

France

The Owner's Manual



Written by Steenie Harvey
Updated by Adrian Leeds and Schuyler Hoffman
www.InternationalLiving.com

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5th edition

Author: Steenie Harvey

This edition updated by: Adrian Leeds and Schuyler Hoffman

Editor: Nazareen Heazle

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INTRODUCTION

La vie française. Imagine relaxing in the garden of your own French home, a pretty stone cottage set among orchards, vineyards, and flowery meadows. The sun is shining, there's not a cloud in the sky. The only sound is the drone of honeybees and the blissful strains of one of Satie's *Gymnopédies* playing in the background. You've just returned from the market, and now you're savoring the thought of lunch. It's such a perfect day, you decide to dine picnic-style, spread out over an old oak table under a shady canopy of trees.

Freshly baked baguettes, a ripe Camembert cheese, a tangy ratatouille of tomatoes, peppers, and eggplant—and don't forget to add those deliciously plump black olives straight from the stallholder's barrel.

Glass of chilled Chablis in hand, you sit happily planning your next day's adventures. Decisions, decisions...it would be fun to go to that truffle festival in the little *village perché* in the next valley. How about a day trip to the seaside to sample the seafood in the restaurant your neighbors recommended? Or maybe now's the time to go to Paris for a couple of days to check out the new season's fashions. Then again, you might do nothing more strenuous than get out your newly acquired easel and brushes and meander downstream to where the ducks are nesting beside the old mill. The light is incredibly clear, and you've always wanted to try your hand at watercolor painting...

This pleasant-sounding lifestyle can be more than just a daydream. *La belle France* (beautiful France) seems to have more than its fair share of good things—not least of which are food, wine, and *haute couture*. Whether you're looking to retire to Europe, relocate, or simply plan an extended adventure, France should be at the top of your list of possibilities. It has all the ingredients that we at *International Living* look for: a good climate, unspoiled countryside, top-notch culture, excellent health care, colorful traditions and history, and, of course, the glitter and sophistication of Paris. It's not surprising that France is the world's favorite destination, receiving in excess of 80 million overseas visitors each year.

Deciding which part of France holds the most appeal for you

The trickiest thing will be deciding which region of France has the qualities you're looking for. For some, it's the wild, rocky shores of Celtic Brittany, steeped in old customs and traditions. Others cannot resist the allure of sun-drenched Provence, a beautiful region of hill towns and lavender fields, fringed by a turquoise sea and the shady palm trees of the Côte d'Azur.

Then there's the Dordogne *département* in Aquitaine, a lush land of castles and quaint little villages that still seem to be sleeping their way through the Middle Ages. If you're mad for markets, you'll be in paradise here. The Dordogne has dozens, and it's renowned for its gastronomic specialties, such as *foie gras*, truffles, and other wild mushrooms.

Although I've long dreamt of owning a holiday home in France, I must admit that I find it impossible to decide which part appeals to me most. Is it Alsace with its gingerbread cottages, vineyards, and flower-bedecked villages? Or is it the drowsy Languedoc, the hauntingly beautiful south of songs and troubadours? After every visit to France, I return with my head filled with new dreams and possibilities.

In **Chapters One, Two, and Three** we will help you to decide which part of France might appeal to you. For a general overview of France's regions, and the climate of each region, turn to **Chapter One**.

If you have already been lured by the bright lights and sophistication of Paris, then **Chapter Two** will help get you versed in the city's layout, the best places to rent or buy and some places to stay while on a visit to the world's most romantic capital city. Of course, Paris is one of the world's great cities and many expatriates have found a home away from home here. Parts of the capital are surprisingly affordable, but bear in mind that you're unlikely to stumble across a large, inexpensive apartment right in its historic heart. That said, a Paris pied-à-terre could turn out to be a great investment, and it doesn't take huge sums to get on the property ladder.

But perhaps you have already decided that you want to skip big city life and would prefer a cozy cottage in the Charentes, or your very own piece of the sunny Côte d'Azur. **Chapter Three** is an in-depth look at the rest of France...from the wilds of Brittany in the north, to the glamour and chic of Cannes, Nice and St. Tropez on the French Riviera in the south...and everything in between. You'll find destinations for every budget and the best areas to get the most value for your investment.

How affordable are French homes?

Can you still buy a house in France for under \$100,000? Yes, you can...and we've found them. These property gems can be found everywhere but obviously rural properties will give you a wider choice. In **Chapter Four**, we'll tell you how to seek out these real estate bargains and where you can find them.

How to...step by step

Buying overseas can be a complicated task, especially when you have to contend with unfamiliar laws and a foreign language. In **Chapter Five**, you'll find all the information you'll need for buying a home in France.

- The issues you should investigate before buying in France...surefire ways to save yourself time and money. Don't get tripped up...these cautionary measures could save you thousands of dollars.
- How best to finance your French home...the best places to look for a loan or mortgage.
- What exactly you can expect to pay in fees and taxes when you buy real estate in France.

There are several important questions you must consider when thinking about living in France or any other foreign country. What are the costs of utilities, apartment charges, a telephone, groceries, etc.? Really, though, a lot will depend on your own lifestyle and where you plan to take up residence once you live in France. Opting for the highlife in Paris is likely to make larger holes in your budget than the modest tranquility of living in a quiet corner of France, such as the Charentes or the Auvergne.

In **Chapter Six**, we'll tell you exactly how much it will cost to live in France. We'll provide you with a list of grocery costs, tell you how much you can expect your utility bills to be and where you can pay them...as well as details of buying a household appliances and a car.

Once you've decided to move to France you'll need to know how to get your family and your household there. In **Chapter Seven**, we'll offer some valuable practical advice about daily life. How to get a telephone installed...buying a car and getting a French driving license...bringing your pets...schools and universities for your children, or indeed for yourself.

For some, the idea of placing an order in a restaurant leaves knees trembling and palms sweating...particularly in France where the locals can be particular about their native language. **Chapter Eight** helps you get versed in the basics of French and we give our recommendations for language schools to help you in your quest.

One of the most important aspects of moving to a new country is its health care system. When you are far from home it comforting to know that you will be in good hands should you get sick. France is listed as the number one health care system in the world, according to the World Health Organization. **Chapter Nine** will give you the rundown on doctors, pharmacies and hospital treatment in France.

For visits of less than 90 days, North American citizens need a passport but not an entry visa. Staying longer, though, means applying for a residency visa from your nearest French consulate in the U.S. or Canada. As with all things bureaucracy related, there is a certain amount of hoop jumping involved but hopefully we can make it all a little easier.

See **Chapter Ten** for all embassy matters...applying for a residency visa, renewing your passport, and registering marriages.

If you're not quite ready to retire, you may want to consider the idea of running a *chambre d'hôte*, the French equivalent of a B&B. Or maybe you'd like to own your own vineyard and bottle your own *vin du pays*. Much like the real estate buying process, working and investing in France can be a tricky affair. In **Chapters Eleven** and **Twelve**, we'll take you through the ins-and-outs of banking, the French taxation system, requirements for working, including those who are self-employed. We will also tell you about setting up a company in France, and the investment climate.

Have fun in France

France is known for its culture, fashion, stunning architecture and colorful history. To see and experience all that this European country has to offer would take a lifetime. We've not tried to deliver a comprehensive travel guide in one chapter of this book. We'll leave that to *Fodor's* et al. Instead look in **Chapter Thirteen** for our recommendations of what to see and do in France...and how to get there.

Whatever attracts you to France—the food, the wine, the affordable real estate or that undeniable French *je ne sais quoi*—we don't want you heading off unprepared. That's why we have tried to answer all your questions in this book...to take you as close to living and investing in France as you can get without buying a ticket, flying there and hiring a private guide.

Whether you're looking to retire to Europe, relocate, or simply plan an extended adventure, France should be at the top of your list.

Editor's note

Please note that all prices in this book reflect an exchange rate of US\$1.30 per Euro. If the rate has changed since publication, costs may be higher or lower than they are as we write this.

The real estate mentioned in this manual was available to buy in late 2010, unless noted as being under contract or a recent sale. Properties are listed to provide you with a snapshot of what to expect, and to help you compare one city or region with another. In many cases, you'll find that the properties mentioned are still available when you visit France, but in others, they won't be.

If you come to France and discover a new place that we haven't covered, we'd love to hear from you. Also, if things have changed—for better or worse—we'd like to hear that as well. Write to us via Editor@Internationalliving.com (using France OM 2010 as the subject line), and we'll do our best to get your feedback into the next edition of this book.

Throughout this report you'll find references to properties and to real estate agents and other service providers. However, inclusion in this report does not constitute an endorsement or guarantee of warranty of any kind. In all cases, it is important that you do your own due diligence when it comes to any property you consider buying or any service provider you may consider using. This applies anywhere in the world, including the U.S. and Canada.

CHAPTER ONE

Where in France?

Including the Mediterranean island of Corsica, France is divided into 22 separate regions. These regions are further subdivided into the French equivalent of counties. Although France attracts plenty of American buyers, vast tracts of it receive little attention, so don't just concentrate on the places that guidebooks give most weight to. We'll be introducing you to some of our favorite regions, but it's always fun to make your own discoveries.

Following is a quick sketch of the regions of France. If you're wondering what the numbers signify—for example, Dordogne (24)—they're the first two numbers of the region's postal code. French addresses have their own postal codes. For instance, addresses in Carcassonne (in the Languedoc region) carry the code 11000. These numbers are useful tools if you decide to search through French real estate agents' websites on a nationwide basis.

You'll find a map of all the regions in France on page 210.

A sketch of the regions

Alsace contains two *départements*: Bas-Rhin (68) and Haut Rhin (67). The regional capital is Strasbourg. Other main towns are Colmar and Mulhouse. Primarily an agricultural area of vineyards and orchards, it shares a border with Germany and Switzerland (the eastern frontier is the River Rhine). Scattered between Colmar and the Vosges Mountains are some exquisite medieval villages. Towards the city of Mulhouse and the Rhine it becomes more industrial. For more information on the region, visit: www.tourism-alsace.com.

Aquitaine is made up of five *départements*: the Dordogne (24), the Gironde (33), Lot-et-Garonne (47), Les Landes (40), and Pyrénées-Atlantique (64). The regional capital, Bordeaux, is particularly renowned for its wines, but is a seaport city as well as a burgeoning industrial and commercial center. With the Atlantic on its western edge, most of Aquitaine is rural. The jewel in its crown is the wonderfully scenic Dordogne, an inland *département*. For more information on the region, visit: <http://aquitaine.fr>.

Auvergne has four *départements*: Allier (03), Puy-de-Dôme (63), Haute-Loire (43), and Cantal (15). Lying at the heart of the Massif Central, its regional capital is Clermont-Ferrand. Laced with a chain of extinct volcanoes, crater lakes, and little thermal spa towns such as Vichy, the Auvergne is where you'll find some of France's wildest and most unspoiled countryside. Known as "the cathedral of the forest," Puyen-Velay is a breathtaking town of shrines and churches built upon rocky pinnacles. Much of the Auvergne landscape is sparsely populated. Living here you could feel isolated (great if that's what you're looking for, of course). For more information on the region, visit: www.auvergne.visite.org/EN.

Brittany (*Bretagne*) is France's Celtic fringe and has four *départements*: Côtes d'Armor (22), Morbihan (56), Île-et-Vilaine (35), and Finistère (29) (literally Land's End). Open to the sea on three sides, Brittany's 800 miles of jagged cliff-top coastline are a lovely succession of little walled towns, oyster beds, and fishing ports. The main city is Rennes. From the megalithic standing stones at Carnac to Merlin's mysterious *Forêt de Brocéliande* with its associated Arthurian legends, this is a land shrouded in mystery. But be aware that quite a bit of rain falls here. For more information on the region, visit: www.brittanytourism.com.

Burgundy has four *départements*: Yonne (89), Nièvre (58), Saône-et-Loire (71), and the Côte d'Or (21). Don't be fooled by the Gold Coast (*Côte d'Or*) title. Burgundy doesn't have a coastline. Famous for its wines and cassis (the famous blackcurrant liqueur), the region's main town of Dijon could also be described as France's mustard capital. The wine-growing area around Dijon in the east is probably the most attractive part of this relatively flat region. You could spend many happy hours touring through the various vineyards. Chablis, Pouilly-sur-Loire, Côte de Nuits, Côte de Beaunes, Côte Châlonnaise, and Mâconnais are some of the best-known names. For more information on the region, visit: www.burgundy-tourism.com.

Centre is, as the name suggests, in central France. With a lush green landscape veined by one of France's best-known rivers, perhaps it's not surprising that most English-speakers prefer to call it the Loire Valley instead of the rather boring-sounding "Centre." Just an hour south of Paris by train, the emphasis is on royal *châteaux* and pastoral villages. There are six *départements*: Cher (18), Eure-et-Loire (28), Indre (36), Indre-et-Loire (37), Loire-et-Cher (41), and Loiret (45). Together with the neighboring Pays de la Loire region, this is the green heart of castle country and thus a big tourist attraction. The *préfecture*, or regional capital, is Orléans, forever associated with Jeanne d'Arc (Joan of Arc), the Maid of Orléans. For more information on the region, visit: www.loirevalleytourism.com.

Champagne-Ardenne is made up of four *départements*: Ardennes (08), Aube (10), Marne (51), and Haute-Marne (52). It's a tranquil region of low population density. There are few large towns or cities apart from Reims, a cathedral city with a famous statue called "the smiling angel." The vineyards around Reims and Epernay form what's called

the “Avenue of Champagne,” winding through hills, two national parks, and pretty historical towns like Troyes and Châlons-en-Champagne. For more information on the region, visit: www.tourisme-champagne-ardenne.com.

Corsica (*Corse*) has only two *départements*: Haute-Corse (20B) and Corse du Sud (20A). Now known as the *île de beauté* (the beautiful island), this Mediterranean hideaway has some incredible landscapes of densely wooded mountain peaks, long, sandy beaches, and rocky coves. Its two major cities are Bastia in the northeast and Ajaccio, the birthplace of Napoleon, in the southwest. One of the loveliest coastal settlements is Bonifacio, a spectacular fortified town whose walls have never been breached. And if you like your history spicy, you’ll be pleased to know that Corsica was once notorious for its lawless bandits and bloody vendettas. For more information on the region, visit: www.visit-corsica.com.

Franche-Comté is in eastern France, bordering Switzerland, and has four *départements*: Haut-Saône (70), Doubs (25), Belfort (90), and Jura (39). A relatively undiscovered land of fir trees, river gorges, waterfalls, crystal lakes, and yet more vineyards, its administrative capital is Besançon. This is the heart of French clock-making territory. Besançon’s astronomical clock doesn’t just tell the time, it also gives the phases of the moon and the tides. For more information on the region, visit: www.franche-comte.org.

Île de France has eight *départements*, including Paris (75). The other seven are Seine-et-Marne (77), Yvelines (78), Essonne (91), Hauts-de-Seine (92), Seine-Saint-Denis (93), Val-de-Marne (94), and Val d’Oise (95). All of this area is commuter-land but there are attractive waterfront villages on the Seine and Marne rivers, many noted for their *guingettes*, or wine taverns. With Paris such a major draw, the region’s medieval towns tend to be forgotten. Historical gems include Provins, La Roche-Guyon, and Vexin. For more information on the region, visit: www.new-paris-ile-de-france.co.uk or go to www.iledefrance.fr/english.

Languedoc-Roussillon is made up of the *départements* of Aude (11), Gard (30), Hérault (34), Lozère (48), and Pyrénées-Orientales (66). The “other” South of France, this sun-drenched region borders Spain and seems to have everything buyers could wish for—at affordable prices. Fringed by the Mediterranean coastline, it has magnificent mountains and river gorges, drowsy villages, and a fascinating medieval history. With massively thick walls and fairy-tale turrets, the fortified city of Carcassonne offers one of the most incredible cityscapes in Europe. You may decide to buy elsewhere, but we think this region is one you should seriously consider. For more information on the region, visit: www.languedoc.visite.org/EN.

Limousin has just three *départements*: the Corrèze (19), the Creuse (23), and the Haute-Vienne (87). A tranquil realm of hills, meadows, and river gorges, this *département* lies on the western edge of the Massif Central. The only sizeable center of population is Limoges, famous for its delicate porcelain and enamel. The Monts de

Blond hills of the Haute-Vienne are a former Celtic stronghold, a stonewalled realm of fairy rocks and secret pathways. For more information on the region, visit: www.limousin.visite.org/EN.

Lorraine has four *départements*: Meurthe-et-Moselle (54), Moselle (55), Meuse (57), and Voges (88). Giving its name to Quiche Lorraine (a kind of egg and bacon pie), much of this part of northeastern France is an industrial region, especially around the big cities of Nancy and Metz. The best countryside escapes are found in the greenery of the Voges Mountains to the south. For more information on the region, visit: www.tourism-lorraine.com/en/default.asp.

Midi-Pyrénées is France's largest metropolitan region in geographical terms, though not in terms of population. Its eight *départements* are Ariège (09), Aveyron (12), Haute-Garonne (31), Gers (32), Lot (46), Hautes-Pyrénées (65), Tarn (81), and Tarn et Garonne (82). Rose-pink Toulouse, a university city, is the largest regional metropolis. Lying in the rural heart of Midi-Pyrénées is the area once known as Gascony, famous for Armagnac brandy as well as d'Artagnan and the Three Musketeers. One of the prettiest towns in this domain of mountains, gorges, and fortified *bastide* villages is Albi, the birthplace of the artist Toulouse-Lautrec. Another is the old pilgrim town of Rocamadour, in the Lot *département*, that lies on the route to the shrine of Saint-James in Spain's Santiago de Compostela. A local saying sums up the charms of Rocamadour and this spectacular locale: "Houses along the stream, churches above the houses, rocks above the churches, castles above the rocks." For more information on the region, visit: www.midipy.visite.org/EN.

Nord-Pas-de-Calais has two *départements*: Nord (59) and Pas-de-Calais (62) (it's obvious how the region got its name). This area is gray and charmless, even though it does have a coastline. The big fishing port of Boulogne is an unattractive sprawl. And the hinterland is one of France's most heavily industrialized areas, particularly around Lille, the regional capital. Even the tourist office finds it difficult to wax lyrical. After they've cited museums and the battlefields of Flanders, they seem to think "proximity to Belgium" is a major attraction. For more information on the region, visit: www.nord.visite.org/EN/.

Lower Normandy (*Basse Normandie*) comprises the three *départements* of Calvados (14), Manche (50), and Orne (61). In France's breezy northwest, this is apple orchard and cider country, fringed by great sandy beaches and the English Channel (which the French call *La Manche*). The regional capital is Caen, birthplace of William the Conqueror and also the source of *tripes à la mode de Caen*. In case you didn't know, tripe is cow's stomach, and is often sold ready prepared in jars. Definitely an acquired taste! A stone's throw from Caen is Bayeux, site of the famous tapestry depicting the Norman Conquest of England. For more information on the region, visit: www.normandy-tourism.org.

Upper Normandy (*Haute Normandie*) has only two *départements*: Eure (27) and Seine-Maritime (76). With a pretty *vieille ville*, or old quarter, of timbered houses, the regional capital is Rouen. Despite pockets of industrialization, mostly around the Seine

valley, the port of Le Havre, and Rouen itself, the landscape is mostly agricultural, producing cider apples and cheeses, including ripe, creamy Camembert. My favorite port town is Dieppe, with its' excellent seafood restaurants. But the real crowd-puller here is water lilies. Not just any old water lilies, but those captured on canvas by the impressionist painter Claude Monet. His house and gardens are at Giverny. For more information on the region, visit: www.normandy-tourism.org.

Pays de la Loire (Western Loire) is quintessential *châteaux* and vineyard country. Ribboned by the Loire, the longest river in France, the region's five *départements* are Loire-Atlantique (44), Mayenne (53), Sarthe (72), Maine-et-Loire (49), and Vendée (85). The big city hereabouts is Nantes, although most visitors come to see the Loire's sleeping beauty castles and lush green valleys, Chartes Cathedral with its famous stained-glass windows, or for the motor racing at Le Mans. Fringed by the Atlantic and over 200 miles of coastline to the west, the best-known seaside resorts are La Baule and Les Sables d'Olonne. For more information on the region, visit: www.westernfrancetouristboard.com/western.html.

Picardy. Do you like Chantilly lace? Picardy is where to come for it, though it's not the most attractive region in France. There are three *départements* here: Somme (80), Aisne (02), and Oise (60). Although predominantly agricultural, the Picardy landscape is mainly flat plains where mechanized farms produce wheat, potatoes, and sugarbeet. It's all very dreary when it's raining. Famous for its Gothic masterpiece of a cathedral, Amiens is the largest town in the region. By the way, Chantilly isn't famous only for lace. It's also credited with being the birthplace of whipped cream. For more information on the region, visit: www.cr-picardie.fr.

Poitou-Charentes has four *départements*: Charentes (16), Charentes-Maritime (17), Deux Sèvres (79), and Vienne (86). With 100 miles of Atlantic coastline and an estimated 2,250 annual hours of sunshine, the combination of mild weather and tranquil attractive countryside could be just what you're looking for. The regional capital is the ancient university city of Poitiers. The next largest town is the equally historic port of La Rochelle. Grapes from the region's many vineyards go to produce Cognac brandy. Visit the town of the same name for tours and tastings. One statistic for potential home buyers who prefer to remain aloof: This region is said to have more people living in detached houses than any other part of France. This is yet another rewarding hunting ground for local specialties: candied angelica is made from plants growing in the marshes of Marais-Poitevin, a pocket known as "Green Venice." And it's here that you can buy the best butter in France—Beurre d'Echiré. Just like good wines, it comes with an *appellation contrôlée* label. For more information on the region, visit: www.poitoucharentes.visite.org/EN.

Provence-Alpes-Côte d'Azur is one of the three largest regions of France and is bordered by the azure Mediterranean. There are six **départements** here: Alpes-de-Haute-Provence (04), Hautes-Alpes (05), Alpes-Maritime (06), Bouches-du-Rhône (13), Var (83), and Vaucluse (84). The *préfecture* or regional capital is Marseille, but Nice

would be a better choice if you wanted to combine city living with seaside pleasures. While the coastline is undoubtedly built-up, many Riviera towns have kept their charm—Antibes and Menton are two of our favorites. From the glitz and glamor of the Riviera to the sun-drenched countryside with its picture-perfect little towns and fields of lavender, there's lots to see and do here. If you've never been to Provence before, all we can say is you're in for a wonderful treat. For more information on the region, visit: www.provence.visite.org/EN.

Rhône-Alpes, France's second-largest region geographically, has eight *départements*: Ain (01), Ardèche (07), Drôme (26), Isère (38), Loire (42), Rhône (69), Savoie (73), and Haute-Savoie (74). The regional capital, Lyon, is the country's second city and yet another gastronomic center. Scenic splendors range from the lonely hills and moors of the Ardèche to the Savoy Alps. (Robert Louis Stevenson once explored this area on a donkey.) Prime skiing country and bordering Italy, the French Alps contain mighty Mont Blanc, Western Europe's highest mountain. For more information on the region, visit: www.francekeys.com/english.

The climate

France has a mostly temperate climate, though there are many regional variations. Average winter temperatures range from 32° F to 46° F and average summer temperatures from 61° F to 75° F. For the most warmth and sunshine, look to the Midi, the term the French themselves use for the deep south of the country. The Provence and Languedoc regions are characterized by mild winters and blisteringly hot summers. Along with the north and central regions, Paris has cool and fairly rainy winters, though summers here are usually hot. Winters are a lot colder in the eastern regions of Alsace-Lorraine and in the mountainous regions of the Alps, the Pyrénées, and the Massif Central.

The French use the Celsius temperature scale (° C). Don't expect to see any temperatures given in Fahrenheit once you're there. To convert to degrees Fahrenheit, multiply the temperature in degrees Celsius by 1.8 and then add 32. For example, 20° C is equivalent to 68° F.

Northwestern France: Bordering the Atlantic Ocean and the English Channel, western France has a temperate Atlantic climate. Characterized by relatively mild winters (with average temperatures of 45° F) with the chance of sea fog, fine rain (*crachin*) is a regular feature of the climate. With an average of 200 days of rainfall annually, it's wetter than many people expect. Brittany, in the far west, is the rainiest location of all, especially between October and November. Summers here aren't overly hot either—the average temperature is 61° F. This is the type of climate you can expect in towns like Lille, Deauville, Rouen, Caen, and Rennes.

Western France: Following the Atlantic Coast south toward Bordeaux and Biarritz, the weather gets milder and more pleasant. Spring rainfall is still plentiful, but summers are more likely to be warm and dry, and sunny days are usual throughout the fall.

On the coast and around Bordeaux, the climate is generally mild with temperatures averaging 45° F in winter and the low 70s Fahrenheit in summer. On average, the region gets around 170 days of sunshine annually.

Paris, eastern, and central France: This region is described as having a continental climate. The good news is that rainfall decreases as you move eastward and inland. Paris, for example, gets much less rain than western Brittany, though it still might be more than what you expect. On average, Paris gets 20 days of rain in January and 12 in August, the driest month. Although winters can be chilly and damp, normal Paris temperatures tend to range between 50° F and 75° F from May through October.

Farther east, Strasbourg, Mulhouse, and the half-timbered wine villages of the Alsace region enjoy a drier, sunnier climate, but winters can be very cold indeed. In the Massif Central mountains of central France, the climate is harsh and cold. Clermont-Ferrand, for example, is often completely covered in snow in winter.

France's south and Corsica: France's Mediterranean coastline rejoices in baking summers—and it's usually very mild throughout winter too. However, the region also gets some battering from the mistral wind. Cold in winter, gusting warm in summer, this blustery wind blasts down the Rhône Valley toward the Riviera. Winters here couldn't be described as sizzling, but they're the warmest you'll find in France. Temperatures around Nice can reach 56° F during the daytime and some five hours of sunshine can be expected. On average, there are about 22 dry days per month. Corsica usually records temperatures that are a few degrees higher, but being a mountainous island it usually has only 18 or 19 dry days per month during winter.

Average daily temperatures in the south rise to around 68° F by May, and the daily sunshine hours increase to nine or 10. There is less chance of a shower too with around 23 dry days per month. The perfect Mediterranean climate...

Summer sizzles. Average daily maximum temperatures reach 81° F in August, and it's usual to get 12 hours of sunshine per day. Rainfall is almost non-existent: 25 to 30 dry days per month can be expected. By fall, nights are getting longer but the weather stays warm through September and October, with daytime temperatures often in the mid-70s. By November, that figure has fallen to 63° F. October and November are the rainiest months, averaging around four-and-a-half inches each. However, about 22 dry days can be expected per month throughout the winter, although by November sunshine will have fallen to five hours daily.

The southwest: The climate of the coastal fringe of the Languedoc is similar to that in Provence—mild winters and hot summers. Whereas Provence has the mistral, the Languedoc-Roussillon has two main winds: the vent Marin, which gusts in from the sea giving mild but sometimes cloudy weather, and the cooler Tramontane wind from the northwest, which blows in blue skies and sunshine.

The region rejoices in over 300 annual days a year of sunshine. This warm, dry climate has made the Languedoc the largest wine-producing region of France. Being so close to Spain, the sun can feel quite warm even in winter, and the temperature rarely falls below freezing. However, you will find dramatic differences up beyond the foothills of the Pyrénées—winter skiing territory. That said, the Pyrénéan town of Font-Romeu is reputed to be the sunniest place in France.

The French Alps: Abundant winter snow, yes, but the weather in the French Alps varies from north to south. The northern Savoy Alps can get quite a lot of rain year round and temperatures stay fairly low. During the warmer season, winds blow along this region's valleys and by midday clouds have formed around most mountain summits. The heights can attract violent storms. The southern Alps bordering Provence have a more typical Mediterranean climate, with lots of sunshine, dry weather, clear skies, and no mist or fog. Storms may occasionally occur, but they are always followed by sunny spells.

CHAPTER TWO

Paris—The World’s Most Bewitching Capital

What must it be like to be a real Parisian, living among 15 centuries of history, beauty, and romance in arguably the world’s most bewitching capital? Expensive? Yes, but not prohibitively so. The cost of living in Paris ranks 17th in the world with Luanda in Angola ranked 1st, London 17th, New York 27th and Dublin 42nd. (Source: www.finfacts.ie/costofliving.htm.)

Whether you’re looking to buy or rent, Parisian properties can be affordable—probably a lot more affordable than you imagine. Admittedly it will be small, but you can still buy a place in artsy Montmartre for under \$250,000. For example, a 200-square-foot studio with lots of charm, sun and unobstructed views near the Abbesses Métro is on the market for \$249,000.

In some areas of the city, not far outside the center, you can find sizeable apartments for \$350,000 or less. Of course, the more desirable the area and the nicer the apartment, the more expensive it will be—apartments in Paris range anywhere from \$200,000 to \$2,000,000 plus.



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With centuries of history and beauty, Paris is one of the world’s most bewitching cities

According to a quarterly report released by the *Chambre de Notaires de Paris* prices in Paris fell in 2009 by 3.9%, but by the fourth quarter, prices had risen considerably enough to reduce the overall drop by about half.

French property prices decreased by 1.4% in the first quarter of 2010, compared to the same period in 2009 when prices dropped by as much as 9.8%, showing the stabilization of the market followed by steady growth. All the indications are that prices will continue to rise steadily for the next year.

Apartment and home sales in and around Marseille, Montpellier, Bordeaux and Rennes have seen decreases of as much as 6.3% in 2009 as impacted by the economic crisis, but with prices stabilizing and very much on the rise in 2010, it is estimated that the volume of sales will rise accordingly. All market trends indicate that this is an excellent time to purchase property in France before prices rise significantly.

So where should you look? Although many expats are drawn to familiar Parisian place-names such as Saint-Germain-des-Prés and Le Marais, you must remember that Paris is a big city with lots of options. There are only a few unsavory parts of the metropolis that you would not want to consider living in, but why not look in the 14th *arrondissement*, a particular favorite of middle-class French families. Here you can find a three-room apartment overlooking the lovely Parc Monsouris in a *pierres de taille* building with an elevator of about 425 square feet for less than \$440,000.

A few years ago, one of the most desirable neighborhoods in this ever-evolving city was the 11th *arrondissement*, the once staunchly proletarian Bastille quarter. Among its cobbled courtyards and narrow backstreets, many old *ateliers* (workshops) had been transformed into loft apartments, but there's always a Paris neighborhood coming into fashion. The latest housing hot-spot is the Belleville neighborhood of the 20th *arrondissement*, where you can find similar apartments for \$315,000.

Paris' layout

If Paris is unfamiliar to you, some discussion of its layout will help. The River Seine divides the city into two areas, the Left Bank (*Rive Gauche*) and Right Bank (*Rive Droite*). The Left Bank is south of the river, the Right Bank is north. Low-numbered *arrondissements* (the 1st to the 8th) are central. The west of the city takes in the 8th, 16th, and 17th *arrondissements*; the 9th, 10th, 18th, and 19th are to the north; the 11th, 12th, and 20th are east; the 13th, 14th, and 15th are to the south. High-numbered *arrondissements* are the farthest from the city's heart.

Each Parisian neighborhood has its own feel and character. For example, the 5th *arrondissement* is the Latin Quarter—thus named because Latin was the everyday language of its students until the time of the French Revolution. Still a bohemian area and the haunt of Sorbonne students, this university district lies east of boulevard Saint-Michel. In case you're wondering, by the way, street titles such as *boulevard* and *rue* are always written in lower case. Also note that the two numbers on the end of an address

explain in which *arrondissement* a house is located. Thus, Paris 75016 indicates an address in the 16th *arrondissement*; 75005 is in the 5th.

Part of the Left Bank, the 5th *arrondissement* oozes color and vitality and it's a wonderful place to sample local specialties. You'll never tire of wandering the narrow backstreets that lead off rue Mouffetard, the district's street market. It's tremendous fun to play "Where in the world am I?" These backstreets abound in Breton *crêperies*, Alsatian beer *brasseries*, and splendid family-run *charcuteries*, where owners from the Auvergne make their own sausage and *pâté*. Prices at the tiny bistros are affordable. A simple lunch of salad, *moules* (mussels), and a slice of upside-down apple flan called *tarte tatin* can cost less than \$20.

Many residents in the Latin Quarter originally hailed from far-flung places like Istanbul, Algiers, and Tunis. Maybe you haven't come to Paris to experience a *hamam* bath, sip mint tea, or feast on honeyed baklava pastries. If you want to, though, this is the place to do it.

Paris *arrondissements* map

For a map of Paris' *arrondissements*, and what sights and attractions are in each, see this map: www.parisnet.com/parismap.html.

Paris *arrondissements*

Note: All square foot prices quoted here are for third quarter of 2010. Statistics are provided by the INSEE, the French National Institute for Statistics and Economic Studies. Given that the properties to which the statistics relate were purchased about three months earlier than the deeds were recorded (the time between the signing of the *Promesse/Compromis de Vente* and the *Acte de Vente*), you can assume then, that these figures are already out of date by more than five months.

The 1st—The 1st *arrondissement* is the core of central Paris. If you've yearned to wake up each morning and take your fluffy white poodle for an amble through the Tuileries Gardens, this is the place for you. It also includes the Louvre museum, Châtelet, the Palais-Royal park, and the former fruit and vegetable market of Les Halles, now a gigantic shopping mall, but with future plans to undergo major renovation and revitalization.

The housing market average for the area as a whole is €9,290 (\$12,077) per square meter (\$1,122 per square foot).

The 2nd—Good to the west (financial district), not so good to the east (red light district), the 2nd *arrondissement* is a bit of a mixed bag and not one of the prime residential districts, but changing rapidly and attracting a new chic resident. You'll find some elegant 19th-century shopping arcades and also some fairly expensive homes around avenue de l'Opéra. This was once the site of the beggars' "Court of

Miracles,” so-called because when they came back with their daily takings, fake wounds would disappear, eyepatches were removed, and crutches were thrown away. Recent neighborhood improvements and gentrification around rue Montorgueil, the city’s oldest shopping street, surrounded by pedestrian-only streets, make this part of the 2nd very attractive for real estate investment. Paris’ garment trade has its workshops in the Sentier, which also falls into the boundaries of the 2nd. This helps to bring down the overall average price of properties.

The housing market average is €8,240 (\$10,712) per square meter (\$995 per square foot).

The 3rd—The chic and historic Marais district includes the 3rd *arrondissement*, which has been undergoing a facelift in recent years. Many gentrified houses here date from the 16th and 17th centuries and are some of the nicest in the city. Although a former swamp and birthplace of the revolution, it’s now one of Paris’ most fashionable areas. Hence, apartment prices are not at proletarian levels. “Houses” (apartment buildings) come with tiled passageways and cobbled courtyards. It’s a thoroughly lively and intriguing area—with plenty of cafés where you can hone your philosophical debating skills—and is very popular with the gay community. The most expensive properties are in the ancient *hôtel particuliers* solid stone buildings along the narrow streets adjacent to rue de Bretagne.

The housing market average as a whole is €8,710 (\$11,323) per square meter (\$1,052 per square foot).

The 4th—Known as Le Marais (the swamp), it includes rue des Rosiers, the hub of Paris’ Jewish quarter. Alongside chi-chi boutiques and gay bars and restaurants, kosher delis offer temptations such as paprika cream cheese and stuffed vine leaves. North of the Seine is the beautiful place des Vosges, built in 1612, where Victor Hugo once lived—Paris’ most exclusive residential address, with prices as much as \$25,000 per square meter. Towards the Seine, the south side includes the Ile Saint-Louis and the eastern part of the Île de la Cité which includes Notre Dame.

The Notre Dame sector will always be one of the most expensive real estate districts in Paris. This is “kilometer zero”—from which all points in France are measured and real estate here will never wane. Per meter prices can easily reach as much as \$25,000, rivaling the place des Vosges.

The housing market average as a whole is €10,030 (\$13,039) per square meter (\$1,211 per square foot).



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The beautiful place des Vosges, in the 4th *arrondissement*, is where Victor Hugo once lived

The 5th—The 5th is the bohemian Latin Quarter, home to the Sorbonne University and a congested warren of jumbled little streets. Always regarded as a terrific place to live, it has been in favor with students and artists since the early days of last century. The neighborhood has tremendous ambience. Lithographers and booksellers known as *bouquinistes* still trade their wares along the river Seine’s quays, and there are wonderful food shops. But this is a central location, so prices can be expensive.

Smaller properties have become difficult to find here, and if well located, can come with a heavy price tag—a 195-square-foot studio, two steps from Place Saint André des Arts, recently renovated and in excellent condition sold for \$287,500.

The housing market average is €9,050 (\$11,765) per square meter (\$1,093 per square foot).

The 6th—Classy, artistic, and very up-market. Whether you’re looking to rent or to buy, the stylish apartments of the 6th change hands for huge sums. A gallery-browser’s paradise, the area takes in Saint-Germain-des-Prés and the Odéon, and has long been the place to live for numerous expats. As most guidebooks will tell you, Saint-Germain-des-Prés was the birthplace of existentialism. Literary pilgrims still seek out cafés such as Les Deux Magots and Café de Flore, where Jean-Paul Sartre and Simone de Beauvoir held court.

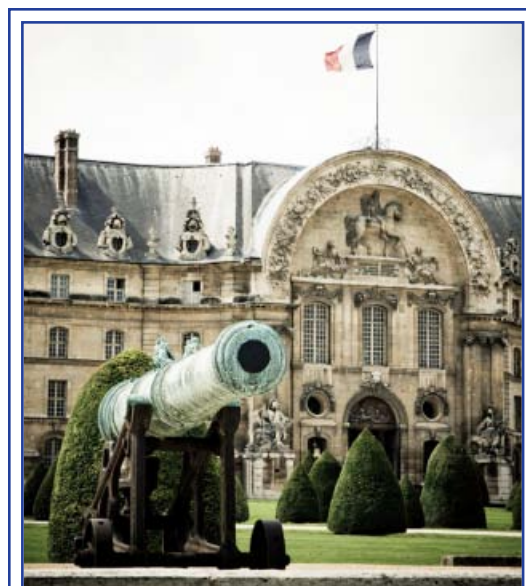
This district has always been popular with students and intellectuals, whether French or expat, and the prices are likely to maintain their value.

The housing market average is €10,640 (\$13,832) per square meter (\$1,285 per square foot), down 10.3% from 2008.

The 7th—Don’t expect to find bargains in the residential streets of the 7th. Real estate here is almost the most expensive in Paris, second only to Saint-Germain-des-Prés. This area includes government ministerial buildings, embassies, and avenue de Tourville, considered to be of some of the highest value property in the city. This district also takes in Les Invalides, the Eiffel Tower, and the gardens of the Champ de Mars. Property with views of the Eiffel Tower are most desirable and can command higher than average prices.

The housing market average is €9,840 (\$12,792) per square meter (\$1,188 per square foot).

The 8th—Another well-heeled district, the 8th includes the Champs-Élysées, many Parisian financial and corporate institutions, and rue Saint-Honoré with its high-end designer boutiques. The American and British embassies are here, too.



Les Invalides is a complex of buildings in the 7th containing monuments and museums relating to France’s military history, including the tomb of Napoleon Bonaparte

The housing market average is €8,510 (\$11,063) per square meter (\$1,028 per square foot).

The “Golden Triangle” formed by the Champs Elysées, avenue Montaigne, and avenue George-V is 80% foreign-owned. On the market today is a 3,660-square-foot, three-bedroom apartment with a top floor terrace and Eiffel Tower views for €25 million (\$32.5 million). Of course, this is the exception.

The 9th—Fringed by large department stores such as Le Printemps and Galleries Lafayette along boulevard Haussmann, this is nonetheless mainly a working-class and immigrant district. Beyond Saint-Lazare station, where you can catch main-line trains to Normandy, the 9th takes in Pigalle and Clichy—one of Paris’ red-light neighborhood, full of peepshows and brothels. Unless you’ve always wanted to live a bohemian existence alongside the prostitutes of Paris, you might want to avoid this area.

The quieter streets around Trinité and St. Georges are the most pleasant in this district, and are attracting families and young couples.

The housing market average is €7,130 (\$9,269) per square meter (\$861 per square foot).

The 10th—Many Turkish and North African immigrants live in the 10th and apartments here are still among the lowest priced in the city. Streets around the two stations—Gare du Nord and Gare de l’Est—used to be grimly uninviting, but the city is implementing plans to improve the area, and a few small gardens have been opened. The covered St. Quentin market and the area behind, to the west toward the 9th, is the most respectable and the improved traffic on the boulevard Magenta has made access much easier. More young professionals and artists are discovering the area along the Canal Saint-Martin, with its barges, locks, and unique kind of charm, and prices here have been on the rise since 2003. Bars, cafés, and trendy boutiques have popped up here, and the new cycle paths make this a popular destination for Sunday walkers and cyclists.

In general, the cheapest pockets worth looking at in this *arrondissement* are to be found south of the charmingly named rue de Paradis where the area is calmer and safer than the immediate vicinity of the stations.

The housing market average is €6,540 (\$8,502) per square meter (\$790 per square foot).

The 11th—Long past the stage of an up-and-coming neighborhood, the artsy 11th is the Bastille district—a desirable residential location for quite a while now. Residents aren’t too far out of the central Paris loop, and the colorful Marché Richard Lenoir street market is the largest open-air market in the city and the place to shop like a Parisian for fresh produce, meats and fish.

The housing market average is €6,680 (\$8,684) per square meter (\$807 per square foot), down 2.8% from 2008.

The 12th—With a daily market on place d’Aligre, the Bois de Vincennes, and the Parc de Bercy, the 12th is popular not only with families and businesses, but with all ages and social groups. Another evolving residential district, the once run-down streets around the Gare de Lyon are slowly being spruced up. Since the 1400s, this has been an artisans’ quarter, particularly for carpentry and furniture making. Once a great location to consider if cost was a key factor, steady gentrification makes the 12th one of the top areas of growth.

The housing market average is €6,650 (\$8,645) per square meter (\$803 per square foot).

The 13th—With more dim sum restaurants than you can shake a chopstick at, the 13th includes Chinatown and the Bibliothèque Nationale de France complex. Prices can be low, but very contemporary highrises have been built here creating a new look to the Paris skyline. The area around *Butte aux Cailles* (Hill of Quails), which features little streets with small low-level artisan-style houses, is perhaps the district’s most charming area and is drawing attention from real estate investors.

The housing market average is €6,640 (\$8,632) per square meter (\$802 per square foot).

The 14th—The 14th is one of the greenest neighborhoods in Paris, and it’s definitely one to consider for authentic local living, with plenty of artist’s studios and street markets as well. Popular with buyers from the French provinces, it includes the Montparnasse area. Montparnasse was a magnet for foreigners before World War II, attracting giants of the artistic and literary world. The litany of famous names that found inspiration here include Hemingway, Fitzgerald, Modigliani, and Picasso.

The housing market average is €7,110 (\$9,243) per square meter (\$859 per square foot).

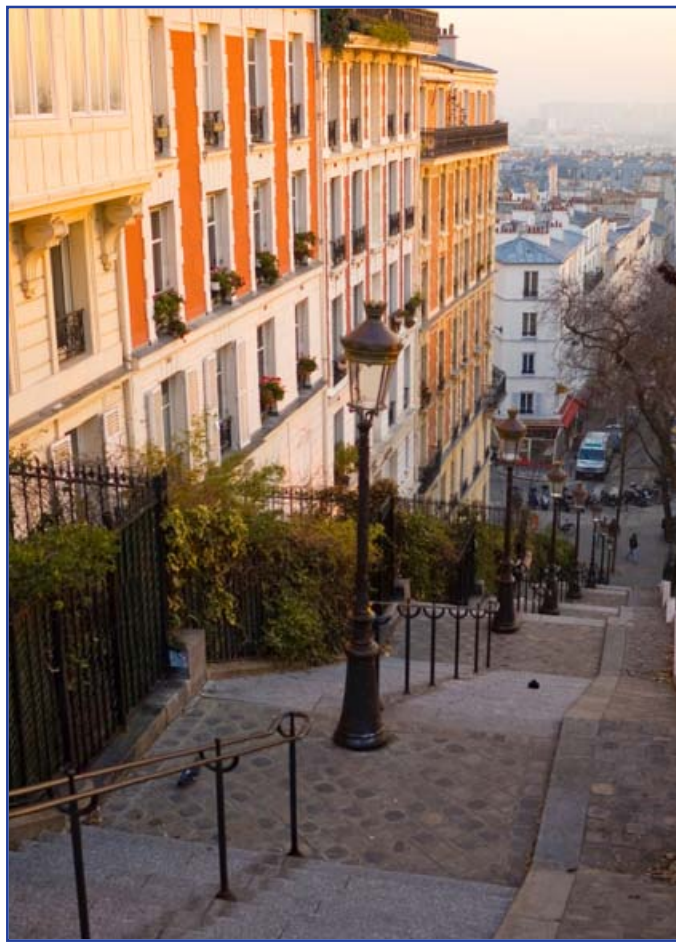
The 15th—The neighborhoods of the 15th are fine if you’re not seeking too much flamboyance. With no major tourist sites (and thus no annoying tourists), it is popular with middle-class families. You may find the apartment blocks here rather uninspiring, but they offer comfortable living space.

The housing market average is €7,250 (\$9,425) per square meter (\$875 per square foot).

Apartments along the banks of the Seine always sell well, especially apartments with a view of the new park on the site of an old car factory. Properties along boulevard Grenelle and boulevard Garibaldi are a little less expensive because of the overland Métro that passes along, lowering the prices by up to 20%.

The 16th—Quiet, staid, and bourgeois, the 16th has its share of prestigious addresses and can be very expensive. Bordered to the west by the Bois du Boulogne, this is one of the smartest residential quarters of central Paris, close to the business district known as *Le Triangle d’Or*, or the Golden Triangle. It’s the equivalent of London’s Knightsbridge or Kensington and is 80% foreign-owned.

The housing market average is €7,970 (\$10,361) per square meter (\$962 per square foot).



The Montmartre area of the 18th is famous for its markets and its narrow, winding streets

The 17th—Moneyed residents live around Parc Monceau, a pretty park brimming with follies and statuary, but locations here can be pricey. Things get a lot more affordable around working-class Epinettes and along boulevard des Batignolles, but even here prices are going up steadily. Although it's not the most charming sector, Batignolles joins onto Clichy and the red-light district, it is undergoing a renaissance with a massive injection of funds for more parks and construction.

The housing market average is €6,650 (\$8,645) per square meter (\$803 per square foot), down 2.4% from 2008.

The 18th—Containing Paris' greatest concentration of immigrants, the 18th wraps itself around the switchback streets of Montmartre. For many visitors, this is Paris.

Although seedy in parts, it's still an inexpensive area with good Métro links to the center and some excellent markets. Just outside the border of the 18th, with more than 3,000 stalls, the Marché aux Puces Clignancourt is France's largest flea market, selling everything from household bric-a-brac to crystal chandeliers, carved African masks, and army surplus clothing on Saturdays, Sundays, and Mondays.

Apartments on and close to rue des Abbesses are among the most expensive properties here.

The housing market average is €6,290 (\$8,177) per square meter (\$759 per square foot).

The 19th—Market values may reflect the overall undesirability of the 19th, but there are certain parts of the district that are particularly enticing. Property in the area around the Buttes Chaumont Park has always been much sought after, and the houses on the little avenues or *villas* at the east end of the park are charming.

Beyond the *arrondissement's* less desirable streets, there are other areas to keep an eye on. Agents are pointing out the charms of rue de Mouzaïa (the term “*ambiance villageoise*” is a favorite).

The housing market average is €5,710 (\$7,423) per square meter (\$689 per square foot).

The 20th—The 20th is just as affordable and much more pleasant—and increasingly popular. The northern end in particular is a blue-collar district with a vibrant mix of artists and ethnic restaurants. The major draw for visitors is a dance macabre through the Père-Lachaise cemetery, final resting-place of Frederic Chopin, Oscar Wilde, Edith Piaf, and Jim Morrison of The Doors.

The housing market average is €5,770 (\$7,501) per square meter (\$697 per square foot).



Lumineries such as Frederic Chopin are buried in the famous Père-Lachaise cemetery in Paris' 20th *arrondissement*

©iStockphoto.com/Marcin Pawlik

Factors that influence Paris' property prices

Although many factors influence property prices, each neighborhood has a distinct market rate, calculated in square meters. (You can roughly convert the cost per square meter to the cost per square foot by dividing by 11.) But evaluating the cost of an apartment involves more than just looking at the average price of an *arrondissement*. Some parts of a neighborhood are often more exclusive than others.

The 8th *arrondissement*, which includes the Champs-Élysées, is a good example. The average square meter price for this *arrondissement* is \$9,937 (\$923 per square foot), down 1.2% from the previous year. However, in its Champs-Élysées quarter, the average square meter price has actually risen to \$15,387 (\$1,430 per square foot), up 27.1% over the past year.

Taking Paris as a whole, the average cost per square meter for an apartment is €7,030 (\$9,139) [\$849 per square foot]. While this gives a notional base figure to calculate against, you also have to look closely at what kind of an apartment it is. Location, amenities, condition and particular attributes will affect price. See www.paris.notaires.fr/prix/info_prix.php for a full breakdown of neighborhoods in Paris and throughout the Ile-de-France.

When you're looking at apartments and averages, another thing to bear in mind is while the average square meter price of €8,510 (\$11,063) [\$1,028 per square foot] for the posh 8th *arrondissement* doesn't seem much higher than the "Paris-as-a-whole average," an apartment rentable in its current condition will almost always be well above the average in that area. One that is closer to the average is probably going to require some work to make it livable or rentable. And, because statistics aren't collated until weeks after the end of each quarter, plus considering the delay between the purchase and the final transaction, these figures are already well out of date. You can use these figures to determine trends and compare district prices. At one time, you could estimate an increase of 10% over last year's prices as appreciation followed that pattern for about 10 years, but today's economic crisis has changed all that.

Paris is one of the world's best cities for investment in real estate, especially if you know what you're doing, or have the help of those who do. The most desirable apartments with rental value are generally expensive. But, because they are desirable, much of the expense can be recuperated through rentals. Even less desirable apartments can generate enough revenue to help pay the mortgage, and will cost less to purchase.

Buying the most rentable apartment in Paris

So, what is rentable and how much will it cost, in dollars? A two-bedroom apartment of 70 to 90 square meters (746 to 960 square feet) will always stay rented. However, it will cost almost twice as much as an average one-bedroom apartment. A studio will be much smaller (18 to 30 square meters or 195 to 323 square feet) and could certainly be rented as a vacation rental, as a mid-term rental (one to three months) or during the academic year to a student, as there is still a shortage of university accommodation. The most rentable properties on the market are a variety of studio, one-bedroom and two bedroom apartments, in good central locations, well equipped and with some special attribute, such as a balcony or great views.

If you are thinking of buying with a view to letting your property as a vacation rental, then be aware that location is paramount. For an apartment to have good short-term rental value it should be located near the center of the city. The areas most desirable for renters, and thus buyers, are the 3rd, 4th, 5th, 6th, and 7th *arrondissements*. These are also some of the most expensive areas to buy into.

If you have bought real estate before, you probably know there's often a difference between what you want to purchase and what you want to spend. It's no different here. If short-term rental value is a primary consideration, be prepared to spend more to make

your investment worthwhile. You may well be able to find a suitable apartment in the \$300,000 price range, however, most apartments with good rental value located in the prime areas, start at \$450,000.

Of course, cost is a bottom-line issue when considering purchasing an apartment. But there are other variables to consider, too. How much renovation and redecorating work will the apartment need? What is the building itself like? How charming is the apartment? (Renters love charm). How close is the nearest Métro? What shops are nearby? The list is endless.

Hausmannian apartments—the most sought-after Parisian properties

I'm sure you know already that Paris is an apartment city, a mix of the old and the new. The modern highrise tower blocks of the northern outer suburbs (*les banlieues*) are distinctly unappealing. But in central Paris, many attractive and elegant apartment houses were built between 1850 and 1920. Known as Hausmannian-style apartments, these are the most sought-after Parisian properties. The name comes from Baron Hausmann, Napoleon III's interior minister, who was responsible for recreating the city plan and initiating a kind of housing program to replace the old Parisian slums.



The elegant Hausmann-style apartments are very popular in Paris with their high ceilings and balconies

Usually five or six stories high, these apartment houses were all built in a similar style. The ground floor was given over to shops and the first floor to shopkeepers, who contended with mud-splattered windows from the carriage trade in the street below. With their high ceilings and requisite balconies, the most sought-after apartments were on the second and third floors. Least preferable were apartments on the fourth and fifth floors—not surprising when you realize that in pre-elevator days, tenants had to lug their shopping bags up long, winding flights of stairs. Nowadays, it's chic to have a fifth-floor apartment—you get a view over the rooftops and more sunlight.

Paris property picks

- A 323-square-foot, sunny studio in the 15th *arrondissement* on the second floor (third floor U.S.) with a fully equipped kitchen, in good condition. Calm and with a view on a garden. **Price: \$371,250.**
- A 323-square-foot, two-room apartment in the 17th *arrondissement* near Marché Levis in an old building of good standing. The apartment is on the top floor but the building does have an elevator. It is sunny and quiet, with a cellar. Renovation work is needed. **Price: \$350,000.**
- In an old building close to Place Saint-Michel in the 5th *arrondissement*, on the first floor (second floor U.S.) without an elevator, this two-room, 484-square-foot apartment has a separate kitchen and toilet, is situated on a quiet courtyard. Renovation required. **Price: \$531,250.**
- On Rick Steves' favorite market street, rue Cler in the 7th *arrondissement*, this 549-square-foot, two-room apartment on the third floor of a beautiful *pierre de taille* building is in very good condition, but would convert well to create a large and very sunny salon and a quiet bedroom. The building has an elevator, and the apartment is charming with open beams, fireplace and parquet flooring. **Price: \$743,750.**
- In the Montorgueil *quartier* in the 2nd *arrondissement*, is a beautiful 764-square-foot apartment on the fourth floor with an entrée filled with bookshelves, a salon, a kitchen, two bedrooms, a dressing room, bathroom, separate toilet and cellar, all bathed in light. **Price: \$812,500.**
- A loft of five rooms has three bedrooms in almost 1,615 square feet with high ceilings, a vast salon, three bathrooms and three dressing rooms in a *pierre de taille* high standing building in the 12th *arrondissement* near the "Coulée Verte." **Price: 1,062,500.**
- On the exclusive Ile Saint-Louis, is a four-room, 775-square-foot apartment in a 17th-century building on the second floor (third floor U.S.) with superbly high ceilings. Overlooking a pretty paved courtyard, it has an open kitchen, a salon with three large windows, two bedrooms with a mezzanine, a bathroom, high ceilings, fireplace, and parquet flooring. **Price: \$1,362,500.**

Paris real estate agents

"There is no such thing as one French real estate agent you can count on," said Adrian Leeds, speaking at an *International Living* Conference in Paris some years ago. "There is no Multiple Listing Service and therefore there is no one agent who can source properties. The agents work solely for the seller, not the buyer, so 'buyer beware.'"

