

tóco d'azur

Living the French dream



SUMMER 2026

REAL ESTATE MAGAZINE CÔTE D'AZUR



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Summer Breeze

Summer on the Côte d'Azur is largely lived by and on the water. Boats lie at anchor in sheltered bays, beaches fill with visitors, and there is always movement along the coastline. It is no surprise, then, that A Day on the Water takes centre stage in this edition.

We also visit Villefranche-sur-Mer, one of the Riviera's most characterful towns, take a closer look at recent developments in the property market, and explore the SCI in our Buyer's Compass section—a uniquely French property ownership structure that raises many questions among international buyers.

In Art & Culture, we follow in the footsteps of Henri Matisse, while our Active Outdoors feature heads into the mountains behind the coast to discover the Via Ferrata of Lantosque. Two completely different worlds, separated by little more than an hour's drive.

As always, we hope this magazine inspires you to look beyond the famous boulevards and beaches. Often, the most memorable discoveries are found just beyond the next bay, in a hilltop village, or out on the water.

Bon été!

Patricia ten Have

CO-FOUNDER TÓCO D'AZUR



A Day on the Water

Why the Côte d'Azur looks different from the sea

Most visitors experience the Côte d'Azur from the land. Coastal roads reveal sweeping views of the Mediterranean, historic town centres attract visitors with their markets and café terraces, and the beaches provide the backdrop for long summer days. Yet a significant part of life on the Riviera takes place on the water.

On a summer morning, the ports are often bustling from an early hour. In Nice, local fishermen return with their catch, while in Antibes and Cannes the first boats are already heading out to sea. A walk through the harbour quickly reveals that not everyone has the same destination. One boat is bound for an island or a waterfront restaurant, while another simply follows the coastline in search of a quiet bay.

Perhaps that is the true appeal of spending a day on the water along the Côte d'Azur: very little needs to be planned.

One of the best examples is the Îles de Lérins, the small archipelago just off the coast of Cannes.

Within fifteen minutes of leaving the harbour, the scenery changes completely. The Cannes waterfront fades into the distance, replaced by pine forests, rocky coves and crystal-clear water.

On warm summer days, dozens of boats anchor here. People swim, read a book on deck or enjoy a leisurely lunch on board. The atmosphere is relaxed and remarkably peaceful, especially considering the islands lie just a short distance from one of the busiest resort towns on the Riviera.

‘ THE CÔTE D'AZUR
TAKES ON A DIFFERENT
CHARACTER FROM THE
SEA ’

Further along the coast, there are many places that truly reveal their beauty only when viewed from the sea. Around Saint-Jean-Cap-Ferrat and Villefranche-sur-Mer, sheltered bays offer exceptionally clear water, often allowing the seabed to remain visible even several metres below the surface.

From a boat, the Côte d'Azur reveals details that often go unnoticed from the road. Villas are tucked away among pine trees, walking paths trace the rocky coastline, and small beaches appear that are barely visible from land.

A day on the water rarely follows a strict schedule. People stop for a swim when the water looks inviting, pull into a harbour for a coffee, or moor alongside a seaside restaurant for lunch. That sense of spontaneity is very much part of the experience.

Around midday, many boats gather near the ports and waterfront restaurants that line the coast. From Monaco to Saint-Tropez, there are countless terraces where guests arrive directly by boat. As lunch is served, vessels drift gently on the water and time seems to slow down. What begins as a brief stop often turns into an afternoon that passes almost unnoticed.

Viewing the coastline from the sea also highlights just how varied the landscape really is. Between the well-known towns lie hidden coves, the striking red rock formations of the Massif de l'Estérel, and small beaches that can only be reached by boat.





The bustle of the coastline fades surprisingly quickly once the harbour is out of sight.

As the day draws to a close, a sense of calm returns. Boats make their way slowly back to their berths, the sea becomes smoother, and the evening sun casts a warm glow across the shoreline. In the ports, mooring lines are secured, restaurant terraces begin to fill for dinner, and the first lights appear on the hillsides above.

What remains most memorable is the realisation that the Côte d'Azur looks very different from the sea than it does from the land. The familiar towns and resorts are still there, but between the harbours and beaches emerges another coastline—one of secluded bays, rugged cliffs and pine-covered headlands that often remain hidden from view when travelling by road.

THE POSSIBILITIES:

For Experienced Skippers

Those with the appropriate boating licence can rent a motorboat at virtually any major port along the Côte d'Azur. Rental companies operate in harbours such as Nice, Antibes, Cannes, Golfe-Juan and Saint-Raphaël. Depending on the type of vessel and the season, prices range from a few hundred euros for a day on the water to considerably more for larger boats.

Popular destinations include the Îles de Lérins, the sheltered bays around Saint-Jean-Cap-Ferrat, the striking red coastline of the Massif de l'Estérel, and the scenic stretch of coast between Antibes and Monaco.

For Beginners

No boating licence? No problem. Many rental companies also offer smaller motorboats that can be operated without a licence. After a short briefing, you are free to head out onto the water yourself. It is an enjoyable way to explore the coastline at a relaxed pace, with plenty of opportunities to stop for a swim along the way.

Before setting off, it is wise to check the rental conditions and weather forecast. The Mediterranean often appears calm, but conditions can change quickly when the wind picks up, making the sea more challenging than it first seems.

