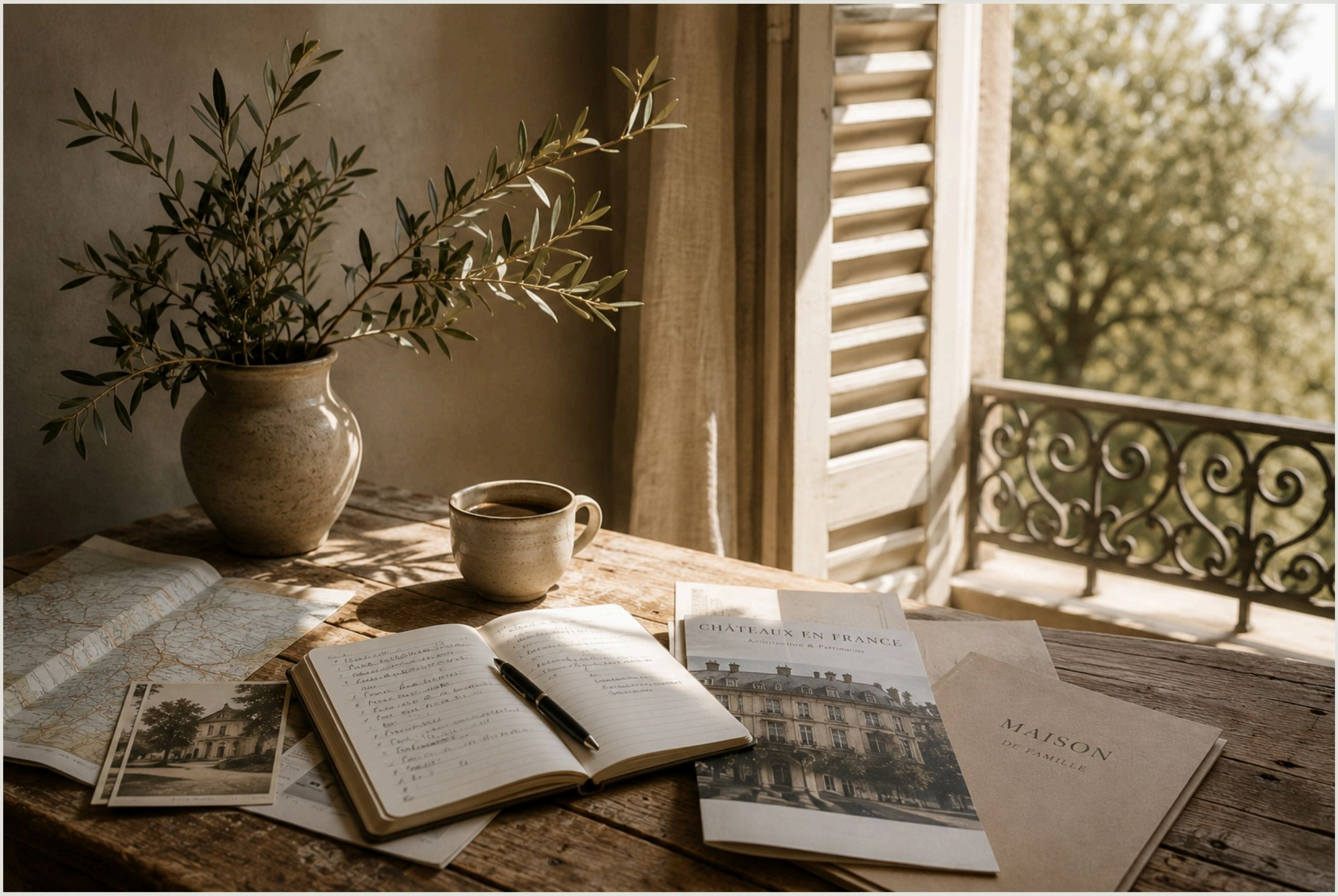


DFP

THE TRUSTED COMPANION

KNOWLEDGE, EXPERIENCE AND TRUSTED
RECOMMENDATIONS FOR EVERY STAGE OF YOUR JOURNEY

DREAM FRENCH PROPERTIES

A NOTE FROM ME

Welcome

For many people, the dream of owning a home in France begins with a single moment.

It might be a photograph, a beautiful old house, a quiet village or a winding country lane. Whatever it is, something captures your imagination and invites you to ask a simple question…

What if?

For some, that question remains a dream. For others, it's the beginning of something much bigger.

The dream gives you somewhere to aim.
The doing is what turns possibility into an adventure.

Over the past 17 years, we've learnt that buying a home in France is only the beginning. What follows is a collection of moments, friendships, discoveries and experiences that slowly become part of your story.

This companion brings together some of the lessons we've learnt along the way. Not every answer, but the ones that made the biggest difference to us.

