

NEW

PROPERTY GUIDE

issued free by Agence Guy, Pézenas
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Agence GUY

Pézenas Agde

Molière, Pézenas

**ISSUE 5
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A guide to buying property in and around Pézenas

This leaflet contains various notes and advice gathered and prepared over the past few years.

It has been written from our base - Pézenas - and in the main reflects local practice.

So if you find, for example, that your water, electricity or telephone service differ widely from our experience, do drop us a line so that we can pass on the information.

This leaflet comes with the usual health warning in that we have written it in good faith and can only apologise if errors have crept in.

A simple piece of advice

When you buy a house in the 'Midi' close to Pézenas, you are buying a home and the lifestyle that comes with it. This applies whether it is a holiday home or whether you plan to live there permanently. So take time to talk to us. We in turn need to thoroughly understand your aims, hopes and budget. An

extra half an hour spent talking it through in our office at Pézenas will serve both you and us well. So do not make too many appointments, leave yourself enough time to get a feel for the area.

After listening to your first thoughts, the Agence Guy approach is to take you to look at half a dozen properties. At the end of that tour, you and we may have a better idea as to what is what, and what you will get for your money.

You may well find your house at this stage but in any case we have acquired a good reputation of not wasting buyers' time and even if you have not found the ideal property, you will go away knowing which items on your priority list will have to be rethought.

We will pass on other clients' views and experience; and advise on letting and income.

We can help with advice on transport from the UK and within Europe and the climate and what to expect in the short months of winter.

Meanwhile happy house hunting from the Agence Guy team of;

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Pézenas

Where is Pézenas? The old town of Pézenas is some 23 kms north of Béziers and 50kms south of Montpellier. Its old centre is full of buildings dating back to the 16th and 17th centuries. It is only 20 minutes drive from the Mediterranean in one direction and the hills of the Languedoc National Park in the other. Photo below shows one of the many ancient and narrow streets in Pézenas



Househunting? Looking for somewhere to stay?

Stay in comfort at the Château de Colombières sur Orb



Just 35 minutes drive from Pézenas, the gîtes, one of only four awarded the Four Epis rating by Gîtes de France in the l'Herault, offer a relaxing and comfortable stay.

Tel/fax 00 33 4 67 36 66 18
info@gitesdecharme.biz
www.gitesdecharme.biz



Current property prices in the Pézenas area

There is a strong and growing demand for houses in this area. This is encouraging French owners to offer their village houses for sale.

If you already have a house for sale in the Languedoc, call us and we will be happy to act on your behalf.

A village house now costs from 75,000 euros needing restoration, to 170,000 euros for a small house well modernised and with a terrace - an

open sunbathing area on the roof. Something slightly larger would be a 'Maison de Viticulteur' and will start around 220,000 euros, or, larger still, a 'Maison de Maître' from 450,000 upwards.

Modern villas start at 190,000 euros and, depending upon the size of the plot, the number of bedrooms etc. Prices can rise well above the 400,000 euros mark.

The Region around Pézenas

The old town of Pézenas is in the middle of the Département of l'Hérault. Nearby are the five neighbouring Départements making up the Languedoc-Roussillon region of southern France, being Lozère, Gard, Aude and the Pyrénées Orientales. L'Hérault lies approximately half way between Marseilles and the Spanish border and stretches from the Mediterranean to the Cévennes and the Montagne Noire.

The Mediterranean coast is well served by Agde, Cap d'Agde, Mèze, Sète, Marseillan and Marseillan Plage, etc and has all you want in leisure and sporting pursuits. The nearby 'Etangs' or lagoons display diverse ecology.

Montpellier

The principal city of l'Hérault is Montpellier - home of the oldest university in Europe - and significant towns include Béziers, Pézenas, the spa town of Lamalou-les-Bains and the busy port of Sète. Languedoc-Roussillon is rightly famed for its weather and wines. The weather is usually dry and invariably hot in summer - the Languedoc enjoys some 300 days of sunshine a year.

Wines and other local produce

The wines include Faugères, Cabrières, St Chinian and the Coteaux du Languedoc. If you are looking for a dessert wine, drive down to Fitou or Rivesaltes near Perpignan, or try Muscat de Frontignan and Clairette de Adissan.

Almost every village has its wine co-operative and many of them have local vigneron/producers whose wine is well worth sampling. Most of the caves welcome visitors and will offer a free glass or two for tasting.

The area also produces honey - there is a bee museum at Soumartre, and olive oil. Clermont l'Hérault has

an olive oil co-operative and in neighbouring Nebian and other villages you will find private producers of fine olive oils. In summer you can't drive more than a mile or two without passing roadside stalls offering local fruit, vegetables and wine.

The countryside of the Languedoc is spectacularly beautiful. There is a wide variety of scenery, ranging from the seaside resorts of Marseillan, Agde



and Palavas to the picturesque Cévennes where Robert Louis Stevenson's 'Travels with a donkey' is set.

From June to September, Pézenas hosts the Mironde des Arts, a festival of arts and crafts, which includes street theatre, exhibitions and music.

Most villages have their fêtes locales and there are many local markets, an excellent one being Pézenas on a Saturday.

There are water sports at the seaside holiday complex of Cap d'Agde and excellent, often almost deserted beaches, including the 7 km strip of sand between Marseillan and Sète.

Cap d'Agde also has naturist beaches. You can also swim in the many lakes and rivers, including the Lac du Salagou. Holiday sports include horse riding, hiking and canoeing.

For the sightseer, the area is rich in the history of the Cathars and there is a large number of medieval towns to visit including Carcassonne, Aigues-Mortes, Pézenas and the old Templar walled city of La Couvertoirade.

For more information visit the local tourist office in Pézenas:
Tel: 04 67 98 36 40
www.paysdepezenas.net



Local Taxes Foncières et d'Habitation

Taxes Foncières.

This is a tax for the occupation of the land.

It is generally assessed on all properties. It is paid by the owner. The demand for payment is normally issued on August 31 and must be paid no later than October 15.

Taxe d'habitation.

This is a dwelling tax levied on the persons who have the use of a habitable building and it varies according to the following factors:

- A. The habitable surface
- B. The standard of accommodation
- C. The commune

The demand for payment is normally issued on September 30 and must be paid not later than November 15.

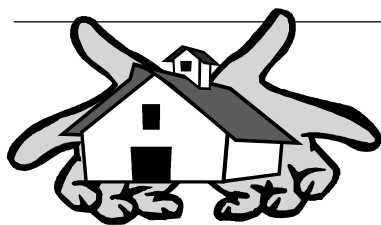
If you fail to pay on time they will surcharge you by adding 10%

You can pay by monthly instalments, these are in advance, for example you start to pay the 2008 taxes once a month starting on January 1, 2008, then once you receive the demand, there will be adjustment based on the amount that you have already paid.

