

Pretty project in Creuse
(see listing opposite)



Done or doer-upper?

Do you love DIY, or are you more of a deckchair and cool drink sort of person?
Melinda Dixon mulls over the pros and cons of doing up a property

Have you found yourself gazing at that really cheap tumbledown cottage in the middle of the French countryside wondering how beautiful you could make it? There are so many enticing old stone buildings in France, from romantic barns to ramshackle châteaux going for a song.

Has that little house listed in Creuse for €34,000 caught your eye? What about the 12-bed château with five acres of land for €350,000? How much? Reality check. Let's take a look at the pros and cons of a finished house versus a full renovation to ensure your life savings don't end up in ruins.

FULL RENOVATION

Once you've found what seems a good renovation project for you, you need to be realistic

about the costs. If you'll be using professionals to do the job rather than mucking in yourself, the building industry consensus at the moment is for between €900 and €1,500/m² depending on the size and quality of the renovation. Depending on the type of construction and quality of materials, allow up to €600/m² for decoration, including painting and refurbishing floors, stone walls and ceilings. A medium renovation will set you back €1,000/m² if renewing electricity, plumbing, bathrooms, windows etc. If you get into structural modification, such as roofs, bank on €1,300-1,500/m².

Building surveys in France are not the norm, as they are in the UK. There is a range of diagnostic tests which are mandatory when you buy.

These will check for such things as the presence of lead, asbestos or termites, the energy efficiency of the property and the compliance of the septic tank, but not the structural integrity of the building. For peace of mind, surveys are available, but if you're unsure, you could do what most French people would do and ask a local reputable, registered builder, who will know the local building methods and geography, to have a look for you. They will also be able to give you a rough idea of costs.

Think about timelines, especially if you're planning on doing some of the work yourself. Will you be working on the house full time? Will you need to work at the same time and only have evenings and weekends and holidays to work on the house? Nobody wants to

live on a building site for years. You can count on good weather in the summer months in France, but winters can be cold and wet depending on the year and where you are.

Leave part of your budget for terraces and the garden. In southern France we spend a lot of our time alfresco. So it is also important to invest in a shady terrace and a well-planned garden - your summer 'room'.

DIY OR PROFESSIONALS

If you talk to a few people about their experiences renovating in France it's usually the bad news that travels fastest, so you are likely to hear tales of spiralling costs, ongoing delays and stressful times. But dig a bit deeper and you'll find people who've had the satisfaction of bringing a neglected property back to life and who would do it

DOER-UPPERS



€478,723

AGEN, LOT-ET-GARONNE

This fairytale property is a former Henry IV hunting lodge and sits in the middle of a magical two-hectare park. There are five generous bedrooms and plenty of outbuildings. Beautiful character features throughout.



€350,000

ST-ANTONIN-NOBLE-VAL, TARN-ET-GARONNE

This magnificent 18th-century coaching inn has 10 bedrooms and would be an ideal B&B. In habitable condition with a new roof, it comes with over 11 hectares of woods and farmland stretching down to the River Aveyron.



€34,000

THAURON, CREUSE

This pretty detached house (see also main image opposite) sits on the old picturesque 'route touristique' between Bourguaneuf and Guéret. There are three bedrooms, two large reception rooms and a wine cellar. An attached barn and loft could also be renovated.



€119,000

BELCASTEL, TARN

This beautiful old stone house comes with a large garden and views. The renovation has been started but there is a large basement level and attic which could easily be converted to provide a three or four-bedroom home.

all again in a heartbeat.

DIY means no labour costs paid to other people. Even if you're not a DIY expert you might at least be able to clear or tidy the site, paint and decorate, perhaps even landscape the grounds. You may find that if you decide to go with an artisan, they'll be happy for you to work with them as a labourer. If, however, your project is time-sensitive – perhaps you want to open a gîte for the summer – overrunning will cost you money in lost bookings. We've all seen the mad panics to finish on time on property TV programmes!

