

a new life in
FRANCE



RETIRING FROM THE UK TO FRANCE

EVERYTHING YOU NEED TO KNOW

From Dream to Settled Life in France! Check out our Post-Brexit Edition
with 20 key steps split into 8 Phases!



INTRODUCTION

Moving to France in retirement is a dream for many British people – the food, the climate, the pace of life, the culture. But since Brexit in January 2021, the process has changed fundamentally. UK citizens are now third-country nationals with respect to the European Union, which means that living permanently in France requires going through a formal immigration process that did not exist before.

This guide walks you through every stage of that journey – from clarifying your vision and finances, through obtaining the correct visa, to building a settled, legal and fulfilling life in France. It is written specifically for retirees: those who will not be working in France but living on pension income and savings.



IMPORTANT TO NOTE:

This guide is for information purposes.

Immigration law, tax rules and healthcare entitlements change. Always verify current requirements with the French consulate in the UK, and seek professional advice from a cross-border tax adviser and a specialist immigration lawyer before taking major decisions.

Our team can support you across all aspects of the move!

ANEWLIFEINFRANCE.COM/GET-HELP

AT A GLANCE:

Let's take a look at the 8 steps of retiring to France from the UK...

| | PHASE | DESCRIPTION | TIMESCALE |
|-----------|-------------|---|-----------------------------------|
| 01 | THE DREAM | Research, vision, exploratory trips, dreaming about the possible future | 24-18 months before moving |
| 02 | FINANCES | Getting your income, tax planning, property strategy, currency transfers under control | 24-18 months before moving |
| 03 | THE VISA | Applying for the VLS-TS Visiteur application, and completing the paperwork | 12-6 months before moving |
| 04 | THE MOVE | Organising removals, sorting out your banking, and registration | Move day and first weeks |
| 05 | RESIDENCY | Carte de Séjour, healthcare registration | Months 1-12 |
| 06 | SETTLING IN | Tax declaration, sourcing a vehicle if required, getting to grips with the language, building community | Year 1 ongoing |
| 07 | LONG TERM | Looking into your 10-year residency, and a look into inheritance planning | Years 3-5+ |
| 08 | PERMANENT | Carte de Résident, possible naturalisation | Year 5+ |

01

THE DREAM & RESEARCH



STEP 1

DEFINE YOUR VISION

Before anything practical, get clear on what you actually want from your French retirement. The right region, climate, community and lifestyle will shape every decision that follows.

- **Coast, countryside, mountains or city?**
Normandy, Brittany, Dordogne, Provence, Languedoc, Loire Valley – each has its own distinct character
- **Do you need an English-speaking community nearby?**
Larger expat populations exist in the Dordogne, Côte d'Azur, and around Bordeaux
- **Consider climate carefully**
Brittany is green but wet; Provence is warm but dry; the Alps offer four proper seasons
- **Healthcare proximity**
The more rural you go, the further you may be from hospitals and specialist care
- **Budget for living costs**
A Parisian lifestyle costs far more than rural Creuse or the Auvergne

STEP 2

UNDERSTAND THE POST-BREXIT LANDSCAPE

Since January 2021, the UK is no longer in the EU. This fundamentally changes what is required to live in France permanently – it is now a third-country immigration process.

PLEASE NOTE

Common mistake: moving to France and planning to 'sort the paperwork later!' Post-Brexit this no longer works. You must apply for your visa BEFORE departing the UK.

- UK citizens no longer have automatic right to live in France
- You will need a **Long-Stay Visa (Visa de Long Séjour, or VLS-TS)** before you arrive
- As a retiree, the relevant category is the VLS-TS 'Visiteur' – for those with sufficient income who will not work
- You may still visit as a tourist for up to 90 days in any 180-day period – but you cannot begin residency that way
- After one year, your visa must be converted to a Carte de Séjour (residence permit)

STEP 3

TAKE EXPLORATORY TRIPS

Visit your target areas at different times of year. What feels magical in July may feel very different in February. Talk to other British expats who have already made the move.

- Spend at least one winter week in your target region before committing
- Visit local markets, shops and restaurants
- Attend local expat meetups (French Entrée, Connexion Expat, local Facebook groups)
- Research local healthcare: find your nearest clinique and hospital
- Note mobile signal and internet speeds in rural areas – these vary enormously between communes

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FINANCIAL

PLANNING



STEP 4

ASSESS YOUR RETIREMENT INCOME

The French consulate requires proof of sufficient income to support yourself in France without working. A rough minimum is around €1,500-€2,000 per month per person, but this varies by region.

