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Haven Report

Occitanie, France:
French Countryside Living At Its Best...



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French Countryside Living At Its Best

Oodles Of Options In Occitanie

By Kat Kalashian

Honk, honk! A car pulled up beside ours and the white-haired, white-bearded man driving it rolled down the passenger window.

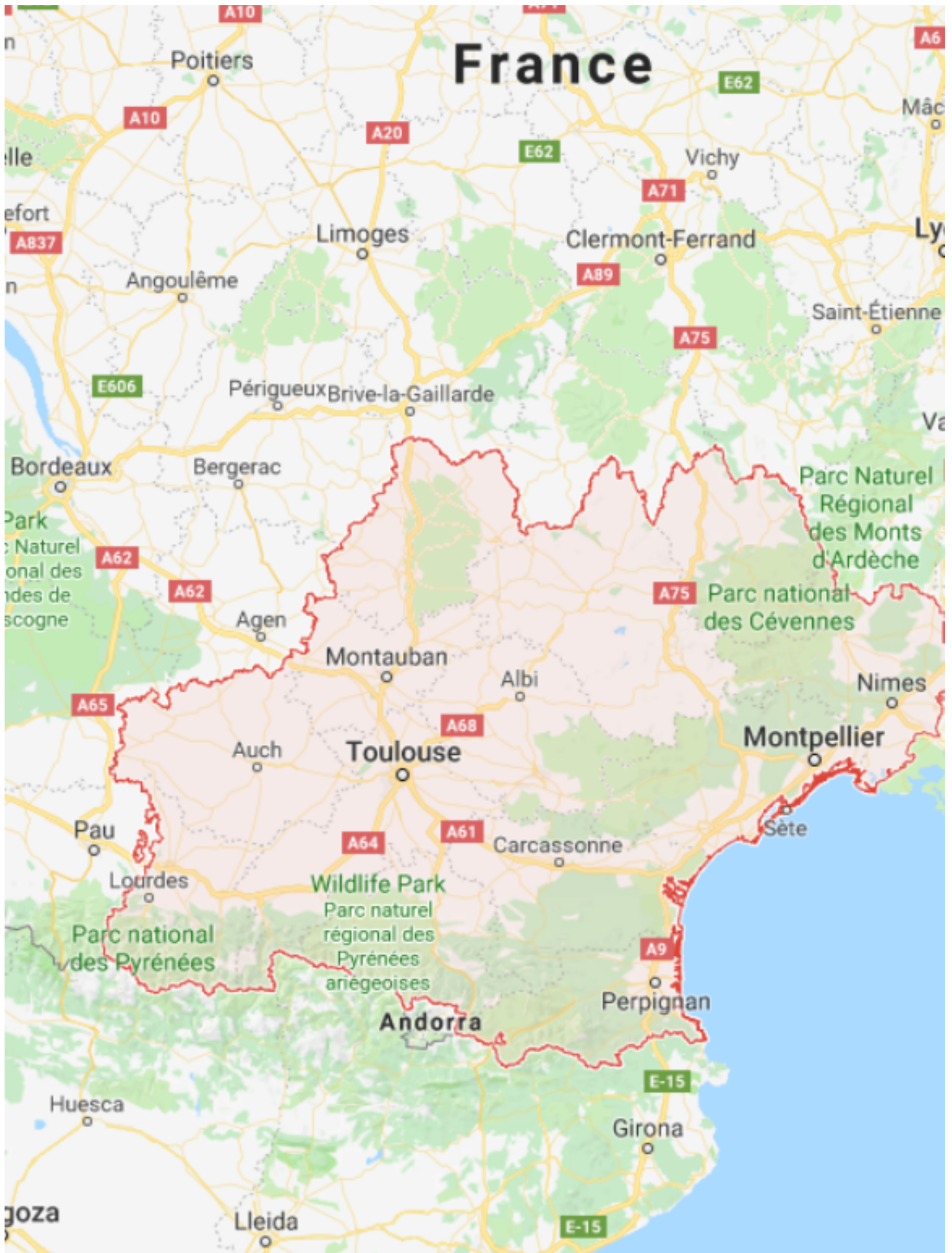
"Kat? Harry?" he called in a French accent.

"Oui," I replied meekly in my confusion.

"Venez vite, suivez-moi!" (Come quickly, follow me!)

My husband and I had just pulled up to what we hoped was the correct address for our rental apartment on the market plaza of Saint-Chinian when we were thusly stopped. We looked at each other, shrugged, and set out after the little red, mud-splattered hatchback car that had already pulled away.

France



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An important part of this destination-scouting gig is learning to go with the flow and not question the things one's hosts may have planned, so I'm used to not knowing what may be ahead when told to follow... but this was totally unexpected.

Coming from Spain, we had been on trains and driving rental cars all day and were so exhausted we'd planned to go to bed without dinner once we found our Airbnb. Now we found ourselves driving back out of town with no idea of our final destination.

We talked over the possibilities as we followed the blur of red that was tearing down the little country lane faster than we out-of-towners could follow.



Lovely little country lanes...

Could this be our Airbnb host?... But they told us where to find the keys and said to let ourselves in.

Is it one of the local contacts we've been in touch with who knew we were arriving tonight?... But how could they have found us at that exact moment, and how could they know where to look for us?

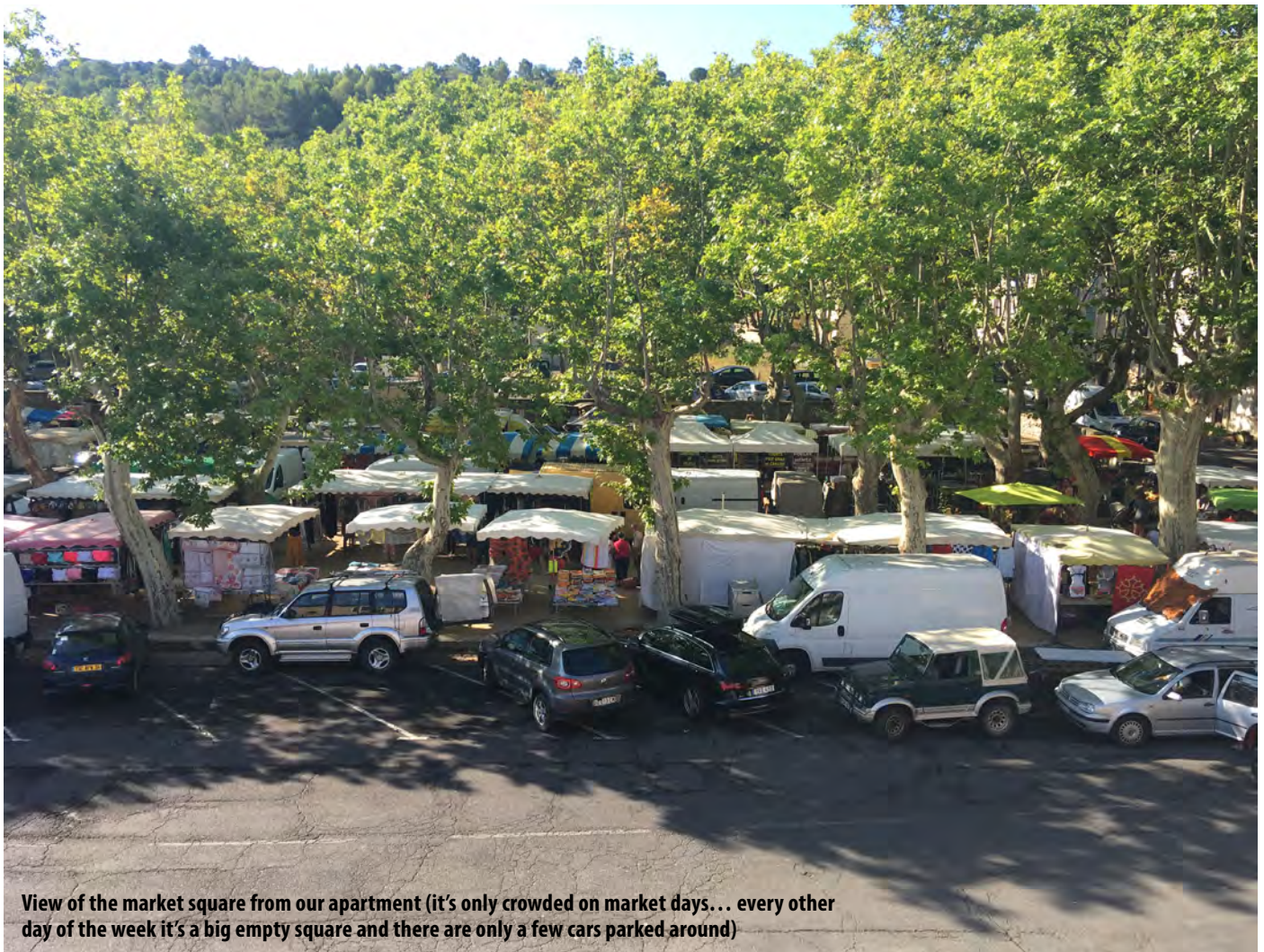
A few minutes later we took a left onto a smaller lane, passing a sign for Castelbouze that marked the turnoff. A few hundred meters down, the road tapered off into dirt and we pulled up next to a line of tractors and other farm vehicles that I couldn't name, as indicated by the white-haired man. He was already out of his car and walking toward us, followed by a happy little white-haired dog.

"*Je suis Jean-Pierre...*" he began, and proceeded to explain he was indeed one of the locals we had come to meet. He had brought us to his nephew's house for a homecooked dinner to welcome us to town.

This little episode so perfectly captures the friendly village feeling that embodies this part of France... it was the perfect introduction to the place. Jean-Pierre hadn't necessarily recognized us, but he knew us to be strangers... if he didn't know us, then we must be those foreign journalists he'd been waiting for.

There was only one house he knew to be a rental in the location I had described, and he knew the owner, so he parked out front and kept a lookout for us.

He escorted us back after, and, as I fiddled with the lockbox and then the key, windows opened over my head and a man popped his head out. Jean-Pierre (not knowing this man personally) introduced us as American arrivals, and the man replied in a British accent, "Ah, more foreigners, eh?" Turns out his apartment was the one underneath of our rental, and he knew his upstairs neighbor, another Brit who spent a few months of year in town, renting out her place for the remainder.



View of the market square from our apartment (it's only crowded on market days... every other day of the week it's a big empty square and there are only a few cars parked around)

He and Jean-Pierre chatted for a couple of minutes while I got in the door, and I realized this was another of the region's great attributes: Neighbors go out of their way to get to know one another. The two Brits were friends, and while the man hadn't known Jean-Pierre before, they were both friendly by the time we pulled away a couple minutes later. This kind of encounter is common throughout the region. Everyone knows everyone, and if they don't, they make it a point to get to know you before too long.

After just a few days in town, you realize that all the townsfolk know all their fellow villagers' cars, too. As I stood on the market plaza with Jean-Pierre one morning, he pointed out each car that passed by. "Oh, that's the mayor, you'll be meeting him later today..." "There's my niece, she's on her way to drop her kids off at nursery..." "Here comes Etienne and his son Matthieu, they're on their way to speak to their vineyard's bottling partner about this year's harvest volume..."

A few days into my trip, it became clear that Harry and I were quite recognizable as we moved throughout the region... simply because no one recognized us. On our last day in town, I walked through Saint-Chinian's market and was taken aback by all the familiar faces that smiled back at me as I walked through the plaza... I already knew half the vendors and shoppers here, and they all waved to me as I passed. I stopped to chat with those I knew... and many who I didn't. Everyone was interested in striking up conversation with a newcomer, and I could see just after a few days how easy it would be to become integrated in this vibrant little community.

Occitania To Occitanie

This region owes its modern name to the historical Occitania culture that was present in this region long before France was a country—the region was already united under its common language, Occitan, when the Romans arrived in the 5th century. In fact, the first known writing on French territories was in Occitan.





In the 13th century, the region came under the Kingdom of France, ruled by the Counts of Toulouse, whose banner of arms is known as the Occitan cross—now the modern symbol for the region.