PLANNING PERMISSION

Planning consent is needed for all new constructions, for works to existing buildings that create new surface area, ▶

DOER-UPPERS

PROS

- Satisfaction of seeing your work come to fruition
- Do the renovation at your pace when time and money allow
- Get the fittings and finish you want
- You'll get a year or more to enjoy the property before everyone you know wants to come and pay a visit!
- You could end up with a better property than you could afford outright

CONS

- It's hard work!
- Sticking to a budget can be challenging
- You'll need to relearn all about materials and different building techniques
- Life won't be comfortable while the work is going on
- You can't offset materials and labour against any future capital gains tax

DONE

PROS

- You move in and start to enjoy life
- You know the total cost of the property from the outset
- If it's been renovated professionally in the past 10 years you should still benefit from the builders' guarantees

CONS

- You might have to live with other people's interior tastes or spend money on replacing certain things
- You need to find funds to cover the whole purchase price at once
- Visitors, lots of visitors!

"It's easy to overspend, so it's good to have an upper limit for your investment in mind"

BEAUTIFULLY RENOVATED



€553,192

CANCON, LOT-ET-GARONNE

This fabulous house has been renovated to a high standard and offers stupendous views and a separate guest cottage. There are five bedrooms in total. The lush gardens contain a natural swimming pool fed from a spring.



€998,000

LUZECH, LOT

This sumptuous family home with pool is set high up overlooking the Lot river. The magazine-ready interiors have been renovated from top to bottom. With five bedrooms and two kitchens it could be a great luxury B&B.



€236,750

CONFOLENS, CHARENTE

This pretty four-bedroom home has been lovingly renovated and boasts a gorgeous open-plan living area with a brand new kitchen. Outside there is a wonderful covered dining terrace, pool and pool house with rural views.



€478,800

DURAS, LOT-ET-GARONNE

This architect-designed house has excellent views over the nearby riverside village. It was built just over 10 years ago to an exceptional standard with four bedrooms, four bathrooms, a garden, pool and superb terrace.

for changes to existing exterior openings, or to create new levels, as well as changes of use to buildings. If the property is near a protected building in France or within a conservation area, it will be subject to stricter controls and will need approval of the architects of the Bâtiments de France.

You can have a clause added to the purchase agreement for the sale to be conditional on obtaining an 'in principle' planning certificate or 'certificat d'urbanisme'. Don't take the vendor's word that planning will be a breeze. Changes in recent laws mean that even if there was a planning certificate awarded in recent years, it may not still be valid. A good estate agent can help you with this.

DECISIONS, DECISIONS

Renovation is ideal if you want to put your mark on a property and create your ideal living space, or an eco-friendly home. Once you're in the French system there are some interesting state financial aids for eco-friendly renovations that you may want to look into, including installing or replacing insulation, heating systems, hot water and even solar panels.

Ask your estate agent what they estimate the value of your property might be after the work. It's easy to get carried away and overspend and while no one has a crystal ball to be able to guarantee what the market might do, it's

good to have an upper limit for your investment in mind.

It certainly wasn't our intention, but if all of the above has poured cold water over your enthusiasm, you may find you're looking for a house that someone else has spent time and money on renovating and is ready to go.

Whichever path you go for, you'll certainly find plenty of choice in France, especially if you're not fixated on one area. See you in Bricomarche? ■

Melinda Dixon is Head of Marketing at Beaux Villages estate agency in France
Tel: 0800 270 0101 (Freephone from the UK)
0033 (0)8 05 69 23 23
beauxvillages.com

BUY, BUY, SELL, SELL

Is it possible to make a quick buck buying and renovating properties in France?

The concept of flipping properties is relatively new to France and it's easy to overspend in a market where prices don't routinely rise by a great deal.

The profit is all in how clever your initial purchase is. Think about location (views, peace and quiet, proximity to a village with commerce) and spend enough time working out a budget. The big trick is then sticking to the budget.