This is true. Buying an apartment in Paris is different than buying real estate elsewhere, especially the U.S. Unless you speak the language well and understand the system, it's important that you have professional help.

This is why we urge you to get in touch with *International Living*. We have developed relationships with agents, attorneys, financial consultants, insurance agents, and other professionals who can assist you with buying property here.

An agent we often work with is the **Adrian Leeds Group, LLC French Property Consultation Services**. Adrian and her team of property professionals have been assisting people in finding, purchasing, and selling property in France as well as renovating, renting and obtaining a mortgage since 2002. They provide a valuable service that helps protect an investor from making costly mistakes.

- **Adrian Leeds Group, LLC**, (U.S. office) P.O. Box 10166, Knoxville, TN 37939-0166; tel. (310) 427-7589; fax (415) 520-1429; e-mail info@adrianleeds.com; website: www.adrianleeds.com.

Obviously, knowing that you have a choice is good thing. If you do decide to be the lone buyer, you certainly won't have to search hard to find a Parisian real estate agent—there are about 5,000 agents within the city limits. But Paris is a city of urban villages and many of the agencies are localized and concentrate on handling properties in their own *arrondissements*. Buyer beware—the agents work for the seller, not the buyer—a good reason to employ a consultant to assist you in your purchase.

There is a introductory listing of agencies on the AngloINFO Paris site <http://paris.angloinfo.com>, but here are some that our Paris resources regularly work with:

- **Century 21 France**; website: www.century21paris.com; with 66 agencies in Paris.
- **Daniel Féau Conseil Immobilier**, 21 rue d'Artois, 75008 Paris; tel. +33 (1) 5688-2491; fax +33 (1) 5688-2499; e-mail: fealocation@daniel-feau.com; website: www.feau-immobilier.fr. Offers luxury real estate throughout France and advice.
- **Conseil Patrimoine**, 105 boulevard Haussmann, 75008 Paris; tel. +33 (1) 4266-0088; fax +33 (4) 9703-0334; e-mail: on website; website: www.paris-property.com. This agency covers central Paris and the upmarket residential suburbs.
- **Philip Hawkes**, 6 rue Montalivet, 75008 Paris; tel. +33 (1) 4268-1111; fax +33 (1) 4742-2226; e-mail: philiphawkes@philiphawkes.com; website: www.philiphawkes.com.

Renting in Paris

There's no shortage of property rental agencies in Paris—and most have at least one English-speaker. Finding an apartment in Paris at one time was a daunting task, but the advent of short- and mid-term rentals, plus the wide reach of the Internet, has made this much easier to do. You'll generally find these apartments through management companies, most with websites giving full details of what they offer.

Unlike the mass of red tape and contracts involved with long-term rentals, taking an apartment for a few months or less can be as easy as supplying your credit card information. The number of rental companies has grown in recent years, but our Paris contacts warn that some have poor-quality apartments and poor quality customer service.

There are many reputable agencies, however, and many have websites worth looking at:

- **Parler Paris Apartments**, P.O. Box 10166, Knoxville, TN 37939-0166; tel. (in the U.S.) (310) 427-7589; fax (415) 520-1468; e-mail: apartments@adrianleeds.com; website: www.adrianleeds.com/parlerparis/apartments.
- **Rentals-Paris**, tel. (in the U.S.) (516) 874-0474; e-mail: abby@rentals-paris.com; website: www.rentals-paris.com.
- **Haven in Paris**, 37 Somerset Road, Lexington, MA 02420-3519; tel. (in the U.S.) (617) 395-4243; fax (480) 275-3419; e-mail on website; website: www.haveninparis.com.
- **Paris Perfect**, tel. (888) 520-2087 (in the U.S.); e-mail: reservations@parisperfect.com; website: www.parisperfect.com.

As with property for sale, the cost of renting an apartment varies from one district to another. Much depends on how long you're planning to stay and during what season. Although furnished holiday accommodation is fairly easy to come by, it doesn't make financial sense if you plan to be in Paris for an extended time. You'll find much lower prices if you're prepared to sign a lease for a year.

According to our Paris contacts, three-year leases are the best value, but you must give 90 days notice to break a lease. (More details of how the French rental market works are given in **Chapter Five**.) But, just so you know, the usual requirements upon signing a lease of one year or longer are one month's rent in advance, plus two months security deposit. Agency fees for a lease of less than 12 months are usually one month's rent plus 19.6% VAT. For a lease of a year or longer, it's 12% of the annual rent plus 19.6% VAT.

Furnished or non-furnished?

Unless you're planning to relocate to Paris for at least two years, it's probably better to rent furnished (*meublé*). Equipping a home can be expensive. While non-*meublé* or *vide* theoretically only means "unfurnished," in practice, it often means completely non-fitted. When they move, former tenants may take everything but the kitchen sink, which, of course, is how the apartment may have been when they rented it. In the last 10 years, however, this has changed, with the advent of open modular kitchens and tenants tend now to leave all appliances in place.

The furnished rental market is not as small as it once was. The majority of apartments available for short and long-term rental up to one year are furnished, even if minimally. According to estimates, there are almost 40,000 furnished apartments in the city of Paris.

Looking at furnished apartments offered through Parler Paris Apartments (website: www.adrianleeds.com/parlerparis/apartments), studios and one-bedroom apartments range from \$788 to \$1,969 per week; two-bedroom units from \$1,775 to \$2,504, per week, but apartments offering contracts of one year can be found at similar rates per month

As usual, much depends on location and amenities. Rents in the Marais (on the Right Bank) and the Left Bank's 6th and 7th *arrondissements* can be most expensive. Larger

apartments in these neighborhoods can command monthly rents of \$13,125 if they're luxurious and special.

In addition to agencies, another place to look for both furnished and unfurnished rentals, if you can read French, is the small ads pages of Le Figaro newspaper and a real estate weekly of classified ads called *De Particulier à Particulier* (website: www.pap.fr) There's also a free monthly magazine called *France-USA Contacts* (FUSAC; website: www.fusac.fr), which carries property listings in English. If you can't read French and you want to ensure the apartments are up to American standards, then search only for the websites that are in English and have U.S. business addresses or telephone numbers. The U.S. address does not necessarily mean they don't have Paris-based staff—in fact they almost always do and they will speak English.

If you rent from an individual, you don't have to pay an agent's commission. Most agencies charge a fee of up to a month's rent on longer leases. However, it is worth paying the agency fee for peace of mind. Some foreigners have seen billboard advertisements and paid substantial sums in advance rent. They then make the awful discovery that the apartment's real owners were away on vacation, and they've fallen victim to a con artist. Be wary.

Paris apartments for mid- and long-term rental

- Paris 4th. The Marais. A charming studio, with exposed beams, of 355 square feet, recently renovated and equipped with television, Internet, telephone, American-style kitchen (microwave, washing machine), and a bathroom with bathtub. It also has double-paned windows, a security door and an Interphone. It's located on the first floor of a building with no elevator. **Price: \$1,562 per month**, all monthly maintenance expenses included.
- Paris 3rd. Close to the Centre Pompidou and Arts et Métiers is a two-bedroom, 570-square-foot, furnished apartment designed by an architect in 2009. It has a large, sunny living room, equipped kitchen, large open bathroom, Italian-style shower, separate toilet, a home cinema, Internet, washer/dryer, and a dishwasher. **Price: \$1,875 per month**, all monthly maintenance expenses included plus electricity.
- Paris 6th. A furnished apartment of 1,560 square feet, on the third floor with southern exposure. It also has a double living room, fully equipped kitchen, television, Internet, telephone, guardian, elevator, and four hours of weekly cleaning included. **Price: \$5,937 per month**, all monthly maintenance expenses included except electricity and gas.

Paris vacation rentals

“Le Beau Marais is a newly restored gem that has been completely transformed into a luxurious and comfortable dream apartment. The large studio apartment is located on an historic and quiet “cul-de-sac,” and promises a very tranquil *sejour* (stay) in the City

of Light. Located on the third floor (three flights up) with an elevator and digicode/intercom entry systems, this studio will amaze you with its well thought-out fit and finish, seen to by our professional Interior Designer, Martine di Matteo. The color scheme is long on contrast, with blackberry and cream being most dominant. Exquisite fabrics are evident throughout the apartment and elegant Toiles de Jouy have been used to full effect.”

It sounds terrific, but holiday rentals like the above don't come cheap. Through www.parlerparisapartments.com, this vacation studio rents for an average of \$212 per day; \$1,343 per week; and \$3,362 per month. Although you'll always pay a premium to rent for a single week, it may still work out cheaper than staying in a quality hotel for that time. And if you're prepared to forego a central location, small furnished studios and apartments with kitchen facilities sometimes rent for less than \$900 weekly in the outer *arrondissements*. (Just in case it needs saying, vacation rentals always come furnished.)

Prices vary according to location, the quality of the building, and the apartment's layout and furnishings. For a studio in the best Paris locations, you normally pay between \$830 and \$1,490 per week; for a one-bedroom apartment between \$1,200 and \$1,775 per week; for a two-bedroom place, prices range from \$1,775 per week.

There is also often a juggling with rates depending on the time of year. In Paris, March through June and mid-September through December are high season, with January through February and July to mid-September low season. You can often find good value rentals in July and August. You are not going to be competing with visitors from the French provinces—at this time of year everybody who can has decamped to the coast or countryside.

You should always verify what is included in the rental price before signing a contract and sending a deposit. Some agencies add electricity and telephone service on top of the rental fees. Others charge rates based on the number of people staying in the apartment.

There are no set rules governing vacation rentals and each owner or agency can specify how they want things to be. Payment methods vary, as well as the amount required as an up-front deposit for the apartment. Also, find out what the cancellation policy is to avoid any nasty shocks should a problem surface before you leave home. It is your responsibility to verify that the agreement is what you expect before signing on the dotted line.

Don't be shy about asking questions. An apartment located on the fifth floor of a building doesn't necessarily have an elevator. Washing machines don't always come with dryers, and owners don't have to provide converters for American hair dryers. Don't assume anything and ask all questions clearly. That way, you'll have no surprises.

Here are some vacation rental agents:

- **Parler Paris Apartments**, *website: www.parlerparisapartments.com*
- **Paris Be A Part Of It**: *website: www.paris-be-a-part-of-it.com*
- **Alacarte Paris Apartments**: *website: www.alacarte-paris-apartments.com*
- **France for Rent**: *website: www.franceforrent.com*

Some of the real estate agencies we've listed can also provide you with vacation rentals.

Vacation rental samples

- A 3,010-square-foot, one-bedroom apartment is located on rue Thouin, in the 5th *arrondissement*, just behind the famous Panthéon. On the third floor without elevator, it's exceptionally quiet overlooking a nice courtyard and can accommodate up to two people. **Price: \$150 per night or \$712 per week** through Paris Be A Part Of It (*website: www.paris-be-a-part-of-it.com*).
- A sunny, bright, and airy one-bedroom apartment near Place de la Bastille and the Bastille Opera, in the 12th *arrondissement* with views of the Promenade Plantée and clock of the Gare de Lyon. Newly decorated, there are two main rooms, both opening through French doors to a balcony with plants, a bistro table and chairs; plus a fully equipped kitchen, bathroom with tub and shower, and separate WC. The bedroom has a queen size bed. The living room has a new modern sofa that converts to a comfortable, extra-long double bed, as well as a dining table and chairs. On the sixth floor with elevator, there are windows with a view from every room. Sleeps up to four people. **Rent: \$310 per night; \$1,925 per week; or \$4,870 per month** (high season) through Parler Paris Apartments (*website: www.parlerparisapartments.com*).
- A 915-square-foot apartment in the 4th *arrondissement* (Le Marais) on the third floor (no elevator). The beautifully appointed living room, with furnishings in beige, creams, and browns, is spacious and comfortable with two full-length French windows overlooking the charming rue des Rosiers, giving immense light to the room. Sleeps up to six people. **Rent: \$2,875 per week** through Alacarte Paris Apartments (*website: www.alacarte-paris-apartments.com*).
- A charming Paris apartment is located in the heart of the ancient Paris on rue Chanoinesse in the 1st *arrondissement* on the Ile de la Cité, what was once known as Lutece. The building is located right behind Notre Dame, next to the Seine River and a five-minute walk from both the Marais and the famous Left Bank's Latin Quarter. This is the epicenter of historic Paris and geographically the heart of Paris' most visited, desirable locations. The building is classed among Paris historical monuments and the original stone walls surrounding Lutece run

through this building. This studio apartment has been renovated, restoring its original terracotta stone floors to their original beauty, a number of antique oak wood beams and moldings and pretty Parisian windows. **Rent: \$1,000 per week** from Rentals Paris (*website: www.rentals-paris.com*).

- If you're searching for a studio apartment in Paris with dramatic views of the Eiffel Tower, look no further than Chablis, a fabulous 460-square-foot studio/one-bedroom apartment in the 7th *arrondissement* on the Left Bank of the river Seine. Ideal for a group of friends or a small family. **Rent: \$1,706 per week** from Paris Perfect (*website: www.parisperfect.com*).
- Le Temple des Rosiers is everyone's dream. This palatial 1,615-square-foot apartment is a masterpiece of style and comfort. Located in the heart of Le Marais overlooking the famous *rues des Rosiers* and *Vieille du Temple*, the apartment is located on the second floor of a beautifully maintained building which surrounds a stunning courtyard that was for centuries the "Passage des Singes" connecting *rues Vieille du Temple* and *Guillemites*. Sleeps up to eight people in three bedrooms with three bathrooms, plus garage. **Rent: \$906 per night or \$5,710 per week** from Paris Palais Apartments (*website: www.parispalais.com*).

CHAPTER THREE

France In-Depth

There is more to France than just Paris, of course. Beyond the allure of its sophisticated capital, the rest of this country offers an abundance of charm, beauty, and culture. But which part of France will seduce you?

To help you decide, we have compiled an in-depth overview of the regions in France that we think you should consider.

The Dordogne (Périgord)

Every time I use my old walnut-wood salad bowl, I have a kind of Proustian moment. Memory whisks me back to Brantôme market and the place where it was crafted—the Dordogne. Both a *département* and a river, the Dordogne is the golden heartland of the southwest, part



For many, The Dordogne is quintessential rural France with its river running through quaint, little villages

of the huge region of Aquitaine. Just to confuse us foreigners, many French use the name Périgord when talking about this incomparably lovely area.

Call it the Périgord, call it the Dordogne, call it heaven. For many prospective home buyers, this is the quintessential rural France, the dream place to go shopping for a little *maison de village* or a honey-colored stone farmhouse with a steeply sloping roof of russet-brown tiles. Everywhere here seems just so pastorally perfect, right down to the clouds of bright blue butterflies and the lines of fluffy ducklings paddling down river.

The Périgord summers are gloriously warm and sunny. Under resplendent blue skies, the countryside is a feast for the eyes, a harvest festival of vineyards, fields full of sunflowers, tobacco plants, and corn, shady walnut groves and stands of oak trees that often hide an underground treasure-trove of black truffles. Casting reflections in crystalline rivers, a fairy-tale *château* perched on top of wooded cliffs. There are dozens of picture-perfect villages, each one seemingly more enchanting than the last.

And it's here in the Périgord that you discover that France's reputation for culture dates back to Paleolithic times. Valleys are honeycombed with caves, passageways, and hidey-holes. In a number of these subterranean refuges, the prehistoric people who once lived the troglodyte lifestyle have left their mark on the walls.

Another feature of the area is the numerous *bastide* (fortified) towns—though “towns” is a misnomer—some are little bigger than villages. Most of these fortified settlements date back to the 13th and 14th centuries, the time of The Hundred Years War. Some *bastide* towns have French origins, others English. The Aquitaine region once belonged to England's Plantagenet kings, and the two enemies scrapped for it like dogs over a bone, building new strongholds with each bit of ground gained. It wasn't until 1453 and the decisive Battle of Castillon that the English were finally driven out of the Dordogne.

Even if you're not fascinated by the mechanics of medieval warfare, some of the tales from those times are enthralling. At Nontron, for example, the besiegers came up with the ingenious idea of catapulting goats over the castle walls. Burning brands were fastened to the poor old goats, and they served as a kind of firebomb. Today's animal rights activists would take a dim view of that particular weapon.

The Dordogne's magnificent markets

Then there are the markets. They're just how markets should be. Maybe you don't want to go home with a live goose under each armpit, but it's almost impossible to resist all the other temptations that make the Périgord the keeper of one of France's best regional cuisines. This is gastronomy on a grand scale: glistening strawberries, truffles, fresh walnuts, and delicately flavored walnut oil, *pâte de foie gras*, chestnuts, crêpes, and other wild fungi, *confit de canard* (duck preserved in its own fat), and a wonderful array of full-bodied, deep ruby wines.

But yes, there's a serpent in this Eden. The Périgord is no secret, and Dordogne's riverbank towns and villages are plagued by tourists in July and August. Of course, this may be just what you want if you're thinking of offering guesthouse accommodations.

Outside Paris, this area has the most historic sites of any region in France. And spots like Sarlat-la-Canéda, Domme, and Beynac act as tourist magnets. During high summer, the Dordogne Valley can turn into traffic-congested gridlock. It's not all bad news, though. There's more than one waterway in the Dordogne *département*, and the crowds thin out in the towns and villages, spreading out from the banks of the Dronne, Isle, and Vézère rivers.



©iStockphoto.com/legalnursenetwork

The hilltop village of Beynac on the banks of the Dordogne River is one of the region's major tourist draws

Now, does a €45,000 (\$58,500) love nest grab your imagination? It grabbed mine... that is, before I read the full details. Available through Piegut Immobilier ([website: www.piegut-immobilier.fr](http://www.piegut-immobilier.fr)), this property has a great location in a pretty hamlet. However, judging by the photos, there is a complete renovation job to be done, probably including the roof.

Look beyond Sarlat for lower prices

Moving away from the Dordogne Valley doesn't mean compromising on the swoon factor. The *département* is huge and boasts many lovely towns and villages. Most expensive are the properties in the vicinity of Sarlat. If you look beyond Sarlat, you'll find lower prices and you won't have to put up with the summer tourist hordes. Good hunting grounds are in the countryside north of the *département* capital, Périgueux, in among the vineyards of Bergerac, and around the *bastide* town of Eymet in the western Dordogne.

Prices are fairly steep for quality villas, but you can still have a stake in the Dordogne for pocket money prices. For about \$100,000 you can still find a village house with authentic beams and stone walls on three levels set into the walls of a *bastide* town. The property has a new roof and new electrical and plumbing installations but the interior finishing is to be completed. The property also has a garage and is just 10 paces from the village square with lovely views.

Incidentally, another good hunting ground that's likely to turn up some enticing options are the Dordogne's neighboring *départements*, the Lot and Lot-et-Garonne.

Dordogne property samples

- Located near Verteillac, is a three-bedroom, one-bathroom house with a small garden and recently renovated with double glazing and insulation. This village house has a utility room and a one-car garage. Of particular interest is the attic space which is easily accessed and could be converted into another good-sized bedroom or a game room. There is a large outdoor terrace for eating outside. The garden has a lawn and a small barn which could be used for storage or converted into a summer kitchen. The house is within easy walking distance to shops, cafes and restaurants. The village is charming and off the beaten tourist track. **Price: \$136,049.**
- In Sarlat-la-Caneda, a typical *périgourdine* (stone house) of about 1,200 square feet on nearly an acre of land. It contains two WCs and two bathrooms, a modern kitchen, large living room with fireplace, and three bedrooms. There is a large garden with an attractive bread oven as well as two terraces. It's located near the town of Souillac with a number of shops, cafes and services. **Price: \$224,600.**

Lot/Lot-et-Garonne property samples

- Set in a beautiful *bastide* town in the Lot-et-Garonne, this authentic and renovated house is situated in the centre of an attractive medieval village. It has three floors and a total space of 1,500 square feet. On the ground floor is a shop with private entrance. The second floor contains the salon/living room with high doors, a small fire place and thick authentic beams. The fully equipped kitchen is also on this floor. On the third floor you will find three bedrooms with a new bathroom. Underneath the house is a large basement. **Price: \$135,300.**
- A 17th-century village house, with pigeonnier, has been renovated but still has plenty of room to create further accommodations if desired. It offers kitchen/breakfast room, sitting/dining room which opens onto the garden, two bedrooms, a bathroom, shower room, utility room and a garage. Renovation of the second floor has begun, offering the possibility to create two more bedrooms and a bathroom. Outside there is an attractive garden with views. **Price: \$160,900.**
- A unique stone house within easy walking distance of Duras, with wonderful views of the *château*. The house is in perfect structural order, with a new roof and exposed stone walls. The house is surrounded by nearly 12 acres of flat gardens with front terrace which is approached by two separate and private driveways. The house contains a large kitchen, breakfast room, sitting room, one downstairs bedroom and bathroom, and four bedrooms upstairs. There is garaging for four cars, a large workshop and other outbuildings. **Price: \$367,900.**

- A spacious country house located off a quiet road within walking distance of a little village and only five minutes from Marmande and all its amenities. Original features, such as exposed stone walls and beams, have been kept in many of the rooms. The habitable area is approximately 1,900 square feet with a living room, dining room, and three bedrooms. There are possibilities for expansion in the large attached barn and the unused attic. The large garden is on two sides of the house and surrounded by apple orchards and by a large hedge on the roadside. **Price: \$420,500.**
- Just outside Duras, a recently restored 17th-century mill, tastefully done to an extremely high standard with over 2 acres of tranquil and private parkland and a stream to the side of the property. The property has an entrance hall, kitchen, an impressive vaulted sitting/ dining room with a panel of windows to view the waterway, five bedrooms, two shower rooms, and a pool. There's a surround terrace, huge covered terrace with barbecue, and a separate garage. **Price: \$500,400.**

Real estate agents in Aquitaine's Dordogne, Lot, and Lot-et-Garonne

- **Eymet Immobilier**, 7 rue du Temple, 24500 Eymet, France; tel. +33 (5) 5322-5025; e-mail: on website; website: www.eymet-immobilier.com.
- **Albione Immobilier**, 14 Place du Puits, BP 90060, 46200 Souillac; tel. +33 (5) 6532-7056; fax +33 (5) 6532-7423; website: www.albione.net.
- **Charles Loftie Estate Agent**, Place Hugues Salel, 46250 Cazals; tel. +33 (5) 6522-8350; fax +33 (5) 6522-8871; e-mail: info@charles-loftie-immo.com; website: www.charles-loftie-immo.com.
- **Immobilie de l'Isle**, 2 rue Saint-Front, 24000 Perigueux; tel. +33 (5) 5309-6100; fax +33 (5) 5309-0324; e-mail: on website; website: www.idi-perigord.com.
- **Immobilier des Coteaux**, 13 rue Roudier, 33500 Libourne; tel. +33 (5) 5725-1414; e-mail: noelle.digieaud@immobilier-coteaux.com; website: www.immobilier-coteaux.com.
- **Hogan-lacroix Immobilier**, 13 avenue Thiers, 24200 Sarlat; tel +33 (5) 5328-5088; e-mail: ventes@hogan-lacroix.com; website: www.hogan-lacroix.com.
- **Piegut Immobilier**, Blvd.de L'Est, place de Minage, 24360 Piegut-Pluviers; tel. +33 (5) 5570-9090; website: www.piegut-immobilier.fr.

The Côte d'Azur (French Riviera)

Boats bobbing in the harbor, villas draped with bougainvillea, and the turquoise sea sparkling in the sunshine...who can resist Provence's Côte d'Azur—France's Riviera? Not the large international community of expatriate retirees, drawn here by the mild winter climate.



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The French Riviera invokes images of glitz and glamour, but you can still find affordable property here...if you know where to look

Strung out between Hyères and the Italian border, 26 resorts line this turquoise coast of rust-colored cliffs. Admittedly, some Riviera resorts are now more mass transit than jet set, but others retain a classy touch. Lined with palm trees and grand hotels, Nice's Promenade des Anglais remains one of the world's most elegant seaside *esplanades*. The villas on Cap Ferrat are as palatial as ever, marinas are packed with yachts, and the glitterati still flock to Cannes every May for its film festival, flashing platinum credit cards in the boutiques of the boulevard Croisette. Sure, parts of the coast are under concrete, but where in the Mediterranean isn't?

But the Côte d'Azur isn't just about leisure and lounging in the sun. As far as the French are concerned, the "old" Riviera has long been overshadowed by the "new." Outside the summer season, one out of every two trips here is business related. Not only do convention centers and trade fairs abound, the region is also noted for being a hightech hive—Europe's answer to Silicon Valley. The Sophia Antipolis science and technology park ([website: www.sophia-antipolis.org](http://www.sophia-antipolis.org)) near Antibes is home to over 1,200 French and foreign companies employing around 23,000 people. Most are involved in IT, microelectronics, telecommunications, computer hardware and software, mobile telephony, e-business, health care, and Internet-related technologies.

The Riviera's hinterland holds out yet another contrast to the busy coastal resorts. Often clinging limpet-like to rocky outcrops, there are some charming medieval strongholds adorned with ramparts, narrow streets, flowery balconies, and breathtaking views of the Mediterranean. Places like Eze, Saint-Paul-de-Vence, Mougins, Biot, Tourettes, Grasse, and more.

One big surprise is how much property prices have risen in the recent years. Villas fetching \$230,000 when we produced the first *France Owner's Manual* have now almost tripled in price. In the last edition, we detailed a \$31,000 studio in a pretty residence with a pool in Mandelieu, a resort adjoining Cannes. Nowadays you'll pay around four times the price for something similar.

L'Immobilière Cannes-Marina lists a 236-square-foot studio apartment in Mandelieu on the second floor with a view of the countryside at \$189,400. Contact them at **L'Immobilière Cannes-Marina**, *Le Surcouf-Cannes Marina*, 06210 Mandelieu; tel. +33 (4) 9349-1515; fax +33 (4) 9297-0216; e-mail: info@cannes-marina.com; website: www.cannes-marina.com.

In the choicest resorts, an influx of buyers from sun-starved Britain, Ireland, Germany, Holland, and Russia means that good quality properties can be quite scarce. Unfortunately, you are not going to find a quaint farmhouse or village house to restore on the Riviera nowadays—they were all snapped up long ago.

In Antibes, there's a beautiful stone house with a swimming pool, four bedrooms, a living room, a study, and three bathrooms. The asking price is \$1,659,000. That's not a high price for this area. In some resorts, \$300,000 won't be enough for even a small apartment. Note that many foreign buyers come house hunting with a budget of at least \$1 million.

Find your own South-of-France property for \$175,000

Despite rumors that the south of France is full and you'll have to pay a fortune for a home here, much depends on the type of house you're looking for and where it's located. For instance there's a fabulous 2,400-square-foot villa currently on the market in Beaulieu-sur-Mer at a price of \$3.6 million. But if you work with a local agent, you can still find your own south of France property for as little as \$175,000.

Of course, I'm not talking about those wonderful wedding-cake villas with pools, terraced gardens, and sea views. Ideal for an investor or first-time buyer, \$150,000 will buy you a newly renovated 193-square-foot studio close the centre of Nice.

Location is always the key. If you want to be on Nice's renowned Promenade des Anglais and have sparkling sea views from your balcony, you'll pay more than that—\$385,000 is sought for a 350-square-foot, two-room apartment with a terrace and panoramic views.

Location, location, location... Prices for a studio in Juan les Pins without a sea view start at \$200,000, one with that all-important lookout on the Mediterranean, will fetch in the region of \$280,000. In comparison, in the hills above the Riviera, a 300-square-foot, one bedroom apartment in the *vieille ville* (old quarter) of the famous perfume town of Grasse is \$175,000.

Realistically, you'll definitely have to look away from the coast for anything resembling a bargain. Apartment living is the norm hereabouts, but not all dwellings are

in new-build tower blocks. Buildings range from the *Belle Époque* edifices of Nice to small low-rise residences in parkland complexes, many with pools and tennis courts.

For \$194,000 you could buy a two-bedroom, 600-square-foot, semi-detached house just outside Vidauban, only 30 minutes from the beaches. With access to two pools and tennis courts, it's advertised as an ideal investment for those looking for the ideal base for visits to the historic towns and villages of Provence. Both locals and holidaymakers are perennially in the market for apartments here, so you shouldn't have any problem if you eventually decide to resell.

Incidentally, you will not have any problems finding a real estate agent in Cannes. Over 350 real estate agents are based in the town and many handle properties all along the Riviera.

A home in famous Saint-Tropez?

Apartments in one particular newly-built residence here are fetching \$177,000 for a one-bedroom apartment and \$708,000 for a three-bedroom. Studios in St. Tropez of 400 square feet start at \$327,000 and one-bedroom apartments of 200 square feet with a terrace and use of swimming pool start from \$420,000.

For some buyers, the Provençal countryside of hills, vineyards, olive groves, and medieval villages that fringe the Riviera are even more attractive. Of course, prices are still substantial, especially if the Mediterranean can be glimpsed.



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If you take a short drive from the Riviera you'll find very affordable property in medieval villages like Saint-Paul-de-Vence

In Mougins, a village between Grasse and Cannes, a 1,000-square-foot villa with 6,900 square feet of land, a pool, and views from its balcony costs \$790,300. A couple of years ago, a similar property here was selling for \$435,000.

But a Mougins address isn't to be dismissed; Picasso lived here in the 1940s. Within the village, 180-square-foot studios are fetching \$120,000; a 430-square-foot terraced apartment in a pretty residence with an elevator, cellar, tennis and pool is \$327,000. For more information, contact **Arthur Amilton Agency**, *Place de la Vignasse, 06560 Valbonne*; tel. +33 (4) 9312-0350; e-mail: valbone@arthur-amilton.com; website: www.arthur-amilton.com.

In arty Saint-Paul-de-Vence, a beautiful medieval village just a short drive from the Riviera, Agence Grand Jardin (website: www.athea.fr) is advertising terraced one-bedroom apartments from \$194,000, with park and swimming pool in a residence. But even a short drive from the coast, you can still find the odd small, detached property for under \$150,000.

City life on the Côte d'Azur

During my last trip, I stayed in Nice, taking evening strolls down the promenade des Anglais, admiring the abundance of fresh produce in the cours Saleya street market, and checking out the fish restaurants in the *vieille ville*, the medieval quarter. Nice is full of real estate agents, and I collected a whole bunch of magazines crammed with pictures and prices. These free magazines list real estate agents in other parts of the Alpes-Maritime *département*, too. Also check out www.century21.fr; this company has regional branch offices all over France.

To be honest, Nice is too "big city" for me, but the *vieille ville* (old town) is an absolute must, with its baroque churches and tiny shops and art galleries lining its narrow shady streets. You can also head for the Chagall, Matisse, or the Modern and Contemporary Art Museums. Plus, it's an excellent base for day-trips to other Côte d'Azur resorts and the Provence countryside. Frequent trains travel along the coast, from the Italian border down to Marseille, but on my last trip I stuck to exploring the Alpes-Maritime *département* (the Riviera resorts (see a list of them on page 41) all come under Alpes-Maritime *département*.)

Even without a car, you can make forays inland. One panoramic journey can be made via the Chemin de Fer Provence, a narrow-gauge train line between Nice and Digne, a town in the mountainous back-of-beyond.

Buses also run from Nice to Grasse, famous for its perfumes and surrounded by lavender fields and wildflower meadows. Besieged by Saracens in the 9th century, Grasse has a lovely old quarter of arcaded shops, arched alleyways, and medieval watchtowers—and it offers views of the Mediterranean.



Surrounded by medieval watchtowers, Grasse is also famous for its perfumes, which are big business in the town

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- Century 21 has a renovated 500-square-foot, one-bedroom apartment in the old quarter for **\$175,000**.
- Another, slightly smaller apartment with a sea-view is on the market at **\$218,000**. Century 21 is also selling a two-bedroom apartment for **\$575,000**.

There are some wonderful villas in the Grasse area too, but don't expect to find any fantastic bargains.

- A 1,300-square-foot, two-bedroom villa near the city center with a panoramic view is on the market at **\$580,000**. For more information, contact **Agence du Cours**, 6 place du Cours, 06130 Grasse; tel. +33 (4) 9336-6-0170; fax +33 (4) 9338-0541; website: www.agenceducours.com.

Antibes—My favorite Côte d'Azur town

My favorite coastal town is Antibes, a charming old port with medieval ramparts facing the sea and a harbor packed with sleek, ocean-going yachts. Although the Antibes-Juan les Pins area is home to 70,000 people, the town itself doesn't feel overwhelming. Wandering amongst its ancient core of alleyways, looking for shopping bargains, is a fun way to spend any afternoon.



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The port town of Antibes has a harbor packed with yachts and an old town center that's great for wandering

Flowers, food, and flea markets are everywhere and Antibes is no exception. Its enticing covered market is the source of everything from briny black olives to lavender soap and clay pots packed with aromatic *herbes de Provence*. Another lip-smacking regional specialty to look for is *tapenade*—a blend of capers, garlic, olives, anchovies, and lemon—delicious eaten with crusty bread. Even the wine travels well—bottles of quaffable local plonk start at around \$4. I'm annoyed that I only brought back three.

A sampler of Riviera resorts

Menton—A mile from Italy's *Riviera dei Fiori* (Riviera of Flowers), the gardens in blossom-strewn Menton are almost tropical. Winters are warm enough for lemons to be harvested for the town's February lemon festival. Many villas are painted in warm shades of ochre and buttery yellow. The seafront is studded with orderly rows of swaying palms. There's no frenetic nightlife, but lots of genteel charm and old-timers playing *pétanque* (French lawn bowling). A newer, 450-square-foot, two-bedroom apartment just slightly back from the seafront costs \$368,000. Another stylish 600-square-foot apartment, overlooking the sea with one bedroom and balcony, costs \$611,000. A south-facing, four-bedroom villa of 1,800 square feet, in Menton, with 16,000 square feet of land is on the market at \$1,160,000. For details, contact **Elit Immobilier**, 33 avenue de Verdun, 06500 Menton; tel. +33 (4) 9328-5728; fax +33 (4) 9328-8833 e-mail: contact@elitimmobilier.com; website: www.elitimmobilier.com.

Beaulieu—Sheltered by the Baie des Fourmis, balmy Beaulieu's nickname is *Petite Afrique* (Little Africa). Beaulieu is elegantly old-fashioned and upmarket, with a coastal footpath meandering to the bijou port of Saint-Jean-Cap-Ferrat. Sprinkled with billionaires' villas, the bosky Cap Ferrat promontory is one of Europe's most valuable slices of real estate. The cheapest on the market with Agence Bristol is a 350-square-foot studio apartment for \$340,000. Larger apartments of 500 square feet to 1,100 square feet cost from \$490,000 to \$722,000. For something with character and space, you will have to pay over \$1,000,000. By way of example, a two-bedroom with large living room and dining room, fireplaces, and an incredible kitchen is on the market at \$2,200,000. For more information, contact **Agence Bristol**, 1 rue Georges Clémenceau, 06310 Beaulieu sur Mer; tel. +33 (4) 9301-0086; fax +33 (4) 9301-4797; e-mail: info@agencebristol.com; website: www.agencebristol.com.

Nice—A combination of seaside resort and big city, Nice hugs the Baie des Anges, or Bay of Angels. It boasts memorable restaurants and a beautiful old quarter, but the downsides include a fairly high crime rate, urban sprawl, and pebbly beaches. You might find good value offers on the AngloINFO forum. Through agencies, prices start from \$110,000. For that price, you can buy a 270-square-foot studio with a separate kitchen in perfect condition in eastern Nice. In a Bourgeois residence in *quartier des fleurs* (Old Nice), a magnificent two-room, 380-square-foot apartment costs \$325,000. For further listings, contact **Ocelli Immobilier**, 14 boulevard Rissol/20 rue maréchal Joffre, 06000 Nice; tel. +33 (4) 9200-7878; fax +33 (4) 9226-9226; e-mail: contact@ocelli-immobilier.com; website: www.ocelli.com.

Cagnes sur Mer—A bit of a concrete jungle, but this area has plenty of reasonably priced seaside apartments. Gold Immo (website: www.gold-immo.com) is offering a 300-square-foot, town center, studio for \$215,000. However, in a residence with a balcony and view, \$215,000 seems good value for a 350-square-foot studio (through Alpes Azur). Properties in the countryside toward Vence are much sought after. Villas are scarce and terraced village houses start from \$380,000 for 550 square feet and one bedroom. For details, contact **Cabinet Alpes Azur**, 4 avenue de Nice, 06800 Cagnes sur Mer; tel. +33 (4) 9320-1000; fax +33 (4) 9322-4870; e-mail: info@alpesazur.com; website: www.alpesazur.com.

Antibes—This bustling port town with a core of medieval ramparts and tiny passageways boasts excellent markets and a Picasso museum in what was once the artist’s studio. One-bedroom terraced apartments of 400 square feet with access to a swimming pool and tennis court cost \$298,000. A three-bedroom, 860-square-foot villa on 12,700 square feet of land will cost around \$925,000. **Unique Living** (*website: www.uniqueliving.com*) has details for a large, prestigious gated residence priced at \$1,606,000. The townhouse has a large living room, terrace, open kitchen, three bedrooms, swimming pool, a garage, and a cellar.

Juan-les-Pins—A mix of purpose-built (but not unattractive) condo residences and exclusive villas set above the golden beaches and little coves dotting the Cap d’Antibes’ wooded promontory. This resort has plenty of summertime nightlife in the town center. What’s smaller than a studio? A studette. With just 215-square feet, it’s selling at \$165,000. One-bedroom apartments of 430 square feet start at \$210,000. Larger one-bedroom apartments of 375 square feet, with swimming pool and beach access, are fetching as much as \$390,000. For a detached property in this same neighborhood you will be looking to pay a minimum of \$650,000.

Cannes—In this part of the Riviera, golden blankets of sand were laid over the original pebble beaches. It’s lively even in winter. One of the casinos stays open all year round. There were far too many pretentious people for me though, and I’d probably hate it during the Film Festival. You will find a good selection of studios and apartments in both Cannes and nearby villages. In Cannes, Century 21 (*website: www.century21.com*) lists 145-square-foot studettes from \$95,000 and one-bedroom apartments from \$156,500 for a 450-square-foot, one-bedroom unit. But beware, a 315-square-foot room in the classy Basse-Californie area of Cannes is priced at \$325,000. Location means everything here—a 700-square-foot, two-bedroom apartment with a sea view is priced at \$490,000. And \$885,000 is the asking price for a 1,000-square-foot, two-bedroom, with sea views, and swimming pool.



©iStockphoto.com/Monika Lewandowska

Cannes is the epitome of French Riviera chic, never more so than during its annual film festival

Riviera rentals

If you're looking for a long term rental—say a year's lease—unfurnished studios through Occelli Immobilier in good areas of Nice start at around \$488 per month, but they will be poky. One-bedroom apartments start at around \$800 per month. At the time of writing, Azur Riviera Immobilier (*website: www.pro-a-part.com*) has a good selection of rentals starting at \$620 per month.

In the most popular Riviera resorts, the cheapest rents I could find at the time of writing were in Nice, starting from \$400 through the website www.seloger.com.

In the Antibes area, most rents are per week due to demand and you will do better elsewhere if you are looking for a long term rental.

The following agencies have a good rentals selection along the Riviera:

- **Laforet**, 10 boulevard du Jeu de Ballon, 06130 Grasse; tel. +33 (4) 9340-1606; e-mail: grasse@laforet.com; website: www.laforet.com.
- **Agencia Immobilier**, 26 route Nice 06650 Le Rouret; tel. +33 (4) 9377-2577; fax +33 (4) 9377-2581; e-mail: on website; website: www.agencia-immo.com.

Riviera summer rentals

During July and August, palatial Riviera properties can command monthly rents of \$10,000. Less expensive options surface around the medieval stone villages of the Provençal. The average for these types of holiday rentals is \$1,180 per week, or \$4,100 per month during high summer. During spring or fall, modest village houses (without pools) start at around \$500 weekly, but prices are still steep for villas with big gardens and private pools.

As well as being expensive, seaside properties for vacation rentals are often hard to come by in high summer and during the Cannes Film Festival—and they can be eye-wateringly expensive, too. However, prices drop substantially in winter, spring, and fall. Apartments and studios are readily available in Nice and the Mandelieu-Cannes-Antibes-Juan les Pins areas.

For rents in Cannes, **Cannes Rental Events** has a vast selection of well-situated apartments at the following rates:

- Out of season, studios rent from \$850 per week and \$3,200 per month.
- During the high seasons, the same studios are priced at \$1,070 per week and \$3,600 per month.
- During the nine days of the film festival, the price is \$4,500. For a one-bedroom apartment, add on \$250 to the price of a studio per week and about \$950 per month. For further information, contact **Cannes Live Agency**, 9 rue de Lérins 06400 Cannes; tel. +33 (4) 9399-2657; fax +33 (4) 9317-7431; e-mail: on website; website: www.cannes-live-agency.com.

For a furnished vacation studio sleeping two in Cannes la Bocca, expect to pay in the region of \$375 per week or \$780 per month outside of July and August. For those two months, the average weekly price is \$915 (sleeps three people), to \$3,015 (sleeps eight people). A full list of these rentals is available on the Cannes Horizon Immobilier website.

- **Cannes Horizon Immobilier**, 31 avenue Francis Tonner, 06150 Cannes la Bocca; tel. +33 (4) 9347-8666; e-mail: on website; website: www.canneshorizon.fr.

Other options are available but aren't necessarily cheaper. The website www.pasdagence.com deals with individuals who have apartments for rent. The prices start at \$425 (low season) and \$695 (high season) for a studio in Cannes la Bocca. Finding something good value in Cannes is another thing. Here, prices start at \$1,250 per week for a one-bedroom apartment. The website www.rent-on-line.com also has an extensive selection of rentals available. Prices vary according to the time of year, so consult them for rates.

The other Provence: Aix, Arles, Avignon, and more

Beyond the Riviera playgrounds lies what I call "the other Provence": a lavender scented landscape of sunflowers and starry nights made famous by artists like Van Gogh and Cézanne. Daydreaming under the southern sun, this is a world where life is still civilized and pleasant.

While Provence is not France's most inexpensive region, it does have some of the loveliest towns, villages, and styles of architecture—and great weather, too. You just have to accept that farmhouse and villa-style homes here sell for premium prices.

However, that certainly doesn't mean that Provence is unaffordable. If you look to the far north, and in forgotten pockets around Arles, you can still just about buy a nice but pocket-sized village house for under \$180,000.

I spent time here last year, making a triangular journey around the three big A's of the region: Aix-en-Provence, Arles, and Avignon. I know it's fashionable to say Provence has been spoiled by tourism, but I don't think the statement stands up to close scrutiny. As far as I'm concerned, this lovely corner of Europe remains one of the most wonderful places on earth.

Wildly romantic Aix

Take Aix, for example, a wildly romantic little city of fountains and medieval streets that was once the Provençal capital. Although that honor now goes to Marseille, Aix hasn't gotten the message yet...it still acts like the center of the cultural universe.

While plenty of visitors were around during my stay, the vast majority of them were French. I didn't see menus written up in six different languages, I didn't notice any British bars or German Bierkellers, and I certainly didn't see anything that could be described as a tourist trap. This is a real city where real people live. It's not the folks

from tour buses who are buying chunks of conger eel and individual sea urchins from the fishmonger, *tripes à la mode de Caen* from the butcher, and *pain au chocolat* from the *boulangerie* (bakery).

Most visitors are drawn to Aix for the same reasons you might want to consider buying a home here: the desire to experience sophisticated pleasures. If your tastes run to opera, ballet, and sacred music; museums, art galleries, and good restaurants, this oh-so-elegant city was made for you.

Don't get me wrong, Aix doesn't concentrate solely on highbrow culture, it's also a lively university city. The population of 137,000 includes around 40,000 students, so there's an animated buzz in the air. I think it's an interesting contrast; for instance, in cafés, scruffy black-clad students with heads stuck in textbooks sit beside impeccably dressed and coiffured women, many of whom carry their impeccably groomed dogs around in large handbags. Although I've never tried cramming a beribboned Yorkshire terrier into my own handbag, it can be done. I even saw one young girl carrying her pampered pooch in a backpack, and you don't have to look far to find a doggy beauty parlor.

As it is so small and walkable, it's easy to get a feel for Aix—pronounced “Ex,” by the way. Only recent arrivals bother saying the “en-Provence” bit. Start your explorations by meandering down the *cours Mirabeau*, a broad boulevard lined with plane trees, elegant private hotels from the 17th and 18th centuries, and some very animated cafés such as the *Café des Deux Garçons*. Dating back to 1792 and with many of the original features, it was frequented by Zola and Cézanne, both natives of Aix. Patrons through the years include Edith Piaf, Picasso, and even Winston Churchill.

Once an avenue for horse-drawn coaches, *cours Mirabeau* was laid out in 1649. You'll soon realize why Aix is known as a city of fountains. At *cours Mirabeau*'s top end is a fountain dedicated to Good King René, with the king himself holding out a bunch of grapes; at the bottom end is the huge *la Rotonde* fountain, surrounded by statues and floodlit at night. In between, two more fountains: *la Fontaine des Neuf Canons* (the fountain of nine canons) and the famous “mossy fountain,” *la Fontaine d'Eau Chaude* (the fountain of hot water), whose warm water comes from a thermal source.

Cours Mirabeau divides the medieval quarter (*Vieux Aix*) from the Mazarin district, the new town. When I say “new town” I'm talking about the 17th century—that was



Aix's medieval streets make it one of France's most romantic cities

©Flickr.com/AJanssen

when the aristocracy started moving into the area. At the Mazarin's heart lies the Place des Quatre Dauphins and I'm sure you can guess what's there...another gracious fountain, decorated with four leaping dolphins.

Vieux Aix is a spider's web of atmospheric medieval streets, alleyways and courtyards, all curled around Saint-Saveur's Cathedral. It's hard to tear your eyes from the wealth of shops, but keep looking upward: you'll see no end of niched statues and gargoyles.

The biggest and best open-air markets in Provence

Another reason I like Aix—it has one of the biggest and best open-air markets in Provence. Main market days are Tuesdays and Thursdays, and there's a mammoth affair on Saturday mornings. The bulk of the stalls are crowded into the medieval quarter, on Place Precheur, with more spilling over onto Place Richelme. For flowers, head to Place Hotel de Ville.

This isn't a tourist market, though a few stalls sell lovely mementos to take home: brightly patterned tablecloths made from Provençal cloth, wicker baskets, lavender bags, soaps, beautifully carved bowls and platters made from olive-wood, and big sachets of sweet-smelling *herbes de Provence*. More stalls sell second-hand books, old maps, prints, jewelry, and bric-a-brac. However, like all good French markets, its *raison d'être* (reason for being) is for locals to do their food shopping. Stallholders give free samples to encourage you to buy—slivers of cheese, a couple of olives, spicy bread flavored with orange, aniseed, and fennel, and *foie gras* (you can buy it potted in jars). And it seems normal for customers to handle the fruits and vegetables. One old lady spent almost five minutes squeezing some small stripy melons before finding one that pleased her.



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The open-air markets in Aix offer everything from sunflowers to second-hands book and jars of *foie gras*

Aix is an affluent city and there's no such thing as a cheap home here. To cite a few examples: a 470-square-foot apartment is \$275,000. Larger apartments of 968-square-feet can cost between \$529,000 and \$645,000, depending on the area. Rentals listed at the time of writing included one-bedroom apartments from \$750 per month. A two-bedroom unit through *l'Adresse Immobilier* was \$1,200 per month.

Yet Aix is so renowned, it's unlikely to go out of fashion. I got in touch with agent H el ene le Corre, and she told me that house prices have risen by an average of 10% over the past two years, and that there are several buyers chasing each home that comes on the market.

You'll find a warm welcome from Madame le Corre who speaks English. Her office is on cours Mirabeau, in one of those gorgeous former hotels dating back to the 17th century. Depending on your circumstances, she may be able to help you with arranging a mortgage too. Contact her at **Immobilier et Financement**, *Hotel d'Arbaud Jouques, 19 cours Mirabeau, 13100 Aix-en-Provence*; tel. +33 (4) 4293-3003; fax +33 (4) 4227-7556; e-mail: IF@immobilier-financement.com; website: www.immobilier-financement.com.

Buying a home in Aix—A sound investment

Although you'll find less expensive Provenal properties, buying a home here could still prove a sound investment. The new railway line and station for the TGV (highspeed trains) puts Paris within three hours of Aix. Prices are almost certainly expected to keep rising.

Some gorgeous countryside surrounds the city. A number of Aix agents also market village houses, farmhouses, and villas. To the east lies Mont Sainte-Victoire, the mountain endlessly painted by C ezanne—he created over 60 versions. To give you an idea of property prices: A 1,200-square-foot *maison de campagne* (villa) in the exclusive Le Tholonet neighborhood is on the market for \$1,600,000. Within a 15-minute radius of Aix, rural homes of 1,650 square feet to 1,870 square feet that are in tip-top condition but without such good views start at \$666,000.

Spend a few days sampling the Luberon's treasures

Twenty miles north of Aix is what's called the Montagne du Luberon, a region of brooding hills laced with country lanes, castles, and some splendidly perched villages. July is the month to see lavender in bloom, but the spring flowers in this *parc regional naturel* stop you in your tracks. I kept oohing and aahing over blue and mauve irises, grape hyacinths, dwarf narcissi, and countless other varieties.

The Luberon is no secret, though. Ever since Peter Mayle wrote *A Year in Provence*, foreign buyers have targeted this area. Small village houses in the eastern Luberon—places such as Cucuron, Cadenet, Tour d'Aigues, and Pertuis—can still be had for around \$142,000, but these will be *  r enover* (to renovate). Renovated, these village houses are fetching anything from \$285,000.

All the really huge *bastide* (fortified) farmhouses that Provence is so famous for have already been restored and upgraded to luxury homes, complete with swimming pools. However, for \$600,000 you can still be in the country in a *provenal* style modern farmhouse sitting on over an acre of land.



Its easy to see why Gordes has been officially named as one of France's most beautiful villages

Lacoste has a dilapidated castle that was once home to the notorious Marquis de Sade, and not far away is the hilltop town, Gordes. Gazing down upon olive groves and orchards, it has been officially designated one of France's most beautiful villages. Or, as the French say, *les plus beaux villages de France*. They're right. Gordes is an aerie of a village with a castle, winding alleyways, and a jumble of medieval houses. Trouble is, everybody wants to visit it. As for property prices...well, although swooningly lovely, it's a place to visit, not to live. Checking listings, the cheapest village house I could see here was \$300,000 for a three-bedroom village house.

Villages perchés were designed to provide refuge from the Saracens—and Roussillon must have been completely inaccessible to the invading Moorish hordes. A short drive east of Gordes, Roussillon is a real drama queen, rising like a bizarre sculpture out of a landscape of ochre-red sandstone. Village houses are constructed entirely out of the local rock, which comes in numerous shades: rusty red, pale peach, burnt sienna, warm biscuit, and an almost mustard yellow. I'm not sure that sky-blue shutters match orange walls, but Roussillon is strikingly colorful.

Gorgeous Saint-Rémy-de-Provence

There are so many gorgeous places, but I cannot omit a mention of Saint-Rémy-de-Provence, a delightful town of ancient streets, bell towers, and blue-shuttered houses. It nestles—and nestles is the only word—below the Alpilles mountains, an offshoot of the Alps. I came here when the weekly Wednesday market was in full swing. (And so were the wandering jazz players.) All the usual goodies were on sale: wonderfully fragrant breads and cakes, fruits and vegetables, sausages, fresh fish, jars of preserves, great wheels of ripe-smelling cheeses, lavender soaps and sachets, and peculiar little ceramics that made the sound of frogs and cicadas.

But there's more to Saint-Rémy than market magic. This was the birthplace of Nostradamus, the astrologer famous for his enigmatic predictions. It also calls itself a town of artists—more than a hundred painters live and work in the town and the

surrounding Alpilles villages. Galleries line the route of the town's Van Gogh trail, sign-posted with reproductions of the paintings that the artist painted during his stay in Saint-Rémy's monastery of Saint-Paul-de-Mausole. The monks took care of the mentally fragile painter, who managed to complete more than 150 works here. The monastery still serves as a hospital. If you visit, it's probably not a good idea to bring along boisterous kids. The tourist brochure states "visits are only tolerated if the tranquility of the place is respected."

As always, the location factor drives up prices—Alpilles mountain views are costly. Prime Location has a two-bedroom town house with terrace on its books that is selling for around \$460,000. A seven-room, 3,230-square-foot house, with swimming pool, just five minutes away from St. Rémy, is on the market at \$1,307,000 through Maisons de Provence ([website: www.maisons-de-provence.com](http://www.maisons-de-provence.com)). Despite the steep prices, this is a favorite town with foreign buyers, particularly Swiss, Dutch, and Belgian purchasers.

For cheaper properties, look at Setip Immobilier. Their current listings include a nice 220-square-foot studio for just \$114,000. Perfect for *un pied à terre*, maybe?



Van Gogh is remembered in the gardens of the monastery of Saint-Paul-de-Mausole where he stayed and completed over 150 works of art

©Flickr.com/Axel Brocke

The valley of the mighty Rhône

Home to vineyards and winemakers for around 2,000 years, another area worth serious consideration is the valley of the mighty Rhône. The river winds a shining passage through the green heartland of Provence, one of France's most historic and beautiful corners. If planning a vacation, you simply must put the ancient cities of **Avignon** and **Arles** on your agenda.

Home to around 88,000 people, Avignon resonates with medieval history. One of France's most magnificent walled cities, its crowning glory is the 14th-century *Palais des Papes*, the impregnable Palace of the Popes. Built to withstand war and siege, this is one of the most awesome edifices I've ever seen. A monument that suggests power as well as beauty, its towers and turrets are embedded in a sheer rock face. Another must-see is the Pont d'Avignon, more properly known as the Bridge of Saint-Bénézet.