When you complete the purchase at the Notaire's office, the Notaire will explain that you the new owner will be responsible for the Taxes Foncières from that moment, even if the previous owner has paid for the whole of the year.

That will result in you as the new owner refunding the vendor for the part of the year remaining.

However! Whoever occupies the house on January 1 pays the whole of the Taxe d'habitation and there is no refund due to the vendor.



Insuring your property

Prior to the completion and the signature of the Contract, you need to make arrangements to insure the property. Insurance is compulsory and the minimum cover is for fire and third party.

There will be a clause in the contract which specifies that you have to have insurance for 'Risques Civiles'. That particular

risk is included in a householders comprehensive policy. There are three options for this policy:

- A Principal residence
- B Secondary Residence - Furnished
- C Secondary Residence - Unfurnished

We are not able to arrange this in-

surance for you but we are able to recommend AXA Assurance in Pézenas. There is of course a wide choice of insurers in Pézenas.

Should you wish us to obtain a quotation, please let us know, bearing in mind that you need to have sufficient funds available to pay the premium prior to the completion day.

Buying and Contract procedures

Several books have been written on this subject and the following reflects the local practice as adopted by this Agency in conjunction with the local Notaires.

Once an agreement has been reached on price, then a 'Compromis de Vente' is drafted by Agence Guy to include the following:

1. The names, dates of birth, professions and address of the **sellers/vendors**.

2. The names, dates of birth, professions and address of the **purchasers/buyers**.

3. **Brief description** of all the property and/or land to be purchased, making sure that all the property and/or land 'Cadastré' (Land Registry) areas and registered numbers are included, and that these are accurate. The areas and numbers can be found on the 'Cadastré Plan' of the locality. There is no need to include room sizes of the property.

4. **The Price.**

5. **Special Contract Conditions.** These are called Conditions Suspensive. This means that these conditions must be fulfilled for the contract to proceed to completion. Any proposed bank loan must be included in this clause. It is normal for the loan amount and the date by which any offer or

refusal of a loan is to be obtained, to be written in. The waiting period for such an offer is a month.

6. **Further Contract Conditions**, or Conditions Particulières. This is where we include a date for the occupation of the property, should this differ from the completion date. That is to say we write in the date up till when the vendors are allowed to stay in the property.

7. **The Deposit** to be paid to the Notaire. This deposit is normally ten per cent and is kept by the Notaire and then taken into account when the sale is completed.

8. **The Completion Date.** This is normally two months from the date of the signing of the Compromis de Vente, or 3 months for agricultural land sales.

9. **The name of the Notaire** acting for the sale and the location of the Notaire's office. Whereas the buyer does have the choice of which Notaire to ask to conduct the contract, it is normal practice

to ask one who operates in the locality. It is important to remember that the Notaire acts for the contract and does not act as a solicitor for the buyer, and therefore cannot offer any advice unless it is on a matter of law relating to the contract.

10. We are often asked if there are **any hidden costs**. The simple answer is no, other than the standard cost of house insurance referred to elsewhere in this document. Plus, of course, the transfer charges for electricity and water.

11. You will have a **seven day period for reflexion**, during which you may withdraw from the sale. This will mean that you must send a registered letter with recorded delivery to inform us of your decision.

The Notaire's Duties

Perhaps the most important difference between the legal procedure in the UK and France is that the Notaire acts for the contract. He does not act as a solicitor advising either the buyer or seller. The Notaire is required to obtain three certificates before he can proceed to complete the contract.

The Certificat des Hypotheques

First is The Certificat des Hypotheques. This is in effect the French Government Mortgage Registry which has to declare whether or not there are any outstanding loans on the property. If any such loan is found to be still registered, he has to:

- a) either repay the amount out of the proceeds of the sale, before paying the vendor
- b) or, if he believes that there has been a loan and it has already been repaid, then he has to sort out the discrepancy before being able to obtain the clearance certificate.

He cannot complete without this important piece of paper.

Certificat d'Urbanisme.

The second certificate is The Certificat d'Urbanisme. This is issued by the Mairie confirming that the property is what it sets out to be

i.e. a dwelling house; that the planning situation is correct; and that there are no special rights of way or similar which relate to the sale.

The Certificat de Pre-emption

Third is The Certificat de Pre-emption. In nearly all cases, each village has the right at law to compulsory purchase any property which is being offered for sale.

That is only likely to arise if the Mairie considers that the property would be useful to, for example, extend the village school, extend a car park, create an open space. In practice this seldom happens and in any event the village has to match the price and has to have the money to buy.

Future Development

As to plans for future development, the Notaire will declare anything that comes to light in the Certificat d'Urbanisme referred to above.

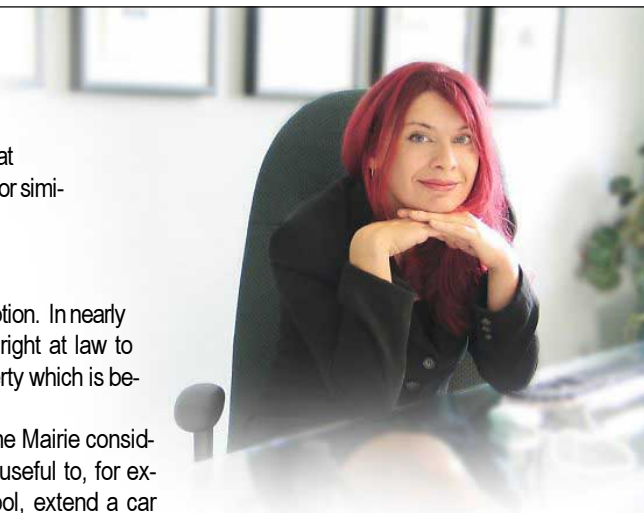
Any other matters such as road widening, railway or transport projects or a new housing development, are left to the buyer to make his or her own enquiries by inspecting on site, and

using their judgement of what seems possible. At the time of completion, the Notaire will go through the contract and address these points for you.

The Notaires Fees

These are set out in a schedule by the state, these include different stamp duties, registration fees etc.

Allow around 7%, it depends on the price of your house. We will calculate this for you.



All you need to know about banking in Pézenas

When you open an account, you will be asked if you would like a French credit card, the famous Carte Bleu. Take our advice and order one, they are more widely used than foreign credit cards. But please remember that you will be asked for your PIN number on all occasions even when buying petrol or paying a restaurant bill.

Bank Statements

Bank Statements are issued once a month and they will be sent to your UK address if you are non-resident.

Cheque Books

Although you may well ask for one and even sign a form for one when opening an account, please do not assume that one will arrive, you will have to chase them. Generally, the bank will not send one to your home address.

