

Renovating & Maintaining Your French Home

Joe Laredo

3rd
Edition



Contains a
dictionary of over
1,000 French
building terms!

*The best-selling and most comprehensive book
about renovating and maintaining French property*

Renovating & Maintaining
Your French Home

A Survival Handbook

by
Joe Laredo



SURVIVAL BOOKS • LONDON • ENGLAND

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THE AUTHOR

Having obtained a Modern Languages degree and worked for a number of years in the marine industry, Joe Laredo became a freelance translator, proofreader and writer in 1996. A year later, he began working for Survival Books, for whom he has written three other books – *Buying a Home in Ireland*, *Living and Working in Ireland* and *Making a Living in France* – and compiled *The Best Places to Buy a Home in France* as well as updating *Buying a Home in France* and *Living and Working in France* and editing and proofreading numerous other titles.

Joe moved to Normandy in 2001, where he lives with his wife and daughter and numerous cats. In his spare time Joe contributes to newspapers and magazines about France and to squash and music magazines.

WHAT READERS & REVIEWERS

When you buy a model plane for your child, a video recorder, or some new computer gizmo, you get with it a leaflet or booklet pleading 'Read Me First', or bearing large friendly letters or bold type saying 'IMPORTANT – follow the instructions carefully'. This book should be similarly supplied to all those entering France with anything more durable than a 5-day return ticket. It is worth reading even if you are just visiting briefly, or if you have lived here for years and feel totally knowledgeable and secure. But if you need to find out how France works then it is indispensable. Native French people probably have a less thorough understanding of how their country functions. – Where it is most essential, the book is most up to the minute.

LIVING FRANCE

Rarely has a 'survival guide' contained such useful advice. This book dispels doubts for first-time travellers, yet is also useful for seasoned globetrotters – In a word, if you're planning to move to the USA or go there for a long-term stay, then buy this book both for general reading and as a ready-reference.

AMERICAN CITIZENS ABROAD

It is everything you always wanted to ask but didn't for fear of the contemptuous put down – The best English-language guide – Its pages are stuffed with practical information on everyday subjects and are designed to complement the traditional guidebook.

SWISS NEWS

A complete revelation to me – I found it both enlightening and interesting, not to mention amusing.

CAROLE CLARK

Let's say it at once. David Hampshire's *Living and Working in France* is the best handbook ever produced for visitors and foreign residents in this country; indeed, my discussion with locals showed that it has much to teach even those born and bred in l'Hexagone. – It is Hampshire's meticulous detail which lifts his work way beyond the range of other books with similar titles. Often you think of a supplementary question and search for the answer in vain. With Hampshire this is rarely the case. – He writes with great clarity (and gives French equivalents of all key terms), a touch of humour and a ready eye for the odd (and often illuminating) fact. – This book is absolutely indispensable.

THE RIVIERA REPORTER

A mine of information – I may have avoided some embarrassments and frights if I had read it prior to my first Swiss encounters – Deserves an honoured place on any newcomer's bookshelf.

ENGLISH TEACHERS ASSOCIATION, SWITZERLAND

HAVE SAID ABOUT SURVIVAL BOOKS

What a great work, wealth of useful information, well-balanced wording and accuracy in details. My compliments!

THOMAS MÜLLER

This handbook has all the practical information one needs to set up home in the UK – The sheer volume of information is almost daunting – Highly recommended for anyone moving to the UK.

AMERICAN CITIZENS ABROAD

A very good book which has answered so many questions and even some I hadn't thought of – I would certainly recommend it.

BRIAN FAIRMAN

We would like to congratulate you on this work: it is really super! We hand it out to our expatriates and they read it with great interest and pleasure.

ICI (SWITZERLAND) AG

Covers just about all the things you want to know on the subject – In answer to the desert island question about the one how-to book on France, this book would be it – Almost 500 pages of solid accurate reading – This book is about enjoyment as much as survival.

THE RECORDER

It's so funny – I love it and definitely need a copy of my own – Thanks very much for having written such a humorous and helpful book.

HEIDI GUILIANI

A must for all foreigners coming to Switzerland.