Whether you're dreaming or ready to take your first step, I hope these pages give you the confidence to begin your own journey.

Karen

Finding a home is only part of the journey

The right property can be transformed.

The right location can't.

Before falling in love with a house, spend time getting to know the surrounding area. Visit in different seasons, explore nearby villages and imagine what everyday life might feel like.

The perfect home is often the one that still feels right once the excitement of the viewing has faded.

WHERE I'D START LOOKING

LEGGETT	One of my favourite places for discovering character homes across France
GREEN ACRES	A good mix of renovated homes and renovation projects
LE BON COIN	Brilliant for uncovering properties that don't always appear elsewhere
ESPACES ATYPIQUE	Known for beautifully presented character homes, with the occasional hidden gem waiting to be transformed.

> *Don't search for the perfect house first. Search for the place that makes you want to stay*

CONTENTS

INSIDE THE COMPANION

Where do you see yourself living?

France has an extraordinary variety of landscapes, villages and ways of life. A bustling market town in Provence feels very different from a quiet hamlet in Normandy or a vineyard village in the Dordogne.

Before falling in love with a house, spend time getting to know the places around it. Visit in different seasons, wander without an itinerary and imagine what everyday life might really look like.

The right location will shape your experience long after the excitement of buying has passed.

THINGS TO CONSIDER

LIFESTYLE

One of my favourite places for discovering character homes across France

SEASONS

A village that feels full of life in August can be wonderfully peaceful in January. Visit at different times of year if you can.

PRACTICALITIES

Consider the distance to shops, healthcare, airports and transport links. Small everyday journeys soon become part of your routine.

BUDGET

Property prices vary enormously across France. Looking beyond the most well-known regions can often reveal exceptional value and plenty of character.

FIRST IMPRESSIONS

When you arrive somewhere, pay attention to how it makes you feel. Sometimes a place simply feels right, and that's worth listening to.

POTENTIAL

Try to see beyond fresh paint or outdated décor. Character, setting and good proportions are often much harder to find than a modern kitchen.

Understanding the Role of a Notaire

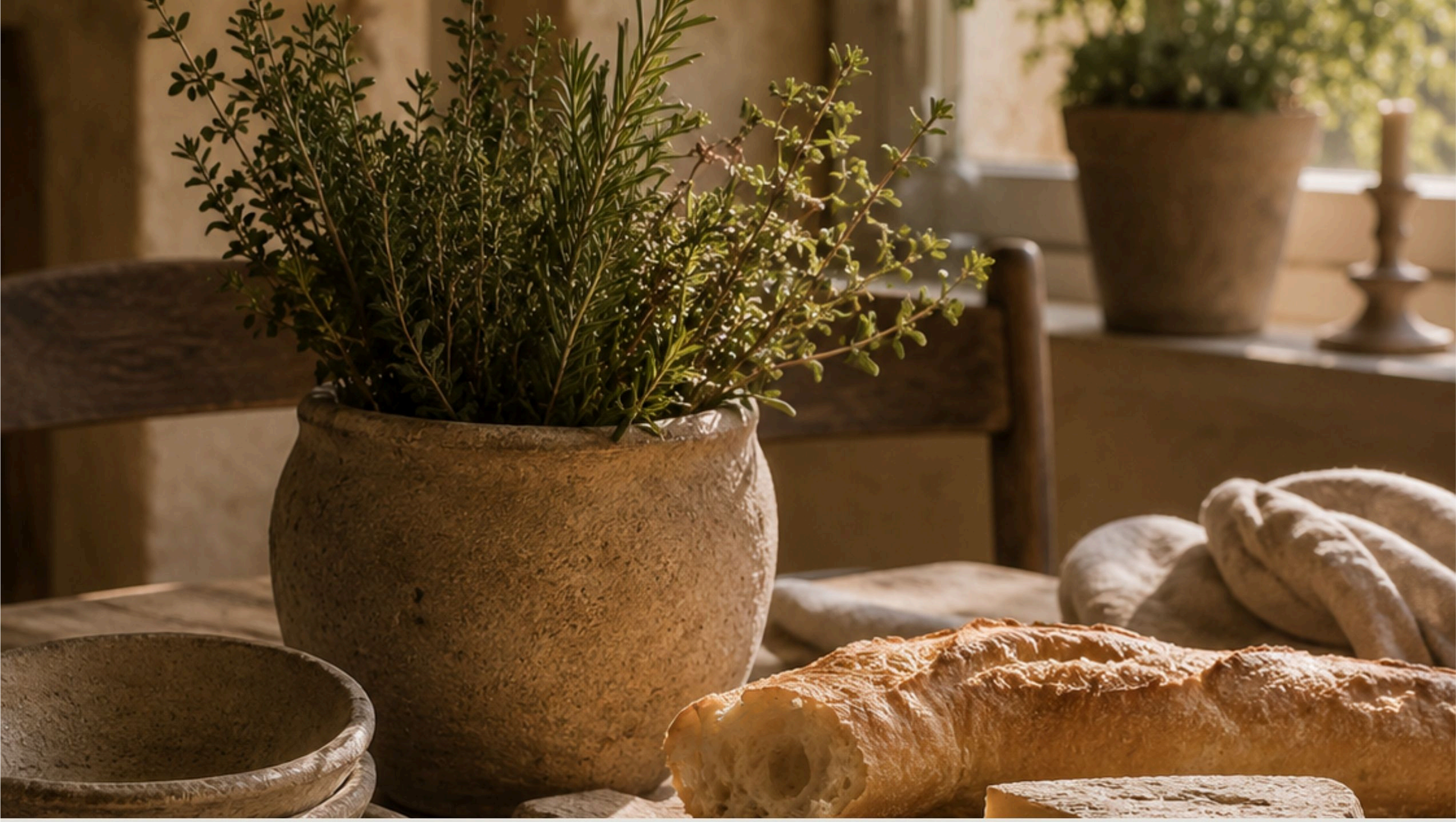
One of the biggest differences you'll notice when buying a home in France is the role of the notaire.