As and when you write a cheque on your French bank account, it is automatically assumed that you have the funds to meet the cheque, that is to say that you must not go overdrawn without a prior arrangement. If you do so, they have the right to close your account for up to six months!

Direct Debits etc.

As you will read elsewhere, you are encouraged to pay electricity, water, telephone and local taxes by direct debit. If not, the delays in the post to

and from the UK could find you cut off, and that is rather painful!! The magic is that to pay any of these services, all you need to do is sign at the bottom of the bill and attach a RIB Relevé d'Identité Bancaire. This piece of paper is to be found at the back of your chequebook. Then post them to the address shown at the bottom of the bill. There are normally only two RIB forms included in the chequebook: please ask the bank to print you several extra copies.

Cash Dispensers

Most will allow you to take money against a British International VISA card etc. but do remember your PIN number. It is always a lot easier to use a French Carte Bleu.

Bank Loans

As you would expect, all bank loans are made subject to status, that is to say subject to you producing written evidence that you have sufficient income to meet the monthly repayments. The loan could be at least three times your annual income after deducting any outstanding mortgage or car loans.

Terms of Loan

They are happy to lend over ten or fifteen years, and recelty longer periods. Loans for fifteen years cost more in terms of interest than those of ten years.

Rates

These are at present in the region of 4% fixed rate. At this rate a monthly repayment over say fifteen years would be in the region of 77 euros per month per 10, 000 euros borrowed, life insurance cover included.

These monthly repayments are a mixture of loan interest and capital, as are most UK mortgages.

Amount of Loan

The banks are usually happy to loan up to 70% of the contract sum excluding the Notaire's fees.

Timetable

It is essential that the bank receives a copy of the 'Compromis de Vente' at the same time as the Notaire and they will need evidence of your earnings as soon as possible.

From possession of all the figures and papers, the bank will be able to issue an offer within about a fortnight.

You then have, by French Law, a 'Cooling Off' period of 11 days before you must return the acceptance. This means it will take almost a month to get the banker's papers to the Notaire.

We will write a clause providing for this loan and the date by which you can expect to have the written offer, in any event we will explain this when we go through the 'Compromis de Vente'. Once all the papers are with the Notaire, we will keep a check on

both the bank and Notaire to see that all goes smoothly. Our role does not stop until after you have completed your purchase.

A Cautionary Tale!

French Banks and UK Banks with French connections are starting to carry out inspections of houses which they have been asked to finance.

Although standard practice in the UK, here their valuers are new to the business and do tend to value low, if only because they are not aware of market trends here.

This particular part of the Languedoc - Rousillon has a very active market.

So even if the bank makes you an offer based on your salary, it could well be that they may not accept your purchase price and may make you a lower offer when it comes to contract.

We hope that these notes will help. If there is anything on which you need clarification, please do not hesitate to call us.

**Tel: 0033 4 67 98 37 77
Fax: 0033 4 67 98 20 18**



Post and Post Office

The postman will deliver six days a week and letters to and from the UK take little over 48 hours.

Current rates are 54 cents for a letter, other rates are displayed at the post office and they will give you a small leaflet explaining all.

Use the village post office as they always willing to give advice and have more time than the town post offices.

Television & Radio

French television has 5 channels, useful for news and weather (météo). As is French radio.

There is also TNT, digital terrestrial television with free-to-view and paid channels, for which you need either a decoder or it is usually pre-installed on new televisions – ask at the shop before you buy.

When you buy a new television, the shop has to inform the

authorities to register for a TV licence. This is added to the local tax bill you will receive.

You can buy satellite systems which, as well as receiving pay channels, also have free to air. This includes access to BBC TV and radio, Sky News, CNN, Eurosport, German, Spanish, etc.

Don't bring your British TV – they are PAL system and do not work here.

Power Cuts

Keep torches, candles and matches where they can be found easily simply because we are subject to occasional thunderstorms which may cut the supply. Beware if you use a computer, you might find it useful to have a backup or UPS ('Ondulateur') to maintain a constant supply.

How to get all the essential services

Electricity & Water Services

We can arrange the transfer of both the electricity and water services on the day that your purchase is finalised.

Electricity is supplied by EDF, Your first account will be sent direct to the UK. It must be paid immediately upon receipt. They are not so gracious and understanding as the British Electricity Companies so please pay it upon receipt. Pay the first account by cheque and then by direct debit as below.

One word of advice. Not all houses are provided with an adequate supply. If you have several domestic electrical appliances you will need at least 6kW if not 9 kW. If you need more supply, EDF will arrange to come and make the change normally without charge.

If your electricity meter is indoors, EDF can, at a cost of 70 euros, install a device on the outside wall of your house, to enable them to read

your meter in your absence. On newer and some restored houses the meters are outside anyway.

In most cases you will not receive a water bill for some months, in any event they will expect you to pay by 'direct debit'. That simply means paying the first account by cheque, completing the bottom of the form, signing it and attaching a banker's RIB. These are to be found at the back of your French Bank cheque book.

Gas

Good News! If you live in the right part of Pézenas or some of the villages, The gas is on its way! They laid an enormous cross-country pipeline through the vineyards some time ago. Rumour has it that it wanders from Marseilles to Barcelona perhaps it will find its way back to where it started from. Some villages are connected up already and will provide gas during 2008.

Many cookers are mixed e.g. electric oven, two electric rings and two gas rings, useful if there is an electricity cut. If you take winter holidays and have (expensive) electric heating, it may be wise to invest in a mobile Butagaz heater or new parafin heater!

Getting a telephone

Getting a telephone installed is now quite simple as you can now do this over the 'phone – mobile or your friend's. The number to call is 1014, or, if you want to speak in English, call 0800 364 775.

They will want a photocopy of your passport, a RIB (see the article about banking on page 4) and a copy of your Attestation de Propriété or Compromis de Vente. All this with a letter requesting a line, obviously containing the address of the house where you want the telephone to be connected. They will ask you to fax all this information to them.

There is a big choice of services available, including Broadband and television, so do some research to make sure the service you ask for is the best for you.

If the house is already cabled for telephone, it will mean that you will get a connection faster than if the house has not had a telephone.

It will help if you can remember to check to see if there is a phone socket, and with the name and telephone number of the previous occupant things will go faster the connection can be made in 24 hours and will cost 55 euros.

If the line has been cut and requires a visit from the engineer then, with a bit of luck this will be done within 48 hours and there will be a further charge of 55 euros.

Telephones can be either rented or bought from France Telecom, or from any large supermarket, and a visit to either will show you that there is a large selection to choose from.



If the house is a secondary residence you will need to give them your home address for accounts purposes. Again it will help if you have it already written down. It is possible to do all this by fax. You will need to fax a letter asking for a line with an attestation from the notaire and a photocopy of your passport.

