

Running Gîtes and B&Bs in France

Jo Taylor



*Everything you need to know to run a successful
gîte and B&B business in France*

Running Gîtes and B&Bs
in
France

A Survival Handbook

by
Jo Taylor



SURVIVAL BOOKS • LONDON • ENGLAND

First Edition 2007

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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

WHAT READERS & REVIEWERS

'If you need to find out how France works then this book is indispensable. Native French people probably have a less thorough understanding of how their country functions.'

LIVING FRANCE MAGAZINE

'The ultimate reference book. Every subject imaginable is exhaustively explained in simple terms. An excellent introduction to fully enjoy all that this fine country has to offer and save time and money in the process.'

AMERICAN CLUB OF ZURICH

'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. It is Hampshire's meticulous detail which lifts his work way beyond the range of other books with similar titles. This book is absolutely indispensable.'

RIVIERA REPORTER MAGAZINE

'A must for all future expats. I invested in several books but this is the only one you need. Every issue and concern is covered, every daft question you have but are frightened to ask is answered honestly without pulling any punches. Highly recommended.'

READER

'In answer to the desert island question about the one how-to book on France, this book would be it.'

THE RECORDER NEWSPAPER

'It's everything you always wanted to ask but didn't for fear of the contemptuous put down. Its pages are stuffed with practical information on everyday subjects.'

SWISS NEWS MAGAZINE

'A must for all future ex-pats. Deals with every aspect of moving to Spain. I invested in several books but this is the only one you need. Every issue and concern is covered, every daft question you have on Spain but are frightened to ask is answered honestly without pulling any punches. Highly recommended!'

READER

'If I were to move to France, I would like David Hampshire to be with me, holding my hand every step of the way. This being impractical, I would have to settle for second best and take his books with me instead!'

LIVING FRANCE MAGAZINE

HAVE SAID ABOUT SURVIVAL BOOKS

'The amount of information covered is not short of incredible. I thought I knew enough about my birth country. This book has proved me wrong. Don't go to France without it. Big mistake if you do. Absolutely priceless!'

READER

'A mine of information. I might 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

'A thoroughly interesting and useful read, it crams in almost every conceivable bit of information that a newly-arrived immigrant could need. A great book to read and have close at hand when you arrive in Canada to begin your new life. The best all-round handbook on Canada.'

READER

'A concise, thorough account of the DO's 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 might be asked concerning everyday life — I know of no other book that could take the place of this one.'

FRANCE IN PRINT

'I found this a wonderful book crammed with facts and figures, with a straightforward approach to the problems and pitfalls you are likely to encounter. The whole laced with humour and a thorough understanding of what's involved. Gets my vote!'

READER

'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.'

