

a new life in
FRANCE



THE BUYERS GUIDE

TO PURCHASING PROPERTY IN FRANCE

Whether you're planning a permanent move, a holiday home the French system is structured but can seem complex if you're unfamiliar with it. This guide walks you through every step with clear explanations and practical tips.



STEP 1

FINDING THE RIGHT PROPERTY IN FRANCE

Buying in France starts with a clear vision. Before you even set foot in a property, take time to define:

- Region: Do you want coast, countryside, city? Each has its own lifestyle.
- Accessibility: Airports, TGV stations, road links.
- Amenities: Shops, schools, healthcare, entertainment.
- Property type: Farmhouse, village house, château, modern villa.
- Condition: Move-in ready or renovation project.

**FOR
SALE**
in France

Thousands of properties located all over France with direct contacts to the agents of each one! Renovation properties, townhouses, gites, businesses, sea views and more...

Start your house search at
For Sale in France.com



WORKING WITH AN AGENT

French estate agents often have access to many properties, including those not widely advertised. A good agent:

- Listens carefully to what you want.
- Helps you refine your criteria.
- Selects properties that match.
- Organises and accompanies viewings.

Be open to suggestions—you might discover something better than you imagined!

WORKING WITH A PROPERTY FINDER

Unlike the US system an estate agent is not like a buyers agent, so most agents will only show the properties that they have listed, which can limit your options. A good buyers agent:

- Has access to thousands of properties and hundreds of agents.
- Will conduct searches for you.
- Knows the French property landscape.
- Will attend viewings or organise virtual viewings for and with you.
- Acts solely on your behalf.



**PROPERTY
FINDER** 
FRANCE

Get help finding your dream home in France, with English and French speaking experts who are able to show you hidden gems you may have missed on your own hunting journey!

Learn more at
[Property Finder France.com](https://www.propertyfinderfrance.com)

STEP 2

MAKING AN OFFER ON A FRENCH PROPERTY

Found your dream home? Time to make an offer. Your agent will:

- Discuss the price you want to offer with you.
- Present the formal offer (Offre d'Achat) to the seller.
- Negotiate on your behalf.

Offers typically include agency fees (so the price shown is what you pay the agent) but exclude notaire's fees, which are roughly 7-8% of the property price.

Be realistic

French sellers don't always expect to negotiate much, especially in popular areas. But in rural markets, 5-10% below asking can be normal.

PRO TIPS:

Ask your agent for comparable sales so you can make an informed offer.

If you need help with translation, it is worthwhile using a concierge such as www.your-french-concierge.com who are skilled at this and can help you with the paperwork.



Your Goals, Our Mission

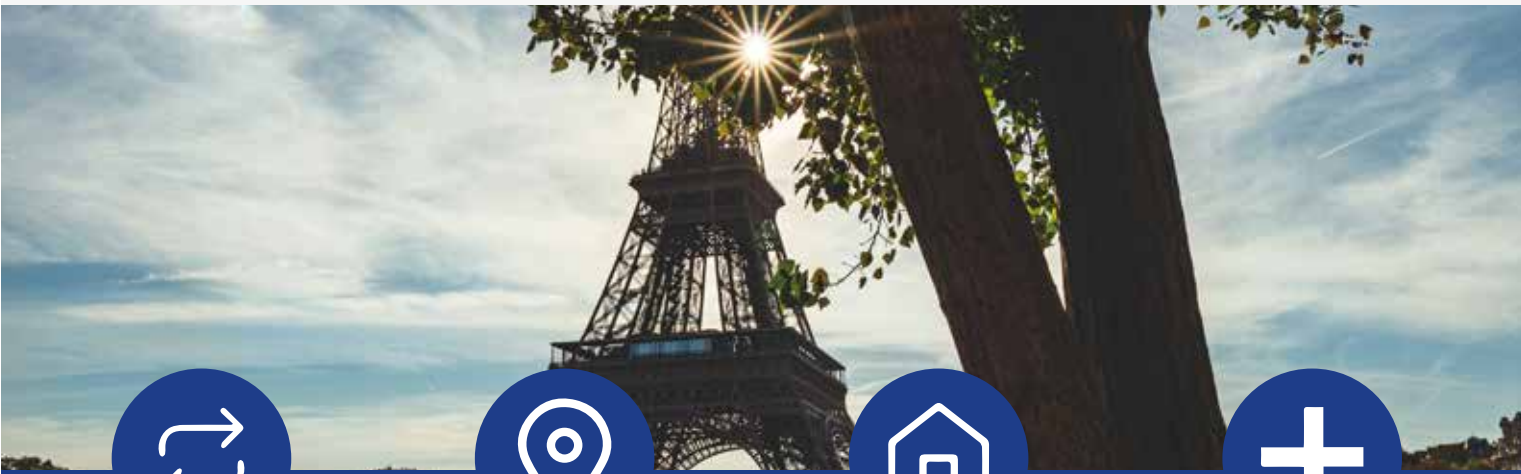
Committed to providing an expert and personal experience as we work with you to become financially prepared throughout your life transitions.