Payment

If you buy any appliance you will have to pay for it then and there, they will

accept visa. Payment can be made via the Direct Debit system using a RIB. The standing charge is 15.00 euros a month; your bills will come every two months.

Telephone Directories:

(Annuaire) are issued annually in November. You must ask for them when you collect your phone. Otherwise they are distributed annually by the post office (La Poste).

Mobile Phones

Reception here is improving all the time as new transmitters are installed. And remember, if you bring a mobile phone from the UK, you may have to route all of your calls via the UK even if you want to call someone just 3 kms down the road.

water

Water is metered - so don't be too extravagant. If you were lucky enough to buy a house with a well in the courtyard or garden then use the water for watering the garden or washing the car.

Advertisements and junk mail

You will probably receive a great deal of advertising material ('pub') in your letterbox. Keep some of it, as it can be very useful for local telephone numbers and illustrated vocabulary for shopping for special items. Special offers for white goods

(electromanager) are worth pursuing, as prices are cheaper than in the UK. When you are not going to be here, put a sign saying "NO PUB" on the letterbox hopefully to avoid a pile of the stuff when next you come!

Restaurants in and around Pézenas

It's all a bit personal choosing a restaurant so here are some choices of different people.

Pézenas. Les Marronniers, 6 ave. Verdun, Tel: 0467 901380 is pleasant when in a group and one can taste the different tapas. The service is a bit slow so don't be in a hurry.

We also recommend **La Pomme D'Amour**, (when you can eat outside away from the extractor fan in the kitchen). Near the Tourist Office. Tel: 0467 980840.

The Nouveau Printemps is good value for money. Interior decoration could do with an update! 2 rue Calquières Basses Pézenas. Tel: 0467 981271

For a birthday or other special occasion, the more classic **Près St. Jean** 18 ave. Marechal Leclerc, Tel: 0467 981531.

Villeneuveville: La Source, Place Louis XIV. Menus at 23, 28 and 35 euros (plus à la carte). A good family place. In the summer you can eat in front of the pool and tennis courts. Tel: 0467 963695, closed January thro' mid March. Tel: 04 67 96 36 95, closed January thro' mid March. www.hotelde lasource.com.

Nezignan l'Eveque. The Hostellerie St. Alban Tel: 04 67 98 11 38. This hotel has menus at midday of 22 euros, Sundays and evenings, 30 euros à la carte and we thoroughly recommend it.

Tourbes: La Maison is near the main place in the village and their chef offers wonderful meals and wines at reasonable prices, all with a friendly service. Tel: 0467 988695.

Villemagne: 30 kms west of Pézenas, direction Bédarieux, the **Auberge de l'Abbaye** a more sophisticated restaurant with outside summer terrace, book at the weekend. Tel: 0467 953484.

Marseillan: There are 9 or 10 cafés or restaurants. We recommend, close to the Caves of Noilly Prat, the restaurant **Chateau du Port**, not expensive with a small terrace looking out over the port. Tel: 0467 773167.

You need to book for an excellent meal at **Chez Phillippe**. Tel: 0467 017062.

Margon: A simple and inexpensive meal of around 12 euros is provided in Belle Lurette, the local bar-restaurant close to the château. Phone for reservation: 0467 246770

Agde: Le Galadoc, 3 ave. De Passeur, near Hotel de Golf, with menus at 28.50 euros. Tel: 04 67 26 87 18 (closed Wednesdays).

La Guingette, Route de Marseillan. Tel: 0467 212411

Cap d'Agde: gastronomique restaurant, **Larcen**, with garden. 41 rue Brescou. Tel: 0467 000101

Montpellier: The Jardin des Sens, Tel: 0499 583838. This restaurant is reputed to be one of the best in France. The menu at lunch time is 50 euros with the choice of two other menus lunch time and evenings at 200 euros per person without wines, or à la carte, for the meal of a lifetime!

St. Guiraud: Last and one of the best! For that very special occasion at St. Guiraud close to

ADVANCE BOOKING

A word of advice! In the summer high season, Christmas and the New Year book in advance.

One word about New Year's Eve: for most restaurants it is the most important day of the year and most offer a very special menu.

Prices include tips, which eliminates the necessity of tipping although if you have enjoyed your meal and been well looked after an additional tip will be much appreciated.

Once again if paying by a Carte Bleu be prepared to remember your pin number, as the charge machine will not accept a card without it.

Clermont l'Hérault is the restaurant **Le Mimosa**.

"One of the finest in the South of France" reports the Financial Times. Very sophisticated with menus chosen and changed daily dependent on market produce.

Allow 54 euros per person for the menu and 27 euros for the wine tasting. The proprietor will suggest a menu and serve a glass of different wine with each course.

Tel: 0467 966796.

Closed from November until mid March.

Useful bits

Learning French

Apart from the obvious best way to learn a language by finding oneself a French mate, integration within your community helps and there are qualified teachers to give French lessons. Watching French television helps a great deal. The Mediathèque in Pézenas has courses.

There is a small bilingual school in Montpellier that takes day children and can arrange for weekly boarders, Le Chateau Golf de Massane, 34670 Baillargues Tel : 04 67 70 78 44.

It is situated on the edge of the Massane Golf Course, they go up to the International BAC. Otherwise most foreign children go to the local schools. Practically all the villages have their own

primary school, secondary education is in the larger villages or towns. The state provides transport for a minimal sum. The lycées are in the larger towns such as Béziers, Pézenas etc.

Clubs

There are many local clubs and societies. For example in Pézenas: Bienvenue au Pays. Madame Françoise Jovet, tel: 04 67 98 80 52 She also does chambre d'hôte with a pool. www.bienvenueaupays.com.

There's local help here to take you to visit and give talks on such things as the Canal du Midi, Le Pont du Gard and Uzès, Villeneuveville and surrounding villages. There are also Soirée Dansante, concerts and walks, for example in the Cevennes

following the traces of Stevenson. Pézenas is twinned with Market Drayton and has an active Twinning Association.

Cinema

Pézenas has a cinema and ciné club that you can join at the cinema e-mail: cinemoliere@wanadoo.fr, (Tel : 04 67 90 76 41) where they have films in their original language (Voix Original). Their showings are on Tuesdays. In Sète and Montpellier there is a chain of cinemas called Diagonal that show films in their original language.

Visiting

When visiting it is usual to ring the bell at the gate and wait there until someone comes to let you in - especially if

a dog lives at the house. When taking a gift of flowers or a pot plant to a hostess, do not take chrysanthemums, for most French people they have connections with death, funerals and All Saints Day and visits to the cemetery.

Christmas Boxes

Just as Peter Mayle reveals in his book 'A Year in Provence' the postman, firefighters and dustmen will call in November selling calendars for which it is usual to give 10 euros.