Flag of Occitanie, featuring the Occitan cross



You'll see the cross everywhere you go... this was just me peeking into a courtyard that happened to be open as I walked through the town of Cruzy

The territory was feudal for centuries, divided between many estates that slowly absorbed one another over the decades until the area was finally divided into two administrative regions: Haut-Languedoc (High Languedoc, with Toulouse as its capital) and Bas-Languedoc (Low Languedoc, with Montpellier as its capital). In the 17th century, this was simplified again into a single region, Montpellier becoming capital of all.

A Region By Any Other Name...

What's in a name? Well, if you're French, quite a bit.

The organization of France's regions has long been debated. In 2016, after years of votes and protests, the regions of Languedoc-Roussillon and Midi-Pyrénées were combined and renamed as one: Occitanie.

While this change isn't exactly new anymore, you'll find that habits change slowly. Administratively the region may be renamed, but most locals still call it Languedoc. Businesses still have Languedoc in their name... wine labels featuring the region haven't changed... and when you read about the area you're just as likely to be reading the name Languedoc as Occitanie, regardless of the year it was written.

In fact, though, to adopt the name Occitanie is really a reversion back to what the region was originally called. The land of Occitan eventually came to be shortened to the land of Oc (Pays d'Oc), and the name Languedoc (or Langue d'Oc, as it used to be spelled) literally means "the language of Oc," the name referring to the place where the language of Oc was spoken.

I made the mistake of bringing up the name change over dinner with some locals one evening and had no idea the uproar I was inviting. People feel a strong connection to the old names, and they resent being told they were now born in some "new" place. Within minutes the table of eight was practically on their feet decrying the revision and denouncing the government, fists in the air or pounding the table in their vehemence.

Occitanie Today...

These days, the population of Occitanie is about 5.6 million and its primary economy is based on agriculture. This region employs the second highest number of farmers in the country, and there are more organic farms here than any other region in France—6,500 farms were certified as organic in 2015 (covering 329,660 hectares; 23,000 alone are vineyards).



These cute, skinny little tractors are what can maneuver between the rows of vines

As most of the region's industry is based on wine or tourism, most locals leave when they come of age and seek jobs elsewhere... but they like to return to the region for retirement. This makes for a bit of a lopsided population, and also leads to a healthy real estate market, as it seems there's always an influx of French coming back to the region later in life.

This also helps the region to maintain its traditions and authenticity, as well as maintaining a pristine environment without pollution. Without much development or youth-driven initiatives, the region feels stuck in time. I find it refreshing—it's Pleasantville no matter where you go. Occitans like their slow living.

This is in stark contrast to the French Riviera over to the east, where people are showier and flashier thanks to the region's fame and glitzy reputation. The Riviera has a superficial feel... everything and everyone seems to be a façade. The real estate agent I spoke with here

said, "When people shop in the Riviera, it's all about curb appeal and the image the property can give them. Here, no one cares if there's a palm tree out front or what exotic shape the pool is. They come here for the lifestyle... not just for bragging rights."

In 2017 the president of the region launched the coastal renovation initiative, *Plan Littoral 21*, aiming to increase port traffic and transform the coast here into one of the country's biggest maritime operators. To this end, 63 million euros have been allocated for the region's ports.

Cap d'Agde



Tourism is the next biggest contribution to the region's GDP, but it's small compared to what it could be. Occitanie is actively trying to increase tourism, though, and part of the coastal renovation initiative includes upgrading tourist amenities.

The "Four Season Mountains" plan also hopes to increase tourism by helping people see that the mountains here aren't only for winter fun, but can be enjoyed year-round. Several ski resorts are expanding their spa services in hopes of attracting people outside of the season.

For now, the region enjoys some domestic tourism, but very little international.

Zou, Bisou, Bisou

For most of France, two kisses on the cheek is the normal hello/goodbye protocol, which is the case for most of Occitanie, too.

But in Montpellier, you do three kisses. If you meet someone from Montpellier outside the city, they'll still lean in for the third... so don't be taken off guard if someone continues to come at you even after the first two kisses!

Another funny *bisou* difference in this region is that here they go left first, whereas in the north, you'd go right first.

Interesting little design and architectural elements can be found all around... you just have to take the time to look!



...And Tomorrow

We've called this region the "Other South of France" for years now, but it can't stay undiscovered much longer. It's only a matter of time before the towns in this little corner of *La Belle France* become as popular as their easterly neighbors: Nice, Cannes, St. Tropez, Aix-en-Provence, Marseille...

The region is actively trying to attract more tourists and more business here, and they're eager to welcome more foreign residents, too. In fact, the reason I made this trip was at the invitation of the local *Office de Tourisme*. After featuring Saint-Chinian in our 2017 Overseas Retirement Index, the coverage got picked up and reported throughout France's national news, and the region was receiving so much attention that it wanted to thank us (and perhaps inspire us to further coverage...).



Our coverage making it into the national press

We're not the only ones to notice this region's untapped value... our coverage has brought it to the attention of the general media. The September 2018 edition of *French Property News* magazine featured the headline: "The Occitan Riviera—Discover a more relaxed and affordable Med coast."

Over the past 10 years, things haven't changed a huge amount, though some expats do note that when they arrive a decade ago there were fewer other expats. And they say the region is more commercial now—though I can hardly imagine that, as you still don't get a commercialized feeling from the region these days.

While I don't see any heavy industrial changes coming here, I do see more tourism and expat living on the horizon. Lack of industry is one of Occitanie's best selling points, and it knows it. The air is pure and clean, there's little development of any kind, and farming remains the robust backbone of the local economy. The water quality is so superb that Perrier originates from a spring in the region.

There's no reason to change any of that, and locals know that any move towards modernization would cost them more than they'd gain.



Billboards advertising Saint-Chinian as one of the top 5 retirement havens for 2017 can be see throughout the region

It's this simple, grass-roots concept that attracts most of the tourists and expats that have already found their way here, and Occitanie puts this at the fore of their self-marketing. National sporting goods chain Decathlon even featured the sports of Occitanie in an online advertorial campaign, calling the region a "huge playground" and advising folks to "bring your ski suit, your bike and your fishing rod, among others!"

"Le Midi"

Le Midi refers to the South of France. After asking all around, no one seems to know why this is... *midi* on it's on simply means "midday." The only plausible-seeming suggestion is some connection to the Mediterranean...

Regardless of the etymology, you'll see this term all throughout the south. It lends itself to storefronts, restaurants, tour companies, and much more.

And in the north, when someone says they're going to the south, they more often say "*Je vais au Midi*," rather than say "*Je vais au Sud*" (going to the Midi versus going to the south).

Arriving In Occitanie And Exploring The Region

The region is well served for transportation, with plenty of airports and train stations to choose from... unfortunately, though, they won't get you too far.

Air

Montpellier and Toulouse are the main transport hubs, with Toulouse's Blagnac Airport being the main international airport in the region—it even has a seasonal direct flight to Canada.

Most other airports are just small domestics, but most go to the U.K. and offer seasonal flights to other nearby countries.

Bottom line, to get here from North America will require at least one connection. Paris and London are the easiest places to transfer, as just about every regional airport here has a flight to Paris or London, and most major U.S. and Canadian cities have direct flights there, too.

Occitanie Airport List

Airport	Destinations
Béziers Cap d'Agde Airport	U.K.
Carcassonne Airport	Ireland, U.K.
Montpellier-Méditerranée Airport	Denmark, Ireland, Italy, Germany, Morocco, Netherlands, Spain, U.K.
Nîmes-Alès-Camargue-Cévennes Airport	Morocco, U.K.
Perpignan-Rivesaltes Airport	Ireland, Morocco, Spain, U.K.
Rodez-Aveyron Airport	Ireland, U.K.
Tarbes-Lourdes-Pyrénées Airport	Belgium, Germany, Italy, Lebanon, Malta, Poland, Spain, U.K.
Toulouse-Blagnac Airport	Austria, Belgium, Canada, Croatia, Germany, Greece, Ireland, Italy, Malta, Morocco, Netherlands, Poland, Portugal, Spain, Switzerland, Tunisia, Turkey, U.K.

Rail

Another good option coming from North America is to fly into Barcelona and take a train from there, as trains are frequent, and affordable, and Barcelona is only a couple hours from the region. I took this line myself, and the ride is lovely, much of it running along little Mediterranean inlets and bays. The trip was quick, relatively cheap, and highly civilized.

Sit back, relax, and take in all the breathtaking scenery when you ride the rails here...



When it comes to getting around in the region, I also recommend the train. France's domestic rail, the SNCF, is easy to navigate and generally affordable and fast. The south is fairly easy to navigate by train, with even remote areas connected to a rail, and the value of the TER Occitanie (the regional line) is excellent considering the high gas prices here. (Check out the *Train Jaun*, one weekend; it's a tourist line run by TER that climbs nearly 1,600 meters into the Pyrenees.)

Small towns connect to major cities across the region and lead to neighboring countries, so you aren't limited to domestic lines only. But while a romantic way to travel the continent, I'll admit, it's often not the most efficient. Going to Italy, for example, isn't quick by train, even though it should be.

As anywhere, some trains are faster than others—inter-city TGV (*train à grande vitesse*, meaning high-speed train) lines—and these you pay a small premium for. The region is still being networked for TGV lines, but the east is already well-served by them, hence the easy connection to Spain and the lack of to Italy.

Carcassonne, Montpellier, Narbonne, Perpignan, and Toulouse all offer direct trains to Paris, Lyon, Marseille, and Barcelona.

Car

Living in Occitanie, you're going to want a car. The towns themselves are all walkable, but you'll be limiting yourself and your lifestyle unfairly if you don't allow yourself the freedom to explore by car.

It's worth having a car to explore the breathtaking countryside...



Each town is only a few minutes from the next, but big, full-service grocery stores aren't necessarily to be found in each one. You might need to drive 20 or so minutes to get to a major supermarket if there isn't one in your town. Not having a car makes this kind of errand more difficult than it needs to be—though you could feasibly buy what you need from the local shops, small grocers, and the markets that each town has.

Roads are typically excellent, so driving here is a pleasure, especially on highways and larger byways. Beware, though, of the smaller country roads. As in most places, locals zip around these narrow, winding routes far faster than seems safe, which can take some getting used to. But other cars are few and far between... you see nearly as many farm vehicles on the road as regular ones. Needless to say, unless you're talking about a stray herd of animals in the road or you get stuck behind a tractor, traffic doesn't exist here.



Little country roads don't always allow for two-way traffic!

Luckily, the laid-back, country-fied attitude of this region isn't in a rush. Locals don't mind when you drive slowly, stop unexpectedly, or seem to be meandering lost. They'll stop in the middle of the road to talk to one another from their car windows, or stop on a one-way street to sort their garbage into the community bins... it's either annoying or charming depending on your outlook (and the schedule you're trying to keep). Parking is likewise laissez-faire. You'll find people in the

strangest spots at the oddest angles when there's a shortage of real parking space.

Of course, the more rural you go, the less well-maintained roads will be. This is the countryside, after all, and lanes off of small roads may not always be paved. Still, they don't pose any serious trouble, and even the average small European car can make it through them fine.



The countryside here is postcard-worthy...

Gas prices are quite high in France (though not the highest in Europe, they are far higher than in the States), so while a car is a necessity in my opinion, it's a significant added expense if you're driving a lot.

Buses and taxis aren't common around here. You'd likely wait a good while for a taxi to come after calling a service. What buses there are generally only service a small area, but they are inexpensive, efficient, and clean.

Boat

The 17th-century-built Canal du Midi offers the unique chance to explore the region by water as much as by land. From Toulouse to the outlet to the Mediterranean at Sète, you've got 241 kms of narrow, protected passage across the region. Its well-maintained, tree-lined towpaths are famously picturesque, making a boat ride of any kind pleasant at any time of year.

