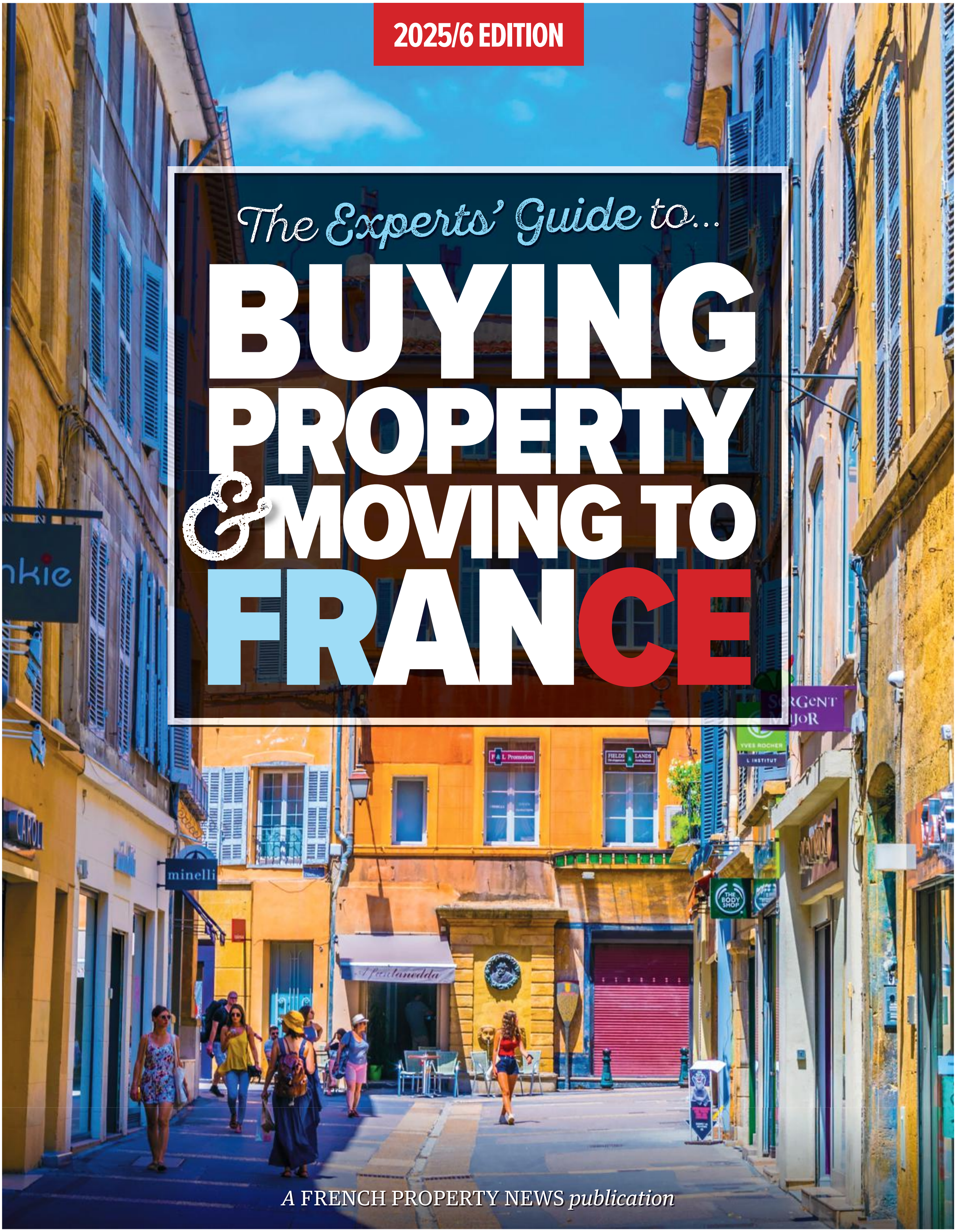
2025/6 EDITION

The Experts' Guide to...

BUYING PROPERTY & MOVING TO FRANCE



A FRENCH PROPERTY NEWS *publication*

UNDERSTAND THE MARKET

- Why now's a good time to buy
- Property hotspots

BUYING IN FRANCE

- Legal overview
- Financial advice
- Currency exchange
- Mortgages

LIVING IN FRANCE

- Visas
- Healthcare
- Insurance
- Renovation

Welcome...

If a home or life in France has been calling you – whether you picture a character-filled village home, a coastal apartment, a ski retreat, a countryside estate with gîtes or even your own château – then what's stopping you turning that dream into reality?

Inside this guide, you'll find expert advice on everything from the best locations in which to buy to the practical essentials: tax, legal matters, currency exchange, mortgages, financial planning, visas, healthcare and more.

Karen Tait, Editor

Karen

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The Experts' Guide to... BUYING PROPERTY & MOVING TO FRANCE

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Why this could be the perfect year to buy a home in France

Whether owning a French bolthole is a long-held dream or you've only recently started browsing listings, there are plenty of reasons why now is an excellent time to consider taking the leap, writes **Karen Tait**

For many people, the idea of owning a French home begins with a simple holiday. The landscapes, the slower pace, the food, the culture – it's easy to imagine staying longer. What often surprises would-be buyers is how accessible that dream can be once they start exploring the market. France's combination of lifestyle benefits, accessibility and long-term stability continues to set it apart from other European destinations.

AFFORDABILITY THAT DEFIES EXPECTATIONS

One of the biggest shocks to overseas buyers is how much property their budget can secure – particularly away from major cities. Rural communities and traditional market towns offer remarkable value, with larger plots and more characterful homes than comparable budgets would allow in many other countries.

Even iconic regions like Provence and the Dordogne still offer affordable properties, especially for those interested in renovation. France has no shortage of period buildings – stone farmhouses, village cottages, even the occasional château – waiting for new owners with imagination, patience and funds.

Favourable financial conditions add to the appeal, with French mortgage rates generally remaining low.

A COUNTRY OF INFINITE VARIETY

One of France's greatest strengths is its geographic and cultural diversity. Within a single nation you can find:

- Alpine skiing and mountain trails
- Atlantic surf, quiet northern coves and glamorous Mediterranean beaches
- Vineyards, sunflowers and lavender fields
- Major urban centres, vibrant market towns and small village communities

More on the web

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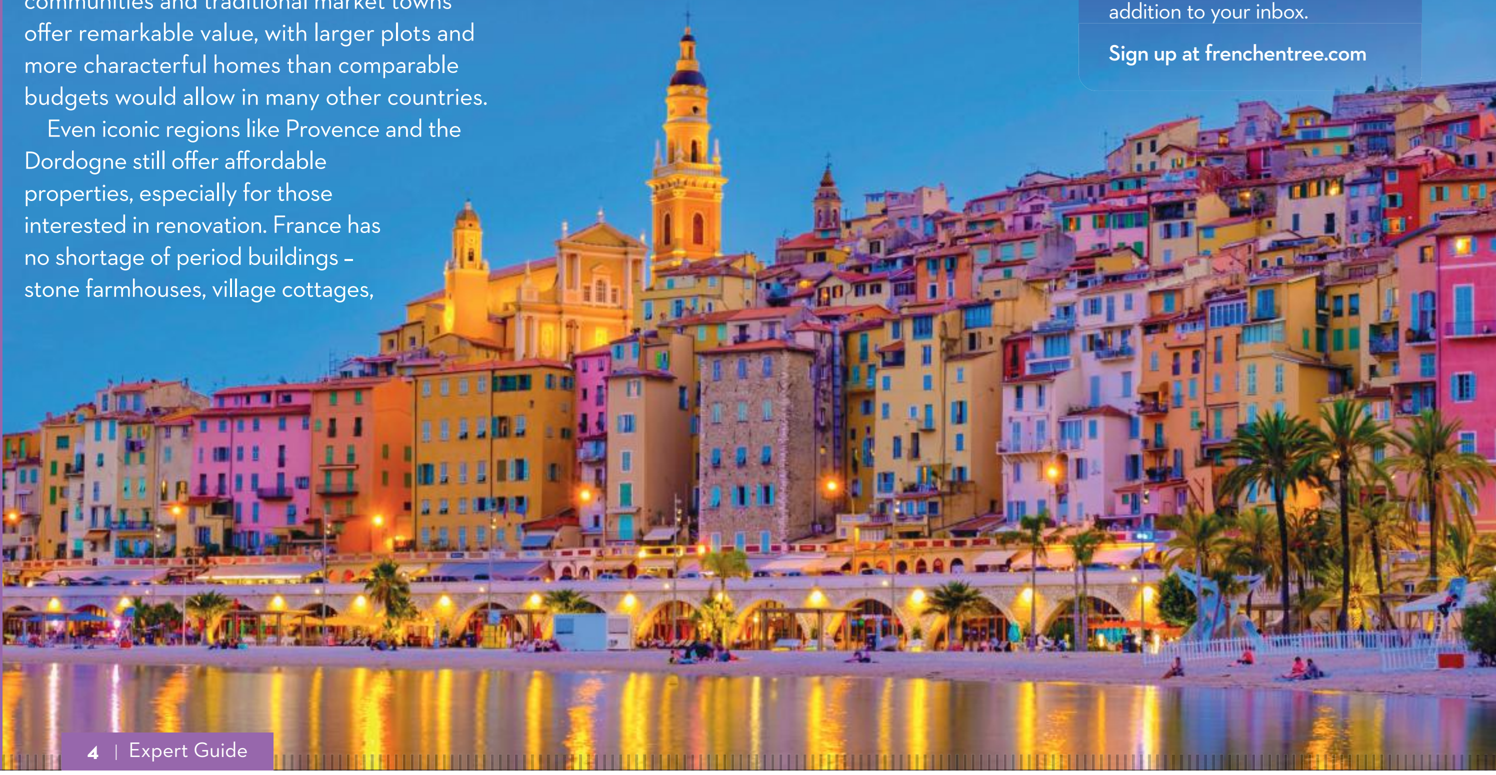

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This impressive variety gives buyers enormous freedom when choosing a location. Whether you dream of a tranquil rural retreat, a lively coastal town or a culture-rich city, France offers an environment to match.

Cultural heritage is another magnet. France's museums, galleries, theatres, historic towns and architectural treasures add depth to everyday life – and for some, the chance to live in a centuries-old building is part of the charm.

Outdoor enthusiasts have endless options too: cycling, hiking, watersports, skiing, horse-riding, angling, parapenting and more. Meanwhile, those seeking calm can head to one of France's spa towns for a gentler pace.

THE CULINARY BONUS

Food and wine are central to France's identity, and they enrich the daily experience of living there. From rustic bistro meals to haute cuisine, every region has its own specialities. Wine lovers, in particular, relish the opportunity to explore different appellations before choosing where to buy. Markets are part of the cultural fabric too – lively, colourful places where local produce, regional cheeses and artisanal goods make weekly shopping a pleasure – and the chance to chat with locals.

"One of the biggest shocks to overseas buyers is how much property their budget can secure – particularly away from major cities"

EVERYDAY LIFE: HIGH QUALITY, LOW STRESS

France consistently ranks highly for quality of life, and much of this comes from its emphasis on work-life balance. Long lunches, Sundays spent with family, community festivals and a focus on wellbeing all contribute to a slower rhythm, especially outside large cities.

The French healthcare system is renowned; a reassurance for retirees and families alike. Many expats report that life in rural France feels reminiscent of the UK several decades ago: friendly, community-focused and unhurried.

NAVIGATING THE POST-BREXIT LANDSCAPE

Brexit has not dampened British enthusiasm for France. Although non-EU citizens must follow the 90-in-180-day rule for shorter stays, this suits many second-home owners perfectly well – and importantly, the buying process itself has not changed. France imposes no barriers for foreign purchasers.

For those who want to stay longer, a range of visa options is available, some of which can lead to residency if the conditions are met. France continues to feel like a stable and welcoming place for UK nationals wanting a foothold in Europe.