Olé

Olé is a local free magazine to be found in the local shops and tobacconists, which tells you what is going on for next two weeks. Everything from classical concerts, films and exhibitions etc.



Shopping

Typical English products such as Marmite, jellies, Bisto, custard powder and chutneys are more easily found than before (we used to dash down to the Spanish border!).

Some of the larger supermarkets will have some of these things, otherwise one either brings down a stock of one's favourite necessities or you find a French substitute! Muesli, porridge oats and breakfast cereals are available but expensive.

Spices can be found in Pézenas's Saturday market. Two delightful shops for the exotic foods are: Pinto, 14 rue Argenterie Montpellier and another at the Carrefour complex at Balaruc, opposite the entrance to the supermarket.

Shop Hours

It would take a book to explain the logic behind shop opening hours. So the following is only a rough guide and cannot be completely relied upon.

The very large supermarchés or grandes surfaces such as Geant Casino, Auchan and Champion open Monday to Saturday and stay open lunchtime (sans interruption). Smaller village Intermarché and Super U close for lunch between 12.30 and 3 o'clock.

Small village food shops may open on Sunday mornings and some do not open on Monday mornings. Bakers have at least one day's rest per week - the day varies. Non food shops usually

open Tuesday to Saturday, and all small shops, food or not will have a long lunch break, but open later in the evening. Banks in Pézenas do not open on Sundays and Mondays.

Practically all businesses close for lunch between 12.00 and 14.00. The Administration's hours are from 8.30 to 11.30 or 12.00 and from 13.30 to about 16.30. There are plenty of variations on these but you can buy your bread on Sunday mornings and your oysterman may well sell you oysters and other shell food on a Sunday evening. But do not try to go to the bank on a Monday!

'Soldes' (sales) of household goods normally take place the week after Christmas.



BOOKS

There is an **American Library**, in Montpellier, 11 rue St. Louis. www.bibliotheque-americaine.com. Tel: 04 67 58 13 44, Open Mondays 14.00-18.30 Tuesday – Friday, 09.30 – 18.30. Saturdays 10.00-12.00.

There is a new bookshop in Béziers that has English books called **Le Bookshop3**, 18 rue d'Anciens Combattants, 34500 Beziers, Tel: 04 67 36 67 82, www.lebookshop.fr, e-mail info@lebookshop.fr.

Le Book, second-hand English book sale. Every last Sunday in the month at the Café l'escale, Gabian.

You can get English books at **The Bookshop**, 6 rue de l'Université, Montpellier Tel: 04 67 66 09 08 and at **Sauramps**, on the web suaramps.com. Le Triangle, Montpellier Tel: 04 67 06 78 78. You can easily order books from **Waterstones**, etc by telephone or nowadays of course 'on-line' through **Amazon**, etc.

Helpful Books

There are an enormous number of books on the subject of living in France. The following are a few the first four of which you can find on www.french-property-news.com

Buying a Home in France by David Hampshire, publisher Survival Books ISBN n° 1-901130-27-4

The Alien's Guide to France, publisher Survival Books ISBN n° 1-901130-65-7

Buying and Restoring Old Property in France by David Everett publisher Robert Hale ISBN n° 0-7090-6504-3

Going to Live in France by Alan Hart pulisher Howtobooks ISBN n° 1857038541

Living in France 4th edition by Bill Blevins and David Franks Barbican House 26 - 34 Old Street London EC1V 9QQ.

Pézenas Market

Practically all villages have a market day, which will vary in size according to the population of the village. Pézenas has a large one all day Saturday. There will be an assortment of things from aprons, shoes and plastic tablecloths, to fish, meat, flowers and vegetables. This is often the day when people meet up at their preferred café.

Photo taken at the Pézenas Saturday market



newspapers

English Newspapers are available from 'La Presse' all the times during the summer and rather less during the winter. Large 'Presse' outlets at supermarkets usually have them as do the airport, train stations and sometimes tobacconists.

Phone Kiosks

Please refer to page 6 for details of how to get a telephone installed in the home.

Outside, as in the UK, most of the phoneboxes now only take phonecards (télécartes petites ou grandes) which you can buy from the tabac, and village post offices. Most phone boxes take visa or other bank cards with a pin code.

Cheap rate calls to the UK and abroad now start at 19.00 in the evening until 08.00 the following day and from 14.00 on Saturday afternoon until 08.00 on a Monday morning.



Where to stay...

If you would like to sample living in a Maison de Viticulteur or Maison de Village, you could do no better than choose a Chambre d'hôte. The tradition is that you are offered a comfortable room with breakfast and you have the option of an evening meal if you so wish. Your hosts will join you for breakfast and pass on their experiences of the region and offer advice and tips on where to go etc. We recommend:

Pézenas

Hotel Saint Germain,
Avenue Paul Vidal
Tel: 04 6709 7575

Veronique & Aurelien

Chambre d'hôte,
9 rue des Litanies.
Tel: 04 6790 3481
www.ladordine.com

Hotel de Vigniamont, a luxury B&B in the centre of Pézenas. From 95 euros per night.
Tel: 04 6735 1488.
www.hoteldevigniamont.com

Faugeres

La Vigneronne,
Chambres and table d'hotels,
18 route de Pezenas.
Tel: 04 6795 7849
www.lavigneronne.com

Caux

The Stone House, Mark and Michael, Chambre d'Hôte,
Tel: 04 67 09 38 20
www.thestonehouse-caux.com

Colombières sur Orb

Le Chateau de Colombières,
34390 Colombières sur Orb
Tel: 04 67 23 25 58
www.gitesdecharme.biz

Nezignan l'Eveque.

Hostellerie St. Alban, pool, tennis court and a gourmet menu.
Tel: 04 6798 1138.
www.saintalban.com

Out of town and just 6 kms south of Pézenas in the village of Valros is the **Auberge de la Tour**. It has a swimming pool and restaurant.
Tel: 04 6798 5201

Syndicat d'Initiative

Syndicat d'Initiative is in most cases the same as the Office de Tourisme. This is so in Pézenas, where it is to be found in the Place Gambetta. They have brochures, lists of accommodation for renting, list of special events, concerts etc. They also make train reservations.
Tel: 04 67 98 36 40
www.paysdepezenas.net

The climate

Probably the most difficult subject to comment on. We obviously have a lot more sunshine than the north of Europe, average 300 days. It does rain and so it must if we are to get a good crop of melons, asparagus, soft fruit, cherries, peaches, olives and the excellent wine.

The drawback is that when the rain comes in from the Mediterranean, it can last for up to three days and is very heavy (stair-rods!). If you have an old house, some drops may come through the roof, but providing it is not a torrent, then all's well and it will dry out the following day.

The coldest days are normally in December and January with low daytime temperatures of some 4° - 8° but these may only last 3 - 4 days.

The spring is always short lived with February and March often surpassing expectations of sunshine and warmth.

