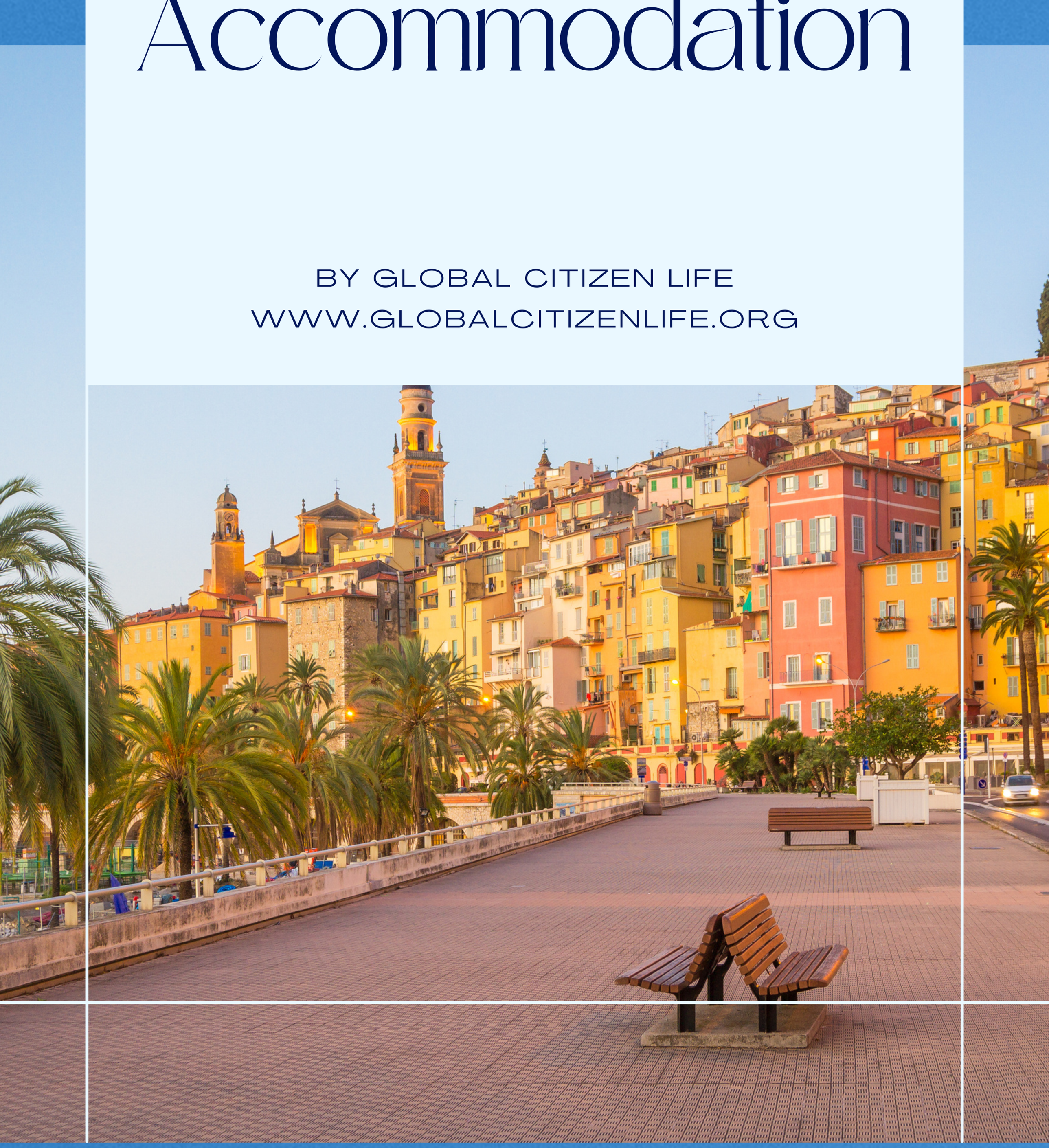
Finding Accommodation

BY GLOBAL CITIZEN LIFE

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Securing a place to live in France is one of the most significant and potentially stressful steps in the relocation process. Whether you're planning to rent short-term while settling in, lease long-term in a major city, or purchase a countryside property to renovate, understanding how the French housing market operates is absolutely critical. The rules, expectations, and processes may differ dramatically from what you're used to in your home country.

