine years living in France, he does admit that the language barrier was, and sometimes still is, problematic.

"My sister and I both spoke some French, but I must confess I still find it difficult," he admits. That said (and importantly for any of you planning to move to France with young children) he believes that initially things were probably tougher still for his nephew.

"He was 14 when he came here and the local school put him into a class of 12 year olds," Terry explains. "At the time he did not like this, but he now knows that it was the best thing for him to learn the language.

"In fact, he now speaks French fluently and works as a mobile phone salesman."

In addition to benefitting from a more relaxed way of life to what he was previously used to, and enjoying living in a rural area which affords him lots of open space, he is also keen to dispel the stereotype some Brits may hold of the French being rude, or at the very least aloof.

"I actually find that the French, on the whole, are politer than the British," he notes. "It was strange at first to walk down the road or into a bar and have complete strangers wish you a good morning."

So what advice does Terry have for those who dream of a life across the Channel?

"The key is to check out an area first, and go and visit," he states. "There are many English-language websites where you can get good information, but nothing beats seeing a place for yourself."

While Terry may have never ended up running a karate club in France like he had originally intended, it's unlikely that you'll hear him complaining too loudly about the way his initial plan ended up.

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