



OVERSEAS

Haven Report



**Carcassonne, France:
This Hilltop Town Is A Medieval Marvel...**



Carcassonne – Living In Medieval France

By Lucy Culpepper

Walt Disney is said to have been inspired by its towers, turrets, and ramparts and you can understand why when the sun rises up over the medieval city of Carcassonne in southeast France. It's easy, too, to imagine a knight galloping up the cobbled streets and dashing through the portcullis to save his princess. In fact Carcassonne, at the heart of Cathar country, was first recorded in pre-Roman times. It was, and continued to be for centuries, an important fortification with views up and down the Aude valley -- west towards Castelnaudary and east to Narbonne and the Mediterranean; to the south tower the Pyrenees Mountains and to the north the Montagne Noir, or Black Mountains. Today, the city

of Carcassonne, capital of the Aude department in the Occitanie region of France, has two parts to entice full- or part-time residents -- the medieval Cité (a UNESCO World Heritage Site) up on a plateau on the right bank of the river Aude and the Bastide Saint Louis below the Cité on the left bank. The Bastide, commissioned by Saint Louis in 1260, was built in an easy-to-navigate grid pattern. Though the medieval Cité is where the majority of tourists head, the Bastide and surrounding villages are where the majority live and where you are most likely to rent or purchase a property. If you are drawn to the Old World, read on and discover why Carcassonne would be an exciting place for you to consider...

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Carcassonne has the benefit of being a two-part town -- both parts have much to offer tourists and residents alike. Within La Cité there is, of course, the medieval chateau and rampart, the St. Nazarius Basilica, and the world-famous summer festival but there are also beautiful boutiques, [artists' workshops](#), Michelin-starred restaurants, and glorious hotels to explore such as the Hotel de la Cité.

The Bastide dates from the 13th century and yet it has just about everything you need for your day-to-day life. This lower town is centered on the Place Carnot (where a market is held three times a week) with its pretty fountain, street-side cafes, and restaurants. There are one-off and brand name boutiques, museums, an impressive library, a daily indoor market at les Halles, and the Canal du Midi, the Bastide's own UNESCO World Heritage Site. The Bastide is undergoing a beautification plan with lots of improvements and renovations, it has to in order to draw tourists down from the Cité and benefit from the revenue that they bring. There is an end-of-summer, Spanish festival known as the *Feria de Carcassonne* with salsa, flamenco, and Occitan music and a Christmas festival in December with a market, fair, ice rink, and shows. The main [tourist office](#) is in the Bastide on rue Verdun where there is multi-lingual information about every type of activity imaginable in and around Carcassonne.



Place Carnot - Neptune's Fountain

On the outskirts of the Bastide but still within the Carcassonne agglomeration are a number of modern residential developments and that too is where the supermarkets, furniture stores, and mall-type shopping are located.



The Bastide prepares for Spanish Week

Within a 10-mile radius of Carcassonne lie many attractive villages, some of them quintessentially French where you can walk to the *boulangerie* in the morning, sip a pre-lunch aperitif in the main square, shop for produce at the market, and swing in a hammock with just the sound of chattering cicadas to lull you to sleep after a three-course lunch at the local brasserie. A life like that really does exist here. Further out from Carcassonne, to the north of the River Aude, and you are into the Minervois region, a huge wine growing area and the mainstay of the Aude's economy. Further north are the Black Mountains (*Montagne Noir*) where there are some pretty villages but winters can be harsh. To the south and east of Carcassonne lie the stunning Corbières Mountains.

Just a 10-minute drive from the center is an attractive 18-hole golf course, and a natural leisure park with freshwater swimming, hikes, and picnicking. Within an hour from Carcassonne you can be sunning yourself on the sandy beaches of the Mediterranean, and within 90 minutes skiing in the Pyrenees. The awe-inspiring Cathar castles hang precipitously on mountain tops, the cosmopolitan city of



The Aude – a land of Cathars, canal, and wine

Toulouse is an hour west along the freeway, and Spain is just a hop and a skip across the border.

Given the attraction of the Cité, the Bastide, and the surrounding area, property prices are reasonable. Fully renovated apartments range from about 50,000 euros for a studio to 200,000 euros for a three-bedroom property. Rentals start at about 400 euros per month for an apartment and 600 euros for a house.

Property for rent and for sale is discussed in more detail in the article on page [12](#) and [14](#). You can also following the links in the information box “Carcassonne Online Resources” for the key information about living in the area, or read on and watch the story unfold...



Tourists on a square inside the fortified city of Carcassonne

An Historical Cornucopia

The main raison d'être of Carcassonne is of course the history that suffuses the medieval Cité. A walk up through the cobbled streets just as the sun is rising on a warm summer morning is absolutely magical and something I would recommend everyone do at least once in their lifetime. With my eyes closed, I sat on a grassy mound with my back against an ancient wall of the fortified city and let the history work its way into my skin. Magical and hair-raising at the same time. Hundreds of books have been written about the place and the people associated with Carcassonne. The Romans, the Visigoths, the Cathars, Simon de Monfort, Raymond Trencaval, the Black Prince, the Huguenots, Henri IV...too many centuries to go into great detail here but to set the scene here are the defining moments of Carcassonne's history.