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FRANCE

propertyfinderfrance.com



RELOCATION ADMIN



LOCATION ADVICE



PROPERTY SEARCH



ONGOING SUPPORT

STEP 3

WHAT HAPPENS WHEN YOUR OFFER IS ACCEPTED

An accepted offer is a big milestone!

Next steps include:

- Providing proof of funds: bank statement, mortgage agreement in principle, or proof of sale of your current home.
- Signing a Letter of Intent (LOI) / Offre d'Achat. This formalises the agreement and "reserves" the property while the contract is drawn up.

During this period, the property is typically withdrawn from the market.

WHY PROOF OF FUNDS?

French sellers want to know you're a serious buyer who can complete the purchase. It gives them confidence to stop marketing the property.

Advice: Don't drag your feet at this stage—moving quickly helps secure the deal. Proof of funds can also come from your Currency Exchange provider - not got that sorted yet then let us help you with our chosen currency partner - to get your currency account [click here](#).

STEP 4

COORDINATING THE LEGAL PROCESS IN FRANCE

Once your offer is accepted, the legal wheels begin turning.

Information you'll need to provide:

- Full legal names.
- Current addresses.
- Marital status (important for inheritance rules).
- Copy of passports.

Your notaire (a qualified French public legal officer) prepares the Compromis de Vente (CDV), the preliminary contract.

Role of your agent and notaire:

- Collect necessary documentation.
- Confirm property details and diagnostics.
- Ensure legal compliance.



GOOD TO KNOW:

If you're buying jointly, both partners' details are needed, even if only one will own the property.

This stage is important to have everything in order, your agent of property finder will be able to help you along with a good concierge service such as www.your-french-concierge.com

STEP 5

UNDERSTANDING DIAGNOSTIC CHECKS

France has strict transparency rules to protect buyers.

Mandatory checks include:

- Energy efficiency report (DPE).
- Lead (for older homes).
- Asbestos (for older constructions).
- Electrical installation safety.
- Termites (in at-risk areas).
- Natural and technological risks (ERP).
- Wastewater (septic tank) compliance.

Paid for by the seller, these reports will be annexed to the CDV.

Why it matters:

You know exactly what you're buying. For example, a poor electrical report might mean you'll budget for rewiring.

Tip: Ask to see existing reports even before making an offer if they're available.



ARE YOU CONSIDERING A MOVE TO FRANCE?

Relocating to France brings with it a host of exciting possibilities but also some complex practicalities, especially when it comes to getting on the road legally and confidently.

At Your French Concierge, we specialise in taking the stress out of these essential transitions. Whether you're unsure how to swap your licence, need help securing the right documentation for your imported vehicle, or simply want trusted guidance when buying a car, we're here to help. Our experienced team provides personalised, up-to-date support so you can drive legally and safely in your new life in France without the administrative headache.

ABOUT US

We are an English speaking support team aiming to provide you with all the practical support you need in order to help you to confidently move across country and start up a new life in France.

your
FRENCH
CONCIERGE

OUR SERVICES

Check out our car/vehicle related services. If you are moving to France and are going to need a vehicle, get in touch...

-  DRIVING  LICENCES
-  CARTE GRIS  CAR TAX
-  CAR IMPORTATION
-  CAR PURCHASING

your
FRENCH
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STEP 6

SIGNING THE COMPROMIS DE VENTE

The Compromis de Vente (CDV) is the first legally binding contract.

What's in it?

- Buyer and seller details.
- Property description.
- Price and deposit (normally 10%).
- Conditions (e.g. subject to mortgage approval).
- Included/excluded items.

◦ **Signing options:**

- At the notaire's office.
- At the agent's office.
- Remotely (electronic signature).
- By Procuration (power of attorney) if you're unavailable.

LANGUAGE:

Many notaires, especially in departments where a number of English speaking buy will speak English, but do check.

There is a lot to go through in the meeting and you need to understand key points when they are being discussed.

Don't rely on the agent, it is your responsibility and you can take someone with you if needed.

KEY POINTS:

It's normal to sign within 4-6 weeks of offer acceptance.

Advice:

Read carefully. Use a professional translation if your French is limited.



STEP 7

COOLING-OFF PERIOD EXPLAINED

**AFTER SIGNING THE CDV, YOU GET
10 DAYS TO CHANGE YOUR MIND
– *FOR ANY REASON!***

Important details:

- Only the buyer has this right.
- No explanation is required.
- The seller is locked in—they can't accept other offers.