ANTOINETTE O'DONOGHUE

A comprehensive guide to all things French, written in a highly readable and amusing style, for anyone planning to live, work or retire in France.

THE TIMES

A concise, thorough account of the DOs and DON'Ts for a foreigner in Switzerland – Crammed with useful information and lightened with humorous quips which make the facts more readable.

AMERICAN CITIZENS ABROAD

Covers every conceivable question that may be asked concerning everyday life – I know of no other book that could take the place of this one.

FRANCE IN PRINT

Hats off to *Living and Working in Switzerland!*

RONNIE ALMEIDA

THE CONTRIBUTORS

Stephen Bailey

Stephen qualified as a Certified Technician of the Institute of Swimming Pool Engineers in 1988 and started his swimming pool installation, repair and maintenance company, Pool-serve, in Hertfordshire the following year. Eight years later he opened a branch in Lot-et-Garonne, where he has had a home since 1989.

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Janet is an interior designer who works for property developers as well as individual homeowners. She recently restored a 19th century property in Dordogne with the aim of making it her permanent home and to pursue her interest in the renovation of old properties in France, as well as to write about her new home.

David Evans

David has lived on a smallholding in Gascony with his wife, daughter, father and a variety of animals since 1992. After working for a local electronics company for seven years, he set up his own electrical installation business in 2001. Since then he has been involved in the restoration and rewiring of a wide range of homes (including his own) – from cottages and craft workshops to chateaux.

Julie Haigh

Julie left the UK with her family and two dogs in April 2002 in search of a traditional French way of life. Five thousand miles later they bought two old barns and an animal pen in two acres of land in Lot and set about renovating them, doing all the work (except the electrics) themselves. Julie is now busy setting up a house and garden maintenance business.

Martin Hills

A professional writer, Martin also ran a Fleet Street marketing communications consultancy for over 25 years before moving to France in 1995. He and his wife Julia have since restored and/or converted numerous old houses in southern France.

William Jaques

In 1989, William and his wife bought and restored a large property in Dordogne that had been used for breeding silk worms. They created three separate properties, which have been sold, leaving them with a large remise and a small house in the middle of an olive grove.

Ted Magrath

After working as a radar and computer engineer, Ted retired to France in 2002 with his wife and daughter. There he converted a cow shed into a home, including installing an electrical system to French standards.

Christopher Miller

Christopher is employed as a permanent caretaker on a six-hectare site in Dordogne, including a hill and arable land, which is a mixture of manicured gardens and 'wild' areas enclosed by forest. The property incorporates two renovated, three-storey houses, barns, woodsheds, garages, greenhouses and vegetable plots, a swimming pool, ornamental ponds and a bamboo maze.

Sally Mills

Sally is a garden designer who lives in Lot-et-Garonne. She has a Diploma from the Institute of Garden Design and has assisted in the planting of four show gardens at the Chelsea Flower Show. Sally previously worked for an advertising agency in Bahrain as a copywriter and proofreader, and currently writes a monthly gardening column for *Aquitaine News*.

Jean Mitchell

In 1996, Jean and her husband bought a dilapidated 19th century farmhouse with a courtyard surrounded by barns. They spent two years making the living area habitable, using both French and English materials, and retired to France in 1998 to continue the restoration.

Alison Monnier

Originally from the Isle of Man, Alison settled in Brittany in 1991 with her French husband, a professional roofer and carpenter. They recently started their own property renovation business and now employ five staff.

Roger Moss

Roger is a professional photographer and travel writer, who previously worked in advertising, graphic design and magazine production. He has been Editor-at-Large of *Everything France* magazine since its launch in June 2001. He and his wife bought the first French property they viewed, in Vienne, which included several large outbuildings. Five years later they're still renovating them in their 'spare' time.

Tim Seymour-Smith

Tim bought a Normandy farmhouse as a holiday home in 1990 and moved there permanently in 2002. Since then, he and his wife have completely renovated the property, doing most of the work themselves, and now provide bed & breakfast accommodation. Although Tim started his career as an actor, he soon developed a flair for writing and is now a regular contributor to magazines, newspapers and websites.

