

Top tips

Viewings

- ✓ All Estate Agents in France are required to be registered.
- ✓ Drainage - most village properties have mains drainage. Country properties usually use a septic tank. Make yourself fully aware of the regulations governing new installations as these are critical to future occupation. They have changed recently to conform to new EU Regulations and Estate Agents are not expert on these – don't rely on the advice of an Agent.
- ✓ The weather – if your roof is not good - beware the rain in Aude. The grapes grow well for a reason and the long heavy bridges spanning broad dry river beds are there for a reason. Our rear roof resembled a waterfall in one heavy downpour. Not good as the house behind has its kitchen underneath our house.
- ✓ Be aware of what is underneath your house. In France it is fairly common practice (particularly in villages and towns) for one property to sit beneath another. Usually, this is not a problem but you are liable for any damage caused to a neighbouring property as a result of problems in your property (e.g., a leaking water tank). Also, you need to keep your direct neighbours happy while you are renovating your house – be mindful of their needs and don't start drilling at midnight....
- ✓ Watch out for wooden panelling at low level in ground floors of properties. This could cover up a nasty problem with water ingress, particularly if your property is cut into rock or is close to raised ground. This is usually not a problem but you should seek advice if you are unsure.
- ✓ Worm – other areas of France can suffer from either termites or other wood boring worms. Be aware of the issue but don't panic about it. There are products on the market that will kill most infestations, but if there is a major issue, you should seek advice before purchasing.

Purchase

- ✓ Rooves in flats: if you own the top floor flat in a complex, you may be responsible for the repair of the whole or part of the roof. Be very aware of this during the purchase.

Legal issues

- ✓ Insurance – you have a legal responsibility to insure property at all times from ownership with suitable public liability indemnity. If you rely on your Estate Agent to arrange your insurance when you purchase, make sure that the correct number of principle rooms is used (this excludes all bathrooms, kitchens, toilets but a room over about 40m² is counted as two rooms).
- ✓ Termites - all properties sold in Aude may suffer (or have suffered in the past) from termites. The local regulations require all properties to be inspected and certificated during the sale. This should be checked by the Notaire and you will have to bear the costs of the survey.

Renovation

- ✓ Renovation costs in France are high and artisans often work only in summer (not August)
- ✓ Delays - allow your builder 12 months lead-in to major work
- ✓ Be prepared to pay up to a maximum of 30% up front for materials costs. Do not give your builder more than this (some English builders working in France demand up to 90% before starting work – do not do it).
- ✓ All builders in France are required to be registered and have a Siret number.
- ✓ Permission - not like the UK - do not start external work without a minimum Permis de Travaux. This comes from the Mairie (local mayor)
- ✓ Electricity - no connection = big problem. EDF will insist on inspecting your new wiring, which is nothing like the UK - all installations need individual MCBs resulting in huge and complex consumer units. Latest regulations (norms) mean that your new installation will need certification before you will be allowed to move a temporary system. Supply is on the basis of regulated use – low consumption = lower cost but means you can't use more than two lights at a time! Most houses can run on between 9 – 12 KWph.

Enjoying your property

- ✓ Relations - Do not upset the locals. Get on the wrong side of them and your uphill battle just turned into a mountain. Always be polite and friendly and listen to their advice (even if you don't follow it!) and try to speak French.
- ✓ Be aware that you are responsible for paying a number of bills each year for your house, including local and regional taxes, water rates, refuse rates, telephone bill, standing and consumption charges for electricity usage, gas, insurance premiums and, if you have one, monthly charges for a French bank account.
- ✓ In France it is a criminal offence to write a cheque when there are insufficient funds in the account to cover the amount. This is taken far more seriously than it is in the UK and can lead to serious trouble: do not do it! Be aware that it is still normal to pay for everything by cheque in France. Also, some automated payment machines (such as at petrol stations) do not accept any foreign credit cards (they only accept carte bleu). If you are in a remote area, make sure you have enough petrol to get you to civilisation!