The perfect place to contemplate the past

It was at Carsac, just to the south of present day Carcassonne that the first Neolithic inhabitants are known to have lived. By the 11th century B.C., Carsac was abandoned for an *Oppidum* (a hilltop Iron Age settlement) on the site of the medieval city. In the second century the Romans took control of the region and by the end of the first century B.C. the town became the capital of the *Julius Carcasus* colony. After the fall of the Roman Empire the Visigoths took control, creating a region



The 13th century and Gallic-Roman Constable's Tower



Viscount Trencavel's

known as *Septimania*. The Visigoths were defeated in 725 by the Saracens who took possession of the Cité.

In 759, the king of the Franks, Pipino the Brief, conquered the entire *Septimania* region, creating the earldom of Carcassonne. In 1067, the Trencaval family took control of Carcassonne, Beziers, Limoux, Agde, Albi, and Nîmes. This was a time of great change in the Cité; the cathedral was built as was the palace on the western side of the Cité. Perhaps most importantly, the Trencaval family supported the new religious movement of the Cathars, a religion that was gaining strength in southern France. By the 13th century the Catholic Church realized they were losing spiritual and political control of the rich lands of the south. Pope Innocent III sent a crusade of northern lords headed by Simon de Montfort to crush the Cathars. Known as the Albigensian Crusade, the first to fall to the powerful lords was Beziers town to the northeast.

Carcassonne was besieged in 1209. Raymond Roger Trencaval, the commanding lord of Carcassonne, escaped but was later captured and died in prison. Simon de Montfort took possession of Trencaval's palace.

In 1224, Simon de Montfort's son ceded the land his father had conquered to the king of France and Carcassonne and the surrounding region became a *sénéchaussée* (controlled

by an appointee for the crown). In 1240, Raymond Trencaval II besieged the city but was defeated by Louis IX's troops and was forced to abdicate his insignia bringing to an end the era of the Trencavals and the Cathars and ushering in the rule of the Capetian dynasty also known as the House of France. After the submission of Trencaval, Saint Louis ordered that the population be re-housed on the left bank of the River Aude, in a bastide built on a grid plan. Carcassonne took its first steps towards becoming an important textile center.

In the 14th century the city was ravaged by plague and famine and attacked many times during the Hundred Years War between the Kings of France and England. In 1355, the Bastide was set on fire by the Prince of Wales, also known as the Black Prince. He did not manage to capture the heart of the Cité, and, on his retreat, the Bastide was rapidly rebuilt and fortified and the Pont Vieux was built to connect the two.

In 1590, after the religious wars, the Cité, but not the Bastide, refused to recognize Henri IV as King of France because he was a Huguenot. A bloody conflict ensued and divided the town for many months. After the Treaty of The Pyrenees was signed in 1659, the Cité lost its fight and its role as an important frontier post. The production of woolen textiles became its *raison d'être*; the fortifications and medieval Cité were abandoned.



The medieval Cité and Pont Vieux

In 1849 the French government decided to demolish the fortress and use the stone for building works but, fortunately, they were met with an outcry from leading historians and local Carcassonnais such as Jean-Pierre Cros-Mayrevieille. In the same year the architect Eugene Viollet-le-Duc was commissioned to restore the Cité. The restoration has been severely criticized by many who believe the architect should have been more conservative. However, Viollet-le-Duc insisted that the structures needed to be rebuilt rather than repaired and maintained. He was accused of reinventing entire sections of the castle. Despite the criticism, the Cité now has the appearance of a 13th century fortification and is considered one of the most remarkable restoration projects of the 19th century. Today the Cité of Carcassonne is a UNESCO World Heritage Site. Just a 15-minute walk away, is the Canal du Midi the Bastide's own architectural masterpiece and UNESCO World Heritage Site.

The Bastide

Located between the port of the Canal du Midi and the medieval Cité, the Bastide Saint Louis is the historic name for Carcassonne town center and where most people live. The town has a population of just 50,000 and offers everything you need to live a comfortable life, with markets, museums, art galleries, boutiques, churches, and of course two UNESCO World Heritage sites on your doorstep. You certainly won't have a shortage of visitors should you come to live here!

To the north and southwest of the Bastide is Carcassonne agglomeration. The entire Carcassonne Cité, Bastide and agglomeration is circumvented by a by-pass or *Rocade* as it's called, and helpfully named depending on which side of the city it travels i.e. *Rocade Nord*, *Rocade Sud Ouest*, or *Rocade Sud*.

The Lady And The Stuffed Pig



Not much got past these towering walls

Just before you enter the Cité through Porte Narbonnaise, you'll see a head-and-torso sculpture of a plump, buxom medieval woman with a smug smile. This is Madame Carcas, the folkloric namesake of the town. During the eighth century, Charlemagne besieged the Cité for almost seven years. The people trapped inside by the marauding Franks lived off water from the city's wells and stores of food.

According to legend a local lady, named Madame Carcas, came up with a plan to fool Charlemagne. Life-like figures of soldiers were made, stuffed with straw and placed all around the ramparts to make it look as though the Cité still had plenty of strong, healthy soldiers (when in fact they were all starving). She ordered that the last surviving pig be fed the last of the corn until its belly was full. The pig was then thrown over the battlements, landed on the ground, and burst open revealing to the Franks an animal that was clearly well-fed and so by inference were the people inside. The Franks abandoned the siege, and as they departed Madame Carcas is said to have called out: "*Carcas sonne avec vous!*", or "Carcas is playing with you!" And, hence the name Carcassonne.