A CONVENIENT ESCAPE FOR BRITISH BUYERS

Proximity is one of France's most practical advantages. Travel between the UK and France is fast and flexible, whether by ferry, airline, Eurostar or the Channel Tunnel. This makes weekend visits, longer stays and family trips both easy and affordable.

For those seeking a mix of convenience, culture and investment potential, France remains a reliable and attractive choice. ■

TURNING A HOLIDAY HOME INTO AN ASSET

A French property doesn't have to sit empty when you're away. Thanks to the country's long-standing popularity with global travellers, holiday rentals remain a dependable source of income, particularly during summer and in tourist-focused regions.

Research carefully though: some towns and villages already have an abundance of short-term rentals – but in the right location, a well-maintained property can provide a valuable supplementary income.

France's property market itself is known for its steadiness. Rather than the dramatic peaks and troughs seen elsewhere, many regions have experienced modest, manageable price movements.

Recent economic pressures have even nudged prices downward in some areas, creating new opportunities for buyers but the outlook for 2026 is positive (gradual recovery and price growth) so don't wait too long!

WHERE TO BUY

French Hotspots

Offering such a wealth and variety of scenery, culture
Karen Tait highlights some of the most popular areas

La Rochelle's harbour, Charente-Maritime

Nouvelle-Aquitaine

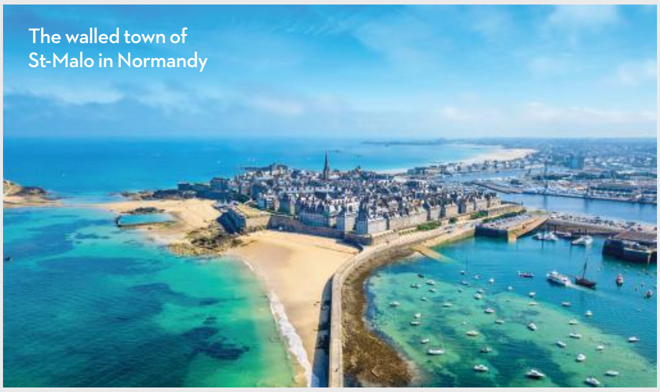
Covering most of southwest France, this super-sized region is made up of 12 *départements* (administrative areas similar to counties in the UK) offering a mix of ocean landscapes, vast forests, gentle countryside and mountain peaks. The region is renowned for its gastronomy and vineyards, including Bordeaux, Cognac and Bergerac. The coastline offers long sandy beaches and lively seaside resorts, while inland you'll find medieval bastides and charming villages. For vibrant cultural life and historic centres head for dynamic cities like Bordeaux, Poitiers, Limoges, Bayonne and Biarritz, while fans of the Great outdoors will love protected natural spaces like the Périgord-Limousin and Landes de Gascogne regional natural parks. The climate is generally mild – with variations from the coast to inland spots – and the lifestyle is laidback and traditional, particularly in rural locations.

The whole area is popular with British househunters and expats. Property represents great value, with the highest prices on the coast and close to popular towns, cities and villages. The region is accessed with airports at Poitiers, Limoges, La Rochelle, Bordeaux, Bergerac, Brive and Biarritz, while the northernmost areas are within a day's drive of Channel ferry ports.

AT A GLANCE

Department	Main towns	Average house price per m²
Charente (16)	Angoulême, Cognac, Confolens	€1,290
Charente-Maritime (17)	La Rochelle, Jonzac, Rochefort, Saintes, St-Jean-d'Angély	€2,321
Corrèze (19)	Tulle, Brive-la-Gaillarde, Ussel	€1,286
Creuse (23)	Guéret, Aubusson	€770
Deux-Sèvres (79)	Niort, Bressuire, Parthenay	€1,250
Dordogne (24)	Périgueux, Bergerac, Nontron, Sarlat-la-Canéda	€1,447
Gironde (33)	Bordeaux, Arcachon, Blaye, Langon, Lesparre-Médoc, Libourne	€2,920
Haute-Vienne (87)	Limoges, Bellac, Rochechouart	€1,263
Landes (40)	Mont-de-Marsan, Dax	€2,350
Lot-et-Garonne (47)	Agen, Marmande, Nérac, Villeneuve-sur-Lot	€1,365
Pyrénées-Atlantiques (64)	Pau, Bayonne, Oloron-Ste-Marie	€2,235
Vienne (86)	Poitiers, Châtellerault, Montmorillon	€1,316

Regional average house price: €1,737/m²



The walled town of St-Malo in Normandy

Northwest France

The Normandy, Brittany and Pays de la Loire regions each have their own distinct personality and appeal. Brittany is defined by rugged coastlines, fishing villages, medieval towns and ancient standing stones, and has a rich Celtic heritage. Seafood, crêpes and cider feature on local menus. Normandy blends pastoral countryside, dramatic cliffs and half-timbered towns, and is famous for the D-Day beaches and Mont-St-Michel. Apple orchards, creamy cheeses and seafood define its cuisine. The area is easy to reach, with ferry ports at Dieppe, Le Havre, Caen, Cherbourg, St-Malo and Roscoff, and flights via Rennes and Nantes.

and gastronomy, it can be difficult deciding where to buy in France – across France, along with average house prices to help you budget

Occitanie

From the sun-drenched Mediterranean coast to the peaks of the Pyrénées, the Occitanie region offers an exceptional variety of landscapes, with long sandy beaches, freshwater lagoons, hillside vineyards and dramatic mountain valleys.

Occitanie is home to UNESCO sites such as Carcassonne's fortified citadel, the Roman Pont du Gard and the Canal du Midi. Cities like Toulouse, Montpellier, Albi, Nîmes and Perpignan blend vibrant cultural life with distinct architectural identities, from pink-brick façades to ancient Roman monuments. The region is steeped in Occitan culture and traditions, visible in its festivals, music and hearty gastronomy, which features cassoulet, aligot, Roquefort cheese, wines from Gaillac and Corbières, and fresh Mediterranean seafood.

The mix of heritage, nature and art de vivre makes it a popular choice with British househunters. Compared with the neighbouring French Riviera, the area offers more affordable property, from traditional village houses to seaside apartments and mountain chalets. International airports include Toulouse, Carcassonne, Perpignan, Béziers, Montpellier and Nîmes.

AT A GLANCE

Department	Main towns	Average house price per m²
Ariège (09)	Foix, Pamiers, St-Girons	€1,277
Aude (11)	Carcassonne, Limoux, Narbonne	€1,649
Aveyron (12)	Rodez, Millau, Villefranche-de-Rouergue	€1,303
Gard (30)	Nîmes, Alès, Le Vigan	€2,294
Gers (32)	Auch, Condom, Mirande	€1,403
Haute-Garonne (31)	Toulouse, Muret, St-Gaudens	€2,526
Hautes-Pyrénées (65)	Tarbes, Argelès-Gazost, Bagnères-de-Bigorre	€1,510
Hérault (34)	Montpellier, Béziers, Lodève	€2,771
Lot (46)	Cahors, Figeac, Gourdon	€1,500
Lozère (48)	Mende, Florac-Trois-Rivières	€1,311
Pyrénées-Orientales (66)	Perpignan, Céret, Prades	€2,338
Tarn (81)	Albi, Castres	€1,515
Tarn-et-Garonne (82)	Montauban, Castelsarrasin	€1,680

Regional average house price: €1,993/m²

Collioure is a gem on the Pyrénées-Orientales coast

AT A GLANCE

Department	Main towns	Average house price per m²
Calvados (14)	Caen, Bayeux, Lisieux, Vire Normandie	€2,281
Eure (27)	Évreux, Les Andelys, Bernay	€1,814
Manche (50)	St-Lô, Avranches, Cherbourg-en-Cotentin, Coutances	€1,745
Orne (61)	Alençon, Argentan, Mortagne-au-Perche	€1,220
Seine-Maritime (76)	Rouen, Dieppe, Le Havre	€1,937
***Normandy** regional average house price*		€1,861
Côtes d'Amor (22)	St-Brieuc, Dinan, Guingamp, Lannion	€1,825
Finistère (29)	Quimper, Brest, Châteaulin, Morlaix	€2,051
Ille-et-Vilaine (35)	Rennes, Fougères, Redon, St-Malo	€2,278
Morbihan (56)	Vannes, Lorient, Pontivy	€2,405
***Brittany** regional average house price*		€2,122
Loire-Atlantique (44)	Nantes, Châteaubriant, St-Nazaire	€2,710
Maine-et-Loire (49)	Angers, Cholet, Saumur, Segré-en-Anjou Bleu	€1,920
Mayenne (53)	Laval, Château-Gontier, Mayenne	€1,420
Sarthe (72)	Le Mans, La Flèche, Mamers	€1,517
Vendée (85)	La Roche-sur-Yon, Fontenay-le-Comte, Les Sables-d'Olonne	€2,245
***Pays de la Loire** regional average house price*		€2,063

French Riviera

Stretching along the Mediterranean coast from Menton to St-Tropez, the Riviera offers a mix of glamour and natural beauty. Seaside cities like Nice, Cannes and Antibes showcase Belle Époque architecture, vibrant markets and world-renowned festivals, while hilltop villages such as Èze and St-Paul-de-Vence offer coastal views and artistic heritage. The turquoise waters, sunny climate, palm-lined promenades, luxury marinas and lively beaches attract property seekers from all over the world. With airports at Nice, Toulon and Marseille, it's well-served by international flights, with good connections to the rest of France too. The playground of the rich and famous, it's not surprisingly an expensive place to go househunting but more modest properties can be found too.

AT A GLANCE

Department	Main towns	Average house price per m²
Alpes-Maritimes (6)	Nice, Grasse	€4,884
Var (83)	Toulon, Brignoles, Draguignan	€3,809
Bouches-du-Rhône (13)	Marseille, Aix-en-Provence, Arles, Istres	€3,667

Provence-Alpes-Côte d'Azur region average house price: €3,489/m²


Marseille is the capital of Bouches-du-Rhône


Is an Alpine chalet your dream?

The Alps

Bordering Switzerland and Italy, the French Alps offer some of Europe's most breathtaking mountain landscapes – including Western Europe's highest summit, Mont Blanc – and dotted with pristine lakes. Winter brings world-class skiing in resorts like Chamonix, Val d'Isère and Les Trois Vallées, while summer offers hiking, climbing, mountain biking and paragliding. Authentic Alpine villages feature wooden chalets and restaurants serving rich mountain cuisine like fondue, raclette and tartiflette. The departments of Savoie and Haute-Savoie are where you'll find the best-known resorts – the Three Valleys is the largest lift-linked ski area in the world, with 600km of pistes. Property prices are some of the highest in France, especially in resorts like Courchevel, but there are opportunities for most budgets. While whole chalets are available, the market is mainly made up of apartments. Geneva, Chambéry and Lyon are the closest airports.

AT A GLANCE

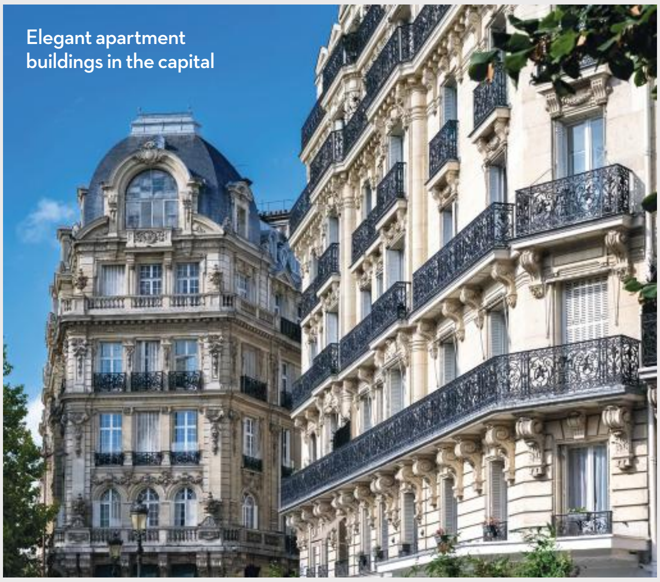
Department	Main towns	Average house price per m²
Savoie (73)	Chambéry, Albertville, St-Jean-de-Maurienne	€2,946
Haute-Savoie (74)	Annecy, Bonneville, St-Julien-en-Genevois, Thonon-les-Bains	€4,118

Auvergne-Rhône-Alpes region average house price: €2,170/m²

Paris

For global property investors the City of Light needs no introduction, with iconic landmarks like the Eiffel Tower, Notre-Dame Cathedral, Louvre museum and Moulin Rouge nightclub. Each of the 20 arrondissements offers a distinct atmosphere, from the artistic Left Bank to the chic Marais and village-like Montmartre. A global centre for art, fashion and culture, Paris has world-class museums and theatre, luxury shopping, fine dining, bistros and cafés, nightlife, markets and lively riverbanks. Property buyers are also drawn to the city's long-term investment potential, with high demand from both domestic and international buyers.