Originally created to bring wheat from Bordeaux in the north down here to the south, today, the canal is exclusively for recreation, with goods transportation ending in the 1970s. In fact, France has the Brits to thank for repurposing the canal. It was "a group of eccentric British barge-lovers" who saved this industrial waterway from becoming landfill. In 1996, its value was made official when it was named a UNESCO World Heritage Site. To this day, the canal is more popular with British, Dutch, and German tourists and expats than it generally is with the French.

I took a small craft out on the canal one day while here, and it's a lovely pastime. You'll pass houseboats, cruisers, bikers on the paths, old men fishing, groups of kids sitting on the banks, churches and castles in the distance...

You can rent a boat for cruising, join a restaurant barge for a meal, or join a tour group to visit part of the canal. Or perhaps you're a serious boater. In that case, you could be a live-aboard on the canal.



Boat Life On The Canal

One of my favorite quotes from childhood reasserts itself anytime I'm near calm waters:

"Believe me, my young friend, there is nothing—absolutely nothing—half so much worth doing as simply messing about in boats," said Rat to Toad in **"The Wind in the Willows"** (Kenneth Grahame).

If, like me, you agree with Rat, then you've come to the right place to mess about.

With a small craft, you can mess about nearly all year-round in Occitanie... but you will be size-limited, as many of the bridges crossing the canal are prohibitively narrow for anything too wide.

The Canal du Midi is one of the most sought-after places to live-aboard in the world, with waiting times for long-term mooring at multiple months or even years. To reserve a spot

in Capestang (the busiest port), the wait is about a year, but for a primo spot in the sea port, you could be waiting a decade or more. Aside from availability, the cost of mooring changes from port to port.

To stay for the night, week, or even month, you simply register with the harbor master and pay the corresponding mooring fee, which includes electricity (you pay more if you want access to shower, washer, or drier).

Below are the prices for Capestang, one of the more popular towns to moor in—which also translates to higher-than-average fees... in other towns the overnight fee is between 5 and 15 euros depending on size of boat.

To stay longer, you need to fill out a request form and be registered on the waiting list. When a place opens up, the harbor master will get in touch and you'll sign a mooring agreement. Under this arrangement, your water and electricity are not included, you pay for whatever you use separately.



TARIFS - PORT DE CAPESTANG

LOCATION COURTE DUREE / SHORT DURATION OF STAY			
Taille du bateau / Length of the boat	par nuit / per night	par semaine / per week	par mois / per month
Services inclus / Included services	300L eau + 10kw électricité	500L eau + 100kw électricité	Sans services / without services
0 - 9,99 m	15 €	75 €	236 €
10 - 14,99 m	20 €	100 €	315 €
15 - 23,99 m	25 €	125 €	394 €
Plus de 24 m - More of 24 m	50 €	250 €	787 €

LOCATION LONGUE DUREE A PARTIR DE 3 MOIS / LONG DURATION OF STAY FROM AT 3 MONTHS	
Tarif au mois et par mètre de bateau * / Price per month and per meter of the boat *	
HAUTE SAISON (1er avril au 31 octobre) / HIGH SEASON	BASSE SAISON (1er novembre au 31 mars) / LOW SEASON
13,50€ TTC	11,95 € TTC

ZONE SANS SERVICE LOCATION LONGUE DUREE / AREA WITHOUT SERVICE LONG DURATION OF STAY	
Tarif au mois et par mètre de bateau * / Price per month and per meter of the boat *	
8,00€ TTC	

LOCATION LONGUE DUREE / LONG DURATION OF STAY	
Tarif au mois et par mètre de bateau / Price per month and per meter of the boat	
HAUTE SAISON (1er avril au 31 octobre) / HIGH SEASON	BASSE SAISON (1er novembre au 31 mars) / LOW SEASON
13,50€ TTC	11,95 € TTC

Service eau par m3/water per m3	5 €
Service électricité par kw-h/electricity per kw-h	0,40 centimes

SERVICES ANNEXES / OTHER SERVICES	
	TTC
Eaux noires & grises : Forfait par pompage / Sewage : Package per pumping	6 €
Douche: Par douche / Shower : per shower	2 €
Laverie : Par lavage / Laundry : Per washing machine	6 €
Sèche-linge : Par séchage / Dryer : per dryer	5 €
Lessive : 1 dose / Detergent : 1 dose	1 €

The Canal du Midi is often cited as a cyclist's dream, as it allows you to pedal from village to village along its parallel paths under the shade of centuries-old trees. Not a bad commute! You could bike the entire canal from Bordeaux to Sète if you have the stamina—[one man wrote a blog about his bike trek from Toulouse to Sète](#).

Speaking of cycling, the entire region is well-suited to bikers of all kinds. While most towns are too small to have taken the time to create bike lanes, locals are very accommodating to cyclists, and within villages cycling is a main form of transportation for many during the good-weather months.

For more adventurous bikers, Occitanie's Pyrenees mountains offer some of the most famous cycling paths in Europe that have become legendary in the world of cycling—and are often featured in the Tour de France.

Fair-Weather Friend

With a full four seasons, the South of France offers perhaps the best balance for folks who want generally warm weather but still like a change in climate around the year.

If you enjoy four seasons, want to be sure of a hot summer, prefer cold crisp winters with mainly clear blue skies, and are willing to put up with some rainy months, then this region might suit you. You can be almost sure never to shovel snow again or suffer extremely high humidity.

With a Mediterranean climate, summers here are hot and dry, winters rainy, and spring and autumn both temperate. This is the warmest mainland region in the country (after Corsica), and you can generally count on about 300 days of sunshine per year, though, of course, specific parts of the region will have slightly different microclimates due to topography. The coast is largely protected by mountains so is much warmer and sunnier than farther inland.

Summers are hot and lazy. Temperatures can rise to 95°F or higher, so you may want air conditioning, though you'd survive with just fans. Really, though,

the average maximum is closer to 86°F. Humidity is rarely an issue, with only occasional days during July and August feeling heavy.

Fall is the most erratic and climatically dramatic time of the year. There is a bit of everything: thunder, hot days, windy days, and occasional heavy rainfall (October has on average 2.36 inches). But it's also one of the best times for getting out and about; the air is as clear as can be, so the views are fantastic, and the temperature is comfortable if you are exerting yourself on a hike or a bike.

Winter tends to surprise newcomers. The Mediterranean can be cold, but unlike the grey skies of northern Europe, you'll still enjoy many sunny days with azure-blue skies. Temperatures range from freezing to about 68°F, and get lowest in January and February. Expect frosts in the morning, but snow is unusual—when it falls, maybe once every five years, life stops on a dime. These folks aren't used to snow and don't know how to deal with it... so they don't!

Remember, though, that while the mercury rarely drops below freezing at ground level, the higher you climb in the mountains, the colder, snowier, and icier things will get.



Wherever you look, charming elements of country life are on display



The catch of the day comes in fresh from the Med every morning...



Spring is the least extreme season here. April is the wettest month of the year (averaging 2.8 inches), with rainfall petering out towards the summer months.

Rain is heavy in autumn and showers are common in spring, but otherwise rainfall is minimal, with averages at about 28 inches per year. However, when it rains it truly pours, winds can get strong here, and impressive lightning and hail storms are known to occur. All this adds up to a couple really dramatic storm events per year that can cause some damage if you're not prepared.

Forest fires can be a danger here, but otherwise this part of the world is fairly untouched by natural disasters. Some flooding has taken place after rarely severe storms, but this isn't common... though there can be some annual flooding in the spring when meltwater from the highlands coincides with particularly heavy spring rainfall.



Markets aren't just for fresh foods, you'll also find a great selection of ready-to-eat foods of all kinds... from French classics to empanadas!

Enjoying The Local Culture

Nobody takes culture as seriously as the French, and its wealth of museums, galleries, archaeological sites, and fine dining is evident even outside of big cities. Occitanie is home to a trove of historic sites (the region was first settled by the Romans over 2,000 years ago), restaurants, museums, and cinemas no matter where in the region you settle.

And most of it is free.



A listing of the free events organized in Saint-Chinian for July to September, including wine tastings, art exhibitions, lectures, concerts (from jazz to DJs to raggaie to classical), history classes on the region, outdoor movie screenings, fireworks shows, poetry readings, and more...

The Brussels Philharmonic happened to be in town when I was. They performed several concerts in

different venues, all of which were free to attend—and this isn't a once-off kind of opportunity, world-renowned artists of all types come to this part of France regularly.

History is everywhere as you travel about the countryside, and you'll doubtless stumble across various plaques and monuments commemorating the bravery of the Cathar people. *Pays de Cathars* (Cathar Country) signs dot the roadsides, and visits to the magnificent stone strongholds of the Cathars at Béziers and Carcassonne are a treat. "Catharism" is an important aspect of the region's history and culture, and you could dedicate years to uncovering it for yourself.

In addition to the 11 national holidays in France, there are plenty of festivals in the region throughout the year, with food and farming the main focus. Happy Saint-Chinian expats value the great social life they've been able to tap into here, saying they all have wider circles of friends than they had back home.

Allan, a Scotsman, told us: "There is always something to do, even in the smallest villages. Most villages have 'cultural budgets' to fund regular concerts, events, and exhibitions." Indeed, the government's attitude on providing entertainment for its residents is a huge draw for many of the British expats here. "Our government doesn't spend a penny more than they have to, but here, all they want to do is lavish money on constituents. There's no hesitation to spend money." While you might argue the price to pay is real (in high taxes), the positive social aspect can't be denied.

Unique to Cessenon, just over 10 minutes from Saint-Chinian, is the *Fête du Cochon* (Festival of Pigs), held the first weekend in February. The town square is taken over by stall-holders selling their local wares, including olive oil, wine, cheeses, and handmade baskets. A traditional jazz band wanders through the crowds, and, despite it being mid-winter, it's a party atmosphere. Later in the evening, tables are set up in the *Salle d'Occitan* (the village hall) for a grand roast-pig feast.

Pearl from the U.K. told us: "My husband and I are both Francophiles and enjoy every opportunity this area gives us to explore our interest in French history, literature, and art. The warmer weather, the beautiful and varied landscape, and the natural surroundings

on our doorstep are everything to us. Plus, we have access to good teaching hospitals and health facilities, as well as motorways and airports."

"My wife and I spend nearly all our time gardening, doing yoga, and socializing," says British expat Richard. Sounds like an idyllic way to spend your time to me!



Architecture with curious design elements delight the eyes

Wining And Dining

I'd be remiss if I didn't mention the incredible diet you'll enjoy in this most authentic corner of France... The wine is excellent and cheap, the bread warm and crusty, and the cheese fresh and fragrant.



Fresh meats and sausages are abundant in markets here...

For decades, the Occitanie produced vast quantities of quaffable *vin de table*, but nothing very notable. Over the last decade or so, growers have specialized and built on Saint-Chinian's AOC status (*appellation d'origine contrôlée*) created in 1982 and are now producing world-ranking red wines from the original Carignan, Cinsaut, and Grenache grapes, with the addition of Syrah, Grenache, and Mourvèdre varieties.

It's said that the local terroir on its bedrock of schist is what makes the wine here so incredible. Right at the borders of the region, the bedrock changes to limestone, producing a totally different wine profile.



You never have to go far to find some good, fresh, locally sourced food... and it's all sold by independent businesses

A solid sign of the area's wine popularity is that Saint-Chinian wines now feature heavily in all U.K. supermarkets... no mean feat in such a competitive environment.

The main industries of the Hérault department, where Saint-Chinian is located, are agriculture and tourism. Everywhere you look there are vineyards, and most people are involved with some aspect of wine making, whether for their own consumption or to sell.



The ubiquitous kitchen gardens homes have here mean fresh produce is always at your doorstep—literally!



Olive oil production is making a comeback after a devastating freeze in 1956 that killed all the olive trees in the area down to their roots, closing down all six of the mills in the Hérault department. Occitanie now produces almost 700 tons of olive oil a year,



comprising 17% of French production.
No shortage of cheese in France!

Olive oil is as much a part of French food as wine

is, and it's almost as varied—there are 400 varieties of olive, and this region grows about eight. Tasting olives and olive oils is one of the delights of the weekly markets.