History, Rugby, And Wine

I met with Philippe Decaud, the owner of Le Senechal Bar & Brasserie, whose family has lived in La Cité since 1947. Philippe was born just outside the city walls but has spent all but the first three days of his life right in the heart of the medieval city. He is one of only 47 full time inhabitants (many guide books and web sites say there are 150-200 but take Philippe's figure as the correct one as he's also the President of the Residents' Association). His mother also lives in the house attached to the bar, with its pretty private courtyard where I took coffee and listened to Philippe's stories. They have one of the few Cité wells right in their courtyard. I asked Philippe when he thought was the best time to visit; in his opinion it would be the months of September and October. He went on to say that it is best not to visit at the end of November or the end of January; many places will be closed and the Cité and the Bastide are very quiet. He also confirmed that it is a windy city, but not so windy that it bothers him. Philippe is, as are many Frenchmen, a huge fan of rugby; in winter lots of Australians visitors arrive to see the Cité, drink wine, and play rugby. But not necessarily, Philippe told me, in that order!



The Bastide's Square Gambetta

Warm, Sunny, and Breezy

The climate here is Mediterranean, characterized by hot, dry summers (average high 28°C/82°F), rainy winters (average 438mm/ about 2 inches), moderate springs (average high 16°C/60°F), and moderate falls (average high 19°C/66°F). It is strongly influenced by its position close to mountains and the Mediterranean. This produces quite a range of microclimates but overall the statistics say that the department of the Aude boasts 300 days of sun, the highest in France. Certainly the weather here is just as good as the Cote d'Azur or Provence where you'll pay far more for property.

Carcassonne has a reputation for being windy. It's not for nothing that locals call it *Le Pay de Vent* (Land of the Wind). Though it is affected at different times by four winds—the Tramontane, the Sirocco, the Autan, and the Marin—when I asked local residents if it was too windy, the general response was no. Some said it was windy 300 days a year, others said they appreciated the breeze. The windiest part of the Aude department is on the coast between Narbonne and the Spanish border. It's a great wind-surfing spot but unless you love wind-based sports, I wouldn't recommend living there.



Canal du Midi



Morning sun on the Aude's rich vineyards



Bon bons galore

A Carcassonne Budget

France is not a place to come to if you are hoping to make massive cuts to your cost of living. However, this area -- we call it the “Other South of France” -- rivals the more-often written about “South of France” for climate and scenery, costs much less than its flashier counterpart on the Cote d’Azur, and is far less crowded. A couple can rent a small apartment in the Bastide from 400 euros per month, and expect to pay 50 euros for electricity (averaged out over 12 months based on electric heating), 15 euros for cooking gas, 40 euros for phone calls (local and international), Internet, and cable, and 16 euros for water. Not many people have home help but it is available for about 15 euros per hour.

A weekly shop at Carrefour (the higher end supermarket) might be about 120 euros, based on a “[Carcassonne Shopping Basket](#)” assuming you eat meat and like the occasional drink. If you shop at the local markets your produce costs will be less. Entertainment is very reasonable. Some museums are free (the Musée des Beaux-Arts) while others charge a minimal fee; a guided tour of the chateau and the ramparts is only 13 euros. A movie ticket is between six and eight euros and entry to Carcassonne Festival varies depending on the show from free to about 40 euros; a restaurant lunch is from about eight to 25 euros.

If you live in a rented property you will also have to pay the annual *tax d’habitation* or residence tax (explained below). This could be as much as 60 or as little as 15 euros per month. If you own a property you will have to add the annual *taxe foncière* (ownership tax) to your budget. The amount of *taxe foncière* varies enormously depending on the type of property and its location, a best estimate in Carcassonne is between 40 and 90 euros per month, less out in the country, unless you live in a big house.

So the cost per month for a couple based on renting a small apartment for 400 euros, including utilities and a high estimate for the *taxe d’habitation*, but not including travel, eating out, health insurance, or entertainment, is about 1,000 euros. To help with planning, follow the link to see a couple’s [Carcassonne budget](#). Health insurance is not included as it varies considerably from person to person. If you are in good health it may be worth purchasing a hospitalization plan for major medical and then, because doctor fees are so reasonable in France (23 euros to visit a general doctor), simply “pay-as-you-go” for minor problems. Pharmacists in France (found in all towns and some villages) will help with simple ailments at no cost. Healthcare in France is covered in more detail [here](#).



Shaded shopping with everything on offer

Renting Property

Rentals in the Bastide Saint Louis start at about 400 euros a month. The most desirable areas are Pasteur, Les Capucins, Rue Buffon, the area between the River Aude and Blvd Barbes, and the area around the Palais de Justice. Outside of the Bastide, but still in the commune of Carcassonne, consider Montlegun, Les Hautes de Grazaillies, and Maquens. Locations that would not be suitable include: Berriac, Laconte, and St Jaques.

Most rental agencies and private renters require one month’s rent in advance plus one month’s rent as a bond/deposit, and most state the *taxe d’habitation*. *Taxe d’habitation* is an

annual residence tax imposed on the occupier of a property in which they were resident on January 1st of each year. The amount payable is calculated by the local council and follows a horribly complex formula based on the notional rent that the property might be expected to achieve on the open market, taking into account the condition, size, and location of the property. It's a good idea to find out what the tax is before signing an agreement. People over 60 are exempt subject to resources (i.e. income).