A Boat with a Skipper

For those who prefer to relax rather than navigate, hiring a boat with a skipper is an excellent choice. Private excursions depart from virtually every major harbour along the Côte d'Azur and can be arranged for small groups or families.

A local skipper often knows the region's most beautiful bays, hidden swimming spots, excellent snorkelling locations and waterfront restaurants, allowing guests to enjoy the day without having to worry about routes, navigation or mooring.

By Ferry to the Islands

One of the easiest and most enjoyable ways to experience the Mediterranean is by taking a ferry to the Îles de Lérins. Throughout the year, ferries depart from Cannes to both Île Sainte-Marguerite and Île Saint-Honorat. In less than fifteen minutes, visitors find themselves in a protected natural setting of walking trails, pine forests and crystal-clear water.

From Nice, a variety of boat excursions also explore the coastline, offering scenic trips towards Villefranche-sur-Mer, Saint-Jean-Cap-Ferrat and Monaco.

Day Trips and Cruises

For those who prefer not to rent a boat, there is no shortage of organised excursions. Options range from small sailing boats and catamarans to sunset cruises and guided snorkelling trips.

During the summer season, daily departures are available from ports such as Nice, Antibes, Cannes, Mandelieu-la-Napoule and Saint-Raphaël. Whether you are looking for a leisurely cruise along the coast or a more active day on the water, there are options to suit every pace and interest.



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Price Trends

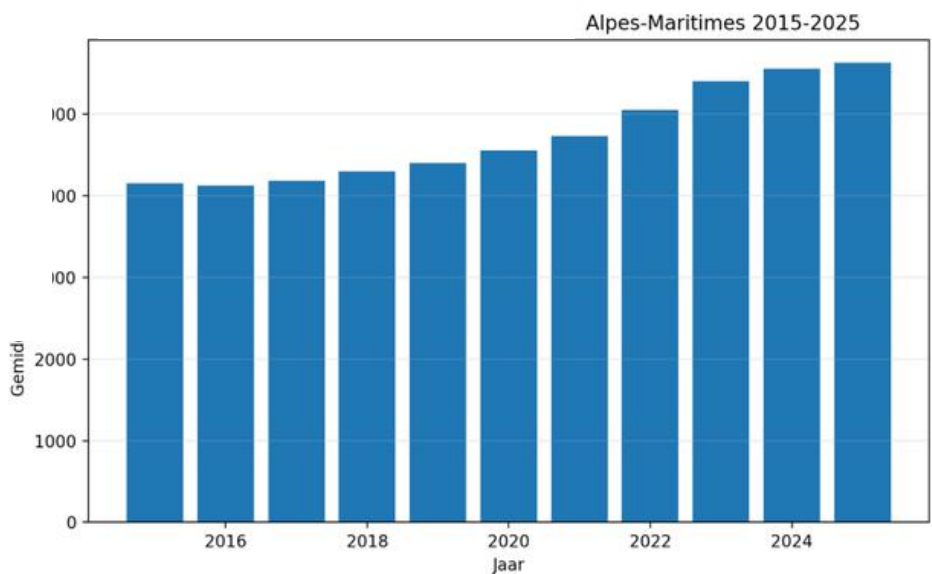
Spring 2026 on the Côte d’Azur

The property market on the Côte d’Azur remains dynamic. After the strong price increases of recent years, the market has shown greater nuance since 2024. In some segments, prices are stabilising, while prime coastal locations continue to perform relatively strongly.

ALPES MARITIMES (06)

Average property prices in the Alpes-Maritimes remain relatively stable. Following the strong post-pandemic surge and the subsequent interest-rate correction of 2023–2024, the market has calmed. Rather than a sharp downturn, the region is experiencing a healthy stabilisation, with moderate price movements that vary by location.

For well-positioned apartments and villas with outdoor space or sea views, supply remains limited. As a result, prices in the most sought-after coastal towns continue to show relative resilience.



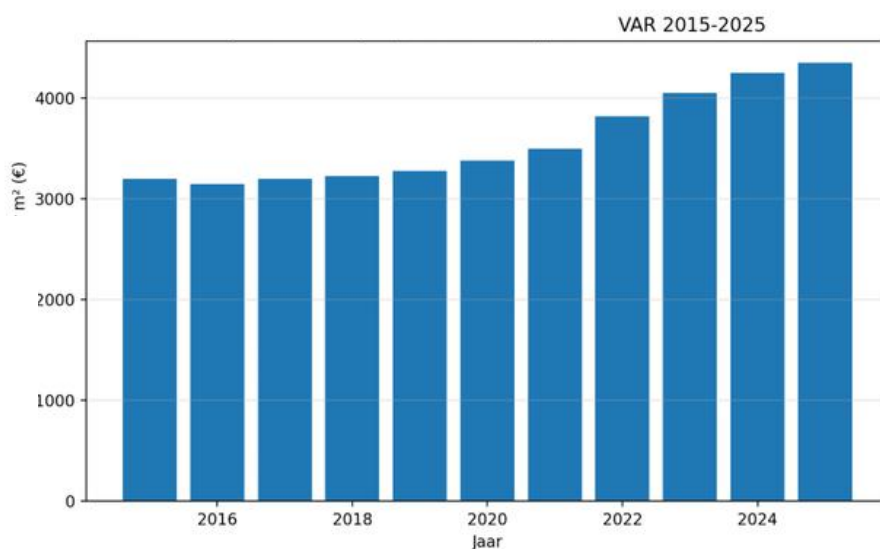


St. Maxime

VAR (83)

The Var has experienced strong price growth in recent years, driven in part by sustained demand for properties around Sainte-Maxime, Saint-Tropez and the surrounding coastal villages.

