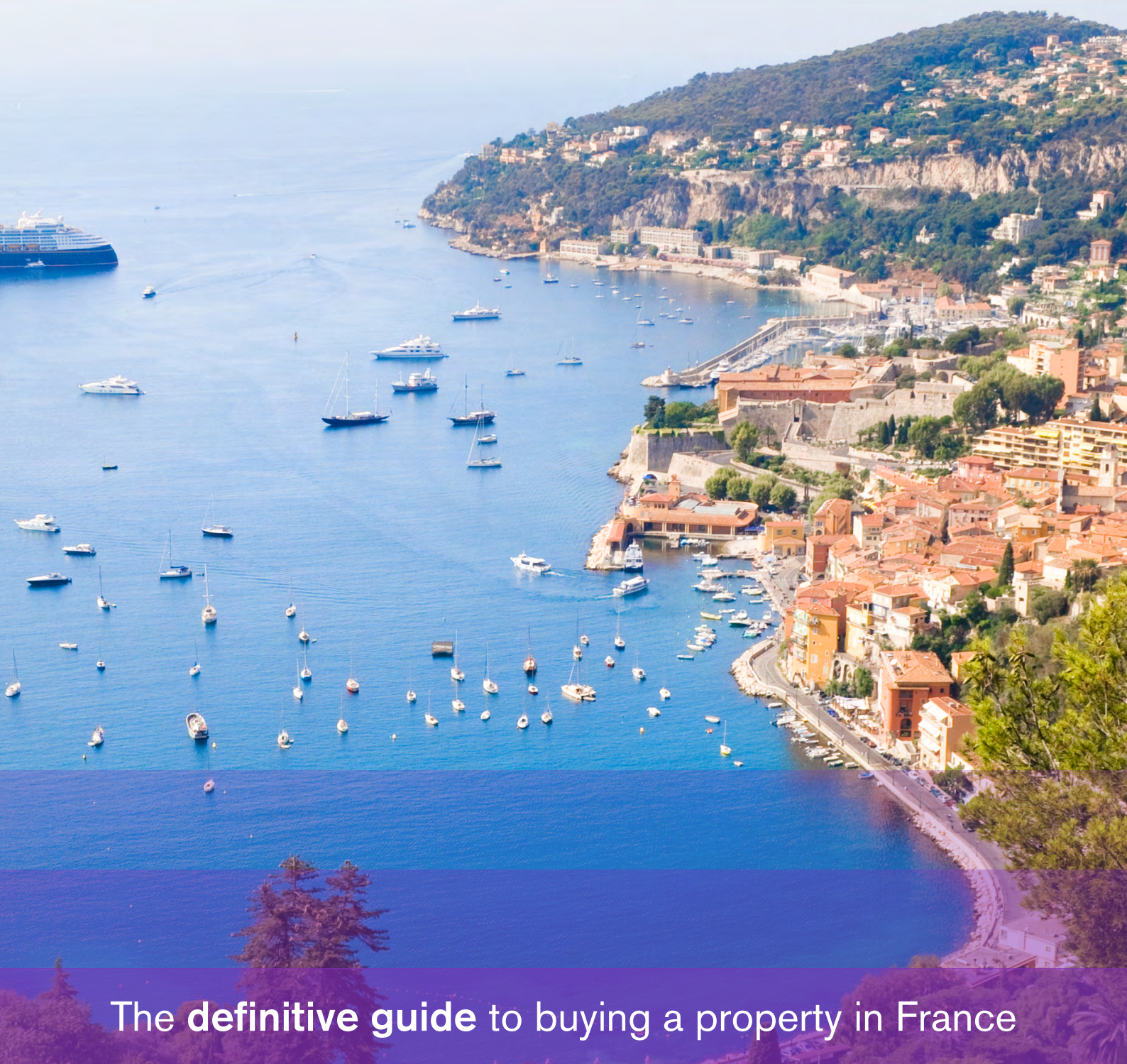


The Essential Moving to France Guide



The **definitive guide** to buying a property in France

currencies.co.uk

The Home of **Foreign Currency Direct**

Welcome to the Essential Moving to France Guide

So you've decided to buy a property in France and you're taking the plunge and moving abroad - what a wonderful idea!