Place Carnot - the center of life in the Bastide

Bastide Saint Louis Rentals

Here are a few examples of what's available to rent today:

There is a newly re-modeled, one-bedroom, one-bathroom apartment, in the Pasteur sector just east of the Bastide. The kitchen is equipped. Price per month is 405 euros (plus *taxe d'habitation* of 180 euros per year).

This one-bedroom, one-bathroom apartment will remind you daily of the medieval Cité; the pretty terrace has a panoramic view of the ancient fortress. The property includes a parking place. Price per month is 450 euros (plus *taxe d'habitation* of 547 euros per year).

If you would like to live at the center of activity in the Bastide this two-bedroom, two-floor bourgeois apartment overlooking Place Carnot would be ideal. Everything you need is on your door-step. Price per month is 550 euros (plus *taxe d'habitation* estimate of 547 euros per year).

There is another bourgeois-style Bastide apartment, this time opposite the Palais de Justice. The 60-square-meter, one-bedroom apartment is part of a building that has been entirely renovated and is situated on a tree-lined boulevard.

Traffic noise may be a consideration. The kitchen is equipped and there are new wooden floors, and fresh, white paintwork throughout. Price per month is 400 euros (plus *taxe d'habitation* of 547 euros per year).

Again in the Palais de Justice area, there is a more spacious three-bedroom apartment with 100 square meters of living space. It is on the top floor and has a large terrace and private parking. Price per month is 675 euros (plus *taxe d'habitation*).



The Bastide's stately Hotel Terminus

If you have a big book collection this beautiful bourgeois Bastide apartment will appeal. The wall on one side of the living room is lined with original ceiling-high book shelves. The two-bedroom, one-bath apartment is on the first floor and is in excellent condition. Price per month is 820 euros (plus *taxe d'habitation* of 360 euros).

If you want something really out of the ordinary, somewhere with lots of history then this two bedroom, 125-square-meter apartment could be of interest. The living room has massive ancient stone pillars and arches, there is a leafy, internal courtyard and even the kitchen (a bit basic) has a chandelier. The property is rented unfurnished for three years. Price per month is 835 euros (plus *taxe d'habitation* of 720 euros per year). The cost of heating could be high though.

Village Rentals

Long term lets in the villages surrounding Carcassonne were few and far between when I visited. There are, however, over 70 realtors (immobiliers) in the town so it is more than likely that village rentals are available. Here are two village finds:

In the village of Palaja, 6.5km southeast of Carcassonne, there is a small, renovated two-bedroom, one-bathroom village house with a fitted kitchen but no white goods. The website does not state if there is a garden or parking but there may well be as it is a village location. Price per month is 493 euros (plus *taxe d'habitation* on application).

In the village of Marseillette, 16.5km east of Carcassonne, there is a pretty three-bedroom, 147-square-meter terrace house with a large covered patio, huge barbecue, mature garden, garage, and cellar. It has a bath, separate shower, and toilet. The property is let unfurnished. Price per month is 860 euros (*taxe d'habitation* on application).

Here are two real estate agents with a good selection of central Carcassonne apartments:

[Ghislaine Gabarrou](#)
[Odeon Immobilier](#)

If you simply want to rent somewhere furnished while you scout for property I would recommend you rent a *gîte* for a few months. Everything is provided in a *gîte* (except food) and you often get the ear of the owner to ask questions.

Buying Property

There are three areas that most expats concentrate on when they are house hunting, depending on their needs and interests. In no particular order there is the Bastide where you can find apartments or a *maison du village*.

Then there are the properties to be found in the villages surrounding Carcassonne. Within 5 miles you have Montlegun, Pennautier, Palaja, Villemoustaussou, Cazilhac, and Cavanac. Widening the circle further to about 10 miles are the villages of Pezens, Conques sur Orbiel, Aragon, Villedubert, Villegly, Leuc, Verzeille, Malves en Minervois, and finally, just past the 11-mile mark consider the popular villages of Capendu, Villeneuve Minervois, and Laure Minervois.



The captivating Minervois

This village-life group is, according to my real estate contact Anna Sirinides of realtors Leggett, the most popular option with expats at the moment. These villages all have amenities, have a truly south of France feel, and, in Anna's words are: "Places where you can follow your nose to the bakery."

A New Yorker Returns To France

Expat realtor Anna Sirinides explains how she went from high to low stress in a move from New York to Carcassonne: "When I met my husband in the 1980s he was a chef and restaurateur in New York and I, a realtor. Our lives were busy and stress filled with our businesses and our children. I could not have imagined then that his dream of returning to France would become a reality but here we are and loving it! Nine years ago, we packed our bags, and with the four youngest of our seven children and our dog, Sunshine we flew to the south of France. Carcassonne to be exact.

"I have not regretted our decision. In fact, I took to it like a duck does to water. We live a more relaxed lifestyle, enjoy an aperitif with neighbors from time to time, go to the open air market for fresh fruits and vegetables in season and we are literally in the heart of wine country, surrounded by the Corbières, the Razès, and the Minervois. The weather is mild, the people are friendly, and adjusting was painless. Right now, I am doing what I love most -- helping people find their dream home in a beautiful country and a fantastic region."

The last property option is a country home out in the wilds of the Corbières Mountains; the only sound you'll hear are cicadas crackling and yet you're only 15 miles from Carcassonne.

Apartments do occasionally come on the market in the Cité but it takes a particular type of person to live in a walled, medieval city with only 47 other inhabitants. Plus it is crowded during the day from May to the end of September, getting in and out by vehicle is restricted to a limited amount of time during the peak season, and property prices are much more expensive than in the Bastide and surrounding area. The cost per square meter in the Cité is 3,500 euros.