Timothy Stapleton

Tim has lived and worked in France since 1992. He renovated a large, abandoned farmhouse near Sancerre in the Berry for his family and has helped renovate many others in central France. He has a wealth of experience overseeing renovation projects on behalf of foreign buyers and advising on the purchase of suitable properties.

Helen Tait Wright

Originally a fashion designer, Helen studied interior design and purchased an 18th century limestone farmhouse in the Loire valley (a continuing restoration project). She underwent specialist training in lime technology and period building conservation, a subject on which she has written for a number of French and English magazines.

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IMPORTANT NOTE

Although every effort has been made to provide accurate and up-to-date information in this book, it cannot be recommended too strongly that you check with an official and reliable source (not always the same) before making any major decisions or taking any irremediable course of action.

In order to help you, useful addresses and references have been included in most chapters and in **Appendices A to C**. Important points have been emphasised throughout the book in **bold** type, some of which it would be expensive or even dangerous to disregard; **ignore them at your cost or peril!**

Unless specifically stated, the reference to any company, organisation, product or publication in this book doesn't constitute an endorsement or recommendation.

TITLES BY SURVIVAL BOOKS

The Best Places To Buy A Home
France; Spain

Buying a Home
Australia & New Zealand; Bulgaria,
Cyprus; France; Greece; Italy;
Portugal; South Africa; Spain;
Buying, Selling & Letting Property (UK)

Buying and Renting a Home
London; New York

Culture Wise
Australia; Canada; England; France;
New Zealand; Spain

**Foreigners Abroad: Triumphs
& Disasters**
France; Spain

Living and Working
America; Australia; Britain
Canada; France; Germany

The Gulf States & Saudi Arabia;
Ireland; Italy;
London; New Zealand;
Spain; Switzerland

Earning Money from Your Home
France; Spain

Making a Living
France; Spain

Retiring Abroad
France; Spain

Other Titles
Investing in Property Abroad;
Renovating & Maintaining
Your French Home;
Running Gîtes and B&Bs in France;
Rural Living in France;
Shooting Caterpillars in Spain;
Wild Thyme in Ibiza

AUTHOR'S NOTES

- British English is used throughout and not American English, although American English terms are given in brackets where these differ considerably from British English.
- The French for numerous technical terms is given in *italics*, either in brackets after the English or alone if no comparable English term exists. French nouns are usually given in the singular, in order to show the gender, which is indicated by an indefinite or definite article (*un/une* or *le/la*), as appropriate. Note that, in order to show the gender, *le* and *la* aren't abbreviated when the following noun begins with a vowel or silent H (e.g. *le érable* and *la huile*).
- Warnings, tips and other important points are printed in **bold** type.
- Eight pages of colour photographs are included in two four-page sections; these are numbered consecutively and referred to by number in the text (the colour pages aren't numbered).
- Prices are in euros and include value added tax (TVA) unless otherwise stated. These are intended as a guide only and may vary considerably with the region and retailer.
- The following abbreviations are used in this book: ☎ (telephone), 📠 (fax), ✉ (email) and 🌐 (Internet).
- Lists of useful addresses, further reading and useful websites are contained in **Appendices A, B** and **C** respectively.
- All measurements are given using the metric system, in use throughout France. For those more used to the Imperial system, conversion tables are included in **Appendix D**.
- A list of typical French prices of certain materials and products is shown in **Appendix E**.
- Maps of France displaying helpful information can be found in **Appendix F**.
- A comprehensive dictionary (French-English and English-French) of technical terms is included in **Appendix G**.

INTRODUCTION

Whether you're already the proud owner of a French home or are merely toying with the idea of buying a property in France – old or new – this book will prove invaluable. *Renovating and Maintaining Your French Home* has been expanded and revised for this third edition to ensure that the information it contains is as accurate and up-to-date as possible.

If you haven't yet taken the plunge and purchased a home in France, this book will help you decide what to buy and what to look out for when inspecting a property (even if you decide to have a professional survey) and, most importantly, help you avoid making ruinous mistakes. (You should also read *Buying a Home in France* and *The Best Places to Buy a Home in France*, both published by Survival Books.) If you've already bought a property, *Renovating and Maintaining Your French Home* will repay its modest cost many times over in labour and cost-saving tips.