However, be under no illusion, anywhere on the North Mediterranean shore can be subject to some winter weather and the only safe bet is the far south of Spain, Cyprus and Egypt - but then you do not get the *alio alio* and all that French culture, food, wine, etc, etc !



Enjoying a chat, good food and wine at a café in nearby Béziers

time

Remember that France is always one hour ahead of the UK. Summertime here generally begins and ends on the same weekend as in England. The French nearly always use the 24 hour clock, except when they have a '5 o'clock' and yes, this is a tea-break!



Foody Topics

Bacon - is generally available in the charcuterie (cooked meats) section of most Supermarchés such as Auchan, Geant Casino, Champion, Intermarché, etc. It is expensive!

Fish - I don't know why we have written a paragraph on fish. Everyone knows that living as close as we do to the sea fish must be plentiful but I'm afraid it is not like that. There isn't a good fish stall close to the beach. Pézenas however, as do most towns, has two fishmongers and a very large fish stall on the market on Saturdays. The supermarkets are getting better and Champion has deliveries around 18.00 from the "Criée" at Agde. Mobile fish vans travel around most of the local villages. A large proportion of the fish on offer comes from the Mediterra-

nean and not from the Atlantic coast. Shellfish and oysters abound. Try something new. For example, if you happen upon a restaurant that offers Brandade de Morue, try it!

Useful Words

Flour	farine
farine de blé	plain flour
farine à gâteaux	self raising flour
farine fluide	fine flour for sauces
maïzena	cornflour
levure chimique	baking powder

Greaseproof paper = papier sulfurisé. Sheets are available in some stationery shops, rolls in some hardware shops, and always in the large supermarkets.

Lard = Saindoux, and is available in the charcuterie section of Intermarché, other supermarchés and in all of the charcuterie shops.



Buying fresh meat at Saturday's Pézenas market

Milk - is not delivered to the house but is available from grocers' shops and supermarkets. Fresh milk is delivered to the supermarkets and a few local stores twice a week and is usually in plastic bottles marked 'Lait Frais'. There are the usual three kinds, full cream, semi-skimmed (demi-écrémé) and skimmed. There

is also biological full cream milk. The same colour identification also applies to the long life milk in cartons, which is quite palatable these days and much easier to obtain. Beware, colour identification can vary from supermarket to supermarket ! All have 'a sell by' date on them. (à consommer avant le...).



Cars & Driving in France

Useful information to help you when driving in France

There is so much to be said about driving in France and we were not sure that we could afford the printer's bill for the extra ten or so pages. Perhaps the most important driving advice is: If in doubt give way!!

Priorité à droite

This means that they, that is to say everyone except you, has the right to drive into your path even if they are joining a major road.

Overtaking and Tailgating

These are mandatory at all times that a vehicle is not stationary.

Indicating

Generally our French friends do not indicate, as they know where they are going.

Vehicle Documents

You must carry your papers every time that you drive, as police checks are common and random (especially on a Sunday afternoon when they have nowt else to do)

Speeding and Radar

A new hazard is that the Police have brand-new equipment to detect speeding which photographs you and your number plate. From personal experience it is very costly! **Be warned!**

Car Number plates

All cars in France are registered with the number of the Département as the two last

numbers. Hence Pézenas being in the département of L'Hérault has the number 34.

Car Repairs

There are garages for each make of car in the yellow pages of the telephone directory. Everyone seems to have their favourite garage man, mine has just retired!

Driving Licence

As an EU citizen your British licence is valid whilst driving in France. However, if your new house in France is your principal residence then your British driving licence should be exchanged for a French one. (The DVLA will not issue driving licences with foreign ad-

resses). Your local village Mairie will help you with the issue of a French licence.

Car Insurance

If you decide to buy a French car and register it here in France then you have to display your car insurance vignette on the car windscreen. Your UK no claims discount is transferable.

Here in France it takes longer to achieve a substantial no claims discount. The 'green card' system is usually automatic with French insurers.

Travel Information

Travelling to Pézenas is becoming easier all the time. We give a few details of the three main methods of traveling down to this area.

By Car

Best if you have bulky things to bring down, or several months' wine supply to take back! You can now do the entire trip from the Channel ports on the excellent French motorway system (see Driving Options opposite). It takes about 10 hours driving time from Calais (650 mile approx) or 9 hours from Le Havre/Dieppe (550 miles). Motorway tolls will cost you around 47.50 euros coming down the A75 each way – with the special thrill of going over the world's highest bridge at Millau.

Carcassonne more like 1hr 25 mins drive from Pézenas.

Car Hire

Car hire facilities are available at local airports but it might be advantageous to enquire about pre-booking your car from the UK. Special deals are sometimes available, especially with 'plane reservations.

By Train

Eurostar's timetable offers over 18 trips per day to Paris and Lille from London.

There are three connections per day from London to Montpellier via Lille European addition there is one service a week on a Saturday to and from Avignon direct from London Waterloo.

Most of the Eurostar services to Paris match onwards connections to Montpellier and Béziers. Apex style return fares are available from London. For any other questions about travel

By Air

British Airways fly daily from London Gatwick to Montpellier

Air France operates numerous flights from Paris CDG and Orly to Montpellier. Air France also operates 3 flights per day between and Paris Orly and Béziers.

Ryanair flies daily from London Stansted to Nîmes, Carcassonne, Perpignan and Montpellier. Montpellier is about an 1 hour and



in France, the French Government Tourist Office (178 Piccadilly, London W1) produces a free magazine full of useful information that is updated annually. You can order it by telephone: 09068244123.

Fares

Within France there are substantial reductions for couples, young persons and for those aged over 60,

and when you book well in advance (ask for Joker). Supplements and reservations are payable on the High Speed TGV trains but there are many very scenic routes throughout the South West of France.

So take the time to take a train, but pack a bottle or two as refreshment services, where they are available, are expensive and do not exist at all on many of the regional trains.

Useful addresses

Ferries / Road

www.eurotunnel.com
www.speedferries.com
www.irishferries.com
www.brittanyferries.com
www.seafrance.com
www.poferries.com
www.directferries.co.uk
www.condorferries.com

Air Travel

www.ryanair.com
www.british-airways.com
www.air-france.com
www.flybmi.com
www.flybe.com
www.easyjet.com

Rail Travel

raileurope.co.uk
voyages-sncf.com

Wines

Most of our advice reflects a very personal choice. Seek out for yourself the local caves, domains and co-operatives (this is the fun bit). Nearly all will offer a sample tasting. Some produce just mediocre reds and rosés, but others produce excellent wines.

Reds

Caveau des Schistes at Laurens on the main road between Béziers and Bédarieux. Try their 12° red, sold 'en vrac' i.e. sold in bulk five or ten litre 'bidons'. They do have several excellent bottled reds.