The area remains highly popular with international buyers seeking more peace, space and privacy than can often be found in the busier parts of the Côte d'Azur. In the upper end of the market, villas with views, a swimming pool and good accessibility continue to be particularly sought after.



NICE

Nice remains the most stable urban property market on the Côte d'Azur.

The city combines international appeal with a strong local housing market. Neighbourhoods such as Le Port, Mont Boron, Cimiez and Carré d'Or continue to be popular with both international buyers and French residents.

The city also benefits from:

- its international airport,
- an expanding tram network,
- a growing international community,
- and a relatively limited supply of high-quality apartments in central districts.



CANNES

CANNES

Cannes Remains a Leading International Market

Cannes continues to rank among the strongest property markets in the South of France. Prime areas such as La Croisette, Palm Beach and La Californie retain their international appeal and remain highly sought after.

While some villas in the €1 million to €3 million segment are taking longer to sell than they did a few years ago, demand for high-quality apartments and renovated properties remains strong. The limited supply in prime locations continues to support prices.

Cannes also benefits from:

- international conferences and trade fairs,
- events such as the Cannes Film Festival,
- luxury tourism,
- and a strong rental market.

SAINT-TROPEZ

Exclusivity Remains Key

Saint-Tropez remains one of France's most exclusive property markets. Despite the broader slowdown in the European real estate market, prices in and around Saint-Tropez remain high due to extremely limited supply and continued international demand.

In particular, villas:

- close to the town centre,
- with sea views,
- or located within private estates,

remain scarce.

An increasing number of buyers are also looking towards quieter alternatives in nearby villages such as Ramatuelle, Gassin and Grimaud, where larger plots and greater privacy are often available.



KEY TRENDS FOR 2026

1. Market Stabilisation

After years of strong price growth, the market is moving towards a more balanced situation. Well-positioned properties in prime locations continue to sell relatively quickly, while less favourably located homes tend to remain on the market for longer.

2. Energy Ratings Are Becoming More Important

French climate legislation continues to influence the property market. Homes with lower energy ratings increasingly require renovation work, while energy-efficient properties are becoming more attractive to both buyers and investors.

3. International Demand Remains Strong

The Côte d'Azur continues to attract buyers from:

- the Netherlands,
- Belgium,
- Scandinavia,
- the United Kingdom,
- Canada,
- and the United States.

For many international buyers, the South of France remains appealing because of its climate, accessibility and the combination of lifestyle and long-term value potential.

4. Cash Buyers Remain at an Advantage

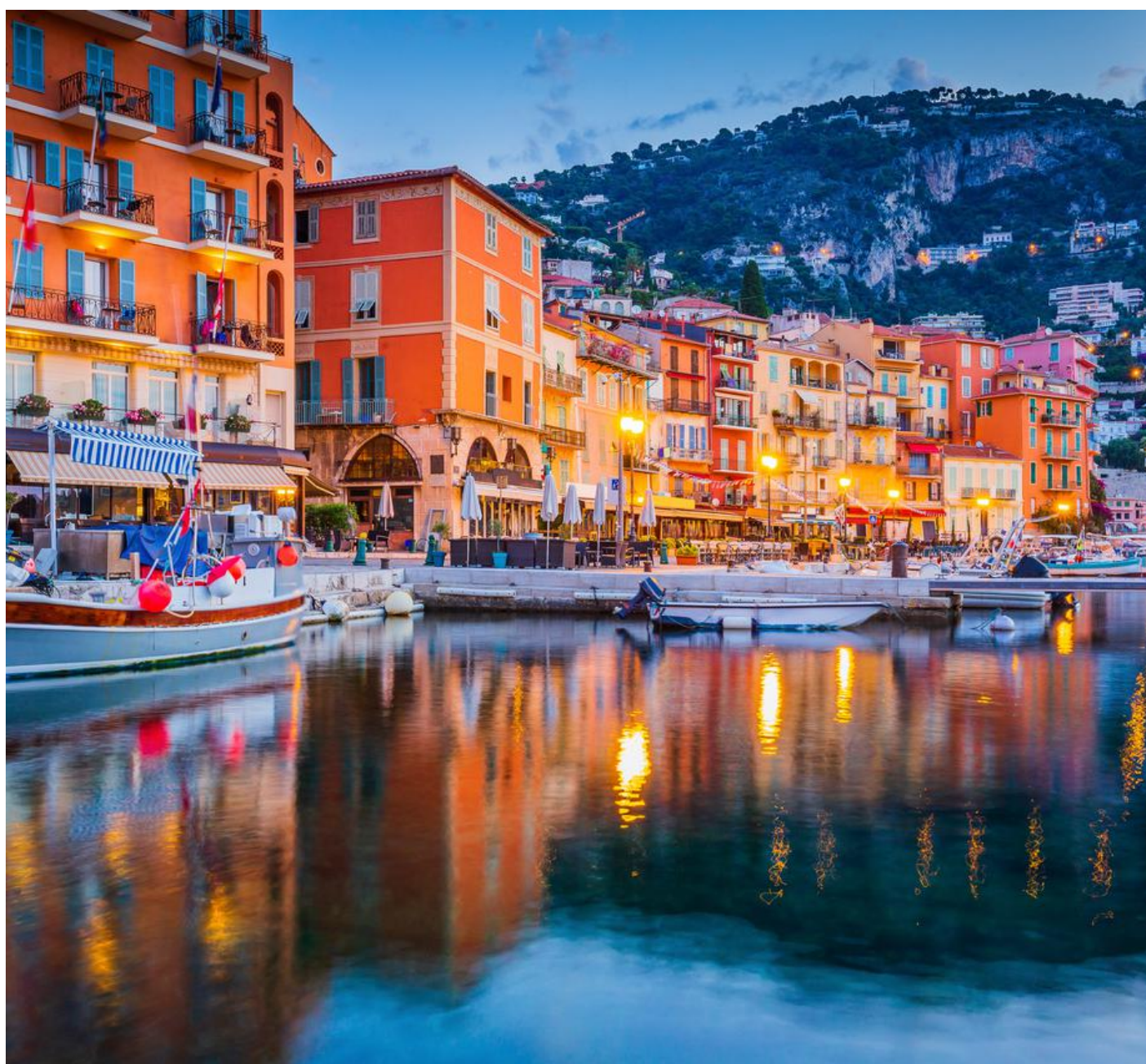
Sellers continue to favour fast and secure transactions. With mortgage rates having been volatile in recent years, cash buyers—those purchasing without a financing contingency—still enjoy a significant advantage in the French property market.