- **UK State Pension:** confirm your forecast on the Government Gateway – you can claim it while living in France
- **Private or workplace pensions:** contact each provider to understand how payments work internationally
- You will need 3 months' bank statements showing consistent income for your visa application
- **S1 form:** if you are of UK State Pension age, apply for an S1 from HMRC – this is crucial for French healthcare access
- **Currency exchange:** consider specialist FX services such as Wise or OFX rather than high-street banks for regular transfers

PLEASE NOTE

The S1 form (formerly E121) is arguably the most important single document for UK retirees moving to France. It registers your entitlement to French healthcare backed by the UK, at no additional cost to you. Apply from HMRC well before you leave.

STEP 5

UNDERSTANDING DUAL LIABILITY

France and the UK have a Double Taxation Treaty, but understanding how it applies to your specific income types is essential – different pension types are taxed in different countries.

- **UK State Pension:** taxed only in the UK, even when you are resident in France
- **UK Government service pensions (civil service, NHS, police, military):** also taxed only in the UK
- **Private and personal pensions:** once you are tax-resident in France, these are taxed in France
- **Investment income and rental income from UK property:** complex – seek specialist advice
- Seek a cross-border UK-France tax adviser – not just a French accountant or a UK accountant, but someone who knows both systems
- French social charges (prélèvements sociaux) may apply even on some income that is exempt from income tax

PLEASE NOTE

Recommended: consult an adviser who is a member of STEP (Society of Trust and Estate Practitioners) with French experience before making any decisions about pension drawdown or investment restructuring.



STEP 6

PROPERTY: BUY, RENT, OR START BY RENTING?



Many experienced expats recommend renting in France for at least one year before buying. This lets you properly test the region, understand local property law, and make an informed purchase.

- French property law is very different from UK law – conveyancing is done via a notaire, a public official
- **Budget for notaire fees:** roughly 7-8% of purchase price for older properties, less for new builds
- Consider whether to retain UK property or sell – implications for capital gains tax and your visa income calculation
- French inheritance law: spouses and children have forced heirship rights – this may affect your estate planning
- If buying, consider a SCI (Société Civile Immobilière) structure to manage inheritance – seek specialist advice
- Long-term furnished rentals (location meublée) are a good entry option while you settle in

03

THE VISA

APPLICATION

STEP 7

APPLY FOR THE LONG-STAY VISITOR VISA

This is the foundational legal step. The Visiteur category is for those who have sufficient income and will not work in France. You apply at the French Consulate in the UK (London, Edinburgh or Manchester depending on your home address).

- Applications are made online via the France-Visas portal: france-visas.gouv.fr
- Book your appointment at the relevant French consulate – spaces fill up, book early
- Proof of income: 3 months' bank statements, pension award letters, S1 form if applicable
- Proof of accommodation in France: rental contract, or a compromis de vente if purchasing
- Proof of health insurance: for the first year before joining French healthcare, you need private international health insurance
- Civil status documents: valid passport, birth certificate (official French translation by a certified translator may be required)
- Completed application form with biometric photo meeting French consulate specifications

PLEASE NOTE

Wait times at consulates can be several months. Begin this process at least 4–6 months before your intended move date. The visa itself is valid for one year.



STEP 8

VALIDATE YOUR VISA ON ARRIVAL IN FRANCE

Within 3 months of arriving in France, you must validate your VLS-TS visa online through the ANEF portal (Administration Numérique pour les Étrangers en France). Failing to do this invalidates your legal status.

- Go to ***administration-etrangers-en-france.interieur.gouv.fr*** immediately after arrival
- Create an account and complete the validation – you will receive a digital receipt
- This replaces the old process of attending an OFII appointment for a medical examination
- Keep a copy of your validation receipt – you will need it for all subsequent applications

PLEASE NOTE

TIME-CRITICAL: You have exactly 3 months from your date of entry to France to validate your visa on the ANEF portal. Do not delay this step under any circumstances.

THE PHYSICAL

MOVE

STEP 9

ORGANISE YOUR PHYSICAL MOVE

Moving your belongings to France now involves customs declaration requirements that did not exist before Brexit. You are moving goods from a third country (the UK) into the EU.

- Use a reputable international removals company with specific experience in UK-France post-Brexit moves
- You can import your personal effects duty-free under the 'Transfert de Domicile' customs relief – this must be applied for in advance
- Prepare a detailed inventory of everything you are bringing – required for French customs
- Pets: dogs and cats need a pet travel document (or an EU-format health certificate), rabies vaccination, and microchip
- **UK-plated vehicle:** you can drive it in France temporarily, but must eventually register it in France (carte grise) – this can be costly for some vehicles
- **UK driving licence:** remains valid but consider exchanging for a French licence within your first year of residency

PLEASE NOTE

The 'Transfert de Domicile' customs exemption is your right when changing your main residence to France. Your removals company should assist, or consult douane.gouv.fr for official guidance.