Enjoying The Countryside

With more than 300 days of sunshine each year, Saint-Chinian and environs are an outdoorsman's paradise, and the region is rife with opportunity. There are really only two or three months a year that keep you indoors, and with over 72,700 square kms, including coasts, mountains, and countryside, you can practice just about any sport or outdoor activity here.

With a varied countryside and plenty of sites of interest in the area, you can always be guaranteed something to do, and there are great one-, two-, and multi-day excursions.

A visit to the beautiful 12th-century Abbaye de Fontcaude just 10 minutes from Cessenon is also well worth the trip, as is the Medieval Cathar citadel of Carcassonne, now a UNESCO heritage site. These are just a couple of highlights, but this region is lousy with castles, churches, and historical sites. You could keep busy for years visiting them all without seeing the same one twice. The capital of the region, Montpellier, should also be on any local excursion list.

Walking, hiking, and biking are all excellent diversions in this breathtaking landscape. Hiking is particularly noteworthy here, with plenty of safe, clearly marked, and well-worn paths. The Pyrenees, the Cévennes, and the Black Mountain ranges all span the region, offering plenty of options for spectacular mountain climbing.

And don't forget those Mediterranean beaches, including Cap d'Agde, the biggest nudist beach in Europe! Beaches here are coveted for their all-sand makeup. Many Mediterranean coastlines are rocky or pebbly, but not Occitanie's. And the season is long... you could visit the beach anytime between April and October and it wouldn't be too cold to take a dip (for most).

Aside from the coast, the River Orb is home to kayaking outfits (at Roquebrun and Reals)—the river is so good for it, that the French Olympic team trains here on occasion in winter. On warm days, the banks of the river are filled with sunbathers and picnickers. Swimming, fishing, paddle boarding, and other low-key water sports can be done in the river as well as the canal.



Fishing and biking on the canal

The Canal du Midi is a tree-lined UNESCO heritage attraction and a perfect place for easy cycling, picnicking, and, of course, boating. The banks are home to painters, busy at their easels, and as you glide along you feel the pressures of life fall away. This amazing waterway, built between 1667 and 1681, during the reign of Louis XIV, connects the 150 miles between Toulouse and Sète (on the Mediterranean) and passes through nearby Béziers, where you can see the impressive nine locks of Fonseranes.

Several of the waterfalls in the region were listed recently as the “most extraordinary” in the country by *Détours en France*.

Occitanie has 75 marked ski-trails stretching over 450 miles of the Pyrenees. A weeklong lift pass costs around US\$200 at the most famous ski resort. There're also extensive cross-country skiing and family-friendly resorts.

This is one of the rare locations in the world where it's possible to be swimming at the beach in the morning and skiing down a mountain in the afternoon, or vice versa—a super-unique lifestyle possibility.

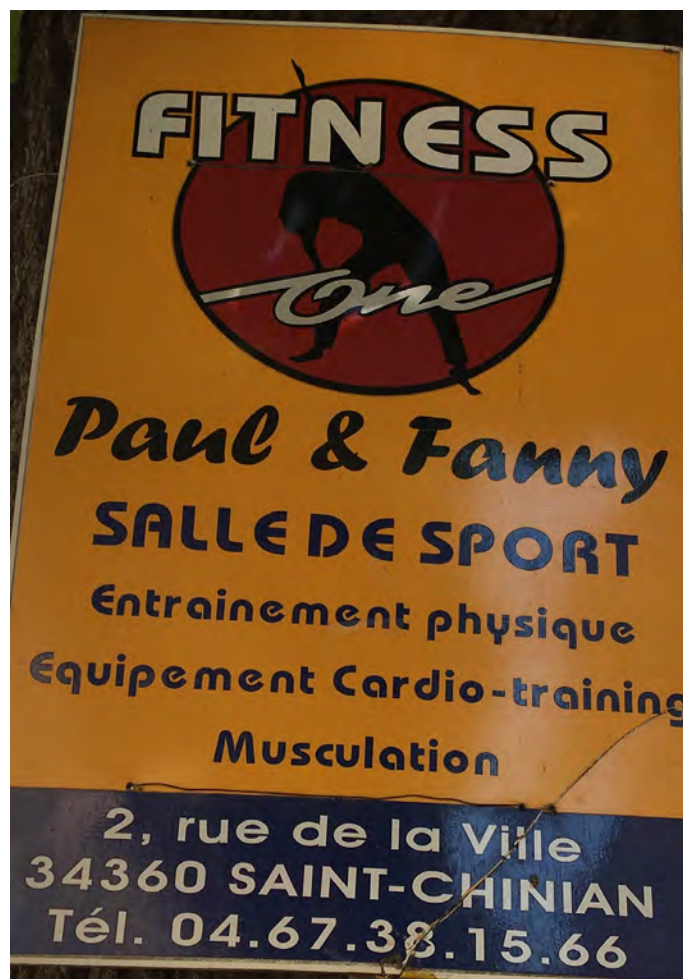
Pétanque Is A Religion

Pétanque, the quintessentially French leisure game, is taken seriously here... “leisure” it is not. Occitans are crazy competitive with it.

Every town will have several places to practice the sport, which involves throwing metal balls at a small wooden ball. It's kind of the French equivalent of horseshoes.

I recommend you get into the sport, as it's an easy way to make local friends and become part of the fabric of the community. Just make sure to take it seriously!

If you prefer to get your exercise indoors or with likeminded fellows, not to worry. There are gyms and plenty of fitness associations to join, for running, tennis, various types of classes, etc.



Some local fitness options

Fitting Into The Community

There's a significant British expat population, with Northern Europeans the next biggest expat group (German, Irish, Dutch, and some Scandinavians), and you might come across the odd Brazilian or Australian expat... but very few North Americans have found their way to this corner of France.

The expat community here is friendly and active, so it's easy to connect with your fellow foreigners. Get-

togethers of all kinds are regular, and there are even enough expat-run businesses that you could almost get by patronizing those alone.

However, there is a danger of becoming isolated within the expat population here. There's a tendency for foreigners here to depend too much on each other for community at the cost of integrating into the local culture. It's because of this trend that it takes a bit more work to become integrated with the French, who assume you have no interest in them or their culture based on the actions of past expats. Some even say it's as hard for northern French to make southern friends here. With some claiming the percentage of foreigners to be 45%, it's easy to see how this is an easy trap to fall into.

The French have an unfortunate reputation for rudeness and exclusivity, and while you could argue this is more true in Paris or other big cities (though I'd still argue it's false), it's absolutely not the case here.

The people of Occitanie are incredibly friendly and welcoming, and you'll have no trouble making French friends if you want to. But you have to make an effort—yes, that means learning French.

The French are famous (infamous?) for pride in their language and reluctance to cater to English speakers. And not being a big city or visited by English tourists, it's less typical for the average Jean to speak English here than it would be in Paris or other more touristed places.

To get by in this part of France, you really do need to speak French. Enough locals speak English—especially the younger generation—that you could get by without French if you really tried to, but life wouldn't be easy or enjoyable. Though English is spoken by many professionals (notary, real estate agents, doctors, and anyone working in a tourist-related industry) it is not spoken fluently by many local people. You'll find yourself more popular if you learn to converse a little in French.

Again, the large English-speaking foreign community means you could favor their businesses and make only foreign friends... but that would really be selling yourself short on life here.

What's the point of moving to France if you don't want to be part of French society?

That said, many expats here tell us they are not fully conversant in French. One said she finds the local dialect difficult to master, and they all agreed that locals are simply happy if expats try their best to use whatever French they have.

Full-time Occitanie expat David Goddard weighs in here, "I can see that the more you speak French, the more you appreciate why you have moved here. My wife and I have weekly lessons in the village, and our *femme de ménage* (cleaner) comes to the house once a week for a cleaning-conversation lesson!"

Small-Town Living Means Everyone Knows Everyone

One of the refrains I heard repeated throughout my trip was, "Oh, yeah, I know him..."

Or "Wow, that's my cousin, I didn't know you knew her...!"

Everyone seems to either know everyone else or is somehow related to them...

Small towns are small towns no matter where in the world you are.

Lucy Culpepper, long-time expat to France (along with her 90-something parents), tells us that, "Many expats of several nationalities have fallen under the spell of the Occitanie region. Getting to know other expats is easy. The International Women's Club, based in Saint-Chinian, populated by French, English, German, Dutch, American, and Danish women, organizes walks, outings (e.g. to Spain or Toulouse), group lunches, sewing, handicrafts, and painting. There's also plenty of media for expats, printed and digital publications for news, events, and networking."

The WIC members' husbands also go on excursions and have organized their own breakaway men's discussion/debating group...

"There's a lively expat scene here. We established an almost instant social life through the WIC club. We are happy with our move and have never looked back," adds full-time Occitanie expat David Goddard.

The Canine Community

This is a pet-friendly part of the world, and you'll find dogs out and about with their owners everywhere you go. You can even ask restaurants for a water or food bowl... when one of my contacts on the ground brought her dog to lunch with us, and when she couldn't finish her meal, she asked for a bowl so he could help her!



Meals on heels!



You'll often see dogs pop out to say hello as you walk down a village street...

Ladies in Languedoc is another active group that comes recommended as helpful.

Lack of language aside, the French are a generally welcoming and non-discriminating people, and, on the whole, this is an LGBT-friendly destination.

The majority of foreigners here are retired and between 60 and 70, though this demographic is shifting younger by the year. One Portuguese expat I interviewed had come at 19 with his father, and was so enamored that he decided to get a job and stay. While he's still only in his mid-20s, he plans to live in France indefinitely. His favorite things about the region are the sporting opportunities and the peace and quiet. "Everything was so noisy in Portugal. Here, there is no noise... just tranquility."

In France, The Government Is Also Part Of Your Community

Likely to be unusual for many foreigners is the close relationship the public has with the government here. The powers that be are highly accessible, to make a request of complaint, just head to your nearby *mairie* (town hall).

It's also easy to get involved if you want to, and one Belgian expat is now the mayor of her town of Cruzy after living there for decades. She ran the tourism board for years before campaigning for mayor, and between that and being an expat herself, she was in an excellent position to identify the necessary changes.

Public service is a serious thing here, not something to be taken on lightly. After living in her adopted home for so long, she wanted to help it and develop its tourism in order to share it with more people. Now that she's mayor, she says it feels like being a doctor or a nurse, with people coming to you for help at all hours. People were desperate for someone to listen, and she's happy to hear!

Finding Your Home In Occitanie

I came to the region intending to only talk about one town here, but once I arrived, the more I discovered of Occitanie, the more I knew I had to write about!

It's nearly impossible to pull one town or village out of the bunch, mostly because the region is so densely

packed with them. You can't really extricate one from another... they are almost inter-dependent.

That is to say, if you're thinking of moving here, you'll have your work cut out to choose one town that you prefer out of the dozens.

For the most part, many towns offer the same things: townhomes with big gardens that offer the chance for

some self-sufficiency, villas with pools and sprawling farm properties outside of town, senior living homes, fresh produce and artisan-goods markets, access to the waterways that crisscross the region, and, above all, a friendly small-town atmosphere... Populations range from a mere 100 people to several thousand, so you can really tailor your lifestyle here by choosing the town that suits you best.



Locally grown produce is integral to Occitanie living

Allow me to introduce you to some of my favorite highlights from the region...

Saint-Chinian

This town of about 2,000 residents is a bustling market town popular with locals who come from all around the region to taste the locally grown produce and artisan goods—a truly French experience.

Though it may be small, Saint-Chinian has everything you need for daily life—local produce shops, restaurants, bars, doctor's surgery, dentist, pharmacy, a health shop, wine cellars—yet it is still a small, charming little town, barely more than a village, typical of the region and packed with history and lots to see and do.

Saint-Chinian is smack-bang in the center of this wine-producing region. Indeed, wine is the village economy. Saint-Chinian is home to 200 winemakers—10% of its population.