Although often compared to a solicitor, a notaire is quite different. They are a public official appointed by the French state whose role is to oversee the transaction impartially, ensuring it complies with French law and that all taxes and legal formalities are correctly completed.

Rather than acting solely for the buyer or seller, the notaire's responsibility is to ensure the sale is legally valid and ownership transfers correctly.

From preparing the compromis de vente (preliminary contract) to signing the acte de vente (final deed of sale), they guide the legal process and register the property in your name once the purchase is complete.

> *Many overseas buyers choose to work with an English-speaking notaire or adviser, particularly when buying in France for the first time.*



BUYING WITH CONFIDENCE

FROM OUR OWN EXPERIENCE

When we first bought our home in France, we chose to use both an English solicitor and a French notaire. At the time, having someone explain the legal process in English gave us the confidence to move forward.

Years later, when we came to sell our property, our priorities had changed. This time, finding an English-speaking notaire was more important than having a separate legal adviser. Being able to communicate directly, ask questions and fully understand each stage of the process made the experience much simpler.

If we were buying again today, we'd still look for an English-speaking notaire. For us, being able to communicate clearly has always been one of the most valuable parts of the buying and selling process.

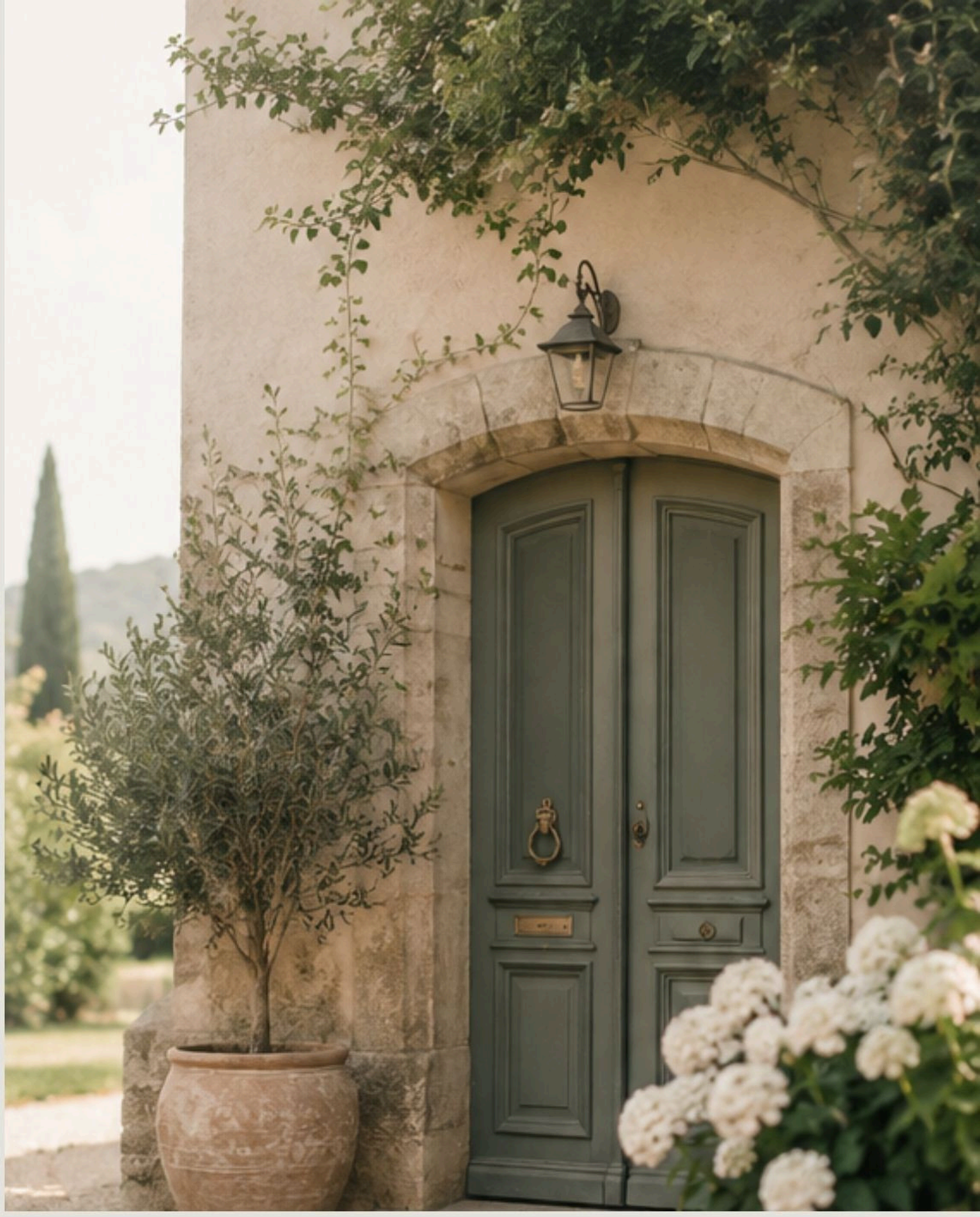
WE'D USE AGAIN...