Featured

Villefranche-sur-Mer

Historic Harbour Town with Mediterranean Charm



Some places on the Côte d'Azur are famous for their beaches, others for their glamour. Villefranche-sur-Mer owes its appeal primarily to its setting. The town lies on one of the most beautiful natural bays in the Mediterranean, nestled between Nice and Saint-Jean-Cap-Ferrat. For centuries, ships have sought shelter in the bay's deep, calm waters. To this day, the bay remains at the heart of daily life.

Anyone seeing Villefranche for the first time from the coastal road immediately understands why it has long attracted photographers and artists. Along the waterfront, rows of ochre and pastel-coloured houses seem to climb the hillside, while behind them rise the green slopes of Mont Boron and Cap Ferrat. The scene feels almost cinematic, yet much of its charm lies precisely in the absence of grandeur or excess.



“BETWEEN NICE AND MONACO LIES A
HARBOUR TOWN THAT HAS NEVER
TRADED ITS CHARM FOR SCALE”



Unlike many other towns along the Côte d’Azur, Villefranche-sur-Mer has largely preserved its original character. The old town is a maze of narrow streets, stairways and passageways that have changed little over the centuries. Behind weathered shutters, local families still go about their daily lives, while fishing boats lie moored in the harbour alongside sailing yachts, visiting vessels and

classic motorboats.

A walk through the old town often feels more Italian than French. That is hardly surprising. Until 1860, the area formed part of the County of Nice and for centuries was influenced by the House of Savoy. That history remains visible today in the architecture, the colours of the façades and the town’s compact layout.



*"Nice overlooks the bay;
Villefranche-sur-Mer lives within it"*

One of the town's most remarkable sights is the Rue Obscure, a covered medieval passageway dating back to the thirteenth century. Originally, this corridor formed part of the town's defensive fortifications. Today, it serves as a quiet reminder of a time when Villefranche was a strategic harbour on a turbulent Mediterranean.



Rue Obscure

The sixteenth-century Citadelle Saint-Elme also reflects this military past. Overlooking the harbour, the fortress offers sweeping views across the entire bay. Where soldiers once guarded the coastline, visitors now find museums, exhibition spaces and shaded courtyards that provide a welcome escape from the summer crowds.

Art is never far away in Villefranche-sur-Mer. The town's best-known cultural landmark is the small Chapelle Saint-Pierre by the harbour, whose interior was decorated in the 1950s by artist and filmmaker Jean Cocteau. His drawings of fishermen, sailors and religious figures blend seamlessly with the town's maritime character.



Saint Pierre



Yet life in Villefranche-sur-Mer ultimately revolves around the sea. At Plage des Marinières, the beach that follows the curve of the bay, residents and visitors gather to swim, paddleboard or simply watch the water. From the promenade, walking trails lead towards Saint-Jean-Cap-Ferrat and Beaulieu-sur-Mer, passing rocky coves and pine trees clinging to the coastline.

Perhaps that is what makes Villefranche-sur-Mer so special. It is not a place that constantly seeks to impress. Its appeal lies instead in the combination of history, the sea and a human scale that has become increasingly rare along much of the Côte d'Azur. Spend an afternoon here and it quickly becomes clear why so many visitors return time and again to this colourful Mediterranean harbour town.

FACTS

Population: Approximately 5,000 residents

Location: Between Nice and Saint-Jean-Cap-Ferrat

Distance to Nice Côte d'Azur Airport: Around 25 minutes by car

Known for: Its deep natural bay, colourful waterfront and maritime atmosphere

Main Property Types: Hillside villas, waterfront apartments and historic village houses

Coastline: A mix of sandy and pebbled beaches, as well as sheltered coves

Lifestyle: Residential, maritime and internationally oriented

Rail Connections: Direct regional train services to Nice, Monaco, Cannes and Italy

For a more detailed guide to Villefranche-sur-Mer, click [here](#).

Buyer's Compass

NAVIGATING THE FRENCH PURCHASING PROCESS

Purchasing a home in France frequently generates as many inquiries as aspirations: what are the supplementary expenses? What is the nature of the *compromis de vente* (sales agreement)? And what precisely does "notarial obligation" entail?