Whether your French home requires extensive renovation or simply routine maintenance, this book will help you carry out the necessary work yourself or ensure that it's completed efficiently and economically to your satisfaction. However, it isn't intended for those planning to undertake a complex restoration project, and if you're contemplating buying a ruin you're advised to hire the appropriate specialists – or not to buy at all!

The main objective of *Renovating and Maintaining Your French Home* is to help you save time, trouble and money. However, it's also designed to help you maintain the traditions of French design and construction when renovating your home, so that it retains its charm and character and continues to contribute to the country's unique and timeless appeal – which is probably what prompted you to buy a home in France in the first place!

Renovating and Maintaining Your French Home is packed with practical information on all aspects of renovation, repair, improvement, decoration and maintenance of properties in France and includes a unique dictionary of over 1,000 technical terms. This third edition contains new information on a variety of topics, including regulations concerning planning permission, VAT on renovation work, local taxes applicable to construction, reconstruction and extension, fire resistance ratings and insulation coefficients, the dangers of asbestos and varnish and plants suitable for France's different types of soil.

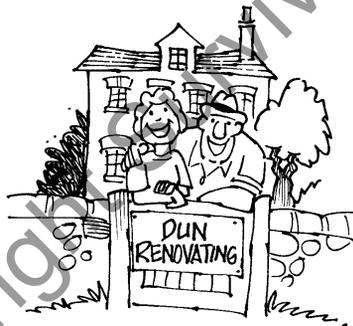
There's an enlarged book list and more details on cracks (what causes them and how to remedy the problem), wet and dry rot (how to recognise and deal with them), damp and how to prevent it, insects that infest woodwork and how to deal with them, lime and lime-based building materials, pool safety, repointing a stone wall, insulation, ground clearance, cleaning terracotta tiles, removing tree stumps, buying wood, obtaining and evaluating quotations, importing plants and testing water, plus further sources of antique and second-hand furniture and furnishings, and a list of the ten most common renovation mistakes!

Renovating and Maintaining Your French Home isn't a DIY guide – of which there are plenty on the market – but a unique source of ideas, advice, and

(hopefully) inspiration. Whether you want to convert a barn, install central heating, build a swimming pool or merely keep the moss off your roof, I trust that *Renovating and Maintaining Your French Home* will help you complete the job without going broke or having a nervous breakdown!

Bon courage!

**Joe Laredo
October 2006**





1.

CHOOSING A PROPERTY

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Many people who contemplate buying a property in France have already considered undertaking a renovation project to some degree. Renovating property in a foreign country – with its own language, traditions and working customs – is a much greater challenge than doing so in your home country. It's also a personal and financial commitment with risks involved; to have a good chance of success, it's vital from the outset to be realistic about what you're undertaking as well as your needs and goals. There are obviously problems to be faced, but there can also be satisfaction, enjoyment and other advantages if you're sensible and take certain precautions.

This book isn't concerned with the procedures and possible pitfalls of buying a home in France generally, which are covered in detail by *Buying a Home in France* (see page 475), nor with choosing the best place to live in France; for information on this subject, you should read *The Best Places to Buy a Home in France* (see page 475). However, if you haven't yet bought a home in France, this chapter will help you to decide on the type of property that will best suit your needs, your budget and the lifestyle you wish to have. If you're considering purchasing a property in need of renovation, the following information will help you to weigh the advantages and disadvantages and anticipate some of the problems that lie in wait for the unwary buyer and threaten to turn your renovation dream into a nightmare (see **photographs nos. 1 & 2**).

The huge variety of property available in France comes as a surprise to many foreigners, especially the British, who may be familiar only with uniform and strictly controlled housing developments. It can be somewhat bewildering to be offered, in the space of one morning, a modern (or at least well maintained) house with manicured gardens in a thriving town or village, and a ramshackle chateau, in acres of wilderness, with no neighbours (let alone professional artisans) visible on any horizon!