Morel d'Arleux Notaires (Paris)
English-speaking Notaire

Managing the Money

Buying a home in France involves more than agreeing a purchase price.

From moving your money and opening a bank account to understanding the costs of ownership, a little planning can help you avoid unexpected surprises and make the process feel far more straightforward.



Moving your Money

For most overseas buyers, purchasing a property in France will involve transferring a significant amount of money. While it's easy to focus on finding the right home, it's equally important to think about how you'll move your funds.

Even small movements in the exchange rate can make a noticeable difference when transferring large sums. Many buyers therefore choose to use a specialist currency provider rather than relying solely on their high street bank, giving them access to competitive exchange rates and dedicated support.

When we first bought our home in France, we simply transferred our money on the day payment was due. It wasn't until years later that we realised we'd been missing opportunities to benefit from more favourable exchange rates. Now we keep an eye on the market and transfer funds when the rate is working in our favour, rather than waiting until the last minute. It's one of those lessons that only comes with experience, and one we'd encourage anyone buying abroad to think about early in the process

WE'D USE AGAIN....

Wise, Revolut, HX, Moneycorp

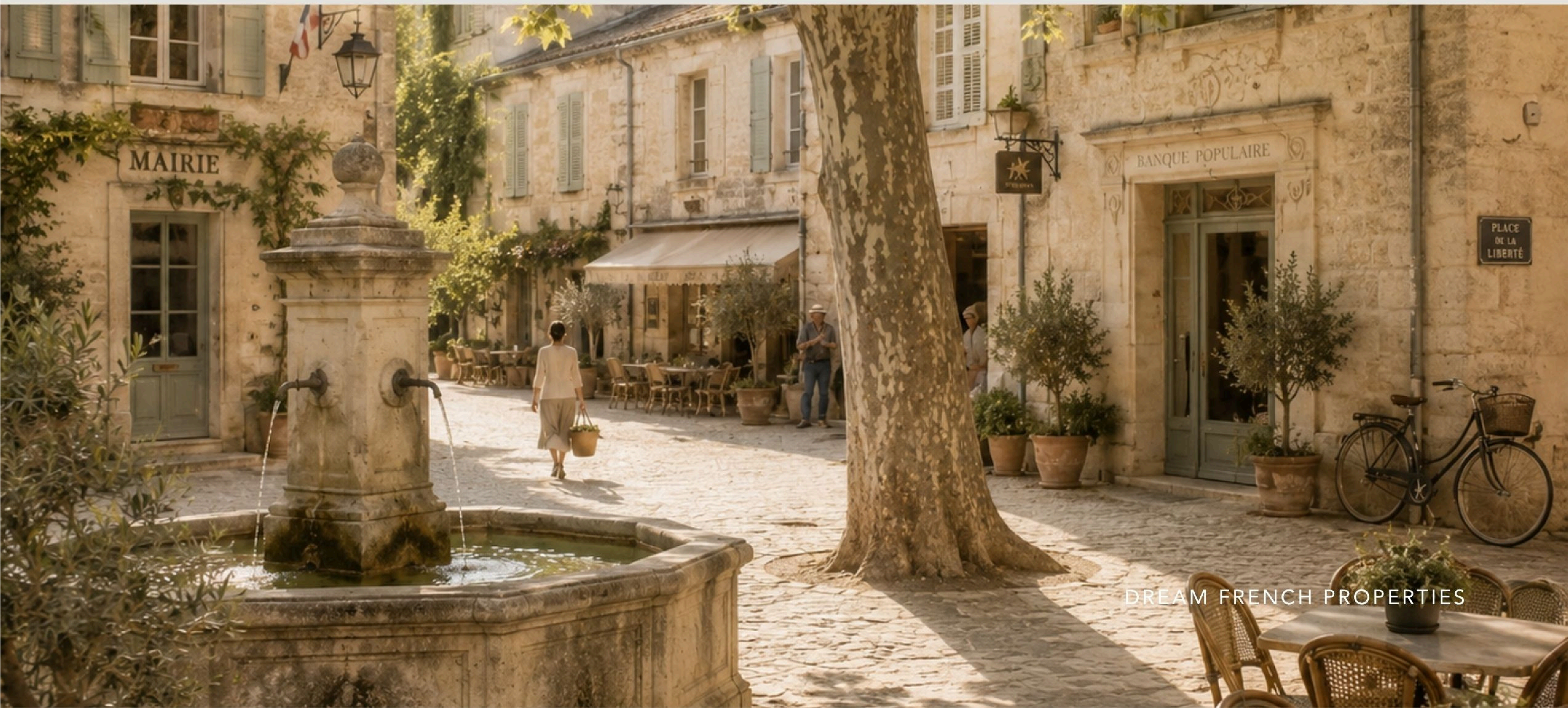
French Banking

If you're buying a home in France, you'll probably need a French bank account. While the basics are familiar, there are a few differences that often come as a surprise to British buyers.

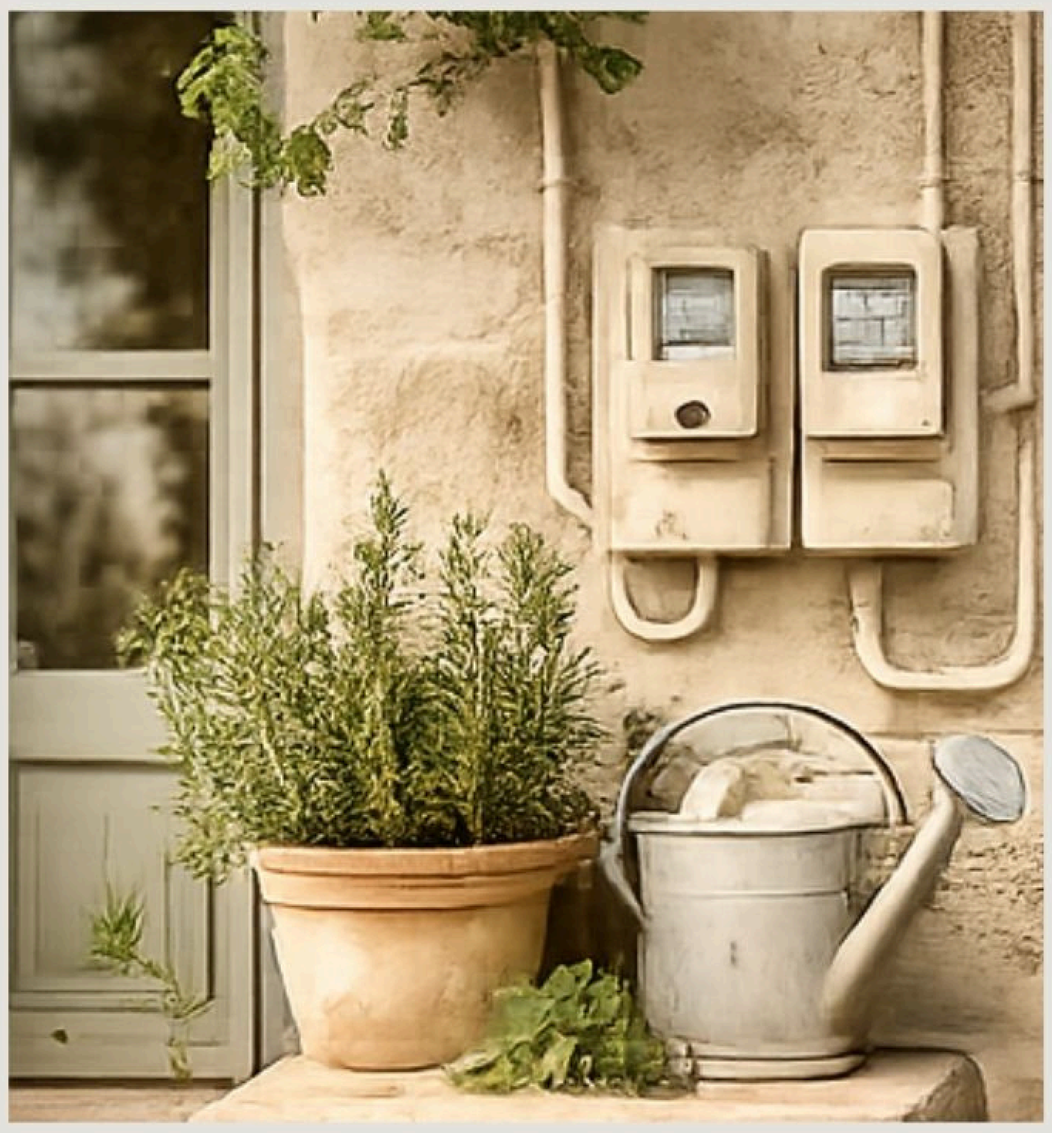
Unlike many UK banks, annual fees for debit cards are common, with charges varying depending on the account and the services you choose.