Properties tend to be apartments, with elegant Haussmannian buildings being sought after. The average square-metre apartment price for the Ville de Paris department (75) is €9,639/m², while local prices vary from €7,868/m² in the 19th arrondissement to €14,450/m² in the 6th arrondissement.


Elegant apartment buildings in the capital

10 Essential buying tips

Key aspects to consider when planning your French property purchase

1 KEEP YOUR OPTIONS OPEN

Choosing to buy somewhere you've enjoyed a break can be a good idea because it means you already know the area, but what strikes you as charming on holiday might be less appealing all year round. By considering other regions, you may even find the property you want at a lower price!

2 BE PREPARED

Before you book a viewing, it is advisable to get your finances in place. Not only will you know what you have to spend, you'll be ready to move quickly if you find 'the one'. Speak to a French mortgage broker to find out your options (read more on p22). Using a foreign exchange company is also recommended, to make the most of your budget and ensure you get the best rate – contact a currency company as soon as you start looking for a property (see p18).

3 CHECK WHAT THE PRICE INCLUDES

The prices displayed in a property advert should include the agent's fees (4%-10%). However, the *notaire's* fee will be on top (which includes various taxes as well as the actual notary fee). So make sure you consider all the fees and can keep within your overall budget.

4 PLAY IT SAFE

Always use a properly registered agent – you can ask to see their obligatory *carte professionelle*. And never pay part of the sale price as cash 'under the table' – apart from being illegal, it could result in a higher capital gains tax bill when you later sell the property.

5 DON'T GET CARRIED AWAY

It is easy to be tempted by rambling properties with a large garden or a few acres of land. Be realistic about how much space you need – and are prepared to look after. Think too of the higher utility bills and property taxes you'll be paying.

6 PROTECT YOUR DEPOSIT

The *compromis de vente* sales contract sets out the key terms of your purchase. It is recommended that you see an English translation or employ an English-speaking *notaire* or other legal adviser to ensure you understand everything. If you back out after signing (and the 10-day cooling-off period), you could lose your deposit, which is generally around 10% of the sale price.

7 KNOW WHAT YOU'RE BUYING

Although surveys aren't commonplace in France, there are various anglophone surveyors who cover French property. A survey will ensure peace of mind that you understand exactly what you're buying and if the property will require any work. You can ask the *notaire* to include a *clause suspensive* in the *compromis de vente* stating that your purchase is subject to a satisfactory survey (although note that the vendor will have to agree to this).

8 TAKE THE INITIATIVE

Once the *compromis* is signed, the *notaire* will begin searches on the property, including land registry, rights to ownership, boundaries and rights of way. However, this doesn't cover private planning permissions that may exist near the property. Ask the agent or visit the *mairie* (town hall) to obtain this information.

9 UNDERSTAND THE TAX IMPLICATIONS

If you are planning on buying a property in France, you should familiarise yourself with the various tax regulations before you make the purchase. The French rules can be complex and professional advice is usually invaluable.

10 BE THERE FOR COMPLETION

Ideally, you should be present for the signing of the *acte authentique/acte de vente* as the final contract has a clause saying 'sold as seen on signing date'. If for any reason you can't attend, you can arrange a power of attorney or do it via a secure e-signature platform.

More on the web

For lots more useful articles about buying a property, including the latest property market and travel news, in-depth guides to living in France, thousands of properties for sale across France, and our free newsletters, please head to: frenchentree.com

BUYING PROPERTY IN FRANCE

What to know before you commit

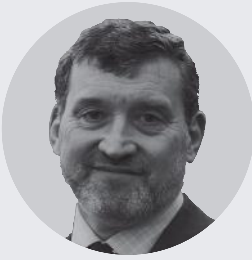
Purchasing a home in France is an exciting prospect – often the culmination of years of dreaming, travelling and research. Yet French property law follows its own rules, and buyers will benefit greatly from understanding the legal landscape early on. The following guide highlights the key stages and considerations to keep in mind before signing any contract.

BEFORE YOU CHOOSE THE PROPERTY

- **Look beyond the house itself:** A successful purchase begins with fully understanding the area as well as the property. Competent agents will discuss local characteristics – seasonal population changes, business opening patterns, weather variations and general ambience. It is always wise to visit the area at different times of the year.
- **Check for future developments:** Planned infrastructure or construction can significantly affect your enjoyment of a property. A high-speed rail link, for example, may improve access yet reduce tranquillity if it passes close by. Your solicitor can help you obtain information from the local authority about proposed developments that might influence your decision.

SORTING OUT YOUR FINANCING EARLY

- **Mortgage requirements in France:** If you intend to apply for a mortgage, this must be declared at the very beginning. Mortgage approval commonly forms a condition in the purchase contract. Lenders will require sight of the signed contract to begin their assessment. In the contract, buyers must specify: the loan amount needed, maximum acceptable interest rate and preferred mortgage term. If suitable financing cannot be obtained, the buyer is usually allowed to withdraw without penalty.
- **Why pre-approval matters:** Given that French banks have tightened lending criteria in recent years, sellers may hesitate to accept offers from buyers needing finance. A letter from a French bank or broker confirming affordability can reassure the seller and strengthen your negotiating position.



The legal expert

Matthew Cameron heads the French legal team at Ashtons Legal.

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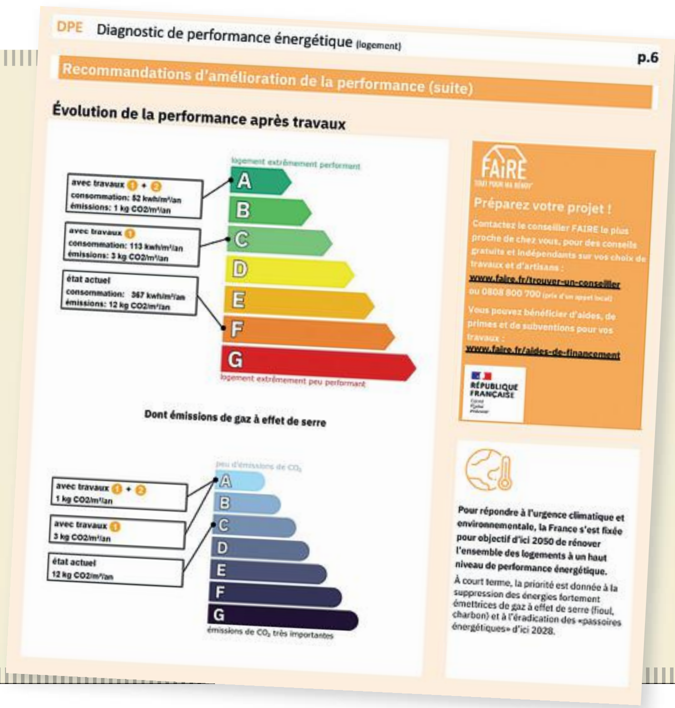
RENOVATION AND PLANNING CONSIDERATIONS

If your plans include alterations – such as converting a barn or adding bedrooms – these intentions should be clearly considered before signing anything. Solicitors experienced in French property law can advise on contractual clauses that make the purchase conditional



Technical reports and your right to information

- **The seller's diagnostic reports:** French sellers must provide the *dossier de diagnostic technique* (DDT), a collection of mandatory inspection reports. While these offer useful insights, they are not substitutes for an independent structural survey. Commissioning such a survey before signing the contract can provide valuable reassurance.
- **The duty of good faith:** French law requires both buyer and seller to act transparently. Sellers must disclose defects they know about that could influence your decision. Buyers should declare any particular concerns or priorities upfront. This mutual obligation helps reduce misunderstandings later in the process.

on obtaining the necessary permissions. However, be aware that a seller might refuse additional conditions, so early negotiation is essential.

CLARIFYING INHERITANCE AND TAX IMPLICATIONS

French inheritance rules can be complex, and buyers should address them well before completion.

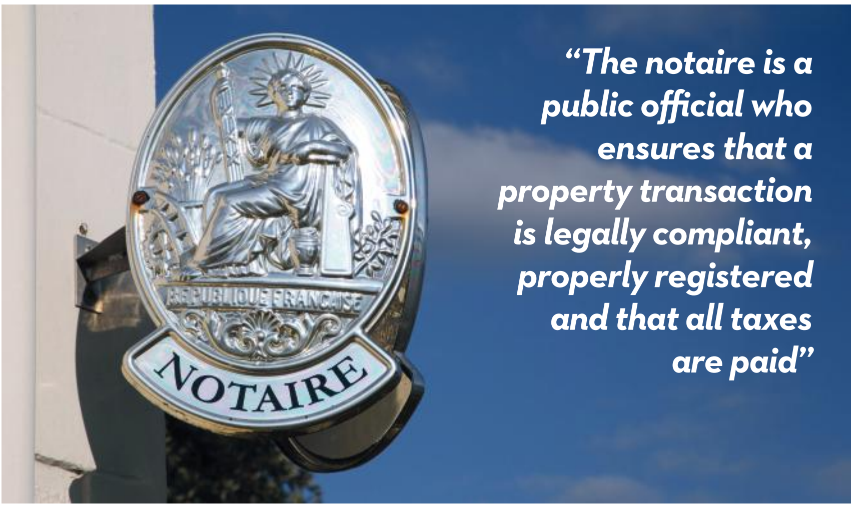
Succession law choices: Under the EU Succession Regulation, non-French nationals may choose the inheritance law of their nationality to apply to their French assets. However, assuming an existing English (or other) will automatically covers French property can be risky. You may need to:

- revise your current will
- draft a French will, or
- maintain coordinated wills in both countries.

Professional cross-border advice is vital since inheritance tax consequences can be unexpected. In some cases, allowing French law to apply is entirely appropriate; in others, applying your national law may better reflect your wishes.

CONTRACTS, NOTAIRES AND LEGAL TIMELINE

- **Who drafts the first contract?** The first contract – usually the *compromis de vente* – may be drafted by a *notaire* or by the estate agent, some of whom employ specialist drafting teams. The binding version will always be the French text, even when an English translation is provided for information only. Solicitors reviewing the contract will therefore focus exclusively on the French version.



> ***"The notaire is a public official who ensures that a property transaction is legally compliant, properly registered and that all taxes are paid"***

More on the web

▶ **More legal advice...** FrenchEntrée's relocation pages are packed with information on every aspect of moving to France.

Find answers to questions such as: *'Why do I need to consider the ownership structure of my French property', 'Will both the UK and France tax my French holiday home?'* and *'Are homemade wills accepted in France?'* on: **frenchentree.com/french-property/law**

- **Role of the *notaire*:** A public official who ensures that the transaction is legally compliant, properly registered and that all taxes are paid. The *notaire* does not represent either party. Fees and registration charges are paid by the buyer.
- **Role of the solicitor:** Acts solely in your interest – clarifying risks, negotiating protections, explaining obligations and ensuring you understand what you are signing.
- **Cooling-off period and searches:** After signing, the buyer benefits from a 10-day cooling-off period, during which they may withdraw without penalty or explanation. Once this period has passed, the *notaire* conducts essential pre-completion checks, including verifying that no debts or charges affect the property, and that no local restrictions will adversely affect ownership.
- **Completion:** When all conditions have been satisfied, the *notaire* arranges completion. Buyers can attend the meeting or appoint someone by power of attorney. Attending in person allows you to collect the keys and begin enjoying your new home immediately.