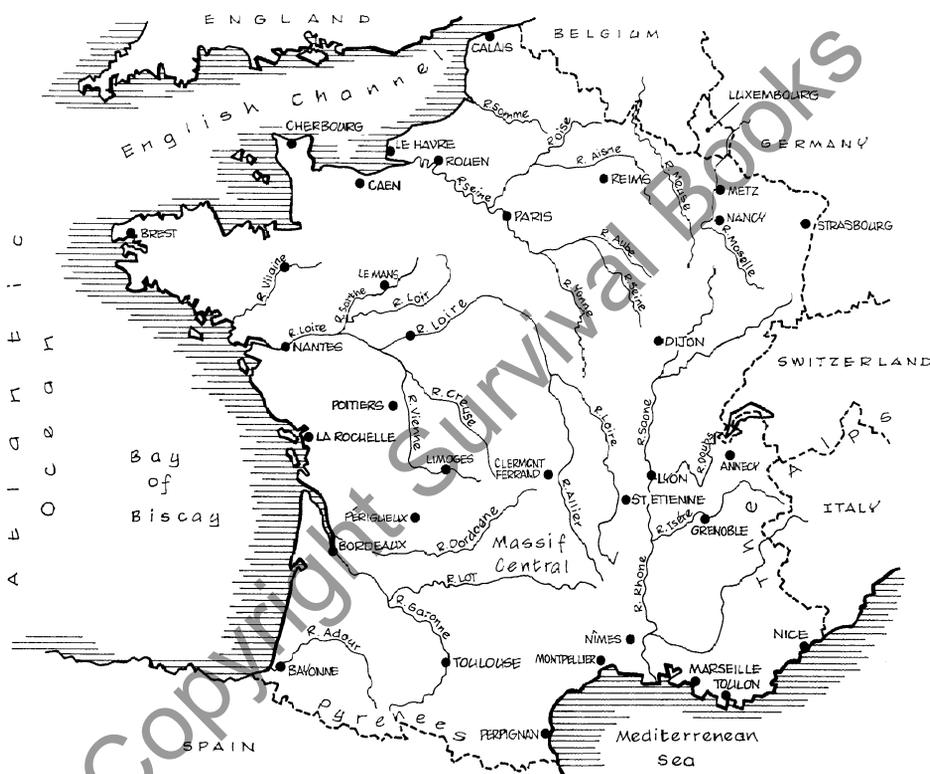
ICI SWITZERLAND, AG

'If you are thinking of moving to New Zealand this is the book for you. Of all the books about New Zealand I've bought, this is the only one I still refer to.'

READER

'A vital tool in the war against real estate sharks; don't even think of buying without reading this book first!'

EVERYTHING SPAIN MAGAZINE



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THE AUTHOR

Jo Taylor is originally from Devon, England, where she attended art college, subsequently working in graphic design and advertising. She has lived in Normandy, France, since 1993, running a B&B and *gîte* business in addition to being a freelance designer and illustrator. This is her second book, the first being *Earning Money from Your French Home*. She has also illustrated several titles for Survival Books ( www.blue-moon-design.co.uk).



AUTHOR'S NOTES

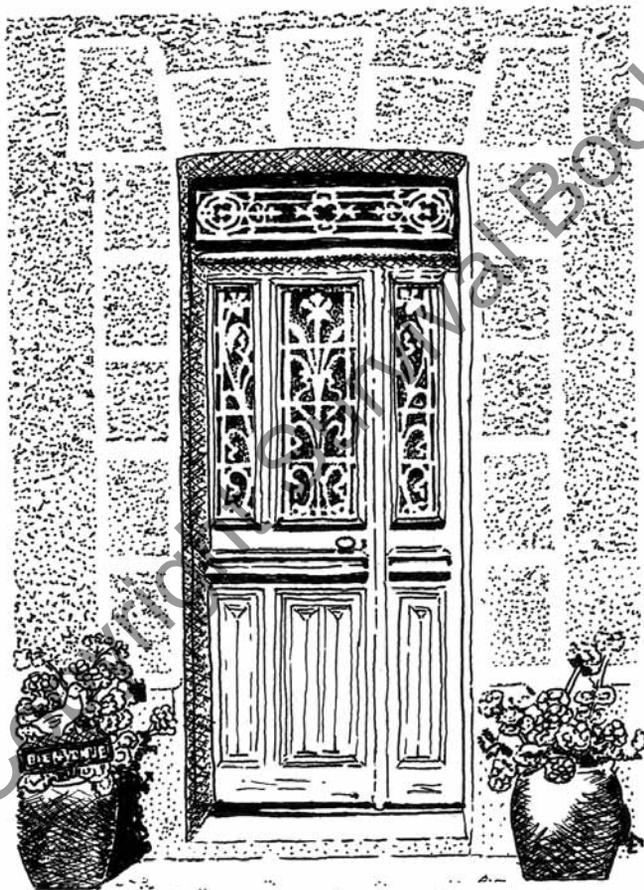
- Times are shown using the 24-hour clock; for example, two o'clock in the afternoon is written as 14.00.
- His/he/him/man/men (etc.) also mean her/she/her/woman/women (no offence ladies!). This is done simply to make life easier for both the reader and, in particular, the author, and isn't intended to be sexist.
- British English is used throughout, but American English equivalents are given where appropriate.
- Warnings and important points are shown in **bold type**.
- French words and phrases are given in brackets in italics (usually in the singular).
- The following symbols are used in this book: ☎ (telephone), 📠 (fax), 🌐 (internet) and ✉ (email).
- Lists of sources of further information, further reading and useful websites are contained in **Appendices A, B and C** respectively.
- Maps of France showing the departments and regions and transport networks are in **Appendix D**.
- Official organisations and their requirements are detailed in **Appendix E**.