Town hall plaza

Its Sunday farmer's market is not to be missed. Browse and buy—and sample!—fruit and vegetables, cheeses, wines, olive oil, breads and honey, sausages and ham, as well as mussels from the nearby Mediterranean mussel beds.

During the vacation seasons, the market grows even bigger to include artisanal products and fresh-cooked local dishes, as well as some with a more Spanish twist. Pass an enjoyable morning wandering and snacking through the market

before retiring to a shady bar for a cool drink on a terrace to people-watch.



The rush of traffic in Saint-Chinian every market day—the rest of the week, this is a quiet place to spend time...

The weekly market is claimed by many expats and locals as the best in the region, even though there are larger ones. But the market square isn't wasted the rest of the week, with a Tuesday night mini-festival the newest initiative to increase business for local producers. Every week during summer, they all come to sell their goods again, this time to the accompaniment of a live concert and lots of ready-to-eat foods.

This evening market is hugely popular, and most of the square is taken by picnic tables filled with families enjoying the music and cheap eats. Off to the side, the old men and young boys play *pétanque*...





Market offerings

While most other towns' mom-and-pop shops have been forced to close due to chains moving into the region, Saint-Chinian's small business culture is alive and well.

Saint-Chinian was put on the map last year when it came to fame in our 2017 Overseas Retirement Index, but it had already been earmarked for some exciting developments, and these seem to have taken on more urgency when the town began receiving so much attention.

Built on a small canal from the 1200s, the town used to depend on this water source for small-scale

subsistence farming, to provide power for their wheat mill, and to take wastewater out of town. It has also allowed for drainage during heavy rains that would have otherwise flooded the village. Most of the canal was covered up over the years to make more sidewalks and roadways, but now the town wants it back. Most of the covering will be lifted, which will mean a lovely small waterway will once again meander through these quaint streets.

As it is, the houses that still have access to the open part of the canal use it for their kitchen gardens. Using an ingenious system of dams from medieval times, the canal's water can be directed through pipes that lead to private wells. When these fill, the water in them can then be used for irrigation.



The canal's dam system at work

Perhaps the most exciting discovery I made was seeing that most village homes come with enough land for highly productive little kitchen gardens—and most have already been cultivated as mini-farms by their owners. It's unusual if a house doesn't come with a decent-sized yard, and everyone enjoys the rush of produce that comes in May and June. The climate is mild enough that there are winter veggies that grow here, too; it's only a few weeks a year that are cold enough for things to really die.



The literal fruits of the canal...

I mentioned that the canal helped prevent flooding, but about 150 years ago, there was such a great flood that the town was devastated and 110 people were killed. To make sure such an event could never happen again, the town moved earth around to form an embankment against the river. Now, even during the worst recorded rains, water stays well away from residences.

Along the newly opened canal the town plans to preserve all public space and add to them, with new and improved green spaces and outdoor amenities.

In addition to the cosmetic improvements to the town center, a new emergency health care center is going in next to the mayor's office, which is a big coup for this little town. Previously, the nearest facility capable of providing urgent care was 30 minutes away in Béziers; the new one should be delivered before the end of 2019.

Plus, 9 hectares of land have been set aside on the edge of town for a planned 140 new homes in a master-planned community with pools, cycle paths, and other amenities, plus two age-in-place communities. A new stadium is also on the books.

These plans have been underway since 2014 and all are expected to be complete by 2020. Great things are coming for Saint-Chinian and prices here can only go up... now is the time to get in.



Montouliers

You could think of Montouliers as being a good counter example to the quintessentially French, decently populated, well-connected, bustling little town of Saint-Chinian.

You can see the differences at first glance. The light-brick construction that most of this town is made of, in addition to the abundance of cypress trees, gives Montouliers a Tuscan look... certainly more Italian than typical French!



Down every alley is a picturesque little peek into village life...

This hamlet is home to about 250 people and it's a perfect option for anyone looking to escape modern annoyances. The town gets no reception of any kind... there's no cell service or cable or internet.



The streets of Montouliers

You could walk every street of this little town in about an hour, I'd say, but the surrounding areas act as a kind of rural suburb, with newer, larger houses next to one another in little organic neighborhoods just outside of town.



The "suburbs" of Montouliers...

This is one of the better options for going off-grid and finding isolation.

Cruzy

Populated by about 990 people, Cruzy is small and sleepy, but has more to offer than you'd think for being such a small place.

The lifestyle here is like something from 100 years past... small shops open only for the hours they know the villagers will come to do business, but something as formal as opening hours or signs on the door have no place here.



A couple of houses for sale in Cruzy (you can't see the for sale sign, but it's the pink home with blue shutters that's on the market)

Old ladies sit at the café enjoying an aperitif as old men play *pétanque* a few meters away on the plaza.

On this same plaza is a butcher truck. The town isn't big enough to support a storefront, so this butcher (whose family has been in the business for countless generations) brings his meats daily from his farm in the mountains, where he deals with 6,000 pigs per week. He works a few hours in the morning, then shuts up until 5 or so in the evening. When I came across him he had just opened his windows for the night, but when I passed back by about 20 minutes later, he had a line of customers.



Pre and post butcher-truck rush hour

Famous for its archeological dig site, the town happens to sit on top of a massive deposit of pre-historic treasures, including dinosaur bones, fossils of all kinds, and even some remnants of human settlement at the time. Excavations are ongoing, but already this is one of the foremost sites in Europe.

Wine revolutions also took place here after the government started watering down wine in 1906, which led to reduced prices, which led to revolts by the large wine-making population. During dino excavations, archeologists uncovered propaganda posters inciting the countryfolk to protest. You can see these alongside the pre-historic exhibits at the museum.



Capestang

This is a picturesque little town that sits directly on the canal. It also happens to be the busiest port on the entire Canal du Midi, thanks to the lack of locks

for 50 kms all around. Because of the locks, the canal generally can't be used in winter for safety reasons (from November to April), but because this section of it has no locks, boats can travel up and down these 50 kms as they please, no matter the time of year.



Living on the canal is just like living in town... your street is just water instead of road!

Capestang is home to the largest market in the region (but even those born here will tell you Saint-Chinian's is better!). Cape­stang is also home to one of the larger medical centers in the region, but it doesn't offer emergency care.

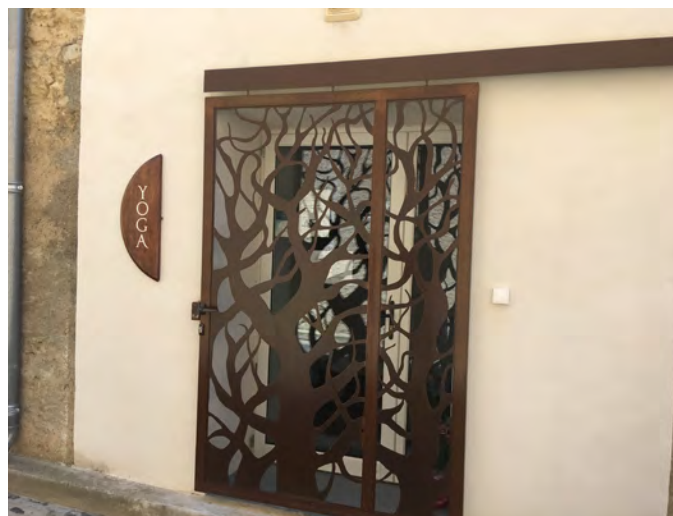
With a population of about 3,000, an estimated 10% are foreign. Cape­stang is one of the more populous towns I visited, so this is definitely the place to come if making friends is your top priority. Many of the expats who live here say they chose it over the towns because of the lack of roadway through the town... but many are now saying it's become a little too popular, and some lament the fact that so many residents are now British.

One British couple I met had spent nearly a decade touring Europe (mostly in France but also in the Netherlands and Belgium) by boat. When they got tired of moving around, it was to Occitanie that they decided to settle, in Cape­stang, liking it better than all the other regions and countries they had boated through.



Check out one boater's ingenious hammock solution!

The one American ran across lives here, Danielle, originally a New Yorker, has been living in the region for over 30 years, and moved to Cape­stang in 2015. She runs a yoga and Pilates studio here out of an old winery house that she renovated for her purposes. Her clients are about 40% foreign (mostly British with a few Aussies, Scots, Irish, and a couple of Americans), and her classes are given in both English and French.



Danielle's winery-turned-yoga-studio in Cape­stang

Before she came to Cape­stang she ran an art gallery... and before that she taught finance in France... she has a daughter in school here... and she is 100% integrated into the local and expat circles—which is a little unusual. Expats here tend to gravitate all one way or all the other. She credits her assimilation into both to her business activity. Without that, she might be more in one camp than the other.

She found it easy to market her business to the expats here, but it was a little harder for the French to start coming. To get the word out, she began volunteering to give classes at schools and at the public nursing homes, and created a program to offer yoga to those in wheelchairs. Once she did that, the *mairie* (town hall) got behind her and helped promote her business more to the locals. This goes to show you just how vital the municipality can be, even on an

individual basis. The government here may charge you plenty of taxes, but they repay with meaningful civic undertakings that help on large and small scales. Today, she continues to offer workshops for kids, the elderly, and the disabled, along with her group and private classes.

From Paris to Toulouse to Montpellier and finally to Capestang, Danielle is a great example of an expat taking her time to find the place that's perfect for her. The parts of France she's lived in were dictated by her husband's employer, and when she realized she wasn't cut out for city life, she looked farther and farther afield. Once she saw Capestang she fell in love. And with its proximity to Montpellier and Béziers, it was a perfect fit.

Why did she choose Capestang? For the authentic feel... because kids still play in the streets here... because it feels like real, true France, not some polished, idealized version that you get in places that are more touristed (like the Riviera)... because the people are friendly... because it's only about a half hour from the beach... because from here she has easy access to Montpellier and the rest of the region... and because it's simply beautiful.

Practically speaking, the town is neither too large nor too small. It offers all the amenities and conveniences you might want, but it's not overly

developed. There's also a huge expat community that's gravitated here... they say it seems like every third house is owned by foreigners.

Village Castigno (Assignan)

This is by no means a traditional French town, so it represents an oddball option for those looking for something more artsy in Occitanie... let me be frank, this is a "hipster" town if ever there was one.

Castigno is likely to appeal to many looking for a quirky place with a young, energetic, and business-minded population... and it's also just an incredible achievement for an expat to have undertaken.

About 10 years ago, this was a ghost town. More than half of the town's buildings were vacant and the population was a mere handful of folks. Along comes Belgian expat Marc, who bought everything that was up for sale and has continued to buy anything that comes on the market since. He also bought 180 hectares of raw land to turn into a vineyard, along with the town's château, which is now his home.

He gifted most of the properties to his entrepreneurial expat friends (who are mostly Belgian) who have since started a diverse little set of shops and restaurants, but the town is still only made up of a couple hundred people at most.



Castigno's flagship hotel

The vineyard is one of the most ostentatious setups I've ever seen, and it produces nine wines under the coveted Saint-Chinian appellation. (They even make a beer infused with wine!) The showiness is exemplified in their winery building—it's a giant, 180-meter-long wine bottle on its side, completely covered in real cork. Wine production takes place in the belly of the bottle, and the neck is used as an event venue and tasting area. The hole at the top of the neck is

a balcony, so you can walk in and out of the bottle's would-be cork-hole.

They call the entire project "The Rebirth of a Dream," and though it's been a decade in the making, they are still working in stages to bring the "new" town to maturity. Like Russian dolls, this is a village within a town—Castigno within Assignan... though the town's detractors describe it as one village eating another...



The bottle-shaped winery



Entering the village within the village...

The town now has three restaurants (Thai, tapas, and a bistro), five wine bars, a spa run by a Balinese expat, and four hotels. The fact that this middle-of-nowhere, tiny French country village has a Thai restaurant is one of the first cues that this is no ordinary country village—you'd be hard pressed to find food so exotic in most of the towns in Occitanie. But one of Castigno's founding members happens to be Thai, so she puts her grandmother's recipes to work for them in the restaurant. One of the hotels was renovated from stables that used to house the horses that still help them plow their fields.

