



€400,000 property for sale in Les Eyzies, Dordogne (see listing opposite)

# Happy new here! FPN

Learn more  
about buying  
French property  
[completefrance.com/  
frenchproperty](http://completefrance.com/frenchproperty)

If there's one resolution to keep in 2021 it's to get on with finding your perfect holiday home in France, says **Julie Savill**

It's been a funny old year, 2020. Yet for all the difficulties posed by Brexit and the pandemic, it has been a year of reflection, of reassessing priorities and of getting on track to realise some of those long-chased dreams. There is good to be found in any situation that makes us sit back, take stock and realise that you can't wait for life to be perfect and, if you want something, there's no better time than the present to try to make it happen.

For those wishing to find a holiday home, somewhere to escape to a few times a year, where the family can come together and enjoy some relaxed quality time together, Brexit has changed very little. You are still able to buy property in France and you'll

still be able to travel back and forth across the Channel (more about that below).

## NEW BEGINNINGS

So, that plan you've had to 'one day' take the plunge and buy a little pied à terre in France, where are you with it? Browsing the internet, maybe, and ogling the property porn. Or are you a little more focussed? If so, you'll have already thought about budget, location and what you need from your home-from-home.

The big three questions you need to ask yourself when setting out on this adventure are as follows:

- How much do I want to spend on a property?
- Where do I want to be?
- What does my ideal house look like?

## HOW MUCH?

Working out how much you want to spend is a really big one. The advertised price of properties in France is almost always inclusive of the agency fees. On top of that your only cost to budget for is the *notaire's* fees. Fees vary depending on the price of the property but if you budget for around 8% you'll get a good feel for the final cost. Bear in mind that for very cheap properties the *notaire's* fees work out at a higher percentage. If this is critical, ask your agent to get a quote for you ahead of time.

One thing you need to consider in advance is how you intend to transfer the money when the time comes. It pays to talk to a currency exchange specialist early in the process as the exchange rate you can

achieve can affect the amount you have available to purchase a property. And if you are anxious about fluctuating currency exchange rates pushing you overbudget, you might want to look into using a 'forward contract' to lock in the existing rate until you are ready for the purchase at a future date. That way, you have peace of mind that you know exactly how much you have available to spend when the time comes.

## WHERE IN FRANCE?

Do you know France well and have a favourite spot you head to year after year? Well, good! That helps narrow down your search area. Some people tend to overlook just how huge France is and set out to try and see as many properties as they can across a vast area. What





€400,000

**Les Eyzies-de-Tayac-Sireuil, Dordogne:** This magnificently renovated two-bed property is set in gardens of over 1,200m<sup>2</sup> and offers a two-bed gîte, terrace and an attic for conversion. Close to the Dordogne river and within walking distance of a small town.



€268,817

**La Trimouille, Vienne:** Superb manor house located on the edge of a village. The property is set in over 3,500m<sup>2</sup> of gardens and boasts five bedrooms, three bathrooms, an outbuilding and a lovely swimming pool.



€469,900

**Branne, Gironde:** Fantastic 'maison de maître' on the edge of a hamlet, surrounded by vines. The property offers four bedrooms, a 1,200m<sup>2</sup> garden, character features, a large covered terrace and an oak-framed garage/workshop; only 20 minutes from St-Emilion!



€255,000

**La Redorte, Aude:** Fantastic property with four bedrooms, a summer kitchen with BBQ, a covered terrace, 1,050m<sup>2</sup> of landscaped gardens and a swimming pool; situated on the edge of a pretty Minervois village.

that means is a lot of time in a car and less time looking at properties. If you can focus the search it will save you hundreds of kilometres.

If you don't yet know where you want to be, take time to do a recce first. A road trip to whittle down the options to a couple of departments or even a few towns is time well spent.

For a holiday home you'll want to consider getting there and getting away. It makes sense to be within an hour of an airport offering year-round affordable flights. Friends and family will want to join you in

your new place in the sun and, lovely as visitors are, you'll want them to be able to leave in a timely fashion too!

Proximity to a station that has a TGV (high speed) train service is also a good idea for those who don't like to fly. And, of course, if you are coming back and forth often, it makes sense to be near a good motorway connection. Roads in France are fabulously well maintained and blissfully empty compared to the UK, and driving is a practical option, especially if you are bringing supplies for your new home.