This module will walk you through the full spectrum of accommodation options available in France, from furnished apartments in urban centers to character-rich stone houses in rural villages. We'll explore the pros and cons of renting vs. buying, including who each option is best suited for, how long-term leases work, and what's involved in purchasing property as a non-citizen.
You'll also learn how to navigate the French real estate market, which can feel opaque and confusing at first. Listings are often fragmented across different platforms, and many properties are never publicly advertised. We'll explain how to find trusted agents, avoid scams, and use the right websites and relocation tools to your advantage.

A thorough examination of rental contracts, deposits, and tenant rights will ensure that you understand precisely what you're signing and how to protect yourself legally. France has one of the strongest tenant protection laws in Europe, but landlords also have clear rights. We'll cover what to expect in lease agreements, the required documents, the deposit amount, and the legal obligations of both tenants and landlords.

Lastly, for those considering purchasing and renovating a home, especially in rural France, we'll offer an introduction to sustainable renovation practices, including how to work with local tradespeople, understand regional planning regulations, and tap into eco-incentives from the French government.
Whether you're looking for a Parisian apartment, a beachfront rental, or a fixer-upper in the countryside, this module will equip you with the knowledge and tools necessary to make informed, secure, and satisfying housing choices.
Let's begin with an overview of the types of housing available in France and how to determine which option best suits your goals and lifestyle.



TYPES OF HOUSING AVAILABLE: RENTING VS. BUYING

When relocating to France, your housing options will largely fall into two categories: renting or buying. Each path offers unique advantages and challenges, depending on your financial situation, long-term plans, visa status, and lifestyle preferences. It's essential to understand not only the types of housing available but also the norms and expectations that accompany them.

Renting in France

Renting is the most common choice for new arrivals and those still exploring different regions before settling down. It allows for greater flexibility and lower upfront costs, while also giving you time to understand the local area, integrate into French life, and become familiar with the local legal and financial systems.

You'll find several rental options throughout the country, including:

- Unfurnished apartments or homes (location vide) - Typically offered with three-year lease terms for primary residences. These are truly unfurnished—meaning no appliances, no kitchen cabinets, and sometimes not even light fixtures. These rentals are designed for long-term residents who want to furnish and personalize the space entirely.
- Furnished rentals (location meublée) - Usually available with one-year renewable leases. These are more flexible and often better suited for expats, especially during the first year. Furnished doesn't just mean having a couch and bed - it must meet specific legal requirements, including bedding, kitchenware, and appliances.
- Short-term or seasonal rentals (location saisonnière) - These are popular for scouting trips or bridging the gap during your arrival. Rented by the week or month, these are typically more expensive and may come with higher utility costs or tourist taxes (taxe de séjour). Some are listed on Airbnb, while others are listed through specialized agencies.
- Shared housing (colocation) - Particularly common in larger cities and university towns, this is an affordable option for singles or students. You'll share a home with others, usually with a private bedroom and shared kitchen and bathroom facilities.

In cities such as Paris, Bordeaux, Lyon, and Nice, the rental market is highly competitive, characterized by high demand and limited supply - especially for affordable, well-located properties. It's common for landlords to require a significant dossier with supporting documents, which may include:

- Proof of income or employment (often three times the monthly rent)
- Recent bank statements
- A French guarantor (someone who lives in France and agrees to pay your rent if you default)
- Copy of passport and visa/residency card
- Previous rental references (if available)

If you don't yet have a French job or a guarantor, you may be asked to pay 6 to 12 months of rent upfront, especially in Paris. This can be challenging, but it is sometimes negotiable with landlords, especially private owners rather than property management agencies.