Many Brits are attracted to France, and for obvious reasons; the relaxed lifestyle, the great weather, the beautiful coastline, picturesque countryside and colourful markets run by friendly locals conjures up ideas of the perfect lifestyle. Or maybe you just really like the idea of waking up each morning to great coffee and even better fresh pastries.

Well, before you get to the endless supply of pain au chocolat and the occasional glass of vino, there are some key things to consider before you make the leap across the Channel.

This guide will help you get to grips with everything involved in purchasing a property in France and emigrating to our nearest neighbours so you can avoid the pitfalls and faux pas. It provides you with the information you need on the processes and costs involved in buying French property, how to save money on currency exchange, deciphering the French tax system, while also giving you details of the healthcare systems and even French customs.

Simply read on to make your French buying experience exciting and stress free.

Contents

Buying a Property	3
Finding a house	
Fees	
The process	
Culture and Language	8
Bisous	
Being polite	
Meals	
The language	
Laws, Visas, and Permits	12
Work visa	
Residency permit	
Permanent residency	
Money, Finance and Taxes	14
Where do you pay your tax?	
Pensions	
Moving a lump sum	
Income tax	
Social security contributions	
Banking	
Healthcare	20
Getting registered	
How the system works	
Who is eligible for state healthcare?	
Schools and Education	23
Driving in France	25
Rules of the road	
Essential items and documents	
Useful Information	
Emigration Checklist	28
18 months	
12 months	
6 months	
2 months	
1 month	
1 week	

Buying a Property

Buying a property abroad can be pretty daunting, especially with a language barrier to overcome. Getting it right is massively important so it's essential you follow all the processes and don't get too lax on the details. Luckily, the process for buying a house in France is not too dissimilar to the one in the UK. Here's how to go about it.





Finding a house

The easiest option for finding a house nowadays is to go online. There are plenty of property sites which will showcase houses all over the country with pictures and details for you to take a look at. This saves you from taking a fruitless trip across the Channel. Having said that, you will need to visit eventually when you've got a few houses in mind.

When you do go, remember that what looks good in the summer, might not be so fit for winter. Always consider the time of year you're visiting and try to look out for any problems that might arise in different weather.

Also, while not necessary, it may be worth having someone who speaks French with you. While this can be handy for asking questions when you're being shown around a property, it will also help with talking to the locals. This means you can get a much better idea of the local area.



Fees

Luckily there are no restrictions on UK citizens buying a property in France, so you're already off to a good start. There will be some fees to pay along with your sale, although the amount will depend entirely on the price of the property and its type.

Usually the price quoted for a house will include estate agency fees but it is worth confirming this. Notaire's fees tend to be combined with the property transfer fee and other property purchase costs as detailed below.

While the costs are usually referred to as notaire fees – or frais de notaire – they're actually made

up of a number of different components:

- Notaire's fee – This will be around 1-3% of the property price
- Property transfer fee – Similar to stamp duty, this will be around 4-5% of the price
- Certificates – Around 0.5% of the property price
- New property costs – 2% in registration taxes and fees + VAT too

This all means that for an existing property, you're probably looking at total costs coming in at about 7-10% of the property price, but there is a lot of variation.





The process

Once you've found the property you want, it's time to dive in to the nitty gritty. Before you really get into things, it's worth considering hiring a bilingual solicitor who specialises in the process to take you through everything. This eliminates the language barrier as a major problem, although it will incur some extra fees of course.

It's worth remembering that in France, if you submit an offer at the asking price the seller is legally required to accept it. If you're averse to haggling, this can be a quick way to get a sale sorted, but it's likely you'll have competition from others bidding above the asking price.

Once an offer has been accepted – congratulations, by the way – the next step is getting some contracts drawn up and signed. This is the job of the notaire. The notaire pulls the sale together and checks all documentation. They also pay any taxes involved with the sale, and work for both the vendor and the purchaser

in equal measure, as well as acting on behalf of the French Government. Notaire fees are paid by the purchaser, and are in addition to the agreed purchase price for the property.

It's very common for both the vendor and the purchaser to share a notaire, although it may be worth hiring your own if you need a representative who speaks English if the chosen notaire doesn't.

It's worth remembering that in France, if you submit an offer at the asking price the seller is legally required to accept it.