IMPORTANT NOTE

France is a large country with myriad faces and many ethnic groups, religions and customs. Although ostensibly the same throughout the country, many laws, rules and regulations, especially those associated with doing business, are open to local interpretation. Many of the French organisations responsible for the regulation of holiday accommodation operate on an autonomous basis, and the rules set by one department can be quite different from those set by the next. The costs and prices mentioned in this book were correct at the time of writing but should be regarded as examples only, as these may vary from one region or department to another.

I therefore cannot recommend too strongly that you check with an official and reliable source (not always the same) before making any major decisions or undertaking an irreversible course of action. However, don't believe everything you're told or have read, even – dare I say it? – in this book! Always check and double check things yourself.

To help you obtain further information and verify data with official sources, useful addresses and references to other sources of information have been included in all chapters and in **Appendices A to C**. Important points have been emphasised throughout the book **in bold print**, some of which it would be expensive or foolish to disregard. **Ignore them at your peril or cost.** Unless specifically stated, the reference to any company, organisation, product or publication in this book doesn't constitute an endorsement or recommendation.



BIENVENUE

Jo Taylor

INTRODUCTION

France's beautiful and varied landscape and relaxed lifestyle have wide appeal, and over the last few decades thousands of foreigners have purchased property there. Buying a home in France continues to be at the top of many people's wish-list, but, increasingly, property owners want to make the most of their investment and supplement their income or pension. One of the best ways to do this is by running *gîtes* or providing bed and breakfast accommodation.

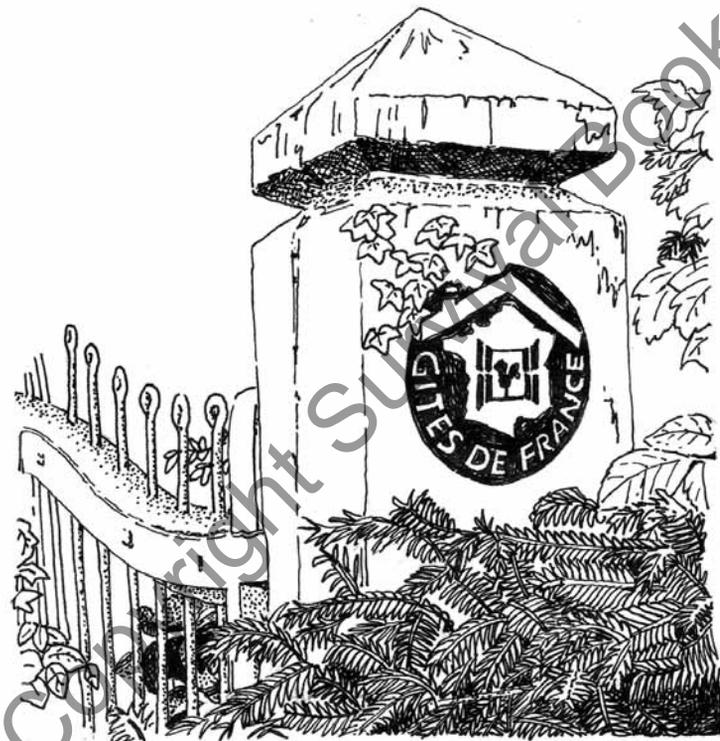
The purpose of *Running Gîtes & B&Bs in France* is to provide you with a step-by-step guide to establishing and running a successful *gîte* or bed and breakfast business in France. Whether you plan to do this from abroad, using a French agent or manager, or full- or part-time while resident in France, this book is essential reading. It describes in detail everything you need to know, including what type of property to buy and where; whether to buy an existing business or start from scratch, how to go about conversion and renovation; obtaining grants, loans and mortgages; legal considerations; record-keeping and taxation; equipment and provisions; advertising, marketing and publicity; handling enquiries and bookings; providing extra services; employing an agent and hiring staff; and much, much more.

