

# 5 top tips for buying and moving to France



*Top tips for moving to France*

## **Experienced estate agency Allez-Français shares their 5 top tips for buying a property and moving to France**

For almost 15 years [Allez-Français](#) have been helping UK buyers find their dream home in south-west France. During that time literally hundreds of clients have benefitted from our expert advice to make the move under the best possible circumstances. Here are 5 golden rules to follow:

### **1. Work with your agent (develop a proper relationship)**

I always find it amazing how coy, almost to the point of being obstructive, some clients can be when we first speak to them. Agreed, our job is to sell them a house, but frankly, nobody is going to buy a house in France unless they want to. It is our job to steer them towards that goal, sharing our experience and expertise, to achieve that goal.

Having an honest debate about your requirements and budget is essential. Some agents will try to sell you their most expensive house within your budget, but you only have to view those that you choose to. Do not agree to view houses that you have not selected unless you really think that they could be suitable. Sometimes a 'mystery' house is the one, and therefore worth seeing.

## **2. Focus on your compromise areas**

Many clients' wish list includes being able to walk to the baker's to collect their croissant in the morning. But almost all of those same clients then get in the car to do that task when they have actually purchased.

Ask yourself: do you really want a pool? Do you really want a large garden? Do you really need all of the bedrooms that you have stated (and bathrooms)? Because you can generally get more for your money than you can in the UK, there is a temptation to go for it. Be practical – remember how often a lawn needs cutting, how often the children and grandchildren will actually visit.

## **3. Don't try to do too much**

The majority of clients book viewings with agents without a real appreciation of the distances involved in their search. You don't want to spend more time driving than actually viewing. So here less is often more, if you know what I mean.

Be prepared to give a half-day or entire day to an agent who offers a good service. They can often gauge your feedback and make alternative suggestions on the day.

Don't try to take in more than 4 or a maximum of 5 houses in a day. Even then, and with the benefit of digital images, properties will merge into one another.

## **4. Get your finances in order**

Too many clients leave their investment and pension arrangements behind unchanged. Coming to France is a great opportunity to 'spring clean' your finances, and take care to maximise the tax efficiency of the different products available. These include Assurance Vie, QROPS, QNUPS and others.

Another must, is to use a reputable currency company. FX companies are able to offer much better rates than high street banks, (by up to 5%), plus a range of contracts to limit the downside of a market, or to lock into high rates for the future. Use a UK will to cover your French property if you are concerned by French succession rules.

## **5. Embrace France**

Think French. Hopefully you are coming to France to enjoy the lifestyle and culture of France. So match that ambition by becoming as French as possible. The property process is different here, find out as much as you can about this, and pick your agents' brains on the subject.

It is always our goal with each client to build a really strong relationship that allows us to work for you. Most of the time we succeed, and we have great feedback from clients who become friends.

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