English speaking support also varies considerably. Some banks cater well for international customers, while others communicate almost entirely in French. If you're not fluent, it's worth considering this before opening an account.
You may also notice that banking feels more relationship based than it does in the UK. Rather than dealing solely through an app, you'll often have a dedicated adviser who becomes your main point of contact.

For day to day life, a French bank account also makes it much easier to set up direct debits for utilities, insurance and local taxes.

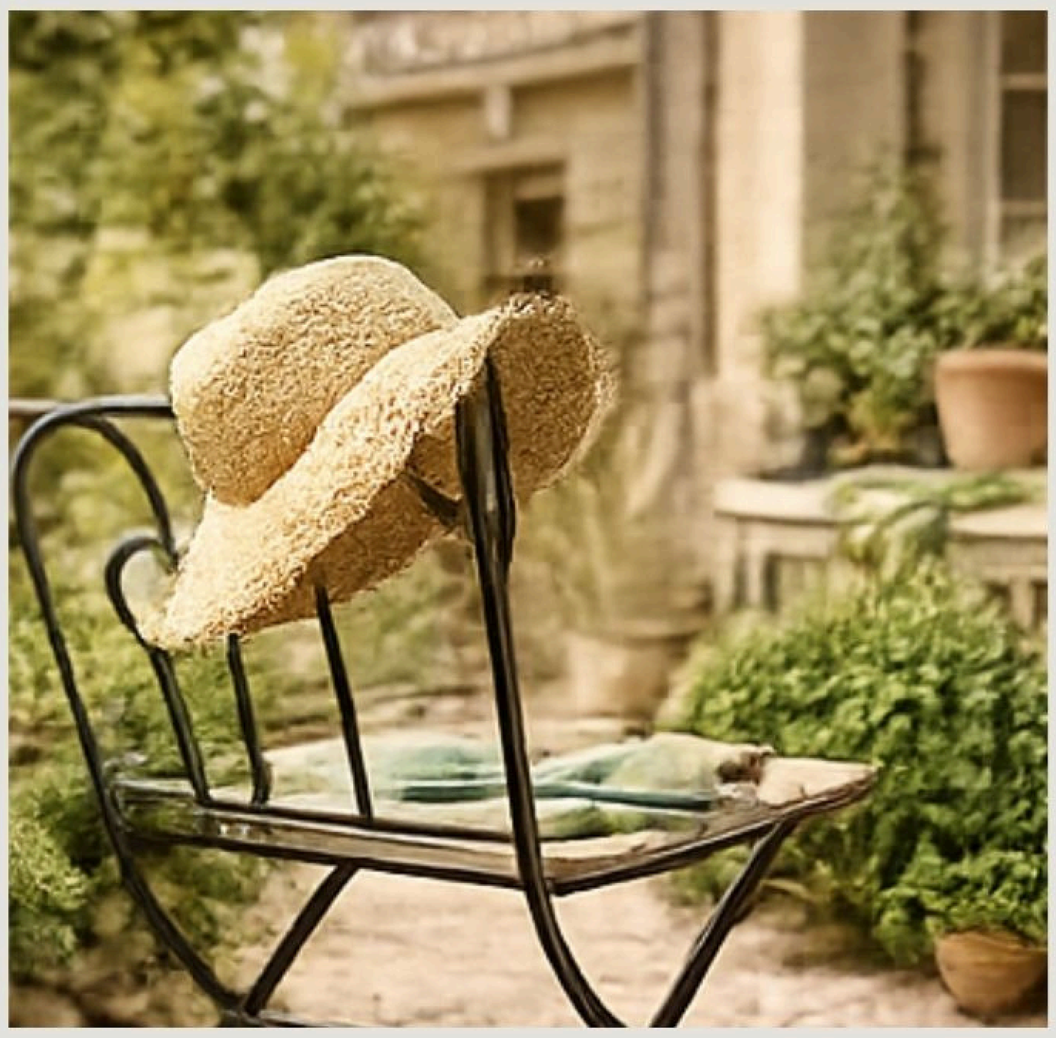


Beyond the purchase price



Buying a home in France involves more than the agreed purchase price. Alongside the property itself, there are several additional costs that are easy to overlook when planning your budget.