All the food served in the restaurants is as locally sourced as possible, with 99% of the produce farmed in the village. Their main kitchen garden has been in the making for 20 years and now gives off an impressive yield.

You can tell whenever you see something that Marc owns, because they've all been painted in shades of purple, red, pink, and burgundy—wine colors. It makes for a lovely unified theme as you walk through the town. It's almost like if Disney were to make a fake French town... it's contrived and so more polished than a "real" town would be.



The entire town is painted and decorated in shades of red, and the colors reflect off everything to make you feel bathed in purple-red hues; no detail is overlooked, everything here is wine themed

The whole town is like a giant exhibition hall, too, with open-air art shows, massive, blown-up photographs on the building exteriors, and every little nook and cranny decorated and themed to the max. It's a visually interesting place to be... no matter where your eye rests, there's something exotic, beautiful, strange, or unexpected. And almost everything is recycled.



Art is everywhere—from the streets to the fields!

While the town puts a premium on creativity, practicality isn't a forte here... so there's no local business to provide residents with grocery items... or even a *boulangerie*—unheard of in France! Those establishments went out of business even before Marc came along, so residents have had to have their goods delivered to the town for over a decade. While it might be annoying to someone who likes to have convenience at their doorstep, there's a romance to this way of life. Each morning, the baker's truck, produce van, and meat vendor all come in, make their sales, and head out again. There's a fishing village nearby that brings in

catch of the day, too. If you need anything in the afternoon, you'll have to drive to the next town to get it.

And don't expect modern comfort foods in the restaurants here... there isn't a drop of soda in town, so don't bother asking for a Coke with your meal.

On the other hand, there's more fine-dining here than you find in the other villages, with restaurants trendy enough to not look out of place in New York or London. And it's got a resort feel, with its master-planned concept.



Trendy eateries on every corner...



This is a young town, attracting a mostly millennial crowd and those with entrepreneurial dreams, but this young set lives alongside the rest of the town's original population, which is much older. Remember, before Marc came along the town was dying... and its mostly elderly population was doing likewise. Today, those aged residents benefit from the new businesses and infusion of energy. Everyone knows everyone, and they all get along well now that they've gotten used to the new status quo.

There almost isn't a choice but to socialize and be part of the community, because there's no signal here. No phones, no cable, no internet. What choice do you have but to get to know your neighbors? Each evening around 5 or 6, everyone comes together on the central plaza and has an aperitif... and that's all there is to do at night! Then again, you're not far from other towns and their culture, nor from the beach or mountains.

The Rebirth team makes an effort to integrate newcomers with the originals. They host weekly get togethers on the central square and invite all residents to all openings, exhibitions, and events of all kinds.

It's hard to describe the feeling here... the best I can do is to say it's like a little world created by an amusement park. It's so self-contained, and you really see the continuity of a single mind overlaying a personal vision onto the town as you walk through... which, in fact, is exactly what it is. Add to that the tiny population, and it really could be compared to a theme park village. This might feel contrived to some, and, as I said, it's by no definition a "French town," but I can see the appeal of it. Everyone who moves here is working towards a goal—to revitalize the town.

Cessenon-Sur-Orb

Cessenon, located right on the River Orb, is a favorite among expats. Less than 15 minutes from Saint-Chinian, it's also got a population of about 2,000.

The real difference between the lifestyle in each is Cessenon's location on the river. Several villages are right on the river, too, but this is the largest town that can make the claim, so it offers the best chance for riverside living with an active community and regular events... as opposed to the sleepy river hamlets that don't see much activity.

The river banks here are filled with folks enjoying the weather when it's nice out... men fish, children splash, women sunbathe... it's a lovely atmosphere.

Roquebrun

A hamlet of 600 or so people, I mention this town simply because its population is 60% foreign... that's a testament to the place in itself. Otherwise it's got little to distinguish it from other towns, in this layman's opinion. It's on the river, so it's another place for riverside living, and it also has some notable microclimates—it's one of the few places here where oranges can grow... but it's also got a famous cactus garden.

All towns here have lots of *granges* (what amount to tractor garages) that became popular with foreigners buying to renovate here. Roquebrun isn't unique for its *granges*, there are plenty in all the towns, but here it became a trend to renovate them along the main drag. As you walk or drive down, there's a nice continuity of architecture, as nearly all the homes on the street are former *granges* that have been lovingly restored and embellished with nice paint jobs and little iron details.

Pierrerue

Locals joke this is the Hollywood of Occitanie... but for no other reason than its high expat population (mostly British and Dutch) and high prices. With a population somewhere around 500, it would be hard to try to make any other parallels to California...

That is, this town is no more modern or glitzy than the others... although they have just added sidewalks throughout town. They were so new that my local tour guides remarked about them as we passed through town—they hadn't been there the week before.

At the ground level (town center), things are cheaper, but surrounding the town are beautiful hills that hide increasingly expensive homes as you go up.

Montpellier

The capital of the Hérault department and the seventh largest city in France, Montpellier is the pulse of the region, and there are plenty of foreigners living here.

My focus for this issue was countryside living, so I won't devote any more space to Montpellier... but if you want city living in this region, Montpellier (or maybe Toulouse) is your answer. It's also a nice boon to have these two real cities at either end of the region to visit when you'd like a taste of something more cosmopolitan or want to buy something you can't get in your village.

Cost Of Living

While this isn't the cheapest place in the world to live, it's a relatively affordable corner of France—and Europe, at that. You can live here like a king or pauper—as you can anywhere in the world—but this part of France can be easily affordable.

A budget of 1,500 to 3,000 euros is enough to live well here, with the lower amount being more appropriate for living in or near a village or town, and the larger number more suitable for the bigger cities (in Montpellier or Toulouse, everything will cost more). Of course, you could live on either figure in either scenario, but you'd be indulging yourself to spend 3,000 in a village... and you'd probably have to tighten your belt to live on 1,500 in the city.

As always, you can go way over our sample budget by purchasing the most expensive wines, imported foods, and traveling everywhere by taxi. And it's possible to go under it by living more like a local and shopping the markets and local goods more than the supermarkets.

In the villages, dinner out would cost a couple 20 euros for a good meal... lunch menus start at 4 euros and top out around 15.

You can buy a bottle of wine in a restaurant for a mere 12.50 (or opt for a carafe of house wine for 5 euros). Buying for home consumption? The *maisons du vins* (there's one in every town) are a wine-lover's best friend. Slash your wine budget by making trips to these shops where you can buy any of the regionally produced wines at wholesale prices. Grab excellent bottles for a single euro by availing of this insider tip!

Electricity can get high in winter (November to March), because you'll have your heat turned on; the rest of the year will be much cheaper. Make sure you

look at your home's energy efficiency rating, as a high rating will mean significantly reduced electricity bills. Ratings go from A to F, and lower grades will mean higher bills.



[See our Occitanie budget for an itemized look at cost of living here.](#)

Real Estate

Real estate in the South of France is a much-sought-after asset—even by the French. There's an old French saying: "*Une maison dans le sud fait des amis pour la vie.*" It's more catchy in French (it rhymes), but the literal meaning is: "A house in the south makes friends for life." Sure enough, if you find yourself living in this part of the world, you'll have a pretty consistent flow of house guests coming to share their vacation with you!

"Une maison dans le sud fait des amis pour la vie." (A house in the south, makes friends for life.)

Generally speaking, you've got two options for a home in Occitanie: a townhouse in a village or a villa-style house in the countryside. Villas are larger and typically come with a good bit of land and often a pool. Townhomes are smaller and so less expensive.



Townhomes typically have gardens, even if they're in the middle of a little village

If you opt to live in town, you're near to all conveniences and properties are significantly cheaper, but your space is smaller. You've still got a quiet life, but you're near activities, markets, shops, you have neighbors, etc.

In this region, outdoor space is a premium, so if you opt to stay in town, you'll probably want to stipulate a yard or terrace... at least a balcony. Most townhouses do come with some sort of outdoor space, and you'll likely want to make this a requirement.



Some townhomes for sale in Saint-Chinian, Cessenon, and Montouliers

Go the villa route and you'll spend more and be farther from amenities, but you'll have more interior space, plus more land and usually a pool. You're also farther from other people, whether you consider that a plus or minus.

Another thing to keep in mind is that homes in town have some history. Villas are mostly modern, so they lack that character but offer more amenities and 21st-century conveniences. Unless, of course, you can find an old farm house... then you could have the best of all worlds: more interior space, more land, property with history and character, and a bit more privacy than living in town.

Rural and historic homes are a specialty here— one English expat couple renovated and lived in a 900-year-old building that was built and used by the Knights Templar in Saint-Paul-la-Roche. They put it up for sale in 2017 for 370,000 euros.



Modern Versus Historical Living

As you house hunt in this region, make sure to ask plenty of questions about older properties you view. While rustic and romantic, they often come with impractical downsides that may be deal breakers for you.

On one of my strolls through the countryside near Montouliers, I passed a woman walking her dog with a giant key in her hand. In typical Occitanie fashion, she greeted me as we passed one another and gave a friendly smile. Curious, I asked what the massive, hundreds-year-old key was for.

It was her house key... the only one there was. She joked that if she ever misplaced it on a walk, she and her whole family would be locked out of their medieval-era home.

Another oddity of old homes is their sometimes bizarre floorplans. This is a result of the French inheritance system, which forces siblings to inherit equally. If they can't agree amongst themselves to divide the assets leaving a single homeowner, then they share it. In order to do this, they have to divide the home into smaller apartments, trying their best to divvy up the good property features.

So, for example, in order for all to get good natural light, the living space might be divided in several parts... Or they might add new loft levels in order to give one owner more square footage... Or add or subtract windows and doorways... Etc.

And sometimes the property has been subsequently owned by a single family that has since taken down the divisions and additions that were forced in. This might leave you with unexplainable different levels within a single room, or remnants of stairs or walls, awkward lofts, or different floorings within an otherwise unified space...

Another thing to ask about is air conditioning. You're likely going to want it in the summer, but the French don't usually invest in this creature comfort. Some homes may come with something installed (mostly those sold by other foreigners), but the majority won't. Units are easy to install, though, so this isn't insurmountable.

These are the kinds of quirks that come with buying old homes... just make sure you educate yourself before you buy!



The ball and chain...

I tagged along on a house viewing with a British family who was looking to buy. They and their young daughter had been coming down to their friend's holiday home here for years and they decided they finally wanted their own pied-à-terre. The townhome they were considering was just a couple blocks from Cessenon-sur-Orb's main square, a 200- to 300-year-old home of over 70 square meters that was listed for 82,000 euros.

Being a rural area, the region's history is tied to agriculture, so its old homes are typically farmhouses of some sort, even if they're in town. This home, for example, was four stories and the ground floor was unusual in that it'd been cobbled. Most of these homes still have dirt floors on the bottom level, because it's where the animals were kept. Animals living in the house had a dual function: Owners didn't have to go far to tend to them in winter, and they acted as a giant furnace below the rest of the house. Many still feature the mangers used to hold their hay, as did this one. This is also the reason most homes here (whether townhomes or detached houses) have a garden—everyone needed a bit of land for subsistence farming.



The cobbled ground floor; stairs lead to the more modern upstairs levels

This house felt a lot bigger than 70 square meters, and, indeed, that's because it was. That measurement didn't include the ground floor or the attic, which were huge spaces unto themselves. Ground floors are often not included in the measurement because of their rusticity... I guess agents don't feel they can expect someone to pay for earth-packed floors and antiquated,

unrenovated space. (Make sure to clarify this point if you're viewing a home that fits this description.)



The livestock manger on the ground floor, plus some other fun antique elements that came as a bonus with this house

The attic hadn't been included because the owner was using it as junk space and hadn't cleared it out, so it wasn't showable... but by the time I visited the house he had emptied it and it turned out to be a massive footprint with cathedral-style ceiling. It could have been its own apartment (in fact, it had been at one point).

If you're villa shopping, make sure to thoroughly investigate the house's amenities. These homes are often just summer houses or vacation rentals for those who owned them, so they might lack heating, for example, or other year-round infrastructure.