A Compromis de Vente will be drawn up, which is similar to the UK's exchange of contracts. Essentially, this is the legally binding part of the sale – although the French do consider a verbal agreement of sale as morally binding – and will include all the essential aspects of the process for the buyer and seller.



This is where your bilingual solicitor will come in handy and make sure the contract is clear to both you and the seller. The *Compromise de Vente* will include important details from the basics, such as the price and name and ownership details, to the specifics, such as provisional conditions, inventories, and penalty clauses.

The *Compromise de Vente* will include important details from the basics, to the specifics.

When everyone is 100% happy, the contract is signed (you need to be in France to do this) and the buyer's 10 day cooling off period begins. During this time the buyer may withdraw from the sale without any costs. When this period is up, the deposit is paid, which is usually 10% of the price of the property. A currency broker such as currencies.co.uk will be able to assist you at this point to get the deposit quickly and cost effectively to France. This is normally paid to the notaire who will keep it in a secure account. From this point on if you choose to pull out of the purchase your 10% deposit would be lost – this

would be passed to the seller. You will also be liable for any estate agent fees and you would have to pay some fees to the notaire.

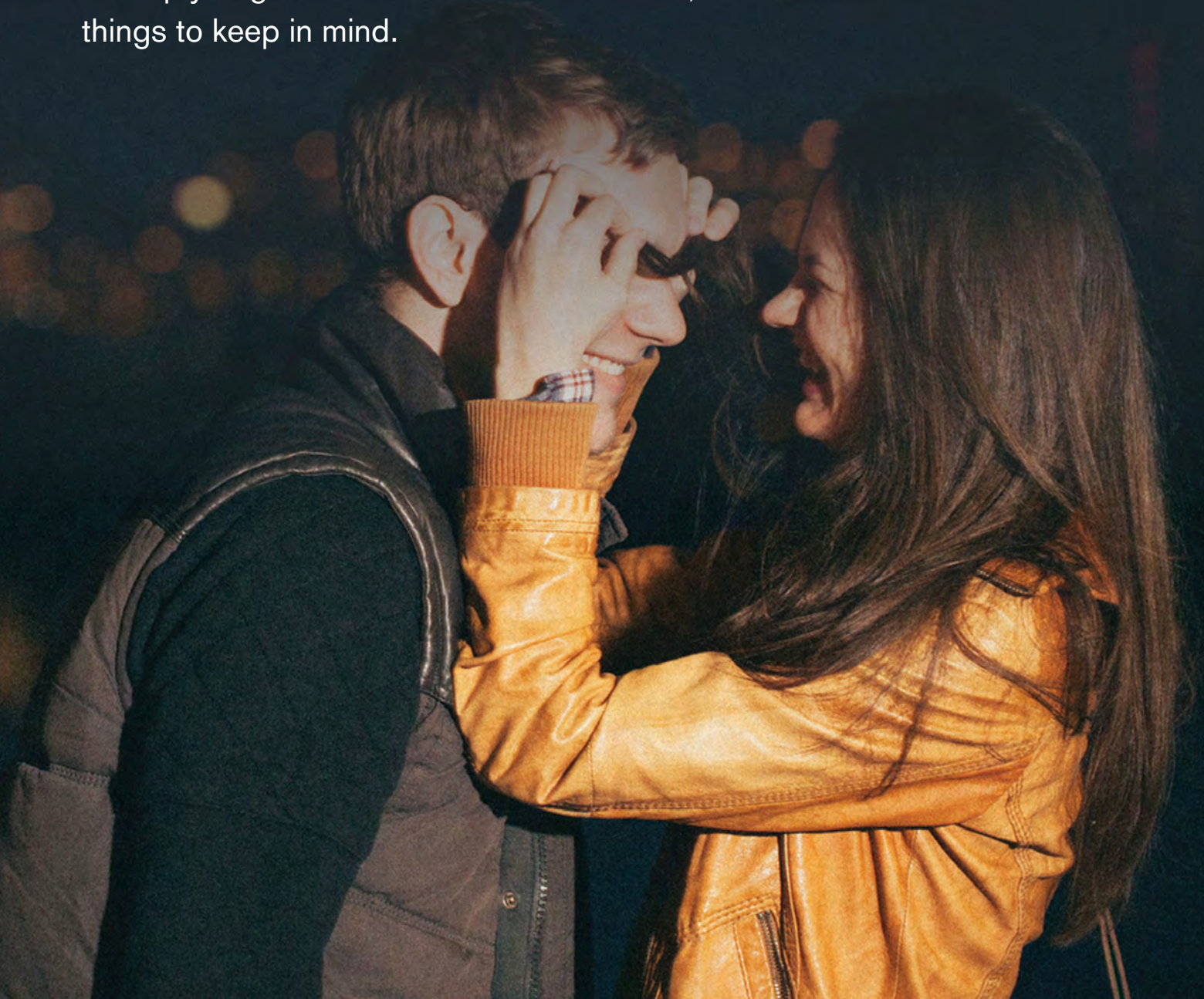
From there, final checks are made about records and documents. This often takes around two months, but may be completed before or after that. In the majority of cases, you will not be waiting more than four months until completion.