If you cancel:

- Notify the notaire or agent in writing before the 10 days expire.
- Your deposit is refunded in full.

USE THIS TIME TO:

Use this time to confirm financing, get independent advice, or review the diagnostics again.

STEP 8

PAYING THE DEPOSIT

Within or immediately after the cooling-off period, you pay the deposit to the notaire's secure escrow account.

Usually:

- 10% of the agreed price (but can be negotiated).
- Clearly stated in the CDV.

Why it matters:

This binds you to the deal (after the cooling-off period ends).

Advance on fees:

You might also pay part of the notaire's fees early to cover document retrieval costs.

Foreign buyers:

If transferring from abroad, use a currency specialist to save money on exchange rates and fees. If you need to set up your Currency account then please [click here](#)



STEP 9

THE NOTAIRE'S CHECKS AND ROLE

The notaire is central to the French property system.

Their job includes:

- Verifying property title and history.
- Checking for easements or liens.
- Conducting local authority searches.
- Notifying SAFER (rural land body) of the sale.



SAFER'S RIGHT:

In rural areas, SAFER can pre-empt the sale within 2 months, though this is rare.

YOUR PROTECTION:

The notaire ensures you get clear legal ownership.

PRO TIP:

Stay in touch with your notaire for updates—they're your independent legal safeguard.

STEP 10

PAYING THE BALANCE OF FUNDS

About a week before completion, the notaire will confirm:

- The exact balance due.
 - Their fees.
- Payment instructions.

You must transfer:

- Remaining purchase price (minus deposit).
- Final notaire's fees.

Plan ahead:

- Transfers from abroad can take days.
- Currency fluctuations can affect your budget.

GOOD ADVICE:

Get your Currency account well in advance of this, there are many benefits to using a reputable company and ensure all funds are in place, the exchange rate is the best you can get and you can transfer with confidence. To arrange your Currency account or speak with an expert [click here](#).



STEP 11

GETTING YOUR HOME INSURANCE IN PLACE



French law requires you to have home insurance in place before signing the final deed.

Why?

- Protects you immediately upon ownership.
- Notaire won't complete the sale without proof of insurance.

You'll need:

- An insurance certificate (attestation d'assurance).
- Usually covering at least fire and third-party liability.

When to arrange:

At least 1-2 weeks before signing.

Tip:

Get your insurance in good time before the signing. If you need to get your Insurance and a quotation then [please click here](#).



STEP 12

FINAL INSPECTION AND UTILITIES

Before the big day, you'll do a final walkthrough.

Purpose:

- Check that the property is in the same condition as agreed.
 - Confirm included/excluded items are correct.
 - Read the utility meters (electricity, gas, water).

Utilities transfer:

You'll need a French bank account to set up direct debits for:

- Electricity.
 - Gas.
 - Water.
- Internet/phone.

Your notaire may ask for your RIB (Relevé d'Identité Bancaire) to help with these transfers.

TOP TIP:

Bring a checklist and camera to document meter readings. Speak with a concierge to help you with the transfer and set up of utilities - in France most of these things need to be done over the telephone not the internet!!

STEP 13

SIGNING THE ACTE DE VENTE



The final step: signing the Acte de Vente (ADV) with the notaire.

Options:

- In person.
- By power of attorney (Procuration).

What happens:

- The notaire reads the deed aloud (or provides a certified translation).
 - Both parties sign.
 - Remaining funds and fees are paid.
 - Keys are handed over.
- You receive a certificate of ownership (temporary proof of title).

Timeframe:

- Usually 3-4 months from offer to completion.

Advice:

- Bring ID, insurance certificate, proof of payment, and RIB.

STEP 14

CONGRATULATIONS – YOU’RE THE OWNER!

Once you’ve signed the Acte de Vente:

- The property is legally yours.
- You can move in or start renovations immediately.

Official title:

- The notaire registers the sale with the land registry.
- You receive your official title deed a few months later.

What now?

- Arrange utilities in your name.
- Meet neighbours and local officials.
- Explore your new community!

Extra tip:

Keep the notaire’s contact details handy—they’re useful for inheritance or legal questions in future.



ADDITIONAL CONSIDERATIONS FOR THE COMPROMIS DE VENTE

When negotiating the CDV, think carefully about:

- Included/excluded items - e.g. furniture, appliances. These should be clearly listed with prices.
 - Conditional clauses - e.g. sale subject to mortgage approval or planning permission.
- Translations - if you're not fluent in French, you may be asked to pay for an official translation of the contract.
- Tax and inheritance planning - discuss your situation with the notaire, who can advise on French succession law and structuring ownership.

ALSO, DID YOU KNOW...