Buying Property in France

France is very open to foreign buyers, and you do not need to be a resident or citizen to purchase property. In fact, many expats, including retirees and lifestyle buyers, purchase homes before establishing long-term residency. However, buying property in France involves strict legal procedures, substantial documentation, and the services of a notaire (a civil law notary) who acts on behalf of the French state, rather than the buyer or seller.

Types of properties available include:

- Apartments (appartements) - Most common in urban areas. Can range from small studios to spacious family-sized units. In larger cities, you may be purchasing a co-ownership (copropriété), which includes shared building expenses and rules established by a managing association.
- Houses (maisons) - Found in suburbs and rural areas. May be move-in ready, partially renovated, or in need of complete restoration - especially in the countryside. Stone farmhouses, longères, and maisons de village are popular among foreigners seeking charm and affordability.
- Châteaux and estates - Available in many regions, especially in the Loire Valley and southwest France. While often romantic and surprisingly inexpensive by international standards, they typically require significant maintenance and renovation.

Buying property can be a sound investment, especially in regions where prices remain low and tourism or remote work is growing. However, property taxes (taxe foncière and taxe d'habitation), insurance requirements, and renovation obligations can be significant. You'll also need to account for notary fees (typically 7-8% of the purchase price) and potential capital gains taxes if you sell in the future.

The decision to rent or buy will depend on your stage of life, the length of your stay, your financial circumstances, and your willingness to navigate the French bureaucracy. Many expats choose to rent for the first 1-2 years, then buy once they are certain about where they want to live and how they plan to integrate. Whatever your path, understanding these housing types is your first step toward making the right move.





NAVIGATING LOCAL REAL ESTATE MARKETS IN FRANCE

Navigating the French Real Estate Market

The French real estate market operates quite differently from many English-speaking countries. Whether you're planning to rent or buy, you'll need to adjust your expectations and your strategy. Listings are often fragmented across multiple platforms, properties can be slow to move, and communication with agents and landlords may require persistence and patience, especially if you're not fluent in French.

Where and How to Search for Property

The first thing to note is that there is no central Multiple Listing Service (MLS) in France. Property listings, both rentals and sales, are scattered across a range of websites and agency networks, and many properties are never advertised online at all.

For rentals, the most commonly used platforms include:

- SeLoger.com – One of the most comprehensive property portals in France for both renting and buying.
- LeBonCoin.fr – A classifieds website similar to Craigslist. Widely used, including by private landlords, but it requires caution due to the occasional occurrence of scams.
- PAP.fr (Particulier à Particulier) – Designed for direct landlord-to-tenant transactions, bypassing agencies.
- Bien'ici, Logic-Immo, and A Vendre A Louer – Popular for both rentals and sales.
- Facebook Marketplace and expat groups – Useful for short-term rentals or furnished listings. Best for networking and informal opportunities, but always verify legitimacy.



For property purchases, in addition to the platforms above, you may also use:

- Notaires.fr - The national website of notaires in France, which includes listings of properties for sale via the legal system. Often includes rural properties and estate sales that are not widely advertised.
- Green-acres.com and French-Property.com - English-language portals popular with foreigners.
- Specialized expat and relocation agencies - Some agencies cater specifically to foreign buyers or renters, and while they often charge higher fees, they can offer bilingual service and personalized guidance.

Working with Real Estate Agents

In France, estate agents (agents immobiliers) are licensed professionals who typically represent either the landlord or seller. While some may work on both sides of the deal, they are not usually considered "buyer's agents" in the North American sense. If you're a buyer or renter, the agent's primary loyalty is to the property owner.

You do not need to work with just one agent. In fact, it's common and advisable to contact multiple agencies in your target area. Please note that a single property may be listed with multiple agencies at varying prices. This is because agencies don't share listings, and there's little regulation on listing exclusivity.

When renting, agency fees (frais d'agence) are capped by law and vary depending on the property's size and location. They typically range from €8 to €15 per square meter, plus administration fees for drawing up contracts. When buying, expect to pay agency fees of 4% to 8% of the purchase price, although in many cases, these fees are already included in the listed price. It's essential to confirm with the agent whether the price is FAI (frais d'agence inclus), meaning "agency fees included."



