

Purchasing a property in France



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French real estate offers a great deal of variety. Take your pick from chic cities, wine estates, waterfront homes, the Côte d'Azur's exceptional range of properties and stunning French Alpine ski resorts. There truly is a France for everyone.

Ahead of purchasing a property in France, familiarise yourself with the essential steps in the process with our quick guide to purchasing a property in France.

Post Brexit the process of buying in France is unchanged. An internationally based buyer remains free to purchase a property in France, there is however a restriction on the length of time you can spend in France without a formal visa (visa type dependent on length and reason for stay, which is required for stays in excess of 90 days in any 180 day period), however that still ensures six beautiful months to explore the French coastline, countryside, mountains and cities, all from the comfort of your own home.

Key vocabulary and data

The notary is a legal professional, appointed by the French Minister of Justice to draw up and oversee legal matters, especially in the areas of property and inheritance. The total fee usually adds up to circa 7%, of which the notary receives circa 1%. For new-build, the transaction is subject to VAT and lower conveyance costs.

Attestation de vente

A formal certicate issued on completion of the sale which can be used as a proof of ownership.

Promesse de vente

This is a document issued following the signed offer stating the legal and practical conditions on which the sale is dependent, and which legally commits the parties.

Clause suspensives

The Promesse de vente may include certain clauses which are detailed conditions of sale, the most common being the buyer's right to withdraw if unable to secure a mortgage offer.

Local taxes

"Taxe Foncière" (property tax). Due each year by the owner and payable mid- October. The amount is calculated by the tax authorities and varies from one region to another.

Capital Gains Tax

Capital gains on French real estate, or on shares of real estate companies where the assets are mainly composed of French real estate, are usually taxed in France according to international tax treaties.*

Wealth Tax

Applicable rates and obligations relate to a buyer's status, location of primary residence, fiscality and personal wealth.*

Inheritance Tax

Gift or inheritance tax is generally due in France according to French tax law and/ or applicable tax treaties. The applicable rate would depend on the family ties between the deceased/donors and the heirs/donees.

*We strongly advise you to consult a qualified legal professional to determine the requirements and obligations relating to these financial responsibilities.



01 / Offer to purchase

This is a formal offer in writing, stating the price, the terms and how long the offer is valid for.



07 / Registration

The Notary registers the deed at the French
Land Registry.



06 / Completion

Signature takes place at the Notary's office (although the buyer may execute by power of attorney). At this point, the balance of the purchase price, the registration duties and notary/real estate agent fees must be paid by transfer.



05 / Land registry research by notary

The purpose of these searches is to confirm ownership as well as any urban/environmental regulations that do (or may) affect the property (e.g. rights of way).



02 / Choice of a Notary ('Notaire')

Once the offer has been accepted by the seller, the parties appoint a French Notary to handle the legal documents, either a single Notary or one for each party.



03 / Technical surveys and certificates

These documents must be submitted before step
4. It is important to note that the energy performance assessment and CO2 report must be available before the property can be marketed.

As of April 2023, owners of properties with a higher rating of energy consumption/ CO2 emission will be legally required to obtain an additional assessment with a view to making changes to improve and lower energy ratings.



O4 / Promesse de vente and payment of deposit.

The deposit (typically equal to 5-10% of the purchase price) is paid into the Notary's escrow account, covered by an unlimited guarantee and backed by the French State. The Promesse de vente (the preliminary purchase contract) triggers a 10-day 'cooling-off' period within which the buyer may withdraw for any reason and be entitled to the full refund of their deposit. After this period, the buyer's rights to rescind are dependent on the terms agreed between the parties in the preliminary contract (e.g. obtention of a mortgage).

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