STEP 10

OPEN A FRENCH BANK ACCOUNT

A French bank account is essential. Almost all French financial transactions require a French IBAN. Landlords, utilities, direct debits and the tax authority all expect French-format accounts.

- Some banks (BNP Paribas, Société Générale) offer English-speaking services and may allow opening via a UK address before you arrive
- Online banks such as Fortuneo or Boursorama are often easier to open as a new resident
- Documents typically needed: passport, proof of French address (rental contract), proof of income
- Online services like Wise or Revolut are useful bridges but are not a substitute for a full French bank account with a proper IBAN

STEP 11

REGISTER AT THE MAIRIE

Visit your local town hall (mairie) to register as a resident. While not a strict legal requirement, this opens the door to many local services and establishes your domicile in the commune.

- Bring your passport, proof of address and visa documentation
- Request a 'certificat de domicile' – useful for many future applications
- In villages, mairie staff are often very helpful to new foreign residents and a good source of local knowledge
- **Ask about local taxes:** taxe foncière applies to property owners; taxe d'habitation has largely been abolished for main residences

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SECURING

RESIDENCY

STEP 12

APPLY FOR YOUR CARTE DE SÉJOUR (VISITEUR)

Before your initial VLS-TS visa expires at one year, you must apply for a Carte de Séjour to continue your legal residence in France. This is done at the préfecture (or sous-préfecture) of your département.

- Apply via the ANEF portal or at your préfecture – online booking is required in most areas
- Updated proof of continued sufficient income: recent bank statements, current pension letters
- Proof of accommodation: ongoing rental contract or property deeds
- Proof of health coverage (see Step 13 below)
- Your validated visa receipt from the ANEF portal
- A Carte de Séjour is typically issued for one year initially, then renewable for multi-year periods
- After 5 years of continuous legal residence, you may apply for a 10-year Carte de Résident

PLEASE NOTE

Préfecture appointment systems can become very congested. Begin the Carte de Séjour application process at 9–10 months into your first year. Do not leave it until month 11 or 12.

STEP 13

JOIN THE FRENCH HEALTHCARE SYSTEM

After 3 months of legal residence in France, you can register for PUMA (Protection Universelle MALadie) – the French state healthcare system. If you have an S1 form, your access may be immediate from registration.

- With an S1 form (UK State Pension recipient): register with your local CPAM (Caisse Primaire d'Assurance Maladie) – this links your UK-backed healthcare entitlement to the French system
- Without an S1 form: apply for PUMA after 3 months, showing proof of residence and income
- Register with a local médecin traitant (GP) – this is your gateway to the French healthcare system
- Apply for your Carte Vitale (the green health card) used for claiming reimbursements at the pharmacy and doctor
- Consider taking out a Mutuelle (complementary health insurance) – PUMA reimburses typically 70% of costs; a mutuelle covers most of the remainder

KEY BENEFIT

The S1 form is enormously valuable for UK retirees of pension age – it gives you access to the French healthcare system backed by UK entitlement, without additional French social charges. Apply at HMRC before you leave the UK.



06 SETTLING

IN

STEP 14

DECLARE YOURSELF TO THE FRENCH TAX AUTHORITIES

Once resident in France, you must register with the French tax authority (Direction Générale des Finances Publiques, informally known as 'les impôts') and file an annual tax return, even if some of your income remains taxed only in the UK.

- Register at impots.gouv.fr and create a 'particulier' (personal) account
- The annual declaration is typically filed April-June each year online
- Declare all income, including UK pension income – the double taxation treaty determines what France actually taxes
- You may need to declare overseas bank accounts on form 3916 – failure to do so carries significant penalties
- **Social charges (CSG/CRDS):** those holding an S1 form may be exempt from some social charges – confirm with a tax adviser
- **UK assets and inheritance:** if you retain UK assets, your estate may face both UK IHT and French succession rules – careful planning is essential

PLEASE NOTE

Failing to register with French tax authorities is a serious offence. Even if you owe little or nothing in France, you must file a declaration each year. Penalties for non-declaration can be substantial.



STEP 15

REGISTER YOUR UK VEHICLE IN FRANCE

Once you become resident in France, your UK-registered vehicle must be re-registered with French plates. You have a grace period but must complete this within one year of taking up residency.