We have a dedicated New Life in France YouTube channel that cover a variety of topics regarding moving to France.

You can find house tours all over France, information on different areas, Chats with people who have moved, big events in France, info on visas and much more.

Search 'A New Life in France' on YouTube to follow along!

GLOSSARY OF TERMS

Things you might hear in the
buying process...

Acte de Vente (ADV):

The final deed of sale signed at completion.

Compromis de Vente (CDV):

The preliminary sales agreement.

Diagnostic Checks:

Legally required reports on the property's condition.

Letter of Intent (LOI) / Offre d'Achat:

Document showing agreed price and intent to proceed.

Notaire:

French legal professional responsible for authenticating property transactions.

Procuration:

Power of attorney allowing someone else to sign on your behalf.

RIB (Relevé d'Identité Bancaire):

Your bank account details for transfers.

SAFER:

Rural land agency with pre-emption rights in certain areas.

FAQS:

Timeline & Process

Q: How long does it take to buy a property in France?

A: On average, it takes 3-4 months from accepted offer to completion. Cash buyers may complete faster.

Q: Can the process take longer?

A: Yes—delays can occur if the seller needs time to vacate, legal documents are delayed, or rural agencies like SAFER exercise their right of pre-emption.

Q: What's the 10-day cooling-off period?

A: After signing the Compromis de Vente, the buyer has 10 days to withdraw from the purchase without penalty.

Eligibility & Foreign Buyers

Q: Can non-EU citizens buy property in France?

A: Yes, there are no nationality restrictions. Buyers from the UK, US, Canada, Australia, and elsewhere are welcome.

Q: Do I need a visa to buy a property in France?

A: No. Buying property does not require a visa. However, residency visas are required if you plan to live in France long-term.

Q: Can I buy a property remotely from abroad?

A: Yes, many buyers complete the entire process remotely using power of attorney (procuration) and electronic signatures.

Legal & Notaire Questions

Q: What is the role of the notaire?

A: The notaire is a government-appointed legal officer who oversees the transaction, checks legal documents, handles funds, and registers the sale.

Q: Can I choose my own notaire?

A: Yes. Buyer and seller can either use the same notaire or each appoint their own—the cost remains the same.

Q: Are notaire fees fixed?

A: Yes. Notaire fees are regulated by law and are based on the sale price. They include taxes, registration, and legal costs.

Costs & Finance

Q: What extra costs should I budget for?

A: Besides the purchase price, expect to pay: Notaire's fees (7-8% for existing properties), Agency fees (often included in asking price), Currency exchange or transfer fees and Ongoing property taxes.

Q: Can I get a mortgage in France?

A: Yes, foreign buyers can apply for French mortgages. You'll need to provide financial documentation and usually a larger deposit than residents.

Q: What deposit is required?

A: Typically 10% of the purchase price is paid when signing the Compromis de Vente.

Q: Can I pay in foreign currency?

A: Funds must be transferred to the notaire in euros. Use a currency transfer specialist to get better rates than high-street banks.

Property Types & Conditions

Q: Are properties sold furnished?

A: Sometimes. If furniture is included, it must be listed and valued in an annex to the contract.

Q: Can I renovate a property I buy?

A: Yes—but major works may require planning permission (permis de construire). Always check with the mairie (town hall).

Q: Do I need a survey before buying?

A: Surveys aren't required by law in France, but you can hire an independent surveyor for peace of mind, especially with older properties.

Taxes & Ownership

Q: What are the annual property taxes in France?

A: There are two main taxes: Taxe foncière: paid by the owner and Taxe d'habitation: paid by the resident (though often exempt for main residences).

Q: Do I pay capital gains tax if I sell later?

A: Yes, unless the property is your main residence. The longer you own the property, the more exemptions you receive.

Q: Can I rent out the property?

A: Yes. Long-term and holiday rentals are allowed, but some tourist areas may require a rental permit.

Ownership Structure

Q: Can I buy with someone else?

A: Yes. You can buy jointly with a spouse, partner, or friend. Be sure to choose the appropriate ownership structure (e.g. joint tenancy or indivision).

Q: What if I pass away—who inherits my property?

A: French inheritance laws apply, but you can structure ownership (via a SCI or marriage regime) or make a will under EU Regulation 650/2012.

Practical Matters

Q: Do I need a French bank account?

A: Yes—for utilities, taxes, and ongoing payments. Your notaire may request a RIB (French bank statement) for documentation.

Q: Do I need insurance before completion?

A: Yes. French law requires you to have home insurance in place before signing the final deed.

Q: What happens on completion day?

A: The final deed (Acte de Vente) is signed, you pay the balance, receive the keys, and officially become the owner.



WE HOPE YOU ENJOYED
THE BUYERS GUIDE

part of our free guide series