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The mighty Rhône River flows past Avignon's Palace of the Popes and the Bridge of Saint-Bénézet

Apparently built by a miracle-working shepherd saint in the 1200s, it became the subject of a famous French nursery rhyme: “Sur le Pont d’Avignon.” However, you won’t be singing and dancing your way to the other side of the Rhône River—the arched bridge has lain in a semi-ruined state since the early 1600s when half of it was washed away by floods.

Although Avignon initially feels touristy, the majority of visitors are day-trippers. By sunset, the coaches have left and you get a true sense of medieval magic and intrigue. But don’t look for it just in the center. I don’t know why, but even those visitors who overnight in Avignon seem to get no further than the showpiece sights and museums. Instead of spending all your time around Place de l’Horloge with its terraced cafés, strike out toward the southeastern rampart walls into the depths of unrestored Avignon, where paved streets peter out into dim cobblestone alleyways.

Rue des Teinturiers can’t have altered much since the popes were in residence there. Nowadays it’s at the heart of Avignon’s bohemian quarter, a place of hole-in-the-wall bars, alternative restaurants, and strange miniscule theaters that seem unlikely to hold more than 20 patrons. Dilapidated medieval houses are adorned with gargoyles and niched statues. There’s a small stream with turning water wheels, and a tiny jewel box of a chapel reeking of incense that’s dedicated to “the gray penitents.”

Unlike the streets radiating off of Place de l’Horloge, with their classy boutiques, the warren of laneways around rue des Teinturiers is more a trash-and-treasure-store part of town—dressmakers, button and bead shops, old-fashioned barbers, and weird-looking galleries. If your visit coincides with the annual Avignon Festival (held in July), be sure to head this way to seek out some of the 400 or so “fringe” events. Like the famous Edinburgh Festival, there are two festivals going on simultaneously, known here as the “in” and the “off.” The official “in” festival is highbrow theater and dance. The “off” can be anything: Spanish flamenco, Brazilian samba, medieval lute players, experimental theater, or people staggering around on stilts...

I came across one Avignon agent who spoke reasonable English in Century 21 Sud Immo (*website: www.century21.fr*). Current listings include:

- A 236-square-foot studio for **\$81,000**.
- The cheapest small two-story Avignon village house is 550 square feet and priced at **\$207,000**.
- A more modern, 950-square-foot home with a garden and two terraces is priced at **\$250,000**.

They also handle long-term rentals: a studio of 250 square feet rents for \$495 per month; one-bedroom apartments rent for between \$500 and \$840 per month; and two-bedroom apartments of 620 square feet rent from \$900 per month. You can also rent a house.

At Roquemaure, a 15-minute drive from Avignon, Les Clés du Midi (*website: www.lesclesdumidi.com*) is listing a modern, 750-square-foot, one-bedroom house with a small garden for \$350,000.

My Home in Provence Pays for Itself

by Maria Trenzado

The hardest thing about owning a home in France is leaving it. From the moment I looked through a viewfinder at the age of eight and saw slides of rolling French landscapes, I've been hooked. But it wasn't until 2004 that my lifelong dream of owning a place in France became reality.

When I tell people, at first they think I've purchased an ancient, dilapidated country shack that will cost thousands of dollars to refurbish, or that I must have received a big inheritance. But nothing could be further from the truth.

For just \$90,000 I got my own vacation home nestled in the south of France.

Better yet, I not only cover my expenses by renting it when I'm not there...I actually make a profit!

My house is a newly-built two-bedroom, one-and-a-half bathroom, semi-detached villa, with a fenced garden and a shared pool in a gated community. It's located in the quaint village of Loriol-du-Comtat. I bought it pre-construction and all the transactions were handled in English, electronically and by post.

I'm in the perfect location, at the foot of Mount Ventoux and near some of the most picturesque perched villages in France—Gordes, Roussillon, and Bonnieux—just minutes from the historic and vibrant city of Avignon.

Situated amidst fertile agricultural plains, Loriol-du-Comtat is typical of most Provençal villages. The main square is the site of a Sunday market offering locally grown produce and crafts. A café, bakery, grocer, hair stylist, flower shop, postal office, and *boulodrome* (place to play boules) surround the square that leads to beautifully manicured gardens upon which the *Mairie* (mayor's office) rests.

If I ever tire of village life, I can take the car on the *autoroute* (highway) to Nice, Monte Carlo, Genoa, Marseilles, and the Mediterranean beaches of St. Tropez and Cassis. And Paris, the Alps and Barcelona are only a few hours away by train.

The mild weather means a multitude of activities year-round. The world-renowned film, theater, opera and music festivals of Aix-en-Provence, Orange and Avignon attract thousands of visitors, and I enjoy the antique markets of L'Isle-sur-la-Sorgue. My taste buds are never happier than here. The rich soil of the region produces the wines of Châteauneuf-du-Pape, the black truffles of Carpentras, the lavender fields of Apt and the melons of Cavaillon.

The benefits of a newly-built property are numerous. Properties are constructed according to strict French building and energy saving regulations; property taxes—usually a mere fraction of those in the U.S.—are exempt for the first two years after closing.

The legal fees are half those charged for an existing residence and rarely exceed 3% of the purchase price. There is no agency fee; all purchase contracts are regulated by French law; the initial, fully-refundable deposit is only 5% of the purchase price; and importantly, French law requires the developer to provide a 10-year warranty on all newly-built residential structures.

During the past few years, France has experienced a high demand for new properties. As an example, a couple of villas comparable to mine have recently sold for over \$300,000. In just five years my home has more than tripled in value!

Mortgage rates are also at an all-time low, and mortgages for 100% of the purchase price are available through various French banks. Since I purchased my home outright, my annual household expenses average \$3,500. They include electricity, insurance, association fee (including water), property taxes, telephone, cable, Internet and a gardener.

My expenses, however, are easily recovered by renting the property short-term to vacationers from Paris, Belgium, England, Germany, the Netherlands and the U.S. Fortunately, most of my rentals have been generated by word of mouth from my neighbors, one of whom maintains the house and meets the guests upon arrival.

Although my professional responsibilities keep me in the U.S. for now, owning a place in France has given birth to a new dream: making France my permanent home. There is no greater delight than walking up the steps to my own *petit château* (little castle), welcomed by the fragrance of the lavender and rose bushes surrounding the garden. Each day brings a new adventure.

Soon I'll be forever awed by vistas of France...and it won't be through a viewfinder.

Where white horses and pink flamingoes roam

Farther south, the country town of Saint-Martin-de-Crau is a gateway to the Camargue, a marshy wilderness fringed by almost 40 miles of beaches. White horses, pink flamingoes, and fierce black bulls all roam here. Sounds idyllic, but beware of the mosquitoes. Camargue mosquitoes are allegedly bigger and more bloodthirsty than the mosquitoes anywhere else in France. Saint-Martin-de-Crau is home to 11,000 people.

Through Camargue Alpilles Immobilier (*website: www.camarguealpillesimmobilier.com*), there is a one-bedroom, duplex (bedroom upstairs) apartment for \$159,000. Another possibility is an apartment in a residence where you would have use of a pool and other facilities. Prices from \$223,000.

However, you get a lot more seaside property for your money in the Camargue than on the Riviera. A three-bedroom, house with a small garden in Salin de Giraud is for sale through Les Clés du Midi for just \$250,000.

Arles—The former stamping ground of Vincent van Gogh

Before watering the Camargue, the Rhône River passes by ancient Arles. Not only is this the former stamping ground of Vincent van Gogh, it used to be one of the most important settlements of Roman Gaul. You won't see Christians being thrown to the lions nowadays, but you can still sit on the stone seats of its amphitheater and watch a bullfight.

A quick word about Provençal bullfights: In some, the bull is merely chased by competitors attempting to remove a rosette from above its horns. In others, the event is more like a full-scale Spanish *corrida*, with six bulls fated to a gory end. If you're in possession of a guidebook that insists bulls are never killed in Provence, chuck it in the rubbish bin. Not only are they killed when a *mise en morte* (to the death) fight is scheduled, they end up as bull stew.

With a population of 52,000, Arles is smaller than Avignon. Good-sized town houses in fair condition can often be found for \$220,000, and some pretty houses and villas in the nearby countryside are selling for \$260,000 to \$450,000. However, I personally prefer Avignon or Aix-en-Provence for city living. Despite being packed with ancient monuments, Arles didn't hold quite the same magnetism for me. I thought it had a kind of rough, raw-at-the-edges feel.

That said, I found it hard to tear myself away from the Alyscamps. A 20-minute stroll from Arles's town center, this ancient necropolis is one of the creepiest places you can imagine. Europe's most celebrated cemetery during medieval times, les Alyscamps was the place where everybody wanted to be buried. Van Gogh often came here to paint, setting up his easel on the Via Aurelia, the old Roman road which meanders through the middle. Lined with lidded stone sarcophagi, some open, some half-closed, it's real Gothic-horror material. Being fanciful, it's exactly the kind of place vampires would choose to sleep away the daylight hours.



©Flickr.com/Michelle Walz Eriksson

Atmospheric Alysamps was THE place to be buried during medieval times

In the Provençal tongue, Alysamps means the same as Champs Elysées—the Elysian Fields. Thousands of corpses were dispatched here, saint and sinner, rich and poor alike, some from as far away as Poland. Before being launched into the currents of the Rhône River, the dead were sealed inside watertight coffins or barrels. They floated down to Arles with coins nailed to the coffin lids—the fee for the men who collected the corpses. Although many burial sites were destroyed in the 19th century when the railway was built, what remains is compellingly atmospheric.

The *Parc National du Mercantour*

An hour's drive from Nice airport, the Mercantour National Park is really off the beaten track. It's a world of streams, lakes, and rugged peaks, some of which soar to over 9,000 feet. If you appreciate village life and outdoor activities such as climbing, rambling (hiking), water sports, and skiing, you'll love it.

A summer hiking area, the *Parc National du Mercantour* also has a wonderful valley, the *Vallée des Merveilles*, with more than 100,000 rock engravings, many prehistoric. The wildlife includes mountain goats, white hares, ibex, chamois, and marmots. Its villages are mostly early medieval, full of architectural treasures and picturesque alleyways. Few have more than 1,000 inhabitants. The village of Saint-Martin-Vésubie actually has a mountain stream gurgling down the middle of its main street. Residents need to keep stepping across it as they go from shop to shop.

With panoramic views of the Vésubie valley, the next village is Belvédère, the only access point into the Gordolasque valley.

Golf in Provence

Fairways, bunkers, and golf carts...if you have a passion for Provençal living but also require golf on your doorstep, head for Pont Royal. Built in the style of a Provençal village—ochre-colored houses, fountained courtyards, market stallholders selling everything from macarons to wonderful smelly cheeses—Pont Royal is a golfing resort where most properties are individually owned.

The setting is gorgeous: a 400-acre estate overlooking the Durance river valley, midway between the Alpilles mountains and the Luberon hills. The lovely little city of Aix-en-Provence is 20 miles away. The par 72 golf course was designed by Spanish golfer Seve Ballesteros and is classified as one of Europe's best. Although I'm no golfer, it looked magnificent and must certainly qualify as one of the most aromatic courses: send your ball into the rough and it will send up the scent of the lavender, thyme, and rosemary that grow wild here.

Property listings from inland Provence

- A house in the village of Lantosque, in the valley of the Gorges of Vésubie. It is on two levels with a terrace and great views. There is also a cellar and attic space. **Price: \$165,000.**
- Charming stone house in the heart of the village of Beaumont de Pertuis (84), with fully equipped kitchen and two bedrooms. **Price: \$220,000.**
- *Maison de ville* (town house) situated near the amphitheatre in the center of Arles, with a living room, kitchen, two bedrooms and a terrace. **Price: \$291,000.**
- Between Luberon and Ventoux, just outside Gordes, is a 2,000-square-foot stone house tucked away in a quiet hamlet. On the ground floor, there is a large living, an open kitchen and dining room, one bedroom and bathroom. The second floor contains two bedrooms and two bathrooms. The L-shaped property allows every window a view of the garden. **Price: \$380,000.**
- In Avignon, is a 900-square-foot modern villa with a large garden. The villa has a living room with fireplace beautiful kitchen and three bedrooms. It is located in a quiet neighborhood. **Price: \$395,000.**
- A renovated 1,400-square-foot *bastide mas* (fortified farmhouse), with a walled garden, just outside Cavaillon (between Avignon and Aix). On the ground floor, there is an open living/ dining room with separate kitchen. Upstairs, there is a bathroom, three bedrooms, and attic space to renovate. The farmhouse is surrounded by mature trees. **Price: \$475,000.**
- In the Vésubie Valley, is a charming, three-bedroom house. The house has been renovated and consists of a kitchen, living room with fireplace, bathroom, and a cellar. **Price: \$525,000.**

- A four-bedroom villa situated in the village of Gardanne, in a residential area, with an open view of the hills. The property offers 1,800 square feet of living space on a 9,000-square-foot plot of land with a swimming pool. **Price: \$847,000.**

Real estate agents in inland Provence

- **Immobilier et Financement**, Hotel d'Arbaud Jouques, 19 cours Mirabeau, 13100 Aix-en-Provence; tel. +33 (4) 4293-3003; fax +33 (4) 4227-7556; e-mail: IF@immobilier-financement.com; website: www.immobilier-financement.com.
- **Agence de la Comtesse**, 3 avenue des Belges, 13100 Aix-en-Provence; tel. +33 (4) 4226-5287; fax +33 (4) 4226-7338; e-mail: aix@agencecomtesse.com; website: www.agencecomtesse.com.
- **Setip Immobilier**, Saint-Rémy-de-Provence; e-mail: on website; website: www.votremaison.fr.
- **Century 21 Sud Immo**, 74 rue Guillaume Puy, 84000 Avignon; tel. +33 (4) 9082-8282; fax +33 (4) 9082-8283; e-mail: on website; website: www.century21.fr.
- **LeTuc Immobilier**, 24 rue Abel Sarnette, 84300 Cavaillon; tel. +33 (4) 9074-0085; fax +33 (4) 9074-0085; e-mail: cavaillon@letuc.com; website: <http://cavaillon.letuc.com>.

Normandy

Rabbit *terrines* in cognac...tender beef *bavette* with shallots...Pont l'Éveque cheese...pear tart peeking through oceans of cream. This was just one of the princely meals I ate in Normandy—and it only cost \$15. If you've a taste for gourmet fare, no other French region offers such good value. It's hard to spend more than \$25 on a full meal.

Fringed by 400 miles of coastline, this corner of northwestern France is one of the country's most abundant larders. Cheeses such as Camembert, Pont l'Éveque, and Livartot all originate here. A *Route du Cidre* winds through the region's myriad apple orchards—the source of cider and *Calvados* (apple brandy), often sold from farmhouse doors. Meat and poultry are top quality and almost every coastal town has a *marché aux poissons* (a fish market) with carefully laid-out stalls resembling piscine works of art.

Many Americans associate Normandy not with food, but with World War II's D-Day landing beaches. Like Mont-Saint-Michel and Bayeux (home of the famous tapestry showing the Battle of Hastings in 1066), these places are in the region's western half.

However, I decided to forgo war cemeteries and coach-tour destinations in favor of eastern Normandy. Just two hours from Paris, it's a world of rural tranquility, flower bedecked harbor towns, and classy resorts.

Normandy's clean beaches rarely get crowded and each coastline segment bears a delightful name—the Floral Coast, Alabaster Coast, Mother of Pearl Coast, etc. But historic towns come thick and fast too. Normandy's verdant countryside is lavishly garnished with pretty villages and ancient churches. Apple-cheeked farmers ride rickety



©iStockphoto.com/AVTG

Normandy's Alabaster Coast is typical of some of the stunning coastline that this province offers

old tractors...fat cattle munch contentedly in green fields...beech woods glimmer with the sapphire splash of bluebells.

The charming Pays d'Auge countryside

Set among this rural patchwork of meadows and trout streams are gorgeous cottages and farmhouses clad in overcoats of half-timbering. Laid over stucco walls, the black or brown wooden strips are often shaped into intricate patterns. The French call this distinctive architectural style *colombage*. Quite a few half-timbered homes have thatched roofs, too—the word for thatch is *chaumière*. South of Caen, French Entrée ([website: www.frenchentree.com](http://www.frenchentree.com)) has a tiny cottage for sale. The roof is new and there remains much restoration work to be done. But it is available for the meager sum of \$66,000.

Here's an adorable cottage I wouldn't mind owning: Charming country cottage in highest tip of the Basse Normandie region at the end of the road. With 720 square feet of living accommodation, it is situated in quiet surroundings just two kilometers (just over 1 mile) from all amenities and only costs \$126,000. The property has a kitchen, sitting room, two bedrooms, bathroom, and garage. There is also an attic that would be suitable for conversion.

Fairytale homes at affordable prices, golden beaches on the doorstep, 37 golf courses, plenty of opportunities for walking, fishing, sailing, and pastoral perfection, right down to the waddling ducks, gamboling lambs, and newborn colts looking so cute on their wobbly legs. So what's the drawback?

Well, the abundant greenery indicates that the weather isn't exactly like sun-baked Provence. Normandy slots into the northern Europe jigsaw, and that means putting up with some rain, especially in winter. Even summers can be as capricious as across the Channel in England. Luckily I was blessed with fairly kind weather for my April trip, but despite the chance of showers, spring is a wonderful time to visit...everything looks so fresh. Pale mauve wisteria wreathes itself around doorways like floral gift wrapping.

Long lanes of purple and white lilac trees are in bloom. Fruit orchards are smothered in clouds of white and pink blossoms.

An overview of Normandy's potential

For an overview of the region's potential, I suggest shadowing my itinerary. I began by exploring the *Côte Fleurie* (Floral Coast), following the trail of French Impressionist painters to Honfleur—the natal town of French composer and pianist Erik Satie—an exquisitely preserved harbor town of wooden churches and chocolate-box houses. I trod the boardwalks of the chic sister resorts of Deauville and Trouville, was wowed by the lost-in-time village of Beuvron-en-Auge, and stood on Rouen's Old Market Square and contemplated the place where Joan of Arc was burned at the stake. Whether you're holidaying or house buying, don't miss any of these places.

I arrived from Paris by train, tracking the river Seine into Normandy and its estuary at Le Havre. Unfortunately Le Havre isn't the best regional introduction, unless you have a passion for ugly industrial ports. Don't linger. Cross the mighty Pont de Normandie bridge and head across the Seine to Honfleur.

Bohemian Honfleur

Closely connected with the impressionist movement, Honfleur has maintained its quaint bohemian air. Tall, skinny slate houses (a bit like Amsterdam's canal-side houses) line the cobbled quays. The oldest homes—an engaging jumble of *colombage* (half timber) fronted houses and cottages—are in the parishes of Saint-Catherine and Saint-Leonard. Many bulge out into the street, others lean at crazy angles, just like an over-enthusiastic Calvados drinker.

Classified as one of France's *villes fleuries* (floral towns), Honfleur takes its gardening duties seriously. It seems obligatory to have a window box. Even traffic roundabouts are an eye-socking floral feast of pansies and petunias. Winding around the *Vieux Bassin* (Old Dock) is a warren of alleyways brimming with galleries, museums, antique stores, and restaurants. By the way, I heartily recommend La Commanderie restaurant, which is renowned for its efficient service and copious portions. You'll find it in the centre of town, at 14 rue des Lingots. For other restaurants in the area, see <http://en.ot-honfleur.fr/Restaurants,2,0,18.html>, where you can book online.

Honfleur's history couldn't be more impressive. Samuel Champlain and other French colonists sailed from here to found Québec in 1608. But, although described as a port, it's now a backwater by mariners' standards. (You have to walk a fair way from town to find a decent beach.) Tidal changes and River Seine silt mean the town has now lost all its commercial activity to Le Havre. Nonetheless, a channel is kept clear by regular dredging and boats still anchor in the harbor—pleasure cruisers, small fishing boats, and a few posh white yachts.

Inspired by the ghost of Monet, painters set up easels beside the old dock. Monet's artistic career began in Honfleur—he was trained by a local painter called Eugène Boudin, who gives his name to the town's art gallery. Monet's painter pals—Pissarro, Renoir, and Cézanne—found their way here too. From all accounts they were rather partial to farmhouse cider. Turner, the famous English landscape artist, was also smitten. (Copies of *Honfleur from the Water at Twilight* can be picked up everywhere.) Turner made numerous visits during the 1820s and 1830s, and many of his sketches were turned into engravings and sold as luxury Christmas gifts. One of his favorite Honfleur sketching points was a brush-covered bluff called the Côte de Grâce.

All the way up this hill are grand residences that were built by the *bourgeoisie* (upper class) in the late 19th century. I saw one home here listed for almost a million dollars—but it did have nine bedrooms, a wine cellar, and over 3,000 square feet of living space. From the summit the views are superb, though things have changed a bit since Turner's day. Locals still dig for shellfish, but the scene now includes the vast span of the Pont de Normandie bridge, built to withstand 200-mile-per-hour winds. Way beyond, on the other side of the estuary, looms the ghostly outline of industrial Le Havre.

Although real estate around Honfleur isn't the region's cheapest, it's highly prized. Many residents commute to Le Havre. Around 10% of buyers are foreign—mostly Dutch, Belgian, and British. You're unlikely to lose money as prices have been rising gently every year. Homes here start at \$130,000, but that only buys a 220-square-foot studio. Even tiny fishermen's cottages start at \$250,000. And they're really tiny—some only have three rooms.



With its abundance of flowers and window boxes, Honfleur is a pretty town that has inspired artists such as Monet and Cézanne

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Maisons de Honfleur (*website: www.maisonsdehonfleur.com*) had one of these *bijou maisons de pêcheurs* (fishermen's cottages), that was in immaculate condition, for \$285,500. A fully restored two-bedroom, half-timbered *maison de caractère* (character house) was \$322,000 through the same agency. For a traditional house with garden and four or five bedrooms, refurbished properties are on the market at around \$4000,000.

Thirteen villages make up the Honfleur district. Depending on size, condition, and proximity to the coast, village homes cost from \$180,000. The lower end of the scale buys a 600-square-foot cottage, but the chances of finding anything to restore nowadays are rare. The cheapest *colombage* property was a three-room *maison Normande* on a bit of land for \$263,000. Cheaper properties start from \$100,000, and these are mostly modern houses, chalets, and town houses to renovate.

The deeper you go into the Normandy countryside, the greater the likelihood of unearthing bargains. In the Orne, you can still find properties for less than \$100,000.

The best value place that I could find was through Orpi Immobilier (*website: www.orpi.com*), an old farmhouse close to Mortagne au Perche requiring interior renovation (although the roof and exterior are in good condition). The property has a living room with fireplace, kitchen, and WC and one bedroom on the ground floor. The second floor could be renovated to add living space. Price: \$67,000.

Deauville—Normandy's most fashionable seaside resort

A favorite haunt of wealthy Parisians, Deauville is Normandy's most fashionable seaside resort. It has been attracting Europe's elite since the 19th century when sea bathing first became popular. Spilling out from one bank of the river Touque, it's linked by a bridge to its sister town of Trouville. Two towns for one, you can cross from Deauville to Trouville in less than five minutes.

With its grand hotels, two racetracks, polo matches, and thalassotherapy (marine therapy) center, Deauville is the more classy and cosmopolitan of the two. In fact, it's often referred to as Paris' 21st *arrondissement*. The streets around place Mornay, the site of a covered market and a *colombage* town hall, are arrayed with handsome timber-fronted buildings. Peering into ground level boutiques, it's clear that Deauville is no backpacker's resort—the emphasis is on luxury. Hermès, Sonia Rykiel, Louis Vuitton, Bang & Olufsen...and if your wish list includes Louis XVI *secrétaires* and *armoires*, antique shops abound.

It was too early in the season to watch a polo match (on summer Sundays, entrance to the polo grounds is free), but not too early to enjoy strolling on the beach. Deauville's wide expanse of golden sand is a joy. On May Day, a public holiday, the sun umbrellas still remained furled, but numerous people were pounding *les Planches*, the wooden boardwalk. The beach is lined with dozens of Victorian-style beach huts named after Hollywood movie stars, past and present. If celebrity-spotting interests you, *les Planches* is supposedly a prime location during September's American Film Festival.

Deauville real estate can be costly, but much depends on location. A studio with sea views fetches at least \$220,000, but attractive properties of similar size within the town's backstreets can be had for \$115,000. Laforet Immobilier (*website: www.laforet.com*) have an extensive selection of apartments on their website that are close to the place Mornay, with sea views, in select residences or with garden to choose from.

Family-oriented Trouville

Across the river, Trouville feels more family friendly. Again, there is a glorious sandy beach, but here the wooden boardwalk passes by attractions such as mini-golf, bouncy castles, and pony rides. Not that it's all kids' stuff. I saw a clutch of granddads playing *pétanque* (French lawn bowling) and the fish market is a photographer's dream. Trouville also boasts some grand hotels, another casino, plenty of individual shops, and good value fish restaurants around the harbor area. I paid \$15 for mixed shellfish, fish-fillet julienne in cream, and *tarte aux pommes* (apple tart).

Trouville house prices have caught up with those in Deauville. Little three-room houses in the backstreets sell from \$180,000 and the cheapest price I could find for an apartment with character, and close to the seafront was a tiny studio for \$120,400.

For the better-value homes in the Norman countryside, look around Lisieux and the Pays d'Auge. First impressions of Lisieux suggest a sleepy provincial town. Then you notice the monumental basilica, flags fluttering in yellow and white papal colors, and an abundance of shops stocked with religious artifacts: statues, rosary beads, and photographs of a sweet-faced nun.

Home of Sainte Thérèse of Lisieux and properties for \$157,000

France hasn't become completely secular—Lisieux is a major site for Catholic pilgrims. Thousands come to pay homage to Thérèse of Lisieux who was sainted in 1925. Taking the veil when she was only 15 years old, she spent the last years of her brief life in a local convent, and died of tuberculosis at the age of 24, in 1897. Her sanctity stems from her memoirs, *Story of a Soul*, which lays out "the little way"—a blueprint on how the faithful can achieve holiness in their everyday lives. I decided I could safely ignore the Sainte-Thérèse waxwork museum, but had a peek inside the basilica. Each chapel carries saintly words of wisdom, very restful. However, I thought it was rather morbid that her arm bones are kept in a reliquary—why such medieval practices for a woman born in the age of photography?

If you're on a property quest rather than following Sainte-Thérèse's trail, Lisieux agencies have some tempting buys in the nearby countryside. Known as the Pays d'Auge, this is rural Normandy's fat green belly. Agence Guy Hoquet's (*website: www.guy-hoquet.com*) portfolio includes, just outside Lisieux, a 650-square-foot *colombage* building to renovate for \$157,600. Other properties to restore include a terraced, two-bedroom town house for \$173,000.

For cottages in turn-key condition, there's a fair selection of old and modern homes, many for between \$200,000 and \$300,000.



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The impressive basilica in Lisieux contains some relics of its most famous inhabitant, Thérèse of Lisieux

Beuvron-en-Auge—One of France’s *plus beaux villages*

Pays d’Auge roads are marked with signposts portraying rosy apples, a reference to *pressoirs*, buildings where apples are turned into cider. Unlike most other French regions, Normandy is cider-producing territory and vineyards simply aren’t part of the tapestry (though you will find that restaurants and supermarkets stock a wide selection of wines). If you’re keen on sampling cider, follow the *Route du Cidre* to Beuvron-en-Auge. Hidden among a skein of lanes, this is one of France’s *plus beaux villages*. The phrase means “most beautiful villages.” The country officially has 100.

Complete with swallows soaring through the eaves, Beuvron’s manor houses and cottages date from the 15th to 17th centuries. Naturally they’re covered in decorative timber, but a number also have colored plasterwork—sky blue, primrose yellow, pastel pink—instead of the usual creamy-colored walls. Beuvron has no real estate agencies, though I did see a couple of properties for private sale. Immobilier Laforet ([website: www.laforet.com](http://www.laforet.com)) has a six-room period property in Beuvron for sale at \$603,400.

One manor house had timberwork embedded with carvings that included what appeared to be a bald-headed, screaming woman and a green man—a Jack-in-the-woods-type figure. I would have loved to discover the story behind them, but the tourist office was closed. So I asked about the images in a local bar; unfortunately my French wasn’t up to solving the mystery, but that didn’t stop the owner from urging me to return for Beuvron’s annual *Fête du Cidre* and *Grand Marché*. If you miss the festivities,

cider is sold direct from farms, at markets, and in almost every grocery and supermarket. Large bottles cost \$3 to \$6. Also try *poiré*, similar to cider but made from pears.

The Norman city where Joan of Arc met her fate

“Ah Rouen, Rouen. Is this where I must die?”

Not my words (though they seemed appropriate enough after experiencing the amount of cream used by Normandy cooks), but those of Joan of Arc. Later proclaimed a saint, Jeanne d’Arc was just 19 when she was burnt as a witch and a heretic. She was consigned to the flames in Rouen on May 30, 1431.

Jeanne led the French army into battle against the English, but was eventually captured and brought to trial in this “City of Spires” on the Seine. The fact that she wore men’s clothing was a sure sign of sorcery to her judges. The stake where Sainte-Joan was burned was set up on *Place du Vieux Marché*, or Old Market Square. The site is marked by a tall cross and a plaque.

Despite a sprawling outer ring of factories and nondescript suburbs, Rouen’s center remains full of mysterious atmosphere. Definitely “back to the medieval,” which meant I liked it straight away. I liked it even more when I saw how many buildings were infested with gargoyles—the Palais de Justice is particularly rewarding. Even if you’re not overly keen on monuments,



Rouen’s medieval center has pretty half-timbered houses lining its streets

go see the needle-spined Cathedral (that Monet painted 36 times), and the Gros-Horloge clock tower, which rings out a traditional curfew at 9 p.m., just as it has done since the year 1260.

Some timbered buildings are extremely ancient and would have been here during the time of Sainte-Joan’s imprisonment. Claiming the title of France’s oldest hostelry, La Couronne, on place du Vieux Marché, has a pedigree that dates back to 1345. Despite a \$23 tag for the four-course Terroir Normand menu, I’d love to have tried it, but it was Friday night and booked solid.

Foncia (*website: <http://fr.foncia.com>*) has a good selection of apartments for sale from \$120,000 to \$700,000 though the information on their website is in French. A two-room

apartment in timber-fronted buildings in Rouen's historic center with 490 square feet of living area, is on the market for \$144,000. Close to the place du Vieux Marché, the agency also has a larger 750-square-foot, two-bedroom apartment, with a cellar for \$210,000.

Cabinet Lagadeuc (*website: www.fnaim.fr/lagadeuc*) has an extensive selection of long-term Rouen rentals. Listings handily indicate monthly charges, common in France for apartment living. These cover things like communal lighting, concierge, elevator maintenance etc. Studios and one-bedroom apartments in the historic center (Vieux Marché, Chu, Cathédrale, Palais de Justice, and place Saint-Marc neighborhoods) rent for \$375 to \$1,100 monthly.

Depending on facilities and the luxuriousness of the building, monthly charges can range from \$20 to \$85. However, a French studio is ultra-small—generally only 180 square feet to 275 square feet. I saw one studio listed that was a mere 135 square feet in size. One-bedroom apartments rarely yield more than 380 square feet of living space. In the Cathédral *quartier*, a good-sized, 800-square-foot apartment was \$1,100 monthly (plus charges of \$40).

Normandy real estate agents

- **Agence Guy Hoquet**, 16 avenue Victor Hugo, 14100 Lisieux; tel. +33 (2) 3131-8800; fax +33 (2) 3162-5128; e-mail: lisieux@guyhoquet.com; website: www.guy-hoquet.com.
- **Cabinet Faudais**, 18 place du Champ de Mars, 50000 Saint-Lô; tel. +33 (2) 3032-4071; fax +33 (2) 3356-6769; e-mail: on website; website: www.cabinet-faudais.com.
- **Cabinet Lagadeuc**, 65 rue du Général Leclerc, 76000 Rouen; tel. +33 (2) 3515-7272; fax +33 (2) 3507-4589; e-mail: transaction@lagadeuc.fr; website: www.fnaim.fr/lagadeuc.
- **Foncia**, 107 rue Saint Hilaire, 76000 Rouen, tel. +33 (2) 3210-7420; website: <http://fr.foncia.com/agence-immobiliere/Rouen>
- **Maisons de Honfleur** (Sotheby's International Realty), 1 et 2 rue des Capucins, 14600 Honfleur; tel. +33 (2) 3189-4779; fax +33 (2) 3189-7878; e-mail: honfleur@sothebysrealty.com; website: www.maisonsdehonfleur.com.

Brittany—The land of a thousand legends

Brittany is full of little cottages built of stone and slate, their gray granite walls colorfully enhanced by the golden splash of gorse (a dense evergreen shrub with fragrant golden-yellow flowers), or the cloudy blue of a mop-headed hydrangea. But it's not just the architecture that makes me think Brittany (Bretagne) is a land apart. Thrusting into the Atlantic like the head of some bizarre sea monster, this is where France seems to fade out and the witchy Celtic world takes over. France's most westerly region, Brittany shares a heritage—and a similar climate—with Wales, Ireland, and Cornwall. In fact, it wasn't until 1532 that Brittany actually signed the Act of Union with France.

No place in Brittany is more than an hour's drive from the ocean. The western coastline is characterized by stunning rock formations; the north by secret bays and little harbor towns that in a former lifetime were feared as pirate strongholds. The slightly warmer south has huge expanses of sandy beaches and mysterious Neolithic monuments. Inland lies a region of lakes, forests, and moors where meandering lanes lead you back in time to numerous secluded villages and hamlets.

Many villages still have what's known as an *enclos paroissiaux* (parish close), built during the Middle Ages. Along with the church, there's usually an ossuary containing ancient bones and a stone Calvary cross decorated with elaborate carvings. Calvary crosses tell the story of the crucifixion, but the medieval stone carvers also managed to include everything from demonic gargoyles to monsters of the deep.

It must be said that Brittany won't suit everybody. Other regions of France are a lot dryer and have much more in the way of sunshine. However, if you don't mind some rain, especially in the winter months, Brittany is likely to capture your soul. Being a great fan of folklore, I love it—this truly is a land rife with legends.

Just as with its Celtic neighbors, the Breton landscape creates a sense of abounding mystery. Studded with strange rocky outcrops and golden half-moon coves, the jagged coastline was apparently created by Gargantua, a Breton giant. Other folktales tell of fairies and demons and vanished cities that lie below the Atlantic waves. Inland, the Forest of Broceliande is the mythic wildwood where the arch-sorceress Vivienne entrapped Merlin, the magician of the Arthurian legends.



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Brittany's wild and rocky landscape invokes images of Arthurian legends and tales of fairies and giants

Some yarns are deliciously horrible. Breton children still have the wits scared out of them by the tales of *Les Lavandières de la Mer*—the washerwomen of the sea. These hypnotically beautiful women are rumored to ensnare young men on moonlit nights by beseeching them to help wring out their laundry. And just to prove that a good deed never goes unpunished, they then strangle their victims!

Dark enchantments are everywhere, from mysterious Mont Dol (where it is said the Archangel Michael built an incredible ice tower), to the standing stones of Carnac—all 2,792 of them. If you want to stretch a point, you could say that Carnac was probably Europe's first-ever holiday resort. According to Breton folklorists, Neolithic tribes from all over France gathered here on May Day to indulge in all kinds of weird and wacky ceremonies. The Baie de Trépassés (Bay of the Departed), near Douarnenez in western Brittany, is supposedly the meeting place of all who died at sea the previous year. On the night of All Souls, November 2, they are ferried across the ocean to a mythical island of the blessed.

The *corsair* strongholds of Saint-Malo and Morlaix

Yet not all of Brittany's fireside tales are legendary. The northern coast really did serve as a kind of pirate's lair from the 15th to the 18th century. Two of my own favorite towns are Saint-Malo and Morlaix, which were once noted as *corsair* strongholds (*corsairs* were privateers authorized to conduct raids on shipping of a nation at war with France. Although not French Navy personnel, *corsairs* were considered legitimate combatants in France). Built on a rocky outcrop, Saint-Malo is circled by thick granite walls, arrowslit towers, and huge gates. On the Côte de Granit Rose (Coast of Rose Granite), Morlaix is a lovely jumble of lanes and half-timbered houses.

In 1522, as a reprisal for the sacking of the English city of Bristol by French privateers, 60 British ships sailed into the Bay of Morlaix. Knowing that most citizens were away at the fairs of Guincamp and Noyal-Pontivy, they ransacked the French harbor town. Having celebrated their victory to excess, most of the English seamen had fallen into a drunken stupor in the woods. Morlaix's returning menfolk duly massacred them. To avoid any future surprise attacks by unwelcome English visitors, Taureau Castle was built at the entrance of the bay.

As you might expect of a French maritime region, the seafood in Brittany is stupendous. Oysters are on sale everywhere, as are cockles, mussels, prawns, crabs, *langoustines* (scampi), and whelks (large snails). Just around the headland from Saint-Malo, on the enchantingly named Côte d'Émeraude or Emerald Coast, Cancale has gained a reputation as a gastronomic mecca. Apparently, oysters from this area were regularly served up at the court of the Sun King, Louis XIV. Another regional specialty to look out for is *galettes*, pancakes made from buckwheat flour.

Brittany's astoundingly low house prices

Tempted to come here for a closer look? As a further enticement, house prices throughout Brittany remain astoundingly low. Take this incredible example that's

currently on offer for just \$45,000 through Immo France (*website: www.immofrance.com*). A 400-square-foot stone cottage located close to Rostrenen. The property has a kitchen, bathroom, and one bedroom. As a whole, the building is in good condition although in need of modernisation. Unfortunately, there's no garden but there is a decent driveway for off-street parking.

A one off? No. For just a bit more, \$50,000, a 700-square-foot house close to Carhaix-Plouger with about 6,000 square feet of land is available. Although it needs some renovation. The building has several original features as well as attic space. Guegan Immobilier (*website: www.gueganimmobilier.com*) also has a selection of properties for complete renovation starting from \$45,000, most of which have no mains water or electricity and are in need of extensive exterior renovation work.

Otherwise, there is a selection of land for sale with plots of approximately 10,000 square feet starting from \$30,000. Admittedly, there isn't the charm of bringing a battered old cottage back to life, but you just might find a better situation by choosing a new build.

Ready-to-move-into properties from \$120,000

Of course, not everybody wants to have the builders in. There is also an ample supply of ready-to-move-into properties from \$120,000.

- Another property listed with Guegan Immobilier (*website: www.gueganimmobilier.com*) is a renovated farmhouse situated in the pretty village of St. Thois with the canal, Nantes, and Brest a few miles away. The house has a roomy living room, kitchen, bathroom, and a large bedroom upstairs. It also has a yard in front and small garden to the back. **Price: \$120,500.**

As you might expect, coastal towns are more expensive than those in the depths of the Brittany countryside. At the time of writing, the cheapest town house in move-into condition in the lovely harbor town of Saint-Malo was \$350,000.

- A 500-square-foot, one-bedroom apartment here close to the sea front with a terrace costs **\$325,000**; a town-center apartment of 750 square feet costs **\$398,000**.
- However, a *bourgeois* house with three-bedrooms and full of character is for sale at **\$470,000**. With enclosed garden, it seemed to be good value.

For even better value, look for properties away from the coast. One agency has a four-bedroom house for sale in Le Tronchet with a small garden for just \$200,000.

Brittany property samples

- Through French agency, Century 21 (*website: www.century21.fr*), there's a tiny Breton cottage with postage stamp garden and in need of renovation. **Price: \$25,000.**
- A stone house to renovate on 1,400 square feet of land situated in Bains sur Oust. The house has two bed rooms and comes with a cellar. **Price: \$32,400.**

- Two stone houses for renovation in the popular town of Carentoir. The stonework appears to be in good condition and once all work is complete the property will provide around 750 square feet of living space. The garden is currently around 7,500 square feet. **Price: \$58,000.**
- A stone farmhouse of over 1,200 square feet to be completely renovated in the Finistère *département*. The buildings are set on about an acre of land. **Price: \$66,000.**
- A 1,300-square-foot house in Scaër in the Finistère that requires some renovation work. The walls and roofing area are in good condition and offer the perfect foundation for a dream home. The house sits on a walled plot of land measuring about a quarter of an acre. Situated in the countryside between Scaër and Bannalec, only 20 minutes from the sea. **Price: \$120,000.**
- A stone cottage in the Côtes-d'Armor area. The property has four main rooms, including three bedrooms and a living room, and kitchen. Set in the countryside with no neighbors on approximately a half acre of land, with a barn. **Price: \$155,000.**
- A beautiful stone house with two bedrooms in excellent condition, located in a pretty hamlet. The property has numerous outbuildings that would be ideal for conversion into *gîtes*. **Price: \$196,000.**
- A large, renovated farmhouse suitable for a family in the Morbihan, close to Langonnet. The *longere* (traditional Breton "long house") would make a superb home; barn that could be converted and a large garden with a duck pond. All set on nearly an acre of land. **Price: \$246,000.**

Brittany real estate agents

- **Bizeul Immobilier**, 74 *chausée du Sillon*, 35400 Saint-Malo; tel. +33 (2) 9920-0120; fax +33 (2) 9940-4134; e-mail: saintmalo@bizeulimmobilier.com; website: www.bizeulimmobilier.com.
- **Guegan Immobilier**, 2 *rue Saint-Gilles*, 22000 Saint-Brieuc; tel. +33 (2) 9633-2930; fax +33 (2) 9633-3236; e-mail: property@wanadoo.fr; website: www.gueganimmo.com.

The Languedoc

This is the "other" South of France, the Midi, a hypnotically beautiful alternative to Provence and the Côte d'Azur. Sharing a border with Spain, the Languedoc-Roussillon region is the land of sun, song, and troubadours. Stretching roughly from the Pyrénées mountains to the river Rhône, the golden landscape is dotted with imposing hilltop castles and fortified towns that date back to the 13th century. Baking hot in summer, it is a lovely part of the country, and properties remain enticingly inexpensive.

France's deep south is also a fascinating area for anyone interested in medieval history. If there are such things as unquiet spirits stalking the land, this is where you're most likely to encounter them. The blood-drenched history of "Cathar Country" is

apt to send shivers down anyone’s spine. To put it in a nutshell, the Languedoc was the stronghold of the medieval Cathars, who had developed their own version of Christianity. All of them—men, women, and children—paid the ultimate price for their heretical beliefs—they were massacred by the Crusaders.

One of the worst atrocities of what became known as the Albigensian Crusade, happened in the town of Béziers in July, 1209. A soldier of the besieging northern French army asked how they were to distinguish between Catholics and Cathars. The chilling reply of the papal legate still echoes down the centuries. “Kill them all; God will know his own.” At the end of the day, almost 20,000 citizens had been slaughtered.

One of the most merciless of the Crusaders was Simon de Montfort. To give the Cathar defenders of Cabaret an idea of what they could expect, he forced 100 men to stumble the 25 miles toward the town to deliver a warning. Each man had to travel with his hand on the shoulder of the fellow in front—their eyes had been gouged out, their noses and top lips hacked off. This really was the blind leading the blind. In order to see the way, only the first in line had been left with one eye intact.

Must-see medieval gems

After that grisly little tale, I suppose it seems a bit tasteless to talk about “must-see” medieval gems. However, the Languedoc litany is almost endless: Béziers itself, the mountain fortress of Montségur, Pézenas with its cobbled courtyards and 14th-century Jewish ghetto. Then there’s the walled and turreted town of Carcassonne. I was here a few years ago on Bastille Day when a fireworks extravaganza seemed to turn the town ramparts into a sea of flames. I definitely wanted to spend more time in the distinctly weird village of Rennes-le-Château, which comes complete with occult legends of buried Cathar treasure and rumors of the Holy Grail. Just over the regional border, rose-pink Albi, the birthplace of Toulouse-Lautrec, is another beautiful town on the Tarn River.



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The walled city of Carcassonne, with all its Cathar history, stands proudly overlooking the Languedoc countryside

Despite its awful past, the Languedoc countryside is a joy. In countless slumbering villages, old-timers while away the long summer evenings drinking aniseed-flavored *pastis* and engaging in games of *boules* with their sons and grandsons on shady squares. This is a land of vineyards and craggy mountains, often breached by rocky river gorges where eagles soar overhead. The warm air is heavy with the scents of lavender, wild mint, and thyme.

The east of the region tumbles down over the Pyrénéan foothills to the Mediterranean. One of the prettiest places on the Roussillon coast is the seaside town of Collioure with its houses that resemble pastel-colored *bonbons*, a cathedral that's really a lighthouse, and a castle that once belonged to the Spanish lords of Majorca. Artists are drawn by the suffused quality of the light. The great Henri Matisse himself set up his easel on Collioure's wharf in 1905.

The coast and main towns like Perpignan, Montpellier, and Carcassonne are well served by bus and train. However, to make the most of the area, a car comes in handy. It's a region where you'll never run out of adventures. But if you fancy a change of scenery, Barcelona and all the glories of sun-drenched Spain lie waiting to the south.

Another great reason to come to the Languedoc-Roussillon area is the food. Even far inland, seafood is always in plentiful supply, caught in the nearby Mediterranean and delivered to market the following morning. Try a dish of *rouget* (red mullet) baked in rosemary, *loup* (sea bass), or *lotte* (monkfish). The *cassoulets* (casseroles) and spicy sausages are terrific, but unless you intend on swallowing spit-roasted snails laced with garlic, don't order *cargolade*. Local wines are addictive brews and rarely cost more than \$3 a bottle. They include a headily potent red called Banyuls, the only red wine I know of that's recommended with chocolate.

We told you so...

In our 2004 edition of *France: The Owner's Manual*, we spoke about why the Languedoc may be the next Provence. Our predictions were right, and prices have gone up steadily in the past few years, and are only now stabilizing. Properties in Perpignan and Montpellier and the surrounding areas have gone up in price by roughly 30% in the last few years, whereas Carcassonne and more inland properties have enjoyed a less volatile appreciation of around 10% to 15%.

From the Agence Immobilier Maugard website (www.agencemaugard.com), you can see that in the city of Carcassonne it's still possible to find an apartment for under €114,000 (\$148,200) or even less than €63,000 (\$81,900), ready to move into, and even townhouses for €150,000 (\$195,000).

Languedoc-Roussillon property samples

- In a small town 15 minutes from Beziers, is a village house in good order. Living room, two bedrooms, shower room, and a small terrace. **Price: \$51,000.**

- In the center of a lively market town on the banks of the river Aude, a two-bedroom village house to restore with a small attic space. **Price: \$77,000.**
- A small but charming, fully renovated two-bedroom village house near Carcassonne with living room and third floor which could be converted to a third bedroom. It also has a small courtyard. **Price: \$131,000.**
- In the Hérault, a renovated village house with views near Roquessels, 20 minutes from Pezenas, with over 700 square feet of living space. Everything is in good condition. **Price: \$136,000.**
- A 1,000-square-foot, townhouse in the Minervois. The house has four rooms including three bedrooms, a living room with fireplace, one bathroom, and a WC. **Price: \$145,000.**
- In the Corbières, a renovated *maison de village* with adjoining barn and living space of 1,200 square feet. The house has two bedrooms. The barn can be converted for an additional 700 square feet of living space. **Price: \$169,000.**
- In the Minervois, in a village just five minutes from Olonza, a converted barn of 1,500 square feet on 2,000 square feet of land. The house has an entrance hall, kitchen, a living room with a fireplace, three bedrooms, and a small attached house to be renovated. **Price: \$213,000.**
- Steps away from the bustling cafés in the center of the historic town of Uzès a recently renovated apartment of nearly 800 square feet. Lots of charm with exposed beams and stone throughout the two bedroom space. There is also a courtyard. **Price: \$254,000.**

Languedoc-Roussillon real estate agents

- **Agence Guy**, cours Jean Jaures, 34120, Pezenas; tel. +33 (4) 6798-3777; fax +33 (4) 6798-2018; e-mail: agenceguy@wanadoo.fr; website: www.pezenas-immobilier.com.
- **Aud'Immo**, 3 avenue de la Gare, 11200 Thézan des Corbières; tel. +33 (4) 6843-3266; fax +33 (4) 6843-3758; e-mail: audimmo@wanadoo.fr; website: www.immo-corbieres.com.
- **Agence Immobilier Maugard**, 5 rue Barbès, 11000 Carcassonne; tel. +33 (4) 6825-0657; fax +33 (4) 6847-5853; e-mail: infos@agencemaugard.com; website: www.agencemaugard.com.
- **Immo'sud**, place des Couverts, 09500 Mirepoix; tel. +33 (5) 6168-2649; fax +33 (5) 6168-2645; e-mail: immo-sud-calvet@wanadoo.fr; website: www.immo-sud.com.

Alsace

Bordering both Germany and Switzerland, Alsace is a relatively undiscovered region. Threaded with a wine route and studded with medieval villages, the landscape is a lush patchwork of vineyards, orchards, and wooded hilltops. And it's lively, wine-growing regions always have an air of jollity about them, even outside harvest season.

During my last visit, I found myself twirling around a village square to the brassy sounds of a Saturday afternoon oompah band. An oompah band? Here I was, supposedly in France, yet signposts pointed to places like Tagsdorf, Ingersheim, and Friesen. The food, the wine, and even the Gothic-gone-mad houses were making me wonder if I had somehow jumped on the wrong bus and landed in Bavaria.

Rapunzel-style turrets...stone archways and secret courtyards...mullioned shop windows bulging with mounds of Kugelhopf cakes...much of Alsace looks, feels, and sounds Germanic. Nowhere is this more apparent than in the wine villages southwest of Strasbourg. Towns like Obernai, Eguisheim, and Kaysersburg could easily serve to illustrate the folktales of the Brothers Grimm. In Riquewihr, I half expected to see the Pied Piper come dancing down the crooked main street. Adding to the storybook feel, I saw windows festooned with witch puppets, a stuffed fox in a flower tub, and chimney pots decorated with scraggly storks' nests. (In Alsace, storks don't deliver babies, they bring good luck.)

Fairy-tale Alsace cottages

Picture the gingerbread cottage in Hansel and Gretel. The typical house here looks as if it has been transported from medieval Germany—bulging walls painted in gaudy colors, window-shutters with diamond cut outs, and balconies festooned with geraniums. On village outskirts, newer homes resemble the Alpine wooden chalets of Austria and Switzerland. As far as house prices go, small cottages in good condition start at around \$380,000.

One extra that locals must budget for is floral arrangements. Most villagers spend an estimated \$1,000 a year on flowers. Entering a village, you notice signs saying *Ville Fleurie*, with symbols of between one and four blossoms. France holds annual contests to choose the pick of the floral crop from its towns and villages, and winners are bestowed with the four-flower symbol. Eleven villages here currently hold four-flower awards, and many others have a three-flower logo.

Solving the mystery of why Alsace is steeped in Germanic culture means wading through an ocean of history. Suffice it to say that in a previous lifetime it wasn't part of France at all. Lying between the Vosges mountains and the River Rhine, it has frequently changed flags over the centuries—a dizzying four times between 1870 and 1945 alone. Some of the more elderly residents were conscripted into the Wehrmacht army during World War II as "ethnic Germans."

A shining example of European Union

Nowadays Alsace is an exemplary embodiment of European unity. Many people have hybrid Franco-German names such as Pierre Müller or Jean-Claude Fischer. They speak both French and a German-sounding dialect, and they favor the same kinds of foods as their Black Forest neighbors across the border. Apart from Pinot Blanc, the local wines aren't ones that I would have associated with France either. There is no French translation for Gewürtztraminer, Sylvaner, or Riesling—these white Alsatian wines,

which run the gamut between bone dry and intensely fruity, are sold under their Germanic names.

Alsace's three main population centers are Strasbourg, Mulhouse (pronounced Mulooze), and Colmar, which was where I stayed. Like the rest of France, the region is divided into *départements*. The majority of wine villages are clustered in the Bas Rhin *département*, but there are some gems in Haut Rhin, too. Colmar, a *département* capital, makes an ideal base for visiting wine villages or mounting a property-hunting expedition. (Most Colmar real estate agents have village properties on their books.)

But don't rush off without exploring the town itself. There's a Saturday market, and the medieval quarter is filigreed with canals and colorful, timber-framed houses. Plus, there's a world-class art treasure called the Issenheim Altar. Kept inside the town's Unterlinden museum, this masterpiece triptych of angels and demons was created in 1510 by German artist Mathias Grünewald.



With their Franco-German mix, Alsace towns like Colmar have had a long and colorful history

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You can make excursions to many wine villages by bus—they leave from outside Colmar railway station. If you only have time for one village, make it Riquewihr, 30 minutes away. To reach it, take the Ribeauville bus, which also passes through Mittelwihr and Beblenheim, lovely hamlets that haven't made it onto the tourist maps yet.

Riquewihr—A gem of a village

All cobblestone alleys, castle ramparts, and half-timbered houses leaning at crazy angles, Riquewihr has been designated as a monument *classé* (a heritage site). Unfortunately you won't have its streets or its torture museum all to yourself—French and German tourists are everywhere—but I loved it. Many local winegrowers have premises here, so dive into their *caves* (cellars) for free tastings. A three-bottle pack of local whites starts at around \$18. Eating where locals go is one way of being reasonably sure of a decent meal.

Another method of nosing out a good-value restaurant...follow the Germans! It worked for me in Greece and Spain, and it worked in Riquewihr, too. Hearing a happy crowd of Germans in Saint-Nicolas's Winstub, I bagged a table and tucked into a feast of Alsatian specialties. With Sylvaner wine, mineral water, and coffee, a three-course lunch for two people came to just over \$60.

Belt-loosening Alsatian cuisine

French classics are featured on most menus, but if you want to eat like an Alsatian, forget healthy Mediterranean salads or itsy-bitsy bites of *nouvelle* cuisine. Catering to robust appetites, Alsatian cooking is most definitely of the belt-loosening variety. My main course in the Saint-Nicolas was *choucroute*—an immense mound of wine-soaked white cabbage, similar to German *sauerkraut*, but including a chunk of ham, a piece of smoked pork, two types of sausage, a pig's trotter, and a portion of blood pudding.

Wooden-paneled and very rustic, a traditional Alsatian restaurant is called a *Winstub*, where patrons often sit at communal tables. If you don't fancy *choucroute*, try plowing through a plate of *schiffala*, smoked pork with potato salad. Other local specialties include *foie gras* from Alsatian geese, a stew of marinated meats, poultry served with potatoes and vegetables called *baeckoffa*, a pork terrine known as *presskopf*, and tarts made with everything from onions to golden mirabelle plums. Regional river fish include pike, perch, and trout—often stuffed with mushrooms and shallots then simmered in wine and cream.