FINAL THOUGHTS

Despite recent economic and geopolitical uncertainties, interest in French property remains strong – whether for holidays, investment or permanent living. The key to a smooth purchase is thorough preparation: understanding the area, the legal process, the financial commitments and the inheritance implications. Working with professionals experienced in both French and UK law can prove invaluable in ensuring your dream home becomes a secure reality. ■

INVESTMENTS & PENSIONS

Financial advice for your new life in France

For many people moving to France, the excitement of a new life can overshadow the practicalities of managing money, pensions and long-term savings. Yet wealth management is one of the most important foundations for achieving lasting peace of mind, especially when you are living in a different legal and tax system.

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THE 'ASSURANCE VIE': FRANCE'S FINANCIAL CORNERSTONE

The *assurance vie* is the backbone of personal wealth management in France. It is not, as many think, a type of investment. It is a structure; a legal and fiscal 'container' for your investments, much like a trust in concept, but with the clear advantage of being fully recognised and encouraged by French law (unlike trusts, which are not well seen by the French authorities and best avoided).

Think of it as a garage for the car: the car (your investments) can change, switching between funds, ETFs, portfolios, even deposits, but the garage (the *assurance vie*) determines how the contents are protected, accessed, and taxed.

This distinction is key. It is the legal and fiscal shell that surrounds your chosen investments. Within that shell, growth rolls up largely tax-free. You only pay tax when you take money out, and even then, only on the gain portion of what you withdraw.

Once the policy is over eight years old, you benefit from generous annual allowances that can reduce, or even eliminate, tax on withdrawals. It's one of the few structures where France actively rewards patience.

Then there's inheritance or *succession*. Unlike other assets, money in an *assurance vie* normally sits outside your estate, meaning it is not automatically subject to France's strict inheritance rules. You can name beneficiaries freely and, upon death, the proceeds are paid directly to them, bypassing the notary process and saving months of delay. It provides flexibility, confidentiality and peace of mind that loved ones will receive what you intend.

In short, the *assurance vie* is the foundation of French financial planning, a legally robust, tax-efficient structure that adapts as your needs evolve. It is the framework within which almost all good long-term wealth strategies are built.

WHY THE LUXEMBOURG *ASSURANCE VIE* WORKS

For many international residents, the Luxembourg *assurance vie* offers the same tax advantages as a French policy but with greater flexibility, protection and sophistication.

A Luxembourg structure may be fully recognised in France, provided it meets compliance requirements through a French fiscal representation. Also vital is the tripartite agreement between the policyholder, insurer and custodian bank. This creates the renowned 'triangle of security', which ensures that the insurer never holds the client's money directly. Instead, the assets are held by an independent, regulated depositary, entirely ring-fenced from the insurer's own balance sheet.

Luxembourg also allows:

- Multi-currency options, such as euros, pounds, dollars or even mixed holdings.
- English-language paperwork, even when offered by a French entity.
- Access to a broader investment range, including institutional funds and discretionary portfolios.
- Cross-border continuity, allowing the policy to move with you if you change residence.

As long as the contract is French-compliant (meaning it reports correctly through a French fiscal representative), it enjoys the same favourable tax and inheritance treatment as a domestic policy. For those with larger or international portfolios, Luxembourg *assurance vie* represents the premium choice, combining French compliance with global protection.

The wealth management expert

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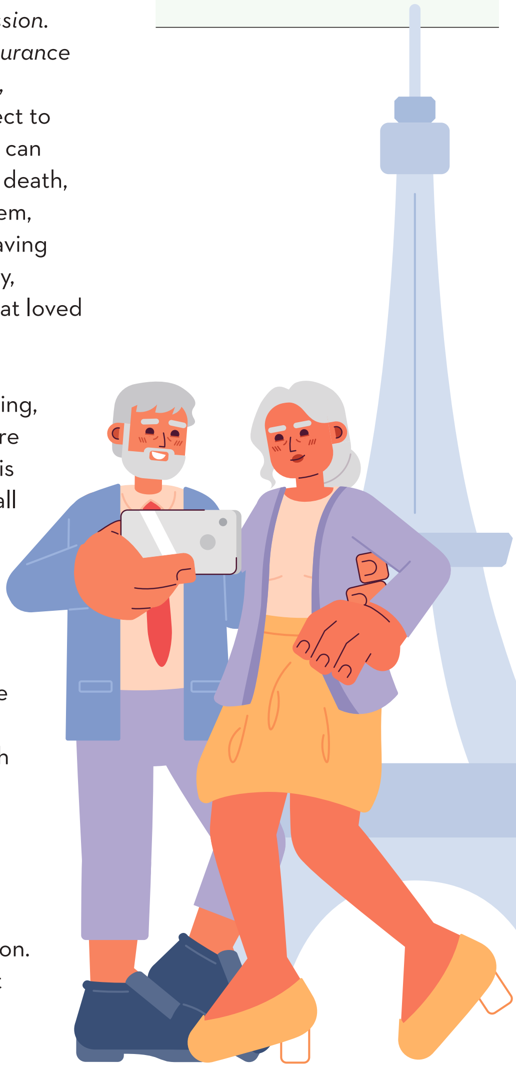
PENSION PLANNING

British pensions are another primary consideration for expatriates. Many new arrivals are told to transfer their pensions into a QROPS (Qualifying Recognised Overseas Pension Scheme). In practice, this is rarely sensible.

The French tax authorities do not recognise QROPS as pensions, viewing them instead as trusts (assuming they are in trust, which they generally are). If established while a French resident, this can mean potential taxation of up to 60%! Add to that high costs, lost UK protections and questionable benefits, and the UK overseas transfer charge (OTC), and the case for QROPS collapses quickly.

A far better option is to keep pensions under UK regulation, using a UK-compliant International SIPP if flexibility or multi-currency access is needed. It remains under the FCA's protection, with the transparency and oversight that French authorities respect.

In some cases, as a French resident, it can even be advantageous to crystallise or cash in a UK pension under UK law before moving funds to France. The resulting lump sum can then be declared under Article 163 bis of the French tax code, allowing taxation at a fixed



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"The assurance vie is the foundation of French financial planning, a legally robust, tax-efficient structure that adapts as your needs evolve"

rate of 7.5%, after a 10% allowance. When coordinated correctly with the UK-France double tax treaty, this can dramatically reduce the effective tax rate.

Handled correctly, this approach combines compliance with efficiency; a rare thing in cross-border taxation.

CROSS-BORDER CLARITY

France's system can seem complex, but it is remarkably logical when understood correctly. Wealth tax (IFI) applies only to real estate, not to investments (unless they happen to be invested in property). Inheritance tax can be mitigated through *assurance vie* beneficiary clauses or through well-structured arrangements like a *pacte de famille* or *legs résiduel*.

A well-structured plan integrates all these elements – tax, succession and investment – into one cohesive strategy. The goal is not simply to reduce taxes but to create clarity and confidence, ensuring that your finances reflect your objectives.

CONCLUSION

Wealth management in France is not about chasing returns; it is about structure, foresight and trust; quite literally in the case of *assurance vie*, which offers many of the benefits of a trust without the pitfalls.

Whether held in France or in Luxembourg, it remains the single most versatile and protective structure available to residents.

Equally, the quality of advice matters. A regulated *conseiller en gestion de patrimoine*, appropriately registered with ORIAS as CGP, ensures your planning is both compliant and effective.

With the right structures, regulation, and guidance, France offers not only an exceptional quality of life but also one of the most sophisticated wealth management systems in the world, blending security, efficiency, and, naturally, a little French elegance.

More on the web

▶ **More wealth management advice...** FrenchEntrée's relocation pages are packed with information on every aspect of moving to France.

Find answers to questions such as: *'What is a fiscal household in France?', 'What tax-efficient investments are there in France?'* and *'How do I fill in my French tax return?'* on: **frenchentree.com/living-in-france/finances**

The role of the 'conseiller en gestion de patrimoine'

In France, financial advice is not given by 'financial advisers' in the British sense, but by *conseillers en gestion de patrimoine* (CGPs); a profession that combines financial planning, investment advice, and certain aspects of tax and legal guidance under one regulated framework.

A CGP must be qualified, insured (insuring you, the client, not themselves) and registered with ORIAS, the French national register of financial intermediaries. This register, available to the public at *orias.fr*, lists every authorised adviser and the specific categories of advice they are permitted to give. This regulation is strict, and rightly so. It ensures that advisers provide written recommendations, disclose all costs, and act in the client's best interests. Significantly, anyone giving financial or tax advice in France must be regulated in France. Using someone based abroad without local authorisation can leave you completely unprotected if anything goes wrong.

Kentingtons operates entirely under French regulation, working alongside FCA-regulated UK portfolio managers who manage billions within evidence and factor-based, low-cost portfolios. This provides the best of both worlds: cross-border expertise, French compliance and peace of mind.

KENTINGTONS
TAX & INVESTMENT CONSULTANTS

MAKING YOUR MOVE TO FRANCE LESS TAXING

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Why foreign exchange matters more than ever when buying in France

CURRENCY

WHY FOREIGN EXCHANGE MATTERS MORE THAN EVER WHEN BUYING IN FRANCE

Dreaming of a home in France? Whether it's a sun-drenched escape in Provence or a chic pied-à-terre in Paris, understanding how foreign exchange can impact your purchase is essential.

When you buy property abroad, you'll need to pay in euros, and that means the exchange rate between sterling and the euro can make a big difference to what your home really costs. Even small movements in the market can have a big impact when transferring large sums.

For example, in 2025 the GBP/EUR rate fluctuated between 1.1340 and 1.2132. On a €300,000 property, that difference could mean paying over £17,000 more or less, depending on when you make your transfer.

With rates constantly moving, the 'real' cost of your property can change between your offer and completion, so it pays to plan ahead, get some support, and manage the currency risk against your budget – so you don't get any unwanted surprises.

The currency expert

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HOW TO MANAGE EXCHANGE RATE RISK ON YOUR FRENCH PROPERTY PURCHASE

While your bank might seem like the simplest route, it's often not the most cost-effective or flexible option. Working with a currency specialist can give you expert support, competitive rates, and a suite of tools designed to help you plan effectively, mitigate risk and maximise your budget.

Here's how:

1 Personalised planning support from the experts

Currency specialists take the time to understand your goals, timeframes and budget. They provide tailored support to help you plan your payments – from the moment you place your deposit to the day you complete.

With insight into market trends and access to foreign exchange tools, a specialist can help you understand the risks and opportunities, so you can confidently choose a course of action to suit your needs.

2 Competitive rates and transparent pricing

Because currency companies focus solely on exchange and work with a network of liquidity providers, they typically offer competitive rates when compared with traditional banks. That means more of your money goes towards your property, not lost to exchange margins.

You'll also benefit from clear, upfront pricing and the reassurance that your funds are being managed by experienced professionals.

3 Ease, speed, and accessibility

Specialist services are designed around convenience, whether online or over the phone. Transactions are typically processed faster than through banks, with the added bonus of real-time rate visibility and dedicated customer support.

Having a dedicated account manager on hand to verify details or answer questions can be invaluable, particularly when transferring large sums for the first time.

4 Smarter currency management tools

Currency specialists offer a range of tools that can help you make the most of market movements, or mitigate the risk if rates move the wrong way for you.

More on the web

▶ **More currency advice...** FrenchEntrée's relocation pages are packed with information on every aspect of moving to France.

Find answers to questions such as *'How can I get the best exchange rate?', 'What are regular payment plans?'* and *'What are the hidden costs when buying in France' on:* **www.frenchentree.com/currency-exchange**

- **Spot contracts:** Exchange funds at the live market rate for immediate transfer – perfect when rates move in your favour.
- **Forward contracts*:** Fix an exchange rate today for a future payment. This locks in your budget so you don't need to worry about market volatility. This can be a great option if you've agreed a purchase price in euros but won't complete for several months.
- **Rate alerts and market orders:** If you're flexible on timing, set target rates to automatically buy if your ideal rate is reached.
- **Regular payment plans:** For ongoing commitments like mortgage payments or maintenance costs, automated transfers can save time and reduce costs.