Looking for a vineyard property? They are rare and go fast, so if that's a goal of yours, you're going to be waiting for a while for one to come on the market and will need to act quickly when one does.

The reason for the lack is the traditional way the region developed. If you've got a farm with animals, you have to be near them to look after them, which leads to farm houses—houses at the center of a working farm or houses that allow for animals otherwise. But a vineyard needs no daily care, so there's no need to live right on them. Vineyards were developed, therefore, to be outside of town where the vintners lived; they could travel to the vines as they needed to. Vineyards with a house on the property are somewhat contrived... they were basically created for leisure vintners who romantically wanted to live among the vines.

Brexit And The French Market

One of the market factors right now is Brexit. Up until a couple years ago, Brits were driving this market and had been for so long... now that their future in France is uncertain, British buyers are sporadic, but many are selling. This makes for a somewhat erratic market that's almost completely case-by-case—you really can't say that it's a buyer or seller's market, because it varies property to property.

Keep an eye on the pound-to-euro exchange rate, as this is what determines if and when Brits sell. If the rate is particularly favorable, a glut of properties might come onto the market without warning.

While homes here aren't dirt cheap, they are a great value for what you're getting—a home in the South of France. See our [Property Listings](#) column for a sample of what's currently on the market here.



Old farm houses are a great renovation project...

House prices are low throughout the region, but they do vary a bit from town to town, take a look at some of the average for some departments across the region (statistics courtesy of *Complete France*):

- Ariège : €104,600
- Aude: €131,000
- Haute-Garonne: €231,000
- Hautes-Pyrénées: €135,300
- Hérault : €214,700
- Lozère: €86,400 (Lozère is the cheapest town in Occitanie, according to this report—it's less than half the price of neighboring department Gard)
- Pyrénées-Orientales: €168,500

Generally, this is currently a buyer's market, and you can definitely negotiate some on prices if you try. Village homes tend to be easier to negotiate, especially if they have no garden... these don't move quickly, so sellers are more flexible. Plus, most of these sellers are British, who are more eager to sell now thanks to Brexit. The French don't usually go for the townhomes, they want villas as summer homes, so townhouses don't move as well. You can expect to come down 5% to 10% on most village homes, but villas really depend—they aren't nearly as easy to haggle over because the market for them is robust and consistent.

I recommend working with Moerland Immobilier. Richard Moerland, the founder, is a Dutch expat who's spent much of his life in this region, so he knows it well. He and his English-speaking staff will be able to assist in any property needs in this region.

Richard has even managed to create a kind of internal MLS system, sharing listings with the other major agencies in the region to deliver the buyers the best experience they can. Moerland has its own listings, but they also have access to their partners', which is great for the consumer, as some agencies specialize more in country homes, others in village homes, others in Montpellier... so you can be sure you're seeing everything that might interest you when you work with Richard. (See the [Rolodex](#) for contact details.)

The Rental Market

A significant portion of real estate here are second homes owned by folks that live elsewhere in the country. They follow the seasons to the south to enjoy

their beach or mountain home only for parts of the year. This means that the rental market is flush with holiday lets but long-term leases can be harder to find. All agencies deal with sales and leases, so you can ask any agency to help you find rentals.

Long-term rentals are generally unfurnished and would typically only come with stove/oven—no fridge or other appliances. This is why short-term rentals are better for those who are only renting until they buy—this way you aren't forced into buying appliances for one house that might not fit in your forever home.

It also means that if you negotiate a long-term lease on what's typically just a summer house, it might lack some infrastructure to make it livable year-round. Many don't have any heating installed, for example. Make sure you check this before you agree to rent in winter.

Expect to spend 700 to 1,000 euros a month on a villa rental and 500 or 600 for a townhome on long-term lease.

If you're looking for a buy-to-let opportunity, Moerland Immobilier also has a rental and property management business, run by Richard's wife. They are a full-service operation when it comes to managing rentals for landlords, with concierge-level attention for clients—they even give them a bottle of local wine in their welcome basket!

Repairs, maintenance, pool cleaning... check-ins, key hand-offs, and dealing with tenants... car rentals, translation, reservations for renters... you name it, they'll take care of it. Their clients are so happy, they've been working with many of their loyal clients (or the descendants thereof) for over 30 years. Their staff speaks a myriad of languages, including English, French, Dutch, German, Spanish, and Romanian, so they can deal with just about any nationality.

Renting out properties is a popular moneymaking enterprise for many foreigners (and French) with homes in the region, and Moerland dealt with 100 homes the weekend I was touring with them alone. This is a thriving market and a great income-earning possibility.

A Healthy Lifestyle In A Healthy Country

Health care in France is the best in the world, according to the World Health Organization, ranking it #1 out of 191 countries surveyed. And, if you're a member of French Social Security (that is, you're paying into the system), most of the cost of this extraordinary health care is covered.

The average life expectancy here is 81.9 years, the third longest in Europe, and the country ranks as the 14th overall healthiest country in the world (Bloomberg Global Health Index).

Thanks to an active lifestyle that's based more on walking and biking than using motored transportation, the French are non-sedentary bunch. And while French cuisine doesn't spare on the carbs and high-fat dairy, the indulgent recipes are always served in moderate portions and in balance with lots of salads and veggies, helping the population to keep a healthy waistline.

Occitanie is particularly well covered health-wise, home to the top two hospitals in the country (CHU Montpellier and CHU Toulouse), according to Le Point, which puts out an annual index covering 1,400 facilities.

Emergency care is a little spotty in the region, though, with fewer facilities capable of taking on urgent-care cases... but this is changing. Saint-Chinian's coming emergency-level medical center is a coup.

It's also worth noting that wait times can be long for some kinds of care. People (both locals and expats) complain about the optical care here, as it can take months to get an appointment just to have your eyes checked due to the few doctors and the large area they have to cover. One guy mentioned having requested an appointment in April and finally seeing his doctor in November. (Having a friend in the industry helps... so if you need eye care, try to make friends with a local optician!)

Dental care, on the other hand, is excellent by all accounts. You won't have to wait more than a week or two for general care.

Private health care is available but provides little advantage in terms of quality of care over the public system... the only notable difference being the higher costs.

France's Emergency Numbers		
Ambulance	Fire	Police
112 / 15	112 / 18	112 / 17

How The Public Health Care System Works

You can avail of the public system if you are: employed in France; self-employed and making the necessary contributions; or of official retirement age.

You need to be insured in order to apply for a long-stay visa, and if you're retired, you'll need to keep this for the first five years of living in France, at which time you can apply to take part in the public system.

To apply, you have to register at your local social security office (*Caisse Primaire d'Assurance Maladie*, CPAM). Once you've done so, you'll be issued a *carte Vitale* which you need to present when seeing a health professional or going into hospital. You'll also have to pay a monthly health insurance premium, as well as contributing to the costs when seeing a doctor.

The French health insurance card, the *carte Vitale*, is a chip card (*carte à puce*) with your medical record coded on it, allowing health professionals to register the treatments prescribed and details of your files on a central system. In some instances this data is also included on *feuilles de soin* (written records).

If you are in regular employment in France, you automatically join the *Sécurité Sociale* (*Sécu*, for short) through your employer; both you and the employer pay regular premiums for you and your dependents (spouse or partner if they are totally dependent on you financially, and children under 16, or up to 20 years of age if they are studying).

If your enrollment to social security is not organized by your work place, you must enroll yourself by visiting your local *caisse* with the following documents:

- An official ID;
- A *relevé d'identité bancaire* (RIB; bank account details, available from your bank);
- Pay slips.

Each time you visit the doctor, you will be asked to pay a consultation fee (*honoraire*). The level at which you will be reimbursed for standard doctor's fees is currently 70% (with 30% for doctor's visits outside the normal work schedule).

Using the public health care system, you can choose your own doctor, but going to the same doctor will assure higher compensation from social security. You need a GP referral to see a specialist; if you fail to get one, the state will lower its contribution. Certain professionals, such as psychiatrists and dentists, are exceptions to this rule.



Enjoy gardening and the pleasure of eating the fruits of your kitchen garden...

Handicapped Friendly?

Occitanie is accessible for the disabled and those with limited mobility... up to a point.

Handicapped parking is abundant, and all major and new buildings will have ramps, but you can't count on elevators in most. In fact, it's a law that all public buildings be fitted out with ramps and all other considerations for the handicapped, so this generally isn't a concern in France.

Trains and train stations are not always full accessible, though reserved seating is always available.

Handicapped bathroom stalls are a rarity, and most bathrooms (in restaurants or other public places) are cramped and difficult to manoeuvre even for the agile.

Most towns are well-paved and boast well-maintained pedestrian facilities, but some are

cobbled, some too old or too rural, and many would present difficulties.

The only real way for you to know if you'd be accommodated and comfortable here is to come and spend some time.

Retiring To Occitanie

The majority of expats here are retirees, and it's easy to see what drew them here... and what kept them. The slow pace of life, easy climate, and general tranquility are all the reasons they mention loving their golden years here.

Practically speaking, though, France is a great place to grow old. With excellent social programs, health care, and lots of retirement communities, the elderly are well cared for here. Every town in Occitanie has a retirement community or two.



Fresh food is never far in this part of France...

Kids In France

France, especially the south, offers a chance for a great upbringing, mostly due to the fact that the French uphold a high level of courtesy throughout society. People are polite as a rule here, you say hello and goodbye when you enter or leave an establishment, you say please and thank you without fail.

And French culture is highly sociable and family-oriented. Kids aren't left at home, they're brought to restaurants and events. French children eat meals with parents—and partake in conversation, they are taken to museums on weekends, and they respect their elders in a way that's generally lacking in other cultures these days.

France has the third best work-life balance in the world, according to an OECD study (the States has the 9th worst), and one of the big obvious results of this seems to be the impact on family life. The French take their leisure, and much of it is social in nature, often with the family. There are fewer screens here, and the French haven't succumbed to cell-screen paralysis like many cultures have. When they are together, they really enjoy each other's company instead of zoning out on a device.

All this in mind, it's not too surprising that a reported 34% of all British children in the EU are in France (over 20,000).

Education

If you're thinking of moving to France—any part—with kids, you should be overjoyed at the prospect.

Public school education in France is better than most countries' private standards. In fact, it's a stigma to go to private school here, because the only reason to do so is if you get kicked out of public school. And not only is the quality second to none, it's all just about free (and secular, in case that's important to you).

Of course, attending public school means your child will speak only French all day every day (except in secondary language classes, which are conducted in the language they teach). While this will help them to learn French and integrate easily, you'd be right to worry about their English capabilities.

Unless you want to supplement their English education yourself, the solution is an international or bilingual school, of which there are plenty.



Interesting little design and architectural elements can be found all around... you just have to take the time to look!

Business Culture

While France could arguably be called the worst country in the world for doing business, Occitanie is perhaps the best of the worst. Toulouse was named the top city for starting a business in the country, Montpellier number four, by *L'Express L'Entreprise*.

Bureaucracy is the buzzword here... the French did invent this original word for "red tape," after all. Documentation requirements are high, administration is strict and difficult to work around, and the social system means that running a business here is exceedingly expensive. There's just so much paperwork. And everything is so unnecessarily complicated," noted Richard, a British expat working in wine here.

But if entrepreneurship (ironically, another French-coined word) is a goal of yours, it is possible. Just be prepared for the uphill battle you'll face.

In Occitanie, I met over a couple dozen expats running businesses and heard about many more. Many are working in wine somehow, either directly or, in one case, upcycling new products from wine barrels and bottles, which British expat Jane been doing for over four years now. The one American I met is running a yoga studio in Capestang, which offers regular classes but also does therapeutic work with the elderly or handicapped. A Dutch expat and his wife are running one of the premier real estate agencies here. An Irish gent is running the most luxe hotel and event venue in the region out of a refurbished château.