During this time the buyer will need to get their funds prepared for transfer and deal with all the other logistics that come with buying a home. By the completion date, all monies must have been paid to the notaire's account, although a check or cash will not be accepted under French money laundering rules. The payment will have to be an electronic transfer, or a transfer through a currency broker, as notaires won't accept a bank draft. The notaire will also ask for proof of where the funds have come from, this can be obtained from your currency broker or bank. You will need to be at the notaire's office to sign on the dotted line on completion after which you can break out the bubbly!

Culture & Language

Despite being a stone's throw away from the UK – globally speaking – France is an entirely different beast when it comes to culture. There's a lot of different nuances when it comes to social situations and it's worth getting to grips with them. The French are much more direct than their “rosbif” counterparts and so are less likely to put up with poor behaviour.

To help you get to know some of the basics, here's a list of a few things to keep in mind.



Bisous

The famous French double kiss greeting – maybe three or four depending on what region you are in – is something you'll deal with very quickly upon arriving in France. You won't be getting one off the waiter in a restaurant, but as you make friends and acquaintances it'll become ever more common.

The Brits are a bit wary of this kind of familiarity between people who aren't exactly close, but you'll soon get used to it. When you arrive, let the locals lead and you'll get the hang of it before long. As mentioned, the way things are done differ from place to place, so observe, learn, and repeat.

Being polite

While we don't think all Brits are automatically rude, the French expect a bit more when it comes to interacting with everyone from strangers to friends. Essentially, manners are a big deal in France, so it's important not to commit any faux pas.

Wherever you go, always offer a greeting to the staff there with a 'Bonjour Monsieur/Madame'. Some form of greeting is essential, no matter how busy a shop or how rushed the worker is. If for some reason this isn't possible, make some

gesture of recognition. Avoid at all costs diving straight into your order or request.

Don't forget to say please and thank you – s'il vous plaît and merci – although this is something you'll probably be doing in the UK anyway. The main point here is that while staff in the UK will likely continue to be polite in the face of rude customers, the French aren't so willing to put up with it. Treat them badly and you'll likely get a frosty service from then on.



While staff in the UK will likely continue to be polite in the face of rude customers, the French aren't so willing to put up with it.

There's also some day-to-day issues to consider. For example, queuing is not the same. While it's not exactly a free-for-all, don't expect orderly queues like we see in the UK. There's also the matter of talking loudly in public, especially on a phone, which is that you don't do it.

Small talk isn't such a common occurrence in France. The French are much more direct in communication, so don't perceive this as rudeness, they're just happier to get straight to the point.

Meals

There is different etiquette to consider whether you're eating in a restaurant or in a person's home. One major one is regarding time. If you're eating out and a table is booked for 7pm, it's completely fine to show up at that time. When it's at someone's home, it very much depends on what you've been told. If you have been asked to be there at 7, you should arrive promptly at 7. If your host said "about 7" aim to arrive at 10 past – but don't arrive early! If you've been told "from 7" – you should arrive about 20-30 minutes after 7.

One thing to bear in mind... there are very few vegetarians in France. Restaurants cater for vegetarians, but when attending a meal at someone's house you should warn your host first as people in France will always presume that you eat meat. Try to inform your host of any allergies you may have in advance to avoid having to pass up food at the table. Also try not to ask for menu alterations, do your best to order something you'll be happy with if it comes as is. Keep both your hands on the table too, and don't be shy about complimenting the food, especially at someone's home.