Ripe and pungent Munster cheese is the local *fromage* (cheese). Villagers regard it with the same kind of reverence as Alsatian wines. This being France, they do all kinds of strange things to a basic wheel of cheese. You can have Munster with caraway seeds, Munster rubbed down with marc brandy, or Munster filled with a layer of raspberry jam. The perfect way to round off a meal is with one of the fruit brandies distilled from the produce of local orchards.

Alsace property values reflect the region's underlying prosperity

Unlike other areas of rural France, Alsace hasn't experienced the same kind of flight from the land that often leaves farms and cottages empty. Maybe it's the Germanic influence, but there's a strong tradition of maintaining even the oldest houses in pristine condition. Ramshackle dwellings to do-up and modernize are rarities. The cheapest property I saw when updating this *Owner's Manual* was priced at \$230,000, and this was a complete restoration with a fairly small plot of land attached.

In Colmar, you can just about buy a studio for \$130,000. A two-room apartment will cost anything from \$180,000, and there's a premium for the most delicious views in town beside the canals in Petite Venise. For long-term rentals within Colmar, expect to pay a minimum of \$485 per month for studios and from \$615 for two-room apartments.

If you do buy, the area has more than wine festivals, restaurants, and dancing on village squares. Strasbourg, Colmar, and Mulhouse offer all the usual cultural and shopping attractions of cities, as well as horseback riding, nice walking areas, and skiing. The rambling paths that lace the Vosges mountains turn into cross-country ski trails during winter. Nor do you have to confine yourself to exploring France, as Europe's heartland is on your doorstep. Two hours after leaving Colmar, I was in Lucerne surrounded by the Swiss Alps.

Alsace property samples

- In Mandray, a typical Vosges-style farm to restore on two-and-a-half acres. Natural source and mains water. **Price: \$160,000.**
- A barn conversion with 600 square feet of living area. The property has an entrance hall, living room, kitchen, two bedrooms, bathroom, and garage. **Price: \$270,000.**
- A magnificent house with incredible views and outbuildings overlooking the Kayserberg valley. The house has a kitchen, four bathrooms, six bedrooms, two WCs, a large terrace, and a very large garage. There is also additional space for conversion. This property is ideal for investors or a large family. **Price: \$400,000.**
- A large 2,000-square-foot property in Pfaffenheim with basement and two-car garage, fully equipped kitchen and four bedrooms. The property is set on a third of an acre of land. **Price: \$525,000.**
- Just outside Orbey, a charming renovated farmhouse with 11 rooms and over 3,000 square feet of living space, and 1.3 acres of land. The house's 11 rooms include a large living room, fully equipped kitchen, six bedrooms, bathrooms, attic and cellar, and a one-bedroom cottage for guests or perhaps a *gîte*. There are many original features including beams, stonework, and vaulted cellar. **Price: \$650,000.**

Alsace real estate agents

- **Andre Gle Immobilier**, 15 boulevard du Champ de Mars, 68000 Colmar, France; tel. +33 (3) 8941-9484; fax+ +33 (3) 8924-0882; e-mail: Andre.gle@wanadoo.fr; website: www.fnaim.fr/gle.
- **Agence Immo Rapp**, 4 place de la Cathedrale, 68000 Colmar, France; tel.+33 (3) 8941-9318; fax +33 (3) 8923-2713; e-mail: agence.rapp@calixo.net; website: www.agencerapp.fr.
- **Immobilie Martin**, 16 rue Jacques Preiss, 68000 Colmar; tel.+33 (3)8924-1301; e-mail: on website; website: www.annoncesjaunes.fr/immobilier-location/agence/immobiliere-martin/1cbc81ff-ce4e-476a-b13a-2f44efda9b74/.

The Charentes

Expat, Heidi Fuller Love, urges you to take a look at Charentes, an inland region of western France just above Bordeaux. Famous people who once passed this way include the Black Prince, Joan of Arc, and Richard the Lionheart. Bristling with past glories, its historic towns include ramparted Angoulême, a pretty fortified town built on a hill overlooking the Charentes River. And don't miss the charming town of Aubeterre, in the south of the *département*. With its steep streets and honey-colored stone houses, it is an ideal base to explore the area from.

Although the Charentes will appeal more to those seeking rural bliss, days out at the seaside can be part of the agenda, too. The Atlantic beaches of Royan and la Rochelle are only about an hour's drive away from most parts of the Charentes. Most of its pretty rural villages and lazy rivers remain largely undiscovered, but don't delay—it appears word is getting out...

Here's what Heidi had to say about the region:

"In the 1980s and 1990s, everyone was crazy for the Dordogne—with its Lascaux caves, prehistoric sites, bucolic scenery, and renowned gastronomy. This was good news for me, as at that time I moved to the Charentes, where they were almost giving away old houses. 'Who would want to buy that rubbish?' local folk would ask when I moaned about some magnificent 17th-century manor house with granite window surrounds and all its original beams, just going to wrack and ruin.

"Just before moving to this lovely, unspoiled area, I visited the library at Versailles and read in a guidebook that Charentes was the "poor sister to neighboring Dordogne." Just over the border from the Dordogne and the green Perigord, a short car trip from Limoges (famous for its porcelain and leather ware), and an hour from the Atlantic coast, the Charentes was a place you passed through on your way somewhere else.

"All that is changing—and fast. Not only because of the TGV train link, which means that the region's pretty capital, Angoulême, is only a couple of hours from Paris, but also because visitors are looking for an alternative to the saturated Dordogne, where the famous Lascaux caves had to be duplicated because of the damage done by the millions of tourists flocking to see them each year. Here in the Charentes, more and more visitors are being seduced by the charming scenery and the breathing space, far from the madding crowds."

A great place for a lazy, or not so lazy, holiday

If the Charentes is not as spectacular as the Dordogne, it's just as green. The valleys are planted with purple vines, and the fields are filled with grazing russet cattle.

It's like one of those bucolic scenes 18th-century landscape artists loved to paint. The mainly oak and chestnut forests are great for wandering and have none of the "keep off" signs you find just over the border. The fall colors of fabulous scarlet and gold have little to envy their New England counterparts. Add to this several large, often navigable, fish-stocked rivers, a dozen lakes with beaches, a few 18-hole golf courses, and facilities for horseback riding, tennis, and more, and you have a great place for a lazy, or not so lazy, holiday.

And if the Dordogne is famous for its gastronomy, the Charentes also boasts a few palate-ticklers. Apart from the ubiquitous Cognac, which is exported all over the world, the lesser-known Pineau is a tasty local brew. Sweet as a fortified wine and made from grape skins soaked in Cognac, it packs a punch that works as an ideal pick-me-up after a long day of sightseeing or house hunting.

As they say locally, it “opens the appetite” for a host of other local specialties—from *pâté de rillettes*, made from the best cuts of pork, to *chou farci*, a rustic dish of stuffed cabbage leaves sometimes still prepared in a cauldron over a roaring log fire. *Chou farci* is an ideal meal in the chillier winter months. Also try *cagouilles* (*patois* for snails and also the nickname given to the Charentais because of their slow pace of life), cooked in a rich sauce made from butter and garlic. Delicious. And recent studies suggest that snails are good for your arteries.

Cheese-lovers will appreciate the creamy, pungent local goat’s cheese, best enjoyed with a bottle of Médoc from the vineyards of neighboring Bordeaux. For dessert, the *marrons glacés* (glacéed chestnuts) and the chestnut cake (which you can buy in specialist cake shops such as Duceau or Letuffe in Angoulême and Cognac) are tasty little morsels of heaven.

The Charentes prices will have you coming back for more

Prices will keep you coming back, too. *Auberges* (guesthouses) in some of the larger Dordogne towns bump up prices during the summer months, but the Charentes prices generally remain stable throughout the year. At lunchtime you can enjoy a copious local menu with table wine included for \$13 to \$20. And for \$15 to \$25, most restaurants offer a *menu gastronomique* with all the trimmings, which are as good as anything offered by the richer sister, the Dordogne. For accommodation, I recommend the *fermes auberges* (farmhouse guesthouses) where you get to sample local produce, with the farmer, at his own table. You can find a list of these *fermes auberges* at the local tourist offices.

More and more people seem to think Charentes is worth discovering—and not just the British who’ve been “colonizing” this area since they arrived during the Hundred Year’s War. More recently, attracted by what the tourist office calls the area’s microclimate, boasting 1,000 hours more sunshine per year than Paris, inhabitants of chillier northern climes are swarming to settle here.

“A mixture of familiar and exotic” is how one happy colonizer described the area. Palm trees grow next to sturdy oaks, apples ripen next to figs, and oleander and jasmine grow outdoors in sheltered spots. Perhaps the hot summers and generally mild winters (though the thermometer sometimes hits minus 20° F for a week or so in January) explain why both plants and people thrive here.

Or perhaps it’s the social climate. With one of the lowest crime rates in France, the area is calm, but not dauntingly so. The recent boom in supermarkets and hardware stores means small towns have most of what you need, whether you’re here on vacation or have taken the plunge and bought a house. Of course, one of the primary appeals of the area is its low house prices.

Charentes property samples

The following properties are currently offered for sale through **Tredinnick Immobilier**; website: www.bacchus-french-property.com.

- In a hamlet between Mansle and Aunac, a small cottage with a one-bedroom, attached barn which could be converted to add two bedrooms, and a small garden. All requires renovation. **Price: \$66,000.**
- On a quiet street in the village of Aigre, two houses and a barn in surprisingly good condition, just around the corner from the *boulangerie*. One house has two bedrooms, the other has one bedroom. Both need some renovation. The barn currently houses the heating boiler. **Price: \$89,000.**
- A former grocery store now converted into a spacious two-bedroom home near the village of Villefagnan. The house has over 1,000 square feet of living space which includes kitchen/ dining area with fireplace, living room, two bedrooms, and bathroom. Attached is a small barn with around 600 square feet and a courtyard of 500 square feet. **Price: \$130,000.**
- A restored country house of nearly 2,000 square feet with five bedrooms and two bathrooms. Also includes a two-bedroom *gîte* with a successful rental record. There is a swimming pool and outbuildings, all on nearly an acre and a half of land. Lakeside beaches, hiking and biking trails are nearby. **Price: \$328,000.**
- A unique opportunity to own an exceptional manor house, a short distance from Angoulême, with over 4,000 square feet of living space. Exceptional features include a number of fireplaces, exposed beam ceilings, large rooms, and seven bedrooms. There is also a second house of 1,300 square feet. It too has a number of original features dating back to the 15th and 16th centuries. There are gardens and meadows, stables, barns, garages and other outbuildings, all set on approximately nine acres of land. **Price: \$551,000.**

CHAPTER FOUR

French Properties for Under \$100,000

Are there still cheap properties to be had in France?

Yes! You may have to look a little harder for them, but France has something for all budgets, even tight budgets.

The best way to start your search, if you can't come and look immediately, is to check the big nationwide companies' websites to see what's on the market. Century 21 (*website: www.century21.fr*) is easily accessible and the search engine allows you to choose a price range, property type, and region. Be aware that anything below \$50,000 is likely to require some fixing up. The cheapest properties tend to be village houses with next to no garden, and very isolated properties away from main roads.

Where to look

Characterful gems can still be found by careful rooting through realtors' adverts. The big French companies have websites that are easy to search, although most are in French. These websites will have lower prices than those catering exclusively to English-speakers. Increasingly there are French agents who can deal in English if your French is not up to scratch.

Realtors in France are strictly monitored, and the professional body that governs them is the FNAIM—to make sure you're not dealing with a cowboy outfit, look for their FNAIM certification. Some of the best known and reputable agencies are the following:

- www.century21.fr
- www.laforet.com
- www.seloger.com
- www.frenchestateagents.com: This site has a selection of offers in English and also proposes plots of land—they cover northern Aquitaine (Dordogne, Gironde), Poitou Charentes, and the Limousin.
- www.french-property.com has a selection of properties throughout France, although most of the best prices are for plots of land.

- For a wide selection of properties in the Creuse, see www.cfps23.com. All the ads are in English.
- Other sites in English include www.frenchpropertylinks.com, www.frenchentree.com, and www.topfrenchhouses.com.

Don't forget to check *notaires'* offices as well—often they are responsible for selling properties after litigation or the owner's death. Not all *notaries* will have a website, so this is something to check when you visit an area you're interested in (for an Internet search, you'll need to ask for the *chambre des notaires* of the region).

The best value in France

Rural properties are far cheaper than in the city. For size and general livability, the best value properties are in the Limousin region, in the Poitou-Charentes, parts of the Midi-Pyrénées and Aquitaine, Burgundy, Champagne-Ardenne, and Brittany. Obviously bargains can be found everywhere, but these areas in particular offer more choice. Here are a few more tips.

Aquitaine

The northern area, known as the Périgord Vert at the tip of the Dordogne (24) bordering the Limousin region, has the best pickings. Good areas to look in include Nontron and its surroundings, the *foie gras* haven of Thiviers, the green calm of St. Pardoux, and the stunning town and abbey of Brantôme



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The beautifully green Aquitaine region has a range of very affordable property available

on the river Dronne. This is a very green area, with equal parts of forest and small farms. Old farmhouses and barns to renovate are plentiful here, as are small stone cottages or village homes which just need a little TLC and brightening up.

Sample properties:

- A pretty, newly renovated, 430-square-foot, village studio in Ribérac in the Dordogne. It has been converted from an ancient barn, retaining its original beams, cathedral roof and exposed stone walling. The open-plan living room has a sitting/bedroom area with flame effect fire and exposed stone walling. At a slightly higher level is the kitchen/dining area with a kitchenette comprising sink, double hob, fridge and storage cupboard, neatly hidden away in a cupboard. **Price: €51,000 (\$66,300).**

- In the village of Limeyrat, is a two-bedroom, recently renovated traditional French house. Formerly the village post office, this house has views of the Dordogne countryside from the front and back of the house. It comprises a fully-equipped modern kitchen, living room with French doors, a large bathroom and a WC. **Price: €75,000 (\$97,500).**

Auvergne

The northern parts of the Auvergne, notably the Puy de Dôme (63) and the Allier (03), reap the best finds. The Puy de Dôme, with its industrial heart of Clermont Ferrand, is known for its ancient volcanic mountains and skiing. It has some of the cleanest streams and rivers in France and is home to a protected otter population—you may see the otter image used as the local mascot.

The north offers the crystal waterfalls of d’Enval (the mineral waters of Volvic aren’t far), and panoramic views over the Limagne cereal plains. The areas around Combronde, and the old prosperous towns of Riom and Aigueperse are good for house hunting, and the highway has opened up this *département*, making access much easier. This is where to find solidly built houses with really thick stone walls.

The Allier is another rural *département* with the Bois Noir and Madeleine mountain ranges, lakes, and prairies. The major centers are the quiet towns of Moulins and Vichy, the thermal spa resort. The rest of the region is quite isolated, and this is reflected in the low property prices.

Sample properties:

- If you are looking for a renovation project, then this one could be for you. Located in Clermont-Ferrand, in the Puy de Dôme region, is an old (1850), large country house. With five bedrooms, it has 2,142 square feet of living space along with two large cellars, a barn and a garden at the front of the house. The roofs and the walls are in good condition but the interior needs complete renovation. This would make a fantastic B&B. **Price: €70,000 (\$91,000).**
- A charming three-bedroom *fermette* (farmhouse) of 861 square feet located in Gannet, in Allier. It comprises of a large kitchen, living room with door (bricked-up) to an adjacent workshop (which could be converted into accommodation), a utility room, bathroom and toilet. The attic holds the third bedroom with the rest of the currently being used for storage but this could be converted into more accommodation. This property also has a garden of 8,072 square feet with two garages, a chicken coop and fruit trees. **Price: €89,000 (\$115,700).**

Brittany

For wild coastline, ancient forests, and windswept moors, it’s hard to beat Brittany. Villages and towns away from the coast in Ille-et-Vilaine (35) and the Morbihan (56) are where you’ll find the best value for money, although if you must have a place by the sea it’s still possible to get small studios in ports like St. Malo for under \$70,000. Local

traditions are strong in Brittany, and attract keen sailors, hikers and nature-lovers in the summer. Outside the summer, coastal villages are likely to be very, very quiet, so if you intend to spend most of your time in this part of the world, make sure that the village nearest you is a real village that doesn't just pack up and close its shutters in winter.

According to figures published by the regional *notaires*, average house prices are lowest in Roz-sur-Couesnon, near the Bay of Mont St. Michel in Ille-et-Vilaine, at under \$110,000, and Plounévez-Lochrist and St. Pol de Léon (famous for its crops of artichokes and cauliflower), both in Finistère—and that's not including places which need converting.

Rennes is a lively city with a good student population where you can find apartments in the historic center for under \$108,000.

Sample property:

- A stone-built, townhouse in Brain-sur-Vilaine in Ille-et-Vilaine. This three-bedroom house has 1,614 square feet of living space and is located in the center of a small village with views of the town church. The property is habitable but the interior could do with a little updating. **Price: €71,500 (\$92,950).**
- A lovely three-bedroom house located in a hamlet between the towns of Josselin and Ploërmel in the Morbihan. This 1,001-square-foot house also has a bathroom and WC, a modern kitchen and also has a cellar. **Price: €71,500 (\$92,950).**

Burgundy (or the Bourgogne region)

Nièvre (58) and its capital city Nevers are not very well known, which is a shame as the western limits border some of the most beautiful banks of the Loire river. This is a varied *département*, comprising some of the mountains of the Morvan (the north-eastern extremity of the Massif Central), the Nivernais wine-slopes, and the Loire-Allier river valleys.

The climate also varies from a continental climate with south-west winds bringing an oceanic influence to a mountain climate in the Morvan. Primarily an agricultural economy, it is also France's biggest producer of oak trees, and is criss-crossed with the canals that were used to transport them to the capital. With the A77 motorway linking this *département* with Paris, prices are starting to rise.

Sample properties:

- A countryside house of 753 square feet on a lot of 7,965 square feet in Chateau Chinon in Nièvre. The property comprises two bedrooms, a bathroom, and a WC, kitchen, living room and a veranda. There are also two garages, a cellar and small outbuildings. **Price: €68,000 (\$88,400).**
- Also in the Nièvre, in Corvol L'Orgueilleux is a two-bedroom house. Renovated recently to include downstairs shower room, large kitchen/ diner and large sitting room. Upstairs are two double bedrooms and a bathroom with space for an office or work room. The huge garden is bordered at the bottom by the little River Sauzay, with views over the fields beyond. **Price: €88,000 (\$114,400).**

Centre

The Cher (18) is just two hours' drive from Paris and home to the famous Sancerre wine. It boasts fine forests and large plains for cereal production also figure prominently.

The Indre (36) forms, with the Cher, the "Berry" sub-region, and has a little difficulty in finding its place geographically or culturally, although situated south of the Loire and home to the writer George Sand. You need time to find the hidden delights here, but there are many—starting with the Brenne, a major nature reserve and lake area for migrating birds. The website www.frenchentree.com has plenty of information about the *département* and where and when to buy.

Sample properties:

- A detached townhouse is situated in a village, with most amenities and borders the Brenne, 'land of a thousand lakes'. This two-bedroom house has a dining room, kitchen, and a lounge. To the front of the house is a small railed garden. The property is structurally sound, but does require some updating and decoration. **Price: €47,750 (\$62,075).**
- A three-bedroom, semi-detached house in the Cher region. It also comprises of a lounge, kitchen, an office, a playroom, two shower rooms, a laundry, and attic space. This property also has a small garden and a garage for two cars. **Price: €82,500 (\$107,250).**

Champagne-Ardenne

This area had amazingly cheap properties in the tiny villages, if you don't mind being away from major roads or railways. This is especially true in the Aube (10), the southernmost *département* of the Champagne-Ardennes region, south-east of Paris. The medieval city of Troyes is well served by the fast trains from Paris, but there are dozens of unspoiled rural villages around waiting to be discovered in this champagne and cider-producing land. Prices start from \$30,000, for restoring a barn on a small plot of land.

Sample properties:

- A semi-detached house in Langres in Haute-Marne. This two-bedroom house covers 1,130 square feet. It also has a big cellar and loft. The interior needs some renovation work. This property also has land at the side of the house, along a small river, and a big outbuilding at the rear of the house. **Price: €37,500 (\$48,750).**
- Another semi-detached house, also in Langres. The two-bedroom house covers 1,184 square feet, and has a bathroom and WC, new fully-equipped kitchen, original features as stone fireplaces, wooden floors, and exposed beams. It is situated in a quiet street and also has a large loft that could be turned into more bedrooms. **Price: €69,000 (\$89,700).**

The Limousin

The Limousin, consisting of three *départements*: the Haute Vienne (87), the Creuse (23), and the Corrèze(19), has an abundance of authentic stone buildings and farms for sale, and is one of the lesser known regions of France, even for the French. Offering hills, plains, moors, fruit orchards and forests, a multitude of lakes and clean streams and rivers, it's deepest rural France at its best.

Many English people have snapped up good value properties in this region. The airports in Limoges and Brive have good links to the UK. Prices are higher in the Corrèze than the Creuse and the Haute Vienne. The Creuse is the one with the most to offer in terms of great value, good-sized country houses and cottages with land.

Sample properties:

- In Bourganeuf, in the Creuse is a cute two-bedroom house located in a village with views over the village green and church. The house is on three storeys with a lounge, fitted kitchen/ dining room, a bathroom, and a WC. There's also a small courtyard and garden. **Price: €30,800 (\$40,040)** with the possibility of buying the house next door for **€59,400 (\$77,220)**.
- A five-bedroom house, which just needs some redecorating in Saint Mathieu, in the Haute-Vienne. It has a kitchen with a fireplace and exposed beams, a pantry, an old wine cellar, a garage and a courtyard. **Price: €59,500 (\$77,350)**.



©iStockphoto.com/Margo vanLeeuwen

The Creuse in Limousin has lots of good value houses and cottages on offer

Poitou-Charentes

The Deux Sèvres (79) is the goat farming center of France, and the best place to find creamy goat cheese (did you know it has a much lower fat content than cow's milk cheese?). The countryside is generally flat and given over to farms with large productions of milk, cereals, and fodder. It offers a mild climate.

The Vienne (86) has a more varied landscape and is home to Futuroscope, the science theme park close to Poitiers.

Sample properties:

- A two-bedroom house of 613 square feet in the Vienne. This property has a kitchen, one bathroom, a lounge/dining room, a rear courtyard and garden. **Price: €37,000 (\$48,100).**
- In the Charente, a four-bedroom house in a pretty village with a local shop and post office just down the road and lovely views down the valley to the front. There's also a large kitchen/dining room, a lounge and a reception room, as well as a laundry room and bathroom. Upstairs there are four bedrooms and another room that could become a bathroom. The interior does need some updating. **Price: €58,000 (\$75,400).**
- A newly-renovated house in the Deux Sèvres. It has three bedrooms and covers 1,184 square feet. It also comprises two shower rooms/WC, one on the ground floor and one on the first floor, a large kitchen/dining room, large living room with open fire, and a rear porch. There is newly installed central heating, PVC shutters, and new electrical wiring. **Price: €70,000 (\$91,000).**

Midi-Pyrénées

There are fewer places to be found in the south at rock bottom prices, but the Midi-Pyrénées region is full of good value properties, interesting for winter sports fans as well as those looking for a warmer climate. Try the mountainous Ariège (09) and the ancient city of Foix, the wild Haute Garonne (31), as well as the rugged landscape of the Tarn (82) and Lot-et-Garonne (47).

Sample properties:

- A two-bedroom house is situated in a small and beautiful village in the border of Tarn et Garonne/Gers. The market town of St Clar is about 10 kms away. This stone house has 1,076 square feet of living space, is in good condition and ready for immediate occupation. It also has a garden. **Price: €65,000 (\$84,500).**
- In Montjoux, Grand Causse nature park town, is a renovated house with 914 square feet of living area on three floors. This house has three bedrooms, and a beautiful vaulted cellar. The rear of the house overlooks the valley with views of the Millau Viaduct and Roquefort in background. **Price: €78,000 (\$101,400).**

- A beautiful stone house in the Tarn with 1,571 square feet of living space. This property has three bedrooms, a kitchen, dining room, a lounge and entrance hall. Outside is a garden to the front and rear of the house, a well and a barn of 2,723 square feet. **Price: €84,000 (\$109,200).**

Normandy

The southern section, the Orne (61), is the least expensive, but can be grim in winter when everything gets misty and grey.

Sample properties:

- South of Domfront is a quaint town property that's been fully renovated. It comes with a small entrance area and fitted kitchen downstairs and a bedroom and large bathroom upstairs, and attic bedroom. Covering 441 square feet, everything in this house is new and all windows are double-glazed. **Price: €70,200 (\$91,260).**
- In Flers, in the Orne is a three-bedroom property. This stone, village house has a sitting room, fitted kitchen with a fireplace, and a courtyard and old stone bread oven. **Price: €75,600 (\$98,280).**

CHAPTER FIVE

Buying and Renting Real Estate

French real estate agents (*immobiliers*) are strictly regulated. They must be in possession of what's called a *carte professionnelle*, which can be issued only by the agent's local authority upon producing evidence that the *immobilier* has a minimum bond or guarantee with respect to the deposit of monies received from buyers.

More than 11,000 French agents belong to FNAIM (*Fédération Nationale de l'Immobilier*). FNAIM can provide you with a list of member agents in your chosen area. The organization's website (www.fnaim.fr) has a comprehensive list of agents as well as a database detailing properties available in any given area. Admittedly, the site is a bit baffling for non-French speakers, particularly if you don't know the *département* or postal code for a given area. However, we've listed all the codes in **Chapter One**, so stick with it.

Say you're looking for a home in one of Alsace's wine villages. Either click down the site to the section listing and choose Haut Rhin or Bas Rhin, or type in the corresponding 67 or 68 postal code numbers.

Consider an English agency based in France

The FNAIM network includes some expat English agents who have relocated to France. Obviously, the British house-buying system is not the same as that in North America, but these agents are used to answering questions—in English—about how the French process works.

If everything is new to you, and you're dubious of your French language skills, these agents can help you open a bank account and get set up with gas, electricity, and telephone companies. French agents can do the same, but not all speak English. An annoying thing about many French agents is that they seem reluctant to pinpoint the exact location of a property to casual inquirers. Maybe they're worried about being deprived of their commission fees, but listings are often vague when it comes to the actual location of a property. This can be particularly frustrating if you're trying to work with them long-distance to find out what's available in areas that interest you.

Obviously it's different when you express an interest in seeing a particular property, but on initial inquiry, they'll tell you about properties that are "in a *bastide* (fortified) village" or "20 kilometers south of Sarlat." It's not very helpful. A heck of a lot of villages are 20 kilometers south of Sarlat. And there are hundreds of *bastide* villages.

Based in England, Latitudes (*website: www.latitudes.co.uk*) is a long-established property agency working with more than 50 licensed real estate agents throughout France. Its website carries a portfolio of more than 3,000 properties. Francophiles (*website: www.francophiles.co.uk*) is a similar agency, with more than 2,000 properties. Another English-speaking agency (one that deals with top-quality properties) is Knight Frank (*website: www.knightfrank.com/france/*).

Of course, you can also shop in cyberspace. One of the biggest websites for this is French-Property.com (*website: www.french-property.com*). Although not all listings are in English, another good site for finding properties and links to agents is Casaland (*website: www.casaland.com*).

For a comprehensive list of new-build companies that deal in English, I suggest looking at the AngloINFO website (*www.angloinfo.com*) who have detailed listings for most regions.

Lexicon of French property terms

agent immobilier	=	real estate agent
acompte	=	deposit
acte authentique de vente	=	deed of sale
assurance décès	=	life assurance for a mortgage loan
a vendre	=	for sale
accès	=	access
ascenseur	=	elevator
atelier	=	workshop
bâtiment	=	building
bureau	=	office
cave	=	basement or storage space; can also mean wine cellar
chauffage	=	heating
compromis/promesse de vente	=	preliminary sales agreement
condition suspensive	=	get-out clause
cour	=	courtyard
dépôt	=	warehouse
eau	=	water

electricité	=	electricity
entrepôt	=	warehouse
équipé	=	equipped (appliances)
etage	=	floor (i.e., first floor of a building)
expertise	=	valuation appraisal
fonds de commerce	=	business
frais de dossier	=	mortgage arrangement fee
frais de notaire	=	notaire's fees
hangar	=	shed
hypothèque	=	legal charge (mortgage deed)
local/locaux	=	premises
logement	=	housing
louer	=	to rent
magasin	=	shop
multirisques habitation	=	buildings and contents insurance policy
niveau	=	level or floor
notaire	=	French certified real estate attorney who performs other legal duties as well
pas-de-porte	=	goodwill
période d'anticipation	=	precompletion period
pièce	=	room
RDC	=	ground floor
sanitaires	=	toilets
stockage	=	storage
surface	=	surface area
terrain	=	ground, acreage
Z.I./Z.A.	=	industrial zone

The supply will not suddenly dry up—so don't rush in

The first rule of property buying in France is: don't rush in. Unless your heart is set on a home in the more popular areas of Provence, there are more than enough French castles, farmhouses, and village houses on the market for everybody. The supply is not going to dry up suddenly, so take your time.

Visit a range of properties to get an idea of prices. Clearly, you want to get as much *maison* as possible for your dollar. And note: it's quite acceptable to make an offer. Away from the really high-profile areas, houses often sell for less than their listing prices.

Hiring a *notaire*

In France, the business of conveyancing (the buying and selling of property), is handled by a certified real estate attorney—*un notaire*. A *notaire* is a public official responsible for ensuring that all deeds are authentic and of incontestable value. You will have to appoint one to act for you. Because they are personally responsible for the contracts drawn up, they must be objective in the advice given—and must act with impartiality toward the various contractual parties. Consequently, the same *notaire* often acts for both vendor and purchaser.

Engaging your own *notaire* is not obligatory, however, as both parties may employ their own *notaire* at no extra cost. The fees (always paid by the purchaser) are fixed by law and will be split between the respective *notaires*. Although having your own independent *notaire* isn't strictly necessary, it is in your best interest. You may be happy for his help, as he will guide you through the paperwork and can have all the legal documentation translated for you before you are required to sign anything. While a government *notaire* deals with conveyancing legalities, he often does not see the initial contract until after a purchaser has signed it.

The question is, have you asked the right questions before parting with your 10% deposit? Do you know if the town hall has plans for a landfill site or a nuclear powerstation next door to your newly purchased property? And is the house in as good a condition as it appears? Standard contracts in France state that you are purchasing a property "as seen." You have no recourse against the vendor if you later discover that the house is heaving with woodworm and dry rot. To be safe, arrange a survey and make it a condition of the contract that you must be happy with the findings of the survey. With a carefully written contract, if a house isn't in good shape, you'll be entitled to withdraw and get your deposit back.

The function of a government *notaire* is only to make sure that a sale is properly completed under French law. As state officials, they are acting on behalf of both purchaser and seller. They are under no obligation to draw your attention to any potential problem areas.

A good real estate agent should be able to put you in touch with a *notaire* who speaks both French and English. If, on the other hand, your agent insists you sign a contract

before you have had time to seek legal advice, you have to wonder why. Don't be pressured.

Understand France's inheritance laws

You also must be sure you understand—and are happy about—France's inheritance laws before signing any legal documents. How you structure any contract (whether it is in a single name, joint names, or the name of a company) affects who inherits your property and how they will be taxed. Regardless of how you've formulated your North American will, don't assume your spouse—or anybody else—is going to be the beneficiary of your French property when you die. France's complex inheritance laws date back to Napoleonic times and guarantee children (and sometimes parents) a share of the estate. A spouse has no automatic right of inheritance.

There is a way to address the problem. French property may be purchased on an individual or collective basis. For all purchases by two or more applicants, it may be advantageous to purchase the property in the name of a *Société Civile Immobilière* (S.C.I.)—a civil real estate company. A *notaire* or specialized lawyer will advise on the benefits and can set up an S.C.I. The fees to set up such a company, however, can be quite expensive—at least \$1,500. The main advantages of an S.C.I. is that it's easier to transfer a share of the property to someone else if you wish to sell your interest in the property. Furthermore, it will be easier to leave the property to your designated heirs.

Buyer's checklist

Once you've decided to buy a home in France, we recommend you engage the services of the following:

- An attorney or other real estate expert to represent your interests as against those of the seller, their *notaire*, and the real estate agent.
- A financial expert to counsel and assist with obtaining financing.
- An insurance agent to see that you are properly and sufficiently covered.

You will likely want to hire English speakers who have experience helping foreigners deal with the French system. Certainly, as far as Paris is concerned, there are huge numbers of Americans investing in real estate. Finding these people isn't as difficult as it once was. International Living can help put you in touch. For more information, e-mail France@InternationalLiving.com.

Beware of properties sold *en viager* (for life)

A peculiarity of the French property market is that some houses or apartments have what's called a *viager* attached to the title. Ignore it at your peril. Jeanne Calment, a native of Arles, made world headlines a few years back for a couple of noteworthy reasons.

The first was her incredible longevity. When she passed away in 1997, she had reached the age of 122. At that time, she held the record for the world's oldest inhabitant whose birth could be documented. She was born in 1875, the year Bizet's *Carmen* was first performed. A year later, the telephone was invented. She remembered meeting Van Gogh, who had come to Arles to set up an artist's community. "Ugly as sin, bad-tempered, a grumbler, and smelling of alcohol," according to Mme. Calment.

When she was 90, the canny Jeanne negotiated to sell her apartment *en viager* to a man named André-François Raffray, a public *notaire*. *En viager* means "for life" and this is how the deal worked: Monsieur Raffray bought Jeanne Calment's apartment, planning to move into it after her death. He also agreed to pay her 2,500 francs per month for as long as she lived. (At the exchange rate of the time, around \$500.) Quite naturally, he assumed that it wouldn't be too long before Mme. Calment shuffled off her mortal coil, so to speak.

But Mme. Calment lived on, and on...and on. In fact, the luckless Monsieur Raffray died in 1995 at the age of 77, without ever occupying the apartment. In total, he had paid out what then equated to \$184,000 for a property he never got to live in. What's more, his survivors were legally bound by the agreement—they still had to write Mme. Calment her monthly check.

"In life, one sometimes makes bad deals," mused the cigarette-smoking, *foie gras* eating Mme. Calment.

None of the samples cited throughout this book have one, but properties that come with a *viager* attached aren't uncommon. In many cases, the elderly owner has moved out, perhaps into a nursing home or is being cared for by family. Unlike Monsieur Raffray, the new owner can usually move into the property immediately. Homes sold *en viager* are often substantially cheaper than similar properties, but remember you will be committed to making a monthly payment to a previous owner—no matter how long he or she lives.

The buying process

So long as you are aware of the above points, house buying in France is not a difficult process. In most cases, the procedure is completed within two to three months. So, let's assume you've discovered that idyllic cottage set among olive groves and fields of lavender and sunflowers. It has no *viager* attached and you've agreed on terms.

Next, the agent draws up an initial contract of sale, the *compromis de vente*. Remember, unless you are absolutely and clearly *au fait* with the process, we recommend you get your own lawyer to look it over before you sign it. Although the *compromis de vente* is the most usual, there are other types of preliminary contracts. There is no standard form.

Be sure about what you're signing—and be sure that it contains any *conditions suspensives* that may be deemed necessary. These are conditions that, if not met, render a contract null and void and entitle the prospective purchaser to recover his deposit. For instance, there are laws to ensure that the preliminary contract can be conditional upon the prospective buyer being able to arrange a loan to purchase the property.

The *promesse de vente* and *promesse d'achat* are options. These constitute a commitment to sell or buy but, in each case, the other party is not legally bound. On the other hand, the *compromis de vente* is a binding agreement that fixes the price and obligates both vendor and purchaser to come to an eventual completion. However, with a *promesse de vente* or a *promesse d'achat*, a purchaser who decides to back out won't lose his deposit, and may be subject to a claim for damages. The same applies to the vendor. If he pulls out, he can be liable for compensation up to an amount equivalent to the buyer's deposit.

If you're wise, you may also want to structure a contract that is "subject to surveyor's report." You should engage a surveyor—even if you've applied for financing. Although valuation appraisals are carried out by lenders in most instances, these are usually performed by valuers, not professionally qualified surveyors. In many instances, property inspections are not undertaken; consequently, any structural defects might not be identified. For lenders, the purpose of a valuation appraisal is for internal risk assessment only, and the results aren't normally released to applicants.

Step 1: When the *compromis de vente* is signed, the purchaser pays a deposit, usually 10% of the price of the property. This deposit is put into an escrow account held by the *notaire* or real estate agent. If paying cash, the contract is considered definitive. If you pull out, you lose your 10%.

If you're applying for financing, you have a maximum of 45 days to arrange a mortgage. If the bank refuses to lend you money, then the contract is null and void and you get your deposit back. If, however, the bank accepts, then the conditions are the same as a cash buy. Another *condition suspensive* that may apply relates to farming properties with a large acreage—the sale can be opposed in order to reserve it for a farmer. Again, if this happens, your 10% deposit is refunded.

Step 2: Once you've signed the *compromis*, the *notaire* gets down to business. Various searches are carried out relating to the freehold of the property. During this intermediary stage, you will be required to provide the *notaire* with copies of your birth and (if relevant) marriage certificates. Sounds odd, I know...

Step 3: Once searches have been conducted and everything is judged to be in order, both purchaser and vendor are called to the *notaire's* office. The *notaire* reads the final deed of sale aloud, the *acte de vente*. Both parties, as well as the *notaire*, sign this deed. If you have given your *notaire* or the real estate agent power of attorney (*par procuration*), he can sign on your behalf. You pay the balance, receive the keys, and become owner of the property. (Note that the balance monies are required to be in place before final sale day.) You will be given a proof of ownership paper and, approximately six to eight weeks later, receive a copy of the deed once it has been recorded into the French administration system. The original document is kept at the *notaire's* office.

Once you've signed the final *acte*, you are responsible for the insurance of the buildings. This, by law, must include third-party liability insurance. You are responsible for paying local and land taxes (*taxe d'habitation* and *taxe foncière*). *Taxes d'habitation* are

charged to the person occupying the property on the first of January. *Taxes foncières* are charged to the person who owned the property on that same date. (Owners of new properties are exempt from *taxes foncières* for the first two years.)

Property taxes—what to expect

Paid annually in arrears, these taxes vary from place to place. They basically relate to the house or apartment's size and location. In rural Provence, a village house that's currently on the market is being levied \$412 per annum for taxes, water, and waste disposal. A large house situated in the Toulouse suburbs is being taxed at \$825 per year. However, an 18th-century castle priced at over \$650,000 in Lot-et-Garonne comes with an annual *taxe foncière* of \$1,357 and *taxe d'habitation* of \$853.

Other tax implications you should be aware of are as follows:

- You may be liable for French taxes when you sell the property or if you derive any rental income from it.
- French tax may also be due if you die or if you transfer the property to someone else.
- As stated earlier, French inheritance laws are very different from those in the U.S. and most other countries—you will be subject to these laws if you purchase in France.
- There may also be tax implications in your home country. However, France has taxation treaties with many countries, including the U.S. and Canada, which normally ensure that you do not have to pay taxes twice.

For any additional information on tax implications, we recommend you seek professional advice.

Purchasing property off-plan and new constructions

The buying process governing a home that has yet to be built is a little different. The most common type of contract for the purchase of a property that is not yet completed is a *vente en l'état futur d'achèvement* (VEFA) and means "sale of property for future completion." Payments are made by installment as construction progresses.

The parties must also sign a *contrat de réservation* (reservation contract). This details the price of the completed property, the technical specification, the methods and dates of payment, etc. The buyer initially pays a deposit of up to 5% of the estimated price, which is deducted from the purchase price. If the purchaser decides not to proceed with the contract, the deposit is forfeited. Providing the contract includes a condition suspensive, if the purchaser cannot proceed because a mortgage application has been unsuccessful (or because provisions of the contract have not been observed), the deposit is refunded.

The parties then sign a deed of sale containing the binding agreement of the parties on the various terms of the preliminary contract before the *notaire*. It is at this stage that the vendor transfers ownership of the property to the purchaser.

Le contrat de construction de maison individuelle is another kind of contract for the construction of an individual house. As in most countries, you can buy a plot of land and have a house built on it. In this case, it is advisable to make inquiries with the French local authorities about obtaining planning permission and to exercise care in your choice of builder.

You must enter into a preliminary sales contract for the purchase of the land and a separate contract with the builder. Once you have signed these two contracts, you can proceed with any mortgage application.

Additional purchase costs

In France, the buyer is normally solely responsible for all legal costs and fees incurred in relation to property transfers. These vary, depending on whether you buy a new home or an older property. It's difficult to give an exact calculation of total costs, but, generally you can expect to pay 7% to 9% for a traditional village house or rural cottage, and 2% to 3% for a newly built house or apartment.

Legal fees

Legal fees include not only *notaire's* fees (*frais de notaire*) but also disbursements, taxes, various duties, as well as searches at the land and mortgage registry. In addition, sales tax may be payable for properties under five years old where there has been no previous sale.

The *notaire's* fees range from 6% to 9% of the purchase price (this may be 3% for a brand new property). Contacts on the ground in France have warned us that some *notaires* try to charge additional fees to English speakers. Obviously you must expect to pay more than a French person if documents need translation, but determine what the fees are before you proceed.

Commission charges

Commission charges are the fees charged by the real estate agent for the purchase and usually represent between 4% and 10% of the purchase price. French real estate agents are allowed to set their own commissions. This cost is payable by the purchaser—there is no standard practice. Commission fees are often built into the selling price. Ask about this when you make initial contact with an agent and begin inspecting properties. You'll want to know if you are liable for a real estate agent's commission fee before signing any preliminary contract.

A point worth noting is that you can shave some euros off purchase costs by deducting the agency commission fee from the sale price and paying it directly to them. This will save on *notaire's* costs.

Say you have your eye on a \$100,000 property. To make things simple, we assume the agent has included her 10% commission fee in this price and that the *notaire* will be charging 10% on top of that. You will obviously be charged \$110,000. However, pay the

agent \$10,000 and the *notaire* is left with 10% of \$90,000. You've saved \$1,000. This must be made clear before you sign the initial agreement.

Real estate agent contacts

- **FNAIM (Federation Nationale de l'Immobilier)**; e-mail: fnaim@fnaim.fr; website: www.fnaim.fr.
- **Francophiles**, Barker Chambers, Barker Road, Maidstone, Kent, ME16 8SF, England; tel. +44 (1) 62268-8165; e-mail: sales@francophiles.co.uk; website: www.francophiles.co.uk.
- **In France Ltd.**, 22/F, Shum Tower, 268 Des Voeux Road Central, Central, Hong Kong; tel. +852 9160-8149; e-mail: info@infranceltd.ie; website: www.infranceltd.com.
- **Latitudes**, Kinetic Business Centre, Theobald Street, Borehamwood, Herts WD6 4PJ, England; tel. +44 (20) 8387-4090; fax +44 (20) 8387-4089; e-mail: sales@latitudes.co.uk; website: www.latitudes.co.uk.

Insurance

Insurance is legally required for homeowners and renters (car owners too). The industry is being gobbled up by huge insurers like AXA, (www.axa.fr), but there also exist *mutuelles*, which are a kind of cooperative and independent insurance agents. Home and rent insurance is fairly standard—your premiums will obviously depend on where you are living and the value of the home and its contents.

Financing your French home

Many foreigners do not know they can get financing from French banks or loan companies (*établissements de prêt*). This may be worth considering, especially if interest rates are lower in France than in your home country. As an indication, variable rates are approximately 2.2% and fixed rates are approximately 4.25% at the time of writing.

Depending on your personal circumstances, you may be able to borrow up to 85% of the purchase price of a house from a French bank—although this sum usually only applies to E.U. nationals taking up residence in France. All French banks and loan companies tend to follow the same rules. Financing is based on your capacity to borrow (*capacité d'emprunt*) in terms of income. Collateral, assets, and lien on other property add to your credibility, but by no means can be the basis for a loan.

Foreigners living in France:

If you have a *carte de séjour* (visa allowing you to legally reside in France), banks and loan companies will consider you equal to a national. Most banks require a 20% down payment, although some banks, and especially loan companies, may finance 100% of the property. *Notaire* fees (setting-up fees, state taxes, etc.) are not financed by the bank, and are not considered as down payments, which from a banker's point of view, is a percentage of the sale price. So you must set aside approximately 8% to pay fees that will

not go into the property price. If you are salaried, you must be beyond your trial period. For independents, you need two to three years of a track record, and getting a loan can be more difficult.

Non-residents:

E.U. nationals and non-residents are expected by most banks to come up with a 20% down payment (sometimes 15%). Non-E.U. nationals (and this includes Americans) must also come up with 15 % to 20% depending on residency status. Banks and loan companies seem to be more flexible with E.U. non-residents, as they have a better grasp of income source. For the first two years of your residency in France, you are considered a non-resident by the bank, especially so for loans.

The best banks to look to for a mortgage

We have had reports of American buyers without a salary going directly into a traditional French bank and finding it difficult to obtain a mortgage. There are, however, several lenders who specialize in loans to foreigners, and offer a variety of attractive financing packages.

One is Banque Patrimoine & Immobilier (*website: www.bpi-online.net*) and another is BNP (*website: www.bnpparibas-pf-french-mortgage.com*), part of the BNP Paribas company (*website: www.bnpparibas.com*). In 2005, the Abbey National team joined BNP to offer a bilingual mortgage service to English speaking people. They offer documentation on a wide range of flexible, competitive mortgage solutions and insurance policies and can also put you in touch with English speaking notaries, surveyors and specialised lawyers. They state they are happy to consider mortgages for most types of residential homes, whether you wish to purchase an older property, a new home, or a property used for rental purposes. In certain circumstances they will also consider lending for renovation works.

A government tax or mortgage registration fee is about 2% of the value of the loan. When funding a house with a loan or mortgage, the government charges borrowers a tax of 2% of the value of the loan. In addition, the lender will also charge an arrangement fee. In the case of BNP, this is 1% of the total mortgage subject to a minimum of \$955 and a maximum of \$2,000. Unless you are able to buy a home outright, the price you can afford to pay for a property will depend on several factors.

Consider the following before applying for a mortgage:

- How much are you able to borrow? The maximum loan available is 85% of the purchase price or property value (whichever is lower) for loans over \$68,000 and 80% for lower amounts. The minimum purchase price for a property is \$85,000 and the property must be habitable. Under French law, the monthly payments for all loans (including a French mortgage loan) cannot exceed 30% to 33% of an applicant's joint or single pre-tax monthly income. The minimum loan amount is generally \$80,000.

- The length of time over which you intend to repay the mortgage: Most mortgage terms are between seven and 25 years. The security required is that the lender has first legal charge on the French property. Mortgage (and life assurance payments) are normally required to be made in euros by direct debit. Monthly instalments can be debited from any account that's held with a French clearing bank.
- Taking out a life assurance policy to cover the amount of a property loan is not a legal obligation in France. However, potential buyers should be aware that French banks do not offer loans without it. In most cases, the mortgage protection and loan application are treated simultaneously.

Mortgage types

Most mortgages are set at a variable interest rate, but it is also possible to arrange one at fixed rates, variable rates, interest-only and hybrid loans.

A **fixed-rate mortgage** is exactly what it suggests: The mortgage rate is fixed for the whole term so you'll know exactly how much you will have to pay in euros each month and how many payments you'll have to make. If you take out a fixed-rate mortgage, the option to convert it to a variable-rate mortgage at a later date is not available. There is generally an early redemption charge payable on fixed-rate mortgages of 3%.

A **variable-rate mortgage** is linked to the variations in the central bank lending rate. However, depending on the type of mortgage you choose, the monthly payment on your loan usually remains stable when rates change, with the mortgage term varying according to the rate movement. There is no redemption charge for early repayment with standard variable-rate mortgages, plus you can convert to a fixed-rate mortgage at any time.

Interest-only and **hybrid mortgages** combine elements of both with the concept of reducing monthly payments to a minimum in the first and formative years of revenue-generating property.

Some lenders will allow a deferral of mortgage payments up to six months while a property is being renovated. Be sure to inquire about these offerings.

An example of mortgage repayments

A couple applying for a variable-rate repayment mortgage of €240,000 (\$300,000) on a home priced at €300,000 (\$375,000) secured over 15 years will be liable for 180 monthly repayments of €1,566 (\$1,957), not including life assurance. This example is based on a 2.2% per annum rate. Life insurance can be estimated from .25% of the mortgage and arrangement fees are approximately 1% with a maximum of about €1,500 (\$1,875).

To comply with French financial legislation, you must wait at least 10 clear days after receiving a mortgage offer before signing and thus accepting it. However, the general rule with most lenders is that you must accept within 30 days or the offer expires.

A division of the **Adrian Leeds Group, LLC, French Property Loan** (*website: www.FrenchPropertyLoan.com*) offers assistance in acquiring financing with several lenders specializing in non-resident loans at no charge. For assistance, e-mail loan@adrianleeds.com or you may contact the lenders directly:

- **BNP Paribas International Buyers:** Hechmi Guezoun, Mortgage Advisor; *e-mail: Hechmi.Guezoun@bnpparibas-pf.com*; or Alessandro Cavallari, Branch Manager; *e-mail: Alessandro.Cavallari@ucb.fr*.
- **Banque Patrimoine et Immobilier (BPI):** Eugénie Autissier, Expatriate & Non Resident Service; *e-mail: Eugenie.Autissier@bpi-online.net*.
- **GE Money Bank:** Mirela Matei, Client Manager; *e-mail: mirela.matei@ge.com*.
- **Crédit Foncier:** Sarah Maslen, Customer Advisor; *e-mail: sarah.maslen@creditfoncier.fr*; or Cédric Vallon; *e-mail: cedric.vallon@creditfoncier.fr*.

Mortgage interest tax credit

A government proposal for tax breaks for homeowners in France was approved so that anyone who is deemed to be a resident of France and has signed the deeds for their primary home after May 6, 2007 is able to deduct 40% from their tax declarations for the first year of their home loan repayments, and 20% for the following four years. This is definitely something to celebrate as the first few years in any property—particularly the first year—are the most expensive, with all the extra costs that removal and settling incur.

A person living alone who has bought a home in Normandy, say, will be able to deduct up to €1,500 (\$1,950) in the first year, and €750 (\$975) for the next four years. For a single individual with a €100,000 (\$130,000) loan over 15 years at 4%, this means savings of €3,466 (\$4,506) in the first five years—or more than 10% of the total cost of the loan. And if you can afford it, a seven-year loan would offer even better savings as the interest payment would be higher.*

*The total savings for the five-year period have been capped at €3,750 (\$4,875) for individuals and €7,500 (\$9,750) for a couple.

Purchasing French property through a non-French corporation

In France (as in most places), you can own property in your name or in the name of a company. Buying and holding a property in your name is easier in the short term. There is less paperwork at the time of purchase, and your name appears on the title so you'll probably have less trouble setting up your utilities.

Things can get more complicated down the road, though...say, when you die. If the property is in your name when you die, the inheritance laws of France come into

play. These are complicated and do not follow any logic that an American familiar with American laws would be able to follow. At a minimum, you need a will made out in France by a French attorney to ensure that the property goes where you want it to go after you're gone.

On the other hand, if the property is owned by a non-French corporation, then the inheritance rules of the country where the corporation is located apply. And it's the shares of the corporation that are inherited, not the property itself.

Why holding property in a corporation can be a good selling point

You'll reap another benefit of owning a foreign property through a corporation (formed outside that country) if you eventually try to resell. If the property is owned by a corporation, the new buyer can avoid much of the local (in this case, French) bureaucracy, because, again, he/she is buying the corporation (which owns the property), not the property itself. This can be a good selling point, especially if you're selling to another foreigner.

Furthermore, in France, if the property is held by a foreign corporation, the new buyer can avoid *notaire* and filing fees (1% to 3% or more, depending on the value of the property); although, he/she is still liable for the transfer fee of 4.8%.

France has other peculiarities related to property purchases. If you're seriously considering buying in France, seek both legal and tax advice from an expert before completing the transaction. Once the property is bought, it is expensive to change the registered owner.

Your own French *château*

A freshwater moat, a drawbridge, ramparts, your own chapel, an armor room, three towers—including one with *bouches à feu* (places for gunfire)—36 rooms, 34,000-square-foot of living space built around a three-sided courtyard, 2.47 acres of land planted with vineyards behind an ensemble of farm outbuildings, a guardian's lodge, and a swimming pool. They all come as part and parcel of a restored *château* just 12 miles from Avignon in Provence. Adorned with a price tag of \$3.2 million, this particular castle is a listed historical monument and dates back to the 12th and 13th centuries.

There's something undeniably romantic about having the keys to your own French *château*, but not all are as expensive as the one mentioned above. That particular beauty undoubtedly fits everybody's idea of what a French castle should look like, but the word *château* takes in a whole range of architectural styles. Despite all the Disney films, a French castle isn't necessarily a "Sleeping Beauty" palace with spiky turrets, battlements, and arrow-slit windows. While many *châteaux* are indeed feudal fortresses dating back to the Middle Ages, others are nothing more than elegant country mansions or semi-fortified manor houses. Most come with a sizeable estate, though it's also possible to buy a basic tower-house castle with a large garden if you don't want the hassle of tending acres of land.

Prices for tumbledown towers start at around the \$100,000 mark, but for a small *château* in good general condition, \$800,000 is a more realistic base figure. And for something on a grand scale you could easily pay \$5 million or more. These historic gems are dotted all over the French countryside—not just along the famous castle trail of the Loire Valley. The Dordogne *département* alone is estimated to hold more than a 1,000 *châteaux*.

But before you invest in a *château*...

Before getting carried away with the idea of becoming a *châtelain(e)*, you should do some hard thinking about the likely cost of repairs and refurbishment—and all those huge heating bills. Stone walls weep out moisture, and all the castles I've ever visited have felt cold and drafty. Why do you think people wrapped themselves in furs in bygone days?

While many lend themselves to development potential, perhaps as tourist attractions or providing gracious accommodation for paying guests, the bills for transforming a semi-ruin may prove ruinous. Some new owners have spent \$300,000 to purchase a *château*, then as much as another \$4 million on restoration costs alone. Even picture postcard castles require an ongoing financial commitment to maintain them in that straight-from-a-fairy-tale condition. Yet it's not an impossible dream.