Mas Daumas Gassac at 35 euros - superb wine.

Faugères. Alquier the producer in the village sells red AOC 'fut en chène' matured in oak.

La Liquière, a small village close to Laurens and Faugères. Try the reds from the brothers Vidal; count on spending around 5.50 to 13.00 euros a bottle.

Chateau Coujan produces the whole range of reds, whites and rosés. They are one of the finest producers in the region. The chateau sits on a unique site which results in some excellent wines. Definitely worth a visit, a tasting introduced by Monsieur Guy is an experience long to be remembered.

Château de Monpezat, near

Pézenas - good reds from 4 euros We can go on.... At Quarante - **Domaine Rouëire,** at Puissalicon - **Bassac,** at Pézenas - **Prieuré St Jean de Bébian...**

Rosés

Rosés par excellence are produced at the **Monastery Mougères** on the road between Roujan and Pézenas. Their rosé is available 'en vrac'. Chilled, it is one of the finest summer drinks in the Languedoc.

Domaine de Montrose at Tourbes produce an excellent rosé called "Les Lezards".

Whites

Whites are a more difficult recommendation; the local brew is **Picpoul de Pinet.** Visit the co-operative at Pinet, sample and buy. If you want a white 'matured in oak' and are happy to pay a bit more then go to the co-



Wine tasting at one of the caves in the centre of Pézenas

operative at Pomerols and try the white by **Hugues de Beauvignac.** The **Domaine de Belles Eaux** near Pézenas has a good Chardonnay. Another and talented producer is the **Mas Daumas Gassac.** Their wines are even rationed, but a visit is well worthwhile. They are found close to the village of Aniane north of Pézenas in the direction of Gignac. For one of their whites allow up to 27 euros per bottle. Worth trying...Chardonnay from **Rouëire** and some of the whites

from **La Croix Belle,** Puissalicon. Finally, the 'caves' of **Noilly Prat** at Marseillan make an interesting visit. Guided tours are held from March to December. For good advice pick up a copy of 'Terre de Vins', a Montpellier produced wine magazine available at most newsagents (La Presse or Tabac).

Please note that prices quoted are correct at the time of publication, and are subject to variation.

Driving Options from the UK

Option 1: Autoroute A 26 Calais - Reims - Troyes / A5 - Dijon / A6 - Lyon / A6 - A9 Pézenas (sortie Pézenas/Agde)

Option 2: Autoroute A16 Calais - Paris - West of Paris / A10 - Orléans / A71 Clermont Ferrand / A75 - Pézenas

Option 3: Brittany & Normandy Channel Ports Rennes - Nantes A83 - Niort / A10 - Bordeaux / A62 - Toulouse / A61 - Narbonne / A9 - Pézenas (sortie Béziers East or Pézenas/Agde)

Option 4: Caen/Le Havre/Cherbourg - 'cross country' to Chartres - Orleans - as Option 2

Official Documents

Whether you live permanently France or are only on holiday, you are obliged to carry with you at all times your passport or titre de séjour, driving licence, car insurance and car carte grise (log book) if you are driving a French registered car. For safety's sake make a photocopy of all of them and keep those in a safe place.

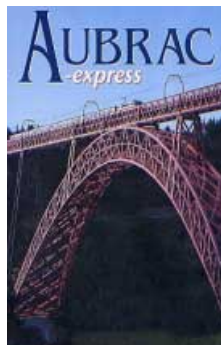
MAPS

Maps of the Region

Our preferred choice is the IGN Series. The large scale for Languedoc-Roussillon is Map Sheet No 114 at a scale of 1 : 250 000, in the red series.

The map for Pézenas, Marseillan and the surrounding villages is Map Sheet No 65 Béziers Montpellier at a scale 1:100 000, in the green series

Rail travel for pleasure



Aubrac Express

Two journeys to be recommended which can be combined with an overnight stop are the Aubrac Express from Béziers to Paris via Clermont Ferrand and the Cevenole Express from Marseilles via Nîmes to Paris also via Clermont Ferrand. These two trains combine at Clermont Ferrand. Try travelling one way by one train, stay a night or two in Clermont Ferrand and return by the other route. Both trains cross the Cévennes with stunning views.

Le Petit Train Jaune

One smaller electric train is 'Le Petit Train Jaune' which travels up into the Pyrénées with connections from Perpignan. www.hoteldelaposte.free.fr/petittrainjaune.htm



Vapeur du Cévennes

If steam is your hobby then the 'Petit Train à Vapeur du Cévennes' between Anduze and St Jean du Gard is very well worth a visit. It is to be found north of Nîmes and beyond Sommières. www.trainavapeur.com.

Medical Information

If you only come here for the holidays and periods of less than three months, then bring your English social security form E111.

If you are a permanent resident in France then you need to register with a particular doctor, as in the UK. The local doctor will refer you to a specialist when necessary. Ask around your neighbours and acquaintances for recommendations. Find out where the surgery is, and the times the surgery is open. At weekends, doctors are still available on call, by rota.

Consultation

When you go to the doctor, dentist or any other medical service you will have to pay at the end of the consultation or treatment. It is currently 20 euros for the doctor's visit.

Receipts

When you see the doctor etc. you will be handed a 'feuille de soins' which is in effect a receipt for your consultation. This and any prescriptions are taken

to the pharmacy where you must pay for your medicines. Each item has a self adhesive price label which is to be attached to the 'feuille de soins'.

Carte Vitale

Once you are registered with the French Social Security, you will be issued with a Carte Vitale and you will be reimbursed between 40% and 70%.

The method at present is that with the carte vitale you only pay your percentage, otherwise you pay everything and by sending the 'feuille de soins' to the local CPAM (insurance office) they will reimburse you directly to your bank account.

Permanent Residence

If you intend to live here permanently, then although the arrangements for visits and prescriptions remain the same, the method of claiming back is



different and depends on whether you have the form E106 issued by the Social Security in Newcastle. However it might be appropriate to continue private medical insurance if you have it in the UK.

If in doubt give us call at Agence Guy and we will attempt to talk you through the best way of keeping cover in France.

EMERGENCY NUMBERS

- 15** SAMU (urgent medical assistance)
- 17** Police
- 18** Fire / Ambulance
- 112** European Emergency Call

Inheritance

The laws are complicated, and we strongly recommend seeking appropriate advice.

In general terms, under French inheritance law, a large proportion of the deceased's estate will pass to the surviving children and a relatively small proportion to the surviving spouse.

There are, however, legal ways of avoiding this situation as well as mitigating the effects of French Inheritance Tax. A French Will will speed up and reduce the cost of obtaining probate.

BANKS

Pézenas does have a large number of banks and you take your pick! The Credit Agricole is the largest and seems to be the least inefficient!