It can be tempting to bring gifts to a host and in the UK flowers are a common one. In France, not so much. They can be seen as an extra chore you've brought into someone's home. If you really feel a bouquet is appropriate, make it low maintenance. Don't bring food to a dinner party either, unless it's been requested. Want to play it safe? A nice bottle of wine will do the job.

Speaking of wine, don't pour your own at a meal. The staff or your host will do this automatically for you. Don't want anymore? Don't finish your glass as otherwise you'll find it full again (well, half full as that's how far they fill it) before long.





The language

If you've ever been to some of the touristy places in France, you will have found that many locals speak anglais. It's true that those across the Channel certainly know more foreign tongues than we do, but that's not a good enough reason to avoid learning the native language. This means you should start your French lessons as soon as possible.

You don't need to be fluent and you'll probably be able to get pretty far with English in some places, but even attempting French will grant you a much warmer reception than not. Attempt to say a word or two, a simple "Bonjour" (Good day), "Bonne soirée" (Good evening), followed by "Parlez-vous anglais" (do you speak English) will go a long way to ingratiating you a little with the locals. This is something you should work on before you leave. A good start is to watch TV shows and films either dubbed in French with English subtitles or English films with French subtitles. It's a good way to get accustomed to the language, how it works, and learn a few bits and pieces to break the ice over there.

Beyond that, consider joining an adult language course, trying out some of the online options like Babbel or Rosetta Stone, or hire a one to one tutor to get your ear round the lingo. Learning a new language is by no means easy, but even a basic level will be a great help. Once you live there you'll soon pick up even more through immersion, so don't worry if you can't keep up a conversation after you arrive.

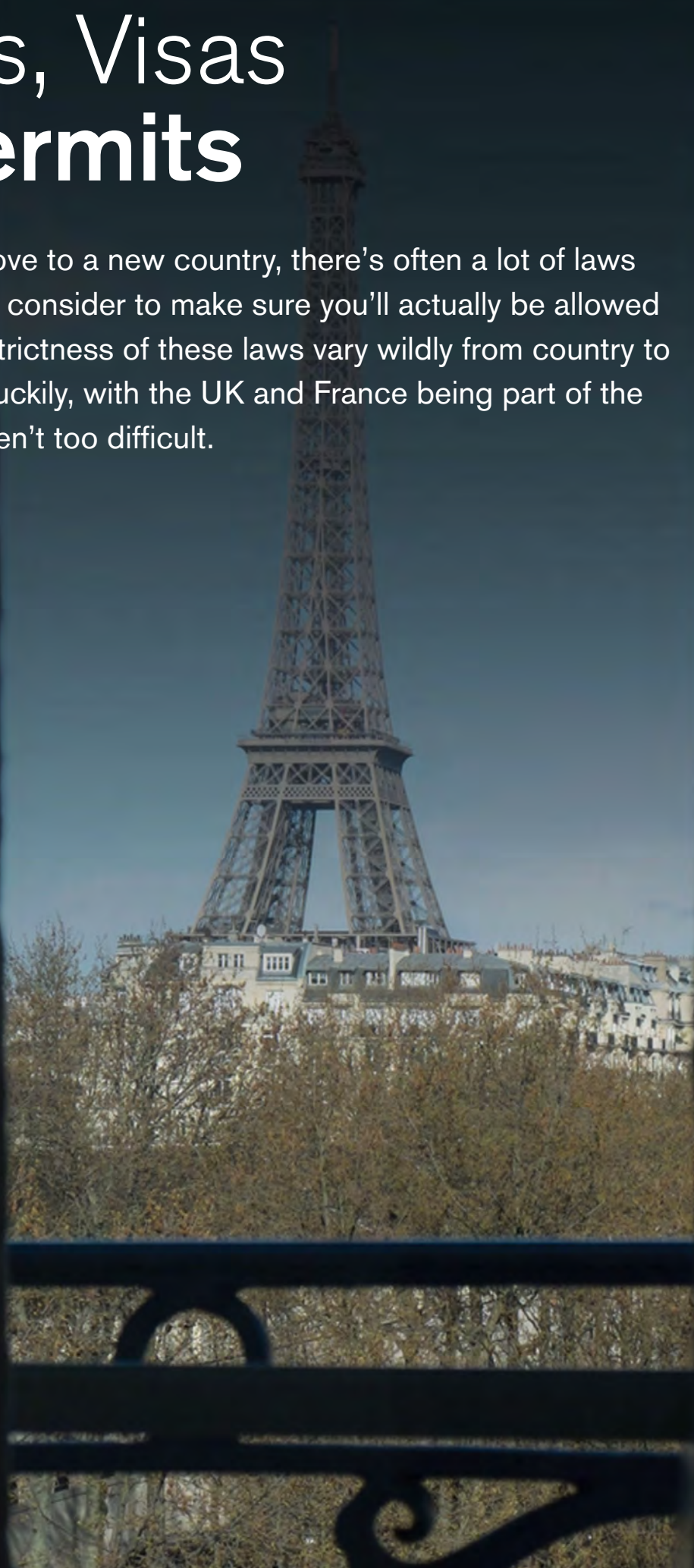
Attempting French will grant you a much warmer reception than not.