Leisure and Land (*website: www.leisureandland.com*) currently has 97 castles on their books. Prices range from €460,000 (\$598,000) in the Rhone Valley to €16 million (\$20.8 million) for a *château* near Bordeaux. Dating back to the period of Louis the 16th, it is listed as major Historic Monument. It sits on 77 acres with 44 acres of vineyards. It also has a 14th-century dovecote, and 18th-century water building, secondary lodgings and wine exploitation buildings.

For more information, contact **Leisure and Land (UK)**, *Fourth Floor, Grosvenor House, 1 High St., Edgware, Middlesex, HA8 7TA, United Kingdom; tel. +44 (20) 8952-5152; e-mail: sales@leisureandland.com; website: www.leisureandland.co.uk.*

Leisure and Land (France), *BP 51, 34120 Pezenas; tel. +33 (4) 6790-2726; e-mail: sales@leisureandland.co.uk; website: www.leisureandland.co.uk.*

To give you an idea of the *château* market, the following castles are on offer through Leisure and Land as we go to press:

- An hour from La Rochelle is an 18th-century *château* in need of renovation. Located in a small village this riverside property has five bedrooms, oak floors, oak panelling to walls, and original ceilings. Its also has a living room with marble fireplace, sitting room, a family room with breakfast room/kitchen, a large landing on the first floor with juliette balcony overlooking gardens and river, and servants. Outbuildings include the original coach house and a barn around the gardens. **Price: €460,000 (\$598,000).**

- Dating from the 15th century, is a *château* is situated in the heart of the Dordogne valley, between Bergerac and Sarlat, with open views and privacy. The property has been used as a children's holiday centre for many years. The interiors have been converted to dormitories, class rooms, communal kitchens, etc. A further nine buildings were used as dormitories, a caretakers house, and other outbuildings. Situated only 23 kms from Bergerac airport, the property is ideal for a tourism or residential development of luxury apartments. **Price: €600,000 (\$780,000).**
- A beautiful 14th-century *château* with outbuildings set in 1.1 acres of park. Built on two levels of 1,754 square feet each, with eight bedrooms and six bathrooms, oil central heating. It is completely renovated and in very good condition. The park is planted with old trees, an orchard and a outbuilding with a summer sitting room redone. This property is located about 90 miles from Paris. **Price: €770,000 (\$1 million).**
- And 18th-century manor house set in 20 hectares of land, surrounded by rolling fields in a scenic part of south-west France, 45 minutes from Toulouse. Completely restored in 2002, the manor has 6,027 square feet of living space. It comprises large reception rooms, five bedrooms, six bathrooms, a large loft with sleeping area, and a semi-detached apartment. There's also a double garage, swimming-pool, terraces, automatic watering system, a well and an alarm system. **Price: €1,029,000 (\$1,337,700).**
- Set in 50 hectares of fenced park is a *château* built in 1870. Located near Vichy, in the countryside, this property has unobstructed views of the Puy de Dôme. The *château* has a living area of 4,843 square feet with seven bedrooms and three bathrooms, marble fire places in each room, original floor and panelling. It also has a swimming pool, several outbuildings with a guest-house, and a farm house. The park and the forest have bridleways for hunting and fishing in the nearby river. **Price: €1,680,000 (\$2,184,000).**
- If money is no object, then this 19th-century *château* and vineyard could be for you. Located close to the Spanish border, close to Perpignan, and overlooking the Mediterranean Sea the estate covers a total of 92 hectares. The estate includes 52 hectares of vineyards and 5 hectares of beautiful typical Mediterranean woodland. The wine production is AOC Côtes de Roussillon, vin de table and Muscat Rivesaltes. All winemaking equipment is included in the sale. There are also several outbuildings with a total of 37,673 square feet of living space which include a maison de maître (the main house), porters lodging, the winery and several warehouses. **Price: €7,500,000 (\$9,750,000).**

Vineyards and other small business opportunities

New country, new career? If you're looking for more than just a house, France could turn out to be the ideal place to launch the alternative lifestyle you've always dreamed

of. A little *chambre d'hôte* for overnight guests, a campsite, an equestrian center—maybe even a vineyard.

Being fond of a glass or two of *vin rouge* (red wine) myself, I can see the attractions of viniculture. If you were planning to grow grapes and market your own wine, though, you would need some degree of know-how—or a reliable manager while you're learning.

French vineyards come in all sizes, sell for all prices, and the properties that go with them range from the sublime to the simple. For instance, just 15 minutes away from Bergerac airport, a domaine of some 264 acres with a *château* in good order is on the market for \$9.1 million. There's room for enterprise with 158 acres of vines together with all the wine-making equipment, 6,000-square-foot of *château*, a house, and three *gîtes* all in good condition.

A little out of your price range? Coming down the price ladder, \$503,000 is the price for a wine property on 29.6 hectares with appellation Bordeaux, Bordeaux Supérieur et Cotes de Saint Macaire. A house comes with a property which is in need of modernization, as is the wine-making equipment. But the property has a fantastic situation and lots of potential.

Here are some examples of wine properties for sale:

- Located in a picturesque village in the Corbières, a wine property with a total of 24 acres, 21 of which contain vines. The charming stone house is nearly 2,000 square feet with a cellar nearly the size. A large terrace offers a beautiful view over the village and the surrounding countryside. Winery equipment and culture are included in the sale. **Price: \$712,000.**
- Vineyard and stone house with cave in Aude. The restored farmhouse has over 3,000 square feet of living space which includes four bedrooms, large kitchen and seven other rooms. Of 96 acres, 46 acres are vineyard, located on six plots around the village. Included is a vinification cellar, barrel store, and warehouse. **Price: \$923,000.**
- A very nice hotel/B&B/restaurant situated in the Charente. Located near a river this property has a restaurant on the ground floor with a kitchen, three dining rooms, two bedrooms and two bathrooms. The first floor has an apartment with a kitchen, a lounge, two more bedrooms and office, and a bathroom. The B&B section of the property has five bedrooms and five bathrooms. It is set on a 19,375-square-foot lot with a pool, a garage and a car park for 20 cars. **Price: €477,000 (\$620,100).**
- Situated in Brittany is a stone house with three gîtes built in 1792, set on 1.6 acres of fenced land with trees and flowers. With a living area of 3,336 square feet in perfect condition, the property comprises the three *gîtes* all of which have a living room, fully-equipped kitchen, and one, three, and four bedrooms. The property also has a swimming pool and is located 80 miles from Dinan airport and 71 miles from Roscoff. **Price: €492,900 (\$639,600).**

- Set on 4.4 hectares of pretty meadow, woods with a river and a park is a campsite of 1.6 hectares with 25 pitches. The property comprises an old house converted into the owners main house / *gîtes* and a restaurant. The house comprises three bedrooms and three bathrooms. There's also an independent apartment of 559 square feet with a living-room, one bedroom and a shower room. There's also a licensed restaurant. Outbuilding on the property include a garage, a barn (part which is used as the sanitary block for the camp ground), two workshops, a pool house, and a swimming pool. It is just 43 miles from Bergerac. **Price: €510,000 (\$663,000).**
- Located in the picturesque village of the Corbiers, this property totals 10 hectares, including 8.5 hectares of vines. It includes a house of 1,722 square feet and a cellar of 1,808 square feet. Vines are planted at 270 meters (885 feet) above sea level and enjoy a Mediterranean climate. Winery equipment is included in the sale. The wine is produced at the property and the production is sold in bulk, bag in box and bottles. Part of the bottles are sold directly at the property. Type of wines produced are Carignan, Grenache black, Syrah, Cinsault, and Muscat. Built on two floors, the stone house dates from the early 1900s, and a large terrace offers a beautiful view over the village and the Corbières. This property is located just only 37 miles from Carcassonne. **Price: €540,000 (\$702,000).**
- A 9-hectare estate, which includes 6.3 hectares of vineyards, near Lesparre. This would make a great B&B business. The fully renovated house covers 1,829 square feet with six bedrooms. There is a 968-square-foot wing with tasting rooms and an upstairs bedroom. There is a wine making shed fitted with four stainless tanks with a 36,900 litre capacity. The vineyard is made up of 70% Cabernet, and 30% of Merlot, with a good soil type. A company looks after the vineyards to relieve the present owner from these duties. **Price: €735,000 (\$955,500).**

Open your own B&B in France

By Steenie Harvey

There's more to sunny southern France than Provence and the Cote d'Azur. One of its most beautiful, historic and unspoiled regions is the Midi-Pyrenees—and it's here that American David Hatfield and his English wife Linda have made their home for the past six years.

Along with a poodle called Rupert, they live in a gorgeous farmhouse on 3 acres near the village of Parisot in the Tarn-et-Garonne departement. A *boulangerie*, shops, and a good restaurant within walking distance...there's a lake with summer boating and canoeing...fabulous views of the wooded countryside...lots of marked hiking trails. Heaven.

The large farmhouse (with swimming pool and landscaped gardens) was already renovated when David and Linda purchased, but they've done some extensive remodeling. Part of it is run as a *gîte* (self-catering accommodation) which rents for an equivalent \$1,500 weekly during high season (July-August). Their summer take up last year amounted to nine weeks of bookings. Not bad, considering the recession.

A keen cook, 72-year-old David "unashamedly loves France." (Take a look at his blog about food and rural life at www.frenchfoodfocus.com.) Originally from Northern California's wine country, with a career in the military and then electronics, David has been smitten with the country since the early 1960s.

Over a cup of tea, I ask David what it is about this part of France that would surprise and attract Americans.

"I think the first surprise would be the tranquility," he says. "It is very peaceful, but not isolated or backward. There's plenty of life going on, we're less than an hour from the cities of Albi, Cahors, Montauban and Rodez; and just over an hour from Toulouse so everything modern is available. But it is quiet and peaceful, life proceeds at its own pace, and there always seems to be time for a chat or a coffee or a glass of wine. It just seems that the hectic and frenzied pace of so much modern life is missing.

"A second surprise would be the sheer beauty of the countryside. It's not dramatic, but it's wonderful and very varied. One goes from gorges, to vineyards, to rolling hills, to rivers, to medieval villages...to oak and chestnut forests and to cities all within a short drive along deserted roads.

"And the natives are friendly! Most Americans have a concept of rude abrupt Frenchmen. It's just not true. It is to a certain extent true of Parisians, but I think all big city dwellers tend to be a bit rude and abrupt whatever their nationality.

"Here the local people are curious about strangers, eager to talk about the area and its history. In other words, just plain friendly. For most Americans language can be a barrier, but it's easily broken with a modicum of French and a modicum of English on the locals' part. Everyone has a good laugh together even if the language isn't working too well."

Renting in France

A *location* is a long-term rental, *locations saisonnières* are holiday rentals, and the word *louer* means “to rent.” Vacation rentals are always furnished. Unless you’re looking to rent in Paris, one of the larger provincial towns or cities, or along the Riviera, you might run into a furniture problem with a long-term rental. Generally speaking, long-term rentals in rural France are unfurnished. Although it’s possible to rent furnished homes in the countryside, the choice is limited. Most furnished rentals are let by the week or month as vacation homes. However, you can sometimes rent holiday homes for longer periods at discount rates during the winter.

For longer stays, the best thing to do is to get in touch with an *immobilier* (sales and rental agency). The FNAIM website carries rentals as well as sales (see www.fnaim.fr). Although most are unfurnished, you can find furnished properties. Each property description lists the relevant realtor with an office address and phone number. Once you’ve chosen a home, the agent arranges all the rental details with the owner.

For this service, you’ll be charged a finder’s fee, normally amounting to one month’s rent. In return, the agency will draw up the lease for you and inventory the contents of the property you’re renting. In addition, a realtor can help you arrange utilities and telephone service, housing insurance (required to be paid by the tenant for unfurnished properties), and cleaning services.

Long-term leases

You will normally be required to sign a one-year lease for furnished properties and a three-year lease for unfurnished properties. French law protects tenants. Landlords cannot renege on an agreement without just cause. The scales are tilted in favor of the tenant as rental agreements for both furnished and unfurnished properties can be broken by the renter with three months’ notice (one months’ notice in case of a job transfer). Rent is usually paid monthly, in advance. The owner cannot demand more than two months’ rent as a security deposit. Providing no damage has been incurred, this deposit must be returned to you within two months of the termination of the lease.

Although maintenance charges and habitation tax are usually included in short-term rental prices, this isn’t generally the case for yearly or three-year leases. Habitation tax varies area to area, but is usually 2.5% of the monthly rent. It’s charged to all tenants who are in situ on January 1st and is payable in a lump sum in November.

Maintenance charges

If you’re renting an apartment, you’ll probably also need to pay maintenance charges, which are usually listed separately to the rental cost. These cover such things

as staircase cleaning, concierge charges, elevator repair, etc. A monthly charge of \$50 to \$90 is typical. You'll also be required to produce proof that you can afford the rent. Most *immobiliers* and agencies require your monthly income to be at least three times as much as the rent.

Short-term furnished contracts are renewable at the landlord's option, but tenants in unfurnished properties have a right to renew when the lease term expires. As mentioned above, if you rent an unfurnished property, you are responsible for insurance costs. A landlord is entitled to make you leave if you cannot produce proof of insurance.

CHAPTER SIX

Cost of Living in France

How much do things in France cost?

It's an important question when you're contemplating moving to another country. Utilities, apartment charges, telephone costs, groceries, etc. These are all covered below, and we'll tell you about health insurance in **Chapter Nine**.

How much you spend on living costs each month will depend on your own lifestyle and where you plan to take up residence. Opting for the highlife in Paris is likely to make larger holes in any budget than modest tranquility in a quiet corner of France, such as the Charentes or the Auvergne.

There are lots of statistical surveys out there that compare living costs in the world's major cities. Although Paris isn't particularly inexpensive, it does compare favorably against London and New York.

Grocery costs

The cost of living in Paris is still attractive compared to Dublin, London, and Rio de Janeiro, and New York (according the latest Mercer Cost of Living survey), although property prices are rising. The most photogenic city of all time, Paris has excellent transport links with the rest of Europe—and the world—and although property prices haven't reached London levels, there is still potential for a good return on your investment here.

The nationwide Lidl and Ed chains are the cheapest cash-and-carry supermarkets, but Monoprix, Champion, and Auchan offer quality products at reasonable prices and usually have longer opening hours. Outdoor markets provide fresher pickings, and bargains can be had if you head over towards closing time, at around 1 p.m. The Marché d'Aligre in the 12th is one of the cheapest—and busiest—markets and is complemented with a covered market for meat, poultry, and cheeses.

**The following are examples of prices in the medium-range
Auchan supermarket in Paris:**

	Euro	U.S. Dollar
A loaf of sliced white bread	1.35	\$1.75
A dozen eggs	2.10	\$2.73
1 liter milk	1.15	\$1.49
Pack of butter (250g)	1.76	\$2.28
Fresh chicken per kilo	6.24	\$8.11
4 ground beef patties	3.57	\$4.64
6 frankfurter sausages	1.48	\$1.92
Tomatoes in season per kg	1.60	\$2.08
6 bottles of local beer	2.99	\$3.88
1 bottle local wine	3.80	\$4.94
1 large bottle Coke 1.5 litre	1.44	\$1.87

Other monthly costs for running an apartment for two people:

	Euro	U.S. Dollar
Gas for heating and a stove	55	\$72
Electricity	45	\$59
Monthly telephone rental fee	20	\$26 + cost of calls
Unleaded gas super 97 per liter	1.36	\$1.76
Diesel	1.17	\$1.52
Broadband Internet fee	30	\$39
Cable TV	25	\$33
Ticket for the movies	12	\$16
Lunch for two with wine	30	\$39

Your weekly food costs will depend on whether you shop at an out-of-town supermarket chain such as Carrefour or at a local grocer, which will be more expensive. Stores in most towns are small, quirky, and individual—not dedicated to one-stop shopping. If you want a baguette, you go to the *boulangerie*. You buy cigarettes from the *tabac*, meat from the *boucherie*, chocolate from the *confiserie*.

Last year in Aix, I saw one shop that was solely dedicated to selling olive oil from all over the Provence region. Although there's nothing wrong with doing some of your bulk buying at a supermarket, one of the great pleasures of France is its markets. You won't find fresher fruit and vegetables—and you won't find goodies such as farm cider in a supermarket.

The cost of utilities

Regarding utility bills, how much you pay will depend on the climate, the size of your property, and how many electrical appliances you need. Common sense should tell you that a studio flat in sunny Provence costs much less to heat than a 10-bedroom mansion somewhere in the wintry wonderland of the French Alps.

For most couples living in a typical village house outside of the coldest alpine regions, gas and electricity costs are likely to be in the region of \$50 per month in spring and summer, and around \$100 monthly in winter.

In most instances, you will have to arrange to have utility services re-instated when you move in, as they will almost certainly have been disconnected. But getting reconnected is a quick and smooth process. Your realtor can explain where the local offices are and who to contact. EDF (Électricité de France) and GDF Suez (merged with Gaz de France in 2008) were once state owned bodies that have a unified customer operation, but no longer. Alternatively look for addresses on the following websites: EDF: www.edf.fr; GDF Suez: www.gdfsuez.com. The system in France is 220 volt electricity / 50 Hz current. Two-pin plugs are not grounded, and new fittings take three-pin plugs. You will receive an electric and / or gas bill every two months.

You may also receive a water bill every six months—if you must pay for water. If you're living in an apartment, water may be included as part of your monthly rent. (This will almost certainly be the case if you're renting.) If you are renting a house as opposed to an apartment, ask your landlord about water.

Paying utility bills

There are various ways to pay utility and other regularly reoccurring bills. Most people pay by *prélèvement automatique* (direct debit) from their French bank account. To set one up, the payee will request a *relevé d'identité bancaire* (RIB), a tear-out form in the back of a French checkbook that lists account and bank numbers. For its part, the bank requires a written request for the *prélèvement automatique*. The money you owe is then automatically taken out of your bank account each payment period.

Another method is to pay with a *titre interbancaire de paiement* or TIP. This alerts your bank to pay the other party's bank. To do this, you must send the TIP together with a RIB. This slip includes your bank account numbers and your bank's identification numbers as well.

You may also pay by check. If you want to pay with cash, go to the post office and obtain a money order. You can also pay at the post office; a small fee will be added to the amount of the bill. France Telecom will accept Carte Bleue and most foreign credit cards at its offices.

You pay a tax on every TV you own

One thing that often surprises Americans is that you pay a tax for each TV you own. This isn't uncommon throughout Europe. The only country that we know of where

you don't have to pay to watch reruns of Hogan's Heroes, or whatever other drivel the national schedulers think makes for quality entertainment, is Spain.

In France, the annual tax is \$156. If you have a TV set, you pay the tax, regardless of whether you opt to watch satellite or cable programs. Rental costs for cable-satellite TV, and a basic package of programs costs in the region of \$20 to \$30 per month.

Apartment maintenance charges

Apartments come with additional charges—you have to pay for the maintenance of the building and other facilities. The charge covers such things as staircase cleaning, concierge charges, elevator repair, water, etc. The more luxurious the residence, the more you'll pay. If you're renting an apartment long-term, you'll probably also be liable for these maintenance charges, which are usually listed as an item separate from the monthly rental cost. The average cost in Paris for monthly maintenance charges is €25 (\$31.25) per square meter per year. Here are some samples from around the country:

- A one-bedroom apartment on a quiet side street in Nice. Monthly standing charges amount to \$103 and include heating, cold water, elevator, building maintenance, and insurance.
- For studios (180 square feet to 275 square feet) and one-bedroom apartments (up to 380 square feet) in the historic center of Rouen, monthly charges range from \$13 to \$135. In the city's cathedral quartier, 660-square-foot apartments have maintenance charges from \$47 upwards.

You'll need household insurance—even if you are renting

French law requires you to have insurance for your home, even if you are renting. Various agencies offer insurance services. Monthly rates are typically from \$30 to \$40 in Paris and the larger cities, less elsewhere.

The price of appliances and electronic products

Like everywhere else, the price of electrical appliances depends on whether you go for top brand names or the basic article. A good site for browsing is www.pricerunner.fr, which gives comparative pricing online for free for most appliances. Here are some of the most popular buys:

Electric stove:	from \$535; \$638 for a Bosch
Refrigerators:	from \$429; \$616 for an Indesit
Washing machines:	from \$465; \$715 for an Ariston
Vacuum cleaners:	from \$231; \$370 for an Electrolux Ultraone
Televisions:	from \$259; \$430 for a LG
DVD players:	from \$41; \$410 for a Samsung
Electric kettles:	from \$20; \$23 for a Kenwood
Coffee makers:	from \$98; \$135 for a Philips Senseo

Buying a car

If you're interested in buying a French car, L'Argus (*website: www.argusauto.com*) is useful to check out current prices of new cars, plus what buyers are asking for used vehicles. Although the site is in French, it's quite easy to figure out.

When I looked at secondhand vehicles, there was a 1998 Ford Fiesta for €2,700 (\$3,510), a 2000 Peugeot 206 for €3,900 (\$5,070) and a 2002 Chrysler PT for €4,600 (\$5,980). There's a comprehensive list of new models, too. I looked at two famous French makes. Peugeots start at \$17,500 and Citroëns at \$12,950.

It doesn't make sense for Americans to import their cars—maintenance garages generally aren't geared with spare parts for American cars. When buying a car secondhand, you should check that all the documentation is in order. The chassis number and the current owner's address should be the on the *carte grise*, or technical inspection certificate. There should also be a service booklet, and a *certificat de non-gage*—proof that the car is owned outright by the seller. With this *carte grise*, car owners can obtain French plates at nearly any service station.

The seller must also provide a *certificat de passage*, a certificate that the car is mechanically sound and roadworthy. Make sure it's up-to-date—a *certificate de passage* has to be less than six months old for any car older than four years. As the new owner, you will have to send an older car for a checkup. By the way, whether it's a new car or a secondhand one, you must register it within two weeks at the *préfecture*. Needless to say, all drivers must have valid insurance.

Fuel is expensive. High-grade unleaded gasoline is around \$1.74 per liter, with diesel at \$1.58 cents per liter. Car rental is also expensive. Depending on whether you go for a bare-bones deal or comprehensive insurance coverage, you'll spend around \$180 to rent a compact model for a weekend.

CHAPTER SEVEN

Moving Your Household and Family to France

Once you've made the decision to move to France, there are lots of other decisions that need to be made.

You will, no doubt, have numerous questions about everyday things that you could do in your sleep at home. Questions like: Where do I go to get a telephone installed? How much do things cost? What do I have to do if I want to drive here? In a foreign country, where your language skills may not yet be up to scratch, and where everything seems strange, suddenly those mundane tasks can feel like an up-hill struggle.

So, let's talk about some of things you will have to deal with once you do arrive in *La Belle France*...

Importing your belongings

If you are relocating to France on a permanent basis and you have been living outside the European Union for the last 12 months, you may import a number of items free of duty and tax. Personal items include clothes, jewelry, hunting and fishing equipment, and similar effects. Household goods including furniture, carpets, dishes, linen, books, pictures, and other household furnishings. This is providing you meet the following conditions:

- The articles have been available for your use for at least six months before the date of your change of residence.
- Each article is itemized in a comprehensive list (in duplicate, signed and dated) of the goods you are importing into France (with the identification of their value).
- You can prove to the satisfaction of Customs that you have been living outside the European Union for at least one year prior to your moving to France. An attestation from a French Consulate General (the *certificat de changement de résidence* will suffice).
- You can prove to Customs that you are settling in France on a permanent basis, e.g., by producing a French resident card (*carte de séjour*) or a letter from your French employer.

Household goods and personal effects imported free of duty and tax as part of your moving to France may not be sold or otherwise disposed of for a period of one year after they have been cleared through customs—not unless duties and taxes are paid at the applicable rate. These must be paid before the sale is completed.

Bringing your pets

Lottie the lizard wants to come to the Loire Valley? Ronnie the rat fancies sunning himself along the Riviera? No problem. France has no quarantine and you are allowed to bring certain types of pets—lizards and rats included—into the country, providing you follow correct procedures. The following information applies to U.S. citizens. Canadians and others should check with the French Embassy in your own country for any differing regulations.

Travelers may bring their dogs and cats from the U.S. into France under the following conditions:

- Each family is limited to three animals, only one of which can be a puppy or a kitten (under six months of age).
- Dogs and cats have a rabies vaccination certificate signed by a legally practicing veterinarian in the U.S. This certificate must be presented at the port of entry in France and must accurately identify the pets.
- Someone must be in charge of the pet(s) for the duration of the trip and also at the airport (owner, representative of the airline, etc.).

A health certificate may be requested by the airline, but this isn't a requirement of the official French regulations. Be warned that importing "attack dogs" such as pit bulls is strictly prohibited in France. Check with your veterinarian before leaving your country. Also, dogs and cats that have not been previously vaccinated must be vaccinated against rabies at least one month and no longer than one year prior to entry into France.

You may bring into France a maximum of three domestic rodents. A health certificate (in French), executed not more than five days prior to departure by a national licensed veterinarian of the country of export (i.e., in the U.S., a USDA certified veterinarian), must accompany the rodent.

The animals must have remained in Canada or the U.S., where applicable, at least 21 consecutive days prior to the execution of the health certificate. They must be free of evidence of contagious, infectious, or communicable diseases.

You may bring a maximum of two pet reptiles (per family) into France, provided:

- They are not sold under any circumstances.
- They are accompanied by a health certificate executed not more than five days prior to departure and bearing the signature of a licensed veterinarian of the country of export (i.e., in the U.S., a USDA certified veterinarian).

- They must be free of evidence of disease (in particular, of lesions of the skin). Pet birds may be brought into France, although one family is only allowed to bring two birds of the Psittaciformes (parrots) order and 10 birds of other small species.

The following requirements must be fulfilled:

- A valid health certificate, executed by a licensed veterinarian in the country of export within five days before the departure and showing that the animal is free of evidence of disease should accompany the bird.
- The certificate must clearly identify the bird(s) (breed, color, size, age).
- The following written pledge should also be submitted to customs, in French, at the port of entry.

Je soussigné (nom, prénom du propriétaire), certifie être le propriétaire du / des oiseaux (description: race, couleur, taille, âge). Je m'engage à ne pas les revendre et j'accepte tout contrôle que les services vétérinaires estimeraient nécessaires d'effectuer à l'adresse suivante (adresse du propriétaire).

Date, signature.

English version: I, (owner's full name), certify I am the owner of this / these bird(s) (description: breed, color, size, age). I undertake not to sell them and to accept any sanitary visit considered necessary by the veterinarian services at the following address: (owner's address in France).

Date, signature.

Importing your car

It probably doesn't make a great deal of sense to import a North American car—certainly not if you only plan to be in France on a seasonal basis. Aside from the fact that you'll be charged 10% of its value in customs duty, plus 19.6% VAT, you may find it very difficult to obtain spare parts.

However, special rules apply to those who are coming to take up permanent residence. If you have been living outside the European Union for the last 12 months, you may import your vehicle free of duty and VAT, provided you meet the following conditions:

- It is not a commercial or industrial vehicle.
- You have owned or possessed it for at least six months prior to exporting it to France.
- You have paid all applicable internal taxes in Canada or the U.S. when purchasing it.
- The vehicle is specified in the comprehensive list of all the goods you are moving to France, with the identification of its value, make, model, and serial number.

You must submit to Customs at the port of entry:

- The above-mentioned list (in duplicate) of all the goods imported into France as part of your moving. (These can be in one or more shipments.)
- Proof that you have been a permanent resident of a non-E.U. country, such as Canada or the U.S., for the last 12 months and that you are establishing residency in France.

When the vehicle is cleared in Customs, you will receive:

- A copy of the list endorsed by customs.
- A customs entry certificate (*certificat de dédouanement*).

Once the vehicle has cleared Customs, you are under strict obligation to apply for its registration under a French domestic license plate. You should complete this formality without delay and, in any case, within four months of importing the vehicle into France.

Get in touch with your local *préfecture* for more information. But bear in mind that you will not be issued a French license plate unless you submit the customs entry certificate and have had the vehicle's conformity to French safety and environment standards checked by the local *Direction Régionale de l'industrie de la Recherche et de l'environnement* (DRIRE).

Almost all vehicles purchased outside France are not manufactured to comply with French standards and will require modifications, sometimes of an expensive nature. You are particularly advised, prior to shipping the vehicle to France, to check with the manufacturer in Canada or the U.S. about the kinds of modifications that will be required to bring the vehicle into conformity with French standards. After the expiration of the four-month time limit, they may not be driven in France with the foreign license plates. Failure to comply may result in severe penalties.

Another thing to note is that you may not sell, rent, or otherwise dispose of the duty and tax-exempted vehicle within 12 months of its importation.

Installing a telephone

The biggest landline telephone operator is partially privatized France Télécom (now Orange). All the offers are on their website www.orange.fr but the majority are in French. You can find your nearest Orange office on the website.

SFR telecom is the other main company that has a large part of the market and is now renting many of the lines from France Télécom. There are good offers on their website www.sfr.fr and they have a complete rundown of all the call charges too.

Other companies include Bouygues Télécom, Virgin Mobile France, and Free, all of which have websites with their offers. Now that Orange doesn't have a monopoly on local calls, you won't be stuck for choice. Many companies offer a combination package of free long distance telephone (VOIP—Voice Over IP, high speed Internet with WiFi and satellite television offering about 200 channels for about €30 (\$37.50) a month.

An existing outlet facilitates the connection of a line. The name and phone number of the previous occupant, if you know them, will also help. The representative will ask you for identification (e.g., a passport) and proof of address such as your lease or an *Electricité de France* contract or bill. You can rent or buy a phone, answering machine, and fax, and get Internet connection, cell phones, etc. Of course, you can also buy a phone from other outlets, but make sure it is approved for functioning on the French telephone network. This is indicated on the back by a green label marked *Agréé* (approved). France Télécom will usually install the first two outlets free, unless major installation work is needed for the second outlet, or you can add outlets yourself. Installation kits are available from your local agency.

Telephone numbers and making calls

French telephone numbers consist of 10 digits. The first two numbers indicate one of five geographical areas: 01 is for Paris and the Ile-de-France, 02 is for the northwest, 03 is for the northeast, 04 is for the southeast and Corsica, and 05 is for the southwest. You do not dial the initial zero if calling from outside the country.

To phone a French number from within France, dial the 10-digit number. For example, to phone the *Office du Tourisme de Paris*, dial 01-4952-5354.

To call France from abroad, dial the international access code (011 in the U.S.), followed by the country code for France (33), then the phone number without the initial 0. For example, to call the *Office du Tourisme de Paris* from the U.S., dial 011-33-1-4952-5354.

To make an international call from within France, dial 00, followed by the country code, the area code (minus the first zero), and then the telephone number. To dial a 1-800 number in the U.S., change the "800" to "880." This is not a toll-free call as it would be if you were dialing from within the U.S.

All phone numbers in this book are listed as being dialed from outside of France.

Cell phones

The number of cell-phone lines in France now exceeds that of fixed phone lines. L'Autorité de Régulation des Télécoms (Arcep) reported in August 2007 that the percentage of French who use cell phones rose to 83.3%. The number of cell-phone lines has now reached 61.5 million. The company Orange has the largest market share (44.5%), followed by SFR (34.2%).

Most cell phone subscriptions are for a year, but you'll be unable to obtain one without a *carte de séjour* as proof of residency. Unless you give sufficient notice to terminate the contract, subscriptions are often renewed automatically. It costs substantially more to call a cell phone than it does to call a landline telephone—rates are typically 30 cents or 35 cents per minute. You'll recognize them—all French cell phone numbers begin with 06.

For inexpensive cellular and long-distance service, outside your region and international, we've had recommendations for Globe Talk, a service sold through Primus Telegroup and resellers such as Affinity Telecom (www.affinitytele.com).

The most cost-efficient ways to access the Internet

There are two main types of personal Internet access in France: through the telephone lines and via cable. You can arrange Internet connection through Orange and the other providers, such as SFR and Free. Sites such as www.degrouptest.com allow you to test your eligibility and to compare prices. If you want cable access, your choice is set, as cable operators have monopolies over certain areas. Numericable (www.numericable.fr) has the Paris area.

Orange offers discounts that benefit frequent users. Their Primaliste service could also save you 25% on your Internet access number. Internet Service Providers offer packages that include the underlying telephone service.

If you use the Internet a lot, consider high-speed ADSL access (a high-tech telephone line service) or cable, which are available in just about all areas of France. With ADSL, you can telephone and surf through the same line. Orange, SFR, and Free all have their offers on their websites. Be aware that cable is only available to individual tenants in buildings that are wired for cable (something the building *copropriété* agrees on).

If you go for telephone Internet access providers, you'll find that your choices are so many that it will be hard to decide. Choose one that provides the best service as their costs are roughly the same. Almost all of them provide free WiFi all over France for use with a special username and password provided to you. You just have to find the strongest signal near you.

Paris has free WiFi available all over the city, provided by the local city halls as well as the service providers, cafés, and other institutions. Here's a site where you will find many of the hotspots: www.spottedbylocals.com/paris-free-wifi/.

Postal services

The cost of mailing a letter depends on its weight and destination. For most European destinations, it costs 71 cents for a standard letter. For North America, it costs \$1.09. For other countries, there are different price bands for each geographical region.

By the way, an important part of French addresses is the postal code on the very last line preceding the name of the town. All postal codes have five digits. The first two digits pinpoint the *département*; and the last three digits identify the commune. For example, 35400 is the postal code for the Brittany town of Saint-Malo in the *département* of Ile-et-Vilaine. For cities with *arrondissements* such as Paris, the last two digits of the postal code indicate the *arrondissement*. For example, 75006 PARIS means “Paris, 6ème (6th) *arrondissement*.”

Going metric

Throughout this report, we’ve done the conversions for you. But, living in France, you’ll have no choice but to stop thinking in pounds and ounces, feet and inches, and miles and acres. France uses the metric system. To help you do the math:

1 kilo (1,000 grams) = 2.2 pounds

1 liter = 1.75 pints; 1 gallon = 4.54 liters

1 mile = 1.6 kilometers; 8 kilometers = 5 miles

Degrees Fahrenheit is approximately equivalent to (degrees Celsius x 2) + 30

1 hectare is equivalent to 2.5 acres

1 foot = 30 centimeters

1 square foot = 0.09 square meters; 1 square meter = 10.67 square feet

Day care and other childcare options

Regarding preschool care, it’s probably best to first get in touch with your local PMI (*Protection maternelle et infantile*) at the *mairie* (town hall). They will have details of the various day-care alternatives and can provide names and addresses. PMI is a state organization that looks after matters concerning expectant mothers and young children.

Many parents send their preschool children aged three months to three years to state subsidized nurseries or *crèches collectives*. Although a fee is charged, this is based

on household income. For most medium-income families, average costs are \$10 a day, including lunch. *Crèches* are usually open from 7 a.m. to 7 p.m., but both parents have to be working for a child to be accepted by a state-subsidized nursery. You normally have to book months in advance to secure a place.

Depending on the hours worked, having your infant cared for by a nanny may cost somewhere in the region of \$22 to \$25 per hour. At a *crèche familiale* a day-care worker cares for children in her own home, but is inspected and supported by the local childcare officials. Local authorities regulate salaries.

An *employée de maison* (house employee) will do the same job, but is not necessarily certified as a day-care worker. Although independent, an *assistante maternelle agréé* is also part of the certified childcare system and cannot be paid less than minimum wage. (The mandated minimum wage in France is \$11.81, giving a monthly wage of \$1,657 before tax based on a 35-hour week.)

An *assistante maternelle agréé* looks after children in her own home, but she cannot take on any more than three children at a time. On top of the net salary, you also pay the agreed costs of food, and provide diapers or other supplies yourself. Vacation pay of 10% of the gross salary must be paid, as well as holidays. With some exceptions, you are also required to pay an indemnity if your child does not show up. If you decide to terminate the child-minder's employment, you need to notify her by registered letter with proof of delivery (*lettre recommandée avec avis de réception*) 15 days in advance. Otherwise you will be liable for severance pay.

There are all kinds of obligations regarding tax and social security payments. However, as day care is subsidized, you can get financial help from government organizations. Employees' social security payments will be covered if both parents are working and you will probably qualify for significant tax deductions to offset the costs of day care. Your local PMI will provide employment contracts and forms.

If you have legal or administrative questions about employing someone in your home, contact **FEPEM** (*Fédération des particuliers employeurs du personnel de maison*), 50 ave Daumesnil, 75579 Paris Cedex 12; tel. +33 (8) 2507-6464.

If you're in France on a trip and want someone to look after your children, contact the local tourist office for names. Most larger cities have private nursery agencies that will provide nursery placements or babysitters. The following addresses might help:

- **NAPP**, 16 rue Le Sueur, 75116 Paris; tel. +33 (1) 4500-3388; e-mail: nappsarl@aol.com; website: www.agence-napp.fr. A network of Au Pairs including English speakers.

Educating your kids

Schooling is compulsory in France from six to 16 years of age. From infants' school to higher education, families have the option of sending their children to free and coeducational public schools, or to pay for private ones. And, as there's a large, long-established American community in France, your kids can effectively stay within the U.S. school system.

From the age of two or three, children can attend the local kindergarten (*maternelle*). The majority are state run and administered by local authorities, though you will find private ones, too.

Proper schooling starts from the age of six. Essentially, three types of schools are available: private American schools, bilingual schools where both French and English are spoken, and the French school system, which is designed to lead to the *baccalauréat* exam. Although American parents have mixed reactions to the French education system (which is very structured and rigid), many kids have blossomed in French schools. When necessary, they can be tutored until they can hold their own in the French language in public schools at the lower levels—and in some private schools at all levels.

If you opt to send your child to a French state-run school, you must choose one in your neighborhood. The local city hall (*mairie*) will tell you what your choices are. At 15 or 16, more academically inclined youngsters go to the lycée to prepare for the *baccalauréat* (commonly called the bac). Taken at 18 or 19, this is the equivalent of the high school diploma and passing it guarantees entry into university. Less academically inclined students attend a vocational or technical school for more practical training.

If you decide to register your child at a French public school, contact the *Service des Ecoles* at the *mairie* or the school directly. When you apply you must bring your passport, your child's birth certificate, a recent electricity bill (EDF/GDF), and proof of your child's immunizations. Applications should be made in the spring before the fall term.

Private schools may or may not be government subsidized. Government-sponsored schools have much lower tuition fees than non-sponsored ones. There are also a number of American and international schools in France. To find a full list, see this link, provided by the American Embassy (<http://photos.state.gov/libraries/france/5/acs/paris-schools.pdf>). Contact schools directly for brochures and further information. Fees are likely to be quite hefty.

The educational system: France versus the U.S.

France

Maternelle

Two to three years old—*Maternelle* (petite section)

Three to four years old—*Maternelle* (petite section)

Four to five years old—*Maternelle* (moyenne section)

Five to six years old—*Maternelle* (grande section)

École Primaire

Six to seven years old—*Onzième* (CP)

Seven to eight years old—*Dixième* (CE1)

Eight to nine years old—*Neuvième* (CE2)

Nine to 10 years old—*Huitième* (CM1)

10 to 11 years old—*Septième* (CM2)

Collège

11 to 12 years old—*Sixième*

12 to 13 years old—*Cinquième*

13 to 14 years old—*Quatrième*

14 to 15 years old—*Troisième*

Lycée

15 to 16 years old—*Seconde*

16 to 17 years old—*Première*

17 to 18 years old—*Terminale*

U.S.

Pre-school

Two to three years old—Preschool (Day care)

Three to four years old—Preschool (Day care)

Four to five years old—Preschool

Five to six years old—Kindergarten

Elementary School

Six to seven years old—1st (CP)

Seven to eight years old—2nd grade

Eight to nine years old—3rd grade

Nine to 10 years old—4th grade

10 to 11 years old—5th grade

Junior High School

11 to 12 years old—6th grade

12 to 13 years old—7th grade

13 to 14 years old—8th grade

High School

14 to 15 years old—9th grade

15 to 16 years old—10th grade

16 to 17 years old—11th grade

17 to 18 years old—12th grade

Schools and universities to choose from

The American School of Paris (ASP) is an independent, non-profit accredited day school for boys and girls. Catering to pre-kindergarten through grade 12, it offers an American educational program to students of all nationalities (40% are non-American).

The Lower School (kindergarten to grade 5) program is typical of American elementary schools, with emphasis on meeting individual needs. A French language and culture program is included in the curriculum for all students, plus an extra-curricular program of Franco-American activities to create opportunities for older students (grade four to grade five) to mix with French children.

Removed from competition with older students, Middle School students are allowed to build relationships among themselves as they prepare for high school. Most school activities are self-contained: students have their own art, drama, and sports programs. In addition, there are frequent class trips, and for seventh and eighth graders, the popular Outward Bound Program.

The Upper School (grade 9 to grade 12, with an optional 13th year) provides college preparatory programs. In addition to the standard U.S. curriculum, there's a wide range of Advanced Placement courses and the International Baccalaureate Diploma, permitting entrance to universities worldwide. Knowledge of French language and culture is stressed, with more programs in Spanish and German. Facilities include four science laboratories, two gymnasiums, sports fields, and a 400-seat performing arts center, used for music and drama activities.

For more details, contact **The American School of Paris**, 41 rue Pasteur, 92210 Saint-Cloud; tel. +33 (1) 4112-8282; fax +33 (1) 4602-2390; e-mail: admissions@asparis.org; website: www.asparis.org.

International School of Paris was founded in 1964. It's a private, co-educational day school, accredited by the European Council on International Schools (ECIS), the New England Association of Schools and Colleges (NEASC), and the French Ministry of the Interior. Students and staff come from 38 countries.

An individualized Anglo-American-international curriculum is offered, with instruction in mathematics, experimental sciences, computing, social sciences, physical education, fine arts, and language. Classes have 20 or fewer students and, with the exception of language classes, are all conducted in English. Students who are fluent in English are required to study French language and culture for up to two hours per week for K1/K2, three hours minimum per week for grades one to four, and over four hours minimum per week in the remaining grades. I.S.P. provides a demanding program in grades 11 and 12, leading to the International Baccalaureate (I.B.) diploma or certificates, or the U.S. high school diploma. Exams offered are SSAT, PSAT, I.B., and IGCSE. Extra-curricular activities include drama, soccer, swimming, martial arts, computing, and Saturday sports club. The I.S.P. accepts students throughout the school year, provided there is space available.

For more details, contact **International School of Paris**, 6 rue Beethoven, 75016 Paris; tel. +33 (1) 4224-0954; fax +33 (1) 4527-1593; e-mail: admissions@isparis.edu; website: www.isparis.edu.

Marymount International, Paris, is a Catholic, independent school open to boys and girls of all nationalities and religions. (It's accredited by the Middle States Association of College and Schools.) Founded by the Religious of the Sacred Heart of Mary in 1923, it aims to fulfill the needs of elementary school students who will be spending only a few years in France, but who wish to continue with an English-speaking program of education.

Marymount students range from nursery school through eighth grade, four to 14 years. Math and English classes form the core curriculum, along with specialized courses in art, music, science, social studies, computer, physical education, and daily French lessons by native French teachers. The kindergarten level uses a Montessori approach. There is an English-as-a-second-language department plus a resource center for children having learning difficulties that cannot be met within the regular classroom. Admission to this class is limited and based upon specific criteria. There's a strong after-school activities program with opportunities for students to follow interests in sports, music, drama, dance, karate, and art.

For more information, contact **Marymount International**, 72 boulevard de la Saussaye, 92200 Neuilly-Sur-Seine; tel. +33 (1) 4624-1051; fax +33 (1) 4624-9326; e-mail: contact@marymount.fr; website: www.marymount.fr.

The British School of Paris is a small co-educational school with English-taught classes from kindergarten through the equivalent of high school and the first year of college. The academic program puts an emphasis on the French language, and prepares the students for entry into all preparatory schools and colleges in Great Britain and the U.S. The school will arrange for both the General Certificate of Education (advanced and ordinary level) for university entrance, and the U.S. College Board Examination. Bus service is available for the Paris area, and hot lunches are served.

For details, contact **British School of Paris**, 38 quai de l'Ecluse, 78290 Croissy-Sur-Seine; tel. +33 (1) 3480-4590; e-mail: enquiries@britishschool.fr; website: www.britishschool.fr.

The American Business School, Paris, is a constituent college of IGS University. One of the largest private not-for-profit educational institutions in France, it enrolls over 8,000 students and offers a four-year English-language Bachelor of Business Administration program in partnership with AACSB accredited universities and colleges in the U.S. Students can major in International Finance, International Marketing, and International Business.

For more details, contact **American Business School**, 12 rue Alexandre Parodi, 75010 Paris; tel. +33 (1) 4003-1594 (international admissions); e-mail: jdillon@groupe-igs.fr; website: www.absparis.org.

This **Lycée International de Saint-Germain-en-Laye (American Section)** provides an opportunity for Americans and other foreign children to study in a regular French school and at same time take several additional courses in their national language. Foreign children are first given a full year of intensive training in special French classes. They are then ready to join other children of their age group, who are taught the normal subjects for a lycée, 24 hours a week in French, by French teachers. They are also taught six to eight hours a week in their own language by teachers from their own country according to national programs in language, literature, history, and culture.

For more details, contact **Lycée International de Saint-Germain-en-Laye (American Section)**, 2 Bis Rue du Fer a Cheval, 78100, Saint-Germain-en-Laye; tel. +33 (1) 3451-7485 (switchboard); e-mail: contact@americansection.org; website: www.americansection.org.

Motoring matters and some driving tips

Figuring out road signs in France isn't a simple matter if you don't understand the language. You'll want to know in advance that *nids de poules* means potholes, for example, and, that it's not a good idea to speed along at 60 miles per hour on a *chaussée déformée*, a road with an uneven or temporary surface.

Using French motorways can be expensive. The country has nearly 5,000 miles (8,000 kilometers) of motorway, most of which are toll roads. They are privately financed, and the cost per kilometer to travel on them varies. For instance, the toll to drive from Paris to Nice on the Riviera, a distance of 582 miles on the motorways, is around \$85. Toll charges from Paris to Bordeaux (400 miles) are around \$63.

The French tourist office can give you a "Vital Rules to Remember" pamphlet to help you as you learn to drive on French roads. Ignoring these rules (some below) could lead to on-the-spot fines.

- You cannot drive on a provisional license.
- The minimum driving age is 18.
- The driver and all passengers must wear seatbelts at all times.
- Children under 10 may not travel in the front seat of a car unless secured in a specially approved fitted seat facing backward.
- Overtaking where there is a solid single centerline is heavily penalized.
- You must carry a red warning triangle in case of a breakdown, unless your car has hazard lights.
- You must use full or dipped headlights at night or in bad visibility. Sidelights are used only when a car is stationary.
- The drunk-driving limit is 0.05% alcohol, approximately one glass of wine. Fines for exceeding the alcohol limit can be as much as \$4,000.

- The police are empowered to levy on-the-spot fines of up to \$375. Speeding is likely to prove very costly, around \$150—and maybe \$1,000 if you exceed the speed limit by more than 50 kilometers (31 miles) per hour. If you cannot show your vehicle registration and driver’s license to an officer, you’ll be fined around \$14. Failure to produce them at a police station within five days results in an additional penalty of \$138.

Other things to be aware of: a driver flashing his headlights at you is indicating that he has right of way. One of the strangest practices (for those used to driving in England) is that traffic yields to vehicles coming from the right—*priorité à droite*, especially in Paris. In populated areas, you must always give way to someone coming out of a side street and turning to the right.

Speed limits are generally indicated, but here are the general rules:

- High-density areas—50 kilometers (31 miles) per hour
- Major roads outside towns—90 kilometers (56 miles) per hour
- Motorways (non toll)—110 kilometers (68 miles) per hour
- Motorways (toll)—130 kilometers (81 miles) per hour
- Motorways minimum left lane—80 kilometers (50 miles) per hour
- Motorways (toll) in rain—110 kilometers (68 miles) per hour

Getting your French driver’s license

Apart from the crazy French traffic circles, the thing that really drives expats mad is the need for a French driver’s license. In many cases, it means going back to driving school. We have heard of several expats who have driven with foreign licenses for years and have never gotten into trouble, but we would not advise that.

If you are in France for 90 days or less—that is on a tourist visa—you may drive with your home country license. An international driving permit is a gimmick and is of no value. Don’t bother getting one.

If you reside in France for more than 90 days—that is with a *carte de séjour*—your home license is good for a one-year period beginning from the date of validity of your residency permit. This period is to give you time to obtain your French driver’s license. This doesn’t apply to students, who may drive with their home country permit for the duration of their studies.

There are two ways to obtain a license: by exchanging it, which is possible if, and only if, your state has an agreement with France, or by taking the written and driving portions of the French licensing exam. That means going to driving school, which is time-consuming and expensive.

While the U.S. Consulate in Paris cannot help you obtain a French driver's license, they are the best source for information on new agreements. Member countries of the European Union and European Economic Area all have agreements. There are currently 15 U.S. states with agreements: Arkansas, Colorado, Connecticut, Delaware, Florida, Illinois, Kansas, Kentucky, Michigan, New Hampshire, Ohio, Pennsylvania, South Carolina, and Virginia.

The U.S. Consulate in Paris is the best source for information on new agreements and driving in general (<http://photos.state.gov/libraries/france/5/acs/paris-driving.pdf>).

There are four Canadian provinces with reciprocal agreements: New Brunswick, Ontario, Quebec and Newfoundland. See more at www.canadainternational.gc.ca/france/assets/pdfs/consulaire/guide-en.PDF.

If you can prove residency in one of these states, apply for a French driver's license at the *Préfecture de Police* in your French city of residence at least three months before the recognition period expires.

If you are ineligible for an exchange, one Parisian driving school is the **Fehrenbach Driving School**, 53 boulevard Henri Sellier 92150 Suresnes; tel. +33 (1) 4506-3117; fax +33 (1) 7024-7465; website: www.frenchlicense.eu. (It's near La Défense).

For other driving schools, ask if there are special courses for non-French speakers. A friend, relative, or professional who can translate may accompany you on the driving test.

American contact groups

You are not alone. There are a number of American associations you may wish to join, although most are based in Paris. For the names of other organizations you may be interested in knowing about, get in touch with the American Embassy.

But here are some you may find useful:

- **American Library in Paris**, 10 rue du Général Camou, 75012 Paris; tel. +33 (1) 5359-1260; fax +33 (1) 4550-2583; e-mail: alparis@americanlibraryinparis.org; website: www.americanlibraryinparis.org. This library contains over 100,000 English language books. Open 10 a.m. to 7 p.m., Tuesdays to Saturdays to the English-reading public of all nationalities by membership, and consultation by non-members is possible at a daily user's fee. The library also has a modern research center with CD-ROM indexes and a periodicals collection, a special CAPES/ Agregation section, a Children's Services Department with a weekly story hour on Wednesdays, and a monthly evening "With an Author." This lecture series is free and open to the public.
- **Association of American Wives of Europeans (AAWE)**, 34 avenue de New York; 75116 Paris; tel. +33 (1) 4070-1180; e-mail: aaawe@wannadoo.fr; website: www.aaawe.org. This organization is for American women married to Europeans and living in Europe but who wish to maintain American links. The membership fee is \$105 plus \$18 registration fee.

- **Association of Americans Resident Overseas (AARO)**, 34 avenue de New York; 75116 Paris; tel. +33 (1) 4720-2415; fax +33 (1) 4720-2416; e-mail: on site; website: www.aaro.org. Founded in 1973, the Association of Americans Resident Overseas (AARO) is a not-for-profit, nonpartisan, public service organization representing U.S. citizens living abroad. The membership fee for an individual is \$90.
- **American Chamber of Commerce in France Inc.**, 156 boulevard Haussmann, 75008 Paris; tel. +33 (1) 5643-4567; fax +33 (1) 5643-4560; e-mail: amchamfr@amchamfrance.org; website: www.amchamfrance.org. Founded in 1894, this private not-for-profit organization promotes Franco-American economic relations. It serves as a representative body for U.S. business in France. It also helps American companies integrate more effectively into the French business community and offers French firms an opportunity to build closer ties with U.S. business in France.
- **MESSAGE Mother Support Group**, e-mail: info@message.paris.org; website: www.messageparis.org. MESSAGE Mother Support Group is a support and contact group for English-speaking mothers and mothers-to-be living in Paris and the surrounding suburbs. They have over 1,800 members and offer a means of contact, activities, and information to expectant women, new mothers, and families.
- **The American Church in Paris**, 65 quai d'Orsay, 75007 Paris; tel. +33 (1) 4062-0500; e-mail: on site; website: www.acparis.org. The Women of the American Church (WOAC) offer friendship to newcomers and residents of all faiths, nationalities, and cultural backgrounds living in Paris. Through various activities, it provides cultural support, practical information, and assistance in adapting to Parisian life, as well as opportunities to meet others. These activities include:
 - Annual orientation program for newcomers
 - Bloom Book guide to life in Paris
 - Neighborhood coffee groups
 - Information center
 - Fall and winter salad luncheons
 - Annual arts and crafts fairs
 - Christmas tea at the ambassador's residence
 - May tea
 - Newcomers' table following Sunday-morning service
- **The American Cathedral of the Holy Trinity in Paris**, 23 avenue Georges V, 75008 Paris; tel. +33 (1) 5323-8400; e-mail: cathedral.office@americancathedral.org; website: www.americancathedral.org. This church offers Anglican-Episcopal worship.

CHAPTER EIGHT

Parlez-vous Français?

You've heard it before, and if you've traveled much internationally, you know it to be true: if you at least try to speak the local language, you'll be treated with much more respect than someone who doesn't make the effort. Those who try are often rewarded with extra-special attention and make the most out of any international trip.

The French-speaking world isn't just limited to France, but covers parts of Canada, Morocco, the Caribbean, Oceania, and African countries such as Senegal, Ivory Coast, Togo and Benin. On the whole, if you learn French from France, you'll be understood anywhere else that's French-speaking or *francophone*. What many visitors to France find, however, is that the every day French overheard in cafés or between friends can be vastly different from the French they studied. Standard French is not an easy language.

The www.wordreference.com website has one of the best free online French dictionaries available.

A quick pronunciation primer

If you are a native English speaker, French pronunciation can be a stumbling block, as although you may recognize a word when it's written, you may not when it's spoken—and the French may not recognize the word when you first try it, either. Take "horizon" as an example, the French pronounce it "o-ree-zong"—the "i" is shorter, as in "it". Vowels are the hardest, as only approximations of all these vowel sounds exist in English.