Information is derived from a variety of sources, official and unofficial, not least my own experiences and those of other foreigners who have already bought property in France and run *gîtes* and bed and breakfast businesses. *Running Gîtes & B&Bs in France* is designed to make your investment in a French home less stressful and more profitable, and will save you valuable time, trouble and money, repaying its modest cost many times over. (For complimentary information see this book's sister publications: *The Best Places to Buy a Home in France*, *Buying a Home in France*, *Living and Working in France*, *Making a Living in France* and *Renovating & Maintaining Your French Home*).

France is one of the world's most popular holiday destinations and a wonderful place to invest in a home – few countries can compete with its stunning scenery, charming villages, delicious cuisine and fine wines – not to mention the seductive French lifestyle, with its emphasis on relaxation and enjoying yourself. I trust *Running Gîtes & B&Bs in France* will help you find the right property investment and enjoy it to the full.

Bon courage !

**Jo Taylor
July 2007**



Jo Taylor

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WHY RUN GITES & B&BS IN FRANCE?

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Buying property abroad has never been as popular as it is today. There are endless magazine articles and television (TV) programmes about buying a home in the sun, whether for permanent living or as a holiday home, which are fuelling an already smouldering desire among many northern Europeans, in particular, for a change of climate and lifestyle. Property exhibitions, magazines and websites advertising an overwhelming choice of properties – from small stone ruins to substantial farmhouses and magnificent *châteaux* – have proliferated in recent years. More than a million properties in France are owned by foreigners, half of them British, and an increasing number of people are jumping on the bandwagon: the total is rising by around 30 per cent per year. Buying an overseas property is a popular choice for older people, who often buy a holiday home with a view to later making it a permanent residence for a peaceful retirement. There are also an increasing number of buyers under 40 who are investing in property in France, with the aim of revitalising their lives and starting a business or generating an income from the property itself.

Whether you're just dreaming, planning a purchase abroad with a view to investment, already the owner of a holiday home in France, from which you wish to earn money, or planning a permanent move, this book will help you assess the potential of such an investment and, should you decide to take the plunge, make the most of it.

Long-term letting is not covered in detail in this book, though if you have a holiday cottage or second home you might be considering renting it out on a longer contract outside the holiday season (see **Longer Lets** on page 112).

DREAMS & REALITY

What could be better, in addition to realising your dream of buying property in France, than to earn income from it? One of the most popular ways of doing this is to run a bed and breakfast (B&B) or self-catering holiday cottage (*gîte*) business. Many foreigners dream of moving to France and living the 'good life', growing vegetables, keeping goats and chickens, and living on the income from a converted ruin or barn. Reality, unfortunately, can be a little less rosy, but applying some careful planning and thought could help you achieve your dream.

To begin with, you must be absolutely clear as to your aims in buying a property in France and utterly realistic in assessing the likely income from it. Your aims may be any of the following:

- **Holiday home** – If you want a holiday home in France, but cannot afford it simply to be left empty when you aren't using it (i.e. for most of the

year), you could let it as self-catering accommodation to earn income to pay the mortgage or, if you're fortunate enough to have been able to buy it outright, to cover the running costs and/or provide 'pocket money'.

- **Capital growth** – You may purchase a property as an investment, as you believe that you'll make more money by tying up capital in a property and re-selling it in a number of years than by saving or investing it elsewhere. In recent years, many people have invested in property to provide an income in their retirement. Until that day comes you might want to augment your income by making the property available for holiday letting.
- **Earning money from an existing property** – You might already own a property in France, either with more bedrooms than you need or with outbuildings that could be converted for self-catering holiday letting, and wish to generate income from it.
- **Business** – If you want to live permanently in France but cannot or don't want to get a job there and must therefore make money from your principal home, you may be planning to buy an up-and-running *gîte* or B&B (*chambres d'hôte*) business, or a property with potential to convert bedrooms or buildings into accommodation as a business venture.