Learning a new language is by no means easy, but even a basic level will be a great help.

Whatever method you choose, you should always aim to become fluent eventually. This is much easier to do if you're in France instead of the UK, so see it as an opportunity!

Laws, Visas & Permits

When you move to a new country, there's often a lot of laws you'll need to consider to make sure you'll actually be allowed to stay. The strictness of these laws vary wildly from country to country, but luckily, with the UK and France being part of the EU, things aren't too difficult.



Work visa

If you're planning on getting a job in France, you'll be glad to hear you won't need to get a visa. Countries that are part of the European Union and European Economic Area are all signed up to treaties that make free movement pretty easy. That means you can show up on French shores and start working from day one. For once, something nice and simple.

Residency permit

Just like with the work visa, you won't need a residency permit to live in France if you're from the UK.

Although this isn't the case across the board at the moment, you may need to register after being in the country for three months. You can do this at the local town hall or mairie. All you need is your passport or ID card and a proof of address. You'll then be given a receipt in the form of an attestation d'enregistrement.

Having said this, if you want to take advantage of the French healthcare system, you will need an official residency permit. You can apply for this as soon as you arrive although you will need to be in work, running a business, or have lived in the country for five years.

As a side note, it is important to keep your ID on you at all times in France as it may be requested from you by the authorities. It is advisable to get an ID card from a mairie so that you're not carrying your passport with you everywhere.