And, of course, everything is possible when you've got plenty of money to throw at it. One expat bought practically an entire town and began a multitude of businesses there—Castigno, the town I mentioned above as an oddball lifestyle option. The Belgian expat, Marc, bought as many buildings as he could and brought in friends to run businesses out of them. With a legion of lawyers to pave the way, he managed to build what amounts to a complex of enterprises, including a vineyard, hotels, restaurants, shops, and art spaces.

Starting A Small Business In France: A Case Study

One expat moved to France and decided to open a tea room but ran into a litany of restrictions she could never have expected before diving in.

For one thing, French categorizes business types strictly, and the permits and licenses required by each are specific. If you don't fit squarely into one category, you can get creative, but it takes some work.

In this case, a *salon de thé* (tea room), as defined by the French, must have *pâtisserie* qualifications. If you don't plan to concoct impossibly complex little sweets in your tea shop, then you can't be a *salon de thé*.

If you want to be a restaurant, the property must not disqualify itself for some reason, for example, because it's historical or a monument (which means you can't use open flames in the edifice). In this expat's case, her idea was to transform part of a monument into her tea room, so this meant she couldn't call herself a restaurant (and also that she couldn't use a stove or oven).

She was finally able to fit herself into the *restauration rapide* category as a micro-entrepreneur. But this category comes with highly regulated limitations on what you can do with food. She can "convert" food from one thing into another thing, but can't cook anything from scratch. To comply, she must bring food with her almost completely prepped and do only finishing touches on site.

Her biggest advice? The government works both against and for you. Use the resources that are there to help

you, like the CCI (*Chambres de Commerce et d'industrie*). They'll help you navigate your options and make sure you're compliant with whatever category you end up fitting into. They even offer five-day training courses on starting a business in France to help educate you. It isn't free, but investing the money and time to learn is far wiser than starting down some path that won't end up working, wasting your time and money in the long run.

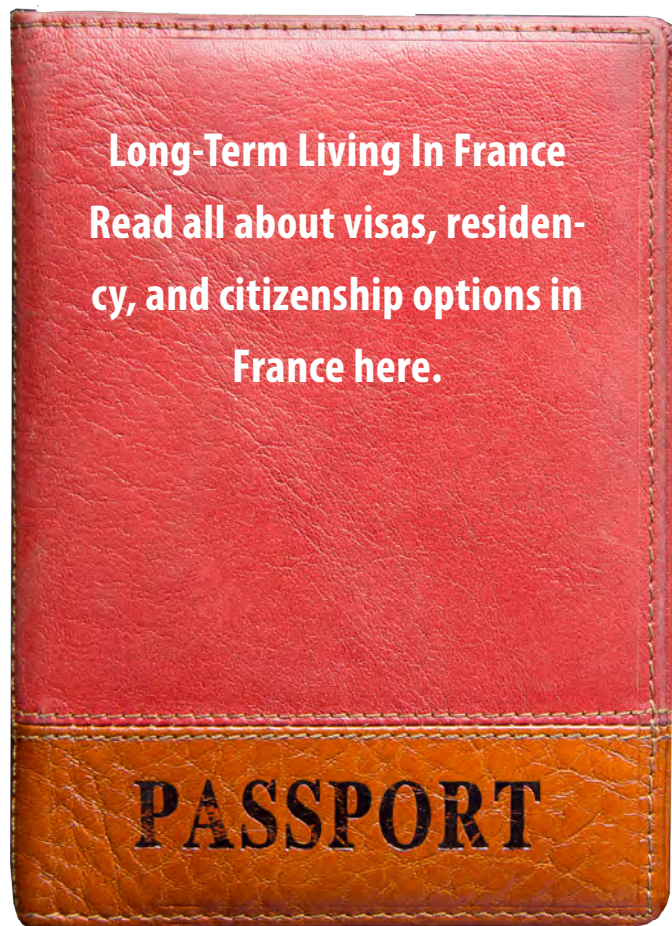
If you want to work in the food industry, there will be more training that's mandatory, food hygiene, for example, plus more if you want to serve liquor. If you work in other industries, there will doubtless be other qualifications required of you. If you don't have them already (and you may need to redo them in France, regardless), keep in mind that it will take time to get them.

Above all, do your due diligence. Spend some time researching to know if you can do what you want to do. Take the CCI course. Talk to others (both local and expat) who have tried or succeeded at what you're attempting. Can you find a mentor to help guide you through? If so, they'll be invaluable, as starting a business in France is often referred to as a minefield of pitfalls.

And remember that with bureaucracy comes waiting periods. Many. And they can be quite long.

Know from the get-go that things will take many months to get going and don't be impatient. don't expect to move to France, start a business, and have an income stream within any foreseeable timeframe.

Making It Legal



Taxes

France taxes residents on their worldwide income and nonresidents only on their locally earned income.

When you do the math, you find that an American living in France, for example, wouldn't likely pay any more in taxes than he would living in the United States.

First, France has a taxation treaty with the United State effectively eliminating the risk of double taxation. Second, in France you have only the central government tax to worry about, no state taxes. In the United States, you have state taxes in most states, and, in some, you also have a county or a city income tax to worry about.

Finally, the way that income taxes are calculated in France (it's a complicated and unique system) means that your tax rates are greatly reduced if you're a couple or a family.

One additional tax to be aware of here is what's termed a wealth tax. This is a tax on your net worth or assets. Depending on your net worth, you can be liable for this tax at some point after establishing residency, but it won't become an issue until you've been resident for at least five years.

Crime?

The Occitanie region of France is relatively crime-free. There's virtually no police presence (except the occasional traffic police), no graffiti or vandalism, and general feeling of idyllic times gone by.

If you remember to lock your doors and set the alarm, the biggest danger you're likely to face here is a minor car accident... or a cheese overdose.

Delightful Quirks Or Unbearable Downsides?

No place is perfect; though the South of France often comes close, there are several cultural differences and idiosyncrasies that will either charm or chafe...

The French work to live, and they're only required to do so 35 hours a week. Most things are unlikely to open before 10 a.m. And there's no siesta hour, but there might as well be. Expect things to be closed from 12 to 2 p.m., and possibly longer. In the summer, it's more likely that things open for a few hours in the morning and then again around 4 or 5 p.m., working until 9, 10, or even later. And forget about Sundays or the entire month of August—nothing is open then.

Bureaucracy by any other name is still French. They coined the term and they make sure to live up to it. Be prepared to fight lots of administrative battles, no matter what your goal in France is.

If you plan to start a business, make the government your friend, but be prepared to hear no more than yes... and be prepared to fight past the no to get to the yes. Don't take a no as the end of the conversation, keep the dialogue going and you'll eventually find a way through.

This isn't traditionally a culture of encouragement... rather the opposite. You'll likely hear lots of naysaying if you have some project or plan in mind, but don't

take it personally and don't let it get you down. It's just the way people are here.



A stroll down any village lane will yield delightful little details...

Don't underestimate how difficult it will be to learn French, especially considering the large established expat community. It's not harder than any other language, but you won't just absorb it. If you think that's how you'll learn, then this is your reality check: You'll need to make an effort. Take an immersion class, join groups and classes that are in French instead of English. Even a small effort will go a long way.

The expats who don't learn French complain that it's hard to integrate with the locals... but this is a problem of their own making. Had they learned French, they'd be making French friends. Many expats who have successfully integrated say that volunteering was their ace in the hole for getting involved in the community. It's a non-threatening way to meet people, because you know your presence is genuinely wanted and needed. Plus, it allows you to show off your passion to help some other cause... a sure way to ingratiate yourselves with others of any nationalities.

Is Occitanie For You?

Occitanie will appeal to someone looking for:

- A rural, countryside lifestyle...
- A laid-back, *laissez-faire* Mediterranean lifestyle...
- To get back to a traditional way of life—knowing your neighbors, and shopping in markets and *boulangeries* rather than grocery stores...
- Four seasons with lots of sunshine, warm summers, and mild winters...
- Year-round access to both sea and mountains...
- Excellent, organic food and wine...
- A place to raise kids the way you or your parents grew up—playing outdoors, doing music, arts, and sports instead of being trained in test-taking...
- A place to retire in a tranquil, friendly atmosphere...

Occitanie isn't for you if you:

- Want only cool weather or warm weather—here you'll get both...
- Want lots of shopping choices and/or prefer imported goods from back home...
- Don't want to learn the local language...
- Want to live in a gated community...
- Are above all interested in business opportunities (that cancels out all of France as a whole)...

As one expat I interviewed put it: "Living here is like being on holiday every day. The sun, the beach, the good atmosphere—and no traffic!"



The ubiquitous kitchen gardens homes have here mean fresh produce is always at your doorstep—literally!

The Roman Fountain at Montouliers



La Vie Française En Occitanie

For many, France is the good life defined. The food, the wine, the art, the shopping, the history... On top of all this, France is home to the world's best health care, the world's best infrastructure, top international schools, and, here in the south, zero crime and a wonderfully relaxed way of life...

France arguably offers some of the world's most sought-after lifestyles, but many of them are expensive. We've often called the Occitanie region "the other South of France"... the affordable side of it, and this may be the region's biggest selling point. Here you can enjoy the rustic lifestyle of the French countryside, but do it more affordably here than you could in the more well-known parts of the south.

This region of the South of France boasts beautiful and romantic cities and towns, plus the best of country living and the dramatic Mediterranean coast...

Occitanie offers so much to see and do, from Europe's largest nudist beach, skiing in the Pyrenees, canoeing and cycling, UNESCO sites, the medieval Cathar citadel at Carcassonne, the Canal du Midi, fantastic markets, theater and shows in the Roman capital Montpellier, and endless village festivals.

What else do expats cite as the reasons they chose this part of the world? Better weather tops the list for the mainly British and northern European expat population seeking bluer skies, but also the opportunity for more outdoor living... good-quality, fresh food... fantastic and accessible art, history, and culture... dependable and high-quality health care... beautiful and varied countryside... good infrastructure yet little to no traffic.... And the wine. Many people cite the wine.

And, above all, a slower pace of life that comes inherent with this tranquil, peaceful part of France.

In fact, it's almost as if this were a scripted response... nearly all foreigners list the same things as keeping

them here, and nearly in the same order: the sun, the wine, the sea, the mountains, the tranquility.

Afraid of missing your friends and family back home too much? It's not likely to be an issue in such an attractive place. Most expats here say they rarely go back because everyone back home is more eager to come visit them—which they do at least once a year.

Despite the growing popularity of this part of France, there is still plenty of low-budget real estate to choose from. If your budget stretches to around US\$150,000, you'll find many more properties with more outdoor space—and trust us, you'll want every chance to enjoy *al fresco* living in this pleasant Mediterranean climate.

It may not be the cheapest place to retire to in the world, but it is colorful, eclectic, always changing, and very open to foreigners. 📖



About The Author

Kat Kalashian has grown up around the world, living in the United States, Ireland, France, and Panama, and has traveled extensively in her few years. Having grown up as a young expat, she is familiar with the trials and tribulations of an overseas move and the adjustments that must

be made in every new destination. Living and learning through experience, she now considers no one place home and feels more comfortable in new environs than in familiar ones.

Kat relocated to Panama full-time in 2011 and has enjoyed settling into life in the tropics. Her post as Managing Editor of Live and Invest Overseas keeps her busy, but she is also able to indulge her passions from her home base of Panama City. The thriving metropolis offers the perfect blend of first-world culture (she is an avid ballroom dancer) and the opportunity for rugged adventure (she is also a competitive horse rider).





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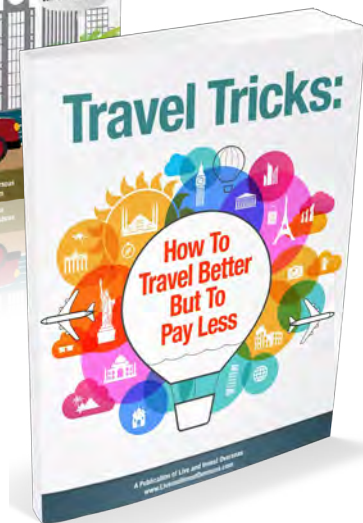


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