It would take too long to give all the rules of pronunciation here, but the following are very basic guidelines. If you have the time, an intensive French study course will work wonders. If not, try to listen to as much French radio and TV as possible, to get immersed in the sounds at work.

Generally:

- **A** is pronounced much like the "a" in "father" or in "ah" but is a little more clipped than in English. Examples: *ami, bavette, sac*.
- **AI** is pronounced like the "ay" in "say" but is clipped shorter. Examples: *lait, fait, trait*.
- **AU, EAU, and O** are like "oh" only shorter. Examples: *faute, chaud, beau, gros*.

- **C** is hard, like “k” when followed by an “a”, “u”, or “r” or preceded by “x”. Examples: *café, cure, cru, excuse*. Other Cs and the letter ç are pronounced like “s”. Examples: *centre, garçon*.
- **CH** is like “sh”. Examples: *champagne, bouche*.
- **E** and **é** are generally pronounced like the “a” in “any” but shorter with the mouth half-open. Examples: *café, école, bel*. **è** and **ê** and **ei** are a little more open, like “eh”. Examples: *tête, grève, veille*.
- **G** is hard, like “guy” when followed by an “a”, “l” “o”, “u” or an “r”. Examples: *gaz, glace, golf, grave, gros, galette, guide*. If followed by an “e”, “é”, “è”, or an “i” it’s pronounced “zh” like the end of “garage”. Examples: *courgette, général, gene, aubergine*.
- **H** is silent. Example: *hôtel, horizon*.
- **I** is pronounced much like the “ee” in “deed. Examples: *ville, mite, livre*.
- **J** is pronounced like the “g” in “mirage”. Examples: *je, déjeuner*.
- **OI** is like “wa”. Examples: *fois, boisson*.
- **OU** is like “oo” but clipped as in “book”. Examples: *vous, tout*.
- **Q** is like “k”. Examples: *banque, qui*.
- **R** is tricky and trilled, almost a gargled “r”.
- **TH** is pronounced like “t”. Examples: *thé, Arthur, théâtre*.
- **U** doesn’t have an equivalent sound in English—you need to purse your lips as if you’re saying “w” and then try to say “ee”. Examples: *unique, tu, utiliser*.
- In **UI** the “u” is silent. Examples: *guide, que* (pronounced “ke”), *guerre* (pronounced “gayrr”).
- **X** is like “ks” or, at the end of the word either like an “s” or silent. Example: *express, taxi* (“ks”), *six, dix* (“s”), *feux* (silent).

Sound out the word, and don’t be afraid to make mistakes—you’ll learn from them. Your new French friends and neighbors may not understand you easily, but if you show that you are making an effort, they’ll be more willing to help. And remember, it’s a difficult language, but one that the French people are proud of—this is the country where one of the most popular TV shows is the annual dictation contest!

There are a few important times when even the smallest amount of French will serve you well—say, in stations or taxis, especially outside of major cities where you can’t expect many people to be conversant in English. But even more importantly, learn to be courteous. Being able to say “please” and “thank you” (and maybe just a little bit more) will get you politeness...and information...and maybe a smile...in return. Isn’t that what it’s really all about?

The basics of good manners

The French are generally polite, particularly outside of Paris. When you enter an elevator, a shop, or walk into a doctor's waiting room, you are expected to greet those present with a *bonjour*, or a *bonsoir* (Good evening) after 6 p.m. Parents tell their children to do this from a young age. Even better, if you are greeting one person, is to say *bonjour/bonsoir, madame* if it's a woman or *bonjour/bonsoir, monsieur* (sir) for a man.

In polite society, it is important for you to know how to say "hello," "goodbye," "please" and "thank you."

Unlike English, French has two forms of the pronoun "you"—the informal *tu*, used for family members, children, and people with whom one has a certain degree of familiarity, and the formal *vous*, used to denote respect (for elders, authority figures, or someone whom you've just met). If you're not sure whether to use *tu* or *vous*, it's best to err on the polite side and use *vous*. People will ask you to address them informally if they wish.

Learning which syllable to stress in a French word is simple: every syllable is given equal stress—this is why fast spoken French sometimes sounds like machine gun fire, rat-tat-tat-tat.

Here goes:

S'il vous plaît (si-voo-play) = Please

Merci (mare-see) = Thank you

Merci beaucoup (mare-see bow-koo) = Thanks very much

Salut (saloo) = Hi

Bonjour (bone-joor) = Good morning

Bonsoir (bone-swar) = Good evening

Bonne nuit (bun-nuwee) = Good night

Au revoir (oh- rev-war) = Goodbye

Comment allez-vous? (komon-tahlay-voo) = How are you (formal)?

Ça va? (sa vah?) = How's it going?

Enchanté (on-shontay) = Nice to meet you

Vous êtes très aimable (Vuz ete tray ah-MAH-bleh) = You're very kind

A tout à l'heure (Ah-toot-ah-ler) = See you (a little) later

Bien sûr (bee-in-sir) = Certainly, of course

Let's talk food: restaurant speak

Eating in a French restaurant in France can be intimidating, even if you speak French well. More often than not, you'll see dishes or sauces that you've never heard of before, so it can be hard to prepare. The variety of the food and wine in France is astounding. But isn't that one of the reasons that you're in France? Most visitors don't leave without at least a few trips to a bistrot or *étape gastronomique*. Don't forget that, just like back home, the chef may be trying to give familiar dishes a new lease of life with fancy titles, so don't be afraid to ask for an explanation.

It's hard to cover every aspect of French cuisine here—it's more than a book in itself—but to get you started, here are some common terms to help you make the most of eating out in France:

Spécialités régionales (spay-see-ah-lee-tay ray-jian-ahl) = typical regional fare

Une bouteille d'eau (oon boo-tay d'oh) = a bottle of water

Le petit déjeuner (Le pu-tee day-jun-ay) = breakfast

Le déjeuner (Le day-jun-ay) = lunch

Le dîner (Le dee-nay) = dinner / supper

Note: When eating out, remember that the French eat at different times than we do. For instance, *le dîner* is usually served after 7.30 p.m. in restaurants. When you are seated in a restaurant, if you are not automatically offered one, ask for *la carte* (the menu). The first thing a waiter may ask you is *Voulez-vous un apéritif/quelque chose à boire?* ("An aperitif / Something to drink?")

La carte may be divided into *entrées/hors d'oeuvres* or appetizers, *le plat* (principal), or main dish, and *les desserts*.

Here are some other restaurant terms it pays to know:

eau minérale = mineral water

les boissons = drinks

viande de boeuf = beef

le porc = pork

les poissons = fish

les crevettes = shrimp

du poulet = chicken

de la pintade = guinea fowl

des légumes = vegetables

la salade = salad

une bière = a beer

un verre/une bouteille de vin = a glass/bottle of wine

une soda = soft drink

un café/thé/ = coffee/tea

une infusion/tisane = herbal tea

Note: coffee and tea are served when you have finished eating.

When you are finished with your meal, you will typically not receive the bill unless you ask for it. Most restaurant or café owners feel it is rude to rush people in and out of the restaurant. To get the check, simply ask for *l'addition, s'il vous plaît*. And, of course, at some point, you may need to use the bathroom facilities. The question is *Où sont les toilettes, s'il vous plaît?* ("Where is the bathroom?")

Don't worry about the water, all tap water here is safe to drink, but wait staff may prefer to sell you bottled water. If you're happy with tap water, just ask for *une carafe d'eau*.

What day is it?

Days of the week:

dimanche = Sunday

lundi = Monday

mardi = Tuesday

mercredi = Wednesday

jeudi = Thursday

vendredi = Friday

samedi = Saturday

Months:

janvier = January

février = February

mars = March

avril = April

mai = May

juin = June

juillet = July

août = August

septembre = September

octobre = October

novembre = November

décembre = December

Note: Days of the week and months of the year aren't capitalized in French.

Special occasions:

Joyeux Noël = Merry Christmas

Bon/joyeux anniversaire = Happy birthday

What time is it?

It's not hard—here are the basics:

un = one

deux = two

trois = three

quatre = four

cinq = five

six = six

sept = seven

huit = eight

neuf = nine

dix = ten

onze = eleven

douze = twelve

treize = thirteen

quatorze = fourteen

quinze = fifteen

seize = sixteen

dix-sept = seventeen

dix-huit = eighteen

dix-neuf = nineteen

vingt = twenty

vingt-et-un = twenty-one... (twenty-two would be vingt-deux, and so on)

trente = thirty

trente-et-un = thirty-one...

quarante = forty

quarante-et-un = forty-one...

cinquante = fifty

cinquante-et-un = fifty-one...

soixante = sixty

soixante-et-un = sixty-one...

soixante-dix = seventy

soixante-et-onze = seventy-one

soixante-douze = seventy-two...

quatre-vingt = eighty

quatre-vingt-un = eighty-one...

quatre-vingt-dix = ninety

quatre-vingt-onze = ninety-one...

cent = one hundred

deux cents = two hundred (three hundred would be trois cents, and so on...)

mille = one thousand

un million = one million

un milliard = one billion

Quelle heure est-il? = What time is it?

Il est onze heures = It's 11 a.m.

Il est treize heures = It's one p.m. (13h00)

Il est quatorze heures = It's two p.m.

("it's three" would be il est quinze heures, and so on).

Important words to know when driving

If you get lost and need to ask directions, say *Pour aller à* [insert name of city or place here], *s'il vous plaît?* The problem then becomes understanding the directions they give in return. Knowing basic numbers and directions helps. So do these words, which you also see on traffic signs:

à gauche = (on the) left

à droite = (on the) right

tout droit = straight ahead

les feux (de signalization) = traffic lights

un carrefour = crossroads

un ralentisseur/ casse-vitesse = speed bump

danger = danger

attention = caution

attention = careful

déviation = detour

arrêt/ stop = stop

rapide/ vite = fast

lent = slow

un radar = speed trap

(un poste de) contrôle = checkpoint

une déclivité = dip (in the ground)

un virage = a bend/ curve

un virage en épingle à cheveux = hairpin curve

un rondpoint/ sens giratoire = traffic circle

priorité à droite = those coming from the right have right of way

une autoroute = highway

un péage = toll (also refers to toll roads)

un pont = bridge

defense de faire demi-tour = no U-turns

sens interdit = no entry

sens unique = one-way street

vous êtes en sens interdit = you're going the wrong way (up a one-way street)
 un point panoramique = scenic lookout point
 un belvédère = a viewpoint
 une bretelle d'accès = slip road (to a highway)
 défense de doubler = do not pass
 une aire (de repos) = rest area
 une aire de service = highway service station
 une ceinture de sécurité = seat belt
 un embouteillage/bouchon = traffic jam
 des travaux = road works
 du verglas = black ice
 un permis de conduire = driver's licence
 un pneu = a tire

Architectural, hardware store, and "Help Me!" words

If you buy property in France, there are some basic architectural terms you will want to know. And when you start that remodeling project, there will definitely be words and phrases you will need (besides the cuss words, which we urge you to keep to yourself).

Architectural term	Translation
une maison indépendante	a detached house
une maison mitoyenne	semi-detached house
une poutre / solive / un madrier	a wooden beam
les poutres apparentes	exposed beams
Pierre de taille	freestone
le toit / la toiture	the roof / roofing
les ardoises	slate tiles
les tuiles (mécaniques)	roof tiles
les tuiles creuses	curved tiles
le gros oeuvre	basic house structure / shell
un mur porteur / portent	load-bearing wall
un jardin cloture	enclosed garden

double-vitrage
un Vélux
un chien-assis
un appentis
les dépendences
une citerne
une fosse septique
tout à l'égout
une grange
une étable/écurie
un plafond en voûte
une cave voûtée
les tommettes
une maison d'ami (small)
une voie de deviation
un jardin d'hiver
une buanderie
une cuisine d'été summer kitchen
une terrasse
campagnard
du carrelage
une loggia

Hardware term

les outils
un marteau
les clous
un tournevis
les vis
(une paire de) pinces
une scie

double glazing
trademark name of skylight windows
dormer window
kind of lean-to shed
outbuildings
water storage tank
septic tank
mains sewer/ drainage
a barn
stables
type of arched ceiling
barrel-vaulted cellar
red hexagonal floor tile
guesthouse
bypass road
conservatory
scullery/ utilities room
usually on ground floor/ at garden level
patio
rustic
indoor tiles
covered balcony

Translation

the tools
a hammer
the nails
a screwdriver
the screws
(a pair of) pliers
a saw

une clef	a wrench (also means the key)
une clef à molette	monkey wrench
les écrous	the nuts
les boulons	the bolts
une perceuse	a drill
un mètre à ruban	a measuring tape
le fil	the wire
l'échelle	the ladder
le tuyau d'eau	the hose
la pelle	the shovel
(un débouchoir à) ventouse	a plunger
une soupape/une valve	a valve
Il y a une coupure (d'électricité).	The power is out.
L'eau sent mauvais.	The water smells bad.
La chasse d'eau ne marche pas.	The toilet won't flush.
L'évier ne se vide pas.	The kitchen sink won't drain.
Où est la ventouse?	Where is the plunger?
Il n'y a pas de pression d'eau.	There is no water pressure.
Est-ce qu'il peut être réparé?	Can it be repaired?
Il faut l'enlever.	Remove it.

Where to learn French

Numerous language schools offer classes geared toward adults. A one- to three-week intensive course costs from \$300 per week, though there are all kinds of programs at different prices. If you're content with more leisurely progress (that is, two-hour sessions totaling around 32 hours per month), conversation classes cost about \$100 monthly.

Before you even make the move to France, you could start learning the language back home with the Alliance Française. With over 130 chapters in 45 states across the U.S., and a presence in many other countries too—including Ottawa in Canada, it is a good choice for many North Americans.

For further information on centers that you can then contact directly to find out what kind of courses are offered in the U.S., contact: **Délégation Générale de l'Alliance Federation of Alliances Française**, 53 W. Jackson Blvd, Suite 1225, Chicago IL 60604; tel. (312) 431-1880;; fax (312) 431-1889; e-mail: federation@afusa.org; website: www.afusa.org. You can also find nationwide centers on their website.

You can also study at the Alliance Française in both Paris and a number of other French cities: Bordeaux, Dijon, Montpellier, Nice, Rouen, Lyon, Toulouse, Marseille, and Vendome. Nine-hour courses cost from €93 (\$116) per week and 20-hour courses from €175 (\$219) per week. Four-hour workshops start from €50 (\$63) per week. (The annual registration fee costs an additional €57 [\$72].)

The AF's housing office can help place students with French families. Costs are approximately €940 (\$1,175) for the first month (€815 [\$1,018] for each month thereafter) and include housing, breakfast, and dinner. They also offer studio apartments. See their website for more details.

For more information, contact the **Alliance Française**, 101 boulevard Raspail, 75270 Paris Cedex 06, tel. +33 (1) 4284-9000; e-mail: info@alliancefr.org; website: www.alliancefr.org.

Other well-known programs of this type in Paris are at **Institut Catholique** (website: www.icp.fr) and the **Sorbonne** (website: www.sorbonne.fr).

Language school options

Here are some other language schools that come highly recommended. Contact them to discuss the course that best fits your needs.

- **Eurocentres**, 13 Passage Dauphine, 75006 Paris; tel. +33 (1) 4046-7200; e-mail: info@eurocentres.com; website: www.eurocentres.com.
- **Lutèce Langues**: 23 boulevard Sébastopol, 75001 Paris; tel. +33 (1) 4236-3151; e-mail: on website; website: www.lutece-langue.com. The French-English Conversation Group, **Parler Parlor**, meets here twice weekly and offers free sessions to students of Lutèce Langues.
- **Langue Onze**, 10, rue des Arts, 31000 Toulouse; tel. +33 561 625-458; e-mail: info@langueonze.com; website: www.langue-onze.asso.fr. Based in Toulouse Langue Onze specialize in intensive language courses. There is a wide choice ranging from individual lessons by the hour to intensive individual tuition, business courses or an "immersion" option where the price includes staying with a family. The different options and prices are on the website.

There are numerous other schools and language programs. Advertisements in magazines such as *FUSAC* and online are a good place to start researching.

Language schools outside Paris

You will also find intensive and semi-intensive courses, summer camps, one-to-one training, business French, preparation for exams, etc. at 19 SOUFFLE schools and universities throughout France. For details, contact **SOUFFLE** through their website www.souffle.asso.fr.

- **Europa Pages** (www.europa-pages.com/france) has links to a score of language schools.

- **FLE** (www.fle.fr) has links to over 40 language schools throughout France. I looked at two in detail. **French in Normandy** offers semi-intensive courses from \$250 per week for 20 hours. They also have gourmet options, combining language and culinary lessons from \$1,350 per week. For more details, contact info@frenchinnormandy.com.
- Based in the capital of the south-west wine region, the **Bordeaux International Campus** offers intensive French courses from \$1,000 a week. For more information contact international@campus-de-bissy.com.
- If you fancy learning French on the Riviera, you might want to contact the CIA. No, not that CIA. We mean the **Centre International d'Antibes**, which offers both lessons-only programs and all-inclusive packages (accommodations, meals, courses, and services). The aim is to teach you French according to your own needs and objectives. Contact them at www.cia-france.com.
- **Institut de Français**, 23 avenue Général-Leclerc, 06230 Villefranche-sur-Mer; tel. +33 (4) 9301-8844; e-mail: info@institutdefrancais.com; website: www.institutdefrancais.com. Offers true French immersion set in the lovely fishing village of Villefranche, next to Nice, and not far from Monaco.

Tutors

If you don't enjoy a classroom atmosphere, you may want to consider trying a *professeur particulier* (tutor). You can also find French teachers through classified ads in magazines such as *FUSAC*, online on websites such as www.franglo.com and on bulletin boards in various expat organizations. The fee for private tutors is \$30 per hour and up. Some teachers may charge less, but they may be working without credentials or *en noir* (under the table). You'll know because teachers working illegally only accept cash and can't give receipts.

Conversation groups and partners

I found a partner close to home by placing an ad myself in *FUSAC*. I received over 50 replies. It was hard to choose, but I found a serious person and we stayed at it for a year.

I also tried two conversation groups in Paris and concluded that conversation groups are a good, inexpensive complement to language classes, and an informal way to meet Francophones, and there's no homework.

The **Parler Parlor** (website: www.parlerparlor.com) conversation group in Paris is co-hosted by Adrian Leeds and Marie-Elisabeth Fitère, past director of Berlitz Champs-Élysées. It's a two-way benefit system—you get to practice speaking 45 minutes in French and the French get 45 minutes in English. It's not simply about language study. You'll get to make friends, discuss interesting topics, and learn about other cultures.

Rather than following a rigid system, you'll make a more natural and easy progress in understanding and speaking the French language. Small groups of six to eight each have their own acoustically sound private room.

When you arrive, you'll be directed into a group that suits your needs. Membership entitles you to come as often as you like—there is no need to call or sign-up in advance of coming. The first visit is free. Membership fees for further visits are as follows:

- Six months—\$215
- 10 Session Card / Three months—\$95
- One time—\$12.50

There is a discount on all continuous membership renewals of six month memberships.

The conversation group meets on Tuesdays from 6:30 p.m. to 8 p.m; on Wednesdays from 3 p.m. to 4:30 p.m and on Saturdays from 11 a.m to 12:30 p.m. For further information, contact Adrian Leeds, *tel.* +33 (1) 4027-9759 or Marie Elisabeth CrochardFitère, *tel.* +33 (1)4842-2610; *e-mail:* info@parlerparlor.com; *website:* www.parlerparlor.com.

CHAPTER NINE

Health Care in France

Despite their meat-and cream-rich diet augmented by alcohol and cigarettes, the French have been living much longer in recent years. Life expectancy now averages 84 years for women and 77 for men. In the past 10 years the number of people living over the age of 100 has doubled, with 15,459 people reaching the three-digit mark. Married people are found to live longer than non-married people, and people in the north of France die at a younger age. The infant mortality rate is 3.31 per 1,000 live births.

According to a World Health Organization's (WHO) study, France provides the best overall health care system in the world. And for those who are paying into the French Social Security System, it's a lot more inexpensive than taking out private health care plans (which North American retirees will have to do). Private medical insurance is mandatory for non-E.U. citizens wishing to take up residence in France.

Once you move to France, you may be able to transfer your health care plan to a French provider, or even to one of the many British companies that specialize in providing coverage for individual expatriates. This may prove cheaper: Costs depend on age and medical history, but if you're in good health, monthly premiums average \$125.

If you are staying in France a year or more, one cost-effective option is to buy into a group plan. You'll need to become a member of an association that offers this benefit. One is the Association of Americans Resident Overseas (AARO). Costs to join the association are \$90 annually per individual and \$113 for couples and families. They offer a plan that is very popular with expats in France and throughout Europe, administered by Mobility Benefits. For more details, contact **The Association of Americans Resident Overseas (AARO)**, 34 avenue de New York, 75116 Paris; tel. +33 (1) 4720-2415; fax +33 (1) 4720-2416; e-mail: on website; website: www.aaro.org.

Private medical insurance generally covers hospital treatment, but under some plans you must fund the cost of doctor's visits yourself. Others will reimburse around 75% of doctor's fees. As with household insurance, the consular section of the U.S. Embassy can provide you with a list of English-speaking insurance agencies offering health coverage.

In some cases, health and hospitalization policies are limited to coverage, which complements the social security plan in France. However, most of their listed companies also provide full-coverage policies on health and hospitalization to meet the needs of persons not covered by the French social security system.

The company **Diot SA** offers a very inexpensive and comprehensive health care plan called “The Jefferson” that can provide total or top-up coverage world wide. All that is required is proof of an address in France and proof of prior coverage to qualify. It will pay 100% with no deductible including eye care and dental plus you can add additional benefits to have care at the American Hospital of Paris (which is considered the best and most expensive health care facility in the city). The premium for someone without French Social Security between the ages of 50 and 64 is €1,777 (\$2,221) annually. To learn more contact **DIOT SA**, 40 rue Laffitte, 75307 Paris Cedex 09; tel. +33 (1) 4479-6333; e-mail: jprouquet@diot.fr; website: www.diot.fr.

If you’re planning to be in France only for a vacation or on a fact-finding mission, you may be covered for foreign holiday travel by your insurance company back in the U.S. Check with them. If not, take out a travel insurance policy. A good option is **Universal Travel Protection**, tel. (972) 694-4311; e-mail: on website; website: www.utravelpro.com. This company can extend coverage to the over-80s, too.

Doctors

In France you can visit any doctor of your own choosing, a general practitioner or a specialist, in the private or public sector.

The cost of a doctor’s visit in France depends on whether you elect to see a *médecin non conventionné*—that is, a private doctor—or a *médecin conventionné*, a doctor who works within the French social security system. The *sécurité sociale* sets standard fees—currently, \$27.50 for a visit to a general practitioner, and \$37.50 to see a specialist. Neuropsychiatrists charge more—\$54. Most *médecin conventionné* doctors observe the standard *sécurité sociale* rates but confusingly you’ll find others within the system who set their own fees. Private doctors’ fees can be more than triple the state amounts.

In both the private and state sectors, there are two main types of doctor: general practitioners and specialists. General practitioners can be consulted on any health problem (sore throat, twisted ankle, gastroenteritis, rheumatism, etc.), whereas specialists have taken extended medical studies to specialize in a particular aspect of medicine. An *obstétricien* deals with childbirth, a *gastro-entérologue* with stomach and intestinal problems, an *ophtalmologiste* with the eyes, a *neuropsychiatre* with psychological and nervous problems, etc.

Note that, in France, doctors make house calls. At present, the cost is a little more than for an office visit. The at-home doctor visit system is called SOS Médecins ([website: www.sosmedecins-france.fr](http://www.sosmedecins-france.fr)), is country wide, and can be reached by dialing 3624 any time, any day. Normally a doctor will arrive on premises within one hour and can prescribe medication as well as order any emergency care necessary.

In France, you have to pay the doctor in his office as soon as your visit is finished, rather than when he sends you a bill.

If you're visiting the country and fall ill, you can ask for a doctor recommendation at the tourist office, a pharmacy, or at your hotel. Most professionals speak English. Unless you're really off the beaten track, the U.S. and Canadian Embassy can provide you with contact numbers for English-speaking doctors in any given area.

While the benefits are excellent, France's *sécurité sociale* only reimburses about 70% of medical expenses on average. This is why most French people take out *assurance complémentaire* with a *mutuelle*, which makes up virtually all of the remaining 30% of any health care charges.

If you do manage to obtain long-term employment and start paying into the *sécurité sociale*, reimbursements are as follows:

- Fees paid to doctors with *conventionné* status: 70% of standard *sécurité sociale* rate
- Fees paid to nurses and physiotherapists: 60% of standard *sécurité sociale* rate
- Fees paid to laboratories for biological tests: 60% of standard *sécurité sociale* rate
- Medicines: 65% of standard *sécurité sociale* rate (though some non-essential medicines are reimbursed at 35%, and other pharmacy products are not reimbursed at all)
- Glasses: 65% of the cost of the lenses at standard *sécurité sociale* rate (there is virtually no reimbursement on the frames)
- Radiology and dental care: from 65% to 70% of standard *sécurité sociale* rate
- Hospital care: 80% reimbursed for first month and 100% thereafter (less a flat rate of \$10.67 per day)

The standard *sécurité sociale* rate can lag far behind actual expenditure. For example, a pair of glasses is officially rated at about \$8.50, whereas the actual cost is at least \$90. This, again, highlights the importance of taking out additional insurance cover.

Patients normally pay fees directly to the doctor, then obtain reimbursement from the *mutuelle*, the insurance company. Since 2000, the *carte vitale* system has been in force, which helps facilitate the reimbursement procedure. Most doctors and other health care professionals (pharmacists, nurses, etc.) are equipped with special computerized card readers that transmit patient and treatment data directly to the *sécurité sociale* office. This shortens reimbursement time down to a few days.

Hospitals apply a direct reimbursement (*tiers payant*) system, which means the patient only has to pay the portion (known as *ticket modérateur*) that is not covered by the *sécurité sociale*. Some pharmacies apply the same system. To use this direct reimbursement system, you should contact your *mutuelle* or insurance company.

Pharmacies and medicines

As a result of either health awareness or rampant hypochondria, the French have the distinction of consuming more medicines per person than any other population. A pharmacy is easy to recognize: It is marked by a green cross. Although most are closed on Sundays and public holidays, there is one in every town or district that stays open for emergency prescriptions. Known as a *pharmacie de garde*, you'll find its address listed on the door of all the other town pharmacies and in the local newspaper.

Pharmacies have a monopoly on the sale of medicines and chemists are highly qualified and have undergone years of training. To open a pharmacy requires six years at a university studying for the state diploma in pharmacy. Chemists must also be registered with the *Ordre National des Pharmaciens*. If you're suffering only a minor ailment, it may be worth seeing what the pharmacy recommends before making an appointment with a doctor.

Many medicines are available only with a doctor's prescription (*ordonnance*). Depending on your status in France, you may be able to reclaim some or all of the cost of prescription medicines. Generally, this applies only if you're paying into the French social security system or if you've signed up with a health insurer whose policies cover the reimbursement of medicine costs.

When you get medicines from the pharmacy, you must show your *carte vitale* with your prescription. Previously you had to attach the little stickers that come on each box of medicine to a separate form that your doctor would sign, along with the prescription, if you wanted to be reimbursed, but now each prescription is generally processed electronically in the pharmacy on presentation of your *carte vitale*. You should only be charged for the percentage of the cost that the social security does not reimburse.

The best health care systems in the world*

1. France
2. Italy
3. San Marino
4. Andorra
5. Malta
6. Singapore
7. Spain
8. Oman
9. Austria
10. Japan

*According to the World Health Organization (www.who.int)

Hospital treatment

The conditions for reimbursement for medical expenses vary from hospital to hospital. Unless it's an emergency, you should check into the reimbursement conditions before you are signed in for hospital treatment. For instance, your health care insurance policy may cover you for treatment only in a public hospital, not in a private clinic.

The French social security system covers treatment in public hospitals and clinics with *conventionné* status. You'll be reimbursed 80% for treatment the first month and 100% thereafter. All surgical expenses are reimbursed 100%. Regardless of treatment and surgery costs, you'll also be charged a non-reimbursable rate of \$10.67 per day for bed occupancy. However, at private clinics with non-*conventionné* status, you'll be able to reclaim only about 10% of your medical expenses under the French social security system.

Although many medical personnel speak English, Paris has some prestigious hospitals in the suburbs particularly favored by foreigners:

- **American Hospital of Paris**, 63 boulevard Victor Hugo, 92202 Neuilly; tel. +33 (1) 4641-2525; e-mail: information@ahparis.org; website: www.american-hospital.org.
- **Hertford British Hospital**, 3 rue Barbès, 92300 Levallois-Perret; tel. +33 (1) 4639-2222; e-mail: hertford@british-hospital.org; website: www.british-hospital.org.
- **Hospital Foch**, 40 rue Worth, 92150 Suresnes; tel. +33 (8) 2620-7220; website: www.hopital-foch.org (In French). This hospital has several bilingual medical staff.

The bottom line on bargain health care in France

By Adrian Leeds

It's not unusual for people to move to France to seek the benefits of France's universal health care program. The cost that you'll pay for health care is low, and the quality is high. According to the World Health Organization, France has the best health care system in the world.

I've been on the system since arriving in France in 1994—for the first 10 years with private health care and then acquiring the *Carte Vitale* (social security card) entitling me to all the benefits. Being under the age of 60, my social security payments are approximately 1,500 euro (\$1,950) per year, plus I top it up with 900 euro (\$1,170) a year with a *mutuelle* (complementary policy) providing 100% coverage including dental benefits.

In past years, my out-of-pocket expense has averaged about 10% of the total medical costs. So, my total monthly expense is about 220 euro (\$286). At this

low cost, services have included a fair amount of dental work, new prescription eyeglasses each year, annual check-ups, emergency hospitalization, preventative radiography, and even minor surgery...and still little personal expenditure!

My status in France is as a “foreign legal resident.” Anyone can obtain this status as long as you can prove you can either support yourself or have guaranteed employment. It’s a typically bureaucratic process to become a legal resident, but it’s not difficult, and you can then access the French health care program through making payments to the social security system.

Even if you’re not a legal resident, private health insurance is accessible and amazingly affordable. The Jefferson Health Care Plan offered by Adinas-Diot, an insurance broker in central Paris with a history of service to the expatriate market, is under 100 euro (\$130) per month for ages 25 to 49 for 100% coverage (of the pre-set social security rates) including eye care and dental, with no deductible. If you’re 50-64, the rate is less than 150 euro (\$195) per month; 65-69 is about 210 euro (\$273) per month; and over 70 is 230 euro (\$299) per month. An equivalent insurance in the United States could not only cost at least three times that, but would carry a heavy deductible.

Better than the added bucks in your pocket thanks to France’s bargain health care, the quality of the care itself is *par excellence*. The country’s SOS Médecins Association provides experienced doctors on call 24 hours a day to respond within a short amount of time (normally 30 minutes), make home visits...and it’s reimbursed by social security.

SAMU is the French hospital-based emergency medical service accessible by simply dialing “15.” Hospital emergency services assume everyone has health coverage and therefore don’t require proof of insurance prior to treatments. In almost all cases, medication, office visits, radiology, and laboratory testing is well under priced in comparison to the U.S. This past year, a close friend suffered a stroke, spent 32 days in a French hospital with what she claims was amazing care. Even though the bills amounted to more than 40,000 euro, her personal contribution was only a little more than 200 euro!

Plus there is one factor that puts France’s health care at the top of the list that cannot go unmentioned—the physicians themselves. I have found that because these professionals are running a practice rather than a business (having to deal with the insurance companies to recuperate their high overheads) they don’t need to see as many patients. They have plenty of time to spend with you as an individual as well as take interest in you as their patient.

In this way, not only is the bottom line a bargain, but it’s the best bargain you’re going to get just about anywhere in the world.

CHAPTER TEN

Getting a Visa and Residency

The following information is specific to U.S. citizens. Although Canadian citizens will find much of relevance, they should contact the Canadian Embassy in Paris for details of the services offered for them.

The U.S. Embassy encourages American citizens residing or staying in France for longer than a few months to register with the U.S. Consular Section. You are advised to visit in person to fill out the necessary registration forms. Bring your U.S. passport. Under the U.S. Privacy Act, information on your whereabouts won't be released by the embassy without your authorization.

The Consulate's American Citizens Services (ACS) office can help you with problems related to your U.S. passport, notarials, and federal benefits. If you need legal advice, they can give you a list of local lawyers.

Residency red tape

For visits of less than 90 days, North American citizens need a passport but not an entry visa. Staying longer, though, means applying for a *visa de séjour temporaire* (a residency visa) from your nearest French Consulate in the U.S. or Canada. This isn't something you can apply for while you're vacationing in France. The authorities do not allow you to change your status from tourist to resident without jumping through the right hoops.

Generally, it isn't difficult for North American retirees to gain long-term residency in France, but you should check out your particular situation before making plans. Plenty of documentation will be needed. The website www.consulfrance-washington.org/spip.php?rubrique gives detailed information about visas and we advise that current requirements are as follows:

- A passport, signed and valid for three months after the last day of stay. Original plus two photocopies.
- Four separate long stay visa application forms (three for each child), signed and legibly filled out. You are asked to print in black ink.

- Five passport-size photos per individual (three for each child) glued to the forms plus one extra.
- Non-U.S./Canadian citizens will also need evidence of current legal residency status.
- One long-term application annex, which must be completed, dated, signed, and notarized.
- Financial guarantees (plus three copies), such as a letter from your bank manager stating that you have sufficient income or means to live in France, or proof of a retirement pension.
- Proof of medical insurance that covers you for any necessary treatment you might need in France. The proof should take the form of three copies of a letter from your insurance company.
- Proof of lodging in France, such as lease, promise of a lease, or the title to a property in France. Or a letter from a legal resident of France stating that he/she will provide for your accommodation.
- For the spouse of a French citizen, a *livret de famille* or a copy of the French marriage license, or the official French transcript of the marriage license if the marriage took place outside France. The French citizen must prove his/her nationality.
- A written statement from you, signed and dated, that you will neither seek nor accept any work during your stay.
- Visa fee: the current fee for an extended-stay visa per application is \$122 but it can be variable. The exact fee will depend on the prevailing currency exchange rate on the date that the visa is issued.

Once you have gathered together all the necessary documents, you can apply in person, by mail, or by courier to the French Consulate General covering your area. (Some application procedures require you to apply in person.) It will take one to two months to process your application. If you hope to work in France or are intending to establish a business, other permits are required. See **Chapter Eleven** for details on working in France.

Residency cards

Being issued with a residency visa is only the start of the bureaucratic fun. Once in France, you then must apply for a residency card from the administrative offices of your local *préfecture*, the *département's* main town. Depending on status, two types are issued to foreigners: the *carte de séjour* and the *carte de résident*. Most foreigners (unless married to a French citizen or the parent of a French-born child) are issued a *carte de séjour*.

For the first three years in France, you will be required to renew your *carte de séjour temporaire*. After three years, you can request the 10-year *carte de résident*, which is

automatically renewable. This allows holders to work as salaried employees in France. Note, though, that a 10-year card isn't granted as a right. As with a residency visa, a great deal of documentation is needed before your *carte* is issued:

- Valid passport with the long-stay visa plus photocopy of passport title page and French visa page
- Three recent passport-type photos
- Proof of financial resources
- Proof of medical insurance or a medical certificate issued by a doctor approved by the French Consulate. (Full translation of details of foreign medical insurance is required, also.)
- Proof of domicile in France

Obtaining a *carte de commerçant étranger*

If you want to establish a company in France you'll need to be in possession of a *carte de commerçant étranger* (a foreign trader's card for the self-employed), regardless of whether you intend to live in France or not. The card is issued by the local authorities via the *préfecture* once a *visa de long séjour* (visa for a period longer than three months) has been issued by the French Consulate in the person's country of residence.

Once the application is completed, the file is sent to the French Trade Commission for the signature of the French Trade Commissioner, then to the Ministry of Foreign Affairs, and finally, the regional authorities or *préfecture* before it is returned to the consulate.

You will need to provide:

- Residence permit and, where applicable, work permit.
- Copy of your passport .
- Applicant's request describing proposed business activity.
- Standard questionnaire, with information on personal and family status, qualifications, professional experience, and past stays in France.
- Letter certifying no criminal record in home country and copy of French *casier judiciaire*.
- Letter certifying non-bankruptcy from the U.S. Bankruptcy Court in your own home region.
- A written statement from a bank or insurance company, whose guarantee is recognized, by which it undertakes to stand good for the costs of starting the proposed business, or a letter from a bank with a branch or headquarters in France that the applicant has sufficient funds in his or her account to cover these costs. A letter certifying tax position. Contact your local French Consulate for more information.

Passport services

The Passport Section of the American Embassy, 2 *avenue Gabriel*. 75382 Paris Cedex 08, website: <http://france.usembassy.gov>, is open to the general public from 9 a.m. to 12 p.m., Monday through Friday, except on French and American holidays. They can issue U.S. passports, make amendments (such as a name change), and provide additional passport pages as necessary. To obtain or renew a U.S. passport, you need the following documentation:

- Your most recent U.S. passport.
- If you don't have a passport, proof of U.S. citizenship, such as a certified original U.S. birth certificate and a valid picture ID, such as the French *carte d'identité*.
- Two recent passport-size photographs, taken full face.
- Your Social Security number.
- Fees payable in cash or traveler's checks. A routine renewal of a 10-year adult passport is currently \$110 for adults.

For a list of French Embassies and Consulates in the U.S. and Canada, see page 198 of the **Rolodex**.

Obtaining a work visa

Without very specialized skills that a French employer is crying out for, North Americans will find it very difficult to find legal salaried employment in France.

Unless you've been a legal resident in France for at least the past three years, and have thus acquired a *carte de résident*, you'll find a well-paid job with legal status hard to come by. A prospective employer must obtain authorization from the Ministry of Labor. It is unlikely this will be given if there are French citizens who could do the same job.

The unemployment rate in France right now is just under 9.1%. Furthermore, citizens of the other E.U. member states have priority over you in the European job market.

According to the French Consulate:

“Foreigners must hold valid French work documents before arriving in France. These papers consist of a work contract prepared by the *Office des Migrations Internationales* and a visa. They are required in all instances, including employment with foreign companies in France. (Foreign government employees and international civil servants who are assigned to a diplomatic mission or to an international organization are not subject to this regulation.)”

The foreign worker must obtain a draft contract from an employer in France. The employer in France files an application with the **Office Français de l'Immigration et de l'Intégration** (OMI), 44 *rue Bargue*, 75732 Paris Cedex 15; tel. +33 (1) 5369-5370; website: www.ofii.fr.

If the application is accepted, OFII sends the file to the French Consulate in the area where the foreign worker resides and a letter to the applicant. Under no circumstances are working documents issued to the applicant in France, even if the foreign worker is temporarily in France when authorization is granted. At this point, the applicant contacts the consulate and goes for a medical check-up by an accredited doctor. The visa is normally issued after the examination.

Upon arrival in France, the applicant must, within eight days, apply for a *carte de séjour* at the town hall of the nearest *préfecture* (regional capital) of his/her residence. Passport and medical certificate must be presented at this time.

Incidentally, if you are entitled to citizenship of an E.U. country (perhaps because you have an Irish grandparent, for example), it would be worth claiming your second passport. This would cut through a lot of red tape and give you an automatic right to work in France.

Professions requiring French credentials

If you are a foreigner with the right to work in France, that doesn't mean you have the right to work in your chosen profession. This goes first and foremost for civil servants who, for all but a small number of temporary specialized posts, must be French citizens. Contact the French Consulate in your home country for possibilities.

A lawyer in the U.S. can't easily work as a French lawyer without obtaining French credentials. There are a few loopholes. Qualified individuals are usually given assistance by local firms who are anxious to retain their services. That lawyer may increase his or her chances by speaking to firms in France that cater to expats. A U.S. lawyer seeking to gain French credentials will eventually have to take the equivalent of the U.S. Bar exam.

The situation is similar for health care workers and teachers. The American Hospital of Paris may hire a certain number of U.S. doctors. Private schools have more leeway in hiring teachers who are non-French citizens than public schools. This goes to say that if you are a professional, the key to finding a job in Paris is to seek out expatriate firms, organizations, or associations, or be an exception to the rule.

Notarial services

Notarial services are executed by consular officers and include affidavits, powers of attorney, acknowledgements, and sworn statements. To have a document notarized, it's necessary to visit in person and to bring the following documents:

- A valid passport, *carte d'identité*, or a piece of identity issued by a government agency such as a driver's license.
- The document(s) to be notarized.
- The fee of \$30 per document. (Each additional seal provided at the same time in connection with the same transaction will cost \$20, payable in cash or traveler's check).

If a document needs to be witnessed, you'll have to bring a witness with you or be prepared to ask other clients in the waiting room to stand witness for you. Notarial services are available from the ACS office, Monday through Friday, 9 a.m. until 12 p.m., except on French and American holidays.

They can also provide the following affidavits and documentation:

- **Certificate of celibacy** (*attestation de célibat et d'identité*): This affidavit is used in place of one's birth certificate when getting married in France. First marriage: *de célibat*; second marriage: *de non-remariage*. Some *mairies* require an original birth certificate with a sworn translation.
- **Certificat de coutume**: The embassy can provide you with a document called an *attestation tenant lieu de certificat de coutume*, which can replace the actual *certificat de coutume* for marriage purposes. Please note that there are two types of documents depending on whether it is a first or second marriage. Keep in mind that some city halls do not accept affidavits and may need a real affidavit of law issued by an attorney licensed to practice in both France and the U.S. The fee associated with it is the same as the notarial fee.
- **Translation of driver's license** (*attestation tenant lieu de traduction du permis de conduire*): You must first contact your *préfecture* to see if they accept this affidavit. If not, a sworn translation of your U.S. driver's license is required.
- **Extrait de casier judiciaire**: This document is sometimes required by French authorities. It is generally known as the equivalent of a police record in the U.S. This is accepted when applying for a *carte de commerçant*.
- **Change of residence** (*attestation tenant lieu de fiche de changement de domicile*): This is required by French customs for people moving from France to the U.S. or vice versa.
- **Other affidavits**—*attestation de résidence* to open a French Bank Account; *attestation sur l'honneur* or sworn statements.

For a list of French Consulates in the U.S. and Canada, see page 198 of the **Rolodex** at the back of this book.

Federal benefits and veterans' services

If you receive monthly benefits from a federal agency (Social Security, Department of Veterans' Affairs, etc.), you should contact the Federal Benefits office to change your address and to inquire about procedures for having benefit checks sent overseas. It is possible to arrange to have Social Security checks paid directly into your French bank account. Federal Benefits services are available Monday through Friday, 9:30 a.m. until 12:30 p.m., except on French and U.S. holidays.

Marriages

American diplomatic officials have no legal authority to perform marriages abroad. To be married in France, you must contact the *mairie* in your place of residence for details of requirements. Some *mairies* accept affidavits of civil status, birth, and freedom to marry. These can be obtained through the notarial services office of the ACS. A marriage performed in France under French law is generally recognized as valid throughout the United States.

Americans intending to come to France to marry and who will be resident for longer than three months must apply for a long-stay visa for marriage from a French Consulate in the U.S.

To comply with legalities, a French civil authority must perform the marriage before any religious ceremony occurs. Either the bride or the groom must have resided for at least 40 continuous days prior to the marriage in the district where the civil ceremony is to take place. All Americans in France must comply with this 40-day residence requirement. It will not be waived.

You will need to present two proofs of domicile to the *mairie* in the city of marriage (i.e., electricity or telephone bills, rent book, etc.). Furthermore, you also need a prenuptial medical certificate (*certificat d'examen médical prénuptial*) stating that you were examined by a doctor *en vue de mariage*. The marriage banns cannot be published until medical certificates have been submitted to the *mairie*. The certificates must be dated no earlier than two months before the publication of banns. Any qualified doctor can perform the medical examination.

Individuals coming directly from the U.S. can be medically examined in the U.S. by a physician approved by the local French Embassy or Consulate (usually, a list of such physicians is furnished by the consulate). However, authorities in France require that the original certificate be in the French language, or that an official translation notarized by a French Consul be submitted with the certificate in English. A two-month limitation of validity also applies in such a case.

If you want a religious ceremony, this can only be performed after the civil marriage has taken place. A minister, priest, or rabbi will require the *certificat de célébration civile* (certificate of civil marriage) as proof that the civil ceremony has already taken place. U.S. military personnel wishing to marry in France should contact the legal officer of the Defense Attaché Office at the U.S. Embassy.

PACS: The Pacte Civil de Solidarité

The *Pacte Civil de Solidarité* (PACS) is a legal alternative to marriage in France, also recognized for same-sex couples. It is a civil partnership which gives rights and obligations to both partners.

French law does not accept same-sex marriage, however the National Assembly passed this gay-inclusive domestic-partnership law, the *Pacte Civil de Solidarité*, in October 1999, which affords some of the legal benefits of traditional marriage. It gives rights to both partners particularly in regard to “mutual and material” assistance, for example in the event of unemployment or illness.

Essentially it is a contract made between two people of either sex. Both partners must be aged 18 or over and must have a common place of residence. French nationality is not required by parties signing a pact, but a foreigner must be legally resident in France.

PACS does not confer citizenship or residency on a foreign partner, however it is considered to be proof of a “personal connection” to France and is therefore taken into account when applying for residency.

Registration of a PACS:

Registration is made through a common declaration at the local magistrates’ court (*Tribunal d’Instance, TI*) in the area of residence. A PACS certificate (*convention*) can be drawn up with the help of a *notaire*, particularly if the couple wish to establish additional terms of the agreement with regards to property ownership and inheritance.

Documents required

These documents are required by both members of the couple being “pacser”:

- Two copies of a *convention* (a PACS contract in French or translated into French). This is a document that must state that the partners have entered into an agreement governed by the Law No 99-944 of November 15 1999.
- Proof of identity
- Full copy of the birth certificate (*extrait de son acte de naissance avec filiation*) issued no more than three months prior (foreigners birth certificates must have been issued no more than six months prior).
- A sworn statement that a PACS can be legally entered into, that there is no kinship or alliance through marriage or PACS preventing the conclusion of this PACS agreement.
- A sworn statement that the partners have a common residence in the area of registration.

Other documents:

- Widowhood: must provide details of the deceased partner (birth and death certificates)
- Divorcees: must present a copy of the divorce decree
- Prior PACS: must provide proof of dissolution

Note: Courts may demand that these documents be recently issued copies no more than six months old — it is strongly recommended to find out if this applies before starting the process.

Foreigners are required to provide further documents:

1. A *Certificat de non pacte civil de solidarité*. Foreigners or people born outside of France must provide this proving that they are not already bound by a PACS agreement. The request form for this document can be downloaded and posted along with copies of personal documents, or completed online with scanned documents attached. Since 1 July, 2008 French citizens no longer need to provide the *certificat de non-pacte*.

Documents needed to request a *Certificat de non pacte civil de solidarité* are:

- A document showing identity and town and country of birth (birth certificate) translated into French by a certified translator
- The request form for a certificate can be downloaded from the website of the *Ministère de la Justice*:

www.vos-droits.justice.gouv.fr/index.php?rubrique=10066&ssrubrique=10216&article=11276 (form number 12819*03).

If posting the request, send it to: **Tribunal de Grande Instance de Paris: Annexe Brabant** — bureau des actes; 4 boulevard du Palais; 75055 Paris Cedex 01. If hand delivering, go to: **Tribunal de Grande Instance de Paris; 11 rue de Cambrai, 75019 Paris.**

2. A *Certificat de coutume*. This is a document issued by the foreigner's consul's office in France; it serves to prove their nationality, legal capacity, legal adult age and declare that they are legally single (neither married nor holding a partnership agreement issued in another country).
3. A *Certificat de non inscription* issued by the Tribunal de Grande Instance in Paris stating that they are not currently *pacés* (in a PACS contract).
4. An *Attestation de non inscription au répertoire civil* is required if the foreigner has been resident in France for over one year. This can be requested by e-mail to rc.scec@diplomatie.gouv.fr or in writing from:

Ministère des affaires étrangères et européennes — Service central de l'état civil: 11, rue de la Maison-Blanche; 44941 Nantes cedex 09; tel. +33 (8) 2608-0604 ; fax +33 (2) 577-3699.

Further information regarding these and other documents that may be required from a specific magisterial district is available from the local magistrates court. All foreign documents and certificates should be translated into French by an official court translator.

How to register a PACS

Once the documents have been verified by the local court, the declaration is registered by a court official (*greffier*). A copy of this declaration is sent to the *Tribunal d'Instance* of the place of birth of both partners. If one or both partners were born abroad a copy is sent to the *Tribunal d'Instance* in Paris. Both partners then receive an original copy of their PACS agreement, stamped and dated by the *greffier*. From the moment that the PACS is entered into the register, the legal effects as provided by law come into play.

The partners also receive a document stating the name, address, place and date of birth of each partner and the date the PACS agreement was registered. This document is used to prove the existence of a PACS. Copies of this document can be obtained from the *Tribunal d'Instance* of the place of birth, or from the *Tribunal de Grande Instance de Paris* for those born abroad.

Benefits and obligations of a PACS

The articles of this law allows the PACS partners the following:

- Inheritance, tax relief and social security benefits.
- Housing rights: in the case of death of one of the partners, rental contracts are automatically transferred to the other partner.
- Partners are liable for each other's debts and contracts incurred after the agreement is made (except in the event of excessive debt).
- Partners do not receive adoption, lineage, or custody rights.
- The incomes of both partners are taken into account when applying for family allowances, housing allowances, RMI and disability allowances.

In the workplace, partners benefit from:

- Two days off work in case of the death of a partner.
- The employer must take into account the holiday dates of the other partner.
- If both partners work for the same company the employer must allow the same holiday dates.
- Civil servants benefit from preferential treatments regarding job transfers.
- Partners get preferential treatment regarding the payment of a *capital décès* (sum paid by the government or the employer to cover immediate costs relating to the death and to compensate the loss of the deceased's partner's income).

Changing a PACS contract

It is possible to modify a PACS contract either:

- In person at the local *Tribunal d'Instance*
- By registered post

Both partners must agree on any changes, which are registered on the original contract by a court official.

Ending a PACS

Cessation of the PACS agreement is made:

- By the court at the common statement of the partners
- By the death or the marriage of one of the partners
- At the request of one of the partners at the *Tribunal d'Instance*

Tax benefits and declarations

Partners can benefit from a joint tax declaration on their annual disposable income, and have similar obligations to married couples. For example if the declaration is filed late or not paid by the due date, both partners can be pursued in the same way as a married couple and the penalty of 10% is likely to be imposed.

The couple may also be liable to pay wealth tax (*Impôt sur la Fortune*), which is calculated by reference to the couple's joint worldwide assets. The department of finance publishes a comprehensive document for a PACS couple on how to complete a tax declaration (in French): www.impots.gouv.fr/portal/deploiement/p1/fichedescriptiveformulaire_5451/fichedescriptiveformulaire_5451.pdf.

Inheritance laws

If one of the partners dies, the remaining partner has no inheritance rights unless an agreement (*régime de l'indivision*) has been drawn up. The deceased partner can leave all of their estate to the surviving partner if there are no descendants or ascendants. The remaining partner can benefit from tax exemptions and allowances.

Note: It is recommended to get legal advice or consult a *notaire*.

Property:

In the case of rented property, the surviving partner is automatically awarded the lease allowing them to continue living there. Where property has been owned by the deceased partner, the surviving partner may continue to live there for one year, regardless of the succession rules.

Children:

Since the January 1, 2005, parents can choose which name the child will bear, whether they have a PACS, are married or living together. When registering the birth, parents can choose if the child will have the name of the father, mother or both. The choice of the family name has to be made by a joint declaration when registering the birth. The name will be the same for any children that the couple may have afterwards (generally, in the absence of a joint declaration, the child will bear the father's name).

At this time adoption and artificial insemination are only available to heterosexual couples.

CHAPTER ELEVEN

Financial Matters

The currency

France is one of the European member states that replaced its national currency (the French franc) with a single shared currency, the euro, on January 1st, 2002. The euro (€) is divided into 100 cents (1 cent = EUR 0.01). You can now use your euro notes and coins in 22 other countries—there is no need to change currency. Euro coin and banknote denominations are as follows:

- Bronze-colored metal coins: 1 cent, 2 cents, 5 cents
- Gold-colored metal coins: 10 cents, 20 cents, 50 cents
- Bi-metal coins: 1 euro, 2 euro
- Banknotes: 5 euro, 10 euro, 20 euro, 50 euro, 100 euro, 200 euro, 500euro

Coins have one side common to all 16 countries in the euro zone and one side specific to each issuer country. (The other participating countries are Austria, Belgium, Cyprus, Finland, Germany, Greece, Holland, Ireland, Italy, Luxembourg, Malta, Slovenia, Spain, and Portugal.) The common side shows the denomination amount and a map Europe including non-EU member countries.

The country-specific side of French coins shows the wording *République Française* (or R.F.), plus various national symbols depending on the denomination. Marianne (a national emblem of France) is on one-cent, two-cent, and five-cent coins; a woman sowing wheat is on 10-cent, 20-cent, and 50-cent coins; and a tree symbolizing the French motto "*liberté, égalité, fraternité*" is on one-euro and two-euro coins. While the correct term for one euro unit is "cent," the term "*centime*" continues to be widely used.

Euro banknotes are identical throughout the euro-zone, and depict architectural styles throughout European history, from ancient on five-euro notes to modern on the 500-euro notes. The designs are allegories of openness (gateways on the face side) and union between peoples (bridges on the reverse side).

When in France, you'll notice that dots and commas within numbers look oddly placed. For instance, €150,000 will usually be shown as 150.000. Or take a monthly mortgage payment of €1,637.60. This will be written down as 1.637,60.

Banking

If you have a French residential address and a residency permit, you'll be able to open both checking and savings bank accounts in France. You do not need to be permanently resident in the country. Depending on your situation, it may be more tax beneficial for you to have a non-resident rather than a resident account. Speak with an attorney and an international tax accountant.

To open a bank account, you have to produce the following documents:

- Valid passport
- *Carte de séjour* (resident's permit)
- Proof of address such as a telephone or electricity bill, rent receipt, etc.

Around 10 days after opening an account, you will receive a checkbook and/or a debit card (*Carte Bleue*, now merged with *Visa Europe*). Checkbooks are usually free of charge. Debit cards, which are valid for two years, cost between \$15 and \$150 per year, depending on the bank and the type of card.