The tax foncière mentioned earlier is a tax paid by the owner of a property (whether they live there or not) and is calculated by taking the rateable value (set in 1970!), discounting that by 50% (to allow for running costs), and then applying a local percentage to that sum set by the local council. Typically city properties have a higher *tax foncière* than country ones. When buying a property ask the agent what the tax foncière is, if they don't know ask for a recent copy of the *avis d'imposition* from the current owner. That will state clearly the amount of tax to be paid. In Carcassonne the local authority percentage is 176.73% and the rest of the Aude department is 141.69%. So for a property with a rateable value of 1,000 euros, the tax foncière would be 883.65 euros (i.e. $1000 \times 0.5 \times 1.7673$).

Interview With An Expat



Kookaburra Gîte

In a lengthy and information-packed interview with gîte owner and Australian expat Susie Hines-Walters, I asked her why she had chosen to live 30 minutes outside Carcassonne.

LC: What made you choose La Redorte, 30 minutes to the east of Carcassonne, over any other village or town in France?

SHW: We love La Redorte as it is a two-minute walk to the Canal du Midi, has all the shops and restaurants that we need and is halfway between Carcassonne and Narbonne, so ideally placed geographically. We came upon the property by chance and fell in love with it. The ambiance in the village is great and the people are extremely friendly. The other thing we love is that there is a mixture of nationalities, not just English speakers.

LC: What are the best things about living there?

SHW: The boulangerie down the road has great croissants, there is a supermarket in the village so you don't have to go further afield to get supplies, and there are restaurants and even a tapas bar with live music. It is a five-minute drive to Lac Jouarres where you can swim and pedal boat, and five minutes in the other direction there is a water sports place where you can raft, kayak, and go canyoning. There's also golf, go-carting, and horse riding nearby. The beaches are not far away and there are several airports all within an hour's drive of the village

(Carcassonne, Beziers, Toulouse) and the overnight TGV runs from Lezignan (15 minutes) via Narbonne to Paris. The walled city of Carcassonne is a 30-minute drive away as are many of the Cathar sites such as Minerve, Chateau de Lastours, and Peyrepertheuse. Oh, I forgot to mention the fabulous wine and 300+ days of sunshine a year!

LC: If you could offer any other insider knowledge to someone considering moving to Carcassonne, what would you tell them?

SHW: Whether moving to retire, or settle with a young family, my main piece of advice would be: "Do your homework first!" It is not always easy moving to a foreign country, especially when you don't speak the language and the south of France is a special place. I would scour the websites mentioned above and most important of all, speak to people who have done it. It is not always easy to find work and the system over here is completely different to that of many other countries. For anyone considering a move over here, and looking for a way to earn an income, running a Bed and Breakfast or *gîte* (if done correctly) is an excellent way to make an income. There are plenty of them, but if you have the right location, a good website, and a property with that special "*je ne sais quoi*," there is an excellent chance you will be able to make a go of it.

After 20 years in France, Susie and her husband Bruce have decided to return to Australia for family reasons. They will be selling their gîte (but keeping the top floor for return visits).



Looking west up the Aude Valley

Medieval Healthcare

Of course the healthcare is not medieval but if you have to go to hospital you will have a splendid view of the medieval Cité! The Centre Hospitalier is a five-minute drive from the town center on a hill overlooking the Cité and the Domaine d'Auriac golf course. The hospital serves about 200,000 people and offers every type of medical care, including 24-hour A&E. There are general and specialist doctors in the Bastide with a confluence in the Palais de Justice area.

An appointment with a general/family doctor will cost 23 euros and a specialist (i.e. a gynecologist) from 40 euros. A full explanation of doctors' fee and payments is given [here](#). If there is a more complicated issue, the hospitals in Narbonne and Toulouse are within 30 and 60 minutes respectively.



The mosaic rooftop of the original hospital

The public and private health sectors in France complement each other, providing the same quality of treatment – the only significant difference is that the private sector always offers private rooms for inpatients whereas in the public sector you

may have to share. In Carcassonne's hospital there are one and two-bedroom rooms. Private-hospital food is said to be much better.

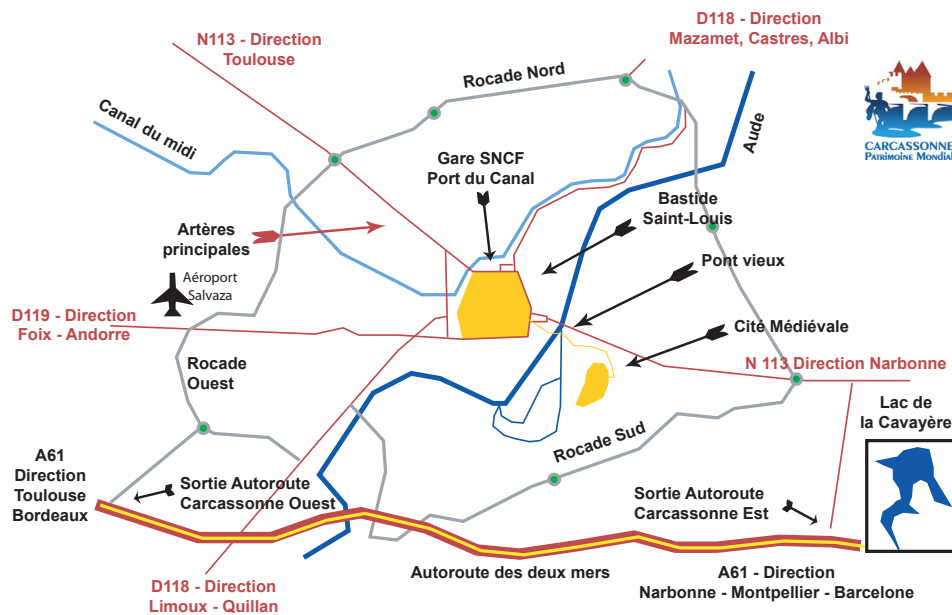
“We have not needed medical or dental care; however the local pharmacies are terrific for minor issues such as colds. We contacted our U.S. insurer (Blue Cross/Blue Shield) and always take our paperwork with us so that if we need medical care in France we will already have the paperwork required for reimbursement.” Theresa Hart, part-time American expat in Carcassonne.