It's all too easy to see France as a 'theme park' when on holiday and imagine that living there is all sunshine, wine and croissants and that because the people are so laid-back making money is far easier than in your home country. In fact, the opposite is often true, and the disadvantages – including overwhelming bureaucracy, crippling social charges, language difficulties, cultural differences, lack of support (emotional as well as physical) from family and friends – often seem to outweigh the benefits. Life in France isn't necessarily better or worse than in any other country, just different – and it can take time to adjust.

Many people see life in France as an idyllic rural dream, but you must consider the realities. If you're used to living in a town, will you be able to cope with rural isolation? Will you be able to learn the language and make friends? If you have children, will they be able to adjust? Ask yourself whether you would still move to France if you could buy the same type of property in your home country for the same price. If the answer is no, then you should seriously consider whether you wish to take on the complications and problems of living a foreign country merely in order to save money on a property.



Running a *gîte* or a B&B is hard work and not suitable for those looking for an activity compatible with semi-retirement.

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Market Forces

France is the top holiday destination in Europe and one of the world's most popular countries, with over 70m tourists every year (see **Tourism Figures** on page 29), so it might seem that the market for holiday accommodation is so vast that there will always be room for one more B&B or *gîte*. In many areas, this isn't the case, and the market is already saturated, with an increasing number of owners chasing a constant or even dwindling number of potential clients.



It's difficult to make a living providing holiday accommodation in most areas, as the season is too short and there's too much competition (the market is saturated in many regions).

If you're planning to let to holidaymakers, you should also bear in mind (although you shouldn't need reminding) that tourism is a fragile industry, being affected by a host of factors outside the control of property owners, travel agents, tour operators, airlines and other 'service providers'.

One of the most influential factors is the economic climate of both the host country and those parts of the world from which its clientele is attracted. People's spending power (and habits) change in line with their wealth and their sense of financial security. A downturn in the economy of, say, the US or the UK, not to mention a currency devaluation or stock market crash, can cut your clientele in half virtually overnight. On the other hand, of course, you may find new markets in countries where the economy is booming, such as China.

Needless to say, people's propensity to travel – especially by air – is affected by political unrest and, particularly, global terrorism. Even a bad air or rail crash can dissuade holidaymakers from travelling abroad.

The holiday industry is also affected by the weather – one summer's reported floods, heat wave or hurricanes can have a serious adverse effect on the number of bookings received the following year.

To these one can add such factors as changes in school holiday dates, transport price rises, outbreaks of disease or mere anti-French feeling... the list of things that can make your dream turn sour is long!

Income

If you're planning to let a property, it's important not to overestimate the earnings, particularly if you're relying on letting income to help pay the

mortgage and running costs. Buyers who over-stretch their financial resources often find themselves on the rental treadmill, constantly struggling to find sufficient income to cover their running costs and mortgage payments – **you're highly unlikely to meet your mortgage payments and running costs from rental income alone**. When buying to let, you must ensure that the rental income will cover the mortgage (if applicable), outgoings and vacant (void) periods.

SURVIVAL TIP

Most experts recommend that you don't purchase a home in France if you must rely on rental income to pay for it.

Bear in mind also that you must pay French income tax on earnings from a letting business, even if you're a non-resident. If you're a French resident, you must also make social security and social charge contributions, which are higher than in many other countries and considerably higher than in the UK, for example (see **Chapter 4**).

RESEARCH

If you haven't yet bought a property, you're in the best position to turn your purchase into a viable business proposition. You can choose the region, the area and the property with your specific requirements in mind. You can choose to buy an existing business or a property suitable for conversion.

You might have visited a region that you think will make an ideal location for a holiday accommodation business, but before rushing into buying a property, you must carry out detailed research – leaving behind the rose-tinted spectacles. It's a good idea to take a few holidays in the area you've chosen; once you've been a B&B or *gîte* customer, you're more likely to appreciate what is needed to satisfy the holidaymaker. Visit at times outside the holiday season – that delightful sunny country hideaway might not be as welcoming in the cold, windy, wet, muddy winter. Some areas with the highest summer temperatures suffer from sleet, hail, snow and biting cold winds in winter.