Depending on what you have set your heart on, property-wise, your budget could go further in some areas than others. As a very general rule of thumb, the further south you go and the nearer the coast, the more expensive the properties.

#### PICTURE THE PLACE

Could you describe your ideal French home? Is it old, does it have blue shutters and roses round the door? A renovation project even? Or perhaps it is modern, low-maintenance but well situated, with all you need within a short walk?

If you can paint a picture of what really does it for you it will help whittle down the wide choice of French properties on the market. Try making a Pinterest board that you could share with your agent to give them a real feel for what makes your heart race.

#### PRACTICALLY PERFECT

There are some things that you need to bear in mind when looking for a holiday home that will really make a difference to the cost and ease of upkeep and the enjoyment you will get from it.





€395,000

**Limoux, Aude:** *Elegant stone manor house in the heart of a sought-after village, not far from Carcassonne. The property boasts a five-bedroom main house, a one-bedroom cottage, two garages and a lovely 730m<sup>2</sup> private garden.*



€205,000

**St-Médard-d'Excideuil, Dordogne:** *Pretty stone property situated within walking distance of the lively village of Excideuil; boasting four bedrooms, several outbuildings, a lovely landscaped garden of over half an acre and a heated pool.*



€335,100

**Vélignes, Dordogne:** *Charming 16th-century property offering 191m<sup>2</sup> of living space with four bedrooms, two bathrooms, a swimming pool, 1,876m<sup>2</sup> of mature gardens and stunning views over the surrounding countryside.*

## TRAVELLING AFTER BREXIT

*The British Embassy Paris website is a valuable resource for all information about travelling in Europe after Brexit. These are some of the key points:*

- At the time of travel, your passport will need to have at least six months left and be less than 10 years old (even if it has six months or more left)
- EHIC cards may not be valid

as of 1 January 2020 so you may need to find appropriate health insurance.

- You will be able to stay in France for up to 90 days in any rolling 180-day period.
- The status for pet travel to and from France has not yet been finalised. To ensure that your pet is ready to travel you need to contact your vet at least four months before travel to get the latest advice.

How much land you have can determine whether you need to employ someone local to at least keep the grass cut so you don't spend the first day of each visit on the mower. Land is cheap and the temptation is to have more than you need.

If you have a swimming pool you will need a local expert to come in once a week, check the chemicals and give it a clean so that the water stays in tip-top healthy condition.

A village property with a small courtyard can make for an excellent low-maintenance holiday home choice. You'll also find properties right in the heart of many of the historical villages where there is absolutely no outside space. Don't dismiss these. It is very common for a small table and chairs to be set on the pavement outside and for neighbours to sit outside at the *apéro* hour. And in a village, you'll never be more than a few minutes away from lovely countryside walks or picnic beauty spots.

Are you sociable? The first thing that happens when you buy a holiday home is that you discover new 'best friends' who would be more than happy to come and enjoy your new lifestyle with you. The more bedrooms you have the more guests could descend on you. Just saying...

Neighbours are good news when you live in the French countryside. They are very

often happy to keep an eye on your property in an unofficial neighbourhood-watch style and, bribed with English cake (amazingly popular everywhere in France, it seems), might open shutters and put the heating on for you before you arrive.

I hate to say it, but your age and health do have to come into this equation. If your property purchase is going to be a rip-roaring success and something that you enjoy for years to come then a total renovation of an enormous house spread over four storeys might not be the most practical idea. A one or two-storey property, however, is likely to be enjoyed whatever the future brings.

If we all waited for the perfect moment to push ahead with a plan, we would all end up waiting forever. So, I have come to think that the perfect moment has to be... now.

And when it comes to property in France there is much to recommend it. Prices are realistic, there is choice at all budgets and in all areas, and very few lives are not enhanced by a little glass of red and a sliver of cheese. See you soon, new neighbour? ■

**Julie Savill is Marketing Director at Beaux Villages estate agency in France**  
**Tel: 0800 270 0101 (Freephone from the UK)**  
**0033 (0)8 05 69 23 23**  
**[beauxvillages.com](http://beauxvillages.com)**