PURPOSE

It's easy to be carried away by the charm of an old property in an unspoilt setting on a sunny day, but you must ask yourself dispassionately whether it suits the purpose to which you intend to put it. Will it be a permanent family home, a retirement home or a holiday home? Do you intend to offer *chambres d'hôtes* or to run a *gîte* (see **Property to Let** below)? Not only the type of property you buy, but also the extent to which you may need to convert, renovate or adapt it depends on the intended function of your home. For example, will you want to install a swimming pool? Will you be allowed to (see **Chapter 5**)? This will in turn have an impact on your budget (see **Chapter 3**). You also need to know what it's like under the surface, but that's another matter – see **Chapter 2**.

Permanent or Holiday Home?

The use to which you plan to put a home may have a bearing on the type of property you buy. A property which is suitable for use as a permanent home may not be appropriate as a holiday home and vice versa. A permanent home, for

example, must be large enough and have sufficient storage space to accommodate all your belongings, whereas a holiday home may need to accommodate only 'essentials'. A permanent home will need heating – even in the south – whereas this may not be necessary in a property you intend to use only in the summer. If you plan to spend winter as well as summer holidays in it, you will want to be able to heat your home quickly; bear in mind that, even with central heating, an old building with thick stone walls takes several days to heat, so you could spend your entire long weekend wearing coats and hats! Conversely, a modern building with thin walls will be difficult to keep cool in summer.

If the property is to be your main or holiday residence, you will be able to set your own standards and timeframe for renovation. Apart from ensuring that any building work complies with construction and planning legislation, you can choose the level of renovation to suit your budget and abilities, as you won't be letting the property to a clientele with high expectations.

Property to Let

If you're considering using a property as a *chambre d'hôte* or *gîte*, you should first read *Earning Money From Your French Home* by Survival Books – see page 475. Properties suitable for conversion to *gîtes* – i.e. large farmhouses with plenty of outbuildings – are few and far between in certain parts of France (e.g. Languedoc-Roussillon), where it may be preferable to buy a small village house, which is easier to maintain and service and can be sold more easily should the need arise.



In most parts of France, there's an oversupply of *gîtes* and *chambres d'hôte* and you should carry out thorough market research before buying a property with the intention of converting it to holiday accommodation.

Bear in mind that a property with a swimming pool is far more attractive to holidaymakers than one without and you can charge at least 20 per cent more when letting (see **Chapter 19**).

Investment

Buying property in France (and in most other countries) isn't usually a good investment compared with the return on income that can be achieved by investing elsewhere, although the recent upturn in house prices – which is expected to continue – as a result of increased demand has made property investment more viable. If you're considering buying for investment, however, you'd be wise to purchase a new or renovated property rather than one requiring renovation (see **Old or New?** below).

If you buy and restore a property with the intention of selling it for a profit, you must take into account not only the initial price and the restoration costs, but also the fees and taxes included in the purchase, plus capital gains tax if it's a second

home. It's difficult to sell an old renovated property at a higher than average market price, irrespective of the amount you've spent on it. The French have little interest in old restored properties, which is an important point if you need to sell an old home in a hurry in an area that isn't popular with foreign buyers.



The price of most restored properties doesn't reflect the cost and amount of work that went into them, and many people who have restored a ruin would never do it again and advise others against it.

Older properties are also subject to higher taxation on purchase, which will reduce any profit margin you're hoping to realise. A possible exception is the restoration of a previously uninhabitable property, but such a project is beyond the scope of this book.

If investment is your main criterion, you must also consider the property's location (see page 29). Unless there's a planned industrial development nearby or improved transport links to the area, it's unlikely that you will obtain a significant return on your outlay.

OLD OR NEW?

If you want a property with charm and character, a building for renovation or conversion, outbuildings, or a large plot, you must usually buy an old property. However, before buying a property requiring restoration or modernisation, you should consider the alternatives. These include new and restored properties.

New Properties

In terms of the fees associated with buying a property (see *Buying a Home in France*), a 'new' property is one that's less than five years old and has had one owner or none at all. The advantages of buying a new home include the following:

- A lower deposit (5 per cent rather than 10 per cent);
- Lower registration taxes (e.g. just €600 compared with almost €5,000 on a property costing €100,000);
- Two years' exemption from property tax;
- A ten-year warranty;
- Higher construction standards and therefore lower maintenance costs;
- Better insulation and therefore lower heating bills;
- Modern plumbing and electrics (including plenty of sockets), etc.;
- Better security;
- No costs or problems associated with renovation or modernisation;

- Greater resale potential, especially to French buyers, who generally prefer modern homes.