By combining these tools, you can manage your risk, stay in control, and plan with confidence - whatever the market is doing.

A SMART MOVE FOR 2026 BUYERS

Exchange rates are unpredictable, and the euro-sterling market remains sensitive to UK, EU and US economic shifts. Partnering with a currency specialist from the very start of your property journey can help you:

- Give you confidence when managing your budget
- Simplify your transactions
- Save time and money

"Exchange rates are constantly fluctuating, when you buy a property abroad, the real cost can change with the rates"

** Forward contracts may require a deposit. This product should be used to facilitate payments for goods, services or direct investment. Be aware of currency risk. All rates sourced from Bloomberg unless otherwise stated.*

THE DIFFERENT STAGES OF A FRENCH PROPERTY PURCHASE

Looking for a property

Opening a foreign exchange account early will give you access to experts who can help you get familiar with both the currency and the process. Let us help you get started!

- **Get familiar with the euro:** Look at what's changed over the last 12 months and get comfortable with the idea of spending in the currency.
- **Start monitoring the exchange rate:** Keep an eye on fluctuations and get an idea of what you think is a good and bad rate.
- **Define your budget and account for fluctuations in rates:** How does this all impact your budget? What would the difference be if you exchanged when the rate is in your favour versus when it isn't? Come up with a range that your budget can tolerate.

Once you find a property

This is the first point at which you will need to know the *exact* exchange rate of your property price in your home currency.

- **Top tip:** Make a note of the exchange rate when you make an offer. This will give you a benchmark to help you make decisions later on.

Your offer gets accepted, and it's time to get serious about money

Next, you'll sign a purchase contract, or *'compromis de vente'* as it's known. This is a legally binding commitment to buy the property. There's a 10-day cooling-off period, but after that, you're all in!

Deposit

The deposit (*dépôt de garantie*) is your first payment and requires a 5-10% payment once the purchase contract has been signed and the cooling-off period has expired.

Completing your purchase

Normally, completion takes two to three months. On the completion date, the signature of the title deeds takes place in front of a *notaire* in France. To make sure there are no delays, you'll need to wire the final funds and any outstanding fees directly to your *notaire's* account before the day of completion.

At this point, you'll also pay any outstanding taxes. Like in the UK, several taxes might apply to you (see Moneycorp's online 'Quick Guide: Taxes & Fees' section for more information).

- **Top tip:** With two to three months until your final payment is due, this time can be unsettling for buyers because exchange rates can fluctuate significantly. If you haven't fixed the rate at the time of paying your deposit, make sure you monitor the exchange rate and take the opportunity to plan and get some guidance from a foreign exchange expert. This will help you maximise any opportunities and manage the risk – so there are no unwelcome shocks!

Settling in

After buying your property you might still be exposed to currency exchange payments when paying for a mortgage, for example, or ongoing maintenance fees or taxes. A currency specialist company will be able to offer you flexible and automated solutions to manage such payments.

Get in touch today to see how Moneycorp can help you. Or you can open a free non-obligation account by using this QR Code

Be aware of currency risk. None of the information contained in this article constitutes, nor should be construed as financial advice. TTT Moneycorp Limited (company number 738837) is registered in England. Its registered office is at Floor 5, Zig Zag Building, 70 Victoria Street, London, SW1E 6SQ. Moneycorp is a trading name of TTT Moneycorp Limited which is authorised and regulated by the Financial Conduct Authority for the provision of payment services (firm reference number 308919). Date of approval 24/10/2024

PROPERTY FINANCING IN FRANCE

Why British and US citizens hold a unique advantage in French real estate finance

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UK and US citizens are uniquely positioned to benefit from very low local borrowing costs and favourable financing structures in France. With mortgage rates currently hovering between 3.30% and 4.15% (for 15-25-year terms), borrowing transitions from an obstacle into strategic leverage.

Meanwhile, certain lending structures allow loan-to-value (LTV) ratios up to 100%, effectively enabling a homeowner to remain invested in stock markets while owning property with minimal cash outlay.

In effect, borrowers can deploy borrowed capital into higher-return assets, pay down a low-interest mortgage, and enjoy the property at almost no net cost. This is especially powerful when combined with French tax structures and long-term demand and stability in the housing market.

CULTURAL DIFFERENCE

In the US or UK, lenders tend to focus primarily on the asset itself. They typically conduct in-depth neighbourhood price comparisons, structural surveys and valuation reports to ensure the property's market worth and condition. While the borrower must provide financial documentation, the core of the risk assessment often lies in the property, rather than the person behind it.

In France, the approach is almost the mirror opposite – and in many ways, more human and holistic. French lenders place significant emphasis on the borrower's overall financial and personal profile: income stability, debt ratio, disposable income, family and marital status, tax compliance, and long-term financial behaviour. The property still undergoes technical reviews – particularly for safety standards, energy performance (DPE) and potential environmental or zoning risks such as flood exposure, soil quality, or noise constraints.

For many foreign buyers, this French-style due diligence may initially feel surprisingly personal or even intrusive. Yet, it reflects a culture of long-term lending relationships, where banks aim to understand and support their clients over decades rather than transactions. Once understood, this approach often reassures borrowers: the lender isn't just assessing the house, but ensuring the entire project – borrower, property and purpose – is sustainable and secure.

MORTGAGE LANDSCAPE IN FRANCE

What foreign buyers should know

France's mortgage market is relatively mature and stable and remains accessible even to foreign buyers. Here are key takeaways to understand key fundamentals:

- Foreign nationals can obtain mortgages, even without French residency, without visa nor physical presence in France. The full remote process works pretty well.
- The legal borrowing cap is that monthly debt service (including mortgage, loan, credit card repayment etc) must not exceed 35% of gross monthly income.
- Typical LTV ratios for residents are 80-100%. Non-EU or non-resident buyers often face more conservative limits (70-80%), although some international buyers may access 100% financing with a portion of funds held in escrow. These apply for mortgages from €500,000.
- Mortgage rates have declined from over 4.5% in 2023 to around 3.5% in 2025.
- Fixed-rate mortgages are the most common; variable/mixed, interest-only or capped-rate options exist but often come with stricter underwriting or minimum size thresholds.
- Green mortgages and subsidized loans (e.g. *prêt à taux zéro, eco-PTZ*) may be available under certain energy-efficiency or income conditions.
- Borrowers must provide standard documentation (proof of identity, income, assets, existing debts) and may need to show financial statements if self-employed over the past three years.
- Transaction costs including notary fees, taxes, valuation surveys, and broker fees typically amount to 10-15% of the property price.

These structural features define the playing field for financing French property – but with smart structuring, British citizens can tilt the balance even further in their favour.

The mortgages expert

Jeevanthy Nivert is the founder of Societe2courtage, a mortgage broker agency dedicated to non-resident (expatriates and foreigners) buyers in France. They finance 100+ nationalities over more than 60 countries of residences.

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DESIGNING A LEVERAGE-OPTIMISED STRATEGY

To capitalise on both low rates and favourable LTV, borrowers should consider the following strategic elements:

- **Long term fixed-rate leverage:** Locking into a 20-25 year fixed-rate mortgage at around 4% offers predictable cash flows. This lets you confidently invest excess capital in higher-yielding assets while repaying the loan.
- **Interest-only or mixed-rate options:** For properties held over shorter periods (e.g. 7-10 years), interest-only or mortgage hybrids can reduce payments in early years. However, these usually require a high minimum loan amount and more conservative underwriting.
- **Green/eco-friendly incentives:** Opting for a property or renovation with strong energy performance may qualify you for preferential lending or lower interest green mortgages.
- **Refinancing or equity take-outs:** Although refinancing is available, French lenders tend to have a limited appetite for remortgages.

"This approach often reassures borrowers: the lender isn't just assessing the house, but ensuring the entire project is sustainable"

More on the web

▶ **More mortgages advice...**
FrenchEntrée's relocation pages are packed with information on every aspect of moving to France.

Find answers to questions such as:
'How much can you borrow?', 'How do interest rates affect French mortgages' and *'How much does a mortgage cost in France?'* on:
frenchentree.com/French-mortgages

In practical terms, you may borrow 100% of the property cost, invest your capital in a diversified portfolio (say, in the US or UK equity markets) and let market returns outpace the mortgage cost. Meanwhile, real estate becomes a low-cost optional use asset rather than a full capital deployment.

COMMON RISKS AND CONSTRAINTS

- **Credit and underwriting scrutiny:** As a US/UK citizen, you may need stronger documentation, collateral or reserves.
- **Cash transfer and currency risk:** Large repatriations to fund a purchase may incur bank exchange markups. To reduce hidden costs, there are efficient and safe options to convert and transfer your cash out of the conventional banking networks.
- **Prepayment penalties:** Fixed-rate mortgages may charge up to 3% of outstanding balance or six months' interest.
- **Market and rate movement:** If interest rates rise, variable-rate or capped mortgages may protect you – but at a premium cost.
- **Transaction and holding costs:** 10-15% of acquisition cost is in fees and taxes. Property tax, capital gains and IFI must be factored into total return.
- **Liquidity and exit planning:** French refinancing is limited and expensive – plan your exit in advance.

By anticipating these constraints, you can structure your financing buffer and fallback plans conservatively.

Case study: €500,000 property

- The bank offers 100% financing with the condition that €50,000 is held in escrow until certain conditions are met.
- You borrow €500,000 at 3.3% fixed for 20 years.
- The spread (net return minus financing cost) becomes a source of carry.
- Your annual mortgage interest in year one is about €16,500.
- Rather than tying up €500,000 in equity, you invest it in an index fund or diversified portfolio with a 6-8% expected return.
- Over time, rental or personal use of the property is financed at near-zero net cost, while the leveraged asset base compounds.

This is not speculation – it's a rational allocation strategy made possible by the current French-market framework. Financial markets are subject to volatility so risks shall beconsidered and reviewed on a regular basis.

RESIDENTS / NON-RESIDENTS / INTERNATIONAL BUYERS

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You find the property

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MOVING DAY

Making your move to France simple

Moving to France is an exciting step – new scenery, new cuisine, new adventures! But as many British expats soon discover, getting your belongings safely from the UK to your new French home can be a daunting process.

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Between packing, paperwork, customs regulations and logistics, it's easy to feel overwhelmed before you've even loaded the first box.

That's where we come in. As a family-run removals and storage company established in 1985, we've been helping people relocate to France for nearly four decades. Our experienced, friendly team understands the challenges of international moving – and we're here to make your journey smooth, straightforward and stress-free.

RELIABLE AND FLEXIBLE

We operate weekly removals services between the UK and France, meaning we can accommodate your preferred moving dates and provide fast, dependable transport for your household goods. Whether you're moving a full household or just a few key items, we can tailor the service to suit your needs.

Our modern, well-maintained fleet of vehicles travels across France every week, from the northern regions such as Normandy and Brittany down to the sunny south – Provence, Dordogne, the Riviera and beyond. We also cover the major cities including Paris, Lyon, Bordeaux and Toulouse.

Because we run regular trips, you'll never have to wait long for space on one of our lorries. And for part-load moves, where your items share a vehicle with other consignments heading in the same direction, we can offer very competitive pricing without compromising care or quality.

PUTTING YOU FIRST

Unlike large, impersonal operators, we're proud to be a family-run business where every customer matters. Many of our clients say that from the first phone call they can tell we genuinely care about their move. We treat your belongings as if they were our own, ensuring everything arrives safely and on time.

Because we're a family company, our values are simple: honesty, reliability and quality service. We take the time to get to know you and understand your requirements, whether you're moving to a city apartment, a countryside gîte or a holiday home by the coast.

Every member of our removals team is directly employed by us – no agency or subcontracted staff. This means we know exactly who is handling your belongings, and you can trust that they've been trained to the highest standards.