- Apply for a French Carte Grise (vehicle registration certificate) via the ANTS portal: ants.gouv.fr
- The vehicle must pass a French Contrôle Technique (the equivalent of an MOT) before registration
- **Documents required:** proof of identity, proof of residency, and the UK V5C logbook
- **Headlights:** UK vehicles have asymmetric headlights – you must convert them, not just use temporary deflectors
- **Registration tax:** there is a one-off tax on registration; older and lower-powered cars usually attract very little

STEP 16

LEARN FRENCH – *SERIOUSLY!*

This is not merely about politeness. French administrative processes, medical appointments, local community life and daily living all go significantly more smoothly with real language competence.

- Classes at your local Alliance Française or commune are far more effective than language apps alone
- Language exchanges with locals are free, enjoyable, and build community at the same time
- A1-A2 level will see you through most daily interactions; aim for B1 within your first two years
- In rural France especially, English is not widely spoken outside tourist areas
- Many communes offer free or subsidised French lessons for new foreign residents – ask at the mairie

KEY BENEFIT

Investing in French language skills is arguably the single best quality-of-life decision you can make. The French are notably more welcoming to those who make a genuine effort to communicate in their language.

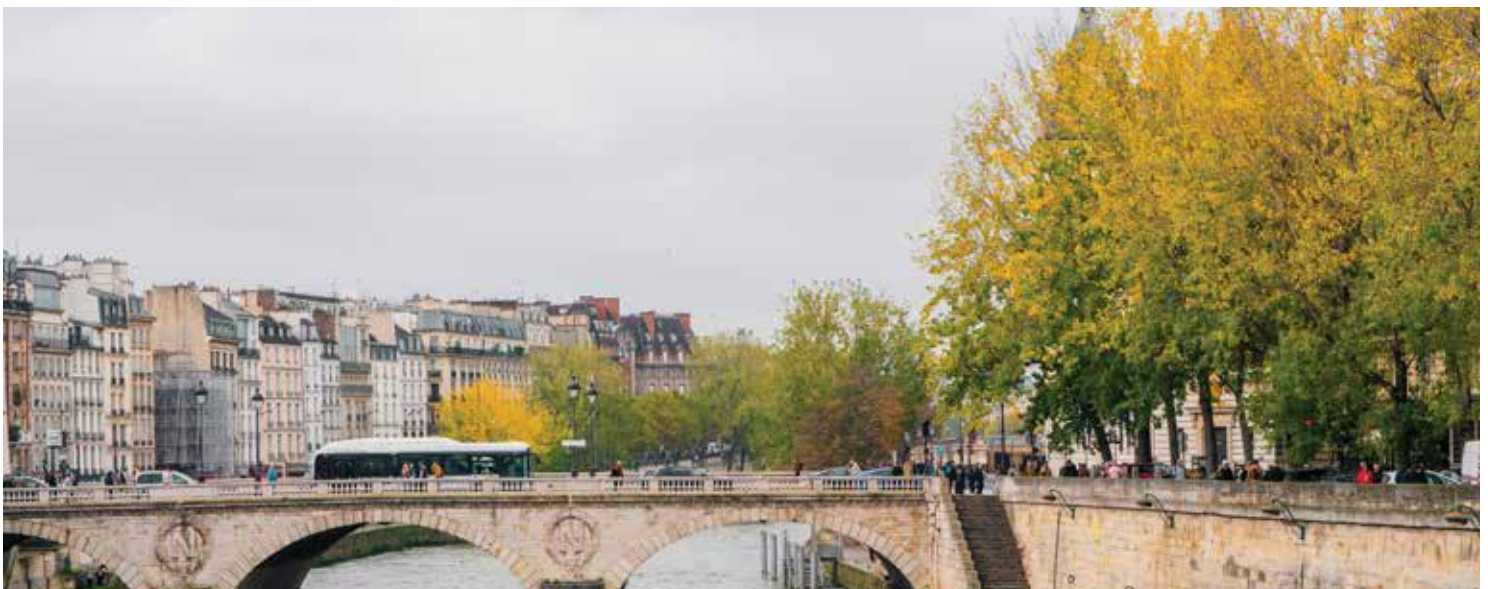


STEP 17

BUILD YOUR LOCAL NETWORK AND SUPPORT SYSTEM

Retirement in France can be wonderfully social or quite isolated – the difference usually comes down to whether you actively build community. France has strong social infrastructure if you engage with it.