If you are in good health you could consider investing in a hospitalization insurance plan to cover major medical, rather than a total care package which will be far more expensive. And then, because doctor fees are so reasonable in France (23 euros to visit a general doctor), simply “pay-as-you-go” for minor problems. Pharmacists in France (located in every town and some villages) will help with simple ailments at no cost. A pharmacy is designated with a neon-green cross. If you are a pet owner it's worth noting that pharmacies sell OTC medicines for dogs and cats and are trained to diagnose simple problems.

Another important feature of the French healthcare system is that you won't have to wait long for treatment; if your family doctor requests a visit to a specialist you will probably get an appointment within a week and could be in hospital, if required, the following week. You are also able to choose a clinic or hospital that suits you and your visitors (unless you are admitted in an emergency). All residents in France are obliged by law to have some health insurance whether it's private or not. If opting to use only private care you must purchase insurance to cover 100% of your costs. If you are authorized to use state health care you will still have to pay a 30% top up insurance policy.

Getting To Carcassonne

Carcassonne is easily accessed from the UK, Ireland, and Belgium via the low-cost carrier Ryanair, currently the sole carrier to Carcassonne Salvaza Airport which is 10 minutes west of the city center. There are several airlines operating international routes at [Toulouse-Blagnac Airport](#) (one hour to the west along the A61 autoroute), and [Beziers Airport](#) (also served by Ryanair) is also just an hour away.



The crossroad of ancient and modern paths

By car from Paris (Charles de Gaulle airport) the drive takes about eight hours on good roads with tolls costing about 65 euros. However, I would consider taking a route west and then south to avoid driving through Paris. After all what's another two hours in the scheme of things? You could see some more of France or have a hair-raising, stressful drive through Paris. An alternative way to travel to Carcassonne from the Paris area would be to [hire a motorhome](#), giving you totally flexibility.

Carcassonne lies on the A61 autoroute (also known as the *Autoroute des deux mers*) which starts at the Mediterranean and crosses the Aude department just a few miles south of Carcassonne, continues on to Toulouse, and then connects to the A64 which takes you to the Atlantic. In fact one of the best places to see a panoramic view of the medieval city is from the rest stop (*Aire de Carcassonne*) between junction 23 and 24 of the A61. It's a bit noisy but the view is terrific! Just a note here about "Aires:" You will see *Aires* all along the major road routes in France, these are rest stops. They have toilets (often "footprints") and picnic tables, but no gas or food outlets. You will find gas and food at a *Station Service* usually marked with obvious icons a few miles before the turn off.

You can pay tolls with your credit card. But note: a toll booth with a big letter "T" over its entrance is only for the use of drivers with an autoroute pass. Don't use it; horns will be blasted at you if you do. (If you decide to live long term in France it's worth getting a *Teletac* pass from [Vinci](#).)

The train station is a five-minute walk from the center of the Bastide and serves a line going west to Toulouse and east to Narbonne. The most straightforward route to Paris is to take a train to Narbonne (30 minutes) and then change on to a TGV (high-speed train) to Paris. If you fly in to Toulouse international airport, there is a free shuttle from the airport to Matabiau train station in Toulouse. From there you can take a train direct to Carcassonne. The journey costs less than 20 euros and takes about one hour. A taxi from Toulouse airport to Carcassonne costs about 100 euros.

You could also arrive in Carcassonne by boat. The Canal du Midi winds east-west, just to the north of the Bastide. Popular places to hire boats from include Agde, Beziers, and Trèbes.



Carcassonne train station



Arrive by boat at Canal du Midi port

Driving in France



Theresa with her 2CV

French drivers, on the whole, perhaps excepting those in Paris, are no different to most other nationalities. Speed limits are strictly controlled by radars and occasionally a *gendarme* (policeman) will step out from behind a bush to zap you. Speeding and other traffic offences are subject to on-the-spot fines and points on your license. If you hold a foreign license you may get away with just paying the fine but sometimes you will be forced to convert your license to a French one just to get the points!

U.S. citizens 18 years and over are allowed to drive in France on a valid U.S. driver's license for one year from the time of receiving a residency permit. After a year the U.S. license must be exchanged for a French one or you have to take the French driving test (this should be avoided!) This will depend on which U.S. state issued your license.

You could import your car from the United States but on the whole I think it is an expensive and unnecessary cost. It is, however, generally cheaper to buy a second hand car in the UK (from a left hand drive specialist who will also organize all the paper work for you, in English, if your French isn't up to it), or from Germany, and drive it to France.