The removals expert

Ben Franklin is a director at Franklins Removals, a family-run business established in 1985

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"We're here to make your journey smooth, straightforward and stress-free"

More on the web

▶ **More removals advice...** FrenchEntrée's relocation pages are packed with information on every aspect of moving to France.

Find answers to questions such as:
'How do I choose the right company'?, 'What do I need to know about VAT and customs' duties' and 'How can I make sure that my belongings are insured?' on:
frenchentree.com/removals-to-france

Our crews are friendly, careful and experienced, with many having worked with us for years. They take great pride in their work, from wrapping delicate items to safely loading furniture. Having our own trained staff ensures consistency, professionalism, and peace of mind for every customer.

EXPERT PACKING SERVICES

One of the biggest worries when moving abroad is how to pack everything safely for transport. We offer a comprehensive packing service, using professional materials and techniques to protect your belongings throughout the journey.

From fragile glassware to antique furniture, artwork to electronics, we know exactly how to pack each item securely. You can choose a full packing service, where we handle everything for you, or a part packing option if you'd prefer to do some of it yourself.

We also provide all the necessary export-quality materials – sturdy boxes, bubble wrap, wrapping paper, wardrobe cartons and more – to ensure your possessions are fully protected from start to finish.

SECURE STORAGE SOLUTIONS

Sometimes your new home in France isn't quite ready when you are. Or perhaps you'd like to move gradually, keeping some possessions stored safely in the UK until you need them.

We offer clean, secure and fully monitored storage facilities, ideal for both short and long-term use. Your belongings will be inventoried, carefully wrapped and stored in individual wooden containers in our warehouse until you're ready for delivery.

Storage can be combined seamlessly with your removal, giving you complete flexibility and peace of mind.

CUSTOMS CLEARANCE

Since Brexit, many people have been understandably unsure about the paperwork and procedures involved in moving goods between the UK and France. Customs forms, declarations and itemised inventories can be confusing if you've never done it before.

We take care of all that for you. Our team has extensive experience with customs clearance, and we'll guide you through each step, ensuring your paperwork is complete and compliant. We liaise with customs authorities on your behalf, so you won't face unexpected delays or complications at the border. With our support, your move will go smoothly from door to door –no stress, no surprises.

PAYMENT PROTECTION

We're proud members of the British Association of Removers (BAR), the UK's leading trade body for professional removal companies. This membership means we adhere to the BAR's strict code of practice, ensuring the highest standards of service, transparency and customer care.

As part of our BAR membership, all customers benefit from the Advanced Payment Guarantee Scheme, which protects your money even in the unlikely event of company insolvency. When you book with us, you can rest assured that your move is financially protected from start to finish.

SIMPLE QUOTING

We believe international moving shouldn't be complicated – or overpriced. That's why we've made our quoting process quick and simple. You can request a quote by phone, email or WhatsApp, and we'll usually get back to you within a short time with a clear, detailed estimate.

"The British Association of Removers' strict code of practice ensures the highest standards of service, transparency and customer care"

Our prices are highly competitive, but we never cut corners. Instead, we combine great value with quality service, expert staff, and the reassurance that comes from dealing with a long-established, reputable company.

MODERN FLEET, TRADITIONAL VALUES

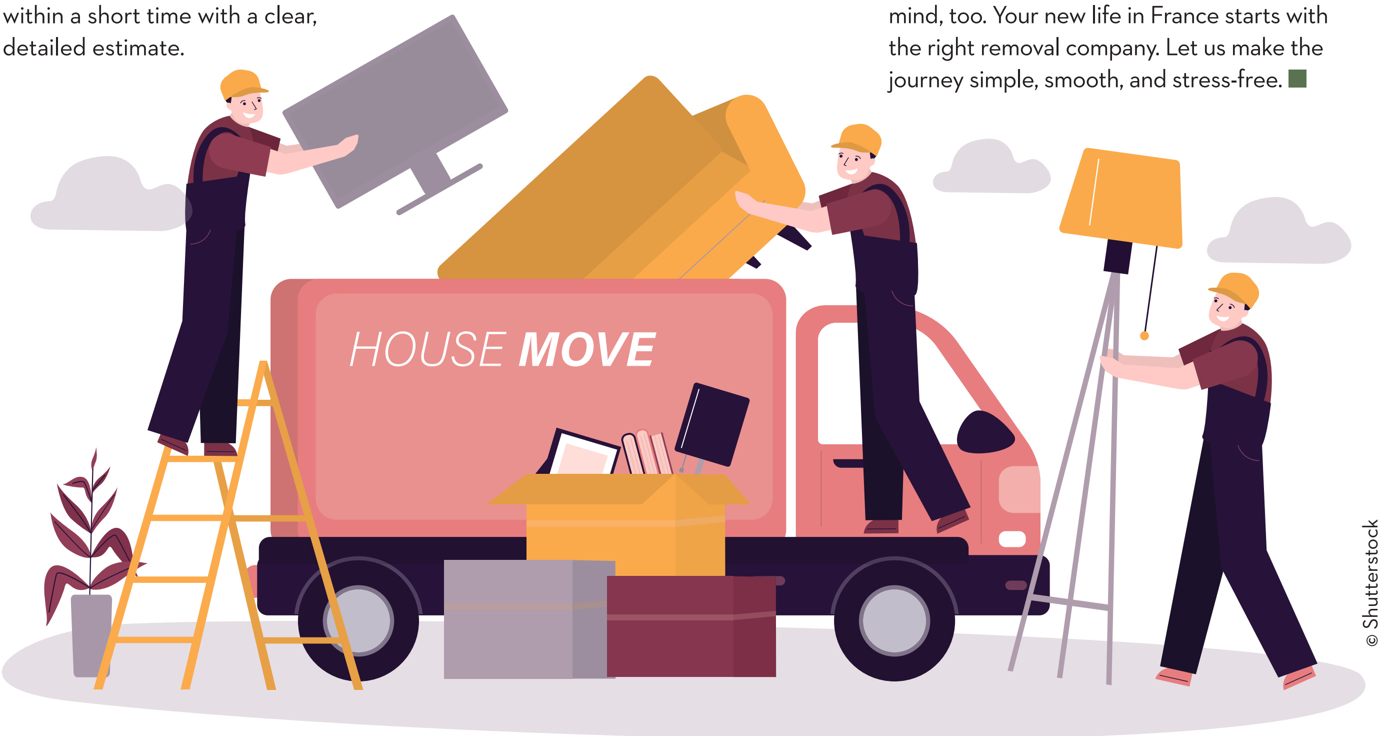
Our modern vehicles are equipped with air suspension and GPS tracking for the safest, smoothest transport across Europe. But while our fleet is up to date, our values remain traditional – built on trust, integrity and genuine customer care.

Every move is overseen with attention to detail, ensuring your belongings arrive safely, on time, and exactly where you want them.

Moving abroad is a big life change, and we understand that it can be emotional as well as logistical. That's why we pride ourselves on offering a personal, supportive service from the moment you get in touch until the last box is unpacked.

You'll have a dedicated point of contact throughout your move – someone who knows your situation, answers your questions, and keeps you updated at every stage. We're always available by phone, email or WhatsApp if you need advice or reassurance.

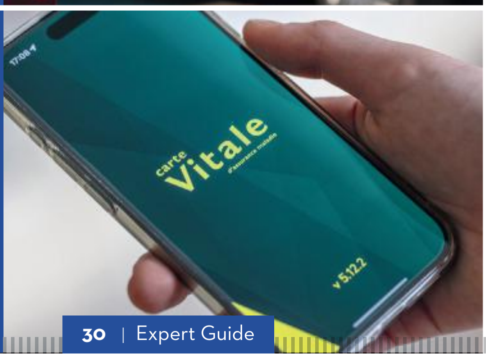
Our goal is simple: to make your move to France as easy, enjoyable, and worry-free as possible. Whether you're relocating permanently, buying a holiday home, or moving for work, we're here to help you every step of the way. With decades of experience, a family ethos, and a proven track record of successful UK-France removals, you can trust us to deliver your belongings safely – and deliver peace of mind, too. Your new life in France starts with the right removal company. Let us make the journey simple, smooth, and stress-free. ■



RELOCATION CHECKLIST

Your step-by-step guide to settling in France

Moving to France can be one of life's most rewarding adventures but it also comes with its fair share of paperwork and planning. This relocation checklist covers the core admin steps you need to know to get off to a smooth start.



VISAS AND IMMIGRATION PAPERWORK

Depending on the length and purpose of your stay, France offers several types of visas, each with specific requirements. Here's what you need to know to navigate the process.

Short stay (less than 90 days in 180)

Citizens of the US, UK, Canada, Australia, New Zealand and others can visit visa-free. If you need a Schengen visa, travel medical insurance (at least €30,000 including repatriation) is mandatory; it's strongly recommended even if you're visa-exempt. ***Heads-up:*** ETIAS (a pre-travel authorisation for visa-exempt travellers) is expected to start in late 2026. Not a visa.

Long stay (over 90 days)

You'll need a *visa de long séjour* tailored to purpose:

- VLS-T (temporary visitor, up to six months, non-renewable): Proof of funds + private medical insurance for the whole stay.
- VLS-TS (Long-stay visa, serves as residence permit): Valid 12 months, renewable. Validate online within three months of arrival (ANEF portal).
    - *Visiteur*: Retirees/sabbaticals; proof of passive income and accommodation.
    - *Profession libérale:* Freelancers/ entrepreneurs; business plan and forecasts.
    - *Talent Passport:* Highly skilled profiles, researchers, founders, artists.
    - *Salarié:* With a French job offer and approved work authorisation.
    - *Family/Spouse:* For spouses of French citizens or family reunification.

Path to residency

After approximately one year on a VLS-TS, you can apply for a *carte de séjour* at the prefecture (proof of income, address, healthcare). Initial cards are typically one year, renewals may lead to multi-year permits, then a 10-year *carte de résident*.

Private medical insurance for your visa

When applying for a long-stay visa for France (VLS-T or VLS-TS), one of the most crucial, and often misunderstood, requirements is private medical insurance. This is not the same as travel insurance for short holidays.

Typical requirements:

- Hospitalisation and out-patient care (GPs, tests, prescriptions) in France
- No waiting period; valid from arrival for the full visa duration
- Repatriation coverage
- Clear proof of reimbursement or direct billing in France

Travel policies focus on emergencies and often exclude routine/chronic care, common cause of refusals. Most expat policies reimburse you after you pay; this differs from the French CPAM *mutuelle* system, which often uses *tiers payant* (little/no upfront payment).

The visa expert

Fabien Pelissier is a relocation expert and owner of FabExpat

Book a consultation with Fabien or register for a webinar at *FabExpat.com*

"Visa medical insurance is not the same as travel insurance for short holidays"

ENTERING THE FRENCH HEALTHCARE SYSTEM (CPAM)

Once you've lived in France for three continuous months on a valid long-stay visa (VLS-TS), you may be eligible to join the French public healthcare system through PUMa *(Protection Universelle Maladie).* This doesn't happen automatically; you'll need to apply through your local CPAM *(Caisse Primaire d'Assurance Maladie).*

How to apply:

- Gather passport, visa/residence card, proof of address, translated birth certificate, RIB (French bank details).
- Submit the *demande d'ouverture des droits* form (*ameli.fr*) to your local CPAM.
- You'll receive an *attestation de droits*, then you can apply for your *carte vitale*.

Keep your private policy active until CPAM is confirmed; afterwards, add a *mutuelle* (top-up insurance) to cover the CPAM shortfall, dental/optical, and hospital extras.

CARS: IMPORTING, BUYING & INSURING

Whether you're importing your own car or buying locally, there are a few essential steps to follow to stay compliant on French roads.

Importing your vehicle

Once resident, you have one month to register the car in France. Prepare:

- *Certificat de conformité* (COC): From manufacturer/dealer (EU standards).
- *Contrôle technique:* Like a UK MOT. Mandatory if car is less than four years old (renew every two years).
- *Quitus fiscal* (tax clearance): From your local tax office (VAT/duties status).
- Customs/VAT: Apply if the car is new (under six months or 6,000km) or imported from outside the EU (e.g. UK post-Brexit, US).
- *ants.gouv.fr*: Upload docs here and track registration.
- Insurance: Required as soon as the car is on French soil – before registration.