In this section, we will emphasize a particular facet of the French purchasing process. We will elucidate it in a clear manner, avoiding unnecessary jargon while focusing on legal and practical details. Whether you are still considering your options or have made significant progress, the Buyer's Compass provides clarity and structure for every phase of your purchasing journey.

BUYING A PROPERTY THROUGH AN SCI

Anyone purchasing a property on the Côte d'Azur will sooner or later come across the abbreviation SCI. For French buyers, the *Société Civile Immobilière* is a familiar and widely used structure for owning and managing real estate. For international buyers, however, it often raises questions. Is an SCI worthwhile? Does it offer tax advantages? And when does it make sense to use one?

An SCI is a French company structure specifically designed for holding real estate.

Instead of the property being owned directly by the buyers, the real estate is owned by the SCI. The individuals involved then hold shares in the company.

While this may seem like a small legal distinction, in practice it can have significant implications for ownership, management and the future transfer of the property.

WHY USE AN SCI?

In France, an SCI is primarily used to make property ownership and management easier to organise within families or among multiple

Buyer's Compass

NAVIGATING THE FRENCH PURCHASING PROCESS

owners. Common examples include parents purchasing a holiday home together with their children, siblings inheriting a property, or partners jointly owning different real estate assets.

Without an SCI, property is often held under a form of joint ownership known in France as indivision. Over time, this can lead to complex decision-making, particularly when several family members are involved. An SCI makes it possible to establish clear rules in advance regarding management, voting rights and the transfer of ownership.

ESTATE PLANNING

For many international buyers, this is the main reason to consider an SCI.

Shares in an SCI can generally be transferred or gifted more easily than a property that is owned directly by multiple individuals. As a result, the structure can be particularly attractive for families who wish to keep a property within the family for the long term.

An SCI does not automatically eliminate inheritance tax, nor does it

override French succession laws.

However, it can help make the transfer of ownership more structured and easier to manage.

SHARED OWNERSHIP WITHOUT COMPLEX STRUCTURES

A second advantage is the flexibility it offers for shared ownership. The company's articles of association can specify who is responsible for day-to-day management, which decisions require joint approval, and how new family members may become involved.

For families with several children or internationally based family members, this often provides greater clarity and stability than traditional joint ownership arrangements.

NOT ALWAYS THE BEST SOLUTION

Although an SCI is popular, it is certainly not the standard solution for every buyer.

For someone purchasing an apartment for personal use, without any specific estate planning or family ownership considerations, an SCI often offers little additional benefit.

Buyer's Compass

NAVIGATING THE FRENCH PURCHASING PROCESS

On the other hand, an SCI comes with additional administration, costs and legal obligations.

An SCI must be established, managed and maintained through annual administrative filings. In many cases, this involves the assistance of an accountant, notary or legal adviser.

TAKE CARE WHEN RENTING OUT PROPERTY

Extra caution is required when a property is intended for rental purposes. In particular, furnished rentals and holiday lettings may be subject to different tax rules. An SCI that works perfectly for family ownership is not automatically the most suitable structure for rental activities.

It is precisely in this area that mistakes are often made.

INTERNATIONAL BUYERS

For buyers from the Netherlands, Belgium, the United Kingdom and the United States, it is important to consider not only French regulations but also the tax treatment in their country of residence. A structure that appears logical in France may have

unexpected tax or administrative consequences in the buyer's home country. For that reason, cross-border advice is almost always advisable when considering the use of an SCI.

CONCLUSION

An SCI can be an excellent solution for families, extended families and joint investors who intend to hold property for the long term. The structure offers flexibility, can simplify succession planning and may help organise future transfers of ownership more effectively.

At the same time, an SCI is not a miracle solution and certainly not an automatic way to reduce taxes. The decision to use an SCI should always be considered in light of the owners' personal circumstances, family situation, any rental plans and their overall tax position.

For many buyers, an SCI ultimately proves to be a useful tool. But, as is so often the case in France, careful preparation can prevent many surprises later on.



Art & Culture

In each edition, we feature an artist, architect, or building that enriches, astonishes, or challenges the Côte d'Azur. From iconic modernism to instinctive contemporary expression, we consistently focus on the narrative that underlies it.

HENRI MATISSE AND THE COLOURS OF NICE

When visitors walk through Nice today, they encounter the name of Henri Matisse almost everywhere. A museum is dedicated to him, his work can be found in churches and galleries, and his colourful artistic style seems inseparable from the Côte d'Azur. Yet the French artist did not originally come here in search of inspiration. When he arrived in 1917, his primary goal was simply to escape the winter.

It proved to be a decision that would change both his life and his work forever.





Matisse



Musee Matisse Nice



Icarus

Henri Matisse was born in 1869 in northern France. His early work was influenced by traditional painting, but he soon developed into one of the leading innovators of modern art. Together with artists such as André Derain and Maurice de Vlaminck, he became one of the founders of Fauvism, an artistic movement known for its bold, unconventional use of colour.

Yet it was on the Mediterranean coast that Matisse finally found the light he seemed to have been searching for throughout his life.

When he first arrived in Nice, he stayed at Hôtel Beau Rivage on the Promenade des Anglais. From his room, he looked out over the Baie des Anges. He later described how he was immediately captivated by the light of the Côte d'Azur—not the bright sunshine itself, but the way it reflected off the sea, façades, curtains and interior spaces.