After you have opened an account, you will be issued an RIB, which is a document showing your bank-account details (account number and bank sort code). Although it will not earn any interest, you'll find a checking account useful for setting up standing orders and direct debits under the *prélèvement* system for paying regular bills (telephone, utilities, insurance, and monthly rent or mortgage, for example). Payments can also be made into your account.

You can write checks in France without a guarantee card. Keep in mind, though, that it is very bad news if your bank comes back to you with the news that you've presented a *chèque sans provision*—a bounced check. Under French law it is a criminal offense to write a check if the account doesn't contain sufficient monies to cover it. To do so may prevent you from holding a bank account in the future. At the very least, you will endure the bureaucratic hassles to regain banking privileges.

Banque Nationale de Paris (BNP), Credit Lyonnais, CIC, HSBC, CIC and Société Générale are the main players in the banking world in France. All have nationwide branches. Société Générale has a network of 2,000 branches. If you bank through its international private clients branch, a bilingual account manager will simplify the procedures for you and can give personalized investment advice. It is possible to open an account before taking up residence in France. Banks are typically open from 9 a.m. to 4:30 p.m. weekdays. If you prefer to deal with a U.S. or British bank, Citibank, American Express, and Barclays have branches throughout the country.

Telephone home banking is available, too. AXA Banque doesn't have any highstreet branches—all transactions with this bank are conducted by telephone. To open an account with AXA Banque, *tel. (free-phone) 08-1003-2032*, once you are in France; *website: www.axabanque.fr*.

Credit cards

Visa is probably the most useful credit card to have in France, where it goes under the name *Visa/ Carte Bleue*. *Visa/ Carte Bleue* in France is not a “credit” but a “debit” card—what you spend during the month is automatically debited from your account at the end of the billing cycle or month. Some companies or banks have recently started to offer American-style credit cards. Although American Express, MasterCard, and Diners Club cards are accepted in many shops, hotels, gas stations, and supermarkets, they’re not nearly as commonly accepted as Visa and MasterCard.

ATMs are widespread. Rather than a magnetic strip, French debit cards contain a chip, containing the ID information. Foreign credit cards with magnetic strips are equally valid, but are not always easily read by machines in shops, restaurants, gas stations, etc.

If you sign up for a French card, be warned that some are quite restrictive. For example, with Citibank’s International Visa Carte Bleue, you can withdraw up to \$900 per day from Citibank ATMs. However, when using this card at other banks’ ATMs, withdrawals are restricted to \$300 in any seven-day period.

The French tourist authorities advise that you travel with your bank’s 24-hour contact number and copy down the following phrase to produce with your passport for fraud-conscious retailers:

“Les cartes internationales ne sont pas des cartes à puce, mais à bande magnétique. Ma carte est valable et je vous serais reconnaissant d’en demander à confirmer auprès de votre banque ou votre center de traitement.”

English translation: “International credit cards have a magnetic strip, not a chip. My card is valid and I’d be grateful if you’d check with your bank or processing center.”

Most credit card companies now impose fees on foreign purchases. We investigated the fees on nine credit cards and found they ranged from 1% to 4%. There is generally also an additional ATM transaction fee. Be sure to check with your own credit card company before using the card too freely—and beware, the fees are not always obvious on your monthly statement.

Insider tip: You should maintain one credit card with a U.S. address for simpler online purchasing (many online payment services do not recognize foreign zip codes and therefore won’t validate your credit card number at a foreign address).

Tricky French taxes

Anything to do with tax in France is horrendously tricky and, of course, depends on your personal circumstances. For instance, will you be receiving income from French sources? Say you’ve bought a French property to use as a vacation home and want to rent it out at times when you’re not there. If so, you’ll be liable for French taxes on that income.

The question of whether you pay U.S. taxes or French taxes on your worldwide income comes down to which country you make your fiscal *domicile*—that is, where you are resident for tax purposes. If you live permanently in France, and your residence is considered to be your *fiscal domicile*, you must pay taxes to the French government on your worldwide income.

Remember, living or earning income outside the U.S. does not relieve a U.S. citizen of the responsibility for filing tax returns. However, France has a tax treaty with the U.S. This ensures that you will not be taxed twice on the same income. U.S. citizens living and/or working abroad may be entitled to various deductions, exclusions, and credits. To make sure your tax affairs are arranged to your best advantage, you should consult an attorney and/or an international tax accountant. Ideally, you should seek advice both in the country where you are a citizen and in France.

Regarding social security benefits, again it depends on your personal circumstances.. For more information, see the U.S. Social Security Administration website (www.ssa.gov) or write to **Social Security Administration**, Office of International Programs, Windsor Park Building 6401 Security Blvd., Baltimore, Maryland 21235.

The French taxation system

Income tax is known as the IRPP (*Impôt sur le Revenu des Personnes Physiques*). In a nutshell, income of all kinds and from all sources received by anyone resident in France is taxable in France. So too, is income received by non-residents from a French source. This general rule is subject to the proviso of international tax treaties, of which France has signed more than 100. This prevents the double taxation of expats.

According to Invest in France, an agency of the French government, fiscal residence is defined based on the following criteria:

- Habitual place of residence of the person and his family.
- Principal place of residence in cases of residence in two or more countries.
- Main place of occupation where domicile and principal place of residence are in two or more countries.
- The focus of economic interest in the case of dual residence.
- Failing clear application of another criterion, citizenship.

French taxes aren't low, particularly if you're single and a high earner. The income of French residents is subject to progressive bands of taxation, ranging from nil to a punitive rate of 53.25% for taxable income in excess of \$45,000. Taxation is calculated on the total income of the fiscal household, which includes income from a spouse, children younger than 18, and, in some cases, adult children, too. Almost half of French households do not pay any tax at all.

However, you are given various personal allowances and credits to deduct from gross income before you start paying tax. Regarding personal allowances, the French use a method under which an individual's taxable income is divided by the number of allowances to which he/she is entitled. The number of allowances reflects the composition of the family: a single person receives one allowance but a married couple with two children receives three allowances. Other credits by which you can reduce taxation include contributions to private pension plans, personal insurance premiums, and charitable donations.

An important point to note is that income tax in France is not levied at the source. Taxes are assessed on an income declaration made by wage earners (one declaration per household) who pay their own taxes to the tax authorities. An employer does not participate in any way in the process of paying income tax.

If you're self-employed, you will also be able to claim credits against expenses such as travel to and from work, business rent, business expenses that have not been reimbursed, finance charges in respect to the business, and the self-employed person's social security contributions.

Each February, the tax authorities forward a Tax Declaration Form (*déclaration fiscale*) to each taxable household (both married and non-married couples) and single persons. Income from the previous year has to be declared. The declaration must be returned by the date stated by the tax authorities, under risk of penalties. It can be paid either by monthly direct debit (10 monthly payments to be settled in December), or by three-part interim tax payments in February, May, and September. The choice between paying monthly by direct debit or in three parts must be negotiated with the tax authorities. The September payment is the balance payment. When the taxman has received the details for the current year's return, he/she can make any necessary adjustments to the balance owed.

Homeowners will automatically receive tax bills relating to *taxe d'habitation* (habitation tax) and *taxe foncière* (property tax). If you are renting long term, you will probably be liable for the *taxe d'habitation*.

If you're an expatriate employee with an overseas company, it is likely that you will receive advice from a professional accounting firm. Otherwise, make inquiries at your nearest tax center (*centre des impôts*) or at your local town hall. The U.S. Embassy provides a list of English-speaking tax accountants. Below are some tax accountants in Paris:

- **Sébastien Bacoup**, *Atisse, 7 rue du Colonel Moll, 75017 Paris; tel. +33 (1) 4572-2662; fax +33 (1) 4572-1851; e-mail: sbacoup@atisse.com; website: www.atisse.com.*
- **August & Debouzy**, *Lavielle Jean-Pierre, 6-8 avenue de Messine, 75008 Paris; tel. +33 (1) 4561-5180; fax +33 (1) 4561-5199; e-mail: contact@augdeb.com; website: www.august-debouzy.com.*

- **Norman Reuter**, 1 rue de Villersexel 75007 Paris; tel. +33 (1) 4705-0152; fax +33 (1) 4705-5648.
- **Porter and Reeves**, 5 rue Cambon, 75001 Paris; tel. +33 (1) 4261-5577; fax +33 (1) 4286-9407.
- **Simonard & Sorel**, 18 avenue Georges V, 75008 Paris; tel. +33 (1) 5323-9420; fax +33 (1) 4070-1608; e-mail: contact@simonardsorel.com; website: www.simonardsorel.com.

Working in France: Self-employment

For North Americans, working for yourself may be a more effective route to finding gainful employment in France. However, this is the country of a thousand regulations and there is going to be an enormous amount of red tape and paperwork. Whether you're hoping to run a B&B, a florist's shop, or a *boulangerie* specializing in American-style chocolate brownies, don't think you can just set up shop and wait for the money to roll in.

No commercial business can be operated in France by an alien unless he/she holds a *carte de commerçant étranger* (a foreign trader's card). You need this whether you are residing in France or abroad. The trader's card is issued in France by the local *préfecture* after a *carte de séjour* (temporary residency permit) has been granted.

Nationals of all European Union countries, Andorra, Monaco, and Algeria, as well as aliens holding a 10-year resident card, are exempt from this requirement. The procedure of how to obtain a foreign trader's card is set out on page 152.

As a *travailleur indépendant*, your self-employed status could come under a different legal framework. Most individual businesses (such as craftwork, shopkeeping, running a guesthouse, freelance teaching, writing, translation, etc.) are classed as an *entreprise individuelle*. Unlike more formally structured company setups, there are no associates and no start-up capital is required.

However, one important factor to consider when going for the *entreprise individuelle* option is that there is no limited liability. You are individually responsible for any debts that the business might incur.

Becoming self-employed, a *travailleur indépendant*, or an *auto-entrepreneur*

The *travailleur indépendant*

Having declared your self-employed status, in addition to being liable for tax, you are also obliged to make monthly social security contributions to the *Union Pour le Recouvrement de Sécurité Sociale et d'Allocations Familiales* (URSSAF). For all applicants, a *carte de séjour* is in theory required first. We have heard stories of people who have signed up at URSSAF (French Social Security) as a *travailleur indépendant* (self-employed worker)

first and then obtained the *carte de séjour* from the *préfecture*, but at least you should know and understand the official line.

Once you have your *carte de séjour*, signing up is the easy part. URSSAF takes applications directly for non-commercial independents—like English teachers or freelance writers—whose professions aren't regulated by the state. Our discussion here is limited to those kinds of professions. *Commerçants* (specifically business people with a product to sell) or artisans (craftspeople). Professionals that are *reglementé*—lawyers and accountants for example—must go to their *professional ordre, chambre, or syndicat* (union). The process at URSSAF and the other agencies is similar.

Realize, however, that your payments into the French social security system start immediately—perhaps even before you have earned a cent. The bills start coming one to three months after the application is filed. It's difficult to generalize how much a *travailleur indépendant* pays out in charges and taxes because many depend on net revenue, or earnings after expenses. Some independents say to budget about \$2,900 for the first year, even if income is zero.

As a simple rule of thumb, independents should set aside 40% of total earnings to pay charges and taxes other than income tax. Even if they earn nothing, independents must still pay significant flat or minimum charges. Those considering becoming *travailleurs indépendants* should project their charges and taxes, and know the bookkeeping requirements beforehand.

URSSAF itself bills independents for two social charges, *allocations familiales* (aid to families with dependent children), and contribution *sociale généralisée* (a supplemental welfare tax). AF is currently 5.4% of net revenue, while CSG and other surtaxes equal 10%. However, for the first two years of business, URSSAF bills for AF and CSG based on estimated annual net of about \$6,100. By the third year, URSSAF catches up and bills according to actual net in the first year of business. AF and CSG paid in the first year of business are credited, and a refund is paid or a makeup payment is charged.

URSSAF also alerts a *caisse maladie* (health insurer) and a *caisse de retraite* (pension fund), as well as the tax authorities, who all send out their own bills as well. Payment for the obligatory health insurance is about \$900 in the first year of business and the same amount in the second year if net falls under about \$9,500. This charge reflects a 30% reduction in health insurance charges for startups in the first 24 months of business. If net is greater than \$9,500, the charge is 12.85% of net, minus 30% for those in the second year of business. There are four different *caisses maladies* to choose from, but all are much the same, offering just 50% reimbursement on routine medical services (100% for maternity and long-term hospitalization).

Pension payments vary widely according to the *caisse*. Independents are automatically assigned a *caisse* based on the description they give to URSSAF of their professional activity. Language teachers, for example, are assigned to CREA—*Caisse de Retraite de l'Enseignement et des Arts Appliqués*. No payment is due the first year. In the

next years, no payment is due if net falls under \$2,800. Above that level, the charge is a fixed \$360 plus 1.4% of net.

Last but not least are the tax collectors. *The Direction General des Impôts* collects income tax, value added tax (TVA), and audits *travailleurs indépendants*. The tax authorities require self-employed persons to select a tax regime—*spécial, évaluation administrative* (rarely used), and *déclaration contrôlée*—each with its own rules about bookkeeping and allowable deductions for taxes. Once the regime is selected, potential *travailleurs indépendants* can estimate the amount of income taxes they will have to pay. The special regime can be selected if total earnings are less than \$15,240. This tax category offers highly simplified bookkeeping and an automatic flat deduction of 25% representing business expenses. While people in this regime can't bill TVA (sales tax), which is a blessing, they also can't recover TVA they pay on equipment or other purchases needed to run their business.

Déclaration contrôlée requires serious and detailed bookkeeping but can offer significant tax breaks. For example, people under this regime might reduce their taxable income by 20% if they join an *Association de Gestion Agréée* within the first three months of starting their business. This is a non-profit group that helps professional independents with accounting, administrative, and legal questions.

Travailleurs indépendants disagree about the value of joining an *Association Agréée*, whose members run less of a chance of being audited by the income tax department. Those in favor say: "Who wants to risk an audit? They offer some very interesting training seminars, and help members keep their accounting straight. Why worry about a nightmare audit? (And it does happen!)"

Other *travailleur independents* are less keen. In light of the membership dues, it has been pointed out that "the 20% tax reduction is a weak argument unless your net income is subject to an income tax of more than \$760" and the bookkeeping classes "are not very frequent nor do they go into any great depth."

Furthermore, "the *Association Agréée* requires you to submit your bookkeeping and tax filings in the first quarter of each year, including a balance of assets and liabilities. A novice will have tough time reconstituting a balance. Unless the accounting records submitted are perfect, the association will harass the member to no end and require 'personal interviews' for accounting review. Any member who does not comply with their rules to the letter gets snatched on to the tax authorities by the association."

Professional taxes vary from place to place and are based on a complex formula including the surface area of office space. Inquire at the local *Centre des Impôts*, specifically asking about the minimums.

For further information, you should get in touch with the chamber of commerce (*chambre de commerce et d'industrie*) in the area where you plan to live and work. For more information about French Social Security, contact **URSSAF**, 3 rue Franklin, 93100 Montreuil, France; tel. +33 (8) 2001 -1010; e-mail: parisrp@urssaf.fr; website: www.urssaf.fr.

The *auto-entrepreneur*

A sole trader can now register as an *auto-entrepreneur* in France. This new system simplifies business and tax for self-employed professionals.

The French *auto-entrepreneur* scheme was introduced by minister Hervé Novelli under the 2008 law to modernise the economy, and came into force in 2009. It aims to encourage small-scale start-ups and entrepreneurship in France. Auto-entrepreneurs are not required to register with the Registre du Commerce et des Sociétés (Chamber of Commerce and Businesses) or the Répertoire des Métiers (Trade Directory). Registration can be done online (www.lautoentrepreneur.fr), at a Centre de Formalités des Entreprises, at *chambres de commerce, chambres des métiers*, or URSAFF centres.

Auto-entrepreneurs pay tax and social contributions at a flat percentage rate of turnover (previously, many would-be entrepreneurs were deterred from setting up their own businesses because of high charges and legal obligations in France). Charges are only due where there is income: if turnover is zero, nothing is owed. Most *auto-entrepreneurs* are also exempt from VAT, as long as their income remains below a certain threshold. Anyone aged 18 or over who is not already trading as a business can register as an auto-entrepreneur in France, including students, retired people and employees looking to supplement their income, as long as they belong to an accepted category.

The micro-entreprise tax regime

The tax advantages of the *auto-entrepreneur* system in France are available to those who do not charge (or claim) VAT; and who do not exceed the threshold for turnover for their category of business. These thresholds are as follows:

- €80,000 for businesses selling goods, articles, supplies, food (to take away or eat on the premises) and accommodation services.
- €32,000 for other activities.
- €32,000 for services that are taxable under BNC (*bénéfices non commerciaux*; this mainly applies to *professions libérales*).

Taxes and charges are calculated as percentages of turnover:

- Businesses selling goods, articles, supplies, food (to take away or eat on the premises) and accommodation services: 13% (12% in charges + 1% income tax)
- Other activities: 23% (21.3% in charges + 1.7% income tax)
- Services that are taxable under BNC: 20.5% (18.3% in charges + 2.2% income tax).

ACCRES stands for *aide aux demandeurs d'emploi créant ou reprenant une entreprise*. Would-be *auto-entrepreneurs* who are unemployed or under 25, for example, may be eligible for a reduction in social charges during the early years of their *micro-entreprise*. Information can be obtained from the APCE; website: www.apce.com) agency.

CHAPTER TWELVE

The Investment Climate

Nightmarish bureaucracy. Endless vacations. Workers who go on strike at the drop of a *béret*. French ways are not quite the same as American ways. Yet somehow France survives. Although it seems a ludicrous notion when you're stranded at Charles de Gaulle airport because the baggage handlers or air traffic control have gone on strike, this is the country that introduced the word "*entrepreneur*" into the English language.

The world's sixth-largest exporter, France has a per-capita GDP of \$46,016 and inflation stands at just 1.60%. Overall growth rate for 2010 is expected to come in at 0.10% and the French economy has lots of things going for it—including ultra-modern transport and communications systems, competitive energy costs, and an AAA credit rating.

But, yes, it also has a 35-hour work week (although this is under review with the Sarkozy government), 10% unemployment, and all kinds of generous provisions for the workforce that would result in much wailing and gnashing of teeth in the lean, mean, business world of North America. Approximately one in four employees work in the cumbersome public sector. The minimum wage is currently \$12.38 per hour or \$1,733 per month, and the corporate tax rate is 33.3%.

Yet, despite France's long tradition of state involvement in the economy, successive recent governments, both left and right, have been striving to create the kind of pro-business environment sought by international investors. The former socialist prime minister, Lionel Jospin, privatized or partially privatized more companies than his four predecessors combined. Air France, France Telecom, and Thomson Multimedia are the flagships, but other telecommunications, defense, aviation, and banking companies have also moved from the state to private sector.

For most overseas onlookers, France's marketplace image conjures up visions of perfumes, cosmetics, top-quality wines, and gourmet foods. All are valuable exports, but so too are Exocet missiles; Mirage jets; and Renault, Peugeot, and Citroën cars.

Although eBusiness is growing significantly, the country's traditional muscle lies in engineering and transportation—few would disagree with the fact that TGV trains

rank among the world's best. Some engineering talent has recently been lured into the glitzy world of web ventures, but the metal-bashing industries still attract top graduates; likewise the nuclear, defense, chemical, telecommunications, and pharmaceutical sectors.

With sales totaling \$30 billion, France represents 24% of the European pharmaceutical market, and is the continent's number-one producer of drugs. More than 150 North American biotech and pharmaceutical companies now operate in France, including Amgen, Abbott Labs, Baxter, Genzyme, and Quintiles. As you would expect, French development agencies are tremendously upbeat about the advantages of choosing the country as a European base. DATAR-IFA, the main government agency, cites seven reasons why foreign companies should consider investing in their country (and I quote from their literature):

1. It's a large market in the heart of Europe.
2. It's a country open to the world.
3. There's a strong pro-business environment.
4. Financial markets are attractive and competitive.
5. The workforce is productive.
6. The country is at the forefront of science and technology advances.
7. France is known for quality, reliability, and productivity.

You may not agree with all their reasons, especially if your new workforce decides to go into non-productive mode. Maybe it's a throwback to the old revolutionary spirit, but French workers seem to have more grievances than workers in the rest of Europe combined. The labor unions are (to put it politely) active, as evidenced by a number of public transport strikes in 2007 and again in 2010. Furthermore, France is the European Union's largest agricultural producer, and farmers here are a powerful political lobby group. Most of us have traveler's tales about being halted at the Channel ports by the blockades and barricades of those fuming sons of the soil.

Disincentives to investing in France

The Country Commercial Guide, prepared by the U.S. Embassy in Paris, pulls no punches. Despite a decade of economic reforms and liberalizations, they report that U.S. and foreign companies often say they find relatively high payroll and income taxes, pervasive regulation of labor and products markets, and negative attitudes toward foreign investors to be disincentives to investing in France.

These "negative attitudes" aren't only generated by the labor unions, which often oppose acquisitions of French businesses by U.S. firms. (There is a wide perception that U.S. companies focus on short-term profits at the expense of employment.) According to

the embassy's report, French firms themselves have stated a preference for working with French and European, rather than U.S. companies.

Yet despite the contradictions, the country now has 8,000 international corporations, accounting for 30% of French jobs, 36% of investment, and 40% of exports in the country's manufacturing sector. And President Sarkozy is promising more reforms to aid the country's economy and simplify French employment laws.

Embedded at the strategic heart of the European Union, France exports almost twice as much as the U.S. in terms of GDP. Major U.S. companies, such as Disney, IBM, Motorola, and Ford, have French addresses. In total, more than 2,000 North American firms already have their European headquarters on French soil.

Grants, subsidies, and where to find assistance

The government's stated objective of attracting inward investment is confirmed by the extensive incentive programs on offer. Set up by the government, the main economic development and investment promotion agency is called *Délégation Interministérielle à l'Aménagement du Territoire et à l'Attractivité Régionale* (DATAR). This body provides various kinds of assistance to potential investors. To attract jobs to less affluent areas, financial subsidies and tax incentives are offered at local, regional, and national levels. Eligibility requirements for obtaining grants and subsidies are the same for both French and foreign investors.

To be eligible for DATAR grants, the French government usually requires that companies create a minimum of 20 jobs within the first three years. A range of incentives is offered, depending on the type of business in question, including: research and development project grants; special tax treatment for company headquarters; local and regional tax holidays and special subsidies; industrial conversion zones, featuring tax breaks and grants for job creation; special access to credit for small- and medium-size enterprises; and assistance for training, including a proportion of wages paid to employees in training.

For more information, contact **DATAR-Invest in France**, e-mail: web@datar.gouv.fr; website: www.datar.gouv.fr.

Backed by DATAR, the Invest in France Agency has offices in North America. Headed by an "ambassador at large" from the Economic Ministry, over the past couple of decades, this group has been clearing the path for U.S. and Canadian companies to expand their operations into France. Their services include negotiating the best possible financial incentive packages, cutting through red tape, identifying existing facilities or green-field sites to meet investor's needs, organizing visits to sites, and advising on administrative practices, employment legislation, and French and European law.

Contact them in France at **Invest in France**, 77 boulevard Saint-Jacques, 75680 cedex 14, Paris; tel. +33 (1) 4487-1717; website: www.invest-in-france.org.

They also have offices in the U.S. and Canada:

- **New York**, 810 Seventh Ave., Suite 3800, New York, NY 10019; tel. (212) 757-9340.
- **Toronto**, 20 Queen Street, Westsuite 2004, ON M5H 3R3, Toronto; tel. (416) 977-1257; fax (416) 977-7944.

Tax breaks

Companies setting up in specially designated areas of towns and cities located in certain parts of France can be exempted of five years tax on company profits and the annual rate of tax at the following rates: 100% the first two years; 75% the third year; 50% the fourth year; and 25% the fifth year.

Known as *Zones Franches Urbaines*, these zones are generally in areas of urban renewal and re-development. Activities that qualify for tax breaks include manufacturing, commercial, and crafts-orientated activities. Companies carrying out banking, financial, insurance, management, or real estate activities cannot benefit from this tax exemption. Such a company must be independent; over 50% its capital must not be held directly or indirectly by other companies.

Regional development

Although the best approach for North American investors is probably to go through DATAR-Invest in France, there are also regional development boards in place. For example, Lot-et-Garonne CCI is a non-profit organization run by the local chambers of commerce and industry and company managers of the Lot-et-Garonne *département* of the Aquitaine region, in the heart of southwest France. Offering new businesses assistance in setting up, funding, and getting started, its services are free of charge.

An individual project manager is appointed for each investment project, whose job is to ensure the venture is mounted as efficiently and rapidly as possible. They can help with everything from finding the right site to helping you manage technical, administrative, financial, and labor force considerations. For more information, contact: **Lot-et-Garonne CCI**, 52 cours Gambetta, 47007 Agen, France; tel. +33 (5) 5377-1000; e-mail: cci@cci47.fr; website: www.lot-et-garonne.cci.fr.

Other regional organizations include:

- **Provence Alpes Côte d'Azur**: Provence Promotion, 10 Place de la Joliette – Les Docks BP 45 607, 13567 Marseille Cedex 02; tel. +33 (4) 9611-6000; e-mail: info@provence-promotion.fr; website: www.investinprovence.com.
- **Pays de la Loire**: Ouest Atlantique; website: www.ouest-atlantique.eu.

The rules for and cost of setting up a French company

We advise you to begin by contacting DATAR-Invest in France. The laws for setting up a company in France are complicated. Furthermore, France is not one of those countries where you can buy a company off-the-shelf for \$500 or less. Businesses in France fall into two categories and are rigidly formulated. Capital may be furnished in cash, kind, or both.

Similar to a U.S. corporation, a *société anonyme* (SA) is a limited liability company managed by a board of directors and a president—each of whom must own a certain number of shares. The amount of capital needed to incorporate a *société anonyme* is at least \$37,150 if shares aren't publicly held, and at least \$222,900 if shares are publicly held. Under both civil and criminal law, the president is personally responsible for any mismanagement of the company.

Start-up operations and smaller companies usually go for the option of listing as a *société à responsabilité limitée* (SARL), which also carries limited liability status. This requires capital of at least \$7,430 and there must be at least two shareholders. A SARL has no board of directors, but is managed by one or more individual managers (*gérants*). These are named by the shareholders and may also face civil and criminal liability for company mismanagement.

How to set up a SARL

All formalities are carried out through a single body known as the *Centre de Formalités des Entreprises*.

The preliminaries:

- Select premises or a business center to serve as the company's registered office.
- Hire the manager (*gérant*) of the company—if this person isn't an E.U. citizen, an application must be made for a business permit (*carte de commerçant*) through the French Consulate in the person's home country. The consulate transmits the application to the *préfecture* of the *département* in which the company is to locate its registered office. If the foreign company has existed for more than three years, and its paid-up capital exceeds \$766,000, procedures are simplified, lasting six weeks. Successful applicants collect their business permit from the *préfecture*.
- Open a bank account.

Establishment:

- Sign a lease or contract with a business center.
- Obtain documents concerning the members of the company and the manager (identity, attestation of the absence of criminal record, etc.).

- Pay the amount of capital stock into the bank account of the company to be formed.
- Sign company articles of association and by-laws (before a *notaire* if capital includes real estate contributions).
- Publish notice of the establishment of the company in an official journal.
- File articles of association and by-laws with the tax office (*centre des impôts*) where the company's registered office is located.
- Prepare documents to be filed for registration with the *Registre du Commerce et des Sociétés*.

Creation:

- File documentation with the *Centre de Formalités des Entreprises*, which deals with all formalities with the trade register (commercial court registrar, tax authorities, social security, and similar bodies).
- Obtain a K-bis form attesting to the creation of the company.
- Depending on the nature of the company, in some cases there may be additional requirements. According to DATAR, the cost of formalities is approximately \$760. Registration takes approximately eight days.

Obtaining financing

Foreign companies have access to all French banking services. Commercial banks offer all the usual corporate financing instruments, including short-, medium-, and long-term loans, short- and medium-term credit facilities, and secured and non-secured overdrafts. Banks also assist in public offerings of shares and corporate debt, as well as mergers, acquisitions, and takeovers. Although some subsidies can be availed of for home mortgages and small business financing, most loans are provided at market rates. (Bank base rates are currently 6.6%.)

Société Generale has specialized account managers advising corporate clients on their professional projects and financial needs. For details, contact **Société Generale**, 17 cours Valmy, 92897 Paris-la-Defense Cedex, France; tel. +33 (1) 4214-2000; fax +33 (1) 4213-3017; website: www.sgcib.com.

In 1996, a new electronic trading floor called the Nouveau Marché was created in the Paris Bourse. It enables new companies, particularly smaller ones focused on growth and technology, to raise seed capital.

The Bourse—the Paris stock market

New York has the Dow Jones, London has the FTSE, and Paris has the CAC-40 (which is a much easier way of saying the *Cotation Assistée en Continu Quarante Index*). As the

name suggests, it is made up of the top 40 stocks, weighted on market capitalization. The base figure for the CAC-40 Index is 1,000, which was set on December 31, 1987.

The website of the Paris Bourse (or the Euronext Paris—it's official name), www.euronext.com, contains stock prices and summaries of business news from publicly traded French companies.

Choosing an investment advisor

Your bank's *chargé de clientèle* or *conseiller* will do for most basic bank transactions. If you need a trained investment professional, ask for a *conseil en gestion de patrimoine*, they are available at bigger banks. If you are investing for the longer term, consider *établissements financiers* (major financial companies), which have a wide range of investment products. Talk with brokers (*sociétés de Bourse*) or insurance companies as well. No one bank or financial company has the best products or services. You may also want to use an independent financial advisor. Advisors in France often have in-depth knowledge in one given sector—like bonds, for instance—but more and more are generalists who select the best products for their customers. Anyone can call himself/herself a financial advisor in France. Always ask whether or not they are certified.

CHAPTER THIRTEEN

Traveler's France

Perhaps because of work...perhaps because of family commitments...perhaps for some other reason...a move to France may be something you're considering for the future, not right now. In the meantime, you'll want to visit. You can get basic and practical travel details and recommendations from the following organization:

- **French Government Tourist Office**, website: www.francetourism.com.

Flying in France

The price of air travel within France can vary. Much depends on where you want to go, whether you can take advantage of special offers, and whether you're happy with the "no-frills" experience of budget airlines. A number of Internet sites look for the best offers on the market, such as www.momondo.com. For example, a return flight to Paris to Nice would cost you just €79 (\$108 [including taxes]) with budget airline EasyJet. Momondo not only gives you prices for flights but also for France's TGV trains.

You can access arrival and departure information for Orly and Roissy-Charles de Gaulle airports through Aéroports de Paris: www.adp.fr.

France's fast, efficient, reliable, and clean trains

Fast, efficient, reliable, clean...I would never waste my money traveling first class on French trains. Unlike some countries, you're not in for a horrid experience if you travel second class. The trains are run by SNCF and they're tremendously proud of their TGV (high speed) trains. The acronym stands for *Train de Grand Vitesse* (high speed train) and they'll whisk you from far-flung cities to the capital in a matter of hours. The journey from Paris to Aix-en-Provence takes around six hours by car, but with the TGV from Paris' Gare de Lyon station the journey time is now under three hours.

You can book tickets online and check out various deals on the SNCF website (www.sncf.com). Mature travelers (and residents) may find it worth investing in a *carte senior*, which gives reductions of 25% to 50% on most train journeys, including the TGV. Valid for one year, the card costs \$71. However, if you are flexible about the times you travel, it usually works out cheaper to benefit from the special offers. For more information on rail travel in general, contact SNCF (www.voyages-sncf.com, or www.raileurope.com/index.html, the official U.S. website).

The bus and the Métro

All sizeable towns have a bus network with good coverage. Many cities also have an underground train service, known as the *Métro*. Paris of course has one, but so too do Lille, Lyon, Marseille, Toulouse, and Rennes. A single ticket for a city bus or Métro journey costs \$1.97 on average, but you can reduce costs by buying *carnets* (packs) of 10 tickets at a time. Frequent travelers can buy the weekly or monthly “Navigo” passes that can work out even cheaper, and there are reduced rates for children and students.

Once you familiarize yourself with the system, and know what ticket you are looking for, use the ticket vending machines inside Métro stations. This will save you loads of time. Otherwise, buy your tickets at any Métro, RER, or bus terminal ticket counter. Not all stations have ticket sellers, but all offer automated machines requiring coins or French Cartes Bleues which have the electronic chip.

Tickets for Paris’ public transport network are valid on both buses and the Métro. However, *carnets* are not available from bus drivers. They only sell individual tickets and prefer exact change.

Costs for Paris as follows:

- \$1.97 for a single ticket.
- \$14.28 for a carnet of 10 tickets; reduced price.
- \$20.68 (plus \$6.15 for the card) for a Navigo weekly pass covering Paris and the inner suburbs, 1 and 2.
- There are also Découverte monthly passes covering Paris and the outer suburbs (3, 4, 5, 6, 7 or 8 zones).

The Paris Métro opens at 5:20 a.m. and closes around 1:20 a.m. (plus one additional hour on Saturday nights). The city and suburban bus service starts at 5:30 a.m. and stops around 8 p.m., sometimes later in the suburbs. There is a special all-night bus service on 47 different lines from 12:30 a.m. to 5:30 a.m. You can get lots of information (in English) about both regular and tourist passes for the entire Paris public transport system from RATP (www.ratp.fr).

Before getting on the Métro, a mainline train, or a bus, you must stamp your ticket (*composter*) in order to validate it. This is done by inserting the ticket into one of the orange machines located inside the station or in the ticket machine beside the bus driver. You may transfer one time from bus to bus, but not from bus to Métro or vice versa. If you are caught traveling with an unvalidated ticket, you are fined the same amount as if you had no ticket. And, as I witnessed in Nice, you’ll be dragged off the bus like some criminal.

Insider tip: An important point to note is that transport inspectors frequently carry out ticket inspections on all types of public transport. Those caught without a ticket on trains, buses, and the Métro are liable to an on-the-spot fine.

Taxis, and the cheapest way to get to Charles de Gaulle airport

Taxi fares in France are strictly controlled, and all cabs have meters. A typical taxi ride within Paris will cost around \$20, and a ride from the center of Paris to Roissy-Charles de Gaulle airport will be around \$65. There are a number of shuttle services that will transfer you to and from the airport for about half the cost of a taxi.

There are two main companies, ParisShuttle (website: www.parishuttle.com) and Paris Airport Shuttle (website: www.paris-airport-shuttle.com). Prices start at €27 (\$35), one way, in a shared shuttle. If you're traveling light, the Roissy Bus to or from the airport to Paris Opéra costs just €9.40 (\$12.22).

Taxi fares are more expensive in the evening and at night.

Insider tip: It's really uncommon to find a taxi driver, certainly in Paris, who is prepared to let a passenger sit in the front seat so do not expect a taxi to accept more than three passengers.

Vacation accommodation

Once you've decided where to go, you'll need to decide where to stay. A luxury hotel, a charming little *chambre d'hôte* (B&B) with just a handful of guestrooms, or maybe a *gîte* (lodge), tucked away in the silent green heart of the countryside...

Although you'll pay top dollar in Paris' swankiest establishments, French hotels are generally affordable. In the provinces, many two- and three-star hotels cost from \$50 to \$75 for a room for two. (As in most other countries, single travelers are usually charged a premium. You do not—unfortunately—get the room half-price.) Breakfast is normally not included in the cost of the room, and usually costs around \$10 to \$15 per person.

Hotels full of character, and not wildly expensive

The great thing about France is that you don't have to look long or far to find places that are deliciously charming and old world. Here are two such hotels in Avignon:

Avignon's Hotel d'Europe is almost as ancient as its surroundings. It was built in 1580 as the private home of a Marquess, but it has been a hotel since 1799. The guest list of luminaries who have stayed here is as long as your arm: Napoleon Bonaparte, Pablo Picasso, Salvador Dali, Tennessee Williams, King Edward VII of England. The rooms are stuffed with antiques, and it's one of the most elegant hotels I've ever stayed in. Being so old, the plumbing is a bit wonky but that's the price you often have to pay for authenticity. I was smitten with the idea that Napoleon himself might have looked out from the very same windows that I did each morning. Rates range from \$260 to \$740 for rooms; suites from \$1,000. For reservations, contact **Hotel d'Europe**, 14 place Crillon, 84000 Avignon; tel. +33 (4) 9014-7676; fax +33 (4) 9014-7671; e-mail: reservations@heurope.com; website: www.heurope.com.

Another splendid four-star hotel, is just inside the old city walls and handily placed for exploring the city. Dating back to 1589, the Cloitre Saint-Louis is a former Jesuit school with cloisters and a fountained courtyard, although the new wing might be a bit too quirky for traditionalists. With a view from a private little terrace over the garden, I stayed in a part of the hotel that was designed by a French architect called Jean Nouvel. Don't expect four-poster beds and frilly clutter in this hotel. The rooms are very "designer"—steel, glass, black and white, minimalist. Our room had a Klee print instead of the usual pictures of lavender fields. On the hotel roof is a sundeck and swimming pool, which operates from May to September. Inside the cloisters, the restaurant offers world-class cuisine. They serve a delicious *quail terrine*, a fish dish that translates as "roasted cheek of angler fish," a Roquefort cheese tart with salad, and a strawberry concoction of a pudding that should have been photographed before being eaten. Rooms cost from \$240 to \$380 in low season and \$280 to \$460 in high season. For more details, contact **Hotel Cloitre Saint-Louis**, 20 rue du Portail Boquier, 84000 Avignon; tel. +33 (4) 9027-5555; fax +33 (4) 9082-2401; e-mail: reservation@cloitre-saint-louis.com; website: www.cloitre-saint-louis.com.

Christmas *santons*—wonderful memories to bring home

The name *santon* means "little saint" and they can be seen in many *atelier* windows in towns throughout Provence. Made from fine clay and painted in oils or gouache in vivid colors, or sometimes dressed in Provençal fabrics, these beautiful figurines were originally designed for the Christmas crib. They make wonderful mementos to take home.

Santon production is now a major regional cottage industry and an annual *santon* fair is held in Marseille in the Advent weeks leading up to Christmas. It's been going strong since 1803 and *santonniers* from all over the Provence region come here to sell their wares. *Santons* originated around the time of the French Revolution when celebrating midnight Mass in church was forbidden. *Santonniers* began to produce the figurines so people could have their own Christmas cribs at home, and the tradition has continued ever since.

Along with the holy family, three wise men, shepherds, and all kinds of animals, *santons* also take the form of Provençal locals practicing their trades. These figures join the traditional manger scenes and the hundreds of characters include lavender gatherers, dairymaids, blacksmiths, pie sellers, olive harvesters, firewood gatherers... For just about any rural activity you can think of, you'll find a *santon* and be able to put together your own ingenious Christmas crib.

In one store in Aix-en-Provence, I saw a group of *santons* that took the form of grizzled old grandpas sitting around a wooden table. I don't know how they would fit in with marking a holy day, as they were playing cards and drinking southern France's favorite alcoholic tippie, pastis. It's an aniseed-flavored drink whose bright yellow color turns cloudy when water is added to it. This, by the way, is how you should drink pastis. Brand names to watch for are Pernod and Ricard.

You don't have to look far in Provence to find *santons*, and prices are around \$40 for a 10-inch-high painted figurine. But you can pay twice that amount for *santons* produced by long established *santonniers* like Marcel Carbonel whose studios are on rue Neuve Sainte-Catherine in Marseille. Tin-soldier-sized ones were selling in Aix for between \$4 and \$8. They are so eye-catching, I wondered if there was maybe a money-spinning opportunity for anyone who wanted to import them to sell in the U.S. As collector's items, I imagine they're pretty addictive.



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Logis: The secret to paying less for your French vacation

In the *bastide* village of Larressingle, in the Midi-Pyrenees region, the Auberge de Larressingle belongs to the Logis de France association. With more than 3,000 independent hotels (mostly small and family owned) under its wing, the association represents "hotels with a human face." Family-run, they range from simple to swish, often with swimming pools and little restaurants offering two or three gourmet *prix-fixé* (set price) menus. There could be a \$12, an \$18, and a \$25 menu, for example. Being individually owned, some don't stay open all year. The owners often go on vacation themselves over Christmas or for the long August holiday.

Most *logis* have an attached restaurant, whose chefs use local produce and showcase regional dishes. *Logis* offer astonishingly good value. At the eight-roomed Auberge de Larressingle (tel. +33 (5) 6228-2967; e-mail: contact@auberge-de-larressingle.fr), bed, breakfast, and dinner for two is \$143 a night. It certainly satisfied me and my picky Scottish husband.

The Larressingle *logis* is a 1-chimney establishment. The *logis* are all classified into 1-, 2- or 3-chimney categories. According to the official Logis de France site, a single chimney indicates simple but comfortable furnishings. Two chimneys: a high level of comfort and tasty cuisine for the price. Three chimneys: a comfortable hotel, elaborate cuisine, and attentive service.

You can book through the Logis de France (*website: www.logishotels.com*), where you'll find properties listed throughout France.

Another stop I'd recommend is Les 3 Moulins (The Three Windmills) [*tel. +33(5)6521-9295; e-mail: hotel-restaurant-3-moulins@wanadoo.fr*] on the edge of Castelnaud-Montratier in Tarn-et-Garonne. At \$121 for *demi-pension* for two, it was also a great value. This *logis* also has two chimneys. And the name is apt—three old windmills are within walking distance. Dinner started with a buffet choice of numerous salads and delicacies such as cured ham, rillettes, terrines, and patés. We both then had *faux-filet* (sirloin steak), which I followed up with home-bottled plums with ice cream. My husband chose a calorific chocolate concoction.

My favorite *logis* was the 16-room Hotel de Frejeroques (*tel. +33(5) 6564-6280; e-mail: relaisfrejeroques@wanadoo.fr*) another establishment with a two-chimney logo. Between the Lot valley and the Aveyron gorge, it's only a mile from the prehistoric caves of Foissac in the Aveyron *département*. Frejeroques has a swimming pool, though it's covered over in winter. It would be a great summer base.

The famous sanctuary town of Rocamadour is just over an hour's drive away, but to avoid tourist crowds, head deep into Aveyron's tangled lanes toward Peyrusse-le-Roc. Wow! Ruined medieval towers...a king's grave...an "English" hospital built during the Hundred Years' War...the church with a statue of St. Roch, the pilgrim saint. Guidebooks ignore this lost-in-the-hills gem—an old silver-mining town—but *logis* owners often can point you toward such treasures.

Papa, who tends the Frejeroques bar, insisted on plying us with free tasters of some weird dandelion aperitif. Thankfully, he didn't look offended when I asked for Ricard, the signature anise-flavored drink of France's south.

As we were the only guests and the restaurant was officially closed for a national holiday, there was no dinner choice on this occasion. Even so, the food was superb. Smoked salmon with fresh asparagus, then buttery chicken with green beans, and gratin *dauphinoise* of potatoes. The follow-up was a tangy lemon tart with Chantilly cream. With accommodation and breakfast, the price was \$120 for two.

Wine isn't generally included with dinner, but markups aren't excessive. Our bottle of Marcillac—a fruity Aveyron red—cost \$10.50. I later saw the same wine at a restaurant in Cordes-sur-Ciel for \$13.50—and that price was for a half bottle.

Relais & Châteaux hotels

If money is no object, why not spoil yourself in style at a Relais & Châteaux hotel. Symbolized by the *fleur de lys*, the emblem of the former French kings, these top quality establishments originated in France.

Here are three to tempt you:

- Deep in southwest France, located amid breathtaking vineyards, valleys, and gardens, the Château at Mercuès is a turreted “Sleeping Beauty” castle. It once served as the palatial summer residence of the bishops of Cahors. With 22 guestrooms and eight suites, it still retains its sense of feudal grandeur. In this kingdom of *foie gras*, truffles, and wine, the cuisine is exquisite, and vintage Cahors wine ages to perfection in the cathedral-like vaults of the cellar. Room rates range from €190 to €380 (\$247 to \$494) per night; suites cost from €380 to €650 (\$494 to \$845); and menus cost from €65 to €115 (\$85 to \$150). The hotel closes from November to March. For reservations, contact **Château de Mercuès**, 46090 Mercuès; tel. +33 (5) 6520-0001; e-mail: mercues@relaischateaux.com; website: www.chateaudemercues.com/.
- Le Prieuré is nine miles from Avignon, in Provence. A 13th-century priory, it’s hidden away in a secret garden decorated with rose bowers and a Provençal pergola. The writer Colette once stayed here and was enchanted by its ambience of “elegant idleness.” Room rates are €185 to €260 (\$240 to \$338); suites cost from €350 (\$455). For more information, contact **Le Prieuré**, 7 place du Chapite, 30400 Villeneuve lez Avignon; tel. +33 (4) 9015-9015; e-mail: leprieure@relaischateaux.com; website: www.leprieure.com/.
- Sixty miles from Paris’ Charles de Gaulle airport (25 miles from the medieval town of Reims), the Château de Courcelles dates back to the 17th century. Surrounded by enchanting parkland, you will understand why Jean de La Fontaine, Alexandre Dumas (both father and son), and Jean Cocteau (who designed the staircase banister) fell under its spell. With 11 individually styled rooms and seven suites, it offers friendly service and exquisite haute cuisine accompanied by a long list of exceptional champagnes. Rooms start from €190 (\$247); suites from €395 (\$513); and menus from €50 to €90 (\$65 to \$117). For reservations, contact **Château de Courcelles**, 8 rue du Château 02220 Courcelles-sur-Vesle (Autour de Paris); tel. +33 (3) 2374-1353; e-mail: reservation@chateau-de-courcelles.fr; website: www.chateau-de-courcelles.fr.

Relais & Châteaux has marketing offices in the U.S. For information on other member hotels throughout France, contact **Relais & Châteaux**, 10 E 53rd St., New York, NY 10022; tel. (800) 735-2478 (toll free); website: www.relaischateaux.com.

Enjoying France's *gîtes*

It's always fun to try living like a local, perhaps in a city apartment or a little rural cottage within easy reach of a village. As well as being able to take full advantage of local food markets, for example, it's likely to be a lot less expensive than staying in a hotel. Although you can find U.S. firms to make the arrangements for you, the cheapest way to rent a holiday home is directly from the owners themselves.

If a stay in the capital is on your agenda, review the information about Paris rental apartments in **Chapter Two**. If you're thinking more of countryside pleasures, one of the best ways to experience rural France for a short period is to rent a furnished holiday property—the French call them *gîtes*. There is no typical *gîte* property. Take your pick from simple cottages to converted water mills, seaside villas, and restored *bastide* (fortified) farmhouses complete with outdoor swimming pools.

Gîtes are found in every corner of France, and rental rates depend on property size and season. Off-peak rents for modest properties can be as little as \$250 per week and generally include adequate allowances of electricity and bottled gas. A number of umbrella organizations for *gîte* owners (there are many, both in France and outside the country) can help you find a property in the area you're interested in.

With 55,000 holiday addresses on their books, the market leader is **Gîtes de France** (website: www.gites-de-france.fr). They offer brochures (although you'll have to pay for them), including a countrywide guide to *gîte* properties and individual guides to France's 22 regions. Or search through the database on their website. You can book many properties online—most weekly rentals are from Saturday to Saturday, though some can be rented just for the weekend in the low season. Properties are quirkily rated with between one and five ears of corn. (Five ears signifies the most luxurious properties.) Depending on the category, sheets, household linen, and cleaning service may be available on request, though heating is rarely included in the cost of rental. It is advisable to ask the owner beforehand for an estimate of daily heating costs if you're renting in winter. Here are a few examples:

- Set on the borders of a regional park and champagne vineyards, in Aube in the Champagne-Ardenne region is La Ferme des Tourterelles. This property has three cottages recently converted from barns—they sleep 6/7, 4/5 and 4 people. Each cottage is decorated to a high standard providing all comforts. Each have their own private terrace surrounded by honeysuckles and roses. There is also a large garden and outdoor heated swimming pool. Weekly rates start at €770 (\$1,000).
- This *gîte* is located in the heart of Haute Vienne, in an idillic rural location, with beautiful views, but with Limoges only 30 minutes away. This cottage has a newly fitted and well-equipped kitchen, comfortable sitting room and dining room, wood burning stove and electric heaters. There is a BBQ area and garden furniture as well as private parking. It has two bedrooms and will sleep 4 people. Weekly prices start at €250 (\$325).

- If you'd prefer to stay on the French island of Corsica, there's a Mediterranean style villa in gated residence in the Corse-du-Sud region of the island. Just minutes from the beach, it has three bedrooms and two bathrooms and sleeps 7 people. It has a shared pool and is just a few minutes walk to the village of San Cyprien with all its restaurants, shops and conveniences. Weekly price starts at €1,300 (\$1,690).

For more information, contact:

- **Gîtes de France**, 59 rue Saint-Lazare, 75439 Paris, CEDEX 9, France; tel. +33 (1) 4970-7575; e-mail: info@gites-de-france.fr; website: www.gites-de-france.fr.
- **Chez Nous**, Spring Mill, Earby, Barnoldswick, Lancashire, United Kingdom BB94 0AA; tel. (44)12-8284-4284; website: www.cheznous.com. Booking forms are available on their website.

Whoever you book with, be aware that hideaways in the most desirable areas are rented early, especially for July and August vacations. So make your reservations as soon as possible. If you can access the Internet, some English-speaking owners also list their *gîtes* through online brochures on *gîte* websites. Two to try are www.francedirect.net and www.gite.com.

Short-term rental agreements

Whether it's a Paris flat or a rural cottage, and whether your stay is for a single week or a couple of months, you usually have to pay a deposit when making reservations in advance. Depending on the owner or agency, the balance may be due six to eight weeks beforehand, or when you pick up the keys.

Prices usually include taxes, but some rentals bill a local "tourist tax" separately. It's only a small payment, usually amounting to less than \$1 per person, per day. Electricity and bottled gas are also generally included in the price. Needless to say, high summer is the most expensive period for renting seaside and rural properties. Conversely, however, Paris rentals can actually be cheaper at this time of year. Summer in the city is not most Parisian's notion of a vacation escape.

Rentals are usually arranged Saturday to Saturday, and you may be asked for a security deposit (typically around \$130 to \$170), returned on departure. Bed linens and towels aren't usually included, but most owners rent sets for around \$15 per person weekly. A cleaning service can also be arranged with most owners.

Excursion trips from Paris

Even if you're only planning a short stay in Paris, you may find you have time for a day out in the provinces. I took a look at some of the day trips by minibus offered through Paris Trip, a company that will pick you up and drop you off at your hotel.

Versailles: Residence of the Sun King: A half-day visit to Versailles Palace, residence of the Sun King, Louis XIV. Here you will discover the famous *à la Française* gardens as well as the *Grand Trianon* and *Petit Trianon* with Marie Antoinette's model hamlet. The €86 (\$112) price includes your admission ticket but the visit to the great apartments, the Hall of Mirrors, and the Queen's apartments is unguided. The tour departs daily (except Mondays and bank holidays).

Loire Valley Castles: The King's Road: A day in the Loire Valley discovering the Renaissance castles of Chambord (residence of the King Francis I), Amboise, and the castle bridge of Chenonceau. The €185 (\$240) price includes admissions and a three-course lunch with wine. The tour departs on Tuesday, Friday, and Sunday.

Normandy: The D-Day: Arriving at the heart of the place where the Battle of Normandy was fought, this trip includes a visit to the Caen Peace Memorial, Pegasus Bridge, Arromanches, and the Batterie de Longues where a German artillery battery gave Allied ships a pounding on the morning of June 6, 1944. The only coastal battery to have kept its guns, it portrays what an Atlantic wall gun emplacement was really like. Another strongpoint of the German fortifications, the famous Pointe du Hoc was taken by storm by Colonel Rudder's Rangers on D-Day. Overlooking Omaha Beach, the American cemetery contains over 9,000 white crosses perfectly aligned on a 170-acre plot. The cost of the tour is €175 (\$227) with departures every Wednesday, Thursday, and Saturday.

For more information, contact: **Paris Trip**, 2 Cité de Pusy 75017 Paris; tel. +33 (1) 5679-0523; fax +33 (1) 4212-0009; website: www.paris-trip.com.

The pleasures of the French table

French cuisine is the best in the world—no argument. I think, no, I know, I have devoured more wonderful meals here than in any other country. Rabbit terrine in Normandy, lavender ice cream in Provence, *cassoulet* (bean casserole) in the Languedoc...

All restaurants are required by law to display a priced menu outside. I usually look for the *prix fixe*—great-value set-price menus. Most places have two or three to choose from. In regions like Normandy, prices can be as low as \$15, though in general you can expect to pay \$20 to \$30 for a three-course meal, and \$30 to \$45 in Paris (providing you stay away from the major tourist sites). We've detailed some really good value Parisian restaurants a little further on, but wherever you go in France, you'll come across scores of intimate little restaurants offering memorable cuisine.

The French are spoiled for choice when it comes to eating out. I've just gone through my journals and came across my notes about a cozy restaurant in Arles—La Paillotte, on rue Docteur Fanton. From their \$15 menu I chose bull sausage, lamb with eggplant, followed by lavender and honey ice cream. This was during Provence's Easter bullfighting season—and while we ate, we got another taste of Spain. A gaggle of gypsy singers, dancers, and castanet players stopped to perform outside in the sunshine.

However, you will pay a lot more than \$15 if you judge a restaurant by the number of Michelin-stars it has. To be honest, I've only been treated to the splendors of a Michelin-starred restaurant once in my life. This was in Marseille, a southern city that thoroughly enjoys its food. Along its quai du Port—now spruced up and home to swish yachts rather than the grimy trawlers of days gone by—the aroma of fish and garlic hangs in the air. The city's signature dish is *bouillabaisse*, a kind of fish stew that consists of the most plug-ugly denizens of the deep...fish with faces only a mother could love.

Life Tastes Good in the “French Tuscany”

By Anthea Rowan

It wasn't until after we bought our home that we discovered we had—unwittingly and happily—bought into an area being touted as the “French Tuscany.” Gascony is one of the least-populated areas in northern Europe. Its forested hills roll down onto fields bright yellow with sunflowers tilting their faces to a high blue sky. Fat, glossy, butterscotch Charolais cattle munch away.