Transactions take longer than in the UK. Please also refer to our article on banking on page 5.

Building a house of your choice

Although we vowed that when writing this little brochure, we would make no reference to price, several of our clients have asked for guidance as to the cost of buying a parcel of land and building a house.

Land prices.

First and foremost these depend upon the village, its proximity to the sea and the size of the plot. No two villages have the same pricing strategy. For example some villages, where the 'Mairie' is itself keen on encouraging young French couples to buy and build, will sell off village land at a low price. This is not subsidised but reflects high density population and the need for low priced housing.

Therefore, the cheapest price for a small plot on a lotissement (small estate) would be 150 euros upwards per square metre, with all services in place. This price excludes the Notaire's taxes and costs of approximately 8%

Planning permission

Most villages have a village plan called

a POS, which lays down what can be built and where. Providing the plot that you are considering buying falls within the land zoned 'Constructible', then you will be deemed to be able to build and you will get consent.

Outside of this defined area, a refusal is most likely. These village plans are revised every ten years or so.

If peace and quiet is your aim and you wish to keep a reasonable distance from your neighbours, or you are buying next to a vineyard, then the only way of protecting your space is to buy a plot of at least 2500 square metres.

Land other than for building

Should you wish to extend your garden on to non 'Constructible' land, then you will face a far lower price, although it will all depend upon your neighbour wanting or needing to sell.

Vineyards start at a base figure of 12 000 euros per hectare. Our best advice is that if you really do wish to go and buy land and build, then let us point you in the right direction and negotiate on your behalf.

We are more than likely to earn our fee out of the reduction in price and in ensuring that what you buy will work for you.

Building costs

How much? The answer is: as long as a piece of string! The average price is 1,000 to 1,500 euros per square metre.

This can be more if you have expensive fittings. Simply translated, it means that a small villa with two bedrooms, lounge/dining room, kitchen, bathroom, garage, terrace, etc. will cost around 120,000 euros to build. Again,

it depends upon the choice of builder and the quality of finish in the house. Finally, a 10m x 5m swimming pool will cost around 23,000 euros, again depending on your tiles etc.

Planning Permission

In general, planning permission for substantial alterations has to be obtained. Seek advice before embarking on any work, as the penalties for not doing so can be severe!



Use this user-friendly glossary of terms associated with house buying. Obviously not an exhaustive list but one we feel you will find useful.

A Glossary of French Property Terms

a rénover	to renovate	comble	attic	maison jumelle	semi-detached	salon	drawing room
abandonné	derelict	commerces	shops	mansarde	attic/garret	serre	greenhouse
agent immobilier	estate agent	couloir	corridor	mas	farm house	sol	ground
agrandissement	extension	cour	courtyard	mazet	small vineyard build-	sous-sol	basement
aménagé	converted	cuisine	kitchen	ing		surface habitable	habitable area
aménageable	suitable for conversion	cuisine aménagée	fitted kitchen	menuiserie	joinery	surface terrain	land area
apparent	exposed	dallage	paving	meubles	furniture	surplomb	overhang
appentis	lean to	débarras	box room	meule	millstone	tapis	carpet
ardoise	slate	dégagement	small passage	mitoyenneté	joint ownership	terrain	ground/land
armoire	cupboard	demeure	residence	moellon	quarry stone	toit	roof
arrière-cuisine	pantry	dépendance	outbuilding	moquette	carpet	tout-à-l'égout	main drainage
ascenseur	lift	devis	estimate	moulin d'eau	water mill	tuille roof	tile
atelier	workshop	domaine	estate	mur	wall	tuyau de vidange	drain pipe
attenant	attached (to property)	douche	shower	niveau	level/floor	tuyau d'écoulement	drain
avant toit	eaves	eau	water	pelouse	lawn	vallée/vallon	valley
baignoire	bath	écurie	stable	penderie	wardrobe	vôûte	vault/arch
basin	pond	égout	sewer	pièce	room	verger	orchard
bastide	country farmhouse	escalier	stairs	pin	pine	vitrage	glazing
bâtiment	building	étage	story/floor	piscine	swimming pool		
bâtisse	large country house	étang	lake	placard	built in cupboard		
bergerie	simple stone building	évier	sink	plafond	ceiling	LEGAL TERMS	
bibliothèque	library	exposition	aspect	plage	beach	acquéreur	purchaser
bourg	small market town	fenêtre	window	plan d'eau	water feature	acte de vente	deed of sale
brique	brick	feme	farm	plancher	floor	bon de visite	agent's visiting form
buanderie	utility room	grange	barn	plâtre	plaster	cadastre	land registry
bûcher	woodshed	grenier	attic	plein pied	single story	compromis de vente	agreement to buy & sell
bureau	office, study	grès	sandstone	plomberie	plumbing	condition suspensive	let out clause
campagne	countryside	gros oeuvre	major works	port de plaisance	marina	clause tontine	joint tenancy
caractère	character	habitable de suite	immediately habitable	porte	door	frais de négociation	agency fees
carie sèche	dry rot	haie	hedge	poutre	door	géomètre	land surveyer
carreaux	tiles	hammeau	hamlet	premier étage	first floor	hypothèque	mortgage
carrelage	tiling	hauteur	height	pressoir	wine press	honoraires	fees
cave	cellar	hors agglomération	rural property	propriété	property	impôt sur la plus-value	capital gains tax
chai	wine cellar	humidité	damp	puits	well	indivision	tenancy in common
chambre	bedroom	immeuble	building	quincaillerie	ironmongery	lu et approuvée	read and approved
champs	fields	isolé	isolated	rénover	renovate	notaire	public notary
chaudière	boiler	jardin	garden	réparation	repair	permis de construire	planning permission
chauffage central	central heating	lambris	panelling	retraite	retirement	procuration	power of attorney
chaume	thatch	largeur	width	rez de chaussée	ground floor	promesse de vente	agreement to sell
cheminée	fireplace	lingerie	linen room	robinet	tap	S.A.F.E.R.	agricultural land
cheminée avec insert	fireplace with stove	logis	large old house	ruisseau	stream	S.C.I.	co. owning property
chêne	oak	longeur	length	sable	sand	séquestre	stake holder
chenil	kennel	lotissement	housing estate	salle à manger	dining room	servitude	restraint, right of way
ciment	cement	maçonnerie	masonry	salle de bain	bathroom	T.T.C.	all taxes included
clôture	fence	maison	house	salle d'eau	shower room	T.V.A.	value added tax
clou	nail	maison de campagne	country house	salle de séjour	washroom & shower	vendeur	vendor
coin	corner	maison de maître	mansion		living room		

Agency Fees

Our fees are included in the price. The notaires fees have been mentioned on page 3, this cost will vary depending upon the price of the property. These fees may be increased if a mortgage is involved.

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Credits

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