While many artists focused primarily on the landscape, Henri Matisse became fascinated by what Mediterranean light did to colours and spaces.

During the years that followed, he lived and worked in several locations across Nice. From his studios, he painted interiors with open windows, sea-view balconies, flowers, fabrics, models and everyday objects. His paintings often appear deceptively simple, yet behind that simplicity lies a carefully balanced interplay of colour, light and composition.

What is striking is that the Côte d'Azur is often only indirectly present in his work. Unlike many painters of the Riviera, Henri Matisse did not constantly paint beaches, harbours or palm trees. Instead, he brought the atmosphere of the South indoors.

“When Henri Matisse arrived in Nice in 1917, he came for the climate. He stayed for the light.”

The clarity of the light, the colours of the sea and the relaxed Mediterranean way of life can be felt in almost all of the works he created during this period.

During the 1920s, Nice grew into an international gathering place for artists, writers and affluent travellers. While the city developed into a fashionable seaside resort, Henri Matisse continued his personal search for simplicity and harmony. His studio attracted collectors, art enthusiasts and fellow artists from around the world.

As he grew older, his work became increasingly experimental. Following major surgery in 1941, he was no longer able to paint for long periods as he once had. Rather than retreating from artistic life, he developed an entirely new technique. Using scissors and coloured paper, he created the famous gouaches découpées—vibrant cut-outs that are now among his most recognisable works.

This final phase of his artistic career also took place largely on the Côte d'Azur.



Chapelle du Rosaire



Interieur Chapelle



Interieur Chapelle

THE CHAPEL OF VENCE: MATISSE'S MASTERPIECE

One of the most remarkable projects of Henri Matisse's later life is located not in Nice but in nearby Vence. There stands the Chapelle du Rosaire, a modest chapel that Matisse himself described as his most important work, despite a career spanning decades and hundreds of paintings.

The story began during the Second World War. In 1941, Matisse underwent major surgery for colon cancer. His recovery was difficult, and for a long period he depended on nursing care. One of the nurses who looked after him was Monique Bourgeois. After the war, she joined a Dominican order and took the name Sister Jacques-Marie.

When the sisters in Vence began planning a new chapel, she asked her former patient for advice. What started as a simple request gradually evolved into a project that would occupy Matisse for nearly four years.

Although he was not an architect, Henri Matisse became involved in almost every aspect of the project. He designed the stained-glass windows, the murals, the altar, the Stations of the Cross, the liturgical vestments and even elements of the interior itself. For Matisse, art, architecture and light formed a single unified whole.

From the outside, the chapel appears strikingly simple. Inside, however, it reveals a space entirely shaped by light and colour. Yellow, blue and green light filters through the stained-glass windows—colours that Matisse associated with the sun, the Mediterranean Sea and the vegetation of the Côte d'Azur. Throughout the day, the atmosphere changes constantly as the sunlight moves across the interior.

Remarkably, Matisse did not consider himself a religious man. Yet he spoke of the chapel as the culmination of his artistic journey. Everything he had explored over the years—colour, simplicity, light and harmony—came together in this single work.

When the chapel was inaugurated in 1951, Henri Matisse was already in his eighties. He regarded the project as the crowning achievement of his career. Today, the Chapelle du Rosaire is still considered one of the most remarkable works of religious art of the twentieth century and remains an unexpected highlight for visitors to Vence.

Matisse's presence can still be felt throughout the region today. The Musée Matisse in the Cimiez district houses one of the largest collections of his work in the world and offers a fascinating insight into his development as an artist. The museum is located in a seventeenth-century villa surrounded by olive trees and Roman ruins—an environment that reflects the sense of calm and simplicity Matisse always sought.