Once you've chosen an area, consider renting for a while before buying, so that your capital isn't tied up while you're researching and finding properties for sale.

Don't believe all you see and hear in TV programmes or magazine articles – many were made some years ago, and prices and availability may be seriously out of date; articles may be biased to encourage you to buy in an area, and TV programmes may paint an artificially rosy picture. Earning

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money from a property in France isn't as easy as it looks, and an article or programme seldom points out the pitfalls, hardly touches upon the legal processes involved and never explains the (often fundamental) differences between the French legal system and culture and those of other countries.

Regulations

Owning and operating a *gîte* or B&B isn't usually considered a professional activity by the French authorities (except for taxation), provided you don't operate on a scale that necessitates setting up a trading company or registering as a business. Operating as an individual rather than trading through a company usually means lower taxes and social security payments. However, a property with five (in some areas six) or more rooms to let for B&B, or accommodating more than 15 people, is classed as a professional business, as is a *gîte* complex with more than three or four units (depending on the area), and is consequently more expensive to establish and operate.

As with so many aspects of French legislation, regulations vary from one department to another – in some cases even the law of the land is interpreted in different ways – so you must check specifics with the local authority before embarking upon a project.

Income

Yields vary considerably with the region or city and the type of property. The yield is your annual profit on your investment, usually expressed as a percentage of its cost or of its current value, and can be used to compare the effectiveness of your property as an investment with that of other investments, such as savings and shares. You must take into account all outgoings – purchase price, purchase fees and taxes, mortgage payments, local taxes, income tax, maintenance and repairs, utility bills, marketing, etc. – and balance these against your projected rental income in order to estimate your potential profit (see **Viability** on page 75).

The main causes of failure of B&B and *gîte* businesses include the following:

- paying too much for a property (e.g. taking on too large a mortgage);
- purchasing a property in an unsuitable location;
- underestimating the cost of refurbishment or modernisation required to bring a property up to the required standard;

- underestimating the time required for renovation, restoration and decoration required to bring the property up to the required standard;
- underestimating other expenses, such as taxes, advertising, running costs and insurance;
- overestimating the rent you can charge;
- overestimating occupancy (i.e. the number of weeks or days the property will be let) or the amount of time it will take to achieve the desired level;
- failing to allow for problems, such as tenants who cause damage or demand refunds.

SURVIVAL TIP

Whatever the state of the property market, the best way to make money when selling property is to not pay too much in the first place!

When buying solely for investment (or as a second home), you must also take into account that capital gains tax will be payable if you sell the property, as it won't be your principal residence and, if you let it, that you must pay income tax on your earnings (see **Chapter 4**).

SURVIVAL TIP

Before buying for investment, think how easy a property will be to sell – if it will be easy to sell, it will also be a good investment.

BUYING A PROPERTY

Investing in property is attractive as long as property values rise faster than inflation. Not long ago, buying property in France (and in most other countries) wasn't perceived as a good investment compared with the return on income that could be achieved by investing elsewhere. The property slump of the '90s caused many overseas buyers to lose money – and even to lose their French homes. In recent years, however, many investors have lost money on the stock market and lost confidence in pension funds and companies, while property has become a more attractive investment proposition.

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The Current Market

In the last five years or so, in particular, French property has been an excellent investment, prices having performed well in many parts of France. Some properties in parts of Paris and the Côte d'Azur have doubled in value, far out-performing the stock market and all forms of savings.

As a rule of thumb, property values in France double every seven years, although in recent years in some areas a similar increase has occurred in as little as three or four years (i.e. annual price rises of over 20 per cent), even without the owners making any improvements. Even in rural areas, where in past years prices didn't rise substantially, a price increase of 10 to 20 per cent per year isn't uncommon. This is partly due to the increase in the number of foreigners buying – in one area of the department of Manche (Normandy), 19 per cent of **all** property sales in 2004 were to British buyers. (On average house prices in France are around 40 per cent less than the UK.)