Food shopping

You have a wide selection of the major brands from express mini-stores such as the Carrefour at Place Carnot to the mega supermarkets stores outside of the Bastide such as Intermarché Hyper. There is also a number of bio shops the best stocked are Bio-Vivre and Tournesol. And, of course, the markets; les Halles is a permanent, indoor market on rue de Verdun selling all types of fresh produce, dairy, meat, and fish.

Another open-air market takes place three times a week on Place Carnot and sells produce, cheese, bread, flowers, and home items.



Les Halles - the indoor market in the Bastide

A La Carte Activity

I can honestly say that I don't think you would have a moment's boredom in this area of France. There is so much to see and do in the immediate area around Carcassonne and once you have explored that you can then start moving out to the mountains and the sea. History buffs will obviously be in seventh heaven but if your partner is not so enamored with the Cathars either ditch him/her (surely everyone loves a Cathar story?) or point him/her in the direction of the wineries, golf, tennis, petanque, swimming, mountain biking, hiking, horseback riding, horse racing, hunting, fishing (some of the best in France), sailing, water-skiing, diving, canoeing/kayaking, rafting, skiing, flying, eating out, and art of all types. Even a trip to Barcelona for the weekend is very easy to organize.



Lac de la Cavayère at Raymond Chésa Leisure Park

The movie center in Carcassonne shows some films in English (with voice over). You can find out what's on in English in Carcassonne and the whole region at [Languedoc AngloINFO](http://Languedoc-AngloINFO). You can also connect with expat goings-on through the same site.

At the [Domaine d'Auriac](#) you can play golf on a par-71, 18-hole course designed by Jean-Pierre Basurco (1988). Facilities include a practice range and club and golf cart rental. I visited on a hot day in summer and it felt like an oasis of tranquility. The views from the course, converted by the Rigaudis family-owners from a vineyard in the 1960s, are breathtaking, extending south to the Pyrenees Mountains. The Bistro terrace overlooks the first hole and offers excellent food suitable for midday golfers, family meals, or evening fare. Green-fees range from 37 euros per person off peak to 46 euros per person at peak season. (Special rates are available for hotel residents.)



Fabulous golf at the ancient settlement of Carsac

Setting Up Home

The French like to follow rules (even when they strike!) so be prepared for lots of them when it comes to any formal or governmental business. You will have to complete lots of paperwork to get to France, stay there and when applying to connect to new services and utilities. It helps immensely if you approach all transactions with any person in authority with a big smile and a ready “*bonjour*,” even if that’s the only word of French you speak and you actually feel like hopping about in frustration -- there are bound to be times when that happens!

Administration

Every town and most villages will have a local administrative office (the *Mairie*) with its own mayor. You should go and introduce yourself to the mayor and, more importantly to his or her staff. They could be a great source of help and information to you.

The village or town you choose will probably have a *salle polyvalente* (a multi-activity hall) where you may find sewing classes, yoga, a gym for people over 60, quilting, walking groups, badminton. Enrollment usually takes place at the



Time goes slowly in the Aude

beginning of September (during “*La Rentrée*”—the return to school and work after the long summer break). It’s a great way to meet the locals and develop your language skills in a real-life situation.

Opening a bank account

There are two main banking options for non-French customers; a resident’s bank account (if you plan to be in France for more than three months a year) and a non-resident account (if you plan to be in France for less than three months a year). The document requirements are a little “chicken and egg” but can be overcome with the help of a property agent to verify that you have just signed a rental or purchase contract.

To open a French resident’s bank account you will need to provide:

- Proof of identity: EU citizens—a valid passport or ID card; non-EU citizens—proof of residence (*Carte de Séjour*)
- Proof of a French address - a utility bill, rental agreement, or property deeds
- Proof of earnings or your status. This can be an employment contract, proof of earnings, or proof of status (i.e. retired with a pension, student)
- Reference from your current other bank
- Birth certificate (only in some cases but better to have it, and a copy, just in case)
- A witnessed signature (not always needed but better to have it)

Some of the larger French banks allow you to open an account remotely (i.e. in the United States with BNP Paribas).

To open a non-resident account:

Not all banks offer this service but those that do will require proof of a residential address (a recent utility bill) and proof of identity.



Handmade lace adorns a shop front

Paying For Services

Paying by check is still popular in France. You will find many shops do not take credit cards for small purchases (under 15 euros) but they will take a check or the Carte Bleue debit card. So when you set up a bank account, be sure to request a check book and CB card. Never, ever write a check when you do not have funds in the account. It's illegal. Your account could be closed for up to five years and you could be reported to the Bank de France, the national banking authority.

When I lived in France I was told by various expats to avoid direct debit payment wherever possible. Why? It's very difficult to extricate yourself from French contracts; it's not good enough to simply say: "I've changed my mind/my circumstances." Lots of paperwork and persistence is required and even then you may have to wait a full year before a cancellation is accepted. (Insurance companies are permitted by law to renew your contract if you do not send them a written notice of cancellation within 20 days of receiving their renewal notice.)



Place Carnot -always attention to detail

Internet And TV

Carcassonne and the surrounding area have a high-performance broadband network delivering at least 25MB/sec. It's pretty straightforward to set up unless of course you don't speak French and then it's mind-boggling! If you don't speak French [Teleconnect](#) offers competitively priced services to English-speaking expats with good rates for calls to the USA.