Viewing Properties and Making Inquiries

If you're already in France, agents will expect you to visit properties in person, and remote viewings are less common, especially outside major cities. If you're abroad, some agencies or relocation consultants may be willing to provide virtual tours, but this is still considered non-standard in many parts of the country.

When contacting agents or landlords, it's best to do so in French, even if the message is simple and can be translated using a tool. Many agents will ignore inquiries written in English, especially in smaller towns or rural areas. Maintaining clear, polite, and professional communication helps you stand out in a highly competitive market.

Respond promptly to new listings and be prepared to submit your application file (dossier) quickly, especially for rentals in cities such as Paris, Lyon, or Bordeaux, where competition is intense. In slower markets, such as rural areas or small towns, you may have more room to negotiate, especially with private owners.

Avoiding Common Pitfalls and Scams

Unfortunately, like in many countries, scams do exist—especially in the rental market.

Here are a few red flags to watch for:

- The rent is far below market rate, and the photos look "too good to be true."
- The landlord refuses to meet in person or speak on the phone.
- You are required to send a deposit or the first month's rent before signing a contract or viewing the property.
- The listing uses vague language or appears to be copied from another source.

Always verify the identity of the agent or owner, and never send money without a signed lease agreement and proof of property ownership. If in doubt, walk away.

When to Use a Relocation Service

If you're new to France, not fluent in French, or moving on a tight timeline, consider working with a relocation consultant or property finder. These professionals help you define your criteria, identify properties (often including off-market listings), manage appointments, translate, and negotiate on your behalf. While more expensive than a DIY approach, it can be invaluable, especially in competitive areas or if you're moving with a family or pets.

Navigating the French real estate market requires patience, flexibility, and often a bit of creativity. But with the right tools and understanding of how the system works, you can successfully find a home that matches your needs and budget.

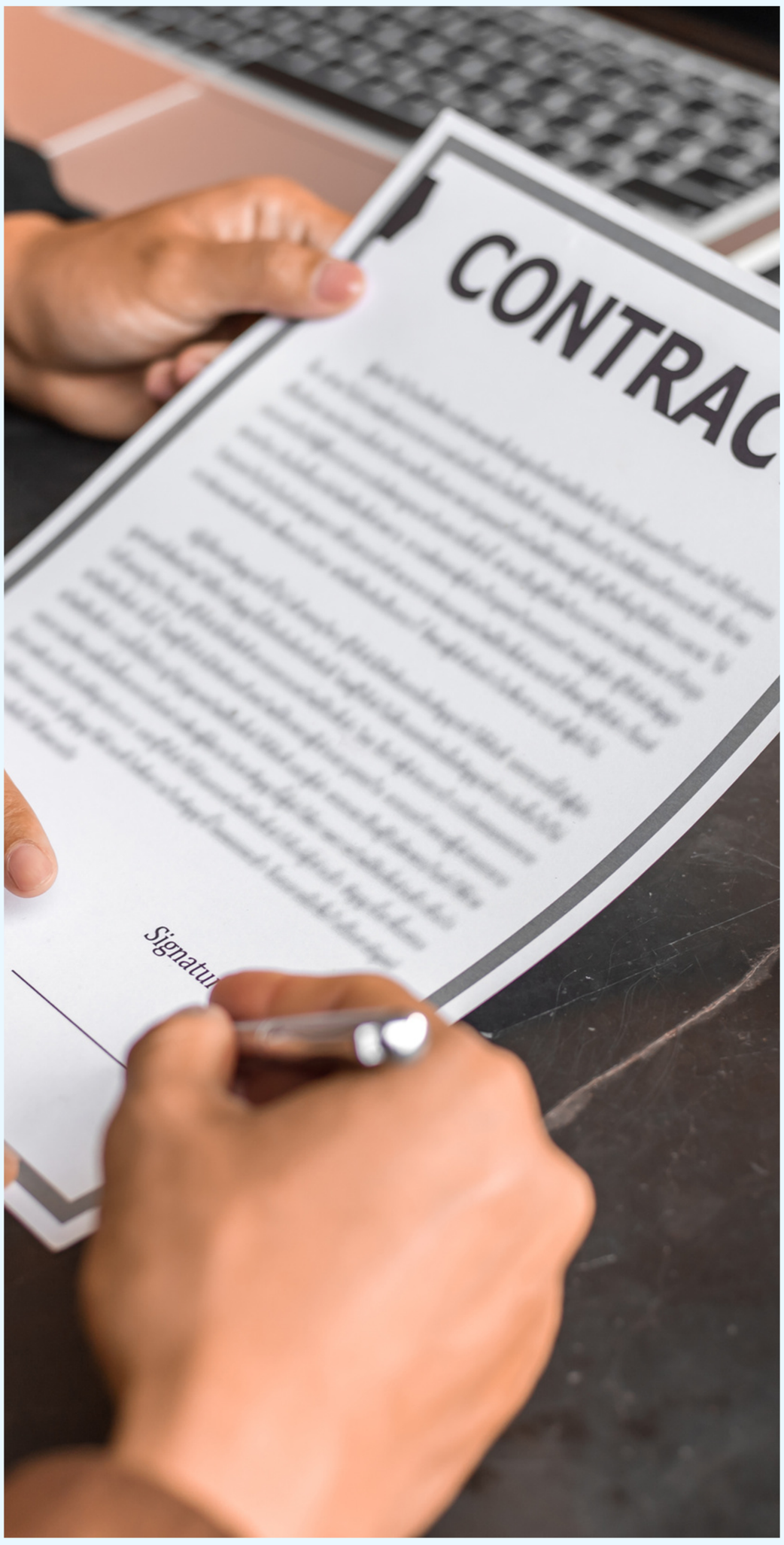
When you are ready to move to France, please email us at info@globalcitizenlife.org, and we will connect you with our team members there to ensure a smooth transition.