It's far enough south to be warm—in parts of Gascony it is not unheard of to enjoy Christmas lunch in the garden—and the beach is just a day trip away. You feel good in Gascony. It's no surprise to discover that the region is famed for its *douceur de vivre*, literally “sweetness of life.” Gascons enjoy a longevity of life unrivalled by their countrymen in other departments—something they attribute to copious quantities of the local red wine, duck fat and garlic.

Indeed, it seems, the only things that don't enjoy long lives in Gascony are ducks and geese. They're consumed region-wide and in abundance. *Fois gras* is delicious. Try not to think about how it happens. Just enjoy it as the local dish it is, and know that there is a healthy population of geese in the area. *Magret de canard* is grilled duck breasts served with a cream sauce, garlic and parsley, and *confits* are the leftovers cooked in duck fat. Not to waste anything, the birds' gizzards or *gesiers* end up as *salade landaise*, a local delicacy.

Meat features heavily on Gascon menus, as do game birds. You'll see signs for *La Chasse* (the hunt) all over the area, which remind you that Gascons are keen on hunting and shooting. Try *becassier* (woodcock), *palombe* (wood pigeon) or *ortolan* (bunting). Prunes feature on menus, too, but make sure to order *pruneau*, not prunes, or you'll get a bowl of plums. Other gastronomic delights include Bayonne ham, walnuts and truffles...Indulge yourself, and remember that the rate of heart disease in this part of France is less than half what it is in the States.

Wash it all down with the best Armagnac in the country or some of the local Tursan, said to be the most tannic wine in France—which is possibly why it's also among the most health-promoting. And if you're feeling adventurous, try the local aperitif, *floc de Gascogne*.

Gascony retains a rural charm that has been eroded in much of the rest of Europe. It's a place where men still hold up traffic with their tractors, on their way to eat proper three-course lunches in the local bistro. (You'll get the *plat du jour* and a carafe of red wine for \$11.50.) Here, muddied boots are left outside the door and the obligatory no smoking sign behind the bar can be ignored because the proprietor, dragging deeply on his Gauloises, is doing exactly the same.

But this doesn't mean the area is basic or backward. This part of France has more than its fair share of culture and boasts a flamboyant history: It's the home of d'Artagnan, who inspired Alexandre Dumas's character in *The Three Musketeers*. And Gascony is peppered with medieval villages and *bastides*, crowded with churches, abbeys and old castles.

We live in the tiny hamlet of St Sever du Rustan. There is an old bridge over the River Arros, which is majestically out of proportion with the place. The population is less than 200 people. There is a Benedictine Abbey that during the summer months morphs into a social center for the surrounding area, hosting art exhibitions and open-air cinema. Opposite that stands the tiny *Le P'tit St Sever*, a bistro that not only serves an affordable three-course lunch, but also doubles as a newsagent and Internet café.

St Sever is just 15 miles from Marciac which every August hosts a world-class (and one of France's finest) jazz festivals and which is typical of Gascon *bastides* with its graceful symmetry. The *bastides* are fortified towns built in the 13th and 14th centuries, always around a central square, and always geometrical in design. One of the most important rights granted to the *bastides* was the right to a fair or market—which explains the wonderful market culture that endures today.

That culture was something we were looking for all over France, along with good wine and better weather, and it was here in Gascony where it all came together.

The Marseille dish that should carry an X-rating on menus

Bouillabaisse should probably carry an X-rating on menus (“this dish may disturb those with nervous dispositions”), but it’s one of those culinary experiences it would be a shame to miss if you’re in Marseille. Pronounced “bwee-a-bess,” it was originally a staple dish of the city’s poor. What went into the pot was everything the local fishermen hadn’t managed to sell. Nowadays it’s a very up-market dish—conger eels and weever fish aren’t as common in Mediterranean waters as they used to be. You’ll pay a small fortune for the real thing.

Marseille’s gastronomic temple to all things fishy is the **Restaurant Miramar**, 12 quai du Port, 13002 Marseille; tel. +33 (4) 9191-1040; e-mail: contact@bouillabaisse.com; website: www.bouillabaisse.com. It’s run by chef Christian Buffa, who was awarded a Michelin star for his *bouillabaisse*. Be warned that it definitely comes into the treat category—my husband almost passed out when he saw the menu. (The price for *bouillabaisse* was about \$70 per person.) As always, you get what you pay for, and the Miramar deserves all its accolades. Save up your euros for a splurge. The Miramar is popular, so reserve a table at least 48 hours in advance. Telephone or do what I did and make an online reservation at www.bouillabaisse.com.

You can eat *bouillabaisse* cheaper in Marseille, but any place charging less than \$40 is probably using frozen ingredients instead of fresh fish from the market. (The market, by the way, is across the road from the Miramar.) Authentic *bouillabaisse* is served as two courses, so don’t order a starter. In fact, don’t eat lunch...you’ll only regret it later. Stage one is a rusty-colored soup—the saffron-scented stock the fish is cooked in—served with croutons, bulbs of raw garlic, and golden rouille—a kind of pimento mayonnaise. Next comes the fish itself—a mammoth plateful of yellow objects with terrifying-looking heads and eyes. You should get at least four varieties. I think we had six.



Not the world’s prettiest dish, but definitely one that should be tasted in Marseille

©iStockphoto.com/Scott Hirko

The good news is that the waiter dissects the fish for you, dropping tasty chunks into your bowl and dousing them with more of the *soupe d'or*. Two hours later, we staggered from the restaurant feeling as if we had been transformed into piscine creatures from the Marseille lagoon. Monsieur Mingella gave me the recipe for the house *bouillabaisse*. Somehow, though, I can't see the day when I'll be chopping up a 10-foot long conger eel in my own kitchen back home.

Things to know about dining out in France

Reservations. Make reservations whenever you can. Many restaurants are small, independent businesses owned by individuals. They usually take one day of the week off, close for the entire month of August, and fill up quickly. Call in advance to ensure the restaurant is open and can seat you. Cancel your reservations if you have a change in plans, as a courtesy.

Dining timing. Parisians and most other city dwellers dine after 8 p.m. The majority of reservations are made for around 9 p.m. If you do dine earlier, expect to be the first to arrive or to be dining with mostly Americans. Besides, most restaurants will not be ready to serve until 8 p.m or 8:30 p.m.

Dress. Dress appropriately. We are not suggesting that you don your finest suit and tie or Sunday best, but dressing well is part of the French culture, so use your good judgment. I think you'll find that if you're dressed to fit in comfortably with locals, overall, you'll be treated with much more respect.

Being seated. Wait to be seated when entering a restaurant or *bistrot*. Someone will normally greet you and take your name if you have reserved or ask you "*combien de personnes?*" (how many people?) before seating you. In a brasserie, even though it is more customary to find a seat yourself, you'll still find your service will improve if you ask to be seated.

Reading the menu. Learn to read a French menu. While many of the restaurants will be happy to provide you with a menu in English, often the translations leave a lot to be desired. Also, if the preparations are French, then the French description has more meaning than a translation. Carry a small dictionary, if you must, or a Menu Master—a small dictionary of gastronomic terminology. And don't be embarrassed to ask your waiter what something is or means.

What to drink with your meal? At a restaurant serving traditional French cuisine, the French will drink wine or water with their meal. Red wine is preferred over *rosé* or white wines by the French, but that depends totally on what types of food you have ordered and sometimes the season. You can always ask your waiter for a recommendation on wine.

Soft drinks are considered only as refreshments between meals, but never drunk with meals by the French—and because soft drinks are as expensive as wine, they can increase your bill more than you'd think reasonable.

What to drink after your meal? Normally coffee, like an espresso, in a small cup, black and strong, is served—but after your meal, not with your dessert. Coffee is a separate course. You may order *café crème* or *café au lait* (coffee with milk) but the French consider this a breakfast drink. A *noisette* is an espresso with a small amount of milk in it. *Café allongé* is espresso with additional water, more like American-style coffee, and can be requested. You can then add milk (*du lait*) or sugar (*du sucre*). Decaffeinated coffee is now available just about everywhere, both in espresso or coffee with milk or cream. Just say “*décafé* (day-kah), *s’il vous plaît*.” Teas or herbal drinks are normally available, but they may not have many different varieties to choose from.

The check. It won’t just arrive automatically, as the custom is to allow you ample time to relax after your meal, so be prepared to ask for it before you’re ready to leave. After the meal, ask for “*l’addition, s’il vous plaît*” (the bill, please). Often, you can catch the eye of the waiter and motion a scribbling in the air to indicate that you would like the check. Politely, though, please! Errors in addition do happen unintentionally, so be sure to check the bill thoroughly.

Tax and tip. Restaurants are required by law to include tax and service in their prices. Normally 12% to 15% is included, but there is no real guarantee the server will actually receive the entire amount. If you were satisfied with the meal and the service, it is customary to leave a little extra as a tip—5% to 10% of the bill. You cannot normally add a tip to your credit card receipt, as you can in the U.S., so be prepared with a little cash.

Six favorite Paris restaurants

Adrian Leeds is the author of the *Insider Paris Guide to Good Value Restaurants*. I’ve tried a few of her recommendations and every one has proven to be a splendid treat. Note: Some of these restaurants are closed during August.

Chez Omar: North African couscous is as French these days as onion soup, thanks to a large North African population in Paris of more than 200,000. So, to truly complete a French experience, you will not want to visit Paris without a lunch or dinner pause at Chez Omar. It is well reputed for its great couscous, grilled meats and fish, fast, friendly service and Omar himself, who is loaded with personality. The neighborhood residents, local celebrities, and tourists all flock here. While not as uncharted as others, you can rest assured you’ll enjoy its vibrant ambiance as well as its savory couscous or other simply, but well prepared items at very reasonable prices. Other than couscous, there are also a variety of standard dishes (steaks, roast chicken, etc.) if someone in your party just isn’t in the mood for couscous. In fact, these may be Omar’s finest accomplishments, especially the *filet au poivre*. Dessert can be a tough choice when presented with Omar’s platter of Middle Eastern pastries filled with honey and nuts. Instead of coffee after dessert try Omar’s *thé à la menthe* (fresh made mint tea). Be prepared—even my most discerning friends agree, it is virtually impossible not to have fun at Chez Omar! Special note: it’s a popular place so be prepared to wait to get in unless you arrive early enough. 47, rue de Bretagne. Arrondissement 3; tel. +33 (1) 4272-3626; nearest Métro Temple, Arts et Métiers or Filles du Calvaire.

Au Pied de Fouet: With a growling belly wondering where to land for lunch one Saturday afternoon, I passed a familiar name, but not a familiar place—Au Pied de Fouet—a restaurant on *rue de Babylone* with fond memories that went back as far as 1979. It's spread its seed and rooted itself now in two other ancient spots—one here on *rue Saint-Benoit* and the other on *rue Oberkampf* in the 11th. I took a seat next a gentleman dining alone at a red checkered table facing out onto the street, one of only three tables to seat less than a dozen. The prices were just as remembered—ridiculously low. The menu was every bit as inviting—as classic as a French bistrot can get. It felt like home. The waitress and the gentleman (a long-standing patron and neighborhood denizen) both talked me into succumbing to their *purée fait à la maison* (home made mashed potatoes). There was a table of tourists hoping to share their orders, when the waitress proudly explained, “Madame, this is not a brasserie. This is a restaurant. We expect you to order at least one main course per person. It is our minimum.” The gentleman and I exchanged conversation, in both English and French. We both recalled the original owner, a woman named André who scuffled around in slippers barking at her faithful diners—the regulars who kept their cloth napkins in the cubby under the stairs on *rue de Babylone*. It was one of those tiny moments in Paris, when one takes notice of life itself. Located at 3, *rue Saint Benoit, Arrondissement 6, tel. +33 (1) 4296-5910; website: www.aupieddefouet.com; nearest Métro is saint-Germain-des-Prés, Mabillon. (Also located at 43, *rue de Babylone, 7th Arrondissement, tel. +33 (1) 4705-1227 and 96, rue Oberkampf, Arrondissement 11, tel. +33 (1) 4806-4698.*)*

Les Fêtes Galantes: In the shadow of Le Panthéon, this tiny traditional French bistrot with a tropical *décor* seats a maximum of 22. It has a jovial owner called Bibi whose personality is bigger than the restaurant. This manifests itself in his delightful cooking, not to mention a humorous collection of bras hanging in one corner donated by past customers. Photos and business cards also adorn the walls. The *entrées* and *plats* are beautifully presented and full of flavor (spicier than the average traditional French preparations), but the desserts are the *piece de la resistance*. Do not miss the homemade profiteroles. Bibi does his own cooking at lunch, leaving the cooking to other chefs in the evening so that he can wait on tables and greet the clientele. Surprisingly, lunch isn't usually very busy, but dinner is, so my recommendation is to take advantage of Bibi's fine hand at the stove and do lunch. And we know of no other restaurant whose customers send bras to the owner as a reward. The nearest Métro stations are Cardinal-Lemoine and Maubert Mutualité. For reservations, contact **Les Fêtes Galantes**, 17 *rue de l'Ecole Polytechnique, Arrondissement 5; tel. +33 (1) 4326-1040.*

Le Bistrot d'Henri: Run by brothers Julien and David Poulat, Le Bistrot d'Herni is situated in a tiny street in the lively Odéon district, an area of Paris packed with spots popular with English speakers—the English-language Village Voice bookstore and The Frog and Princess pub are both just down the street. Le Bistrot d'Henri is cozily wedged in among the other restaurants and merchants, teeming with diners at its 32 seats. Small wood tables side-by-side place you in close proximity to the other (mostly local) diners and you are surrounded by original paintings of scenes from the restaurant on amber colored faux marble walls. There is a healthy list of traditional dishes to choose

from on the printed menu, but don't miss the *ardoise* (blackboard) specials or the *vin du mois* (wine of the month). One blackboard special, *steack d'espardon à la Provençale* was by far the tastiest swordfish I have ever had the pleasure of trying. All main courses from the main menu are served with *gratin Dauphinois* (potatoes in a béchamel sauce) on the side, creamy and delicious. Portions are copious to say the least and the service is very accommodating and friendly. The nearest Métro stations are Mabillon and Saint-Germain-des-Près. For reservations, contact **Le Bistrot d'Henri**, 16 rue Princesse, Arrondissement 6; tel. +33 (1) 4633-5112.

Bistrot Mazarin: A classic corner in what is "tourist town," Bistrot Le Mazarin holds fort for the lovers of Saint-Germain-des-Près who have watched their neighborhood butcher shops turn into chic shoe boutiques. Lace curtains, cozy wood tables, a long bar for the regulars to bend their elbows over a coffee or a Pastis, one can order a broad range of brasserie-fusion-restaurant traditional cuisine served by a friendly wait staff with years of experience. Daily specials keep the menu forever interesting. Preparation is superb. The bread assortment in the tiny basket comes from a bakery on rue Git le Coeur and is worth spreading butter on before your meal arrives. Atmosphere is so "Paris," it's unbelievable. In warm weather, tables take the sidewalk under temporary tarps. The clientele is local to a tee—you have to know this "petit coin" exists and stands out from the rest, even on the well-known and chic rue Mazarine. **Bistrot Mazarin**, 12, rue Mazarine, Arrondissement 6, tel. +33 (1) 4329-9901; Nearby Métros are Odéon and Pont Neuf.

La Fontaine de Mars: La Fontaine de Mars sits in the corner of a very pretty little *place* with a fountain bequeathed to Paris by Napoléon and not far from the Eiffel Tower with décor virtually unchanged since the beginning of this century. It became so popular that it took over a space next door and renovated. In spite of its signs of the 21st century, you will still enjoy their checkered tablecloths and striped wallpaper along with very accommodating and friendly service that continue to offer a charming ambience. In the summer, the doors are opened allowing the tables to spill onto the *place*. For a more romantic, intimate spot, ask for a seat on the "*premier étage*" (upstairs). Do not be surprised to find many Anglophones dining—as this *arrondissement* is known for its international residents, and your waiter will be happy to provide you with an English menu. Cuisine is of the Southwest and the Auvergne and we especially recommend the boudin (blood sausage) with cooked apples (amazingly crisp and served in a fan shape), always available as a lunchtime plat du jour! Also, be sure to try the Ile Flottante. Cuisine is excellent, ambience is more French than the French, service is the most hospitable and friendly you would find in Paris. While slightly more expensive than the average bistrot, it will become a special evening as it does mine each time I'm there ... très, très Français. **La Fontaine de Mars**, 129, rue Saint Dominique, Arrondissement 7; tel. +33 (1) 4705-4644 ; fax +33 (1) 4705-111; Métro nearby is École-Militaire.

Le Square Trousseau: Le Square Trousseau sits on the corner across from a neighborhood park filled with tykes at play, opens on to the sidewalk in warm weather and has one of my favorite attributes—lace curtains. "Très vivant," the clientele is

exuberant, the waiters are jovial and sometimes funny, and the atmosphere playful and light. The printed menu is augmented by daily specials on the chalkboard, so there are lots to choose from and making a decision is no easy task. Not every dish is perfect, but more are spectacular than not. Don't expect the menu to be there same next time you're there, as they regularly change the offerings, but expect to spend about \$55 a person and walk away feeling it was well worth it. **Le Square Trousseau**, 1, rue Antoine Villon, Arrondissement 12; tel. +33 (1) 4343-0600; fax +33 (1) 4343-0066; Nearest Métro: Ledru-Rollin.

Other service charges and tipping

As we've explained, service, representing 15% of the charge, is generally included in the bill in restaurants. It's usual to give a tip of another 5% to 10% to porters, doormen, theater and cinema ushers, guides, hairdressers, and taxi drivers.

Tax refunds

North American—and other visitors to France who aren't nationals of the European Union—can claim a tax refund for value added tax (VAT) for eligible goods taken home. You do not qualify for tax refunds if you live in France for more than six months a year.

But not everything you buy in France will qualify for a refund. There is no tax back on food products and beverages; tobacco products; medicine; firearms (except smooth-bore sporting and hunting guns and small handguns for target shooting or for exhibition purposes); unset precious stones; cultural property; and automobiles, motorcycles, boats, planes, as well as their parts and accessories; purchases of a commercial nature (e.g., in such quantities that it is reasonable to believe they are not intended for your personal use).

As far as eligible goods are concerned, the value of purchases from any single store, tax included, must reach at least €175. All the goods must be taken back with you, in your carry-on luggage, when you leave France. Furthermore, all tax refunds must be claimed within six months of purchasing the goods.

Tax refunds are claimed back as follows:

- **At the store:** Prior to purchase, check with the store that it is participating in the tax-free program (not all stores do). If it is offering tax refunds, you will have to prove that you are not a resident of the European Union and that you are 15 years old or over. This may be done by showing any kind of legal identification in use in your country such as a passport. You will then be issued a retail export form (*bordereau de détaxe*), with three copies (two pink and one green), that you must sign and which must be endorsed by customs within three months of the purchase, when you leave the European Union.
- **At Customs:** If you are leaving the European Union from a French port of entry, you should present the three copies of the retail export form as well as the goods purchased under the tax-free scheme. Customs will retain both pink copies (one

of them will be forwarded to the store) and you will be handed back the green copy, endorsed by Customs. You are advised to retain it in case of any possible dispute with the store. (If you are leaving the European Union from a port of entry in another member state, ensure the local customs service endorses the three copies of the retail export form and gives them back to you. Upon arrival in your country, you should mail both pink copies to the French store.)

Keep the goods with you at all times when you apply for Customs endorsement of the retail export form at the point of departure from the European Union. Customs officers may want to check them. You should allow ample time (for instance, at least two hours before the time required for checking in at the airport) to apply for customs endorsement of the retail export form. At Paris (CDG and Orly) or at Nice-Côte d'Azur Airports, there may be long lines of travelers waiting to get this endorsement, especially during the tourist season. If you fail to get through this formality before you leave the European Union, it will be burdensome—and expensive—to claim the tax refund when you are back home.

- **At home:** You should receive, within a reasonable time, the amount of refunded tax directly from the store. This will be paid according to your instructions given on the retail export form—check mailed to your address, bank transfer to your checking account, or to your credit card account, etc. (Some stores may deduct the tax from the price of goods when you purchase them. They do so under their own responsibility and you are still required to apply for Customs endorsement of your retail export form upon leaving the European Union, even if you did not pay tax on the goods.)

If you haven't followed the correct procedures (i.e., getting the retail export form endorsed by Customs upon leaving the European Union), it may still be possible to claim the refund. However, the process is time-consuming, and may be more expensive than the refund you are claiming.

You must get in touch with the French Consulate General nearest your home, present the purchased goods, the retail export form, the original receipts, your ticket stub or boarding pass, and justify your status as a non-resident of the European Union (copy of your passport). You also must pay a fee of \$18 (payable in cash only) per set of VAT refund forms (two pink, one green). You will also have to provide a valid reason as to why the retail export form could not be endorsed by Customs—and the excuse that “there were long lines at the airport” isn't acceptable. However, the French Consulate won't issue tax refunds. You must then send all the supporting documentation to a particular office in France. (Where will depend on your point of departure—the consulate will inform you.) If your application is considered justified, you will be mailed an endorsed pink copy of the retail export form, which you then send to the store in France where you purchased the goods in order to get the tax refund.

APPENDIX A

The France Rolodex

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The France Rolodex

***International Living* resources**

For more coverage on France, make sure you take a look at our website: www.InternationalLiving.com where you'll find a wealth of information, contacts and news from our correspondents and around the world.

Also, check out ***International Living* magazine**. Our monthly magazine provides a scope and depth of information about global travel, living, retiring, investing, and real estate that is not available anywhere else at any price. It is your passport to a brighter, more exciting, more adventuresome future and can bring you the excitement and glamour of living and traveling in foreign countries even if you never leave your armchair. For more information on this great publication, see <http://intliving.com/ilmagazine>.

Want to meet our *IL* editors and in-country experts in person? Check our **Events** schedule and see where they'll be next. Every year we hold a number of events around the world, where we gather together all our experts so they can share with you, face-to-face, their invaluable insight and experience in living, investing, retiring, and moving overseas. Check out the schedule, www.InternationalLiving.com/Events for our next great event.

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Banks

- **Société Générale (International Private Clients Branch)**, 29 boulevard Haussmann, 75009 Paris, France; tel. +33 (1) 5343-8700; fax +33 (1) 5343-8769; website: www.privatebanking.societegenerale.com.
- **HSBC**, Pierre Mage, International Banking Counselor, 5 rue Scribe, 75009 Paris; tel. +33 (1) 4451-0060; fax +33 (1) 4007-0422; website: www.hsbc.fr.

Business and investment

- **American Chamber of Commerce in France**, 156 boulevard Haussmann 75008 Paris; tel. +33 (1) 5643-4567; fax +33 (1) 5643-4560; e-mail: amchamfrance@amchamfrance.org; website: www.amchamfrance.org.
- **DATAR-Invest in France**, e-mail: web@datar.gouv.fr; website: www.datar.gouv.fr.
- **Invest in France**, 77 boulevard Saint-Jacques, 75680 cedex 14, Paris; tel. +33 (1) 4487-1717; website: www.invest-in-france.org.
 - **New York**, 810 Seventh Ave., Suite 3800, New York, NY 10019; tel. (212) 757- 9340.
 - **Toronto**, 20 Queen Street, Westsuite 2004, ON M5H 3R3, Toronto; tel. (416) 977-1257; fax (416) 977-7944.
- **Société Generale**, 17 cours Valmy, 92897 Paris-la-Deféense Cedex, France; tel. +33 (1) 4214-2000; fax +33 (1) 4213-3017; e-mail: on website; website: www.sgcib.com.
- **URSSAF**, 3 rue Franklin, 93100 Montreuil, France; tel. +33 (8) 2001-1010; e-mail: parisrp@urssaf.fr; website: www.urssaf.fr.
- **Provence Alpes Côte d’Azur: Provence Promotion**, 10 Place de la Joliette – Les Docks BP 45 607, 13567 Marseille Cedex 02; tel. +33 (4) 9611-6000; e-mail: info@provence-promotion.fr; website: www.investinprovence.com.
- **Pays de la Loire: Ouest Atlantique**; website: www.ouest-atlantique.eu.

Embassies and consulates

- **Embassy of France**, 4101 Reservoir Road N.W., Washington, DC 20007; tel. (202) 944-6195; fax (202) 944-6166; e-mail: info@ambafrance-us.org; website: <http://ambafrance-us.org>.
- **Canadian Embassy in France**, 35 Avenue Montaigne, 75008 Paris, France; tel. +33 (1) 4443-2900; fax +33 (1) 4443-2999; website: www.canadainternational.gc.ca/france.
- **Atlanta French Consulate**, The Lenox Building, 3399 Peachtree Rd NE, Suite #500, Atlanta, GA 30326; tel. (1) 404-495-1660; fax (1) 404-495-1661; e-mail: info@consulfrance-atlanta.org; website: www.consulfrance-atlanta.org.
- **Boston French Consulate**, 31 Saint James Ave., Park Square Building – Suite 750 Boston, MA 02116; tel. (617) 832-4400; fax (617) 542-8054; e-mail: consulat@consulfrance-boston.org; website: www.consulfrance-boston.org.
- **Chicago French Consulate**, 737 North Michigan Ave., Suite 2020, Chicago, IL 60611; tel. (312) 787-5359; fax (312) 664-4196; e-mail: contact@consulfrance-chicago.org; website: www.consulfrance-chicago.org.
- **Houston French Consulate**, 777 Post Oak Blvd, Suite 600, Houston, TX 77056; tel. (713) 572-2799 or (713) 572-0654; fax (703) 572-2904; website: www.consulfrance-houston.org.

- **Los Angeles French Consulate**, 10390 Santa Monica Blvd, Suite 115 & 410, Los Angeles, CA 90025; tel. (310) 235-3200; fax (310) 479-4813; website: www.consulfrance-losangeles.org.
- **Miami French Consulate**, Espirito Santo Plaza, 1395 Brickell Avenue, suite 1050 Miami, Fl 33131; tel. (305) 372-9799; fax (305) 372-9549; website: www.consulfrance-miami.org.
- **New Orleans French Consulate**, Amoco Building, 1340 Poydras St, Suite 1710, New Orleans, LA 70112; tel. (504) 523-5772; fax (504) 523-5725; e-mail: info@counsulfrance-nouvelleorleans.org; website: www.consulfrance-nouvelleorleans.org.
- **Consulat Général de France à New York**, 934 Fifth Avenue, New York, NY 10021; tel. (212) 606-3600; fax (212) 606-3620; e-mail: info@consulfrance-newyork.org; website: www.consulfrance-newyork.org.
- **San Francisco French Consulate**, 540 Bush Street, San Francisco, CA 94108; tel. (415) 397-4330; fax (415) 433-8357; e-mail: français@consulfrance-sanfrancisco.org; website: www.consulfrance-sanfrancisco.org.
- **French Consulate in Toronto**, 2 Bloor Street West, Suite #2200, Toronto ON, M4W 1A8; tel. (416) 847-1900; fax (416) 847-1901; website: www.consulfrance-toronto.org.
- **American Embassy in France**, 2 avenue Gabriel, 75008 Paris; tel. +33 (1) 4312-2222; website: <http://france.usembassy.gov>.

French Consulates in Canada

- **Consulate General of France in Moncton & Halifax**, 777 rue Main, Suite 800, Moncton, New Brunswick, E1C 1E9; tel. (506) 857-4191; fax (506) 858-8169; e-mail: info@consulfrance-moncton.org; website: www.consulfrance-moncton.org. (This consulate covers New Brunswick; Nova Scotia; Prince Edward Island; Newfoundland and Labrador.)
- **Consulate General of France in Montreal**, 1501 Mc Gill College – Bureau 1000, Montréal Qc, H3A 3M8; tel. (1)514-878-4385; fax (1)514-878-3981; e-mail: info@consulfrance-montreal.org; website: www.consulfrance-montreal.org. (This consulate covers the territory of Nunavut and Quebec (except Quebec city).)
- **Consulate General of France in Québec**, 25 rue Saint-Louis, Québec Qc, G1R 3Y8; tel. (418) 266-2500; e-mail: info@consulfrance-quebec.org; website: www.consulfrance-quebec.org. (This consulate covers Quebec city; Ungava; Laviolette; Saint-Maurice; Trois-Rivieres; Lotbiniere; Frontencs; and Beauce-South.)
- **Consulate General of France in Toronto**, 2 Bloor Street West, Suite #2200, Toronto ON, M4W 1A8; tel. (416) 847-1900; website: www.consulfrance-toronto.org. (This consulate covers Ontario; Manitoba; and Saskatchewan.)

- **Consulat Général de France à Vancouver**, Suite 1100-1130 West Pender Street, Vancouver BC, V6E 4A4; tel. (604) 637-5300; fax (604) 637-5301; e-mail: infos@consulfrance-vancouver.org; website: www.consulfrance-vancouver.org. (This consulate covers British Columbia; Alberta; and Yukon.)
- **Canadian Embassy in France**, 35 Avenue Montaigne, 75008 Paris, France; tel. +33 (1) 4443-2900; fax +33 (1) 4443-2999; website: www.canadainternational.gc.ca/france.

Expatriate community

- **Association of Americans Resident Overseas (AARO)**, 34 avenue de New York; 75116 Paris; tel. +33 (1) 4720-2415; fax +33 (1) 4720-2416; e-mail: on site; website: www.aaro.org.
- **Association of American Wives of Europeans (AAWE)**, 34 avenue de New York; 75116 Paris; tel. +33 (1) 4070-1180; e-mail: aaawe@wannadoo.fr; website: www.aaweparis.org.
- **The American Cathedral of the Holy Trinity in Paris**, 23 avenue Georges V, 75008 Paris; tel. +33 (1) 5323-8400; e-mail: cathedral.office@americancathedral.org; website: www.americancathedral.org.
- **American Chamber of Commerce in France Inc.**, 156 boulevard Haussmann, 75008 Paris; tel. +33 (1) 5643-4567; fax +33 (1) 5643-4560; e-mail: amchamfr@amchamfrance.org; website: www.amchamfrance.org.
- **The American Church in Paris**, 65 quai d'Orsay, 75007 Paris; tel. +33 (1) 4062-0500; e-mail: on site; website: www.acparis.org.
- **American Library in Paris**, 10 rue du Général Camou, 75012 Paris; tel. +33 (1) 5359-1260; fax +33 (1) 4550-2583; e-mail: alparis@americanlibraryinparis.org; website: www.americanlibraryinparis.org
- **American Women's Group (AWG)**, 32 rue du Général Bertrand, 75007 Paris; tel. +33 (1) 4273-3674; e-mail: awgparis@wanadoo.fr; website: www.awgparis.org.
- **MESSAGE Mother Support Group**, e-mail: info@message.paris.org; website: www.messageparis.org.
- **WICE (Women's Institute for Continuing Education)**, 7 Cité Falguière, 75015 Paris; tel. +33 (1) 4566-7550; fax +33 (1) 4566-7667; e-mail: wice@wice-paris.org; website: www.wice-paris.org.

Health care

- **DIOT SA (insurance)**, 40 rue Laffitte, 75307 Paris Cedex 09; tel. +33 (1) 4479-6200; website: www.diot.fr.
- **American Hospital of Paris**, 63 boulevard Victor Hugo, 92202 Neuilly; tel. +33 (1) 4641-2525; e-mail: information@ahparis.org; website: www.american-hospital.org.

- **Hertford British Hospital**, 3 rue Barbès, 92300 Levallois-Perret; tel. +33 (1) 4639-2222; e-mail: hertford@british-hospital.org; website: www.british-hospital.org.
- **Hospital Foch**, 40 rue Worth, 92150 Suresnes; tel. +33 (8) 2620-7220; website: www.hopital-foch.org (In French). This hospital has several bilingual medical staff.

Hotels and gîtes

- **Château de Mercuès**, 46090 Mercuès; tel. +33 (5) 6520-0001; e-mail: mercues@relaischâteaux.com; website: www.chateaudemercues.com.
- **Château de Courcelles**, 8 rue du Château 02220 Courcelles-sur-Vesle (Autour de Paris); tel. +33 (3) 2374-1353; e-mail: reservation@chateau-de-courcelles.fr; website: www.chateau-de-courcelles.fr.
- **Chez Nous**, Spring Mill, Earby, Barnoldswick, Lancashire, United Kingdom BB94 0AA; tel. +44 (12) 8284-4284; website: www.cheznous.com.
- **Fédération Nationale des Logis de France**; e-mail: on website; website: www.logishotels.com.
- **Gîtes de France**, 59 rue Saint-Lazare, 75439 Paris, CEDEX 9; tel. +33 (1) 4970-7575; e-mail: info@gites-de-france.fr; website: www.gites-de-france.fr.
- **Hotel Cloitre Saint-Louis**, 20 rue du Portail Boquier, 84000 Avignon; tel. +33 (4) 9027-5555; fax +33 (4) 9082-2401; e-mail: reservation@cloitre-saint-louis.com; website: www.cloitre-saint-louis.com.
- **Hotel d'Europe**, 14 place Crillon, 84000 Avignon; tel. +33 (4) 9014-7676; fax +33 (4) 9014-7671; e-mail: reservations@heurope.com; website: www.heurope.com.
- **Hotel de Frejeroques**, located between the Lot valley and the Aveyron gorge, Aveyron; tel. +33 (5) 6564-6280; e-mail: relaisfrejeroques@wanadoo.fr.
- **Le Prieuré**, 7 place du Chapite, 30400 Villeneuve lez Avignon; tel. +33 (4) 9015-9015; e-mail: leprieure@relaischâteaux.com; website: www.leprieure.com.
- **Les 3 Moulins** (The Three Windmills), Castelnau-Montratier, Tarn-et-Garonne; tel. +33 (5) 6521-9295; e-mail: hotel-restaurant-3-moulins@wanadoo.fr.

Language learning

- **Centre International d'Antibes**; website: www.cia-france.com. Offers both lessons-only programs and all-inclusive packages (accommodations, meals, courses, and services). The aim is to teach you French according to your own needs and objectives.
- **Délégation Générale de l'Alliance Federation of Alliances Française**, 53 W. Jackson Blvd, Suite 1225, Chicago IL 60604; tel. (312) 431-1880; fax (312) 431-1889; e-mail: federation@afusa.org; website: www.afusa.org.

- **Eurocentres**, 13 Passage Dauphine, 75006 Paris; tel. +33 (1) 4046-7200; e-mail: team-fr@eurocentres.com; website: www.eurocentres.com.
- **Europa Pages**; website: www.europa-pages.com/france; has links to a score of language schools.
- **FLE** (www.fle.fr) has links to over 40 language schools throughout France. I looked at two in detail. **French in Normandy** offers semi-intensive courses from \$250 per week for 20 hours. They also have gourmet options, combining language and culinary lessons from \$1,350 per week. For more details, contact info@frenchinnormandy.com.
- **Institut de Français**, 23 avenue Général-Leclerc, 06230 Villefranche-sur-Mer; tel. +33 (4) 9301-8844; e-mail: info@institutdefrancais.com; website: www.institutdefrancais.com. Offers true French immersion set in the lovely fishing village of Villefranche, next to Nice, and not far from Monaco.
- **Institut Catholique**, 21, Rue d'Assas 75270 Paris, Cedex 06, Paris; tel. +33 (1) 4439-5200; website: www.icp.fr.
- **Lutèce Langues**: 23 boulevard Sébastopol, 75001 Paris; tel. +33 (1) 4236-3151; e-mail: info@lutece-langue.com; website: www.lutece-langue.com. The French-English Conversation Group, **Parler Parlor**, meets here twice weekly and offers free sessions to students of Lutèce Langues.
- **Langue Onze**, 10, rue des Arts, 31000 Toulouse; tel. +33 (5) 6162-5458; e-mail: info@langueonze.com; website: www.langue-onze.asso.fr.
- **Parler Parlor French-English Conversation Group**; tel. +33 (1) 4027-9759; e-mail: info@parlerparlor.com; website: www.parlerparlor.com. Practice speaking 45 minutes in French, 45 minutes in English with Anglophones and Francophones in groups of six to eight. Meets three times a week in two different locations since 1998. Run by Adrian Leeds and Marie-Elisabeth Fitère.
- **Sorbonne**, 47, rue des Ecoles, 75230 Paris, Cedex 05; tel. +33 (1) 4046-2211; e-mail: communication.sorbonne@ac-paris.fr; website: www.sorbonne.fr.

Real estate agent contacts

- **Adrian Leeds Group, LLC**, (U.S. office), P.O. Box 10166, Knoxville, TN 37939-0166; tel. (310) 427-7589; fax (415) 520-1429; e-mail info@adrianleeds.com; website: www.adrianleeds.com.
- **FNAIM (Federation Nationale de l'Immobilier)**, website: www.fnaim.fr.
- **Francophiles**, Barker Chambers, Barker Road, Maidstone, Kent, United Kingdom ME16 8SF; tel. +44 (16) 2268-8165; e-mail: sales@francophiles.co.uk; website: www.francophiles.co.uk.

- **Latitudes**, Kinetic Business Centre, Theobald Street, Borehamwood, Herts, WD6 4PJ; tel. +44 (20) 8387-4090; fax +44 (20) 8387-4089; e-mail: sales@latitudes.co.uk; website: www.latitudes.co.uk.
- **Links French Property Services**, Richard Cobden House, Lion Street, Chichester, PO19 1LW, UK; tel. +44 (12) 4353-9119; e-mail: dfs@frenchpropertylinks.com; website: www.frenchpropertylinks.com.

Paris real estate agents

- **Daniel Féau Conseil Immobilier**: see website for locations all around Paris; website: www.feau-immobilier.fr.
- **Century 21: Century 21 France**; website: www.century21paris.com; with 66 agencies in Paris.
- **Agence Varenne**, 42 rue Barbet de Jouy, 75007 Paris; tel. +33 (1) 4555-7900; fax +33 (1) 4555-2538; e-mail: infos@agencevarenne.fr; website: www.agencevarenne.fr.
- **Belles Demeures de France**, 30 avenue Pierre, 1er de Serbie, 75008 Paris; tel. +33 (1) 5323-8181; e-mail: bellesdemeuresdefrance@bdfrance.fr; website: www.feau-immobilier.fr.
- **Conseil Patrimoine (Paris Property.com)**, 105 boulevard Haussmann, 75008 Paris; tel. +33 (1) 4266-0088; fax +33 (4) 9703-0334; website: www.paris-property.com.
- **Dauphine**, 240 rue St. Jacques, 75005 Paris; tel. +33 (1) 5310-1100. Also 24 rue Dauphine, 75006 Paris; tel. +33 (1) 4354-4343; and 16 Boulevard Raspail 75007 Paris; tel. +33 (1) 1-5363-0909; website: www.dauphine-immo.com.
- **De Circourt Associates**, 11 rue Royale, 75008, Paris; tel. +33 (1) 4312-9800; fax +33 (1) 4312-9808; e-mail: on website; website: www.parisrental.com.
- **Emile Garcin**, 5 rue de l'Université, 75007 Paris; tel. +33 (1) 4261-7338; e-mail: parisrg@emilegarcin.fr; website: www.emilegarcin-paris.com. This is a prestigious agency dealing with the Left and Right Bank as well as surrounding areas of Paris.
- **Etude Du Luxembourg**, 25 rue d'Assas, 75006 Paris, France; tel. +33 (1) 4284-2828; e-mail: contact6@edlparis.com; website: www.edlparis.com. This agency covers apartments located on the Left Bank, and has English speaking staff members
- **Fortis Immo**, 18 rue Molière, 75001 Paris, France; tel. +33 (1) 4020-9395; e-mail: info@century-21-fortisimmo.com; website: www.century21-fortisimmo.com.
- **Parisian Homes**, 9 rue Mandar, 75002 Paris; tel. +33 (1) 4508-0310; e-mail: info@parisianhome.com; website: www.parisianhome.com.
- **Philip Hawkes**, 6 rue Montalivet, 75008 Paris; tel. +33 (1) 4268-1111; fax +33 (1) 4742-2226; e-mail: philiphawkes@philiphawkes.com; website: www.philiphawkes.com.
- **Terrasses en Vue**, 95 avenue des Ternes, 75017 Paris; tel. +33 (1) 5805-0800; fax +33 (0) 1-4068-7480; e-mail: info@terrasses-en-vue.com; website: www.terrasses-en-vue.com.

Aquitaine's Dordogne, Lot and Lot-et-Garonne

- **Albione Immobilier**, 14 place du Puits, BP 90060, 46200 Souillac; tel. +33 (5) 6532-7056; e-mail: on website; website: www.albione.net.
- **Charles Loftie Estate Agent**, place Hugues Salel, 46250 Cazals; tel. +33 (5) 6522-8350; fax +33 (5) 6522-8871; e-mail: info@charles-loftie-immo.com; website: www.charles-loftie-immo.com.
- **Eymet Immobilier**, 7 rue du Temple, 24500 Eymet, France; tel. +33 (5) 5322-5025; e-mail: info@eymet-immobilier.com; website: www.eymet-immobilier.com.
- **Hogan-lacroix Immobilier**, 13 avenue Thiers, 24200 Sarlat; tel +33 (5) 5328-5088; e-mail: ventes@hogan-lacroix.com; website: www.hogan-lacroix.com.
- **Immobilier des Coteaux**, 13 rue Roudier, 33500 Libourne; tel. +33 (5) 5725-1414; e-mail: noelle.digieaud@immobilier-coteaux.com; website: www.immobilier-coteaux.com.
- **Immobiliere de l'Isle**, 2 rue Saint-Front, 24000 Perigueux; tel. +33 (5) 5309-6100; fax +33 (0) 5-5309-0324; e-mail: on website; website: www.idi-perigord.com.
- **Piegut Immobilier**, Bld de l'Est Place du Minage, 24360, Piegut-Pluviers; tel. +33 (5) 5356-6878; fax: +33 (5) 5356-7949; e-mail: e-mail@piegut-immobilier.fr; website: www.piegut-immobilier.fr.

The Côte d'Azur (French Riviera)

- **Arthur Amilton Agency**, Place de la Vignasse, 06560 Valbonne; tel. +33 (4) 9312-0350; fax +33 (4) 9312-1378; e-mail: valbone@arthur-amilton.com; website: www.arthur-amilton.com.
- **Cabinet Alpes Azur**, 4 avenue de Nice, 06800 Cagnes sur Mer; tel. +33 (4) 9320-1000; fax +33 (0) 4-9322-4870; e-mail: info@alpesazur.com; website: www.alpesazur.com.
- **Agence Bristol**, 1 rue Georges Clémenceau, 06310 Beaulieu sur Mer; tel. +33 (4) 9301-0086; fax +33 (4) 9301-4797; e-mail: on website; website: www.agencebristol.com.
- **Agence du Cours**, 6 place du Cours, 06130 Grasse; tel. +33 (4) 9336-0170; fax +33 (4) 9338-0541; e-mail: on website; website: www.agenceducours.com.
- **Elit Immobilier**, 33 avenue de Verdun, 06500 Menton; tel. +33 (4) 9328-5728; fax +33 (4) 9328-8833; e-mail: contact@elitimmobilier.com; website: www.elitimmobilier.com.
- **L'Immobilière Cannes-Marina**, Le Surcouf-Cannes Marina, 06210 Mandelieu; tel. +33 (4) 9349-1515; fax +33 (4) 9297-0216; e-mail: info@cannes-marina.com; website: www.cannes-marina.com.
- **Ocelli Immobilier**, 14 boulevard Risso, 06300 Nice; tel. +33 (4) 9200-7878; fax +33 (4) 9226-9226; e-mail: contact@ocelli-immobilier.com; website: www.ocelli.com.

Real estate agents in Provence

- **Agence de la Comtesse**, 3 avenue des Belges, 13100 Aix-en-Provence; tel. +33 (4) 4226-5287; fax +33 (4) 4226-7338; e-mail: aix@agencecomtesse.com; website: www.agencecomtesse.com.
- **Century 21 Sud Immo**, 74 rue Guillaume Puy, 84000 Avignon; tel. +33 (4) 9082-8282; fax +33 (4) 9082-8283; e-mail: ag2427@century21france.fr; website: www.century21.fr.
- **Immobilier et Financement**, Hotel d'Arbaud Jouques, 19 cours Mirabeau, 13100 Aix-en-Provence; tel. +33 (4) 4293-3003; fax +33 (4) 4227-7556; e-mail: if@immobilier-financement.com; website: www.immobilier-financement.com.
- **LeTuc Immobilier**, 24 rue Abel Sarnette 84300 Cavaillon; tel. +33 (4) 9074-0085; fax +33 (4) 9074-0085; e-mail: cavaillon@letuc.com; website: www.cavaillon.letuc.com.
- **Setip Immobilier**, Saint-Rémy-de-Provence; e-mail: on website; website: www.votremaison.fr.

Normandy real estate agents

- **Cabinet Faudais**, 18 place du Champ de Mars, 50000 Saint-Lô; tel. +33 (2) 3032-4071; fax +33 (2) 3356-6769; e-mail: on website; website: www.cabinet-faudais.com.
- **Agence Guy Hoquet** (Lionel Charles), 16 avenue Victor Hugo, 14100 Lisieux; tel. +33 (2) 3131-8800; fax +33 (2) 3162-5128; e-mail: lisieux@guyhoquet.com; website: www.guy-hoquet.com (for property in and around Lisieux).
- **Cabinet Lagadeuc**, 65 rue du Général Leclerc, 76000 Rouen; tel. +33 (2) 3515-7272; fax +33 (2) 3507-4589; e-mail: on website; website: www.fnaim.fr/lagadeuc.
- **Foncia**, 107 rue Saint Hilaire, 76000 Rouen; tel. +33 (2) 3210-7420; e-mail: on website; website: <http://fr.foncia.com>.
- **Maisons de Honfleur (Sotheby's International Realty)**, 1 et 2 rue des Capucins, 14600 Honfleur; tel. +33 (2) 3189-4779; fax +33 (2) 3189-7878; e-mail: honfleur@sothebysrealty.com; website: www.maisonsdehonfleur.com.

Brittany real estate agents

- **Bizeul Immobilier**, 74 chaussée du Sillon, 35400 Saint-Malo; tel. +33 (2) 9920-0120; fax +33 (2) 9940-4134; e-mail: saintmalo@bizeulimmobilier.com; website: www.bizeulimmobilier.com.
- **Guegan Immobilier**, 2 rue Saint-Gilles, 22000 Saint-Brieuc; tel. +33 (2) 9633-2930; fax +33 (2) 9633-3236; e-mail: property@wanadoo.fr; website: www.gueganimmo.com.

Languedoc-Roussillon real estate agents

- **Agence Guy**, cours Jean Jaures, 34120, Pezenaz; tel. +33 (4) 6798-3777; fax +33 (4) 6798-2018; e-mail: agenceguy@wanadoo.fr; website: www.pezenas-immobilier.com.
- **Aud'Immo**, 3 avenue de la Gare, 11200 Thézan des Corbières; tel. +33 (4) 6843-3266; fax +33 (4) 6843-3758; e-mail: audimmo@wanadoo.fr; website: www.immo-corbieres.com.
- **Agence Immobilier Maugard**, 5 rue Barbès, 11000 Carcassonne; tel. +33 (4) 6825-0657; fax +33 (4) 6847-5853; e-mail: infos@agencemaugard.com; website: www.agencemaugard.com.
- **Immo'sud**, place des Couverts, 09500 Mirepoix; tel. +33 (5) 6168-2649; fax +33 (5) 6168-2645; e-mail: immo-sud-calvet@wanadoo.fr; website: www.immo-sud.com.

Alsace real estate agents

- **Andre Gle Immobilier**, 15 boulevard du Champ de Mars, 68000 Colmar, France; tel. +33 (3) 8941-9484; fax +33 (3) 8924-0882; e-mail: Andre.gle@wanadoo.fr; website: www.fnaim.fr/gle.
- **Agence Immo Rapp**, 4 place de la Cathedrale, 68000 Colmar, France; tel. +33 (3) 8941-9318; fax +33 (3) 8923-2713; e-mail: agence.rapp@calixo.net; website: www.agencerapp.fr.
- **Immobilie Martin**, 16 rue Jacques Preiss, 68000 Colmar; tel. +33 (3) 8924-1301; e-mail: on website; website: www.annoncesjaunes.fr/immobilier-location/agence/immobiliere-martin/1cbc81ff-ce4e-476a-b13a-2f44efda9b74/.

Rentals

Paris

- **Parler Paris Apartments**; tel. (661) 772-7479 (In the U.S.); e-mail: apartments@adrianleeds.com; website: www.adrianleeds.com/parlerparis/apartments.
- **Rentals-Paris**; tel. (516) 874-0474 (In the U.S.); e-mail abby@rentals-paris.com; website: www.rentals-paris.com.
- **Haven in Paris**; 37 Somerset Road, Lexington, MA 02420-3519; tel. (617) 395-4243; fax: (480) 275-3419; e-mail: on website; website: www.haveninparis.com.
- **Paris Perfect**; tel. (339) 368-6545 or (888) 520-2087 (toll free in the U.S.); e-mail: reservations@parisperfect.com; website: www.parisperfect.com.

Côte d'Azur

- **Riviera Experience**; tel. +33 (6) 8041-2597; e-mail: info@rivieraexperience.com; website: www.rivieraexperience.com/index.html.
- **Vivre à Nice**; 6 rue des Ponchettes and 7 quai des Etats-Unis; 06300 Nice; tel. +33 (4) 9387-3064; fax +33 (4) 9354-8039; e-mail: info@vivreanice.fr; website: www.vivreanice.com/Nice.

- **Agencia Immobilier**, 26 route Nice 06650, Le Rouret; tel. +33 (4) 9377-2577; fax +33 (4) 9377-2581; e-mail: on website; website: www.agencia-immo.com.
- **Cannes Live Agency**, Cannes; tel. +33 (4) 9399-2657; fax +33 (4) 9317-7431; e-mail: contact@cannes-live-agency.com; website: www.cannes-live-agency.com.
- **Cannes Horizon Immobilier**, 31 avenue Francis Tonner, 06150 Cannes la Bocca; tel. +33 (4) 9347-8666; e-mail: on website; website: www.canneshorizon.fr.
- **Laforet**, 64 boulevard du Maréchal Juin, 06800 Cagnes Sur Mer; tel. +33 (4) 9202-3333; fax +33 (4) 9213-0995; e-mail: cagnes@laforet.com; website: www.laforet-riviera.com.

Schools

Kindergarten and nursery schools

- **United Nations Nursery School**, Jardin d'Enfants des Nations Unies, 40 rue Pierre-Guérin, 75016 Paris; tel. +33 (1) 4527-2024; fax +33 (1) 4288-7146; e-mail: CPierson@unns.net; website: www.unns.net. This private nursery school, catering for children aged two-and-a-half to six, was founded in 1951 for the international population of Paris. The program is bilingual, there are preschool activities (pre-reading, writing, math) as well as music, crafts, and games in a private garden. They accept 18 children per class. See website for enrolment and tuition fees.
- **The Children's House of Meudon**, 2 avenue du Maréchal Joffre, 92190 Meudon; tel. +33 (1) 4626-9597; website: www.montessorienfrance.com. This is a bilingual Montessori school in the Paris suburb of Meudon, accepting children between the ages of two and nine-and-a-half. For information about the methods of Montessori schools, visit their website.
- **La Petite Ecole Bilingue**, 8, place de la porte Champerret, 75017 Paris; tel. +33 (1) 4380-2534; e-mail: contact@stewartintschool.com; website: <http://petiteecolebilingue.free.fr/>. This is a British school for children aged two to 12 years, of all nationalities.
- **Les Petits Dragons**, Saint Georges Church, 7 rue Augustus Vacquerie, 75016 Paris; tel. +33 (1) 4228-5617. This is an international kindergarten.
- **The Lennen Bilingual School**, 65 quai d'Orsay, 75007 Paris; tel. +33 (1) 4705-6655; e-mail: on website; website: www.lennenbilingual.com. Founded in 1960 as a private kindergarten, this school caters to children aged two to eight years old. Bilingualism is emphasized and many varied activities are offered—art, music, gym, swimming, and trips, as well as early academic learning. The teachers are fully qualified with experience in bilingual and international education. There is a French and English speaking teacher in each preschool class. A three-year bilingual primary section has been added covering the first three grades in English and French. The children are prepared to enter French or American school. The school accepts children when there is space available and offers a summer school as well as vacation programs.

American Universities in France

- **American University in Paris**, 6, rue du Colonel Combes, 75007 Paris (admissions office); tel. +33 (1) 4062-0720 (international admissions); e-mail: admissions@aup.edu; website: www.aup.edu.
- **Boston University (Paris Internship Program)**, 3 bis, rue Jean Pierre-Bloch, 75015 Paris; tel. +33 (1) 4566-5949; e-mail: buparis@bu.edu; website: www.bu-paris.com.
- **New York University in France**, 56 rue de Passy, 75016 Paris; tel. +33 (1) 5392-5080; fax +33 (1) 5392-5081; e-mail: nyu-in-france@nyu.edu; website: www.paris.as.nyu.edu.
- **Schiller International University**, 9 rue Yvart, 75015 Paris; tel. +33 (0) 1-4538-5601; fax +33 (1) 4538-5430; e-mail: on website; website: www.schillerparis.com.
- **Cornell University**, Groupe ESSEC, avenue Bernard Hirsch, BP 50105, 95021 Cergy-Pontoise Cedex; tel. +33 (1) 3443-3000; fax +33 (1) 3443-3001; e-mail: essecinfo@essec.fr; website: www.essec.edu/home.

Tourism contacts

- **French Government Tourist Office (U.S.)**, New York; e-mail: info.us@franceguide.com; website: <http://us.franceguide.com>.
- **French Government Tourist Office**, 1800 avenue McGill College, Suite 1010, Montreal, Quebec, H3A 3J6, Canada; tel. (514) 288-2026; fax (416) 845-4868; e-mail: canada@franceguide.com; website: www.ca-en.franceguide.com.
- **Alsace tourism**, website: www.tourism-alsace.com
- **Aquitaine tourism**, website: www.tourisme-aquitaine.fr
- **Auvergne tourism**, website: www.auvergne-tourisme.info
- **Brittany tourism**, website: www.brittanytourism.com
- **Limousin tourism**, website: www.limousin.visite.org
- **Normandy tourism**, website: www.normandy-tourism.org
- **Provence tourism**, website: www.visitprovence.com

Travel contacts

- **SNCF**; website: www.voyages-sncf.com. Visit the SNCF website for train schedules.
- **Air France**; tel. (800) 992-3932 (for online queries); website: www.airfrance.com.

APPENDIX B

Maps of France







www.InternationalLiving.com