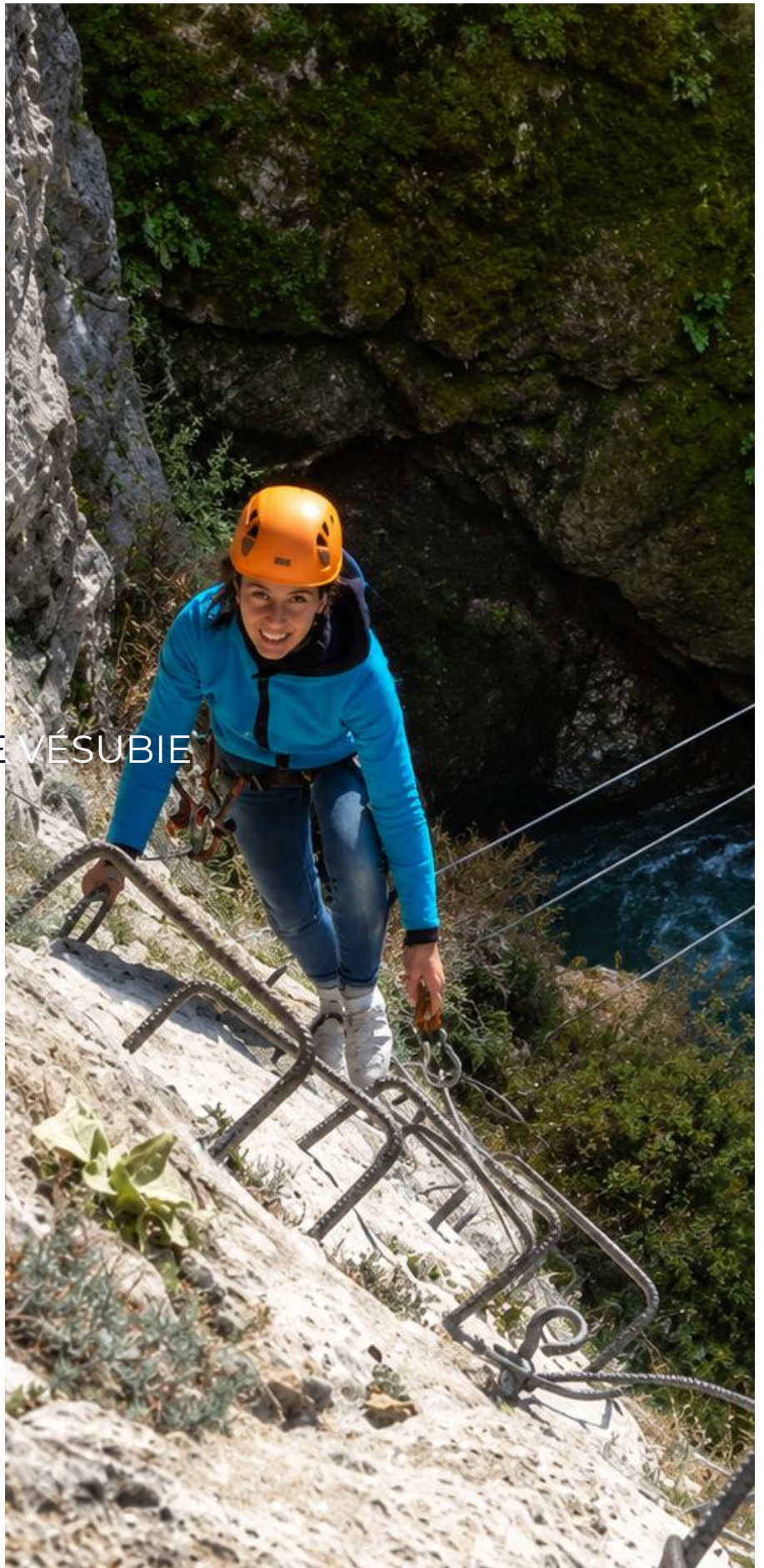
For Matisse, Nice was never merely a place to live. It became his greatest source of inspiration. Perhaps that is why his work still feels so naturally at home here today.

Musée Matisse
Chapelle du Rosaire

OUTDOOR

CLIMBING ABOVE THE VÉSUBIE

Via Ferrata in Lantosque





“JUST AN HOUR AFTER LEAVING NICE, YOU
FIND YOURSELF SUSPENDED ABOVE A
MOUNTAIN VALLEY, WHERE THE ONLY SOUNDS
COME FROM THE RIVER AND THE WIND.”



Anyone driving into the mountains from Nice quickly notices how dramatically the landscape changes. Palm trees and seaside boulevards give way to mountain villages, chestnut forests and deep valleys. About an hour from the coast lies Lantosque, one of the gateways to the Mercantour National Park. It is also home to one of the best-known via ferratas in the Alpes-Maritimes.

The Via Ferrata de Lantosque offers exactly what many outdoor enthusiasts are looking for: a combination of physical challenge, spectacular views and a dramatic natural setting. Using ladders, metal rungs, suspension bridges and secured climbing sections, participants follow a route along steep rock faces high above the Vesubie Valley. Far below, the river winds through the valley while the mountain slopes rise towards the peaks of the Mercantour range.



For those who have never tried a via ferrata before, Lantosque is an excellent introduction. Even active beginners can experience what it feels like to move along a mountainside using cables, ladders and fixed climbing aids. At the same time, the route offers enough challenge to keep more experienced climbers engaged. As the ascent continues, the scenery becomes increasingly dramatic, with sweeping views over the valley, the surrounding forests and the region's characteristic mountain villages.

What makes this experience particularly special is the contrast with the Côte d'Azur as most visitors know it. While thousands of people spend their day on the beaches or around the harbour of Antibes, here you find yourself in a completely different world of rock, mountains and silence. It is hard to imagine that the Mediterranean Sea lies only an hour away.

The area around Lantosque is also ideal for a full day in the mountains. Before or after the climb, visitors can stroll through the historic village centre, enjoy a drink on a riverside terrace, or continue towards Saint-Martin-Vésubie and the Mercantour National Park. Particularly in spring and autumn, when temperatures are pleasant and the coast can still be relatively busy, the valley offers an attractive alternative.



Lantosque

The Via Ferrata de Lantosque demonstrates that the Côte d'Azur is about far more than beaches, marinas and seaside promenades. Beyond the coastline begins a mountain landscape that remains largely undiscovered by many visitors, yet ranks among the most impressive natural areas in the South of France.

PRACTICAL INFORMATION

Location: Lantosque, Vésubie Valley

Distance from Nice: Approximately 1 hour

Duration: 2 to 4 hours, depending on the chosen route

Difficulty Level: Ranges from beginner-friendly to more challenging, with a dedicated children's course available

Best Time to Visit: Spring, summer and autumn

- Equipment Required: Helmet, harness and via ferrata set
- For more information click [here](#)



Why us?

SUCCESSFUL PURCHASE!

The French property market operates differently from what many international buyers expect. Unlike countries where almost all properties are listed through a single central system, the market on the Côte d'Azur remains highly fragmented. Many estate agents focus first and foremost on selling properties from their own portfolio and only then look at listings offered by other agencies.