Permanent residency

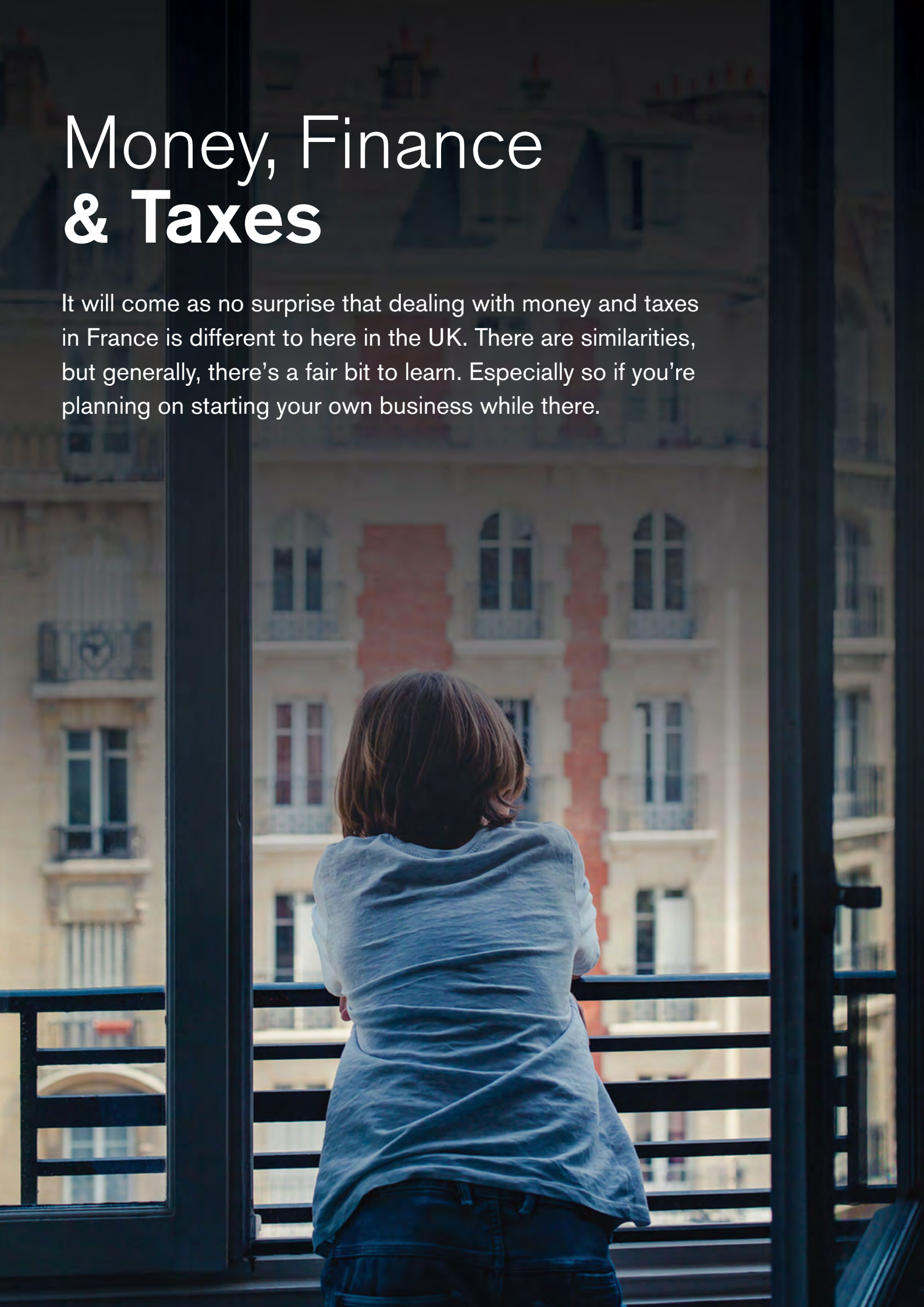
You may want to get the status of a permanent resident in France. This is possible after five years of living in the country. After you've been in France for the required time, you have the right to apply for the EU séjour permanent, toutes activités professionnelles – EU permanent stay, all occupations – permit. There are some financial benefits to this which are covered in the following section.

Bear in mind that you will lose this if you vacate the country for two years or more.

If you want to take advantage of the French healthcare system, you will need an official residency permit.

Money, Finance & Taxes

It will come as no surprise that dealing with money and taxes in France is different to here in the UK. There are similarities, but generally, there's a fair bit to learn. Especially so if you're planning on starting your own business while there.





Where do you pay your tax?

When moving to another country, depending on your financial situation and assets, there can be some overlap in tax law. This means disputes can arise over which of the countries you should be paying tax to, with both claiming you owe them some cash. To avoid this situation, many countries sign up to double taxation treaties to set out guidelines and help resolve any issues. Luckily, France and the UK have such a treaty.

The treaty will apply to you once you are living in France. This is essentially the case when you set foot in France and intend to stay, although the most basic rule for when this applies is if you spend at least half the year in the country. When it comes down to the tax, there are different rules for different incomes. The following are general explanations due to the wide variety of cases, so be sure to research your own position thoroughly.



- **Dividends**
In most cases, you will pay French tax on any dividends you receive from a UK company.
- **Interest and royalties**
Tax on interest and royalties from the UK will generally be paid to the French government.
- **Business profits**
Tax will usually be paid to the government of the country where the business operates.
- **Immovable and movable property**
Income from property will be taxed by the country where it resides.
- **International transport**
If you make any money from the operation of vehicles involved in international traffic, tax will be paid to the French government.
- **Pensions**
Generally you will pay tax on pensions to the French government, although this may not be the case for former government employees.
- **Employee income**
You'll pay French tax on any wages you earn while living and working in France.
- **Director's fees**
If you receive any income from being on a board of directors, or similar, tax will be paid to the country where the company resides.

Thank You for previewing this eBook

You can read the full version of this eBook in different formats:

- HTML (Free /Available to everyone)
- PDF / TXT (Available to V.I.P. members. Free Standard members can access up to 5 PDF/TXT eBooks per month each month)
- Epub & Mobipocket (Exclusive to V.I.P. members)

To download this full book, simply select the format you desire below