Buying a car in France

- Register the *carte grise* (*ants.gouv.fr*).
- Take out at least third-party liability

“A French bank account isn't compulsory on day one but it makes life easier for paying rent and utilities and receiving reimbursements, for example”

(*assurance au tiers*) before driving.

- If you'll drive in low-emission zones (Paris/Lyon/Grenoble), get a Crit'Air sticker.

Tip: A no-claims bonus letter from your previous insurer (translated/stamped) may lower premiums.

Car insurance in France

Car insurance is compulsory, even if your vehicle isn't being driven. Coverage levels:

- *Assurance au tiers* – Basic third-party coverage (damages or injuries to others).
- *Tiers + vol/incendie* – Adds theft, vandalism, and fire coverage.
- *Tous risques* – Comprehensive, including at-fault accidents and natural disasters.

Optional extras include roadside assistance, legal protection, glass coverage, and replacement vehicle options, all of which can be tailored by an independent broker to match your needs and budget.

Exchanging your driving licence

If your licence is from the UK or another country/US state with an exchange agreement, you must exchange it within one year of becoming resident (same 'one-year' timer as car registration). For countries/states without an agreement, you'll need to take the French theory and practical tests.

Process: On the *ants.gouv.fr* website, upload ID, proof of residence, a certified translation if needed, and your current licence (it's retained when the French one is issued). Processing can take weeks to months; start early to stay insured and legal.

BANKING AND TAXES

A French bank account isn't mandatory on day one, but it makes life easier (for rent, utilities, reimbursements etc). Many newcomers start with something like Revolut/Wise/N26, then open a local *compte courant* (e.g. La Banque Postale, BNP Paribas). Banks may ask for proof of address and residency.

If you become French tax resident (commonly 183+ days/year or other centre-of-life ties), you must declare worldwide income.

- Register with your local *centre des impôts*
- File annually (spring)
- For treaty questions/double taxation, consult a cross-border tax adviser

Even with no French-source income, filing may still be required once resident.

THAT'S ALL FOLKS!

Plan the visa early, choose compliant private health cover, validate on time, start CPAM after three months, and tackle driving/admin promptly. A little structure upfront makes your French chapter far smoother. *Bienvenue en France!*

More on the web

▶ **More visa advice...**
FrenchEntrée's relocation pages are packed with information on every aspect of visas.

Find answers to questions such as:
'How does the EU's 90/180 day rule work?', 'What are the visas and legal procedures for running a gîte in France' and *'Why has my long-term French visa application failed'* on:
frenchentree.com/living-in-france

Your move-to-France timeline

- **DAY -90:** Pick the right long-stay visa; buy visa-compliant private medical insurance.
- **DAY -60 to DAY -30:** Visa appointment (consulate/TLS/VFS). Bring proof of accommodation, income, and insurance.

- **ARRIVAL (D-DAY):** Keep your entry stamp.
- **DAY +1 to DAY +90:** Validate your VLS-TS online (ANEF portal).
- **DAY +30 to DAY +120:** Open a French bank account; begin car/driver admin.
- **DAY +90:** Apply to CPAM (public healthcare).
- **DAY +120 TO DAY +150:** Request your *carte vitale*.
- **DAY +240 to DAY +300:** Start visa renewal/*carte de séjour* application two to three months before expiry.

Official sources *(bookmark these)*

- **France-Visas:** *france-visas.gouv.fr* (visa requirements)
- **ANEF:** *administration-etrangers-en-france.interieur.gouv.fr* (visa validation/residency)
- **Service-Public:** *service-public.fr* (admin guides)
- **Ameli:** ameli.fr (CPAM/healthcare)
- **ANTS:** *ants.gouv.fr* (licence exchange, car registration)
- **Impôts:** *impots.gouv.fr* (taxes)

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Become a **FrenchEntrée Member** and unlock our exclusive members' content. With 20+ years of experience and a vast network of experts covering legal, tax, currency, and more, we'll help you transform those big dreams into real actionable steps.

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- **MEMBERS-ONLY LIVE EVENTS & SMALL-GROUP Q&A SESSIONS**
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- **FRENCH PROPERTY NEWS MAGAZINE**
  Access our full back catalogue of French Property News magazine, packed with inspirational real-life stories, in-depth articles, experts' advice columns, and the latest French property market news.

- **EXCLUSIVE MEMBERS MASTERCLASS VIDEOS**
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  Discuss your unique situation with your personal advisor, who will help you put together a step-by-step plan. Our experts have years of personal and professional experience to share, but they are also passionate about finding out the answers to your individual questions and helping you find the route that best fits you.

- **1-HOUR FOLLOW-UP CONSULTATION**
  Check in with your personal advisor for a 1-hour follow-up consultation at any time during your annual membership – perhaps after you've found your perfect property or arrived in France to discuss your next steps.

Our aim is to arm you with all the knowledge you need to feel confident moving forward with your new adventure in France.

- **PERSONALISED FRENCHENTRÉE ROADMAP: YOUR STEP-BY-STEP ACTION PLAN**
  Receive a personalised FrenchEntrée RoadMap. This invaluable step-by-step guide will be tailored to your individual situation and will include detailed advice to get you exactly where you want to go, plus handy, printable checklists to keep you on track, and recommendations and advice on any questions that came up during your initial consultation.

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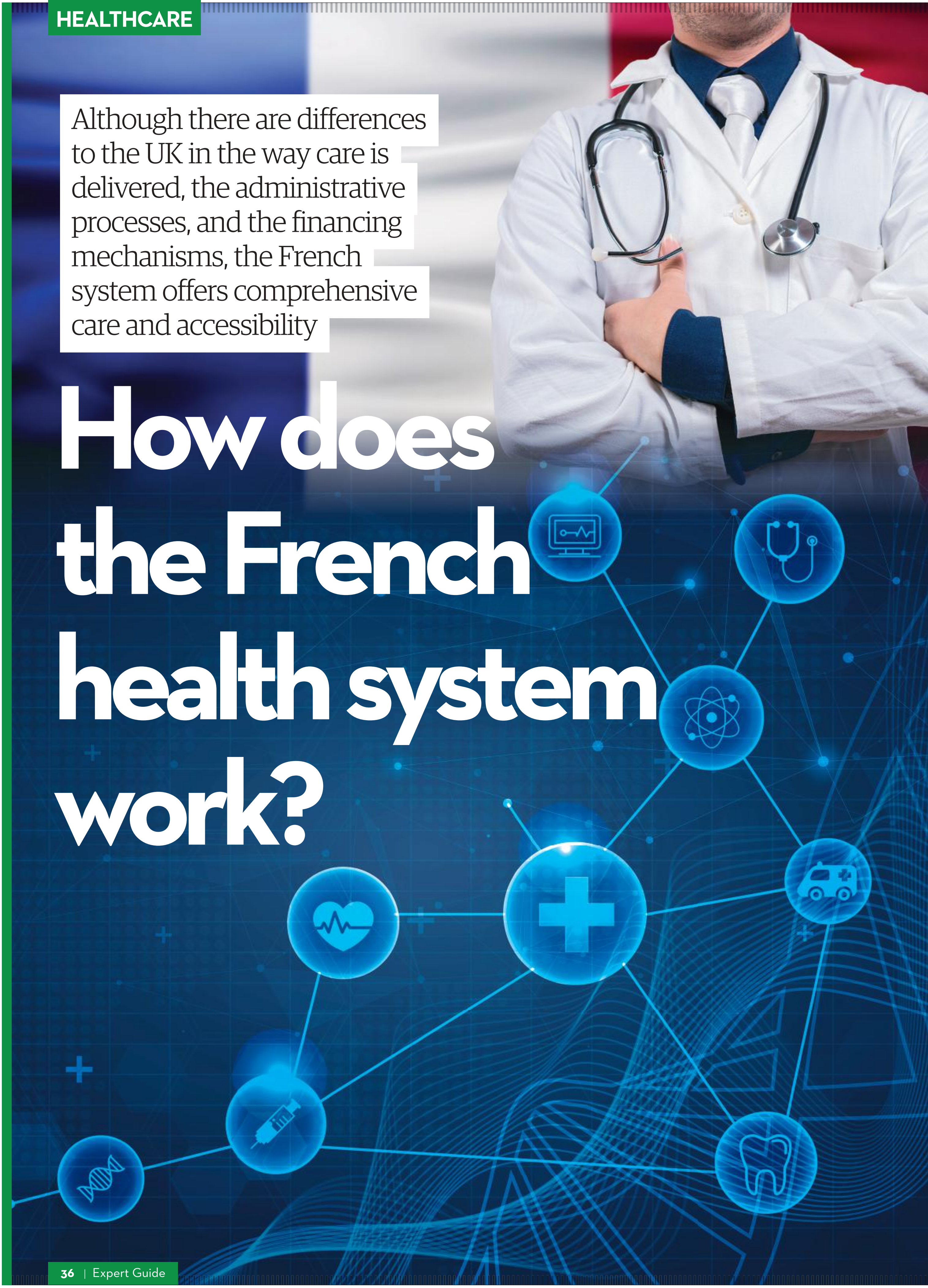

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Although there are differences to the UK in the way care is delivered, the administrative processes, and the financing mechanisms, the French system offers comprehensive care and accessibility

How does the French health system work?

While many British expats have concerns about moving from the UK National Health Service to the French healthcare system, it's important to note that both systems aim to provide universal healthcare coverage.

UNDERSTANDING THE FRENCH HEALTHCARE SYSTEM

The French healthcare system operates as a mixed public-private model designed to ensure universal healthcare coverage for all residents. Similar to the UK's NHS, it provides comprehensive medical services and strives to make healthcare accessible, but there are notable differences in how care is administered, financed and managed.

ELIGIBILITY FOR HEALTHCARE IN FRANCE

In France, the *Protection Universelle Maladie* (PUMa) system grants healthcare coverage to all legal residents, regardless of their employment status. Eligibility depends on residency and professional activity:

- **Active status:** Individuals residing legally in France who are engaged in employment, self-employment, or other professional pursuits.
- **Inactive status:** Those living legally in France but not actively working, such as retirees, students, or others without current professional engagement.

HOW THE SYSTEM WORKS

The French healthcare system is

The healthcare expert

Adam Backhouse is a Senior Health Insurance Advisor at Lonemi, providing all your insurance needs in France

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Email:
contact@lonemi.fr

Website:
lonemi.com

The 'tiers payant' system

A core feature is the tiers payant system, which eliminates the need for patients to pay upfront for covered services. Healthcare providers bill social security directly, and if applicable, the patient's *mutuelle* (complementary health insurance). This system simplifies access to care and reduces immediate financial burdens. When patients do pay upfront, they can submit claims for reimbursement based on the standard rates set by the system.

For example, visiting a GP costing €30, with a reimbursement rate of 70%, would result in a CPAM refund of approximately €19 after deducting the €2 *participation forfaitaire* (fixed co-payment). The remaining amount, known as the *ticket modérateur*, can be reimbursed by the *mutuelle*, provided the patient has suitable coverage.

"The French healthcare system operates as a mixed public-private model designed to ensure universal healthcare coverage for all residents"

fundamentally a hybrid of public and private elements. It is built on the principles of universal coverage and solidarity, with funding coming from social security contributions, taxes, and personal out-of-pocket payments. Patients enjoy the freedom to select their healthcare providers and access a broad spectrum of services.

Key elements include:

- **La Sécurité Sociale:** The umbrella term for France's social security system, encompassing healthcare, pensions, and family benefits.
- **CPAM (Caisse Primaire d'Assurance Maladie):** The local branch responsible for managing health insurance and reimbursements.
- **AMELI:** The online portal for social security services, allowing users to manage their health insurance accounts, submit claims, and access benefits digitally.