CONTRACTS, DEPOSITS, AND LEGALITIES

Whether you are renting or buying property in France, understanding the legal framework that governs these transactions is essential. The French housing system is highly regulated, and while that can feel bureaucratic, it also offers strong protections, especially for tenants and homebuyers. That said, those protections come with precise procedures, strict documentation requirements, and occasionally rigid timelines. This section covers what you need to know about lease agreements, security deposits, and the legal process of purchasing real estate.



Rental Contracts

All rental agreements in France must be documented in a formal written lease (bail d'habitation) that complies with national rental laws, particularly the Law of 6 July 1989, which outlines the rights and responsibilities of both landlords and tenants.

There are two main types of residential leases:

Unfurnished (location vide): These typically come with a minimum three-year term for individual landlords (six years if rented by a legal entity). They are automatically renewable unless the landlord gives proper notice for specific legal reasons (e.g., sale of the property, reclaiming it for personal use)

Furnished (location meublée): These leases are generally for one year and renewable by tacit agreement unless terminated with proper notice. For students, a nine-month non-renewable lease is also possible. By law, the property must include a complete list of furnishings to qualify as "furnished."

A legal lease contract must include:

- The identity of both parties
- A detailed description of the property (including surface area)
- The rental amount, method of payment, and rules regarding rent increases
- The amount of the security deposit
- The duration of the lease
- An inventory of fixtures (état des lieux) signed by both parties at move-in and move-out
- Diagnostic reports (energy performance, lead, asbestos, gas/electricity safety)

Tenants must be given a minimum notice period of three months for unfurnished and one month for furnished rentals (unless otherwise specified). Tenants can terminate the lease at any time, provided they give proper notice, but landlords must adhere to stricter legal conditions and timelines.

Security Deposits

For most rentals, landlords are legally allowed to request a security deposit (dépôt de garantie) equal to:

- One month's rent for unfurnished rentals
- Two months' rent for furnished rentals

The deposit must be returned within one month of move-out (two months if there are disputes over damages). If the landlord intends to withhold part of the deposit, they must provide detailed justification, including repair estimates or invoices.