Nevertheless, property values are affected by a myriad of factors and can plummet almost overnight, so a property investment should be considered over the medium to long term: a minimum of five and preferably at least 10 or 15 years. Investments can be risky over the short to medium term – unless you get an absolute bargain or add value without spending more than you could hope to recoup when selling.

The price of new builds and apartments has since started to slow down, but that of rural and character properties continues to rise. The year 2006 saw a significant downturn – prices even fell in some areas – which was good news for buyers, who had time to do their homework and not be tempted to buy the first property that took their fancy.

Speak to a number of people, including estate agents, and assess the current market before committing yourself to a property.

Major Considerations

Good investment properties generally include the following:

- a property that's under-priced because the owner needs to sell rather than because it has defects;
- a property with a large garden, part of which can be built on or sold as a separate building plot;
- a property with the potential to add value such as a loft conversion, extension or swimming pool (but check that you will be able to obtain permission);

- a property in an up-and-coming area;
- a property with good transport links (road/rail) or planned links;
- a property close to good amenities (shops, leisure facilities, parks, etc.);
- a property near a good school (e.g. an international school);
- a property with well proportioned rooms;
- a period or character property;
- a large property that can be converted into apartments or split into two or more semi-detached homes or terraced homes;
- a reasonably priced apartment in the centre of a major town or city;
- a property with off-road parking or a garage (particularly in a city);
- a waterside property, particularly in a popular resort;
- a property in a historic or tourist town.

SURVIVAL TIP

**If you plan to live in a property for a long time, it's best to buy a home, not simply a 'good investment'.
Nevertheless, it pays to have one eye on the investment potential of a home, as you never know when you may need to sell!**

Poor or indifferent investments generally include the following:

- a property that's over-priced on account of supposedly 'special' features;
- a property in a rundown area or an area with high unemployment (however attractive the property itself may be);
- an unusual, poorly designed or 'individual' house, which will inevitably have limited appeal;
- a house near to any source of noise such as a busy motorway, airport or factory (or the future site of any of these);
- a property susceptible to flooding;
- a property in a town without private parking and no nearby on-road parking;
- a nondescript 'modern' home.

1

Location

When buying with the intention to provide holiday accommodation, you should obviously choose an area popular for tourism. Location is your number one priority, but for a B&B or *gîte* particular considerations need to be made, including the following.



In many popular holiday areas, the rental market is now saturated, and owners are unable to find enough customers to generate sufficient income.

Accessibility

The journey to your property should be easy – both the long haul (ferry trips or flights) and the drive from the port or airport. For holidaymakers from overseas it's a great advantage for a property to be situated within easy travelling distance of a channel ferry port, major airport or TGV station. If you want to attract British families, ferry port proximity is important, as they tend to travel by car (having more luggage than couples). Many holidaymakers prefer not to travel more than 45 minutes to their destination after arriving in France. This isn't as important for B&B as it is for *gîtes*, but it's desirable if you're targeting long-stay clients. Some may choose a combination of air transport, train and hire car. Make sure you choose an airport with frequent flights from the UK, if that's where you intend to advertise. Many visitors from the US and other parts of the world travel via the UK; others come via Paris. Properties close to a major airport generally have good letting potential, but airlines (especially budget operators) change routes frequently, or even go out of business, and you shouldn't rely on a particular airline service for your clientele. **It isn't wise to rely on an airport served only by budget airlines, as they may alter or cancel routes at short notice.**

You may dream of owning a country hideaway, far from the madd(en)ing crowd, and it's true that there's a growth market in 'green tourism' (*le tourisme vert*), as urban residents seek peace and quiet in the countryside. But make sure you aren't **too** hidden away. Your guests won't return (or recommend you) if they spend hours finding the place or must drive miles along unmade roads or halfway up a mountain to reach you – and every time they want to go out for the day.

If it's in a rural area where signposts are all but non-existent, not only must you provide a detailed map with plenty of landmarks, but you may also