THE 'CARTE VITALE' AND PAPER CLAIMS

Once assigned a social security number, residents receive a *carte vitale* – an electronic health card that streamlines reimbursements and administrative procedures. Until then, patients use a paper form called *la feuille de soins*, which is sent to CPAM to claim reimbursements.

More on the web

▶ **More healthcare advice...** FrenchEntrée's relocation pages are packed with information on every aspect of moving to France.

Find answers to questions such as: *'What is the process for obtaining a carte vitale?', 'How can I find a GP in France'* and *'What do I need to know about top-up health insurance'* on: **frenchentree.com/healthcare**

"Patients enjoy the freedom to select their healthcare providers and access a broad spectrum of services"

'MUTUELLE' TOP-UP INSURANCE POLICIES

Mutuelle policies offer supplementary coverage that can vary significantly in scope. Basic plans might cover hospital stays only, while higher levels can reimburse 200% or more of the *base de remboursement*, including dental, optical and audiology services. The percentage of coverage correlates with the level of the *mutuelle* policy, which complements the reimbursements from CPAM.

UNDERSTANDING THE 'BASE DE REMBOURSEMENT'

This is the official rate set by *la sécurité sociale* for each medical service or treatment, serving as a reference for reimbursements. Medical professionals may charge more than this amount, and the actual reimbursements often average around 70%, though this can vary.

DOCTORS AND FEES

Doctors are categorised into the following three sectors:

- **Sector 1 (*médecin conventionné*):** These practitioners follow the standard tariffs, and their fees are reimbursed by social security.
- **Sector 2:** These doctors have the right to charge higher fees, which may require additional coverage from *mutuelle*.
- **Sector 3:** Non-conventioned doctors who set their own rates, these have much lower cover from both social security and *mutuelle*.

The 'participation forfaitaire'

A fixed co-payment of €2 applies to consultations, radiology and laboratory tests for those over 18. There's an annual cap of €50 and a daily limit of €8. This amount is deducted from reimbursements and can be reclaimed within five years by CPAM.

Overall, France's healthcare system offers extensive services, a high density of healthcare professionals and a focus on preventive care. Patients benefit from comparatively low out-of-pocket costs and broad access to high-quality medical services. While challenges remain, the system is generally well-regarded for its accessibility and comprehensive coverage.

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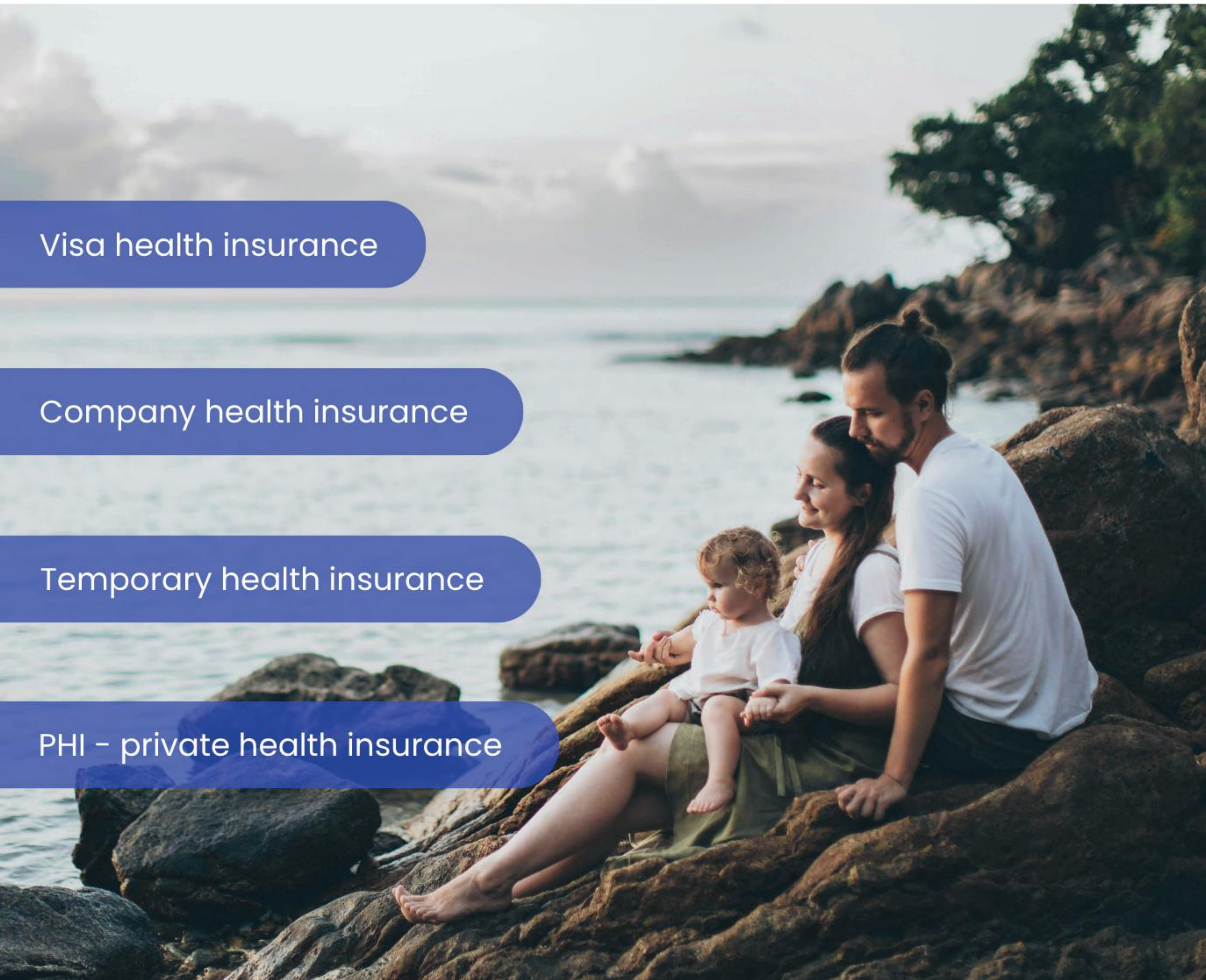

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- **Care comes first.** We treat every pet or animal like our own – with patience, kindness and respect.
- **Trust matters.** We believe in open, honest communication and doing what we say we're going to do.
- **We work with good people.** That means partnering with qualified, experienced businesses and individuals who truly care.
- **Teamwork makes a difference.** When we work with people who share our values, everyone – especially the animals – benefits.
- **We show up, every time.** Whether it's the small details or the big picture, we stay accountable and do things the right way.

In short, we care deeply, we act with integrity, and we only work with people we trust to do the same. The philosophy we follow is simple – to relocate pets and animals to the same high standard expected by their owners when they travel themselves, at a reasonable cost. For pet owners and breeders, we offer tailored services to suit individual requirements, including boarding, quarantining, transporting and documentation.

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The pet transport expert

Colette Robe-Hughes is a Director at Goldenway International Pets & Live Animals Worldwide Relocation Services, providing all your pet transportation needs in France

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Email:
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Our comprehensive links with international carriers further ensure that we deliver a seamless and efficient service, whether it is a door-to-door service or a custom-tailored service. Our location, combined with our experience and partnerships, allows us to be a trusted link in the global pet travel network. ■

More on the web

▶ More advice... FrenchEntrée's relocation pages are packed with information on every aspect of moving to France. **Find answers to questions such as:** *'How do I register my pet with a French vet', 'Can I adopt a cat or dog in France?'* and *'What is an animal health certificate?'* on: **frenchentree.com/living-in-france**

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In your home country, you might know the exact professionals and processes you need to engage, but the French system can be less obvious. It is entirely possible to purchase a property in France without any independent professional due diligence.

However, at French Plans, we believe that going it alone is a risk. The key to a successful purchase is proactively addressing potential risks and turning them into manageable steps toward your goal. This involves recognising what needs further investigation to ensure your investment is sound.

DIAGNOSTIC REPORTS

The seller is legally required to provide a set of Diagnostic Reports (*Dossier Diagnostique Technique* or DDT). These cover essential quality indicators, including electrical and gas systems, presence of asbestos or lead paint, existence of termites or other wood-boring insects, and georisks like flooding, subsidence, or seismic activity. They also assess the conformity of private drainage systems *(fosse septique)*.

While the DDTs are an essential first step, they only offer a surface-level indication. For example, a report might highlight the risk of subsidence due to ground conditions but not confirm that the house has subsided. Similarly, a termite report might identify evidence of their presence but not detail the resulting structural damage.

At French Plans, we view these reports as a strategic tool. They don't just point out problems; they map out the areas that require further investigation.

CONFIDENT INVESTIGATION

The diagnostic reports lead to deeper questions that should be answered before you commit to signing the *compromis de vente* (preliminary contract):

- **Structural assurance:** Does the property have hidden structural issues that would require significant, unplanned investment? Understanding the quality of the building's 'bones' ensures you don't inherit a problem that could derail your budget.
- **Regulatory harmony:** Do your ambitious development plans, such as a barn conversion, extension or adding a pool, align with the property's local planning regulations. Knowing the feasibility of your project ahead of time is critical. You can add clauses into the *compromis de vente* to allow for planning applications during the contract phase, but only if you have a clear, pre-planned strategy.
- **Cost clarity:** What will it really cost to create your dream home? If significant renovation is planned, understanding the potential embedded costs in the existing building, the costs of the planned works, and all associated design and approval fees provides the financial blueprint you need for peace of mind.
- **Contractual protection:** Signing the *compromis de vente* acknowledges that you have undertaken your due diligence. Signing it without having all your essential questions answered or a strategy to mitigate known unknowns presents a significant risk. If issues arise that could have been foreseen, your options for recourse are limited.

PARTNER WITH AN EXPERT

French houses are generally sold 'as seen', but can you truly see everything that might affect your ideal French lifestyle? Seeing beyond the surface can be challenging, but it's what we at French Plans excel at.

You don't need to navigate the complexities alone. As architects we translate the diagnostic reports, develop a comprehensive due diligence strategy, organise necessary surveys, and develop feasibility and cost reports for your renovation projects. ■

The planning expert

Tom Easdown is an architect and managing director at French Plans, English-speaking architects and planning consultants

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More on the web

▶ **More planning advice...**
FrenchEntrée's relocation pages are packed with information on every aspect of moving to France.
Find answers to questions such as: *'What documentation do I need for a planning application', 'What planning zones can I build on?' and 'How might local and national planning regulations affect me?'* ...on: **frenchentree.com/ renovation/planning-regulations-in-france**

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1,470,0000€

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OCCITANIE 1372CA

338,000€

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269,000€

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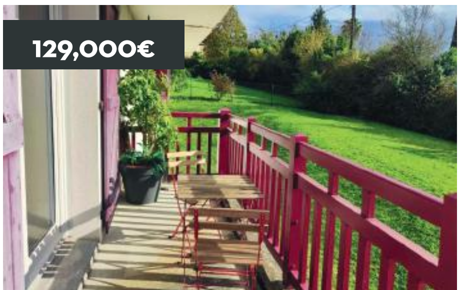

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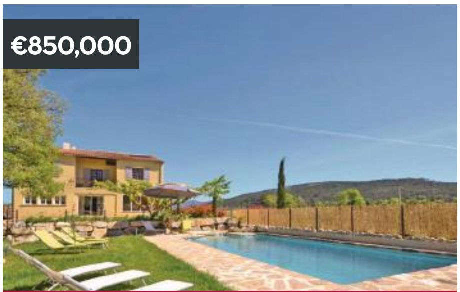
CENTRE-VAL-DE-LOIRE REF - 685839

€999,850

CALVADOS REF - 684228

€850,000



VAUCLUSE REF - 687206

€1,380,000

PARIS REF - 687334

€295,000

CHARENTE-MARITIME REF -684211

€120,000

GERS REF - 687244

€394,000

CHARENTE REF - 686900

€201,000

SOMME REF - 685659

€399,900

SEINE-MARITIME REF - 687321

€55,000

SAÔNE-ET-LOIRE REF - 684620