If you do speak French, then it's just a question of trawling through the various options. The two most widely used companies are SFR and Orange. A monthly package with SFR offering 25MB, unlimited calls to French mobiles, unlimited calls to landlines in over 100 countries, and HD TV is about 40 euros.

The main French cable-TV company is CanalSat (www.canalsat.fr)

Becoming A Resident

France does not have a welcome or residency "package" as with many Central American and Asian countries. Most likely you're considering a move to France for *La Joie de Vivre*. Living well, loving life. You're benefiting from simply being here!

In fact you may feel at times as if France is doing you a favor by letting you stay! But that's only when the endless paperwork starts to get a bit onerous. To deal with that and help you sample the delights of French life I would say that it is essential to hire or befriend an English-speaking French resident to act as your right hand person. You need someone who has been there, done it, has contacts, and really knows the system.

As the majority of readers are probably U.S., Canadian, or European citizens, the visa information below applies to those nationalities. If you are neither North American nor European I recommend you seek information from the Consulate General of France in your current country of residence (simply Google “Consulate General of France”, and your country/state.)



The Cité casts a cooling shadow over the Bastide

American and Canadian Citizens do not need a visa when they travel to France for business or for personal travel. They may stay up to 90 days in a period of six months. You will need to present a valid passport (valid three months beyond your intended stay), proof of sufficient funds, a return airline ticket, and a letter from your health insurance company stating that you have coverage up to US\$40,000 and can be repatriated (a copy of your health insurance card is not sufficient). This is a new EU requirement but not always checked at border controls.

You may apply for a long stay visa if you decide to settle in France as a retiree. The application must be made before leaving your home country and you must prove that you have funds and healthcare coverage to support yourself during your time there.

French Taxes

Buying property in France does, of course, have tax implications. If you are considering a move to France it is essential to meet with a tax expert who is familiar with French tax and the tax system of your own country. France has a double tax treaty with several countries including

the United States, Australia, Canada, Ireland, and the UK. (Double taxation agreements mean that if you pay taxes in one country, you may use that as a tax credit in the other country.)

You will be considered a tax resident if you meet one of the following conditions:

- You live more than 183 days a year in France
- Your household (i.e. your “center of interest”) lives in France, even if you don’t.
- The majority of your revenue is generated in France and/or most of your assets are located in France.

If you are a tax resident in France you will be assessed on your worldwide income or gains, including on revenues received from abroad.

Bringing Your Pets

Dogs and cats may be bought into France from outside the EU. Details of the steps you must take before entering France are fully explained on [AngloINFO’s Languedoc site](#).

It’s Petty...The Crime

Back in 2007, the French newspaper *L’Express* conducted a survey to find out where French seniors might find the best quality of life in France. Their criteria included reasonably priced property, a clement climate, and a low crime rate. The Aude department took top place. Though many years have gone by I don’t think much has changed. Carcassonne is supposed to be ranked in the top third of French cities regarding crime but still far lower than crime rates in the United States or the UK. During the summer months, when tourists are fairly cheek-by-jowl, petty crime, such as pick-pocketing, is almost inevitable. I have read on certain travel blogs that there are beggars on the streets in summer, I didn’t see any and nor did I have my pocket picked! But of course you need to be street-wise and guard your valuables at all times.

Exquisite Places To Stay

If you are inspired to go see Carcassonne—and I hope you are—you’ll need somewhere to stay for your first visit. Fortunately, there’s every type of short-term or vacation accommodation available. If your budget allows, even if only for a night, I strongly

recommend a night in the Hotel de la Cité or Best Western's Le Donjon—both have incredible décor and ambiance. At the other end of the size scale, but equally historic, is La Maison Dans La Cité, a chambre d'hôte (B&B) that has been lovingly restored and is where nuns used to live and sleep. Wherever you choose in the Cité you will be engulfed by history. Down in the Bastide there are some more modern options as well as boutique B&Bs.

Chambre d'hôtes in the Cité:

[Le Grande Puit](#) - owned by Mme Cordonnier-Trucco.

[La Maison dans la Cité](#) – a boutique B&B in the heart of la Cité owned by the welcoming and very friendly Igor. The building is medieval but the décor is funky/modern with some interesting pieces of furniture from every age.

Hotels in the Cité

[Hotel de la Cité](#)—a fabulous setting right next to the Basilique Sainte Nazaire—the only hotel in the Cité with a pool and definitely the best views of the medieval town.



The sumptuous Hotel de la Cité

[Best Western Le Donjon](#)

You'll fit right into life in Carcassonne and the Aude region if you love the Old World, you're an adventurous soul who likes to get out and go exploring, you're open and willing to learn French, and you have a patient temperament ready to adapt and take on an entirely different culture and way of living. The region has interesting and affordable property available from the renovated to dilapidated, it has a clement climate, there's endless culture and history to explore, and the sea and the mountains are nearby. There's every activity imaginable at your

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doorstep yet it still has the charm but lacks the mass tourism and high costs of Provence or the Côte d'Azur.

“Carcassonne is easily explored in a few days as a tourist however living here requires a dedication to the French lifestyle.” (Theresa Hart)

If you're looking for a calm, safe, and beautiful place to retire... Carcassonne comes out top.



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- Whether it's better to rent or to buy, given the local market right now...
- What to take with you, what to ship, and what to leave behind...
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- Who to contact for legal help, health insurance, banking, shipping, residency, taxes...

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