These may include notaire fees, insurance, moving expenses, currency transfer costs and the initial cost of furnishing, decorating or carrying out essential maintenance.



Even a home that appears ready to move into can bring unexpected expenses during the first few months. Leaving some flexibility in your budget can make the transition far less stressful and allow you to enjoy the property without every additional cost becoming a concern.

> *Avoid committing every available penny to the purchase itself. A contingency gives you breathing room when the inevitable surprises arise.*

PEACE OF MIND

Looking After Your Home

The biggest challenge isn't buying a home in France. It's leaving it.

For many overseas owners, the real test begins after the excitement of moving in has passed. Knowing your home is empty for weeks or months at a time can bring a different kind of responsibility. That's where good neighbours become invaluable, offering reassurance that no insurance policy can replace.

> *French villages often have a strong sense of community. Taking the time to introduce yourself, exchange phone numbers and build relationships with those nearby can make a lasting difference.*

PEACE OF MIND

Protecting Your Investment

Owning a home in France isn’t just about protecting the building itself. It’s also about understanding the legal safeguards and insurance that help protect your investment for years to come.

HOME INSURANCE

Choosing the right policy is particularly important for second homes, especially if your property will be unoccupied for extended periods. Make sure your insurer understands how you’ll be using the property so your cover reflects your circumstances.

REDUCED VAT

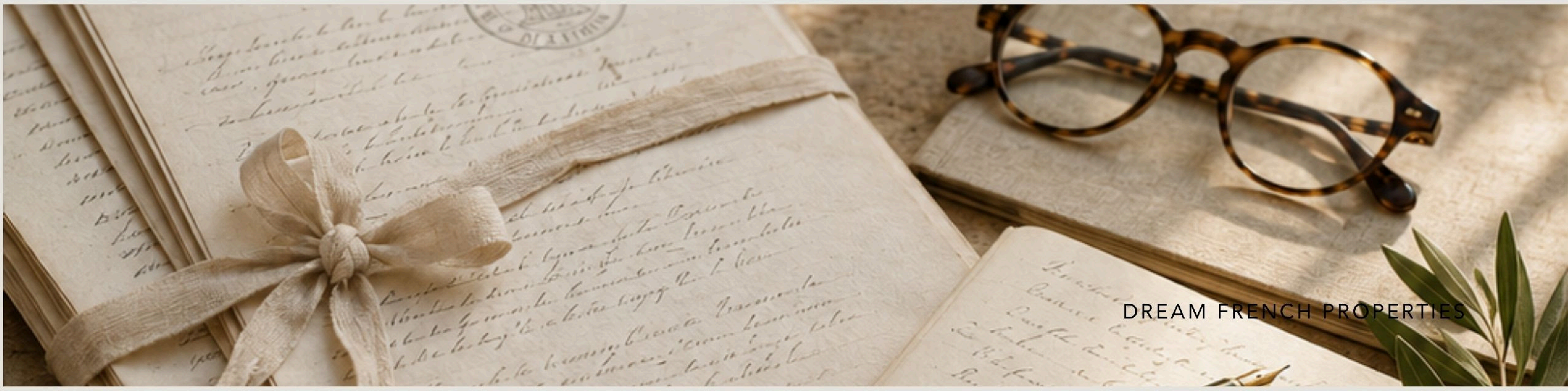
Some renovation work may also qualify for a reduced rate of VAT, depending on the age of the property and the type of work being carried out. If you’re planning improvements after you buy, it’s worth asking your contractor whether the reduced rate applies before work begins.

10 YEAR GUARANTEE

One of the protections many buyers are surprised to discover is the ten-year guarantee (garantie décennale). By law, builders and many trades carrying out structural work in France must provide a ten-year warranty covering defects that could affect the strength or safety of the building. If you’re buying a renovated property, it’s worth asking whether recent work is covered and requesting copies of the relevant certificates.

WE’D USE AGAIN....