Renovated Properties

It's often cheaper to buy a restored or partly restored property than a ruin in need of total restoration, unless you're going to do most of the work yourself. An extra €20,000 or €30,000 spent on a purchase is usually better value than spending a similar amount on building work. You must consider also the time required and possible problems involved with renovation. Is life too short? Would you rather pay extra to enjoy the fruit of someone else's labour? Buying a renovated property can be good value, as the work that has gone into it is rarely entirely 'included' in the price. On the other hand, will you be happy with the quality and style of someone else's work? Would you rather have the satisfaction of doing it yourself?

The last ten years have seen significant improvements in the quality of renovation and the general state of repair of properties in many areas, although this has often been accompanied by a steady rise in house prices. Nevertheless, if you want a restored home, you should buy one from someone who has lovingly and sensitively renovated it, rather than from someone who has transformed it out of all recognition (see **Chapter 4**).

Old Properties

Often expectations are high when first looking for a home in France, but after visits to chosen areas have been made and you've looked at innumerable properties with inadequate facilities, your perspective often changes. A great number of older stone houses on the market are in need of work to put them in good order. The most common examples of properties in need of renovation are the many old farmhouses that have been neglected since they were built in the 18th or 19th centuries or even abandoned many years ago. In general, the French attitude to old buildings is one of almost total neglect until they're in danger of falling down, when complete rebuilding is often necessary.

In many rural areas it's still possible to buy such a property for as little as €25,000, and many foreign buyers are tempted by the low cost of old homes, believing that they're getting a wonderful bargain, without fully investigating the renovation costs.

SURVIVAL TIP

The cost of renovation and the cost of building new are roughly the same: around €800 per m².

If you're planning to buy a property that needs restoration or renovation, obtain an accurate estimate of the costs before signing a contract, as the costs will invariably be higher than you imagined or planned! Taking on too large a task in terms of restoration is a common mistake among foreign buyers.

The conversion of a barn or stables, for example, or the renovation of a house that has become so dilapidated that the basic structure is no longer sound should be regarded in a similar way to the construction of a new building. It will require determination and courage, with the risk that the costs might eventually exceed that of a new home of a similar size.



Don't buy a derelict property unless you have the courage, determination and money to overcome the many problems you will certainly face.

Nevertheless, property renovation is often a viable option, and there are advantages to starting from scratch.

Barns

The conversion of a barn may seem an attractive option: the structure is already there, although it's often basic and there are usually few if any windows, so the walls will need piercing (see page 204). There may be a water supply but rarely electricity or sewerage, although the lack of services is usually reflected in the purchase price. Planning permission is required and usually, owing to the size of the average barn, the services of an architect (see **Chapter 5**).

Walls are usually solid, but the floor may be rough and the roof often needs replacing for insulation. Some barns have a metal roof covering rather than tiles, which can easily be removed. Watch out for asbestos (*la amiante*) sheeting, as this requires protective clothing and careful dismantling and proper disposal (see page 48). A test can be done to detect this (through your agent or a termite inspector).

Remises

You may be fortunate enough to come across *une remise* (a word which has no English equivalent), a building used by a farmer – and sometimes adjacent to his farmhouse – for storing vehicles and equipment. In cases where a house and *remise* are sold together, the *remise* is often cheap and can be converted into accommodation, although you may not be allowed to alter the facade, which may have no windows, and a first floor must usually be created, as most *remises* have no upper level.

Chateaux & Manor Houses

At the top end of the scale, for those who can afford them, there's a wealth of beautiful chateaux, manor houses (*un manoir*), water mills (*un moulin*) and other unusual buildings, many costing no more than an average four-bedroom house in many other countries. However, if you aspire to live the life of the landed gentry in your own chateau, bear in mind that the reason there are so many on the market (and the relatively low prices) is that the cost of upkeep is astronomical!