As buyer's agents, we work the other way around.

We represent the buyer exclusively and therefore have no interest in the sale of any particular property. Thanks to our extensive network of local, national and international agents, we have access to virtually the entire property market on the Côte d'Azur, including homes that are not yet publicly advertised.

Some buyers wonder how independent a buyer's agent can be when, in France, the commission is shared with the selling agent. The answer is simple: our fee is not linked to which property you purchase, but to successfully guiding you through the acquisition process. We therefore have no incentive to promote one property over another. On the contrary, we regularly advise clients against purchasing a property when legal, technical or commercial concerns arise.

Our added value also extends well beyond finding the right property. Selling agents do not always have a complete file available. Building permits, zoning regulations, extensions, swimming pools, co-ownership documentation and other important matters are often not fully investigated before a property is placed on the market.

Why us?

SUCCESSFUL PURCHASE!

That is why we look beyond the photographs and sales brochure. Working closely with notaries, local authorities and other specialists, we examine whether the file is complete and identify any risks that could affect your investment.

Our aim is not simply to help you buy a property, but to ensure that you purchase it with a clear understanding of its legal, technical and practical implications.

*FINDING A PROPERTY IS EASY.
MAKING A SOUND PURCHASE
REQUIRES LOCAL KNOWLEDGE,
INDEPENDENT ADVICE AND A
CRITICAL EYE.*

Since 1998, we have assisted more than a thousand international buyers with the purchase of property on the Côte d'Azur. That experience has taught us that a successful acquisition does not begin with finding a property, but with avoiding surprises.



TEAM



PATRICIA TEN HAVE



JENS PANNEMAN



CLAUDINE APON

Patricia is a civil engineer who spent many years in the Netherlands as a project manager in the construction sector, overseeing significant utility and healthcare projects. In 2009, she relocated to the South of France, drawn by its appealing living conditions, and established her own real estate agency in Nice. After becoming acquainted with the French real estate system, she also ventured into home construction, collaborating with various architects along the Côte d'Azur. In 2012, Patricia merged her real estate agency with *tóco d'azur*, which was owned by Sylvia Tóth. By 2015, she had assumed complete control of the company, while Sylvia Tóth, as a former founder, continues to play an active role in *tóco d'azur*.

Jens has been employed at *tóco d'azur* since 2016. He pursued a law degree in Amsterdam but has consistently maintained a strong interest in the real estate sector. In the Netherlands, he was affiliated with a real estate agency in 't Gooi. The diverse interactions and the process of connecting buyers and sellers, each with their unique requirements, contribute to the variety and challenges of Jens's work. With his determination and straightforward approach, he takes pleasure in assisting individuals in acquiring their ideal house or apartment. Jens primarily operates in the vicinity of Nice. His expertise regarding the region and its diverse towns and villages is indispensable.

After emigrating with her family in 2015, Claudine began her career as a real estate agent in the Alpes-Maritimes region and has been affiliated with *Toco d'Azur* since late 2019. By attentively listening to her clients' needs, offering tailored guidance throughout the search process, and leveraging her extensive local knowledge, she excels in assisting clients in finding their ideal house or apartment.

In addition to her expertise in the housing market, she can leverage her personal experience to provide valuable insights into the process of purchasing a second home or relocating abroad. Her specialization encompasses the Antibes, Cannes, and Mandelieu region, as well as the adjacent countryside, including Grasse, Mougins, Valbonne, and Venice.

TEAM



PIETER DE MIK

Pieter has been engaged in the real estate sector in the South of France for many years. He is pleased to assist clients in locating a suitable house, apartment, or plot of land, along with all associated processes. His connections with fellow French real estate agents and homeowners in the region are invaluable in this endeavor. Pieter has resided in Nice since 2010, granting him a deep understanding of the city and its attractions. For those who prefer not to establish a permanent residence in Nice or its vicinity, a second home presents an appealing option. With Nice's international airport, the city is readily accessible from around the globe. Leveraging his expertise in Nice, the surrounding areas, and his extensive network throughout the South of France, Pieter is dedicated to helping you discover the ideal property.



YVONNE VAN ZADELHOF

Yvonne offers a unique blend of versatility and commitment to clients within the Côte d'Azur real estate sector. Her extensive experience has equipped her with a sharp eye for detail and a profound understanding of client requirements. With her exceptional interpersonal skills and enthusiasm for human interaction, Yvonne excels in cultivating enduring relationships based on trust. Her proficiency in Dutch, French, German, and English renders her a versatile real estate agent. With more than 30 years of experience in Monaco, Yvonne possesses comprehensive knowledge of the local real estate market and leverages her extensive network to secure the best opportunities for her clients.



JEROEN ZAAT

Jeroen, who began his career as a geologist, relocated to the Côte d'Azur in 2000 and has been engaged in the real estate sector since 2003. He possesses comprehensive knowledge of the intricacies of the various markets from Menton to Hyères, maintains an extensive network, and holds a significant portfolio of off-market properties. He attentively listens to his customers, striving to identify precisely what they seek, while also providing guidance and support following a purchase or sale. Additionally, Jeroen is a certified Expert Immobilier, and through his association with C.N.E. (Centre Nationale des Experts Immobiliers), he is able to provide appraisals for apartments, villas, and plots of land in cases of divorce, death, or sales from SCI, among others. He is proficient in multiple languages: Dutch, English, French, and German.

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