It's crucial to conduct a detailed inventory (état des lieux) during both check-in and check-out. Expats often overlook this document, but it is a legal safeguard that can prevent disputes and protect your deposit.

Rental Guarantors and Insurance

Many landlords will require a guarantor (garant)—someone who lives in France and agrees to pay your rent if you default on it. This can be difficult for foreigners without close local ties. Alternatives include:

- Offering several months of rent upfront (if the landlord agrees)
- Enrolling in a rent guarantee program, such as VISALE, a state-backed service for eligible tenants (students, workers under 30, or certain visa holders)
- Purchasing rent insurance (assurance loyer impayé) if you're a landlord

Additionally, renters in France are legally required to carry renters' insurance (assurance habitation), which covers liability and damage to the property. This policy is inexpensive (typically €80–€150 per year) and must be presented to the landlord upon move-in.



BUYING PROPERTY: LEGAL PROCESS AND PROTECTIONS

If you're purchasing property in France, you'll be required to follow a strict, multi-step legal process that involves a notaire, who ensures the transaction is legally binding and properly registered.

Here's what to expect:

1. Making an Offer: Once you find a property, you submit a written offer (offre d'achat) to the seller. If accepted, you proceed to the next phase.
2. Signing a Preliminary Contract (Compromis de Vente): This binding agreement outlines the terms of the sale, including price, deposit, financing conditions, and legal clauses. You'll usually pay a deposit of 5%-10% of the purchase price at this stage.
3. Cooling-Off Period: After signing, the buyer has a 10-day cooling-off period to withdraw from the sale without incurring any penalties. The seller does not have the right to do this.
4. Financing and Due Diligence: You'll complete mortgage arrangements (if necessary), and the notaire will verify property titles, taxes, and debts, as well as conduct mandatory inspections.
5. Final Signing (Acte de Vente): Roughly 2-3 months after the initial contract, you sign the final deed at the notaire's office, pay the remaining balance, and receive the keys.
6. Notary Fees and Registration: Notary fees (including taxes and administrative costs) range from 7% to 8% of the purchase price for existing properties. These are in addition to the price you pay the seller.

The notaire is a government-appointed legal professional who represents the state, not you personally. If you want additional legal protection, you may hire your own notaire or property lawyer to review the documents and protect your interests.



Understanding Property Ownership and Co-Ownership Rules

If you're buying an apartment in a building, you will likely be entering a co-ownership (copropriété) arrangement. This means you own your individual unit but share responsibility for common areas, such as hallways, elevators, and the roof.

You'll pay monthly or quarterly co-ownership fees (charges de copropriété) and be subject to the rules set by the syndic (the managing association). It's critical to review the minutes of recent owners' meetings and upcoming renovation plans, as these may involve significant financial contributions. Whether you're renting or buying, contracts and legal procedures in France are binding, detailed, and document-driven. Being aware of your rights and responsibilities, and thoroughly reviewing all agreements, can help you avoid costly mistakes and provide peace of mind in your new home.

Sustainable Renovation Insights

Many expats are drawn to France by its charming old stone houses, rustic countryside farmhouses, and centuries-old village homes, all of which brim with character. These properties, while beautiful, often require extensive renovation. Increasingly, buyers are looking to restore them in ways that are environmentally sustainable, energy-efficient, and compatible with modern standards of living.

If you're planning to renovate a property in France, especially one that's older, rural, or partially uninhabitable. In that case, it's essential to understand not only the practical steps but also the relevant legal regulations, environmental standards, and government incentives that may be applicable.



SUSTAINABLE RENOVATION INSIGHTS

Why Sustainable Renovation Matters in France

France is committed to improving the energy performance of its residential housing stock and has passed legislation requiring homeowners and landlords to meet increasingly strict environmental targets. Older properties often suffer from poor insulation, outdated heating systems, and inefficient layouts that waste energy and increase utility bills.