- Join local associations (associations loi 1901) – these cover everything from choral singing and walking groups to gardening and painting
- Visit your CCAS (Centre Communal d'Action Sociale) at the mairie – they support residents of all ages
- Find your nearest France Services office – a one-stop shop for all public services (healthcare, tax, driving licence, family benefits)
- Connect with other expats: French Entrée forums, Expat.com, Facebook groups by département
- The UK has consulates in Bordeaux, Lille, Lyon, Marseille and Paris
- Arrange a Power of Attorney for UK affairs – someone trusted who can act on your behalf in the UK if needed





STEP 18

APPLY FOR A 10-YEAR CARTE DE RÉSIDENT

After 5 years of continuous legal residence, you may apply for a 10-year Carte de Résident, which provides far greater security and removes the annual or biannual renewal cycle.

- Apply at your préfecture – demonstrate 5 years of continuous, legal and stable residence
- Evidence of integration may be required: language ability, community participation, consistent tax declarations
- Proof of continued stable and sufficient income
- The Carte de Résident is valid for 10 years and is renewable automatically if conditions are maintained
- It does not grant voting rights in French national elections, but you can vote in European Parliament elections and some local elections

STEP 19

INHERITANCE AND ESTATE PLANNING

France's forced heirship rules (réserve héréditaire) mean that children have a legal right to a defined portion of your estate, regardless of what your will says. This requires careful forward planning.

- **EU Succession Regulation** (Brussels IV): as a UK citizen, you can elect in your will to have your estate governed by UK succession law – this is strongly advisable and should be done with a specialist
- Make a French will (testament olographe) for French assets, alongside a UK will for UK assets – these must be compatible with each other
- French assurance-vie (life insurance) policies sit outside the succession rules and can be powerful inheritance planning tools
- Consult a notaire and a UK solicitor with cross-border French experience
- Inform all pension providers and financial institutions of your wishes and nominated beneficiaries

PLEASE NOTE

Do not delay estate planning. French property law is not the same as UK law, and without proper planning your estate may be distributed in ways you would not have wished. Early specialist advice is essential.





STEP 20

CONSIDER FRENCH NATIONALITY (*OPTIONAL*)

After 5 years of legal residence (or 4 years if you can demonstrate particular integration), you may apply for French naturalisation. This is entirely optional, but has significant practical benefits post-Brexit.

- Naturalisation requires demonstrated French language ability: at minimum a B1 level oral examination
- Evidence of integration into French society is expected
- A clean criminal record is required
- French nationality provides full voting rights, an EU passport, and freedom of movement throughout all 27 EU member states
- Important: the UK does not require you to renounce your British citizenship – you can hold both UK and French nationality simultaneously
- The naturalisation process typically takes 12-18 months from the point of application

KEY BENEFIT

Holding a French passport alongside your British one is a genuine practical benefit post-Brexit: it restores your full EU freedom of movement. Many long-term British residents in France choose to naturalise for this reason.

KEY DOCUMENTS AND RESOURCES

ESSENTIAL DOCUMENTS CHECKLIST

| DOCUMENT | PURPOSE | WHERE TO OBTAIN |
|--|--|---|
| VALID UK PASSPORT | Identity, visa application | His Majesty's Passport Office |
| S1 FORM | French healthcare entitlement for pension-age UK nationals | HMRC (ask for S1 / CA8454) |
| BIRTH CERTIFICATE + FRENCH TRANSLATION | Visa application civil status | UK register; certified French translator |
| 3 MONTHS' BANK STATEMENTS | Proof of sufficient income for visa | Your UK bank |
| PENSION AWARD LETTERS | Proof of income | Your pension providers |
| PROOF OF FRENCH ACCOMMODATION | Visa application – where you will live | Rental contract or purchase agreement |
| PRIVATE INTERNATIONAL HEALTH INSURANCE | Required for first year before PUMA/CPAM | Specialist international health insurer |
| ANEF VALIDATION RECEIPT | Confirms visa validated within 3 months of arrival | administration-etrangers-en-france.interieur.gouv.fr |
| CARTE VITALE | French health system identity card | Your local CPAM after registering |
| UK V5C LOGBOOK | Required for French vehicle registration | DVLA |

USEFUL OFFICIAL WEBSITES

france-visas.gouv.fr

– French visa applications (official French government portal)

administration-etrangers-en-france.interieur.gouv.fr

– ANEF portal for visa validation and Carte de Séjour

impots.gouv.fr

– French tax authority (register, file annual declaration)

ants.gouv.fr

– French vehicle registration (Carte Grise)

ameli.fr

– French health insurance (CPAM, Carte Vitale, PUMA)

douane.gouv.fr

– French customs (Transfert de Domicile exemption)

gov.uk/state-pension

– UK State Pension forecast and S1 form application

forsaleinfrance.com

– Property search and guidance

anewlifeinfrance.com/get-help

– Dedicated support for your move



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