Allianz home insurance broker



PEACE OF MIND

The Value of Good Neighbours

FROM OUR OWN EXPERIENCE

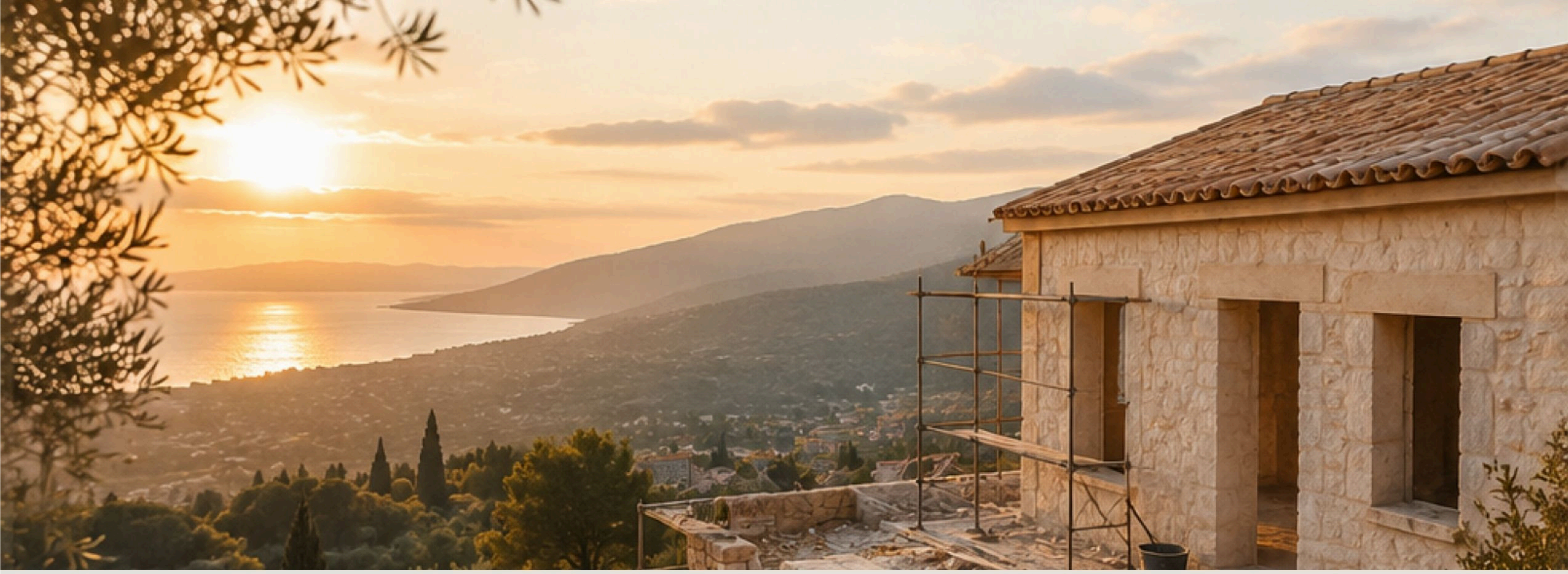
One of the biggest worries we had wasn’t buying our château, it was leaving it.

Living more than 700 miles away from our permanent home, we often found ourselves wondering whether everything was alright. Had there been a storm? Had a pipe burst? Was everything just as we’d left it?

Over time, we realised that the greatest reassurance wasn’t an alarm system or an insurance policy. It was knowing there was someone nearby who knew our home and would notice if something wasn’t quite right.

Our neighbours became far more than familiar faces. They checked on the house after storms, shared local knowledge and were always willing to lend a hand when needed. Their kindness gave us a level of confidence that no policy document ever could.

Like any friendship, these relationships take time to build. Introduce yourself, become part of the local community and don’t underestimate the value of simply being a good neighbour in return. In our experience, it’s been one of the most rewarding parts of owning a home in France.



SOMEWHERE AHEAD

Dream French Properties was created to celebrate the homes, landscapes and stories that make France so special.

As this journey continues, another is quietly taking shape beyond its borders.

More beautiful places.
More remarkable homes.
More stories waiting to be discovered.

Wherever they lead, I hope you'll come along.

For doers & dreamers

PUBLICATION NOTES

This companion has been created to share our experiences of buying, owning and caring for a home in France over the past 17 years. It is intended to provide inspiration, practical guidance and greater confidence as you begin your own journey.

While every effort has been made to ensure the information is accurate at the time of publication, laws, regulations, taxes, financial products and property procedures can change. The content of this companion is provided for general information only and should not be relied upon as legal, financial or professional advice.

Every property purchase is unique. We encourage readers to seek independent advice from appropriately qualified professionals before making financial or legal decisions.

Businesses, products and services mentioned throughout this companion are shared in good faith and reflect our own experience and opinions at the time of publication. We encourage readers to carry out their own research and seek independent advice where appropriate before engaging any third party.

Dream French Properties and the authors accept no liability for any loss, damage or decisions made as a result of relying on the information contained within this publication

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