If you're buying a home built before the 1980s, there's a high chance that it will fall into the lower tiers of the DPE (Diagnostic de Performance Énergétique) energy rating system. Properties rated F or G are now considered "passoires thermiques" (thermal sieves) and are subject to new restrictions, including:

- Prohibition on increasing rent (for landlords) unless upgrades are made
- A phased ban on renting out these properties altogether (already in effect for G-rated homes since 2023)
- Mandatory energy audit (audit énergétique) when selling these homes

Improving your home's energy performance isn't just about complying with the law; it's about creating a healthier, more comfortable living space and future-proofing your investment.

What Counts as Sustainable Renovation?

Sustainable renovation can include a wide range of upgrades, such as:

- Thermal insulation of walls, roofs, attics, and floors using eco-friendly materials
- Installing double- or triple-glazed windows and doors
- Switching to renewable energy systems such as heat pumps (pompe à chaleur), solar panels, or wood pellet heating
- Replacing outdated boilers or electric radiators with energy-efficient alternatives
- Improving ventilation systems to avoid moisture buildup and mold
- Upgrading to low-flow water fixtures and installing rainwater collection systems
- Using natural or non-toxic materials for paints, flooring, and finishes

In rural areas, water management, septic system upgrades, and off-grid power options may also be part of a sustainable strategy.

Planning Permissions and Legal Compliance

Before making structural changes to any property, you'll likely need approval from the local mairie (town hall), especially in protected zones or historic villages. This could include applying for:

- A Déclaration Préalable de Travaux (for non-structural or minor exterior works)
- A Permis de Construire (for major renovations, extensions, or structural changes)

In architecturally sensitive areas (within 500 meters of historic buildings or monuments), your renovation plans may need to be approved by the Architectes des Bâtiments de France, who ensure aesthetic compliance with regional heritage standards.

Failing to obtain the proper permissions can result in heavy fines, forced demolition, or blocked property sales in the future. Always consult with your notaire, local architect, or renovation specialist before beginning any work.

Working with Local Tradespeople and Specialists

France has an extensive and well-trained network of artisans (craftsmen), including masons, carpenters, roofers, electricians, and energy consultants. For sustainable upgrades, it is recommended to work with certified professionals who are familiar with RT2012 and RE2020 building standards, and who can assist you in meeting eco-renovation thresholds.

Look for artisans who are certified with the RGE (Reconnu Garant de l'Environnement) label. This designation is required to access government subsidies and tax credits (see below), and it serves as a signal that the contractor meets stringent environmental and quality standards.

Many expats choose to manage renovations themselves, but unless you are fluent in French and familiar with local systems, it's often worth hiring a project manager or local architect to oversee the process and liaise with tradespeople.

Financial Incentives and Support

France offers several financial incentives to encourage eco-friendly renovations.

These may include:

- MaPrimeRénov' – A government grant available to residents (including foreign homeowners, in many cases) for energy-saving renovations such as insulation, heating systems, and solar installations.
- Zero-interest eco-loans (éco-prêt à taux zéro) – Available through French banks to finance energy improvements, repayable over 15–20 years.
- Reduced VAT (5.5%) – Applied to labor and materials for energy-efficient renovation projects.
- Local subsidies – Offered by regional or departmental authorities, particularly in areas targeted for sustainable development.

To qualify for many of these, you must use RGE-certified professionals, and the work must meet specific performance standards. It's advisable to speak with an energy consultant or regional renovation advisor (Conseiller FAIRE) before starting work, as they can help you assess eligibility and complete the correct paperwork.

Renovation Timelines and Expectations

Renovations in France tend to move more slowly than in some other countries. Weather delays, regional holidays, permit wait times, and tradespeople working on multiple jobs can all impact your timeline. It's essential to:

- Build a time buffer into your plans
- Get everything in writing, including quotes, deadlines, and guarantees
- Be present or have a trusted project manager to monitor progress
- Understand that communication styles may differ, and follow-up is essential

Renovating a property in France, especially with sustainability in mind, is not only achievable but increasingly encouraged. With the right team, budget, and legal preparation, you can transform an old structure into a modern, efficient, and inspiring home. And in doing so, you'll be aligning your lifestyle with France's growing commitment to ecological responsibility.

Please continue to Module 6:
Healthcare and Insurance

